



**渤海銀行**  
**CHINA BOHAI BANK**

香港分行  
HONG KONG BRANCH

**China Bohai Bank Co., Ltd., Hong Kong Branch**  
(Incorporated in the People's Republic of China with limited liability)

**渤海銀行股份有限公司香港分行**  
(於中華人民共和國註冊成立的股份有限公司)

**Annual Financial Disclosure Statement (Unaudited)**  
**財務資料披露報表 (未經審核)**

**As at 31 December 2024**  
**於二零二四年十二月三十一日**

A copy of the Disclosure Statement has been lodged with the Hong Kong Monetary Authority's Public Registry and is available on the website

<https://www.cbhb.com.cn/cbhbbank/tzzgx/jgxxpl/jwfx/index.shtml>

本披露報表已存放在香港金融管理局查冊處及

<https://www.cbhb.com.cn/cbhbbank/tzzgx/jgxxpl/jwfx/index.shtml> ,

以供公眾查閱。

CHINA BOHAI BANK CO., LTD., HONG KONG BRANCH  
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ANNUAL FINANCIAL DISCLOSURE STATEMENT AS AT 31 DECEMBER 2024 (UNAUDITED)  
於二零二四年十二月三十一日財務資料披露報表 (未經審核)

INCOME STATEMENT INFORMATION  
收益表資料

		1 January 2024 to 31 December 2024 二零二四年 一月一日至十二月三十一日	1 January 2023 to 31 December 2023 二零二三年 一月一日至十二月三十一日
	Notes 附註	HKD '000 仟港元	HKD '000 仟港元
Interest income 利息收入		722,013	572,315
Interest expense 利息支出		(500,700)	(416,697)
Net interest income 淨利息收入		221,313	155,618
Other operating income / (loss) 其他經營收入/(虧損)	1	(34,602)	(722)
Operating expenses 經營支出	2	(148,970)	(152,392)
Operating profit / (loss) before impairment losses 減值撥備前之經營利潤/(虧損)		37,741	2,504
Impairment losses and provisions for impaired loans and receivables 減值損失及為已減值貸款及應收款項而提撥的準備金		2,067	15,307
Gains less losses from the disposal of property, plant and equipment 出售物業、工業裝置及設備的收益減虧損		—	—
Profit / (loss) before taxation 稅前利潤/(虧損)		39,808	17,811
Tax expense 稅項支出		—	—
Profit / (loss) after taxation 稅後利潤/(虧損)		39,808	17,811

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BALANCE SHEET INFORMATION

資產負債表資料

		31 December 2024 二零二四年十二月三十一日	30 June 2024 二零二四年六月三十日
	Notes 附註	HKD '000 仟港元	HKD '000 仟港元
<b>ASSETS</b>			
<b>資產</b>			
Cash and balances with banks 現金及銀行結餘		333,327	2,289,585
Due from Exchange Fund 存放於外匯基金存款		2,586,551	134,174
Placements with banks maturing more than one month but within twelve months 存放於銀行同業款項(超逾一個月但不超逾十二個月到期)		---	---
Amount due from head office and overseas offices 應收總行及海外辦事處之款項		1,583,958	799,728
Trade bills 貿易匯票	3	---	---
Advances and other accounts 貸款及其他賬項	4	7,822,681	5,850,765
Certificates of deposit held 持有之存款證		1,597,610	2,389,467
Securities held for trading purposes 持有作交易用途的證券		---	---
Investment in securities at amortised cost 以攤餘成本計量的證券投資	5	962,858	1,160,583
Investment in securities at fair value through other comprehensive income 以公允價值計量且其變動計入其他綜合收益的證券投資	5	2,685,355	868,481
Other Investments 其他投資	6	---	---
Property, plant and equipment and investment properties 物業、工業裝置及設備以及投資物業		26,443	38,364
Others 其他		42,513	13,537
Total assets 總資產		17,641,296	13,544,684
<b>LIABILITIES</b>			
<b>負債</b>			
Deposits and balances from banks 尚欠銀行存款及結餘		4,842,616	1,532,164
Deposits from customers 客戶存款	12	3,501,909	3,490,664
Amount due to head office and overseas offices 結欠總行及海外辦事處之金額		5,318,531	4,946,742
Certificates of deposit issued 已發行存款證		3,850,943	1,176,890
Issued debt securities 已發行債務證券		---	2,341,806
Other liabilities 其他負債		334,192	242,196
Provisions 準備金		---	---
Total liabilities 總負債		17,848,191	13,730,462
<b>CAPITAL RESOURCES</b>			
<b>資本</b>			
Reserves 儲備		(206,895)	(185,778)
		17,641,296	13,544,684

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於二零二四年十二月三十一日財務資料披露報表 (未經審核)

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 31 December 2024 二零二四年 一月一日至十二月三十一日	1 January 2023 to 31 December 2023 二零二三年 一月一日至十二月三十一日
	HKD '000 仟港元	HKD '000 仟港元
<b>1 OTHER OPERATING INCOME / (LOSS)</b>		
<b>其他經營收入/(虧損)</b>		
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 activities in foreign currencies	1,843	7,048
買賣性質外匯業務淨利潤/(虧損)		
Gains less losses arising from non-trading activities in foreign currencies	(60,530)	(27,992)
非買賣性質外匯業務淨利潤/(虧損)		
Gains less losses arising from trading in interest rate derivatives	---	---
淨利率衍生工具收益淨利潤/(虧損)		
Gains less losses arising from other trading derivatives	---	---
其他衍生工具交易收益淨利潤/(虧損)		
	(58,687)	(20,944)
Gains less losses arising from securities held for trading purpose	15,526	15,653
來自持有作交易用途的證券的淨利潤/(虧損)		
Net fee and commission income		
淨費用及佣金收入		
Fee and commission income	12,566	10,784
費用及佣金收入		
Less: Fee and commission expenses	(6,557)	(6,370)
減:費用及佣金支出		
	6,009	4,414
Others		
其他收入		
Gains / (Losses) from non-trading investment	2,550	155
非買賣性質投資的收益		
Gains / (Losses) from other Income	---	---
其他		
	2,550	155
	(34,602)	(722)
<b>2 OPERATING EXPENSES</b>		
<b>經營支出</b>		
Staff expenses	84,783	87,150
職員開支		
Rental expenses	29,114	29,345
租金開支		
Other operating expenses	30,655	35,235
其他營運支出		
Net charge / (credit) for other provisions	4,418	662
其他減值準備淨撥備/(撥回)		
	148,970	152,392



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**NOTES TO THE INCOME STATEMENT AND BALANCE SHEET INFORMATION (CONTINUED)**

收益表及資產負債表資料附註 (續)

	31 December 2024 二零二四年十二月三十一日	30 June 2024 二零二四年六月三十日
	HKD '000 仟港元	HKD '000 仟港元
<b>3 TRADE BILLS</b>		
貿易匯票	---	---
Collective provisions	---	---
集體準備金	---	---
	---	---
<b>4 ADVANCES AND OTHER ACCOUNTS</b>		
貸款及其他賬項		
Advances to customers	7,686,819	5,792,535
客戶貸款		
Collective provisions	(20,543)	(17,181)
集體準備金		
	7,666,276	5,775,354
Advances to banks	---	---
銀行同業及其他金融機構貸款		
Collective provisions	---	---
集體準備金	---	---
	---	---
Accrued interest and other accounts	156,880	75,625
應計利息及其他賬項		
Collective provisions	(475)	(214)
集體準備金		
	156,405	75,411
	7,822,681	5,850,765
<b>5 INVESTMENT SECURITIES</b>		
投資證券		
5.1 Investment in securities at amortised cost	963,032	1,160,745
以攤餘成本計量的證券投資		
Collective provisions	(174)	(162)
集體準備金		
	962,858	1,160,583
5.2 Investment in securities at fair value through other comprehensive income	2,685,355	868,481
以公允價值計量且其變動計入其他綜合收益的證券投資		
Collective provisions	---	---
集體準備金		
	2,685,355	868,481

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

	31 December 2024 二零二四年十二月三十一日 HKD '000 仟港元	30 June 2024 二零二四年六月三十日 HKD '000 仟港元
<b>6 OTHER INVESTMENTS</b>		
<b>其他投資</b>		
Collective provisions	---	---
集體準備金	---	---

**7 ANALYSIS OF LOANS AND ADVANCES TO CUSTOMERS**  
**客戶貸款及墊款分析**

**7.1 Analysis by industry sectors**  
**按行業分類劃分**

	31 December 2024 二零二四年十二月三十一日 HKD '000 仟港元	% covered by collateral 抵押品佔比	30 June 2024 二零二四年六月三十日 HKD '000 仟港元	% covered by collateral 抵押品佔比
Loans and advances for use in Hong Kong				
在香港使用之貸款及墊款				
Industrial, commercial and financial				
工商金融				
Property development	31,000	---	41,850	---
物業發展				
Property investment	---	---	---	---
物業投資				
Financial concerns	600,368	---	300,000	---
金融企業				
Stockbrokers	295,051	---	446,713	---
股票經紀				
Wholesale and retail trade	99,323	---	99,822	---
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				
	1,025,742	---	888,385	---
Individuals	---	---	---	---
個人				
Total loans and advances for use in Hong Kong	1,025,742	---	888,385	---
在香港使用之貸款及墊款總計				
Trade financing	---	---	---	---
貿易融資				
Loans and advances for use outside Hong Kong	6,661,077	---	4,904,150	---
在香港以外使用之貸款及墊款				
Gross loans and advances to customers	7,686,819	---	5,792,535	---
總客戶貸款及墊款				

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**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 LOANS AND ADVANCES TO CUSTOMERS (CONTINUED)****客戶貸款及墊款分析 (續)****7.2 Analysis by geographical segments****按地區劃分**

Loans and advances to customers by geographical segments are classified in accordance with the location of the counterparties after taking into account any recognized risk transfer.

Only regions constituting 10% or more of the total amount of loans and advances to customer after taking into account any recognized risk transfer are disclosed.

客戶貸款及墊款的地區分類是按照交易對手的所在地區，並已顧及認可風險轉移因素。

當某一地區的客戶貸款及墊款額佔已計算認可風險轉移的客戶貸款及墊款總額的10%或以上，該地區的客戶貸款及墊款便須予以披露。

	31 December 2024 二零二四年十二月三十一日	30 June 2024 二零二四年六月三十日
	Loans and advances to customers	Loans and advances to customers
	客戶貸款及墊款	客戶貸款及墊款
	HKD '000	HKD '000
	仟港元	仟港元
Mainland China	5,335,616	3,896,311
中國大陸		
Hong Kong, China	2,230,977	1,808,145
中國香港		
Others	120,226	88,079
其他		
	<u>7,686,819</u>	<u>5,792,535</u>

**8 ANALYSIS OF IMPAIRED LOANS AND ADVANCES AND REPOSSESSED ASSETS TO CUSTOMERS****對客戶的減值貸款及墊款及收回資產分析**

There were no impaired loans and advances and repossessed assets to customers as at 31 December 2024 and 30 June 2024.

於二零二四年十二月三十一日和二零二四年六月三十日並沒有對客戶的減值貸款及墊款及收回資產。

**9 ANALYSIS OF OVERDUE AND RESCHEDULED ASSETS TO CUSTOMERS****對客戶的逾期及重組資產分析**

There were no overdue and rescheduled assets to customers as at 31 December 2024 and 30 June 2024.

於二零二四年十二月三十一日和二零二四年六月三十日並沒有對客戶的逾期及重組資產。

**10 ANALYSIS OF IMPAIRED LOANS AND ADVANCES AND REPOSSESSED ASSETS TO BANKS****對銀行的減值貸款及墊款及收回資產分析**

There were no impaired loans and advances and repossessed assets to banks as at 31 December 2024 and 30 June 2024.

於二零二四年十二月三十一日和二零二四年六月三十日並沒有對銀行的減值貸款及墊款及收回資產。

**11 ANALYSIS OF OVERDUE AND RESCHEDULED ASSETS TO BANKS****對銀行的逾期及重組資產分析**

There were no overdue and rescheduled assets to banks as at 31 December 2024 and 30 June 2024.

於二零二四年十二月三十一日和二零二四年六月三十日並沒有對銀行的逾期及重組資產。

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

	31 December 2024 二零二四年十二月三十一日	30 June 2024 二零二四年六月三十日
	HKD '000	HKD '000
	仟港元	仟港元
Demand deposits and current accounts	15,126	14,769
活期存款及往來帳戶		
Saving deposits	102,343	286,349
儲蓄存款		
Time, call and notice deposits	3,384,440	3,189,546
定期、短期通知及通知存款		
	<u>3,501,909</u>	<u>3,490,664</u>



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### SUPPLEMENTARY FINANCIAL INFORMATION

補充財務資料

#### 1 INTERNATIONAL CLAIMS

##### 國際債權

The information on International Claims discloses exposures to foreign counterparties of 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.

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。

	HKD Million 百萬港元					
	Non-bank private sector					
	Banks	Official Sector	非銀行私營機構		Others	Total
			Non-bank financial institutions	Non-financial private sector		
	銀行	官方 機構	非銀行 金融機構	非金融 私營機構	其他	總計
<u>31 December 2024</u> <u>二零二四年十二月三十一日</u>						
Offshore centres 離岸中心	439	---	426	229	---	1,094
of which: Hong Kong, China 其中: 中國香港	439	---	426	181	---	1,046
Developing Asia-Pacific 發展中亞太區國家	4,477	---	135	6,137	---	10,749
of which: Mainland China 其中: 中國大陸	4,477	---	135	6,113	---	10,725
<u>30 June 2024</u> <u>二零二四年六月三十日</u>						
Offshore centres 離岸中心	816	---	297	226	---	1,339
of which: Hong Kong, China 其中: 中國香港	816	---	297	197	---	1,310
Developing Asia-Pacific 發展中亞太區國家	5,630	---	338	3,395	---	9,363
of which: Mainland China 其中: 中國大陸	5,630	---	338	3,366	---	9,334



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

**2 CURRENCY RISK EXPOSURE**  
貨幣風險

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.

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下表披露。

	HKD Million 百萬港元			
	USD 美元	CNY 人民幣	Others 其他	Total 總計
<u>31 December 2024</u> <u>二零二四年十二月三十一日</u>				
Spot assets 現貨資產	8,555	3,718	125	12,398
Spot liabilities 現貨負債	(5,350)	(6,973)	(8)	(12,331)
Forward purchases 遠期買入	920	3,206	---	4,126
Forward sales 遠期賣出	(3,871)	---	(105)	(3,976)
Net options position 期權淨持倉量	---	---	---	---
Net long/(short) position 長/(短)盤淨額	254	(49)	12	217
Net structural position 結構性倉盤淨額	---	---	---	---
<u>30 June 2024</u> <u>二零二四年六月三十日</u>				
Spot assets 現貨資產	7,436	2,607	154	10,197
Spot liabilities 現貨負債	(5,488)	(5,560)	(11)	(11,059)
Forward purchases 遠期買入	435	2,942	---	3,377
Forward sales 遠期賣出	(2,228)	---	(134)	(2,362)
Net option position 期權淨額	---	---	---	---
Net long/(short) position 長/(短)盤淨額	155	(11)	9	153
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 was calculated by using delta equivalent approach.

期權淨持倉量是按得爾塔等值方法計算。

3 MAINLAND ACTIVITIES  
國內活動

31 December 2024 二零二四年十二月三十一日 HKD '000 仟港元			
	On-balance sheet exposures	Off-balance sheet exposures	Total
	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
1 Central government, central government-owned entities and their subsidiaries and joint ventures 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	196,902	500,000	696,902
2 Local governments, local government-owned entities and their subsidiaries and joint ventures 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	3,611,744	17,246	3,628,990
3 PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and joint ventures 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	2,023,668	—	2,023,668
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	702,023	—	702,023
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	217,628	—	217,628
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	814,031	—	814,031
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	—	—	—
Total 總計	7,565,996	517,246	8,083,242
Total assets after provisions 減值準備後的總資產	17,641,296		
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	42.89%		

30 June 2024 二零二四年六月三十日 HKD '000 仟港元			
	On-balance sheet exposures	Off-balance sheet exposures	Total
	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
1 Central government, central government-owned entities and their subsidiaries and joint ventures 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 joint ventures 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	1,969,210	65,185	2,034,395
3 PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and joint ventures 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	1,662,699	35,650	1,698,349
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	873,907	—	873,907
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	150,083	—	150,083
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	1,002,522	—	1,002,522
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	—	—	—
Total 總計	5,658,421	100,835	5,759,256
Total assets after provisions 減值準備後的總資產	13,544,684		
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	41.78%		

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補充財務資料(續)

4 OFF-BALANCE SHEET EXPOSURES  
資產負債表以外的風險承擔

The following is a summary of the contractual amounts of each significant class of off-balance sheet exposures:  
下列為資產負債表以外的風險承擔之每個主要類別的合約金額:

	31 December 2024 二零二四年十二月三十一日 HKD '000 仟港元	30 June 2024 二零二四年六月三十日 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 票據發行及循環式包銷安排	---	---
Other commitments 其他承擔	521,252	137,688
Others 其他	---	---
	<u>521,252</u>	<u>137,688</u>

5 DERIVATIVES FINANCIAL INSTRUMENTS  
衍生金融工具

	Contract Amount 合約金額 HKD '000 仟港元	Fair value asset 公允價值資產 HKD '000 仟港元	Fair value liability 公允價值負債 HKD '000 仟港元
31 December 2024 二零二四年十二月三十一日			
Exchange rate related derivative contracts 匯率關聯衍生工具	5,126,683	353	(68,126)
Interest rate related derivative contracts 利率關聯衍生工具	---	---	---
Other derivatives 其他衍生工具	---	---	---
Total 總計	<u>5,126,683</u>	<u>353</u>	<u>(68,126)</u>
30 June 2024 二零二四年六月三十日			
Exchange rate related derivative contracts 匯率關聯衍生工具	3,376,884	666	(20,833)
Interest rate related derivative contracts 利率關聯衍生工具	---	---	---
Other derivatives 其他衍生工具	---	---	---
Total 總計	<u>3,376,884</u>	<u>666</u>	<u>(20,833)</u>

As at 31 December 2024 and 30 June 2024, the amount of fair value do not taken into account the effect of any bilateral netting agreement.

於二零二四年十二月三十一日和二零二四年六月三十日，衍生金融工具之公平價值並沒有採用雙邊淨額結算協議的效果計算在內。



6 LIQUIDITY MAINTENANCE RATIO  
流動性維持比率

	1 October 2024 to 31 December 2024 二零二四年 十月一日至十二月三十一日	1 July 2024 to 30 September 2024 二零二四年 七月一日至九月三十日	1 October 2023 to 31 December 2023 二零二三年 十月一日至十二月三十一日
Average liquidity maintenance ratio 平均流動性維持比率	495.85%	402.68%	154.36%

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.

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。



## 7 LIQUIDITY RISK MANAGEMENT 流動資金風險管理

### 7.1 Liquidity Risk Management 流動性風險管理

The Bank reviews the risk profile through regular assessments of both qualitative and quantitative risk factors to determine its tolerance of prevailing risk levels against applicable risk appetites statement for liquidity risk annually approved by the management. The Asset and Liability Management Committee ( " ALCO " ) is responsible for overseeing the Bank's liquidity risk management. ALCO is composed of executive management and senior staff from relevant departments to jointly formulate adequate funding strategies. ALCO sets the strategy, policy, and limits for managing liquidity risk and the means for ensuring that such strategy and policy are implemented. Regular meetings are held to review the compliance status of the monitoring matrix established and the need for any change in strategy and policy. Liquidity is managed daily by the Treasury Department of the Bank within the set limits. The Finance Department of the Bank is responsible for monitoring the activities and limits relating to liquidity risk. The Internal Audit Department performs periodic reviews to ensure that the liquidity risk management functions are carried out effectively.

本行通過定期評估定性和定量風險因素來審查風險狀況，以確定其對管理層每年批准的流動性風險適用風險偏好聲明的現行風險水準的容忍度。資產負債管理委員會負責監督銀行的流動性風險管理。資產負債管理委員會由行政管理層及有關部門的高級職員組成，共同制定適當的融資策略。資產負債管理委員會制定了管理流動性風險的戰略，政策和限制，以及確保實施此類戰略和政策的手段。定期舉行會議，審查所建立的監測矩陣的合規情況以及戰略和政策變化的必要性。流動性由銀行資金部的司庫在規定的限額內每日管理。本行財務會計部負責監控與流動性風險有關的活動及指標。審計部定期進行審查，以確保有效執行流動性風險管理職能。

### 7.2 Funding Strategy 資金戰略

The implementation of LMR imposes a more stringent regulatory regime for liquidity risk management on the Bank. To ensure compliance with the enhanced regulatory requirement, internal targets for LMR has been set above regulatory required level, making reference to the Bank's liquidity risk appetite. In addition, material changes in the LMR will be reviewed regularly by ALCO together with proposed mitigation actions to cope with adverse changes arising from, but not limited to, composition of the deposit base and remaining tenor to maturity, lending activities with respect to different maturity tenors, and the Bank's asset and liability mix strategy. In planning the asset and liability mix strategy, the Bank assesses the impact of asset growth and funding structure on the LMR with support from relevant business units for ALCO's review and decision.

In addition to observing the statutory LMR, the Bank has established different liquidity metrics – including but not limited to the maturity mismatch ratio, local assets ratio – to measure and analyze the Bank's liquidity risks. The Bank maintains sufficient high quality liquid assets as a liquidity cushion that can be accessed in times of stress.

流動性維持比率的實施為本行的流動性風險管理制定了更為嚴格的監管制度。為確保符合增強的監管要求，流動性維持比率的內部目標已設定在監管要求水準之上，並參考了銀行的流動性風險偏好。此外，資產負債管理委員會將定期審查流動性維持比率的重大變化以及擬議的緩解措施，以應對因存款基礎構成和剩餘期限到期而產生的不利變化，針對不同到期期限的貸款活動，以及本行的資產和負債組合策略。在規劃資產負債組合策略時，本行在資產負債管理委員會的審核和決策的相關業務部門的支持下，評估資產增長和融資結構對流動性維持比率的影響。

除遵守法定流動性維持比率外，本行還制定了不同的流動性指標 - 包括但不限於期限錯配率，本地資產比率，以衡量和分析銀行的流動性風險。本行維持充足的高品質流動資產作為流動資金緩衝，可在壓力時獲取。



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**SUPPLEMENTARY FINANCIAL INFORMATION (CONTINUED)**

補充財務資料(續)

**7 LIQUIDITY RISK MANAGEMENT (CONTINUED)**

**流動資金風險管理 (續)**

**7.3 Minimum Liquid Assets Holding**

**最低流動資產持有**

The Bank manages liquidity risk by holding sufficient high quality assets as liquidity cushion to ensure that the short term funding requirements are covered within prudent internal limit.

In 2024, the Bank is required to calculate LMR in accordance with the regulatory requirements, and to maintain these ratios not less than 25% for LMR.

As part of Bank efforts to manage the LMR effectively, emphasis is placed on strengthening the deposit base by retaining loyal customers and maintaining customer relationships. The Bank balances funding among business and wholesale funding to avoid concentration in any one source. The Bank also diversifies its tenors of funding over various time horizons to avoid significant maturity mismatch in any time bucket.

本分行透過持有足夠的優質資產作為流動性緩衝來管理流動性風險，以確保短期資金需求能維持在內部限制範圍內。

在2024年，銀行必須根據監管要求計算流動性維持比率，並保持流動性維持比率不低於25%。

作為有效管理流動性維持比率的一部分，重點是通過留住忠誠的客戶和維護客戶關係來加強存款基礎。本行在企業和批發融資之間平衡資金，以避免任何一個來源的集中。本銀行還在不同的時間範圍內使其資金期限多樣化，以避免在任何時段內出現嚴重的期限錯配。

**7.4 Stress Testing**

**壓力測試**

Apart from continuously monitoring limits, the Bank takes steps to implement a comprehensive liquidity stress-testing programme that covers different scenarios to evaluate and management liquidity risk. The stress-testing included all currencies and major currencies. Excess of pre-set risk tolerance limit requires escalation to senior management for decision on remedial actions.

除了持續地監測各項指標外，分行財務會計部亦採用流動性壓力測試模式來評估及管理流動資金風險，按不同危機情況進行壓力測試分析，測試包括全幣種及主要幣種，超出預先設定的風險承受能力限額需要升級到高級管理層作出補救行動。

**7.5 Contingency Funding Plan**

**應急融資計劃**

In order to monitor the potential funding need of the Bank, Early Warning Indicators were implemented to evaluate whether Contingency Funding Plan need to be kicked off. Contingent funding sources are maintained to provide strategic liquidity to meet unexpected and material cash outflows according to the Bank's Contingency Funding Plan.

為持續監測分行是否存在潛在流動資金問題，本行制定了各項預警指標以評估分行是否需要啟動應急融資計劃。分行根據既定應急融資方案，維持或有資金來源以提供戰略流動性以應對意外和重大現金流出。

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

7.6 Sources of funding  
資金來源

	31 December 2024 二零二四年十二月三十一日	30 June 2024 二零二四年六月三十日
	HKD '000 仟港元	HKD '000 仟港元
Deposits from Customers 客戶存款	3,537,422	3,512,163
Deposits and balance from banks 尚欠銀行存款及結餘	10,787,866	6,566,881
Total 總計	14,325,288	10,079,044

7.7 Liquidity Gap  
流動資金缺口

31 December 2024  
二零二四年十二月三十一日

HKD '000 仟港元	Total amount	Next day	2-7 days	8 days to 1 month	>1 month up to 3 months	>3 months up to 6 months	>6 months up to 1 year	>1 year up to 2 years	>2 years up to 3 years	>3 years up to 5 years	Over 5 years	Balancing amount
	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6個月	6個月以上至1年	1年以上至2年	2年以上至3年	3年以上至5年	超過5年	餘額
Amount receivable arising from derivative contracts 應收衍生工具合約款項	354	1,218,035	3,543,760	—	105,213	259,676	—	—	—	—	—	—
Due from Hong Kong Monetary Authority for account of Exchange Fund 存放於外匯基金存款	2,586,551	2,586,551	—	—	—	—	—	—	—	—	—	—
Due from banks 存放銀行同業款項	1,939,860	333,388	1,494,147	—	—	112,325	—	—	—	—	—	—
Debt securities 債務證券	5,233,839	5,233,839	—	—	—	—	—	—	—	—	—	—
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	7,753,870	—	492,989	217,621	958,051	1,192,890	1,340,251	1,041,627	2,350,441	160,000	—	—
Other assets 其他資產	531,390	500,000	—	—	—	—	—	—	—	—	—	31,390
Total on balance sheet assets 資產負債表內之總資產	18,045,864	9,871,813	5,530,896	217,621	1,083,264	1,564,891	1,340,251	1,041,627	2,350,441	160,000	—	31,390
Total off balance sheet claims 資產負債表外之總債權	8,000,000	—	—	—	—	—	—	—	—	—	—	8,000,000

Deposits from non-bank customers 非銀行客戶存款	3,537,422	195,835	659,934	659,394	1,548,387	473,872	—	—	—	—	—	—
Amount payable arising from derivative contracts 應付衍生工具合約款項	68,126	1,218,820	3,603,303	—	105,093	267,150	—	—	—	—	—	—
Due to banks 結欠銀行同業的項款	10,787,866	78,985	1,607,556	516,034	3,644,897	1,155,882	2,784,512	—	—	—	1,000,000	—
Debt securities issued 已發行債務證券	3,862,261	—	314,287	—	923,904	1,476,047	1,148,023	—	—	—	—	—
Other liabilities 其他負債	85,131	3,207	—	3,616	4,147	6,266	41,039	4,846	8,322	—	—	13,688
Capital and reserves 資本及儲備	(206,895)	—	—	—	—	—	—	—	—	—	—	(206,895)
Total on-balance sheet liabilities 資產負債表內之總負債	18,133,911	1,496,847	6,185,080	1,179,044	6,226,428	3,379,217	3,973,574	4,846	8,322	—	1,000,000	(193,207)
Total off-balance sheet obligations 資產負債表外總承擔	521,252	—	521,252	—	—	—	—	—	—	—	—	—

30 June 2024  
二零二四年六月三十日

HKD '000 仟港元	Total amount	Next day	2-7 days	8 days to 1 month	>1 month up to 3 months	>3 months up to 6 months	>6 months up to 1 year	>1 year up to 2 years	>2 years up to 3 years	>3 years up to 5 years	Over 5 years	Balancing amount
	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6個月	6個月以上至1年	1年以上至2年	2年以上至3年	3年以上至5年	超過5年	餘額
Amount receivable arising from derivative contracts 應收衍生工具合約款項	666	—	—	1,509,908	855,920	748,930	262,126	—	—	—	—	—
Due from Hong Kong Monetary Authority for account of Exchange Fund 存放於外匯基金存款	134,174	134,174	—	—	—	—	—	—	—	—	—	—
Due from banks 存放銀行同業款項	3,098,294	2,206,332	390,593	—	—	391,009	110,360	—	—	—	—	—
Debt securities 債務證券	4,386,561	4,386,561	—	—	—	—	—	—	—	—	—	—
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	5,835,451	—	297,717	277,339	1,049,306	197,607	2,171,016	1,153,729	478,737	210,000	—	—
Other assets 其他資產	45,849	—	—	—	—	—	—	—	—	—	—	45,849
Total on balance sheet assets 資產負債表內之總資產	13,500,995	6,727,067	688,310	1,787,247	1,905,226	1,337,546	2,543,502	1,153,729	478,737	210,000	—	45,849
Total off balance sheet claims 資產負債表外之總債權	8,000,000	—	—	—	—	—	—	—	—	—	—	8,000,000

Deposits from non-bank customers 非銀行客戶存款	3,512,163	449,581	643,589	668,063	838,051	301,810	611,069	—	—	—	—	—
Amount payable arising from derivative contracts 應付衍生工具合約款項	20,833	—	—	1,514,468	865,209	767,121	268,655	—	—	—	—	—
Due to banks 結欠銀行同業的項款	6,566,881	79,107	—	905,790	2,466,405	535,552	1,580,027	—	—	—	1,000,000	—
Debt securities issued 已發行債務證券	3,533,279	—	—	—	3,212,211	321,068	—	—	—	—	—	—
Other liabilities 其他負債	84,731	—	—	3,177	4,075	6,157	43,731	5,901	7,128	—	—	14,562
Capital and reserves 資本及儲備	(185,778)	—	—	—	—	—	—	—	—	—	—	(185,778)
Total on-balance sheet liabilities 資產負債表內之總負債	13,532,109	528,688	643,589	3,091,498	4,173,740	4,822,851	2,824,550	5,901	7,128	—	1,000,000	(171,216)
Total off-balance sheet obligations 資產負債表外總承擔	137,688	—	137,688	—	—	—	—	—	—	—	—	—



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

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

7.8 Cash Flow Maturity Mismatch Analysis  
現金流量期限錯配分析

31 December 2024  
二零二四年十二月三十一日

HKD '000 仟港元	Next day	2-7 days	8 days to 1 month	>1 month up to 3 months	>3 months up to 6 months	>6 months up to 1 year	>1 year up to 2 years	>2 years up to 3 years	>3 years up to 5 years	Over 5 years
	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6個月	6個月以上至1年	1年以上至2年	2年以上至3年	3年以上至5年	超過5年
Contractual Maturity Mismatch 淨流動資金錯配	8,374,966	(1,175,436)	(961,423)	(5,163,164)	(1,814,326)	(2,633,323)	1,036,781	2,342,119	160,000	(1,000,000)
Cumulative Contractual Maturity Mismatch 累計錯配	8,374,966	7,199,530	6,238,107	1,074,943	(739,383)	(3,372,706)	(2,335,925)	6,194	166,194	(833,806)

30 June 2024  
二零二四年六月三十日

HKD '000 仟港元	Next day	2-7 days	8 days to 1 month	>1 month up to 3 months	>3 months up to 6 months	>6 months up to 1 year	>1 year up to 2 years	>2 years up to 3 years	>3 years up to 5 years	Over 5 years
	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6個月	6個月以上至1年	1年以上至2年	2年以上至3年	3年以上至5年	超過5年
Contractual Maturity Mismatch 淨流動資金錯配	6,198,379	(92,967)	(1,304,251)	(2,268,514)	(3,485,305)	(281,048)	1,147,828	471,609	210,000	(1,000,000)
Cumulative Contractual Maturity Mismatch 累計錯配	6,198,379	6,105,412	4,801,161	2,532,647	(952,658)	(1,233,706)	(85,878)	385,731	595,731	(404,269)

Note: The maturity buckets follow information provided to the Hong Kong Monetary Authority MA(BS)23 Return on Liquidity Monitoring Tools.  
附註: 到期日分類按香港金融管理局MA(BS)23流動性監察工具申報表指示制定而成。

8 Disclosure on Remuneration  
薪酬披露

Under section 3 of SPM CG-5 "Guideline on Sound Remuneration System" issued by the HKMA, the Branch is not required to make separate disclosures on its own remuneration system. The Annual Report of China Bohai Bank Co., Ltd. will provide relevant disclosure, where appropriate.  
根據香港金融管理局監管政策手冊(CG-5)《穩健的薪酬制度指引》第3條, 本行不用對其薪酬系統另作披露。在適當情況下, 渤海銀行股份有限公司會在年度報告上作出相關的披露。



**CHINA BOHAI BANK CO., LTD., HONG KONG BRANCH**

(Incorporated in the People's Republic of China with limited liability)

**渤海銀行股份有限公司香港分行**

(於中華人民共和國註冊成立的股份有限公司)

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**CONSOLIDATED FINANCIAL INFORMATION OF CHINA BOHAI BANK CO., LTD**

渤海銀行股份有限公司綜合財務資料

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

	31 December 2024 二零二四年十二月三十一日	30 June 2024 二零二四年六月三十日
	RMB million 百萬人民幣	RMB million 百萬人民幣
Total Equity 權益總額	110,125	118,570
Capital adequacy ratio (note 1) 資本充足比率 (附註1)	11.63%	12.46%

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

	31 December 2024 二零二四年十二月三十一日	30 June 2024 二零二四年六月三十日
	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	1,843,842	1,747,996
Total liabilities 總負債	1,733,717	1,629,425
Gross loans and advances to customers 發放貸款和墊款總額	936,491	947,852
Gross deposits from customers 吸收存款總額	1,046,089	934,622

	1 January 2024 to 31 December 2024 二零二四年 一月一日至十二月三十一日	1 January 2023 to 31 December 2023 二零二三年 一月一日至十二月三十一日
	RMB million 百萬人民幣	RMB million 百萬人民幣
Pre-tax profit 除稅前盈利	5,333	5,163

## Note 1:

The Group calculates its capital adequacy ratio in accordance with the Administrative Measures for the Capital of Commercial Banks issued by the National Financial Regulatory Administration.

附註1: 本集團按照中國國家金融監督管理總局頒布的《商業銀行資本管理辦法》計算資本充足率。

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**ANNUAL FINANCIAL DISCLOSURE STATEMENT AS AT 31 DECEMBER 2024 (UNAUDITED)**

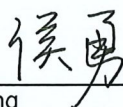
**於二零二四年十二月三十一日財務資料披露報表 (未經審核)**

**STATEMENT OF COMPLIANCE**

**遵從情況聲明**

To the best of my knowledge, the information disclosed complies fully with the disclosure provisions of the Banking (Disclosure) Rules.

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。



Hou Yong

侯勇

Chief Executive

行政總裁

China Bohai Bank Co., Ltd., Hong Kong Branch

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