浙商銀行股份有限公司(香港分行) 截至2025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 2025 (UNAUDITED)

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

INCOME STATEMENT

利潤表

		2025年 1月1日至 6月30日 1 January 2025 to 30 June 2025 港幣千元 / HKD'000	2024年 1月1日至 6月30日 1 January 2024 to 30 June 2024 港幣千元 / HKD'000
Interest income	利息收入	1,515,380	1,299,290
Interest expense	利息支出	(1,089,688)	(989,312)
Net interest income	凈利息收入	425,692	309,978
Gains less losses arising from trading activities	買賣性質外匯業務淨利潤		
in foreign currencies	/(虧損)	61,066	350,771
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)	175	710
Gains less losses arising from trading in interest rate derivatives	買賣性質利率衍生工具淨利潤 /(虧損)	255	(354,659)
Gains less losses arising from financial assets at	公允價值計量且其變動計入當期損益		(', /
fair value through profit or loss	的金融資產淨利潤/(虧損)	14,672	12,719
Gains less losses on disposal of financial assets at	出售公允價值計量且其變動計入其他綜合		
fair value through other comprehensive income	收益的金融資產淨利潤/(虧損)	24,111	(6,866)
Fees and commission income	手續費及佣金收入	158,031	429,401
Fees and commission expense	手續費及佣金支出	(5,857)	(3,452)
Operating income	經營收入	678,145	738,602
Staff and rental expenses	員工及租金支出	(94,255)	(86,820)
Other expenses	其他支出	(14,739)	(14,589)
Operating profit before impairment	減值撥備前之經營利潤	569,151	637,193
Change in expected credit losses ("ECL")	預期信用損失變動	(105,910)	3,240
Profit before taxation	稅前利潤	463,241	640,433
Taxation expense	稅項支出	(76,857)	(107,909)
Profit after taxation	稅後利潤	386,384	532,524

渐商銀行股份有限公司(香港分行) 截至2025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 2025 (UNAUDITED)

STATEMENT OF FINANCIAL POSITION

財務狀況表

Assets	資產	2025年 6月30日 30 June 2025 港幣千元 / HKD'000	2024年 12月31日 31 December 2024 港幣千元 / HKD'000
Assets			
Cash and balances with banks	現金及銀行結餘	919,737	4,654,386
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	500,000	
Amounts due from head office and overseas offices	應收總行及海外辦事處款項	2,505,303	4,204,962
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	20,514	38,787
Trade bills	貿易票據	309,170	118,059
Certificates of deposit held	持有的存款證	5,430,173	2,989,904
Financial assets at fair value through other comprehensive income	公允價值計量且其變動計人其他綜合收益 的金融資產	22,662,800	24,332,861
Debt securities held measured at amortised cost	持有攤餘成本計量的債務證券	164,414	9
Loans and receivables - Loans and advances to customers - Accrued interest	貸款及應收款項 客戶貸款及墊款 應計利息	36,510,774 536,223	33,375,591 448,780
ECL allowance	預期信用減值準備	(265,495)	(588,290)
Fixed assets	固定資產	24,552	36,176
Other assets	其他資產	486,223	846,919
Total assets	資產總額	69,804,388	70,458,135
Reserves and Liabilities	儲備及負債		
Deposits and balances from banks	尚欠銀行存款及結餘	1,881,534	9,506,976
Demand deposits and current accounts	活期存款及往來帳戶	223,820	169,596
Savings deposits	储蓄存款	10,392,308	6,869,611
Time, call and notice deposits	定期、短期通知及通知存款	27,973,931	25,145,052
Amounts due to other financial institutions	結欠其他金融機構的金額	3,292	3,177,410
Amounts due to head office and overseas offices	結欠總行及海外辦事處的金額	25,465,289	23,020,810
Other liabilities	其他負債	1,087,353	727,275
Total liabilities	負債總額	67,027,527	68,616,730
Retained earnings	未分配利潤	2,904,726	2,518,342
Investment revaluation reserve, net of deferred tax	重估投資儲備,已扣減遞延所得稅	(127,865)	(676,937)
Total reserves	儲備總額	2,776,861	1,841,405
Total reserves and liabilities	儲備及負債總額	69,804,388	70,458,135

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	Loa	ns and advances to customers	客戶貸款及墊款					
大田				2025年	6月30日			
RKD000				30 Jur	ne 2025	31 Decen		
(a) Analysis by industry sectors 按行素分類劃分 Industrial, commercial and financial - Property development - 物業發度 3,052,415 - 2,226,464 - Property development - 物業發度 260,000 100,00% 254,811 100,00% - Property investment - 物業發度 260,000 100,00% 254,811 100,00% - Property investment - 物業發度 260,000 100,00% 254,811 100,00% - Property investment - 小表达数度 2,000,000 100,00% 254,811 100,00% - Property investment - 小表达数度 2,000,000 100,00% 254,811 100,00% - Property investment - 小表达数度 2,000,000 100,00% 254,811 100,00% - Property investment - 小表达数度 2,000,000 100,00% 254,811 10,000% - Property investment - 小表达数度 2,000,000 100,00% 254,811 10,000% - Property investment - 小表达数度 2,000,000 100,00% 254,811 10,000% - Property investment - 小表达数度 2,000,000 - Property investment - Property investment - 小表达数度 2,000,000 - Property investment -				港幣千元	抵押品佔比	港幣千元	抵押品佔比	
Industrial, commercial and financial				HKD'000		HKD'000	*	
Property development 特廉發展 3,032,415 - 2,226,464 - 10,000% Property investment 特別投資 260,000 100,00% 254,811 100,00% - Financial concerns 金融企業 9,485,558 14,71% 8,599,054 16,45% - Wholesale and retail trade 批優及會業	(a)	Analysis by industry sectors	按行業分類劃分					
- Property investment		Industrial, commercial and financial	工商金融					
Financial concerns		- Property development	物業發展	3,052,415	72	2,226,464	2	
Stockbrokers 股票經過 -		- Property investment	物業投資	260,000	100.00%	254,811	100.00%	
With Companies Wit		- Financial concerns	金融企業	9,485,558	14.71%	8,599,054	16.45%	
- Wholesale and retail trade		- Stockbrokers	股票經紀	27	/.EX		9	
- Manufacturing 製造業 174,741 - 107,527 - 7 Transport and transport equipment 運輸及運輸設備 746,010 - 504,666 - 1		- Wholesale and retail trade		5	(6)			
- Transport and transport equipment - Recreational activities		- Manufacturing		174,741	9	107,527	-	
- Recreational activities				746,010		504,666	5	
- Information technology - Others - O					E			
- Others 接他 2,716,471 35.58% 2,810,615 23.30% Loans and advances for use in Hong Kong Trade Financing Loans and advances for use outside Hong Kong 上版的 大型 22,222 100,00% 22,2467 (20%) 36,510,774 393.84% 33,375,591 36.06% 36,510,774 393.84% 33,375,591 36.06% 36,510,774 393.84% 33,375,591 36.06% 36,510,774 393.84% 33,375,591 36.06% 36,510,774 393.84% 33,375,591 36.06% 36,510,774 393.84% 33,375,591 36.06% 36,510,774 393.84% 33,375,591 36.06% 36,510,774 393.84% 37,500 22,826,70 (20%) 22,826,					116	362,727		
Loans and advances for use in Hong Kong Trade Financing Loans and advances for use outside Hong Kong Loans and Advances to customers ½		2.5		2.716.471	35.58%	2,810,615	23.30%	
Trade Financing Trade Financing Loans and advances for use outside Hong Kong Exhibit Loans and advances for use outside Hong Kong Loans and advances for use outside Hong Kong Exhibit Loans and advances to customers Part Par								
Loans and advances for use outside Hong Kong 在香港以外使用之貸款及墊款 19,957,788 59.75% 18,487,505 52.40% 36.510,774 39.84% 33,375,591 36.06% 36.510,774 39.84% 33,375,591 36.06% 36.510,774 39.84% 33,375,591 36.06% 36.510,774 39.84% 33,375,591 36.06% 36.510,774 39.84% 33,375,591 36.06% 36.510,774 39.84% 33,375,591 36.06% 36.510,774 39.84% 33,375,591 36.06% 36.510,774 39.84% 33,375,591 36.06% 36.510,774 34.000 34.000 34.000 218,022 36.510,774 34.000 34.000 34.000 218,022 36.510,774 34.000 34.0							100.00%	
大きな 大き		_			59.75%		52,40%	
接地區劃分 接地區劃分 接地區劃分 接地區劃分 接地區劃分 接標		Loans and advances for also outside from 12015	在自己以外区内之具然及至然					
Record	(b)	Analysis by geographical segments	按地區劃分					
- Hong Kong 香港 19,239,580 342,000 342,000 218,022 - Mainland China 中國 13,377,434 - - 8,513 - Others 其它 3,893,760 - - - 3,678 As of 31 December 2024 於2024年12月31日 - Hong Kong 香港 17,813,711 342,000 342,000 222,467 - Mainland China 中國 11,614,054 - - 6,388 - Others 其它 3,947,826 - - 5,244				款 Loans and advances to customers 港幣千元 /	Impaired loans and advances to customers 港幣千元 /	及墊款 Overdue loans and advances to customers 港幣千元/	準備 ECL allowance 港幣千元 /	
- Mainland China 中國 13,377,434 - - 8,513 - Others 其它 3,893,760 - - 3,678 36,510,774 342,000 342,000 230,213 As of 31 December 2024 As of 31 December 2024 於2024年12月31日 - Hong Kong 香港 17,813,711 342,000 342,000 222,467 - Mainland China 中國 11,614,054 - - 6,388 - Others 其它 3,947,826 - - 5,244		As of 30 June 2025	於2025年6月30日					
- Mainland China 中國 13,377,434 - - 8,513 - Others 其它 3,893,760 - - 3,678 36,510,774 342,000 342,000 230,213 As of 31 December 2024 於2024年12月31日 - Hong Kong 香港 17,813,711 342,000 342,000 222,467 - Mainland China 中國 11,614,054 - - 6,388 - Others 其它 3,947,826 - - 5,244		- Hong Kong	香港	19,239,580	342,000	342,000	218,022	
- Others 其它 3,893,760 3,678 36,510,774 342,000 342,000 230,213 As of 31 December 2024 於2024年12月31日 - Hong Kong 香港 17,813,711 342,000 342,000 222,467 - Mainland China 中國 11,614,054 6,388 - Others 其它 3,947,826 5,244				13,377,434	18-3	S=8	8,513	
As of 31 December 2024 於2024年12月31日 - Hong Kong 香港 17,813,711 342,000 342,000 222,467 - Mainland China 中國 11,614,054 6,388 - Others 其它 3,947,826 5,244		- Others	• • •	3,893,760	-		3,678	
- Hong Kong 香港 17,813,711 342,000 342,000 222,467 - Mainland China 中國 11,614,054 - - 6,388 - Others 其它 3,947,826 - - 5,244				36,510,774	342,000	342,000	230,213	
- Mainland China 中國 11,614,054 - - 6,388 - Others 其它 3,947,826 - - 5,244		As of 31 December 2024	於2024年12月31日					
- Mainland China 中國 11,614,054 - - 6,388 - Others 其它 3,947,826 - - 5,244		Hong Vong	未 进	17 813 711	342 000	342 000	222 467	
- Others			–		,	342,000	,	
7				, ,		-		
33,373,391 342,000 342,000 234,099		- Others	共七		242,000	342 000		
				33,373,391	342,000	342,000	234,033	

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, rescheduled assets and repossessed assets

逾期、重組資產及收回資產

(a) Overdue loans and advances

逾期貸款及墊款

		2025年 6月30日 30 June 2025 港幣千元 / HKD'000	2024年 12月31日 31 December 2024 港幣千元 / HKD'000
Gross amount of overdue loans and advances to customers more than 1 months but not than 3 months more than 3 months but not than 6 months nore than 6 months but not more than 1 year more than one year	逾期客戶貸款及墊款慮額 一個月以上至三個月 三個月以上至六個月 六個月以上至一年 一年以上	342,000 342,000	342,000 342,000
Percentage of overdue loans and advances to customers to total loans and advances to customers	逾期占客戶貸款及墊款總額的百分比	0,94%	1,02%
Impairment allowance for overdue loans and advances to	逾期客戶貸款及墊款減值準備		
customers - Stage 3	-第三階段	179,442	173,981
Market value of collateral in respect of overdue loans and advances to customers	逾期客戶貸款及墊款的抵押品市值	342,000	342,000
Covered portion of overdue loans and advances to customers	逾期客戶貸款及墊款涵蓋部分	342.000	342.000
Uncovered portion of overdue loans and advances to customers	逾期客戶貸款及墊款非涵蓋部分		*

若抵押品價值超出贷款及墊款總額,只計入相等於貸款及墊款總額的抵押品金額。

Where collateral values are greater than the gross loans and advances amount, only the amount of collateral up to the gross loans and advances is included

(b) Other overdue assets

其他逾期資產

		2025年 6月30日 30 Juno 2025 港幣千元 / HKD'000	2024年 12月31日 31 December 2024 港幣千元 / HKD'000
Accrued interest of overdue loans and advances to customers	逾期客戶貸款及墊款應計利息		
 more than 1 months but not than 3 months 	一個月以上至三個月		29,805
 more than 3 months but not than 6 months 	三個月以上至六個月		65
 more than 6 months but not more than 1 year 	六個月以上至一年	47,689	25
- more than one year	一年以上		
		47.689	29,805
Overdue debt seucirites at fair value through other comprehensive income and accrued interest	逾期公允價值計量且其變動計入其他 綜合收益的債務證券及應計利息		
- more than 3 months but not than 6 months	三個月以上至六個月	2	
- more than 6 months but not more than 1 year	六個月以上至一年	₩	20,337
- more than one year	一年以上	≘	39,164
			59,501

(c) Rescheduled and repossessed assets

重組及收回資產

於2025年上半年,分行透過遮洋集團債券重組取得重組債券。 During the first-half of year 2025, the Branch obtained restructured bonds through Sino-Ocean Group's bond restructuring.

於2025年6月30日持有收回資產的市值為20.514港幣干元。 The market value of the repossessed assets was HKD20,514 in thousand as at 30 June 2025

於2024年12月31日並無重組及收回資產。 There were no rescheduled and repossessed assets as at 31 December 2024.

Impaired loans and advances

減值貸款及墊款

		2025年 6月30日 30 June 2025 港幣千元 / HKD'000	2024年 12月31日 31 December 2024 港幣千元 / HKD'000
Impaired loans and advances to customers	減值客戶貸款及墊款	342,000	342,000
Impairment allowance for impaired loans and advances to customers - Stage 3	減值客戶貸款及墊款的減值準備 -第三階段	179,442	173,981
Percentage of impaired loans and advances to customers to total loans and advances to customers	減值客戶貸款及墊款占客戶貸款及 墊款總額的百分比	0,94%	1,02%
Market value of collateral in respect of impaired loans and advances to customers	減值客戶貸款及墊款的抵押品市值	342,000	342,000

若抵押品價值超出貸款及墊款總額,只計入相等於貸款及墊款總額的抵押品金額。

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

4 International claims

國際債權

港幣百萬元 / HKD Million

		HKD Million				
		8		非銀行私營機構 No	n-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 30 June 2025	於2025年6月30日					
Of Tshore centres	蔵岸中心	1,537	478	5,048	4,482	11,545
Of which: Hong Kong	其中: 香港	1,537	478	5,048	3,742	10,805
Developing Asia-Pacific	發展中亞太區國家	12,907	1,531	1,905	16,046	32,389
Of which: Mainland China	其中:中國	12,907	1,531	1,905	16,046	32,389
Others	其它	3,338	10,903	564	406	15,211
		17,782	12,912	7,517	20,934	59,145
As of 31 December 2024	於2024年12月31日					
Offishore centres	離岸中心	1,812	153	4,531	3,396	9,892
Of which: Hong Kong	其中: 香港	1,812	153	4,531	2,307	8,803
Developing Asia-Pacific	發展中亞太區富家	17,198	1,356	1,114	15,007	34,675
Of which: Mainland China	其中: 中國	17,198	1,356	1,114	15,007	34,675
Others	其它	2,505	13,036	_	70	15,611
	_	21,515	14,545	5,645	18,473	60,178

國際債権資料披露對海外交易對手風險銷機終風險的所在地,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罵家的一方攝保,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于交易對手的所在地,風險便確認為由一個噩家轉移到另一個國家。當某一地區的風險額占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按霧。

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

		2025年 6月30日 30 June 2025 港幣千元 / HKD'000	2024年 12月31日 31 December 2024 港幣千元 / HKD'000
(a) Contractual or notional amounts	合約或名義金額		
Contingent liabilities and commitments Direct credit substitutes Transaction-related contingent items Trade-related contingencies Note issuance and revolving underwriting facilities Other commitments	或然負債及承諾 直接信貸替代項目 交易關聯或有項目 貿易關聯或有項目 票據發行及循環式包銷安排 其它承諾	65,766 746,277 6,968,058 7,780,101	14,823 - 493,633 - 4,262,264 - 4,770,720
Derivatives - Exchange rate-related derivative contracts - Interest rate derivative contracts	衍生工具 匯率關聯衍生工具合約 利率衍生工具合約	51,821,244 - - 51,821,244	23,261,650
次本色体主从的人约式夕美全好借为资源色	医主口出去结洁的衣息量 並不代表風險價值。		

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

		2025年 6月30日 30 June 2025 港幣千元 / HKD'000	2024年 12月31日 31 December 2024 港幣千元 / HKD'000
Fair value assets - Exchange rate-related derivative contracts - Interest rate derivative contracts	公允價值資產 匯率關聯衍生工具合約 利率衍生工具合約	258,839 - - 258,839	258,839
Fair value liabilities Exchange rate-related derivative contracts Interest rate derivative contracts	公允價值負債 匯率關聯衍生工具合約 利率衍生工具合約	124,494 - 124,494	129,857

於2025年6月30日及2024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 2025 and 31 December 2024.

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 On-balance sheet exposures 港幣千元 / HKD'000	資產負債表外 風險承擔 Off-balance sheet exposures 港幣千元 / HKD'000	總額 Total 港幣千元 / HKD'000
As	of 30 June 2025	於2025年6月30日			
	Central government, central government-owned entities and their subsidiaries and joint ventures ("JVs") Local governments, local	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 地方政府、屬地方政府擁	7,192,505	9,194	7,201,699
3.	government-owned entities and their subsidiaries and JVs PRC nationals residing in Mainland China or other entities incorporated in	有之機構與其附屬公司及 合營企業 居住中國內地的中國公民 或其他於境內註冊成立之	10,334,984	247,770	10,582,754
	Mainland China and their subsidiaries and JVs Other entities of central government	其他機構與其附屬公司及 合營企業 並無於上述1項內報告的中	18,339,317	1,091,003	19,430,320
5.	not reported in item 1 above Other entities of local governments	央政府之其他機構 並無於上述2項內報告的地	2,000,935	5	2,000,935
6.	not reported in item 2 above PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in	方政府之其他機構 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	166,076	ŧ.	166,076
7.	Mainland China Other counterparties where the exposures are considered by the reporting institution to be non-bank	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	1,525,274	106,203	1,631,477
	Mainland China exposures		39,559,091	1,454,170	41,013,261
Tota	al assets after provisions (HKD'000)	減值準備後的資產總額(港幣千元)	69,804,388		
On-l	balance sheet exposures as % of total ts	資產負債表內風險承擔占資 產總額的百分比	56.67%		

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 2024	於2024年12月31日			
Central government, central	中央政府、屬中央政府擁			
government-owned entities and their subsidiaries and JVs	有之機構與其附屬公司及 合營企業	7,134,178	28,036	7,162,214
Local governments, local	一言正果 地方政府、屬地方政府擁	7,151,170	20,050	.,,-
government-owned entities and their	有之機構與其附屬公司及			
subsidiaries and JVs	合營企業	8,265,215	217,247	8,482,462
PRC nationals residing in Mainland	居住中國內地的中國公民			
China or other entities incorporated in	或其他於境內註冊成立之			
Mainland China and their subsidiaries	其他機構與其附屬公司及	10 ((0 270	545,692	20,214,071
and JVs	合營企業 	19,668,379	343,092	20,214,071
4. Other entities of central government	並無於上述1項內報告的中	1,165,213	:01	1,165,213
not reported in item 1 above	央政府之其他機構	1,105,215		1,105,215
5. Other entities of local governments	並無於上述2項內報告的地			:=
not reported in item 2 above 6. PRC nationals residing outside	方政府之其他機構 居住中國內地以外的中國	-		
Mainland China or entities	公民或於境外註冊之其他			
incorporated outside Mainland China	機構,其於中國內地使用			
where the credit is granted for use in	之信貸			
Mainland China	ZIER	1,486,600	98,794	1,585,394
7. Other counterparties where the	其他被申報機構視作中國			
exposures are considered by the	內地非銀行交易對手的風			
reporting institution to be non-bank	險承擔			
Mainland China exposures				
		37,719,585	889,769	38,609,354
Total assets after provisions (HKD'000)	減值準備後的資產總額(港幣千元)	70,458,135		
On-balance sheet exposures as % of total	資產負債表內風險承擔占資			
assets	產總額的百分比	53.53%		

7	Currency risk	貨幣風險				
				港幣百	萬元 /	
				HKD I	Million	
			美元 USD	人民幣 CNY	歐元 EUR	日元 JPY
	As of 30 June 2025	於2025年6月30日				
	Spot assets	現貨資產	32,466	7,686	4,992	9,521
	Spot liabilities	現貨負債	(31,953)	(9,178)	(326)	(8,393)
	Forward purchases	遠期買入	22,622	12,615	1,953	6,661
	Forward sales	遠期賣出	(19,937)	(13,576)	(6,536)	(7,663)
	Net options position	期權盤淨額	(99)	99	-	
	Net long / (short) position	長/(短)盤淨額	3,099	(2,354)	83	126
	As of 31 December 2024	於2024年12月31日				
	Spot assets	現貨資產	38,639	5,044	3,668	8,160
	Spot liabilities	現貨負債	(39,917)	(7,703)	(2)	(6,343)
	Forward purchases	遠期買入	12,463	6,209	32	739
	Forward sales	遠期賣出	(9,300)	(5,505)	(3,711)	(2,472)
	Net options position	期權盤淨額	(188)	188	20.	
	Net long / (short) position	長/(短)盤淨額	1,697	(1,767)	(13)	84

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2025年6月30日及2024年12月31日並無結構性資產/(負債)。

There was no structural assets/(liabilities) as at 30 June 2025 and 31 December 2024.

8 Liquidity Maintenance Ratio	流動性維持比率
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Average liquidity maintenance ratio 平均流動性維持比率

2025年 2024年 Year 2025 Year 2024

72.48% Second quarter 第二季度

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,

浙商銀行股份有限公司(香港分行) 補充財務資料(績) CHINA ZHESHANG BANK CO., LTD. (HONG KONG BRANCH) SUPPLEMENTARY FINANCIAL INFORMATION (CONTINUED)

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

RMB Million

 2025年6月30日
 2024

 30 June 2025
 31 De

 人民幣百萬元 /
 人長

2024年12月31日 31 December 2024 人民幣百萬元 / RMB Million

....

12.31%

12.61%

Capital adequacy ratio Total equity 資本充足比率 權益總額

204,382

202,743

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 2025年6月30日 30 June 2025 人民幣百萬元 / RMB Million	2024年12月31日 31 December 2024 人民幣百萬元 / RMB Million
	Total assets Total liabilities Total loans and advances to customers Total customer deposits	總資產 總負債 總客戶貸款 總客戶存款	3,346,485 3,142,103 1,888,532 2,065,814	3,325,539 3,122,796 1,857,116 1,922,289
			未經審計 / Unaudited 2025年 1月1日至6月30日 1 January 2025 to 30 June 2025 人民幣百萬元 / RMB Million	未經審計 / Unaudited 2024年 1月1日至6月30日 I January 2024 to 30 June 2024 人民幣百萬元 / RMB Million
	Pre-tax profit	除稅前盈利	9,695	9,741

浙商銀行股份有限公司(香港分行) 截至2025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 2025 (UNAUDITED)

遵從情況聲明 STATEMENT OF COMPLIANCE

畫本人所知,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)