



Hua Xia Bank Co., Limited, Hong Kong Branch 华夏银行香港分行

Interim Financial Disclosure Statement (unaudited)

中期財務資料披露報表(未經審計)

As at 30 June 2020
於二零二零年六月三十日

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.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)
截至2020年6月30日之財務資料披露聲明書(未經審計)
HUA XIA BANK CO., LIMITED (HONG KONG BRANCH)
INTERIM FINANCIAL INFORMATION DISCLOSURE STATEMENT FOR THE PERIOD END 30 JUNE 2020 (UNAUDITED)

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

INTERIM FINANCIAL INFORMATION DISCLOSURE STATEMENT FOR THE PERIOD END 30 JUNE 2020 (UNAUDITED)

INCOME STATEMENT

收益表

		2020年1月2日至 6月30日
		2 January to 30 June 2020
		港幣千元 / HKD'000
Interest income	利息收入	31,763
Interest expense	利息支出	(17,847)
Net interest income	淨利息收入	13,916
Gains less losses arising from trading activities in foreign currencies	買賣性質外匯業務淨利潤 /(虧損)	-
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)	35
Gains less losses arising from financial assets at fair value through profit or loss	公允價值計量且其變動計入當期損益 的金融資產淨利潤/(虧損)	-
Gains less losses on disposal of financial assets at fair value through other comprehensive income	出售公允價值計量且其變動計入其他綜合 收益的金融資產淨利潤/(虧損)	-
Fees and commission income	手續費及佣金收入	2,022
Fees and commission expense	手續費及佣金支出	(13)
Gains less losses on disposal of property, plant and Equipment	出售物業、工業裝置及設備淨利潤/(虧損)	-
Operating income	經營收入	15,960
Staff expenses	員工支出	(29,939)
Rental expenses	租金支出	(23,011)
Other expenses*	其他支出*	(140,260)
Net charge of other provision	其他減值準備	(3,750)
Operating profit before impairment	減值撥備前之經營利潤	(181,000)
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減值準備	(49,136)
Profit before taxation	稅前利潤	(230,136)
Taxation expense	稅項支出	-
Profit after taxation	稅後利潤	(230,136)

* Include preliminary expenses for the Branch set-up

* 包括分行開辦費

華夏銀行股份有限公司(香港分行)
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BALANCE SHEET	資產負債表	2020年6月30日/ 30 June 2020 港幣千元 / HKD'000
Assets	資產	
Cash and balances with banks	現金及銀行結餘	306,354
Due from Exchange Fund	存於外匯基金存款	278,151
Placements with banks which have a residual contractual maturity of more than one month but not more than 12 months	距離合約到期日超過1個月但不超過12個月的銀行存款	-
Trade bills	貿易匯票	-
Amounts due from head office and overseas offices	應收總行及海外辦事處款項	-
Certificates of deposit held	持有的存款證	1,317,568
Net Investment Securities	淨投資證券	2,311,642
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	2,004,726
Investment in securities at amortised cost	以攤銷成本計量的證券投資	310,016
Less: Allowance	減值準備	
Collective Impairment Assessment	組合減值準備	(3,100)
Net Loans and receivables	淨貸款及應收款項	3,079,100
Loans and advances to customers	客戶貸款及墊款	3,097,683
Accrued interest & other accounts	應計利息及其它資產	27,449
Less: Allowance	減值準備	
Collective Impairment Assessment	組合減值準備	(46,032)
Property, plant and equipment and investment properties	物業、工業裝置及設備以及投資物業	34,245
Total assets	總資產	7,327,060
Liabilities	負債	
Deposits and balances from banks	尚欠銀行存款及結餘	3,827,592
Deposits from customers	客戶存款	939,597
Demand deposits and current accounts	活期存款及往來帳戶	444,916
Savings deposits	儲蓄存款	-
Time, call and notice deposits	定期存款及通知存款	494,681
Amounts due to head office and overseas offices	結欠總行及海外辦事處的金額	2,604,326
Certificates of deposit issued	已發行存款證	155,008
Issued debt securities	已發行債務證券	-
Other liabilities	其它負債	35,577
Total liabilities	總負債	7,562,100
Reserves	儲備	
Other Reserve	其它儲備	(4,904)
Loss for the period	期內虧損	(230,136)
Total Reserves	總儲備	(235,040)
Total Liabilities and Reserves	總負債及儲備	7,327,060

華夏銀行股份有限公司(香港分行)
 補充財務資料
 HUA XIA BANK CO., LIMITED (HONG KONG BRANCH)
 SUPPLEMENTARY FINANCIAL INFORMATION

		2020年6月30日	
		30 June 2020	
		港幣千元	抵押品佔比
		HKD'000	% covered by collateral
1	Loans and advances to customers	客戶貸款及墊款	
		2020年6月30日	
		30 June 2020	
		港幣千元	抵押品佔比
		HKD'000	% 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	-	-
	Property investment	-	-
	Financial concerns	1,273,391	0.00%
	Stockbrokers	-	-
	Wholesale and retail trade	-	-
	Manufacturing	-	-
	Transport and transport equipment	-	-
	Recreational activities	-	-
	Information technology	-	-
	Others	-	-
	Loans and advances for use in Hong Kong	1,273,391	0.00%
	Trade Financing	-	-
	Loans and advances for use outside Hong Kong	1,824,292	0.00%
		<u>3,097,683</u>	<u>0.00%</u>
		2020年6月30日	
		30 June 2020	
		客戶貸款及墊款	個別準備金
		Loans and advances to customers	Individual allowances
(b)	Analysis by geographical segments	按地區劃分	
	Hong Kong	1,317,568	-
	Mainland China	1,292,595	-
	Bermuda	387,520	-
	Others	100,000	-
		<u>3,097,683</u>	<u>-</u>

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.

2 Overdue and rescheduled assets 逾期及重組資產

於2020年6月30日並無逾期及重組資產。
 There were no overdue and rescheduled assets as at 30 June 2020.

3 Impaired loans and advances 減值貸款及墊款

於2020年6月30日並無減值貸款和墊款及收回資產。
 There were no impaired loans and advances and repossessed assets as at 30 June 2020.

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 SUPPLEMENTARY FINANCIAL INFORMATION (CONTINUED)

4 International claims

國際債權

2020年6月30日/30 June 2020

港幣百萬元 /
HKD Million

		非銀行私營機構 Non-bank private sector			總額 Total	
		銀行 Banks	官方機構 Official sector	非銀行金融機構 Non-bank financial institutions		非金融私營機構 Non-financial private sector
Offshore centres	離岸中心	28		544	1,671	2,243
Of which: Hong Kong	其中: 香港	28	-	544	935	1,507
Developing Asia-Pacific	發展中亞太區國家	2,582	-	376	920	3,878
Of which: Mainland China	其中: 中國	2,582	-	376	920	3,878

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，該地區的國際債權便須予以披露。

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.

5 Currency risk

貨幣風險

2020年6月30日

30 June 2020

港幣百萬元 /
HKD Million

		人民幣 CNY	美元 USD	總額 Total
		Spot assets	現貨資產	387
Spot liabilities	現貨負債	(495)	(6,427)	(6,922)
Forward purchases	遠期買入	105	655	760
Forward sales	遠期賣出	-	(105)	(105)
Net options position	期權盤淨額	-	-	-
Net long / (short) position	長/(短)盤淨額	(3)	(32)	(35)

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.

期權盤淨額按得爾塔等值方法計算。

The net options position was calculated using the delta equivalent approach.

於2020年6月30日並無結構性資產/(負債)。

There was no structural assets/(liabilities) as at 30 June 2020.

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SUPPLEMENTARY FINANCIAL INFORMATION (CONTINUED)

6 Non-bank Mainland exposures

對中國內地非銀行交易對手的風險承擔

		2020年6月30日/30 June 2020 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	577,656	-	577,656
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	1,069,478	-	1,069,478
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	1,574,155	408,446	1,982,601
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	232,605	-	232,605
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	-	-	-
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	3,453,894	408,446	3,862,340
Total assets after provisions		減值準備後的資產總額	7,327,060		
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	47.14%		

7 Off-balance sheet exposures

資產負債表以外的風險承擔

		2020年6月30日 30 June 2020 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	718,462	
		718,462	
Derivatives	衍生工具		
Exchange rate-related derivative contracts	匯率關聯衍生工具合約	760,135	
Interest rate derivative contracts	利率衍生工具合約	-	
		760,135	

資產負債表外的合約或名義金額為資產負債表日的業務額指標，與其所涉及的潛在風險大大關連。
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	-	
Interest rate derivative contracts	利率衍生工具合約	-	
		-	
Fair value liabilities	公允價值負債		
Exchange rate-related derivative contracts	匯率關聯衍生工具合約	(225)	
Interest rate derivative contracts	利率衍生工具合約	-	
		(225)	

於2020年6月30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 2020.

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 SUPPLEMENTARY FINANCIAL INFORMATION (CONTINUED)

		截至2020年3月31日止之季度 For Quarter ended 31 Mar 2020	截至2020年6月30日止之季度 For Quarter ended 30 Jun 2020
8	Liquidity	流動性	
(a)	Liquidity Maintenance Ratio	流動性維持比率	
	Average liquidity maintenance ratio	453.05%	128.44%

平均流動性維持比率是根據分行有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.

(b) Governance of Liquidity Risk Management 流動資金風險管理的管治

Liquidity risk is the risk that the bank is unable to meet all of its repayment obligations on time and in full, meet the funding for business development and regulatory limits and requirements.

流動性風險是指銀行無法按時和全額履行其所有還款義務，無法滿足業務發展所需資金以及監管限制和要求的風險。

The branch's Assets and Liability Management Committee ("ALCO") oversees the branch's liquidity risk management and conducts meeting on a regular basis to review and discuss important liquidity risk management issues. Regular meeting are held to review all related liquidity risk management policy and procedure and also consider the internal and external environment will have a significant effect for liquidity risk management.

本分行的資產和負債管理委員會("ALCO")監督該分行的流動性風險管理，並定期召開會議以審查和討論重要的流動性風險管理問題。定期會議中審查所有相關的流動性風險管理政策和程序，並考慮內部和外部環境將對流動性風險管理產生重大影響。

The member of ALCO consists of senior management, Compliance, Finance, Risk and Business Unit and other relevant Department. The senior management is responsible for formulating and implement the liquidity risk management.

資產和負債管理委員會的成員包括高級管理層，合規部，財務部，風險和業務部以及其他相關部門。高級管理層負責制定和實施流動性風險管理。

(c) Funding Strategy 融資策略

The branch liquidity and funding position is managed by local management and have a support from Head Office. The major funding strategy is to diversify the funding base in order to avoid high level concentrations with few funding sources.

本分行的流動性和資金狀況由本地管理層管理，並得到總部的支持。主要的供資策略是使資金供應基礎多樣化，以避免資金來源高度集中。

(d) Liquidity Stress Testing 流動性壓力測試

Liquidity stress testing is regularly conducted to project the Branch's cash flows under stress scenarios and to evaluate whether it has sufficient funding for liquidity cushion. The stress scenarios cover institution-specific crisis scenario, general market crisis and combined scenario results are reported to ALCO on monthly basis. Stress testing assess the bank's vulnerability when the run-off rate of liabilities and asset drawdown is increasing and liquefiable assets is decreasing.

定期進行流動性壓力測試，以預測該分支機構在壓力情況下的現金流量，並評估是否有足夠的資金作流動性緩衝。壓力情景包括機構特定的危機情景，總體市場危機以及綜合情景，測試結果每月報告提交資產和負債管理委員會審閱。使用壓力測試評估面對負債增加流出率，資產減少及流動資產緩衝減少的脆弱程度。

(e) Contingency Funding Plan 應急融資計劃

Contingency Funding Plan (CFP) clearly define the sets of early warning indicators (EWI) to determine whether the CFP is kick off. The EWI will be review by ALCO on regularly basis.

應急融資計劃(CFP)明確定義了一系列預警指標(EWI)，以確定CFP是否啟動。資產和負債管理委員會定期審查此一系列預警指標。

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SUPPLEMENTARY FINANCIAL INFORMATION (CONTINUED)

8 Liquidity (Continued) 流動性(續)

(f) Cash Flow Maturity Mismatch Analysis 現金流量到期日錯配分析

		2020年6月30日/30 June 2020			
		1至7日	8日至1個月	1個月以上至3個月	3個月以上
		1 to 7 days	8 days to 1 month	1 to 3 months	Over 3 months
HKS'000	港幣千元				
Net Liquidity Mismatch	現金流量到期日錯配	816,647	(867,428)	(2,338,789)	9,671,028
Cumulative Mismatch	累計錯配	816,647	(50,781)	(2,389,490)	7,281,538

Positive indicates a position of liquidity surplus while negative indicates a liquidity shortfall.
正數表示流動性溢餘，負數表示流動性短缺。

The maturity buckets follow information provided to Hong Kong Monetary Authority (HKMA) (BS)25 Return on Liquidity Monitoring Tools.
到期日分類主要按照香港金融管理局(HKMA) (BS) 25 流動性檢核工具(BS)制定。

(g) Source of Funding 資金來源

The branch's source of funding is mainly from customer deposits, interbank market and debt securities issue.
本分行的資金來源主要來自客戶存款、銀行間市場和債券發行。

		2020年6月30日/30 June 2020	
		港幣百萬元 / HKD million	佔總額的百分比
Deposits from Customers	客戶存款	940	13%
Deposits and balances from banks	銀行存款及結餘	6,432	85%
Certificates of deposit issued	已發行存款證	155	2%
		7,527	100%

(h) Liquidity Gap 流動資金缺口

		2020年6月30日/30 June 2020											
		合計	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	5年以上	不確定日期
		Total	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 year up to 3 years	3 year up to 5 years	Over 5 years	Balancing Amount
HKS'000	港幣千元												
Cash and Balance with Bank	現金及存放銀行同業的結餘	306,354	306,354	-	-	-	-	-	-	-	-	-	-
Due from Exchange Fund	存放外匯基金存款	278,151	278,151	-	-	-	-	-	-	-	-	-	-
Debt Securities	債券	3,629,894	3,317,644	-	-	-	-	311,459	-	-	-	-	-
Loans and Advances to Customers	客戶貸款	3,102,633	147,265	-	1,171,139	632	-	576,463	-	869,615	537,520	-	-
Other Assets	其他資產	54,737	0	-	-	-	2,215	207	1,594	2,905	818	-	47,898
Total On Balance Sheet Assets	表內總資產	7,370,970	4,049,414	-	1,171,139	632	2,215	683,128	1,594	871,620	538,338	-	47,898
Total Off Balance Sheet Claims	表外總資產	8,000,000	-	-	-	-	-	-	-	-	-	-	8,000,000
Deposits from customers	客戶存款	939,635	846,970	92,665	-	-	-	-	-	-	-	-	-
Due to banks	存放銀行存款及結餘	6,448,035	411,745	1,162,626	2,038,196	2,338,453	397,014	-	-	-	-	100,000	-
Debt Securities Issued	已發行的債券證券	154,456	-	-	-	-	154,436	-	-	-	-	-	-
Other Liabilities	其他負債	63,904	285	13	371	888	1,332	2,617	4,936	3,721	834	-	48,907
Capital and Reserve	資本及儲備	(235,040)	-	-	-	-	-	-	-	-	-	-	(235,040)
Total Off Balance Sheet Liabilities	表外總負債	7,370,970	1,259,000	1,255,304	2,038,567	2,339,341	552,782	2,617	4,936	5,721	834	100,000	(186,133)
Total Off Balance Sheet Obligations	表外總負債	718,462	-	718,462	-	-	-	-	-	-	-	-	-

華夏銀行股份有限公司(香港分行)
 補充財務資料(續)
HUA XIA BANK CO., LIMITED (HONG KONG BRANCH)
SUPPLEMENTARY FINANCIAL INFORMATION (CONTINUED)

10 Group Consolidated Financial Information 集團綜合財務資料

		未經審核/Unaudited 2020年6月30日 30 June 2020 人民幣百萬元/ RMB Million	經審核/Audited 2019年12月31日 31 December 2019 人民幣百萬元/ RMB Million
I. Equity and capital adequacy	權益及資本充足比率		
Total amount of shareholders' funds	股東資金	271,864	269,337
Capital adequacy ratio	資本充足比率	13.17%	13.89%

本集團資本充足率依據原中國銀監會《商業銀行資本管理辦法(試行)》及其他相關計算方法計算。

The capital adequacy ratio is calculated in accordance with the guidelines issued by China Banking and Insurance Regulatory Commission.

		未經審核/Unaudited 2020年6月30日 30 June 2020 人民幣百萬元/ RMB Million	經審核/Audited 2019年12月31日 31 December 2019 人民幣百萬元/ RMB Million
II. Other financial information	其他財務資料		
Total assets	總資產	3,265,615	3,020,789
Total liabilities	總負債	2,993,751	2,751,452
Total loans and advances	總貸款	1,990,662	1,829,171
Total customer deposits	總客戶存款	1,880,598	1,671,276

		未經審核/Unaudited 2020年 1月1日至6月30日 1 January to 30 June 2020 人民幣百萬元/ RMB Million	未經審核/Unaudited 2019年 1月1日至6月30日 1 January to 30 June 2019 人民幣百萬元/ RMB Million
Pre-tax profit	除稅前利潤	12,060	13,473

華夏銀行股份有限公司(香港分行)
截至2020年6月30日之財務資料披露聲明書(未經審計)
HUA XIA BANK CO., LIMITED (HONG KONG BRANCH)
INTERIM FINANCIAL INFORMATION DISCLOSURE STATEMENT FOR THE PERIOD END 30 JUNE 2020 (UNAUDITED)

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)

