

Industrial Bank Co., Ltd. Hong Kong Branch
興業銀行股份有限公司香港分行

Annual Financial Disclosure Statement (Unaudited)
財務資料披露報表 (未經審核)

As at 31 December 2016
於二零一六年十二月三十一日

INDUSTRIAL BANK CO., LTD. HONG KONG BRANCH
興業銀行股份有限公司香港分行

ANNUAL FINANCIAL DISCLOSURE STATEMENT (UNAUDITED)
財務資料披露報表 (未經審核)

AS AT 31 DECEMBER 2016
於二零一六年十二月三十一日

CONTENTS
目錄

	Pages 頁次
Income statement information 收益表資料	1
Balance sheet information 資產負債表資料	2
Notes to the income statement and balance sheet information 收益表及資產負債表資料附註	3 - 8
Supplementary financial information 補充財務資料	9 - 15
Bank consolidated financial information 銀行綜合財務資料	16

INDUSTRIAL BANK CO., LTD. HONG KONG BRANCH
興業銀行股份有限公司香港分行

INCOME STATEMENT INFORMATION
收益表資料

FOR THE YEAR ENDED 31 DECEMBER 2016
截至二零一六年十二月三十一日止年度

		1 January 2016 to 31 December 2016 二零一六年 一月一日至十二月三十一日	1 January 2015 to 31 December 2015 二零一五年 一月一日至十二月三十一日
	Notes 附註	HKD '000 仟港元	HKD '000 仟港元
Interest income 利息收入		2,545,984	932,171
Interest expense 利息支出		(1,464,249)	(651,219)
Net interest income 淨利息收入		<u>1,081,735</u>	<u>280,952</u>
Other operating income 其他營運收入	1	392,825	150,294
Operating income 總營運收入		<u>1,474,560</u>	<u>431,246</u>
Operating expenses 營運支出	2	(403,937)	(140,313)
Operating profit / (loss) before impairment losses 減值準備前之營運溢利/(虧損)		<u>1,070,623</u>	<u>290,933</u>
Impairment losses for loans and advances 貸款減值準備		(146,426)	(42,095)
Profit / (loss) before taxation 稅前溢利/(虧損)		<u>924,197</u>	<u>248,838</u>
Tax expense 所得稅		(146,635)	(27,174)
Profit / (loss) after taxation 稅後溢利/(虧損)		<u><u>777,562</u></u>	<u><u>221,664</u></u>

INDUSTRIAL BANK CO., LTD. HONG KONG BRANCH
興業銀行股份有限公司香港分行

BALANCE SHEET INFORMATION
資產負債表資料

AS AT 31 DECEMBER 2016
於二零一六年十二月三十一日

		31 December 2016 二零一六年 十二月三十一日	30 June 2016 二零一六年 六月三十日
	Notes 附註	HKD '000 仟港元	HKD '000 仟港元
ASSETS			
資產			
Cash and balances with banks 現金及銀行結存		7,768,188	15,476,732
Due from Exchange Fund 存於外匯基金存款		1,105,374	403,937
Placements with banks maturing between 1 and 12 months 存放同業(一至十二個月內到期)		5,328,216	5,387,367
Amount due from overseas offices 海外辦事處之結欠金額		9,854,948	1,008,043
Certificates of deposit held 持有之存款證		7,928,381	10,614,930
Advances and other accounts 貸款及其他賬項	3	56,930,766	34,628,089
Securities held for trading 持有作交易用途之證券		1,803,948	1,777,918
Held-to-maturity securities 持有至到期之證券		309,096	335,254
Available-for-sale investment 可供出售投資	4	49,338,752	34,329,255
Other Investment 其他投資	5	202,634	198,000
Property and equipment 物業及設備		39,125	24,855
Total assets 總資產		140,609,428	104,184,380
LIABILITIES			
負債			
Deposits and balances from banks 尚欠銀行存款及結餘		28,859,928	30,887,961
Deposits from customers 客戶存款	12	77,600,498	57,227,282
Amount due to overseas offices 結欠海外辦事處之金額		5,153,641	725,721
Certificates of deposit issued 已發行存款證		15,401,047	11,610,340
Issued debt securities 已發行中期票據		7,740,857	---
Other liabilities 其他負債		4,892,408	2,738,181
Total liabilities 總負債		139,648,379	103,189,485
CAPITAL RESOURCES			
資本			
Reserves 儲備	13	961,049	994,895
		140,609,428	104,184,380

NOTES TO THE INCOME STATEMENT AND BALANCE SHEET INFORMATION
收益表及資產負債表資料附註

	1 January 2016 to 31 December 2016 二零一六年 一月一日至十二月三十一日	1 January 2015 to 31 December 2015 二零一五年 一月一日至十二月三十一日
	HKD '000 仟港元	HKD '000 仟港元
1 OTHER OPERATING INCOME		
其他營運收入		
Gains less losses from foreign exchange operations and trading in derivatives 外匯業務和衍生工具買賣的收益淨額		
Gains less losses arising from trading in foreign currencies 外匯交易收益淨額	80,516	107,994
Gains less losses arising from non-trading activities in foreign currencies 非買賣性質外匯業務的收益淨額	37,006	(28,040)
Gains less losses arising from derivatives 衍生工具交易收益淨額	---	---
	<u>117,522</u>	<u>79,954</u>
Gain less losses from investment held for trading 出售交易性的證券之淨收益	<u>19,707</u>	<u>21,247</u>
Net fee and commission income 淨收費及佣金收入		
Fee and commission income 收費及佣金收入	127,713	31,442
Less: Commission expenses 減:費用及佣金支出	(24,118)	(12,568)
	<u>103,595</u>	<u>18,874</u>
Others 其他收入		
Income from non-trading investment 非買賣性質投資的收益	(59,345)	30,219
Other Income 其他	211,346	---
	<u>152,001</u>	<u>30,219</u>
	<u>392,825</u>	<u>150,294</u>
2 OPERATING EXPENSES		
營運支出		
Staff expenses 職員開支	159,872	86,291
Rental expenses 租金開支	34,991	13,580
Other operating expenses 其他營運支出	58,307	40,442
Net charge for other provisions 其他減值準備	150,767	---
	<u>403,937</u>	<u>140,313</u>

NOTES TO THE INCOME STATEMENT AND BALANCE SHEET INFORMATION (CONTINUED)
收益表及資產負債表資料附註 (續)

	Notes 附註	31 December 2016 二零一六年 十二月三十一日	30 June 2016 二零一六年 六月三十日
		HKD '000 仟港元	HKD '000 仟港元
3 ADVANCES AND OTHER ACCOUNTS			
貸款及其他賬項			
Advances to customers	6	46,137,959	32,390,312
客戶貸款			
Impairment allowances - collective		(188,725)	(148,273)
減值準備 - 組合			
Impairment allowances - individual		---	---
減值準備 - 個別			
		<u>45,949,234</u>	<u>32,242,039</u>
Advances to banks	9	4,995,103	---
同業及其他金融機構貸款			
Impairment allowances - collective		---	---
減值準備 - 組合			
Impairment allowances - individual		---	---
減值準備 - 個別			
		<u>4,995,103</u>	<u>---</u>
Trade bills		1,558,970	195,633
商業票據			
Impairment allowances - collective		---	---
減值準備 - 組合			
Impairment allowances - individual		---	---
減值準備 - 個別			
		<u>1,558,970</u>	<u>195,633</u>
Accrued interest and other accounts		4,427,459	2,190,417
應計利息及其他賬項			
Impairment allowances - collective		---	---
減值準備 - 組合			
Impairment allowances - individual		---	---
減值準備 - 個別			
		<u>4,427,459</u>	<u>2,190,417</u>
		<u>56,930,766</u>	<u>34,628,089</u>
4 AVAILABLE-FOR-SALE INVESTMENT		49,487,519	34,329,255
可供出售投資			
Impairment allowances - collective		(148,767)	---
減值準備 - 組合			
Impairment allowances - individual		---	---
減值準備 - 個別			
		<u>49,338,752</u>	<u>34,329,255</u>
5 OTHER INVESTMENT		204,634	200,000
其他投資			
Impairment allowances - collective		(2,000)	(2,000)
減值準備 - 組合			
Impairment allowances - individual		---	---
減值準備 - 個別			
		<u>202,634</u>	<u>198,000</u>

NOTES TO THE INCOME STATEMENT AND BALANCE SHEET INFORMATION (CONTINUED)
收益表及資產負債表資料附註（續）

6 ANALYSIS OF GROSS AMOUNT OF ADVANCES TO CUSTOMERS
客戶貸款總額分析

a. Breakdown by industry sectors
按行業分類

	31 December 2016 二零一六年十二月三十一日		30 June 2016 二零一六年六月三十日	
	HKD '000 仟港元	% of gross advances covered by collateral 抵押品覆蓋之 百分比	HKD '000 仟港元	% of gross advances covered by collateral 抵押品覆蓋之 百分比
Loans and advances for use in Hong Kong 在香港使用之貸款				
Industrial, commercial and financial 工商金融				
Property development 物業發展	8,444,289	94.22	7,383,664	82.69
Property investment 物業投資	450,000	100.00	496,700	21.86
Financial concerns 金融企業	7,550,209	23.65	5,470,935	23.20
Stockbrokers 股票經紀	3,193,750	0.00	3,200,000	0.00
Wholesale and retail trade 批發及零售業	11,281,959	95.15	6,729,680	89.48
Manufacturing 製造業	---	0.00	77,620	0.00
Transport and transport equipment 運輸及運輸設備	1,897,230	89.78	390,310	50.28
Others 其他	1,453,021	66.50	1,120,942	35.85
Total loans and advances for use in Hong Kong 在香港使用之貸款總計	34,270,458	68.85	24,869,851	56.71
Trade finance 貿易融資	1,176,573	35.34	740,790	32.74
Loans and advances for use outside Hong Kong 在香港以外使用之貸款	10,690,928	63.50	6,779,671	63.55
Gross loans and advances to customers 總客戶貸款	46,137,959	66.76	32,390,312	57.59

NOTES TO THE INCOME STATEMENT AND BALANCE SHEET INFORMATION (CONTINUED)
收益表及資產負債表資料附註 (續)

6 ANALYSIS OF GROSS AMOUNT OF ADVANCES TO CUSTOMERS (CONTINUED)
客戶貸款總額分析 (續)

b. Breakdown by geographical areas
按地區分類

Advances to customers by geographical areas are classified according to the location of the counterparties after taking into account the transfer of risk. In general, risk transfer applies when an advance is guaranteed by a party in a country which is different from that of the counterparty.

客戶貸款之地區分類，是依照客戶所在之地區，並計及風險轉移後而劃定。在一般情況下，若貸款之擔保人所在地有異於該客戶，則風險轉移至擔保人之所在地區。

	31 December 2016 二零一六年十二月三十一日		30 June 2016 二零一六年六月三十日	
	HKD '000 總客戶貸款 仟港元	% of total advance 之百分比	HKD '000 總客戶貸款 仟港元	% of total advance 之百分比
Gross loans and advances to customers 客戶總貸款				
Hong Kong 香港	15,638,595	33.89	11,116,008	34.32
Mainland China 中國大陸	29,647,721	64.26	21,274,304	65.68
Others 其他	851,643	1.85	---	0.00
	<u>46,137,959</u>	100.00	<u>32,390,312</u>	100.00

7 ANALYSIS OF OVERDUE LOANS AND ADVANCES TO CUSTOMERS
客戶逾期貸款總額分析

There were no overdue loans and advances to customers which were individually determined to be impaired as at 31 December 2016 and 30 June 2016.

於二零一六年十二月三十一日和二零一六年六月三十日，本分行並沒有逾期之客戶貸款須作個別評估減值。

8 ANALYSIS OF RESCHEDULED LOANS AND ADVANCES TO CUSTOMERS
客戶重組貸款總額分析

	31 December 2016 二零一六年十二月三十一日		30 June 2016 二零一六年六月三十日	
	HKD '000 總客戶貸款 仟港元	% of total advance 之百分比	HKD '000 總客戶貸款 仟港元	% of total advance 之百分比
Total amount of rescheduled advances 總客戶重組貸款	---	0.00	859	0.00

NOTES TO THE INCOME STATEMENT AND BALANCE SHEET INFORMATION (CONTINUED)
收益表及資產負債表資料附註（續）

9 ADVANCES TO BANKS
同業及其他金融機構貸款

Breakdown by geographical areas
按地區分類

Advances to banks by geographical areas are classified according to the location of the counterparties after taking into account the transfer of risk. In general, risk transfer applies when an advance is guaranteed by a party in a country which is different from that of the counterparty or when the claims are on an overseas branch of a bank whose Head Office is located in other country.

同業及其他金融機構貸款之地區分類，是依照機構所在之地區，並計及風險轉移後而劃定。在一般情況下，若貸款之擔保人所在地有異於該客戶，或該債權的履行對象是某銀行的海外分行，則風險會轉移至擔保人之所在地區，或至該銀行的總辦事處區域。

	31 December 2016 二零一六年十二月三十一日		30 June 2016 二零一六年六月三十日	
	HKD '000 仟港元	% of total advance 總客戶貸款 之百分比	HKD '000 仟港元	% of total advance 總客戶貸款 之百分比
Gross advances to banks 同業及其他金融機構貸款總額				
Macao 澳門	4,995,103	100.00	---	100.00
	<u>4,995,103</u>	<u>100.00</u>	<u>---</u>	<u>100.00</u>

10 ANALYSIS OF OVERDUE ADVANCES TO BANKS
同業及其他金融機構逾期貸款總額分析

There were no overdue advances to banks and other financial institutions which were individually determined to be impaired as at 31 December 2016 and 30 June 2016.

於二零一六年十二月三十一日和二零一六年六月三十日，本分行並沒有逾期之同業及其他金融機構貸款須作個別評估減值。

11 ANALYSIS OF RESCHEDULED ADVANCES TO BANKS
同業及其他金融機構重組貸款總額分析

There were no rescheduled advances to banks and other financial institutions as at 31 December 2016 and 30 June 2016.

於二零一六年十二月三十一日和二零一六年六月三十日，本分行並沒有同業及其他金融機構貸款須作重組。

12 DEPOSITS FROM CUSTOMERS
客戶存款

	31 December 2016 二零一六年 十二月三十一日	30 June 2016 二零一六年 六月三十日
	HKD '000 仟港元	HKD '000 仟港元
Demand deposits and current accounts 活期存款及往來帳戶	345,424	698,049
Saving deposits 儲蓄存款	3,448,023	7,746,835
Time, call and notice deposits 定期存款及通知存款	73,807,051	48,782,398
	<u>77,600,498</u>	<u>57,227,282</u>

NOTES TO THE INCOME STATEMENT AND BALANCE SHEET INFORMATION (CONTINUED)
收益表及資產負債表資料附註 (續)

13 RESERVES
儲備

31 December 2016
二零一六年十二月三十一日
HKD '000
仟港元

	Investment revaluation reserve 投資重估儲備	Retained earnings 保留溢利	Total 總計
At 1 January 2016 於二零一六年一月一日結餘	139,740	112,194	251,934
Revaluation gain/(loss) of available-for-sale investment 可供出售投資重估收益/(虧損)	(83,663)	---	(83,663)
Deferred taxation 遞延所得稅	15,216	---	15,216
Gain for the period 本期收益/(虧損)	---	777,562	777,562
At 31 December 2016 於二零一六年十二月三十一日結餘	71,293	889,756	961,049

30 June 2016
二零一六年六月三十日
HKD '000
仟港元

	Investment revaluation reserve 投資重估儲備	Retained earnings 保留溢利	Total 總計
At 1 January 2016 於二零一六年一月一日結餘	139,740	112,194	251,934
Revaluation gain/(loss) of available-for-sale investment 可供出售投資重估收益/(虧損)	315,910	---	315,910
Deferred taxation 遞延所得稅	(60,554)	---	(60,554)
Gain for the period 本期收益/(虧損)	---	487,605	487,605
At 30 June 2016 於二零一六年六月三十日結餘	395,096	599,799	994,895

14 COMPARATIVES
比較數字

Certain comparative amounts related to monetary authorities have been reclassified to conform with the balance sheet's presentation.

為與本期資產負債表列報方式保持一致，若干有關金融監管機構的比較數字已經重新分類。

SUPPLEMENTARY FINANCIAL INFORMATION
補充財務資料

1 INTERNATIONAL CLAIMS
國際債權

International claims are classified by the type and location of the counterparties after taking into account the ultimate risk lies for assessing country credit risk exposures. 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. Regions that constitute 10% or more of the aggregate international claims after taking into account any recognized risk transfer are disclosed.

本行根據交易對手類別及交易對手所在地所披露之國際債權，已計入最終風險額之轉移，藉此評估所承受的國家信貸風險。在一般情況下，若債權之擔保人所在地有異於該客戶，或該債權的履行對象是某銀行的海外分行，則風險會轉移至擔保人之所在地區，或至該銀行的總辦事處區域。經考慮任何已確認之風險轉移後，構成國際債權總額10%或以上之區域方作出披露。

	HKD Million 百萬港元					Total 總計
	Banks 銀行	Official Sector 官方 機構	Non-bank private sector 非銀行私營機構		Others 其他	
			Non-bank financial institutions 非銀行 金融機構	Non-financial private sector 非金融 私營機構		
31 December 2016 二零一六年十二月三十一日						
Offshore centres 離岸中心	8,286	---	14,204	13,617	---	36,107
of which: Hong Kong SAR 其中: 香港	1,103	---	9,827	12,440	---	23,370
Developing Asia-Pacific 發展中亞太區國家	25,614	---	9,389	46,522	---	81,525
of which: China 其中: 中國	25,614	---	9,389	46,522	---	81,525
30 June 2016 二零一六年六月三十日						
Offshore centres 離岸中心	3,265	---	11,626	5,928	---	20,819
of which: Hong Kong SAR 其中: 香港	2,292	---	7,450	5,126	---	14,868
Developing Asia-Pacific 發展中亞太區國家	17,718	23	7,841	31,911	---	57,493
of which: China 其中: 中國	17,718	23	7,841	31,911	---	57,493

SUPPLEMENTARY FINANCIAL INFORMATION (CONTINUED)
補充財務資料(續)

2 CURRENCY RISK EXPOSURE
貨幣風險

The foreign currency exposure, of which the net position (in absolute terms) constitute not less than 10% of the total net position in all foreign currencies, are shown as follows:

持倉佔淨盤總額(絕對額)不少於10%的外幣列報如下:

	HKD Million 百萬港元					Total 總計
	USD 美元	CNY 人民幣	EUR 歐元	Gold 金	Others 其他	
31 December 2016 <u>二零一六年十二月三十一日</u>						
Spot assets 現貨資產	102,696	7,727	8,287	5	205	118,920
Spot liabilities 現貨負債	(78,841)	(20,445)	(324)	---	(1)	(99,611)
Forward purchases 遠期買入	92,669	93,054	216	5,622	1,594	193,155
Forward sales 遠期賣出	(116,923)	(79,674)	(8,329)	(5,587)	(1,794)	(212,307)
Net option position 期權淨額	589	(589)	---	---	---	---
Net long position 長盤淨額	190	73	(150)	40	4	157
Net structural position 結構性倉盤淨額	---	---	---	---	---	---
30 June 2016 <u>二零一六年六月三十日</u>						
Spot assets 現貨資產	65,066	10,120	2,589	---	1	77,776
Spot liabilities 現貨負債	(49,977)	(17,537)	(833)	---	---	(68,347)
Forward purchases 遠期買入	73,007	74,081	86	---	132	147,306
Forward sales 遠期賣出	(88,086)	(65,321)	(1,903)	---	(132)	(155,442)
Net option position 期權淨額	1,540	(1,540)	---	---	---	---
Net long position 長盤淨額	1,550	(197)	(61)	---	1	1,293
Net structural position 結構性倉盤淨額	---	---	---	---	---	---

以上貨幣淨盤包括交易和非交易盤。

The net options position is calculated based on delta equivalent approach set out in the "Completion Instructions of Return of Foreign Currency Position" issued by the Hong Kong Monetary Authority ("HKMA").

期權持倉淨額是根據香港金融管理局("金管局")於「認可機構持有外匯情況申報表填報指示」所載之得爾塔等值方法計算。

SUPPLEMENTARY FINANCIAL INFORMATION (CONTINUED)
補充財務資料(續)

3 MAINLAND ACTIVITIES
國內活動

Non-bank Mainland China counterparties are identified in accordance with the definitions set out in "Return of Mainland Activities" issued by the HKMA. Exposures in the Mainland China to non-bank counterparties are summarized as follows:

國內非銀行業之交易對手是按照金管局報表"國內活動報表"內的定義界定。有關風險承擔如下:

	31 December 2016 二零一六年十二月三十一日 HKD Million 百萬港元		
	On-balance sheet exposures 資產負債表以內 的風險承擔	Off-balance sheet exposures 資產負債表以 外的風險承擔	Total 總風險承擔
1 Central government, central government-owned entities and their subsidiaries and joint ventures 中央政府、國有企業及其附屬公司和合資公司	12,742	77	12,819
2 Local governments, local government-owned entities and their subsidiaries and joint ventures 地方政府、地方政府擁有之企業,及其附屬公司和合資公司	16,398	2,512	18,910
3 PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and joint ventures 中國國民居住於中國境內或其他公司成立於中國境內及其附屬公司和合資公司	26,434	4,049	30,483
4 Other entities of central government not reported in item1 above 並無於上述1.項內報告的中央政府之其他機構	1,325	---	1,325
5 Other entities of local governments not reported in item2 above 並無於上述2.項內報告的地方政府之其他機構	667	---	667
6 PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China 中國國民居住於中國境外或其他公司成立於中國境外,獲給予信貸授信用於內地	10,000	1,132	11,132
7 Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures 其他交易對手而獲本分行認為是國內非銀行風險	14,131	122	14,253
Total 總計	81,697	7,892	89,589
Total assets after provision 減值後總資產	140,609		
On-balance sheet exposures as percentage of total assets 資產負債表內的風險承擔佔總資產百分率	58.10%		

SUPPLEMENTARY FINANCIAL INFORMATION (CONTINUED)
補充財務資料(續)

3 MAINLAND ACTIVITIES (續)
國內活動 (續)

	30 June 2016 二零一六年六月三十日 HKD Million 百萬港元		
	On-balance sheet exposures 資產負債表以內 的風險承擔	Off-balance sheet exposures 資產負債表以 外的風險承擔	Total 總風險承擔
1 Central government, central government-owned entities and their subsidiaries and joint ventures 中央政府、國有企業及其附屬公司和合資公司	15,444	117	15,561
2 Local governments, local government-owned entities and their subsidiaries and joint ventures 地方政府、地方政府擁有之企業,及其附屬公司和合資公司	11,542	1,725	13,267
3 PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and joint ventures 中國國民居住於中國境內或其他公司成立於中國境內及其附屬公司和合資公司	9,561	2,216	11,777
4 Other entities of central government not reported in item1 above 並無於上述1.項內報告的中央政府之其他機構	1,238	3,506	4,744
5 Other entities of local governments not reported in item2 above 並無於上述2.項內報告的地方政府之其他機構	635	81	716
6 PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China 中國國民居住於中國境外或其他公司成立於中國境外,獲給予信貸授信用於內地	9,752	928	10,680
7 Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures 其他交易對手而獲本分行認為是國內非銀行風險	14,137	---	14,137
Total 總計	62,309	8,573	70,882
Total assets after provision 減值後總資產	104,184		
On-balance sheet exposures as percentage of total assets 資產負債表內的風險承擔佔總資產百分率	59.81%		

SUPPLEMENTARY FINANCIAL INFORMATION (CONTINUED)
補充財務資料(續)

4 OFF-BALANCE SHEET EXPOSURES
資產負債表外風險承擔

The following is a summary of the contractual amounts of each significant class of off-balance sheet exposures:
下列為資產負債表外風險承擔之每個主要類別的合約金額：

	31 December 2016 二零一六年 十二月三十一日 HKD million 百萬港元	30 June 2016 二零一六年 六月三十日 HKD million 百萬港元
Direct credit substitutes 直接信貸替代項目	5,930	4,272
Transaction-related contingencies 與交易有關的或然項目	---	---
Trade-related contingencies 與貿易有關的或然項目	3,195	935
Note issuance and revolving underwriting facilities 票據發行及循環式包銷安排	---	---
Other commitments 其他承擔	4,292	7,574
	<u>13,417</u>	<u>12,781</u>

SUPPLEMENTARY FINANCIAL INFORMATION (CONTINUED)
補充財務資料(續)

5 DERIVATIVES FINANCIAL INSTRUMENTS
衍生金融工具

The following is a summary of the contractual amounts of each type of derivatives:
下列為衍生金融工具之每個主要類別之合約金額:

	31 December 2016 二零一六年 十二月三十一日	30 June 2016 二零一六年 六月三十日
	HKD million 百萬港元	HKD million 百萬港元
Exchange rate contracts 匯率合約	248,901	211,411
Interest rate contracts 利率合約	---	---
others 其他	1,163	1,164
	250,064	212,575

The following is a summary of the fair value of each type of derivatives:
下列為各項主要衍生金融工具之公平價值:

	31 December 2016 二零一六年 十二月三十一日	30 June 2016 二零一六年 六月三十日
	HKD million 百萬港元	HKD million 百萬港元
Exchange rate contracts 匯率合約	(497)	(90)
Interest rate contracts 利率合約	---	---
others 其他	31	40
	(466)	(50)

At 31 December 2016 and 30 June 2016 and, the amount of fair value has not taken into account the effect of any bilateral netting agreement.

於二零一六年十二月三十一日及二零一六年六月三十日，衍生金融工具之公平價值並沒有採用雙邊淨額結算協議的效果計算在內。

SUPPLEMENTARY FINANCIAL INFORMATION (CONTINUED)
補充財務資料(續)

6 LIQUIDITY
流動資金

	1 January 2016 to 31 December 2016 二零一六年 一月一日至十二月三十一日	1 January 2015 to 31 December 2015 二零一五年 一月一日至十二月三十一日
Average liquidity maintenance ratio for the financial period 期內平均流動資金維護比率	63.35%	125.12%

The average liquidity maintenance ratio (" LMR ") is the simple average of each calendar month's average LMR for the relevant period calculated for the branch in accordance with the Banking (Liquidity) Rules in Hong Kong.

平均流動性維持比率是根據本分行有關期間內每月平均流動性維持比率的簡單平均數計算，有關比率乃根據香港《銀行業（流動性）規則》計算。

7 LIQUIDITY RISK MANAGEMENT
流動資金風險管理

The objective of liquidity risk management is to ensure that there are sufficient funds to meet contractual and regulatory financial obligations and to undertake new transaction. The Hong Kong Branch also follows the guidance set forth by the HKMA in supervisory policy manual ("SPM") LM-2 "Sound Systems and controls for Liquidity Risk Management".

流動性風險管理的目標是確保有足夠的資金來滿足業務和監管的財務需要並開展新的交易。香港分行亦跟隨金管局監管〈政策手冊〉編號LM2「穩健的流動資金風險管理系統及管控措施」中所提出的指引。

Our liquidity management process includes establishing liquidity management policies and limits, regular monitoring against liquidity risk limits, regular stress testing, and refining contingency funding plan. The branch will perform regular review to ensure that they remain fit in the context of prevailing market conditions.

香港分行的流動性管理程序包括建立流動性管理政策和額度，定期監測流動性風險額度，進行壓力測試和完善應急資金計劃。本分行會定期檢討以上程序以確保符合當前市場情況。

The branch manages liquidity risk by holding sufficient high quality assets (such as, cash, short term funding and investment grading debt securities.) as liquidity cushion to ensure that the short term funding requirements are covered within prudent internal limit.

本分行透過持有足夠的優質資產（例如現金，短期融資和投資等級債券）作為流動性緩衝來管理流動性風險，以確保短期資金需求能維持在內部限制範圍內。

The Hong Kong Branch's Asset and Liability Committee ("ALCO") comprising key members from local management and treasury, conduct meeting on a regular basis to review and discuss important liquidity risk management issue.

本分行的資產負債委員會（「ALCO」）主要由香港管理層和金融市場部組成，定期舉行會議，審議和討論重要的流動性風險管理問題。

I Equity & Capital Adequacy
權益及資本充足比率

	30 June 2016 二零一六年 六月三十日	31 December 2015 二零一五年 十二月三十一日
	RMB million 百萬人民幣	RMB million 百萬人民幣
Equity attributable to equity holders of the Bank 歸屬於母公司股東的權益	328,391	313,648
Capital adequacy ratio (note 1) 資本充足比率 (附注1)	12.16%	11.19%

II Other Consolidated Financial Information
其他合併財務資料

	30 June 2016 二零一六年 六月三十日	31 December 2015 二零一五年 十二月三十一日
	RMB million 百萬人民幣	RMB million 百萬人民幣
Balance Sheet: 資產負債表		
Total assets 總資產	5,709,692	5,298,880
Total liabilities 總負債	5,377,427	4,981,503
Total loans and advances 總貸款	1,949,215	1,779,408
Total customer deposits 總客戶存款	2,475,287	2,483,923
	1 January 2016 to 30 June 2016 二零一六年 一月一日至六月三十日	1 January 2015 to 30 June 2015 二零一五年 一月一日至六月三十日
	RMB million 百萬人民幣	RMB million 百萬人民幣
Pre-tax profit for the financial period 期內除稅前盈利	35,839	35,582

Note 1:

The capital adequacy ratio above is calculated in accordance with the rules and regulations promulgated by the China Banking Regulatory Commission, and is not calculated according to the standards as stated in Section 105(a)(i) or (ii) of the Banking (Disclosure) Rules.

附注1:

上述資本充足率是根據中國銀行業監督管理委員會的有關規定計算,而並非根據銀行業(披露)規則第105條(a)(i)或(ii)所述的標準計算。