

**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 PERIOD ENDED 30 JUNE 2025
截至2025年6月30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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CONTENTS	目錄	Pages 頁次
INCOME STATEMENT	收益表	1
BALANCE SHEET	資產負債表	2
SUPPLEMENTARY FINANCIAL INFORMATION	補充財務資料	3-9
GROUP CONSOLIDATED FINANCIAL INFORMATION	集團綜合財務資料	10
STATEMENT OF COMPLIANCE	遵從情況聲明	11

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INCOME STATEMENT

收益表

		2025年1月1日至 6月30日 1 January to 30 June 2025 港幣千元 / HKD'000	2024年1月1日至 6月30日 1 January to 30 June 2024 港幣千元 / HKD'000
Interest income	利息收入	2,859,758	3,000,374
Interest expense	利息支出	(2,420,628)	(2,610,161)
Net interest income	淨利息收入	439,130	390,213
Gains less losses arising from trading activities in foreign currencies	買賣性質外匯業務收益減虧損	52,895	27,895
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	210,275	15,420
Gains less losses on securities held for trading purposes	證券交易收益減虧損	4,621	6,467
Gains less losses from other trading activities	其他買賣收益虧損	(1,495)	(1,992)
Fees and commission income	手續費及佣金收入	80,875	80,914
Fees and commission expense	手續費及佣金支出	(6,859)	(5,503)
Others	其他	(18,405)	4,710
Operating income	經營收入	761,037	518,124
Staff expenses	員工支出	(97,800)	(103,306)
Rental expenses	租金支出	(19,327)	(20,559)
Other expenses	其他支出	(18,195)	(16,009)
Operating profit / (loss) before impairment	減值撥備前之經營利潤/(虧損)	625,715	378,250
Change in expected credit losses	預期信用損失變動	(376,095)	(229,984)
Profit / (Loss) before taxation	稅前利潤/(虧損)	249,620	148,266
Tax expense	稅項支出	(84,733)	(83,305)
Profit / (Loss) after taxation	稅後利潤/(虧損)	164,887	64,961

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BALANCE SHEET

資產負債表

		2025年6月30日/ 30 June 2025	2024年12月31日/ 31 December 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	687,975	333,559
Cash and balances with banks	現金及銀行結餘	687,977	333,560
Less: ECL Allowances	減：預期信用損失準備	(2)	(1)
Due from Exchange Fund	存於外匯基金存款	209,780	331,179
Net Placements with banks	淨銀行定期存款	549,476	4,567,704
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	549,486	3,649,950
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
Less: ECL Allowances	減：預期信用損失準備	(10)	(24)
Certificates of deposit held	持有的存款證	9,901,377	13,508,618
Net Loans and receivables	淨貸款及應收款項	80,236,860	68,298,161
Loans and advances to customers	客戶貸款及墊款	78,676,755	65,891,544
Accrued interest & other accounts	應計利息及其它資產	2,317,849	2,998,694
Less: ECL Allowances	減：預期信用損失準備	(757,744)	(592,077)
Securities held for trading purposes	持有作交易用途的證券	70,558	150,941
Net Investment Securities	淨投資證券	34,039,857	26,449,980
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	34,039,857	26,449,980
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	94,454	25,466
Total assets	總資產	125,790,337	113,665,608
Liabilities	負債		
Deposits and balances from banks	尚欠銀行存款及結餘	31,378,924	40,046,678
Deposits from customers	客戶存款	73,166,370	56,267,771
Demand deposits and current accounts	活期存款及往來賬戶	1,162,996	24,021
Savings deposits	儲蓄存款	3,199,699	1,160,837
Time, call and notice deposits	定期存款及通知存款	68,803,675	55,082,913
Amounts due to head office and overseas offices	結欠總行及海外辦事處的金額	13,523,158	12,059,409
Certificates of deposit issued	已發行存款證	4,047,371	2,064,992
Other liabilities	其它負債	3,070,961	3,116,265
Total liabilities	總負債	125,186,784	113,555,115
Reserves	儲備		
Retained Profit / (Loss)	未分配利潤(虧損)	527,735	362,847
Other Reserves	其它儲備	75,818	(252,354)
Total Reserves	總儲備	603,553	110,493
Total Liabilities and Reserves	總負債及儲備	125,790,337	113,665,608

SUPPLEMENTARY FINANCIAL INFORMATION

補充財務資料

1	Loans and advances to customers	客戶貸款及墊款	2025年6月30日 30 June 2025		2024年12月31日 31 December 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	9,456,570	38.33%	8,031,100	6.33%
	Property investment	物業投資	4,590,645	58.55%	3,574,696	76.22%
	Financial concerns	金融企業	31,460,932	12.46%	29,258,154	4.43%
	Stockbrokers	股票經紀	-	-	-	-
	Wholesale and retail trade	批發及零售業	6,209,781	42.76%	4,826,075	54.37%
	Manufacturing	製造業	1,902,734	0.00%	2,109,511	0.00%
	Transport and transport equipment	運輸及運輸設備	1,726,956	0.00%	1,906,516	10.39%
	Recreational activities	康樂活動	-	-	-	-
	Information technology	資訊科技	3,446,621	13.51%	84,000	0.00%
	Others	其他	6,620,012	26.35%	6,059,893	28.90%
	Individuals	個人				
	Others	其他	5,151	100.00%	-	-
	Loans and advances for use in Hong Kong	在香港使用之貸款及墊款	65,419,402	23.09%	55,849,945	16.30%
	Trade Financing	貿易融資	59,826	0.00%	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	13,197,527	0.84%	10,030,345	3.22%
			78,676,755	19.34%	65,891,544	14.30%
			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 (Restated*)	Impaired loans and advances to customers (Restated*)	Overdue loans and Advances to customers (Restated*)	ECL Allowances (Restated*)
(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 30 June 2025	於2025年6月30日				
	Hong Kong	香港	59,738,208	494,937	494,937	468,195
	Mainland China	中國	17,153,187	296,400	296,400	270,770
	Others	其他	1,785,360	-	-	6,848
			78,676,755	791,337	791,337	745,813
	As of 31 December 2024	於2024年12月31日				
	Hong Kong	香港	51,164,413	563,048	563,048	380,616
	Mainland China	中國	14,400,731	296,400	296,400	197,872
	Others	其他	326,400	-	-	442
			65,891,544	859,448	859,448	578,930

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.

* 2024年數據按貸款擔保人最新經營地區重述。
* 2024 figures were restated according to guarantor's current principal place of business.

(c)	Impaired Loans and Advances to Customers	已減值客戶貸款及墊款	2025年6月30日 30 June 2025		2024年12月31日 31 December 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	791,337	1.01%	859,448	1.30%
	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	429,730		370,450	
	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	230,000		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 and rescheduled assets

已逾期及經重組資產

2025年6月30日

30 June 2025

2024年12月31日

31 December 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

-

-

- 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

791,337

1.01%

496,400

0.75%

Total overdue loans and advances to customers

逾期客戶貸款及墊款總額

791,337

1.01%

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

429,730

370,450

Market value of collateral in respect of overdue loans and advances

已逾期客戶貸款的抵押品市值

230,000

298,000

Covered portion of overdue loans and advances

有抵押品覆蓋的已逾期貸款及放款

230,000

298,000

Uncovered portion of overdue loans and advances

無抵押品覆蓋的已逾期貸款及放款

561,337

561,448

抵押品為物業按揭。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。

Collateral is mortgage over properties. 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

-

-

- more than 6 months but not more than one year

- 六個月以上至一年

-

79

- more than one year

- 一年以上

132

33,438

Other rescheduled assets

其他經重組資產總額

10,282

-

Total other overdue and rescheduled assets

其他逾期及經重組資產總額

10,414

33,517

於2025年06月30日及2024年12月31日並無逾期銀行貸款。

There was no overdue loans and advances to banks as at 30 June 2025 and 31 December 2024.

(b)

Reposessed assets

收回資產

於2025年06月30日及2024年12月31日並無收回資產。

There was no reposessed assets as at 30 June 2025 and 31 December 2024.

收回資產會被視為「待售資產」項目並計入其他資產項下，而有關貸款隨後撇銷。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 carrying amount and net realizable value of the relevant loans and advances.

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SUPPLEMENTARY FINANCIAL INFORMATION (CONTINUED)

補充財務資料(續)

3 International claims

國際債權

		2025年6月30日/30 June 2025				
		港幣百萬元 / HKD Million				
		非銀行私營機構				總額
		Non-bank private sector				
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	224	203	29,351	14,906	44,684
Of which: Hong Kong	其中：香港	223	203	27,532	14,402	42,360
Developing Asia-Pacific	發展中亞太區國家	16,137	103	12,242	15,770	44,252
Of which: Mainland China	其中：中國	16,137	11	12,242	15,572	43,962

		2024年12月31日/31 December 2024				
		港幣百萬元 / HKD Million				
		非銀行私營機構				總額
		Non-bank private sector				
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

國際債權資料披露對海外交易對手風險最終風險的所在地，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.

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

4 Currency risk		貨幣風險						
		2025年6月30日/ 30 June 2025 港幣百萬元 / HKD Million						
		欧元 EUR	新加坡元 SGD	澳大利亞元 AUD	人民幣 CNY	美元 USD	日元 JPY	總額 Total
Spot assets	現貨資產	3,843	210	1,809	12,194	69,718	217	87,998
Spot liabilities	現貨負債	(250)	(4)	-	(7,321)	(88,248)	(2)	(95,838)
Forward purchases	遠期買入	1,971	7	199	17,841	68,326	9	88,359
Forward sales	遠期賣出	(5,560)	(210)	(2,004)	(22,618)	(49,928)	(221)	(80,541)
Net options position	期權整淨額	-	-	-	-	-	-	-
Net long / (short) position	長/(短)整淨額	4	3	4	96	(132)	3	(22)

		2024年12月31日/ 31 December 2024 港幣百萬元 / HKD Million						
		欧元 EUR	新加坡元 SGD	澳大利亞元 AUD	人民幣 CNY	美元 USD	日元 JPY	總額 Total
Spot assets	現貨資產	1,315	199	740	9,418	70,558	203	82,434
Spot liabilities	現貨負債	(42)	(2)	(10)	(22,973)	(69,552)	(2)	(92,587)
Forward purchases	遠期買入	354	15	244	30,844	40,935	10	72,407
Forward sales	遠期賣出	(1,627)	(202)	(971)	(17,541)	(41,586)	(199)	(62,126)
Net options position	期權整淨額	-	-	-	-	-	-	-
Net long / (short) position	長/(短)整淨額	-	10	3	(252)	355	12	128

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2025年6月30日及2024年12月31日並無結構性資產/(負債)。
There were no structural assets / (liabilities) as at 30 June 2025 and 31 December 2024.

期權持倉淨額是按照得爾塔等值方法計算。
The net options position is calculated based on delta equivalent approach.

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		2025年6月30日/30 June 2025 港幣千元 / HKD'000		
		資產負債表內風險承擔 On-balance sheet exposures	資產負債表外風險承擔 Off-balance sheet exposures	總額 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	27,057,309	1,945,208	29,002,517
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	20,713,125	2,305,035	23,018,160
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	5,574,763	5,409,351	10,984,114
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	2,407,343	533,724	2,941,067
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	396,772	-	396,772
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	1,968,858	476,077	2,444,935
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	2,886,149	591,840	3,477,989
Total	總計	61,004,319	11,261,235	72,265,554
Total assets after provisions	減值準備後的資產總額	125,790,337		
On-balance sheet exposures as % of total assets	資產負債表內風險承擔占資產總額的百分比	48.50%		
		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 On-balance sheet exposures	資產負債表外風險承擔 Off-balance sheet exposures	總額 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	總計	54,491,372	10,323,535	64,814,907
Total assets after provisions	減值準備後的資產總額	113,665,608		
On-balance sheet exposures as % of total assets	資產負債表內風險承擔占資產總額的百分比	47.94%		

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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 PERIOD ENDED 30 JUNE 2025 (UNAUDITED)

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

		2025年6月30日 30 June 2025 港幣千元 / HKD'000	2024年12月31日 31 December 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	1,056,768	1,164,867
Transaction-related contingent items	交易關聯或有項目	-	-
Trade-related contingencies	貿易關聯或有項目	7,673,947	10,281,941
Note issuance and revolving underwriting facilities	票據發行及循環式包銷安排	-	-
Other commitments	其它承諾	46,184,087	41,533,695
		<u>54,914,802</u>	<u>52,980,503</u>
Derivatives	衍生工具		
Exchange rate-related derivative contracts	匯率關聯衍生工具合約	112,875,595	79,798,175
Interest rate derivative contracts	利率衍生工具合約	38,435,188	37,151,141
		<u>151,310,783</u>	<u>116,949,316</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	302,379	519,121
Interest rate derivative contracts	利率衍生工具合約	68,904	69,801
		<u>371,283</u>	<u>588,922</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	382,746	758,505
Interest rate derivative contracts	利率衍生工具合約	167,727	300,639
		<u>550,473</u>	<u>1,059,144</u>

於2025年06月30日及2024年12月31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 30 June 2025 and 31 December 2024.

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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2025年06月30日止之季度	截至2024年06月30日止之季度
			For Quarter ended 30 June 2025	For Quarter ended 30 June 2024
	Average liquidity maintenance ratio	平均流動性維持比率	62.46%	64.82%

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.

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GROUP CONSOLIDATED FINANCIAL INFORMATION
 集團綜合財務資料

		未經審核/unaudited 2025年6月30日 30 June 2025 人民幣百萬元 / RMB Million	經審核/audited 2024年12月31日 31 December 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	369,523	365,684
	Capital adequacy ratio	資本充足比率	13.07%	13.44%

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.

		未經審核/unaudited 2025年6月30日 30 June 2025 人民幣百萬元 / RMB Million	經審核/audited 2024年12月31日 31 December 2024 人民幣百萬元 / RMB Million	
2	Other financial information	其他財務資料		
	Total assets	總資產	4,549,625	4,376,491
	Total liabilities	總負債	4,180,102	4,010,807
	Total loans and advances	總貸款	2,364,991	2,313,356
	Total customer deposits	總客戶存款	2,350,330	2,184,137

		未經審核/unaudited 2025年1月1日至 6月30日 1 January to 30 June 2025 人民幣百萬元 / RMB Million	經審核/audited 2024年1月1日至 6月30日 1 January to 30 June 2024 人民幣百萬元 / RMB Million
Pre-tax profit	除稅前利潤	15,485	16,835

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截至2025年6月30日止之財務資料披露報表(未經審計)

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

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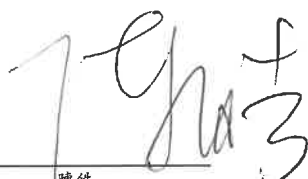
FINANCIAL DISCLOSURE STATEMENT FOR THE PERIOD ENDED 30 JUNE 2025 (UNAUDITED)

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

陳皓

Chief Executive

行長

華夏銀行股份有限公司(香港分行)

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