

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

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

As at 30 June 2021
於二零二一年六月三十日

A copy of the Disclosure Statement has been lodged with the Hong Kong Monetary Authority's Public Registry and is available on the website <http://www.cibhk.com/hk/financialdisclosure/financialdisclosure.html>.

本披露報表已存放在香港金融管理局查冊處及

<http://www.cibhk.com/hk/financialdisclosure/financialdisclosure.html>，以供公眾查閱。

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興業銀行股份有限公司香港分行

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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 PERIOD ENDED 30 JUNE 2021
截至二零二一年六月三十日止六個月

		1 January 2021 to 30 June 2021 二零二一年 一月一日至六月三十日	1 January 2020 to 30 June 2020 二零二零年 一月一日至六月三十日
	Notes 附註	HKD '000 仟港元	HKD '000 仟港元
Interest income 利息收入		1,926,780	2,565,498
Interest expense 利息支出		(787,042)	(1,782,938)
Net interest income 淨利息收入		1,139,738	782,560
Other operating income 其他營運收入	1	26,395	329,494
Operating income 總營運收入		1,166,133	1,112,054
Operating expenses 營運支出	2	(280,411)	(252,990)
Operating profit before impairment losses 減值準備前之營運溢利		885,722	859,064
Net reversal / (charge) of impairment losses for loans, advances and other receivables 貸款、墊款及其他應收款減值撥備淨回撥/(撥備)		1,080,055	(1,403,075)
Profit/(Loss) before taxation 稅前溢利/(虧損)		1,965,777	(544,011)
Tax (expense) / credit 稅項(開支)/抵免		(351,092)	106,104
Profit/(Loss) after taxation 稅後溢利/(虧損)		1,614,685	(437,907)

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 30 JUNE 2021
於二零二一年六月三十日

		30 June 2021 二零二一年 六月三十日	31 December 2020 二零二零年 十二月三十一日
	Notes 附註	HKD '000 仟港元	HKD '000 仟港元
ASSETS			
資產			
Cash and balances with banks		27,010,921	29,706,286
現金及銀行結存			
Due from Exchange Fund		2,555,234	2,273,637
存於外匯基金存款			
Placements with banks maturing between 1 and 12 months		15,998,864	14,100,442
存放同業(一至十二個月內到期)			
Amount due from overseas offices		9,420	16,045
海外辦事處之結欠金額			
Certificates of deposit held		19,085,685	19,794,820
持有之存款證			
Advances and other accounts	3	99,766,870	89,062,316
貸款及其他賬項			
Securities held for trading purposes	4	1,882,791	1,819,088
持有作交易用途的證券			
Investment in securities at amortised cost	4	2,884,470	3,273,191
以攤銷成本計量之證券投資			
Investment in securities at fair value through other comprehensive income	4	42,039,504	40,147,022
以公允價值變化計入其他全面收益之證券投資			
Derivatives Financial Assets		3,914,650	8,672,725
衍生金融工具資產			
Other Investment	5	150	947,682
其他投資			
Land and Buildings		240,657	244,980
土地和建築物			
Property and equipment		73,803	82,246
物業及設備			
Total assets		215,463,019	210,140,480
總資產			
LIABILITIES			
負債			
Deposits and balances from banks		30,403,817	32,987,362
尚欠銀行存款及結餘			
Deposits from customers	14	94,460,847	97,053,447
客戶存款			
Amount due to overseas offices		36,918,619	25,585,088
結欠海外辦事處之金額			
Certificates of deposit issued		8,755,507	7,391,338
已發行存款證			
Issued debt securities		29,223,745	29,161,410
已發行債務證券			
Derivatives Financial Liabilities		4,375,691	9,527,439
衍生金融工具負債			
Other liabilities		9,625,467	9,875,430
其他負債			
Total liabilities		213,763,693	211,581,514
總負債			
CAPITAL RESOURCES			
資本			
Reserves		1,699,326	(1,441,034)
儲備			
		215,463,019	210,140,480

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

	1 January 2021 to 30 June 2021 二零二一年 一月一日至六月三十日	1 January 2020 to 30 June 2020 二零二零年 一月一日至六月三十日
	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	77,383	83,516
外匯交易收益淨額		
Gains less losses arising from non-trading activities in foreign currencies	11,593	104,808
非買賣性質外匯業務的收益淨額		
Gains less losses arising from other trading derivatives	1,408	27,615
其他衍生工具交易收益淨額		
	90,384	215,939
Gain less losses from investment held for trading purpose	27,141	36,685
出售交易性的投資之淨收益		
Net fee and commission income		
淨收費及佣金收入		
Fee and commission income	163,594	158,390
收費及佣金收入		
Less: Fee and commission expenses	(29,287)	(21,838)
減:費用及佣金支出		
	134,307	136,552
Others		
其他收入		
(Loss) / Gain from non-trading investment	(88,389)	58,173
非買賣性質投資的虧損/收益		
Other loss	(137,048)	(117,855)
其他虧損		
	(225,437)	(59,682)
	26,395	329,494
2 OPERATING EXPENSES		
營運支出		
Staff expenses	175,258	165,138
職員開支		
Rental expenses	65,255	66,063
租金開支		
Other operating expenses	39,178	35,508
其他營運支出		
Net charge / (release) for other provisions	720	(13,719)
其他減值準備		
	280,411	252,990

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	30 June 2021 二零二一年 六月三十日	31 December 2020 二零二零年 十二月三十一日
		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	86,097,996	85,056,554
客戶貸款			
Impairment allowances - general		(951,623)	(1,188,336)
減值準備 - 組合			
Impairment allowances - specific		(265,387)	(1,048,283)
減值準備 - 個別			
		<u>84,880,986</u>	<u>82,819,935</u>
Trade bills		13,471,515	4,645,410
商業票據			
Impairment allowances - general		(51,279)	(24,475)
減值準備 - 組合			
Impairment allowances - specific		---	---
減值準備 - 個別			
		<u>13,420,236</u>	<u>4,620,935</u>
Accrued interest and other accounts		1,503,663	1,696,988
應計利息及其他賬項			
Impairment allowances - general		(38,015)	(75,542)
減值準備 - 組合			
Impairment allowances - specific		---	---
減值準備 - 個別			
		<u>1,465,648</u>	<u>1,621,446</u>
		<u>99,766,870</u>	<u>89,062,316</u>
4 INVESTMENT IN SECURITIES			
證券投資			
a. Securities held for trading purposes		1,882,791	1,819,088
持有作交易用途的證券			
		<u>1,882,791</u>	<u>1,819,088</u>
b. Investment in securities at fair value through other comprehensive income		42,039,504	40,147,022
以公允價值變化計入其他全面收益之證券投資			
		<u>42,039,504</u>	<u>40,147,022</u>
c. Investment in securities at amortised cost		2,888,143	3,275,275
以攤銷成本計量之證券投資			
Impairment allowances - general		(3,673)	(2,084)
減值準備 - 組合			
Impairment allowances - specific		---	---
減值準備 - 個別			
		<u>2,884,470</u>	<u>3,273,191</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)

	30 June 2021 二零二一年六月三十日	31 December 2020 二零二零年十二月三十一日
	HKD '000 仟港元	HKD '000 仟港元
5 OTHER INVESTMENT	150	947,682
其他投資		
Impairment allowances - general	---	---
減值準備 - 組合		
Impairment allowances - specific	---	---
減值準備 - 個別		
	<u>150</u>	<u>947,682</u>

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

	30 June 2021 二零二一年六月三十日		31 December 2020 二零二零年十二月三十一日	
	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	20,088,726	32.75	16,577,048	49.00
Property investment 物業投資	1,738,640	12.07	744,756	28.18
Financial concerns 金融企業	17,890,088	2.52	17,639,725	4.16
Stockbrokers 股票經紀	4,391,658	0.00	3,000,000	0.00
Wholesale and retail trade 批發及零售業	2,031,231	80.43	5,191,714	45.02
Manufacturing 製造業	1,094,194	0.00	5,260,802	4.03
Transport and transport equipment 運輸及運輸設備	232,948	0.00	310,096	0.00
Information technology 資訊科技	255,299	0.00	155,048	100.00
Others 其他	9,282,740	8.87	1,473,462	0.00
Professional & private individuals 專業人士和私人				
Others 其他	1,123,470	0.00	1,121,750	0.00
Total loans and advances for use in Hong Kong 在香港使用之貸款總計	<u>58,128,994</u>	16.85	<u>51,474,401</u>	22.87
Trade finance 貿易融資	2,340,856	0.00	3,864,441	0.00
Loans and advances for use outside Hong Kong 在香港以外使用之貸款	25,628,146	33.15	29,717,712	36.35
Gross loans and advances to customers 總客戶貸款	<u>86,097,996</u>	21.25	<u>85,056,554</u>	26.54

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。

	30 June 2021 二零二一年六月三十日		31 December 2020 二零二零年十二月三十一日	
	HKD '000 仟港元	% of total advance 估總貸款 之百分比	HKD '000 仟港元	% of total advance 估總貸款 之百分比
Gross loans and advances to customers 客戶總貸款				
Hong Kong 香港	61,815,786	71.80	50,196,000	59.01
Mainland China 中國大陸	21,341,229	24.79	30,371,231	35.71
Others 其他	2,940,981	3.41	4,489,323	5.28
	<u>86,097,996</u>	100.00	<u>85,056,554</u>	100.00
Overdue Loans and advances to customers 客戶逾期貸款				
Hong Kong 香港	355,870	0.41	265,870	0.31
Mainland China 中國大陸	408,957	0.48	1,680,050	1.98
	<u>764,827</u>	0.89	<u>1,945,920</u>	2.29
Impaired loans and advances to customers 減值客戶貸款				
Hong Kong 香港	355,870	0.41	355,870	0.42
Mainland China 中國大陸	408,957	0.48	1,680,050	1.97
	<u>764,827</u>	0.89	<u>2,035,920</u>	2.39

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

7 ANALYSIS OF OVERDUE ADVANCES TO CUSTOMERS AND REPOSSESSED ASSETS
客戶逾期貸款總額及收回資產分析

a. Overdue loans and advances to customers
客戶逾期貸款總額

		30 June 2021 二零二一年六月三十日	31 December 2020 二零二零年十二月三十一日
		HKD '000 仟港元	HKD '000 仟港元
- 3 to 6 months	逾期3至6個月	---	719,064
As a % of total loans and advances to customers	佔客戶貸款和墊款總額的百分比	0.00%	0.85%
Impairment allowance made	貸款減值準備	---	431,438
Market Value of collateral	抵押品的市場價值	---	---
		30 June 2021 二零二一年六月三十日	31 December 2020 二零二零年十二月三十一日
		HKD '000 仟港元	HKD '000 仟港元
- 6 to 12 months	逾期6至12個月	90,000	---
As a % of total loans and advances to customers	佔客戶貸款和墊款總額的百分比	0.10%	0.00%
Impairment allowance made	貸款減值準備	54,000	---
Market Value of collateral	抵押品的市場價值	---	---
		30 June 2021 二零二一年六月三十日	31 December 2020 二零二零年十二月三十一日
		HKD '000 仟港元	HKD '000 仟港元
- Over 1 year	超逾12個月	674,827	754,838
As a % of total loans and advances to customers	佔客戶貸款和墊款總額的百分比	0.78%	0.89%
Impairment allowance made	貸款減值準備	211,387	293,134
Market Value of collateral	抵押品的市場價值	429,866	301,006

上述逾期貸款之抵押品主要是上市公司的股票和房地產。

Collateral held against such overdue loans is represented mainly by pledge of listed equities securities and properties.

b. Repossessed assets
收回資產總額

There were no repossessed assets from customers as at 30 June 2021 and 31 December 2020.

於二零二一年六月三十日和二零二零年十二月三十一日，本分行並沒有收回資產。

8 ANALYSIS OF OVERDUE INVESTMENT IN SECURITIES

證券投資逾期總額分析

Overdue Investment in Securities
證券投資逾期總額

		30 June 2021 二零二一年六月三十日	31 December 2020 二零二零年十二月三十一日
		HKD '000 仟港元	HKD '000 仟港元
- 6 to 12 months	逾期6至12個月	29,725	---
As a % of total investment in securities	佔證券投資總額的百分比	0.06%	0.00%

The above amount represents the fair value of the overdue investment which is calculated based on the original cost of HK\$108,709K less accumulated fair value change, including impairment allowance (specific), of HK\$78,984K.

上述金額代表逾期證券投資的公允價值，該公允價值是根據原始成本108,709仟港元減去累計公允價值變動78,984仟港元計算，當中已包括減值準備金額(個別)。

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 ANALYSIS OF IMPAIRED LOANS AND ADVANCES TO CUSTOMERS

減值客戶貸款總額分析

	30 June 2021 二零二一年六月三十日		31 December 2020 二零二零年十二月三十一日	
	HKD '000 仟港元	% of total advance 佔總貸款 之百分比	HKD '000 仟港元	% of total advance 佔總貸款 之百分比
Impaired loans and advances to customers 減值客戶貸款	<u>764,827</u>	0.89%	<u>2,035,920</u>	2.39%
Impairment allowances - specific 減值準備 - 個別	<u>265,387</u>		<u>1,048,283</u>	
		% of impaired advances covered by collateral 抵押品覆蓋 之百分比		% of impaired advances covered by collateral 抵押品覆蓋 之百分比
Market value of collateral 抵押品的市場價值	<u>429,866</u>	56.20%	<u>301,006</u>	14.78%

Impaired loans and advances to customers are individually determined to be impaired. The Head Office did not provide any impairment allowances which were allocated for the exposures maintained at the Branch.

已減值的客戶貸款和墊款個別評估確定為已減值。總公司沒有提供任何減值準備金給香港分行。

10 ANALYSIS OF RESCHEDULED LOANS AND ADVANCES TO CUSTOMERS

客戶重組貸款總額分析

There were no rescheduled loans and advances to customers as at 30 June 2021 and 31 December 2020.

於二零二一年六月三十日和二零二零年十二月三十一日，本分行並沒有經重組之客戶貸款。

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

11 LOANS AND ADVANCES TO BANKS
銀行同業貸款

There were no advances to banks as at 30 June 2021 and 31 December 2020.
於二零二一年六月三十日和二零二零年十二月三十一日，本分行並沒有銀行同業貸款。

12 ANALYSIS OF OVERDUE AND RESCHEDULED ADVANCES TO BANKS
同業逾期貸款及重組貸款總額分析

There were no overdue and rescheduled advances to banks as at 30 June 2021 and 31 December 2020.
於二零二一年六月三十日和二零二零年十二月三十一日，本分行並沒有逾期或經重組之同業貸款。

13 ANALYSIS OF REPOSSESSED ASSETS FROM BANKS
同業收回資產分析

There were no repossessed assets from banks as at 30 June 2021 and 31 December 2020.
於二零二一年六月三十日和二零二零年十二月三十一日，本分行並沒有同業收回資產。

14 DEPOSITS FROM CUSTOMERS
客戶存款

	30 June 2021 二零二一年 六月三十日	31 December 2020 二零二零年 十二月三十一日
	HKD '000 仟港元	HKD '000 仟港元
Demand deposits and current accounts 活期存款及往來帳戶	2,070,057	916,513
Saving deposits 儲蓄存款	10,429,021	9,551,682
Time, call and notice deposits 定期存款及通知存款	81,961,769	86,585,252
	<u>94,460,847</u>	<u>97,053,447</u>

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		
30 June 2021 <u>二零二一年六月三十日</u>						
Developed Countries 已發展國家	16,177	---	---	---	---	16,177
of which: Japan 其中: 日本	4,754	---	---	---	---	4,754
Offshore centres 離岸中心	5,786	---	4,144	27,894	---	37,824
of which: Hong Kong SAR 其中: 香港	5,783	---	4,144	24,945	---	34,872
Developing Asia-Pacific 發展中亞太區國家	43,777	7,111	2,365	59,957	---	113,210
of which: China 其中: 中國	43,777	6,809	2,365	59,957	---	112,908
31 December 2020 <u>二零二零年十二月三十一日</u>						
Developed Countries 已發展國家	16,360	---	---	---	---	16,360
of which: Japan 其中: 日本	5,181	---	---	---	---	5,181
Offshore centres 離岸中心	6,625	---	5,468	23,203	---	35,296
of which: Hong Kong SAR 其中: 香港	5,914	---	5,468	18,291	---	29,673
Developing Asia-Pacific 發展中亞太區國家	45,623	7,212	3,260	54,583	---	110,678
of which: China 其中: 中國	44,850	6,909	3,260	54,583	---	109,602

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						
	USD 美元	CNY 人民幣	EUR 歐元	GOLD 金	AUD 澳元	Others 其他	Total 總計
30 June 2021							
<u>二零二一年六月三十日</u>							
Spot assets 現貨資產	130,089	19,387	16,668	---	15	534	166,693
Spot liabilities 現貨負債	(149,140)	(16,374)	(3,321)	---	(11)	(61)	(168,907)
Forward purchases 遠期買入	213,800	157,623	4,819	2,533	1,025	2,461	382,261
Forward sales 遠期賣出	(191,073)	(163,294)	(18,238)	(2,496)	(1,075)	(2,772)	(378,948)
Net option position 期權淨額	(3,137)	2,837	129	---	33	138	---
Net long (short) position 長(短)盤淨額	539	179	57	37	(13)	300	1,099
Net structural position 結構性倉盤淨額	---	---	---	---	---	---	---
31 December 2020							
<u>二零二零年十二月三十一日</u>							
Spot assets 現貨資產	122,111	12,932	29,094	948	256	3,655	168,996
Spot liabilities 現貨負債	(151,635)	(8,672)	(5,987)	---	(526)	(1,312)	(168,132)
Forward purchases 遠期買入	176,789	132,372	2,167	375	771	4,934	317,408
Forward sales 遠期賣出	(148,329)	(133,340)	(25,314)	(1,322)	(710)	(7,392)	(316,407)
Net option position 期權淨額	2,878	(3,351)	144	---	255	74	---
Net long (short) position 長(短)盤淨額	1,814	(59)	104	1	46	(41)	1,865
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：

	30 June 2021 二零二一年六月三十日 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 exposures 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	21,214	1,360	22,574
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	34,081	1,680	35,761
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	19,373	1,944	21,317
4 Other entities of central government not reported in item 1 above 並無於上述1.項內報告的中央政府之其他機構	1,727	---	1,727
5 Other entities of local governments not reported in item 2 above 並無於上述2.項內報告的地方政府之其他機構	684	3	687
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	7,898	200	8,098
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	4,242	182	4,424
Total 總計	89,219	5,369	94,588
Total assets after provision 減值後總資產	215,463		
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	41.41%		

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

3 MAINLAND ACTIVITIES (CONTINUED)
國內活動 (續)

	31 December 2020 二零二零年十二月三十一日 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 exposures 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	16,917	1,043	17,960
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	37,047	1,595	38,642
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	18,542	1,059	19,601
4 Other entities of central government not reported in item 1 above 並無於上述1.項內報告的中央政府之其他機構	1,976	---	1,976
5 Other entities of local governments not reported in item 2 above 並無於上述2.項內報告的地方政府之其他機構	864	3	867
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	10,593	225	10,818
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	6,130	223	6,353
Total 總計	92,069	4,148	96,217
Total assets after provision 減值後總資產	210,140		
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	43.81%		

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：

	30 June 2021 二零二一年 六月三十日	31 December 2020 二零二零年 十二月三十一日
	HKD million 百萬港元	HKD million 百萬港元
Direct credit substitutes 直接信貸替代項目	203	702
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	2,560	2,556
Note issuance and revolving underwriting facilities 票據發行及循環式包銷安排	---	---
Other commitments 其他承擔	5,880	6,417
Precious metal including gold contracts 包括黃金合約在內的貴金屬	5,062	1,671
Others (including forward asset purchases, amounts owing on partly paid-up shares and securities, forward deposits placed, asset sales with recourse or other transactions with recourse). 其他(包括遠期資產購置、未繳足股份及證券的尚欠數額、遠期有期存款、具有追索權的資產銷售或其他交易)	388	---
	14,093	11,346
	14,093	11,346

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

5 DERIVATIVES FINANCIAL INSTRUMENTS
衍生金融工具

	30 June 2021 二零二一年 六月三十日	31 December 2020 二零二零年 十二月三十一日
	HKD million 百萬港元	HKD million 百萬港元
Total contractual or notional amounts 合約金額		
Exchange rate related derivative contracts 匯率關聯衍生工具合約	529,630	417,291
Interest rate related derivative contracts 利率關聯衍生工具合約	40,253	46,193
	<u>569,883</u>	<u>463,484</u>
Total fair value assets 公平價值資產		
Exchange rate related derivative contracts 匯率關聯衍生工具合約	3,812	8,508
Interest rate related derivative contracts 利率關聯衍生工具合約	103	164
	<u>3,915</u>	<u>8,672</u>
Total fair value liabilities 公平價值負債		
Exchange rate related derivative contracts 匯率關聯衍生工具合約	(3,909)	(8,848)
Interest rate related derivative contracts 利率關聯衍生工具合約	(332)	(569)
others 其他	(135)	(110)
	<u>(4,376)</u>	<u>(9,527)</u>

At 30 June 2021 and 31 December 2020, the amount of fair value has not taken into account the effect of any bilateral netting agreement.

於二零二一年六月三十日和二零二零年十二月三十一日，衍生金融工具之公平價值並沒有將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

流動性

a. Liquidity maintenance ratio

流動資金維持比率

	1 April 2021 to 30 June 2021 二零二一年 四月一日至六月三十日	1 January 2021 to 31 March 2021 二零二一年 一月一日至三月三十日	1 April 2020 to 30 June 2020 二零二零年 四月一日至六月三十日
Average liquidity maintenance ratio for the financial period 期內平均流動資金維持比率	76.40%	80.89%	69.36%

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.

平均流動資金維持比率是根據本分行有關期間內每月平均流動資金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。

b. Core Funding Ratio

核心資金比率

	1 April 2021 to 30 June 2021 二零二一年 四月一日至六月三十日	1 January 2021 to 31 March 2021 二零二一年 一月一日至三月三十日	1 April 2020 to 30 June 2020 二零二零年 四月一日至六月三十日
Average core funding ratio for the financial period 期內平均核心資金比率	132.24%	124.31%	132.73%

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

平均核心資金比率是根據本分行有關期間內每月平均核心資金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。

I Equity & Capital Adequacy Ratio
權益及資本充足比率

	30 June 2021 二零二一年 六月三十日	31 December 2020 二零二零年 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 Group 歸屬於母公司股東的權益	637,956	615,586
Based on Credit, Market and Operational Risk: 基於信用風險，市場風險和操作風險的計算：		
CET1 capital ratio 核心一級資本充足率	9.20%	9.33%
Tier 1 capital ratio 一級資本充足率	10.63%	10.85%
Capital adequacy ratio (note 1) 資本充足比率 (附注1)	12.59%	13.47%

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

	30 June 2021 二零二一年 六月三十日	31 December 2020 二零二零年 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	8,109,183	7,894,000
Total liabilities 總負債	7,461,653	7,269,197
Total loans and advances 總貸款	4,206,045	3,965,674
Total customer deposits 總客戶存款	4,160,820	4,042,894
	1 January 2021 to 30 June 2021 二零二一年 一月一日至六月三十日	1 January 2020 to 30 June 2020 二零二零年 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	46,397	36,405

Note 1:

The scope for the consolidated capital adequacy ratio of the Group included the Industrial Bank Co., Ltd. and financial institutions falling within the scope of the consolidated capital adequacy ratio in Section 1, Chapter II of the Capital Rules for Commercial Banks (Provisional) issued by China Banking and Insurance Regulatory Commission.

附注1:

公司併表資本充足率的計算範圍包括興業銀行股份有限公司以及符合由中國銀行保險監督管理委員會印發的《商業銀行資本管理辦法（試行）》第二章第一節中關於並表資本充足率計算範圍要求的相關金融機構。

STATEMENT OF COMPLIANCE

遵守聲明

To the best of my knowledge, the information disclosed complies fully with the disclosure provisions of the Banking (Disclosure) Rules under the Hong Kong Banking Ordinance
據我所知，所披露的信息完全符合《香港銀行業條例》《銀行業（披露）規則》的披露規定。



Chen Xian
Alternate Chief Executive
Industrial Bank Co., Ltd. Hong Kong Branch
興業銀行股份有限公司香港分行替任行政總裁