



ICBC

中国工商银行

香港分行

INDUSTRIAL AND COMMERCIAL BANK OF CHINA LIMITED

HONG KONG BRANCH

二零二零年度中期披露報表

2020 INTERIM FINANCIAL DISCLOSURE STATEMENT

DISCLOSURE STATEMENT

Section A - Branch Information (Hong Kong offices only)

I. Profit & Loss

	30/6/2020 (HK\$'000)	30/6/2019 (HK\$'000)
Interest income	2,740,835	3,493,068
Interest expense	(2,177,950)	(2,960,317)
Net interest income	562,885	532,751
Fee and commission income	99,546	109,188
Fee and commission expense	(1,168)	(1,748)
Net fee and commission income	98,378	107,440
Net loss arising from trading in foreign currencies	(509)	(622)
Other income	8,982	5,559
Operating income	669,736	645,128
Operating expenses		
Staff and rental expenses	(20,439)	(19,628)
Other expenses less fees and commission expense	(131,327)	(133,784)
Operating profit before impairment losses	517,970	491,716
Write-back of impairment losses on financial assets	69,758	83,199
Operating profit after impairment losses	587,728	574,915
Profit before taxation	587,728	574,915
Taxation charges		
Current taxation	(83,572)	(80,187)
Deferred taxation	(11,405)	(13,671)
Profit after taxation	492,751	481,057

II. Balance Sheet

	30/06/2020 (HK\$'000)	Restated 31/12/2019 (HK\$'000)
Assets		
Cash and short term funds	17,669,855	26,186,774
Impairment allowance:		
- 12-month ECL	(234)	(202)
Placement with banks and other financial institutions maturing between one and twelve months	6,636,509	7,278,844
Impairment allowance:		
- 12-month ECL	(1,653)	(1,689)
Amount due from overseas offices of the institution	83,036,952	73,631,759
Impairment allowance:		
- 12-month ECL	(181,274)	(26,848)
Advances and other accounts:	84,277,592	71,864,929
Loans and advances to customers	80,885,565	69,188,268
Advance to banks	3,204,666	2,761,352
Accrued interest	409,380	371,125
Impairment allowances:		
- 12-month ECL	(131,283)	(70,370)
- Lifetime ECL not credit-impaired	(61,056)	(355,766)
- Lifetime ECL credit-impaired	(29,680)	(29,680)
Certificates of deposit held	21,217,507	15,253,594
Investment securities:	12,591,047	13,914,196
- Measured at fair value through other comprehensive income	7,676,882	8,770,472
- Measured at amortised cost	4,914,165	5,143,724
Other investments	4,040	4,040
Plant and equipment	8,990	11,810
Derivative financial instruments	-	4,399
Deferred income tax assets	67,936	77,420
Other assets	1,132,333	1,237,470
Total assets	226,459,600	209,436,496
Liabilities		
Deposits from banks and other financial institutions	139,558,047	111,153,962
Amount due to overseas offices of the institution	33,134,663	39,212,503
Deposits from customers	-	-
Certificates of deposit issued	154,996	1,797,092
Debt securities in issue	50,467,416	55,595,562
Derivative financial instruments	-	4,399
Provision for taxation	279,796	397,752
Other liabilities	2,864,682	1,275,226
Total liabilities	226,459,600	209,436,496

III. Additional Balance Sheet Information

1 Impaired loans and advances

	30/06/2020 (HK\$'000)	31/12/2019 (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 June 2020 and December 2019.

III. Additional Balance Sheet Information

2 Loans and advances to customers

i) By sectors

	30/06/2020		31/12/2019	
	(HK\$'000)	% of secured advances	(HK\$'000)	% of secured advances
Industrial, commercial and financial				
Property Development	9,311,077	12.89%	3,428,707	35.00%
Property investment	1,500,000	-	750,000	-
Financial concerns	15,843,752	40.08%	13,904,857	45.97%
Wholesale and retail trade	886,509	20.45%	896,003	20.93%
Manufacturing	887,406	100.00%	451,574	100.00%
Transport and transport equipment	364,255	-	2,748,370	-
Information technology	-	-	-	-
Others	2,748,708	13.53%	403,396	-
Loans and advances for use in Hong Kong	31,541,707	28.50%	22,582,907	36.45%
Trade financing	2,409	-	1,117,006	-
Loans and advances for use outside Hong Kong	49,341,449	10.56%	45,488,355	17.82%
Total	80,885,565	17.56%	69,188,268	23.61%

ii) By geographical areas

	30/06/2020 (HK\$'000)			31/12/2019 (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	36,279,208	29,680	29,680	24,763,378	29,680	29,680
China	25,937,760	-	-	26,793,210	-	-
Other	18,668,597	-	-	17,631,680	-	-
	80,885,565	29,680	29,680	69,188,268	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

		30/06/2020 (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	12,911	-	-	12,911
(b)	Local governments, local government owned entities and their subsidiaries and JVs	4,845	-	-	4,845
(c)	PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	10,371	2,787	-	13,158
(c)(i)	Of which, PRC nationals residing in Mainland China or entities beneficially owned by Mainland interest	10,301	2,787	-	13,088
(d)	Other entities of central government not reported in item (a) above	3,990	-	-	3,990
(e)	Other entities of local government not reported in item (b) above	1,451	-	-	1,451
(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	12,196	-	-	12,196
Total		45,764	2,787	-	48,551

III. Additional Balance Sheet Information

3 Non-bank Mainland Exposures (continued)

		31/12/2019 (HK\$ million)			Total exposures
Type of counterparties		On-balance sheet exposure	Contingent liabilities	FX and derivatives contract	
(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 beneficially 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

Remark: There were no irrevocable undrawn commitments, FX and derivatives contract as at the end of June 2020 and December 2019.

III. Additional Balance Sheet Information

4 Foreign Currency Exposure

	30/06/2020 (HK\$ million)				
	USD	CNY	EUR	GBP	NZD
Spot assets	153,872	20,630	12,236	668	931
Spot liabilities	(153,449)	(20,608)	(12,234)	(665)	(927)
Forward purchases	-	-	-	-	-
Forward sales	-	-	-	-	-
Net long position	423	22	2	3	4

	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

5 International claims

30 June 2020	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	1,882	-	826	7,581	10,289
Offshore centers	11,257	-	14,612	5,055	30,924
Developing Europe	1,104	-	-	1,830	2,934
Developing Latin America and Caribbean	-	-	-	-	-
Developing Africa and Middle East	101	-	-	-	101
Developing Asia and Pacific	123,749	3,639	575	31,675	159,638
International organisations	-	-	-	-	-
	138,093	3,639	16,013	46,141	203,886

III. Additional Balance Sheet Information

5 International claims (continued)

31 December 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	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

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 30/06/2020 (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 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

III. Additional Balance Sheet Information

6 Analysis of overdue loans and advances (continued)

	As at 30/06/2020 (HK\$'000)	As at 31/12/2019 (HK\$'000)
	Accrued interest of other asset	Accrued interest of other asset
Overdue over 1 year	24,203	24,314
Total	24,203	24,314

- Remarks:
- (1) There were no collateral at the end of June 2020 and December 2019.
 - (2) There were no overdue advances to banks at the end of June 2020 and December 2019.
 - (3) There were no rescheduled advances to customers or banks at the end of June 2020 and December 2019.
 - (4) There were no repossessed assets held at the end of June 2020 and December 2019.

7 Contingent liabilities and commitments

	30/06/2020 (HK\$'000)	31/12/2019 (HK\$'000)
Notional amount:		
Direct credit substitutes	23,256,954	23,500,746
Exchange rate and gold contracts	-	556,868
Interest Rate contract	2,325,030	4,000,000
Other commitments	50,451,188	40,121,858
Total	76,033,172	68,179,472

8 Derivatives financial instrument

	As at 30/06/2020 Notional Amount (HK\$'000)	Fair values	
		Assets (HK\$'000)	Liabilities (HK\$'000)
Exchange rate derivatives	-	-	-
Total	-	-	-

	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)

III. Additional Balance Sheet Information

9 Liquidity Information

	2020 2nd Quarter	2020 1st Quarter	30/06/2019
Average liquidity maintenance ratio	55.76%	69.33%	52.81%
Average core funding ratio	92.48%	90.97%	91.23%

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

	30/06/2020 (RMB100M)	31/12/2019 (RMB100M)
Shareholders' funds	27,467.56	26,920.03

2 Capital adequacy ratio

	30/06/2020	31/12/2019
Capital adequacy ratio	16.00%	16.77%

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

	30/06/2020 (RMB100M)	31/12/2019 (RMB100M)
Total assets	331,120.10	301,094.36
Total liabilities	303,652.54	274,174.33
Total advances	175,033.30	163,265.52
Total customer deposits	250,678.70	229,776.55

4 Pre-tax profit

	30/06/2020 (RMB100M)	30/06/2019 (RMB100M)
Pre-tax profit	1,893.51	2,092.09

披 露 聲 明 書

甲 部 - 分 行 資 料 (香 港 分 行)

I. 損 益 帳

	30/06/2020 (千港元)	30/06/2019 (千港元)
利 息 收 入	2,740,835	3,493,068
利 息 支 出	(2,177,950)	(2,960,317)
淨 利 息 收 入	<u>562,885</u>	<u>532,751</u>
收 費 及 佣 金 收 入	99,546	109,188
收 費 及 佣 金 開 支	(1,168)	(1,748)
收 費 及 佣 金 收 入 淨 額	<u>98,378</u>	<u>107,440</u>
淨 外 匯 買 賣 虧 損	(509)	(622)
其 他 收 入	8,982	5,559
營 業 收 入	<u>669,736</u>	<u>645,128</u>
營 運 支 出		
職 員 及 租 金 開 支	(20,439)	(19,628)
其 他 開 支 減 去 收 費 及 佣 金 開 支	(131,327)	(133,784)
未 扣 除 減 值 損 失 前 營 業 溢 利	<u>517,970</u>	<u>491,716</u>
減 值 損 失 回 撥	69,758	83,199
已 扣 除 減 值 損 失 後 之 營 業 溢 利	<u>587,728</u>	<u>574,915</u>
除 稅 前 溢 利	<u>587,728</u>	<u>574,915</u>
稅 項		
現 行 稅 項	(83,572)	(80,187)
延 繳 稅 項	(11,405)	(13,671)
除 稅 後 溢 利	<u>492,751</u>	<u>481,057</u>

II. 資產負債表

	30/06/2020 (千港元)	31/12/2019 (千港元)
		重列
資產		
現金及短期資金	17,669,855	26,186,774
減值準備：		
- 十二個月以內預期信用損失	(234)	(202)
銀行及其他金融機構於一至十二個 內到期之存款	6,636,509	7,278,844
減值準備：		
- 十二個月以內預期信用損失	(1,653)	(1,689)
存放港外辦事處	83,036,952	73,631,759
減值準備：		
- 十二個月以內預期信用損失	(181,274)	(26,848)
貸款及其他帳目	84,277,592	71,864,929
客戶貸款	80,885,565	69,188,268
銀行同業貸款	3,204,666	2,761,352
應計利息	409,380	371,125
減值準備：		
- 十二個月以內預期信用損失	(131,283)	(70,370)
- 非信貸不良的合約期內之預期信用 損失	(61,056)	(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	21,217,507	15,255,970
金融投資：	12,591,047	13,914,196
- 以公允價值計量且其變動計入其他 綜合收益	7,676,882	8,770,472
- 以攤銷成本計量	4,914,165	5,143,724
其他投資	4,040	4,040
物業及設備	8,990	11,810
衍生金融工具	-	4,399
遞延稅項資產淨額	67,936	77,420
其他資產	1,132,333	1,237,470
總資產	226,459,600	209,436,496
負債		
銀行及其他金融機構存款及結餘	139,558,047	111,153,962
港外辦事處存款	33,134,663	39,212,503
客戶存款	-	-
已發行存款證	154,996	1,797,092
		重列

	30/06/2020 (千港元)	31/12/2019 (千港元)
已發行債務證券	50,467,416	55,595,562
衍生金融工具	-	4,399
現行稅項	279,796	397,752
其他負債	2,864,682	1,275,226
總負債	<u>226,459,600</u>	<u>209,436,496</u>

III. 其他資產負債表資料

1 減值貸款

	30/06/2020 (千港元)	31/12/2019 (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) 在二零二零年六月底及二零壹九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

	30/06/2020		31/12/2019	
	(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	9,311,077	12.89%	3,428,707	35.00%
物業投資	1,500,000	-	750,000	-
金融企業	15,843,752	40.08%	13,904,857	45.97%
批發及零售業	886,509	20.45%	896,003	20.93%
製造業	887,406	100.00%	451,574	100.00%
運輸及運輸設備	364,255	-	2,748,370	-
資訊科技	-	-	-	-
其他	2,748,708	13.53%	403,396	-
本地貸款總數	31,541,707	28.50%	22,582,907	36.45%
貿易融資	2,409	-	1,117,006	-
在本港以外使用的貸款	49,341,449	10.56%	45,488,355	17.82%
合計	80,885,565	17.56%	69,188,268	23.61%

	30/06/2020 (千港元)			31/12/2019 (千港元)		
	逾期三個月以上貸款總額	減值貸款		逾期三個月以上貸款總額	減值貸款	
ii) 按地區劃分						
香港	36,279,208	29,680	29,680	24,763,378	29,680	29,680
中國	25,937,760	-	-	26,793,210	-	-
其他	18,668,597	-	-	17,631,680	-	-
	80,885,565	29,680	29,680	69,188,268	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	資產負債表 風險承擔	30/06/2020 (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	12,911	-	-	12,911
(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	4,845	-	-	4,845
(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	10,371	2,787	-	13,158
(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	10,301	2,787	-	13,088
(d) 並未於上文(a)項內報告的中央政府的其他實體	3,990	-	-	3,990
(e) 並未於上文(b)項內報告的中央政府的其他實體	1,451	-	-	1,451
(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	12,196	-	-	12,196
合 計	45,764	2,787	-	48,551

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	31/12/2019 (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	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	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

註： 在二零二零年六月底及二零壹九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

	30/06/2020 (百 萬 港 元)				
	美 元	人 民 幣	歐 元	英 鎊	紐 元
現 貨 資 產	153,872	20,630	12,236	668	931
現 貨 負 債	(153,449)	(20,608)	(12,234)	(665)	(927)
遠 期 買 入	-	-	-	-	-
遠 期 賣 出	-	-	-	-	-
長 盤 淨 額	423	22	2	3	4

	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

5 國際債權

	非銀行私營機構				
	同業	官方機構	非銀行	非金融	總計
	百萬港元	百萬港元	金融機構	私營機構	百萬港元
	百萬港元	百萬港元	百萬港元	百萬港元	百萬港元
二零二零年六月三十日					
發達國家	1,882	-	826	7,581	10,289
離岸中心	11,257	-	14,612	5,055	30,924
發展中的歐洲國家	1,104	-	-	1,830	2,934
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	101	-	-	-	101
發展中的亞太區國家	123,749	3,639	575	31,675	159,638
國際組織	-	-	-	-	-
	138,093	3,639	16,013	46,141	203,886

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

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

30/06/2020 (千 港 元)

	貸款戶 金額	估客 貸款總 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

31/12/2019 (千 港 元)

	貸款戶 金額	估客 貸款總 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)

	30/06/2020 (千港元) 其他資產之應計利息	31/12/2019 (千港元) 其他資產之應計利息
逾期超過一年	24,203	24,314
合 計	<u>24,203</u>	<u>24,314</u>

- 註： (1) 在二零二零年六月底及二零壹九年十二月底均沒有合資格抵押品。
 (2) 在二零二零年六月底及二零壹九年十二月底均沒有銀行或其它金融機構之逾期貸款。
 (3) 在二零二零年六月底及二零壹九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) 在二零二零年六月底及二零壹九年十二月底均沒持有收回資產。

7 或然負債及承諾

	30/06/2020 (千港元)	31/12/2019 (千港元)
名義數額：		
直接貸款代替項目	23,256,954	23,500,746
外匯及黃金合約	-	556,868
利率合約	2,325,030	4,000,000
其他承諾	50,451,188	40,121,858
合 計	<u>76,033,172</u>	<u>68,179,472</u>

8 衍生工具

	30/06/2020 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>

III. 其他資產負債表資料

8 衍生工具(續)

	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	556,868	4,399	(4,399)

9 流動性資料

	二零二零年 第二季度	二零二零年 第一季度	30/06/2019
平均流動性維持比率	55.76%	69.33%	52.81%
平均核心資金比率	92.48%	90.97%	91.23%

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：

- 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。

III. 其他資產負債表資料

10 流動性風險（續）

- 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

	30/06/2020 (億人民幣)	31/12/2019 (億人民幣)
股東資金	27,467.56	26,920.03

2 資本充足比率

	30/06/2020	31/12/2019
資本充足比率	16.00%	16.77%

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

	30/06/2020 (億人民幣)	31/12/2019 (億人民幣)
資產總額	331,120.10	301,094.36
負債總額	303,652.54	274,174.33
貸款總額	175,033.30	163,265.52
客戶存款總額	250,678.70	229,776.55

4 稅前溢利

	30/06/2020 (億人民幣)	30/06/2019 (億人民幣)
稅前溢利	1,893.51	2,092.09

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2020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 2020 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