

China Development Bank Corporation – Hong Kong Branch

2016 Interim Results Disclosure Statement

This is the Interim Results Disclosure Statement issued by the Bank for the period ended 30 June 2016. The information stated is not audited. It contains all the disclosures required by the Banking (Disclosure) Rules and the Supervisory Policy Manual:- Guideline on the Application of the Banking (Disclosure) Rules issued by the Hong Kong Monetary Authority. This statement is readily accessible at our office located at 33/F, One International Finance Centre, No. 1 Harbour View Street, Central, Hong Kong.

China Development Bank Corporation - Hong Kong Branch
Interim Report for the period ended 30 June 2016

Amount expressed in thousand HKD, unless otherwise stated

I. Income Statement

	For period 1 January 2016 - 30 June 2016	For period 1 January 2015 - 30 June 2015
Interest income	4,191,137	4,607,772
Interest expense	(1,755,200)	(1,834,919)
Other operating income		
- Gains less losses from trading in foreign currencies	(79,755)	390,391
- Net fees and commission income	286,508	234,508
- <i>Fees and commission income</i>	291,718	246,765
- <i>Fees and commission expenses</i>	(5,210)	(12,257)
- Others	(597,694)	152,137
Total operating income	<u>2,044,996</u>	<u>3,549,889</u>
Operating expenses		
- Rental expenses	(24,862)	(24,456)
- Staff expenses	(58,911)	(58,330)
- Net charge for debt provision	(546,521)	(527,546)
- Other operating expenses	(18,620)	(19,259)
Total operating expenses	<u>(648,914)</u>	<u>(629,591)</u>
Profit before taxation	1,396,082	2,920,298
Tax expense	(382,399)	(503,827)
Profit after taxation	<u>1,013,683</u>	<u>2,416,471</u>
Other comprehensive income		
- Fair value gain on available-for-sale securities	39,640	35,520
Total comprehensive income for the period	<u><u>1,053,323</u></u>	<u><u>2,451,991</u></u>

China Development Bank Corporation - Hong Kong Branch

Amount expressed in thousand HKD, unless otherwise stated

II. Balance Sheet

	As at 30 June 2016	As at 31 December 2015
Assets		
Cash and balances with banks	111,736,986	144,058,549
Amount due from overseas offices	830,435	39,562
Trade bills	278,896	163,657
Loans and receivables and other accounts	234,578,479	238,910,304
Derivative financial instruments	3,076,461	2,660,321
Investment securities-available-for-sale	2,159,584	2,117,631
Property, plant and equipment and investment properties	52,123	54,547
Total assets	<u><u>352,712,964</u></u>	<u><u>388,004,571</u></u>
Equity and liabilities		
Deposits and balances from banks	52,995,974	93,067,929
Deposits from customers	72,588,125	70,888,169
- Demand deposits and current accounts	-	-
- Savings deposits	64,297,500	64,821,927
- Time, call and notice deposits	8,290,625	6,066,242
Amount due to overseas offices	41,587,366	49,659,029
Certificates of deposit issued	182,541,417	172,618,996
Issued debt securities	938,910	1,131,442
Derivative financial instruments	201,305	260,447
Other liabilities	640,020	212,035
Total liabilities	<u><u>351,493,117</u></u>	<u><u>387,838,047</u></u>
Reserves	1,219,847	166,524
Total Equity and Liabilities	<u><u>352,712,964</u></u>	<u><u>388,004,571</u></u>

Amount expressed in thousand HKD, unless otherwise stated

III. Additional Balance Sheet Information

(i) Trade bills

	As at 30 June 2016	As at 31 December 2015
Gross trade bills	287,492	168,493
Less: collective impairment allowances	<u>(8,596)</u>	<u>(4,836)</u>
	<u>278,896</u>	<u>163,657</u>

(ii) Loans and receivables and other accounts

- loans and advances to customers	220,919,093	223,347,858
- loans and advances to banks	28,090,132	29,324,245
- accrued interest and other accounts	289,261	437,491
Less: Collective impairment allowances	(9,494,390)	(9,359,380)
Individual impairment allowances	<u>(5,225,617)</u>	<u>(4,839,910)</u>
	<u>234,578,479</u>	<u>238,910,304</u>

(iii) Individual impaired loans and advances to customers:

- Loans and advances	7,871,210	8,245,625
- Individual impairment allowances	(5,225,617)	(4,839,910)
- Collateral value	140,405	143,236
- Percentage to total loans and advances to customers	3.56%	3.69%

(iv) Analysis of gross amount of loans and advances to customers:

By industry categories:	As at 30 June 2016		As at 31 December 2015	
	Outstanding Balance	Covered by Collateral	Outstanding Balance	Covered by Collateral
<i>Loans and advances for use in Hong Kong</i>				
Industrial, commercial and financial sectors:				
- Property development	15,437,963	-	15,020,928	-
- Financial concerns	39,124,715	2,058,053	34,731,287	2,908,942
- Wholesale and retail trade	6,524,381	4,866,138	7,607,577	5,481,443
- Manufacturing	6,080,181	3,410,162	7,474,792	3,424,704
- Transport and transport equipment	13,295,120	8,959,558	13,121,603	8,990,764
- Stockbrokers	775,560	-	775,593	-
- Information technology	620,779	-	-	-
- Others	22,902,165	580,000	11,229,794	580,000
<i>Trade finance</i>	3,397,644	681,777	9,679,868	690,943
<i>Loans and advances for use outside Hong Kong</i>	112,760,585	51,626,337	123,706,416	54,502,516
Total	<u>220,919,093</u>	<u>72,182,025</u>	<u>223,347,858</u>	<u>76,579,312</u>

By geographical areas:

The gross amount of loans and advances to customers by countries or geographical segment is in accordance with the location of the counterparties after taking into account the transfer of risk. In general, a transfer of risk arises if the loans or advances of a customer are guaranteed by a party in a country which is different from that of the customer. A country or geographical segment, to which not less than 10% of the Branch's total amount of loans and advances to customers are attributable after taking into account any recognised risk transfer, is disclosed at below:

	As at 30 June 2016	As at 31 December 2015
China	99,029,864	108,730,486
Hong Kong	111,565,492	100,962,042
Other countries	<u>10,323,737</u>	<u>13,655,330</u>
	<u>220,919,093</u>	<u>223,347,858</u>

Amount expressed in thousand HKD, unless otherwise stated

III. Additional Balance Sheet Information (cont'd)

(v) Individual impaired loans by geographical areas

	As at 30 June 2016		As at 31 December 2015	
	Impaired loan	Individual provision	Impaired loan	Individual provision
China	7,871,210	(5,225,617)	7,983,367	(4,624,858)
Hong Kong	-	-	262,258	(215,052)
	<u>7,871,210</u>	<u>(5,225,617)</u>	<u>8,245,625</u>	<u>(4,839,910)</u>

(vi) Overdue or rescheduled assets

	As at 30 June 2016		As at 31 December 2015	
	Gross amount	% to total loans and advances to customers	Gross amount	% to total loans and advances to customers
Loans and advances to customers:				
Overdue more than 1 month but not more than 3 months	-	-	3,039,993	1.36%
Overdue more than 6 months but not more than 1 year	4,344,919	1.97%	-	-
Overdue more than 1 year	3,526,291	1.59%	3,784,993	1.70%
Total	<u>7,871,210</u>	<u>3.56%</u>	<u>6,824,986</u>	<u>3.06%</u>
Individual impairment allowances	<u>5,225,617</u>		<u>4,281,841</u>	
Collateral value	<u>140,405</u>		<u>143,236</u>	
	As at 30 June 2016		As at 31 December 2015	
	Gross amount	% to total loans and advances to customers	Gross amount	% to total loans and advances to customers
Rescheduled assets	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>

IV. International Claims

The information on international claims discloses exposures to foreign counterparties on which the ultimate risk lies, and is derived according to the location of the counterparties after taking into account any recognised 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 recognised risk transfer are disclosed.

	Banks	Official Sector	Non-bank private sector		Others	Total
			Non-bank financial institutions	Non-financial private sector		
HK\$ million eqvi.						
As at 30 June 2016						
Developed countries	1,004	-	-	709	-	1,713
Offshore centres	16,521	-	9,714	73,663	2,427	102,325
- of which: Hong Kong	16,520	-	9,093	70,554	2,427	98,594
Developing Europe	433	-	-	-	-	433
Developing Latin America and Caribbean	19,625	-	-	311	-	19,936
Developing Asia-Pacific	56,223	-	4,259	100,344	-	160,826
- of which: China	52,071	-	4,259	94,771	-	151,101
Total	<u>93,806</u>	<u>-</u>	<u>13,973</u>	<u>175,027</u>	<u>2,427</u>	<u>285,233</u>

Amount expressed in thousand HKD, unless otherwise stated

IV. International Claims (cont'd)

	Banks	Official Sector	Non-bank private sector		Others	Total
			Non-bank financial institutions	Non-financial private sector		
HK\$ million eqvi.						
As at 31 December 2015						
Developed countries	1,249	-	-	932	-	2,181
Offshore centres	23,192	-	10,222	70,675	7,636	111,725
- of which: Hong Kong	23,191	-	10,222	63,883	7,636	104,932
Developing Latin America and Caribbean	21,303	-	-	415	-	21,718
Developing Asia-Pacific	78,760	-	3,812	110,434	-	193,006
- of which: China	74,615	-	3,812	104,919	-	183,346
Total	124,504	-	14,034	182,456	7,636	328,630

V. Currency Risk

Foreign currency exposures other than reporting currency

	As at 30 June 2016					
	USD	GBP	EUR	CNY	Others	Total
HK\$ million eqvi.						
Spot assets	215,996	579	19,498	40,430	99	276,602
Spot liabilities	(202,312)	(1,196)	(10,842)	(33,184)	-	(247,534)
Forward purchases	7,859	835	-	781	-	9,475
Forward sales	(11,005)	-	(7,766)	-	(36)	(18,807)
Net option position	-	-	-	-	-	-
Net long (net short) position	10,538	218	890	8,027	63	19,736
Net structural position	-	-	-	-	-	-
As at 31 December 2015						
	USD	GBP	EUR	CNY	Others	Total
HK\$ million eqvi.						
Spot assets	254,237	636	19,360	43,639	184	318,056
Spot liabilities	(237,677)	(1,315)	(20,377)	(36,767)	-	(296,136)
Forward purchases	145	918	1,694	796	-	3,553
Forward sales	(8,109)	-	-	-	(129)	(8,238)
Net option position	-	-	-	-	-	-
Net long (net short) position	8,596	239	677	7,668	55	17,235
Net structural position	-	-	-	-	-	-

VI. Non-Bank Mainland Exposures

	On-balance sheet exposure	Off-balance sheet exposure	Total
HK\$ million eqvi.			
As at 30 June 2016			
(a) Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	96,763	27,408	124,171
(b) Local governments, local government-owned entities and their subsidiaries and JVs	18,754	4,284	23,038
(c) PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	43,986	6,055	50,041
(d) Other entities of central government not reported in item (a)	2,601	-	2,601
(e) Other entities of local governments not reported in item (b)	2,216	-	2,216
(f) PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	12,192	18	12,210
(g) Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	20,564	931	21,495
Total	197,076	38,696	235,772
Total assets after provision	355,186		
On-balance sheet exposures as percentage of total assets	55.49%		

Amount expressed in thousand HKD, unless otherwise stated

VI. Non-Bank Mainland Exposures (cont'd)

	On-balance sheet exposure	Off-balance sheet exposure	Total
	HK\$ million eqvi.		
As at 31 December 2015			
(a) Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	78,014	29,514	107,528
(b) Local governments, local government-owned entities and their subsidiaries and JVs	23,249	4,872	28,121
(c) PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	38,579	2,585	41,164
(d) Other entities of central government not reported in item (a)	3,857	-	3,857
(e) Other entities of local governments not reported in item (b)	8,571	-	8,571
(f) PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	15,842	77	15,919
(g) Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	24,321	-	24,321
Total	192,433	37,048	229,481
Total assets after provision	395,651		
On-balance sheet exposures as percentage of total assets	48.64%		

VII. Off-balance Sheet Exposures (other than derivative transactions)

	As at 30 June 2016	As at 31 December 2015
Contractual or notional amounts of other commitments		
Direct credit substitutes	17,981,808	17,323,822
Transaction-related contingencies	258,872	254,071
Trade-related contingencies	41,163	133,680
Other commitments	35,648,662	33,829,494
	53,930,505	51,541,067

VIII. Derivative Transactions

	As at 30 June 2016	As at 31 December 2015
<i>Total contractual or notional amounts</i>		
Exchange rate-related derivative contracts	18,853,002	8,253,599
Interest rate derivative contracts	33,631,290	40,038,071
	52,484,292	48,291,670
<i>Total fair value asset</i>		
Exchange rate-related derivative contracts	130,960	39,912
Interest rate derivative contracts	2,945,501	2,620,409
	3,076,461	2,660,321
<i>Total fair value liability</i>		
Exchange rate-related derivative contracts	(189,506)	(134,188)
Interest rate derivative contracts	(11,799)	(126,259)
	(201,305)	(260,447)

The fair values of derivatives do not take into account the effects of bilateral netting arrangements.

IX. Liquidity ratio

	For period 1 January 2016 - 30 June 2016	For period 1 January 2015 - 30 June 2015
The average liquidity maintenance ratio	107.32%	168.35%

The average liquidity maintenance ratio is the arithmetic mean of each calendar month's average value of its liquidity maintenance ratio as reported in Part I(2) of the "Return of Liquidity Position of an Authorized Institution".

Amount expressed in thousand HKD, unless otherwise stated

X. Liquidity Risk Management

The Bank uses various tools for measurement of liquidity risk including liquidity ratio, stress testing, liquidity gap analysis, dynamic liquidity cashflow model and maturity ladder. The Bank maintains diverse sources of liquidity to facilitate flexibility in meeting funding requirements. The Bank are primarily funded by debt capital market issuances, borrowing from head office and other financial institutions.

XI. Consolidated Bank Information

	As at 31 December 2015 ¹	As at 31 December 2014 ²
(i) Capital and Capital adequacy		
	RMB million	RMB million
Consolidated Amount of Shareholders' funds	1,064,324	667,609
Consolidated Capital Adequacy Ratio *	10.81%	11.88%
(ii) Other Financial Information		
Total assets	12,619,675	10,317,030
Total liabilities	11,549,418	9,636,190
Total loans and advances, gross	9,206,949	7,941,642
Total customer deposits	1,855,411	1,087,712
Pre-tax Profit	135,253	129,003

¹ The figures for year ended 31 December 2015 are extracted from the audited Consolidated Financial Statements of Head Office.

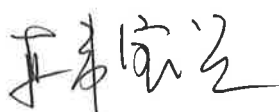
² The figures for year ended 31 December 2014 are extracted from the audited Consolidated Financial Statements of Head Office.

* The consolidated capital adequacy ratio is calculated in accordance with the Capital Rules for Commercial Banks (Provisional) issued by the China Banking Regulatory Commission and other relevant requirements, while prior-year capital adequacy ratio is calculated in accordance with the Rules for Regulating the Capital Adequacy Requirement of Commercial Banks and other relevant requirements. The inputs are based on consolidated financial statements prepared in accordance with the China Accounting Standards.

XII. Statement of Compliance

This 2016 Interim Financial Disclosure Statement contains all disclosures required by the Banking (Disclosure) Rules and the Supervisory Policy Manual:- Guideline on the Application of the Banking (Disclosure) Rules issued by the Hong Kong Monetary Authority.

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



HAN Baoxing
Chief Executive
China Development Bank Corporation - Hong Kong Branch

國家開發銀行股份有限公司 – 香港分行
2016 年中期業績報告

這是本行發出截至 2016 年 6 月 30 日的中期業績披露聲明。所載資料均未經審核，但已包括及遵守銀行業(披露)規則及香港金融管理局頒佈的監管政策手冊之銀行業(披露)規則的應用指引的要求。這中期業績披露報告可在本行位於香港中環港景街一號國際金融中心一期三十三樓的辦公室查閱。

國家開發銀行股份有限公司 - 香港分行
2016 中期業績報告

以港幣千元位列示(除特別注明外)

I. 損益表

	2016年1月1日 至6月30日	2015年1月1日 至6月30日
利息收入	4,191,137	4,607,772
利息開支	(1,755,200)	(1,834,919)
其他經營收入		
- 來自非港元貨幣交易的收益減虧損	(79,755)	390,391
- 費用及佣金收入淨額	286,508	234,508
- 收費及佣金收入	291,718	246,765
- 收費及佣金支出	(5,210)	(12,257)
- 其他	(597,694)	152,137
營業總收入	<u>2,044,996</u>	<u>3,549,889</u>
營業支出		
- 租金支出	(24,862)	(24,456)
- 職員工資支出	(58,911)	(58,330)
- 貸款減值準備	(546,521)	(527,546)
- 其他營業支出	(18,620)	(19,259)
營業總支出	<u>(648,914)</u>	<u>(629,591)</u>
除稅前利潤	1,396,082	2,920,298
稅項支出	(382,399)	(503,827)
除稅後利潤	<u>1,013,683</u>	<u>2,416,471</u>
其他綜合收益		
- 可供出售金融資產公允價值變動	39,640	35,520
本年度綜合收益總額	<u>1,053,323</u>	<u>2,451,991</u>

國家開發銀行股份有限公司 - 香港分行

以港幣千元位列示(除特別注明外)

II. 資產負債表

	於2016年6月30日	於2015年12月31日
資產		
現金及銀行同業結存	111,736,986	144,058,549
存款於海外辦事處	830,435	39,562
貿易票據	278,896	163,657
貸款及應收款及其他	234,578,479	238,910,304
衍生金融工具	3,076,461	2,660,321
可供出售金融資產	2,159,584	2,117,631
物業、工業裝置及設備以及投資物業	52,123	54,547
總資產	<u>352,712,964</u>	<u>388,004,571</u>
權益及負債		
銀行同業存款及餘額	52,995,974	93,067,929
客戶存款	72,588,125	70,888,169
- 活期存款及往來帳戶	-	-
- 儲蓄存款	64,297,500	64,821,927
- 定期、短期通知及通知存款	8,290,625	6,066,242
結欠海外辦事處	41,587,366	49,659,029
已發行存款證	182,541,417	172,618,996
已發行債務證券	938,910	1,131,442
衍生金融工具	201,305	260,447
其他負債	640,020	212,035
總負債	<u>351,493,117</u>	<u>387,838,047</u>
儲備	1,219,847	166,524
權益及負債總額	<u>352,712,964</u>	<u>388,004,571</u>

以港幣千元位列示(除特別注明外)

III. 資產負債表附加資訊	於2016年 6月30日	於2015年 12月31日
(i) 貿易票據		
貿易票據總額	287,492	168,493
減:集體減值準備金	(8,596)	(4,836)
	<u>278,896</u>	<u>163,657</u>
(ii) 貸款及應收款及其他賬目		
- 客戶貸款及墊款	220,919,093	223,347,858
- 銀行貸款及墊款	28,090,132	29,324,245
- 應收利息及其他	289,261	437,491
減:集體減值準備金	(9,494,390)	(9,359,380)
單項減值準備金	(5,225,617)	(4,839,910)
	<u>234,578,479</u>	<u>238,910,304</u>
(iii) 單項減值貸款		
- 貸款及應收款	7,871,210	8,245,625
- 單項減值準備金	(5,225,617)	(4,839,910)
- 抵押品結餘	140,405	143,236
- 單項減值貸款及墊款占客戶貸款及墊款百分比	3.56%	3.69%

(iv) 客戶貸款及墊款毛額分析

按行業類別劃分:	於2016年6月30日		於2015年12月31日	
	未償還結餘	有抵押品彌償 之結餘	未償還結餘	有抵押品彌償 之結餘
<i>在香港使用的貸款及墊款</i>				
<i>工業、商業及金融業類:</i>				
- 物業發展	15,437,963	-	15,020,928	-
- 金融企業	39,124,715	2,058,053	34,731,287	2,908,942
- 批發及零售行業	6,524,381	4,866,138	7,607,577	5,481,443
- 製造業	6,080,181	3,410,162	7,474,792	3,424,704
- 運輸及運輸設備	13,295,120	8,959,558	13,121,603	8,990,764
- 股票經紀	775,560	-	775,593	-
- 資訊科技	620,779	-	-	-
- 其他	22,902,165	580,000	11,229,794	580,000
<i>貿易融資</i>	3,397,644	681,777	9,679,868	690,943
<i>在香港以外使用的貸款及墊款</i>	112,760,585	51,626,337	123,706,416	54,502,516
總計	<u>220,919,093</u>	<u>72,182,025</u>	<u>223,347,858</u>	<u>76,579,312</u>

按地區劃分:

客戶貸款及墊款毛額按國家或地區分類，是根據交易對手的所在地，並已計入風險轉移因素。一般而言，有關貸款及墊款的債權獲得一方擔保，其所在地有異於交易對手，風險便確認為由一個國家轉移到另一個國家。當某一個別地區或國家的風險額(在計入任何認可風險轉移後)不少於總風險額的百分比十，該地區或國家的風險便予披露。

	於2016年6月30日	於2015年12月31日
中國	99,029,864	108,730,486
香港	111,565,492	100,962,042
其他國家	10,323,737	13,655,330
	<u>220,919,093</u>	<u>223,347,858</u>

以港幣千元位列示(除特別注明外)

III. 資產負債表附加資訊(續)

(v) 單項減值貸款及墊款按地區劃分

	於2016年6月30日		於2015年12月31日	
	毛額	單項減值準備金	毛額	單項減值準備金
中國	7,871,210	(5,225,617)	7,983,367	(4,624,858)
香港	-	-	262,258	(215,052)
	<u>7,871,210</u>	<u>(5,225,617)</u>	<u>8,245,625</u>	<u>(4,839,910)</u>

(vi) 逾期及經重組的資產

	於2016年6月30日		於2015年12月31日	
	毛額	所佔貸款及墊款 總額比重	毛額	所佔貸款及墊款總 額比重
客戶貸款逾期：				
一個月以上至三個月以內	-	-	3,039,993	1.36%
六個月以上至一年以內	4,344,919	1.97%	-	-
一年以上	3,526,291	1.59%	3,784,993	1.70%
總計	<u>7,871,210</u>	<u>3.56%</u>	<u>6,824,986</u>	<u>3.06%</u>
就上述逾期貸款及墊款作出的單項減值準備金	<u>5,225,617</u>		<u>4,281,841</u>	
有抵押品彌償之結餘	<u>140,405</u>		<u>143,236</u>	
	於2016年6月30日		於2015年12月31日	
	毛額	所佔貸款及墊款 總額比重	毛額	所佔貸款及墊款總 額比重
經重組的資產	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>

IV. 國際債權

國際債權資料披露是按海外交易對手的所在地，並已計入認可風險轉移因素。一般而言，有關貸款的債權獲得一方擔保，其所在地有異於交易對手，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百分之十或以上，該地區的國際債權便須予以披露。

單位：百萬港元

	銀行	官方機構	非銀行私營機構		其他	總計
			非銀行 金融機構	非金融 私營機構		
於2016年6月30日						
已發展國家	1,004	-	-	709	-	1,713
離岸中心	16,521	-	9,714	73,663	2,427	102,325
- 其中：香港	16,520	-	9,093	70,554	2,427	98,594
歐洲的發展中國家	433	-	-	-	-	433
拉丁美洲和加勒比的發展中國家	19,625	-	-	311	-	19,936
亞洲和太平洋地區的發展中國家	56,223	-	4,259	100,344	-	160,826
- 其中：中國	52,071	-	4,259	94,771	-	151,101
總額	<u>93,806</u>	<u>-</u>	<u>13,973</u>	<u>175,027</u>	<u>2,427</u>	<u>285,233</u>
於2015年12月31日						
已發展國家	1,249	-	-	932	-	2,181
離岸中心	23,192	-	10,222	70,675	7,636	111,725
- 其中：香港	23,191	-	10,222	63,883	7,636	104,932
拉丁美洲和加勒比的發展中國家	21,303	-	-	415	-	21,718
亞洲和太平洋地區的發展中國家	78,760	-	3,812	110,434	-	193,006
- 其中：中國	74,615	-	3,812	104,919	-	183,346
總額	<u>124,504</u>	<u>-</u>	<u>14,034</u>	<u>182,456</u>	<u>7,636</u>	<u>328,630</u>

以港幣千元位列示(除特別注明外)

V. 匯率風險

外匯風險(除報告貨幣以外)

單位:百萬港元

於2016年6月30日

	美元	英鎊	歐元	人民幣	其他	總計
現貨資產	215,996	579	19,498	40,430	99	276,602
現貨負債	(202,312)	(1,196)	(10,842)	(33,184)	-	(247,534)
遠期買入	7,859	835	-	781	-	9,475
遠期賣出	(11,005)	-	(7,766)	-	(36)	(18,807)
期權淨持倉量	-	-	-	-	-	-
長倉(或短倉)淨持倉量	10,538	218	890	8,027	63	19,736

結構性淨持倉量

	-	-	-	-	-	-
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於2015年12月31日

	美元	英鎊	歐元	人民幣	其他	總計
現貨資產	254,237	636	19,360	43,639	184	318,056
現貨負債	(237,677)	(1,315)	(20,377)	(36,767)	-	(296,136)
遠期買入	145	918	1,694	796	-	3,553
遠期賣出	(8,109)	-	-	-	(129)	(8,238)
期權淨持倉量	-	-	-	-	-	-
長倉(或短倉)淨持倉量	8,596	239	677	7,668	55	17,235

結構性淨持倉量

	-	-	-	-	-	-
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VI. 對內地非銀行對手風險承擔

單位:百萬港元

於2016年6月30日

	資產負債表內 之風險額	資產負債表外 之風險額	總計
1. 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	96,763	27,408	124,171
2. 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	18,754	4,284	23,038
3. 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	43,986	6,055	50,041
4. 並無於上述(1)項內報告的中央政府之其他機構	2,601	-	2,601
5. 並無於上述(2)項內報告的地方政府之其他機構	2,216	-	2,216
6. 居住中國境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	12,192	18	12,210
7. 其他被視作為內地非銀行客戶之風險	20,564	931	21,495
總額	197,076	38,696	235,772

總資產(撥備後)

355,186

資產負債表內總額占總資產的百分比

55.49%

於2015年12月31日

	資產負債表內 之風險額	資產負債表外 之風險額	總計
1. 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	78,014	29,514	107,528
2. 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	23,249	4,872	28,121
3. 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	38,579	2,585	41,164
4. 並無於上述(1)項內報告的中央政府之其他機構	3,857	-	3,857
5. 並無於上述(2)項內報告的地方政府之其他機構	8,571	-	8,571
6. 居住中國境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	15,842	77	15,919
7. 其他被視作為內地非銀行客戶之風險	24,321	-	24,321
總額	192,433	37,048	229,481

總資產(撥備後)

395,651

資產負債表內總額占總資產的百分比

48.64%

以港幣千元位列示(除特別注明外)

VII. 資產負債表外風險承擔 (衍生工具交易除外)

	於2016年 6月30日	於2015年 12月31日
資產負債表外風險承擔的合約或名義金額		
直接信貸替代項目	17,981,808	17,323,822
與交易有關的或有項目	258,872	254,071
與貿易有關的或有項目	41,163	133,680
其他承諾	35,648,662	33,829,494
	<u>53,930,505</u>	<u>51,541,067</u>

VIII. 衍生工具交易

	於2016年 6月30日	於2015年 12月31日
合約或名義金額		
匯率關聯衍生工具合約	18,853,002	8,253,599
利率衍生工具合約	33,631,290	40,038,071
	<u>52,484,292</u>	<u>48,291,670</u>
公允價值資產總計		
匯率關聯衍生工具合約	130,960	39,912
利率衍生工具合約	2,945,501	2,620,409
	<u>3,076,461</u>	<u>2,660,321</u>
公允價值負債總計		
匯率關聯衍生工具合約	(189,506)	(134,188)
利率衍生工具合約	(11,799)	(126,259)
	<u>(201,305)</u>	<u>(260,447)</u>
公允價值的金額並未將有效雙邊淨額結算協議的效果計算在內。		

IX. 流動資產比率

	2016年1月1日 至6月30日	2015年1月1日 至6月30日
平均流動性維持比率	107.32%	168.35%

平均流動性維持比率為根據每個公曆月於“認可機構流動資產狀況申報表”第一部分(2)所呈報的流動性維持比率的平均數。

X. 流動性風險管理

銀行使用不同的工具管理流動性風險，包括流動性比率、壓力測試、流動性缺口分析、動態現金流量模型及到期梯度。銀行維持流動性資金的多元化以滿足資金的需求。資金來源主要是通過資本市場發行債務，向總行及其他金融機構融資。

XI. 銀行合併資訊

單位：百萬人民幣

於2015年 12月31日 ¹	於2014年 12月31日 ²
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(i) 資本充足率

合併後股東資本總額	1,064,324	667,609
合併後資本充足率*	10.81%	11.88%

以港幣千元位列示(除特別注明外)

XI. 銀行合併資訊(續)

單位:百萬元人民幣

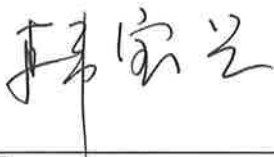
	於2015年 12月31日 ¹	於2014年 12月31日 ²
(ii) 其他財務資訊		
總資產	12,619,675	10,317,030
總負債	11,549,418	9,636,190
貸款及墊款毛額	9,206,949	7,941,642
客戶存款總額	1,855,411	1,087,712
稅前利潤	135,253	129,003

¹ 數據來源: 2015年12月31日已經審計之總行合併年報² 數據來源: 2014年12月31日已經審計之總行合併年報

* 資本充足率是按照中國銀行業監督管理委員會頒佈的《商業銀行資本管理辦法(試行)》等相關規定計算, 2015年以前年度資本充足率則按照中國銀行業監督管理委員會頒佈的《商業銀行資本充足率管理辦法》等相關規定計算。其他財務數據按照中國會計準則編制的合併財務報表而計算。

XII. 規定事項說明書

本行於編製2016年中期財務披露報表時, 均已包括及遵守銀行業(披露)規則及香港金融管理局頒佈的監管政策手冊之銀行業(披露)規則的應用指引。以上披露資料完全正確無訛, 並且清楚解釋本行的運作。



韓寶興

行長

國家開發銀行股份有限公司 - 香港分行