

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)
中期财务资料披露声明书截至2018年6月30日止(未经审计)
Interim Financial Disclosure Statement as at 30 June 2018 (Unaudited)

甲部 - 香港分行资料

SECTION A - HONG KONG BRANCH INFORMATION

I. 收益表资料

Profit and Loss Information

		2018年6月30日 30 Jun 2018	2017年6月30日 30 Jun 2017
		港币千元 HKD '000	港币千元 HKD '000
利息收入	Interest income	2,990,454	2,076,256
利息支出	Interest expense	-2,201,845	-1,407,734
利息收入净额	Net interest income	788,609	668,522
外汇买卖的利润减亏损	Gains less losses arising from trading in foreign currencies	431,674	-303,130
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	-294,225	376,910
持作買賣用途證券的利润减亏损	Gains less losses on securities held for trading purpose	-115,611	12,124
来自其它交易活動的利润减亏损	Gains less losses from other trading activities	44,987	-424
非买卖性质投资的利润减亏损	Gains less losses arising from non-trading investment	-2,094	-201
费用及佣金收入	Fees and commission income	380,682	365,066
佣金支出	Commission expenses	-9,730	-8,617
其它经营(亏损)/收入	Other operating (loss) / income	745	457
经营收入	Operating income	1,225,037	1,110,707
人事费用	Staff expenses	-140,403	-102,673
其它经营支出	Other operating expenses	-115,186	-62,668
经营支出	Operating expenses	-255,589	-165,341
减值前经营溢利	Operating profit before impairment	969,448	945,366
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的利润减亏损	Impairment losses and provisions less reversal of impairment losses and provisions for impaired loans and receivables	-24,437	-226,641
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	0
除税前利润	Profit before taxation	945,011	718,725
税项开支	Taxation	-108,954	-114,651
除税后利润	Profit after taxation	836,057	604,074

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II. 资产负债表资料

Balance Sheet Information

		2018年6月30日 30 Jun 2018	2017年12月31日 31 Dec 2017
		港币千元 HKD '000	港币千元 HKD '000
资产	Assets		
现金及银行结餘	Cash and balances with banks	23,509,104	36,129,037
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	5,495,939	5,761,811
存放于民生银行海外办事处的金额	Amount due from overseas offices of CMBC	24,521,455	18,406,996
贸易汇票	Trade bills	1,206,075	5,323,334
持有的存款证	Certificates of deposit held	2,365,120	1,133,446
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	10,222,190	8,786,226
贷款及应收款项	Loans and receivables		
(A) 对客户的贷款	(A) Loans and advances to customers	76,436,162	76,535,852
(B) 对银行的贷款	(B) Loans and advances to banks	0	0
(C) 其它帐目	(C) Other accounts	870,982	536,051
(D) 已减值贷款及应收款项的准备金	(D) Provisions for impaired loans and receivables	-973,376	-1,000,628
投资证券	Investment securities	39,712,828	37,065,860
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	28,584	32,990
衍生工具交易的公允价值	Fair value of derivatives	620,763	1,761
其它资产	Other assets	1,848,657	627,448
资产总额	Total assets	185,864,483	189,340,184
负债	Liabilities		
银行存款及结餘	Deposits and balances from banks	44,362,008	52,750,289
活期存款及往来帐户	Demand deposits and current accounts	3,228,442	2,490,701
储蓄存款	Savings accounts	17,803,858	24,890,492
定期、短期通知及通知存款	Time, call and notice deposits	60,123,216	58,283,495
结欠民生银行海外办事处的金额	Amount due to overseas offices of CMBC	9,119,403	10,002,665
已发行存款证	Certificates of deposit issued	12,367,666	14,460,475
已发行债务证券	Debt securities issued	23,475,839	20,286,321
衍生工具交易的公允价值	Fair value of derivatives	284	227,656
其它负债	Other liabilities	15,211,556	5,112,227
资本及储备	Capital and reserves	172,211	835,863
负债总额	Total liabilities	185,864,483	189,340,184

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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	2018年6月30日	2017年12月31日
		30 Jun 2018	31 Dec 2017
		港币千元	港币千元
		HKD '000	HKD '000
客户贷款	Loans and advances to customers	76,436,162	76,535,852
银行贷款	Loans and advances to banks	0	0
其它帐目	Other accounts		
- 应计利息	- Accrued interest	304,801	316,057
- 其它应收款项	- Other receivables	566,181	219,994
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	-449,060	-508,926
- 个别评估	- Individually assessed	-519,227	-491,702
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
对其它帐目而提拨的准备金	Provisions for other accounts		
- 组合评估	- Collectively assessed	-1,994	0
- 个别评估	- Individually assessed	-3,095	0
(ii) 已减值客户贷款	(ii) Impaired Loans and Advances to Customers		
		2018年6月30日	2017年12月31日
		30 Jun 2018	31 Dec 2017
		港币千元	港币千元
		HKD '000	HKD '000
		占客户贷款 总额的百分比	占客户贷款 总额的百分比
		% of Total loans to customers	% of Total loans to customers
减值客户贷款的毛额	Gross impaired loans and advances to customers	755,627	774,554
		0.99%	1.01%
减值准备 - 个别评估/特定拨备	Impairment allowances - individually assessed/specific provision	519,227	491,702
已减值贷款的抵押品市值	Market value of collateral in respect of impaired loans and advances	363,092	364,732

减值贷款为按个别评估减值的贷款。在2018年6月30日及2017年12月31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 30 June 2018 and 31 December 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

		2018年6月30日 30 Jun 2018	
		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	2,212,302	0
- 物业投资	- Property investment	747,656	590,711
- 金融企业	- Financial concerns	34,060,819	154,717
- 批发及零售行业	- Wholesale and retail trade	1,263,682	109,497
- 制造业	- Manufacturing	3,115,039	2,705,116
- 运输及运输设备	- Transport and transport equipment	413,525	413,525
- 资讯科技	- Information technology	374,628	0
- 其它	- Others	3,733,492	297,128
个人	Individuals		
- 其它	- Others	2,903,516	2,903,516
于香港使用的贷款的毛额	Gross amount of loans and advances for use in Hong Kong SAR	48,824,659	7,174,210
贸易融资	Trade finance	518,458	126,054
在香港以外使用的贷款及放款	Loans for use outside Hong Kong SAR	27,093,045	2,274,633
客户贷款总额	Total customer advances	76,436,162	9,574,897
		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
于香港使用的贷款总额	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
客户贷款总额	Total customer advances	76,535,852	10,162,196

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:

		2018年6月30日 30 Jun 2018					
		非银行私营机构 Non-bank private sector					
		银行	公营机构	非银行金融机 构	非金融私营 机构	其它	合计
		Banks	Official Sector	Non-bank financial institutions	Non-financial private sector	Others	Total
				百万港元	HKD Million		
中国	China	59,188	0	18,253	54,066	0	131,507
香港	Hong Kong	477	0	8,912	7,951	0	17,340
总额	Total	59,665	0	27,165	62,017	0	148,847

		2017年12月31日 31 Dec 2017					
		非银行私营机构 Non-bank private sector					
		银行	公营机构	非银行金融机 构	非金融私营 机构	其它	合计
		Banks	Official Sector	Non-bank financial institutions	Non-financial private sector	Others	Total
				百万港元	HKD Million		
中国	China	65,807	0	16,235	60,223	0	142,265
香港	Hong Kong	883	0	2,736	5,186	0	8,805
总额	Total	66,690	0	18,971	65,409	0	151,070

- (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:

		2018年6月30日 30 Jun 2018	2017年12月31日 31 Dec 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	43,522	51,764
香港	Hong Kong	17,505	9,512
总额	Total	61,027	61,276
逾期及已减值贷款	Overdue loans and impaired loans and advances		
中国	China	694	755
香港	Hong Kong	62	19
总额	Total	756	774

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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:

		2018年6月30日	
		30 Jun 2018	
		美元	人民币
		USD	CNY
		百万港元 HKD Million	
现货资产	Spot assets	102,858	19,892
现货负债	Spot liabilities	134,204	8,613
远期买入	Forward purchases	78,708	18,630
远期卖出	Forward sales	48,582	29,103
期权盘净额	Net option position	0	0
长（短）盘净额	Net long/(short) position	-1,220	806
结构性仓位净额	Net structural position	0	0
		2017年12月31日	
		31 Dec 2017	
		美元	人民币
		USD	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

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

		2018年6月30日		2017年12月31日	
		30 Jun 2018		31 Dec 2017	
		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	0	0.00%	319,478	0.42%
- 超过六个月但不超过一年	- More than 6 months but not more than one year	313,535	0.41%	2,109	0.00%
- 超过一年	- More than one year	442,092	0.58%	452,967	0.59%
总额	Total	755,627		774,554	
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	363,092		364,732	
有抵押品覆盖的逾期贷款	Covered portion of overdue loans and advances	363,092		364,732	
无抵押品覆盖的逾期贷款	Uncovered portion of overdue loans and advances	392,535		409,822	
为逾期贷款根据个别评估而计提的减值准备	Impairment allowances - individually assessed made on overdue loans and advances	519,227		491,702	
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	442,092	0.58%	455,076	0.59%
总额	Total	442,092	0.58%	455,076	0.59%

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2018年6月30日及2017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 2017 and 31 December 2017.

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(ix) 非银行的中国内地风险承担

(ix) Non-bank Mainland China Exposures

		2018年6月30日		
		30 Jun 2018		
		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)	19,641	0	19,641
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	10,816	100	10,916
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	39,309	434	39,743
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	424	0	424
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	7,281	33	7,314
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	6,201	1	6,202
总额	Total	83,672	568	84,240
减值准备后的资产总额	Total assets after provision	185,864		
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%		

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)
中期财务资料披露声明书截至2018年6月30日止(未经审计)
Interim Financial Disclosure Statement as at 30 June 2018 (Unaudited)

(ix) 非银行的中国内地风险承担
(续)

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

		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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Interim Financial Disclosure Statement as at 30 June 2018 (Unaudited)

IV. 资产负债表以外的风险承担

Off Balance Sheet Exposures

		2018年6月30日 30 Jun 2018	2017年12月31日 31 Dec 2017
		千港元 HKD '000	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	32,812	33,159
- 交易关联或有项目	- Transaction related contingencies	43,847	41,195
- 贸易关联或有项目	- Trade related contingencies	878,850	3,722,343
- 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	2,509,915	3,501,300
- 其它	- Others	392,363	5,706,315
(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	128,532,220	101,343,783
- 利率衍生工具合约	- Interest rate derivative contracts	12,442,262	265,774
- 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	1,082,392	439,555
- 利率衍生工具合约	- Interest rate derivative contracts	47,011	1,761
- 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. 流动性资料披露

Liquidity Information Disclosures

		2018年 第二季度 2018 Q2	2018年 第一季度 2018 Q1	2017年 第四季度 2017 Q4	2017年 第三季度 2017 Q3	2017年 第二季度 2017 Q2
季度平均流动性维持比率	Quarterly average liquidity maintenance ratio	66.71%	64.38%	80.39%	73.35%	67.89%
季度平均核心资金比率	Quarterly average core funding ratio	108.77%	107.38%	N.A	N.A	N.A

季度平均流动性维持比率与季度平均核心资金比率是依据银行业条例第63条，就报告期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与乎稳定资金状况的申报表的每个公历月的平均核心资金比率平均数。

The quarterly average liquidity maintenance ratio and the quarterly average core funding ratio is the arithmetic mean of each calendar month's average liquidity maintenance ratio and core funding ratio respectively, and average as reported in the return relating to the Liquidity Position and the Stable Funding 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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Interim Financial Disclosure Statement as at 30 June 2018 (Unaudited)

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

		2018年6月30日 30 Jun 2018	2017年12月31日 31 Dec 2017
		百万人民币 RMB Million	百万人民币 RMB Million
资本充足比率	Capital adequacy ratio	11.86%	11.85%
股东资金总额	Aggregate amount of shareholders funds	397,042	378,970

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

		2018年6月30日 30 Jun 2018	2017年12月31日 31 Dec 2017
		百万人民币 RMB Million	百万人民币 RMB Million
- 资产总额	- Total assets	6,061,143	5,902,086
- 负债总额	- Total liabilities	5,653,299	5,512,274
- 贷款总额	- Total advances	3,052,658	2,804,307
- 客户存款总额	- Total customer deposits	3,157,881	2,966,311

		2018年6月30日 30 Jun 2018	2017年6月30日 30 Jun 2017
		百万人民币 RMB Million	百万人民币 RMB Million
- 除税前利润	- Pre-tax profit	35,886	34,451

于2018年6月30日,1人民币兑换 1.18379港元

1 RMB = 1.18379 HKD at 30/6/2018

于2017年12月31日,1人民币兑换 1.19630港元

1 RMB = 1.19630 HKD at 31/12/2017

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

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)
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Interim Financial Disclosure Statement as at 30 June 2018 (Unaudited)

丙部 - 订明撮要

SECTION C - PRESCRIBED SUMMARY

公众人士可以到本分行之办公地址：香港中环金融街8号国际金融中心二期40楼取阅财务资料披露声明书。

公众人士亦可浏览本分行之网站：<http://hk.cmbc.com.cn/index.htm>取阅整份财务资料披露声明书。

Copies of the financial disclosure are available for public at our office at 40/F., Two International Finance Centre, 8 Finance Street, Central, Hong Kong.

Publics can also access the complete disclosure at our website at <http://hk.cmbc.com.cn/index.htm>.