

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 2026
於二零二六年六月三十日

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/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 2026
於二零二六年六月三十日

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 - 9
Supplementary financial information 補充財務資料	10 - 16
Group Consolidated Financial Information 集團綜合財務資料	17
Statement of Compliance 遵守聲明	18

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 2026
截至二零二六年六月三十日止六個月

		1 January 2026 to 30 June 2026 二零二六年 一月一日至六月三十日	1 January 2025 to 30 June 2025 二零二五年 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		5,985,019	5,660,255
Interest expense 利息支出		(4,469,658)	(4,615,427)
Net interest income 淨利息收入		<u>1,515,361</u>	<u>1,044,828</u>
Other operating income 其他營運收入	1	1,109,584	1,181,135
Operating income 總營運收入		<u>2,624,945</u>	<u>2,225,963</u>
Operating expenses 營運支出	2	(260,679)	(382,786)
Operating profit before impairment losses 減值準備前之營運溢利		<u>2,364,266</u>	<u>1,843,177</u>
Net charge of impairment losses for loans, advances and other receivables 貸款、墊款及其他應收款減值撥備淨撥備		6,312	151,358
Profit before taxation 稅前溢利		<u>2,370,578</u>	<u>1,994,535</u>
Tax expense 稅項開支		(392,539)	(337,628)
Profit after taxation 稅後溢利		<u><u>1,978,039</u></u>	<u><u>1,656,907</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 2026
於二零二六年六月三十日

		30 June 2026 二零二六年 六月三十日	31 December 2025 二零二五年 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		23,794,056	21,932,884
Due from Exchange Fund 存於外匯基金存款		769,824	774,381
Placements with banks maturing between 1 and 12 months 存放同業(一至十二個月內到期)		19,026,097	11,765,238
Amount due from overseas offices 海外辦事處之結欠金額		208,154	389,380
Certificates of deposit held 持有之存款證		7,427,522	5,673,042
Advances and other accounts 貸款及其他賬項	3	182,320,764	144,424,317
Securities held for trading purposes 持有作交易用途之證券	4	1,935,405	5,113,259
Investment in securities at amortised cost 以攤銷成本計量之證券投資	4	31,162,164	24,383,508
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	78,560,211	84,236,497
Derivatives Financial Assets 衍生金融資產		6,584,614	6,495,072
Other Investments 其他投資	6	82,256	900,786
Land and Buildings 土地和建築物		197,425	201,748
Properties and equipment 物業及設備		20,199	16,313
Total assets 總資產		352,088,691	306,306,425
LIABILITIES			
負債			
Deposits and balances from banks 尚欠銀行存款及結餘		61,127,860	57,259,406
Deposits from customers 客戶存款	12	188,793,142	171,352,111
Amount due to overseas offices 結欠海外辦事處之金額		36,706,652	39,277,780
Certificates of deposit issued 已發行存款證		18,650,932	11,245,281
Issued debt securities 已發行債務證券		15,857,748	11,910,914
Derivatives Financial Liabilities 衍生金融負債		5,490,823	5,672,026
Other liabilities 其他負債		20,561,446	6,904,919
Total liabilities 總負債		347,188,603	303,622,437
CAPITAL RESOURCES			
資本			
Reserves 儲備		4,900,088	2,683,988
		352,088,691	306,306,425

NOTES TO THE INCOME STATEMENT AND BALANCE SHEET INFORMATION

收益表及資產負債表資料附註

	1 January 2026 to 30 June 2026 二零二六年 一月一日至六月三十日	1 January 2025 to 30 June 2025 二零二五年 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	566,979	633,966
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	13,552	(50,524)
Gains less losses arising from other trading derivatives 其他衍生工具交易收益淨額	(69,973)	32,468
	<u>510,558</u>	<u>615,910</u>
Gains less losses from investment held for trading purpose 出售交易性的投資之淨收益	<u>265,955</u>	<u>247,107</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	251,631	222,132
Less: Fee and commission expenses 減：費用及佣金支出	(42,942)	(34,663)
	<u>208,689</u>	<u>187,469</u>
Others 其他收入		
Gains from non-trading investment 非買賣性質投資的收益	123,962	128,927
Other Income 其他收益	420	1,722
	<u>124,382</u>	<u>130,649</u>
	<u>1,109,584</u>	<u>1,181,135</u>
2 OPERATING EXPENSES		
營運支出		
Staff expenses 職員開支	276,681	238,534
Rental expenses 租金開支	48,852	48,517
Other operating expenses 其他營運支出	53,945	42,831
Net charge / (credit) for other provisions 其他減值準備/(迴轉)	(118,799)	52,904
	<u>260,679</u>	<u>382,786</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 2026 二零二六年 六月三十日	31 December 2025 二零二五年 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	158,280,032	135,680,440
客戶貸款			
Impairment allowances - general		(1,069,924)	(971,381)
減值準備 – 組合			
Impairment allowances - specific		(339,813)	(347,931)
減值準備 – 個別			
		156,870,295	134,361,128
Trade bills		---	---
商業票據			
Impairment allowances - general		---	---
減值準備 – 組合			
Impairment allowances - specific		---	---
減值準備 – 個別			
		---	---
Accrued interest and other accounts		25,521,722	10,256,061
應計利息及其他賬項			
Impairment allowances - general		(71,253)	(192,872)
減值準備 – 組合			
Impairment allowances - specific		---	---
減值準備 – 個別			
		25,450,469	10,063,189
		182,320,764	144,424,317
4 INVESTMENT IN SECURITIES			
證券投資			
a. Securities held for trading purposes		1,935,405	5,113,259
持有作交易用途的證券			
		1,935,405	5,113,259
b. Investment in securities at fair value through other comprehensive income		78,560,211	84,236,497
以公允價值變化計入其他全面收益之證券投資			
		78,560,211	84,236,497
c. Investment in securities at amortised cost		31,176,806	24,398,807
以攤銷成本計量之證券投資			
Impairment allowances - general		(14,642)	(15,299)
減值準備 – 組合			
Impairment allowances - specific		---	---
減值準備 – 個別			
		31,162,164	24,383,508

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 2026 二零二六年 六月三十日		31 December 2025 二零二五年 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	13,803,099	19.38	10,568,574	16.77
Property investment 物業投資	3,543,757	87.31	3,392,863	85.79
Financial concerns 金融企業	36,337,287	0.18	31,739,706	0.21
Stockbrokers 股票經紀	---	0.00	---	0.00
Wholesale and retail trade 批發及零售業	1,094,077	0.00	1,229,496	0.00
Manufacturing 製造業	14,291,330	65.90	10,395,534	69.35
Transport and transport equipment 運輸及運輸設備	1,400,000	0.00	---	0.00
Information technology 資訊科技	8,178,416	1.28	7,873,425	1.38
Others 其他	24,196,174	24.39	16,726,401	22.44
Professional & private individuals 專業人士和私人				
Others 其他	---	0.00	---	0.00
Total loans and advances for use in Hong Kong 在香港使用之貸款總計	102,844,140	20.67	81,925,999	19.31
Trade finance 貿易融資	3,884,320	0.00	1,789,618	0.00
Loans and advances for use outside Hong Kong 在香港以外使用之貸款	51,551,572	38.55	51,964,823	48.73
Gross loans and advances to customers 總客戶貸款	158,280,032	25.99	135,680,440	30.33

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 2026 二零二六年 六月三十日		31 December 2025 二零二五年 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 香港	99,157,713	62.65	77,143,779	56.86
Mainland China 中國大陸	23,997,089	15.16	29,822,292	21.98
Others 其他	35,125,230	22.19	28,714,369	21.16
	<u>158,280,032</u>	100.00	<u>135,680,440</u>	100.00
Overdue loans and advances to customers 客戶逾期貸款				
Hong Kong 香港	238,342	0.15	237,846	0.18
Mainland China 中國大陸	27,019	0.02	30,848	0.02
	<u>265,361</u>	0.17	<u>268,694</u>	0.20
Impaired loans and advances to customers 減值客戶貸款				
Hong Kong 香港	392,773	0.25	393,788	0.29
Mainland China 中國大陸	27,019	0.02	30,848	0.02
	<u>419,792</u>	0.27	<u>424,636</u>	0.31

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 2026 二零二六年 六月三十日 HKD '000 仟港元	31 December 2025 二零二五年 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 2026 二零二六年 六月三十日 HKD '000 仟港元	31 December 2025 二零二五年 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 2026 二零二六年 六月三十日 HKD '000 仟港元	31 December 2025 二零二五年 十二月三十一日 HKD '000 仟港元
- Over 12 months	超過12個月	265,361	268,694
As a % of total loans and advances to customers	佔客戶貸款和墊款總額的百分比	0.17%	0.20%
Impairment allowance made	貸款減值準備	265,361	268,694
Market value of collateral	抵押品的市場價值	238,342	237,846

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

Since year 2024, the Branch obtained assets by taking possession of restructured bonds from China Aoyuan Property Group, CIFI Holdings, Sino-Ocean Land, Times China & Sunac China Holdings. The carrying value of these bonds held as at 30 June 2026 are HK\$82,255,872 (31 December 2025: HK\$38,385,179)

自二零二四年，本分行透過取得中國奧園集團、旭輝控股、遠洋地產、時代中國和融創中國控股重組債券資產。
於2026年6月30日持有該等收回資產的帳面值為82,255,872港元（2025年12月31日：38,385,179港元）

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 realization 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 2026 二零二六年 六月三十日		31 December 2025 二零二五年 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>419,792</u>	0.27%	<u>424,636</u>	0.31%
Impairment allowances - specific 減值準備 - 個別	<u>339,813</u>		<u>347,931</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>308,469</u>	73.48%	<u>309,489</u>	72.88%

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

	30 June 2026 二零二六年 六月三十日		31 December 2025 二零二五年 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
Total amount of rescheduled advances 總客戶重組貸款	70,127	0.04%	---	0.00%

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 2026 and 31 December 2025.

於二零二六年六月三十日和二零二五年十二月三十一日，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 2026 and 31 December 2025.

於二零二六年六月三十日和二零二五年十二月三十一日，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 2026 and 31 December 2025.

於二零二六年六月三十日和二零二五年十二月三十一日，本分行並沒有同業收回資產。

12 DEPOSITS FROM CUSTOMERS**客戶存款**

	30 June 2026 二零二六年 六月三十日	31 December 2025 二零二五年 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	2,093,433	1,054,330
Saving deposits 儲蓄存款	43,760,496	25,737,856
Time, call and notice deposits 定期存款及通知存款	142,939,213	144,559,925
	<u>188,793,142</u>	<u>171,352,111</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 2026 二零二六年 六月三十日						
Developed Countries 已發展國家	54,352	9,463	23,041	8,041	---	94,897
of which: France 其中：法國	13,662	---	---	---	---	13,662
of which: USA 其中：美國	15,167	472	22,131	2,734	---	40,504
of which: United Kingdom 其中：英國	3,551	---	909	1,662	---	6,122
Offshore centres 離岸中心	7,487	697	5,207	67,595	---	80,986
of which: Hong Kong SAR 其中：香港	6,890	697	5,207	44,032	---	56,826
Developing Asia-Pacific 發展中亞太區國家	36,252	2,529	14,189	57,197	---	110,167
of which: China 其中：中國	36,244	2,529	14,189	54,545	---	107,507
31 December 2025 二零二五年 十二月三十一日						
Developed Countries 已發展國家	39,917	13,111	23,860	3,644	---	80,532
of which: France 其中：法國	7,784	1,637	---	---	---	9,421
of which: USA 其中：美國	8,954	2,719	23,740	912	---	36,325
of which: United Kingdom 其中：英國	3,043	695	120	279	---	4,137
Offshore centres 離岸中心	3,711	4,170	9,173	61,183	---	78,237
of which: Hong Kong SAR 其中：香港	2,337	4,170	9,173	36,978	---	52,658
Developing Asia-Pacific 發展中亞太區國家	42,731	6,861	9,859	47,331	---	106,782
of which: China 其中：中國	42,720	4,562	9,859	47,283	---	104,424

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 2026 二零二六年 六月三十日							
Spot assets 現貨資產	168,649	64,738	16,162	---	5,863	16,511	271,923
Spot liabilities 現貨負債	(183,838)	(75,040)	(16,545)	---	(318)	(9,443)	(285,184)
Forward purchases 遠期買入	282,397	117,915	22,251	567	27,015	42,435	492,580
Forward sales 遠期賣出	(263,888)	(108,382)	(22,482)	(567)	(32,277)	(50,072)	(477,668)
Net option position 期權淨額	(398)	24	268	---	---	(56)	(162)
Net long / (short) position 長 / (短) 盤淨額	2,922	(745)	(346)	---	283	(625)	1,489
Net structural position 結構性倉盤淨額	---	---	---	---	---	---	---
31 December 2025 二零二五年 十二月三十一日							
Spot assets 現貨資產	165,185	39,044	20,246	862	17,296	16,758	259,391
Spot liabilities 現貨負債	(173,463)	(50,968)	(6,478)	---	(4,784)	(388)	(236,081)
Forward purchases 遠期買入	321,818	90,813	29,818	9,548	69,206	53,488	574,691
Forward sales 遠期賣出	(308,933)	(80,036)	(44,059)	(9,548)	(81,599)	(70,018)	(594,193)
Net option position 期權淨額	(818)	301	496	---	---	21	---
Net long / (short) position 長 / (短) 盤淨額	3,789	(846)	23	862	119	(139)	3,808
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 2026 二零二六年六月三十日 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	44,800	1,670	46,470
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	34,960	4,142	39,102
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	68,071	8,891	76,962
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	1,127	---	1,127
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	---	---	---
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	16,435	1,735	18,170
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	7,119	3,059	10,178
Total 總計	172,512	19,497	192,009
Total assets after provision 減值後總資產	352,089		
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	49.00%		

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

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

31 December 2025 二零二五年十二月三十一日 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	32,174	6,719	38,893
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	29,030	2,033	31,063
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	47,857	10,800	58,657
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	1,100	---	1,100
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	---	---	---
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	16,585	2,606	19,191
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	8,133	3,042	11,175
Total 總計	134,879	25,200	160,079
Total assets after provision 減值後總資產	306,306		
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	44.03%		

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 2026 二零二六年 六月三十日 HKD million 百萬港元	31 December 2025 二零二五年 十二月三十一日 HKD million 百萬港元
Direct credit substitutes 直接信貸替代項目	478	---
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	8,871	6,823
Note issuance and revolving underwriting facilities 票據發行及循環式包銷安排	---	---
Other commitments 其他承擔	14,868	31,096
Precious metal including gold contracts 包括黃金合約在內的貴金屬	567	9,548
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	24,784	47,467

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

5 DERIVATIVES FINANCIAL INSTRUMENTS
衍生金融工具

	30 June 2026 二零二六年 六月三十日 HKD million 百萬港元	31 December 2025 二零二五年 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	568,478	652,920
Interest rate related derivative contracts 利率關聯衍生工具合約	862,984	486,081
	<u>1,431,462</u>	<u>1,139,001</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	4,361	5,587
Interest rate related derivative contracts 利率關聯衍生工具合約	2,224	908
	<u>6,585</u>	<u>6,495</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	(3,397)	(5,058)
Interest rate related derivative contracts 利率關聯衍生工具合約	(2,094)	(614)
Others 其他	---	---
	<u>(5,491)</u>	<u>(5,672)</u>

At 30 June 2026 and 31 December 2025, the amount of fair value has not taken into account the effect of any bilateral netting agreement.

於二零二六年六月三十日和二零二五年十二月三十一日，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 2026 to 30 June 2026 二零二六年 四月一日至六月三十日	1 January 2026 to 31 March 2026 二零二六年 一月一日至三月三十一日	1 April 2025 to 30 June 2025 二零二五年 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	62.59%	61.27%	51.53%

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 2026 to 30 June 2026 二零二六年 四月一日至六月三十日	1 January 2026 to 31 March 2026 二零二六年 一月一日至三月三十一日	1 April 2025 to 30 June 2025 二零二五年 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	116.45%	112.33%	110.37%

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 2026 二零二六年 六月三十日 RMB million 百萬人民幣	31 December 2025 二零二五年 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	948,790	901,716

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	9.43%	9.70%
Tier 1 capital ratio 一級資本充足率	10.66%	10.64%
Capital adequacy ratio (note 1) 資本充足比率（附注1）	14.21%	13.56%

II Other Consolidated Financial Information

其他合併財務資料

	30 June 2026 二零二六年 六月三十日 RMB million 百萬人民幣	31 December 2025 二零二五年 十二月三十一日 RMB million 百萬人民幣
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Balance Sheet:

資產負債表

Total assets 總資產	11,460,940	11,094,256
Total liabilities 總負債	10,500,117	10,180,610
Total loans and advances 總貸款	6,164,553	5,948,938
Total customer deposits 總客戶存款	6,228,064	5,929,615

	1 January 2026 to 30 June 2026 二零二六年 一月一日至六月三十日 RMB million 百萬人民幣	1 January 2025 to 30 June 2025 二零二五年 一月一日至六月三十日 RMB million 百萬人民幣
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Pre-tax profit for the financial period 期內除稅前盈利	48,372	50,558
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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