Industrial Bank Co., Ltd. Hong Kong Branch
興業銀行股份有限公司香港分行

Annual Financial Disclosure Statement (Unaudited)
年度財務資料披露報表 (未經審核)

As at 31 December 2021
於二零二一年十二月三十一日

A copy of the Disclosure Statement has been lodged with the Hong Kong Monetary Authority's Public Registry and is available on the website http://www.cibhk.com/hk/financialdisclosure/financialdisclosure.html.
本披露報表已存放在香港金融管理局查冊處及
http://www.cibhk.com/hk/financialdisclosure/financialdisclosure.html，以供公眾查閱。

INDUSTRIAL BANK CO., LTD. HONG KONG BRANCH
興業銀行股份有限公司香港分行

ANNUAL FINANCIAL DISCLOSURE STATEMENT (UNAUDITED)
年度財務資料披露報表 (未經審核)

AS AT 31 DECEMBER 2021
於二零二一年十二月三十一日

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興業銀行股份有限公司香港分行

INCOME STATEMENT INFORMATION
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FOR THE PERIOD ENDED 31 DECEMBER 2021
截至二零二一年十二月三十一日止十二個月

	Notes 附註	1 January 2021 to 31 December 2021 二零二一年 一月一日至十二月三十一日 HKD '000 仟港元	1 January 2020 to 31 December 2020 二零二零年 一月一日至十二月三十一日 HKD '000 仟港元
Interest income 利息收入		3,840,512	4,551,343
Interest expense 利息支出		(1,538,739)	(2,789,482)
Net interest income 淨利息收入		2,301,773	1,761,861
Other operating income 其他營運收入	1	105,741	353,964
Operating income 總營運收入		2,407,514	2,115,825
Operating expenses 營運支出	2	(600,830)	(574,490)
Operating profit before impairment losses 減值準備前之營運溢利		1,806,684	1,541,335
Net reversal / (charge) of impairment losses for loans, advances and other receivables 貸款、墊款及其他應收款減值撥備淨回撥 / (撥備)		1,376,881	(3,330,641)
Profit / (Loss) before taxation 稅前溢利 / (虧損)		3,183,565	(1,789,306)
Tax (expense) / credit 稅項 (開支) / 抵免		(526,606)	308,353
Profit / (Loss) after taxation 稅後溢利 / (虧損)		2,656,959	(1,480,953)

INDUSTRIAL BANK CO., LTD. HONG KONG BRANCH
興業銀行股份有限公司香港分行

BALANCE SHEET INFORMATION
資產負債表資料

AS AT 31 DECEMBER 2021
於二零二一年十二月三十一日

	Notes 附註	31 December 2021 二零二一年十二月三十一日 HKD '000 仟港元	30 June 2021 二零二一年六月三十日 HKD '000 仟港元
ASSETS 資產			
Cash and balances with banks 現金及銀行結存		20,470,455	27,010,921
Due from Exchange Fund 存於外匯基金存款		5,686,136	2,555,234
Placements with banks maturing between 1 and 12 months 存放同業(一至十二個月內到期)		15,469,121	15,998,864
Amount due from overseas offices 海外辦事處之結欠金額		12,760	9,420
Certificates of deposit held 持有之存款證		26,104,736	19,085,685
Advances and other accounts 貸款及其他賬項	3	96,998,841	99,766,870
Securities held for trading purposes 持有作交易用途的證券	4	---	1,882,791
Investment in securities at amortised cost 以攤銷成本計量之證券投資	4	4,403,273	2,884,470
Investment in securities at fair value through other comprehensive income 以公允價值變化計入其他全面收益之證券投資	4	46,143,335	42,039,504
Derivatives Financial Assets 衍生金融資產		3,834,163	3,914,650
Other Investments 其他投資	5	45,815	150
Land and Buildings 土地和建築物		236,333	240,657
Properties and equipment 物業及設備		64,283	73,803
Total assets 總資產		219,469,251	215,463,019
LIABILITIES 負債			
Deposits and balances from banks 尚欠銀行存款及結餘		39,247,258	30,403,817
Deposits from customers 客戶存款	14	99,504,913	94,460,847
Amount due to overseas offices 結欠海外辦事處之金額		31,502,613	36,918,619
Certificates of deposit issued 已發行存款證		13,704,659	8,755,507
Issued debt securities 已發行債務證券		19,524,935	29,223,745
Derivatives Financial Liabilities 衍生金融負債		3,460,740	4,375,691
Other liabilities 其他負債		9,727,488	9,625,467
Total liabilities 總負債		216,672,606	213,763,693
CAPITAL RESOURCES 資本			
Reserves 儲備		2,796,645	1,699,326
		219,469,251	215,463,019

NOTES TO THE INCOME STATEMENT AND BALANCE SHEET INFORMATION
收益表及資產負債表資料附註

	1 January 2021 to 31 December 2021 二零二一年一月一日至十二月三十一日	1 January 2020 to 31 December 2020 二零二零年一月一日至十二月三十一日
	HKD '000 仟港元	HKD '000 仟港元
1 OTHER OPERATING INCOME 其他營運收入		
Gains less losses from foreign exchange operations and trading in derivatives 外匯業務和衍生工具買賣的收益淨額		
Gains less losses arising from trading in foreign currencies 外匯交易收益淨額	161,660	89,486
Gains less losses arising from non-trading activities in foreign currencies 非買賣性質外匯業務的收益淨額	(40,074)	151,407
Gains less losses arising from other trading derivatives 其他衍生工具交易收益淨額	3,740	34,065
	125,326	274,958
Gains less losses from investment held for trading purpose 出售交易性的投資之淨收益	64,336	101,116
Net fee and commission income 淨收費及佣金收入		
Fee and commission income 收費及佣金收入	295,458	280,227
Less: Fee and commission expenses 減:費用及佣金支出	(71,799)	(53,987)
	223,659	226,240
Others 其他收入		
(Losses) / Gains from non-trading investment 非買賣性質投資的 (虧損) / 收益	(308,925)	40,228
Other Income / (losses) 其他收益 / (虧損)	1,345	(288,578)
	(307,580)	(248,350)
	105,741	353,964
2 OPERATING EXPENSES 營運支出		
Staff expenses 職員開支	352,482	324,887
Rental expenses 租金開支	130,549	132,277
Other operating expenses 其他營運支出	81,183	76,024
Net charge for other provisions 其他減值準備	36,616	41,302
	600,830	574,490

NOTES TO THE INCOME STATEMENT AND BALANCE SHEET INFORMATION (CONTINUED)
收益表及資產負債表資料附註（續）

		Notes 附註	31 December 2021 二零二一年 十二月三十一日 HKD '000 仟港元	30 June 2021 二零二一年 六月三十日 HKD '000 仟港元
3	**ADVANCES AND OTHER ACCOUNTS** **貸款及其他賬項**			
	Advances to customers 客戶貸款	6	85,838,464	86,097,996
	Impairment allowances - general 減值準備 - 組合		(900,615)	(951,623)
	Impairment allowances - specific 減值準備 - 個別		(147,796)	(265,387)
			84,790,053	84,880,986
	Trade bills 商業票據		10,243,679	13,471,515
	Impairment allowances - general 減值準備 - 組合		(77,518)	(51,279)
	Impairment allowances - specific 減值準備 - 個別		---	---
			10,166,161	13,420,236
	Accrued interest and other accounts 應計利息及其他賬項		2,109,434	1,503,663
	Impairment allowances - general 減值準備 - 組合		(66,807)	(38,015)
	Impairment allowances - specific 減值準備 - 個別		---	---
			2,042,627	1,465,648
			96,998,841	99,766,870
4	**INVESTMENT IN SECURITIES** **證券投資**			
a.	Securities held for trading purposes 持有作交易用途的證券		---	1,882,791
			---	1,882,791
b.	Investment in securities at fair value through other comprehensive income 以公允價值變化計入其他全面收益之證券投資		46,143,335	42,039,504
			46,143,335	42,039,504
c.	Investment in securities at amortised cost 以攤銷成本計量之證券投資		4,409,359	2,888,143
	Impairment allowances - general 減值準備 - 組合		(6,086)	(3,673)
	Impairment allowances - specific 減值準備 - 個別		---	---
			4,403,273	2,884,470

	31 December 2021 二零二一年 十二月三十一日	30 June 2021 二零二一年 六月三十日
	HKD '000 仟港元	HKD '000 仟港元
5 OTHER INVESTMENTS **其他投資**	45,815	150
Impairment allowances - general 減值準備 - 組合	---	---
Impairment allowances - specific 減值準備 - 個別	---	---
	45,815	150

6 ANALYSIS OF GROSS AMOUNT OF ADVANCES TO CUSTOMERS
客戶貸款總額分析

a. Breakdown by industry sectors
按行業分類

	31 December 2021 二零二一年 十二月三十一日		30 June 2021 二零二一年 六月三十日	
	HKD '000 仟港元	% of gross advances covered by collateral 抵押品覆蓋之百分比	HKD '000 仟港元	% of gross advances covered by collateral 抵押品覆蓋之百分比
Loans and advances for use in Hong Kong 在香港使用之貸款				
Industrial, commercial and financial 工商金融				
Property development 物業發展	14,283,392	3.82	20,088,726	32.75
Property investment 物業投資	2,974,672	91.76	1,738,640	12.07
Financial concerns 金融企業	26,136,715	4.23	17,890,088	2.52
Stockbrokers 股票經紀	526,378	0.00	4,391,658	0.00
Wholesale and retail trade 批發及零售業	4,881,925	73.84	2,031,231	80.43
Manufacturing 製造業	4,988,031	72.25	1,094,194	0.00
Transport and transport equipment 運輸及運輸設備	583,941	39.92	232,948	0.00
Information technology 資訊科技	100,000	0.00	255,299	0.00
Others 其他	5,526,520	0.00	9,282,740	8.87
Professional & private individuals 專業人士和私人				
Others 其他	1,127,759	0.00	1,123,470	0.00
Total loans and advances for use in Hong Kong 在香港使用之貸款總計	61,129,333	19.34	58,128,994	16.85
Trade finance 貿易融資	959,407	0.00	2,340,856	0.00
Loans and advances for use outside Hong Kong 在香港以外使用之貸款	23,749,724	29.45	25,628,146	33.15
Gross loans and advances to customers 總客戶貸款	85,838,464	21.92	86,097,996	21.25

6 ANALYSIS OF GROSS AMOUNT OF ADVANCES TO CUSTOMERS (CONTINUED)
客戶貸款總額分析（續）

b. Breakdown by geographical areas
按地區分類

Advances to customers by geographical areas are classified according to the location of the counterparties after taking into account the transfer of risk. In general, risk transfer applies when an advance is guaranteed by a party in a country which is different from that of the counterparty.

客戶貸款之地區分類，是依照客戶所在之地區，並計及風險轉移後而劃定。在一般情況下，若貸款之擔保人所在地有異於該客戶，則風險轉移至擔保人之所在地區。

	31 December 2021 二零二一年 十二月三十一日 HKD '000 仟港元	% of total advance 佔客戶貸款之百分比	30 June 2021 二零二一年 六月三十日 HKD '000 仟港元	% of total advance 佔客戶貸款之百分比
Gross loans and advances to customers 客戶總貸款				
Hong Kong 香港	59,030,331	68.77	61,815,786	71.80
Mainland China 中國大陸	22,407,306	26.10	21,341,229	24.78
Others 其他	4,400,827	5.13	2,940,981	3.42
	85,838,464	100.00	86,097,996	100.00
Overdue Loans and advances to customers 客戶逾期貸款				
Hong Kong 香港	419,798	0.49	355,870	0.41
Mainland China 中國大陸	---	0.00	408,958	0.48
	419,798	0.49	764,828	0.89
Impaired loans and advances to customers 減值客戶貸款				
Hong Kong 香港	419,798	0.49	355,870	0.41
Mainland China 中國大陸	---	0.00	408,958	0.48
	419,798	0.49	764,828	0.89

7 ANALYSIS OF OVERDUE ADVANCES AND REPOSSESSED ASSETS TO CUSTOMERS
客戶逾期貸款總額及收回資產分析

a. Overdue loans and advances to customers
客戶逾期貸款總額

		31 December 2021 二零二一年 十二月三十一日 HKD '000 仟港元	30 June 2021 二零二一年 六月三十日 HKD '000 仟港元
- 3 to 6 months	逾期3至6个月	---	---
As a % of total loans and advances to customers	佔客戶貸款和墊款總額的百分比	0.00%	0.00%
Impairment allowance made	貸款減值準備	---	---
Market value of collateral	抵押品的市場價值	---	---

		31 December 2021 二零二一年 十二月三十一日 HKD '000 仟港元	30 June 2021 二零二一年 六月三十日 HKD '000 仟港元
- 6 to 12 months	逾期6至12个月	---	90,000
As a % of total loans and advances to customers	佔客戶貸款和墊款總額的百分比	0.00%	0.10%
Impairment allowance made	貸款減值準備	---	54,000
Market value of collateral	抵押品的市場價值	---	---

		31 December 2021 二零二一年 十二月三十一日 HKD '000 仟港元	30 June 2021 二零二一年 六月三十日 HKD '000 仟港元
- Over 12 months	-超逾12个月	419,798	674,828
As a % of total loans and advances to customers	佔客戶貸款和墊款總額的百分比	0.49%	0.78%
Impairment allowance made	貸款減值準備	147,796	211,387
Market value of collateral	抵押品的市場價值	286,537	429,866

上述逾期貸款之抵押品是上市公司的股票和房地产。
Collateral held against such overdue loans is represented mainly by pledge of listed equities securities and properties.

b. Repossessed assets
收回資產總額

There were no repossessed assets to customers as at 31 December 2021 and 30 June 2021.
於二零二一年六月三十日和二零二一年十二月三十一日，本分行並沒有收回資產。

8 ANALYSIS OF OVERDUE INVESTMENT IN SECURITIES
證券投資逾期總額分析

Overdue Investment in Securities
證券投資逾期總額

		31 December 2021 二零二一年 十二月三十一日 HKD '000 仟港元	30 June 2021 二零二一年 六月三十日 HKD '000 仟港元
- Over 1 year	超逾1年	34,685	29,725
As a % of total investment in securities	佔證券投資總額的百分比	0.07%	0.06%

The above amount represents the fair value of the overdue investment which is calculated based on the original cost of HK$109,148K less accumulated fair value change, including impairment allowances (specific), of HK$74,463K.
上述金額代表逾期證券投資的公允價值，該公允價值是根據原始成本109,148仟港元減去累計公允價值變動74,463仟港元計算，當中已包括減值準備金額(個別)。

9 ANALYSIS OF IMPAIRED LOANS AND ADVANCES TO CUSTOMERS
減值客戶貸款總額分析

	31 December 2021 二零二一年 十二月三十一日		30 June 2021 二零二一年 六月三十日	
	HKD '000 仟港元	% of total advances 佔總客戶貸款之百分比	HKD '000 仟港元	% of total advances 佔總客戶貸款之百分比
Impaired loans and advances to customers 減值客戶貸款	419,798	0.49%	764,828	0.89%
Impairment allowances - specific 減值準備 - 個別	147,796		265,387	
		% of impaired advances covered by collateral 抵押品覆蓋之百分比		% of impaired advances covered by collateral 抵押品覆蓋之百分比
Market value of collateral 抵押品的市場價值	286,537	68.26%	429,866	56.20%

Impaired loans and advances to customers are individually determined to be impaired. The Head Office did not provide any impairment allowances which were allocated for the exposures maintained at the Branch.
已減值的客戶貸款和墊款個別評估確定為已減值。總公司沒有提供任何減值準備金給香港分行。

10 ANALYSIS OF RESCHEDULED LOANS AND ADVANCES TO CUSTOMERS
客戶重組貸款總額分析

There were no rescheduled loans and advances to customers as at 31 December 2021 and 30 June 2021.

於二零二一年十二月三十一日和二零二一年六月三十日，本分行並沒有經重組之客戶貸款。

11 LOANS AND ADVANCES TO BANKS
銀行同業貸款

There were no advances to banks as at 31 December 2021 and 30 June 2021.
於二零二一年十二月三十一日和二零二一年六月三十日，本分行並沒有銀行同業貸款。

12 ANALYSIS OF OVERDUE AND RESCHEDULED ADVANCES TO BANKS
同業逾期貸款及重組貸款總額分析

There were no overdue and rescheduled advances to banks as at 31 December 2021 and 30 June 2021.
於二零二一年十二月三十一日和二零二一年六月三十日，本分行並沒有逾期或經重組之同業貸款。

13 ANALYSIS OF REPOSSESSED ASSETS FROM BANKS
同業收回資產分析

There were no repossessed assets from banks as at 31 December 2021 and 30 June 2021.
於二零二一年十二月三十一日和二零二一年六月三十日，本分行並沒有同業收回資產。

14 DEPOSITS FROM CUSTOMERS
客戶存款

	31 December 2021 二零二一年 十二月三十一日	30 June 2021 二零二一年 六月三十日
	HKD '000 仟港元	HKD '000 仟港元
Demand deposits and current accounts 活期存款及往來帳戶	957,803	2,070,057
Saving deposits 儲蓄存款	13,253,907	10,429,021
Time, call and notice deposits 定期存款及通知存款	85,293,203	81,961,769
	99,504,913	94,460,847

SUPPLEMENTARY FINANCIAL INFORMATION
補充財務資料

1 INTERNATIONAL CLAIMS
國際債權

International claims are classified by the type and location of the counterparties after taking into account the ultimate risk lies for assessing country credit risk exposures. 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. Regions that constitute 10% or more of the aggregate international claims after taking into account any recognized risk transfer are disclosed.

本行根據交易對手類別及交易對手所在地所披露之國際債權，已計入最終風險額之轉移，藉此評估所承受的國家信貸風險。在一般情況下，若債權之擔保人所在地有異於該客戶，或該債權的履行對象是某銀行的海外分行，則風險會轉移至擔保人之所在地區，或至該銀行的總辦事處區域。經考慮任何已確認之風險轉移後，構成國際債權總額10%或以上之區域方作出披露。

HKD Million
百萬港元

	Banks 銀行	Official Sector 官方機構	Non-bank private sector 非銀行私營機構: Non-bank financial institutions 非銀行金融機構	Non-bank private sector 非銀行私營機構: Non-financial private sector 非金融私營機構	Others 其他	Total 總計
31 December 2021 二零二一年十二月三十一日						
Developed Countries 已發展國家	8,826	---	---	---	---	8,826
of which: France 其中: 法國	3,795	---	---	---	---	3,795
of which: USA 其中: 美國	3,459	---	---	---	---	3,459
Offshore centres 離岸中心	6,625	---	5,468	23,203	---	35,296
of which: Hong Kong SAR 其中: 香港	5,914	---	5,468	18,291	---	29,673
Developing Asia-Pacific 發展中亞太區國家	53,526	6,531	2,200	58,824	---	121,081
of which: China 其中: 中國	53,526	6,218	2,200	58,824	---	120,768
30 June 2021 二零二一年六月三十日						
Developed Countries 已發展國家	16,177	---	---	---	---	16,177
of which: France 其中: 法國	7,065	---	---	---	---	7,065
of which: USA 其中: 美國	4,200	---	---	---	---	4,200
Offshore centres 離岸中心	5,786	---	4,144	27,894	---	37,824
of which: Hong Kong SAR 其中: 香港	5,783	---	4,144	24,945	---	34,872
Developing Asia-Pacific 發展中亞太區國家	43,777	7,111	2,365	59,957	---	113,210
of which: China 其中: 中國	43,777	6,809	2,365	59,957	---	112,908

2 CURRENCY RISK EXPOSURE
貨幣風險

The foreign currency exposure, of which the net position (in absolute terms) constitute not less than 10% of the total net position in all foreign currencies, are shown as follows:
持倉佔淨盤總額(絕對額)不少於10%的外幣列報如下:

	HKD Million 百萬港元						
31 December 2021 二零二一年 十二月三十一日	USD 美元	CNY 人民幣	EUR 歐元	GOLD 金	AUD 澳元	Others 其他	Total 總計
Spot assets 現貨資產	128,734	29,025	13,549	46	16	871	172,241
Spot liabilities 現貨負債	(155,085)	(20,209)	(352)	---	(18)	(621)	(176,285)
Forward purchases 遠期買入	190,058	147,788	724	937	554	1,513	341,574
Forward sales 遠期賣出	(161,974)	(157,712)	(13,473)	(978)	(765)	(1,234)	(336,136)
Net option position 期權淨額	1,526	(940)	(336)	---	132	(382)	---
Net long / (short) position 長 / (短)盤淨額	3,259	(2,048)	112	5	(81)	147	1,394
Net structural position 結構性倉盤淨額	---	---	---	---	---	---	---
30 June 2021 二零二一年 六月三十日							
Spot assets 現貨資產	130,089	19,387	16,668	---	15	534	166,693
Spot liabilities 現貨負債	(149,140)	(16,374)	(3,321)	---	(11)	(61)	(168,907)
Forward purchases 遠期買入	213,800	157,623	4,819	2,533	1,025	2,461	382,261
Forward sales 遠期賣出	(191,073)	(163,294)	(18,238)	(2,496)	(1,075)	(2,772)	(378,948)
Net option position 期權淨額	(3,137)	2,837	129	---	33	138	---
Net long / (short) position 長 / (短)盤淨額	539	179	57	37	(13)	300	1,099
Net structural position 結構性倉盤淨額	---	---	---	---	---	---	---

以上貨幣淨盤包括交易和非交易盤。

The net options position is calculated based on delta equivalent approach set out in the "Completion Instructions of Return of Foreign Currency Position" issued by the Hong Kong Monetary Authority ("HKMA").

期權持倉淨額是根據香港金融管理局("金管局")於「認可機構持有外匯情況申報表填報指示」所載之得爾塔等值方法計算。

3 MAINLAND ACTIVITIES
國內活動

Non-bank Mainland China counterparties are identified in accordance with the definitions set out in "Return of Mainland Activities" issued by the HKMA. Exposures in the Mainland China to non-bank counterparties are summarized as follows:
國內非銀行業之交易對手是按照金管局報表"國內活動報表"內的定義界定。有關風險承擔如下:

	31 December 2021 二零二一年十二月三十一日 HKD Million 百萬港元		
	On-balance sheet exposures 資產負債表以內的風險承擔	Off-balance sheet exposures 資產負債表以外的風險承擔	Total exposures 總風險承擔
1 Central government, central government-owned entities and their subsidiaries and joint ventures 中央政府、國有企業及其附屬公司和合資公司	25,942	91	26,033
2 Local governments, local government-owned entities and their subsidiaries and joint ventures 地方政府、地方政府擁有之企業及其附屬公司和合資公司	31,522	488	32,010
3 PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and joint ventures 中國國民居住於中國境內或其他公司成立於中國境內及其附屬公司和合資公司	23,660	391	24,051
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	1,350	---	1,350
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	556	---	556
6 PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China 中國國民居住於中國境外或其他公司成立於中國境外,獲給予信貸授信用於內地	8,337	110	8,447
7 Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures 其他交易對手而獲本分行認為是國內非銀行風險	4,547	143	4,690
Total 總計	95,914	1,223	97,137
Total assets after provision 減值後總資產	219,469		
On-balance sheet exposures as percentage of total assets 資產負債表內的風險承擔佔總資產百分比	43.70%		

3 MAINLAND ACTIVITIES（CONTINUED）
國內活動（續）

	30 June 2021 二零二一年六月三十日 HKD Million 百萬港元		
	On-balance sheet exposures 資產負債表以內的風險承擔	Off-balance sheet exposures 資產負債表以外的風險承擔	Total exposures 總風險承擔
1 Central government, central government-owned entities and their subsidiaries and joint ventures 中央政府、國有企業及其附屬公司和合資公司	21,214	1,360	22,574
2 Local governments, local government-owned entities and their subsidiaries and joint ventures 地方政府、地方政府擁有之企業及其附屬公司和合資公司	34,081	1,680	35,761
3 PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and joint ventures 中國國民居住於中國境內或其他公司成立於中國境內及其附屬公司和合資公司	19,373	1,944	21,317
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	1,727	---	1,727
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	684	3	687
6 PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China 中國國民居住於中國境外或其他公司成立於中國境外, 獲給予信貸授信用於內地	7,898	200	8,098
7 Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures 其他交易對手而獲本分行認為是國內非銀行風險	4,242	182	4,424
Total 總計	89,219	5,369	94,588
Total assets after provision 減值後總資產	215,463		
On-balance sheet exposures as percentage of total assets 資產負債表內的風險承擔佔總資產百分比	41.41%		

4 OFF-BALANCE SHEET EXPOSURES
資產負債表外風險承擔

The following is a summary of the contractual amounts of each significant class of off-balance sheet exposures:
下列為資產負債表外風險承擔之每個主要類別的合約金額：

	31 December 2021 二零二一年 十二月三十一日 HKD million 百萬港元	30 June 2021 二零二一年 六月三十日 HKD million 百萬港元
Direct credit substitutes 直接信貸替代項目	105	203
Transaction-related contingencies 與交易有關的或然項目	---	---
Trade-related contingencies 與貿易有關的或然項目	1,064	2,560
Note issuance and revolving underwriting facilities 票據發行及循環式包銷安排	---	---
Other commitments 其他承擔	4,807	5,880
Precious metal including gold contracts 包括黃金合約在內的貴金屬	1,929	5,062
Others (including forward asset purchases, amounts owing on partly paid-up shares and securities, forward deposits placed, asset sales with recourse or other transactions with recourse). 其他(包括遠期資產購置、未繳足股份及證券的尚欠數額、遠期有期存款、具有追索權的資產銷售或其他交易)	---	388
Total 總計	7,905	14,093

5 DERIVATIVES FINANCIAL INSTRUMENTS
衍生金融工具

	31 December 2021 二零二一年 十二月三十一日	30 June 2021 二零二一年 六月三十日
Total contractual or notional amounts 合約金額	HKD million 百萬港元	HKD million 百萬港元
Exchange rate related derivative contracts 匯率關聯衍生工具合約	466,225	529,630
Interest rate related derivative contracts 利率關聯衍生工具合約	45,593	40,253
	511,818	569,883
Total fair value assets 公允價值資產		
Exchange rate related derivative contracts 匯率關聯衍生工具合約	3,708	3,812
Interest rate related derivative contracts 利率關聯衍生工具合約	126	103
	3,834	3,915
Total fair value liabilities 公允價值負債		
Exchange rate related derivative contracts 匯率關聯衍生工具合約	(3,238)	(3,909)
Interest rate related derivative contracts 利率關聯衍生工具合約	(111)	(332)
others 其他	(112)	(135)
	(3,461)	(4,376)

At 31 December 2021 and 30 June 2021, the amount of fair value has not taken into account the effect of any bilateral netting agreement.

於二零二一年十二月三十一日及二零二一年六月三十日，衍生金融工具之公允價值並沒有採用雙邊淨額結算協議的效果計算在內。

6 LIQUIDITY
流動性

a. Liquidity maintenance ratio
流動資金維持比率

	1 October 2021 to 31 December 2021 二零二一年 十月一日至十二月三十一日	1 July 2021 to 30 September 2021 二零二一年 七月一日至九月三十日	1 October 2020 to 31 December 2020 二零二零年 十月一日至十二月三十一日
Average liquidity maintenance ratio for the financial period 期內平均流動資金維持比率	65.53%	73.83%	72.00%

The average liquidity maintenance ratio (" LMR ") is the simple average 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.

平均流動性維持比率是根據本分行有關期間内每月平均流動性維持比率的簡單平均數計算，有關比率乃根據香港《銀行業 (流動性) 規則》計算。

b. Core Funding Ratio
核心資金

	1 October 2021 to 31 December 2021 二零二一年 十月一日至十二月三十一日	1 July 2021 to 30 September 2021 二零二一年 七月一日至九月三十日	1 October 2020 31 December 2020 二零二零年 十月一日至十二月三十一日
Average core funding ratio for the financial period 期內平均核心資金比率	110.47%	128.69%	129.45%

The average core funding ratio (" CFR ") is the simple average of each calendar month's average CFR for the relevant period calculated for the branch in accordance with the Banking (Liquidity) Rules in Hong Kong.

平均核心資金比率是根據本分行有關期間内每月平均核心資金比率的簡單平均數計算，有關比率乃根據香港《銀行業 (流動性) 規則》計算。

7 LIQUIDITY RISK MANAGEMENT
流動資金風險管理

I. Qualitative disclosures 定性披露

Liquidity risk management

The Bank reviews the risk profile through regular assessments of both qualitative and quantitative risk factors to determine its tolerance of prevailing risk levels against applicable risk appetites statement for liquidity risk annually approved by the management. The Asset and Liability Management Committee (“ALCO”) is responsible for overseeing the Bank’s liquidity risk management. ALCO is composed of executive management and senior staff from relevant departments to jointly formulate adequate funding strategies. ALCO sets the strategy, policy, and limits for managing liquidity risk and the means for ensuring that such strategy and policy are implemented. Regular meetings are held to review the compliance status of the monitoring matrix established and the need for any change in strategy and policy. Liquidity is managed daily by the Treasury under Financial Market Department of the Bank within the set limits. The Finance and Planning Department of the Bank is responsible for monitoring the activities and limits relating to liquidity risk. The Internal Audit Department performs periodic reviews to ensure that the liquidity risk management functions are carried out effectively.

流動性風險管理

本行通過定期評估定性和定量風險因素來審查風險狀況，以確定現行的風險容忍度符合理層每年批准的風險偏好聲明中流動性風險相關部分。資產負債管理委員會負責監督銀行的流動性風險管理。資產負債管理委員會由行政管理層及有關部門的高級職員組成，共同制定適當的融資策略。資產負債管理委員會制定流動性風險策略、政策和額度，以及確保此等策略和政策的手段能有效施行。定期舉行會議，審查所建立的監測指標的合規情況以及策略和政策變化的必要性。流動性由銀行金融市場部的司庫在規定的限額內每日管理。本行計劃財務部負責監控與流動性風險有關的活動及指標。稽核部定期進行審查，以確保有效執行流動性風險管理職能。

7 LIQUIDITY RISK MANAGEMENT (CONTINUED)
流動資金風險管理（續）

I. Quantitative Disclosure (Continued)

Funding Strategy

The implementation of LMR and CFR imposes a more stringent regulatory regime for liquidity risk management on the Bank. To ensure compliance with the enhanced regulatory requirement, internal targets for LMR and CFR have been set above regulatory required levels, making reference to the Bank's liquidity risk appetite. In addition, material changes in the LMR and CFR will be reviewed regularly by the Asset and Liability Management Committee together with proposed mitigation actions to cope with adverse changes arising from, but not limited to, composition of the deposit base and remaining tenor to maturity, lending activities with respect to different maturity tenors, and the Bank's asset and liability mix strategy. In planning the asset and liability mix strategy, the Bank assesses the impact of asset growth and funding structure on the LMR and CFR with support from relevant business units for the Asset and Liability Management Committee's review and decision.

In addition to observing the statutory LMR and CFR, the Bank has established different liquidity metrics – including but not limited to the loan-to-deposit ratio, maturity mismatch ratio – to measure and analyze the Bank's liquidity risks. As at 31 December 2021, the loan-to-deposit ratio of the Bank was 86.27%. The Bank maintains sufficient high quality liquid assets as a liquidity cushion that can be accessed in times of stress. The high quality assets for fulfilling the CFR consist of cash, exchange fund bills and notes, high quality government debt securities and other equivalent liquid marketable assets with External Credit Assessment Institution (ECAI) ratings.

資金戰略

本地流動性維持比率和本地核心資金比率的實施為本行的流動性風險管理制定了更為嚴格的監管制度。
為確保符合增強的監管要求，本地流動性維持比率和本地核心資金比率的內部目標已設定在監管要求水準之上，並參考了銀行的流動性風險偏好。此外，資產負債管理委員會將定期審查本地流動性維持比率和本地核心資金比率的重大變化以及擬議的緩解措施，以應對因存款基礎構成和剩餘期限到期而產生的不利變化，針對不同到期期限的貸款活動，以及本行的資產和負債組合策略。在規劃資產負債組合策略時，
本行在資產負債管理委員會的審核和決策的相關業務部門的支持下，評估資產增長和融資結構對本地流動性維持比率和本地核心資金比率的影響。

除遵守法定本地流動性維持比率和本地核心資金比率外，本行還制定了不同的流動性指標 - 包括但不限於貸存比率，期限錯配率，融資集中度以衡量和分析銀行的流動性風險。

截至2021年12月31日，本行貸存比為86.27%。本行維持充足的高品質流動資產作為流動資金緩衝，可在壓力時獲取。履行本地核心資金比率的高品質資產包括現金，外匯基金票據和票據，高品質的政府債券以及具有ECAI評級的其他等價流動性市場資產。

Minimum Liquid Assets Holding

The Bank manages liquidity risk by holding sufficient high quality assets (such as, cash, short term funding and investment grading debt securities.) as liquidity cushion to ensure that the short term funding requirements are covered within prudent internal limit.

Starting from 2019, the Bank is required to calculate LMR and CFR in accordance with the regulatory requirements, and to maintain these ratios not less than 25% for LMR and 75% for CFR.

As part of Bank efforts to manage the LMR and CFR effectively, emphasis is placed on strengthening the deposit base by retaining loyal customers and maintaining customer relationships. The Bank balances funding among business and wholesale funding to avoid concentration in any one source. The Bank also diversifies its tenors of funding over various time horizons to avoid significant maturity mismatch in any time bucket. Professional markets are accessed through the issuance of certificates of deposit, Euro medium term notes, money market placement and borrowing for the purposes of providing additional funding, maintaining a presence in local money markets, and optimizing asset and liability maturities.

最低流動資產持有

本分行透過持有足夠的優質資產（例如現金，短期融資和投資等級債券）作為流動性緩衝來管理流動性風險，以確保短期資金需求能維持在內部限制範圍內。

自2019年起，銀行必須根據監管要求計算本地流動性維持比率和本地核心資金比率，並保持本地流動性維持比率不低於25%，本地核心資金比率為75%。

作為有效管理本地流動性維持比率和本地核心資金比率的一部分，重點是通過留住忠誠的客戶和維護客戶關係來加強存款基礎。本行在企業和批發融資之間平衡資金，以避免任何一個來源的集中。本銀行還分散各項資金期限，以避免在任何時段內出現嚴重的期限錯配。通過發行存款證、歐洲中期票據、同業市場拆借，以提供額外資金，維持在本地市場的佔用比率,並優化資產和負債期限。

7 LIQUIDITY RISK MANAGEMENT (CONTINUED)
流動資金風險管理（續）
I. Quantitative Disclosure (Continued)
Stress Testing

Apart from continuously monitoring limits, the Bank takes steps to implement a comprehensive liquidity stress-testing programme that covers different scenarios to evaluate and management liquidity risk. The stress-testing included all currencies and major currencies. Excess of pre-set risk tolerance limit requires escalation to senior management for decision on remedial actions.

壓力測試

除了持續地監測各項指標外,分行計劃財務部亦通過流動性壓力測試模式評估及管理流動資金風險，按不同危機情況進行壓力測試分析。測試包括全幣種及主要幣種，超出風險容忍限額需要向高級管理層匯報以決定作出相應補救行動。

Contingency Funding Plan

In order to monitor the potential fudning need of the Bank, Early Warning Indicators were implemented to evaluate whether Contingency Funding Plan need to be kicked off. Contingent funding sources are maintained to provide strategic liquidity to meet unexpected and material cash outflows according to the Bank’s Contingency Funding Plan.

應急融資計劃

為持續監測分行是否存在潛在流動資金問題，本行制定了各項預警指標以評估分行是否需要啟動應急融資計劃。
分行根據既定應急融資方案，維持資金來源以提供戰略流動性以應對意外和重大現金流出。

7 LIQUIDITY RISK MANAGEMENT (CONTINUED)
流動資金風險管理（續）

II. Quantitative Disclosure 定量披露

The Bank is required to calculate LMR and CFR in accordance with the regulatory requirements, and to maintain these ratios at not less than 25% for LMR and 75% for CFR. As at 31 December 2021, the ratios are reported as follows:

	As at 31 December 2021	As at 31 December 2020
Liquidity Maintenance Ratio	70.47%	83.45%
Core Funding Ratio	112.48%	117.49%

銀行必須根據監管要求計算本地流動性維持比率和本地核心資金比率，並保持本地流動性維持比率不低於25%，本地核心資金比率為75%。截至2021年12月31日，比率該如下:

	截至2021年12月31日	截至2020年12月31日
流動性維持比率	70.47%	83.45%
核心資金比率	112.48%	117.49%

The table below shows the Bank’s concentration of sources of funding as at 31 December 2021.

	As a percentage of Total Available Core Funding as at 31 December 2021	As a percentage of Total Available Core Funding as at 31 December 2020
Deposits from Retail Customers	0.65%	0.84%
Deposits from Corporate Customers	77.03%	78.88%
Funding provided by Financial Institutions	2.54%	0.53%
Debt securities issued	18.61%	18.17%
Other liabilities (exclude capital instruments)	1.17%	1.58%
Total	100.00%	100.00%

下表顯示了截至2021年12月31日的銀行資金來源集中度。

	截至2021年12月31日 佔可用核心資金總額的百分比	截至2020年12月31日 佔可用核心資金總額的百分比
零售客戶存款	0.65%	0.84%
公司客戶存款	77.03%	78.88%
金融機構提供的資金	2.54%	0.53%
債務證券發行	18.61%	18.17%
其他負債（不包括資本工具）	1.17%	1.58%
總計	100.00%	100.00%

7 LIQUIDITY RISK MANAGEMENT (CONTINUED)
流動資金風險管理（續）

II. Quantitative Disclosure (Continued)

The Bank’s analysis of on- and off-balance sheet items by remaining maturity and the resultant liquidity gaps as at 31 December 2021 as follows:

(HKD '000)	Within 1 month	3 months or less but over 1 month	1 year or less but over 3 months	5 years or less but over 1 year	Over 5 years	Balancing
Placements with banks and other Financial Institutions	21,207,588	5,856,294	9,749,323	0	0	0
Debt Securities	67,027,611	3,692,565	3,004,892	2,844,287	0	34,685
Loans and advances to customers	49,489,379	10,462,317	5,880,042	19,681,916	0	419,798
Other assets	138,337,575	62,892,065	129,190,609	1,712,046	0	1,024,383
Total on-balance sheet assets	276,062,153	82,903,241	147,824,866	24,238,249	0	1,478,866
Total off-balance sheet claims	0	0	0	0	0	70,166,520
Deposits and balance of banks and other Financial Institutions	26,457,328	32,275,997	19,439,382	0	300,000	0
Deposits from customers	62,752,471	24,366,690	12,650,331	0	0	0
Debt securities issued	389,814	3,109,641	13,259,006	16,533,304	0	0
Other liabilities and retained earnings	133,009,324	62,664,960	119,361,096	1,637,144	0	3,506,794
Total on-balance sheet liabilities	222,608,937	122,417,288	164,709,815	18,170,448	300,000	3,506,794
Total off-balance sheet obligations	5,960,772	15,401	0	0	0	0
Contractual maturity mismatch	47,492,444	(39,529,448)	(16,884,949)	6,067,801	(300,000)	N/A
Cumulative contractual maturity mismatch	47,492,444	7,962,996	(8,921,953)	(2,854,152)	(3,154,152)	N/A

截至2021年12月31日，本行按剩餘期限和由此產生的流動性缺口對表內和表外項目進行的分析如下:

(仟港元)	1個月內	3個月或以內但超過1個月	1年或以下但超過3個月	5年或以下但超過1年	超過5年	餘額
銀行和其他金融機構的配售	21,207,588	5,856,294	9,749,323	0	0	0
債務證券	67,027,611	3,692,565	3,004,892	2,844,287	0	34,685
客戶貸款和墊款	49,489,379	10,462,317	5,880,042	19,681,916	0	419,798
其他資產	138,337,575	62,892,065	129,190,609	1,712,046	0	1,024,383
資產負債表資產總額	276,062,153	82,903,241	147,824,866	24,238,249	0	1,478,866
資產負債表外總資產	0	0	0	0	0	70,166,520
銀行和其他金融機構的存款和餘額	26,457,328	32,275,997	19,439,382	0	300,000	0
客戶存款	62,752,471	24,366,690	12,650,331	0	0	0
債務證券發行	389,814	3,109,641	13,259,006	16,533,304	0	0
其他負債和留存收益	133,009,324	62,664,960	119,361,096	1,637,144	0	3,506,794
資產負債表總負債	222,608,937	122,417,288	164,709,815	18,170,448	300,000	3,506,794
資產負債表外債務總額	5,960,772	15,401	0	0	0	0
合同期限錯配	47,492,444	(39,529,448)	(16,884,949)	6,067,801	(300,000)	N/A
累計合約到期日錯配	47,492,444	7,962,996	(8,921,953)	(2,854,152)	(3,154,152)	N/A

REMUNERATION DISCLOSURE
薪酬披露

I. DISCLOSURE OF REMUNERATION POLICY 薪酬政策的披露

Pursuant to CG-5 " Guideline on a Sound Remuneration System " issued by the Hong Kong Monetary Authority, details of the remuneration system for the Branch during the year are disclosed as follows:

根據香港金融管理局發出之CG-5《穩健的薪酬制度指引》, 2021年度之薪酬制度詳情披露如下:

1) Governance structure

The Branch's remuneration system is approved by the Head Office and applicable to all levels of employees. The Branch Remuneration Committee is responsible for monitoring the remuneration system.
Senior Management, included Chief Executive, Deputy Chief Executive and Assistant Chief Executive, etc, are responsible for overseeing the Branch-wide strategy or material business lines.
Key Personnel included those employees whose duties or activities in the course of their employment involve the assumption of material risk or the taking on of material exposures on behalf of the Branch.

管治架構

本分行的薪酬政策及福利制度經總行審批報備後適用於本分行所有員工。這些薪酬福利政策及制度由本分行薪酬委員會負責監督。
本分行的高級管理人員負責本分行的整體策略或重要業務條線的人員，包括行長、副行長及行長助理等。
關鍵人員則包括其職務和行為等涉及重大風險承擔對分行風險有重大影響的人員。

2) Remuneration structure

The fixed remuneration of the Branch is determined by multiple factors including market supply, seniority, experience and competence, position value, fairness, etc.
The Branch emphasizes variable remuneration to be performance-based financially and non-financially, hinged on the Branch's overall performance, and distributed to employees by a mechanism linked to departmental and individual contribution. Variable remuneration budget of the Branch is approved by the Head Office, adjusted within risk control functions, to ensure the Branch's risk management philosophy is in line with the Head Office.

薪酬架構

分行的基本薪酬是綜合市場的薪酬水平、員工的職級、背景和個人能力、崗位內部價值和內部公平及平衡等因素確定。
浮動績效薪酬的發放水平與個人的財務及非財務績效考核結果及香港分行總體業績掛鉤,其內部分配將按照部門及個人業績貢獻而定。分行的浮動績效薪酬總額經過風險調節後由總行酌情決定以確保香港分行的薪酬制度貫徹有效的風險管理理念。

3) Deferment of variable remuneration

To restrain excessive short-term risk taking and to align actual variable remuneration payments with risks and risk outcomes, variable remuneration of the Branch is subject to deferral mechanism. Impact of deferral policy (threshold, vesting conditions, percentage and timing) to employees depended upon a number of factors, including employee's seniority, roles, responsibilities, risk association, etc.

支付及遞延發放

為協助降低員工的趨利性,促使員工考慮長遠風險,減低業務風險滯後帶來的風險或損失,以確保員工的工作表現及薪酬與風險管理掛鉤,分行的浮動績效薪酬依照分行的遞延獎金制度,根據員工職級、職位、職務、風險承受程度等制定的門檻、歸屬條件、比例及時間表遞延發放。

REMUNERATION DISCLOSURE (CONTINUED)
薪酬披露（續）

II. Remuneration awarded during the financial year

For the year ended 31 December 2021 and 31 December 2020, remuneration of the Senior Management and Key Personnel are disclosed below:

	1 January 2021 to 31 December 2021 二零二一年 一月一日至十二月三十一日 HKD '000 仟港元		1 January 2020 to 31 December 2020 二零二零年 一月一日至十二月三十一日 HKD '000 仟港元	
Remuneration within the financial year	Non-deferred	Deferred	Non-deferred	Deferred
(a)Senior Management				
Number of beneficiaries (Note 1)	5		6	
Fixed remuneration (Cash)(Note 2)	21,000	-	20,665	-
Variable remuneration (Cash)(Note 3)	3,830	938	5,018	2,569
Total remuneration	25,768		28,252	
(b)Key Personnel				
Number of beneficiaries (Note 1)	7		5	
Fixed remuneration (Cash)(Note 2)	9,546	-	8,752	-
Variable remuneration (Cash)(Note 3)	1,449	1,023	1,708	916
Total remuneration	12,018		11,376	

Note
(1) Number of beneficiaries included new and resigned beneficiaries during the year.
(2) Fixed remuneration included basic salary, cash allowance and housing allowance.
(3) Variable remuneration included discretionary incentive and performance-based bonus, and was subject to deferral mechanism under related policy of the Head Office and the Branch.

在財政年度內給予的薪酬

全年結算至2021年12月31日及2020年12月31日,高級管理及關鍵人員所獲得的固定薪酬及浮動薪酬總額如下:

	1 January 2021 to 31 December 2021 二零二一年 一月一日至十二月三十一日 HKD '000 仟港元		1 January 2020 to 31 December 2020 二零二零年 一月一日至十二月三十一日 HKD '000 仟港元	
在財政年度內給予的薪酬總額	非遞延	遞延	非遞延	遞延
(a)高級管理人員				
人員數目(注1)	5		5	
固定薪酬(現金)(注2)	21,000		20,665	-
浮動薪酬(現金)(注3)	3,830	938	5,018	2,569
薪酬總額	25,768		28,252	
(b)關鍵人員				
人員數目(注1)	7		5	
固定薪酬(現金)(注2)	9,546	0	8,752	-
浮動薪酬(現金)(注3)	1,449	1,023	1,708	916
薪酬總額	12,018		11,376	

注
(1)人員數目中包含該年度中的新入職及已離職員工。
(2)固定薪酬包括固定基本工資、現金津貼及住房津貼。
(3)浮動薪酬包括酌情性獎金及年終績效獎金,並根據總、分行相關制度設有遞延機制。

III. Special payments

During the year of 2021 and 2020, there was no guaranteed bonus / sign-on award / severance payment granted to Senior Management and Key Personnel by the Branch.

特別付款

香港分行於2021年及2020年並沒有向高級管理層及關鍵人員發放任何保證花紅/簽約獎金/遣散費。

REMUNERATION DISCLOSURE (CONTINUED)
薪酬披露（續）

IV. Deferred and retained remuneration

For the year ended 31 December 2021 and 31 December 2020, deferred and retained remuneration of the Senior Management and Key Personnel are disclosed below:

	As at 31 December 2021 二零二一年 十二月三十一日 HKD '000 仟港元	As at 31 December 2020 二零二零年 十二月三十一日 HKD '000 仟港元
(a)Senior Management		
Total amount of outstanding deferred remuneration	6,209	6,623
Of which: Total amount of outstanding deferred and retained remuneration exposed to ex post explicit and/or implicit adjustment	6,209	6,623
Total amount of amendment during the year due to ex post explicit adjustments	-	-
Total amount of amendment during the year due to ex post implicit adjustments (Note 1)	(2,096)	(290)
Total amount of deferred remuneration paid out in the financial year	938	2,569
(b)Key Personnel		
Total amount of outstanding deferred remuneration	1,228	2,321
Of which: Total amount of outstanding deferred and retained remuneration exposed to ex post explicit and/or implicit adjustment	1,228	2,321
Total amount of amendment during the year due to ex post explicit adjustments	-	-
Total amount of amendment during the year due to ex post implicit adjustments (Note 1)	(344)	(324)
Total amount of deferred remuneration paid out in the financial year	1,023	916

Note
(1) Adjustment made according to the internal control mechanism of the Head Office and the Branch

在財政年度內給予的薪酬

全年結算至2021年12月31日及2020年12月31日,未支付予高級管理及關鍵人員的遞延薪酬總額如下:

	As at 31 December 2021 二零二一年 十二月三十一日 HKD '000 仟港元	As at 31 December 2020 二零二零年 十二月三十一日 HKD '000 仟港元
(a)高級管理人員		
未支付的遞延薪酬總額	6,209	6,623
其中：可能受外在及/或內在調整影響的未支付遞延及保留薪酬總額	6,209	6,623
在有關財政年度內因外在調整而被修訂的薪酬總額	-	-
在有關財政年度內因內在調整而被修訂的薪酬總額(注1)	(2,096)	(290)
在有關財政年度內發放的遞延薪酬總額	938	2,569
(b)關鍵人員		
未支付的遞延薪酬總額	1,228	2,321
其中：可能受外在及/或內在調整影響的未支付遞延及保留薪酬總額	1,228	2,321
在有關財政年度內因外在調整而被修訂的薪酬總額	-	-
在有關財政年度內因內在調整而被修訂的薪酬總額(注1)	(344)	(324)
在有關財政年度內發放的遞延薪酬總額	1,023	916

注(1)
根據總、分行制度所設內部監督機制實施的相應調整

GROUP CONSOLIDATED FINANCIAL INFORMATION
集團綜合財務資料

I Equity & Capital Adequacy
權益及資本充足比率

	31 December 2021 二零二一年 十二月三十一日 RMB million 百萬人民幣	30 June 2021 二零二一年 六月三十日 RMB million 百萬人民幣
Equity attributable to equity holders of the Bank 歸屬於母公司股東的權益	684,111	637,956
Based on Credit, Market and Operational Risk: 基於信用風險，市場風險和操作風險的計算：		
CET1 capital ratio 核心一級資本充足率	9.81%	9.20%
Tier 1 capital ratio 一级資本充足率	11.22%	10.63%
Capital adequacy ratio (note 1) 資本充足比率 (附注1)	14.39%	12.59%

II Other Consolidated Financial Information
其他合併財務資料

	31 December 2021 二零二一年 十二月三十一日 RMB million 百萬人民幣	30 June 2021 二零二一年 六月三十日 RMB million 百萬人民幣
Balance Sheet: 資產負債表		
Total assets 總資產	8,603,024	8,109,183
Total liabilities 總負債	7,908,726	7,461,653
Total loans and advances 總貸款	4,428,183	4,206,045
Total customer deposits 總客戶存款	4,311,041	4,160,820

	1 January 2021 to 31 December 2021 二零二一年 一月一日至十二月三十一日 RMB million 百萬人民幣	1 January 2020 to 31 December 2020 二零二零年 一月一日至十二月三十一日 RMB million 百萬人民幣
Pre-tax profit for the financial period 期內除稅前盈利	95,310	76,637

Note 1:
The scope for the consolidated capital adequacy ratio of the Group included the Industrial Bank Co., Ltd. and financial institutions falling within the scope of the consolidated capital adequacy ratio in Section 1, Chapter II of the Capital Rules for Commercial Banks (Provisional) issued by China Banking and Insurance Regulatory Commission.
附注1:
公司併表資本充足率的計算範圍包括興業銀行股份有限公司以及符合由中國銀行保險監督管理委員會印發的《商業銀行資本管理辦法（試行）》第二章第一節中關於併表資本充足率計算範圍要求的相關金融機構。

INDUSTRIAL BANK CO., LTD. HONG KONG BRANCH
興業銀行股份有限公司香港分行

STATEMENT OF COMPLIANCE
遵守聲明

To the best of my knowledge, the information disclosed complies fully with the disclosure provisions of the Banking (Disclosure) Rules under the Hong Kong Banking Ordinance
據我所知，所披露的信息完全符合《香港銀行業條例》《銀行業（披露）規則》的披露規定。

Chen Xian 陈先
Alternate Chief Executive
Industrial Bank Co., Ltd. Hong Kong Branch
興業銀行股份有限公司香港分行替任行政總裁