

中国民生银行股份有限公司香港分行
(在中華人民共和國註冊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)
年度财务资料披露声明书截至2018年12月31日止(未经审计)
Annual Financial Disclosure Statement as at 31 December 2018 (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

		2018年12月31日 31 Dec 2018 港币千元 HKD '000	2017年12月31日 31 Dec 2017 港币千元 HKD '000
利息收入	Interest income	6,327,951	4,459,793
利息支出	Interest expense	-4,764,362	-3,074,732
利息收入净额	Net interest income	1,563,589	1,385,061
外汇买卖的利润减亏损	Gains less losses arising from trading in foreign currencies	579,323	-441,605
非买卖性质外汇业务的利润减亏损	Gains less losses arising from non-trading activities in foreign currencies	-413,800	629,568
持作買賣用途證券的利润减亏损	Gains less losses on securities held for trading purpose	-138,698	-13,614
來自其它交易活動的利润减亏损	Gains less losses from other trading activities	-10,408	2,195
非买卖性质投资的利润减亏损	Gains less losses arising from non-trading investment	206	22,870
费用及佣金收入	Fees and commission income	612,579	696,705
佣金支出	Commission expenses	-23,681	-21,635
其它经营(亏损)/收入	Other operating (loss) / income	-574,163	-19
经营收入	Operating income	1,594,947	2,259,526
人事费用	Staff expenses	-250,230	-236,270
其它经营支出	Other operating expenses	-233,992	-172,271
经营支出	Operating expenses	-484,222	-408,541
减值前经营溢利	Operating profit before impairment	1,110,725	1,850,985
减值损失减值回拨及为已减值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 impaired loans and receivables	581,734	-576,205
处置物业、装置及设备、投资物业的利润减亏损	Gains less losses from the disposal of property, plant and equipment and investment properties	-20	0
除税前利润	Profit before taxation	1,692,439	1,274,780
税项开支	Taxation	-236,462	-218,755
除税后利润	Profit after taxation	1,455,977	1,056,025

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II. 资产负债表资料

Balance Sheet Information

		2018年12月31日 31 Dec 2018 港币千元 HKD '000	2018年6月30日 30 Jun 2018 港币千元 HKD '000
资产	Assets		
现金及银行结餘	Cash and balances with banks	41,682,241	23,509,104
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	19,153,778	5,495,939
存放于民生银行海外办事处的金额	Amount due from overseas offices of CMBC	7,274,922	24,521,455
贸易汇票	Trade bills	1,267,780	1,206,075
持有的存款证	Certificates of deposit held	2,364,966	2,365,120
于初始确认时指定以公允价值计量 经损益表入帐的证券	Securities measured at fair value through profit or loss which is designated upon initial recognition	6,098,511	10,222,190
贷款及应收款项	Loans and receivables		
(A) 对客户的贷款	(A) Loans and advances to customers	67,734,342	76,436,162
(B) 对银行的贷款	(B) Loans and advances to banks	0	0
(C) 其它帐目	(C) Other accounts	602,839	870,982
(D) 已减值贷款及应收款项的准备金	(D) Provisions for impaired loans and receivables	-361,841	-973,376
投资证券	Investment securities	46,051,057	39,712,828
其它投资	Other investments	0	0
物业、工业装置及设备以及投资物业	Property, plant and equipment and investment property	24,203	28,584
衍生工具交易的公允价值	Fair value of derivatives	75,869	620,763
其它资产	Other assets	1,226,905	1,848,657
资产总额	Total assets	193,195,572	185,864,483
负债	Liabilities		
银行存款及结餘	Deposits and balances from banks	47,646,740	44,362,008
活期存款及往来帐户	Demand deposits and current accounts	1,216,899	3,228,442
储蓄存款	Savings accounts	16,023,188	17,803,858
定期、短期通知及通知存款	Time, call and notice deposits	69,423,228	60,123,216
结欠民生银行海外办事处的金额	Amount due to overseas offices of CMBC	13,458,011	9,119,403
已发行存款证	Certificates of deposit issued	11,957,627	12,367,666
已发行债务证券	Debt securities issued	23,445,855	23,475,839
衍生工具交易的公允价值	Fair value of derivatives	27,829	284
其它负债	Other liabilities	9,132,948	15,211,556
资本及储备	Capital and reserves	863,247	172,211
负债总额	Total liabilities	193,195,572	185,864,483

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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	2018年12月31日		2018年6月30日	
		31 Dec 2018	港币千元	30 Jun 2018	港币千元
			HKD '000		HKD '000
客户贷款	Loans and advances to customers	67,734,342		76,436,162	
银行贷款	Loans and advances to banks	0		0	
其它帐目	Other accounts				
- 应计利息	- Accrued interest	320,527		304,801	
- 其它应收款项	- Other receivables	282,312		566,181	
对客户的已减值贷款及 应收款项而提拨的准备金	Provisions for impaired loans and receivables to customers				
- 组合评估	- Collectively assessed	-345,546		-449,060	
- 个别评估	- Individually assessed	-13,510		-519,227	
对银行的已减值贷款及 应收款项而提拨的准备金	Provisions for impaired loans and receivables to banks				
- 组合评估	- Collectively assessed	0		0	
- 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	-2,785		-1,994	
- 个别评估	- Individually assessed	0		-3,095	
(ii) 已减值客户贷款	(ii) Impaired Loans and Advances to Customers				
		2018年12月31日		2018年6月30日	
		31 Dec 2018		30 Jun 2018	
		港币千元	占客户贷款	港币千元	占客户贷款
		HKD '000	总额的百分比	HKD '000	总额的百分比
			% of Total loans		% of Total loans
			to customers		to customers
减值客户贷款的毛额	Gross impaired loans and advances to customers	13,510	0.02%	755,627	0.99%
减值准备 - 个别评估/特定拨备	Impairment allowances - individually assessed/specific provision	13,510		519,227	
已减值贷款的抵押品市值	Market value of collateral in respect of impaired loans and advances	0		363,092	

减值贷款为按个别评估减值的贷款。在2018年12月31日及2018年6月30日本行并没有对银行的贷款。

Impaired loans and advances to customers are provision individually assessed to be impaired. There is no loans and advances to banks as at 31 December 2018 and 30 June 2018.

若抵押品价值超出贷款总额，只计入相等于贷款总额的抵押品金额。

Where collateral values are greater than the gross loan amount, only the amount of collateral up to the gross loan is included.

民生银行总行并没有为民生银行香港分行就贷款或其它风险承担而提拨准备金。

No provision for loans and advances or other exposures of China Minsheng Banking Corp., Ltd. - Hong Kong Branch is maintained at China Minsheng Banking Corp., Ltd. - Head Office.

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Annual Financial Disclosure Statement as at 31 December 2018 (Unaudited)

(iii) 按行业分类的客户贷款及放款分析

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

		2018年12月31日 31 Dec 2018	
		贷款总额 Gross loans	抵押品 Collateral
		千港元 HKD '000	
工业, 商业及金融	Industrial, commercial and financial		
- 物业发展	- Property development	3,294,222	162,413
- 物业投资	- Property investment	725,020	0
- 金融企业	- Financial concerns	32,595,342	1,000,002
- 证券经纪	- Stockbrokers	180,000	0
- 批发及零售行业	- Wholesale and retail trade	1,503,103	242,261
- 制造业	- Manufacturing	2,845,424	1,936,094
- 运输及运输设备	- Transport and transport equipment	93,796	93,796
- 资讯科技	- Information technology	196,019	0
- 其它	- Others	3,043,147	131,673
个人	Individuals		
- 其它	- Others	3,562,099	3,562,099
于香港使用的贷款的毛额	Gross amount of loans and advances for use in Hong Kong SAR	48,038,172	7,128,338
贸易融资	Trade finance	93,240	0
在香港以外使用的贷款及放款	Loans for use outside Hong Kong SAR	19,602,930	989,143
客户贷款总额	Total customer advances	67,734,342	8,117,481
		2018年6月30日 30 Jun 2018	
		贷款总额 Gross loans	抵押品 Collateral
		千港元 HKD '000	
工业, 商业及金融	Industrial, commercial and financial		
- 物业发展	- Property development	2,212,302	0
- 物业投资	- Property investment	747,656	590,711
- 金融企业	- Financial concerns	34,060,819	154,717
- 批发及零售行业	- Wholesale and retail trade	1,263,682	109,497
- 制造业	- Manufacturing	3,115,039	2,705,116
- 运输及运输设备	- Transport and transport equipment	413,525	413,525
- 资讯科技	- Information Technology	374,628	0
- 其它	- Others	3,733,492	297,128
个人	Individuals		
- 其它	- Others	2,903,516	2,903,516
于香港使用的贷款总额	Gross amount of loans and advances for use in Hong Kong SAR	48,824,659	7,174,210
贸易融资	Trade finance	518,458	126,054
在香港以外使用的贷款及放款	Loans for use outside Hong Kong SAR	27,093,045	2,274,633
客户贷款总额	Total customer advances	76,436,162	9,574,897

抵押品包括存款、股票、人寿保险、物业按揭以及其它固定或可移动资产的抵押。若抵押品价值超出贷款总额，只计入相等于贷款总额的抵押品金额。

Collateral includes deposits, shares, life insurance, mortgages over properties and charges over fixed and movable assets. Where collateral values are greater than the gross loan amount, only the amount of collateral up to

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- (iv) 按国家或地域分部分类的国际债权申报表 (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：

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

		2018年12月31日 31 Dec 2018					
		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
		百万港元 HKD Million					
中国	China	79,847	691	18,374	48,229	0	147,141
香港	Hong Kong	197	0	10,067	7,899	0	18,163
总额	Total	80,044	691	28,441	56,128	0	165,304

		2018年6月30日 30 Jun 2018					
		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
		百万港元 HKD Million					
	China	59,188	0	18,253	54,066	0	131,507
香港	Hong Kong	477	0	8,912	7,951	0	17,340
总额	Total	59,665	0	27,165	62,017	0	148,847

- (v) 按国家或地域分部分类的客户贷款总额 (v) Gross Loans and Advances to Customers by Countries or Geographical Segments

按对手方（不少于客户贷款的总额的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，对客户贷款及放款分析的概要如下：

The analysis of loans and advances to customers by major countries or geographical segments in 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:

		2018年12月31日 31 Dec 2018	2018年6月30日 30 Jun 2018
		百万港元 HKD Million	百万港元 HKD Million
客户贷款总额	Gross amount of loans and advances to customers		
中国	China	37,257	43,522
香港	Hong Kong	16,653	17,505
总额	Total	53,910	61,027
逾期及已减值贷款	Overdue loans and impaired loans and advances		
中国	China	0	694
香港	Hong Kong	14	62
总额	Total	14	756

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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（按实际数值计算）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:

		2018年12月31日 31 Dec 2018	
		美元 USD	人民币 CNY
		百万港元 HKD Million	
现货资产	Spot assets	118,664	23,001
现货负债	Spot liabilities	146,981	18,109
远期买入	Forward purchases	91,225	43,743
远期卖出	Forward sales	63,382	48,448
期权盘净额	Net option position	0	0
长（短）盘净额	Net long/(short) position	-474	187
结构性仓盘净额	Net structural position	0	0
		2018年6月30日 30 Jun 2018	
		美元 USD	人民币 CNY
		百万港元 HKD Million	
现货资产	Spot assets	102,858	19,892
现货负债	Spot liabilities	134,204	8,613
远期买入	Forward purchases	78,708	18,630
远期卖出	Forward sales	48,582	29,103
期权盘净额	Net option position	0	0
长（短）盘净额	Net long/(short) position	-1,220	806
结构性仓盘净额	Net structural position	0	0

以上包括因买卖及非买卖仓盘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.

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Annual Financial Disclosure Statement as at 31 December 2018 (Unaudited)

(vii) 逾期或重组客户贷款总额概要

(vii) Analysis of Gross Amount of Overdue or Rescheduled Loans and Advances to Customers

		2018年12月31日		2018年6月30日	
		31 Dec 2018		30 Jun 2018	
		千港元 HKD '000	占客户贷款 总额的百分比 % of Total loans to customers	千港元 HKD '000	占客户贷款 总额的百分比 % of Total loans to customers
已逾期客户贷款	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%	313,535	0.41%
- 超过一年	- More than one year	13,510	0.02%	442,092	0.58%
总额	Total	13,510		755,627	
逾期贷款之抵押品的市值	Current market value of collateral held against the covered portion of overdue loans and advances	0		363,092	
有抵押品覆盖的逾期贷款	Covered portion of overdue loans and advances	0		363,092	
无抵押品覆盖的逾期贷款	Uncovered portion of overdue loans and advances	13,510		392,535	
为逾期贷款根据个别评估而计提的减值准备	Impairment allowances - individually assessed made on overdue loans and advances	13,510		519,227	
经重组客户贷款	Rescheduled loans and advances to customers				
- 逾期不超过一个月	- Overdue not more than 1 month	0	0.00%	0	0.00%
- 逾期超过一个月但不超过三个月	- Overdue more than 1 month but not more than 3 months	0	0.00%	0	0.00%
- 逾期超过三个月	- Overdue more than 3 months	0	0.00%	442,092	0.58%
总额	Total	0	0.00%	442,092	0.58%

就逾期贷款而持有之抵押品主要为存款及其它固定或可移动资产的抵押。若抵押品价值超出贷款总额，只计入相等于贷款总额的抵押品金额。

Collateral held with respect to overdue advances are mainly deposits and charges over fixed and movable assets. Where collateral values are greater than the gross loan amount, only the amount of collateral up to the gross loan is included.

(viii) 收回抵押品

(viii) Repossessed Assets

在2018年12月31日及2018年6月30日本行并没有已收回抵押品。

The Bank did not have any repossessed assets as at 31 December 2018 and 30 June 2018.

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Annual Financial Disclosure Statement as at 31 December 2018 (Unaudited)

(ix) 非银行的中国内地风险承担

(ix) Non-bank Mainland China Exposures

		2018年12月31日 31 Dec 2018		
		资产负债 表内风险承担 On-balance sheet exposure	资产负债 表外风险承担 Off-balance sheet exposure	总额 Total
		百万港元 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)	18,527	0	18,527
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	11,829	141	11,970
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	37,571	241	37,812
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	79	0	79
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	0	0	0
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	4,347	0	4,347
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	5,534	0	5,534
总额	Total	77,887	382	78,269
减值准备后的资产总额	Total assets after provision	193,196		
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	40.31%		

中国民生银行股份有限公司香港分行
(在中華人民共和國註冊成立的股份有限公司)
CHINA MINSHENG BANKING CORP., LTD. - HONG KONG BRANCH
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年度财务资料披露声明书截至2018年12月31日止(未经审计)
Annual Financial Disclosure Statement as at 31 December 2018 (Unaudited)

(ix) 非银行的中国内地风险承担
(续)

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

		2018年6月30日 30 Jun 2018			
		资产负债表内风险承担 On-balance sheet exposure	资产负债表外风险承担 Off-balance sheet exposure	总额 Total	
		百万港元 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)	19,641	0	19,641
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	10,816	100	10,916
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	39,309	434	39,743
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	424	0	424
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	0	0	0
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	7,281	33	7,314
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	6,201	1	6,202
	总额	Total	83,672	568	84,240
	减值准备后的资产总额	Total assets after provision	185,864		
	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	45.02%		

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Annual Financial Disclosure Statement as at 31 December 2018 (Unaudited)

IV. 资产负债表以外的风险承担

Off Balance Sheet Exposures

		2018年12月31日 31 Dec 2018	2018年6月30日 30 Jun 2018
		千港元 HKD '000	千港元 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	0	32,812
- 交易关联或有项目	- Transaction related contingencies	43,219	43,847
- 贸易关联或有项目	- Trade related contingencies	517,313	878,850
- 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	2,890,587	2,509,915
- 其它	- Others	313,317	392,363
(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	155,472,187	128,532,220
- 利率衍生工具合约	- Interest rate derivative contracts	13,238,064	12,442,262
- 其它	- Others	0	0
(iii) 衍生工具的公允价值	(iii) Fair Value of Derivatives		
- 汇率关联衍生工具合约	- Exchange rate-related derivative contracts	591,973	1,082,392
- 利率衍生工具合约	- Interest rate derivative contracts	18,884	47,011
- 其它	- Others	0	0

汇率关联衍生工具合约并无包含因掉期存款安排引起的远期外汇合约。

The amount of exchange rate-related derivative contracts does not include any forward foreign exchange contracts arising from swap deposit arrangements.

公允价值乃指所有按市场价值计算差额时附有正值的合约的重置成本。公允价值数额并未有计及双边净额结算协议的影响在内。

Fair value represents the cost of replacing all contracts which have a positive value when marked to market. 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

		2018年 第四季度 2018 Q4	2018年 第三季度 2018 Q3	2018年 第二季度 2018 Q2	2018年 第一季度 2018 Q1	2017年 第四季度 2017 Q4	2017年 1月至12月 Jan - Dec 2017
平均流动性维持比率	Average liquidity maintenance ratio	70.12%	71.93%	66.71%	64.38%	80.39%	67.55%
平均核心资金比率	Average core funding ratio	122.06%	112.34%	108.77%	107.38%	N.A	N.A

平均流动性维持比率与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的平均流动性维持比率平均数与乎稳定资金状况的申报表的每个公历月的平均核心资金比率平均数。

The average liquidity maintenance ratio and the average core funding ratio is the arithmetic mean of each calendar month's average liquidity maintenance ratio and core funding ratio respectively, and average 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.

中国民生银行股份有限公司香港分行
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Annual Financial Disclosure Statement as at 31 December 2018 (Unaudited)

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 and regulatory limits or requirements.

分行资产负债管理委员会负责管理全行流动性风险，并定期举行会议，审议和讨论重要的流动性管理问题。金融市场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，资产负债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. Financial Markets Department is responsible for managing the liquidity risk on a daily basis under the triggers and limits approved by the branch's ALCO. Asset and Liability 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。分行积极吸纳和稳定存款，并辅以同业市场拆入款项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。分行亦通过管控大额存户及同业拆入对手的集中度，以及对外汇掉期市场的依赖性来实现融资渠道及期限的多样化。

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 attracts new deposits, keeps the deposits stable, obtains supplementary funding from the interbank market and by issuing certificates of deposit and notes in the capital market. The branch is also committed to diversify the sources and tenors of funding by controlling the concentration of deposits, interbank takings, and reliance on foreign exchange swap markets.

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、10大非银存户占比、10大银行存户占比以及掉期资金比率等。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和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量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 non-bank depositors ratio, top 10 bank depositors ratio and swap funding ratio. 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。分行应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 于2018年12月31日	Cash Flow Maturity Mismatch Analysis As of 31 December 2018	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	
港币千元	In HKD'000	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
净流动资金错配	Contractual Maturity Mismatch	29,343,922	-15,219,556	5,897,742	-16,116,385	-6,858,276	-2,661,157	295,440	4,365,333	-1,875,005	0
累计错配	Cumulative Contractual Maturity Mismatch	29,343,922	14,124,366	20,022,108	3,905,723	-2,952,553	-5,613,710	-5,318,270	-952,937	-2,827,942	-2,827,942
于2018年6月30日	As of 30 June 2018	翌日									
港币千元	In HKD'000	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
净流动资金错配	Contractual Maturity Mismatch	7,601,724	2,041,186	9,729,206	-25,184,201	1,224,475	-1,795,804	1,551,258	794,759	676,118	0
累计错配	Cumulative Contractual Maturity Mismatch	7,601,724	9,642,910	19,372,116	-5,812,085	-4,587,610	-6,383,414	-4,832,156	-4,037,397	-3,361,279	-3,361,279

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 Source of funding

于2018年12月31日本分行的资金来源主要来自银行存款及结余以及定期、短期通知及通知存款，占比60.60%。

The Branch's source of funding was mainly from Deposits and balances from banks and Time, call and notice deposits, which accounts for 60.60% as at 31 December 2018.

于2018年6月30日本分行的资金来源主要来自银行存款及结余以及定期、短期通知及通知存款，占比56.22%。

The Branch's source of funding was mainly from Deposits and balances from banks and Time, call and notice deposits, which accounts for 56.22% as at 30 June 2018.

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Annual Financial Disclosure Statement as at 31 December 2018 (Unaudited)

(iii) 流动资金差距 于2018年12月31日		Liquidity Gap As of 31 December 2018											余额
港币千元	In HKD'000	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
应收衍生工具合约款项	Amount receivable arising from derivative contracts	966,386	591,973	0	11,671	30,289	46,330	70,747	117,164	58,558	20,770	0	0
存于外汇基金款项	Due from MA for a/c of Exchange Fund	1,434,350	1,434,350	0	0	0	0	0	0	0	0	0	0
应收银行同业款项	Due from banks	67,037,204	12,304,774	5,337,594	23,303,014	8,080,977	2,546,248	9,984,301	5,480,296	0	0	0	0
债务证券	Debt securities, prescribed instruments and structured financial instruments held (net of short positions)	54,579,721	36,352,763	0	5,495,946	3,080,543	4,129,249	783,978	3,717,778	220,239	799,225	0	0
承兑及汇票	Acceptances and bills of exchange held	1,297,956	0	0	48,109	29,743	1,220,104	0	0	0	0	0	0
非银行客户贷款及垫款	Loans and advances to non-bank customers	68,054,869	376,359	756,612	8,021,195	3,524,726	14,211,672	17,766,678	10,941,200	7,303,238	4,760,320	0	392,869
其他资产	Other assets	1,107,310	347,117	24,577	55,379	26,200	46,370	2,400	56,658	0	0	0	548,609
资产负债表内之总资产	Total on-balance sheet assets	194,477,796	51,407,336	6,118,783	36,935,314	14,772,478	22,199,973	28,608,104	20,313,096	7,582,035	5,580,315	0	941,478
资产负债表外之总债权	Total off-balance sheet claims	313,316	0	0	0	0	313,316	0	0	0	0	0	0
港币千元	In HKD'000	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
非银行客户存款	Deposits from non-bank customers	87,197,914	19,086,354	7,970,003	14,798,548	10,202,022	12,596,555	22,009,811	534,621	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)	6,972,079	0	0	4,874,660	2,097,419	0	0	0	0	0	0	0
应付衍生工具合约的金额	Amount payable arising from derivative contracts	974,249	534,988	0	2,864	43,514	39,942	78,532	125,839	92,844	27,897	0	0
结欠银行同业的金额	Due to banks	61,782,510	1,664,202	10,477,749	10,249,767	15,970,590	11,693,743	6,815,660	4,910,799	0	0	0	0
已发行债务证券	Debt securities, prescribed instruments and structured financial instruments issued and outstanding	35,540,224	0	0	1,111,733	2,141,651	4,948,350	2,340,812	14,446,397	3,123,858	7,427,423	0	0
其他负债	Other liabilities	673,721	416,314	0	0	14,349	0	24,446	0	0	0	0	218,612
资本及储备	Capital and reserves	863,247	0	0	0	0	0	0	0	0	0	0	863,247
资产负债表内之总负债	Total on-balance sheet liabilities	194,003,944	21,701,858	18,447,752	31,037,572	30,469,545	29,278,590	31,269,261	20,017,656	3,216,702	7,455,320	0	1,081,859
资产负债表外之总承担	Total off-balance sheet obligations	3,764,436	361,556	2,890,587	0	419,318	92,975	0	0	0	0	0	0
于2018年6月30日	As of 30 June 2018	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
港币千元	In HKD'000	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
应收衍生工具合约款项	Amount receivable arising from derivative contracts	1,473,944	1,082,393	0	10,995	27,029	29,175	82,304	108,320	73,176	13,541	0	0
存于外汇基金款项	Due from MA for a/c of Exchange Fund	7,646,168	7,646,168	0	0	0	0	0	0	0	0	0	0
应收银行同业款项	Due from banks	46,139,660	3,444,826	6,629,868	18,843,335	6,954,191	2,260,331	2,516,781	0	5,490,328	0	0	0
债务证券	Debt securities, prescribed instruments and structured financial instruments held (net of short positions)	52,340,698	25,710,754	3,126,796	1,981,514	8,553,453	0	5,861,633	6,091,893	0	1,014,655	0	0
承兑及汇票	Acceptances and bills of exchange held	1,216,019	6,677	0	0	0	7,853	1,201,489	0	0	0	0	0
非银行客户贷款及垫款	Loans and advances to non-bank customers	76,740,963	223,048	4,082,276	19,925,545	7,351,639	11,811,291	9,617,894	8,328,142	7,462,606	7,128,630	0	809,892
其他资产	Other assets	2,174,845	1,393,970	21,591	166,698	53,026	20,461	48,505	0	0	0	0	470,594
资产负债表内之总资产	Total on-balance sheet assets	187,732,297	39,507,836	13,860,531	40,928,087	22,939,338	14,129,111	19,328,606	14,528,355	13,026,110	8,156,826	0	1,280,486
资产负债表外之总债权	Total off-balance sheet claims	666,106	273,743	0	0	392,363	0	0	0	0	0	0	0
港币千元	In HKD'000	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
非银行客户存款	Deposits from non-bank customers	81,651,317	27,633,967	5,866,608	18,599,751	18,461,894	3,568,798	6,903,791	616,508	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)	12,420,033	0	2,733,132	1,760,951	7,925,950	0	0	0	0	0	0	0
应付衍生工具合约的金额	Amount payable arising from derivative contracts	970,457	508,641	0	1,536	36,724	43,486	90,176	143,610	104,572	41,428	0	0
结欠银行同业的金额	Due to banks	54,020,468	2,287,572	886,005	10,248,626	15,239,150	7,099,419	9,952,497	8,307,199	0	0	0	0
已发行债务证券	Debt securities, prescribed instruments and structured financial instruments issued and outstanding	35,982,583	0	0	236,469	6,619,351	1,723,561	3,927,363	3,909,780	12,126,779	7,439,280	0	0
其他负债	Other liabilities	1,508,683	959,008	0	299	27,505	237,769	31,500	0	0	0	0	252,602
资本及储备	Capital and reserves	172,212	0	0	0	0	0	0	0	0	0	0	172,212
资产负债表内之总负债	Total on-balance sheet liabilities	186,725,753	31,389,188	9,485,745	30,847,632	48,310,574	12,673,033	20,905,327	12,977,097	12,231,351	7,480,708	0	424,814
资产负债表外之总承担	Total off-balance sheet obligations	4,131,530	790,667	2,333,600	351,249	205,328	231,603	219,083	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
(在中華人民共和國註冊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)
年度财务资料披露声明书截至2018年12月31日止(未经审计)
Annual Financial Disclosure Statement as at 31 December 2018 (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

		2018年12月31日 31 Dec 2018	2018年6月30日 30 Jun 2018
		<i>百万人民币</i> RMB Million	<i>百万人民币</i> RMB Million
资本充足比率	Capital adequacy ratio	11.75%	11.86%
股东资金总额	Aggregate amount of shareholders funds	420,074	397,042

资本充足率乃根据中国银监会《商业银行资本管理办法（试行）》和其他相关监管规定的要求计算。

The capital adequacy ratio is prepared in accordance with the Administrative Measures for the Capital of Commercial Banks (Provisional) promulgated by the CBRC and other relevant regulatory provisions.

II. 其它合并财务资料

Other Consolidated Financial Information

		2018年12月31日 31 Dec 2018	2018年6月30日 30 Jun 2018
		<i>百万人民币</i> RMB Million	<i>百万人民币</i> RMB Million
- 资产总额	- Total assets	5,994,822	6,061,143
- 负债总额	- Total liabilities	5,563,821	5,653,299
- 贷款总额	- Total advances	3,056,746	3,052,658
- 客户存款总额	- Total customer deposits	3,167,292	3,157,881

		2018年12月31日 31 Dec 2018	2017年12月31日 31 Dec 2017
		<i>百万人民币</i> RMB Million	<i>百万人民币</i> RMB Million
- 除税前利润	- Pre-tax profit	58,785	60,562

于2018年12月31日,1人民币兑换 1.14129港元

1 RMB = 1.14129 HKD at 31/12/2018

于2018年6月30日,1人民币兑换 1.18379港元

1 RMB = 1.18379 HKD at 30/6/2018

于2017年12月31日,1人民币兑换 1.19630港元

1 RMB = 1.19630 HKD at 31/12/2017

中国民生银行股份有限公司香港分行
(在中華人民共和國註冊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*)
年度财务资料披露声明书截至2018年12月31日止(未经审计)
Annual Financial Disclosure Statement as at 31 December 2018 (Unaudited)

丙部 - 订明摘要

SECTION C - PRESCRIBED SUMMARY

公众人士可以到本分行之办公地址：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声明书。

公众人士亦可浏览本分行之网站：<http://hk.cmbc.com.cn/index.htm>取阅整份财务资料披露声明书。

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>.