

招商银行股份有限公司香港分行
(于中国注册成立之有限责任公司)
China Merchants Bank Co., Ltd. - Hong Kong Branch
(Incorporated in China with Limited Liability)
年度财务资料披露声明书截至2022年12月31日止
Annual Financial Disclosure Statement as at 31 December 2022

甲部 - 香港分行资料
SECTION A - HONG KONG BRANCH INFORMATION

I. 收益表资料

Profit and Loss Information

| | | 2022年12月31日 31 Dec 2022 | 2021年12月31日 31 Dec 2021 |
|-----------------------------|---|----------------------------|----------------------------|
| | | 港币千元 HKD '000 | 港币千元 HKD '000 |
| 利息收入 | Interest income | 3,237,873 | 1,796,472 |
| 利息支出 | Interest expense | -1,327,807 | -931,974 |
| 其它经营收入 | Other operating income | | |
| - 外汇买卖的利润减去亏损 | - Gains less losses arising from trading in foreign currencies | 112,989 | 110,698 |
| - 非买卖性质外汇业务的利润减去亏损 | - Gains less losses arising from non-trading activities in foreign currencies | 6,671 | 22,748 |
| - 持作买卖用途的证券收益减亏损 | - Gains less losses on securities held for trading purposes | 843 | -248 |
| - 来自其它交易活动收益减亏损 | - Gains less losses from other trading activities | -164,111 | -135,050 |
| - 费用及佣金收入 | - Fees and commission income | 364,819 | 549,269 |
| - 佣金开支 | - Commission expenses | -58,805 | -66,158 |
| - 其它 | - Other operating income | 696,464 | 412,315 |
| 职员开支 | Staff expenses | -226,145 | -286,420 |
| 其它经营开支 | Other operating expenses | -152,047 | -186,080 |
| 减值损失及为已减值贷款 及应收款项而提拨的准备金 | Impairment losses and provisions for impaired loans and receivables | -2,615 | -17,152 |
| 处置物业、工业装置及设备、投资物业 的收益减亏损 | Gains less losses from the disposal of property, plant and equipment and investment properties | 0 | 0 |
| 除税前利润 | Profit before taxation | 2,488,129 | 1,268,420 |
| 税项开支 | Taxation | -401,999 | -262,601 |
| 除税后利润 | Profit after taxation | 2,086,130 | 1,005,819 |

II. 资产负债表信息

资产负债表资料

| | | 2022年12月31日 31 Dec 2022 | 2022年6月30日 30 Jun 2022 |
|-------------------------------|--|----------------------------|---------------------------|
| | | 港币千元 HKD '000 | 港币千元 HKD '000 |
| 资产 | Assets | | |
| 现金及银行结余 | Cash and balances with banks | 9,538,246 | 16,584,163 |
| 距离合约到期日超过1个月 但不超过12个月的银行存款 | Placements with banks which have a residual contractual maturity of more than one month but not more than 12 months | | |
| 存放于招商银行股份有限公司海外办事处的金额 | Amount due from overseas offices of CMB | 22,450,660 | 29,048,128 |
| 贸易汇票 | Trade bills | 49,878,496 | 39,926,392 |
| 持有的存款证 | Certificates of deposit held | 0 | 0 |
| 持有至到期投资 | Held-to-maturity investments | 14,158,507 | 4,086,104 |
| 于初始确认时指定以公允价值 计量经损益表入帐的证券 | Securities measured at fair value through profit or loss which is designated upon initial recognition | 116,935 | 156,804 |
| 贷款及应收款项 | Loans and receivables | | |
| (A) 对客户的贷款及放款 | (A) Loans and advances to customers | 0 | 121,180 |
| (B) 对银行的贷款及放款 | (B) Loans and advances to banks | 20,849,383 | 30,626,175 |
| (C) 其它帐户 | (C) Other accounts | 0 | 0 |
| (D) 为已减值贷款及应收款项而提拨的准备金 | (D) Provisions for impaired loans and receivables | 1,764,723 | 1,788,590 |
| 投资证券 | Investment securities | -418,972 | -374,594 |
| 其它投资 | Other investments | 20,882,363 | 23,814,261 |
| 物业、工业装置及设备以及投资物业 | Property, plant and equipment and investment property | 0 | 0 |
| 衍生工具交易的公允价值 | Fair value of derivatives | 54,600 | 61,450 |
| 其它资产 | Other assets | 575,753 | 442,291 |
| 资产总额 | Total assets | 23,970 | 297,998 |
| | | 139,874,664 | 146,578,942 |
| 负债 | Liabilities | | |
| 尚欠银行存款及结余 | Deposits and balances from banks | 10,919,496 | 931,061 |
| 活期存款及往来帐户 | Demand deposits and current accounts | 54,759,836 | 76,658,053 |
| 储蓄存款 | Savings accounts | 1,926,059 | 825,079 |
| 定期、短期通知及通知存款 | Time, call and notice deposits | 42,578,936 | 32,104,737 |
| 结欠招商银行股份有限公司海外办事处的金额 | Amount due to overseas offices of CMB | 14,854,370 | 22,289,723 |
| 已发行存款证 | Certificates of deposit issued | 1,174,993 | 1,416,294 |
| 已发行债务证券 | Debt securities issued | 9,292,742 | 9,348,868 |
| 其它负债 | Other liabilities | 3,960,232 | 2,623,127 |
| 利得税准备金 | Provision for profits tax | 408,000 | 382,000 |
| 负债总额 | Total liabilities | 139,874,664 | 146,578,942 |

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III. 资产负债表的其他资料

Additional Balance Sheet Information

| | | 2022年12月31日 | 2022年6月30日 |
|-----------------------|--|-------------|-------------|
| | | 31 Dec 2022 | 30 Jun 2022 |
| | | 港币千元 | 港币千元 |
| | | HKD '000 | HKD '000 |
| (i) 贷款及应收款项 | (i) Loans and receivables | | |
| 对客户的贷款及放款 | Loans and advances to customers | 20,849,383 | 30,626,175 |
| 对银行的贷款及放款 | Loans and advances to banks | 0 | 0 |
| 其它帐目 | Other accounts | | |
| - 应计利息 | - Accrued interest | 619,830 | 396,553 |
| - 其它应收款项 | - Other receivables | 1,144,893 | 1,392,037 |
| 对客户的已减值贷款及应收款项而计提的准备金 | Provisions for impaired loans and receivables to customers | | |
| - 组合方式评估 | - Collectively assessed | -168,130 | -174,711 |
| - 个别方式评估 | - Individually assessed | -15,202 | -31,069 |
| 对其它帐目并无减值准备。 | No impairment allowance made on other accounts. | | |

(ii) 已减值/不履行客户贷款

Impaired/Non-performing Loans and Advances to Customers

| | | 2022年12月31日 | 2022年6月30日 |
|--------------------|--|--------------|--------------|
| | | 31 Dec 2022 | 30 Jun 2022 |
| | | 港币千元 | 港币千元 |
| | | HKD '000 | HKD '000 |
| | | 占客户贷款 | 占客户贷款 |
| | | 总额百分比 | 总额百分比 |
| | | % to Total | % to Total |
| | | Advances | Advances |
| | | to customers | to customers |
| 已减值/不履行客户贷款及放款的毛额 | Gross impaired/non-performing loans and advances to customers | 20,696 | 58,642 |
| 减值准备 - 个别方式评估/特定拨备 | Impairment allowances - individually assessed/specific provision | 15,202 | 31,069 |
| 持有作为已减值贷款抵押品的市场价值 | Market value of collateral in respect of impaired loans and advances | 0 | 0 |

减值贷款为按个别方式评估的贷款。在2022年12月31日及2022年6月30日本行并没有对银行的贷款及放款。

The impaired loans and advances to customers are individually determined to be impaired. There is no loans and advances to banks as at 31 December 2022 and 30 June 2022.

招商银行总行并没有为招商银行香港分行就贷款及放款或其它风险承担而计提拨备金。

No provision for loans and advances or other exposures of China Merchants Bank, Hong Kong Branch is maintained at China Merchants Bank, Head Office.

(iii) 按行业分类的客户贷款及放款分析

于香港使用的贷款及放款的毛额

Analysis of Loans and Advances to Customers in Industry Categories

Gross amount of loans and advances for use in Hong Kong SAR

| | | 2022年12月31日 | | 2022年6月30日 | |
|---------------------|---|-------------|------------|-------------|------------|
| | | 31 Dec 2022 | | 30 Jun 2022 | |
| | | 港币千元 | | 港币千元 | |
| | | HKD '000 | | HKD '000 | |
| | | 贷款总额 | 抵押品 | 贷款总额 | 抵押品 |
| | | Gross loans | Collateral | Gross loans | Collateral |
| 工业, 商业及金融 | Industrial, commercial and financial | | | | |
| - 物业发展 | - Property development | 111,150 | 0 | 264,132 | 0 |
| - 物业投资 | - Property investment | 0 | 0 | 0 | 0 |
| - 土木工程 | - Civil engineering works | 21,394 | 0 | 22,869 | 0 |
| - 酒店、餐饮 | - Hotels, boarding houses & catering | 0 | 0 | 0 | 0 |
| - 与财务及金融有关 | - Financial concerns | 944,832 | 0 | 1,738,271 | 0 |
| - 证券商 | - Stock Brokers | 0 | 0 | 0 | 0 |
| - 购买股票的非证券经纪公司及个人人士 | - Non-stockbroking companies & individuals for the purchase of shares | 0 | 0 | 0 | 0 |
| - 批发及零售行业 | - Wholesale and retail trade | 233,998 | 0 | 235,412 | 0 |
| - 制造业 | - Manufacturing | 468,229 | 0 | 1,419,529 | 271,400 |
| - 运输及运输设备 | - Transport and transport equipment | 0 | 0 | 234,312 | 0 |
| - 电力及煤气 | - Electricity and gas | 0 | 0 | 0 | 0 |
| - 康乐活动 | - Recreational Activities | 0 | 0 | 0 | 0 |
| - 资讯科技 | - Information Technology | 0 | 0 | 0 | 0 |
| - 其它 | - Others | 0 | 0 | 235,412 | 0 |
| 个人 | Individuals | | | | |
| - 其它 | - Others | 2,594,121 | 0 | 2,735,541 | 0 |
| 贸易融资 | Trade finance | 0 | 0 | 0 | 0 |
| 在香港以外使用的贷款及放款 | Loans for use outside Hong Kong SAR | 16,475,659 | 1,361,559 | 23,740,697 | 1,518,059 |
| 客户贷款总数 | Total customer advances | 20,849,383 | 1,361,559 | 30,626,175 | 1,789,459 |

抵押品包括存款、股票、物业按揭以及其它固定或可移动资产的抵押。若抵押品价值超出贷款总额, 只计入相等于贷款总额的抵押品金额。

Collateral includes deposits, shares, mortgages over properties and charges over fixed and movable assets.

Where collateral values are greater than the gross loan amount, only the amount of collateral up to the gross loan is included.

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(iv) 按国家或地域分部分类的国际债权申报表

International Claims by Countries or Geographical Segments

根据交易对手所在地及交易对手类别披露占有国际债权总额10%或以上的国家及明细数额。

Breakdown of the international claims by countries where it constitutes 10% or more of the total international claims

after taking into consideration of transfer of risks, according to the location of the counterparties and the type of counterparties.

| | | 2022年12月31日 31 Dec 2022 | | | | | |
|---------|-----------------------------|---------------------------------|------------------|------------------------|----------------|--------|--------|
| | | 百万港元 HKD Million | | | | | |
| | | 非银行私营企业 Non-Bank private sector | | | | | |
| | | 非银行 | | 非金融 | | | |
| | | Non-Bank | | Non-financial | | | |
| | | 银行 | 公营机构 | 金融企业 | 私营企业 | 其它 | 合计 |
| | | Banks | Official Sectors | Financial Institutions | Private Sector | Others | Total |
| 离岸中心 | Offshore Centres | | | | | | |
| 香港 | Hong Kong | 36,600 | 0 | 0 | 7,935 | 0 | 44,535 |
| 发展中的亚太区 | Developing Asia and Pacific | | | | | | |
| 中国 | China | 36,524 | 225 | 0 | 10,586 | 0 | 47,335 |

| | | 2022年6月30日 30 Jun 2022 | | | | | |
|---------|-----------------------------|---------------------------------|------------------|------------------------|----------------|--------|--------|
| | | 百万港元 HKD Million | | | | | |
| | | 非银行私营企业 Non-Bank private sector | | | | | |
| | | 非银行 | | 非金融 | | | |
| | | Non-Bank | | Non-financial | | | |
| | | 银行 | 公营机构 | 金融企业 | 私营企业 | 其它 | 合计 |
| | | Banks | Official Sectors | Financial Institutions | Private Sector | Others | Total |
| 离岸中心 | Offshore Centres | | | | | | |
| 香港 | Hong Kong | 37,542 | 0 | 0 | 12,151 | 0 | 49,693 |
| 发展中的亚太区 | Developing Asia and Pacific | | | | | | |
| 中国 | China | 45,495 | 269 | 39 | 15,837 | 0 | 61,640 |

(v) 按国家或地分部分类的客户贷款及放款的毛额

Gross Loans and Advances to Customers by Countries or Geographical Segments

按对手方（不少于客户贷款的总额的10%者）的所在地（按主要的国家或地域分部），

在计算任何认可风险转移后，对客户贷款及放款分析的结果如下：

The analysis of loans and advances to customers by major countries or geographical segments in accordance with the location of the counterparties, to which not less than 10% of total loans and advances to customers are attributable after taking into account any recognized risk transfer is as follows:

| | | 2022年12月31日 31 Dec 2022 | 2022年6月30日 30 Jun 2022 |
|-------------------------|---|----------------------------|---------------------------|
| | | 百万港元 HKD Million | 百万港元 HKD Million |
| 客户贷款及放款的毛额 | Gross amount of loans and advances to customers | | |
| - 中国 | - China | 10,586 | 15,837 |
| - 香港 | - Hong Kong | 7,728 | 11,844 |
| 总计 | Total | 18,314 | 27,681 |
| 逾期及按个别方式评估的 已减值贷款及放款 | Overdue loans and impaired loans and advances which are individually determined to be impaired | | |
| - 中国 | - China | 21 | 21 |
| - 香港 | - Hong Kong | 0 | 38 |
| 总计 | Total | 21 | 59 |

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(vi) 非港元货币风险承担

Foreign Currency Exposures

每一种货币（其净持仓量（按实际数值计算）不少于所有非港元货币的总净持仓量的10%者）的风险额如下：
The foreign currency exposures, of which the net positions (in absolute terms) constitute not less than 10% of the total net position in all foreign currencies, are shown as follows:

| | | 2022年12月31日 31 Dec 2022 | | |
|---------|---------------------------|----------------------------|------------|-------------|
| | | 百万港元 HKD Million | | |
| | | 美元 USD | 人民币 CNY | 合计 Total |
| 现货资产 | Spot assets | 100,685 | 10,670 | 111,355 |
| 现货负债 | Spot liabilities | 99,470 | 12,132 | 111,602 |
| 远期买入 | Forward purchases | 4,460 | 4,046 | 8,506 |
| 远期卖出 | Forward sales | 4,355 | 3,370 | 7,725 |
| 期权盘净额 | Net option position | 0 | 0 | 0 |
| 长(短)盘净额 | Net long/(short) position | 1,320 | -786 | 534 |
| 结构性仓位净额 | Net structural position | 0 | 0 | 0 |

| | | 2022年6月30日 30 Jun 2022 | | |
|---------|---------------------------|---------------------------|------------|-------------|
| | | 百万港元 HKD Million | | |
| | | 美元 USD | 人民币 CNY | 合计 Total |
| 现货资产 | Spot assets | 91,986 | 18,644 | 110,630 |
| 现货负债 | Spot liabilities | 95,933 | 15,184 | 111,117 |
| 远期买入 | Forward purchases | 39,410 | 33,504 | 72,914 |
| 远期卖出 | Forward sales | 34,455 | 37,667 | 72,122 |
| 期权盘净额 | Net option position | 0 | 0 | 0 |
| 长(短)盘净额 | Net long/(short) position | 1,008 | -703 | 305 |
| 结构性仓位净额 | Net structural position | 0 | 0 | 0 |

(vii) 客户过期或经重组贷款及放款的毛额分析

Analysis of Gross Amount of Overdue or Rescheduled Loans and Advances to Customers

| | | 2022年12月31日 31 Dec 2022 | | 2022年6月30日 30 Jun 2022 | |
|-----------------------------------|---|--|-------|--|-------|
| | | 占客户贷款 总额百分比 % to Total 港币千元 Advances HKD '000 to customers | | 占客户贷款 总额百分比 % to Total 港币千元 Advances HKD '000 to customers | |
| 已过期客户贷款及放款 | Overdue loans and advances to customers | | | | |
| - 超过1个月但不超过3个月 | - More than 1 month but not more than 3 months | 0 | 0.00% | 0 | 0.00% |
| - 超过3个月但不超过6个月 | - More than 3 months but not more than 6 months | 0 | 0.00% | 0 | 0.00% |
| - 超过6个月但不超过1年 | - More than 6 months but not more than one year | 0 | 0.00% | 0 | 0.00% |
| - 超过1年 | - More than one year | 20,696 | 0.10% | 20,821 | 0.07% |
| 给予客户的经重组贷款及放款 (已过期超过3个月的除外) | Rescheduled loans and advances to customers (excluding those which have been overdue for more than 3 months) | 0 | | 37,821 | |
| 已过期或经重组贷款及放款的毛额 | Gross overdue and rescheduled loans and advances to customers | 20,696 | | 58,642 | |
| 用以减低信用风险而对过期贷款及 放款所持有的抵押品的公允价值 | Current market value of collateral held against the covered portion of overdue loans and advances | 0 | | 0 | |
| 有抵押品用以减低信用风险的过期贷款及放款 | Covered portion of overdue loans and advances | 0 | | 0 | |
| 无抵押品用以减低信用风险的过期贷款及放款 | Uncovered portion of overdue loans and advances | 20,696 | | 20,821 | |
| 为过期贷款及放款而提拨的减值准备 | Impairment allowances made on overdue loans and advances | 15,202 | | 15,293 | |
| 除上术外，并无其他逾期或经重组资产。 | Except the above-mentioned, no other asset is overdue or rescheduled. | | | | |

(viii) 收回资产

Reposessed Assets

在2022年12月31日及2022年6月30日本行并没有已收回抵押品。
The Bank did not have any reposessed assets as at 31 December 2022 and 30 June 2022.

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(ix) 对内地非银行对手方的风险承担

Non-bank Mainland Exposures

对内地非银行对手方是根据香港金融管理局的“贷款、垫款及准备金申报表”准则

Non-bank counterparties are identified in accordance with the method set out in the return of "Quarterly Analysis of Loans & Advances and Provisions" issued by the HKMA.

| | |
|------------------------------|---|
| - 中央政府,央企,及其子公司和合营企业 | - Central government, central government-owned entities and their subsidiaries and JVs |
| - 地方政府,地方政府企业,及其子公司和合营企业 | - Local governments, local government-owned entities and their subsidiaries and JVs |
| - 居于国内之中国公民和中国内地机构及其子公司和合营企业 | - PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs |
| - 其他不包含在以上第一项之中央政府企业 | - Other entities of central government not reported in the 1st item above |
| - 其他不包含在以上第二项之地方政府企业 | - Other entities of local government not reported in the 2nd item above |
| - 居于境外之中国公民或境外机构用于境内的信贷 | - PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China |
| 其他被认定为内地非银行对手方的风险总额 | - Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures |
| 总资产(拨备后) | Total |
| 资产负债表中总额占总资产百分比 | Total assets after provisions |
| | On-balance sheet exposures as % of total assets |

| 2022年12月31日 31 Dec 2022 | | |
|---------------------------------------|--|-------------|
| 百万港元 HKD Million | | |
| 资产负债表内风险 On-balance sheet exposure | 资产负债表外风险 Off-balance sheet exposure | 总额 Total |
| 4,270 | 0 | 4,270 |
| 3,603 | 0 | 3,603 |
| 9,807 | 0 | 9,807 |
| 235 | 0 | 235 |
| 195 | 0 | 195 |
| 538 | 38 | 576 |
| 539 | 223 | 762 |
| 19,187 | 261 | 19,448 |
| 139,875 | | |
| 13.72% | | |

| | |
|------------------------------|---|
| - 中央政府,央企,及其子公司和合营企业 | - Central government, central government-owned entities and their subsidiaries and JVs |
| - 地方政府,地方政府企业,及其子公司和合营企业 | - Local governments, local government-owned entities and their subsidiaries and JVs |
| - 居于国内之中国公民和中国内地机构及其子公司和合营企业 | - PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs |
| - 其他不包含在以上第一项之中央政府企业 | - Other entities of central government not reported in the 1st item above |
| - 其他不包含在以上第二项之地方政府企业 | - Other entities of local government not reported in the 2nd item above |
| - 居于境外之中国公民或境外机构用于境内的信贷 | - PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China |
| 其他被认定为内地非银行对手方的风险总额 | - Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures |
| 总资产(拨备后) | Total |
| 资产负债表中总额占总资产百分比 | Total assets after provisions |
| | On-balance sheet exposures as % of total assets |

| 2022年6月30日 30 Jun 2022 | | |
|---------------------------------------|--|-------------|
| 百万港元 HKD Million | | |
| 资产负债表内风险 On-balance sheet exposure | 资产负债表外风险 Off-balance sheet exposure | 总额 Total |
| 4,365 | 0 | 4,365 |
| 7,392 | 0 | 7,392 |
| 13,337 | 0 | 13,337 |
| 123 | 0 | 123 |
| 436 | 0 | 436 |
| 676 | 63 | 739 |
| 1,325 | 145 | 1,470 |
| 27,654 | 208 | 27,862 |
| 146,579 | | |
| 18.87% | | |

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IV. 资产负债表以外的风险承担
Off Balance Sheet Exposures

| | | 2022年12月31日 31 Dec 2022 港币千元 HKD '000 | 2022年6月30日 30 Jun 2022 港币千元 HKD '000 |
|------------------|--|--|---|
| (i) 或然负债及承担的合约总额 | (i) Contractual Amount of Contingent Liabilities and Commitments | | |
| - 直接信贷替代项目 | - Direct credit substitutes | 303,437 | 316,875 |
| - 交易关联或有项目 | - Transaction related contingencies | 0 | 0 |
| - 贸易关联或有项目 | - Trade related contingencies | 99,636 | 107,072 |
| - 票据发行及循环式包销融通 | - Note issuance and revolving underwriting facilities | 0 | 0 |
| - 其它承诺 | - Other commitments | 505,605 | 849,052 |
| - 其它 | - Others | 0 | 0 |
| (ii) 衍生工具的合约总额 | (ii) Contractual Amount of Derivatives | | |
| - 汇率关联衍生工具合约 | - Exchange rate-related derivative contracts | 8,634,747 | 73,374,845 |
| - 利率衍生工具合约 | - Interest rate derivative contracts | 3,748,976 | 3,808,469 |
| - 其它 | - Others | 0 | 0 |
| (iii) 衍生工具的公允价值 | (iii) Fair Value of Derivatives | | |
| - 汇率关联衍生工具合约 | - Exchange rate-related derivative contracts | 224,771 | 585,919 |
| - 利率衍生工具合约 | - Interest rate derivative contracts | 14,682 | 9,574 |
| - 其它 | - Others | 0 | 0 |

汇率关联衍生工具合约并无包含
因掉期存款安排引起的远期外汇合约。

The amount of exchange rate-related derivative contracts does not include
any forward foreign exchange contracts arising from swap deposit arrangements.

公允价值乃指所有按市场价值计算差额时附有正值的合约的重置成本。
Fair value represents the cost of replacing all contracts which have a positive value when marked to market.
公允价值数额并未有计及双过净额结算协议的影响在内。
The fair values of derivatives do not take into account the effects of bilateral netting arrangements.

V. 流动性资料披露
Liquidity Information Disclosure

(i) 流动资金比率
Liquidity Ratios

本分行根据由香港金融管理局颁布之《银行业（流动性）规则》，符合流动性维持比率及核心资金比率之最低要求。
The Branch complies with the minimum requirement of Liquidity Maintenance Ratio ("LMR") and Core Funding Ratio ("CFR")
in accordance with the Banking (Liquidity) Rules issued by the Hong Kong Monetary Authority ("HKMA").

| | | 季度結算至 For the quarter ended 2022年12月31日 31 Dec 2022 | 季度結算至 For the quarter ended 2021年12月31日 31 Dec 2021 |
|-----------|-----------------|--|--|
| 平均流动性维持比率 | Average LMR (%) | 74.92% | 59.88% |
| 平均核心资金比率 | Average CFR (%) | 648.67% | 460.36% |

平均流动性维持比率及核心资金比率是根据每个月的相关平均比率的简单平均数计算。
The average LMR and CFR are calculated as the simple average of each month's average corresponding ratio.

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(ii) 流动性风险管理架构
Governance of liquidity risk management

流动性风险乃指本分行未能于金融负债到期日履行其偿还责任，或是客户提取资金后未能补充资金。此可能会引致资金未能应付存户提取的需求或贷款未能按承诺发放。这可能由市场失序或流动资金紧张所导致，令分行可能需以较大的折价才可抵平有关风险。

Liquidity risk is the risk that the Branch is unable to meet its payment obligations associated with its financial liabilities when they fall due and to replace funds when they are withdrawn. The consequence may be the failure to meet obligations to repay depositors and fulfill commitments to lend. This may be caused by market disruption or liquidity squeeze whereby the Branch may only unwind specific exposures at significantly discounted values.

分行采取保守的风险偏好来设定风险承受水平。分行的风险偏好是以流动性风险限额及风险指标组成。
The Branch adopts a prudent risk appetite in setting liquidity risk tolerance. Risk appetite is set in the form of liquidity risk limit and metric framework.

本分行的流动性风险管理受集团批准的流动性风险管理政策及原则监管。管理委员会是分行下设的一个委员会，其职责是核准一套与分行业务目标、风险状况相符的风险管理框架。资产负债管理委员会获代表分行的管理委员会授权，负责监察本分行整体的流动性风险管理。资产负债管理委员会制订管理流动性风险的策略、政策及限额。资产负债管理委员会定期举行会议，检讨各方面是否符合所设立的监管架构，以及是否有需要改变策略及政策。资金部负责日常流动资金管理。计划财务部定期监察限额或警报及定期向资产负债管理委员会报告。稽核部会定期作出独立检查，确保流动性风险管理功能得以有效执行。

The management of the Branch's liquidity risk is governed by the liquidity risk management policies and principles which are set by the Group. Management Committee is one of the committees set up under the Branch. The duties of Management Committee are to approve the risk management framework that is in line with the Group's business objectives and risk profile. The Asset and Liability Management Committee ("ALCO") is a committee formed by the Management Committee on behalf of the Branch. ALCO is responsible for overseeing the Group's overall liquidity management. Its main responsibility is to develop the strategy, policy and limits for managing liquidity risk. Regular meetings are held to review the compliance status of the risk matrix established and the needs for change in strategy and policy. Daily liquidity management is managed by the Treasury Department. Finance Department monitors the risk matrix and submits regular reports of the liquidity profile to ALCO. Internal Audit periodically performs independent reviews on liquidity management framework to ensure the validity and effectiveness of the Branch's liquidity risk management functions.

(iii) 融资策略
Funding Strategy

分行根据其业务规模、经营模式的精细度、业务活动的性质与复杂程度来制订流动性融资策略。
The Branch sets its liquidity funding strategy according to the size and sophistication of its business, as well as the nature and complexity of its activities.

分行融资策略的目标是在业务增长机遇和资金稳定性之间取得平衡。分行通过适当的负债组合，包括客户存款、银行同业借贷及发行可转让存款证和债务工具，来保持稳定多样的资金来源。The objective of the Branch's funding strategy is to strive for a balance between business growth opportunities and funding stability. The Branch seeks to maintain diversified and stable funding sources with an appropriate mix of liabilities including customer deposits, interbank borrowings, issuance of negotiable certificates of deposit and debt instruments.

分行每年制订预算时会考虑资金来源的分散程度与稳定性，维持负债组合的平衡与合理。
In setting the Branch's annual budget, the diversity and stability of various funding sources is considered so that the appropriate mix of liabilities is maintained.

(iv) 流动性压力测试
Liquidity Stress Testing

分行定期进行流动性压力测试来预测分行于压力情景中的现金流量，评估持有的流动性缓冲是否充足。压力情景涵盖个别机构危机情景、整体市场危机情景及综合危机情景。压力测试结果会在资产负债管理委员会中定期汇报。分行政策规定，分行持有的流动性缓冲，其规模应能覆盖任何设定压力情景下的预测现金流出。

Liquidity stress testing is regularly conducted to project the Branch's cash flows under stress scenarios and to evaluate the sufficiency of liquidity cushion. The stress scenarios cover institution-specific crisis scenario, general market crisis scenario and combined scenario. The stress test results are regularly reported to ALCO. It is the Branch's policy that the liquidity cushion should be able to cover projected cash outflows under various prescribed stress scenarios.

(v) 应急融资计划
Contingency Funding Plan

集团（包括本分行）制订了应急融资计划，清晰定义了一系列启动该计划的触发事件，以及事件识别、监控和报告的机制。应急融资计划包括：
Contingency Funding Plan (CFP) of the Group (including the Branch) clearly defines a set of triggering events that will activate the Plan. The mechanisms of CFP incorporate:

- (1) 有助于早期识别紧急流动性风险的一系列预警指针；
A set of early warning indicators that helps to identify any emerging liquidity risks at an early stage.
- (2) 潜在资金来源清单，并充分考虑各资金来源的可靠性、优先次序及在流动性危机时资金预计到位时间等因素；
A list of potential funding sources, with due consideration of their reliability, priority and the expected available time during liquidity crisis.
- (3) 详细执行步骤及需要实施应急融资计划时各有关单位的职责分工。
Detailed action steps and properly assigned responsibilities for implementing the CFP in case of need.

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(vi) 现金流到期日错配分析*
 Cash Flow Maturity Mismatch Analysis *

| | | 2022年12月31日 31 Dec 2022 | | | |
|---------|------------------------|----------------------------|-----------|--------|----------|
| | | 百万港元 HKD Million | | | |
| | | 一个星期 | 一至三个月 | 三个月以上 | |
| | | 少于七日 | 至一个月 | 1 to 3 | 三个月以上 |
| | | 1 to 7 | 8 Days to | 1 to 3 | Over |
| | | Days | 1 month | months | 3 months |
| 净流动资金错配 | Net liquidity mismatch | 7,260 | 15,513 | 25,201 | -34,764 |
| 累计错配 | Cumulative mismatch | 7,260 | 22,773 | 47,974 | 13,210 |

| | | 2021年12月31日 31 Dec 2021 | | | |
|---------|------------------------|----------------------------|-----------|--------|----------|
| | | 百万港元 HKD Million | | | |
| | | 一个星期 | 一至三个月 | 三个月以上 | |
| | | 少于七日 | 至一个月 | 1 to 3 | 三个月以上 |
| | | 1 to 7 | 8 Days to | 1 to 3 | Over |
| | | Days | 1 month | months | 3 months |
| 净流动资金错配 | Net liquidity mismatch | 30,996 | 6,897 | 22,188 | -44,462 |
| 累计错配 | Cumulative mismatch | 30,996 | 37,893 | 60,081 | 15,619 |

(1) 正号表示资金流动性剩余，负号表示资金流动性短缺。

Positive indicates a position of liquidity surplus. Negative indicates a liquidity shortfall that has to be funded.

(2) 由于用来确定资产和负债之间到期日错配的行为假设不时进行更新，上述数据不可直接在不同资产结算日之间予以比较。

As the behavioural assumptions used to determine the maturity mismatch between assets and liabilities are updated from time to time, the information presented above may not be directly comparable across past balance sheet dates.

* 现金流到期日错配分析已计入流动性的可转移限制。

*The cash flow maturity mismatch analysis has already taken into account limitations on the transferability of liquidity.

(vii) 资金来源
 Sources of Funding

本分行的资金来源来自客户存款及批发融资，当中包括集团内部借贷，银行同业借贷，发行可转让存款证和债务工具。

The Branch's source of funding is from customer deposits and wholesale funding comprising intragroup borrowings, interbank borrowings, issuance of negotiable certificates of deposit and debt instruments.

| | | 2022年12月31日 31 Dec 2022 | | 2021年12月31日 31 Dec 2021 | |
|------|-------------------|----------------------------|------------|----------------------------|------------|
| | | 百万港元 | 占总额百分比 | 百万港元 | 占总额百分比 |
| | | HKD Million | % to Total | HKD Million | % to Total |
| 批发融资 | Wholesale Funding | 36,242 | 27% | 37,388 | 25% |
| 客户存款 | Customer Deposits | 99,265 | 73% | 112,872 | 75% |
| | | <u>135,507</u> | | <u>150,261</u> | |

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(viii) 流动资金差距
Liquidity Gap

下表为本分行资产负债表按相关到期日* 分析的表内及表外项目：
The table below analyses the on- and off-balance sheet items, broken down into maturity buckets* of the Branch:

| | | 2022年12月31日 31 Dec 2022 | | | | | | | | | | | |
|----------------|--|----------------------------|-------------|-------------------|--------------------------|---------------------------|--------------------------|------------------------|-------------------------|-------------------------|--------------|------------------|--|
| | | 百万港元 HKD Million | | | | | | | | | | | |
| | 总额 | 翌日 | 2至7日 | 3天至1个月 | 1个月以上至3个月 | 3个月以上至6个月 | 6个月以上至1年 | 1年以上至2年 | 2年以上至3年 | 3年以上至5年 | 超过5年 | 余额 | |
| | Total amount | Next day | 2 to 7 days | 8 days to 1 month | > 1 month up to 3 months | > 3 months up to 6 months | > 6 months up to 1 years | > 1 year up to 2 years | > 2 years up to 3 years | > 3 years up to 5 years | Over 5 years | Balancing amount | |
| 库存现金及存放于中央银行结余 | Cash and balances with central bank | 574 | 574 | - | - | - | - | - | - | - | - | - | |
| 应收衍生工具合约款项 | Amount receivable from derivative | 29 | - | - | 2,063 | 2,115 | 3,325 | 0 | 154 | - | - | - | |
| 应收同业款项 | Due from banks | 81,509 | 27,787 | 5,517 | 11,616 | 22,975 | 12,832 | 781 | - | - | - | - | |
| 债务证券 | Debt securities | 35,407 | 34,468 | - | 4 | 118 | 1 | 541 | 37 | 196 | 42 | - | |
| 客户贷款 | Loans and advances to customers | 20,933 | 2 | 222 | 2,616 | 2,195 | 4,410 | 2,631 | 4,100 | 2,697 | 2,038 | - | |
| 其他资产 | Other assets | 1,794 | 16 | 288 | 25 | 13 | 22 | 35 | 97 | 70 | 139 | 64 | |
| 资产负债表内之总资产 | Total on-balance sheet assets | 140,246 | 62,847 | 6,027 | 16,325 | 27,416 | 20,591 | 3,989 | 4,388 | 2,962 | 2,220 | 64 | |
| 资产负债表外之总债权 | Total off-balance sheet claims | 214 | 0 | 0 | 79 | 73 | 61 | - | - | - | - | - | |
| 客户存款及结余 | Deposits from customers | 99,468 | 58,787 | 4,618 | 5,751 | 11,060 | 11,537 | 7,396 | 278 | 41 | - | - | |
| 应付衍生工具合约的金额 | Amount payable arising from derivative contracts | 53 | - | - | 2,060 | 2,125 | 3,318 | 0 | 150 | - | - | - | |
| 应付同业款项 | Due to banks | 25,790 | 18,373 | 6,635 | - | 583 | - | - | - | - | 200 | - | |
| 已发行债务证券 | Debt securities issued | 10,542 | - | - | 748 | 64 | - | 3,304 | 234 | 6,192 | - | - | |
| 其他负债 | Other liabilities | 4,016 | 121 | 288 | 6 | 2,098 | 38 | 436 | 198 | 26 | 173 | 88 | |
| 资产负债表内之总负债 | Total on balance sheet liabilities | 139,870 | 77,280 | 11,541 | 8,565 | 15,930 | 14,893 | 11,137 | 860 | 6,258 | 173 | 288 | |
| 资产负债表外之总承担 | Total off-balance sheet obligations | 1,123 | 506 | 6 | 99 | 132 | 233 | 2 | 123 | - | 22 | - | |
| | | 2021年12月31日 31 Dec 2021 | | | | | | | | | | | |
| | | 百万港元 HKD Million | | | | | | | | | | | |
| | 总额 | 翌日 | 2至7日 | 3天至1个月 | 1个月以上至3个月 | 3个月以上至6个月 | 6个月以上至1年 | 1年以上至2年 | 2年以上至3年 | 3年以上至5年 | 超过5年 | 余额 | |
| | Total amount | Next day | 2 to 7 days | 8 days to 1 month | > 1 month up to 3 months | > 3 months up to 6 months | > 6 months up to 1 years | > 1 year up to 2 years | > 2 years up to 3 years | > 3 years up to 5 years | Over 5 years | Balancing amount | |
| 库存现金及存放于中央银行结余 | Cash and balances with central bank | 10,053 | 10,053 | - | - | - | - | - | - | - | - | - | |
| 应收衍生工具合约款项 | Amount receivable from derivative | 153 | - | 12,919 | 15,428 | 32,479 | 42,638 | 47,933 | 253 | 154 | - | - | |
| 应收同业款项 | Due from banks | 68,484 | 22,043 | 7,001 | 17,013 | 18,949 | 3,477 | 2 | - | - | - | - | |
| 债务证券 | Debt securities | 30,738 | 29,636 | - | 1 | 1 | 79 | 257 | 662 | 57 | 46 | - | |
| 客户贷款 | Loans and advances to customers | 42,847 | 242 | 324 | 4,255 | 5,835 | 9,047 | 11,327 | 3,718 | 4,181 | 3,897 | - | |
| 其他资产 | Other assets | 1,548 | 15 | 359 | 13 | 14 | 20 | 39 | 106 | 77 | 155 | 148 | |
| 资产负债表内之总资产 | Total on-balance sheet assets | 153,823 | 61,989 | 20,602 | 36,710 | 57,278 | 55,260 | 59,558 | 4,739 | 4,468 | 4,097 | 148 | |
| 资产负债表外之总债权 | Total off-balance sheet claims | 2,399 | 0 | 122 | 191 | 427 | 736 | 923 | - | - | - | - | |
| 客户存款及结余 | Deposits from customers | 112,963 | 83,848 | 2,491 | 6,557 | 8,712 | 8,567 | 2,373 | 383 | 32 | - | - | |
| 应付衍生工具合约的金额 | Amount payable arising from derivative contracts | 9 | - | 12,955 | 15,425 | 32,432 | 42,651 | 47,923 | 244 | 159 | - | - | |
| 应付同业款项 | Due to banks | 26,713 | 4,482 | 2,452 | 16,533 | 1,305 | 1,111 | 629 | - | - | - | 200 | |
| 已发行债务证券 | Debt securities issued | 10,768 | - | - | 1 | 65 | - | 237 | 4,041 | 234 | 6,190 | - | |
| 其他负债 | Other liabilities | 2,994 | 106 | 362 | 7 | 1,019 | 20 | 264 | 230 | 138 | 300 | 206 | |
| 资产负债表内之总负债 | Total on balance sheet liabilities | 153,448 | 88,436 | 18,259 | 38,524 | 43,532 | 52,350 | 51,426 | 4,898 | 563 | 6,490 | 406 | |
| 资产负债表外之总承担 | Total off-balance sheet obligations | 3,872 | 737 | 93 | 225 | 530 | 1,067 | 1,195 | 2 | - | 22 | - | |

* 到期日分类主要按照金管局(MA)(BS) 23—流动性监察工具的申报指示制定而成。

* The maturity buckets mainly follow information provided to the HKMA MA(BS)23 – Liquidity Monitoring Tools return.

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乙部 - 招商银行股份有限公司资料

SECTION B - CHINA MERCHANTS BANK CO., LTD. INFORMATION

I. 合并资本充足比率及股东资金

Consolidated Capital Adequacy Ratio and Shareholders Funds

| | | 2022年12月31日 31 Dec 2022 百万人民币 RMB Million | 2022年6月30日 30 Jun 2022 百万人民币 RMB Million |
|--------|--|--|---|
| 资本充足比率 | Capital adequacy ratio | 14.68% | 14.03% |
| 股东资金总额 | Aggregate amount of shareholders funds | 945,503 | 888,032 |

资本充足比率仅根据中国银监会于2012年公布的《商业银行资本管理办法（试行）》及其他相关规定的要求计算。

The capital adequacy ratio is prepared in accordance with the guideline "Measures for the Management of Capital of Commercial Banks (Trial Version)" issued by the China Banking Regulatory Commission in 2012 and other relevant requirements.

II. 其它合并财务资料

Other Consolidated Financial Information

| | | 2022年12月31日 31 Dec 2022 百万人民币 RMB Million | 2022年6月30日 30 Jun 2022 百万人民币 RMB Million |
|----------|---------------------------|--|--|
| - 资产总额 | - Total assets | 10,138,912 | 9,724,996 |
| - 负债总额 | - Total liabilities | 9,184,674 | 8,829,330 |
| - 贷款总额 | - Total advances | 6,051,459 | 5,931,807 |
| - 客户存款总额 | - Total customer deposits | 7,535,742 | 7,037,185 |
| | | 2022年12月31日 31 Dec 2022 百万人民币 RMB Million | 2021年12月31日 31 Dec 2021 百万人民币 RMB Million |
| - 除税前利润 | - Pre-tax profit | 138,012 | 119,922 |

于2022年12月31日,1人民币兑换1.121705 港元

1 RMB = 1.121705 HKD at 31/12/2022

于2022年06月30日,1人民币兑换1.171907 港元

1 RMB = 1.171907 HKD at 30/06/2022

于2021年12月31日,1人民币兑换1.223346 港元

1 RMB = 1.223346 HKD at 31/12/2021

招商银行股份有限公司香港分行
(于中国注册成立之有限责任公司)
China Merchants Bank Co., Ltd. - Hong Kong Branch
(Incorporated in China with Limited Liability)
年度财务资料披露声明书截至2022年12月31日止
Annual Financial Disclosure Statement as at 31 December 2022

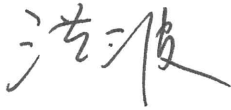
遵守声明

Statement of Compliance

本行于编制二零二二年之年度报告及财务报表时，均已包括及遵守银行业（披露）规则及香港金融管理局颁布的监管政策手册之银行业（披露）规制的应用指引。
This 2022 Annual Financial Disclosure Statement contains all disclosures required by the Banking (Disclosure) Rules and Supervisory Policy Manual:
- Guideline on the Application of the Banking (Disclosure) Rules issued by the HKMA.

以上披露资料完全正确无误，并且清楚解释银行运作。
The information contained in the disclosure statement is not false or misleading in any respect, and that the operations of the Branch are clearly explained.

以上披露资料可在本银行香港分行及金融管理局查册处索阅。
The information is also available at China Merchants Bank Company Limited Hong Kong Branch and the Public Registry of the Hong Kong Monetary Authority.



洪波 Hong Bo
行政总裁 Chief Executive Officer