

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

Incorporated in the People's Republic of China with limited liability
於中華人民共和國註冊成立的有限公司

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

As at 30 June 2025
於二零二五年六月三十日

A copy of the Disclosure Statement has been lodged with the Hong Kong Monetary Authority's Public Registry and is available on the branch's website <http://www.cibhk.com/hk/financialdisclosure/financialdisclosure.html>.

本披露報表已存放在香港金融管理局查冊處及分行网站

<http://www.cibhk.com/hk/financialdisclosure/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 2025
於二零二五年六月三十日

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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 YEAR ENDED 30 JUNE 2025
截至二零二五年六月三十日止六個月

		1 January 2025 to 30 June 2025 二零二五年 一月一日至六月三十日	1 January 2024 to 30 June 2024 二零二四年 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		5,660,255	5,589,433
Interest expense 利息支出		(4,615,427)	(5,034,704)
Net interest income 淨利息收入		1,044,828	554,729
Other operating income 其他營運收入	1	1,181,135	838,490
Operating income 總營運收入		2,225,963	1,393,219
Operating expenses 營運支出	2	(382,786)	(295,457)
Operating profit before impairment losses 減值準備前之營運溢利		1,843,177	1,097,762
Net reversal of impairment losses for loans, advances and other receivables 貸款、墊款及其他應收款減值撥備淨回撥		151,358	18,278
Profit before taxation 稅前溢利		1,994,535	1,116,040
Tax expense 稅項開支		(337,628)	(189,518)
Profit after taxation 稅後溢利		1,656,907	926,522

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 2025
於二零二五年六月三十日

		30 June 2025 二零二五年 六月三十日	31 December 2024 二零二四年 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 現金及銀行結存		16,906,313	27,326,211
Due from Exchange Fund 存於外匯基金存款		1,797,435	327,530
Placements with banks maturing between 1 and 12 months 存放同業(一至十二個月內到期)		8,395,264	8,949,761
Amount due from overseas offices 海外辦事處之結欠金額		344,870	342,376
Certificates of deposit held 持有之存款證		7,535,427	29,074,930
Advances and other accounts 貸款及其他賬項	3	135,513,740	116,938,109
Securities held for trading purposes 持有作交易用途的證券	4	971,360	684,705
Investment in securities at amortised cost 以攤銷成本計量之證券投資	4	20,121,850	21,100,458
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	4	72,090,532	49,175,334
Derivatives financial assets 衍生金融資產		3,870,593	4,869,614
Other Investments 其他投資	6	36,024	42,899
Land and Buildings 土地和建築物		206,071	210,394
Properties and equipment 物業及設備		15,994	15,977
Total assets 總資產		267,805,473	259,058,298
LIABILITIES			
負債			
Deposits and balances from banks 尚欠銀行存款及結餘		45,422,157	61,199,372
Deposits from customers 客戶存款	12	157,368,144	135,943,508
Amount due to overseas offices 結欠海外辦事處之金額		31,509,174	28,898,812
Certificates of deposit issued 已發行存款證		8,600,073	8,202,648
Issued debt securities 已發行債務證券		10,553,237	15,806,870
Derivatives financial liabilities 衍生金融負債		3,539,751	4,048,027
Other liabilities 其他負債		9,265,097	3,799,332
Total liabilities 總負債		266,257,633	257,898,569
CAPITAL RESOURCES			
資本			
Reserves 儲備		1,547,840	1,159,729
		267,805,473	259,058,298

NOTES TO THE INCOME STATEMENT AND BALANCE SHEET INFORMATION

收益表及資產負債表資料附註

	1 January 2025 to 30 June 2025 二零二五年 一月一日至六月三十日	1 January 2024 to 30 June 2024 二零二四年 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	633,966	195,968
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	(50,524)	(1,200,352)
Gains less losses arising from other trading derivatives 其他衍生工具交易收益淨額	32,468	31,071
	<u>615,910</u>	<u>(973,313)</u>
Gains less losses from investment held for trading purpose 出售交易性的投資之淨收益	<u>247,107</u>	<u>1,425,186</u>
Net fee and commission income 淨收費及佣金收入		
Fee and commission income 收費及佣金收入	222,132	185,957
Less: Fee and commission expenses 減：費用及佣金支出	(34,663)	(44,458)
	<u>187,469</u>	<u>141,499</u>
Others 其他收入		
Gains from non-trading investment 非買賣性質投資的收益	128,927	243,945
Other Income 其他收益	1,722	1,173
	<u>130,649</u>	<u>245,118</u>
	<u>1,181,135</u>	<u>838,490</u>
2 OPERATING EXPENSES		
營運支出		
Staff expenses 職員開支	238,534	197,358
Rental expenses 租金開支	48,517	58,775
Other operating expenses 其他營運支出	42,831	43,083
Net charge / (credit) for other provisions 其他減值準備/(迴轉)	52,904	(3,759)
	<u>382,786</u>	<u>295,457</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 2025 二零二五年 六月三十日	31 December 2024 二零二四年 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	5	131,353,642	114,884,663
客戶貸款			
Impairment allowances - general		(594,106)	(529,816)
減值準備 - 組合			
Impairment allowances - specific		(332,948)	(481,340)
減值準備 - 個別			
		<u>130,426,588</u>	<u>113,873,507</u>
Trade bills		282,946	52,311
商業票據			
Impairment allowances - general		(2,140)	(113)
減值準備 - 組合			
Impairment allowances - specific		---	---
減值準備 - 個別			
		<u>280,806</u>	<u>52,198</u>
Accrued interest and other accounts		4,953,643	3,094,107
應計利息及其他賬項			
Impairment allowances - general		(147,297)	(81,516)
減值準備 - 組合			
Impairment allowances - specific		---	(187)
減值準備 - 個別			
		<u>4,806,346</u>	<u>3,012,404</u>
		<u>135,513,740</u>	<u>116,938,109</u>
4 INVESTMENT IN SECURITIES			
證券投資			
a. Securities held for trading purposes		971,360	684,705
持有作交易用途的證券			
		<u>971,360</u>	<u>684,705</u>
b. Investment in securities at fair value through other comprehensive income		72,090,532	49,175,334
以公允價值變化計入其他全面收益之證券投資			
		<u>72,090,532</u>	<u>49,175,334</u>
c. Investment in securities at amortised cost		20,134,923	21,128,212
以攤銷成本計量之證券投資			
Impairment allowances - general		(13,073)	(27,754)
減值準備 - 組合			
Impairment allowances - specific		---	---
減值準備 - 個別			
		<u>20,121,850</u>	<u>21,100,458</u>

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

5 ANALYSIS OF GROSS AMOUNT OF ADVANCES TO CUSTOMERS
客戶貸款總額分析

a. Breakdown by industry sectors
按行業分類

	30 June 2025 二零二五年 六月三十日		31 December 2024 二零二四年 十二月三十一日	
	HKD '000	% of gross advances covered by collateral 抵押品覆蓋 之百分比	HKD '000	% of gross advances covered by collateral 抵押品覆蓋 之百分比
	仟港元		仟港元	
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	14,005,956	7.24	12,390,639	9.07
Property investment 物業投資	4,142,663	69.83	3,363,754	86.62
Financial concerns 金融企業	26,222,092	0.25	24,060,931	0.27
Stockbrokers 股票經紀	---	0.00	---	0.00
Wholesale and retail trade 批發及零售業	948,521	0.00	1,449,773	0.00
Manufacturing 製造業	9,849,439	84.24	7,190,525	79.05
Transport and transport equipment 運輸及運輸設備	900,000	0.00	61,207	0.00
Information technology 資訊科技	8,168,741	1.35	5,126,852	0.00
Others 其他	14,863,254	16.85	15,112,848	16.56
Professional & private individuals 專業人士和私人				
Others 其他	-	0.00	926,521	0.00
Total loans and advances for use in Hong Kong 在香港使用之貸款總計	79,100,666	18.82	69,683,050	17.86
Trade finance 貿易融資	1,493,246	0.00	676,926	0.00
Loans and advances for use outside Hong Kong 在香港以外使用之貸款	50,759,730	52.94	44,524,687	47.31
Gross loans and advances to customers 總客戶貸款	131,353,642	31.79	114,884,663	29.17

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

5 ANALYSIS OF GROSS AMOUNT OF ADVANCES TO CUSTOMERS (CONTINUED)
客戶貸款總額分析（續）

b. Breakdown by geographical areas
按地區分類

Advances to customers by geographical areas are classified according to the location of the counterparties after taking into account the transfer of risk. In general, risk transfer applies when an advance is guaranteed by a 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 2025 二零二五年 六月三十日		31 December 2024 二零二四年 十二月三十一日	
	HKD '000	% of total advance 佔客戶貸款 之百分比	HKD '000	% of total advance 佔客戶貸款 之百分比
	仟港元		仟港元	
Gross loans and advances to customers				
客戶總貸款				
Hong Kong	74,605,167	56.80	62,502,791	54.40
香港				
Mainland China	33,618,306	25.59	28,797,062	25.07
中國大陸				
Others	23,130,169	17.61	23,584,810	20.52
其他				
	<u>131,353,642</u>	100.00	<u>114,884,663</u>	100.00
Overdue Loans and advances to customers				
客戶逾期貸款				
Hong Kong	293,996	0.22	437,028	0.38
香港				
Mainland China	38,952	0.03	43,738	0.04
中國大陸				
	<u>332,948</u>	0.25	<u>480,766</u>	0.42
Impaired loans and advances to customers				
減值客戶貸款				
Hong Kong	293,996	0.22	437,028	0.38
香港				
Mainland China	38,952	0.03	44,312	0.04
中國大陸				
	<u>332,948</u>	0.25	<u>481,340</u>	0.42

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 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 2025 二零二五年 六月三十日 HKD '000 仟港元	31 December 2024 二零二四年 十二月三十一日 HKD '000 仟港元
- 3 to 6 months	逾期3至6個月	---	---
As a % of total loans and advances to customers	佔客戶貸款和墊款總額的百分比	0.00%	0.00%
Impairment allowance made	貸款減值準備	---	---
Market value of collateral	抵押品的市場價值	---	---
		30 June 2025 二零二五年 六月三十日 HKD '000 仟港元	31 December 2024 二零二四年 十二月三十一日 HKD '000 仟港元
- 6 to 12 months	逾期6至12個月	---	---
As a % of total loans and advances to customers	佔客戶貸款和墊款總額的百分比	0.00%	0.00%
Impairment allowance made	貸款減值準備	---	---
Market value of collateral	抵押品的市場價值	---	---
		30 June 2025 二零二五年 六月三十日 HKD '000 仟港元	31 December 2024 二零二四年 十二月三十一日 HKD '000 仟港元
- Over 12 months	超過12個月	332,948	480,766
As a % of total loans and advances to customers	佔客戶貸款和墊款總額的百分比	0.25%	0.42%
Impairment allowance made	貸款減值準備	332,948	481,340
Market value of collateral	抵押品的市場價值	293,996	405,850

上述逾期貸款之抵押品是房地產。

Collateral held against such overdue loans is represented mainly by pledge of properties.

b. Repossessed assets
收回資產總額

The Branch obtained assets by taking possession of restructured bonds and shares from China Aoyuan Property Group & Sunac China Holdings. The carrying value of these bonds and shares held as at 30 June 2025 are HK\$36,024,840 (31 December 2024: HK\$42,898,769).

截至二零二五年六月三十日，本分行透過中國奧園集團和融創中國控股重組取得債券和股票資產。

於2025年6月30日持有該等收回資產的帳面值為36,024,840港元（2024年12月31日：HK\$42,898,769）。

In the recovery of impaired loans and advances, the Group may take possession of assets in exchange for the release in full or in part of the obligation of the borrowers owing to restructuring or inability of borrowers to repay in respect of which they are recorded as "Other Investments" in the balance sheet at the lower of net realizable value and the carrying amount of the asset, until the assets are realized.

在收回減損貸款和墊款時，本集團以收回資產換取因重組或借款人無力償還（全部或部分）而免除借款人的債務，這些收回資產在資產負債表中按照預期淨變現值與資產賬面金額中的較低者記錄為“其他投資”，直至資產變現。

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 IMPAIRED LOANS AND ADVANCES TO CUSTOMERS

減值客戶貸款總額分析

	30 June 2025 二零二五年 六月三十日		31 December 2024 二零二四年 十二月三十一日	
	HKD '000 仟港元	% of total advances 佔總客戶貸款 之百分比	HKD '000 仟港元	% of total advances 佔總客戶貸款 之百分比
Impaired loans and advances to customers 減值客戶貸款	<u>332,948</u>	0.25%	<u>480,766</u>	0.42%
Impairment allowances - specific 減值準備 - 個別	<u>332,948</u>		<u>481,340</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>293,996</u>	88.30%	<u>405,850</u>	84.42%

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。

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 2025 and 31 December 2024.

於二零二五年六月三十日和二零二四年十二月三十一日，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
銀行同業貸款

There were no advances to banks as at 30 June 2025 and 31 December 2024.
於二零二五年六月三十日和二零二四年十二月三十一日，本分行並沒有銀行同業貸款。

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 2025 and 31 December 2024.
於二零二五年六月三十日和二零二四年十二月三十一日，本分行並沒有逾期或經重組之同業貸款。

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

There were no repossessed assets from banks as at 30 June 2025 and 31 December 2024.
於二零二五年六月三十日和二零二四年十二月三十一日，本分行並沒有同業收回資產。

12 DEPOSITS FROM CUSTOMERS
客戶存款

	30 June 2025 二零二五年 六月三十日	31 December 2024 二零二四年 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	1,139,904	1,178,504
Saving deposits 儲蓄存款	18,880,128	21,443,250
Time, call and notice deposits 定期存款及通知存款	137,348,112	113,321,754
	<u>157,368,144</u>	<u>135,943,508</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

	Banks	Official Sector	Non-bank private sector		Others	Total
	銀行	官方機構	非銀行私營機構		其他	總計
			Non-bank financial institutions 非銀行金融機構	Non-financial private sector 非金融私營機構		
30 June 2025 二零二五年 六月三十日						
Developed Countries 已發展國家	28,411	946	28,158	2,128	---	59,643
of which: France 其中：法國	6,524	---	---	---	---	6,524
of which: USA 其中：美國	9,807	946	25,631	1,066	---	37,450
of which: United Kingdom 其中：英國	2,621	---	816	---	---	3,437
Offshore centres 離岸中心	5,009	1,363	3,707	52,561	---	62,640
of which: Hong Kong SAR 其中：香港	4,667	1,363	3,707	31,742	---	41,479
Developing Asia-Pacific 發展中亞太區國家	24,576	827	11,964	54,142	---	91,509
of which: China 其中：中國	24,571	827	10,468	54,093	---	89,959
31 December 2024 二零二四年 十二月三十一日						
Developed Countries 已發展國家	19,100	7,783	15,581	1,789	---	44,253
of which: France 其中：法國	5,810	---	---	---	---	5,810
of which: USA 其中：美國	4,470	7,783	15,401	1,295	---	28,949
of which: United Kingdom 其中：英國	1,741	---	180	30	---	1,951
Offshore centres 離岸中心	6,939	---	6,118	44,840	---	57,897
of which: Hong Kong SAR 其中：香港	4,908	---	6,118	22,653	---	33,679
Developing Asia-Pacific 發展中亞太區國家	56,251	53	9,366	49,772	---	115,442
of which: China 其中：中國	56,234	53	9,366	49,772	---	115,425

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	JPY 日元	Others 其他	Total 總計
30 June 2025 二零二五年 六月三十日							
Spot assets 現貨資產	143,560	23,682	17,453	---	17,204	1,483	203,382
Spot liabilities 現貨負債	(146,910)	(35,287)	(2,412)	---	(144)	(504)	(185,257)
Forward purchases 遠期買入	310,661	94,842	11,347	2,102	52,974	54,562	526,488
Forward sales 遠期賣出	(302,722)	(85,806)	(26,372)	(2,101)	(69,495)	(55,561)	(542,057)
Net option position 期權淨額	(772)	637	---	---	133	---	(2)
Net long / (short) position 長 / (短) 盤淨額	3,817	(1,932)	16	1	672	(20)	2,554
Net structural position 結構性倉盤淨額	---	---	---	---	---	---	---
31 December 2024 二零二四年 十二月三十一日							
Spot assets 現貨資產	148,536	32,049	5,224	---	3,006	213	189,028
Spot liabilities 現貨負債	(140,600)	(51,260)	(1,786)	---	(259)	(255)	(194,160)
Forward purchases 遠期買入	272,931	165,408	2,913	7,857	25,813	42,933	517,855
Forward sales 遠期賣出	(278,386)	(143,439)	(6,368)	(8,780)	(28,714)	(43,083)	(508,770)
Net option position 期權淨額	1,316	(1,306)	(7)	---	---	(3)	---
Net long / (short) position 長 / (短) 盤淨額	3,797	1,452	(24)	(923)	(154)	(195)	3,953
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 2025 二零二五年六月三十日 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 exposures 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	31,093	6,492	37,585
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	27,759	1,737	29,496
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	51,164	6,319	57,483
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	386	---	386
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	---	128	128
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	11,865	1,069	12,934
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	7,723	5,074	12,797
Total 總計	129,990	20,819	150,809
Total assets after provision 減值後總資產	267,805		
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比	48.54%		

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

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

31 December 2024 二零二四年十二月三十一日 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 exposures 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	26,830	5,337	32,167
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	24,058	1,525	25,583
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	49,550	2,369	51,919
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	380	---	380
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	---	90	90
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	12,712	143	12,855
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	3,828	582	4,410
Total 總計	117,358	10,046	127,404
Total assets after provision 減值後總資產	259,058		
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比	45.30%		

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 2025 二零二五年 六月三十日 HKD million 百萬港元	31 December 2024 二零二四年 十二月三十一日 HKD million 百萬港元
Direct credit substitutes 直接信貸替代項目	252	---
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	2,441	2,625
Note issuance and revolving underwriting facilities 票據發行及循環式包銷安排	---	---
Other commitments 其他承擔	24,302	13,108
Precious metal including gold contracts 包括黃金合約在內的貴金屬	2,102	8,769
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)	---	---
Total 總計	29,097	24,502

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

5 DERIVATIVES FINANCIAL INSTRUMENTS
衍生金融工具

	30 June 2025 二零二五年 六月三十日 HKD million 百萬港元	31 December 2024 二零二四年 十二月三十一日 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	635,980	570,883
Interest rate related derivative contracts 利率關聯衍生工具合約	224,040	105,466
	<u>860,020</u>	<u>676,349</u>
Total fair value assets 公允價值資產		
Exchange rate related derivative contracts 匯率關聯衍生工具合約	3,130	4,230
Interest rate related derivative contracts 利率關聯衍生工具合約	740	640
	<u>3,870</u>	<u>4,870</u>
Total fair value liabilities 公允價值負債		
Exchange rate related derivative contracts 匯率關聯衍生工具合約	(3,112)	(3,891)
Interest rate related derivative contracts 利率關聯衍生工具合約	(428)	(157)
Others 其他	---	---
	<u>(3,540)</u>	<u>(4,048)</u>

At 30 June 2025 and 31 December 2024, the amount of fair value has not taken into account the effect of any bilateral netting agreement.

於二零二五年六月三十日和二零二四年十二月三十一日，衍生金融工具之公允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 2025 to 30 June 2025 二零二五年 四月一日至六月三十日	1 January 2025 to 31 March 2025 二零二五年 一月一日至三月三十一日	1 April 2024 to 30 June 2024 二零二四年 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	74.33%	72.85%	76.20%

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.

平均流動資金維持比率是根據本分行有關期間內每月平均流動資金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 2025 to 30 June 2025 二零二五年 四月一日至六月三十日	1 January 2025 to 31 March 2025 二零二五年 一月一日至三月三十一日	1 April 2024 to 30 June 2024 二零二四年 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	137.53%	138.12%	116.22%

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 2025 二零二五年 六月三十日	31 December 2024 二零二四年 十二月三十一日
	RMB million 百萬人民幣	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	881,747	881,908

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	9.54%	9.75%
Tier 1 capital ratio 一級資本充足率	11.30%	11.23%
Capital adequacy ratio (note 1) 資本充足比率（附注1）	14.18%	14.28%

II Other Consolidated Financial Information

其他合併財務資料

	30 June 2025 二零二五年 六月三十日	31 December 2024 二零二四年 十二月三十一日
	RMB million 百萬人民幣	RMB million 百萬人民幣
Balance Sheet: 資產負債表		
Total assets 總資產	10,614,376	10,507,898
Total liabilities 總負債	9,720,864	9,614,287
Total loans and advances 總貸款	5,903,433	5,736,610
Total customer deposits 總客戶存款	5,869,830	5,532,333

	1 January 2025 to 30 June 2025 二零二五年 一月一日至六月三十日	1 January 2024 to 30 June 2024 二零二四年 一月一日至六月三十日
	RMB million 百萬人民幣	RMB million 百萬人民幣

Pre-tax profit for the financial period 期內除稅前盈利	50,558	48,942
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Note 1:

The scope for the consolidated capital adequacy ratio of the Group included the Industrial Bank Co., Ltd. and financial institutions falling within the scope of the consolidated capital adequacy ratio in Section 1, Chapter II of the Capital Rules for Commercial Banks (Provisional) issued by China Banking and Insurance 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由中國銀行保險監督管理委員會印發的《商業銀行資本管理辦法（試行）》第二章第一節中關於併表資本充足率計算範圍要求的相關金融機構。

STATEMENT OF COMPLIANCE

遵守聲明

To the best of my knowledge, the information disclosed complies fully with the disclosure provisions of the Banking (Disclosure) Rules under the Hong Kong Banking Ordinance.

據我所知，所披露的信息完全符合《香港銀行業條例》《銀行業（披露）規則》的披露規定。



Meng QingBo 孟庆波
Alternate Chief Executive
Industrial Bank Co., Ltd. Hong Kong Branch
興業銀行股份有限公司香港分行候補行政總裁