

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 2020
於二零二零年六月三十日

A copy of the Disclosure Statement has been lodged with the Hong Kong Monetary Authority's Public Registry and is available on the website

本披露報表已存放在香港金融管理局查冊處及

<https://www.cibhk.com/hk/financialdisclosure/financialdisclosure.html>，以供公眾查閱。

INDUSTRIAL BANK CO., LTD. HONG KONG BRANCH
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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 2020
截至二零二零年六月三十日止六個月

| | | 1 January 2020 to 30 June 2020 二零二零年 一月一日至六月三十日 | 1 January 2019 to 30 June 2019 二零一九年 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 | | 2,565,498 | 3,667,282 |
| Interest expense 利息支出 | | (1,782,938) | (2,820,508) |
| Net interest income 淨利息收入 | | <u>782,560</u> | <u>846,774</u> |
| Other operating income 其他營運收入 | 1 | 329,494 | 749,307 |
| Operating income 總營運收入 | | <u>1,112,054</u> | <u>1,596,081</u> |
| Operating expenses 營運支出 | 2 | (252,990) | (355,678) |
| Operating profit / (loss) before impairment losses 減值準備前之營運溢利/(虧損) | | <u>859,064</u> | <u>1,240,403</u> |
| Impairment losses for loans and advances and other receivables 貸款及其他應收款項減值準備 | | (1,403,075) | (651,314) |
| Profit / (loss) before taxation 稅前溢利/(虧損) | | <u>(544,011)</u> | <u>589,089</u> |
| Tax credit/(expense) 稅項抵免/(開支) | | 106,104 | (133,763) |
| Profit / (loss) after taxation 稅後溢利/(虧損) | | <u><u>(437,907)</u></u> | <u><u>455,326</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 2020

於二零二零年六月三十日

| | | 30 June 2020 二零二零年 六月三十日 | 31 December 2019 二零一九年 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 | | 34,864,368 | 52,768,887 |
| 現金及銀行結存 | | | |
| Due from Exchange Fund | | 177,284 | 1,013,136 |
| 存於外匯基金存款 | | | |
| Placements with banks maturing between 1 and 12 months | | 16,151,292 | 12,387,170 |
| 存放同業(一至十二個月內到期) | | | |
| Amount due from overseas offices | | 12,311 | 4,558,891 |
| 海外辦事處之結欠金額 | | | |
| Certificates of deposit held | | 22,064,195 | 16,837,329 |
| 持有之存款證 | | | |
| Advances and other accounts | 3 | 84,367,447 | 84,191,965 |
| 貸款及其他賬項 | | | |
| Investment in securities at fair value through profit or loss | 4 | 2,012,818 | 1,777,813 |
| 以公允價值變化計入損益表之金融資產 | | | |
| Investment in securities at amortised cost | 4 | 3,210,253 | 1,991,034 |
| 以攤銷成本計量之證券投資 | | | |
| Investment in securities at fair value through other comprehensive income | 4 | 36,417,126 | 36,012,469 |
| 以公允價值變化計入其他全面收益之證券投資 | | | |
| Other Investment | 5 | 1,140,937 | 229,202 |
| 其他投資 | | | |
| Land and Buildings | | 249,303 | 253,626 |
| 土地和建築物 | | | |
| Property and equipment | | 93,584 | 95,596 |
| 物業及設備 | | | |
| Total assets | | 200,760,918 | 212,117,118 |
| 總資產 | | | |
| LIABILITIES | | | |
| 負債 | | | |
| Deposits and balances from banks | | 35,886,551 | 24,994,535 |
| 尚欠銀行存款及結餘 | | | |
| Deposits from customers | 14 | 96,593,755 | 104,070,528 |
| 客戶存款 | | | |
| Amount due to overseas offices | | 25,124,383 | 30,325,990 |
| 結欠海外辦事處之金額 | | | |
| Certificates of deposit issued | | 5,105,076 | 5,376,116 |
| 已發行存款證 | | | |
| Issued debt securities | | 22,215,580 | 22,303,693 |
| 已發行票據 | | | |
| Other liabilities | | 16,426,026 | 19,789,519 |
| 其他負債 | | | |
| Total liabilities | | 201,351,371 | 206,860,381 |
| 總負債 | | | |
| CAPITAL RESOURCES | | | |
| 資本 | | | |
| Reserves | | (590,453) | 5,256,737 |
| 儲備 | | | |
| | | 200,760,918 | 212,117,118 |

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

| | 1 January 2020 to 30 June 2020 二零二零年 一月一日至六月三十日 | 1 January 2019 to 30 June 2019 二零一九年 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 | 83,516 | 104,530 |
| 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 | 104,808 | 279,759 |
| Gains less losses arising from other trading derivatives 其他衍生工具交易收益淨額 | 27,615 | (13,227) |
| | 215,939 | 371,062 |
| Gain less losses from investment held for trading purpose 出售交易性的投資之淨收益 | 36,685 | 43,769 |
| Net fee and commission income 淨收費及佣金收入 | | |
| Fee and commission income 收費及佣金收入 | 158,390 | 334,211 |
| Less: Commission expenses 減:費用及佣金支出 | (21,838) | (17,732) |
| | 136,552 | 316,479 |
| Others 其他收入 | | |
| Gain / (loss) from non-trading investment 非買賣性質投資的收益 | 58,173 | 58,662 |
| Other Loss 其他 | (117,855) | (40,665) |
| | (59,682) | 17,997 |
| | 329,494 | 749,307 |
| 2 OPERATING EXPENSES | | |
| 營運支出 | | |
| Staff expenses 職員開支 | 165,138 | 207,668 |
| Rental expenses 租金開支 | 66,063 | 83,017 |
| Other operating expenses 其他營運支出 | 35,508 | 51,363 |
| Net (credit)/charge for other provisions 其他減值(回撥)/準備 | (13,719) | 13,630 |
| | 252,990 | 355,678 |

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 2020 二零二零年 六月三十日 | 31 December 2019 二零一九年 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 | 77,754,024 | 80,711,946 |
| 客戶貸款 | | | |
| Impairment allowances - general | | (944,129) | (716,289) |
| 減值準備 - 組合 | | | |
| Impairment allowances - specific | | (1,395,267) | (2,295,709) |
| 減值準備 - 個別 | | | |
| | | <u>75,414,628</u> | <u>77,699,948</u> |
| | | | |
| Trade bills | | 4,594,405 | 940,942 |
| 商業票據 | | | |
| Impairment allowances - general | | (59,776) | (7,296) |
| 減值準備 - 組合 | | | |
| Impairment allowances - specific | | --- | --- |
| 減值準備 - 個別 | | | |
| | | <u>4,534,629</u> | <u>933,646</u> |
| | | | |
| Accrued interest and other accounts | | 4,569,292 | 5,705,441 |
| 應計利息及其他賬項 | | | |
| Impairment allowances - general | | (151,102) | (147,070) |
| 減值準備 - 組合 | | | |
| Impairment allowances - specific | | --- | --- |
| 減值準備 - 個別 | | | |
| | | <u>4,418,190</u> | <u>5,558,371</u> |
| | | <u>84,367,447</u> | <u>84,191,965</u> |
| | | | |
| 4 INVESTMENT IN SECURITIES | | | |
| 證券投資 | | | |
| a. Investment in securities at fair value through profit and loss | | 2,012,818 | 1,777,813 |
| 以公允價值變化計入損益表之證券投資 | | | |
| | | <u>2,012,818</u> | <u>1,777,813</u> |
| | | | |
| b. Investment in securities at fair value through other comprehensive income | | 36,417,126 | 36,012,469 |
| 以公允價值變化計入其他全面收益之證券投資 | | | |
| | | <u>36,417,126</u> | <u>36,012,469</u> |
| | | | |
| c. Investment in securities at amortised cost | | 3,212,523 | 1,991,034 |
| 以攤銷成本計量之證券投資 | | | |
| Impairment allowances - general | | (2,270) | --- |
| 減值準備 - 組合 | | | |
| Impairment allowances - specific | | --- | --- |
| 減值準備 - 個別 | | | |
| | | <u>3,210,253</u> | <u>1,991,034</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 2020 於二零二零年六月三十日 | 31 December 2019 二零一九年十二月三十一日 |
|----------------------------------|-----------------------------|----------------------------------|
| | HKD '000 仟港元 | HKD '000 仟港元 |
| 5 OTHER INVESTMENT | 1,140,937 | 229,202 |
| 其他投資 | | |
| Impairment allowances - general | --- | --- |
| 減值準備 - 組合 | | |
| Impairment allowances - specific | --- | --- |
| 減值準備 - 個別 | | |
| | 1,140,937 | 229,202 |
| | 1,140,937 | 229,202 |

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 2020 於二零二零年六月三十日 | | 31 December 2019 二零一九年十二月三十一日 | |
|---|-----------------------------|---|----------------------------------|---|
| | 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 | 13,922,956 | 58.34 | 14,997,095 | 17.31 |
| Property investment 物業投資 | 2,398,621 | 8.75 | 2,590,378 | 11.75 |
| Financial concerns 金融企業 | 15,008,659 | 6.78 | 12,174,870 | 19.37 |
| Stockbrokers 股票經紀 | 3,147,983 | 4.70 | 3,988,000 | 0.00 |
| Wholesale and retail trade 批發及零售業 | 4,887,188 | 55.61 | 5,749,687 | 55.29 |
| Manufacturing 製造業 | 1,184,119 | 18.49 | 1,680,871 | 5.20 |
| Transport and transport equipment 運輸及運輸設備 | 471,211 | 34.21 | 2,087,177 | 85.08 |
| Information technology 資訊科技 | 412,505 | 56.36 | 257,846 | 30.19 |
| Others 其他 | 886,713 | 0.00 | 1,581,600 | 0.00 |
| Professional & private individuals 專業人士和私人 | | | | |
| Others 其他 | 1,121,447 | 0.00 | 183,958 | 0.00 |
| Total loans and advances for use in Hong Kong 在香港使用之貸款總計 | 43,441,402 | 29.53 | 45,291,482 | 22.93 |
| Trade finance 貿易融資 | 3,812,959 | 0.00 | 2,435,425 | 0.00 |
| Loans and advances for use outside Hong Kong 在香港以外使用之貸款 | 30,499,663 | 50.30 | 32,985,039 | 44.96 |
| Gross loans and advances to customers 總客戶貸款 | 77,754,024 | 36.23 | 80,711,946 | 31.24 |

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 2020 於二零二零年六月三十日 | | 31 December 2019 二零一九年十二月三十一日 | |
|---|-----------------------------|--|----------------------------------|--|
| | 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 | 44,236,301 | 56.90 | 48,103,485 | 59.60 |
| Mainland China 中國大陸 | 29,914,104 | 38.47 | 27,585,928 | 34.18 |
| Others 其他 | 3,603,619 | 4.63 | 5,022,533 | 6.22 |
| | <u>77,754,024</u> | 100.00 | <u>80,711,946</u> | 100.00 |
| Overdue loans and advances to customers 客戶逾期貸款 | | | | |
| Hong Kong 香港 | 2,152,965 | 2.77 | 2,728,102 | 3.38 |
| Mainland China 中國大陸 | 740,655 | 0.95 | 962,248 | 1.19 |
| | <u>2,893,620</u> | 3.72 | <u>3,690,350</u> | 4.57 |
| Impaired loans and advances to customers 減值客戶貸款 | | | | |
| Hong Kong 香港 | 1,931,246 | 2.48 | 4,152,212 | 5.14 |
| Mainland China 中國大陸 | 818,082 | 1.05 | 873,702 | 1.08 |
| | <u>2,749,328</u> | 3.54 | <u>5,025,914</u> | 6.23 |

Overdue Loans and advances to customers cover overdue less than three months.
客戶逾期貸款包括逾期三個月以下的貸款。

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

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 2020 於二零二零年六月三十日 | 31 December 2019 二零一九年十二月三十一日 |
|---|----------------|-----------------------------|----------------------------------|
| | | HKD '000 仟港元 | HKD '000 仟港元 |
| - 3 to 6 months | 逾期三至六個月 | 4,412 | 1,247,353 |
| As a % of total loans and advances to customers | 佔客戶貸款和墊款總額的百分比 | 0.01% | 1.55% |
| Impairment allowance made | 貸款減值準備 | 1,954 | 412,910 |
| Market value of collateral | 抵押品的市場價值 | --- | 1,051,375 |
| | | 30 June 2020 於二零二零年六月三十日 | 31 December 2019 二零一九年十二月三十一日 |
| | | HKD '000 仟港元 | HKD '000 仟港元 |
| - 6 to 12 months | 逾期六至十二個月 | 1,967,113 | 1,011,758 |
| As a % of total loans and advances to customers | 佔客戶貸款和墊款總額的百分比 | 2.53% | 1.25% |
| Impairment allowance made | 貸款減值準備 | 946,870 | 731,607 |
| Market value of collateral | 抵押品的市場價值 | 389,962 | 866,568 |
| | | 30 June 2020 於二零二零年六月三十日 | 31 December 2019 二零一九年十二月三十一日 |
| | | HKD '000 仟港元 | HKD '000 仟港元 |
| - Over 1 year | 逾期超過一年 | 700,376 | 1,526 |
| As a % of total loans and advances to customers | 佔客戶貸款和墊款總額的百分比 | 0.90% | 0.00% |
| Impairment allowance made | 貸款減值準備 | 420,225 | 1,526 |
| Market value of collateral | 抵押品的市場價值 | 138,936 | --- |

Collateral held against advances to customers overdue more than six months
逾期六個月以上的貸款持有的抵押品

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

b. Repossessed assets
收回資產總額

There were no repossessed assets as at 30 June 2020 and 31 December 2019.

於二零二零年六月三十日和二零一九年十二月三十一日，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 IMPAIRED LOANS AND ADVANCES TO CUSTOMERS
減值客戶貸款總額分析

| | 30 June 2020 | | 31 December 2019 | |
|--|------------------|---|------------------|---|
| | 於二零二零年六月三十日 | | 二零一九年十二月三十一日 | |
| | HKD '000 | % of total advance | HKD '000 | % of total advance |
| | 仟港元 | 總客戶貸款之百分比 | 仟港元 | 總客戶貸款之百分比 |
| Impaired loans and advances to customers 減值客戶貸款 | <u>2,749,328</u> | 3.54% | <u>5,025,914</u> | 6.23% |
| Impairment allowances - specific 減值準備 - 個別 | <u>1,395,267</u> | | <u>2,295,709</u> | |
| | | % 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 | <u>528,898</u> | 19.24% | <u>2,297,842</u> | 45.72% |

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。

9 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 2020 and 31 December 2019.

於二零二零年六月三十日和二零一九年十二月三十一日，本分行並沒有經重組之客戶貸款。

10 LOANS AND ADVANCES TO BANKS

同業貸款

There were no advances to banks as at 30 June 2020 and 31 December 2019
於二零二零年六月三十日和二零一九年十二月三十一日，本分行並沒有同業貸款。

11 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 2020 and 31 December 2019
於二零二零年六月三十日和二零一九年十二月三十一日，本分行並沒有逾期或經重組之同業貸款。

12 ANALYSIS OF OVERDUE AND RESCHEDULED TRADE BILLS

逾期商業票據及重組總額分析

There were no overdue and rescheduled trade bills as at 30 June 2020 and 31 December 2019
於二零二零年六月三十日和二零一九年十二月三十一日，本分行並沒有逾期商業票據或經重組之商業票據。

13 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 2020 and 31 December 2019
於二零二零年六月三十日和二零一九年十二月三十一日，本分行並沒有同業收回資產。

14 DEPOSITS FROM CUSTOMERS

客戶存款

| | 30 June 2020 二零二零年 六月三十日 | 31 December 2019 二零一九年 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 | 589,822 | 662,447 |
| Saving deposits 儲蓄存款 | 6,272,600 | 8,659,490 |
| Time, call and notice deposits 定期存款及通知存款 | 89,731,333 | 94,748,591 |
| | <u>96,593,755</u> | <u>104,070,528</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 2020 | | | | | | |
| 於二零二零年六月三十日 | | | | | | |
| Developed Countries | 13,505 | --- | 117 | --- | --- | 13,622 |
| 已發展國家 | | | | | | |
| of which: Japan | 3,009 | --- | --- | --- | --- | 3,009 |
| 其中: 日本 | | | | | | |
| Offshore centres | 4,514 | --- | 6,263 | 17,565 | --- | 28,342 |
| 離岸中心 | | | | | | |
| of which: Hong Kong SAR | 4,514 | --- | 6,263 | 13,953 | --- | 24,730 |
| 其中: 香港 | | | | | | |
| Developing Asia-Pacific | 60,811 | --- | 3,218 | 56,454 | --- | 120,483 |
| 發展中亞太區國家 | | | | | | |
| of which: China | 60,046 | --- | 3,218 | 56,179 | --- | 119,443 |
| 其中: 中國 | | | | | | |
| 31 December 2019 | | | | | | |
| 二零一九年十二月三十一日 | | | | | | |
| Developed Countries | 21,443 | --- | 117 | 782 | --- | 22,342 |
| 已發展國家 | | | | | | |
| of which: Japan | 4,294 | --- | --- | --- | --- | 4,294 |
| 其中: 日本 | | | | | | |
| Offshore centres | 3,965 | --- | 5,196 | 23,092 | --- | 32,253 |
| 離岸中心 | | | | | | |
| of which: Hong Kong SAR | 3,664 | --- | 4,923 | 18,829 | --- | 27,416 |
| 其中: 香港 | | | | | | |
| Developing Asia-Pacific | 66,938 | --- | 4,200 | 44,188 | --- | 115,326 |
| 發展中亞太區國家 | | | | | | |
| of which: China | 66,938 | --- | 4,200 | 43,902 | --- | 115,040 |
| 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 2020 | | | | | | | |
| 於二零二零年六月三十日 | | | | | | | |
| Spot assets 現貨資產 | 117,327 | 14,182 | 25,710 | 1,141 | 38 | 2,871 | 161,269 |
| Spot liabilities 現貨負債 | (144,538) | (9,654) | (5,823) | --- | (40) | (216) | (160,271) |
| Forward purchases 遠期買入 | 247,869 | 193,104 | 1,709 | 3,045 | 106 | 4,566 | 450,399 |
| Forward sales 遠期賣出 | (220,412) | (196,038) | (21,261) | (4,102) | (197) | (7,592) | (449,602) |
| Net option position 期權淨額 | 1,461 | (1,780) | --- | --- | --- | 120 | (199) |
| Net long (short) position 長(短)盤淨額 | 1,707 | (186) | 335 | 84 | (93) | (251) | 1,596 |
| Net structural position 結構性倉盤淨額 | --- | --- | --- | --- | --- | --- | --- |
| 31 December 2019 | | | | | | | |
| 二零一九年十二月三十一日 | | | | | | | |
| Spot assets 現貨資產 | 106,663 | 17,598 | 28,994 | 229 | 285 | 15,580 | 169,349 |
| Spot liabilities 現貨負債 | (151,647) | (9,217) | (6,628) | --- | (41) | (102) | (167,635) |
| Forward purchases 遠期買入 | 229,866 | 151,236 | 1,183 | 11,156 | 121 | 508 | 394,070 |
| Forward sales 遠期賣出 | (186,497) | (158,082) | (23,367) | (11,384) | (365) | (15,997) | (395,692) |
| Net option position 期權淨額 | 1,483 | (1,153) | --- | --- | --- | --- | 330 |
| Net long (short) position 長(短)盤淨額 | (132) | 382 | 182 | 1 | --- | (11) | 422 |
| 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 2020 於二零二零年六月三十日 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 | 18,300 | 1,759 | 20,059 |
| 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 | 30,497 | 2,747 | 33,244 |
| 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 | 12,388 | 1,217 | 13,605 |
| 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 | 2,102 | --- | 2,102 |
| 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 | 1,142 | --- | 1,142 |
| 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 | 8,785 | --- | 8,785 |
| 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 | 6,065 | 454 | 6,519 |
| Total 總計 | 79,279 | 6,177 | 85,456 |
| Total assets after provision 減值後總資產 | 200,816 | | |
| 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 | 39.48% | | |

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

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

| | 31 December 2019 二零一九年十二月三十一日 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 | 21,013 | 679 | 21,692 |
| 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 | 29,913 | 2,553 | 32,466 |
| 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 | 15,356 | 2,606 | 17,962 |
| 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 | 2,331 | --- | 2,331 |
| 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 | 2,899 | 306 | 3,205 |
| 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 | 8,883 | 186 | 9,069 |
| 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 | 6,649 | 331 | 6,980 |
| Total 總計 | 87,044 | 6,661 | 93,705 |
| Total assets after provision 減值後總資產 | 212,117 | | |
| 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 | 41.04% | | |

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 2020 於二零二零年六月三十日 | 31 December 2019 二零一九年十二月三十一 |
|---|-----------------------------|---------------------------------|
| | HKD million 百萬港元 | HKD million 百萬港元 |
| Direct credit substitutes 直接信貸替代項目 | 751 | 917 |
| 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 | 3,686 | 4,187 |
| Note issuance and revolving underwriting facilities 票據發行及循環式包銷安排 | --- | --- |
| Other commitments 其他承擔 | 6,168 | 7,544 |
| 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) | --- | --- |
| | 10,605 | 12,648 |
| | 10,605 | 12,648 |

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

5 DERIVATIVES FINANCIAL INSTRUMENTS
衍生金融工具

| | 30 June 2020 於二零二零年六月三十日 | 31 December 2019 二零一九年十二月三十一日 |
|--|-----------------------------|----------------------------------|
| | 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 | 554,275 | 473,629 |
| Interest rate related derivative contracts 利率關聯衍生工具合約 | 47,934 | 50,811 |
| others 其他 | --- | --- |
| | 602,209 | 524,440 |
| | 602,209 | 524,440 |
| 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 | 1,979 | 3,382 |
| Interest rate related derivative contracts 利率關聯衍生工具合約 | 248 | 156 |
| others 其他 | 5 | --- |
| | 2,232 | 3,538 |
| | 2,232 | 3,538 |
| 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 | (1,918) | (3,920) |
| Interest rate related derivative contracts 利率關聯衍生工具合約 | (788) | (400) |
| others 其他 | (65) | --- |
| | (2,771) | (4,320) |
| | (2,771) | (4,320) |

At 30 June 2020 and 31 December 2019, the amount of fair value has not taken into account the effect of any bilateral netting agreement.

於二零二零年六月三十日和二零一九年十二月三十一日，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 April 2020 to 30 June 2020 二零二零年 四月一日至六月三十日 | 1 January 2020 to 31 March 2020 二零二零年 一月一日至三月三十一日 | 1 April 2019 to 30 June 2019 二零一九年 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 | 69.36% | 68.81% | 65.53% |

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

核心資金比率

| | 1 April 2020 to 30 June 2020 二零二零年 四月一日至六月三十日 | 1 January 2020 to 31 March 2020 二零二零年 一月一日至三月三十一日 | 1 April 2019 to 30 June 2019 二零一九年 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 | 132.73% | 135.88% | 119.90% |

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

| | 30 June 2020 二零二零年六月三十日 RMB million 百萬人民幣 | 31 December 2019 二零一九年十二月三十一日 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 | 553,491 | 541,360 |

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 | 9.04% | 9.47% |
| Tier 1 capital ratio 一級資本充足率 | 10.06% | 10.56% |
| Capital adequacy ratio (note 1) 資本充足比率 (附注1) | 12.73% | 13.36% |

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

| | 30 June 2020 二零二零年六月三十日 RMB million 百萬人民幣 | 31 December 2019 二零一九年十二月三十一日 RMB million 百萬人民幣 |
|--|--|--|
| Balance Sheet: 資產負債表 | | |
| Total assets 總資產 | 7,543,353 | 7,145,681 |
| Total liabilities 總負債 | 6,981,311 | 6,596,029 |
| Total loans and advances 總貸款 | 3,770,820 | 3,441,451 |
| Total customer deposits 總客戶存款 | 4,071,701 | 3,759,063 |
| | 1 January 2020 to 30 June 2020 二零二零年 一月一日至六月三十日 RMB million 百萬人民幣 | 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 |
| Pre-tax profit for the financial period 期內除稅前盈利 | 36,405 | 39,946 |

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《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。