



永隆銀行

WING LUNG BANK

二〇一三年度中期財務資料披露報表

2013 INTERIM FINANCIAL DISCLOSURE STATEMENTS

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財務及業務回顧

Financial Results and Operation Review

董事會欣然提呈本集團截至二〇一三年六月三十日止六個月的中期財務資料披露報表。本集團截至二〇一三年六月三十日止六個月的綜合收益表及綜合全面收益表，以及本集團於二〇一三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6至第39頁。

二〇一三年上半年，香港經濟繼續溫和增長。鑑於歐美市場需求不振，外需增長主要來自內地及亞洲地區，本港貨物出口表現一般。受惠於穩定勞工市場，加上勞工工資持續改善，內部需求保持強韌，私人消費開支大幅增長。由於香港政府於二〇一三年二月推出新一輪需求管理措施，住宅市場回軟，加上租金亦靠穩，通脹率保持穩定。

外圍方面，全球經濟前景仍然不明朗。美國經濟溫和復蘇，惟仍未完全擺脫困境，美國政府進一步削減開支，而失業率仍然高企；隨著歐債危機的影響向歐洲核心國家蔓延，歐元區經濟陷入衰退；至於內地方面，受外部需求疲弱影響，經濟明顯放緩。香港屬於開放型經濟體，故難免受外圍環境影響，面對複雜多變的經濟環境，銀行面對充滿挑戰的經營環境。

財務概況

截至二〇一三年六月三十日止期間，本集團股東應佔溢利為港幣12.91億元，較二〇一二年上半年重列數值增長25.0%，主要由於上半年主要營業收入較二〇一二年同期增加港幣1.64億元及投資物業價值增幅較大，致投資物業公平價值收益較二〇一二年同期增加港幣2.15億元至港幣2.65億元。

二〇一三年上半年實現淨利息收入港幣13.60億元，較二〇一二年同期增長7.5%，主要由於貸款規模上升；淨息差為1.52%，較二〇一二年下跌5個基點。

The Directors are pleased to present the Group's Interim Financial Disclosure Statements for the six months ended 30 June 2013. The consolidated income statement and consolidated statement of comprehensive income for the six months ended 30 June 2013, and the consolidated statement of financial position as at 30 June 2013 of the Group, all of which are unaudited, along with selected explanatory notes and supplementary financial information are set out on pages 6 to 39 of these Interim Financial Disclosure Statements.

Hong Kong's economy grew moderately in the first half of 2013. Amid weak import demand in the US and European markets, the growth of external demand depended on Mainland and Asian markets. The performance of local export of goods was rather modest. Benefited from the stable labour market and improved income, internal demand remained robust and private consumption expenditure grew strongly. In view of soft property market and stable rental after the introduction of demand management measures by the Hong Kong Government in February 2013, inflation held steady.

Externally, the global economic outlook remained uncertain. Although the US economy was on a path to moderate recovery, it did not get out of difficulties entirely with further reduction of government spending and high unemployment rate. Given the negative impacts of the European debt crisis spread out from peripheral to the core countries, the eurozone economy slipped into recession. The Mainland economy obviously slowed down due to weak external demand. It is inevitable that Hong Kong will be affected by the global economic environment, given its open economy. In the light of complicated economic conditions, the operating environment was challenging for the banking sector.

Financial Results

For the period ended 30 June 2013, profits attributable to shareholders of the Group was HK\$1,291 million, representing an increase of 25.0% as compared with the first half of 2012 (as restated), which was mainly attributable to a year-on-year increase of HK\$164 million in operating income from its major businesses, and substantial increase in the value of investment properties which resulted in a year-on-year increase of HK\$215 million in gains on the fair value of investment properties to HK\$265 million in the first half of the year.

During the first half of 2013, the Group recorded a net interest income of HK\$1,360 million, representing a year-on-year increase of 7.5%, which was mainly attributable to the increase in loan amount; the net interest margin for the first half of 2013 was 1.52%, down by 5 basis points as compared with that for the year 2012.

永隆銀行有限公司

Wing Lung Bank Limited

財務及業務回顧

Financial Results and Operation Review

非利息淨收入為港幣6.51億元，較二〇一二年同期增長11.8%，其中服務費及佣金淨收入為港幣3.15億元，較二〇一二年同期增長47.6%，主要由於證券經紀及投資服務、貸款服務收入皆有所增加；保險營業淨收入為港幣6,653萬元，較二〇一二年同期上升15.3%，主要因為永隆保險有限公司（“永隆保險”）經營效益穩步提升；但在交易收益方面，整體淨收益較二〇一二年同期下降18.1%至港幣1.59億元，主要由於以公平價值誌入損益賬的金融工具錄得淨虧損及外匯買賣淨收益有所下降。

由於貸款總額增加，信貸損失減值較二〇一二年同期增加港幣2,253萬元至港幣3,207萬元，但不良貸款比率則低於二〇一二年同期。

營業支出為港幣7.60億元，較二〇一二年同期增長16.7%，主要因為員工薪津、折舊、物業租金支出及系統諮詢費用等皆有所上升；二〇一三年上半年的成本收入比率為37.8%，較二〇一二年同期上升2.5個百分點。

截至二〇一三年六月三十日，本集團總資產為港幣2,109億元，較二〇一二年底重列數值增長18.0%；股東應佔權益為港幣183億元，較二〇一二年底重列數值增長7.3%；貸存比率為64.8%，較二〇一二年底上升1.9個百分點。

於二〇一三年六月三十日，本集團總資本比率為13.8%，一級資本比率為9.1%，報告期內流動資金比率平均為40.6%，均高於監管要求。

存款

截至二〇一三年六月三十日，本集團存款總額為港幣1,442億元，較二〇一二年底增長9.2%。

各類存款中，與二〇一二年底比較，港幣存款增加6.51億元，增長0.9%；美元存款折合港幣後增加84.89億元，上升39.5%；人民幣存款折合港幣增加30.57億元，增長13.2%；其他幣種存款折算港幣後減少9,588萬元，下降0.6%。

Net non-interest income was HK\$651 million, representing an increase of 11.8% as compared with the corresponding period of 2012. Net fees and commission income amounted to HK\$315 million, representing an increase of 47.6% as compared with the corresponding period of 2012, primarily attributable to the increase in the income from securities brokerage, investment services and loan services. Insurance business posted net operating income of HK\$66.53 million, representing an increase of 15.3% as compared with the corresponding period of 2012, primarily due to steady improvement in the operation performance of Wing Lung Insurance Company Limited (“Wing Lung Insurance”). However, net trading gain decreased by 18.1% to HK\$159 million, primarily due to the net loss arising from the financial instruments designated at fair value through profit or loss and the decrease in net gain from foreign exchange trading.

Mainly due to the increase of total loans, the impairment charge for credit losses increased by HK\$22.53 million year-on-year to HK\$32.07 million. However, the non-performing loan ratio was lower than that in the corresponding period of 2012.

Operating expenses amounted to HK\$760 million, representing an increase of 16.7% as compared with the corresponding period of 2012, primarily due to the increase in payroll, depreciation, rental of premises and system consultancy fee, etc. The cost-to-income ratio for the first half of 2013 was 37.8%, representing an increase of 2.5 percentage points as compared with the corresponding period of 2012.

As at 30 June 2013, the total assets of the Group amounted to HK\$210.9 billion, representing an increase of 18.0% as compared with that at the end of 2012 (as restated). Total equity attributable to shareholders amounted to HK\$18.3 billion, representing an increase of 7.3% as compared with that at the end of 2012 (as restated). Loan-to-deposit ratio was 64.8%, up by 1.9 percentage points as compared with that at the end of 2012.

As at 30 June 2013, the total capital ratio and tier 1 capital ratio of the Group were 13.8% and 9.1%, respectively, and the average liquidity ratio for the reporting period was 40.6%, all above statutory requirements.

Deposits

As at 30 June 2013, total deposits of the Group grew by 9.2% to HK\$144.2 billion as compared with that at the end of 2012.

Among the various kinds of deposits, Hong Kong Dollar deposits increased by HK\$651 million or 0.9%; US Dollar deposits after translation increased by HK\$8,489 million or 39.5%; RMB deposits after translation rose by HK\$3,057 million or 13.2%; and deposits in other foreign currencies after translation decreased by HK\$95.88 million or 0.6%, as compared with those at the end of 2012.

永隆銀行有限公司

Wing Lung Bank Limited

財務及業務回顧

Financial Results and Operation Review

貸款

截至二〇一三年六月三十日，本集團客戶總貸款（包括商業票據）餘額為港幣1,214億元，較二〇一二年底增長22.3%；不良貸款比率（包括商業票據）為0.11%，整體貸款質素繼續保持良好。

投資

截至二〇一三年六月三十日，本集團債券投資餘額為港幣286億元，較二〇一二年底上升47.2%。超過七成半的債券信用等级都在A3或以上，風險較低。

財資

二〇一三年上半年，本行與招商銀行合作完成多筆客戶的外幣交易，加上配合市場環境及客戶需求向公司客戶加推貨幣掉期合約，提供多元服務，外匯交易買賣收益較二〇一二年同期上升18.9%至港幣5,223萬元；另外，外幣找換收益較二〇一二年同期增長8.5%至港幣3,630萬元；惟貨幣掉期收益減少41.4%至港幣5,070萬元。

金融機構業務

金融機構業務方面，本行積極聯繫現有客戶並開拓新客戶，持續推出新產品，在授信、跨境貿易融資、客戶轉介、清算業務等範疇上與同業相互支持，擴大出口代付業務、錯幣種福費廷業務及非出資型風險參與業務合作範圍，積極擴建資產經營和轉讓管道，擴大與境內中小銀行的合作範圍，促進金融機構業務均衡發展。

財富管理

二〇一三年上半年，本集團財富管理業務實現收益港幣3,632萬元，較二〇一二年同期增長67.2%，主要由於推出了有效的投資策略協助銷售，加上推出的基金優惠廣受歡迎，致基金相關佣金收入增加。

Advances to customers

As at 30 June 2013, the balance of total advances to customers, including trade bills, of the Group rose by 22.3% to HK\$121.4 billion as compared with that at the end of 2012 and the non-performing loan ratio, including that of trade bills, was only 0.11%, implying a sound loan quality on the whole.

Investments

As at 30 June 2013, the balance of the Group's debt securities investment amounted to HK\$28.6 billion, representing an increase of 47.2% as compared with that at the end of 2012. Over 75% of the debt securities were rated A3 or above for their comparatively low risks.

Treasury business

In the first half of 2013, the Bank cooperated with China Merchants Bank to conclude a number of foreign currency transactions, and, for the purpose of providing a variety of services, actively offered currency swap contracts for corporate customers in response to market conditions and customer demands, which led to a year-on-year increase of 18.9% in revenue from foreign exchange trading business to HK\$52.23 million. In addition, revenue from foreign money exchanges increased by 8.5% to HK\$36.30 million as compared with the corresponding period of 2012. However, revenue from currency swaps decreased by 41.4% to HK\$50.70 million.

Financial institution business

As regards the banking businesses with financial institutions, the Bank actively contacted existing customers and developed new customers, constantly introduced new products, cooperated with its peers in credit extension, cross-border trade finance, customer referrals, settlements and other services, expanded the cooperation scope of export payment services, cross-currency forfeiting and unfunded risk participation, increased asset operation and transfer channels, and broadened the scope of cooperation with domestic small and medium-sized banks, thereby facilitating the balanced development of its businesses with financial institutions.

Wealth management

During the first half of 2013, revenue from the Group's wealth management business amounted to HK\$36.32 million, representing a year-on-year increase of 67.2%, mainly due to the increase of fund-related commission income resulted from the introduction of effective investment strategies for sales promotion and the popularity of the incentives offered for fund investments.

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財務及業務回顧

Financial Results and Operation Review

信用卡

截至二〇一三年六月三十日，信用卡業務發卡總數逾25萬張，因私人貸款競爭激烈，信用卡應收賬款較二〇一二年底下跌26.0%至港幣3.03億元，但由於本行大力推動商戶收單業務，加上香港消費市場持續增長，商戶收單款項較二〇一二年同期增長35.1%，達港幣26.55億元。

證券

二〇一三年上半年，港股受內外利淡因素衝擊，拖累港股持續下跌，至六月底中國人民銀行表態維持貨幣市場穩定並向部分金融機構發放流動性資金，刺激港股反彈，引發機構投資者大量平倉交易，才使成交金額稍微回升。面對嚴峻的市場環境，永隆證券有限公司積極推廣各類優惠，新開立戶口較上年同期大增近倍，證券經紀佣金及相關收入較二〇一二年同期上升21.9%，達港幣8,041萬元。

保險

二〇一三年上半年，永隆保險實現毛保費收入港幣4.12億元，較二〇一二年同期增長4.0%；而總索償額上升13.5%至港幣2.09億元，承保盈餘較二〇一二年同期增長14.5%至港幣2,781萬元。

分行

目前，本行在香港設有總分行共44間。在中國境內設有4間分支行及代表處。在澳門設有一間分行。另在美國洛杉磯及開曼群島各設有海外分行一間。

人力資源

截至二〇一三年六月三十日，本行僱員總人數為1,696人（二〇一二年十二月三十一日為1,725人），其中香港1,502人，中國境內139人，澳門38人，海外17人。

Credit cards

The Bank issued more than 250,000 credit cards as at 30 June 2013. The credit card receivables amounted to HK\$303 million, representing a decrease of 26.0% as compared with the end of 2012 due to intense competition in personal loan business. However, the merchant business turnover amounted to HK\$2,655 million, representing a year-on-year increase of 35.1%, due to the Bank's vigorous effort in promoting its merchant business and continuous growth in the Hong Kong consumption market.

Securities broking

During the first half of 2013, the Hong Kong stock market experienced a continuous fall in response to internal and external economic headwinds. However, it rebounded subsequently as the People's Bank of China announced to maintain the stability of monetary market and released liquidity to certain financial institutions until the end of this June, prompting institutional investors to make a large number of closing transactions, which was a boost to a slight increase in trading amounts. Faced with the grim market environment, Wing Lung Securities Limited was keen to promote various incentives. As a result, the number of newly opened accounts nearly doubled as compared with the corresponding period of 2012, and it realised securities brokerage commission and related income of HK\$80.41 million, representing a year-on-year increase of 21.9%.

Insurance

During the first half of 2013, Wing Lung Insurance realised a gross premium income of HK\$412 million, representing a year-on-year increase of 4.0%. Total insurance claims increased by 13.5% to HK\$209 million. Underwriting business recorded a year-on-year profit growth of 14.5% to HK\$27.81 million.

Branch network

At present, the Bank has a total of 44 banking offices in Hong Kong and 4 branches and representative offices in Mainland China, a branch in Macau and two overseas branches, located respectively in Los Angeles, the United States and Cayman Islands.

Human resources

As at 30 June 2013, the total number of employees of the Bank is 1,696 (31 December 2012: 1,725), of which 1,502 are in Hong Kong, 139 are in Mainland China, 38 are in Macau and 17 are overseas.

二〇一三年八月十三日

13 August 2013

永隆銀行有限公司
Wing Lung Bank Limited

綜合收益表 (未經審核)
Consolidated Income Statement (Unaudited)

截至二〇一三年六月三十日止六個月 For the six months ended 30 June 2013

			截至六月三十日止六個月 Six months ended 30 June	
			重列 Restated	
			二〇一三 2013	二〇一二 2012
			港幣千元 HK\$'000	港幣千元 HK\$'000
		註釋 Note		
利息收入	Interest income	3	2,651,753	2,520,939
利息支出	Interest expense	4	(1,291,415)	(1,255,808)
淨利息收入	Net interest income		1,360,338	1,265,131
服務費及佣金收入	Fees and commission income		368,254	254,568
服務費及佣金支出	Fees and commission expense		(52,993)	(41,001)
服務費及佣金淨收入	Net fees and commission income	5	315,261	213,567
保險營業收入	Insurance operating income	6	276,017	242,322
淨交易收益	Net trading gain	7	159,042	194,283
出售可供出售證券之淨 收益	Net gain on disposal of available-for-sale securities		78	8,309
其他營業收入	Other operating income	8	109,747	108,307
營業收入	Operating income		2,220,483	2,031,919
保險申索準備	Charge for insurance claims	6	(209,488)	(184,604)
提取保險申索後之 營業收入	Operating income net of insurance claims		2,010,995	1,847,315
營業支出	Operating expenses	9	(759,509)	(650,744)
提取減值準備前之 營業溢利	Operating profit before impairment charge		1,251,486	1,196,571
信貸損失之減值調撥	Impairment charge for credit losses	10	(32,065)	(9,537)
營業溢利	Operating profit		1,219,421	1,187,034
投資物業之公平價值收益	Fair value gains on investment properties	16	264,750	50,210
出售其他物業及設備之淨 虧損	Net loss on disposal of other properties and equipment		(276)	(1,587)
應佔共同控制實體之淨溢利	Share of net profits of jointly controlled entities		11,133	10,535
應佔聯營公司之淨溢利	Share of net profits of associate		1,128	1,060
除稅前溢利	Profit before taxation		1,496,156	1,247,252
所得稅	Income tax	11	(212,082)	(214,291)
期內溢利	Profit for the period		1,284,074	1,032,961
歸屬於：	Attributable to:			
本行股東	Equity shareholders of the Bank		1,291,366	1,032,961
非控制的股東權益	Non-controlling interests		(7,292)	-

載於第 9 頁至第 30 頁之註釋為此等中期
財務資料披露報表之一部份。

The notes on pages 9 to 30 form part of this interim financial disclosure
statements.

永隆銀行有限公司
Wing Lung Bank Limited

綜合全面收益表 (未經審核)

Consolidated Statement of Comprehensive Income (Unaudited)

截至二〇一三年六月三十日止六個月 For the six months ended 30 June 2013

		截至六月三十日止六個月 Six months ended 30 June	
		重列 Restated	
		二〇一三 2013	二〇一二 2012
		港幣千元 HK\$'000	港幣千元 HK\$'000
期內溢利	Profit for the period	1,284,074	1,032,961
期內其他全面收益	Other comprehensive income 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:		
可供出售證券之公平價值改變	Changes in fair value of available-for-sale securities	(54,470)	71,686
於出售可供出售證券時轉入收益表	Transfer to income statement on disposal of available-for-sale securities	(78)	(8,309)
於可供出售證券減值時轉入收益表	Transfer to income statement on impairment of available-for-sale securities	-	2,626
應佔聯營公司之儲備	Share of associate's reserves	7	(25)
應佔共同控制實體之儲備	Share of jointly controlled entities' reserves	(210)	141
其他全面收益之遞延稅項之影響	Effect of deferred taxation on other comprehensive income items	6,042	(10,642)
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:		
界定福利計劃之精算收益	Actuarial gains on defined benefit scheme	-	21,315
其他全面收益之遞延稅項之影響	Effect of deferred taxation on other comprehensive income items	-	(3,517)
期內其他全面收益	Other comprehensive income for the period	(48,709)	73,275
期內全面收益總額	Total comprehensive income for the period	1,235,365	1,106,236
歸屬於：	Attributable to:		
本行股東	Equity shareholders of the Bank	1,242,657	1,106,236
非控制的股東權益	Non-controlling interests	(7,292)	-

載於第 9 頁至第 30 頁之註釋為此等中期財務資料披露報表之一部份。

The notes on pages 9 to 30 form part of this interim financial disclosure statements.

永隆銀行有限公司
Wing Lung Bank Limited

綜合財務狀況表 (未經審核)

Consolidated Statement of Financial Position (Unaudited)

二〇一三年六月三十日 As at 30 June 2013

			30/6/2013 港幣千元 HK\$'000	重列 Restated 31/12/2012 港幣千元 HK\$'000
	註釋 Note			
資產		Assets		
庫存現金及短期資金	12	Cash and short-term funds	20,543,702	28,260,619
		Placements with and loans and advances to banks	13	31,395,648
同業定期存放及貸款		Trading securities	2,159,163	24,581,533
持作買賣用途之證券		Derivative financial instruments	14	287,102
衍生金融工具		Financial assets designated at fair value through profit or loss	2,197,771	612,602
以公平價值誌入損益賬之金融資產		Available-for-sale securities	20,761,221	13,086,399
可供出售之證券		Held-to-maturity securities	4,494,367	3,014,389
持至到期證券		Advances and other accounts	15	125,189,601
貸款及其他賬項		Interests in jointly controlled entities	211,015	101,855,339
共同控制實體權益		Interest in an associate	4,328	205,192
聯營公司權益		Investment properties	16	2,553,350
投資物業		Interests in leasehold land	230,892	2,296,600
租賃土地權益		Other properties and equipment	17	824,095
其他物業及設備		Tax recoverable	3,315	233,164
可回收稅項		Deferred tax assets	80,119	865,043
遞延稅項資產				9,452
				75,894
總資產		Total assets	210,935,689	178,792,126
負債		Liabilities		
同業存款		Deposits and balances from banks	20,240,251	12,357,949
交易賬項下之負債		Trading liabilities	162,898	39,918
衍生金融工具		Derivative financial instruments	14	938,624
以公平價值誌入損益賬之金融負債		Financial liabilities designated at fair value through profit or loss	18	561,028
客戶存款		Deposits from customers	19	144,194,899
發行之存款證		Certificates of deposit issued	16,469,371	132,094,341
發行之後償債項		Subordinated debt issued	20	4,537,677
當期稅項		Current taxation	247,034	4,536,020
遞延稅項負債		Deferred tax liabilities	1,862	171,633
其他賬項及預提		Other accounts and accruals	21	1,954
				4,896,842
總負債		Total liabilities	192,507,126	161,709,578
權益		Equity		
股本		Share capital	22	1,160,951
儲備		Reserves	23	17,091,954
		Total equity attributable to shareholders of the Bank	18,252,905	1,160,951
歸屬於本行股東權益合計		Non-controlling interests	23	17,010,248
非控制的股東權益			175,658	72,300
權益總額		Total equity	18,428,563	17,082,548
權益及負債總額		Total equity and liabilities	210,935,689	178,792,126

載於第 9 頁至第 30 頁之註釋為此等中期財務資料披露報表之一部份。

The notes on pages 9 to 30 form part of this interim financial disclosure statements.

未經審核中期財務資料披露報表

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多項新增/經修訂並已於二〇一三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二〇一二年度財務報表內所採納之會計政策而編制。永隆銀行有限公司(簡稱「本行」)及其附屬公司(合稱「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:

- 香港會計準則第19號(2011)「僱員福利」,於二〇一三年一月一日或以後開始之會計年度生效。

香港會計準則第19號(2011)就界定退休福利計劃之人賬引入變動,包括取消遞延確認精算收益及虧損之選擇。其他變動包括離職福利確認時間之修改、短期僱員福利之分類及界定福利計劃之披露。

此會計政策變動的採納是具追溯性的,在截至二〇一二年六月三十日止六個月及二〇一二年十二月三十一日止年度的比較數字已作相應調整。採納經修訂的《香港會計準則》第19號(2011)之影響如下:

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 2012 annual financial statements except for the adoption of a number of new/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 2013 issued by the HKICPA. Wing Lung Bank Limited (“the Bank”) and all its subsidiaries (“the Group”) adopted the following revised HKFRSs which are relevant to its operations:

- HKAS 19 (2011), Employee Benefits, which is effective for annual periods beginning on or after 1 January 2013.

HKAS 19 (2011) includes a number of amendments which introduce changes in the accounting for defined benefit pension plans including removing the choice to defer the recognition of actuarial gains and losses. Other changes include modifications to the timing of recognition for termination benefits, the classification of short-term employee benefits and disclosures of defined benefit plans.

The change in policy has been applied retrospectively with consequential adjustments to comparatives for the six months ended 30 June 2012 and the year ended 31 December 2012. The effect of adoption of amendments to HKAS 19 (2011) is as follows:

	如往年列示 As previously reported 港幣千元 HK\$'000	採納經修訂的 《香港會計準則》 第19號(2011)之影響 Effect of adoption of amendments to HKAS 19 (2011) 港幣千元 HK\$'000	重列 As restated 港幣千元 HK\$'000
截至二〇一二年六月三十日 止六個月的綜合收益表:	Consolidated income statement for the six months ended 30 June 2012:		
營業支出	645,608	5,136	650,744
所得稅支出	215,138	(847)	214,291
期內溢利	1,037,250	(4,289)	1,032,961
截至二〇一二年六月三十日 止六個月的綜合全面收益 表:	Consolidated statement of comprehensive income for the six months ended 30 June 2012:		
期內溢利	1,037,250	(4,289)	1,032,961
界定福利計劃之精算收益	-	21,315	21,315
其他全面收益之遞延稅項 之影響	-	(3,517)	(3,517)
期內全面收益總額	1,092,727	13,509	1,106,236

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1 編製基礎 (續)

1 Basis of preparation (Continued)

		採納經修訂的 《香港會計準則》 第19號(2011)之影響 Effect of adoption of amendments to HKAS 19 (2011)	重列 As restated	
	如往年列示 As previously reported 港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	
於二〇一二年一月一日的綜合財務狀況表：	Consolidated statement of financial position as at 1 January 2012:			
貸款及其他帳項	Advances and other accounts	87,746,053	(189,275)	87,556,778
遞延稅項資產	Deferred tax assets	103,236	6,525	109,761
遞延稅項負債	Deferred tax liabilities	26,361	(24,705)	1,656
保留溢利	Retained earnings	12,500,384	(158,045)	12,342,339
於二〇一二年十二月三十一日的綜合財務狀況表：	Consolidated statement of financial position as at 31 December 2012:			
貸款及其他帳項	Advances and other accounts	102,012,256	(156,917)	101,855,339
遞延稅項資產	Deferred tax assets	68,073	7,821	75,894
遞延稅項負債	Deferred tax liabilities	20,024	(18,070)	1,954
保留溢利	Retained earnings	14,631,570	(131,026)	14,500,544

因經修訂《香港會計準則》第19號(2011)而產生之會計政策變動是唯一對本期或其他可比較會計期有重大影響的變動。

The change in policy arising from the amendments to HKAS 19 (2011) is the only change which has had a material impact on the current or comparative periods.

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，該等準則尚未於二〇一三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。

Up to the date of issue of this 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 2013 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.

本中期財務資料披露報表內所載有關截至二〇一二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。截至二〇一二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。核數師已於二〇一三年三月十九日就該等財務報表發表無保留意見。

The financial information relating to the financial year ended 31 December 2012 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 2012 are available from the Bank's registered office. The auditors have expressed an unqualified opinion on those financial statements in their report dated 19 March 2013.

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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，亦包括應佔共同控制實體及聯營公司之業績及儲備。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及6。

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 jointly controlled entities and associate. For regulatory reporting, the bases of consolidation are set out in notes 1, 2 and 6 of the supplementary financial information of these 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	
		2013	2012
		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	653,146	900,142
證券投資	Investments in securities	287,847	291,084
客戶貸款	Advances to customers	1,586,820	1,236,098
其他	Others	123,940	93,615
		2,651,753	2,520,939

包括在利息收入內計有未以公平價值誌入損益賬之金融資產之利息收入為港幣2,495,635,000元(二〇一二年：港幣2,397,507,000元)及減值資產折扣轉回利息收入港幣740,000元(二〇一二年：港幣5,001,000元)。

Included in interest income are interest income from financial assets that are not at fair value through profit or loss of HK\$2,495,635,000 (2012: HK\$2,397,507,000) and unwinding of discount on impaired assets of HK\$740,000 (2012: HK\$5,001,000).

4 利息支出

4 Interest expense

		截至六月三十日止六個月 Six months ended 30 June	
		2013	2012
		港幣千元 HK\$'000	港幣千元 HK\$'000
同業存款及客戶存款	Deposits and balances from bank and deposits from customers	971,513	970,784
發行之存款證	Certificates of deposit issued	107,728	130,558
發行之後償債項	Subordinated debt issued	87,917	60,492
其他	Others	124,257	93,974
		1,291,415	1,255,808

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為港幣1,162,107,000元(二〇一二年：港幣1,154,026,000元)。

Included in interest expense is interest expense on financial liabilities that are not at fair value through profit or loss of HK\$1,162,107,000 (2012: HK\$1,154,026,000).

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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	
		2013	2012
		港幣千元 HK\$'000	港幣千元 HK\$'000
服務費及佣金收入	Fees and commission income		
	Securities brokerage and investment services	115,979	87,194
證券經紀及投資服務			
信用卡業務	Credit cards	59,095	49,167
有關信貸業務之服務費及佣金	Credit related fees and commission	131,322	70,420
貿易融資	Trade finance	14,609	18,494
其他零售銀行業務	Other retail banking services	7,918	7,438
其他服務費收入	Other fee income	39,331	21,855
		368,254	254,568
服務費及佣金支出	Fees and commission expenses		
信用卡業務	Credit cards	(42,889)	(33,464)
其他服務費支出	Other fee expenses	(10,104)	(7,537)
		(52,993)	(41,001)
服務費及佣金淨收入	Net fees and commission income	315,261	213,567
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 held for trading nor designated at fair value through profit or loss		
由非持作買賣用途或指定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	160,944	100,055
– 服務費及佣金支出	– fees and commission expenses	(38,502)	(30,209)
	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	4,779	5,363
– 服務費及佣金支出	– fees and commission expenses	(255)	(198)

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Notes to the Unaudited Interim Financial Disclosure Statements

6 保險營業收入及保險申索準備 6 Insurance operating income and charge for insurance claims

		截至六月三十日止六個月 Six months ended 30 June	
		2013	2012
		港幣千元 HK\$'000	港幣千元 HK\$'000
保險營業收入	Insurance operating income		
總額	Gross		
承保之毛利保費總額	Gross insurance premium written	411,723	396,045
未期滿保費準備之改變	Change in unearned premium provision	(30,620)	(55,225)
已發行之保險合約所產生之保費收入	Premium revenue arising from insurance contracts issued	381,103	340,820
再投保	Reinsurance		
分出之再投保費	Reinsurance premium outward	(61,635)	(59,902)
未期滿保費準備之改變	Change in unearned premium provision	(4,393)	(1,514)
已發行之保險合約之保費收入轉予再投保人	Premium revenue ceded to reinsurers arising from insurance contracts issued	(66,028)	(61,416)
保險費淨收入	Net earned premium income	315,075	279,404
佣金收入	Commission income	9,139	6,690
其他收入	Other income	680	636
佣金支出	Commission expenses	(48,877)	(44,408)
		276,017	242,322
保險申索準備 (註釋)	Charge for insurance claims (note)		
總額	Gross		
已承付索償	Gross claims paid	(165,569)	(181,990)
已呈報之索償、已發生但未呈報之索償及其他保險準備之改變	Change in reported claims, incurred but not reported ("IBNR") and other insurance provision	(69,792)	(25,816)
		(235,361)	(207,806)
再投保	Reinsurance		
收回再投保之索償	Claims recovered from reinsurers	13,010	19,995
已呈報之索償、已發生但未呈報之索償及其他保險準備之改變	Change in reported claims, IBNR and other insurance provision	12,863	3,207
		25,873	23,202
總索償金額	Total claims incurred	(209,488)	(184,604)
保險營業淨收入	Net insurance operating income	66,529	57,718

註釋：保險申索準備乃本集團之保險業務所承擔之賠償淨額及其有關之了結申索的開支。

Note: Charge for insurance claims represents net claims incurred on the Group's insurance business and the related claims settlement expenses.

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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	
		2013	2012
		港幣千元	港幣千元
		HK\$'000	HK\$'000
持作買賣用途之證券淨(虧損)/收益	Net (loss)/gain from trading securities	(2,081)	2,292
以公平價值誌入損益賬之金融工具 淨虧損	Net loss arising from financial instruments designated at fair value through profit or loss	(23,124)	(2,317)
衍生金融工具之淨收益	Net gain arising from derivative financial instruments	37,449	33,016
外匯買賣淨收益	Net gain from foreign exchange trading	146,798	161,292
		159,042	194,283

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	
		2013	2012
		港幣千元	港幣千元
		HK\$'000	HK\$'000
股息收入	Dividend income		
– 上市股權證券	– Listed equity securities	6,891	6,280
– 非上市股權證券	– Unlisted equity securities	3,670	13,348
投資物業之租金收入減除直接開支 港幣 16,329,000 元 (二〇一二年：港幣 13,193,000 元)	Rental income from investment properties less direct outgoings of HK\$16,329,000 (2012: HK\$13,193,000)	73,374	52,804
保管箱租金淨收益	Net rental income on safe deposit boxes	15,985	13,361
其他	Others	9,827	22,514
		109,747	108,307

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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	
		2013	重列 2012
		港幣千元 HK\$'000	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	400,680	365,339
– 退休福利支出	– Retirement benefit costs	25,957	22,636
房產及設備支出，不包括折舊	Premises and equipment expenses, excluding depreciation		
– 物業租金	– Rental of premises	31,438	25,301
– 其他	– Others	26,477	26,458
折舊	Depreciation		
– 其他物業及設備 (註釋 17)	– Other properties and equipment (note 17)	59,131	45,388
– 租賃土地	– Leasehold land	2,272	2,272
廣告及業務推廣	Advertising and business promotion	13,386	13,998
電子數據處理	Electronic data processing	32,585	21,387
郵遞及通訊	Postage and communications	18,627	17,789
文具及印刷	Printing and stationery	7,305	6,029
核數師酬金	Auditors' remuneration	2,569	2,534
水電費	Water and electricity	8,107	6,489
法律及專業費用	Legal and professional fee	46,634	21,344
保險費	Insurance	6,636	5,422
證券相關費用	Securities related expenses	4,238	3,836
其他	Others	73,467	64,522
		759,509	650,744

10 信貸損失之減值調撥

10 Impairment charge on credit losses

		截至六月三十日止六個月 Six months ended 30 June	
		2013	2012
		港幣千元 HK\$'000	港幣千元 HK\$'000
減值損失調撥	Impairment losses charged on		
– 貸款及應付利息	– loans and advances and accrued interest	32,065	6,911
– 可供出售之證券	– available-for-sale securities	-	2,626
		32,065	9,537

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10 信貸損失之減值調撥(續)

10 Impairment charge on credit losses (Continued)

(a) 貸款及應付利息減值虧損

(a) Impairment losses charged on loans and advances and accrued interest

		截至六月三十日止六個月 Six months ended 30 June	
		2013 港幣千元 HK\$'000	2012 港幣千元 HK\$'000
個別評估	Individually assessed		
– 新增	– new allowances	27,017	12,633
– 撥回	– releases	(11,356)	(3,700)
– 收回	– recoveries	(12,228)	(143)
		3,433	8,790
綜合評估	Collectively assessed		
– 新增	– new allowances	38,197	12,340
– 撥回	– releases	(9,008)	(13,239)
– 收回	– recoveries	(557)	(980)
		28,632	(1,879)
支取收益表淨額	Net charge to the income statement	32,065	6,911

(b) 可供出售之證券減值虧損

(b) Impairment losses on available-for-sale securities

		截至六月三十日止六個月 Six months ended 30 June	
		2013 港幣千元 HK\$'000	2012 港幣千元 HK\$'000
個別評估	Individually assessed		
– 新增	– new allowances	-	2,626

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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	
		2013 港幣千元 HK\$'000	重列 Restated 2012 港幣千元 HK\$'000
本期稅項：	Current taxation:		
– 香港利得稅	– Hong Kong profits tax	145,741	145,241
– 海外稅項	– Overseas taxation	64,617	77,415
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	1,724	(8,365)
		212,082	214,291

香港利得稅已按本期內估計應評稅溢利以稅率16.5% (二〇一二年：16.5%) 計算。海外稅項已按本期內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% (2012: 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.

12 庫存現金及短期資金

12 Cash and short-term funds

		30/6/2013 港幣千元 HK\$'000	31/12/2012 港幣千元 HK\$'000
庫存現金及存放同業	Cash and balances with banks	2,363,786	2,235,018
存放中央銀行	Balances with central banks	3,398,604	5,192,998
短期存放同業	Money at call and short notice	14,781,312	20,832,603
		20,543,702	28,260,619

13 同業定期存放及貸款

13 Placements with and loans and advances to banks

		30/6/2013 港幣千元 HK\$'000	31/12/2012 港幣千元 HK\$'000
同業定期存放 (一至十二個月內到期)	Placements with banks maturing between one and twelve months	6,090,245	7,622,779
同業貸款	Gross loans and advances to banks	25,305,403	16,958,754
		31,395,648	24,581,533

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14 衍生金融工具

14 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、公平價值及信貸風險比重金額：

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

		名義/ 合約金額	公平價值		名義/ 合約金額	公平價值	
		Notional/ contractual amount	資產 Assets	負債 Liabilities	Notional/ contractual amount	資產 Assets	負債 Liabilities
		30/6/2013 港幣千元 HK\$'000	30/6/2013 港幣千元 HK\$'000	30/6/2013 港幣千元 HK\$'000	31/12/2012 港幣千元 HK\$'000	31/12/2012 港幣千元 HK\$'000	31/12/2012 港幣千元 HK\$'000
持作買賣用途 之衍生工具	Derivatives held for trading						
外匯合約	Exchange rate contracts						
遠期合約	Forward contracts	7,135,927	38,798	35,744	2,358,117	15,445	12,535
貨幣掉期	Currency swaps	24,906,493	18,839	698,921	11,453,704	46,773	33,706
	Cross currency						
貨幣利率掉期	interest rate swaps	4,371,726	182,562	171,226	6,156,548	1,987	1,377
沽出期權	Options written	163,314	-	4,947	493,523	-	2,072
購入期權	Options purchased	191,193	5,350	-	525,736	2,271	-
		36,768,653	245,549	910,838	20,987,628	66,476	49,690
利率合約	Interest rate contracts						
利率掉期	Interest rate swaps	4,587,008	7,730	8,044	6,065,331	10,539	15,346
股權合約	Equity contracts						
沽出期權	Options written	66,721	-	2,438	92,512	-	1,058
購入期權	Options purchased	66,721	2,438	-	92,512	1,058	-
		133,442	2,438	2,438	185,024	1,058	1,058
	Derivatives managed in conjunction with financial instruments designated at fair value through profit or loss						
利率合約	Interest rate contracts						
利率掉期	Interest rate swaps	2,757,127	31,385	17,304	1,127,843	23,711	23,214
		44,246,230	287,102	938,624	28,365,826	101,784	89,308

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14 衍生金融工具 (續)

買賣交易主要為執行客戶買賣指令或對沖該等持倉量而持有的金融工具盤。而其他買賣交易乃用以對沖本集團之市場風險，為其資產及負債管理之一部份。

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。

14 Derivative financial instruments (Continued)

The trading transactions are mainly positions arising from the execution of trade orders from customers or transactions taken to hedge these positions. The other trading transactions are used to hedge the Group's own exposure to market risks as part of its asset and liability management.

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.

		30/6/2013 港幣千元 HK\$'000	31/12/2012 港幣千元 HK\$'000
信貸風險比重金額	Credit risk weighted amount		
外匯合約	Exchange rate contracts	358,462	134,649
利率合約	Interest rate contracts	24,232	16,451
股權合約	Equity contracts	950	4,615
		383,644	155,715

信貸風險比重金額是根據香港《銀行業(資本)規則》而計算，此等金額亦須視乎交易對手之現況及該等金融工具之到期特點而計算。所採用之風險比重為0%至150%。

Credit risk weighted amount refers to the amount as computed in accordance with the Banking (Capital) Rules. The amount depends on the status of the counterparty and the maturity characteristics of the instrument. The risk weights used range from 0% to 150%.

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15 貸款及其他賬項

15 Advances and other accounts

		30/6/2013 港幣千元 HK\$'000	重列 Restated 31/12/2012 港幣千元 HK\$'000
客戶貸款	Advances to customers	104,816,112	88,133,525
減值準備	Impairment allowances		
– 綜合評估	– Collectively assessed	(217,460)	(177,629)
– 個別評估	– Individually assessed	(79,440)	(67,693)
		104,519,212	87,888,203
商業票據	Trade bills	16,614,206	11,192,260
減值準備	Impairment allowances		
– 綜合評估	– Collectively assessed	(11,409)	(17,499)
		16,602,797	11,174,761
應計利息	Accrued interest	522,832	420,781
減值準備	Impairment allowances		
– 個別評估	– Individually assessed	(230)	(4)
		522,602	420,777
其他賬項	Other accounts		
– 應收保費	– Insurance premium receivable	203,609	176,837
– 於再投保人收回	– Recoverable from reinsurers	298,254	289,784
– 應收及其他賬項	– Accounts and other receivable	3,075,647	1,937,489
		3,577,510	2,404,110
減值準備	Impairment allowances		
– 個別評估	– Individually assessed	(32,520)	(32,512)
		3,544,990	2,371,598
		125,189,601	101,855,339

個別已減值之客戶貸款總額

Gross loans and advances to customers individually impaired

		30/6/2013 港幣千元 HK\$'000	31/12/2012 港幣千元 HK\$'000
已減值貸款	Impaired loans	98,802	87,558
佔客戶貸款總額之百分比	Percentage of total advances to customers	0.09%	0.10%
對上述貸款提撥之個別減值準備	Individual impairment allowances made in respect of such advances	79,440	67,693
評估上述個別減值準備已考慮之抵押品之總額	Total value of collateral taken into account in respect of the assessment of individual impairment allowances	33,463	18,399

於二〇一三年六月三十日，同業貸款中並無已減值貸款（二〇一二年十二月三十一日：無）。

At 30 June 2013, there were no impaired loans in respect of advances to banks (31 December 2012: Nil).

上述個別減值準備已考慮有關貸款之抵押品價值。

The above individual impairment allowances were made after taking into account the value of collateral in respect of such advances.

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16 投資物業

16 Investment properties

		30/6/2013 港幣千元 HK\$'000	31/12/2012 港幣千元 HK\$'000
於期初/年初	At the beginning of the period/year	2,296,600	2,167,240
轉賬淨額	Reclassifications, net	(8,000)	(11,194)
重估公平價值收益	Fair value gains on revaluation	264,750	140,554
於期末/年末 (經專業估值列賬)	At the end of the period/year (professional valuation)	2,553,350	2,296,600

所有投資物業最新之估值於二〇一三年六月三十日，以投資估值方法將淨租金收入資本化，再以比較估值方法(如適用)，與相關市場交易資料作比較而釐定。是次重估經由獨立測量公司韋堅信產業測量師行進行，其僱員具香港測量師學會會士資歷及對估價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 2013 by capitalising the net rental income using the Investment Method of Valuation or as appropriate, by making reference to comparable market transactions using the Comparison Method. The valuations were carried out by an independent firm of surveyors, A.G. Wilkinson & Associates, 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.

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17 其他物業及設備

17 Other properties and equipment

		房產 Premises 港幣千元 HK\$'000	傢俬及設備 Furniture and equipment 港幣千元 HK\$'000	合計 Total 港幣千元 HK\$'000
成本或估值	Cost or valuation			
於二〇一三年一月一日	At 1 January 2013	805,449	828,898	1,634,347
匯率調整	Exchange adjustments	23	(2,318)	(2,295)
增置	Additions	-	10,340	10,340
出售	Disposals	-	(2,874)	(2,874)
轉賬淨額	Reclassifications, net	8,000	-	8,000
於二〇一三年六月三十日	At 30 June 2013	813,472	834,046	1,647,518
累積折舊	Accumulated depreciation			
於二〇一三年一月一日	At 1 January 2013	159,950	609,354	769,304
匯率調整	Exchange adjustments	3	(2,418)	(2,415)
本期折舊	Charge for the period	6,994	52,137	59,131
出售回撥	Written back on disposal	-	(2,597)	(2,597)
於二〇一三年六月三十日	At 30 June 2013	166,947	656,476	823,423
賬面淨值	Net book value			
於二〇一三年六月三十日	At 30 June 2013	646,525	177,570	824,095
		房產 Premises 港幣千元 HK\$'000	傢俬及設備 Furniture and equipment 港幣千元 HK\$'000	合計 Total 港幣千元 HK\$'000
成本或估值	Cost or valuation			
於二〇一二年一月一日	At 1 January 2012	794,260	738,661	1,532,921
匯率調整	Exchange adjustments	(68)	103	35
增置	Additions	63	115,900	115,963
出售	Disposals	-	(25,766)	(25,766)
轉賬淨額	Reclassifications, net	11,194	-	11,194
於二〇一二年十二月三十一日	At 31 December 2012	805,449	828,898	1,634,347
累積折舊	Accumulated depreciation			
於二〇一二年一月一日	At 1 January 2012	146,212	565,356	711,568
匯率調整	Exchange adjustments	(9)	(300)	(309)
本年度折舊	Charge for the year	13,747	65,900	79,647
出售回撥	Written back on disposal	-	(21,602)	(21,602)
於二〇一二年十二月三十一日	At 31 December 2012	159,950	609,354	769,304
賬面淨值	Net book value			
於二〇一二年十二月三十一日	At 31 December 2012	645,499	219,544	865,043

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17 其他物業及設備 (續)

17 Other properties and equipment (Continued)

上列資產之成本或估值分析如下：

The analysis of cost or valuation of the above assets is as follows:

		房產 Premises 港幣千元 HK\$'000	傢俬及設備 Furniture and equipment 港幣千元 HK\$'000	合計 Total 港幣千元 HK\$'000
於二〇一三年六月三十日	At 30 June 2013			
成本值	At cost	154,700	834,046	988,746
	Reclassification from investment properties stated at professional valuation			
由投資物業轉賬為房產，並以 專業估值列示				
– 一九九五年	– 1995	50,560	-	50,560
– 一九九八年	– 1998	64,726	-	64,726
– 二〇〇一年	– 2001	12,164	-	12,164
– 二〇〇二年	– 2002	12,600	-	12,600
– 二〇〇三年	– 2003	8,190	-	8,190
– 二〇〇五年	– 2005	46,592	-	46,592
– 二〇〇六年	– 2006	27,910	-	27,910
– 二〇〇七年	– 2007	12,985	-	12,985
– 二〇〇八年	– 2008	55,889	-	55,889
– 二〇〇九年	– 2009	103,972	-	103,972
– 二〇一〇年	– 2010	81,600	-	81,600
– 二〇一一年	– 2011	162,390	-	162,390
– 二〇一二年	– 2012	11,194	-	11,194
– 二〇一三年	– 2013	8,000	-	8,000
		813,472	834,046	1,647,518
於二〇一二年十二月三十一日	At 31 December 2012			
成本值	At cost	154,677	828,898	983,575
	Reclassification from investment properties stated at professional valuation			
由投資物業轉賬為房產，並以 專業估值列示				
– 一九九五年	– 1995	50,560	-	50,560
– 一九九八年	– 1998	64,726	-	64,726
– 二〇〇一年	– 2001	12,164	-	12,164
– 二〇〇二年	– 2002	12,600	-	12,600
– 二〇〇三年	– 2003	8,190	-	8,190
– 二〇〇五年	– 2005	46,592	-	46,592
– 二〇〇六年	– 2006	27,910	-	27,910
– 二〇〇七年	– 2007	12,985	-	12,985
– 二〇〇八年	– 2008	55,889	-	55,889
– 二〇〇九年	– 2009	103,972	-	103,972
– 二〇一〇年	– 2010	81,600	-	81,600
– 二〇一一年	– 2011	162,390	-	162,390
– 二〇一二年	– 2012	11,194	-	11,194
		805,449	828,898	1,634,347

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18 以公平價值誌入損益賬之金融負債	18 Financial liabilities designated at fair value through profit or loss	30/6/2013	31/12/2012
		港幣千元	港幣千元
		HK\$'000	HK\$'000
發行之存款證	Certificates of deposit issued	561,028	570,036
19 客戶存款	19 Deposits from customers	30/6/2013	31/12/2012
		港幣千元	港幣千元
		HK\$'000	HK\$'000
活期存款及往來賬戶	Demand deposits and current accounts	8,560,251	7,272,298
儲蓄存款	Savings deposits	30,418,439	31,784,559
定期存款及通知存款	Time, call and notice deposits	105,216,209	93,037,484
		144,194,899	132,094,341

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20 發行之後償債項

20 Subordinated debt issued

		30/6/2013 港幣千元 HK\$'000	31/12/2012 港幣千元 HK\$'000
港幣 800,000,000 元按攤銷成本列賬的浮息後償票據(註釋 a)	HK\$800,000,000 subordinated floating rate note, measured at amortised cost (Note a)	800,000	800,000
港幣 700,000,000 元按攤銷成本列賬的浮息後償票據(註釋 b)	HK\$700,000,000 subordinated floating rate note, measured at amortised cost (Note b)	700,000	700,000
港幣 1,500,000,000 元按攤銷成本列賬的定息後償票據(註釋 c)	HK\$1,500,000,000 subordinated fixed rate notes, measured at amortised cost (Note c)	1,500,000	1,500,000
美元 200,000,000 元按攤銷成本列賬的定息後償票據(註釋 d)	US\$200,000,000 subordinated fixed rate notes, measured at amortised cost (Note d)	1,537,677	1,536,020
		4,537,677	4,536,020

註釋：

Note:

- (a) 此港幣 800,000,000 元浮息後償票據於二〇〇九年七月十四日發行，並被界定為本集團之附加資本。此票據將於二〇一九年七月十四日到期。選擇性贖還日為二〇一四年七月十五日。由發行日至選擇性贖還日之首五年，此票據的利息按三個月期港元銀行同業拆息加 200 點子，以每三個月釐訂一次。其後，倘票據未在選擇性贖還日贖回，往後的利息會重訂為三個月期港元銀行同業拆息加 250 點子。
- (a) This represents HK\$800,000,000 subordinated floating rate note qualifying as supplementary capital of the Group issued on 14 July 2009. The note will mature on 14 July 2019 with an optional redemption date falling on 15 July 2014. Interest rate for the note is set on a quarterly basis based on 3-month HIBOR plus 200 basis points for the first 5 years from the date of issue to the optional redemption date. Thereafter, if the note is not redeemed, the interest rate will reset and the note will bear interest at 3-month HIBOR plus 250 basis points.
- (b) 此港幣 700,000,000 元浮息後償票據於二〇〇九年九月二十二日發行，並被界定為本集團之附加資本。此票據將於二〇一九年九月二十二日到期。選擇性贖還日為二〇一四年九月二十三日。由發行日至選擇性贖還日之首五年，此票據的利息按三個月期港元銀行同業拆息加 200 點子，以每三個月釐訂一次。其後，倘票據未在選擇性贖還日贖回，往後的利息會重訂為三個月期港元銀行同業拆息加 250 點子。
- (b) This represents HK\$700,000,000 subordinated floating rate note qualifying as supplementary capital of the Group issued on 22 September 2009. The note will mature on 22 September 2019 with an optional redemption date falling on 23 September 2014. Interest rate for the note is set on a quarterly basis based on 3-month HIBOR plus 200 basis points for the first 5 years from the date of issue to the optional redemption date. Thereafter, if the note is not redeemed, the interest rate will reset and the note will bear interest at 3-month HIBOR plus 250 basis points.
- (c) 此港幣 1,500,000,000 元定息後償票據於二〇〇九年十二月二十八日發行，並被界定為本集團之附加資本。此票據將於二〇二一年十二月二十八日到期。選擇性贖還日為二〇一六年十二月二十八日。此票據的利息按年利率 5.70% 計算，按季度支付。
- (c) These represent HK\$1,500,000,000 subordinated fixed rate notes qualifying as supplementary capital of the Group issued on 28 December 2009. The notes will mature on 28 December 2021 with an optional redemption date falling on 28 December 2016. Interest at 5.70% per annum is payable on a quarterly basis.
- (d) 此美元 200,000,000 元定息後償票據於二〇一二年十一月六日發行，並被界定為本集團之附加資本。此票據將於二〇二二年十一月七日到期。選擇性贖還日為二〇一七年十一月七日。由發行日至選擇性贖還日之首五年，此票據的利息按年利率 3.50% 計算，按半年度支付。其後，倘票據未在選擇性贖還日贖回，往後的利息會重訂為當日的美國五年期國庫券孳息率加 280 點子。
- (d) These represent US\$200,000,000 subordinated fixed rate notes qualifying as supplementary capital of the Group issued on 6 November 2012. The notes will mature on 7 November 2022 with an optional redemption date falling on 7 November 2017. Interest at 3.50% per annum is payable on a semi-annually basis for the first 5 years from the date of issue to the optional redemption date. Thereafter, if the notes are not redeemed, the interest rate will reset and the notes will bear interest at 5 years US Treasury yield on that date plus 280 basis points.

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21 其他賬項及預提

21 Other accounts and accruals

		30/6/2013 港幣千元 HK\$'000	31/12/2012 港幣千元 HK\$'000
應付利息	Interest payable	730,846	687,680
保費負債	Insurance liabilities	1,982,488	1,864,633
應付及其他賬項	Accounts and other payable	2,440,148	2,344,529
		5,153,482	4,896,842

22 股本

22 Share capital

		30/6/2013 港幣千元 HK\$'000	31/12/2012 港幣千元 HK\$'000
註冊股本：	Authorised:		
300,000,000 股 (二〇一二年十二月三十一日： 300,000,000 股) 普通股，每股港幣 5 元	300,000,000 (31 December 2012: 300,000,000) ordinary shares of HK\$5 each	1,500,000	1,500,000
已發行及已繳足股本：	Issued and fully paid:		
232,190,115 股 (二〇一二年十二月三十一日： 232,190,115 股) 普通股，每股港幣 5 元	232,190,115 (31 December 2012: 232,190,115) ordinary shares of HK\$5 each	1,160,951	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.

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23 儲備

23 Reserves

		資本儲備 Capital reserve 港幣千元 HK\$'000	重估 房產儲備 Bank premise revaluation reserve 港幣千元 HK\$'000	重估 投資儲備 Investment revaluation reserve 港幣千元 HK\$'000	或然儲備 Contingency reserve 港幣千元 HK\$'000	法定儲備 Statutory surplus 港幣千元 HK\$'000	普通儲備 General reserve 港幣千元 HK\$'000	保留溢利 Retained earnings 港幣千元 HK\$'000	小計 Sub-total 港幣千元 HK\$'000	非控制的 股東權益 Non- controlling interest 港幣千元 HK\$'000	合計 Total 港幣千元 HK\$'000
於二〇一三年一月一日，如往年列示	At 1 January 2013, as previously reported	57,500	49,843	237,122	543	15	1,003,730	14,631,570	15,980,323	72,300	16,052,623
會計政策變更之影響	Effect of changes in accounting policies	-	-	-	-	-	-	(131,026)	(131,026)	-	(131,026)
於二〇一三年一月一日，重列	At 1 January 2013, as restated	57,500	49,843	237,122	543	15	1,003,730	14,500,544	15,849,297	72,300	15,921,597
可供出售之證券	Available-for sale securities										
- 公平價值改變	- Changes in fair value	-	-	(54,470)	-	-	-	-	(54,470)	-	(54,470)
- 於出售時轉入收益表	- Transfer to income statement on disposal	-	-	(78)	-	-	-	-	(78)	-	(78)
應佔聯營公司儲備	Share of associate's reserves	-	-	7	-	-	-	-	7	-	7
應佔共同控制實體儲備	Share of jointly controlled entities' reserves	-	-	(210)	-	-	-	-	(210)	-	(210)
公平價值調整對遞延稅項之影響	Effect of deferred taxation on fair value adjustments	-	-	6,042	-	-	-	-	6,042	-	6,042
期內溢利	Profit for the period	-	-	-	-	-	-	1,291,366	1,291,366	(7,292)	1,284,074
非控制的股東權益的資本投入	Capital injection by non-controlling interest	-	-	-	-	-	-	-	-	110,650	110,650
於二〇一三年六月三十日	At 30 June 2013	57,500	49,843	188,413	543	15	1,003,730	15,791,910	17,091,954	175,658	17,267,612
		資本儲備 Capital reserve 港幣千元 HK\$'000	重估 房產儲備 Bank premise revaluation reserve 港幣千元 HK\$'000	重估 投資儲備 Investment revaluation reserve 港幣千元 HK\$'000	或然儲備 Contingency reserve 港幣千元 HK\$'000	法定儲備 Statutory surplus 港幣千元 HK\$'000	普通儲備 General reserve 港幣千元 HK\$'000	保留溢利 Retained earnings 港幣千元 HK\$'000	小計 Sub-total 港幣千元 HK\$'000	非控制的 股東權益 Non- controlling interest 港幣千元 HK\$'000	合計 Total 港幣千元 HK\$'000
於二〇一二年一月一日，如往年列示	At 1 January 2012, as previously reported	57,500	49,843	171,164	782	15	1,003,730	12,500,384	13,783,418	-	13,783,418
會計政策變更之影響	Effect of changes in accounting policies	-	-	-	-	-	-	(158,045)	(158,045)	-	(158,045)
於二〇一二年一月一日，重列	At 1 January 2012, as restated	57,500	49,843	171,164	782	15	1,003,730	12,342,339	13,625,373	-	13,625,373
可供出售之證券	Available-for sale securities										
- 公平價值改變	- Changes in fair value	-	-	81,046	-	-	-	-	81,046	-	81,046
- 於出售時轉入收益表	- Transfer to income statement on disposal	-	-	(10,044)	-	-	-	-	(10,044)	-	(10,044)
- 於減值時轉入收益表	- Transfer to income statement on impairment	-	-	2,626	-	-	-	-	2,626	-	2,626
應佔聯營公司儲備	Share of associate's reserves	-	-	99	-	-	-	-	99	-	99
應佔共同控制實體儲備	Share of jointly controlled entities' reserves	-	-	462	-	-	-	-	462	-	462
公平價值調整對遞延稅項之影響	Effect of deferred taxation on fair value adjustments	-	-	(8,231)	-	-	-	(7,034)	(15,265)	-	(15,265)
是年度溢利	Profit for the year	-	-	-	-	-	-	2,122,370	2,122,370	2,540	2,124,910
轉出或然儲備	Transfer from contingency reserve	-	-	-	(239)	-	-	239	-	-	-
設立非全資子公司	Set up of non-wholly owned subsidiaries	-	-	-	-	-	-	-	-	69,760	69,760
界定福利計劃之精算收益	Actuarial gains on defined benefit scheme	-	-	-	-	-	-	42,630	42,630	-	42,630
於二〇一二年十二月三十一日	At 31 December 2012	57,500	49,843	237,122	543	15	1,003,730	14,500,544	15,849,297	72,300	15,921,597

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23 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) 重估投資儲備乃可供出售證券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) 或然儲備代表按照由保險業監理處頒佈之按揭擔保保險業務儲備金指引(「指引六」)以應付經濟嚴重逆轉時累積的風險而建立之儲備。
- (e) 法定盈餘儲備的款項是以本行於中華人民共和國成立之附屬公司之經審計後淨利潤的10%列賬，直至盈餘儲備之累計額相等於其註冊股本的50%。盈餘儲備經股東批准後可用於彌補累計虧損或轉化為實收股本。
- (f) 普通儲備是往年度從保留溢利轉撥之金額。
- (g) 本集團已於二〇一三年六月三十日之保留溢利中保留港幣1,106,864,000元(二〇一二年十二月三十一日：港幣897,456,000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。

23 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) Investment revaluation reserve comprises the cumulative net change in the fair value of available-for-sale securities until the securities are derecognised or impaired and is dealt with in accordance with the accounting policies adopted for revaluation of financial assets.
- (d) Contingency reserve represents a reserve established for contingency of accumulation of risks in times of severe economic downturn in accordance with Guidance Note on Reserving for Mortgage Guarantee Business ("GN6") issued by the Office of the Commissioner of Insurance.
- (e) Statutory surplus reserve is provided at 10% of the audited profit after tax of a subsidiary of the Bank which is incorporated in the People's Republic of China, until the reserve balance is equal to 50% of its registered share capital. Surplus reserve can be used to offset accumulated losses or capitalised as paid-up capital with the approval of shareholders.
- (f) General reserve comprises previous years' transfers from retained earnings.
- (g) At 30 June 2013, included in retained earnings is an amount of HK\$1,106,864,000 (31 December 2012: HK\$897,456,000) 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.

24 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：

24 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:

		30/6/2013 港幣千元 HK\$'000	31/12/2012 港幣千元 HK\$'000
直接信貸替代品	Direct credit substitutes	790,268	401,513
交易項目有關之或有債務	Transaction-related contingencies	210,666	155,843
商業項目有關之或有債務	Trade-related contingencies	531,605	218,753
遠期有期放款	Forward forward deposit placed	159,234	140,793
可以無條件取消之其他承擔	Other commitments which are unconditionally cancellable	19,273,834	15,355,095
原本年期為一年或以下之其他承擔	Other commitments with an original maturity of one year or less	2,481,024	4,249,321
原本年期為一年以上之其他承擔	Other commitments with an original maturity of over one year	8,188,643	7,824,308
		31,635,274	28,345,626
信貸風險比重金額	Credit risk weighted amount	4,831,122	4,719,449

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%.

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25 財務報表綜合基礎之附屬公司

25 List of subsidiaries for financial reporting consolidation

康令有限公司 #

Hongnet Limited #

時永投資有限公司

Sea Wing Investments Limited

永隆代理有限公司

Wing Lung Agency Limited

永隆銀行受託代管有限公司 #

Wing Lung Bank (Nominees) Limited #

永隆銀行信託有限公司 #

Wing Lung Bank (Trustee) Limited #

永隆融資有限公司 #

Wing Lung Capital Limited #

永隆資產管理有限公司 ^

Wing Lung Asset Management Limited ^

永隆財務有限公司

Wing Lung Finance Limited

永隆期貨有限公司 #

Wing Lung Futures Limited #

永隆資訊科技(深圳)有限公司 **

Wing Lung Information Technology (Shenzhen) Limited **

永隆保險顧問有限公司

Wing Lung Insurance Brokers Limited

永隆保險有限公司 #

Wing Lung Insurance Company Limited #

Wing Lung Opportunities Fund Limited #

Wing Lung Opportunities Fund Limited #

Wing Lung Opportunities Master Fund Limited #

Wing Lung Opportunities Master Fund Limited #

永隆管業有限公司 #

Wing Lung Property Management Limited #

永隆證券有限公司 #

Wing Lung Securities Limited #

Wingspan Incorporated

Wingspan Incorporated

為法定報表計算二〇一三年六月三十日及二〇一二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 2013 and 31 December 2012 for regulatory reporting purposes

^ 為法定報表計算二〇一三年六月三十日之綜合資本比率不包括此公司，及二〇一二年十二月三十一日之綜合資本比率包括此公司

^ Companies excluded in the computation of the consolidated capital ratios at 30 June 2013 for regulatory reporting purposes but included in computation of the consolidated capital ratios at 31 December 2012 for regulatory reporting purposes

* 於二〇一〇年一月開始進行清算

* Liquidation process commenced in January 2010

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26 附屬公司權益

26 Interests in subsidiaries

下列為本行於二〇一三年六月三十日，擁有之主要附屬公司：

The following is a list of the principal subsidiaries owned by the Bank at 30 June 2013:

名稱	Name	主要業務	Principal activities	總資產 Total assets 港幣千元 HK\$'000	權益總額 Total equity 港幣千元 HK\$'000
永隆保險有限公司 [#]	Wing Lung Insurance Company Limited [#]	保險業務	Insurance underwriting	2,707,035	654,705
永隆融資有限公司 [#]	Wing Lung Capital Limited [#]	財務諮詢服務	Financial consultancy services	32,889	29,430
永隆財務有限公司 [#]	Wing Lung Finance Limited [#]	提供財務服務	Provision of financial services	229,535	228,451
永隆資產管理有限公司 [#]	Wing Lung Asset Management Limited [#]	資產管理	Asset management	28,578	28,334
永隆期貨有限公司 [#]	Wing Lung Futures Limited [#]	期貨經紀服務	Futures broking	123,925	93,474
永隆證券有限公司 [#]	Wing Lung Securities Limited [#]	證券經紀服務	Securities broking	574,784	265,621
永隆銀行信託有限公司 [#]	Wing Lung Bank (Trustee) Limited [#]	信託業務	Trustee services	3,000	3,000
永隆保險顧問有限公司 [#]	Wing Lung Insurance Brokers Limited [#]	保險顧問	Insurance broking	22,915	22,882
永隆代理有限公司 [#]	Wing Lung Agency Limited [#]	保險代理	Insurance agency	120,998	108,728
永隆銀行受託代管有限公司 [#]	Wing Lung Bank (Nominees) Limited [#]	受託代管服務	Nominee services	10	10
永隆管業有限公司 [#]	Wing Lung Property Management Limited [#]	物業管理	Property management	-	(104)
康令有限公司 [#]	Hongnet Limited [#]	投資業務	Investment holding	16,182	3,816
Wingspan Incorporated [#]	Wingspan Incorporated [#]	物業持有	Property holding	33,161	11,565
Wing Lung Opportunities Fund Limited*	Wing Lung Opportunities Fund Limited*	投資業務	Investment holding	606,188	605,214
Wing Lung Opportunities Master Fund Limited*	Wing Lung Opportunities Master Fund Limited*	投資業務	Investment holding	1,045,385	606,000
時永投資有限公司 [^]	Sea Wing Investments Limited [^]	物業持有	Property holding	5,857	(3,975)
永隆資訊科技(深圳)有限公司 [^]	Wing Lung Information Technology (Shenzhen) Limited [^]	軟件開發	Software development	16,608	16,051

由本行全資直接持有之附屬公司。

Wholly and directly held by the Bank.

^ 由本行全資間接持有之附屬公司。

^ Wholly and indirectly held by the Bank.

* 本行持有 Wing Lung Opportunities Fund Limited (“該基金”)發行股數之 63.4% (二〇一二年十二月三十一日: 76.9%)，連同本行其中一間子公司持有的 7.6% (二〇一二年十二月三十一日: 9.2%) 股份，本集團合共持有該基金發行股數之 71.0% (二〇一二年十二月三十一日: 86.1%)。Wing Lung Opportunities Master Fund Limited 由該基金全資直接持有。

* The Bank directly holds 63.4% (31 December 2012: 76.9%) of the shares issued by Wing Lung Opportunities Fund Limited (the “Fund”), together with 7.6% (31 December 2012: 9.2%) of the shares held by one of the Bank’s subsidiaries, the Group holds 71.0% (31 December 2012: 86.1%) of the shares issued by the Fund. Wing Lung Opportunities Master Fund Limited is wholly and directly held by the Fund.

27 比較數字

27 Comparative Figures

由於已採納香港會計準則第 19 號 (2011) 之修訂「僱員福利」，部份比較數字已根據本期之帳項呈列方式作出調整，並為二〇一三年首次披露之項目提供比較數值。

As a result of the adoption of the amendments to HKAS 19 (2011), Employee Benefits, certain comparative figures have been adjusted to conform with the current period’s presentation and to provide comparative amounts in respect of items disclosed in the first time in 2013.

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補充財務資料 (未經審核)

Supplementary Financial Information (Unaudited)

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

	30/6/2013	31/12/2012
資本比率		
- 總資本比率	13.8%	14.9%
- 普通股權一級資本比率	9.1%	-
- 一級資本比率	9.1%	10.0%

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。於二〇一三年六月三十日之資本比率乃根據因應實施新巴塞爾資本協定 III 而經修訂並於二〇一三年一月一日生效的《銀行業(資本)規則》所編製，而於二〇一二年十二月三十一日之資本比率乃根據於二〇一三年一月一日前有效的修訂前的《銀行業(資本)規則》所編製。因此，二〇一三年六月三十日及二〇一二年十二月三十一日之資本比率乃根據不同基礎計算及不應作直接比較。

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。

於二〇一三年六月三十日及二〇一二年十二月三十一日，所計算資本比率之綜合基礎乃跟隨財務資料披露報表之綜合基礎，但撇除列於本中期財務資料披露報表註釋 25 之若干附屬公司。

根據《銀行業(披露)規則》第 24(3)(b)條，香港金融管理局指定之標準披露報表及本銀行發行之資本工具的主要條款及詳細條文將於二〇一三年九月三十日前上載至本集團網頁(<http://www.winglungbank.com>)。

The capital ratios are compiled in accordance with the Banking (Capital) Rules issued by the Hong Kong Monetary Authority (“HKMA”). The ratios at 30 June 2013 are compiled in accordance with the amended Banking (Capital) Rules effective from 1 January 2013 for the implementation of the Basel III capital accord, whereas the ratios at 31 December 2012 are compiled in accordance with the pre-amended Banking (Capital) Rules as in force immediately before 1 January 2013. Therefore, the capital ratios at 30 June 2013 and 31 December 2012 are computed on different bases and are not directly comparable.

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.

The basis of consolidation for calculation of the capital ratios at 30 June 2013 and 31 December 2012 follows the basis of consolidation for financial reporting but excludes certain subsidiaries as set out in note 25 to the interim financial disclosure statements.

In accordance with the Banking (Disclosure) Rules Section 24(3)(b), the standard disclosure templates specified by the HKMA and the main features and full terms and conditions of the Bank’s capital instruments will be published before 30 September 2013 on the Bank’s website at <http://www.winglungbank.com>.

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2 流動資金比率

2 Liquidity ratio

截至六月三十日止六個月
Six months ended 30 June
2013 2012

流動資金比率	Liquidity ratio	40.6%	45.9%
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流動資金比率是根據香港《銀行業條例》附表四就本行及由香港金融管理局指定之一間附屬公司(永隆財務有限公司)在本期內每個曆月之綜合平均流動資金比率而計算之簡單平均數。

The liquidity ratio is calculated as the simple average of each calendar month's average consolidated liquidity ratio for the period calculated for the Bank and a subsidiary (Wing Lung Finance Limited) as specified by the HKMA during the period in accordance with the Fourth Schedule of the Hong Kong Banking Ordinance.

3 貨幣集中

3 Currency concentration

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

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

		30/6/2013 港幣千元 HK\$'000	31/12/2012 港幣千元 HK\$'000
現貨資產	Spot assets	62,254,625	38,736,116
現貨負債	Spot liabilities	(49,117,955)	(30,418,589)
遠期買入	Forward purchases	16,409,741	7,312,490
遠期賣出	Forward sales	(26,547,957)	(14,297,662)
期權淨額	Net option position	(29,979)	(41,046)
長盤淨額	Net long position	2,968,475	1,291,309

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:

		30/6/2013 港幣千元 HK\$'000	31/12/2012 港幣千元 HK\$'000
結構性倉盤淨額	Net structural position		
美元	US dollar	291,211	290,759
人民幣	RMB	1,023,092	1,007,628
		1,314,303	1,298,387

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4 分類資料

4 Segmental information

(a) 按行業分類之客戶貸款總額

(a) Gross advances to customers by industry sectors

		30/6/2013		31/12/2012	
		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	4,851,220	31.1	5,387,590	34.9
物業投資	Property investment	16,311,180	93.0	17,473,985	87.8
金融企業	Financial concerns	2,312,833	40.5	1,985,406	34.4
股票經紀	Stockbrokers	650,462	-	204,630	51.3
批發及零售業	Wholesale and retail trade	6,159,405	88.0	4,558,242	86.4
製造業	Manufacturing	1,580,545	92.6	1,561,329	96.0
運輸及運輸設備	Transport and transport equipment	2,840,946	15.2	2,320,968	18.3
娛樂活動	Recreational activities	45,377	48.4	47,486	48.8
資訊科技	Information technology	73,973	3.4	115,817	1.0
其他	Others	8,907,874	67.3	5,116,560	62.4
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	821,548	100.0	901,716	100.0
購買其他住宅 物業的貸款	Loans for the purchase of other residential properties	8,409,751	100.0	8,381,037	100.0
信用卡貸款	Credit card advances	302,887	-	409,173	-
其他	Others	2,222,321	91.6	1,859,367	95.7
貿易融資	Trade finance	1,038,558	51.2	1,163,308	45.9
		56,528,880	75.6	51,486,614	75.2
在香港以外使用之 貸款	Loans for use outside Hong Kong	48,287,232	48.6	36,646,911	46.9
		104,816,112	63.2	88,133,525	63.4

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4 分類資料 (續)

4 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	個別 減值準備 Individual impairment allowance 港幣千元 HK\$'000	綜合 減值準備 Collective impairment allowance 港幣千元 HK\$'000
二〇一三年六月三十日	At 30 June 2013			
在香港使用之貸款	Loans for use in Hong Kong			
工商金融	Industrial, commercial and financial			
- 物業投資	- Property investment	-	-	28,465
在香港以外使用之貸款	Loans for use outside Hong Kong	1,234	830	110,725
		1,234	830	139,190
		已減值 貸款 Impaired loans 港幣千元 HK\$'000	個別 減值準備 Individual impairment allowance 港幣千元 HK\$'000	綜合 減值準備 Collective impairment allowance 港幣千元 HK\$'000
二〇一二年十二月三十一日	At 31 December 2012			
在香港使用之貸款	Loans for use in Hong Kong			
工商金融	Industrial, commercial and financial			
- 物業投資	- Property investment	-	-	28,371
個人	Individuals			
- 購買其他住宅物業的貸款	- Loans for the purchase of other residential properties	2,182	-	7,008
在香港以外使用之貸款	Loans for use outside Hong Kong	8,613	1,311	86,089
		10,795	1,311	121,468

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4 分類資料 (續)

4 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.

		貸款總額 Gross advances to customers 港幣千元 HK\$'000	逾期貸款 Overdue advances 港幣千元 HK\$'000	已減值貸款 Impaired loans 港幣千元 HK\$'000	個別減值準備 Individual impairment allowance		綜合 減值準備 Collective impairment allowance 港幣千元 HK\$'000
					逾期貸款 Overdue advances 港幣千元 HK\$'000	已減值貸款 Impaired loans 港幣千元 HK\$'000	
於二〇一三年 六月三十日	At 30 June 2013						
香港	Hong Kong	57,497,596	810,621	68,802	1,942	49,440	113,397
中華人民共和國	People's Republic of China	41,737,481	72,398	30,000	-	30,000	88,159
其他	Others	5,581,035	4,557	-	-	-	15,904
		104,816,112	887,576	98,802	1,942	79,440	217,460
於二〇一二年 十二月三十一日	At 31 December 2012						
香港	Hong Kong	52,100,470	1,244,504	48,945	3,538	36,382	99,776
中華人民共和國	People's Republic of China	30,184,745	4,107	30,000	-	30,000	63,460
其他	Others	5,848,310	18,450	8,613	-	1,311	14,393
		88,133,525	1,267,061	87,558	3,538	67,693	177,629

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4 分類資料 (續)

4 Segmental information (Continued)

(c) 跨越邊界的申索

(c) Cross-border claims

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，作為跨越邊界申索之分析。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。該等區域佔跨越邊界申索總額的10%或以上者，列報如下：

The Group analyses cross-border 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 cross-border claims are as follows:

		銀行 Banks 港幣千元 HK\$'000	公營機構 Public sector entities 港幣千元 HK\$'000	其他 Others 港幣千元 HK\$'000	合計 Total 港幣千元 HK\$'000
於二〇一三年六月三十日	At 30 June 2013				
	Asia Pacific excluding				
亞太區	Hong Kong and People's				
(不包括香港及中華人民共和國)	Republic of China	8,321,959	71,426	4,433,947	12,827,332
中華人民共和國	People's Republic of China	47,790,115	5,809,581	35,486,258	89,085,954
於二〇一二年十二月三十一日	At 31 December 2012				
	Asia Pacific excluding				
亞太區	Hong Kong and People's				
(不包括香港及中華人民共和國)	Republic of China	13,127,728	87,528	4,367,571	17,582,827
中華人民共和國	People's Republic of China	28,859,462	5,203,461	27,942,148	62,005,071

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5 逾期及經重組資產

5 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:

		30/6/2013		31/12/2012	
		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	11,118	0.01	15,253	0.02
– 六個月以上至一年	– One year or less, but over six months	7,651	0.01	174	-
– 一年以上	– Over one year	540	-	5,893	0.01
		19,309	0.02	21,320	0.03
有抵押之逾期貸款	Secured overdue advances	16,744		17,752	
無抵押之逾期貸款	Unsecured overdue advances	2,565		3,568	
		19,309		21,320	
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	72,615		57,404	
已撥個別減值準備	Individual impairment allowances made	1,592		2,542	

於二〇一三年六月三十日，同業貸款中並無逾期三個月以上(二〇一二年十二月三十一日：無)。

At 30 June 2013, there were no advances to banks which were overdue for over three months (31 December 2012: Nil).

就逾期貸款而持有之抵押品主要為住宅物業及存放於本集團的現金存款。

Collateral held with respect to overdue advances are mainly residential properties and cash deposits with the Group.

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5 逾期及經重組資產 (續) 5 Overdue and rescheduled assets (Continued)

(b) 其他逾期資產

本集團之其他逾期資產分析如下：

(b) Other overdue assets

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

		30/6/2013			31/12/2012		
		債務證券 Debt securities 港幣千元 HK\$'000	其他賬項 Other accounts 港幣千元 HK\$'000	應付利息 Accrued interest 港幣千元 HK\$'000	債務證券 Debt securities 港幣千元 HK\$'000	其他賬項 Other accounts 港幣千元 HK\$'000	應付利息 Accrued interest 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	-	-	121	-	-	108
- 六個月以上至一年	- One year or less, but over six months	-	-	85	-	-	3
- 一年以上	- Over one year	116,347	32,505	-	116,267	32,505	445
		116,347	32,505	206	116,267	32,505	556

(c) 經重組貸款

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：

(c) Rescheduled advances

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:

		30/6/2013		31/12/2012	
		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	Rescheduled advances to customers	57,663	0.06	162,668	0.18

於二〇一三年六月三十日，同業貸款中並無經重組之貸款 (二〇一二年十二月三十一日：無)。

At 30 June 2013, there were no rescheduled advances to banks (31 December 2012: Nil).

(d) 收回資產

(d) Repossessed assets

		30/6/2013 港幣千元 HK\$'000	31/12/2012 港幣千元 HK\$'000
收回資產	Repossessed assets	-	2,102

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6 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有關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海外分行所貸出之授信風險額。

6 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 for non-bank Mainland exposures. This analysis includes those exposures extended by the Bank and its overseas 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	個別減值 準備 Individual impairment allowance 港幣千元 HK\$'000
於二〇一三年六月三十日		At 30 June 2013			
國內機構	Mainland entities Companies and individuals	34,964,274	2,611,866	37,576,140	-
對非國內公司及個人所批 出之貸款，其貸款於國 內使用	outside Mainland where the credit is granted for use in Mainland	9,857,266	1,390,275	11,247,541	393
其他交易對手而獲本行認 為是國內非銀行風險	Other counterparties where the exposure is considered by the Bank to be non-bank Mainland exposure	694,561	-	694,561	-
		45,516,101	4,002,141	49,518,242	393
		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	個別減值 準備 Individual impairment allowance 港幣千元 HK\$'000
於二〇一二年 十二月三十一日		At 31 December 2012			
國內機構	Mainland entities Companies and individuals	26,605,244	2,917,098	29,522,342	-
對非國內公司及個人所批 出之貸款，其貸款於國 內使用	outside Mainland where the credit is granted for use in Mainland	9,184,002	2,246,430	11,430,432	1,782
其他交易對手而獲本行認 為是國內非銀行風險	Other counterparties where the exposure is considered by the Bank to be non-bank Mainland exposure	315,030	50,500	365,530	-
		36,104,276	5,214,028	41,318,304	1,782

若干比較數字已作出修改，以符合本期之呈報方式。

Certain comparative amounts have been revised to conform with the current period's presentation.