

二〇一七年三月三十一日

請即時發布

## 中國農業銀行股份有限公司香港分行公布財務資料

中國農業銀行股份有限公司香港分行今天根據香港金融管理局對海外註冊成立的認可機構的規定，發表主要財務資料披露文件。

中國農業銀行股份有限公司香港分行的主要財務資料披露文件(見附件)載有分行業務截至 2016 年 12 月 31 日的財務資料。文件內附有：收益表、資產負債表、帳目附注、補充財務資料，以及中國農業銀行的綜合財務資料。

中國農業銀行股份有限公司香港分行截至 2016 年 12 月 31 日的財務資料披露文件的副本由 2017 年 3 月 31 日起可於中環干諾道中 50 號 25 樓接待處索取。此外，本行亦已按香港銀行條例第 20 節，將副本交由香港金融管理局存放於公眾註冊處，以供查閱。

31<sup>st</sup> March 2017

# Media Release

For immediate release

## **Agricultural Bank of China Limited Hong Kong Branch Releases Financial Information**

Agricultural Bank of China Limited Hong Kong Branch today released its Key Financial Information Disclosure Statement, as required by the Hong Kong Monetary Authority of overseas incorporated authorized institutions.

Agricultural Bank of China Limited Hong Kong Branch's Key Financial Information Disclosure Statement (attached) includes financial information relating to the operations of the branch as at 31<sup>st</sup> December 2016. The Statement includes: Income Statement; Balance Sheet; Notes to the Financial Statements; Supplementary Financial Information and Bank Consolidated Financial Information.

Copies of the Agricultural Bank of China Limited Hong Kong Branch's Key Financial Information Disclosure Statement as at 31<sup>st</sup> December 2016 will be available at the 25/F Reception, 50 Connaught Road Central, from 31<sup>st</sup> March 2017. A copy is also filed with the Hong Kong Monetary Authority, which keeps this notice in its Public Registry, maintained under Section 20 of the Hong Kong Banking Ordinance.



**中国农业银行 香港分行**

AGRICULTURAL BANK OF CHINA HONG KONG BRANCH

Incorporated in China with limited liability

中國農業銀行股份有限公司香港分行  
Agricultural Bank of China Limited Hong Kong Branch

主要財務資料披露報表  
Key Financial Information Disclosure Statement

於二零一六年十二月三十一日  
As at 31 December 2016

中國農業銀行股份有限公司香港分行  
AGRICULTURAL BANK OF CHINA LIMITED HONG KONG BRANCH

主要財務資料披露報表  
KEY FINANCIAL INFORMATION DISCLOSURE STATEMENT

於二零一六年十二月三十一日  
As at 31 December 2016

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中國農業銀行股份有限公司香港分行  
AGRICULTURAL BANK OF CHINA LIMITED HONG KONG BRANCH

收益表  
Income Statement

			截至2016年 12月31日結算 For the year ended 31 Dec 2016 仟港元 HKD '000	截至2015年 12月31日結算 For the year ended 31 Dec 2015 仟港元 HKD '000
		附註 Notes		
利息收入	Interest income		9,700,121	11,523,044
利息支出	Interest expense		(7,010,650)	(7,073,211)
淨利息收入	Net interest income		<u>2,689,471</u>	<u>4,449,833</u>
其他營運收入	Other operating income	1	758,383	(969,944)
總營運收入	Operating income		<u>3,447,854</u>	<u>3,479,889</u>
營運支出	Operating expenses	2	(353,127)	(322,210)
未扣除減值準備之營業溢利	Operating profit before impairment allowances		<u>3,094,727</u>	<u>3,157,679</u>
資產減值準備 - 貸款	Charge of impairment allowances for loan & advances		(26,409)	(6,003)
資產減值準備 - 證券	Reversal of impairment allowances for securities		884	15,674
營業盈利	Operating profit		<u>3,069,202</u>	<u>3,167,350</u>
出售固定資產的虧損	Loss on disposal of fixed assets		---	(1,669)
除稅前盈利	Profit before taxation		<u>3,069,202</u>	<u>3,165,681</u>
稅項	Taxation		(511,913)	(533,116)
除稅後盈利	Profit after taxation		<u><u>2,557,289</u></u>	<u><u>2,632,565</u></u>

中國農業銀行股份有限公司香港分行  
AGRICULTURAL BANK OF CHINA LIMITED HONG KONG BRANCH

資產負債表  
BALANCE SHEET

		附註 Notes	2016年12月31日 31 Dec 2016 仟港元 HKD '000	2016年6月30日 30 Jun 2016 仟港元 HKD '000
<b>資產</b>	<b>ASSETS</b>			
現金及銀行結存	Cash and balances with banks		20,714,021	5,073,989
存放同業(一至十二個月內到期)	Placements with banks (maturing between one and twelve months)		15,498,742	796,174
存於外匯基金存款	Due from Exchange Fund		7,982	42,674
海外辦事處之結欠金額	Amount due from overseas offices		19,302,388	10,509,939
持有的存款證	Certificates of deposit held		45,054,652	47,472,444
通過損益以反映公平價值的證券	Securities measured at fair value through profit or loss	3	8,936,440	9,003,292
可供出售的證券	Available-for-sale securities		94,307,728	61,917,882
持有至到期日的證券	Held-to-maturity securities		266,583	1,429,859
貸款及其他賬項	Advances and other accounts	4	270,710,859	285,487,661
其他投資	Other investments		2,547,453	357,544
裝置及設備	Property and equipment		1,543,328	1,551,246
投資物業	Investment Properties		3,553,760	3,556,528
總資產	Total assets		<u>482,443,936</u>	<u>427,199,232</u>
<b>負債</b>	<b>LIABILITIES</b>			
尚欠銀行及中央銀行的存款及結餘	Deposits and balances from banks, central banks		155,983,020	159,533,290
客戶存款	Deposits from customers	9	116,619,643	89,197,832
結欠海外辦事處之金額	Amount due to overseas offices		46,890,827	26,254,993
已發行存款證	Certificates of deposit issued		114,810,668	91,980,595
已發行債務證券	Issued debt securities		10,866,195	16,642,923
現行稅項	Current tax liabilities		80	243,651
遞延稅項	Deferred tax liabilities		12,388	38,452
其他賬項	Other liabilities		22,422,864	29,826,150
總負債	Total liabilities		<u>467,605,685</u>	<u>413,717,886</u>
<b>資本</b>	<b>CAPITAL RESOURCES</b>			
資本金	Loan capital		842,743	853,544
儲備	Reserves	10	13,995,508	12,627,802
			<u>14,838,251</u>	<u>13,481,346</u>
			<u>482,443,936</u>	<u>427,199,232</u>

中國農業銀行股份有限公司香港分行  
AGRICULTURAL BANK OF CHINA LIMITED HONG KONG BRANCH

賬目附註  
NOTES TO THE FINANCIAL STATEMENTS

		截至2016年 12月31日結算 For the year ended 31 Dec 2016 仟港元 HKD '000	截至2015年 12月31日結算 For the year ended 31 Dec 2015 仟港元 HKD '000
<b>1 其他營運收入</b>			
<b>OTHER OPERATING INCOME</b>			
淨交易收入	Net trading income		
外匯交易收益淨額	Gains less losses arising from trading in foreign currencies	129,825	(1,437,208)
衍生工具交易收益淨額	Gains less losses arising from derivatives	(611,213)	(245,746)
買賣證券收益淨額	Gains less losses on securities held for trading purposes	20,093	(10,217)
		<u>(461,295)</u>	<u>(1,693,171)</u>
淨收費及佣金收入	Net fee and commission income		
收費及佣金收入	Fee and commission income	712,466	561,404
減：佣金支出	Less: Commission expenses	---	---
		<u>712,466</u>	<u>561,404</u>
租金收入	Rental income	133,366	149,600
非買賣性質投資收益淨額	Gains less losses arising from non-trading investment	314,550	---
其他	Others	59,296	12,223
		<u>758,383</u>	<u>(969,944)</u>
<b>2 營運支出</b>			
<b>OPERATING EXPENSES</b>			
工資及員工福利費	Staff expenses	231,709	195,555
其他營運支出	Other operating expenses	121,418	126,655
		<u>353,127</u>	<u>322,210</u>
		2016年12月31日	2016年6月30日
		31 Dec 2016	30 Jun 2016
		仟港元	仟港元
		HKD '000	HKD '000
<b>3 通過損益以反映公平價值的證券</b>			
<b>SECURITIES MEASURED AT FAIR VALUE THROUGH PROFIT OR LOSS</b>			
交易證券	Trading securities	---	---
初始指定	Designated at inception	8,936,440	9,003,292
		<u>8,936,440</u>	<u>9,003,292</u>

賬目附註  
 NOTES TO THE FINANCIAL STATEMENTS

4 貸款及其他賬項 ADVANCES AND OTHER ACCOUNTS		附註 Notes	2016年12月31日 31 Dec 2016 仟港元 HKD '000	2016年6月30日 30 Jun 2016 仟港元 HKD '000
客戶貸款	Advances to customers	5	183,702,958	180,593,693
減值準備	Impairment allowances			
- 組合	- collective		(262,388)	(251,834)
- 個別	- individual		(108,514)	(108,912)
			<u>183,332,056</u>	<u>180,232,947</u>
給予銀行的貸款	Advances to banks		---	198,906
減值準備	Impairment allowances			
- 組合	- collective		---	---
			<u>---</u>	<u>198,906</u>
商業票據	Trade bills		82,633,008	100,083,947
減值準備	Impairment allowances			
- 組合	- collective		---	---
- 個別	- individual		(3,515)	(3,716)
			<u>82,629,493</u>	<u>100,080,231</u>
應計利息及其他賬項	Accrued interest and other accounts		4,749,310	4,975,577
減值準備	Impairment allowances			
- 個別	- individual		---	---
			<u>4,749,310</u>	<u>4,975,577</u>
			<u>270,710,859</u>	<u>285,487,661</u>



賬目附註  
NOTES TO THE FINANCIAL STATEMENTS

5 客戶貸款總額分析  
ANALYSIS OF GROSS AMOUNT OF ADVANCES TO CUSTOMERS

a. 按行業分類 Breakdown by industry sectors		2016年12月31日 31 Dec 2016		2016年6月30日 30 Jun 2016	
		仟港元 HKD '000	抵押品覆蓋之 百分比 % of gross advances covered by collateral	仟港元 HKD '000	抵押品覆蓋之 百分比 % of gross advances covered by collateral
在香港使用之貸款	Loans for use in Hong Kong				
工商金融	Industrial, commercial and financial				
物業發展	Property development	12,074,373	2.79	6,266,367	--
物業投資	Property investment	2,494,687	14.08	1,815,186	11.23
金融企業	Financial concerns	32,079,208	22.32	22,575,333	20.02
股票經紀	Stockbrokers	1,200,000	--	187,500	--
批發及零售業	Wholesale and retail trade	25,901,957	0.72	42,716,805	2.92
製造業	Manufacturing	7,460,133	--	9,592,842	--
運輸及運輸設備	Transport & transport equipment	12,124,703	0.19	8,770,162	0.15
資訊科技	Information technology	465,282	--	465,531	--
其他	Others	6,767,588	0.15	3,368,251	0.87
個人	Individuals				
購買住宅樓宇	Loans for the purpose of other residential properties	34,619	100.00	35,243	100.00
其他	Others	4,463,730	93.98	4,798,292	97.96
在香港使用之貸款總計	Total loans for use in Hong Kong	105,066,280	11.70	100,591,512	10.69
貿易融資	Trade finance	544,098	--	768,689	--
在香港以外使用之貸款	Loans for use outside Hong Kong	78,092,580	3.66	79,233,492	2.49
總客戶貸款	Gross advances to customers	183,702,958	8.25	180,593,693	7.05

b. 按地區分類  
Breakdown by geographical areas

客戶貸款之地區分類，是依照客戶所在地區，經計及風險轉移後而劃定。在一般情況下，若貸款之擔保人所在地有異於該客戶，則風險轉移至擔保人之所在地區。

Advances to customers by geographical areas are classified according to the location of the counterparties after taking into account the transfer of risk. In general, risk transfer applies when an advance is guaranteed by a party in a country which is different from that of the counterparty.

		2016年12月31日 31 Dec 2016		2016年6月30日 30 Jun 2016	
		仟港元 HKD '000		仟港元 HKD '000	
總客戶貸款：	Gross advances to customers :				
香港	Hong Kong	58,219,854		37,126,247	
中國大陸	Mainland China	121,215,693		137,907,187	
其他地區	Others	4,267,411		5,560,259	
		183,702,958		180,593,693	
已逾期貸款：	Overdue loans :				
香港	Hong Kong	89,571		89,960	
中國大陸	Mainland China	22,717		22,729	
		112,288		112,689	
已減值貸款：	Impaired loans :				
香港	Hong Kong	89,571		89,960	
中國大陸	Mainland China	22,717		22,729	
		112,288		112,689	

賬目附註  
NOTES TO THE FINANCIAL STATEMENTS

6 已減值資產的減值準備  
IMPAIRMENT ALLOWANCES FOR IMPAIRED ASSETS

已減值貸款總額是該等個別貸款於首次入賬後，因發生若干損失事項並存在減值之客觀證據，而該損失事項對貸款的預計未來現金流量造成影響。其分析如下：

The gross amount of impaired loans, which represents those individual advances where there is objective evidence of impairment resulting from loss events occurring after the initial recognition of the advances and where those loss events have an impact on the estimate futures cash flows of the advances, is analysis as follows:

	2016年12月31日 31 Dec 2016		2016年6月30日 30 Jun 2016	
	仟港元	所佔客戶貸款 總額的百分比 % of total advance to customers	仟港元	所佔客戶貸款 總額的百分比 % of total advance to customers
已減值客戶貸款 Impaired loans to customers	112,288	0.06%	112,689	0.06%
已減值貸款的個別減值準備 Individual impairment allowances made in respect of such advances	108,514		108,912	
評估上述個別減值準備已考慮之抵押品之總額 Total value of collateral taken into account in respect of individual impairment	1,377		439	

上述貸款之抵押品主要是上市公司的股票。

Collateral held against such loans is principally represented by pledge of listed equities securities.

於二零一六年十二月三十一日及二零一六年六月三十日，同業貸款中並無已減值貸款。

At 31 December 2016 and 30 June 2016, there were no impaired loans in respect to banks.

於二零一六年十二月三十一日及二零一六年六月三十日，總行並無就香港分行的貸款提撥減值準備。

At 31 December 2016 and 30 June 2016, the Head Office did not provided any impairment allowance which were allocated for exposure maintained in the Hong Kong Branch.

7 逾期資產及經重組資產分析  
ANALYSIS OF OVERDUE AND RESCHEDULED ASSETS

a. 逾期三個月以上的貸款  
Gross amount of advances overdue more than three months

	2016年12月31日 31 Dec 2016		2016年6月30日 30 Jun 2016	
	仟港元	所佔客戶貸款 總額的百分比 % of total advance to customers	仟港元	所佔客戶貸款 總額的百分比 % of total advance to customers
客戶貸款總額，已逾期： Gross amount of advances to customers which have been overdue for:				
三個月以上至六個月 - 6 months or less but more than 3 months	---	---	---	---
六個月以上至一年 - 1 year or less but more than 6 months	---	---	---	---
一年以上 - more than 1 year	112,288	0.06%	112,689	0.06%
	<u>112,288</u>	<u>0.06%</u>	<u>112,689</u>	<u>0.06%</u>

逾期三個月以上的貸款持有的抵押品：

Collateral held against advances to customers overdue more than three months

逾期三個月以上的貸款持有的 抵押品市值	Market value of collateral held against advances overdue for more than three months	1,377	439
逾期貸款有抵押品覆蓋部份	Secured portion of overdue advances	1,377	439
逾期貸款無抵押品覆蓋部份	Uncovered portion of overdue advances	110,911	112,250
已撥個別減值準備	Individual impairment allowance made	108,514	108,912

於二零一六年十二月三十一日及二零一六年六月三十日，同業貸款中並無逾期三個月以上。

At 31 December 2016 and 30 June 2016, there were no advances to banks which were overdue for over three months.

賬目附註

NOTES TO THE FINANCIAL STATEMENTS

7 逾期資產及經重組資產分析 (續)  
ANALYSIS OF OVERDUE AND RESCHEDULED ASSETS (cont.)

		2016年12月31日 31 Dec 2016 仟港元 HKD '000	2016年6月30日 30 Jun 2016 仟港元 HKD '000
b. 商業票據總額，已逾期： Gross amount of trade bills which have been overdue for:			
三個月至六個月	- 6 months or less but more than 3 months	---	---
六個月至一年	- 1 year or less but more than 6 months	---	---
一年以上	- more than 1 year	3,515	3,716
		3,515	3,716

c. 經重組貸款  
Rescheduled advances

於二零一六年十二月三十一日及二零一六年六月三十日，貸款總額中並無經重組貸款(已扣除逾期超過三個月並在上述7a)項目內列明的貸款)。

At 31 December 2016 and 30 June 2016, there were no rescheduled advances (net off those which have been overdue for over three months and reported in item 7a above).

8 收回資產  
REPOSSESSED ASSETS

收回資產會被視為“待售資產”項目並計入其他資產項下，而相關的貸款會被終止確認。期末，收回資產會按賬面淨值與可變現淨值孰低計量。

於二零一六年十二月三十一日及二零一六年六月三十日，香港分行並無任何收回資產。

Repossessed collateral assets are reported as "assets held for sale" under other assets and the relevant loans are derecognised. The repossessed collateral assets are measured at lower of carrying amount and net realizable value.

At 31 December 2016 and 30 June 2016, Hong Kong Branch did not have any repossessed assets.

9 客戶存款  
DEPOSITS FROM CUSTOMERS

		2016年12月31日 31 Dec 2016 仟港元 HKD '000	2016年6月30日 30 Jun 2016 仟港元 HKD '000
活期存款及往來帳戶	Demand deposits and current accounts	1,380,185	658,648
儲蓄存款	Saving deposits	10,363,076	8,470,107
定期存款及通知存款	Time, call and notice deposits	104,876,382	80,069,077
		116,619,643	89,197,832

10 儲備  
RESERVES

	重估投資儲備 Investment revaluation reserves 仟港元 HKD '000	法定儲備 Regulatory reserves 仟港元 HKD '000	保留溢利 Retained earnings 仟港元 HKD '000	總額 Total 仟港元 HKD '000
於二零一六年一月一日結餘 At 1 January 2016	224,352	543,359	10,703,847	11,471,558
重估可供出售債券收益 Revaluation loss of available-for-sale securities	(33,339)	---	---	(33,339)
於保留溢利中直接轉至法定儲備 Transferred to regulatory reserves	---	146,371	(146,371)	---
本期溢利 Profit for the period	---	---	2,557,289	2,557,289
於二零一六年十二月三十一日結餘 At 31 December 2016	191,013	689,730	13,114,765	13,995,508
於二零一六年一月一日結餘 At 1 January 2016	224,352	543,359	10,703,847	11,471,558
重估可供出售債券收益 Revaluation loss of available-for-sale securities	75,064	---	---	75,064
於保留溢利中直接轉至法定儲備 Transferred to regulatory reserves	---	57,856	(57,856)	---
本期溢利 Profit for the period	---	---	1,081,180	1,081,180
於二零一六年六月三十日結餘 At 30 June 2016	299,416	601,215	11,727,171	12,627,802

法定儲備是為應付香港銀行業條例中訂明之審慎監察目的而設。該儲備之變動在向香港金融管理局作出徵詢後，直接透過保留溢利作出。

The regulatory reserve is maintained to satisfy the provisions of the Banking Ordinance for prudential purposes. Movements in the reserve are made directly through retained earnings and in consultation with the Hong Kong Monetary Authority.

賬目附註

NOTES TO THE FINANCIAL STATEMENTS

**11 國際間債權**  
**INTERNATIONAL CLAIMS**

本行根據交易對手類別及交易對手所在地所披露之國際間債權，已計入任何風險轉移。在一般情況下，若債權之擔保人所在地有異於該客戶，或該債權的履行對象是某銀行的海外分行，則風險會轉移至擔保人之所在地區，或至該銀行的總辦事處區域。

International claims are classified by the types and the location of the counterparties after taking into account the transfer of risk. In general, such transfer of risk takes place if the claims are guaranteed by a party in a country which is different from that of the counterparty or if the claims are on an overseas branch of a bank whose head office is located in another country.

		百萬港元 HKD Million					
		非銀行私營機構 Non-bank private sector					
		銀行	官方機構	非銀行金融機構	非金融私營機構	其他	總額
		Banks	Official Sector	Non-bank financial institutions	Non-financial private sector	Others	Total
於二零一六年十二月三十一日							
At 31 December 2016							
1. 已發展國家	1. Developed countries	16,889	---	4,321	336	---	21,546
2. 離岸中心	2. Offshore centres	10,957	---	12,903	26,016	---	49,876
其中：香港	of which Hong Kong	10,917	---	9,540	21,890	---	42,347
3. 發展中歐洲區	3. Developing Europe	---	---	---	---	---	---
4. 發展中拉丁美洲及加勒比區	4. Developing Latin America and Caribbean	---	---	---	---	---	---
5. 發展中非洲及中東區	5. Developing Africa and Middle East	6,611	---	1,556	---	---	8,167
6. 發展中亞洲及太平洋區	6. Developing Asia-Pacific	172,317	3,908	13,642	148,602	---	338,469
其中：中國	of which China	171,919	3,908	13,642	148,590	---	338,059
7. 國際組織	7. International organisations	---	---	---	---	---	---
8. 未分配的國家	8. Unallocated by country	---	---	---	---	---	---
		<b>206,774</b>	<b>3,908</b>	<b>32,422</b>	<b>174,954</b>	<b>---</b>	<b>418,058</b>

		百萬港元 HKD Million					
		非銀行私營機構 Non-bank private sector					
		銀行	官方機構	非銀行金融機構	非金融私營機構	其他	總額
		Banks	Official Sector	Non-bank financial institutions	Non-financial private sector	Others	Total
於二零一六年六月三十日							
At 30 June 2016							
1. 已發展國家	1. Developed countries	21,991	---	1,762	26	---	23,779
2. 離岸中心	2. Offshore centres	6,636	---	8,843	14,561	---	30,040
其中：香港	of which Hong Kong	6,636	---	8,299	8,177	---	23,112
3. 發展中歐洲區	3. Developing Europe	92	---	---	---	---	92
4. 發展中拉丁美洲及加勒比區	4. Developing Latin America and Caribbean	---	---	---	---	---	---
5. 發展中非洲及中東區	5. Developing Africa and Middle East	---	---	---	---	---	---
6. 發展中亞洲及太平洋區	6. Developing Asia-Pacific	139,921	865	11,010	167,523	---	319,319
其中：中國	of which China	139,035	865	11,010	167,511	---	318,421
7. 國際組織	7. International organisations	---	---	---	---	---	---
8. 未分配的國家	8. Unallocated by country	---	---	---	---	---	---
		<b>168,640</b>	<b>865</b>	<b>21,615</b>	<b>182,110</b>	<b>---</b>	<b>373,230</b>

賬目附註  
NOTES TO THE FINANCIAL STATEMENTS

12 貨幣風險  
CURRENCY RISK EXPOSURE

於二零一六年十二月三十一日  
At 31 December 2016

百萬港元  
HKD Million

		美元 USD	英鎊 GBP	日元 JPY	歐羅 EUR	人民幣 CNY	加元 CAD	瑞士法郎 CHF	澳洲元 AUD	新加坡元 SGD	紐元 NZD	總計 Total
現貨資產	Spot assets	312,106	1,467	365	18,418	65,058	469	---	5	2	2	397,892
現貨負債	Spot liabilities	(297,406)	(345)	(7)	(11,499)	(74,485)	(1,928)	(1)	(2,773)	---	(474)	(388,918)
遠期買入	Forward purchases	92,760	219	---	10,591	66,872	1,463	26	2,777	---	471	175,179
遠期賣出	Forward sales	(106,120)	(1,334)	(343)	(17,473)	(57,254)	(3)	(25)	(8)	---	---	(182,560)
長/(短) 盤淨額	Net long/(short) position	1,340	7	15	37	191	1	---	1	2	(1)	1,593
結構性倉盤淨額	Net structural position	---	---	---	---	---	---	---	---	---	---	---

於二零一六年六月三十日  
At 30 June 2016

百萬港元  
HKD Million

		美元 USD	英鎊 GBP	日元 JPY	歐羅 EUR	人民幣 CNY	加元 CAD	瑞士法郎 CHF	澳洲元 AUD	新加坡元 SGD	紐元 NZD	總計 Total
現貨資產	Spot assets	241,590	1,328	397	16,191	89,698	486	---	2	1	1	349,694
現貨負債	Spot liabilities	(250,589)	(1,977)	(1,032)	(3,605)	(82,591)	(1,583)	---	(6,027)	---	(880)	(348,284)
遠期買入	Forward purchases	151,510	3,866	1,105	2,926	100,873	1,428	---	6,644	---	1,000	269,352
遠期賣出	Forward sales	(143,197)	(3,265)	(376)	(15,497)	(109,278)	(327)	---	(611)	---	(121)	(272,672)
長/(短) 盤淨額	Net long/(short) position	(686)	(48)	94	15	(1,298)	4	---	8	1	---	(1,910)
結構性倉盤淨額	Net structural position	---	---	---	---	---	---	---	---	---	---	---

於二零一六年十二月三十一日及二零一六年六月三十日，在非港元的淨持倉中並無期權的持倉。  
At 31 December 2016 and 30 June 2016, there were no net option position outstanding.

賬目附註

NOTES TO THE FINANCIAL STATEMENTS

13 國內非銀行的風險承擔  
NON-BANK MAINLAND EXPOSURES

非銀行業之交易對手乃按金管局報表“內地業務申報表”內的定義界定。有關國內非銀行的風險承擔如下：

Non-bank counterparties are identified in accordance with the definitions set out in the prudential return “Return of Mainland Activities” issued by the HKMA. Exposures in the Mainland China to non-bank counterparties are summarised as follows.

		百萬港元 HKD million				
		資產負債表以 內的風險承擔 On-balance sheet exposure	資產負債表以 外的風險承擔 Off-balance sheet exposure	總風險承擔 Total		
於二零一六年十二月三十一日 At 31 December 2016						
1	中央政府，其持有的企業以及聯營公司	1	Central government, central government-owned entities and their subsidiaries and Joint ventures (JVs)	72,506	15,249	87,755
2	地方政府，其持有的企業以及聯營公司	2	Local governments, local government-owned entities and their subsidiaries and JVs	17,311	2,308	19,619
3	居住境內的內地居民；境內註冊企業及其持有的企業以及聯營公司	3	PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	58,765	5,677	64,442
4	其他未包含于第一項的中央政府持有的企業	4	Other entities of central government not reported in item 1 above	14,433	747	15,180
5	其他未包含于第二項的地方政府持有的企業	5	Other entities of local government not reported in item 2 above	4,493	732	5,225
6	居住境外的內地居民；境外註冊而貸款用途明確用於境內的企業	6	PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	7,057	30,702	37,759
7	其他被認為國內非銀行的風險承擔	7	Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	7,203	795	7,998
總額		Total		181,768	56,210	237,978
減值後總資產		Total assets after provision		482,827		
資產負債表內的風險承擔佔總資產百分率		On-balance sheet exposures as percentage of total assets		37.65%		

		百萬港元 HKD million				
		資產負債表以 內的風險承擔 On-balance sheet exposure	資產負債表以 外的風險承擔 Off-balance sheet exposure	總風險承擔 Total		
於二零一六年六月三十日 At 30 June 2016						
1	中央政府，其持有的企業以及聯營公司	1	Central government, central government-owned entities and their subsidiaries and Joint ventures (JVs)	71,439	13,735	85,174
2	地方政府，其持有的企業以及聯營公司	2	Local governments, local government-owned entities and their subsidiaries and JVs	17,734	1,984	19,718
3	居住境內的內地居民；境內註冊企業及其持有的企業以及聯營公司	3	PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	46,705	3,185	49,890
4	其他未包含于第一項的中央政府持有的企業	4	Other entities of central government not reported in item 1 above	13,796	1,002	14,798
5	其他未包含于第二項的地方政府持有的企業	5	Other entities of local government not reported in item 2 above	4,996	2,835	7,831
6	居住境外的內地居民；境外註冊而貸款用途明確用於境內的企業	6	PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	10,363	16,399	26,762
7	其他被認為國內非銀行的風險承擔	7	Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	16,028	698	16,726
總額		Total		181,061	39,838	220,899
減值後總資產		Total assets after provision		427,753		
資產負債表內的風險承擔佔總資產百分率		On-balance sheet exposures as percentage of total assets		42.33%		

補充財務資料  
SUPPLEMENTARY FINANCIAL INFORMATION

2016年12月31日  
31 Dec 2016  
百萬港元  
HKD million

2016年6月30日  
30 Jun 2016  
百萬港元  
HKD million

**1 資產負債表外風險承擔**

**OFF-BALANCE SHEET EXPOSURES**

下列為資產負債表外風險承擔之每個主要類別的合約金額：

The following is a summary of the contractual amounts of each significant class of off-balance sheet exposures:

直接信貸替代項目	Direct credit substitutes	24,978	21,460
與交易有關的或然項目	Transaction-related contingencies	37	48
與貿易有關的或然項目	Trade-related contingencies	39,461	23,560
其他承擔	Other commitments	15,615	16,463
其他	Others	2,326	349
		<u>82,417</u>	<u>61,880</u>

**2 衍生金融工具**

**DERIVATIVES FINANCIAL INSTRUMENTS**

下列為衍生金融工具之每個主要類別之合約金額：

The following is a summary of the contractual amounts of each type of derivatives:

匯率合約	Exchange rate contracts	220,450	295,567
利率合約	Interest rate contracts	56,063	45,723
		<u>276,513</u>	<u>341,290</u>

下列為各項主要衍生金融工具之公平價值：

The following is a summary of the fair value of each type of derivatives:

匯率合約	Exchange rate contracts	(850)	947
利率合約	Interest rate contracts	353	(1,177)
		<u>(497)</u>	<u>(230)</u>

上述衍生工具的合約金額顯示了於結算日未平倉的交易量，並不代表風險金額。

The contract amounts of derivatives indicate the volume of transactions outstanding as at the balance sheet date, they do not represent amounts at risk.

上述數額並未計及雙邊淨額結算安排的影響。

The above exposures do not take into account the effects of bilateral netting arrangements.

**3 流動資金**

**LIQUIDITY**

		2016年12月31日 31 Dec 2016	2015年12月31日 31 Dec 2015
平均流動性維持比率	Average liquidity maintenance ratio for the financial period	<u>45.48%</u>	<u>40.43%</u>

香港分行的資產負債管理委員會負責流動性管理的整體監察與監控。流動性管理是遵照分行的流動性管理政策執行，以確保遵循經營所在地的監管規定，以及資產負債管理委員會設定的各項要求和限制。

The ALCO is responsible for the overall monitoring and control of the Branch's liquidity. The management of liquidity is in compliance with the Branch's Liquidity Management Policy to ensure compliance with local regulatory requirements and limits set by ALCO.

香港分行設定流動性風險管理指標和限額，每日用以識別、計量、監測和控制流動性風險。分行亦定期進行現金流量分析及壓力測試以識別流動性風險暴露和可帶來之影響。

Liquidity is managed on a daily basis by establishing liquidity risk management indicators and limits to identify, measure, monitor and control the liquidity risk. The Branch also performs cash flow projections and stress testing regularly to identify liquidity risk exposures and possible impact.



#### 4 薪酬政策的披露 DISCLOSURE OF REMUNERATION POLICY

根據香港金融管理局監管政策手冊〈CG-5穩健的薪酬制度指引〉，本年度本分行的薪酬制度詳情披露如下：

##### 一、管治架構

本分行的薪酬政策包含薪酬及福利制度，會作每年審查，並於考核領導小組審批及向總行報備後，適用於本分行全體員工（高級管理層除外），分行的高級管理層之薪酬政策完全由總行設計及審定。

本分行已設立考核領導小組（小組），小組由分行管理層和主管人力資源的綜合管理部總經理組成，成員由總行指派，任期為5年，小組2016年度開會共五次，職責主要負責處理有關本分行薪酬政策的設計、檢討、修改、監察和作出審定，並負有研討及審議本分行重要人員薪酬的責任。2015及2016年本分行沒有聘請外部顧問審視本分行的薪酬政策。

本分行的高級管理層包括總行委派的分行行長、分行副行長及分行行長助理，負責監督分行的所有事務及決策。重要人員為所有職能部門和風險監控部門的主管及副主管，或其個人業務活動涉及的風險可能造成重大影響，或者其個人的職責與分行的盈利有直接、重要的關聯。

##### 二、薪酬程式的設計及結構

本分行的薪酬政策的主要特點是以展現創造長期價值為目標，並鼓勵員工與分行目標一致，支援分行利潤增長、管控風險、遵守法律法規、反洗錢以及確保分行流動性充足等。薪酬政策的設計及結構包含風險管理框架，並由固定薪酬和浮動薪酬適當地組成，同時設有遞延發放獎金機制，以支持分行的風險承受能力和長遠財政穩健的發展。固定薪酬包括員工的薪金、年度雙薪及固定津貼。浮動薪酬是指以現金發放，並根據我集團、分行和員工當年的績效表現而發放的績效工資。2016年度考核領導小組在定期檢討分行的薪酬政策後沒有作出重大修改。負責風險管控職能員工的考核指標中，沒有與其所監察的業務掛鉤，其浮動薪酬的厘定是獨立於有關業務。

##### 三、應對當前與未來的風險

本分行在實施薪酬程序時，主要考慮以利潤為核心，確定資產投放的優先級，優化資產負債結構，促進風險和合規管理水平提升。分行的考核體系已把信貸風險、市場風險、利率風險、流動性風險、操作風險、法律風險、合規風險和聲譽風險等的主要風險納入到績效考核體系裡的風險指標內，指標表現高低與風險管理成效掛鉤，並與其他數量化及質量化指標合併計算，以衡量員工的浮動薪酬數額，數額與考核成績成正向關係。績效考核體系包含員工的風險管理表現，在發放績效工資時會以此作為考慮員工浮動薪酬，以鼓勵員工提升個人風險管控能力。過去一年，質量化指標新增“合規風險”指標，提高員工的浮動薪酬與風險管控能力關聯性，以提升員工風險防範意識及風險管理水平。

##### 四、員工表現與薪酬水平

考核領導小組（小組）的職責包括制定本分行有效的人力資源管理政策，為各部門定下所有員工的關鍵績效指標（KPI），包括但不限於財務效益、風險合規、內部管理與團隊建設等情況。並根據本分行的業績作出評價，對本分行的薪酬政策提出修訂意見，以及審核分行的風險、合規與內控管理等。每年第一季資產負債管理委員會、財會部和綜合管理部開會，經協商後提出各部門年度關鍵績效指標及其考核目標，提交小組審議通過後執行。員工的薪酬數額與關鍵績效指標成績掛鉤，表現不理想將不能完成關鍵績效指標，導致浮動薪酬向下調整。整體員工的浮動薪酬亦會按照分行的業績表現優劣作增減。

##### 五、浮動薪酬的遞延發放及歸屬政策

根據穩健的薪酬制度指引及為防範員工只追求短期業績而忽略長遠風險管控，考核領導小組會在決定獎金時充份研究業務成果是否在嚴格的風險控管基礎上完成，而當員工的獎金超過其一年底薪的金額時，將觸發遞延機制，超出部分獎金會作出遞延派發的安排。本分行對全體員工使用統一的浮動薪酬的遞延發放及歸屬政策，小組可根據實際情況對不同僱員及不同僱員組別的浮動薪酬中的遞延比例作出調整。

遞延機制將按照既定的歸屬條件、比例及時間進行發放獎金，遞延薪酬的歸屬及比例與分行的長期價值創造及風險承受能力緊扣，風險越高，被納入為遞延薪酬的比例也高，遞延派發期由1年至3年不等，考核小組將根據獎金金額、業務性質、業務風險、員工的年資、職級、職責及其活動對公司風險的影響等因素厘定，當中包含回收遞延薪酬的機制。

目前，分行向所有員工發放不同形式的浮動薪酬全部以現金發放，沒有其它形式的浮動薪酬。

**4 薪酬政策的披露 (續)**  
**DISCLOSURE OF REMUNERATION POLICY (cont.)**

Pursuant to the Guideline on a Sound Remuneration System (CG-5) issued by the Hong Kong Monetary Authority, details of remuneration system of the Branch during the year are disclosed as follows:

**(i) Governance Structure**

The responsibility for overseeing the Branch's remuneration policy has been relegated by the Head Office to the Branch Appraisal Steering Team (the "Team"). The remuneration policy of the Branch includes remuneration and benefit systems which are overseen and approved on annual basis by the Team. Except the Branch Senior Management, the remuneration policy is applicable to all staff of the Branch. The remuneration policy of the Branch senior management is completely designed and approved by the Headquarters.

The Branch has established an Appraisal Steering Team (the "Team"), members of which comprise the Branch Senior Management and the Head of Corporate Affairs Department who is in charge of human resources function. Members are appointed by the Headquarters and the term of appointment of the Team members is five years. The Team held five times meetings during this year. The responsibilities of the Team include designing, reviewing, modifying, monitoring and approving the remuneration policy, as well as reviewing and proposing the performance-based remuneration packages payable to Key Personnel. The Branch had not sought any external consultants in the process of determining the Branch's remuneration policy in year 2015 and 2016. The Branch Senior Management includes but not limited to the Branch CEO, the Branch Alternative CEO and the Branch Assistant CEO, who are designated by the Bank and responsible for oversight of the branch-wide business and strategy. Key personnel are those employees including heads and deputy heads of functional departments and risk control, whose individual business activities involve the assumption of material risk which may have significant impact on risk exposure, or whose individual responsibilities are directly and materially linked to the profit.

**(ii) Design and structure of remuneration processes**

The key features and objectives of the remuneration policy are to create long-term value of the Branch. The employee remuneration is linked with the profit development, risk control, legal and compliance, anti-money laundering and liquidity of the Branch. The design and structure of remuneration policy encourage employee behavior that supports risk management framework, under which fixed remuneration and variable remuneration are in proper ratio, as well as a deferral mechanism in order to support the Branch's risk tolerance capability and the development of long-term financial soundness. Fixed remuneration includes monthly salary, annual one-month double pay and fixed allowances. Variable remuneration, being paid in cash, is the performance bonus according to the overall annual performance of our group, of the Branch and of the individual staff. After annual review by the Team, there is no substantial change in the remuneration policy in 2016. The key performance indicators ("KPI") in the appraisal of employees within risk control functions did not connect with the businesses they oversee and so the determination of variable remuneration for these employees is independent of the businesses they oversee.

**(iii) Current and future risks taken into accounts**

The Branch's core aims are to take profit, ensure the priority of different investments decision, improve the structure of assets and liabilities, enhance the risk and compliance management level when implementing the remuneration policy. Credit risk, market risk, interest rate risk, liquidity risk, operating risk, legal risk, compliance risk and reputational risk, which form the Branch's major risk management framework, are incorporated in the performance management mechanism. Combining with other quantitative and qualitative indicators, the appraisal result and the variable remuneration are also positively correlated. Risk management capability is considered in the performance appraisal when calculating the variable remuneration in order to encourage employee to improve his risk management capability. "Compliance and Risk" was one of the indicators added to the appraisal to increase the connectivity of variable remuneration and risk control, as well as the consciousness and level of risk management of staff.

**(iv) Performance evaluation and the variable remuneration**

The responsibilities of the Appraisal Steering Team (the "Team") include setting KPI's, including but not limited to financial performance, risk and compliance, internal control and team building, etc, for all departments' appraisals. It also evaluates the appraisals results and gives opinions on revising the remuneration policy, as well as reviewing the risk, compliance and internal controls policy of the Branch. In the first quarter of every year, the Assets and Liabilities Management Committee, the Head of Finance Department and the Head of Corporate Affairs Department will base on business development strategy and targets to assign the key performance indicator and appraisal target for all departments after consultation. The appraisals will then be taken into effect after getting approval from the Team. The amount of variable remuneration is linked to the KPI. Individuals' variable remuneration will be adjusted downwards due to weak performance. The variable remuneration of all staff will also be adjusted according to the performance of the Branch.

**(v) Deferral and vesting of variable remuneration**

In order to avoid staff to neglect long-term risk for short-term business results and to observe the requirements of the CG-5 before determining the variable remuneration, the Team will consider whether the business results are achieved under strict risk management controls. If the variable remuneration is more than one year monthly salary of the staff, deferral mechanism will be triggered and the excess part will be deferred. Deferral and vesting of variable remuneration are applicable for all employees. The Team will adjust and judge variable remuneration of every employee or group of employees in accordance with different situations.

The payout of variable remuneration depends on vesting criteria, fraction and time horizon which are linked with the long-term creation of profit and risks tolerance capability of the Branch. The higher the risk, the higher fraction of the variable remuneration will be deferred. The deferral periods will be from 1 year to 3 years, depending on the amount of variable remuneration, nature of business, business risks, year of service, grades and responsibilities of the staff and degree of their activities affecting the Bank's risks.

Currently, the variable remuneration is paid in cash to all staff of the Branch. No other forms of variable remuneration are used.

補充財務資料  
SUPPLEMENTARY FINANCIAL INFORMATION

4 薪酬政策的披露 (續)  
DISCLOSURE OF REMUNERATION POLICY (cont.)

本行高級管理人員和重要人員於2015年及2016年沒有遞延可變報酬的發放（歸屬部分及未歸屬部分）、保證花紅、受聘酬金及遣散費，亦未有遞延薪酬達到本分行現有薪酬管理制度中明確及內在的條件而需要調整。獲得的固定報酬及可變報酬總額如下：

There was no deferred remuneration (vested and unvested) / guarantee bonus / sign-on awards / severance payment for the senior management and Key Personnel for the year 2015 and year 2016. The aggregate amounts of fixed and variable remuneration of Senior Management and Key Personnel are set out in the table below:

薪酬分類  
Breakdown of remuneration

		2016年12月31日 31 Dec 2016		2015年12月31日 31 Dec 2015	
高級管理層數目	Number of Senior Management	4		4	
重要人員數目	Number of Key Personnel	40		37	
		HKD million 百萬港元		HKD million 百萬港元	
		Non-deferred 沒有遞延發放	Deferred 遞延發放	Non-deferred 沒有遞延發放	Deferred 遞延發放
<b>薪酬總額</b> Total value of remuneration awards		72	---	60	---
<b>(i) 高級管理層</b> <b>Senior Management</b>		9	---	6	---
固定薪酬 Fixed remuneration					
現金 Cash-based		5	---	4	---
股份和股份掛鉤工具 Shares and share-linked Instruments		---	---	---	---
其他金融工具 Other		---	---	---	---
浮動薪酬 Variable remuneration					
現金 Cash-based		4	---	2	---
股份和股份掛鉤工具 Shares and share-linked Instruments		---	---	---	---
其他金融工具 Other		---	---	---	---
<b>(ii) 重要人員</b> <b>Key Personnel</b>		63	---	54	---
固定薪酬 Fixed remuneration					
現金 Cash-based		45	---	37	---
股份和股份掛鉤工具 Shares and share-linked Instruments		---	---	---	---
其他金融工具 Other		---	---	---	---
浮動薪酬 Variable remuneration					
現金 Cash-based		18	---	17	---
股份和股份掛鉤工具 Shares and share-linked Instruments		---	---	---	---
其他金融工具 Other		---	---	---	---

注：

- 1、受薪人數包含該年度的新入職及已離職員工。
- 2、固定薪酬包括僱主自願性強積金供款。

Notes:

1. Number of Senior Management and Key Personnel included new and resigned staff during the year.
2. Employer's voluntary contribution of MPF was included in the fixed remuneration.

補充財務資料  
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4 薪酬政策的披露 (續)  
 DISCLOSURE OF REMUNERATION POLICY (cont.)

		2016年12月31日 31 Dec 2016	2015年12月31日 31 Dec 2015
<b>考核領導小組</b>	<b>Appraisal Steering Team</b>		
成員	Members	5	4
薪酬總額 (百萬港元)	Total remuneration (HKD million)	11	7
遞延薪酬及保留薪酬		HKD million	HKD million
Deferred remuneration and retained remuneration		百萬港元	百萬港元
期初	Beginning of the period	---	---
已授予	Awarded	---	---
已支付	Paid	---	---
根據表現調整而減少	Reduced due to performance adjustment	---	---
期末	End of the period	---	---

注:

- 2016年度分行的考核領導小組開會五次，其成員的薪酬總額為10,995,210港元。
- 2016年度的遞延薪酬及保留薪酬總額如上表。

Notes:

- The Appraisal Steering Team held five times of meeting in 2016. The total remuneration is HK\$10,995,210.
- Deferred remuneration and retained remuneration for the year 2016 are shown as above.

AGRICULTURAL BANK OF CHINA LIMITED

銀行綜合財務資料

BANK CONSOLIDATED FINANCIAL INFORMATION

I 權益及資本充足比率		2016年6月30日	2015年12月31日
Equity and Capital adequacy		30 Jun 2016	31 Dec 2015
		百萬人民幣	百萬人民幣
		RMB million	RMB million
歸屬於本行股東權益	Equity attributable to equity holders of the Bank	<u>1,256,333</u>	<u>1,210,091</u>
資本充足率 (附注1)	Capital adequacy ratio (note 1)	<u>12.81%</u>	<u>13.40%</u>
II 其他財務資料		2016年6月30日	2015年12月31日
Other financial information		30 Jun 2016	31 Dec 2015
		百萬人民幣	百萬人民幣
		RMB million	RMB million
財務狀況表			
Statement of Financial Position :			
資產總額	Total assets	<u>18,680,221</u>	<u>17,791,393</u>
負債總額	Total liabilities	<u>17,421,419</u>	<u>16,579,508</u>
客戶貸款及墊款	Loans and advances to customers	<u>8,995,284</u>	<u>8,506,675</u>
吸收存款	Deposits from customers	<u>14,524,837</u>	<u>13,538,360</u>
		2016年6月30日	2015年6月30日
		30 Jun 2016	30 Jun 2015
		百萬人民幣	百萬人民幣
		RMB million	RMB million
利潤表			
Income Statement :			
稅前利潤	Profit before tax	<u>131,457</u>	<u>134,679</u>

附注1: 上述資本充足率按照中國銀監會《商業銀行資本充足率管理辦法》及相關規定計算, 而並非根據香港銀行業(披露)規則第105條(a)(i)或(ii)所述的文件計算。

Note 1 : The capital adequacy ratio above is calculated in accordance with the rules and regulations promulgated by the China Banking Regulatory Commission, and is not calculated according to the documents as stated in Section 105(a)(i) or (ii) of the Hong Kong Banking (Disclosure) Rules.