



招商永隆銀行
CMB WING LUNG BANK

二〇二四年度中期財務資料披露報表
2024 INTERIM FINANCIAL DISCLOSURE STATEMENTS

目錄

CONTENTS

財務及業務回顧	
Financial Results and Operation Review.....	2
綜合收益表 (未經審核)	
Consolidated Income Statement (Unaudited).....	9
綜合全面收益表 (未經審核)	
Consolidated Statement of Comprehensive Income (Unaudited).....	10
綜合財務狀況表 (未經審核)	
Consolidated Statement of Financial Position (Unaudited).....	11
綜合權益變動表 (未經審核)	
Consolidated Statement of Changes in Equity (Unaudited)	12
綜合現金流量表 (未經審核)	
Consolidated Cash Flow Statement (Unaudited).....	13
未經審核中期財務資料披露報表註釋	
Notes to the Unaudited Interim Financial Disclosure Statements.....	14
補充財務資料 (未經審核)	
Supplementary Financial Information (Unaudited).....	44

招商永隆銀行有限公司 CMB Wing Lung Bank Limited

財務及業務回顧

Financial Results and Operation Review

招商永隆銀行有限公司(「本行」)董事會欣然公佈本行及其附屬公司(合稱「本集團」)截至二〇二四年六月三十日止六個月的中期財務資料披露報表。本集團截至二〇二四年六月三十日止六個月的綜合收益表及綜合全面收益表，以及本集團於二〇二四年六月三十日結算的綜合財務狀況表，均是未經審核。上述各項連同有關註釋及補充財務資料列於本中期財務資料披露報表第9至第56頁。

二〇二四年以來，全球經濟金融環境不穩定，地緣政治風險提升，合規和反洗錢管理壓力加大，市場普遍預測美聯儲下半年開啟降息，疊加本港資產荒延續，銀行業利差可能收窄，資產品質仍然承壓，發展與轉型難度加大。下半年，會繼續貫徹母行戰略目標和方向，在“嚴格管理、守正創新”雙輪驅動下，堅持本行低風險、高質量發展策略，推動優質和重點業務客群增長，提升管理能力和水準，依託集團、母行強大的資源和支持，在香港市場上打造財富管理、資本市場、離岸人民幣、資產管理、綠色金融、數字科技等方面差異化優勢，做優做大做強在港金融業務，努力打造香港一流商業銀行，為鞏固香港國際金融中心地位做出積極貢獻。

財務概況

截至二〇二四年六月三十日止期間，本集團營業淨收入為港幣41.71億元，較二〇二三年同期經重列之營業淨收入減少14.6%，主要由於本集團正處於主動退出高風險貸款，發展大財富管理業務的過渡階段；股東應佔溢利為港幣7.03億元，較二〇二三年同期經重列之股東應佔溢利減少66.9%，主要由於本集團提升風險預警能力，決心提前化解風險；平均資產回報率及平均股東權益回報率分別為0.32%及3.02%。

The board of directors of CMB Wing Lung Bank Limited (the “Bank”) is pleased to publish the Interim Financial Disclosure Statements of the Bank and its subsidiaries (collectively, the “Group”) for the six months ended 30 June 2024. The consolidated income statement and consolidated statement of comprehensive income for the six months ended 30 June 2024, and the consolidated statement of financial position as at 30 June 2024 of the Group, all of which are unaudited, along with related explanatory notes and supplementary financial information are set out on pages 9 to 56 of these Interim Financial Disclosure Statements.

In view of the unstable global economic and financial environment, the increase in geopolitical risks, the uplift of compliance and anti-money laundering management pressures, the market expectation of interest rate cut by the Federal Reserve in the second half of the year and the continued asset shortage in Hong Kong since 2024, the banking industry might experience a contraction in interest rate spread. Asset quality might remain under pressure, and the road to development and transformation became more difficult. In the second half of the year, the Bank will continue to implement the strategic goals and direction of China Merchants Bank. Under the two-pivotal driving force of "strict management, upholding fundamental principle and breaking new ground", the Bank will adhere to the low-risk and high-quality development strategy, promote the growth of high-quality and key business customer groups as well as improve management capabilities and standards. Leveraging the affluent resources and strong support of the Group and the parent bank, the Bank will develop differentiated advantages in wealth management, capital markets, offshore RMB, asset management, green finance, and digital technology. The Bank will excel, enlarge and strengthen the financial business in Hong Kong, thus becoming a first-class commercial bank in Hong Kong and contributing to Hong Kong as an international financial centre.

Financial Overview

For the period ended 30 June 2024, the Group recorded a net operating income of HK\$4,171 million, representing a decrease of 14.6% as compared with the restated net operating income in the corresponding period of 2023, mainly due to the Group's transitional stage of proactively withdrawing from high risk loans and developing extensive wealth management business. Profit attributable to shareholders was HK\$703 million, representing a decrease of 66.9% as compared with the restated profit attributable to shareholders in corresponding period of 2023, which was primarily due to the Group's determination to resolve risk under an enhanced risk projection capabilities. Return on average assets and return on average shareholders' equity were 0.32% and 3.02% respectively.

招商永隆銀行有限公司

CMB Wing Lung Bank Limited

財務及業務回顧

Financial Results and Operation Review

二〇二四年上半年，本集團實現淨利息收入港幣 30.57 億元，較二〇二三年同期減少 7.4%，淨利息收益率較二〇二三年同期下降 26 個基點至 1.49%，期內的債券投資及客戶存款平均餘額均有所增加。

非利息淨收入為港幣 11.14 億元，較二〇二三年同期減少 29.6%，其中處置以公平價值誌入其他全面收益之金融資產之淨收益港幣 0.41 億元，同比減少港幣 2.06 億元或 83.5%；服務費及佣金淨收入為港幣 8.23 億元，同比減少港幣 1.88 億元或 18.6%，主要是保險經紀業務收入減少港幣 3.13 億元或 63.8%，證券經紀及投資服務之服務費及佣金則同比增加港幣 1.32 億元或 61.4%，抵銷部份減幅。

營業支出為港幣 13.18 億元，較二〇二三年同期增加 11.0%。二〇二四年上半年的成本收入比率為 31.6%，較二〇二三年同期上升 7.3 個百分點。

二〇二四年上半年，減值損失為港幣 20.91 億元，較二〇二三年同期增加 75.8%，貸款及其他賬項、同業存放及貸款、債務證券的減值損失有所增加，主要是就個別大額房地產客戶風險暴露，加大撥備及核銷處置影響。

截至二〇二四年六月三十日，本集團客戶總貸款（包括商業票據）餘額為港幣 2,008 億元，較二〇二三年年底下降 5.7%；不良貸款比率 1.73%，整體貸款質素較為穩定。

截至二〇二四年六月三十日，本集團客戶存款總額為港幣 3,598 億元，較二〇二三年年底上升 10.3%。各類存款中，與二〇二三年年底比較，港幣存款上升 30 億元，上升 2.0%；美元存款折合港幣後上升 270 億元，上升 25.6%；人民幣存款折合港幣後上升 49 億元，上升 8.9%；其他幣種存款折算港幣後減少 12 億元，減少 6.3%。

截至二〇二四年六月三十日，本集團總資產為港幣 4,470 億元，較二〇二三年年底增長 4.8%；股東應佔權益為港幣 468 億元，較二〇二三年年底增長 1.0%；貸存比率為 53.9%，較二〇二三年年底下降 9.5 個百分點。

During the first half of 2024, the Group recorded a net interest income of HK\$3,057 million, representing a decrease of 7.4% as compared with the corresponding period of 2023. The net interest margin decreased by 26 basis points to 1.49% as compared with the same period of 2023. During the reporting period, the average balance of debt securities investment and customer deposits increased.

Net non-interest income was HK\$1,114 million, representing a decrease of 29.6% as compared with the corresponding period of 2023. Of which, net gain on disposal of financial assets at fair value through other comprehensive income decreased by HK\$206 million or 83.5% to HK\$41 million as compared with the corresponding period of 2023. Net fees and commission income decreased by HK\$188 million or 18.6% to HK\$823 million as compared with the corresponding period of 2023, mainly due to the decrease in insurance brokerage income by HK\$313 million or 63.8%. The decrease was partially offset by the increase in net fees and commission income from securities brokerage and investment services by HK\$132 million or 61.4% as compared with the corresponding period of 2023.

Operating expenses amounted to HK\$1,318 million, representing an increase of 11.0% as compared with the corresponding period of 2023. The cost-to-income ratio for the first half of 2024 was 31.6%, representing an increase of 7.3 percentage points as compared with the corresponding period of 2023.

In the first half of 2024, impairment losses amounted to HK\$2,091 million, representing an increase of 75.8% compared to the same period of 2023, arising from the increase in impairment losses on advances and other accounts, placements with and loans and advances to banks, and debt securities, which was mainly due to the charge and write-off of certain individually significant exposures in property market.

As at 30 June 2024, the Group's balance of total advances to customers, including trade bills, amounted to HK\$200.8 billion, representing a decrease of 5.7% as compared with that at the end of 2023. The non-performing loan ratio was 1.73%, and the loan quality in general was stable.

As at 30 June 2024, the Group's total deposits from customers amounted to HK\$359.8 billion, representing an increase of 10.3% as compared with that at the end of 2023. Among various kinds of deposits, Hong Kong Dollar deposits increased by HK\$3.0 billion or 2.0%; US Dollar deposits after translation increased by HK\$27.0 billion or 25.6%; RMB deposits after translation increased by HK\$4.9 billion or 8.9%; and deposits in other foreign currencies after translation decreased by HK\$1.2 billion or 6.3%, as compared with that at the end of 2023.

As at 30 June 2024, total assets of the Group amounted to HK\$447.0 billion, representing an increase of 4.8% as compared with that at the end of 2023. Equity attributable to shareholders amounted to HK\$46.8 billion, representing an increase of 1.0% as compared with that at the end of 2023. Loan-to-deposit ratio was 53.9%, dropped by 9.5 percentage point as compared with that at the end of 2023.

招商永隆銀行有限公司

CMB Wing Lung Bank Limited

財務及業務回顧

Financial Results and Operation Review

本集團於二〇二四年六月三十日的普通股權一級資本比率為 14.3%，一級資本比率為 17.9%，總資本比率為 19.0%，穩定資金淨額比率為 142.9%，二〇二四年第二季平均流動性覆蓋比率 170.5%，均高於監管要求。

零售金融

零售金融業務方面，本行始終堅持「以客戶為中心，為客戶創造價值」之經營理念。截至二〇二四年六月三十日，零售金融總體存款餘額為港幣 2,439 億元，較二〇二三年底增加 11.7%。本行作為招商銀行大財富管理價值循環鏈境外關鍵節點，將以價值銀行引領，反覆運算策略矩陣，致力於服務招商銀行客戶在境外的資產配置需求及本地客戶的綜合金融需求，形成良好的市場口碑和品牌影響力，實現在香港地區「又穩、又好、又快」地發展。憑藉顯著優勢本行獲《明報》頒發「卓越財富管理服務體驗大獎」、「卓越財富傳承大獎」、「卓越財富管理大獎」和「卓越家族財富傳承服務大獎」等四項殊榮。

私人銀行業務方面，本行聚焦核心客群，為個人和家族定制差異化的綜合服務方案，打造最佳價值創造跨境私人銀行。充分發揮本行全牌照優勢，以公私聯動，信託、保險、基金、債券等特色業務為起點。在波動市況下，為高淨值客戶提供專業、穩健的資產配置方案。

線上經營方面，本行堅持科技賦能與流程再造，強化 APP 線上自服務體系。創新推出 APP 線上購買存款證功能，領先全港；聯合招商銀行推出薪金直匯功能，為來港工作的內地客戶提供人民幣跨境匯款服務；新推出數字人民幣充值服務，全面提升客戶體驗。

分行網絡方面，本行踐行「最懂你，最高效，最有溫度」的服務價值觀，以提升客戶體驗為先，陸續完成分行網點改造和門面優化，打造現代化品牌形象，引入數字化新流程，以客戶視角優化網點旅程，提供便捷溫暖的引導分流，全面提升網點服務水準。目前本行在香港設有總分行和私人銀行中心共 29 間。

As at 30 June 2024, common equity tier 1 capital ratio, tier 1 capital ratio and total capital ratio of the Group were 14.3%, 17.9% and 19.0% respectively, the net stable funding ratio was 142.9% and the average liquidity coverage ratio for the second quarter of 2024 was 170.5%, all above statutory requirements.

Retail Finance

With respect to retail finance business, the Bank persistently adhered to the core values of “being customer-centric and creating values for customers”. As of 30 June 2024, the balance of deposits of retail finance amounted to HK\$243.9 billion, representing an increase of 11.7% from the end of 2023. As a key offshore operation platform for the cyclic extensive wealth management value chain of China Merchants Bank, the Bank upheld the strategic guidance of being a value bank, repeatedly calibrated the strategic matrix, strived to serve the offshore asset allocation needs of China Merchant Bank customers and the comprehensive financial needs of local customers, thus building its market reputation and brand influence as well as achieving stable, remarkable and rapid development in Hong Kong. The Bank received four awards including “Excellence in Wealth Management Service Experience”, “Excellence in Wealth Succession” and “Excellence in Wealth Management” and “Excellence in Family Wealth Succession Service” from “Ming Pao” in recognition of its remarkable competitive advantages.

With respect to the private banking business, the Bank focused on its core customer base and provided customized comprehensive service solution to individuals and families, thus building the best cross-border private bank in terms of value creation. The Bank leveraged its advantages of full licences, promoted corporate and personal businesses collaboration as well as developed competitive service schemes which combined trustee, insurance, unit trust and debt securities. In view of volatile market conditions, the Bank provided high-net-worth customers with professional and prudent asset allocation solutions.

With respect to online operation, the Bank adhered to empowerment by technology and process reengineering and strengthened the online self-service mechanism through mobile APP. The Bank pioneered in introducing certificates of deposit subscription function to mobile APP in Hong Kong. The Bank and China Merchants Bank jointly launched direct salary remittance function so as to provide RMB cross-border remittance services to mainland customers who worked in Hong Kong. The Bank also launched digital RMB top-up service so as to comprehensively enhance customer experience.

With respect to the branch network, the Bank embraced “Serving with heart, Quest for efficiency, Caring for sincerity” service value. The Bank prioritised customer experience and gradually upgraded outlets to create a modern image. The Bank introduced new digital process, optimised the branch visit experience from customer perspective, diverted customer needs in an effective and caring approach, and comprehensively enhanced the standard of services in all outlets. Currently, the Bank has 29 outlets, comprising head office, branches and Private Banking Centre, in Hong Kong.

招商永隆銀行有限公司 CMB Wing Lung Bank Limited

財務及業務回顧

Financial Results and Operation Review

跨境理財通方面，本行把握南向通擴容業務機遇，跨境理財通財富管理市場首位度進一步提升。自跨境理財通2.0 開通以來，本行以多管齊下推動業務發展，持續做好穩健類和環球配置類的財富管理產品行銷工作，合資格產品數量大幅增長逾百支；打造「全產品+全流程」跨境理財通線上自服務平臺，提升業務效率。

公司金融

公司金融業務方面，本行秉持低風險、高質量發展理念，在利率高企未改善以及競爭激烈的市場環境下，本行持續進行信貸結構調整，強化資產業務組織和交易銀行能力建設，進一步增強公司金融的經營能力，實現資產業務整體平穩發展。截至二〇二四年六月三十日，企業貸款（包括商業票據）餘額為港幣 747 億元，較二〇二三年底下降 5.7%。受加息環境及市場競爭影響，截至二〇二四年六月三十日，企業存款餘額為港幣 557 億元，較二〇二三年底下降 0.9%。本行通過對戰略客戶、跨境客戶等客群的綜合經營，實現存款的有效沉澱，使得存款年日均保持增長。本行持續加強存款付息成本管控，提升整體收益。

面對複雜多變的經濟環境，本行依託全牌照優勢為客戶提供綜合化服務。截至二〇二四年六月底，FPA（客戶融資總量）餘額比年初增加 1.1%，FPA 結構進一步優化，非傳統融資餘額占比上升 11 個百分點。本行多項重點業務繼續保持良好增長勢頭。本行繼續加強上市公司綜合服務能力，敘做港股 IPO 收款銀行業務 16 筆，按筆數，市場參與率 55%，位列市場前列。本行持續加強金融科技投入，不斷優化結算和現金管理能力，交易銀行數位化經營能力進一步提升。

With respect to the Cross-boundary Wealth Management Connect Scheme, the Bank seized the southbound trading business opportunities and further enhanced the leading position of wealth management of the Scheme. Since the launch of Cross-boundary Wealth Management Connect Scheme 2.0, the Bank adopted various measures in business development, persistently promoted prudent and global allocation wealth management products. The number of eligible products increased significantly by more than 100. The Bank also developed full product scope and end-to-end self-service platform for the Scheme, thus enhancing business efficiency.

Corporate Finance

With respect to corporate finance business, the Bank adhere to the principle of low-risk and high-quality development. In the light of the high interest rate and fierce competition environment, the Bank persistently adjusted the credit structure, strengthened its asset business organization and transaction banking capabilities as well as further enhanced the corporate finance management capabilities, thus achieving stable development of asset business. As of 30 June 2024, the balance of corporate loans, including trade bills, was HK\$74.7 billion, representing a decrease of 5.7%. In view of the interest rate hikes and market competition, as of 30 June 2024, the balance of corporate deposits was HK\$55.7 billion, representing a decrease of 0.9% compared with the end of 2023. Through comprehensive management of strategic customers and cross-border customers, the Bank retained its deposits and maintained growth in the daily average deposit per year. The Bank continued to strengthen its control of interest cost for deposits to improve overall income.

Amid the economic uncertainty, the Bank leveraged its advantages of full licenses to offer comprehensive services to customers. As of 30 June 2024, the balance of FPA (Finance Product Aggregate) increased by 1.1% compared with the beginning of the year, further optimising FPA structure. The proportion of non-traditional finance balance increased by 11.0 percentage points. The Bank continued to achieve growth in several key businesses. The Bank continuously reinforced its comprehensive service capabilities to listed companies. The Bank conducted 16 IPO receiving bank business in Hong Kong and achieved market participation rate of 55%, ranking among the top in Hong Kong. The Bank persistently increased investment in financial technology, continuously optimised settlement and cash management capabilities as well as further enhanced the digital operation capabilities of transaction banking.

招商永隆銀行有限公司 CMB Wing Lung Bank Limited

財務及業務回顧

Financial Results and Operation Review

銀團貸款及併購業務方面，牽頭安排多個具有市場影響力的項目，牽頭兼簿記銀團總金額在香港市場連續多年排名全港前列。綠色及可持續發展掛鈎貸款持續發力，榮獲亞太貸款市場公會（“APLMA”）頒發的「2023年度綠色/可持續銀團貸款交易獎項」。

發債業務方面，秉持「全鏈條」服務，致力於實現發行人和發行區域多樣化及債券品種拓寬，完成了多個具有市場影響力、創新型的專案，涵蓋綠色債券、可持續發展債券、社會責任債券等品種，債券承銷規模同比增長 34%。

未來，本行將堅持圍繞「為客戶創造價值」宗旨，按照低風險、高質量發展理念，不斷打造同業領先的數位化交易銀行服務體系，提升公司金融業務在市場中的競爭力及影響力。

金融市場

二〇二四年上半年，主要經濟體財政政策收緊，貨幣政策迎來拐點，全球匯率市場波動加劇，融資成本維持在高位。本行金融市場業務繼續以嚴控風險為主線，致力於推動銷售業務加速發展、提升交易能力、持續優化債券投資組合結構。銷售業務方面，本行針對客戶對兌換、避險等業務需求，為客戶提供各式人民幣匯率交易產品；面對高息尾聲，大力推動美元、港幣等高息貨幣的債券及結構性投資產品銷售，實現產品銷售非息收入同比增長近倍。交易業務方面，本行積極參與境內外人民幣互通互聯，成功獲批中國外匯交易中心（“CFETS”）外匯交易會員資格，繼續提升債券通「南向通」做市能力。截至二〇二四年六月三十日，本集團債券投資餘額為港幣 1,518 億元，較二〇二三年底增加 6.5%，以國債、金融債以及信用等級在 A3 或以上的債券為主，資產質素優良。

With respect to syndication loans and merger business, the Bank acted as lead arranger in a number of influential projects in the market. In terms of the total amount of syndicates by acting as lead arranger and book-runner, the Bank ranked among the top in the Hong Kong market for consecutive years. The Bank was committed to boosting its green and sustainability linked loan business, and received “Green and Sustainable Syndicate Loan Award 2023” from Asia Pacific Loan Market Association (“APLMA”).

With respect to bond underwriting business, the Bank upheld the principle of “chained service without break point”, providing diversified service in terms of issuer types and issuing regions as well as extending the varieties of debt securities products. The bank also completed a number of influential and innovative projects including green bonds, sustainability bonds and social responsibility bonds. The scale of bond underwriting business increased by 34% year-on-year.

In the future, the Bank will adhere to the principle of “creating value for customers” as well as low-risk and high-quality development. Moreover, the Bank will also build digital transaction banking service system, and continuously enhance the competitiveness and influence of corporate finance business in the market.

Financial Market

In the first half of 2024, monetary policies reached a turning point following the fiscal policy contraction by major economies. The volatility in the global foreign exchange market increased and the funding cost remained high. As for the financial market business, the Bank focused on risk control and strived to accelerate product marketing business, strengthened trading capabilities and persistently enhanced the structure of debt investment. With respect to product marketing business, the Bank provided customers with various RMB exchange rate trading products in response to customer needs in foreign exchange and hedging. Amid the end of interest rate hike, the Bank actively explored the bond and structured product marketing in high yield currencies including USD and HKD, achieving a nearly doubled sales revenue compared to the corresponding period of 2023. With respect to the trading business, the Bank actively participated in cross-border RMB interchange and was granted the trade membership of foreign currencies in China Foreign Exchange Trade System. The Bank continuously enhanced the capabilities as a market maker of “Southbound Trading”. As of 30 June 2024, the balance of the Group’s investment in debt securities was HK\$151.8 billion, representing an increase of 6.5% compared with the end of 2023, of which were issued by governments, banks or other financial institutions and were rated A3 or above. The quality of assets remained sound.

招商永隆銀行有限公司 CMB Wing Lung Bank Limited

財務及業務回顧

Financial Results and Operation Review

金融機構

金融機構業務方面，本行堅守風險底線，上半年各項業務穩中有進。緊貼市場發展方向，持續建設「中小銀行跨境服務平台」，與銀行同業客戶攜手，積極尋求互補業務合作。對內積極推動與母行招商銀行及與本行內地及海外分行業務聯動，發揮境外平台及集團資源優勢；對外積極推動銀企直聯業務，提升銀行端服務效率，為客戶提供綜合化、安全便利的的金融服務。於報告期內，貿易融資、債券發行、資金業務、金融市場等業務方面均取得良好成效。同時，為支持業務的長足發展，緊隨數字化轉型時代步伐，持續推進業務及流程平台化、系統化。

資產託管方面，本行繼續深化託管業務。截至二〇二四年六月三十日，本行資產託管規模達港幣 3,820 億元，較二〇二三年底增長 29%，排名香港中資股份制託管銀行前列；其中公募基金託管規模增幅 80%，落地首隻指數基金。本行作為債券信託人，實現累計落地超過 150 單，託管規模超港幣 1,000 億元，排名香港中資託管行前列。本行致力構建「全球託管系統」，提升全球託管服務能力，同時優化「託管網銀+託管 APP+深證通」電子化服務管道。

中國內地、澳門特別行政區及海外業務

中國內地、澳門特別行政區及海外業務方面，本行目前在中國內地共設四間分支行，在澳門特別行政區設有一間分行，在美國洛杉磯及舊金山各設有海外分行一間，另在泰國曼谷設代表處。本行貫徹落實一體化經營，加強內外聯動，為客戶提供境內外、跨境金融服務，同時實現分行資產負債規模較快增長。截至二〇二四年六月三十日，客戶貸款(包括商業票據)為港幣 438 億元，較二〇二三年底下降 8.3%；客戶存款為港幣 230 億元，較二〇二三年底上升 11.7%。

Financial Institution

With respect to financial institution business, the Bank upheld robust risk management, achieving steady progress in the first half of the year. The Bank was committed to keeping pace with market changes, constructing a “cross-border service platform for small and medium-sized banks” as well as collaborating with interbank customers to seize the complementary business opportunities. Internally, the Bank enhanced the collaboration with its domestic and overseas branches as well as China Merchants Bank, leveraging the advantages of overseas platform and the resources of the Group. Externally, the Bank proactively promoted the enterprise resources planning integration so as to enhance the efficiency of the banking service platform as well as provide customers with integrated, safe and efficient financial service. During the reporting period, the Bank achieved remarkable results in trade finance, debt issuance, treasury and financial market businesses. In order to support sustainable development and keep pace with the era of digital transformation, the Bank was committed to engaging in a systematic online business model and operation flow.

With respect to asset custody, the Bank continuously explored the potential of custody business. As at 30 June 2024, the Bank’s asset under custody amounted to HK\$382.0 billion, representing an increase of 29% as compared with that of 2023, ranking among the top Chinese joint-stock custody banks in Hong Kong. Of which the public fund under custody increased by 80%, including the first launch of index fund. The Bank, as a bond custodian, completed 150 custody businesses with a total size of HK\$100 billion, ranking among the top Chinese custody banks in Hong Kong. The Bank was committed to establishing “Global Custody System” to increase its service capabilities and optimise electronic service channel including “Custody Internet Banking, Custody APP and Shenzhen Securities Connect”.

Mainland China, Macau SAR and Overseas business

With respect to the business of the branches in mainland China, Macau SAR and overseas business, the Bank has four branches and sub-branch in the mainland China, a branch in Macau SAR, two overseas branches located respectively in Los Angeles and San Francisco in the United States. The Bank also has a representative office in Bangkok, Thailand. The Bank implemented its strategy of integrated operation and strengthened cross-border collaboration to provide its customers with domestic, overseas and cross-border financial services, achieving rapid growth in the scale of both assets and liabilities of branches. As of 30 June 2024, advances to customers amounted to HK\$43.8 billion, representing a decrease of 8.3% compared with the end of 2023. Deposits from customer amounted to HK\$23.0 billion, representing an increase of 11.7% compared with the end of 2023.

招商永隆銀行有限公司
CMB Wing Lung Bank Limited

財務及業務回顧
Financial Results and Operation Review

人力資源

截至二〇二四年六月三十日，本行僱員總人數為 2,002 人(二〇二三年十二月三十一日: 1,995 人)，其中香港 1,752 人，中國境內 174 人，澳門 44 人，海外 32 人。

二〇二四年八月二十八日

Human Resources

As at 30 June 2024, the Bank had 2,002 employees (31 December 2023: 1,995 employees), of which 1,752 were in Hong Kong, 174 were in the mainland China, 44 were in Macau and 32 were overseas.

28 August 2024

招商永隆銀行有限公司
CMB Wing Lung Bank Limited

綜合收益表 (未經審核)

Consolidated Income Statement (Unaudited)

截至二〇二四年六月三十日止六個月 For the six months ended 30 June 2024

		截至六月三十日止六個月 Six months ended 30 June		
		二〇二四 2024	二〇二三 2023	
		港幣千元 HK\$'000	(重列 Restated) 港幣千元 HK\$'000	
	註釋 Note			
利息收入	Interest income	3	9,127,350	7,494,086
利息支出	Interest expense	4	(6,070,426)	(4,191,385)
淨利息收入	Net interest income		3,056,924	3,302,701
服務費及佣金收入	Fees and commission income		904,681	1,085,840
服務費及佣金支出	Fees and commission expense		(82,066)	(74,882)
服務費及佣金淨收入	Net fees and commission income	5	822,615	1,010,958
淨保險服務收入	Insurance revenue, net	6	-	482,611
淨交易收益	Net trading gain	7	156,269	154,854
處置以公平價值誌入其他 全面收益之金融資產之 淨收益	Net gain on disposal of financial assets at fair value through other comprehensive income		40,658	246,658
其他營業收入	Other operating income	8	94,411	93,120
營業收入	Operating income		4,170,877	5,290,902
保險服務支出	Insurance service expense	6	-	(388,952)
保險財務支出	Insurance finance expense		-	(16,606)
提取保險服務支出及保險財 務支出後之營業收入	Operating income net of insurance service expense and insurance finance expense		4,170,877	4,885,344
營業支出	Operating expenses	9	(1,318,312)	(1,187,985)
提取減值準備前之 營業溢利	Operating profit before impairment charge		2,852,565	3,697,359
減值損失	Impairment losses	10	(2,091,401)	(1,189,392)
營業溢利	Operating profit		761,164	2,507,967
投資物業之公平價值(虧損)/ 收益	Fair value (losses)/gains on investment properties	18	(12,180)	13,090
處置其他物業及設備之淨虧 損	Net loss on disposal of other properties and equipment		(13)	(1,224)
處置附屬公司之淨收益	Net gain on disposal of a subsidiary		247	-
應佔聯營公司及合資企業之 淨溢利/(虧損)	Share of net profit/(loss) of associates and joint ventures		25,980	(37,020)
除稅前溢利	Profit before taxation		775,198	2,482,813
所得稅	Income tax	11	(72,079)	(332,808)
期內溢利	Profit for the period		703,119	2,150,005
歸屬於：	Attributable to:			
本行股東	Equity shareholders of the Bank		703,119	2,121,203
非控制的股東權益	Non-controlling interests		-	28,802

招商永隆銀行有限公司
CMB Wing Lung Bank Limited

綜合全面收益表 (未經審核)

Consolidated Statement of Comprehensive Income (Unaudited)

截至二〇二四年六月三十日止六個月 For the six months ended 30 June 2024

截至六月三十日止六個月
Six months ended 30 June

二〇二四 二〇二三
2024 2023
(重列 Restated)
港幣千元 港幣千元
HK\$'000 HK\$'000

期內溢利	Profit for the period	703,119	2,150,005
期內其他全面收益/(支出)	Other comprehensive income/(expense) for the period		
其後可能重新分類至收益表之項目：	Items that may be reclassified subsequently to the income statement:		
以公平價值誌入其他全面收益之金融資產	Financial assets at fair value through other comprehensive income		
- 公平價值改變	- Changes in fair value	232,839	53,692
- 於出售時轉入收益表	- Transfer to income statement on disposal	(40,658)	(246,658)
- 於減值時轉入收益表	- Transfer to income statement on impairment	(31,197)	103,346
應佔聯營公司及合資企業之儲備	Share of reserves of associates and joint ventures	9,246	1,811
因折算海外機構的財務報表產生的匯兌差額	Exchange difference on translation of financial statements of overseas operations	(158,930)	(195,754)
其他全面收益項目對遞延稅項之影響	Effect of deferred taxation on other comprehensive income items	(38,375)	13,450
其後不會重新分類至收益表之項目：	Items that will not be reclassified subsequently to the income statement:		
以公平價值誌入其他全面收益之股權證券	Equity securities at fair value through other comprehensive income		
- 公平價值改變	- Changes in fair value	78,456	93,871
重估房產之盈餘	Surplus on revaluation of bank premises	27,496	78,164
界定福利計劃之精算收益	Actuarial gains on defined benefit schemes	9,049	3,563
其他全面收益項目對遞延稅項之影響	Effect of deferred taxation on other comprehensive income items	(6,858)	(1,917)
其他	Others	-	(47,007)
期內其他全面收益/(支出)	Other comprehensive income/(expense) for the period	81,068	(143,439)
期內全面收益總額	Total comprehensive income for the period	784,187	2,006,566
歸屬於：	Attributable to:		
本行股東	Equity shareholders of the Bank	784,187	1,976,775
非控制的股東權益	Non-controlling interests	-	29,791

招商永隆銀行有限公司
CMB Wing Lung Bank Limited

綜合財務狀況表 (未經審核)

Consolidated Statement of Financial Position (Unaudited)

二〇二四年六月三十日 As at 30 June 2024

		註釋 Note	30/6/2024 港幣千元 HK\$'000	31/12/2023 港幣千元 HK\$'000
資產	Assets			
庫存現金、同業存放及 貸款	Cash, balances and placements with and loans and advances to banks	12	82,157,817	55,891,562
衍生金融工具	Derivative financial instruments	13	245,547	477,025
以公平價值誌入損益賬之 金融資產	Financial assets at fair value through profit or loss	14	5,614,716	4,357,741
證券投資	Investments in securities	15	148,941,370	142,016,852
貸款及其他賬項	Advances and other accounts	16	202,713,343	215,726,817
反向回購協議 — 非交易 用途	Reverse repurchase agreements – non- trading		512,987	1,514,838
聯營公司及合資企業權益	Interests in associates and joint ventures	17	1,893,197	1,858,112
投資物業	Investment properties	18	2,676,750	2,638,930
租賃土地	Leasehold land		135,961	142,660
其他物業及設備	Other properties and equipment	19	1,534,397	1,582,902
可回收稅項	Tax recoverable		4,896	4,900
遞延稅項資產	Deferred tax assets		597,387	427,253
總資產	Total assets		447,028,368	426,639,592
負債	Liabilities			
同業存款	Deposits and balances from banks		19,207,572	33,546,335
回購協議 — 非交易用途	Repurchase agreements – non-trading		1,624,292	265,334
以公平價值誌入損益賬之 金融負債	Financial liabilities at fair value through profit or loss		49,047	65,932
衍生金融工具	Derivative financial instruments	13	200,772	501,819
客戶存款	Deposits from customers	20	359,839,866	326,192,761
當期稅項	Current taxation		421,164	334,971
遞延稅項負債	Deferred tax liabilities		27,052	1,857
其他賬項及預提	Other accounts and accruals	22	8,659,824	7,616,398
總負債	Total liabilities		390,029,589	368,525,407
權益	Equity			
股本	Share capital	23	1,160,951	1,160,951
儲備	Reserves	24	45,679,452	45,230,652
	Total equity attributable to shareholders of the Bank		46,840,403	46,391,603
歸屬於本行股東權益合計 額外權益工具	Additional equity instruments	21	10,158,376	11,722,582
權益總額	Total equity		56,998,779	58,114,185
權益及負債總額	Total equity and liabilities		447,028,368	426,639,592

招商永隆銀行有限公司
CMB Wing Lung Bank Limited

綜合權益變動表 (未經審核)

Consolidated Statement of Changes in Equity (Unaudited)

截至二〇二四年六月三十日止六個月 For the six months ended 30 June 2024

		歸屬於本行股東 Attributable to shareholders of the Bank									
		股本	資本儲備	重估 房產儲備 Bank premises reserve	重估金融 資產儲備 Financial asset revaluation reserve	其他儲備	保留溢利	小計	額外權益 工具	非控制的 股東權益	合計
		Share capital	Capital reserve	重估 房產儲備 Bank premises reserve	重估金融 資產儲備 Financial asset revaluation reserve	Other reserves	Retained earnings	Sub-total	Additional equity instruments	Non- controlling interests	Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
於二〇二四年一月一日	At 1 January 2024	1,160,951	27,000	548,674	(1,599,809)	417,060	45,837,727	46,391,603	11,722,582	-	58,114,185
二〇二四年權益總額的 改變：	Changes in equity for 2024:										
期內溢利	Net profit for the period	-	-	-	-	-	703,119	703,119	-	-	703,119
期內其他全面收益/ (支出)	Other comprehensive income/(expense) for the period	-	-	29,326	203,930	(158,460)	6,272	81,068	-	-	81,068
期內全面收益/(支出) 總額	Total comprehensive income/(expense) for the period	-	-	29,326	203,930	(158,460)	709,391	784,187	-	-	784,187
於出售以公平價值誌入 其他全面收益之股權 證券時轉入保留溢利	Transfer to retained earnings on disposal of equity securities at fair value through other comprehensive income	-	-	-	(20,844)	-	20,844	-	-	-	-
贖回額外權益工具	Redemption of additional equity instruments	-	-	-	-	-	(4,860)	(4,860)	(3,126,741)	-	(3,131,601)
發行額外權益工具	Issue of additional equity instruments	-	-	-	-	-	-	-	1,562,535	-	1,562,535
額外權益工具分配	Distribution for additional equity instruments	-	-	-	-	-	(330,527)	(330,527)	-	-	(330,527)
於二〇二四年 六月三十日	At 30 June 2024	1,160,951	27,000	578,000	(1,416,723)	258,600	46,232,575	46,840,403	10,158,376	-	56,998,779
於二〇二三年一月一日 (重列)	At 1 January 2023 (Restated)	1,160,951	110,546	596,213	(2,192,234)	492,645	44,498,291	44,666,412	7,815,982	442,337	52,924,731
二〇二三年權益總額的 改變：	Changes in equity for 2023:										
期內溢利	Net profit for the period	-	-	-	-	-	2,121,203	2,121,203	-	28,802	2,150,005
期內其他全面(支出)/ 收益	Other comprehensive (expense)/income for the period	-	(53,046)	79,959	21,438	(195,754)	2,975	(144,428)	-	989	(143,439)
期內全面(支出)/收益 總額	Total comprehensive (expense)/income for the period	-	(53,046)	79,959	21,438	(195,754)	2,124,178	1,976,775	-	29,791	2,006,566
轉入應變儲備	Transfer to contingency reserve	-	-	-	-	414	(414)	-	-	-	-
於出售以公平價值誌入 其他全面收益之股權 證券時轉入保留溢利	Transfer to retained earnings on disposal of equity securities at fair value through other comprehensive income	-	-	-	(2,123)	-	2,123	-	-	-	-
保留溢利轉增資本	Capital injection from retained earnings	-	7,000	-	-	-	(7,000)	-	-	-	-
額外權益工具分配	Distribution for additional equity instruments	-	-	-	-	-	(208,757)	(208,757)	-	-	(208,757)
因處置附屬公司之轉撥	Release upon disposal of a subsidiary	-	(37,500)	(132,490)	25,474	(1,202)	145,718	-	-	(472,128)	(472,128)
於二〇二三年 六月三十日 (重列)	At 30 June 2023 (Restated)	1,160,951	27,000	543,682	(2,147,445)	296,103	46,554,139	46,434,430	7,815,982	-	54,250,412

招商永隆銀行有限公司
CMB Wing Lung Bank Limited

綜合現金流量表 (未經審核)

Consolidated Cash Flow Statement (Unaudited)

截至二〇二四年六月三十日止六個月 For the six months ended 30 June 2024

		截至六月三十日止六個月 Six months ended 30 June	
		二〇二四 2024	二〇二三 2023
		港幣千元 HK\$'000	(重列 Restated) 港幣千元 HK\$'000
	註釋 Note		
營業活動之現金流入淨額	Cash generated from operations	26(a) 23,362,698	23,286,093
支付香港利得稅	Hong Kong profits tax paid	(65,563)	(87,660)
支付海外稅項	Overseas tax paid	(111,555)	(42,423)
營業活動之現金流入淨額	Net cash generated from operating activities	23,185,580	23,156,010
投資活動	Investing activities		
購入證券投資	Purchase of investments in securities	(90,389,496)	(73,883,391)
出售及贖回證券投資所得之款項	Proceeds from sale and redemption of investments in securities	86,836,257	64,764,411
收取聯營公司及合資企業之股息	Dividends received from associates and joint ventures	150	1,715
增置其他物業及設備	Payment for additions of other properties and equipment	(34,495)	(55,425)
出售其他物業及設備所得之款項	Proceeds from disposal of other properties and equipment	-	806
因處置附屬公司之轉撥	Net cash outflow from disposal of a subsidiary	-	(213,015)
投資活動之現金流出淨額	Net cash used in investing activities	(3,587,584)	(9,384,899)
融資活動	Financing activities		
額外權益工具分配	Distribution for additional equity instruments	(330,527)	(208,758)
發行額外權益工具	Issue of additional equity instruments	1,562,535	-
贖回額外權益工具	Redemption of additional equity instruments	(3,126,741)	-
支付租賃負債	Payment of lease liabilities	(53,119)	(49,731)
融資活動之現金流出淨額	Net cash used in financing activities	(1,947,852)	(258,489)
現金及等同現金項目之淨增加	Net increase in cash and cash equivalents	17,650,144	13,512,622
於一月一日現金及等同現金項目	Cash and cash equivalents at 1 January	37,758,692	36,243,219
外幣匯率變動之影響	Effects of foreign exchange rate changes	(112,690)	(129,876)
於六月三十日現金及等同現金項目	Cash and cash equivalents at 30 June	26(b) 55,296,146	49,625,965
營業活動之現金流量包括：	Cash flows from operating activities include:		
利息收入	Interest received	8,212,436	7,315,804
利息支出	Interest paid	6,060,107	3,578,874
股息收入	Dividends received	30,054	34,496

招商永隆銀行有限公司

CMB Wing Lung Bank Limited

未經審核中期財務資料披露報表註釋

Notes to the Unaudited Interim Financial Disclosure Statements

1 編製基礎

本中期財務資料披露報表乃根據並全面遵從由香港金融管理局所發出之《銀行業(披露)規則》內所載之規定而編製。

除採納香港會計師公會已頒佈之經修訂並已於二〇二四年一月一日或之後之會計年度開始生效之香港財務報告準則(此乃所有適用之個別香港財務報告準則、香港會計準則及詮釋之統稱)外，本中期財務資料披露報表乃根據二〇二三年度財務報表內所採納之會計政策而編制。招商永隆銀行有限公司(簡稱「本行」)及其附屬公司(合稱「本集團」)已採納下列與其業務相關之經修訂之香港財務報告準則：

香港財務報告準則第16號的修訂規定了承租人的出讓方在計量售後租回交易中產生的租賃負債時的要求，以確保承租人的出讓方不會對其保留的使用權資產確認任何收益或虧損。自香港財務報告準則第16號之首次應用日起，本集團不存在不依賴指數或發生率的可變租賃付款額的售後租回交易，因此採納此修訂對本集團之綜合財務報表並沒有重大影響。

香港會計準則第1號之修訂「流動或非流動負債的分類」(「2020年修訂」)澄清了將負債分類為流動或非流動的要求，包括延遲結算的權利的含義，並且在報告期結束時必須存在延遲的權利。負債的分類不受行使延遲結算權利的可能性的影響。修訂也明確負債可以以其自身權益工具結算，且只有當可轉換負債中的轉換選擇權本身作為權益工具進行會計處理時，負債的條款不會影響其分類。香港會計準則第1號之修訂「附契諾的非流動負債」(「2022年修訂」)進一步澄清，在貸款安排產生的負債契諾中，只有實體必須在報告日期或之前遵守的契諾才會影響將該負債分類為流動負債或非流動負債。對於需要實體在報告期後十二個月內遵守未來契諾的非流動負債，需要額外披露。本集團已重新評估其於二〇二三年一月一日及二〇二四年一月一日的負債條款及條件，並得出結論認為，在首次應用修訂後，其負債的流動或非流動分類保持不變。因此，採納此修訂對本集團之綜合財務報表並沒有重大影響。

1 Basis of preparation

The interim financial disclosure statements have been prepared in accordance with and fully comply with the requirements set out in the Banking (Disclosure) Rules issued by the Hong Kong Monetary Authority.

The interim financial disclosure statements have been prepared in accordance with the same accounting policies adopted in the 2023 annual financial statements except for the adoption of the revised Hong Kong Financial Reporting Standards (“HKFRSs”, a collective term which includes all applicable individual Hong Kong Financial Reporting Standards, Hong Kong Accounting Standards (“HKASs”) and Interpretations), which are effective for accounting periods beginning on or after 1 January 2024 issued by the HKICPA. CMB Wing Lung Bank Limited (“the Bank”) and all its subsidiaries (“the Group”) adopted the following revised HKFRSs which are relevant to its operations:

Amendments to HKFRS 16 specify the requirements that a seller-lessee uses in measuring the lease liability arising in a sale and leaseback transaction to ensure the seller-lessee does not recognise any amount of the gain or loss that relates to the right of use it retains. Since the Group has no sale and leaseback transactions with variable lease payments that do not depend on an index or a rate occurring from the date of initial application of HKFRS 16, the application of these amendments has no material impact on the Group’s consolidated financial statements.

Amendments to HKAS 1 “Classification of Liabilities as Current or Non-current” (the “2020 Amendments”) clarify the requirements for classifying liabilities as current or non-current, including what is meant by a right to defer settlement and that a right to defer must exist at the end of the reporting period. Classification of a liability is unaffected by the likelihood that the entity will exercise its right to defer settlement. The amendments also clarify that a liability can be settled in its own equity instruments, and that only if a conversion option in a convertible liability is itself accounted for as an equity instrument would the terms of a liability not impact its classification. Amendments to HKAS 1 “Non – current Liabilities with Covenants” (the “2022 Amendments”) further clarify that, among covenants of a liability arising from a loan arrangement, only those with which an entity must comply on or before the reporting date affect the classification of that liability as current or non-current. Additional disclosures are required for non-current liabilities that are subject to the entity complying with future covenants within 12 months after the reporting period. The Group has reassessed the terms and conditions of its liabilities as at 1 January 2023 and 2024 and concluded that the classification of its liabilities as current or non-current remained unchanged upon initial application of the amendments. Accordingly, the application of these amendments has no material impact on the Group’s consolidated financial statements.

招商永隆銀行有限公司

CMB Wing Lung Bank Limited

未經審核中期財務資料披露報表註釋

Notes to the Unaudited Interim Financial Disclosure Statements

1 編製基礎 (續)

香港會計準則第7號和香港財務報告準則第7號的修訂澄清了供應商融資安排的特徵，並要求額外披露該等安排。修訂的披露要求旨在幫助財務報表使用者了解供應商融資安排對實體負債、現金流量和流動性風險敞口的影響。由於本集團並無供應商融資安排，此採納此修訂對本集團之綜合財務報表並沒有重大影響。

截至本中期財務資料披露報表發佈日止，香港會計師公會公佈了若干新增/經修訂之香港財務報告準則，該等準則尚未於二〇二四年一月一日開始之會計年度生效，本集團並未有提早採納此等準則。本集團正評估此等新增/經修訂之香港財務報告準則在首個應用期產生的影響。下列新增/經修訂之香港財務報告準則與本集團業務相關：

- 香港財務報告準則第18號「財務報告的列報和披露」，於二〇二七年一月一日或之後開始的年度期間生效。規定了通用財務報表中資訊的列報和披露要求，以確保報表提供可信地反映實體資產、負債、權益、收入和支出的相關資訊。預計採納此修訂對本集團之綜合財務報表沒有重大影響。
- 香港財務報告準則第10號及香港會計準則第28號之修訂「投資者與聯營公司或合資企業的資產出售或出資安排」，於指定日期或之後之會計年度開始生效。修訂要求公司對在投資者與聯營公司或合資企業發生資產出售或出資交易時，在母公司收益表確認獨立於聯營公司或合資企業投資者的權益。預計採納此修訂對本集團之綜合財務報表沒有重大影響。
- 香港會計準則第21號「缺乏互換性」之修訂，於二〇二五年一月一日或之後開始的年度期間生效。修訂要求主體採用一致的方法來評估一種貨幣是否可以兌換成另一種貨幣，如果不能兌換，則確定要使用的匯率和要提供披露。預計採納此修訂對本集團之綜合財務報表沒有重大影響。

1 Basis of preparation (Continued)

Amendments to HKAS 7 and HKFRS 7 clarify the characteristics of supplier finance arrangements and require additional disclosure of such arrangements. The disclosure requirements in the amendments are intended to assist users of financial statements in understanding the effects of supplier finance arrangements on an entity's liabilities, cash flows and exposure to liquidity risk. As the Group does not have supplier finance arrangements, the application of these amendments has no material impact on the Group's consolidated financial statements.

Up to the date of issue of these interim financial disclosure statements, the HKICPA has also issued certain new/revised HKFRSs which are not yet effective for accounting period beginning on 1 January 2024 and have not been early adopted by the Group. The Group is in the process of making an assessment of what the impact of these new/revised HKFRSs is expected to be in the period of initial application. The following new/revised HKFRS is relevant to the Group's operations:

- HKFRS 18 Presentation and Disclosure in Financial Statements, which is effective for annual periods beginning on or after 1 January 2027, set out the requirements for the presentation and disclosure of information in general purpose financial statements to help ensure they provide relevant information that faithfully represents an entity's assets, liabilities, equity, income and expenses. The application of these amendments will not have a material impact on the Group's consolidated financial statements.
- Amendments to HKFRS 10 and HKAS 28, Sale or Contribution of Assets between an Investor and its Associate or Joint Venture, which is effective for annual periods beginning on or after a date to be determined, require companies where there is a sale or contribution of assets between an investor and its associate or joint venture to recognise in the parent's profit or loss only to the extent of the unrelated investors' interests in that associate or joint venture. The application of these amendments will not have a material impact on the Group's consolidated financial statements.
- Amendments to HKAS 21 Lack of Exchangeability, which is effective for annual periods beginning on or after 1 January 2025, require an entity to apply a consistent approach to assessing whether a currency is exchangeable into another currency and, when it is not, to determining the exchange rate to use and the disclosures to provide. The application of these amendments will not have a material impact on the Group's consolidated financial statements.

招商永隆銀行有限公司

CMB Wing Lung Bank Limited

未經審核中期財務資料披露報表註釋

Notes to the Unaudited Interim Financial Disclosure Statements

1 編製基礎 (續)

有關上述新增/經修訂之香港財務報告準則的簡介，請參閱本集團二〇二三年之年度報告內財務報表註釋1.1。

本中期財務資料披露報表內所載有關截至二〇二三年十二月三十一日止財政年度之財務資料並不構成本行於財政年度之法定財務報表，惟乃源自該等財務報表。截至二〇二三年十二月三十一日止年度之法定財務報表可於本行之註冊辦事處索取。核數師已於二〇二四年三月二十日就該等財務報表發表無保留意見。

2 綜合基礎

除特別列明外，本中期財務資料披露報表所載之資料為本集團之綜合報告，亦包括應佔聯營公司及合資企業之業績及儲備。而法定報表的綜合基礎分別列載於本中期財務資料披露報表中補充財務資料內之註釋1, 2, 3及7。

1 Basis of preparation (Continued)

Please refer to Note to the Financial Statements 1.1 of the Group's 2023 Annual Report for brief explanations of the above new/ revised HKFRS.

The financial information relating to the financial year ended 31 December 2023 that is included in the interim financial disclosure statements as being previously reported information does not constitute the Bank's statutory financial statements for that financial year but is derived from those financial statements. Statutory financial statements for the year ended 31 December 2023 are available from the Bank's registered office. The auditors have expressed an unqualified opinion on those financial statements in their report dated 20 March 2024.

2 Basis of consolidation

These interim financial disclosure statements cover the consolidated positions of the Group, unless otherwise stated, and include the attributable share of the results and reserves of its associates and joint ventures. For regulatory reporting, the basis of consolidation are set out in notes 1, 2, 3 and 7 of the supplementary financial information of these interim financial disclosure statements.

招商永隆銀行有限公司
CMB Wing Lung Bank Limited

未經審核中期財務資料披露報表註釋

Notes to the Unaudited Interim Financial Disclosure Statements

3 利息收入

3 Interest income

		截至六月三十日止六個月 Six months ended 30 June	
		二〇二四 2024	二〇二三 2023
		(重列 Restated)	(重列 Restated)
		港幣千元 HK\$'000	港幣千元 HK\$'000
	Balances and placements with and loans and advances to banks	1,859,651	1,176,250
同業存放及貸款	Debt securities	2,752,645	2,186,270
債務證券	Advances to customers	4,495,420	4,127,800
客戶貸款	Others	19,634	3,766
其他		9,127,350	7,494,086

包括在利息收入內計有按攤銷成本列賬之金融資產之利息收入港幣 6,735,031,000 元(二〇二三年：港幣 5,475,424,000 元)及以公平價值誌入其他全面收益之金融資產之利息收入港幣 2,392,319,000 元(二〇二三年：港幣 2,018,662,000 元)，其中減值資產折扣轉回利息收入港幣 15,827,000 元(二〇二三年：港幣 12,266,000 元)。

Included in interest income are interest income from financial assets at amortised cost of HK\$6,735,031,000 (2023: HK\$5,475,424,000) and interest income from financial assets at fair value through other comprehensive income of HK\$2,392,319,000 (2023: HK\$2,018,662,000), of which unwinding of discount on impaired assets of HK\$15,827,000 (2023: HK\$12,266,000).

4 利息支出

4 Interest expense

		截至六月三十日止六個月 Six months ended 30 June	
		二〇二四 2024	二〇二三 2023
		(重列 Restated)	(重列 Restated)
		港幣千元 HK\$'000	港幣千元 HK\$'000
	Deposits and balances from banks and deposits from customers	6,028,075	4,165,941
同業存款及客戶存款	Certificates of deposit issued	1,109	2,178
發行之存款證	Lease liabilities	4,563	4,213
租賃負債	Others	36,679	19,053
其他		6,070,426	4,191,385

包括在利息支出內計有未以公平價值誌入損益賬之金融負債之利息支出港幣 6,070,426,000 元(二〇二三年：港幣 4,191,385,000 元)。

Included in interest expense is interest expense on financial liabilities that are not at fair value through profit or loss of HK\$6,070,426,000 (2023: HK\$4,191,385,000).

招商永隆銀行有限公司
CMB Wing Lung Bank Limited

未經審核中期財務資料披露報表註釋

Notes to the Unaudited Interim Financial Disclosure Statements

5 服務費及佣金淨收入

5 Net fees and commission income

截至六月三十日止六個月
Six months ended 30 June

二〇二四
2024
港幣千元
HK\$'000

二〇二三
2023

(重列 Restated)

港幣千元
HK\$'000

服務費及佣金收入	Fees and commission income	2024	2023
	Securities brokerage and investment services	348,242	215,750
證券經紀及投資服務			
	Insurance brokerage income	177,724	490,921
保險經紀業務收入			
	Credit cards	47,197	47,768
信用卡業務			
	Credit related	216,424	207,548
信貸業務			
	Trade finance	27,044	38,196
貿易融資			
	Other retail banking services	15,147	15,099
其他零售銀行業務			
	Other fee income	72,903	70,558
其他服務費收入			
		904,681	1,085,840
服務費及佣金支出	Fees and commission expense		
	Credit cards	(43,658)	(45,654)
信用卡業務			
	Securities brokerage and investment services	(17,851)	(14,016)
證券經紀及投資服務			
	Other fee expenses	(20,557)	(15,212)
其他服務費支出			
		(82,066)	(74,882)
服務費及佣金淨收入	Net fees and commission income	822,615	1,010,958
其中：	Of which:		
	Net fees and commission income, other than amounts included in determining the effective interest rate, arising from financial assets or financial liabilities that are not at fair value through profit or loss		
由非以公平價值誌入損益賬之金融資產或負債所產生之服務費及佣金淨收入(不包括用作計算實際利率之金額)			
- 服務費及佣金收入	- fees and commission income	251,892	252,377
- 服務費及佣金支出	- fees and commission expense	(39,969)	(37,833)
	Net fees and commission income on trust and other fiduciary activities where the Group holds or invests on behalf of its customers		
本集團代表客戶持有或投資之託管或其他受託業務所產生之服務費及佣金淨收入			
- 服務費及佣金收入	- fees and commission income	26,109	28,313
- 服務費及佣金支出	- fees and commission expense	(2,508)	(1,011)

招商永隆銀行有限公司
CMB Wing Lung Bank Limited

未經審核中期財務資料披露報表註釋

Notes to the Unaudited Interim Financial Disclosure Statements

6 淨保險服務收入及保險服務支出 6 Insurance revenue, net and insurance service expense

		截至六月三十日止六個月 Six months ended 30 June	
		二〇二四 2024	二〇二三 2023
		港幣千元 HK\$'000	港幣千元 HK\$'000
保險服務收入	Insurance revenue		
未採用保費分配法的保險合同 與未到期責任負債變動 相關的金額	Contracts not measured under Premium allocation approach (“PAA”) Amounts relating to changes in liabilities for remaining coverage		
- 合同服務邊際的攤銷	- Contractual service margin recognised for services provided	-	17,981
- 非金融風險調整因已 屆滿的風險而造成的 變動	- Change in risk adjustment for non-financial risk for the risk expired	-	10,298
- 預計發生的賠款及 保險服務支出	- Expected incurred claims and other insurance service expenses	-	97,040
獲取保險現金流量的撥轉	Recovery of insurance acquisition cash flows	-	18,731
		-	144,050
採用保費分配法的保險合同	Contracts measured under PAA	-	456,722
再保險保費分配	Allocation of reinsurance premiums	-	(118,161)
		-	482,611
保險服務支出	Insurance service expenses		
已發生賠款及其他直接歸屬的費用	Incurred claims and other directly attributable expenses	-	(450,435)
與過去服務相關的變動	Changes that relate to past service		
- 即與已發生賠款負債相關履約現 金流量變動	- Changes in the fulfilment cash flow relating to the liabilities for incurred claims	-	143,278
獲取保險現金流量的攤銷	Insurance acquisition cash flows amortisation	-	(110,928)
		-	(418,085)
可向再保險公司收回已發生賠款的金額	Amounts recoverable from reinsurers for incurred claims	-	29,133
		-	(388,952)

招商永隆銀行有限公司
CMB Wing Lung Bank Limited

未經審核中期財務資料披露報表註釋

Notes to the Unaudited Interim Financial Disclosure Statements

7 淨交易收益

7 Net trading gain

		截至六月三十日止六個月 Six months ended 30 June	
		二〇二四 2024	二〇二三 2023
		港幣千元 HK\$'000	(重列 Restated) 港幣千元 HK\$'000
規定以公平價值誌入損益賬之金融工具淨收益	Net gain arising from financial instruments mandatorily measured at fair value through profit or loss	133,317	99,873
指定以公平價值誌入損益賬之金融工具淨收益	Net gain arising from financial instruments designated at fair value through profit or loss	2,647	3,154
衍生金融工具淨(虧損)/收益	Net (loss)/gain arising from derivative financial instruments	(9,946)	41,875
外匯買賣淨(虧損)/收益	Net (loss)/gain from foreign exchange trading	(44,461)	9,952
公平價值套期淨收益(註釋 13)	Net gain arising from fair value hedge (Note 13)	74,712	-
		156,269	154,854

8 其他營業收入

8 Other operating income

		截至六月三十日止六個月 Six months ended 30 June	
		二〇二四 2024	二〇二三 2023
		港幣千元 HK\$'000	(重列 Restated) 港幣千元 HK\$'000
股息收入	Dividend income		
- 上市股權證券	- Listed equity securities	26,709	20,960
- 非上市股權證券	- Unlisted equity securities	3,345	13,536
投資物業之租金收入減除直接開支 港幣 10,752,000 元 (二〇二三年：港幣 11,448,000 元)	Rental income from investment properties less direct outgoings of HK\$10,752,000 (2023: HK\$11,448,000)	41,618	35,662
保管箱租金淨收益	Net rental income on safe deposit boxes	16,414	16,957
出售按攤銷成本列賬之金融資產之 淨收益(註釋)	Net gain on disposal of financial assets at amortised cost (Note)	80	527
其他	Others	6,245	5,478
		94,411	93,120

註釋：本集團於期內出售部份按攤銷成本列賬之金融資產，主要為風險監控手段。

Note: During the period, the Group sold some of the financial assets at amortised cost mainly as risk monitoring and control measures.

招商永隆銀行有限公司
CMB Wing Lung Bank Limited

未經審核中期財務資料披露報表註釋

Notes to the Unaudited Interim Financial Disclosure Statements

9 營業支出

9 Operating expenses

		截至六月三十日止六個月 Six months ended 30 June	
		二〇二四 2024	二〇二三 2023
		港幣千元 HK\$'000	(重列 Restated) 港幣千元 HK\$'000
人事費用	Staff costs		
- 薪金及其他人事費用	- Salaries and other costs	720,148	621,261
- 退休福利支出	- Retirement benefit costs	41,951	35,330
房產及設備支出，不包括折舊	Premises and equipment expenses, excluding depreciation		
- 短期租約租金	- Rental of short-term leases	3,429	7,811
- 其他	- Others	104,098	103,009
折舊	Depreciation		
- 其他物業及設備(註釋 19)	- Other properties and equipment (Note 19)	138,355	129,541
- 租賃土地	- Leasehold land	1,944	1,877
廣告及業務推廣	Advertising and business promotion	6,985	11,836
電子數據處理	Electronic data processing	104,383	35,344
郵遞及通訊	Postage and communications	41,493	37,277
文具及印刷	Printing and stationery	2,633	4,701
核數師酬金	Auditors' remuneration	2,931	3,986
水電費	Water and electricity	11,859	14,231
法律及專業費用	Legal and professional fee	18,057	87,126
營業、代繳稅金及附加費	Business, withholding tax and surcharges	14,515	18,675
保險費	Insurance	9,468	9,256
證券相關費用	Securities related expenses	3,474	2,916
其他	Others	92,589	63,808
		1,318,312	1,187,985

10 減值損失

10 Impairment losses

		截至六月三十日止六個月 Six months ended 30 June	
		二〇二四 2024	二〇二三 2023
		港幣千元 HK\$'000	(重列 Restated) 港幣千元 HK\$'000
減值損失/(回撥)：	Impairment losses/(written back) on:		
- 同業存放及貸款	- Balances and placements with and loans		
- 按攤銷成本列賬	and advances to banks		
	- at amortised cost	10,417	(2,303)
	- at fair value through other		
- 以公平價值誌入其他全面收益	comprehensive income	-	150
- 債務證券	- Debt securities		
- 按攤銷成本列賬	- at amortised cost	143,023	7,977
	- at fair value through other		
- 以公平價值誌入其他全面收益	comprehensive income	(31,651)	102,051
- 貸款及其他賬項	- Advances and other accounts		
- 按攤銷成本列賬	- at amortised cost	1,995,163	1,061,292
	- at fair value through other		
- 以公平價值誌入其他全面收益	comprehensive income	454	1,967
- 貸款承諾及金融擔保合約	- Loan commitments and financial		
	guarantee contracts	(26,005)	18,258
於綜合收益表淨撥備	Net charge to consolidated income statement	2,091,401	1,189,392

招商永隆銀行有限公司
CMB Wing Lung Bank Limited

未經審核中期財務資料披露報表註釋

Notes to the Unaudited Interim Financial Disclosure Statements

11 所得稅

11 Income tax

於綜合收益表支銷之稅項如下：

Taxation charged in the consolidated income statement represents:

		截至六月三十日止六個月 Six months ended 30 June	
		二〇二四 2024	二〇二三 2023
		港幣千元 HK\$'000	港幣千元 HK\$'000
			(重列 Restated)
本期稅項：	Current taxation:		
- 香港利得稅	- Hong Kong profits tax	312,083	421,596
- 海外稅項	- Overseas taxation	66,010	80,851
- 往年度準備剩餘	- (Over)/under-provision of taxation in respect of prior years	(106,814)	3,555
遞延稅項：	Deferred taxation:		
- 有關短暫差額之產生及轉回	- Relating to the origination and reversal of temporary differences	(199,200)	(173,194)
		72,079	332,808

香港利得稅已按本期估計應評稅溢利以稅率16.5% (二〇二三年：16.5%) 計算。海外稅項已按本期估計應評稅溢利以本集團業務所在地現行適用之稅率計算。

The provision for Hong Kong profits tax for the period is calculated at 16.5% (2023: 16.5%) of the estimated assessable profits for the period. Taxation on overseas profits has been calculated on the estimated assessable profits for the period at the rates of taxation prevailing in the countries in which the Group operates.

招商永隆銀行有限公司
CMB Wing Lung Bank Limited

未經審核中期財務資料披露報表註釋

Notes to the Unaudited Interim Financial Disclosure Statements

12 庫存現金、同業存放及貸款 12 Cash, balances and placements with and loans and advances to banks

		30/6/2024 港幣千元 HK\$'000	31/12/2023 港幣千元 HK\$'000
按攤銷成本列賬	At amortised cost		
庫存現金	Cash	467,838	559,538
存放同業	Balances with banks	14,771,920	13,911,406
存放中央銀行	Balances with central banks	565,060	826,567
同業定期存放	Placements with banks		
- 於一個月內到期	- maturing within one month	24,699,850	19,318,919
- 於一至十二個月內到期	- maturing between one and twelve months	32,713,125	14,751,741
		57,412,975	34,070,660
同業貸款	Loans and advances to banks	8,956,894	6,529,340
減值準備	Impairment allowances		
- 第一階段	- Stage 1	(16,870)	(5,949)
		82,157,817	55,891,562

招商永隆銀行有限公司
CMB Wing Lung Bank Limited

未經審核中期財務資料披露報表註釋

Notes to the Unaudited Interim Financial Disclosure Statements

13 衍生金融工具

13 Derivative financial instruments

下列為各項重大衍生金融工具之未經雙邊淨額結算安排之名義或合約金額、公平價值：

The following is a summary of the notional or contractual amounts and fair values of each significant type of derivatives, without taking into account the effects of bilateral netting arrangements:

		公平價值			公平價值		
		名義/ 合約金額 Notional/ contractual amount 30/6/2024 港幣千元 HK\$'000	資產 Assets 30/6/2024 港幣千元 HK\$'000	負債 Liabilities 30/6/2024 港幣千元 HK\$'000	名義/ 合約金額 Notional/ contractual amount 31/12/2023 港幣千元 HK\$'000	資產 Assets 31/12/2023 港幣千元 HK\$'000	負債 Liabilities 31/12/2023 港幣千元 HK\$'000
外匯合約	Exchange rate contracts						
遠期合約	Forward contracts	3,906,598	31,577	20,853	3,726,341	30,783	22,530
貨幣掉期	Currency swaps	48,882,594	184,761	151,871	78,571,395	404,890	309,523
沽出期權	Options written	1,225,217	-	5,663	1,066,309	-	10,677
購入期權	Options purchased	1,242,737	5,914	-	1,076,780	10,748	-
		55,257,146	222,252	178,387	84,440,825	446,421	342,730
利率合約	Interest rate contracts						
利率掉期	Interest rate swaps	1,561,630	19,371	18,461	6,517,697	29,487	157,972
股權合約	Equity contracts						
沽出期權	Options written	313,717	-	3,924	178,448	-	1,117
購入期權	Options purchased	313,717	3,924	-	178,448	1,117	-
		627,434	3,924	3,924	356,896	1,117	1,117
		57,446,210	245,547	200,772	91,315,418	477,025	501,819

此等工具之合約金額只顯示於結算日未完成之交易量，並不代表風險大小。由於市場利率、匯率或股權價格波動，衍生工具可能形成有利(資產)或不利(負債)。衍生金融資產及負債之公平價值總額可隨時有重大的波動。

The contractual amounts of these instruments indicate the volume of transactions outstanding as at the end of the reporting period and they do not represent amounts at risks. The derivative instruments become favourable (assets) or unfavourable (liabilities) as a result of fluctuations in market interest rates, foreign exchange rates or equity prices relative to their terms. The aggregate fair values of derivative financial assets and liabilities can fluctuate significantly from time to time.

招商永隆銀行有限公司
CMB Wing Lung Bank Limited

未經審核中期財務資料披露報表註釋

Notes to the Unaudited Interim Financial Disclosure Statements

13 衍生金融工具 (續)

上述衍生金融工具當中之若干項目被指定用作套期工具。

公平價值套期

本集團採用公平價值套期以保障其免受市場利率變動導致的金融資產公平價值變動產生的影響。就利率風險予以對沖的金融工具主要包括以公平價值誌入其他全面收益量度的債券。本銀行採用利率掉期對沖利率風險。

下表概述各套期工具於二〇二四年六月三十日及二〇二三年十二月三十一日之合約／名義金額，按餘下合約期限劃分。

13 Derivative financial instruments (Continued)

Among the above derivative financial instruments, certain of them were designated as hedging instruments.

Fair value hedge

Fair value hedges are used by the Group to protect it against changes in the fair value of financial assets due to movements in market interest rates. The financial instruments hedged for interest rate risk mainly include debt securities measured at fair value through other comprehensive income. The Bank uses interest rate swaps to hedge interest rate risk.

The table below summarises the contractual/notional amounts of the hedging instruments as at 30 June 2024 and 31 December 2023 by remaining contractual maturity.

		一年內 Up to 1 year 港幣千元 HK\$'000	一至五年 1-5 years 港幣千元 HK\$'000	五年以上 Over 5 years 港幣千元 HK\$'000	合計 Total 港幣千元 HK\$'000
二〇二四年六月三十日	30/6/2024				
利率掉期	Interest rate swaps	-	-	-	-
<hr/>					
		一年內 Up to 1 year 港幣千元 HK\$'000	一至五年 1-5 years 港幣千元 HK\$'000	五年以上 Over 5 years 港幣千元 HK\$'000	合計 Total 港幣千元 HK\$'000
二〇二三年十二月三十一日	31/12/2023				
利率掉期	Interest rate swaps	-	234,423	3,125,640	3,360,063

與指定用作套期工具之項目有關之金額如下：

The amounts relating to items designated as hedging instruments are as follows:

	名義/ 合約金額 Notional/ contractual amount	公平價值 Fair values		名義/ 合約金額 Notional/ contractual amount	公平價值 Fair values	
		資產 Assets	負債 Liabilities		資產 Assets	負債 Liabilities
	30/6/2024 港幣千元 HK\$'000	30/6/2024 港幣千元 HK\$'000	30/6/2024 港幣千元 HK\$'000	31/12/2023 港幣千元 HK\$'000	31/12/2023 港幣千元 HK\$'000	31/12/2023 港幣千元 HK\$'000
衍生金融工具	Derivative financial instruments					
- 利率掉期	- Interest rate swaps	-	-	- 3,360,063	-	135,347

招商永隆銀行有限公司
CMB Wing Lung Bank Limited

未經審核中期財務資料披露報表註釋

Notes to the Unaudited Interim Financial Disclosure Statements

13 衍生金融工具 (續)

公平價值套期 (續)

與被套期項目有關之金額如下：

13 Derivative financial instruments (Continued)

Fair value hedge (Continued)

The amounts relating to hedged items are as follows:

賬面值	誌入賬面值 的公平價值 套期調整之 累計金額	用以確認套期 無效部分之公 平價值變動	賬面值	誌入賬面值 的公平價值 套期調整之 累計金額	用以確認套期 無效部分之公 平價值變動
	Accumulated amount of fair value hedge adjustment included in the carrying amount	Change in value used for recognising hedge ineffectiveness		Accumulated amount of fair value hedge adjustment included in the carrying amount	Change in value used for recognising hedge ineffectiveness
Carrying amounts 30/6/2024 港幣千元 HK\$'000	30/6/2024 港幣千元 HK\$'000	30/6/2024 港幣千元 HK\$'000	Carrying amounts 31/12/2023 港幣千元 HK\$'000	31/12/2023 港幣千元 HK\$'000	31/12/2023 港幣千元 HK\$'000
證券投資	Investment in securities				
- 債務證券	- Debt securities	-	3,239,397	131,535	-

根據因期間內已於綜合收益表確認的衍生工具及獲套期風險的相關獲套期項目公平價值變動作出的套期有效性分析列示如下：

The effectiveness of the hedge based on changes in fair value of the derivatives and the hedged items attributable to the hedged risk recognised in the consolidated income statement during the period is presented as follows:

		30/6/2024 港幣千元 HK\$'000	30/6/2023 港幣千元 HK\$'000
公平價值套期收益淨額：	Gain arising from fair value hedge, net:		
- 獲套期風險之相關獲套期項目	- Hedged items attributable to the hedged risk	(60,796)	-
- 套期工具	- Hedging instruments	135,508	-
		74,712	-

招商永隆銀行有限公司
CMB Wing Lung Bank Limited

未經審核中期財務資料披露報表註釋

Notes to the Unaudited Interim Financial Disclosure Statements

14 以公平價值誌入損益賬之
金融資產

14 Financial assets at fair value through profit or loss

		30/6/2024 港幣千元 HK\$'000	31/12/2023 港幣千元 HK\$'000
規定以公平價值誌入損益賬之 金融資產	Financial assets mandatorily measured at fair value through profit or loss		
- 債務證券	- Debt securities	4,675,008	3,207,146
- 股權證券	- Equity securities	151,509	153,856
- 股權投資基金	- Equity investment fund	747,163	730,516
		5,573,680	4,091,518
指定以公平價值誌入損益賬之 金融資產	Financial assets designated at fair value through profit or loss		
- 債務證券	- Debt securities	41,036	266,223
		5,614,716	4,357,741

15 證券投資

15 Investments in securities

		30/6/2024 港幣千元 HK\$'000	31/12/2023 港幣千元 HK\$'000
以公平價值誌入其他全面收益之 金融投資	Financial investments at fair value through other comprehensive income		
- 債務證券	- Debt securities	125,544,524	108,296,530
- 股權證券	- Equity securities	1,814,028	2,904,366
		127,358,552	111,200,896
按攤銷成本列賬之金融投資	Financial investments at amortised cost		
債務證券	Debt securities	21,738,235	30,828,352
減值準備	Impairment allowances		
- 第一階段	- Stage 1	(20,059)	(12,396)
- 第二階段	- Stage 2	(135,358)	-
- 第三階段	- Stage 3	-	-
		21,582,818	30,815,956
		148,941,370	142,016,852

招商永隆銀行有限公司
CMB Wing Lung Bank Limited

未經審核中期財務資料披露報表註釋

Notes to the Unaudited Interim Financial Disclosure Statements

16 貸款及其他賬項

16 Advances and other accounts

		30/6/2024 港幣千元 HK\$'000	31/12/2023 港幣千元 HK\$'000
按攤銷成本列賬	At amortised cost		
客戶貸款	Advances to customers	198,073,648	208,723,358
商業票據	Trade bills	142,150	74,886
應計利息	Accrued interest	2,848,979	2,802,002
應收及其他賬項	Accounts and other receivable	3,194,928	2,158,903
		204,259,705	213,759,149
減值準備	Impairment allowances		
- 第一階段	- Stage 1	(327,157)	(214,055)
- 第二階段	- Stage 2	(572,634)	(268,197)
- 第三階段	- Stage 3	(3,235,198)	(1,648,735)
		(4,134,989)	(2,130,987)
		200,124,716	211,628,162
以公平價值誌入其他全面收益	At fair value through other comprehensive income		
商業票據	Trade bills	2,588,627	4,098,655
		202,713,343	215,726,817

17 聯營公司及合資企業權益

17 Interests in associates and joint ventures

		30/6/2024 港幣千元 HK\$'000	31/12/2023 港幣千元 HK\$'000
應佔資產淨額	Share of net assets		
- 聯營公司權益	- interests in associates	1,885,037	1,850,420
- 合資企業權益	- interests in joint ventures	8,160	7,692
		1,893,197	1,858,112

招商永隆銀行有限公司

CMB Wing Lung Bank Limited

未經審核中期財務資料披露報表註釋

Notes to the Unaudited Interim Financial Disclosure Statements

17 聯營公司及合資企業權益 (續)

17 Interests in associates and joint ventures (Continued)

本集團之聯營公司及合資企業之資料如下：

The particulars of the Group's associates and joint ventures are as follows:

名稱	Name	註冊及 營業地點	Place of incorporation and operation	主要業務	Principal activities	持有之已 發行股份 詳情	Particulars of issued shares held	持有 權益 比例	% of ownership interest	關係性質	Nature of relationship
銀聯控股 有限公司*	Bank Consortium Holding Limited*	香港	Hong Kong	提供退休計劃 之信託、行政 及保管服務	Provision of trustee, administration and custodian services for retirement schemes	非上市之 普通股	Unlisted ordinary shares	13.33%	13.33%	聯營公司	Associate
銀聯通寶 有限公司*	Joint Electronic Teller Services Limited*	香港	Hong Kong	提供自動櫃員 機之網絡服務	Provision of ATM network services	非上市之 普通股	Unlisted ordinary shares	(註釋 a)	(Note a)	合資企業	Joint venture
銀和再保 險有限公 司	BC Reinsurance Limited	香港	Hong Kong	再保險業務	Reinsurance business	非上市之 普通股	Unlisted ordinary shares	21.00%	21.00%	聯營公司	Associate
香港人壽 保險有限 公司	Hong Kong Life Insurance Limited	香港	Hong Kong	人壽保險業務	Life insurance business	非上市之 普通股	Unlisted ordinary shares	16.67%	16.67%	聯營公司	Associate
招商永隆 保險有限 公司*	CMB Wing Lung Insurance Company Limited*	香港	Hong Kong	保險業務	Insurance business	非上市之 普通股	Unlisted ordinary shares	45%	45%	聯營公司	Associate
招商永隆 管業有限 公司*	CMB Wing Lung Property Management Limited*	香港	Hong Kong	物業管理服務	Provision of Property management services	非上市之 普通股	Unlisted ordinary shares	50%	50%	合資企業	Joint venture

以上聯營公司及合資企業是本集團的策略夥伴。

The above associates and joint ventures are strategic partners for the Group.

* 由本行直接持有

* Directly held by the Bank

註釋：(a) 本集團乃五位創辦成員之一，並共同擁有該公司之控制權益。本集團持有該公司發行予其創辦成員普通股「A」股之20%。該公司有其他普通股級別。在公司清盤時，「A」股擁有分配公司資產的投票權。於二〇二四年六月三十日，本集團擁有該公司宣派股息之2.74%（二〇二三年：2.74%）權益。

Note:(a) The Group is one of the five founding members which together have a controlling interest in the company. The Group holds 20% of the 'A' ordinary shares issued by the company to its founding members. The company also has other class of ordinary shares. Class A ordinary shares have the right to vote on the allocation of the company's asset upon the winding up of the company. As at 30 June 2024, the Group is entitled to 2.74% (2023: 2.74%) of dividends declared by the company.

招商永隆銀行有限公司
CMB Wing Lung Bank Limited

未經審核中期財務資料披露報表註釋

Notes to the Unaudited Interim Financial Disclosure Statements

17 聯營公司及合資企業權益 (續)

對本集團有重大影響的聯營公司之財務資料概括如下：

以下的財務資料概括乃按照《香港財務報告準則》編製的聯營公司財務報表所列示的金額。

招商永隆保險有限公司：

17 Interests in associates and joint ventures (Continued)

Summarised financial information in respect of the Group's material associate is set out below:

The summarised financial information below represents amounts shown in the associate's financial statements prepared in accordance with HKFRSs.

CMB Wing Lung Insurance Company Limited:

		30/6/2024 港幣千元 HK\$'000	31/12/2023 港幣千元 HK\$'000
聯營公司的總額	Gross amounts of associate		
資產	Assets	6,117,909	5,993,023
負債	Liabilities	2,879,166	2,877,846
權益	Equity	3,238,743	3,115,177
期內/年內收入	Revenue for the period/year	164,523	146,200
期內/年內淨溢利	Net profit for the period/year	139,332	73,355
期內/年內全面收益總額	Total comprehensive income for the period/year	139,332	73,355
與本集團聯營公司的對賬	Reconciled to the Group's interest in associate		
聯營公司淨資產總額	Gross amounts of net assets of associate	3,238,743	3,115,177
本集團對聯營公司淨資產之實際權益	Group's share of net assets of associate	1,436,075	1,385,738
個別不重大聯營公司及合資企業之總和資料：	Aggregate information of associates and joint ventures that are not individually material:		
		30/6/2024 港幣千元 HK\$'000	30/6/2023 港幣千元 HK\$'000
本集團佔該等聯營公司及合資企業的總額	Aggregate amounts of the Group's share of associates and joint ventures		
扣除稅項後所佔虧損	Share of losses, net of tax	(19,176)	(37,020)
其他全面收益	Other comprehensive income	3,251	1,811
全面支出總額	Total comprehensive expense	(15,925)	(35,209)

招商永隆銀行有限公司
CMB Wing Lung Bank Limited

未經審核中期財務資料披露報表註釋

Notes to the Unaudited Interim Financial Disclosure Statements

17 聯營公司及合資企業權益 (續)

(a) 處置招商永隆保險

於二〇二二年九月二十八日，招商永隆保險有限公司（「招商永隆保險」）（作為賣方）與招商局保險控股有限公司（「招商局保險控股」）（作為買方）訂立股份認購協議。據此，招商局保險控股以現金港幣 1,171,000,000 元認購招商永隆保險新發行的 25,590,806 股股份（「增資事項」）。

於二〇二三年六月二十九日，增資事項完成及上述股份認購協議中列明所有的條件均已獲得滿足。招商局保險控股直接持有經進一步擴大股本後的招商永隆保險 55% 股權，本集團直接持有經進一步擴大股本後的招商永隆保險 45% 股權，招商永隆保險不再為本集團之附屬公司而成為聯營公司。

(b) 招商永隆保險於處置日的淨資產如下：

17 Interests in associates and joint ventures (Continued)

(a) Disposal of CMB Wing Lung Insurance

On 28 September 2022, CMB Wing Lung Insurance Company Limited (“CMBWLI”) (as seller) entered into the Share Subscription Agreement with China Merchants Insurance Holdings Company Limited (“CM Insurance Holdings”) (as buyer). Pursuant to which, CM Insurance Holdings subscribed for 25,590,806 shares newly issued by CMB Wing Lung Insurance at HK\$1,171,000,000 in cash (“Capital Increase”).

On 29 June 2023, the Capital Increase was completed and all the conditions precedent set out in the Share Subscription Agreement were satisfied. CM Insurance Holdings directly held 55% of the further enlarged share capital of CMBWLI and the Group directly held 45% of the further enlarged share capital of CMBWLI. CMBWLI ceased to be a subsidiary and became the associate of the Group.

(b) The net assets of CMB Wing Lung Insurance at the date of disposal are as follows:

		於處置日 At the date of disposal 港幣千元 HK\$'000
庫存現金、同業存放及貸款	Cash, balances and placements with and loans	2,265,541
以公平價值誌入損益賬之金融資產	and advances to banks	
證券投資	Financial assets at fair value through profit or loss	373,701
貸款及其他賬項	Investments in securities	1,274,568
聯營公司權益	Advances and other accounts	509,254
投資物業	Interests in associates	2,960
其他物業及設備	Investment properties	142,800
當期稅項	Other properties and equipment	28,272
遞延稅項負債	Current taxation	(6,547)
其他賬項及預提	Deferred tax liabilities	(3)
	Other accounts and accruals	(2,686,741)
處置資產淨值	Net assets disposed	1,903,805

招商永隆銀行有限公司
CMB Wing Lung Bank Limited

未經審核中期財務資料披露報表註釋

Notes to the Unaudited Interim Financial Disclosure Statements

17 聯營公司及合資企業權益 (續)

17 Interests in associates and joint ventures (Continued)

(c) 處置招商永隆保險之交易分析如下：

(c) Disposal transaction of CMB Wing Lung Insurance is analysed as follows:

		二〇二三 2023 港幣千元 HK\$'000
聯營公司權益	Interest in an associate	1,431,677
處置資產淨值	Net assets disposed	(1,903,805)
非控制的股東權益	Non-controlling interests	472,128

(d) 處置招商永隆保險之現金流出淨額分析如下：

(d) The net cash outflow from disposal of CMB Wing Lung Insurance is analysed as follows:

		二〇二三 2023 港幣千元 HK\$'000
被處置現金及等同現金項目	Cash and cash equivalents disposed	213,015
因處置附屬公司之轉撥	Release upon disposal of a subsidiary	213,015

招商永隆銀行有限公司
CMB Wing Lung Bank Limited

未經審核中期財務資料披露報表註釋

Notes to the Unaudited Interim Financial Disclosure Statements

18 投資物業

18 Investment properties

		30/6/2024 港幣千元 HK\$'000	31/12/2023 港幣千元 HK\$'000
於期初/年初	At the beginning of the period/year	2,638,930	2,685,050
由房產重分類為投資物業	Reclassification from premises to investment properties	50,000	96,400
由投資物業重分類為房產	Reclassification from investment properties to premises	-	(16,000)
因處置附屬公司之扣除	Deduction from disposal of a subsidiary	-	(142,800)
重估公平價值(虧損)/收益	Fair value (losses)/gains on revaluation	(12,180)	16,280
於期末/年末 (經專業估值列賬)	At the end of the period/year (professional valuation)	2,676,750	2,638,930

所有投資物業於二〇二四年六月三十日之估值，以投資估值方法將淨租金收入資本化釐定。是次重估經由獨立測量公司韋堅信測量師行有限公司進行，其僱員具香港測量師學會士資歷及對估值物業的所在地點及類別有近期估值經驗。

All investment properties were revalued as at 30 June 2024 by capitalising the net rental income using the Investment Method of Valuation. The valuations were carried out by an independent firm of surveyors, A.G. Wilkinson & Associates (Surveyors) Limited, who have among their staff Fellows of the Hong Kong Institute of Surveyors with recent experience in the location and category of property being valued.

19 其他物業及設備

19 Other properties and equipment

		使用權資產 Right of use assets				合計 Total 港幣千元 HK\$'000
		房產 Premises 港幣千元 HK\$'000	傢俬及設備 Furniture and equipment 港幣千元 HK\$'000	房產 Premises 港幣千元 HK\$'000	傢俬及設備 Furniture and equipment 港幣千元 HK\$'000	
成本	Cost					
於二〇二四年一月一日	At 1 January 2024	1,119,067	2,560,755	447,792	493	4,128,107
匯兌差額	Exchange difference	(26)	(1,686)	(4,863)	-	(6,575)
租賃修訂	Lease modifications	-	-	(143)	-	(143)
增置	Additions	-	34,495	77,077	-	111,572
出售	Disposals	-	(2,321)	(47,984)	-	(50,305)
由房產重分類為投資物業	Reclassification from premises to investment properties	(20,942)	-	-	-	(20,942)
於二〇二四年六月三十日	At 30 June 2024	1,098,099	2,591,243	471,879	493	4,161,714
累積折舊	Accumulated depreciation					
於二〇二四年一月一日	At 1 January 2024	347,978	1,972,033	225,085	109	2,545,205
匯兌差額	Exchange difference	(12)	(1,173)	(1,560)	(13)	(2,758)
本期折舊(註釋9)	Charge for the period (Note 9)	13,913	75,218	49,134	90	138,355
出售回撥	Written back on disposal	-	(2,308)	(47,984)	-	(50,292)
重新分類至投資性房地產後 撇除	Elimination upon reclassification to investment property	(3,193)	-	-	-	(3,193)
於二〇二四年六月三十日	At 30 June 2024	358,686	2,043,770	224,675	186	2,627,317
賬面淨值	Net book value					
於二〇二四年六月三十日	At 30 June 2024	739,413	547,473	247,204	307	1,534,397

招商永隆銀行有限公司
CMB Wing Lung Bank Limited

未經審核中期財務資料披露報表註釋

Notes to the Unaudited Interim Financial Disclosure Statements

19 其他物業及設備 (續)

19 Other properties and equipment (Continued)

		房產 Premises 港幣千元 HK\$'000	傢俬及設備 Furniture and equipment 港幣千元 HK\$'000	使用權資產 Right of use assets		合計 Total 港幣千元 HK\$'000
				房產 Premises 港幣千元 HK\$'000	傢俬及設備 Furniture and equipment 港幣千元 HK\$'000	
成本	Cost					
於二〇二三年一月一日	At 1 January 2023	1,125,191	2,454,392	441,662	446	4,021,691
匯兌差額	Exchange difference	75	(756)	(2,269)	-	(2,950)
租賃修訂	Lease modifications	-	-	(618)	-	(618)
增置	Additions	-	177,832	145,342	493	323,667
出售	Disposals	-	(24,266)	(96,306)	(446)	(121,018)
因處置附屬公司之轉撥	Release upon disposal of a subsidiary	-	(46,447)	(40,019)	-	(86,466)
由房產重分類為投資物業	Reclassification from premises to investment properties	(22,199)	-	-	-	(22,199)
由投資物業重分類為房產	Reclassification from investment properties to premises	16,000	-	-	-	16,000
於二〇二三年十二月三十一日	At 31 December 2023	1,119,067	2,560,755	447,792	493	4,128,107
累積折舊	Accumulated depreciation					
於二〇二三年一月一日	At 1 January 2023	328,350	1,846,212	205,108	375	2,380,045
匯兌差額	Exchange difference	31	(527)	(162)	-	(658)
本年度折舊	Charge for the year	29,734	181,367	88,222	180	299,503
因處置回撥	Written back on disposal	310	(22,162)	(48,182)	(446)	(70,480)
因處置附屬公司之轉撥	Release upon disposal of a subsidiary	-	(32,857)	(19,901)	-	(52,758)
重新分類至投資性房地產後 撤除	Elimination upon reclassification to investment property	(10,447)	-	-	-	(10,447)
於二〇二三年十二月三十一日	At 31 December 2023	347,978	1,972,033	225,085	109	2,545,205
賬面淨值	Net book value					
於二〇二三年十二月三十一日	At 31 December 2023	771,089	588,722	222,707	384	1,582,902

招商永隆銀行有限公司
CMB Wing Lung Bank Limited

未經審核中期財務資料披露報表註釋

Notes to the Unaudited Interim Financial Disclosure Statements

20 客戶存款

20 Deposits from customers

		30/6/2024 港幣千元 HK\$'000	31/12/2023 港幣千元 HK\$'000
活期存款及往來賬戶	Demand deposits and current accounts	47,347,212	42,643,528
儲蓄存款	Savings deposits	59,730,032	61,009,207
定期存款及通知存款	Time, call and notice deposits	252,762,622	222,540,026
		359,839,866	326,192,761

21 資本工具

21 Capital instruments

		30/6/2024 港幣千元 HK\$'000	31/12/2023 港幣千元 HK\$'000
額外權益工具	Additional equity instruments		
美元 400,000,000 元永續型 非累積後償資本證券 (註釋 a)	US\$400,000,000 undated non-cumulative subordinated capital securities (Note a)	-	3,126,740
美元 260,000,000 元永續型 非累積後償資本證券 (註釋 b)	US\$260,000,000 undated non-cumulative subordinated capital securities (Note b)	2,023,781	2,023,781
人民幣 1,000,000,000 元永續型 非累積後償資本證券 (註釋 c)	RMB1,000,000,000 undated non-cumulative subordinated capital securities (Note c)	1,102,812	1,102,812
美元 200,000,000 元永續型 非累積後償資本證券 (註釋 d)	US\$200,000,000 undated non-cumulative subordinated capital securities (Note d)	1,562,649	1,562,649
美元 500,000,000 元永續型 非累積後償資本證券 (註釋 e)	US\$500,000,000 undated non-cumulative subordinated capital securities (Note e)	3,906,600	3,906,600
美元 200,000,000 元永續型 非累積後償資本證券 (註釋 f)	US\$200,000,000 undated non-cumulative subordinated capital securities (Note f)	1,562,534	-
		10,158,376	11,722,582

註釋：(a) 此美元 400,000,000 元永續型非累積後償資本證券被界定為本集團之額外一級資本。此證券於二〇一九年一月二十四日發行，首個提前回購日為二〇二四年一月二十四日。由發行日至首個提前回購日之首五年，此證券的年息率為 6.50%。其後，若屆時未行使回購權，息率將每 5 年按當時美國五年期國庫債券息率加 3.948% 重新釐訂。此票據已於二〇二四年一月二十四日贖回。

Note: (a) This represents US\$400,000,000 undated non-cumulative subordinated capital securities qualifying as additional Tier 1 capital of the Group. The securities were issued on 24 January 2019 with the first call date falling on 24 January 2024. Distribution rate for the securities is set at 6.50% per annum for the first 5 years from the date of issue to the first call date. Distribution rate will be reset thereafter every 5 years at the then prevailing 5 year U.S. Treasury Rate plus 3.948% per annum if the capital securities are not called. The notes were redeemed on 24 January 2024.

招商永隆銀行有限公司
CMB Wing Lung Bank Limited

未經審核中期財務資料披露報表註釋

Notes to the Unaudited Interim Financial Disclosure Statements

21 資本工具 (續)

- (b) 此美元260,000,000元永續型非累積後償資本證券被界定為本集團之額外一級資本。此證券於二〇一九年十二月二十七日發行予本行之控股公司，首個提前回購日為二〇二四年十二月二十七日。由發行日至首個提前回購日之首五年，此證券的年息率為5.23%。其後，若屆時未行使回購權，息率將每5年按當時美國五年期國庫債券息率加3.50%重新釐訂。
- (c) 此人民幣1,000,000,000元永續型非累積後償資本證券被界定為本集團之額外一級資本。此證券於二〇二〇年二月二十七日發行予本行之控股公司，首個提前回購日為二〇二五年二月二十七日。由發行日至首個提前回購日之首五年，此證券的年息率為4.78%。其後，若屆時未行使回購權，息率將每5年按當時五年期中國國債息率加2.12%重新釐訂。
- (d) 此美元200,000,000元永續型非累積後償資本證券被界定為本集團之額外一級資本。此證券於二〇二二年三月二十三日發行予本行之控股公司，首個提前回購日為二〇二七年三月二十三日。由發行日至首個提前回購日之首五年，此證券的年息率為3.34%。其後，若屆時未行使回購權，息率將每5年按當時美國五年期國庫債券息率加1.49%重新釐訂。
- (e) 此美元500,000,000元永續型非累積後償資本證券被界定為本集團之額外一級資本。此證券於二〇二三年十二月二十七日發行予本行之控股公司，首個提前回購日為二〇二八年十二月二十七日。由發行日至首個提前回購日之首五年，此證券的年息率為6.30%。其後，若屆時未行使回購權，息率將每5年按當時美國五年期國庫債券息率加2.42%重新釐訂。
- (f) 此美元200,000,000元永續型非累積後償資本證券被界定為本集團之額外一級資本。此證券於二〇二四年一月三十日發行予本行之控股公司，首個提前回購日為二〇二九年一月三十日。由發行日至首個提前回購日之首五年，此證券的年息率為6.44%。其後，若屆時未行使回購權，息率將每5年按當時美國五年期國庫債券息率加2.42%重新釐訂。

額外權益工具之本金將於導致無法繼續經營事件發生時撇銷。票息每半年支付，而本行有權自行決定取消票息支付。已取消之票息不會累積。

21 Capital instruments (Continued)

- (b) This represents US\$260,000,000 undated non-cumulative subordinated capital securities qualifying as additional Tier 1 capital of the Group. The securities were issued to the Bank's holding company on 27 December 2019 with the first call date falling on 27 December 2024. Distribution rate for the securities is set at 5.23% per annum for the first 5 years from the date of issue to the first call date. Distribution rate will be reset thereafter every 5 years at the then prevailing 5 year U.S. Treasury Rate plus 3.50% per annum if the capital securities are not called.
- (c) This represents RMB1,000,000,000 undated non-cumulative subordinated capital securities qualifying as additional Tier 1 capital of the Group. The securities were issued to the Bank's holding company on 27 February 2020 with the first call date falling on 27 February 2025. Distribution rate for the securities is set at 4.78% per annum for the first 5 years from the date of issue to the first call date. Distribution rate will be reset thereafter every 5 years at the then prevailing rate of five-year Chinese government notes plus 2.12% per annum if the capital securities are not called.
- (d) This represents US\$200,000,000 undated non-cumulative subordinated capital securities qualifying as additional Tier 1 capital of the Group. The securities were issued to the Bank's holding company on 23 March 2022 with the first call date falling on 23 March 2027. Distribution rate for the securities is set at 3.34% per annum for the first 5 years from the date of issue to the first call date. Distribution rate will be reset thereafter every 5 years at the then prevailing 5 year U.S. Treasury Rate plus 1.49% per annum if the capital securities are not called.
- (e) This represents US\$500,000,000 undated non-cumulative subordinated capital securities qualifying as additional Tier 1 capital of the Group. The securities were issued to the Bank's holding company on 27 December 2023 with the first call date falling on 27 December 2028. Distribution rate for the securities is set at 6.30% per annum for the first 5 years from the date of issue to the first call date. Distribution rate will be reset thereafter every 5 years at the then prevailing 5 year U.S. Treasury Rate plus 2.42% per annum if the capital securities are not called.
- (f) This represents US\$200,000,000 undated non-cumulative subordinated capital securities qualifying as additional Tier 1 capital of the Group. The securities were issued to the Bank's holding company on 30 January 2024 with the first call date falling on 30 January 2029. Distribution rate for the securities is set at 6.44% per annum for the first 5 years from the date of issue to the first call date. Distribution rate will be reset thereafter every 5 years at the then prevailing 5 year U.S. Treasury Rate plus 2.42% per annum if the capital securities are not called.

The principal of the additional equity instruments will be written down if a non-viability event occurs. Distribution is payable semi-annually, and may be cancelled at the sole discretion of the Bank. Cancelled distribution is not cumulative.

招商永隆銀行有限公司
CMB Wing Lung Bank Limited

未經審核中期財務資料披露報表註釋

Notes to the Unaudited Interim Financial Disclosure Statements

22 其他賬項及預提

22 Other accounts and accruals

		30/6/2024 港幣千元 HK\$'000	31/12/2023 港幣千元 HK\$'000
應付利息	Interest payable	2,987,242	2,975,814
租賃負債	Lease liabilities	277,725	253,733
應付及其他賬項	Accounts and other payable	5,329,338	4,295,330
		8,594,305	7,524,877
	Impairment allowances on loan commitments and financial guarantee contracts		
貸款承諾及金融擔保合約減值準備			
- 第一階段	- Stage 1	62,445	60,783
- 第二階段	- Stage 2	2,177	28,867
- 第三階段	- Stage 3	897	1,871
		65,519	91,521
		8,659,824	7,616,398

23 股本

23 Share capital

		30/6/2024		31/12/2023	
		股數 No. of shares	港幣千元 HK\$'000	股數 No. of shares	港幣千元 HK\$'000
已發行及已繳足股本：	Issued and fully paid:				
普通股	Ordinary shares	232,190,115	1,160,951	232,190,115	1,160,951

普通股持有人有權收取不時宣派之股息，亦有權於本行之會議上以每股一票的方式投票。所有普通股對本行之剩餘淨資產享有同等地位。

The holders of ordinary shares are entitled to receive dividends as declared from time to time and are entitled to one vote per share at meetings of the Bank. All ordinary shares rank equally with regard to the Bank's residual net assets.

招商永隆銀行有限公司
CMB Wing Lung Bank Limited

未經審核中期財務資料披露報表註釋

Notes to the Unaudited Interim Financial Disclosure Statements

24 儲備

24 Reserves

本行

The Bank

		重估 房產儲備 Bank premises revaluation reserve 港幣千元 HK\$'000	重估 金融資產 儲備 Financial asset revaluation reserve 港幣千元 HK\$'000	其他儲備 Other reserves 港幣千元 HK\$'000	保留溢利 Retained earnings 港幣千元 HK\$'000	合計 Total 港幣千元 HK\$'000
於二〇二四年一月一日	At 1 January 2024	489,448	(1,612,410)	415,579	44,460,820	43,753,437
以公平價值誌入其他全面收益之 金融資產	Financial assets at fair value through other comprehensive income					
- 公平價值改變	- Changes in fair value	-	232,839	-	-	232,839
- 於出售時轉入收益表	- Transfer to income statement on disposal	-	(40,658)	-	-	(40,658)
- 於減值時轉入收益表	- Transfer to income statement on impairment	-	(31,197)	-	-	(31,197)
以公平價值誌入其他全面收益之 股權證券	Equity securities at fair value through other comprehensive income					
- 公平價值改變	- Changes in fair value	-	78,162	-	-	78,162
- 於出售時轉入保留溢利	- Transfer to retained earnings on disposal	-	(20,844)	-	20,844	-
期內溢利	Profit for the period	-	-	-	484,784	484,784
匯兌差額	Exchange difference	-	-	(158,596)	-	(158,596)
重估房產之盈餘	Surplus on revaluation of bank premises	27,496	-	-	-	27,496
界定福利計劃之精算收益	Actuarial gains on defined benefit schemes	-	-	-	9,049	9,049
其他全面收益項目對遞延稅項之 影響	Effect of deferred taxation on other comprehensive income items	-	(43,692)	-	(1,493)	(45,185)
贖回額外權益工具	Redemption of additional equity instruments	-	-	-	(4,860)	(4,860)
額外權益工具分配	Distribution for additional equity instruments	-	-	-	(330,527)	(330,527)
於二〇二四年六月三十日	At 30 June 2024	516,944	(1,437,800)	256,983	44,638,617	43,974,744

招商永隆銀行有限公司
CMB Wing Lung Bank Limited

未經審核中期財務資料披露報表註釋

Notes to the Unaudited Interim Financial Disclosure Statements

24 儲備 (續)

24 Reserves (Continued)

本行

The Bank

		重估 房產儲備 Bank premises revaluation reserve 港幣千元 HK\$'000	重估 金融資產 儲備 Financial asset revaluation reserve 港幣千元 HK\$'000	其他儲備 Other reserves 港幣千元 HK\$'000	保留溢利 Retained earnings 港幣千元 HK\$'000	合計 Total 港幣千元 HK\$'000
於二〇二三年一月一日	At 1 January 2023	404,799	(2,184,160)	491,006	43,882,274	42,593,919
以公平價值誌入其他全面收益之 金融資產	Financial assets at fair value through other comprehensive income					
- 公平價值改變	- Changes in fair value	-	774,185	-	-	774,185
- 於出售時轉入收益表	statement on disposal	-	(310,316)	-	-	(310,316)
- 於減值時轉入收益表	statement on impairment	-	139,261	-	-	139,261
以公平價值誌入其他全面收益之 股權證券	Equity securities at fair value through other comprehensive income					
- 公平價值改變	- Changes in fair value	-	84,181	-	-	84,181
- 於出售時轉入保留 溢利	- Transfer to retained earnings on disposal	-	(7,335)	-	7,335	-
是年度溢利	Profit for the year	-	-	-	981,890	981,890
匯兌差額	Exchange difference	-	-	(75,427)	-	(75,427)
重估房產之盈餘	Surplus on revaluation of bank premises	84,649	-	-	-	84,649
界定福利計劃之精算收益	Actuarial gains on defined benefit scheme	-	-	-	5,691	5,691
其他全面收益項目對遞延稅項之 影響	Effect of deferred taxation on other comprehensive income items	-	(108,226)	-	(939)	(109,165)
額外權益工具分配	Distribution for additional equity instruments	-	-	-	(415,431)	(415,431)
於二〇二三年 十二月三十一日	At 31 December 2023	489,448	(1,612,410)	415,579	44,460,820	43,753,437

招商永隆銀行有限公司
CMB Wing Lung Bank Limited

未經審核中期財務資料披露報表註釋

Notes to the Unaudited Interim Financial Disclosure Statements

24 儲備 (續)

(a) 本集團之資本儲備是由若干附屬公司將其保留溢利資本化並發行新股予本行時所成立。

(b) 重估房產儲備乃根據物業重估之會計政策而成立。

(c) 重估金融資產儲備乃以公平價值誌入其他全面收益之金融資產在出售或減值前之公平價值變動之累計淨差額並根據金融資產重估之會計政策確認。

(d) 本集團的其他儲備包括普通儲備、匯兌儲備及應變儲備。

普通儲備是往年度從保留溢利轉撥之金額。

匯兌儲備是因折算海外機構的財務報表產生的匯兌差額。

應變儲備代表按照由保險業監管局頒佈之按揭擔保保險業務儲備金指引以應付經濟嚴重逆轉時累積的風險而建立之儲備。

(e) 本集團已於二〇二四年六月三十日之保留溢利中保留港幣 334,717,000 元 (二〇二三年十二月三十一日：港幣 826,221,000 元)作為法定儲備。法定儲備乃為審慎監督目的按照香港《銀行業條例》之條款保留，而是項儲備之變動直接記於保留溢利內，並須諮詢香港金融管理局。

24 Reserves (Continued)

(a) The Group's capital reserve was set up in relation to the capitalisation by certain subsidiaries of their retained earnings for the issue of new shares to the Bank.

(b) Bank premises revaluation reserve has been set up and is dealt with in accordance with the accounting policies adopted for revaluation of properties.

(c) Financial asset revaluation reserve comprises the cumulative net change in the fair value of financial assets at fair value through other comprehensive income until the financial assets are derecognised or impaired and is dealt with in accordance with the accounting policies adopted for revaluation of financial assets.

(d) The Group's other reserves comprise general reserve, exchange reserve and contingency reserve.

General reserve comprises previous years' transfers from retained earnings.

Exchange reserve comprises all foreign exchange differences arising from the translation of financial statements of overseas operations.

Contingency reserve represents a reserve established for contingency of accumulation of risks in times of severe economic downturn in accordance with Guideline on Reserving for Mortgage Guarantee Business issued by the Insurance Authority.

(e) At 30 June 2024, included in retained earnings is an amount of HK\$334,717,000 (31 December 2023: HK\$826,221,000) which was earmarked as regulatory reserve. The regulatory reserve is maintained to satisfy the provisions of the Hong Kong Banking Ordinance for prudential supervision purposes. Movements in the reserve are made directly through retained earnings and in consultation with the Hong Kong Monetary Authority.

招商永隆銀行有限公司
CMB Wing Lung Bank Limited

未經審核中期財務資料披露報表註釋

Notes to the Unaudited Interim Financial Disclosure Statements

25 或有債務及承擔

下列為或有債務及承擔之每個主要類別之合約金額，及信貸風險比重金額總計：

25 Contingent liabilities and commitments

The following is a summary of the contractual amounts of each significant class of contingent liabilities and commitments, and the aggregate credit risk weighted amounts:

		30/6/2024 港幣千元 HK\$'000	31/12/2023 港幣千元 HK\$'000
直接信貸替代品	Direct credit substitutes	1,064,586	988,063
交易項目有關之或有債務	Transaction-related contingencies	1,724,006	1,777,509
商業項目有關之或有債務	Trade-related contingencies	2,404,449	2,220,381
遠期預約放款	Forward deposit placed	1,268,489	-
可以無條件取消之其他承擔	Other commitments which are unconditionally cancellable	179,450,893	102,077,923
原本期為一年或以下之其他承擔	Other commitments with an original maturity of one year or less	8,741,852	10,099,483
原本期為一年以上之其他承擔	Other commitments with an original maturity of over one year	12,324,248	12,271,528
		206,978,523	129,434,887
信貸風險比重金額	Credit risk weighted amount	9,432,684	9,307,484

用以計算信貸風險比重金額之風險比重為 0% 至 150%。

The risk weights used in the computation of credit risk weighted amounts range from 0% to 150%.

招商永隆銀行有限公司
CMB Wing Lung Bank Limited

未經審核中期財務資料披露報表註釋

Notes to the Unaudited Interim Financial Disclosure Statements

26 綜合現金流量表註釋

26 Notes to consolidated cash flow statement

(a) 除稅前溢利與營業活動之現金
流入淨額對賬表

(a) Reconciliation of profit before taxation to cash generated from operations

		截至六月三十日止六個月 Six months ended 30 June	
		二〇二四 2024	二〇二三 2023
		港幣千元 HK\$'000	港幣千元 HK\$'000
			(重列Restated)
除稅前溢利	Profit before taxation	775,198	2,482,813
調整項目：	Adjustments for:		
應佔聯營公司及 合資企業之淨(溢利)/虧損	Share of net (profit)/loss of associates and joint ventures	(25,980)	37,020
處置以公平價值誌入其他全面收益 之金融資產之淨收益	Net gain on disposal of financial assets at fair value through other comprehensive income	(40,658)	(246,658)
處置子公司之淨收益	Net gain on disposal of subsidiaries	(247)	-
處置其他物業及設備之淨虧損	Net loss on disposal of other properties and equipment	13	1,224
投資物業之公平價值虧損/(收益)	Fair value losses/(gains) on investment properties	12,180	(13,090)
減值損失	Impairment losses	2,091,401	1,189,392
折舊	Depreciation	140,299	131,418
減值準備的折現值回撥	Unwinding of discount on impairment allowances	(15,827)	(12,266)
攤銷證券投資之折讓	Amortisation of discount on investment in securities	(852,110)	(529,464)
攤銷發行之存款證之折讓	Amortisation of discount on certificates of deposit issued	(1,109)	(4,564)
營運資金變動前之營業溢利	Operating profit before changes in working capital	2,083,160	3,035,825
營運資產(增加)/減少：	(Increase)/decrease in operating assets:		
同業定期存放及貸款 (三個月以後到期)	Placements with and loans and advances to banks maturing beyond three months	(11,027,118)	12,243,020
以公平價值誌入損益賬之 金融資產	Financial assets at fair value through profit or loss	(1,256,975)	1,152,755
貸款及其他賬項	Advances and other accounts	11,246,582	(8,130,990)
衍生金融工具資產	Derivative financial assets	231,478	268,011
按攤銷成本列賬之債務證券	Debt securities at amortised cost	292,544	169,166
以公平價值誌入其他全面收益之債 務證券(三個月以後到期)	Debt securities at fair value through other comprehensive income maturing beyond three months	567,121	541,262
營運負債(減少)/增加：	(Decrease)/increase in operating liabilities:		
衍生金融工具負債	Derivative financial liabilities	(301,047)	(811)
同業存款	Deposits and balances from banks	(14,339,494)	(7,558,718)
回購協議	Repurchase agreements	1,358,958	451,696
客戶存款	Deposits from customers	33,647,105	24,838,177
發行之存款證	Certificates of deposit issued	1,109	180,225
以公平價值誌入損益賬之金融負債	Financial liabilities at fair value through profit or loss	(16,885)	(21,605)
其他賬項及預提	Other accounts and accruals	876,160	(3,881,920)
營業活動之現金流入淨額	Cash generated from operations	23,362,698	23,286,093

招商永隆銀行有限公司
CMB Wing Lung Bank Limited

未經審核中期財務資料披露報表註釋

Notes to the Unaudited Interim Financial Disclosure Statements

26 綜合現金流量表註釋 (續)

26 Notes to consolidated cash flow statement (Continued)

(b) 現金及等同現金項目之結餘分析

(b) Analysis of the balance of cash and cash equivalents

		30/06/2024	30/06/2023 (重列 Restated)
		港幣千元 HK\$'000	港幣千元 HK\$'000
庫存現金及存放同業	Cash and balances with banks	15,405,319	17,316,074
同業定期存放及貸款 (原到期日在三個月內)	Placements with and loans and advances to banks with original maturity within three months	34,654,933	24,934,188
國庫券 (原到期日在三個月內)	Treasury bills with original maturity within three months	3,000,097	2,080,806
持有之存款證 (原到期日在三個月內)	Certificate of deposit held with original maturity within three months	1,722,547	5,294,898
反向回購協議	Reverse repurchase agreements	513,250	-
		55,296,146	49,625,966

27 比較數字

27 Comparatives

某些比較數字已經過調整，以符合期內的列報方式和披露要求。

Certain comparative figures have been adjusted to conform with the presentation and disclosures in the current period.

28 報告期後事件

28 Events after the reporting period

自二〇二四年六月三十日以來，未有發生需要在綜合財務報表中確認或披露的重大期後事件。

No material subsequent events have occurred since 30 June 2024 that required recognition or disclosure in these consolidated financial statements.

招商永隆銀行有限公司

CMB Wing Lung Bank Limited

補充財務資料 (未經審核)

Supplementary Financial Information (Unaudited)

監管披露連同本中期財務資料披露報表內之披露，已載列《銀行業(披露)規則》要求的所有披露。監管披露可於本行網頁(<http://www.cmbwinglungbank.com>)內瀏覽。

The Regulatory Disclosures, together with the disclosures in these interim financial disclosure statements, contain all the disclosures required by the Banking (Disclosure) Rules. The Regulatory Disclosures are available on the Bank's website at <http://www.cmbwinglungbank.com>.

以下公佈之資料為未經審核之中期財務資料披露報表補充資料。

The following information is unaudited and disclosed as part of the accompanying information to the interim financial disclosure statements.

1 資本充足比率

1 Capital adequacy ratio

30/6/2024 31/12/2023

		30/6/2024	31/12/2023
資本比率	Capital ratios		
- 普通股權一級資本比率	- Common equity tier 1 capital ratio	14.3%	13.9%
- 一級資本比率	- Tier 1 capital ratio	17.9%	17.9%
- 總資本比率	- Total capital ratio	19.0%	19.1%

於二〇二四年六月三十日及二〇二三年十二月三十一日之資本比率乃根據香港金融管理局所發出的《銀行業(資本)規則》計算。

The capital ratios at 30 June 2024 and 31 December 2023 were compiled in accordance with the Banking (Capital) Rules issued by the Hong Kong Monetary Authority ("HKMA").

根據《銀行業(資本)規則》，本集團選擇採納「標準方法」計算信貸風險及市場風險之風險比重資產，以及採用「基本指標方法」計算營運風險。

In accordance with the Banking (Capital) Rules, the Group has adopted the "standardised approach" for the calculation of the risk-weighted assets for credit risk and market risk, and the "basic indicator approach" for the calculation of operational risk.

30/6/2024 31/12/2023

		30/6/2024	31/12/2023
資本緩衝	Capital buffers		
- 防護緩衝資本比率	- Capital conservation buffer ratio	2.50%	2.50%
- 逆周期緩衝資本比率	- Countercyclical capital buffer ratio	0.60%	0.59%

逆周期緩衝資本比率補充資料可於本行網頁(<http://www.cmbwinglungbank.com>)內瀏覽。

The additional information of countercyclical capital buffer ratio is available on the Bank's website at <http://www.cmbwinglungbank.com>.

於二〇二四年六月三十日及二〇二三年十二月三十一日，所計算資本比率及槓桿比率之綜合基礎乃跟隨財務報表之綜合基礎，但撇除列於下列表格的若干附屬公司。

The basis of consolidation for calculation of the capital ratios and leverage ratio at 30 June 2024 and 31 December 2023 follows the basis of consolidation for financial reporting but excludes certain subsidiaries as set out in the following table.

招商永隆銀行有限公司

CMB Wing Lung Bank Limited

補充財務資料 (未經審核)

Supplementary Financial Information (Unaudited)

1 資本充足比率 (續)

1 Capital adequacy ratio (Continued)

附屬公司的總資產及權益總額如下：

The total assets and total equity of the subsidiaries are as follows:

名稱	Name	主要業務	Principal activities	30/6/2024		31/12/2023	
				總資產 港幣千元 HK\$'000	權益總額 港幣千元 HK\$'000	總資產 港幣千元 HK\$'000	權益總額 港幣千元 HK\$'000
招商永隆融資有限公司*#	CMB Wing Lung Capital Limited*#	財務諮詢服務	Financial consultancy services	7,288	7,207	7,352	7,290
招商永隆財務有限公司#	CMB Wing Lung Finance Limited#	提供財務服務	Provision of financial services	34,771	34,615	34,771	34,640
招商永隆資產管理有限公司*#	CMB Wing Lung Asset Management Limited*#	資產管理	Asset management	193,032	152,849	160,260	126,298
招商永隆信託有限公司*#	CMB Wing Lung (Trustee) Limited*#	信託業務	Trustee services	80,526	52,570	69,354	50,293
招商永隆保險顧問有限公司#	CMB Wing Lung Insurance Brokers Limited#	保險顧問	Insurance broking	844,108	730,234	678,188	591,253
招商永隆代理有限公司#	CMB Wing Lung Agency Limited#	保險代理	Insurance agency	193,262	151,096	193,278	151,167
招商永隆受託代管有限公司*#	CMB Wing Lung (Nominees) Limited*#	受託代管服務	Nominee services	10	10	10	10
招商永隆管業有限公司@	CMB Wing Lung Property Management Limited@	物業管理	Property management	不適用/ n.a.	不適用/ n.a.	8,751	(237)
Wingspan Incorporated#	Wingspan Incorporated#	物業持有	Property holding	22,034	10,989	22,446	11,189
Wing Lung Opportunities Fund Limited*#	Wing Lung Opportunities Fund Limited*#	投資業務	Investment holding	315,455	297,073	311,636	293,994
Wing Lung Opportunities Master Fund Limited*^	Wing Lung Opportunities Master Fund Limited*^	投資業務	Investment holding	315,930	315,534	308,658	308,403
Wing Lung Growth Fund III Segregated Portfolio*#	Wing Lung Growth Fund III Segregated Portfolio*#	投資業務	Investment holding	4,243	(19,893)	4,378	(19,637)
Wing Lung Growth Fund V Segregated Portfolio*#	Wing Lung Growth Fund V Segregated Portfolio*#	投資業務	Investment holding	417,593	401,897	441,358	420,792
時永投資有限公司^	Sea Wing Investments Limited^	物業持有	Property holding	7,674	(2,507)	7,900	(2,274)

招商永隆銀行有限公司
CMB Wing Lung Bank Limited

補充財務資料 (未經審核)

Supplementary Financial Information (Unaudited)

1 資本充足比率 (續)

1 Capital adequacy ratio (Continued)

名稱	Name	主要業務	Principal activities	30/6/2024		31/12/2023	
				總資產 Total assets 港幣千元 HK\$'000	權益總額 Total equity 港幣千元 HK\$'000	總資產 Total assets 港幣千元 HK\$'000	權益總額 Total equity 港幣千元 HK\$'000
招商永隆股權投資管理(深圳)有限公司 [^]	CMB Wing Lung Equity Investment Management (Shenzhen) Limited [^]	股權投資管理	Equity investment management	17,022	16,625	17,498	17,120
招商永隆信息技術(深圳)有限公司* [^]	CMB Wing Lung Information Technology (Shenzhen) Limited* [^]	金融科技研發	Financial technology research and development	77,173	9,036	94,877	(5,731)
安碧有限公司**	Antopex Limited**	信託業務	Trustee services	-	-	-	-
保亞有限公司**	Bulleria Limited**	信託業務	Trustee services	-	-	-	-
錦嶺有限公司**	Cameland Limited**	信託業務	Trustee services	-	-	-	-
德衛有限公司**	Deeright Limited**	信託業務	Trustee services	-	-	-	-
億聯有限公司**	Eaglearn Limited**	信託業務	Trustee services	-	-	-	-

* 為法定報表計算二〇二四年六月三十日及二〇二三年十二月三十一日之綜合資本比率，並不包括此等公司。

* Companies excluded in the computation of the consolidated capital ratios at 30 June 2024 and 31 December 2023 for regulatory reporting purposes.

由本行直接持有之附屬公司。

Directly held by the Bank.

[^] 由本行間接持有之附屬公司。

[^] Indirectly held by the Bank.

⊗ 招商永隆管業有限公司於二〇二四年一月六日成為本行的合資企業。

⊗ CMB Wing Lung Property Management Limited became a joint venture of the Bank on 6 January 2024.

招商永隆銀行有限公司
CMB Wing Lung Bank Limited

補充財務資料 (未經審核)

Supplementary Financial Information (Unaudited)

2 槓桿比率

2 Leverage ratio

於二〇二四年六月三十日及二〇二三年十二月三十一日的槓桿比率乃按照香港金融管理局頒佈之《槓桿比率框架》計算。

The leverage ratio as at 30 June 2024 and 31 December 2023 were compiled in accordance with the Leverage Ratio Framework issued by the HKMA.

		30/6/2024	31/12/2023
槓桿比率	Leverage ratio	10.9%	11.8%

槓桿比率補充資料可於本行網頁 (<http://www.cmbwinglungbank.com>) 內瀏覽。

The additional information of leverage ratio is available on the Bank's website at <http://www.cmbwinglungbank.com>.

3 流動資金狀況

3 Liquidity position

		30/6/2024	30/6/2023
平均流動性覆蓋比率	Average liquidity coverage ratio		
- 第一季	- First quarter	136.2%	151.0%
- 第二季	- Second quarter	170.5%	137.3%
穩定資金淨額比率	Net stable funding ratio		
- 第一季	- First quarter	136.0%	128.7%
- 第二季	- Second quarter	142.9%	129.5%

平均流動性覆蓋比率乃根據《銀行業(流動性)規則》第10(1)(b)條以非綜合基礎及以該季度的每個工作日終結時的流動性覆蓋比率計算之簡單平均數。

The average liquidity coverage ratio is calculated as the arithmetic mean of the liquidity coverage ratio as at the end of each working day in the quarter on an unconsolidated basis in accordance with rule 10(1)(b) of the Banking (Liquidity) Rules.

穩定資金淨額比率乃根據《銀行業(流動性)規則》第10(1)(b)條以非綜合基礎計算，並反映季末狀況。

The net stable funding ratio reflects the quarter end position and is calculated on an unconsolidated basis in accordance with rule 10(1)(b) of the Banking (Liquidity) Rules.

流動資金狀況補充資料可於本行網頁 (<http://www.cmbwinglungbank.com>) 內瀏覽。

The additional information of liquidity position is available on the Bank's website at <http://www.cmbwinglungbank.com>.

本集團已為管治、計量、監控流動性風險制定目標、架構和程序。本集團之流動性風險管理策略詳載於二〇二三年年報內。

Objective, framework and process are in place for governance, measurement and monitoring of the Group's liquidity risk. Details of the Group's liquidity risk management approach are set out in the 2023 Annual Report.

招商永隆銀行有限公司
CMB Wing Lung Bank Limited

補充財務資料 (未經審核)

Supplementary Financial Information (Unaudited)

4 貨幣集中

本集團所有外幣持倉盤中，美元及人民幣貨幣持倉佔淨盤總額的10%或以上，現以港幣等值列報如下：

4 Currency concentration

The US dollar and RMB net positions constitute 10% or more of the total net position in all foreign currencies of the Group and are reported in Hong Kong dollar equivalent as follows:

		美元 US dollar		人民幣 RMB	
		30/6/2024 港幣千元 HK\$'000	31/12/2023 港幣千元 HK\$'000	30/6/2024 港幣千元 HK\$'000	31/12/2023 港幣千元 HK\$'000
現貨資產	Spot assets	150,711,965	151,747,404	79,942,623	81,783,825
現貨負債	Spot liabilities	(141,340,589)	(117,471,047)	(72,430,492)	(79,126,294)
遠期買入	Forward purchases	20,758,432	24,812,043	5,002,290	8,499,159
遠期賣出	Forward sales	(21,682,563)	(51,896,496)	(11,858,196)	(9,873,767)
期權淨額	Net option position	997	613	300	(101)
長盤淨額	Net long position	8,448,242	7,192,517	656,525	1,282,822

期權持倉淨額是根據香港金融管理局於「外幣持倉」申報表所載之「得爾塔加權持倉」方式計算。

The net option position is calculated based on the delta-weighted position approach set out in the prudential return “Foreign Currency Position” issued by the HKMA.

本集團所有外幣結構性倉盤中，美元及人民幣貨幣結構性倉盤佔淨結構性倉盤總額的10%或以上，現以港幣等值列報如下：

The US dollar and RMB net structural positions constitute 10% or more of the total net structural position in all foreign currencies of the Group and are reported in Hong Kong dollar equivalent as follows:

		30/6/2024 港幣千元 HK\$'000	31/12/2023 港幣千元 HK\$'000
結構性倉盤淨額	Net structural position		
美元	US dollar	1,080,550	1,080,551
人民幣	RMB	5,053,852	5,060,453
		6,134,402	6,141,004

招商永隆銀行有限公司
CMB Wing Lung Bank Limited

補充財務資料 (未經審核)

Supplementary Financial Information (Unaudited)

5 分類資料

5 Segmental information

(a) 按行業分類之客戶貸款總額

(a) Gross advances to customers by industry sectors

		30/6/2024		31/12/2023	
		港幣千元 HK\$'000	抵押品佔 客戶貸款 之百分比 % of gross advances covered by collateral	港幣千元 HK\$'000	抵押品佔 客戶貸款 之百分比 % of gross advances covered by collateral
在香港使用之貸款	Loans for use in Hong Kong				
工商金融	Industrial, commercial and financial				
物業發展	Property development	7,110,076	26.1	5,685,577	36.2
物業投資	Property investment	4,103,165	88.3	4,054,620	75.4
金融企業	Financial concerns	21,456,904	7.9	24,059,809	7.9
股票經紀	Stockbrokers	3,198,425	5.4	4,522,519	11.0
批發及零售業	Wholesale and retail trade	2,228,955	15.0	2,445,496	14.2
製造業	Manufacturing	1,410,353	1.7	796,330	3.5
運輸及運輸設備	Transport and transport equipment	2,458,712	0.4	1,928,780	0.6
娛樂活動	Recreational activities	59,167	0.1	115	100.0
資訊科技	Information technology	1,668,037	0.1	1,159,652	0.1
其他	Others	8,276,247	44.3	8,881,253	41.5
個人	Individuals				
購買「居者有其 屋計劃」、「私 人參建居屋 計劃」與「租 者置其屋計 劃」或其各自 的後繼計劃 樓宇之貸款	Loans for the purchase of flats in the Home Ownership Scheme, Private Sector Participation Scheme and Tenants Purchase Scheme or their respective successor schemes	198,300	100.0	210,311	100.0
購買其他住宅 物業的貸款	Loans for the purchase of other residential properties	12,300,942	100.0	9,145,913	100.0
信用卡貸款	Credit card advances	128,172	-	143,747	-
其他	Others	45,776,163	99.4	47,778,823	99.2
貿易融資	Trade finance	1,067,577	9.0	1,060,688	8.9
		111,441,195	62.3	111,873,633	61.2
在香港以外使用之 貸款	Loans for use outside Hong Kong	86,632,453	32.4	96,849,725	29.7
		198,073,648	49.2	208,723,358	46.6

招商永隆銀行有限公司
CMB Wing Lung Bank Limited

補充財務資料 (未經審核)

Supplementary Financial Information (Unaudited)

5 分類資料 (續)

5 Segmental information (Continued)

(a) 按行業分類之客戶貸款總額
(續)

(a) Gross advances to customers by industry sectors (Continued)

按行業分類之客戶貸款不少於客戶貸款總額 10% 的類別，其已減值貸款及減值準備之總額分析如下：

The gross amount of impaired loans and impairment allowances for those industry sectors which constitute not less than 10% of gross advances to customers is analysed as follows:

		已減值 貸款 Impaired loans 港幣千元 HK\$'000	減值準備 Impairment allowances		
			第一階段 Stage 1 港幣千元 HK\$'000	第二階段 Stage 2 港幣千元 HK\$'000	第三階段 Stage 3 港幣千元 HK\$'000
於二〇二四年 六月三十日		At 30 June 2024			
在香港使用之貸款	Loans for use in Hong Kong				
	Industrial, commercial and financial				
工商金融					
- 金融企業	- Financial concerns	-	71,421	4,765	-
個人	Individuals				
- 其他	- Others	26,780	2,550	32,850	10,469
在香港以外使用之貸款	Loans for use outside Hong Kong	2,929,160	181,862	110,796	2,644,925
		2,955,940	255,833	148,411	2,655,394
於二〇二三年 十二月三十一日		At 31 December 2023			
在香港使用之貸款	Loans for use in Hong Kong				
	Industrial, commercial and financial				
工商金融					
- 金融企業	- Financial concerns	-	31,981	63,790	-
個人	Individuals				
- 其他	- Others	22,042	3,113	63,753	10,360
在香港以外使用之貸款	Loans for use outside Hong Kong	2,649,719	136,292	97,459	1,460,052
		2,671,761	171,386	225,002	1,470,412

招商永隆銀行有限公司
CMB Wing Lung Bank Limited

補充財務資料 (未經審核)

Supplementary Financial Information (Unaudited)

5 分類資料 (續)

5 Segmental information (Continued)

(b) 按區域分類之客戶貸款、逾期貸款、已減值貸款及減值準備

(b) Geographical analysis of gross advances to customers, overdue advances, impaired loans and impairment allowances

以下按區域分類之客戶貸款、逾期貸款、已減值貸款及減值準備是根據交易對手之所在地作分析，並已適當考慮有關貸款之風險轉移。

The following geographical analysis of gross advances to customers, overdue advances, impaired loans and impairment allowances is based on the location of the counterparty, after taking into account the transfer of risk in respect of such advances where appropriate.

		減值準備 Impairment allowance						第三階段 Stage 3	
		貸款總額 Gross advances to customers 港幣千元 HK\$'000	逾期三個月 以上的貸款 Overdue advances for over three months 港幣千元 HK\$'000	已減值貸款 Impaired loans 港幣千元 HK\$'000	第一階段 Stage 1 港幣千元 HK\$'000	第二階段 Stage 2 港幣千元 HK\$'000	逾期三個月 以上的貸款 Overdue advances for over three months 港幣千元 HK\$'000	已減值貸款 Impaired loans 港幣千元 HK\$'000	
於二〇二四年 六月三十日	At 30 June 2024								
香港特別行政區	Hong Kong SAR	113,341,516	954,113	1,450,853	205,420	249,485	821,128	1,184,874	
中國內地	Mainland China	77,239,421	2,055,027	2,116,335	97,619	278,948	1,819,635	1,874,123	
其他	Others	7,492,711	-	-	21,038	41,025	-	-	
		198,073,648	3,009,140	3,567,188	324,077	569,458	2,640,763	3,058,997	
於二〇二三年 十二月三十一日	At 31 December 2023								
香港特別行政區	Hong Kong SAR	113,932,115	468,461	1,335,604	128,576	146,370	100,975	714,177	
中國內地	Mainland China	86,865,726	1,713,830	1,807,206	63,555	93,829	799,803	854,409	
其他	Others	7,925,517	-	-	17,108	26,578	-	-	
		208,723,358	2,182,291	3,142,810	209,239	266,777	900,778	1,568,586	

招商永隆銀行有限公司
CMB Wing Lung Bank Limited

補充財務資料 (未經審核)

Supplementary Financial Information (Unaudited)

5 分類資料 (續)

(c) 國際債權

本集團以外地交易對手最終承擔風險之所在地，及根據交易對手經風險轉移後衍生出之區域，作為國際債權之分析。若一個交易對手之申索是由另一個在不同國家的人士作出保證或申索是對於一間銀行之外地分行，而其總公司是位於一個不同的國家，風險便確認為由一個國家轉移到另一個國家。該等區域佔國際債權總額的10%或以上者，列報如下：

5 Segmental information (Continued)

(c) International claims

The Group analyses international claims by 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 transfer of risk. The transfer of risk from one country to another is recognised if the claims against a counterparty are guaranteed by another party in a different country or if the claims are on an overseas branch of a bank whose head office is located in a different country. Those areas which contribute 10% or more of the aggregate international claims are as follows:

		非銀行私營機構 Non-bank private sector				合計 Total 港幣千元 HK\$'000
		銀行 Banks 港幣千元 HK\$'000	官方機構 Official sector 港幣千元 HK\$'000	非銀行 金融機構 Non-bank financial institutions 港幣千元 HK\$'000	非金融 私營機構 Non- financial private sector 港幣千元 HK\$'000	
於二〇二四年六月三十日	At 30 June 2024					
發達國家	Developed Countries	45,886,650	28,262,557	41,895	2,272,618	76,463,720
- 其中：美國	- of which: United States	5,001,854	28,223,009	9,500	677,057	33,911,420
離岸中心	Offshore Centers	15,380,914	4,127,964	21,746,329	19,475,044	60,730,251
- 其中：香港特別行政區	- of which: Hong Kong SAR	4,581,426	4,123,299	20,619,528	17,708,543	47,032,796
發展中亞太地區	Developing Asia Pacific	80,160,748	8,652,714	6,175,230	42,655,848	137,644,540
- 其中：中國內地	- of which: Mainland China	74,979,221	8,536,670	6,014,499	41,783,056	131,313,446
		141,428,312	41,043,235	27,963,454	64,403,510	274,838,511
於二〇二三年十二月三十一日	At 31 December 2023					
發達國家	Developed Countries	34,481,757	27,141,258	136,611	2,265,485	64,025,111
- 其中：美國	- of which: United States	6,091,028	26,980,398	9,552	230,542	33,311,520
離岸中心	Offshore Centers	6,915,100	2,906,373	23,375,853	25,798,868	58,996,194
- 其中：香港特別行政區	- of which: Hong Kong SAR	5,013,581	2,901,277	22,148,380	22,191,520	52,254,758
發展中亞太地區	Developing Asia Pacific	75,380,078	11,475,481	10,274,593	53,251,813	150,381,965
- 其中：中國內地	- of which: Mainland China	70,019,806	11,453,670	10,109,467	52,269,827	143,852,770
		116,776,935	41,523,112	33,787,057	81,316,166	273,403,270

招商永隆銀行有限公司
CMB Wing Lung Bank Limited

補充財務資料 (未經審核)

Supplementary Financial Information (Unaudited)

6 逾期及經重組資產

6 Overdue and rescheduled assets

(a) 逾期貸款

(a) Overdue advances

本集團之客戶逾期貸款分析如下：

The Group's overdue advances to customers are analysed as follows:

		30/6/2024		31/12/2023	
		港幣千元 HK\$'000	佔客戶 貸款總額 之百分比 % of total advances to customers	港幣千元 HK\$'000	佔客戶 貸款總額 之百分比 % of total advances to customers
貸款總額，其逾期：	Gross amount of advances which have been overdue for:				
- 三個月以上至六個月	- Six months or less, but over three months	95,982	0.05	752,728	0.36
- 六個月以上至一年	- One year or less, but over six months	1,257,615	0.63	1,307,537	0.63
- 一年以上	- Over one year	1,655,543	0.84	122,026	0.06
		3,009,140	1.52	2,182,291	1.05
有抵押之逾期貸款	Secured overdue advances	436,531		503,969	
無抵押之逾期貸款	Unsecured overdue advances	2,572,609		1,678,322	
		3,009,140		2,182,291	
有抵押之逾期貸款所 持之抵押品市值	Market value of collateral held against the secured overdue advances	1,526,615		999,909	
對上述貸款撥提之減值準備	Impairment allowances made in respect of such advances				
- 第三階段	- Stage 3	2,640,763		900,778	

於二〇二四年六月三十日，同業貸款中並無逾期三個月以上（二〇二三年十二月三十一日：無）。

At 30 June 2024, there were no advances to banks which were overdue for over three months (31 December 2023: Nil).

就逾期貸款而持有之抵押品主要為住宅。

Collateral held with respect to overdue advances are mainly residential properties.

招商永隆銀行有限公司
CMB Wing Lung Bank Limited

補充財務資料 (未經審核)

Supplementary Financial Information (Unaudited)

6 逾期及經重組資產 (續)

6 Overdue and rescheduled assets (Continued)

(b) 其他逾期資產

(b) Other overdue assets

本集團之其他逾期資產分析如下：

The Group's other overdue assets are analysed as follows:

		30/6/2024		31/12/2023	
		應計利息 Accrued interest 港幣千元 HK\$'000	合計 Total 港幣千元 HK\$'000	應計利息 Accrued interest 港幣千元 HK\$'000	合計 Total 港幣千元 HK\$'000
其他資產總額，其逾期：	Gross amount of other assets which have been overdue for:				
- 三個月以上至六個月	- Six months or less, but over three months	221	221	21,950	21,950
- 六個月以上至一年	- One year or less, but over six months	74,090	74,090	59,375	59,375
- 一年以上	- Over one year	55,923	55,923	22,426	22,426
		130,234	130,234	103,751	103,751

(c) 經重組貸款

(c) Rescheduled advances

本集團之經重組貸款(已減除逾期超過三個月並在上述(a)項內列明之貸款)分析如下：

The Group's rescheduled advances (net of those which have been overdue for over three months and reported in item (a) above) are as follows:

	Rescheduled advances to customers	30/6/2024		31/12/2023	
		港幣千元 HK\$'000	佔客戶 貸款總額 之百分比 % of total advances to customers	港幣千元 HK\$'000	佔客戶 貸款總額 之百分比 % of total advances to customers
經重組客戶貸款		490,998	0.25	1,341	-

於二〇二四年六月三十日，同業貸款中並無經重組之貸款(二〇二三年十二月三十一日：無)。

At 30 June 2024, there were no rescheduled advances to banks (31 December 2023: Nil).

(d) 收回資產

(d) Repossessed assets

於二〇二四年六月三十日，本集團之收回資產為港幣12,200,000元(二〇二三年十二月三十一日：港幣12,900,000元)。

As at 30 June 2024, the repossessed assets of the Group amounted to HK\$12,200,000 (31 December 2023: HK\$12,900,000).

招商永隆銀行有限公司
CMB Wing Lung Bank Limited

補充財務資料 (未經審核)

Supplementary Financial Information (Unaudited)

7 國內非銀行風險

根據《銀行業(披露)規則》，以下對非銀行交易對手的內地相關授信風險額之分析乃參照香港金融管理局的內地業務申報表所列之機構類別及直接風險之類別以分類。此報表僅計及本行及其內地分行所貸出之授信風險額。

7 Non-bank Mainland exposures

The following analysis of non-bank Mainland exposures is based on the categories of non-bank counterparties and the type of direct exposures defined by the HKMA under the Banking (Disclosure) Rules with reference to the HKMA return of Mainland activities. This analysis includes exposures extended by the Bank and its Mainland branches only.

		資產負債表 以內之風險額 On-balance sheet exposure 港幣千元 HK\$'000	資產負債表 以外之風險額 Off-balance sheet exposure 港幣千元 HK\$'000	總風險額 Total 港幣千元 HK\$'000	
於二〇二四年 六月三十日		At 30 June 2024			
一	中央政府、中央政府持有的機構及其子公司和合資企業	1 Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	31,028,729	1,596,515	32,625,244
二	地方政府、地方政府持有的機構及其子公司和合資企業	2 Local governments, local government-owned entities and their subsidiaries and JVs	9,508,060	11,781	9,519,841
三	居住中國內地的中國公民及在中國內地成立的其他機構及其子公司和合資企業	3 PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	65,467,250	6,176,392	71,643,642
四	其他未包括在第一項中的由中央政府參與的機構	4 Other entities of central government not reported in item 1 above	3,861,418	-	3,861,418
五	其他未包括在第二項中的由地方政府參與的機構	5 Other entities of local governments not reported in item 2 above	411,267	-	411,267
六	對居住中國境外的中國公民及中國內地以外成立的機構所批出之貸款，其貸款於國內使用	6 PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	3,820,985	618,176	4,439,161
七	其他被視為國內非銀行風險承擔	7 Other counterparties where the exposures are considered by the Bank to be non-bank Mainland China exposures	18,986,870	3,876,611	22,863,481
			133,084,579	12,279,475	145,364,054
減值準備後的資產總額		Total assets after provision	460,144,490		
資產負債表內之風險額 佔資產總額之百分比		On-balance sheet exposures as percentage of total assets	28.92%		

招商永隆銀行有限公司
CMB Wing Lung Bank Limited

補充財務資料 (未經審核)

Supplementary Financial Information (Unaudited)

7 國內非銀行風險 (續)

7 Non-bank Mainland exposures (Continued)

			資產負債表 以內之風險額 On-balance sheet exposure 港幣千元 HK\$'000	資產負債表 以外之風險額 Off-balance sheet exposure 港幣千元 HK\$'000	總風險額 Total 港幣千元 HK\$'000
於二〇二三年 十二月三十一日		At 31 December 2023			
一	中央政府、中央政府持有的機構及其子公司和合資企業	1 Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	34,606,762	2,628,127	37,234,889
二	地方政府、地方政府持有的機構及其子公司和合資企業	2 Local governments, local government-owned entities and their subsidiaries and JVs	10,018,371	1,295,777	11,314,148
三	居住中國內地的中國公民及在中國內地成立的其他機構及其子公司和合資企業	3 PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	74,268,745	6,363,645	80,632,390
四	其他未包括在第一項中的由中央政府參與的機構	4 Other entities of central government not reported in item 1 above	4,056,444	300,000	4,356,444
五	其他未包括在第二項中的由地方政府參與的機構	5 Other entities of local governments not reported in item 2 above	503,677	-	503,677
六	對居住中國境外的中國公民及中國內地以外成立的機構所批出之貸款，其貸款於國內使用	6 PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	6,726,043	1,071,163	7,797,206
七	其他被視為國內非銀行風險承擔	7 Other counterparties where the exposures are considered by the Bank to be non-bank Mainland China exposures	18,976,264	1,193,177	20,169,441
			149,156,306	12,851,889	162,008,195
減值準備後的資產總額		Total assets after provision	434,353,412		
資產負債表內之風險額 佔資產總額之百分比		On-balance sheet exposures as percentage of total assets	34.34%		