

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2020年12月31日止(未经审计)
Annual Financial Disclosure Statement as at 31 December 2020 (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

		2020年12月31日 31 Dec 2020	2019年12月31日 31 Dec 2019
		港币千元 HKD '000	港币千元 HKD '000
利息收入	Interest income	4,645,281	6,143,893
利息支出	Interest expense	-2,669,273	-4,666,524
利息收入净额	Net interest income	1,976,008	1,477,369
外汇买卖的利润减亏损	Gains less losses arising from trading in foreign currencies	-1,668,664	428,517
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	1,706,488	-221,167
持作買賣用途證券的利润减亏损	Gains less losses on securities held for trading purpose	-573	113,173
来自其它交易活动的利润减亏损	Gains less losses from other trading activities	1,736	0
非买卖性质投资的利润减亏损	Gains less losses arising from non-trading investment	26,897	-8,927
费用及佣金收入	Fees and commission income	646,443	729,196
佣金支出	Commission expenses	-28,677	-16,227
其它经营(亏损)/收入	Other operating (loss) / income	-332,366	-196,994
经营收入	Operating income	2,327,292	2,304,940
人事费用	Staff expenses	-288,042	-279,957
其它经营支出	Other operating expenses	-187,089	-193,461
经营支出	Operating expenses	-475,131	-473,418
减值前经营溢利	Operating profit before impairment	1,852,161	1,831,522
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	-20,331	-319,679
其它减值损失减减值回拨	Other impairment losses and provisions less reversal of impairment losses and provisions	-19,951	-15,665
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	-46	-18
除税前利润	Profit before taxation	1,811,833	1,496,160
税项开支	Taxation	-392,496	-210,539
除税后利润	Profit after taxation	1,419,337	1,285,621

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II. 资产负债表资料

Balance Sheet Information

		2020年12月31日 31 Dec 2020 港币千元 HKD '000	2020年06月30日 30 Jun 2020 港币千元 HKD '000
资产	Assets		
现金及银行结餘	Cash and balances with banks	32,825,905	30,659,031
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	6,216,563	5,702,507
存放于民生银行海外办事处的金额	Amount due from overseas offices of CMBC	2,454,742	182,730
贸易汇票	Trade bills	2,376	977,822
持有的存款证	Certificates of deposit held	5,047,994	8,867,498
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	4,746,657	5,130,667
贷款及应收款项	Loans and receivables		
(A) 对客户的贷款	(A) Loans and advances to customers	97,397,100	79,419,153
(B) 对银行的贷款	(B) Loans and advances to banks	0	0
(C) 其它帐目	(C) Other accounts	601,864	849,797
(D) 已减值贷款及应收款项的准备金	(D) Provisions for impaired loans and receivables	-692,189	-450,052
投资证券	Investment securities	54,420,027	46,390,395
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	95,738	46,667
衍生工具交易的公允价值	Fair value of derivatives	1,779	0
其它资产	Other assets	905,953	809,144
资产总额	Total assets	204,024,509	178,585,359
负债	Liabilities		
银行存款及结餘	Deposits and balances from banks	52,928,231	40,127,040
活期存款及往来帐户	Demand deposits and current accounts	3,741,574	2,004,198
储蓄存款	Savings accounts	24,847,982	21,003,126
定期、短期通知及通知存款	Time, call and notice deposits	69,498,372	69,665,540
结欠民生银行海外办事处的金额	Amount due to overseas offices of CMBC	24,981,176	19,226,081
已发行存款证	Certificates of deposit issued	3,488,670	4,138,872
已发行债务证券	Debt securities issued	14,323,980	19,360,573
卖出回购金融资产款	Amount payable under repos	6,680,901	125,641
衍生工具交易的公允价值	Fair value of derivatives	722,226	524,309
其它负债	Other liabilities	1,214,375	1,553,451
资本及储备	Capital and reserves	1,597,022	856,528
负债总额	Total liabilities	204,024,509	178,585,359

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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	2020年12月31日 31 Dec 2020	2020年06月30日 30 Jun 2020
		港币千元 HKD '000	港币千元 HKD '000
客户贷款	Loans and advances to customers	97,397,100	79,419,153
银行贷款	Loans and advances to banks	0	0
其它帐目	Other accounts		
- 应计利息	- Accrued interest	184,347	200,866
- 其它应收款项	- Other receivables	417,517	648,931
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	-441,271	-276,167
- 个别评估	- Individually assessed	-240,866	-165,497
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	-961	-691
- 个别评估	- Individually assessed	-9,091	-7,697
 (ii) 已减值客户贷款	 (ii) Impaired Loans and Advances to Customers		
		2020年12月31日 31 Dec 2020	2020年06月30日 30 Jun 2020
		港币千元 HKD '000	港币千元 HKD '000
		占客户贷款 总额的百分比 % of Total loans to customers	占客户贷款 总额的百分比 % of Total loans to customers
减值客户贷款的毛额	Gross impaired loans and advances to customers	554,840	377,252
		0.57%	0.48%
减值准备 - 个别评估/特定拨备	Impairment allowances - individually assessed/specific provision	240,866	165,497
已减值贷款的抵押品市值	Market value of collateral in respect of impaired loans and advances	8,562	10,170

减值贷款为按个别评估减值的贷款。在2020年12月31日及2020年06月30日本行并没有对银行的贷款。

The impaired loans and advances to customers are individually determined to be impaired. There is no loans and advances to banks as at 31 December 2020 and 30 June 2020.

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.

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分析

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

		2020年12月31日 31 Dec 2020	
		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	5,927,754	559,722
- 物业投资	- Property investment	2,203,925	0
- 金融企业	- Financial concerns	30,625,089	929,842
- 证券经纪	- Stockbrokers	490,105	300,000
- 批发及零售行业	- Wholesale and retail trade	2,547,966	43,770
- 制造业	- Manufacturing	5,136,690	0
- 运输及运输设备	- Transport and transport equipment	637,606	0
- 康乐活动	- Recreational activities	0	0
- 资讯科技	- Information technology	1,433,802	0
- 其它	- Others	2,857,347	23,676
个人	Individuals		
- 为购买其他住宅物业的贷款	- Loans for the purchase of other residential properties	26,792	26,792
- 其它	- Others	9,812,476	9,812,476
于香港使用的贷款的毛额	Gross amount of loans and advances for use in Hong Kong SAR	61,699,552	11,696,278
贸易融资	Trade finance	577,190	254,276
在香港以外使用的贷款及放款	Loans for use outside Hong Kong SAR	35,120,358	1,948,700
客户贷款总额	Total customer advances	97,397,100	13,899,254

		2020年06月30日 30 Jun 2020	
		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	3,870,581	288,465
- 物业投资	- Property investment	1,326,919	0
- 金融企业	- Financial concerns	29,390,224	883,578
- 证券经纪	- Stockbrokers	147,869	0
- 批发及零售行业	- Wholesale and retail trade	3,943,720	451,107
- 制造业	- Manufacturing	1,134,339	0
- 运输及运输设备	- Transport and transport equipment	261,853	1,611
- 康乐活动	- Recreational Activities	0	0
- 资讯科技	- Information Technology	1,411,270	0
- 其它	- Others	1,433,878	17,752
个人	Individuals		
- 其它	- Others	9,488,454	9,488,454
于香港使用的贷款总额	Gross amount of loans and advances for use in Hong Kong SAR	52,409,107	11,130,967
贸易融资	Trade finance	410,850	62,089
在香港以外使用的贷款及放款	Loans for use outside Hong Kong SAR	26,599,196	2,913,735
客户贷款总额	Total customer advances	79,419,153	14,106,791

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:

		2020年12月31日 31 Dec 2020					
		非银行私营机构 Non-bank private sector					
		非银行金融 非金融私营 机构 机构		其它		合计	
		Non-bank financial institutions private sector		Others		Total	
		百万港元 HKD Million					
		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	institutions	Non-financial private sector	Others	Total
亚太区发展中国家或地域	Developing Asia and Pacific	41,686	238	14,335	66,805	0	123,064
其中中国	of which China	41,686	238	14,335	62,666	0	118,925
离岸中心	Offshore centres	5,063	0	18,065	22,477	0	45,605
其中香港	of which Hong Kong	3,109	0	18,064	19,426	0	40,599

		2020年06月30日 30 Jun 2020					
		非银行私营机构 Non-bank private sector					
		非银行金融 非金融私营 机构 机构		其它		合计	
		Non-bank financial institutions private sector		Others		Total	
		百万港元 HKD Million					
		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	institutions	Non-financial private sector	Others	Total
亚太区发展中国家或地域	Developing Asia and Pacific	46,141	55	18,446	53,703	0	118,345
其中中国	of which China	46,141	55	18,446	51,591	0	116,233
离岸中心	Offshore centres	3,291	0	13,159	18,224	0	34,674
其中香港	of which Hong Kong	3,290	0	13,159	14,739	0	31,188

- (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:

		2020年12月31日 31 Dec 2020 百万港元 HKD Million	2020年06月30日 30 Jun 2020 百万港元 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	50,742	37,998
其中中国	of which China	47,001	36,155
离岸中心	Offshore centres	40,923	37,309
其中香港	of which Hong Kong	38,130	33,849
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	152	154
其中中国	of which China	133	135
离岸中心	Offshore centres	198	19
其中香港	of which Hong Kong	179	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:

2020年12月31日

31 Dec 2020

		人民币 CNY	新加坡元 SGD	美元 USD	欧元 EUR	澳元 AUD	合计 Total
		百万港元 HKD Million					
现货资产	Spot assets	15,500	292	147,085	7,962	1,528	172,367
现货负债	Spot liabilities	-8,436	0	-157,456	-2,224	-65	-168,181
远期买入	Forward purchases	3,361	29	22,950	1,971	0	28,311
远期卖出	Forward sales	-10,470	-306	-12,629	-7,660	-1,434	-32,499
期权盘净额	Net option position	0	0	0	0	0	0
长（短）盘净额	Net long/(short) position	-45	15	-50	49	29	-2
结构性仓位净额	Net structural position	0	0	0	0	0	0

2020年06月30日

30 Jun 2020

		人民币 CNY	美元 USD	欧元 EUR	澳元 AUD	合计 Total
		百万港元 HKD Million				
现货资产	Spot assets	4,994	131,901	8,901	1,264	147,060
现货负债	Spot liabilities	-4,644	-149,679	-722	-75	-155,120
远期买入	Forward purchases	11,415	35,155	760	43	47,373
远期卖出	Forward sales	-11,848	-17,445	-8,864	-1,206	-39,363
期权盘净额	Net option position	0	0	0	0	0
长（短）盘净额	Net long/(short) position	-83	-68	75	26	-50
结构性仓位净额	Net structural position	0	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 based 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

		2020年12月31日		2020年06月30日	
		31 Dec 2020		30 Jun 2020	
		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	142,454	0.15%	247,680	0.31%
- 超过六个月但不超过一年	- More than 6 months but not more than one year	246,144	0.25%	0	0.00%
- 超过一年	- More than one year	129,611	0.13%	129,572	0.16%
超过三个月逾期客户贷款总额	Total overdue loans and advances more than 3 months	518,209	0.53%	377,252	0.48%
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	8,562		10,170	
有抵押品覆盖的逾期贷款	Covered portion of overdue loans and advances	8,562		10,170	
无抵押品覆盖的逾期贷款	Uncovered portion of overdue loans and advances	509,647		367,082	
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	228,045		165,497	

在2020年12月31日及2020年06月30日，本行并没有重组客户贷款(已扣除逾期超过三个月并于上述已逾期客户贷款内列明的贷款)。

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 31 December 2020 and 30 June 2020.

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2020年12月31日及2020年06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 2020 and 30 June 2020.

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(ix) 非银行的中国内地风险承担

(ix) Non-bank Mainland China Exposures

		2020年12月31日 31 Dec 2020			
		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)	20,785	58	20,843
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	16,679	14	16,693
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	48,880	1,057	49,937
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	371	0	371
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	1,984	32	2,016
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	5,862	7,185	13,047
	总额	Total	94,561	8,346	102,907
	减值准备后的资产总额	Total assets after provision	204,025		
	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	46.35%		

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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)

		2020年06月30日 30 Jun 2020		
		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)	22,107	144	22,251
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	15,384	81	15,465
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	38,986	1,007	39,993
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	580	0	580
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	4,244	164	4,408
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	2,553	343	2,896
总额	Total	83,854	1,739	85,593
减值准备后的资产总额	Total assets after provision	178,585		
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	46.95%		

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

		2020年12月31日	2020年06月30日
		31 Dec 2020	30 Jun 2020
		千港元	千港元
		HKD '000	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	16,098	0
- 交易关联或有项目	- Transaction related contingencies	254,764	262,159
- 贸易关联或有项目	- Trade related contingencies	19,970	159,429
- 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	9,805,674	2,465,989
- 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	35,873,385	52,739,779
- 利率衍生工具合约	- Interest rate derivative contracts	15,713,822	7,889,127
- 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	272,841	93,169
- 利率衍生工具合约	- Interest rate derivative contracts	1,779	0
- 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	807,373	346,415
- 利率衍生工具合约	- Interest rate derivative contracts	187,694	271,063
- 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

		2020年 第四季度	2020年 第三季度	2020年 第二季度	2020年 第一季度	2019年 第四季度
		2020 Q4	2020 Q3	2020 Q2	2020 Q1	2019 Q4
季度平均流动性维持比率	Quarterly average liquidity maintenance ratio	71.09%	76.57%	79.69%	66.94%	62.10%
季度平均核心资金比率	Quarterly average core funding ratio	130.58%	123.76%	132.60%	126.04%	123.50%

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 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 comply 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 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

		2020年12月31日 31 Dec 2020									
		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	22,069	-10,883	19,004	-13,977	-11,490	-18,905	-3,249	6,416	9,103	24
累计错配	Cumulative Contractual Maturity Mismatch	22,069	11,186	30,190	16,213	4,724	-14,182	-17,431	-11,015	-1,911	-1,887
		2020年06月30日 30 Jun 2020									
		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	40,292	-18,895	-12,207	-11,106	-2,729	-6,163	7,068	-6,771	8,261	0
累计错配	Cumulative Contractual Maturity Mismatch	40,292	21,398	9,190	-1,916	-4,645	-10,808	-3,740	-10,512	-2,251	-2,251

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2020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60.01%。

The Branch's source of funding was mainly from Deposits and balances from banks and Time, call and notice deposits, which accounts for 60.01% as at 31 December 2020.

于2020年06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61.48%。

The Branch's source of funding was mainly from Deposits and balances from banks and Time, call and notice deposits, which accounts for 61.48% as at 30 June 2020.

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(iii) 流动资金差距 Liquidity Gap

		2020年12月31日 31 Dec 2020											
		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	289	273	0	1	2	4	3	4	2	0	0	0
存于外汇基金款项	Due from MA for a/c of Exchange Fund	3,811	3,811	0	0	0	0	0	0	0	0	0	0
应收银行同业款项	Due from banks	37,704	8,128	5,117	18,242	6,217	0	0	0	0	0	0	0
债务证券	Debt securities, prescribed instruments and structured financial instruments held (net of short positions)	64,344	50,686	0	3,251	7,819	1,164	673	751	0	0	0	0
承兑及汇票	Acceptances and bills of exchange held	2	0	0	0	0	2	0	0	0	0	0	0
非银行客户贷款及垫款	Loans and advances to non-bank customers	97,581	3,086	2,214	11,171	20,521	8,317	17,566	10,073	14,940	9,103	24	566
其他资产	Other assets	1,390	404	0	193	20	18	2	0	0	0	0	753
资产负债表内之总资产	Total on-balance sheet assets	205,121	66,388	7,331	32,858	34,579	9,505	18,244	10,828	14,942	9,103	24	1,319
资产负债表外之总负债	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	98,354	32,819	11,023	12,323	14,582	9,593	17,932	82	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)	6,694	0	0	0	6,694	0	0	0	0	0	0	0
应付衍生工具合约的金额	Amount payable arising from derivative contracts	1,197	807	0	3	61	28	65	31	13	0	0	0
结欠银行同业的金额	Due to banks	78,028	10,341	3,880	1,515	22,519	11,307	17,214	11,252	0	0	0	0
已发行债务证券	Debt securities, prescribed instruments and structured financial instruments issued and outstanding	17,855	0	0	9	4,685	0	1,937	2,711	8,513	0	0	0
其他负债	Other liabilities	741	31	4	0	0	66	0	0	0	0	0	640
资本及储备	Capital and reserves	1,597	0	0	0	0	0	0	0	0	0	0	1,597
资产负债表内之总负债	Total on-balance sheet liabilities	204,466	43,998	14,907	13,850	48,541	20,994	37,148	14,076	8,526	0	0	2,237
资产负债表外之总承担	Total off-balance sheet obligations	10,097	321	3,307	3	16	0	0	0	0	0	0	6,450
		2020年06月30日 30 Jun 2020											
		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	115	93	0	1	3	6	7	4	1	0	0	0
存于外汇基金款项	Due from MA for a/c of Exchange Fund	2,692	2,692	0	0	0	0	0	0	0	0	0	0
应收银行同业款项	Due from banks	33,914	20,630	2,754	4,794	2,798	2,343	595	0	0	0	0	0
债务证券	Debt securities, prescribed instruments and structured financial instruments held (net of short positions)	60,574	50,834	0	0	775	3,689	4,433	843	0	0	0	0
承兑及汇票	Acceptances and bills of exchange held	997	0	0	0	995	0	2	0	0	0	0	0
非银行客户贷款及垫款	Loans and advances to non-bank customers	79,620	826	5,756	10,533	12,254	10,355	13,081	6,312	11,850	8,266	0	387
其他资产	Other assets	1,375	491	0	0	16	53	28	0	0	0	0	787
资产负债表内之总资产	Total on-balance sheet assets	179,287	75,566	8,510	15,328	16,841	16,446	18,146	7,159	11,851	8,266	0	1,174
资产负债表外之总负债	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	93,186	27,331	14,040	18,700	12,251	7,804	13,046	14	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)	126	126	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	908	346	0	4	62	34	88	77	18	6	0	0
结欠银行同业的金额	Due to banks	59,493	6,708	10,900	8,823	9,685	5,615	6,512	0	11,250	0	0	0
已发行债务证券	Debt securities, prescribed instruments and structured financial instruments issued and outstanding	23,560	0	0	0	5,878	5,699	4,629	0	7,354	0	0	0
其他负债	Other liabilities	818	431	0	0	10	0	34	0	0	0	0	343
资本及储备	Capital and reserves	857	0	0	0	0	0	0	0	0	0	0	857
资产负债表内之总负债	Total on-balance sheet liabilities	178,948	34,942	24,940	27,527	27,886	19,152	24,309	91	18,622	6	0	1,200
资产负债表外之总承担	Total off-balance sheet obligations	2,888	331	2,465	9	61	22	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)
年度财务资料披露声明书截至2020年12月31日止(未经审计)
Annual Financial Disclosure Statement as at 31 December 2020 (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

		2020年12月31日 31 Dec 2020 百万人民币 RMB Million	2020年06月30日 30 Jun 2020 百万人民币 RMB Million
资本充足比率	Capital adequacy ratio	13.04%	12.72%
股东资金总额	Aggregate amount of shareholders funds	529,537	527,417

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

		2020年12月31日 31 Dec 2020 百万人民币 RMB Million	2020年06月30日 30 Jun 2020 百万人民币 RMB Million
- 资产总额	- Total assets	6,950,233	7,142,641
- 负债总额	- Total liabilities	6,408,985	6,603,764
- 贷款总额	- Total advances	3,853,931	3,798,459
- 客户存款总额	- Total customer deposits	3,728,174	3,902,802

		2020年12月31日 31 Dec 2020 百万人民币 RMB Million	2019年12月31日 31 Dec 2019 百万人民币 RMB Million
- 除税前利润	- Pre-tax profit	36,706	64,738

于2020年12月31日,1人民币兑换 1.18816港元

1 RMB = 1.18816 HKD at 31/12/2020

于2020年06月30日,1人民币兑换 1.09533港元

1 RMB = 1.09533 HKD at 30/06/2020

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

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 2020 (Unaudited)

丙部 - 订明摘要

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>.