

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2026年06月30日止
 Interim Financial Disclosure Statement as at 30 June 2026

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

I. 收益表资料

Profit and Loss Information

	2026年06月30日 30 Jun 2026	2025年06月30日 30 Jun 2025
	港币千元 HKD '000	港币千元 HKD '000
利息收入	3,064,710	2,831,297
利息开支	(1,808,453)	(1,506,623)
其它经营收入		
- 外汇买卖的利润减去亏损	110,195	5,044
- 非买卖性质外汇业务的利润减去亏损	2,383	3,784
- 持作买卖用途的证券收益减亏损	2,412	0
- 来自其它交易活动收益减亏损	(766)	29,991
- 费用及佣金收入总计	324,617	300,339
- 费用及佣金开支总计	(27,202)	(26,660)
- 其它	14,925	(108,538)
员工开支	(136,401)	(121,242)
其它经营开支	(88,210)	(83,235)
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	(309,860)	(246,534)
除税前利润	0	0
税项开支	1,148,350	1,077,623
除税后利润	(221,700)	(216,200)
	926,650	861,423

II. 资产负债表资料

资产负债表资料

	2026年06月30日 30 Jun 2026	2025年12月31日 31 Dec 2025
	港币千元 HKD '000	港币千元 HKD '000
资产		
现金及银行结餘	7,235,881	30,742,483
距离合约到期日超过1个月 但不超过12个月的银行存款	664,833	0
存放于招商银行股份有限公司海外办事处的金额	11,148,289	8,818,559
贸易汇票	0	0
持有的存款证	49,849,780	39,775,334
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	40,178,852	36,590,633
(B) 对银行的贷款及放款	0	0
(C) 其它帐户	3,539,338	3,284,051
(D) 为已减值贷款及应收款项而提拨的准备金	(1,994,800)	(1,675,244)
投资证券	60,028,549	47,020,381
其它投资	5,408	0
物业、工业装置及设备以及投资物业	22,873	27,078
衍生金融工具	2,474	3,166
其它资产	209,076	193,835
资产总额	170,890,553	164,780,276
负债		
尚欠银行存款及结餘	23,552,208	17,986,141
活期存款及往来帐户	55,825,704	48,746,861
储蓄存款	721,256	721,725
定期、短期通知及通知存款	68,253,187	70,411,432
结欠招商银行股份有限公司海外办事处的金额	12,131,228	20,848,886
已发行存款证	3,397,137	0
已发行债务证券	0	0
其它负债	6,420,933	5,574,167
利得税准备金	588,900	491,064
负债总额	170,890,553	164,780,276

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III. 资产负债表的其他资料

Additional Balance Sheet Information

		2026年06月30日 30 Jun 2026	2025年12月31日 31 Dec 2025
		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	40,178,853	36,590,633
对银行的贷款及放款	Loans and advances to banks	0	0
其它项目	Other accounts		
- 应计利息	- Accrued interest	1,560,697	1,442,162
- 其它应收款项	- Other receivables	1,978,641	1,841,889
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	(422,241)	(393,587)
- 个别方式评估	- Individually assessed	(474,947)	(469,476)

对其它项目并无减值准备。

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

		2026年06月30日 30 Jun 2026	2025年12月31日 31 Dec 2025
		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	680,230	651,941
减值准备 - 个别方式评估/特定拨备	Impairment allowances - individually assessed/specific provision	474,947	469,476
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	167,833	161,726

减值贷款为按个别方式评估的贷款。在2026年06月30日及2025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 2026 and 31 December 2025.

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

		2026年06月30日 30 Jun 2026	2025年12月31日 31 Dec 2025
		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	2,000,000	1,534,212
- 物业投资	- Property investment	58,833	58,395
- 土木工程	- Civil engineering works	1,455,737	1,213,685
- 酒店、餐饮	- Hotels, boarding houses & catering	459,983	0
- 与财务及金融有关	- Financial concerns	22,653,564	20,438,399
- 证券商	- Stock Brokers	0	0
- 购买股票的非证券经纪公司及其他人士	- Non-stockbroking companies & individuals for the purchase of shares	0	0
- 批发及零售行业	- Wholesale and retail trade	1,363,738	1,356,418
- 制造业	- Manufacturing	0	0
- 运输及运输设备	- Transport and transport equipment	791,327	2,760,451
- 电力及煤气	- Electricity and gas	0	0
- 康乐活动	- Recreational Activities	0	0
- 资讯科技	- Information Technology	0	0
- 其它	- Others	2,069,280	2,328,135
个人	Individuals		
- 为购买居者有其屋计划、私人机构参建屋屋计划、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	767,633	879,324
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	8,558,757	6,021,614
客户贷款总数	Total customer advances	40,178,852	36,590,633
		10,651,614	10,122,840

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.

		2026年06月30日 30 Jun 2026					
		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	Offical Sectors	Non-Bank Financial Institutions	Non-financial Private Sector	Others	Total
离岸中心 香港	Offshore Centres Hong Kong SAR	24,885	2,095	14,019	21,997	0	62,996
发展中的亚太区 中国	Developing Asia and Pacific China	10,990	433	553	8,748	0	20,724
		2025年12月31日 31 Dec 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	非金融 私营企业	其它	合计
		Banks	Offical Sectors	Non-Bank Financial Institutions	Non-financial Private Sector	Others	Total
离岸中心 香港	Offshore Centres Hong Kong SAR	29,568	2,119	0	32,782	0	64,469
发展中的亚太区 中国	Developing Asia and Pacific China	14,927	436	0	6,950	0	22,313

(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:

		2026年06月30日 30 Jun 2026		2025年12月31日 31 Dec 2025	
		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		7,782		5,409
- 香港	- Hong Kong SAR		31,720		30,565
总计	Total		39,502		35,974
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		4		0
- 香港	- Hong Kong SAR		0		0
总计	Total		4		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
现货负债
远期买入
远期卖出
期权盘净额
长（短）盘净额
结构性仓位净额

Spot assets
Spot liabilities
Forward purchases
Forward sales
Net option position
Net long/(short) position
Net structural position

2026年06月30日 30 Jun 2026		
百万港元	HKD Million	
美元	人民币	合计
USD	CNY	Total
107,343	25,190	132,533
103,657	25,013	128,670
10,357	7,574	17,931
13,401	7,260	20,661
0	0	0
642	491	1,133
0	0	0

2025年12月31日 31 Dec 2025		
百万港元	HKD Million	
美元	人民币	合计
USD	CNY	Total
106,183	21,251	127,434
106,773	17,593	124,366
8,448	3,489	11,937
6,770	6,932	13,702
0	0	0
1,088	215	1,303
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

已过期客户贷款及放款
- 超过1个月但不超过3个月
- 超过3个月但不超过6个月
- 超过6个月但不超过1年
- 超过1年
给予客户的经重组贷款及放款
(已过期超过3个月的除外)
已过期或经重组贷款及放款的毛额

Overdue loans and advances to customers
- More than 1 month but not more than 3 months
- More than 3 months but not more than 6 months
- More than 6 months but not more than one year
- More than one year
Rescheduled loans and advances to customers
(excluding those which have been overdue for more than 3 months)
Gross overdue or rescheduled loans and advances to customers

2026年06月30日 30 Jun 2026			2025年12月31日 31 Dec 2025		
占客户贷款 总额百分比 % to Total			占客户贷款 总额百分比 % to Total		
港币千元 HKD '000	Advances to customers		港币千元 HKD '000	Advances to customers	
0	0.00%		0	0.00%	
0	0.00%		0	0.00%	
0	0.00%		0	0.00%	
3,673	0.01%		0	0.00%	
3,673			0		
3,673			0		
0			0		
0			0		
3,673			0		
3,673			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
有抵押品用以减低信用风险的过期贷款及放款
无抵押品用以减低信用风险的过期贷款及放款

Current market value of collateral held against the covered portion of
overdue loans and advances
Covered portion of overdue loans and advances
Uncovered portion of overdue loans and advances

为过期贷款及放款而提拨的减值准备

Impairment allowances made on overdue loans and advances

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

Reposessed Assets

在2026年06月30日及2025年12月31日本行并没有已收回资产。
The Bank did not have any reposessed assets as at 30 Jun 2026 and 31 Dec 2025.

(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“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
- 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)
资产负债表中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

2026年06月30日 30 Jun 2026		
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
5,490	1,522	7,012
3,865	431	4,296
8,930	124	9,054
608	389	997
373	0	373
4,604	1,015	5,619
1,236	95	1,331
25,106	3,576	28,681
170,891		
14.69%		

- 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)
资产负债表中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

2025年12月31日 31 Dec 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
4,497	0	4,497
4,835	172	5,007
5,857	218	6,075
2,327	214	2,541
149	0	149
4,484	1,941	6,425
1,352	51	1,403
23,501	2,596	26,097
164,780		
14.26%		

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

		2026年06月30日 30 Jun 2026	2025年12月31日 31 Dec 2025
		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	45,803	52,576
- 交易关联或有项目	- Transaction related contingencies	0	0
- 贸易关联或有项目	- Trade related contingencies	95,586	39,736
- 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	5,009,742	1,854,775
- 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	29,438,404	15,220,262
- 利率衍生工具合约	- Interest rate derivative contracts	0	195,000
- 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	79,725	87,958
- 利率衍生工具合约	- Interest rate derivative contracts	0	766
- 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 HKMA.

		季度结算至 For the quarter ended 2026年6月30日 30 Jun 2026	季度结算至 For the quarter ended 2025年6月30日 30 Jun 2025
平均流动性维持比率	Average LMR (%)	102.65%	116.05%
平均核心资金比率	Average CFR (%)	597.28%	650.88%

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.

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2026年06月30日止
 Interim Financial Disclosure Statement as at 30 June 2026

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

		2026年06月30日 30 Jun 2026	2025年12月31日 31 Dec 2025
		百万人民币 RMB Million	百万人民币 RMB Million
资本充足比率	Capital adequacy ratio	18.33%	18.24%
股东资金总额	Aggregate amount of shareholders funds	1,345,033	1,272,875

资本充足比率仅按照国家金融监督管理总局发布的《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

		2026年06月30日 30 Jun 2026	2025年12月31日 31 Dec 2025
		百万人民币 RMB Million	百万人民币 RMB Million
- 资产总额	- Total assets	13,785,280	13,070,523
- 负债总额	- Total liabilities	12,431,979	11,789,624
- 贷款总额	- Total advances	7,453,033	7,258,058
- 客户存款总额	- Total customer deposits	10,162,498	9,836,130

		2026年06月30日 30 Jun 2026	2025年06月30日 30 Jun 2025
		百万人民币 RMB Million	百万人民币 RMB Million
- 除税前利润	- Pre-tax profit	90,737	88,906

于2026年06月30日, 1人民币兑换1.155737 港元
 于2025年12月31日, 1人民币兑换1.113685 港元
 于2025年06月30日, 1人民币兑换1.095491 港元
 1 RMB = 1.155737 HKD at 30/06/2026
 1 RMB = 1.113685 HKD at 31/12/2025
 1 RMB = 1.095491 HKD at 30/06/2025

遵守声明

Statement of Compliance

本行于编制二零二六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 2026 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

