

中国民生银行股份有限公司香港分行
(在中华人民共和国注册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)
年度财务资料披露报表截至2025年12月31日止(未经审计)
Annual Financial Disclosure Statement as at 31 December 2025 (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

		2025年度 2025	2024年度 2024
		港币千元 HKD '000	港币千元 HKD '000
利息收入	Interest income	9,478,405	9,278,550
利息支出	Interest expense	-7,971,309	-8,508,071
利息收入净额	Net interest income	1,507,096	770,479
费用及佣金收入	Fees and commission income	804,665	686,048
费用及佣金支出	Fees and commission expenses	-35,103	-30,966
费用及佣金收入净额	Net fees and commission income	769,562	655,082
由非港元货币交易产生的收益减亏损	Gains less losses arising from trading in foreign currencies	399,896	200,215
持作买卖用途证券的利润减亏损	Gains less losses on securities held for trading purpose	17,090	20,432
来自其它交易活动的利润减亏损	Gains less losses from other trading activities	4,345	-133
非买卖性质投资的利润减亏损	Gains less losses arising from non-trading investments	404,354	1,002,928
其它	Others	155	113
经营收入	Operating income	3,102,498	2,649,116
人事费用	Staff expenses	-377,076	-352,110
租金费用	Rental expenses	-60,307	-60,021
其它经营支出	Other operating expenses	-71,347	-62,331
其它减值损失减减值回拨	Other impairment losses and provisions less reversal of impairment losses and provisions	-206,062	-121,393
经营支出	Operating expenses	-714,792	-595,855
减值损失减减值回拨及为贷款 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 loans and receivables	-1,113,631	-984,287
处置物业、装置及设备的利润减亏损	Gains less losses from the disposal of property, plant and equipment	-222	-110
除税前利润	Profit before taxation	1,273,853	1,068,864
税项开支	Taxation	-333,161	-274,839
除税后利润	Profit after taxation	940,692	794,025

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II. 资产负债表资料

Balance Sheet Information

		2025年12月31日 31 Dec 2025 港币千元 HKD '000	2025年6月30日 30 Jun 2025 港币千元 HKD '000
资产	Assets		
现金及银行结余	Cash and balances with banks	23,637,006	4,217,340
存于外汇基金存款	Due from Exchange Fund	698,942	918,979
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	15,298,227	23,325,042
存放于民生银行海外办事处的金额	Amount due from overseas offices of CMBC	294,512	323,818
贸易汇票	Trade bills	0	0
持有的存款证	Certificates of deposit held	16,039,853	17,369,446
持有作交易用途的證券	Securities held for trading purposes	1,167,022	989,922
贷款及应收款项	Loans and receivables	131,058,466	131,579,729
(A) 对客户的贷款及放款	(A) Loans and advances to customers	123,788,232	128,482,248
(B) 对银行的贷款及放款	(B) Loans and advances to banks	7,097,043	3,311,891
(C) 其它帐目	(C) Other accounts	1,518,128	1,555,493
(D) 贷款及应收款项的准备金	(D) Provisions for loans and receivables	-1,344,937	-1,769,903
投资证券	Investment securities	53,496,986	55,847,991
其它投资	Other investments	72,556	7,076
物业、工业装置及设备以及无形资产	Property, plant and equipment and intangible assets	23,966	48,437
衍生金融工具	Derivative financial instruments	334,499	399,007
其它资产	Other assets	1,735,386	1,906,042
资产总额	Total assets	243,857,421	236,932,829
储备及负债	Reserves and Liabilities		
银行存款及结余	Deposits and balances from banks	19,116,140	13,801,726
客户存款	Deposits from customers	176,723,327	182,605,064
(A) 活期存款及往来帐户	(A) Demand deposits and current accounts	4,869,777	7,149,471
(B) 储蓄存款	(B) Savings accounts	19,108,620	22,005,783
(C) 定期、短期通知及通知存款	(C) Time, call and notice deposits	152,744,930	153,449,810
结欠民生银行海外办事处的金额	Amount due to overseas offices of CMBC	29,195,547	25,611,655
已发行存款证	Certificates of deposit issued	2,783,092	4,602,589
已发行债务证券	Debt securities issued	9,087,120	5,637,543
在回购协议下的应付款额	Amount payable under repos	2,813,082	0
衍生金融工具	Derivative financial instruments	569,273	1,087,416
其它负债	Other liabilities	2,546,969	2,733,627
资本及储备	Capital and reserves	1,022,871	853,209
储备及负债总额	Total reserves and liabilities	243,857,421	236,932,829

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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	2025年12月31日		2025年6月30日	
		31 Dec 2025	30 Jun 2025	31 Dec 2025	30 Jun 2025
		港币千元	港币千元	港币千元	港币千元
		HKD '000	HKD '000	HKD '000	HKD '000
客户贷款及放款	Loans and advances to customers	123,788,232		128,482,248	
银行贷款及放款	Loans and advances to banks	7,097,043		3,311,891	
其它帐目	Other accounts				
- 应计利息	- Accrued interest	527,633		607,360	
- 其它应收款项	- Other receivables	990,495		948,133	
对客户的贷款及应收款项 提拨的准备金	Provisions for loans and receivables to customers				
- 组合评估	- Collectively assessed	-576,698		-479,281	
- 个别评估	- Individually assessed	-751,252		-1,271,835	
对银行的贷款及应收款项 提拨的准备金	Provisions for loans and receivables to banks				
- 组合评估	- Collectively assessed	-14,406		-16,331	
- 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	-2,581		-2,344	
- 个别评估	- Individually assessed	0		-112	
(ii) 已减值客户及银行贷款及放款	(ii) Impaired Loans and Advances to Customers and Banks				
		2025年12月31日		2025年6月30日	
		31 Dec 2025		30 Jun 2025	
		港币千元	占客户贷款 及放款 总额的百分比	港币千元	占客户贷款 及放款 总额的百分比
		HKD '000	% of Total loans and advances to customers	HKD '000	% of Total loans and advances to customers
减值客户贷款及放款的毛额	Gross impaired loans and advances to customers	962,353	0.78%	2,360,819	1.84%
减值准备 - 个别评估/特定拨备	Impairment allowances - individually assessed/specific provision	751,252		1,271,835	
已减值客户贷款及放款的抵押品市值	Market value of collateral in respect of impaired loans and advances to customers	0		0	

在2025年12月31日及2025年6月30日，本行并没有任何减值银行贷款及放款。
There were no impaired loans and advances to banks as at 31 December 2025 and 30 June 2025.

减值客户贷款及放款为按个别评估减值的贷款。
The impaired loans and advances to customers are individually determined to be impaired.

若抵押品价值超出贷款及放款总额，只计入相等于贷款及放款总额的抵押品金额。
Where collateral values are greater than the gross loans and advances amount, only the amount of collateral up to the gross loans and advances is included.

除香港分行提拨的准备金外，民生银行总行亦就香港分行的风险承担提拨债务国风险准备金。
Other than provisions which have been made locally, China Minsheng Banking Corp., Ltd. Head Office has provided country risk provision based on the exposures maintained at Hong Kong Branch.

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(iii) 按行业分类的客户贷款及放款的毛额分析 (iii) Analysis of Gross Amount of Loans and Advances to Customers in Industry Categories

		2025年12月31日 31 Dec 2025	
		贷款及放款 毛额 Gross loans and advances 港币千元 HKD '000	抵押品 Collateral
工业, 商业及金融	Industrial, commercial and financial		
- 物业发展	- Property development	6,368,254	1,341,011
- 物业投资	- Property investment	5,344,843	2,007,285
- 金融企业	- Financial concerns	29,188,417	1,847,617
- 证券经纪	- Stockbrokers	1,446,261	0
- 批发及零售行业	- Wholesale and retail trade	833,878	253,125
- 制造业	- Manufacturing	6,128,863	0
- 运输及运输设备	- Transport and transport equipment	7,552,453	1,302,862
- 康乐活动	- Recreational activities	0	0
- 资讯科技	- Information technology	7,270,692	0
- 其它	- Others	10,120,113	0
个人	Individuals		
- 为购买其他住宅物业的贷款	- Loans for the purchase of other residential properties	416,922	412,815
- 其它	- Others	11,900,675	11,900,675
于香港使用的贷款及放款	Loans and advances for use in Hong Kong SAR	86,571,371	19,065,390
贸易融资	Trade finance	0	0
在香港以外使用的贷款及放款	Loans and advances for use outside Hong Kong SAR	37,216,861	2,129,683
客户贷款及放款总额	Total loans and advances to customers	123,788,232	21,195,073
		2025年6月30日 30 Jun 2025	
		贷款及放款 毛额 Gross loans and advances 港币千元 HKD '000	抵押品 Collateral
工业, 商业及金融	Industrial, commercial and financial		
- 物业发展	- Property development	7,877,058	1,504,577
- 物业投资	- Property investment	5,155,022	2,179,235
- 金融企业	- Financial concerns	35,850,595	342,452
- 证券经纪	- Stockbrokers	818,611	0
- 批发及零售行业	- Wholesale and retail trade	1,080,690	262,500
- 制造业	- Manufacturing	11,497,905	0
- 运输及运输设备	- Transport and transport equipment	5,681,101	171,133
- 康乐活动	- Recreational Activities	0	0
- 资讯科技	- Information Technology	5,287,489	739,726
- 其它	- Others	12,723,432	164,383
个人	Individuals		
- 为购买其他住宅物业的贷款	- Loans for the purchase of other residential properties	368,149	364,272
- 其它	- Others	11,279,694	11,279,694
于香港使用的贷款及放款	Loans and advances for use in Hong Kong SAR	97,619,746	17,007,972
贸易融资	Trade finance	565,616	0
在香港以外使用的贷款及放款	Loans and advances for use outside Hong Kong SAR	30,296,886	1,431,786
客户贷款及放款总额	Total loans and advances to customers	128,482,248	18,439,758

抵押品主要包括人寿保险、物业按揭以及存款等。若抵押品价值超出贷款及放款总额，只计入相等于贷款及放款总额的抵押品金额。

Collateral mainly includes life insurance, mortgages over properties and deposits, etc. Where collateral values are greater than the gross loans and advances amount, only the amount of collateral up to the gross loans and advances is included.

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- (iv) 按国家或地域分部的国际债权申报表 (iv) International Claims by Countries or Geographical Segments
按对手方(不少于国际债权的总额的10%)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。一般而言,有关贷款及放款的债权获得并非交易对手所在地的国家的一方担保,或该债权的履行对象是某银行的海外分行,而该银行的总办事处并非设于交易对手的所在地,风险便确认为由一个国家转移到另一个国家。
The analysis of international claims by major countries or geographical segments in accordance with the location of the counterparties, to which not less than 10% of the international claims are attributable after taking into account any recognized risk transfer, is as follows. In general, such transfer of risk takes place if the claims are guaranteed by a party in a country which is different from that of the counterparty or if the claims are on an overseas branch of a bank whose head office is located in another country.

		2025年12月31日 31 Dec 2025					
		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
		港币百万元 HKD Million					
亚太区发展中国家或地域	Developing Asia and Pacific	52,316	6	17,741	50,134	0	120,197
其中中国	of which China	51,748	0	16,137	48,467	0	116,352
离岸中心	Offshore centres	1,261	282	10,467	33,326	0	45,336
其中香港	of which Hong Kong	910	282	9,714	30,643	0	41,549
发达国家或地区	Developed countries	7,554	5,026	5,898	12,139	0	30,617

		2025年6月30日 30 Jun 2025					
		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
		港币百万元 HKD Million					
亚太区发展中国家或地域	Developing Asia and Pacific	49,720	0	10,096	62,173	0	121,989
其中中国	of which China	47,928	0	10,033	60,726	0	118,687
离岸中心	Offshore centres	1,296	0	13,459	39,866	0	54,621
其中香港	of which Hong Kong	985	0	13,458	36,058	0	50,501
发达国家或地区	Developed countries	3,584	0	1,171	16,849	0	21,604

- (v) 按国家或地域分部的客户贷款及放款毛额 (v) Gross Loans and Advances to Customers by Countries or Geographical Segments
按对手方(不少于客户贷款及放款的总额的10%)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,对客户贷款及放款毛额分析的概要如下。一般而言,有关贷款及放款的债权获得并非交易对手所在地的国家的一方担保,风险便确认为由一个国家转移到另一个国家。
The analysis of gross 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. In general, such transfer of risk takes place if the claims are guaranteed by a party in a country which is different from that of the customer.

		2025年12月31日 31 Dec 2025	2025年6月30日 30 Jun 2025
		港币百万元 HKD Million	港币百万元 HKD Million
客户贷款及放款毛额	Gross amount of loans and advances to customers		
亚太区发展中国家或地域	Developing Asia and Pacific	44,030	49,387
其中中国	of which China	42,364	47,942
离岸中心	Offshore centres	53,978	69,035
其中香港	of which Hong Kong	50,818	65,991
发达国家或地区	Developed countries	13,696	8,956
逾期客户贷款及放款	Overdue loans and advances to customers		
亚太区发展中国家或地域	Developing Asia and Pacific	428	1,566
其中中国	of which China	428	1,566
离岸中心	Offshore centres	386	647
其中香港	of which Hong Kong	386	647
发达国家或地区	Developed countries	0	0
减值客户贷款及放款	Impaired loans and advances to customers		
亚太区发展中国家或地域	Developing Asia and Pacific	428	1,566
其中中国	of which China	428	1,566
离岸中心	Offshore centres	534	795
其中香港	of which Hong Kong	534	795
发达国家或地区	Developed countries	0	0

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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（按绝对数值计算）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:

		2025年12月31日 31 Dec 2025		
		人民币 CNY	美元 USD	合计 Total
		港币百万元 HKD Million		
现货资产	Spot assets	26,595	153,737	180,332
现货负债	Spot liabilities	-44,288	-166,261	-210,549
远期买入	Forward purchases	24,232	46,239	70,471
远期卖出	Forward sales	-6,453	-34,366	-40,819
期权盘净额	Net option position	0	0	0
长（短）盘净额	Net long/(short) position	86	-651	-565
结构性仓位净额	Net structural position	0	0	0
		2025年6月30日 30 Jun 2025		
		人民币 CNY	美元 USD	合计 Total
		港币百万元 HKD Million		
现货资产	Spot assets	26,283	139,138	165,421
现货负债	Spot liabilities	-38,430	-154,471	-192,901
远期买入	Forward purchases	21,651	58,395	80,046
远期卖出	Forward sales	-9,422	-42,667	-52,089
期权盘净额	Net option position	0	0	0
长（短）盘净额	Net long/(short) position	82	395	477
结构性仓位净额	Net structural position	0	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.

期权持仓净额按照德尔塔等值方法计算。

The net options position is calculated based on delta equivalent approach.

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(vii) 逾期或重组客户贷款及放款毛额	(vii) Gross Amount of Overdue or Rescheduled Loans and Advances to Customers	2025年12月31日		2025年6月30日	
		31 Dec 2025		30 Jun 2025	
		港币千元 HKD '000	占客户贷款 及放款 总额的百分比 % of Total loans and advances to customers	港币千元 HKD '000	占客户贷款 及放款 总额的百分比 % of Total loans and advances to customers
已逾期客户贷款及放款	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	67,068	0.05%	0	0.00%
- 超过六个月但不超过一年	- More than 6 months but not more than one year	33,063	0.03%	0	0.00%
- 超过一年	- More than one year	713,504	0.58%	2,173,021	1.69%
超过三个月逾期客户贷款及放款总额	Total overdue loans and advances to customers more than 3 months	813,635	0.66%	2,173,021	1.69%
逾期贷款及放款之抵押品的市值	Current market value of collateral held against the covered portion of overdue loans and advances	0		0	
有抵押品覆盖的逾期贷款及放款	Covered portion of overdue loans and advances	0		0	
无抵押品覆盖的逾期贷款及放款	Uncovered portion of overdue loans and advances	813,635		2,173,021	
为逾期贷款及放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	676,893		1,224,885	

在2025年12月31日及2025年6月30日，本行并没有重组客户贷款及放款(已扣除逾期超过三个月并于上述已逾期客户贷款及放款内列明的贷款)。

There were no rescheduled loans and advances to customers (net off those which have been overdue for more than three months and reported under overdue loans and advances to customers in this part above) as at 31 December 2025 and 30 June 2025.

(viii) 逾期或重组银行贷款及放款毛额 (viii) Gross Amount of Overdue or Rescheduled
Loans and Advances to Banks

在2025年12月31日及2025年6月30日，本行没有逾期或重组银行贷款及放款。

There were no overdue or rescheduled loans and advances to banks as at 31 December 2025 and 30 June 2025.

(ix) 逾期投资证券 (ix) Overdue Investment securities

在2025年12月31日及2025年6月30日，本行没有逾期投资债券。

There were no overdue investment securities as at 31 December 2025 and 30 June 2025.

(x) 收回抵押品 (x) Repossessed Assets

在2025年12月31日及2025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 2025 and 30 June 2025.

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(xi) 非银行的中国内地风险承担

(xi) Non-bank Mainland China Exposures

		2025年12月31日		
		31 Dec 2025		
		资产负债表	资产负债表	总额
		表内风险承担	表外风险承担	
		On-balance	Off-balance	
		sheet exposures	sheet exposures	Total
		港币百万元 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)	47,311	6,010	53,321
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	12,235	1,702	13,937
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	31,887	1,643	33,530
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	434	0	434
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	259	0	259
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	4,651	1,560	6,211
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	7,856	589	8,445
总额	Total	104,633	11,504	116,137
减值准备后的资产总额	Total assets after provision	243,857		
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	42.91%		

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(xi) 非银行的中国内地风险承担
(续)

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

		2025年6月30日 30 Jun 2025		
		资产负债 表内风险承担 On-balance sheet exposures	资产负债 表外风险承担 Off-balance sheet exposures	总额 Total
		港币百万元 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)	53,172	6,202	59,374
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	14,580	1,005	15,585
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	33,875	516	34,391
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	493	0	493
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	228	0	228
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	5,203	1,257	6,460
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	9,891	600	10,491
总额	Total	117,442	9,580	127,022
减值准备后的资产总额	Total assets after provision	236,933		
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	49.57%		

以上资料按照香港金融管理局MA(BS)20中国内地风险报表的指示制定而成。

The above information follows information provided to Hong Kong Monetary Authority MA(BS)20 Return on Mainland Activities.

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

		2025年12月31日 31 Dec 2025 港币千元 HKD '000	2025年6月30日 30 Jun 2025 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	0	85,271
- 交易关联或有项目	- Transaction related contingencies	455,210	455,159
- 贸易关联或有项目	- Trade related contingencies	2,704,089	1,380,751
- 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	16,495,179	14,154,031
- 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	73,981,619	83,012,041
- 利率衍生工具合约	- Interest rate derivative contracts	25,967,349	36,708,853
- 其它	- Others	0	0
(iii) 衍生工具的公允价值资产	(iii) Fair Value Assets of Derivatives		
- 汇率关联衍生工具合约	- Exchange rate-related derivative contracts	290,365	257,645
- 利率衍生工具合约	- Interest rate derivative contracts	44,134	141,362
- 其它	- Others	0	0
(iv) 衍生工具的公允价值负债	(iv) Fair Value Liabilities of Derivatives		
- 汇率关联衍生工具合约	- Exchange rate-related derivative contracts	226,411	697,870
- 利率衍生工具合约	- Interest rate derivative contracts	342,862	389,546
- 其它	- Others	0	0

公允价值数额并未有计及双边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 Disclosures

		2025年 第四季度 2025 Q4	2024年 第四季度 2024 Q4
季度平均流动性维持比率	Quarterly average liquidity maintenance ratio	70.79%	77.35%
季度平均核心资金比率	Quarterly average core funding ratio	120.61%	134.09%

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平均流动性维持比率的算术平均数与稳定资金状况的申报表的每个公历月平均核心资金比率的算术平均数。

The quarterly average liquidity maintenance ratio and the quarterly average core funding ratio are the arithmetic means of each calendar month's average liquidity maintenance ratio and average core funding ratio respectively, and 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.

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VI. 流动性风险管理

Liquidity Risk Management

流动资金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。

The liquidity risk management is to ensure that the branch has adequate and sufficient funding and funding sources to comply with contractual requirements and regulatory limits.

分行资产负债管理委员会负责管理全行流动资金风险，并定期举行会议，审议和讨论重要的流动性管理问题。资产负债与财务管理部负责根据资产负债管理委员会制定的管理指标进行日常流动资金风险管理，风险管理部负责进行监控及向分行资产负债管理委员会定期汇报。

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. Asset & Liability and Financial Management Department is responsible for managing the liquidity risk on a daily basis under the triggers and limits approved by the branch's ALCO. Risk Management Department is responsible for monitoring the branch's liquidity risk and reporting to ALCO on a regular basis.

客户存款构成分行资金的重要部分。分行积极扩大基础客群、吸收稳定存款，并辅以外汇掉期、同业市场拆入款项、系统内拆入资金及在资本市场发行存款证及票据，以确保拥有稳定和充足的资金来源。

Customer deposits form a significant part of the branch's funding. To ensure stable and sufficient sources of funds are in place, the branch actively expands deposit base, attracts stable deposits, obtains supplementary funding from the foreign exchange swap market, interbank market, intragroup and issues certificates of deposit and notes in the capital market.

分行设定流动资金风险指标和限额，用来定期识别、计量、监测和控制流动资金风险，包括但不限于流动性维持比率、核心资金比率、贷存比率、十大客户存款占总负债比例、十大同业拆入资金占总负债比例、掉期资金比率、同业短期资金集中度、短期客户存款集中度、流动性债券投资集中度、本地资产监控比例、系统内净同业负债/资产比例等。分行通过现金流分析以评估于正常情况下的流动资金状况，并进行流动资金风险压力测试（包括自身危机、市场危机及合并危机情景），评估分行抵御各种严峻流动资金危机的能力。分行压力测试通过运用适当的理论及历史假设考虑资产负债表内外项目对现金流产生的影响。资产负债管理委员会定期检讨及审批压力测试假设，以确保其持续适用。分行持有可于任何时间轻易或立即变现且不会作出过多折让的高质素资产作为流动资金缓冲，以确保短期资金需求满足审慎限额。分行亦维持充足的资金备用额度以保证足够的流动性，从而满足预期以外和重大的现金需要。

The branch established liquidity risk management indicators and limits to identify, measure, monitor and control liquidity risk regularly. These indicators and limits include, but are not limited to liquidity maintenance ratio ("LMR"), core funding ratio ("CFR"), loan-to-deposit ratio, top 10 customer depositor ratio, top 10 bank depositor ratio, swap funding ratio, concentration ratio for short-term funding from interbank takings, concentration ratio for short-term customer deposits, concentration ratio for liquidity bonds, local asset maintenance ratio, and net due to/from CMBC Group as % of total liabilities/assets, etc. The branch applies a cash flow analysis to assess the liquidity condition under business as usual ("BAU") scenarios and also performs a liquidity stress test (including bank specific, general market and combined scenarios) to assess the branch's capability to withstand various severe liquidity crises. In the stress test, both on-and off-balance sheet items with a cash flow impact are considered, with applicable hypothetical and historical assumptions. The assumptions are reviewed and approved by the ALCO regularly to ensure their continued appropriateness. The branch maintains a portfolio of high quality and readily marketable assets that can be immediately liquidated at reasonable costs at all times as a liquidity cushion to ensure that short term funding requirements are covered within prudent limits. Adequate standby facilities are also maintained to provide strategic liquidity to meet unexpected and material cash outflows.

应急融资计划是分行流动资金管理框架的重要组成部分，当中订明处理流动性危机的策略及程序。分行利用定性及定量预警指标监察内部及外部因素。如有任何迹象表明可能存在流动性危机，将会汇报给分行资产负债管理委员会供其考虑。一旦启动应急融资计划，将成立由高级管理层领导的危机管理团队，负责处理危机。应急融资计划已订明应对不同流动性危机的详细策略及程序。分行定期检视及测试应急融资计划，以确保其有效性及操作可行性，尤其是其中列出的资金来源的可获得性。

The Contingency Funding Plan ("CFP") is a critical component of the liquidity management framework and describes the branch's strategy and procedures for dealing with any liquidity crisis. The branch utilizes early warning indicators, both qualitative and quantitative, to monitor internal and external factors. Any sign of potential liquidity crisis will be reported to the branch's ALCO for their consideration. Once the CFP is activated, the Liquidity Crisis Management Team, which is led by senior management, is formed to handle the crisis. Action plan under different types of liquidity crisis are clearly stated in the CFP. The CFP is subject to regular review and testing to ensure its effectiveness and operational feasibility, particularly in respect of the availability of the contingent funding sources listed.

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

		2025年12月31日									
		31 Dec 2025									
		翌日	2至7日	8日至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
		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 year	> 1 year up to 2 years	> 2 years up to 3 years	> 3 years up to 5 years	Over 5 years
		港币百万元 HKD Million									
净流动资金错配	Contractual Maturity Mismatch	35,920	-513	-17,717	-71,870	-10,476	11,415	20,683	7,849	23,206	8,131
累计错配	Cumulative Contractual Maturity Mismatch	35,920	35,407	17,690	-54,180	-64,656	-53,241	-32,558	-24,709	-1,503	6,628

		2024年12月31日									
		31 Dec 2024									
		翌日	2至7日	8日至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
		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 year	> 1 year up to 2 years	> 2 years up to 3 years	> 3 years up to 5 years	Over 5 years
		港币百万元 HKD Million									
净流动资金错配	Contractual Maturity Mismatch	28,508	-1,773	1,285	-59,437	-13,016	16,124	7,914	13,733	16,303	630
累计错配	Cumulative Contractual Maturity Mismatch	28,508	26,735	28,020	-31,417	-44,433	-28,309	-20,395	-6,662	9,641	10,271

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 while negative indicates a liquidity shortfall.

现金流估算是按照香港金融管理局MA(BS)23流动性监察工具中报表的合约到期指示制定而成。

The contractual maturities were used to estimate cash flows according to Hong Kong Monetary Authority MA(BS)23 Return on Liquidity Monitoring Tools.

(ii) 资金来源 (ii) Source of funding

下表为本分行的主要资金来源：

The table below shows the Branch's major source of funding:

		2025年12月31日	2024年12月31日
		31 Dec 2025	31 Dec 2024
		占负债总额的百分比	占负债总额的百分比
		% of Total liabilities	% of Total liabilities
客户存款	Deposits from customers	72.47%	75.07%
银行提供的资金	Funding raised from banks	19.81%	18.61%
已发行的债务工具	Debt instruments issued	4.87%	4.54%
其他负债	Other liabilities	2.85%	1.78%
		100%	100%

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(iii) 流动资金差距

(iii) Liquidity Gap

		2025年12月31日 31 Dec 2025											
		总额	翌日	2至7日	8日至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 year	> 1 year up to 2 years	> 2 years up to 3 years	> 3 years up to 5 years	Over 5 years	Balancing amount
		港币百万元 HKD Million											
应收衍生工具合约款项	Amount receivable arising from derivative contracts	333	2,728	14,281	15,842	28,084	8,992	6,361	879	446	270	31	0
存于外汇基金款项	Due from MA for a/c of Exchange Fund	699	699	0	0	0	0	0	0	0	0	0	0
应收银行同业款项	Due from banks	46,860	11,610	11,299	1,081	12,822	805	2,146	798	402	5,897	0	0
债务证券	Debt securities, prescribed instruments and structured financial instruments held (net of short positions)	71,391	52,225	1,863	1,131	3,856	2,246	4,844	4,054	1,073	82	17	0
承兑及汇票	Acceptances and bills of exchange held	0	0	0	0	0	0	0	0	0	0	0	0
非银行客户贷款及放款	Loans and advances to non-bank customers	124,276	75	1,779	7,429	15,887	13,397	29,781	19,223	10,459	17,215	8,069	962
其他资产	Other assets	1,647	429	0	0	0	0	1	1	0	6	41	1,169
资产负债表内之总资产	Total on-balance sheet assets	245,206	67,766	29,222	25,483	60,649	25,440	43,133	24,955	12,380	23,470	8,158	2,131
资产负债表外之总债权	Total off-balance sheet claims	25,000	0	25,000	0	0	0	0	0	0	0	0	0

		2024年12月31日 31 Dec 2024											
		总额	翌日	2至7日	8日至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 year	> 1 year up to 2 years	> 2 years up to 3 years	> 3 years up to 5 years	Over 5 years	Balancing amount
		港币百万元 HKD Million											
非银行客户存款	Deposits from non-bank customers	178,090	26,975	13,608	25,526	80,662	18,843	11,951	525	0	0	0	0
应付证券融通交易的金额	Amount payable arising from securities financing transactions (other than securities swap transactions)	2,820	0	1,766	1,054	0	0	0	0	0	0	0	0
应付衍生工具合约的金额	Amount payable arising from derivative contracts	568	2,663	14,255	15,766	28,118	8,968	6,366	837	457	262	27	0
结欠银行同业的金额	Due to banks	48,702	1,453	8,575	780	19,141	7,606	11,147	0	0	0	0	0
已发行债务证券	Debt securities, prescribed instruments and structured financial instruments issued and outstanding	11,865	0	0	0	4,378	0	546	2,874	4,067	0	0	0
其他负债	Other liabilities	653	32	4	0	0	80	16	35	8	2	0	476
资本及储备	Capital and reserves	1,023	0	0	0	0	0	0	0	0	0	0	1,023
资产负债表内之总负债	Total on-balance sheet liabilities	243,721	31,123	38,208	43,126	132,299	35,497	30,026	4,271	4,532	264	27	1,499
资产负债表外之总承担	Total off-balance sheet obligations	19,654	722	16,526	75	221	419	1,691	0	0	0	0	0

		2024年12月31日 31 Dec 2024											
		总额	翌日	2至7日	8日至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 year	> 1 year up to 2 years	> 2 years up to 3 years	> 3 years up to 5 years	Over 5 years	Balancing amount
		港币百万元 HKD Million											
应收衍生工具合约款项	Amount receivable arising from derivative contracts	847	1,591	8,611	16,099	25,708	7,524	10,525	717	394	267	4	0
存于外汇基金款项	Due from MA for a/c of Exchange Fund	307	307	0	0	0	0	0	0	0	0	0	0
应收银行同业款项	Due from banks	27,289	4,689	1,557	4,911	11,082	2,840	699	140	796	575	0	0
债务证券	Debt securities, prescribed instruments and structured financial instruments held (net of short positions)	65,789	48,948	0	232	1,469	1,541	8,440	1,186	3,880	80	2	11
承兑及汇票	Acceptances and bills of exchange held	0	0	0	0	0	0	0	0	0	0	0	0
非银行客户贷款及放款	Loans and advances to non-bank customers	117,121	49	2,212	16,429	16,796	14,318	27,537	9,919	11,346	15,631	626	2,258
其他资产	Other assets	2,422	900	0	22	42	25	167	0	0	0	0	1,266
资产负债表内之总资产	Total on-balance sheet assets	213,775	56,484	12,380	37,693	55,097	26,248	47,368	11,962	16,416	16,553	632	3,535
资产负债表外之总债权	Total off-balance sheet claims	25,000	0	25,000	0	0	0	0	0	0	0	0	0

		2024年12月31日 31 Dec 2024											
		总额	翌日	2至7日	8日至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 year	> 1 year up to 2 years	> 2 years up to 3 years	> 3 years up to 5 years	Over 5 years	Balancing amount
		港币百万元 HKD Million											
非银行客户存款	Deposits from non-bank customers	160,625	21,545	11,173	16,898	73,438	27,308	10,028	235	0	0	0	0
应付证券融通交易的金额	Amount payable arising from securities financing transactions (other than securities swap transactions)	0	0	0	0	0	0	0	0	0	0	0	0
应付衍生工具合约的金额	Amount payable arising from derivative contracts	421	1,408	8,579	15,906	25,522	7,324	10,438	556	338	248	3	0
结欠银行同业的金额	Due to banks	39,639	3,920	6,134	436	15,348	4,117	9,684	0	0	0	0	0
已发行债务证券	Debt securities, prescribed instruments and structured financial instruments issued and outstanding	9,661	0	0	3,120	159	320	507	3,226	2,329	0	0	0
其他负债	Other liabilities	833	316	0	2	1	80	15	30	17	2	0	370
资本及储备	Capital and reserves	566	0	0	0	0	0	0	0	0	0	0	566
资产负债表内之总负债	Total on-balance sheet liabilities	211,745	27,189	25,886	36,362	114,468	39,149	30,672	4,047	2,684	250	3	936
资产负债表外之总承担	Total off-balance sheet obligations	14,854	786	13,268	47	66	116	571	0	0	0	0	0

到期日分类按照香港金融管理局MA(BS)23流动性监察工具申报表的指示制定而成。

The maturity buckets follow information provided to Hong Kong Monetary Authority MA(BS)23 Return on Liquidity Monitoring Tools.

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VII. 其他披露

OTHER DISCLOSURES

(i) 薪酬政策的披露 Disclosure of remuneration policy

根据香港金融管理局发出之CG-5《稳健的薪酬制度指引》，2025年度之薪酬制度详情披露如下：

Pursuant to CG-5 "Guideline on a Sound Remuneration System" issued by the Hong Kong Monetary Authority, details of the remuneration system for the Branch during the year are disclosed as follows:

1) 管治架构 Governance structure

本分行的薪酬政策及福利制度经分行行长办公会审批后适用于本分行所有员工。

The Branch's remuneration system is approved by the CEO Work Meeting and applicable to all levels of employees.

本分行的高级管理人员为负责本分行的整体策略或重要业务条线的人员，包括行长、资深业务总监、副行长、行长助理、风险总监、业务总监等。

Senior Management are responsible for overseeing the Branch-wide strategy or material business lines, including the Chief Executive, Senior Business Director, Deputy Chief Executive, Assistant Chief Executive, Chief Risk Officer, Business Director, etc.

关键人员则包括其职务和行为等涉及重大风险承担对分行风险有重大影响的人员。

Key Personnel includes the employees whose duties or activities in the course of their employment involve the assumption of material risk or the taking on of material exposures on behalf of the Branch.

2) 薪酬架构 Remuneration structure

分行的基本薪酬是综合市场的薪酬水平、员工的职级、背景和个人能力、岗位内部价值和内部公平及平衡等因素确定。

The fixed remuneration of the Branch is determined by multiple factors including market supply, seniority, experience and competence, position value, fairness, etc.

浮动绩效薪酬的发放水平与个人的财务及非财务绩效考核结果及香港分行总体业绩挂钩，其内部分配将按照部门及个人业绩贡献而定。

The Branch emphasizes variable remuneration to be performance-based financially and non-financially, hinged on the Branch's overall performance, and distributed to employees by a mechanism linked to departmental and individual contribution.

3) 支付及递延发放 Deferment of variable remuneration

为协助降低员工的趋利性，促使员工考虑长远风险，减低业务风险滞后带来的风险或损失，以确保员工的工作表现及薪酬与风险管理挂钩，分行的浮动绩效薪酬依照总行、分行的递延奖金制度，根据员工职级、职位、职务、风险承受程度等制定的门槛、归属条件、比例及时间表递延发放。

To restrain excessive short-term risk taking and to align actual variable remuneration payments with risks and risk outcomes, variable remuneration of the Branch is subject to deferral mechanism.

Impact of deferral policy (threshold, vesting conditions, percentage and timing) to employees depended upon a number of factors, including employee's seniority, roles, responsibilities, risk association, etc.

(ii) 在财政年度内给予的薪酬 Remuneration awarded during the financial year

全年结算至2025年12月31日及2024年12月31日，高级管理及关键人员所获得的固定薪酬及浮动薪酬总额如下：

For the year ended 31 December 2025 and 31 December 2024, remuneration of the Senior Management and Key Personnel are disclosed below:

	2025年度 2025 港币千元 HKD '000	2024年度 2024 港币千元 HKD '000
高级管理人员及关键人员 Senior Management & Key Personnel		
人员数目 (注1) Number of beneficiaries (Note 1)	18	14
固定薪酬 (注2) Fixed remuneration (Note 2)		
现金 Cash-based	31,792	25,836
其中：递延 Of which: deferred	-	-
浮动薪酬 (注3) Variable remuneration (Note 3)		
现金 Cash-based	12,696	13,119
其中：递延 Of which: deferred	4,875	3,622
薪酬总额 Total remuneration	44,488	38,955

注 Note

(1) 人员数目中包含该年度中的新入职（含晋升）及已离职员工。

Number of beneficiaries included new hire (including promotion) and resigned beneficiaries during the year.

(2) 固定薪酬包括固定基本工资、现金津贴。

Fixed remuneration included basic salary, cash allowance.

(3) 浮动薪酬包括酌情性奖金及专项绩效奖金，并根据总、分行相关制度设有递延机制。

Variable remuneration included discretionary incentive and performance-based bonus, and was subject to deferral mechanism under related policy of the Head Office and the Branch.

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VII. 其他披露

OTHER DISCLOSURES

(iii) 特别付款 Special payments

全年结算至2025年12月31日及2024年12月31日，高级管理及关键人员所获得的特别付款总额如下：

For the year ended 31 December 2025 and 31 December 2024, special payments of the Senior Management and Key Personnel are disclosed below:

	2025年度 2025 港币千元 HKD '000	2024年度 2024 港币千元 HKD '000
高级管理人员及关键人员 Senior Management & Key Personnel		
保证花红 Guaranteed bonuses	-	-
受聘酬金 Sign-on awards	-	-
遣散费 Severance payments	-	-

(iv) 递延及保留薪酬 Deferred and retained remuneration

全年结算至2025年12月31日及2024年12月31日，未支付予高级管理及关键人员的递延薪酬（以现金形式）总额如下：

For the year ended 31 December 2025 and 31 December 2024, deferred and retained remuneration of the Senior Management and Key Personnel are disclosed below:

	2025年度 2025 港币千元 HKD '000	2024年度 2024 港币千元 HKD '000
高级管理人员及关键人员 Senior Management & Key Personnel		
未支付的递延薪酬总额		
Total amount of outstanding deferred remuneration	10,469	10,655
其中：可能受外在及/或在调整影响的未支付递延及保留薪酬总额		
Of which: Total amount of outstanding deferred and retained remuneration exposed to ex post explicit and/or implicit adjustment	-	-
在有关财政年度内因外在调整而被修订的薪酬总额		
Total amount of amendment during the year due to ex post explicit adjustments	-	-
在有关财政年度内因内在调整而被修订的薪酬总额（注）		
Total amount of amendment during the year due to ex post implicit adjustments (Note)	-	(30)
在有关财政年度内发放的递延薪酬总额		
Total amount of deferred remuneration paid out in the financial year	4,875	3,622

注 Note

根据总、分行制度所设内部监督机制实施的相应调整。

Adjustment made according to the internal control mechanism of the Head Office and the Branch.

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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

		2025年12月31日 31 Dec 2025	2025年6月30日 30 Jun 2025
		人民币百万元	人民币百万元
		RMB Million	RMB Million
资本充足比率	Capital adequacy ratio	13.06%	13.25%
股东资金总额	Aggregate amount of shareholders funds	689,637	688,544

2024年起, 资本充足率乃根据《商业银行资本管理办法》和其他相关监管规定计算。

Starting from 2024, the capital adequacy ratio is calculated in accordance with the Capital Rules for Commercial Banks and other relevant regulatory provisions.

II. 其它合并财务资料

Other Consolidated Financial Information

		2025年12月31日 31 Dec 2025	2025年6月30日 30 Jun 2025
		人民币百万元	人民币百万元
		RMB Million	RMB Million
- 资产总额	- Total assets	7,832,567	7,768,921
- 负债总额	- Total liabilities	7,129,370	7,066,609
- 贷款及放款总额	- Total loans and advances	4,430,610	4,469,874
- 客户存款总额	- Total customer deposits	4,277,238	4,311,002
		2025年度	2024年度
		2025	2024
		人民币百万元	人民币百万元
		RMB Million	RMB Million
- 除税前利润	- Pre-tax profit	32,259	34,085

于2025年12月31日,1人民币兑换 1.10715港元

1 RMB = 1.10715 HKD at 31/12/2025

于2025年6月30日,1人民币兑换 1.09589港元

1 RMB = 1.09589 HKD at 30/06/2025

于2024年12月31日,1人民币兑换 1.07987港元

1 RMB = 1.07987 HKD at 31/12/2024

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丙部 - 订明撮要

SECTION C - PRESCRIBED SUMMARY

公众人士可以到本分之办公地址：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报表。

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

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>.

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遵守声明

STATEMENT OF COMPLIANCE

尽本人所知，本报告所披露资料完全遵从《银行业条例》中的《银行业（披露）规则》所载之披露规定。

To the best of my knowledge, the information disclosed complies fully with disclosure provisions of the Banking (Disclosure) Rules under the Hong Kong Banking Ordinance.



钟洪宇 Zhong Hong Yu
副行长 Deputy Chief Executive Officer
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