

(在中華人民共和國註冊成立的股份有限公司)

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

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

年度财务资料披露声明书截至2016年12月31日止(未经审计)

Annual Financial Disclosure Statement as at 31 December 2016 (Unaudited)

SECTION A - HONG KONG BRANCH INFORMATION

I. 收益表资料

Profit and Loss Information

おして			31 Dec 2016	31 Dec 2015
利息收入			港币千元	港币千元
Puls 文字			HKD '000	HKD '000
利息收入浄額	利息收入	Interest income	2,631,113	2,555,443
所工买卖的利润減亏损 Gains less losses arising from trading in foreign currencies #実实性质外に业务的利润 Gains less losses arising from non-trading activities in foreign currencies foreign currencies foreign currencies foreign currencies	利息支出	Interest expense	-2,050,138	-1,689,566
#买卖性质外汇业务的利润	利息收入净额	Net interest income	580,975	865,877
	外汇买卖的利润减亏损	Gains less losses arising from trading in foreign currencies	-521,680	-143,137
持作買賣用途證券的利润減亏损 來自其它交易活動的利润減亏损 费用及佣金收入 假金文出 Commission income 1.1,371 1.906 28,744 1.502 28,744 1.502 28,744 1.502 28,744 1.502 第用及佣金收入 (Commission income 28,744 28,744 1.502 28,744 1.502 28,745 1.152,569 (佣金文出 (Commission expenses 22,7.161 2-27,161 1.3031 1.529,291 1.152,569 2.301,833 2.201,833 2.201,833 人事费用 其它经营收入 Operating income 576 6.36 2.201,83 2.201,83 6.36 2.201,83 2.201,83 人事费用 其它经营支出 Operating expenses -184,613 -261,561 2.22,750 2.230,183 -261,561 2.22,750 2.230,183 必費 查女出 Operating expenses -124,628 -122,750 2.309,241 -384,311 减值 前 经查查 20 20 20 20 20 20 20 20	非买卖性质外汇业务的利润	Gains less losses arising from non-trading activities in		
来自其它交易活動的利润減亏损 Gains less losses from other trading activities 1,271 -1,906 非买卖性质投资的利润減亏损 Gains less losses arising from non-trading investment 28,744 1,502 费用及佣金收入 Fees and commission income 829,765 1,152,569 佣金支出 Commission expenses -27,161 -13,031 其它经营收入 Other operating income 576 636 经营收入 Operating income 1,529,291 2,230,183 人事费用 Staff expenses -184,613 -261,561 其它经营支出 Other operating expenses -124,628 -122,750 经营支出 Operating expenses -124,628 -122,750 经营支出 Operating expenses -124,028 -13,91 減值損失減減值回拨及为已減債贷款 及应收款项而提收減回拨的准备金 处置物业、工业装置及设备 的利润減亏损 Impairment losses and provisions less reversal of impairment losses and provisions for impaired loans and receivables 268,195 -35,193 除稅前利润 Profit before taxation 1,488,300 1,810,601 胶项析利润 Profit before taxation -247,157 -300,028	,,, , , , , , , , , , , , , , , , , ,	foreign currencies	648,172	368,555
事买卖性质投资的利润減亏损 费用及佣金收入 佣金支出 其它经营收入 Gains less losses arising from non-trading investment 28,744 1,502 模面支出 其它经营收入 Commission expenses -27,161 -13,031 经营收入 Other operating income 576 636 经营收入 Operating income 1,529,291 2,230,183 人事费用 其它经营支出 Staff expenses -184,613 -261,561 其它经营支出 Other operating expenses -124,628 -122,750 经营支出 Operating expenses -309,241 -384,311 域值损失减减值回拨及为已减值贷款 及应收款项而提投减回拨的准备金 处置物业、工业装置及设备 6和 provisions for impaired loans and receivables 268,195 -35,193 处置物业、工业装置及设备 的利润减亏损 Cains less losses from the disposal of property, plant and equipment and investment properties 268,195 -35,193 除稅前利润 Profit before taxation 1,488,300 1,810,601 模项开支 Taxation -247,157 -300,028	持作買賣用途證券的利润减亏损	Gains less losses on securities held for trading purpose	-11,371	-882
费用及佣金收入 佣金支出 其它经营收入 Fees and commission income 829,765 1,152,569 佣金支出 其它经营收入 Commission expenses -27,161 -13,031 基营收入 Other operating income 576 636 经营收入 Operating income 1,529,291 2,230,183 人事费用 其它经营支出 经营支出 Other operating expenses -184,613 -261,561 -261,561 -124,628 -122,750 经营支出 Operating expenses -124,628 -122,750 -284,311 -384,311 减值损失减减值回拨及为已减值贷款 及应收款项而提拨减回援的准备金 处置物业、工业装置及设备 的利润减亏损 Impairment losses and provisions less reversal of impairment losses and provisions for impaired loans and receivables 268,195 -35,193 使费物业、工业装置及设备 的利润减亏损 Gains less losses from the disposal of property, plant and equipment and investment properties 55 -78 除税前利润 Profit before taxation 1,488,300 1,810,601 税项开支 Taxation -247,157 -300,028	來自其它交易活動的利润减亏损	Gains less losses from other trading activities	1,271	-1,906
日金支出	非买卖性质投资的利润减亏损	Gains less losses arising from non-trading investment	28,744	1,502
東它经营收入 Other operating income 576 636 经营收入 Operating income 1,529,291 2,230,183 人事费用 Staff expenses -184,613 -261,561 其它经营支出 Other operating expenses -124,628 -122,750 经营支出 Operating expenses -309,241 -384,311 減値前经营溢利 Operating profit before impairment 1,220,050 1,845,872 減値損失減減値回接及为已減值贷款 及应收款项而提拨減回接的准备金 处置物业、工业装置及设备 Impairment losses and provisions less reversal of impairment losses and provisions for impaired loans and receivables 268,195 -35,193 使置物业、工业装置及设备 的利润減亏损 Gains less losses from the disposal of property, plant and equipment and investment properties 55 -78 除稅前利润 Profit before taxation 1,488,300 1,810,601 税项开支 Taxation -2247,157 -300,028	费用及佣金收入	Fees and commission income	829,765	1,152,569
经营收入Operating income1,529,2912,230,183人事费用 其它经营支出 经营支出 Other operating expenses Operating expenses-184,613 -124,628 -122,750-261,561 -124,628 -122,750经营支出Operating expenses-124,628 -122,750域值前经营溢利Operating profit before impairment1,220,0501,845,872减值损失减减值回拨及为已减值贷款 及应收款项而提拨减回拨的准备金 处置物业、工业装置及设备 的利润减亏损Impairment losses and provisions less reversal of impairment losses and provisions for impaired loans and receivables and provisions for impaired loans and receivables268,195-35,193处置物业、工业装置及设备 的利润减亏损Gains less losses from the disposal of property, plant and equipment and investment properties55-78除税前利润Profit before taxation1,488,3001,810,601税项开支Taxation-247,157-300,028	佣金支出	Commission expenses	-27,161	-13,031
人事费用 其它经营支出 经营支出 Staff expenses Other operating expenses Operating expenses -184,613 -124,628 -122,750 -261,561 -124,628 -122,750 经营支出 Operating expenses -309,241 -384,311 减值前经营溢利 Operating profit before impairment 1,220,050 1,845,872 减值损失减减值回拨及为已减值贷款 及应收款项而提拨减回拨的准备金 处置物业、工业装置及设备 的利润减亏损 Impairment losses and provisions less reversal of impairment losses and provisions for impaired loans and receivables 268,195 -35,193 除稅前利润 Profit before taxation 1,488,300 1,810,601 税项开支 Taxation -247,157 -300,028	其它经营收入	Other operating income	576	636
其它经营支出 经营支出Other operating expenses-124,628 -309,241-122,750経值前经营溢利Operating profit before impairment1,220,0501,845,872减值损失减减值回拨及为已减值贷款 及应收款项而提拨减回拨的准备金 处置物业、工业装置及设备 的利润减亏损Impairment losses and provisions less reversal of impairment losses and provisions for impaired loans and receivables Gains less losses from the disposal of property, plant and equipment and investment properties268,195 -35,193-35,193除稅前利润Profit before taxation1,488,3001,810,601税项开支Taxation-247,157-300,028	经营收入	Operating income	1,529,291	2,230,183
经营支出Operating expenses-309,241-384,311減值前经营溢利Operating profit before impairment1,220,0501,845,872減值损失減減值回拨及为已減值贷款 及应收款项而提拨减回拨的准备金 处置物业、工业装置及设备 的利润减亏损Impairment losses and provisions less reversal of impairment losses and provisions for impaired loans and receivables268,195-35,193处置物业、工业装置及设备 的利润减亏损Gains less losses from the disposal of property, plant and equipment and investment properties55-78除稅前利润Profit before taxation1,488,3001,810,601税项开支Taxation-247,157-300,028	人事费用	Staff expenses	-184,613	-261,561
滅值前经营溢利Operating profit before impairment1,220,0501,845,872減值損失減減值回拨及为已減值贷款 及应收款项而提拨減回拨的准备金 处置物业、工业装置及设备 的利润减亏损Impairment losses and provisions less reversal of impairment losses and provisions for impaired loans and receivables268,195-35,193处置物业、工业装置及设备 的利润减亏损Gains less losses from the disposal of property, plant and equipment and investment properties55-78除稅前利润Profit before taxation1,488,3001,810,601税项开支Taxation-247,157-300,028	其它经营支出	Other operating expenses	-124,628	-122,750
減值損失減減値回拨及为已減值贷款	经营支出	Operating expenses	-309,241	-384,311
及应收款项而提拨減回拨的准备金 处置物业、工业装置及设备 的利润减亏损and provisions for impaired loans and receivables Gains less losses from the disposal of property, plant and equipment and investment properties268,195-35,193除税前利润Profit before taxation55-78税项开支Taxation-247,157-300,028	减值前经营溢利	Operating profit before impairment	1,220,050	1,845,872
处置物业、工业装置及设备 的利润减亏损Gains less losses from the disposal of property, plant and equipment and investment properties55-78除税前利润Profit before taxation1,488,3001,810,601税项开支Taxation-247,157-300,028	减值损失减减值回拨及为已减值贷款	Impairment losses and provisions less reversal of impairment losses		
的利润減亏损 plant and equipment and investment properties 55 -78 除税前利润 Profit before taxation 1,488,300 1,810,601 税项开支 Taxation -247,157 -300,028	及应收款项而提拨减回拨的准备金	and provisions for impaired loans and receivables	268,195	-35,193
除税前利润 Profit before taxation 1,488,300 1,810,601 税项开支 Taxation -247,157 -300,028	处置物业、工业装置及设备	Gains less losses from the disposal of property,		
税项开支 Taxation <u>-247,157</u> <u>-300,028</u>	的利润减亏损	plant and equipment and investment properties	55	-78
	除税前利润	Profit before taxation	1,488,300	1,810,601
除税后利润 Profit after taxation 1,241,143 1,510,573	税项开支	Taxation	-247,157	-300,028
	除税后利润	Profit after taxation	1,241,143	1,510,573

2016年12月31日 2015年12月31日



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Annual Financial Disclosure Statement as at 31 December 2016 (Unaudited)

II. <u>资产负债表资料</u>

Balance Sheet Information

		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	36,586,160	22,883,139
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	7,783,014	32,823,883
存放于民生银行海外办事处的金额	Amount due from overseas offices of CMBC	28,587,667	6,459,341
贸易汇票	Trade bills	14,457,016	8,904,207
持有的存款证	Certificates of deposit held	387,754	387,945
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	4,392,448	746,674
贷款及应收款项	Loans and receivables		
(A) 对客户的贷款	(A) Loans and advances to customers	48,361,753	39,512,784
(B) 对银行的贷款	(B) Loans and advances to banks	0	0
(C) 其它帐目	(C) Other accounts	300,292	314,040
(D) 已减值贷款及应收款项的准备金	(D) Provisions for impaired loans and receivables	-405,584	-673,929
投资证券	Investment securities	17,586,182	10,175,792
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	37,188	18,732
衍生工具交易的公平价值	Fair value of derivatives	395	0
其它资产	Other assets	456,033	556,090
资产总额	Total assets	158,530,318	122,108,698
负债	Liabilities		
银行存款及结余	Deposits and balances from banks	24,950,381	35,932,169
活期存款及往来帐户	Demand deposits and current accounts	5,354,978	2,386,003
储蓄存款	Savings accounts	15,110,915	15,413,038
定期、短期通知及通知存款	Time, call and notice deposits	48,587,432	47,255,595
结欠民生银行海外办事处的金额	Amount due to overseas offices of CMBC	40,371,171	9,277,336
已发行存款证	Certificates of deposit issued	14,310,616	4,811,733
已发行债务证券	Debt securities issued	4,635,761	4,631,861
衍生工具交易的公平价值	Fair value of derivatives	444	175,707
其它负债	Other liabilities	4,204,999	1,643,105
资本及储备	Capital and reserves	1,003,621	582,151
负债总额	Total liabilities	158,530,318	122,108,698

2016年12月31日

31 Dec 2016

2016年6月30日

30 Jun 2016



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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

		2016年12月31日	2016年6月30日
		31 Dec 2016	30 Jun 2016
		港币千元	港币千元
		HKD '000	HKD '000
客户贷款	Loans and advances to customers	48,361,753	39,512,784
银行贷款	Loans and advances to banks	0	0
其它帐目	Other accounts		
- 应计利息	- Accrued interest	144,476	150,975
- 其它应收款项	- Other receivables	155,816	163,065
对客户的已减值贷款及	Provisions for impaired loans and		
应收款项而提拨的准备金	receivables to customers		
- 组合评估	- Collectively assessed	-299,174	-492,642
- 个别评估	- Individually assessed	-106,410	-181,287
对银行的已减值贷款及	Provisions for impaired loans and		
应收款项而提拨的准备金	receivables to banks		
- 组合评估	- Collectively assessed	0	0
- 个别评估	- Individually assessed	0	0

(ii) 已减值客户贷款

(ii) Impaired Loans and Advances to Customers

			12月31日	2016年6	
			ec 2016	30 Jur	
		港币千元	占客户贷款	港币千元	占客户贷款
		HKD '000	总额的百分比	HKD '000	总额的百分比
			% of Total loans		% of Total loans
			to customers		to customers
减值客户贷款的毛额	Gross impaired loans and advances to				
	customers	298,569	0.62%	394,577	1.00%
减值准备 - 个别评估/特定拨备	Impairment allowances - individually				
	assessed/specific provision	106,410		181,287	
已减值贷款的抵押品市值	Market value of collateral in respect				
	of impaired loans and advances	298,569		234,922	

减值贷款为按个别评估减值的贷款。在2016年12月31日及2016年6月30日本行并没有对银行的贷款。

Impaired loans and advances to customers are provision individually assessed to be impaired. There is no loans and advances to banks as at 31 December 2016 and 30 June 2016.

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。

Where collateral values are greater than the gross loan amount, only the amount of collateral up to the gross loan is included.

民生银行总行并没有为民生银行香港分行就贷款或其它风险承担而提拔准备金。

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.



(在中華人民共和國註冊成立的股份有限公司)

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(iii) 按行业分类的客户贷款及放款分析 (iii) Analysis of Loans and Advances to Customers in Industry Categories

		2016年12月31日 31 Dec 2016	
		贷款总额	抵押品
		Gross loans	Collateral
		千港元 HK	XD '000
工业,商业及金融	Industrial, commercial and financial		
- 物业发展	- Property development	9,046,786	873,876
- 物业投资	- Property investment	240,408	0
- 金融企业	- Financial concerns	13,717,941	600,000
- 批发及零售行业	- Wholesale and retail trade	3,334,434	196,915
- 制造业	- Manufacturing	2,404,332	973,767
- 运输及运输设备	- Transport and transport equipment	477,310	407,514
- 资讯科技	- Information Technology	452,503	300,000
- 电力及燃气	- Electricity and gas	980,000	0
- 其它	- Others	1,961,099	225,730
个人	Individuals		
- 其它	- Others	208,139	208,139
于香港使用的贷款的毛额	Gross amount of loans and advances for use in Hong Kong SAR	32,822,952	3,785,941
贸易融资	Trade finance	1,521,207	202,167
在香港以外使用的贷款及放款	Loans for use outside Hong Kong SAR	14,017,594	2,831,000
客户贷款总额	Total customer advances	48,361,753	6,819,108
		2016年6月	
			抵押品
		贝永心欲 Gross loans	лклт пп Collateral
구네. 중세.표스라	* • • • • • • • • • • • • • • • • • • •	千港元 HK	AD 000
工业,商业及金融	Industrial, commercial and financial	10 201 275	501.010
- 物业发展 - 物业投资	- Property development	10,301,275	581,918
- 初业权员 - 金融企业	- Property investment	240,526	250,002
	- Financial concerns	4,098,831	350,002
- 批发及零售行业 - 制造业	- Wholesale and retail trade	2,518,232	56,765
- 柯坦亚 - 运输及运输设备	- Manufacturing	1,411,791	34,294
- 英宝	- Transport and transport equipment	1,134,622	797,423
	- Others	668,066	40,045
个人	Individuals		
- 其它	- Others	39,305	39,305
于香港使用的贷款总额	Gross amount of loans and advances for use in Hong Kong SAR	20,412,648	1,899,752
贸易融资	Trade finance	2,047,979	174,066
在香港以外使用的贷款及放款	Loans for use outside Hong Kong SAR	17,052,157	3,147,995
客户贷款总额	Total customer advances	39,512,784	5,221,813

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.

2016年12月31日



(在中華人民共和國註冊成立的股份有限公司) CHINA MINSHENG BANKING CORP., LTD. - HONG KONG BRANCH

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(iv) 按国家或地域分部分类的国际债权 申报表

(iv) International Claims by Countries

or Geographical Segments

按对手方(不少于国际债权的总额的10%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,对国际债权分析的概要如下:

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:

2016年12月31日

					Dec 2016		
				非银行	行私营机构		
				Non-bank pri	vate sector		
		银行	公营机构	非银行金融机 构	非金融私营 机构	其它	合计
					Non-financial		
		Banks	Official Sector	institutions	private sector	Others	Total
				百万港元	HKD Million		
中国	China	75,359	0	3,579	29,818	0	108,756
香港	Hong Kong	1,219	0	5,151	8,042	0	14,412
总额	Total	76,578	0	8,730	37,860	0	123,168
				30	年6月30日 Jun 2016 行私营机构		
				30 非银行 Non-ban	Jun 2016 行私营机构 k private sector		
		银行	公营机构	30 非银行	Jun 2016 行私营机构 k private sector	其它	合计
			公营机构 Official Sector	30 非银行 Non-banl 非银行金融机 构 Non-bank financial institutions	Jun 2016 行私营机构 k private sector 非金融私营 机构 Non-financial private sector	其它 Others	合计 Total
		Banks	Official Sector	30 非银行 Non-bani 非银行金融机 构 Non-bank financial institutions 百万港元	Jun 2016 行私营机构 k private sector 非金融私营 机构 Non-financial private sector	Others	Total
中国	China	Banks 57,733	Official Sector	30 非银代 Non-bani 非银行金融机 构 Non-bank financial institutions 百万港元 732	Jun 2016 行私营机构 k private sector 非金融私营 机构 Non-financial private sector <i>HKD Million</i> 23,248	Others 0	Total 81,713
中国香港总额	China Hong Kong Total	Banks	Official Sector	30 非银行 Non-bani 非银行金融机 构 Non-bank financial institutions 百万港元	Jun 2016 行私营机构 k private sector 非金融私营 机构 Non-financial private sector	Others	Total

(v) 按国家或地域分部分类的客户贷款 总额

(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概要如下:

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:

		2016年12月31日	2016年6月30日
		31 Dec 2016	30 Jun 2016
		百万港元	百万港元
		HKD Million	HKD Million
客户贷款总额	Gross amount of loans and advances to customers		
中国	China	23,479	22,700
香港	Hong Kong	12,784	11,969
总额	Total	36,263	34,669
逾期及按个别评估已减值贷款	Overdue loans and impaired loans and advances		
	which are individually assessed to be impaired		
中国	China	175	205
香港	Hong Kong	124	190
总额	Total	299	395

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(vi) 非港元货币风险承担

(vi) Foreign Currency Exposures

每一种货币(其净持仓量(按实际数值计算)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:

		2016年12月	31日
		31 Dec 20	016
		美元	人民币
		USD	CNY
		百万港元 HKI	O Million
现货资产	Spot assets	121,210	12,213
现货负债	Spot liabilities	115,401	15,099
远期买入	Forward purchases	45,722	23,515
远期卖出	Forward sales	51,992	20,474
期权盘净额	Net option position	0	0
长(短)盘净额	Net long/(short) position	-461	155
结构性仓盘净额	Net structural position	0	0
		2016年6月	30日
		30 Jun 20	16
		美元	人民币
		USD	CNY
		百万港元 HKI	O Million
现货资产	Spot assets	82,005	20,175
现货负债	Spot liabilities	74,604	24,695
远期买入	Forward purchases	47,058	41,185
远期卖出	Forward sales	54,437	36,668
期权盘净额	Net option position	0	0
长 (短) 盘净额	Net long/(short) position	22	-3
结构性仓盘净额	Net structural position	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.

2016年12日21日



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(vii) 逾期或重组客户贷款总额概要

(vii) Analysis of Gross Amount of Overdue or Rescheduled Loans and Advances to Customers

		2016年	12月31日	2016年	6月30日
		31 De	ec 2016	30 Ju	n 2016
			占客户贷款	<i>千港元</i>	占客户贷款
		HKD '000	总额的百分比	HKD '000	总额的百分比
			% of Total loans		% of Total loans
			to customers		to customers
已逾期客户贷款	Overdue loans and advances to customers				
- 超过三个月但不超过六个月	- More than 3 months but not more				
	than 6 months	0	0.00%	240,948	0.61%
- 超过六个月但不超过一年	- More than 6 months but not more				
	than one year	260,022	0.54%	38,566	0.10%
- 超过一年	- More than one year	38,547	0.08%	115,063	0.29%
总额	Total	298,569		394,577	
逾期贷款之抵押品的市值	Current market value of collateral held				
(C),,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	against the covered portion of				
	overdue loans and advances	298,569		234,922	
有抵押品覆盖的逾期贷款	Covered portion of overdue loans				
	and advances	298,569		234,922	
无抵押品覆盖的逾期贷款	Uncovered portion of overdue loans				
	and advances	0		159,655	
V 16 40 42 47 10 10 A 11.17 / 1.					
为逾期贷款根据个别评估	Impairment allowances - individually				
而提拨的减值准备	assessed made on overdue				
	loans and advances	106,410		181,287	
经重组客户贷款	Rescheduled loans and advances to				
	customers				
- 逾期不超过一个月	- Overdue not more than 1 month	0	0.00%	0	0.00%
- 逾期超过一个月但不超过三个月	- Overdue more than 1 month but				
	not more than 3 months	0	0.00%	0	0.00%
- 逾期超过三个月	- Overdue more than 3 months	298,569	0.62%	394,577	1.00%
总额	Total	298,569	0.62%	394,577	1.00%

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。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 held with respect to overdue advances are mainly deposits 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.

(viii) 收回抵押品

(viii) Repossessed Assets

在2016年12月31日及2016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 2016 and 30 June 2016.



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(ix) 非银行的中国内地风险承担

(ix) Non-bank Mainland China Exposures

			2016年12月31日 31 Dec 2016	
		资产负债 表内风险承担 On-balance	资产负债 表外风险承担 Off-balance	总额
		sheet exposure	sheet exposure 百万港元 HKD Million	Total
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)	7,797	962	8,759
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	2,170	12	2,182
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	14,748	179	14,927
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	156	388	544
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	6,427	796	7,223
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	15,175	0	15,175
总额	Total	46,473	2,337	48,810
减值准备后的资产总额	Total assets after provision	158,530	.,,,,,	-77-50
资产负债表内风险额占资产总额百 分比	On-balance sheet exposures as percentage of total assets	29.31%		



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(ix) 非银行的中国内地风险承担 (续) (ix) Non-bank Mainland China Exposures (Continued)

			2016年6月30日	
			30 Jun 2016	
		资产负债	资产负债	
		表内风险承担	表外风险承担	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)	905	1,053	1,958
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	1,011	188	1,199
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	5,360	272	5,632
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	1,478	2,716	4,194
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	249	0	249
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	9,393	86	9,479
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	12,975	0	12,975
总额	Total	31,371	4,315	35,686
减值准备后的资产总额	Total assets after provision	122,109		
资产负债表内风险额占资产总额百 分比	On-balance sheet exposures as percentage of total assets	25.69%		



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7. <u>労</u>	产负债表以外的风险承担		2016年12月31日	2016年6月30日
0	ff Balance Sheet Exposures		31 Dec 2016	30 Jun 2016
			<u> </u>	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	898,229	1,100,053
	- 交易关联或有项目	- Transaction related contingencies	69,322	94,391
	- 贸易关联或有项目	- Trade related contingencies	5,890,413	3,519,039
	- 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	7,564,990	2,405,823
	- 其它	- Others	279,483	0
(i	i) 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	97,612,317	101,126,594
	- 利率衍生工具合约	- Interest rate derivative contracts	263,673	263,803
	- 其它	- Others	0	0
(i	ii) 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	681,309	527,452
	- 利率衍生工具合约	- Interest rate derivative contracts	13	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 market 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

 2016年1月至12月
 2015年1月至12月

 Jan - Dec 2016
 Jan - Dec 2015

66.78%

68.95%

报告期间的平均流动性维持比率

Average liquidity maintenance ratio for the reporting period

平均流动性维持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性维持比率平均数。

The average liquidity maintenance ratio is the arithmetic mean of each calendar month's average liquidity maintenance ratio and average 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

		2016年12月31日	2016年6月30日
		31 Dec 2016	30 Jun 2016
		百万人民币	百万人民币
		RMB Million	RMB Million
资本充足比率	Capital adequacy ratio	11.73%	11.52%
股东资金总额	Aggregate amount of shareholders funds	342,590	318,774

资本充足率乃根据中国银监会《商业银行资本管理办法(试行)》和其他相关监管规定的要求计算。

- Pre-tax profit

The capital adequacy ratio is prepared in accordance with the Administrative Measures for the Capital of Commercial Banks (Provisional) promulgated by the CBRC and other relevant regulatory provisions.

II. 其它合并财务资料

Other Consolidated Financial Information

		31 Dec 2016	30 Jun 2016
		百万人民币	百万人民币
		RMB Million	RMB Million
- 资产总额	- Total assets	5,895,877	5,250,162
- 负债总额	- Total liabilities	5,543,850	4,922,507
- 贷款总额	- Total advances	2,461,586	2,274,710
- 客户存款总额	- Total customer deposits	3,082,242	2,934,633
		2016年12月21日	2015年12日21日

| 2016年12月31日 | 2015年12月31日 | 31 Dec 2016 | 31 Dec 2015 | 百万人民币 | RMB Million | RMB Million | 60,249 | 60,774 |

2016年6月30日

2016年12月31日

于2016年12月31日,1人民币兑换 1.11793港元

1 RMB = 1.11793 HKD at 31/12/2016

- 除税前利润

于2016年6月30日,1人民币兑换 1.16451港元

1 RMB = 1.16451 HKD at 30/6/2016

于2015年12月31日,1人民币兑换 1.19360港元

1 RMB = 1.19360 HKD at 31/12/2015