

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)
財務資料披露報表 (未經審核)

As at 31 December 2017
於二零一七年十二月三十一日

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)
財務資料披露報表 (未經審核)

AS AT 31 DECEMBER 2017
於二零一七年十二月三十一日

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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 YEAR ENDED 31 DECEMBER 2017
截至二零一七年十二月三十一日止年度

		1 January 2017 to 31 December 2017 二零一七年 一月一日至十二月三十一日	1 January 2016 to 31 December 2016 二零一六年 一月一日至十二月三十一日
	Notes 附註	HKD '000 仟港元	HKD '000 仟港元
Interest income 利息收入		5,029,203	2,545,984
Interest expense 利息支出		(3,271,554)	(1,464,249)
Net interest income 淨利息收入		<u>1,757,649</u>	<u>1,081,735</u>
Other operating income 其他營運收入	1	1,668,249	392,825
Operating income 總營運收入		<u>3,425,898</u>	<u>1,474,560</u>
Operating expenses 營運支出	2	(331,683)	(403,937)
Operating profit / (loss) before impairment losses 減值準備前之營運溢利/(虧損)		<u>3,094,215</u>	<u>1,070,623</u>
Impairment losses for loans and advances 貸款減值準備		(547,626)	(146,426)
Profit / (loss) before taxation 稅前溢利/(虧損)		<u>2,546,589</u>	<u>924,197</u>
Tax expense 稅項開支		(438,775)	(146,635)
Profit / (loss) after taxation 稅後溢利/(虧損)		<u><u>2,107,814</u></u>	<u><u>777,562</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 31 DECEMBER 2017

於二零一七年十二月三十一日

Restated (重列)

		31 December 2017 二零一七年 十二月三十一日	30 June 2017 二零一七年 六月三十日
	Notes 附註	HKD '000 仟港元	HKD '000 仟港元
ASSETS			
資產			
Cash and balances with banks		15,918,493	33,889,262
現金及銀行結存			
Due from Exchange Fund		459,537	338,402
存於外匯基金存款			
Placements with banks maturing between 1 and 12 months		7,441,328	3,882,379
存放同業(一至十二個月內到期)			
Amount due from overseas offices		30,276,442	21,174,377
海外辦事處之結欠金額			
Certificates of deposit held		13,497,728	7,388,082
持有之存款證			
Advances and other accounts	3	78,787,045	74,079,540
貸款及其他賬項			
Securities held for trading		---	---
持有作交易用途之證券			
Held-to-maturity securities		648,914	312,852
持有至到期之證券			
Available-for-sale investment	4	48,158,561	49,222,659
可供出售投資			
Other Investment	5	198,000	202,946
其他投資			
Property and equipment		28,162	34,696
物業及設備			
Total assets		195,414,210	190,525,195
總資產			
LIABILITIES			
負債			
Deposits and balances from banks		22,737,170	38,366,434
尚欠銀行存款及結餘			
Deposits from customers	12	110,658,813	103,844,613
客戶存款			
Amount due to overseas offices		14,000,123	16,124,724
結欠海外辦事處之金額			
Certificates of deposit issued		23,402,324	14,791,010
已發行存款證			
Issued debt securities		7,804,537	7,794,529
已發行中期票據			
Other liabilities		13,787,771	7,088,251
其他負債			
Total liabilities		192,390,738	188,009,561
總負債			
CAPITAL RESOURCES			
資本			
Reserves	13	3,023,472	2,515,634
儲備			
		195,414,210	190,525,195

比較數字已重新列示，以符合本期之呈報分類

The comparative amounts have been restated to conform with the current period's classification.

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

	1 January 2017 to 31 December 2017 二零一七年 一月一日至十二月三十一日	1 January 2016 to 31 December 2016 二零一六年 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	165,070	80,516
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	795,404	37,006
Gains less losses arising from derivatives 衍生工具交易收益淨額	35,429	---
	995,903	117,522
Gain less losses from investment held for trading 出售交易性的證券之淨收益	3,459	19,707
Net fee and commission income 淨收費及佣金收入		
Fee and commission income 收費及佣金收入	310,532	127,713
Less: Commission expenses 減:費用及佣金支出	(34,363)	(24,118)
	276,169	103,595
Others 其他收入		
Income from non-trading investment 非買賣性質投資的收益	206,037	(59,345)
Other Income 其他	186,681	211,346
	392,718	152,001
	1,668,249	392,825
2 OPERATING EXPENSES		
營運支出		
Staff expenses 職員開支	281,799	159,872
Rental expenses 租金開支	49,717	34,991
Other operating expenses 其他營運支出	78,125	58,307
Net charge for other provisions 其他減值準備	(77,958)	150,767
	331,683	403,937

NOTES TO THE INCOME STATEMENT AND BALANCE SHEET INFORMATION (CONTINUED)

收益表及資產負債表資料附註 (續)

Restated (重列)

	Notes 附註	31 December 2017 二零一七年 十二月三十一日	30 June 2017 二零一七年 六月三十日
		HKD '000 仟港元	HKD '000 仟港元
3 ADVANCES AND OTHER ACCOUNTS			
貸款及其他賬項			
Advances to customers	6	71,174,193	69,869,368
客戶貸款			
Impairment allowances - collective		(735,691)	(354,886)
減值準備 - 組合			
Impairment allowances - individual		---	---
減值準備 - 個別			
		<u>70,438,502</u>	<u>69,514,482</u>
Advances to banks	9	---	---
同業及其他金融機構貸款			
Impairment allowances - collective		---	---
減值準備 - 組合			
Impairment allowances - individual		---	---
減值準備 - 個別			
		<u>---</u>	<u>---</u>
Trade bills		149,798	113,304
商業票據			
Impairment allowances - collective		(660)	---
減值準備 - 組合			
Impairment allowances - individual		---	---
減值準備 - 個別			
		<u>149,138</u>	<u>113,304</u>
Accrued interest and other accounts		8,199,405	4,451,754
應計利息及其他賬項			
Impairment allowances - collective		---	---
減值準備 - 組合			
Impairment allowances - individual		---	---
減值準備 - 個別			
		<u>8,199,405</u>	<u>4,451,754</u>
		<u>78,787,045</u>	<u>74,079,540</u>
4 AVAILABLE-FOR-SALE INVESTMENT		48,231,669	49,349,828
可供出售投資			
Impairment allowances - collective		(73,108)	(127,169)
減值準備 - 組合			
Impairment allowances - individual		---	---
減值準備 - 個別			
		<u>48,158,561</u>	<u>49,222,659</u>
5 OTHER INVESTMENT		200,000	204,946
其他投資			
Impairment allowances - collective		(2,000)	(2,000)
減值準備 - 組合			
Impairment allowances - individual		---	---
減值準備 - 個別			
		<u>198,000</u>	<u>202,946</u>

比較數字已重新列示，以符合本期之呈報分類

The comparative amounts have been restated to conform with the current period's classification.

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

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 2017 二零一七年十二月三十一日		30 June 2017 二零一七年六月三十日	
	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	16,363,657	94.98	13,973,773	89.05
Property investment 物業投資	348,000	100.00	838,000	100.00
Financial concerns 金融企業	14,685,538	14.36	11,271,980	33.51
Stockbrokers 股票經紀	2,280,000	0.00	3,700,000	5.41
Wholesale and retail trade 批發及零售業	6,956,185	63.72	13,260,280	83.36
Manufacturing 製造業	1,207,367	0.00	514,012	0.00
Transport and transport equipment 運輸及運輸設備	2,341,337	78.64	2,156,283	92.32
Others 其他	1,747,023	30.92	1,436,434	46.41
Total loans and advances for use in Hong Kong 在香港使用之貸款總計	45,929,107	54.03	47,150,762	65.68
Trade finance 貿易融資	1,571,366	0.00	1,458,169	1.09
Loans and advances for use outside Hong Kong 在香港以外使用之貸款	23,673,720	23.86	21,260,437	59.97
Gross loans and advances to customers 總客戶貸款	71,174,193	42.80	69,869,368	62.60

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

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 2017 二零一七年十二月三十一日		30 June 2017 二零一七年六月三十日	
	HKD '000 仟港元	% of total 總客戶貸款 之百分比	HKD '000 仟港元	% of total 總客戶貸款 之百分比
Gross loans and advances to customers 客戶總貸款				
Hong Kong 香港	26,031,214	36.57	25,633,288	36.69
Mainland China 中國大陸	44,387,837	62.37	43,174,004	61.79
Others 其他	755,142	1.06	1,062,076	1.52
	<u>71,174,193</u>	100.00	<u>69,869,368</u>	100.00

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

There were no overdue advances and repossessed assets to customers as at 31 December 2017 and 30 June 2017.

於二零一七年十二月三十一日和二零一七年六月三十日，本分行並沒有逾期之客戶貸款和收回資產。

8 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 2017 and 30 June 2017.

於二零一七年十二月三十一日和二零一七年六月三十日，本分行並沒有經重組之客戶貸款。

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 LOANS AND ADVANCES TO BANKS
同業貸款

There were no advances to banks as at 31 December 2017 and 30 June 2017.
於二零一七年十二月三十一日和二零一七年六月三十日，本分行並沒有同業貸款。

10 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 2017 and 30 June 2017.

於二零一七年十二月三十一日和二零一七年六月三十日，本分行並沒有逾期或經重組之同業貸款。

11 ANALYSIS OF REPOSSESSED ASSETS TO BANKS
同業收回資產分析

There were no repossessed assets to banks as at 31 December 2017 and 30 June 2017.

於二零一七年十二月三十一日和二零一七年六月三十日，本分行並沒有同業收回資產。

12 DEPOSITS FROM CUSTOMERS
客戶存款

	31 December 2017 二零一七年 十二月三十一日	30 June 2017 二零一七年 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	1,006,687	1,510,065
Saving deposits 儲蓄存款	8,878,233	14,799,449
Time, call and notice deposits 定期存款及通知存款	100,773,893	87,535,099
	<u>110,658,813</u>	<u>103,844,613</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)

13 RESERVES
儲備

	31 December 2017 二零一七年十二月三十一日 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 2017 於二零一七年一月一日結餘	71,293	889,756	961,049
Revaluation gain/(loss) of available-for-sale investment 可供出售投資重估收益/(虧損)	(51,880)	---	(51,880)
Deferred taxation 遞延稅項	6,489	---	6,489
Gain for the period 本期收益/(虧損)	---	2,107,814	2,107,814
At 31 December 2017 於二零一七年十二月三十一日結餘	25,902	2,997,570	3,023,472

	Restated (重列) 30 June 2017 二零一七年六月三十日 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 2017 於二零一七年一月一日結餘	71,293	889,756	961,049
Revaluation gain/(loss) of available-for-sale investment 可供出售投資重估收益/(虧損)	66,188	---	66,188
Deferred taxation 遞延稅項	(12,146)	---	(12,146)
Gain for the period 本期收益/(虧損)	---	1,500,543	1,500,543
At 30 June 2017 於二零一七年六月三十日結餘	125,335	2,390,299	2,515,634

比較數字已重新列示，以符合本期之呈報分類

The comparative amounts have been restated to conform with the current period's classification.

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				
		Non-bank private sector 非銀行私營機構				
Banks	Official Sector	Non-bank financial institutions	Non-financial private sector	Others	Total	
銀行	官方機構	非銀行金融機構	非金融私營機構	其他	總計	
31 December 2017						
二零一七年十二月三十一日						
Offshore centres 離岸中心	2,103	---	12,797	17,461	---	32,361
of which: Hong Kong SAR 其中: 香港	2,102	---	10,914	16,699	---	29,715
Developing Asia-Pacific 發展中亞太區國家	60,620	---	6,221	53,036	---	119,877
of which: China 其中: 中國	59,843	---	6,221	53,036	---	119,100
30 June 2017						
二零一七年六月三十日						
Offshore centres 離岸中心	4,821	---	15,906	12,977	---	33,704
of which: Hong Kong SAR 其中: 香港	3,422	---	12,306	12,603	---	28,331
Developing Asia-Pacific 發展中亞太區國家	52,368	---	6,983	59,167	---	118,518
of which: China 其中: 中國	52,368	---	6,983	59,167	---	118,518

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	Gold 金	Others 其他	
31 December 2017						
<u>二零一七年十二月三十一日</u>						
Spot assets 現貨資產	120,586	9,018	27,202	---	1,703	158,509
Spot liabilities 現貨負債	(122,550)	(20,726)	(5,112)	---	(2,777)	(151,165)
Forward purchases 遠期買入	175,245	150,004	2,107	8,650	1,979	337,985
Forward sales 遠期賣出	(169,577)	(139,841)	(24,065)	(8,687)	(977)	(343,147)
Net option position 期權淨額	(1,583)	1,390	---	---	---	(193)
Net long position 長盤淨額	2,121	(155)	132	(37)	(72)	1,989
Net structural position 結構性倉盤淨額	---	---	---	---	---	---
30 June 2017						
<u>二零一七年六月三十日</u>						
Spot assets 現貨資產	120,031	18,690	20,397	5	1,654	160,777
Spot liabilities 現貨負債	(122,780)	(19,343)	(2,474)	---	(1,868)	(146,465)
Forward purchases 遠期買入	208,567	177,871	8,741	6,202	2,906	404,287
Forward sales 遠期賣出	(203,730)	(177,661)	(26,409)	(6,047)	(2,703)	(416,550)
Net option position 期權淨額	(1,631)	1,510	(1)	---	(56)	(178)
Net long position 長盤淨額	457	1,067	254	160	(67)	1,871
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。

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 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 2017 二零一七年十二月三十一日 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	22,937	353	23,290
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	17,297	1,689	18,986
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	41,869	1,403	43,272
4 Other entities of central government not reported in item1 above 並無於上述1.項內報告的中央政府之其他機構	1,630	---	1,630
5 Other entities of local governments not reported in item2 above 並無於上述2.項內報告的地方政府之其他機構	902	2	904
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	8,379	1,267	9,646
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	3,756	191	3,947
Total 總計	96,770	4,905	101,675
Total assets after provision 減值後總資產	195,414		
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	49.52%		

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

3 MAINLAND ACTIVITIES (續)
國內活動 (續)

	Restated (重列) 30 June 2017 二零一七年六月三十日 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	23,224	50	23,274
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	16,901	1,264	18,165
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	37,308	1,320	38,628
4 Other entities of central government not reported in item1 above 並無於上述1.項內報告的中央政府之其他機構	1,666	---	1,666
5 Other entities of local governments not reported in item2 above 並無於上述2.項內報告的地方政府之其他機構	720	---	720
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	13,094	3,995	17,089
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	4,469	---	4,469
Total 總計	97,382	6,629	104,011
Total assets after provision 減值後總資產	190,525		
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	51.11%		

比較數字已重新列示,以符合本期之呈報分類

The comparative amounts have been restated to conform with the current period's classification.

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：

	31 December 2017 二零一七年 十二月三十一日	30 June 2017 二零一七年 六月三十日
	HKD million 百萬港元	HKD million 百萬港元
Direct credit substitutes 直接信貸替代項目	1,180	4,299
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	3,396	3,281
Note issuance and revolving underwriting facilities 票據發行及循環式包銷安排	---	---
Other commitments 其他承擔	7,372	2,736
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)	1,172	2,877
	13,120	13,193

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

5 DERIVATIVES FINANCIAL INSTRUMENTS
衍生金融工具

	31 December 2017 二零一七年 十二月三十一日	30 June 2017 二零一七年 六月三十日
	HKD million 百萬港元	HKD million 百萬港元
Total contractual or notional amounts 合約金額		
Exchange rate related derivative contracts 匯率關聯衍生工具	418,032	514,166
Interest rate related derivative contracts 利率關聯衍生工具	20,936	2,987
others 其他	156	156
	<u>439,124</u>	<u>517,309</u>
Total fair value asset 公平價值資產		
Exchange rate related derivative contracts 匯率關聯衍生工具	6,764	3,310
Interest rate related derivative contracts 利率關聯衍生工具	123	9
others 其他	3	2
	<u>6,890</u>	<u>3,321</u>
Total fair value liability 公平價值負債		
Exchange rate related derivative contracts 匯率關聯衍生工具	6,443	3,550
Interest rate related derivative contracts 利率關聯衍生工具	2	1
others 其他	---	---
	<u>6,445</u>	<u>3,551</u>

At 31 December 2017 and 30 June 2017, the amount of fair value has not taken into account the effect of any bilateral netting agreement.

於二零一七年十二月三十一日及二零一七年六月三十日，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 2017 to 31 December 2017 二零一七年 一月一日至十二月三十一日	1 January 2016 to 31 December 2016 二零一六年 一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	56.69%	63.35%

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內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。

7 LIQUIDITY RISK MANAGEMENT
流動資金風險管理

The objective of liquidity risk management is to ensure that there are sufficient funds to meet contractual and regulatory financial obligations and to undertake new transaction. The Hong Kong Branch also follows the guidance set forth by the HKMA in supervisory policy manual ("SPM") LM-2 "Sound Systems and controls for Liquidity Risk Management".

流動性風險管理的目標是確保有足夠的資金來滿足業務和監管的財務需要並開展新的交易。香港分行亦跟隨金管局監管〈政策手冊〉編號LM2「穩健的流動資金風險管理系統及管控措施」中所提出的指引。

Our liquidity management process includes establishing liquidity management policies and limits, regular monitoring against liquidity risk limits, regular stress testing, and refining contingency funding plan. The branch will perform regular review to ensure that they remain fit in the context of prevailing market conditions.

香港分行的流動性管理程序包括建立流動性管理政策和額度，定期監測流動性風險額度，進行壓力測試和完善應急資金計劃。本分行會定期檢討以上程序以確保符合當前市場情況。

The branch 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.

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。

The Hong Kong Branch's Asset and Liability Committee ("ALCO") comprising key members from local management and relevant departments, conduct meeting on a regular basis to review and discuss important liquidity risk management issue.

本分行的資產負債委員會（「ALCO」）主要由香港管理層和相關部門組成，定期舉行會議，審議和討論重要的流動性風險管理問題。

I Equity & Capital Adequacy
權益及資本充足比率

	30 June 2017 二零一七年 六月三十日 <u>RMB million</u> 百萬人民幣	31 December 2016 二零一六年 十二月三十一日 <u>RMB million</u> 百萬人民幣
Equity attributable to equity holders of the Bank 歸屬於母公司股東的權益	392,999	350,129
Capital adequacy ratio (note 1) 資本充足比率 (附注1)	11.87%	12.02%

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

	30 June 2017 二零一七年 六月三十日 <u>RMB million</u> 百萬人民幣	31 December 2016 二零一六年 十二月三十一日 <u>RMB million</u> 百萬人民幣
Balance Sheet: 資產負債表		
Total assets 總資產	6,384,658	6,085,895
Total liabilities 總負債	5,986,106	5,731,485
Total loans and advances 總貸款	2,284,665	2,079,814
Total customer deposits 總客戶存款	3,008,219	2,694,751
	1 January 2017 to 30 June 2017 二零一七年 一月一日至十二月三十一日 <u>RMB million</u>	1 January 2016 to 30 June 2016 二零一六年 一月一日至十二月三十一日 <u>RMB million</u>
Pre-tax profit for the financial period 期內除稅前盈利	37,080	35,839

Note 1:

The calculation range for the consolidated capital adequacy ratio of the Company included the Industrial Bank Co., Ltd. and financial institutions complying with requirements on the calculation range of the consolidated capital adequacy ratio in Section I, Chapter II of the Capital Rules for Commercial Banks (Provisional) of China Banking Regulatory Commission.

附注1:

公司並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《商業銀行資本管理辦法（試行）》第二章第一節中關於並表資本充足率計算範圍要求的相關金融機構。