



ICBC

中国工商银行

香港分行

INDUSTRIAL AND COMMERCIAL BANK OF CHINA LIMITED

HONG KONG BRANCH

二零壹八年度財務資料披露聲明書

2018 FINANCIAL DISCLOSURE STATEMENTS

DISCLOSURE STATEMENT

Section A - Branch Information (Hong Kong offices only)

I. Profit & Loss

	31/12/2018 (HK\$'000)	31/12/2017 (HK\$'000)
Interest income	6,859,045	4,000,079
Interest expense	(5,530,998)	(3,075,265)
Net interest income	1,328,047	924,814
Fee and commission income	194,989	174,259
Fee and commission expense	(10,470)	(14,242)
Net fee and commission expense	184,519	160,017
Net (loss)/gain arising from trading in foreign currencies	(274)	311,015
Other income	13,509	21,048
Operating income	1,525,801	1,416,894
Operating expenses		
Staff and rental expenses	(42,427)	(34,452)
Other expenses less fees and commission expense	(260,425)	(50,191)
Operating profit before impairment losses	1,222,949	1,332,251
Charge for of impairment losses on financial assets	(236,458)	(542,211)
Operating profit after impairment losses	986,491	790,040
Profit before taxation	986,491	790,040
Taxation charges		
Current taxation	(201,827)	(218,426)
Deferred taxation	46,775	89,491
Profit after taxation	831,439	661,105

II. Balance Sheet

	31/12/2018 (HK\$'000)	30/06/2018 (HK\$'000)
Assets		
Cash and short term funds	8,443,512	14,894,125
Placement with banks and other financial institutions maturing between one and twelve months	16,181,014	18,518,422
Amount due from overseas offices of the institution	71,688,860	62,566,448
Advances and other accounts:	84,620,258	81,704,231
Loans and advances to customers	84,839,585	81,635,688
Accrued interest	403,694	440,966
Impairment allowances:		
- 12-month ECL	(82,120)	(342,743)
- Lifetime ECL not credit-impaired	(511,221)	-
- Lifetime ECL credit-impaired	(29,680)	(29,680)
Certificates of deposit held	28,169,698	48,382,470
Investment securities:	12,316,223	9,609,395
- Measured at fair value through other comprehensive income	7,121,758	7,097,921
- Measured at amortised cost	5,194,465	2,511,474
Other investments	4,040	4,040
Plant and equipment	3,276	3,500
Derivative financial instruments	-	2,555
Deferred income tax assets	115,506	92,994
Other assets	1,549,811	781,266
Total assets	223,092,198	236,559,446
Liabilities		
Deposits from banks and other financial institutions	114,647,121	162,228,275
Amount due to overseas offices of the institution	55,003,391	37,763,865
Deposits from customers	-	-
Certificates of deposit issued	20,144,136	6,535,330
Debt securities in issue	31,616,168	26,858,122
Derivative financial instruments	-	2,555
Provision for taxation	198,248	320,226
Other liabilities	1,483,134	2,851,073
Total liabilities	223,092,198	236,559,446

III. Additional Balance Sheet Information

1 Impaired loans and advances

	31/12/2018 (HK\$'000)	30/06/2018 (HK\$'000)
Gross impaired loans and advances	29,680	29,680
Accrued interest for such loans	-	-
Impairment allowance made in respect of such loans	29,680	29,680
% to total loans and advances to customers	0.03%	0.04%
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 December 2018 and June 2018.

III. Additional Balance Sheet Information

2 Loans and advances to customers

i) By sectors

	31/12/2018 (HK\$'000)	% of secured advances	30/06/2018 (HK\$'000)	% of secured advances
Industrial, commercial and financial				
Property Development	7,056,611	16.31%	8,385,736	6.19%
Property investment	1,500,000	-	750,000	-
Financial concerns	14,780,499	-	16,681,195	-
Wholesale and retail trade	885,076	-	2,985,991	-
Manufacturing	-	-	-	-
Transport and transport equipment	1,210,773	-	1,222,033	-
Information technology	250,613	-	251,107	-
Others	8,152,805	-	6,413,805	-
Loans and advances for use in Hong Kong	33,836,377	3.40%	36,689,867	1.41%
Trade financing	136,635	-	236,820	-
Loans and advances for use outside Hong Kong	50,866,573	2.10%	44,709,001	2.78%
Total	84,839,585	2.62%	81,635,688	2.16%

ii) By geographical areas

	31/12/2018 (HK\$'000)			30/06/2018 (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	38,610,070	29,680	29,680	39,429,937	29,680	29,680
China	26,242,075	-	-	24,617,459	-	-
Other	19,987,440	-	-	17,588,292	-	-
	84,839,585	29,680	29,680	81,635,688	29,680	29,680

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

		31/12/2018 (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	22,026	2,346	-	24,372
(b)	Local governments, local government owned entities and their subsidiaries and JVs	2,868	-	-	2,868
(c)	PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	17,091	4,501	-	21,592
(c)(i)	Of which, PRC nationals residing in Mainland China or entities benfically owned by Mainland interest	14,306	1,003	-	15,309
(d)	Other entities of central government not reported in item (a) above	2,939	4,340	-	7,279
(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	13,597	-	-	13,597
Total		58,521	11,187	-	69,708

III. Additional Balance Sheet Information

3 Non-bank Mainland Exposures (continued)

		30/06/2018 (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	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 benfically 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

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

III. Additional Balance Sheet Information

4 Foreign Currency Exposure

	31/12/2018 (HK\$ million)				
	USD	CNY	EUR	GBP	NZD
Spot assets	155,415	15,081	16,302	852	245
Spot liabilities	(155,220)	(15,081)	(16,285)	(848)	(241)
Forward purchases	-	-	-	-	-
Forward sales	-	-	-	-	-
Net long position	195	-	17	4	4

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

5 International claims

31 December 2018	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	1,157	-	986	8,083	10,226
Offshore centers	12,253	-	7,572	17,494	37,319
Developing Europe	395	-	-	853	1,248
Developing Latin America and Caribbean	-	-	-	-	-
Developing Africa and Middle East	315	-	-	627	942
Developing Asia and Pacific	114,509	6,625	4,277	31,786	157,197
International organisations	-	-	-	-	-
	128,629	6,625	12,835	58,843	206,932

III. Additional Balance Sheet Information

5 International claims (continued)

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	-	-	-	-	-
	<u>136,016</u>	<u>4,740</u>	<u>13,349</u>	<u>52,940</u>	<u>207,045</u>

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 31/12/2018 (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	29,680	0.03%	-	-	29,680	29,680
Total	29,680	0.03%	-	-	29,680	29,680

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	Lifetime ECL credit-impaired impairment allowance
Overdue over 1 year	29,680	0.04%	-	-	29,680	29,680
Total	29,680	0.04%	-	-	29,680	29,680

III. Additional Balance Sheet Information

6 Analysis of overdue loans and advances (continued)

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

7 Contingent liabilities and commitments

	31/12/2018 (HK\$'000)	30/06/2018 (HK\$'000)
Notional amount:		
Direct credit substitutes	31,261,183	23,174,409
Forward forward deposits placed	-	1,569,420
Forward forward deposits taken	-	-
Exchange rate and gold contracts	-	1,911,626
Interest Rate contract	-	-
Other commitments	46,412,713	35,776,676
Total	77,673,896	62,432,131

8 Derivatives financial instrument

	As at 31/12/2018 Notional Amount (HK\$'000)	Fair values	
		Assets (HK\$'000)	Liabilities (HK\$'000)
Exchange rate derivatives	-	-	-
Total	-	-	-

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

III. Additional Balance Sheet Information

9 Liquidity Information

	2018 4th Quarter	2018 3rd Quarter	31/12/2017
Average liquidity maintenance ratio	56.53%	62.92%	44.07%
Average core funding ratio	83.45%	66.35%	-

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

	31/12/2018 (RMB100M)	30/06/2018 (RMB100M)
Shareholders' funds	23,448.83	21,922.01

2 Capital adequacy ratio

	31/12/2018	30/06/2018
Capital adequacy ratio	15.39%	14.73%

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

	31/12/2018 (RMB100M)	30/06/2018 (RMB100M)
Total assets	276,995.40	273,030.80
Total liabilities	253,546.57	251,108.79
Total advances	150,461.32	145,361.41
Total customer deposits	214,089.34	208,180.42

4 Pre-tax profit

	31/12/2018 (RMB100M)	31/12/2017 (RMB100M)
Pre-tax profit	3,724.13	3,646.41

披 露 聲 明 書

甲 部 - 分 行 資 料 (香 港 分 行)

I. 損 益 帳

	31/12/2018 (千港元)	31/12/2017 (千港元)
利 息 收 入	6,859,045	4,000,079
利 息 支 出	(5,530,998)	(3,075,265)
淨 利 息 收 入	<u>1,328,047</u>	<u>924,814</u>
收 費 及 佣 金 收 入	194,989	174,259
收 費 及 佣 金 開 支	(10,470)	(14,242)
收 費 及 佣 金 收 入 淨 額	<u>184,519</u>	<u>160,017</u>
淨 外 匯 買 賣 (虧 損) / 收 益	(274)	311,015
其 他 收 入	13,509	21,048
營 業 收 入	<u>1,525,801</u>	<u>1,416,894</u>
營 運 支 出		
職 員 及 租 金 開 支	(42,427)	(34,452)
其 他 開 支 減 去 收 費 及 佣 金 開 支	(260,425)	(50,191)
未 扣 除 減 值 損 失 前 營 業 溢 利	<u>1,222,949</u>	<u>1,332,251</u>
減 值 損 失 支 銷	(236,458)	(542,211)
已 扣 除 減 值 損 失 後 之 營 業 溢 利	<u>986,491</u>	<u>790,040</u>
除 稅 前 溢 利	<u>986,491</u>	<u>790,040</u>
稅 項		
現 行 稅 項	(201,827)	(218,426)
延 繳 稅 項	46,775	89,491
除 稅 後 溢 利	<u>831,439</u>	<u>661,105</u>

II. 資產負債表

	31/12/2018 (千港元)	30/06/2018 (千港元)
資產		
現金及短期資金	8,443,512	14,894,125
銀行及其他金融機構於一至十二個月內到期之存款	16,181,014	18,518,422
存放港外辦事處	71,688,860	62,566,448
貸款及其他帳目	84,620,258	81,704,231
客戶貸款	84,839,585	81,635,688
應計利息	403,694	440,966
減值準備：		
- 十二個月以內預期信用損失	(82,120)	(342,743)
- 非信貸不良的合約期內之預期信用損失	(511,221)	-
- 信貸不良的合約期內之預期信用損失	(29,680)	(29,680)
持有存款證	28,169,698	48,382,470
金融投資：	12,316,223	9,609,395
- 以公允價值計量且其變動計入其他綜合收益	7,121,758	7,097,921
- 以攤余成本計量	5,194,465	2,511,474
其他投資	4,040	4,040
物業及設備	3,276	3,500
衍生金融工具	-	2,555
遞延稅項資產淨額	115,506	92,994
其他資產	1,549,811	781,266
總資產	223,092,198	236,559,446
負債		
銀行及其他金融機構存款及結餘	114,647,121	162,228,275
港外辦事處存款	55,003,391	37,763,865
客戶存款	-	-
已發行存款證	20,144,136	6,535,330
已發行債務證券	31,616,168	26,858,122
衍生金融工具	-	2,555
現行稅項	198,248	320,226
其他負債	1,483,134	2,851,073
總負債	223,092,198	236,559,446

III. 其他資產負債表資料

1 減值貸款

	31/12/2018 (千港元)	30/06/2018 (千港元)
減值貸款總額	29,680	29,680
有關貸款應計利息	-	-
有關貸款之減值準備	29,680	29,680
佔客戶貸款總額百分比	0.03%	0.04%
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) 在二零壹八年十二月底及二零壹八年六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

	31/12/2018		30/06/2018	
	(千港元)	抵押品占比	(千港元)	抵押品占比
工、商及金融				
物業發展	7,056,611	16.31%	8,385,736	6.19%
物業投資	1,500,000	-	750,000	-
金融企業	14,780,499	-	16,681,195	-
批發及零售業	885,076	-	2,985,991	-
製造業	-	-	-	-
運輸及運輸設備	1,210,773	-	1,222,033	-
資訊科技	250,613	-	251,107	-
其他	8,152,805	-	6,413,805	-
本地貸款總數	33,836,377	3.40%	36,689,867	1.41%
貿易融資	136,635	-	236,820	-
在本港以外使用的貸款	50,866,573	2.10%	44,709,001	2.78%
合計	84,839,585	2.62%	81,635,688	2.16%

31/12/2018 (千港元)			30/06/2018 (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	38,610,070	29,680	29,680	39,429,937	29,680	29,680
中國	26,242,075	-	-	24,617,459	-	-
其他	19,987,440	-	-	17,588,292	-	-
	84,839,585	29,680	29,680	81,635,688	29,680	29,680

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	31/12/2018 (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	22,026	2,346	-	24,372
(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	2,868	-	-	2,868
(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	17,091	4,501	-	21,592
(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	14,306	1,003	-	15,309
(d) 並未於上文(a)項內報告的中央政府的其他實體	2,939	4,340	-	7,279
(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	13,597	-	-	13,597
合 計	58,521	11,187	-	69,708

III. 其他資產負債表資料

3 內地非銀行風險承擔（續）

對手方類別	30/06/2018 (百萬港元)			風險承擔總額
	資產負債表 風險承擔	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	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

註： 在二零壹八年十二月底及二零壹八年六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

	31/12/2018 (百 萬 港 元)				
	美 元	人 民 幣	歐 元	英 鎊	紐 元
現 貨 資 產	155,415	15,081	16,302	852	245
現 貨 負 債	(155,220)	(15,081)	(16,285)	(848)	(241)
遠 期 買 入	-	-	-	-	-
遠 期 賣 出	-	-	-	-	-
長 盤 淨 額	195	-	17	4	4

	30/06/2018 (百 萬 港 元)				
	美 元	人 民 幣	歐 元	英 鎊	紐 元
現 貨 資 產	168,046	17,442	5,836	838	708
現 貨 負 債	(167,905)	(17,452)	(5,827)	(836)	(707)
遠 期 買 入	955	957	-	-	-
遠 期 賣 出	(955)	(957)	-	-	-
長 / (短) 盤 淨 額	141	(10)	9	2	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	
二零一八年十二月三十一日					
發達國家	1,157	-	986	8,083	10,226
離岸中心	12,253	-	7,572	17,494	37,319
發展中的歐洲國家	395	-	-	853	1,248
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	315	-	-	627	942
發展中的亞太區國家	114,509	6,625	4,277	31,786	157,197
國際組織	-	-	-	-	-
	128,629	6,625	12,835	58,843	206,932

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

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

31/12/2018 (千 港 元)

	貸款戶 金額	佔客 貸款總 額百分比	抵押品 公平 價值	有抵押 品貸款	無抵押 品貸款	信貸不良的 合約期內之 預期信用 損失之減 值撥備
逾期超過一年	29,680	0.03%	-	-	29,680	29,680
合 計	29,680	0.03%	-	-	29,680	29,680

30/06/2018 (千 港 元)

	貸款戶 金額	佔客 貸款總 額百分比	抵押品 公平 價值	有抵押 品貸款	無抵押 品貸款	信貸不良的 合約期內之 預期信用 損失之減 值撥備
逾期超過一年	29,680	0.04%	-	-	29,680	29,680
合 計	29,680	0.04%	-	-	29,680	29,680

III. 其他資產負債表資料

6 逾期貸款 (續)

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

7 或然負債及承諾

	31/12/2018 (千港元)	30/06/2018 (千港元)
名義數額：		
直接貸款代替項目	31,261,183	23,174,409
遠期存款拆出	-	1,569,420
遠期存款存入	-	-
外匯及黃金合約	-	1,911,626
利率合約	-	-
其他承諾	46,412,713	35,776,676
合計	<u>77,673,896</u>	<u>62,432,131</u>

8 衍生工具

	31/12/2018 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	-	-	-
合計	<u>-</u>	<u>-</u>	<u>-</u>

	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)
合計	<u>1,911,626</u>	<u>2,555</u>	<u>(2,555)</u>

III. 其他資產負債表資料

9 流動性資料

	二零一八年 第四季度	二零一八年 第三季度	31/12/2017
平均流動性維持比率	56.53%	62.92%	44.07%
平均核心資金比率	83.45%	66.35%	-

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。

乙部 - 銀行綜合資料

1 資本

	31/12/2018 (億人民幣)	30/06/2018 (億人民幣)
股東資金	23,448.83	21,922.01

2 資本充足比率

	31/12/2018	30/06/2018
資本充足比率	15.39%	14.73%

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

	31/12/2018 (億人民幣)	30/06/2018 (億人民幣)
資產總額	276,995.40	273,030.80
負債總額	253,546.57	251,108.79
貸款總額	150,461.32	145,361.41
客戶存款總額	214,089.34	208,180.42

4 稅前溢利

	31/12/2018 (億人民幣)	31/12/2017 (億人民幣)
稅前溢利	3,724.13	3,646.41

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

公佈日期：2019年4月29日

For release on: 29 April 2019

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 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

趙京芬
總經理
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General Manager

