



**永隆銀行**

WING LUNG BANK

**二〇一七年度中期財務資料披露報表**

**2017 INTERIM FINANCIAL DISCLOSURE STATEMENTS**

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## Financial Results and Operation Review

永隆銀行有限公司(「本行」)董事會欣然公佈本行及其附屬公司(合稱「本集團」)截至二〇一七年六月三十日止六個月的中期財務資料披露報表。本集團截至二〇一七年六月三十日止六個月的綜合收益表及綜合全面收益表，以及本集團於二〇一七年六月三十日結算的綜合財務狀況表，均是未經審核。上述各項連同有關註釋及補充財務資料列於本中期財務資料披露報表第 9 至第 42 頁。

二〇一七年上半年，香港經濟呈現向好勢頭。全球經濟環境繼續改善，外部需求持續轉強，本港整體貨物出口保持增長。由於就業及收入情況良好，資產市場表現活躍，支持本地消費意欲。勞工市場處於全民就業狀態，工資及收入續見實質改善。由於外圍成本壓力大致偏軟，加上本地成本升幅溫和，通脹壓力繼續受控。

外圍方面，全球經濟繼續改善。美國經濟活動持續擴張，勞工市場亦見改善。即使增長動力仍受制於結構性的問題及各成員國參差的經濟情況，歐元區經濟續見溫和增長。日本的經濟指標亦略為改善。至於內地方面，經濟結構持續優化，內部需求繼續成為經濟增長的主要動力，固定資產投資增長緩和，外貿維持穩健增長，生產者價格回穩，經濟增長穩步朝高中速方向發展。面對複雜多變的經濟環境，銀行的經營環境充滿挑戰。

### 財務概況

截至二〇一七年六月三十日止期間，本集團股東應佔溢利為港幣 19.19 億元，較二〇一六年同期增長 4.2%，主要由淨利息收入及應佔共同控制實體之淨溢利所帶動；平均總資產回報率及平均股東權益回報率分別為 1.32% 及 12.68%。

二〇一七年上半年本集團實現淨利息收入港幣 17.60 億元，較二〇一六年同期增長 5.9%，主要由於貸款及債券投資均有所增加，惟整體息差收窄抵銷了部分淨利息收入增加。淨利息收益率較二〇一六年同期下降 11 個基點至 1.39%。

The Directors of Wing Lung Bank Limited (the “Bank”) are pleased to publish the Interim Financial Disclosure Statements of the Bank and its subsidiaries (the “Group”) for the six months ended 30 June 2017. The consolidated income statement and consolidated statement of comprehensive income for the six months ended 30 June 2017, and the consolidated statement of financial position as at 30 June 2017 of the Group, all of which are unaudited, along with selected explanatory notes and supplementary financial information are set out on pages 9 to 42 of these Interim Financial Disclosure Statements.

The Hong Kong economy showed an improving trend in the first half of 2017. The continued improving global economic performance and strengthening external demand provided impetus for Hong Kong’s export growth. Local consumer sentiment was underpinned by the favourable job and income conditions as well as the buoyant asset market performance. The labour market remained in a state of full employment. Wages and earnings continued to show real improvements. As the external cost pressures stayed largely tame and domestic costs increased moderately, inflation pressure remained well contained.

Externally, the global economy continued to improve. The economic activity in the US attained moderate expansion, with improvement in the labour market. Though the momentum was still being circumscribed by the structural issues and the heterogeneous situations among member states, the euro economy grew modestly. Japan’s economic indicators registered slight improvement. The Mainland economy sustained its structural transformation and optimisation. Domestic demand continued to be the main driving force of the Mainland’s economic growth. The Mainland economy saw slowdown in fixed-asset investment, steady growth in foreign trade and stable producer price, thus staying firmly on track to attain medium-to-high growth. In the light of complicated and dynamic economic conditions, the operating environment was challenging for the banking sector.

### Financial Review

For the period ended 30 June 2017, the profit attributable to shareholders of the Group was HK\$1,919 million, representing an increase of 4.2% as compared with the first half of 2016, which was driven by the net interest income and share of net profits of jointly controlled entities. Return on average assets and return on average equity were 1.32% and 12.68% respectively.

During the first half of 2017, the Group recorded a net interest income of HK\$1,760 million, representing an increase of 5.9% as compared with the corresponding period of 2016, which was mainly attributable to the increase in loans and bond investment. However, the increase in net interest income was partly offset by the decrease in overall interest margin. The net interest margin for the first half of 2017 decreased by 11 basis points to 1.39% as compared with that for the corresponding period of 2016.

## 財務及業務回顧

### Financial Results and Operation Review

營業支出為港幣 9.24 億元，較二〇一六年同期減少 5.8%。二〇一七年上半年的成本收入比率為 31.6%，較二〇一六年同期下降 1.0 個百分點。

非利息淨收入為港幣 11.62 億元，較二〇一六年同期減少 13.8%，其中保險營業淨收入較二〇一六年同期大幅減少 65.9% 至港幣 1.10 億元。服務費及佣金淨收入為港幣 3.69 億元，較二〇一六年同期下降 12.2%，主要由於有關信貸業務及信用卡業務之服務費及佣金淨收入下跌。

二〇一七年上半年貸款及應計利息之減值損失為港幣 1.59 億元，較二〇一六年同期增加 23.3%，二〇一六年同期有可供出售之證券的減值回撥港幣 328 萬元。

截至二〇一七年六月三十日，本集團客戶總貸款（包括商業票據）餘額為港幣 1,598 億元，較二〇一六年底上升 10.8%；不良貸款比率（包括商業票據）為 0.32%，較二〇一六年底上升 0.21 個百分點，整體貸款質素繼續保持良好。

截至二〇一七年六月三十日，本集團客戶存款總額為港幣 2,218 億元，較二〇一六年底上升 20.4%。各類存款中，與二〇一六年底比較，港幣存款增加 262 億元，上升 26.7%；美元存款折合港幣後增加 85.24 億元，上升 17.4%；人民幣存款折合港幣增加 32.53 億元，上升 14.53%；其他幣種存款折算港幣後減少 4.78 億元，下降 3.3%。

截至二〇一七年六月三十日，本集團總資產為港幣 3,152 億元，較二〇一六年底增長 17.8%；股東應佔權益為港幣 312 億元，較二〇一六年底增長 6.6%；貸存比率為 65.1%，較二〇一六年底下降 7.9 個百分點。

二〇一七年上半年，本集團發行了面值美元 1.7 億元的永續型非累積後償額外一級資本證券。於二〇一七年六月三十日，本集團普通股權一級資本比率為 11.0%，一級資本比率為 13.2%，總資本比率為 15.6%，報告期內流動性維持比率平均為 41.5%，均高於監管要求。

Operating expenses amounted to HK\$924 million, representing a decrease of 5.8% as compared with the corresponding period of 2016. The cost-to-income ratio for the first half of 2017 was 31.6%, representing a decrease of 1.0 percentage point as compared with the corresponding period of 2016.

Net non-interest income was HK\$1,162 million, representing a decrease of 13.8% as compared with the corresponding period of 2016. Insurance business posted net operating income of HK\$110 million, representing a substantial decrease of 65.9% as compared with the corresponding period of 2016. Net fees and commission income amounted to HK\$369 million, representing a decrease of 12.2% as compared with the corresponding period of 2016, which was primarily attributable to the decrease in net fees and commission income from credit business and credit card business.

In the first half of 2017, impairment losses on loans and accrued interest amounted to HK\$159 million, representing an increase of 23.3% as compared with the corresponding period of 2016. In the first half of 2016, write-back of impairment loss on available-for-sale securities amounted to HK\$3.28 million.

As at 30 June 2017, the balance of total advances to customers, including trade bills, of the Group increased by 10.8% to HK\$159.8 billion as compared with that at the end of 2016. The non-performing loan ratio, including that of trade bills, was 0.32%, up by 0.21 percentage point as compared with that at the end of 2016, which implied a sound loan quality on the whole.

As at 30 June 2017, total deposits of the Group increased by 20.4% to HK\$221.8 billion as compared with that at the end of 2016. Among the various kinds of deposits, Hong Kong Dollar deposits increased by HK\$26.2 billion or 26.7%; US Dollar deposits after translation increased by HK\$8,524 million or 17.4%; RMB deposits after translation increased by HK\$3,253 million or 14.53%; and deposits in other foreign currencies after translation decreased by HK\$478 million or 3.3%, as compared with that at the end of 2016.

As at 30 June 2017, total assets of the Group amounted to HK\$315.2 billion, representing an increase of 17.8% as compared with that at the end of 2016. Total equity attributable to shareholders amounted to HK\$31.2 billion, representing an increase of 6.6% as compared with that at the end of 2016. Loan-to-deposit ratio was 65.1%, down by 7.9 percentage points as compared with that at the end of 2016.

In the first half of 2017, the Group issued US\$170 million undated non-cumulative subordinated additional tier 1 capital securities. As at 30 June 2017, common equity tier 1 capital ratio, tier 1 capital ratio and total capital ratio of the Group were 11.0%, 13.2% and 15.6% respectively, and the average liquidity maintenance ratio for the reporting period was 41.5%, all above statutory requirements.

## 財務及業務回顧

### Financial Results and Operation Review

#### 零售銀行

截至二〇一七年六月三十日，零售存款餘額為港幣 1,546 億元，較二〇一六年底上升 14.9%。本行致力為客戶提供方便、安全、快捷的流動理財服務，於二〇一七年一月成功推出全新手機應用程式「永隆銀行一點通」，客戶經此途徑敘造定期更可享優惠利率。

截至二〇一七年六月三十日，按揭及私人貸款餘額為港幣 300 億元，較二〇一六年底下降 1.4%；其中住宅物業按揭分期餘額為港幣 78.75 億元，較二〇一六年底下降 0.1%。政府就按揭市場審慎監控措施未有放寬趨勢，市場競爭激烈，產品利潤受壓，本行於二〇一七年二月推出「存按揭」按揭存款組合計劃，滿足優質客戶財務需求的同時，維持本行於按揭市場的份額。

信用卡應收賬款為港幣 2.26 億元，較二〇一六年底下跌 17.8%，受經濟下行、消費及信用卡套現均減少；本行繼續致力開拓信用卡收單合作夥伴，惟由於保險類交易量大減，商戶收單款項較二〇一六年同期減少 52.4%。本行就著龐大的跨境客戶商機，計劃發展相關收單業務以提升業務收益。

私人銀行及財富管理業務方面，回顧二〇一七年上半年環球股市皆錄得正回報。恒生指數及 MSCI 新興市場指數於二〇一七年首六個月同樣錄得累積升幅超過 17%。客戶對股票類產品投資及直接買入股票開始增加，而國內客戶產品偏好仍以低波動性及高息產品為主。本行致力滿足不同客戶需求，著力豐富產品平台，提供更多產品選擇，繼成為香港首間推出手機應用程式基金交易服務的銀行後，全面提升平台功能，繼續擴展移動金融服務之優勢。二〇一七年上半年電子渠道交易量已佔超過 50%，客戶存量及管理資產較二〇一六年底分別增長 5% 及 12%。

#### Retail banking

As at 30 June 2017, the balance of retail deposits amounted to HK\$154.6 billion, representing an increase of 14.9% over that at the end of 2016. To provide customers with convenient, secured and efficient mobile banking service, the Bank launched “WLB Wintech”, the brand new mobile application in January 2017. Preferential interest rate would be offered to customers who opened fixed deposit accounts via WLB Wintech.

As at 30 June 2017, the balance of mortgage and personal loans amounted to HK\$30.0 billion, representing a decrease of 1.4% over that at the end of 2016. Of the total loans, the balance of residential mortgage loans amounted to HK\$7,875 million, representing a decrease of 0.1% as compared with that at the end of 2016. The government has yet to show any sign of easing its prudential measures for mortgage market. Given fierce market competition and suppressing profit of the products, the Bank launched a deposit-linked mortgage plan in February 2017, so as to cater for the financial needs of valued customers and maintain market share.

The credit card receivables amounted to HK\$226 million, representing a decrease of 17.8% as compared with that at the end of 2016, which was attributable to downward pressure on the economic situation as well as slowdown in card spending and cash advance. The Bank continued to devote efforts in promoting its merchant business. However, the merchant business turnover recorded a decrease of 52.4% as compared with the corresponding period of 2016, due to the substantial decrease in insurance related transactions. To grasp the enormous opportunities brought about by the cross-border customers, the Bank plans to develop cross-border merchant acquiring business, thus boosting its operating income.

As regards private banking and wealth management business, the global stock markets posted positive returns in the first half of 2017. The Heng Seng Index and MSCI Emerging Markets Index recorded an increase of more than 17% in the first six months of 2017. Customers started to increase their investment in securities related products and purchase of shares. Customers in the Mainland preferred investment products with low volatility and high yield. To cater for the needs of the customers, the Bank strived to enrich the product platform and provide customers with a wider choice. Being the pioneer bank launching fund trading services on the mobile application platform in Hong Kong, the Bank comprehensively enhanced the function of the platform so as to further leverage the advantages of mobile financial services. In the first half of 2017, the trading volume via electronic channels occupied more than 50% of the total. Total number of customers and total assets under management increased by 5% and 12% respectively as compared with that at the end of 2016.

## 財務及業務回顧

### Financial Results and Operation Review

二〇一七年上半年，港股首季受惠美股再創新高，投資氣氛好轉，市場交投急增，踏入四月份，雖環球股市走勢受多個外圍不穩定因素影響，五至六月份再拾級而上。本行證券業務實現證券經紀佣金收入較二〇一六年同期上升 29.7% 至港幣 9,247 萬元。下半年，本行將繼續推出各類優惠全方位吸納不同類型的證券新客戶及積極發展手機及網上證券實時買賣，為跨境客戶提供更便捷渠道，以保持市場上之競爭力。

分行網絡方面，經過合併及強化分行組織，目前本行在香港設有總分行共 34 間。同時，為加強在偏遠地區網絡及配合普及金融發展，本行已於二〇一七年四月在天水圍開設首間自助銀行服務網點。

#### 公司及商業銀行

公司銀行業務方面，二〇一七年初市場需求有所回暖，資產業務有所提升。截至二〇一七年六月三十日，企業貸款總額（包括商業票據）為港幣 617 億元，較二〇一六年底上升 8.9%。為支持資產穩步增長，本行積極爭取存款增長，企業存款餘額為港幣 320 億元，較二〇一六年底上升 20.9%。另外，銀團業務再創佳績，按路透排名，本行在香港銀行貸款市場的簿記行排名第四位，較二〇一六年再前進一位。

商業銀行業務方面，截至二〇一七年六月三十日，貸款餘額（包括商業票據）為港幣 147 億元，較二〇一六年底上升 7.6%，其中貿易融資餘額較去年底增長 6.1%。二〇一七年上半年，在市場預期美元升值及加息下，存款保持增長。本行繼續以中小企及貿易融資為業務目標，推動相關收入。

In the first half of 2017, the local stock market hit a record high on the back of improving investor sentiment and surging market turnover during the first quarter, thanks to the US stock market. Although affecting by a number of unstable external factors in April 2017, the global stock markets rallied in May and June 2017. The Bank realised securities brokerage commission income of HK\$92.47 million, representing an increase of 29.7% as compared with the corresponding period of 2016. In the second half of 2017, the Bank will continue to launch various fabulous offers so as to acquire different types of new customers. Moreover, the Bank will devote effort to develop realtime mobile and online securities trading in order to provide convenient and efficient channel to cross-border customers, aiming at maintaining market competitiveness.

As for branch network, after consolidation and strengthening of branch organisation, at present, the Bank has a total of 34 banking offices in Hong Kong. To strengthen the network in the remote areas and to be in line with financial inclusion, the Bank established the first automated banking services business outlet at Tin Shui Wai in April 2017.

#### Corporate and commercial banking

With respect to corporate banking business, asset business improved amid growing demand in early 2017. As at 30 June 2017, total corporate loans, including trade bills, amounted to HK\$61.7 billion, representing an increase of 8.9% as compared with that at the end of 2016. To support the steady increase in assets, the Bank strived for deposit growth. Total corporate deposits amounted to HK\$32.0 billion as at 30 June 2017, representing an increase of 20.9% as compared with that at the end of 2016. Syndicated loan business achieved remarkable results. According to Reuters ranking, the Bank ranked fourth among the syndicated loans bookrunners in Hong Kong, moving up 1 place from 2016.

As to commercial banking business, the balance of loans, including trade bills, amounted to HK\$14.7 billion as at 30 June 2017, representing an increase of 7.6% as compared with that at the end of 2016, of which the balance of trade finance increased by 6.1% over the end of previous year. In the first half of 2017, deposits continued to grow given market expectations of appreciation of US dollar and interest rate hikes. The Bank will target on small and medium enterprises and trade finance business so as to increase its related operating income.

## 財務及業務回顧

### Financial Results and Operation Review

#### 財資

二〇一七年上半年，外匯交易買賣收益（包括外幣找換）較二〇一六年同期減少 35.0% 至港幣 9,324 萬元，主要因為中國外匯管制收緊、市場預期人民幣向下，加上外幣找換風險監控嚴格，交易量下跌；惟貨幣掉期收益則錄得增長，整體外匯買賣淨收益則減少 12.1% 至港幣 3.43 億元。

截至二〇一七年六月三十日，本集團債券投資餘額為港幣 612 億元，較二〇一六年底上升 21.4%。超過八成的債券信用等級都在 A3 或以上，風險較低。

本行會進一步提升金融市場的專業分析能力，務求能看準市場變動，抓緊機會營銷各類產品，並加深客戶關係，適時提供有效規避外匯及利率風險的產品；同時，積極研究各項新產品，以拓展業務增長點，並會繼續優化債券貨架，增加債券類別以滿足投資者對債券的殷切需求。

#### 金融機構業務

銀行金融機構業務方面，本行抓緊國家「一帶一路」發展機遇，海外業務拓展如中東、東南亞等地區有所增加；與內地分行發揮內外聯動，與境內中小銀行加強跨境業務關係。本行以實現「清算、交易、投融資」三大服務功能為目標，著力產品開發，滿足同業業務需求，配備清算、資金增值、境外資產配置、資本市場資金融通、貿易融資、銀團貸款、同業借款、外匯交易、風險管理等多元化的產品鏈。同時，堅守「輕型銀行」的發展策略，不斷擴大交易對手客戶群及豐富可交易的產品種類，帶入業務新流量，增加非利息收入來源。

#### Treasury business

In the first half of 2017, revenue from foreign exchange trading business, including money exchange business, decreased by 35.0% to HK\$93.24 million as compared with the corresponding period of 2016, which was mainly attributable to tightening foreign exchange control in China and market expectations of depreciation of Renminbi. In addition, the trading volume of money exchange business shrank due to strict risk control. With the increase in revenue from currency swaps, net gain from foreign exchange trading decreased by 12.1% to HK\$343 million as compared with that in the corresponding period of 2016.

As at 30 June 2017, the balance of the Group's debt securities investment amounted to HK\$61.2 billion, representing an increase of 21.4% as compared with that at the end of 2016. More than 80% of the debt securities were rated A3 or above and were exposed to comparatively low risks.

The Bank will further enhance its professional financial market analysis capabilities so as to capture market changes. Moreover, the Bank will also capitalise on all kinds of opportunities to offer various products, deepen customer relationship and provide products which efficiently mitigate the foreign exchange and interest rate risks in due course. Meanwhile, the Bank will proactively study various new products to pursue sustainable growth. The Bank will also continue to optimise its bonds portfolio and diversify the types of bonds so as to meet the strong needs of investors for bonds.

#### Financial institution business

With respect to bank financial institution business, the Bank expanded its overseas business in the regions such as Middle East, Southeast Asia, etc so as to grasp the opportunities brought about by China's "Belt and Road". Great emphasis was placed on business coordination with branches in the Mainland. Moreover, the Bank also strived to deepen the cross-border business relationship with medium and small-sized financial institutions. With the objectives of realising three main functions, namely "Clearing and Settlement, Dealing and Trading as well as Investment and Financing", the Bank focused on product innovation. To cater for the business needs of other banks, the Bank offered diversified product chain, including clearing and settlement, capital growth, overseas asset allocation, capital market financing, trade financing, syndicated loans, interbank loans, forex trading and risk management. In adherence to the "asset-light bank" business strategy, the Bank brought in new business flow and broadened non-interest income avenues through expanding counterparty customer base and enriching tradable product range.

## 財務及業務回顧

### Financial Results and Operation Review

非銀行金融機構業務方面，積極拓展「投商行結合」類業務，做新股融資、基石投資融資、併購融資、債券、基金、股票抵押融資等，截至二〇一七年六月三十日，客戶貸款為港幣 178 億元，較二〇一六年底上升 43.1%；同時提供首次公開招股收款行、派息行等服務，除增加非利息收入外，為本行帶來流動性；設計「財富通」系列產品，從賬戶、託管到投資產品的選擇和槓桿融資，實現非銀行金融機構客戶於集資及交易市場資產配置；並逐步拓展融資租賃、資產管理、基金公司等子行業客戶。

#### 中國及海外業務

中國及海外業務方面，截至二〇一七年六月三十日，客戶貸款為港幣 314 億元，較二〇一六年底上升 20.4%。內地分行客戶貸款為港幣 205 億元，較二〇一六年底上升 38.5%；澳門分行客戶貸款為港幣 57.68 億元，較二〇一六年底上升 22.6%；美國地區分行客戶貸款為港幣 50.76 億元，較二〇一六年底下降 22.3%。海外分行將加強資產負債結構調整，提高收益率及盈利水平。另外，抓緊與招行及總行之境內外聯動，為跨境客戶提供差異性、有特色的金融服務。

在中國境內共設 4 間分支行，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。

#### 保險

二〇一七年上半年，永隆保險有限公司（「永隆保險」）實現毛保費收入港幣 2.81 億元，較二〇一六年同期減少 1.4%；同時，總索償額減少 13.4%至港幣 1.36 億元，總體承保盈餘較二〇一六年同期下跌 16.1%至港幣 3,028 萬元。保險市場出現疲態，保費率持續下降，永隆保險努力提高銀保業務，增加商業客戶保險滲透，同時繼續做好電子渠道個人保險業務的推廣。

As regards non-bank financial institution business, the Bank strived to expand investment and commercial banking businesses through participating in initial public offer financing, cornerstone investment financing, mergers and acquisitions financing, bonds, funds and stock collateral loans. As at 30 June 2017, advances to customers amounted to HK\$17.8 billion, representing an increase of 43.1% over that at the end of 2016. In addition, the Bank also provided initial public offer receiving bank service and dividend payment service so as to increase non-interest income and liquidity. To facilitate fundraising and asset allocation in trading markets by non-bank financial institution customers, the Bank designed series of wealth management products, from account and custodian to investment product selection and leverage financing. Besides, the Bank gradually acquired customers from other sub-sectors such as financial leasing, asset management and fund companies, etc.

#### China and overseas business

With respect to China and overseas business, loans to customers amounted to HK\$31.4 billion as at 30 June 2017, representing an increase of 20.4% as compared with that at the end of 2016. As to the Mainland branches, loans to customers amounted to HK\$20.5 billion, representing an increase of 38.5% as compared with that at the end of 2016. As for Macau Branch, loans to customers amounted to HK\$5,768 million, representing an increase of 22.6% as compared with that at the end of 2016. Loans to customers of US branches amounted to HK\$5,076 million, representing a decrease of 22.3% over that at the end of 2016. Overseas branches will further adjust their assets and liabilities structure so as to enhance the rate of return and profitability. To provide cross-border customers with differentiated and unique financial services, overseas branches will strengthen their collaboration with CMB and the Head Office.

The Bank has 4 branches and sub-branch in Mainland China, a branch in Macau and 3 overseas branches, located respectively in Los Angeles and San Francisco in the United States, and the Cayman Islands.

#### Insurance

During the first half of 2017, Wing Lung Insurance Company Limited ("Wing Lung Insurance") realised a gross premium income of HK\$281 million, representing a decrease of 1.4% as compared with the corresponding period of 2016. Total insurance claims decreased by 13.4% to HK\$136 million. Underwriting business recorded a decrease of profit by 16.1% to HK\$30.28 million as compared with the corresponding period of 2016. In view of sluggish insurance market conditions, premium rate decline persistently. Wing Lung Insurance will make every effort to enhance bancassurance business, increase corporate customer insurance product penetration as well as promote electronic channel for personal insurance business.



永隆銀行有限公司  
**Wing Lung Bank Limited**

財務及業務回顧

**Financial Results and Operation Review**

人力資源

截至二〇一七年六月三十日，本行僱員總人數為 1,849 人(二〇一六年十二月三十一日: 1,887 人)，其中香港 1,599 人，中國境內 179 人，澳門 39 人，海外 32 人。

二〇一七年八月十八日

**Human resources**

As at 30 June 2017, the total number of employees of the Bank is 1,849 (31 December 2016: 1,887), of which 1,599 are in Hong Kong, 179 are in Mainland China, 39 are in Macau and 32 are overseas.

18 August 2017

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)

截至二〇一七年六月三十日止六個月 For the six months ended 30 June 2017

		截至六月三十日止六個月 Six months ended 30 June		
		二〇一七 2017	二〇一六 2016	
		港幣千元 HK\$'000	港幣千元 HK\$'000	
	註釋 Note			
利息收入	Interest income	3	3,498,903	3,279,450
利息支出	Interest expense	4	(1,738,978)	(1,618,356)
<b>淨利息收入</b>	<b>Net interest income</b>		<b>1,759,925</b>	1,661,094
服務費及佣金收入	Fees and commission income		465,729	530,092
服務費及佣金支出	Fees and commission expense		(96,884)	(110,073)
<b>服務費及佣金淨收入</b>	<b>Net fees and commission income</b>	5	<b>368,845</b>	420,019
保險營業收入	Insurance operating income	6	246,161	479,965
淨交易收益	Net trading gain	7	367,766	368,718
出售可供出售證券之淨 收益	Net gain on disposal of available-for-sale securities		130,295	86,410
其他營業收入	Other operating income	8	184,593	149,523
<b>營業收入</b>	<b>Operating income</b>		<b>3,057,585</b>	3,165,729
保險申索準備	Charge for insurance claims	6	(135,913)	(156,983)
<b>提取保險申索後之 營業收入</b>	<b>Operating income net of insurance claims</b>		<b>2,921,672</b>	3,008,746
營業支出	Operating expenses	9	(924,231)	(980,837)
<b>提取減值準備前之 營業溢利</b>	<b>Operating profit before impairment charge</b>		<b>1,997,441</b>	2,027,909
金融資產之減值損失	Impairment losses on financial assets	10	(158,626)	(125,326)
<b>營業溢利</b>	<b>Operating profit</b>		<b>1,838,815</b>	1,902,583
投資物業之公平價值收益	Fair value gains on investment properties	17	64,337	7,639
出售其他物業及設備之淨 虧損	Net loss on disposal of other properties and equipment		(207)	(5,701)
出售房產之淨收益	Net gain on disposal of bank premises		22,650	-
出售附屬公司之淨收益	Net gain on disposal of subsidiaries		-	188,446
應佔共同控制實體之淨溢利	Share of net profits of jointly controlled entities		341,863	87,698
應佔聯營公司之淨溢利	Share of net profits of associate		513	323
<b>除稅前溢利</b>	<b>Profit before taxation</b>		<b>2,267,971</b>	2,180,988
所得稅	Income tax	11	(345,526)	(338,523)
<b>期內溢利</b>	<b>Profit for the period</b>		<b>1,922,445</b>	1,842,465
<b>歸屬於：</b>	<b>Attributable to:</b>			
本行股東	Equity shareholders of the Bank		1,919,279	1,841,105
非控制的股東權益	Non-controlling interests		3,166	1,360

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)

截至二〇一七年六月三十日止六個月 For the six months ended 30 June 2017

		截至六月三十日止六個月 Six months ended 30 June	
		二〇一七 2017	二〇一六 2016
		港幣千元 HK\$'000	港幣千元 HK\$'000
期內溢利	Profit for the period	1,922,445	1,842,465
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	204,280	48,468
因出售附屬公司之減少	Decrease due to disposal of subsidiaries	-	(188,446)
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	(130,295)	(86,410)
應佔聯營公司之儲備	Share of an associate's reserves	106	18
應佔共同控制實體之儲備	Share of jointly controlled entities' reserves	6,776	(3,795)
因折算海外分行及附屬公司的財務報表產生的匯率變動	Exchange difference on translation of financial statements of overseas branches and subsidiaries	149,029	(51,334)
其他全面收益之遞延稅項之影響	Effect of deferred taxation on other comprehensive income items	(21,089)	640
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:		
重估房產之盈餘	Surplus on revaluation of bank premises	-	27,891
期內其他全面收益	Other comprehensive income for the period	208,807	(252,968)
期內全面收益總額	Total comprehensive income for the period	2,131,252	1,589,497
歸屬於：	Attributable to:		
本行股東	Equity shareholders of the Bank	2,128,086	1,588,137
非控制的股東權益	Non-controlling interests	3,166	1,360

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)

二〇一七年六月三十日 As at 30 June 2017

	註釋 Note	30/6/2017 港幣千元 HK\$'000	31/12/2016 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	49,393,830	35,315,244
同業定期存放及貸款	Placements with and loans and advances to banks	13	31,156,121	26,070,918
持作買賣用途之證券	Trading securities		1,165,916	1,328,530
衍生金融工具	Derivative financial instruments	14	758,773	697,578
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		5,968,108	4,865,980
可供出售之證券	Available-for-sale securities		55,752,004	45,561,712
持至到期證券	Held-to-maturity securities		394,434	883,823
貸款及其他賬項	Advances and other accounts	15	163,838,098	146,445,745
共同控制實體權益	Interests in jointly controlled entities	16	2,020,573	1,678,416
聯營公司權益	Interest in an associate		2,767	3,363
投資物業	Investment properties	17	3,248,510	3,191,670
租賃土地權益	Interests in leasehold land		175,594	180,569
其他物業及設備	Other properties and equipment	18	1,317,904	1,382,159
可回收稅項	Tax recoverable		3,145	3,204
遞延稅項資產	Deferred tax assets		40,751	49,415
<b>總資產</b>	<b>Total assets</b>		<b>315,236,528</b>	<b>267,658,326</b>
<b>負債</b>	<b>Liabilities</b>			
同業存款	Deposits and balances from banks		34,114,685	39,307,661
衍生金融工具	Derivative financial instruments	14	417,168	901,847
客戶存款	Deposits from customers	19	221,780,868	184,251,154
發行之存款證	Certificates of deposit issued		13,919,617	3,589,223
發行之後償債項	Subordinated debt issued	20	1,552,647	1,541,841
當期稅項	Current taxation		511,453	257,514
遞延稅項負債	Deferred tax liabilities		62,524	38,698
其他賬項及預提	Other accounts and accruals	21	7,004,358	5,152,943
<b>總負債</b>	<b>Total liabilities</b>		<b>279,363,320</b>	<b>235,040,881</b>
<b>權益</b>	<b>Equity</b>			
股本	Share capital	22	1,160,951	1,160,951
儲備	Reserves	23	30,072,565	28,131,090
歸屬於本行股東權益合計	Total equity attributable to shareholders of the Bank		31,233,516	29,292,041
額外權益工具	Additional equity instruments	20	4,573,230	3,251,990
非控制的股東權益	Non-controlling interests		66,462	73,414
<b>權益總額</b>	<b>Total equity</b>		<b>35,873,208</b>	<b>32,617,445</b>
<b>權益及負債總額</b>	<b>Total equity and liabilities</b>		<b>315,236,528</b>	<b>267,658,326</b>

未經審核中期財務資料披露報表

Notes to the Unaudited Interim Financial Disclosure Statements

1 編製及披露基礎

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

除採納香港會計師公會已頒佈之經修訂並已於二〇一七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二〇一六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：

- 香港會計準則第7號之修訂「現金流量表」 - 披露倡議。該修訂要求機構提供披露，以便財務報表的使用者評估包括現金及非現金項融資活動對金融負債之影響。
- 香港會計準則第12號之修訂「所得稅」 - 確認未實現虧損之遞延稅項資產。該修訂釐清於報告日，可扣稅的暫時性差異僅取決於資產賬面值與其納稅基礎之差額，並不受資產賬面值未來可能的變化或預期收回情況影響。

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，該等準則尚未於二〇一七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二〇一六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。截至二〇一六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。核數師已於二〇一七年三月十七日就該等財務報表發表無保留意見。

1 Basis of preparation and presentation

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 2016 annual financial statements except for the adoption of the revised Hong Kong Financial Reporting Standards (“HKFRSs”, a collective term which includes all applicable individual Hong Kong Financial Reporting Standards, Hong Kong Accounting Standards (“HKASs”) and Interpretations), which are effective for accounting periods beginning on or after 1 January 2017 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 HKAS 7, Statement of Cash Flows – Disclosure Initiative. The amendments require entities to provide disclosures that enable users of financial statements to evaluate changes in liabilities arising from financing activities, including both changes arising from cash flows and non-cash changes.
- Amendments to HKAS 12, Income Taxes – Recognition of deferred tax assets for unrealised losses. The amendments clarify that the existence of a deductible temporary difference depends solely on a comparison of the carrying amount of an asset and its tax base at the reporting date, and is not affected by possible future changes in the carrying amount or expected manner of recovery of the asset.

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 2017 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 2016 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 2016 are available from the Bank’s registered office. The auditors have expressed an unqualified opinion on those financial statements in their report dated 17 March 2017.

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, 3及7。

2 Basis of consolidation

These interim financial disclosure statements cover the consolidated position 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, 3 and 7 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	
		2017	2016
		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	637,530	603,971
證券投資	Investments in securities	500,981	404,470
客戶貸款	Advances to customers	2,249,020	2,145,545
其他	Others	111,372	125,464
		<b>3,498,903</b>	<b>3,279,450</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3,285,940,000元(二〇一六年：港幣3,076,957,000元)及減值資產折扣轉回利息收入港幣708,000元(二〇一六年：港幣971,000元)。

Included in interest income are interest income from financial assets that are not at fair value through profit or loss of HK\$3,285,940,000 (2016: HK\$3,076,957,000) and unwinding of discount on impaired assets of HK\$708,000 (2016: HK\$971,000).

4 利息支出

4 Interest expense

		截至六月三十日止六個月 Six months ended 30 June	
		2017	2016
		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	1,542,978	1,322,424
發行之存款證	Certificates of deposit issued	38,226	62,739
發行之後償債項	Subordinated debt issued	27,924	70,491
其他	Others	129,850	162,702
		<b>1,738,978</b>	<b>1,618,356</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1,625,159,000元(二〇一六年：港幣1,495,079,000元)。

Included in interest expense is interest expense on financial liabilities that are not at fair value through profit or loss of HK\$1,625,159,000 (2016: HK\$1,495,079,000).

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

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	
		2017	重列 Restated 2016
		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	<b>197,708</b>	181,449
證券經紀及投資服務			
信用卡業務	Credit cards	<b>64,899</b>	112,157
有關信貸業務之服務費及佣金	Credit related fees and commission	<b>118,426</b>	153,133
貿易融資	Trade finance	<b>41,676</b>	38,704
其他零售銀行業務	Other retail banking services	<b>7,280</b>	5,794
其他服務費收入	Other fee income	<b>35,740</b>	38,855
		<b>465,729</b>	530,092
服務費及佣金支出	Fees and commission expenses		
信用卡業務	Credit cards	<b>(55,577)</b>	(84,172)
證券經紀及投資服務	Securities brokerage and investment services	<b>(22,091)</b>	(4,997)
其他服務費支出	Other fee expenses	<b>(19,216)</b>	(20,904)
		<b>(96,884)</b>	(110,073)
服務費及佣金淨收入	Net fees and commission income	<b>368,845</b>	420,019
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	<b>171,649</b>	204,630
– 服務費及佣金支出	– fees and commission expenses	<b>(51,548)</b>	(77,561)
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	Net fees and commission income on trust and other fiduciary activities where the Group holds or invests on behalf of its customers		
– 服務費及佣金收入	– fees and commission income	<b>9,505</b>	8,035
– 服務費及佣金支出	– fees and commission expenses	<b>(666)</b>	(1,069)

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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	
		2017	2016
		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	280,565	284,438
未期滿保費準備之改變	Change in unearned premium provision	(2,753)	35,791
已發行之保險合約所產生之保費收入	Premium revenue arising from insurance contracts issued	277,812	320,229
再投保	Reinsurance		
分出之再投保費	Reinsurance premium outward	(48,321)	(48,128)
未期滿保費準備之改變	Change in unearned premium provision	(270)	(8,091)
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	(48,591)	(56,219)
保險費淨收入	Net earned premium income	229,221	264,010
佣金收入	Commission income	56,150	255,102
其他收入	Other income	340	366
佣金支出	Commission expenses	(39,550)	(39,513)
		246,161	479,965
<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	(157,393)	(152,658)
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	13,608	(7,775)
		(143,785)	(160,433)
再投保	Reinsurance		
收回再投保之索償	Claims recovered from reinsurers	13,586	10,855
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	(5,714)	(7,405)
		7,872	3,450
總索償金額	Total claims incurred	(135,913)	(156,983)
保險營業淨收入	Net insurance operating income	110,248	322,982

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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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	
		2017	2016
		港幣千元	港幣千元
		HK\$'000	HK\$'000
持作買賣用途之證券淨收益/(虧損)	Net gain/(loss) from trading securities	25,309	(7,313)
以公平價值誌入損益賬之金融工具淨收益	Net gain arising from financial instruments designated at fair value through profit or loss	25,668	79,940
衍生金融工具之淨虧損	Net loss arising from derivative financial instruments	(26,128)	(93,995)
外匯買賣淨收益	Net gain from foreign exchange trading	342,917	390,086
		<b>367,766</b>	<b>368,718</b>

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	
		2017	2016
		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	5,022	6,077
– 非上市股權證券	– Unlisted equity securities	54,574	3,307
投資物業之租金收入減除直接開支 港幣 13,090,000 元 (二〇一六年：港幣 13,229,000 元)	Rental income from investment properties less direct outgoings of HK\$13,090,000 (2016: HK\$13,229,000)	86,846	93,027
保管箱租金淨收益	Net rental income on safe deposit boxes	15,159	15,480
出售其他金融工具之淨收益	Net gain on disposal of other financial instruments	19,961	15,878
其他	Others	3,031	15,754
		<b>184,593</b>	<b>149,523</b>

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9 營業支出

9 Operating expenses

		截至六月三十日止六個月 Six months ended 30 June	
		2017	2016
		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	529,342	545,962
– 退休福利支出	– Retirement benefit costs	31,482	34,630
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	50,352	46,403
– 其他	– Others	47,926	40,717
折舊	Depreciation		
– 其他物業及設備（註釋 18）	– Other properties and equipment (note 18)	83,229	76,200
– 租賃土地	– Leasehold land	2,091	1,970
廣告及業務推廣	Advertising and business promotion	5,672	8,872
電子數據處理	Electronic data processing	34,659	41,083
郵遞及通訊	Postage and communications	27,908	29,828
文具及印刷	Printing and stationery	5,669	8,257
核數師酬金	Auditors' remuneration	2,048	2,980
水電費	Water and electricity	9,098	10,792
法律及專業費用	Legal and professional fee	53,001	49,782
營業、代繳稅金及附加費	Business, withholding tax and surcharges	9,943	20,150
保險費	Insurance	10,361	10,505
證券相關費用	Securities related expenses	3,955	4,444
其他	Others	17,495	48,262
		<b>924,231</b>	<b>980,837</b>

10 金融資產之減值損失

10 Impairment losses on financial assets

		截至六月三十日止六個月 Six months ended 30 June	
		2017	2016
		港幣千元 HK\$'000	港幣千元 HK\$'000
減值損失/(回撥)	Impairment losses/(written back) on		
– 貸款及應計利息	– loans and advances and accrued interest	158,626	128,607
– 可供出售之證券	– available-for-sale securities	-	(3,281)
		<b>158,626</b>	<b>125,326</b>

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10 金融資產之減值損失 (續)

10 Impairment losses on financial assets (Continued)

(a) 貸款及應計利息減值損失

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

		截至六月三十日止六個月 Six months ended 30 June	
		2017	2016
		港幣千元 HK\$'000	港幣千元 HK\$'000
個別評估	Individually assessed		
– 新增	– new allowances	226,846	174,472
– 撥回	– releases	(33,615)	(13,975)
– 收回	– recoveries	(805)	(1,031)
		<b>192,426</b>	159,466
綜合評估	Collectively assessed		
– 新增	– new allowances	16,626	21,098
– 撥回	– releases	(49,745)	(51,283)
– 收回	– recoveries	(681)	(674)
		<b>(33,800)</b>	(30,859)
支取收益表淨額	Net charge to the income statement	<b>158,626</b>	128,607

(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	
		2017	2016
		港幣千元 HK\$'000	港幣千元 HK\$'000
個別評估	Individually assessed		
– 收回	– recoveries	-	(3,281)

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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	
		2017 港幣千元 HK\$'000	2016 港幣千元 HK\$'000
本期稅項：	Current taxation:		
– 香港利得稅	– Hong Kong profits tax	285,005	229,170
– 往年度準備剩餘	– Over-provision of taxation in respect of prior years	(10,000)	-
– 海外稅項	– Overseas taxation	59,120	95,059
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	11,401	14,294
		<b>345,526</b>	<b>338,523</b>

香港利得稅已按本期內估計應評稅溢利以稅率16.5% (二〇一六年：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% (2016: 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

		30/6/2017 港幣千元 HK\$'000	31/12/2016 港幣千元 HK\$'000
庫存現金及存放同業	Cash and balances with banks	2,775,752	3,309,835
存放中央銀行	Balances with central banks	28,956,242	21,034,165
短期存放同業	Money at call and short notice	17,661,836	10,971,244
		<b>49,393,830</b>	<b>35,315,244</b>

13 同業定期存放及貸款

13 Placements with and loans and advances to banks

		30/6/2017 港幣千元 HK\$'000	31/12/2016 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	16,178,940	13,275,193
同業貸款	Gross loans and advances to banks	14,977,181	12,795,725
		<b>31,156,121</b>	<b>26,070,918</b>

於二〇一七年六月三十日，同業貸款中並無已減值貸款 (二〇一六年十二月三十一日：無)。

At 30 June 2017, there were no impaired loans in respect of advances to banks (31 December 2016: 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
		30/6/2017 港幣千元 HK\$'000	30/6/2017 港幣千元 HK\$'000	30/6/2017 港幣千元 HK\$'000	31/12/2016 港幣千元 HK\$'000	31/12/2016 港幣千元 HK\$'000	31/12/2016 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	16,846,629	170,434	154,373	22,133,906	316,633	294,667
貨幣掉期	Currency swaps	68,714,608	489,641	198,026	90,517,129	254,083	545,848
	Cross currency						
貨幣利率掉期	interest rate swaps	386,592	31,554	31,634	363,291	26,606	26,829
沽出期權	Options written	139,595	-	2,213	31,858	-	764
購入期權	Options purchased	185,580	2,593	-	186,211	2,616	-
		<b>86,273,004</b>	<b>694,222</b>	<b>386,246</b>	113,232,395	599,938	868,108
利率合約	Interest rate contracts						
利率掉期	Interest rate swaps	13,597,413	30,272	25,285	6,931,930	57,158	27,964
股權合約	Equity contracts						
沽出期權	Options written	1,264	-	23	1,007	-	2
購入期權	Options purchased	1,264	23	-	1,007	2	-
		<b>2,528</b>	<b>23</b>	<b>23</b>	2,014	2	2
	<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	5,977,515	34,256	5,614	4,900,563	40,480	5,773
		<b>105,850,460</b>	<b>758,773</b>	<b>417,168</b>	125,066,902	697,578	901,847

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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.

		30/6/2017 港幣千元 HK\$'000	31/12/2016 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	713,576	798,589
利率合約	Interest rate contracts	37,218	58,702
股權合約	Equity contracts	74	47
		<b>750,868</b>	857,338

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

		30/6/2017 港幣千元 HK\$'000	31/12/2016 港幣千元 HK\$'000
客戶貸款	Advances to customers	154,004,963	137,595,014
減值準備	Impairment allowances		
– 綜合評估	– Collectively assessed	(315,403)	(347,938)
– 個別評估	– Individually assessed	(314,920)	(99,599)
		<b>153,374,640</b>	137,147,477
商業票據	Trade bills	5,817,603	6,656,765
減值準備	Impairment allowances		
– 綜合評估	– Collectively assessed	(355)	(1,379)
		<b>5,817,248</b>	6,655,386
應計利息	Accrued interest	781,998	778,658
減值準備	Impairment allowances		
– 個別評估	– Individually assessed	(4,007)	(2,585)
		<b>777,991</b>	776,073
其他賬項	Other accounts		
– 應收保費	– Insurance premium receivable	114,602	111,478
– 於再投保人收回	– Recoverable from reinsurers	238,895	244,879
– 應收及其他賬項	– Accounts and other receivable	3,514,722	1,510,452
		<b>3,868,219</b>	1,866,809
		<b>163,838,098</b>	146,445,745

個別已減值之客戶貸款總額

Gross loans and advances to customers individually impaired

		30/6/2017 港幣千元 HK\$'000	31/12/2016 港幣千元 HK\$'000
已減值貸款	Impaired loans	504,894	147,258
佔客戶貸款總額之百分比	Percentage of total advances to customers	0.33%	0.11%
對上述貸款提撥之個別減值準備	Individual impairment allowances made in respect of such advances	314,920	99,599
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	368,841	80,421

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 共同控制實體權益

於二〇一七年六月三十日，包括在共同控制實體權益內計有佔香港人壽保險有限公司16.67%已發行股本之權益港幣140,485,000元（二〇一六年十二月三十一日：港幣128,796,000元）。於二〇一七年三月二十日，本集團與首元國際有限公司訂立了股權轉售協議，以價值港幣1,183,333,000元出售全部股權。此項收購須得到相關監管機構批准。

17 投資物業

所有投資物業已於二〇一七年六月三十日重新估值，並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測量師行有限公司進行，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。

16 Interests in jointly controlled entities

As at 30 June 2017, included in interests in jointly controlled entities is the interest in 16.67% of the issued share capital of Hong Kong Life Insurance Limited of HK\$140,485,000 (31 December 2016: HK\$128,796,000). On 20 March 2017, the Group entered into a share sale agreement with First Origin International Limited to dispose of its entire interest in Hong Kong Life Insurance Limited for a consideration of HK\$1,183,333,000. Completion of the transaction is subject to approvals by the relevant authorities.

17 Investment properties

		30/6/2017 港幣千元 HK\$'000	31/12/2016 港幣千元 HK\$'000
於期初/年初	At the beginning of the period/year	3,191,670	3,130,050
房產與投資物業重分類	Net reclassification between premises and investment properties	(7,497)	17,364
重估公平價值收益	Fair value gains on revaluation	64,337	44,256
於期末/年末 (經專業估值列賬)	At the end of the period/year (professional valuation)	3,248,510	3,191,670

All investment properties were revalued as at 30 June 2017 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 (Surveyors) Limited, who have among their staff Fellows of the Hong Kong Institute of Surveyors with recent experience in the location and category of property being valued.



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18 其他物業及設備                      18 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			
於二〇一七年一月一日	At 1 January 2017	891,709	1,659,372	2,551,081
匯率調整	Exchange adjustments	222	2,248	2,470
增置	Additions	-	11,845	11,845
出售	Disposals	(2,340)	(3,630)	(5,970)
房產與投資物業重分類	Net reclassification between premises and investment properties	7,497	-	7,497
於二〇一七年六月三十日	At 30 June 2017	897,088	1,669,835	2,566,923
累積折舊	Accumulated depreciation			
於二〇一七年一月一日	At 1 January 2017	213,423	955,499	1,168,922
匯率調整	Exchange adjustments	59	1,314	1,373
本期折舊	Charge for the period	8,280	74,949	83,229
出售回撥	Written back on disposal	(1,082)	(3,423)	(4,505)
於二〇一七年六月三十日	At 30 June 2017	220,680	1,028,339	1,249,019
賬面淨值	Net book value			
於二〇一七年六月三十日	At 30 June 2017	676,408	641,496	1,317,904

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18 其他物業及設備 (續)

18 Other properties and equipment (Continued)

		房產 Premises 港幣千元 HK\$'000	傢俬及設備 Furniture and equipment 港幣千元 HK\$'000	合計 Total 港幣千元 HK\$'000
成本	Cost			
於二〇一六年一月一日	At 1 January 2016	876,704	1,506,085	2,382,789
匯率調整	Exchange adjustments	18	(3,086)	(3,068)
增置	Additions	-	210,634	210,634
出售	Disposals	-	(54,261)	(54,261)
房產與投資物業重分類	Net reclassification between premises and investment properties	(12,690)	-	(12,690)
房產重估盈餘轉入投資物業	Revaluation surplus on premises transferred to investment properties	32,135	-	32,135
減：累積折舊抵銷重估值	Less: elimination of accumulated depreciation on revaluation	(4,458)	-	(4,458)
於二〇一六年十二月三十一日	At 31 December 2016	891,709	1,659,372	2,551,081
累積折舊	Accumulated depreciation			
於二〇一六年一月一日	At 1 January 2016	202,831	861,579	1,064,410
匯率調整	Exchange adjustments	3	(1,933)	(1,930)
本年度折舊	Charge for the year	15,047	145,286	160,333
出售回撥	Written back on disposal	-	(49,433)	(49,433)
重估後撇除	Elimination on revaluation	(4,458)	-	(4,458)
於二〇一六年十二月三十一日	At 31 December 2016	213,423	955,499	1,168,922
賬面淨值	Net book value			
於二〇一六年十二月三十一日	At 31 December 2016	678,286	703,873	1,382,159

19 客戶存款

19 Deposits from customers

		30/6/2017 港幣千元 HK\$'000	31/12/2016 港幣千元 HK\$'000
活期存款及往來賬戶	Demand deposits and current accounts	12,737,534	14,587,451
儲蓄存款	Savings deposits	71,707,811	58,955,968
定期存款及通知存款	Time, call and notice deposits	137,335,523	110,707,735
		<b>221,780,868</b>	184,251,154

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20 資本工具

20 Capital instruments

		30/6/2017 港幣千元 HK\$'000	31/12/2016 港幣千元 HK\$'000
發行之後償債項	Subordinated debt issued		
美元 200,000,000 元按攤銷成本 列賬的定息後償票據 (註釋 a)	US\$200,000,000 subordinated fixed rate notes, measured at amortised cost (Note a)	1,552,647	1,541,841
		<b>1,552,647</b>	1,541,841
額外權益工具	Additional equity instruments		
美元 130,000,000 元永續型非累積 後償資本證券(註釋 b)	US\$130,000,000 undated non-cumulative subordinated capital securities (Note b)	1,008,020	1,008,020
美元 130,000,000 元永續型非累積 後償資本證券(註釋 c)	US\$130,000,000 undated non-cumulative subordinated capital securities (Note c)	1,007,370	1,007,370
人民幣 1,000,000,000 元永續型 非累積後償資本證券(註釋 d)	RMB1,000,000,000 undated non-cumulative subordinated capital securities (Note d)	1,236,600	1,236,600
美元 170,000,000 元永續型非累積 後償資本證券(註釋 e)	US\$170,000,000 undated non-cumulative subordinated capital securities (Note e)	1,321,240	-
		<b>4,573,230</b>	3,251,990

註釋：(a) 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債券息率加 280 點子。

(b) 此美元 130,000,000 元永續型非累積後償資本證券被界定為本集團之額外一級資本。此證券於二〇一四年九月三十日發行予本行之控股公司，首個提前回購日為二〇一九年十月一日。由發行日至首個提前回購日之首五年，此證券的年息率為 6.00%。其後，若屆時未行使回購權，息率將每 5 年按當時美國五年期國庫債券息率加 4.13% 重新釐訂。

(c) 此美元 130,000,000 元永續型非累積後償資本證券被界定為本集團之額外一級資本。此證券於二〇一四年十二月二十九日發行予本行之控股公司，首個提前回購日為二〇一九年十二月三十日。由發行日至首個提前回購日之首五年，此證券的年息率為 5.80%。其後，若屆時未行使回購權，息率將每 5 年按當時美國五年期國庫債券息率加 4.13% 重新釐訂。

Note: (a) 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 year US Treasury Rate on that date plus 280 basis points.

(b) This represents US\$130,000,000 undated non-cumulative subordinated capital securities qualifying as additional Tier 1 capital of the Group. The securities were issued to the Bank's holding company on 30 September 2014 with the first call date falling on 1 October 2019. Distribution rate for the securities is set at 6.00% per annum for the first 5 years from the date of issue to the first call date. Distribution rate will be reset thereafter every 5 years at the then prevailing 5 year U.S. Treasury Rate plus 4.13% per annum if the capital securities are not called.

(c) This represents US\$130,000,000 undated non-cumulative subordinated capital securities qualifying as additional Tier 1 capital of the Group. The securities were issued to the Bank's holding company on 29 December 2014 with the first call date falling on 30 December 2019. Distribution rate for the securities is set at 5.80% per annum for the first 5 years from the date of issue to the first call date. Distribution rate will be reset thereafter every 5 years at the then prevailing 5 year U.S. Treasury Rate plus 4.13% per annum if the capital securities are not called.

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20 資本工具 (續)

- (d) 此人民幣1,000,000,000元永續型非累積後償資本證券被界定為本集團之額外一級資本。此證券於二〇一五年二月三日發行予本行之控股公司，首個提前回購日為二〇二〇年二月四日。此證券的年息率為5.50%。
- (e) 此美元170,000,000元永續型非累積後償資本證券被界定為本集團之額外一級資本。此證券於二〇一七年四月二十七日發行，首個提前回購日為二〇二二年四月二十八日。由發行日至首個提前回購日之首五年，此證券的年息率為5.20%。其後，若屆時未行使回購權，息率將每5年按當時美國五年期國庫債券息率加3.13%重新釐訂。

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

20 Capital instruments (Continued)

- (d) This represents RMB1,000,000,000 undated non-cumulative subordinated capital securities qualifying as additional Tier 1 capital of the Group. The securities were issued to the Bank's holding company on 3 February 2015 with the first call date falling on 4 February 2020. Distribution rate for the securities is set at 5.50% per annum.
- (e) This represents US\$170,000,000 undated non-cumulative subordinated capital securities qualifying as additional Tier 1 capital of the Group. The securities were issued on 27 April 2017 with the first call date falling on 28 April 2022. Distribution rate for the securities is set at 5.20% per annum for the first 5 years from the date of issue to the first call date. Distribution rate will be reset thereafter every 5 years at the then prevailing 5 year U.S. Treasury Rate plus 3.13% per annum if the capital securities are not called.

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

21 其他賬項及預提

21 Other accounts and accruals

		30/6/2017	31/12/2016
		港幣千元	港幣千元
		HK\$'000	HK\$'000
應付利息	Interest payable	1,043,926	824,115
保費負債	Insurance liabilities	2,053,531	2,104,214
應付及其他賬項	Accounts and other payable	3,906,901	2,224,614
		<b>7,004,358</b>	<b>5,152,943</b>

22 股本

22 Share capital

		30/6/2017		31/12/2016	
		股數	港幣千元	股數	港幣千元
		No. of shares	HK\$'000	No. of shares	HK\$'000
已發行及已繳足股本：	Issued and fully paid:				
普通股	Ordinary shares	232,190,115	1,160,951	232,190,115	1,160,951

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

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

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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	合計 Total 港幣千元 HK\$'000
於二〇一七年一月一日	At 1 January 2017	57,500	556,146	71,348	622,247	26,823,849	28,131,090
可供出售之證券	Available-for-sale securities						
- 公平價值改變	- Changes in fair value	-	-	204,280	-	-	204,280
- 於出售時轉入 收益表	- Transfer to income statement on disposal	-	-	(130,295)	-	-	(130,295)
應佔聯營公司儲備	Share of an associate's reserves	-	-	106	-	-	106
	Share of jointly controlled entities'						
應佔共同控制實體儲備	reserves	-	799	5,965	138	(126)	6,776
期內溢利	Profit for the period	-	-	-	-	1,919,279	1,919,279
匯率變動	Exchange difference	-	-	-	149,029	-	149,029
其他全面收益對遞延稅 項之影響	Effect of deferred taxation on other comprehensive income	-	-	(21,089)	-	-	(21,089)
額外權益工具分配	Distribution for additional equity instruments	-	-	-	-	(186,611)	(186,611)
於二〇一七年 六月三十日	At 30 June 2017	57,500	556,945	130,315	771,414	28,556,391	30,072,565

		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	合計 Total 港幣千元 HK\$'000
於二〇一六年一月一日	At 1 January 2016	57,500	523,171	441,422	823,035	23,426,477	25,271,605
可供出售之證券	Available-for-sale securities						
- 公平價值改變	- Changes in fair value	-	-	(86,124)	-	-	(86,124)
- 因出售附屬公司而 減少	- Decrease due to disposal of subsidiaries	-	-	(188,446)	-	-	(188,446)
- 於出售時轉入收益表	- Transfer to income statement on disposal	-	-	(127,616)	-	-	(127,616)
- 於減值時轉入收益表	- Transfer to income statement on impairment	-	-	4,761	-	-	4,761
重估房產之盈餘	Surplus on revaluation of bank premises	-	32,135	-	-	-	32,135
應佔聯營公司儲備	Share of an associate's reserves	-	-	80	-	-	80
	Share of jointly controlled						
應佔共同控制實體儲備	entities' reserves	-	840	498	14,151	(14,151)	1,338
是年度溢利	Profit for the year	-	-	-	-	3,496,541	3,496,541
轉出或然儲備	Transfer from contingency reserve	-	-	-	(46)	46	-
匯率變動	Exchange difference	-	-	-	(214,893)	-	(214,893)
界定福利計劃之精算 收益	Actuarial gains on defined benefit scheme	-	-	-	-	40,751	40,751
其他全面收益對遞延稅項 之影響	Effect of deferred taxation on other comprehensive income	-	-	26,773	-	(6,724)	20,049
額外權益工具分配	Distribution for additional equity instruments	-	-	-	-	(119,091)	(119,091)
於二〇一六年 十二月三十一日	At 31 December 2016	57,500	556,146	71,348	622,247	26,823,849	28,131,090

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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) 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) 本集團已於二〇一七年六月三十日之保留溢利中保留港幣 1,442,290,000 元 (二〇一六年十二月三十一日：港幣 1,237,453,000 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 2017, included in retained earnings is an amount of HK\$1,442,290,000 (31 December 2016: HK\$1,237,453,000) 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.

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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:

		30/6/2017 港幣千元 HK\$'000	31/12/2016 港幣千元 HK\$'000
直接信貸替代品	Direct credit substitutes	3,073,775	3,076,001
交易項目有關之或有債務	Transaction-related contingencies	1,912,708	200,750
商業項目有關之或有債務	Trade-related contingencies	342,409	572,987
遠期預約放款	Forward forward deposits placed	-	279,780
可以無條件取消之其他承擔	Other commitments which are unconditionally cancellable	31,034,599	34,957,689
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	7,535,921	4,562,461
原本年期為一年以上之其他承擔	Other commitments with an original maturity of over one year	10,749,806	10,746,668
		<b>54,649,218</b>	<b>54,396,336</b>
信貸風險比重金額	Credit risk weighted amount	<b>10,114,770</b>	<b>9,224,844</b>

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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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

		30/6/2017	31/12/2016
資本比率	Capital ratios		
- 普通股權一級資本比率	- Common equity tier 1 capital ratio	<b>11.0%</b>	11.8%
- 一級資本比率	- Tier 1 capital ratio	<b>13.2%</b>	13.5%
- 總資本比率	- Total capital ratio	<b>15.6%</b>	16.1%

於二〇一七年六月三十日及二〇一六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 2017 and 31 December 2016 were compiled in accordance with the Banking (Capital) Rules issued by the Hong Kong Monetary Authority (“HKMA”).

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

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

		30/6/2017	31/12/2016
資本緩衝	Capital buffers		
- 防護緩衝資本比率	- Capital conservation buffer ratio	<b>1.25%</b>	0.63%
- 逆周期緩衝資本比率	- Countercyclical capital buffer ratio	<b>0.73%</b>	0.38%

於二〇一七年六月三十日及二〇一六年十二月三十一日，所計算資本比率及槓桿比率之綜合基礎乃跟隨財務資料披露報表之綜合基礎，但撇除列於下列表格的若干附屬公司。

The basis of consolidation for calculation of the capital ratios and leverage ratio at 30 June 2017 and 31 December 2016 follows the basis of consolidation for financial reporting but excludes certain subsidiaries as set out in the following table.

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	30/6/2017		31/12/2016	
				總資產 港幣千元 HK\$'000	權益總額 港幣千元 HK\$'000	總資產 港幣千元 HK\$'000	權益總額 港幣千元 HK\$'000
永隆保險有限公司 <sup>**</sup>	Wing Lung Insurance Company Limited <sup>**</sup>	保險業務	Insurance underwriting	3,340,328	1,166,015	3,279,067	1,083,598
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	17,177	15,598	17,061	15,498
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	30,971	30,868	30,487	30,406
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	151,689	150,149	142,886	142,440
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	15,277	13,430	12,988	11,636
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	90,697	36,853	490,020	444,597



永隆銀行有限公司  
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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	30/6/2017		31/12/2016	
				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	135,575	15,398	129,390	127,750
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	-	(151)	-	(145)
康令有限公司 <sup>*#</sup>	Hongnet Limited <sup>*#</sup>	投資業務	Investment holding	3,910	3,893	3,910	3,899
Wingspan Incorporated <sup>#</sup>	Wingspan Incorporated <sup>#</sup>	物業持有	Property holding	30,666	11,620	30,844	11,622
Wing Lung Opportunities Fund Limited <sup>*@</sup>	Wing Lung Opportunities Fund Limited <sup>*@</sup>	投資業務	Investment holding	695,320	355,773	830,455	440,142
Wing Lung Opportunities Master Fund Limited <sup>*@</sup>	Wing Lung Opportunities Master Fund Limited <sup>*@</sup>	投資業務	Investment holding	695,132	358,782	831,260	441,932
Wing Lung Growth Fund III Segregated Portfolio <sup>#</sup>	Wing Lung Growth Fund III Segregated Portfolio <sup>#</sup>	投資業務	Investment holding	307,443	296,077	不適用/n.a.	不適用/n.a.
時永投資有限公司 <sup>^</sup>	Sea Wing Investments Limited <sup>^</sup>	物業持有	Property holding	5,104	(5,038)	5,198	(4,924)
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	18,648	18,394	18,961	18,742
安碧有限公司 <sup>*^</sup>	Antopex Limited <sup>*^</sup>	信託業務	Trustee services	-	-	-	-
保亞有限公司 <sup>*^</sup>	Bulleria Limited <sup>*^</sup>	信託業務	Trustee services	-	-	-	-
錦嶺有限公司 <sup>*^</sup>	Cameland Limited <sup>*^</sup>	信託業務	Trustee services	-	-	-	-
德衛有限公司 <sup>*^</sup>	Deeright Limited <sup>*^</sup>	信託業務	Trustee services	-	-	-	-
億聯有限公司 <sup>*^</sup>	Eaglearn Limited <sup>*^</sup>	信託業務	Trustee services	-	-	-	-

\* 為法定報表計算二〇一七年六月三十日及二〇一六年十二月三十一日之綜合資本比率，並不包括此等公司。

# 由本行全資直接持有之附屬公司。

^ 由本行全資間接持有之附屬公司。

@ 於二〇一七年六月三十日，本行持有 Wing Lung Opportunities Fund Limited (「該基金」) 發行股數之 81.3% (二〇一六年十二月三十一日：65.2%)。本行子公司並無持有該基金的股份(二〇一六年十二月三十一日：18.1%)。本集團合共持有該基金發行股數之 81.3% (二〇一六年十二月三十一日：83.3%)。Wing Lung Opportunities Master Fund Limited 由該基金全資直接持有。

\* Companies excluded in the computation of the consolidated capital ratios at 30 June 2017 and 31 December 2016 for regulatory reporting purposes.

# Wholly and directly held by the Bank.

^ Wholly and indirectly held by the Bank.

@ At 30 June 2017, the Bank directly held 81.3% (31 December 2016: 65.2%) of the shares issued by Wing Lung Opportunities Fund Limited (the "Fund"). There were no shares held by the Bank's subsidiaries (31 December 2016: 18.1%). The Group held 81.3% (31 December 2016: 83.3%) of the shares issued by the Fund. Wing Lung Opportunities Master Fund Limited is wholly and directly held by the Fund.

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行發行之資本工具的主要條款及詳細條文將上載至本集團網頁 (<http://www.winglungbank.com>)。

In accordance with Section 24(3)(b) of the Banking (Disclosure) Rules, 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 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 槓桿比率

#### 2 Leverage ratio

於二〇一七年六月三十日及二〇一六年十二月三十一日的槓桿比率乃按照香港金融管理局頒佈之《槓桿比率框架》計算。

The leverage ratio as at 30 June 2017 and 31 December 2016 were compiled in accordance with the Leverage Ratio Framework issued by the HKMA.

		30/6/2017	31/12/2016
槓桿比率	Leverage ratio	8.73%	9.34%

根據《銀行業(披露)規則》第24A條的槓桿比率披露將上載至本集團網頁(<http://www.winglungbank.com>)

Leverage ratio disclosures as required by section 24A of the Banking (Disclosure) Rules will be published on the Bank's website at <http://www.winglungbank.com>.

#### 3 流動性維持比率

#### 3 Liquidity maintenance ratio

		截至六月三十日止六個月 Six months ended 30 June	
		2017	2016
流動性維持比率	Liquidity maintenance ratio	41.5%	39.5%

流動性維持比率乃根據《銀行業(流動性)規則》第10(1)(b)條以非綜合基礎及以報告期內每個曆月之平均值計算之簡單平均數計算。

The liquidity maintenance ratio is calculated as the arithmetic mean of each calendar month's average value for the reporting period on an unconsolidated basis in accordance with rule 10(1)(b) of the Banking (Liquidity) Rules.

本集團已為管治、計量、監控流動資金風險制定目標、架構和程序。本集團之流動資金風險管理策略詳載於至二〇一六年度財務報表內。

Objective, framework and process are in place for governance, measurement and monitoring of the Group's liquidity risk. Details of the Group's liquidity risk management approach are set out in the 2016 annual financial statements.

永隆銀行有限公司  
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補充財務資料 (未經審核)

Supplementary Financial Information (Unaudited)

4 貨幣集中

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

4 Currency concentration

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

		美元 US dollar		人民幣 RMB	
		30/6/2017 港幣千元 HK\$'000	31/12/2016 港幣千元 HK\$'000	30/6/2017 港幣千元 HK\$'000	31/12/2016 港幣千元 HK\$'000
現貨資產	Spot assets	102,119,380	89,251,671	46,003,686	41,800,539
現貨負債	Spot liabilities	(78,219,906)	(58,917,174)	(52,409,051)	(46,705,120)
遠期買入	Forward purchases	34,294,209	46,169,508	24,647,868	23,248,106
遠期賣出	Forward sales	(55,279,955)	(73,474,191)	(14,860,672)	(15,134,056)
期權淨額	Net option position	10,092	23,785	114	(21,475)
長盤淨額	Net long position	2,923,820	3,053,599	3,381,945	3,187,994

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:

		30/6/2017 港幣千元 HK\$'000	31/12/2016 港幣千元 HK\$'000
結構性倉盤淨額	Net structural position		
美元	US dollar	690,747	690,747
人民幣	RMB	1,995,880	1,998,667
		2,686,627	2,689,414

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補充財務資料 (未經審核)

Supplementary Financial Information (Unaudited)

5 分類資料

5 Segmental information

(a) 按行業分類之客戶貸款總額

(a) Gross advances to customers by industry sectors

		30/6/2017		31/12/2016	
		港幣千元	抵押品佔 客戶貸款 之百分比 % of gross advances covered by collateral	港幣千元	抵押品佔 客戶貸款 之百分比 % of gross advances covered by collateral
		HK\$'000		HK\$'000	
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	6,383,292	78.7	5,789,728	64.5
物業投資	Property investment	10,543,933	95.3	11,727,375	94.8
金融企業	Financial concerns	25,551,294	29.0	14,452,777	28.6
股票經紀	Stockbrokers	6,486,720	14.0	6,926,897	1.4
批發及零售業	Wholesale and retail trade	1,015,734	80.4	1,333,064	85.3
製造業	Manufacturing	328,317	57.5	234,812	87.8
運輸及運輸設備	Transport and transport equipment	3,770,982	1.8	5,196,641	16.3
娛樂活動	Recreational activities	2,682	93.3	2,940	94.0
資訊科技	Information technology	584,808	99.0	585,791	98.8
其他	Others	14,471,997	34.1	16,032,690	37.3
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	486,116	100.0	518,740	100.0
購買其他住宅 物業的貸款	Loans for the purchase of other residential properties	7,875,339	100.0	7,886,091	100.0
信用卡貸款	Credit card advances	226,256	-	275,122	-
其他	Others	10,857,589	82.5	10,176,709	78.9
貿易融資	Trade finance	746,565	42.2	1,314,680	37.4
		89,331,624	53.3	82,454,057	54.3
在香港以外使用之 貸款	Loans for use outside Hong Kong	64,673,339	32.1	55,140,957	33.4
		154,004,963	44.4	137,595,014	45.9

永隆銀行有限公司  
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補充財務資料 (未經審核)

Supplementary Financial Information (Unaudited)

5 分類資料 (續)

5 Segmental information (Continued)

(a) 按行業分類之客戶貸款總額  
(續)

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

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

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

		已減值 貸款 Impaired loans 港幣千元 HK\$'000	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
二〇一七年六月三十日 At 30 June 2017				
在香港使用之貸款	Loans for use in Hong Kong			
工商金融	Industrial, commercial and financial			
- 金融企業	- Financial concerns	-	-	45,442
在香港以外使用之貸款	Loans for use outside Hong Kong	432,964	248,437	145,286
		432,964	248,437	190,728
二〇一六年十二月三十一日 At 31 December 2016				
在香港使用之貸款	Loans for use in Hong Kong			
工商金融	Industrial, commercial and financial			
- 金融企業	- Financial concerns	-	-	29,691
- 其他	- Others	49,963	49,789	34,951
在香港以外使用之貸款	Loans for use outside Hong Kong	265	194	155,620
		50,228	49,983	220,262

永隆銀行有限公司  
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補充財務資料 (未經審核)

Supplementary Financial Information (Unaudited)

5 分類資料 (續)

5 Segmental information (Continued)

(b) 按區域分類之客戶貸款、逾期貸款、已減值貸款及減值準備

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

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

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

				個別減值準備 Individual impairment allowance			
		逾期三個月 以上的貸款	已減值貸款	逾期三個月 以上的貸款	已減值貸款	綜合 減值準備	
貸款總額	Overdue advances	Impaired loans	Overdue advances	Impaired loans	Collective impairment allowance		
Gross advances to customers	for over three months	for over three months	for over three months	for over three months	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		
於二〇一七年 六月三十日	At 30 June 2017						
香港	Hong Kong	92,706,916	139,788	23,462	16,382	171,843	
中華人民共和國	People's Republic of China	43,669,345	496,967	481,432	296,904	111,752	
其他	Others	17,628,702	-	-	-	31,808	
		154,004,963	636,755	504,894	313,286	315,403	
於二〇一六年 十二月三十一日	At 31 December 2016						
香港	Hong Kong	80,816,453	25,243	21,149	7,687	181,382	
中華人民共和國	People's Republic of China	36,377,016	48,238	126,109	48,238	112,535	
其他	Others	20,401,545	-	-	-	54,021	
		137,595,014	73,481	147,258	55,925	347,938	

永隆銀行有限公司  
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補充財務資料 (未經審核)

Supplementary Financial Information (Unaudited)

5 分類資料 (續)

5 Segmental information (Continued)

(c) 國際債權

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

(c) International claims

The Group analyses international claims by exposures to foreign counterparties on which the ultimate risk lies, and is derived according to the location of the counterparties after taking into account any transfer of risk. The transfer of risk from one country to another is recognised if the claims against a counterparty are guaranteed by another party in a different country or if the claims are on an overseas branch of a bank whose head office is located in a different country. Those areas which contribute 10% or more of the aggregate international claims are as follows:

		非銀行私營機構 Non-bank private sector				
		銀行 Banks	官方機構 Official sector	非銀行 金融機構 Non-bank financial institutions	非金融 私營機構 Non- financial private sector	合計 Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
於二〇一七年六月三十日		At 30 June 2017				
發達國家	Developed Countries	23,691,179	1,896,170	1,049,663	3,457,222	30,094,234
	- of which: United States of America	12,003,028	1,740,029	330,000	2,568,470	16,641,527
- 其中：美國						
離岸中心	Offshore Centers	6,905,794	11,513	16,221,206	36,947,151	60,085,664
- 其中：香港	- of which: Hong Kong	6,632,298	1,999	13,359,585	24,646,562	44,640,444
發展中拉丁美洲和加勒比地區	Developing Latin America and Caribbean	-	-	-	801	801
發展中非洲和中東地區	Developing Africa and Middle East	787,654	24	-	62,386	850,064
發展中亞太地區	Developing Asia Pacific	37,656,004	298,891	12,842,575	21,844,247	72,641,717
- 其中：中華人民共和國	- of which: People's Republic of China	35,862,851	289,163	12,842,575	21,548,301	70,542,890
		69,040,631	2,206,598	30,113,444	62,311,807	163,672,480
於二〇一六年十二月三十一日		At 31 December 2016				
發達國家	Developed Countries	12,219,744	1,317,653	1,446,874	2,275,232	17,259,503
	- of which: United States of America	998,878	1,195,878	296,542	1,877,789	4,369,087
- 其中：美國						
離岸中心	Offshore Centers	6,933,422	10,068	9,217,729	37,458,450	53,619,669
- 其中：香港	- of which: Hong Kong	6,741,737	3,172	8,133,138	23,777,311	38,655,358
發展中拉丁美洲和加勒比地區	Developing Latin America and Caribbean	-	-	-	839	839
發展中非洲和中東地區	Developing Africa and Middle East	1,465,399	27	-	67,371	1,532,797
發展中亞太地區	Developing Asia Pacific	30,123,592	586,072	11,244,578	20,660,123	62,614,365
- 其中：中華人民共和國	- of which: People's Republic of China	27,826,245	578,697	11,244,578	20,361,553	60,011,073
		50,742,157	1,913,820	21,909,181	60,462,015	135,027,173

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6 逾期及經重組資產

6 Overdue and rescheduled assets

(a) 逾期貸款

(a) Overdue advances

本集團之客戶逾期貸款分析如下：

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

		30/6/2017		31/12/2016	
		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	111,503	0.07	7,709	0.01
— 六個月以上至一年	– One year or less, but over six months	38,771	0.03	60,231	0.04
— 一年以上	– Over one year	486,481	0.31	5,541	-
		<b>636,755</b>	<b>0.41</b>	73,481	0.05
有抵押之逾期貸款	Secured overdue advances	501,570		15,094	
無抵押之逾期貸款	Unsecured overdue advances	135,185		58,387	
		<b>636,755</b>		73,481	
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	528,100		41,409	
已撥個別減值準備	Individual impairment allowances made	313,286		55,925	

於二〇一七年六月三十日，同業貸款中並無逾期三個月以上(二〇一六年十二月三十一日：無)。

At 30 June 2017, there were no advances to banks which were overdue for over three months (31 December 2016: Nil).

就逾期貸款而持有之抵押品主要為物業。

Collateral held with respect to overdue advances are mainly properties.



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6 逾期及經重組資產 (續)

6 Overdue and rescheduled assets (Continued)

(b) 其他逾期資產

(b) Other overdue assets

本集團之其他逾期資產分析如下：

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

		30/6/2017 應計利息 Accrued interest 港幣千元 HK\$'000	31/12/2016 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	218	151
- 六個月以上至一年	- One year or less, but over six months	786	3,397
- 一年以上	- Over one year	68,406	427
		<b>69,410</b>	<b>3,975</b>

(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:

		30/6/2017 佔客戶 貸款總額 之百分比 % of total 港幣千元 advances to HK\$'000	31/12/2016 佔客戶 貸款總額 之百分比 % of total 港幣千元 advances to HK\$'000
經重組客戶貸款	Rescheduled advances to customers	28,440 0.02	29,642 0.02

於二〇一七年六月三十日，同業貸款中並無經重組之貸款(二〇一六年十二月三十一日：無)。

At 30 June 2017, there were no rescheduled advances to banks (31 December 2016: Nil).

(d) 收回資產

(d) Repossessed assets

於二〇一七年六月三十日，本集團之收回資產為港幣3,835,000元(二〇一六年十二月三十一日：無)。

At 30 June 2017, the repossessed assets of the Group amounted to HK\$3,835,000 (31 December 2016: Nil).

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7 國內非銀行風險

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

7 Non-bank Mainland exposures

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

		資產負債表 以內之風險額 On-balance sheet exposure 港幣千元 HK\$'000	資產負債表 以外之風險額 Off-balance sheet exposure 港幣千元 HK\$'000	總風險額 Total 港幣千元 HK\$'000		
二〇一七年六月三十日		At 30 June 2017				
一	中央政府、中央政府持有的機構及其子公司和合資企業	1	Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	38,892,724	4,861,654	43,754,378
二	地方政府、地方政府持有的機構及其子公司和合資企業	2	Local governments, local government-owned entities and their subsidiaries and JVs	10,181,737	1,091,950	11,273,687
三	居住中國內地的中國公民及在中國內地成立的其他機構及其子公司和合資企業	3	PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	36,705,999	4,046,634	40,752,633
四	其他未包括在第一項中的由中央政府參與的機構	4	Other entities of central government not reported in item 1 above	2,895,755	884,247	3,780,002
五	其他未包括在第二項中的由地方政府參與的機構	5	Other entities of local governments not reported in item 2 above	3,264,404	-	3,264,404
六	對居住中國境外的中國公民及中國內地以外成立的機構所批出之貸款，其貸款於國內使用	6	PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	7,901,567	3,793,180	11,694,747
七	其他被視為國內非銀行風險承擔	7	Other counterparties where the exposures are considered by the Bank to be non-bank Mainland China exposures	8,057,840	753,505	8,811,345
				107,900,026	15,431,170	123,331,196
減值準備後的資產總額		Total assets after provision		319,408,393		
資產負債表內之風險額佔資產總額之百分比		On-balance sheet exposures as percentage of total assets		33.78%		

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7 國內非銀行風險 (續)

7 Non-bank Mainland exposures (Continued)

重列	Restated		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
二〇一六年 十二月三十一日	31 December 2016				
一	中央政府、中央政府持有的機構及其子公司和合資企業	1 Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	30,825,692	2,072,683	32,898,375
二	地方政府、地方政府持有的機構及其子公司和合資企業	2 Local governments, local government-owned entities and their subsidiaries and JVs	10,414,450	946,603	11,361,053
三	居住中國內地的中國公民及在中國內地成立的其他機構及其子公司和合資企業	3 PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	31,495,314	2,972,712	34,468,026
四	其他未包括在第一項中的由中央政府參與的機構	4 Other entities of central government not reported in item 1 above	1,804,172	449,787	2,253,959
五	其他未包括在第二項中的由地方政府參與的機構	5 Other entities of local governments not reported in item 2 above	4,466,124	-	4,466,124
六	對居住中國境外的中國公民及中國內地以外成立的機構所批出之貸款，其貸款於國內使用	6 PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	6,551,855	3,042,832	9,594,687
七	其他被視為國內非銀行風險承擔	7 Other counterparties where the exposures are considered by the Bank to be non-bank Mainland China exposures	10,749,789	386,287	11,136,076
			96,307,396	9,870,904	106,178,300
減值準備後的資產總額	Total assets after provision		271,567,269		
資產負債表內之風險額 佔資產總額之百分比	On-balance sheet exposures as percentage of total assets		35.46%		

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.