



**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 2025

截至2025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。

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2025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 2025 (UNAUDITED)

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**INCOME STATEMENT**

收益表

		2025年1月1日至 12月31日	2024年1月1日至 12月31日
		1 January to 31 December 2025	1 January to 31 December 2024
		港幣千元 / HKD'000	港幣千元 / HKD'000
Interest income	利息收入	5,557,494	6,027,450
Interest expense	利息支出	(4,730,663)	(5,245,039)
<b>Net interest income</b>	<b>淨利息收入</b>	<b>826,831</b>	<b>782,411</b>
Gains less losses arising from trading activities in foreign currencies	買賣性質外匯業務收益減虧損	84,737	52,700
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	411,033	(105,928)
Gains less losses on securities held for trading purposes	證券交易收益減虧損	1,811	19,155
Gains less losses from other trading activities	其他買賣收益減虧損	(1,076)	(7,431)
Fees and commission income	手續費及佣金收入	186,533	157,183
Fees and commission expense	手續費及佣金支出	(13,687)	(11,375)
Others	其他	3,296	34,602
<b>Operating income</b>	<b>經營收入</b>	<b>1,499,478</b>	<b>921,317</b>
Staff expenses	員工支出	(221,480)	(201,914)
Rental expenses	租金支出	(42,167)	(41,110)
Other expenses	其他支出	(45,512)	(42,221)
<b>Operating profit before impairment</b>	<b>減值撥備前之經營利潤</b>	<b>1,190,319</b>	<b>636,072</b>
Change in expected credit losses	預期信用損失變動	(605,588)	(335,710)
<b>Profit before taxation</b>	<b>稅前利潤</b>	<b>584,731</b>	<b>300,362</b>
Tax expense	稅項支出	(182,151)	(147,751)
<b>Profit after taxation</b>	<b>稅後利潤</b>	<b>402,580</b>	<b>152,611</b>

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**BALANCE SHEET**

**資產負債表**

		2025年12月31日/ 31 December 2025	2025年6月30日/ 30 June 2025
		港幣千元 / HKD'000	港幣千元 / HKD'000
<b>Assets</b>	<b>資產</b>		
Net Cash and balances with banks	淨現金及銀行結餘	1,654,722	687,975
Cash and balances with banks	現金及銀行結餘	1,654,728	687,977
Less: ECL Allowances	減：預期信用損失準備	(6)	(2)
Due from Exchange Fund	存於外匯基金存款	124,136	209,780
Net Placements with banks	淨銀行定期存款	1,089,692	549,476
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	1,089,697	549,486
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	-	-
Less: ECL Allowances	減：預期信用損失準備	(5)	(10)
Certificates of deposit held	持有的存款證	6,798,802	9,901,377
Net Loans and receivables	淨貸款及應收款項	83,061,296	80,236,860
Loans and advances to customers	客戶貸款及墊款	80,431,506	78,676,755
Accrued interest & other accounts	應計利息及其它資產	3,284,537	2,317,849
Less: ECL Allowances	減：預期信用損失準備	(654,747)	(757,744)
Securities held for trading purposes	持有作交易用途的證券	33,439	70,558
Net Investment Securities	淨投資證券	38,107,347	34,039,857
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	38,107,347	34,039,857
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	116,213	94,454
<b>Total assets</b>	<b>總資產</b>	<b>130,985,647</b>	<b>125,790,337</b>
<b>Liabilities</b>	<b>負債</b>		
Deposits and balances from banks	尚欠銀行存款及結餘	24,283,344	31,378,924
Deposits from customers	客戶存款	75,603,958	73,166,370
Demand deposits and current accounts	活期存款及往來賬戶	645,381	1,162,996
Savings deposits	儲蓄存款	3,334,993	3,199,699
Time, call and notice deposits	定期、短期通知及通知存款	71,623,584	68,803,675
Amounts due to head office and overseas offices	結欠總行及海外辦事處的金額	13,876,884	13,523,158
Certificates of deposit issued	已發行存款證	14,033,207	4,047,371
Issued debt securities	已發行債務證券	-	-
Other liabilities	其它負債	2,352,050	3,070,961
<b>Total liabilities</b>	<b>總負債</b>	<b>130,149,443</b>	<b>125,186,784</b>
<b>Reserves</b>	<b>儲備</b>		
Retained Profit	未分配利潤	765,428	527,735
Other Reserves	其它儲備	70,776	75,818
<b>Total Reserves</b>	<b>總儲備</b>	<b>836,204</b>	<b>603,553</b>
<b>Total Liabilities and Reserves</b>	<b>總負債及儲備</b>	<b>130,985,647</b>	<b>125,790,337</b>

SUPPLEMENTARY FINANCIAL INFORMATION  
 補充財務資料

1	Loans and advances to customers	客戶貸款及墊款	2025年12月31日		2025年6月30日	
			31 December 2025		30 June 2025	
			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	8,663,719	42.31%	9,456,570	38.33%
	Property investment	物業投資	3,930,578	59.49%	4,590,645	58.55%
	Financial concerns	金融企業	35,487,109	15.91%	31,460,932	12.46%
	Stockbrokers	股票經紀	-	-	-	-
	Wholesale and retail trade	批發及零售業	4,710,152	53.93%	6,209,781	42.76%
	Manufacturing	製造業	1,794,151	0.00%	1,902,734	0.00%
	Transport and transport equipment	運輸及運輸設備	1,992,589	15.62%	1,726,956	0.00%
	Recreational activities	康樂活動	-	-	-	-
	Information technology	資訊科技	3,954,865	13.14%	3,446,621	13.51%
	Others	其他	5,644,358	30.76%	6,620,012	26.35%
	Individuals	個人				
	Others	其他	208,736	100.00%	5,151	100%
	Loans and advances for use in Hong Kong	在香港使用之貸款及墊款	66,386,257	25.56%	65,419,402	23.09%
	Trade Financing	貿易融資	711,665	0.00%	59,826	0.00%
	Loans and advances for use outside Hong Kong	在香港以外使用之貸款及墊款	13,333,584	4.18%	13,197,527	0.84%
			80,431,506	21.79%	78,676,755	19.34%

抵押品主要包括人壽保險、存款、物業按揭以及其他固定或可移動資產的抵押。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 includes life insurance, deposits, mortgages over properties and charge over fixed or movable assets. 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.

(b)	Analysis by geographical segments	按地區劃分	客戶貸款及墊款	已減值客戶貸款及墊款	逾期客戶貸款及墊款	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	Expected Credit Loss Allowances
			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 2025	於2025年12月31日				
	Hong Kong	香港	59,437,499	494,897	494,897	537,137
	Mainland China	中國	18,003,579	-	-	74,596
	Others	其他	2,990,428	-	-	24,455
			80,431,506	494,897	494,897	636,188
	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

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.

華夏銀行總行並沒有為華夏銀行香港分行就貸款及墊款或其他風險承擔而提撥預期信用損失準備。  
 No expected credit loss allowances for loans and advances or other exposures of Hua Xia Bank Co., Limited Hong Kong Branch is maintained at Hua Xia Bank Co., Limited, Head Office.

(c)	Impaired Loans and Advances to Customers	已減值客戶貸款及墊款	2025年12月31日		2025年6月30日	
			31 December 2025		30 June 2025	
			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	494,897	0.62%	791,337	1.01%
	Individually assessed impairment allowances made on impaired loans and advances to customers	就已減值客戶貸款及墊款個別評估的信用損失準備	277,959		429,730	
	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	168,000		230,000	

減值客戶貸款及墊款為按個別評估減值的貸款。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。  
 The impaired loans and advances to customers are individually determined to be impaired. 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.

於2025年12月31日及2025年6月30日並無減值銀行貸款。  
 There was no impaired loans and advances to banks as at 31 December 2025 and 30 June 2025.

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SUPPLEMENTARY FINANCIAL INFORMATION  
 補充財務資料

2 Overdue, rescheduled and repossessed assets		逾期、經重組及收回資產			
(a) Overdue and rescheduled assets		逾期及經重組資產			
		2025年12月31日 31 December 2025		2025年6月30日 30 June 2025	
		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:	逾期客戶貸款及墊款總額:				
- 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	-	-	-	-
- more than one year	- 一年以上	494,897	0.62%	791,337	1.01%
Total overdue loans and advances to customers	逾期客戶貸款及墊款總額	494,897	0.62%	791,337	1.01%
		港幣千元 / HKD'000		港幣千元 / HKD'000	
Individually assessed impairment allowances made on overdue loans and advances to customers	逾期客戶貸款及墊款個別評估的信用損失準備	277,959		429,730	
Market value of collateral in respect of overdue loans and advances	逾期客戶貸款的抵押品市值	168,000		230,000	
Covered portion of overdue loans and advances	有抵押品覆蓋的逾期貸款及墊款	168,000		230,000	
Uncovered portion of overdue loans and advances	無抵押品覆蓋的逾期貸款及墊款	326,897		561,337	
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:	其他逾期資產:	港幣千元 / HKD'000		港幣千元 / HKD'000	
- 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	-		-	
- more than one year	- 一年以上	100		132	
Other rescheduled assets	其他經重組資產總額	15,487		10,282	
Total other overdue and rescheduled assets	其他逾期及經重組資產總額	15,587		10,414	

於2025年12月31日及2025年6月30日並無逾期銀行貸款。  
 There was no overdue loans and advances to banks as at 31 December 2025 and 30 June 2025.

(b) Repossessed assets

收回資產

於2025年12月31日及2025年6月30日並無收回資產。  
 There was no repossessed assets as at 31 December 2025 and 30 June 2025.

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及墊款的賬面淨值或可變現淨值兩者中之較低金額者入賬。  
 Repossessed assets are reported as "asset held for sale" under other assets and the relevant loans and advances are then written-off. The repossessed assets are recognised at the 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12月31日/31 December 2025					
		港幣百萬元 / HKD Million					
		非銀行私營機構					
		Non-bank private sector					
		銀行	官方機構	非銀行金融機構	非金融私營機構	其他	總額
		Banks	Official sector	Non-bank financial institutions	Non-financial private sector	Others	Total
Offshore centres	離岸中心	1,309	205	34,121	15,298	-	50,933
Of which: Hong Kong	其中: 香港	1,308	205	32,884	14,347	-	48,744
Developing Asia-Pacific	發展中亞太地區	15,094	93	11,864	16,985	-	44,036
Of which: Mainland China	其中: 中國	15,094	-	11,806	16,899	-	43,799

  

		2025年6月30日/30 June 2025					
		港幣百萬元 / HKD Million					
		非銀行私營機構					
		Non-bank private sector					
		銀行	官方機構	非銀行金融機構	非金融私營機構	其他	總額
		Banks	Official sector	Non-bank financial institutions	Non-financial private sector	Others	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	發展中亞太地區	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

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.

華夏銀行股份有限公司(香港分行)  
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**SUPPLEMENTARY FINANCIAL INFORMATION (CONTINUED)**

補充財務資料(續)

**4 Currency risk 貨幣風險**

		2025年12月31日/ 31 December 2025 港幣百萬元 / HKD Million						
		歐元 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	3,235	296	2,177	19,042	73,466	210	98,630
Spot liabilities	現貨負債	(676)	-	(4)	(17,236)	(93,327)	(1)	(111,264)
Forward purchases	遠期買入	2,715	5	31	25,860	61,030	103	89,755
Forward sales	遠期賣出	(5,258)	(299)	(2,196)	(27,530)	(40,885)	(306)	(76,667)
Net options position	期權盤淨額	-	-	-	-	-	-	-
Net long / (short) position	長/(短)盤淨額	16	2	8	136	284	6	454

		2025年6月30日/ 30 June 2025 港幣百萬元 / HKD Million						
		歐元 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	期權盤淨額	-	-	-	-	-	-	-
Net long / (short) position	長/(短)盤淨額	4	3	4	96	(132)	3	(22)

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

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12月31日/31 December 2025		
			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	32,136,370	2,911,225	35,047,595
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	21,519,662	5,157,000	26,676,662
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	8,129,561	4,327,139	12,456,700
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	1,959,584	61,006	2,020,590
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	376,564	-	376,564
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	1,677,480	479,633	2,157,113
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	1,728,213	-	1,728,213
Total		總計	67,527,434	12,936,003	80,463,437
Total assets after provisions		減值準備後的資產總額	130,985,647		
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	51.55%		
			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	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	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%		

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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	2025年12月31日	2025年6月30日
			31 December 2025	30 June 2025
			港幣千元 /	港幣千元 /
			HKD'000	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	1,584,212	1,056,768
	Transaction-related contingent items	交易關聯或有項目	-	-
	Trade-related contingencies	貿易關聯或有項目	13,317,229	7,673,947
	Note issuance and revolving underwriting facilities	票據發行及循環式包銷安排	-	-
	Other commitments	其它承諾	35,585,254	46,184,087
			<u>50,486,695</u>	<u>54,914,802</u>
	Derivatives	衍生工具		
	Exchange rate-related derivative contracts	匯率關聯衍生工具合約	95,734,333	112,875,595
	Interest rate derivative contracts	利率衍生工具合約	34,855,076	38,435,188
			<u>130,589,409</u>	<u>151,310,783</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	31 December 2025	30 June 2025
			港幣千元 /	港幣千元 /
			HKD'000	HKD'000
	Fair value assets	公允價值資產		
	Exchange rate-related derivative contracts	匯率關聯衍生工具合約	446,280	302,379
	Interest rate derivative contracts	利率衍生工具合約	303,492	68,904
			<u>749,772</u>	<u>371,283</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	412,382	382,746
	Interest rate derivative contracts	利率衍生工具合約	181,022	167,727
			<u>593,404</u>	<u>550,473</u>

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

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SUPPLEMENTARY FINANCIAL INFORMATION (CONTINUED)

補充財務資料(續)

7	Liquidity Information	流動性資料		
			截至2025年12月31日止之季度 For Quarter ended 31 December 2025	截至2024年12月31日止之季度 For Quarter ended 31 December 2024
(a)	Liquidity Maintenance Ratio	流動性維持比率		
	Average liquidity maintenance ratio	平均流動性維持比率	64.48%	65.63%

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式，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 policies and procedures and also consider the internal and external environment that will have a significant effect for liquidity risk management.

資產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 implementing 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。主要的融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 are 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 a regular basis.

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補充財務資料(續)

**6 Liquidity Information (Continued) 流動性資料(續)**

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

HK\$'000	港幣千元	2025年12月31日/31 December 2025			
		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	37,454,776	(12,214,446)	(55,478,096)	(12,224,589)
Cumulative Mismatch	累計錯配	37,454,776	25,240,330	(30,237,766)	(42,462,355)

  

HK\$'000	港幣千元	2024年12月31日/31 December 2024			
		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)

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.

現金流估算是按照香港金融管理局MA(BS)23流動性監察工具申報表的合約到期指示制定而成。  
 The contractual maturities were used to estimate cash flows according to Hong Kong Monetary Authority MA(BS)23 Return on Liquidity Monitoring Tools.

**(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證發行。  
 The branch's sources of funding is mainly from customer deposits, interbank market and certificate of deposit issue.

		2025年12月31日 / 31 December 2025	2024年12月31日 / 31 December 2024
		佔總數的百分比	佔總數的百分比
Deposits from Customers	客戶存款	59%	51%
Deposits and balances from banks	尚欠銀行存款及結餘	30%	47%
Certificates of deposit issued	已發行存款證	11%	2%
		100%	100%

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SUPPLEMENTARY FINANCIAL INFORMATION (CONTINUED)

補充財務資料(續)

6 Liquidity Information (Continued) 流動性資料(續)

(b) Liquidity Gap 流動資金缺口

HK\$'000	2025年12月31日/31 December 2025											Balancing Amount
	翌日	2至7日	8日至1個月	1個月以上至3個月	3個月以上至6個月	6個月以上至1年	1年以上至2年	2年以上至3年	3年以上至5年	5年以上	總額	
	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		
Cash and Balance with Bank	2,744,533	-	-	-	-	-	-	-	-	-	-	
Amount receivable arising from derivative contracts	9,308,568	8,355,655	22,890,222	15,264,740	8,865,751	24,679,128	3,119,734	2,849,746	3,830,531	869,159		
Due from Exchange Fund	124,136	-	-	-	-	-	-	-	-	-		
Debt Securities	44,867,105	-	427,789	219,454	-	-	354,374	-	163,304	15,487		
Loans and Advance to Customers	80,658,035	207	2,730,362	12,177,425	3,702,753	6,108,806	8,312,885	10,368,257	8,576,167	297,249		
Other Assets	2,312,414	28,171	1,109,550	9,925	23,708	57,018	89,323	67,371	62,924	39,939		
Total On Balance Sheet Assets	131,455,995	55,892,312	12,195,567	27,671,544	12,592,212	30,844,932	11,876,316	13,285,374	12,652,926	1,221,834		
Total Off Balance Sheet Claims	8,000,000	-	-	-	-	-	-	-	-	-	8,000,000	
Deposits from customers	8,565,114	3,120,138	21,821,090	21,142,220	9,265,715	12,383,869	3,200	-	2,242	-		
Amount payable arising from securities financing transactions (other than securities swap transactions)	-	-	-	-	-	-	-	-	-	-		
Amount payable arising from derivative contracts	593,404	9,303,006	22,879,632	15,271,402	8,781,789	24,716,599	3,117,021	2,813,113	3,780,937	835,612		
Due to banks	38,371,372	-	989,938	19,963,348	2,559,562	13,776,884	-	-	-	100,000		
Debt Securities Issued	13,950,018	-	232,741	6,102,630	5,962,860	1,651,787	-	-	-	-		
Other Liabilities	1,401,409	187,582	12	229,458	563	247	-	-	-	-		
Capital and Reserve	836,204	-	-	-	-	-	-	-	-	-		
Total On Balance Sheet Liabilities	131,455,995	18,055,702	12,463,503	62,709,058	26,570,489	52,529,386	3,120,221	2,813,113	3,783,179	935,612		
Total Off Balance Sheet Obligations	50,486,695	113,898	17,513,713	20,440,582	1,703,046	10,715,456	-	-	-	-		

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補充財務資料(續)

6 Liquidity Information (Continued) 流動性資料(續)

(b) Liquidity Gap 流動資金缺口(續)

HK\$'000	總額千元	2024年12月31日/31 December 2024											Balancing Amount
		翌日	2至7日	8日至1個月	1個月以上至3個月	3個月以上至6個月	6個月以上至1年	1年至2年	2年至3年	3年至5年	5年以上	餘額	
	Next Day	2 to 7 days	8 days to 1 month	1 month to 3 months	3 months to 6 months	6 months to 1 year	1 year up to 2 years	2 years up to 3 years	3 years up to 5 years	Over 5 years			
Cash and Balance with Bank	333,560	623,514	3,034,183	918,752	-	-	-	-	-	-	-	-	
Amount receivable arising from derivative contracts	6,374,520	3,285,793	14,973,794	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	-	-	-	-	-	-	-	-	-	-	-	
Debt Securities	39,913,380	37,956,656	38,051	386,920	187,156	-	872,873	137,544	-	-	33,318	-	
Loans and Advance to Customers	66,122,980	779,984	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	5,318	222,385	258,124	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	48,446,902	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	1,523,921	3,161,697	6,526,189	20,663,485	17,539,447	6,900,990	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	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	5,119,357	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	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	12,158,519	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	-	-	-	-	-	-	

## 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。2025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 2025.

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，負責監察分行的整體策略、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, 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及員工。

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, 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 2025,

於2025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。

		2025年年度 For the year 2025	2024年年度 For the year 2024
Number of beneficiaries	受薪人數	19	23
		港幣千元 / HKD'000	港幣千元 / HKD'000
Fixed remuneration	固定薪酬	42,501	39,330
Variable remuneration	浮動薪酬	17,615	15,543
<b>Total remuneration</b>	<b>薪酬總額</b>	<b>60,116</b>	<b>54,873</b>
Deferred remuneration	遞延薪酬		
Vested	已歸屬	10,412	9,260
Unvested	未歸屬	7,203	6,282
<b>Total</b>	<b>總額</b>	<b>17,615</b>	<b>15,542</b>
As at 1 January	於1月1日	9,681	6,358
Adjustment due to staff movement	調整因人員調動	-	(944)
Awarded	已授予	17,615	15,543
Paid Out	已支付	(13,908)	(11,169)
Reduced through performance adjustment	根據表現調整而減少	-	(107)
<b>As at 31 December</b>	<b>於12月31日</b>	<b>13,388</b>	<b>9,681</b>

2025年的批核獎金為港幣1762萬，其中于當年發放港幣1041萬，留存港幣720萬為期3年；另發留存獎金港幣350萬。

The approved amount of 2025 bonus is HK\$17.62M, in which HK\$10.41M was paid out in 2025 and HK\$7.2M was retained for 3 years. Meanwhile, deferral bonus amount HK\$3.5M was paid out in 2025.

2024年的批核獎金為港幣1554萬，其中于當年發放港幣926萬，留存港幣628萬為期3年；另發留存獎金港幣191萬。

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.

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2025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 2025 (UNAUDITED)

GROUP CONSOLIDATED FINANCIAL INFORMATION

集團綜合財務資料

		2025年12月31日 31 December 2025 人民幣百萬元 / RMB Million	2025年6月30日 30 June 2025 人民幣百萬元 / RMB Million
<b>1</b>	<b>Equity and capital adequacy</b>	<b>權益及資本充足比率</b>	
	Total amount of shareholders' funds	股東資金	399,800
	Capital adequacy ratio	資本充足比率	13.16%
			369,523
			13.07%

資本充足比率僅按照國家金融監督管理總局發佈的《商業銀行資本管理辦法》及其他相關規定的要求計算。

The capital adequacy ratio was prepared solely in accordance with the "Rules on Capital Management of Commercial Banks" issued by the National Financial Regulatory Administration (NFRA).

		2025年12月31日 31 December 2025 人民幣百萬元 / RMB Million	2025年6月30日 30 June 2025 人民幣百萬元 / RMB Million
<b>2</b>	<b>Other financial information</b>	<b>其他財務資料</b>	
	Total assets	總資產	4,737,619
	Total liabilities	總負債	4,337,819
	Total loans and advances	總貸款	2,518,416
	Total customer deposits	總客戶存款	2,409,626
			4,549,625
			4,180,102
			2,364,991
			2,350,330

		2025年1月1日至 12月31日 1 January to 31 December 2025 人民幣百萬元 / RMB Million	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
	Pre-tax profit	除稅前利潤	34,174
			35,879

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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)