

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)
年度财务资料披露声明书截至2019年12月31日止(未经审计)
Annual Financial Disclosure Statement as at 31 December 2019 (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

		2019年12月31日 31 Dec 2019	2018年12月31日 31 Dec 2018
		港币千元 HKD '000	港币千元 HKD '000
利息收入	Interest income	6,143,893	6,327,951
利息支出	Interest expense	-4,666,524	-4,764,362
利息收入净额	Net interest income	1,477,369	1,563,589
外汇买卖的利润减亏损	Gains less losses arising from trading in foreign currencies	428,517	579,323
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	-221,167	-413,800
持作買賣用途證券的利润减亏损	Gains less losses on securities held for trading purpose	113,173	-138,698
来自其它交易活动的利润减亏损	Gains less losses from other trading activities	0	-10,408
非买卖性质投资的利润减亏损	Gains less losses arising from non-trading investment	-8,927	206
费用及佣金收入	Fees and commission income	729,196	612,579
佣金支出	Commission expenses	-16,227	-23,681
其它经营(亏损)/收入	Other operating (loss) / income	-196,994	-574,163
经营收入	Operating income	2,304,940	1,594,947
人事费用	Staff expenses	-279,957	-250,230
其它经营支出	Other operating expenses	-209,126	-233,992
经营支出	Operating expenses	-489,083	-484,222
减值前经营溢利	Operating profit before impairment	1,815,857	1,110,725
减值损失减减值回拨及为已减值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 impaired loans and receivables	-319,679	581,734
处置物业、装置及设备、投资物业的利润减亏损	Gains less losses from the disposal of property, plant and equipment and investment properties	-18	-20
除税前利润	Profit before taxation	1,496,160	1,692,439
税项开支	Taxation	-210,539	-236,462
除税后利润	Profit after taxation	1,285,621	1,455,977

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II. 资产负债表资料

Balance Sheet Information

		2019年12月31日 31 Dec 2019 港币千元 HKD '000	2019年06月30日 30 Jun 2019 港币千元 HKD '000
资产	Assets		
现金及银行结餘	Cash and balances with banks	44,750,720	22,182,243
距离合约到期日超逾1个月但不超逾12个月的银行存款	Placements with banks which have a residual contractual maturity of more than one month but not more than 12 months	9,760,946	23,041,094
存放于民生银行海外办事处的金额	Amount due from overseas offices of CMBC	307,087	3,594,707
贸易汇票	Trade bills	930,536	123,275
持有的存款证	Certificates of deposit held	10,593,127	9,410,537
于初始确认时指定以公允价值计量经损益表入帐的证券	Securities measured at fair value through profit or loss which is designated upon initial recognition	4,624,784	3,603,639
贷款及应收款项	Loans and receivables		
(A) 对客户的贷款	(A) Loans and advances to customers	80,378,791	69,606,391
(B) 对银行的贷款	(B) Loans and advances to banks	0	0
(C) 其它帐目	(C) Other accounts	712,372	2,336,107
(D) 已减值贷款及应收款项的准备金	(D) Provisions for impaired loans and receivables	-670,221	-474,790
投资证券	Investment securities	47,524,244	46,301,622
其它投资	Other investments	0	0
物业、工业装置及设备以及投资物业	Property, plant and equipment and investment property	69,971	93,028
衍生工具交易的公允价值	Fair value of derivatives	158	957
其它资产	Other assets	1,021,765	1,088,909
资产总额	Total assets	200,004,280	180,907,719
负债	Liabilities		
银行存款及结餘	Deposits and balances from banks	52,838,758	39,033,445
活期存款及往来帐户	Demand deposits and current accounts	2,747,295	2,567,310
储蓄存款	Savings accounts	19,789,967	18,345,381
定期、短期通知及通知存款	Time, call and notice deposits	65,805,704	64,339,190
结欠民生银行海外办事处的金额	Amount due to overseas offices of CMBC	20,938,438	13,127,021
已发行存款证	Certificates of deposit issued	4,970,290	5,989,018
已发行债务证券	Debt securities issued	23,336,653	23,380,923
衍生工具交易的公允价值	Fair value of derivatives	223,709	337,767
其它负债	Other liabilities	7,931,363	12,973,385
资本及储备	Capital and reserves	1,422,103	814,279
负债总额	Total liabilities	200,004,280	180,907,719

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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	2019年12月31日	2019年06月30日
		31 Dec 2019	30 Jun 2019
		港币千元	港币千元
		HKD '000	HKD '000
客户贷款	Loans and advances to customers	80,378,791	69,606,391
银行贷款	Loans and advances to banks	0	0
其它帐目	Other accounts		
- 应计利息	- Accrued interest	302,726	281,664
- 其它应收款项	- Other receivables	409,646	2,054,443
对客户的已减值贷款及 应收款项而提拨的准备金	Provisions for impaired loans and receivables to customers		
- 组合评估	- Collectively assessed	-365,943	-317,032
- 个别评估	- Individually assessed	-293,728	-149,503
对银行的已减值贷款及 应收款项而提拨的准备金	Provisions for impaired loans and receivables to banks		
- 组合评估	- Collectively assessed	0	0
- 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	-1,790	-1,139
- 个别评估	- Individually assessed	-8,760	-7,116
(ii) 已减值客户贷款	(ii) Impaired Loans and Advances to Customers		
		2019年12月31日	2019年06月30日
		31 Dec 2019	30 Jun 2019
		港币千元	港币千元
		HKD '000	HKD '000
		占客户贷款	占客户贷款
		% of Total loans	% of Total loans
		to customers	to customers
减值客户贷款的毛额	Gross impaired loans and advances to customers	828,335	476,224
		1.03%	0.68%
减值准备 - 个别评估/特定拨备	Impairment allowances - individually assessed/specific provision	293,728	149,503
已减值贷款的抵押品市值	Market value of collateral in respect of impaired loans and advances	4,511	0

减值贷款为按个别评估减值的贷款。在2019年12月31日及2019年6月30日本行并没有对银行的贷款。

Impaired loans and advances to customers are provision individually assessed to be impaired. There is no loans and advances to banks as at 31 December 2019 and 30 June 2019.

若抵押品价值超出贷款总额，只计入相等于贷款总额的抵押品金额。

Where collateral values are greater than the gross loan amount, only the amount of collateral up to the gross loan is included.

民生银行总行并没有为民生银行香港分行就贷款或其它风险承担而提拨准备金。

No provision for loans and advances or other exposures of China Minsheng Banking Corp., Ltd. - Hong Kong Branch is maintained at China Minsheng Banking Corp., Ltd. - Head Office.

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(iii) 按行业分类的客户贷款及放款分析

(iii) Analysis of Loans and Advances to Customers in Industry Categories

		2019年12月31日 31 Dec 2019	
		贷款总额 Gross loans	抵押品 Collateral
		千港元 HKD '000	
工业, 商业及金融	Industrial, commercial and financial		
- 物业发展	- Property development	16,149,595	181,702
- 物业投资	- Property investment	826,284	0
- 金融企业	- Financial concerns	25,436,845	311,081
- 证券经纪	- Stockbrokers	234,434	0
- 批发及零售行业	- Wholesale and retail trade	386,581	0
- 制造业	- Manufacturing	988,798	0
- 运输及运输设备	- Transport and transport equipment	12,540	12,540
- 资讯科技	- Information technology	375,973	0
- 其它	- Others	4,260,602	1,419,499
个人	Individuals		
- 其它	- Others	7,920,664	7,920,664
于香港使用的贷款的毛额	Gross amount of loans and advances for use in Hong Kong SAR	56,592,316	9,845,486
贸易融资	Trade finance	256,583	197,236
在香港以外使用的贷款及放款	Loans for use outside Hong Kong SAR	23,529,892	525,888
客户贷款总额	Total customer advances	80,378,791	10,568,610

		2019年06月30日 30 Jun 2019	
		贷款总额 Gross loans	抵押品 Collateral
		千港元 HKD '000	
工业, 商业及金融	Industrial, commercial and financial		
- 物业发展	- Property development	3,627,688	167,256
- 物业投资	- Property investment	1,111,054	0
- 金融企业	- Financial concerns	32,163,194	2
- 批发及零售行业	- Wholesale and retail trade	1,164,683	214,084
- 制造业	- Manufacturing	1,135,900	0
- 运输及运输设备	- Transport and transport equipment	17,360	17,360
- 资讯科技	- Information Technology	389,735	0
- 其它	- Others	2,710,935	21,129
个人	Individuals		
- 其它	- Others	5,806,479	5,806,479
于香港使用的贷款总额	Gross amount of loans and advances for use in Hong Kong SAR	48,127,028	6,226,310
在香港以外使用的贷款及放款	Loans for use outside Hong Kong SAR	21,479,363	850,623
客户贷款总额	Total customer advances	69,606,391	7,076,933

抵押品包括存款、股票、人寿保险、物业按揭以及其它固定或可移动资产的抵押。若抵押品价值超出贷款总额，只计入相等于贷款总额的抵押品金额。

Collateral includes deposits, shares, life insurance, mortgages over properties and charges over fixed and movable assets. Where collateral values are greater than the gross loan amount, only the amount of collateral up to the gross loan is included.

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- (iv) 按国家或地域分部分类的国际债权申报表
(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:

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

		2019年12月31日 31 Dec 2019						
		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	
				百万港元	HKD Million			
亚太区发展中国家或地域	Developing Asia and Pacific	73,475	332	13,831	55,271	0	142,909	
其中中国	of which China	73,475	332	13,682	53,804	0	141,293	
离岸中心	Offshore centres	4,323	0	11,300	17,862	0	33,485	
其中香港	of which Hong Kong	2,016	0	11,269	14,694	0	27,979	

		2019年06月30日 30 Jun 2019						
		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	
				百万港元	HKD Million			
亚太区发展中国家或地域	Developing Asia and Pacific	66,821	626	15,010	52,579	0	135,036	
其中中国	of which China	66,821	626	14,860	52,200	0	134,507	
离岸中心	Offshore centres	2,661	0	9,408	10,905	0	22,974	
其中香港	of which Hong Kong	1,097	0	9,408	8,549	0	19,054	

- (v) 按国家或地域分部分类的客户贷款总额
(v) Gross Loans and Advances to Customers by Countries or Geographical Segments

按对手方(不少于客户贷款的总额的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,对客户贷款及放款分析的概要如下:

The analysis of loans and advances to customers by major countries or geographical segments in 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:

		2019年12月31日 31 Dec 2019	2019年06月30日 30 Jun 2019
		百万港元	百万港元
		HKD Million	HKD Million
客户贷款总额	Gross amount of loans and advances to customers		
亚太区发展中国家或地域	Developing Asia and Pacific	42,938	39,814
其中中国	of which China	41,769	39,705
离岸中心	Offshore centres	35,725	17,968
其中香港	of which Hong Kong	32,495	15,637
逾期及已减值贷款	Overdue loans and impaired loans and advances		
亚太区发展中国家或地域	Developing Asia and Pacific	547	273
其中中国	of which China	522	273
离岸中心	Offshore centres	25	0
其中香港	of which Hong Kong	0	0

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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(按实际数值计算)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:

		2019年12月31日 31 Dec 2019					合计
		人民币 CNY	新加坡元 SGD	美元 USD	欧元 EUR	澳元 AUD	Total
		百万港元 HKD Million					
现货资产	Spot assets	8,163	110	136,132	4,295	217	148,917
现货负债	Spot liabilities	-8,042	-5	-151,422	-5,421	-69	-164,959
远期买入	Forward purchases	14,209	0	57,089	5,886	1,069	78,253
远期卖出	Forward sales	-14,363	-92	-41,774	-4,739	-1,200	-62,168
期权盘净额	Net option position	0	0	9	0	0	9
长(短)盘净额	Net long/(short) position	-33	13	34	21	17	52
结构性仓位净额	Net structural position	0	0	0	0	0	0

		2019年06月30日 30 Jun 2019			合计
		美元 USD	欧元 EUR	澳元 AUD	Total
		百万港元 HKD Million			
现货资产	Spot assets	118,185	7,189	1,201	126,575
现货负债	Spot liabilities	-134,043	-3,134	-974	-138,151
远期买入	Forward purchases	81,881	986	984	83,851
远期卖出	Forward sales	-65,897	-5,015	-1,191	-72,103
期权盘净额	Net option position	0	0	0	0
长(短)盘净额	Net long/(short) position	126	26	20	172
结构性仓位净额	Net structural position	0	0	0	0

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 base on delta equivalent approach.

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(vii) 逾期或重组客户贷款总额概要

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

		2019年12月31日		2019年06月30日	
		31 Dec 2019		30 Jun 2019	
		千港元 HKD '000	占客户贷款 总额的百分比 % of Total loans to customers	千港元 HKD '000	占客户贷款 总额的百分比 % of Total loans to customers
已逾期客户贷款	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%	202,981	0.29%
- 超过六个月但不超过一年	- More than 6 months but not more than one year	0	0.00%	0	0.00%
- 超过一年	- More than one year	157,535	0.20%	0	0.00%
总额	Total	157,535		202,981	
逾期贷款之抵押品的市值	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	Covered portion of overdue loans and advances	0		0	
无抵押品覆盖的逾期贷款	Uncovered portion of overdue loans and advances	157,535		202,981	
为逾期贷款根据个别评估而计提的减值准备	Impairment allowances - individually assessed made on overdue loans and advances	126,028		81,192	
经重组客户贷款	Rescheduled loans and advances to customers				
- 逾期不超过一个月	- Overdue not more than 1 month	0	0.00%	0	0.00%
- 逾期超过一个月但不超过三个月	- Overdue more than 1 month but not more than 3 months	0	0.00%	0	0.00%
- 逾期超过三个月	- Overdue more than 3 months	0	0.00%	0	0.00%
总额	Total	0	0.00%	0	0.00%

就逾期贷款而持有之抵押品主要为存款及其它固定或可移动资产的抵押。若抵押品价值超出贷款总额，只计入相等于贷款总额的抵押品金额。

Collateral held with respect to overdue advances are mainly deposits and charges over fixed and movable assets. Where collateral values are greater than the gross loan amount, only the amount of collateral up to the gross loan is included.

(viii) 收回抵押品

(viii) Repossessed Assets

在2019年12月31日及2019年6月30日本行并没有已收回抵押品。

The Bank did not have any repossessed assets as at 31 December 2019 and 30 June 2019.

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(ix) 非银行的中国内地风险承担

(ix) Non-bank Mainland China Exposures

		2019年12月31日 31 Dec 2019		
		资产负债 表内风险承担 On-balance sheet exposure	资产负债 表外风险承担 Off-balance sheet exposure	总额 Total
		百万港元 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)	21,818	1	21,819
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	13,940	71	14,011
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	42,652	10,654	53,306
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	395	0	395
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	0	0	0
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	4,911	0	4,911
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	1,609	2	1,611
总额	Total	85,325	10,728	96,053
减值准备后的资产总额	Total assets after provision	200,004		
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	42.66%		

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(ix) 非银行的中国内地风险承担
(续)

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

		2019年06月30日 30 Jun 2019		
		资产负债 表内风险承担 On-balance sheet exposure	资产负债 表外风险承担 Off-balance sheet exposure	总额 Total
		百万港元 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)	21,490	1	21,491
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	12,567	109	12,676
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	39,337	58	39,395
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	504	0	504
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	0	0	0
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	4,114	0	4,114
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	3,453	2	3,455
总额	Total	81,465	170	81,635
减值准备后的资产总额	Total assets after provision	180,908		
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	45.03%		

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IV. 资产负债表以外的风险承担

Off Balance Sheet Exposures

		2019年12月31日 31 Dec 2019	2019年06月30日 30 Jun 2019
		千港元 HKD '000	千港元 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	0	0
- 交易关联或有项目	- Transaction related contingencies	651,531	78,718
- 贸易关联或有项目	- Trade related contingencies	119,525	280,589
- 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	11,775,931	2,655,707
- 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	98,863,325	148,175,463
- 利率衍生工具合约	- Interest rate derivative contracts	9,036,017	11,686,520
- 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	411,568	399,822
- 利率衍生工具合约	- Interest rate derivative contracts	158	957
- 其它	- Others	0	0
(iv) 衍生工具的公允价值负债	(iii) Fair Value Liabilities of Derivatives		
- 汇率关联衍生工具合约	- Exchange rate-related derivative contracts	455,558	523,415
- 利率衍生工具合约	- Interest rate derivative contracts	179,719	214,174
- 其它	- Others	0	0

汇率关联衍生工具合约并无包含因掉期存款安排引起的远期外汇合约。

The amount of exchange rate-related derivative contracts does not include any forward foreign exchange contracts arising from swap deposit arrangements.

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

		2019年 第四季度 2019 Q4	2019年 第三季度 2019 Q3	2019年 第二季度 2019 Q2	2019年 第一季度 2019 Q1	2018年 第四季度 2018 Q4
平均流动性维持比率	Average liquidity maintenance ratio	62.10%	68.83%	60.24%	65.09%	70.12%
平均核心资金比率	Average core funding ratio	123.50%	109.88%	118.48%	122.65%	122.06%

平均流动性维持比率与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的平均流动性维持比率平均数与稳定资金状况的申报表的每个公历月的平均核心资金比率平均数。

The average liquidity maintenance ratio and the average core funding ratio is the arithmetic mean of each calendar month's average liquidity maintenance ratio and core funding ratio respectively, and average 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

流动资金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 compile with contractual and regulatory limits or requirements.

分行资产负债管理委员会负责管理全行流动资金风险，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资金风险管理，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 and Liability 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。分行积极吸纳和稳定存款，并辅以同业市场拆入款项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。分行亦通过管控大额存户及同业拆入对手的集中度，以及对外汇掉期市场的依赖性来实现融资渠道及期限的多样化。

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 attracts new deposits, keeps the deposits stable, obtains supplementary funding from the interbank market and by issuing certificates of deposit and notes in the capital market. The branch is also committed to diversify the sources and tenors of funding by controlling the concentration of deposits, interbank takings, and reliance on foreign exchange swap markets.

分行设定流动资金风险指标和限额，用来定期识别、计量、监测和控制流动资金风险，包括但不限于流动性维持比率、核心资金比率、贷存比率、10大非银存户占比、10大银行存户占比以及掉期资金比率等。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资金危机的能力。分行压力测试通过运用适当的理论和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量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 non-bank depositors ratio, top 10 bank depositors ratio and swap funding ratio. 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资金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。分行应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 Cash Flow Maturity Mismatch Analysis

		2019年12月31日 31 Dec 2019									
		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
		百万港元 HKD Million									
净流动资金错配	Contractual Maturity Mismatch	23,884	-292	6,056	-14,782	-2,191	-14,717	5,754	-6,833	1,652	0
累计错配	Cumulative Contractual Maturity Mismatch	23,884	23,592	29,648	14,866	12,675	-2,042	3,712	-3,121	-1,469	-1,469
		2019年6月30日 30 Jun 2019									
		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
		百万港元 HKD Million									
净流动资金错配	Contractual Maturity Mismatch	21,087	-4,992	-3,232	-13,880	-8,122	1,556	389	-1,318	6,129	0
累计错配	Cumulative Contractual Maturity Mismatch	21,087	16,095	12,863	-1,017	-9,139	-7,583	-7,194	-8,512	-2,383	-2,383

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 Source of funding

于2019年12月31日本分行的资金来源主要来自银行存款及结余以及定期、短期通知及通知存款，占比59.32%。

The Branch's source of funding was mainly from Deposits and balances from banks and Time, call and notice deposits, which accounts for 59.32% as at 31 December 2019.

于2019年6月30日本分行的资金来源主要来自银行存款及结余以及定期、短期通知及通知存款，占比57.14%。

The Branch's source of funding was mainly from Deposits and balances from banks and Time, call and notice deposits, which accounts for 57.14% as at 30 June 2019.

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(iii) 流动资金差距

Liquidity Gap

		2019年12月31日 31 Dec 2019											
		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
		百万港元 HKD Million											
应收衍生工具合约款项	Amount receivable arising from derivative contracts	554	412	2	3	14	26	40	42	11	4	0	0
存于外汇基金款项	Due from MA for a/c of Exchange Fund	538	538	0	0	0	0	0	0	0	0	0	0
应收银行同业款项	Due from banks	54,506	10,962	14,530	19,058	3,623	5,553	780	0	0	0	0	0
债务证券	Debt securities, prescribed instruments and structured financial instruments held (net of short positions)	62,842	42,029	779	1,838	3,322	11,030	2,911	144	789	0	0	0
承兑及汇票	Acceptances and bills of exchange held	938	0	0	0	0	0	938	0	0	0	0	0
非银行客户贷款及垫款	Loans and advances to non-bank customers	80,682	2,450	4,543	21,647	13,912	5,005	10,604	8,957	6,399	6,323	0	842
其他资产	Other assets	1,292	337	21	92	15	118	13	0	0	0	0	696
资产负债表内之总资产	Total on-balance sheet assets	201,352	56,728	19,875	42,638	20,886	21,732	15,286	9,143	7,199	6,327	0	1,538
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
		百万港元 HKD Million											
非银行客户存款	Deposits from non-bank customers	88,765	26,898	12,603	22,410	10,323	1,890	14,473	168	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)	6,461	0	0	46	2,115	4,300	0	0	0	0	0	0
应付衍生工具合约的金额	Amount payable arising from derivative contracts	933	456	0	3	47	30	74	111	21	10	0	0
结欠银行同业的金额	Due to banks	74,020	4,515	5,835	13,341	22,067	12,840	4,134	0	11,288	0	0	0
已发行债务证券	Debt securities, prescribed instruments and structured financial instruments issued and outstanding	28,414	0	0	782	1,009	4,842	11,283	3,110	2,723	4,665	0	0
其他负债	Other liabilities	688	319	0	0	13	0	39	0	0	0	0	317
资本及储备	Capital and reserves	1,422	0	0	0	0	0	0	0	0	0	0	1,422
资产负债表内之总负债	Total on-balance sheet liabilities	200,703	32,188	18,438	36,582	35,574	23,902	30,003	3,389	14,032	4,675	0	1,739
资产负债表外之总承担	Total off-balance sheet obligations	12,547	656	1,729	0	94	21	0	0	0	0	0	10,047
		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
		百万港元 HKD Million											
应收衍生工具合约款项	Amount receivable arising from derivative contracts	652	0	403	9	20	36	59	92	24	9	0	0
存于外汇基金款项	Due from MA for a/c of Exchange Fund	902	902	0	0	0	0	0	0	0	0	0	0
应收银行同业款项	Due from banks	48,376	6,799	7,687	6,904	9,274	5,128	9,071	3,513	0	0	0	0
债务证券	Debt securities, prescribed instruments and structured financial instruments held (net of short positions)	59,410	35,934	0	3,579	2,197	7,012	9,714	0	974	0	0	0
承兑及汇票	Acceptances and bills of exchange held	123	30	0	31	62	0	0	0	0	0	0	0
非银行客户贷款及垫款	Loans and advances to non-bank customers	69,888	4,129	6,607	19,256	9,313	3,038	5,177	10,694	5,142	6,138	0	394
其他资产	Other assets	2,785	1,283	603	57	21	47	68	0	0	0	0	706
资产负债表内之总资产	Total on-balance sheet assets	182,136	49,077	15,300	29,836	20,887	15,261	24,089	14,299	6,140	6,147	0	1,100
资产负债表外之总债权	Total off-balance sheet claims	976	0	976	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
		百万港元 HKD Million											
非银行客户存款	Deposits from non-bank customers	86,017	26,035	12,702	17,495	16,046	7,150	6,423	166	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)	9,282	0	0	3,168	2,138	3,976	0	0	0	0	0	0
应付衍生工具合约的金额	Amount payable arising from derivative contracts	1,074	0	523	3	47	32	68	116	53	18	0	0
结欠银行同业的金额	Due to banks	52,658	1,499	3,698	12,402	13,462	10,884	10,713	0	0	0	0	0
已发行债务证券	Debt securities, prescribed instruments and structured financial instruments issued and outstanding	29,530	0	0	0	2,872	1,295	4,330	13,628	7,405	0	0	0
其他负债	Other liabilities	2,255	206	1,810	0	18	0	23	0	0	0	0	198
资本及储备	Capital and reserves	814	0	0	0	0	0	0	0	0	0	0	814
资产负债表内之总负债	Total on-balance sheet liabilities	181,630	27,740	18,733	33,068	34,583	23,337	21,557	13,910	7,458	18	0	1,012
资产负债表外之总承担	Total off-balance sheet obligations	3,991	250	2,535	0	184	46	976	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)
年度财务资料披露声明书截至2019年12月31日止(未经审计)
Annual Financial Disclosure Statement as at 31 December 2019 (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

		2019年12月31日 31 Dec 2019 百万人民币 RMB Million	2019年6月30日 30 Jun 2019 百万人民币 RMB Million
资本充足比率	Capital adequacy ratio	13.17%	12.81%
股东资金总额	Aggregate amount of shareholders funds	518,845	477,333

资本充足率乃根据中国银监会《商业银行资本管理办法（试行）》和其他相关监管规定的要求计算。

The capital adequacy ratio is prepared in accordance with the Administrative Measures for the Capital of Commercial Banks (Provisional) promulgated by the CBRC and other relevant regulatory provisions.

II. 其它合并财务资料

Other Consolidated Financial Information

		2019年12月31日 31 Dec 2019 百万人民币 RMB Million	2019年6月30日 30 Jun 2019 百万人民币 RMB Million
- 资产总额	- Total assets	6,681,841	6,340,658
- 负债总额	- Total liabilities	6,151,012	5,851,986
- 贷款总额	- Total advances	3,487,601	3,183,961
- 客户存款总额	- Total customer deposits	3,604,088	3,427,515

		2019年12月31日 31 Dec 2019 百万人民币 RMB Million	2018年12月31日 31 Dec 2018 百万人民币 RMB Million
- 除税前利润	- Pre-tax profit	64,738	58,785

于2019年12月31日,1人民币兑换 1.11635港元

1 RMB = 1.11635 HKD at 31/12/2019

于2019年6月30日,1人民币兑换 1.13595港元

1 RMB = 1.13595 HKD at 30/06/2019

于2018年12月31日,1人民币兑换 1.14129港元

1 RMB = 1.14129 HKD at 31/12/2018

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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Annual Financial Disclosure Statement as at 31 December 2019 (Unaudited)

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声明书。

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声明书。

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>.