



ICBC

中国工商银行

香港分行

INDUSTRIAL AND COMMERCIAL BANK OF CHINA LIMITED

HONG KONG BRANCH

二零壹九年度財務資料披露聲明書

2019 FINANCIAL DISCLOSURE STATEMENTS

DISCLOSURE STATEMENT

Section A - Branch Information (Hong Kong offices only)

I. Profit & Loss

	31/12/2019 (HK\$'000)	31/12/2018 (HK\$'000)
Interest income	6,657,958	6,859,045
Interest expense	(5,597,511)	(5,530,998)
Net interest income	1,060,447	1,328,047
Fee and commission income	220,788	194,989
Fee and commission expense	(2,376)	(10,470)
Net fee and commission income	218,412	184,519
Net loss arising from trading in foreign currencies	(1,453)	(274)
Other income	16,214	13,509
Operating income	1,293,620	1,525,801
Operating expenses		
Staff and rental expenses	(37,391)	(42,427)
Other expenses less fees and commission expense	(267,115)	(260,425)
Operating profit before impairment losses	989,114	1,222,949
Write-back of/(Charge for) impairment losses on financial assets	225,041	(236,458)
Operating profit after impairment losses	1,214,155	986,491
Profit before taxation	1,214,155	986,491
Taxation charges		
Current taxation	(199,503)	(201,827)
Deferred taxation	(37,046)	46,775
Profit after taxation	977,606	831,439

II. Balance Sheet

	31/12/2019 (HK\$'000)	Restated 30/06/2019 (HK\$'000)
Assets		
Cash and short term funds	26,186,774	15,701,163
Impairment allowance:		
- 12-month ECL	(202)	(851)
Placement with banks and other financial institutions maturing between one and twelve months	7,278,844	17,320,710
Impairment allowance:		
- 12-month ECL	(1,689)	(5,000)
Amount due from overseas offices of the institution	73,631,759	78,971,748
Impairment allowance:		
- 12-month ECL	(26,848)	(20,631)
Advances and other accounts:	71,864,929	76,866,593
Loans and advances to customers	69,188,268	73,303,178
Advance to banks	2,761,352	3,635,813
Accrued interest	371,125	492,014
Impairment allowances:		
- 12-month ECL	(70,370)	(74,311)
- Lifetime ECL not credit-impaired	(355,766)	(460,421)
- Lifetime ECL credit-impaired	(29,680)	(29,680)
Certificates of deposit held	15,255,970	31,182,096
Investment securities:	13,911,820	12,665,897
- Measured at fair value through other comprehensive income	8,770,472	7,484,448
- Measured at amortised cost	5,141,348	5,181,449
Other investments	4,040	4,040
Plant and equipment	2,653	2,806
Derivative financial instruments	4,399	1,167
Deferred income tax assets	77,420	99,610
Other assets	1,200,755	1,358,902
Total assets	209,390,624	234,148,250
Liabilities		
Deposits from banks and other financial institutions	111,153,962	138,681,872
Amount due to overseas offices of the institution	39,212,503	46,862,535
Deposits from customers	-	-
Certificates of deposit issued	1,797,092	13,475,786
Debt securities in issue	55,595,562	32,699,579
Derivative financial instruments	4,399	1,167
Provision for taxation	397,752	278,435
Other liabilities	1,229,354	2,148,876
Total liabilities	209,390,624	234,148,250

III. Additional Balance Sheet Information

1 Impaired loans and advances

	31/12/2019 (HK\$'000)	30/06/2019 (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	0.04%	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 2019 and June 2019.

III. Additional Balance Sheet Information

2 Loans and advances to customers

i) By sectors

	31/12/2019 (HK\$'000)	% of secured advances	30/06/2019 (HK\$'000)	% of secured advances
Industrial, commercial and financial				
Property Development	3,428,707	-	6,392,261	16.61%
Property investment	750,000	-	750,000	-
Financial concerns	13,904,857	-	14,521,003	-
Wholesale and retail trade	896,003	20.93%	889,096	20.39%
Manufacturing	451,574	-	-	-
Transport and transport equipment	2,748,370	-	1,206,970	-
Information technology	-	-	249,826	-
Others	403,396	-	1,200,737	-
Loans and advances for use in Hong Kong	22,582,907	0.83%	25,209,893	4.93%
Trade financing	1,117,006	-	-	-
Loans and advances for use outside Hong Kong	45,488,355	0.69%	48,093,285	-
Total	69,188,268	0.73%	73,303,178	1.70%

ii) By geographical areas

	31/12/2019 (HK\$'000)			30/06/2019 (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	24,763,378	29,680	29,680	29,934,945	29,680	29,680
China	26,793,210	-	-	24,942,803	-	-
Other	17,631,680	-	-	18,425,430	-	-
	69,188,268	29,680	29,680	73,303,178	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

		31/12/2019 (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	17,352	-	-	17,352
(b)	Local governments, local government owned entities and their subsidiaries and JVs	3,195	-	-	3,195
(c)	PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	11,514	3,777	-	15,291
(c)(i)	Of which, PRC nationals residing in Mainland China or entities benfically owned by Mainland interest	10,324	3,777	-	14,101
(d)	Other entities of central government not reported in item (a) above	2,105	3,824	-	5,929
(e)	Other entities of local government not reported in item (b) above	1,452	-	-	1,452
(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	12,273	-	-	12,273
Total		47,891	7,601	-	55,492

III. Additional Balance Sheet Information

3 Non-bank Mainland Exposures (continued)

		30/06/2019 (HK\$ million)			
		On-balance sheet exposure	Contingent liabilities	FX and derivatives contract	Total exposures
Type of counterparties					
(a)	Central government, central government owned entities and their subsidiaries and JVs	19,950	1,561	-	21,511
(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	10,321	4,184	-	14,505
(c)(i)	Of which, PRC nationals residing in Mainland China or entities beneficially owned by Mainland interest	9,467	700	-	10,167
(d)	Other entities of central government not reported in item (a) above	2,101	3,867	-	5,968
(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	12,320	-	-	12,320
Total		47,560	9,612	-	57,172

Remark: There were no irrevocable undrawn commitments, FX and derivatives contract as at the end of December 2019 and June 2019.

III. Additional Balance Sheet Information

4 Foreign Currency Exposure

	31/12/2019 (HK\$ million)				
	USD	CNY	EUR	GBP	NZD
Spot assets	147,833	14,432	11,924	715	2
Spot liabilities	(147,746)	(14,406)	(11,913)	(715)	-
Forward purchases	276	281	-	-	-
Forward sales	(276)	(281)	-	-	-
Net long position	87	26	11	-	2

	30/06/2019 (HK\$ million)				
	USD	CNY	EUR	GBP	NZD
Spot assets	166,278	13,561	13,585	694	178
Spot liabilities	(166,212)	(13,552)	(13,583)	(693)	(177)
Forward purchases	113	114	-	-	-
Forward sales	(113)	(114)	-	-	-
Net long position	66	9	2	1	1

5 International claims

31 December 2019	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	5,632	-	829	6,583	13,044
Offshore centers	17,659	-	11,696	7,185	36,540
Developing Europe	-	-	-	1,561	1,561
Developing Latin America and Caribbean	-	-	-	-	-
Developing Africa and Middle East	-	-	-	-	-
Developing Asia and Pacific	107,583	5,161	834	32,566	146,144
International organisations	-	-	-	-	-
	130,874	5,161	13,359	47,895	197,289

III. Additional Balance Sheet Information

5 International claims (continued)

30 June 2019	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	1,004	-	845	6,720	8,569
Offshore centers	32,716	-	12,447	6,153	51,316
Developing Europe	-	-	-	1,792	1,792
Developing Latin America and Caribbean	-	-	-	-	-
Developing Africa and Middle East	102	-	-	625	727
Developing Asia and Pacific	109,455	6,532	601	31,432	148,020
International organisations	-	-	-	-	-
	143,277	6,532	13,893	46,722	210,424

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 31/12/2019 (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

As at 30/06/2019 (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)

	As at 31/12/2019 (HK\$'000)	As at 30/06/2019 (HK\$'000)
	Accrued interest of other asset	Accrued interest of other asset
Overdue for 1 year or less but over 6 months	-	24,381
Overdue over 1 year	24,314	-
Total	24,314	24,381

- Remarks: (1) There were no collateral at the end of December 2019 and June 2019.
 (2) There were no overdue advances to banks at the end of December 2019 and June 2019.
 (3) There were no rescheduled advances to customers or banks at the end of December 2019 and June 2019.
 (4) There were no repossessed assets held at the end of December 2019 and June 2019.
 (5) There were no overdue other assets at the end of December 2019 and June 2019.

7 Contingent liabilities and commitments

	31/12/2019 (HK\$'000)	30/06/2019 (HK\$'000)
Notional amount:		
Direct credit substitutes	23,500,746	27,950,140
Exchange rate and gold contracts	556,868	226,157
Interest Rate contract	4,000,000	-
Other commitments	40,121,858	37,116,569
Total	68,179,472	65,292,866

8 Derivatives financial instrument

	As at 31/12/2019 Notional Amount (HK\$'000)	Fair values	
		Assets (HK\$'000)	Liabilities (HK\$'000)
Exchange rate derivatives	556,868	4,399	(4,399)
Total	556,868	4,399	(4,399)

	As at 30/06/2019 Notional Amount (HK\$'000)	Fair values	
		Assets (HK\$'000)	Liabilities (HK\$'000)
Exchange rate derivatives	226,157	1,167	(1,167)
Total	226,157	1,167	(1,167)

III. Additional Balance Sheet Information

9 Liquidity Information

	2019 4th Quarter	2019 3rd Quarter	31/12/2018
Average liquidity maintenance ratio	64.90%	57.03%	73.18%
Average core funding ratio	91.06%	91.63%	69.74%

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:

III. Additional Balance Sheet Information

10 Liquidity Risk (continued)

- 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.

- 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.

- Measurement tools that project cash flows and future liquidity positions

The Bank 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 bank 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 2019, cumulative net maturity mismatch (normal condition) exposure is positive HKD 0.2bn within 1 month; cash flow stress testing (stress condition) exposure is positive HKD 22.8bn within 1 month. On 30 June 2019, cumulative net maturity mismatch (normal condition) exposure is negative HKD 12.6bn within 1 month; cash flow stress testing (stress condition) exposure is positive HKD 15.7bn 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 Asset and

III. Additional Balance Sheet Information

10 Liquidity Risk (continued)

Liability Management Committee on a monthly basis. On 31 December 2019, a total of 7.4bn of diversified securities are maintained as liquidity cushion, mainly composed of fund bills and government bonds.

On 30 June 2019, a total of 6.9bn of diversified securities are maintained as liquidity cushion, mainly composed of fund bills and government bonds.

• Contractual maturity profile

	Repayable on demand	Up to one month	1-3 months	3-12 months	1-5 years	Over 5 years	Undated	Total
At 31 December 2019	(HK\$'000)	(HK\$'000)	(HK\$'000)	(HK\$'000)	(HK\$'000)	(HK\$'000)	(HK\$'000)	(HK\$'000)
Assets								
Cash and short term funds	7,756,374	16,435,953	1,994,447	-	-	-	-	26,186,774
Impairment allowance:								
- 12-month ECL	(18)	(132)	(52)	-	-	-	-	(202)
Placement with banks and other financial institutions maturing between one and twelve months	-	-	1,656,808	5,622,036	-	-	-	7,278,844
Impairment allowance:								
- 12-month ECL	-	-	(125)	(1,564)	-	-	-	(1,689)
Amount due from overseas offices of the institution	603,819	724,252	7,350,334	22,683,446	42,269,908	-	-	73,631,759
Impairment allowance:								
- 12-month ECL	(1)	(298)	(462)	(3,772)	(22,315)	-	-	(26,848)
Advances and other accounts:	-	2,006,212	60,438	19,414,735	41,300,353	9,083,191	-	71,864,929
Loans and advances to customers	-	1,808,254	7,786	19,359,634	38,920,007	9,092,587	-	69,188,268
Advance to banks	-	-	-	-	2,761,352	-	-	2,761,352

At 31 December 2019	Repayable on demand (HK\$'000)	Up to one month (HK\$'000)	1-3 months (HK\$'000)	3-12 months (HK\$'000)	1-5 years (HK\$'000)	Over 5 years (HK\$'000)	Undated (HK\$'000)	Total (HK\$'000)
Accrued interest	-	227,858	53,274	88,515	838	640	-	371,125
Impairment allowances:								
- 12-month ECL	-	(220)	(622)	(14,382)	(45,110)	(10,036)	-	(70,370)
- Lifetime ECL not credit-impaired	-	-	-	(19,032)	(336,734)	-	-	(355,766)
- Lifetime ECL credit-impaired	-	(29,680)	-	-	-	-	-	(29,680)
Certificates of deposit held	-	-	4,659,472	10,596,498	-	-	-	15,255,970
Investment securities:	-	1,341,588	79,081	2,591,830	9,899,321	-	-	13,911,820
- Measured at fair value through other comprehensive income	-	1,341,588	38,928	2,178,858	5,211,098	-	-	8,770,472
- Measured at amortised cost	-	-	40,153	412,972	4,688,223	-	-	5,141,348
Other investments	-	-	-	-	-	-	4,040	4,040
Plant and equipment	-	-	-	-	-	-	2,653	2,653
Derivative financial instruments	-	4,399	-	-	-	-	-	4,399
Deferred income tax assets	-	-	-	77,420	-	-	-	77,420
Other assets	-	150,926	389,304	375,395	176,901	-	108,229	1,200,755
Total assets	8,360,174	20,662,900	16,189,245	61,356,024	93,624,168	9,083,191	114,922	209,390,624
Liabilities								
Deposits from banks and other financial institutions	-	51,107,891	25,252,831	15,996,728	18,796,512	-	-	111,153,962
Amount due to overseas offices of the institution	-	357,782	86,588	12,410,163	20,704,167	855,703	4,798,100	39,212,503

	Repayable on demand	Up to one month	1-3 months	3-12 months	1-5 years	Over 5 years	Undated	Total
At 31 December 2019	(HK\$'000)	(HK\$'000)	(HK\$'000)	(HK\$'000)	(HK\$'000)	(HK\$'000)	(HK\$'000)	(HK\$'000)
Deposits from customers	-	-	-	-	-	-	-	-
Certificates of deposit issued	-	-	1,252,749	544,343	-	-	-	1,797,092
Debt securities in issue	-	-	3,892,773	9,520,109	42,182,680	-	-	55,595,562
Derivative financial instruments	-	4,399	-	-	-	-	-	4,399
Provision for taxation	-	-	201,962	195,790	-	-	-	397,752
Other liabilities	118	146,769	233,539	379,318	419,627	1,738	48,245	1,229,354
Total liabilities	118	51,616,841	30,920,442	39,046,451	82,102,986	857,441	4,846,345	209,390,624
Net liquidity gap	8,360,056	(30,953,941)	(14,731,197)	22,309,573	11,521,182	8,225,750	(4,731,423)	-
Off-balance sheet obligations								
Irrevocable loan commitments or facilities granted	-	666,205	-	-	-	-	-	666,205
Others	-	-	25,500,746	2,000,000	-	-	-	27,500,746
Total off-balance sheet obligations	-	666,205	25,500,746	2,000,000	-	-	-	28,166,951
Off-balance sheet claims								
Irrevocable loan commitments or facilities received	56,057,400	-	-	-	-	-	-	56,057,400
Others	-	4,000,000	-	-	-	-	18,256,094	22,256,094
Total off-balance sheet claims	56,057,400	4,000,000	-	-	-	-	18,256,094	78,313,494

III. Additional Balance Sheet Information

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 2019	(HK\$'000)	(HK\$'000)	(HK\$'000)	(HK\$'000)	(HK\$'000)	(HK\$'000)	(HK\$'000)	(HK\$'000)
Assets								
Cash and short term funds	4,348,712	9,357,907	1,994,544	-	-	-	-	15,701,163
Impairment allowance:								
- 12-month ECL	(28)	(395)	(428)	-	-	-	-	(851)
Placement with banks and other financial institutions maturing between one and twelve months	-	-	10,294,365	7,026,345	-	-	-	17,320,710
Impairment allowance:								
- 12-month ECL	-	-	(1,626)	(3,374)	-	-	-	(5,000)
Amount due from overseas offices of the institution	332,756	2,909,296	19,356,379	34,885,286	21,488,031	-	-	78,971,748
Impairment allowance:								
- 12-month ECL	(1)	(7)	(2,082)	(5,133)	(13,408)	-	-	(20,631)
Advances and other accounts:	-	612,638	3,806,557	18,790,702	45,030,318	8,626,378	-	76,866,593
Loans and advances to customers	-	395,537	3,613,806	18,795,618	41,860,734	8,637,483	-	73,303,178
Advance to banks	-	-	-	-	3,635,813	-	-	3,635,813
Accrued interest	-	246,848	193,394	50,508	1,264	-	-	492,014
Impairment allowances:								
- 12-month ECL	-	(67)	(643)	(14,881)	(47,615)	(11,105)	-	(74,311)

	Repayable on demand	Up to one month	1-3 months	3-12 months	1-5 years	Over 5 years	Undated	Total
At 30 June 2019	(HK\$'000)	(HK\$'000)	(HK\$'000)	(HK\$'000)	(HK\$'000)	(HK\$'000)	(HK\$'000)	(HK\$'000)
- Lifetime ECL not credit-impaired	-	-	-	(40,543)	(419,878)	-	-	(460,421)
- Lifetime ECL credit-impaired	-	(29,680)	-	-	-	-	-	(29,680)
Certificates of deposit held	-	8,464,934	12,324,583	10,392,579	-	-	-	31,182,096
Investment securities:	-	78,074	-	3,102,703	9,485,120	-	-	12,665,897
- Measured at fair value through other comprehensive income	-	78,074	-	2,653,286	4,753,088	-	-	7,484,448
- Measured at amortised cost	-	-	-	449,417	4,732,032	-	-	5,181,449
Other investments	-	-	-	-	-	-	4,040	4,040
Plant and equipment	-	-	-	-	-	-	2,806	2,806
Derivative financial instruments	-	1,167	-	-	-	-	-	1,167
Deferred income tax assets	-	-	-	99,610	-	-	-	99,610
Other assets	-	289,367	292,035	631,461	126,367	-	19,672	1,358,902
Total assets	4,681,439	21,712,981	48,064,327	74,920,179	76,116,428	8,626,378	26,518	234,148,250
Liabilities								
Deposits from banks and other financial institutions	-	53,177,921	54,848,930	16,883,036	13,771,985	-	-	138,681,872
Amount due to overseas offices of the institution	-	1,461,607	1,123,417	11,272,882	27,198,785	1,496,477	4,309,367	46,862,535
Deposits from customers	-	-	-	-	-	-	-	-
Certificates of deposit issued	-	1,884,830	7,451,029	4,139,927	-	-	-	13,475,786

	Repayable on demand	Up to one month	1-3 months	3-12 months	1-5 years	Over 5 years	Undated	Total
At 30 June 2019	(HK\$'000)	(HK\$'000)	(HK\$'000)	(HK\$'000)	(HK\$'000)	(HK\$'000)	(HK\$'000)	(HK\$'000)
Debt securities in issue	-	-	-	8,039,792	24,659,787	-	-	32,699,579
Derivative financial instruments	-	1,167	-	-	-	-	-	1,167
Provision for taxation	-	-	-	278,435	-	-	-	278,435
Other liabilities	118	408,393	691,120	656,657	291,080	5,177	96,331	2,148,876
Total liabilities	118	56,933,918	64,114,496	41,270,729	65,921,637	1,501,654	4,405,698	234,148,250
Net liquidity gap	4,681,321	(35,220,937)	(16,050,169)	33,649,450	10,194,791	7,124,724	(4,379,180)	-
Off-balance sheet obligations								
Irrevocable loan commitments or facilities granted	-	1,488,846	-	-	-	-	-	1,488,846
Others	423,142	-	27,526,998	-	-	-	-	27,950,140
Total off-balance sheet obligations	423,142	1,488,846	27,526,998	-	-	-	-	29,438,986
Off-balance sheet claims								
Irrevocable loan commitments or facilities received	56,210,760	-	-	-	-	-	-	56,210,760
Others	-	-	-	-	-	-	20,551,514	20,551,514
Total off-balance sheet claims	56,210,760	-	-	-	-	-	20,551,514	76,762,274

Section B - Bank Information (Consolidated basis)

1 Capital

	31/12/2019 (RMB100M)	30/06/2019 (RMB100M)
Shareholders' funds	26,920.03	24,288.95

2 Capital adequacy ratio

	31/12/2019	30/06/2019
Capital adequacy ratio	16.77%	15.75%

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

	31/12/2019 (RMB100M)	30/06/2019 (RMB100M)
Total assets	301,094.36	299,904.76
Total liabilities	274,174.33	275,615.81
Total advances	163,265.52	158,542.08
Total customer deposits	229,776.55	231,254.37

4 Pre-tax profit

	31/12/2019 (RMB100M)	31/12/2018 (RMB100M)
Pre-tax profit	3,917.89	3,724.13

披 露 聲 明 書

甲 部 - 分 行 資 料 (香 港 分 行)

I. 損 益 帳

	31/12/2019 (千港元)	31/12/2018 (千港元)
利 息 收 入	6,657,958	6,859,045
利 息 支 出	(5,597,511)	(5,530,998)
淨 利 息 收 入	<u>1,060,447</u>	<u>1,328,047</u>
收 費 及 佣 金 收 入	220,788	194,989
收 費 及 佣 金 開 支	(2,376)	(10,470)
收 費 及 佣 金 收 入 淨 額	<u>218,412</u>	<u>184,519</u>
淨 外 匯 買 賣 虧 損	(1,453)	(274)
其 他 收 入	16,214	13,509
營 業 收 入	<u>1,293,620</u>	<u>1,525,801</u>
營 運 支 出		
職 員 及 租 金 開 支	(37,391)	(42,427)
其 他 開 支 減 去 收 費 及 佣 金 開 支	(267,115)	(260,425)
未 扣 除 減 值 損 失 前 營 業 溢 利	<u>989,114</u>	<u>1,222,949</u>
減 值 損 失 回 撥 / (支 銷)	225,041	(236,458)
已 扣 除 減 值 損 失 後 之 營 業 溢 利	<u>1,214,155</u>	<u>986,491</u>
除 稅 前 溢 利	<u>1,214,155</u>	<u>986,491</u>
稅 項		
現 行 稅 項	(199,503)	(201,827)
延 繳 稅 項	(37,046)	46,775
除 稅 後 溢 利	<u>977,606</u>	<u>831,439</u>

II. 資產負債表

	31/12/2019 (千港元)	重列 30/06/2019 (千港元)
資產		
現金及短期資金	26,186,774	15,701,163
減值準備：		
- 十二個月以內預期信用損失	(202)	(851)
銀行及其他金融機構於一至十二個 內到期之存款	7,278,844	17,320,710
減值準備：		
- 十二個月以內預期信用損失	(1,689)	(5,000)
存放港外辦事處	73,631,759	78,971,748
減值準備：		
- 十二個月以內預期信用損失	(26,848)	(20,631)
貸款及其他帳目	71,864,929	76,866,593
客戶貸款	69,188,268	73,303,178
銀行同業貸款	2,761,352	3,635,813
應計利息	371,125	492,014
減值準備：		
- 十二個月以內預期信用損失	(70,370)	(74,311)
- 非信貸不良的合約期內之預期信用 損失	(355,766)	(460,421)
- 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	15,255,970	31,182,096
金融投資：	13,911,820	12,665,897
- 以公允價值計量且其變動計入其他 綜合收益	8,770,472	7,484,448
- 以攤銷成本計量	5,141,348	5,181,449
其他投資	4,040	4,040
物業及設備	2,653	2,806
衍生金融工具	4,399	1,167
遞延稅項資產淨額	77,420	99,610
其他資產	1,200,755	1,358,902
總資產	209,390,624	234,148,250
負債		
銀行及其他金融機構存款及結餘	111,153,962	138,681,872
港外辦事處存款	39,212,503	46,862,535
客戶存款	-	-
已發行存款證	1,797,092	13,475,786

	31/12/2019 (千港元)	重列 30/06/2019 (千港元)
已發行債務證券	55,595,562	32,699,579
衍生金融工具	4,399	1,167
現行稅項	397,752	278,435
其他負債	1,229,354	2,148,876
總負債	<u>209,390,624</u>	<u>234,148,250</u>

III. 其他資產負債表資料

1 減值貸款

	31/12/2019 (千港元)	30/06/2019 (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	0.04%	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) 在二零壹九年十二月底及二零壹九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

	31/12/2019		30/06/2019	
	(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	3,428,707	-	6,392,261	16.61%
物業投資	750,000	-	750,000	-
金融企業	13,904,857	-	14,521,003	-
批發及零售業	896,003	20.93%	889,096	20.39%
製造業	451,574	-	-	-
運輸及運輸設備	2,748,370	-	1,206,970	-
資訊科技	-	-	249,826	-
其他	403,396	-	1,200,737	-
本地貸款總數	22,582,907	0.83%	25,209,893	4.93%
貿易融資	1,117,006	-	-	-
在本港以外使用的貸款	45,488,355	0.69%	48,093,285	-
合計	69,188,268	0.73%	73,303,178	1.70%

31/12/2019 (千港元)

30/06/2019 (千港元)

逾期三個月以上貸款			逾期三個月以上貸款		
客戶貸款總額	減值貸款		客戶貸款總額	減值貸款	

ii) 按地區劃分

香港	24,763,378	29,680	29,680	29,934,945	29,680	29,680
中國	26,793,210	-	-	24,942,803	-	-
其他	17,631,680	-	-	18,425,430	-	-
	69,188,268	29,680	29,680	73,303,178	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	31/12/2019 (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	17,352	-	-	17,352
(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	3,195	-	-	3,195
(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	11,514	3,777	-	15,291
(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	10,324	3,777	-	14,101
(d) 並未於上文(a)項內報告的中央政府的其他實體	2,105	3,824	-	5,929
(e) 並未於上文(b)項內報告的中央政府的其他實體	1,452	-	-	1,452
(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	12,273	-	-	12,273
合 計	47,891	7,601	-	55,492

III. 其他資產負債表資料

3 內地非銀行風險承擔（續）

		30/06/2019 (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	19,950	1,561	-
(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	-	-
(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	10,321	4,184	-
(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	9,467	700	-
(d)	並未於上文(a)項內報告的中央政府的其他實體	2,101	3,867	-
(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	12,320	-	-
合 計		47,560	9,612	-

註： 在二零壹九年十二月底及二零壹九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

	31/12/2019 (百 萬 港 元)				
	美 元	人 民 幣	歐 元	英 鎊	紐 元
現 貨 資 產	147,833	14,432	11,924	715	2
現 貨 負 債	(147,746)	(14,406)	(11,913)	(715)	-
遠 期 買 入	276	281	-	-	-
遠 期 賣 出	(276)	(281)	-	-	-
長 盤 淨 額	87	26	11	-	2

	30/06/2019 (百 萬 港 元)				
	美 元	人 民 幣	歐 元	英 鎊	紐 元
現 貨 資 產	166,278	13,561	13,585	694	178
現 貨 負 債	(166,212)	(13,552)	(13,583)	(693)	(177)
遠 期 買 入	113	114	-	-	-
遠 期 賣 出	(113)	(114)	-	-	-
長 盤 淨 額	66	9	2	1	1

5 國 際 債 權

	非銀行私營機構				
	同業	官方機構	非銀行	非金融	
	百萬港元	百萬港元	金融機構	私營機構	總計
			百萬港元	百萬港元	百萬港元
二零一九年十二月三十一日					
發達國家	5,632	-	829	6,583	13,044
離岸中心	17,659	-	11,696	7,185	36,540
發展中的歐洲國家	-	-	-	1,561	1,561
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	-	-	-	-	-
發展中的亞太區國家	107,583	5,161	834	32,566	146,144
國際組織	-	-	-	-	-
	130,874	5,161	13,359	47,895	197,289

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
二零一九年六月三十日					
發達國家	1,004	-	845	6,720	8,569
離岸中心	32,716	-	12,447	6,153	51,316
發展中的歐洲國家	-	-	-	1,792	1,792
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	102	-	-	625	727
發展中的亞太區國家	109,455	6,532	601	31,432	148,020
國際組織	-	-	-	-	-
	143,277	6,532	13,893	46,722	210,424

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

31/12/2019 (千港元)

	貸款戶 金額	佔客 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

30/06/2019 (千港元)

	貸款戶 金額	佔客 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)

	31/12/2019 (千港元)	30/06/2019 (千港元)
其他資產之應計利息	其他資產之應計利息	
逾期超過六個月但未超過一年	-	24,381
逾期超過一年	24,314	-
合計	<u>24,314</u>	<u>24,381</u>

6 逾期貸款

- 註：(1) 在二零壹九年十二月底及二零壹九年六月底均沒有合資格抵押品。
- (2) 在二零壹九年十二月底及二零壹九年六月底均沒有銀行或其它金融機構之逾期貸款。
- (3) 在二零壹九年十二月底及二零壹九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) 在二零壹九年十二月底及二零壹九年六月底均沒持有收回資產。
- (5) 在二零壹九年十二月底及二零壹九年六月底均沒有逾期的其他資產。

7 或然負債及承諾

	31/12/2019 (千港元)	30/06/2019 (千港元)
名義數額：		
直接貸款代替項目	23,500,746	27,950,140
外匯及黃金合約	556,868	226,157
利率合約	4,000,000	-
其他承諾	40,121,858	37,116,569
合計	<u>68,179,472</u>	<u>65,292,866</u>

8 衍生工具

	31/12/2019 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	556,868	4,399	(4,399)
合計	<u>556,868</u>	<u>4,399</u>	<u>(4,399)</u>

III. 其他資產負債表資料

8 衍生工具(續)

	30/06/2019 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	226,157	1,167	(1,167)
合計	226,157	1,167	(1,167)

III. 其他資產負債表資料

9 流動性資料

	二零一九年 第四季度	二零一九年 第三季度	31/12/2018
平均流動性維持比率	64.90%	57.03%	73.18%
平均核心資金比率	91.06%	91.63%	69.74%

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：

III. 其他資產負債表資料

10 流動性風險（續）

- 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。

- 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）。2019 年末，1 個月內正常情景的淨現金流累積缺口為正 2 億港幣；壓力測試結果在一個月內為正 228 億港幣。2019 年 6 月末，1 個月內正常情景的淨現金流累積缺口為負 126 億港幣；壓力測試結果在一個月內為正 157 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。2019 年末，我行總共持有 74 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。2019 年 6 月末，我行總共持有 69 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。

III. 其他資產負債表資料

10 流動性風險 (續)

• 合約到期數據

二零一九年十二月三十一日	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
資 產								
現金及短期資金	7,756,374	16,435,953	1,994,447	-	-	-	-	26,186,774
減值準備：								
- 十二個月以內預期信用損失	(18)	(132)	(52)	-	-	-	-	(202)
銀行及其他金融機構於一至十二個月內到期之存款	-	-	1,656,808	5,622,036	-	-	-	7,278,844
減值準備：								
- 十二個月以內預期信用損失	-	-	(125)	(1,564)	-	-	-	(1,689)
存放港外辦事處	603,819	724,252	7,350,334	22,683,446	42,269,908	-	-	73,631,759
減值準備：								
- 十二個月以內預期信用損失	(1)	(298)	(462)	(3,772)	(22,315)	-	-	(26,848)
貸款及其他帳目	-	2,006,212	60,438	19,414,735	41,300,353	9,083,191	-	71,864,929
客戶貸款	-	1,808,254	7,786	19,359,634	38,920,007	9,092,587	-	69,188,268
銀行同業貸款	-	-	-	-	2,761,352	-	-	2,761,352
應計利息	-	227,858	53,274	88,515	838	640	-	371,125

二零一九年十二月三十一日	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
減值準備：								
- 十二個月以內預期信用損失	-	(220)	(622)	(14,382)	(45,110)	(10,036)	-	(70,370)
- 非信貸不良的合約期內之預期信用損失	-	-	-	(19,032)	(336,734)	-	-	(355,766)
- 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	-	-	4,659,472	10,596,498	-	-	-	15,255,970
金融投資：	-	1,341,588	79,081	2,591,830	9,899,321	-	-	13,911,820
- 以公允價值計量且其變動計入其他綜合收益	-	1,341,588	38,928	2,178,858	5,211,098	-	-	8,770,472
- 以攤銷成本計量	-	-	40,153	412,972	4,688,223	-	-	5,141,348
其他投資	-	-	-	-	-	-	4,040	4,040
物業及設備	-	-	-	-	-	-	2,653	2,653
衍生金融工具	-	4,399	-	-	-	-	-	4,399
遞延稅項資產淨額	-	-	-	77,420	-	-	-	77,420
其他資產	-	150,926	389,304	375,395	176,901	-	108,229	1,200,755
總資產	8,360,174	20,662,900	16,189,245	61,356,024	93,624,168	9,083,191	114,922	209,390,624
負債								

二零一九年十二月三十一日	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
銀行及其他金融機構存款及結餘	-	51,107,891	25,252,831	15,996,728	18,796,512	-	-	111,153,962
港外辦事處存款	-	357,782	86,588	12,410,163	20,704,167	855,703	4,798,100	39,212,503
客戶存款	-	-	-	-	-	-	-	-
已發行存款證	-	-	1,252,749	544,343	-	-	-	1,797,092
已發行債務證券	-	-	3,892,773	9,520,109	42,182,680	-	-	55,595,562
衍生金融工具	-	4,399	-	-	-	-	-	4,399
現行稅項	-	-	201,962	195,790	-	-	-	397,752
其他負債	118	146,769	233,539	379,318	419,627	1,738	48,245	1,229,354
總負債	118	51,616,841	30,920,442	39,046,451	82,102,986	857,441	4,846,345	209,390,624
流動資金缺口淨額	8,360,056	(30,953,941)	(14,731,197)	22,309,573	11,521,182	8,225,750	(4,731,423)	-
表外債務								
不可撤銷之貸款承諾或信貸	-	666,205	-	-	-	-	-	666,205
其他表外債務	-	-	25,500,746	2,000,000	-	-	-	27,500,746
總表外債務	-	666,205	25,500,746	2,000,000	-	-	-	28,166,951
表外債權								
不可撤銷之貸款承諾或信貸	56,057,400	-	-	-	-	-	-	56,057,400
其他表外債權	-	4,000,000	-	-	-	-	18,256,094	22,256,094
總表外債券	56,057,400	4,000,000	-	-	-	-	18,256,094	78,313,494

III. 其他資產負債表資料

10 流動性風險 (續)

• 合約到期數據 (續)

二零一九年六月三十日	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
資產								
現金及短期資金	4,348,712	9,357,907	1,994,544	-	-	-	-	15,701,163
減值準備：								
- 十二個月以內預期信用損失	(28)	(395)	(428)	-	-	-	-	(851)
銀行及其他金融機構 於一至十二個 月內到期之存款	-	-	10,294,365	7,026,345	-	-	-	17,320,710
減值準備：								
- 十二個月以內預期信用損失	-	-	(1,626)	(3,374)	-	-	-	(5,000)
存放港外辦事處	332,756	2,909,296	19,356,379	34,885,286	21,488,031	-	-	78,971,748
減值準備：								
- 十二個月以內預期信用損失	(1)	(7)	(2,082)	(5,133)	(13,408)	-	-	(20,631)
貸款及其他帳目	-	612,638	3,806,557	18,790,702	45,030,318	8,626,378	-	76,866,593
客戶貸款	-	395,537	3,613,806	18,795,618	41,860,734	8,637,483	-	73,303,178
銀行同業貸款	-	-	-	-	3,635,813	-	-	3,635,813
應計利息	-	246,848	193,394	50,508	1,264	-	-	492,014

二零一九年六月三十日	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	-	(67)	(643)	(14,881)	(47,615)	(11,105)	-	(74,311)
- 非信貸不良的合約期內之預期信用損失	-	-	-	(40,543)	(419,878)	-	-	(460,421)
- 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	-	8,464,934	12,324,583	10,392,579	-	-	-	31,182,096
金融投資：	-	78,074	-	3,102,703	9,485,120	-	-	12,665,897
- 以公允價值計量且其變動計入其他綜合收益	-	78,074	-	2,653,286	4,753,088	-	-	7,484,448
- 以攤銷成本計量	-	-	-	449,417	4,732,032	-	-	5,181,449
其他投資	-	-	-	-	-	-	4,040	4,040
物業及設備	-	-	-	-	-	-	2,806	2,806
衍生金融工具	-	1,167	-	-	-	-	-	1,167
遞延稅項資產淨額	-	-	-	99,610	-	-	-	99,610
其他資產	-	289,367	292,035	631,461	126,367	-	19,672	1,358,902
總資產	4,681,439	21,712,981	48,064,327	74,920,179	76,116,428	8,626,378	26,518	234,148,250
負債								
銀行及其他金融機構存款及結餘	-	53,177,921	54,848,930	16,883,036	13,771,985	-	-	138,681,872

二零一九年六月三十日	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
港外辦事處存款	-	1,461,607	1,123,417	11,272,882	27,198,785	1,496,477	4,309,367	46,862,535
客戶存款	-	-	-	-	-	-	-	-
已發行存款證	-	1,884,830	7,451,029	4,139,927	-	-	-	13,475,786
已發行債務證券	-	-	-	8,039,792	24,659,787	-	-	32,699,579
衍生金融工具	-	1,167	-	-	-	-	-	1,167
現行稅項	-	-	-	278,435	-	-	-	278,435
其他負債	118	408,393	691,120	656,657	291,080	5,177	96,331	2,148,876
總負債	118	56,933,918	64,114,496	41,270,729	65,921,637	1,501,654	4,405,698	234,148,250
流動資金缺口淨額	4,681,321	(35,220,937)	(16,050,169)	33,649,450	10,194,791	7,124,724	(4,379,180)	-
表外債務								
不可撤銷之貸款承諾或信貸	-	1,488,846	-	-	-	-	-	1,488,846
其他表外債務	423,142	-	27,526,998	-	-	-	-	27,950,140
總表外債務	423,142	1,488,846	27,526,998	-	-	-	-	29,438,986
表外債權								
不可撤銷之貸款承諾或信貸	56,210,760	-	-	-	-	-	-	56,210,760
其他表外債權	-	-	-	-	-	-	20,551,514	20,551,514
總表外債權	56,210,760	-	-	-	-	-	20,551,514	76,762,274

乙部 - 銀行綜合資料

1 資本

	31/12/2019 (億人民幣)	30/06/2019 (億人民幣)
股東資金	26,920.03	24,288.95

2 資本充足比率

	31/12/2019	30/06/2019
資本充足比率	16.77%	15.75%

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

	31/12/2019 (億人民幣)	30/06/2019 (億人民幣)
資產總額	301,094.36	299,904.76
負債總額	274,174.33	275,615.81
貸款總額	163,265.52	158,542.08
客戶存款總額	229,776.55	231,254.37

4 稅前溢利

	31/12/2019 (億人民幣)	31/12/2018 (億人民幣)
稅前溢利	3,917.89	3,724.13

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

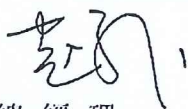
公佈日期：2020年4月28日
For release on: 28 April 2020

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2019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 2019 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

Zhao Jingfen

General Manager