

### CHINA MINSHENG BANKING CORP., LTD. - HONG KONG BRANCH

(A joint stock limited company incorporated in the People's Republic of China with limited liability)

### 年度财务资料披露声明书截至2015年12月31日止(未经审计)

Annual Financial Disclosure Statement as at 31 December 2015 (Unaudited)

2015年12月31日 2014年12月31日

### SECTION A - HONG KONG BRANCH INFORMATION

## I. 收益表资料

**Profit and Loss Information** 

		2015年12月31日	2014年12月31日
		31 Dec 2015	31 Dec 2014
		港币千元	港币千元
		HKD '000	HKD '000
利息收入	Interest income	2,555,443	2,328,097
利息支出	Interest expense	-1,689,566	-1,326,337
利息收入净额	Net interest income	865,877	1,001,760
外汇买卖的利润减去亏损	Gains less losses arising from trading in foreign currencies	-143,137	-460,710
非买卖性质外汇业务的利润	Gains less losses arising from non-trading activities in		
减去亏损	foreign currencies	368,555	516,199
持作买卖用途证券的利润减去亏损	Gains less losses on securities held for trading purpose	-882	2,203
来自其它交易活动的利润减去亏损	Gains less losses from other trading activities	-1,906	117
非买卖性质投资的利润减去亏损	Gains less losses arising from non-trading investment	1,502	0
费用及佣金收入	Fees and commission income	1,152,569	829,923
佣金开支	Commission expenses	-13,031	-6,443
其它经营收入	Other operating income	636	934
经营收入	Operating income	2,230,183	1,883,983
职员开支	Staff expenses	-261,561	-258,364
其它经营开支	Other operating expenses	-122,750	-142,060
经营开支	Operating expenses	-384,311	-400,424
减值前经营溢利	Operating profit before impairment	1,845,872	1,483,559
减值损失及为已减值贷款及	Impairment losses and provisions for impaired		
应收款项而提拨的准备金	loans and receivables	-35,193	-375,063
出售物业、工业装置及设备	Gains less losses from the disposal of property,		
的利润减去亏损	plant and equipment and investment properties	-78	0
除税前利润	Profit before taxation	1,810,601	1,108,496
税项开支	Taxation	-300,028	-188,010
除税后利润	Profit after taxation	1,510,573	920,486



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2015年12月31日 2015年6月30日

30 Jun 2015

31 Dec 2015

## II. 资产负债表资料

**Balance Sheet Information** 

		31 Dec 2013	30 Juli 2013
		港币千元	港币千元
		HKD '000	HKD '000
资产	Assets		
现金及银行结馀	Cash and balances with banks	34,745,753	19,433,943
距离合约到期日超逾1个月但不	Placements with banks which have a residual contractual		
超逾12个月的银行存款	maturity of more than one month but not more than 12 months	9,487,799	7,270,577
存放于民生银行海外办事处的金额	Amount due from overseas offices of CMBC	229,694	751,541
贸易汇票	Trade bills	8,113,028	11,466,898
持有的存款证	Certificates of deposit held	0	0
持有至到期投资	Held-to-maturity investments	0	0
于初始确认时指定以公平价值计量	Securities measured at fair value through profit or loss which is		
经损益表入帐的证券	designated upon initial recognition	643,442	0
贷款及应收款项	Loans and receivables		
(A) 对客户的贷款及放款	(A) Loans and advances to customers	52,094,395	51,593,371
(B) 对银行的贷款及放款	(B) Loans and advances to banks	0	0
(C) 其它帐目	(C) Other accounts	431,488	357,519
(D) 为已减值贷款及应收款项而	(D) Provisions for impaired loans and receivables		
提拨的准备金		-794,860	-708,056
投资证券	Investment securities	3,348,311	2,079,468
其它投资	Other investments	0	0
物业、工业装置及设备以及投资物业	Property, plant and equipment and investment property	23,658	27,909
衍生工具交易的公平价值	Fair value of derivatives	102,995	0
其它资产	Other assets	516,409	370,173
资产总额	Total assets	108,942,112	92,643,343
负债	Liabilities		
尚欠银行存款及结余	Deposits and balances from banks	27,117,254	3,949,880
活期存款及往来帐户	Demand deposits and current accounts	3,223,256	2,227,662
储蓄存款	Savings accounts	5,170,674	7,062,233
定期、短期通知及通知存款	Time, call and notice deposits	54,890,315	63,986,641
结欠民生银行海外办事处的金额	Amount due to overseas offices of CMBC	3,479,997	3,378,199
已发行存款证	Certificates of deposit issued	7,476,330	5,077,691
已发行债务证券	Debt securities issued	4,620,868	4,635,654
衍生工具交易的公平价值	Fair value of derivatives	1,714	20,555
其它负债	Other liabilities	1,177,173	994,719
利得税准备金	Provision for profits tax	284,130	416,986
资本及储备	Capital and reserves	1,500,401	893,123
负债总额	Total liabilities	108,942,112	92,643,343



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### III. 资产负债表的其它资料

## **Additional Balance Sheet Information**

(i) 贷款及应收款项

(i) Loans and receivables

2015年12月31日	2015年6月30日
31 Dec 2015	30 Jun 2015
港币千元	港币千元
HKD '000	HKD '000
52,094,395	51,593,371
0	0
266,356	198,690
165,132	158,829
-679,919	-708,056
-114,941	0
0	0
0	0
	31 Dec 2015 港市千元 HKD '000 52,094,395 0 266,356 165,132 -679,919 -114,941

### 对其它帐目并无减值准备。

No impairment allowance made on other accounts.

考虑到客户的集中管理,分行在结算日后将部份上述客户贷款及放款以账面值转售予内地机构。该转售没有产生任何价值上的亏损。 In consideration of centralized management of customers, the branch had disposed some loans and advances to customers mentioned above at carrying value to institutions in Mainland China subsequent to the Balance Sheet date. No loss had been incurred during the disposal.

### (ii) 已减值客户贷款

(ii) Impaired Loans and Advances to Customers

		2015年	12月31日	2015年	6月30日
		31 De	ec 2015	30 Jui	n 2015
		港币千元 HKD '000	占客户贷款 总额的百分比	港币千元 HKD '000	占客户贷款 总额的百分比
		%	to Total Advances	%	to Total Advances
			to customers		to customers
已减值客户贷款及放款 的毛额	Gross impaired loans and advances to customers	153,467	0.29%	0	0.00%
减值准备 - 个别方式评估 /特定拨备	Impairment allowances - individually assessed/specific provision	114,941		0	
持有作为已减值贷款抵押品 的市场价值	Market value of collateral in respect of impaired loans and advances	37,115		0	

减值贷款为按个别方式评估的贷款。在2015年12月31日及2015年6月30日本行并没有对银行的贷款及放款。 Impaired loans and advances to customers are individually determined to be impaired. There is no loans and advances to banks as at 31 December 2015 and 30 June 2015.

民生银行总行并没有为民生银行香港分行就贷款及放款或其它风险承担而提拨准备金。

No provision for loans and advances or other exposures of China Minsheng Banking Corp., Ltd. - Hong Kong Branch is maintained at China Minsheng Banking Corp., Ltd. - Head Office.



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(iii) 按行业分类的客户贷款及放款分析 于香港使用的贷款及放款的毛额

(iii) Analysis of Loans and Advances to Customers in Industry Categories Gross amount of loans and advances for use in Hong Kong SAR

大学   大学   大学   大学   大学   大学   大学   大学			2015年12月31日		
Collateral Part Part Part Part Part Part Part Part					
			贷款总额	抵押品	
Tuk・商业及金融			Gross loans	Collateral	
・物业投展       - Property development       9,591,504       608,123         ・物业投資       - Property investment       85,258       0         - 金融産业       - Financial concerns       2,148,531       335,000         - 北茨及零情行业       - Stockbrokers       0       0         - 北发及零情行业       - Wholesale and retail trade       4,328,254       117,655         - 謝遊业       - Manufacturing       1,809,726       59,799         - 遠輪及返輪设备       - Transport and transport equipment       854,246       763,396         - 康朱下活动       - Recreational Activities       22,710       0         - 東大治財       - Information Technology       370,000       370,000         - 東大治財       - Information Technology       370,000       370,000         - 東大台教教       Trade finance       2,251,101       600,350         在香港以外使用的贷款及繳數       Loans for use outside Hong Kong SAR       28,991,869       9,385,770         本身体教教       Total customer advances       52,094,395       12,805,804         工业、商业及金融       Industrial, commercial and financial       -       -       -         - 物业及金融       Industrial, commercial and financial       -       -       -       -       -       -       -       -       -			千港元 HKI	000' C	
・物业投资         - Property investment         85,258         0           金融企业         - Financia concerns         2,148,531         335,000           - 证券经记         - Stockbrokers         0         0           - 批发及零售行业         - Wholesale and retail trade         4,328,254         117,655           - 制造业         - Manufacturing         1,809,726         59,799           - 虚輸及运输设备         - Transport and transport equipment         884,246         763,396           - 康採活动         - Recreational Activities         22,710         0           - 资讯科技         - Information Technology         370,000         370,000           - 其它         - Others         1,641,196         555,711           変易融资         Trade finance         2,251,101         600,350           在香港以外使用的贷款及放款         Total customer advances         28,991,869         9,388,770           本户贷款总数         Total customer advances         28,991,869         9,388,770           本的业投资         Total customer advances         28,991,869         9,388,770           本的业投资         Total customer advances         28,991,869         9,388,770           本的业投资         Property development         6,746,308         627,928           *物业投资         - Property d	工业, 商业及金融	Industrial, commercial and financial			
- 金融企业         - Financial concerns         2,148,531         335,000           - 運券経行         - Stockbrokers         0         0         0           - 批发及零售行业         - Wholesale and retail trade         4,328,254         117,655           - 制造业         - Manufacturing         1,809,726         59,799           - 遠端及运输设备         - Transport and transport equipment         884,246         763,396           - 康牙活动         - Recreational Activities         22,710         0           - 資讯科技         - Information Technology         370,000         370,000           - 其它         - Others         1,641,196         565,711           贸易融资         Trade finance         2,251,101         600,3570           本香产比外使用的贷款及放款         Loans for use outside Hong Kong SAR         28,991,869         9,385,70           本产贷款总数         Total customer advances         28,991,869         9,385,70           本产贷款总数         Total customer advances         28,991,869         9,308,500           工业、商业及金融         Industrial, commercial and financial         * 技術         * 大連市 HKD **           工业、商业及金融         Industrial, commercial and financial         * 5,274         0         6           - 物业发展         - Property development         6,746,308	- 物业发展	- Property development	9,591,504	608,123	
・正接発記         - Stockbrokers         0         0           - 北茂及零幅行业         ・ Wholesale and retail trade         4,328,254         117,655           - 制造业         - Manufacturing         1,809,726         59,799           - 运输及运输设备         - Transport and transport equipment         854,246         763,396           - 康乐活动         - Recreational Activities         22,710         0           - 廣讯科技         - Information Technology         370,000         370,000           - 東子位         - Others         1,641,196         565,711           貿易融资         Trade finance         2,251,101         600,350           在香港以外使用的贷款及放款         Loans for use outside Hong Kong SAR         28,991,869         9.385,770           本戶贷款总数         Total customer advances         22,91,010         600,350           在香港以外使用的贷款及放款         Loans for use outside Hong Kong SAR         28,991,869         9.385,770           工业、商业及金融         Industrial, commercial and financial                Collateral           - 物业发融         - Property development         6,746,308         627,928 <td lo<="" rows="" td=""><td>- 物业投资</td><td>- Property investment</td><td>85,258</td><td>0</td></td>	<td>- 物业投资</td> <td>- Property investment</td> <td>85,258</td> <td>0</td>	- 物业投资	- Property investment	85,258	0
- 批发及零售行业       - Wholesale and retail trade       4,328,254       117,655         - 制資业       - Manufacturing       1,809,726       59,799         - 运输及运输设备       - Transport and transport equipment       854,246       763,396         - 康乐活动       - Recreational Activities       22,710       0         - 资讯科技       - Information Technology       370,000       370,000         - 其它       - Others       1,641,196       565,711         贸易融资       Trade finance       2,251,101       600,350         在香港以外使用的贷款及放款       Total customer advances       52,094,395       12,805,804         工业、商业及金融       Industrial, commercial and financial       工业、商业及金融       Industrial, commercial and financial         - 物业发展       - Property development       6,746,308       627,928         - 物业投资       - Property development       85,274       0         - 参业企业       - Financial concerns       2,011,743       41,000         - 证券经纪       - Property investment       85,274       0         - 企业企业       - Financial concerns       2,011,743       40         - 批发及零售行业       - Stockbrokers       0       0         - 批发及零售行业       - Wholesale and retail trade       6,488,433       0	- 金融企业	- Financial concerns	2,148,531	335,000	
・制造业         - Manufacturing         1,809,726         59,799           - 运输及运输设备         - Transport and transport equipment         854,246         763,396           - 康乐活动         - Recreational Activities         22,710         0           - 资讯科技         - Information Technology         370,000         370,000           - 其它         - Others         1,641,196         565,711           貿易融资         Trade finance         2,251,101         600,350           本产贷款总数         28,991,869         9,385,770           本产贷款总数         Total customer advances         52,094,395         12,805,804           本产贷款总数         Total customer advances         52,094,395         12,805,804           本股大会数         Total customer advances         52,094,395         12,805,804           本股大会数数         Total customer advances         52,094,395         12,805,804           本股大会数数         Property development         6,746,308         627,928         49,024           - 物业投资 <td></td> <td>- Stockbrokers</td> <td>0</td> <td>0</td>		- Stockbrokers	0	0	
ご転移及を輸设各         - Transport and transport equipment         854,246         763,396           - 康东活动         - Recreational Activities         22,710         0           - 資訊科技         - Information Technology         370,000         370,000           - 其字         - Others         1,641,196         565,711           貿易融資         Trade finance         2,251,101         600,350           在香港以外使用的贷款及放款         Loans for use outside Hong Kong SAR         28,991,869         9,385,770           本户贷款总数         Total customer advances         52,094,395         12,805,804           本户贷款总数         Total customer advances         52,094,395         1,805,804           工业, 商业及金融         Industrial, commercial and financial         678,808         1,805,804           生物业投资         - Property development         6,746,308         627,928           生物业投资         - Property investment         85,274         0         0           企能企业         - Financial concerns         2,011,743         441,000           正接经纪         - Stockbrokers         0         0         0           北发及零售行业         - Wholesale and retail trade         6,488,433         0         0           北发及零售行业         - Wholesale and retail trade         6,488,433 <td></td> <td>- Wholesale and retail trade</td> <td>4,328,254</td> <td>117,655</td>		- Wholesale and retail trade	4,328,254	117,655	
・康乐活动         - Recreational Activities         22,710         0           ・・・・・・・・・・・・・・・・・・・・・・・・・・・・・・・・・・・・		- Manufacturing	1,809,726	59,799	
受訊科技       - Information Technology       370,000       370,000         - 其它       - Others       1,641,196       565,711         贸易融资       Trade finance       2,251,101       600,350         在香港以外使用的贷款及放款       Loans for use outside Hong Kong SAR       28,991,869       9,385,770         客户贷款总数       Total customer advances       52,094,395       12,805,804         工业、商业及金融       Industrial, commercial and financial		- Transport and transport equipment	854,246	763,396	
共宅       Others       1,641,196       565,711         貿易融資       Trade finance       2,251,101       600,350         在香港以外使用的贷款及放款       Loans for use outside Hong Kong SAR       28,991,869       9,385,770         本户贷款总数       Total customer advances       2015年6月30日         工业、商业及金融       Industrial, commercial and financial         ・物业发展       - Property development       6,746,308       627,928         -物业投资       - Property development       85,274       0         - 金融企业       - Financial concerns       2,011,743       441,000         - 班发及零售行业       - Stockbrokers       0       0         - 制造业       - Mmoufacturing       2,142,819       96,042         - 遠輪及运输设备       - Transport and transport equipment       985,711       660,493         - 康乐活动       - Recreational Activities       316,742       152,293         资讯科技       - Information Technology       370,000       370,000         - 其它       - Others       1,161,372       4,191         貿易融資       Trade finance       3,417,089       309,159         在香港以外使用的贷款及放款       Loans for use outside Hong Kong SAR       27,867,880       9,078,669		- Recreational Activities	22,710		
Trade finance		- Information Technology	370,000	370,000	
Camp	- 其它	- Others	1,641,196	565,711	
Total customer advances   52,094,395   12,805,804	贸易融资	Trade finance	2,251,101	600,350	
2015年6月30日 30 Jun 2015         貸款总额 Cross loans (Fix HKD '000)         工业、商业及金融 (Industrial, commercial and financial (**)         -物业发展 (Property development (**)       6,746,308 (**)       627,928 (**)         -物业投资 (Property investment (**)       85,274 (**)       0         金融企业 (Prinancial concerns (**)       2,011,743 (**)       441,000 (**)         - 证券经纪 (Property investment (**)       5 tockbrokers (**)       0       0         - 批及及零售行业 (Property investment (Prope	在香港以外使用的贷款及放款	Loans for use outside Hong Kong SAR	28,991,869	9,385,770	
対対性的	客户贷款总数	Total customer advances	52,094,395	12,805,804	
対対性的			2015年6日	20 🗆	
工业、商业及金融Industrial, commercial and financial佐方 (大港元 HKD '000)抵押品 (大港元 HKD '000)工业、商业及金融Industrial, commercial and financial物业发展- Property development6,746,308627,928-物业投资- Property investment85,2740-金融企业- Financial concerns2,011,743441,000- 证券经纪- Stockbrokers00- 批发及零售行业- Wholesale and retail trade6,488,4330- 制造业- Manufacturing2,142,81996,042- 运输及运输设备- Transport and transport equipment985,711660,493- 康乐活动- Recreational Activities316,742152,293- 资讯科技- Information Technology370,000370,000- 其它- Others1,161,3724,191贸易融资Trade finance3,417,089309,159在香港以外使用的贷款及放款Loans for use outside Hong Kong SAR27,867,8809,078,669					
千港元 HKD '000         工业、商业及金融       Industrial, commercial and financial         - 物业发展       - Property development       6,746,308       627,928         - 物业投资       - Property investment       85,274       0         - 金融企业       - Financial concerns       2,011,743       441,000         - 证券经纪       - Stockbrokers       0       0         - 批发及零售行业       - Wholesale and retail trade       6,488,433       0         - 制造业       - Manufacturing       2,142,819       96,042         - 运输及运输设备       - Transport and transport equipment       985,711       660,493         - 康乐活动       - Recreational Activities       316,742       152,293         - 资讯科技       - Information Technology       370,000       370,000         - 其它       - Others       1,161,372       4,191         贸易融资       Trade finance       3,417,089       309,159         在香港以外使用的贷款及放款       Loans for use outside Hong Kong SAR       27,867,880       9,078,669					
工业、商业及金融       Industrial, commercial and financial         - 物业发展       - Property development       6,746,308       627,928         - 物业投资       - Property investment       85,274       0         - 金融企业       - Financial concerns       2,011,743       441,000         - 证券经纪       - Stockbrokers       0       0         - 批发及零售行业       - Wholesale and retail trade       6,488,433       0         - 制造业       - Manufacturing       2,142,819       96,042         - 运输及运输设备       - Transport and transport equipment       985,711       660,493         - 康乐活动       - Recreational Activities       316,742       152,293         - 资讯科技       - Information Technology       370,000       370,000         - 其它       - Others       1,161,372       4,191         贸易融资       Trade finance       3,417,089       309,159         在香港以外使用的贷款及放款       Loans for use outside Hong Kong SAR       27,867,880       9,078,669			Gross loans	Collateral	
- 物业发展       - Property development       6,746,308       627,928         - 物业投资       - Property investment       85,274       0         - 金融企业       - Financial concerns       2,011,743       441,000         - 证券经纪       - Stockbrokers       0       0         - 批发及零售行业       - Wholesale and retail trade       6,488,433       0         - 制造业       - Manufacturing       2,142,819       96,042         - 运输及运输设备       - Transport and transport equipment       985,711       660,493         - 康乐活动       - Recreational Activities       316,742       152,293         - 资讯科技       - Information Technology       370,000       370,000         - 其它       - Others       1,161,372       4,191         贸易融资       Trade finance       3,417,089       309,159         在香港以外使用的贷款及放款       Loans for use outside Hong Kong SAR       27,867,880       9,078,669			千港元 HKI	000' 0	
- 物业投资       - Property investment       85,274       0         - 金融企业       - Financial concerns       2,011,743       441,000         - 证券经纪       - Stockbrokers       0       0         - 批发及零售行业       - Wholesale and retail trade       6,488,433       0         - 制造业       - Manufacturing       2,142,819       96,042         - 运输及运输设备       - Transport and transport equipment       985,711       660,493         - 康乐活动       - Recreational Activities       316,742       152,293         - 资讯科技       - Information Technology       370,000       370,000         - 其它       - Others       1,161,372       4,191         贸易融资       Trade finance       3,417,089       309,159         在香港以外使用的贷款及放款       Loans for use outside Hong Kong SAR       27,867,880       9,078,669	工业,商业及金融	Industrial, commercial and financial			
- 金融企业- Financial concerns2,011,743441,000- 证券经纪- Stockbrokers00- 批发及零售行业- Wholesale and retail trade6,488,4330- 制造业- Manufacturing2,142,81996,042- 运输及运输设备- Transport and transport equipment985,711660,493- 康乐活动- Recreational Activities316,742152,293- 资讯科技- Information Technology370,000370,000- 其它- Others1,161,3724,191贸易融资Trade finance3,417,089309,159在香港以外使用的贷款及放款Loans for use outside Hong Kong SAR27,867,8809,078,669	- 物业发展	- Property development	6,746,308	627,928	
- 证券经纪       - Stockbrokers       0       0         - 批发及零售行业       - Wholesale and retail trade       6,488,433       0         - 制造业       - Manufacturing       2,142,819       96,042         - 运输及运输设备       - Transport and transport equipment       985,711       660,493         - 康乐活动       - Recreational Activities       316,742       152,293         - 资讯科技       - Information Technology       370,000       370,000         - 其它       - Others       1,161,372       4,191         貿易融资       Trade finance       3,417,089       309,159         在香港以外使用的贷款及放款       Loans for use outside Hong Kong SAR       27,867,880       9,078,669	- 物业投资	- Property investment	85,274	0	
- 批发及零售行业       - Wholesale and retail trade       6,488,433       0         - 制造业       - Manufacturing       2,142,819       96,042         - 运输及运输设备       - Transport and transport equipment       985,711       660,493         - 康乐活动       - Recreational Activities       316,742       152,293         - 资讯科技       - Information Technology       370,000       370,000         - 其它       - Others       1,161,372       4,191         貿易融资       Trade finance       3,417,089       309,159         在香港以外使用的贷款及放款       Loans for use outside Hong Kong SAR       27,867,880       9,078,669	- 金融企业	- Financial concerns	2,011,743	441,000	
- 制造业- Manufacturing2,142,81996,042- 运输及运输设备- Transport and transport equipment985,711660,493- 康乐活动- Recreational Activities316,742152,293- 资讯科技- Information Technology370,000370,000- 其它- Others1,161,3724,191贸易融资Trade finance3,417,089309,159在香港以外使用的贷款及放款Loans for use outside Hong Kong SAR27,867,8809,078,669	- 证券经纪	- Stockbrokers	0	0	
- 运输及运输设备       - Transport and transport equipment       985,711       660,493         - 康乐活动       - Recreational Activities       316,742       152,293         - 资讯科技       - Information Technology       370,000       370,000         - 其它       - Others       1,161,372       4,191         貿易融资       Trade finance       3,417,089       309,159         在香港以外使用的贷款及放款       Loans for use outside Hong Kong SAR       27,867,880       9,078,669	- 批发及零售行业	- Wholesale and retail trade	6,488,433	0	
- 康乐活动       - Recreational Activities       316,742       152,293         - 资讯科技       - Information Technology       370,000       370,000         - 其它       - Others       1,161,372       4,191         贸易融资       Trade finance       3,417,089       309,159         在香港以外使用的贷款及放款       Loans for use outside Hong Kong SAR       27,867,880       9,078,669	- 制造业	- Manufacturing	2,142,819	96,042	
- 资讯科技- Information Technology370,000370,000- 其它- Others1,161,3724,191贸易融资Trade finance3,417,089309,159在香港以外使用的贷款及放款Loans for use outside Hong Kong SAR27,867,8809,078,669	- 运输及运输设备	- Transport and transport equipment	985,711	660,493	
- 其它- Others1,161,3724,191貿易融资Trade finance3,417,089309,159在香港以外使用的贷款及放款Loans for use outside Hong Kong SAR27,867,8809,078,669	- 康乐活动	- Recreational Activities	316,742	152,293	
贸易融资Trade finance3,417,089309,159在香港以外使用的贷款及放款Loans for use outside Hong Kong SAR27,867,8809,078,669	- 资讯科技	- Information Technology	370,000	370,000	
在香港以外使用的贷款及放款 Loans for use outside Hong Kong SAR 27,867,880 9,078,669	- 其它	- Others	1,161,372	4,191	
	贸易融资	Trade finance	3,417,089	309,159	
客户贷款总数         Total customer advances         51,593,371         11,739,775	在香港以外使用的贷款及放款	Loans for use outside Hong Kong SAR	27,867,880	9,078,669	
	客户贷款总数	Total customer advances	51,593,371	11,739,775	

抵押品包括存款、股票、物业按揭以及其它固定或可移动资产的抵押。若抵押品价值超出贷款总额,只计入相等于贷款总额的抵押品金额。

Collateral includes deposits, shares, mortgages over properties and charges over fixed and movable assets. Where collateral values are greater than the gross loan amount, only the amount of collateral up to the gross loan is included.



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(iv) 按国家或地域分部分类的国际债权

(iv) International Claims by Countries

申报表

or Geographical Segments

按对手方(不少于国际债权的总额的10%者)的所在地(按主要的国家或地域分部),在计算任何认可风险转移后,对国际债权分析的结果如下:

The analysis of international claims by major countries or geographical segments in accordance with the location of the counterparties, to total which not less than 10% of the international claims are attributable after taking into account any recognized risk transfer is as follows:

				2015年	12月31日		
				31 D	ec 2015		
				非银行私	营机构		
				Non-bank priv	ate sector		
				非银行金融机	非金融私营		
		银行	公营机构	构	机构	其它	合计
				Non-bank			
					Non-financial		
		Banks	Offical Sector		private sector	Others	Total
					HKD Million		
中国	China	32,661	0	1,616	28,508	0	62,785
香港	Hong Kong	2,160	0	633	8,362	0	11,155
总计	Total	34,821	0	2,249	36,870	0	73,940
				2015年	56月30日		
					56月30日 un 2015		
					ın 2015		
				30 Ju	in 2015 营机构		
				30 Ju 非银行私 Non-bank priv 非银行金融机	in 2015 营机构 vate sector 非金融私营		
		银行	公营机构	30 Jo 非银行私 Non-bank priv 非银行金融机 构	in 2015 营机构 vate sector	英它	合计
		银行	公营机构	30 Ju 非银行私 Non-bank priv 非银行金融机 构 Non-bank	n 2015 营机构 vate sector 非金融私营 机构	其它	合计
				30 Ju 非银行私 Non-bank priv 非银行金融机 构 Non-bank financial	m 2015 营机构 vate sector 非金融私营 机构 Non-financial		
		银行 Banks	公营机构 Offical Sector	30 Ju 非银行私 <sup>*</sup> Non-bank priv 非银行金融机 构 Non-bank financial institutions	m 2015 营机构 /ate sector 非金融私营 机构 Non-financial private sector	其它 Others	合计 Total
ьп		Banks	Offical Sector	30 Ju 非银行私 Non-bank priv 非银行金融机 构 Non-bank financial institutions 百万港元	m 2015 营机构 /ate sector 非金融私营 机构 Non-financial private sector <i>HKD Million</i>	Others	Total
中国	China	Banks 29,322	Offical Sector	30 Ju 非银行私 Non-bank priv 非银行金融机 构 Non-bank financial institutions 百万港元 2,488	m 2015 营机构 /ate sector 非金融私营 机构 Non-financial private sector <i>HKD Million</i> 27,612	Others 0	Total 59,422
中国香港总计	China Hong Kong Total	Banks	Offical Sector	30 Ju 非银行私 Non-bank priv 非银行金融机 构 Non-bank financial institutions 百万港元	m 2015 营机构 /ate sector 非金融私营 机构 Non-financial private sector <i>HKD Million</i>	Others	Total

(v) 按国家或地域分部分类的客户贷款 及放款的毛额

(v) Gross Loans and Advances to Customers by Countries or Geographical Segments

按对手方(不少于客户贷款的总额的10%者)的所在地(按主要的国家或地域分部),在计算任何认可风险转移后,对客户贷款及放款分析的结果如下:

The analysis of loans and advances to customers by major countries or geographical segments in of the counterparties, to which not less than 10% of total loans and advances to customers are attributable after taking into account any recognized risk transfer is as follows:

		2015年12月31日	2015年6月30日
		31 Dec 2015	30 Jun 2015
		百万港元	百万港元
		HKD Million	HKD Million
客户贷款及放款的毛额	Gross amount of loans and advances to customers		
中国	China	30,433	30,708
香港	Hong Kong	10,204	12,659
总计	Total	40,637	43,367
逾期及按个别方式评估的	Overdue loans and impaired loans and advances		
已减值贷款及放款	which are individually determined to be impaired		
香港	Hong Kong	153	0



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2015年12日31日

(vi) 非港元货币风险承担

(vi) Foreign Currency Exposures

每一种货币(其净持仓量(按实际数值计算)不少于所有非港元货币的总净持仓量的10%者)的风险额如下:

The foreign currency exposures, of which the net positions (in absolute terms) constitute not less than 10% of the total net position in all foreign currencies, are shown as follows:

		2015	5年12月31日	
		31	l Dec 2015	
		新加坡元	美元	人民币
		SGD	USD	CNY
		百万港	元 HKD Million	ı
现货资产	Spot assets	738	66,346	16,663
现货负债	Spot liabilities	0	65,395	18,267
远期买入	Forward purchases	279	36,014	27,803
远期卖出	Forward sales	1,013	36,958	26,236
期权盘净额	Net option position	0	0	0
长(短)盘净额	Net long/(short) position	4	7	-37
结构性仓盘净额	Net structural position	0	0	0
		201	5年6月30日	
		30	0 Jun 2015	
		新加坡元	美元	人民币
		SGD	USD	CNY
		百万港	元 HKD Million	ı
现货资产	Spot assets	198	68,235	9,959
现货负债	Spot liabilities	1	64,790	10,806
远期买入	Forward purchases	0	16,193	13,619
远期卖出	Forward sales	190	19,605	12,869
期权盘净额	Net option position	0	0	0
长 (短) 盘净额	Net long/(short) position	7	33	-97
结构性仓盘净额	Net structural position	0	0	0

以上包括因买卖及非买卖仓盘而产生的非港元货币风险额。

The above foreign currency exposures included those arising from trading and non-trading positions.



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(vii) 客户过期或经重组贷款及放款 的毛额分析 (vii) Analysis of Gross Amount of Overdue or Rescheduled Loans and Advances to Customers

		2015年	12月31日	2015年	6月30日
		31 De	ec 2015	30 Ju	n 2015
		<i>千港元</i> HKD '000	占客户贷款 总额的百分比	千港元 HKD '000	占客户贷款 总额的百分比
		%	to Total Advances	%	to Total Advances
			to customers		to customers
已过期客户贷款及放款	Overdue loans and advances to customers				
- 超逾3个月但不超逾6个月	- More than 3 months but not more				
	than 6 months	0	0.00%	0	0.00%
- 超逾6个月但不超逾1年	- More than 6 months but not more				
	than one year	153,467	0.29%	0	0.00%
- 超逾一年	- More than one year	0	0.00%	0	0.00%
给予客户的经重组贷款及放款 (已过期超逾三个月的除外)	Rescheduled loans and advances to customers (excluding those which have been overdue for more than				
	3 months)	0	0.00%	174,896	0.34%
已过期或经重组贷款及放款的毛额	Gross overdue and rescheduled loans and advances to customers	153,467		174,896	
用以减低信用风险而对过期贷款及 放款所持有的抵押品的公平价值	Current market value of collateral held against the covered portion of overdue loans and advances	37,115		38,539	
	overdue loans and advances	37,113		30,339	
持有抵押品用以减低信用风险的 过期贷款及放款	Covered portion of overdue loans and advances	37,115		38,539	
并无持有抵押品用以减低信用风险 的过期贷款及放款	Uncovered portion of overdue loans and advances	116,352		136,357	
为过期贷款及放款而提拨的减值 准备	Impairment allowances made on overdue loans and advances	114,941		0	

就逾期贷款而持有之抵押品主要为存款及其它固定或可移动资产的抵押。

Collateral held with respect to overdue advances are mainly deposits and charges over fixed and movable assets.

(viii) 收回资产

(viii) Repossessed Assets

在2015年12月31日及2015年6月30日本行并没有已收回抵押品。

The Bank did not have any repossessed assets as at 31 December 2015 and 30 June 2015.



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(ix) 对中国内地非银行对手方的风险承担 (ix) Non-bank Mainland China Exposures

2015年12月31日	
21 Dec 2015	

			31 Dec 2015	
		资产负债	资产负债	
		表内风险额	表外风险额	总额
		On-balance	Off-balance	
		sheet exposure	sheet exposure	Total
			百万港元 HKD Million	
1 中央政府,中央政府持有的公司、 子公司及联营公司	Central government, central government -owned entities and their subsidiaries and joint ventures (JVs)	710	0	710
2 地方政府, 地方政府持有的公司、 子公司及联营公司	Local governments, local government -owned entities and their subsidiaries and JVs	936	138	1,074
		750	150	1,07.
3 中国境内居住国民或在中国境内注册 公司、其子公司及其联营公司	PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	8,760	2,297	11,057
4 不包括在第1项中的其它中央政府的 公司	Other entities of central government not reported in item 1 above	1,477	4,565	6,042
5 不包括在第2项中的其它地方政府的 公司	Other entities of local government not reported in item 2 above	149	0	149
6 获给予在中国境内使用信贷的中国 境外居住国民或在中国境外注册 公司	PRC nationals residing outside Mainland china or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	13,969	35	14,004
7 呈报机构认为其所涉风险属对中国 内地非银行对手方风险之其它交易 对手	Other counterparties where the exposure are considered by the reporting institution to be non-bank Mainland China exposures	8,874	0	8,874
24 455	m . 1	21055	7.005	41.010
总额	Total	34,875	7,035	41,910
减值准备后的资产总额	Total assets after provision	108,942		
资产负债表内风险额占资产总额的百 分比	On-balance sheet exposures as percentage of total assets	32.01%		



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(ix) 对中国内地非银行对手方的风险承担 (ix) Non-bank Mainland China Exposures (续) (Continued)

			2015年6月30日 30 Jun 2015	
		资产负债 表内风险额 On-balance sheet exposure	资产负债 表外风险额 Off-balance sheet exposure	总额 Total
			百万港元 HKD Million	
1 中央政府,中央政府持有的公司、 子公司及联营公司	Central government, central government -owned entities and their subsidiaries and joint ventures (JVs)	632	0	632
2 地方政府,地方政府持有的公司、 子公司及联营公司	Local governments, local government -owned entities and their subsidiaries and JVs	922	311	1,233
3 中国境内居住国民或在中国境内注册 公司、其子公司及其联营公司	PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	9,625	3,869	13,494
4 不包括在第1项中的其它中央政府的 公司	Other entities of central government not reported in item 1 above	1,725	5,343	7,068
5 不包括在第2项中的其它地方政府的 公司	Other entities of local government not reported in item 2 above	0	0	0
6 获给予在中国境内使用信贷的中国 境外居住国民或在中国境外注册 公司	PRC nationals residing outside Mainland china or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	13,605	42	13,647
7 呈报机构认为其所涉风险属对中国 内地非银行对手方风险之其它交易 对手	Other counterparties where the exposure are considered by the reporting institution to be non-bank Mainland China exposures	5,539	0	5,539
总额	Total	32,048	9,565	41,613
减值准备后的资产总额	Total assets after provision	92,643		
资产负债表内风险额占资产总额的百 分比	On-balance sheet exposures as percentage of total assets	34.59%		



#### CHINA MINSHENG BANKING CORP., LTD. - HONG KONG BRANCH

(A joint stock limited company incorporated in the People's Republic of China with limited liability)

### 年度财务资料披露声明书截至2015年12月31日止(未经审计)

Annual Financial Disclosure Statement as at 31 December 2015 (Unaudited)

<u>资产负债表以外的风险承担</u>		2015年12月31日	2015年6月30日
Off Balance Sheet Exposures		31 Dec 2015	30 Jun 2015
		<i>手港元</i>	千港元
		HKD '000	HKD '000
(i) 或然负债及承担的合约总额	(i) Contractual Amount of Contingent Liabilities and Commitments		
- 直接信贷替代项目	- Direct credit substitutes	46,241	54,104
- 交易关联或有项目	- Transaction related contingencies	94,241	214,176
- 贸易关联或有项目	- Trade related contingencies	8,480,766	12,678,279
- 票据发行及循环式包销融通	- Note issuance and revolving underwriting facilities	0	0
- 其它承诺	- Other commitments	12,040,668	4,877,596
- 其它	- Others	0	0
(ii) 衍生工具的合约总额	(ii) Contractual Amount of Derivatives		
- 汇率关联衍生工具合约	- Exchange rate-related derivative contracts	73,147,575	36,168,381
- 利率衍生工具合约	- Interest rate derivative contracts	1,813,673	379,858
- 其它	- Others	0	0
(iii) 衍生工具的公平价值	(iii) Fair Value of Derivatives		
- 汇率关联衍生工具合约	- Exchange rate-related derivative contracts	356,413	30,471
- 利率衍生工具合约	- Interest rate derivative contracts	0	0
- 其它	- Others	0	0

汇率关联衍生工具合约并无包含因掉期存款安排引起的远期外汇合约。

The amount of exchange rate-related derivative contracts does not include any forward foreign exchange contracts arising from swap deposit arrangements. 公平价值乃指所有按市场价值计算差额时附有正值的合约的重置成本。公平价值数额并未有计及双边诤额结算协议的影响在内。

Fair value represents the cost of replacing all contracts which have a positive value when marked to market. The fair values of derivatives do not take into account the effects of bilateral netting arrangements.

### V. 流动性维持比率

IV.

Liquidity Maintenance Ratio

		2015年1月至12月	2014年1月至12月
		Jan - Dec 2015	Jan - Dec 2014
报告期间的平均流动性维持比率	Average liquidity maintenance ratio for the reporting period	66.78%	不适用 N.A.
报告期间的平均流动资产比率	Average liquidity ratio for the reporting period	不适用 N.A.	78.92%

平均流动性维持比率及平均流动资产比率是依据银行业条例第63条,就报告期向金融管理专员呈交的、关乎流动资产状况的申报表所报告的每个公历月的平均流动资产比率及平均流动性维持比率平均数。

The average liquidity maintenance ratio and average liquidity ratio is the arithmetic mean of each calendar month's average liquidity maintenance ratio and average liquidity ratio as reported in the return relating to the Liquidity Position submitted by the institution to the Monetary Authority pursuant to Section 63 of the Banking Ordinance in respect of the reporting period.

### VI. 流动性风险管理

#### **Liquidity Risk Management**

流动性由资金部根据资产负债委员会制定的规则进行日常管控。资金部负责确保分行拥有足够的流动性资金以维持营运;确保合适的 资金配置以防范期限错配及由此导致的价格风险和再投资利率风险;监测本地和国际市场状况以确保分行拥有足够的流动资金。

分行藉由持有足够优质的流动资产(如现金和短期资金和证券)来管理流动性风险,以确保短期资金需求在审慎范围内得到满足。 分行维持充足的资金备用额度以保证足够的流动性,从而满足日常营运过程中预期以外和重大的现金需要。

Liquidity is managed on a daily basis by the treasury department under the direction of the ALCO. The treasury department is responsible for ensuring that the branch has adequate liquidity for all operations, ensuring that the funding mix is appropriate so as to avoid maturity mismatches and to prevent price and reinvestment rate risk in case of maturity gap, and monitoring local and international markets for the adequacy of funding and liquidity.

The branch manages liquidity risk by holding sufficient liquid assets (e.g. cash and short term funds and securities) of appropriate quality to ensure that short term funding requirements are covered within prudent limits. Adequate standby facilities are maintained to provide strategic liquidity to meet unexpected and material cash outflows in the ordinary course of business.



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## 乙部 - 中国民生银行股份有限公司资料 SECTION B - CHINA MINSHENG BANKING CORP., LTD. INFORMATION

### I. <u>合并资本充足比率及股东资金</u>

Consolidated Capital Adequacy Ratio and Shareholders Funds

		2015年6月30日	2014年12月31日
		30 Jun 2015	31 Dec 2014
		百万人民币	百万人民币
		RMB Million	RMB Million
资本充足比率	Capital adequacy ratio	11.57%	10.69%
股东资金总额	Aggregate amount of shareholders funds	280,279	240,142

2013年1月1日起,资本充足率乃根据银监会颁布的《商业银行资本管理办法(试行)》及其他相关规定的要求计算。 Starting from 1 January 2013, the capital adequacy ratio is prepared in accordance with the Capital Rules for Commercial Banks (Provisional) and other relevant regulations promulgated by the CBRC.

### II. 其它合并财务资料

Other Consolidated Financial Information

		30 Jun 2015	31 Dec 2014
		百万人民币	百万人民币
		RMB Million	RMB Million
- 资产总额	- Total assets	4,301,073	4,015,136
- 负债总额	- Total liabilities	4,012,760	3,767,380
- 贷款总额	- Total advances	1,949,336	1,812,666
- 客户存款总额	- Total customer deposits	2,632,680	2,433,810
		2015年6月30日	2014年6月30日
		30 Jun 2015	30 Jun 2014
		百万人民币	百万人民币
		RMB Million	RMB Million
- 除税前利润	- Pre-tax profit	35,529	34,397

2015年6月30日 2014年12月31日

于2015年6月30日,1人民币兑换 1.24929港元 1 RMB = 1.24929 HKD at 30/6/2015

于2014年12月31日,1人民币兑换 1.26765港元

1 RMB = 1.26765 HKD at 31/12/2014

于2014年6月30日,1人民币兑换 1.24856港元

1 RMB = 1.24856 HKD at 30/06/2014