

浙商銀行股份有限公司(香港分行)
截至2020年12月31日之財務資料披露聲明書(未經審計)
CHINA ZHESHANG BANK CO., LTD. (HONG KONG BRANCH)
FINANCIAL INFORMATION DISCLOSURE STATEMENT FOR THE YEAR
ENDED 31 DECEMBER 2020 (UNAUDITED)

甲部:香港分行資料
SECTION A: HONG KONG BRANCH INFORMATION

INCOME STATEMENT	利潤表	2020年 1月1日至 12月31日 1 January 2020 to 31 December 2020 港幣千元 / HKD'000	2019年 1月1日至 12月31日 1 January 2019 to 31 December 2019 港幣千元 / HKD'000
Interest income	利息收入	624,221	804,746
Interest expense	利息支出	(208,950)	(458,865)
Net interest income	淨利息收入	415,271	345,881
Gains less losses arising from trading activities in foreign currencies	買賣性質外匯業務淨利潤 /(虧損)	73,609	988
Gains less losses arising from non-trading activities in foreign currencies	非買賣性質外匯業務淨利潤 /(虧損)	1	316
Gains less losses arising from financial assets at fair value through profit or loss	公允價值計量且其變動計入當期損益 的金融資產淨利潤/(虧損)	7,047	28,720
Gains less losses on disposal of financial assets at fair value through other comprehensive income	出售公允價值計量且其變動計入其他綜合 收益的金融資產淨利潤/(虧損)	21,491	3,058
Fees and commission income	手續費及佣金收入	1,886	2,950
Fees and commission expense	手續費及佣金支出	(2,642)	(1,968)
Gains less losses on disposal of property, plant and equipment	出售物業、工業裝置及設備淨利潤/(虧損)	(5)	(4)
Operating income	經營收入	516,658	379,941
Staff and rental expenses	員工及租金支出	(121,764)	(99,701)
Other expenses	其他支出	(16,569)	(21,293)
Operating profit before impairment	減值撥備前之經營利潤	378,325	258,947
Change in expected credit losses ("ECL")	預期信用損失變動	(4,450)	(8,931)
Profit before taxation	稅前利潤	373,875	250,016
Taxation expense	稅項支出	(58,142)	(29,682)
Profit after taxation	稅後利潤	315,733	220,334

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STATEMENT OF FINANCIAL POSITION

財務狀況表

		2020年 12月31日 31 December 2020 港幣千元/ HKD'000	2020年 6月30日 30 June 2020 港幣千元/ HKD'000
Assets	資產		
Cash and balances with banks	現金及銀行結餘	1,160,461	1,671,367
Placements with banks which have a residual contractual maturity of more than one month but not more than 12 months	距離合約到期日超逾1個月但不超逾12個月的銀行存款	155,057	-
Loans to banks	銀行貸款	-	310,012
Amounts due from head office and overseas offices	應收總行及海外辦事處款項	4,780,746	3,911,694
Financial assets at fair value through profit or loss	公允價值計量且其變動計入当期損益的金融資產	-	166,441
Trade bills	貿易票據	634,641	427,530
Certificates of deposit held	持有的存款證	915,170	1,597,533
Financial assets at fair value through other comprehensive income	公允價值計量且其變動計入其他綜合收益的金融資產	13,347,146	10,370,204
Loans and receivables	貸款及應收款項		
- Loans and advances to customers	客戶貸款及墊款	10,726,413	9,078,065
- Accrued interest	應計利息	134,471	119,265
ECL allowance	預期信用減值準備	(62,718)	(59,286)
Fixed assets	固定資產	97,427	107,387
Other assets	其它資產	63,405	33,169
Total assets	資產總額	31,952,219	27,733,381
Reserves and Liabilities	儲備及負債		
Deposits and balances from banks	尚欠銀行存款及結餘	4,915,130	1,860,072
Demand deposits and current accounts	活期存款及往來帳戶	30,699	119,155
Savings deposits	儲蓄存款	307,438	68,825
Time, call and notice deposits	定期、短期通知及通知存款	1,809,443	247,004
Amounts due to head office and overseas offices	結欠總行及海外辦事處的金額	23,371,842	23,460,213
Certificates of deposit issued	已發行存款證	465,170	1,007,539
Other liabilities	其它負債	451,638	580,788
Total liabilities	負債總額	31,351,360	27,343,596
Retained earnings	未分配利潤	442,435	252,088
Investment revaluation reserve, net of deferred tax	重估投資儲備，已扣減遞延所得稅	158,424	137,697
Total reserves	儲備總額	600,859	389,785
Total reserves and liabilities	儲備及負債總額	31,952,219	27,733,381

1 Loans and advances to customers

客戶貸款及墊款

		2020年12月31日 31 December 2020		2020年6月30日 30 June 2020	
		港幣千元	抵押品佔比	港幣千元	抵押品佔比
		HKD'000	% covered by collateral	HKD'000	% covered by collateral
(a)	Analysis by industry sectors	按行業分類劃分			
	Industrial, commercial and financial	工商金融			
	- Property development	300,000	-	300,000	-
	- Property investment	318,393	100.00%	332,000	100.00%
	- Financial concerns	5,332,617	-	4,894,360	-
	- Stockbrokers	-	-	-	-
	- Wholesale and retail trade	-	-	-	-
	- Manufacturing	-	-	-	-
	- Transport and transport equipment	-	-	-	-
	- Recreational activities	-	-	-	-
	- Information technology	-	-	-	-
	- Others	320,000	-	400,000	-
	Loans and advances for use in Hong Kong	6,271,010	5.08%	5,926,360	5.60%
	Trade Financing	1,031,890	-	445,828	-
	Loans and advances for use outside Hong Kong	3,423,513	74.40%	2,705,877	57.37%
		<u>10,726,413</u>	<u>26.71%</u>	<u>9,078,065</u>	<u>20.76%</u>
(b)	Analysis by geographical segments	按地區劃分			
		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	預期信用減值準備
		Loans and advances to customers	Impaired loans and advances to customers	Overdue loans and advances to customers	ECL allowance
		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 2020	於2020年12月31日			
	- Hong Kong	7,356,288	-	-	46,237
	- Mainland China	3,370,125	-	-	4,292
	- Others	-	-	-	-
		<u>10,726,413</u>	<u>-</u>	<u>-</u>	<u>50,529</u>
	As of 30 June 2020	於2020年6月30日			
	- Hong Kong	6,728,615	-	-	38,300
	- Mainland China	2,349,450	-	-	6,755
	- Others	-	-	-	-
		<u>9,078,065</u>	<u>-</u>	<u>-</u>	<u>45,055</u>

客戶貸款及墊款的地區分類是按照交易對手的所在地區。

Loans and advances to customers by geographical segments are classified in accordance with the location of the counterparties.

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 SUPPLEMENTARY FINANCIAL INFORMATION (CONTINUED)

2 **Overdue and rescheduled assets** **逾期及重組資產**

於2020年12月31日及2020年6月30日並無逾期及重組資產。
 There were no overdue and rescheduled assets as at 31 December 2020 and 30 June 2020.

3 **Impaired loans and advances** **減值貸款及墊款**

於2020年12月31日及2020年6月30日並無減值貸款和墊款及收回資產。
 There were no impaired loans and advances and repossessed assets as at 31 December 2020 and 30 June 2020.

4 **International claims** **國際債權**

		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
As of 31 December 2020	於2020年12月31日					
Offshore centres	離岸中心	668	-	2,277	3,368	6,313
Of which: Hong Kong	其中: 香港	668	-	2,277	3,368	6,313
Developing Asia-Pacific	發展中亞太區國家	13,349	1,018	1,430	5,448	21,245
Of which: Mainland China	其中: 中國	13,349	1,018	1,430	5,448	21,245
Others	其它	71	890	-	-	961
		<u>14,088</u>	<u>1,908</u>	<u>3,707</u>	<u>8,816</u>	<u>28,519</u>
As of 30 June 2020	於2020年6月30日					
Offshore centres	離岸中心	429	-	1,606	2,053	4,088
Of which: Hong Kong	其中: 香港	429	-	1,606	2,053	4,088
Developing Asia-Pacific	發展中亞太區國家	12,590	493	1,795	4,979	19,857
Of which: Mainland China	其中: 中國	12,590	493	1,795	4,979	19,857
Others	其它	118	232	-	-	350
		<u>13,137</u>	<u>725</u>	<u>3,401</u>	<u>7,032</u>	<u>24,295</u>

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，該地區的國際債權便須予以披露。

The information on International Claims discloses exposures to foreign counterparties on which the ultimate risk lies, and is derived according to the location of the counterparties after taking into account any recognized risk transfer. In general, such transfer of risk takes place if the claims are guaranteed by a party in a country which is different from that of the counterparty or if the claims are on an overseas branch of a bank whose head office is located in another country. Only regions constituting 10% or more of the aggregate International Claims after taking into account any recognized risk transfer are disclosed.

5 Off-balance sheet exposures

資產負債表以外的風險承擔

		2020年 12月31日 31 December 2020	2020年 6月30日 30 June 2020
		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	-	-
- Transaction-related contingent items	交易關聯或有項目	-	-
- Trade-related contingencies	貿易關聯或有項目	440,817	279,199
- Note issuance and revolving underwriting facilities	票據發行及循環式包銷安排	-	-
- Other commitments	其它承諾	2,377,943	1,729,968
		<u>2,818,760</u>	<u>2,009,167</u>
Derivatives	衍生工具		
- Exchange rate-related derivative contracts	匯率關聯衍生工具合約	7,693,171	4,090,757
- Interest rate derivative contracts	利率衍生工具合約	-	-
		<u>7,693,171</u>	<u>4,090,757</u>

資產負債表外的合約或名義金額僅為資產負債表日尚未結清的交易量，並不代表風險價值。

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

		2020年 12月31日 31 December 2020	2020年 6月30日 30 June 2020
		港幣千元 / HKD'000	港幣千元 / HKD'000
Fair value assets	公允價值資產		
- Exchange rate-related derivative contracts	匯率關聯衍生工具合約	3,410	8,613
- Interest rate derivative contracts	利率衍生工具合約	-	-
		<u>3,410</u>	<u>8,613</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	(25,675)	(26,420)
- Interest rate derivative contracts	利率衍生工具合約	-	-
		<u>(25,675)</u>	<u>(26,420)</u>

於2020年12月31日及2020年6月30日，衍生金融工具之公允價值金額並沒有受有效雙邊淨額結算協議所影響。

There was no effect of valid bilateral netting agreement on the fair value of derivatives as at 31 December 2020 and 30 June 2020.

6 Non-bank Mainland exposures

對中國內地非銀行交易對手的風險承擔

		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
		港幣千元/ HKD'000	港幣千元/ HKD'000	港幣千元/ HKD'000
As of 31 December 2020	於2020年12月31日			
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	6,497,618	74,418	6,572,036
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	2,727,951	230,239	2,958,190
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	5,450,278	295,826	5,746,104
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	-	-	-
5. Other entities of local governments not reported in item 2 above	並無於上述2項內報告的地方政府之其他機構	-	-	-
6. PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	居住中國內地以外的中國公民或於境外註冊之其他機構，其於中國內地使用之信貸	981,519	-	981,519
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中國內地非銀行交易對手的風險承擔	-	-	-
		<u>15,657,366</u>	<u>600,483</u>	<u>16,257,849</u>
Total assets after provisions (HKD'000)	減值準備後的資產總額(港幣千元)	<u>31,952,219</u>		
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	<u>49.00%</u>		

6 Non-bank Mainland exposures (continued)

對中國內地非銀行交易對手的風險承擔(續)

		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
		港幣千元/ HKD'000	港幣千元/ HKD'000	港幣千元/ HKD'000
As of 30 June 2020	於2020年6月30日			
1. Central government, central government-owned entities and their subsidiaries and 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	7,594,095	74,394	7,668,489
2. Local governments, local government-owned entities and their subsidiaries and JVs	地方政府、屬地方政府擁有之機構與其附屬公司及合營企業	1,626,022	279,199	1,905,221
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	3,133,402	100,000	3,233,402
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	-	-	-
5. Other entities of local governments not reported in item 2 above	並無於上述2項內報告的地方政府之其他機構	-	-	-
6. PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	居住中國內地以外的中國公民或於境外註冊之其他機構，其於中國內地使用之信貸	723,190	-	723,190
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中國內地非銀行交易對手的風險承擔	-	-	-
		<u>13,076,709</u>	<u>453,593</u>	<u>13,530,302</u>
Total assets after provisions (HKD'000)	減值準備後的資產總額(港幣千元)	<u>27,733,381</u>		
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	<u>47.15%</u>		

7	Currency risk	貨幣風險	港幣百萬元 / HKD Million		
			人民幣 CNY	歐元 EUR	美元 USD
	As of 31 December 2020	於2020年12月31日			
	Spot assets	現貨資產	850	598	23,050
	Spot liabilities	現貨負債	(242)	(2)	(22,730)
	Forward purchases	遠期買入	389	228	1,881
	Forward sales	遠期賣出	(935)	(618)	(1,932)
	Net options position	期權盤淨額	354	(286)	(68)
	Net long / (short) position	長/(短)盤淨額	416	(80)	201
	As of 30 June 2020	於2020年6月30日			
	Spot assets	現貨資產	556	303	19,028
	Spot liabilities	現貨負債	(14)	(1)	(19,751)
	Forward purchases	遠期買入	310	148	1,350
	Forward sales	遠期賣出	(733)	(291)	(460)
	Net options position	期權盤淨額	651	(282)	(369)
	Net long / (short) position	長/(短)盤淨額	770	(123)	(202)

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

期權盤淨額按得爾塔等值方法計算。
 The net options position was calculated using the delta equivalent approach.

於2020年12月31日及2020年6月30日並無結構性資產/(負債)。
 There was no structural assets/(liabilities) as at 31 December 2020 and 30 June 2020.

8	Liquidity Maintenance Ratio	流動性維持比率	2020年		2019年	
			Year 2020	Year 2020	Year 2019	Year 2019
	Average liquidity maintenance ratio	平均流動性維持比率				
	Fourth quarter	第四季度		288.84%		459.64%

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.

9 Liquidity Risk Management 流動性風險管理

9.1 Governance 管治

流動性風險是指無法以合理成本及時獲得充足資金用於償還到期債務、履行其他支付義務以、滿足正常業務開展的其他資金需求的風險及監管所需的流動性風險比率。影響流動性風險的因素可分為外部因素和內部因素。外部因素包括環球金融形勢、宏觀調控政策、金融市場發展的深度與廣度、業界之間的競爭形勢；內部因素包括資產負債期限、業務結構、存款穩定程度、市場融資能力以及各類突發性事件引起的市場流動性短缺。分行流動性風險管理的目標是確保本分行流動性需求能夠及時以合理成本得到滿足，將流動性風險控制於分行內部限額內。

Liquidity risk refers to the risks of failure to obtain adequate funds in time for repayment of debts and other payment obligations, meeting other funding requirements arising from business development as well as fulfilling statutory liquidity required ratios. Impact on the liquidity risk can be categorized into external and internal factors. External factors include global financial conditions, macroeconomic policies, depth and width of developments of financial markets and the competition among banks. Internal factors include the maturity mismatch between assets and liabilities, business structures, the stability of customer deposits, the ability to obtain refinancing in the market and various unexpected events which dry up market liquidity. The objectives of the Branch's liquidity risk management are to ensure that the Branch could timely fulfill repayment obligations at a reasonable cost, and within the Branch's internal limit for managing liquidity risk.

本分行流動性風險管理的組織體系由高級管理層、資產負債管理委員會、財務會計部、風險管理部、法律合規部、業務部門和其他相關部門共同構成。高級管理層負責實施及組織流動性風險管理，制定及推行流動性風險管理的有關制度及政策。

The Branch's liquidity risk management system consists of senior management, Asset and Liability Committee ("ALCO"), Accounting and Finance Department, Risk Management Department, Legal and Compliance Department, business units and other relevant departments. The senior management is responsible for implementing and organizing the liquidity risk management, as well as formulating and carrying out relevant systems and policies for liquidity risk management.

本分行對流動性風險進行有效識別、計量、監測、控制和報告。分行制定流動性風險管理政策；密切關注市場流動性；持續管理資產負債管理結構；拓寬資金來源及相應工具；建立流動性風險應急計畫；及定期開展流動性風險壓力測試以識別分行流動性結構的薄弱環節。有關措施執行成效會定期在資產負債管理委員會中向管理層報告。另外，分行暫沒有設立抵押品池的集中度風險限額。流動性風險策略、制度及措施均由資產負債管理委員會審議及批准，並向各業務條線公布。

The Branch proceeds to manage liquidity risk through identification, measurement, monitoring, controlling and reporting. The Branch formulates liquidity risk management policy and procedure, closely monitors market liquidity, continuously manages asset and liability structure, diversifies funding sources and corresponding instruments, establishes contingency funding plan and regularly conducts liquidity risk stress tests to identify the vulnerability of the Branch's liquidity structure. Results of the aforesaid controls and measurements will regularly be reported in ALCO meeting attended by the senior management. In addition, the Branch does not establish concentration limit on collateral pool. The liquidity risk strategy, policies and practices were reviewed and approved by the ALCO and communicated across business lines.

9.2 Funding Strategy 融資策略

本分行的流動性和融資狀況在香港地區集中管理，並受總行支援。本分行致力通過批發管道發展多元化的融資基礎。資產負債管理委員會定期審查資產負債表組成、批發融資的動用情況、商務活動的趨勢、市場競爭、經濟前景、市場狀況、資產負債之間的期限錯配以及在不斷改善本分行融資策略時對於流動性有影響的其他因素。

The Branch's liquidity and funding positions is centrally managed at Hong Kong location level with the support from Head Office. The Branch strives to develop a diversified funding base from the wholesale channels. The ALCO regularly reviews the balance sheet composition, utilization of wholesale funding, momentum in business activities, market competition, economic outlooks, market conditions, maturity mismatch between assets and liabilities and other factors that may affect liquidity in the continual refinement of the Branch's funding strategy.

9.3 Liquidity Risk Mitigation 減低流動性風險

資產負債管理委員會會員就策略和計劃進行討論，以主動管理本分行的流動性風險。為減低風險，本分行致力發展資金基礎多元化，並制定一套應急融資計劃，以確保流動資金保持充裕。

ALCO members discuss strategies and plans to proactively manage liquidity risk of the Branch. To mitigate the risk, the Branch strives to develop a diversified funding base and establish a Contingency Funding Plan ("CFP") to ensure adequate liquidity.

9.4 Liquidity Stress Testing 流動性壓力測試

壓力測試是在現金流到期日錯配分析下進行，並涵蓋一般市場及/或銀行本身受衝擊的不利情景。利用壓力測試評估銀行在面對負債流失率提高，資產縮減及/或流動資產減少時的脆弱程度。

Stress testing is performed under the cash flow maturity mismatch analysis, and covers adverse scenarios involving shocks that are general market and/or bank-specific in nature. Stress tests assess the bank's vulnerability when there is an increase in the run-off rate of liabilities, asset drawdown and/or decrease in liquefiable assets.

9.5 Contingency Funding Plan 應急融資計劃

為應對潛在或實際危機，本分行已制定一套應急融資計劃，協助管理層以合作、連貫和有組織的方式帶領本銀行渡過可能面對的危機。應急融資計劃訂立明確的職責和預防措施，以應對和解決危機，並概述在處理流動性危機時應採取的關鍵管理行動和方案。應急措施可以包括出售流動資產、回收循環額度已用部份、出售銀團及尋求總行資金支持，其可用性則取決於危機類型及/或嚴重程度。

To cater for potential or actual crisis, the Branch has put in place a set of CFP to facilitate the management to respond in a coordinated, coherent and organized way to tide the Bank over a crisis situation. The CFP establishes clear lines of responsibilities and preventive measures against and respond to a crisis situation. It also outlines the key management actions and options to be taken in handling a liquidity crisis. Selling of liquefiable assets, calling back used portion of revocable lines, selling of syndication loans, seeking funding support from Head Office could be served as contingent measures while their availability depends on the types and/or severity of the crisis.

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 SUPPLEMENTARY FINANCIAL INFORMATION (CONTINUED)

9 Liquidity Risk Management (Continued) 流動性風險管理(續)

9.6 Cash Flow Maturity Mismatch Analysis 現金流到期日錯配分析

As of 31 December 2020

於2020年12月31日

		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	超過5年
In HKD'000	港幣千元	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 year
Contractual Maturity Mismatch	淨流動資金錯配	13,157,954	228,076	(2,711,138)	2,268,658	2,203,009	3,998,272	(15,592,469)	(6,352,383)	794,255	-
Cumulative Contractual Maturity Mismatch	累計錯配	13,157,954	13,386,030	10,674,892	12,943,550	15,146,559	19,144,831	3,552,362	(2,800,021)	(2,005,766)	(2,005,766)

As of 31 December 2019

於2019年12月31日

		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	超過5年
In HKD'000	港幣千元	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 year
Contractual Maturity Mismatch	淨流動資金錯配	9,728,276	(76,785)	1,611,622	2,123,622	1,575,531	3,177,992	1,553,964	(15,459,848)	(5,823,278)	-
Cumulative Contractual Maturity Mismatch	累計錯配	9,728,276	9,651,491	11,263,113	13,386,735	14,962,266	18,140,258	19,694,222	4,234,374	(1,588,904)	(1,588,904)

正數表示資金流動性剩餘，負數表示資金動性短缺。
 Positive indicates a position of liquidity surplus while negative indicates a liquidity shortfall.

現金流估算是按照香港金融管理局(MA)(BS)23流動性監察工具申報表的行為假設指示制定而成。
 The behavioural assumptions were used to estimate cash flows according to Hong Kong Monetary Authority MA(BS)23 Return on Liquidity Monitoring Tools.

9.7 Sources of funding 資金來源

於2020年12月31日及2019年12月31日本分行的資金來源主要來自集團內部借貸，分別佔比73.15%及83.99%。
 The Branch's source of funding was mainly from intragroup borrowings as at 31 December 2020 and 31 December 2019 which accounts for 73.15% and 83.99% respectively.

9.8 Liquidity Gap 流動資金差距

As of 31 December 2020

於2020年12月31日

		總額	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	超過5年	餘額
In HKD'000	港幣千元	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 year	Balancing amount
Amount receivable arising from derivative contracts	應收衍生工具合約款項	3,410	1,544	-	156	1,710	-	-	-	-	-	-	-
Duc from Hong Kong Monetary Authority for account of Exchange Fund	存於外匯基金款項	65,898	65,898	-	-	-	-	-	-	-	-	-	-
Duc from banks	應收銀行同業款項	6,062,383	307,716	827,506	174,829	3,615,939	340,878	776,199	-	-	-	-	19,316
Debt securities	債務證券	14,267,947	13,623,140	-	-	-	-	141,898	-	115,466	387,443	-	-
Acceptances and bills of exchange held	承兌及匯票	634,641	-	6,841	17,277	499,416	102,613	8,494	-	-	-	-	-
Loans and advances to non-bank customers	非銀行客戶貸款及墊款	10,748,360	-	525,397	1,519,419	1,859,722	2,211,442	3,195,277	690,750	336,353	410,000	-	-
Other assets	其他資產	167,324	1,336	667	15,017	40,125	19,206	4,156	-	-	-	-	86,817
Total on-balance sheet Assets	資產負債表內之總資產	31,949,963	13,999,634	1,360,411	1,726,698	6,016,912	2,674,139	4,126,024	690,750	451,819	797,443	-	106,133
Total off-balance sheet claims	資產負債表外之總債權	7,752,840	-	-	-	-	-	-	-	-	-	-	7,752,840

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 SUPPLEMENTARY FINANCIAL INFORMATION (CONTINUED)

As of 31 December 2020 (continued)	於2020年12月31日(續)	總額	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	超過5年	餘額
In HKD'000	港幣千元	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 year	Balancing amount
Deposits from non-bank customers	非銀行客戶存款	2,148,645	507,034	442,581	662,326	536,704	-	-	-	-	-	-	-
Amount payable arising from derivative contracts	應付衍生工具合約的金額	25,675	3,038	94	5,451	1,155	2,690	13,247	-	-	-	-	-
Due to banks	結欠銀行同業的金額	28,293,972	176,551	688,984	3,767,660	465,485	-	16,280,964	6,800,000	-	-	-	114,328
Debt securities issued	已發行債務證券	467,791	-	-	-	-	467,791	-	-	-	-	-	-
Other liabilities	其他負債	413,021	155,057	676	2,399	568	649	40,087	2,255	4,202	3,188	-	203,940
Capital and reserves	資本及儲備	600,859	-	-	-	-	-	-	-	-	-	-	600,859
Total on-balance sheet liabilities	資產負債表內之總負債	31,949,963	841,680	1,132,335	4,437,836	1,003,912	471,130	16,281,219	6,804,202	3,188	-	-	919,127
Total off-balance sheet obligations	資產負債表外之總承擔	2,818,760	-	2,818,760	-	-	-	-	-	-	-	-	-
As of 31 December 2019	於2019年12月31日	總額	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	超過5年	餘額
In HKD'000	港幣千元	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 year	Balancing amount
Amount receivable arising from derivative contracts	應收衍生工具合約款項	8,553	-	17	-	6,758	1,778	-	-	-	-	-	-
Due from Hong Kong Monetary Authority for account of Exchange Fund	存於外匯基金款項	65,473	65,473	-	-	-	-	-	-	-	-	-	-
Due from banks	應收銀行同業款項	7,498,711	548,869	-	484,305	3,325,437	1,903,534	1,236,566	-	-	-	-	-
Debt securities	債務證券	11,154,013	9,426,507	-	-	-	199,598	343,746	337,566	312,743	533,853	-	-
Acceptances and bills of exchange held	承兌及匯票	1,574,969	-	931	326,795	1,247,243	-	-	-	-	-	-	-
Loans and advances to non-bank customers	非銀行客戶貸款及墊款	7,267,424	458	1,404,199	826,381	932,471	229,729	1,622,056	1,221,045	584,119	446,966	-	-
Other assets	其他資產	135,786	-	261	7,984	25,347	24,007	1,348	-	-	-	-	76,839
Total on-balance sheet Assets	資產負債表內之總資產	27,704,929	10,041,307	1,405,408	1,645,465	5,537,256	2,358,646	3,203,716	1,558,611	896,862	980,819	-	76,839
Total off-balance sheet claims	資產負債表外之總債權	7,787,450	-	-	-	-	-	-	-	-	-	-	7,787,450
In HKD'000	港幣千元	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 year	Balancing amount
Deposits from non-bank customers	非銀行客戶存款	224,411	159,644	-	24,404	40,363	-	-	-	-	-	-	-
Amount payable arising from derivative contracts	應付衍生工具合約的金額	12,965	-	-	-	11,188	1,777	-	-	-	-	-	-
Due to banks	結欠銀行同業的金額	26,514,652	-	1,482,193	-	1,374,257	390,229	-	-	16,353,645	6,800,000	-	114,328
Debt securities issued	已發行債務證券	389,174	-	-	-	-	389,174	-	-	-	-	-	-
Other liabilities	其他負債	372,806	153,387	-	9,439	4,071	1,935	25,724	4,647	3,065	4,097	-	166,441
Capital and reserves	資本及儲備	190,921	-	-	-	-	-	-	-	-	-	-	190,921
Total on-balance sheet liabilities	資產負債表內之總負債	27,704,929	313,031	1,482,193	33,843	1,429,879	783,115	25,724	4,647	16,356,710	6,804,097	-	471,690
Total off-balance sheet obligations	資產負債表外之總承擔	1,983,755	-	1,983,755	-	-	-	-	-	-	-	-	-

到期日分類按照香港金融管理局(MA)(BS)23流動性監察工具申報表指示制定而成。
 The maturity buckets follow information provided to the Hong Kong Monetary Authority MA(BS)23 Return on Liquidity Monitoring Tools.

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 SUPPLEMENTARY FINANCIAL INFORMATION (CONTINUED)

乙部:集團綜合財務資料
 SECTION B: GROUP CONSOLIDATED FINANCIAL INFORMATION

10	Equity and capital adequacy	權益及資本充足比率	2020年12月31日	未經審計 / Unaudited
			31 December 2020	2020年6月30日
			人民幣百萬元 / RMB Million	人民幣百萬元 / RMB Million
	Capital adequacy ratio	資本充足比率	12.93%	13.43%
	Total equity	權益總額	132,543	128,921

資本充足率是根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 the China Banking and Insurance Regulatory Commission.

11	Other financial information	其它財務資料	2020年12月31日	未經審計 / Unaudited
			31 December 2020	2020年6月30日
			人民幣百萬元 / RMB Million	人民幣百萬元 / RMB Million
	Total assets	總資產	2,048,225	1,990,606
	Total liabilities	總負債	1,915,682	1,861,685
	Total loans and advances to customers	總客戶貸款	1,197,698	1,129,760
	Total customer deposits	總客戶存款	1,335,636	1,354,290

		2020年	2019年	
		1月1日至12月31日	1月1日至12月31日	
		1 January 2020 to 31 December 2020	1 January 2019 to 31 December 2019	
		人民幣百萬元 / RMB Million	人民幣百萬元 / RMB Million	
	Pre-tax profit	除稅前盈利	14,363	14,680

浙商銀行股份有限公司(香港分行)
截至2020年12月31日之財務資料披露聲明書(未經審計)
CHINA ZHESHANG BANK CO., LTD. (HONG KONG BRANCH)
FINANCIAL INFORMATION DISCLOSURE STATEMENT FOR THE YEAR
ENDED 31 DECEMBER 2020 (UNAUDITED)

遵從情況聲明
STATEMENT OF COMPLIANCE

盡本人所知，本報告所披露的資料完全遵從<<銀行業(披露)規則>>所載的披露規定。
To the best of my knowledge, the information disclosed complies fully with disclosure provisions of the
Banking (Disclosure) Rules.



陳鐵軍 Chen Tiejun
行長 Chief Executive
浙商銀行股份有限公司(香港分行)
(於中華人民共和國註冊成立的股份有限公司)
China Zheshang Bank Co., Ltd. (Hong Kong Branch)
(A joint-stock company incorporated in the People's Republic of China with limited liability)