



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)

Interim Financial Disclosure Statement (Unaudited)
中期財務資料披露報表 (未經審核)

As at 30 June 2025
於二零二五年六月三十日

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

<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。

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INTERIM FINANCIAL DISCLOSURE STATEMENT AS AT 30 JUNE 2025 (UNAUDITED)
於二零二五年六月三十日中期財務資料披露報表 (未經審核)

INCOME STATEMENT INFORMATION
收益表資料

		1 January 2025 to 30 June 2025 二零二五年 一月一日至六月三十日	1 January 2024 to 30 June 2024 二零二四年 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		339,593	317,244
Interest expense 利息支出		(302,868)	(216,710)
Net interest income 淨利息收入		36,725	100,534
Other operating income / (loss) 其他經營收入/(虧損)	1	5,696	10,656
Operating expenses 經營支出	2	(70,618)	(70,109)
Operating profit / (loss) before impairment losses 減值撥備前之經營利潤/(虧損)		(28,197)	41,081
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		(4,020)	(848)
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)		(32,217)	40,233
Tax expense 稅項支出		—	—
Profit / (loss) after taxation 稅後利潤/(虧損)		(32,217)	40,233

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BALANCE SHEET INFORMATION
資產負債表資料

		30 June 2025 二零二五年六月三十日	31 December 2024 二零二四年十二月三十一日
	Notes 附註	HKD '000 仟港元	HKD '000 仟港元
ASSETS			
資產			
Cash and balances with banks		2,273,316	333,327
現金及銀行結餘			
Due from Exchange Fund		254,847	2,586,551
存放於外匯基金存款			
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		---	1,583,958
應收總行及海外辦事處之款項			
Trade bills	3	---	---
貿易匯票			
Advances and other accounts	4	9,034,997	7,822,681
貸款及其他賬項			
Certificates of deposit held		1,999,440	1,597,610
持有之存款證			
Securities held for trading purposes		---	---
持有作交易用途的證券			
Investment in securities at amortised cost	5	384,612	962,858
以攤餘成本計量的證券投資			
Investment in securities at fair value through other comprehensive income	5	4,247,331	2,685,355
以公允價值計量且其變動計入其他綜合收益的證券投資			
Other Investments	6	---	---
其他投資			
Property, plant and equipment and investment properties		11,678	26,443
物業、工業裝置及設備以及投資物業			
Others		65,108	42,513
其他			
Total assets		18,271,329	17,641,296
總資產			
LIABILITIES			
負債			
Deposits and balances from banks		5,435,090	4,842,616
尚欠銀行存款及結餘			
Deposits from customers	12	3,470,542	3,501,909
客戶存款			
Amount due to head office and overseas offices		3,600,807	5,318,531
結欠總行及海外辦事處之金額			
Certificates of deposit issued		5,470,073	3,850,943
已發行存款證			
Issued debt securities		---	---
已發行債務證券			
Other liabilities		491,694	334,192
其他負債			
Provisions		---	---
準備金			
Total liabilities		18,468,206	17,848,191
總負債			
CAPITAL RESOURCES			
資本			
Reserves		(196,877)	(206,895)
儲備			
		18,271,329	17,641,296

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

	1 January 2025 to 30 June 2025 二零二五年 一月一日至六月三十日	1 January 2024 to 30 June 2024 二零二四年 一月一日至六月三十日
	HKD '000 仟港元	HKD '000 仟港元
1 OTHER OPERATING INCOME / (LOSS)		
其他經營收入/(虧損)		
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 買賣性質外匯業務淨利潤/(虧損)	80	1,408
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)	(8,304)	(3,895)
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)	---	---
	(8,224)	(2,487)
Gains less losses arising from securities held for trading purpose 來自持有作交易用途的證券的淨利潤/(虧損)	3,610	8,847
Net fee and commission income 淨費用及佣金收入		
Fee and commission income 費用及佣金收入	4,962	6,830
Less: Fee and commission expenses 減:費用及佣金支出	(1,187)	(3,824)
	3,775	3,006
Others 其他收入		
Gains / (Losses) from non-trading investment 非買賣性質投資的收益	6,535	1,290
Gains / (Losses) from other Income 其他	---	---
	6,535	1,290
	5,696	10,656
2 OPERATING EXPENSES		
經營支出		
Staff expenses 職員開支	41,772	41,773
Rental expenses 租金開支	13,169	14,497
Other operating expenses 其他營運支出	13,779	13,853
Net charge / (credit) for other provisions 其他減值準備淨撥備/(撥回)	1,898	(14)
	70,618	70,109

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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)

	30 June 2025 二零二五年六月三十日	31 December 2024 二零二四年十二月三十一日
	HKD '000 仟港元	HKD '000 仟港元
3 TRADE BILLS		
貿易匯票	---	---
Collective provisions	---	---
集體準備金	---	---
	---	---
4 ADVANCES AND OTHER ACCOUNTS		
貸款及其他賬項		
Advances to customers	8,959,608	7,686,819
客戶貸款		
Collective provisions	(23,899)	(20,543)
集體準備金		
	8,935,709	7,666,276
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	99,959	156,880
應計利息及其他賬項		
Collective provisions	(671)	(475)
集體準備金		
	99,288	156,405
	9,034,997	7,822,681
5 INVESTMENT SECURITIES		
投資證券		
5.1 Investment in securities at amortised cost	384,693	963,032
以攤餘成本計量的證券投資		
Collective provisions	(81)	(174)
集體準備金		
	384,612	962,858
5.2 Investment in securities at fair value through other comprehensive income	4,247,331	2,685,355
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		
	4,247,331	2,685,355

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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)

	30 June 2025 二零二五年六月三十日 HKD '000 仟港元	31 December 2024 二零二四年十二月三十一日 HKD '000 仟港元
6 OTHER INVESTMENTS		
其他投資		
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

	30 June 2025 二零二五年六月三十日 HKD '000 仟港元	% covered by collateral 抵押品佔比	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
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 物業發展	1,129,227	--	31,000	--
Property investment 物業投資	---	--	---	--
Financial concerns 金融企業	854,388	--	600,368	--
Stockbrokers 股票經紀	682,665	--	295,051	--
Wholesale and retail trade 批發及零售業	278,824	--	99,323	--
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	262,473	45.38	---	--
	3,207,577	3.71	1,025,742	--
Individuals 個人	---	--	---	--
Total loans and advances for use in Hong Kong 在香港使用之貸款及墊款總計	3,207,577	3.71	1,025,742	--
Trade financing 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	5,752,031	--	6,661,077	--
Gross loans and advances to customers 總客戶貸款及墊款	8,959,608	1.33	7,686,819	--

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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總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。

	30 June 2025 二零二五年六月三十日	31 December 2024 二零二四年十二月三十一日
	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 仟港元	HKD '000 仟港元
Mainland China 中國大陸	6,055,467	5,335,616
Hong Kong, China 中國香港	2,746,031	2,230,977
Others 其他	158,110	120,226
	8,959,608	7,686,819

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 30 June 2025 and 31 December 2024.
於二零二五年六月三十日和二零二四年十二月三十一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 30 June 2025 and 31 December 2024.
於二零二五年六月三十日和二零二四年十二月三十一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 30 June 2025 and 31 December 2024.
於二零二五年六月三十日和二零二四年十二月三十一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 30 June 2025 and 31 December 2024.
於二零二五年六月三十日和二零二四年十二月三十一日並沒有對銀行的逾期及重組資產。

12 DEPOSITS FROM CUSTOMERS

客戶存款

	30 June 2025 二零二五年六月三十日	31 December 2024 二零二四年十二月三十一日
	HKD '000 仟港元	HKD '000 仟港元
Demand deposits and current accounts 活期存款及往來帳戶	12,224	15,126
Saving deposits 儲蓄存款	272,040	102,343
Time, call and notice deposits 定期、短期通知及通知存款	3,186,278	3,384,440
	3,470,542	3,501,909

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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
30 June 2025 二零二五年六月三十日						
Offshore centres 離岸中心	930	---	826	317	---	2,073
of which: Hong Kong, China 其中: 中國香港	930	---	826	271	---	2,027
Developing Asia-Pacific 發展中亞太區國家	3,206	---	620	6,636	---	10,462
of which: Mainland China 其中: 中國大陸	3,206	---	620	6,613	---	10,439
Developed Countries 已發展國家	1,962	---	251	---	---	2,213
31 December 2024 二零二四年十二月三十一日						
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
Developed Countries 已發展國家	1,163	---	---	---	---	1,163

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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>30 June 2025</u> <u>二零二五年六月三十日</u>				
Spot assets 現貨資產	8,600	5,881	149	14,630
Spot liabilities 現貨負債	(5,938)	(6,954)	(14)	(12,906)
Forward purchases 遠期買入	506	1,836	---	2,342
Forward sales 遠期賣出	(2,854)	(822)	(119)	(3,795)
Net options position 期權淨持倉量	---	---	---	---
Net long/(short) position 長/(短)盤淨額	314	(59)	16	271
Net structural position 結構性倉盤淨額	---	---	---	---
<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 option position 期權淨額	---	---	---	---
Net long/(short) position 長/(短)盤淨額	254	(49)	12	217
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。

CHINA BOHAI BANK CO., LTD., HONG KONG BRANCH
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3 MAINLAND ACTIVITIES
國內活動

30 June 2025
二零二五年六月三十日
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	1,673,404	500,000	2,173,404
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	4,435,505	19,630	4,455,135
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	2,618,350	69,723	2,688,073
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	200,068	—	200,068
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	147,571	105,937	253,508
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	9,074,898	695,290	9,770,188
Total assets after provisions 減值準備後的總資產	18,271,329		
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	49.67%		

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%		

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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:

	30 June 2025 二零二五年六月三十日	31 December 2024 二零二四年十二月三十一日
	HKD '000 仟港元	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	706,840	521,252
Others 其他	---	---
	706,840	521,252

5 DERIVATIVES FINANCIAL INSTRUMENTS
衍生金融工具

	Contract Amount 合約金額	Fair value asset 公允價值資產	Fair value liability 公允價值負債
	HKD '000 仟港元	HKD '000 仟港元	HKD '000 仟港元
30 June 2025 二零二五年六月三十日			
Exchange rate related derivative contracts 匯率關聯衍生工具	3,781,169	6,322	(20,972)
Interest rate related derivative contracts 利率關聯衍生工具	---	---	---
Other derivatives 其他衍生工具	---	---	---
Total 總計	3,781,169	6,322	(20,972)
31 December 2024 二零二四年十二月三十一日	HKD '000 仟港元	HKD '000 仟港元	HKD '000 仟港元
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	5,126,683	353	(68,126)

As at 30 June 2025 and 31 December 2024, the amount of fair value do not taken into account the effect of any bilateral netting agreement.

於二零二五年六月三十日和二零二四年十二月三十一日，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 April 2025 to 30 June 2025 二零二五年 四月一日至六月三十日	1 January 2025 to 31 March 2025 二零二五年 一月一日至三月三十一日	1 April 2024 to 30 June 2024 二零二四年 四月一日至六月三十日
Average liquidity maintenance ratio 平均流動性維持比率	290.45%	379.99%	308.35%

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。

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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及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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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 2025, 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2025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

	30 June 2025 二零二五年六月三十日	31 December 2024 二零二四年十二月三十一日
	HKD '000 仟港元	HKD '000 仟港元
Deposits from Customers 客戶存款	3,484,195	3,537,422
Deposits and balance from banks 尚欠銀行存款及結餘	9,173,115	10,787,866
Total 總計	12,657,310	14,325,288

7.7 Liquidity Gap
流動資金缺口

30 June 2025
二零二五年六月三十日

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	6,322	—	1,116,666	438,380	821,963	575,374	828,786	—	—	—	—	—
Due from Hong Kong Monetary Authority for account of Exchange Fund 存放於外匯基金存款	254,847	254,847	—	—	—	—	—	—	—	—	—	—
Due from banks 存放銀行同業款項	2,274,472	1,974,460	300,012	—	—	—	—	—	—	—	—	—
Debt securities 債務證券	6,621,979	6,621,979	—	—	—	—	—	—	—	—	—	—
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	9,020,122	370	641,966	879,300	1,279,105	150,148	1,734,990	998,333	3,168,795	167,115	—	—
Other assets 其他資產	22,093	—	—	—	—	—	—	—	—	—	—	22,093
Total on balance sheet assets 資產負債表內之總資產	18,199,835	8,851,656	2,058,644	1,317,680	2,101,068	725,522	2,563,776	998,333	3,168,795	167,115	—	22,093
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	3,484,195	514,131	634,004	932,464	873,232	365,627	164,737	—	—	—	—	—
Amount payable arising from derivative contracts 應付衍生工具合約款項	20,972	—	1,133,640	434,383	825,416	580,486	821,963	—	—	—	—	—
Due to banks 結欠銀行同業的項款	9,173,115	590,408	1,012,511	248,075	2,283,959	1,182,483	2,855,679	—	—	—	1,000,000	—
Debt securities issued 已發行債務證券	5,479,969	—	—	196,246	1,500,413	657,570	3,125,740	—	—	—	—	—
Other liabilities 其他負債	299,879	—	235,496	3,181	8	8	31,920	8,720	9,480	—	—	11,066
Capital and reserves 資本及儲備	(196,877)	—	—	—	—	—	—	—	—	—	—	(196,877)
Total on-balance sheet liabilities 資產負債表內之總負債	18,261,253	1,104,539	3,015,651	1,814,349	5,483,028	2,786,174	7,000,039	8,720	9,480	—	1,000,000	(185,811)
Total off-balance sheet obligations 資產負債表外之總承擔	706,840	—	706,840	—	—	—	—	—	—	—	—	—

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	1,063,264	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 資產負債表外之總承擔	521,252	—	521,252	—	—	—	—	—	—	—	—	—

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渤海銀行股份有限公司香港分行
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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

30 June 2025
二零二五年六月三十日

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	7,747,117	(1,663,847)	(496,669)	(3,381,960)	(2,060,652)	(4,436,263)	989,613	3,159,315	167,115	(1,000,000)
Cumulative Contractual Maturity Mismatch 累計錯配	7,747,117	6,083,270	5,586,601	2,204,641	143,989	(4,292,274)	(3,302,661)	(143,346)	23,769	(976,231)

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)

Note: The maturity buckets follow information provided to the Hong Kong Monetary Authority MA(BS)23 Return on Liquidity Monitoring Tools.
附註: 到期日分類按照香港金融管理局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 Interim 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中期報告上作出相關的披露。

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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**

	30 June 2025 二零二五年六月三十日	31 December 2024 二零二四年十二月三十一日
	RMB million 百萬元人民幣	RMB million 百萬元人民幣
Total Equity 權益總額	113,316	110,125
Capital adequacy ratio (note 1) 資本充足比率 (附註1)	11.24%	11.63%

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

	30 June 2025 二零二五年六月三十日	31 December 2024 二零二四年十二月三十一日
	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	1,823,802	1,843,842
Total liabilities 總負債	1,710,486	1,733,717
Gross loans and advances to customers 發放貸款和墊款總額	954,422	936,491
Gross deposits from customers 吸收存款總額	1,004,185	1,046,089
	1 January 2025 to 30 June 2025 二零二五年 一月一日至六月三十日	1 January 2024 to 30 June 2024 二零二四年 一月一日至六月三十日
	RMB million 百萬元人民幣	RMB million 百萬元人民幣
Pre-tax profit 除稅前盈利	4,578	4,114

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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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

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