

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)
中期财务资料披露声明书截至 2025年06月30日止
Interim Financial Disclosure Statement as at 30 June 2025

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

I. 收益表资料
Profit and Loss Information

		2025年06月30日 30 Jun 2025	2024年06月30日 30 Jun 2024
		港币千元 HKD '000	港币千元 HKD '000
利息收入	Interest income	2,831,297	3,218,429
利息开支	Interest expense	(1,506,623)	(1,825,285)
其它经营收入	Other operating income		
- 外汇买卖的利润减去亏损	- Gains less losses arising from trading in foreign currencies	5,044	94,436
- 非买卖性质外汇业务的利润减去亏损	- Gains less losses arising from non-trading activities in foreign currencies	3,784	10,782
- 持作买卖用途的证券收益或亏损	- Gains less losses on securities held for trading purposes	0	1,170
- 来自其它交易活动收益或亏损	- Gains less losses from other trading activities	29,991	15,934
- 费用及佣金收入总计	- Gross fees and commission income	300,339	167,940
- 费用及佣金开支总计	- Gross fees and commission expenses	(26,660)	(28,753)
- 其它	- Others	(108,538)	(76,344)
员工开支	Staff expenses	(121,242)	(119,548)
其它经营开支	Other operating expenses	(83,235)	(70,952)
减值损失及为已减值贷款 及应收款项而提拨的准备金	Impairment losses and provisions for impaired loans and receivables	(246,534)	1,183
处置物业、工业装置及设备、投资物业 的收益或亏损	Gains less losses from the disposal of property, plant and equipment and investment properties	0	0
除税前利润	Profit before taxation	1,077,623	1,388,992
税项开支	Taxation	(216,200)	(60,863)
除税后利润	Profit after taxation	861,423	1,328,129

II. 资产负债表资料
Balance Sheet Information

		2025年06月30日 30 Jun 2025	2024年12月31日 31 Dec 2024
		港币千元 HKD '000	港币千元 HKD '000
资产	Assets		
现金及银行结餘	Cash and balances with banks	16,854,897	25,769,108
距离合约到期日超过1个月 但不超过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	2,671,076	9,065,245
存放于招商银行股份有限公司海外办事处的金额	Amount due from overseas offices of CMB	8,034,340	13,252,423
贸易汇票	Trade bills	0	0
持有的存款证	Certificates of deposit held	45,175,585	33,012,554
持有作交易用途的证券	Securities held for trading purposes	0	0
贷款及应收款项	Loans and receivables		
(A) 对客户的贷款及放款	(A) Loans and advances to customers	27,251,379	25,024,167
(B) 对银行的贷款及放款	(B) Loans and advances to banks	0	0
(C) 其它帐目	(C) Other accounts	3,309,720	2,770,393
(D) 为已减值贷款及应收款项而提拨的准备金	(D) Provisions for impaired loans and receivables	(914,270)	(667,736)
投资证券	Investment securities	39,550,129	27,043,982
其它投资	Other investments	0	0
物业、工业装置及设备以及投资物业	Property, plant and equipment and investment properties	30,175	32,896
衍生金融工具	Derivative financial instruments	(3,164)	630
其它资产	Other assets	245,296	255,767
资产总额	Total assets	142,205,163	135,559,429
负债	Liabilities		
尚欠银行存款及结餘	Deposits and balances from banks	14,067,552	6,307,315
活期存款及往来帐户	Demand deposits and current accounts	44,822,221	40,523,875
储蓄存款	Savings accounts	701,275	448,159
定期、短期通知及通知存款	Time, call and notice deposits	66,354,383	72,361,985
结欠招商银行股份有限公司海外办事处的金额	Amount due to overseas offices of CMB	4,881,456	4,114,162
已发行存款证	Certificates of deposit issued	0	0
已发行债务证券	Debt securities issued	6,233,172	6,165,676
其它负债	Other liabilities	4,435,040	5,144,393
利得税准备金	Provision for profits tax	710,064	493,864
负债总额	Total liabilities	142,205,163	135,559,429

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III. 资产负债表的其他资料

Additional Balance Sheet Information

		2025年06月30日 30 Jun 2025	2024年12月31日 31 Dec 2024
		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	27,251,379	25,024,167
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	1,295,993	1,067,193
- 其它应收款项	- Other receivables	2,013,727	1,703,200
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	-255,865	-205,836
- 个别方式评估	- Individually assessed	0	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

		2025年06月30日 30 Jun 2025	2024年12月31日 31 Dec 2024
		港币千元 HKD '000	港币千元 HKD '000
		占客户贷款 总额百分比 % to Total Advances to customers	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	0	0
减值准备 - 个别方式评估/特定拨备	Impairment allowances - individually assessed/specific provision	0	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2025年06月30日及2024年12月31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 30 June 2025 and 31 December 2024.

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

		2025年06月30日 30 Jun 2025	2024年12月31日 31 Dec 2024
		港币千元 HKD '000	港币千元 HKD '000
		贷款总额 Gross loans	贷款总额 Gross loans
		抵押品 Collateral	抵押品 Collateral
工业、商业及金融	Industrial, commercial and financial		
- 物业发展	- Property development	1,509,148	1,465,563
- 物业投资	- Property investment	173,498	171,619
- 土木工程	- Civil engineering works	1,095,491	1,063,852
- 酒店、餐饮	- Hotels, boarding houses & catering	0	0
- 与财务及金融有关	- Financial concerns	12,588,322	12,362,869
- 证券商	- Stock Brokers	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
- 批发及零售行业	- Wholesale and retail trade	1,091,835	158,302
- 制造业	- Manufacturing	0	0
- 运输及运输设备	- Transport and transport equipment	2,369,010	2,743,896
- 电力及煤气	- Electricity and gas	0	50,000
- 康乐活动	- Recreational Activities	65,729	63,831
- 资讯科技	- Information Technology	186,691	233,021
- 其它	- Others	4,925,877	2,485,000
个人	Individuals		
- 为购买居有其屋计划、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
- 为购买其他住宅物业的贷款	- Loans for the Purchase of Other Residential Properties	0	0
- 信用卡放款	- Credit Card Advances	0	0
- 其它	- Others	920,924	1,374,455
贸易融资	Trade finance	0	0
在香港以外使用的贷款及放款	Loans for use outside Hong Kong SAR	2,324,854	2,851,759
客户贷款总数	Total customer advances	27,251,379	25,024,167
		7,343,804	7,332,296

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

根据经风险转移后的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.

		2025年06月30日 30 Jun 2025				
		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 Non-Bank Financial Institutions	非金融 私营企业 Non-financial Private Sector	其它
		Banks	Offical Sectors	Financial Institutions	Non-financial Private Sector	Others
		合计 Total				
离岸中心	Offshore Centres					
香港	Hong Kong SAR	33,738	2,127	0	21,626	0
发展中的亚太区	Developing Asia and Pacific					
中国	China	14,158	72	0	6,869	0

		2024年12月31日 31 Dec 2024				
		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 Non-Bank Financial Institutions	非金融 私营企业 Non-financial Private Sector	其它
		Banks	Offical Sectors	Financial Institutions	Non-financial Private Sector	Others
		合计 Total				
离岸中心	Offshore Centres					
香港	Hong Kong SAR	34,203	2,039	0	17,811	0
发展中的亚太区	Developing Asia and Pacific					
中国	China	13,722	70	0	7,314	0

(v) 按国家或地域分部分类的客户贷款及放款的毛额

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:

		2025年06月30日 30 Jun 2025	2024年12月31日 31 Dec 2024
		百万港元 HKD Million	百万港元 HKD Million
客户贷款及放款的毛额	Gross amount of loans and advances to customers		
- 中国	- China	6,853	7,314
- 香港	- Hong Kong SAR	19,792	17,214
总计	Total	26,645	24,528
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	0
- 香港	- Hong Kong SAR	0	0
总计	Total	0	0

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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:

现货资产	Spot assets
现货负债	Spot liabilities
远期买入	Forward purchases
远期卖出	Forward sales
期权盘净额	Net option position
长（短）盘净额	Net long/(short) position
结构性仓位净额	Net structural position

2025年06月30日 30 Jun 2025		
百万港元 HKD Million		
美元 USD	人民币 CNY	合计 Total
95,423	15,773	111,196
98,884	12,081	110,965
7,708	1,780	9,488
2,777	6,410	9,187
0	0	0
1,470	(938)	532
0	0	0

现货资产	Spot assets
现货负债	Spot liabilities
远期买入	Forward purchases
远期卖出	Forward sales
期权盘净额	Net option position
长（短）盘净额	Net long/(short) position
结构性仓位净额	Net structural position

2024年12月31日 31 Dec 2024		
百万港元 HKD Million		
美元 USD	人民币 CNY	合计 Total
92,210	14,685	106,895
91,275	15,303	106,578
4,796	4,528	9,324
4,692	4,636	9,328
0	0	0
1,039	(726)	313
0	0	0

期权持仓净额是根据香港金融管理局于（外币持仓）申报表所载之（得尔塔加权持仓）方式计算。

The net option position is calculated based on the delta-weighted position approach set out in the prudential return "Foreign Currency Position" issued by the Hong Kong Monetary Authority ("HKMA").

(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

		2025年06月30日 30 Jun 2025		2024年12月31日 31 Dec 2024	
		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	0	0.00%	0	0.00%
- 超过3个月但不超过6个月	- More than 3 months but not more than 6 months	0	0.00%	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	0		0	
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	0		0	
为过期贷款及放款而提拨的减值准备	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2025年06月30日及2024年12月31日本行并没有已收回资产。
 The Bank did not have any repossessed assets as at 30 Jun 2025 and 31 Dec 2024.

(iv) 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“内地业务申请”准则。
 Non-bank counterparties are identified in accordance with the method set out in the
 "Return of Mainland Activities" 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	- Central government, central government-owned entities and their subsidiaries and JVs
- 地方政府,地方政府企业,及其子公司和合营企业	- Local governments, local government-owned entities and their subsidiaries and JVs
- 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	- PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs
- 其他不包含在以上第一项之中央政府企业	- Other entities of central government not reported in the 1st item above
- 其他不包含在以上第二项之地方政府企业	- Other entities of local government not reported in the 2nd item above
- 居于境外之中国公民或境外机构用于境内的信贷	- PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China
其他被认定为内地非银行对手方的风险	- Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures
总额	Total
总资产(拨备后)	Total assets after provisions
资产负债表内总额占总资产百分比	On-balance sheet exposures as % of total assets

2025年06月30日 30 Jun 2025		
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
4,295	236	4,531
5,535	14	5,549
1,077	184	1,261
1,595	1,062	2,657
0	0	0
3,676	2,673	6,349
174	57	231
16,352	4,226	20,578
142,210		
11.50%		

- 中央政府,中央政府持有的机构,及其子公司和合营企业	- Central government, central government-owned entities and their subsidiaries and JVs
- 地方政府,地方政府企业,及其子公司和合营企业	- Local governments, local government-owned entities and their subsidiaries and JVs
- 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	- PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs
- 其他不包含在以上第一项之中央政府企业	- Other entities of central government not reported in the 1st item above
- 其他不包含在以上第二项之地方政府企业	- Other entities of local government not reported in the 2nd item above
- 居于境外之中国公民或境外机构用于境内的信贷	- PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China
其他被认定为内地非银行对手方的风险	- Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures
总额	Total
总资产(拨备后)	Total assets after provisions
资产负债表内总额占总资产百分比	On-balance sheet exposures as % of total assets

2024年12月31日 31 Dec 2024		
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
3,075	233	3,308
4,874	15	4,889
3,394	181	3,575
1,847	1,000	2,847
0	0	0
629	0	629
485	149	634
14,304	1,578	15,882
135,559		
10.55%		

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

		2025年06月30日 30 Jun 2025 港币千元 HKD '000	2024年12月31日 31 Dec 2024 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	19,183	193,306
- 交易关联或有项目	- Transaction related contingencies	0	0
- 贸易关联或有项目	- Trade related contingencies	53,417	67,116
- 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	3,119,152	1,344,474
- 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	10,481,712	9,383,419
- 利率衍生工具合约	- Interest rate derivative contracts	195,000	477,830
- 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	33,652	75,810
- 利率衍生工具合约	- Interest rate derivative contracts	1,599	5,394
- 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 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 HKMA.

		季度结至 For the quarter ended 2025年6月30日 30 Jun 2025	季度结至 For the quarter ended 2024年6月30日 30 Jun 2024
平均流动性维持比率	Average LMR (%)	116.05%	95.67%
		季度结至 For the quarter ended 2025年6月30日 30 Jun 2025	季度结至 For the quarter ended 2024年6月30日 30 Jun 2024
平均核心资金比率	Average CFR (%)	650.88%	736.81%

平均流动性维持比率及核心资金比率是根据每个月的相类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.

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)
中期财务资料披露声明书截至 2025年06月30日止
Interim Financial Disclosure Statement as at 30 June 2025

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

		2025年06月30日 30 Jun 2025 百万人民币 RMB Million	2024年12月31日 31 Dec 2024 百万人民币 RMB Million
资本充足比率	Capital adequacy ratio	18.56%	19.05%
股东资金总额	Aggregate amount of shareholders funds	1,289,233	1,226,014

资本充足比率仅按照国家金融监督管理局发布的《商业银行资本管理办法》及其他相关规定的要求计算。
The capital adequacy ratio was prepared solely in accordance with the "Rules on Capital Management of Commercial Banks" issued by the National Financial Regulatory Administration (NFRA).

II. 其它合并财务资料

Other Consolidated Financial Information

		2025年06月30日 30 Jun 2025 百万人民币 RMB Million	2024年12月31日 31 Dec 2024 百万人民币 RMB Million
- 资产总额	- Total assets	12,657,151	12,152,036
- 负债总额	- Total liabilities	11,360,291	10,918,561
- 贷款总额	- Total advances	7,116,616	6,888,315
- 客户存款总额	- Total customer deposits	9,422,379	9,096,587
		2025年06月30日 30 Jun 2025 百万人民币 RMB Million	2024年06月30日 30 Jun 2024 百万人民币 RMB Million
- 除税前利润	- Pre-tax profit	88,906	89,641
于2025年06月30日,1人民币兑换1.095491 港元	1 RMB = 1.095491 HKD at 30/06/2025		
于2024年12月31日,1人民币兑换1.063852 港元	1 RMB = 1.063852 HKD at 31/12/2024		
于2024年6月30日,1人民币兑换1.074601 港元	1 RMB = 1.074601 HKD at 30/06/2024		

遵守声明

Statement of Compliance

本行于编制二零二五年之中期报告及财务报表时,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 2025 Interim 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香港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

