

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 2018
於二零一八年六月三十日

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/en/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.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

INTERIM FINANCIAL DISCLOSURE STATEMENT (UNAUDITED)
中期財務資料披露報表 (未經審核)

AS AT 30 JUNE 2018
於二零一八年六月三十日

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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 2018
截至二零一八年六月三十日止六個月

		1 January 2018 to 30 June 2018 二零一八年 一月一日至六月三十日	1 January 2017 to 30 June 2017 二零一七年 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		2,839,951	2,504,085
Interest expense 利息支出		(2,091,154)	(1,600,403)
Net interest income 淨利息收入		<u>748,797</u>	<u>903,682</u>
Other operating income 其他營運收入	1	778,283	1,222,109
Operating income 總營運收入		<u>1,527,080</u>	<u>2,125,791</u>
Operating expenses 營運支出	2	(250,624)	(163,820)
Operating profit / (loss) before impairment losses 減值準備前之營運溢利/(虧損)		<u>1,276,456</u>	<u>1,961,971</u>
Impairment losses for loans and advances 貸款減值準備		(4,023)	(149,794)
Profit / (loss) before taxation 稅前溢利/(虧損)		<u>1,272,433</u>	<u>1,812,177</u>
Tax expense 稅項開支		(218,106)	(295,267)
Profit / (loss) after taxation 稅後溢利/(虧損)		<u><u>1,054,327</u></u>	<u><u>1,516,910</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 2018
於二零一八年六月三十日

		30 June 2018 二零一八年 六月三十日	31 December 2017 二零一七年 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		32,286,389	15,918,493
現金及銀行結存			
Due from Exchange Fund		38,163	459,537
存於外匯基金存款			
Placements with banks maturing between 1 and 12 months		9,517,530	7,441,328
存放同業(一至十二個月內到期)			
Amount due from overseas offices		31,117,494	30,276,442
海外辦事處之結欠金額			
Certificates of deposit held		6,192,775	13,497,728
持有之存款證			
Advances and other accounts	3	79,412,047	78,787,045
貸款及其他賬項			
Financial assets at fair value through profit and loss		4,369,664	---
以公允價值變化計入損益表之金融資產			
Investment in securities at amortised cost		2,246,747	---
以攤銷成本計量之證券投資			
Investment in securities at fair value through other comprehensive income	4	39,635,264	---
以公允價值變化計入其他全面收益之證券投資			
Held-to-maturity securities		---	648,914
持有至到期之證券			
Available-for-sale investment	4	---	48,158,561
可供出售投資			
Other Investment	5	---	198,000
其他投資			
Property and equipment		34,098	28,162
物業及設備			
Total assets		204,850,171	195,414,210
總資產			
LIABILITIES			
負債			
Deposits and balances from banks		38,260,955	22,737,170
尚欠銀行存款及結餘			
Deposits from customers	12	95,506,708	110,658,813
客戶存款			
Amount due to overseas offices		6,245,073	14,000,123
結欠海外辦事處之金額			
Certificates of deposit issued		17,366,369	23,402,324
已發行存款證			
Issued debt securities		20,700,331	7,804,537
已發行中期票據			
Other liabilities		23,167,223	13,787,771
其他負債			
Total liabilities		201,246,659	192,390,738
總負債			
CAPITAL RESOURCES			
資本			
Reserves	13	3,603,512	3,023,472
儲備			
		204,850,171	195,414,210

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

	1 January 2018 to 30 June 2018 二零一八年 一月一日至六月三十日	1 January 2017 to 30 June 2017 二零一七年 一月一日至六月三十日
	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	128,635	178,158
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	452,855	604,182
Gains less losses arising from other trading derivatives 其他衍生工具交易收益淨額	4,875	7,861
	586,365	790,201
Gain less losses from investment held for trading purpose 出售交易性的投資之淨收益	(32,566)	3,459
Net fee and commission income 淨收費及佣金收入		
Fee and commission income 收費及佣金收入	239,836	99,736
Less: Commission expenses 減:費用及佣金支出	(18,812)	(16,008)
	221,024	83,728
Others 其他收入		
Income from non-trading investment 非買賣性質投資的收益	3,870	207,485
Other Income 其他	(410)	137,236
	3,460	344,721
	778,283	1,222,109
2 OPERATING EXPENSES		
營運支出		
Staff expenses 職員開支	196,137	128,841
Rental expenses 租金開支	31,783	24,214
Other operating expenses 其他營運支出	41,535	34,012
Net charge for other provisions 其他減值準備	(18,831)	(23,247)
	250,624	163,820

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	30 June 2018 二零一八年 六月三十日	31 December 2017 二零一七年 十二月三十一日
		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	72,446,669	71,174,193
客戶貸款			
Impairment allowances - collective		(740,374)	(735,691)
減值準備 - 組合			
Impairment allowances - individual		---	---
減值準備 - 個別			
		<u>71,706,295</u>	<u>70,438,502</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		99,074	149,798
商業票據			
Impairment allowances - collective		---	(660)
減值準備 - 組合			
Impairment allowances - individual		---	---
減值準備 - 個別			
		<u>99,074</u>	<u>149,138</u>
Accrued interest and other accounts		7,606,678	8,199,405
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>7,606,678</u>	<u>8,199,405</u>
		<u>79,412,047</u>	<u>78,787,045</u>
4 INVESTMENT IN SECURITIES AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME		39,658,016	---
以公允價值變化計入其他全面收益之證券投資			
Impairment allowances - collective		(22,752)	---
減值準備 - 組合			
Impairment allowances - individual		---	---
減值準備 - 個別			
		<u>39,635,264</u>	<u>-</u>
Available-for-sale investment		---	48,231,669
可供出售投資			
Impairment allowances - collective		---	(73,108)
減值準備 - 組合			
Impairment allowances - individual		---	---
減值準備 - 個別			
		<u>-</u>	<u>48,158,561</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)

	30 June 2018 二零一八年六月三十日	31 December 2017 二零一七年十二月三十一日
	HKD '000 仟港元	HKD '000 仟港元
5 OTHER INVESTMENT	---	200,000
其他投資		
Impairment allowances - collective	---	(2,000)
減值準備 - 組合		
Impairment allowances - individual	---	---
減值準備 - 個別		
	<u>---</u>	<u>198,000</u>

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

	30 June 2018 二零一八年六月三十日		31 December 2017 二零一七年十二月三十一日	
	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	10,479,124	60.87	16,363,657	94.98
物業發展				
Property investment	800,000	0.00	348,000	100.00
物業投資				
Financial concerns	16,009,940	22.91	14,685,538	14.36
金融企業				
Stockbrokers	5,679,333	0.00	2,280,000	0.00
股票經紀				
Wholesale and retail trade	5,410,154	51.25	6,956,185	63.72
批發及零售業				
Manufacturing	964,513	0.00	1,207,367	0.00
製造業				
Transport and transport equipment	1,145,582	38.36	2,341,337	78.64
運輸及運輸設備				
Information technology	200,000	0.00	---	0.00
資訊科技				
Others	1,370,722	39.41	1,747,023	30.92
其他				
Total loans and advances for use in Hong Kong	<u>42,059,368</u>	32.81	<u>45,929,107</u>	54.03
在香港使用之貸款總計				
Trade finance	813,255	0.00	1,571,366	0.00
貿易融資				
Loans and advances for use outside Hong Kong	29,574,046	35.07	23,673,720	23.86
在香港以外使用之貸款				
Gross loans and advances to customers	<u>72,446,669</u>	33.36	<u>71,174,193</u>	42.80
總客戶貸款				

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

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。

	30 June 2018 二零一八年六月三十日		31 December 2017 二零一七年十二月三十一日	
	HKD '000 總客戶貸款 仟港元	% of total advance 之百分比	HKD '000 總客戶貸款 仟港元	% of total advance 之百分比
Gross loans and advances to customers 客戶總貸款				
Hong Kong 香港	36,749,127	50.72	26,031,214	36.57
Mainland China 中國大陸	34,954,822	48.25	44,387,837	62.37
Others 其他	742,720	1.03	755,142	1.06
	<u>72,446,669</u>	100.00	<u>71,174,193</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

a. Overdue loans and advances to customers

There were no loans and advances to customers which are overdue more than 3 months as at 30 June 2018 and 31 December 2017.

於二零一八年六月三十日和二零一七年十二月三十一日，本分行並沒有逾期超過三個月之客戶貸款。

b. Repossessed assets

收回資產總額

There were no repossessed assets to customers as at 30 June 2018 and 31 December 2017.

於二零一八年六月三十日和二零一七年十二月三十一日，本分行並沒有收回資產。

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 30 June 2018 and 31 December 2017.

於二零一八年六月三十日和二零一七年十二月三十一日，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 30 June 2018 and 31 December 2017.
於二零一八年六月三十日和二零一七年十二月三十一日，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 30 June 2018 and 31 December 2017.
於二零一八年六月三十日和二零一七年十二月三十一日，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 30 June 2018 and 31 December 2017.
於二零一八年六月三十日和二零一七年十二月三十一日，本分行並沒有同業收回資產。

12 DEPOSITS FROM CUSTOMERS
客戶存款

	30 June 2018 二零一八年 六月三十日	31 December 2017 二零一七年 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	890,702	1,006,687
Saving deposits 儲蓄存款	6,725,455	8,878,233
Time, call and notice deposits 定期存款及通知存款	87,890,551	100,773,893
	<u>95,506,708</u>	<u>110,658,813</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

	30 June 2018 二零一八年六月三十日 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 2018 於二零一八年一月一日結餘	25,902	2,997,570	3,023,472
Revaluation gain/(loss) of available-for-sale investment 可供出售投資重估收益/(虧損)	(588,022)	---	(588,022)
Deferred taxation 遞延稅項	113,735	---	113,735
Gain for the period 本期收益/(虧損)	---	1,054,327	1,054,327
At 30 June 2018 於二零一八年六月三十日結餘	<u>(448,385)</u>	<u>4,051,897</u>	<u>3,603,512</u>

	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	<u>25,902</u>	<u>2,997,570</u>	<u>3,023,472</u>

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				
		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	
30 June 2018						
二零一八年六月三十日						
Offshore centres	3,027	---	13,741	16,546	---	33,314
離岸中心						
of which: Hong Kong SAR	1,403	---	11,853	15,797	---	29,053
其中: 香港						
Developing Asia-Pacific	75,946	---	5,791	43,846	---	125,583
發展中亞太區國家						
of which: China	75,946	---	5,791	43,846	---	125,583
其中: 中國						
31 December 2017						
二零一七年十二月三十一日						
Offshore centres	2,103	---	12,797	17,461	---	32,361
離岸中心						
of which: Hong Kong SAR	2,102	---	10,914	16,699	---	29,715
其中: 香港						
Developing Asia-Pacific	60,620	---	6,221	53,036	---	119,877
發展中亞太區國家						
of which: China	59,843	---	6,221	53,036	---	119,100
其中: 中國						

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					
	USD 美元	CNY 人民幣	EUR 歐元	Gold 金	Others 其他	Total 總計
30 June 2018						
<u>二零一八年六月三十日</u>						
Spot assets 現貨資產	117,187	14,219	16,032	---	15,510	162,948
Spot liabilities 現貨負債	(134,329)	(13,011)	(2,872)	---	(2,190)	(152,402)
Forward purchases 遠期買入	203,918	138,006	5,859	18,641	1,762	368,186
Forward sales 遠期賣出	(186,990)	(136,977)	(18,865)	(18,600)	(15,088)	(376,520)
Net option position 期權淨額	2,373	(2,468)	28			(67)
Net long (short) position 長(短)盤淨額	2,159	(231)	182	41	(6)	2,145
Net structural position 結構性倉盤淨額	---	---	---	---	---	---
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 (short) position 長(短)盤淨額	2,121	(155)	132	(37)	(72)	1,989
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:

	30 June 2018 二零一八年六月三十日 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	26,400	800	27,200
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	16,583	1,496	18,079
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	32,812	1,211	34,023
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	1,357	2	1,359
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	1,405	2	1,407
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	7,433	813	8,246
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	4,942	235	5,177
Total 總計	90,932	4,559	95,491
Total assets after provision 減值後總資產	204,850		
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	44.39%		

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

3 MAINLAND ACTIVITIES (續)
國內活動 (續)

	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 item 1 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 item 2 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)

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 2018 二零一八年 六月三十日 HKD million 百萬港元	31 December 2017 二零一七年 十二月三十一日 HKD million 百萬港元
Direct credit substitutes 直接信貸替代項目	946	1,180
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	3,385	3,396
Note issuance and revolving underwriting facilities 票據發行及循環式包銷安排	---	---
Other commitments 其他承擔	1,704	7,372
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
	6,035	13,120

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

5 DERIVATIVES FINANCIAL INSTRUMENTS
衍生金融工具

	30 June 2018 二零一八年 六月三十日	31 December 2017 二零一七年 十二月三十一日
	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 匯率關聯衍生工具合約	467,079	418,032
Interest rate related derivative contracts 利率關聯衍生工具合約	39,890	20,936
others 其他	---	156
	506,969	439,124
Total fair value asset 公平價值資產		
Exchange rate related derivative contracts 匯率關聯衍生工具合約	4,596	6,764
Interest rate related derivative contracts 利率關聯衍生工具合約	257	123
others 其他	---	3
	4,853	6,890
Total fair value liability 公平價值負債		
Exchange rate related derivative contracts 匯率關聯衍生工具合約	4,488	6,443
Interest rate related derivative contracts 利率關聯衍生工具合約	4	2
others 其他	---	---
	4,492	6,445

At 30 June 2018 and 31 December 2017, the amount of fair value has not taken into account the effect of any bilateral netting agreement.

於二零一八年六月三十日及二零一七年十二月三十一日，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
流動性

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

	1 January 2018 to 31 March 2018 二零一八年 一月一日至三月三十一日	1 January 2017 to 30 June 2017 二零一七年 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持比率	53.42%	57.94%

	1 April 2018 to 30 June 2018 二零一八年 四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持比率	56.08%

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。

b. Core Funding Ratio
核心資金

	1 January 2018 to 31 March 2018 二零一八年 一月一日至三月三十一日	1 January 2017 to 30 June 2017 二零一七年 一月一日至六月三十日
Average core funding ratio for the financial period 期內平均核心資金比率	115.16%	N/A

	1 April 2018 to 30 June 2018 二零一八年 四月一日至六月三十日
Average core funding ratio for the financial period 期內平均核心資金比率	110.85%

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內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。

I Equity & Capital Adequacy 權益及資本充足比率	(Unaudited) 未經審核 30 June 2018 二零一八年 六月三十日 RMB million 百萬人民幣	31 December 2017 二零一七年 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	435,193	416,895
Capital adequacy ratio (note 1) 資本充足比率 (附注1)	11.86%	12.19%
 II Other Consolidated Financial Information 其他合併財務資料	 (Unaudited) 未經審核 30 June 2018 二零一八年 六月三十日 RMB million 百萬人民幣	 31 December 2017 二零一七年 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	6,563,221	6,416,842
Total liabilities 總負債	6,122,174	5,994,090
Total loans and advances 總貸款	2,585,301	2,348,831
Total customer deposits 總客戶存款	3,103,429	3,086,893
	(Unaudited) 未經審核 1 January 2018 to 30 June 2018 二零一八年 一月一日至六月三十日 RMB million 百萬人民幣	(Unaudited) 未經審核 1 January 2017 to 30 June 2017 二零一七年 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	38,141	37,080

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。