浙商銀行股份有限公司(香港分行)
截至2026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 2026 (UNAUDITED)

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

INCOME STATEMENT 利潤表

		2026年1月1日至6月30日 1 January 2026 to 30 June 2026 港幣千元 / HKD'000	2025年1月1日至6月30日 1 January 2025 to 30 June 2025 港幣千元 / HKD'000
Interest income	利息收入	1,586,904	1,515,380
Interest expense	利息支出	(1,119,733)	(1,089,688)
Net interest income	**淨利息收入**	**467,171**	**425,692**
Gains less losses arising from trading activities in foreign currencies	買賣性質外匯業務淨利潤/(虧損)	(6,854)	61,066
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)	(1,674)	175
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)	12	255
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)	6,507	14,672
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)	35,727	24,111
Fees and commission income	手續費及佣金收入	72,227	158,031
Fees and commission expense	手續費及佣金支出	(7,641)	(5,857)
Operating income	**經營收入**	**565,475**	**678,145**
Staff and rental expenses	員工及租金支出	(105,587)	(94,255)
Other expenses	其他支出	(21,555)	(14,739)
Operating profit before impairment	**減值撥備前之經營利潤**	**438,333**	**569,151**
Change in expected credit losses ("ECL")	預期信用損失變動	(22,536)	(105,910)
Profit before taxation	**稅前利潤**	**415,797**	**463,241**
Taxation expense	稅項支出	(68,651)	(76,857)
Profit after taxation	**稅後利潤**	**347,146**	**386,384**

STATEMENT OF FINANCIAL POSITION 財務狀況表

		2026年6月30日 30 June 2026 港幣千元 / HKD'000	2025年12月31日 31 December 2025 港幣千元 / HKD'000
Assets	**資產**		
Cash and balances with banks	現金及銀行結餘	1,644,060	320,450
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	267,902	-
Loans to banks	銀行貸款	2,391,930	1,751,130
Amounts due from head office and overseas offices	應收總行及海外辦事處款項	4,546,948	2,292,288
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	39,157	-
Trade bills	貿易票據	-	17,568
Certificates of deposit held	持有的存款證	4,041,336	5,331,625
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	31,595,527	26,001,289
Debt securities held measured at amortised cost	持有攤餘成本計量的債務證券	1,212,175	501,282
Loans and receivables	貸款及應收款項		
- Loans and advances to customers	客戶貸款及墊款	39,338,700	35,138,277
- Accrued interest	應計利息	718,659	548,123
ECL allowance	預期信用減值準備	(121,314)	(98,778)
Fixed assets	固定資產	21,917	16,659
Other assets	其他資產	1,767,642	983,350
Total assets	**資產總額**	87,464,639	72,803,263
Reserves and Liabilities	**儲備及負債**		
Deposits and balances from banks	尚欠銀行存款及結餘	16,136,725	6,181,467
Demand deposits and current accounts	活期存款及往來帳戶	226,044	399,489
Savings deposits	儲蓄存款	8,112,931	6,974,754
Time, call and notice deposits	定期、短期通知及通知存款	28,011,051	27,697,403
Amounts due to other financial institutions	結欠其他金融機構的金額	493,165	-
Amounts due to head office and overseas offices	結欠總行及海外辦事處的金額	27,172,617	27,717,170
Certificates of deposit issued	已發行存款證	2,183,924	-
Other liabilities	其他負債	1,944,311	771,218
Total liabilities	**負債總額**	84,280,768	69,741,501
Retained earnings	未分配利潤	3,360,532	3,013,386
Investment revaluation reserve, net of deferred tax	重估投資儲備，已扣減遞延所得稅	(176,661)	48,376
Total reserves	**儲備總額**	3,183,871	3,061,762
Total reserves and liabilities	**儲備及負債總額**	87,464,639	72,803,263

1 Loans and advances to customers 客戶貸款及墊款

(a) Analysis by industry sectors 按行業分類劃分

		2026年6月30日 30 June 2026		2025年12月31日 31 December 2025	
		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
Industrial, commercial and financial	工商金融				
- Property development	物業發展	2,630,532	-	2,169,154	-
- Property investment	物業投資	254,178	100.00%	259,641	100.00%
- Financial concerns	金融企業	11,313,631	10.39%	9,793,899	11.81%
- Stockbrokers	股票經紀	-	-	-	-
- Wholesale and retail trade	批發及零售業	548,968	-	233,484	-
- Manufacturing	製造業	399,346	-	100,000	-
- Transport and transport equipment	運輸及運輸設備	350,000	-	700,452	-
- Recreational activities	康樂活動	-	-	-	-
- Information technology	資訊科技	-	-	233,484	100.00%
- Others	其他	3,054,757	19.98%	2,362,779	28.54%
Loans and advances for use in Hong Kong	在香港使用之貸款及墊款	18,551,412	11.00%	15,852,893	14.66%
Trade Financing	貿易融資	313,696	-	311,312	-
Loans and advances for use outside Hong Kong	在香港以外使用之貸款及墊款	20,473,592	52.76%	18,974,072	53.15%
		39,338,700	32.65%	35,138,277	35.31%

(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 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 2026	於2026年6月30日				
- Hong Kong	香港	18,760,509	-	-	44,232
- Mainland China	中國	13,529,233	-	-	6,342
- Others	其它	7,048,958	-	-	15,960
		39,338,700	-	-	66,534
As of 31 December 2025	於2025年12月31日				
- Hong Kong	香港	18,481,771	-	-	44,964
- Mainland China	中國	11,387,560	-	-	4,357
- Others	其它	5,268,946	-	-	5,528
		35,138,277	-	-	54,849

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

於2026年6月30日及2025年12月31日並無逾期貸款及墊款。
There were no overdue loans and advances as at 30 June 2026 and 31 December 2025.

(b) Other overdue assets 其他逾期資產

於2026年6月30日及2025年12月31日並無其他逾期資產。
There were no other overdue assets as at 30 June 2026 and 31 December 2025.

(c) Rescheduled and repossessed assets 重組及收回資產

於2026年6月30日及2025年12月31日並無重組資產。
There were no rescheduled assets as at 30 June 2026 and 31 December 2025.

於2026年6月30日及2025年12月31日並無收回資產。
There were no repossessed assets as at 30 June 2026 and 31 December 2025.

3 Impaired loans and advances 減值貸款及墊款

於2026年6月30日及2025年12月31日並無減值貸款及墊款。
There were no impaired loans and advances as at 30 June 2026 and 31 December 2025.

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 Banks	官方機構 Official sector	非銀行金融機構 Non-bank financial institutions	非金融私營機構 Non-financial private sector	總額 Total
As of 30 June 2026	於2026年6月30日					
Offshore centres	離岸中心	1,075	460	8,540	10,125	20,200
Of which: Hong Kong	其中: 香港	1,075	460	8,540	7,789	17,864
Developing Asia-Pacific	發展中亞太區國家	14,560	2,178	694	15,223	32,655
Of which: Mainland China	其中: 中國	14,453	2,178	694	15,223	32,548
Others	其它	9,855	16,958	2,832	903	30,548
		25,490	19,596	12,066	26,251	83,403
As of 31 December 2025	於2025年12月31日					
Offshore centres	離岸中心	1,470	476	6,945	8,058	16,949
Of which: Hong Kong	其中: 香港	1,470	476	6,945	6,989	15,880
Developing Asia-Pacific	發展中亞太區國家	12,716	1,960	723	13,491	28,890
Of which: Mainland China	其中: 中國	12,616	1,960	723	13,491	28,790
Others	其它	6,773	13,122	1,106	491	21,492
		20,959	15,558	8,774	22,040	67,331

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于交易對手的所在地，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

		2026年 6月30日 30 June 2026 港幣千元 / HKD'000	2025年 12月31日 31 December 2025 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	2,720,002	2,018,847
- Note issuance and revolving underwriting facilities	票據發行及循環式包銷安排	-	-
- Other commitments	其它承諾	11,520,263	11,000,293
		14,240,265	13,019,140
Derivatives	衍生工具		
- Exchange rate-related derivative contracts	匯率關聯衍生工具合約	57,863,606	36,607,332
- Interest rate derivative contracts	利率衍生工具合約	-	-
		57,863,606	36,607,332

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

		2026年 6月30日 30 June 2026 港幣千元 / HKD'000	2025年 12月31日 31 December 2025 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	580,091	126,581
- Interest rate derivative contracts	利率衍生工具合約	-	-
		580,091	126,581
Fair value liabilities	公允價值負債		
- Exchange rate-related derivative contracts	匯率關聯衍生工具合約	522,987	110,331
- Interest rate derivative contracts	利率衍生工具合約	-	-
		522,987	110,331

於2026年6月30日及2025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 2026 and 31 December 2025.

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 2026	於2026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	5,642,703	50,000	5,692,703
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	11,747,067	1,397	11,748,464
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	19,855,974	2,080,503	21,936,477
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	1,920,218	-	1,920,218
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	174,919	-	174,919
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	1,429,233	117,505	1,546,738
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	-	-	-
		40,770,114	2,249,405	43,019,519
Total assets after provisions (HKD'000)	減值準備後的資產總額(港幣千元)	87,464,639		
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	46.61%		

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 2025	於2025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	4,741,868	40,741	4,782,609
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	9,883,279	171,243	10,054,522
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	20,030,295	2,097,442	22,127,737
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	1,995,572	-	1,995,572
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	168,802	-	168,802
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	1,394,234	114,389	1,508,623
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	-	-	-
		38,214,050	2,423,815	40,637,865
Total assets after provisions (HKD'000)	減值準備後的資產總額(港幣千元)	72,803,263		
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	52.49%		

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 2026	於2026年6月30日				
Spot assets	現貨資產	43,361	12,824	5,527	8,257
Spot liabilities	現貨負債	(41,777)	(10,553)	(2,536)	(8,183)
Forward purchases	遠期買入	23,080	16,093	170	4,420
Forward sales	遠期賣出	(25,159)	(17,186)	(3,206)	(4,362)
Net options position	期權盤淨額	34	-	-	-
Net long / (short) position	長/(短)盤淨額	(461)	1,178	(45)	132
As of 31 December 2025	於2025年12月31日				
Spot assets	現貨資產	38,112	8,514	4,659	8,938
Spot liabilities	現貨負債	(35,987)	(8,204)	(344)	(8,612)
Forward purchases	遠期買入	16,232	7,750	1,498	1,903
Forward sales	遠期賣出	(15,720)	(9,699)	(5,660)	(2,099)
Net options position	期權盤淨額	(130)	-	-	-
Net long / (short) position	長/(短)盤淨額	2,507	(1,639)	153	130

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2026年6月30日及2025年12月31日並無結構性資產/(負債)。
There was no structural assets/(liabilities) as at 30 June 2026 and 31 December 2025.

8 Liquidity Maintenance Ratio 流動性維持比率

Average liquidity maintenance ratio 平均流動性維持比率

		2026年 Year 2026	2025年 Year 2025
Second quarter	第二季度	93.84%	91.62%

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 2026年6月30日 30 June 2026 人民幣百萬元 / RMB Million	2025年12月31日 31 December 2025 人民幣百萬元 / RMB Million
Capital adequacy ratio	資本充足比率	11.55%	12.12%
Total equity	權益總額	211,445	207,335

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 2026年6月30日 30 June 2026 人民幣百萬元 / RMB Million	2025年12月31日 31 December 2025 人民幣百萬元 / RMB Million
Total assets	總資產	3,695,800	3,481,092
Total liabilities	總負債	3,484,355	3,273,757
Total loans and advances to customers	總客戶貸款	2,010,115	1,922,711
Total customer deposits	總客戶存款	2,177,297	2,043,466

		未經審計 / Unaudited 2026年 1月1日至6月30日 1 January 2026 to 30 June 2026 人民幣百萬元 / RMB Million	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
Pre-tax profit	除稅前盈利	10,047	9,695

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.

楊勵剛 Yang Ligang
代理行長 Alternate 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)