

HUA XIA BANK CO., LIMITED, HONG KONG BRANCH
(WHOSE HEAD OFFICE IS A JOINT STOCK COMPANY INCORPORATED IN
THE PEOPLE'S REPUBLIC OF CHINA WITH LIMITED LIABILITY)

華夏銀行股份有限公司(香港分行)
(其總行為一家成立於中華人民共和國的股份有限公司)

FINANCIAL DISCLOSURE STATEMENT (UNAUDITED)

財務資料披露報表(未經審計)

FOR THE YEAR ENDED 31 DECEMBER 2024
截至2024年12月31日止之財政年度

A copy of the Disclosure Statement has been lodged with the Hong Kong Monetary Authority's Public Registry and is available on the website <https://www.hxb.com.cn/jrhx/tzzgx/xxpl/dqbg/jwfxxxpl/index.shtml> for public inspection.

本披露報表已存放在香港金融管理局查冊處及<https://www.hxb.com.cn/jrhx/tzzgx/xxpl/dqbg/jwfxxxpl/index.shtml>，以供公眾查閱。

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INCOME STATEMENT

收益表

		2024年1月1日至 12月31日 1 January to 31 December 2024 港幣千元 / HKD'000	2023年1月1日至 12月31日 1 January to 31 December 2023 港幣千元 / HKD'000
Interest income	利息收入	6,027,450	4,891,250
Interest expense	利息支出	(5,245,039)	(4,257,184)
Net interest income	淨利息收入	782,411	634,066
Gains less losses arising from trading activities in foreign currencies	買賣性質外匯業務收益減虧損	52,700	44,779
Gains less losses arising from non-trading activities in foreign currencies	非買賣性質外匯業務收益減虧損	(105,928)	(61,873)
Gains less losses on securities held for trading purposes	證券交易收益減虧損	19,155	6,035
Gains less losses from other trading activities	其他買賣收益虧損	(7,431)	5
Fees and commission income	手續費及佣金收入	157,183	96,559
Fees and commission expense	手續費及佣金支出	(11,375)	(7,652)
Others	其他	34,602	114,825
Operating income	經營收入	921,317	826,744
Staff expenses	員工支出	(201,914)	(168,660)
Rental expenses	租金支出	(41,110)	(40,932)
Other expenses	其他支出	(42,221)	(37,586)
Operating profit / (loss) before impairment	減值撥備前之經營利潤/(虧損)	636,072	579,566
Change in expected credit losses	預期信用損失變動	(335,710)	(313,125)
Profit / (Loss) before taxation	稅前利潤/(虧損)	300,362	266,441
Tax expense	稅項支出	(147,751)	(94,646)
Profit / (Loss) after taxation	稅後利潤/(虧損)	152,611	171,795

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BALANCE SHEET

資產負債表

		2024年12月31日/ 31 December 2024	2024年6月30日/ 30 June 2024
		港幣千元 / HKD'000	港幣千元 / HKD'000
Assets	資產		
Net Cash and balances with banks	淨現金及銀行結餘	333,559	460,531
Due from Exchange Fund	存於外匯基金存款	331,179	57,181
Net Placements with banks	淨銀行定期存款	4,567,704	2,732,851
Placements with banks which have a residual contractual maturity of not more than one month	距離合約到期日不超過1個月的銀行存款	3,649,950	2,108,214
Placements with banks which have a residual contractual maturity of more than one month but not more than 12 months	距離合約到期日超過1個月但不超過12個月的銀行存款	917,778	624,656
Less: ECL Allowances	減：預期信用損失準備	(24)	(19)
Certificates of deposit held	持有的存款證	13,508,618	12,694,704
Net Loans and receivables	淨貸款及應收款項	68,298,161	68,244,285
Loans and advances to customers	客戶貸款及墊款	65,891,544	66,278,652
Accrued interest & other accounts	應計利息及其它資產	2,998,694	2,504,798
Less: ECL Allowances	減：預期信用損失準備	(592,077)	(539,165)
Securities held for trading purposes	持有作交易用途的證券	150,941	473,135
Net Investment Securities	淨投資證券	26,449,980	26,569,571
Investment in securities at fair value through other comprehensive income	以公允價值變化計入其它全面收益的證券投資	26,449,980	26,569,571
Investment in securities at amortised cost	以攤銷成本計量的證券投資	-	-
Less: Allowance	減值準備	-	-
Less: ECL Allowances	減：預期信用損失準備	-	-
Property, plant and equipment and intangible assets	物業、工業裝置及設備以及無形資產	25,466	45,541
Total assets	總資產	113,665,608	111,277,799
Liabilities	負債		
Deposits and balances from banks	尚欠銀行存款及結餘	40,046,678	35,918,155
Deposits from customers	客戶存款	56,267,771	59,386,773
Demand deposits and current accounts	活期存款及往來賬戶	24,021	75,505
Savings deposits	儲蓄存款	1,160,837	762,926
Time, call and notice deposits	定期存款及通知存款	55,082,913	58,548,342
Amounts due to head office and overseas offices	結欠總行及海外辦事處的金額	12,059,409	11,812,300
Certificates of deposit issued	已發行存款證	2,064,992	1,492,140
Other liabilities	其它負債	3,116,265	2,674,065
Total liabilities	總負債	113,555,115	111,283,433
Reserves	儲備		
Retained Profit / (Loss)	未分配利潤(虧損)	362,847	275,197
Other Reserves	其它儲備	(252,354)	(280,831)
Total Reserves	總儲備	110,493	(5,634)
Total Liabilities and Reserves	總負債及儲備	113,665,608	111,277,799

SUPPLEMENTARY FINANCIAL INFORMATION

補充財務資料

1	Loans and advances to customers	客戶貸款及墊款	2024年12月31日 31 December 2024		2024年6月30日 30 June 2024	
			港幣千元 HKD'000	抵押品佔比 % covered by collateral	港幣千元 HKD'000	抵押品佔比 % covered by collateral
(a)	Analysis by industry sectors	按行業分類劃分				
	Industrial, commercial and financial	工商金融				
	Property development	物業發展	8,031,100	6.33%	7,902,993	10.95%
	Property investment	物業投資	3,574,696	76.22%	3,403,446	48.58%
	Financial concerns	金融企業	29,258,154	4.43%	28,302,266	1.90%
	Stockbrokers	股票經紀	-	-	-	-
	Wholesale and retail trade	批發及零售業	4,826,075	54.37%	6,171,603	52.98%
	Manufacturing	製造業	2,109,511	0.00%	273,287	0.00%
	Transport and transport equipment	運輸及運輸設備	1,906,516	10.39%	1,304,984	28.20%
	Recreational activities	康樂活動	-	-	-	-
	Information technology	資訊科技	84,000	0.00%	84,000	0.00%
	Others	其他	6,059,893	28.90%	7,000,727	25.89%
	Loans and advances for use in Hong Kong	在香港使用之貸款及墊款	55,849,945	16.30%	54,443,306	15.62%
	Trade Financing	貿易融資	11,254	0.00%	-	-
	Loans and advances for use outside Hong Kong	在香港以外使用之貸款及墊款	10,030,345	3.22%	11,835,346	2.75%
			65,891,544	14.30%	66,278,652	13.32%
			客戶貸款及墊款	已減值客戶貸款及墊款	客戶逾期貸款及墊款	預期信用損失準備
			Loans and advances to customers	Impaired loans and advances to customers	Overdue loans and Advances to customers	ECL Allowances
(b)	Analysis by geographical segments	按地區劃分	港幣千元 / HKD'000	港幣千元 / HKD'000	港幣千元 / HKD'000	港幣千元 / HKD'000
	As of 31 December 2024	於2024年12月31日				
	Hong Kong	香港	51,460,813	859,448	859,448	558,456
	Mainland China	中國	14,104,331	-	-	20,032
	United States	美國	310,634	-	-	361
	Singapore	新加坡	15,766	-	-	81
			65,891,544	859,448	859,448	578,930
	As of 30 June 2024	於2024年6月30日				
	Hong Kong	香港	48,666,515	496,400	859,448	486,549
	Mainland China	中國	17,612,137	-	-	44,683
			66,278,652	496,400	859,448	531,232

客戶貸款及墊款的地區分類是按照交易對手的所在地區，並已顧及認可風險轉移因素。
Loans and advances to customers by geographical segments are classified in accordance with the location of the counterparties after taking into account any recognized risk transfer.

(c)	Impaired Loans and Advances to Customers	已減值客戶貸款及墊款	2024年12月31日 31 December 2024		2024年6月30日 30 June 2024	
			港幣千元 HKD'000	占客戶貸款及墊款總額的百分比 % of Total loans and advances to customers	港幣千元 HKD'000	占客戶貸款及墊款總額的百分比 % of Total loans and advances to customers
	Gross impaired loans and advances to customers	已減值客戶貸款及墊款的毛額	859,448	1.30%	496,400	0.75%
	Individually assessed impairment allowances made on impaired loans and advances to customers	已減值客戶貸款及墊款預期的信用損失準備	370,450		277,840	
	Market value of collateral in respect of impaired loans and advances	已減值貸款及墊款的抵押品市值	298,000		-	

若抵押品價值超出貸款及墊款總額，只計入相等於貸款及墊款總額的抵押品金額。
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.

除香港分行提撥的預期的信用損失準備外，華夏銀行總行亦就香港分行的風險承擔提撥債務風險預期的信用損失準備。
Other than impairment allowances which have been made locally, Hua Xia Bank Co., Limited Head Office has provided country risk impairment allowance based on the exposures maintained at Hong Kong Branch.

SUPPLEMENTARY FINANCIAL INFORMATION

補充財務資料

2 Overdue, rescheduled and repossessed assets

已逾期、經重組及收回資產

(a) Overdue assets

已逾期資產

		2024年12月31日 31 December 2024		2024年6月30日 30 June 2024	
		港幣千元 HKD'000	占客戶貸款 及墊款 總額的百分比 % of Total loans and advances to customers	港幣千元 HKD'000	占客戶貸款 及墊款 總額的百分比 % of Total loans and advances to customers
Gross amount of loans and advances to customers which have been overdue for:	客戶貸款及墊款總額，已逾期：				
- more than 3 months but not more than 6 months	- 三個月以上至六個月	-	-	363,048	0.55%
- more than 6 months but not more than one year	- 六個月以上至一年	363,048	0.55%	-	-
- more than one year	- 一年以上	496,400	0.75%	496,400	0.75%
Total overdue loans advances to customers	逾期客戶貸款及墊款總額	859,448	1.30%	859,448	1.30%
		港幣千元 HKD'000		港幣千元 HKD'000	
Individually assessed impairment allowances made on overdue loans and advances to customers	已減值客戶貸款及墊款預期的信用損失準備 - 第三階段	370,450		350,450	
Market value of collateral in respect of overdue loans and advances	已逾期客戶貸款的抵押品市值	298,000		363,048	
Covered portion of overdue loans and advances	有抵押品覆蓋的已逾期貸款及放款	298,000		363,048	
Uncovered portion of overdue loans and advances	無抵押品覆蓋的已逾期貸款及放款	561,448		496,400	
若抵押品價值超出貸款及墊款總額，只計入相等於貸款及墊款總額的抵押品金額。 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.					
Gross amount of other assets which have been overdue for:	其他資產，已逾期：				
- more than 3 months but not more than 6 months	- 三個月以上至六個月	-		236	
- more than 6 months but not more than one year	- 六個月以上至一年	79		77,946	
- more than one year	- 一年以上	33,438		344	
Total other assets	逾期其他資產總額	33,517		78,526	

於2024年12月31日及2024年6月30日並無逾期銀行貸款。
There was no overdue loans and advance to banks as at 31 December 2024 and 30 June 2024.

(b) Rescheduled and repossessed assets

經重組及收回資產

於2024年12月31日及2024年6月30日並無其他重組及收回資產。
There was no rescheduled and repossessed assets as at 31 December 2024 and 30 June 2024.

收回資產會被視為「待售資產」項目並計入其他資產項下，而有關貸款隨後撥銷。收回資產取有關貸款的賬面淨值或可變現淨值兩者中之較低金額者入賬。
Reposessed assets are reported as "asset held for sale" under other assets and the relevant loans and advances are then written-off. The reposessed assets are recognised at lower of

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SUPPLEMENTARY FINANCIAL INFORMATION (CONTINUED)

補充財務資料(續)

3 International claims

國際債權

		2024年12月31日/31 December 2024				
		港幣百萬元 / HKD Million				
		非銀行私營機構 Non-bank private sector				總額
		銀行	官方機構	非銀行金融機構	非金融私營機構	
		Banks	Official sector	Non-bank financial institutions	Non-financial private sector	Total
Offshore centres	離岸中心	112	-	26,597	10,317	37,026
Of which: Hong Kong	其中：香港	111	-	25,453	10,301	35,865
Developing Asia-Pacific	發展中亞太區國家	24,426	-	11,471	13,251	49,148
Of which: Mainland China	其中：中國	24,426	-	11,231	13,251	48,908

		2024年6月30日/30 June 2024				
		港幣百萬元 / HKD Million				
		非銀行私營機構 Non-bank private sector				總額
		銀行	官方機構	非銀行金融機構	非金融私營機構	
		Banks	Official sector	Non-bank financial institutions	Non-financial private sector	Total
Offshore centres	離岸中心	366	-	23,016	13,671	37,053
Of which: Hong Kong	其中：香港	365	-	22,224	13,671	36,260
Developing Asia-Pacific	發展中亞太區國家	22,872	-	12,238	15,336	50,446
Of which: Mainland China	其中：中國	22,872	-	12,238	15,336	50,446

國際債權資料披露對海外交易對手風險額最終風險的所在地，並已顧及認可風險轉移因素。一般而言，有關貸款的債權獲得並非交易對手所在地的國家的一方擔保，或該債權的履行對象是某銀行的海外分行，而該銀行的總辦事處並非設於交易對手的所在地，風險便確認為由一個國家轉移到另一個國家。當某一地區的風險額佔已計算認可風險轉移的風險總額的10%或以上，該地區的國際債權於上表作出披露。

The information on International Claims discloses exposures to foreign counterparties of which the ultimate risk lies, and is derived according to the location of the counterparties after taking into account any recognized risk transfer. 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. Only regions constituting 10% or more of the aggregate International Claims after taking into account any recognized risk transfer are disclosed.

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SUPPLEMENTARY FINANCIAL INFORMATION (CONTINUED)

補充財務資料(續)

4 Currency risk

貨幣風險

		2024年12月31日/ 31 December 2024 港幣百萬元 / HKD Million		
		人民幣 CNY	美元 USD	總額 Total
Spot assets	現貨資產	9,418	70,558	82,434
Spot liabilities	現貨負債	(22,973)	(69,552)	(92,587)
Forward purchases	遠期買入	30,844	40,935	72,407
Forward sales	遠期賣出	(17,541)	(41,586)	(62,126)
Net options position	期權盤淨額	-	-	-
Net long / (short) position	長 / (短) 盤淨額	(252)	355	128

		2024年6月30日/ 30 June 2024 港幣百萬元 / HKD Million		
		人民幣 CNY	美元 USD	總額 Total
Spot assets	現貨資產	6,983	72,532	81,089
Spot liabilities	現貨負債	(14,443)	(77,034)	(91,589)
Forward purchases	遠期買入	21,220	38,343	59,711
Forward sales	遠期賣出	(14,124)	(32,500)	(48,131)
Net options position	期權盤淨額	-	-	-
Net long / (short) position	長 / (短) 盤淨額	(364)	1,341	1,080

當單一非港元貨幣淨持倉量不少於分行所有非港元貨幣的總淨持倉量的10%，該非港元貨幣的風險額於上表作出披露。
 A particular foreign currency is disclosed when its net position constitutes not less than 10% of the Branch's total net position in all foreign currencies.

於2024年12月31日及2024年6月30日並無結構性資產/(負債)。
 There were no structural assets / (liabilities) as at 31 December 2024 and 30 June 2024.

SUPPLEMENTARY FINANCIAL INFORMATION (CONTINUED)

補充財務資料(續)

5	Non-bank Mainland exposures	對中國內地非銀行交易對手的風險承擔	2024年12月31日/31 December 2024		
			港幣千元 / HKD'000		
			資產負債表內風險承擔	資產負債表外風險承擔	總額
			On-balance sheet exposures	Off-balance sheet exposures	Total
1.	Central government, central government-owned entities and their subsidiaries and Joint Ventures ("JVs")	中央政府、屬中央政府擁有之機構與其附屬公司及合營企業	25,540,221	2,618,589	28,158,810
2.	Local governments, local government-owned entities and their subsidiaries and JVs	地方政府、屬地方政府擁有之機構與其附屬公司及合營企業	17,853,603	3,423,718	21,277,321
3.	PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	居住中國內地的中國公民或其他於境內註冊成立之其他機構與其附屬公司及合營企業	5,290,919	4,126,028	9,416,947
4.	Other entities of central government not reported in item 1 above	並無於上述1項內報告的中央政府之其他機構	1,095,131	-	1,095,131
5.	Other entities of local governments not reported in item 2 above	並無於上述2項內報告的地方政府之其他機構	-	-	-
6.	PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	居住中國內地以外的中國公民或於境外註冊之其他機構，其於中國內地使用之信貸	1,154,889	155,200	1,310,089
7.	Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	其他被申報機構視作非銀行的中國內地交易對手之風險	3,556,609	-	3,556,609
Total			54,491,372	10,323,535	64,814,907
Total assets after provisions			113,665,608		
On-balance sheet exposures as % of total assets			47.94%		
			2024年6月30日/30 June 2024		
			港幣千元 / HKD'000		
			資產負債表內風險承擔	資產負債表外風險承擔	總額
			On-balance sheet exposures	Off-balance sheet exposures	Total
1.	Central government, central government-owned entities and their subsidiaries and Joint Ventures ("JVs")	中央政府、屬中央政府擁有之機構與其附屬公司及合營企業	26,363,994	13,634	26,377,628
2.	Local governments, local government-owned entities and their subsidiaries and JVs	地方政府、屬地方政府擁有之機構與其附屬公司及合營企業	16,600,873	2,530,350	19,131,223
3.	PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	居住中國內地的中國公民或其他於境內註冊成立之其他機構與其附屬公司及合營企業	7,832,685	2,273,686	10,106,371
4.	Other entities of central government not reported in item 1 above	並無於上述1項內報告的中央政府之其他機構	2,217,569	40,029	2,257,598
5.	Other entities of local governments not reported in item 2 above	並無於上述2項內報告的地方政府之其他機構	1,733,912	-	1,733,912
6.	PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	居住中國內地以外的中國公民或於境外註冊之其他機構，其於中國內地使用之信貸	1,856,994	100,461	1,957,455
7.	Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	其他被申報機構視作非銀行的中國內地交易對手之風險	3,654,387	-	3,654,387
Total			60,260,414	4,958,160	65,218,574
Total assets after provisions			111,277,799		
On-balance sheet exposures as % of total assets			54.15%		

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SUPPLEMENTARY FINANCIAL INFORMATION (CONTINUED)

補充財務資料(續)

6 Off-balance sheet exposures

資產負債表以外的風險承擔

		2024年12月31日 31 December 2024 港幣千元 / HKD'000	2024年6月30日 30 June 2024 港幣千元 / HKD'000
(a) Contractual or notional amounts	合約或名義金額		
Contingent liabilities and commitments	或然負債及承諾		
Direct credit substitutes	直接信貸替代項目	1,164,867	534,850
Transaction-related contingent items	交易關聯或有項目	-	-
Trade-related contingencies	貿易關聯或有項目	10,281,941	8,272,797
Note issuance and revolving underwriting facilities	票據發行及循環式包銷安排	-	-
Other commitments	其它承諾	41,533,695	24,760,059
		<u>52,980,503</u>	<u>33,567,706</u>
Derivatives	衍生工具		
Exchange rate-related derivative contracts	匯率關聯衍生工具合約	79,798,175	65,283,754
Interest rate derivative contracts	利率衍生工具合約	37,151,141	35,341,932
		<u>116,949,316</u>	<u>100,625,686</u>

資產負債表外的合約或名義金額僅為資產負債表日的業務額指標，與其所涉及的潛在風險無大關連。

The contractual or notional amounts indicate the volume of transaction outstanding as of the balance sheet date. They do not represent amounts at risk.

(b) Fair value of derivatives

衍生工具之公允價值

Fair value assets	公允價值資產		
Exchange rate-related derivative contracts	匯率關聯衍生工具合約	519,121	287,326
Interest rate derivative contracts	利率衍生工具合約	69,801	67,377
		<u>588,922</u>	<u>354,703</u>
Fair value liabilities	公允價值負債		
Exchange rate-related derivative contracts	匯率關聯衍生工具合約	758,505	129,096
Interest rate derivative contracts	利率衍生工具合約	300,639	183,536
		<u>1,059,144</u>	<u>312,632</u>

於2024年12月31日及2024年6月30日，衍生金融工具之公允價值金額並沒有受有效雙邊淨額結算協議所影響。

There was no effect of valid bilateral netting agreement on the fair value of derivatives as at 31 December 2024 and 30 June 2024.

SUPPLEMENTARY FINANCIAL INFORMATION (CONTINUED)

補充財務資料(續)

7	Liquidity Information	流動性		
(a)	Liquidity Maintenance Ratio	流動性維持比率		
			截至2024年12月31日止之季度 For Quarter ended 31 December 2024	截至2023年12月31日止之季度 For Quarter ended 31 December 2023
	Average liquidity maintenance ratio	平均流動性維持比率	65.63%	64.12%

平均流動性維持比率是根據分行有關期間內每月平均流動性維持比率的平均數計算，有關比率乃根據香港《銀行業（流動性）規則》計算。
The average liquidity maintenance ratio ("LMR") is the arithmetic mean of each calendar month's average LMR for the relevant period calculated for the Branch in accordance with the Banking (Liquidity) Rules in Hong Kong.

(b) Governance of Liquidity Risk Management 流動資金風險管理的管治

流動性風險是指銀行無法按時和全額履行其所有還款義務，無法滿足業務發展所需資金以及監管限制和要求的風險。

Liquidity risk is the risk that the bank is unable to meet all of its repayment obligations on time and in full, meet the funding for business development and regulatory limits and requirements.

本分行的資產和負債管理委員會（“ALCO”）監督本分行的流動性風險管理，並定期召開會議以審查和討論重要的流動性風險管理問題。定期會議中審查所有相關的流動性風險管理政策和程序，並考慮內部和外部環境將對流動性風險管理產生重大影響。

The branch's Assets and Liability Management Committee ("ALCO") oversees the branch's liquidity risk management and conducts meeting on a regular basis to review and discuss important liquidity risk management issues. Regular meetings are held to review all related liquidity risk management policy and procedure and also consider the internal and external environment that will have a significant effect for liquidity risk management.

資產和負債管理委員會的成員包括高級管理層，合規部，財務部，風險和業務部以及其他相關部門。高級管理層負責制定和實施流動性風險管理。

The members of ALCO consists of senior management, Compliance, Finance, Risk and Business Units and other relevant Departments. The senior management is responsible for formulating and implement the liquidity risk management.

(c) Funding Strategy 融資策略

本分行的流動性和資金狀況由本地管理層管理，並得到總部的支持。主要的供資策略是使資金供應基礎多樣化，以避免資金來源高度集中。

The branch liquidity and funding position is managed by local management and have a support from the Head Office. The major funding strategy is to diversify the funding base in order to avoid high level concentrations with few funding sources.

(d) Liquidity Stress Testing 流動性壓力測試

定期進行流動性壓力測試，以預測本分行在壓力情況下的現金流量，並評估是否有足夠的資金作流動性緩衝。壓力情景包括機構特定的危機情景，總體市場危機以及綜合情景，測試結果每月報告提交資產和負債管理委員會審閱。使用壓力測試評估面對負債增加流出率，資產減少及流動資產緩衝減少的脆弱程度。

Liquidity stress testing is regularly conducted to project the Branch's cash flows under stress scenarios and to evaluate whether it has sufficient funding for liquidity cushion. The stress scenarios cover institution-specific crisis scenario, general market crisis and combined scenario. Results are reported to ALCO on a monthly basis. Stress testing assesses the bank's vulnerability when the run-off rate of liabilities and assets drawdown is increasing and liquefiable assets is decreasing.

(e) Contingency Funding Plan 應急融資計劃

應急融資計劃（CFP）明確定義了一系列預警指標（EWIs），以確定CFP是否啟動。資產和負債管理委員會定期審查此一系列預警指標。

Contingency Funding Plan (CFP) clearly defines the sets of early warning indicators (EWIs) to determine whether the CFP is kicked off. The EWIs are reviewed by ALCO on regular basis.

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SUPPLEMENTARY FINANCIAL INFORMATION (CONTINUED)
 補充財務資料(續)

6 Liquidity (Continued) 流動性(續)

(f) Cash Flow Maturity Mismatch Analysis 現金流量到期日錯配分析

		2024年12月31日/31 December 2024			
HK\$'000		1至7日 1 to 7 days	8日至1個月 8 days to 1 month	1個月以上至3個月 1 to 3 months	3個月以上 Over 3 months
Net Liquidity Mismatch	現金流量到期日錯配	31,114,194	(2,728,263)	(53,546,001)	(20,753,993)
Cumulative Mismatch	累計錯配	31,114,194	28,385,931	(25,160,070)	(45,914,063)

		2023年12月31日/31 December 2023			
HK\$'000		1至7日 1 to 7 days	8日至1個月 8 days to 1 month	1個月以上至3個月 1 to 3 months	3個月以上 Over 3 months
Net Liquidity Mismatch	現金流量到期日錯配	25,893,600	1,888,707	(21,584,764)	(18,174,971)
Cumulative Mismatch	累計錯配	25,893,600	27,782,307	6,197,543	(11,977,428)

正數表示流動性過剩，負數表示流動性短缺。
 Positive indicates a position of liquidity surplus while negative indicates a liquidity shortfall.

(g) Source of Funding 資金來源

本分行的資金來源主要來自客戶存款，銀行同業市場和存款証發行。
 The branch's sources of funding is mainly from customer deposits, interbank market and certificate of deposit issue.

		2024年12月31日 / 31 December 2024		2023年12月31日 / 31 December 2023	
		港幣百萬元 / HKD Million	佔總數的百分比	港幣百萬元 / HKD Million	佔總數的百分比
Deposits from Customers	客戶存款	56,989	51%	39,514	44%
Deposits and balances from banks	尚欠銀行存款及結餘	52,290	47%	46,160	52%
Certificates of deposit issued	已發行存款證	2,058	2%	3,554	4%
		111,337	100%	89,228	100%

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SUPPLEMENTARY FINANCIAL INFORMATION (CONTINUED)
補充財務資料(續)

6 Liquidity (Continued) 流動性(續)

(h) Liquidity Gap 流動資金缺口

	合計	Total	2024年12月31日/31 December 2024										不確定日期或逾期 Balancing Amount
			翌日 Next Day	2至7日 2 to 7 days	8日至1個月 8 days to 1 month	1個月以上至3個月 1 month up to 3 months	3個月以上至6個月 3 months up to 6 months	6個月以上至1年 6 months up to 1 year	1年以上至2年 1 year up to 2 years	2年以上至3年 2 years up to 3 years	3年以上至5年 3 years up to 5 years	5年以上 Over 5 years	
			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	
HK\$'000													
Cash and Balance with Bank	4,910,009	333,560	3,034,183	623,514	918,752	-	-	-	-	-	-	-	-
Amount receivable arising from derivative contracts	588,922	6,374,520	14,973,794	3,285,793	23,808,582	17,461,232	8,952,455	1,980,516	2,441,208	302,980	41,041	-	-
Due from Exchange Fund	331,179	331,179	-	-	-	-	-	-	-	-	-	-	-
Debt Securities	39,913,380	37,956,636	38,051	300,902	386,920	187,136	-	-	872,873	137,544	-	-	33,318
Loans and Advance to Customers	66,122,980	779,984	29,968,971	4,273,467	10,920,938	1,028,189	3,197,239	3,812,322	7,278,583	4,003,640	-	-	859,647
Other Assets	2,171,198	372,285	169,052	5,318	222,385	238,124	128,113	72,199	74,454	35,799	17,695	-	815,774
Total On Balance Sheet Assets	114,037,668	46,148,164	8,226,143	8,226,143	36,257,577	18,934,681	12,277,807	6,737,910	9,931,789	4,342,419	58,736	-	1,708,739
Total Off Balance Sheet Claims	8,000,000	-	-	-	-	-	-	-	-	-	-	-	8,000,000
Deposits from customers	56,988,688	1,523,921	6,526,189	3,161,697	20,663,485	17,539,447	6,900,950	672,959	-	-	-	-	-
Amount payable arising from securities financing transactions (other than securities swap transactions)	156,094	121,987	-	34,107	-	-	-	-	-	-	-	-	-
Amount payable arising from derivative contracts	1,059,144	6,378,884	3,838,371	15,960,939	24,157,213	17,268,934	8,857,489	1,899,443	2,381,111	245,903	37,616	-	-
Due to banks	52,289,731	2,803,359	5,624,161	5,119,357	23,371,606	3,311,839	11,959,409	-	-	-	100,000	-	-
Debt Securities Issued	2,058,041	-	529,294	-	580,884	947,863	-	-	-	-	-	-	-
Other Liabilities	1,375,477	188,725	118,816	4,987	189,085	131,551	18,291	-	-	-	-	-	724,022
Capital and Reserve	110,493	-	-	-	-	-	-	-	-	-	-	-	110,493
Total On Balance Sheet Liabilities	114,037,668	11,016,876	12,138,519	28,759,399	68,962,273	39,199,634	27,736,179	2,572,402	2,381,111	245,903	137,616	-	834,515
Total Off Balance Sheet Obligations	52,980,503	84,718	-	22,415,766	20,841,305	6,078,825	3,559,889	-	-	-	-	-	-

SUPPLEMENTARY FINANCIAL INFORMATION (CONTINUED)

補充財務資料(續)

6 Liquidity (Continued)

流動性(續)

(h) Liquidity Gap

流動資金缺口(續)

HK\$'000	合計	翌日 Next Day	2至7日 2 to 7 days	8日至1個月 8 days to 1 month	2023年12月31日/31 December 2023						5年以上 Over 5 years	不確定日期或 逾期 Balancing Amount
					1個月以上至3個月 1 month up to 3 months	3個月以上至6個月 3 months up to 6 months	6個月以上至1年 6 months up to 1 year	1年以上至2年 1 year up to 2 years	2年以上至3年 2 years up to 3 years	3年以上至5年 3 years up to 5 years		
港幣千元	Total											
Cash and Balance with Bank	4,032,330	2,078,099	-	1,954,231	-	-	-	-	-	-	-	-
Amount receivable arising from derivative contracts	150,364	1,815,650	781,150	15,079,831	3,121,048	2,389,011	1,765,809	907,226	430,056	191,653	-	-
Due from Exchange Fund	31,768	31,768	-	-	-	-	-	-	-	-	-	-
Debt Securities	35,723,811	34,579,899	-	767,652	-	-	-	376,260	-	-	-	-
Loans and Advance to Customers	50,692,923	709,781	1,517,228	29,990,327	5,792,821	1,494,311	2,393,659	4,316,750	2,499,918	1,481,727	-	496,401
Other Assets	1,998,861	701,404	7,447	90,236	199,912	221,285	126,292	85,592	81,726	36,275	-	448,692
Total On Balance Sheet Assets	92,630,057	39,916,601	2,305,825	47,882,277	9,113,781	4,104,607	4,285,760	5,685,828	3,011,700	1,709,655	-	945,093
Total Off Balance Sheet Claims	8,000,000	-	-	-	-	-	-	-	-	-	-	8,000,000
Deposits from customers	39,513,614	1,184,085	1,329,119	6,422,060	12,552,870	9,881,185	7,254,267	244,926	645,102	-	-	-
Amount payable arising from securities financing transactions (other than securities swap transactions)	2,094,173	1,153,547	261,522	679,104	-	-	-	-	-	-	-	-
Amount payable arising from derivative contracts	241,845	1,815,090	780,361	15,004,757	3,012,829	2,195,537	1,679,883	750,091	381,615	193,958	-	-
Due to banks	46,160,251	3,809,243	5,461,403	14,848,048	5,583,951	5,761,562	10,596,044	-	-	-	100,000	-
Debt Securities Issued	3,553,567	-	-	486,504	771,344	1,186,026	1,109,693	-	-	-	-	-
Other Liabilities	1,365,418	185,088	349,233	62,670	132,534	98,089	30,597	-	-	-	-	507,207
Capital and Reserve	(298,811)	-	-	-	-	-	-	-	-	-	-	(298,811)
Total On Balance Sheet Liabilities	92,630,057	8,147,053	8,181,638	37,503,143	22,053,528	19,122,399	20,670,484	995,017	1,026,717	193,958	100,000	208,396
Total Off Balance Sheet Obligations	20,736,222	135	-	8,490,427	8,645,017	3,082,859	517,784	-	-	-	-	-

DISCLOSURE OF REMUNERATION POLICY

薪酬政策的披露

按香港金融管理局發出之監管政策手冊CG-5《穩健的薪酬制度指引》，本年度香港分行（“分行”）之薪酬制度詳情披露如下：

Pursuant to Supervisory Policy Manual CG-5 “Guideline on a Sound Remuneration System” issued by the Hong Kong Monetary Authority, details of the remuneration system of Hong Kong Branch (the “Branch”) during the year are disclosed as follows:

1 Governance structure

管理架構

分行的薪酬政策及福利制度經華夏銀行總行審批報備後適用於分行所有員工（高級管理層除外），而分行高級管理層的薪酬待遇則由總行審批決定。分行的薪酬福利政策及制度由分行管理委員會負責監察，以及年度重審的職責。2024年分行的薪酬制度並無重要修改。

The responsibility for overseeing the Branch's remuneration system has been delegated by the Head Office to the Branch Executive Committee (“BEC”), except for the remuneration package of the Branch's Senior Management which is being decided at the Head Office level. The BEC is responsible for overseeing the remuneration policy of the Branch and its annual review. There were no significant changes made to the remuneration policy of the Branch in 2024.

分行的薪酬制度已考慮財務與非財務指標、風險管理政策的遵從以及分行目標的達成等因素。

The Branch's remuneration policy takes into consideration the financial and non-financial factors, adherence to risk management policies and attainment of the goals and objectives of the Branch.

【分行高級管理層】：分行高級管理層由總行委派的人員組成，負責監察分行的總體策略、活動及重要業務，成員包括分行行長、首席風險官及副行長。

Senior Management, formed by the staff delegated by the Head Office, is responsible for overseeing the branch-wide strategy, activities and material business lines of the Branch. Members of the Senior Management include the Chief Executive, the Chief Risk Officer and Deputy Chief Executive of the Branch.

【主要人員】：包括個人職責或業務活動涉及分行的重大風險承擔，對分行的風險暴露有重大影響或對分行的財務盈利有直接、重要關聯的主管級人員或員工。

Key Personnel include employees at department head level and individual employees whose duties or responsibilities involve the assumption of material risk which may have significant impact on the risk exposure of the Branch, or whose individual responsibilities are directly and materially linked to the risk management, or those who have direct influence on the profit of the Branch.

The Chief Executive, the Chief Risk Officer and Deputy Chief Executive of the Branch are members of the BEC. The major responsibilities of the BEC include:

分行行長、首席風險官及副行長為分行管理委員會的成員。該委員會的主要職責包括：

- to establish appropriate business strategies and effective human resource policies for the Branch;
- to review and assess the performance of business and implementation of various policies of the Branch;
- to regularly exchange views on major issues of branch development; and
- to review the internal control and compliance status of the Branch.

- 制定分行的業務發展策略及有效的人力資源管理政策；
- 就整體分行的經營情況與表現作出整體的評價，檢討分行有關政策的執行；
- 定期交流分行重大管理資訊及動態；及
- 監督及審核分行的合規與內控管理。

2 Remuneration structure

薪酬架構

按現行分行的薪酬制度，最重要的特點包括：

The Branch's existing remuneration framework has the following major characteristics:

- 強調薪酬與分行財務表現狀況、員工績效及風險管理的緊密關係；分行年度的財務總目標將會在員工個人的年度考核指標中反映和體現。根據員工個人年度考核指標完成、員工個人表現與成績等情況發放花紅；

- The Branch emphasizes pay-for-performance philosophy, which depends on the fulfillment of the certain pre-determined performance criteria including both financial and non-financial factors. The annual financial targets of the Branch will be cascaded down to and reflected in the annual targets of individual staff. Performance of individual staff will be appraised on his/her achievement against his/her predetermined targets and will be awarded via performance-based bonus;

- 鼓勵員工與分行目標一致及其支援分行風險承受能力、風險管理框架和長遠財政穩健的行為；以信貸風險、市場風險、利率風險、流動性風險、操作風險、法律風險、合規風險和聲譽風險作為衡量浮動薪酬體系中風險指標的框架；

- The Branch encourages employee behavior that supports the Branch's risk tolerance, risk management framework and long-term financial soundness whereby the key risk modifiers such as credit risk, market risk, interest rate risk, liquidity risk, operational risk, legal risk, compliance risk and reputation risk, which from the Branch's major risk management framework, have been incorporated into the Branch's performance management mechanism when the variable remuneration pool is considered;

- 根據穩健薪酬的原則，分行的表現花紅是以現金發放及根據遞延機制進行發放。涉及風險相關員工的花紅均需遞延延遲機制，將按照既定的歸屬條件、比例及時間進行發放，其遞延時間是三年；及

- Payment of performance-based bonus is in cash and includes a deferral mechanism which determines the amount that will be subject to a vesting period. The deferral mechanism links the payout of the variable remuneration with the time horizon of the risk to reflect the long-term value creation of the Branch. This allows the Branch to ascertain the associated risk and its impact before the actual payout. Payout of the variable remuneration of staff is required to be deferred in cash if the staff is engaged in diverse risk-taking activities. Deferral period is three years; and

- 為確保薪酬激勵機制的合適性，保持薪酬的市場競爭力，分行曾就高級管理層和主要人員參考【韋萊諮詢】提供的市場薪酬調查資料。

- To ensure the suitability and competitiveness of the remuneration and incentive mechanism, the Branch has taken reference from remuneration survey of Willis Towers Watson in areas of market remuneration data of Senior Management and Key Personnel.

DISCLOSURE OF REMUNERATION POLICY (CONTINUED)
薪酬政策的披露 (續)

3 Remuneration of the Senior Management and Key Personnel

高級管理層及主要人員之薪酬

During the year of 2024,

於2024財政年度內,

- there was no severance payment made and/or awarded to Senior Management and Key Personnel;
- since the number of the members of the Senior Management was relatively small and the remuneration of the individual member could be easily deduced from disclosure of a breakdown of the figures, the remuneration paid to Senior Management and Key Personnel was aggregately included in the disclosure above.

- 分行並沒有向高級管理層及主要人員發放任何遣散費;
- 因分行高級管理層人數相對較少, 因此將分行高級管理層和主要人員的全部薪酬包含在上述報表中披露。

		2024年年度 For the year 2024	2023年年度 For the year 2023
Number of beneficiaries	受薪人數	23	20
		港幣千元 / HKD'000	港幣千元 / HKD'000
Fixed remuneration	固定薪酬	39,330	36,787
Variable remuneration	浮動薪酬	15,543	12,805
Total remuneration	薪酬總額	54,873	49,592
Deferred remuneration	遞延薪酬		
Vested	已歸屬	9,260	9,978
Unvested	未歸屬	6,282	2,827
Total	總額	15,542	12,805
As at 1 January	於1月1日	6,358	4,688
Adjustment due to staff movement	調整因人員調動	(944)	(241)
Awarded	已授予	15,543	12,805
Paid Out	已支付	(11,169)	(10,774)
Reduced through performance adjustment	根據表現調整而減少	(107)	(119)
As at 31 December	於12月31日	9,681	6,359

2024年的批核獎金為港幣1554.2萬, 其中于當年發放港幣926萬, 留存港幣628.2萬; 另發留存獎金港幣190.9萬
The approved amount of 2024 bonus is HK\$15.54M, in which HK\$9.26M was paid out in 2024 and HK\$6.28M was retained for 3 years. Meanwhile, deferral bonus amount HK\$1.91M was paid out in 2024.

2023年的批核獎金為港幣1280.47萬, 其中于當年發放港幣997.75萬, 留存港幣282.72萬; 另發留存獎金港幣79.63萬
The approved amount of 2023 bonus is HK\$12.80M, in which HK\$9.98M was paid out in 2023 and HK\$2.83M was retained for 3 years. Meanwhile, deferral bonus amount HK\$0.8M was paid out in 2023.

華夏銀行股份有限公司(香港分行)
 (其總行為一眾成立於中華人民共和國的股份有限公司)
 截至2024年12月31日止之財務資料披露報表(未經審計)
 HUA XIA BANK CO., LIMITED (HONG KONG BRANCH)
 (WHOSE HEAD OFFICE IS A JOINT STOCK COMPANY INCORPORATED IN THE PEOPLE'S REPUBLIC OF CHINA WITH LIMITED LIABILITY)
 FINANCIAL DISCLOSURE STATEMENT FOR THE YEAR ENDED 31 DECEMBER 2024 (UNAUDITED)

GROUP CONSOLIDATED FINANCIAL INFORMATION
 集團綜合財務資料

		經審核/audited 2024年12月31日 31 December 2024 人民幣百萬元 / RMB Million	未經審核/unaudited 2024年6月30日 30 June 2024 人民幣百萬元 / RMB Million
1	Equity and capital adequacy	權益及資本充足比率	
	Total amount of shareholders' funds	股東資金	365,684329,187
	Capital adequacy ratio	資本充足比率	13.44%12.38%

本集團資本充足率依據中國銀行保險監督管理委員會頒佈之有關規定計算。
 The capital adequacy ratio is calculated in accordance with the guidelines issued by China Banking and Insurance Regulatory Commission.

		經審核/audited 2024年12月31日 31 December 2024 人民幣百萬元 / RMB Million	未經審核/unaudited 2024年6月30日 30 June 2024 人民幣百萬元 / RMB Million
2	Other financial information	其他財務資料	
	Total assets	總資產	4,376,4914,328,297
	Total liabilities	總負債	4,010,8073,999,110
	Total loans and advances	總貸款	2,313,3562,308,033
	Total customer deposits	總客戶存款	2,184,1372,168,857

		經審核/audited 2024年1月1日至 12月31日 1 January to 31 December 2024 人民幣百萬元 / RMB Million	經審核/audited 2023年1月1日至 12月31日 1 January to 31 December 2023 人民幣百萬元 / RMB Million
	Pre-tax profit	除稅前利潤	35,87935,439

華夏銀行股份有限公司(香港分行)

(其總行為一家成立於中華人民共和國的股份有限公司)

截至2024年12月31日止之財務資料披露報表(未經審計)

HUA XIA BANK CO., LIMITED (HONG KONG BRANCH)

(WHOSE HEAD OFFICE IS A JOINT STOCK COMPANY INCORPORATED IN THE PEOPLE'S REPUBLIC OF CHINA WITH LIMITED LIABILITY)

FINANCIAL DISCLOSURE STATEMENT FOR THE YEAR ENDED 31 DECEMBER 2024 (UNAUDITED)

遵從情況聲明

STATEMENT OF COMPLIANCE

盡本人所知，本報告所披露的資料完全遵從<<銀行業(披露)規則>>所載的披露規定。

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



Chen Hao

Chief Executive

華夏銀行股份有限公司(香港分行)

HUA XIA BANK CO., LIMITED (HONG KONG BRANCH)

陳皓

行長