

招商银行股份有限公司香港分行
 (于中国注册成立之有限责任公司)
 China Merchants Bank Co., Ltd. - Hong Kong Branch
 (Incorporated in China with Limited Liability)
 年度财务资料披露声明书截至 2023年12月31日止
 Annual Financial Disclosure Statement as at 31 December 2023

甲部 - 香港分行资料
 SECTION A - HONG KONG BRANCH INFORMATION

I. 收益表资料

Profit and Loss Information

	2023年12月31日	2022年12月31日
	31 Dec 2023	31 Dec 2022
	港币千元	港币千元
	HKD '000	HKD '000
利息收入	6,423,627	3,237,873
利息开支	(3,112,918)	(1,327,807)
其它经营收入		
- 外汇买卖的利润减去亏损	18,511	112,989
- 非买卖性质外汇业务的利润减去亏损	9,854	6,671
- 持作买卖用途的证券收益减亏损	197	843
- 来自其它交易活动收益减亏损	59,603	(164,111)
- 费用及佣金收入总计	387,654	364,819
- 费用及佣金开支总计	(58,527)	(58,805)
- 其它	(193,378)	696,464
员工开支	(255,041)	(226,145)
其它经营开支	(155,714)	(152,047)
减值损失及为已减值贷款及应收款项而提拨的准备金		
处置物业、工业装置及设备、投资物业的收益减亏损	(573,740)	(2,615)
除税前利润	2,550,128	2,488,129
税项开支	(440,000)	(401,999)
除税后利润	2,110,128	2,086,130

II. Balance Sheet Information

资产负债表资料

	2023年12月31日	2023年6月30日
	31 Dec 2023	30 Jun 2023
	港币千元	港币千元
	HKD '000	HKD '000
资产		
现金及银行结余	26,827,929	17,334,524
距离合约到期日超过1个月但不超过12个月的银行存款	10,925,408	29,723,734
存放于招商银行股份有限公司海外办事处的金额	31,292,027	24,951,456
贸易汇票	0	0
持有的存款证	22,793,762	21,704,774
持有作交易用途的证券	0	0
贷款及应收款项		
(A) 对客户的贷款及放款	26,231,214	27,333,614
(B) 对银行的贷款及放款	0	0
(C) 其它帐目	2,264,986	1,905,491
(D) 为已减值贷款及应收款项而提拨的准备金	(971,882)	(618,054)
投资证券	22,430,197	19,848,731
其它投资	0	0
物业、工业装置及设备以及投资物业	43,951	47,743
衍生金融工具	35,819	515,177
其它资产	475,119	33,441
资产总额	142,348,530	142,780,631
负债		
尚欠银行存款及结余	8,628,842	16,277,451
活期存款及往来帐户	42,247,878	50,651,416
储蓄存款	356,080	440,619
定期、短期通知及通知存款	69,661,377	51,931,010
结欠招商银行股份有限公司海外办事处的金额	9,636,331	9,934,139
已发行存款证	234,426	435,125
已发行债务证券	6,202,838	9,337,479
其它负债	4,532,758	3,105,392
利得税准备金	848,000	668,000
负债总额	142,348,530	142,780,631

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III. 资产负债表的其他资料
Additional Balance Sheet Information

		2023年12月31日 31 Dec 2023	2023年06月30日 30 Jun 2023
		港币千元 HKD '000	港币千元 HKD '000
(i) 贷款及应收款项	(i) Loans and receivables		
对客户的贷款及放款	Loans and advances to customers	26,231,214	27,333,614
对银行的贷款及放款	Loans and advances to banks	0	0
其它帐目	Other accounts		
- 应计利息	- Accrued interest	1,026,834	811,509
- 其它应收款项	- Other receivables	1,238,152	1,093,982
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		
- 组合方式评估	- Collectively assessed	-259,950	-258,884
- 个别方式评估	- Individually assessed	-337,408	0
对其它帐目并无减值准备。	No impairment allowance made on other accounts.		

(ii) 已减值/不履行客户贷款
Impaired/Non-performing Loans and Advances to Customers

		2023年12月31日 31 Dec 2023		2023年06月30日 30 Jun 2023	
		港币千元 HKD '000	占客户贷款 总额百分比 % to Total Advances to customers	港币千元 HKD '000	占客户贷款 总额百分比 % to Total Advances to customers
已减值/不履行客户贷款及放款的毛额	Gross impaired/non-performing loans and advances to customers	396,688	1.51%	0	0.00%
减值准备 - 个别方式评估/特定拨备	Impairment allowances - individually assessed/specific provision	337,408		0	
持有作为已减值贷款抵押品的市场价值	Market value of collateral in respect of impaired loans and advances	0		0	

减值贷款为按个别方式评估的贷款。在2023年12月31日及2023年06月30日本行并没有对银行的贷款及放款。

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 2023 and 30 June 2023.

招商银行总行并没有为招商银行香港分行就贷款及放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 Merchants Bank, Hong Kong Branch is maintained at China Merchants Bank, Head Office.

(iii) 按行业分类的客户贷款及放款分析
于香港使用的贷款及放款的毛额
Analysis of Loans and Advances to Customers in Industry Categories
Gross amount of loans and advances for use in Hong Kong SAR

		2023年12月31日 31 Dec 2023		2023年06月30日 30 Jun 2023	
		港币千元 HKD '000	抵押品 Collateral	港币千元 HKD '000	抵押品 Collateral
工业、商业及金融	Industrial, commercial and financial				
- 物业发展	- Property development	0	0	99,450	0
- 物业投资	- Property investment	0	0	0	0
- 土木工程	- Civil engineering works	21,433	0	21,497	0
- 酒店、餐饮	- Hotels, boarding houses & catering	0	0	0	0
- 与财务及金融有关	- Financial concerns	9,485,032	6,500,000	8,667,601	0
- 证券商	- Stock Brokers	0	0	0	0
- 购买股票的非证券经纪公司及个人人士	- Non-stockbroking companies & individuals for the purchase of shares	0	0	0	0
- 批发及零售行业	- Wholesale and retail trade	0	0	235,125	0
- 制造业	- Manufacturing	0	0	78,943	0
- 运输及运输设备	- Transport and transport equipment	0	0	0	0
- 电力及煤气	- Electricity and gas	0	0	0	0
- 康乐活动	- Recreational Activities	0	0	0	0
- 资讯科技	- Information Technology	0	0	0	0
- 其它	- Others	78,142	14,040	78,375	0
个人	Individuals				
- 为购买居者有其屋计划、私人机构参建居屋计划、租者置其屋计划或其各别的继承计划的单位的贷款	- Loans for the Purchase of Flats in the Home Ownership Scheme, Private Sector Participation Scheme and Tenants Purchase Scheme	0	0	0	0
- 为购买其他住宅物业的贷款	- Loans for the Purchase of Other Residential Properties	0	0	0	0
- 信用卡放款	- Credit Card Advances	0	0	0	0
- 其它	- Others	2,421,446	0	2,496,521	0
贸易融资	Trade finance	0	0	0	0
在香港以外使用的贷款及放款	Loans for use outside Hong Kong SAR	14,225,161	4,517,446	15,656,102	3,733,956
客户贷款总数	Total customer advances	26,231,214	11,031,486	27,333,614	3,733,956

抵押品包括存款、股票、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, 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

International Claims by Countries or Geographical Segments

根据交易对手所在地及交易对手类别披露占有国际债权总额10%或以上的国家及明细数额。

Breakdown of the international claims by countries where it constitutes 10% or more of the total international claims

after taking into consideration of transfer of risks, according to the location of the counterparties and the type of counterparties.

		2023年12月31日 31 Dec 2023					
		百万港元 HKD Million 非银行私营企业 Non-Bank private sector					
		银行 公营机构		非银行 金融企业	非金融 私营企业	其它	合计
		Banks	Official Sectors	Non-Bank Financial Institutions	Non-financial Private Sector	Others	Total
离岸中心 香港	Offshore Centres Hong Kong SAR	49,703	1,102	0	18,254	0	69,059
发展中的亚太区 中国	Developing Asia and Pacific China	24,087	108	0	5,236	0	29,431

		2023年06月30日 30 Jun 2023					
		百万港元 HKD Million 非银行私营企业 Non-Bank private sector					
		银行 公营机构		非银行 金融企业	非金融 私营企业	其它	合计
		Banks	Official Sectors	Non-Bank Financial Institutions	Non-financial Private Sector	Others	Total
离岸中心 香港	Offshore Centres Hong Kong SAR	42,695	3,761	0	18,949	0	65,405
发展中的亚太区 中国	Developing Asia and Pacific China	38,906	224	0	6,081	0	45,211

(v) 按国家或地分部分类的客户贷款及放款的毛額

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结果如下：

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

the location of the counterparties, to which not less than 10% of total loans and advances to customers

are attributable after taking into account any recognized risk transfer is as follows:

		2023年12月31日 31 Dec 2023	2023年06月30日 30 Jun 2023
		百万港元 HKD Million	百万港元 HKD Million
客户贷款及放款的毛額	Gross amount of loans and advances to customers		
- 中国	- China	5,236	6,081
- 香港	- Hong Kong SAR	17,971	18,695
总计	Total	23,207	24,776
逾期及按个别方式评估的 已减值贷款及放款	Overdue loans and impaired loans and advances which are individually determined to be impaired		
- 中国	- China	0	35
- 香港	- Hong Kong SAR	397	0
总计	Total	397	35

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(vi) 非港元货币风险承担

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:

		2023年12月31日 31 Dec 2023		
		百万港元 HKD Million		
		美元 USD	人民币 CNY	合计 Total
现货资产	Spot assets	97,121	16,841	113,962
现货负债	Spot liabilities	97,011	17,629	114,640
远期买入	Forward purchases	3,213	2,094	5,307
远期卖出	Forward sales	2,204	2,074	4,278
期权盘净额	Net option position	0	0	0
长（短）盘净额	Net long/(short) position	1,119	(768)	351
结构性仓位净额	Net structural position	0	0	0
		2023年06月30日 30 Jun 2023		
		百万港元 HKD Million		
		美元 USD	人民币 CNY	合计 Total
现货资产	Spot assets	96,143	16,111	112,254
现货负债	Spot liabilities	95,948	16,857	112,805
远期买入	Forward purchases	4,148	3,342	7,490
远期卖出	Forward sales	3,602	2,961	6,563
期权盘净额	Net option position	0	0	0
长（短）盘净额	Net long/(short) position	741	(365)	376
结构性仓位净额	Net structural position	0	0	0

(vii) 客户过期或经重组贷款及放款的毛额分析

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

		2023年12月31日 31 Dec 2023		2023年06月30日 30 Jun 2023	
		港币千元 HKD '000	占客户贷款 总额百分比 % to Total Advances to customers	港币千元 HKD '000	占客户贷款 总额百分比 % to Total Advances to customers
已过期客户贷款及放款	Overdue loans and advances to customers				
- 超过1个月但不超过3个月	- More than 1 month but not more than 3 months	148,200	0.56%	35,318	0.13%
- 超过3个月但不超过6个月	- More than 3 months but not more than 6 months	248,488	0.95%	0	0.00%
- 超过6个月但不超过1年	- More than 6 months but not more than one year	0	0.00%	0	0.00%
- 超过1年	- More than one year	0	0.00%	0	0.00%
给予客户的经重组贷款及放款 (已过期超过3个月的除外)	Rescheduled loans and advances to customers (excluding those which have been overdue for more than 3 months)	0		0	
已过期或经重组贷款及放款的毛额	Gross overdue and rescheduled loans and advances to customers	396,688		35,318	
用以减低信用风险而对过期贷款及 放款所持有的抵押品的公允价值	Current market value of collateral held against the covered portion of overdue loans and advances	0		0	
有抵押品用以减低信用风险的过期贷款及放款	Covered portion of overdue loans and advances	0		0	
无抵押品用以减低信用风险的过期贷款及放款	Uncovered portion of overdue loans and advances	396,688		35,318	
为过期贷款及放款而计提的减值准备	Impairment allowances made on overdue loans and advances	0		0	
除上术外，并无其他逾期或经重组资产。	Except the above-mentioned, no other asset is overdue or rescheduled.				

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(viii) 收回资产
 Repossessed Assets

在2023年12月31日及2023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 2023 and 30 June 2023.

(ix) 对内地非银行对手方的风险承担
 Non-bank Mainland Exposures

对内地非银行对手方是根据香港金融管理局的“贷款、垫款及准备金申报表”准则
 Non-bank counterparties are identified in accordance with the method set out in the return of
 "Quarterly Analysis of Loans & Advances and Provisions" issued by the HKMA.

- 中央政府、中央政府持有的机构、
及其子公司和合营企业
- 地方政府、地方政府企业、
及其子公司和合营企业
- 居于国内之中国公民和中国内地机构
及其子公司和合营企业
- 其他不包含在以上第一项之中央政府企业
- 其他不包含在以上第二项之地方政府企业
- 居于境外之中国公民
或境外机构用于境内的信贷

其他被认定为内地非银行对手方的风险
 总额
 总资产(拨备后)
 资产负债表内总额占总资产百分比

- Central government, central government-owned entities
and their subsidiaries and JVs
 - Local governments, local government-owned entities
and their subsidiaries and JVs
 - PRC nationals residing in Mainland China or other entities
incorporated in Mainland China and their subsidiaries and JVs
 - Other entities of central government not reported
in the 1st item above
 - Other entities of local government not reported
in the 2nd item above
 - PRC nationals residing outside Mainland China or entities
incorporated outside Mainland China where the credit
is granted for use in Mainland China
 - Other counterparties where the exposures are considered by the
reporting institution to be non-bank Mainland China exposures
- Total
 Total assets after provisions
 On-balance sheet exposures as % of total assets

2023年12月31日 31 Dec 2023		
百万港元 HKD Million		
资产负债 表内风险 On-balance sheet exposure	资产负债 表外风险 Off-balance sheet exposure	总额 Total
4,584	0	4,584
2,584	0	2,584
5,138	121	5,259
235	0	235
3,702	0	3,702
822	0	822
173	31	204
17,238	152	17,390
142,349		
12.11%		

- 中央政府、中央政府持有的机构、
及其子公司和合营企业
- 地方政府、地方政府企业、
及其子公司和合营企业
- 居于国内之中国公民和中国内地机构
及其子公司和合营企业
- 其他不包含在以上第一项之中央政府企业
- 其他不包含在以上第二项之地方政府企业
- 居于境外之中国公民
或境外机构用于境内的信贷

其他被认定为内地非银行对手方的风险
 总额
 总资产(拨备后)
 资产负债表内总额占总资产百分比

- Central government, central government-owned entities
and their subsidiaries and JVs
 - Local governments, local government-owned entities
and their subsidiaries and JVs
 - PRC nationals residing in Mainland China or other entities
incorporated in Mainland China and their subsidiaries and JVs
 - Other entities of central government not reported
in the 1st item above
 - Other entities of local government not reported
in the 2nd item above
 - PRC nationals residing outside Mainland China or entities
incorporated outside Mainland China where the credit
is granted for use in Mainland China
 - Other counterparties where the exposures are considered by the
reporting institution to be non-bank Mainland China exposures
- Total
 Total assets after provisions
 On-balance sheet exposures as % of total assets

2023年06月30日 30 Jun 2023		
百万港元 HKD Million		
资产负债 表内风险 On-balance sheet exposure	资产负债 表外风险 Off-balance sheet exposure	总额 Total
5,153	0	5,153
2,666	0	2,666
6,519	119	6,638
235	0	235
3,862	0	3,862
222	0	222
513	18	531
19,170	137	19,307
142,781		
13.43%		

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

		2023年12月31日 31 Dec 2023	2023年06月30日 30 Jun 2023
		港币千元 HKD '000	港币千元 HKD '000
(i) 或然负债及承担的合同总额	(i) Contractual Amount of Contingent Liabilities and Commitments		
- 直接信贷替代项目	- Direct credit substitutes	2,193,648	295,376
- 交易关联或有项目	- Transaction related contingencies	0	0
- 贸易关联或有项目	- Trade related contingencies	31,174	18,325
- 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	1,010,384	683,049
- 其它	- Others	0	290,000
(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	5,310,985	7,523,628
- 利率衍生工具合约	- Interest rate derivative contracts	429,426	3,765,123
- 其它	- Others	0	0
(iii) 衍生工具的公允价值	(iii) Fair Value of Derivatives		
- 汇率关联衍生工具合约	- Exchange rate-related derivative contracts	157,103	217,253
- 利率衍生工具合约	- Interest rate derivative contracts	8,371	13,280
- 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.

公允价值乃指所有按市场价值计算差额时附有正值的合约的重置成本。
 Fair value represents the cost of replacing all contracts which have a positive value when marked to market.
 公允价值数额并未有计及双过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 Disclosure

(i) 流动资金比率
Liquidity Ratios

本分行根据由香港金融管理局颁布之《银行业（流动性）规则》，符合流动性维持比率及核心资金比率之最低要求。
 The Branch complies with the minimum requirement of Liquidity Maintenance Ratio ("LMR") and Core Funding Ratio ("CFR")
 in accordance with the Banking (Liquidity) Rules issued by the Hong Kong Monetary Authority ("HKMA").

		季度结算至 For the quarter ended 2023年12月31日 31 Dec 2023	季度结算至 For the quarter ended 2022年12月31日 31 Dec 2022
平均流动性维持比率	Average LMR (%)	85.99%	74.92%
		季度结算至 For the quarter ended 2023年12月31日 31 Dec 2023	季度结算至 For the quarter ended 2022年12月31日 31 Dec 2022
平均核心资金比率	Average CFR (%)	743.39%	648.67%

平均流动性维持比率及核心资金比率是根据每个月的相关平均比率的简单平均数计算。
 The average LMR and CFR are calculated as the simple average of each month's average corresponding ratio.

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(ii) 流动性风险管理管治架构
Governance of liquidity risk management

流动性风险乃指本分行未能于金融负债到期日履行其偿还责任，或是客户提取资金后未能补充资金。此可能会引致资金未能应付存户提取的需求或贷款未能按承诺发放。这可能由市场失序或流动资金紧张所导致，令分行可能需以较大的折价才可平仓有关风险。

Liquidity risk is the risk that the Branch is unable to meet its payment obligations associated with its financial liabilities when they fall due and to replace funds when they are withdrawn. The consequence may be the failure to meet obligations to repay depositors and fulfill commitments to lend. This may be caused by market disruption or liquidity squeeze whereby the Branch may only unwind specific exposures at significantly discounted values.

分行采取保守的风险偏好来设定风险承受水平。分行的风险偏好是以流动性风险限额及风险指标组成。
The Branch adopts a prudent risk appetite in setting liquidity risk tolerance. Risk appetite is set in the form of liquidity risk limit and metric framework.

本分行的流动性风险管理受集团批准的流动性风险管理政策及原则监管。管理委员会是分行下设的一个委员会，其职责是核准一套与分行业务目标、风险状况相符的风险管理框架。资产负债管理委员会获代表分行的管理委员会授权，负责监察本分行整体的流动性风险管理。资产负债管理委员会制订管理流动性风险的策略、政策及限额。资产负债管理委员会定期举行会议，检讨各方面是否符合所设立的监管架构，以及是否有需要改变策略及政策。资金部负责日常流动资金管理。计划财务部定期监察限额或警报及定期向资产负债管理委员会报告。稽核部会定期作出独立检查，确保流动性风险管理功能得以有效执行。

The management of the Branch's liquidity risk is governed by the liquidity risk management policies and principles which are set by the Group. Management Committee is one of the committees set up under the Branch. The duties of Management Committee are to approve the risk management framework that is in line with the Group's business objectives and risk profile. The Asset and Liability Management Committee ("ALCO") is a committee formed by the Management Committee on behalf of the Branch. ALCO is responsible for overseeing the Group's overall liquidity management. Its main responsibility is to develop the strategy, policy and limits for managing liquidity risk. Regular meetings are held to review the compliance status of the risk matrix established and the needs for change in strategy and policy. Daily liquidity management is managed by the Treasury Department. Finance Department monitors the risk matrix and submits regular reports of the liquidity profile to ALCO. Internal Audit periodically performs independent reviews on liquidity management framework to ensure the validity and effectiveness of the Branch's liquidity risk management functions.

(iii) 融资策略
Funding Strategy

分行根据其业务规模、经营模式的精细度、业务活动的性质与复杂程度来制订流动性融资策略。
The Branch sets its liquidity funding strategy according to the size and sophistication of its business, as well as the nature and complexity of its activities.

分行融资策略的目标是在业务增长机遇和资金稳定性之间取得平衡。分行通过适当的负债组合，包括客户存款、银行同业借贷及发行可转让存款证和债务工具，来保持稳定多样的资金来源。
The objective of the Branch's funding strategy is to strive for a balance between business growth opportunities and funding stability. The Branch seeks to maintain diversified and stable funding sources with an appropriate mix of liabilities including customer deposits, interbank borrowings, issuance of negotiable certificates of deposit and debt instruments.

分行每年制订预算时会考虑资金来源的分散程度与稳定性，维持负债组合的平衡与合理。
In setting the Branch's annual budget, the diversity and stability of various funding sources is considered so that the appropriate mix of liabilities is maintained.

(iv) 流动性压力测试
Liquidity Stress Testing

分行定期进行流动性压力测试来预测分行于压力情景中的现金流量，评估持有的流动性缓冲是否充足。压力情景涵盖个别机构危机情景、整体市场危机情景及综合危机情景。压力测试结果会在资产负债管理委员会中定期汇报。分行政策规定，分行持有的流动性缓冲，其规模应能覆盖任何设定压力情景下的预测现金流出。

Liquidity stress testing is regularly conducted to project the Branch's cash flows under stress scenarios and to evaluate the sufficiency of liquidity cushion. The stress scenarios cover institution-specific crisis scenario, general market crisis scenario and combined scenario. The stress test results are regularly reported to ALCO. It is the Branch's policy that the liquidity cushion should be able to cover projected cash outflows under various prescribed stress scenarios.

(v) 应急融资计划
Contingency Funding Plan

集团（包括本分行）制订了应急融资计划，清晰定义了一系列启动该计划的触发事件，以及事件识别、监控和报告的机制。应急融资计划包括：
Contingency Funding Plan (CFP) of the Group (including the Branch) clearly defines a set of triggering events that will activate the Plan. The mechanisms of CFP incorporate:

- (1) 有助于早期识别紧急流动性风险的一系列预警指针；
A set of early warning indicators that helps to identify any emerging liquidity risks at an early stage.
- (2) 潜在资金来源清单，并充分考虑各资金来源的可靠性、优先次序及在流动性危机时资金预计到位时间等因素；
A list of potential funding sources, with due consideration of their reliability, priority and the expected available time during liquidity crisis.
- (3) 详细执行步骤及需要实施应急融资计划时各有关单位的职责分工。
Detailed action steps and properly assigned responsibilities for implementing the CFP in case of need.

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

		2023年12月31日 31 Dec 2023			
		百万港元 HKD Million			
		七日或 以下 1 to 7 Days	八日至 一个月 8 Days to 1 month	一个月 至三个月 1 to 3 months	三个月 以上 Over 3 months
净流动资金错配	Net liquidity mismatch	18,508	19,158	8,541	-46,253
累计错配	Cumulative mismatch	18,508	37,666	46,207	-46

		2022年12月31日 31 Dec 2022			
		百万港元 HKD Million			
		七日或 以下 1 to 7 Days	八日至 一个月 8 Days to 1 month	一个月 至三个月 1 to 3 months	三个月 以上 Over 3 months
净流动资金错配	Net liquidity mismatch	7,260	15,513	25,201	-34,764
累计错配	Cumulative mismatch	7,260	22,773	47,974	13,210

- (1) 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. Negative indicates a liquidity shortfall that has to be funded.
- (2) 由于用来确定资产和负债之间到期日错配的行为假设不时进行更新，上述数据不可直接在不同资产结算日之间予以比较。
 As the behavioural assumptions used to determine the maturity mismatch between assets and liabilities are updated from time to time, the information presented above may not be directly comparable across past balance sheet dates.

* 现金流到期日错配分析已计入流动性的可转移限制。
 *The cash flow maturity mismatch analysis has already taken into account limitations on the transferability of liquidity.

(vii) 资金来源
 Sources of Funding

本分行的资金来源来自客户存款及批发融资，当中包括集团内部借贷，银行同业借贷，发行可转让存款证和债务工具。
 The Branch's source of funding is from customer deposits and wholesale funding comprising intragroup borrowings, interbank borrowings, issuance of negotiable certificates of deposit and debt instruments:

		2023年12月31日 31 Dec 2023		2022年12月31日 31 Dec 2022	
		百万港元 HKD Million	占总额百分比 % to Total	百万港元 HKD Million	与总额百分比 % to Total
批发融资	Wholesale Funding	24,702	18%	36,242	27%
客户存款	Customer Deposits	112,265	82%	99,265	73%
		<u>136,967</u>		<u>135,507</u>	

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(viii) 流动资金差距
 Liquidity Gap

下表为本分行资产负债表按相关到期日* 分析的表内及表外项目：
 The table below analyses the on- and off-balance sheet items, broken down into maturity buckets* of the Branch:

		2023年12月31日 31 Dec 2023											
		百万港元 HKD Million											
	总额	翌日	2至7日	8天至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 years	> 1 year up to 2 years	> 2 years up to 3 years	> 3 years up to 5 years	Over 5 years	Balancing amount	
库存现金及存放于中央银行结余	Cash and balances with central bank	500	500	0	0	0	0	0	0	0	0	0	
	Amount receivable from derivative	10	0	0	1710	1609	306	0	0	0	0	0	
应收同业款项	Due from banks	69126	10904	14735	17916	7882	13114	4575	0	0	0	0	
债务证券	Debt securities	44991	44541	0	1	3	39	0	199	208	0	0	
客户贷款	Loans and advances to customers	26348	1	87	2991	7538	4748	6757	1259	2294	235	438	
其他资产	Other assets	1668	103	265	35	12	18	38	93	70	131	903	
资产负债表内之总资产	Total on-balance sheet assets	142643	56049	15087	22653	17044	18225	11370	1551	2572	366	1341	
资产负债表外之总债权	Total off-balance sheet claims	134	0	2	39	85	7	0	0	0	0	0	
客户存款及结余	Deposits from customers	113086	45181	4353	13939	18879	15133	14378	1216	7	0	0	
	Amount payable arising from derivative contracts	4	0	0	1556	1602	305	156	0	0	0	0	
应付同业款项	Due to banks	18291	3617	8407	6067	0	0	0	0	0	200	0	
已发行债务证券	Debt securities issued	6127	0	0	0	266	0	5861	0	0	0	0	
其他负债	Other liabilities	4502	388	434	5	7	905	2301	157	71	225	9	
资产负债表内之总负债	Total on balance sheet liabilities	142008	49186	13194	21567	20754	16343	16835	7234	78	225	209	
资产负债表外之总承担	Total off-balance sheet obligations	3359	1010	5	57	81	164	121	1906	15	0	0	
		2022年12月31日 31 Dec 2022											
		百万港元 HKD Million											
	总额	翌日	2至7日	8天至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 years	> 1 year up to 2 years	> 2 years up to 3 years	> 3 years up to 5 years	Over 5 years	Balancing amount	
库存现金及存放于中央银行结余	Cash and balances with central bank	574	574	0	0	0	0	0	0	0	0	0	
	Amount receivable from derivative	29	0	0	2063	2115	3325	0	154	0	0	0	
应收同业款项	Due from banks	81508	27787	5517	11616	22975	12832	781	0	0	0	0	
债务证券	Debt securities	35407	34468	0	4	118	1	541	37	196	42	0	
客户贷款	Loans and advances to customers	20932	2	222	2616	2195	4410	2631	4100	2697	2038	21	
其他资产	Other assets	1794	16	288	25	13	22	35	97	70	139	1025	
资产负债表内之总资产	Total on-balance sheet assets	140244	62847	6027	16324	27416	20590	3988	4388	2963	2219	1046	
资产负债表外之总债权	Total off-balance sheet claims	214	0	0	79	73	61	0	0	0	0	0	
客户存款及结余	Deposits from customers	99468	58787	4618	5751	11060	11537	7396	278	41	0	0	
	Amount payable arising from derivative contracts	53	0	0	2060	2125	3318	0	150	0	0	0	
应付同业款项	Due to banks	25791	18373	6635	0	583	0	0	0	0	200	0	
已发行债务证券	Debt securities issued	10542	0	0	748	64	0	3304	234	6192	0	0	
其他负债	Other liabilities	4017	121	288	6	2098	38	436	198	26	173	545	
资产负债表内之总负债	Total on balance sheet liabilities	139871	77281	11541	8565	15930	14893	11136	860	6259	173	545	
资产负债表外之总承担	Total off-balance sheet obligations	1123	506	6	99	132	233	2	123	0	22	0	

* 到期日分类主要按照金管局MA(BS) 23—流动性监察工具的申报指示制定而成。

* The maturity buckets mainly follow information provided to the HKMA MA(BS)23 – Liquidity Monitoring Tools return.

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乙部 - 招商银行股份有限公司资料
SECTION B - CHINA MERCHANTS BANK CO., LTD. INFORMATION
I. 合并资本充足比率及股东资金
Consolidated Capital Adequacy Ratio and Shareholders Funds

		2023年12月31日 31 Dec 2023	2023年06月30日 30 Jun 2023
		<u>百万人民币</u> RMB Million	<u>百万人民币</u> RMB Million
资本充足比率	Capital adequacy ratio	17.88%	17.77%
股东资金总额	Aggregate amount of shareholders funds	1,076,370	977,126

资本充足比率仅根据原银保监会于2012公布的《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 was prepared solely in accordance with the "Capital Rules for Commercial Banks (Provisional)" issued by the former CBIRC in 2012 and other relevant requirements.

II. 其它合并财务资料
Other Consolidated Financial Information

		2023年12月31日 31 Dec 2023	2023年06月30日 30 Jun 2023
		<u>百万人民币</u> RMB Million	<u>百万人民币</u> RMB Million
- 资产总额	- Total assets	11,028,483	10,739,836
- 负债总额	- Total liabilities	9,942,754	9,753,923
- 贷款总额	- Total advances	6,508,865	6,355,439
- 客户存款总额	- Total customer deposits	8,155,438	8,030,232

		2023年12月31日 31 Dec 2023	2022年12月31日 31 Dec 2022
		<u>百万人民币</u> RMB Million	<u>百万人民币</u> RMB Million
- 除税前利润	- Pre-tax profit	176,618	165,113

于2023年12月31日,1人民币兑换1.101473 港元 1 RMB = 1.101473 HKD at 31/12/2023

于2023年6月30日,1人民币兑换1.078896 港元 1 RMB = 1.078896 HKD at 30/06/2023

于2022年12月31日,1人民币兑换1.121705 港元 1 RMB = 1.121705 HKD at 31/12/2022

遵守声明
Statement of Compliance

本行于编制二零二三年之年度报告及财务报表时,均已包括及遵守银行业(披露)规则及香港金融管理局颁布的监管政策手册之银行业(披露)规制的应用指引。
 This 2023 Annual Financial Disclosure Statement contains all disclosures required by the Banking (Disclosure) Rules and Supervisory Policy Manual:
 - Guideline on the Application of the Banking (Disclosure) Rules issued by the HKMA.

以上披露资料完全正确无误,并且清楚解释银行运作。

The information contained in the disclosure statement is not false or misleading in any respect, and that the operations of the Branch are clearly explained.

以上披露资料可在本银行香港分行及金融管理局查册处查阅。

The information is also available at China Merchants Bank Company Limited Hong Kong Branch and the Public Registry of the Hong Kong Monetary Authority.

刘钧 Liu Jun
 行政总裁 Chief Executive Officer

