

本行簡史

A BRIEF HISTORY OF THE BANK



1933

永隆於一九三三年二月二十五日在香港文咸東街三十七號開業，定名永隆銀號，資本港幣四萬四千五百元，經營找換、匯兌、存款、各埠來往、代客買賣股票、黃金及國內公債等業務，成績按年遞增。

Wing Lung Ngan Ho, as the indigenous bank was then called, opened for business on 25 February 1933 at 37 Bonham Strand East, Hong Kong with an initial capital of HK\$44,500. The business of the Bank then comprised money exchange, remittances, deposits, and the buying and selling of stocks and shares, gold bullion and Chinese Government bonds for customers. The business of the Bank grew with the years.

1937

為擴充營業，遷至香港皇后大道中一一二號。

In order to cope with the Bank's growing business, the Bank moved to more spacious premises at 112 Queen's Road, Central, Hong Kong.

1941

太平洋戰事爆發，香港淪陷。本行為安頓同人，轉往澳門繼續經營銀業，及在廣西柳州設立「永隆金號」，並在澳門、柳州兩地積極清理舊賬，備受客戶稱許。

The Pacific War broke out and Hong Kong was occupied by the Japanese. The Bank evacuated Hong Kong, and some of the staff moved to Macau where the Bank continued its business; the rest of the staff moved to Liuzhou, Guangxi, China where the "Wing Lung Jewelry & Gold Dealers" was established. In these two places the Bank continued to repay its depositors, whose confidence in the Bank was maintained.

1945

戰事結束，回港復業。

The Bank resumed operations in Hong Kong after the conclusion of the War.

1950

參加票據交換。

The Bank joined the Hong Kong Bankers' Clearing House.

1952

經營押匯業務；同年舊總行行址重建落成。

The Bank began to engage in documentary bill operations. In the same year the redevelopment of the Bank's old head office building was completed.

1953

成為紐西蘭國民保險有限公司的香港、澳門總代理。

The Bank became the general agent of The National Insurance Company of New Zealand Ltd for Hong Kong and Macau.



1956

註冊為有限公司。由於業務發展，職員增多，原有行址已不敷用，乃將預置的右鄰和店後舖位重建，擴大營業。

The Bank was incorporated as a limited company. To cope with expanding business and the increase in staff members, the Bank premises were extended to adjacent premises previously purchased for redevelopment purposes.



1960

中文名稱由「永隆銀號有限公司」改稱「永隆銀行有限公司」。

The Chinese name of the Bank was changed to “永隆銀行有限公司”.

1965

為配合業務發展，將原總行行址作第三次重建。

The Bank's old head office building was redeveloped the third time to meet the expansion of its business activities.



1973

位於德輔道中連貫干諾道中之總行新大廈落成，適值本行成立四十周年。總行大廈樓高三百呎，共二十五層，總面積十四萬五千餘呎。是年改為公共有限公司。渣打銀行加入為本行股東。

A joint celebration for the opening of the new head office building situated between Des Voeux Road Central through Connaught Road Central and the 40th Anniversary of the Bank was held. The 25-storey Head Office Building stands 300 ft with a total floor area of over 145,000 sq ft. In the same year, the Bank was reorganized as a public limited company and The Chartered Bank participated as a shareholder.

1975

本行另一物業——旺角彌敦道之銀行中心亦告落成，大廈樓高三百呎，共二十五層，總面積二十四萬五千餘呎，同時設「旺角分行」於該廈。本行亦於是年開始使用電腦處理存款業務，初期主機附搭電腦公司，至一九八一年自行設立電腦中心，陸續將各項業務電腦化。

The Bank's another property, “Bank Centre”, a 25-storey office building in Mongkok, Kowloon was completed. The “Bank Centre”, standing 300 ft with a total floor area of more than 245,000 sq ft also houses our Mongkok Branch. In the same year the Bank installed an on-line computer system and its deposit operations have been computerised since then. At first the Bank used the services of a computer company. In 1981 the Bank set up a Computer Centre of its own, and since then operations of all the departments have gradually been computerised.



1980

年初，本行股份上市，將百分之二十五股份公開發售與社會人士，並在證券交易所掛牌買賣。

Early in the year 25% of the Bank's share capital was offered for sale to the public, and shares in the Bank began to be traded on the stock exchanges in Hong Kong.

1982

本行聯同另外四間華資銀行組成銀聯通寶有限公司，向客戶提供自動櫃員機服務。

The Bank joined forces with four other local Chinese banks to set up Joint Electronic Teller Services Ltd — a cooperative network to provide automated teller machine service to customers.



1984

在美國羅省開設首家海外分行。

The Bank's first overseas branch was set up in Los Angeles, California, USA.

1986

全資附屬之永隆保險有限公司獲政府授權經營保險業務。

The Bank's wholly-owned subsidiary, Wing Lung Insurance Company Limited was authorised by the Government to engage in insurance business.

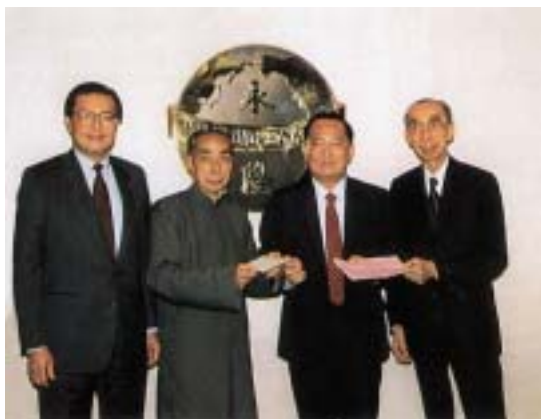
1987

渣打銀行因改變投資政策，退出為本行股東，將所持百分之十股權轉讓與伍氏家族控制之公司。

成立康令有限公司(現改名為永隆證券有限公司)，向客戶提供證券投資服務。

Standard Chartered Bank withdrew its interest in the Bank and transferred 10% of the Bank's capital to the companies controlled by the Wu family as a result of its change in investment policy.

The Bank's wholly-owned subsidiary, Hongnet Limited (now known as Wing Lung Securities Limited) was established to provide securities broking services to customers.



1992

星加坡發展銀行從伍氏家族控制之公司承讓百分之十本行股權，加入為股東。

The Development Bank of Singapore Limited acquired 10% of the Bank's share capital from the companies controlled by the Wu family and participated as a shareholder.

1994

在廣州市設立代表處，為本行在國內首個業務據點。

The Bank set up its Guangzhou Representative Office, its first presence in China.

1995

開始經營信用卡業務。

The Bank began to engage in credit card operation.

1996

成立服務後勤中心，將各部及各分行多項業務工序集中在該中心處理。

增設開曼群島分行，向客戶提供離岸銀行服務。

The Bank set up an operation centre to centralize various back-office services and tasks previously handled by individual departments and branches.

A branch office was set up in the Cayman Islands, BWI to provide off-shore banking services for customers.

1998

透過全資附屬之永隆財務有限公司經營租購貸款業務。

推出「永隆網上銀行」，利用互聯網向客戶提供自動化服務。

The Bank started to provide hire-purchase and leasing services through its wholly-owned subsidiary, Wing Lung Finance Limited.

Wing Lung NET Banking was launched to deliver banking service to customers via internet.

1999

在上海市設立代表處。

本行聯同幾家同業組成銀聯信託有限公司，開拓強制性公積金服務。

推出電子證券交易系統「永隆電話買賣證券」及「永隆網上買賣證券」服務。

The Bank set up a Representative Office in Shanghai.

The Bank joined in a partnership with other banks to set up the Bank Consortium Trust Company Limited to tap the Mandatory Provident Fund business.

The Bank introduced securities trading service through electronic channels, “Wing Lung Automated Securities” and “Wing Lung NET Banking” Services.



2000

與同業組成銀和再保險有限公司及香港人壽保險有限公司，進一步拓展保險業務。

To expand the insurance operation, the Bank partnered with other banks to set up BC Reinsurance Limited and Hong Kong Life Insurance Limited.

2001

向國際商業機器中國香港有限公司引進一套高智能櫃員平台系統，加強對客戶的服務。

成立理財中心，拓展理財業務。

The Bank purchased from IBM China/Hong Kong Limited the state-of-the-art teller terminal system to enhance its service to customers.

The Bank set up Wealth Management Centre to expand its wealth management service.

2002

本行歷次增加資本均以開發紅股方式派送與各股東。於二〇〇二年十二月三十一日，本行資產總值為港幣六百一十七億元。

The paid-up capital of the Bank has been increased several times in the past by the issue of bonus shares to shareholders. At 31 December 2002, the total assets of the Bank stood at HK\$61.7 billion.

2003

成立七十周年。

本行現有總分行行處共三十九間，職員總數逾一千二百人。

The Bank commemorates its 70th Anniversary.

At present the Bank has altogether 39 banking offices and a total staff of more than 1,200.

