

**HUA XIA BANK CO., LIMITED, HONG KONG BRANCH  
(WHOSE HEAD OFFICE IS A JOINT STOCK COMPANY INCORPORATED IN  
THE PEOPLE'S REPUBLIC OF CHINA WITH LIMITED LIABILITY)**

華夏銀行股份有限公司(香港分行)  
(其總行為一家成立於中華人民共和國的股份有限公司)

**FINANCIAL DISCLOSURE STATEMENT (UNAUDITED)**

財務資料披露報表(未經審計)

**FOR THE PERIOD ENDED 30 JUNE 2022  
截至2022年06月30日止之財政年度**

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.hxb.com.cn/jrhx/tzzgx/xxpl/dqbg/jwfxxxpl/index.shtml>, for public inspection.

本披露報表已存放在香港金融管理局查冊處及<https://www.hxb.com.cn/jrhx/tzzgx/xxpl/dqbg/jwfxxxpl/index.shtml>，以供公眾查閱。

華夏銀行股份有限公司(香港分行)  
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截至2022年06月30日止之財務資料披露報表(未經審計)  
HUA XIA BANK CO., LIMITED (HONG KONG BRANCH)  
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FINANCIAL DISCLOSURE STATEMENT FOR THE PERIOD ENDED 30 JUNE 2022 (UNAUDITED)

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INCOME STATEMENT

收益表

		2022年1月1日至 6月30日	2021年1月1日至 6月30日
		1 January to 30 June 2022	1 January to 30 June 2021
		港幣千元 / HKD'000	港幣千元 / HKD'000
Interest income	利息收入	398,247	196,190
Interest expense	利息支出	(199,381)	(47,886)
<b>Net interest income</b>	<b>淨利息收入</b>	<b>198,866</b>	<b>148,304</b>
Gains less losses arising from trading activities in foreign currencies	買賣性質外匯業務收益減虧損	12,479	51
Gains less losses arising from non-trading activities in foreign currencies	非買賣性質外匯業務收益減虧損	20,679	3,254
Gains less losses on securities held for trading purposes	證券交易收益減虧損	2,760	(2,091)
Gains less losses from other trading activities	其他買賣收益虧損	738	-
Fees and commission income	手續費及佣金收入	49,136	14,709
Fees and commission expense	手續費及佣金支出	(3,094)	(1,939)
Others	其他	12,403	1,613
<b>Operating income</b>	<b>經營收入</b>	<b>293,967</b>	<b>163,901</b>
Staff expenses	員工支出	(71,985)	(57,698)
Rental expenses	租金支出	(22,242)	(24,324)
Other expenses	其他支出	(13,172)	(14,657)
<b>Operating profit / (loss) before impairment</b>	<b>減值撥備前之經營利潤/(虧損)</b>	<b>186,568</b>	<b>67,222</b>
Change in expected credit losses	預期信用損失變動	(56,228)	(59,894)
<b>Profit / (Loss) before taxation</b>	<b>稅前利潤/(虧損)</b>	<b>130,340</b>	<b>7,328</b>
Tax expense	稅項支出	(41,880)	-
<b>Profit / (Loss) after taxation</b>	<b>稅後利潤/(虧損)</b>	<b>88,460</b>	<b>7,328</b>

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BALANCE SHEET	資產負債表	2022年06月30日/ 30 June 2022	2021年12月31日/ 31 December 2021
		港幣千元 / HKD'000	港幣千元 / HKD'000
<b>Assets</b>	<b>資產</b>		
Cash and balances with banks	現金及銀行結餘	710,493	1,543,239
Due from Exchange Fund	存於外匯基金存款	179,374	931,074
Net Placements with banks	淨銀行定期存款	4,816,278	366,980
Placements with banks which have a residual contractual maturity of not more than one month	距離合約到期日不超過1個月的銀行存款	4,816,455	366,990
Less: ECL Allowances	減: 預期信用損失準備	(177)	(10)
Certificates of deposit held	持有的存款證	2,572,152	2,846,416
Net Loans and receivables	淨貸款及應收款項	31,041,046	19,872,112
Loans and advances to customers	客戶貸款及墊款	29,564,921	19,409,635
Accrued interest & other accounts	應計利息及其它資產	1,578,195	538,590
Less: ECL Allowances	減: 預期信用損失準備	(102,070)	(76,113)
Securities held for trading purposes	持有作交易用途的證券	329,517	23,285
Investment in securities at fair value through other comprehensive income	以公允價值變化計入其它全面收益的證券投資	17,855,881	12,880,581
Property, plant and equipment	物業、工業裝置及設備	125,229	46,406
<b>Total assets</b>	<b>總資產</b>	<b>57,629,970</b>	<b>38,510,093</b>
<b>Liabilities</b>	<b>負債</b>		
Deposits and balances from banks	尚欠銀行存款及結餘	32,367,350	18,475,428
Deposits from customers	客戶存款	15,158,476	9,186,430
Demand deposits and current accounts	活期存款及往來賬戶	108,829	42,598
Savings deposits	儲蓄存款	3,550,746	3,387,721
Time, call and notice deposits	定期存款及通知存款	11,498,901	5,756,111
Amounts due to head office and overseas offices	結欠總行及海外辦事處的金額	7,163,290	4,779,040
Certificates of deposit issued	已發行存款證	1,962,025	5,848,800
Other liabilities	其它負債	969,973	239,511
<b>Total liabilities</b>	<b>總負債</b>	<b>57,621,114</b>	<b>38,529,209</b>
<b>Reserves</b>	<b>儲備</b>		
Retained Profit / (Loss)	未分配利潤(虧損)	(74,264)	(162,723)
Other Reserves	其它儲備	83,120	143,607
<b>Total Reserves</b>	<b>總儲備</b>	<b>8,856</b>	<b>(19,116)</b>
<b>Total Liabilities and Reserves</b>	<b>總負債及儲備</b>	<b>57,629,970</b>	<b>38,510,093</b>

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SUPPLEMENTARY FINANCIAL INFORMATION  
 補充財務資料

1	Loans and advances to customers	客戶貸款及墊款	2022年6月30日 30 Jun 2022		2021年12月31日 31 Dec 2021	
			港幣千元 HKD'000	抵押品佔比 % covered by collateral	港幣千元 HKD'000	抵押品佔比 % covered by collateral
(a)	Analysis by industry sectors	按行業分類劃分				
	Industrial, commercial and financial	工商金融				
	Property development	物業發展	3,315,000	0.00%	1,296,400	0.00%
	Property investment	物業投資	280,000	0.00%	-	-
	Financial concerns	金融企業	12,208,144	0.00%	8,477,714	0.00%
	Stockbrokers	股票經紀	392,405	0.00%	701,856	0.00%
	Wholesale and retail trade	批發及零售業	4,788,459	61.13%	2,402,081	48.30%
	Manufacturing	製造業	784,810	0.00%	779,840	0.00%
	Transport and transport equipment	運輸及運輸設備	235,443	100.00%	701,856	33.33%
	Recreational activities	康樂活動	-	-	-	-
	Information technology	資訊科技	84,000	0.00%	84,000	0.00%
	Others	其他	-	-	-	-
	Loans and advances for use in Hong Kong	在香港使用之貸款及墊款	22,088,261	14.32%	14,443,747	9.65%
	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	7,476,660	1.57%	4,965,888	11.62%
			29,564,921	11.10%	19,409,635	10.16%
			客戶貸款及墊款	已減值客戶貸款及墊款	客戶逾期貸款及墊款	預期信用損失準備
			Loans and advances to customers	Impaired loans and advances to customers	Overdue and rescheduled loans and Advances to customers	ECL Allowances (Restated*)
(b)	Analysis by geographical segments	按地區劃分	港幣千元 / HKD'000	港幣千元 / HKD'000	港幣千元 / HKD'000	港幣千元 / HKD'000
	As of 30 June 2022	於2022年6月30日				
	Hong Kong	香港	15,564,897	-	-	40,299
	Mainland China	中國	13,750,024	-	-	61,349
	Others	其它	250,000	-	-	157
			29,564,921	-	-	101,805
	As of 31 December 2021	於2021年12月31日				
	Hong Kong	香港	9,679,692	-	-	25,194
	Mainland China	中國	9,729,943	-	-	50,723
			19,409,635	-	-	75,917

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。

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.

\* 2021年數據按提交給香港金融管理局貸款、墊款及準備金分析申報表重述

\* 2021 figures were restated according to Quarterly Analysis of Loans and Advances and Provisions submitted to HKMA

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

2 International claims		國際債權		2022年06月30日/30 June 2022				
				港幣百萬元 / HKD Million				
		非銀行私營機構				總額		
		Non-bank private sector						
		銀行	官方機構	非銀行金融機構	非金融私營機構	總額		
		Banks	Official sector	Non-bank financial institutions	Non-financial private sector			
Offshore centres	離岸中心	1,473	-	9,425	3,952	14,850		
Of which: Hong Kong	其中: 香港	1,468	-	9,425	3,952	14,845		
Developing Asia-Pacific	發展中亞太區國家	9,541	-	6,638	16,472	32,651		
Of which: Mainland China	其中: 中國	9,541	-	6,638	16,472	32,651		

  

		2021年12月31日/31 December 2021				
		港幣百萬元 / HKD Million				
		非銀行私營機構				總額
		Non-bank private sector				
		銀行	官方機構	非銀行金融機構	非金融私營機構	總額
		Banks	Official sector	Non-bank financial institutions	Non-financial private sector	
Offshore centres	離岸中心	640	-	7,979	2,083	10,702
Of which: Hong Kong	其中: 香港	637	-	7,979	2,083	10,699
Developing Asia-Pacific	發展中亞太區國家	4,872	-	4,602	10,587	20,061
Of which: Mainland China	其中: 中國	4,872	-	4,602	10,587	20,061

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，該地區的國際債權於上表作出披露。

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.

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SUPPLEMENTARY FINANCIAL INFORMATION (CONTINUED)

補充財務資料(續)

3 Currency risk		貨幣風險	2022年06月30日/ 30 June 2022 港幣百萬元/ HKD Million
			美元 USD
Spot assets	現貨資產	42,857	
Spot liabilities	現貨負債	(45,794)	
Forward purchases	遠期買入	17,426	
Forward sales	遠期賣出	(12,669)	
Net options position	期權盤淨額	-	
Net long / (short) position	長/(短)盤淨額	1,820	
			2021年12月31日/ 31 December 2021 港幣百萬元/ HKD Million
			美元 USD
Spot assets	現貨資產	29,583	
Spot liabilities	現貨負債	(29,592)	
Forward purchases	遠期買入	4,135	
Forward sales	遠期賣出	(3,912)	
Net options position	期權盤淨額	-	
Net long / (short) position	長/(短)盤淨額	214	

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上表作出披露。  
 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.

於2022年6月30日及2021年12月31日並無結構性資產/(負債)。  
 There was no structural assets / (liabilities) as at 30 June 2022 and 31 December 2021.

SUPPLEMENTARY FINANCIAL INFORMATION (CONTINUED)

補充財務資料(續)

4 Non-bank Mainland exposures		對中國內地非銀行交易對手的風險承擔	2022年06月30日/30 June 2022		
			港幣千元 / HKD'000		
			資產負債表內風險承擔	資產負債表外風險承擔	總額
			On-balance sheet exposures	Off-balance sheet exposures	Total
1.	Central government, central government-owned entities and their subsidiaries and Joint Ventures ("JVs")	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	11,417,140	380,456	11,797,596
2.	Local governments, local government-owned entities and their subsidiaries and JVs	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	9,994,639	-	9,994,639
3.	PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	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	4,682,328	436,709	5,119,037
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	1,955,814	99,263	2,055,077
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	1,991,974	-	1,991,974
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	2,063,286	87,300	2,150,586
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	3,589,299	-	3,589,299
Total		總計	35,694,480	1,003,728	36,698,208
Total assets after provisions		減值準備後的資產總額	57,629,970		
On-balance sheet exposures as % of total assets		資產負債表內風險承擔占資產總額的百分比	61.94%		
			2021年12月31日/31 December 2021		
			港幣千元 / HKD'000		
			資產負債表內風險承擔	資產負債表外風險承擔	總額
			On-balance sheet exposures	Off-balance sheet exposures	Total
1.	Central government, central government-owned entities and their subsidiaries and Joint Ventures ("JVs")	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	6,490,154	-	6,490,154
2.	Local governments, local government-owned entities and their subsidiaries and JVs	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	7,556,286	-	7,556,286
3.	PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	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	4,044,119	11,972	4,056,091
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	2,314,666	233,278	2,547,944
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	1,126,836	-	1,126,836
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	993,310	218,250	1,211,560
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	2,561,993	53,125	2,615,118
Total		總計	25,087,364	516,625	25,603,989
Total assets after provisions		減值準備後的資產總額	38,510,093		
On-balance sheet exposures as % of total assets		資產負債表內風險承擔占資產總額的百分比	65.14%		



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

5 Off-balance sheet exposures	資產負債表以外的風險承擔	2022年6月30日	2021年12月31日
		30 Jun 2022	31 Dec 2021
		港幣千元 / HKD'000	港幣千元 / HKD'000
(a) Contractual or notional amounts	合約或名義金額		
Contingent liabilities and commitments	或然負債及承諾		
Direct credit substitutes	直接信貸替代項目	-	-
Transaction-related contingent items	交易關聯或有項目	-	-
Trade-related contingencies	貿易關聯或有項目	-	-
Note issuance and revolving underwriting facilities	票據發行及循環式包銷安排	-	-
Other commitments	其它承諾	6,456,758	4,732,083
		<u>6,456,758</u>	<u>4,732,083</u>
Derivatives	衍生工具		
Exchange rate-related derivative contracts	匯率關聯衍生工具合約	30,286,772	6,150,470
Interest rate derivative contracts	利率衍生工具合約	15,231,457	8,957,775
		<u>45,518,229</u>	<u>15,108,245</u>

資產負債表外的合約或名義金額僅為資產負債表日的業務額指標，與其所涉及的潛在風險無大關連。

The contractual or notional amounts indicate the volume of transaction outstanding as of the balance sheet date. They do not represent amounts at risk.

(b) Fair value of derivatives	衍生工具之公允價值		
Fair value assets	公允價值資產		
Exchange rate-related derivative contracts	匯率關聯衍生工具合約	463,203	3,351
Interest rate derivative contracts	利率衍生工具合約	824,346	175,712
		<u>1,287,549</u>	<u>179,063</u>
Fair value liabilities	公允價值負債		
Exchange rate-related derivative contracts	匯率關聯衍生工具合約	411,105	78,691
Interest rate derivative contracts	利率衍生工具合約	18,927	327
		<u>430,032</u>	<u>79,018</u>

於2022年6月30日及2021年12月31日，衍生金融工具之公允價值金額並沒有受有效雙邊淨額結算協議所影響。

There was no effect of valid bilateral netting agreement on the fair value of derivatives as at 30 June 2022 and 31 December 2021.

華夏銀行股份有限公司(香港分行)

(其總行為一家成立於中華人民共和國的股份有限公司)

截至2022年06月30日止之財務資料披露報表(未經審計)

HUA XIA BANK CO., LIMITED (HONG KONG BRANCH)

(WHOSE HEAD OFFICE IS A JOINT STOCK COMPANY INCORPORATED IN THE PEOPLE'S REPUBLIC OF CHINA WITH LIMITED LIABILITY)  
FINANCIAL DISCLOSURE STATEMENT FOR THE PERIOD ENDED 30 JUNE 2022 (UNAUDITED)

SUPPLEMENTARY FINANCIAL INFORMATION (CONTINUED)

補充財務資料(續)

6 Liquidity Information

流動性

		截至2022年6月30日止之季度	截至2021年6月30日止之季度
		For Quarter ended 30 June 2022	For Quarter ended 30 June 2021
Average liquidity maintenance ratio	平均流動性維持比率	81.17%	68.76%

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。  
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.

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 截至2022年06月30日止之財務資料披露報表(未經審計)  
 HUA XIA BANK CO., LIMITED (HONG KONG BRANCH)  
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GROUP CONSOLIDATED FINANCIAL INFORMATION  
 集團綜合財務資料

		未經審核/Unaudited 2022年6月30日 30 Jun 2022 人民幣百萬元 / RMB Million	2021年12月31日 31 Dec 2021 人民幣百萬元 / RMB Million
<b>1</b>	<b>Equity and capital adequacy</b>	<b>權益及資本充足比率</b>	
	Total amount of shareholders' funds	303,513	300,702
	Capital adequacy ratio	11.55%	12.82%

本集團資本充足率依據中國銀行保險監督管理委員會頒佈之有關規定計算。  
 The capital adequacy ratio is calculated in accordance with the guidelines issued by China Banking and Insurance Regulatory Commission.

		未經審核/Unaudited 2022年6月30日 30 Jun 2022 人民幣百萬元 / RMB Million	2021年12月31日 31 Dec 2021 人民幣百萬元 / RMB Million
<b>2</b>	<b>Other financial information</b>	<b>其他財務資料</b>	
	Total assets	3,843,635	3,676,287
	Total liabilities	3,540,122	3,375,585
	Total loans and advances	2,247,268	2,162,966
	Total customer deposits	2,167,129	1,927,349

		未經審核/Unaudited 2022年1月1日至 6月30日 1 January to 30 June 2022 人民幣百萬元 / RMB Million	未經審核/Unaudited 2021年1月1日至 6月30日 1 January to 30 June 2021 人民幣百萬元 / RMB Million
	Pre-tax profit	15,503	14,751

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遵從情況聲明  
STATEMENT OF COMPLIANCE

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



Chen Hao                      陳皓  
Chief Executive              行長  
華夏銀行股份有限公司(香港分行)  
HUA XIA BANK CO., LIMITED (HONG KONG BRANCH)