

**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 2024**  
截至2024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。

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INCOME STATEMENT

收益表

		2024年1月1日至 6月30日	2023年1月1日至 6月30日
		1 January to 30 June 2024	1 January to 30 June 2023
		港幣千元 / HKD'000	港幣千元 / HKD'000
Interest income	利息收入	3,000,374	2,134,486
Interest expense	利息支出	(2,610,161)	(1,872,011)
<b>Net interest income</b>	<b>淨利息收入</b>	<b>390,213</b>	<b>262,475</b>
Gains less losses arising from trading activities in foreign currencies	買賣性質外匯業務收益減虧損	27,895	24,485
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	15,420	(33,449)
Gains less losses on securities held for trading purposes	證券交易收益減虧損	6,467	4,559
Gains less losses from other trading activities	其他買賣收益虧損	(1,992)	167
Fees and commission income	手續費及佣金收入	80,914	45,377
Fees and commission expense	手續費及佣金支出	(5,503)	(1,425)
Others	其他	4,710	38,478
<b>Operating income</b>	<b>經營收入</b>	<b>518,124</b>	<b>340,667</b>
Staff expenses	員工支出	(103,306)	(80,656)
Rental expenses	租金支出	(20,559)	(20,360)
Other expenses	其他支出	(16,009)	(16,332)
<b>Operating profit / (loss) before impairment</b>	<b>減值撥備前之經營利潤/(虧損)</b>	<b>378,250</b>	<b>223,319</b>
Change in expected credit losses	預期信用損失變動	(229,984)	(170,117)
<b>Profit / (Loss) before taxation</b>	<b>稅前利潤/(虧損)</b>	<b>148,266</b>	<b>53,202</b>
Tax expense	稅項支出	(83,305)	(15,205)
<b>Profit / (Loss) after taxation</b>	<b>稅後利潤/(虧損)</b>	<b>64,961</b>	<b>37,997</b>

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BALANCE SHEET	資產負債表	2024年6月30日/ 30 June 2024	2023年12月31日/ 31 December 2023
		港幣千元 / HKD'000	港幣千元 / HKD'000
<b>Assets</b>	<b>資產</b>		
Net Cash and balances with banks	淨現金及銀行結餘	460,531	515,105
Cash and balances with banks	現金及銀行結餘	460,534	515,105
Less: ECL Allowances	減: 預期信用損失準備	(3)	-
Due from Exchange Fund	存於外匯基金存款	57,181	31,768
Net Placements with banks	淨銀行定期存款	2,732,851	3,515,161
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	2,108,214	3,515,175
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	624,656	-
Less: ECL Allowances	減: 預期信用損失準備	(19)	(14)
Certificates of deposit held	持有的存款證	12,694,704	12,884,483
Net Loans and receivables	淨貸款及應收款項	68,244,285	52,267,318
Loans and advances to customers	客戶貸款及墊款	66,278,652	50,529,583
Accrued interest & other accounts	應計利息及其它資產	2,504,798	2,128,802
Less: ECL Allowances	減: 預期信用損失準備	(539,165)	(391,067)
Securities held for trading purposes	持有作交易用途的證券	473,135	5,418
Net Investment Securities	淨投資證券	26,569,571	23,030,170
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	26,569,571	23,030,170
Investment in securities at amortised cost	以攤銷成本計量的證券投資	-	-
Less: Allowance	減值準備	-	-
Less: ECL Allowances	減: 預期信用損失準備	-	-
Property, plant and equipment	物業、工業裝置及設備	45,541	69,827
<b>Total assets</b>	<b>總資產</b>	<b>111,277,799</b>	<b>92,319,250</b>
<b>Liabilities</b>	<b>負債</b>		
Deposits and balances from banks	尚欠銀行存款及結餘	35,918,155	37,733,505
Deposits from customers	客戶存款	59,386,773	38,943,797
Demand deposits and current accounts	活期存款及往來賬戶	75,505	91,410
Savings deposits	儲蓄存款	762,926	304,361
Time, call and notice deposits	定期存款及通知存款	58,548,342	38,548,026
Amounts due to head office and overseas offices	結欠總行及海外辦事處的金額	11,812,300	10,254,950
Certificates of deposit issued	已發行存款證	1,492,140	3,612,320
Other liabilities	其它負債	2,674,065	2,073,489
<b>Total liabilities</b>	<b>總負債</b>	<b>111,283,433</b>	<b>92,618,061</b>
<b>Reserves</b>	<b>儲備</b>		
Retained Profit / (Loss)	未分配利潤(虧損)	275,197	210,236
Other Reserves	其它儲備	(280,831)	(509,047)
<b>Total Reserves</b>	<b>總儲備</b>	<b>(5,634)</b>	<b>(298,811)</b>
<b>Total Liabilities and Reserves</b>	<b>總負債及儲備</b>	<b>111,277,799</b>	<b>92,319,250</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	2024年6月30日 30 June 2024		2023年12月31日 31 December 2023	
			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	7,902,993	10.95%	4,060,000	0.00%
	Property investment	物業投資	3,403,446	48.58%	1,463,445	66.09%
	Financial concerns	金融企業	28,302,266	1.90%	22,988,827	2.34%
	Stockbrokers	股票經紀	-	-	959,265	0.00%
	Wholesale and retail trade	批發及零售業	6,171,603	52.98%	5,888,275	64.88%
	Manufacturing	製造業	273,287	0.00%	535,646	0.00%
	Transport and transport equipment	運輸及運輸設備	1,304,984	28.20%	468,690	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	7,000,727	25.89%	2,672,358	20.77%
	Loans and advances for use in Hong Kong	在香港使用之貸款及墊款	54,443,306	15.62%	39,120,506	15.03%
	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	11,835,346	2.75%	11,409,077	3.12%
			66,278,652	13.32%	50,529,583	12.34%
			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 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 30 June 2024	於2024年6月30日				
	Hong Kong	香港	48,666,515	496,400	859,448	486,549
	Mainland China	中國	17,612,137	-	-	44,683
			66,278,652	496,400	859,448	531,232
	As of 31 December 2023	於2023年12月31日				
	Hong Kong	香港	31,529,524	496,400	496,400	347,082
	Mainland China	中國	19,000,059	-	-	41,463
			50,529,583	496,400	496,400	388,545

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.

(c)	Impaired Loans and Advances to Customers	已減值客戶貸款及墊款	2024年6月30日 30 June 2024		2023年12月31日 31 December 2023	
			港幣千元 HKD'000	占客戶貸款及墊款總額的百分比 % of Total loans and advances to customers	港幣千元 HKD'000	占客戶貸款及墊款總額的百分比 % of Total loans and advances to customers
	Gross impaired loans and advances to customers	已減值客戶貸款及墊款的毛額	496,400	0.75%	496,400	0.98%
	Individually assessed impairment allowances made on impaired loans and advances to customers	已減值客戶貸款及墊款预期的信用損失準備	277,840		248,200	
	Market value of collateral in respect of impaired loans and advances	已減值貸款及墊款的抵押品市值	-		-	

若抵押品價值超出貸款及墊款總額，只計入相等於貸款及墊款總額的抵押品金額。  
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.

除香港分行提撥的预期的信用損失準備外，華夏銀行總行亦就香港分行的風險承擔提撥債務風險预期的信用損失準備。  
Other than impairment allowances which have been made locally, Hua Xia Bank Co., Limited Head Office has provided country risk impairment allowance based on the exposures maintained at Hong Kong Branch.

SUPPLEMENTARY FINANCIAL INFORMATION

補充財務資料

2 Overdue, rescheduled and repossessed assets		已逾期、經重組及收回資產			
(a) Overdue assets		已逾期資產			
		2024年6月30日 30 June 2024		2023年12月31日 31 December 2023	
		港幣千元 HKD'000	占客戶貸款 及墊款 總額的百分比 % of Total loans and advances to customers	港幣千元 HKD'000	占客戶貸款 及墊款 總額的百分比 % of Total loans and advances to customers
Gross amount of loans and advances to customers which have been overdue for:	客戶貸款及墊款總額, 已逾期:				
- more than 1 month but not more than 3 months	- 一個月以上至三個月	-	-	-	-
- more than 3 months but not more than 6 months	- 三個月以上至六個月	363,048	0.55%	-	-
- more than 6 months but not more than one years	- 六個月以上至一年	-	-	496,400	0.98%
- more than one year	- 一年以上	496,400	0.75%	-	-
Total overdue loans advances to customers	逾期客戶貸款及墊款總額	859,448	1.30%	496,400	0.98%
		港幣千元 HKD'000		港幣千元 HKD'000	
Individually assessed impairment allowances made on overdue loans and advances to customers	已減值客戶貸款及墊款預期的信用損失準備 - 第三階段	350,450		248,200	
Market value of collateral in respect of overdue loans and advances	已逾期客戶貸款的抵押品市值	363,048		-	
Covered portion of overdue loans and advances	有抵押品覆蓋的已逾期貸款及放款	363,048		-	
Uncovered portion of overdue loans and advances	無抵押品覆蓋的已逾期貸款及放款	496,400		496,400	
若抵押品價值超出貸款及墊款總額, 只計入相等於貸款及墊款總額的抵押品金額。 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.					
Gross amount of other assets which have been overdue for:	其他資產, 已逾期:				
- more than 1 month but not more than 3 months	- 一個月以上至三個月	-		-	
- more than 3 months but not more than 6 months	- 三個月以上至六個月	236		63,918	
- more than 6 months but not more than one years	- 六個月以上至一年	77,946		342	
- more than one year	- 一年以上	344		-	
Total other assets	逾期其他資產總額	78,526		64,260	

於2024年6月30日及2023年12月31日並無逾期銀行貸款。  
 There was no overdue loans and advance to banks as at 30 June 2024 and 31 December 2023.

(b) Rescheduled and repossessed assets

經重組及收回資產

於2024年6月30日及2023年12月31日並無經重組及收回資產。  
 There was no rescheduled and repossessed assets as at 30 June 2024 and 31 December 2023.

收回資產會被視為「待售資產」項目並計入其他資產項下, 而有關貸款隨後撤銷。收回資產取有關貸款的賬面淨值或可變現淨值兩者中之較低金額若入賬。  
 Repossessed assets are reported as "asset held for sale" under other assets and the relevant loans and advances are then written-off. The repossessed assets are recognised at lower of carrying amount and net realizable value of the relevant loans and advances.

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SUPPLEMENTARY FINANCIAL INFORMATION (CONTINUED)

補充財務資料(續)

3 International claims

國際債權

		2024年6月30日/30 June 2024				
		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	366	-	23,016	13,671	37,053
Of which: Hong Kong	其中: 香港	365	-	22,224	13,671	36,260
Developing Asia-Pacific	發展中亞太區國家	22,872	-	12,238	15,336	50,446
Of which: Mainland China	其中: 中國	22,872	-	12,238	15,336	50,446

		2023年12月31日/31 December 2023				
		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	373	-	13,976	8,800	23,149
Of which: Hong Kong	其中: 香港	372	-	13,226	8,800	22,398
Developing Asia-Pacific	發展中亞太區國家	21,236	-	12,697	19,407	53,340
Of which: Mainland China	其中: 中國	21,236	-	12,697	19,407	53,340

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。當某一地區的風險額佔已計算認可風險轉移的風險總額的10%或以上，該地區的國際債權於上表作出披露。

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)

**4 Currency risk**

貨幣風險

		2024年6月30日/ 30 June 2024				
		港幣百萬元/ HKD Million				
		歐元 EUR	新加坡元 SGD	人民幣 CNY	美元 USD	總額 Total
Spot assets	現貨資產	876	200	6,983	72,532	81,089
Spot liabilities	現貨負債	(100)	(2)	(14,443)	(77,034)	(91,589)
Forward purchases	遠期買入	62	19	21,220	38,343	59,711
Forward sales	遠期賣出	(791)	(186)	(14,124)	(32,500)	(48,131)
Net options position	期權淨額	-	-	-	-	-
Net long / (short) position	長/(短) 淨額	47	31	(364)	1,341	1,080

		2023年12月31日/ 31 December 2023				
		港幣百萬元/ HKD Million				
		歐元 EUR	新加坡元 SGD	人民幣 CNY	美元 USD	總額 Total
Spot assets	現貨資產	650	203	5,456	61,676	67,987
Spot liabilities	現貨負債	(8)	(2)	(11,017)	(67,861)	(78,890)
Forward purchases	遠期買入	18	34	6,099	17,254	23,405
Forward sales	遠期賣出	(624)	(211)	(801)	(10,647)	(12,283)
Net options position	期權淨額	-	-	-	-	-
Net long / (short) position	長/(短) 淨額	36	24	(263)	422	219

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2024年6月30日及2023年12月31日並無結構性資產/(負債)。  
 There were no structural assets / (liabilities) as at 30 June 2024 and 31 December 2023.



SUPPLEMENTARY FINANCIAL INFORMATION (CONTINUED)

補充財務資料(續)

5	Non-bank Mainland exposures	對中國內地非銀行交易對手的風險承擔	2024年6月30日/30 June 2024		
			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	26,363,994	13,634	26,377,628
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	16,600,873	2,530,350	19,131,223
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	7,832,685	2,273,686	10,106,371
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	2,217,569	40,029	2,257,598
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	1,733,912	-	1,733,912
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	1,856,994	100,461	1,957,455
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	3,654,387	-	3,654,387
	Total	總計	60,260,414	4,958,160	65,218,574
	Total assets after provisions	減值準備後的資產總額	111,277,799		
	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	54.15%		
			2023年12月31日/31 December 2023		
			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	21,585,683	30,585	21,616,268
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	15,933,702	606,513	16,540,215
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	9,804,467	1,520,288	11,324,755
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	1,637,181	528,720	2,165,901
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	2,394,914	-	2,394,914
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	911,513	38,800	950,313
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	2,851,658	600,000	3,451,658
	Total	總計	55,119,118	3,324,906	58,444,024
	Total assets after provisions	減值準備後的資產總額	92,319,250		
	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	59.70%		

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2024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 2024 (UNAUDITED)

SUPPLEMENTARY FINANCIAL INFORMATION (CONTINUED)

補充財務資料(續)

6	Off-balance sheet exposures	資產負債表以外的風險承擔	2024年6月30日	2023年12月31日
			30 June 2024	31 December 2023
			港幣千元 /	港幣千元 /
			HKD'000	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	534,850	-
	Transaction-related contingent items	交易關聯或有項目	-	-
	Trade-related contingencies	貿易關聯或有項目	8,272,797	4,289,857
	Note issuance and revolving underwriting facilities	票據發行及循環式包銷安排	-	-
	Other commitments	其它承諾	24,760,059	16,446,365
			<u>33,567,706</u>	<u>20,736,222</u>
	Derivatives	衍生工具		
	Exchange rate-related derivative contracts	匯率關聯衍生工具合約	65,283,754	23,378,180
	Interest rate derivative contracts	利率衍生工具合約	35,341,932	31,891,715
			<u>100,625,686</u>	<u>55,269,895</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	287,326	73,703
	Interest rate derivative contracts	利率衍生工具合約	67,377	76,660
			<u>354,703</u>	<u>150,363</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	129,096	13,972
	Interest rate derivative contracts	利率衍生工具合約	183,536	227,872
			<u>312,632</u>	<u>241,844</u>

於2024年6月30日及2023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 2024 and 31 December 2023.

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截至2024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 2024 (UNAUDITED)

SUPPLEMENTARY FINANCIAL INFORMATION (CONTINUED)

補充財務資料(續)

7	<b>Liquidity Information</b>	流動性		
(a)	<b>Liquidity Maintenance Ratio</b>	流動性維持比率		
			截至2024年6月30日止之季度	截至2023年6月30日止之季度
			For Quarter ended 30 June 2024	For Quarter ended 30 June 2023
	Average liquidity maintenance ratio	平均流動性維持比率	64.82%	65.01%

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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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)