



ICBC

中国工商银行

香港分行

INDUSTRIAL AND COMMERCIAL BANK OF CHINA LIMITED

HONG KONG BRANCH

二零二一年度監管披露報告

(未經審計)

2021 ANNUAL REGULATORY DISCLOSURE STATEMENTS

(UNAUDITED)

DISCLOSURE STATEMENT

Section A - Branch Information

I. Profit & Loss

	31/12/2021 (HK\$'000)	31/12/2020 (HK\$'000)
Interest income	3,240,174	4,605,683
Interest expense	(2,349,949)	(3,656,124)
Net interest income	890,225	949,559
Fee and commission income	125,003	154,369
Fee and commission expenses	(5,433)	(2,403)
Net fee and commission income	119,570	151,966
Net gain arising from trading in foreign currencies	288	2,518
Other income	34,421	15,073
Operating income	1,044,504	1,119,116
Operating expenses		
Staff and rental expenses	(38,990)	(38,225)
Other expenses less fee and commission expenses	(391,741)	(276,271)
Operating profit before impairment losses	613,773	804,620
Net write-back of impairment losses on financial assets	220,509	39,991
Operating profit after impairment losses	834,282	844,611
Profit before taxation	834,282	844,611
Taxation expense		
Current taxation	(98,514)	(135,933)
Deferred taxation	(36,358)	(10,473)
Profit after taxation	699,410	698,205

II. Balance Sheet

	31/12/2021 (HK\$'000)	30/06/2021 (HK\$'000)
Assets		
Cash and balances with banks	33,941,834	20,069,956
Impairment allowance:		
- 12-month Expected Credit Losses ("ECL")	(4,373)	(274)
Placements with banks and other financial institutions maturing between one and twelve months	4,341,771	8,220,074
Impairment allowance:		
- 12-month ECL	(3,717)	(2,776)
Amount due from overseas offices of the institution	93,169,462	75,172,082
Impairment allowance:		
- 12-month ECL	(51,604)	(39,343)
Advances and other accounts:	69,187,789	76,136,646
Loans and advances to customers	66,149,105	71,036,353
Loans and advances to banks and other financial institutions	2,833,926	4,791,273
Accrued interest	345,976	476,287
Impairment allowances:		
- 12-month ECL	(100,636)	(116,867)
- Lifetime ECL not credit-impaired	(11,009)	(20,827)
- Lifetime ECL credit-impaired	(29,573)	(29,573)
Certificates of deposit held	5,729,348	6,144,446
Investment securities:	16,897,051	17,706,444
- Measured at fair value through other comprehensive income	13,321,245	13,778,986
- Measured at amortised cost	3,575,806	3,927,458
Other investments	2,280	2,280
Property, plant and equipment and investment properties	21,872	24,169
Derivative financial instruments	119,830	207,151
Deferred income tax assets	64,560	38,017
Other assets	657,473	867,652
Total assets	224,073,576	204,546,524
Liabilities		
Deposits and balances from banks and other financial institutions	124,053,048	99,448,522
Amounts due to overseas offices of the institution	43,040,174	50,288,925
Debt securities in issue	56,047,846	53,318,327
Derivative financial instruments	119,830	207,151
Provision for taxation	101,341	186,416
Other liabilities	711,337	1,097,183
Total liabilities	224,073,576	204,546,524

III. Additional Balance Sheet Information

1 Impaired Loans and Advances

	31/12/2021 (HK\$'000)	30/06/2021 (HK\$'000)
Gross impaired loans and advances to customers	29,573	29,573
Accrued interest for such loans	-	-
Impairment allowance made in respect of such loans	29,573	29,573
% to total loans and advances to customers	0.04%	0.04%
Market value of collateral	-	-
Gross impaired other assets	-	5,903
Impairment allowance made in respect of such other assets	-	5,903

Remarks: (1) Impaired loans and advances which have been classified as “substandard”, “doubtful” and “loss” under the classification of loan quality.
 (2) There were no impaired advances to banks or other financial institutions as at the end of December 2021 and June 2021.

III. Additional Balance Sheet Information (continued)

2 Loans and advances to customers

i) By sectors

	31/12/2021 (HK\$'000)	% of secured advances	30/06/2021 (HK\$'000)	% of secured advances
Industrial, commercial and financial				
Property Development	1,532,510	-	4,262,857	-
Property investment	-	-	-	-
Financial concerns	18,432,446	-	17,164,627	-
Stockbrokers	-	-	-	-
Wholesale and retail trade	29,573	-	123,323	76.02%
Manufacturing	-	-	-	-
Transport and transport equipment	2,183,062	-	3,165,758	-
Recreational activities	-	-	-	-
Information technology	2,728,827	-	2,717,872	-
Others	-	-	1,170,803	-
Loans and advances for use in Hong Kong	24,906,418	-	28,605,240	0.33%
Trade financing	-	-	-	-
Loans and advances for use outside Hong Kong	41,242,687	14.93%	42,431,113	15.89%
Total	66,149,105	9.31%	71,036,353	9.63%

ii) By geographical areas

	31/12/2021 (HK\$'000)			30/06/2021 (HK\$'000)		
	Total loans and advances to customers	Overdue advances for over one year	Impaired loans and advances	Total loans and advances to customers	Overdue advances for over one year	Impaired loans and advances
Hong Kong	26,305,081	29,573	29,573	26,878,892	29,573	29,573
Mainland China	25,142,986	-	-	28,134,610	-	-
Other	14,701,038	-	-	16,022,851	-	-
	66,149,105	29,573	29,573	71,036,353	29,573	29,573

Remark: Geographical locations are based on the physical location of the borrower. Risk transfer is made only if the claim is guaranteed by a party in a country which is different from that of the counter party.

III. Additional Balance Sheet Information (continued)

3 Non-bank Mainland Exposures

		31/12/2021 (HK\$ million)			
	Type of counterparties	On-balance sheet exposure	Contingent liabilities	FX and derivatives contract	Total exposures
(a)	Central government, central government owned entities and their subsidiaries and JVs	8,328	-	-	8,328
(b)	Local governments, local government owned entities and their subsidiaries and JVs	3,335	-	-	3,335
(c)	PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	23,998	-	-	23,998
(c)(i)	Of which, PRC nationals residing in Mainland China or entities beneficially owned by Mainland interest	23,775	-	-	23,775
(d)	Other entities of central government not reported in item (a) above	2,660	-	-	2,660
(e)	Other entities of local government not reported in item (b) above	1,450	-	-	1,450
(f)	PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	-	-	-	-
(g)	Other counterparties where the exposure are considered by the reporting institution to be non-bank Mainland China exposures	-	-	-	-
Total		39,771	-	-	39,771

III. Additional Balance Sheet Information (continued)

3 Non-bank Mainland Exposures (continued)

		30/06/2021 (HK\$ million)			
	Type of counterparties	On-balance sheet exposure	Contingent liabilities	FX and derivatives contract	Total exposures
(a)	Central government, central government owned entities and their subsidiaries and JVs	12,637	-	-	12,637
(b)	Local governments, local government owned entities and their subsidiaries and JVs	1,426	-	-	1,426
(c)	PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	24,237	-	-	24,237
(c)(i)	Of which, PRC nationals residing in Mainland China or entities beneficially owned by Mainland interest	24,035	-	-	24,035
(d)	Other entities of central government not reported in item (a) above	2,812	-	-	2,812
(e)	Other entities of local government not reported in item (b) above	1,450	-	-	1,450
(f)	PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	-	-	-	-
(g)	Other counterparties where the exposure are considered by the reporting institution to be non bank Mainland China exposures	-	-	-	-
Total		42,562	-	-	42,562

Remark: There were no irrevocable undrawn commitments, FX and derivatives contract with non-bank counterparties as at the end of December 2021 and June 2021.

III. Additional Balance Sheet Information (continued)

4 Foreign Currency Exposure

	31/12/2021 (HK\$ million)				
	USD	CNY	EUR	GBP	NZD
Spot assets	148,092	21,586	10,409	738	538
Spot liabilities	(147,619)	(21,556)	(10,395)	(737)	(533)
Forward purchases	2,266	4,894	-	-	-
Forward sales	(2,266)	(4,894)	-	-	-
Net long position	473	30	14	1	5

	30/06/2021 (HK\$ million)				
	USD	CNY	EUR	GBP	NZD
Spot assets	115,406	40,837	11,093	757	548
Spot liabilities	(115,348)	(40,797)	(11,086)	(752)	(542)
Forward purchases	2,555	9,561	462	-	-
Forward sales	(2,555)	(9,561)	(462)	-	-
Net long position	58	40	7	5	6

III. Additional Balance Sheet Information (continued)

5 International Claims

31 December 2021	Non-bank private sector					Total HK\$ million
	Banks HK\$ million	Official sector HK\$ million	Non-bank financial institution HK\$ million	Non-financial private sector HK\$ million		
Developed countries	5,855	-	-	6,519		12,374
Offshore centers	13,464	-	12,520	10,907		36,891
Developing Europe	-	-	-	1,352		1,352
Developing Africa and Middle East	101	-	-	-		101
Developing Asia and Pacific	112,824	53	-	30,286		143,163
Of which: Mainland China	109,301	-	-	26,516		135,817
Others	3,523	53	-	3,770		7,346
International organisations	-	-	-	-		-
	132,244	53	12,520	49,064		193,881

III. Additional Balance Sheet Information (continued)

5 International Claims (continued)

30 June 2021	Non-bank private sector				
	Banks HK\$ million	Official sector HK\$ million	Non-bank financial institution HK\$ million	Non-financial private sector HK\$ million	Total HK\$ million
Developed countries	1,495	-	-	6,879	8,374
Offshore centers	22,939	-	11,562	11,119	45,620
Developing Europe	-	-	-	1,288	1,288
Developing Africa and Middle East	101	-	-	-	101
Developing Asia and Pacific	101,479	2,326	588	32,633	137,026
Of which: Mainland China	96,843	2,326	509	28,242	127,920
Others	4,636	-	79	4,391	9,106
International organisations	-	-	-	-	-
	126,014	2,326	12,150	51,919	192,409

Remark: The above analysis is disclosed on a net basis after taking into account the effect of any recognised risk transfer.

III. Additional Balance Sheet Information (continued)

6 Analysis of Overdue Loans and Advances

As at 31/12/2021 (HK\$'000)

	Outstanding amount of loans and advances	% of total advances to customer	Fair value of collateral	Covered portion	Uncovered portion	Lifetime ECL credit-impaired impairment allowance
Overdue over 1 year	29,573	0.04%	-	-	29,573	29,573
Total	29,573	0.04%	-	-	29,573	29,573

As at 30/06/2021 (HK\$'000)

	Outstanding amount of loans and advances	% of total advances to customer	Fair value of collateral	Covered portion	Uncovered portion	Lifetime ECL credit-impaired impairment allowance
Overdue over 1 year	29,573	0.04%	-	-	29,573	29,573
Total	29,573	0.04%	-	-	29,573	29,573

As at 31/12/2021 (HK\$'000)

As at 30/06/2021 (HK\$'000)

	Accrued interest of other asset	Accrued interest of other asset
Overdue over 1 year	-	5,903
Total	-	5,903

- Remarks:
- (1) There were no collateral at the end of December 2021 and June 2021.
 - (2) There were no overdue advances to banks and other financial institutions at the end of December 2021 and June 2021.
 - (3) There were no rescheduled advances to customers or banks and other financial institutions at the end of December 2021 and June 2021.
 - (4) There were no repossessed assets held at the end of December 2021 and June 2021.

7 Contingent Liabilities and Commitments

	31/12/2021 (HK\$'000)	30/06/2021 (HK\$'000)
Notional amount:		
Direct credit substitutes	19,409,844	19,511,385
Exchange rate contracts	9,633,824	19,018,162
Interest rate contract	-	-
Other commitments	49,879,993	44,882,057
Total	78,923,661	83,411,604

III. Additional Balance Sheet Information (continued)

8 Derivatives Financial Instrument

	As at 31/12/2021	Fair values	
	Notional amount	Assets	Liabilities
	(HK\$'000)	(HK\$'000)	(HK\$'000)
Exchange rate derivatives	9,633,824	119,830	119,830
Total	9,633,824	119,830	119,830

	As at 30/06/2021	Fair values	
	Notional amount	Assets	Liabilities
	(HK\$'000)	(HK\$'000)	(HK\$'000)
Exchange rate derivatives	19,018,162	207,151	207,151
Total	19,018,162	207,151	207,151

9 Liquidity Information

	2021 4th Quarter	2021 3rd Quarter	2020 4th Quarter
Average liquidity maintenance ratio	61.59%	58.19%	52.48%
Average core funding ratio	90.80%	89.54%	89.06%

The average Liquidity Maintenance Ratio (“LMR”) and average Core Funding Ratio (“CFR”) are arithmetic mean of the average value for each calendar month as reported in the liquidity position return submitted for the reporting period.

The Liquidity information is available on ICBC’s website at www.icbc.com.cn under “Global Site - Hong Kong Branch Website-Financial Disclosure Statements” section on the home page.

III. Additional Balance Sheet Information (continued)

10 Liquidity Risk

The liquidity risk is the risk of the entity being unable to fulfill its cash or collateral requirements, current or future, foreseen or unforeseen.

Liquidity risk is managed through the Liquidity Risk Framework which is designed to maintain liquidity resources that are sufficient in amount and quality, as well as an adequate and diversified funding profile. This is achieved via a combination of policies, including among others regular review, proper governance framework, analysis, stress testing, limit setting and monitoring.

Liquidity Risk Management Governance in ICBC Hong Kong Branch ("ICBC HKB")

- Asset and Liability Management Committee ("ALCO")

ICBC HKB ALCO is responsible for the oversight of liquidity risk, including:

- Defining the liquidity risk profile and related quantitative guidelines
- Monitoring compliance with regulations
- Steering businesses so that they operate within the funding capacity
- Supervising the liquidity risk monitoring indicators
- Discussing and monitoring the execution of the liquidity risk mitigating strategies (funding and liquidity reserves) in business as usual conditions

ICBC HKB ALCO meeting is held on a monthly basis, and meeting report and issue will be finally reviewed and approved by ICBC HKB's General Manager.

Liquidity Risk is managed through the main below items:

- Liquidity risk indicator report

The liquidity risk indicator report is to monitor and to ensure compliance with liquidity metrics.

- Internal stress-testing

The objective of internal stress testing is to assess the potential for net shortfalls under exceptional but plausible adverse scenarios. Stress tests are performed considering three scenarios: a firm-specific (idiosyncratic), a market-related (systemic) and a combination of both.

III. Additional Balance Sheet Information (continued)

10 Liquidity Risk (continued)

Stress-test assumptions and results are reviewed and approved by ALCO.

- Early warning indicators

Early warning indicators help identifying the deterioration or improvement of market circumstances to maximize the time available to execute appropriate mitigating actions. They are designed in order to be useful for operational management of the liquidity, monitored, analysed and reported on a monthly basis by Assets and Liabilities Management (“ALM”) to the ALCO members.

- Contingency funding plan (“CFP”)

The CFP Policy defines the framework for the identification of a potential liquidity crisis, the management of such crisis and the accompanying governance.

- Measurement tools that project cash flows and future liquidity positions

The ICBC HKB assess the structure of the on and off balance sheet with cash flow projection and future liquidity position by monitoring 1) cumulative net maturity mismatch (normal condition) and 2) cash flow stress testing (stress condition). By projecting the future cash flow maturity position from on and off balance sheet items, corresponding cumulative maturity gap can be generated and monitored. The ICBC HKB needs to ensure the cumulative net cash flow position is positive within certain period under both normal and stress condition. (i.e. the negative cumulative maturity gap can be recovered by options such as disposal of securities). On 31 December 2021, cumulative net maturity mismatch (normal condition) exposure is negative HKD 17.8bn within 1 month; cash flow stress testing (stress condition) exposure is positive HKD 11.8bn within 1 month. On 30 June 2021, cumulative net maturity mismatch (normal condition) exposure is negative HKD 31.0bn within 1 month; cash flow stress testing (stress condition) exposure is positive HKD 10.7bn within 1 month.

- Concentration on collateral pools and sources of funding

The Bank maintains a diversified portfolio of securities as liquidity cushion which is used for generating funding to cover the liquidity needs. The securities portfolio by issuer type is submitted to the ALCO on a monthly basis. On 31 December 2021, a total of HKD 5.8bn of diversified securities are maintained as liquidity cushion, mainly composed of fund bills and government bonds. On 30 June 2021, a total of HKD 6.8bn of diversified securities are maintained as liquidity cushion, mainly composed of fund bills and government bonds.



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III. Additional Balance Sheet Information (continued)

10 Liquidity Risk (continued)

• Contractual maturity profile

	Repayable on demand	Up to one month	1-3 months	3-12 months	1-5 years	Over 5 years	Undated	Total
	(HK\$'000)	(HK\$'000)	(HK\$'000)	(HK\$'000)	(HK\$'000)	(HK\$'000)	(HK\$'000)	(HK\$'000)
At 31 December 2021								
Assets								
Cash and short term funds	13,877,854	18,484,064	-	1,579,916	-	-	-	33,941,834
Impairment allowance:								
- 12-month ECL	(4,049)	(315)	-	(9)	-	-	-	(4,373)
Placement with banks and other financial institutions maturing between one and twelve months	-	-	1,177,294	3,164,477	-	-	-	4,341,771
Impairment allowance:								
- 12-month ECL	-	-	(278)	(3,439)	-	-	-	(3,717)
Amount due from overseas offices of the institution	1,922,626	26,613,061	15,124,379	23,235,368	26,172,671	101,357	-	93,169,462
Impairment allowance:								
- 12-month ECL	(6)	(626)	(2,499)	(17,079)	(31,275)	(119)	-	(51,604)
Advances and other accounts:	-	1,183,256	8,144,610	24,736,055	32,177,841	2,946,027	-	69,187,789
Loans and advances to customers	-	1,104,566	8,109,569	24,740,958	29,239,026	2,954,986	-	66,149,105
Loans and advances to banks and other financial institutions	-	-	-	-	2,833,926	-	-	2,833,926



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	Repayable on demand	Up to one month	1-3 months	3-12 months	1-5 years	Over 5 years	Undated	Total
At 31 December 2021	(HK\$'000)	(HK\$'000)	(HK\$'000)	(HK\$'000)	(HK\$'000)	(HK\$'000)	(HK\$'000)	(HK\$'000)
Accrued interest	-	108,378	38,056	19,484	179,972	86	-	345,976
Impairment allowances:								
- 12-month ECL	-	(115)	(3,015)	(13,378)	(75,083)	(9,045)	-	(100,636)
- Lifetime ECL not credit-impaired	-	-	-	(11,009)	-	-	-	(11,009)
- Lifetime ECL credit-impaired	-	(29,573)	-	-	-	-	-	(29,573)
Certificates of deposit held	-	-	5,340,732	388,616	-	-	-	5,729,348
Investment securities:	-	1,157,823	-	1,287,489	14,326,079	125,660	-	16,897,051
- Measured at fair value through other comprehensive income	-	179,336	-	1,287,489	11,728,760	125,660	-	13,321,245
- Measured at amortised cost	-	978,487	-	-	2,597,319	-	-	3,575,806
Other investments	-	-	-	-	-	-	2,280	2,280
Property, plant and equipment and investment properties	-	-	-	-	-	-	21,872	21,872
Derivative financial instruments	-	119,830	-	-	-	-	-	119,830
Deferred income tax assets	-	-	-	64,560	-	-	-	64,560
Other assets	-	90,249	130,057	377,067	-	-	60,100	657,473
Total assets	15,796,425	47,647,342	29,914,295	54,813,021	72,645,316	3,172,925	84,252	224,073,576
Liabilities								
Deposits from banks and other financial institutions	-	72,445,589	26,668,370	20,884,831	4,054,258	-	-	124,053,048
Amount due to overseas offices of the institution	-	14,630,683	4,147,676	8,230,509	9,597,005	394,141	6,040,160	43,040,174

At 31 December 2021	Repayable on demand	Up to one month	1-3 months	3-12 months	1-5 years	Over 5 years	Undated	Total
	(HK\$'000)	(HK\$'000)	(HK\$'000)	(HK\$'000)	(HK\$'000)	(HK\$'000)	(HK\$'000)	(HK\$'000)
Deposits from customers	-	-	-	-	-	-	-	-
Certificates of deposit issued	-	-	-	-	-	-	-	-
Debt securities in issue	-	-	11,692,590	14,785,080	29,570,176	-	-	56,047,846
Derivative financial instruments	-	119,830	-	-	-	-	-	119,830
Provision for taxation	-	-	-	101,341	-	-	-	101,341
Other liabilities	249	237,762	158,943	227,258	18,411	8,559	60,155	711,337
Total liabilities	249	87,433,864	42,667,579	44,229,019	43,239,850	402,700	6,100,315	224,073,576
Net liquidity gap	15,796,176	(39,786,522)	(12,753,284)	10,584,002	29,405,466	2,770,225	(6,016,063)	-
Off-balance sheet obligations								
Irrevocable loan commitments or facilities granted	-	1,734,911	-	-	-	-	-	1,734,911
Others	-	-	19,409,844	-	-	-	-	19,409,844
Total off-balance sheet obligations	-	1,734,911	19,409,844	-	-	-	-	21,144,755
Off-balance sheet claims								
Irrevocable loan commitments or facilities received	102,915,780	-	-	-	-	-	-	102,915,780
Others	-	-	-	-	-	-	-	15,448,376
Total off-balance sheet claims	102,915,780	-	-	-	-	-	15,448,376	118,364,156

III. Additional Balance Sheet Information (continued)

10 Liquidity Risk (continued)

• Contractual maturity profile (continued)

	Repayable on demand	Up to one month	1-3 months	3-12 months	1-5 years	Over 5 years	Undated	Total
At 30 June 2021	(HK\$'000)	(HK\$'000)	(HK\$'000)	(HK\$'000)	(HK\$'000)	(HK\$'000)	(HK\$'000)	(HK\$'000)
Assets								
Cash and short term funds	1,118,784	18,725,179	225,993	-	-	-	-	20,069,956
Impairment allowance:								
- 12-month ECL	(66)	(208)	-	-	-	-	-	(274)
Placement with banks and other financial institutions maturing between one and twelve months	-	-	5,833,425	2,386,649	-	-	-	8,220,074
Impairment allowance:								
- 12-month ECL	-	-	(623)	(2,153)	-	-	-	(2,776)
Amount due from overseas offices of the institution	1,442,522	1,097,503	7,761,104	32,380,771	32,389,233	100,949	-	75,172,082
Impairment allowance:								
- 12-month ECL	(3)	(46)	(1,144)	(13,047)	(25,029)	(74)	-	(39,343)
Advances and other accounts:	-	813,646	4,925,041	19,268,286	47,816,453	3,313,220	-	76,136,646
Loans and advances to customers	-	724,731	4,839,477	19,276,769	42,856,580	3,338,796	-	71,036,353
Loans and advances to banks and other financial institutions	-	-	-	-	4,791,273	-	-	4,791,273
Accrued interest	-	118,548	86,771	10,630	260,262	76	-	476,287
Impairment allowances:								
- 12-month ECL	-	(60)	(1,207)	(19,113)	(70,835)	(25,652)	-	(116,867)

	Repayable on demand	Up to one month	1-3 months	3-12 months	1-5 years	Over 5 years	Undated	Total
At 30 June 2021	(HK\$'000)	(HK\$'000)	(HK\$'000)	(HK\$'000)	(HK\$'000)	(HK\$'000)	(HK\$'000)	(HK\$'000)
- Lifetime ECL not credit-impaired	-	-	-	-	(20,827)	-	-	(20,827)
- Lifetime ECL credit-impaired	-	(29,573)	-	-	-	-	-	(29,573)
Certificates of deposit held	-	-	895,881	5,248,565	-	-	-	6,144,446
Investment securities:	-	1,532,269	792,866	1,221,809	14,159,500	-	-	17,706,444
- Measured at fair value through other comprehensive income	-	331,321	156,225	264,379	13,027,061	-	-	13,778,986
- Measured at amortised cost	-	1,200,948	636,641	957,430	1,132,439	-	-	3,927,458
Other investments	-	-	-	-	-	-	2,280	2,280
Property, plant and equipment and investment properties	-	-	-	-	-	-	24,169	24,169
Derivative financial instruments	-	207,151	-	-	-	-	-	207,151
Deferred income tax assets	-	-	-	38,017	-	-	-	38,017
Other assets	-	156,344	308,036	365,450	3,103	-	34,719	867,652
Total assets	2,561,237	22,531,838	20,740,579	60,894,347	94,343,260	3,414,095	61,168	204,546,524
Liabilities								
Deposits from banks and other financial institutions	-	50,426,912	13,550,617	12,851,994	22,618,999	-	-	99,448,522
Amount due to overseas offices of the institution	-	11,867,384	8,096,937	12,215,754	11,829,406	396,053	5,883,391	50,288,925
Deposits from customers	-	-	-	-	-	-	-	-
Certificates of deposit issued	-	-	-	-	-	-	-	-

	Repayable on demand	Up to one month	1-3 months	3-12 months	1-5 years	Over 5 years	Undated	Total
At 30 June 2021	(HK\$'000)	(HK\$'000)	(HK\$'000)	(HK\$'000)	(HK\$'000)	(HK\$'000)	(HK\$'000)	(HK\$'000)
Debt securities in issue	-	776,498	3,999,171	15,244,888	33,297,770	-	-	53,318,327
Derivative financial instruments	-	207,151	-	-	-	-	-	207,151
Provision for taxation	-	-	-	186,416	-	-	-	186,416
Other liabilities	248	94,599	260,784	348,782	222,406	6,523	163,841	1,097,183
Total liabilities	248	63,372,544	25,907,509	40,847,834	67,968,581	402,576	6,047,232	204,546,524
Net liquidity gap	2,560,989	(40,840,706)	(5,166,930)	20,046,513	26,374,679	3,011,519	(5,986,064)	-
Off-balance sheet obligations								
Irrevocable loan commitments or facilities granted	-	1,117,055	-	-	-	-	-	1,117,055
Others	85,322	-	19,426,063	-	-	-	-	19,511,385
Total off-balance sheet obligations	85,322	1,117,055	19,426,063	-	-	-	-	20,628,440
Off-balance sheet claims								
Irrevocable loan commitments or facilities received	55,910,520	-	-	-	-	-	-	55,910,520
Others	-	-	-	-	-	-	-	18,597,558
Total off-balance sheet claims	55,910,520	-	-	-	-	-	18,597,558	74,508,078

Section B - Bank Information (Consolidated basis)

1 Capital

	31/12/2021 (RMB100M)	30/06/2021 (RMB100M)
Shareholders' funds	32,752.58	30,468.07

2 Capital Adequacy Ratio

	31/12/2021	30/06/2021
Capital adequacy ratio	18.02%	17.01%

Remark: The capital adequacy ratio is calculated in accordance with the guidelines "Regulation Governing Capital Adequacy of Commercial Banks" issued by the China Banking Regulatory Commission ("CBRC"), and is not calculated according to the documents as stated in Section 105 (a) (i) or (ii) of the Banking (Disclosure) Rules.

3 Other Financial Information

	31/12/2021 (RMB100M)	30/06/2021 (RMB100M)
Total assets	351,713.83	351,362.84
Total liabilities	318,961.25	320,894.77
Total advances	201,092.00	194,522.91
Total customer deposits	264,417.74	266,023.33

4 Pre-tax Profit

	31/12/2021 (RMB100M)	31/12/2020 (RMB100M)
Pre-tax profit	4,248.99	3,921.26

披 露 報 告

甲 部 - 分 行 資 料

I. 損 益 帳

	31/12/2021 (千港元)	31/12/2020 (千港元)
利息收入	3,240,174	4,605,683
利息支出	(2,349,949)	(3,656,124)
淨利息收入	<u>890,225</u>	<u>949,559</u>
收費及佣金收入	125,003	154,369
收費及佣金開支	(5,433)	(2,403)
收費及佣金收入淨額	<u>119,570</u>	<u>151,966</u>
淨外匯買賣收益	288	2,518
其他收入	34,421	15,073
營業收入	<u>1,044,504</u>	<u>1,119,116</u>
營運支出		
職員及租金開支	(38,990)	(38,225)
其他開支減去收費及佣金開支	(391,741)	(276,271)
未扣除減值損失前營業溢利	<u>613,773</u>	<u>804,620</u>
淨減值損失回撥	220,509	39,991
扣除減值損失後之營業溢利	<u>834,282</u>	<u>844,611</u>
除稅前溢利	<u>834,282</u>	<u>844,611</u>
稅項		
現行稅項	(98,514)	(135,933)
延繳稅項	(36,358)	(10,473)
除稅後溢利	<u>699,410</u>	<u>698,205</u>

II. 資產負債表

	31/12/2021 (千港元)	30/06/2021 (千港元)
資產		
現金及銀行結餘	33,941,834	20,069,956
減值準備：		
- 十二個月以內預期信用損失	(4,373)	(274)
銀行及其他金融機構於一至十二個月內到期之存款	4,341,771	8,220,074
減值準備：		
- 十二個月以內預期信用損失	(3,717)	(2,776)
存放港外辦事處	93,169,462	75,172,082
減值準備：		
- 十二個月以內預期信用損失	(51,604)	(39,343)
貸款及其他帳目	69,187,789	76,136,646
客戶貸款	66,149,105	71,036,353
銀行及其他金融機構貸款	2,833,926	4,791,273
應計利息	345,976	476,287
減值準備：		
- 十二個月以內預期信用損失	(100,636)	(116,867)
- 非信用減值的合約期內之預期信用損失	(11,009)	(20,827)
- 信用減值的合約期內之預期信用損失	(29,573)	(29,573)
持有存款證	5,729,348	6,144,446
金融投資：	16,897,051	17,706,444
- 以公允價值計量且其變動計入其他綜合收益	13,321,245	13,778,986
- 以攤銷成本計量	3,575,806	3,927,458
其他投資	2,280	2,280
物業及設備	21,872	24,169
衍生金融工具	119,830	207,151
遞延稅項資產淨額	64,560	38,017
其他資產	657,473	867,652
總資產	224,073,576	204,546,524
負債		
銀行及其他金融機構存款及結餘	124,053,048	99,448,522
港外辦事處存款	43,040,174	50,288,925

II. 資產負債表（續）

	31/12/2021 (千港元)	30/06/2021 (千港元)
已發行債務證券	56,047,846	53,318,327
衍生金融工具	119,830	207,151
現行稅項	101,341	186,416
其他負債	711,337	1,097,183
總負債	<u>224,073,576</u>	<u>204,546,524</u>

III. 其他資產負債表資料

1 減值貸款

	31/12/2021 (千港元)	30/06/2021 (千港元)
減值貸款總額	29,573	29,573
有關貸款應計利息	-	-
有關貸款之減值準備	29,573	29,573
佔客戶貸款總額百分比	0.04%	0.04%
抵押品市值	-	-
減值其他資產總額	-	5,903
有關其他資產之減值準備	-	5,903

- 註：(1) 減值貸款即根據本行貸款素質的類別分類為「次級」、「呆滯」及「虧損」之貸款。
- (2) 在二零二一年十二月底及二零二一年六月底均沒有銀行或其他金融機構的減值貸款。

III. 其他資產負債表資料（續）

2 客戶貸款組合

i) 按行業類別劃分

	31/12/2021		30/06/2021	
	(千港元)	抵押品佔比	(千港元)	抵押品佔比
工、商及金融				
物業發展	1,532,510	-	4,262,857	-
物業投資	-	-	-	-
金融企業	18,432,446	-	17,164,627	-
證券經紀商	-	-	-	-
批發及零售業	29,573	-	123,323	76.02%
製造業	-	-	-	-
運輸及運輸設備	2,183,062	-	3,165,758	-
康樂活動	-	-	-	-
資訊科技	2,728,827	-	2,717,872	-
其他	-	-	1,170,803	-
本地貸款總數	24,906,418	-	28,605,240	0.33%
貿易融資	-	-	-	-
在本港以外使用的				
貸款	41,242,687	14.93%	42,431,113	15.89%
合計	66,149,105	9.31%	71,036,353	9.63%

	31/12/2021 (千港元)			30/06/2021 (千港元)		
	客戶貸款總額	逾期一年以上貸款	減值貸款	客戶貸款總額	逾期一年以上貸款	減值貸款
ii) 按地區劃分						
香港	26,305,081	29,573	29,573	26,878,892	29,573	29,573
中國	25,142,986	-	-	28,134,610	-	-
其他	14,701,038	-	-	16,022,851	-	-
	66,149,105	29,573	29,573	71,036,353	29,573	29,573

註：客戶貸款總數區域明細項目是按國際債權所在地編制。轉移風險只是在有關貸款的債權獲得并非交易對手所在地國家的一方擔保才作轉移。

III. 其他資產負債表資料（續）

3 內地非銀行風險承擔

對手方類別	資產負債表 風險承擔	31/12/2021（百萬港元）		風險承擔 總額
		或然負債	外匯及衍生工 具合約	
(a) 中央政府、中央政府擁有的實體，以及他們的附屬公司及合營公司	8,328	-	-	8,328
(b) 地方政府、地方政府擁有的實體，以及他們的附屬公司及合營公司	3,335	-	-	3,335
(c) 於中國內地居住的中國國民或於中國內地註冊成立的其他實體，以及他們的附屬公司及合營公司	23,998	-	-	23,998
(c)(i) 其中，於中國內地居住的中國國民或由中國內地的權益實益擁有的實體	23,775	-	-	23,775
(d) 並未於上文(a)項內報告的中央政府的其他實體	2,660	-	-	2,660
(e) 並未於上文(b)項內報告的中央政府的其他實體	1,450	-	-	1,450
(f) 於中國內地居住的中國國民或在中國內地以外註冊成立的實體，信貸是供於中國內地使用而授出	-	-	-	-
(g) 報告機構認為屬非中國內地銀行風險的其他交易對手	-	-	-	-
合 計	39,771	-	-	39,771

III. 其他資產負債表資料（續）

3 內地非銀行風險承擔（續）

		30/06/2021 (百萬港元)		
		資產負債表 風險承擔	或然負債	外匯及衍生工 具合約
對手方類別		風險承擔總額		
(a)	中央政府、中央政府擁有的實體，以及他們的附屬公司及合營公司	12,637	-	-
(b)	地方政府、地方政府擁有的實體，以及他們的附屬公司及合營公司	1,426	-	-
(c)	於中國內地居住的中國國民或於中國內地註冊成立的其他實體，以及他們的附屬公司及合營公司	24,237	-	-
(c)(i)	其中，於中國內地居住的中國國民或由中國內地的權益實體擁有的實體	24,035	-	-
(d)	並未於上文(a)項內報告的中央政府的其他實體	2,812	-	-
(e)	並未於上文(b)項內報告的中央政府的其他實體	1,450	-	-
(f)	於中國內地居住的中國國民或在中國內地以外註冊成立的實體，信貸是供於中國內地使用而授出	-	-	-
(g)	報告機構認為屬非中國內地銀行風險的其他交易對手	-	-	-
合 計		42,562	-	-

註： 在二零二一年十二月底及二零二一年六月底均沒有與非銀行交易對手的不可撤回但未取用的承諾，外匯及衍生工具合約。

III. 其他資產負債表資料（續）

4 外匯風險

	31/12/2021 (百 萬 港 元)				
	美 元	人 民 幣	歐 元	英 鎊	紐 元
現 貨 資 產	148,092	21,586	10,409	738	538
現 貨 負 債	(147,619)	(21,556)	(10,395)	(737)	(533)
遠 期 買 入	2,266	4,894	-	-	-
遠 期 賣 出	(2,266)	(4,894)	-	-	-
長 盤 淨 額	473	30	14	1	5

	30/06/2021 (百 萬 港 元)				
	美 元	人 民 幣	歐 元	英 鎊	紐 元
現 貨 資 產	115,406	40,837	11,093	757	548
現 貨 負 債	(115,348)	(40,797)	(11,086)	(752)	(542)
遠 期 買 入	2,555	9,561	462	-	-
遠 期 賣 出	(2,555)	(9,561)	(462)	-	-
長 盤 淨 額	58	40	7	5	6

III. 其他資產負債表資料（續）

5 國際債權

	非銀行私營機構				
	同業 百萬港元	官方機構 百萬港元	非銀行 金融機構 百萬港元	非金融 私營機構 百萬港元	總計 百萬港元
二零二一年十二月三十一日					
發達國家	5,855	-	-	6,519	12,374
離岸中心	13,464	-	12,520	10,907	36,891
發展中的歐洲國家	-	-	-	1,352	1,352
發展中的非洲和中東國家	101	-	-	-	101
發展中的亞太區國家	112,824	53	-	30,286	143,163
其中：中國	109,301	-	-	26,516	135,817
其他	3,523	53	-	3,770	7,346
國際組織	-	-	-	-	-
	132,244	53	12,520	49,064	193,881

III. 其他資產負債表資料（續）

5 國際債權（續）

非銀行私營機構					
	同業 百萬港元	官方機構 百萬港元	非銀行 金融機構 百萬港元	非金融 私營機構 百萬港元	總計 百萬港元
二零二一年六月三十日					
發達國家	1,495	-	-	6,879	8,374
離岸中心	22,939	-	11,562	11,119	45,620
發展中的歐洲國家	-	-	-	1,288	1,288
發展中的非洲和中東國家	101	-	-	-	101
發展中的亞太區國家	101,479	2,326	588	32,633	137,026
其中：中國	96,843	2,326	509	28,242	127,920
其他	4,636	-	79	4,391	9,106
國際組織	-	-	-	-	-
	126,014	2,326	12,150	51,919	192,409

註：以上分析乃以淨額基準計及任何已確認之風險轉移影響後披露

6 逾期貸款

31/12/2021 (千港元)

	貸款 金額	佔客 戶貸款 總額百分比	抵押品 公平值	有抵押 品貸款	無抵押 品貸款	信用減值的 合約期內之 預期信用 損失之減 值撥備
逾期超過一年	29,573	0.04%	-	-	29,573	29,573
合計	29,573	0.04%	-	-	29,573	29,573

30/06/2021 (千港元)

	貸款 金額	佔客 戶貸款 總額百分比	抵押品 公平值	有抵押 品貸款	無抵押 品貸款	信用減值的 合約期內之 預期信用 損失之減 值撥備
逾期超過一年	29,573	0.04%	-	-	29,573	29,573
合計	29,573	0.04%	-	-	29,573	29,573

III. 其他資產負債表資料（續）

6 逾期貸款（續）

	31/12/2021 (千港元) 其他資產之應計利息	30/06/2021 (千港元) 其他資產之應計利息
逾期超過一年	-	5,903
合 計	-	5,903

- 註： (1) 在二零二一年十二月底及二零二一年六月底均沒有合資格抵押品。
 (2) 在二零二一年十二月底及二零二一年六月底均沒有銀行或其它金融機構之逾期貸款。
 (3) 在二零二一年十二月底及二零二一年六月底均沒有重組貸款的客戶，銀行或其它金融機構之貸款。
 (4) 在二零二一年十二月底及二零二一年六月底均沒持有收回資產。

7 或然負債及承諾

	31/12/2021 (千港元)	30/06/2021 (千港元)
名義數額：		
直接貸款代替項目	19,409,844	19,511,385
外匯合約	9,633,824	19,018,162
利率合約	-	-
其他承諾	49,879,993	44,882,057
合 計	<u>78,923,661</u>	<u>83,411,604</u>

8 衍生工具

	31/12/2021 名義數額 (千港元)	公平價值	
		資產 (千港元)	負債 (千港元)
匯率衍生工具	9,633,824	119,830	119,830
合 計	<u>9,633,824</u>	<u>119,830</u>	<u>119,830</u>

	30/06/2021 名義數額 (千港元)	公平價值	
		資產 (千港元)	負債 (千港元)
匯率衍生工具	19,018,162	207,151	207,151
合 計	<u>19,018,162</u>	<u>207,151</u>	<u>207,151</u>

III. 其他資產負債表資料（續）

9 流動性資料

	二零二一年 第四季度	二零二一年 第三季度	二零二零年 第四季度
平均流動性維持比率	61.59%	58.19%	52.48%
平均核心資金比率	90.80%	89.54%	89.06%

平均流動性維持比率及平均核心資金比率乃根據以其每個公曆月的平均值的算術平均數（就有關報告期呈交的流動性狀況申報表所報告者）。

有關流動性資料可於中國工商銀行網站www.icbc.com.cn主頁內的[分支機構-境外分支機構-香港分行網站-監管披露]項下閱覽。

10 流動性風險

流動性風險是指無法提供現金或抵押品以履行現在或將來、預期或未能預期還款責任的風險。

流動性風險管理框架的設計著重於確保銀行持有充裕及優質的流動資金，並有充足及多樣化的資金來源。這框架是透過一系列的政策制定得以實施，包括定期評估、恰當的管治架構、數據分析、壓力測試以及風險限額的制定與監控。

中國工商銀行香港分行的流動性風險管理及管治

- 資產負債管理委員會

中國工商銀行香港分行的資產與負債委員會負責監察分行的流動性風險，主要職責包括：

- 制定流動性風險水準及相關量化指引
- 監察符合當地法規的情況
- 指導各業務在融資能力範圍內運作
- 監察流動性風險指標
- 制定正常營運時流動性風險的緩減措施（融資及流動資金儲備）及監察其執行情況

委員會會議每月舉行一次，所有會議議題需報送香港分行總經理進行審閱和審批。

流動性風險是透過以下項目管理：

- 流動性風險指標報告

流動性風險指標報告是確保流動性風險指標符合規定的手段。

- 內部壓力測試

壓力測試的目的是評估機構於潛在壓力下流動性的短缺。壓力測試包括三個情況，分別為個別機構壓力、整體市場壓力及兩者合併壓力情景。壓力測試中所用的假設及評估結果皆由資產與負債管理委員會所鑑定及批准。

- 預警指標

預警指標可以為機構預早識別整體市場風險的增加或減少，從而協助機構獲取更多時間作出應對方案。資負部會監察及分析各預警指標，並按月向資產負債管理委員會匯報。

- 應急融資計劃

應急融資計劃制定了處理流動性危機的指引，內容包括危機識別、危機管理與相應的決策程式。

III. 其他資產負債表資料（續）

10 流動性風險（續）

- 現金流預測的工具

我行通過以下工具監測和預測資產負債表內外業務現金流的結構情況：1) 正常情景淨現金流累計錯配；2) 壓力情景現金流壓力測試。我行將表內外業務的現金流到期日進行累加計算，得出相應的累積到期現金缺口。我行確保在正常及壓力情景的規定期限內，該累積到期現金流結果是妥當的（如，累積現金流缺口能夠通過出售變賣債券獲取資金）。2021年末，1個月內正常情景的淨現金流累積缺口為負178億港幣；壓力測試結果在一個月內為正118億港幣。2021年6月末，1個月內正常情景的淨現金流累積缺口為負310億港幣；壓力測試結果在一個月內為正107億港幣。

- 抵押品及資金來源的集中度

我行擁有隨時可作為抵押品的流動性緩衝證券組合，以獲取資金，覆蓋流動性需要。我行每個月按發行體種類劃分的證券組合提交資產負債管理委員會檢視。2021年末，我行總共持有58億港幣的流動性緩衝證券組合，主要由外匯基金票據及政府債券組成。2021年6月末，我行總共持有68億港幣的流動性緩衝證券組合，主要由外匯基金票據及政府債券組成。



中国工商银行 香港分行

III. 其他資產負債表資料（續）

10 流動性風險（續）

• 合約到期數據

	須要求時 即時償還	一個月內	一至三個月	三至十二個月	一至五年	五年以上	無限期	總計
	千港元	千港元	千港元	千港元	千港元	千港元	千港元	千港元
二零二一年十二月三十一日								
資產								
現金及短期資金	13,877,854	18,484,064	-	1,579,916	-	-	-	33,941,834
減值準備：								
- 十二個月以內預期信用損失	(4,049)	(315)	-	(9)	-	-	-	(4,373)
銀行及其他金融機構於一至十二個月內到期之存款	-	-	1,177,294	3,164,477	-	-	-	4,341,771
減值準備：								
- 十二個月以內預期信用損失	-	-	(278)	(3,439)	-	-	-	(3,717)
存放海外辦事處	1,922,626	26,613,061	15,124,379	23,235,368	26,172,671	101,357	-	93,169,462
減值準備：								
- 十二個月以內預期信用損失	(6)	(626)	(2,499)	(17,079)	(31,275)	(119)	-	(51,604)
貸款及其他帳目	-	1,183,256	8,144,610	24,736,055	32,177,841	2,946,027	-	69,187,789
客戶貸款	-	1,104,566	8,109,569	24,740,958	29,239,026	2,954,986	-	66,149,105
銀行及其他金融機構貸款	-	-	-	-	2,833,926	-	-	2,833,926
應計利息	-	108,378	38,056	19,484	179,972	86	-	345,976

	須要求時 即時償還	一個月內	一至三個月	三至十二個月	一至五年	五年以上	無限期	總計
二零二一年十二月三十一日	千港元	千港元	千港元	千港元	千港元	千港元	千港元	千港元
減值準備：								
- 十二個月以內預期信用損失	-	(115)	(3,015)	(13,378)	(75,083)	(9,045)	-	(100,636)
- 非信用減值的合約期內之預期信用損失	-	-	-	(11,009)	-	-	-	(11,009)
- 信用減值的合約期內之預期信用損失	-	(29,573)	-	-	-	-	-	(29,573)
持有存款證	-	-	5,340,732	388,616	-	-	-	5,729,348
金融投資：	-	1,157,823	-	1,287,489	14,326,079	125,660	-	16,897,051
- 以公允價值計量且其變動計入其他綜合收益	-	179,336	-	1,287,489	11,728,760	125,660	-	13,321,245
- 以攤銷成本計量	-	978,487	-	-	2,597,319	-	-	3,575,806
其他投資	-	-	-	-	-	-	-	2,280
物業及設備	-	-	-	-	-	-	-	21,872
衍生金融工具	-	119,830	-	-	-	-	-	119,830
遞延稅項資產淨額	-	-	-	64,560	-	-	-	64,560
其他資產	-	90,249	130,057	377,067	-	-	-	60,100
總資產	15,796,425	47,647,342	29,914,295	54,813,021	72,645,316	3,172,925	84,252	224,073,576

二零二一年十二月三十一日	須要求時	一個月內	一至三個月	三至十二個月	一至五年	五年以上	無限期	總計
	即時償還 千港元	千港元	千港元	千港元	千港元	千港元	千港元	千港元
銀行及其他金融機構存款及結餘	-	72,445,589	26,668,370	20,884,831	4,054,258	-	-	124,053,048
港外辦事處存款	-	14,630,683	4,147,676	8,230,509	9,597,005	394,141	6,040,160	43,040,174
客戶存款	-	-	-	-	-	-	-	-
已發行存款證	-	-	-	-	-	-	-	-
已發行債務證券	-	-	11,692,590	14,785,080	29,570,176	-	-	56,047,846
衍生金融工具	-	119,830	-	-	-	-	-	119,830
現行稅項	-	-	-	101,341	-	-	-	101,341
其他負債	249	237,762	158,943	227,258	18,411	8,559	60,155	711,337
總負債	249	87,433,864	42,667,579	44,229,019	43,239,850	402,700	6,100,315	224,073,576
流動資金缺口淨額	15,796,176	(39,786,522)	(12,753,284)	10,584,002	29,405,466	2,770,225	(6,016,063)	-
表外債務								
不可撤銷之貸款承諾或信貸	-	1,734,911	-	-	-	-	-	1,734,911
其他表外債務	-	-	19,409,844	-	-	-	-	19,409,844
總表外債務	-	1,734,911	19,409,844	-	-	-	-	21,144,755
表外債權								
不可撤銷之貸款承諾或信貸	102,915,780	-	-	-	-	-	-	102,915,780
其他表外債權	-	-	-	-	-	-	15,448,376	15,448,376
總表外債權	102,915,780	-	-	-	-	-	15,448,376	118,364,156



中国工商银行 香港分行

III. 其他資產負債表資料（續）

10 流動性風險（續）

• 合約到期數據（續）

資產	二零二一年六月三十日									
	須要求時 即時償還 千港元	一個月內 千港元	一至三個月 千港元	三至十二個月 千港元	一至五年 千港元	五年以上 千港元	無限期 千港元	總計 千港元		
現金及短期資金	1,118,784	18,725,179	225,993	-	-	-	-	20,069,956		
減值準備：										
- 十二個月以內預期 信用損失	(66)	(208)	-	-	-	-	-	(274)		
銀行及其他金融機構 於一至十二個 月內到期之存款	-	-	5,833,425	2,386,649	-	-	-	8,220,074		
減值準備：										
- 十二個月以內預期 信用損失	-	-	(623)	(2,153)	-	-	-	(2,776)		
存放海外辦事處	1,442,522	1,097,503	7,761,104	32,380,771	32,389,233	100,949	-	75,172,082		
減值準備：										
- 十二個月以內預期 信用損失	(3)	(46)	(1,144)	(13,047)	(25,029)	(74)	-	(39,343)		
貸款及其他帳目	-	813,646	4,925,041	19,268,286	47,816,453	3,313,220	-	76,136,646		
客戶貸款	-	724,731	4,839,477	19,276,769	42,856,580	3,338,796	-	71,036,353		
銀行及其他金融機構 貸款	-	-	-	-	4,791,273	-	-	4,791,273		
應計利息	-	118,548	86,771	10,630	260,262	76	-	476,287		

二零二一年六月三十日	須要求時 即時償還 千港元	一個月內 千港元	一至三個月 千港元	三至十二個月 千港元	一至五年 千港元	五年以上 千港元	無限期 千港元	總計 千港元
減值準備：								
- 十二個月以內預期 信用損失	-	(60)	(1,207)	(19,113)	(70,835)	(25,652)	-	(116,867)
- 非信用減值的合約 期內之預期信用損 失	-	-	-	-	(20,827)	-	-	(20,827)
- 信用減值的合約期 內之預期信用損失	-	(29,573)	-	-	-	-	-	(29,573)
持有存款證	-	-	895,881	5,248,565	-	-	-	6,144,446
金融投資：	-	1,532,269	792,866	1,221,809	14,159,500	-	-	17,706,444
- 以公允價值計量且其 變動計入其他 綜合收益	-	331,321	156,225	264,379	13,027,061	-	-	13,778,986
- 以攤銷成本計量	-	1,200,948	636,641	957,430	1,132,439	-	-	3,927,458
其他投資	-	-	-	-	-	-	-	2,280
物業及設備	-	-	-	-	-	-	-	24,169
衍生金融工具	-	207,151	-	-	-	-	-	207,151
遞延稅項資產淨額	-	-	-	38,017	-	-	-	38,017
其他資產	-	156,344	308,036	365,450	3,103	-	-	34,719
總資產	2,561,237	22,531,838	20,740,579	60,894,347	94,343,260	3,414,095	61,168	204,546,524
負債								
銀行及其他金融機構 存款及結餘	-	50,426,912	13,550,617	12,851,994	22,618,999	-	-	99,448,522

	須要求時 即時償還	一個月內	一至三個月	三至十二個月	一至五年	五年以上	無限期	總計
		千港元	千港元	千港元	千港元	千港元	千港元	千港元
二零二一年六月三十日								
港外辦事處存款	-	11,867,384	8,096,937	12,215,754	11,829,406	396,053	5,883,391	50,288,925
客戶存款	-	-	-	-	-	-	-	-
已發行存款證	-	-	-	-	-	-	-	-
已發行債務證券	-	776,498	3,999,171	15,244,888	33,297,770	-	-	53,318,327
衍生金融工具	-	207,151	-	-	-	-	-	207,151
現行稅項	-	-	-	186,416	-	-	-	186,416
其他負債	248	94,599	260,784	348,782	222,406	6,523	163,841	1,097,183
總負債	248	63,372,544	25,907,509	40,847,834	67,968,581	402,576	6,047,232	204,546,524
流動資金缺口淨額	2,560,989	(40,840,706)	(5,166,930)	20,046,513	26,374,679	3,011,519	(5,986,064)	-

表外債務									
不可撤銷之貸款承諾		1,117,055	-	-	-	-	-	-	1,117,055
其他表外債務	85,322	-	19,426,063	-	-	-	-	-	19,511,385
總表外債務	85,322	1,117,055	19,426,063	-	-	-	-	-	20,628,440

表外債權								
不可撤銷之貸款承諾或 信貸								
	55,910,520	-	-	-	-	-	-	55,910,520
其他表外債權		-	-	-	-	-	-	18,597,558
總表外債權	55,910,520	-	-	-	-	-	-	74,508,078

乙部 – 銀行綜合資料

1 資本

	31/12/2021 (億人民幣)	30/06/2021 (億人民幣)
股東資金	32,752.58	30,468.07

2 資本充足比率

	31/12/2021	30/06/2021
資本充足比率	18.02%	17.01%

註：資本充足率是按照中國銀監會頒佈《商業銀行資本充足率管理辦法》計算，而並非根據銀行業（披露）規則第105條(a)(i)或(ii)所述的文件計算。

3 其他財務資料

	31/12/2021 (億人民幣)	30/06/2021 (億人民幣)
資產總額	351,713.83	351,362.84
負債總額	318,961.25	320,894.77
貸款總額	201,092.00	194,522.91
客戶存款總額	264,417.74	266,023.33

4 稅前溢利

	31/12/2021 (億人民幣)	31/12/2020 (億人民幣)
稅前溢利	4,248.99	3,921.26

中國工商銀行股份有限公司香港分行監管披露
Industrial and Commercial Bank of China Limited Hong Kong Branch
Regulatory Disclosure

公佈日期：2022年4月28日

For release on: 28th April 2022

遵照銀行業（披露）規則第8部份“海外註冊認可機構的披露”規定，現附上本行2021年年度未經審計的監管披露報告。此披露報告亦可於本分行索閱。

The enclosed unaudited regulatory disclosure statement for the year ended 2021 has been disclosed in compliance with the Banking (Disclosure) Rules Part 8 “Disclosures to be made by Authorized Institutions incorporated outside Hong Kong”. The disclosure statement is also available at our branch office.

中國工商銀行股份有限公司
香港分行
Industrial and Commercial Bank of China Limited
Hong Kong Branch

徐克恩



總經理

Xu Keen

General Manager

