



ICBC

中國工商銀行

香港分行

INDUSTRIAL AND COMMERCIAL BANK OF CHINA LIMITED

HONG KONG BRANCH

二零二五年度監管披露報表

(未經審計)

2025 ANNUAL REGULATORY DISCLOSURE STATEMENT

(UNAUDITED)

DISCLOSURE STATEMENT

Section A - Branch Information

I. Profit & Loss

	31/12/2025 (HK\$'000)	31/12/2024 (HK\$'000)
Interest income	6,930,134	9,704,591
Interest expense	<u>(6,407,962)</u>	<u>(8,755,831)</u>
Net interest income	522,172	948,760
Fee and commission income	47,916	136,489
Fee and commission expenses	<u>(8,706)</u>	<u>(6,784)</u>
Net fee and commission income	39,210	129,705
Net gain / (loss) arising from trading in foreign currencies	157,861	(2,021)
Other income	<u>343</u>	<u>14,404</u>
Operating income	719,586	1,090,848
Operating expenses		
Staff and rental expenses	(21,443)	(27,392)
Other expenses less fee and commission expenses	<u>(307,594)</u>	<u>(390,908)</u>
Operating profit before impairment losses	390,549	672,548
Net (charge) / reversal for impairment losses on financial assets	<u>(51,398)</u>	<u>90,418</u>
Operating profit after impairment losses	339,151	762,966
Profit before taxation	339,151	762,966
Taxation expense		
Current taxation	(92,911)	(176,602)
Deferred taxation	<u>1,991</u>	<u>(10,572)</u>
Profit after taxation	248,231	575,792



II. Balance Sheet

	31/12/2025 (HK\$'000)	30/06/2025 (HK\$'000)
Assets		
Cash and balances with banks	2,267,204	4,540,498
Impairment allowance:		
- 12-month Expected Credit Losses ("ECL")	(38)	(36)
Placements with banks and other financial institutions maturing between one and twelve months	821,984	5,378,787
Impairment allowance:		
- 12-month ECL	(185)	(5,081)
Amount due from overseas offices of the institution	60,411,058	54,414,693
Impairment allowance:		
- 12-month ECL	(15,817)	(50,308)
Advances and other accounts:	68,421,106	65,664,365
Loans and advances to customers	64,444,311	64,159,126
Loans and advances to banks and other financial institutions	4,116,475	1,385,516
Accrued interest	158,394	235,167
Impairment allowances:		
- 12-month ECL	(194,352)	(52,080)
- Lifetime ECL not credit-impaired	-	(10)
- Lifetime ECL credit-impaired	(103,722)	(63,354)
Certificates of deposit held	42,311,134	28,453,050
Investment securities:	20,284,133	15,299,946
- Measured at fair value through other comprehensive income	8,960,493	9,064,531
- Measured at amortised cost	11,323,640	6,235,415
Other investments	2,280	2,280
Property, plant and equipment and investment properties	15,821	5,805
Deferred income tax assets	35,060	27,064
Tax Recoverable	35,068	-
Derivative financial instruments	7	2
Other assets	4,397,901	4,122,810
Total assets	198,986,716	177,853,875
Liabilities		
Deposits and balances from banks and other financial institutions	121,654,159	93,269,907
Amount due to overseas offices of the institution	36,141,316	36,197,895
Deposit from customer		
Time, call and notice deposits	4,340,000	1,481,971
Certificates of deposit issued	-	3,920,328
Debt securities in issue	34,222,606	40,778,219
Provision for taxation	-	122,739
Derivative financial instruments	89,707	23,129
Other liabilities	2,538,928	2,059,687
Total liabilities	198,986,716	177,853,875

III. Additional Balance Sheet Information

1 Impaired Loans and Advances

	31/12/2025 (HK\$'000)	30/06/2025 (HK\$'000)
Gross impaired loans and advances to customers	103,142	100,724
Accrued interest for such loans	1,070	4,372
Impairment allowance made in respect of such loans	103,722	63,354
% to total loans and advances to customers	0.16%	0.16%
Market value of collateral	-	76,163
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 December 2025 and June 2025.

III. Additional Balance Sheet Information (continued)

2 Loans and Advances to Customers

i) By sectors

	31/12/2025		30/06/2025	
	(HK\$'000)	% of secured advances	(HK\$'000)	% of secured advances
Industrial, commercial and financial				
Property development	-	-	527,619	100.00%
Property investment	-	-	-	-
Financial concerns	22,434,305	-	22,468,555	-
Stockbrokers	-	-	-	-
Wholesale and retail trade	-	-	-	-
Manufacturing	1,460,000	-	1,860,000	-
Transport and transport equipment	2,077,839	-	3,733,485	-
Recreational activities	-	-	-	-
Electricity and gas	1,691,923	-	1,810,875	-
Information technology	3,200,000	-	200,000	-
Others	1,167,592	-	1,962,487	-
Loans and advances for use in Hong Kong	32,031,659	-	32,563,021	1.62%
Trade financing	-	-	-	-
Trade bills	-	-	-	-
Loans and advances for use outside Hong Kong	32,412,652	12.59%	31,596,105	13.60%
Total	64,444,311	6.33%	64,159,126	7.52%

ii) By geographical areas

	31/12/2025 (HK\$'000)			30/06/2025 (HK\$'000)		
	Total loans and advances to customers	Overdue over one year	Impaired loans and advances	Total loans and advances to customers	Overdue over one year	Impaired loans and advances
Hong Kong	34,316,514	-	-	31,708,949	-	-
Mainland China	24,326,050	-	-	25,410,953	-	-
Other	5,801,747	103,142	103,142	7,039,224	100,724	100,724
	64,444,311	103,142	103,142	64,159,126	100,724	100,724

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

		31/12/2025 (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	28,803	179	28,982
(b)	Local governments, local government owned entities and their subsidiaries and JVs	9,629	-	9,629
(c)	PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	4,724	545	5,269
(c)(i)	Of which, PRC nationals residing in Mainland China or entities beneficially owned by Mainland interest	4,724	545	5,269
(d)	Other entities of central government not reported in item (a) above	167	-	167
(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	-	-	-
Total		43,323	724	44,047

III. Additional Balance Sheet Information (continued)

3 Non-bank Mainland Exposures (continued)

		30/06/2025 (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	28,484	1,535	30,019
(b)	Local governments, local government owned entities and their subsidiaries and JVs	8,535	-	8,535
(c)	PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	3,226	3,218	6,444
(c)(i)	Of which, PRC nationals residing in Mainland China or entities beneficially owned by Mainland interest	3,226	3,218	6,444
(d)	Other entities of central government not reported in item (a) above	167	-	167
(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	-	-	-
Total		40,412	4,753	45,165

III. Additional Balance Sheet Information (continued)

4 Foreign Currency Exposure

	31/12/2025 (HK\$ million)				
	USD	CNY	EUR	GBP	JPY
Spot assets	108,682	35,767	1,806	713	332
Spot liabilities	(114,055)	(29,431)	(1,809)	(714)	(330)
Forward purchases	6,243	-	-	-	-
Forward sales	(669)	(6,321)	-	-	-
Net long position	201	15	(3)	(1)	2

	30/06/2025 (HK\$ million)				
	USD	CNY	EUR	GBP	JPY
Spot assets	104,143	36,471	3,135	734	52
Spot liabilities	(110,125)	(30,231)	(3,131)	(733)	(51)
Forward purchases	6,310	58	-	-	58
Forward sales	(15)	(6,274)	-	-	(58)
Net long position	313	24	4	1	1

III. Additional Balance Sheet Information (continued)

5 International Claims

31 December 2025	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	1,016	460	832	-		2,308
Offshore centers	3,626	-	24,045	3,610		31,281
Developing Europe	-	-	234	220		454
Developing Latin America and Caribbean	2,015	-	-	-		2,015
Developing Africa and Middle East	979	-	-	-		979
Developing Asia and Pacific	114,730	1,339	3,082	24,317		143,468
Of which: Mainland China	113,544	1,339	3,082	23,592		141,557
Others	1,186	-	-	725		1,911
International organisations	-	-	-	-		-
	122,366	1,799	28,193	28,147		180,505

III. Additional Balance Sheet Information (continued)

5 International Claims (continued)

30 June 2025	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	902	458	881	1,579	3,820	
Offshore centers	3,560	-	17,065	9,069	29,694	
Developing Europe	-	-	-	479	479	
Developing Latin America and Caribbean	136	-	-	-	136	
Developing Africa and Middle East	199	-	-	-	199	
Developing Asia and Pacific	93,979	504	2,856	26,926	124,265	
Of which: Mainland China	92,360	504	2,856	26,449	122,169	
Others	1,619	-	-	477	2,096	
International organisations	-	-	-	-	-	
	<u>98,776</u>	<u>962</u>	<u>20,802</u>	<u>38,053</u>	<u>158,593</u>	

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 31/12/2025 (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 one year	103,142	0.16	-	-	103,142	103,722
Total	103,142	0.16	-	-	103,142	103,722

	As at 30/06/2025 (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 one year	100,724	0.16	76,163	76,163	24,561	63,354
Total	100,724	0.16	76,163	76,163	24,561	63,354

	As at 31/12/2025 (HK\$'000)	As at 30/06/2025 (HK\$'000)
	Accrued interest	Accrued interest
Overdue over one year	1,070	4,372
Total	1,070	4,372

- Remarks: (1) There were no overdue advances to banks and other financial institutions at the end of December 2025 and June 2025.
- (2) There were no rescheduled advances to customers or banks and other financial institutions at the end of December 2025 and June 2025.
- (3) There were no repossessed assets held at the end of December 2025 and June 2025.

III. Additional Balance Sheet Information (continued)

7 Contingent Liabilities and Commitments

	31/12/2025 (HK\$'000)	30/06/2025 (HK\$'000)
Notional amounts:		
Direct credit substitutes	-	-
Forward forward deposit placed	-	-
Exchange rate contracts	-	-
Interest rate contract	-	-
Other commitments	92,202,560	123,289,960
Total	92,202,560	123,289,960

8 Derivatives Financial Instrument

	As at 31/12/2025		Fair values	
	Notional amount		Assets	Liabilities
	(HK\$'000)		(HK\$'000)	(HK\$'000)
Exchange rate derivatives	6,907,121	7	89,707	
Total	6,907,121	7	89,707	

	As at 30/06/2025		Fair values	
	Notional amount		Assets	Liabilities
	(HK\$'000)		(HK\$'000)	(HK\$'000)
Exchange rate derivatives	6,440,149	2	23,129	
Total	6,440,149	2	23,129	

9 Liquidity Information

	2025 4th Quarter	2024 4th Quarter
Average liquidity maintenance ratio	78.10%	80.14%
Average core funding ratio	100.27%	97.74%

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)

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”)

- 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)

10 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 31 December 2025, cumulative net maturity mismatch (normal condition) exposure is negative HKD 15.4bn within 1 month; cash flow stress testing (stress condition) exposure is positive HKD 5.3bn within 1 month. On 30 June 2025, 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 34.8bn within 1 month.

- Concentration on collateral pools and sources of funding

The Branch 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 31 December 2025, a total of HKD 2.4bn of diversified securities are maintained as liquidity cushion, mainly composed of fund bills and government bonds. On 30 June 2025, a total of HKD 2.8bn of diversified securities are maintained as liquidity cushion, mainly composed of fund bills and government bonds.

III. Additional Balance Sheet Information (continued)

10 Liquidity Risk (continued)

- Contractual maturity profile

At 31 December 2025	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 balances with banks	2,169,466	97,738	-	-	-	-	-	2,267,204
Impairment allowance:								
- 12-month ECL	(36)	(2)	-	-	-	-	-	(38)
Placements with banks and other financial institutions maturing between one and twelve months	-	-	212,772	609,212	-	-	-	821,984
Impairment allowance:								
- 12-month ECL	-	-	(23)	(162)	-	-	-	(185)
Amount due from overseas offices of the institution	298,517	8,907,130	7,375,751	25,238,311	18,591,349	-	-	60,411,058
Impairment allowance:								
- 12-month ECL	-	(211)	(552)	(7,603)	(7,451)	-	-	(15,817)
Advances and other accounts:	490	1,216,262	10,140,041	29,949,503	26,114,544	1,000,266	-	68,421,106
Loans and advances to customers	103,142	1,167,592	10,041,539	30,020,020	22,495,773	616,245	-	64,444,311
Loans and advances to banks and other financial institutions	-	-	-	-	3,727,277	389,198	-	4,116,475
Accrued interest	1,070	48,730	100,465	3,336	4,793	-	-	158,394
Impairment allowances:								
- 12-month ECL	-	(60)	(1,963)	(73,853)	(113,299)	(5,177)	-	(194,352)

III. Additional Balance Sheet Information (continued)

10 Liquidity Risk (continued)

• Contractual maturity profile (continued)

At 31 December 2025	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)
- Lifetime ECL not credit-impaired	-	-	-	-	-	-	-	-
- Lifetime ECL credit-impaired	(103,722)	-	-	-	-	-	-	(103,722)
Certificates of deposit held	-	4,565,695	16,104,857	21,141,318	499,264	-	-	42,311,134
Investment securities:	-	-	460,257	5,323,413	14,126,223	374,240	-	20,284,133
- Measured at fair value through other comprehensive income	-	-	460,257	982,596	7,143,400	374,240	-	8,960,493
- Measured at amortised cost	-	-	-	4,340,817	6,982,823	-	-	11,323,640
Other investments	-	-	-	-	-	-	2,280	2,280
Property, plant and equipment and investment properties	-	-	-	-	-	-	15,821	15,821
Deferred income tax assets	-	-	-	-	35,060	-	-	35,060
Tax Recoverable	-	-	-	35,068	-	-	-	35,068
Derivative financial instruments	-	7	-	-	-	-	-	7
Other assets	1,762,195	1,148,990	198,394	1,213,336	74,986	-	-	4,397,901
Total assets	4,230,632	15,935,609	34,491,497	83,502,396	59,433,975	1,374,506	18,101	198,986,716

III. Additional Balance Sheet Information (continued)
10 Liquidity Risk (continued)

- Contractual maturity profile (continued)

At 31 December 2025	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)
Liabilities								
Deposits and balances from banks and other financial institutions	-	57,530,405	3,987,331	36,370,759	23,765,664	-	-	121,654,159
Amount due to overseas offices of the institution	-	12,566,467	11,689,353	2,856,709	1,055,820	-	7,972,967	36,141,316
Deposits from customers:								
Time, call and notice deposits	-	-	4,340,000	-	-	-	-	4,340,000
Debt securities in issue	-	7,004,028	-	11,669,855	15,548,723	-	-	34,222,606
Provision for taxation	-	-	-	-	-	-	-	-
Derivative financial instruments	-	89,707	-	-	-	-	-	89,707
Other liabilities	16,810	368,955	136,056	1,652,867	364,240	-	-	2,538,928
Total liabilities	16,810	77,559,562	20,152,740	52,550,190	40,734,447	-	7,972,967	198,986,716
Net liquidity gap	4,213,822	(61,623,953)	14,338,757	30,952,206	18,699,528	1,374,506	(7,954,866)	-

III. Additional Balance Sheet Information (continued)
10 Liquidity Risk (continued)

- Contractual maturity profile (continued)

At 31 December 2025	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)
Off-balance sheet obligations								
Irrevocable loan commitments or facilities granted	-	879,228	-	-	-	-	-	879,228
Others	-	-	-	-	-	-	-	-
Total off-balance sheet obligations	-	879,228	-	-	-	-	-	879,228
Off-balance sheet claims								
Irrevocable loan commitments or facilities received	102,748,140	-	-	-	-	-	-	102,748,140
Others	-	-	-	-	-	-	5,398,810	5,398,810
Total off-balance sheet claims	102,748,140	-	-	-	-	-	5,398,810	108,146,950

III. Additional Balance Sheet Information (continued)

10 Liquidity Risk (continued)

• Contractual maturity profile (continued)

At 30 June 2025	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 balances with banks	3,049,819	1,490,679	-	-	-	-	-	4,540,498
Impairment allowance:								
- 12-month ECL	(29)	(7)	-	-	-	-	-	(36)
Placements with banks and other financial institutions maturing between one and twelve months	-	-	2,559,827	2,818,960	-	-	-	5,378,787
Impairment allowance:								
- 12-month ECL	-	-	(440)	(4,641)	-	-	-	(5,081)
Amount due from overseas offices of the institution	380,535	4,201,046	1,834,022	15,865,739	32,133,351	-	-	54,414,693
Impairment allowance:								
- 12-month ECL	(1)	(146)	(446)	(12,158)	(37,557)	-	-	(50,308)
Advances and other accounts:	41,742	1,669,559	4,529,672	23,981,803	34,789,277	652,312	-	65,664,365
Loans and advances to customers	100,724	1,619,894	4,444,411	23,905,147	33,435,765	653,185	-	64,159,126
Loans and advances to banks and other financial institutions	-	-	-	-	1,385,516	-	-	1,385,516
Accrued interest	4,372	49,730	86,464	89,230	5,371	-	-	235,167
Impairment allowances:								
- 12-month ECL	-	(65)	(1,203)	(12,564)	(37,375)	(873)	-	(52,080)

III. Additional Balance Sheet Information (continued)

10 Liquidity Risk (continued)

• Contractual maturity profile (continued)

At 30 June 2025	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)
- Lifetime ECL not credit-impaired	-	-	-	(10)	-	-	-	(10)
- Lifetime ECL credit-impaired	(63,354)	-	-	-	-	-	-	(63,354)
Certificates of deposit held	-	15,468,466	12,485,786	498,798	-	-	-	28,453,050
Investment securities:	-	-	744,178	1,575,956	12,388,931	590,881	-	15,299,946
- Measured at fair value through other comprehensive income	-	-	744,178	1,352,632	6,376,840	590,881	-	9,064,531
- Measured at amortised cost	-	-	-	223,324	6,012,091	-	-	6,235,415
Other investments	-	-	-	-	-	-	2,280	2,280
Property, plant and equipment and investment properties	-	-	-	-	-	-	5,805	5,805
Deferred income tax assets	-	-	-	-	27,064	-	-	27,064
Derivative financial instruments	-	2	-	-	-	-	-	2
Other assets	1,795,935	117,019	291,396	966,576	951,884	-	-	4,122,810
Total assets	5,268,001	22,946,618	22,443,995	45,691,033	80,252,950	1,243,193	8,085	177,853,875

III. Additional Balance Sheet Information (continued)

10 Liquidity Risk (continued)

- Contractual maturity profile (continued)

At 30 June 2025	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)
Liabilities								
Deposits and balances from banks and other financial institutions	-	20,689,353	18,170,394	20,745,561	33,664,599	-	-	93,269,907
Amount due to overseas offices of the institution	-	153,050	18,329,702	5,925,150	3,864,321	-	7,925,672	36,197,895
Deposits from customers:								
Time, call and notice deposits	-	341,473	1,140,498	-	-	-	-	1,481,971
Certificates of deposit issued	-	3,920,328	-	-	-	-	-	3,920,328
Debt securities in issue	-	6,279,151	-	7,057,832	27,441,236	-	-	40,778,219
Provision for taxation	-	-	-	122,739	-	-	-	122,739
Derivative financial instruments	-	23,129	-	-	-	-	-	23,129
Other liabilities	4,222	310,833	247,793	585,425	911,414	-	-	2,059,687
Total liabilities	4,222	31,717,317	37,888,387	34,436,707	65,881,570	-	7,925,672	177,853,875
Net liquidity gap	5,263,779	(8,770,699)	(15,444,392)	11,254,326	14,371,380	1,243,193	(7,917,587)	-

III. Additional Balance Sheet Information (continued)

10 Liquidity Risk (continued)

• Contractual maturity profile (continued)

At 30 June 2025	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)
Off-balance sheet obligations								
Irrevocable loan commitments or facilities granted	-	4,753,467	-	-	-	-	-	4,753,467
Others	-	-	-	-	-	-	-	-
Total off-balance sheet obligations	-	4,753,467	-	-	-	-	-	4,753,467
Off-balance sheet claims								
Irrevocable loan commitments or facilities received	103,619,340	-	-	-	-	-	-	103,619,340
Others	-	-	-	-	-	-	3,834,508	3,834,508
Total off-balance sheet claims	103,619,340	-	-	-	-	-	3,834,508	107,453,848

Section B - Bank Information (Consolidated basis)

1 Capital

	31/12/2025 (RMB million)	30/06/2025 (RMB million)
Shareholders' funds	4,272,024	4,138,876

2 Capital Adequacy Ratio

	31/12/2025	30/06/2025
Capital adequacy ratio	18.76%	19.54%

Remark: The capital adequacy ratio is calculated in accordance with the Administrative Measures on the Capital of Commercial Banks issued by the National Financial Regulatory Administration (“NFRA”), 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

	31/12/2025 (RMB million)	30/06/2025 (RMB million)
Total assets	53,477,773	52,317,931
Total liabilities	49,205,749	48,179,055
Total advances	29,712,359	29,371,887
Total customer deposits	37,311,778	36,904,556

4 Pre-tax Profit

	31/12/2025 (RMB million)	31/12/2024 (RMB million)
Pre-tax profit	424,435	421,827

披 露 報 告

甲 部 - 分 行 資 料

I. 損 益 帳

	31/12/2025 (千港元)	31/12/2024 (千港元)
利息收入	6,930,134	9,704,591
利息支出	<u>(6,407,962)</u>	<u>(8,755,831)</u>
淨利息收入	522,172	948,760
收費及佣金收入	47,916	136,489
收費及佣金開支	<u>(8,706)</u>	<u>(6,784)</u>
收費及佣金收入淨額	39,210	129,705
淨外匯買賣收益 / (虧損)	157,861	(2,021)
其他收入	<u>343</u>	<u>14,404</u>
營業收入	719,586	1,090,848
營運支出		
職員及租金開支	(21,443)	(27,392)
其他開支減去收費及佣金開支	<u>(307,594)</u>	<u>(390,908)</u>
未扣除減值損失前營業溢利	390,549	672,548
減值 (損失) / 回撥淨值	<u>(51,398)</u>	<u>90,418</u>
扣除減值損失後之營業溢利	339,151	762,966
除稅前溢利	339,151	762,966
稅項		
現行稅項	(92,911)	(176,602)
延繳稅項	<u>1,991</u>	<u>(10,572)</u>
除稅後溢利	248,231	575,792

II. 資產負債表

	31/12/2025 (千港元)	30/06/2025 (千港元)
資產		
現金及銀行結餘	2,267,204	4,540,498
減值準備：		
- 十二個月以內預期信用損失	(38)	(36)
銀行及其他金融機構於一至十二個月內到期之存款	821,984	5,378,787
減值準備：		
- 十二個月以內預期信用損失	(185)	(5,081)
存放港外辦事處	60,411,058	54,414,693
減值準備：		
- 十二個月以內預期信用損失	(15,817)	(50,308)
貸款及其他帳目	68,421,106	65,664,365
客戶貸款	64,444,311	64,159,126
銀行及其他金融機構貸款	4,116,475	1,385,516
應計利息	158,394	235,167
減值準備：		
- 十二個月以內預期信用損失	(194,352)	(52,080)
- 非信用減值的合約期內之預期信用損失	-	(10)
- 信用減值的合約期內之預期信用損失	(103,722)	(63,354)
持有存款證	42,311,134	28,453,050
金融投資：	20,284,133	15,299,946
- 以公允價值計量且其變動計入其他綜合收益	8,960,493	9,064,531
- 以攤銷成本計量	11,323,640	6,235,415
其他投資	2,280	2,280
物業及設備	15,821	5,805
遞延稅項資產淨額	35,060	27,064
可收回稅款	35,068	-
衍生金融工具	7	2
其他資產	4,397,901	4,122,810
總資產	198,986,716	177,853,875

II. 資產負債表（續）

	31/12/2025 (千港元)	30/06/2025 (千港元)
負債		
銀行及其他金融機構存款及結餘	121,654,159	93,269,907
港外辦事處存款	36,141,316	36,197,895
客戶存款		
定期、短期通知及通知存款	4,340,000	1,481,971
已發行存款證	-	3,920,328
已發行債務證券	34,222,606	40,778,219
現行稅項	-	122,739
衍生金融工具	89,707	23,129
其他負債	2,538,928	2,059,687
總負債	198,986,716	177,853,875

III. 其他資產負債表資料

1 減值貸款

	31/12/2025 (千港元)	30/06/2025 (千港元)
減值貸款總額	103,142	100,724
有關貸款應計利息	1,070	4,372
有關貸款之減值準備	103,722	63,354
佔客戶貸款總額百分比	0.16%	0.16%
抵押品市值	-	76,163
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) 在二零二五年十二月底及二零二五年六月底均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

	31/12/2025		30/06/2025	
	(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	-	-	527,619	100.00%
物業投資	-	-	-	-
金融企業	22,434,305	-	22,468,555	-
證券經紀商	-	-	-	-
批發及零售業	-	-	-	-
製造業	1,460,000	-	1,860,000	-
運輸及運輸設備	2,077,839	-	3,733,485	-
康樂活動	-	-	-	-
電力和天然氣	1,691,923	-	1,810,875	-
資訊科技	3,200,000	-	200,000	-
其他	1,167,592	-	1,962,487	-
本地貸款總數	32,031,659	-	32,563,021	1.62%
貿易融資	-	-	-	-
商業票據	-	-	-	-
在本港以外使用的				
貸款	32,412,652	12.59%	31,596,105	13.60%
合計	64,444,311	6.33%	64,159,126	7.52%

	31/12/2025 (千港元)			30/06/2025 (千港元)		
	客戶貸款總額	逾期超過一年	減值貸款	客戶貸款總額	逾期超過一年	減值貸款
香港	34,316,514	-	-	31,708,949	-	-
中國	24,326,050	-	-	25,410,953	-	-
其他	5,801,747	103,142	103,142	7,039,224	100,724	100,724
	64,444,311	103,142	103,142	64,159,126	100,724	100,724

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

		31/12/2025 (百萬港元)		
對手方類別		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	28,803	179	28,982
(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	9,629	-	9,629
(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	4,724	545	5,269
(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	4,724	545	5,269
(d)	並未於上文(a)項內報告的中央政府的其他實體	167	-	167
(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	-	-	-
合計		43,323	724	44,047

III. 其他資產負債表資料（續）

3 內地非銀行風險承擔（續）

		30/06/2025 (百萬港元)		
對手方類別		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	28,484	1,535	30,019
(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	8,535	-	8,535
(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	3,226	3,218	6,444
(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	3,226	3,218	6,444
(d)	並未於上文(a)項內報告的中央政府的其他實體	167	-	167
(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	-	-	-
合計		40,412	4,753	45,165

III. 其他資產負債表資料(續)

4 外匯風險

	31/12/2025 (百萬港元)				
	美元	人民幣	歐元	英鎊	日元
現貨資產	108,682	35,767	1,806	713	332
現貨負債	(114,055)	(29,431)	(1,809)	(714)	(330)
遠期買入	6,243	-	-	-	-
遠期賣出	(669)	(6,321)	-	-	-
長盤淨額	<u>201</u>	<u>15</u>	<u>(3)</u>	<u>(1)</u>	<u>2</u>

	30/06/2025 (百萬港元)				
	美元	人民幣	歐元	英鎊	日元
現貨資產	104,143	36,471	3,135	734	52
現貨負債	(110,125)	(30,231)	(3,131)	(733)	(51)
遠期買入	6,310	58	-	-	58
遠期賣出	(15)	(6,274)	-	-	(58)
長盤淨額	<u>313</u>	<u>24</u>	<u>4</u>	<u>1</u>	<u>1</u>

III. 其他資產負債表資料（續）

5 國際債權

	非銀行私營機構				總計 百萬港元
	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	
二零二五年十二月三十一日					
發達國家	1,016	460	832	-	2,308
離岸中心	3,626	-	24,045	3,610	31,281
發展中的歐洲國家	-	-	234	220	454
發展中的拉丁美洲和加勒 比海國家	2,015	-	-	-	2,015
發展中的非洲和中東國家	979	-	-	-	979
發展中的亞太區國家	114,730	1,339	3,082	24,317	143,468
其中：中國	113,544	1,339	3,082	23,592	141,557
其他	1,186	-	-	725	1,911
國際組織	-	-	-	-	-
	122,366	1,799	28,193	28,147	180,505

III. 其他資產負債表資料(續)

5 國際債權(續)

	非銀行私營機構				總計 百萬港元
	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	
二零二五年六月三十日					
發達國家	902	458	881	1,579	3,820
離岸中心	3,560	-	17,065	9,069	29,694
發展中的歐洲國家	-	-	-	479	479
發展中的拉丁美洲和加勒 比海國家	136	-	-	-	136
發展中的非洲和中東國家	199	-	-	-	199
發展中的亞太區國家	93,979	504	2,856	26,926	124,265
其中：中國	92,360	504	2,856	26,449	122,169
其他	1,619	-	-	477	2,096
國際組織	-	-	-	-	-
	98,776	962	20,802	38,053	158,593

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

31/12/2025 (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	信用減值的 合約期內之 預期信用 損失之減 值撥備
逾期超過一年	103,142	0.16	-	-	103,142	103,722
合計	103,142	0.16	-	-	103,142	103,722

30/06/2025 (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	信用減值的 合約期內之 預期信用 損失之減 值撥備
逾期超過一年	100,724	0.16	76,163	76,163	24,561	63,354
合計	100,724	0.16	76,163	76,163	24,561	63,354

III. 其他資產負債表資料 (續)

6 逾期貸款 (續)

	31/12/2025 (千港元)	30/06/2025 (千港元)
	應計利息	應計利息
逾期超過一年	1,070	4,372
合計	<u>1,070</u>	<u>4,372</u>

- 註： (1) 在二零二五年十二月底及二零二五年六月底均沒有銀行或其它金融機構之逾期貸款。
 (2) 在二零二五年十二月底及二零二五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。
 (3) 在二零二五年十二月底及二零二五年六月底均沒持有收回資產。

7 或然負債及承諾

	31/12/2025 (千港元)	30/06/2025 (千港元)
名義數額：		
直接貸款代替項目	-	-
遠期有期存款	-	-
外匯合約	-	-
利率合約	-	-
其他承諾	92,202,560	123,289,960
合計	<u>92,202,560</u>	<u>123,289,960</u>

8 衍生工具

	31/12/2025 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	6,907,121	7	89,707
合計	<u>6,907,121</u>	<u>7</u>	<u>89,707</u>

	30/06/2025 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	6,440,149	2	23,129
合計	<u>6,440,149</u>	<u>2</u>	<u>23,129</u>

III. 其他資產負債表資料（續）

9 流動性資料

	二零二五年 第四季度	二零二四年 第四季度
平均流動性維持比率	78.10%	80.14%
平均核心資金比率	100.27%	97.74%

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：

- 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）

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）。2025年12月31日，1個月內正常情景的淨現金流累積缺口為負154億港幣；壓力測試結果在一個月內為正53億港幣。2025年6月末，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348億港幣。

- 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。2025年12月31日，我行總共持有24億港幣主要由外匯基金票據及政府債券組成的流動性緩衝證券組合。2025年6月末，我行總共持有28億港幣主要由外匯基金票據及政府債券組成的流動性緩衝證券組合。

III. 其他資產負債表資料(續)

10 流動性風險(續)

• 合約到期數據

二零二五年十二月三十一日	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
資產								
現金及銀行結餘	2,169,466	97,738	-	-	-	-	-	2,267,204
減值準備：								
- 十二個月以內預期 信用損失	(36)	(2)	-	-	-	-	-	(38)
銀行及其他金融機構於 一至十二個月 內到期之存款	-	-	212,772	609,212	-	-	-	821,984
減值準備：								
- 十二個月以內預期 信用損失	-	-	(23)	(162)	-	-	-	(185)
存放港外辦事處	298,517	8,907,130	7,375,751	25,238,311	18,591,349	-	-	60,411,058
減值準備：								
- 十二個月以內預期 信用損失	-	(211)	(552)	(7,603)	(7,451)	-	-	(15,817)
貸款及其他帳目	490	1,216,262	10,140,041	29,949,503	26,114,544	1,000,266	-	68,421,106
客戶貸款	103,142	1,167,592	10,041,539	30,020,020	22,495,773	616,245	-	64,444,311
銀行及其他金融機構 貸款	-	-	-	-	3,727,277	389,198	-	4,116,475
應計利息	1,070	48,730	100,465	3,336	4,793	-	-	158,394

III. 其他資產負債表資料(續)

10 流動性風險(續)

• 合約到期數據(續)

	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
二零二五年十二月三十一日	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	-	(60)	(1,963)	(73,853)	(113,299)	(5,177)	-	(194,352)
- 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	(103,722)	-	-	-	-	-	-	(103,722)
持有存款證	-	4,565,695	16,104,857	21,141,318	499,264	-	-	42,311,134
金融投資：	-	-	460,257	5,323,413	14,126,223	374,240	-	20,284,133
- 以公允價值計量且其變動計入其他綜合收益	-	-	460,257	982,596	7,143,400	374,240	-	8,960,493
- 以攤銷成本計量	-	-	-	4,340,817	6,982,823	-	-	11,323,640
其他投資	-	-	-	-	-	-	2,280	2,280
物業及設備	-	-	-	-	-	-	15,821	15,821
遞延稅項資產淨額	-	-	-	-	35,060	-	-	35,060
可收回稅款	-	-	-	35,068	-	-	-	35,068
衍生金融工具	-	7	-	-	-	-	-	7
其他資產	1,762,195	1,148,990	198,394	1,213,336	74,986	-	-	4,397,901
總資產	4,230,632	15,935,609	34,491,497	83,502,396	59,433,975	1,374,506	18,101	198,986,716

III. 其他資產負債表資料 (續)

10 流動性風險 (續)

• 合約到期數據 (續)

二零二五年十二月三十一日	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
負債								
銀行及其他金融機構存款及結餘	-	57,530,405	3,987,331	36,370,759	23,765,664	-	-	121,654,159
港外辦事處存款	-	12,566,467	11,689,353	2,856,709	1,055,820	-	7,972,967	36,141,316
客戶存款：								
定期、短期通知及通知存款	-	-	4,340,000	-	-	-	-	4,340,000
已發行債務證券	-	7,004,028	-	11,669,855	15,548,723	-	-	34,222,606
現行稅項	-	-	-	-	-	-	-	-
衍生金融工具	-	89,707	-	-	-	-	-	89,707
其他負債	16,810	368,955	136,056	1,652,867	364,240	-	-	2,538,928
總負債	16,810	77,559,562	20,152,740	52,550,190	40,734,447	-	7,972,967	198,986,716
流動資金缺口淨額	4,213,822	(61,623,953)	14,338,757	30,952,206	18,699,528	1,374,506	(7,954,866)	-

III. 其他資產負債表資料(續)

10 流動性風險(續)

• 合約到期數據(續)

	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
二零二五年十二月三十一日	千港元	千港元	千港元	千港元	千港元	千港元	千港元	千港元
表外債務								
不可撤銷之貸款承諾 或信貸	-	879,228	-	-	-	-	-	879,228
其他表外債務	-	-	-	-	-	-	-	-
總表外債務	-	879,228	-	-	-	-	-	879,228
表外債權								
不可撤銷之貸款承諾 或信貸	102,748,140	-	-	-	-	-	-	102,748,140
其他表外債權	-	-	-	-	-	-	5,398,810	5,398,810
總表外債權	102,748,140	-	-	-	-	-	5,398,810	108,146,950

III. 其他資產負債表資料 (續)
10 流動性風險 (續)

• 合約到期數據 (續)

二零二五年六月三十日	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								
現金及銀行結餘	3,049,819	1,490,679	-	-	-	-	-	4,540,498
減值準備：								
- 十二個月以內預期 信用損失	(29)	(7)	-	-	-	-	-	(36)
銀行及其他金融機構 於一至十二個 月內到期之存款	-	-	2,559,827	2,818,960	-	-	-	5,378,787
減值準備：								
- 十二個月以內預期 信用損失	-	-	(440)	(4,641)	-	-	-	(5,081)
存放港外辦事處	380,535	4,201,046	1,834,022	15,865,739	32,133,351	-	-	54,414,693
減值準備：								
- 十二個月以內預期 信用損失	(1)	(146)	(446)	(12,158)	(37,557)	-	-	(50,308)
貸款及其他帳目	41,742	1,669,559	4,529,672	23,981,803	34,789,277	652,312	-	65,664,365
客戶貸款	100,724	1,619,894	4,444,411	23,905,147	33,435,765	653,185	-	64,159,126
銀行及其他金融機構 貸款	-	-	-	-	1,385,516	-	-	1,385,516
應計利息	4,372	49,730	86,464	89,230	5,371	-	-	235,167

III. 其他資產負債表資料(續)

10 流動性風險(續)

• 合約到期數據(續)

	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
二零二五年六月三十日	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	-	(65)	(1,203)	(12,564)	(37,375)	(873)	-	(52,080)
- 非信用減值的合約期內之預期信用損失	-	-	-	(10)	-	-	-	(10)
- 信用減值的合約期內之預期信用損失	(63,354)	-	-	-	-	-	-	(63,354)
持有存款證	-	15,468,466	12,485,786	498,798	-	-	-	28,453,050
金融投資：	-	-	744,178	1,575,956	12,388,931	590,881	-	15,299,946
- 以公允價值計量且其變動計入其他綜合收益	-	-	744,178	1,352,632	6,376,840	590,881	-	9,064,531
- 以攤銷成本計量	-	-	-	223,324	6,012,091	-	-	6,235,415
其他投資	-	-	-	-	-	-	2,280	2,280
物業及設備	-	-	-	-	-	-	5,805	5,805
遞延稅項資產淨額	-	-	-	-	27,064	-	-	27,064
衍生金融工具	-	2	-	-	-	-	-	2
其他資產	1,795,935	117,019	291,396	966,576	951,884	-	-	4,122,810
總資產	5,268,001	22,946,618	22,443,995	45,691,033	80,252,950	1,243,193	8,085	177,853,875

III. 其他資產負債表資料(續)

10 流動性風險(續)

• 合約到期數據(續)

二零二五年六月三十日	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
負債								
銀行及其他金融機構 存款及結餘	-	20,689,353	18,170,394	20,745,561	33,664,599	-	-	93,269,907
港外辦事處存款	-	153,050	18,329,702	5,925,150	3,864,321	-	7,925,672	36,197,895
客戶存款：								
定期、短期通知及通 知存款	-	341,473	1,140,498	-	-	-	-	1,481,971
已發行存款證	-	3,920,328	-	-	-	-	-	3,920,328
已發行債務證券	-	6,279,151	-	7,057,832	27,441,236	-	-	40,778,219
現行稅項	-	-	-	122,739	-	-	-	122,739
衍生金融工具	-	23,129	-	-	-	-	-	23,129
其他負債	4,222	310,833	247,793	585,425	911,414	-	-	2,059,687
總負債	4,222	31,717,317	37,888,387	34,436,707	65,881,570	-	7,925,672	177,853,875
流動資金缺口淨額	5,263,779	(8,770,699)	(15,444,392)	11,254,326	14,371,380	1,243,193	(7,917,587)	-

III. 其他資產負債表資料 (續)

10 流動性風險 (續)

• 合約到期數據 (續)

二零二五年六月三十日	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
表外債務								
不可撤銷之貸款承諾 或信貸	-	4,753,467	-	-	-	-	-	4,753,467
其他表外債務	-	-	-	-	-	-	-	-
總表外債務	-	4,753,467	-	-	-	-	-	4,753,467
表外債權								
不可撤銷之貸款承諾 或信貸	103,619,340	-	-	-	-	-	-	103,619,340
其他表外債權	-	-	-	-	-	-	3,834,508	3,834,508
總表外債權	103,619,340	-	-	-	-	-	3,834,508	107,453,848

乙部 - 銀行綜合資料

1 資本

	31/12/2025 (百萬人民幣)	30/06/2025 (百萬人民幣)
股東資金	4,272,024	4,138,876

2 資本充足比率

	31/12/2025	30/06/2025
資本充足比率	18.76%	19.54%

註：資本充足率是按照國家金融監督管理總局頒佈《商業銀行資本管理辦法》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

	31/12/2025 (百萬人民幣)	30/06/2025 (百萬人民幣)
資產總額	53,477,773	52,317,931
負債總額	49,205,749	48,179,055
貸款總額	29,712,359	29,371,887
客戶存款總額	37,311,778	36,904,556

4 稅前溢利

	31/12/2025 (百萬人民幣)	31/12/2024 (百萬人民幣)
稅前溢利	424,435	421,827

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

公佈日期：2026年4月29日

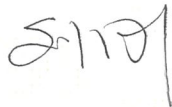
For release on: 29th April 2026

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2025年年度未經審計的監管披露報表。此披露報表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 year ended 2025 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
香港分行
Industrial and Commercial Bank of China Limited
Hong Kong Branch

劉剛



總經理
LIU Gang
General Manager