

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

Interim Financial Disclosure Statement (Unaudited)
中期財務資料披露報表 (未經審核)

As at 30 June 2016
於二零一六年六月三十日

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

INTERIM FINANCIAL DISCLOSURE STATEMENT (UNAUDITED)
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於二零一六年六月三十日

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

INCOME STATEMENT INFORMATION
收益表資料

FOR THE PERIOD ENDED 30 JUNE 2016
截至二零一六年六月三十日止六個月

		1 January 2016 to 30 June 2016 二零一六年 一月一日至六月三十日	1 January 2015 to 30 June 2015 二零一五年 一月一日至六月三十日
	Notes 附註	HKD '000 仟港元	HKD '000 仟港元
Interest income 利息收入		1,025,186	364,217
Interest expense 利息支出		(610,802)	(291,364)
Net interest income 淨利息收入		<u>414,384</u>	<u>72,853</u>
Other operating income 其他營運收入	1	392,593	34,082
Operating income 總營運收入		<u>806,977</u>	<u>106,935</u>
Operating expenses 營運支出	2	(93,315)	(49,954)
Operating profit / (loss) before impairment losses 減值準備前之營運溢利/(虧損)		<u>713,662</u>	<u>56,981</u>
Impairment losses for loans and advances 貸款減值準備		(107,403)	(23,053)
Profit / (loss) before taxation 稅前溢利/(虧損)		<u>606,259</u>	<u>33,928</u>
Tax expense 所得稅		(118,654)	---
Profit / (loss) after taxation 稅後溢利/(虧損)		<u><u>487,605</u></u>	<u><u>33,928</u></u>

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 30 JUNE 2016
於二零一六年六月三十日

		30 June 2016 二零一六年 六月三十日	31 December 2015 二零一五年 十二月三十一日
	Notes 附註	HKD '000 仟港元	HKD '000 仟港元
ASSETS			
資產			
Cash and balances with banks		15,476,732	6,718,985
現金及銀行結存			
Due from Exchange Fund		403,937	246,938
存於外匯基金存款			
Placements with banks maturing between 1 and 12 months		5,387,367	5,907,670
存放同業(一至十二個月內到期)			
Amount due from overseas offices		1,008,043	23,882
海外辦事處之結欠金額			
Certificates of deposit held		10,614,930	9,323,168
持有之存款證			
Advances and other accounts	3	34,628,089	21,293,414
貸款及其他賬項			
Securities held for trading		1,777,918	1,744,694
持有作交易用途之證券			
Held-to-maturity securities		335,254	335,957
持有至到期之證券			
Available-for-sale investment		34,329,255	15,586,107
可供出售投資			
Other Investment	4	198,000	---
其他投資			
Property and equipment		24,855	27,673
物業及設備			
Total assets		104,184,380	61,208,488
總資產			
LIABILITIES			
負債			
Deposits and balances from banks		30,887,961	11,160,940
尚欠銀行存款及結餘			
Deposits from customers	8	57,227,282	42,377,655
客戶存款			
Amount due to overseas offices		725,721	1,012,823
結欠海外辦事處之金額			
Certificates of deposit issued		11,610,340	3,602,166
已發行存款證			
Other liabilities		2,738,181	2,802,970
其他負債			
Total liabilities		103,189,485	60,956,554
總負債			
CAPITAL RESOURCES			
資本			
Reserves	9	994,895	251,934
儲備			
		104,184,380	61,208,488

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

1 OTHER OPERATING INCOME 其他營運收入	1 January 2016 to 30 June 2016 二零一六年 一月一日至六月三十日	1 January 2015 to 30 June 2015 二零一五年 一月一日至六月三十日
	HKD '000 仟港元	HKD '000 仟港元
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	7,724	71,515
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	187,127	(40,074)
Gains less losses arising from derivatives 衍生工具交易收益淨額	---	---
	<u>194,851</u>	<u>31,441</u>
Gain less losses from investment held for trading 出售交易性的證券之淨收益	<u>30,665</u>	<u>---</u>
Net fee and commission income 淨收費及佣金收入		
Fee and commission income 收費及佣金收入	64,011	8,578
Less: Commission expenses 減:費用及佣金支出	(10,407)	(5,937)
	<u>53,604</u>	<u>2,641</u>
Others 其他收入		
Income from non-trading investment 非買賣性質投資的收益	34,062	---
Other Income 其他	79,411	---
	<u>113,473</u>	<u>---</u>
	<u>392,593</u>	<u>34,082</u>
2 OPERATING EXPENSES 營運支出	1 January 2016 to 30 June 2016 二零一六年 一月一日至六月三十日	1 January 2015 to 30 June 2015 二零一五年 一月一日至六月三十日
	HKD '000 仟港元	HKD '000 仟港元
Staff expenses 職員開支	64,221	30,831
Rental expenses 租金開支	11,554	4,571
Other operating expenses 其他營運支出	17,540	14,552
	<u>93,315</u>	<u>49,954</u>

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

3 ADVANCES AND OTHER ACCOUNTS 貸款及其他賬項		30 June 2016 二零一六年 六月三十日	31 December 2015 二零一五年 十二月三十一日
	Notes 附註	HKD '000 仟港元	HKD '000 仟港元
Advances to customers 客戶貸款	5	32,390,312	16,405,305
Impairment allowances 減值準備			
collective 組合		(148,273)	(42,871)
individual 個別		---	---
		<u>32,242,039</u>	<u>18,362,434</u>
Trade bills 商業票據		195,633	162,942
Impairment allowances 減值準備			
collective 組合		---	---
individual 個別		---	---
		<u>195,633</u>	<u>162,942</u>
Accrued interest and other accounts 應計利息及其他賬項		2,190,417	2,768,038
Impairment allowances 減值準備			
collective 組合		---	---
individual 個別		---	---
		<u>2,190,417</u>	<u>2,768,038</u>
		<u>34,628,089</u>	<u>21,293,414</u>
4 Other Investment 其他投資		30 June 2016 二零一六年 六月三十日	31 December 2015 二零一五年 十二月三十一日
		HKD '000 仟港元	HKD '000 仟港元
Other Investment 其他投資		200,000	---
Impairment allowances 減值準備			
collective 組合		(2,000)	---
individual 個別		---	---
		<u>198,000</u>	<u>---</u>

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

5 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

	30 June 2016 二零一六年六月三十日		31 December 2015 二零一五年十二月三十一日	
	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	7,383,664	82.69	3,143,009	98.89
Property investment 物業投資	496,700	21.86	---	0.00
Financial concerns 金融企業	5,470,935	23.20	834,059	100.00
Stockbrokers 股票經紀	3,200,000	0.00	1,700,000	0.00
Wholesale and retail trade 批發及零售業	6,729,680	89.48	6,213,617	100.00
Manufacturing 製造業	77,620	0.00	77,506	0.00
Transport and transport equipment 運輸及運輸設備	390,310	50.28	---	0.00
Others 其他	1,120,942	35.85	1,088,801	78.78
Total loans and advances for use in Hong Kong 在香港使用之貸款總計	24,869,851	56.71	13,056,992	92.15
Trade finance 貿易融資	740,790	32.74	87,286	17.76
Loans and advances for use outside Hong Kong 在香港以外使用之貸款	6,779,671	63.55	5,261,027	79.87
Gross loans and advances to customers 總客戶貸款	32,390,312	57.59	18,405,305	88.28

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

5 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 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。

	30 June 2016 二零一六年六月三十日		31 December 2015 二零一五年十二月三十一日	
	HKD '000 仟港元	% of total advance 抵押品覆蓋 之百分比	HKD '000 仟港元	% of total advance 抵押品覆蓋 之百分比
Gross loans and advances to customers 總客戶貸款				
Hong Kong 香港	11,116,008	34.32	5,068,008	27.54
Mainland China 中國大陸	21,274,304	65.68	12,872,262	69.94
Others 其他	---	0.00	465,035	2.52
	<u>32,390,312</u>	<u>100.00</u>	<u>18,405,305</u>	<u>100.00</u>

6 ANALYSIS OF OVERDUE LOANS AND ADVANCES TO CUSTOMERS
客戶逾期貸款總額分析

There were no overdue loans and advances to customers which were individually determined to be impaired as 30 June 2016 and 31 December 2015.

於二零一六年六月三十日和二零一五年十二月三十一日，本分行並沒有逾期之客戶貸款須作個別評估減值。

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

	30 June 2016 二零一六年六月三十日		31 December 2015 二零一五年十二月三十一日	
	HKD '000 仟港元	% of total advance 總客戶貸款 之百分比	HKD '000 仟港元	% of total advance 總客戶貸款 之百分比
Total amount of rescheduled advances 總客戶重組貸款	859	0.00	---	0.00

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

8 DEPOSITS FROM CUSTOMERS
客戶存款

	30 June 2016 二零一六年 六月三十日	31 December 2015 二零一五年 十二月三十一日
	HKD '000 仟港元	HKD '000 仟港元
Demand deposits and current accounts 活期存款及往來帳戶	698,049	579,917
Saving deposits 儲蓄存款	7,746,835	3,863,870
Time, call and notice deposits 定期存款及通知存款	48,782,398	37,933,868
	<u>57,227,282</u>	<u>42,377,655</u>

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

9 RESERVES
儲備

	30 June 2016 二零一六年六月三十日 HKD '000 仟港元		
	Investment revaluation reserve 投資重估儲備	Retained earnings 保留溢利	Total 總計
At 1 January 2016 於二零一六年一月一日結餘	139,740	112,194	251,934
Revaluation gain/(loss) of available-for-sale investment 可供出售投資重估收益/(虧損)	315,910	---	315,910
Deferred taxation 遞延所得稅	(60,554)	---	(60,554)
Gain for the period 本期收益/(虧損)	---	487,605	487,605
At 30 June 2016 於二零一六年六月三十日結餘	<u>395,096</u>	<u>599,799</u>	<u>994,895</u>
	31 December 2015 二零一五年十二月三十一日 HKD '000 仟港元		
	Investment revaluation reserve 投資重估儲備	Retained earnings 保留溢利	Total 總計
At 1 January 2015 於二零一五年一月一日結餘	(11,306)	(109,470)	(120,776)
Revaluation gain/(loss) of available-for-sale investment 可供出售投資重估收益/(虧損)	178,827	---	178,827
Deferred taxation 遞延所得稅	(27,781)	---	(27,781)
Gain for the period 本期收益/(虧損)	---	221,664	221,664
At 31 December 2015 於二零一五年十二月三十一日結餘	<u>139,740</u>	<u>112,194</u>	<u>251,934</u>

9 COMPARATIVES
比較數字

Certain comparative amounts related to monetary authorities have been reclassified to conform with the balance
為與本期資產負債表列報方式保持一致，若干有關金融監管機構的比較數字已經重新分類。

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 recognised 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				
		Non-bank private sector 非銀行私營機構				
Banks 銀行	Official Sector 官方 機構	Non-bank financial institutions 非銀行 金融機構	Non- financial private 非金融 私營機構	Others 其他	Total 總計	
30 June 2016 二零一六年六月三十日						
Offshore centres 離岸中心	3,265	---	11,626	5,928	---	20,819
of which: Hong Kong SAR 其中: 香港	2,292	---	7,450	5,126	---	14,868
Developing Asia-Pacific 發展中亞太區國家	17,718	23	7,841	31,911	---	57,493
of which: China 其中: 中國	17,718	23	7,841	31,911	---	57,493
31 December 2015 二零一五年十二月三十一日						
Offshore centres 離岸中心	2,072	---	5,068	4,604	---	11,744
of which: Hong Kong SAR 其中: 香港	2,062	---	4,795	4,139	---	10,996
Developing Asia-Pacific 發展中亞太區國家	19,175	24	4,608	18,417	---	42,224
of which: China 其中: 中國	19,175	24	4,608	18,417	---	42,224

SUPPLEMENTARY FINANCIAL INFORMATION (CONTINUED)
補充財務資料(續)

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				Total 總計
	USD 美元	CNY 人民幣	EUR 歐元	Others 其他	
30 June 2016					
<u>二零一六年六月三十日</u>					
Spot assets 現貨資產	65,066	10,120	2,589	1	77,776
Spot liabilities 現貨負債	(49,977)	(17,537)	(833)	---	(68,347)
Forward purchases 遠期買入	73,007	74,081	86	132	147,306
Forward sales 遠期賣出	(88,086)	(65,321)	(1,903)	(132)	(155,442)
Net option position 期權淨額	1,540	(1,540)	---	---	---
Net long position 長盤淨額	1,550	(197)	(61)	1	1,293
Net structural position 結構性倉盤淨額	---	---	---	---	---
31 December 2015					
<u>二零一五年十二月三十一日</u>					
Spot assets 現貨資產	42,224	9,374	1,932	---	53,530
Spot liabilities 現貨負債	(25,076)	(12,197)	(13)	---	(37,286)
Forward purchases 遠期買入	56,195	56,906	---	---	113,101
Forward sales 遠期賣出	(74,061)	(52,920)	(1,908)	---	(128,889)
Net option position 期權淨額	1,241	(1,241)	---	---	---
Net long position 長盤淨額	523	(78)	11	---	456
Net structural position 結構性倉盤淨額	---	---	---	---	---

The above foreign currency exposures included those arising from trading and non-trading position.

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 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。

SUPPLEMENTARY FINANCIAL INFORMATION (CONTINUED)
補充財務資料(續)

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 summarised 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:

	30 June 2016 二零一六年六月三十日 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 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	15,444	117	15,561
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	11,542	1,725	13,267
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	9,561	2,216	11,777
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	1,238	3,506	4,744
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	635	81	716
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	9,752	928	10,680
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	14,137	---	14,137
Total 總計	62,309	8,573	70,882
Total assets after provision 減值後總資產	104,184		
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率	59.81%		

SUPPLEMENTARY FINANCIAL INFORMATION (CONTINUED)
補充財務資料(續)

3 MAINLAND ACTIVITIES (續)
國內活動 (續)

	31 December 2015 二零一五年十二月三十一日 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 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	8,819	---	8,819
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	7,203	296	7,499
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	4,820	2,289	7,109
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	199	---	199
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	413	---	413
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	2,962	538	3,500
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	10,917	34	10,951
Total 總計	35,333	3,157	38,490
Total assets after provision 減值後總資產	61,208		
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率	57.73%		

SUPPLEMENTARY FINANCIAL INFORMATION (CONTINUED)
補充財務資料(續)

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：

	30 June 2016 二零一六年 六月三十日 HKD million 百萬港元	31 December 2015 二零一五年 十二月三十一日 HKD million 百萬港元
Direct credit substitutes 直接信貸替代項目	4,272	2,932
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	935	252
Note issuance and revolving underwriting facilities 票據發行及循環式包銷安排	---	---
Other commitments 其他承擔	7,574	157
	<hr/> <hr/> 12,781	<hr/> <hr/> 3,341

SUPPLEMENTARY FINANCIAL INFORMATION (CONTINUED)
補充財務資料(續)

5 DERIVATIVES FINANCIAL INSTRUMENTS
衍生金融工具

The following is a summary of the contractual amounts of each type of derivatives:
下列為衍生金融工具之每個主要類別之合約金額：

	30 June 2016 二零一六年 六月三十日 HKD million 百萬港元	31 December 2015 二零一五年 十二月三十一日 HKD million 百萬港元
Exchange rate contracts 匯率合約	211,411	159,852
Interest rate contracts 利率合約	---	---
others 其他	1,164	---
	212,575	159,852

The following is a summary of the fair value of each type of derivatives:
下列為各項主要衍生金融工具之公平價值：

	30 June 2016 二零一六年 六月三十日 HKD million 百萬港元	31 December 2015 二零一五年 十二月三十一日 HKD million 百萬港元
Exchange rate contracts 匯率合約	(90)	16
Interest rate contracts 利率合約	---	---
others 其他	40	---
	(50)	16

At 30 June 2016 and 31 December 2015, the amount of fair value has not taken into account the effect of any bilateral netting agreement.

於二零一六年六月三十日及二零一五年十二月三十一日，衍生金融工具之公平價值並沒有採用雙邊淨額結算協議的效果計算在內。

SUPPLEMENTARY FINANCIAL INFORMATION (CONTINUED)
補充財務資料(續)

6 LIQUIDITY
流動資金

	1 January 2016 to 30 June 2016 二零一六年 一月一日至六月三十日	1 January 2015 to 30 June 2015 二零一五年 一月一日至六月三十日
Average liquidity maintenance ratio for the financial period 期內平均流動資金維護比率	72.20%	183.75%

The liquidity risk management conducts cash flow analysis and cash flow projection arising from on-and off-balance sheet items over a set of time horizons on a regular basis to identify funding needs in specific time buckets. The Bank also regularly performs stress tests on its liquidity position. In the stress test, both on-and off-balance sheet items with a cash flow impact are considered, with applicable hypothetical and historical assumptions.

本分行定期對各個時段的資產負債表內外項目進行現金流量分析及預測，以推算出特定時間內所需的資金。本分行亦定期對流動資金狀況進行壓力測試。壓力測試是運用適當的理論及歷史假設，測試資產負債表內外項目對現金流量造成的影響。

Three stressed scenarios, namely an institution-specific crisis scenario, a general market crisis scenario, and a combined scenario are adopted with minimum survival period defined pursuant to HKMA's latest Supervisory Policy Manual "Sound Systems and Controls for Liquidity Risk Management".

三個壓力情況包括個別銀行危機、整體市場危機及綜合危機，均採用金管局最新監管政策手冊「穩健的流動資金風險管理系統及管控措施」定義的最短存活期。

I Equity & Capital Adequacy
權益及資本充足比率

	30 June 2016 二零一六年 六月三十日 RMB million 百萬人民幣	31 December 2015 二零一五年 十二月三十一日 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	328,391	313,648
Capital adequacy ratio (note 1) 資本充足比率 (附注1)	12.16%	11.19%

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

	30 June 2016 二零一六年 六月三十日 RMB million 百萬人民幣	31 December 2015 二零一五年 十二月三十一日 RMB million 百萬人民幣
Balance Sheet: 資產負債表		
Total assets 總資產	5,709,692	5,298,880
Total liabilities 總負債	5,377,427	4,981,503
Total loans and advances 總貸款	1,949,215	1,779,408
Total customer deposits 總客戶存款	2,475,287	2,483,923
	1 January 2016 to 30 June 2016 二零一六年 一月一日至六月三十日 RMB million 百萬人民幣	1 January 2015 to 30 June 2015 二零一五年 一月一日至六月三十日 RMB million 百萬人民幣
Pre-tax profit for the financial period 期內除稅前盈利	35,839	35,582

Note 1:

The capital adequacy ratio above is calculated in accordance with the rules and regulations promulgated by the China Banking Regulatory Commission, and is not calculated according to the standards as stated in Section 105(a)(i) or (ii) of the Banking (Disclosure) Rules.

附注1:

上述資本充足率是根據中國銀行業監督管理委員會的有關規定計算,而並非根據銀行業(披露)規則第105條(a)(i)或(ii)所述的標準計算。