

浙商銀行股份有限公司(香港分行)
 截至2018年6月30日之財務資料披露聲明書(未經審計)
 CHINA ZHESHANG BANK CO., LTD. (HONG KONG BRANCH)
 FINANCIAL INFORMATION DISCLOSURE STATEMENT FOR THE HALF YEAR
 ENDED 30 JUNE 2018 (UNAUDITED)

甲部:香港分行資料

SECTION A: HONG KONG BRANCH INFORMATION

INCOME STATEMENT	利潤表	2018年 3月23日至6 月30日 23 March 2018 to 30 June 2018 港幣千元 / HKD'000
Interest income	利息收入	145,103
Interest expense	利息支出	(100,806)
Net interest income	淨利息收入	44,297
Gains less losses arising from non-trading activities in foreign currencies	非買賣性質外匯業務淨利潤 /(虧損)	(1,362)
Fees and commission expense	手續費及佣金支出	(52)
Operating income	經營收入	42,883
Staff and rental expenses	員工及租金支出	(149,631)
Other expenses	其他支出	(25,113)
Operating profit/(loss) before impairment	減值撥備前之經營利潤/(虧損)	(131,861)
Expected credit losses ("ECL")	預期信用損失	(7,511)
Profit/(loss) before taxation	稅前利潤/(虧損)	(139,372)
Taxation	所得稅	-
Profit/(loss) after taxation	稅後利潤/(虧損)	(139,372)

備注 Remark:

浙商銀行股份有限公司(香港分行)("分行")於2018年3月23日開始營業。本報告為分行首次根據<<銀行業(披露)規則>>披露的財務資料披露聲明書, 沒有比較資料可提供。

China Zheshang Bank Co., Ltd. (Hong Kong Branch) ("Branch") commenced business on 23 March 2018. This is the first financial information disclosure statement for the Branch in accordance with the Banking (Disclosure) Rules. Comparative information is not available.

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STATEMENT OF FINANCIAL POSITION

財務狀況表

		2018年 6月30日 30 June 2018 港幣千元 / HKD'000
Assets	資產	
Cash and balances with banks	現金及銀行結餘	4,027,644
Placements with banks which have a residual contractual maturity of more than one month but not more than 12 months	距離合約到期日超逾1個月但不超逾12個月的銀行存款	5,838,841
Amounts due from head office and overseas offices	應收總行及海外辦事處款項	6,509,696
Trade bills	貿易票據	4,253,104
Certificates of deposit held	持有的存款證	1,450,000
Financial assets at fair value through other comprehensive income	公允價值計量且其變動計入其他綜合收益的金融資產	950,303
Loans and receivables	貸款及應收款項	
- Loans and advances to customers	客戶貸款及墊款	539,175
- Accrued interest	應計利息	75,116
ECL allowance	預期信用減值準備	
- Balances with banks	銀行結餘	(180)
- Placements with banks which have a residual contractual maturity of more than one month but not more than 12 months	距離合約到期日超逾1個月但不超逾12個月的銀行存款	(2,705)
- Trade bills	貿易票據	(3,457)
- Certificates of deposit held	持有的存款證	(855)
- Financial assets at fair value through other comprehensive income	公允價值計量且其變動計入其他綜合收益的金融資產	(314)
Fixed assets	固定資產	6,775
Other assets	其它資產	32,641
Total assets	資產總額	23,675,784
Reserves and Liabilities	儲備及負債	
Deposits and balances from banks	尚欠銀行存款及結餘	290,343
Amounts due to head office and overseas offices	結欠總行及海外辦事處的金額	23,393,683
Other liabilities	其它負債	132,979
Total liabilities	負債總額	23,817,005
Accumulated losses	累計虧損	(139,372)
Investment revaluation reserve	重估投資儲備	(1,849)
Total reserves	儲備總額	(141,221)
Total reserves and liabilities	儲備及負債總額	23,675,784

1 Loans and advances to customers

客戶貸款及墊款

		港幣千元	抵押品佔比		
		HKD'000	% covered by collateral		
As of 30 June 2018					
於2018年6月30日					
(a)	Analysis by industry sectors		按行業分類劃分		
	Industrial, commercial and financial		工商金融		
	- Property development	-	物業發展		
	- Property investment	-	物業投資		
	- Financial concerns	-	金融企業		
	- Stockbrokers	-	股票經紀		
	- Wholesale and retail trade	-	批發及零售業		
	- Manufacturing	-	製造業		
	- Transport and transport equipment	-	運輸及運輸設備		
	- Recreational activities	-	康樂活動		
	- Information technology	-	資訊科技		
	- Others	-	其他		
	Loans and advances for use in Hong Kong	-	在香港使用之貸款及墊款		
	Trade Finance	539,175	貿易融資		
	Loans and advances for use outside Hong Kong	-	在香港以外使用之貸款及墊款		
		<u>539,175</u>	<u>100%</u>		
(b)	Analysis by geographical segments		按地區劃分		
		客戶貸款及墊款	已減值客戶貸款及墊款	客戶逾期貸款及墊款	預期信用減值準備
		Loans and advances to customers	Impaired loans and advances to customers	Overdue loans and advances to customers	ECL allowance
		港幣千元 / HKD'000	港幣千元 / HKD'000	港幣千元 / HKD'000	港幣千元 / HKD'000
	- Hong Kong	香港	-	-	-
	- Mainland China	中國	539,175	-	-
	- Others	其它	-	-	-
			<u>539,175</u>	<u>-</u>	<u>-</u>

客戶貸款及墊款的地區分類是按照交易對手的所在地區。

Loans and advances to customers by geographical segments are classified in accordance with the location of the counterparties.

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 SUPPLEMENTARY FINANCIAL INFORMATION (CONTINUED)

2 Overdue and rescheduled assets 逾期及重組資產

於2018年6月30日並無逾期及重組資產。
 There were no overdue and rescheduled assets as at 30 June 2018.

3 Impaired loans and advances 減值貸款及墊款

於2018年6月30日並無減值貸款和墊款及收回資產。
 There were no impaired loans and advances and repossessed assets as at 30 June 2018.

4 International claims 國際債權

		港幣百萬元 / HKD Million				
		非銀行私營機構 Non-bank private sector				
		銀行	官方機構	非銀行金融機構 Non-bank financial institutions	非金融私營機構 Non-financial private sector	總額
		Banks	Official sector			Total
As of 30 June 2018	於2018年6月30日					
Offshore centres	離岸中心	13	-	-	-	13
Of which: Hong Kong	其中: 香港	13	-	-	-	13
Developing Asia-Pacific	發展中亞太區國家	22,273	-	-	540	22,813
Of which: Mainland China	其中: 中國	22,273	-	-	540	22,813
Others	其它	23	-	-	-	23
		<u>22,309</u>	<u>-</u>	<u>-</u>	<u>540</u>	<u>22,849</u>

國際債權資料披露對海外交易對手風險額最終風險的所在地，並已顧及認可風險轉移因素。一般而言，有關貸款的債權獲得並非交易對手所在地的國家的一方擔保，或該債權的履行對象是某銀行的海外分行，而該銀行的總辦事處並非設於交易對手的所在地，風險便確認為由一個國家轉移到另一個國家。當某一地區的風險額佔已計算認可風險轉移的風險總額的10%或以上，該地區的國際債權便須予以披露。

The information on International Claims discloses exposures to foreign counterparties on which the ultimate risk lies, and is derived according to the location of the counterparties after taking into account any recognized risk transfer. 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. Only regions constituting 10% or more of the aggregate International Claims after taking into account any recognized risk transfer are disclosed.

5 Off-balance sheet exposures

資產負債表以外的風險承擔

港幣千元 /
 HKD'000

As of 30 June 2018

於2018年6月30日

(a) Contractual or notional amounts

合約或名義金額

Contingent liabilities and commitments

或然負債及承諾

- Direct credit substitutes 直接信貸替代項目
- Transaction-related contingent items 交易關聯或有項目
- Trade-related contingencies 貿易關聯或有項目
- Note issuance and revolving underwriting facilities 票據發行及循環式包銷安排
- Other commitments 其它承諾

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Derivatives

衍生工具

- Exchange rate-related derivative contracts 匯率關聯衍生工具合約
- Interest rate derivative contracts 利率衍生工具合約

980,888

-

980,888

資產負債表外的合約或名義金額僅為資產負債表日的業務額指標，與其所涉及的潛在風險無大關連。

The contractual or notional amounts indicate the volume of transaction outstanding as of the balance sheet date. They do not represent amounts at risk.

(b) Fair value of derivatives

衍生工具之公允價值

港幣千元 /
 HKD'000

Fair value assets

公允價值資產

- Exchange rate-related derivative contracts 匯率關聯衍生工具合約
- Interest rate derivative contracts 利率衍生工具合約

29,862

-

29,862

Fair value liabilities

公允價值負債

- Exchange rate-related derivative contracts 匯率關聯衍生工具合約
- Interest rate derivative contracts 利率衍生工具合約

(19)

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(19)

於2018年6月30日，衍生金融工具之公允價值金額並沒有受有效雙邊淨額結算協議所影響。

There was no effect of bilateral netting agreement on the fair value of derivatives as at 30 June 2018.

6 Non-bank Mainland exposures

對中國內地非銀行交易對手的風險承擔

		資產負債表 內風險承擔	資產負債表 外風險承擔	總額
		On-balance sheet exposures	Off-balance sheet exposures	Total
		港幣千元/ HKD'000	港幣千元/ HKD'000	港幣千元/ HKD'000
As of 30 June 2018	於2018年6月30日			
1. Central government, central government-owned entities and their subsidiaries and JVs	中央政府、屬中央政府擁有之機構與其附屬公司及合營企業	-	-	-
2. Local governments, local government-owned entities and their subsidiaries and JVs	地方政府、屬地方政府擁有之機構與其附屬公司及合營企業	-	-	-
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	居住中國內地的中國公民或其他於境內註冊成立之其他機構與其附屬公司及合營企業	540,421	-	540,421
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	-	-	-
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	居住中國內地以外的中國公民或於境外註冊之其他機構，其於中國內地使用之信貸	-	-	-
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	其他被申報機構視作非銀行的中國內地交易對手之風險	-	-	-
		<u>540,421</u>	<u>-</u>	<u>540,421</u>
Total assets after provisions (HKD'000)	減值準備後的資產總額(港幣千元)	<u>23,675,784</u>		
On-balance sheet exposures as % of total assets	資產負債表內風險承擔占資產總額的百分比	<u>2.28%</u>		

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 SUPPLEMENTARY FINANCIAL INFORMATION (CONTINUED)

7	Currency risk	貨幣風險	港幣百萬元 / HKD Million		
			人民幣 CNY	澳元 AUD	美元 USD
	As of 30 June 2018	於2018年6月30日			
	Spot assets	現貨資產	836	6	16,149
	Spot liabilities	現貨負債	-	-	(16,868)
	Forward purchases	遠期買入	-	-	863
	Forward sales	遠期賣出	(833)	-	(118)
	Net long / (short) position	長/(短)盤淨額	3	6	26

當單一非港元貨幣淨持倉量不少於分行所有非港元貨幣的總淨持倉量的10%，該非港元貨幣的風險額於上表作出披露。
 A particular foreign currency is disclosed when its net position constitutes not less than 10% of the Branch's total net position in all foreign currencies.

於2018年6月30日並無結構性資產/(負債)及期權的持倉。
 There was no structural assets/(liabilities) and option position as at 30 June 2018.

8 Liquidity Maintenance Ratio 流動性維持比率

Average liquidity maintenance ratio 平均流動性維持比率

Year 2018	2018年	
First quarter	第一季度	54640.78%
Second quarter	第二季度	449899.12%

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

The average liquidity maintenance ratio (" LMR ") is the arithmetic mean 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.

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 SUPPLEMENTARY FINANCIAL INFORMATION (CONTINUED)

乙部:集團綜合財務資料
 SECTION B: GROUP CONSOLIDATED FINANCIAL INFORMATION

9 Equity and capital adequacy 權益及資本充足比率

		未經審計 / Unaudited	
		2018年6月30日 30 June 2018	2017年12月31日 31 December 2017
		人民幣千元 / RMB'000	人民幣千元 / RMB'000
Capital adequacy ratio	資本充足比率	13.71%	12.21%
Total equity	權益總額	96,158,238	89,687,754

資本充足率是根據中國銀行業監督管理委員會頒佈之有關規定計算。
 The capital adequacy ratio is calculated in accordance with the guidelines issued by the China Banking Regulatory Commission.

10 Other financial information 其它財務資料

		未經審計 / Unaudited	
		2018年6月30日 30 June 2018	2017年12月31日 31 December 2017
		人民幣千元 / RMB'000	人民幣千元 / RMB'000
Total assets	總資產	1,632,171,684	1,536,752,102
Total liabilities	總負債	1,536,013,446	1,447,064,348
Total loans and advances to customers	總客戶貸款	770,709,631	649,816,717
Total customer deposits	總客戶存款	905,959,253	860,619,457

		未經審計 / Unaudited	未經審計 / Unaudited
		2018年 1月1日至6月30日 1 January 2018 to 30 June 2018	2017年 1月1日至6月30日 1 January 2017 to 30 June 2017
		人民幣千元 / RMB'000	人民幣千元 / RMB'000
Pre-tax profit	除稅前盈利	7,945,718	7,310,343

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遵從情況聲明
STATEMENT OF COMPLIANCE

盡本人所知，本報告所披露的資料完全遵從<<銀行業(披露)規則>>所載的披露規定。
To the best of my knowledge, the information disclosed complies fully with disclosure provisions of the
Banking (Disclosure) Rules.



陳鐵軍 Chen Tiejun
行長 Chief Executive
浙商銀行股份有限公司(香港分行)
China Zheshang Bank Co., Ltd. (Hong Kong Branch)