



**HUA XIA BANK CO., LIMITED, HONG KONG BRANCH
(WHOSE HEAD OFFICE IS A JOINT STOCK COMPANY INCORPORATED IN
THE PEOPLE'S REPUBLIC OF CHINA WITH LIMITED LIABILITY)**

華夏銀行股份有限公司(香港分行)
(其總行為一家成立於中華人民共和國的股份有限公司)

FINANCIAL DISCLOSURE STATEMENT (UNAUDITED)

財務資料披露報表(未經審計)

FOR THE PERIOD ENDED 30 JUNE 2026
截至2026年6月30日止之財政年度

A copy of the Disclosure Statement has been lodged with the Hong Kong Monetary Authority's Public Registry and is available on the website <https://www.hxb.com.cn/jrhx/tzzgx/xxpl/dqbg/jwfxxxpl/index.shtml>, for public inspection.

本披露報表已存放在香港金融管理局查冊處及<https://www.hxb.com.cn/jrhx/tzzgx/xxpl/dqbg/jwfxxxpl/index.shtml>，以供公眾查閱。

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截至2026年6月30日止之財務資料披露報表(未經審計)
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CONTENTS	目錄	Pages 頁次
INCOME STATEMENT	收益表	1
BALANCE SHEET	資產負債表	2
SUPPLEMENTARY FINANCIAL INFORMATION	補充財務資料	3-9
GROUP CONSOLIDATED FINANCIAL INFORMATION	集團綜合財務資料	10
STATEMENT OF COMPLIANCE	遵從情況聲明	11

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INCOME STATEMENT

收益表

		2026年1月1日至 6月30日	2025年1月1日至 6月30日
		1 January to 30 June 2026	1 January to 30 June 2025
		港幣千元 / HKD'000	港幣千元 / HKD'000
Interest income	利息收入	2,765,682	2,859,758
Interest expense	利息支出	(2,357,901)	(2,420,628)
Net interest income	淨利息收入	407,781	439,130
Gains less losses arising from trading activities in foreign currencies	買賣性質外匯業務收益減虧損	36,070	52,895
Gains less losses arising from non-trading activities in foreign currencies	非買賣性質外匯業務收益減虧損	179,201	210,275
Gains less losses on securities held for trading purposes	證券交易收益減虧損	20,519	4,621
Gains less losses from other trading activities	其他買賣收益減虧損	237	(1,495)
Fees and commission income	手續費及佣金收入	124,989	80,875
Fees and commission expense	手續費及佣金支出	(7,695)	(6,859)
Others	其他	(16,213)	(18,405)
Operating income	經營收入	744,889	761,037
Staff expenses	員工支出	(112,799)	(97,800)
Rental expenses	租金支出	(22,970)	(19,327)
Other expenses	其他支出	(18,222)	(18,195)
Operating profit before impairment	減值撥備前之經營利潤	590,898	625,715
Change in expected credit losses	預期信用損失變動	(135,355)	(376,095)
Profit before taxation	稅前利潤	455,543	249,620
Tax expense	稅項支出	(116,500)	(84,733)
Profit after taxation	稅後利潤	339,043	164,887

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BALANCE SHEET

資產負債表

		2026年6月30日/ 30 June 2026	2025年12月31日/ 31 December 2025
		港幣千元 / HKD'000	港幣千元 / HKD'000
Assets	資產		
Net Cash and balances with banks	淨現金及銀行結餘	501,737	1,654,722
Cash and balances with banks	現金及銀行結餘	501,742	1,654,728
Less: ECL Allowances	減：預期信用損失準備	(5)	(6)
Due from Exchange Fund	存於外匯基金存款	79,279	124,136
Net Placements with banks	淨銀行定期存款	1,019,059	1,089,692
Placements with banks which have a residual contractual maturity of not more than one month	距離合約到期日不超過1個月的銀行存款	1,019,421	1,089,697
Placements with banks which have a residual contractual maturity of more than one month but not more than 12 months	距離合約到期日超過1個月但不超過12個月的銀行存款	-	-
Less: ECL Allowances	減：預期信用損失準備	(362)	(5)
Certificates of deposit held	持有的存款證	3,924,125	6,798,802
Net Loans and advances to Banks	淨銀行貸款	1,048,694	-
Loans and advances to Banks	銀行貸款	1,053,379	-
Less: ECL Allowances	減：預期信用損失準備	(4,685)	-
Net Loans and receivables	淨貸款及應收款項	95,540,626	83,061,296
Loans and advances to customers	客戶貸款及墊款	93,465,454	80,431,506
Accrued interest & other accounts	應計利息及其它資產	2,885,155	3,284,537
Less: ECL Allowances	減：預期信用損失準備	(809,983)	(654,747)
Securities held for trading purposes	持有作交易用途的證券	1,098,212	33,439
Net Investment Securities	淨投資證券	43,631,123	38,107,347
Investment Securities	投資證券	43,631,123	38,107,347
Less: Allowance	減值準備	-	-
Less: ECL Allowances	減：預期信用損失準備	-	-
Property, plant and equipment and intangible assets	物業、工業裝置及設備以及無形資產	93,235	116,213
Total assets	總資產	146,936,090	130,985,647
Liabilities	負債		
Deposits and balances from banks	尚欠銀行存款及結餘	21,200,368	24,283,344
Deposits from customers	客戶存款	92,348,627	75,603,958
Demand deposits and current accounts	活期存款及往來賬戶	221,053	645,381
Savings deposits	儲蓄存款	1,997,308	3,334,993
Time, call and notice deposits	定期、短期通知及通知存款	90,130,266	71,623,584
Amounts due to head office and overseas offices	結欠總行及海外辦事處的金額	15,548,149	13,876,884
Certificates of deposit issued	已發行存款證	13,248,062	14,033,207
Issued debt securities	已發行債務證券	-	-
Other liabilities	其它負債	3,478,666	2,352,050
Total liabilities	總負債	145,823,872	130,149,443
Reserves	儲備		
Retained Profit	未分配利潤	1,104,471	765,428
Other Reserves	其它儲備	7,747	70,776
Total Reserves	總儲備	1,112,218	836,204
Total Liabilities and Reserves	總負債及儲備	146,936,090	130,985,647

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SUPPLEMENTARY FINANCIAL INFORMATION

補充財務資料

1 Loans and advances to customers	客戶貸款及墊款	2026年6月30日 30 June 2026		2025年12月31日 31 December 2025	
		港幣千元 / HKD'000	抵押品佔比 % covered by collateral	港幣千元 / HKD'000	抵押品佔比 % covered by collateral
(a) Analysis by industry sectors	按行業分類劃分				
Industrial, commercial and financial	工商金融				
Property development	物業發展	8,475,214	41.02%	8,663,719	42.31%
Property investment	物業投資	4,137,285	55.78%	3,930,578	59.49%
Financial concerns	金融企業	36,313,080	20.44%	35,487,109	15.91%
Stockbrokers	股票經紀	-	-	-	-
Wholesale and retail trade	批發及零售業	6,921,021	49.28%	4,710,152	53.93%
Manufacturing	製造業	4,013,290	0.00%	1,794,151	0.00%
Transport and transport equipment	運輸及運輸設備	3,878,816	7.55%	1,992,589	15.62%
Recreational activities	康樂活動	-	-	-	-
Information technology	資訊科技	5,946,950	10.53%	3,954,865	13.14%
Others	其他	1,993,360	86.67%	5,644,358	30.76%
Individuals	個人				
Others	其他	745,138	100.00%	208,736	100.00%
Loans and advances for use in Hong Kong	在香港使用之貸款及墊款	72,424,154	27.63%	66,386,257	25.56%
Trade financing	貿易融資	1,000,185	0.00%	711,665	0.00%
Loans and advances for use outside Hong Kong	在香港以外使用之貸款及墊款	20,041,115	5.10%	13,333,584	4.18%
		93,465,454	22.50%	80,431,506	21.79%

抵押品主要包括人壽保險、存款、物業按揭以及其他固定或可移動資產的抵押。若抵押品價值超出貸款及墊款總額，只計入相等於貸款及墊款總額的抵押品金額。
Collateral includes life insurance, deposits, mortgages over properties and charge over fixed or movable assets. Where collateral values are greater than the gross loans and advances amount, only the amount of collateral up to the gross loans and advances is included.

(b) Analysis by geographical segments	按地區劃分	客戶貸款 及墊款	已減值客戶 貸款及墊款	客戶逾期貸款 及墊款	預期信用 損失準備
		Loans and advances to customers	Impaired loans and advances to customers	Overdue loans and Advances to customers	Expected Credit Loss Allowances
		港幣千元 / HKD'000	港幣千元 / HKD'000	港幣千元 / HKD'000	港幣千元 / HKD'000
As of 30 June 2026	於2026年6月30日				
Hong Kong	香港	62,546,363	936,190	936,190	712,901
Mainland China	中國	24,123,553	-	-	57,201
Others	其他	6,795,538	-	-	24,087
		93,465,454	936,190	936,190	794,189
As of 31 December 2025	於2025年12月31日				
Hong Kong	香港	59,437,499	494,897	494,897	537,137
Mainland China	中國	18,003,579	-	-	74,596
Others	其他	2,990,428	-	-	24,455
		80,431,506	494,897	494,897	636,188

客戶貸款及墊款的地區分類是依照交易對手的所在地區，並已顧及認可風險轉移因素。
Loans and advances to customers by geographical segments are classified in accordance with the location of the counterparties after taking into account any recognized risk transfer.

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

(c) Impaired Loans and Advances to Customers	已減值客戶貸款及墊款	2026年6月30日 30 June 2026		2025年12月31日 31 December 2025	
		港幣千元 / HKD'000	占客戶貸款 及墊款 總額的百分比 % of Total loans and advances to customers	港幣千元 / HKD'000	占客戶貸款 及墊款 總額的百分比 % of Total loans and advances to customers
Gross impaired loans and advances to customers	已減值客戶貸款及墊款的毛額	936,190	1.00%	494,897	0.62%
Individually assessed impairment allowances made on impaired loans and advances to	就已減值客戶貸款及墊款個別評估的信用損失準備	410,344		277,959	
Market value of collateral in respect of impaired loans and advances	已減值貸款及墊款的抵押品市值	160,000		168,000	

減值客戶貸款及墊款為按個別評估減值的貸款。抵押品為物業按揭。若抵押品價值超出貸款及墊款總額，只計入相等於貸款及墊款總額的抵押品金額。
The impaired loans and advances to customers are individually determined to be impaired. Collateral is mortgage over properties. Where collateral values are greater than the gross loans and advances amount, only the amount of collateral up to the gross loans and advances is included.

於2026年6月30日及2025年12月31日並無減值銀行貸款。
There was no impaired loans and advances to banks as at 30 June 2026 and 31 December 2025.

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SUPPLEMENTARY FINANCIAL INFORMATION (CONTINUED)

補充財務資料(續)

2 Overdue, rescheduled and repossessed assets		逾期、經重組及收回資產			
(a) Overdue and rescheduled assets		逾期及經重組資產			
				2026年6月30日 30 June 2026	2025年12月31日 31 December 2025
				港幣千元 / HKD'000	占客戶貸款 及墊款 總額的百分比 % of Total loans and advances to customers
				港幣千元 / HKD'000	占客戶貸款 及墊款 總額的百分比 % of Total loans and advances to customers
Gross amount of loans and advances to customers which have been overdue for:	逾期客戶貸款及墊款總額:				
- more than 3 months but not more than 6 months	- 三個月以上至六個月	441,314	0.47%	-	-
- more than 6 months but not more than one year	- 六個月以上至一年	-	-	-	-
- more than one year	- 一年以上	494,876	0.53%	494,897	0.62%
Total overdue loans and advances to customers	逾期客戶貸款及墊款總額	936,190	1.00%	494,897	0.62%
		港幣千元 / HKD'000		港幣千元 / HKD'000	
Individually assessed impairment allowances made on overdue loans and advances to customers	逾期客戶貸款及墊款個別評估的信用損失準備	410,344		277,959	
Market value of collateral in respect of overdue loans and advances	逾期客戶貸款的抵押品市值	160,000		168,000	
Covered portion of overdue loans and advances	有抵押品覆蓋的逾期貸款及墊款	160,000		168,000	
Uncovered portion of overdue loans and advances	無抵押品覆蓋的逾期貸款及墊款	776,190		326,897	
抵押品為物業按揭。若抵押品價值超出貸款及墊款總額，只計入相等於貸款及墊款總額的抵押品金額。 Collateral is mortgage over properties. Where collateral values are greater than the gross loans and advances amount, only the amount of collateral up to the gross loans and advances is included.					
Gross amount of other assets which have been overdue for:	其他逾期資產:	港幣千元 / HKD'000		港幣千元 / HKD'000	
- more than 3 months but not more than 6 months	- 三個月以上至六個月	58		-	
- more than 6 months but not more than one year	- 六個月以上至一年	-		-	
- more than one year	- 一年以上	91		100	
Other rescheduled assets	其他經重組資產總額	10,354		15,487	
Total other overdue and rescheduled assets	其他逾期及經重組資產總額	10,503		15,587	

於2026年6月30日及2025年12月31日並無逾期銀行貸款。
There was no overdue loans and advances to banks as at 30 June 2026 and 31 December 2025.

(b) Repossessed assets 收回資產

於2026年6月30日及2025年12月31日並無收回資產。
There was no repossessed assets as at 30 June 2026 and 31 December 2025.

收回資產會被視為“待售資產”項目並計入其他資產項下，而有關貸款隨後撥銷。收回資產取有關貸款及墊款的賬面淨值或可變現淨值兩者中之較低金額者入賬。
Repossessed assets are reported as “asset held for sale” under other assets and the relevant loans and advances are then written-off. The repossessed assets are recognised at the lower of carrying amount and net realizable value of the relevant loans and advances.

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 補充財務資料(續)

3 International claims

國際債權

		2026年6月30日/30 June 2026 港幣百萬元 / HKD Million				
		非銀行私營機構 Non-bank private sector				
		銀行	官方機構	非銀行金融機構	非金融私營機構	其他
		Banks	Official sector	Non-bank financial institutions	Non-financial private sector	Others
						Total
Offshore centres	離岸中心	513	196	36,328	15,837	-
Of which: Hong Kong	其中：香港	511	196	34,227	14,376	-
Developing Asia-Pacific	發展中亞太地區	13,823	119	10,537	23,947	-
Of which: Mainland China	其中：中國	13,823	27	10,235	23,309	-
Developed countries	已發展國家	3,695	3,188	2,349	5,130	-
		2025年12月31日/31 December 2025 港幣百萬元 / HKD Million				
		非銀行私營機構 Non-bank private sector				
		銀行	官方機構	非銀行金融機構	非金融私營機構	其他
		Banks	Official sector	Non-bank financial institutions	Non-financial private sector	Others
						Total
Offshore centres	離岸中心	1,309	205	34,121	15,298	-
Of which: Hong Kong	其中：香港	1,308	205	32,884	14,347	-
Developing Asia-Pacific	發展中亞太地區	15,094	93	11,864	16,985	-
Of which: Mainland China	其中：中國	15,094	-	11,806	16,899	-
Developed countries	已發展國家	2,822	1,260	2,193	3,359	-

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，該地區的國際債權於上表作出披露。

The information on International Claims discloses exposures to foreign counterparties of which the ultimate risk lies, and is derived according to the location of the counterparties after taking into account any recognized risk transfer. In general, such transfer of risk takes place if the claims are guaranteed by a party in a country which is different from that of the counterparty or if the claims are on an overseas branch of a bank whose head office is located in another country. Only regions constituting 10% or more of the aggregate International Claims after taking into account any recognized risk transfer are disclosed.

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SUPPLEMENTARY FINANCIAL INFORMATION (CONTINUED)

補充財務資料(續)

4 Currency risk

貨幣風險

		2026年6月30日/ 30 June 2026 港幣百萬元 / HKD Million		
		人民幣 CNY	美元 USD	總額 Total
Spot assets	現貨資產	22,195	82,831	113,218
Spot liabilities	現貨負債	(17,249)	(104,454)	(122,700)
Forward purchases	遠期買入	36,278	75,557	113,633
Forward sales	遠期賣出	(41,057)	(53,112)	(103,116)
Net options position	期權盤淨額	-	-	-
Net long / (short) position	長/(短)盤淨額	167	822	1,035

		2025年12月31日/ 31 December 2025 港幣百萬元 / HKD Million		
		人民幣 CNY	美元 USD	總額 Total
Spot assets	現貨資產	19,042	73,466	98,630
Spot liabilities	現貨負債	(17,236)	(93,327)	(111,264)
Forward purchases	遠期買入	25,860	61,030	89,755
Forward sales	遠期賣出	(27,530)	(40,885)	(76,667)
Net options position	期權盤淨額	-	-	-
Net long / (short) position	長/(短)盤淨額	136	284	454

當單一非港元貨幣淨持倉量不少於分行所有非港元貨幣的總淨持倉量的10%，該非港元貨幣的風險額於上表作出披露。
 A particular foreign currency is disclosed when its net position constitutes not less than 10% of the Branch's total net position in all foreign currencies.

於2026年6月30日及2025年12月31日並無結構性資產/(負債)。
 There were no structural assets / (liabilities) as at 30 June 2026 and 31 December 2025.

期權持倉淨額是按照得爾塔等值方法計算。
 The net options position is calculated based on delta equivalent approach.

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FINANCIAL DISCLOSURE STATEMENT FOR THE PERIOD ENDED 30 JUNE 2026 (UNAUDITED)

SUPPLEMENTARY FINANCIAL INFORMATION (CONTINUED)

補充財務資料(續)

5 Non-bank Mainland exposures		對中國內地非銀行交易對手的風險承擔			
		2026年6月30日/30 June 2026 港幣千元 / HKD'000			
		資產負債表內風險承擔 On-balance sheet exposures	資產負債表外風險承擔 Off-balance sheet exposures	總額 Total	
1.	Central government, central government-owned entities and their subsidiaries and Joint Ventures ("JVs")	中央政府、屬中央政府擁有之機構與其附屬公司及合營企業	31,026,025	1,952,717	32,978,742
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	26,376,303	4,622,552	30,998,855
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	11,295,389	6,061,411	17,356,800
4.	Other entities of central government not reported in item 1 above	並無於上述1項內報告的中央政府之其他機構	1,781,298	54,287	1,835,585
5.	Other entities of local governments not reported in item 2 above	並無於上述2項內報告的地方政府之其他機構	-	-	-
6.	PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	居住中國內地以外的中國公民或於境外註冊之其他機構，其於中國內地使用之信貸	4,158,910	336,811	4,495,721
7.	Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	其他被申報機構視作非銀行的中國內地交易對手之風險	2,503,740	3,649,333	6,153,073
Total		總計	77,141,665	16,677,111	93,818,776
Total assets after provisions		減值準備後的資產總額	146,936,090		
On-balance sheet exposures as % of total assets		資產負債表內風險承擔占資產總額的百分比	52.50%		
		2025年12月31日/31 December 2025 港幣千元 / HKD'000			
		資產負債表內風險承擔 On-balance sheet exposures	資產負債表外風險承擔 Off-balance sheet exposures	總額 Total	
1.	Central government, central government-owned entities and their subsidiaries and Joint Ventures ("JVs")	中央政府、屬中央政府擁有之機構與其附屬公司及合營企業	32,136,370	2,911,225	35,047,595
2.	Local governments, local government-owned entities and their subsidiaries and JVs	地方政府、屬地方政府擁有之機構與其附屬公司及合營企業	21,519,662	5,157,000	26,676,662
3.	PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	居住中國內地的中國公民或其他於境內註冊成立之其他機構與其附屬公司及合營企業	8,129,561	4,327,139	12,456,700
4.	Other entities of central government not reported in item 1 above	並無於上述1項內報告的中央政府之其他機構	1,959,584	61,006	2,020,590
5.	Other entities of local governments not reported in item 2 above	並無於上述2項內報告的地方政府之其他機構	376,564	-	376,564
6.	PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	居住中國內地以外的中國公民或於境外註冊之其他機構，其於中國內地使用之信貸	1,677,480	479,633	2,157,113
7.	Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	其他被申報機構視作非銀行的中國內地交易對手之風險	1,728,213	-	1,728,213
Total		總計	67,527,434	12,936,003	80,463,437
Total assets after provisions		減值準備後的資產總額	130,985,647		
On-balance sheet exposures as % of total assets		資產負債表內風險承擔占資產總額的百分比	51.55%		

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FINANCIAL DISCLOSURE STATEMENT FOR THE PERIOD ENDED 30 JUNE 2026 (UNAUDITED)

SUPPLEMENTARY FINANCIAL INFORMATION (CONTINUED)

補充財務資料(續)

6	Off-balance sheet exposures	資產負債表以外的風險承擔	2026年6月30日	2025年12月31日
			30 June 2026	31 December 2025
			港幣千元 /	港幣千元 /
			HKD'000	HKD'000
(a)	Contractual or notional amounts	合約或名義金額		
	Contingent liabilities and commitments	或然負債及承諾		
	Direct credit substitutes	直接信貸替代項目	2,717,780	1,584,212
	Transaction-related contingent items	交易關聯或有項目	-	-
	Trade-related contingencies	貿易關聯或有項目	18,512,264	13,317,229
	Note issuance and revolving underwriting facilities	票據發行及循環式包銷安排	-	-
	Other commitments	其它承諾	44,675,296	35,585,254
			65,905,340	50,486,695
	Derivatives	衍生工具		
	Exchange rate-related derivative contracts	匯率關聯衍生工具合約	123,086,082	95,734,333
	Interest rate derivative contracts	利率衍生工具合約	34,868,564	34,855,076
			157,954,646	130,589,409

資產負債表外的合約或名義金額僅為資產負債表日的業務額指標，與其所涉及的潛在風險無大關連。
The contractual or notional amounts indicate the volume of transaction outstanding as of the balance sheet date. They do not represent amounts at risk.

(b)	Fair value of derivatives	衍生工具之公允價值	2026年6月30日	2025年12月31日
			30 June 2026	31 December 2025
			港幣千元 /	港幣千元 /
			HKD'000	HKD'000
	Fair value assets	公允價值資產		
	Exchange rate-related derivative contracts	匯率關聯衍生工具合約	928,940	446,280
	Interest rate derivative contracts	利率衍生工具合約	313,100	303,492
			1,242,040	749,772
	Fair value liabilities	公允價值負債		
	Exchange rate-related derivative contracts	匯率關聯衍生工具合約	793,726	412,382
	Interest rate derivative contracts	利率衍生工具合約	142,301	181,022
			936,027	593,404

於2026年6月30日及2025年12月31日，衍生金融工具之公允價值金額並沒有受有效雙邊淨額結算協議所影響。
There was no effect of valid bilateral netting agreement on the fair value of derivatives as at 30 June 2026 and 31 December 2025.

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SUPPLEMENTARY FINANCIAL INFORMATION (CONTINUED)

補充財務資料(續)

7	Liquidity Information	流動性資料		
(a)	Liquidity Maintenance Ratio	流動性維持比率		
			截至2026年06月30日止之季度	截至2025年06月30日止之季度
			For Quarter ended 30 June 2026	For Quarter ended 30 June 2025
	Average liquidity maintenance ratio	平均流動性維持比率	65.18%	62.46%

平均流動性維持比率是根據分行有關期間內每月平均流動性維持比率的平均數計算，有關比率乃根據香港《銀行業（流動性）規則》計算。
 The average liquidity maintenance ratio (" LMR ") is the arithmetic mean of each calendar month's average LMR for the relevant period calculated for the Branch in accordance with the Banking (Liquidity) Rules in Hong Kong.

(b) Governance of Liquidity Risk Management 流動資金風險管理的管治

流動性風險是指銀行無法按時和全額履行其所有還款義務，無法滿足業務發展所需資金以及監管限制和要求的風險。

Liquidity risk is the risk that the bank is unable to meet all of its repayment obligations on time and in full, meet the funding for business development and regulatory limits and requirements.

本分行的資產負債管理委員會（“ALCO”）監督本分行的流動性風險管理，並定期召開會議以審查和討論重要的流動性風險管理問題。定期會議中審查所有相關的流動性風險管理政策和程式，並考慮內部和外部環境將對流動性風險管理產生重大影響。

The branch's Assets and Liability Management Committee ("ALCO") oversees the branch's liquidity risk management and conducts meeting on a regular basis to review and discuss important liquidity risk management issues. Regular meetings are held to review all related liquidity risk management policies and procedures and also consider the internal and external environment that will have a significant effect for liquidity risk management.

資產負債管理委員會的成員包括高級管理層，合規部，財務部，風險和業務部以及其他相關部門。高級管理層負責制定和實施流動性風險管理。

The members of ALCO consist of senior management, Compliance, Finance, Risk and Business Units and other relevant departments. The senior management is responsible for formulating and implementing the liquidity risk management.

(c) Funding Strategy 融資策略

本分行的流動性和資金狀況由本地管理層管理，並得到總部的支持。主要的融資策略是使資金供應基礎多樣化，以避免資金來源高度集中。

The branch liquidity and funding position are managed by local management and have a support from the Head Office. The major funding strategy is to diversify the funding base in order to avoid high level concentrations with few funding sources.

(d) Liquidity Stress Testing 流動性壓力測試

定期進行流動性壓力測試，以預測本分行在壓力情況下的現金流量，並評估是否有足夠的資金作流動性緩衝。壓力情景包括機構特定的危機情景，總體市場危機以及綜合情景，測試結果每月報告提交資產和負債管理委員會審閱。使用壓力測試評估面對負債增加流出率，資產減少及流動資產緩衝減少的脆弱程度。

Liquidity stress testing is regularly conducted to project the Branch's cash flows under stress scenarios and to evaluate whether it has sufficient funding for liquidity cushion. The stress scenarios cover institution-specific crisis scenario, general market crisis and combined scenario. Results are reported to ALCO on a monthly basis. Stress testing assesses the bank's vulnerability when the run-off rate of liabilities and assets drawdown is increasing and liquefiable assets is decreasing.

(e) Contingency Funding Plan 應急融資計劃

應急融資計劃（CFP）明確定義了一系列預警指標（EWIs），以確定CFP是否啟動。資產和負債管理委員會定期審查此一系列預警指標。

Contingency Funding Plan (CFP) clearly defines the sets of early warning indicators (EWIs) to determine whether the CFP is kicked off. The EWIs are reviewed by ALCO on a regular basis.

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GROUP CONSOLIDATED FINANCIAL INFORMATION

集團綜合財務資料

		2026年6月30日 30 June 2026 人民幣百萬元 / RMB Million	2025年12月31日 31 December 2025 人民幣百萬元 / RMB Million
1	Equity and capital adequacy	權益及資本充足比率	
	Total amount of shareholders' funds	股東資金	404,556 399,800
	Capital adequacy ratio	資本充足比率	12.36% 13.16%

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

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

			2026年6月30日 30 June 2026 人民幣百萬元 / RMB Million	2025年12月31日 31 December 2025 人民幣百萬元 / RMB Million
2	Other financial information	其他財務資料		
	Total assets	總資產	4,985,348	4,737,619
	Total liabilities	總負債	4,580,792	4,337,819
	Total loans and advances	總貸款	2,718,554	2,518,416
	Total customer deposits	總客戶存款	2,597,119	2,409,626

		2026年1月1日至 6月30日 1 January to 30 June 2026 人民幣百萬元 / RMB Million	2025年1月1日至 6月30日 1 January to 30 June 2025 人民幣百萬元 / RMB Million
Pre-tax profit	除稅前利潤	12,525	15,485

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遵從情況聲明
STATEMENT OF COMPLIANCE

盡本人所知，本報告所披露的資料完全遵從《銀行業(披露)規則》所載的披露規定。
To the best of my knowledge, the information disclosed complies fully with disclosure provisions of the Banking (Disclosure) Rules.



Yang Hong 楊宏
Chief Executive 行長
華夏銀行股份有限公司(香港分行)
HUA XIA BANK CO., LIMITED (HONG KONG BRANCH)