

**HUA XIA BANK CO., LIMITED, HONG KONG BRANCH  
(WHOSE HEAD OFFICE IS A JOINT STOCK COMPANY INCORPORATED IN  
THE PEOPLE'S REPUBLIC OF CHINA WITH LIMITED LIABILITY)**

華夏銀行股份有限公司(香港分行)  
(其總行為一家成立於中華人民共和國的股份有限公司)

FINANCIAL DISCLOSURE STATEMENT (UNAUDITED)

財務資料披露報表(未經審計)

FOR THE YEAR ENDED 31 DECEMBER 2023

截至2023年12月31日止之財政年度

A copy of the Disclosure Statement has been lodged with the Hong Kong Monetary Authority's Public Registry and is available on the website <https://www.hxb.com.cn/jrhx/tzzqx/xxpl/dqbg/jwfxxxpl/index.shtml>, for public inspection.

本披露報表已存放在香港金融管理局查冊處及<https://www.hxb.com.cn/jrhx/tzzqx/xxpl/dqbg/jwfxxxpl/index.shtml>，以供公眾查閱。

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INCOME STATEMENT

收益表

		2023年1月1日至 12月31日	2022年1月1日至 12月31日
		1 January to 31 December 2023	1 January to 31 December 2022
		港幣千元 / HKD'000	港幣千元 / HKD'000
Interest income	利息收入	4,891,250	1,534,061
Interest expense	利息支出	(4,257,184)	(1,075,230)
<b>Net interest income</b>	<b>淨利息收入</b>	<b>634,066</b>	<b>458,831</b>
Gains less losses arising from trading activities in foreign currencies	買賣性質外匯業務收益減虧損	44,779	9,342
Gains less losses arising from non-trading activities in foreign currencies	非買賣性質外匯業務收益減虧損	(61,873)	102
Gains less losses on securities held for trading purposes	證券交易收益減虧損	6,035	4,172
Gains less losses from other trading activities	其他買賣收益虧損	5	2,265
Fees and commission income	手續費及佣金收入	96,559	76,639
Fees and commission expense	手續費及佣金支出	(7,652)	(8,064)
Others	其他	114,825	21,813
<b>Operating income</b>	<b>經營收入</b>	<b>826,744</b>	<b>565,100</b>
Staff expenses	員工支出	(168,660)	(145,878)
Rental expenses	租金支出	(40,932)	(42,609)
Other expenses	其他支出	(37,586)	(37,045)
<b>Operating profit / (loss) before impairment</b>	<b>減值撥備前之經營利潤 / (虧損)</b>	<b>579,566</b>	<b>339,568</b>
Change in expected credit losses	預期信用損失變動	(313,125)	(62,091)
<b>Profit / (Loss) before taxation</b>	<b>稅前利潤 / (虧損)</b>	<b>266,441</b>	<b>277,477</b>
Tax expense	稅項支出	(94,646)	(76,312)
<b>Profit / (Loss) after taxation</b>	<b>稅後利潤 / (虧損)</b>	<b>171,795</b>	<b>201,165</b>

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BALANCE SHEET	資產負債表	2023年12月31日/ 31 December 2023	2023年06月30日/ 30 June 2023
		港幣千元 / HKD'000	港幣千元 / HKD'000
<b>Assets</b>	<b>資產</b>		
Cash and balances with banks	現金及銀行結餘	515,105	511,346
Due from Exchange Fund	存於外匯基金存款	31,768	166,229
Net Placements with banks	淨銀行定期存款	3,515,161	783,385
Placements with banks which have a residual contractual maturity of not more than one month	距離合約到期日不超過1個月的銀行存款	3,515,175	-
Placements with banks which have a residual contractual maturity of more than one month but not more than 12 months	距離合約到期日超過1個月但不超過12個月的銀行存款	-	783,510
Less: ECL Allowances	減：預期信用損失準備	(14)	(125)
Certificates of deposit held	持有的存款證	12,884,483	11,833,557
Net Loans and receivables	淨貸款及應收款項	52,267,318	50,484,994
Loans and advances to customers	客戶貸款及墊款	50,529,583	48,867,175
Accrued interest & other accounts	應計利息及其它資產	2,128,802	1,855,496
Less: ECL Allowances	減：預期信用損失準備	(391,067)	(237,677)
Securities held for trading purposes	持有作交易用途的證券	5,418	66,069
Net Investment Securities	淨投資證券	23,030,170	24,206,426
Investment in securities at fair value through other comprehensive income	以公允價值變化計入其它全面收益的證券投資	23,030,170	23,894,838
Investment in securities at amortised cost	以攤銷成本計量的證券投資	-	313,404
Less: Allowance	減值準備	-	-
Less: ECL Allowances	減：預期信用損失準備	-	(1,816)
Property, plant and equipment	物業、工業裝置及設備	69,827	85,666
<b>Total assets</b>	<b>總資產</b>	<b>92,319,250</b>	<b>88,137,672</b>
<b>Liabilities</b>	<b>負債</b>		
Deposits and balances from banks	尚欠銀行存款及結餘	37,733,505	43,134,028
Deposits from customers	客戶存款	38,943,797	28,372,891
Demand deposits and current accounts	活期存款及往來賬戶	91,410	71,331
Savings deposits	儲蓄存款	304,361	773,990
Time, call and notice deposits	定期存款及通知存款	38,548,026	27,527,570
Amounts due to head office and overseas offices	結欠總行及海外辦事處的金額	10,254,950	10,285,630
Certificates of deposit issued	已發行存款證	3,612,320	4,922,849
Other liabilities	其它負債	2,073,489	1,545,489
<b>Total liabilities</b>	<b>總負債</b>	<b>92,618,061</b>	<b>88,260,887</b>
<b>Reserves</b>	<b>儲備</b>		
Retained Profit / (Loss)	未分配利潤(虧損)	210,236	76,438
Other Reserves	其它儲備	(509,047)	(199,653)
<b>Total Reserves</b>	<b>總儲備</b>	<b>(298,811)</b>	<b>(123,215)</b>
<b>Total Liabilities and Reserves</b>	<b>總負債及儲備</b>	<b>92,319,250</b>	<b>88,137,672</b>

SUPPLEMENTARY FINANCIAL INFORMATION  
 補充財務資料

1 Loans and advances to customers	客戶貸款及墊款	2023年12月31日 31 December 2023		2023年6月30日 30 June 2023	
		港幣千元 HKD'000	抵押品佔比 % covered by collateral	港幣千元 HKD'000	抵押品佔比 % covered by collateral
(a) Analysis by industry sectors	按行業分類劃分				
Industrial, commercial and financial	工商金融				
Property development	物業發展	4,060,000	0.00%	5,110,000	0.00%
Property investment	物業投資	1,463,445	66.09%	582,696	100.00%
Financial concerns	金融公案	22,988,827	2.34%	24,170,585	4.84%
Stockbrokers	股票經紀	959,265	0.00%	300,000	0.00%
Wholesale and retail trade	批發及零售業	5,888,275	64.88%	5,955,219	64.19%
Manufacturing	製造業	535,646	0.00%	391,755	0.00%
Transport and transport equipment	運輸及運輸設備	468,690	0.00%	301,651	74.03%
Recreational activities	康樂活動	-	-	-	-
Information technology	資訊科技	84,000	0.00%	244,000	0.00%
Others	其他	2,672,358	20.77%	986,702	23.31%
Loans and advances for use in Hong Kong	在香港使用之貸款及墊款	39,120,506	15.03%	38,042,608	15.85%
Trade Financing	貿易融資	-	-	-	-
Loans and advances for use outside Hong Kong	在香港以外使用之貸款及墊款	11,409,077	3.12%	10,824,567	3.35%
		50,529,583	12.34%	48,867,175	13.08%
				客戶逾期貸款及墊款	預期信用損失準備
		Loans and advances to customers	Impaired loans and advances to customers	Overdue and rescheduled loans and Advances to customers	ECL Allowances
(b) Analysis by geographical segments	按地區劃分	港幣千元 / HKD'000	港幣千元 / HKD'000	港幣千元 / HKD'000	港幣千元 / HKD'000
As of 31 December 2023	於2023年12月31日				
Hong Kong	香港	31,529,524	496,400	496,400	347,082
Mainland China	中國	19,000,059	-	-	41,463
		50,529,583	496,400	496,400	388,545
As of 30 June 2023	於2023年6月30日				
Hong Kong	香港	29,859,244	496,400	496,400	167,485
Mainland China	中國	19,007,931	-	-	68,938
		48,867,175	496,400	496,400	236,423

客戶貸款及墊款的地區分類是按照交易對手的所在地區，並已顧及認可風險轉移因素。  
 Loans and advances to customers by geographical segments are classified in accordance with the location of the counterparties after taking into account any recognized risk transfer.

(c) Impaired and Overdue Loans and Advances to Customers 已減值及已逾期客戶貸款及墊款

		2023年12月31日 31 December 2023		2023年6月30日 30 June 2023	
		港幣千元 HKD'000	占客戶貸款及墊款總額的百分比 % of Total loans and advances to customers	港幣千元 HKD'000	占客戶貸款及墊款總額的百分比 % of Total loans and advances to customers
Gross impaired and overdue loans and advances to customers	已減值及已逾期客戶貸款及墊款的毛額	496,400	0.98%	496,400	1.02%
ECL allowances of impaired and overdue loans and advances	已減值及已逾期客戶貸款及墊款預期的信用損失準備	248,200		99,280	
Market value of collateral in respect of impaired and overdue loans and advances	已減值及已逾期貸款及墊款的抵押品市值	-		-	
Covered portion of impaired and overdue loans and advances	有抵押品覆蓋的已減值及已逾期貸款及墊款	-		-	
Uncovered portion of impaired and overdue loans and advances	無抵押品覆蓋的已減值及已逾期貸款及墊款	496,400		496,400	

已減值及已逾期貸款及墊款為按個別評估減值的貸款。  
 The impaired and overdue loans and advances to customers are individually determined to be impaired.

若抵押品價值超出貸款及墊款總額，只計入相等於貸款及墊款總額的抵押品金額。  
 Where collateral values are greater than the gross loans and advances amount, only the amount of collateral up to the gross loans and advances is included.

除香港分行提撥的準備金外，華夏銀行總行亦就香港分行的風險承擔提撥撥備風險準備金。

Other than provisions which have been made locally, Hua Xia Bank Co., Limited Head Office has provided country risk provision based on the exposures maintained at Hong Kong Branch.

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SUPPLEMENTARY FINANCIAL INFORMATION (CONTINUED)

補充財務資料(續)

2 International claims 國際債權

		2023年12月31日/31 December 2023				
		港幣百萬元 / HKD Million				
		非銀行私營機構				
		Non-bank private sector				
		銀行	官方機構	非銀行金融機構	非金融私營機構	總額
		Banks	Official sector	Non-bank financial institutions	Non-financial private sector	Total
Offshore centres	離岸中心	373	-	13,976	8,800	23,149
Of which: Hong Kong	其中: 香港	372	-	13,226	8,800	22,398
Developing Asia-Pacific	發展中亞太區國家	21,236	-	12,697	19,407	53,340
Of which: Mainland China	其中: 中國	21,236	-	12,697	19,407	53,340

  

		2023年06月30日/30 June 2023				
		港幣百萬元 / HKD Million				
		非銀行私營機構				
		Non-bank private sector				
		銀行	官方機構	非銀行金融機構	非金融私營機構	總額
		Banks	Official sector	Non-bank financial institutions	Non-financial private sector	Total
Offshore centres	離岸中心	350	-	14,699	9,078	24,127
Of which: Hong Kong	其中: 香港	348	-	14,325	9,078	23,751
Developing Asia-Pacific	發展中亞太區國家	16,962	-	9,041	22,543	48,546
Of which: Mainland China	其中: 中國	16,962	-	9,041	22,543	48,546

國際債權資料披露對海外交易對手風險額最終風險的所在地，並已顧及認可風險轉移因素。一般而言，有關貸款的債權獲得並非交易對手所在地的國家的一方擔保，或該債權的履行對象是某銀行的海外分行，而該銀行的總辦事處並非設於交易對手的所在地，風險便確認為由一個國家轉移到另一個國家。當某一地區的風險額佔已計算認可風險轉移的風險總額的10%或以上，該地區的國際債權於上表作出披露。

The information on International Claims discloses exposures to foreign counterparties of which the ultimate risk lies, and is derived according to the location of the counterparties after taking into account any recognized risk transfer. In general, such transfer of risk takes place if the claims are guaranteed by a party in a country which is different from that of the counterparty or if the claims are on an overseas branch of a bank whose head office is located in another country. Only regions constituting 10% or more of the aggregate International Claims after taking into account any recognized risk transfer are disclosed.

SUPPLEMENTARY FINANCIAL INFORMATION (CONTINUED)  
 補充財務資料(續)

3 Currency risk

貨幣風險

		2023年12月31日/ 31 December 2023				
		港幣百萬元/ HKD Million				
		歐元 EUR	新加坡元 SGD	人民幣 CNY	美元 USD	總額 Total
Spot assets	現貨資產	650	203	5,456	61,676	67,987
Spot liabilities	現貨負債	(8)	(2)	(11,017)	(67,861)	(78,890)
Forward purchases	遠期買入	18	34	6,099	17,254	23,405
Forward sales	遠期賣出	(624)	(211)	(801)	(10,647)	(12,283)
Net options position	期權盤淨額	-	-	-	-	-
Net long / (short) position	長/(短)盤淨額	36	24	(263)	422	219

		2023年06月30日/ 30 June 2023				
		港幣百萬元/ HKD Million				
		歐元 EUR	新加坡元 SGD	人民幣 CNY	美元 USD	總額 Total
Spot assets	現貨資產	374	205	2,609	61,205	64,393
Spot liabilities	現貨負債	(10)	(2)	(11,371)	(69,686)	(81,069)
Forward purchases	遠期買入	551	36	10,577	28,689	39,853
Forward sales	遠期賣出	(878)	(208)	(2,179)	(18,783)	(22,048)
Net options position	期權盤淨額	-	-	-	-	-
Net long / (short) position	長/(短)盤淨額	37	31	(364)	1,425	1,129

當單一非港元貨幣淨持倉量不少於分行所有非港元貨幣的總淨持倉量的10%，該非港元貨幣的風險額於上表作出披露。  
 A particular foreign currency is disclosed when its net position constitutes not less than 10% of the Branch's total net position in all foreign currencies.

於2023年12月31日及2023年6月30日並無結構性資產/(負債)。  
 There was no structural assets / (liabilities) as at 31 December 2023 and 30 June 2023.

SUPPLEMENTARY FINANCIAL INFORMATION (CONTINUED)

補充財務資料(續)

4	Non-bank Mainland exposures	對中國內地非銀行交易對手的風險承擔	2023年12月31日/31 December 2023		
			港幣千元 / HKD'000		
			資產負債表內風險承擔	資產負債表外風險承擔	總額
			On-balance sheet exposures	Off-balance sheet exposures	Total
1.	Central government, central government-owned entities and their subsidiaries and Joint Ventures ("JVs")	中央政府、屬中央政府擁有之機構與其附屬公司及合營企業	21,585,683	30,585	21,616,268
2.	Local governments, local government-owned entities and their subsidiaries and JVs	地方政府、屬地方政府擁有之機構與其附屬公司及合營企業	15,933,702	606,513	16,540,215
3.	PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	居住中國內地的中國公民或其他於境內註冊成立之其他機構與其附屬公司及合營企業	9,804,467	1,520,288	11,324,755
4.	Other entities of central government not reported in item 1 above	並無於上述1項內報告的中央政府之其他機構	1,637,181	528,720	2,165,901
5.	Other entities of local governments not reported in item 2 above	並無於上述2項內報告的地方政府之其他機構	2,394,914	-	2,394,914
6.	PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	居住中國內地以外的中國公民或於境外註冊之其他機構，其於中國內地使用之信貸	911,513	38,800	950,313
7.	Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	其他被申報機構視作非銀行的中國內地交易對手之風險	2,851,658	600,000	3,451,658
	Total	總計	55,119,118	3,324,906	58,444,024
	Total assets after provisions	減值準備後的資產總額	92,319,250		
	On-balance sheet exposures as % of total assets	資產負債表內風險承擔占資產總額的百分比	59.70%		
			2023年06月30日/30 June 2023		
			港幣千元 / HKD'000		
			資產負債表內風險承擔	資產負債表外風險承擔	總額
			On-balance sheet exposures	Off-balance sheet exposures	Total
1.	Central government, central government-owned entities and their subsidiaries and Joint Ventures ("JVs")	中央政府、屬中央政府擁有之機構與其附屬公司及合營企業	19,589,254	95,510	19,684,764
2.	Local governments, local government-owned entities and their subsidiaries and JVs	地方政府、屬地方政府擁有之機構與其附屬公司及合營企業	14,827,512	-	14,827,512
3.	PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	居住中國內地的中國公民或其他於境內註冊成立之其他機構與其附屬公司及合營企業	8,592,199	1,597,779	10,189,978
4.	Other entities of central government not reported in item 1 above	並無於上述1項內報告的中央政府之其他機構	1,943,179	100,000	2,043,179
5.	Other entities of local governments not reported in item 2 above	並無於上述2項內報告的地方政府之其他機構	2,937,812	-	2,937,812
6.	PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	居住中國內地以外的中國公民或於境外註冊之其他機構，其於中國內地使用之信貸	1,480,414	33,950	1,514,364
7.	Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	其他被申報機構視作非銀行的中國內地交易對手之風險	2,248,606	600,000	2,848,606
	Total	總計	51,618,976	2,427,239	54,046,215
	Total assets after provisions	減值準備後的資產總額	88,137,671		
	On-balance sheet exposures as % of total assets	資產負債表內風險承擔占資產總額的百分比	58.57%		



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 截至2023年12月31日止之財務資料披露報表(未經審計)  
 HUA XIA BANK CO., LIMITED (HONG KONG BRANCH)  
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SUPPLEMENTARY FINANCIAL INFORMATION (CONTINUED)  
 補充財務資料(續)

5 Off-balance sheet exposures	資產負債表以外的風險承擔	2023年12月31日	2023年6月30日
		31 December 2023	30 June 2023
		港幣千元 / HKD'000	港幣千元 / HKD'000
(a) Contractual or notional amounts	合約或名義金額		
Contingent liabilities and commitments	或然負債及承諾		
Direct credit substitutes	直接信貸替代項目	-	-
Transaction-related contingent items	交易關聯或有項目	-	-
Trade-related contingencies	貿易關聯或有項目	4,289,857	773,232
Note issuance and revolving underwriting facilities	票據發行及循環式包銷安排	-	-
Other commitments	其它承諾	16,446,365	14,162,423
		<u>20,736,222</u>	<u>14,935,655</u>
Derivatives	衍生工具		
Exchange rate-related derivative contracts	匯率關聯衍生工具合約	23,378,180	42,127,109
Interest rate derivative contracts	利率衍生工具合約	31,891,715	46,874,820
		<u>55,269,895</u>	<u>89,001,929</u>

資產負債表外的合約或名義金額僅為資產負債表日的業務額指標，與其所涉及的潛在風險無大關連。  
 The contractual or notional amounts indicate the volume of transaction outstanding as of the balance sheet date. They do not represent amounts at risk.

(b) Fair value of derivatives	衍生工具之公允價值		
Fair value assets	公允價值資產		
Exchange rate-related derivative contracts	匯率關聯衍生工具合約	73,703	94,598
Interest rate derivative contracts	利率衍生工具合約	76,660	30,219
		<u>150,363</u>	<u>124,817</u>
Fair value liabilities	公允價值負債		
Exchange rate-related derivative contracts	匯率關聯衍生工具合約	13,972	228,877
Interest rate derivative contracts	利率衍生工具合約	227,872	79,993
		<u>241,844</u>	<u>308,870</u>

於2023年12月31日及2023年6月30日，衍生金融工具之公允價值金額並沒有受有效雙邊淨額結算協議所影響。  
 There was no effect of valid bilateral netting agreement on the fair value of derivatives as at 31 December 2023 and 30 June 2023.

**SUPPLEMENTARY FINANCIAL INFORMATION (CONTINUED)**  
 補充財務資料(續)

6	Liquidity Information	流動性	截至2023年12月31日止之季度 For Quarter ended 31 December 2023	截至2022年12月31日止之季度 For Quarter ended 31 December 2022
(a)	Liquidity Maintenance Ratio	流動性維持比率	64.12%	76.67%
	Average liquidity maintenance ratio	平均流動性維持比率		

平均流動性維持比率是根據分行有開期間內每月平均流動性維持比率的平均數計算，有關比率乃根據香港《銀行業(流動性)規則》計算。  
 The average liquidity maintenance ratio ("LMR") is the arithmetic mean of each calendar month's average LMR for the relevant period calculated for the Branch in accordance with the Banking (Liquidity) Rules in Hong Kong.

(b) Governance of Liquidity Risk Management 流動資金風險管理的管治

流動性風險是指銀行無法按時和全額履行其所有還款義務，無法滿足業務發展所需資金以及監管限制和要求的風險。

Liquidity risk is the risk that the bank is unable to meet all of its repayment obligations on time and in full, meet the funding for business development and regulatory limits and requirements.

本分行的資產和負債管理委員會("ALCO")監督本分行的流動性風險管理，並定期召開會議以審查和討論重要的流動性風險管理問題。定期會議中審查所有相關的流動性風險管理政策和程序，並考慮內部和外部環境將對流動性風險管理產生重大影響。

The branch's Assets and Liability Management Committee ("ALCO") oversees the branch's liquidity risk management and conducts meeting on a regular basis to review and discuss important liquidity risk management issues. Regular meetings are held to review all related liquidity risk management policy and procedure and also consider the internal and external environment that will have a significant effect for liquidity risk management.

資產和負債管理委員會的成員包括高級管理層，合規部，財務部，風險和業務部以及其他相關部門。高級管理層負責制定和實施流動性風險管理。

The members of ALCO consists of senior management, Compliance, Finance, Risk and Business Units and other relevant Departments. The senior management is responsible for formulating and implement the liquidity risk management.

(c) Funding Strategy 融資策略

本分行的流動性和資金狀況由本地管理層管理，並得到總部的支持。主要的供資戰略是使資金供應基礎多樣化，以避免資金來源高度集中。

The branch liquidity and funding position is managed by local management and have a support from the Head Office. The major funding strategy is to diversify the funding base in order to avoid high level concentrations with few funding sources.

(d) Liquidity Stress Testing 流動性壓力測試

定期進行流動性壓力測試，以預測本分行在壓力情況下的現金流量，並評估是否有足夠的資金作流動性緩衝。壓力情景包括機構特定的危機情景，總體市場危機以及綜合情景，測試結果每月報告提交資產和負債管理委員會審閱。使用壓力測試評估面對負債增加流出率，資產減少及流動資產緩衝減少的脆弱程度。

Liquidity stress testing is regularly conducted to project the Branch's cash flows under stress scenarios and to evaluate whether it has sufficient funding for liquidity cushion. The stress scenarios cover institution-specific crisis scenario, general market crisis and combined scenario. Results are reported to ALCO on a monthly basis. Stress testing assesses the bank's vulnerability when the run-off rate of liabilities and assets drawdown is increasing and liquefiable assets is decreasing.

(e) Contingency Funding Plan 應急融資計劃

應急融資計劃(CFP)明確定義了一系列預警指標(EWIs)，以確定CFP是否啟動。資產和負債管理委員會定期審查此一系列預警指標。

Contingency Funding Plan (CFP) clearly defines the sets of early warning indicators (EWIs) to determine whether the CFP is kicked off. The EWIs are reviewed by ALCO on regular basis.

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補充財務資料(續)

6 Liquidity (Continued) 流動性(續)  
(f) Cash Flow Maturity Mismatch Analysis 現金流量到期日錯配分析

		2023年12月31日/31 December 2023			
		1至7日	8日至1個月	1個月以上至3個月	3個月以上
		1 to 7 days	8 days to 1 month	1 to 3 months	Over 3 months
HK\$'000	港幣千元				
Net Liquidity Mismatch	現金流量到期日錯配	25,893,600	1,888,707	(21,584,764)	(18,174,971)
Cumulative Mismatch	累計錯配	25,893,600	27,782,307	6,197,543	(11,977,428)
		2022年12月31日/31 December 2022			
		1至7日	8日至1個月	1個月以上至3個月	3個月以上
		1 to 7 days	8 days to 1 month	1 to 3 months	Over 3 months
HK\$'000	港幣千元				
Net Liquidity Mismatch	現金流量到期日錯配	22,068,932	(3,442,407)	(21,355,618)	(1,149,377)
Cumulative Mismatch	累計錯配	22,068,932	18,626,525	(2,729,093)	(3,878,470)

正數表示流動性過剩，負數表示流動性短缺。  
Positive indicates a position of liquidity surplus while negative indicates a liquidity shortfall.

(g) Source of Funding 資金來源

本分行的資金來源主要來自客戶存款，銀行同業市場和存款證發行。  
The branch's sources of funding is mainly from customer deposits, interbank market and certificate of deposit issue.

		2023年12月31日 / 31 December 2023		2022年12月31日 / 31 December 2022	
		港幣百萬元 / HKD Million	佔總數的百分比	港幣百萬元 / HKD Million	佔總數的百分比
Deposits from Customers	客戶存款	39,514	44%	13,658	24%
Deposits and balances from banks	向銀行存款及結餘	46,160	52%	37,400	66%
Certificates of deposit issued	已發行存款證	3,554	4%	5,863	10%
		89,228	100%	56,921	100%

(h) Liquidity Gap 流動資金缺口

		2023年12月31日/31 December 2023											
		合計	翌日	2至7日	8日至1個月	1個月以上至3個月	3個月以上至6個月	6個月以上至1年	1年以上至2年	2年以上至3年	3年以上至5年	5年以上	不確定日期或逾期
		Total	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
HK\$'000	港幣千元												
Cash and Balance with Bank	現金及存放銀行同業的結餘	4,032,330	2,078,099	-	1,954,231	-	-	-	-	-	-	-	-
Amount receivable arising from derivative contracts	衍生工具合約的應收款項	150,364	1,815,650	781,150	15,079,831	3,121,048	2,389,011	1,765,809	907,226	430,056	191,653	-	-
Due from Exchange Fund	存於外匯基金存款	31,768	31,768	-	-	-	-	-	-	-	-	-	-
Debt Securities	債券	35,723,811	34,579,859	-	767,652	-	-	-	376,260	-	-	-	-
Loans and Advance to Customers	客戶貸款	50,692,923	709,781	1,517,228	29,990,327	5,792,821	1,494,311	2,393,659	4,316,750	2,499,918	1,481,727	-	496,401
Other Assets	其他資產	1,998,861	701,404	7,447	90,236	199,912	221,285	126,292	85,592	81,726	36,275	-	448,692
Total On Balance Sheet Assets	表內總資產	92,630,057	39,916,601	2,305,825	47,882,277	9,113,781	4,104,607	4,285,760	5,685,828	3,011,700	1,709,655	-	945,093
Total Off Balance Sheet Claims	表外總資產	8,000,000	-	-	-	-	-	-	-	-	-	-	8,000,000
Deposits from customers	客戶存款	39,513,614	1,184,085	1,329,119	6,422,060	12,552,870	9,881,185	7,254,267	244,926	645,102	-	-	-
Amount payable arising from securities financing transactions (other than securities swap transactions)	證券融資交易的應付款項(匯票押匯交易除外)	2,094,173	1,153,547	261,522	679,104	-	-	-	-	-	-	-	-
Amount payable arising from derivative contracts	衍生工具合約的應付款項	241,845	1,815,090	780,361	15,004,757	3,012,829	2,195,537	1,679,883	750,091	381,615	193,958	-	-
Due to banks	向銀行存款及結餘	46,160,251	3,809,243	5,461,403	14,848,048	5,583,951	5,761,562	10,596,044	-	-	-	100,000	-
Debt Securities Issued	已發行的債務證券	3,553,567	-	-	486,504	771,344	1,186,026	1,109,693	-	-	-	-	-
Other Liabilities	其他負債	1,365,418	185,088	349,233	62,670	132,534	98,089	30,597	-	-	-	-	507,207
Capital and Reserve	資本及儲備	(298,811)	-	-	-	-	-	-	-	-	-	-	(298,811)
Total On Balance Sheet Liabilities	表內總負債	92,630,057	8,147,053	8,181,638	37,503,143	22,053,528	19,122,399	20,670,484	995,017	1,026,717	193,958	100,000	208,396
Total Off Balance Sheet Obligations	表外總負債	20,736,222	135	-	8,490,427	8,645,017	3,082,859	517,784	-	-	-	-	-
		2022年12月31日/31 December 2022											
		合計	翌日	2至7日	8日至1個月	1個月以上至3個月	3個月以上至6個月	6個月以上至1年	1年以上至2年	2年以上至3年	3年以上至5年	5年以上	不確定日期或逾期
		Total	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
HK\$'000	港幣千元												
Cash and Balance with Bank	現金及存放銀行同業的結餘	8,019,204	5,287,673	2,731,531	-	-	-	-	-	-	-	-	-
Amount receivable arising from derivative contracts	衍生工具合約的應收款項	1,075,948	1,609,844	2,990,034	7,824,833	21,974,245	6,497,627	664,007	765,701	411,163	207,181	-	-
Due from Exchange Fund	存於外匯基金存款	50,915	50,915	-	-	-	-	-	-	-	-	-	-
Debt Securities	債券	21,571,915	14,735,126	-	2,417,951	207,392	3,838,270	-	-	373,176	-	-	-
Loans and Advance to Customers	客戶貸款	32,251,851	929,114	699,219	16,217,664	4,082,490	640,673	501,401	4,742,634	2,668,940	1,769,716	-	-
Other Assets	其他資產	1,189,420	636,031	7,193	44,114	71,517	5,110	13,869	35,691	55,705	41,838	-	278,352
Total On Balance Sheet Assets	表內總資產	64,159,253	23,248,703	6,427,977	26,504,562	26,335,644	10,981,680	11,719,277	5,544,026	3,508,984	2,018,735	-	278,352
Total Off Balance Sheet Claims	表外總資產	8,000,000	-	-	-	-	-	-	-	-	-	-	8,000,000
Deposits from customers	客戶存款	13,657,931	2,072,103	585,727	2,578,000	5,574,121	1,346,726	1,501,254	-	-	-	-	-
Amount payable arising from securities financing transactions (other than securities swap transactions)	證券融資交易的應付款項(匯票押匯交易除外)	6,143,522	-	-	2,275,686	185,128	3,682,708	-	-	-	-	-	-
Amount payable arising from derivative contracts	衍生工具合約的應付款項	844,521	1,602,629	2,879,407	7,753,759	21,897,125	6,360,033	426,397	427,615	278,407	145,982	-	-
Due to banks	向銀行存款及結餘	37,399,920	-	393,898	7,477,711	13,230,812	8,399,599	7,797,900	-	-	-	100,000	-
Debt Securities Issued	已發行的債務證券	5,863,323	-	-	3,755,954	445,631	1,661,738	-	-	-	-	-	-
Other Liabilities	其他負債	444,102	72,164	1,820	40,331	49,280	23,962	4,563	-	-	-	-	251,982
Capital and Reserve	資本及儲備	(194,066)	-	-	-	-	-	-	-	-	-	-	(194,066)
Total On Balance Sheet Liabilities	表內總負債	64,159,253	3,746,896	3,860,852	20,125,487	44,692,420	20,258,659	11,391,852	427,615	278,407	145,982	100,000	57,916
Total Off Balance Sheet Obligations	表外總負債	12,820,324	-	-	9,821,482	2,998,842	-	-	-	-	-	-	-

## DISCLOSURE OF REMUNERATION POLICY

### 薪酬政策的披露

按香港金融管理局發出之監管政策手冊CG-5《穩健的薪酬制度指引》，本年度香港分行（“分行”）之薪酬制度詳情披露如下：

Pursuant to Supervisory Policy Manual CG-5 “Guideline on a Sound Remuneration System” issued by the Hong Kong Monetary Authority, details of the remuneration system of Hong Kong Branch (the “Branch”) during the year are disclosed as follows:

#### 1 Governance structure

#### 管理架構

分行的薪酬政策及福利制度經華夏銀行總行審批報備後適用於分行所有員工（高級管理層除外），而分行高級管理層的薪酬待遇則由總行審批決定。分行的薪酬福利政策及制度由分行管理委員會負責監察，以及年度重審的職責。2023年分行的薪酬制度並無重要修改。

The responsibility for overseeing the Branch’s remuneration system has been delegated by the Head Office to the Branch Executive Committee (“BEC”), except for the remuneration package of the Branch’s Senior Management which is being decided at the Head Office level. The BEC is responsible for overseeing the remuneration policy of the Branch and its annual review. There were no significant changes made to the remuneration policy of the Branch in 2023.

分行的薪酬制度已考慮財務與非財務指標、風險管理政策的遵從以及分行目標的達成等因素。

The Branch’s remuneration policy takes into consideration the financial and non-financial factors, adherence to risk management policies and attainment of the goals and objectives of the Branch.

【分行高級管理層】：分行高級管理層由總行委派的人員組成，負責監察分行的總體策略、活動及重要業務，成員包括分行行長及首席風險官。

Senior Management, formed by the staff delegated by the Head Office, is responsible for overseeing the branch-wide strategy, activities and material business lines of the Branch. Members of the Senior Management include the Chief Executive Officer and the Chief Risk Officer of the Branch.

【主要人員】：包括個人職責或業務活動涉及分行的重大風險承擔，對分行的風險暴露有重大影響或對分行的財務盈利有直接、重要關聯的主管級人員或員工。

Key Personnel include employees at department head level and individual employees whose duties or responsibilities involve the assumption of material risk which may have significant impact on the risk exposure of the Branch, or whose individual responsibilities are directly and materially linked to the risk management, or those who have direct influence on the profit of the Branch.

The Chief Executive Officer and the Chief Risk Officer of the Branch are members of the BEC. The major responsibilities of the BEC include:

分行行長及首席風險官為分行管理委員會的成員。該委員會的主要職責包括：

- to establish appropriate business strategies and effective human resource policies for the Branch;
- to review and assess the performance of business and implementation of various policies of the Branch;
- to regularly exchange views on major issues of branch development; and
- to review the internal control and compliance status of the Branch.

- 制定分行的業務發展策略及有效的人力資源管理政策；
- 就整體分行的經營情況與表現作出整體的評價，檢討分行有關政策的執行；
- 定期交流分行重大管理資訊及動態；及
- 監督及審核分行的合規與內控管理。

#### 2 Remuneration structure

#### 薪酬架構

按現行分行的薪酬制度，最重要的特點包括：

The Branch’s existing remuneration framework has the following major characteristics:

- 強調薪酬與分行財務表現狀況、員工績效及風險管理的緊密關係；分行年度的財務總目標將會在員工個人的年度考核指標中反映和體現。根據員工個人年度考核指標完成、員工個人表現與成績等情況發放花紅；

- The Branch emphasizes pay-for-performance philosophy, which depends on the fulfillment of the certain pre-determined performance criteria including both financial and non-financial factors. The annual financial targets of the Branch will be cascaded down to and reflected in the annual targets of individual staff. Performance of individual staff will be appraised on his/her achievement against his/her predetermined targets and will be awarded via performance-based bonus;

- 鼓勵員工與分行目標一致及其支援分行風險承受能力、風險管理框架和長遠財政穩健的行為；以信貸風險、市場風險、利率風險、流動性風險、操作風險、法律風險、合規風險和聲譽風險作為衡量浮動薪酬體系中風險指標的框架；

- The Branch encourages employee behavior that supports the Branch’s risk tolerance, risk management framework and long-term financial soundness whereby the key risk modifiers such as credit risk, market risk, interest rate risk, liquidity risk, operational risk, legal risk, compliance risk and reputation risk, which from the Branch’s major risk management framework, have been incorporated into the Branch’s performance management mechanism when the variable remuneration pool is considered;

- 根據穩健薪酬的原則，分行的表現花紅是以現金發放及根據遞延機制進行發放。當花紅的金額達到某一數目時，遞延機制則會發揮其作用，將按照既定的歸屬條件、比例及時間進行發放，其遞延時間是三年；及

- Payment of performance-based bonus is in cash and includes a deferral mechanism which determines the amount that will be subject to a vesting period. The deferral mechanism links the payout of the variable remuneration with the time horizon of the risk to reflect the long-term value creation of the Branch. This allows the Branch to ascertain the associated risk and its impact before the actual payout. Payout of the variable remuneration of staff is required to be deferred in cash if such amount reaches a certain prescribed threshold. Deferral period is three years; and

- 為確保薪酬激勵機制的合適性，保持薪酬的市場競爭力，分行曾就高級管理層和主要人員參考【卓泰新悅】提供的市場薪酬調查資料。

- To ensure the suitability and competitiveness of the remuneration and incentive mechanism, the Branch has taken reference from remuneration survey of Willis Towers Watson in areas of market remuneration data of Senior Management and Key Personnel.

**DISCLOSURE OF REMUNERATION POLICY (CONTINUED)**

薪酬政策的披露 (續)

**3 Remuneration of the Senior Management and Key Personnel**

高級管理層及主要人員之薪酬

During the year of 2023,

於2023財政年度內,

- there was no severance payment made and/or awarded to Senior Management and Key Personnel;
- since the number of the members of the Senior Management was relatively small and the remuneration of the individual member could be easily deduced from disclosure of a breakdown of the figures, the remuneration paid to Senior Management and Key Personnel was aggregately included in the disclosure above.

- 分行並沒有向高級管理層及主要人員發放任何遣散費;

- 因分行高級管理層人數相對較少, 因此將分行高級管理層和主要人員的全部薪酬包含在上述報表中披露。

		2023年年度 For the year 2023	2022年年度 For the year 2022
Number of beneficiaries	受薪人數	20	19
		港幣千元/ HKD'000	港幣千元/ HKD'000
Fixed remuneration	固定薪酬	36,787	34,287
Variable remuneration	浮動薪酬	12,805	12,879
Total remuneration	薪酬總額	<u>49,592</u>	<u>47,166</u>
Deferred remuneration	遞延薪酬		
Vested	已歸屬	9,978	9,931
Unvested	未歸屬	2,827	2,948
Total	總額	<u>12,805</u>	<u>12,879</u>
As at 1 January	於1月1日	4,688	2,255
Adjustment due to staff movement	調整因人員調動	(241)	-
Awarded	已授予	12,805	12,879
Paid Out	已支付	(10,774)	(10,447)
Reduced through performance adjustment	根據表現調整而減少	(119)	-
As at 31 December	於12月31日	<u>6,358</u>	<u>4,688</u>

2022年的批核獎金為港幣1,287.9萬, 其中于當年發放港幣993.1萬, 留存港幣294.8萬; 另發留存獎金港幣51.6萬

The approved amount of 2022 bonus is HK\$12.88M, in which HK\$9.93M was paid out in 2022 and HK\$2.95M was retained for 3 years.

2023年的批核獎金為港幣1280.47萬, 其中于當年發放港幣997.75萬, 留存港幣282.72萬; 另發留存獎金港幣79.63萬

The approved amount of 2023 bonus is HK\$12.80M, in which HK\$9.98M was paid out in 2023 and HK\$2.83M was retained for 3 years. Meanwhile, deferral bonus amount HK\$0.8M was paid out in 2023.

華夏銀行股份有限公司(香港分行)  
 (其總行為一家成立於中華人民共和國的股份有限公司)  
 截至2023年12月31日止之財務資料披露報表(未經審計)  
 HUA XIA BANK CO., LIMITED (HONG KONG BRANCH)  
 (WHOSE HEAD OFFICE IS A JOINT STOCK COMPANY INCORPORATED IN THE PEOPLE'S REPUBLIC OF CHINA WITH LIMITED LIABILITY)  
 FINANCIAL DISCLOSURE STATEMENT FOR THE YEAR ENDED 31 DECEMBER 2023 (UNAUDITED)

GROUP CONSOLIDATED FINANCIAL INFORMATION  
 集團綜合財務資料

		經審核/audited 2023年12月31日 31 December 2023 人民幣百萬元 / RMB Million	未經審核/unaudited 2023年6月30日 30 June 2023 人民幣百萬元 / RMB Million
<b>1</b>	<b>Equity and capital adequacy</b>	<b>權益及資本充足比率</b>	
	Total amount of shareholders' funds	321,762	307,617
	股東資金		
	Capital adequacy ratio	12.23%	11.88%
	資本充足比率		

本集團資本充足率依據中國銀行保險監督管理委員會頒佈之有關規定計算。

The capital adequacy ratio is calculated in accordance with the guidelines issued by China Banking and Insurance Regulatory Commission.

		經審核/audited 2023年12月31日 31 December 2023 人民幣百萬元 / RMB Million	未經審核/unaudited 2023年6月30日 30 June 2023 人民幣百萬元 / RMB Million
<b>2</b>	<b>Other financial information</b>	<b>其他財務資料</b>	
	Total assets	4,254,766	4,098,550
	總資產		
	Total liabilities	3,933,004	3,790,933
	總負債		
	Total loans and advances	2,256,596	2,285,717
	總貸款		
	Total customer deposits	2,165,881	2,168,881
	總客戶存款		

		經審核/audited 2023年1月1日至 12月31日 1 January to 31 December 2023 人民幣百萬元 / RMB Million	經審核/audited 2022年1月1日至 12月31日 1 January to 31 December 2022 人民幣百萬元 / RMB Million
	Pre-tax profit	35,439	33,583
	除稅前利潤		

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遵從情況聲明  
STATEMENT OF COMPLIANCE

盡本人所知，本報告所披露的資料完全遵從《銀行業(披露)規則》所載的披露規定。  
To the best of my knowledge, the information disclosed complies fully with disclosure provisions of the Banking (Disclosure) Rules.



Chen Hao 陳皓  
Chief Executive 行長  
華夏銀行股份有限公司(香港分行)  
HUA XIA BANK CO., LIMITED (HONG KONG BRANCH)