

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 2019
於二零一九年六月三十日
(Revised)

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。

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CONTENTS
目錄

	Pages 頁次
Income statement information 收益表資料	1
Balance sheet information 資產負債表資料	2
Notes to the income statement and balance sheet information 收益表及資產負債表資料附註	3 - 7
Supplementary financial information 補充財務資料	8 - 14
Bank consolidated financial information 銀行綜合財務資料	15

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 2019
截至二零一九年六月三十日止六個月

		1 January 2019 to 30 June 2019 二零一九年 一月一日至六月三十日	1 January 2018 to 30 June 2018 二零一八年 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		3,667,282	2,839,951
Interest expense 利息支出		(2,820,508)	(2,091,154)
Net interest income 淨利息收入		<u>846,774</u>	<u>748,797</u>
Other operating income 其他營運收入	1	749,307	778,283
Operating income 總營運收入		<u>1,596,081</u>	<u>1,527,080</u>
Operating expenses 營運支出	2	(355,678)	(250,624)
Operating profit / (loss) before impairment losses 減值準備前之營運溢利/(虧損)		<u>1,240,403</u>	<u>1,276,456</u>
Impairment losses for loans and advances and other receivables 貸款及其他應收款項減值準備		(651,314)	(4,023)
Profit / (loss) before taxation 稅前溢利/(虧損)		<u>589,089</u>	<u>1,272,433</u>
Tax expense 稅項開支		(133,763)	(218,106)
Profit / (loss) after taxation 稅後溢利/(虧損)		<u><u>455,326</u></u>	<u><u>1,054,327</u></u>

BALANCE SHEET INFORMATION

資產負債表資料

AS AT 30 JUNE 2019

於二零一九年六月三十日

		30 June 2019 二零一九年 六月三十日	31 December 2018 二零一八年 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		35,194,858	52,305,567
現金及銀行結存			
Due from Exchange Fund		183,793	255,575
存於外匯基金存款			
Placements with banks maturing between 1 and 12 months		13,141,020	3,940,777
存放同業(一至十二個月內到期)			
Amount due from overseas offices		8,412,370	28,186,314
海外辦事處之結欠金額			
Certificates of deposit held		14,998,976	10,445,870
持有之存款證			
Advances and other accounts	3	88,832,168	83,739,354
貸款及其他賬項			
Investment in securities at fair value through profit and loss	4	1,902,563	5,597,321
以公允價值變化計入損益表之金融資產			
Investment in securities at amortised cost	4	2,367,575	2,565,256
以攤銷成本計量之證券投資			
Investment in securities at fair value through other comprehensive income	4	40,347,082	42,814,483
以公允價值變化計入其他全面收益之證券投資			
Securities held for trading			---
持有作交易用途之證券			
Held-to-maturity securities			---
持有至到期之證券			
Available-for-sale investment	4		---
可供出售投資			
Other Investment	5	8,873	---
其他投資			
Land and Buildings	6	256,884	---
土地和建築物			
Property and equipment		53,541	54,031
物業及設備			
Total assets		205,699,703	229,904,548
總資產			
LIABILITIES			
負債			
Deposits and balances from banks		22,249,222	43,159,795
尚欠銀行存款及結餘			
Deposits from customers	12	101,518,374	100,339,072
客戶存款			
Amount due to overseas offices		23,705,083	21,483,588
結欠海外辦事處之金額			
Certificates of deposit issued		7,457,747	11,139,618
已發行存款證			
Issued debt securities		27,903,920	28,016,302
已發行中期票據			
Other liabilities		17,437,541	21,218,792
其他負債			
Total liabilities		200,271,887	225,357,167
總負債			
CAPITAL RESOURCES			
資本			
Reserves		5,427,816	4,547,381
儲備			
		205,699,703	229,904,548

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

	1 January 2019 to 30 June 2019 二零一九年 一月一日至六月三十日	1 January 2018 to 30 June 2018 二零一八年 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	104,530	128,635
外匯交易收益淨額		
Gains less losses arising from non-trading activities in foreign currencies	279,759	452,855
非買賣性質外匯業務的收益淨額		
Gains less losses arising from other trading derivatives	(13,227)	4,875
其他衍生工具交易收益淨額		
	<u>371,062</u>	<u>586,365</u>
Gain less losses from investment held for trading purpose	43,769	(32,566)
出售交易性的投資之淨收益		
Net fee and commission income		
淨收費及佣金收入		
Fee and commission income	334,211	239,836
收費及佣金收入		
Less: Commission expenses	(17,732)	(18,812)
減:費用及佣金支出		
	<u>316,479</u>	<u>221,024</u>
Others		
其他收入		
Gain / (loss) from non-trading investment	58,662	3,870
非買賣性質投資的收益		
Other Income	(40,665)	(410)
其他		
	<u>17,997</u>	<u>3,460</u>
	<u>749,307</u>	<u>778,283</u>
2 OPERATING EXPENSES		
營運支出		
Staff expenses	207,668	196,137
職員開支		
Rental expenses	83,017	31,783
租金開支		
Other operating expenses	51,363	41,535
其他營運支出		
Net charge for other provisions	13,630	(18,831)
其他減值準備		
	<u>355,678</u>	<u>250,624</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)

	Notes 附註	30 June 2019 二零一九年 六月三十日	31 December 2018 二零一八年 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 客戶貸款	6	82,970,828	79,112,312
Impairment allowances - collective 減值準備 - 組合		(909,566)	(909,508)
Impairment allowances - individual 減值準備 - 個別		(588,985)	(7,787)
		81,472,277	78,195,017
Trade bills 商業票據		31,623	---
Impairment allowances - collective 減值準備 - 組合		(964)	---
Impairment allowances - individual 減值準備 - 個別		---	---
		30,659	---
Accrued interest and other accounts 應計利息及其他賬項		7,462,492	5,544,337
Impairment allowances - collective 減值準備 - 組合		(128,034)	---
Impairment allowances - individual 減值準備 - 個別		(5,226)	---
		7,329,232	5,544,337
		88,832,168	83,739,354
4 INVESTMENT IN SECURITIES 證券投資			
a. Investment in securities at fair value through profit and 以公允價值變化計入損益表之證券投資		1,902,563	5,630,213
Impairment allowances - collective 減值準備 - 組合		---	(32,892)
Impairment allowances - individual 減值準備 - 個別		---	---
		1,902,563	5,597,321
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		40,347,082	42,821,531
Impairment allowances - collective 減值準備 - 組合		---	(7,048)
Impairment allowances - individual 減值準備 - 個別		---	---
		40,347,082	42,814,483
c. Investment in securities at amortised cost 以攤銷成本計量之證券投資		2,367,575	2,565,256
Impairment allowances - collective 減值準備 - 組合		---	---
Impairment allowances - individual 減值準備 - 個別		---	---
		2,367,575	2,565,256

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 2019 於二零一九年六月三十日	31 December 2018 二零一八年十二月三十一日
	HKD '000 仟港元	HKD '000 仟港元
5 OTHER INVESTMENT	8,873	---
其他投資		
Impairment allowances - collective	---	---
減值準備 - 組合		
Impairment allowances - individual	---	---
減值準備 - 個別		
	<u>8,873</u>	<u>-</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 2019 於二零一九年六月三十日		31 December 2018 二零一八年十二月三十一日	
	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	15,557,853	29.39	17,509,674	34.24
Property investment 物業投資	2,405,112	8.75	605,567	35.34
Financial concerns 金融企業	14,371,621	22.95	18,653,617	22.97
Stockbrokers 股票經紀	5,300,500	0.00	3,260,935	0.00
Wholesale and retail trade 批發及零售業	6,124,316	51.21	6,669,819	51.23
Manufacturing 製造業	1,851,099	12.40	1,264,310	18.71
Transport and transport equipment 運輸及運輸設備	1,773,019	20.91	1,639,887	14.33
Information technology 資訊科技	180,000	0.00	200,000	0.00
Others 其他	1,534,731	35.20	2,231,673	24.34
Total loans and advances for use in Hong Kong 在香港使用之貸款總計	<u>49,098,251</u>	25.17	<u>52,035,482</u>	28.68
Trade finance 貿易融資	2,584,801	5.30	1,783,523	0.00
Loans and advances for use outside Hong Kong 在香港以外使用之貸款	31,287,776	32.15	25,293,307	45.63
Gross loans and advances to customers 總客戶貸款	<u>82,970,828</u>	27.18	<u>79,112,312</u>	33.45

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 2019 二零一九年六月三十日		31 December 2018 二零一八年十二月三十一日	
	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
Gross loans and advances to customers 客戶總貸款				
Hong Kong 香港	65,016,962	78.36	49,515,770	62.59
Mainland China 中國大陸	12,612,968	15.20	28,272,308	35.74
Others 其他	5,340,898	6.44	1,324,234	1.67
	<u>82,970,828</u>	100.00	<u>79,112,312</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
客戶逾期貸款總額

		30 June 2019 二零一九年六月三十日		31 December 2018 二零一八年十二月三十一日	
		HKD '000 仟港元		HKD '000 仟港元	
- 1 to 3 months As a % of total loans and advances to customers Impairment allowance made Market value of collateral	逾期1至3个月 占客戶貸款和墊款總額的百分比 貸款減值準備 抵押品的市場價值	715,913 0.86% 130,117 ---		---	---
		<u>30 June 2019</u> 二零一九年六月三十日		<u>31 December 2018</u> 二零一八年十二月三十一日	
		HKD '000 仟港元		HKD '000 仟港元	
- 3 to 6 months As a % of total loans and advances to customers Impairment allowance made Market value of collateral	逾期3至6个月 占客戶貸款和墊款總額的百分比 貸款減值準備 抵押品的市場價值	98,447 0.12% 20,011 ---		---	---
		<u>30 June 2019</u> 二零一九年六月三十日		<u>31 December 2018</u> 二零一八年十二月三十一日	
		HKD '000 仟港元		HKD '000 仟港元	
- 6 to 12 months As a % of total loans and advances to customers Impairment allowance made Market value of collateral	逾期6至12个月 占客戶貸款和墊款總額的百分比 貸款減值準備 抵押品的市場價值	---		1,535 0.00% 384 ---	
		<u>30 June 2019</u> 二零一九年六月三十日		<u>31 December 2018</u> 二零一八年十二月三十一日	
		HKD '000 仟港元		HKD '000 仟港元	
- Over 1 year As a % of total loans and advances to customers Impairment allowance made Market value of collateral	-超逾超逾12個月 占客戶貸款和墊款總額的百分比 貸款減值準備 抵押品的市場價值	1,530 0.00% 1,530 ---		---	---

b. Repossessed assets

收回資產總額

There were no overdue loans and advances to customers which were individually determined to be impaired as at 31 December 2018 and 30 June 2019.

於二零一九年六月三十日和二零一八年十二月三十一日，本分行並沒有收回資產。

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 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 which were individually determined to be impaired as at 31 December 2018 and 30 June 2019 .

於二零一九年六月三十日和二零一八年十二月三十一日，本分行並沒有經重組之客戶貸款須作個別評估減值。

9 LOANS AND ADVANCES TO BANKS

同業貸款

There were no advances to banks as at 30 June 2019 and 31 December 2018

於二零一九年六月三十日和二零一八年十二月三十一日，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 2019 and 31 December 2018

於二零一九年六月三十日和二零一八年十二月三十一日，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 2019 and 31 December 2018

於二零一九年六月三十日和二零一八年十二月三十一日，本分行並沒有同業收回資產。

12 DEPOSITS FROM CUSTOMERS

客戶存款

	30 June 2019 二零一九年 六月三十日	31 December 2018 二零一八年 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	499,914	613,074
Saving deposits 儲蓄存款	11,461,797	6,850,498
Time, call and notice deposits 定期存款及通知存款	89,556,663	92,875,500
	<u>101,518,374</u>	<u>100,339,072</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					Total
	百萬港元					
	Banks	Official Sector	Non-bank private sector		Others	
Non-bank financial institutions			Non-financial private sector			
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 2019						
二零一九年六月三十日						
Developed Countries	18,453	---	117	1,413	---	19,983
已發展國家						
of which: Japan	6,712	---	---	---	---	6,712
其中: 日本						
Offshore centres	3,282	---	7,230	23,696	---	34,208
離岸中心						
of which: Hong Kong SAR	2,714	---	6,956	19,868	---	29,538
其中: 香港						
Developing Asia-Pacific	56,867	660	6,006	42,790	---	106,323
發展中亞太區國家						
of which: China	56,867	375	6,006	42,790	---	106,038
其中: 中國						
31 December 2018						
二零一八年十二月三十一日						
Developed Countries	9,730	---	154	213	---	10,097
已發展國家						
of which: Japan	3,584	---	---	---	---	3,584
其中: 日本						
Offshore centres	3,880	---	10,920	22,872	---	37,672
離岸中心						
of which: Hong Kong SAR	2,297	---	9,035	21,757	---	33,089
其中: 香港						
Developing Asia-Pacific	88,480	574	6,604	41,189	---	136,847
發展中亞太區國家						
of which: China	88,480	574	6,604	41,189	---	136,847
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	AUD 澳元	Others 其他	Total 總計
30 June 2019							
<u>二零一九年六月三十日</u>							
Spot assets 現貨資產	116,885	9,410	22,795	9	41	7,831	156,971
Spot liabilities 現貨負債	(144,552)	(6,042)	(5,407)	---	(377)	(198)	(156,576)
Forward purchases 遠期買入	250,293	178,803	6,364	32,793	852	3,238	472,343
Forward sales 遠期賣出	(224,098)	(180,441)	(23,631)	(32,826)	(408)	(10,908)	(472,312)
Net option position 期權淨額	947	(919)	---	---	---	---	28
Net long (short) position 長(短)盤淨額	(525)	811	121	(24)	108	(37)	454
Net structural position 結構性倉盤淨額	---	---	---	---	---	---	---
31 December 2018							
<u>二零一八年十二月三十一日</u>							
Spot assets 現貨資產	144,133	14,562	12,568	---	8	10,459	181,730
Spot liabilities 現貨負債	(160,352)	(11,499)	(7,439)	---	(1,817)	(988)	(182,095)
Forward purchases 遠期買入	210,130	162,620	605	7,871	1,962	971	384,159
Forward sales 遠期賣出	(193,215)	(165,109)	(5,233)	(7,877)	(111)	(10,453)	(381,998)
Net option position 期權淨額	244	(244)	---	---	---	---	---
Net long (short) position 長(短)盤淨額	940	330	501	(6)	42	(11)	1,796
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 2019 二零一九年六月三十日 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	22,474	1,147	23,621
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	31,883	2,807	34,690
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	17,798	1,731	19,529
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	2,033	390	2,423
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	2,749	3	2,752
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	8,300	227	8,527
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	8,370	981	9,351
Total 總計	93,607	7,286	100,893
Total assets after provision 減值後總資產	205,700		
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	45.51%		

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

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

	31 December 2018 二零一八年十二月三十一日 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	23,001	1,139	24,140
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	33,311	2,514	35,825
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	20,104	1,776	21,880
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	1,643	---	1,643
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	2,789	3	2,792
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	7,090	227	7,317
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	3,433	240	3,673
Total 總計	91,371	5,899	97,270
Total assets after provision 減值後總資產	229,905		
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	39.74%		

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 2019 二零一九年 六月三十日 HKD million 百萬港元	31 December 2018 二零一八年 十二月三十一日 HKD million 百萬港元
Direct credit substitutes 直接信貸替代項目	844	1,398
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	4,730	3,385
Note issuance and revolving underwriting facilities 票據發行及循環式包銷安排	---	---
Other commitments 其他承擔	9,821	7,393
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)	---	1,139
	15,395	13,315

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

5 DERIVATIVES FINANCIAL INSTRUMENTS
衍生金融工具

	30 June 2019 二零一九年 六月三十日	31 December 2018 二零一八年 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	563,772	443,492
Interest rate related derivative contracts 利率關聯衍生工具合約	57,152	49,720
others 其他	---	---
	<u>620,924</u>	<u>493,212</u>
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	4,841	3,072
Interest rate related derivative contracts 利率關聯衍生工具合約	164	211
others 其他	---	---
	<u>5,005</u>	<u>3,283</u>
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	(4,738)	(3,402)
Interest rate related derivative contracts 利率關聯衍生工具合約	(473)	(166)
others 其他	---	---
	<u>(5,211)</u>	<u>(3,568)</u>

At 30 June 2019 and 31 December 2018, the amount of fair value has not taken into account the effect of any bilateral netting agreement.

於二零一九年六月三十日和二零一八年十二月三十一日，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 2019 to 30 June 2019 二零一九年 一月一日至六月三十日	1 January 2018 to 30 June 2018 二零一八年 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	64.16%	54.75%

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 2019 to 30 June 2019 二零一九年 一月一日至六月三十日	1 January 2018 to 30 June 2018 二零一八年 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	112.76%	113.00%

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。

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	(Unaudited) 未經審核	
	30 June 2019 二零一九年六月三十日 RMB million 百萬人民幣	31 December 2018 二零一八年十二月三十一日 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	510,210	465,953
Capital adequacy ratio (note 1) 資本充足比率 (附注1)	11.84%	12.20%

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

	30 June 2019 二零一九年六月三十日 RMB million 百萬人民幣	31 December 2018 二零一八年十二月三十一日 RMB million 百萬人民幣
	Balance Sheet: 資產負債表	
Total assets 總資產	6,989,594	6,711,657
Total liabilities 總負債	6,471,545	6,239,073
Total loans and advances 總貸款	3,250,490	2,934,082
Total customer deposits 總客戶存款	3,669,619	3,303,512
	1 January 2019 to 30 June 2019 二零一九年 一月一日至六月三十日 RMB million 百萬人民幣	1 January 2018 to 30 June 2018 二零一八年 一月一日至六月三十日 RMB million
Pre-tax profit for the financial period 期內除稅前盈利	39,946	38,141

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。