

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2026年6月30日止(未经审计)

Interim Financial Disclosure Statement as at 30 June 2026 (Unaudited)

甲部 - 香港分行资料

SECTION A - HONG KONG BRANCH INFORMATION

I. 收益表资料

		截至2026年6月30日 止之半年度 For the half year ended 30 Jun 2026	截至2025年6月30日 止之半年度 For the half year ended 30 Jun 2025
		港币千元 HKD '000	港币千元 HKD '000
利息收入	Interest income		
利息支出	Interest expense	4,568,748	4,809,719
利息收入净额	Net interest income	-3,509,927	-4,092,691
		1,058,821	717,028
费用及佣金收入	Fees and commission income	849,425	522,438
费用及佣金支出	Fees and commission expenses	-18,994	-21,845
费用及佣金收入净额	Net fees and commission income	830,431	500,593
由非港元货币交易产生的收益减亏损	Gains less losses arising from trading in foreign currencies	152,453	162,203
持作买卖用途證券的利润减亏损	Gains less losses on securities held for trading purpose	-7,856	1,789
来自其它交易活動的利润减亏损	Gains less losses from other trading activities	1,429	6,949
非买卖性质投资的利润减亏损	Gains less losses arising from non-trading investments	22,178	259,944
其它	Others	493	-306
经营收入	Operating income	2,057,949	1,648,200
人事费用	Staff expenses	-169,168	-166,847
租金费用	Rental expenses	-27,306	-29,961
其它经营支出	Other operating expenses	-30,670	-28,572
其它减值损失减减值回拨	Other impairment losses and provisions less reversal of impairment losses and provisions	19,536	-68,138
经营支出	Operating expenses	-207,608	-293,518
减值损失减减值回拨及为贷款 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 loans and receivables	-114,840	-198,578
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	-1	0
除税前利润	Profit before taxation	1,735,500	1,156,104
税项开支	Taxation	-301,448	-197,118
除税后利润	Profit after taxation	1,434,052	958,986

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2026年6月30日止(未经审计)

Interim Financial Disclosure Statement as at 30 June 2026 (Unaudited)

II. 资产负债表资料

Balance Sheet Information

		2026年6月30日	2025年12月31日
		30 Jun 2026	31 Dec 2025
		港币千元	港币千元
		HKD '000	HKD '000
资产	Assets		
现金及银行结餘	Cash and balances with banks	13,591,629	23,637,006
存于外汇基金存款	Due from Exchange Fund	322,013	698,942
距离合约到期日超逾1个月但不超逾12个月的银行存款	Placements with banks which have a residual contractual maturity of more than one month but not more than 12 months	8,445,165	15,298,227
存放于民生银行海外办事处的金额	Amount due from overseas offices of CMBC	203,999	294,512
贸易汇票	Trade bills	0	0
持有的存款证	Certificates of deposit held	17,158,886	16,039,853
持有作交易用途的證券	Securities held for trading purposes	1,036,727	1,167,022
贷款及应收款项	Loans and receivables	154,259,691	131,058,466
(A) 对客户的贷款及放款	(A) Loans and advances to customers	146,681,502	123,788,232
(B) 对银行的贷款及放款	(B) Loans and advances to banks	7,684,376	7,097,043
(C) 其它帳目	(C) Other accounts	1,384,509	1,518,128
(D) 贷款及应收款项的准备金	(D) Provisions for loans and receivables	-1,490,696	-1,344,937
投资証券	Investment securities	54,429,118	53,496,986
其它投资	Other investments	68,747	72,556
物业、工业装置及设备以及无形资产	Property, plant and equipment and intangible assets	199,259	23,966
衍生金融工具	Derivative financial instruments	837,918	334,499
其它资产	Other assets	907,745	1,735,386
资产总额	Total assets	251,460,897	243,857,421
储备及负债	Reserves and Liabilities		
银行存款及結余	Deposits and balances from banks	18,649,077	19,116,140
客户存款	Deposits from customers	189,089,848	176,723,327
(A) 活期存款及往来帳戶	(A) Demand deposits and current accounts	3,902,729	4,869,777
(B) 儲蓄存款	(B) Savings accounts	22,361,650	19,108,620
(C) 定期、短期通知及通知存款	(C) Time, call and notice deposits	162,825,469	152,744,930
結欠民生银行海外办事处的金额	Amount due to overseas offices of CMBC	30,240,071	29,195,547
已发行存款证	Certificates of deposit issued	2,921,232	2,783,092
已发行債務証券	Debt securities issued	5,852,439	9,087,120
在回购协议下的应付款額	Amount payable under repos	0	2,813,082
衍生金融工具	Derivative financial instruments	409,713	569,273
其它負債	Other liabilities	2,890,414	2,546,969
資本及儲備	Capital and reserves	1,408,103	1,022,871
储备及負債总额	Total reserves and liabilities	251,460,897	243,857,421

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2026年6月30日止(未经审计)

Interim Financial Disclosure Statement as at 30 June 2026 (Unaudited)

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	2026年6月30日		2025年12月31日	
		30 Jun 2026		31 Dec 2025	
		港币千元		港币千元	
		HKD '000		HKD '000	
客户贷款及放款	Loans and advances to customers	146,681,502		123,788,232	
银行贷款及放款	Loans and advances to banks	7,684,376		7,097,043	
其它帐目	Other accounts				
- 应计利息	- Accrued interest	544,736		527,633	
- 其它应收款项	- Other receivables	839,773		990,495	
对客户的贷款及应收款项 提拨的准备金	Provisions for loans and receivables to customers				
- 组合评估	- Collectively assessed	-581,107		-576,698	
- 个别评估	- Individually assessed	-899,640		-751,252	
对银行的贷款及应收款项 提拨的准备金	Provisions for loans and receivables to banks				
- 组合评估	- Collectively assessed	-6,826		-14,406	
- 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	-3,123		-2,581	
- 个别评估	- Individually assessed	0		0	
(ii) 已减值客户及银行贷款及放款	(ii) Impaired Loans and Advances to Customers and Banks	2026年6月30日		2025年12月31日	
		30 Jun 2026		31 Dec 2025	
		港币千元	占客户贷款 及放款	港币千元	占客户贷款 及放款
		HKD '000	总额的百分比	HKD '000	总额的百分比
			% of Total loans and advances to customers		% of Total loans and advances to customers
减值客户贷款及放款的毛额	Gross impaired loans and advances to customers	1,616,356	1.10%	962,353	0.78%
减值准备 - 个别评估/特定拨备	Impairment allowances - individually assessed/specific provision	899,640		751,252	
已减值客户贷款及放款的抵押品市值	Market value of collateral in respect of impaired loans and advances to customers	257,745		0	

在2026年6月30日及2025年12月31日，本行并没有任何减值银行贷款及放款。
There were no impaired loans and advances to banks as at 30 June 2026 and 31 December 2025.

减值客户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.

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2026年6月30日止(未经审计)

Interim Financial Disclosure Statement as at 30 June 2026 (Unaudited)

(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

		2026年6月30日 30 Jun 2026	
		贷款及放款 毛额 Gross loans and advances	抵押品 Collateral
		港币千元 HKD '000	
工业，商业及金融	Industrial, commercial and financial		
- 物业发展	- Property development	5,496,930	1,460,802
- 物业投资	- Property investment	5,312,521	2,041,737
- 金融企业	- Financial concerns	34,879,197	1,916,203
- 证券经纪	- Stockbrokers	1,847,069	0
- 批发及零售行业	- Wholesale and retail trade	2,948,566	253,125
- 制造业	- Manufacturing	9,619,478	736,601
- 运输及运输设备	- Transport and transport equipment	7,170,913	1,232,409
- 康乐活动	- Recreational activities	0	0
- 资讯科技	- Information technology	6,815,116	0
- 其它	- Others	12,163,219	97,812
个人	Individuals		
- 为购买其他住宅物业的贷款	- Loans for the purchase of other residential properties	422,615	419,981
- 其它	- Others	16,549,947	16,549,947
于香港使用的贷款及放款	Loans and advances for use in Hong Kong SAR	103,225,571	24,708,617
贸易融资	Trade finance	0	0
在香港以外使用的贷款及放款	Loans and advances for use outside Hong Kong SAR	43,455,931	1,788,039
客户贷款及放款总额	Total loans and advances to customers	146,681,502	26,496,656

		2025年12月31日 31 Dec 2025	
		贷款及放款 毛额 Gross loans and advances	抵押品 Collateral
		港币千元 HKD '000	
工业，商业及金融	Industrial, commercial and financial		
- 物业发展	- Property development	6,368,254	1,341,011
- 物业投资	- Property investment	5,344,843	2,007,285
- 金融企业	- Financial concerns	29,188,417	1,847,617
- 证券经纪	- Stockbrokers	1,446,261	0
- 批发及零售行业	- Wholesale and retail trade	833,878	253,125
- 制造业	- Manufacturing	6,128,863	0
- 运输及运输设备	- Transport and transport equipment	7,552,453	1,302,862
- 康乐活动	- Recreational Activities	0	0
- 资讯科技	- Information Technology	7,270,692	0
- 其它	- Others	10,120,113	0
个人	Individuals		
- 为购买其他住宅物业的贷款	- Loans for the purchase of other residential properties	416,922	412,815
- 其它	- Others	11,900,675	11,900,675
于香港使用的贷款及放款	Loans and advances for use in Hong Kong SAR	86,571,371	19,065,390
贸易融资	Trade finance	0	0
在香港以外使用的贷款及放款	Loans and advances for use outside Hong Kong SAR	37,216,861	2,129,683
客户贷款及放款总额	Total loans and advances to customers	123,788,232	21,195,073

抵押品主要包括人寿保险、物业按揭以及存款等。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 and deposits, etc. 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.

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2026年6月30日止(未经审计)

Interim Financial Disclosure Statement as at 30 June 2026 (Unaudited)

(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.

		2026年6月30日		30 Jun 2026			
				非银行私营机构			
				Non-bank private sector			
		银行	公营机构	非银行 金融机构	非金融 私营机构	其它	合计
		Banks	Official Sector	Non-bank financial institutions	Non-financial 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	35,218	27	15,277	54,861	0	105,383
其中中国	of which China	33,144	12	13,505	53,461	0	100,122
离岸中心	Offshore centres	3,936	294	8,743	45,711	0	58,684
其中香港	of which Hong Kong	3,265	294	8,019	39,296	0	50,874
发达国家或地区	Developed countries	8,293	4,889	6,660	12,202	0	32,044
非洲及中东发展中国家或地域	Developing Africa and Middle East	6,741	0	2,056	14,039	0	22,836
		2025年12月31日		31 Dec 2025			
				非银行私营机构			
				Non-bank private sector			
		银行	公营机构	非银行 金融机构	非金融 私营机构	其它	合计
		Banks	Official Sector	Non-bank financial institutions	Non-financial 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	52,316	6	17,741	50,134	0	120,197
其中中国	of which China	51,748	0	16,137	48,467	0	116,352
离岸中心	Offshore centres	1,261	282	10,467	33,326	0	45,336
其中香港	of which Hong Kong	910	282	9,714	30,643	0	41,549
发达国家或地区	Developed countries	7,554	5,026	5,898	12,139	0	30,617

(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.

		2026年6月30日	2025年12月31日
		30 Jun 2026	31 Dec 2025
		港币百万元	港币百万元
		HKD Million	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	49,014	44,030
其中中国	of which China	47,634	42,364
离岸中心	Offshore centres	67,943	53,978
其中香港	of which Hong Kong	61,556	50,818
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	1,072	428
其中中国	of which China	1,072	428
离岸中心	Offshore centres	544	386
其中香港	of which Hong Kong	544	386
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	1,072	428
其中中国	of which China	1,072	428
离岸中心	Offshore centres	544	534
其中香港	of which Hong Kong	544	534

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2026年6月30日止(未经审计)

Interim Financial Disclosure Statement as at 30 June 2026 (Unaudited)

(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:

		2026年6月30日			
		30 Jun 2026			
		英镑	欧元	人民币	美元
		GBP	EUR	CNY	USD
		港币百万元 HKD Million			
					合计
					Total
现货资产	Spot assets	2,517	8,519	35,913	143,595
现货负债	Spot liabilities	-74	-1,094	-47,217	-168,395
远期买入	Forward purchases	602	298	20,946	57,475
远期卖出	Forward sales	-3,118	-7,800	-9,565	-32,763
期权盘净额	Net option position	0	0	0	1
长（短）盘净额	Net long/(short) position	-73	-77	77	-87
结构性仓位净额	Net structural position	0	0	0	0

		2025年12月31日			
		31 Dec 2025			
		人民币	美元		合计
		CNY	USD		Total
		港币百万元 HKD Million			
现货资产	Spot assets	26,595	153,737		180,332
现货负债	Spot liabilities	-44,288	-166,261		-210,549
远期买入	Forward purchases	24,232	46,239		70,471
远期卖出	Forward sales	-6,453	-34,366		-40,819
期权盘净额	Net option position	0	0		0
长（短）盘净额	Net long/(short) position	86	-651		-565
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.

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2026年6月30日止(未经审计)

Interim Financial Disclosure Statement as at 30 June 2026 (Unaudited)

(vii) 逾期或重组客户贷款及放款毛额	(vii) Gross Amount of Overdue or Rescheduled Loans and Advances to Customers	2026年6月30日		2025年12月31日	
		30 Jun 2026		31 Dec 2025	
		港币千元 HKD '000	占客户贷款 及放款 总额的百分比 % of Total loans and advances to customers	港币千元 HKD '000	占客户贷款 及放款 总额的百分比 % of Total loans and advances 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	804,310	0.55%	67,068	0.05%
- 超过六个月但不超过一年	- More than 6 months but not more than one year	67,589	0.05%	33,063	0.03%
- 超过一年	- More than one year	744,457	0.51%	713,504	0.58%
超过三个月逾期客户贷款及放款总额	Total overdue loans and advances to customers more than 3 months	1,616,356	1.10%	813,635	0.66%
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	257,745		0	
有抵押品覆盖的逾期贷款及放款	Covered portion of overdue loans and advances	257,745		0	
无抵押品覆盖的逾期贷款及放款	Uncovered portion of overdue loans and advances	1,358,611		813,635	
为逾期贷款及放款根据个别评估而计提的减值准备	Impairment allowances - individually assessed made on overdue loans and advances	899,640		676,893	

在2026年6月30日及2025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 2026 and 31 December 2025.

在2026年6月30日，就逾期贷款及放款而持有之抵押品主要为房产。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 held with respect to overdue loans and advances are mainly properties as at 30 Jun 2026. 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.

(viii) 逾期或重组银行贷款及放款毛额

(viii) Gross Amount of Overdue or Rescheduled
Loans and Advances to Banks

在2026年6月30日及2025年12月31日，本行没有逾期或重组银行贷款及放款。

There were no overdue or rescheduled loans and advances to banks as at 30 June 2026 and 31 December 2025.

(ix) 逾期投资证券

(ix) Overdue Investment securities

在2026年6月30日及2025年12月31日，本行没有逾期投资债券。

There were no overdue investment securities as at 30 June 2026 and 31 December 2025.

(x) 收回抵押品

(x) Repossessed Assets

在2026年6月30日及2025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 2026 and 31 December 2025.

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2026年6月30日止(未经审计)

Interim Financial Disclosure Statement as at 30 June 2026 (Unaudited)

(xi) 非银行的中国内地风险承担

(xi) Non-bank Mainland China Exposures

		2026年6月30日		
		30 Jun 2026		
		资产负债表 表内风险承担 On-balance sheet exposures	资产负债表 表外风险承担 Off-balance sheet exposures	总额 Total
		港币百万元 HKD Million		
1 中央政府, 中央政府持有的公司、子公司及联营公司	Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	49,848	4,469	54,317
2 地方政府, 地方政府持有的公司、子公司及联营公司	Local governments, local government-owned entities and their subsidiaries and JVs	12,002	1,018	13,020
3 中国境内居住国民或在中国境内注册公司、其子公司及其联营公司	PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	37,533	1,885	39,418
4 不包括在第1项中的其它中央政府的公司	Other entities of central government not reported in item 1 above	526	0	526
5 不包括在第2项中的其它地方政府的公司	Other entities of local government not reported in item 2 above	62	0	62
6 获给予在中国境内使用信贷的中国境外居住国民或在中国境外注册公司	PRC nationals residing outside Mainland china or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	3,889	1,035	4,924
7 呈报机构认为其所涉风险属对中国内地非银行对手方风险之其它交易对手	Other counterparties where the exposure are considered by the reporting institution to be non-bank Mainland China exposures	11,704	474	12,178
总额	Total	115,564	8,881	124,445
减值准备后的资产总额	Total assets after provision	251,461		
资产负债表内风险额占资产总额百分比	On-balance sheet exposures as percentage of total assets	45.96%		

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2026年6月30日止(未经审计)

Interim Financial Disclosure Statement as at 30 June 2026 (Unaudited)

(xi) 非银行的中国内地风险承担
(续)

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

		2025年12月31日		
		31 Dec 2025		
		资产负债表内风险承担	资产负债表外风险承担	总额
		On-balance sheet exposures	Off-balance sheet exposures	Total
		港币百万元 HKD Million		
1 中央政府, 中央政府持有的公司、子公司及联营公司	Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	47,311	6,010	53,321
2 地方政府, 地方政府持有的公司、子公司及联营公司	Local governments, local government-owned entities and their subsidiaries and JVs	12,235	1,702	13,937
3 中国境内居住国民或在中国境内注册公司、其子公司及其联营公司	PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	31,887	1,643	33,530
4 不包括在第1项中的其它中央政府的公司	Other entities of central government not reported in item 1 above	434	0	434
5 不包括在第2项中的其它地方政府的公司	Other entities of local government not reported in item 2 above	259	0	259
6 获给予在中国境内使用信贷的中国境外居住国民或在中国境外注册公司	PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	4,651	1,560	6,211
7 呈报机构认为其所涉风险属对中国内地非银行对手方风险之其它交易对手	Other counterparties where the exposure are considered by the reporting institution to be non-bank Mainland China exposures	7,856	589	8,445
总额	Total	104,633	11,504	116,137
减值准备后的资产总额	Total assets after provision	243,857		
资产负债表内风险额占资产总额百分比	On-balance sheet exposures as percentage of total assets	42.91%		

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.

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2026年6月30日止(未经审计)

Interim Financial Disclosure Statement as at 30 June 2026 (Unaudited)

IV. 资产负债表以外的风险承担

Off Balance Sheet Exposures

		2026年6月30日	2025年12月31日
		30 Jun 2026	31 Dec 2025
		港币千元	港币千元
		HKD '000	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	0	0
- 交易关联或有项目	- Transaction related contingencies	33,535	455,210
- 贸易关联或有项目	- Trade related contingencies	2,810,573	2,704,089
- 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	13,821,331	16,495,179
- 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	84,693,155	73,981,619
- 利率衍生工具合约	- Interest rate derivative contracts	25,248,864	25,967,349
- 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	753,914	290,365
- 利率衍生工具合约	- Interest rate derivative contracts	84,004	44,134
- 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	288,193	226,411
- 利率衍生工具合约	- Interest rate derivative contracts	121,520	342,862
- 其它	- Others	0	0

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

		2026年	2025年
		第二季度	第二季度
		2026 Q2	2025 Q2
季度平均流动性维持比率	Quarterly average liquidity maintenance ratio	63.38%	65.63%
季度平均核心资金比率	Quarterly average core funding ratio	112.23%	122.39%

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 are the arithmetic means 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.

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2026年6月30日止(未经审计)

Interim Financial Disclosure Statement as at 30 June 2026 (Unaudited)

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

		2026年6月30日	2025年12月31日
		30 Jun 2026	31 Dec 2025
		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	13.36%	13.06%
股东资金总额	Aggregate amount of shareholders funds	704,800	689,637

2024年起，资本充足率乃根据《商业银行资本管理办法》和其他相关监管规定计算。

Starting from 2024, the capital adequacy ratio is calculated in accordance with the Capital Rules for Commercial Banks and other relevant regulatory provisions.

II. 其它合并财务资料

Other Consolidated Financial Information

		2026年6月30日	2025年12月31日
		30 Jun 2026	31 Dec 2025
		人民币百万元	人民币百万元
		RMB Million	RMB Million
- 资产总额	- Total assets	7,794,531	7,832,567
- 负债总额	- Total liabilities	7,076,982	7,129,370
- 贷款及放款总额	- Total loans and advances	4,509,997	4,430,610
- 客户存款总额	- Total customer deposits	4,392,555	4,277,238

		截至2026年6月30日	截至2025年6月30日
		止之半年度	止之半年度
		For the half year	For the half year
		ended 30 Jun 2026	ended 30 Jun 2025
		人民币百万元	人民币百万元
		RMB Million	RMB Million
- 除税前利润	- Pre-tax profit	20,620	22,794

于2026年6月30日,1人民币兑换 1.15468港元
1 RMB = 1.15468 HKD at 30/06/2026
于2025年12月31日,1人民币兑换 1.10715港元
1 RMB = 1.10715 HKD at 31/12/2025
于2025年6月30日,1人民币兑换 1.09589港元
1 RMB = 1.09589 HKD at 30/06/2025

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2026年6月30日止(未经审计)
Interim Financial Disclosure Statement as at 30 June 2026 (Unaudited)

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>取览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>.

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2026年6月30日止(未经审计)
Interim Financial Disclosure Statement as at 30 June 2026 (Unaudited)

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.



钟洪宇 Zhong Hong Yu
副行长 Deputy Chief Executive Officer
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)