

二〇一六年三月二十四日

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 2015 年 12 月 31 日的財務資料。文件內附有：損益帳、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 2015 年 12 月 31 日的財務資料披露文件的副本由 2016 年 3 月 24 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。

24th March 2016

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 Key Financial Information Disclosure Statement (attached) includes financial information relating to the operations of the branch as at 31st December 2015. The Statement includes: Income Statement; Balance Sheet; Notes to the Accounts; Supplementary Financial Information and Consolidated Financial Information.

Copies of the Agricultural Bank of China Limited Hong Kong Branch's Financial Disclosure Statement as at 31st December 2015 will be available at the 25/F Reception, 50 Connaught Road Central, from 24th March 2016. 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

於二零一五年十二月三十一日
As at 31 December 2015

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2015年 12月31日結算 For the year ended 31 Dec 2015	截至2014年 12月31日結算 For the year ended 31 Dec 2014
		附註 Notes	仟港元 HKD '000	仟港元 HKD '000
利息收入	Interest income		11,523,044	10,182,417
利息支出	Interest expense		(7,073,211)	(7,076,041)
淨利息收入	Net interest income		<u>4,449,833</u>	<u>3,106,376</u>
其他營運收入	Other operating income	1	(969,944)	58,643
總營運收入	Operating income		<u>3,479,889</u>	<u>3,165,019</u>
營運支出	Operating expenses	2	(322,210)	(306,898)
未扣除減值準備之營業溢利	Operating profit before impairment allowances		<u>3,157,679</u>	<u>2,858,121</u>
資產減值準備 - 貸款	(Charge) of impairment allowances for loan & advances		(6,003)	(54,083)
資產減值準備 - 證券	Reversal of impairment allowances for securities		15,674	14,623
營業盈利	Operating profit		<u>3,167,350</u>	<u>2,818,661</u>
出售固定資產的虧損	Loss on disposal of fixed assets		(1,669)	(117)
除稅前盈利	Profit before taxation		<u>3,165,681</u>	<u>2,818,544</u>
稅項	Taxation		(533,116)	(479,795)
除稅後盈利	Profit after taxation		<u><u>2,632,565</u></u>	<u><u>2,338,749</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

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

於二零一五年十二月三十一日
As at 31 December 2015

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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

資產負債表
BALANCE SHEET

			2015年12月31日 31 Dec 2015 仟港元 HKD '000	2015年6月30日 30 Jun 2015 仟港元 HKD '000
資產	ASSETS	附註 Notes		
現金及銀行結存	Cash and balances with banks		53,796,256	19,710,000
存放同業(一至十二個月內到期)	Placements with banks maturing between one and twelve months		1,550,061	—
存於外匯基金存款	Due from Exchange Fund		651,528	4,578,324
海外辦事處之結欠金額	Amount due from overseas offices		54,870,325	81,163,736
持有的存款證	Certificates of deposit held		20,253,691	22,095,385
通過損益以反映公平價值的證券	Securities measured at fair value through profit or loss	3	17,655,678	9,919,038
可供出售的證券	Available-for-sale securities		68,323,086	41,356,652
持有至到期日的證券	Held-to-maturity securities		1,522,243	1,902,067
貸款及其他賬項	Advances and other accounts	4	289,544,906	283,114,925
其他投資	Other investments		359,055	1,200
裝置及設備	Property and equipment		1,558,445	1,561,772
投資物業	Investment Properties		3,559,296	3,562,064
總資產	Total assets		<u>513,644,570</u>	<u>468,965,163</u>
負債	LIABILITIES			
尚欠銀行及中央銀行的存款及結餘	Deposits and balances from banks, central banks		196,126,379	169,669,634
客戶存款	Deposits from customers	9	107,044,220	107,360,794
結欠海外辦事處之金額	Amount due to overseas offices		11,490,507	29,033,731
已發行存款證	Certificates of deposit issued		134,631,248	101,647,737
已發行債務證券	Issued debt securities		29,793,236	28,966,431
現行稅項	Current tax liabilities		36,815	253,134
遞延稅項	Deferred tax liabilities		19,135	92,648
其他賬項	Other liabilities		22,175,486	20,856,229
總負債	Total liabilities		<u>501,317,026</u>	<u>457,880,338</u>
資本	CAPITAL RESOURCES			
資本金	Loan capital		855,986	870,014
儲備	Reserves	10	11,471,558	8,996,797
			<u>12,327,544</u>	<u>9,866,811</u>
			<u>513,644,570</u>	<u>467,747,149</u>

賬目附註
 NOTES TO THE FINANCIAL STATEMENTS

		截至2015年 12月31日結算 For the year ended 31 Dec 2015 仟港元 HKD '000	截至2014年 12月31日結算 For the year ended 31 Dec 2014 仟港元 HKD '000
1 其他營運收入			
OTHER OPERATING INCOME			
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	(1,437,208)	(318,023)
衍生工具交易收益淨額	Gains less losses arising from derivatives	(245,746)	(204,606)
買賣證券收益淨額	Gains less losses on securities held for trading purposes	(10,217)	29,115
		<u>(1,693,171)</u>	<u>(493,514)</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	561,404	408,593
減：佣金支出	Less: Commission expenses	---	---
		<u>561,404</u>	<u>408,593</u>
租金收入	Rental income	<u>149,600</u>	<u>134,216</u>
其他	Others	<u>12,223</u>	<u>9,348</u>
		<u>(969,944)</u>	<u>58,643</u>
2 營運支出			
OPERATING EXPENSES			
工資及員工福利費	Staff expenses	195,555	160,356
其他營運支出	Other operating expenses	126,655	146,542
		<u>322,210</u>	<u>306,898</u>
		2015年12月31日	2015年6月30日
		31 Dec 2015	30 Jun 2015
		仟港元	仟港元
		HKD '000	HKD '000
3 通過損益以反映公平價值的證券			
SECURITIES MEASURED AT FAIR VALUE THROUGH PROFIT OR LOSS			
交易證券	Trading securities	---	---
初始指定	Designated at inception	17,655,678	9,919,038
		<u>17,655,678</u>	<u>9,919,038</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

4 貸款及其他賬項 ADVANCES AND OTHER ACCOUNTS		附註 Notes	2015年12月31日	2015年6月30日
			31 Dec 2015 仟港元 HKD '000	30 Jun 2015 仟港元 HKD '000
客戶貸款	Advances to customers	5	186,931,809	180,299,804
減值準備	Impairment allowances			
- 組合	- collective		(229,416)	(186,224)
- 個別	- individual		(108,559)	(108,525)
			<u>186,593,834</u>	<u>180,005,055</u>
給予銀行的貸款	Advances to banks		23,463	546,491
減值準備	Impairment allowances			
- 組合	- collective		---	---
			<u>23,463</u>	<u>546,491</u>
商業票據	Trade bills		97,341,037	98,534,258
減值準備	Impairment allowances			
- 組合	- collective		(6,427)	(959)
- 個別	- individual		(3,646)	(3,730)
			<u>97,330,964</u>	<u>98,529,569</u>
應計利息及其他賬項	Accrued interest and other accounts		5,596,645	4,033,810
減值準備	Impairment allowances			
- 個別	- individual		---	---
			<u>5,596,645</u>	<u>4,033,810</u>
			<u>289,544,906</u>	<u>283,114,925</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		2015年12月31日 31 Dec 2015		2015年6月30日 30 Jun 2015	
		仟港元 HKD '000	抵押品覆蓋之百分 % of gross advances covered by collateral	仟港元 HKD '000	抵押品覆蓋之百分 % 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	6,891,053	---	6,813,947	---
物業投資	Property investment	1,753,045	6.82	1,205,235	12.96
金融企業	Financial concerns	12,842,361	0.56	7,741,108	0.16
股票經紀	Stockbrokers	200,000	---	200,000	---
批發及零售業	Wholesale and retail trade	59,277,326	3.62	58,020,278	3.41
製造業	Manufacturing	6,170,777	---	2,293,649	---
運輸及運輸設備	Transport & transport equipment	7,965,307	---	7,516,548	---
資訊科技	Information technology	4,247,323	---	4,510,291	---
其他	Others	8,730,597	8.17	7,898,115	2.13
個人	Individuals				
購買住宅樓宇	Loans for the purpose of other residential properties	35,865	100.00	36,480	100.00
其他	Others	6,521,890	98.27	6,699,920	100.00
在香港使用之貸款總計	Total loans for use in Hong Kong	114,635,544	8.28	102,935,571	8.79
貿易融資	Trade finance	1,736,620	---	2,528,200	---
在香港以外使用之貸款	Loans for use outside Hong Kong	70,559,645	6.76	74,836,033	10.96
總客戶貸款	Gross advances to customers	186,931,809	7.63	180,299,804	9.57

b. 按地區分類
Breakdown by geographical areas

客戶貸款之地區分類，是依照客戶所在之地區，經計及風險轉移後而制定。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所在地。

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.

		2015年12月31日 31 Dec 2015		2015年6月30日 30 Jun 2015	
		仟港元 HKD '000		仟港元 HKD '000	
總客戶貸款：	Gross advances to customers：				
香港	Hong Kong	38,714,897		26,641,246	
中國大陸	Mainland China	144,295,816		150,557,718	
其他地區	Others	3,921,097		3,100,840	
		<u>186,931,809</u>		<u>180,299,804</u>	
已逾期貸款：	Overdue loans：				
香港	Hong Kong	89,627		89,588	
中國大陸	Mainland China	22,704		22,710	
		<u>112,331</u>		<u>112,298</u>	
已減值貸款：	Impaired loans：				
香港	Hong Kong	89,627		89,588	
中國大陸	Mainland China	22,704		22,710	
		<u>112,331</u>		<u>112,298</u>	

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:

	2015年12月31日 31 Dec 2015		2015年6月30日 30 Jun 2015	
	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	112,331	0.06%	112,298	0.06%
已減值貸款的個別減值準備 Individual impairment allowances made in respect of such advances	108,559		108,525	
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	929		1,346	

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.

於二零一五年十二月三十一日及二零一五年六月三十日，同業貸款中並無已減值貸款。

At 31 December 2015 and 30 June 2015, there were no impaired loans in respect to banks.

於二零一五年十二月三十一日及二零一五年六月三十日，總行並無就香港分行的貸款提撥減值準備。

At 31 December 2015 and 30 June 2015 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

	2015年12月31日 31 Dec 2015		2015年6月30日 30 Jun 2015	
	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 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	112,331	0.06%	112,298	0.06%
	<u>112,331</u>	<u>0.06%</u>	<u>112,298</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 overdue more than three months

	Market value of collateral held against advances overdue for more than three months	
抵押品市值	929	1,346
逾期貸款有抵押品覆蓋部份	929	1,346
逾期貸款無抵押品覆蓋部份	111,402	110,952
已撥個別減值準備	108,559	108,525

於二零一五年十二月三十一日及二零一五年六月三十日，同業貸款中並無逾期三個月以上。

At 31 December 2015 and 30 June 2015, 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.)

		2015年12月31日 31 Dec 2015 仟港元 HKD '000	2015年6月30日 30 Jun 2015 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		3,646	3,730
		<u>3,646</u>	<u>3,730</u>

c. 經重組貸款

Rescheduled advances

於二零一五年十二月三十一日及二零一五年六月三十日，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 2015 and 30 June 2015, 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。

於二零一五年十二月三十一日及二零一五年六月三十日香港分行並無任何收回資產。

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

As at 31 December 2015 and 30 June 2015, Hong Kong Branch did not have any reposessed assets.

9 客戶存款

DEPOSITS FROM CUSTOMERS

		2015年12月31日 31 Dec 2015 仟港元 HKD '000	2015年6月30日 30 Jun 2015 仟港元 HKD '000
活期存款及往來帳戶 Demand deposits and current accounts		790,819	727,396
儲蓄存款 Saving deposits		6,504,626	4,762,670
定期存款及通知存款 Time, call and notice deposits		99,748,775	101,870,728
		<u>107,044,220</u>	<u>107,360,794</u>

賬目附註
NOTES TO THE FINANCIAL STATEMENTS

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
於二零一五年一月一日結餘 At 1 January 2015	286,955	353,061	8,261,580	8,901,596
重估可供出售債券收益 Revaluation loss of available-for-sale securities	(62,603)	---	---	(62,603)
於保留溢利中直接轉至法定儲備 Transferred to regulatory reserves	---	190,298	(190,298)	---
本期溢利 Profit for the period	---	---	2,632,565	2,632,565
於二零一五年十二月三十一日結餘 At 31 December 2015	<u>224,352</u>	<u>543,359</u>	<u>10,703,847</u>	<u>11,471,558</u>
於二零一五年一月一日結餘 At 1 January 2015	286,955	353,061	8,261,580	8,901,596
重估可供出售債券收益 Revaluation loss of available-for-sale securities	95,201	---	---	95,201
於保留溢利中直接轉至法定儲備 Transferred to regulatory reserves	---	114,751	(114,751)	---
本期溢利 Profit for the period	---	---	---	---
於二零一五年六月三十日結餘 At 30 June 2015	<u>382,156</u>	<u>467,812</u>	<u>8,146,829</u>	<u>8,996,797</u>

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.

NOTES TO THE FINANCIAL STATEMENTS
賬目附註

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					
於二零一五年一月三十一日 At 31 December 2015		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	Others	Total
1. 發展中國家	1. Developed countries	29,544	---	7	27	---	29,578
2. 離岸中心	2. Offshore centres	8,457	---	6,218	22,487	---	37,162
3. 歐洲	3. Developing Europe	7	---	---	---	---	7
4. 拉丁美洲及加勒比海	4. Developing Latin America and Caribbean	---	---	---	---	---	---
5. 中東及非洲	5. Developing Africa and Middle East	---	---	---	---	---	---
6. 亞洲	6. Developing Asia-Pacific	209,565	2,557	9,034	168,982	---	390,138
中國大陸	Of which China	199,744	2,557	9,034	168,978	---	380,313
7. 國際組織	7. International organisations	---	---	---	---	---	---
8. 未分配的國家	8. Unallocated by country	---	---	---	---	---	---
		247,573	2,557	15,259	191,496	---	456,885

		百萬港元 HKD Million					
於二零一五年六月三十日 At 30 June 2015		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	Others	Total
1. 發展中國家	1. Developed countries	13,972	---	6	1	---	13,979
2. 離岸中心	2. Offshore centres	987	---	3,939	20,585	---	25,511
3. 歐洲	3. Developing Europe	---	---	---	---	---	---
4. 拉丁美洲及加勒比海	4. Developing Latin America and Caribbean	---	---	---	---	---	---
5. 中東及非洲	5. Developing Africa and Middle East	---	---	---	---	---	---
6. 亞洲	6. Developing Asia-Pacific	214,018	1,872	6,954	163,705	---	386,549
中國大陸	Of which China	208,144	1,872	6,954	163,705	---	380,675
7. 國際組織	7. International organisations	---	---	---	---	---	---
8. 未分配的國家	8. Unallocated by country	---	---	---	---	---	---
		228,977	1,872	10,899	184,291	---	426,039

賬目附註

12 貨幣風險
CURRENCY RISK EXPOSURE

於二零一五年一月三十一日
At 31 December 2015

		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	235,979	1,738	1,137	16,635	177,097	453	---	1	2	---	433,042
現貨負債	Spot liabilities	(239,315)	(4,576)	(136)	(2,531)	(138,380)	(2,166)	(1)	(2,853)	---	(1,512)	(391,470)
遠期買入	Forward purchases	161,782	5,739	---	2,143	95,750	1,950	62	2,854	---	1,509	271,789
遠期賣出	Forward sales	(160,133)	(2,897)	(995)	(16,204)	(135,527)	(234)	(63)	---	---	---	(316,053)
長/(短) 盤淨額	Net long/(short) position	(1,687)	4	6	43	(1,060)	3	(2)	2	2	(3)	(2,692)
結構性倉盤淨額	Net structural position	---	---	---	---	---	---	---	---	---	---	---

於二零一五年六月三十日
At 30 June 2015

		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	202,816	622	1,418	9,938	182,452	509	2	1	2	---	397,760
現貨負債	Spot liabilities	(217,089)	(1,877)	(666)	(9,135)	(137,643)	(1,074)	(2,378)	(2,694)	---	(576)	(373,132)
遠期買入	Forward purchases	129,509	2,528	2,843	2,467	71,509	567	2,372	2,724	---	575	215,094
遠期賣出	Forward sales	(114,461)	(1,305)	(3,585)	(3,258)	(119,289)	(15)	(3)	(30)	---	---	(241,946)
長/(短) 盤淨額	Net long/(short) position	775	(32)	10	12	(2,971)	(13)	(7)	1	2	(1)	(2,224)
結構性倉盤淨額	Net structural position	---	---	---	---	---	---	---	---	---	---	---

於二零一五年十二月三十一日及二零一五年六月三十日，在非港元的淨持倉中並無期權的持倉。
At 31 December 2015 and 30 June 2015, 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 On-balance sheet exposure	資產負債表 以外的風險 Off-balance sheet exposure	總風險承擔 Total		
於二零一五年十二月三十一日 At 31 December 2015						
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)	74,999	13,295	88,294
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	17,778	2,430	20,208
3	居住境內的內地居民；境內註冊企業及其持有聯營公司	3	PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	30,286	1,613	31,899
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	14,746	—	14,746
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	4,592	—	4,592
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	12,056	5,447	17,503
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	23,552	403	23,955
總額		Total		178,009	23,188	201,197
減值後總資產		Total assets after provision		514,669		
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		34.59%		

		百萬港元 HKD million				
		資產負債表 以內的風險 On-balance sheet exposure	資產負債表 以外的風險 Off-balance sheet exposure	總風險承擔 Total		
於二零一五年六月三十日 At 30 June 2015						
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)	69,979	14,780	84,759
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	16,308	1,379	17,687
3	居住境內的內地居民；境內註冊企業及其持有聯營公司	3	PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	29,234	1,530	30,764
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	7,804	164	7,968
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	3,602	105	3,707
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	16,208	6,110	22,318
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	22,867	14	22,881
總額		Total		166,002	24,082	190,084
減值後總資產		Total assets after provision		468,965		
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		35.40%		

補充財務資料
SUPPLEMENTARY FINANCIAL INFORMATION

		2015年12月31日 31 Dec 2015 百萬港元 HKD million	2015年6月30日 30 Jun 2015 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	15,749	12,538
與交易有關的或然項目	Transaction-related contingencies	179	207
與貿易有關的或然項目	Trade-related contingencies	9,297	9,051
其他承擔	Other commitments	10,507	255,659
其他	Others	---	5,682
		<u>35,732</u>	<u>283,137</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	323,349	246,518
利率合約	Interest rate contracts	29,474	18,950
		<u>352,823</u>	<u>265,468</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	114	(706)
利率合約	Interest rate contracts	(92)	(165)
		<u>22</u>	<u>(871)</u>

於二零一五年十二月三十一日及二零一五年六月三十日香港分行並無簽訂雙邊淨額結算安排。
At 31 December 2015 and 30 June 2015, Hong Kong Branch did not enter any bilateral netting agreement.

3 流動資金
LIQUIDITY

		2015年12月31日 31 Dec 2015	2014年12月31日
平均流動性維持比率	Average liquidity maintenance ratio for the financial period	<u>40.43%</u>	
平均流動資金比率	Average liquidity ratio for the financial period		<u>58.84%</u>

此乃首次根據新條例就流動性維持比率予以披露，因此未能提供相關比較數據。

This is the first reporting period of disclosure made in accordance with the new requirement on liquidity maintenance ratio, and therefore provision of comparative figures is not available. The average liquidity ratio for the financial period ended 30 June 2014 is disclosed for information.

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 REMUNERATION POLICY

根據香港金融管理局的穩健薪酬指引《CG-5》

一、一般原則

本分行高級管理層之薪酬政策完全由總行設計及審定。另，本分行已設立考核領導小組，處理有關本分行薪酬政策的設計和檢討，並負責研討及審議本分行主要人員的薪酬。薪酬政策的設計旨在鼓勵員工支持本分行達致業務目標，維持長期財務穩健以及促進有效的風險管理，確保有關薪酬與業務及個人表現掛鉤、促進有效之風險管理、保留優秀員工及加強市場競爭力。

二、考核領導小組

考核領導小組（小組）的成員由分行管理層和主管人力資源的綜合管理部總經理組成，考核領導小組任期5年。每年第一季分行資產負債管理委員會、財會部和綜合管理部，經協商後提出各部門年度關鍵績效指標及其考核目標，提交考核領導小組審議通過後執行。小組將根據香港金管局在2015年3月發佈的《穩健的薪酬制度指引》（指引），繼續優化本分行的薪酬政策，特別注意風險調節的業績評估，並同時確保有競爭力的回報。

三、薪酬架構

員工的薪酬由固定薪酬和浮動薪酬適當地組成。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。

四、績效表現的量和浮動薪酬的發放

預設績效表現標準包括數量化指標和品質化指標，用以量度員工的績效表現及厘定浮動薪酬的發放。數量化指標包括量化的表現，例如業績、財務效益等。品質化指標包括非量化的表現，例如合規管理（含風險管理）、內部管理、創新、團隊建設等。

浮動薪酬的發放金額及分配亦考慮到員工所進行業務的相關實質和潛在風險。一般而言，數量化和品質化的表現均影響風險調節和風險水準評估。

五、獎金延遲派發的安排

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，而員工的獎金如果超過其一年底薪的金額，則超出部分獎金會作出延遲派發的安排，延遲派發期限為1年至3年（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）。

Disclosure of Remuneration According to the Guideline on a Sound Remuneration System (CG-5) issued by the HKMA

(i) Emolument Policy

The emolument policy of the Branch senior management is completely designed and approved by the Headquarters. The Branch has established an Appraisal Steering Team, responsibilities of which include designing and modifying the emolument policy, as well as reviewing and proposing the performance-based remuneration packages payable to Key Personnel. The design of the reward frameworks and decisions shall be developed in a manner to encourage employee behavior to support the Branch's business target, to maintain long-term financial soundness and to promote efficient risk management framework, in order to ensure the remuneration aligns with business and individual performances, promotes effective risk management, facilitates retention of quality personnel and is competitive in the market.

The remuneration system of the Branch, has presented the creation of long-term value. It also linked the employee remuneration with the profit development, risk and capital adequacy of the Branch.

(ii) Appraisal Steering Team (the Team)

The Appraisal Steering Team comprises members of Branch Senior Management and the Head of Corporate Affairs Department who is in charge of human resources functions. 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 Team will continue to enforce the Branch's remuneration policies, based on the Guideline on a Sound Remuneration System (the "Guideline") issued by the Hong Kong Monetary Authority in March 2015, with particular attention paid to risk adjustments for performance appraisal, while ensuring that the rewards are competitive.

(iii) Remuneration Structure

The remuneration of employee composed of fixed remuneration and variable remuneration. Fixed remuneration includes monthly salary, annual one-month double pay and fixed allowances. Variable remuneration is the performance bonus according to the overall performance of our group, of the Branch and of the individual staff.

(iv) Performance Evaluation and the Variable Remuneration

Performance evaluation is based on both quantitative and qualitative indicators to measure the employees' performance and determine the variable remuneration. Quantitative indicators mainly include financial results and performances. Qualitative indicators include other non-quantitative consideration, such as regulatory compliance (include risk management), internal management, creativity and team work, etc.

The payouts and allocation of variable remuneration is taken into account the actual risks and potential risks taken by employees in their daily operation or business. General speaking, both quantitative and qualitative performance will affect risk adjustment and risk assessment.

(v) Deferred Payment of Variable Remuneration Arrangement

In order to avoid staff to ignore long-term risk for short-term business results, the Team will consider whether the business results are achieved under strict risk management controls before determining the variable remuneration. If the variable remuneration is more than one year monthly salary of the staff, the excess part 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.)

補充財務資料
SUPPLEMENTARY FINANCIAL INFORMATION

4 REMUNERATION POLICY (cont.)
薪酬政策(續)

薪酬分類

Breakdown of remuneration

		2015年12月31日 31 Dec 2015		2014年12月31日 31 Dec 2014	
高級管理層數目	Number of Senior Management	4		3	
關鍵人員數目	Number of Key Personnel	37		33	
		HKD million 百萬港元		HKD million 百萬港元	
		Non-deferred 非遞延	Deferred 遞延	Non-deferred 非遞延	Deferred 遞延
總薪酬 Total value of remuneration awards		60	---	55	---
(i) 高級管理層 Senior Management					
固定薪酬 Fixed remuneration					
現金 Cash-based		4	---	3	---
浮動薪酬 Variable remuneration					
現金 Cash-based		2	---	3	---
(ii) 關鍵人員 Key Personnel					
固定薪酬 Fixed remuneration					
現金 Cash-based		37	---	33	---
浮動薪酬 Variable remuneration					
現金 Cash-based		17	---	16	---

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。

主要人員：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。

Bank senior management: The senior executives, including 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: The 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.

AGRICULTURAL BANK OF CHINA LIMITED

補充財務資料

BANK CONSOLIDATED FINANCIAL INFORMATION

I 權益及資本充足比率 Equity and Capital adequacy		2015年6月30日 30 Jun 2015 百萬人民幣 RMB million	2014年12月31日 31 Dec 2014 百萬人民幣 RMB million
歸屬於本行股東權益	Equity attributable to equity holders of the Bank	<u>1,120,329</u>	<u>1,031,066</u>
資本充足率 (附注1)	Capital adequacy ratio (note 1)	<u>12.95%</u>	<u>12.82%</u>
II 其他財務資料 Other financial information		2015年6月30日 30 Jun 2015 百萬人民幣 RMB million	2014年12月31日 31 Dec 2014 百萬人民幣 RMB million
財務狀況表 Statement of Financial Position :			
資產總額	Total assets	<u>17,459,554</u>	<u>15,974,152</u>
負債總額	Total liabilities	<u>16,337,512</u>	<u>14,941,533</u>
客戶貸款及墊款	Loans and advances to customers	<u>8,346,156</u>	<u>7,739,996</u>
吸收存款	Deposits from customers	<u>13,406,292</u>	<u>12,533,397</u>
利潤表 Income Statement :			
稅前利潤	Profit before tax	<u>134,679</u>	<u>135,584</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.