

中国民生银行股份有限公司香港分行  
(在中华人民共和国注册成立的股份有限公司)  
CHINA MINSHENG BANKING CORP., LTD. HONG KONG BRANCH  
(A joint stock limited company incorporated in the People's Republic of China with limited liability)  
中期财务资料披露报表截至2023年6月30日止(未经审计)  
Interim Financial Disclosure Statement as at 30 June 2023 (Unaudited)

甲部 - 香港分行资料

SECTION A - HONG KONG BRANCH INFORMATION

I. 收益表资料

Profit and Loss Information

|                                 |   | 截至2023年6月30<br>日止之半年度<br>For the half year<br>ended 30 Jun 2023 | 截至2022年6月30<br>日止之半年度<br>For the half year<br>ended 30 Jun 2022 |
|---------------------------------|---|---|---|
|                                 |   | 港币千元<br>HKD '000  | 港币千元<br>HKD '000  |
| 利息收入                            | Interest income   | 4,311,788   | 1,783,157   |
| 利息支出                            | Interest expense  | -3,885,677  | -745,921  |
| <b>利息收入净额</b>                   | <b>Net interest income</b>  | <b>426,111</b>  | <b>1,037,236</b>  |
| 费用及佣金收入                         | Fees and commission income  | 231,745   | 250,223   |
| 费用及佣金支出                         | Fees and commission expenses  | -9,473  | -11,939   |
| <b>费用及佣金收入净额</b>                | <b>Net fees and commission income</b>   | <b>222,272</b>  | <b>238,284</b>  |
| 外汇买卖的利润减亏损                      | Gains less losses arising from trading in foreign currencies  | 111,381   | 542,204   |
| 非买卖性质外汇业务的利润减亏损                 | Gains less losses arising from non-trading activities in foreign currencies   | 62,201  | -460,917  |
| 持作买卖用途证券的利润减亏损                  | Gains less losses on securities held for trading purpose  | -21,665   | -2,844  |
| 来自其它交易活动的利润减亏损                  | Gains less losses from other trading activities   | 830   | 51,893  |
| 非买卖性质投资的利润减亏损                   | Gains less losses arising from non-trading investments  | 561,831   | -94,807   |
| 其它经营收入                          | Other operating income  | 3,018   | 698   |
| <b>经营收入</b>                     | <b>Operating income</b>   | <b>1,365,979</b>  | <b>1,311,747</b>  |
| 人事费用                            | Staff expenses  | -164,874  | -174,906  |
| 其它经营支出                          | Other operating expenses  | -57,993   | -61,724   |
| 其它减值损失减减值回拨                     | Other impairment losses and provisions less reversal of impairment losses and provisions                              | -48,608   | -74,970   |
| <b>经营支出</b>                     | <b>Operating expenses</b>   | <b>-271,475</b>   | <b>-311,600</b>   |
| 减值损失减减值回拨及为已减值贷款及应收款项而提拨减回拨的准备金 | Impairment losses and provisions less reversal of impairment losses and provisions for impaired loans and receivables | -527,024  | -273,973  |
| 处置物业、装置及设备的利润减亏损                | Gains less losses from the disposal of property, plant and equipment  | -47   | 0   |
| <b>除税前利润</b>                    | <b>Profit before taxation</b>   | <b>567,433</b>  | <b>726,174</b>  |
| 税项开支                            | Taxation  | -116,217  | -157,930  |
| <b>除税后利润</b>                    | <b>Profit after taxation</b>  | <b>451,216</b>  | <b>568,244</b>  |

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II. 资产负债表资料

Balance Sheet Information

|                               |  | 2023年6月30日<br>30 Jun 2023 | 2022年12月31日<br>31 Dec 2022 |
|-------------------------------|--|---------------------------|----------------------------|
|                               |  | 港币千元<br>HKD '000          | 港币千元<br>HKD '000           |
| <b>资产</b>                     | <b>Assets</b>  |                           |                            |
| 现金及银行结余                       | Cash and balances with banks   | 20,948,660                | 9,046,302                  |
| 距离合约到期日超过1个月但不<br>超过12个月的银行存款 | Placements with banks which have a residual contractual<br>maturity of more than one month but not more than 12 months | 4,496,792                 | 6,572,450                  |
| 存放于民生银行海外办事处的金额               | Amount due from overseas offices of CMBC   | 179,295                   | 311,293                    |
| 贸易汇票                          | Trade bills  | 0                         | 10,998                     |
| 持有的存款证                        | Certificates of deposit held   | 14,439,355                | 16,829,359                 |
| 持有作交易用途的证券                    | Securities held for trading purposes   | 1,544,584                 | 858,295                    |
| 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  | 107,279,566               | 105,470,908                |
| (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   | 1,799,535                 | 1,302,227                  |
| (D) 已减值贷款及应收款项的准备金            | (D) Provisions for impaired loans and receivables  | -1,559,960                | -1,032,304                 |
| 投资证券                          | Investment securities  | 53,177,259                | 50,822,296                 |
| 其它投资                          | Other investments  | 0                         | 0                          |
| 物业、工业装置及设备以及无形资产              | Property, plant and equipment and intangible assets  | 150,259                   | 174,595                    |
| 衍生金融工具                        | Derivative financial instruments   | 2,271,261                 | 2,740,966                  |
| 其它资产                          | Other assets   | 1,196,368                 | 887,212                    |
| <b>资产总额</b>                   | <b>Total assets</b>  | <b>205,922,974</b>        | <b>193,994,597</b>         |
| <b>储备及负债</b>                  | <b>Reserves and Liabilities</b>  |                           |                            |
| 银行存款及结余                       | Deposits and balances from banks   | 31,981,230                | 29,973,839                 |
| 活期存款及往来帐户                     | Demand deposits and current accounts   | 3,506,646                 | 3,702,989                  |
| 储蓄存款                          | Savings accounts   | 19,559,245                | 14,703,339                 |
| 定期、短期通知及通知存款                  | Time, call and notice deposits   | 107,564,951               | 105,021,140                |
| 结欠民生银行海外办事处的金额                | Amount due to overseas offices of CMBC   | 23,183,859                | 21,830,702                 |
| 已发行存款证                        | Certificates of deposit issued   | 9,175,212                 | 4,688,180                  |
| 已发行债务证券                       | Debt securities issued   | 6,061,658                 | 8,572,963                  |
| 卖出回购金融资产款                     | Amount payable under repos   | 0                         | 0                          |
| 衍生金融工具                        | Derivative financial instruments   | 359,684                   | 1,027,323                  |
| 其它负债                          | Other liabilities  | 4,640,924                 | 3,795,796                  |
| 资本及储备                         | Capital and reserves   | -110,435                  | 678,326                    |
| <b>储备及负债总额</b>                | <b>Total reserves and liabilities</b>  | <b>205,922,974</b>        | <b>193,994,597</b>         |

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III. 资产负债表的其它资料

Additional Balance Sheet Information

| (i) 贷款及应收款项               | (i) Loans and receivables                                     | 2023年6月30日  | 2022年12月31日 |
|---------------------------|---|-------------|-------------|
|                           |   | 30 Jun 2023 | 31 Dec 2022 |
|                           |   | 港币千元        | 港币千元        |
|                           |   | HKD '000    | HKD '000    |
| 客户贷款及放款                   | Loans and advances to customers                               | 107,279,566 | 105,470,908 |
| 银行贷款及放款                   | Loans and advances to banks                                   | 0           | 0           |
| 其它帐目                      | Other accounts  |             |             |
| - 应计利息                    | - Accrued interest  | 399,315     | 360,387     |
| - 其它应收款项                  | - Other receivables   | 1,400,220   | 941,840     |
| 对客户的已减值贷款及<br>应收款项而提拨的准备金 | Provisions for impaired loans and<br>receivables to customers |             |             |
| - 组合评估                    | - Collectively assessed                                       | -517,701    | -468,467    |
| - 个别评估                    | - Individually assessed                                       | -1,018,928  | -550,363    |
| 对银行的已减值贷款及<br>应收款项而提拨的准备金 | Provisions for impaired loans and<br>receivables to banks     |             |             |
| - 组合评估                    | - Collectively assessed                                       | 0           | 0           |
| - 个别评估                    | - Individually assessed                                       | 0           | 0           |
| 对其它帐目而提拨的准备金              | Provisions for other accounts                                 |             |             |
| - 组合评估                    | - Collectively assessed                                       | -1,622      | -1,687      |
| - 个别评估                    | - Individually assessed                                       | -21,709     | -11,787     |
| (ii) 已减值客户贷款及放款           | (ii) Impaired Loans and Advances to Customers                 |             |             |

|                  |   | 2023年6月30日  |  | 2022年12月31日 |  |
|------------------|---|-------------|--|-------------|--|
|                  |   | 30 Jun 2023 |  | 31 Dec 2022 |  |
|                  |   | 港币千元        | 占客户贷款<br>及放款<br>总额的百分比                           | 港币千元        | 占客户贷款<br>及放款<br>总额的百分比                           |
|                  |   | HKD '000    | % of Total loans<br>and advances<br>to customers | HKD '000    | % of Total loans<br>and advances<br>to customers |
| 减值客户贷款及放款的毛额     | Gross impaired loans and advances to<br>customers                       | 2,343,989   | 2.18%  | 1,045,205   | 0.99%  |
| 减值准备 - 个别评估/特定拨备 | Impairment allowances - individually<br>assessed/specific provision     | 1,018,928   |  | 550,363     |  |
| 已减值贷款及放款的抵押品市值   | Market value of collateral in respect<br>of impaired loans and advances | 0           |  | 0           |  |

减值贷款及放款为按个别评估减值的贷款。

The impaired loans and advances to customers are individually determined to be impaired.

若抵押品价值超出贷款及放款总额，只计入相等于贷款及放款总额的抵押品金额。

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.

除香港分行提拨的准备金外，民生银行总行亦就香港分行的风险承担提拨债务国风险准备金。

Other than provisions which have been made locally, China Minsheng Banking Corp., Ltd. Head Office has provided country risk provision based on the exposures maintained at Hong Kong Branch.

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(iii) 按行业分类的客户贷款及放款的毛额分析 (iii) Analysis of Gross Amount of Loans and Advances to Customers in Industry Categories

|                  |  | 2023年6月30日<br>30 Jun 2023   |                   |
|------------------|--|-----------------------------|-------------------|
|                  |  | 贷款及放款<br>毛额                 | 抵押品               |
|                  |  | Gross loans and<br>advances | Collateral        |
|                  |  | 港币千元 HKD '000               |                   |
| 工业, 商业及金融        | Industrial, commercial and financial                     |                             |                   |
| - 物业发展           | - Property development                                   | 8,119,375                   | 1,185,348         |
| - 物业投资           | - Property investment                                    | 3,941,087                   | 1,772,780         |
| - 金融企业           | - Financial concerns                                     | 36,529,452                  | 1,371,462         |
| - 证券经纪           | - Stockbrokers   | 107,608                     | 0                 |
| - 批发及零售行业        | - Wholesale and retail trade                             | 2,528,638                   | 1,366,292         |
| - 制造业            | - Manufacturing  | 5,726,259                   | 0                 |
| - 运输及运输设备        | - Transport and transport equipment                      | 2,380,000                   | 0                 |
| - 康乐活动           | - Recreational activities                                | 0                           | 0                 |
| - 资讯科技           | - Information technology                                 | 3,430,922                   | 0                 |
| - 其它             | - Others   | 3,537,304                   | 0                 |
| 个人               | Individuals  |                             |                   |
| - 为购买其他住宅物业的贷款   | - Loans for the purchase of other residential properties | 130,629                     | 130,629           |
| - 其它             | - Others   | 9,717,728                   | 9,717,728         |
| 于香港使用的贷款及放款      | Loans and advances for use in Hong Kong SAR              | 76,149,002                  | 15,544,239        |
| 贸易融资             | Trade finance  | 584,775                     | 0                 |
| 在香港以外使用的贷款及放款    | Loans and advances for use outside Hong Kong SAR         | 30,545,789                  | 1,902,540         |
| <b>客户贷款及放款总额</b> | <b>Total loans and advances to customers</b>             | <b>107,279,566</b>          | <b>17,446,779</b> |
|                  |  | 2022年12月31日<br>31 Dec 2022  |                   |
|                  |  | 贷款及放款<br>毛额                 | 抵押品               |
|                  |  | Gross loans and<br>advances | Collateral        |
|                  |  | 港币千元 HKD '000               |                   |
| 工业, 商业及金融        | Industrial, commercial and financial                     |                             |                   |
| - 物业发展           | - Property development                                   | 6,648,950                   | 1,134,231         |
| - 物业投资           | - Property investment                                    | 4,044,277                   | 1,620,000         |
| - 金融企业           | - Financial concerns                                     | 39,760,939                  | 105,449           |
| - 证券经纪           | - Stockbrokers   | 1,123,896                   | 0                 |
| - 批发及零售行业        | - Wholesale and retail trade                             | 2,406,210                   | 1,088,660         |
| - 制造业            | - Manufacturing  | 5,369,027                   | 0                 |
| - 运输及运输设备        | - Transport and transport equipment                      | 715,503                     | 115,503           |
| - 康乐活动           | - Recreational Activities                                | 0                           | 0                 |
| - 资讯科技           | - Information Technology                                 | 1,619,887                   | 0                 |
| - 其它             | - Others   | 4,200,766                   | 506,789           |
| 个人               | Individuals  |                             |                   |
| - 为购买其他住宅物业的贷款   | - Loans for the purchase of other residential properties | 118,324                     | 118,324           |
| - 其它             | - Others   | 9,557,000                   | 9,557,000         |
| 于香港使用的贷款及放款      | Loans and advances for use in Hong Kong SAR              | 75,564,779                  | 14,245,956        |
| 贸易融资             | Trade finance  | 758,721                     | 50,964            |
| 在香港以外使用的贷款及放款    | Loans and advances for use outside Hong Kong SAR         | 29,147,408                  | 3,508,362         |
| <b>客户贷款及放款总额</b> | <b>Total loans and advances to customers</b>             | <b>105,470,908</b>          | <b>17,805,282</b> |

抵押品主要包括人寿保险、物业按揭、股票以及存款。若抵押品价值超出贷款及放款总额，只计入相等于贷款及放款总额的抵押品金额。

Collateral mainly includes life insurance, mortgages over properties, shares and deposits. 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.

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(iv) 按国家或地域分部的国际债权申报表 (iv) International Claims by Countries or Geographical Segments

按对手方（不少于国际债权的总额的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，对国际债权分析的概要如下。一般而言，有关贷款及放款的债权获得并非交易对手所在地的国家的一方担保，或该债权的履行对象是某银行的海外分行，而该银行的总办事处并非设于交易对手的所在地，风险便确认为由一个国家转移到另一个国家。

The analysis of international claims by major countries or geographical segments in accordance with the location of the counterparties, to which not less than 10% of the international claims are attributable after taking into account any recognized risk transfer, is as follows. 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.

|             |                             | 2023年6月30日<br>30 Jun 2023          |                 |                                       |                                 |        |         |
|-------------|-----------------------------|------------------------------------|-----------------|---------------------------------------|---------------------------------|--------|---------|
|             |                             | 非银行私营机构<br>Non-bank private sector |                 |                                       |                                 |        |         |
|             |                             | 银行                                 | 公营机构            | 非银行<br>金融机构                           | 非金融<br>私营机构                     | 其它     | 合计      |
|             |                             | Banks                              | Official Sector | Non-bank<br>financial<br>institutions | Non-financial<br>private sector | Others | Total   |
|             |                             |                                    |                 | 港币百万元                                 | HKD Million                     |        |         |
| 亚太区发展中国家或地域 | Developing Asia and Pacific | 46,426                             | 0               | 12,458                                | 61,573                          | 0      | 120,457 |
| 其中中国        | of which China              | 46,410                             | 0               | 12,396                                | 58,002                          | 0      | 116,808 |
| 离岸中心        | Offshore centres            | 5,318                              | 0               | 14,379                                | 28,166                          | 0      | 47,863  |
| 其中香港        | of which Hong Kong          | 5,284                              | 0               | 14,379                                | 24,738                          | 0      | 44,401  |

|             |                             | 2022年12月31日<br>31 Dec 2022         |                 |                                       |                                 |        |         |
|-------------|-----------------------------|------------------------------------|-----------------|---------------------------------------|---------------------------------|--------|---------|
|             |                             | 非银行私营机构<br>Non-bank private sector |                 |                                       |                                 |        |         |
|             |                             | 银行                                 | 公营机构            | 非银行<br>金融机构                           | 非金融<br>私营机构                     | 其它     | 合计      |
|             |                             | Banks                              | Official Sector | Non-bank<br>financial<br>institutions | Non-financial<br>private sector | Others | Total   |
|             |                             |                                    |                 | 港币百万元                                 | HKD Million                     |        |         |
| 亚太区发展中国家或地域 | Developing Asia and Pacific | 44,013                             | 57              | 13,434                                | 51,858                          | 0      | 109,362 |
| 其中中国        | of which China              | 43,971                             | 57              | 13,434                                | 50,278                          | 0      | 107,740 |
| 离岸中心        | Offshore centres            | 3,211                              | 0               | 13,490                                | 32,432                          | 0      | 49,133  |
| 其中香港        | of which Hong Kong          | 3,156                              | 0               | 13,490                                | 28,670                          | 0      | 45,316  |

(v) 按国家或地域分部的客户贷款及放款毛额 (v) Gross Loans and Advances to Customers by Countries or Geographical Segments

按对手方（不少于客户贷款及放款的总额的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，对客户贷款及放款毛额分析的概要如下。一般而言，有关贷款及放款的债权获得并非交易对手所在地的国家的一方担保，风险便确认为由一个国家转移到另一个国家。

The analysis of gross 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. 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 customer.

|             |   | 2023年6月30日<br>30 Jun 2023 | 2022年12月31日<br>31 Dec 2022 |
|-------------|---|---------------------------|----------------------------|
|             |   | 港币百万元<br>HKD Million      | 港币百万元<br>HKD Million       |
| 客户贷款及放款毛额   | Gross amount of loans and advances to customers |                           |                            |
| 亚太区发展中国家或地域 | Developing Asia and Pacific                     | 43,801                    | 36,553                     |
| 其中中国        | of which China                                  | 40,297                    | 35,037                     |
| 离岸中心        | Offshore centres                                | 57,682                    | 63,131                     |
| 其中香港        | of which Hong Kong                              | 54,307                    | 59,054                     |
| 逾期客户贷款及放款   | Overdue loans and advances to customers         |                           |                            |
| 亚太区发展中国家或地域 | Developing Asia and Pacific                     | 1,322                     | 533                        |
| 其中中国        | of which China                                  | 1,322                     | 533                        |
| 离岸中心        | Offshore centres                                | 891                       | 382                        |
| 其中香港        | of which Hong Kong                              | 891                       | 382                        |
| 减值客户贷款及放款   | Impaired loans and advances to customers        |                           |                            |
| 亚太区发展中国家或地域 | Developing Asia and Pacific                     | 1,322                     | 533                        |
| 其中中国        | of which China                                  | 1,322                     | 533                        |
| 离岸中心        | Offshore centres                                | 891                       | 382                        |
| 其中香港        | of which Hong Kong                              | 891                       | 382                        |

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(vi) 非港元货币风险承担

(vi) Foreign Currency Exposures

每一种货币（其净持仓量（按绝对数值计算）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:

|         |                           | 2023年6月30日<br>30 Jun 2023  |          |          |
|---------|---------------------------|----------------------------|----------|----------|
|         |                           | 美元                         |          | 合计       |
|         |                           | USD                        |          | Total    |
|         |                           | 港币百万元 HKD Million          |          |          |
| 现货资产    | Spot assets               | 124,443                    |          | 124,443  |
| 现货负债    | Spot liabilities          | -154,663                   |          | -154,663 |
| 远期买入    | Forward purchases         | 42,799                     |          | 42,799   |
| 远期卖出    | Forward sales             | -13,617                    |          | -13,617  |
| 期权盘净额   | Net option position       | 0                          |          | 0        |
| 长（短）盘净额 | Net long/(short) position | -1,038                     |          | -1,038   |
| 结构性仓位净额 | Net structural position   | 0                          |          | 0        |
|         |                           | 2022年12月31日<br>31 Dec 2022 |          |          |
|         |                           | 人民币                        | 美元       | 合计       |
|         |                           | CNY                        | USD      | Total    |
|         |                           | 港币百万元 HKD Million          |          |          |
| 现货资产    | Spot assets               | 9,653                      | 125,621  | 135,274  |
| 现货负债    | Spot liabilities          | -29,432                    | -132,945 | -162,377 |
| 远期买入    | Forward purchases         | 24,502                     | 48,848   | 73,350   |
| 远期卖出    | Forward sales             | -4,617                     | -42,422  | -47,039  |
| 期权盘净额   | Net option position       | 0                          | 0        | 0        |
| 长（短）盘净额 | Net long/(short) position | 106                        | -898     | -792     |
| 结构性仓位净额 | Net structural position   | 0                          | 0        | 0        |

以上包括因买卖及非买卖仓位而产生的非港元货币风险额。

The above foreign currency exposures included those arising from trading and non-trading positions.

期权持仓净额按照德尔塔等值方法计算。

The net options position is calculated based on delta equivalent approach.

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(vii) 逾期或重组客户贷款及放款毛额概要

(vii) Analysis of Gross Amount of Overdue or Rescheduled Loans and Advances to Customers

|                        |   | 2023年6月30日       |  | 2022年12月31日      |  |
|------------------------|---|------------------|--|------------------|--|
|                        |   | 30 Jun 2023      |  | 31 Dec 2022      |  |
|                        |   | 港币千元<br>HKD '000 | 占客户贷款<br>及放款<br>总额的百分比<br>% of Total loans<br>and advances<br>to customers | 港币千元<br>HKD '000 | 占客户贷款<br>及放款<br>总额的百分比<br>% of Total loans<br>and advances<br>to customers |
| 已逾期客户贷款及放款             | Overdue loans and advances to customers   |                  |  |                  |  |
| - 超过三个月但不超过六个月         | - More than 3 months but not more than 6 months   | 416,701          | 0.39%  | 158,149          | 0.15%  |
| - 超过六个月但不超过一年          | - More than 6 months but not more than one year   | 736,577          | 0.69%  | 653,655          | 0.62%  |
| - 超过一年                 | - More than one year  | 890,711          | 0.83%  | 233,401          | 0.22%  |
| 超过三个月逾期客户贷款及放款总额       | Total overdue loans and advances more than 3 months   | 2,043,989        | 1.91%  | 1,045,205        | 0.99%  |
| 逾期贷款及放款之抵押品的市值         | Current market value of collateral held against the covered portion of overdue loans and advances | 0                |  | 0                |  |
| 有抵押品覆盖的逾期贷款及放款         | Covered portion of overdue loans and advances   | 0                |  | 0                |  |
| 无抵押品覆盖的逾期贷款及放款         | Uncovered portion of overdue loans and advances   | 2,043,989        |  | 1,045,205        |  |
| 为逾期贷款及放款根据个别评估而提拨的减值准备 | Impairment allowances - individually assessed made on overdue loans and advances                  | 943,929          |  | 550,363          |  |

在2023年6月30日及2022年12月31日，本行并没有重组客户贷款及放款(已扣除逾期超过三个月并于上述已逾期客户贷款及放款内列明的贷款)。

There were no rescheduled loans and advances to customers (net off those which have been overdue for more than three months and reported under Overdue loans and advances to customers in this part above) as at 30 June 2023 and 31 December 2022.

(viii) 逾期投资证券概要

(vii) Analysis of Overdue Investment securities

|                |   | 2023年6月30日       | 2022年12月31日      |
|----------------|---|------------------|------------------|
|                |   | 30 Jun 2023      | 31 Dec 2022      |
|                |   | 港币千元<br>HKD '000 | 港币千元<br>HKD '000 |
| 已逾期投资证券        | Overdue Investment securities                   |                  |                  |
| - 超过三个月但不超过六个月 | - More than 3 months but not more than 6 months | 0                | 61,567           |
| - 超过六个月但不超过一年  | - More than 6 months but not more than 1 year   | 32,841           | 0                |

(ix) 收回抵押品

(viii) Repossessed Assets

在2023年6月30日及2022年12月31日本行并没有已收回抵押品。

The Bank did not have any repossessed assets as at 30 June 2023 and 31 December 2022.

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(x) 非银行的中国内地风险承担

(x) Non-bank Mainland China Exposures

|  |  | 2023年6月30日<br>30 Jun 2023                        |   |             |
|--|--|--|---|-------------|
|  |  | 资产负债表<br>表内风险承担<br>On-balance<br>sheet exposures | 资产负债表<br>表外风险承担<br>Off-balance<br>sheet exposures | 总额<br>Total |
|  |  | 港币百万元 HKD Million                                |   |             |
| 1 中央政府, 中央政府持有的公司、<br>子公司及联营公司             | Central government, central government<br>-owned entities and their subsidiaries<br>and joint ventures (JVs)   | 36,200   | 491   | 36,691      |
| 2 地方政府, 地方政府持有的公司、<br>子公司及联营公司             | Local governments, local government<br>-owned entities and their subsidiaries<br>and JVs   | 14,047   | 0   | 14,047      |
| 3 中国境内居住国民或在中国境内注册<br>公司、其子公司及其联营公司        | PRC nationals residing in Mainland China<br>or other entities incorporated in Mainland<br>China and their subsidiaries and JVs                               | 39,928   | 3,545   | 43,473      |
| 4 不包括在第1项中的其它中央政府的<br>公司                   | Other entities of central government<br>not reported in item 1 above   | 679  | 0   | 679         |
| 5 不包括在第2项中的其它地方政府的<br>公司                   | Other entities of local government<br>not reported in item 2 above   | 439  | 39  | 478         |
| 6 获给予在中国境内使用信贷的中国<br>境外居住国民或在中国境外注册<br>公司  | PRC nationals residing outside Mainland<br>china or entities incorporated outside<br>Mainland China where the credit is<br>granted for use in Mainland China | 9,047  | 1,043   | 10,090      |
| 7 呈报机构认为其所涉风险属对中国<br>内地非银行对手方风险之其它交易<br>对手 | Other counterparties where the exposure<br>are considered by the reporting institution<br>to be non-bank Mainland China exposures                            | 7,864  | 219   | 8,083       |
| 总额   | Total  | 108,204  | 5,337   | 113,541     |
| 减值准备后的资产总额                                 | Total assets after provision   | 205,923  |   |             |
| 资产负债表内风险额占资产总额百<br>分比                      | On-balance sheet exposures as percentage<br>of total assets  | 52.55%   |   |             |



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(x) 非银行的中国内地风险承担  
(续)

(x) Non-bank Mainland China Exposures  
(Continued)

|  |  | 2022年12月31日<br>31 Dec 2022                      |  |             |
|--|--|---|--|-------------|
|  |  | 资产负债<br>表内风险承担<br>On-balance<br>sheet exposures | 资产负债<br>表外风险承担<br>Off-balance<br>sheet exposures | 总额<br>Total |
|  |  | 港币百万元 HKD Million                               |  |             |
| 1 中央政府, 中央政府持有的公司、<br>子公司及联营公司             | Central government, central government<br>-owned entities and their subsidiaries<br>and joint ventures (JVs)   | 37,000  | 377  | 37,377      |
| 2 地方政府, 地方政府持有的公司、<br>子公司及联营公司             | Local governments, local government<br>-owned entities and their subsidiaries<br>and JVs   | 13,841  | 0  | 13,841      |
| 3 中国境内居住国民或在中国境内注册<br>公司、其子公司及其联营公司        | PRC nationals residing in Mainland China<br>or other entities incorporated in Mainland<br>China and their subsidiaries and JVs                               | 32,738  | 4,039  | 36,777      |
| 4 不包括在第1项中的其它中央政府的<br>公司                   | Other entities of central government<br>not reported in item 1 above   | 1,236   | 0  | 1,236       |
| 5 不包括在第2项中的其它地方政府的<br>公司                   | Other entities of local government<br>not reported in item 2 above   | 200   | 0  | 200         |
| 6 获给予在中国境内使用信贷的中国<br>境外居住国民或在中国境外注册<br>公司  | PRC nationals residing outside Mainland<br>china or entities incorporated outside<br>Mainland China where the credit is<br>granted for use in Mainland China | 8,980   | 1,242  | 10,222      |
| 7 呈报机构认为其所涉风险属对中国<br>内地非银行对手方风险之其它交易<br>对手 | Other counterparties where the exposure<br>are considered by the reporting institution<br>to be non-bank Mainland China exposures                            | 6,972   | 143  | 7,115       |
| 总额   | Total  | 100,967   | 5,801  | 106,768     |
| 减值准备后的资产总额                                 | Total assets after provision   | 193,995   |  |             |
| 资产负债表内风险额占资产总额百<br>分比                      | On-balance sheet exposures as percentage<br>of total assets  | 52.05%  |  |             |

以上资料按照香港金融管理局MA(BS)20中国内地风险报表的指示制定而成。

The above information follows information provided to Hong Kong Monetary Authority MA(BS)20 Return on Mainland Activities.

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IV. 资产负债表以外的风险承担

Off Balance Sheet Exposures

|                   |  | 2023年6月30日<br>30 Jun 2023<br>港币千元<br>HKD '000 | 2022年12月31日<br>31 Dec 2022<br>港币千元<br>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                                      | 15,500  | 654,437  |
| - 交易关联或有项目        | - Transaction related contingencies                              | 33,353  | 44,268   |
| - 贸易关联或有项目        | - Trade related contingencies                                    | 256,358                                       | 229,150  |
| - 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  | 9,467,895                                     | 8,032,508                                      |
| - 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                     | 49,436,703                                    | 76,371,455                                     |
| - 利率衍生工具合约        | - Interest rate derivative contracts                             | 47,244,113                                    | 32,859,582                                     |
| - 其它              | - Others   | 0   | 0  |
| (iii) 衍生工具的公允价值资产 | (iii) Fair Value Assets of Derivatives                           |   |  |
| - 汇率关联衍生工具合约      | - Exchange rate-related derivative contracts                     | 300,014                                       | 936,745  |
| - 利率衍生工具合约        | - Interest rate derivative contracts                             | 1,971,247                                     | 1,804,221                                      |
| - 其它              | - Others   | 0   | 0  |
| (iv) 衍生工具的公允价值负债  | (iv) Fair Value Liabilities of Derivatives                       |   |  |
| - 汇率关联衍生工具合约      | - Exchange rate-related derivative contracts                     | 319,142                                       | 1,024,323                                      |
| - 利率衍生工具合约        | - Interest rate derivative contracts                             | 40,542  | 3,000  |
| - 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 Disclosures

|             |   | 2023年<br>第二季度<br>2023 Q2 | 2023年<br>第一季度<br>2023 Q1 | 2022年<br>第四季度<br>2022 Q4 | 2022年<br>第三季度<br>2022 Q3 | 2022年<br>第二季度<br>2022 Q2 |
|-------------|---|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
| 季度平均流动性维持比率 | Quarterly average liquidity maintenance ratio | 67.01%                   | 69.33%                   | 62.95%                   | 64.09%                   | 64.79%                   |
| 季度平均核心资金比率  | Quarterly average core funding ratio          | 110.95%                  | 114.00%                  | 127.70%                  | 115.86%                  | 114.85%                  |

季度平均流动性维持比率与季度平均核心资金比率是依据银行业条例第63条，就报告期向金融管理专员呈交的、关乎流动资产状况的申报表所报告的每个公历月平均流动性维持比率的算术平均数与稳定资金状况的申报表的每个公历月平均核心资金比率的算术平均数。

The quarterly average liquidity maintenance ratio and the quarterly average core funding ratio is the arithmetic mean of each calendar month's average liquidity maintenance ratio and average core funding ratio respectively, and as reported in the return relating to the Liquidity Position and the Stable Funding Position submitted by the institution to the Monetary Authority pursuant to Section 63 of the Banking Ordinance in respect of the reporting period.

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VI. 流动性风险管理

Liquidity Risk Management

流动性风险管理的目标是确保有足够的资金来满足业务和监管需要。

The liquidity risk management is to ensure that the branch has adequate and sufficient funding and funding sources to comply with contractual requirements and regulatory limits.

分行资产负债管理委员会负责管理全行流动资金风险，并定期举行会议，审议和讨论重要的流动性管理问题。资产负债与财务管理部负责根据资产负债管理委员会制定的管理指标进行日常流动资金风险管理，风险管理部负责进行监控及向分行资产负债管理委员会定期汇报。

The branch's ALCO oversees the branch's liquidity risk management and conducts meeting on a regular basis to review and discuss important liquidity risk management issues. Asset & Liability and Financial Management Department is responsible for managing the liquidity risk on a daily basis under the triggers and limits approved by the branch's ALCO. Risk Management Department is responsible for monitoring the branch's liquidity risk and reporting to ALCO on a regular basis.

客户存款构成分行资金的重要部分。分行积极扩大基础客群，吸收稳定存款，并辅以外汇掉期、同业市场拆入款项、系统内拆入资金及在资本市场发行存款证及票据，以确保拥有稳定和充足的资金来源。

Customer deposits form a significant part of the branch's funding. To ensure stable and sufficient sources of funds are in place, the branch actively expands deposit base, attracts stable deposits, obtains supplementary funding from the foreign exchange swap market, interbank market, intragroup and issues certificates of deposit and notes in the capital market.

分行设定流动资金风险指标和限额，用来定期识别、计量、监测和控制流动资金风险，包括但不限于流动性维持比率、核心资金比率、贷存比率、10大非银存户占比、10大银行存户占比、掉期资金比率、同业短期资金集中度、短期客户存款集中度以及流动性债券投资集中度等。分行通过现金流分析以评估于正常情况下的流动资金状况，并进行流动资金风险压力测试（包括自身危机、市场危机及合并危机情景），评估分行抵御各种严峻流动资金危机的能力。分行压力测试通过运用适当的理论及历史假设考虑资产负债表内外项目对现金流产生的影响。资产负债管理委员会定期检讨及审批压力测试假设，以确保其持续适用。分行持有可于任何时间轻易或立即变现且不会作出过多折让的高质素资产作为流动资金缓冲，以确保短期资金需求满足审慎限额。分行亦维持充足的资金备用额度以保证足够的流动性，从而满足预期以外和重大的现金需要。

The branch established liquidity risk management indicators and limits to identify, measure, monitor and control liquidity risk regularly. These indicators and limits include, but are not limited to liquidity maintenance ratio ("LMR"), core funding ratio ("CFR"), loan-to-deposit ratio, top 10 non-bank depositors ratio, top 10 bank depositors ratio, swap funding ratio, concentration ratio for short-term funding from interbank takings, concentration ratio for short-term customer deposits, and concentration ratio for liquidity bonds, etc. The branch applies a cash flow analysis to assess the liquidity condition under business as usual ("BAU") scenarios and also performs a liquidity stress test (including bank specific, general market and combined scenarios) to assess the branch's capability to withstand various severe liquidity crises. In the stress test, both on-and off-balance sheet items with a cash flow impact are considered, with applicable hypothetical and historical assumptions. The assumptions are reviewed and approved by the ALCO regularly to ensure their continued appropriateness. The branch maintains a portfolio of high quality and readily marketable assets that can be immediately liquidated at reasonable costs at all times as a liquidity cushion to ensure that short term funding requirements are covered within prudent limits. Adequate standby facilities are also maintained to provide strategic liquidity to meet unexpected and material cash outflows.

应急融资计划是分行流动资金管理框架的重要组成部分，当中订明处理流动性危机的策略及程序。分行利用定性及定量预警指标监察内部及外部因素。如有任何迹象表明可能存在流动性危机，将会汇报给分行资产负债管理委员会供其考虑。一旦启动应急融资计划，将成立由高级管理层领导的危机管理团队，负责处理危机。应急融资计划已订明应对不同流动性危机的详细策略及程序。分行定期检视及测试应急融资计划，以确保其有效性及操作可行性，尤其是其中列出的资金来源的可获得性。

The Contingency Funding Plan ("CFP") is a critical component of the liquidity management framework and describes the branch's strategy and procedures for dealing with any liquidity crisis. The branch utilizes early warning indicators, both qualitative and quantitative, to monitor internal and external factors. Any sign of potential liquidity crisis will be reported to the branch's ALCO for their consideration. Once the CFP is activated, the Liquidity Crisis Management Team, which is led by senior management, is formed to handle the crisis. Action plan under different types of liquidity crisis are clearly stated in the CFP. The CFP is subject to regular review and testing to ensure its effectiveness and operational feasibility, particularly in respect of the availability of the contingent funding sources listed.

(i) 现金流到期日错配分析 Cash Flow Maturity Mismatch Analysis

|         |  | 2023年6月30日<br>30 Jun 2023 |             |                   |                          |                           |                         |                        |                         |                         |              |
|---------|--|---------------------------|-------------|-------------------|--------------------------|---------------------------|-------------------------|------------------------|-------------------------|-------------------------|--------------|
|         |  | 翌日                        | 2至7日        | 8日至1个月            | 1个月以上至3个月                | 3个月以上至6个月                 | 6个月以上至1年                | 1年以上至2年                | 2年以上至3年                 | 3年以上至5年                 | 超过5年         |
|         |  | 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 |
|         |  | 港币百万元 HKD Million         |             |                   |                          |                           |                         |                        |                         |                         |              |
| 净流动资金错配 | Contractual Maturity Mismatch            | 35,773                    | -13,969     | -5,932            | -48,421                  | -23,419                   | 6,627                   | 14,203                 | 11,234                  | 8,888                   | 901          |
| 累计错配    | Cumulative Contractual Maturity Mismatch | 35,773                    | 21,804      | 15,872            | -32,549                  | -55,968                   | -49,341                 | -35,138                | -23,904                 | -15,016                 | -14,115      |

  

|         |  | 2022年6月30日<br>30 Jun 2022 |             |                   |                          |                           |                         |                        |                         |                         |              |
|---------|--|---------------------------|-------------|-------------------|--------------------------|---------------------------|-------------------------|------------------------|-------------------------|-------------------------|--------------|
|         |  | 翌日                        | 2至7日        | 8日至1个月            | 1个月以上至3个月                | 3个月以上至6个月                 | 6个月以上至1年                | 1年以上至2年                | 2年以上至3年                 | 3年以上至5年                 | 超过5年         |
|         |  | 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 |
|         |  | 港币百万元 HKD Million         |             |                   |                          |                           |                         |                        |                         |                         |              |
| 净流动资金错配 | Contractual Maturity Mismatch            | 19,101                    | -19,124     | -6,566            | -20,152                  | -15,000                   | -7,654                  | 10,200                 | 15,456                  | 8,523                   | 962          |
| 累计错配    | Cumulative Contractual Maturity Mismatch | 19,101                    | -23         | -6,589            | -26,741                  | -41,741                   | -49,395                 | -39,195                | -23,739                 | -15,216                 | -14,254      |

正号表示资金流动性剩余，负号表示资金流动性短缺。

Positive indicates a position of liquidity surplus while negative indicates a liquidity shortfall.

现金流估算是按照香港金融管理局(MA)(BS)23流动性监察工具申报表的合约到期指示制定而成。

The contractual maturities were used to estimate cash flows according to Hong Kong Monetary Authority MA(BS)23 Return on Liquidity Monitoring Tools.

(ii) 资金来源 Source of funding

下表为本分行的主要资金来源：

The table below shows the Branch's major source of funding:

|          |                           | 2023年6月30日<br>30 Jun 2023           | 2022年6月30日<br>30 Jun 2022           |
|----------|---------------------------|-------------------------------------|-------------------------------------|
|          |                           | 占负债总额的百分比<br>% of Total liabilities | 占负债总额的百分比<br>% of Total liabilities |
| 客户存款     | Deposits from customers   | 63.44%                              | 56.15%                              |
| 银行提供的资金  | Funding raised from banks | 26.79%                              | 33.69%                              |
| 已发行的债务工具 | Debt instruments issued   | 7.40%                               | 8.93%                               |
| 其他负债     | Other liabilities         | 2.37%                               | 1.23%                               |
|          |                           | 100%                                | 100%                                |

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(iii) 流动资金差距

Liquidity Gap

|             |  | 2023年6月30日<br>30 Jun 2023 |          |             |                   |                          |                           |                         |                        |                         |                         |              |                  |
|-------------|--|---------------------------|----------|-------------|-------------------|--------------------------|---------------------------|-------------------------|------------------------|-------------------------|-------------------------|--------------|------------------|
|             |  | 总额                        | 翌日       | 2至7日        | 8日至1个月            | 1个月以上至3个月                | 3个月以上至6个月                 | 6个月以上至1年                | 1年以上至2年                | 2年以上至3年                 | 3年以上至5年                 | 超过5年         | 余额               |
|             |  | Total amount              | 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 |
|             |  | 港币百万元 HKD Million         |          |             |                   |                          |                           |                         |                        |                         |                         |              |                  |
| 应收衍生工具合约款项  | Amount receivable arising from derivative contracts  | 2,271                     | 3,653    | 4,716       | 8,505             | 26,403                   | 5,986                     | 3,486                   | 853                    | 346                     | 50                      | 0            | 0                |
| 存于外汇基金款项    | Due from MA for a/c of Exchange Fund   | 306                       | 306      | 0           | 0                 | 0                        | 0                         | 0                       | 0                      | 0                       | 0                       | 0            | 0                |
| 应收银行同业款项    | Due from banks   | 25,403                    | 11,396   | 7,640       | 1,798             | 3,039                    | 1,208                     | 322                     | 0                      | 0                       | 0                       | 0            | 0                |
| 债务证券        | Debt securities, prescribed instruments and structured financial instruments held (net of short positions) | 68,819                    | 54,659   | 646         | 859               | 1,085                    | 828                       | 8,787                   | 544                    | 417                     | 994                     | 0            | 0                |
| 承兑及汇票       | Acceptances and bills of exchange held   | 0                         | 0        | 0           | 0                 | 0                        | 0                         | 0                       | 0                      | 0                       | 0                       | 0            | 0                |
| 非银行客户贷款及放款  | Loans and advances to non-bank customers   | 107,679                   | 21       | 837         | 10,965            | 13,080                   | 18,384                    | 20,840                  | 21,207                 | 10,955                  | 8,101                   | 901          | 2,388            |
| 其他资产        | Other assets   | 2,904                     | 680      | 39          | 14                | 1                        | 1                         | 52                      | 0                      | 0                       | 0                       | 0            | 2,117            |
| 资产负债表内之总资产  | Total on-balance sheet assets  | 207,382                   | 70,715   | 13,878      | 22,141            | 43,608                   | 26,407                    | 33,487                  | 22,604                 | 11,718                  | 9,145                   | 901          | 4,505            |
| 资产负债表外之总债权  | Total off-balance sheet claims   | 0                         | 0        | 0           | 0                 | 0                        | 0                         | 0                       | 0                      | 0                       | 0                       | 0            | 0                |
|             |  | 总额                        | 翌日       | 2至7日        | 8日至1个月            | 1个月以上至3个月                | 3个月以上至6个月                 | 6个月以上至1年                | 1年以上至2年                | 2年以上至3年                 | 3年以上至5年                 | 超过5年         | 余额               |
|             |  | Total amount              | 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 |
|             |  | 港币百万元 HKD Million         |          |             |                   |                          |                           |                         |                        |                         |                         |              |                  |
| 非银行客户存款     | Deposits from non-bank customers   | 131,734                   | 27,227   | 10,924      | 17,454            | 44,318                   | 23,292                    | 7,790                   | 729                    | 0                       | 0                       | 0            | 0                |
| 应付证券融通交易的金额 | Amount payable arising from securities financing transactions (other than securities swap transactions)    | 0                         | 0        | 0           | 0                 | 0                        | 0                         | 0                       | 0                      | 0                       | 0                       | 0            | 0                |
| 应付衍生工具合约的金额 | Amount payable arising from derivative contracts   | 360                       | 3,660    | 4,679       | 8,477             | 26,329                   | 6,150                     | 3,420                   | 804                    | 478                     | 255                     | 0            | 0                |
| 结欠银行同业的金额   | Due to banks   | 55,596                    | 2,051    | 2,665       | 2,035             | 16,707                   | 13,142                    | 14,282                  | 4,714                  | 0                       | 0                       | 0            | 0                |
| 已发行债务证券     | Debt securities, prescribed instruments and structured financial instruments issued and outstanding        | 15,245                    | 0        | 0           | 76                | 4,562                    | 7,158                     | 1,304                   | 2,145                  | 0                       | 0                       | 0            | 0                |
| 其他负债        | Other liabilities  | 2,701                     | 1,767    | 249         | 1                 | 4                        | 17                        | 64                      | 8                      | 5                       | 2                       | 0            | 584              |
| 资本及储备       | Capital and reserves   | -110                      | 0        | 0           | 0                 | 0                        | 0                         | 0                       | 0                      | 0                       | 0                       | 0            | -110             |
| 资产负债表内之总负债  | Total on-balance sheet liabilities   | 205,526                   | 34,705   | 18,517      | 28,043            | 91,920                   | 49,759                    | 26,860                  | 8,400                  | 483                     | 257                     | 0            | 474              |
| 资产负债表外之总承担  | Total off-balance sheet obligations  | 9,773                     | 237      | 9,331       | 29                | 108                      | 68                        | 0                       | 0                      | 0                       | 0                       | 0            | 0                |
|             |  | 总额                        | 翌日       | 2至7日        | 8日至1个月            | 1个月以上至3个月                | 3个月以上至6个月                 | 6个月以上至1年                | 1年以上至2年                | 2年以上至3年                 | 3年以上至5年                 | 超过5年         | 余额               |
|             |  | Total amount              | 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 |
|             |  | 港币百万元 HKD Million         |          |             |                   |                          |                           |                         |                        |                         |                         |              |                  |
| 非银行客户存款     | Deposits from non-bank customers   | 108,803                   | 33,096   | 12,093      | 18,343            | 19,331                   | 9,045                     | 16,880                  | 15                     | 0                       | 0                       | 0            | 0                |
| 应付证券融通交易的金额 | Amount payable arising from securities financing transactions (other than securities swap transactions)    | 0                         | 0        | 0           | 0                 | 0                        | 0                         | 0                       | 0                      | 0                       | 0                       | 0            | 0                |
| 应付衍生工具合约的金额 | Amount payable arising from derivative contracts   | 2,298                     | 401      | 11          | 35                | 120                      | 147                       | 323                     | 617                    | 394                     | 171                     | 0            | 0                |
| 结欠银行同业的金额   | Due to banks   | 65,279                    | 3,102    | 4,136       | 3,466             | 15,315                   | 20,271                    | 12,705                  | 6,284                  | 0                       | 0                       | 0            | 0                |
| 已发行债务证券     | Debt securities, prescribed instruments and structured financial instruments issued and outstanding        | 17,249                    | 0        | 0           | 801               | 3,384                    | 1,365                     | 7,781                   | 3,918                  | 0                       | 0                       | 0            | 0                |
| 其他负债        | Other liabilities  | 1,966                     | 1,303    | 37          | 0                 | 0                        | 22                        | 56                      | 6                      | 4                       | 2                       | 0            | 536              |
| 资本及储备       | Capital and reserves   | -610                      | 0        | 0           | 0                 | 0                        | 0                         | 0                       | 0                      | 0                       | 0                       | 0            | -610             |
| 资产负债表内之总负债  | Total on-balance sheet liabilities   | 194,985                   | 37,902   | 16,277      | 22,645            | 38,150                   | 30,850                    | 37,745                  | 10,840                 | 398                     | 173                     | 0            | -74              |
| 资产负债表外之总承担  | Total off-balance sheet obligations  | 11,479                    | 1,320    | 9,724       | 359               | 76                       | 0                         | 0                       | 0                      | 0                       | 0                       | 0            | 0                |

到期日分类按照香港金融管理局MA(BS)23流动性监察工具申报表的指示制定而成。

The maturity buckets follow information provided to Hong Kong Monetary Authority MA(BS)23 Return on Liquidity Monitoring Tools.

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乙部 - 中国民生银行股份有限公司资料

**SECTION B - CHINA MINSHENG BANKING CORP., LTD. INFORMATION**

**I. 合并资本充足比率及股东资金**

**Consolidated Capital Adequacy Ratio and Shareholders Funds**

|        |  | 2023年6月30日<br>30 Jun 2023 | 2022年12月31日<br>31 Dec 2022 |
|--------|--|---------------------------|----------------------------|
|        |  | 人民币百万元                    | 人民币百万元                     |
|        |  | RMB Million               | RMB Million                |
| 资本充足比率 | Capital adequacy ratio                 | 12.69%                    | 13.14%                     |
| 股东资金总额 | Aggregate amount of shareholders funds | 613,419                   | 599,928                    |

资本充足率乃按照银保监会《商业银行资本管理办法（试行）》及其他相关规定的要求计算。

The capital adequacy ratio is prepared in accordance with The Capital Rules for Commercial Banks (Provisional) and other relevant regulations issued by the CBIRC.

**II. 其它合并财务资料**

**Other Consolidated Financial Information**

|           |                            | 2023年6月30日<br>30 Jun 2023              | 2022年12月31日<br>31 Dec 2022             |
|-----------|----------------------------|--|--|
|           |                            | 人民币百万元                                 | 人民币百万元                                 |
|           |                            | RMB Million                            | RMB Million                            |
| - 资产总额    | - Total assets             | 7,641,451                              | 7,255,673                              |
| - 负债总额    | - Total liabilities        | 7,014,760                              | 6,642,859                              |
| - 贷款及放款总额 | - Total loans and advances | 4,390,942                              | 4,141,144                              |
| - 客户存款总额  | - Total customer deposits  | 4,241,461                              | 3,993,527                              |
|           |                            | 截至2023年6月30日止<br>之半年度                  | 截至2022年6月30日<br>止之半年度                  |
|           |                            | For the half year ended<br>30 Jun 2023 | For the half year ended<br>30 Jun 2022 |
|           |                            | 人民币百万元                                 | 人民币百万元                                 |
|           |                            | RMB Million                            | RMB Million                            |
| - 除税前利润   | - Pre-tax profit           | 24,747                                 | 26,519                                 |

于2023年6月30日,1人民币兑换 1.07607港元

1 RMB = 1.07607 HKD at 30/06/2023

于2022年12月31日,1人民币兑换 1.11948港元

1 RMB = 1.11948 HKD at 31/12/2022

于2022年6月30日,1人民币兑换 1.17101港元

1 RMB = 1.17101 HKD at 30/06/2022

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**丙部 - 订明撮要**

**SECTION C - PRESCRIBED SUMMARY**

公众人士可以到本分之办公地址：香港中环金融街8号国际金融中心二期40楼取阅财务资料披露报表。

公众人士亦可浏览本分之网站：<http://hk.cmbc.com.cn/index.htm>取阅整份财务资料披露报表。

Copies of the financial disclosure are available for public at our office at 40/F, Two International Finance Centre, 8 Finance Street, Central, Hong Kong.

Publics can also access the complete disclosure at our website at <http://hk.cmbc.com.cn/index.htm>.

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遵守声明  
**STATEMENT OF COMPLIANCE**

尽本人所知，本报告所披露资料完全遵从《银行业条例》中的《银行业（披露）规则》所载之披露规定。  
To the best of my knowledge, the information disclosed complies fully with disclosure provisions of the Banking (Disclosure) Rules under the Hong Kong Banking Ordinance.



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钟洪宇 Zhong Hong Yu  
行长助理 Assistant Chief Executive  
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