

中国民生银行股份有限公司香港分行
(在中华人民共和国注册成立的股份有限公司)
CHINA MINSHENG BANKING CORP., LTD. HONG KONG BRANCH
(A joint stock limited company incorporated in the People's Republic of China with limited liability)
中期财务资料披露报表截至2024年6月30日止(未经审计)
Interim Financial Disclosure Statement as at 30 June 2024 (Unaudited)

甲部 - 香港分行资料

SECTION A - HONG KONG BRANCH INFORMATION

I. 收益表资料

Profit and Loss Information

		截至2024年6月30日 止之半年度 For the half year ended 30 Jun 2024	截至2023年6月30日 止之半年度 For the half year ended 30 Jun 2023
		港币千元 HKD '000	港币千元 HKD '000
利息收入	Interest income	4,457,311	4,311,788
利息支出	Interest expense	-4,159,397	-3,885,677
利息收入净额	Net interest income	297,914	426,111
费用及佣金收入	Fees and commission income	378,232	231,745
费用及佣金支出	Fees and commission expenses	-16,237	-9,473
费用及佣金收入净额	Net fees and commission income	361,995	222,272
外汇买卖的利润减亏损	Gains less losses arising from trading in foreign currencies	212,906	111,381
非买卖性质外汇业务的利润减亏损	Gains less losses arising from non-trading activities in foreign currencies	-111,207	62,201
持作买卖用途证券的利润减亏损	Gains less losses on securities held for trading purpose	8,792	-21,665
来自其它交易活动的利润减亏损	Gains less losses from other trading activities	-616	830
非买卖性质投资的利润减亏损	Gains less losses arising from non-trading investments	572,713	561,831
其它经营收入	Other operating income	1,224	3,018
经营收入	Operating income	1,343,721	1,365,979
人事费用	Staff expenses	-139,654	-164,874
租金费用	Rental expenses	-30,008	-29,573
其它经营支出	Other operating expenses	-25,738	-28,420
其它减值损失减减值回拨	Other impairment losses and provisions less reversal of impairment losses and provisions	-79,753	-48,608
经营支出	Operating expenses	-275,153	-271,475
减值损失减减值回拨及为贷款及应收款项而提拨减回拨的准备金	Impairment losses and provisions less reversal of impairment losses and provisions for loans and receivables	-745,699	-527,024
处置物业、装置及设备的利润减亏损	Gains less losses from the disposal of property, plant and equipment	-58	-47
除税前利润	Profit before taxation	322,811	567,433
税项开支	Taxation	-65,508	-116,217
除税后利润	Profit after taxation	257,303	451,216

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II. 资产负债表资料
Balance Sheet Information

	2024年6月30日	2023年12月31日
	30 Jun 2024	31 Dec 2023
	港币千元	港币千元
	HKD '000	HKD '000
资产		
现金及银行结余	12,447,456	12,180,797
距离合约到期日超逾1个月但不超逾12个月的银行存款	5,073,391	0
存放于民生银行海外办事处的金额	201,991	372,276
贸易汇票	0	0
持有的存款证	10,339,767	11,218,685
持有作交易用途的證券	1,707,681	1,396,441
贷款及应收款项		
(A) 对客户的贷款及放款	112,913,934	100,160,261
(B) 对银行的贷款及放款	1,331,341	140,682
(C) 其它帐户	1,858,117	1,729,800
(D) 贷款及应收款项的准备金	-1,725,563	-1,588,174
投资证券	50,400,924	52,002,778
其它投资	1,364	0
物业、工业装置及设备以及无形资产	98,314	124,422
衍生金融工具	1,065,114	1,375,560
其它资产	1,072,320	1,175,724
资产总额	196,786,151	180,289,252
储备及负债		
银行存款及结余	23,235,939	27,336,550
活期存款及往来帐户	2,749,137	4,015,707
储蓄存款	17,001,281	13,842,655
定期、短期通知及通知存款	119,449,770	103,450,178
结欠民生银行海外办事处的金额	21,916,830	19,817,435
已发行存款证	3,573,828	5,547,750
已发行债务证券	5,326,894	2,202,286
卖出回购金融资产款	0	0
衍生金融工具	144,829	447,398
其它负债	3,363,676	3,529,732
资本及储备	23,967	99,561
储备及负债总额	196,786,151	180,289,252

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III. 资产负债表的其它资料
Additional Balance Sheet Information

(i) 贷款及应收款项	(i) Loans and receivables	2024年6月30日		2023年12月31日	
		30 Jun 2024	31 Dec 2023	30 Jun 2024	31 Dec 2023
		港币千元		港币千元	
		HKD '000		HKD '000	
客户贷款及放款	Loans and advances to customers	112,913,934	100,160,261		
银行贷款及放款	Loans and advances to banks	1,331,341	140,682		
其它帐目	Other accounts				
- 应计利息	- Accrued interest	564,250	534,976		
- 其它应收款项	- Other receivables	1,293,867	1,194,824		
对客户的贷款及应收款项 提拨的准备金	Provisions for loans and receivables to customers				
- 组合评估	- Collectively assessed	-358,347	-474,247		
- 个别评估	- Individually assessed	-1,321,937	-1,084,005		
对银行的贷款及应收款项 提拨的准备金	Provisions for loans and receivables to banks				
- 组合评估	- Collectively assessed	-5,703	-510		
- 个别评估	- Individually assessed	0	0		
对其它帐目而提拨的准备金	Provisions for other accounts				
- 组合评估	- Collectively assessed	-1,842	-4,277		
- 个别评估	- Individually assessed	-37,734	-25,135		
(ii) 已减值客户及银行贷款及放款	(ii) Impaired Loans and Advances to Customers and Banks				
		2024年6月30日		2023年12月31日	
		30 Jun 2024		31 Dec 2023	
		港币千元	占客户贷款 及放款 总额的百分比	港币千元	占客户贷款 及放款 总额的百分比
		HKD '000	% of Total loans and advances to customers	HKD '000	% of Total loans and advances to customers
减值客户贷款及放款的毛额	Gross impaired loans and advances to customers	2,561,309	2.27%	2,043,170	2.04%
减值准备 - 个别评估/特定拨备	Impairment allowances - individually assessed/specific provision	1,321,937		1,084,005	
已减值客户贷款及放款的抵押品市值	Market value of collateral in respect of impaired loans and advances to customers	0		0	

在2024年6月30日及2023年12月31日，本行并没有任何减值银行贷款及放款。
 There were no impaired loans and advances to banks as at 30 June 2024 and 31 December 2023.

减值客户贷款及放款为按个别评估减值的贷款。
 The impaired loans and advances to customers are individually determined to be impaired.

若抵押品价值超出贷款及放款总额，只计入相等于贷款及放款总额的抵押品金额。
 Where collateral values are greater than the gross loans and advances amount, only the amount of collateral up to the gross loans and advances is included.

除香港分行提拨的准备金外，民生银行总行亦就香港分行的风险承担提拨债务国风险准备金。
 Other than provisions which have been made locally, China Minsheng Banking Corp., Ltd. Head Office has provided country risk provision based on the exposures maintained at Hong Kong Branch.

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(iii) 按行业分类的客户贷款及放款的毛额分析 (iii) Analysis of Gross Amount of Loans and Advances to Customers in Industry Categories

		2024年6月30日 30 Jun 2024	
		贷款及放款 毛额 Gross loans and advances	抵押品 Collateral
		港币千元 HKD '000	
工业, 商业及金融	Industrial, commercial and financial		
- 物业发展	- Property development	8,205,723	1,659,654
- 物业投资	- Property investment	4,132,015	2,255,489
- 金融企业	- Financial concerns	33,667,562	204,027
- 证券经纪	- Stockbrokers	314,732	0
- 批发及零售行业	- Wholesale and retail trade	3,949,229	2,109,939
- 制造业	- Manufacturing	8,663,378	0
- 运输及运输设备	- Transport and transport equipment	5,128,775	133,239
- 康乐活动	- Recreational activities	0	0
- 资讯科技	- Information technology	4,760,096	0
- 其它	- Others	6,604,843	188,285
个人	Individuals		
- 为购买其他住宅物业的贷款	- Loans for the purchase of other residential properties	222,764	219,918
- 其它	- Others	9,745,939	9,745,939
于香港使用的贷款及放款	Loans and advances for use in Hong Kong SAR	85,395,056	16,516,490
贸易融资	Trade finance	246,148	49,133
在香港以外使用的贷款及放款	Loans and advances for use outside Hong Kong SAR	27,272,730	1,849,677
客户贷款及放款总额	Total loans and advances to customers	112,913,934	18,415,300
		2023年12月31日 31 Dec 2023	
		贷款及放款 毛额 Gross loans and advances	抵押品 Collateral
		港币千元 HKD '000	
工业, 商业及金融	Industrial, commercial and financial		
- 物业发展	- Property development	8,288,785	1,369,918
- 物业投资	- Property investment	3,679,544	2,023,968
- 金融企业	- Financial concerns	32,928,796	195,327
- 证券经纪	- Stockbrokers	110,348	0
- 批发及零售行业	- Wholesale and retail trade	2,330,884	1,310,346
- 制造业	- Manufacturing	5,114,911	0
- 运输及运输设备	- Transport and transport equipment	2,757,600	0
- 康乐活动	- Recreational Activities	0	0
- 资讯科技	- Information Technology	4,981,180	0
- 其它	- Others	3,339,944	0
个人	Individuals		
- 为购买其他住宅物业的贷款	- Loans for the purchase of other residential properties	186,462	185,281
- 其它	- Others	9,982,208	9,982,208
于香港使用的贷款及放款	Loans and advances for use in Hong Kong SAR	73,700,662	15,067,048
贸易融资	Trade finance	195,391	0
在香港以外使用的贷款及放款	Loans and advances for use outside Hong Kong SAR	26,264,208	1,474,059
客户贷款及放款总额	Total loans and advances to customers	100,160,261	16,541,107

抵押品主要包括人寿保险、物业按揭以及存款。若抵押品价值超出贷款及放款总额，只计入相等于贷款及放款总额的抵押品金额。

Collateral mainly includes life insurance, mortgages over properties and deposits. Where collateral values are greater than the gross loans and advances amount, only the amount of collateral up to the gross loans and advances is included.

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(iv) 按国家或地域分部的国际债权申报表 (iv) International Claims by Countries or Geographical Segments

按对手方（不少于国际债权的总额的10%者）的所在地（按主要的国家或地域分部），在计算任何认可风险转移后，对国际债权分析的概要如下。一般而言，有关贷款及放款的债权获得并非交易对手所在地的国家的一方担保，或该债权的履行对象是某银行的海外分行，而该银行的总办事处并非设于交易对手的所在地，风险便确认为由一个国家转移到另一个国家。

The analysis of international claims by major countries or geographical segments in accordance with the location of the counterparties, to which not less than 10% of the international claims are attributable after taking into account any recognized risk transfer, is as follows. 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.

		2024年6月30日 30 Jun 2024					
		非银行私营机构 Non-bank private sector					
		银行	公营机构	非银行 金融机构	非金融 私营机构	其它	合计
		Banks	Official Sector	Non-bank financial institutions	Non-financial private sector	Others	Total
		港币百万元 HKD Million					
亚太区发展中国家或地域	Developing Asia and Pacific	32,173	108	13,375	56,713	0	102,369
其中中国	of which China	31,221	108	13,309	56,240	0	100,878
离岸中心	Offshore centres	2,520	0	11,955	37,899	0	52,374
其中香港	of which Hong Kong	2,404	0	11,955	33,783	0	48,142

		2023年12月31日 31 Dec 2023					
		非银行私营机构 Non-bank private sector					
		银行	公营机构	非银行 金融机构	非金融 私营机构	其它	合计
		Banks	Official Sector	Non-bank financial institutions	Non-financial private sector	Others	Total
		港币百万元 HKD Million					
亚太区发展中国家或地域	Developing Asia and Pacific	31,545	167	12,960	56,759	0	101,431
其中中国	of which China	31,340	167	12,960	53,696	0	98,163
离岸中心	Offshore centres	2,847	0	14,057	25,373	0	42,277
其中香港	of which Hong Kong	2,826	0	14,057	22,030	0	38,913

(v) 按国家或地域分部的客户贷款及放款毛额 (v) Gross Loans and Advances to Customers by Countries or Geographical Segments

按对手方（不少于客户贷款及放款的总额的10%者）的所在地（按主要的国家或地域分部），在计算任何认可风险转移后，对客户贷款及放款毛额分析的概要如下。一般而言，有关贷款及放款的债权获得并非交易对手所在地的国家的一方担保，风险便确认为由一个国家转移到另一个国家。

The analysis of gross loans and advances to customers by major countries or geographical segments in accordance with the location of the counterparties, to which not less than 10% of total loans and advances to customers are attributable after taking into account any recognized risk transfer, is as follows. 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 customer.

		2024年6月30日 30 Jun 2024	2023年12月31日 31 Dec 2023
		港币百万元 HKD Million	港币百万元 HKD Million
客户贷款及放款毛额	Gross amount of loans and advances to customers		
亚太区发展中国家或地域	Developing Asia and Pacific	40,401	39,414
其中中国	of which China	39,905	36,332
离岸中心	Offshore centres	67,503	55,140
其中香港	of which Hong Kong	63,315	51,676
逾期客户贷款及放款	Overdue loans and advances to customers		
亚太区发展中国家或地域	Developing Asia and Pacific	1,641	908
其中中国	of which China	1,641	908
离岸中心	Offshore centres	920	948
其中香港	of which Hong Kong	920	948
减值客户贷款及放款	Impaired loans and advances to customers		
亚太区发展中国家或地域	Developing Asia and Pacific	1,641	908
其中中国	of which China	1,641	908
离岸中心	Offshore centres	920	948
其中香港	of which Hong Kong	920	948

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(vi) 非港元货币风险承担

(vi) Foreign Currency Exposures

每一种货币（其净持仓量（按绝对数值计算）不少于所有非港元货币的总净持仓量的10%者）的风险额如下：

The foreign currency exposures, of which the net positions (in absolute terms) constitute not less than 10% of the total net position in all foreign currencies, are shown as follows:

		2024年6月30日 30 Jun 2024
		美元 USD
		港币百万元 HKD Million
现货资产	Spot assets	120,801
现货负债	Spot liabilities	-134,257
远期买入	Forward purchases	36,038
远期卖出	Forward sales	-21,473
期权盘净额	Net option position	0
长（短）盘净额	Net long/(short) position	<u>1,109</u>
结构性仓位净额	Net structural position	<u>0</u>
		2023年12月31日 31 Dec 2023
		美元 USD
		港币百万元 HKD Million
现货资产	Spot assets	111,747
现货负债	Spot liabilities	-123,496
远期买入	Forward purchases	23,800
远期卖出	Forward sales	-11,028
期权盘净额	Net option position	0
长（短）盘净额	Net long/(short) position	<u>1,023</u>
结构性仓位净额	Net structural position	<u>0</u>

以上包括因买卖及非买卖仓位而产生的非港元货币风险额。

The above foreign currency exposures included those arising from trading and non-trading positions.

期权持仓净额按照德尔塔等值方法计算。

The net options position is calculated based on delta equivalent approach.

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(vii) 逾期或重组客户贷款及放款毛额

(vii) Gross Amount of Overdue or Rescheduled
Loans and Advances to Customers

		2024年6月30日		2023年12月31日	
		30 Jun 2024		31 Dec 2023	
		港币千元 HKD '000	占客户贷款 及放款 总额的百分比 % of Total loans and advances to customers	港币千元 HKD '000	占客户贷款 及放款 总额的百分比 % of Total loans and advances to customers
已逾期客户贷款及放款	Overdue loans and advances to customers				
- 超过三个月但不超过六个月	- More than 3 months but not more than 6 months	0	0.00%	275,450	0.28%
- 超过六个月但不超过一年	- More than 6 months but not more than one year	1,171,267	1.04%	607,500	0.61%
- 超过一年	- More than one year	1,390,041	1.23%	1,160,221	1.16%
超过三个月逾期客户贷款及放款总额	Total overdue loans and advances to customers more than 3 months	2,561,308	2.27%	2,043,171	2.04%
逾期贷款及放款之抵押品的市值	Current market value of collateral held against the covered portion of overdue loans and advances	0		0	
有抵押品覆盖的逾期贷款及放款	Covered portion of overdue loans and advances	0		0	
无抵押品覆盖的逾期贷款及放款	Uncovered portion of overdue loans and advances	2,561,308		2,043,171	
为逾期贷款及放款根据个别评估而提拨的减值准备	Impairment allowances - individually assessed made on overdue loans and advances	1,321,937		1,084,005	

在2024年6月30日及2023年12月31日，本行并没有重组客户贷款及放款(已扣除逾期超过三个月并于上述已逾期客户贷款及放款内列明的贷款)。

There were no rescheduled loans and advances to customers (net off those which have been overdue for more than three months and reported under overdue loans and advances to customers in this part above) as at 30 June 2024 and 31 December 2023.

(viii) 逾期或重组银行贷款及放款毛额

(viii) Gross Amount of Overdue or Rescheduled
Loans and Advances to Banks

在2024年6月30日及2023年12月31日，本行没有逾期或重组银行贷款及放款。

There were no overdue or rescheduled loans and advances to banks as at 30 June 2024 and 31 December 2023.

(ix) 逾期投资证券

(ix) Overdue Investment securities

		2024年6月30日	2023年12月31日
		30 Jun 2024	31 Dec 2023
		港币千元 HKD '000	港币千元 HKD '000
已逾期投资证券	Overdue Investment securities		
- 超过三个月但不超过六个月	- More than 3 months but not more than 6 months	8,585	0
- 超过六个月但不超过一年	- More than 6 months but not more than 1 year	0	0
- 超过一年	- More than 1 year	0	11,988

(x) 收回抵押品

(x) Repossessed Assets

在2024年6月30日及2023年12月31日本行并没有已收回抵押品。

The Bank did not have any repossessed assets as at 30 June 2024 and 31 December 2023.

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(xi) 非银行的中国内地风险承担

(xi) Non-bank Mainland China Exposures

		2024年6月30日 30 Jun 2024		
		资产负债 表内风险承担 On-balance sheet exposures	资产负债 表外风险承担 Off-balance sheet exposures	总额 Total
		港币百万元 HKD Million		
1 中央政府, 中央政府持有的公司、 子公司及联营公司	Central government, central government -owned entities and their subsidiaries and joint ventures (JVs)	37,921	861	38,782
2 地方政府, 地方政府持有的公司、 子公司及联营公司	Local governments, local government -owned entities and their subsidiaries and JVs	12,820	442	13,262
3 中国境内居住国民或在中国境内注册 公司、其子公司及其联营公司	PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	41,546	2,131	43,677
4 不包括在第1项中的其它中央政府的 公司	Other entities of central government not reported in item 1 above	655	0	655
5 不包括在第2项中的其它地方政府的 公司	Other entities of local government not reported in item 2 above	375	0	375
6 获给予在中国境内使用信贷的中国 境外居住国民或在中国境外注册 公司	PRC nationals residing outside Mainland china or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	6,981	893	7,874
7 呈报机构认为其所涉风险属对中国 内地非银行对手方风险之其它交易 对手	Other counterparties where the exposure are considered by the reporting institution to be non-bank Mainland China exposures	10,246	271	10,517
总额	Total	110,544	4,598	115,142
减值准备后的资产总额	Total assets after provision	196,786		
资产负债表内风险额占资产总额百 分比	On-balance sheet exposures as percentage of total assets	56.17%		

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(xi) 非银行的中国内地风险承担
(续)

(xi) Non-bank Mainland China Exposures
(Continued)

		2023年12月31日		
		31 Dec 2023		
		资产负债表 表内风险承担	资产负债表 表外风险承担	总额
		On-balance sheet exposures	Off-balance sheet exposures	Total
		港币百万元 HKD Million		
1 中央政府, 中央政府持有的公司、 子公司及联营公司	Central government, central government -owned entities and their subsidiaries and joint ventures (JVs)	33,290	615	33,905
2 地方政府, 地方政府持有的公司、 子公司及联营公司	Local governments, local government -owned entities and their subsidiaries and JVs	12,513	243	12,756
3 中国境内居住国民或在中国境内注册 公司、其子公司及其联营公司	PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	36,106	3,633	39,739
4 不包括在第1项中的其它中央政府的 公司	Other entities of central government not reported in item 1 above	682	0	682
5 不包括在第2项中的其它地方政府的 公司	Other entities of local government not reported in item 2 above	587	0	587
6 获给予在中国境内使用信贷的中国 境外居住国民或在中国境外注册 公司	PRC nationals residing outside Mainland china or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	7,619	845	8,464
7 呈报机构认为其所涉风险属对中国 内地非银行对手方风险之其它交易 对手	Other counterparties where the exposure are considered by the reporting institution to be non-bank Mainland China exposures	9,030	313	9,343
总额	Total	99,827	5,649	105,476
减值准备后的资产总额	Total assets after provision	180,289		
资产负债表内风险额占资产总额百 分比	On-balance sheet exposures as percentage of total assets	55.37%		

以上资料按照香港金融管理局MA(BS)20中国内地风险报表的指示制定而成。

The above information follows information provided to Hong Kong Monetary Authority MA(BS)20 Return on Mainland Activities.

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IV. 资产负债表以外的风险承担
Off Balance Sheet Exposures

		2024年6月30日 30 Jun 2024 港币千元 HKD '000	2023年12月31日 31 Dec 2023 港币千元 HKD '000
(i) 或然负债及承担的合约总额	(i) Contractual Amount of Contingent Liabilities and Commitments		
- 直接信贷替代项目	- Direct credit substitutes	3,384	8,101
- 交易关联或有项目	- Transaction related contingencies	463,433	387,642
- 贸易关联或有项目	- Trade related contingencies	186,221	398,657
- 票据发行及循环式包销融通	- Note issuance and revolving underwriting facilities	0	0
- 其它承诺	- Other commitments	7,812,343	9,501,614
- 其它	- Others	0	0
(ii) 衍生工具的合约总额	(ii) Contractual Amount of Derivatives		
- 汇率关联衍生工具合约	- Exchange rate-related derivative contracts	48,766,003	29,171,144
- 利率衍生工具合约	- Interest rate derivative contracts	34,550,244	46,557,313
- 其它	- Others	0	0
(iii) 衍生工具的公允价值资产	(iii) Fair Value Assets of Derivatives		
- 汇率关联衍生工具合约	- Exchange rate-related derivative contracts	146,580	133,221
- 利率衍生工具合约	- Interest rate derivative contracts	918,534	1,242,339
- 其它	- Others	0	0
(iv) 衍生工具的公允价值负债	(iv) Fair Value Liabilities of Derivatives		
- 汇率关联衍生工具合约	- Exchange rate-related derivative contracts	103,960	283,552
- 利率衍生工具合约	- Interest rate derivative contracts	40,869	163,846
- 其它	- Others	0	0

公允价值数额并未有计及双边净额结算协议的影响在内。
The fair values of derivatives do not take into account the effects of bilateral netting arrangements.

V. 流动性资料披露
Liquidity Information Disclosures

		2024年 第二季度 2024 Q2	2024年 第一季度 2024 Q1	2023年 第四季度 2023 Q4	2023年 第三季度 2023 Q3	2023年 第二季度 2023 Q2
季度平均流动性维持比率	Quarterly average liquidity maintenance ratio	71.43%	80.60%	70.42%	74.56%	67.01%
季度平均核心资金比率	Quarterly average core funding ratio	123.12%	116.13%	117.30%	116.88%	110.95%

季度平均流动性维持比率与季度平均核心资金比率是依据银行业条例第63条, 就报告期向金融管理专员呈交的、关乎流动资产状况的申报表所报告的每个公历月平均流动性维持比率的算术平均数与稳定资金状况的申报表的每个公历月平均核心资金比率的算术平均数。

The quarterly average liquidity maintenance ratio and the quarterly average core funding ratio is the arithmetic mean of each calendar month's average liquidity maintenance ratio and average core funding ratio respectively, and as reported in the return relating to the Liquidity Position and the Stable Funding Position submitted by the institution to the Monetary Authority pursuant to Section 63 of the Banking Ordinance in respect of the reporting period.

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VI. 流动性风险管理

Liquidity Risk Management

流动性风险管理的目标是确保有足够的资金来满足业务和监管需要。

The liquidity risk management is to ensure that the branch has adequate and sufficient funding and funding sources to comply with contractual requirements and regulatory limits.

分行资产负债管理委员会负责管理全行流动性风险，并定期举行会议，审议和讨论重要的流动性管理问题。资产负债与财务管理部负责根据资产负债管理委员会制定的管理指标进行日常流动性风险管理，风险管理部负责进行监控及向分行资产负债管理委员会定期汇报。

The branch's ALCO oversees the branch's liquidity risk management and conducts meeting on a regular basis to review and discuss important liquidity risk management issues. Asset & Liability and Financial Management Department is responsible for managing the liquidity risk on a daily basis under the triggers and limits approved by the branch's ALCO. Risk Management Department is responsible for monitoring the branch's liquidity risk and reporting to ALCO on a regular basis.

客户存款构成分行资金的重要部分。分行积极扩大基础客群，吸收稳定存款，并辅以外汇掉期、同业市场拆入款项、系统内拆入资金及在资本市场发行存款证及票据，以确保拥有稳定和充足的资金来源。

Customer deposits form a significant part of the branch's funding. To ensure stable and sufficient sources of funds are in place, the branch actively expands deposit base, attracts stable deposits, obtains supplementary funding from the foreign exchange swap market, interbank market, intragroup and issues certificates of deposit and notes in the capital market.

分行设定流动性风险指标和限额，用来定期识别、计量、监测和控制流动性风险，包括但不限于流动性维持比率、核心资金比率、贷存比率、十大客户存款占总负债比例、十大同业拆入资金占总负债比例、掉期资金比率、同业短期资金集中度、短期客户存款集中度、流动性债券投资集中度、本地资产监控比例、系统内净同业负债/资产比例等。分行通过现金流分析以评估于正常情况下的流动资金状况，并进行流动资金风险压力测试（包括自身危机、市场危机及合并危机情景），评估分行抵御各种严峻流动性危机的能力。分行压力测试通过运用适当的理论与历史假设考虑资产负债表内外项目对现金流产生的影响。资产负债管理委员会定期检讨及审批压力测试假设，以确保其持续适用。分行持有可于任何时间轻易或立即变现且不会作出过多折让的高质素资产作为流动资金缓冲，以确保短期资金需求满足审慎限额。分行亦维持充足的资金备用额度以保证足够的流动性，从而满足预期以外和重大的现金需要。

The branch established liquidity risk management indicators and limits to identify, measure, monitor and control liquidity risk regularly. These indicators and limits include, but are not limited to liquidity maintenance ratio ("LMR"), core funding ratio ("CFR"), loan-to-deposit ratio, top 10 customer depositor ratio, top 10 bank depositor ratio, swap funding ratio, concentration ratio for short-term funding from interbank takings, concentration ratio for short-term customer deposits, concentration ratio for liquidity bonds, local asset maintenance ratio, and net due to/from CMBC Group as % of total liabilities/assets, etc. The branch applies a cash flow analysis to assess the liquidity condition under business as usual ("BAU") scenarios and also performs a liquidity stress test (including bank specific, general market and combined scenarios) to assess the branch's capability to withstand various severe liquidity crises. In the stress test, both on-and-off-balance sheet items with a cash flow impact are considered, with applicable hypothetical and historical assumptions. The assumptions are reviewed and approved by the ALCO regularly to ensure their continued appropriateness. The branch maintains a portfolio of high quality and readily marketable assets that can be immediately liquidated at reasonable costs at all times as a liquidity cushion to ensure that short term funding requirements are covered within prudent limits. Adequate standby facilities are also maintained to provide strategic liquidity to meet unexpected and material cash outflows.

应急融资计划是分行流动性风险管理框架的重要组成部分，当中订明处理流动性危机的策略及程序。分行利用定性及定量预警指标监察内部及外部因素。如有任何迹象表明可能存在流动性危机，将会汇报给分行资产负债管理委员会供其考虑。一旦启动应急融资计划，将成立由高级管理层领导的危机管理团队，负责处理危机。应急融资计划已订明应对不同流动性危机的详细策略及程序。分行定期检视及测试应急融资计划，以确保其有效性及操作可行性，尤其是其中列出的资金来源的可获得性。

The Contingency Funding Plan ("CFP") is a critical component of the liquidity management framework and describes the branch's strategy and procedures for dealing with any liquidity crisis. The branch utilizes early warning indicators, both qualitative and quantitative, to monitor internal and external factors. Any sign of potential liquidity crisis will be reported to the branch's ALCO for their consideration. Once the CFP is activated, the Liquidity Crisis Management Team, which is led by senior management, is formed to handle the crisis. Action plan under different types of liquidity crisis are clearly stated in the CFP. The CFP is subject to regular review and testing to ensure its effectiveness and operational feasibility, particularly in respect of the availability of the contingent funding sources listed.

(i) 现金流到期日错配分析 (i) Cash Flow Maturity Mismatch Analysis

		2024年6月30日 30 Jun 2024									
		翌日	2至7日	8日至1个月	1个月以上 至3个月	3个月以上 至6个月	6个月以上 至1年	1年以上 至2年	2年以上 至3年	3年以上 至5年	超过5年
		Next day	2 to 7 days	8 days to 1 month	> 1 month up to 3 months	> 3 months up to 6 months	> 6 months up to 1 year	> 1 year up to 2 years	> 2 years up to 3 years	> 3 years up to 5 years	Over 5 years
		港币百万元 HKD Million									
净流动资金错配	Contractual Maturity Mismatch	35,435	-18,526	-2,703	-59,090	-18,090	15,761	8,649	14,420	13,730	314
累计错配	Cumulative Contractual Maturity Mismatch	35,435	16,909	14,206	-44,884	-62,974	-47,213	-38,564	-24,144	-10,414	-10,100
		2023年6月30日 30 Jun 2023									
		翌日	2至7日	8日至1个月	1个月以上 至3个月	3个月以上 至6个月	6个月以上 至1年	1年以上 至2年	2年以上 至3年	3年以上 至5年	超过5年
		Next day	2 to 7 days	8 days to 1 month	> 1 month up to 3 months	> 3 months up to 6 months	> 6 months up to 1 year	> 1 year up to 2 years	> 2 years up to 3 years	> 3 years up to 5 years	Over 5 years
		港币百万元 HKD Million									
净流动资金错配	Contractual Maturity Mismatch	35,773	-13,969	-5,932	-48,421	-23,419	6,627	14,203	11,234	8,888	901
累计错配	Cumulative Contractual Maturity Mismatch	35,773	21,804	15,872	-32,549	-55,968	-49,341	-35,138	-23,904	-15,016	-14,115

正号表示资金流动性剩余，负号表示资金流动性短缺。

Positive indicates a position of liquidity surplus while negative indicates a liquidity shortfall.

现金流估算是按照香港金融管理局MA(BS)23流动性监察工具中申报表的合约到期指示制定而成。

The contractual maturities were used to estimate cash flows according to Hong Kong Monetary Authority MA(BS)23 Return on Liquidity Monitoring Tools.

(ii) 资金来源 (ii) Source of funding

下表为本分行的主要资金来源：

The table below shows the Branch's major source of funding:

		2024年6月30日 30 Jun 2024	2023年6月30日 30 Jun 2023
		占负债总额的 百分比 % of Total liabilities	占负债总额的 百分比 % of Total liabilities
客户存款	Deposits from customers	70.74%	63.44%
银行提供的资金	Funding raised from banks	22.95%	26.79%
已发行的债务工具	Debt instruments issued	4.52%	7.40%
其他负债	Other liabilities	1.79%	2.37%
		100%	100%

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(iii) 流动资金差距

(iii) Liquidity Gap

		2024年6月30日 30 Jun 2024											
		总额	翌日	2至7日	8日至1个月	1个月以上至3个月	3个月以上至6个月	6个月以上至1年	1年以上至2年	2年以上至3年	3年以上至5年	超过5年	余额
		Total amount	Next day	2 to 7 days	8 days to 1 month	> 1 month up to 3 months	> 3 months up to 6 months	> 6 months up to 1 year	> 1 year up to 2 years	> 2 years up to 3 years	> 3 years up to 5 years	Over 5 years	Balancing amount
		港币百万元 HKD Million											
应收衍生工具合约款项	Amount receivable arising from derivative contracts	1,065	5,462	5,581	15,310	16,514	5,261	4,039	1,060	453	259	4	0
存于外汇基金款项	Due from MA for a/c of Exchange Fund	26	26	0	0	0	0	0	0	0	0	0	0
应收银行同业款项	Due from banks	19,127	9,581	0	3,077	2	4,106	1,030	0	941	390	0	0
债务证券	Debt securities, prescribed instruments and structured financial instruments held (net of short positions)	62,570	52,130	0	1,350	515	1,847	2,994	417	2,596	581	6	134
承兑及汇票	Acceptances and bills of exchange held	0	0	0	0	0	0	0	0	0	0	0	0
非银行客户贷款及放款	Loans and advances to non-bank customers	113,474	946	1,650	16,874	12,747	11,446	32,118	11,214	10,792	12,723	307	2,656
其他资产	Other assets	2,511	585	0	28	4	6	11	0	0	0	0	1,878
资产负债表内之总资产	Total on-balance sheet assets	198,773	68,730	7,231	36,639	29,782	22,666	40,192	12,691	14,782	13,953	317	4,668
资产负债表外之总债权	Total off-balance sheet claims	0	0	0	0	0	0	0	0	0	0	0	0
		总额	翌日	2至7日	8日至1个月	1个月以上至3个月	3个月以上至6个月	6个月以上至1年	1年以上至2年	2年以上至3年	3年以上至5年	超过5年	余额
		Total amount	Next day	2 to 7 days	8 days to 1 month	> 1 month up to 3 months	> 3 months up to 6 months	> 6 months up to 1 year	> 1 year up to 2 years	> 2 years up to 3 years	> 3 years up to 5 years	Over 5 years	Balancing amount
		港币百万元 HKD Million											
非银行客户存款	Deposits from non-bank customers	140,431	22,673	10,210	19,070	54,545	22,730	11,039	159	6	0	0	0
应付证券融通交易的金额	Amount payable arising from securities financing transactions (other than securities swap transactions)	0	0	0	0	0	0	0	0	0	0	0	0
应付衍生工具合约的金额	Amount payable arising from derivative contracts	145	5,416	5,553	15,271	16,276	5,068	3,636	687	354	222	3	0
结欠银行同业的金额	Due to banks	45,574	3,761	2,116	4,931	16,978	10,643	7,145	0	0	0	0	0
已发行债务证券	Debt securities, prescribed instruments and structured financial instruments issued and outstanding	9,014	0	0	31	1,043	2,301	2,449	3,190	0	0	0	0
其他负债	Other liabilities	1,518	967	55	0	4	14	60	7	3	2	0	407
资本及储备	Capital and reserves	24	0	0	0	0	0	0	0	0	0	0	24
资产负债表内之总负债	Total on-balance sheet liabilities	196,706	32,817	17,934	39,303	88,846	40,756	24,329	4,043	363	224	3	431
资产负债表外之总承担	Total off-balance sheet obligations	8,465	477	7,822	39	26	0	101	0	0	0	0	0
		总额	翌日	2至7日	8日至1个月	1个月以上至3个月	3个月以上至6个月	6个月以上至1年	1年以上至2年	2年以上至3年	3年以上至5年	超过5年	余额
		Total amount	Next day	2 to 7 days	8 days to 1 month	> 1 month up to 3 months	> 3 months up to 6 months	> 6 months up to 1 year	> 1 year up to 2 years	> 2 years up to 3 years	> 3 years up to 5 years	Over 5 years	Balancing amount
		港币百万元 HKD Million											
应收衍生工具合约款项	Amount receivable arising from derivative contracts	2,271	3,653	4,716	8,505	26,403	5,986	3,486	853	346	50	0	0
存于外汇基金款项	Due from MA for a/c of Exchange Fund	306	306	0	0	0	0	0	0	0	0	0	0
应收银行同业款项	Due from banks	25,403	11,396	7,640	1,798	3,039	1,208	322	0	0	0	0	0
债务证券	Debt securities, prescribed instruments and structured financial instruments held (net of short positions)	68,819	54,659	646	859	1,085	828	8,787	544	417	994	0	0
承兑及汇票	Acceptances and bills of exchange held	0	0	0	0	0	0	0	0	0	0	0	0
非银行客户贷款及放款	Loans and advances to non-bank customers	107,679	21	837	10,965	13,080	18,384	20,840	21,207	10,955	8,101	901	2,388
其他资产	Other assets	2,904	680	39	14	1	1	52	0	0	0	0	2,117
资产负债表内之总资产	Total on-balance sheet assets	207,382	70,715	13,878	22,141	43,608	26,407	33,487	22,604	11,718	9,145	901	4,505
资产负债表外之总债权	Total off-balance sheet claims	0	0	0	0	0	0	0	0	0	0	0	0
		总额	翌日	2至7日	8日至1个月	1个月以上至3个月	3个月以上至6个月	6个月以上至1年	1年以上至2年	2年以上至3年	3年以上至5年	超过5年	余额
		Total amount	Next day	2 to 7 days	8 days to 1 month	> 1 month up to 3 months	> 3 months up to 6 months	> 6 months up to 1 year	> 1 year up to 2 years	> 2 years up to 3 years	> 3 years up to 5 years	Over 5 years	Balancing amount
		港币百万元 HKD Million											
非银行客户存款	Deposits from non-bank customers	131,734	27,227	10,924	17,454	44,318	23,292	7,790	729	0	0	0	0
应付证券融通交易的金额	Amount payable arising from securities financing transactions (other than securities swap transactions)	0	0	0	0	0	0	0	0	0	0	0	0
应付衍生工具合约的金额	Amount payable arising from derivative contracts	360	3,660	4,679	8,477	26,329	6,150	3,420	804	478	255	0	0
结欠银行同业的金额	Due to banks	55,596	2,051	2,665	2,035	16,707	13,142	14,282	4,714	0	0	0	0
已发行债务证券	Debt securities, prescribed instruments and structured financial instruments issued and outstanding	15,245	0	0	76	4,562	7,158	1,304	2,145	0	0	0	0
其他负债	Other liabilities	2,701	1,767	249	1	4	17	64	8	5	2	0	584
资本及储备	Capital and reserves	-110	0	0	0	0	0	0	0	0	0	0	-110
资产负债表内之总负债	Total on-balance sheet liabilities	205,526	34,705	18,517	28,043	91,920	49,759	26,860	8,400	483	257	0	474
资产负债表外之总承担	Total off-balance sheet obligations	9,773	237	9,331	29	108	68	0	0	0	0	0	0

到期日分类按照香港金融管理局MA(BS)23流动性监察工具申报表的指示制定而成。

The maturity buckets follow information provided to Hong Kong Monetary Authority MA(BS)23 Return on Liquidity Monitoring Tools.

中国民生银行股份有限公司香港分行
(在中华人民共和国注册成立的股份有限公司)
CHINA MINSHENG BANKING CORP., LTD. HONG KONG BRANCH
(A joint stock limited company incorporated in the People's Republic of China with limited liability)
中期财务资料披露报表截至2024年6月30日止(未经审计)
Interim Financial Disclosure Statement as at 30 June 2024 (Unaudited)

乙部 - 中国民生银行股份有限公司资料

SECTION B - CHINA MINSHENG BANKING CORP., LTD. INFORMATION

I. 合并资本充足比率及股东资金

Consolidated Capital Adequacy Ratio and Shareholders Funds

		2024年6月30日 30 Jun 2024	2023年12月31日 31 Dec 2023
		人民币百万元	人民币百万元
		RMB Million	RMB Million
资本充足比率	Capital adequacy ratio	12.30%	13.14%
股东资金总额	Aggregate amount of shareholders funds	596,141	624,602

2024年起，资本充足率乃按照《商业银行资本管理办法》及其他相关规定的要求计算。2023年12月31日的数据乃按照《商业银行资本管理办法（试行）》及其他相关规定的要求计算。

Starting from 2024, the capital adequacy ratio is calculated in accordance with the Capital Rules for Commercial Banks and other relevant regulations. The data as at 31 December 2023 was calculated in accordance with the Capital Rules for Commercial Banks (Provisional) and other relevant regulations.

II. 其它合并财务资料

Other Consolidated Financial Information

		2024年6月30日 30 Jun 2024	2023年12月31日 31 Dec 2023
		人民币百万元	人民币百万元
		RMB Million	RMB Million
- 资产总额	- Total assets	7,551,013	7,674,965
- 负债总额	- Total liabilities	6,941,371	7,037,164
- 贷款及放款总额	- Total loans and advances	4,423,227	4,384,877
- 客户存款总额	- Total customer deposits	4,064,732	4,283,003

		截至2024年6月30日 止之半年度 For the half year ended 30 Jun 2024	截至2023年6月30日 止之半年度 For the half year ended 30 Jun 2023
		人民币百万元	人民币百万元
		RMB Million	RMB Million
- 除税前利润	- Pre-tax profit	23,476	24,747

于2024年6月30日,1人民币兑换 1.0698港元

1 RMB = 1.0698 HKD at 30/06/2024

于2023年12月31日,1人民币兑换 1.10348港元

1 RMB = 1.10348 HKD at 31/12/2023

于2023年6月30日,1人民币兑换 1.07607港元

1 RMB = 1.07607 HKD at 30/06/2023

中国民生银行股份有限公司香港分行
(在中华人民共和国注册成立的股份有限公司)
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丙部 - 订明撮要

SECTION C - PRESCRIBED SUMMARY

公众人士可以到本分之办公地址：香港中环金融街8号国际金融中心二期40楼取阅财务资料披露报表。

公众人士亦可浏览本分之网站：<http://hk.cmbc.com.cn/index.htm>取阅整份财务资料披露报表。

Copies of the financial disclosure are available for public at our office at 40/F, Two International Finance Centre, 8 Finance Street, Central, Hong Kong.

Publics can also access the complete disclosure at our website at <http://hk.cmbc.com.cn/index.htm>.

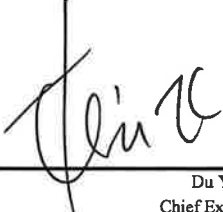
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遵守声明

STATEMENT OF COMPLIANCE

尽本人所知，本报告所披露资料完全遵从《银行业条例》中的《银行业（披露）规则》所载之披露规定。

To the best of my knowledge, the information disclosed complies fully with disclosure provisions of the Banking (Disclosure) Rules under the Hong Kong Banking Ordinance.



杜云飞 Du Yun Fei
行政总裁 Chief Executive
中国民生银行股份有限公司香港分行
(在中华人民共和国注册成立的股份有限公司)
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