

**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 YEAR ENDED 31 DECEMBER 2021

截至2021年12月31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。

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INCOME STATEMENT

收益表

		2021年1月1日至 12月31日	2020年1月2日至 12月31日
		1 January to 31 December 2021	2 January to 31 December 2020
		港幣千元/ HKD'000	港幣千元/ HKD'000
Interest income	利息收入	422,771	144,855
Interest expense	利息支出	(105,062)	(48,096)
Net interest income	淨利息收入	317,709	96,759
Gains less losses arising from trading activities in foreign currencies	買賣性質外匯業務收益減虧損	953	239
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	7,595	(1,060)
Gains less losses on securities held for trading purposes	證券交易收益減虧損	(757)	-
Fees and commission income	手續費及佣金收入	36,113	10,208
Fees and commission expense	手續費及佣金支出	(4,389)	(349)
Others	其他	798	(3,333)
Operating income	經營收入	358,022	102,464
Staff expenses	員工支出	(107,943)	(73,158)
Rental expenses	租金支出	(48,617)	(47,944)
Other expenses*	其他支出*	(32,256)	(153,547)
Operating profit / (loss) before impairment	減值撥備前之經營利潤/(虧損)	169,206	(172,185)
Change in expected credit losses	預期信用損失變動	(77,144)	(82,600)
Profit / (Loss) before taxation	稅前利潤/(虧損)	92,062	(254,785)
Tax expense	稅項支出	-	-
Profit / (Loss) after taxation	稅後利潤/(虧損)	92,062	(254,785)

* 2020年包括分行開辦費

* Preliminary expenses for the Branch set-up was included in 2020

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BALANCE SHEET		資產負債表	
		2021年12月31日/ 31 December 2021	2021年6月30日/ 30 June 2021
		港幣千元/ HKD'000	港幣千元/ HKD'000
Assets	資產		
Cash and balances with banks	現金及銀行結餘	1,543,239	908,967
Due from Exchange Fund	存於外匯基金存款	931,074	141,333
Net Placements with banks	淨銀行定期存款	366,980	-
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	366,990	-
Less: ECL Allowances	減: 預期信用損失準備	(10)	-
Certificates of deposit held	持有的存款證	2,846,416	2,717,610
Net Loans and receivables	淨貸款及應收款項	19,872,112	15,003,127
Loans and advances to customers	客戶貸款及墊款	19,409,635	14,765,302
Accrued interest & other accounts	應計利息及其它資產	538,590	291,603
Less: ECL Allowances	減: 預期信用損失準備	(76,113)	(53,778)
Securities held for trading purposes	持有作交易用途的證券	23,285	196,997
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	12,880,581	10,502,393
Property, plant and equipment	物業、工業裝置及設備	46,406	67,371
Total assets	總資產	38,510,093	29,537,798
Liabilities	負債		
Deposits and balances from banks	尚欠銀行存款及結餘	18,475,428	12,654,822
Deposits from customers	客戶存款	9,186,430	5,468,517
Demand deposits and current accounts	活期存款及往來賬戶	42,598	52,612
Savings deposits	儲蓄存款	3,387,721	449,148
Time, call and notice deposits	定期存款及通知存款	5,756,111	4,966,757
Amounts due to head office and overseas offices	結欠總行及海外辦事處的金額	4,779,040	3,982,300
Certificates of deposit issued	已發行存款證	5,848,800	6,366,972
Other liabilities	其它負債	239,511	1,310,709
Total liabilities	總負債	38,529,209	29,783,320
Reserves	儲備		
Retained Profit / (Loss)	未分配利潤(虧損)	(162,723)	(247,457)
Other Reserves	其它儲備	143,607	1,935
Total Reserves	總儲備	(19,116)	(245,522)
Total Liabilities and Reserves	總負債及儲備	38,510,093	29,537,798

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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

		2021年12月31日 31 Dec 2021		2021年6月30日 30 June 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	1,296,400	0.00%	472,128	0.00%
Property investment	物業投資	-	-	-	-
Financial concerns	金融企業	8,477,714	0.00%	6,348,229	0.00%
Stockbrokers	股票經紀	701,856	0.00%	1,488,814	0.00%
Wholesale and retail trade	批發及零售業	2,402,081	48.30%	720,483	33.08%
Manufacturing	製造業	779,840	0.00%	388,230	0.00%
Transport and transport equipment	運輸及運輸設備	701,856	33.33%	465,876	0.00%
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	14,443,747	9.65%	9,967,760	2.39%
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	4,965,888	11.62%	4,797,542	9.55%
		19,409,635	10.16%	14,765,302	4.72%
		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
(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 31 December 2021	於2021年12月31日				
Hong Kong	香港	9,679,692	-	-	24,531
Mainland China	中國	9,729,943	-	-	48,861
		19,409,635	-	-	73,392
As of 30 June 2021	於2021年6月30日				
Hong Kong	香港	8,727,478	-	-	13,882
Mainland China	中國	6,037,824	-	-	39,551
		14,765,302	-	-	53,433

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.

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SUPPLEMENTARY FINANCIAL INFORMATION (CONTINUED)

補充財務資料(續)

2 International claims

國際債權

		2021年12月31日/31 December 2021				
		港幣百萬元 / HKD Million				
		非銀行私營機構				
		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	Total
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

		2021年6月30日/30 June 2021				
		港幣百萬元 / HKD Million				
		非銀行私營機構				
		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	Total
Offshore centres	離岸中心	225	-	6,983	2,262	9,470
Of which: Hong Kong	其中: 香港	225	-	6,983	2,262	9,470
Developing Asia-Pacific	發展中亞太區國家	4,999	-	3,705	5,927	14,631
Of which: Mainland China	其中: 中國	4,999	-	3,705	5,927	14,631

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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補充財務資料(續)

3	Currency risk	貨幣風險	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	期權整淨額	-
	Net long / (short) position	長/(短)盤淨額	214
			2021年6月30日 /
			30 June 2021
			港幣百萬元 /
			HKD Million
			美元 USD
	Spot assets	現貨資產	23,701
	Spot liabilities	現貨負債	(26,408)
	Forward purchases	遠期買入	5,971
	Forward sales	遠期賣出	(3,112)
	Net options position	期權整淨額	-
	Net long / (short) position	長/(短)盤淨額	152

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2021年12月31日及2021年6月30日並無結構性資產/(負債)。

There was no structural assets / (liabilities) as at 31 December 2021 and 30 June 2021.

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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	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%		
			2021年6月30日/30 June 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	5,038,790	-	5,038,790
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	5,212,255	-	5,212,255
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	3,505,470	-	3,505,470
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	1,331,671	-	1,331,671
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	1,542,550	-	1,542,550
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	316,370	-	316,370
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	1,276,322	418,387	1,694,709
Total		總計	18,223,428	418,387	18,641,815
Total assets after provisions		減值準備後的資產總額	29,537,798		
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	61.70%		

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 補充財務資料(續)

5 Off-balance sheet exposures		資產負債表以外的風險承擔	2021年12月31日 31 December 2021	2021年6月30日 30 June 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	-	388,230	
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	4,732,083	2,170,297	
		<u>4,732,083</u>	<u>2,558,527</u>	
Derivatives				
衍生工具				
Exchange rate-related derivative contracts	匯率關聯衍生工具合約	6,150,470	7,865,021	
Interest rate derivative contracts	利率衍生工具合約	8,957,775	5,681,024	
		<u>15,108,245</u>	<u>13,546,045</u>	
<p>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.</p>				
(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	3,351	552	
Interest rate derivative contracts	利率衍生工具合約	175,712	66,064	
		<u>179,063</u>	<u>66,616</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	78,691	5,078	
Interest rate derivative contracts	利率衍生工具合約	327	-	
		<u>79,018</u>	<u>5,078</u>	

於2021年12月31日及2021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 31 December 2021 and 30 June 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2021年12月31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 YEAR ENDED 31 DECEMBER 2021 (UNAUDITED)

SUPPLEMENTARY FINANCIAL INFORMATION (CONTINUED)

補充財務資料(續)

6	Liquidity Information	流動性	截至2021年12月31日止之季度	截至2020年12月31日止之季度
			For Quarter ended 31 December 2021	For Quarter ended 31 December 2020
(a)	Liquidity Maintenance Ratio	流動性維持比率		
	Average liquidity maintenance ratio	平均流動性維持比率	73.03%	78.58%

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.

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

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。

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.

本分行的資產和負債管理委員會("ALCO")監督本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 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 meetings are held to review all related liquidity risk management policy and procedure and also consider the internal and external environment that will have a significant effect for 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。

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.

(c) Funding Strategy 融資策略

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。主要的供資戰略是使資金供應基礎多樣化，以避免資金來源高度集中。

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.

(d) Liquidity Stress Testing 流動性壓力測試

定期進行流動性壓力測試，以預測本分行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。

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 assesses the bank's vulnerability when the run-off rate of liabilities and asset drawdown is increasing and liquefiable assets are decreasing.

(e) Contingency Funding Plan 應急融資計劃

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。

Contingency Funding Plan (CFP) clearly defines the sets of early warning indicators (EWI) to determine whether the CFP is kicked off. The EWI will be reviewed by ALCO on regular basis.

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

6 Liquidity (Continued) 流動性(續)
 (f) Cash Flow Maturity Mismatch Analysis 現金流量到期日錯配分析

		2021年12月31日/31 December 2021			
		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	10,601,729	(253,421)	(12,494,795)	5,372,535
Cumulative Mismatch	累計錯配	10,601,729	10,348,308	(2,146,487)	3,226,048
		2020年12月31日/31 December 2020 (Restated*)			
		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	5,412,984	(4,048,788)	(1,437,085)	7,589,813
Cumulative Mismatch	累計錯配	5,412,984	1,364,196	(72,889)	7,316,924

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

(g) Source of Funding 資金來源

本分行的資金來源主要來自客戶存款，銀行間市場和存款證發行。
 The branch's sources of funding is mainly from customer deposits, interbank market and certificate of deposit issue.

		2021年12月31日 / 31 December 2021		2020年12月31日 / 31 December 2020 (Restated*)	
		港幣百萬元 / HKD Million	佔總數的百分比	港幣百萬元 / HKD Million	佔總數的百分比
Deposits from Customers	客戶存款	9,191	26%	3,590	20%
Deposits and balances from banks	向大銀行存款及結餘	20,546	58%	11,294	62%
Certificates of deposit issued	已發行存款證	5,867	16%	3,252	18%
		35,604	100%	18,136	100%

(h) Liquidity Gap 流動資金缺口

		2021年12月31日/31 December 2021											
		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	不確定日期或逾期
		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 years up to 3 years	3 years 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	1,910,280	1,543,239	367,041	-	-	-	-	-	-	-	-	-
Amount receivable arising from derivative contracts	衍生工具合約的應收款項	179,062	-	2,204	335,239	5,859,503	47,258	112,496	278,148	286,948	227,245	-	-
Due from Exchange Fund	存於外匯基金存款	931,074	931,074	-	-	-	-	-	-	-	-	-	-
Debt Securities	債券	15,744,056	13,444,036	-	-	811,754	1,488,266	-	-	-	-	-	-
Loans and Advance to Customers	客戶貸款	19,429,734	-	666,243	7,681,738	2,809,121	430,159	1,339,788	2,043,856	3,815,954	642,873	-	-
Other Assets	其他資產	385,500	137,667	1,996	12,400	10,699	875	1,516	10,187	27,897	45,170	-	137,093
Total On Balance Sheet Assets	表內總資產	38,579,706	16,056,016	1,037,486	8,029,377	9,491,077	1,966,558	1,453,800	2,332,191	4,130,799	915,288	-	137,093
Total Off Balance Sheet Claims	表外總資產	8,000,000	-	-	-	-	-	-	-	-	-	-	8,000,000
Deposits from customers	客戶存款	9,190,670	3,538,301	718,889	433,884	3,904,741	424,854	170,001	-	-	-	-	-
Amount payable arising from securities financing transactions (other than securities swap transactions)	證券融資交易的應付款項(除債券掉期交易除外)	2,719,741	482,504	-	-	816,488	1,420,749	-	-	-	-	-	-
Amount payable arising from derivative contracts	衍生工具合約的應付款項	79,018	-	2,495	350,321	5,945,386	43,626	114,269	228,566	220,733	185,470	-	-
Due to banks	向大銀行存款及結餘	20,545,587	-	571,990	1,170,281	9,730,871	2,593,089	6,379,356	-	-	-	100,000	-
Debt Securities Issued	已發行的債務證券	5,866,915	-	1,173,248	1,565,999	1,565,443	781,401	780,824	-	-	-	-	-
Other Liabilities	其他負債	196,891	1,906	2,440	30,230	22,943	9,867	-	-	-	-	-	129,505
Capital and Reserve	資本及儲備	(19,116)	-	-	-	-	-	-	-	-	-	-	(19,116)
Total On Balance Sheet Liabilities	表內總負債	38,579,706	4,022,711	2,469,062	3,550,715	21,985,872	5,273,586	7,444,450	228,566	220,733	185,470	100,000	110,389
Total Off Balance Sheet Obligations	表外總負債	4,732,083	-	-	4,732,083	-	-	-	-	-	-	-	-
		2020年12月31日/31 December 2020 (Restated*)											
		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	不確定日期或逾期
		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 years up to 3 years	3 years 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	2,227,332	1,839,571	-	-	387,761	-	-	-	-	-	-	-
Amount receivable arising from derivative contracts	衍生工具合約的應收款項	1,310	2,007,786	-	3,857	1,009,661	14,182	30,890	53,667	59,849	97,177	-	-
Due from Exchange Fund	存於外匯基金存款	498,060	498,060	-	-	-	-	-	-	-	-	-	-
Debt Securities	債券	7,377,804	7,066,243	-	-	-	311,561	-	-	-	-	-	-
Loans and Advance to Customers	客戶貸款	7,688,356	1,001,230	-	1,595,940	1,592,460	611,338	685,772	100,000	1,564,006	537,610	-	-
Other Assets	其他資產	190,334	55,798	-	-	-	185	-	2,506	8,941	20,585	-	102,319
Total On Balance Sheet Assets	表內總資產	17,983,196	12,468,688	-	1,599,797	2,989,882	937,266	716,662	156,173	1,632,796	655,372	-	102,319
Total Off Balance Sheet Claims	表外總資產	8,000,000	-	-	-	-	-	-	-	-	-	-	8,000,000
Deposits from customers	客戶存款	3,590,193	874,523	193,090	660,928	1,473,983	387,669	-	-	-	-	-	-
Amount payable arising from securities financing transactions (other than securities swap transactions)	證券融資交易的應付款項(除債券掉期交易除外)	-	-	-	-	-	-	-	-	-	-	-	-
Amount payable arising from derivative contracts	衍生工具合約的應付款項	-	2,007,520	-	4,501	1,011,862	6,649	29,536	59,073	59,073	94,930	-	-
Due to banks	向大銀行存款及結餘	11,293,916	736,536	3,244,035	4,109,597	778,088	-	2,325,660	-	-	-	100,000	-
Debt Securities Issued	已發行的債務證券	3,251,992	-	-	387,868	1,163,034	388,107	1,312,983	-	-	-	-	-
Other Liabilities	其他負債	58,584	-	-	-	-	-	-	-	-	-	-	58,584
Capital and Reserve	資本及儲備	(211,489)	-	-	-	-	-	-	-	-	-	-	(211,489)
Total On Balance Sheet Liabilities	表內總負債	17,983,196	3,618,579	3,437,125	5,163,294	4,426,967	782,425	3,668,179	59,073	59,073	94,930	100,000	(152,905)
Total Off Balance Sheet Obligations	表外總負債	485,291	-	-	485,291	-	-	-	-	-	-	-	-

* 2020年按提交給香港金融管理局流動性監管工具申報表重述
 * 2020 figures were restated according to Return on Liquidity Monitoring Tools submitted to HKMA

DISCLOSURE OF REMUNERATION POLICY

薪酬政策的披露

按香港金融管理局發出之監管政策手冊CG-5《穩健的薪酬制度指引》。本年度香港分行(“分行”)之薪酬制度詳情披露如下:
Pursuant to Supervisory Policy Manual CG-5 “Guideline on a Sound Remuneration System” issued by the Hong Kong Monetary Authority, details of the remuneration system of Hong Kong Branch (the “Branch”) during the year are disclosed as follows:

1 Governance structure

管理架構

分行的薪酬政策及福利制度經華夏銀行總行審批報備後適用於分行所有員工(高級管理層除外),而分行高級管理層的薪酬待遇則由總行審批決定。分行的薪酬福利政策及制度由分行管理委員會負責監察,以及年度重審的職責。2021年分行的薪酬制度並無重要修改。

The responsibility for overseeing the Branch’s remuneration system has been delegated by the Head Office to the Branch Executive Committee (“BEC”), except for the remuneration package of the Branch’s Senior Management which is being decided at the Head Office level. The BEC is responsible for overseeing the remuneration policy of the Branch and its annual review. There were no significant changes made to the remuneration policy of the Branch in 2021.

分行的薪酬制度已考慮財務與非財務指標、風險管理政策的遵從以及分行目標的達成等因素。

The Branch’s remuneration policy takes into consideration the financial and non-financial factors, adherence to risk management policies and attainment of the goals and objectives of the Branch.

【分行高級管理層】:分行高級管理層由總行委派的人員組成,負責監察分行的總體策略、活動及重要業務,成員包括分行行長及副行長。

Senior Management, formed by the staff delegated by the Head Office, is responsible for overseeing the branch-wide strategy, activities and material business lines of the Branch. Members of the Senior Management include the Chief Executive Officer and the Deputy Chief Executive Officer of the Branch.

【主要人員】:包括個人職責或業務活動涉及分行的重大風險承擔,對分行的風險暴露有重大影響或對分行的財務盈利有直接、重要關聯的主管級人員或員工。

Key Personnel include employees at department head level and individual employees whose duties or responsibilities involve the assumption of material risk which may have significant impact on the risk exposure of the Branch, or whose individual responsibilities are directly and materially linked to the risk management, or those who have direct influence on the profit of the Branch.

The Chief Executive Officer and the Deputy Chief Executive Officer of the Branch are members of the BEC. The major responsibilities of the BEC include:

分行行長及副行長為分行管理委員會的成員。該委員會的主要職責包括:

- to establish appropriate business strategies and effective human resource policies for the Branch;
- to review and assess the performance of business and implementation of various policies of the Branch;
- to regularly exchange views on major issues of branch development; and
- to review the internal control and compliance status of the Branch.

- 制定分行的業務發展策略及有效的人力資源管理政策;
- 就整體分行的經營情況與表現作出整體的評價,檢討分行有關政策的執行;
- 定期交流分行重大管理資訊及動態;及
- 監督及審核分行的合規與內控管理。

2 Remuneration structure

薪酬架構

按現行分行的薪酬制度,最重要的特點包括:

The Branch’s existing remuneration framework has the following major characteristics:

- 強調薪酬與分行財務表現狀況、員工績效及風險管理的緊密關係;分行年度的財務總目標將會在員工個人的年度考核指標中反映和體現。根據員工個人年度考核指標完成、員工個人表現與成績等情況發放花紅;
- The Branch emphasizes pay-for-performance philosophy, which depends on the fulfillment of the certain pre-determined performance criteria including both financial and non-financial factors. The annual financial targets of the Branch will be cascaded down to and reflected in the annual targets of individual staff. Performance of individual staff will be appraised on his/her achievement against his/her predetermined targets and will be awarded via performance-based bonus;
- 鼓勵員工與分行目標一致及其支援分行風險承受能力、風險管理框架和長遠財政穩健的行為;以信貸風險、市場風險、利率風險、流動性風險、操作風險、法律風險、合規風險和聲譽風險作為衡量浮動薪酬體系中風險指標的框架;
- The Branch encourages employee behavior that supports the Branch’s risk tolerance, risk management framework and long-term financial soundness whereby the key risk modifiers such as credit risk, market risk, interest rate risk, liquidity risk, operational risk, legal risk, compliance risk and reputation risk, which from the Branch’s major risk management framework, have been incorporated into the Branch’s performance management mechanism when the variable remuneration pool is considered;
- 根據穩健薪酬的原則,分行的表現花紅是以現金發放及根據遞延機制進行發放。當花紅的金額達到某一數目時,遞延機制則會發揮其作用,將按照既定的歸屬條件、比例及時間進行發放,其遞延時間是三年;及
- Payment of performance-based bonus is in cash and includes a deferral mechanism which determines the amount that will be subject to a vesting period. The deferral mechanism links the payout of the variable remuneration with the time horizon of the risk to reflect the long-term value creation of the Branch. This allows the Branch to ascertain the associated risk and its impact before the actual payout. Payout of the variable remuneration of staff is required to be deferred in cash if such amount reaches a certain prescribed threshold. Deferral period is three years; and
- 為確保薪酬激勵機制的合適性,保持薪酬的市場競爭力,分行曾就高級管理層和主要人員參考【韋萊諮詢憂悅】提供的市場薪酬調查資料。
- To ensure the suitability and competitiveness of the remuneration and incentive mechanism, the Branch has taken reference from remuneration survey of Willis Towers Watson in areas of market remuneration data of Senior Management and Key Personnel.

DISCLOSURE OF REMUNERATION POLICY (CONTINUED)

薪酬政策的披露 (續)

3 Remuneration of the Senior Management and Key Personnel

高級管理層及主要人員之薪酬

During the year of 2021,

於2021財政年度內，

- there was no severance payment made and/or awarded to Senior Management and Key Personnel;

- 分行並沒有向高級管理層及主要人員發放任何遣散費；

- since the number of the members of the Senior Management was relatively small and the remuneration of the individual member could be easily deduced from disclosure of a breakdown of the figures, the remuneration paid to Senior Management and Key Personnel was aggregately included in the disclosure above.

- 因分行高級管理層人數相對較少，因此將分行高級管理層和主要人員的全部薪酬包含在上述報表中披露。

		2021年年度 For the year 2021	2020年年度 For the year 2020
Number of beneficiaries	受薪人數	17	18
		港幣千元 / HKD'000	港幣千元 / HKD'000
Fixed remuneration	固定薪酬	31,118	26,125
Variable remuneration	浮動薪酬	7,419	6,971
Total remuneration	薪酬總額	<u>38,537</u>	<u>33,096</u>
Deferred remuneration	遞延薪酬		
Vested	已歸屬	2,255	-
Unvested	未歸屬	-	-
Total	總額	<u>2,255</u>	<u>-</u>
As at 1 January	於1月1日	-	-
Awarded	已授予	2,255	-
Paid Out	已支付	-	-
Reduced through performance adjustment	根據表現調整而減少	-	-
As at 31 December	於12月31日	<u>2,255</u>	<u>-</u>

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2021年12月31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 YEAR ENDED 31 DECEMBER 2021 (UNAUDITED)

GROUP CONSOLIDATED FINANCIAL INFORMATION
 集團綜合財務資料

		未經審核/Unaudited 2021年12月31日 31 December 2021 人民幣百萬元/ RMB Million	未經審核/Unaudited 2021年6月30日 30 June 2021 人民幣百萬元/ RMB Million
1	Equity and capital adequacy	權益及資本充足比率	
	Total amount of shareholders' funds	300,702	287,061
	Capital adequacy ratio	12.82%	12.91%

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 2021年12月31日 31 December 2021 人民幣百萬元/ RMB Million	未經審核/Unaudited 2021年6月30日 30 June 2021 人民幣百萬元/ RMB Million
2	Other financial information	其他財務資料	
	Total assets	3,676,287	3,517,636
	Total liabilities	3,375,585	3,230,575
	Total loans and advances	2,162,966	2,113,301
	Total customer deposits	1,927,349	1,910,980

		未經審核/Unaudited 2021年 1月1日至12月31日 1 January to 31 December 2021 人民幣百萬元/ RMB Million	未經審核/Unaudited 2020年 1月1日至12月31日 1 January to 31 December 2020 人民幣百萬元/ RMB Million
	Pre-tax profit	31,493	27,153

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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)