

Financial disclosure statement for the year ended 31 December 2016 (Unaudited)

截至2016年12月31日之主要財務資料披露報表 (未經審計)

HONG KONG BRANCH INFORMATION 香港分行資料

I. INCOME STATEMENT INFORMATION	收益表資料	For the year ended	For the year ended
		31-12-2016	31-12-2015
		截至2016年12月31 日止之年度	截至2015年12月31 日止之年度
		HKD '000	HKD '000
		港幣千元	港幣千元
Interest income	利息收入	2,249,875	1,910,087
Interest expense	利息支出	(1,503,021)	(1,304,385)
Net interest income	淨利息收入	746,854	605,702
Fees and commission income	服務費及佣金收入	283,161	177,134
Fees and commission expenses	服務費及佣金支出	(9,871)	(5,826)
Net fees and commission income	淨服務費及佣金收入	273,290	171,308
Gains less losses arising from trading in foreign currencies	淨外匯買賣收益/(虧損)	(41,899)	(7,929)
Gains less losses from other trading activities	淨其他交易活動收益/(虧損)	10,655	(5,686)
Others	其他	54,801	(4,834)
Other operating income /(losses)	其他營運收入/(虧損)	23,557	(18,449)
Net operating income	營業收入淨額	1,043,701	758,561
Staff and rental expenses	薪酬及租金支出	(200,944)	(161,795)
Other expenses	其他支出	(35,714)	(27,029)
Operating expenses	營運支出	(236,658)	(188,824)
Charge for allowances for impaired loans and receivables	貸款及其他賬項減值準備金	(71,507)	(100,672)
Gains less losses from the disposal of property, plant and equipment	出售物業、工業裝置及設備的收益減虧損	-	(7)
Profit before taxation	稅前盈利	735,536	469,058
Taxation expense	稅項支出	(117,698)	(74,496)
Profit after taxation	稅後盈利	617,838	394,562

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II. BALANCE SHEET INFORMATION		資產負債表資料	
		31-12-2016	30-06-2016
		HKD '000	HKD '000
		港幣千元	港幣千元
Assets	資產		
Cash and balances with banks	現金及銀行結餘	23,387,929	18,836,928
Placements with banks maturing more than one month but within twelve months	存放於銀行同業款項(超過1個月但不超過12個月到期)	580,809	5,112,738
Amounts due from Head Office and overseas offices	總行及海外分行欠款	19,038,414	12,030,075
Trade bills	貿易匯票	3,646,898	2,370,932
Certificates of deposit held	持有的存款證	9,688,305	9,844,761
Gross loans and advances to customers	總客戶貸款及放款	59,211,813	51,154,461
Gross loans and advances to banks	總銀行貸款及放款	980,066	-
Accrued interest and other accounts	應計利息及其他賬目	114,633	85,014
Less: Impairment allowance for loans and advances to customers	減值準備(為客戶貸款及放款)		
- collectively assessed	- 綜合	(291,110)	(249,252)
- individually assessed	- 個別	-	-
Less: Impairment allowance for loans and advances to banks	減值準備(為銀行貸款及放款)		
- collectively assessed	- 綜合	(4,900)	-
- individually assessed	- 個別	-	-
Net loans and advances and other accounts	淨貸款、放款及其他賬項	60,010,502	50,990,223
Investment securities	投資證券	18,973,352	15,122,620
Fixed assets	固定資產	27,882	21,111
Other assets	其他資產	889,926	482,425
Total assets	資產總額	136,244,017	114,811,813
Liabilities	負債		
Deposits and balances from banks	銀行同業的存款及結餘	46,075,244	44,641,454
Demand deposits and current accounts	活期存款及往來賬戶	950,231	1,052,025
Savings deposits	儲蓄存款	5,973,601	3,013,335
Time, call and notice deposits	定期、短期通知及通知存款	48,986,499	42,205,002
Deposits from customers	客戶存款	55,910,331	46,270,362
Amounts due to Head Office and overseas offices	總行及海外分行存款	4,723,165	5,222,197
Certificates of deposit issued	已發行存款證	21,029,362	12,592,364
Debt securities issued	已發行債務證券	3,837,669	3,881,034
Other liabilities	其他負債	4,668,246	2,204,402
Total liabilities	負債總額	136,244,017	114,811,813

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III. ADDITIONAL BALANCE SHEET INFORMATION

資產負債表附加資料

1) Overdue and rescheduled loans and advances 逾期及重組貸款

As at 31 December 2016 and 30 June 2016, there were no overdue and rescheduled loans and advances to customers and banks.
於2016年12月31日及2016年6月30日，在客戶貸款及銀行貸款中並無任何逾期貸款及重組貸款。

The overdue and rescheduled loans and advances is disclosed in accordance with the Section 100 of Chapter 155M of the Banking (Disclosure) Rules under the Hong Kong Banking Ordinance.
逾期及重組貸款乃根據《銀行業條例》中的〈銀行業(披露)規則〉內第155M章第100條的要求而作出披露。

2) Impaired loans and advances 減值貸款

As at 31 December 2016 and 30 June 2016, there were no impaired loans and advances to customers and banks. Our Head Office did not provide any impairment allowances which were allocated for the exposures maintained at the Branch.
於2016年12月31日及2016年6月30日，在客戶貸款及銀行貸款中並無任何減值貸款，而總行並無就香港分行的貸款作出減值準備。

3) Repossessed assets 收回資產

Reposessed assets are reported as "assets held for sale" under other assets and the relevant loans are derecognized.
The reposessed assets are recognised at lower of carrying amount and net realizable value of the collateral held.

As at 31 December 2016 and 30 June 2016, the Branch did not have any reposessed assets.

收回資產會被視為「待售資產」項目並計入其他資產項下，而相關的貸款會被終止確認。期末，收回資產取其賬面淨值或可變現淨值兩者中之較低數額確認。

於2016年12月31日及2016年6月30日，香港分行並無任何收回資產。

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III. ADDITIONAL BALANCE SHEET INFORMATION (CONTINUED)

資產負債表附加資料(續)

4) Analysis of gross loans and advances to customers

總客戶貸款及放款分析

		31-12-2016		30-06-2016	
		HKD '000	% covered by collateral	HKD '000	% covered by collateral
		港幣千元	抵押品覆 蓋率	港幣千元	抵押品覆 蓋率
a) Breakdown by industry sectors	按行業分類之分析				
Loans and advances for use in Hong Kong 在香港使用的貸款及放款					
Industrial, commercial and financial	工商金融				
Property development	物業發展	8,235,103	4.83%	7,832,581	6.23%
Property investment	物業投資	400,078	23.75%	391,770	24.89%
Financial concerns	金融企業	21,862,511	35.69%	18,830,964	38.23%
Stockbrokers	股票經紀	194,334	0.00%	562,776	0.00%
Wholesale and retail trade	批發及零售行業	1,086,283	89.51%	1,948,865	90.30%
Manufacturing	製造業	788,770	20.31%	1,052,420	40.27%
Transport and transport equipment	運輸及運輸設備	1,124,548	16.34%	1,925,471	9.55%
Recreational activities	康樂活動	2,295,983	100.00%	-	-
Information technology	資訊科技	232,635	0.00%	232,776	0.00%
Others	其他	3,535,000	40.59%	2,520,145	12.32%
Individual	個人				
Others	其他	32,003	0.00%	-	-
Loans and advances for use in Hong Kong	在香港使用的貸款及放款	39,787,248		35,297,768	
Trade finance	貿易融資	414,573	0.00%	100,995	34.08%
Loans and advances for use outside Hong Kong	在香港以外使用的貸款及放款	19,009,992	26.56%	15,755,698	28.42%
Gross loans and advances to customers	總客戶貸款及放款	59,211,813		51,154,461	

b) Breakdown by geographical areas: 按地區劃分:

Gross loans and advances to customers by geographical areas are classified according to the location of the counterparties after taking into account the transfer of risk. In general, a transfer of risk arises if the loans or advances of a customer are guaranteed by a party in a country which is different from that of the customer.

總客戶貸款及放款之地區分類是依照交易對手所在地而區分，並已顧及轉移風險因素。一般而言，有關貸款及放款的債權獲得非交易對手所在地的一方擔保，風險便確認為由一個國家轉移到另一個國家。

		31-12-2016	30-06-2016
		HKD '000	HKD '000
		港幣千元	港幣千元
Hong Kong	香港	33,480,945	31,829,795
China	中國	25,631,898	19,221,350
Others	其他	98,970	103,316
Gross loans and advances to customers	總客戶貸款及放款	59,211,813	51,154,461

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資產負債表附加資料(續)

5) International Claims 國際債權

The information on International Claims discloses exposures to foreign counterparties on 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.

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

		Banks	Official Sector	Non-bank financial institutions	Non-financial private	Total
		銀行	官方機構	非銀行金融機構	非金融私營機構	總額
		HKD Mil.	HKD Mil.	HKD Mil.	HKD Mil.	HKD Mil.
		港幣百萬元	港幣百萬元	港幣百萬元	港幣百萬元	港幣百萬元
As at 31 December 2016	於2016年12月31日					
Developing Asia and Pacific	發展中的亞洲及太平洋地區	54,768	333	748	16,320	72,169
of which: China	其中：中國	54,696	333	748	16,221	71,998
As at 30 June 2016	於2016年6月30日					
Developing Asia and Pacific	發展中的亞洲及太平洋地區	53,910	348	483	9,097	63,838
of which: China	其中：中國	53,910	348	483	8,993	63,734

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資產負債表附加資料(續)

6) Currency risk 貨幣風險

Net foreign currency positions amounting to 10% or more of the net position in all foreign currencies are disclosed as follows:
 外匯風險淨額，其金額大於所有外匯的風險淨額的10%，披露如下：

		31-12-2016		30-06-2016	
		HKD Mil.	HKD Mil.	HKD Mil.	HKD Mil.
		港幣百萬元	港幣百萬元	港幣百萬元	港幣百萬元
		CNY	USD	CNY	USD
		人民幣	美元	人民幣	美元
Spot assets	現貨資產	8,520	78,766	10,540	60,813
Spot liabilities	現貨負債	(9,982)	(67,150)	(11,382)	(55,287)
Forward purchases	遠期買入	4,492	7,346	3,372	5,937
Forward sales	遠期賣出	(3,002)	(18,833)	(2,518)	(10,996)
Net options position	期權淨持倉量	-	-	-	-
Net long / (short) position	長 / (短)盤淨額	28	129	12	467

As at 31 December 2016 and 30 June 2016, there was no structural position.

As at 31 December 2016, there was no net option position and as at 30 June 2016 there was no option position.

於2016年12月31日及2016年6月30日，本分行無結構性倉盤。

於2016年12月31日，本分行並無外匯期權盤淨額，而2016年6月30日，本分行則無外匯期權盤。

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資產負債表附加資料(續)

7) Mainland activities exposures	內地業務相關授信風險額	On-balance sheet exposures	Off-balance sheet exposures	Total exposures
		資產負債表內的風險額	資產負債表外的風險額	總風險額
Types of counterparties	機構類別	HKD '000 港幣千元	HKD '000 港幣千元	HKD '000 港幣千元
At 31 December 2016		於2016年12月31日		
1 Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	中央政府、屬中央政府擁有之機構與其附屬公司及合營企業	26,507,795	7,306,677	33,814,472
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	14,330,981	2,871,546	17,202,527
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	16,808,805	844,386	17,653,191
4 Other entities of central government not reported in item 1 above	並無於上述分類1內報告之中央政府之其他機構	1,212,485	-	1,212,485
5 Other entities of local governments not reported in item 2 above	並無於上述分類2內報告之地方政府之其他機構	604,537	-	604,537
6 PRC nationals residing outside Mainland China or other entities incorporated outside Mainland China where the credit is granted for use in Mainland China	居住中國境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	4,252,323	890,477	5,142,800
7 Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	其他被視為內地非銀行客戶之風險	3,467,701	2,494,831	5,962,532
Total	總計	67,184,627	14,407,917	81,592,544
Total assets after provision	扣除減值準備金後資產總額	136,244,017		
On-balance sheet exposures as percentage of total assets	資產負債表內的風險額佔資產總額的比例	49.31%		

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 資產負債表附加資料(續)

7) Mainland activities exposures 內地業務相關授信風險額		On-balance sheet exposures 資產負債表內的風險額	Off-balance sheet exposures 資產負債表外的風險額	Total exposures 總風險額
Types of counterparties 機構類別		HKD '000 港幣千元	HKD '000 港幣千元	HKD '000 港幣千元
At 30 June 2016		於2016年6月30日		
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	23,158,165	724,673	23,882,838
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	10,798,811	2,973,400	13,772,211
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	13,015,011	742,796	13,757,807
4 Other entities of central government not reported in item 1 above	並無於上述分類1內報告之中央政府之其他機構	1,133,282	-	1,133,282
5 Other entities of local governments not reported in item 2 above	並無於上述分類2內報告之地方政府之其他機構	225,588		225,588
6 PRC nationals residing outside Mainland China or other entities incorporated outside Mainland China where the credit is granted for use in Mainland China	居住中國境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	4,551,860	201,531	4,753,391
7 Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	其他被視作為內地非銀行客戶之風險	3,289,341	2,375,217	5,664,558
Total	總計	56,172,058	7,017,617	63,189,675
Total assets after provision	扣除減值準備金後資產總額	114,811,813		
On-balance sheet exposures as percentage of total assets	資產負債表內的風險額佔資產總額的比例	48.93%		

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IV. OFF-BALANCE SHEET EXPOSURES	資產負債表以外的風險承擔	31-12-2016		30-06-2016	
		HKD '000	港幣千元	HKD '000	港幣千元
The contractual or notional amounts		下列每類資產負債表外項目的合約或名義數額：			
1) Contingent liabilities and commitments		或然負債及承諾			
Direct credit substitutes	直接信貸替代項目	2,660,891		2,162,565	
Transaction-related contingencies	與交易有關的或有項目	460,083		19,549	
Trade-related contingencies	與貿易有關的或有項目	2,699,133		957,416	
Other commitments	其他承諾	29,731,990		15,090,974	
Total	總計	35,552,097		18,230,504	
2) Derivatives		衍生工具			
		Contract Amount	Fair value assets	Fair value liabilities	
		合約金額	公允值資產	公允值負債	
		HKD '000	HKD '000	HKD '000	
		港幣千元	港幣千元	港幣千元	
As at 31 December 2016		於2016年12月31日			
Exchange rate contracts	匯率合約	27,837,396	157,876	139,475	
Interest rate contracts	利率合約	28,156,175	200,393	52,668	
Equity contracts	股權合約	-	-	-	
Total	總計	55,993,571	358,269	192,143	
As at 30 June 2016		於2016年6月30日			
Exchange rate contracts	匯率合約	16,891,405	33,610	72,694	
Interest rate contracts	利率合約	19,015,335	62,192	219,103	
Equity contracts	股權合約	116,388	418	-	
Total	總計	36,023,128	96,220	291,797	

None of the above derivatives contracts are subject to the bilateral netting arrangements.

上述合約並無雙邊淨額結算安排。

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V. Liquidity Information 流動資金資料

Liquidity risk is the risk that the branch may not be able to fund increases in assets or meet its obligations as they fall due without incurring unacceptable loss.

The branch management oversees liquidity risk exposures through Assets and Liability Management Committee (ALCO) and Risk Management Committee (RMC). The branch manages its liquidity on a prudent basis with the objective to comply with the statutory standards and Head Office policies to ensure that there is an adequate liquidity and funding capacity to meet normal business operations.

In liquidity risk management, the branch takes up liquidity mismatch from the treasury activities, and customer loans and deposits. Global Market and Trading Department is responsible for managing the liquidity mismatch under the Management Action Trigger Limits approved by ALCO. Market and Operational Risk Management Department produces monitoring reports to senior management on a daily basis and report the risk profile to ALCO and RMC for risk monitoring.

流動資金風險是指分行可能要承受其不欲接受的損失，否則便無法提供資金以應付資產的增加或履行到期的義務。分行管理層通過資產負債委員會及全面風險管理委員會管理分行的流動性風險。分行以審慎原則管理資金流動性，旨在符合法定準則及總行政策，以確保有充足之流動性及融資能力，應付日常的業務營運。在流動性風險管理上，分行的流動資金錯配是由於資金業務、客戶的放款及存款業務所產生。金融市場部根據資產負債委員會所核定的管理指標管理分行的流動資金錯配。市場及操作風險管理部每日編制監控報告，並向資產負債委員會及全面風險管理委員會報告分行的風險情況。

The average liquidity maintenance ratio is calculated as the simple average of each calendar month's average liquidity maintenance ratio for the period and applied to Category 2 financial institution.

平均流動性維持比率是按每個公曆月之平均流動性維持比率的算術平均數計算，並適用於第2類金融機構。

	For the year ended 31-12-2016 截至2016年12月31日 止之年度	For the year ended 31-12-2015 截至2015年12月31日 止之年度
The average liquidity maintenance ratio	68.86%	65.21%
平均流動性維持比率		

VI. DISCLOSURE OF REMUNERATION POLICY 薪酬政策的披露

Total remuneration of Senior Management and Key Personnel for Year 2016 has not yet been finalized in accordance with the Branch's remuneration policy. The Branch will disclose the relevant information in the 2017 Interim Financial Disclosure statement.

根據相關薪酬管理制度，2016年年度香港分行高級管理層及關鍵人員的總薪酬仍在確認過程中。有關資料將於2017年的香港分行中期財務資料披露報表中披露。

Financial disclosure statement for the year ended 31 December 2016 (Unaudited)

截至2016年12月31日之主要財務資料披露報表 (未經審計)

VII. BANK INFORMATION (CONSOLIDATED BASIS)	30-06-2016	31-12-2015
銀行綜合資料	CNY Million	CNY Million
	人民幣百萬元	人民幣百萬元

This note represents the consolidated bank information for Shanghai Pudong Development Bank Co., Ltd.
 本附註提供上海浦東發展銀行之綜合資訊。

Consolidated balance sheet items and financial ratios
合併資產負債項目及財務比率

Total assets	資產總額	5,371,293	5,044,352
Total liabilities	負債總額	5,021,018	4,725,752
Loans and advances to customers	發放貸款和墊款	2,364,747	2,171,413
Deposits from customers	客戶存款	2,955,747	2,954,149
Equity attributable to the Banks's shareholders	歸屬於母公司股東權益	345,442	315,170
Capital adequacy ratio	資本充足率	11.96%	12.23%

The capital adequacy ratio is calculated in accordance with the guidelines issued by the China Banking Regulatory Commission. These guidelines are different from the standards referred to in paragraph (a) Section 105 of Chapter 155M of the Banking (Disclosure) Rules under the Hong Kong Banking Ordinance.

資本充足率是根據中國銀行業監督管理委員會的有關規定計算。

這些規定與《銀行業條例》中的〈銀行業(披露)規則〉內第155M章第105條中(a)段內所述之標準有異的。

		For the half year ended	For the half year ended
		30-06-2016	30-06-2015
		截至2016年6月30日止之半年度	截至2015年6月30日止之半年度
		CNY Million	CNY Million
		人民幣百萬元	人民幣百萬元
Consolidated profit and loss item	合併損益項目		
Pre-tax profit	稅前利潤	35,322	31,526

The above information are extracted from the most recent consolidated accounts of our bank as at the publication date of this financial disclosure statement.

The consolidated accounts for year 2016 of our bank is expected to be published on the website of the Shanghai Stock Exchange around early April 2017.

The 2016 Annual Report will be published in the website of Shanghai Stock Exchange: www.sse.com.cn

截至本財務資料披露報表發佈日，以上銀行綜合資料乃摘自本銀行之最近綜合賬目。

本行之2016年年度綜合賬目預計將於2017年4月上旬於上海證券交易所網站公佈。

2016年年報資料將會上載於上海證券交易所網站，網址為：www.sse.com.cn

Financial disclosure statement for the year ended 31 December 2016 (Unaudited)

截至2016年12月31日之主要財務資料披露報表(未經審計)

Statement of compliance

遵從情況聲明

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

盡本人所知，本報告所披露資料完全遵從《銀行業條例》中的〈銀行業（披露）規則〉所載之披露規定。



ZHANG LI

張麗

Chief Executive

行長

Shanghai Pudong Development Bank Co., Ltd. Hong Kong Branch

上海浦東發展銀行香港分行

30 March 2017

二零一七年三月三十日