中国工商银行

香港分行

INDUSTRIAL AND COMMERCIAL BANK OF CHINA LIMITED

HONG KONG BRANCH

二零二零年度財務資料披露聲明書

2020 FINANCIAL DISCLOSURE STATEMENTS

ICBC 中国工商银行 香港分行

DISCLOSURE STATEMENT

Section A - Branch Information (Hong Kong offices only)

I. Profit & Loss

	31/12/2020 (HK$'000)	31/12/2019 (HK$'000)
Interest income	4,605,683	6,657,958
Interest expense	(3,656,124)	(5,597,511)
Net interest income	**949,559**	1,060,447
Fee and commission income	154,369	220,788
Fee and commission expense	(2,403)	(2,376)
Net fee and commission income	**151,966**	218,412
Net gain/(loss) arising from trading in foreign currencies	2,518	(1,453)
Other income	15,073	16,214
Operating income	**1,119,116**	1,293,620
Operating expenses		
Staff and rental expenses	(38,225)	(37,391)
Other expenses less fees and commission expense	(276,271)	(267,115)
Operating profit before impairment losses	**804,620**	989,114
Write-back of impairment losses on financial assets	39,991	225,041
Operating profit after impairment losses	**844,611**	1,214,155
Profit before taxation	**844,611**	1,214,155
Taxation charges		
Current taxation	(135,933)	(199,503)
Deferred taxation	(10,473)	(37,046)
Profit after taxation	**698,205**	977,606

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II. Balance Sheet

	31/12/2020 (HK$'000)	30/06/2020 (HK$'000)
Assets		
Cash and short term funds	14,007,539	17,669,855
Impairment allowance:		
- 12-month ECL	(223)	(234)
Placement with banks and other financial institutions maturing between one and twelve months	7,694,730	6,636,509
Impairment allowance:		
- 12-month ECL	(2,073)	(1,653)
Amount due from overseas offices of the institution	76,059,655	83,036,952
Impairment allowance:		
- 12-month ECL	(197,688)	(181,274)
Advances and other accounts:	77,205,045	84,277,592
Loans and advances to customers	68,176,489	80,885,565
Advance to banks	9,054,202	3,204,666
Accrued interest	214,110	409,380
Impairment allowances:		
- 12-month ECL	(169,251)	(131,283)
- Lifetime ECL not credit-impaired	(40,932)	(61,056)
- Lifetime ECL credit-impaired	(29,573)	(29,680)
Certificates of deposit held	19,761,945	21,217,507
Investment securities:	13,834,773	12,591,047
- Measured at fair value through other comprehensive income	8,748,973	7,676,882
- Measured at amortised cost	5,085,800	4,914,165
Other investments	4,040	4,040
Plant and equipment	27,023	8,990
Derivative financial instruments	1,636	-
Deferred income tax assets	71,657	67,936
Other assets	1,006,842	1,132,333
Total assets	**209,474,901**	226,459,600
Liabilities		
Deposits from banks and other financial institutions	100,232,234	139,558,047
Amount due to overseas offices of the institution	51,548,152	33,134,663
Deposits from customers	-	-
Certificates of deposit issued	-	154,996
Debt securities in issue	55,915,244	50,467,416
Derivative financial instruments	1,636	-
Provision for taxation	141,009	279,796
Other liabilities	1,636,626	2,864,682
Total liabilities	**209,474,901**	226,459,600

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III. Additional Balance Sheet Information

1 Impaired loans and advances

	31/12/2020 (HK$'000)	30/06/2020 (HK$'000)
Gross impaired loans and advances	29,573	29,680
Accrued interest for such loans	-	-
Impairment allowance made in respect of such loans	29,573	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 2020 and June 2020.

III. Additional Balance Sheet Information

2 Loans and advances to customers

i) By sectors

	31/12/2020		30/06/2020	
	(HK$'000)	**% of secured advances**	(HK$'000)	% of secured advances
Industrial, commercial and financial				
Property Development	5,214,499	-	9,311,077	12.89%
Property investment	750,000	-	1,500,000	-
Financial concerns	12,695,014	-	15,843,752	40.08%
Wholesale and retail trade	150,000	100.00%	886,509	20.45%
Manufacturing	476,332	100.00%	887,406	100.00%
Transport and transport equipment	292,072	-	364,255	-
Information technology	-	-	-	-
Others	2,376,596	-	2,748,708	13.53%
Loans and advances for use in Hong Kong	**21,954,513**	**2.85%**	31,541,707	28.50%
Trade financing	-	-	2,409	-
Loans and advances for use outside Hong Kong	**46,221,976**	**11.32%**	49,341,449	10.56%
Total	**68,176,489**	**8.59%**	80,885,565	17.56%

ii) By geographical areas

	31/12/2020 (HK$'000)			30/06/2020 (HK$'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	26,856,309	29,573	29,573	36,279,208	29,680	29,680
China	22,126,815	-	-	25,937,760	-	-
Other	19,193,365	-	-	18,668,597	-	-
	68,176,489	**29,573**	**29,573**	80,885,565	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.

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III. Additional Balance Sheet Information

3 Non-bank Mainland Exposures

	Type of counterparties	On-balance sheet exposure	Contingent liabilities	FX and derivatives contract	Total exposures
		31/12/2020 (HK$ million)			
(a)	Central government, central government owned entities and their subsidiaries and JVs	10,748	-	-	10,748
(b)	Local governments, local government owned entities and their subsidiaries and JVs	2,750	-	-	2,750
(c)	PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	8,348	1,854	-	10,202
(c)(i)	Of which, PRC nationals residing in Mainland China or entities beneficially owned by Mainland interest	8,278	1,854	-	10,132
(d)	Other entities of central government not reported in item (a) above	4,612	-	-	4,612
(e)	Other entities of local government not reported in item (b) above	1,450	-	-	1,450
(f)	PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	-	-	-	-
(g)	Other counterparties where the exposure are considered by the reporting institution to be non bank Mainland China exposures	11,772	-	-	11,772
	Total	**39,680**	**1,854**	-	**41,534**

III. Additional Balance Sheet Information

3 Non-bank Mainland Exposures (continued)

	Type of counterparties	30/06/2020 (HK$ million) 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

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

III. Additional Balance Sheet Information

4 Foreign Currency Exposure

	31/12/2020 (HK$ million)				
	USD	**CNY**	**EUR**	**GBP**	**NZD**
Spot assets	130,578	30,801	13,334	742	1,054
Spot liabilities	(130,539)	(30,783)	(13,307)	(741)	(1,048)
Forward purchases	6,989	-	-	-	-
Forward sales	(6,989)	-	-	-	-
Net long position	**39**	**18**	**27**	**1**	**6**

	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

5 International claims

31 December 2020	**Banks HK$ million**	**Official sector HK$ million**	**Non-bank private sector: Non-bank financial institution HK$ million**	**Non-bank private sector: Non-financial private sector HK$ million**	**Total HK$ million**
Developed countries	3,106	-	906	8,033	12,045
Offshore centers	22,263	-	12,419	4,661	39,343
Developing Europe	-	-	-	1,986	1,986
Developing Latin America and Caribbean	-	-	-	-	-
Developing Africa and Middle East	101	-	-	-	101
Developing Asia and Pacific	108,401	3,890	-	26,893	139,184
International organizations	-	-	-	-	-
	133,871	**3,890**	**13,325**	**41,573**	**192,659**

III. Additional Balance Sheet Information

5 International claims (continued)

30 June 2020	Banks HK$ million	Official sector HK$ million	Non-bank private sector: Non bank financial institution HK$ million	Non-bank private sector: Non financial private sector HK$ million	Total 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 organizations	-	-	-	-	-
	138,093	3,639	16,013	46,141	203,886

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 31/12/2020 (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	29,573	0.04%	-	-	29,573	29,573
Total	**29,573**	**0.04%**	-	-	**29,573**	**29,573**

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

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III. Additional Balance Sheet Information

6 Analysis of overdue loans and advances (continued)

	As at 31/12/2020 (HK$'000)	As at 30/06/2020 (HK$'000)
	Accrued interest of other asset	Accrued interest of other asset
Overdue over 1 year	5,893	24,203
Total	**5,893**	24,203

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

7 Contingent liabilities and commitments

	31/12/2020 (HK$'000)	30/06/2020 (HK$'000)
Notional amount:		
Direct credit substitutes	22,418,167	23,256,954
Exchange rate and gold contracts	13,978,838	-
Interest Rate contract	-	2,325,030
Other commitments	50,475,929	50,451,188
Total	**86,872,934**	76,033,172

8 Derivatives financial instrument

	As at 31/12/2020	**Fair values**	
	Notional Amount (HK$'000)	**Assets (HK$'000)**	**Liabilities (HK$'000)**
Exchange rate derivatives	13,978,838	1,636	1,636
Total	**13,978,838**	**1,636**	**1,636**

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

III. Additional Balance Sheet Information

9 Liquidity Information

	2020 4th Quarter	2020 3rd Quarter	2019 4th Quarter
Average liquidity maintenance ratio	52.48%	56.01%	64.90%
Average core funding ratio	89.06%	90.83%	91.06%

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

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

• ALCO

ICBC HKB Asset and Liability Management 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.

III. Additional Balance Sheet Information

10 Liquidity Risk (continued)

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

• Early Warning Indicators

Early Warning Indicators help identifying the deterioration or improvement of market circumstances to maximize the time available to execute appropriate mitigating actions. They are designed in order to be useful for operational management of the liquidity, monitored, 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 2020, cumulative net maturity mismatch (normal condition) exposure is negative HKD 5.9bn within 1 month; cash flow stress testing (stress condition) exposure is positive HKD 20.9bn within 1 month. On 30 June 2020, cumulative net maturity mismatch (normal condition) exposure is negative HKD 32.5bn within 1 month; cash flow stress testing (stress condition) exposure is positive HKD 14.0bn 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 Liability Management Committee on a monthly basis. On 31 December 2020, a total of HKD 5.1bn of diversified securities are maintained as liquidity cushion, mainly composed of fund bills and government bonds.

On 30 June 2020, a total of HKD 7.3bn of diversified securities are maintained as liquidity cushion, mainly composed of fund bills and government bonds.

III. Additional Balance Sheet Information

10 Liquidity Risk (continued)

- Contractual maturity profile

At 31 December 2020	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)
Assets								
Cash and short term funds	3,688,825	8,318,714	2,000,000	-	-	-	-	14,007,539
Impairment allowance:								
- 12-month ECL	(31)	(140)	(52)	-	-	-	-	(223)
Placement with banks and other financial institutions maturing between one and twelve months	-	-	1,550,380	6,144,350	-	-	-	7,694,730
Impairment allowance:								
- 12-month ECL	-	-	(240)	(1,833)	-	-	-	(2,073)
Amount due from overseas offices of the institution	1,033,761	659,477	9,220,830	17,256,157	47,788,655	100,775	-	76,059,655
Impairment allowance:								
- 12-month ECL	(2)	(32)	(40,209)	(10,410)	(146,952)	(83)	-	(197,688)
Advances and other accounts:	-	619,940	4,083,734	21,350,254	43,779,648	7,371,469	-	77,205,045
Loans and advances to customers	-	515,595	4,055,428	21,344,275	34,853,419	7,407,772	-	68,176,489
Advance to banks	-	-	-	-	9,054,202	-	-	9,054,202

At 31 December 2020	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	-	133,948	33,550	22,856	23,756	-	-	214,110
Impairment allowances:								
- 12-month ECL	-	(30)	(5,244)	(16,877)	(110,797)	(36,303)	-	(169,251)
- Lifetime ECL not credit-impaired	-	-	-	-	(40,932)	-	-	(40,932)
- Lifetime ECL credit-impaired	-	(29,573)	-	-	-	-	-	(29,573)
Certificates of deposit held	-	5,426,058	14,335,887	-	-	-	-	19,761,945
Investment securities:	-	1,490,142	651,354	3,901,491	7,791,786	-	-	13,834,773
- Measured at fair value through other comprehensive income	-	1,490,142	651,354	893,712	5,713,765	-	-	8,748,973
- Measured at amortised cost	-	-	-	3,007,779	2,078,021	-	-	5,085,800
Other investments	-	-	-	-	-	-	4,040	4,040
Plant and equipment	-	-	-	-	-	-	27,023	27,023
Derivative financial instruments	-	1,636	-	-	-	-	-	1,636
Deferred income tax assets	-	-	-	71,657	-	-	-	71,657
Other assets	-	116,194	254,182	250,018	264,187	86	122,175	1,006,842
Total assets	**4,722,553**	**16,631,989**	**32,055,866**	**48,961,684**	**99,477,324**	**7,472,247**	**153,238**	**209,474,901**
Liabilities								
Deposits from banks and other financial institutions	-	46,136,542	26,228,029	13,318,460	14,549,203	-	-	100,232,234
Amount due to overseas offices of the institution	-	10,626,905	2,056,246	10,133,569	22,296,404	962,745	5,472,283	51,548,152

At 31 December 2020	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)
Deposits from customers	-	-	-	-	-	-	-	-
Certificates of deposit issued	-	-	-	-	-	-	-	-
Debt securities in issue	-	1,162,735	1,545,610	5,271,394	47,935,505	-	-	55,915,244
Derivative financial instruments	-	1,636	-	-	-	-	-	1,636
Provision for taxation	-	-	-	141,009	-	-	-	141,009
Other liabilities	118	215,060	844,386	278,260	133,554	5,445	159,803	1,636,626
Total liabilities	**118**	**58,142,878**	**30,674,271**	**29,142,692**	**84,914,666**	**968,190**	**5,632,086**	**209,474,901**
Net liquidity gap	**4,722,435**	**(41,510,889)**	**1,381,595**	**19,818,992**	**14,562,658**	**6,504,057**	**(5,478,848)**	-
Off-balance sheet obligations								
Irrevocable loan commitments or facilities granted	-	335,295	-	-	-	-	-	335,295
Others	-	-	22,418,167	-	-	-	-	22,418,167
Total off-balance sheet obligations	-	**335,295**	**22,418,167**	-	-	-	-	**22,753,462**
Off-balance sheet claims								
Irrevocable loan commitments or facilities received	55,813,680	-	-	-	-	-	-	55,813,680
Others	15,111,116	-	-	-	-	-	14,194,545	29,305,661
Total off-balance sheet claims	**70,924,796**	-	-	-	-	-	**14,194,545**	**85,119,341**

III. Additional Balance Sheet Information

10 Liquidity Risk (continued)

- Contractual maturity profile (continued)

At 30 June 2020	Repayable on demand	Up to one month	1-3 months	3-12 months	1-5 years	Over 5 years	Undated	Total
	(HK$'000)	(HK$'000)	(HK$'000)	(HK$'000)	(HK$'000)	(HK$'000)	(HK$'000)	(HK$'000)
Assets								
Cash and short term funds	5,121,248	10,549,772	1,998,835	-	-	-	-	17,669,855
Impairment allowance:								
- 12-month ECL	(30)	(102)	(102)	-	-	-	-	(234)
Placement with banks and other financial institutions maturing between one and twelve months	-	-	3,100,040	3,536,469	-	-	-	6,636,509
Impairment allowance:								
- 12-month ECL	-	-	(370)	(1,283)	-	-	-	(1,653)
Amount due from overseas offices of the institution	1,614,909	5,937,299	5,555,814	26,086,969	43,741,210	100,751	-	83,036,952
Impairment allowance:								
- 12-month ECL	(3)	(80)	(1,074)	(86,963)	(93,092)	(62)	-	(181,274)
Advances and other accounts:	-	1,742,705	6,569,386	24,544,607	42,075,652	9,345,242	-	84,277,592
Loans and advances to customers	-	1,558,105	6,422,021	24,540,246	39,000,289	9,364,904	-	80,885,565
Advance to banks	-	-	-	-	3,204,666	-	-	3,204,666
Accrued interest	-	214,399	149,286	45,353	342	-	-	409,380
Impairment allowances:								
- 12-month ECL	-	(55)	(1,921)	(40,992)	(68,653)	(19,662)	-	(131,283)

At 30 June 2020	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)
- Lifetime ECL not credit-impaired	-	(64)	-	-	(60,992)	-	-	(61,056)
- Lifetime ECL credit-impaired	-	(29,680)	-	-	-	-	-	(29,680)
Certificates of deposit held	-	-	9,222,573	11,994,934	-	-	-	21,217,507
Investment securities:	-	-	1,239,547	7,160,975	4,190,525	-	-	12,591,047
- Measured at fair value through other comprehensive income	-	-	62,172	3,424,185	4,190,525	-	-	7,676,882
- Measured at amortised cost	-		1,177,375	3,736,790	-	-	-	4,914,165
Other investments	-	-	-	-	-	-	4,040	4,040
Plant and equipment	-	-	-	-	-	-	8,990	8,990
Derivative financial instruments	-	-	-	-	-	-	-	-
Deferred income tax assets	-	-	-	67,936	-	-	-	67,936
Other assets	-	218,307	341,082	227,906	243,244	97	101,697	1,132,333
Total assets	**6,736,124**	**18,447,901**	**28,025,731**	**73,531,550**	**90,157,539**	**9,446,028**	**114,727**	**226,459,600**
Liabilities								
Deposits from banks and other financial institutions	-	63,452,021	25,486,410	36,311,588	14,308,028	-	-	139,558,047
Amount due to overseas offices of the institution	-	840,653	939,223	5,984,444	19,461,122	629,003	5,280,218	33,134,663
Deposits from customers	-	-	-	-	-	-	-	-
Certificates of deposit issued	-	154,996	-		-	-	-	154,996

At 30 June 2020	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)
Debt securities in issue	-	4,262,301	2,643,923	2,706,021	40,855,171	-	-	50,467,416
Derivative financial instruments	-	-	-	-	-	-	-	-
Provision for taxation	-	-	-	279,796	-	-	-	279,796
Other liabilities	118	1,687,029	205,870	727,010	176,563	3,502	64,590	2,864,682
Total liabilities	**118**	**70,397,000**	**29,275,426**	**46,008,859**	**74,800,884**	**632,505**	**5,344,808**	**226,459,600**
Net liquidity gap	**6,736,006**	**(51,949,099)**	**(1,249,695)**	**27,522,691**	**15,356,655**	**8,813,523**	**(5,230,081)**	-
Off-balance sheet obligations								
Irrevocable loan commitments or facilities granted	-	1,686,481	-	-	-	-	-	1,686,481
Others	-	-	23,256,954	-	2,325,030	-	-	25,581,984
Total off-balance sheet obligations	-	**1,686,481**	**23,256,954**	-	**2,325,030**	-	-	**27,268,465**
Off-balance sheet claims								
Irrevocable loan commitments or facilities received	55,800,720	-	-	-	-	-	-	55,800,720
Others	2,325,030	-	-	-	-	-	14,194,545	16,519,575
Total off-balance sheet claims	**58,125,750**	-	-	-	-	-	**14,194,545**	**72,320,295**

Section B - Bank Information (Consolidated basis)

1 Capital

	31/12/2020 (RMB100M)	30/06/2020 (RMB100M)
Shareholders' funds	29,095.15	27,467.56

2 Capital adequacy ratio

	31/12/2020	30/06/2020
Capital adequacy ratio	16.88%	16.00%

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

	31/12/2020 (RMB100M)	30/06/2020 (RMB100M)
Total assets	333,450.58	331,120.10
Total liabilities	304,355.43	303,652.54
Total advances	181,363.28	175,033.30
Total customer deposits	251,347.26	250,678.70

4 Pre-tax profit

	31/12/2020 (RMB100M)	31/12/2019 (RMB100M)
Pre-tax profit	3,921.26	3,917.89

ICBC 中国工商银行 香港分行

披露聲明書

甲部－分行資料（香港分行）

I. 損益帳

	31/12/2020 (千港元)	31/12/2019 (千港元)
利息收入	4,605,683	6,657,958
利息支出	(3,656,124)	(5,597,511)
淨利息收入	**949,559**	1,060,447
收費及佣金收入	154,369	220,788
收費及佣金開支	(2,403)	(2,376)
收費及佣金收入淨額	**151,966**	218,412
淨外匯買賣收益/(虧損)	2,518	(1,453)
其他收入	15,073	16,214
營業收入	**1,119,116**	1,293,620
營運支出		
職員及租金開支	(38,225)	(37,391)
其他開支減去收費及佣金開支	(276,271)	(267,115)
未扣除減值損失前營業溢利	**804,620**	989,114
減值損失回撥	39,991	225,041
已扣除減值損失後之營業溢利	**844,611**	1,214,155
除稅前溢利	**844,611**	1,214,155
稅項		
現行稅項	(135,933)	(199,503)
延繳稅項	(10,473)	(37,046)
除稅後溢利	**698,205**	977,606

ICBC 中国工商银行 香港分行

II. 資產負債表

	31/12/2020 (千港元)	30/06/2020 (千港元)
資產		
現金及短期資金	14,007,539	17,669,855
減值準備：		
－十二個月以內預期信用損失	(223)	(234)
銀行及其他金融機構於一至十二個內到期之存款	7,694,730	6,636,509
減值準備：		
－十二個月以內預期信用損失	(2,073)	(1,653)
存放港外辦事處	76,059,655	83,036,952
減值準備：		
－十二個月以內預期信用損失	(197,688)	(181,274)
貸款及其他帳目	77,205,045	84,277,592
客戶貸款	68,176,489	80,885,565
銀行同業貸款	9,054,202	3,204,666
應計利息	214,110	409,380
減值準備：		
－十二個月以內預期信用損失	(169,251)	(131,283)
－非信貸不良的合約期內之預期信用損失	(40,932)	(61,056)
－信貸不良的合約期內之預期信用損失	(29,573)	(29,680)
持有存款證	19,761,945	21,217,507
金融投資：	13,834,773	12,591,047
－以公允價值計量且其變動計入其他綜合收益	8,748,973	7,676,882
－以攤銷成本計量	5,085,800	4,914,165
其他投資	4,040	4,040
物業及設備	27,023	8,990
衍生金融工具	1,636	-
遞延稅項資產淨額	71,657	67,936
其他資產	1,006,842	1,132,333
總資產	209,474,901	226,459,600
負債		
銀行及其他金融機構存款及結餘	100,232,234	139,558,047
港外辦事處存款	51,548,152	33,134,663
客戶存款	-	-
已發行存款證	-	154,996

	31/12/2020 (千港元)	30/06/2020 (千港元)
已發行債務證券	55,915,244	50,467,416
衍生金融工具	1,636	-
現行稅項	141,009	279,796
其他負債	1,636,626	2,864,682
總負債	209,474,901	226,459,600

III. 其他資產負債表資料

1 減值貸款

	31/12/2020 (千港元)	30/06/2020 (千港元)
減值貸款總額	29,573	29,680
有關貸款應計利息	-	-
有關貸款之減值準備	29,573	29,680
佔客户貸款總額百分比	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) 在二零二零年十二月底及二零二零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

	31/12/2020 (千港元)	31/12/2020 抵押品佔比	30/06/2020 (千港元)	30/06/2020 抵押品佔比
工、商及金融				
物業發展	5,214,499	-	9,311,077	12.89%
物業投資	750,000	-	1,500,000	-
金融企業	12,695,014	-	15,843,752	40.08%
批發及零售業	150,000	100.00%	886,509	20.45%
製造業	476,332	100.00%	887,406	100.00%
運輸及運輸設備	292,072	-	364,255	-
資訊科技	-	-	-	-
其他	2,376,596	-	2,748,708	13.53%
本地貸款總數	**21,954,513**	**2.85%**	31,541,707	28.50%
貿易融資	-	-	2,409	-
在本港以外使用的貸款	**46,221,976**	**11.32%**	49,341,449	10.56%
合計	**68,176,489**	**8.59%**	80,885,565	17.56%

ii) 按地區劃分

	31/12/2020 (千港元) 客户貸款總額	31/12/2020 (千港元) 逾期三個月以上貸款	31/12/2020 (千港元) 減值貸款	30/06/2020 (千港元) 客户貸款總額	30/06/2020 (千港元) 逾期三個月以上貸款	30/06/2020 (千港元) 減值貸款
香港	26,856,309	29,573	29,573	36,279,208	29,680	29,680
中國	22,126,815	-	-	25,937,760	-	-
其他	19,193,365	-	-	18,668,597	-	-
	68,176,489	**29,573**	**29,573**	80,885,565	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。

ICBC 中国工商银行 香港分行

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	31/12/2020（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	10,748	-	-	10,748
(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	2,750	-	-	2,750
(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	8,348	1,854	-	10,202
(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	8,278	1,854	-	10,132
(d)	並未於上文(a)項內報告的中央政府的其他實體	4,612	-	-	4,612
(e)	並未於上文(b)項內報告的中央政府的其他實體	1,450	-	-	1,450
(f)	於中國內地居住的中國國民或在中國內地以外註冊成立的實體，信貸是供於中國內地使用而授出	-	-	-	-
(g)	報告機構認為屬非中國內地銀行風險的其他交易對手	11,772	-	-	11,772
	合 計	**39,680**	**1,854**	**-**	**41,534**

III. 其 他 資 產 負 債 表 資 料

3 內 地 非 銀 行 風 險 承 擔（ 續 ）

		30/06/2020（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
	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	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

註： 在二零二零年十二月底及二零二零年六月底均沒有不可撤回但未取用的承諾，外滙及衍生工具合約。

III. 其他資產負債表資料

4 外滙風險

	31/12/2020（百萬港元）				
	美元	人民幣	歐元	英鎊	紐元
現貨資產	130,578	30,801	13,334	742	1,054
現貨負債	(130,539)	(30,783)	(13,307)	(741)	(1,048)
遠期買入	6,989	-	-	-	-
遠期賣出	(6,989)	-	-	-	-
長盤淨額	**39**	**18**	**27**	**1**	**6**

	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

5 國際債權

			非銀行私營機構		
	同業 百萬港元	官方機構 百萬港元	非銀行 金融機構 百萬港元	非金融 私營機構 百萬港元	總計 百萬港元
二零二零年十二月三十一日					
發達國家	3,106	-	906	8,033	12,045
離岸中心	22,263	-	12,419	4,661	39,343
發展中的歐洲國家	-	-		1,986	1,986
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	108,401	3,890	-	26,893	139,184
國際組織	-	-	-	-	-
	133,871	**3,890**	**13,325**	**41,573**	**192,659**

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	非銀行私營機構 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

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

31/12/2020（千港元）

	貸款金額	**佔客戶貸款總額百分比**	**抵押品公平值**	**有抵押品貸款**	**無抵押品貸款**	**信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	29,573	0.04%	-	-	29,573	29,573
合計	**29,573**	**0.04%**	**-**	**-**	**29,573**	**29,573**

30/06/2020（千港元）

	貸款金額	佔客戶貸款總額百分比	抵押品公平值	有抵押品貸款	無抵押品貸款	信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）

	31/12/2020 (千港元) 其他資產之應計利息	30/06/2020 (千港元) 其他資產之應計利息
逾期超過一年	5,893	24,203
合計	**5,893**	24,203

註：
(1) 在二零二零年十二月底及二零二零年六月底均沒有合資格抵押品。
(2) 在二零二零年十二月底及二零二零年六月底均沒有銀行或其它金融機構之逾期貸款。
(3) 在二零二零年十二月底及二零二零年六月底均沒有重組貸款的客户，銀行或其它金融機構之貸款。
(4) 在二零二零年十二月底及二零二零年六月底均沒持有收回資產。
(5) 在二零二零年十二月底及二零二零年六月底均沒有逾期的其他資產。

7 或然負債及承諾

	31/12/2020 (千港元)	30/06/2020 (千港元)
名義數額:		
直接貸款代替項目	22,418,167	23,256,954
外匯及黃金合約	13,978,838	-
利率合約	-	2,325,030
其他承諾	50,475,929	50,451,188
合計	**86,872,934**	76,033,172

8 衍生工具

	31/12/2020 名義數額 (千港元)	**公平價值 資產 (千港元)**	**公平價值 負債 (千港元)**
匯率衍生工具	13,978,838	1,636	1,636
合計	**13,978,838**	**1,636**	**1,636**

	30/06/2020 名義數額 (千港元)	公平價值 資產 (千港元)	公平價值 負債 (千港元)
匯率衍生工具	-	-	-
合計	-	-	-

III. 其他資產負債表資料

9 流動性資料

	二零二零年第四季度	二零二零年第三季度	二零一九年第四季度
平均流動性維持比率	52.48%	56.01%	64.90%
平均核心資金比率	89.06%	90.83%	91.06%

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

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合符規定的手段。

- 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。

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III. 其 他 資 產 負 債 表 資 料

10 流 動 性 風 險（續）

- 現金流預測的工具

我行通過以下工具監測和預測資產負債表內外業務現金流的結構情況：1)正常情景淨現金流累計錯配；2）壓力情景現金流壓力測試。我行將表內外業務的現金流到期日進行累加計算，得出相應的累積到期現金缺口。我行確保在正常及壓力情景的規定期限內，該累積到期現金流結果是妥當的（如，累積現金流缺口能夠通過出售變賣債券獲取資金）。2020 年末，1 個月內正常情景的淨現金流累積缺口為負 59 億港幣；壓力測試結果在一個月內為正 209 億港幣。2020 年 6 月末，1 個月內正常情景的淨現金流累積缺口為負 325 億港幣；壓力測試結果在一個月內為正 140 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。2020年末，我行總共持有51億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。2020年6月末，我行總共持有73億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

二零二零年十二月三十一日	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	3,688,825	8,318,714	2,000,000	-	-	-	-	14,007,539
減值準備：								
－十二個月以內預期信用損失	(31)	(140)	(52)	-	-	-	-	(223)
銀行及其他金融機構於一至十二個月內到期之存款	-	-	1,550,380	6,144,350	-	-	-	7,694,730
減值準備：								
－十二個月以內預期信用損失	-	-	(240)	(1,833)	-	-	-	(2,073)
存放港外辦事處	1,033,761	659,477	9,220,830	17,256,157	47,788,655	100,775	-	76,059,655
減值準備：								
－十二個月以內預期信用損失	(2)	(32)	(40,209)	(10,410)	(146,952)	(83)	-	(197,688)
貸款及其他帳目		619,940	4,083,734	21,350,254	43,779,648	7,371,469	-	77,205,045
客戶貸款	-	515,595	4,055,428	21,344,275	34,853,419	7,407,772	-	68,176,489
銀行同業貸款	-	-	-	-	9,054,202	-	-	9,054,202
應計利息	-	133,948	33,550	22,856	23,756	-	-	214,110

二零二零年十二月三十一日	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
減值準備：								
－十二個月以內預期信用損失	-	(30)	(5,244)	(16,877)	(110,797)	(36,303)	-	(169,251)
－非信貸不良的合約期內之預期信用損失	-	-	-	-	(40,932)	-	-	(40,932)
－信貸不良的合約期內之預期信用損失	-	(29,573)	-	-	-	-	-	(29,573)
持有存款證	-	5,426,058	14,335,887	-	-	-	-	19,761,945
金融投資：	-	1,490,142	651,354	3,901,491	7,791,786	-	-	13,834,773
－以公允價值計量且其變動計入其他綜合收益	-	1,490,142	651,354	893,712	5,713,765	-	-	8,748,973
－以攤銷成本計量	-	-	-	3,007,779	2,078,021	-	-	5,085,800
其他投資	-	-	-	-	-	-	4,040	4,040
物業及設備	-	-	-	-	-	-	27,023	27,023
衍生金融工具	-	1,636	-	-	-	-	-	1,636
遞延稅項資產淨額	-	-	-	71,657	-	-	-	71,657
其他資產	-	116,194	254,182	250,018	264,187	86	122,175	1,006,842
總資產	**4,722,553**	**16,631,989**	**32,055,866**	**48,961,684**	**99,477,324**	**7,472,247**	**153,238**	**209,474,901**
負債								

二零二零年十二月三十一日	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
銀行及其他金融機構存款及結餘	-	46,136,542	26,228,029	13,318,460	14,549,203	-	-	100,232,234
港外辦事處存款	-	10,626,905	2,056,246	10,133,569	22,296,404	962,745	5,472,283	51,548,152
客戶存款	-	-	-	-	-	-	-	-
已發行存款證	-	-	-	-	-	-	-	-
已發行債務證券	-	1,162,735	1,545,610	5,271,394	47,935,505	-	-	55,915,244
衍生金融工具	-	1,636	-	-	-	-	-	1,636
現行稅項	-	-	-	141,009	-	-	-	141,009
其他負債	118	215,060	844,386	278,260	133,554	5,445	159,803	1,636,626
總負債	**118**	**58,142,878**	**30,674,271**	**29,142,692**	**84,914,666**	**968,190**	**5,632,086**	**209,474,901**
流動資金缺口淨額	**4,722,435**	**(41,510,889)**	**1,381,595**	**19,818,992**	**14,562,658**	**6,504,057**	**(5,478,848)**	-
表外債務								
不可撤銷之貸款承諾或信貸	-	335,295	-	-	-	-	-	335,295
其他表外債務	-	-	22,418,167	-	-	-	-	22,418,167
總表外債務	-	**335,295**	**22,418,167**	-	-	-	-	**22,753,462**
表外債權								
不可撤銷之貸款承諾或信貸	55,813,680	-	-	-	-	-	-	55,813,680
其他表外債權	15,111,116	-	-	-	-	-	14,194,545	29,305,661
總表外債權	**70,924,796**	-	-	-	-	-	**14,194,545**	**85,119,341**

III. 其他資產負債表資料

10 流動性風險（續）

• 合約到期數據（續）

二零二零年六月三十日	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
資產								
現金及短期資金	5,121,248	10,549,772	1,998,835	-	-	-	-	17,669,855
減值準備：								
－十二個月以內預期信用損失	(30)	(102)	(102)	-	-	-	-	(234)
銀行及其他金融機構於一至十二個內到期之存款	-	-	3,100,040	3,536,469	-	-	-	6,636,509
減值準備：								
－十二個月以內預期信用損失	-	-	(370)	(1,283)	-	-	-	(1,653)
存放港外辦事處	1,614,909	5,937,299	5,555,814	26,086,969	43,741,210	100,751	-	83,036,952
減值準備：								
－十二個月以內預期信用損失	(3)	(80)	(1,074)	(86,963)	(93,092)	(62)	-	(181,274)
貸款及其他帳目	-	1,742,705	6,569,386	24,544,607	42,075,652	9,345,242	-	84,277,592
客戶貸款	-	1,558,105	6,422,021	24,540,246	39,000,289	9,364,904	-	80,885,565
銀行同業貸款	-	-	-	-	3,204,666	-	-	3,204,666
應計利息	-	214,399	149,286	45,353	342	-	-	409,380

二零二零年六月三十日	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
減值準備：								
－十二個月以內預期信用損失	-	(55)	(1,921)	(40,992)	(68,653)	(19,662)	-	(131,283)
－非信貸不良的合約期內之預期信用損失	-	(64)	-	-	(60,992)	-	-	(61,056)
－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	-	-	9,222,573	11,994,934	-	-	-	21,217,507
金融投資：	-	-	1,239,547	7,160,975	4,190,525	-	-	12,591,047
－以公允價值計量且其變動計入其他綜合收益	-	-	62,172	3,424,185	4,190,525	-	-	7,676,882
－以攤銷成本計量	-		1,177,375	3,736,790	-	-	-	4,914,165
其他投資	-	-	-	-	-	-	4,040	4,040
物業及設備	-	-	-	-	-	-	8,990	8,990
衍生金融工具	-	-	-	-	-	-	-	-
遞延稅項資產淨額	-	-	-	67,936	-	-	-	67,936
其他資產	-	218,307	341,082	227,906	243,244	97	101,697	1,132,333
總資產	**6,736,124**	**18,447,901**	**28,025,731**	**73,531,550**	**90,157,539**	**9,446,028**	**114,727**	**226,459,600**
負債								
銀行及其他金融機構存款及結餘	-	63,452,021	25,486,410	36,311,588	14,308,028	-	-	139,558,047

二零二零年六月三十日	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	-	840,653	939,223	5,984,444	19,461,122	629,003	5,280,218	33,134,663
客戶存款	-	-	-	-	-	-	-	-
已發行存款證	-	154,996	-	-	-	-	-	154,996
已發行債務證券	-	4,262,301	2,643,923	2,706,021	40,855,171	-	-	50,467,416
衍生金融工具	-	-	-	-	-	-	-	-
現行稅項	-	-	-	279,796	-	-	-	279,796
其他負債	118	1,687,029	205,870	727,010	176,563	3,502	64,590	2,864,682
總負債	**118**	**70,397,000**	**29,275,426**	**46,008,859**	**74,800,884**	**632,505**	**5,344,808**	**226,459,600**
流動資金缺口淨額	**6,736,006**	**(51,949,099)**	**(1,249,695)**	**27,522,691**	**15,356,655**	**8,813,523**	**(5,230,081)**	-
表外債務								
不可撤銷之貸款承諾或信貸	-	1,686,481	-	-	-	-	-	1,686,481
其他表外債務	-	-	23,256,954	-	2,325,030	-	-	25,581,984
總表外債務	-	**1,686,481**	**23,256,954**	-	**2,325,030**	-	-	**27,268,465**
表外債權								
不可撤銷之貸款承諾或信貸	55,800,720	-	-	-	-	-	-	55,800,720
其他表外債權	2,325,030	-	-	-	-	-	14,194,545	16,519,575
總表外債權	**58,125,750**	-	-	-	-	-	**14,194,545**	**72,320,295**

ICBC 中国工商银行 香港分行

乙部－銀行綜合資料

1 資本

	31/12/2020 (億人民幣)	30/06/2020 (億人民幣)
股東資金	29,095.15	27,467.56

2 資本充足比率

	31/12/2020	30/06/2020
資本充足比率	16.88%	16.00%

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

	31/12/2020 (億人民幣)	30/06/2020 (億人民幣)
資產總額	333,450.58	331,120.10
負債總額	304,355.43	303,652.54
貸款總額	181,363.28	175,033.30
客戶存款總額	251,347.26	250,678.70

4 稅前溢利

	31/12/2020 (億人民幣)	31/12/2019 (億人民幣)
稅前溢利	3,921.26	3,917.89

ICBC 中国工商银行 香港分行

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：2021 年 4 月 29 日
For release on: 29th April 2021

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 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 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