

**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 2024**  
**於二零二四年六月三十日**

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。



**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 2024  
於二零二四年六月三十日

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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 YEAR ENDED 30 JUNE 2024  
截至二零二四年六月三十日止六個月

		1 January 2024 to 30 June 2024 二零二四年 一月一日至六月三十日	1 June 2023 to 30 June 2023 二零二三年 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		5,589,433	4,868,943
Interest expense 利息支出		(5,034,704)	(4,235,751)
Net interest income 淨利息收入		554,729	633,192
Other operating income 其他營運收入	1	838,490	733,172
Operating income 總營運收入		1,393,219	1,366,364
Operating expenses 營運支出	2	(295,457)	(325,541)
Operating profit before impairment losses 減值準備前之營運溢利		1,097,762	1,040,823
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)		18,278	(292,562)
Profit before taxation 稅前溢利		1,116,040	748,261
Tax expense 稅項開支		(189,518)	(114,559)
Profit after taxation 稅後溢利		926,522	633,702

BALANCE SHEET INFORMATION  
資產負債表資料

As at 30 June 2024  
於二零二四年六月三十日

		30 June 2024 二零二四年 六月三十日	31 December 2023 二零二三年 十二月三十一日
	Notes 附註	HKD '000 仟港元	HKD '000 仟港元
<b>ASSETS</b>			
資產			
Cash and balances with banks		23,108,170	23,714,762
現金及銀行結存			
Due from Exchange Fund		256,967	132,215
存於外匯基金存款			
Placements with banks maturing between 1 and 12 months		3,164,086	4,074,955
存放同業(一至十二個月內到期)			
Amount due from overseas offices		11,818	11,727,323
海外辦事處之結欠金額			
Certificates of deposit held		35,584,313	34,012,874
持有之存款證			
Advances and other accounts	3	114,504,842	110,198,382
貸款及其他賬項			
Securities held for trading purposes	4	---	---
持有作交易用途的證券			
Investment in securities at amortised cost	4	6,330,912	6,881,017
以攤銷成本計量之證券投資			
Investment in securities at fair value through other comprehensive income	4	49,043,886	42,269,387
以公允價值變化計入其他全面收益之證券投資			
Derivatives financial assets		2,993,953	3,549,689
衍生金融資產			
Land and Buildings		214,718	219,041
土地和建築物			
Properties and equipment		19,585	26,575
物業及設備			
<b>Total assets</b>		<b>235,233,250</b>	<b>236,806,220</b>
總資產			
<b>LIABILITIES</b>			
負債			
Deposits and balances from banks		45,486,928	45,802,446
尚欠銀行存款及結餘			
Deposits from customers	12	132,719,618	113,081,571
客戶存款			
Amount due to overseas offices		25,683,419	36,557,856
結欠海外辦事處之金額			
Certificates of deposit issued		12,574,475	13,791,313
已發行存款證			
Issued debt securities		5,073,307	12,257,152
已發行債務證券			
Derivatives financial liabilities		1,650,327	2,841,163
衍生金融負債			
Other liabilities		11,295,430	11,554,993
其他負債			
<b>Total liabilities</b>		<b>234,483,504</b>	<b>235,886,494</b>
總負債			
<b>CAPITAL RESOURCES</b>			
資本			
Reserves		749,746	919,726
儲備			
		<b>235,233,250</b>	<b>236,806,220</b>

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

	1 January 2024 to 30 June 2024 二零二四年 一月一日至六月三十日	1 January 2023 to 30 June 2023 二零二三年 一月一日至六月三十日
	HKD '000 仟港元	HKD '000 仟港元
<b>1 OTHER OPERATING INCOME</b>		
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	195,968	29,114
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	(1,200,352)	287,089
Gains less losses arising from other trading derivatives 其他衍生工具交易收益淨額	31,071	14,464
	<u>(973,313)</u>	<u>330,667</u>
Gains less losses from investment held for trading purpose 出售交易性的投資之淨收益	1,425,186	59,693
Net fee and commission income 淨收費及佣金收入		
Fee and commission income 收費及佣金收入	185,957	156,428
Less: Fee and commission expenses 減: 費用及佣金支出	(44,458)	(34,639)
	<u>141,499</u>	<u>121,789</u>
Others 其他收入		
Gains from non-trading investment 非買賣性質投資的收益	243,945	220,947
Other Income 其他收益	1,173	76
	<u>245,118</u>	<u>221,023</u>
	<u>838,490</u>	<u>733,172</u>
<b>2 OPERATING EXPENSES</b>		
營運支出		
Staff expenses 職員開支	197,358	181,032
Rental expenses 租金開支	58,775	59,027
Other operating expenses 其他營運支出	43,083	58,173
Net (credit) / charge for other provisions 其他減值(迴轉)/準備	(3,759)	27,309
	<u>295,457</u>	<u>325,541</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	30 June 2024 二零二四年 六月三十日	31 December 2023 二零二三年 十二月三十一日
		HKD '000 仟港元	HKD '000 仟港元
<b>3 ADVANCES AND OTHER ACCOUNTS</b>			
<b>貸款及其他賬項</b>			
Advances to customers	5	112,632,858	103,644,662
客戶貸款			
Impairment allowances - general		(498,687)	(647,846)
減值準備 - 組合			
Impairment allowances - specific		(258,345)	(497,415)
減值準備 - 個別			
		<u>111,875,826</u>	<u>102,499,401</u>
Trade bills		46,732	66,732
商業票據			
Impairment allowances - general		(158)	(251)
減值準備 - 組合			
Impairment allowances - specific		---	---
減值準備 - 個別			
		<u>46,574</u>	<u>66,481</u>
Accrued interest and other accounts		2,733,590	7,784,893
應計利息及其他賬項			
Impairment allowances - general		(116,495)	(117,740)
減值準備 - 組合			
Impairment allowances - specific		(34,653)	(34,653)
減值準備 - 個別			
		<u>2,582,442</u>	<u>7,632,500</u>
		<u>114,504,842</u>	<u>110,198,382</u>
<b>4 INVESTMENT IN SECURITIES</b>			
<b>證券投資</b>			
a. Securities held for trading purposes		---	---
持有作交易用途的證券			
		<u>---</u>	<u>---</u>
b. Investment in securities at fair value through other comprehensive income		49,043,886	42,269,387
以公允價值變化計入其他全面收益之證券投資			
		<u>49,043,886</u>	<u>42,269,387</u>
c. Investment in securities at amortised cost		6,340,366	6,898,096
以攤銷成本計量之證券投資			
Impairment allowances - general		(9,454)	(17,079)
減值準備 - 組合			
Impairment allowances - specific		---	---
減值準備 - 個別			
		<u>6,330,912</u>	<u>6,881,017</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）

**5 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 2024 二零二四年 六月三十日		31 December 2023 二零二三年 十二月三十一日	
	HKD '000	% of gross advances covered by collateral 抵押品覆蓋 之百分比	HKD '000	% of gross advances covered by collateral 抵押品覆蓋 之百分比
	仟港元		仟港元	
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	10,873,102	10.27	15,572,140	2.18
Property investment 物業投資	3,358,838	86.60	3,481,043	100.00
Financial concerns 金融企業	23,413,411	2.72	24,757,298	0.27
Stockbrokers 股票經紀	---	0.00	350,000	0.00
Wholesale and retail trade 批發及零售業	2,075,068	11.21	4,166,881	11.63
Manufacturing 製造業	2,198,206	15.39	3,646,917	8.74
Transport and transport equipment 運輸及運輸設備	283,176	0.00	224,983	0.00
Information technology 資訊科技	4,438,063	0.00	2,711,353	0.00
Others 其他	21,375,405	7.00	11,173,108	1.32
Professional & private individuals 專業人士和私人				
Others 其他	1,100,024	0.00	1,102,720	0.00
Total loans and advances for use in Hong Kong 在香港使用之貸款總計	<u>69,115,293</u>	9.85	<u>67,186,443</u>	7.22
Trade finance 貿易融資	817,669	0.00	324,164	0.00
Loans and advances for use outside Hong Kong 在香港以外使用之貸款	42,699,896	69.11	36,134,055	50.52
Gross loans and advances to customers 總客戶貸款	<u><u>112,632,858</u></u>	32.24	<u><u>103,644,662</u></u>	22.29



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

**5 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 2024 二零二四年 六月三十日		31 December 2023 二零二三年 十二月三十一日	
	HKD '000 仟港元	% of total advance 佔客戶貸款 之百分比	HKD '000 仟港元	% of total advance 佔客戶貸款 之百分比
<b>Gross loans and advances to customers</b> 客戶總貸款				
Hong Kong 香港	68,293,230	60.63	65,179,168	62.89
Mainland China 中國大陸	30,931,639	27.46	26,468,571	25.54
Others 其他	13,407,989	11.91	11,996,923	11.57
	<u>112,632,858</u>	100.00	<u>103,644,662</u>	100.00
<b>Overdue Loans and advances to customers</b> 客戶逾期貸款				
Hong Kong 香港	162,000	0.14	557,313	0.54
Mainland China 中國大陸	453,402	0.41	458,191	0.44
	<u>615,402</u>	0.55	<u>1,015,504</u>	0.98
<b>Impaired loans and advances to customers</b> 減值客戶貸款				
Hong Kong 香港	162,000	0.14	557,313	0.54
Mainland China 中國大陸	453,402	0.41	458,191	0.44
	<u>615,402</u>	0.55	<u>1,015,504</u>	0.98

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 OVERDUE ADVANCES AND REPOSSESSED ASSETS TO CUSTOMERS**  
**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 2024 二零二四年 六月三十日	31 December 2023 二零二三年 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	---	395,313
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%	0.35%
Impairment allowance made	貸款減值準備	---	237,004
Market value of collateral	抵押品的市場價值	---	---
		30 June 2024 二零二四年 六月三十日	31 December 2023 二零二三年 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	---	228,223
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%	0.20%
Impairment allowance made	貸款減值準備	---	99,035
Market value of collateral	抵押品的市場價值	---	228,223
		30 June 2024 二零二四年 六月三十日	31 December 2023 二零二三年 十二月三十一日
		HKD '000 仟港元	HKD '000 仟港元
- Over 12 months	超逾12個月	615,402	391,968
As a % of total loans and advances to customers	佔客戶貸款和墊款總額的百分比	0.55%	0.38%
Impairment allowance made	貸款減值準備	258,345	196,029
Market value of collateral	抵押品的市場價值	568,219	340,000

上述逾期貸款之抵押品是房地產。

Collateral held against such overdue loans is represented mainly by pledge of properties.

b. Repossessed assets  
收回資產總額

There were no repossessed assets to customers as at 30 June 2024 and 31 December 2023.  
於二零二四年六月三十日和二零二三年十二月三十一日，本分行並沒有收回資產。

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 IMPAIRED LOANS AND ADVANCES TO CUSTOMERS**

**減值客戶貸款總額分析**

	30 June 2024 二零二四年 六月三十日		31 December 2023 二零二三年 十二月三十一日	
	HKD '000 仟港元	% of total advances 佔總客戶貸款 之百分比	HKD '000 仟港元	% of total advances 佔總客戶貸款 之百分比
Impaired loans and advances to customers 減值客戶貸款	<u>615,402</u>	0.55%	<u>1,015,504</u>	0.98%
Impairment allowances - specific 減值準備 - 個別	<u>258,345</u>		<u>497,415</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>568,219</u>	92.33%	<u>568,223</u>	55.95%

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。

**8 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 2024 and 31 December 2023.

於二零二四年六月三十日和二零二三年十二月三十一日，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）

**9 LOANS AND ADVANCES TO BANKS**  
**銀行同業貸款**

There were no advances to banks as at 30 June 2024 and 31 December 2023.  
於二零二四年六月三十日和二零二三年十二月三十一日，本分行並沒有銀行同業貸款。

**10 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 2024 and 31 December 2023.  
於二零二四年六月三十日和二零二三年十二月三十一日，本分行並沒有逾期或經重組之同業貸款。

**11 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 2024 and 31 December 2023.  
於二零二四年六月三十日和二零二三年十二月三十一日，本分行並沒有同業收回資產。

**12 DEPOSITS FROM CUSTOMERS**  
**客戶存款**

	30 June 2024 二零二四年 六月三十日	31 December 2023 二零二三年 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	1,462,870	2,574,974
Saving deposits 儲蓄存款	24,315,983	17,639,625
Time, call and notice deposits 定期存款及通知存款	106,940,765	92,866,972
	<u>132,719,618</u>	<u>113,081,571</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	Official Sector	Non-bank private sector		Others	
	銀行	官方機構	非銀行私營機構		其他	
			Non-bank financial institutions 非銀行 金融機構	Non-financial private sector 非金融 私營機構		
<b>30 June 2024</b> 二零二四年 六月三十日						
Developed Countries 已發展國家	6,996	119	11,010	4,741	---	22,866
of which: France 其中:法國	3,010	---	---	---	---	3,010
of which: USA 其中:美國	897	119	11,010	3,714	---	15,740
of which: United Kingdom 其中:英國	1,482	---	---	77	---	1,559
Offshore centres 離岸中心	1,866	---	3,352	42,706	---	47,924
of which: Hong Kong SAR 其中:香港	1,859	---	3,352	30,919	---	36,130
Developing Asia-Pacific 發展中亞太區國家	56,033	657	8,307	54,397	---	119,394
of which: China 其中:中國	56,033	657	8,307	54,397	---	119,394
<b>31 December 2023</b> 二零二三年 十二月三十一日						
Developed Countries 已發展國家	4,803	4,024	1,077	1,977	---	11,881
of which: France 其中:法國	2,072	---	---	---	---	2,072
of which: USA 其中:美國	750	4,024	1,077	542	---	6,393
of which: United Kingdom 其中:英國	1,038	---	---	84	---	1,122
Offshore centres 離岸中心	5,657	---	6,657	40,006	---	52,320
of which: Hong Kong SAR 其中:香港	5,656	---	6,657	29,779	---	42,092
Developing Asia-Pacific 發展中亞太區國家	72,344	142	6,794	52,928	---	132,208
of which: China 其中:中國	72,344	142	6,794	52,739	---	132,019

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
	USD 美元	CNY 人民幣	EUR 歐元	GOLD 金	AUD 澳元	Others 其他	總計
<b>30 June 2024</b> 二零二四年 六月三十日							
Spot assets 現貨資產	118,960	37,764	1,840	---	72	322	158,958
Spot liabilities 現貨負債	(140,404)	(49,075)	(129)	---	(1,593)	(232)	(191,433)
Forward purchases 遠期買入	189,513	118,156	9,634	2,123	2,001	5,533	326,960
Forward sales 遠期賣出	(163,687)	(108,108)	(11,532)	(2,115)	(490)	(6,049)	(291,981)
Net option position 期權淨額	(409)	522	(113)	---	---	---	---
Net long / (short) position 長 / (短) 盤淨額	3,973	(741)	(300)	8	(10)	(426)	2,504
Net structural position 結構性倉盤淨額	---	---	---	---	---	---	---
<b>31 December 2023</b> 二零二三年 十二月三十一日							
Spot assets 現貨資產	140,612	24,400	7,557	---	14	256	172,839
Spot liabilities 現貨負債	(164,778)	(27,381)	(166)	---	(1,082)	(286)	(193,693)
Forward purchases 遠期買入	160,356	111,832	4,262	211	1,702	1,097	279,460
Forward sales 遠期賣出	(134,823)	(107,988)	(11,936)	(263)	(508)	(936)	(256,454)
Net option position 期權淨額	1,586	(1,586)	---	---	---	---	---
Net long / (short) position 長 / (短) 盤淨額	2,953	(723)	(283)	(52)	126	131	2,152
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 2024 二零二四年六月三十日 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	23,612	3,900	27,512
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	34,233	1,101	35,334
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	55,319	9,410	64,729
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	377	---	377
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	---	---	---
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	2,546	225	2,771
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	5,705	427	6,132
<b>Total</b> 總計	<b>121,792</b>	<b>15,063</b>	<b>136,855</b>
<b>Total assets after provision</b> 減值後總資產	<b>235,233</b>		
<b>On-balance sheet exposures as percentage of total assets</b> 資產負債表內的風險承擔佔總資產百分比	<b>51.78%</b>		

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

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

	31 December 2023 二零二三年十二月三十一日 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	28,964	2,699	31,663
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	25,178	3,919	29,097
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	45,860	2,243	48,103
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	533	---	533
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	78	---	78
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	8,095	232	8,327
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	4,259	77	4,336
<b>Total</b> 總計	<b>112,967</b>	<b>9,170</b>	<b>122,137</b>
<b>Total assets after provision</b> 減值後總資產	<b>236,806</b>		
<b>On-balance sheet exposures as percentage of total assets</b> 資產負債表內的風險承擔佔總資產百分比	<b>47.70%</b>		



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 2024 二零二四年 六月三十日 HKD million 百萬港元	31 December 2023 二零二三年 十二月三十一日 HKD million 百萬港元
Direct credit substitutes 直接信貸替代項目	---	---
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	1,202	1,232
Note issuance and revolving underwriting facilities 票據發行及循環式包銷安排	---	---
Other commitments 其他承擔	22,049	13,030
Precious metal including gold contracts 包括黃金合約在內的貴金屬	4,204	469
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)	---	---
<b>Total</b> 總計	<b>27,455</b>	<b>14,731</b>

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

**5 DERIVATIVES FINANCIAL INSTRUMENTS**  
**衍生金融工具**

	30 June 2024 二零二四年 六月三十日	31 December 2023 二零二三年 十二月三十一日
	HKD million 百萬港元	HKD million 百萬港元
<b>Total contractual or notional amounts</b> 合約金額		
Exchange rate related derivative contracts 匯率關聯衍生工具合約	373,677	314,891
Interest rate related derivative contracts 利率關聯衍生工具合約	70,875	38,913
	444,552	353,804
	444,552	353,804
<b>Total fair value assets</b> 公允價值資產		
Exchange rate related derivative contracts 匯率關聯衍生工具合約	2,165	2,801
Interest rate related derivative contracts 利率關聯衍生工具合約	829	749
	2,994	3,550
	2,994	3,550
<b>Total fair value liabilities</b> 公允價值負債		
Exchange rate related derivative contracts 匯率關聯衍生工具合約	(1,566)	(2,776)
Interest rate related derivative contracts 利率關聯衍生工具合約	(84)	(66)
Others 其他	---	---
	(1,650)	(2,842)
	(1,650)	(2,842)

At 30 June 2024 and 31 December 2023, the amount of fair value has not taken into account the effect of any bilateral netting agreement.

於二零二四年六月三十日和二零二三年十二月三十一日，衍生金融工具之公允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**

**流動性**

a. Liquidity maintenance ratio

流動資金維持比率

	1 April 2024 to 30 June 2024 二零二四年 四月一日至六月三十日	1 January 2024 to 31 March 2024 二零二四年 一月一日至三月三十一日	1 April 2023 to 30 June 2023 二零二三年 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	76.20%	67.33%	66.29%

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 2024 to 30 June 2024 二零二四年 四月一日至六月三十日	1 January 2024 to 31 March 2024 二零二四年 一月一日至三月三十一日	1 April 2023 to 30 June 2023 二零二三年 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	116.22%	103.98%	112.12%

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**  
**權益及資本充足比率**

	30 June 2024 二零二四年 六月三十日	31 December 2023 二零二三年 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	847,463	796,224
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	9.48%	9.76%
Tier 1 capital ratio 一級資本充足率	10.98%	10.93%
Capital adequacy ratio (note 1) 資本充足比率（附注1）	14.44%	14.13%

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

	30 June 2024 二零二四年 六月三十日	31 December 2023 二零二三年 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	10,350,090	10,158,326
Total liabilities 總負債	9,491,228	9,350,607
Total loans and advances 總貸款	5,669,093	5,460,935
Total customer deposits 總客戶存款	5,385,981	5,137,073
	1 January 2024 to 30 June 2024 二零二四年 一月一日至六月三十日	1 January 2023 to 30 June 2023 二零二三年 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	48,942	49,105

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.

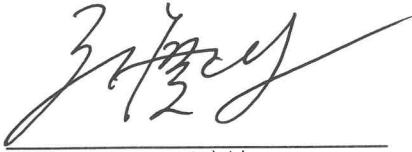
附注1:

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併表資本充足率計算範圍要求的相關金融機構。

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

**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。



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Meng QingBo 孟庆波  
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