

中国民生银行股份有限公司香港分行  
(在中華人民共和國註冊成立的股份有限公司)  
CHINA MINSHENG BANKING CORP., LTD. - HONG KONG BRANCH  
(A joint stock limited company incorporated in the People's Republic of China with limited liability)  
年度财务资料披露声明书截至2017年12月31日止(未经审计)  
Annual Financial Disclosure Statement as at 31 December 2017 (Unaudited)

SECTION A - HONG KONG BRANCH INFORMATION

I. 收益表资料

Profit and Loss Information

		2017年12月31日 31 Dec 2017 港币千元 HKD '000	2016年12月31日 31 Dec 2016 港币千元 HKD '000
利息收入	Interest income	4,459,793	2,631,113
利息支出	Interest expense	-3,074,732	-2,050,138
<b>利息收入净额</b>	<b>Net interest income</b>	<b>1,385,061</b>	<b>580,975</b>
外汇买卖的利润减亏损	Gains less losses arising from trading in foreign currencies	-441,605	-521,680
非买卖性质外汇业务的利润减亏损	Gains less losses arising from non-trading activities in foreign currencies	629,568	648,172
持作買賣用途證券的利潤減虧損	Gains less losses on securities held for trading purpose	-13,614	-11,371
來自其它交易活動的利潤減虧損	Gains less losses from other trading activities	2,195	1,271
非买卖性质投资的利润减亏损	Gains less losses arising from non-trading investment	22,870	28,744
费用及佣金收入	Fees and commission income	696,705	829,765
佣金支出	Commission expenses	-21,635	-27,161
其它经营(亏损)/收入	Other operating (loss) / income	-19	576
<b>经营收入</b>	<b>Operating income</b>	<b>2,259,526</b>	<b>1,529,291</b>
人事费用	Staff expenses	-236,270	-184,613
其它经营支出	Other operating expenses	-172,271	-124,628
<b>经营支出</b>	<b>Operating expenses</b>	<b>-408,541</b>	<b>-309,241</b>
<b>减值前经营溢利</b>	<b>Operating profit before impairment</b>	<b>1,850,985</b>	<b>1,220,050</b>
减值损失减减值回拨及为已减值贷款及应收款项而提拨减回拨的准备金	Impairment losses and provisions less reversal of impairment losses and provisions for impaired loans and receivables	-576,205	268,195
处置物业、装置及设备、投资物业的利润减亏损	Gains less losses from the disposal of property, plant and equipment and investment properties	0	55
<b>除税前利润</b>	<b>Profit before taxation</b>	<b>1,274,780</b>	<b>1,488,300</b>
税项开支	Taxation	-218,755	-247,157
<b>除税后利润</b>	<b>Profit after taxation</b>	<b>1,056,025</b>	<b>1,241,143</b>

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II. 资产负债表资料

Balance Sheet Information

		2017年12月31日 31 Dec 2017	2017年6月30日 30 Jun 2017
		港币千元 HKD '000	港币千元 HKD '000
<b>资产</b>	<b>Assets</b>		
现金及银行结余	Cash and balances with banks	36,129,037	22,921,274
距离合约到期日超逾1个月但不超逾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	5,761,811	16,334,934
存放于民生银行海外办事处的金额	Amount due from overseas offices of CMBC	18,406,996	29,198,742
贸易汇票	Trade bills	5,323,334	15,348,754
持有的存款证	Certificates of deposit held	1,133,446	0
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	8,786,226	7,127,259
贷款及应收款项	Loans and receivables		
(A) 对客户的贷款	(A) Loans and advances to customers	76,535,852	60,723,338
(B) 对银行的贷款	(B) Loans and advances to banks	0	0
(C) 其它帐目	(C) Other accounts	536,051	881,522
(D) 已减值贷款及应收款项的准备金	(D) Provisions for impaired loans and receivables	-1,000,628	-631,662
投资证券	Investment securities	37,065,860	30,053,104
其它投资	Other investments	0	0
物业、工业装置及设备以及投资物业	Property, plant and equipment and investment property	32,990	31,426
衍生工具交易的公允价值	Fair value of derivatives	1,761	0
其它资产	Other assets	627,448	999,624
<b>资产总额</b>	<b>Total assets</b>	<b>189,340,184</b>	<b>182,988,315</b>
<b>负债</b>	<b>Liabilities</b>		
银行存款及结余	Deposits and balances from banks	52,750,289	47,973,083
活期存款及往来帐户	Demand deposits and current accounts	2,490,701	5,779,462
储蓄存款	Savings accounts	24,890,492	22,491,263
定期、短期通知及通知存款	Time, call and notice deposits	58,283,495	46,094,890
结欠民生银行海外办事处的金额	Amount due to overseas offices of CMBC	10,002,665	31,943,679
已发行存款证	Certificates of deposit issued	14,460,475	14,311,245
已发行债务证券	Debt securities issued	20,286,321	8,563,180
衍生工具交易的公允价值	Fair value of derivatives	227,656	555,152
其它负债	Other liabilities	5,112,227	4,784,492
资本及储备	Capital and reserves	835,863	491,869
<b>负债总额</b>	<b>Total liabilities</b>	<b>189,340,184</b>	<b>182,988,315</b>

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III. 资产负债表的其它资料

Additional Balance Sheet Information

(i) 贷款及应收款项	(i) Loans and receivables	2017年12月31日	2017年6月30日
		31 Dec 2017	30 Jun 2017
		港币千元	港币千元
		HKD '000	HKD '000
客户贷款	Loans and advances to customers	76,535,852	60,723,338
银行贷款	Loans and advances to banks	0	0
其它帐目	Other accounts		
- 应计利息	- Accrued interest	316,057	306,932
- 其它应收款项	- Other receivables	219,994	574,590
对客户的已减值贷款及 应收款项而提拨的准备金	Provisions for impaired loans and receivables to customers		
- 组合评估	- Collectively assessed	-508,926	-412,450
- 个别评估	- Individually assessed	-491,702	-219,212
对银行的已减值贷款及 应收款项而提拨的准备金	Provisions for impaired loans and receivables to banks		
- 组合评估	- Collectively assessed	0	0
- 个别评估	- Individually assessed	0	0

(ii) 已减值客户贷款	(ii) Impaired Loans and Advances to Customers	2017年12月31日		2017年6月30日	
		31 Dec 2017		30 Jun 2017	
		港币千元	占客户贷款	港币千元	占客户贷款
		HKD '000	总额的百分比	HKD '000	总额的百分比
			% of Total loans		% of Total loans
			to customers		to customers
减值客户贷款的毛额	Gross impaired loans and advances to customers	774,554	1.01%	576,186	0.95%
减值准备 - 个别评估/特定拨备	Impairment allowances - individually assessed/specific provision	491,702		219,212	
已减值贷款的抵押品市值	Market value of collateral in respect of impaired loans and advances	364,732		395,954	

减值贷款为按个别评估减值的贷款。在2017年12月31日及2017年6月30日本行并没有对银行的贷款。

Impaired loans and advances to customers are provision individually assessed to be impaired. There is no loans and advances to banks as at 31 December 2017 and 30 June 2017.

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。

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

民生银行总行并没有为民生银行香港分行就贷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 Minsheng Banking Corp., Ltd. - Hong Kong Branch is maintained at China Minsheng Banking Corp., Ltd. - Head Office.

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(iii) 按行业分类的客户贷款及放款分析 (iii) Analysis of Loans and Advances to Customers in Industry Categories

		2017年12月31日 31 Dec 2017	
		贷款总额 Gross loans	抵押品 Collateral
		千港元 HKD '000	
工业, 商业及金融	Industrial, commercial and financial		
- 物业发展	- Property development	1,881,744	399,747
- 物业投资	- Property investment	1,188,289	0
- 金融企业	- Financial concerns	34,481,602	504,848
- 证券经纪	- Stockbrokers	630,000	0
- 批发及零售行业	- Wholesale and retail trade	2,473,021	140,049
- 制造业	- Manufacturing	3,567,244	3,324,071
- 运输及运输设备	- Transport and transport equipment	869,444	869,444
- 资讯科技	- Information technology	654,868	0
- 其它	- Others	3,700,291	646,580
个人	Individuals		
- 其它	- Others	2,038,740	2,038,740
于香港使用的贷款的毛额	Gross amount of loans and advances for use in Hong Kong SAR	51,485,243	7,923,479
贸易融资	Trade finance	627,817	13,440
在香港以外使用的贷款及放款	Loans for use outside Hong Kong SAR	24,422,792	2,225,277
<b>客户贷款总额</b>	<b>Total customer advances</b>	<b>76,535,852</b>	<b>10,162,196</b>
		2017年6月30日 30 Jun 2017	
		贷款总额 Gross loans	抵押品 Collateral
		千港元 HKD '000	
工业, 商业及金融	Industrial, commercial and financial		
- 物业发展	- Property development	972,852	399,747
- 物业投资	- Property investment	589,280	0
- 金融企业	- Financial concerns	22,369,848	2,151,990
- 批发及零售行业	- Wholesale and retail trade	3,819,285	214,992
- 制造业	- Manufacturing	4,525,542	3,543,098
- 运输及运输设备	- Transport and transport equipment	901,444	846,805
- 资讯科技	- Information Technology	596,609	300,000
- 其它	- Others	6,159,824	926,164
个人	Individuals		
- 其它	- Others	1,224,611	1,224,611
于香港使用的贷款总额	Gross amount of loans and advances for use in Hong Kong SAR	41,159,295	9,607,407
贸易融资	Trade finance	1,268,142	74,242
在香港以外使用的贷款及放款	Loans for use outside Hong Kong SAR	18,295,901	2,210,196
<b>客户贷款总额</b>	<b>Total customer advances</b>	<b>60,723,338</b>	<b>11,891,845</b>

抵押品包括存款、股票、人寿保险、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, life insurance, 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  
(iv) International Claims by Countries or Geographical Segments

按对手方（不少于国际债权的总额的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，对国际债权分析的概要如下：  
The analysis of international claims by major countries or geographical segments in accordance with the location of the counterparties, to total which not less than 10% of the international claims are attributable after taking into account any recognized risk transfer is as follows:

		2017年12月31日 31 Dec 2017					
		非银行私营机构 Non-bank private sector					
		非银行金融机 构		非金融私营 机构		其它	合计
		银行	公营机构	Non-bank financial institutions	Non-financial private sector	Others	Total
		Banks	Official Sector	百万港元	HKD Million		
中国	China	65,807	0	16,235	60,223	0	142,265
总额	Total	65,807	0	16,235	60,223	0	142,265

		2017年6月30日 30 Jun 2017					
		非银行私营机构 Non-bank private sector					
		非银行金融机 构		非金融私营 机构		其它	合计
		银行	公营机构	Non-bank financial institutions	Non-financial private sector	Others	Total
		Banks	Official Sector	百万港元	HKD Million		
中国	China	82,100	0	7,789	34,624	0	124,513
总额	Total	82,100	0	7,789	34,624	0	124,513

- (v) 按国家或地域分部分类的客户贷款总额  
(v) 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概要如下：  
The analysis of loans and advances to customers by major countries or geographical segments in 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:

		2017年12月31日 31 Dec 2017	2017年6月30日 30 Jun 2017
		百万港元 HKD Million	百万港元 HKD Million
客户贷款总额	Gross amount of loans and advances to customers		
中国	China	51,764	25,659
香港	Hong Kong	9,512	11,989
总额	Total	61,276	37,648
逾期及按个别评估已减值贷款	Overdue loans and impaired loans and advances which are individually assessed to be impaired		
中国	China	755	172
香港	Hong Kong	19	404
总额	Total	774	576

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(vi) 非港元货币风险承担

(vi) 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:

		2017年12月31日 31 Dec 2017	
		美元 USD	人民币 CNY
		百万港元 HKD Million	
现货资产	Spot assets	109,453	16,750
现货负债	Spot liabilities	128,722	13,289
远期买入	Forward purchases	58,645	17,031
远期卖出	Forward sales	40,265	19,556
期权盘净额	Net option position	0	0
长（短）盘净额	Net long/(short) position	-889	936
结构性仓位净额	Net structural position	0	0
		2017年6月30日 30 Jun 2017	
		美元 USD	人民币 CNY
		百万港元 HKD Million	
现货资产	Spot assets	123,802	22,081
现货负债	Spot liabilities	121,640	14,393
远期买入	Forward purchases	80,223	34,915
远期卖出	Forward sales	83,361	41,749
期权盘净额	Net option position	0	0
长（短）盘净额	Net long/(short) position	-976	854
结构性仓位净额	Net structural position	0	0

以上包括因买卖及非买卖仓位而产生的非港元货币风险额。

The above foreign currency exposures included those arising from trading and non-trading positions.

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(vii) 逾期或重组客户贷款总额概要

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

		2017年12月31日		2017年6月30日	
		千港元 HKD '000	占客户贷款 总额的百分比 % of Total loans to customers	千港元 HKD '000	占客户贷款 总额的百分比 % of Total loans to customers
已逾期客户贷款	Overdue loans and advances to customers				
- 超过三个月但不超过六个月	- More than 3 months but not more than 6 months	319,478	0.42%	3,266	0.01%
- 超过六个月但不超过一年	- More than 6 months but not more than one year	2,109	0.00%	278,432	0.46%
- 超过一年	- More than one year	452,967	0.59%	294,488	0.48%
总额	Total	774,554		576,186	
逾期贷款之抵押品的市值	Current market value of collateral held against the covered portion of overdue loans and advances	364,732		395,954	
有抵押品覆盖的逾期贷款	Covered portion of overdue loans and advances	364,732		395,954	
无抵押品覆盖的逾期贷款	Uncovered portion of overdue loans and advances	409,822		180,232	
为逾期贷款根据个别评估而提拨的减值准备	Impairment allowances - individually assessed made on overdue loans and advances	491,702		219,212	
经重组客户贷款	Rescheduled loans and advances to customers				
- 逾期不超过一个月	- Overdue not more than 1 month	0	0.00%	0	0.00%
- 逾期超过一个月但不超过三个月	- Overdue more than 1 month but not more than 3 months	0	0.00%	0	0.00%
- 逾期超过三个月	- Overdue more than 3 months	455,076	0.59%	576,186	0.95%
总额	Total	455,076	0.59%	576,186	0.95%

就逾期贷款而持有之抵押品主要为存款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 held with respect to overdue advances are mainly deposits 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.

(viii) 收回抵押品

(viii) Repossessed Assets

在2017年12月31日及2017年6月30日本行并没有已收回抵押品。

The Bank did not have any repossessed assets as at 31 December 2017 and 30 June 2017.

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(ix) 非银行的中国内地风险承担 (ix) Non-bank Mainland China Exposures

		2017年12月31日 31 Dec 2017		
		资产负债 表内风险承担 On-balance sheet exposure	资产负债 表外风险承担 Off-balance sheet exposure	总额 Total
		百万港元 HKD Million		
1 中央政府, 中央政府持有的公司、 子公司及联营公司	Central government, central government -owned entities and their subsidiaries and joint ventures (JVs)	18,104	0	18,104
2 地方政府, 地方政府持有的公司、 子公司及联营公司	Local governments, local government -owned entities and their subsidiaries and JVs	8,296	254	8,550
3 中国境内居住国民或在中国境内注册 公司、其子公司及其联营公司	PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	26,347	245	26,592
4 不包括在第1项中的其它中央政府的 公司	Other entities of central government not reported in item 1 above	600	0	600
5 不包括在第2项中的其它地方政府的 公司	Other entities of local government not reported in item 2 above	0	0	0
6 获给予在中国境内使用信贷的中国 境外居住国民或在中国境外注册 公司	PRC nationals residing outside Mainland china or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	5,475	389	5,864
7 呈报机构认为其所涉风险属对中国 内地非银行对手方风险之其它交易 对手	Other counterparties where the exposure are considered by the reporting institution to be non-bank Mainland China exposures	26,427	1	26,428
总额	Total	85,249	889	86,138
减值准备后的资产总额	Total assets after provision	189,340		
资产负债表内风险额占资产总额百 分比	On-balance sheet exposures as percentage of total assets	45.02%		



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(在中華人民共和國註冊成立的股份有限公司)  
**CHINA MINSHENG BANKING CORP., LTD. - HONG KONG BRANCH**  
(A joint stock limited company incorporated in the People's Republic of China with limited liability)  
年度财务资料披露声明书截至2017年12月31日止(未经审计)  
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(ix) 非银行的中国内地风险承担  
(续)

(ix) Non-bank Mainland China Exposures  
(Continued)

		2017年6月30日 30 Jun 2017		
		资产负债 表内风险承担 On-balance sheet exposure	资产负债 表外风险承担 Off-balance sheet exposure	总额 Total
		百万港元 HKD Million		
1 中央政府, 中央政府持有的公司、 子公司及联营公司	Central government, central government -owned entities and their subsidiaries and joint ventures (JVs)	13,248	112	13,360
2 地方政府, 地方政府持有的公司、 子公司及联营公司	Local governments, local government -owned entities and their subsidiaries and JVs	3,925	416	4,341
3 中国境内居住国民或在中国境内注册 公司、其子公司及其联营公司	PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	21,900	115	22,015
4 不包括在第1项中的其它中央政府的 公司	Other entities of central government not reported in item 1 above	509	0	509
5 不包括在第2项中的其它地方政府的 公司	Other entities of local government not reported in item 2 above	0	0	0
6 获给予在中国境内使用信贷的中国 境外居住国民或在中国境外注册 公司	PRC nationals residing outside Mainland china or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	6,694	1,177	7,871
7 呈报机构认为其所涉风险属对中国 内地非银行对手方风险之其它交易 对手	Other counterparties where the exposure are considered by the reporting institution to be non-bank Mainland China exposures	12,532	0	12,532
总额	Total	58,808	1,820	60,628
减值准备后的资产总额	Total assets after provision	182,988		
资产负债表内风险额占资产总额百 分比	On-balance sheet exposures as percentage of total assets	32.14%		

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IV. 资产负债表以外的风险承担

Off Balance Sheet Exposures

		2017年12月31日 31 Dec 2017 千港元 HKD '000	2017年6月30日 30 Jun 2017 千港元 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	33,159	59,180
- 交易关联或有项目	- Transaction related contingencies	41,195	49,793
- 贸易关联或有项目	- Trade related contingencies	3,722,343	7,803,491
- 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	3,501,300	2,647,627
- 其它	- Others	5,706,315	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	101,343,783	166,118,161
- 利率衍生工具合约	- Interest rate derivative contracts	265,774	265,387
- 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	439,555	816,703
- 利率衍生工具合约	- Interest rate derivative contracts	1,761	0
- 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。公允价值数额并未有计及双边净额结算协议的影响在内。

Fair value represents the cost of replacing all contracts which have a positive value when marked to market. The fair values of derivatives do not take into account the effects of bilateral netting arrangements.

V. 流动性维持比率

Liquidity Maintenance Ratio

		2017年1月至12月 Jan - Dec 2017	2016年1月至12月 Jan - Dec 2016
报告期间的平均流动性维持比率	Average liquidity maintenance ratio for the reporting period	67.55%	68.95%

平均流动性维持比率是依据银行业条例第63条，就报告期间向金融管理专员呈交的、关乎流动资产状况的申报表所报告的每个公历月的平均流动性维持比率平均数。

The average liquidity maintenance ratio is the arithmetic mean of each calendar month's average liquidity maintenance ratio and average as reported in the return relating to the Liquidity Position submitted by the institution to the Monetary Authority pursuant to Section 63 of the Banking Ordinance in respect of the reporting period.

VI. 流动性风险管理

Liquidity Risk Management

流动性风险管理的目标是确保有足够的资金来满足业务和监管需要。分行资产负债委员会负责管理全行流动性，并定期举行会议，审议和讨论重要的流动性管理问题。流动性由金融市场部根据资产负债委员会制定的管理指标进行日常管理，资产负债管理部进行监控。

分行藉由持有足够优质的流动资产（如现金和短期资金和证券）来管理流动性风险，以确保短期资金需求在审慎范围内得到满足。分行维持充足的资金备用额度以保证足够的流动性，从而满足日常营运过程中预期以外和重大的现金需要。

The liquidity risk management is to ensure that the branch has adequate and sufficient funding and funding sources to compile with contractual and regulatory limits or requirements. The Branch's ALCO oversees the branch's liquidity risk management and conducts meeting on a regular basis to review and discuss important liquidity risk management issues. Liquidity is managed on a daily basis by the Financial Markets Department under the triggers and limits approved by the Branch's ALCO and monitored by the Asset and Liability Management Department.

The branch manages liquidity risk by holding sufficient liquid assets (e.g. cash and short term funds and securities) of appropriate quality to ensure that short term funding requirements are covered within prudent limits. Adequate standby facilities are maintained to provide strategic liquidity to meet unexpected and material cash outflows in the ordinary course of business.

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乙部 - 中国民生银行股份有限公司资料

**SECTION B - CHINA MINSHENG BANKING CORP., LTD. INFORMATION**

**I. 合并资本充足比率及股东资金**

**Consolidated Capital Adequacy Ratio and Shareholders Funds**

		2017年6月30日	2016年12月31日
		<u>30 Jun 2017</u>	<u>31 Dec 2016</u>
		<i>百万人民币</i>	<i>百万人民币</i>
		<i>RMB Million</i>	<i>RMB Million</i>
资本充足比率	Capital adequacy ratio	11.91%	11.73%
股东资金总额	Aggregate amount of shareholders funds	364,195	342,590

资本充足率乃根据中国银监会《商业银行资本管理办法（试行）》和其他相关监管规定的要求计算。

The capital adequacy ratio is prepared in accordance with the Administrative Measures for the Capital of Commercial Banks (Provisional) promulgated by the CBRC and other relevant regulatory provisions.

**II. 其它合并财务资料**

**Other Consolidated Financial Information**

		2017年6月30日	2016年12月31日
		<u>30 Jun 2017</u>	<u>31 Dec 2016</u>
		<i>百万人民币</i>	<i>百万人民币</i>
		<i>RMB Million</i>	<i>RMB Million</i>
- 资产总额	- Total assets	5,767,209	5,895,877
- 负债总额	- Total liabilities	5,392,687	5,543,850
- 贷款总额	- Total advances	2,706,294	2,461,586
- 客户存款总额	- Total customer deposits	3,023,127	3,082,242

  

		2017年6月30日	2016年6月30日
		<u>30 Jun 2017</u>	<u>30 Jun 2016</u>
		<i>百万人民币</i>	<i>百万人民币</i>
		<i>RMB Million</i>	<i>RMB Million</i>
- 除税前利润	- Pre-tax profit	34,451	35,181

于2017年6月30日,1人民币兑换 1.15055港元

1 RMB = 1.15055 HKD at 30/6/2017

于2016年12月31日,1人民币兑换 1.11793港元

1 RMB = 1.11793 HKD at 31/12/2016

于2016年6月30日,1人民币兑换 1.16451港元

1 RMB = 1.16451 HKD at 30/6/2016