

China Guangfa Bank Co., Ltd. Hong Kong Branch
廣發銀行股份有限公司香港分行

Annual Financial Disclosure Statement (Unaudited)
財務資料披露報表 (未經審核)

As at 31 December 2023
於二零二三年十二月三十一日

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目錄

In compliance with the disclosure standards set out in the Banking (Disclosure) Rules issued by Hong Kong Monetary Authority (the "HKMA"), the following key financial information (unaudited) is presented as follows, which is also available at the office of China Guangfa Bank Co., Ltd. Hong Kong Branch (the "Branch") (12/F, One Exchange Square, 8 Connaught Place, Central, Hong Kong) and the official website of the HKMA (www.hkma.gov.hk) and China Guangfa Bank Co., Ltd. Hong Kong Branch (www.cgbchina.hk.cn).

廣發銀行股份有限公司香港分行(下稱"本分行")遵照香港金融管理局(下稱"金管局")頒布的《銀行業(披露)規則》所載的披露準則,提供以下主要財務資料(未經審計),亦可從本分行辦公室(香港中環康樂廣場8號交易廣場1座12樓)及金管局網站(www.hkma.gov.hk)及廣發銀行股份有限公司香港分行官方網站 (www.cgbchina.hk.cn)查閱。

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INCOME STATEMENT INFORMATION
收益表資料

For the year ended 31 December 2023
截至二零二三年十二月三十一日

	1 January 2023 to 31 December 2023 二零二三年 一月一日至十二月三十一日	1 January 2022 to 31 December 2022 二零二二年 一月一日至十二月三十一日
	HKD '000 仟港元	HKD '000 仟港元
Interest income 利息收入	1,330,874	632,898
Interest expense 利息支出	(1,447,510)	(533,763)
Net interest (expense) / income 淨利息(支出) / 收入	(116,636)	99,135
Net (loss) / gain from dealing in foreign currencies 買賣外幣淨(損失) / 收益	(47,913)	14,551
Gains less losses from other trading activities 其他交易業務淨收益	-	-
Gains less losses on securities held for trading 出售交易性證券淨收益	-	-
Net gain on disposal of securities at fair value through other comprehensive income 出售以公允價值計入其他綜合收益的證券淨收益	121,729	10,246
Net fee and commission income 淨收費及佣金收入		
Fee and commission income 收費及佣金收入	51,864	69,366
Less: Fee and commission expenses 減:費用及佣金支出	(3,782)	(3,015)
Gains less losses from the disposal of property, plant and equipment 出售物業、工業裝置及設備淨收益	-	-
Other operating income 其他營運收入	244	-
Operating income 總營運收入	5,506	190,283
Staff expenses 職員支出	(74,335)	(76,247)
Rental expenses 租金支出	(26,903)	(27,660)
Other operating expenses 其他營運支出	(13,959)	(14,733)
Operating expenses 營運支出	(115,197)	(118,640)
Operating (loss) / profit before impairment losses 減值準備前之營運(虧損) / 盈利	(109,691)	71,643
Provision for expected credit losses on loans and advances to customers 客戶貸款及墊款預期信貸損失準備	(145,457)	(35,353)
Expected credit losses on financial assets 金融資產預期信貸損失	(35,363)	(24,364)
(Loss) / profit before taxation 稅前(虧損) / 盈利	(290,511)	11,926
Tax expense 稅項支出	-	-
(Loss) / profit after taxation 稅後(虧損) / 盈利	(290,511)	11,926

BALANCE SHEET INFORMATION

資產負債表資料

As at 31 December 2023

於二零二三年十二月三十一日

	31 December 2023 二零二三年十二月三十一日	30 June 2023 二零二三年六月三十日
	HKD '000 仟港元	HKD '000 仟港元
ASSETS		
資產		
Cash and balances with banks	270,087	1,663,861
現金及銀行結存		
Due from Exchange Fund	103,215	266,815
存於外匯基金存款		
Placements with banks (maturing between 1 and 12 months)	-	-
存放同業(一至十二個月內到期)		
Amount due from overseas offices	3,627,143	3,805,810
海外辦事處之結欠金額		
Trade bills	-	-
貿易票據		
Certificates of deposit held	5,851,893	3,145,726
持有之存款證		
Investment securities		
投資證券		
Amortised cost	-	-
以攤銷成本計量		
Fair value through other comprehensive income	19,960,706	18,525,063
以公允價值計入其他綜合收益		
Loans to banks	-	-
同業貸款		
Advances and other accounts		
貸款及其他賬項		
Advances to customers	7,939,694	6,150,281
客戶貸款		
Accrued interest	98,214	33,945
應計利息		
Expected credit losses allowances – Collective provision	(79,099)	(92,843)
預期信貸損失準備 - 集體準備金		
Expected credit losses allowances - Specific provision	(181,804)	-
預期信貸損失準備 - 特定準備金		
Property, plant and equipment and investment properties	59,809	72,420
物業、工業裝置及設備以及投資物業		
Other assets	114,445	121,461
其他資產		
Total assets	<u>37,764,302</u>	<u>33,692,539</u>
總資產		

BALANCE SHEET INFORMATION (CONTINUED)

資產負債表資料(續)

As at 31 December 2023

於二零二三年十二月三十一日

	31 December 2023 二零二三年十二月三十一日	30 June 2023 二零二三年六月三十日
	HKD '000 仟港元	HKD '000 仟港元
LIABILITIES		
負債		
Deposits and balances from banks 尚欠銀行存款及結餘	10,301,093	9,637,541
Deposits from customers 客戶存款		
Demand deposits and current accounts 活期存款及往來帳戶	97,873	472,833
Savings deposits 儲蓄存款	1,976,321	983,944
Time, call and notice deposits 定期、短期通知及通知存款	9,646,223	6,192,718
Amount due to head office and overseas offices 結欠總行及海外辦事處之金額	12,043,726	8,509,399
Amount payable under repos 在回購協議下的應付款額	1,017,942	-
Certificates of deposit issued 已發行存款證	2,630,880	7,903,510
Issued debt securities 已發行債務證券	-	-
Other liabilities 其他負債	513,281	490,304
Total liabilities 總負債	38,227,339	34,190,249
RESERVES		
儲備		
Other reserves 其他儲備	(172,526)	(421,744)
(Loss) / Profit for the period 期內盈利	(290,511)	(75,966)
Total Reserves and Liabilities 總儲備及負債	37,764,302	33,692,539

SUPPLEMENTARY FINANCIAL INFORMATION

補充財務資料

1 ANALYSIS OF GROSS AMOUNT OF ADVANCES TO CUSTOMERS

客戶貸款總額分析

a. Breakdown by industry sectors

按行業分類

	31 December 2023 二零二三年十二月三十一日		30 June 2023 二零二三年六月三十日	
	HKD '000 仟港元	% of gross advances covered by collateral 抵押品覆蓋 之百分比	HKD '000 仟港元	% of gross advances covered by collateral 抵押品覆蓋 之百分比
Loans and advances for use in Hong Kong 在香港使用之貸款				
Industrial, commercial and financial 工商金融				
Property development 物業發展	200,000	-	666,013	-
Property investment 物業投資	-	-	-	-
Civil engineering works 土木工程	1,643,290	-	-	-
Financial concerns 金融企業	2,831,947	-	2,303,078	-
Stockbrokers 股票經紀	-	-	-	-
Wholesale and retail trade 批發及零售業	1,146,252	-	720,501	-
Manufacturing 製造業	-	-	-	-
Transport and transport equipment 運輸及運輸設備	-	-	-	-
Recreational activities 康樂活動	-	-	-	-
Information technology 資訊科技	100,000	-	100,000	-
Others 其他	320,663	-	500,000	-
Individuals 個人	18,919	100.00	-	-
Total loans and advances for use in Hong Kong 在香港使用之貸款總計	6,261,071	0.30	4,289,592	-
Trade finance 貿易融資	-	-	-	-
Loans and advances for use outside Hong Kong 在香港以外使用之貸款	1,678,623	-	1,860,689	-
Gross loans and advances to customers 總客戶貸款	7,939,694	0.24	6,150,281	-

SUPPLEMENTARY FINANCIAL INFORMATION

補充財務資料

1 ANALYSIS OF GROSS AMOUNT OF ADVANCES TO CUSTOMERS (CONTINUED)

客戶貸款總額分析(續)

b. Breakdown by geographical areas

按地區分類

Advances to customers by geographical areas are classified according to the location of the counterparties after taking into account the transfer of risk. In general, risk transfer applies when an advance is guaranteed by a party in a country which is different from that of the counterparty.

客戶貸款之地區分類，是依照客戶所在之地區，並計及風險轉移後而劃定。在一般情況下，若貸款之擔保人所在地有異於該客戶，則風險轉移至擔保人之所在地區。

	31 December 2023		30 June 2023	
	二零二三年十二月三十一日		二零二三年六月三十日	
	HKD '000	% of total advance	HKD '000	% of total advance
	仟港元	佔總客戶貸款之百分比	仟港元	佔總客戶貸款之百分比
Hong Kong	5,454,094	68.69%	3,574,834	58.12%
香港				
Mainland China	2,485,600	31.31%	2,575,447	41.88%
中國大陸				
- In which, impaired loans and advances to customers	255,000	3.21%	-	-
其中，已減值客戶貸款				
Others	-	-	-	-
其他				
Gross loans and advances to customers	7,939,694	100.00%	6,150,281	100.00%
總客戶貸款				

c. Overdue loans and advances to customers

客戶逾期貸款

As at 31 December 2023, the Branch has no overdue loans and advance to customers for more than 3 months; As at 30 June 2023, the Branch has no overdue loans and advance to customers.

于二零二三年十二月三十一日，本分行并没有逾期三个月以上之客户贷款；于二零二三年六月三十日，本分行并没有逾期客户贷款。

SUPPLEMENTARY FINANCIAL INFORMATION

補充財務資料

1 ANALYSIS OF GROSS AMOUNT OF ADVANCES TO CUSTOMERS (CONTINUED)

客戶貸款總額分析(續)

d. Impaired loans and advances to customers

已減值客戶貸款

	31 December 2023		30 June 2023	
	HKD '000	% of total advance	HKD '000	% of total advance
	仟港元	佔總客戶貸款之百分比	仟港元	佔總客戶貸款之百分比
Gross impaired loans and advances to customers 減值客戶貸款	255,000	3.21%	-	0%
ECL allowances – Specific provision 預期信貸損失準備 - 特定準備金	177,488		-	
Market value of collateral in respect of impaired loans and advances 已減值貸款的抵押品市值	-		-	

e. Rescheduled advances and repossessed assets

重組貸款及收回資產

As at 31 December 2023 and 30 June 2023, the Branch has no rescheduled advances, and no repossessed assets.

於二零二三年十二月三十一日及二零二三年六月三十日，本分行並沒有重組貸款及收回資產。

SUPPLEMENTARY FINANCIAL INFORMATION

補充財務資料

2 INTERNATIONAL CLAIMS

國際債權

International claims are classified by the type and location of the counterparties after taking into account the ultimate risk lies for assessing country credit risk exposures. 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. Regions that constitute 10% or more of the aggregate international claims after taking into account any recognized risk transfer are disclosed.

本分行根據交易對手類別及交易對手所在地所披露之國際債權，已計入最終風險額之轉移，藉此評估所承受的國家信貸風險。在一般情況下，若債權之擔保人所在地有異於該客戶，或該債權的履行對像是某銀行的海外分行，則風險會轉移至擔保人之所在地區，或至該銀行的總辦事處區域。經考慮任何已確認之風險轉移後，構成國際債權總額 10%或以上之區域方作出披露。

		HKD Million 百萬港元				
		Non-bank private sector 非銀行私營機構				
Banks	Official Sector	Non-bank financial institutions	Non-financial private sector		Total	
銀行	官方機構	非銀行金融機構	非金融私營機構		總計	
31 December 2023 二零二三年十二月三十一日						
Offshore centres 離岸中心						
of which: Hong Kong 其中: 香港						
		4,502	3,050		7,552	
		4,472	3,050		7,522	
Developing Asia-Pacific 發展中亞太區國家						
of which: China 其中: 中國						
		20,391	677	1,796	4,845	27,709
		20,391	677	1,796	4,845	27,709
30 June 2023 二零二三年六月三十日						
Offshore centres 離岸中心						
of which: Hong Kong 其中: 香港						
		8	-	3,836	763	4,607
		8	-	3,821	763	4,592
Developing Asia-Pacific 發展中亞太區國家						
of which: China 其中: 中國						
		19,328	598	1,685	4,488	26,099
		19,328	598	1,685	4,488	26,099

SUPPLEMENTARY FINANCIAL INFORMATION

補充財務資料

3 NON-BANK MAINLAND EXPOSURES

國內非銀行業的風險承擔

Non-bank Mainland China counterparties are identified in accordance with the definitions set out in "Return of Mainland Activities" issued by the HKMA. Exposures in the Mainland China to non-bank counterparties are summarized as follows:

國內非銀行業之交易對手是按照金管局報表"國內業務報表"內的定義界定。有關風險承擔如下：

	HKD '000 仟港元		
	On-balance sheet exposures 資產負債表以 內的風險承擔	Off-balance sheet exposures 資產負債表以 外的風險承擔	Total 總風險承擔
31 December 2023 二零二三年十二月三十一日			
1. Central government, central government-owned entities and their subsidiaries and joint ventures 中央政府、國有企業及其附屬公司和合資公司	5,337,385	-	5,337,385
2. Local governments, local government-owned entities and their subsidiaries and joint ventures 地方政府、地方政府擁有之企業,及其附屬公司和合資公司	2,560,046	-	2,560,046
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and joint ventures 居住於中國境內的中國國民或成立於中國境內的其他公司及其附屬公司和合資公司	3,026,722	608,524	3,635,246
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	-	-	-
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	-	43,848	43,848
6. PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China 居住於中國境外的中國國民或成立於中國境外的其他公司, 獲給予信貸授信用於內地	150,091	-	150,091
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures 其他交易對手而獲本分行認為是國內非銀行風險	-	-	-
Total 總計	11,074,244	652,372	11,726,616
Total assets after provision 減值後總資產	37,764,302		
On-balance sheet exposures as percentage of total assets 資產負債表內的風險承擔佔總資產百分率	29.32%		

SUPPLEMENTARY FINANCIAL INFORMATION

補充財務資料

3 NON-BANK MAINLAND EXPOSURES (CONTINUED)

國內非銀行業的風險承擔(續)

	HKD '000 仟港元		Total 總風險承擔
	On-balance sheet exposures 資產負債表以 內的風險承擔	Off-balance sheet exposures 資產負債表以 外的風險承擔	
30 June 2023 二零二三年六月三十日			
1. Central government, central government-owned entities and their subsidiaries and joint ventures 中央政府、國有企業及其附屬公司和合資公司	4,382,254	-	4,382,254
2. Local governments, local government-owned entities and their subsidiaries and joint ventures 地方政府、地方政府擁有之企業,及其附屬公司和合資公司	2,093,199	-	2,093,199
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and joint ventures 居住於中國境內的中國國民或成立於中國境內的其他公司及其附屬公司和合資公司	2,259,050	-	2,259,050
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	-	-	-
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	-	-	-
6. PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China 居住於中國境外的中國國民或成立於中國境外的其他公司, 獲給予信貸授信用於內地	247,655	-	247,655
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures 其他交易對手而獲本分行認為是國內非銀行風險	-	-	-
Total 總計	8,982,158	-	8,982,158
Total assets after provision 減值後總資產	33,692,539		
On-balance sheet exposures as percentage of total assets 資產負債表內的風險承擔佔總資產百分率	26.66%		

SUPPLEMENTARY FINANCIAL INFORMATION

補充財務資料

4 CURRENCY RISK EXPOSURE

貨幣風險

The foreign currency exposure, of which the net position (in absolute terms) constitute not less than 10% of the total net position in all foreign currencies, are shown as follows:

持倉佔淨盤總額(絕對額)不少於 10%的外幣列報如下:

	HKD Million 百萬港元			Total 總計
	USD 美元	CNY 人民幣	EUR 歐元	
<u>31 December 2023</u> <u>二零二三年十二月三十一日</u>				
Spot assets 現貨資產	27,205	7,026	2	34,233
Spot liabilities 現貨負債	(19,961)	(13,685)	-	(33,646)
Forward purchases 遠期買入	1,953	6,870	-	8,823
Forward sales 遠期賣出	(6,984)	(1,306)	-	(8,290)
Net option position 期權淨額	-	-	-	-
Net long / (short) position 長/(短)盤淨額	2,213	(1,095)	2	(1,120)
Net structural position 結構性倉盤淨額	-	-	-	-
<u>30 June 2023</u> <u>二零二三年六月三十日</u>				
Spot assets 現貨資產	20,408	9,475	45	29,928
Spot liabilities 現貨負債	(19,563)	(10,530)	-	(30,093)
Forward purchases 遠期買入	2,158	2,764	-	4,922
Forward sales 遠期賣出	(2,954)	(2,026)	(42)	(5,022)
Net option position 期權淨額	-	-	-	-
Net long / (short) position 長/(短)盤淨額	49	(317)	3	(265)
Net structural position 結構性倉盤淨額	-	-	-	-

SUPPLEMENTARY FINANCIAL INFORMATION

補充財務資料

5 OFF-BALANCE SHEET EXPOSURES

資產負債表外風險承擔

The following is a summary of the contractual amounts of each significant class of off-balance sheet exposures:

下列為資產負債表外風險承擔之每個主要類別的合約金額：

	31 December 2023 二零二三年十二月三十一日	30 June 2023 二零二三年六月三十日
	HKD '000 仟港元	HKD '000 仟港元
Direct credit substitutes 直接信貸替代項目	608,524	-
Transaction-related contingencies 與交易有關的或然項目	43,848	43,060
Trade-related contingencies 與貿易有關的或然項目	-	-
Note issuance and revolving underwriting facilities 票據發行及循環式包銷安排	-	-
Other commitments 其他承擔	-	-
Others (including forward asset purchases, amounts owing on partly paid-up shares and securities, forward deposits placed, asset sales with recourse or other transactions with recourse). 其他(包括遠期資產購置、未繳足股份及證券的尚欠數額、遠期拆出存款、具有追索權的資產銷售或其他交易)	-	-
	652,372	43,060

6 DERIVATIVES FINANCIAL INSTRUMENTS

衍生金融工具

	31 December 2023 二零二三年十二月三十一日	30 June 2023 二零二三年六月三十日
	HKD '000 仟港元	HKD '000 仟港元
Total contractual or notional amounts 合約金額		
Exchange rate related derivative contracts 匯率關聯衍生工具合約	8,916,863	4,866,549
Interest rate derivative contracts 利率衍生工具合約	117,174	256,718
Others 其他	-	-
	9,034,037	5,123,267
Total fair value asset 公允價值資產		
Exchange rate related derivative contracts 匯率關聯衍生工具合約	76,951	78,489
Interest rate derivative contracts 利率衍生工具合約	-	-
Others 其他	-	-
	76,951	78,489

SUPPLEMENTARY FINANCIAL INFORMATION

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6 DERIVATIVES FINANCIAL INSTRUMENTS (CONTINUED)

衍生金融工具(續)

	31 December 2023 二零二三年十二月三十一日	30 June 2023 二零二三年六月三十日
	HKD '000 仟港元	HKD '000 仟港元
Total fair value liability 公允價值負債		
Exchange rate related derivative contracts 匯率關聯衍生工具合約	(46,284)	(162,369)
Interest rate derivative contracts 利率衍生工具合約	-	-
Others 其他	-	-
	<u>(46,284)</u>	<u>(162,369)</u>

At 31 December 2023 and 30 June 2023, the amount of fair value has not taken into account the effect of any bilateral netting agreement.

於二零二三年十二月三十一日及二零二三年六月三十日，衍生金融工具之公允價值並沒有採用雙邊淨額結算協議的效果計算在內。

7 LIQUIDITY

流動性

Liquidity Maintenance Ratio

流動性維持比率

The average liquidity maintenance ratio ("LMR") is the simple average 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. 平均流動性維持比率是根據本分行有關期間內每月平均流動性維持比率的簡單平均數計算，有關比率乃根據香港《銀行業(流動性)規則》計算。

	1 October 2023 to 31 December 2023 二零二三年 十月一日至十二月三十一日	1 July 2023 to 30 September 2023 二零二三年 七月一日至九月三十日	1 April 2023 to 30 June 2023 二零二三年 四月一日至六月三十日	1 January 2023 to 31 March 2023 二零二三年 一月一日至三月三十一日
Average liquidity maintenance ratio 平均流動性維持比率	85.59%	89.34%	118.15%	153.22%

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8 LIQUIDITY RISK MANAGEMENT
流動資金風險管理

a. Governance
管治

Liquidity risk refers to the risk that the Branch cannot obtain sufficient funds at a reasonable cost for timely debt repayments, fulfilling payment obligations and funding business activities.

流動性風險是指本分行無法以合理成本及時獲得充足資金，用於償付到期債務，履行其他支付義務和滿足正常業務開展的其他資金需求的風險。

The Branch's liquidity risk management structure includes the Senior Management, Risk Management Department, Finance and Accounting Department, Treasury and Financial Institutions Department, and other related departments. The Senior Management is responsible for implementing the liquidity risk management, the Risk Management Department is responsible for formulating and carrying out relevant policies and strategies for liquidity risk management. Finance and Accounting Department is responsible for reporting the Liquidity indicators to the Asset and Liability Management Committee ("ALCO") on a regular basis.

本分行流動性風險管理的組織體系包括分行高級管理層、風險管理部、財務會計部、資金及同業金融部及其他相關部門構成，高級管理層負責實施及組織流動性風險管理，由風險管理部牽頭制定及推行流動性風險管理的有關制度及政策，由財務會計部定期向資產負債管理委員會匯報流動性指標。

b. Funding Strategy
融資策略

The Branch adheres to a cautious liquidity risk management principle and a prudent management strategy, and to determine a risk tolerance level through regular assessment of risk factors. The Branch establishes a reasonable and effective liquidity risk management mechanism to identify, measure, monitor and control liquidity risk, and ensures sufficient funds for the asset growth and the repayment of liabilities, in any business environment.

本分行堅持審慎的流動性風險管理原則和穩健的管理策略，定期評估風險因素來確定風險承受能力，通過建立適時、合理、有效的流動性風險管理機制，實現對流動性風險的識別、計量、監測和控制，確保本分行無論在正常經營環境中還是在壓力狀態下，都有充足的資金應對資產的增長和到期債務的支付。

c. Source of funding
資金來源

	31 December 2023 二零二三年十二月三十一日	30 June 2023 二零二三年六月三十日
Interbank market 銀行同業市場	36.25%	50.77%
Intragroup borrowings 集團內部融資	31.83%	25.04%
Others 其他	31.92%	24.19%
	100.00%	100.00%

SUPPLEMENTARY FINANCIAL INFORMATION

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8 LIQUIDITY RISK MANAGEMENT (CONTINUED)

流動資金風險管理(續)

d. Liquidity Stress Test

流動性壓力測試

Liquidity stress testing has been conducted regularly to evaluate the Branch's projected cashflow under stress conditions. The stress testing includes bank-specific, market general and combined adverse scenarios to assess the Branch's ability to comply with the statutory liquidity requirements and the ability to meet obligations payable under normal and emergency circumstances.

本分行已定期實施流動性壓力測試以測算分行在壓力情況下的現金流。壓力情景包括機構特定的危機情景，總體市場危機及綜合情景，以分析本分行在正常及緊急情況下符合監管要求的流動性比率的能力和償付客戶的能力。

e. Contingency Funding Plan

應急融資計畫

The Branch has maintained contingency funding plan which include actions could be taken in the event of a stress crisis during pre-determined early warning indicators were reached, in order to minimise the impact to business during stress scenarios.

本分行已制定應急融資計畫，定出了在壓力情景中預警指標達到時有關的相應行動，以減低業務遇到壓力情景時受到的負面影響。

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8 LIQUIDITY RISK MANAGEMENT (CONTINUED)
流動資金風險管理(續)

f. Liquidity Gap 流動資金缺口差距

	二零二三年十二月三十一日										總額	翌日 Next day	2至7日 2 to 7 days	8日至1個月 8 days to 1 month	1個月以上 至3個月 > 1 month up to 3 months	3個月以上 至1年 > 3 months up to 1 year	1年以上 至5年 > 1 year up to 5 years	超過5年 Over 5 years	餘額 Balancing amount			
	港幣仟元																					
	In HKD '000																					
Amount receivable arising from derivative contracts	應收衍生工具合約的金額										76,951	718,694	391,733	1,538,474	4,165,049	1,712,333	-	-	-	-		
Due from HKMA for account of Exchange Fund	存於外匯基金存款										103,215	103,215	-	-	-	-	-	-	-	-	-	
Due from banks	應收銀行同業款項										3,952,963	296,429	162,281	1,363,770	1,454,485	675,998	-	-	-	-	-	
Debt securities	證券										25,674,327	24,073,132	-	155,055	963,490	-	482,650	-	-	-	-	
Acceptances and bills of exchange held	承兌及匯票										-	-	-	-	-	-	-	-	-	-	-	
Loans and advances to non-bank customers	非銀行客戶貸款及墊款										7,982,175	243,589	555,535	2,444,490	1,963,704	1,833,375	680,113	-	-	-	261,369	
Other assets	其他資產										98,555	10,748	-	-	-	22,666	5,327	-	-	-	59,814	
Total on balance sheet assets	資產負債表內之總資產										37,888,186	25,445,807	1,109,549	5,501,789	8,546,728	4,244,372	1,168,090	-	-	-	321,183	
Total off-balance sheet claims	資產負債表外之總債權										5,507,754	117,174	-	-	-	390,580	-	-	-	-	5,000,000	
Deposits from non-bank customers	非銀行客戶存款										11,827,677	2,410,441	1,033,347	2,546,678	4,043,763	1,793,448	-	-	-	-	-	
Amount payable arising from securities financing transactions	在回購協議下的應付款額										1,024,349	-	-	145,940	878,409	-	-	-	-	-	-	
Amount payable arising from derivative contracts	應付衍生工具合約的金額										46,284	717,964	390,580	1,523,262	4,172,925	1,718,552	-	-	-	-	-	
Due to banks	結欠銀行同業的金額										22,443,123	468,924	8,423,686	6,098,249	6,378,249	774,015	-	300,000	-	-	-	
Debt securities issued	已發行債務證券										2,646,310	-	-	-	-	-	-	-	-	-	-	
Other liabilities	其他負債										101,324	902	1,452	7,684	3,715	17,094	41,147	-	-	-	29,330	
Capital and reserves	資本及儲備										(463,037)	-	-	-	-	-	-	-	-	-	-	(463,037)
Total on balance sheet liabilities	資產負債表內之總負債										37,626,030	3,598,231	9,849,065	10,321,813	15,477,061	6,949,419	41,147	300,000	-	-	(433,707)	
Total off-balance sheet obligations	資產負債表外之總承擔										2,717,926	2,342,969	117,174	257,783	-	-	-	-	-	-	-	-

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8 LIQUIDITY RISK MANAGEMENT (CONTINUED)
流動資金風險管理(續)

f. Liquidity Gap (continued) 流動資金缺口差距(續)

30 June 2023	二零二三年六月三十日	總額	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1年	1年以上 至5年	超過5年	餘額
In HKD '000	港幣千元	Total amount	Next day	2 to 7 days	8 days to 1 month	> 1 month up to 3 months	> 3 months up to 1 year	> 1 year up to 5 years	Over 5 years	Balancing amount
Amount receivable arising from derivative contracts	應收衍生工具合約的金額	78,489	-	1,502,929	-	794,471	2,569,150	-	-	-
Due from HKMA for account of Exchange Fund	存於外匯基金存款	266,815	266,815	-	-	-	-	-	-	-
Due from banks	應收銀行同業款項	5,496,589	1,277,081	471,174	725,189	933,389	2,089,756	-	-	-
Debt securities	證券	21,610,609	21,610,609	-	-	-	-	-	-	-
Acceptances and bills of exchange held	承兌及匯票	-	-	-	-	-	-	-	-	-
Loans and advances to non-bank customers	非銀行客戶貸款及墊款	6,162,556	-	314,644	2,443,817	881,413	1,841,214	681,468	-	-
Other assets	其他資產	110,834	6,124	8	2,050	3,438	20,474	6,313	-	72,427
Total on balance sheet assets	資產負債表內之總資產	33,725,892	23,160,629	2,288,755	3,171,056	2,612,711	6,520,594	687,781	-	72,427
Total off-balance sheet claims	資產負債表外之總債權	5,256,718	256,718	-	-	-	-	-	-	5,000,000
Deposits from non-bank customers	非銀行客戶存款	7,693,820	2,401,459	912,708	982,727	2,500,657	895,524	745	-	-
Amount payable arising from derivative contracts	應付衍生工具合約的金額	163,320	-	1,530,304	-	812,443	2,625,334	-	-	-
Due to banks	結欠銀行同業的金額	18,208,437	1,254,684	6,343,674	4,864,543	4,068,556	1,376,980	-	300,000	-
Debt securities issued	已發行債務證券	7,956,764	-	396,783	2,181,549	2,133,131	3,245,301	-	-	-
Other liabilities	其他負債	108,727	-	49	7,500	4,965	17,379	47,249	-	31,585
Capital and reserves	資本及儲備	(497,710)	-	-	-	-	-	-	-	(497,710)
Total on balance sheet liabilities	資產負債表內之總負債	33,633,358	3,656,143	9,183,518	8,036,319	9,519,752	8,160,518	47,994	300,000	(466,125)
Total off-balance sheet obligations	資產負債表外之總承擔	768,363	511,645	-	-	256,718	-	-	-	-

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8 LIQUIDITY RISK MANAGEMENT (CONTINUED)
流動資金風險管理(續)

g. Cash Flow Maturity Mismatch Analysis
現金流量到期日錯配分析

	二零二三年十二月三十一日							
31 December 2023	翌日	2 至 7 日	8 日至 1 個月	1 個月以上	3 個月以上	1 年以上	超過 5 年	
In HKD '000	Next day	2 to 7 days	8 days to 1 month	> 1 month up to 3 months	> 3 months up to 1 year	> 1 year up to 5 years	Over 5 years	
Contractual Maturity Mismatch	19,621,781	(8,856,690)	(5,077,807)	(6,930,333)	(2,314,467)	1,126,943	(300,000)	
淨流動資金錯配	19,621,781	10,765,091	5,687,284	(1,243,049)	(3,557,516)	(2,430,573)	(2,730,573)	
Cumulative Contractual Maturity Mismatch								
	19,621,781	10,765,091	5,687,284	(1,243,049)	(3,557,516)	(2,430,573)	(2,730,573)	
30 June 2023	翌日	2 至 7 日	8 日至 1 個月	1 個月以上	3 個月以上	1 年以上	超過 5 年	
In HKD '000	Next day	2 to 7 days	8 days to 1 month	> 1 month up to 3 months	> 3 months up to 1 year	> 1 year up to 5 years	Over 5 years	
Contractual Maturity Mismatch	19,249,559	(6,894,763)	(4,865,263)	(7,163,759)	(1,639,924)	639,787	(300,000)	
淨流動資金錯配	19,249,559	12,354,796	7,489,533	325,774	(1,314,150)	(674,363)	(974,363)	
Cumulative Contractual Maturity Mismatch								
	19,249,559	12,354,796	7,489,533	325,774	(1,314,150)	(674,363)	(974,363)	

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9 DISCLOSURE OF REMUNERATION POLICY

薪酬政策的披露

Pursuant to Supervisory Policy Manual CG-5 "Guideline on a Sound Remuneration system" issued by the HKMA, remuneration system of the Branch is disclosed as follows:

根據金管局發出之監管政策手冊 CG-5《穩健的薪酬制度指引》，本分行之薪酬制度披露如下：

The Branch's remuneration policy (the "Policy") is formulated based on the requirements under Supervisory Policy Manual CG-5 "Guideline on a Sound Remuneration system" issued by the HKMA and "Remuneration Policy of China Guangfa Bank Branches". The Policy has been approved by the Head Office and is applicable to all employees of the Branch. The remuneration packages of the Senior Management and Key Personnel are decided by the Head Office. The Policy and its implementation are reviewed by independent audit personnel at least annually, and the Senior Management of the Branch reports the management and operational status of the Policy to the Head Office periodically.

本分行根據金管局之監管政策手冊 CG-5《穩健的薪酬制度指引》和《廣發銀行分行員工薪酬管理辦法》制訂本分行的員工薪酬管理辦法，經總行審批後適用於本分行各級員工。高級管理層及主要人員的薪酬方案由總行決定。本分行薪酬政策及實施情況由獨立於本分行高級管理層的審計人員進行至少每年一次的定期檢討，本分行高級管理層定期向總行報告本分行薪酬制度的管理及運作情況。

The Senior Management of the Branch is designated by the Head Office, and is responsible for overseeing the branch-wide strategy, activities and major business lines. The Senior Management includes Chief Executive, Alternate Chief Executive, Deputy Chief Executive, Assistant Chief Executive, and other Senior Management of the Branch who are designated by the Head Office. Key Personnel refers to individual employees whose duties or activities in the course of their employment involve the assumption of material risk or the taking on of material exposures on behalf of the Branch.

本分行高級管理層由總行指定，負責監察本分行整體策略或活動或重要業務，成員包括分行行長、替補行長、副行長、行長助理，以及由總行指定的其他本分行高級管理人員等；主要人員指在受雇期間的職責或活動涉及承擔重大風險或代表本分行承擔重大風險的人員。

To ensure the remuneration is linked to the fulfillment of performance indicators, the Policy emphasizes the close connection of remuneration packages with strategical business development, operational goals, predetermined targets of employees and risk management of the Branch. The Policy also encourages employees to support the risk tolerance, risk management framework and long-term financial soundness of the Branch. Performance indicators include compliance of risk management policies, legal and conduct requirement, as well as evaluation results from internal audit. Performance indicators of employees in risk control functions are determined based on their core roles and responsibilities, and are independent of the business they monitored.

本分行的員工薪酬管理辦法強調薪酬與本分行業務發展戰略、經營目標、員工績效和風險管理等因素緊密掛鉤，以體現薪酬分配與考核導向一致，同時保證員工行為有助於維持本分行的可接受風險水準、風險管理架構及持久穩健的財務狀況。員工績效指標包括遵守風險管理政策、法規、操守準則和內部審計結果，風險管控職能人員的績效指標基於其核心職能目標的完成情況，獨立於其所負責監控的業務範圍及該業務範圍相關業績。

Performance-based bonuses of the Senior Management are in cash and follow the deferral mechanism of the Head Office, and payout of variable remuneration to other employees is required to be deferred if such amount reaches a certain threshold. The vesting period of such deferral mechanism is mainly affected by the rank and the period coverage of risk associated with the employee's roles and responsibilities.

本分行高級管理層的績效獎金是以現金支付並按總行遞延機制進行發放；其他人員的浮動薪酬在達到遞延支付門檻值以上時，超出部分需遞延支付，遞延支付的比例主要受其職級和工作所涉及的風險覆蓋期間影響。

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9 DISCLOSURE OF REMUNERATION POLICY (CONTINUED)

薪酬政策的披露(續)

Total remuneration of senior management for year 2023 has not yet been finalized. The Branch will disclose the relevant information in the 2024 interim financial disclosure statement in accordance with the branch remuneration policy.

2023 年年度香港分行高級管理人員的總薪酬仍在確認過程中，有關資料將根據分行相關薪酬管理制度於 2024 年的香港分行中期財務披露報表中公佈。

CHINA GUANGFA BANK CO., LTD. - CONSOLIDATED FINANCIAL INFORMATION
廣發銀行股份有限公司 - 綜合財務資料

I Capital Adequacy Ratio and Shareholder's Fund
資本充足比率及股東權益

The capital adequacy ratio is calculated in accordance with the guidelines issued by the China Banking and Insurance Regulatory Commission, and is not calculated according to the documents as stated in Section 105(a) of the Banking (Disclosure) Rules.

資本充足比率根據中國銀行保險監管理委員會頒布的有關指引計算，而並非根據《銀行業(披露)規則》第 105 條 (a) 所述的文件計算。

	31 December 2023 二零二三年十二月三十一日	30 June 2023 二零二三年六月三十日
	RMB Million 百萬人民幣	RMB Million 百萬人民幣
Shareholders' equity 股東權益	276,984	272,272
Capital adequacy ratio 資本充足比率	13.05%	12.99%

II Other Financial Information
其他財務資料

	31 December 2023 二零二三年十二月三十一日	30 June 2023 二零二三年六月三十日
	RMB Million 百萬人民幣	RMB Million 百萬人民幣
Balance Sheet: 資產負債表:		
Total assets 總資產	3,509,522	3,464,263
Total liabilities 總負債	3,232,537	3,191,991
Total loans and advances 總貸款	2,020,932	2,033,443
Total customer deposits 總客戶存款	2,181,525	2,202,140
	1 January 2023 to 31 December 2023 二零二三年 一月一日至十二月三十一日	1 January 2022 to 31 December 2022 二零二二年 一月一日至十二月三十一日
	RMB Million 百萬人民幣	RMB Million 百萬人民幣

Income statement: 收益表資料:		
Profit before taxation 稅前盈利	18,791	19,089

COMPLIANCE STATEMENT
合規聲明

China Guangfa Bank Co., Ltd. Hong Kong Branch's 2023 annual financial disclosure statement are prepared in full compliance with the requirements set out in the Banking (Disclosure) Rules and the Supervisory Policy Manual (SPM) module CA-D-1 "Guideline on the Application of the Banking (Disclosure) Rules" issued by the Hong Kong Monetary Authority (the "HKMA").

廣發銀行股份有限公司香港分行在編制二零二三年年度財務資料披露報表時已完全遵守香港金融管理局頒布的《銀行業(披露)規則》及監管政策手冊第 CA-D-1 章《銀行業(披露)規則的應用指引》內分別訂明的披露準則及指引。



Hu Min

胡敏

Chief Executive

行政總裁

China Guangfa Bank Co., Ltd. Hong Kong Branch

廣發銀行股份有限公司香港分行