

China Guangfa Bank Co., Ltd. Hong Kong Branch
廣發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

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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. (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 30 June 2021

截至二零二一年六月三十日止

1 January 2021
to 30 June 2021
二零二一年
一月一日至六月三十日

	HKD '000 仟港元
Interest income 利息收入	58,247
Interest expense 利息支出	(38,398)
Net interest income 淨利息收入	<u>19,849</u>
Net loss from dealing in foreign currencies 買賣外幣淨損失	(8,112)
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 gain 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收益	483
Net fee and commission income 淨收費及佣金收入	
Fee and commission income 收費及佣金收入	15,281
Less: Commission expenses 減：費用及佣金支出	(530)
Gains less losses from the disposal of property, plant and equipment and investment properties 出售物業、工業裝置及設備淨收益	-
Operating income 總營運收入	<u>26,971</u>
Staff expenses 職員支出	(32,726)
Rental expenses 租金支出	(14,327)
Other operating expenses 其他營運支出	(6,415)
Operating expenses 營運支出	<u>(53,468)</u>
Operating loss before impairment losses 減值準備前之營運虧損	(26,497)
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	(14,778)
Expected credit losses on financial assets 金融資產預期信貸損失	(3,947)
Loss before taxation 稅前虧損	<u>(45,222)</u>
Tax expense 稅項支出	-
Loss after taxation 稅後虧損	<u>(45,222)</u>

Remarks: The Branch commenced the business on 18 December 2020 and thus no comparative figures are available.

注：本分行於2020年12月18日正式開業，因此沒有比較資料可提供。

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
	HKD '000 仟港元	HKD '000 仟港元
ASSETS		
資產		
Cash and balances with banks	204,800	239,594
現金及銀行結存		
Due from Exchange Fund	46,122	239,601
存於外匯基金存款		
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	3,147,392	216,702
海外辦事處之結欠金額		
Trade bills	2,057,089	-
貿易票據		
Certificates of deposit held	-	-
持有之存款證		
Securities held for trading	-	-
持有作交易用途之證券		
Fair value through profit or loss	-	-
以公允價值計入損益表		
Investment securities		
投資證券		
Amortised cost	404,526	7,770
以攤銷成本計量		
Fair value through other comprehensive income	4,806,058	195,047
以公允價值計入其他綜合收益		
Advances and other accounts		
貸款及其他賬項		
Advances to banks	-	-
同業貸款		
Advances to customers	2,914,676	155,042
客戶貸款		
Accrued interest and other accounts	209,011	8,873
應計利息及其他賬項		
Expected credit losses allowances - Stage 1	(14,819)	(34)
預期信貸損失準備 - 第1階段		
Other investments	-	-
其他投資		
Property, plant and equipment and investment properties	22,700	25,114
物業、工業裝置及設備以及投資物業		
Total assets	13,797,555	1,087,709
總資產		
LIABILITIES		
負債		
Deposits and balances from banks	5,702,839	-
尚欠銀行存款及結餘		
Deposits from customers		
客戶存款		
Demand deposits and Current accounts	4	-
活期存款及往來帳戶		
Savings deposits	14	-
儲蓄存款		
Time, call and notice deposits	-	-
定期存款及通知存款		
Amount due to head office and overseas offices	7,997,707	1,113,971
結欠總行及海外辦事處之金額		
Certificates of deposit issued	-	-
已發行存款證		
Issued debt securities	-	-
已發行債務證券		
Other liabilities	189,308	30,024
其他負債		
Total liabilities	13,889,872	1,143,995
總負債		
RESERVES		
儲備		
Other reserves	(47,095)	1,046
其他儲備		
Loss for the period	(45,222)	(57,332)
期內虧損		
Total Reserves and Liabilities	13,797,555	1,087,709
總儲備及負債		

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

	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	HKD '000 仟港元	% of gross advances covered by collateral 抵押品覆蓋之百分
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	500,000	-	-	-
Property investment 物業投資	-	-	-	-
Financial concerns 金融企業	460,596	-	-	-
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	-	-	-	-
Individuals 個人	-	-	-	-
Loans and advances for use in Hong Kong 在香港使用之貸款	960,596	-	-	-
Trade finance 貿易融資	-	-	-	-
Loans and advances for use outside Hong Kong 在香港以外使用之貸款	1,954,080	-	155,042	-
Gross loans and advances to customers 總客戶貸款	2,914,676	-	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 customer. Classification of advances by geographical areas is based on the location of the customer and the guarantor, and is subject to change after risk transfer. In general, if the guarantor of a loan is located in a different country from that of the customer, the risk transfer to the guarantor's location.

	30 June 2021		31 December 2020	
	HKD '000	% of total advance	HKD '000	% of total advance
	仟港元	總客戶貸款之百分比	仟港元	總客戶貸款之百分比
Hong Kong 香港	1,628,401	56%	-	-
Mainland China 中國大陸	1,286,275	44%	155,042	100%
Others 其他	-	-	-	-
Gross loans and advances to customers 總客戶貸款	2,914,676	100%	155,042	100%

c. Overdue loans and advances to customers

客戶逾期貸款

As at 30 June 2021 and 31 December 2020, the Branch has no overdue loans and advance to customers.
 於二零二一年六月三十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 30 June 2021 and 31 December 2020, the Branch has no impaired loans and advance to customers.
 於二零二一年六月三十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 30 June 2021 and 31 December 2020, the Branch has no rescheduled advances, and no repossessed assets.
 於二零二一年六月三十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。

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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	
30 June 2021 二零二一年六月三十日					
Offshore centres 離岸中心	-	-	1,340	287	1,627
of which: Hong Kong 其中: 香港	-	-	1,340	287	1,627
Developing Asia-Pacific 發展中亞太區國家	6,912	-	540	3,765	11,217
of which: China 其中: 中國	6,912	-	540	3,765	11,217
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

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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
30 June 2021 <u>二零二一年六月三十日</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	2,246,789	-	2,246,789
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	1,140,055	-	1,140,055
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	350,217	150,000	500,217
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	91,417	-	91,417
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	3,828,478	150,000	3,978,478
Total assets after provision 減值後總資產	13,797,555		
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	27.75%		

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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			
二零二零年十二月三十一日			
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	
30 June 2021			
<u>二零二一年六月三十日</u>			
Spot assets 現貨資產	6,843	6,121	12,964
Spot liabilities 現貨負債	(9,451)	(2,569)	(12,020)
Forward purchases 遠期買入	3,675	121	3,796
Forward sales 遠期賣出	(118)	(3,726)	(3,844)
Net option position 期權淨額	-	-	-
Net long (short) position 長(短)盤淨額	949	(53)	896
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	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	-	-	-

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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：

	30 June 2021 <u>二零二一年六月三十日</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	1,176,048	-
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 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)	-	-
	<u>1,176,048</u>	<u>-</u>
6 DERIVATIVES FINANCIAL INSTRUMENTS 衍生金融工具		
	30 June 2021 <u>二零二一年六月三十日</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	3,795,810	-
Interest rate related derivative contracts 利率關聯衍生工具合約	-	-
others 其他	-	-
	<u>3,795,810</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	19,243	-
Interest rate related derivative contracts 利率關聯衍生工具合約	-	-
others 其他	-	-
	<u>19,243</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	(644)	-
Interest rate related derivative contracts 利率關聯衍生工具合約	-	-
others 其他	-	-
	<u>(644)</u>	<u>-</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

a. 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 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	3,197.98%	2,642.53%

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 2020 <u>二零二零年十二月三十一日</u>	31 December 2019 <u>二零一九年十二月三十一日</u>
	RMB million 百萬人民幣	RMB million 百萬人民幣
Capital adequacy ratio 資本充足比率	12.50%	12.56%
Shareholders' equity 股東權益	218,150	209,564
II Other Financial Information 其他財務資料		
	31 December 2020 <u>二零二零年十二月三十一日</u>	31 December 2019 <u>二零一九年十二月三十一日</u>
	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	3,027,972	2,632,798
Total liabilities 總負債	2,809,822	2,423,234
Total loans and advances 總貸款	1,754,573	1,531,311
Total customer deposits 總客戶存款	1,852,555	1,600,170
	1 January 2020 to 31 December 2020 <u>二零二零年 一月一日至十二月三十一日</u>	1 January 2019 to 31 December 2019 <u>二零一九年 一月一日至十二月三十一日</u>
	RMB million 百萬人民幣	RMB million 百萬人民幣
Pre-tax profit 稅前盈利	17,578	14,923

COMPLIANCE STATEMENT

合規聲明

China Guangfa Bank Co., Ltd. Hong Kong Branch's 2021 interim 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中期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