

浙商銀行股份有限公司(香港分行)
截至2021年6月30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 HALF YEAR
ENDED 30 JUNE 2021 (UNAUDITED)

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

INCOME STATEMENT	利潤表	2021年 1月1日至 6月30日 1 January 2021 to 30 June 2021 港幣千元 / HKD'000	2020年 1月1日至 6月30日 1 January 2020 to 30 June 2020 港幣千元 / HKD'000
Interest income	利息收入	290,173	349,634
Interest expense	利息支出	(61,363)	(168,376)
Net interest income	淨利息收入	228,810	181,258
Gains less losses arising from trading activities in foreign currencies	買賣性質外匯業務淨利潤 /(虧損)	3,125	11,624
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)	125	(295)
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)	-	2,582
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)	1,217	21,080
Fees and commission income	手續費及佣金收入	1,051	635
Fees and commission expense	手續費及佣金支出	(6,218)	(1,246)
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)
Operating income	經營收入	228,110	215,633
Staff and rental expenses	員工及租金支出	(62,047)	(57,949)
Other expenses	其他支出	(9,698)	(7,069)
Operating profit before impairment	減值撥備前之經營利潤	156,365	150,615
Change in expected credit losses ("ECL")	預期信用損失變動	6,520	(1,019)
Profit before taxation	稅前利潤	162,885	149,596
Taxation expense	稅項支出	(27,274)	(24,210)
Profit after taxation	稅後利潤	135,611	125,386

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STATEMENT OF FINANCIAL POSITION

財務狀況表

		2021年 6月30日 30 June 2021 港幣千元/ HKD'000	2020年 12月31日 31 December 2020 港幣千元/ HKD'000
Assets	資產		
Cash and balances with banks	現金及銀行結餘	925,181	1,160,461
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	286,637	-
Amounts due from head office and overseas offices	應收總行及海外辦事處款項	10,720,360	4,780,746
Trade bills	貿易票據	4,403,170	634,641
Certificates of deposit held	持有的存款證	450,000	915,170
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	13,763,409	13,347,146
Loans and receivables	貸款及應收款項		
- Loans and advances to customers	客戶貸款及墊款	12,075,863	10,726,413
- Accrued interest	應計利息	100,641	134,471
ECL allowance	預期信用減值準備	(56,197)	(62,718)
Fixed assets	固定資產	84,446	97,427
Other assets	其他資產	57,796	63,405
Total assets	資產總額	42,811,306	31,952,219
Reserves and Liabilities	儲備及負債		
Deposits and balances from banks	尚欠銀行存款及結餘	8,187,288	4,915,130
Demand deposits and current accounts	活期存款及往來帳戶	34,180	30,699
Savings deposits	儲蓄存款	261,892	307,438
Time, call and notice deposits	定期、短期通知及通知存款	4,575,581	1,809,443
Amounts due to head office and overseas offices	結欠總行及海外辦事處的金額	24,169,955	23,371,842
Certificates of deposit issued	已發行存款證	465,944	465,170
Debt securities issued	已發行債務證券	3,871,656	-
Other liabilities	其他負債	550,719	451,638
Total liabilities	負債總額	42,117,215	31,351,360
Retained earnings	未分配利潤	578,046	442,435
Investment revaluation reserve, net of deferred tax	重估投資儲備，已扣減遞延所得稅	116,045	158,424
Total reserves	儲備總額	694,091	600,859
Total reserves and liabilities	儲備及負債總額	42,811,306	31,952,219

1 Loans and advances to customers

客戶貸款及墊款

		2021年6月30日 30 June 2021		2020年12月31日 31 December 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	350,000	-	300,000	-
	- Property investment	318,393	100.00%	318,393	100.00%
	- Financial concerns	5,519,106	-	5,332,617	-
	- Stockbrokers	-	-	-	-
	- Wholesale and retail trade	244,955	-	-	-
	- Manufacturing	-	-	-	-
	- Transport and transport equipment	-	-	-	-
	- Recreational activities	-	-	-	-
	- Information technology	-	-	-	-
	- Others	570,000	-	320,000	-
	Loans and advances for use in Hong Kong	7,002,454	4.55%	6,271,010	5.08%
	Trade Financing	909,203	-	1,031,890	-
	Loans and advances for use outside Hong Kong	4,164,206	52.83%	3,423,513	74.40%
		12,075,863	20.85%	10,726,413	26.71%
(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 30 June 2021	於2021年6月30日			
	- Hong Kong	8,156,930	-	-	28,675
	- Mainland China	3,452,989	-	-	9,462
	- Others	465,944	-	-	4,749
		12,075,863	-	-	42,886
	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	-	-	-	-
		10,726,413	-	-	50,529

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.

2 Overdue and rescheduled assets 逾期及重組資產

於2021年6月30日及2020年12月31日並無逾期及重組資產。
 There were no overdue and rescheduled assets as at 30 June 2021 and 31 December 2020.

3 Impaired loans and advances 減值貸款及墊款

於2021年6月30日及2020年12月31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 30 June 2021 and 31 December 2020.

4 International claims 國際債權

		港幣百萬元 / HKD Million				
		銀行		非銀行私營機構 Non-bank private sector		總額
		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 30 June 2021	於2021年6月30日					
Offshore centres	離岸中心	1,308	-	3,236	1,903	6,447
Of which: Hong Kong	其中: 香港	1,021	-	3,236	1,903	6,160
Developing Asia-Pacific	發展中亞太區國家	21,992	668	2,213	6,851	31,724
Of which: Mainland China	其中: 中國	21,992	668	2,213	6,851	31,724
Others	其它	352	609	-	-	961
		23,652	1,277	5,449	8,754	39,132
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
		14,088	1,908	3,707	8,816	28,519

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

		2021年 6月30日 30 June 2021 港幣千元 / HKD'000	2020年 12月31日 31 December 2020 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	320,483	440,817
- Note issuance and revolving underwriting facilities	票據發行及循環式包銷安排	-	-
- Other commitments	其它承諾	3,320,720	2,377,943
		<u>3,641,203</u>	<u>2,818,760</u>
Derivatives	衍生工具		
- Exchange rate-related derivative contracts	匯率關聯衍生工具合約	18,695,829	7,693,171
- Interest rate derivative contracts	利率衍生工具合約	-	-
		<u>18,695,829</u>	<u>7,693,171</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

		2021年 6月30日 30 June 2021 港幣千元 / HKD'000	2020年 12月31日 31 December 2020 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	37,452	3,410
- Interest rate derivative contracts	利率衍生工具合約	-	-
		<u>37,452</u>	<u>3,410</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	(44,379)	(25,675)
- Interest rate derivative contracts	利率衍生工具合約	-	-
		<u>(44,379)</u>	<u>(25,675)</u>

於2021年6月30日及2020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 2021 and 31 December 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 30 June 2021	於2021年6月30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	7,401,268	74,542	7,475,810
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	3,277,638	320,483	3,598,121
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	5,033,117	153,333	5,186,450
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	1,576,361	-	1,576,361
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>17,288,384</u>	<u>548,358</u>	<u>17,836,742</u>
Total assets after provisions (HKD'000)	減值準備後的資產總額(港幣千元)	<u>42,811,306</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>40.38%</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 31 December 2020	於2020年12月31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	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>		

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 30 June 2021	於2021年6月30日			
	Spot assets	現貨資產	3,713	969	29,830
	Spot liabilities	現貨負債	(2,975)	(39)	(30,663)
	Forward purchases	遠期買入	3,587	323	5,918
	Forward sales	遠期賣出	(4,213)	(959)	(5,064)
	Net options position	期權盤淨額	249	(285)	36
	Net long / (short) position	長/(短)盤淨額	361	9	57
	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

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.

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2021年6月30日及2020年12月31日並無結構性資產/(負債)。
 There was no structural assets/(liabilities) as at 30 June 2021 and 31 December 2020.

8	Liquidity Maintenance Ratio	流動性維持比率		
			2021年 Year 2021	2020年 Year 2020
	Average liquidity maintenance ratio	平均流動性維持比率		
	Second quarter	第二季度	182.37%	577.13%

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.

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

9	Equity and capital adequacy	權益及資本充足比率	未經審計 / Unaudited	
			2021年6月30日 30 June 2021 人民幣百萬元 / RMB Million	2020年12月31日 31 December 2020 人民幣百萬元 / RMB Million
	Capital adequacy ratio	資本充足比率	12.42%	12.93%
	Total equity	權益總額	135,117	132,543

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.

10	Other financial information	其它財務資料	未經審計 / Unaudited	
			2021年6月30日 30 June 2021 人民幣百萬元 / RMB Million	2020年12月31日 31 December 2020 人民幣百萬元 / RMB Million
	Total assets	總資產	2,154,397	2,048,225
	Total liabilities	總負債	2,019,280	1,915,682
	Total loans and advances to customers	總客戶貸款	1,272,137	1,197,698
	Total customer deposits	總客戶存款	1,367,287	1,335,636

			未經審計 / Unaudited	
			2021年 2021年 1月1日至6月30日 1 January 2021 to 30 June 2021 人民幣百萬元 / RMB Million	2020年 2020年 1月1日至6月30日 1 January 2020 to 30 June 2020 人民幣百萬元 / RMB Million
	Pre-tax profit	除稅前盈利	8,151	7,905

浙商銀行股份有限公司(香港分行)
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CHINA ZHESHANG BANK CO., LTD. (HONG KONG BRANCH)
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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.



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)