

Bank of China Limited – Hong Kong Branch
2021 Interim Financial Disclosure Statement

This is the Interim Financial Disclosure Statement issued by the Branch for the period ended 30 June 2021. The information stated is not audited. It contains the applicable disclosures required by the Banking (Disclosure) Rules and the Supervisory Policy Manual: - Guideline on the Application of the Banking (Disclosure) Rules issued by the Hong Kong Monetary Authority. This statement is readily accessible at our office located at 7/F, Bank of China Tower, 1 Garden Road, Hong Kong. This statement can also be viewed on the website of Bank of China Limited (http://www.boc.cn/en/aboutboc/ab6/201809/t20180928_14267748.html). Bank of China Limited is a joint stock company incorporated in the People's Republic of China with limited liability.

中國銀行股份有限公司 — 香港分行
2021 年中期財務披露報表

這是本分行發出截至 2021 年 6 月 30 日的中期財務披露報表。所載資料未經審核，但已包括及遵守適用的銀行業（披露）規則及香港金融管理局頒佈的監管政策手冊之銀行業（披露）規則的應用指引的要求。這業績披露聲明可在本分行位於香港花園道 1 號中銀大廈 7 樓的辦公室查閱，亦可在中國銀行股份有限公司網站查閱（http://www.boc.cn/aboutboc/ab6/201809/t20180928_13762857.html）。中國銀行股份有限公司是於中華人民共和國註冊成立的股份有限公司。

BANK OF CHINA LIMITED - HONG KONG BRANCH
中國銀行股份有限公司 — 香港分行

1. 收益表

1. Income statement

		半年結算至 2021年 6月30日 附註 Notes	半年結算至 2020年 6月30日 Half-year ended 30 June 2020
		Half-year ended 30 June 2021	Half-year ended 30 June 2020
		港幣千元 HK\$'000	港幣千元 HK\$'000
利息收入	Interest income	1,290,069	2,801,183
以實際利息法計算的利息收入	Interest income calculated using the effective interest method	1,123,863	2,573,008
其他	Others	166,206	228,175
利息支出	Interest expense	(1,065,730)	(2,631,365)
淨利息收入	Net interest income	224,339	169,818
服務費及佣金收入	Fee and commission income	41,631	56,437
服務費及佣金支出	Fee and commission expense	(14,248)	(17,299)
淨服務費及佣金收入	Net fee and commission income	27,383	39,138
以公平值變化計入損益之金融工具淨收益／（虧損）	Net gain/(loss) on financial instruments at fair value through profit or loss	4 169,379	(70,028)
處置以公平值變化計入其他全面收益之證券投資之淨收益	Net gain from disposal of investment in securities at fair value through other comprehensive income	5,723	84,816
其他經營收入	Other operating income	33	-
總經營收入	Total operating income	426,857	223,744
減值準備淨（撥備）／撥回	Net (charge)/reversal of impairment allowances	(6,970)	331
淨經營收入	Net operating income	419,887	224,075
經營支出	Operating expenses	5 (54,776)	(53,558)
除稅前溢利	Profit before taxation	365,111	170,517
稅項	Taxation	(59,607)	(33,535)
期內溢利	Profit for the period	305,504	136,982

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2. 資產負債表

2. Balance sheet

		附註 Notes	於 2021 年 6 月 30 日 At 30 June 2021 港幣千元 HK\$'000	於 2020 年 12 月 31 日 At 31 December 2020 港幣千元 HK\$'000
資產	Assets			
存放銀行及其他金融機構的結餘	Balances with banks and other financial institutions	6	21,678,988	14,708,790
存放中央銀行的結餘	Balances with central bank		11	11
在銀行及其他金融機構一至十二個月內到期之定期存放	Placements with banks and other financial institutions maturing between one and twelve months	6	22,811,327	75,220,877
銀行及其他金融機構貸款	Advances to banks and other financial institutions	6	43,284,364	46,967,913
以公平值變化計入損益之金融資產	Financial assets at fair value through profit or loss	7	11,022,458	9,688,427
衍生金融工具	Derivative financial instruments	8	8,244,575	15,771,557
證券投資	Investment in securities	9	36,559,702	45,475,289
物業、器材及設備	Properties, plant and equipment		2,916	9,441
預付費用及其他應收賬項	Prepayment and other receivables	6	8,479,790	1,617,438
資產總額	Total assets		152,084,131	209,459,743
負債	Liabilities			
界定為以公平值變化計入損益之銀行及其他金融機構之存款及結餘	Deposits and balances from banks and other financial institutions designated at fair value through profit or loss		2,262,802	4,574,189
以攤餘成本計量之銀行及其他金融機構之存款及結餘	Deposits and balances from banks and other financial institutions at amortised cost	10	16,928,849	27,960,523
衍生金融工具	Derivative financial instruments	8	8,051,695	15,121,807
界定為以公平值變化計入損益之已發行存款證	Certificates of deposit in issue designated at fair value through profit or loss		14,362,509	28,113,356
界定為以公平值變化計入損益之已發行債務證券	Debt securities in issue designated at fair value through profit or loss		1,216,961	7,357,798
以攤餘成本計量之已發行存款證	Certificates of deposit in issue at amortised cost		26,193,017	47,368,632
以攤餘成本計量之已發行債務證券	Debt securities in issue at amortised cost		72,978,079	77,390,447
應付賬項及其他負債	Accruals and other liabilities	10	8,310,461	183,980
應付稅項負債	Current tax liabilities		175,870	142,287
遞延稅項負債	Deferred tax liabilities		18,181	11,564
負債總額	Total liabilities		150,498,424	208,224,583
資本	Equity			
儲備	Reserve		1,585,707	1,235,160
負債及資本總額	Total liabilities and equity		152,084,131	209,459,743

3. 高層管理人員及主要人員的薪酬 3. Remuneration of Senior Management and Key Personnel

3.1 薪酬政策及福利的落實程式的簡介

香港分行薪酬福利政策由總行人力資源部提出政策建議，報集團管理層審批後執行。於 2020 年及 2019 年，香港分行並未有就薪酬福利政策聘請外部顧問。

總行設有薪酬定期重檢的機制。2020 年及 2019 年香港分行薪酬政策體系未因重檢而發生變化。

3.2 薪酬政策及福利的落實程式的主要因素

總行人力資源部在決定香港分行薪酬與福利政策時，通常結合集團薪酬戰略定位、香港地區同業市場、內部人力資源市場、業務發展目標及業績表現、市場慣例與風險管理水準等因素綜合確定。

3.1 Determination of remuneration policy

The Branch's remuneration policy and package is initiated by the Human Resources Department of the headquarters and implemented after the approval of the Group's management. In 2020 and 2019, the Branch did not employ any external consultants in the process of determining the Branch's remuneration policy.

The headquarters conducts periodic review on the Branch's remuneration policy. In 2020 and 2019, there were no changes in the remuneration policy structure due to the periodic review.

3.2 Key factors for determination of remuneration policy

In determining remuneration policy and package of the Branch, the Human Resources Department of the headquarters takes into account factors including the Group's remuneration strategy, peer companies in Hong Kong, human resources market condition, business development objectives and performance, market practices and risk management effectiveness.

3. 高層管理人員及主要人員的薪酬（續） **3. Remuneration of Senior Management and Key Personnel (continued)**

3.2 薪酬政策及福利的落實程式的主要因素（續）

由於香港分行高管人員及員工的績效獎金與其考核結果掛鉤，績效目標完成情況將影響其浮薪數額。為保證業績真實性、實現風險因素對薪酬的調節，香港分行高級經理及以上的投資人員獎金實行為期三年的延遲支付制度。

根據總行浮薪延遲機制，不同類型員工的延遲數額將根據不同員工所承擔職責不同而有所差異。具體為，員工不同崗位的崗位價值不同，其薪酬收入不同。在此基礎上，對不同類型員工所承擔的風險責任大小進行區分，以不同的浮動薪酬收入為基數實行不同比例的延期支付，由此計算得出的延遲數額有所差異。

如香港分行績效未達標或較為遜色時，總行將對香港分行薪酬進行調整，同時，分行的機構績效與員工個人績效考核結果將受影響，而機構與個人績效考核成績決定了香港分行員工的浮動薪酬。

依據上述因素確定的薪酬政策，能夠體現外部競爭性與內部公平性，同時實現激勵與約束、業務發展與風險防控的平衡。

3.2 Key factors for determination of remuneration policy (continued)

Since performance bonus of the Branch's senior management and staff is linked to their appraisal result, the completion of performance targets would affect the variable remuneration of the senior management and staff. To ensure the Branch's performance has been truly reflected and remuneration has been duly adjusted for risk factors, a 3 years deferral payment mechanism is implemented for the bonus of the Branch's investment personnel with a grade of senior manager or above.

According to the headquarters' deferral mechanism on variable remuneration, amount deferred differs across employees in terms of their job responsibilities. More specifically, remuneration of employees varies according to values of their respective positions, on this basis, different classes of employees are assigned different proportion of variable remunerations to be deferred based on their level of risk and responsibility borne. These cause a difference in deferral amount across employees.

When the Branch's performance failed to meet prescribed targets or was less than satisfactory, the headquarters would adjust the remuneration package of the Branch; the appraisal results of the Branch and individual staff, which determine the variable remuneration, would also be affected.

Remuneration policy established based on the above elements attains competitiveness and fairness, and at the same time balances motivation and restrain as well as business development and risk management.

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3. 高層管理人員及主要人員的薪酬（續） **3. Remuneration of Senior Management and Key Personnel (continued)**

3.3 決定高層管理人員及主要人員薪酬的主要因素

香港分行高層管理人員與主要人員薪酬決定因素主要包括以下幾方面：

(a) 職位價值

根據職位職責大小、工作複雜性程度、任職者要求等因素合理評估職位的相對價值。

(b) 任職者勝任能力水準

個人能力與職位要求匹配程度的差異影響到員工薪酬。

(c) 公司業績與績效表現

員工薪酬中的浮動獎金部分與公司業績、部門績效、個人績效等掛鉤。

(d) 市場競爭力水準

為挽留核心關鍵人才，可適當提高其市場薪酬定位水準。

3.4 高層管理人員及主要人員的定義

高層管理人員為負責監督管理香港分行業務運作的員工；而主要人員為個別職責涉及香港分行重大風險業務的員工。

3.3 Key factors for determination of remuneration package of Senior Management and Key Personnel

The following key factors are considered when determining the remuneration package of the Branch's Senior Management and Key Personnel:

(a) Value of respective positions

Value of a position is determined by the comprehensive factors of job responsibility, complexity and work requirement for individual candidates.

(b) Individual competency

Extent to which individuals are able to accomplish work targets affects staff remuneration package.

(c) Company and individual performance

Variable remuneration is linked with performances of the company, department and individual staff.

(d) Market compensation competitiveness

Remuneration can be adjusted accordingly with reference to market price in order to retain key and important personnel.

3.4 Definition of Senior Management and Key Personnel

Senior Management is responsible for oversight and management of the Branch's firm-wide activities; Key Personnel are employees whose duties in the course of their employment involve the taking on of material exposures of the Branch.

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3. 高層管理人員及主要人員的薪酬 (續) 3. Remuneration of Senior Management and Key Personnel (continued)**3.5 高層管理人員及主要人員的薪酬發放情況 3.5 Amount of remuneration of Senior Management and Key Personnel**

(i) 於財政年度內給予的薪酬

(i) Remuneration awarded during financial year

		高層管理人員及主要人員 Senior Management and Key Personnel	
		截至 2020 年 12 月 31 日止年度 For the year ended 31 December 2020	截至 2019 年 12 月 31 日止年度 For the year ended 31 December 2019
		港幣千元 HK\$'000	港幣千元 HK\$'000
固定薪酬	Fixed remuneration		
現金	Cash-based	8,279	6,292
其中：遞延	Of which: deferred	-	-
浮動薪酬	Variable remuneration		
現金	Cash-based	11,832	12,010
其中：遞延	Of which: deferred	4,141	4,107
薪酬總額	Total remuneration	<u>20,111</u>	<u>18,302</u>
員工數目	Number of employees		
固定薪酬	Fixed remuneration	11	11
浮動薪酬	Variable remuneration	<u>12</u>	<u>12</u>

以上薪酬包括 4 名 (2019 年：4 名) 高層管理人員及 8 名 (2019 年：8 名) 主要人員。

The remuneration above includes 4 (2019: 4) members of Senior Management and 8 (2019: 8) members of Key Personnel.

由於涉及的高層管理人員及主要人員人數相對較少，薪酬資料以合計薪酬總額列示以避免個別人員之薪酬可從披露資料中被推斷出來。

As the total number of Senior Management and Key Personnel involved is relatively small, aggregate figures are disclosed to avoid individual figures being deduced from the disclosure.

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3. 高層管理人員及主要人員的薪酬（續） **3. Remuneration of Senior Management and Key Personnel (continued)**

3.5 高層管理人員及主要人員的薪酬發放情況（續）

3.5 Amount of remuneration of Senior Management and Key Personnel (continued)

(ii) 遞延薪酬

(ii) Deferred remuneration

		高層管理人員及主要人員 Senior Management and Key Personnel	
		截至 2020 年 12 月 31 日止年度 For the year ended 31 December 2020	截至 2019 年 12 月 31 日止年度 For the year ended 31 December 2019
		港幣千元 HK\$'000	港幣千元 HK\$'000
未支付的遞延薪酬總額	Total amount of outstanding deferred remuneration	11,969	11,321
其中：可能受在宣布給予後出現的外在及／或內在調整影響的未支付遞延及保留薪酬總額	Of which: Total amount of outstanding deferred and retained remuneration exposed to ex post explicit and/or implicit adjustment	<u>11,969</u>	<u>11,321</u>
在有關財政年度內因在宣布給予後作出的外在調整而被修訂的薪酬總額	Total amount of amendment during the year due to ex post explicit adjustments	-	-
在有關財政年度內因在宣布給予後出現的內在調整而被修訂的薪酬總額	Total amount of amendment during the year due to ex post implicit adjustments	-	-
在有關財政年度內發放的遞延薪酬總額	Total amount of deferred remuneration paid out in the financial year	(3,493)	(3,434)
因離職而扣減	Reduced upon termination of services	<u>-</u>	<u>(591)</u>

* 就香港分行遞延薪酬的機制，請見附註 3.7。

* Please refer to note 3.7 for the mechanism of deferred remuneration of the Branch.

3.6 根據我行現有薪酬管理制度，香港分行的固定及浮動薪酬全部以現金形式發放。

3.6 According to the existing remuneration policy, all fixed and variable remuneration of the Branch is paid in cash.

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3. 高層管理人員及主要人員的薪酬 (續) 3. Remuneration of Senior Management and Key Personnel (continued)

3.7 為保證業績的真實合理，於2020年及2019年，香港分行高層管理人員獎金的40%以上，主要人員獎金的30%分三年延遲發放。

3.8 根據我行現有薪酬管理制度，香港分行高層管理人員及主要人員並未發放新聘用簽約金、解僱金及保證花紅。

3.7 To ensure the Branch's performance has been truly reflected, in 2020 and 2019, the payout of over 40% of bonus of the Branch's Senior Management and 30% of bonus of the Key Personnel is deferred in a 3 years period.

3.8 According to the existing remuneration policy, no Senior Management or Key Personnel of the Branch has been awarded with new sign-on payment, severance payment and guaranteed bonuses.

4. 以公平值變化計入損益之金融工具淨收益／(虧損) 4. Net gain/(loss) on financial instruments at fair value through profit or loss

	半年結算至 2021年 6月30日 Half-year ended 30 June 2021	半年結算至 2020年 6月30日 Half-year ended 30 June 2020
	港幣千元 HK\$'000	港幣千元 HK\$'000
來自外匯交易的淨收益	143,768	108,568
來自持有作交易用途的證券的淨收益	20,760	298,525
來自其他交易活動的淨收益／(虧損)	63	(314,678)
其他非交易性投資淨收益／(虧損)	4,788	(162,443)
	169,379	(70,028)

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5. 經營支出

5. Operating expenses

		半年結算至 2021年 6月30日 Half-year ended 30 June 2021	半年結算至 2020年 6月30日 Half-year ended 30 June 2020
		港幣千元 HK\$'000	港幣千元 HK\$'000
人事費用	Staff costs	36,426	36,126
房產及設備支出	Premises and equipment expenses	1,751	2,130
折舊	Depreciation	6,525	6,524
電話及通訊	Telephone and communication	6,887	5,942
其他經營支出	Other operating expenses	3,187	2,836
		54,776	53,558

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6. 存放海外辦事處的金額 6. Amount due from overseas offices

		於 2021 年 6 月 30 日 At 30 June 2021	於 2020 年 12 月 31 日 At 31 December 2020
		港幣千元 HK\$'000	港幣千元 HK\$'000
存放銀行及其他金融機構的結餘，當中：	Balances with banks and other financial institutions, in which:		
- 存放海外辦事處	- due from overseas offices	18,173,195	13,660,026
- 存放其他銀行及金融機構	- due from other banks and financial institutions	3,505,793	1,048,764
		<u>21,678,988</u>	<u>14,708,790</u>
在銀行及其他金融機構一至十二個月內到期之定期存放，當中：	Placements with banks and other financial institutions maturing between one and twelve months, in which:		
- 存放海外辦事處	- due from overseas offices	22,811,327	75,220,877
- 存放其他銀行及金融機構	- due from other banks and financial institutions	-	-
		<u>22,811,327</u>	<u>75,220,877</u>
銀行及其他金融機構貸款*，當中：	Advances to banks and other financial institutions*, in which:		
- 存放海外辦事處	- due from overseas offices	43,284,364	46,967,913
- 存放其他銀行及金融機構	- due from other banks and financial institutions	-	-
		<u>43,284,364</u>	<u>46,967,913</u>
預付費用及其他應收賬項，當中：	Prepayment and other receivables, in which:		
- 存放海外辦事處	- due from overseas offices	95,244	68,266
- 其他	- others	8,384,546	1,549,172
		<u>8,479,790</u>	<u>1,617,438</u>

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6. 存放海外辦事處的金額 (續) **6. Amount due from overseas offices (continued)**

		於 2021 年 6 月 30 日 At 30 June 2021	於 2020 年 12 月 31 日 At 31 December 2020
		港幣千元 HK\$'000	港幣千元 HK\$'000
存放海外辦事處的金額：	Amount due from overseas offices:		
- 存放銀行及其他金融機構的結餘	- Balances with banks and other financial institutions	18,173,195	13,660,026
- 在銀行及其他金融機構一至十二個月內到期之定期存放	- Placements with banks and other financial institutions maturing between one and twelve months	22,811,327	75,220,877
- 銀行及其他金融機構貸款	- Advances to banks and other financial institutions	43,284,364	46,967,913
- 預付費用及其他應收賬項	- Prepayment and other receivables	95,244	68,266
		84,364,130	135,917,082

* 於 2021 年 6 月 30 日，沒有減值、逾期或經重組之銀行及其他金融機構貸款（2020 年 12 月 31 日：無）。

* As at 30 June 2021, there were no impaired, overdue or rescheduled advances to banks and other financial institutions (31 December 2020: Nil).

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7. 以公平值變化計入損益之金融資產 **7. Financial assets at fair value through profit or loss**

		於 2021 年 6 月 30 日 At 30 June 2021	於 2020 年 12 月 31 日 At 31 December 2020
		港幣千元 HK\$'000	港幣千元 HK\$'000
交易性證券	Trading securities		
- 債務證券	- Debt securities	1,431,103	2,206,786
- 存款證	- Certificates of deposit	7,105,599	6,351,240
		<u>8,536,702</u>	<u>8,558,026</u>
界定為以公平值變化計入損益之金融資產	Financial assets designated at fair value through profit or loss		
- 債務證券	- Debt securities	611,380	1,130,401
- 存款證	- Certificates of deposit	1,874,376	-
		<u>2,485,756</u>	<u>1,130,401</u>
		<u>11,022,458</u>	<u>9,688,427</u>

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8. 衍生金融工具

8. Derivative financial instruments

		於 2021 年 6 月 30 日 At 30 June 2021	於 2020 年 12 月 31 日 At 31 December 2020
		港幣千元 HK\$'000	港幣千元 HK\$'000
合約／名義數額	Contract/notional amounts		
匯率合約	Exchange rate contracts	688,976,726	727,555,558
利率合約	Interest rate contracts	6,281,669	6,842,991
		<u>695,258,395</u>	<u>734,398,549</u>
公平值資產	Fair value assets		
匯率合約	Exchange rate contracts	8,080,554	15,536,043
利率合約	Interest rate contracts	164,021	235,514
		<u>8,244,575</u>	<u>15,771,557</u>
公平值負債	Fair value liabilities		
匯率合約	Exchange rate contracts	(8,028,463)	(15,086,632)
利率合約	Interest rate contracts	(23,232)	(35,175)
		<u>(8,051,695)</u>	<u>(15,121,807)</u>

衍生金融工具之公平值並沒有受有效雙邊淨額結算協議所影響。

There is no effect of valid bilateral netting agreement on the fair values of the derivative financial instruments.

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9. 證券投資

9. Investment in securities

		於 2021 年 6 月 30 日 At 30 June 2021	於 2020 年 12 月 31 日 At 31 December 2020
		港幣千元 HK\$'000	港幣千元 HK\$'000
以公平值變化計入其他全面收 益之證券投資	Investment in securities at fair value through other comprehensive income		
- 債務證券	- Debt securities	27,723,414	30,258,431
- 存款證	- Certificates of deposit	8,797,884	13,932,027
		<u>36,521,298</u>	<u>44,190,458</u>
以攤餘成本計量之證券投資	Investment in securities at amortised cost		
- 債務證券	- Debt securities	38,410	1,284,988
- 減值準備	- Impairment allowances	(6)	(157)
		<u>38,404</u>	<u>1,284,831</u>
		<u><u>36,559,702</u></u>	<u><u>45,475,289</u></u>

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10. 結欠海外辦事處的金額 10. Amount due to overseas offices

		於 2021 年 6 月 30 日 At 30 June 2021	於 2020 年 12 月 31 日 At 31 December 2020
		港幣千元 HK\$'000	港幣千元 HK\$'000
以攤餘成本計量之銀行及其他 金融機構之存款及結餘，當 中：	Deposits and balances from banks and other financial institutions at amortised cost, in which:		
- 結欠海外辦事處	- due to overseas offices	10,122,060	10,197,454
- 結欠其他銀行及金融機構	- due to other banks and financial institutions	6,806,789	17,763,069
		16,928,849	27,960,523
應付賬項及其他負債，當中：	Accruals and other liabilities, in which:		
- 結欠海外辦事處	- due to overseas offices	1,254	1,209
- 其他	- others	8,309,207	182,771
		8,310,461	183,980
結欠海外辦事處的金額：	Amount due to overseas offices:		
- 以攤餘成本計量之銀行及 其他金融機構之存款 及結餘	- Deposits and balances from banks and other financial institutions at amortised cost	10,122,060	10,197,454
- 應付賬項及其他負債	- Accruals and other liabilities	1,254	1,209
		10,123,314	10,198,663

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11. 貨幣風險

下表列出除報告貨幣以外的主要外幣風險。期權盤淨額乃根據所有外匯期權合約之「得爾塔加權持倉」為基礎計算。

11. Currency concentrations

The following is a summary of the major foreign currency exposures other than reporting currency. The net options position is calculated based on the basis of delta-weighted positions of all foreign exchange options contracts.

		於 2021 年 6 月 30 日 At 30 June 2021							
		港幣百萬元等值 Equivalent in million of HK\$							
		美元 US Dollars	日圓 Japanese Yen	澳元 Australian Dollars	英磅 Pound Sterling	人民幣 Renminbi	歐羅 Euro	其他外幣 Other foreign currencies	外幣總額 Total foreign currencies
現貨資產	Spot assets	117,124	399	748	255	22,021	7,559	417	148,523
現貨負債	Spot liabilities	(122,486)	(320)	(732)	-	(15,330)	(461)	-	(139,329)
遠期買入	Forward								
	purchases	322,458	5,449	256	5,997	288,496	72,506	95	695,257
遠期賣出	Forward sales	(317,543)	(5,454)	(267)	(6,105)	(292,562)	(79,125)	(418)	(701,474)
期權盤淨額	Net options								
	position	(502)	-	-	-	484	18	-	-
長 / (短) 盤	Net long/(short)								
淨額	position	(949)	74	5	147	3,109	497	94	2,977
結構性倉盤	Net structural								
淨額	position	-	-	-	-	-	-	-	-
		於 2020 年 12 月 31 日 At 31 December 2020							
		港幣百萬元等值 Equivalent in million of HK\$							
		美元 US Dollars	日圓 Japanese Yen	澳元 Australian Dollars	英磅 Pound Sterling	人民幣 Renminbi	歐羅 Euro	其他外幣 Other foreign currencies	外幣總額 Total foreign currencies
現貨資產	Spot assets	164,916	43	750	2	26,466	11,554	752	204,483
現貨負債	Spot liabilities	(148,987)	-	(739)	-	(28,747)	(1,234)	(12)	(179,719)
遠期買入	Forward								
	purchases	327,382	41	302	7,258	302,291	49,411	62	686,747
遠期賣出	Forward sales	(328,308)	(42)	(311)	(7,259)	(313,013)	(59,245)	(740)	(708,918)
期權盤淨額	Net options								
	position	(10,870)	-	1	-	10,865	4	-	-
長 / (短) 盤	Net long/(short)								
淨額	position	4,133	42	3	1	(2,138)	490	62	2,593
結構性倉盤	Net structural								
淨額	position	-	-	-	-	-	-	-	-

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12. 國際債權

12. International claims

個別國家／地區其已計及風險轉移後估國際債權總額10%或以上之債權如下：

Claims on individual countries/regions, after risk transfer, amounting to 10% or more of the aggregate international claims are shown as follows:.

於 2021 年 6 月 30 日
 At 30 June 2021

		非銀行私人機構 Non-bank private sector				
		官方機構 Official sector		非銀行 金融機構 Non-bank financial institutions	非金融 私人機構 Non-financial private sector	總計 Total
		銀行 Banks				
		港幣百萬元 HK\$m	港幣百萬元 HK\$m	港幣百萬元 HK\$m	港幣百萬元 HK\$m	港幣百萬元 HK\$m
發展中亞太區	Developing Asia and Pacific	121,492	2,791	684	7,208	132,175
其中：	Of which:					
中國內地	Chinese Mainland	121,492	2,791	684	7,208	132,175

於 2020 年 12 月 31 日
 At 31 December 2020

		非銀行私人機構 Non-bank private sector				
		官方機構 Official sector		非銀行 金融機構 Non-bank financial institutions	非金融 私人機構 Non-financial private sector	總計 Total
		銀行 Banks				
		港幣百萬元 HK\$m	港幣百萬元 HK\$m	港幣百萬元 HK\$m	港幣百萬元 HK\$m	港幣百萬元 HK\$m
發展中亞太區	Developing Asia and Pacific	176,185	4,321	1,110	6,834	188,450
其中：	Of which:					
中國內地	Chinese Mainland	176,185	4,321	1,110	6,834	188,450

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13. 非銀行的內地風險承擔 13. Non-bank Mainland exposures

		於 2021 年 6 月 30 日			
		At 30 June 2021			
	金管局報表 項目 Items in the HKMA return	資產負債表內 的風險承擔 On-balance sheet exposure	資產負債表外 的風險承擔 Off-balance sheet exposure	總風險承擔 Total exposure	
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	
中央政府、中央政府持有的機構、其附屬公司及合資企業	Central government, central government-owned entities and their subsidiaries and joint ventures	1	10,068,490	-	10,068,490
地方政府、地方政府持有的機構、其附屬公司及合資企業	Local governments, local government-owned entities and their subsidiaries and joint ventures	2	372,712	-	372,712
中國籍境內居民或其他在境內註冊的機構、其附屬公司及合資企業	PRC nationals residing in Mainland or other entities incorporated in Mainland and their subsidiaries and joint ventures	3	-	-	-
不包括在上述第一項中央政府內的其他機構	Other entities of central government not reported in item 1 above	4	-	-	-
不包括在上述第二項地方政府內的其他機構	Other entities of local governments not reported in item 2 above	5	-	-	-
中國籍境外居民或在境外註冊的機構，其用於境內的信貸	PRC nationals residing outside Mainland or entities incorporated outside Mainland where the credit is granted for use in Mainland	6	-	-	-
其他交易對手而其風險承擔被視為非銀行的內地風險承擔	Other counterparties where the exposures are considered to be non-bank Mainland exposures	7	-	-	-
總計	Total	8	<u>10,441,202</u>	<u>-</u>	<u>10,441,202</u>
扣減準備金後的資產總額	Total assets after provision	9	<u>152,325,089</u>		
資產負債表內的風險承擔佔資產總額百分比	On-balance sheet exposures as percentage of total assets	10	<u>6.85%</u>		

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13. 非銀行的內地風險承擔 13. Non-bank Mainland exposures (continued)
(續)

		於 2020 年 12 月 31 日 At 31 December 2020			
	金管局報表 項目 Items in the HKMA return	資產負債表內 的風險承擔 On-balance sheet exposure	資產負債表外 的風險承擔 Off-balance sheet exposure	總風險承擔 Total exposure	
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	
中央政府、中央政府持有的機構、其附屬公司及合資企業	Central government, central government-owned entities and their subsidiaries and joint ventures	1	10,050,596	-	10,050,596
地方政府、地方政府持有的機構、其附屬公司及合資企業	Local governments, local government-owned entities and their subsidiaries and joint ventures	2	673,374	-	673,374
中國籍境內居民或其他在境內註冊的機構、其附屬公司及合資企業	PRC nationals residing in Mainland or other entities incorporated in Mainland and their subsidiaries and joint ventures	3	119,898	-	119,898
不包括在上述第一項中央政府內的其他機構	Other entities of central government not reported in item 1 above	4	-	-	-
不包括在上述第二項地方政府內的其他機構	Other entities of local governments not reported in item 2 above	5	-	-	-
中國籍境外居民或在境外註冊的機構，其用於境內的信貸	PRC nationals residing outside Mainland or entities incorporated outside Mainland where the credit is granted for use in Mainland	6	-	-	-
其他交易對手而其風險承擔被視為非銀行的內地風險承擔	Other counterparties where the exposures are considered to be non-bank Mainland exposures	7	-	-	-
總計	Total	8	<u>10,843,868</u>	<u>-</u>	<u>10,843,868</u>
扣減準備金後的資產總額	Total assets after provision	9	<u>209,709,874</u>		
資產負債表內的風險承擔佔資產總額百分比	On-balance sheet exposures as percentage of total assets	10	<u>5.17%</u>		

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14. 流動性資料

14. Liquidity information

(a) 流動性維持比率

(a) Liquidity maintenance ratio

	三個月結算至 2021年 6月30日 Three months ended 30 June 2021	三個月結算至 2020年 6月30日 Three months ended 30 June 2020
流動性維持比率的平均值	<u>5,478.90%</u>	<u>1,817.71%</u>

流動性維持比率的平均值是基於期內呈交的流動性狀況之金管局報表所報告的每月流動性維持比率的平均值的算術平均數計算。

The average value of liquidity maintenance ratio is calculated based on the arithmetic mean of the average value of liquidity maintenance ratio for each calendar month as reported in the HKMA return of liquidity position submitted for the reporting period.

(b) 核心資金比率

(b) Core funding ratio

	三個月結算至 2021年 6月30日 Three months ended 30 June 2021	三個月結算至 2020年 6月30日 Three months ended 30 June 2020
核心資金比率的平均值	<u>117.95%</u>	<u>100.65%</u>

核心資金比率的平均值是基於期內呈交的流動性狀況之金管局報表所報告的每月核心資金比率的平均值的算術平均數計算。

The average value of core funding ratio is calculated based on the arithmetic mean of the average value of core funding ratio for each calendar month as reported in the HKMA return of liquidity position submitted for the reporting period.

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15. 銀行綜合資料

本附註提供中國銀行集團的銀行綜合資料。

(a) 資本及資本充足比率

綜合股東資金

綜合資本充足比率*

* 綜合資本充足比率是根據《商業銀行資本管理辦法(試行)》等相關規定並採用高級方法計算。

(b) 其他財務資料

除稅前溢利

15. Consolidated bank information

This note represents the consolidated bank information for the Bank of China Limited Group.

(a) Capital and capital adequacy ratio

	於 2021 年 6 月 30 日 At 30 June 2021	於 2020 年 12 月 31 日 At 31 December 2020
	人民幣百萬元 RMB'm	人民幣百萬元 RMB'm
Consolidated amount of shareholders' funds	<u>2,105,347</u>	<u>2,038,419</u>
Consolidated capital adequacy ratio*	<u>15.61%</u>	<u>16.22%</u>

* The consolidated capital adequacy ratios are calculated under the advanced approaches in accordance with Capital Rules for Commercial Banks (Provisional) and related regulations.

(b) Other financial information

	半年結算至 2021 年 6 月 30 日 Half-year ended 30 June 2021	半年結算至 2020 年 6 月 30 日 Half-year ended 30 June 2020
	人民幣百萬元 RMB'm	人民幣百萬元 RMB'm
Profit before taxation	<u>148,302</u>	<u>129,616</u>

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15. 銀行綜合資料 (續)**15. Consolidated bank information (continued)****(b) 其他財務資料 (續)****(b) Other financial information (continued)**

		於 2021 年 6 月 30 日 At 30 June 2021 人民幣百萬元 RMB'm	於 2020 年 12 月 31 日 At 31 December 2020 人民幣百萬元 RMB'm
資產總額	Total assets	<u>26,317,327</u>	<u>24,402,659</u>
負債總額	Total liabilities	<u>24,086,979</u>	<u>22,239,822</u>
貸款及放款總額	Total loans and advances	<u>15,047,714</u>	<u>13,848,304</u>
客戶存款總額	Total customer deposits	<u>18,227,771</u>	<u>16,879,171</u>

16. 規定事項說明**16. Statement of Compliance**

本分行於編製 2021 年中期財務披露報表時，已包括及遵守適用的銀行業（披露）規則及香港金融管理局頒佈的監管政策手冊之銀行業（披露）規則的應用指引的要求。

This 2021 Interim Financial Disclosure Statement contains the applicable disclosures required by the Banking (Disclosure) Rules and the Supervisory Policy Manual: - Guideline on the application of the Banking (Disclosure) Rules issued by the Hong Kong Monetary Authority.

以上披露資料在任何要項上並非虛假或具誤導性，並且清楚解釋本分行的運作。

The information contained in the disclosure statement is not false or misleading in any material respect, and that the operations of the Branch are clearly explained.



樂延

Le Yan

總經理

Chief Executive

中國銀行股份有限公司 — 香港分行

Bank of China Limited - Hong Kong Branch

2021 年 9 月 29 日

29 September 2021

