

中国民生银行股份有限公司香港分行

(在中华人民共和国注册成立的股份有限公司)

CHINA MINSHENG BANKING CORP., LTD. HONG KONG BRANCH

(A joint stock limited company incorporated in the People's Republic of China with limited liability)

中期财务资料披露报表截至2025年6月30日止(未经审计)

Interim Financial Disclosure Statement as at 30 June 2025 (Unaudited)

甲部 - 香港分行资料

SECTION A - HONG KONG BRANCH INFORMATION

I. 收益表资料

Profit and Loss Information

		截至2025年6月30日 止之半年度 For the half year ended 30 Jun 2025	截至2024年6月30日 止之半年度 For the half year ended 30 Jun 2024
		港币千元 HKD '000	港币千元 HKD '000
利息收入	Interest income	4,809,719	4,457,311
利息支出	Interest expense	-4,092,691	-4,159,397
利息收入净额	Net interest income	717,028	297,914
费用及佣金收入	Fees and commission income	522,438	378,232
费用及佣金支出	Fees and commission expenses	-21,845	-16,237
费用及佣金收入净额	Net fees and commission income	500,593	361,995
由非港元货币交易产生的收益减亏损	Gains less losses arising from trading in foreign currencies	162,203	101,699
持作买卖用途证券的利润减亏损	Gains less losses on securities held for trading purpose	1,789	8,792
来自其它交易活动的利润减亏损	Gains less losses from other trading activities	6,949	-616
非买卖性质投资的利润减亏损	Gains less losses arising from non-trading investments	259,944	572,713
其它	Others	-306	1,224
经营收入	Operating income	1,648,200	1,343,721
人事费用	Staff expenses	-166,847	-139,654
租金费用	Rental expenses	-29,961	-30,008
其它经营支出	Other operating expenses	-28,572	-25,738
其它减值损失减减值回拨	Other impairment losses and provisions less reversal of impairment losses and provisions	-68,138	-79,753
经营支出	Operating expenses	-293,518	-275,153
减值损失减减值回拨及为贷款 及应收款项而提拨减回拨的准备金	Impairment losses and provisions less reversal of impairment losses and provisions for loans and receivables	-198,578	-745,699
处置物业、装置及设备的利润减亏损	Gains less losses from the disposal of property, plant and equipment	0	-58
除税前利润	Profit before taxation	1,156,104	322,811
税项开支	Taxation	-197,118	-65,508
除税后利润	Profit after taxation	958,986	257,303

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II. 资产负债表资料

Balance Sheet Information

		2025年6月30日	2024年12月31日
		30 Jun 2025	31 Dec 2024
		港币千元	港币千元
		HKD '000	HKD '000
资产	Assets		
现金及银行结余	Cash and balances with banks	4,217,340	10,942,323
存于外汇基金存款	Due from Exchange Fund	918,979	306,597
距离合约到期日超逾1个月但不超逾12个月的银行存款	Placements with banks which have a residual contractual maturity of more than one month but not more than 12 months	23,325,042	14,459,563
存放于民生银行海外办事处的金额	Amount due from overseas offices of CMBC	323,818	188,837
贸易汇票	Trade bills	0	0
持有的存款证	Certificates of deposit held	17,369,446	16,882,018
持有作交易用途的證券	Securities held for trading purposes	989,922	1,409,034
贷款及应收款项	Loans and receivables		
(A) 对客户的贷款及放款	(A) Loans and advances to customers	128,482,248	116,611,733
(B) 对银行的贷款及放款	(B) Loans and advances to banks	3,311,891	1,509,810
(C) 其它帳目	(C) Other accounts	1,555,493	1,209,895
(D) 贷款及应收款项的准备金	(D) Provisions for loans and receivables	-1,769,903	-1,641,036
投资証券	Investment securities	55,847,991	47,267,775
其它投资	Other investments	7,076	1,746
物业、工业装置及设备以及无形资产	Property, plant and equipment and intangible assets	48,437	74,697
衍生金融工具	Derivative financial instruments	399,007	846,684
其它资产	Other assets	1,906,042	1,793,891
资产总额	Total assets	236,932,829	211,863,567
储备及负债	Reserves and Liabilities		
银行存款及结余	Deposits and balances from banks	13,801,726	16,395,782
活期存款及往来帐户	Demand deposits and current accounts	7,149,471	3,038,728
储蓄存款	Savings accounts	22,005,783	17,095,000
定期、短期通知及通知存款	Time, call and notice deposits	153,449,810	138,918,260
结欠民生银行海外办事处的金额	Amount due to overseas offices of CMBC	25,611,655	23,031,127
已发行存款证	Certificates of deposit issued	4,602,589	1,894,120
已发行债务証券	Debt securities issued	5,637,543	7,713,916
卖出回购金融资产款	Amount payable under repos	0	0
衍生金融工具	Derivative financial instruments	1,087,416	421,153
其它负债	Other liabilities	2,733,627	2,789,224
资本及储备	Capital and reserves	853,209	566,257
储备及负债总额	Total reserves and liabilities	236,932,829	211,863,567

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III. 资产负债表的其它资料

Additional Balance Sheet Information

(i) 贷款及应收款项	(i) Loans and receivables	2025年6月30日		2024年12月31日	
		30 Jun 2025		31 Dec 2024	
		港币千元		港币千元	
		HKD '000		HKD '000	
客户贷款及放款	Loans and advances to customers	128,482,248		116,611,733	
银行贷款及放款	Loans and advances to banks	3,311,891		1,509,810	
其它帐目	Other accounts				
- 应计利息	- Accrued interest	607,360		515,358	
- 其它应收款项	- Other receivables	948,133		694,537	
对客户的贷款及应收款项	Provisions for loans and receivables				
提拨的准备金	to customers				
- 组合评估	- Collectively assessed	-479,281		-426,173	
- 个别评估	- Individually assessed	-1,271,835		-1,200,891	
对银行的贷款及应收款项	Provisions for loans and receivables				
提拨的准备金	to banks				
- 组合评估	- Collectively assessed	-16,331		-11,671	
- 个别评估	- Individually assessed	0		0	
对其它帐目而提拨的准备金	Provisions for other accounts				
- 组合评估	- Collectively assessed	-2,344		-2,301	
- 个别评估	- Individually assessed	-112		0	
(ii) 已减值客户及银行贷款及放款	(ii) Impaired Loans and Advances to Customers and Banks	2025年6月30日		2024年12月31日	
		30 Jun 2025		31 Dec 2024	
		港币千元	占客户贷款及放款	港币千元	占客户贷款及放款
		HKD '000	总额的百分比	HKD '000	总额的百分比
			% of Total loans and advances to customers		% of Total loans and advances to customers
减值客户贷款及放款的毛额	Gross impaired loans and advances to customers	2,360,819	1.84%	2,258,203	1.94%
减值准备 - 个别评估/特定拨备	Impairment allowances - individually assessed/specific provision	1,271,835		1,200,891	
已减值客户贷款及放款的抵押品市值	Market value of collateral in respect of impaired loans and advances to customers	0		0	

在2025年6月30日及2024年12月31日，本行并没有任何减值银行贷款及放款。
There were no impaired loans and advances to banks as at 30 June 2025 and 31 December 2024.

减值客户贷款及放款为按个别评估减值的贷款。
The impaired loans and advances to customers are individually determined to be impaired.

若抵押品价值超出贷款及放款总额，只计入相等于贷款及放款总额的抵押品金额。
Where collateral values are greater than the gross loans and advances amount, only the amount of collateral up to the gross loans and advances is included.

除香港分行提拨的准备金外，民生银行总行亦就香港分行的风险承担提拨债务国风险准备金。
Other than provisions which have been made locally, China Minsheng Banking Corp., Ltd. Head Office has provided country risk provision based on the exposures maintained at Hong Kong Branch.

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(iii) 按行业分类的客户贷款及放款的毛额分析

(iii) Analysis of Gross Amount of Loans and Advances to Customers in Industry Categories

		2025年6月30日 30 Jun 2025	
		贷款及放款 毛额 Gross loans and advances	抵押品 Collateral
		港币千元 HKD '000	
工业，商业及金融	Industrial, commercial and financial		
- 物业发展	- Property development	7,877,058	1,504,577
- 物业投资	- Property investment	5,155,022	2,179,235
- 金融企业	- Financial concerns	35,850,595	342,452
- 证券经纪	- Stockbrokers	818,611	0
- 批发及零售行业	- Wholesale and retail trade	1,080,690	262,500
- 制造业	- Manufacturing	11,497,905	0
- 运输及运输设备	- Transport and transport equipment	5,681,101	171,133
- 康乐活动	- Recreational activities	0	0
- 资讯科技	- Information technology	5,287,489	739,726
- 其它	- Others	12,723,432	164,383
个人	Individuals		
- 为购买其他住宅物业的贷款	- Loans for the purchase of other residential properties	368,149	364,272
- 其它	- Others	11,279,694	11,279,694
于香港使用的贷款及放款	Loans and advances for use in Hong Kong SAR	97,619,746	17,007,972
贸易融资	Trade finance	565,616	0
在香港以外使用的贷款及放款	Loans and advances for use outside Hong Kong SAR	30,296,886	1,431,786
客户贷款及放款总额	Total loans and advances to customers	128,482,248	18,439,758

		2024年12月31日 31 Dec 2024	
		贷款及放款 毛额 Gross loans and advances	抵押品 Collateral
		港币千元 HKD '000	
工业，商业及金融	Industrial, commercial and financial		
- 物业发展	- Property development	7,332,008	828,998
- 物业投资	- Property investment	5,057,852	2,131,391
- 金融企业	- Financial concerns	36,585,495	486,462
- 证券经纪	- Stockbrokers	629,443	0
- 批发及零售行业	- Wholesale and retail trade	2,377,777	1,583,848
- 制造业	- Manufacturing	6,404,970	0
- 运输及运输设备	- Transport and transport equipment	2,932,961	168,690
- 康乐活动	- Recreational Activities	0	0
- 资讯科技	- Information Technology	5,500,312	728,912
- 其它	- Others	8,290,333	161,980
个人	Individuals		
- 为购买其他住宅物业的贷款	- Loans for the purchase of other residential properties	301,802	289,996
- 其它	- Others	8,569,882	8,569,882
于香港使用的贷款及放款	Loans and advances for use in Hong Kong SAR	83,982,835	14,950,159
贸易融资	Trade finance	139,590	29,784
在香港以外使用的贷款及放款	Loans and advances for use outside Hong Kong SAR	32,489,308	1,295,083
客户贷款及放款总额	Total loans and advances to customers	116,611,733	16,275,026

抵押品主要包括人寿保险、物业按揭以及存款等。若抵押品价值超出贷款及放款总额，只计入相等于贷款及放款总额的抵押品金额。

Collateral mainly includes life insurance, mortgages over properties and deposits, etc. Where collateral values are greater than the gross loans and advances amount, only the amount of collateral up to the gross loans and advances is included.

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(iv) 按国家或地域分部的国际债权申报表

(iv) International Claims by Countries or Geographical Segments

按对手方（不少于国际债权的总额的10%者）的所在地（按主要的国家或地域分部），在计算任何认可风险转移后，对国际债权分析的概要如下。一般而言，有关贷款及放款的债权获得并非交易对手所在地的国家的一方担保，或该债权的履行对象是某银行的海外分行，而该银行的总办事处并非设于交易对手的所在地，风险便确认为由一个国家转移到另一个国家。

The analysis of international claims by major countries or geographical segments in accordance with the location of the counterparties, to which not less than 10% of the international claims are attributable after taking into account any recognized risk transfer, is as follows. 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.

		2025年6月30日					
		30 Jun 2025					
		非银行私营机构					
		Non-bank private sector					
		银行	公营机构	非银行 金融机构	非金融 私营机构	其它	合计
		Banks	Official Sector	Non-bank financial institutions	Non-financial private sector	Others	Total
		港币百万元 HKD Million					
亚太区发展中国家或地域	Developing Asia and Pacific	49,720	0	10,096	62,173	0	121,989
其中中国	of which China	47,928	0	10,033	60,726	0	118,687
离岸中心	Offshore centres	1,296	0	13,459	39,866	0	54,621
其中香港	of which Hong Kong	985	0	13,458	36,058	0	50,501
发达国家或地区	Developed countries	3,584	0	1,171	16,849	0	21,604
		2024年12月31日					
		31 Dec 2024					
		非银行私营机构					
		Non-bank private sector					
		银行	公营机构	非银行 金融机构	非金融 私营机构	其它	合计
		Banks	Official Sector	Non-bank financial institutions	Non-financial private sector	Others	Total
		港币百万元 HKD Million					
亚太区发展中国家或地域	Developing Asia and Pacific	47,504	0	12,208	56,521	0	116,233
其中中国	of which China	46,550	0	12,169	55,419	0	114,138
离岸中心	Offshore centres	1,629	0	12,992	36,524	0	51,145
其中香港	of which Hong Kong	1,353	0	12,987	32,990	0	47,330

(v) 按国家或地域分部的客户贷款及放款毛额

(v) Gross Loans and Advances to Customers by Countries or Geographical Segments

按对手方（不少于客户贷款及放款的总额的10%者）的所在地（按主要的国家或地域分部），在计算任何认可风险转移后，对客户贷款及放款毛额分析的概要如下。一般而言，有关贷款及放款的债权获得并非交易对手所在地的国家的一方担保，风险便确认为由一个国家转移到另一个国家。

The analysis of gross loans and advances to customers by major countries or geographical segments in accordance with the location of the counterparties, to which not less than 10% of total loans and advances to customers are attributable after taking into account any recognized risk transfer, is as follows. 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 customer.

		2025年6月30日	2024年12月31日
		30 Jun 2025	31 Dec 2024
		港币百万元	港币百万元
		HKD Million	HKD Million
客户贷款及放款毛额	Gross amount of loans and advances to customers		
亚太区发展中国家或地域	Developing Asia and Pacific	49,387	44,812
其中中国	of which China	47,942	43,697
离岸中心	Offshore centres	69,035	64,924
其中香港	of which Hong Kong	65,991	61,519
逾期客户贷款及放款	Overdue loans and advances to customers		
亚太区发展中国家或地域	Developing Asia and Pacific	1,566	1,651
其中中国	of which China	1,566	1,651
离岸中心	Offshore centres	647	607
其中香港	of which Hong Kong	647	607
减值客户贷款及放款	Impaired loans and advances to customers		
亚太区发展中国家或地域	Developing Asia and Pacific	1,566	1,651
其中中国	of which China	1,566	1,651
离岸中心	Offshore centres	795	607
其中香港	of which Hong Kong	795	607

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(vi) 非港元货币风险承担

(vi) Foreign Currency Exposures

每一种货币（其净持仓量（按绝对数值计算）不少于所有非港元货币的总净持仓量的10%者）的风险额如下：
The foreign currency exposures, of which the net positions (in absolute terms) constitute not less than 10% of the total net position in all foreign currencies, are shown as follows:

		2025年6月30日		
		30 Jun 2025		
		人民币	美元	合计
		CNY	USD	Total
		港币百万元 HKD Million		
现货资产	Spot assets	26,283	139,138	165,421
现货负债	Spot liabilities	-38,430	-154,471	-192,901
远期买入	Forward purchases	21,651	58,395	80,046
远期卖出	Forward sales	-9,422	-42,667	-52,089
期权盘净额	Net option position	0	0	0
长（短）盘净额	Net long/(short) position	82	395	477
结构性仓位净额	Net structural position	0	0	0

		2024年12月31日		
		31 Dec 2024		
		美元		合计
		USD		Total
		港币百万元 HKD Million		
现货资产	Spot assets	130,377		130,377
现货负债	Spot liabilities	-145,823		-145,823
远期买入	Forward purchases	44,798		44,798
远期卖出	Forward sales	-28,633		-28,633
期权盘净额	Net option position	0		0
长（短）盘净额	Net long/(short) position	719		719
结构性仓位净额	Net structural position	0		0

以上包括因买卖及非买卖仓位而产生的非港元货币风险额。
The above foreign currency exposures included those arising from trading and non-trading positions.
期权持仓净额按照德尔塔等值方法计算。
The net options position is calculated based on delta equivalent approach.

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(vii) 逾期或重组客户贷款及放款毛额		(vii) Gross Amount of Overdue or Rescheduled Loans and Advances to Customers		2025年6月30日 30 Jun 2025		2024年12月31日 31 Dec 2024	
				港币千元 HKD '000	占客户贷款 及放款 总额的百分比 % of Total loans and advances to customers	港币千元 HKD '000	占客户贷款 及放款 总额的百分比 % of Total loans and advances to customers
已逾期客户贷款及放款	Overdue loans and advances to customers						
- 超过三个月但不超过六个月	- More than 3 months but not more than 6 months			0	0.00%	0	0.00%
- 超过六个月但不超过一年	- More than 6 months but not more than one year			0	0.00%	18,888	0.02%
- 超过一年	- More than one year			2,173,021	1.69%	2,239,315	1.92%
超过三个月逾期客户贷款及放款总额	Total overdue loans and advances to customers more than 3 months			2,173,021	1.69%	2,258,203	1.94%
逾期贷款及放款之抵押品的市值	Current market value of collateral held against the covered portion of overdue loans and advances			0		0	
有抵押品覆盖的逾期贷款及放款	Covered portion of overdue loans and advances			0		0	
无抵押品覆盖的逾期贷款及放款	Uncovered portion of overdue loans and advances			2,173,021		2,258,203	
为逾期贷款及放款根据个别评估而提拨的减值准备	Impairment allowances - individually assessed made on overdue loans and advances			1,224,885		1,200,891	

在2025年6月30日及2024年12月31日，本行并没有重组客户贷款及放款(已扣除逾期超过三个月并于上述已逾期客户贷款及放款内列明的贷款)。

There were no rescheduled loans and advances to customers (net off those which have been overdue for more than three months and reported under overdue loans and advances to customers in this part above) as at 30 June 2025 and 31 December 2024.

(viii) 逾期或重组银行贷款及放款毛额

(viii) Gross Amount of Overdue or Rescheduled
Loans and Advances to Banks

在2025年6月30日及2024年12月31日，本行没有逾期或重组银行贷款及放款。

There were no overdue or rescheduled loans and advances to banks as at 30 June 2025 and 31 December 2024.

(ix) 逾期投资证券

(ix) Overdue Investment securities

		2025年6月30日 30 Jun 2025		2024年12月31日 31 Dec 2024	
		港币千元 HKD '000		港币千元 HKD '000	
已逾期投资证券	Overdue Investment securities				
- 超过三个月但不超过六个月	- More than 3 months but not more than 6 months	0		0	
- 超过六个月但不超过一年	- More than 6 months but not more than 1 year	0		10,890	
- 超过一年	- More than 1 year	0		0	

(x) 收回抵押品

(x) Repossessed Assets

在2025年6月30日及2024年12月31日本行并没有已收回抵押品。

The Bank did not have any repossessed assets as at 30 June 2025 and 31 December 2024.

中国民生银行股份有限公司香港分行

(在中华人民共和国注册成立的股份有限公司)

CHINA MINSHENG BANKING CORP., LTD. HONG KONG BRANCH

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(xi) 非银行的中国内地风险承担

(xi) Non-bank Mainland China Exposures

		2025年6月30日		
		30 Jun 2025		
		资产负债 表内风险承担	资产负债 表外风险承担	总额
		On-balance sheet exposures	Off-balance sheet exposures	Total
		港币百万元	HKD Million	
1 中央政府, 中央政府持有的公司、 子公司及联营公司	Central government, central government -owned entities and their subsidiaries and joint ventures (JVs)	53,172	6,202	59,374
2 地方政府, 地方政府持有的公司、 子公司及联营公司	Local governments, local government -owned entities and their subsidiaries and JVs	14,580	1,005	15,585
3 中国境内居住国民或在中国境内注册 公司、其子公司及其联营公司	PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	33,875	516	34,391
4 不包括在第1项中的其它中央政府的 公司	Other entities of central government not reported in item 1 above	493	0	493
5 不包括在第2项中的其它地方政府的 公司	Other entities of local government not reported in item 2 above	228	0	228
6 获给予在中国境内使用信贷的中国 境外居住国民或在中国境外注册 公司	PRC nationals residing outside Mainland china or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	5,203	1,257	6,460
7 呈报机构认为其所涉风险属对中国 内地非银行对手方风险之其它交易 对手	Other counterparties where the exposure are considered by the reporting institution to be non-bank Mainland China exposures	9,891	600	10,491
总额	Total	117,442	9,580	127,022
减值准备后的资产总额	Total assets after provision	236,933		
资产负债表内风险额占资产总额百 分比	On-balance sheet exposures as percentage of total assets	49.57%		

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(xi) 非银行的中国内地风险承担
(续)

(xi) Non-bank Mainland China Exposures
(Continued)

		2024年12月31日		
		31 Dec 2024		
		资产负债 表内风险承担	资产负债 表外风险承担	总额
		On-balance sheet exposures	Off-balance sheet exposures	Total
		港币百万元 HKD Million		
1 中央政府, 中央政府持有的公司、 子公司及联营公司	Central government, central government -owned entities and their subsidiaries and joint ventures (JVs)	44,111	7,386	51,497
2 地方政府, 地方政府持有的公司、 子公司及联营公司	Local governments, local government -owned entities and their subsidiaries and JVs	11,367	705	12,072
3 中国境内居住国民或在中国境内注册 公司、其子公司及其联营公司	PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	36,089	720	36,809
4 不包括在第1项中的其它中央政府的 公司	Other entities of central government not reported in item 1 above	598	44	642
5 不包括在第2项中的其它地方政府的 公司	Other entities of local government not reported in item 2 above	359	0	359
6 获给予在中国境内使用信贷的中国 境外居住国民或在中国境外注册 公司	PRC nationals residing outside Mainland china or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	5,421	901	6,322
7 呈报机构认为其所涉风险属对中国 内地非银行对手方风险之其它交易 对手	Other counterparties where the exposure are considered by the reporting institution to be non-bank Mainland China exposures	10,055	672	10,727
总额	Total	108,000	10,428	118,428
减值准备后的资产总额	Total assets after provision	211,864		
资产负债表内风险额占资产总额百 分比	On-balance sheet exposures as percentage of total assets	50.98%		

以上资料按照香港金融管理局MA(BS)20中国内地风险报表的指示制定而成。
The above information follows information provided to Hong Kong Monetary Authority MA(BS)20 Return on Mainland Activities.

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IV. 资产负债表以外的风险承担

Off Balance Sheet Exposures

		2025年6月30日	2024年12月31日
		30 Jun 2025	31 Dec 2024
		港币千元	港币千元
		HKD '000	HKD '000
(i) 或然负债及承担的合约总额	(i) Contractual Amount of Contingent Liabilities and Commitments		
- 直接信贷替代项目	- Direct credit substitutes	85,271	632
- 交易关联或有项目	- Transaction related contingencies	455,159	455,159
- 贸易关联或有项目	- Trade related contingencies	1,380,751	1,082,316
- 票据发行及循环式包销融通	- Note issuance and revolving underwriting facilities	0	0
- 其它承诺	- Other commitments	14,154,031	13,315,434
- 其它	- Others	0	0
(ii) 衍生工具的合约总额	(ii) Contractual Amount of Derivatives		
- 汇率关联衍生工具合约	- Exchange rate-related derivative contracts	83,012,041	61,417,501
- 利率衍生工具合约	- Interest rate derivative contracts	36,708,853	33,840,190
- 其它	- Others	0	0
(iii) 衍生工具的公允价值资产	(iii) Fair Value Assets of Derivatives		
- 汇率关联衍生工具合约	- Exchange rate-related derivative contracts	257,645	425,250
- 利率衍生工具合约	- Interest rate derivative contracts	141,362	421,434
- 其它	- Others	0	0
(iv) 衍生工具的公允价值负债	(iv) Fair Value Liabilities of Derivatives		
- 汇率关联衍生工具合约	- Exchange rate-related derivative contracts	697,870	273,360
- 利率衍生工具合约	- Interest rate derivative contracts	389,546	147,793
- 其它	- Others	0	0

公允价值数额并未有计及双边净额结算协议的影响在内。
The fair values of derivatives do not take into account the effects of bilateral netting arrangements.

V. 流动性资料披露

Liquidity Information Disclosures

		2025年	2024年
		第二季度	第二季度
		2025 Q2	2024 Q2
季度平均流动性维持比率	Quarterly average liquidity maintenance ratio	65.63%	71.43%
季度平均核心资金比率	Quarterly average core funding ratio	122.39%	123.12%

季度平均流动性维持比率与季度平均核心资金比率是依据银行业条例第63条，就报告期向金融管理专员呈交的、关乎流动资产状况的申报表所报告的每个公历月平均流动性维持比率的算术平均数与稳定资金状况的申报表的每个公历月平均核心资金比率的算术平均数。
The quarterly average liquidity maintenance ratio and the quarterly average core funding ratio are the arithmetic means of each calendar month's average liquidity maintenance ratio and average core funding ratio respectively, and as reported in the return relating to the Liquidity Position and the Stable Funding Position submitted by the institution to the Monetary Authority pursuant to Section 63 of the Banking Ordinance in respect of the reporting period.

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VI. 流动性风险管理

Liquidity Risk Management

流动资金风险管理的目标是确保有足够的资金来满足业务和监管需要。
The liquidity risk management is to ensure that the branch has adequate and sufficient funding and funding sources to comply with contractual requirements and regulatory limits.

分行资产负债管理委员会负责管理全行流动资金风险，并定期举行会议，审议和讨论重要的流动性管理问题。资产负债与财务管理部负责根据资产负债管理委员会制定的管理指标进行日常流动资金风险管理，风险管理部负责进行监控及向分行资产负债管理委员会定期汇报。
The branch's ALCO oversees the branch's liquidity risk management and conducts meeting on a regular basis to review and discuss important liquidity risk management issues. Asset & Liability and Financial Management Department is responsible for managing the liquidity risk on a daily basis under the triggers and limits approved by the branch's ALCO. Risk Management Department is responsible for monitoring the branch's liquidity risk and reporting to ALCO on a regular basis.

客户存款构成分行资金的重要部分。分行积极扩大基础客群，吸收稳定存款，并辅以外汇掉期、同业市场拆入款项、系统内拆入资金及在资本市场发行存款证及票据，以确保拥有稳定和充足的资金来源。
Customer deposits form a significant part of the branch's funding. To ensure stable and sufficient sources of funds are in place, the branch actively expands deposit base, attracts stable deposits, obtains supplementary funding from the foreign exchange swap market, interbank market, intragroup and issues certificates of deposit and notes in the capital market.

分行设定流动资金风险指标和限额，用来定期识别、计量、监测和控制流动资金风险，包括但不限于流动性维持比率、核心资金比率、贷存比率、十大客户存款占总负债比例、十大同业拆入资金占总负债比例、掉期资金比率、同业短期资金集中度、短期客户存款集中度、流动性债券投资集中度、本地资产监控比例、系统内净同业负债/资产比例等。分行通过现金流分析以评估于正常情况下的流动资金状况，并进行流动资金风险压力测试（包括自身危机、市场危机及合并危机情景），评估分行抵御各种严峻流动资金危机的能力。分行压力测试通过运用适当的理论及历史假设考虑资产负债表内外项目对现金流产生的影响。资产负债管理委员会定期检讨及审批压力测试假设，以确保其持续适用。分行持有可于任何时间轻易或立即变现且不会作出过多折让的高质素资产作为流动资金缓冲，以确保短期资金需求满足审慎限额。分行亦维持充足的资金备用额度以保证足够的流动性，从而满足预期以外和重大的现金需要。

The branch established liquidity risk management indicators and limits to identify, measure, monitor and control liquidity risk regularly. These indicators and limits include, but are not limited to liquidity maintenance ratio ("LMR"), core funding ratio ("CFR"), loan-to-deposit ratio, top 10 customer depositor ratio, top 10 bank depositor ratio, swap funding ratio, concentration ratio for short-term customer deposits, concentration ratio for liquidity bonds, local asset maintenance ratio, and net due to/from CMBC Group as % of total liabilities/assets, etc. The branch applies a cash flow analysis to assess the liquidity condition under business as usual ("BAU") scenarios and also performs a liquidity stress test (including bank specific, general market and combined scenarios) to assess the branch's capability to withstand various severe liquidity crises. In the stress test, both on- and off-balance sheet items with a cash flow impact are considered, with applicable hypothetical and historical assumptions. The assumptions are reviewed and approved by the ALCO regularly to ensure their continued appropriateness. The branch maintains a portfolio of high quality and readily marketable assets that can be immediately liquidated at reasonable costs at all times as a liquidity cushion to ensure that short term funding requirements are covered within prudent limits. Adequate standby facilities are also maintained to provide strategic liquidity to meet unexpected and material cash outflows.

应急融资计划是分行流动资金管理框架的重要组成部分，当中订明处理流动性危机的策略及程序。分行利用定性及定量预警指标监察内部及外部因素。如有任何迹象表明可能存在流动性危机，将会汇报给分行资产负债管理委员会供其考虑。一旦启动应急融资计划，将成立由高级管理层领导的危机管理团队，负责处理危机。应急融资计划已订明应对不同流动性危机的详细策略及程序。分行定期检视及测试应急融资计划，以确保其有效性及操作可行性，尤其是其中列出的资金来源的可获得性。
The Contingency Funding Plan ("CFP") is a critical component of the liquidity management framework and describes the branch's strategy and procedures for dealing with any liquidity crisis. The branch utilizes early warning indicators, both qualitative and quantitative, to monitor internal and external factors. Any sign of potential liquidity crisis will be reported to the branch's ALCO for their consideration. Once the CFP is activated, the Liquidity Crisis Management Team, which is led by senior management, is formed to handle the crisis. Action plan under different types of liquidity crisis are clearly stated in the CFP. The CFP is subject to regular review and testing to ensure its effectiveness and operational feasibility, particularly in respect of the availability of the contingent funding sources listed.

(i) 现金流到期日错配分析

(i) Cash Flow Maturity Mismatch Analysis

		2025年6月30日									
		30 Jun 2025									
		翌日	2至7日	8日至1个月	1个月以上至3个月	3个月以上至6个月	6个月以上至1年	1年以上至2年	2年以上至3年	3年以上至5年	超过5年
		Next day	2 to 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
		港币百万元 HKD Million									
净流动资金错配	Contractual Maturity Mismatch	26,422	-4,679	-2,755	-74,204	-6,346	21,492	18,267	12,646	15,323	3,004
累计错配	Cumulative Contractual Maturity Mismatch	26,422	21,743	18,988	-55,216	-61,562	-40,070	-21,803	-9,157	6,166	9,170
		2024年6月30日									
		30 Jun 2024									
		翌日	2至7日	8日至1个月	1个月以上至3个月	3个月以上至6个月	6个月以上至1年	1年以上至2年	2年以上至3年	3年以上至5年	超过5年
		Next day	2 to 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
		港币百万元 HKD Million									
净流动资金错配	Contractual Maturity Mismatch	35,435	6,474	-2,703	-59,090	-18,090	15,761	8,649	14,420	13,730	314
累计错配	Cumulative Contractual Maturity Mismatch	35,435	41,909	39,206	-19,884	-37,974	-22,213	-13,564	856	14,586	14,900

正号表示资金流动性剩余，负号表示资金流动性短缺。
Positive indicates a position of liquidity surplus while negative indicates a liquidity shortfall.

现金流估算是按照香港金融管理局MA(BS)23流动性监察工具申报表的合约到期指示制定而成。
The contractual maturities were used to estimate cash flows according to Hong Kong Monetary Authority MA(BS)23 Return on Liquidity Monitoring Tools.

(ii) 资金来源

(ii) Source of funding

下表为本分行的主要资金来源：
The table below shows the Branch's major source of funding:

		2025年6月30日	2024年6月30日
		30 Jun 2025	30 Jun 2024
		占负债总额的百分比	占负债总额的百分比
		% of Total liabilities	% of Total liabilities
客户存款	Deposits from customers	77.07%	70.74%
银行提供的资金	Funding raised from banks	16.64%	22.95%
已发行的债务工具	Debt instruments issued	4.32%	4.52%
其他负债	Other liabilities	1.97%	1.79%
		100%	100%

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(iii) 流动资金差距

(iii) Liquidity Gap

		2025年6月30日											
		30 Jun 2025											
		总额	翌日	2至7日	8日至1个月	1个月以上至3个月	3个月以上至6个月	6个月以上至1年	1年以上至2年	2年以上至3年	3年以上至5年	超过5年	余额
		Total amount	Next day	2 to 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
		港币百万元 HKD Million											
应收衍生工具合约款项	Amount receivable arising from derivative contracts	399	14,141	13,502	8,296	34,107	8,657	15,754	900	640	384	3	0
存于外汇基金款项	Due from MA for a/c of Exchange Fund	919	919	0	0	0	0	0	0	0	0	0	0
应收银行同业款项	Due from banks	31,488	4,575	0	3	2,795	6,180	14,623	946	202	2,164	0	0
债务证券	Debt securities, prescribed instruments and structured financial instruments held (net of short positions)	74,413	57,066	0	4,146	612	1,406	5,419	3,172	2,504	81	7	0
承兑及汇票	Acceptances and bills of exchange held	0	0	0	0	0	0	0	0	0	0	0	0
非银行客户贷款及放款	Loans and advances to non-bank customers	129,065	108	1,819	15,795	21,306	15,237	28,609	14,859	12,906	13,068	2,997	2,361
其他资产	Other assets	3,156	1,402	5	208	63	14	30	5	0	0	0	1,429
资产负债表内之总资产	Total on-balance sheet assets	239,440	78,211	15,326	28,448	58,883	31,494	64,435	19,882	16,252	15,697	3,007	3,790
资产负债表外之总债权	Total off-balance sheet claims	25,549	549	25,000	0	0	0	0	0	0	0	0	0

		总额	翌日	2至7日	8日至1个月	1个月以上至3个月	3个月以上至6个月	6个月以上至1年	1年以上至2年	2年以上至3年	3年以上至5年	超过5年	余额
		Total amount	Next day	2 to 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
		港币百万元 HKD Million											
非银行客户存款	Deposits from non-bank customers	183,909	34,805	12,639	21,754	82,235	21,608	10,616	252	0	0	0	0
应付证券融通交易的金额	Amount payable arising from securities financing transactions (other than securities swap transactions)	0	0	0	0	0	0	0	0	0	0	0	0
应付衍生工具合约的金额	Amount payable arising from derivative contracts	1,087	14,600	13,566	8,356	34,145	8,661	15,925	828	623	372	3	0
结欠银行同业的金额	Due to banks	40,259	2,068	4,149	1,033	13,805	6,781	12,423	0	0	0	0	0
已发行债务证券	Debt securities, prescribed instruments and structured financial instruments issued and outstanding	10,209	0	0	0	2,663	521	3,520	528	2,977	0	0	0
其他负债	Other liabilities	1,015	39	357	2	2	1	69	7	5	2	0	531
资本及储备	Capital and reserves	853	0	0	0	0	0	0	0	0	0	0	853
资产负债表内之总负债	Total on-balance sheet liabilities	237,332	51,512	30,711	31,145	132,850	37,572	42,553	1,615	3,605	374	3	1,384
资产负债表外之总承担	Total off-balance sheet obligations	16,075	826	14,293	59	237	269	391	0	0	0	0	0

		2024年6月30日											
		30 Jun 2024											
		总额	翌日	2至7日	8日至1个月	1个月以上至3个月	3个月以上至6个月	6个月以上至1年	1年以上至2年	2年以上至3年	3年以上至5年	超过5年	余额
		Total amount	Next day	2 to 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
		港币百万元 HKD Million											
应收衍生工具合约款项	Amount receivable arising from derivative contracts	1,065	5,462	5,581	15,310	16,514	5,261	4,039	1,060	453	259	4	0
存于外汇基金款项	Due from MA for a/c of Exchange Fund	26	26	0	0	0	0	0	0	0	0	0	0
应收银行同业款项	Due from banks	19,127	9,581	0	3,077	2	4,106	1,030	0	941	390	0	0
债务证券	Debt securities, prescribed instruments and structured financial instruments held (net of short positions)	62,570	52,130	0	1,350	515	1,847	2,994	417	2,596	581	6	134
承兑及汇票	Acceptances and bills of exchange held	0	0	0	0	0	0	0	0	0	0	0	0
非银行客户贷款及放款	Loans and advances to non-bank customers	113,474	946	1,650	16,874	12,747	11,446	32,118	11,214	10,792	12,723	307	2,656
其他资产	Other assets	2,511	585	0	28	4	6	11	0	0	0	0	1,878
资产负债表内之总资产	Total on-balance sheet assets	198,773	68,730	7,231	36,639	29,782	22,666	40,192	12,691	14,782	13,953	317	4,668
资产负债表外之总债权	Total off-balance sheet claims	25,000	0	25,000	0	0	0	0	0	0	0	0	0

		总额	翌日	2至7日	8日至1个月	1个月以上至3个月	3个月以上至6个月	6个月以上至1年	1年以上至2年	2年以上至3年	3年以上至5年	超过5年	余额
		Total amount	Next day	2 to 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
		港币百万元 HKD Million											
非银行客户存款	Deposits from non-bank customers	140,431	22,673	10,210	19,070	54,545	22,730	11,039	159	6	0	0	0
应付证券融通交易的金额	Amount payable arising from securities financing transactions (other than securities swap transactions)	0	0	0	0	0	0	0	0	0	0	0	0
应付衍生工具合约的金额	Amount payable arising from derivative contracts	145	5,416	5,553	15,271	16,276	5,068	3,636	687	354	222	3	0
结欠银行同业的金额	Due to banks	45,574	3,761	2,116	4,931	16,978	10,643	7,145	0	0	0	0	0
已发行债务证券	Debt securities, prescribed instruments and structured financial instruments issued and outstanding	9,014	0	0	31	1,043	2,301	2,449	3,190	0	0	0	0
其他负债	Other liabilities	1,518	967	55	0	4	14	60	7	3	2	0	407
资本及储备	Capital and reserves	24	0	0	0	0	0	0	0	0	0	0	24
资产负债表内之总负债	Total on-balance sheet liabilities	196,706	32,817	17,934	39,303	88,846	40,756	24,329	4,043	363	224	3	431
资产负债表外之总承担	Total off-balance sheet obligations	8,465	477	7,822	39	26	0	101	0	0	0	0	0

到期日分类按照香港金融管理局MA(BS)23流动性监察工具申报表的指示制定而成。
The maturity buckets follow information provided to Hong Kong Monetary Authority MA(BS)23 Return on Liquidity Monitoring Tools.

中国民生银行股份有限公司香港分行

(在中华人民共和国注册成立的股份有限公司)

CHINA MINSHENG BANKING CORP., LTD. HONG KONG BRANCH

(A joint stock limited company incorporated in the People's Republic of China with limited liability)

中期财务资料披露报表截至2025年6月30日止(未经审计)

Interim Financial Disclosure Statement as at 30 June 2025 (Unaudited)

乙部 - 中国民生银行股份有限公司资料

SECTION B - CHINA MINSHENG BANKING CORP., LTD. INFORMATION

I. 合并资本充足比率及股东资金

Consolidated Capital Adequacy Ratio and Shareholders Funds

		2025年6月30日 30 Jun 2025	2024年12月31日 31 Dec 2024
		人民币百万元 RMB Million	人民币百万元 RMB Million
资本充足比率	Capital adequacy ratio	13.25%	12.89%
股东资金总额	Aggregate amount of shareholders funds	688,544	642,859

2024年起，资本充足率乃根据《商业银行资本管理办法》和其他相关监管规定计算。

Starting from 2024, the capital adequacy ratio is calculated in accordance with the Capital Rules for Commercial Banks and other relevant regulatory provisions.

II. 其它合并财务资料

Other Consolidated Financial Information

		2025年6月30日 30 Jun 2025	2024年12月31日 31 Dec 2024
		人民币百万元 RMB Million	人民币百万元 RMB Million
- 资产总额	- Total assets	7,768,921	7,814,969
- 负债总额	- Total liabilities	7,066,609	7,158,401
- 贷款及放款总额	- Total loans and advances	4,469,874	4,450,480
- 客户存款总额	- Total customer deposits	4,311,002	4,249,095

		截至2025年6月30日 止之半年度 For the half year ended 30 Jun 2025	截至2024年6月30日 止之半年度 For the half year ended 30 Jun 2024
		人民币百万元 RMB Million	人民币百万元 RMB Million
- 除税前利润	- Pre-tax profit	22,794	23,476

于2025年6月30日,1人民币兑换 1.09589港元
1 RMB = 1.09589 HKD at 30/06/2025
于2024年12月31日,1人民币兑换 1.07987港元
1 RMB = 1.07987 HKD at 31/12/2024
于2024年6月30日,1人民币兑换 1.0698港元
1 RMB = 1.0698 HKD at 30/06/2024

中国民生银行股份有限公司香港分行
(在中华人民共和国注册成立的股份有限公司)
CHINA MINSHENG BANKING CORP., LTD. HONG KONG BRANCH
(A joint stock limited company incorporated in the People's Republic of China with limited liability)
中期财务资料披露报表截至2025年6月30日止(未经审计)
Interim Financial Disclosure Statement as at 30 June 2025 (Unaudited)

丙部 - 订明撮要

SECTION C - PRESCRIBED SUMMARY

公众人士可以到本分之办公地址：香港中环金融街8号国际金融中心二期40楼取阅财务资料披露报表。

公众人士亦可浏览本分之网站：<http://hk.cmbc.com.cn/index.htm>取览整份财务资料披露报表。

Copies of the financial disclosure are available for public at our office at 40/F, Two International Finance Centre, 8 Finance Street, Central, Hong Kong.

Publics can also access the complete disclosure at our website at <http://hk.cmbc.com.cn/index.htm>.

中国民生银行股份有限公司香港分行
(在中华人民共和国注册成立的股份有限公司)

CHINA MINSHENG BANKING CORP., LTD. HONG KONG BRANCH
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中期财务资料披露报表截至2025年6月30日止(未经审计)
Interim Financial Disclosure Statement as at 30 June 2025 (Unaudited)

遵守声明

STATEMENT OF COMPLIANCE

尽本人所知，本报告所披露资料完全遵从《银行业条例》中的《银行业（披露）规则》所载之披露规定。

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

王世宗

钟洪宇 Zhong Hong Yu
副行长 Deputy Chief Executive Officer
中国民生银行股份有限公司香港分行
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