



ICBC

中国工商银行

香港分行

INDUSTRIAL AND COMMERCIAL BANK OF CHINA LIMITED

HONG KONG BRANCH

二零壹八年度中期財務資料披露聲明書

2018 INTERIM FINANCIAL DISCLOSURE STATEMENTS

DISCLOSURE STATEMENT

Section A - Branch Information (Hong Kong offices only)

I. Profit & Loss

	30/06/2018 (HK\$'000)	30/06/2017 (HK\$'000)
Interest income	3,178,808	1,853,796
Interest expense	(2,599,671)	(1,389,752)
Net interest income	579,137	464,044
Fee and commission income	111,382	71,606
Fee and commission expense	(5,967)	(3,013)
Net fee and commission income	105,415	68,593
Net (loss) /gain arising from trading in foreign currencies	(26)	127,467
Other income	4,824	9,419
Operating income	689,350	669,523
Operating expenses		
Staff and rental expenses	(22,663)	(16,442)
Other expenses less fees and commission expense	(29,517)	(24,356)
Operating profit before impairment losses	637,170	628,725
Charge for impairment losses on financial assets	(79,942)	(298,571)
Operating profit after impairment losses	557,228	330,154
Profit before taxation	557,228	330,154
Taxation charges		
Current taxation	(105,334)	(103,108)
Deferred taxation	20,910	49,287
Profit after taxation	472,804	276,333

II. Balance Sheet

	30/06/2018 (HK\$'000)	31/12/2017 (HK\$'000)
Assets		
Cash and short term funds	14,894,125	15,879,192
Placement with banks and other financial institutions maturing between one and twelve months	18,518,422	30,589,666
Amount due from overseas offices of the institution	62,566,448	42,668,141
Advances and other accounts		
Loans and advances to customers	81,635,688	80,290,372
Accrued interest	440,966	217,216
Impairment allowances:		
- 12-month ECL	(342,743)	-
- Lifetime ECL not credit impaired	-	-
- Lifetime ECL credit impaired	(29,680)	-
- Individually assessed	-	(72,380)
- Collectively assessed	-	(637,898)
Certificates of deposit held	48,382,470	63,714,140
Investment securities:	9,609,395	1,029,278
- Available-for-sale securities	-	311,316
- Measured at fair value through other comprehensive income	7,097,921	-
- Held-to-maturity securities	-	717,962
- Measured at amortised cost	2,511,474	-
Other investments	4,040	4,040
Plant and equipment	3,500	4,028
Derivative financial instruments	2,555	2,912
Deferred income tax assets	92,994	105,530
Other assets	781,266	1,152,598
Total assets	236,559,446	234,946,835
Liabilities		
Deposits from banks and other financial institutions	162,228,275	168,553,735
Amount due to overseas offices of the institution	37,763,865	23,388,894
Deposits from customers	-	-
Certificates of deposit issued	6,535,330	10,588,038
Debt securities in issue	26,858,122	26,499,602
Derivative financial instruments	2,555	2,912
Provision for taxation	320,226	248,917
Other liabilities	2,851,073	5,664,737
Total liabilities	236,559,446	234,946,835

III. Additional Balance Sheet Information

1 Impaired loans and advances

	30/06/2018 (HK\$'000)	31/12/2017 (HK\$'000)
Gross impaired loans and advances	29,680	72,362
Accrued interest for such loans	-	18
Impairment allowance made in respect of such loans	29,680	72,380
% to total loans and advances to customers	0.04%	0.09%
Market value of collateral	-	-

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 June 2018 and December 2017 .

III. Additional Balance Sheet Information

2 Loans and advances to customers

i) By sectors

	30/06/2018 (HK\$'000)	% of secured advances	31/12/2017 (HK\$'000)	% of secured advances
Industrial, commercial and financial				
Property Development	8,385,736	6.19%	9,974,435	9.65%
Property investment	750,000	-	750,000	-
Financial concerns	16,681,195	-	13,875,551	-
Wholesale and retail trade	2,985,991	-	5,304,480	-
Manufacturing	-	-	18,995	-
Transport and transport equipment	1,222,033	-	1,425,727	-
Information technology	251,107	-	1,667,746	-
Others	6,413,805	-	8,402,915	-
Loans and advances for use in				
Hong Kong	36,689,867	1.41%	41,419,849	2.32%
Trade financing	236,820	-	-	-
Loans and advances for use outside				
Hong Kong	44,709,001	2.78%	38,870,523	3.75%
Total	81,635,688	2.16%	80,290,372	3.02%

ii) By geographical areas

	30/06/2018 (HK\$'000)			31/12/2017 (HK\$'000)		
	Total loans and advances to customers	Overdue advances for over three months	Impaired loans and advances	Total loans and advances to customers	Overdue advances for over three months	Impaired loans and advances
Hong Kong	39,429,937	29,680	29,680	48,422,614	72,362	72,362
China	24,617,459	-	-	18,203,346	-	-
Other	17,588,292	-	-	13,664,412	-	-
	81,635,688	29,680	29,680	80,290,372	72,362	72,362

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

3 Non-bank Mainland Exposures

Type of counterparties	On-balance sheet exposure	30/06/2018 (HK\$ million)		Total exposures
		Contingent liabilities	FX and derivatives contract	
(a) Central government, central government owned entities and their subsidiaries and JVs	16,277	-	-	16,277
(b) Local governments, local government owned entities and their subsidiaries and JVs	1,623	-	-	1,623
(c) PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	19,410	-	-	19,410
(c)(i) Of which, PRC nationals residing in Mainland China or entities beneficially owned by Mainland interest	12,668	-	-	12,668
(d) Other entities of central government not reported in item (a) above	3,168	4,398	-	7,566
(e) Other entities of local government not reported in item (b) above	-	-	-	-
(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	13,441	-	-	13,441
Total	53,919	4,398	-	58,317

III. Additional Balance Sheet Information

3 Non-bank Mainland Exposures (continued)

Type of counterparties	On-balance sheet exposure	31/12/2017 (HK\$ million)		Total exposures
		Contingent liabilities	FX and derivatives contract	
(a) Central government, central government owned entities and their subsidiaries and JVs	15,222	-	-	15,222
(b) Local governments, local government owned entities and their subsidiaries and JVs	1,187	-	-	1,187
(c) PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	28,677	-	-	28,677
(c)(i) Of which, PRC nationals residing in Mainland China or entities beneficially owned by Mainland interest	23,801	-	-	23,801
(d) Other entities of central government not reported in item (a) above	2,652	-	-	2,652
(e) Other entities of local government not reported in item (b) above	-	-	-	-
(f) PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	44	-	-	44
(g) Other counterparties where the exposure are considered by the reporting institution to be non bank Mainland China exposures	1,897	-	-	1,897
Total	49,679	-	-	49,679

Remark: There were no irrevocable undrawn commitments, FX and derivatives contract as at the end of June 2018 and December 2017.

III. Additional Balance Sheet Information

4 Foreign Currency Exposure

	30/06/2018 (HK\$ million)				
	USD	CNY	EUR	NZD	GBP
Spot assets	168,046	17,442	5,836	708	838
Spot liabilities	(167,905)	(17,452)	(5,827)	(707)	(836)
Forward purchases	955	957	-	-	-
Forward sales	(955)	(957)	-	-	-
Net long / (short) position	141	(10)	9	1	2

	31/12/2017 (HK\$ million)				
	USD	CNY	EUR	NZD	GBP
Spot assets	174,952	11,843	5,524	369	-
Spot liabilities	(174,741)	(11,847)	(5,519)	(368)	-
Forward purchases	1,115	342	-	-	-
Forward sales	(1,115)	(342)	-	-	-
Net long / (short) position	211	(4)	5	1	-

5 International claims

30 June 2018	Banks HK\$ million	Official sector HK\$ million	Non-bank private sector		Total HK\$ million
			Non-bank financial institution HK\$ million	Non-financial private sector HK\$ million	
Developed countries	13,258	-	1,114	883	15,255
Offshore centers	59,764	-	12,235	616	72,615
Developing Europe	400	-	-	569	969
Developing Latin America and Caribbean	-	-	-	-	-
Developing Africa and Middle East	-	493	-	135	628
Developing Asia and Pacific	62,594	4,247	-	50,737	117,578
International organisations	-	-	-	-	-
	136,016	4,740	13,349	52,940	207,045

III. Additional Balance Sheet Information

5 International claims (continued)

31 December 2017	Banks HK\$ million	Official sector HK\$ million	Non-bank private sector		Total HK\$ million
			Non-bank financial institution HK\$ million	Non-financial private sector HK\$ million	
Developed countries	689	-	1,142	1,368	3,199
Offshore centers	67,581	-	9,293	4,662	81,536
Developing Europe	394	-	-	-	394
Developing Latin America and Caribbean	-	-	-	-	-
Developing Africa and Middle East	-	545	-	863	1,408
Developing Asia and Pacific	63,277	-	1,006	44,356	108,639
International organisations	-	-	-	-	-
	131,941	545	11,441	51,249	195,176

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

6 Analysis of overdue loans and advances

As at 30/06/2018 (HK\$'000)						
	Outstanding amount of loans and advances	% of total advances to customer	Fair value of collateral	Covered portion	Uncovered portion	Impairment allowance
Overdue over 1 year	29,680	0.04%	-	-	29,680	29,680
Total	29,680	0.04%	-	-	29,680	29,680

As at 31/12/2017 (HK\$'000)						
	Outstanding amount of loans and advances	% of total advances to customer	Fair value of collateral	Covered portion	Uncovered portion	Impairment allowance
Overdue over 1 year	72,362	0.09%	-	-	72,362	72,380
Total	72,362	0.09%	-	-	72,362	72,380

III. Additional Balance Sheet Information

6 Analysis of overdue loans and advances (continued)

- Remarks: (1) There were no collateral at the end of June 2018 and December 2017.
 (2) There were no overdue advances to banks at the end of June 2018 and December 2017.
 (3) There were no rescheduled advances to customers or banks at the end of June 2018 and December 2017.
 (4) There were no repossessed assets held at the end of June 2018 and December 2017.
 (5) There were no overdue other assets at the end of June 2018 and December 2017.

7 Contingent liabilities and commitments

	30/06/2018 (HK\$'000)	31/12/2017 (HK\$'000)
Notional amount:		
Direct credit substitutes	23,174,409	38,776,829
Forward forward deposits placed	1,569,420	-
Forward forward deposits taken	-	312,564
Exchange rate and gold contracts	1,911,626	2,230,893
Interest Rate contract	-	-
Other commitments	35,776,676	50,725,371
Total	62,432,131	92,045,657

8 Derivatives financial instrument

	As at 30/06/2018	Fair values	
	Notional Amount (HK\$'000)	Assets (HK\$'000)	Liabilities (HK\$'000)
Exchange rate derivatives	1,911,626	2,555	(2,555)
Interest Rate contract	-	-	-
Total	1,911,626	2,555	(2,555)

	As at 31/12/2017	Fair values	
	Notional Amount (HK\$'000)	Assets (HK\$'000)	Liabilities (HK\$'000)
Exchange rate derivatives	2,230,893	2,912	(2,912)
Interest Rate contract	-	-	-
Total	2,230,893	2,912	(2,912)

III. Additional Balance Sheet Information

9 Liquidity Information

	2018 1st Quarter	2018 2nd Quarter	30/06/2017
Average liquidity maintenance ratio	83.74%	89.51%	42.74%
Average core funding ratio	62.61%	66.56%	-

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

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 amongst others regular review, proper governance framework, analysis, stress testing, limit setting and monitoring.

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

- ALCO

ICBC HKB Asset-Liability Committee ("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 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.

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

III. Additional Balance Sheet Information

10 Liquidity Risk (continued)

- 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, analyzed and reported on a monthly basis by ALM to the ALCO members.

- Contingency Funding Plan

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

Section B - Bank Information (Consolidated basis)

1 Capital

	30/06/2018 (RMB100M)	31/12/2017 (RMB100M)
Shareholders' funds	21,922.01	21,410.56

2 Capital adequacy ratio

	30/06/2018	31/12/2017
Capital adequacy ratio	14.73%	15.14%

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

	30/06/2018 (RMB100M)	31/12/2017 (RMB100M)
Total assets	273,030.80	260,870.43
Total liabilities	251,108.79	239,459.87
Total advances	145,361.41	138,929.66
Total customer deposits	208,180.42	195,629.36

4 Pre-tax profit

	30/06/2018 (RMB100M)	30/06/2017 (RMB100M)
Pre-tax profit	1,972.16	1,964.98

披 露 聲 明 書

甲 部 - 分 行 資 料 (香 港 分 行)

I. 損 益 帳

	30/06/2018 (千港元)	30/06/2017 (千港元)
利 息 收 入	3,178,808	1,853,796
利 息 支 出	(2,599,671)	(1,389,752)
淨 利 息 收 入	<u>579,137</u>	<u>464,044</u>
收 費 及 佣 金 收 入	111,382	71,606
收 費 及 佣 金 開 支	(5,967)	(3,013)
收 費 及 佣 金 收 入 淨 額	<u>105,415</u>	<u>68,593</u>
淨 外 匯 買 賣 (虧 損) / 收 益	(26)	127,467
其 他 收 入	4,824	9,419
營 業 收 入	<u>689,350</u>	<u>669,523</u>
營 運 支 出		
職 員 及 租 金 開 支	(22,663)	(16,442)
其 他 開 支 減 去 收 費 及 佣 金 開 支	(29,517)	(24,356)
未 扣 除 減 值 損 失 前 營 業 溢 利	<u>637,170</u>	<u>628,725</u>
金 融 資 產 減 值 損 失 支 銷	(79,942)	(298,571)
已 扣 除 減 值 損 失 後 之 營 業 溢 利	<u>557,228</u>	<u>330,154</u>
除 稅 前 溢 利	<u>557,228</u>	<u>330,154</u>
稅 項		
現 行 稅 項	(105,334)	(103,108)
延 繳 稅 項	20,910	49,287
除 稅 後 溢 利	<u>472,804</u>	<u>276,333</u>



II. 資產負債表

	30/06/2018 (千港元)	31/12/2017 (千港元)
資產		
現金及短期資金	14,894,125	15,879,192
銀行及其他金融機構於一至十二個 內到期之存款	18,518,422	30,589,666
存放港外辦事處	62,566,448	42,668,141
貸款及其他帳目		
客戶貸款	81,635,688	80,290,372
應計利息	440,966	217,216
減值準備：		
- 十二個月預期信貸虧損	(342,743)	-
- 終身預期信貸虧損非信貸減值	-	-
- 終身預期信貸虧損信貸減值	(29,680)	-
- 個別評估	-	(72,380)
- 組合評估	-	(637,898)
持有存款證	48,382,470	63,714,140
金融投資：	9,609,395	1,029,278
- 備供銷售證券	-	311,316
- 以公允價值計量且其變動計入其他 綜合收益	7,097,921	
- 持有至到期證券	-	717,962
- 以攤余成本計量	2,511,474	
其他投資	4,040	4,040
物業及設備	3,500	4,028
衍生金融工具	2,555	2,912
遞延稅項資產淨額	92,994	105,530
其他資產	781,266	1,152,598
總資產	236,559,446	234,946,835
負債		
銀行及其他金融機構存款及結餘	162,228,275	168,553,735
港外辦事處存款	37,763,865	23,388,894
客戶存款	-	-
已發行存款證	6,535,330	10,588,038
已發行債務證券	26,858,122	26,499,602
衍生金融工具	2,555	2,912
現行稅項	320,226	248,917
其他負債	2,851,073	5,664,737
總負債	236,559,446	234,946,835

III. 其他資產負債表資料

1 減值貸款

	30/06/2018 (千港元)	31/12/2017 (千港元)
減值貸款總額	29,680	72,362
有關貸款應計利息	-	18
有關貸款之減值準備	29,680	72,380
佔客戶貸款總額百分比	0.04%	0.09%
抵押品市值	-	-

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) 在二零壹八年六月底及二零壹七年十二月底均沒有銀行或其它金融機構的減值貸款。

III. 其他資產負債表資料

2 客戶貸款組合

i) 按行業類別劃分

	30/06/2018		31/12/2017	
	(千港元)	有抵押貸款 百分比	(千港元)	有抵押貸款 百分比
工、商及金融				
物業發展	8,385,736	6.19%	9,974,435	9.65%
物業投資	750,000	-	750,000	-
金融企業	16,681,195	-	13,875,551	-
批發及零售業	2,985,991	-	5,304,480	-
製造業	-	-	18,995	-
運輸及運輸設備	1,222,033	-	1,425,727	-
資訊科技	251,107	-	1,667,746	-
其他	6,413,805	-	8,402,915	-
本地貸款總數	36,689,867	1.41%	41,419,849	2.32%
貿易融資	236,820	-	-	-
在本港以外使用的貸款	44,709,001	2.78%	38,870,523	3.75%
合計	81,635,688	2.16%	80,290,372	3.02%

30/06/2018 (千港元)			31/12/2017 (千港元)		
客戶貸款總額	逾期三個月以上貸款	減值貸款	客戶貸款總額	逾期三個月以上貸款	減值貸款

ii) 按地區劃分

香港	39,429,937	29,680	29,680	48,422,614	72,362	72,362
中國	24,617,459	-	-	18,203,346	-	-
其他	17,588,292	-	-	13,664,412	-	-
	81,635,688	29,680	29,680	80,290,372	72,362	72,362

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

3 內地非銀行風險承擔

對手方類別	30/06/2018 (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	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	16,277	-	-	16,277
(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	1,623	-	-	1,623
(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	19,410	-	-	19,410
(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	12,668	-	-	12,668
(d) 並未於上文(a)項內報告的中央政府的其他實體	3,168	4,398	-	7,566
(e) 並未於上文(b)項內報告的中央政府的其他實體	-	-	-	-
(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	13,441	-	-	13,441
合 計	53,919	4,398	-	58,317

III. 其他資產負債表資料

3 內地非銀行風險承擔（續）

		31/12/2017 (百萬港元)		
		資產負債表 風險承擔	外匯及衍生 或然負債 工具合約	風險承擔總 額
對手方類別				
(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	15,222	-	15,222
(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	1,187	-	1,187
(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	28,677	-	28,677
(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	23,801	-	23,801
(d)	並未於上文(a)項內報告的中央政府的其他實體	2,652	-	2,652
(e)	並未於上文(b)項內報告的中央政府的其他實體	-	-	-
(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	44	-	44
(g)	報告機構認為屬非中國內地銀行風險的其他交易對手	1,897	-	1,897
合 計		49,679	-	49,679

註： 在二零壹八年六月底及二零壹七年十二月底均沒有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

4 外匯風險

	30/06/2018 (百 萬 港 元)				
	美 元	人 民 幣	歐 元	紐 元	英 鎊
現 貨 資 產	168,046	17,442	5,836	708	838
現 貨 負 債	(167,905)	(17,452)	(5,827)	(707)	(836)
遠 期 買 入	955	957	-	-	-
遠 期 賣 出	(955)	(957)	-	-	-
長 / (短) 盤 淨 額	141	(10)	9	1	2

	31/12/2017 (百 萬 港 元)				
	美 元	人 民 幣	歐 元	紐 元	英 鎊
現 貨 資 產	174,952	11,843	5,524	369	-
現 貨 負 債	(174,741)	(11,847)	(5,519)	(368)	-
遠 期 買 入	1,115	342	-	-	-
遠 期 賣 出	(1,115)	(342)	-	-	-
長 / (短) 盤 淨 額	211	(4)	5	1	-

5 國際債權

	同業 百萬港元	官方機構 百萬港元	非銀行私營機構		總計 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	
二零一八年六月三十日					
發達國家	13,258	-	1,114	883	15,255
離岸中心	59,764	-	12,235	616	72,615
發展中的歐洲國家	400	-	-	569	969
發展中的拉丁美洲和加勒 比海國家	-	-	-	-	-
發展中的非洲和中東國 家	-	493	-	135	628
發展中的亞太區國家	62,594	4,247	-	50,737	117,578
國際組織	-	-	-	-	-
	136,016	4,740	13,349	52,940	207,045

III. 其他資產負債表資料

5 國際債權（續）

	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	非銀行 私營機構 非金融 私營機構 百萬港元	總計 百萬港元
二零一七年十二月三十一日					
發達國家	689	-	1,142	1,368	3,199
離岸中心	67,581	-	9,293	4,662	81,536
發展中的歐洲國家	394	-	-	-	394
發展中的拉丁美洲和加勒比海國家	-	-	-	-	-
發展中的非洲和中東國家	-	545	-	863	1,408
發展中的亞太區國家	63,277	-	1,006	44,356	108,639
國際組織	-	-	-	-	-
	131,941	545	11,441	51,249	195,176

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

30/06/2018 (千港元)

	佔客戶貸款總額		抵押品	有抵押	無抵押	減值
	金額	百分比	公平值	品貸款	品貸款	準備
逾期超過一年	29,680	0.04%	-	-	29,680	29,680
合計	29,680	0.04%	-	-	29,680	29,680

31/12/2017 (千港元)

	佔客戶貸款總額		抵押品	有抵押	無抵押	減值
	金額	百分比	公平值	品貸款	品貸款	準備
逾期超過一年	72,362	0.09%	-	-	72,362	72,380
合計	72,362	0.09%	-	-	72,362	72,380

III. 其他資產負債表資料

6 逾期貸款 (續)

- 註： (1) 在二零壹八年六月底及二零壹七年十二月底均沒有合資格抵押品。
 (2) 在二零壹八年六月底及二零壹七年十二月底均沒有銀行或其它金融機構之逾期貸款。
 (3) 在二零壹八年六月底及二零壹七年十二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) 在二零壹八年六月底及二零壹七年十二月底均沒持有收回資產。
 (5) 在二零壹八年六月底及二零壹七年十二月底均沒有逾期的其他資產。

7 或然負債及承諾

	30/06/2018 (千港元)	31/12/2017 (千港元)
名義數額：		
直接貸款代替項目	23,174,409	38,776,829
遠期存款拆出	1,569,420	-
遠期存款存入	-	312,564
外匯及黃金合約	1,911,626	2,230,893
利率合約	-	-
其他承諾	35,776,676	50,725,371
合計	<u>62,432,131</u>	<u>92,045,657</u>

8 衍生工具

	30/06/2018 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	1,911,626	2,555	(2,555)
利率衍生工具	-	-	-
合計	<u>1,911,626</u>	<u>2,555</u>	<u>(2,555)</u>

	31/12/2017 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	2,230,893	2,912	(2,912)
利率衍生工具	-	-	-
合計	<u>2,230,893</u>	<u>2,912</u>	<u>(2,912)</u>

III. 其他資產負債表資料

9 流動性資料

	二零一八年 第一季度	二零一八年 第二季度	30/06/2017
平均流動性維持比率	83.74%	89.51%	42.74%
平均核心資金比率	62.61%	66.56%	-

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)。

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是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/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。

乙 部 – 銀 行 綜 合 資 料

1 資 本

	30/06/2018 (億人民幣)	31/12/2017 (億人民幣)
股 東 資 金	21,922.01	21,410.56

2 資 本 充 足 比 率

	30/06/2018	31/12/2017
資 本 充 足 比 率	14.73%	15.14%

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

	30/06/2018 (億人民幣)	31/12/2017 (億人民幣)
資 產 總 額	273,030.80	260,870.43
負 債 總 額	251,108.79	239,459.87
貸 款 總 額	145,361.41	138,929.66
客 戶 存 款 總 額	208,180.42	192,263.49

4 稅 前 溢 利

	30/06/2018 (億人民幣)	30/06/2017 (億人民幣)
稅 前 溢 利	1,972.16	1,964.98

中國工商銀行股份有限公司香港分行財務資料披露
Industrial and Commercial Bank of China Limited Hong Kong Branch
Financial Disclosure

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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2018年上半年度未經審計的財務資料披露報告。此資料亦可於本分行索閱。

In compliance with the Banking (Disclosure) Rules Part 8 “Disclosures to be made by Authorized Institutions incorporated outside Hong Kong”, the enclosed unaudited financial disclosure statement for the half year ended 2018 has been provided. 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

陳永光



副總經理

Chan Wing Kwong

Deputy General Manager