

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	淨利息收入	425,692	309,978
Gains less losses arising from trading activities in foreign currencies	買賣性質外匯業務淨利潤 /(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 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)	14,672	12,719
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)	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

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)

STATEMENT OF FINANCIAL POSITION

財務狀況表

		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	資產		
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	距離合約到期日超過1個月但不超過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入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	-
Loans and receivables	貸款及應收款項		
- Loans and advances to customers	客戶貸款及墊款	36,510,774	33,375,591
- Accrued interest	應計利息	536,223	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	儲蓄存款	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

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	逾期客戶貸款及墊款總額		
- more than 1 months but not than 3 months	一個月以上至三個月	*	342,000
- more than 3 months but not than 6 months	三個月以上至六個月	*	*
- more than 6 months but not more than 1 year	六個月以上至一年	342,000	*
- more than one year	一年以上	*	*
		<u>342,000</u>	<u>342,000</u>
Percentage of overdue loans and advances to customers to total loans and advances to customers	逾期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 customers	逾期客戶貸款及墊款減值準備		
- 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.

(b) Other overdue assets

其他逾期資產

		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
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	*	*
- more than 6 months but not more than 1 year	六個月以上至一年	47,689	*
- more than one year	一年以上	*	*
		<u>47,689</u>	<u>29,805</u>
Overdue debt securities 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	*	*
- 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
		<u>*</u>	<u>59,501</u>

(c) Rescheduled and repossessed assets

重組及收回資產

於2025年上半年，分行透過遠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港幣千元。
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.

3 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	減值客戶貸款及墊款的減值準備		
- Stage 3	- 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				
		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 30 June 2025	於2025年6月30日					
Offshore centres	離岸中心	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					
Offshore 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	發展中亞太區國家	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

國際債權資料披露對海外交易對手風險頭最終風險的所在地，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

		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	或然負債及承諾		
- Direct credit substitutes	直接信貸替代項目	65,766	14,823
- Transaction-related contingent items	交易關聯或有項目	-	-
- Trade-related contingencies	貿易關聯或有項目	746,277	493,633
- Note issuance and revolving underwriting facilities	票據發行及循環式包銷安排	-	-
- Other commitments	其它承諾	6,968,058	4,262,264
		<u>7,780,101</u>	<u>4,770,720</u>
Derivatives	衍生工具		
- Exchange rate-related derivative contracts	匯率關聯衍生工具合約	51,821,244	23,261,650
- Interest rate derivative contracts	利率衍生工具合約	-	-
		<u>51,821,244</u>	<u>23,261,650</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

		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	公允價值資產		
- Exchange rate-related derivative contracts	匯率關聯衍生工具合約	258,839	258,839
- Interest rate derivative contracts	利率衍生工具合約	-	-
		<u>258,839</u>	<u>258,839</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	124,494	129,857
- Interest rate derivative contracts	利率衍生工具合約	-	-
		<u>124,494</u>	<u>129,857</u>

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			
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	7,192,505	9,194	7,201,699
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	10,334,984	247,770	10,582,754
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	18,339,317	1,091,003	19,430,320
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	2,000,935	-	2,000,935
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	166,076	-	166,076
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	1,525,274	106,203	1,631,477
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>39,559,091</u>	<u>1,454,170</u>	<u>41,013,261</u>
Total assets after provisions (HKD'000)	減值準備後的資產總額(港幣千元)	<u>69,804,388</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>56.67%</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 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 31 December 2024	於2024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	7,134,178	28,036	7,162,214
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	8,265,215	217,247	8,482,462
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	19,668,379	545,692	20,214,071
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	1,165,213	-	1,165,213
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	1,486,600	98,794	1,585,394
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>37,719,585</u>	<u>889,769</u>	<u>38,609,354</u>
Total assets after provisions (HKD'000)	減值準備後的資產總額(港幣千元)	<u>70,458,135</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>53.53%</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 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	-	-
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

Average liquidity maintenance ratio		平均流動性維持比率		2025年 Year 2025	2024年 Year 2024
Second quarter	第二季度			91.62%	72.48%

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	
		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
Capital adequacy ratio	資本充足比率	12.31%	12.61%
Total equity	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

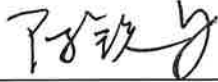
		未經審計 / Unaudited	
		2025年6月30日 30 June 2025 人民幣百萬元 / RMB Million	2024年12月31日 31 December 2024 人民幣百萬元 / RMB Million
Total assets	總資產	3,346,485	3,325,539
Total liabilities	總負債	3,142,103	3,122,796
Total loans and advances to customers	總客戶貸款	1,888,532	1,857,116
Total customer deposits	總客戶存款	2,065,814	1,922,289

		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 1 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

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)