



ICBC

中国工商银行

香港分行

INDUSTRIAL AND COMMERCIAL BANK OF CHINA LIMITED

HONG KONG BRANCH

二零二三年度中期監管披露報告

(未經審計)

2023 INTERIM REGULATORY DISCLOSURE STATEMENT

(UNAUDITED)

DISCLOSURE STATEMENT

Section A - Branch Information

I. Profit & Loss

	30/06/2023 (HK\$'000)	30/06/2022 (HK\$'000)
Interest income	4,044,369	1,462,751
Interest expense	(3,580,365)	(998,497)
Net interest income	464,004	464,254
Fee and commission income	80,243	71,675
Fee and commission expenses	(442)	(5,997)
Net fee and commission income	79,801	65,678
Net gain arising from trading in foreign currencies	1,553	57
Other income	21,252	51,765
Operating income	566,610	581,754
Operating expenses		
Staff and rental expenses	(21,929)	(21,956)
Other expenses	(194,486)	(194,883)
Operating profit before impairment losses	350,195	364,915
Net (charge)/ reversal for impairment losses on financial assets	(32,684)	69,066
Operating profit after impairment losses	317,511	433,981
Profit before taxation	317,511	433,981
Taxation expense		
Current taxation	(46,193)	(60,219)
Deferred taxation	(3,601)	(11,334)
Profit after taxation	267,717	362,428

II. Balance Sheet

	30/06/2023 (HK\$'000)	31/12/2022 (HK\$'000)
Assets		
Cash and balances with banks	8,218,460	15,594,317
Impairment allowance:		
- 12-month Expected Credit Losses ("ECL")	(100)	(470)
Placements with banks and other financial institutions maturing between one and twelve months	17,885,442	8,433,904
Impairment allowance:		
- 12-month ECL	(7,599)	(4,245)
Amount due from overseas offices of the institution	69,017,703	82,285,236
Impairment allowance:		
- 12-month ECL	(64,539)	(72,925)
Advances and other accounts:	74,617,398	70,682,727
Loans and advances to customers	72,111,248	64,894,956
Loans and advances to banks and other financial institutions	2,226,515	5,485,545
Accrued interest	396,098	368,932
Impairment allowances:		
- 12-month ECL	(61,751)	(66,706)
- Lifetime ECL not credit-impaired	-	-
- Lifetime ECL credit-impaired	(54,712)	-
Certificates of deposit held	13,586,024	6,857,964
Investment securities:	13,836,632	15,409,776
- Measured at fair value through other comprehensive income	10,993,415	12,595,894
- Measured at amortised cost	2,843,217	2,813,882
Other investments	2,280	2,280
Property, plant and equipment and investment properties	13,535	16,222
Deferred income tax assets	112,405	131,969
Other assets	3,973,939	1,351,475
Total assets	201,191,580	200,688,230
Liabilities		
Deposits and balances from banks and other financial institutions	102,292,079	103,872,558
Amount due to overseas offices of the institution	50,338,998	53,080,304
Debt securities in issue	46,579,702	40,906,636
Provision for taxation	173,895	228,010
Other liabilities	1,806,906	2,600,722
Total liabilities	201,191,580	200,688,230

III. Additional Balance Sheet Information

1 Impaired Loans and Advances

	30/06/2023 (HK\$'000)	31/12/2022 (HK\$'000)
Gross impaired loans and advances to customers	201,765	-
Accrued interest for such loans	4,625	-
Impairment allowance made in respect of such loans	54,712	-
% to total loans and advances to customers	0.28	-
Market value of collateral	558,893	-
Gross impaired other assets	-	-
Impairment allowance made in respect of such other assets	-	-

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 2023 and December 2022.

III. Additional Balance Sheet Information (continued)

2 Loans and Advances to Customers

i) By sectors

	30/06/2023		31/12/2022	
	(HK\$'000)	% of secured advances	(HK\$'000)	% of secured advances
Industrial, commercial and financial				
Property development	4,817,536	8.80%	2,354,945	15.07%
Property investment	-	-	-	-
Financial concerns	20,285,532	-	15,518,186	-
Stockbrokers	-	-	-	-
Wholesale and retail trade	-	-	559,628	100.00%
Manufacturing	-	-	-	-
Transport and transport equipment	5,283,205	-	5,770,434	-
Recreational activities	-	-	-	-
Information technology	5,406,392	-	2,729,055	-
Others	820,000	-	820,000	-
Loans and advances for use in Hong Kong	36,612,665	1.16%	27,752,248	3.30%
Trade financing	-	-	-	-
Trade bills	-	-	-	-
Loans and advances for use outside Hong Kong	35,498,583	19.16%	37,142,708	13.23%
Total	72,111,248	10.02%	64,894,956	8.98%

ii) By geographical areas

	30/06/2023 (HK\$'000)			31/12/2022 (HK\$'000)		
	Total loans and advances to customers	Overdue for six months or less but over three months	Impaired loans and advances	Total loans and advances to customers	Overdue for six months or less but over three months	Impaired loans and advances
Hong Kong	31,722,942	-	-	25,580,618	-	-
Mainland China	30,078,831	-	-	27,772,732	-	-
Other	10,309,475	201,765	201,765	11,541,606	-	-
	72,111,248	201,765	201,765	64,894,956	-	-

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 (continued)

3 Non-bank Mainland Exposures

		30/06/2023 (HK\$ million)		
Type of counterparties		On-balance sheet exposure	Off-balance sheet exposure	Total exposures
(a)	Central government, central government owned entities and their subsidiaries and JVs	21,705	125	21,830
(b)	Local governments, local government owned entities and their subsidiaries and JVs	2,546	-	2,546
(c)	PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	16,993	-	16,993
(c)(i)	Of which, PRC nationals residing in Mainland China or entities beneficially owned by Mainland interest	15,637	-	15,637
(d)	Other entities of central government not reported in item (a) above	1,662	7	1,669
(e)	Other entities of local government not reported in item (b) above	1,454	-	1,454
(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	-	-	-
Total		44,360	132	44,492

III. Additional Balance Sheet Information (continued)

3 Non-bank Mainland Exposures (continued)

		31/12/2022 (HK\$ million)		
Type of counterparties		On-balance sheet exposure	Off-balance sheet exposure	Total exposures
(a)	Central government, central government owned entities and their subsidiaries and JVs	14,025	2,625	16,650
(b)	Local governments, local government owned entities and their subsidiaries and JVs	3,904	-	3,904
(c)	PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	19,238	6,144	25,382
(c)(i)	Of which, PRC nationals residing in Mainland China or entities beneficially owned by Mainland interest	17,854	6,144	23,998
(d)	Other entities of central government not reported in item (a) above	2,457	1	2,458
(e)	Other entities of local government not reported in item (b) above	1,455	-	1,455
(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	-	-	-
Total		41,079	8,770	49,849

III. Additional Balance Sheet Information (continued)

4 Foreign Currency Exposure

	30/06/2023 (HK\$ million)				
	USD	CNY	EUR	GBP	NZD
Spot assets	136,801	20,284	5,071	648	-
Spot liabilities	(136,761)	(20,262)	(5,063)	(648)	-
Forward purchases	-	-	-	-	-
Forward sales	-	-	-	-	-
Net long position	40	22	8	-	-

	31/12/2022 (HK\$ million)				
	USD	CNY	EUR	GBP	NZD
Spot assets	142,636	17,198	5,542	613	5
Spot liabilities	(142,389)	(17,149)	(5,529)	(613)	(5)
Forward purchases	-	-	-	-	-
Forward sales	-	-	-	-	-
Net long position	247	49	13	-	-

III. Additional Balance Sheet Information (continued)

5 International Claims

30 June 2023	Non-bank private sector				
	Banks	Official sector	Non-bank financial institution	Non-financial private sector	Total
	HK\$ million	HK\$ million	HK\$ million	HK\$ million	HK\$ million
Developed countries	4,438	629	651	2,582	8,300
Offshore centers	22,169	-	10,401	14,884	47,454
Developing Europe	-	-	-	1,032	1,032
Developing Africa and Middle East	-	-	-	-	-
Developing Asia and Pacific	93,070	1,146	843	34,781	129,840
Of which: Mainland China	90,810	1,146	843	33,899	126,698
Others	2,260	-	-	882	3,142
International organisations	-	-	-	-	-
	119,677	1,775	11,895	53,279	186,626

III. Additional Balance Sheet Information (continued)

5 International Claims (continued)

31 December 2022	Non-bank private sector				
	Banks HK\$ million	Official sector HK\$ million	Non-bank financial institution HK\$ million	Non-financial private sector HK\$ million	Total HK\$ million
Developed countries	1,629	626	500	2,807	5,562
Offshore centers	23,720	-	7,519	12,137	43,376
Developing Europe	-	-	-	1,175	1,175
Developing Africa and Middle East	-	-	-	-	-
Developing Asia and Pacific	98,538	1,181	2,505	31,690	133,914
Of which: Mainland China	97,496	1,181	2,505	30,377	131,559
Others	1,042	-	-	1,313	2,355
International organisations	-	-	-	-	-
	123,887	1,807	10,524	47,809	184,027

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

III. Additional Balance Sheet Information (continued)

6 Analysis of Overdue Loans and Advances

As at 30/06/2023 (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 for six months or less but over three months	201,765	0.28	558,893	201,765	-	54,712
Total	201,765	0.28	558,893	201,765	-	54,712

As at 31/12/2022 (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 three months	-	-	-	-	-	-
Total	-	-	-	-	-	-

As at 30/06/2023 (HK\$'000)

Accrued interest

As at 31/12/2022 (HK\$'000)

Accrued interest

Overdue for six months or less but over three months	4,625	-
Total	4,625	-

- Remarks: (1) There were no overdue advances to banks and other financial institutions and other assets at the end of June 2023 and December 2022.
- (2) There were no rescheduled advances to customers, banks and other financial institutions or other assets at the end of June 2023 and December 2022.
- (3) There were no repossessed assets held at the end of June 2023 and December 2022.

III. Additional Balance Sheet Information (continued)

7 Contingent Liabilities and Commitments

	30/06/2023 (HK\$'000)	31/12/2022 (HK\$'000)
Notional amount:		
Direct credit substitutes	3,404,786	13,645,355
Forward forward deposit placed	-	-
Exchange rate contracts	-	-
Interest rate contract	-	-
Other commitments	54,439,189	60,681,918
Total	57,843,975	74,327,273

8 Liquidity Information

	2023 2nd Quarter	2022 2nd Quarter
Average liquidity maintenance ratio	61.24%	63.93%
Average core funding ratio	94.31%	96.49%

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

III. Additional Balance Sheet Information (continued)

9 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")

- Asset and Liability Management Committee ("ALCO")
ICBC HKB 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 a 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 (continued)

9 Liquidity Risk (continued)

Liquidity Risk is managed through the main below items: (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, analysed and reported on a monthly basis by Assets and Liabilities Management (“ALM”) to the ALCO members.

- Contingency funding plan (“CFP”)

The 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

ICBC HKB assesses 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. ICBC HKB 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 30 Jun 2023, cumulative net maturity mismatch (normal condition) exposure is negative HKD 22.1bn within 1 month; cash flow stress testing (stress condition) exposure is positive HKD 29.6bn within 1 month. On 31 December 2022, cumulative net maturity mismatch (normal condition) exposure is negative HKD 7.0bn within 1 month; cash flow stress testing (stress condition) exposure is positive HKD 31.3bn 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 ALCO on a monthly basis. On 30 Jun 2023, a total of HKD 2.2bn of diversified securities are maintained as liquidity cushion, mainly composed of fund bills, government bonds and China policy bank bonds. On 31 December 2022, a total of HKD 3.6bn of diversified securities are maintained as liquidity cushion, mainly composed of fund bills, government bonds and China policy bank bonds.

Section B - Bank Information (Consolidated basis)

1 Capital

	30/06/2023 (RMB million)	31/12/2022 (Restated) (RMB million)
Shareholders' funds	3,596,420	3,515,419

2 Capital Adequacy Ratio

	30/06/2023	31/12/2022 (Restated)
Capital adequacy ratio	18.45%	19.26%

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

	30/06/2023 (RMB million)	31/12/2022 (Restated) (RMB million)
Total assets	43,669,606	39,610,146
Total liabilities	40,073,186	36,094,727
Total advances	24,602,095	22,591,676
Total customer deposits	33,373,772	29,870,491

4 Pre-tax Profit

	30/06/2023 (RMB million)	30/06/2022 (Restated) (RMB million)
Pre-tax profit	203,655	210,003

披露報告

甲部 - 分行資料

I. 損益帳

	30/06/2023 (千港元)	30/06/2022 (千港元)
利息收入	4,044,369	1,462,751
利息支出	(3,580,365)	(998,497)
淨利息收入	<u>464,004</u>	<u>464,254</u>
收費及佣金收入	80,243	71,675
收費及佣金開支	(442)	(5,997)
收費及佣金收入淨額	<u>79,801</u>	<u>65,678</u>
淨外匯買賣收益	1,553	57
其他收入	21,252	51,765
營業收入	<u>566,610</u>	<u>581,754</u>
營運支出		
職員及租金開支	(21,929)	(21,956)
其他開支	(194,486)	(194,883)
未扣除減值損失前營業溢利	<u>350,195</u>	<u>364,915</u>
減值（損失）／回撥淨值	(32,684)	69,066
扣除減值損失後之營業溢利	<u>317,511</u>	<u>433,981</u>
除稅前溢利	<u>317,511</u>	<u>433,981</u>
稅項		
現行稅項	(46,193)	(60,219)
延繳稅項	(3,601)	(11,334)
除稅後溢利	<u>267,717</u>	<u>362,428</u>

II. 資產負債表

	30/06/2023 (千港元)	31/12/2022 (千港元)
資產		
現金及銀行結餘	8,218,460	15,594,317
減值準備：		
- 十二個月以內預期信用損失	(100)	(470)
銀行及其他金融機構於一至十二個月內到期之存款	17,885,442	8,433,904
減值準備：		
- 十二個月以內預期信用損失	(7,599)	(4,245)
存放港外辦事處	69,017,703	82,285,236
減值準備：		
- 十二個月以內預期信用損失	(64,539)	(72,925)
貸款及其他帳目	74,617,398	70,682,727
客戶貸款	72,111,248	64,894,956
銀行及其他金融機構貸款	2,226,515	5,485,545
應計利息	396,098	368,932
減值準備：		
- 十二個月以內預期信用損失	(61,751)	(66,706)
- 非信用減值的合約期內之預期信用損失	-	-
- 信用減值的合約期內之預期信用損失	(54,712)	-
持有存款證	13,586,024	6,857,964
金融投資：	13,836,632	15,409,776
- 以公允價值計量且其變動計入其他綜合收益	10,993,415	12,595,894
- 以攤銷成本計量	2,843,217	2,813,882
其他投資	2,280	2,280
物業及設備	13,535	16,222
遞延稅項資產淨額	112,405	131,969
其他資產	3,973,939	1,351,475
總資產	<u>201,191,580</u>	<u>200,688,230</u>

II. 資產負債表（續）

	30/06/2023 (千港元)	31/12/2022 (千港元)
負債		
銀行及其他金融機構存款及結餘	102,292,079	103,872,558
港外辦事處存款	50,338,998	53,080,304
已發行債務證券	46,579,702	40,906,636
現行稅項	173,895	228,010
其他負債	1,806,906	2,600,722
總負債	<u>201,191,580</u>	<u>200,688,230</u>

III. 其他資產負債表資料

1 減值貸款

	30/06/2023 (千港元)	31/12/2022 (千港元)
減值貸款總額	201,765	-
有關貸款應計利息	4,625	-
有關貸款之減值準備	54,712	-
佔客戶貸款總額百分比	0.28	-
抵押品市值	558,893	-
減值其他資產總額	-	-
有關其他資產之減值準備	-	-

- 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) 在二零二三年六月底及二零二二年十二月底沒有銀行或其他金融機構的減值貸款。

III. 其他資產負債表資料（續）

2 客戶貸款組合

i) 按行業類別劃分

	30/06/2023		31/12/2022	
	(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	4,817,536	8.80%	2,354,945	15.07%
物業投資	-	-	-	-
金融企業	20,285,532	-	15,518,186	-
證券經紀商	-	-	-	-
批發及零售業	-	-	559,628	100.00%
製造業	-	-	-	-
運輸及運輸設備	5,283,205	-	5,770,434	-
康樂活動	-	-	-	-
資訊科技	5,406,392	-	2,729,055	-
其他	820,000	-	820,000	-
本地貸款總數	36,612,665	1.16%	27,752,248	3.30%
貿易融資	-	-	-	-
商業票據	-	-	-	-
在本港以外使用的				
貸款	35,498,583	19.16%	37,142,708	13.23%
合計	72,111,248	10.02%	64,894,956	8.98%

	30/06/2023 (千港元)			31/12/2022 (千港元)		
	客戶貸款總額	逾期超過三個月但不超過六個月	減值貸款	客戶貸款總額	逾期超過三個月但不超過六個月	減值貸款
ii) 按地區劃分						
香港	31,722,942	-	-	25,580,618	-	-
中國	30,078,831	-	-	27,772,732	-	-
其他	10,309,475	201,765	201,765	11,541,606	-	-
	72,111,248	201,765	201,765	64,894,956	-	-

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（續）

3 內地非銀行風險承擔（續）

對手方類別	30/06/2023（百萬港元）		
	資產負債表內 的風險承擔	資產負債表外 的風險承擔	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	21,705	125	21,830
(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	2,546	-	2,546
(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	16,993	-	16,993
(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	15,637	-	15,637
(d) 並未於上文(a)項內報告的中央政府的其他實體	1,662	7	1,669
(e) 並未於上文(b)項內報告的中央政府的其他實體	1,454	-	1,454
(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	-	-	-
合 計	44,360	132	44,492

III. 其他資產負債表資料（續）

3 內地非銀行風險承擔（續）

		31/12/2022（百萬港元）		
		資產負債表內 的風險承擔	資產負債表外 的風險承擔	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	14,025	2,265	16,650
(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	3,904	-	3,904
(c)	於中國內地居住的中國國民或於中國內地註冊成立的其他實體，以及他們的附屬公司及合營公司	19,238	6,144	25,382
(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	17,854	6,144	23,998
(d)	並未於上文(a)項內報告的中央政府的其他實體	2,457	1	2,458
(e)	並未於上文(b)項內報告的中央政府的其他實體	1,455	-	1,455
(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	-	-	-
合 計		41,079	8,770	49,849

III. 其他資產負債表資料（續）

4 外匯風險

	30/06/2023 (百萬港元)				
	美 元	人 民 幣	歐 元	英 鎊	紐 元
現 貨 資 產	136,801	20,284	5,071	648	-
現 貨 負 債	(136,761)	(20,262)	(5,063)	(648)	-
遠 期 買 入	-	-	-	-	-
遠 期 賣 出	-	-	-	-	-
長 盤 淨 額	40	22	8	-	-

	31/12/2022 (百萬港元)				
	美 元	人 民 幣	歐 元	英 鎊	紐 元
現 貨 資 產	142,636	17,198	5,542	613	5
現 貨 負 債	(142,389)	(17,149)	(5,529)	(613)	(5)
遠 期 買 入	-	-	-	-	-
遠 期 賣 出	-	-	-	-	-
長 盤 淨 額	247	49	13	-	-

III. 其他資產負債表資料（續）

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
二零二三年六月三十日					
發達國家	4,438	629	651	2,582	8,300
離岸中心	22,169	-	10,401	14,884	47,454
發展中的歐洲國家	-	-	-	1,032	1,032
發展中的非洲和中東國家	-	-	-	-	-
發展中的亞太區國家	93,070	1,146	843	34,781	129,840
其中：中國	90,810	1,146	843	33,899	126,698
其他	2,260	-	-	882	3,142
國際組織	-	-	-	-	-
	119,677	1,775	11,895	53,279	186,626

III. 其他資產負債表資料（續）

5 國際債權（續）

	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
二零二二年十二月三十一日					
發達國家	1,629	626	500	2,807	5,562
離岸中心	23,720	-	7,519	12,137	43,376
發展中的歐洲國家	-	-	-	1,175	1,175
發展中的非洲和中東國家	-	-	-	-	-
發展中的亞太區國家	98,538	1,181	2,505	31,690	133,914
其中：中國	97,496	1,181	2,505	30,377	131,559
其他	1,042	-	-	1,313	2,355
國際組織	-	-	-	-	-
	123,887	1,807	10,524	47,809	184,027

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

30/06/2023（千港元）

	貸款 金額	估客 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	信用減值的 合約期內之 預期信用 損失之減 值撥備
逾期超過三個月但 不超過六個月	201,765	0.28	558,893	201,765	-	54,712
合計	201,765	0.28	558,893	201,765	-	54,712

31/12/2022（千港元）

	貸款 金額	估客 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	信用減值的 合約期內之 預期信用 損失之減 值撥備
逾期超過三個月	-	-	-	-	-	-
合計	-	-	-	-	-	-

III. 其他資產負債表資料（續）

6 逾期貸款（續）

	30/06/2023 (千港元)	31/12/2022 (千港元)
	應計利息	應計利息
逾期超過三個月但不超過六個月	4,625	-
合計	<u>4,625</u>	<u>-</u>

- 註： (1) 在二零二三年六月底及二零二二年十二月底沒有銀行，其它金融機構及其他資產之逾期貸款。
 (2) 在二零二三年六月底及二零二二年十二月底均沒有重組貸款的客戶，銀行及其它金融機構或其他資產之貸款。
 (3) 在二零二三年六月底及二零二二年十二月底均沒持有收回資產。

7 或然負債及承諾

	30/06/2023 (千港元)	31/12/2022 (千港元)
名義數額：		
直接貸款代替項目	3,404,786	13,645,355
遠期有期存款	-	-
外匯合約	-	-
利率合約	-	-
其他承諾	54,439,189	60,681,918
合計	<u>57,843,975</u>	<u>74,327,273</u>

III. 其他資產負債表資料（續）

8 流動性資料

	二零二三年 第二季度	二零二二年 第二季度
平均流動性維持比率	61.24%	63.93%
平均核心資金比率	94.31%	96.49%

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）。

9 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。

- 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。

III. 其他資產負債表資料（續）

9 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）。2023年6月末，1個月內正常情景的淨現金流累積缺口為負221億港幣；壓力測試結果在一個月內為正296億港幣。2022年12月末，1個月內正常情景的淨現金流累積缺口為負70億港幣；壓力測試結果在一個月內為正313億港幣。

- 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。2023年6月末，我行總共持有22億港幣主要由外匯基金票據、政府債券及中國政策性銀行債券組成的流動性緩衝證券組合。2022年12月末，我行總共持有36億港幣主要由外匯基金票據、政府債券及中國政策性銀行債券組成的流動性緩衝證券組合。

乙部 - 銀行綜合資料

1 資本

	30/06/2023 (百萬人民幣)	31/12/2022 (已重述) (百萬人民幣)
股東資金	3,596,420	3,515,419

2 資本充足比率

	30/06/2023	31/12/2022 (已重述)
資本充足比率	18.45%	19.26%

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

	30/06/2023 (百萬人民幣)	31/12/2022 (已重述) (百萬人民幣)
資產總額	43,669,606	39,610,146
負債總額	40,073,186	36,094,727
貸款總額	24,602,095	22,591,676
客戶存款總額	33,373,772	29,870,491

4 稅前溢利

	30/06/2023 (百萬人民幣)	30/06/2022 (已重述) (百萬人民幣)
稅前溢利	203,655	210,003

中國工商銀行股份有限公司香港分行監管披露
Industrial and Commercial Bank of China Limited Hong Kong Branch
Regulatory 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2023年上半年度未經審計的監管披露報告。此披露報告亦可於本分行索閱及本行之網站（www.icbc.com.cn）內的[分支機構－境外分支機構－香港分行網站－監管披露]項下閱覽。

The enclosed unaudited regulatory disclosure statement for the half year ended 2023 has been disclosed in compliance with the Banking (Disclosure) Rules Part 8 “Disclosures to be made by Authorized Institutions incorporated outside Hong Kong”. The disclosure statement is also available at our branch office and the “Global Site - Hong Kong Branch Website - Financial Disclosure Statements” section of our website (www.icbc.com.cn).

中國工商銀行股份有限公司
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Industrial and Commercial Bank of China Limited
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