

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)
 中期财务资料披露声明书截至2023年6月30日止
 Interim Financial Disclosure Statement as at 30 June 2023

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

I. **收益表资料**

Profit and Loss Information

	2023年6月30日 30 Jun 2023	2022年6月30日 30 Jun 2022
	港币千元 HKD '000	港币千元 HKD '000
利息收入	3,036,944	1,035,582
利息开支	-1,298,134	-507,432
其它经营收入		
- 外汇买卖的利润减去亏损	4,117	124,176
- 非买卖性质外汇业务的利润减去亏损	3,822	5,150
- 持作买卖用途的证券收益减亏损	142	699
- 来自其它交易活动收益减亏损	36,024	-133,641
- 费用及佣金收入总计	203,466	184,703
- 费用及佣金开支总计	-22,449	-25,925
- 其它	-51,475	511,401
员工开支	-105,823	-105,712
其它经营开支	-69,846	-85,353
减值损失及为已减值贷款及应收款项而提拨的准备金		
处置物业、工业装置及设备、投资物业的收益减亏损	-219,911	41,762
除税前利润	0	0
税项开支	1,516,877	1,045,410
除税后利润	-260,000	-170,000
	<u>1,256,877</u>	<u>875,410</u>

II. **Balance Sheet Information**

资产负债表资料

	2023年6月30日 30 Jun 2023	2022年12月31日 31 Dec 2022
	港币千元 HKD '000	港币千元 HKD '000
资产		
现金及银行结余	17,334,524	9,538,246
距离合约到期日超过1个月但不超过12个月的银行存款	29,723,734	22,450,660
存放于招商银行股份有限公司海外办事处的金额	24,951,456	49,878,496
贸易汇票	0	0
持有的存款证	21,704,774	14,158,507
持有作交易用途的证券	0	0
贷款及应收款项		
(A) 对客户的贷款及放款	27,333,614	20,849,383
(B) 对银行的贷款及放款	0	0
(C) 其它帐户	1,905,491	1,764,723
(D) 为已减值贷款及应收款项而提拨的准备金	-618,054	-418,972
投资证券	19,848,731	20,999,298
其它投资	0	0
物业、工业装置及设备以及投资物业	47,743	54,600
衍生金融工具	515,177	575,753
其它资产	33,441	23,970
资产总额	<u>142,780,631</u>	<u>139,874,664</u>
负债		
尚欠银行存款及结余	16,277,451	10,919,496
活期存款及往来帐户	50,651,416	54,759,836
储蓄存款	440,619	1,926,059
定期、短期通知及通知存款	51,931,010	42,578,936
结欠招商银行股份有限公司海外办事处的金额	9,934,139	14,854,370
已发行存款证	435,125	1,174,993
已发行债务证券	9,337,479	9,292,742
其它负债	3,105,392	3,960,232
利得税准备金	668,000	408,000
负债总额	<u>142,780,631</u>	<u>139,874,664</u>

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III. 资产负债表的其他资料
Additional Balance Sheet Information

		2023年6月30日 30 Jun 2023	2022年12月31日 31 Dec 2022
		港币千元 HKD '000	港币千元 HKD '000
(i) 贷款及应收款项 对客户的贷款及放款 对银行的贷款及放款 其它帐目 - 应计利息 - 其它应收款项 对客户的已减值贷款及应收款项而提拨的准备金 - 组合方式评估 - 个别方式评估	(i) Loans and receivables Loans and advances to customers Loans and advances to banks Other accounts - Accrued interest - Other receivables Provisions for impaired loans and receivables to customers - Collectively assessed - Individually assessed	27,333,614 0 811,509 1,093,982 -258,884 0	20,849,383 0 619,830 1,144,893 -168,130 -15,202
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

		2023年6月30日 30 Jun 2023		2022年12月31日 31 Dec 2022	
		港币千元 HKD '000	占客户贷款 总额百分比 % to Total Advances to customers	港币千元 HKD '000	占客户贷款 总额百分比 % to Total Advances 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	0	0.00%	20,696	0.10%
减值准备 - 个别方式评估/特定拨备	Impairment allowances - individually assessed/specific provision	0		15,202	
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2023年6月30日及2022年12月31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 30 June 2023 and 31 December 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提拨准备金。

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

		2023年6月30日 30 Jun 2023		2022年12月31日 31 Dec 2022	
		港币千元 HKD '000	抵押品 Collateral	港币千元 HKD '000	抵押品 Collateral
		贷款总额 Gross loans	抵押品 Collateral	贷款总额 Gross loans	抵押品 Collateral
工业, 商业及金融	Industrial, commercial and financial				
- 物业发展	- Property development	99,450	0	111,150	0
- 物业投资	- Property investment	0	0	0	0
- 土木工程	- Civil engineering works	21,497	0	21,394	0
- 酒店、餐饮	- Hotels, boarding houses & catering	0	0	0	0
- 与财务及金融有关	- Financial concerns	8,667,601	0	944,832	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	235,125	0	233,998	0
- 制造业	- Manufacturing	78,943	0	468,229	0
- 运输及运输设备	- Transport and transport equipment	0	0	0	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	78,375	0	0	0
个人	Individuals				
- 为购买居者有其屋计划、私人机构参建居屋计划、租者置其屋计划或其各别的继承计划的单位的贷款	- Loans for the Purchase of Flats in the Home Ownership Scheme, Private Sector Participation Scheme and Tenants Purchase Scheme	0	0	0	0
- 为购买其他住宅物业的贷款	- Loans for the Purchase of Other Residential Properties	0	0	0	0
- 信用卡放款	- Credit Card Advances	0	0	0	0
- 其它	- Others	2,496,521	0	2,594,121	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	15,656,102	3,733,956	16,475,659	1,361,559
客户贷款总数	Total customer advances	27,333,614	3,733,956	20,849,383	1,361,559

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.

		2023年6月30日 30 Jun 2023					
		百万港元 HKD Million					
		非银行私营企业 Non-Bank private sector					
		非银行 Non-Bank		非金融 Non-financial			
		银行 Banks	公营机构 Official Sectors	金融企业 Financial Institutions	私营企业 Private Sector	其它 Others	合计 Total
离岸中心 香港	Offshore Centres Hong Kong SAR	42,695	3,761	0	18,949	0	65,405
发展中的亚太区 中国	Developing Asia and Pacific China	38,906	224	0	6,081	0	45,211

		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 Non-Bank		非金融 Non-financial			
		银行 Banks	公营机构 Official Sectors	金融企业 Financial Institutions	私营企业 Private Sector	其它 Others	合计 Total
离岸中心 香港	Offshore Centres Hong Kong SAR	36,600	0	0	7,935	0	44,535
发展中的亚太区 中国	Developing Asia and Pacific China	36,524	225	0	10,586	0	47,335

(v) 按国家或地分部分类的客户贷款及放款的毛額

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:

		2023年6月30日 30 Jun 2023	2022年12月31日 31 Dec 2022
		百万港元 HKD Million	百万港元 HKD Million
客户贷款及放款的毛額	Gross amount of loans and advances to customers		
- 中国	- China	6,081	10,586
- 香港	- Hong Kong SAR	18,695	7,728
总计	Total	24,776	18,314
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	35	21
- 香港	- Hong Kong SAR	0	0
总计	Total	35	21

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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:

		2023年6月30日 30 Jun 2023		
		百万港元 HKD Million		
		美元	人民币	合计
		USD	CNY	Total
现货资产	Spot assets	96,143	16,111	112,254
现货负债	Spot liabilities	95,948	16,857	112,805
远期买入	Forward purchases	4,148	3,342	7,490
远期卖出	Forward sales	3,602	2,961	6,563
期权盘净额	Net option position	0	0	0
长（短）盘净额	Net long/(short) position	741	-365	376
结构性仓位净额	Net structural position	0	0	0

		2022年12月31日 31 Dec 2022		
		百万港元 HKD Million		
		美元	人民币	合计
		USD	CNY	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

(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

		2023年6月30日 30 Jun 2023		2022年12月31日 31 Dec 2022	
		港币千元 HKD '000	占客户贷款 总额百分比 % to Total Advances to customers	港币千元 HKD '000	占客户贷款 总额百分比 % to Total Advances 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	35,318	0.13%	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	0	0.00%	20,696	0.10%
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		0	
已过期或经重组贷款及放款的毛额	Gross overdue and rescheduled loans and advances to customers	35,318		20,696	
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	35,318		20,696	
为过期贷款及放款而提拨的减值准备	Impairment allowances made on overdue loans and advances	0		15,202	
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.				

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(viii) 收回资产
 Repossessed Assets

在2023年6月30日及2022年12月31日本行并没有已收回抵押品。
 The Bank did not have any repossessed assets as at 30 June 2023 and 31 December 2022.

(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, 中央政府持有的机构, 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
资产负债表内总额占总资产百分比	Total assets after provisions On-balance sheet exposures as % of total assets

2023年6月30日 30 Jun 2023		
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
5,153	0	5,153
2,666	0	2,666
6,519	119	6,638
235	0	235
3,862	0	3,862
222	0	222
513	18	531
19,170	137	19,307
142,781		
13.43%		

- 中央政府, 中央政府持有的机构, 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
资产负债表内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%		

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

		2023年6月30日 30 Jun 2023	2022年12月31日 31 Dec 2022
		港币千元 HKD '000	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	295,376	303,437
- 交易关联或有项目	- Transaction related contingencies	0	0
- 贸易关联或有项目	- Trade related contingencies	18,325	99,636
- 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	683,049	505,605
- 其它	- Others	290,000	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	7,523,628	8,634,747
- 利率衍生工具合约	- Interest rate derivative contracts	3,765,123	3,748,976
- 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	217,253	224,771
- 利率衍生工具合约	- Interest rate derivative contracts	13,280	14,682
- 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").

		季度结算至 For the quarter ended 2023年6月30日 30 Jun 2023	季度结算至 For the quarter ended 2022年6月30日 30 Jun 2022
平均流动性维持比率	Average LMR (%)	69.64%	57.38%
平均核心资金比率	Average CFR (%)	572.28%	574.66%

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.

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)
中期财务资料披露声明书截至2023年6月30日止
 Interim Financial Disclosure Statement as at 30 June 2023

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

		2023年6月30日 30 Jun 2023 百万人民币 RMB Million	2022年12月31日 31 Dec 2022 百万人民币 RMB Million
资本充足比率	Capital adequacy ratio	17.09%	17.77%
股东资金总额	Aggregate amount of shareholders funds	977,126	945,503

资本充足比率仅根据原银保监会于2012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 was prepared solely in accordance with the "Capital Rules for Commercial Banks (Provisional)" issued by the former CBIRC in 2012 and other relevant requirements.

II. **其它合并财务资料**

Other Consolidated Financial Information

		2023年6月30日 30 Jun 2023 百万人民币 RMB Million	2022年12月31日 31 Dec 2022 百万人民币 RMB Million
- 资产总额	- Total assets	10,739,836	10,138,912
- 负债总额	- Total liabilities	9,753,923	9,184,674
- 贷款总额	- Total advances	6,355,439	6,051,459
- 客户存款总额	- Total customer deposits	8,030,232	7,535,742

		2023年6月30日 30 Jun 2023 百万人民币 RMB Million	2022年6月30日 30 Jun 2022 百万人民币 RMB Million
- 除税前利润	- Pre-tax profit	90,884	83,624

于2023年6月30日,1人民币兑换1.078896 港元
 于2022年12月31日,1人民币兑换1.121705 港元
 于2022年6月30日,1人民币兑换1.171907 港元

1 RMB = 1.078896 HKD at 30/06/2023
 1 RMB = 1.121705 HKD at 31/12/2022
 1 RMB = 1.171907 HKD at 30/06/2022

遵守声明
 Statement of Compliance

本行于编制二零二三年之中期报告及财务报表时,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 2023 Interim 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查阅。
 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