

浙商銀行股份有限公司(香港分行)
截至2023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 2023 (UNAUDITED)

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

INCOME STATEMENT

利潤表

		2023年 1月1日至 6月30日 1 January 2023 to 30 June 2023 港幣千元/ HKD'000	2022年 1月1日至 6月30日 1 January 2022 to 30 June 2022 港幣千元/ HKD'000
Interest income	利息收入	982,566	358,319
Interest expense	利息支出	(854,143)	(159,472)
Net interest income	淨利息收入	128,423	198,847
Gains less losses arising from trading activities in foreign currencies	買賣性質外匯業務淨利潤 /(虧損)	73,573	19,298
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)	6	(17)
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)	1,534	-
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)	4,171	(2,857)
Fees and commission income	手續費及佣金收入	460,530	325,703
Fees and commission expense	手續費及佣金支出	(4,868)	(3,945)
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)	-	-
Operating income	經營收入	663,369	537,029
Staff and rental expenses	員工及租金支出	(71,167)	(67,683)
Other expenses	其他支出	(10,970)	(10,656)
Operating profit before impairment	減值撥備前之經營利潤	581,232	458,690
Change in expected credit losses ("ECL")	預期信用損失變動	(31,218)	(38,460)
Profit before taxation	稅前利潤	550,014	420,230
Taxation expense	稅項支出	(95,547)	(69,605)
Profit after taxation	稅後利潤	454,467	350,625

STATEMENT OF FINANCIAL POSITION

財務狀況表

		2023年 6月30日 30 June 2023 港幣千元 / HKD'000	2022年 12月31日 31 December 2022 港幣千元 / HKD'000
Assets	資產		
Cash and balances with banks	現金及銀行結餘	1,378,412	2,841,416
Amounts due from head office and overseas offices	應收總行及海外辦事處款項	8,896,864	8,908,436
Trade bills	貿易票據	12,340	68,202
Certificates of deposit held	持有的存款證	1,114,225	1,087,194
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	17,892,107	17,557,352
Debt securities held measured at amortised cost	持有攤餘成本計量的債務證券	46,606	45,720
Loans and receivables	貸款及應收款項		
- Loans and advances to customers	客戶貸款及墊款	18,544,003	12,529,444
- Accrued interest	應計利息	254,488	220,376
ECL allowance	預期信用減值準備	(97,134)	(65,916)
Fixed assets	固定資產	39,963	57,892
Other assets	其他資產	1,125,765	540,318
Total assets	資產總額	49,207,639	43,790,434
Reserves and Liabilities	儲備及負債		
Deposits and balances from banks	尚欠銀行存款及結餘	7,765,187	5,677,619
Demand deposits and current accounts	活期存款及往來帳戶	65,827	99,428
Savings deposits	儲蓄存款	3,342,666	2,425,957
Time, call and notice deposits	定期、短期通知及通知存款	10,655,201	8,890,937
Amounts due to other financial institutions	結欠其他金融機構的金額	2,277,545	-
Amounts due to head office and overseas offices	結欠總行及海外辦事處的金額	17,635,219	19,154,466
Certificates of deposit issued	已發行存款證	1,675,143	1,391,722
Debt securities issued	已發行債務證券	3,914,525	5,214,460
Other liabilities	其他負債	1,084,503	680,526
Total liabilities	負債總額	48,415,816	43,535,115
Retained earnings	未分配利潤	1,711,979	1,257,512
Investment revaluation reserve, net of deferred tax	重估投資儲備，已扣減遞延所得稅	(920,156)	(1,002,193)
Total reserves	儲備總額	791,823	255,319
Total reserves and liabilities	儲備及負債總額	49,207,639	43,790,434

1	Loans and advances to customers	客戶貸款及墊款	2023年6月30日 30 June 2023		2022年12月31日 31 December 2022	
			港幣千元 HKD'000	抵押品佔比 % covered by collateral	港幣千元 HKD'000	抵押品佔比 % covered by collateral
(a)	Analysis by industry sectors	按行業分類劃分				
	Industrial, commercial and financial	工商金融				
	- Property development	物業發展	1,458,866	7.46%	917,619	-
	- Property investment	物業投資	540,542	100.00%	-	-
	- Financial concerns	金融企業	6,902,093	28.71%	5,602,403	9.41%
	- Stockbrokers	股票經紀	-	-	-	-
	- Wholesale and retail trade	批發及零售業	130,891	46.13%	466,516	84.96%
	- Manufacturing	製造業	119,077	-	90,369	-
	- Transport and transport equipment	運輸及運輸設備	-	-	-	-
	- Recreational activities	康樂活動	-	-	-	-
	- Information technology	資訊科技	362,727	-	362,727	-
	- Others	其他	601,749	-	240,000	-
	Loans and advances for use in Hong Kong	在香港使用之貸款及墊款	10,115,945	26.60%	7,679,634	12.02%
	Trade Financing	貿易融資	-	-	-	-
	Loans and advances for use outside Hong Kong	在香港以外使用之貸款及墊款	8,428,058	66.76%	4,849,810	53.36%
			18,544,003	44.85%	12,529,444	28.02%
(b)	Analysis by geographical segments	按地區劃分				
			客戶貸款及墊款 Loans and advances to customers 港幣千元/ HKD'000	已減值客戶貸款及墊款 Impaired loans and advances to customers 港幣千元/ HKD'000	客戶逾期貸款及墊款 Overdue loans and advances to customers 港幣千元/ HKD'000	預期信用減值準備 ECL allowance 港幣千元/ HKD'000
	As of 30 June 2023	於2023年6月30日				
	- Hong Kong	香港	11,776,058	-	342,000	46,885
	- Mainland China	中國	6,120,235	-	-	3,077
	- Others	其它	647,710	-	-	3,424
			18,544,003	-	342,000	53,386
	As of 31 December 2022	於2022年12月31日				
	- Hong Kong	香港	10,331,137	-	-	44,712
	- Mainland China	中國	2,128,131	-	-	1,390
	- Others	其它	70,176	-	-	706
			12,529,444	-	-	46,808

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

(a) **Overdue loans and advances** 逾期貸款及墊款

於2023年6月30日並無逾期三個月以上的貸款及墊款及於2022年12月31日並無逾期貸款及墊款。
 There were no overdue loans and advances for more than 3 months as at 30 June 2023 and no overdue loans and advances as at 31 December 2022.

(b) **Rescheduled assets** 重組資產

於2023年6月30日及2022年12月31日並無其他重組資產。
 There were no rescheduled assets as at 30 June 2023 and 31 December 2022.

(c) **Other overdue assets** 其他逾期資產

於2023年6月30日及2022年12月31日並無其他逾期資產。
 There were no other overdue assets as at 30 June 2023 and 31 December 2022.

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

於2023年6月30日及2022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 2023 and 31 December 2022.

4 **International claims** 國際債權

		港幣百萬元 / HKD Million				
		銀行 Banks	官方機構 Official sector	非銀行私營機構 Non-bank private sector		總額 Total
				非銀行金融機 構 Non-bank financial institutions	非金融私營機 構 Non-financial private sector	
As of 30 June 2023	於2023年6月30日					
Offshore centres	離岸中心	1,473	-	2,840	3,006	7,319
Of which: Hong Kong	其中: 香港	1,473	-	2,840	2,771	7,084
Developing Asia-Pacific	發展中亞太區國家	17,809	1,191	2,126	9,792	30,918
Of which: Mainland China	其中: 中國	17,809	1,191	2,126	9,792	30,918
Others	其它	1,397	2,236	4	-	3,637
		<u>20,679</u>	<u>3,427</u>	<u>4,970</u>	<u>12,798</u>	<u>41,874</u>
As of 31 December 2022	於2022年12月31日					
Offshore centres	離岸中心	1,297	-	1,853	1,603	4,753
Of which: Hong Kong	其中: 香港	1,297	-	1,853	1,603	4,753
Developing Asia-Pacific	發展中亞太區國家	16,757	1,287	3,434	6,478	27,956
Of which: Mainland China	其中: 中國	16,757	1,090	3,434	6,478	27,759
Others	其它	2,591	1,236	-	-	3,827
		<u>20,645</u>	<u>2,523</u>	<u>5,287</u>	<u>8,081</u>	<u>36,536</u>

國際債權資料披露對海外交易對手風險最終風險的所在地，並已釐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

		2023年 6月30日 30 June 2023 港幣千元/ HKD'000	2022年 12月31日 31 December 2022 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	101,267	220,477
- Note issuance and revolving underwriting facilities	票據發行及循環式包銷安排	-	-
- Other commitments	其它承諾	7,445,756	7,822,199
		<u>7,547,023</u>	<u>8,042,676</u>
Derivatives	衍生工具		
- Exchange rate-related derivative contracts	匯率關聯衍生工具合約	37,318,985	24,896,337
- Interest rate derivative contracts	利率衍生工具合約	-	-
		<u>37,318,985</u>	<u>24,896,337</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

		2023年 6月30日 30 June 2023 港幣千元/ HKD'000	2022年 12月31日 31 December 2022 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	372,524	76,016
- Interest rate derivative contracts	利率衍生工具合約	-	-
		<u>372,524</u>	<u>76,016</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	594,116	253,946
- Interest rate derivative contracts	利率衍生工具合約	-	-
		<u>594,116</u>	<u>253,946</u>

於2023年6月30日及2022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 2023 and 31 December 2022.

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 2023	於2023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	4,981,552	36,198	5,017,750
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	7,843,455	101,267	7,944,722
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	10,249,232	-	10,249,232
4. Other entities of central government not reported in item 1 above	並無於上述1項內報告的中央政府之其他機構	1,068,421	-	1,068,421
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	1,040,693	-	1,040,693
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>25,183,353</u>	<u>137,465</u>	<u>25,320,818</u>
Total assets after provisions (HKD'000)	減值準備後的資產總額(港幣千元)	<u>49,207,639</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>51.18%</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 2022	於2022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	4,346,329	145,965	4,492,294
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	4,253,439	508,287	4,761,726
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	8,952,963	331,342	9,284,305
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	197,452	-	197,452
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	1,088,956	8	1,088,964
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>18,839,139</u>	<u>985,602</u>	<u>19,824,741</u>
Total assets after provisions (HKD'000)	減值準備後的資產總額(港幣千元)	<u>43,790,434</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>43.02%</u>		

7	Currency risk	貨幣風險	港幣百萬元 / HKD Million			
			美元 USD	人民幣 CNY	歐元 EUR	日元 JPY
	As of 30 June 2023	於2023年6月30日				
	Spot assets	現貨資產	29,928	1,046	5,893	713
	Spot liabilities	現貨負債	(34,315)	(1,514)	(412)	(3)
	Forward purchases	遠期買入	16,261	7,959	17	-
	Forward sales	遠期賣出	(10,134)	(9,303)	(5,563)	(671)
	Net options position	期權盤淨額	(2,638)	2,524	(34)	148
	Net long / (short) position	長/(短)盤淨額	(898)	712	(99)	187
	As of 31 December 2022	於2022年12月31日				
	Spot assets	現貨資產	28,943	568	3,689	1
	Spot liabilities	現貨負債	(30,696)	(1,842)	(128)	-
	Forward purchases	遠期買入	8,682	4,688	4	-
	Forward sales	遠期賣出	(6,827)	(4,071)	(3,673)	-
	Net options position	期權盤淨額	(946)	955	(9)	-
	Net long / (short) position	長/(短)盤淨額	(844)	298	(117)	1

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2023年6月30日及2022年12月31日並無結構性資產/(負債)。

There was no structural assets/(liabilities) as at 30 June 2023 and 31 December 2022.

8	Liquidity Maintenance Ratio	流動性維持比率	Average liquidity maintenance ratio	
			2023年 Year 2023	2022年 Year 2022
	Average liquidity maintenance ratio	平均流動性維持比率		
	Second quarter	第二季度	76.28%	152.43%

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	
			2023年6月30日 30 June 2023 人民幣百萬元 / RMB Million	2022年12月31日 31 December 2022 人民幣百萬元 / RMB Million
	Capital adequacy ratio	資本充足比率	11.83%	11.60%
	Total equity	權益總額	179,465	165,930

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	
			2023年6月30日 30 June 2023 人民幣百萬元 / RMB Million	2022年12月31日 31 December 2022 人民幣百萬元 / RMB Million
	Total assets	總資產	2,912,260	2,621,930
	Total liabilities	總負債	2,732,795	2,456,000
	Total loans and advances to customers	總客戶貸款	1,653,087	1,525,030
	Total customer deposits	總客戶存款	1,822,985	1,681,443

			未經審計 / Unaudited	
			2023年 1月1日至6月30日 1 January 2023 to 30 June 2023 人民幣百萬元 / RMB Million	2022年 1月1日至6月30日 1 January 2022 to 30 June 2022 人民幣百萬元 / RMB Million
	Pre-tax profit	除稅前盈利	9,378	8,489

浙商銀行股份有限公司(香港分行)
截至2023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 2023 (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)