

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2021年12月31日止(未经审计)  
Annual Financial Disclosure Statement as at 31 December 2021 (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

		2021年度 2021	2020年度 2020
		港币千元 HKD '000	港币千元 HKD '000
利息收入	Interest income	3,438,193	4,645,281
利息支出	Interest expense	-1,198,565	-2,669,273
<b>利息收入净额</b>	<b>Net interest income</b>	<b>2,239,628</b>	<b>1,976,008</b>
外汇买卖的利润减亏损	Gains less losses arising from trading in foreign currencies	208,110	-1,668,664
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	-161,996	1,706,488
持作買賣用途證券的利润减亏损	Gains less losses on securities held for trading purposes	-162,237	-573
來自其它交易活動的利润减亏损	Gains less losses from other trading activities	-14,174	1,736
非买卖性质投资的利润减亏损	Gains less losses arising from non-trading investments	63,478	26,897
费用及佣金收入	Fees and commission income	536,532	646,443
佣金支出	Commission expenses	-24,294	-28,677
其它经营(亏损)/收入	Other operating (loss) / income	-96,384	-332,366
<b>经营收入</b>	<b>Operating income</b>	<b>2,588,663</b>	<b>2,327,292</b>
人事费用	Staff expenses	-327,238	-288,042
其它经营支出	Other operating expenses	-176,216	-187,089
其它减值损失减减值回拨	Other impairment losses and provisions less reversal of impairment losses and provisions	59,852	-19,951
<b>经营支出</b>	<b>Operating expenses</b>	<b>-443,602</b>	<b>-495,082</b>
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	-24,948	-20,331
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	-85	-46
<b>除税前利润</b>	<b>Profit before taxation</b>	<b>2,120,028</b>	<b>1,811,833</b>
税项开支	Taxation	-389,186	-392,496
<b>除税后利润</b>	<b>Profit after taxation</b>	<b>1,730,842</b>	<b>1,419,337</b>

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**II. 资产负债表资料**
**Balance Sheet Information**

		2021年12月31日 31 Dec 2021	2021年6月30日 30 Jun 2021
		港币千元 HKD '000	港币千元 HKD '000
<b>资产</b>	<b>Assets</b>		
现金及银行结餘	Cash and balances with banks	34,992,926	26,495,533
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	6,043,075	5,088,886
存放于民生银行海外办事处的金额	Amount due from overseas offices of CMBC	764,169	1,003,464
贸易汇票	Trade bills	32,623	2,982,953
持有的存款证	Certificates of deposit held	7,693,132	5,350,724
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	1,923,594	2,090,079
贷款及应收款项	Loans and receivables		
(A) 对客户的贷款	(A) Loans and advances to customers	101,432,715	97,680,833
(B) 对银行的贷款	(B) Loans and advances to banks	0	0
(C) 其它帐目	(C) Other accounts	524,102	637,870
(D) 已减值贷款及应收款项的准备金	(D) Provisions for impaired loans and receivables	-738,797	-687,484
投资证券	Investment securities	55,027,807	54,604,652
其它投资	Other investments	0	0
物业、工业装置及设备以及无形资产	Property, plant and equipment and intangible assets	223,667	246,425
衍生金融工具	Derivative financial instruments	534,311	107,154
其它资产	Other assets	580,328	637,849
<b>资产总额</b>	<b>Total assets</b>	<b>209,033,652</b>	<b>196,238,938</b>
<b>负债</b>	<b>Liabilities</b>		
银行存款及结餘	Deposits and balances from banks	19,504,394	33,728,348
活期存款及往来帐户	Demand deposits and current accounts	4,197,266	5,369,737
储蓄存款	Savings accounts	28,870,380	32,108,071
定期、短期通知及通知存款	Time, call and notice deposits	86,783,562	66,974,892
结欠民生银行海外办事处的金额	Amount due to overseas offices of CMBC	51,545,618	41,891,374
已发行存款证	Certificates of deposit issued	4,123,170	2,329,425
已发行债务证券	Debt securities issued	11,296,885	11,244,991
卖出回购金融资产款	Amount payable under repos	0	0
衍生金融工具	Derivative financial instruments	261,505	113,644
其它负债	Other liabilities	1,103,275	2,311,548
资本及储备	Capital and reserves	1,347,597	166,908
<b>负债总额</b>	<b>Total liabilities</b>	<b>209,033,652</b>	<b>196,238,938</b>

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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	2021年12月31日	2021年6月30日
		31 Dec 2021	30 Jun 2021
		港币千元	港币千元
		HKD '000	HKD '000
客户贷款	Loans and advances to customers	101,432,715	97,680,833
银行贷款	Loans and advances to banks	0	0
其它帐目	Other accounts		
- 应计利息	- Accrued interest	191,953	166,705
- 其它应收款项	- Other receivables	332,149	471,165
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	-482,903	-438,418
- 个别评估	- Individually assessed	-245,837	-239,120
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	-827	-791
- 个别评估	- Individually assessed	-9,230	-9,155

(ii) 已减值客户贷款	(ii) Impaired Loans and Advances to Customers	2021年12月31日		2021年6月30日	
		31 Dec 2021		30 Jun 2021	
		港币千元	占客户贷款 总额的百分比	港币千元	占客户贷款 总额的百分比
		HKD '000	% of Total loans to customers	HKD '000	% of Total loans to customers
减值客户贷款的毛额	Gross impaired loans and advances to customers	376,404	0.37%	439,596	0.45%
减值准备 - 个别评估/特定拨备	Impairment allowances - individually assessed/specific provision	245,837		239,120	
已减值贷款的抵押品市值	Market value of collateral in respect of impaired loans and advances	9,260		8,289	

减值贷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

		2021年12月31日 31 Dec 2021	
		贷款总额 Gross loans	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	6,724,310	1,097,452
- 物业投资	- Property investment	5,555,528	1,446,551
- 金融企业	- Financial concerns	33,718,839	410,000
- 证券经纪	- Stockbrokers	0	0
- 批发及零售行业	- Wholesale and retail trade	1,850,878	181,807
- 制造业	- Manufacturing	4,259,616	0
- 运输及运输设备	- Transport and transport equipment	787,298	159,061
- 康乐活动	- Recreational activities	0	0
- 资讯科技	- Information technology	1,273,056	0
- 其它	- Others	3,343,278	0
个人	Individuals		
- 为购买其他住宅物业的贷款	- Loans for the purchase of other residential properties	87,998	87,998
- 其它	- Others	10,360,899	10,360,899
于香港使用的贷款的毛额	Gross amount of loans and advances for use in Hong Kong SAR	67,961,700	13,743,768
贸易融资	Trade finance	985,638	222,444
在香港以外使用的贷款及放款	Loans for use outside Hong Kong SAR	32,485,377	7,296,607
<b>客户贷款总额</b>	<b>Total customer advances</b>	<b>101,432,715</b>	<b>21,262,819</b>
		2021年6月30日 30 Jun 2021	
		贷款总额 Gross loans	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	5,634,111	602,293
- 物业投资	- Property investment	5,106,293	897,751
- 金融企业	- Financial concerns	36,583,487	180,647
- 证券经纪	- Stockbrokers	760,946	0
- 批发及零售行业	- Wholesale and retail trade	2,038,790	43,029
- 制造业	- Manufacturing	4,987,763	0
- 运输及运输设备	- Transport and transport equipment	728,625	0
- 康乐活动	- Recreational Activities	0	0
- 资讯科技	- Information Technology	1,979,963	0
- 其它	- Others	2,401,440	23,714
个人	Individuals		
- 为购买其他住宅物业的贷款	- Loans for the purchase of other residential properties	56,812	56,812
- 其它	- Others	9,641,198	9,641,198
于香港使用的贷款总额	Gross amount of loans and advances for use in Hong Kong SAR	69,919,428	11,445,444
贸易融资	Trade finance	376,299	182,180
在香港以外使用的贷款及放款	Loans for use outside Hong Kong SAR	27,385,106	2,537,685
<b>客户贷款总额</b>	<b>Total customer advances</b>	<b>97,680,833</b>	<b>14,165,309</b>

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:

		2021年12月31日 31 Dec 2021					
		非银行私营机构 Non-bank private sector				其它 Others	合计 Total
		银行 Banks	公营机构 Official Sector	非银行金融 机构 Non-bank financial institutions	非金融私营 机构 Non-financial private sector		
		港币百万元 HKD Million					
亚太区发展中国家或地域	Developing Asia and Pacific	38,639	138	11,849	54,704	0	105,330
其中中国	of which China	38,629	138	11,849	52,401	0	103,017
离岸中心	Offshore centres	15,965	0	17,321	30,214	0	63,500
其中香港	of which Hong Kong	15,947	0	17,321	26,942	0	60,210

		2021年6月30日 30 Jun 2021					
		非银行私营机构 Non-bank private sector				其它 Others	合计 Total
		银行 Banks	公营机构 Official Sector	非银行金融 机构 Non-bank financial institutions	非金融私营 机构 Non-financial private sector		
		港币百万元 HKD Million					
亚太区发展中国家或地域	Developing Asia and Pacific	40,872	120	12,941	58,400	0	112,333
其中中国	of which China	40,869	120	12,941	55,560	0	109,490
离岸中心	Offshore centres	3,810	0	17,692	22,190	0	43,692
其中香港	of which Hong Kong	1,889	0	17,692	19,096	0	38,677
发达国家或地区	Developed countries	11,970	0	1,531	5,743	0	19,244

(v) 按国家或地域分部的客户贷款总额 (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:

		2021年12月31日 31 Dec 2021	2021年6月30日 30 Jun 2021
		港币百万元 HKD Million	港币百万元 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	40,822	44,256
其中中国	of which China	38,608	41,784
离岸中心	Offshore centres	54,297	47,706
其中香港	of which Hong Kong	51,169	44,746
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	151	94
其中中国	of which China	139	87
离岸中心	Offshore centres	12	187
其中香港	of which Hong Kong	0	179

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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:

		2021年12月31日 31 Dec 2021	
		美元 USD	合计 Total
		港币百万元 HKD Million	
现货资产	Spot assets	138,513	138,513
现货负债	Spot liabilities	-150,356	-150,356
远期买入	Forward purchases	34,493	34,493
远期卖出	Forward sales	-23,754	-23,754
期权盘净额	Net option position	0	0
长（短）盘净额	Net long/(short) position	-1,104	-1,104
结构性仓位净额	Net structural position	0	0
		2021年6月30日 30 Jun 2021	
		美元 USD	合计 Total
		港币百万元 HKD Million	
现货资产	Spot assets	137,107	137,107
现货负债	Spot liabilities	-147,543	-147,543
远期买入	Forward purchases	30,855	30,855
远期卖出	Forward sales	-21,462	-21,462
期权盘净额	Net option position	0	0
长（短）盘净额	Net long/(short) position	-1,043	-1,043
结构性仓位净额	Net structural position	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

		2021年12月31日		2021年6月30日	
		31 Dec 2021		30 Jun 2021	
		港币千元 HKD '000	占客户贷款 总额的百分比 % of Total loans to customers	港币千元 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%	13,588	0.01%
- 超过六个月但不超过一年	- More than 6 months but not more than one year	0	0.00%	156,266	0.16%
- 超过一年	- More than one year	273,336	0.27%	260,229	0.27%
超过三个月逾期客户贷款总额	Total overdue loans and advances more than 3 months	273,336	0.27%	430,083	0.44%
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	9,260		8,289	
有抵押品覆盖的逾期贷款	Covered portion of overdue loans and advances	9,260		8,289	
无抵押品覆盖的逾期贷款	Uncovered portion of overdue loans and advances	264,076		421,794	
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	153,076		234,364	

在2021年12月31日及2021年6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 2021 and 30 June 2021.

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2021年12月31日及2021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 2021 and 30 June 2021.

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(ix) 非银行的中国内地风险承担

(ix) Non-bank Mainland China Exposures

		2021年12月31日		
		31 Dec 2021		
		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)	30,524	60	30,584
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	13,898	273	14,171
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	37,074	2,647	39,721
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	190	0	190
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	4,091	132	4,223
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 exposures are considered by the reporting institution to be non-bank Mainland China exposures	5,425	1,504	6,929
总额	Total	91,202	4,616	95,818
减值准备后的资产总额	Total assets after provision	209,034		
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	43.63%		



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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)

		2021年6月30日 30 Jun 2021		
		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)	26,110	80	26,190
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	14,100	246	14,346
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	43,723	2,230	45,953
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	2,094	40	2,134
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 exposures are considered by the reporting institution to be non-bank Mainland China exposures	6,437	610	7,047
总额	Total	92,835	3,206	96,041
减值准备后的资产总额	Total assets after provision	196,239		
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	47.31%		

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

		2021年12月31日 31 Dec 2021	2021年6月30日 30 Jun 2021
		港币千元 HKD '000	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	31,833	13,415
- 交易关联或有项目	- Transaction related contingencies	64,042	71,097
- 贸易关联或有项目	- Trade related contingencies	397,156	149,951
- 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	8,916,993	5,235,392
- 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	52,140,702	51,908,989
- 利率衍生工具合约	- Interest rate derivative contracts	22,573,065	19,062,042
- 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	346,160	212,752
- 利率衍生工具合约	- Interest rate derivative contracts	188,151	13,097
- 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	205,296	118,694
- 利率衍生工具合约	- Interest rate derivative contracts	56,209	113,644
- 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

		2021年 第四季度 2021 Q4	2021年 第三季度 2021 Q3	2021年 第二季度 2021 Q2	2021年 第一季度 2021 Q1	2020年 第四季度 2020 Q4
季度平均流动性维持比率	Quarterly average liquidity maintenance ratio	67.09%	67.25%	72.10%	69.32%	71.09%
季度平均核心资金比率	Quarterly average core funding ratio	120.34%	130.10%	129.44%	123.09%	130.58%

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 requirements and regulatory limits.

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。分行积极扩大基础客群、吸收稳定存款，并辅以同业市场拆入款项、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。分行亦通过管理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 expands deposit base, attracts stable deposits, obtains supplementary funding from the interbank market, intragroup and issues certificates of deposit and notes in the capital market. The branch is also committed to diversify the sources and tenors of funding by managing 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及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，当中阐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。应急融资计划已阐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 Cash Flow Maturity Mismatch Analysis

		2021年12月31日 31 Dec 2021									
		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	36,703	-17,995	-5,001	-17,065	-574	-27,107	-1,359	13,141	9,790	1,009
累计错配	Cumulative Contractual Maturity Mismatch	36,703	18,708	13,707	-3,358	-3,932	-31,039	-32,398	-19,257	-9,467	-8,458
		2021年6月30日 30 Jun 2021									
		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	11,300	-8,205	5,652	-17,349	-3,793	-8,815	-3,617	10,966	8,134	435
累计错配	Cumulative Contractual Maturity Mismatch	11,300	3,095	8,747	-8,602	-12,395	-21,210	-24,827	-13,861	-5,727	-5,292

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2021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50.85%。

The Branch's source of funding was mainly from Deposits and balances from banks and Time, call and notice deposits, which accounts for 50.85% as at 31 December 2021.

于2021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51.32%。

The Branch's source of funding was mainly from Deposits and balances from banks and Time, call and notice deposits, which accounts for 51.32% as at 30 June 2021.

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(iii) 流动资金差距 Liquidity Gap

		2021年12月31日 31 Dec 2021											
		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	973	346	2	4	16	35	70	139	115	58	0	0
存于外汇基金款项	Due from MA for a/c of Exchange Fund	6,110	6,110	0	0	0	0	0	0	0	0	0	0
应收银行同业款项	Due from banks	35,713	25,588	3,670	391	276	4,224	1,564	0	0	0	0	0
债务证券	Debt securities, prescribed instruments and structured financial instruments held (net of short positions)	64,686	57,013	0	3,176	0	0	3,093	1,019	385	0	0	0
承兑及汇票	Acceptances and bills of exchange held	32	0	0	24	8	0	0	0	0	0	0	0
非银行客户贷款及垫款	Loans and advances to non-bank customers	101,625	9	5,042	8,676	16,133	9,563	18,500	19,563	12,857	9,887	1,009	386
其他资产	Other assets	1,122	381	0	7	1	2	1	0	0	0	0	730
资产负债表内之总资产	Total on-balance sheet assets	210,261	89,447	8,714	12,278	16,434	13,824	23,228	20,721	13,357	9,945	1,009	1,116
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	120,059	35,630	15,319	16,334	18,698	12,224	21,843	11	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	1,103	206	1	10	41	53	127	246	211	151	0	0
结欠银行同业的金额	Due to banks	71,134	16,224	2,829	569	14,731	863	23,440	12,478	0	0	0	0
已发行债务证券	Debt securities, prescribed instruments and structured financial instruments issued and outstanding	15,429	0	0	9	6	1,170	4,908	9,336	0	0	0	0
其他负债	Other liabilities	763	237	0	0	1	69	17	9	5	4	0	421
资本及储备	Capital and reserves	1,348	0	0	0	0	0	0	0	0	0	0	1,348
资产负债表内之总负债	Total on-balance sheet liabilities	209,836	52,297	18,149	16,922	33,477	14,379	50,335	22,080	216	155	0	1,769
资产负债表外之总承担	Total off-balance sheet obligations	9,405	447	8,560	357	22	19	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	104,689	42,050	6,390	13,115	21,162	5,665	16,301	6	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	588	119	0	1	60	17	46	85	72	74	0	0
结欠银行同业的金额	Due to banks	75,798	24,055	5,924	1,648	16,589	4,767	11,551	11,264	0	0	0	0
已发行债务证券	Debt securities, prescribed instruments and structured financial instruments issued and outstanding	13,594	0	0	8	1,954	0	387	7,371	3,874	0	0	0
其他负债	Other liabilities	1,845	628	589	0	2	16	25	4	2	1	0	578
资本及储备	Capital and reserves	167	0	0	0	0	0	0	0	0	0	0	167
资产负债表内之总负债	Total on-balance sheet liabilities	196,681	66,852	12,903	14,772	39,767	10,465	28,310	18,730	3,948	75	0	745
资产负债表外之总承担	Total off-balance sheet obligations	5,470	132	5,254	21	0	63	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2021年12月31日止(未经审计)  
Annual Financial Disclosure Statement as at 31 December 2021 (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

		2021年12月31日 31 Dec 2021 人民币百万元 RMB Million	2021年6月30日 30 Jun 2021 人民币百万元 RMB Million
资本充足比率	Capital adequacy ratio	13.64%	13.43%
股东资金总额	Aggregate amount of shareholders funds	574,280	575,436

资本充足率乃按照银保监会《商业银行资本管理办法（试行）》及其他相关规定的要求计算。

The capital adequacy ratio is prepared in accordance with The Capital Rules for Commercial Banks (Provisional) and other relevant regulations issued by the CBIRC and other relevant regulatory provisions.

II. 其它合并财务资料

Other Consolidated Financial Information

		2021年12月31日 31 Dec 2021 人民币百万元 RMB Million	2021年6月30日 30 Jun 2021 人民币百万元 RMB Million
- 资产总额	- Total assets	6,952,786	7,069,708
- 负债总额	- Total liabilities	6,366,247	6,482,413
- 贷款及放款总额	- Total loans and advances	4,045,692	4,031,900
- 客户存款总额	- Total customer deposits	3,775,761	3,852,340
		2021年度 2021 人民币百万元 RMB Million	2020年度 2020 人民币百万元 RMB Million
- 除税前利润	- Pre-tax profit	35,600	36,706

于2021年12月31日,1人民币兑换 1.22309港元

1 RMB = 1.22309 HKD at 31/12/2021

于2021年6月30日,1人民币兑换 1.20068港元

1 RMB = 1.20068 HKD at 30/06/2021

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

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**  
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Annual Financial Disclosure Statement as at 31 December 2021 (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>取览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>.