

Financial disclosure statement for the year ended 31 December 2024 (Unaudited)

截至2024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

		For the year ended 31-12-2024	For the year ended 31-12-2023
		截至2024年12月31日止 之年度	截至2023年12月31日止 之年度
		HKD '000 港幣千元	HKD '000 港幣千元
I. INCOME STATEMENT INFORMATION	收益表資料		
Interest income	利息收入	7,744,416	8,502,851
Interest expense	利息支出	(7,302,503)	(8,290,424)
Net interest income	淨利息收入	441,913	212,427
Fees and commission income	服務費及佣金收入	314,025	284,067
Fees and commission expenses	服務費及佣金支出	(22,397)	(23,495)
Net fees and commission income	淨服務費及佣金收入	291,628	260,572
Gains less losses arising from trading in foreign currencies	淨外匯買賣收益	121,162	199,539
Gains less losses on securities held for trading purpose	淨交易性證券收益	49,921	137,940
Gains less losses arising from trading in interest rate derivatives	淨利率衍生工具收益	2,578	6,888
Gains less losses arising from trading in other derivatives	淨其他衍生工具收益	245	8,844
Others	其他	257,485	295,915
Other operating income	其他營運收入	431,391	649,126
Net operating income	營業收入淨額	1,164,932	1,122,125
Staff and rental expenses	薪酬及租金支出	(441,287)	(454,953)
Other expenses	其他支出	(96,120)	(98,195)
Operating expenses	營運支出	(537,407)	(553,148)
Net charge of allowance for credit losses and other losses	信貸及其他虧損準備淨撥備	(1,830,771)	(1,720,570)
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	-	-
Loss before taxation	稅前虧損	(1,203,246)	(1,151,593)
Taxation	稅項	153,350	224,227
Loss after taxation	稅後虧損	(1,049,896)	(927,366)

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II. BALANCE SHEET INFORMATION
資產負債表資料

		31-12-2024	30-06-2024
		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	11,781,381	7,293,557
Placements with banks maturing more than one month but within twelve months	存放於銀行同業款項(超過一個月但不超過十二個月到期)	1,997,140	373,713
Amounts due from Head Office and overseas offices	存放於總行及海外分行	17,895,943	13,419,661
Trade bills	貿易匯票	17,306	53,529
Certificates of deposit held	持有的存款證	907,960	7,130,053
Trading securities	交易性證券	3,666,361	49,973
Gross loans and advances to customers	總客戶貸款及放款	74,834,131	68,085,805
Gross loans and advances to banks	總銀行貸款及放款	885,056	890,203
Accrued interest and other accounts	應計利息及其他賬目	262,715	370,375
Less: Allowances for credit and other losses	減：信貸及其它虧損準備		
- stage 1	- 第一階段	(288,249)	(262,133)
- stage 2	- 第二階段	-	-
- stage 3	- 第三階段	(407,028)	(952,650)
Net loans and advances and other accounts	淨貸款、放款及其他賬項	75,286,625	68,131,600
Investment securities	投資證券	54,023,123	54,208,911
Less: Allowances for credit and other losses	減：信貸及其它虧損準備		
- stage 1	- 第一階段	(33,200)	(47,232)
- stage 2	- 第二階段	-	-
- stage 3	- 第三階段	(643,451)	(647,193)
Net investment securities	淨投資證券	53,346,472	53,514,486
Other investment	其他投資	4,302,389	1,489,127
Fixed assets	固定資產	531,147	586,596
Other assets	其他資產	11,697,516	6,354,765
Total assets	資產總額	181,430,240	158,397,060
Liabilities	負債		
Deposits and balances from banks	銀行同業的存款及結餘	39,446,116	15,574,249
Demand deposits and current accounts	活期存款及往來賬戶	1,062,711	609,093
Savings deposits	儲蓄存款	8,191,038	7,344,266
Time, call and notice deposits	定期、短期通知及通知存款	64,668,523	80,664,895
Deposits from customers	客戶存款	73,922,272	88,618,254
Amounts due to Head Office and overseas offices	總行及海外分行存款	27,687,834	18,921,999
Certificates of deposit issued	已發行存款證	25,507,098	17,297,708
Debt securities issued	已發行債務證券	3,822,044	9,308,295
Other liabilities	其他負債	11,044,876	8,676,555
Total liabilities	負債總額	181,430,240	158,397,060

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III. ADDITIONAL BALANCE SHEET INFORMATION

資產負債表附加資料

1) Overdue and rescheduled assets

逾期及經重組資產

a) As at 31 December 2024 and 30 June 2024, the Branch did not have any overdue loans and advances to banks. The gross amount of loans and advances to customers and other overdue assets and rescheduled are analysed as follows:

於2024年12月31日及2024年06月30日，香港分行並無任何逾期銀行貸款。逾期及經重組客戶貸款和其他資產總額之分析如下：

		31-12-2024	30-06-2024
		HKD '000	HKD '000
		港幣千元	港幣千元
Gross amount of loans and advances to customers which have been overdue for:	客戶貸款總額，已逾期:		
- more than 1 month but not more than 3 months	- 一個月以上至三個月	-	30,420
- more than 3 months but not more than 6 months	- 三個月以上至六個月	543,377	5,857
- more than 6 months but not more than one year	- 六個月以上至一年	-	765,593
- more than one year	- 一年以上	-	-
Total overdue and rescheduled loans and advances to customers	逾期及經重組客戶貸款總額	543,377	801,870
Value of collateral held against for overdue advances to customers	逾期客戶貸款所持抵押品的價值		
Current market value of collateral held against the covered portion of the overdue loans and advances	逾期客戶貸款涵蓋部分之抵押品市值	-	-
Covered portion of the overdue loans and advances	逾期客戶貸款涵蓋部分	-	-
Uncovered portion of the overdue loans and advances	逾期客戶貸款非涵蓋部分	543,377	801,870
Percentage of overdue to total loans and advances to customers	逾期客戶貸款佔客戶貸款總額的百分比	0.73%	1.18%
Allowances for credit and other losses made	已撥信貸及其它虧損準備		
- stage 2	- 第二階段	-	-
- stage 3	- 第三階段	380,364	544,568
		31-12-2024	30-06-2024
		HKD '000	HKD '000
		港幣千元	港幣千元
Gross amount of other assets which have been overdue for:	其他資產總額，已逾期:		
- more than 1 month but not more than 3 months	- 一個月以上至三個月	-	628,893
- 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	625,257	-
- more than one year	- 一年以上	155,273	156,176
Other rescheduled assets	其他經重組資產	-	-
Total other overdue and rescheduled assets	其他逾期及經重組資產總額	780,530	785,069

2) Impaired loans and advances

減值貸款

As at 31 December 2024 and 30 June 2024, the Branch did not have any impaired loans and advances to banks. Our Head Office did not provide any impairment allowances which were allocated for the exposures maintained at the Branch. The amount of impaired loans and advances to customers is analysed as follows:

於2024年12月31日及2024年06月30日，香港分行並無任何減值銀行貸款，而總行並無就香港分行的貸款作出減值準備。減值客戶貸款分析如下：

		31-12-2024	30-06-2024
		HKD '000	HKD '000
		港幣千元	港幣千元
Impaired loans and advances to customers	減值客戶貸款	543,377	1,127,905
Allowances for credit and other losses made	已撥信貸及其它虧損準備		
- stage 3	- 第三階段	380,364	892,107
Percentage of impaired to total loans and advances to customers	減值客戶貸款佔客戶貸款總額的百分比	0.73%	1.66%

3) Repossessed assets

收回資產

Reposessed assets are reported as "assets held for sale" under other assets and the relevant loans and advances are then written-off. The reposessed assets are recognised at lower of carrying amount and net realizable value of the relevant loans and advances.

As at 31 December 2024 and 30 June 2024, 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，而有關貸款隨後核銷。收回資產取有關貸款的賬面淨值或可變現淨值兩者中之較低金額者入賬。於2024年12月31日及2024年06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

客戶貸款總額分析

a) Breakdown by industry sectors

按行業分類

Loans and advances for use in Hong Kong

在香港使用的貸款

Industrial, commercial and financial

工商金融

Property development

物業發展

4,136,160

53.60%

3,938,478

32.22%

Property investment

物業投資

2,170,506

56.10%

2,590,023

40.40%

Financial concerns

金融企業

25,164,194

2.51%

22,250,204

1.75%

Stockbrokers

股票經紀

-

N/A

-

N/A

Wholesale and retail trade

批發及零售行業

590,846

0.00%

614,556

0.00%

Manufacturing

製造業

3,444,207

21.62%

2,706,294

25.55%

Transport and transport equipment

運輸及運輸設備

1,603,357

8.67%

1,588,897

10.55%

Electricity and gas

電力及氣體燃料

2,497,206

21.65%

1,322,184

0.00%

Recreational activities

康樂活動

-

N/A

-

N/A

Information technology

資訊科技

95,711

0.00%

64,911

0.00%

Others

其他

11,195,281

16.10%

12,260,565

8.35%

Individual

個人

Others

其他

415,439

98.76%

453,372

99.96%

Loans and advances for use in Hong Kong

在香港使用的貸款

51,312,907

47,789,484

Trade finance

貿易融資

3,134,046

0.00%

2,376,568

0.00%

Loans and advances for use outside Hong Kong

在香港以外使用的貸款

20,387,178

10.08%

17,919,753

4.47%

Gross loans and advances to customers

客戶貸款總額

74,834,131

68,085,805

b) Breakdown by geographical areas

按地區分類

The breakdown of the gross loans and advances to customers by geographical areas is derived according to the location of the counterparties after taking into account any transfer of risk. 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 customer.

客戶貸款總額按國家或地區的分類，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，有關貸款的債權獲得並非交易對手所在地的國家的一方擔保，風險便確認為由一個國家轉移到另一個國家。

		31-12-2024	30-06-2024
		HKD '000	HKD '000
		港幣千元	港幣千元
Gross loans and advances to customers	總額客戶貸款		
Hong Kong	香港	60,570,941	47,158,889
Mainland China	中國內地	8,314,307	13,439,436
Others	其他	5,948,883	7,487,480
		<u>74,834,131</u>	<u>68,085,805</u>
Overdue loans and advances to customers	逾期客戶貸款		
Hong Kong	香港	543,377	-
Mainland China	中國內地	-	801,870
		<u>543,377</u>	<u>801,870</u>
Impaired loans and advances to customers	減值客戶貸款		
Hong Kong	香港	543,377	-
Mainland China	中國內地	-	1,127,905
		<u>543,377</u>	<u>1,127,905</u>

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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百分之十或以上，該地區的國際債權便須予以披露。

		Banks	Official Sector	Non-bank financial institutions	Non-financial private sector	Total
		銀行	官方機構	非銀行金融機構	非金融私營機構	總額
		HKD Million	HKD Million	HKD Million	HKD Million	HKD Million
		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 2024	於2024年12月31日					
Developing Asia and Pacific	發展中的亞洲及太平洋地區	41,485	1,651	1,810	16,663	61,609
of which: Mainland China	其中：中國內地	40,181	1,508	1,810	16,000	59,499
Offshore centres	離岸中心	1,352	1,225	9,723	51,173	63,473
of which: Hong Kong	其中：香港	1,196	1,225	8,412	45,532	56,365
Developed countries	已發展地區	17,142	8,684	1,333	644	27,803
As at 30 June 2024	於2024年06月30日					
Developing Asia and Pacific	發展中的亞洲及太平洋地區	33,418	1,571	905	22,714	58,608
of which: Mainland China	其中：中國內地	32,119	1,488	905	22,480	56,992
Offshore centres	離岸中心	1,569	959	7,910	40,314	50,752
of which: Hong Kong	其中：香港	1,182	959	7,477	32,556	42,174
Developed countries	已發展地區	13,830	9,546	407	8	23,791
of which: United States	其中：美國	4,804	9,546	-	-	14,350

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資產負債表附加資料(續)

6) Currency risk
貨幣風險

The net position in a particular foreign currency is disclosed when the position in that currency constitutes 10% or more of the total net position in all foreign currencies.

如個別外幣的持倉淨額佔所持有外幣淨持倉總額的百分之十或以上，便須予以披露。

		31-12-2024	
		HKD Mil. 港幣百萬元	HKD Mil. 港幣百萬元
		USD 美元	CNY 人民幣
Spot assets	現貨資產	124,819	24,458
Spot liabilities	現貨負債	(128,559)	(23,346)
Forward purchases	遠期買入	35,322	28,554
Forward sales	遠期賣出	(33,286)	(29,195)
Net options position	期權倉淨額	16	-
Net long / (short) position	長 / (短)盤淨額	(1,688)	471

		30-06-2024	
		HKD Mil. 港幣百萬元	HKD Mil. 港幣百萬元
		USD 美元	CNY 人民幣
Spot assets	現貨資產	111,982	15,216
Spot liabilities	現貨負債	(110,905)	(18,471)
Forward purchases	遠期買入	30,981	30,779
Forward sales	遠期賣出	(33,917)	(27,258)
Net options position	期權倉淨額	-	-
Net long / (short) position	長 / (短)盤淨額	(1,859)	266

As at 31 December 2024 and 30 June 2024, the Branch did not have any structural position.

於2024年12月31日及2024年06月30日，香港分行並無結構性持倉。

The net options position is calculated based on delta equivalent approach.

期權持倉淨額是按照德爾塔等值方法計算。

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III. ADDITIONAL BALANCE SHEET INFORMATION (CONTINUED)

資產負債表附加資料(續)

7) Non-Bank Mainland China exposures

非銀行的中國內地風險承擔

		On-balance sheet exposures 資產負債表內 的風險額 HKD '000 港幣千元	Off-balance sheet exposures 資產負債表外 的風險額 HKD '000 港幣千元	Total exposures 風險總額 HKD '000 港幣千元
<u>As at 31 December 2024</u>	<u>於2024年12月31日</u>			
Types of counterparties	交易對手類別			
1 Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	中央政府、屬中央政府擁有之機構與其附屬公司及合營企業	25,365,583	760,179	26,125,762
2 Local governments, local government-owned entities and their subsidiaries and JVs	地方政府、屬地方政府擁有之機構與其附屬公司及合營企業	17,864,841	1,126,189	18,991,030
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	8,099,936	1,604,306	9,704,242
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	2,356,061	281,337	2,637,398
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	625,258	-	625,258
6 PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	居住中國境外的中國公民或於境外註冊之機構，其於中國內地使用之信貸	10,187,800	83,185	10,270,985
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	840,866	78,924	919,790
Total	總計	65,340,345	3,934,120	69,274,465
Total assets after provision	扣除減值準備金後資產總額	181,430,240		
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	36.01%		

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資產負債表附加資料(續)

7) Non-Bank Mainland China exposures (Continued)

非銀行的中國內地風險承擔(續)

		On-balance sheet exposures 資產負債表內 的風險額 HKD '000 港幣千元	Off-balance sheet exposures 資產負債表外 的風險額 HKD '000 港幣千元	Total exposures 風險總額 HKD '000 港幣千元
<u>As at 30 June 2024</u>	<u>於2024年06月30日</u>			
Types of counterparties	交易對手類別			
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	23,248,572	1,878,681	25,127,253
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	20,166,355	209,919	20,376,274
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	7,848,063	655,513	8,503,576
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	3,131,634	280,132	3,411,766
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	756,156	-	756,156
6 PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	居住中國境外的中國公民或於境外註冊之機構，其於中國內地使用之信貸	3,497,091	168,859	3,665,950
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	6,927,784	61,057	6,988,841
Total	總計	65,575,655	3,254,161	68,829,816
Total assets after provision	扣除減值準備金後資產總額	158,397,060		
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	41.40%		

Financial disclosure statement for the year ended 31 December 2024 (Unaudited)

截至2024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
IV. OFF-BALANCE SHEET EXPOSURES 資產負債表以外的風險承擔
The contractual or notional amounts of each class of off-balance sheet items

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

		31-12-2024	30-06-2024
		HKD '000	HKD '000
		港幣千元	港幣千元
Direct credit substitutes	直接信貸替代項目	14,190,619	13,543,878
Trade-related contingencies	與貿易有關的或有項目	808,673	560,085
Other commitments	其他承諾	48,077,830	45,941,659
Total	總計	63,077,122	60,045,622

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 2024	於2024年12月31日			
Exchange rate contracts	匯率合約	94,119,309	880,004	791,865
Interest rate contracts	利率合約	15,978,112	173,668	143,704
Total	總計	110,097,421	1,053,672	935,569
As at 30 June 2024	於2024年06月30日			
Exchange rate contracts	匯率合約	76,444,935	749,287	700,362
Interest rate contracts	利率合約	16,928,859	294,421	108,646
Other derivatives	其他衍生工具	655,516	159,643	150,805
Total	總計	94,029,310	1,203,351	959,813

The above exposures do not take into account the effects of bilateral netting arrangements
 上述數額並未計及雙邊淨額結算安排的影響。

Financial disclosure statement for the year ended 31 December 2024 (Unaudited)

截至2024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

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. Treasury Department is responsible for managing the liquidity mismatch under the Management Action Trigger Limits approved by ALCO. Market 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.

With reference to the HKMA's Supervisory Policy Manuals, the Branch has set up a Stress Testing Policy. The Branch performs the stress testing on a monthly basis based on the different scenarios to evaluate and manage potential liquidity risk.

In order to strengthen the ability to respond the potential liquidity crisis, the Branch's has set up Management Action Trigger Limits to evaluate whether the Branch can survive under the stress scenarios. In addition, Contingency Funding Plan has been set up and is reviewed at least once a year. The Branch performs a regular drill in order to ensure the prompt actions and feasibility of Contingency Funding Plan under crisis.

流動資金風險是指香港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責任的風險。香港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香港分行的流動性風險。香港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，香港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。司庫部根據資產負債委員會所核定的管理指標管理香港分行的流動資金錯配。市場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香港分行的風險情況。

參考香港金管局監管政策手冊之相關指引，香港分行已制定壓力測試政策。香港分行按不同危機情況每月進行壓力測試，以評估及管理潛在之流動性資金風險。

為加強對潛在流動性危機的應對能力，香港分行已制定管理指標以評估香港分行是否在特定的壓力情景下能持續經營。此外，香港分行亦編制了應急融資計劃，且每年最少重檢一次。為確保應急融資計劃能迅速應對危機，香港分行定期進行演練。

The average liquidity maintenance ratio and core funding ratio are calculated as the simple average of each calendar month's average for the reporting period. 平均流動性維持比率與平均核心資金比率是按報告期的每個公曆月之平均數計算。

		For the quarter ended 31-12-2024	For the quarter ended 31-12-2023
		截至2024年12月31日止之季度	截至2023年12月31日止之季年度
The average liquidity maintenance ratio	平均流動性維持比率	67.86%	62.82%
The average core funding ratio	平均核心資金比率	156.82%	158.52%

1) Cash Flow Maturity Mismatch Analysis 現金流到期日錯配分析

		Less than 7 days	1 week to 1 month	Over 1 month to 3 months	Over 3 months to 12 months	Over 1 year
		少於七日	一個星期至一個月	一個月以上至三個月	三個月以上至十二個月	超過一年
		HKD '000	HKD '000	HKD '000	HKD '000	HKD '000
		港幣千元	港幣千元	港幣千元	港幣千元	港幣千元
As at 31 December 2024	於2024年12月31日					
Net liquidity mismatch	淨流動資金錯配	63,095,938	(28,273,364)	(50,182,454)	(2,142,581)	28,839,975
Cumulative mismatch	累計錯配	63,095,938	34,822,574	(15,359,880)	(17,502,461)	11,337,514
As at 31 December 2023	於2023年12月31日					
Net liquidity mismatch	淨流動資金錯配	48,964,951	(15,667,035)	(36,329,391)	(22,339,188)	30,602,218
Cumulative mismatch	累計錯配	48,964,951	33,297,916	(3,031,475)	(25,370,663)	5,231,555

Positive indicates a position of liquidity surplus while negative indicates a liquidity shortfall.
正號表示資金流動性剩餘，負號表示資金流動性短缺。

The cash flow maturity mismatch analysis has already taken into account limitations on the transferability of liquidity.
現金流到期日錯配分析已計入流動性的可轉移限制。

Financial disclosure statement for the year ended 31 December 2024 (Unaudited)

截至2024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
V. Liquidity Information(Continued)
流動資金資料(續)
2) Liquidity Gap
流動資金差距

The table below analyses the on- and off- balance sheet items, broken down into maturity buckets of the Branch as at 31 December 2024 and 31 December 2023:
 下表為本分行截至2024年12月31日及2023年12月31日，資產負債表按相關到期日分析的表內及表外項目：

<u>As at 31 December 2024</u>	<u>於2024年12月31日</u>	<u>Total</u> <u>總額</u>	<u>Up to 1 month</u> <u>一個月之內</u>	<u>Over 1 month up to 1</u> <u>year</u> <u>一個月以上至一年</u>	<u>Over 1 year</u> <u>超過一年</u>
		<u>HKD '000</u> <u>港幣千元</u>	<u>HKD '000</u> <u>港幣千元</u>	<u>HKD '000</u> <u>港幣千元</u>	<u>HKD '000</u> <u>港幣千元</u>
Total on-balance sheet assets	資產負債表內之總資產	181,448,629	100,262,757	49,917,265	37,413,527
Total off-balance sheet claims	資產負債表外之總債權	27,000,000	27,000,000	-	-
Total on-balance sheet liabilities	資產負債表內之總負債	180,273,461	80,573,742	102,242,300	3,706,002
Total off-balance sheet obligations	資產負債表外之總承擔	11,866,411	11,866,441	-	-

<u>As at 31 December 2023</u>	<u>於2023年12月31日</u>	<u>Total</u> <u>總額</u>	<u>Up to 1 month</u> <u>一個月之內</u>	<u>Over 1 month up to 1</u> <u>year</u> <u>一個月以上至一年</u>	<u>Over 1 year</u> <u>超過一年</u>
		<u>HKD '000</u> <u>港幣千元</u>	<u>HKD '000</u> <u>港幣千元</u>	<u>HKD '000</u> <u>港幣千元</u>	<u>HKD '000</u> <u>港幣千元</u>
Total on-balance sheet assets	資產負債表內之總資產	177,023,175	97,853,431	43,793,953	36,584,956
Total off-balance sheet claims	資產負債表外之總債權	23,000,000	23,000,000	-	-
Total on-balance sheet liabilities	資產負債表內之總負債	174,674,016	73,709,822	102,462,532	(202,997)
Total off-balance sheet obligations	資產負債表外之總承擔	13,845,693	13,845,693	-	-

The maturity buckets mainly follow information provided to the HKMA MA(BS)23-Liquidity Monitoring Tools return.
 到期日分類主要按照金管局MA(BS)23-流動性檢查工具的申報指示制定而成。

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

Total remuneration of Senior Management and Key Personnel for Year 2024 has not yet been finalized in accordance with the Branch's remuneration policy. The Branch will disclose the relevant information in the 2025 Interim Financial Disclosure statement.
 根據相關薪酬管理制度，2024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2025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 2024 (Unaudited)
截至2024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) 銀行綜合資料

31-12-2024	30-06-2024
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.
本附注提供上海浦東發展銀行之綜合資訊。

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

Total assets	資產總額	9,461,880	9,253,778
Total liabilities	負債總額	8,717,099	8,500,022
Loans and advances to customers	發放貸款和墊款	5,269,160	5,199,711
Deposits from customers	吸收存款	5,229,282	5,069,812
Equity attributable to the Banks's shareholders	歸屬於母公司股東權益	736,329	745,520
Capital adequacy ratio	資本充足率	13.19%	12.36%

The capital adequacy ratio is calculated in accordance with the guidelines issued by the National Financial Regulatory Administration. These guidelines are different from the standards referred to in paragraph (a) Section 105 Chapter 155M of the Banking (Disclosure) Rules under the Hong Kong Banking Ordinance.
資本充足率是根據國家金融監督管理總局的有關規定計算。
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 year ended 31-12-2024	For the year ended 31-12-2023
截至2024年12月31日止之 年度	截至2023年12月31日止 之年度
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	48,366	40,692
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Financial disclosure statement for the year ended 31 December 2024 (Unaudited)

截至2024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。



HUNG CHUNG SUM 洪從心

Deputy Chief Executive 副行長

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

上海浦東發展銀行香港分行

28/4/2025

二零二五年四月二十八日