



**永隆銀行**

WING LUNG BANK

**二〇一四年度中期財務資料披露報表**

**2014 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。本集團截至二〇一四年六月三十日止六個月的綜合收益表及綜合全面收益表，以及本集團於二〇一四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 7 至第 39 頁。

香港經濟增長放緩，二〇一四年第二季本地生產總值按年實質增長 1.8%。先進經濟體進口需求有所改善，惟未顯著回升，本港整體貨物出口增長略為加快。由於私人消費動力減弱，加上投資開支回落，本地需求增長回軟。勞工市場保持穩定，失業率仍然處於低水平，薪酬持續上升。鑒於私人房屋租金升幅放緩及輸入通脹溫和，令通脹壓力得以舒緩。

外圍方面，美國經濟受惡劣天氣影響，第一季出現收縮，第二季恢復增長。歐元區受結構性問題困擾，經濟復蘇步伐緩慢。至於內地方面，內地經濟維持增長動力，保持平穩發展。美國貨幣政策正常化及地緣政局緊張所衍生的不明朗因素，為全球金融市場帶來衝擊。面對充滿變數的經濟環境，銀行的經營環境充滿挑戰。

#### 財務概況

截至二〇一四年六月三十日止期間，本集團股東應佔溢利為港幣 15.62 億元，較二〇一三年同期增長 21.0%，主要由淨利息收入所帶動，非利息業務收益也有顯著增加。

二〇一四年上半年實現淨利息收入港幣 19.14 億元，較二〇一三年同期增長 40.7%，主要由於平均貸款規模上升及淨利息收益率亦較二〇一三同期增長 23 個基點至 1.75%。

The Directors are pleased to present the Group's Interim Financial Disclosure Statements for the six months ended 30 June 2014. The consolidated income statement and consolidated statement of comprehensive income for the six months ended 30 June 2014, and the consolidated statement of financial position as at 30 June 2014 of the Group, all of which are unaudited, along with selected explanatory notes and supplementary financial information are set out on pages 7 to 39 of these Interim Financial Disclosure Statements.

Hong Kong economy slowed down to a mere 1.8% year-on-year growth in real terms in the second quarter of 2014. Import demand in the advanced economies showed signs of improvement but had yet to rebound in a significant way. Exports of goods in Hong Kong picked up slightly in growth. Given weakening private consumption and declining investment expenditure, domestic demand saw growth slowdown. Along with low unemployment rate and improved income, the labour market held stable. In view of the mild increase in private residential rental and moderate imported inflation, inflationary pressures continued an easing trend.

Externally, the US economy resumed growth in the second quarter following the contract in the first quarter amid adverse weather conditions. The recovery of eurozone economy stayed at a slow pace given the structural problems. The Mainland economy sustained its growth momentum and maintained steady growth. The uncertainties arising from the US monetary policy normalisation and geopolitical tensions adversely affected the global financial markets. In light of uncertain economic conditions, the operating environment was challenging for the banking sector.

#### Financial Results

For the period ended 30 June 2014, profits attributable to shareholders of the Group was HK\$1,562 million, representing an increase of 21.0% as compared with the first half of 2013, which was driven by the net interest income. Non-interest income also increased significantly.

During the first half of 2014, the Group recorded a net interest income of HK\$1,914 million, representing a year-on-year increase of 40.7%, which was mainly attributable to the increase in average loan amount and the widening of the net interest margin for the first half of 2014 by 23 basis points to 1.75% as compared with that for the corresponding period of 2013.

# 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 7.81 億元，較二〇一三年同期增長 20.1%，其中服務費及佣金淨收入為港幣 3.31 億元，較二〇一三年同期增長 4.9%，主要由於證券經紀及投資服務及貿易融資收入皆有所增加；保險營業淨收入較二〇一三年同期增加 25.9% 至港幣 8,375 萬元，而其他營業收入亦增加 78.4% 至港幣 1.96 億元。在交易收益方面，二〇一四年上半年錄得整體淨收益港幣 1.66 億元，較二〇一三年同期上升 4.3%；其中外匯買賣淨收益較二〇一三年同期上升 14.4% 至港幣 1.68 億元。

營業支出為港幣 8.58 億元，較二〇一三年同期增長 12.9%，主要因為員工薪津、折舊及國內營業稅和預提稅等皆有所上升。二〇一四年上半年的成本收入比率為 31.8%，較二〇一三年同期下降 6.0 個百分點。

由於貸款總額增加，貸款及應計利息之減值損失較二〇一三年同期增加港幣 3,079 萬元至港幣 6,286 萬元，而可供出售之證券則錄得減值損失回撥港幣 425 萬元，不良貸款比率略低於二〇一三年。

截至二〇一四年六月三十日，本集團總資產為港幣 2,463 億元，較二〇一三年底增長 13.4%；股東應佔權益為港幣 214 億元，較二〇一三年底增長 8.3%；貸存比率為 61.9%，較二〇一三年底下降 4.3 個百分點。

於二〇一四年六月三十日，本集團總資本比率為 14.6%，普通股權一級資本比率及一級資本比率皆為 10.3%，報告期內流動資金比率平均為 42.3%，均高於監管要求。

Net non-interest income was HK\$781 million, representing an increase of 20.1% as compared with the corresponding period of 2013. Net fees and commission income amounted to HK\$331 million, representing an increase of 4.9% as compared with the corresponding period of 2013, which was primarily attributable to the increase in the income from securities brokerage, investment services and trade finance services. Insurance business posted net operating income of HK\$83.75 million, representing an increase of 25.9% as compared with the corresponding period of 2013, while other operating income rose by 78.4% to HK\$196 million. As for trading gains, the Bank recorded a total net gain of HK\$166 million in the first half of 2014, representing an increase of 4.3% as compared with the corresponding period of 2013. Net gain from foreign exchange trading amounted to HK\$168 million, representing an increase of 14.4% as compared with the corresponding period of 2013.

Operating expenses amounted to HK\$858 million, representing an increase of 12.9% as compared with the corresponding period of 2013, which was primarily due to the increase in payroll, depreciation, business tax and withholding tax in the Mainland, etc. The cost-to-income ratio for the first half of 2014 was 31.8%, representing a decrease of 6.0 percentage points as compared with the corresponding period of 2013.

The impairment loss on loans and advances and accrued interest increased by HK\$30.79 million year-on-year to HK\$62.86 million, due to the increase of total loans. Write-back of impairment loss on available-for-sale securities amounted to HK\$4.25 million, and the non-performing loan ratio was lower than that of 2013.

As at 30 June 2014, the total assets of the Group amounted to HK\$246.3 billion, representing an increase of 13.4% as compared with that at the end of 2013. Total equity attributable to shareholders amounted to HK\$21.4 billion, representing an increase of 8.3% as compared with that at the end of 2013. Loan-to-deposit ratio was 61.9%, down by 4.3 percentage points as compared with that at the end of 2013.

As at 30 June 2014, total capital ratio of the Group was 14.6%. Common equity tier 1 capital ratio and tier 1 capital ratio of the Group were both 10.3%. The average liquidity ratio for the reporting period was 42.3%. All were above statutory requirements.

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## 財務及業務回顧

### Financial Results and Operation Review

#### 存款

截至二〇一四年六月三十日，本集團客戶存款總額為港幣 1,841 億元，較二〇一三年底增長 18.7%。

各類存款中，與二〇一三年底比較，港幣存款增加 192 億元，增長 28.4%；美元存款折合港幣增加 57.59 億元，增長 19.1%；人民幣存款折合港幣增加 30.75 億元，增長 7.3%；其他幣種存款折算港幣後增加 9.24 億元，增長 6.1%。

#### 貸款

截至二〇一四年六月三十日，本集團客戶總貸款（包括商業票據）餘額為港幣 1,441 億元，較二〇一三年底增長 9.1%；不良貸款比率（包括商業票據）為 0.10%，整體貸款質素繼續保持良好。

#### 投資

截至二〇一四年六月三十日，本集團債券投資餘額為港幣 293 億元，較二〇一三年底減少 1.2%。超過七成半的債券信用等級都在 A3 或上，風險較低。

#### 財資

二〇一四年上半年，本行加強與招行聯動，並抓住市場機會，大力開展即遠期外匯業務，令外匯收益增加。截至二〇一四年六月三十日，外匯交易買賣收益較二〇一三年同期增長 71.6% 至港幣 8,982 萬元；外匯掉期收益亦增長 65.5% 至港幣 8,389 萬元；惟外幣找換收益則較二〇一三年同期減少 12.6% 至港幣 3,174 萬元。

#### Deposits

As at 30 June 2014, total deposits of the Group grew by 18.7% to HK\$184.1 billion as compared with that at the end of 2013.

Among the various kinds of deposits, Hong Kong Dollar deposits increased by HK\$19.2 billion or 28.4%; US Dollar deposits after translation increased by HK\$5,759 million or 19.1%; RMB deposits after translation rose by HK\$3,075 million or 7.3%; and deposits in other foreign currencies after translation increased by HK\$924 million or 6.1%, as compared with that at the end of 2013.

#### Advances to customers

As at 30 June 2014, the balance of total advances to customers, including trade bills, of the Group rose by 9.1% to HK\$144.1 billion as compared with that at the end of 2013 and the non-performing loan ratio, including that of trade bills, was only 0.10%, implying a sound loan quality on the whole.

#### Investments

As at 30 June 2014, the balance of the Group's debt securities investment amounted to HK\$29.3 billion, representing a decrease of 1.2% as compared with that at the end of 2013. Over 75% of the debt securities were rated A3 or above for their comparatively low risks.

#### Treasury business

In the first half of 2014, the Bank strengthened its cooperation with China Merchants Bank ("CMB") and seized opportunities in the market, expanded foreign exchange spot and forward business, thus boosting revenue from foreign exchange trading business. For the period ended 30 June 2014, revenue from foreign exchange trading business amounted to HK\$89.82 million, representing an increase of 71.6% as compared with the corresponding period of 2013. Revenue from currency swaps increased by 65.5% to HK\$83.89 million. However, revenue from money exchange business decreased by 12.6% to HK\$31.74 million as compared with the corresponding period of 2013.

## 財務及業務回顧

### Financial Results and Operation Review

#### 金融機構業務

金融機構業務方面，本行著力構築同業合作平台綜合優勢，成為本行一隊低資本消耗、低風險業務的生力軍，本行不僅在一手貿易融資資產轉讓上已見成效，而且在二級市場、三級市場已逐漸建立穩定的轉讓管道，朝向“交易型”銀行進發。另外，本行積極開發非銀行財務機構客戶群，深化與券商、資產管理、保險、私募基金子公司等之客戶關係。

#### 私人銀行及財富管理

二〇一四年上半年，本集團私人財富管理業務實現收益港幣 7,058 萬元，較二〇一三年同期增長 94.3%，主要由於期內推出的基金及債券反應熱烈，相應增加佣金收入。本行已於二〇一四年八月五日正式推出永隆私人銀行服務，永隆私人銀行為招商銀行首家境外私人銀行中心，致力為內地和香港兩地高淨值客戶提供最佳跨境綜合金融服務方案，助客戶實現資產保值增值，達至財富「世代傳承、永遠興隆」的目標。

#### 信用卡

截至二〇一四年六月三十日，信用卡業務發卡總數接近 26 萬張，因私人貸款競爭激烈，消費額增長緩慢，應收賬款為港幣 3.10 億元，較二〇一三年底下跌 7.8%；但由於本行大力推動商戶收單業務，商戶收單款項較二〇一三年同期增長 52.9%。

#### 證券

二〇一四年上半年，永隆證券實現證券經紀佣金及相關收入港幣 7,834 萬元，較二〇一三年同期減少 2.6%。下半年，本行將繼續推出優惠計劃並吸納新客戶，如「開戶迎新獎賞」、「證券存倉費優惠」、「首 3 個月港股買賣免佣優惠」、「保證金貸款優惠」及「證券保管費優惠」等。

#### Financial institution business

With respect to the banking businesses with financial institutions, the Bank strived to develop comprehensive strengths through building cooperation platform with other financial institutions. To be the fresh force to participate in low capital consumption and low risk businesses, the Bank achieved remarkable result in asset transfer transactions in primary market. Moreover, stable channels for asset transfer in secondary and tertiary markets were established. The Bank was committed to develop itself as “Transaction Bank”. In addition, the Bank proactively acquired non-bank financial institutional customers and deepened its relationship with securities firms, asset management companies, insurance companies, subsidiaries of private equity fund, etc.

#### Private banking and wealth management

During the first half of 2014, revenue from the Group's wealth management business amounted to HK\$70.58 million, representing an increase of 94.3% as compared with the corresponding period of 2013, which was mainly due to the increase in commission income resulted from the popularity of the funds and selected bonds launched during the period. On 5 August 2014, the Bank officially launched Wing Lung Private Banking Services and is the first Offshore Private Banking Centre of CMB, to provide high-end customers in the Mainland and Hong Kong with the best comprehensive cross-border financial services, thereby assisting customers to maintain and increase the value of their assets as well as achieve “Prosperity Across Generations”.

#### Credit cards

The Bank issued around 260,000 credit cards as at 30 June 2014. The credit card receivables amounted to HK\$310 million, representing a decrease of 7.8% as compared with the end of 2013, which was attributable to slow growth in card spending resulted from intense competition in personal loan business. Given the vigorous efforts in promoting merchant business, the merchant business turnover recorded an increase of 52.9% as compared with the corresponding period of 2013.

#### Securities broking

During the first half of 2014, Wing Lung Securities Limited realised securities brokerage commission and related income of HK\$78.34 million, representing a decrease of 2.6% as compared with the corresponding period of 2013. To acquire new customers, the Bank will continue to launch various fabulous offers such as “Welcome Reward”, “Shares Transfer-In Offer”, “First 3-Month Brokerage Fee Waiver on Hong Kong Stock Trading”, “Margin Financing Offer” and “Shares Custodian Offer” in the second half of 2014.

# 永隆銀行有限公司 Wing Lung Bank Limited

## 財務及業務回顧

### Financial Results and Operation Review

#### 保險

二〇一四年上半年，永隆保險實現毛保費收入港幣 3.98 億元，較二〇一三年同期減少 3.4%；同時，總索償額亦減少 1.3% 至港幣 2.07 億元，總體承保盈餘較二〇一三年同期增長 18.2% 至港幣 3,287 萬元。

#### 分行

目前，本行在香港設有總分行共 43 間，在中國境內共設 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、舊金山及開曼群島各設有海外分行一間。

舊金山分行於二〇一四年七月八日隆重開業，為當地客戶提供全面的企業及個人銀行服務。

#### 人力資源

截至二〇一四年六月三十日，本行僱員總人數為 1,768 人（二〇一三年十二月三十一日為 1,721 人），其中香港 1,570 人，中國境內 140 人，澳門 38 人，海外 20 人。

二〇一四年八月十五日

#### Insurance

During the first half of 2014, Wing Lung Insurance Company Limited realised a gross premium income of HK\$398 million, representing a decrease of 3.4% as compared with the corresponding period of 2013. Total insurance claims decreased by 1.3% to HK\$207 million. Underwriting business recorded a profit of HK\$32.87 million, indicating an improvement of 18.2% as compared with the corresponding period of 2013.

#### Branch network

At present, the Bank has a total of 43 banking offices in Hong Kong and 4 branches and representative offices in Mainland China, a branch in Macau and three overseas branches, located in Los Angeles, San Francisco of the United States and the Cayman Islands respectively.

San Francisco Branch was officially opened on 8 July 2014 to provide comprehensive banking services to local corporate and individual customers.

#### Human resources

As at 30 June 2014, the total number of employees of the Bank is 1,768 (31 December 2013: 1,721), of which 1,570 are in Hong Kong, 140 are in Mainland China, 38 are in Macau and 20 are overseas.

15 August 2014

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)

截至二〇一四年六月三十日止六個月 For the six months ended 30 June 2014

		截至六月三十日止六個月 Six months ended 30 June	
		二〇一四 2014	二〇一三 2013
		港幣千元 HK\$'000	港幣千元 HK\$'000
	註釋 Note		
利息收入	Interest income	3	3,918,195
利息支出	Interest expense	4	(2,003,894)
<b>淨利息收入</b>	<b>Net interest income</b>		<b>1,914,301</b>
服務費及佣金收入	Fees and commission income		402,322
服務費及佣金支出	Fees and commission expense		(71,503)
<b>服務費及佣金淨收入</b>	<b>Net fees and commission income</b>	5	<b>330,819</b>
保險營業收入	Insurance operating income	6	290,416
淨交易收益	Net trading gain	7	165,923
出售可供出售證券之淨 收益	Net gain on disposal of available-for-sale securities		5,178
其他營業收入	Other operating income	8	195,798
<b>營業收入</b>	<b>Operating income</b>		<b>2,902,435</b>
保險申索準備	Charge for insurance claims	6	(206,666)
<b>提取保險申索後之 營業收入</b>	<b>Operating income net of insurance claims</b>		<b>2,695,769</b>
營業支出	Operating expenses	9	(857,600)
<b>提取減值準備前之 營業溢利</b>	<b>Operating profit before impairment charge</b>		<b>1,838,169</b>
金融資產之減值損失	Impairment loss on financial assets	10	(58,603)
<b>營業溢利</b>	<b>Operating profit</b>		<b>1,779,566</b>
投資物業之公平價值收益	Fair value gains on investment properties	16	83,130
出售其他物業及設備之淨 收益/(虧損)	Net gain/(loss) on disposal of other properties and equipment		110
應佔共同控制實體之淨溢利	Share of net profits of jointly controlled entities		15,155
應佔聯營公司之淨溢利	Share of net profits of associate		514
<b>除稅前溢利</b>	<b>Profit before taxation</b>		<b>1,878,475</b>
所得稅	Income tax	11	(326,836)
<b>期內溢利</b>	<b>Profit for the period</b>		<b>1,551,639</b>
<b>歸屬於：</b>	<b>Attributable to:</b>		
本行股東	Equity shareholders of the Bank		1,562,370
非控制的股東權益	Non-controlling interests		(10,731)

載於第 10 頁至第 29 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 10 to 29 form part of these 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)

截至二〇一四年六月三十日止六個月 For the six months ended 30 June 2014

		截至六月三十日止六個月 Six months ended 30 June	
		二〇一四 2014	二〇一三 2013
		港幣千元 HK\$'000	港幣千元 HK\$'000
期內溢利	Profit for the period	1,551,639	1,284,074
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於出售可供出售證券時轉入收益表	Changes in fair value of available-for-sale securities	101,981	(54,470)
於可供出售證券減值回撥時轉出收益表	Transfer to income statement on disposal of available-for-sale securities	(5,178)	(78)
應佔聯營公司之儲備	Transfer from income statement on reversal of impairment of available-for-sale securities	(4,254)	-
應佔共同控制實體之儲備	Share of associate's reserves	(1)	7
因折算海外分行及附屬公司的財務報表產生的匯率變動	Share of jointly controlled entities' reserves	535	(210)
其他全面收益之遞延稅項之影響	Exchange difference on translation of financial statements of overseas branches and subsidiaries	1,189	-
	Effect of deferred taxation on other comprehensive income items	(15,847)	6,042
期內其他全面收益	Other comprehensive income for the period	78,425	(48,709)
期內全面收益總額	Total comprehensive income for the period	1,630,064	1,235,365
歸屬於：	Attributable to:		
本行股東	Equity shareholders of the Bank	1,640,795	1,242,657
非控制的股東權益	Non-controlling interests	(10,731)	(7,292)

載於第 10 頁至第 29 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 10 to 29 form part of these 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)

二〇一四年六月三十日 As at 30 June 2014

	註釋 Note	30/6/2014 港幣千元 HK\$'000	31/12/2013 港幣千元 HK\$'000	
<b>資產</b>	<b>Assets</b>			
庫存現金及短期資金	Cash and short-term funds	12	29,315,442	23,928,958
	Placements with and loans and advances to banks	13	35,563,467	22,964,424
同業定期存放及貸款 持作買賣用途之證券	Trading securities		587,469	717,762
衍生金融工具	Derivative financial instruments	14	435,177	545,572
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		2,831,440	2,842,872
可供出售之證券	Available-for-sale securities		19,377,126	20,408,029
持至到期證券	Held-to-maturity securities		7,374,663	6,943,449
貸款及其他賬項	Advances and other accounts	15	146,714,116	134,803,051
共同控制實體權益	Interests in jointly controlled entities		232,894	220,103
聯營公司權益	Interest in an associate		3,601	5,113
投資物業	Investment properties	16	2,678,630	2,606,870
租賃土地權益	Interests in leasehold land		224,936	219,517
其他物業及設備	Other properties and equipment	17	863,927	918,693
可回收稅項	Tax recoverable		2,742	5,152
遞延稅項資產	Deferred tax assets		52,396	56,867
<b>總資產</b>	<b>Total assets</b>		<b>246,258,026</b>	217,186,432
<b>負債</b>	<b>Liabilities</b>			
同業存款	Deposits and balances from banks		11,978,953	14,521,077
交易賬項下之負債	Trading liabilities		-	99,899
衍生金融工具	Derivative financial instruments	14	375,645	899,615
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	511,126	559,565
客戶存款	Deposits from customers	19	184,103,381	155,136,651
發行之存款證	Certificates of deposit issued		17,460,664	15,916,870
發行之後償債項	Subordinated debt issued	20	4,537,780	4,537,798
當期稅項	Current taxation		417,473	244,399
遞延稅項負債	Deferred tax liabilities		6,429	8,707
其他賬項及預提	Other accounts and accruals	21	5,448,485	5,305,500
<b>總負債</b>	<b>Total liabilities</b>		<b>224,839,936</b>	197,230,081
<b>權益</b>	<b>Equity</b>			
股本	Share capital	22	1,160,951	1,160,951
儲備	Reserves	23	20,257,139	18,616,344
	Total equity attributable to shareholders of the Bank		21,418,090	19,777,295
歸屬於本行股東權益合計	Non-controlling interests	23	-	179,056
非控制的股東權益				
<b>權益總額</b>	<b>Total equity</b>		<b>21,418,090</b>	19,956,351
<b>權益及負債總額</b>	<b>Total equity and liabilities</b>		<b>246,258,026</b>	217,186,432

載於第 10 頁至第 29 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 10 to 29 form part of these interim financial disclosure statements.

# 永隆銀行有限公司

## Wing Lung Bank Limited

### 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二〇一三年度財務報表內所採納之會計政策而編製。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:

- 香港財務報告準則第10號「綜合財務報表」、香港財務報告準則第12號「其他機構權益披露」及香港會計準則第27號「獨立財務報表」- 投資實體之修訂。該修訂豁免「投資實體」的綜合計算。此修訂對本集團的財務報表無重大影響。
- 香港會計準則第32號「金融工具:呈報」- 對銷金融資產及金融負債之修訂。該修訂釐清金融資產和負債對銷的要求。此修訂對本集團的財務報表無重大影響。

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,該等準則尚未於二〇一四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。

本中期財務資料披露報表內所載有關截至二〇一三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。截至二〇一三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。核數師已於二〇一四年三月十八日就該等財務報表發表無保留意見。

#### 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 2013 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 2014 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:

- Amendments to HKFRS 10, Consolidated financial statements, HKFRS 12, Disclosure of interests in other entities, and HKAS 27, Separate financial statements – Investment entities. The amendments give relief from consolidation to an “investment entity” and introduce disclosures that such investment entity needs to make. The amendments do not have any material impact on the Group’s financial statements.
- Amendments to HKAS 32, Financial instruments: Presentation – Offsetting financial assets and financial liabilities. The amendments clarify the requirements for offsetting financial assets and liabilities on the statement of financial position. The amendments do not have any material impact on the Group’s 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 2014 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 financial information relating to the financial year ended 31 December 2013 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 2013 are available from the Bank’s registered office. The auditors have expressed an unqualified opinion on those financial statements in their report dated 18 March 2014.

永隆銀行有限公司  
Wing Lung Bank Limited

未經審核中期財務資料披露報表

Notes to the Unaudited Interim Financial Disclosure Statements

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	
		2014	2013
		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	1,094,303	653,146
證券投資	Investments in securities	380,586	287,847
客戶貸款	Advances to customers	2,272,266	1,586,820
其他	Others	171,040	123,940
		<b>3,918,195</b>	<b>2,651,753</b>

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3,696,263,000元(二〇一三年：港幣2,495,635,000元)及減值資產折扣轉回利息收入港幣1,063,000元(二〇一三年：港幣740,000元)。

Included in interest income are interest income from financial assets that are not at fair value through profit or loss of HK\$3,696,263,000 (2013: HK\$2,495,635,000) and unwinding of discount on impaired assets of HK\$1,063,000 (2013: HK\$740,000).

4 利息支出

4 Interest expense

		截至六月三十日止六個月 Six months ended 30 June	
		2014	2013
		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	1,502,692	971,513
發行之存款證	Certificates of deposit issued	243,152	107,728
發行之後償債項	Subordinated debt issued	87,858	87,917
其他	Others	170,192	124,257
		<b>2,003,894</b>	<b>1,291,415</b>

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1,827,758,000元(二〇一三年：港幣1,162,107,000元)。

Included in interest expense is interest expense on financial liabilities that are not at fair value through profit or loss of HK\$1,827,758,000 (2013: HK\$1,162,107,000).

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未經審核中期財務資料披露報表

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	
		2014	2013
		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	161,559	115,979
證券經紀及投資服務			
信用卡業務	Credit cards	76,258	59,095
有關信貸業務之服務費及佣金	Credit related fees and commission	108,450	131,322
貿易融資	Trade finance	25,541	14,609
其他零售銀行業務	Other retail banking services	5,620	7,918
其他服務費收入	Other fee income	24,894	39,331
		<b>402,322</b>	368,254
服務費及佣金支出	Fees and commission expenses		
信用卡業務	Credit cards	(59,911)	(42,889)
其他服務費支出	Other fee expenses	(11,592)	(10,104)
		<b>(71,503)</b>	(52,993)
服務費及佣金淨收入	Net fees and commission income	<b>330,819</b>	315,261
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	148,587	160,944
– 服務費及佣金支出	– fees and commission expenses	(50,131)	(38,502)
	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	5,338	4,779
– 服務費及佣金支出	– fees and commission expenses	(271)	(255)

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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	
		2014	2013
		港幣千元 HK\$'000	港幣千元 HK\$'000
<b>保險營業收入</b>	<b>Insurance operating income</b>		
總額	Gross		
承保之毛利保費總額	Gross insurance premium written	397,831	411,723
未期滿保費準備之改變	Change in unearned premium provision	(16,975)	(30,620)
已發行之保險合約所產生之保費收入	Premium revenue arising from insurance contracts issued	380,856	381,103
再投保	Reinsurance		
分出之再投保費	Reinsurance premium outward	(62,342)	(61,635)
未期滿保費準備之改變	Change in unearned premium provision	(7,042)	(4,393)
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	(69,384)	(66,028)
保險費淨收入	Net earned premium income	311,472	315,075
佣金收入	Commission income	22,517	9,139
其他收入	Other income	659	680
佣金支出	Commission expenses	(44,232)	(48,877)
		290,416	276,017
<b>保險申索準備 (註釋)</b>	<b>Charge for insurance claims (note)</b>		
總額	Gross		
已承付索償	Gross claims paid	(146,300)	(165,569)
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	(85,724)	(69,792)
		(232,024)	(235,361)
再投保	Reinsurance		
收回再投保之索償	Claims recovered from reinsurers	12,213	13,010
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	13,145	12,863
		25,358	25,873
總索償金額	Total claims incurred	(206,666)	(209,488)
保險營業淨收入	Net insurance operating income	83,750	66,529

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	
		2014	2013
		港幣千元	港幣千元
		HK\$'000	HK\$'000
持作買賣用途之證券淨虧損	Net loss from trading securities	(19,882)	(2,081)
以公平價值誌入損益賬之金融工具 淨收益/(虧損)	Net gain/(loss) arising from financial instruments designated at fair value through profit or loss	25,856	(23,124)
衍生金融工具之淨(虧損)/收益	Net (loss)/gain arising from derivative financial instruments	(8,046)	37,449
外匯買賣淨收益	Net gain from foreign exchange trading	167,995	146,798
		<b>165,923</b>	159,042

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	
		2014	2013
		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	7,832	6,891
– 非上市股權證券	– Unlisted equity securities	4,324	3,670
投資物業之租金收入減除直接開支 港幣 14,682,000 元 (二〇一三年：港幣 16,329,000 元)	Rental income from investment properties less direct outgoings of HK\$14,682,000 (2013: HK\$16,329,000)	87,830	73,374
保管箱租金淨收益	Net rental income on safe deposit boxes	17,101	15,985
其他	Others	78,711	9,827
		<b>195,798</b>	109,747

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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	
		2014	2013
		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	441,401	400,680
– 退休福利支出	– Retirement benefit costs	25,705	25,957
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	36,543	31,438
– 其他	– Others	28,117	26,477
折舊	Depreciation		
– 其他物業及設備 (註釋 17)	– Other properties and equipment (note 17)	78,594	59,131
– 租賃土地	– Leasehold land	2,231	2,272
廣告及業務推廣	Advertising and business promotion	13,347	13,386
電子數據處理	Electronic data processing	37,677	32,585
郵遞及通訊	Postage and communications	21,909	18,627
文具及印刷	Printing and stationery	6,085	7,305
核數師酬金	Auditors' remuneration	2,899	2,569
水電費	Water and electricity	9,846	8,107
法律及專業費用	Legal and professional fee	45,190	46,634
保險費	Insurance	7,366	6,636
證券相關費用	Securities related expenses	4,503	4,238
其他	Others	96,187	73,467
		<b>857,600</b>	<b>759,509</b>

10 金融資產之減值損失

10 Impairment loss on financial assets

		截至六月三十日止六個月 Six months ended 30 June	
		2014	2013
		港幣千元 HK\$'000	港幣千元 HK\$'000
減值損失/(回撥)	Impairment loss/(written back) on		
– 貸款及應計利息	– loans and advances and accrued interest	62,857	32,065
– 可供出售之證券	– available-for-sale securities	(4,254)	-
		<b>58,603</b>	<b>32,065</b>



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Notes to the Unaudited Interim Financial Disclosure Statements

10 金融資產之減值損失 (續)

10 Impairment loss on financial assets (Continued)

(a) 貸款及應計利息減值損失

(a) Impairment loss on loans and advances and accrued interest

		截至六月三十日止六個月 Six months ended 30 June	
		2014 港幣千元 HK\$'000	2013 港幣千元 HK\$'000
個別評估	Individually assessed		
– 新增	– new allowances	20,325	27,017
– 撥回	– releases	(18,019)	(11,356)
– 收回	– recoveries	(1,352)	(12,228)
		954	3,433
綜合評估	Collectively assessed		
– 新增	– new allowances	80,963	38,197
– 撥回	– releases	(18,441)	(9,008)
– 收回	– recoveries	(619)	(557)
		61,903	28,632
支取收益表淨額	Net charge to the income statement	62,857	32,065

(b) 可供出售證券之減值回撥

(b) Impairment written back on available-for-sale securities

		截至六月三十日止六個月 Six months ended 30 June	
		2014 港幣千元 HK\$'000	2013 港幣千元 HK\$'000
個別評估	Individually assessed		
– 撥回	– releases	(4,254)	-

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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	
		2014	2013
		港幣千元 HK\$'000	港幣千元 HK\$'000
本期稅項：	Current taxation:		
– 香港利得稅	– Hong Kong profits tax	220,555	145,741
– 海外稅項	– Overseas taxation	119,934	64,617
遞延稅項：	Deferred taxation:		
	– Relating to the origination and reversal of temporary differences	(13,653)	1,724
– 有關短暫差額之產生及轉回			
		<b>326,836</b>	<b>212,082</b>

香港利得稅已按本期內估計應評稅溢利以稅率16.5% (二〇一三年：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% (2013: 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

		30/6/2014	31/12/2013
		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	2,560,069	2,587,991
存放中央銀行	Balances with central banks	14,114,235	6,545,030
短期存放同業	Money at call and short notice	12,641,138	14,795,937
		<b>29,315,442</b>	<b>23,928,958</b>

13 同業定期存放及貸款

13 Placements with and loans and advances to banks

		30/6/2014	31/12/2013
		港幣千元 HK\$'000	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	19,185,607	5,114,114
同業貸款	Gross loans and advances to banks	16,377,860	17,850,310
		<b>35,563,467</b>	<b>22,964,424</b>

於二〇一四年六月三十日，同業貸款中並無已減值貸款 (二〇一三年十二月三十一日：無)。

At 30 June 2014, there were no impaired loans in respect of advances to banks (31 December 2013: Nil).

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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
		30/6/2014 港幣千元 HK\$'000	30/6/2014 港幣千元 HK\$'000	30/6/2014 港幣千元 HK\$'000	31/12/2013 港幣千元 HK\$'000	31/12/2013 港幣千元 HK\$'000	31/12/2013 港幣千元 HK\$'000
<b>持作買賣用途 之衍生工具</b>	<b>Derivatives held for trading</b>						
外匯合約	Exchange rate contracts						
遠期合約	Forward contracts	22,007,580	127,713	108,381	11,684,194	52,046	46,601
貨幣掉期	Currency swaps	40,987,462	225,731	199,647	39,687,165	129,025	512,428
	Cross currency						
貨幣利率掉期	interest rate swaps	9,812,787	59,499	43,410	8,478,162	330,232	311,105
沽出期權	Options written	183,780	-	570	37,747	-	163
購入期權	Options purchased	159,364	553	-	61,214	247	-
		<b>73,150,973</b>	<b>413,496</b>	<b>352,008</b>	<b>59,948,482</b>	<b>511,550</b>	<b>870,297</b>
利率合約	Interest rate contracts						
利率掉期	Interest rate swaps	6,445,203	2,500	7,545	321,188	4,799	7,122
股權合約	Equity contracts						
沽出期權	Options written	137,253	-	1,656	116,240	-	2,825
購入期權	Options purchased	137,877	1,720	-	116,240	2,825	-
		<b>275,130</b>	<b>1,720</b>	<b>1,656</b>	<b>232,480</b>	<b>2,825</b>	<b>2,825</b>
	<b>Derivatives managed in conjunction with financial instruments designated at fair value through profit or loss</b>						
利率合約	Interest rate contracts						
利率掉期	Interest rate swaps	3,321,255	17,461	14,436	3,399,977	26,398	19,371
		<b>83,192,561</b>	<b>435,177</b>	<b>375,645</b>	<b>63,902,127</b>	<b>545,572</b>	<b>899,615</b>

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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.

		30/6/2014 港幣千元 HK\$'000	31/12/2013 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	582,052	698,165
利率合約	Interest rate contracts	14,055	18,983
股權合約	Equity contracts	5,807	5,743
		<b>601,914</b>	722,891

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

		30/6/2014 港幣千元 HK\$'000	31/12/2013 港幣千元 HK\$'000
客戶貸款	Advances to customers	125,452,613	113,898,891
減值準備	Impairment allowances		
– 綜合評估	– Collectively assessed	(310,965)	(247,200)
– 個別評估	– Individually assessed	(60,012)	(57,211)
		<b>125,081,636</b>	113,594,480
商業票據	Trade bills	18,654,188	18,136,922
減值準備	Impairment allowances		
– 綜合評估	– Collectively assessed	(10,022)	(13,134)
		<b>18,644,166</b>	18,123,788
應計利息	Accrued interest	678,850	563,501
減值準備	Impairment allowances		
– 個別評估	– Individually assessed	(1,459)	(1,528)
		<b>677,391</b>	561,973
其他賬項	Other accounts		
– 應收保費	– Insurance premium receivable	207,502	168,110
– 於再投保人收回	– Recoverable from reinsurers	296,960	290,857
– 應收及其他賬項	– Accounts and other receivable	1,816,991	2,076,526
		<b>2,321,453</b>	2,535,493
減值準備	Impairment allowances		
– 個別評估	– Individually assessed	(10,530)	(12,683)
		<b>2,310,923</b>	2,522,810
		<b>146,714,116</b>	134,803,051
個別已減值之客戶貸款總額	Gross loans and advances to customers individually impaired		
		30/6/2014 港幣千元 HK\$'000	31/12/2013 港幣千元 HK\$'000
已減值貸款	Impaired loans	101,546	100,969
佔客戶貸款總額之百分比	Percentage of total advances to customers	0.08%	0.09%
對上述貸款提撥之個別減值準備	Individual impairment allowances made in respect of such advances	60,012	57,211
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	39,328	42,901

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

		30/6/2014 港幣千元 HK\$'000	31/12/2013 港幣千元 HK\$'000
於期初/年初	At the beginning of the period/year	2,606,870	2,296,600
轉賬淨額	Reclassifications, net	(11,370)	19,000
重估公平價值收益	Fair value gains on revaluation	83,130	291,270
於期末/年末 (經專業估值列賬)	At the end of the period/year (professional valuation)	2,678,630	2,606,870

所有投資物業最新之估值於二〇一四年六月三十日，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 2014 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	Cost			
於二〇一四年一月一日	At 1 January 2014	811,665	975,637	1,787,302
匯率調整	Exchange adjustments	(14)	(994)	(1,008)
增置	Additions	-	20,859	20,859
出售	Disposals	-	(2,209)	(2,209)
轉賬淨額	Reclassifications, net	3,720	-	3,720
於二〇一四年六月三十日	At 30 June 2014	815,371	993,293	1,808,664
累積折舊	Accumulated depreciation			
於二〇一四年一月一日	At 1 January 2014	173,115	695,494	868,609
匯率調整	Exchange adjustments	(3)	(268)	(271)
本期折舊	Charge for the period	7,038	71,556	78,594
出售回撥	Written back on disposal	-	(2,195)	(2,195)
於二〇一四年六月三十日	At 30 June 2014	180,150	764,587	944,737
賬面淨值	Net book value			
於二〇一四年六月三十日	At 30 June 2014	635,221	228,706	863,927

		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	Cost			
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	12	(2,948)	(2,936)
增置	Additions	-	158,524	158,524
出售	Disposals	-	(8,837)	(8,837)
轉賬淨額	Reclassifications, net	(9,898)	-	(9,898)
重估盈餘	Surplus on revaluation	16,926	-	16,926
減：累積折舊抵銷重估值	Less: elimination of accumulated depreciation on revaluation	(824)	-	(824)
於二〇一三年十二月三十一日	At 31 December 2013	811,665	975,637	1,787,302
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	2	(3,491)	(3,489)
本年度折舊	Charge for the year	13,987	97,262	111,249
出售回撥	Written back on disposal	-	(7,631)	(7,631)
重估後撇除	Elimination on revaluation	(824)	-	(824)
於二〇一三年十二月三十一日	At 31 December 2013	173,115	695,494	868,609
賬面淨值	Net book value			
於二〇一三年十二月三十一日	At 31 December 2013	638,550	280,143	918,693

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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	30/6/2014 港幣千元 HK\$'000	31/12/2013 港幣千元 HK\$'000
發行之存款證	Certificates of deposit issued	511,126	559,565
<b>19 客戶存款</b>	<b>19 Deposits from customers</b>	<b>30/6/2014 港幣千元 HK\$'000</b>	<b>31/12/2013 港幣千元 HK\$'000</b>
活期存款及往來賬戶	Demand deposits and current accounts	7,375,755	7,182,000
儲蓄存款	Savings deposits	36,930,880	34,511,783
定期存款及通知存款	Time, call and notice deposits	139,796,746	113,442,868
		<b>184,103,381</b>	155,136,651



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20 發行之後償債項

20 Subordinated debt issued

		30/6/2014 港幣千元 HK\$'000	31/12/2013 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)	1,537,780	1,537,798
		<b>4,537,780</b>	<b>4,537,798</b>

註釋：

(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。

本報告期後，本行行使其權利於二〇一四年七月十五日以票面值全數贖還此票據。

(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。

(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。

(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或之後的每個利息支付日。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。

Note:

(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.

Subsequent to the reporting period, the Bank exercised its option to redeem the note in whole at par on 15 July 2014.

(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) 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) 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 or any interest payment date thereafter. 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

		30/6/2014 港幣千元 HK\$'000	31/12/2013 港幣千元 HK\$'000
應付利息	Interest payable	1,256,977	993,116
保費負債	Insurance liabilities	2,128,478	1,995,943
應付及其他賬項	Accounts and other payable	2,063,030	2,316,441
		<b>5,448,485</b>	<b>5,305,500</b>

22 股本

22 Share capital

		30/6/2014 港幣千元 HK\$'000	31/12/2013 港幣千元 HK\$'000
已發行及已繳足股本	Issued and fully paid	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 premises revaluation reserve 港幣千元 HK\$'000	重估 投資儲備 Investment revaluation reserve 港幣千元 HK\$'000	其他儲備 Other 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
於二〇一四年一月一日	At 1 January 2014	57,500	66,769	271,331	1,029,673	17,191,071	18,616,344	179,056	18,795,400
可供出售之證券	Available-for-sale securities								
- 公平價值改變	- Changes in fair value	-	-	101,981	-	-	101,981	-	101,981
- 於出售時轉入 收益表	- Transfer to income statement on disposal	-	-	(5,178)	-	-	(5,178)	-	(5,178)
- 於減值回撥時轉出 收益表	- Transfer from income statement on reversal of impairment	-	-	(4,254)	-	-	(4,254)	-	(4,254)
應佔聯營公司儲備	Share of associate's reserves	-	-	(1)	-	-	(1)	-	(1)
應佔共同控制實體儲備	Share of jointly controlled entities' reserves	-	-	535	-	-	535	-	535
期內溢利	Profit for the period	-	-	-	-	1,562,370	1,562,370	(10,731)	1,551,639
非控制的股東權益的 減少	Amount decrease in non-controlling interests	-	-	-	-	-	-	(168,325)	(168,325)
匯率變動	Exchange difference	-	-	-	1,189	-	1,189	-	1,189
其他全面收益對 遞延稅項之影響	Effect of deferred taxation on other comprehensive income	-	-	(15,847)	-	-	(15,847)	-	(15,847)
於二〇一四年 六月三十日	At 30 June 2014	57,500	66,769	348,567	1,030,862	18,753,441	20,257,139	-	20,257,139
			重估 房產儲備 Bank premises revaluation reserve 港幣千元 HK\$'000	重估 投資儲備 Investment revaluation reserve 港幣千元 HK\$'000	其他儲備 Other 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	At 1 January 2013	57,500	49,843	237,122	1,004,288	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	-	-	4,014	-	-	4,014	-	4,014
- 於出售時轉入 收益表	- Transfer to income statement on disposal	-	-	(1,369)	-	-	(1,369)	-	(1,369)
- 於減值時轉入 收益表	- Transfer to income statement on impairment	-	-	25,942	-	-	25,942	-	25,942
重估盈餘	Surplus on revaluation	-	16,926	-	-	-	16,926	-	16,926
應佔聯營公司儲備	Share of associate's reserves	-	-	(28)	-	-	(28)	-	(28)
應佔共同控制實體儲備	Share of jointly controlled entities' reserves	-	-	(149)	-	-	(149)	-	(149)
是年度溢利	Profit for the year	-	-	-	-	2,596,935	2,596,935	(3,835)	2,593,100
轉出或然儲備	Transfer from contingency reserve	-	-	-	(224)	224	-	-	-
非控制的股東權益的 增加	Amount increase in non-controlling interests	-	-	-	-	-	-	110,591	110,591
匯率變動	Exchange difference	-	-	-	25,609	-	25,609	-	25,609
界定福利計劃之精算 收益	Actuarial gains on defined benefit scheme	-	-	-	-	111,818	111,818	-	111,818
其他全面收益對 遞延稅項之影響	Effect of deferred taxation on other comprehensive income	-	-	5,799	-	(18,450)	(12,651)	-	(12,651)
於二〇一三年 十二月三十一日	At 31 December 2013	57,500	66,769	271,331	1,029,673	17,191,071	18,616,344	179,056	18,795,400

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) 本集團的其他儲備包括普通儲備、匯兌儲備、或然儲備及法定盈餘儲備。

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分行及附屬公司的財務報表產生的匯兌變動。

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以應付經濟嚴重逆轉時累積的風險而建立之儲備。

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。

- (e) 本集團已於二〇一四年六月三十日之保留溢利中保留港幣 1,264,188,000 元 (二〇一三年十二月三十一日：港幣 1,192,060,000 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) The Group's other reserve comprises general reserve, exchange reserve, contingency reserve and statutory surplus reserve.

General reserve comprises previous years' transfers from retained earnings.

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

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 issued by the Office of the Commissioner of Insurance.

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.

- (e) At 30 June 2014, included in retained earnings is an amount of HK\$1,264,188,000 (31 December 2013: HK\$1,192,060,000) 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.

永隆銀行有限公司  
Wing Lung Bank Limited

未經審核中期財務資料披露報表

Notes to the Unaudited Interim Financial Disclosure Statements

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:

		<b>30/6/2014</b>	31/12/2013
		港幣千元	港幣千元
		HK\$'000	HK\$'000
直接信貸替代品	Direct credit substitutes	<b>517,372</b>	1,027,739
交易項目有關之或有債務	Transaction-related contingencies	<b>331,747</b>	188,834
商業項目有關之或有債務	Trade-related contingencies	<b>215,355</b>	323,627
可以無條件取消之其他承擔	Other commitments which are unconditionally cancellable	<b>23,677,042</b>	21,293,047
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	<b>4,094,386</b>	2,406,840
原本年期為一年以上之其他承擔	Other commitments with an original maturity of over one year	<b>7,687,697</b>	7,764,827
		<b>36,523,599</b>	33,004,914
信貸風險比重金額	Credit risk weighted amount	<b>4,837,504</b>	4,650,843

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%.

永隆銀行有限公司  
Wing Lung Bank Limited

未經審核中期財務資料披露報表

Notes to the Unaudited Interim Financial Disclosure Statements

25 財務報表綜合基礎之附屬公司

25 List of subsidiaries for financial reporting consolidation

安碧有限公司 #	Antopex Limited #
保亞有限公司 #	Bulleria Limited #
錦嶺有限公司 #	Cameland Limited #
德衛有限公司 #	Deeright Limited #
億聯有限公司 #	Eaglearn Limited #
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
永隆資產管理有限公司 #	Wing Lung Asset Management 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 #
永隆股權投資管理(深圳)有限公司 #	Wing Lung Equity Investment Management (Shenzhen) 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

# 為法定報表計算二〇一四年六月三十日及二〇一三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 2014 and 31 December 2013 for regulatory reporting purposes

\* 於二〇一〇年一月開始進行清算

\* Liquidation process commenced in January 2010

永隆銀行有限公司  
Wing Lung Bank Limited

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

	30/6/2014	31/12/2013
資本比率	Capital ratios	
- 總資本比率	14.6%	14.8%
- 普通股權一級資本比率	10.3%	10.0%
- 一級資本比率	10.3%	10.0%

於二〇一四年六月三十日及二〇一三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 2014 and 31 December 2013 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.

於二〇一四年六月三十日及二〇一三年十二月三十一日，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。

The basis of consolidation for calculation of the capital ratios at 30 June 2014 and 31 December 2013 follows the basis of consolidation for financial reporting but excludes certain subsidiaries as set out in note 25 to the interim financial disclosure statements.

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	30/6/2014		31/12/2013	
				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
永隆保險有限公司 <sup>#</sup>	Wing Lung Insurance Company Limited <sup>#</sup>	保險業務	Insurance underwriting	2,959,655	761,344	2,779,204	713,424
永隆融資有限公司 <sup>#</sup>	Wing Lung Capital Limited <sup>#</sup>	財務諮詢服務	Financial consultancy services	107,131	92,842	37,252	34,521
永隆財務有限公司 <sup>#</sup>	Wing Lung Finance Limited <sup>#</sup>	提供財務服務	Provision of financial services	230,537	230,296	230,122	229,493
永隆資產管理有限公司 <sup>#</sup>	Wing Lung Asset Management Limited <sup>#</sup>	資產管理	Asset management	29,860	29,551	28,937	28,652
永隆期貨有限公司 <sup>#</sup>	Wing Lung Futures Limited <sup>#</sup>	期貨經紀服務	Futures broking	127,140	106,025	121,649	99,081
永隆證券有限公司 <sup>#</sup>	Wing Lung Securities Limited <sup>#</sup>	證券經紀服務	Securities broking	740,162	380,458	653,441	320,980
永隆銀行信託有限公司 <sup>#</sup>	Wing Lung Bank (Trustee) Limited <sup>#</sup>	信託業務	Trustee services	3,347	3,163	3,000	3,000
永隆保險顧問有限公司 <sup>#</sup>	Wing Lung Insurance Brokers Limited <sup>#</sup>	保險顧問	Insurance broking	43,447	39,997	26,938	26,196

永隆銀行有限公司  
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	30/6/2014		31/12/2013	
				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
永隆代理有限公司 <sup>#</sup>	Wing Lung Agency Limited <sup>#</sup>	保險代理	Insurance agency	114,937	113,714	122,110	109,648
永隆銀行受託代管有限公司 <sup>#</sup>	Wing Lung Bank (Nominees) Limited <sup>#</sup>	受託代管服務	Nominee services	10	10	10	10
永隆管業有限公司 <sup>#</sup>	Wing Lung Property Management Limited <sup>#</sup>	物業管理	Property management	-	(114)	-	(108)
康令有限公司 <sup>#</sup>	Hongnet Limited <sup>#</sup>	投資業務	Investment holding	16,164	3,797	16,177	3,817
Wingspan Incorporated <sup>#</sup>	Wingspan Incorporated <sup>#</sup>	物業持有	Property holding	32,720	11,723	32,962	11,650
Wing Lung Opportunities Fund Limited*	Wing Lung Opportunities Fund Limited*	投資業務	Investment holding	366,062	365,452	617,914	616,921
Wing Lung Opportunities Master Fund Limited*	Wing Lung Opportunities Master Fund Limited*	投資業務	Investment holding	366,589	365,803	721,769	617,708
時永投資有限公司 <sup>^</sup>	Sea Wing Investments Limited <sup>^</sup>	物業持有	Property holding	5,669	(4,230)	5,763	(4,128)
永隆資訊科技(深圳)有限公司 <sup>^</sup>	Wing Lung Information Technology (Shenzhen) Limited <sup>^</sup>	軟件開發	Software development	16,383	15,915	16,854	16,289
永隆股權投資管理(深圳)有限公司 <sup>^</sup>	Wing Lung Equity Investment Management (Shenzhen) Limited <sup>^</sup>	股權投資管理	Equity investment management	3,744	3,744	不適用/ n.a.	不適用/ n.a.
安碧有限公司 <sup>^</sup>	Antopex Limited <sup>^</sup>	信託業務	Trustee services	-	-	不適用/ n.a.	不適用/ n.a.
保亞有限公司 <sup>^</sup>	Bulleria Limited <sup>^</sup>	信託業務	Trustee services	-	-	不適用/ n.a.	不適用/ n.a.
錦嶺有限公司 <sup>^</sup>	Cameland Limited <sup>^</sup>	信託業務	Trustee services	-	-	不適用/ n.a.	不適用/ n.a.
德衛有限公司 <sup>^</sup>	Deeright Limited <sup>^</sup>	信託業務	Trustee services	-	-	不適用/ n.a.	不適用/ n.a.
億聯有限公司 <sup>^</sup>	Eaglearn Limited <sup>^</sup>	信託業務	Trustee services	-	-	不適用/ n.a.	不適用/ n.a.

# 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.

\* 於二〇一四年六月三十日，本行直接持有 Wing Lung Opportunities Fund Limited ( “該基金” ) 發行之全數股份。於二〇一三年十二月三十一日，本行持有該基金發行股數之 63.4%，連同本行其中一間子公司持有的 7.6% 股份，本集團合共持有該基金發行股數之 71.0%。Wing Lung Opportunities Master Fund Limited 由該基金全資直接持有。

\* At 30 June 2014, the Bank directly held 100% of the shares issued by Wing Lung Opportunities Fund Limited (the “Fund”). At 31 December 2013, the Bank directly held 63.4% of the shares issued by the Fund, together with 7.6% of the shares held by one of the Bank’s subsidiaries, the Group held 71.0% of the shares issued by the Fund. Wing Lung Opportunities Master Fund Limited was wholly and directly held by the Fund.

<sup>⊗</sup> 於二〇一〇年一月開始進行清算。

<sup>⊗</sup> Liquidation process commenced in January 2010.

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二〇一四年九月三十日前上載至本集團網頁(<http://www.winglungbank.com>)。

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 2014 on the Bank’s website at <http://www.winglungbank.com>.



永隆銀行有限公司  
Wing Lung Bank Limited

補充財務資料 (未經審核)

Supplementary Financial Information (Unaudited)

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  
2014 2013

流動資金比率	Liquidity ratio	42.3%	40.6%
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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：

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	
		30/6/2014 港幣千元 HK\$'000	31/12/2013 港幣千元 HK\$'000	30/6/2014 港幣千元 HK\$'000	31/12/2013 港幣千元 HK\$'000
現貨資產	Spot assets	60,352,733	56,843,698	64,177,114	57,233,659
現貨負債	Spot liabilities	(46,782,047)	(44,788,925)	(63,136,716)	(58,692,335)
遠期買入	Forward purchases	25,640,480	26,467,530	17,940,795	11,804,604
遠期賣出	Forward sales	(36,808,273)	(35,900,576)	(17,794,963)	(8,632,911)
期權淨額	Net option position	(7,851)	224	-	-
長盤淨額	Net long position	2,395,042	2,621,951	1,186,230	1,713,017

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:

		30/6/2014 港幣千元 HK\$'000	31/12/2013 港幣千元 HK\$'000
結構性倉盤淨額	Net structural position		
美元	US dollar	329,572	330,138
人民幣	RMB	1,387,000	1,421,841
		1,716,572	1,751,979

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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

		30/6/2014		31/12/2013	
		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	3,690,870	44.1	3,790,311	41.2
物業投資	Property investment	15,269,831	89.3	16,026,993	89.8
金融企業	Financial concerns	7,369,487	46.9	3,906,859	54.4
股票經紀	Stockbrokers	799,736	-	649,564	-
批發及零售業	Wholesale and retail trade	10,969,005	91.9	9,798,309	92.8
製造業	Manufacturing	1,285,411	88.0	1,345,161	90.5
運輸及運輸設備	Transport and transport equipment	3,495,598	13.3	3,153,581	13.8
娛樂活動	Recreational activities	27,906	22.4	43,307	48.0
資訊科技	Information technology	73,911	2.9	73,904	3.2
其他	Others	15,981,788	71.3	10,010,679	69.8
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	719,122	100.0	768,443	100.0
購買其他住宅 物業的貸款	Loans for the purchase of other residential properties	8,201,638	100.0	8,071,249	100.0
信用卡貸款	Credit card advances	310,326	-	336,447	-
其他	Others	4,755,230	54.4	3,272,490	71.9
貿易融資	Trade finance	1,738,067	28.8	1,374,397	38.0
		74,687,926	72.0	62,621,694	75.9
在香港以外使用之 貸款	Loans for use outside Hong Kong	50,764,687	55.6	51,277,197	53.2
		125,452,613	65.4	113,898,891	65.7



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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.

		逾期三個月 以上的貸款		個別減值準備 Individual impairment allowance			綜合 減值準備
貸款總額		Overdue advances for over three months	已減值貸款	Overdue advances for over three months	已減值貸款	Collective impairment allowance	
Gross advances to customers		for over three months	Impaired loans	for over three months	Impaired loans	allowance	
港幣千元		港幣千元	港幣千元	港幣千元	港幣千元	港幣千元	
HK\$'000		HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	
於二〇一四年 六月三十日	At 30 June 2014						
香港	Hong Kong	65,992,327	44,230	101,546	25,623	60,012	144,745
中華人民共和國	People's Republic of China	52,478,767	-	-	-	-	145,478
其他	Others	6,981,519	913	-	-	-	20,742
		125,452,613	45,143	101,546	25,623	60,012	310,965
於二〇一三年 十二月三十一日	At 31 December 2013						
香港	Hong Kong	60,373,782	46,675	70,969	25,749	43,211	115,858
中華人民共和國	People's Republic of China	47,139,423	-	30,000	-	14,000	114,003
其他	Others	6,385,686	-	-	-	-	17,339
		113,898,891	46,675	100,969	25,749	57,211	247,200

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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
於二〇一四年六月三十日	At 30 June 2014				
亞太區 (不包括香港及中華人民共和國)	Asia Pacific excluding Hong Kong and People's Republic of China	10,922,701	97,132	4,186,637	15,206,470
中華人民共和國	People's Republic of China	39,383,872	10,216,748	42,671,948	92,272,568
於二〇一三年十二月三十一日	At 31 December 2013				
亞太區 (不包括香港及中華人民共和國)	Asia Pacific excluding Hong Kong and People's Republic of China	5,356,510	134,081	4,568,684	10,059,275
中華人民共和國	People's Republic of China	41,183,501	8,234,087	39,095,675	88,513,263

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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:

		30/6/2014		31/12/2013	
		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	9,569	0.01	14,949	0.01
– 六個月以上至一年	– One year or less, but over six months	9,720	0.01	26,626	0.02
– 一年以上	– Over one year	25,854	0.02	5,100	0.01
		<b>45,143</b>	<b>0.04</b>	46,675	0.04
有抵押之逾期貸款	Secured overdue advances	18,622		20,294	
無抵押之逾期貸款	Unsecured overdue advances	26,521		26,381	
		<b>45,143</b>		46,675	
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	65,702		77,740	
已撥個別減值準備	Individual impairment allowances made	25,623		25,749	

於二〇一四年六月三十日，同業貸款中並無逾期三個月以上(二〇一三年十二月三十一日：無)。

At 30 June 2014, there were no advances to banks which were overdue for over three months (31 December 2013: 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

(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:

		30/6/2014		31/12/2013	
		其他賬項 Other accounts 港幣千元 HK\$'000	應計利息 Accrued interest 港幣千元 HK\$'000	其他賬項 Other accounts 港幣千元 HK\$'000	應計利息 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	-	103	-	102
- 六個月以上至一年	- One year or less, but over six months	-	186	-	1,546
- 一年以上	- Over one year	-	2,891	20,200	153
		-	3,180	20,200	1,801

(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:

		30/6/2014		31/12/2013	
		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	53,396	0.04	56,308	0.05

於二〇一四年六月三十日，同業貸款中並無經重組之貸款 (二〇一三年十二月三十一日：無)。

At 30 June 2014, there were no rescheduled advances to banks (31 December 2013: Nil).

(d) 收回資產

(d) Repossessed assets

於二〇一四年六月三十日，本集團並無持有收回資產 (二〇一三年十二月三十一日：港幣 5,392,000 元)。

At 30 June 2014, the Group did not hold any repossessed assets (31 December 2013: HK\$5,392,000).

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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
<b>於二〇一四年六月三十日</b>		<b>At 30 June 2014</b>			
國內機構	Mainland entities Companies and individuals	41,266,486	6,324,736	47,591,222	-
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	12,856,015	3,640,755	16,496,770	19,462
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	1,316,128	-	1,316,128	-
		<b>55,438,629</b>	<b>9,965,491</b>	<b>65,404,120</b>	<b>19,462</b>
		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
<b>於二〇一三年 十二月三十一日</b>		<b>At 31 December 2013</b>			
國內機構	Mainland entities Companies and individuals	37,233,950	5,442,241	42,676,191	-
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	11,980,698	2,719,180	14,699,878	593
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	686,388	-	686,388	-
		<b>49,901,036</b>	<b>8,161,421</b>	<b>58,062,457</b>	<b>593</b>