

China Guangfa Bank Co., Ltd. Hong Kong Branch
廣發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 (未經審計)

As at 31 December 2021
於二零二一年十二月三十一日

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目錄

In compliance with the disclosure standards set out in the Banking (Disclosure) Rules issued by Hong Kong Monetary Authority (the "HKMA"), the following key financial information (unaudited) is presented as follows, which is also available at the office of China Guangfa Bank Co., Ltd. Hong Kong Branch (the "Branch") (12/F, One Exchange Square, 8 Connaught Place, Central, Hong Kong) and the official website of the HKMA (www.hkma.gov.hk) and China Guangfa Bank Co., Ltd. Hong Kong Branch (www.cgbchina.hk.cn).

廣發銀行股份有限公司香港分行(下稱"本分行")遵照香港金融管理局(下稱"金管局")頒布的《銀行業(披露)規則》所載的披露準則，提供以下主要財務資料(未經審計)，亦可從本分行辦公室(香港中環康樂廣場8號交易廣場1座12樓)或金管局網站(www.hkma.gov.hk)及廣發銀行股份有限公司香港分行官方網站(www.cgbchina.hk.cn)查閱。

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INCOME STATEMENT INFORMATION
收益表資料

For the period ended 31 December 2021
截至二零二一年十二月三十一日

	1 January 2021 to 31 December 2021 二零二一年 一月一日至十二月三十一日	18 December 2020 to 31 December 2020 二零二零年 十二月十八日至十二月三十一日
	HKD '000 仟港元	HKD '000 仟港元
Interest income 利息收入	201,242	247
Interest expense 利息支出	(106,730)	(227)
Net interest income 淨利息收入	<u>94,512</u>	<u>20</u>
Net loss from dealing in foreign currencies 買賣外幣淨損失	(55,032)	-
Gains less losses from other trading activities 其他交易業務淨收益	-	-
Gains less losses on securities held for trading 出售交易性證券淨收益	-	-
Net loss on disposal of securities at fair value through other comprehensive income 出售以公允價值計入其他綜合收益的證券淨損失	(323)	-
Net fee and commission income 淨收費及佣金收入		
Fee and commission income 收費及佣金收入	33,380	3
Less: Commission expenses 減:費用及佣金支出	(1,224)	(130)
Gains less losses from the disposal of property, plant and equipment 出售物業、工業裝置及設備淨收益	-	-
Operating income 總營運收入	<u>71,313</u>	<u>(107)</u>
Staff expenses 職員支出	(89,491)	(34,210)
Rental expenses 租金支出	(28,439)	(11,291)
Other operating expenses 其他營運支出	(14,906)	(10,994)
Operating expenses 營運支出	<u>(132,836)</u>	<u>(56,495)</u>
Operating loss before impairment losses 減值準備前之營運虧損	(61,523)	(56,602)
Expected credit losses on loans and advances to customers and other accounts 客戶貸款及墊款及其他賬項預期信貸損失	(80,520)	(34)
Expected credit losses on financial assets 金融資產預期信貸損失	(14,509)	(696)
Loss before taxation 稅前虧損	<u>(156,552)</u>	<u>(57,332)</u>
Tax expense 稅項支出	-	-
Loss after taxation 稅後虧損	<u>(156,552)</u>	<u>(57,332)</u>

Remarks: The Branch commenced the business on 18 December 2020.
注: 本分行於2020年12月18日正式開業。

BALANCE SHEET INFORMATION
資產負債表資料

As at 31 December 2021
於二零二一年十二月三十一日

	31 December 2021 二零二一年十二月三十一日	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
ASSETS		
資產		
Cash and balances with banks 現金及銀行結存	401,627	239,594
Due from Exchange Fund 存於外匯基金存款	323,531	239,601
Placements with banks maturing between 1 and 12 months 存放同業(一至十二個月內到期)	-	-
Amount due from overseas offices 海外辦事處之結欠金額	3,375,581	216,702
Trade bills 貿易票據	568,037	-
Certificates of deposit held 持有之存款證	-	-
Investment securities 投資證券		
Amortised cost 以攤銷成本計量	1,258,346	7,871
Fair value through other comprehensive income 以公允價值計入其他綜合收益	8,159,474	197,130
Loans to banks 同業貸款	-	-
Advances and other accounts 貸款及其他賬項		
Advances to customers 客戶貸款	5,534,401	155,042
Accrued interest 應計利息	12,494	166
Expected credit losses allowances - Stage 1 預期信貸損失準備 - 第1階段	(80,654)	(34)
Property, plant and equipment and investment properties 物業、工業裝置及設備以及投資物業	110,770	25,114
Other assets 其他資產	27,169	6,523
Total assets 總資產	19,690,776	1,087,709
LIABILITIES		
負債		
Deposits and balances from banks 尚欠銀行存款及結餘	9,483,418	-
Deposits from customers 客戶存款		
Demand deposits and Current accounts 活期存款及往來帳戶	35	-
Savings deposits 儲蓄存款	67,850	-
Time, call and notice deposits 定期存款及通知存款	-	-
Amount due to head office and overseas offices 結欠總行及海外辦事處之金額	8,319,823	1,113,971
Certificates of deposit issued 已發行存款證	1,692,371	-
Issued debt securities 已發行債務證券	-	-
Other liabilities 其他負債	273,553	30,024
Total liabilities 總負債	19,837,050	1,143,995
RESERVES		
儲備		
Other reserves 其他儲備	10,278	1,046
Loss for the period 期內虧損	(156,552)	(57,332)
Total Reserves and Liabilities 總儲備及負債	19,690,776	1,087,709

SUPPLEMENTARY FINANCIAL INFORMATION
 補充財務資料

1 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 2021 二零二一年十二月三十一日		31 December 2020 二零二零年十二月三十一日	
	HKD '000 仟港元	% of gross advances covered 抵押品覆蓋之百分比	HKD '000 仟港元	% of gross advances covered 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	1,055,000	-	-	-
Property investment 物業投資	-	-	-	-
Financial concerns 金融企業	1,430,945	-	-	-
Stockbrokers 股票經紀	-	-	-	-
Wholesale and retail trade 批發及零售業	672,379	-	-	-
Manufacturing 製造業	779,660	-	-	-
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	655,932	-	-	-
Individuals 個人	-	-	-	-
Loans and advances for use in Hong Kong 在香港使用之貸款	4,593,916	-	-	-
Trade finance 貿易融資	-	-	-	-
Loans and advances for use outside Hong Kong 在香港以外使用之貸款	940,485	-	155,042	-
Gross loans and advances to customers 總客戶貸款	5,534,401	-	155,042	-

SUPPLEMENTARY FINANCIAL INFORMATION
 補充財務資料

1 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 2021 二零二一年十二月三十一日		31 December 2020 二零二零年十二月三十一日	
	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
Hong Kong 香港	2,510,606	45.36%	-	-
Mainland China 中國大陸	3,023,795	54.64%	155,042	100.00%
Others 其他	-	-	-	-
Gross loans and advances to customers 總客戶貸款	5,534,401	100.00%	155,042	100.00%

c. Overdue loans and advances to customers
 客戶逾期貸款

As at 31 December 2021 and 31 December 2020, the Branch has no overdue loans and advance to customers.
 於二零二一年十二月三十一日及二零二零年十二月三十一日，本分行並沒有逾期客戶貸款。

d. Impaired loans and advances to customers
 減值客戶貸款

As at 31 December 2021 and 31 December 2020, the Branch has no impaired loans and advance to customers.
 於二零二一年十二月三十一日及二零二零年十二月三十一日，本分行並沒有減值客戶貸款。

e. Rescheduled and repossessed assets
 重組貸款及收回資產

As at 31 December 2021 and 31 December 2020, the Branch has no rescheduled advances, and no repossessed assets.
 於二零二一年十二月三十一日及二零二零年十二月三十一日，本分行並沒有重組貸款及收回資產。

SUPPLEMENTARY FINANCIAL INFORMATION

補充財務資料

2 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		
			Non-bank financial institutions 非銀行金融機構	Non-financial private sector 非金融私營機構	
31 December 2021 二零二一年十二月三十一日					
Offshore centres 離岸中心	2	-	1,658	972	2,632
of which: Hong Kong 其中: 香港	2	-	1,658	972	2,632
Developing Asia-Pacific 發展中亞太區國家	9,677	232	1,735	4,003	15,647
of which: China 其中: 中國	9,677	232	1,735	4,003	15,647
31 December 2020 二零二零年十二月三十一日					
Developed Countries 已發展國家	235	-	-	-	235
of which: United States 其中: 美國	234	-	-	-	234
Developing Asia-Pacific 發展中亞太區國家	273	-	-	360	633
of which: China 其中: 中國	273	-	-	360	633

SUPPLEMENTARY FINANCIAL INFORMATION

補充財務資料

3 NON-BANK MAINLAND EXPOSURES

國內非銀行業之交易對手的風險承擔

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"國內業務報表"內的定義界定。有關風險承擔如下:

	HKD '000 仟港元		Total
	On-balance sheet exposures	Off-balance sheet exposures	
	資產負債表以 內的風險承擔	資產負債表以 外的風險承擔	總風險承擔
31 December 2021			
<u>二零二一年十二月三十一日</u>			
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	4,589,924	-	4,589,924
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	1,389,743	-	1,389,743
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and joint ventures 居住於中國境內的中國國民或成立於中國境內的其他公司及其附屬公司和合資公司	755,540	112,500	868,040
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	-	-	-
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	-	-	-
6. PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China 居住於中國境外的中國國民或成立於中國境外的其他公司,獲給予信貸授信用於內地	-	-	-
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	-	-	-
Total 總計	6,735,207	112,500	6,847,707
Total assets after provision 減值後總資產	19,690,776		
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	34.20%		

SUPPLEMENTARY FINANCIAL INFORMATION

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3 NON-BANK MAINLAND EXPOSURES (CONTINUED)
國內非銀行業之交易對手的風險承擔(續)

	HKD '000 仟港元		
	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
31 December 2020			
<u>二零二零年十二月三十一日</u>			
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	144,861	-	144,861
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	215,278	-	215,278
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and joint ventures 居住於中國境內的中國國民或成立於中國境內的其他公司及其附屬公司和合資公司	-	-	-
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	-	-	-
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	-	-	-
6. PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China 居住於中國境外的中國國民或成立於中國境外的其他公司,獲給予信貸授信用於內地	-	-	-
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	-	-	-
Total 總計	360,139	-	360,139
Total assets after provision 減值後總資產	1,087,709		
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	33.11%		

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4 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	
31 December 2021				
二零二一年十二月三十一日				
Spot assets 現貨資產	9,920	7,474	33	17,427
Spot liabilities 現貨負債	(12,670)	(3,597)	(33)	(16,300)
Forward purchases 遠期買入	4,181	476	-	4,657
Forward sales 遠期賣出	(707)	(4,285)	-	(4,992)
Net option position 期權淨額	-	-	-	-
Net long (short) position 長(短)盤淨額	724	68	-	792
Net structural position 結構性倉盤淨額	-	-	-	-
31 December 2020				
二零二零年十二月三十一日				
Spot assets 現貨資產	812	-	-	812
Spot liabilities 現貨負債	(815)	-	-	(815)
Forward purchases 遠期買入	-	-	-	-
Forward sales 遠期賣出	-	-	-	-
Net option position 期權淨額	-	-	-	-
Net long (short) position 長(短)盤淨額	(3)	-	-	(3)
Net structural position 結構性倉盤淨額	-	-	-	-

SUPPLEMENTARY FINANCIAL INFORMATION
補充財務資料

5 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 2021 <u>二零二一年十二月三十一日</u> HKD '000 仟港元	31 December 2020 <u>二零二零年十二月三十一日</u> HKD '000 仟港元
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	-	-
Note issuance and revolving underwriting facilities 票據發行及循環式包銷安排	-	-
Other commitments 其他承擔	1,317,494	-
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、遠期拆出存款、具有追索權的資產銷售或其他交易)	-	-
	<u>1,317,494</u>	<u>-</u>
6 DERIVATIVES FINANCIAL INSTRUMENTS 衍生金融工具		
	31 December 2021 <u>二零二一年十二月三十一日</u> HKD '000 仟港元	31 December 2020 <u>二零二零年十二月三十一日</u> HKD '000 仟港元
Total contractual or notional amounts 合約金額		
Exchange rate related derivative contracts 匯率關聯衍生工具合約	4,906,976	-
Interest rate related derivative contracts 利率關聯衍生工具合約	250,777	-
Others 其他	-	-
	<u>5,157,753</u>	<u>-</u>
Total fair value asset 公允價值資產		
Exchange rate related derivative contracts 匯率關聯衍生工具合約	14,958	-
Interest rate related derivative contracts 利率關聯衍生工具合約	-	-
Others 其他	-	-
	<u>14,958</u>	<u>-</u>
Total fair value liability 公允價值負債		
Exchange rate related derivative contracts 匯率關聯衍生工具合約	(83,620)	-
Interest rate related derivative contracts 利率關聯衍生工具合約	-	-
Others 其他	-	-
	<u>(83,620)</u>	<u>-</u>

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

於二零二一年十二月三十一日和二零二零年十二月三十一日，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
 補充財務資料

7 LIQUIDITY
 流動性

Liquidity Maintenance Ratio
 流動性維持比率

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。

	1 October 2021 to 31 December 2021 二零二一年 十月一日至十二月三十一日	1 July 2021 to 30 September 2021 二零二一年 七月一日至九月三十日	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 一月一日至三月三十一日
Average liquidity maintenance ratio 平均流動性維持比率	297.41%	649.74%	3,197.98%	2,642.53%

8 LIQUIDITY RISK MANAGEMENT
 流動資金風險管理

a. Governance
 管治

Liquidity risk refers to the risk that the Branch cannot obtain sufficient funds at a reasonable cost for timely debt repayments, fulfilling payment obligations and funding business activities.

流動性風險是指分行無法以合理成本及時獲得充足資金，用於償付到期債務，履行其他支付義務和滿足正常業務開展的其他資金需求的風險。

The Branch's liquidity risk management structure includes the Senior Management, Risk Management Department, Finance and Accounting Department, Treasury and Financial Institutions Department, and other related departments. The Senior Management is responsible for implementing the liquidity risk management, the Risk Management Department is responsible for formulating and carrying out relevant policies and strategies for liquidity risk management. Finance and Accounting Department is responsible for reporting the Liquidity indicators to the Asset and Liability Management Committee ("ALCO") on a regular basis.

本分行流動性風險管理的組織體系包括分行高級管理層、風險管理部、財務會計部、資金及同業金融部及其他相關部門構成，高級管理層負責實施及組織流動性風險管理，由風險管理部牽頭制定及推行流動性風險管理的有關制度及政策，由財務會計部定期向資產負債管理委員會匯報流動性指標。

b. Funding Strategy
 融資策略

The Branch adheres to a cautious liquidity risk management principle and a prudent management strategy, and to determine a risk tolerance level through regular assessment of risk factors. The Branch establishes a reasonable and effective liquidity risk management mechanism to identify, measure, monitor and control liquidity risk, and ensures sufficient funds for the asset growth and the repayment of liabilities, in any business environment.

本分行堅持審慎的流動性風險管理原則和穩健的管理策略，定期評估風險因素來確定風險承受能力，通過建立適時、合理、有效的流動性風險管理機制，實現對流動性風險的識別、計量、監測和控制，確保本行無論在正常經營環境中還是在壓力狀態下，都有充足的資金應對資產的增長和到期債務的支付。

c. Source of funding
 資金來源

	31 December 2021 二零二一年十二月三十一日	31 December 2020 二零二零年十二月三十一日
Interbank market 銀行同業市場	52.78%	0%
Intragroup borrowings 集團內部融資	43.63%	100.00%
Others 其他	3.59%	0%
	<u>100.00%</u>	<u>100.00%</u>

d. Liquidity Stress Test
 流動性壓力測試

Liquidity stress testing has been conducted regularly to evaluate the Branch's projected cashflow under stress conditions. The stress testing include bank-specific, market general and combined adverse scenarios to assess the bank's ability to comply with the statutory liquidity requirements and the ability to meet obligations payable under normal and emergency circumstances.

本分行已定期實施流動性壓力測試以測算分行在壓力情況下的現金流。壓力情景包括機構特定的危機情景，總體市場危機及綜合情景，以分析我行在正常及緊急情況下符合監管要求的流動性比率的能力和償付客戶的能力。

e. Contingency Funding Plan
 應急融資計畫

The Branch has maintained contingency funding plan which include actions could be taken in the event of a stress crisis during pre-determined early warning indicators were reached, in order to minimise the impact to business during stress scenarios.

本分行已制定應急融資計畫，定出了在壓力情景中預警指標達到時有關的相應行動，以減低業務遇到壓力情景時受到的負面影響。

SUPPLEMENTARY FINANCIAL INFORMATION
補充財務資料

8 LIQUIDITY RISK MANAGEMENT (CONTINUED)
流動資金風險管理(續)

f. Liquidity Gap 31 December 2021		流動資金缺口差距 二零二一年十二月三十一日									餘額
		總額	翌日	2至7日	8日至1個月	1個月以上 至3個月	3個月以上 至1年	1年以上 至5年	超過5年	餘額	
In HKD'000		Total amount	Next day	2 to 7 days	8 days to 1 month	> 1 month up to 3 months	> 3 months up to 1 year	> 1 year up to 5 years	Over 5 years	Balancing amount	
Amount receivable arising from derivative contracts	應收衍生工具合約的金額	14,958	-	-	1,154,074	257,288	3,495,613	-	-	-	
Due from HKMA for account of Exchange Fund	存於外匯基金存款	323,531	323,531	-	-	-	-	-	-	-	
Due from banks	應收銀行同業款項	3,782,684	404,281	94,075	343,200	771,622	2,169,506	-	-	-	
Debt securities	證券	9,422,569	-	-	27,369	153,244	1,450,451	5,540,675	2,250,830	-	
Acceptances and bills of exchange held	承兌及匯票	568,037	-	-	409,008	-	159,029	-	-	-	
Loans and advances to non-bank customers	非銀行客戶貸款及墊款	5,541,420	-	1,189	881,939	1,586,963	1,778,699	1,292,630	-	-	
Other assets	其他資產	122,979	-	416	859	1,309	3,175	6,451	-	110,769	
Total on balance sheet assets	資產負債表內之總資產	19,776,178	727,812	95,680	2,816,449	2,770,426	9,056,473	6,839,756	2,250,830	110,769	
Total off-balance sheet claims	資產負債表外之總債權	250,777	-	250,777	-	-	-	-	-	-	
Deposits from non-bank customers	非銀行客戶存款	67,887	67,887	-	-	-	-	-	-	-	
Amount payable arising from derivative contracts	應付衍生工具合約的金額	83,620	-	-	1,161,201	258,898	3,571,870	-	-	-	
Due to banks	結欠銀行同業的金額	17,840,379	-	956,145	4,390,772	5,103,622	7,089,840	-	300,000	-	
Debt securities issued	已發行債務證券	1,692,603	-	-	-	639,864	1,052,739	-	-	-	
Other liabilities	其他負債	152,560	57	-	6,643	18,891	47,897	75,824	-	3,448	
Capital and reserves	資本及儲備	(146,273)	-	-	-	-	-	-	-	(146,273)	
Total on balance sheet liabilities	資產負債表內之總負債	19,690,776	67,944	956,145	5,558,616	6,021,275	11,762,146	75,824	300,000	(146,825)	
Total off-balance sheet obligations	資產負債表外之總承擔	112,500	112,500	-	-	-	-	-	-	-	
31 December 2020		二零二零年十二月三十一日									餘額
In HKD'000		Total amount	Next day	2 to 7 days	8 days to 1 month	1個月以上 至3個月	3個月以上 至1年	1年以上 至5年	超過5年	Balancing amount	
Amount receivable arising from derivative contracts	應收衍生工具合約的金額	-	-	-	-	-	-	-	-	-	
Due from HKMA for account of Exchange Fund	存於外匯基金存款	239,601	239,601	-	-	-	-	-	-	-	
Due from banks	應收銀行同業款項	456,440	239,594	-	79,644	116,405	20,797	-	-	-	
Debt securities	證券	205,039	-	-	-	-	7,909	197,130	-	-	
Acceptances and bills of exchange held	承兌及匯票	-	-	-	-	-	-	-	-	-	
Loans and advances to non-bank customers	非銀行客戶貸款及墊款	155,064	-	-	22	-	-	155,042	-	-	
Other assets	其他資產	31,615	-	-	59	-	-	-	-	31,556	
Total on balance sheet assets	資產負債表內之總資產	1,087,759	479,195	-	79,725	116,405	28,706	352,172	-	31,556	
Total off-balance sheet claims	資產負債表外之總債權	-	-	-	-	-	-	-	-	-	
Deposits from non-bank customers	非銀行客戶存款	-	-	-	-	-	-	-	-	-	
Amount payable arising from derivative contracts	應付衍生工具合約的金額	-	-	-	-	-	-	-	-	-	
Due to banks	結欠銀行同業的金額	1,114,197	-	-	-	38,761	775,436	-	300,000	-	
Debt securities issued	已發行債務證券	-	-	-	-	-	-	-	-	-	
Other liabilities	其他負債	29,798	-	113	9,477	13,501	5,689	-	-	1,018	
Capital and reserves	資本及儲備	(56,286)	-	-	-	-	-	-	-	(56,286)	
Total on balance sheet liabilities	資產負債表內之總負債	1,087,709	-	113	9,477	52,262	781,125	-	300,000	(55,268)	
Total off-balance sheet obligations	資產負債表外之總承擔	-	-	-	-	-	-	-	-	-	

g. Cash Flow Maturity Mismatch Analysis
現金流量到期日錯配分析

31 December 2021		二零二一年十二月三十一日							餘額
In HKD'000		淨流動資金錯配	翌日	2至7日	8日至1個月	1個月以上 至3個月	3個月以上 至1年	1年以上 至5年	超過5年
		淨流動資金錯配	Next day	2 to 7 days	8 days to 1 month	> 1 month up to 3 months	> 3 months up to 1 year	> 1 year up to 5 years	Over 5 years
Contractual Maturity Mismatch	淨流動資金錯配	547,368	(609,688)	(2,742,167)	(3,250,849)	(2,705,673)	6,763,932	1,950,830	
Cumulative Contractual Maturity Mismatch	累計錯配	547,368	(62,320)	(2,804,487)	(6,055,336)	(8,761,009)	(1,997,077)	(46,247)	
31 December 2020		二零二零年十二月三十一日							餘額
In HKD'000		淨流動資金錯配	翌日	2至7日	8日至1個月	1個月以上 至3個月	3個月以上 至1年	1年以上 至5年	超過5年
		淨流動資金錯配	Next day	2 to 7 days	8 days to 1 month	> 1 month up to 3 months	> 3 months up to 1 year	> 1 year up to 5 years	Over 5 years
Contractual Maturity Mismatch	淨流動資金錯配	479,195	(113)	70,248	64,143	(752,419)	352,172	(300,000)	
Cumulative Contractual Maturity Mismatch	累計錯配	479,195	479,082	549,330	613,473	(138,946)	213,226	(86,774)	

9 DISCLOSURE OF REMUNERATION POLICY
薪酬政策的披露

Total remuneration of senior management for year 2021 has not been yet finalized. The Branch will disclose the relevant information in the 2022 interim financial disclosure statement in accordance with the branch remuneration policy.

2021年年度香港分行高級管理人員的總薪酬仍在確認過程中，有關資料將根據分行相關薪酬管理制度於2022年的香港分行中期財務披露報表中公佈。

CHINA GUANGFA BANK CO., LTD. - CONSOLIDATED FINANCIAL INFORMATION
 廣發銀行股份有限公司 - 綜合財務資料

I Capital Adequacy Ratio and Shareholder's Fund
 資本充足比率及股東權益

The capital adequacy ratio is calculated in accordance with the guidelines issued by the China Banking and Insurance Regulatory Commission, and is not calculated according to the documents as stated in Section 105(a) of the Banking (Disclosure) Rules.

資本充足比率根據中國銀行保險監管理委員會頒布的有關指引計算，而並非根據《銀行業(披露)規則》第105條(a)所述的文件計算。

	31 December 2021 <u>二零二一年十二月三十一日</u>	31 December 2020 <u>二零二零年十二月三十一日</u>
	RMB million 百萬元人民幣	RMB million 百萬元人民幣
Capital adequacy ratio 資本充足比率	12.37%	12.50%
Shareholders' equity 股東權益	234,501	218,150

II Other Financial Information
 其他財務資料

	31 December 2021 <u>二零二一年十二月三十一日</u>	31 December 2020 <u>二零二零年十二月三十一日</u>
	RMB million 百萬元人民幣	RMB million 百萬元人民幣
Balance Sheet: 資產負債表		
Total assets 總資產	3,359,985	3,027,972
Total liabilities 總負債	3,125,484	2,809,822
Total loans and advances 總貸款	1,969,756	1,754,573
Total customer deposits 總客戶存款	2,094,773	1,852,555
	1 January 2021 to 31 December 2021 二零二一年 一月一日至十二月三十一日	1 January 2020 to 31 December 2020 二零二零年 一月一日至十二月三十一日
	RMB million 百萬元人民幣	RMB million 百萬元人民幣
Pre-tax profit 稅前盈利	21,259	17,578

COMPLIANCE STATEMENT

合規聲明

China Guangfa Bank Co., Ltd. Hong Kong Branch's 2021 annual financial disclosure statement are prepared in full compliance with the requirements set out in the Banking (Disclosure) Rules and the Supervisory Policy Manual (SPM) module CA-D-1 "Guideline on the Application of the Banking (Disclosure) Rules" issued by the Hong Kong Monetary Authority (the "HKMA").

廣發銀行股份有限公司香港分行在編制二零二一年年度財政資料披露報表時已完全遵守香港金融管理局頒布的《銀行業(披露)規則》及監管政策手冊第CA-D-1章《銀行業(披露)規則的應用指引》內分別訂明的披露準則及指引。



Hu Min

胡敏

Chief Executive

行政總裁

China Guangfa Bank Co., Ltd. Hong Kong Branch

廣發銀行股份有限公司香港分行