

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)
中期财务资料披露声明书截至2017年6月30日止(未经审计)
Interim Financial Disclosure Statement as at 30 June 2017 (Unaudited)

SECTION A - HONG KONG BRANCH INFORMATION

I. 收益表资料

Profit and Loss Information

		2017年6月30日 30 Jun 2017 港币千元 HKD '000	2016年6月30日 30 Jun 2016 港币千元 HKD '000
利息收入	Interest income	2,076,256	1,282,732
利息支出	Interest expense	-1,407,734	-971,311
利息收入净额	Net interest income	668,522	311,421
外汇买卖的利润减亏损	Gains less losses arising from trading in foreign currencies	-303,130	-404,391
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	376,910	439,914
持作買賣用途證券的利潤減虧損	Gains less losses on securities held for trading purpose	12,124	1,431
來自其它交易活動的利潤減虧損	Gains less losses from other trading activities	-424	-7,460
非买卖性质投资的利润减亏损	Gains less losses arising from non-trading investment	-201	1,785
费用及佣金收入	Fees and commission income	365,066	384,187
佣金支出	Commission expenses	-8,617	-11,689
其它经营收入	Other operating income	457	260
经营收入	Operating income	1,110,707	715,458
人事费用	Staff expenses	-102,673	-118,105
其它经营支出	Other operating expenses	-62,668	-44,445
经营支出	Operating expenses	-165,341	-162,550
减值前经营溢利	Operating profit before impairment	945,366	552,908
减值损失减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	-226,641	107,528
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	0	0
除税前利润	Profit before taxation	718,725	660,436
税项开支	Taxation	-114,651	-104,945
除税后利润	Profit after taxation	604,074	555,491

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II. 资产负债表资料

Balance Sheet Information

		2017年6月30日 30 Jun 2017	2016年12月31日 31 Dec 2016
		港币千元 HKD '000	港币千元 HKD '000
资产	Assets		
现金及银行结餘	Cash and balances with banks	22,921,274	36,586,160
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	16,334,934	7,783,014
存放于民生银行海外办事处的金额	Amount due from overseas offices of CMBC	29,198,742	28,587,667
贸易汇票	Trade bills	15,348,754	14,457,016
持有的存款证	Certificates of deposit held	0	387,754
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	7,127,259	4,392,448
贷款及应收款项	Loans and receivables		
(A) 对客户的贷款	(A) Loans and advances to customers	60,723,338	48,361,753
(B) 对银行的贷款	(B) Loans and advances to banks	0	0
(C) 其它帐目	(C) Other accounts	881,522	300,292
(D) 已减值贷款及应收款项的准备金	(D) Provisions for impaired loans and receivables	-631,662	-405,584
投资证券	Investment securities	30,053,104	17,586,182
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	31,426	37,188
衍生工具交易的公允价值	Fair value of derivatives	0	395
其它资产	Other assets	999,624	456,033
资产总额	Total assets	182,988,315	158,530,318
负债	Liabilities		
银行存款及结餘	Deposits and balances from banks	47,973,083	24,950,381
活期存款及往来帐户	Demand deposits and current accounts	5,779,462	5,354,978
储蓄存款	Savings accounts	22,491,263	15,110,915
定期、短期通知及通知存款	Time, call and notice deposits	46,094,890	48,587,432
结欠民生银行海外办事处的金额	Amount due to overseas offices of CMBC	31,943,679	40,371,171
已发行存款证	Certificates of deposit issued	14,311,245	14,310,616
已发行债务证券	Debt securities issued	8,563,180	4,635,761
衍生工具交易的公允价值	Fair value of derivatives	555,152	444
其它负债	Other liabilities	4,784,492	4,204,999
资本及储备	Capital and reserves	491,869	1,003,621
负债总额	Total liabilities	182,988,315	158,530,318

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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	2017年6月30日	2016年12月31日
		30 Jun 2017	31 Dec 2016
		港币千元	港币千元
		HKD '000	HKD '000
客户贷款	Loans and advances to customers	60,723,338	48,361,753
银行贷款	Loans and advances to banks	0	0
其它帐目	Other accounts		
- 应计利息	- Accrued interest	306,932	144,476
- 其它应收款项	- Other receivables	574,590	155,816
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	-412,450	-299,174
- 个别评估	- Individually assessed	-219,212	-106,410
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
(ii) 已减值客户贷款	(ii) Impaired Loans and Advances to Customers		

		2017年6月30日		2016年12月31日	
		30 Jun 2017		31 Dec 2016	
		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	576,186	0.95%	298,569	0.62%
减值准备 - 个别评估/特定拨备	Impairment allowances - individually assessed/specific provision	219,212		106,410	
已减值贷款的抵押品市值	Market value of collateral in respect of impaired loans and advances	395,954		298,569	

减值贷款为按个别评估减值的贷款。在2017年6月30日及2016年12月31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 30 June 2017 and 31 December 2016.

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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(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

		2017年6月30日 30 Jun 2017	
		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	972,852	399,747
- 物业投资	- Property investment	589,280	0
- 金融企业	- Financial concerns	22,369,848	2,151,990
- 批发及零售行业	- Wholesale and retail trade	3,819,285	214,992
- 制造业	- Manufacturing	4,525,542	3,543,098
- 运输及运输设备	- Transport and transport equipment	901,444	846,805
- 资讯科技	- Information technology	596,609	300,000
- 其它	- Others	6,159,824	926,164
个人	Individuals		
- 其它	- Others	1,224,611	1,224,611
于香港使用的贷款的毛额	Gross amount of loans and advances for use in Hong Kong SAR	41,159,295	9,607,407
贸易融资	Trade finance	1,268,142	74,242
在香港以外使用的贷款及放款	Loans for use outside Hong Kong SAR	18,295,901	2,210,196
客户贷款总额	Total customer advances	60,723,338	11,891,845
		2016年12月31日 31 Dec 2016	
		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	9,046,786	873,876
- 物业投资	- Property investment	240,408	0
- 金融企业	- Financial concerns	13,717,941	600,000
- 批发及零售行业	- Wholesale and retail trade	3,334,434	196,915
- 制造业	- Manufacturing	2,404,332	973,767
- 运输及运输设备	- Transport and transport equipment	477,310	407,514
- 资讯科技	- Information Technology	452,503	300,000
- 其它	- Others	2,941,099	225,730
个人	Individuals		
- 其它	- Others	208,139	208,139
于香港使用的贷款总额	Gross amount of loans and advances for use in Hong Kong SAR	32,822,952	3,785,941
贸易融资	Trade finance	1,521,207	202,167
在香港以外使用的贷款及放款	Loans for use outside Hong Kong SAR	14,017,594	2,831,000
客户贷款总额	Total customer advances	48,361,753	6,819,108

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 the gross loan is included.

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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:

		2017年6月30日 30 Jun 2017					
		非银行私营机构 Non-bank private sector					
		非银行金融机 构		非金融私营 机构		其它	合计
		银行	公营机构	Non-bank financial institutions	Non-financial private sector	Others	Total
		Banks	Official Sector	百万港元	HKD Million		
中国	China	82,100	0	7,789	34,624	0	124,513
香港	Hong Kong	1,729	0	4,609	12,177	0	18,515
总额	Total	83,829	0	12,398	46,801	0	143,028

		2016年12月31日 31 Dec 2016					
		非银行私营机构 Non-bank private sector					
		非银行金融机 构		非金融私营 机构		其它	合计
		银行	公营机构	Non-bank financial institutions	Non-financial private sector	Others	Total
		Banks	Official Sector	百万港元	HKD Million		
中国	China	75,359	0	3,579	29,818	0	108,756
香港	Hong Kong	1,219	0	5,151	8,042	0	14,412
总额	Total	76,578	0	8,730	37,860	0	123,168

- (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:

		2017年6月30日 30 Jun 2017	2016年12月31日 31 Dec 2016
		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	25,659	23,479
香港	Hong Kong	11,989	12,784
总额	Total	37,648	36,263
逾期及按个别评估已减值贷款	Overdue loans and impaired loans and advances which are individually assessed to be impaired		
中国	China	172	175
香港	Hong Kong	404	124
总额	Total	576	299

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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:

		2017年6月30日 30 Jun 2017	
		美元 USD	人民币 CNY
		百万港元 HKD Million	
现货资产	Spot assets	123,802	22,081
现货负债	Spot liabilities	121,640	14,393
远期买入	Forward purchases	80,223	34,915
远期卖出	Forward sales	83,361	41,749
期权盘净额	Net option position	0	0
长（短）盘净额	Net long/(short) position	-976	854
结构性仓位净额	Net structural position	0	0
		2016年12月31日 31 Dec 2016	
		美元 USD	人民币 CNY
		百万港元 HKD Million	
现货资产	Spot assets	121,210	12,213
现货负债	Spot liabilities	115,401	15,099
远期买入	Forward purchases	45,722	23,515
远期卖出	Forward sales	51,992	20,474
期权盘净额	Net option position	0	0
长（短）盘净额	Net long/(short) position	-461	155
结构性仓位净额	Net structural position	0	0

以上包括因买卖及非买卖仓位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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(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

		2017年6月30日		2016年12月31日	
		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	3,266	0.01%	0	0.00%
- 超过六个月但不超过一年	- More than 6 months but not more than one year	278,432	0.46%	260,022	0.54%
- 超过一年	- More than one year	294,488	0.48%	38,547	0.08%
总额	Total	576,186		298,569	
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	395,954		298,569	
有抵押品覆盖的逾期贷款	Covered portion of overdue loans and advances	395,954		298,569	
无抵押品覆盖的逾期贷款	Uncovered portion of overdue loans and advances	180,232		0	
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	219,212		106,410	
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	576,186	0.95%	298,569	0.62%
总额	Total	576,186	0.95%	298,569	0.62%

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2017年6月30日及2016年12月31日本行并没有已收回抵押品。

The Bank did not have any repossessed assets as at 30 June 2017 and 31 December 2016.

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(ix) 非银行的中国内地风险承担 (ix) Non-bank Mainland China Exposures

		2017年6月30日 30 Jun 2017		
		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)	13,248	112	13,360
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	3,925	416	4,341
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	21,900	115	22,015
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	509	0	509
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	6,694	1,177	7,871
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	12,532	0	12,532
总额	Total	58,808	1,820	60,628
减值准备后的资产总额	Total assets after provision	182,988		
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	32.14%		

中国民生银行股份有限公司香港分行
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(A joint stock limited company incorporated in the People's Republic of China with limited liability)
中期财务资料披露声明书截至2017年6月30日止(未经审计)
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(ix) 非银行的中国内地风险承担
(续)

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

		2016年12月31日 31 Dec 2016		
		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)	7,797	962	8,759
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	2,170	12	2,182
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	14,748	179	14,927
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	156	388	544
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	6,427	796	7,223
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	15,175	0	15,175
总额	Total	46,473	2,337	48,810
减值准备后的资产总额	Total assets after provision	158,530		
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	29.31%		

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IV. 资产负债表以外的风险承担

Off Balance Sheet Exposures

		2017年6月30日 30 Jun 2017 千港元 HKD '000	2016年12月31日 31 Dec 2016 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	59,180	898,229
- 交易关联或有项目	- Transaction related contingencies	49,793	69,322
- 贸易关联或有项目	- Trade related contingencies	7,803,491	5,890,413
- 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	2,647,627	7,564,990
- 其它	- Others	0	279,483
(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	166,118,161	97,612,317
- 利率衍生工具合约	- Interest rate derivative contracts	265,387	263,673
- 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	816,703	681,309
- 利率衍生工具合约	- Interest rate derivative contracts	0	13
- 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. 流动性维持比率

Liquidity Maintenance Ratio

		2017年1月至6月 Jan - Jun 2017	2016年1月至6月 Jan - Jun 2016
报告期间的平均流动性维持比率	Average liquidity maintenance ratio for the reporting period	58.23%	72.22%

平均流动性维持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。

The average liquidity maintenance ratio is the arithmetic mean of each calendar month's average liquidity maintenance ratio and average as reported in the return relating to the Liquidity Position submitted by the institution to the Monetary Authority pursuant to Section 63 of the Banking Ordinance in respect of the reporting period.

VI. 流动性风险管理

Liquidity Risk Management

流动性由资金部根据资产负债委员会制定的规则进行日常管控。资金部负责确保分行拥有足够的流动性资金以维持营运；确保合适的资金配置以防范期限错配及由此导致的价格风险和再投资利率风险；监测本地和国际市场状况以确保分行拥有足够的流动资金。

分行藉由持有足够优质的流动资产（如现金和短期资金和证券）来管理流动性风险，以确保短期资金需求在审慎范围内得到满足。分行维持充足的资金备用额度以保证足够的流动性，从而满足日常营运过程中预期以外和重大的现金需要。

Liquidity is managed on a daily basis by the treasury department under the direction of the ALCO. The treasury department is responsible for ensuring that the branch has adequate liquidity for all operations, ensuring that the funding mix is appropriate so as to avoid maturity mismatches and to prevent price and reinvestment rate risk in case of maturity gap, and monitoring local and international markets for the adequacy of funding and liquidity.

The branch manages liquidity risk by holding sufficient liquid assets (e.g. cash and short term funds and securities) of appropriate quality to ensure that short term funding requirements are covered within prudent limits. Adequate standby facilities are maintained to provide strategic liquidity to meet unexpected and material cash outflows in the ordinary course of business.

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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

		2017年6月30日 30 Jun 2017 <i>百万人民币</i> RMB Million	2016年12月31日 31 Dec 2016 <i>百万人民币</i> RMB Million
资本充足比率	Capital adequacy ratio	11.91%	11.73%
股东资金总额	Aggregate amount of shareholders funds	364,195	342,590

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

		2017年6月30日 30 Jun 2017 <i>百万人民币</i> RMB Million	2016年12月31日 31 Dec 2016 <i>百万人民币</i> RMB Million
- 资产总额	- Total assets	5,767,209	5,895,877
- 负债总额	- Total liabilities	5,392,687	5,543,850
- 贷款总额	- Total advances	2,706,294	2,461,586
- 客户存款总额	- Total customer deposits	3,023,127	3,082,242

		2017年6月30日 30 Jun 2017 <i>百万人民币</i> RMB Million	2016年6月30日 30 Jun 2016 <i>百万人民币</i> RMB Million
- 除税前利润	- Pre-tax profit	34,451	35,181

于2017年6月30日,1人民币兑换 1.15055港元

1 RMB = 1.15055 HKD at 30/6/2017

于2016年12月31日,1人民币兑换 1.11793港元

1 RMB = 1.11793 HKD at 31/12/2016

于2016年6月30日,1人民币兑换 1.16451港元

1 RMB = 1.16451 HKD at 30/6/2016