



永隆銀行

WING LUNG BANK

二〇一八年度中期財務資料披露報表

2018 INTERIM FINANCIAL DISCLOSURE STATEMENTS

目錄

CONTENTS

財務及業務回顧	
Financial Results and Operation Review.....	2
綜合收益表 (未經審核)	
Consolidated Income Statement (Unaudited).....	9
綜合全面收益表 (未經審核)	
Consolidated Statement of Comprehensive Income (Unaudited).....	10
綜合財務狀況表 (未經審核)	
Consolidated Statement of Financial Position (Unaudited).....	11
未經審核中期財務資料披露報表	
Notes to the Unaudited Interim Financial Disclosure Statements.....	12
補充財務資料 (未經審核)	
Supplementary Financial Information (Unaudited).....	42

財務及業務回顧

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」)截至二〇一八年六月三十日止六個月的中期財務資料披露報表。本集團截至二〇一八年六月三十日止六個月的綜合收益表及綜合全面收益表，以及本集團於二〇一八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 54 頁。

二〇一八年上半年，香港經濟持續向好。受惠於全球經濟增長，外部需求繼續擴張，本港整體貨物出口保持增長。就業及資產市場情況良好，支持本地私人消費表現。勞工市場偏緊，失業率及就業不足率維持於低水平，總就業人數穩健增長。由於外圍價格壓力緩和，加上勞工成本升幅溫和，通脹率保持溫和。

外圍方面，全球經濟維持良好勢頭。美國經濟穩定增長，主要經濟數據繼續擴張。歐元區經濟保持溫和增長，就業市場亦見改善，通脹壓力緩和。至於內地方面，上半年經濟實現總體平穩、穩中向好的發展態勢，保持穩中求進基調，深入推進供給側結構性改革，動力持續轉換。面對美國與內地的貿易摩擦升溫，加上預期美國加息步伐加快，外圍不明朗因素增加，銀行的經營環境充滿挑戰。

財務概況

截至二〇一八年六月三十日止期間，本集團股東應佔溢利為港幣 12.53 億元，較二〇一七年同期減少 34.7%，主要由於減值損失增加及非利息淨收入減少，淨利息收入則有所增加。平均總資產回報率及平均股東權益回報率分別為 0.83% 及 7.47%。

二〇一八年上半年，本集團實現淨利息收入港幣 22.25 億元，較二〇一七年同期增長 26.4%，主要由於貸款及同業拆放均有所增加，淨利息收益率亦較二〇一七年同期上升 26 個基點至 1.65%。

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 2018. The consolidated income statement and consolidated statement of comprehensive income for the six months ended 30 June 2018, and the consolidated statement of financial position as at 30 June 2018 of the Group, all of which are unaudited, along with selected explanatory notes and supplementary financial information are set out on pages 9 to 54 of these Interim Financial Disclosure Statements.

The Hong Kong economy showed a trend of sustained growth in the first half of 2018. Given global economic growth and persistent expansion in external demand, Hong Kong’s total exports of goods continued to grow. Local consumer sentiment was underpinned by favourable conditions in employment and asset markets. Labour market stayed tight with low unemployment rate and underemployment rate. Total employment maintained solid growth. Amid steady external price pressure and mild increase in labour cost, inflation remained moderate.

Externally, the global economy maintained good momentum. The US economy grew steadily, and the US key economic indicators showed continuous expansion. The European economy grew modestly, with improvement in employment market and moderate inflationary pressure. The Mainland economy registered a stable performance with good momentum for growth in the first half of 2018. The Mainland adhered to the basic tune of seeking progress while maintaining stability, deepened the supply-side structural reform and sustained driving force transformation. External uncertainties increased given US escalated trade conflicts with the Mainland and expectations of faster US interest rate hikes. The operating environment was challenging for the banking sector.

Financial Review

For the period ended 30 June 2018, the profit attributable to shareholders of the Group was HK\$1,253 million, representing a decrease of 34.7% as compared with the first half of 2017, which was mainly due to increase in the impairment loss and decrease in net non-interest income. Net interest income rose. Return on average assets and return on average equity were 0.83% and 7.47% respectively.

During the first half of 2018, the Group recorded a net interest income of HK\$2,225 million, representing an increase of 26.4% as compared with the corresponding period of 2017, which was mainly attributable to the increase in loans and interbank lending. The net interest margin for the first half of 2018 increased by 26 basis points to 1.65% as compared with that for the corresponding period of 2017.

財務及業務回顧

Financial Results and Operation Review

非利息淨收入為港幣 7.90 億元，較二〇一七年同期減少 32.0%，主要由於淨交易收益較二〇一七年同期減少 83.1%。服務費及佣金淨收入則較二〇一七年同期增長 24.4%至港幣 4.59 億元，主要由於證券經紀及投資服務與貿易融資之服務費及佣金收入上升。

二〇一八年上半年，減值損失為港幣 7.79 億元，較二〇一七年同期增加港幣 6.20 億元，主要由於證券投資減值損失增加。

營業支出為港幣 10.27 億元，較二〇一七年同期增加 11.1%。二〇一八年上半年的成本收入比率為 34.1%，較二〇一七年同期上升 2.5 個百分點。

截至二〇一八年六月三十日，本集團客戶總貸款（包括商業票據）餘額為港幣 1,613 億元，較二〇一七年底上升 3.2%；不良貸款比率（包括商業票據）為 0.62%，較二〇一七年底上升 0.08 個百分點，整體貸款質素良好。

截至二〇一八年六月三十日，本集團客戶存款總額為港幣 2,170 億元，較二〇一七年底上升 2.9%。各類存款中，與二〇一七年底比較，港幣存款增加 33.51 億元，上升 2.8%；美元存款折合港幣後減少 21.42 億元，下降 4.5%；人民幣存款折合港幣增加 34.29 億元，上升 11.5%；其他幣種存款折算港幣後增加 14.38 億元，上升 9.8%。

截至二〇一八年六月三十日，本集團總資產為港幣 3,029 億元，較二〇一七年底增長 1.4%；股東應佔權益為港幣 340 億元，較二〇一七年底增長 2.6%；貸存比率為 70.2%，較二〇一七年底上升 0.5 個百分點。

二〇一八年上半年，本集團行使贖回權提早贖回面值美元 2 億元的定息後償票據，此票據被界定為本行的二級資本。於二〇一八年六月三十日，本集團普通股權一級資本比率為 12.4%，一級資本比率為 14.6%，總資本比率為 17.8%，二〇一八年第二季度流動性覆蓋比率平均為 150.8%，均高於監管要求。

Net non-interest income was HK\$790 million, representing a decrease of 32.0% as compared with the corresponding period of 2017, which was mainly attributable to 83.1% decrease in net trading gains. Net fees and commission income amounted to HK\$459 million, representing an increase of 24.4% as compared with the corresponding period of 2017, which was primarily attributable to the increase in net fees and commission income from securities brokerage and investment services as well as trade finance business.

In the first half of 2018, impairment losses amounted to HK\$779 million, representing an increase of HK\$620 million over the same period in 2017, which was mainly due to the increase in impairment losses on securities investments.

Operating expenses amounted to HK\$1,027 million, representing an increase of 11.1% as compared with the corresponding period of 2017. The cost-to-income ratio for the first half of 2018 was 34.1%, representing an increase of 2.5 percentage points as compared with the corresponding period of 2017.

As at 30 June 2018, the balance of total advances to customers, including trade bills, of the Group increased by 3.2% to HK\$161.3 billion as compared with that at the end of 2017. The non-performing loan ratio, including that of trade bills, was 0.62%, up by 0.08 percentage point as compared with that at the end of 2017, which implied a sound loan quality on the whole.

As at 30 June 2018, total deposits of the Group increased by 2.9% to HK\$217.0 billion as compared with that at the end of 2017. Among the various kinds of deposits, Hong Kong Dollar deposits increased by HK\$3,351 million or 2.8%; US Dollar deposits after translation decreased by HK\$2,142 million or 4.5%; RMB deposits after translation increased by HK\$3,429 million or 11.5%; and deposits in other foreign currencies after translation increased by HK\$1,438 million or 9.8%, as compared with that at the end of 2017.

As at 30 June 2018, total assets of the Group amounted to HK\$302.9 billion, representing an increase of 1.4% as compared with that at the end of 2017. Total equity attributable to shareholders amounted to HK\$34.0 billion, representing an increase of 2.6% as compared with that at the end of 2017. Loan-to-deposit ratio was 70.2%, up by 0.5 percentage point as compared with that at the end of 2017.

In the first half of 2018, the Group exercised call option to early redeem the fixed-rate subordinated notes with a face value of US\$200 million, qualifying as Tier 2 capital of the Bank. As at 30 June 2018, common equity tier 1 capital ratio, tier 1 capital ratio and total capital ratio of the Group were 12.4%, 14.6% and 17.8% respectively, and the average liquidity coverage ratio for the second quarter of 2018 was 150.8%, all above statutory requirements.

財務及業務回顧

Financial Results and Operation Review

零售銀行

截至二〇一八年六月三十日，零售存款餘額為港幣 1,597 億元，較二〇一七年底上升 4.5%。本行致力為客戶帶來更先進及方便之自助服務，秉承母行招商銀行於中國內地移動金融服務之領導地位，亦緊貼金融科技（FinTech）發展，自二〇一七年初推出「永隆銀行一點通」手機應用程式以來，由於簡單方便易用，深受客戶歡迎。於二〇一八年上半年再推出升級版的「永隆銀行一點通」手機應用程式 3.0 版本及優惠，為客戶提供更佳的理財體驗。另外推出 7x24 個人網上及手機銀行新增定期存款服務、公共賬單尾數一世回贈計劃等，以提升客戶體驗及爭取穩定的客戶存款。

截至二〇一八年六月三十日，按揭及私人貸款餘額為港幣 317 億元，較二〇一七年底上升 0.7%；其中住宅物業按揭分期餘額為港幣 77.68 億元，較二〇一七年底下降 5.5%。按揭市場競爭持續激烈，進一步減低按揭業務量及利潤，本行將聚焦調整貸款組合，支持財富管理業務及高端客戶發展，增加盈利效益。

信用卡應收賬款為港幣 2.17 億元，較二〇一七年底下跌 11.0%，由於同業競爭激烈，客戶消費額下降。另一方面，本行繼續致力開拓信用卡收單合作夥伴，截至二〇一八年六月三十日，商戶收單款項較二〇一七年同期上升 10.8%，本行於二〇一八年五月已推出微信支付收單服務，同時亦積極拓展網上收單服務，以提升業務收益。

Retail banking

As at 30 June 2018, the balance of retail deposits amounted to HK\$159.7 billion, representing an increase of 4.5% over that at the end of 2017. To be in line with China Merchants Bank's leading position in mobile financial services in the Mainland and the development of the FinTech, the Bank is committed to provide innovative and convenient self-service to customers. The launch of WLB Wintech mobile application ("WLB Wintech") in early 2017 was well received by customers due to its easy-to-use functions. In the first half of 2018, the Bank launched upgraded version 3.0 of WLB Wintech and privilege offers so as to provide customer with better banking experience. To enhance customer experience and secure stable deposits from customers, the Bank introduced 7x24 fixed deposits creation service via personal net banking and mobile banking, "Utilities-rebate Lifetime Offer", etc.

As at 30 June 2018, the balance of mortgage and personal loans amounted to HK\$31.7 billion, representing an increase of 0.7% over that at the end of 2017. Of the total loans, the balance of residential mortgage loans amounted to HK\$7,768 million, representing a decrease of 5.5% as compared with that at the end of 2017. The keen competition of mortgage market further drove down the volume and income of mortgage business. The Bank will focus on adjusting loan portfolio as well as development of wealth management business and high-end customers, thus enhancing profitability.

The credit card receivables amounted to HK\$217 million, representing a decrease of 11.0% as compared with that at the end of 2017, which was attributable to the fierce market competition and slowdown in card spending. The Bank continued to devote efforts in promoting its merchant business. As at 30 June 2018, the merchant business turnover recorded an increase of 10.8% as compared with the corresponding period of 2017. The Bank launched Weixin Payment Acquiring Service in May 2018 and proactively developed online acquiring service, so as to boost its operating income.

財務及業務回顧

Financial Results and Operation Review

私人銀行及財富管理業務方面，回顧二〇一八年上半年全球資本市場震蕩，內地去槓桿、強監督、控流出政策為財富管理跨境業務帶來巨大的挑戰與機遇。本行及時部署，通過結構性產品，為客戶提供更多投資工具，包括不同保本水平，滿足客戶理財需要；同時推出環球企業私募股權基金，增強多元化資產配置能力，保持基金管理收入穩定增長。結合全面提升產品交易平台，加強自動報價系統，形成高效服務模式。截至二〇一八年六月三十日，本行實現投資服務佣金收入較二〇一七年同期上升 49.4%。

二〇一八年初，港股受外圍市況造好，惟隨後市場憂慮美國聯儲局加快加息，中美貿易戰升溫，港股表現極為波動，六月份恒指更跌至半年新低。本行於年初推出全新的「永隆銀行一點通」證券專頁，提供免費股票報價及市場資訊，讓客戶輕鬆掌握投資機會。截至二〇一八年六月三十日，本行實現證券經紀佣金收入港幣 1.38 億元，較二〇一七年同期上升 49.6%。二〇一八年下半年，預計來港上市的優質企業陸續有來，本行將繼續推出認購新股手續費優惠，另外配合手機及網上證券買賣功能優化，保持與客戶的關係及在市場上之競爭力。

分行網絡方面，目前本行在香港設有總分行共 35 間。

As regards private banking and wealth management business, the volatility in global capital market, coupled with deleveraging, strict control and limiting outflows policies adopted by the Mainland, brought immense challenges and opportunities to cross-border wealth management business. To cater for customer's financial needs, the Bank focused on structured products aiming at providing customers with various investment tools with different levels of capital guarantee in a timely manner. Moreover, the Bank launched global corporate private equity fund and enhanced multi-asset allocation capabilities so as to maintain steady growth of fund management income. The Bank also formed efficient service model through comprehensively improving product trading platform and strengthening automatic quotation system. As at 30 June 2018, commission income from investment service recorded a growth of 49.4% as compared with the corresponding period of 2017.

In early 2018, the local stock market rallied on the back of improving external market conditions. However, the local stock market turned volatile and the Hang Seng Index dropped to half-year low given the market's concern about the acceleration in interest rate hike by the US Federal Reserve and the escalation of Sino-American trade war. In early 2018, the Bank launched a brand new Securities Page of WLB Wintech providing free stock quotes and market information to enable customer to grasp investment opportunities. As at 30 June 2018, the Bank realised securities brokerage commission income of HK\$138 million, representing an increase of 49.6% as compared with the corresponding period of 2017. It is anticipated that more quality enterprises will seek listing in Hong Kong in the second half of 2018. The Bank will continue to launch IPO shares subscription handling fee discount as well as optimise mobile and online securities trading functions, aiming at maintaining customer relationship and market competitiveness.

As for branch network, the Bank has a total of 35 banking offices in Hong Kong at present.

財務及業務回顧

Financial Results and Operation Review

公司及商業銀行

公司及商業銀行業務方面，截至二〇一八年六月三十日，貸款餘額（包括商業票據）為港幣 776 億元，較二〇一七年底上升 14.8%，其中貿易融資有所下跌，主要由於本行調整貸款組合，以提高整體貸款收益率。銀團業務方面，按路透排名，本行在香港銀行貸款市場的簿記行保持排名前五名位置。為支持資產穩步增長，本行繼續大力開拓存款業務，加強收款、派息業務，於二〇一八年六月三十日，企業存款餘額為港幣 369 億元，較二〇一七年底上升 2.2%。同時，本行關注企業客戶的需求，特設「企業網上銀行」及「中小企業網上銀行」服務，讓企業客戶可透過便捷的網上渠道，輕鬆及靈活地管理公司的財務交易，提高企業營運效率。本行將繼續加強不同客群建設，以保持穩定可持續發展的企業客戶業務。

財資

二〇一八年上半年，美滙走強，造就滙市區間波幅頻繁，促成其他貨幣交易；本行亦密切留意市場變化，把握機遇，向客戶提供適切方案。本行外匯交易買賣收益（包括外幣找換）港幣 1.22 億元，較二〇一七年同期增加 30.8%；惟貨幣掉期收益下降，整體外匯買賣淨收益減少 35.3% 至港幣 2.22 億元。

截至二〇一八年六月三十日，本集團債券投資餘額為港幣 467 億元，較二〇一七年底下降 10.8%。超過八成的債券信用等級都在 A3 或以上，風險較低。

Corporate and commercial banking

With respect to corporate banking business, total corporate loans, including trade bills, amounted to HK\$77.6 billion as at 30 June 2018, representing an increase of 14.8% as compared with that at the end of 2017. The balance of trade finance declined mainly due to the adjustment of loan portfolio in order to improve the overall loan margins. As to syndicated loan business, the Bank ranked top five among the syndicated loans bookrunners in Hong Kong according to Reuters ranking. To maintain steady growth of assets, the Bank continued to devote much effort to expand deposit business as well as initial public offer receiving bank service and dividend payment service. As at 30 June 2018, total corporate deposits amounted to HK\$36.9 billion, representing an increase of 2.2% as compared with that at the end of 2017. Moreover, the Bank cares about the business needs of corporate customers. We are now offering “Corporate NET Banking Service” and “SME NET Banking Service”, which aims at providing a convenient and efficient channel for corporate customers to manage their financial transactions easily and flexibly. The Bank will continue to strengthen the development of different customer segments so as to maintain a stable and sustainable corporate customer business.

Treasury business

In the first half of 2018, the strong US Dollar increased the volatility in the foreign exchange market, thus boosting transactions in other foreign currencies. The Bank seized opportunities and provided customers with customised solutions through closely monitoring market changes. Revenue from foreign exchange trading business, including money exchange business, increased by 30.8% to HK\$122 million as compared with the corresponding period of 2017. With the decrease in revenue from currency swaps, net gain from foreign exchange trading decreased by 35.3% to HK\$222 million as compared with that in the corresponding period of 2017.

As at 30 June 2018, the balance of the Group's debt securities investment amounted to HK\$46.7 billion, representing a decrease of 10.8% as compared with that at the end of 2017. More than 80% of the debt securities were rated A3 or above and were exposed to comparatively low risks.

財務及業務回顧

Financial Results and Operation Review

金融機構業務

銀行金融機構業務方面，本行重點拓展境內中小銀行、中資行境外分支機構以及外資銀行等客群，持續建設「中小銀行跨境服務平台」，深化與境內中小銀行的跨境業務關係。以實現「清算、交易、投融資」三大服務功能為目標，按客戶業務需要，向金融機構客戶推介本行多元化產品鏈，務求增加協同效益。回應「輕型銀行」的發展策略，進一步打造資產經營平台；繼續與一帶一路地區的優質銀行合作；推動與內地及海外分行的業務聯動。

非銀行金融機構業務方面，積極拓展「投商行結合」類業務，敘做新股融資、併購貸款、債券、基金、股票抵押融資等，同時堅持將防範風險放在首位。貫徹「輕型銀行」戰略，在託管、債券發行、首次公開招股收款行、派息行等服務方面取得較好成績，增加非利息收入。截至二〇一八年六月三十日，客戶貸款為港幣 167 億元，較二〇一七年底下降 5.9%。同時，亦逐步轉型，實現非銀行金融機構客戶集資、交易、資產配置的多方面合作，探索更多樣化融資模式，深化資本市場優勢項目，增強我行在同業市場影響力。

內地及海外業務

內地及海外分行業務方面，截至二〇一八年六月三十日，客戶貸款為港幣 305 億元，較二〇一七年底下降 8.6%，主要由於主動調整資產，以改善盈利及收益率。下半年，本行將推出內地分行企業網銀服務，內地及海外分行亦繼續與總行緊密聯動，致力為客戶提供貼身貼心的跨境金融服務。

在中國內地共設 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。

Financial institution business

With respect to bank financial institution business, the Bank focused on expanding the customer base of domestic small and medium-sized banks, overseas branches of Chinese banks and foreign banks. Great emphasis was placed on the development of “cross-border financial service platform for medium and small-sized financial institutions” and further deepening of the cross-border business relationship with domestic medium and small-sized financial institutions. The Bank strived to realise three main functions, namely “Clearing and Settlement, Dealing and Trading as well as Investment and Financing”. To cater for the business needs of the customers, the Bank provided financial institution customers with diversified product chain, thus enhancing synergy effects. In adherence to the “asset-light bank” business strategy, the Bank will further build asset management platforms, cooperate with high-quality banks in the Belt and Road Region as well as foster business coordination with branches in the Mainland and overseas.

As regards non-bank financial institution business, the Bank strived to expand investment and commercial banking businesses through participating in initial public offer financing, mergers and acquisitions financing, bonds, funds and stock collateral loans. Risk management was regarded as top priority. To implement “asset-light bank” business strategy, the custodian service, bond issuance, initial public offer receiving bank service and dividend payment service achieved remarkable results and increase non-interest income. As at 30 June 2018, advances to customers amounted to HK\$16.7 billion, representing a decrease of 5.9% as compared with that at the end of 2017. Meanwhile, the Bank transformed steadily as well as coordinated with non-bank financial institution customers in fundraising, trading and asset allocation. The Bank also strived to explore diversified financing models, intensify the advantages of capital market and enhance the Bank’s market influence.

China and overseas business

With respect to China and overseas business, loans to customers amounted to HK\$30.5 billion as at 30 June 2018, representing a decrease of 8.6% as compared with that at the end of 2017, which was mainly attributable to the proactive adjustment of assets in order to improve profit and yield. In the second half of the year, the Bank will launch mainland branch corporate NET banking service. To provide customers with personalised cross-border financial services, China and overseas branches will continue to closely collaborate with 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.

財務及業務回顧

Financial Results and Operation Review

保險

二〇一八年上半年，永隆保險有限公司（「永隆保險」）實現毛保費收入港幣 3.27 億元，較二〇一七年同期增加 16.7%，工程項目有關的財產險、僱員補償險、其他責任險以及個人保險業務均有所增長，其中來自網上銀行及手機銀行渠道實現較快增長；同時，總索償額減少 5.2% 至港幣 1.29 億元，總體承保盈餘較二〇一七年同期上升 9.5% 至港幣 3,317 萬元。下半年永隆保險繼續重點實現銀保及個人保險業務的突破，發展公司網頁和手機應用程式以提供有特色、差異化的保險服務，並提升持續可發展能力。同時，根據保監局的監管要求，穩步提升風險管理水平。

人力資源

截至二〇一八年六月三十日，本行僱員總人數為 1,847 人（二〇一七年十二月三十一日：1,836 人），其中香港 1,587 人，中國境內 190 人，澳門 38 人，海外 32 人。

二〇一八年八月十七日

Insurance

During the first half of 2018, Wing Lung Insurance Company Limited (“Wing Lung Insurance”) realised a gross premium income of HK\$327 million, representing an increase of 16.7% as compared with the corresponding period of 2017. Property damage insurance relating to construction projects, employee compensation insurance, other general liability insurance and personal insurance businesses increased. Businesses from online banking and mobile banking channels achieved rapid growth. Total insurance claims decreased by 5.2% to HK\$129 million. Underwriting business recorded an increase of profit by 9.5% to HK\$33.17 million as compared with the corresponding period of 2017. In the second half of the year, Wing Lung Insurance will continue to strive for achieving breakthroughs in the bancassurance and personal insurance businesses as well as develop corporate website and mobile applications to offer unique and differentiated insurance service, thus enhancing sustainable development capabilities. In the meantime, Wing Lung Insurance will steadily strengthen its risk management in accordance with the regulatory requirements of the Insurance Authority.

Human resources

As at 30 June 2018, the total number of employees of the Bank is 1,847 (31 December 2017: 1,836), of which 1,587 are in Hong Kong, 190 are in Mainland China, 38 are in Macau and 32 are overseas.

17 August 2018

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)

截至二〇一八年六月三十日止六個月 For the six months ended 30 June 2018

		截至六月三十日止六個月 Six months ended 30 June		
		二〇一八 2018	二〇一七 2017	
		港幣千元 HK\$'000	港幣千元 HK\$'000	
	註釋 Note			
利息收入	Interest income	3	4,527,724	3,498,903
利息支出	Interest expense	4	(2,302,623)	(1,738,978)
淨利息收入	Net interest income		2,225,101	1,759,925
服務費及佣金收入	Fees and commission income		569,948	465,729
服務費及佣金支出	Fees and commission expense		(111,233)	(96,884)
服務費及佣金淨收入	Net fees and commission income	5	458,715	368,845
保險營業收入	Insurance operating income	6	233,318	246,161
淨交易收益	Net trading gain	7	62,017	367,766
出售以公平價值誌入其他全面 收益之金融資產之淨收 益	Net gain on disposal of financial assets at fair value through other comprehensive income		29,082	-
出售可供出售證券之淨 收益	Net gain on disposal of available-for-sale securities		-	130,295
其他營業收入	Other operating income	8	135,799	184,593
營業收入	Operating income		3,144,032	3,057,585
保險申索準備	Charge for insurance claims	6	(128,807)	(135,913)
提取保險申索後之 營業收入	Operating income net of insurance claims		3,015,225	2,921,672
營業支出	Operating expenses	9	(1,027,014)	(924,231)
提取減值準備前之 營業溢利	Operating profit before impairment charge		1,988,211	1,997,441
減值損失	Impairment losses	10	(779,102)	(158,626)
營業溢利	Operating profit		1,209,109	1,838,815
投資物業之公平價值收益	Fair value gains on investment properties	17	29,156	64,337
出售其他物業及設備之淨 收益	Net gain on disposal of other properties and equipment		98	22,443
贖回按攤銷成本列賬的金融 工具之淨虧損	Net loss on redemption of financial instrument at amortised cost		(15,057)	-
應佔共同控制實體之淨溢利	Share of net profits of jointly controlled entities		277,796	341,863
應佔聯營公司之淨溢利	Share of net profits of associate		468	513
除稅前溢利	Profit before taxation		1,501,570	2,267,971
所得稅	Income tax	11	(249,234)	(345,526)
期內溢利	Profit for the period		1,252,336	1,922,445
歸屬於：	Attributable to:			
本行股東	Equity shareholders of the Bank		1,253,002	1,919,279
非控制的股東權益	Non-controlling interests		(666)	3,166

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)

截至二〇一八年六月三十日止六個月 For the six months ended 30 June 2018

		截至六月三十日止六個月 Six months ended 30 June	
		二〇一八 2018 港幣千元 HK\$'000	二〇一七 2017 港幣千元 HK\$'000
期內溢利	Profit for the period	1,252,336	1,922,445
期內其他全面(虧損)/收益	Other comprehensive (expenses)/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:		
以公平價值誌入其他全面收益之金融資產	Financial assets at fair value through other comprehensive income		
- 公平價值改變	- Changes in fair value	(650,841)	-
- 於出售時轉入收益表	- Transfer to income statement on disposal	(29,082)	-
- 於減值時轉入收益表	- Transfer to income statement on impairment	580,882	-
可供出售證券	Available-for-sale securities		
- 公平價值改變	- Changes in fair value	-	204,280
- 於出售時轉入收益表	- Transfer to income statement on disposal	-	(130,295)
應佔聯營公司之儲備	Share of associate's reserves	15	106
應佔共同控制實體之儲備	Share of jointly controlled entities' reserves	(6,441)	6,776
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	(62,615)	149,029
其他全面收益之遞延稅項之影響	Effect of deferred taxation on other comprehensive income items	24,029	(21,089)
其後不可重新分類至收益表之項目：	Items that will not be reclassified subsequently to the income statement:		
以公平價值誌入其他全面收益之股權證券	Equity securities at fair value through other comprehensive income		
- 公平價值改變	- Changes in fair value	9,731	-
界定福利計劃之精算虧損	Actuarial losses on defined benefit scheme	(17,645)	-
其他全面收益對遞延稅項之影響	Effect of deferred taxation on other comprehensive income	2,911	-
期內其他全面(虧損)/收益	Other comprehensive (expenses)/income for the period	(149,056)	208,807
期內全面收益總額	Total comprehensive income for the period	1,103,280	2,131,252
歸屬於：	Attributable to:		
本行股東	Equity shareholders of the Bank	1,103,946	2,128,086
非控制的股東權益	Non-controlling interests	(666)	3,166

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)

二〇一八年六月三十日 As at 30 June 2018

	註釋 Note	30/6/2018 港幣千元 HK\$'000	31/12/2017 港幣千元 HK\$'000	
資產	Assets			
庫存現金及短期資金	Cash and short-term funds	12	49,505,672	49,344,947
同業定期存放及貸款	Placements with and loans and advances to banks	13	33,028,645	28,139,871
規定以公平價值誌入 損益賬之金融資產	Financial assets mandatorily measured at fair value through profit or loss		2,568,578	-
持作買賣用途之證券	Trading securities		-	1,074,095
衍生金融工具	Derivative financial instruments	14	708,487	1,408,541
指定以公平價值誌入損益 賬之金融資產	Financial assets designated at fair value through profit or loss		4,468,407	5,943,598
以公平價值誌入其他全面 收益之金融投資	Financial investments at fair value through other comprehensive income	15	39,939,846	-
可供出售之證券	Available-for-sale securities	15	-	46,390,389
按攤銷成本列賬之金融投 資	Financial investments at amortised cost	15	1,112,210	-
持至到期證券	Held-to-maturity securities	15	-	331,356
貸款及其他賬項	Advances and other accounts	16	164,172,297	159,017,509
共同控制實體權益	Interests in jointly controlled entities		2,420,883	2,159,614
聯營公司權益	Interest in an associate		2,860	3,592
投資物業	Investment properties	17	3,246,960	3,225,920
租賃土地權益	Interests in leasehold land		165,352	167,366
其他物業及設備	Other properties and equipment	18	1,322,082	1,370,474
可回收稅項	Tax recoverable		1,649	2,681
遞延稅項資產	Deferred tax assets		49,485	37,841
列作出售資產	Assets classified as held for sale	19	152,736	149,021
總資產	Total assets		302,866,149	298,766,815
負債	Liabilities			
同業存款	Deposits and balances from banks		29,405,563	33,134,691
交易賬項下之負債	Trading liabilities		-	77,380
衍生金融工具	Derivative financial instruments	14	963,050	794,593
客戶存款	Deposits from customers	20	217,039,467	210,963,646
發行之存款證	Certificates of deposit issued		7,189,514	4,582,410
發行之後償債項	Subordinated debt issued	21	3,134,012	4,675,302
當期稅項	Current taxation		344,174	174,624
遞延稅項負債	Deferred tax liabilities		27,357	67,826
其他賬項及預提	Other accounts and accruals	22	6,169,811	6,536,172
總負債	Total liabilities		264,272,948	261,006,644
權益	Equity			
股本	Share capital	23	1,160,951	1,160,951
儲備	Reserves	24	32,826,238	31,972,180
歸屬於本行股東權益合計	Total equity attributable to shareholders of the Bank		33,987,189	33,133,131
額外權益工具	Additional equity instruments	21	4,573,230	4,573,230
非控制的股東權益	Non-controlling interests		32,782	53,810
權益總額	Total equity		38,593,201	37,760,171
權益及負債總額	Total equity and liabilities		302,866,149	298,766,815

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經修訂並已於二〇一八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二〇一七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「本集團」)已採納下列與其業務相關之經修訂之香港財務報告準則：

- 香港財務報告準則第9號「金融工具」，引入金融工具的分類與計量、金融資產的預期減值損失及一般對沖會計之新要求。

分類與計量

所有已確認並納入於香港財務報告準則第9號適用範圍內之金融資產，需於往後按攤銷成本列賬或以公平價值計量：

- (a) 以收取合約現金流為目標的商業模式中持有之金融資產，並其現金流僅為本金與利息款項，均按攤銷成本列賬。
- (b) 以收取合約現金流及出售為目標的商業模式中持有之金融資產，並且在合約條款已定明於指定日期僅為本金與利息款項之現金流，均以公平價值誌入其他全面收益計量。此等資產往後之公平價值變動(除相關利息收入及減值外)均於其他全面收益確認。減值準備於損益確認，並相應調整其他全面收益而不會削減該等資產的賬面值。如此等資產按攤銷成本列賬，其在損益中確認的金額均相同。在賬項中被沖銷時，過往已在其他全面收益確認之累計損益將轉撥至損益確認。

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 2017 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 2018 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:

- HKFRS 9, Financial Instruments, introduces new requirements for the classification and measurement of financial instruments, recognition of expected credit loss on financial assets, and revised requirements for general hedge accounting.

Classification and measurement

All recognised financial assets that are within the scope of HKFRS 9 are required to be subsequently measured at amortised cost or fair value:

- (a) Financial assets that are held within a business model whose objective is to collect the contractual cash flows, and that have contractual cash flows that are solely payments of principal and interest on the principal outstanding are measured at amortised cost.
- (b) Financial assets that are held within a business model whose objective is achieved both by collecting contractual cash flows and selling financial assets, and that have contractual terms that give rise on specified dates to cash flows that are solely payments of principal and interest on the principal amount outstanding, are measured at fair value through other comprehensive income (“FVOCI”). The subsequent changes in the fair value of these assets (except those relating to interest income and impairment) are recognised in other comprehensive income. Impairment allowances are recognised in profit or loss with corresponding adjustment to other comprehensive income without reducing the carrying amounts of these assets. The amounts that are recognised in profit or loss are the same as the amounts that would have been recognised in profit or loss if these assets have been measured at amortised cost. Upon derecognition, the cumulative gain or loss previously recognised in other comprehensive income shall be transferred to profit or loss.

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 (續)

分類與計量 (續)

- (c) 本集團選擇以公平價值誌入其他全面收益計量非交易性的股權投資，只確認其股息收入為損益。與上述(b)段提及的金融資產不同，此等股權投資不需要進行減值評估。在賬項中被沖銷時，過往已在其他全面收益確認之累計損益將不會轉撥至損益，而是轉撥至保留溢利確認。
- (d) 其他所有金融資產均以公平價值誌入損益賬計量。此等資產往後之公平價值變動均於損益確認。
- (e) 就金融負債的會計處理，香港會計準則第39號與香港財務報告準則第9號之要求大致相同。所有已確認並納入於香港財務報告準則第9號適用範圍內之金融負債，需於往後按攤銷成本列賬或以公平價值計量。金融負債的會計政策與二〇一七年度財務報表內所採納的相同。

減值

相對於香港會計準則第39號下之已發生信貸損失模型，香港財務報告準則第9號之要求為預期減值損失模型。預期減值損失模型要求機構在計算預期減值損失及其變動時，需反映由初始確認起之信貸風險變化。換言之，確認信貸損失前毋須出現信貸事件。

預期減值損失需就短期資金、同業定期存放及貸款、客戶貸款、商業票據、以公平價值誌入其他全面收益之債務證券、按攤銷成本列賬之其他金融資產，及若干貸款承諾及金融擔保合約確認。

於首次確認時，需對可能於未來12個月內(當剩餘年限少於12個月時或就更短期內)發生的違約事件所產生的預期減值損失(「12個月預期減值損失」)作出減值準備。若有關金融工具之信貸風險大幅上升，需對其全期年限內所有可能發生的違約事件而產生的預期減值損失(「全期預期減值損失」)作出減值準備。

1 Basis of preparation (Continued)

Classification and measurement (Continued)

- (c) The Group elected to present the subsequent changes in the fair value of equity investments (that is not held for trading) in other comprehensive income, with only dividend income recognised in profit or loss. Unlike the financial assets mentioned in paragraph (b) above, these equity investments are not subject to impairment assessment. Upon derecognition, the cumulative gain or loss previously recognised in other comprehensive income shall not be transferred to profit or loss, and shall be transferred to retained earnings.
- (d) All other financial assets are measured at fair value through profit or loss. The subsequent changes in the fair value of these assets are recognised in profit or loss.
- (e) The accounting for financial liabilities remains largely the same under HKAS 39 and HKFRS 9. All recognised financial liabilities that are within the scope of HKFRS 9 are required to be subsequently measured at amortised cost or fair value. The accounting policies for financial liabilities are the same as those adopted in the 2017 annual financial statements.

Impairment

HKFRS 9 requires an expected credit loss (“ECL”) model, as opposed to an incurred credit loss model under HKAS 39. The ECL model requires an entity to account for ECL and changes in those ECL at each reporting date to reflect changes in credit risk since initial recognition. In other words, it is no longer necessary for a credit event to have occurred before credit losses are recognised.

ECLs are recognised for short-term funds, placements with and loans and advances to banks, advances to customers, trade bills, debt securities measured at fair value through other comprehensive income, other financial assets held at amortised cost, and certain loan commitments and financial guarantee contracts.

At initial recognition, allowance is required for ECL resulting from default events that are possible within the next 12 months (or less, where the remaining life is less than 12 months) (“12-month ECL”). In the event of a significant increase in credit risk, allowance is required for ECL resulting from all possible default events over the expected life of the financial instrument (“life-time ECL”).

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 (續)

減值 (續)

應用香港財務報告準則第9號之預期減值損失模型將導致金融資產的三階段分級：

- 若金融資產由初始確認起並無減值及沒有出現信貸風險大幅上升的情況，將分類為第一階段並需確認12個月預期減值損失。
- 若金融資產由初始確認起並無減值，但已出現信貸風險大幅上升的情況，將分類為第二階段並需確認全期預期減值損失。
- 若金融資產存在客觀違約證據而已減值，將分類為第三階段並需評估全期預期減值損失。

在評估金融資產的信貸風險是否由初始確認起大幅上升，需考慮合理和可支持的定量和定性資料，包括過往經驗和前瞻性資料，例如信貸評級變動。

無論上述評估結果如何，除非有合理和可支持的資料證明，本集團假設當合約已逾期還款超過30日，則信貸風險已大幅上升；而當合約已逾期還款超過90日，則違約已發生。

預期減值損失的計量是違約或然率、違約損失率和違約風險承擔的函數。違約或然率及違約損失率的評估是基於以前瞻性資料調整的歷史數據。

一般而言，預期減值損失會根據合約應付本集團的所有合約現金流與本集團預期收取的所有現金流的差額，按原來的實際利率折算估計。

本集團已於二〇一八年一月一日採納香港財務報告準則第9號。採納香港財務報告準則第9號所產生之差異已於二〇一八年一月一日之保留溢利、重估金融資產儲備、遞延稅項資產、遞延稅項負債及其他財務狀況表相關項目確認，而沒有重列比較資料。由於二〇一七年的比較資料乃根據香港會計準則第39號編制，或未能與二〇一八年所呈列的資料進行比較。

1 Basis of preparation (Continued)

Impairment (Continued)

The application of the ECL model of HKFRS 9 will result in three stages of financial assets:

- A financial asset is classified under Stage 1 if it was not credit-impaired upon origination and there has not been a significant increase in its credit risk since inception. Recognition for 12-month ECL is required.
- A financial asset is classified under Stage 2 if it was not credit-impaired upon origination but has since suffered a significant increase in credit risk. Recognition for life-time ECL is required.
- A financial asset which has been credit-impaired with objective evidence of default is classified under Stage 3 and is assessed for life-time ECL.

In assessing whether the credit risk of a financial asset has significantly increased since origination, both quantitative and qualitative information that is reasonable and supportable, including historical experience and forward-looking information, such as change in credit rating, is considered.

Irrespective of the outcome of the above assessment, unless there is reasonable and supportable information that demonstrates otherwise, the Group presumes that there has been a significant increase in credit risk when contractual payments are more than 30 days past due, and default has occurred when contractual payment are 90 days past due.

The measurement of ECL is a function of the probability of default, loss given default and the exposure at default. The assessment of the probability of default and loss given default is based on historical data adjusted by forward-looking information.

Generally, the ECL is estimated as the difference between all contractual cash flows that are due to the Group in accordance with the contract and all the cash flows that the Group expects to receive, discounted at the original effective interest rate.

The Group has adopted HKFRS 9 on 1 January 2018. The differences arising from the adoption of HKFRS 9 are recognised in retained earnings, financial asset revaluation reserve, deferred tax assets, deferred tax liabilities and other relevant items of statement of financial position as of 1 January 2018, without restating comparative information. As the 2017 comparative information was prepared under HKAS 39, it may not be comparable to information presented for 2018.

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 (續)

1 Basis of preparation (Continued)

初次採納香港財務報告準則第9號
之影響

Effect of initial application of HKFRS 9

		重新分類 Reclassification								重新計量 Remeasurement		
		來自按攤銷成本列賬之現金及短期資金	來自按攤銷成本列賬之同業定期存放及貸款	來自指定以公平價值計入損益之金融資產	來自可供出售之證券	來自持至到期證券	來自按攤銷成本列賬之貸款及其他賬項	來自預期減值損失模型的計提	由公平價值轉換為攤銷成本列賬			
		(經審核) 31/12/2017 港幣千元 HK\$'000	From cash and short-term funds at amortised cost 港幣千元 HK\$'000	From banks at amortised cost 港幣千元 HK\$'000	From trading securities 港幣千元 HK\$'000	From available-for-sale securities 港幣千元 HK\$'000	From held-to-maturity securities 港幣千元 HK\$'000	From accounts at amortised cost 港幣千元 HK\$'000	From trading liabilities 港幣千元 HK\$'000	Impairment charge under ECL model 港幣千元 HK\$'000	From fair value to amortised cost 港幣千元 HK\$'000	(重列) 1/1/2018 港幣千元 HK\$'000
資產	Assets											
按攤銷成本列賬之庫存現金及短期資金	Cash and short-term funds at amortised cost	49,344,947	(6,622,175)	-	-	-	-	-	-	(17)	-	42,722,755
以公平價值計入其他全面收益之庫存現金及短期資金	Cash and short-term funds at FVOCI	-	6,622,175	-	-	-	-	-	-	-	-	6,622,175
按攤銷成本列賬之同業定期存放及貸款	Placements with and loans and advances to banks at amortised cost	28,139,871	-	(6,081,860)	-	-	-	-	-	(16,960)	-	22,041,051
以公平價值計入其他全面收益之同業定期存放及貸款	Placements with and loans and advances to banks at FVOCI	-	-	6,081,860	-	-	-	-	-	-	-	6,081,860
規定以公平價值計入損益賬之金融資產	Financial assets mandatorily measured at fair value through profit or loss	-	-	-	1,074,095	296,696	308,193	-	-	-	-	1,678,984
持作買賣用途之證券	Trading securities	1,074,095	-	-	(1,074,095)	-	-	-	-	-	-	-
指定以公平價值計入損益賬之金融資產	Financial assets designated at fair value through profit or loss	5,943,598	-	-	-	(296,696)	-	-	-	-	-	5,646,902
以公平價值計入其他全面收益之金融投資 - 債務證券	Financial investments at FVOCI - debt securities	-	-	-	-	-	43,973,495	-	-	-	-	43,973,495
以公平價值計入其他全面收益之金融投資 - 股權證券	Financial investments at FVOCI - equity securities	-	-	-	-	-	1,028,298	-	-	-	-	1,028,298
可供出售之證券	Available-for-sale securities	46,390,389	-	-	-	(46,390,389)	-	-	-	-	-	-
按攤銷成本列賬之金融投資	Financial investments at amortised cost	-	-	-	-	-	1,080,403	331,356	-	(2,305)	2,721	1,412,175
持至到期證券	Held-to-maturity securities	331,356	-	-	-	-	-	(331,356)	-	-	-	-
按攤銷成本列賬之貸款及其他賬項	Advances and other accounts at amortised cost	159,017,509	-	-	-	-	-	-	(7,357,039)	(69,118)	-	151,591,352
以公平價值計入其他全面收益之貸款及其他賬項	Advances and other accounts at FVOCI	-	-	-	-	-	-	-	7,357,039	-	-	7,357,039
遞延稅項資產	Deferred tax assets	37,841	-	-	-	-	-	-	-	-	(449)	37,392
負債	Liabilities											
規定以公平價值計入損益賬之金融負債	Financial liabilities mandatorily measured at fair value through profit or loss	-	-	-	-	-	-	-	77,380	-	-	77,380
交易賬項下之負債	Trading liabilities	77,380	-	-	-	-	-	-	(77,380)	-	-	-
遞延稅項負債	Deferred tax liabilities	67,826	-	-	-	-	-	-	-	(28,087)	-	39,739
其他賬項及預提	Other accounts and accruals	6,536,172	-	-	-	-	-	-	-	61,825	-	6,597,997
權益	Equity											
重估金融資產儲備	Financial asset revaluation reserve	(27,242)	-	-	-	-	(13,203)	-	-	34,609	2,272	(3,564)
保留溢利	Retained earnings	30,437,770	-	-	-	-	13,203	-	-	(156,747)	-	30,294,226

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 (續)

初次採納香港財務報告準則第9號之影響 (續)

根據香港財務報告準則第9號的「為收集及出售而持有」業務模式，短期資金港幣6,622,175,000元、同業定期存放及貸款港幣6,081,860,000元，及貸款及其他賬項港幣7,357,039,000元由攤銷成本重新分類至以公平價值誌入其他全面收益。

來自指定以公平價值誌入損益賬之債務證券港幣296,696,000元及可供出售之證券港幣308,193,000元並不符合香港財務報告準則第9號下有關「純粹支付本金及利息」要求，因而重新分類至規定以公平價值誌入損益賬之金融資產。可供出售之證券過往已在重估金融資產儲備累計的公平價值收益及遞延稅項影響港幣13,203,000元已轉撥至保留溢利確認。

根據香港財務報告準則第9號的「為收集而持有」業務模式，債務證券港幣1,080,403,000元由可供出售重新分類至攤銷成本，其過往已在重估金融資產儲備累計的公平價值虧損及遞延稅項影響港幣2,272,000元已相應撥回。

根據香港財務報告準則第9號的「為收集及出售而持有」業務模式，可供出售之債務證券港幣43,973,495,000元繼續以公平價值誌入其他全面收益計量。

本集團選擇以公平價值誌入其他全面收益計量非交易性可供出售之股權證券港幣1,028,298,000元。

1 Basis of preparation (Continued)

Effect of initial application of HKFRS 9 (Continued)

As a result of “hold to collect and sell” business model classification under HKFRS 9, short-term funds of HK\$6,622,175,000, placements with and loans and advances to banks of HK\$6,081,860,000 and advances and other accounts of HK\$7,357,039,000 were reclassified from amortised cost to fair value through other comprehensive income.

Debt securities designated at fair value through profit or loss of HK\$296,696,000 and available-for-sale securities of HK\$308,193,000 did not meet the “solely payments of principal and interest” requirement and were reclassified to financial assets mandatorily measured at fair value through profit or loss. The fair value gain and deferred tax impact of the available-for-sale securities of HK\$13,203,000 previously accumulated in the financial asset revaluation reserve were transferred to retained earnings.

As a result of “hold to collect” business model classification under HKFRS 9, debt securities of HK\$1,080,403,000 were reclassified from available-for-sale to amortised cost and the corresponding fair value losses and deferred tax impact of HK\$2,272,000 previously accumulated in the financial asset revaluation reserve were reversed accordingly.

As a result of “hold to collect and sell” business model classification under HKFRS 9, available-for-sale debt securities of HK\$43,973,495,000 were continued to be measured at fair value through other comprehensive income.

The Group elected to measure the non-trading available-for-sale equity securities of HK\$1,028,298,000 at fair value through other comprehensive income.

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 (續)

1 Basis of preparation (Continued)

採納香港財務報告準則第9號對
期初綜合財務狀況表之影響：

Impacts on opening consolidated statement of financial position from the
application of HKFRS 9:

		(經審核) (Audited) 31/12/2017 港幣千元 HK\$'000	HKFRS 9 香港財務報告準則 第9號 港幣千元 HK\$'000	(重列) (Restated) 1/1/2018 港幣千元 HK\$'000
資產	Assets			
庫存現金及短期資金	Cash and short-term funds	49,344,947	(17)	49,344,930
同業定期存放及貸款	Placements with and loans and advances to banks	28,139,871	(16,960)	28,122,911
規定以公平價值誌入損益賬之金融 資產	Financial assets mandatorily measured at fair value through profit or loss	-	1,678,984	1,678,984
持作買賣用途之證券	Trading securities	1,074,095	(1,074,095)	-
衍生金融工具	Derivative financial instruments	1,408,541	-	1,408,541
指定以公平價值誌入損益賬之金融 資產	Financial assets designated at fair value through profit or loss	5,943,598	(296,696)	5,646,902
以公平價值誌入其他全面收益之金 融投資	Financial investments at fair value through other comprehensive income	-	45,001,793	45,001,793
可供出售之證券	Available-for-sale securities	46,390,389	(46,390,389)	-
按攤銷成本列賬之金融投資	Financial investments at amortised cost	-	1,412,175	1,412,175
持至到期證券	Held-to-maturity securities	331,356	(331,356)	-
貸款及其他賬項	Advances and other accounts	159,017,509	(69,118)	158,948,391
共同控制實體權益	Interests in jointly controlled entities	2,159,614	-	2,159,614
聯營公司權益	Interest in an associate	3,592	-	3,592
投資物業	Investment properties	3,225,920	-	3,225,920
租賃土地權益	Interests in leasehold land	167,366	-	167,366
其他物業及設備	Other properties and equipment	1,370,474	-	1,370,474
可回收稅項	Tax recoverable	2,681	-	2,681
遞延稅項資產	Deferred tax assets	37,841	(449)	37,392
列作出售資產	Assets classified as held for sale	149,021	-	149,021
總資產	Total assets	298,766,815	(86,128)	298,680,687
負債	Liabilities			
同業存款	Deposits and balances from banks	33,134,691	-	33,134,691
規定以公平價值誌入損益賬之金融 負債	Financial liabilities mandatorily measured at fair value through profit or loss	-	77,380	77,380
交易賬項下之負債	Trading liabilities	77,380	(77,380)	-
衍生金融工具	Derivative financial instruments	794,593	-	794,593
客戶存款	Deposits from customers	210,963,646	-	210,963,646
發行之存款證	Certificates of deposit issued	4,582,410	-	4,582,410
發行之後償債項	Subordinated debt issued	4,675,302	-	4,675,302
當期稅項	Current taxation	174,624	-	174,624
遞延稅項負債	Deferred tax liabilities	67,826	(28,087)	39,739
其他賬項及預提	Other accounts and accruals	6,536,172	61,825	6,597,997
總負債	Total liabilities	261,006,644	33,738	261,040,382
權益	Equity			
股本	Share capital	1,160,951	-	1,160,951
儲備	Reserves	31,972,180	(119,866)	31,852,314
	Total equity attributable to shareholders of the Bank	33,133,131	(119,866)	33,013,265
歸屬於本行股東權益合計	Additional equity instruments	4,573,230	-	4,573,230
額外權益工具	Non-controlling interests	53,810	-	53,810
非控制的股東權益	Total equity	37,760,171	(119,866)	37,640,305
權益總額	Total equity and liabilities	298,766,815	(86,128)	298,680,687
權益及負債總額				

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 (續)

- 香港財務報告準則第15號「與客戶訂約帶來之收入」，提供按原則確認收入的方法，並引入於履行責任後確認收入的概念。該準則應予追溯應用，並備有若干權宜措施。採納此準則對本集團的收入確認方法並無重大影響。
- 香港財務報告準則第4號之修訂「於香港財務報告準則第4號保險合同應用香港財務報告準則第9號金融工具」，旨在解決香港財務報告準則第9號與即將發佈的保險合同準則因實施日期不同而產生的問題。主要從事保險活動的企業可選擇延後應用香港財務報告準則第9號直至2021年，並繼續沿用香港會計準則第39號(「延後法」)。本集團內之所有成員均統一採納香港財務報告準則第9號，並沒有選擇延後法。
- 香港會計準則第40號之修訂「投資物業的轉移」，闡明物業需要有用途改變才能轉出或轉入投資物業。用途改變涉及評估該物業符合，或不再符合投資物業的定義；及於用途改變發生時，需有證據支持該改變。該修訂的要求與本集團的現行處理一致，對本集團的財務報表並無影響。

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，該等準則尚未於二〇一八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二〇一七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。截至二〇一七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。核數師已於二〇一八年三月二十日就該等財務報表發表無保留意見。

1 Basis of preparation (Continued)

- HKFRS 15, Revenue from contracts with customers, provides a principles-based approach for revenue recognition, and introduces the concept of recognising revenue for obligations as they are satisfied. The standard should be applied retrospectively, with certain practical expedients available. The adoption of this standard has no significant impacts on the Group's revenue recognition.
- Amendments to HKFRS 4, Applying HKFRS 9 Financial Instruments with HKFRS 4 Insurance Contracts, address concerns arising from different effective dates of HKFRS 9 and the forthcoming insurance contracts standard. Entities whose activities are predominantly connected with insurance may choose to defer the application of HKFRS 9 until 2021 (the "deferral approach"). Entities that defer the application of HKFRS 9 will continue to apply HKAS 39. The Group applied HKFRS 9 consistently to all entities in the Group and the deferral approach was not elected.
- Amendments to HKAS 40, Transfers of Investment Property, clarify that there must be a change in use when a property is transferred to or from investment properties. A change in use would involve an assessment of whether a property meets, or has ceased to meet, the definition of investment property; and supporting evidence that a change in use has occurred. The requirements of these amendments are consistent with the Group's current practice and the adoption of these amendments have no impacts 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 2018 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 2017 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 2017 are available from the Bank's registered office. The auditors have expressed an unqualified opinion on those financial statements in their report dated 20 March 2018.

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 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, 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	
		2018	2017
		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	1,237,869	637,530
債務證券	Debt securities	566,338	500,981
客戶貸款	Advances to customers	2,501,256	2,249,020
其他	Others	222,261	111,372
		4,527,724	3,498,903

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4,191,310,000元（二〇一七年：港幣3,285,940,000元）及減值資產折扣轉回利息收入港幣7,632,000元（二〇一七年：港幣708,000元）。

Included in interest income are interest income from financial assets that are not at fair value through profit or loss of HK\$4,191,310,000 (2017: HK\$3,285,940,000) and unwinding of discount on impaired assets of HK\$7,632,000 (2017: HK\$708,000).

4 利息支出

4 Interest expense

		截至六月三十日止六個月 Six months ended 30 June	
		2018	2017
		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	1,937,259	1,542,978
發行之存款證	Certificates of deposit issued	60,039	38,226
發行之後償債項	Subordinated debt issued	79,533	27,924
其他	Others	225,792	129,850
		2,302,623	1,738,978

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2,097,831,000元（二〇一七年：港幣1,625,159,000元）。

Included in interest expense is interest expense on financial liabilities that are not at fair value through profit or loss of HK\$2,097,831,000 (2017: HK\$1,625,159,000).

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	
		2018	2017
		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	275,168	197,708
證券經紀及投資服務			
信用卡業務	Credit cards	69,543	64,899
有關信貸業務之服務費及佣金	Credit related fees and commission	118,557	118,426
貿易融資	Trade finance	61,460	41,676
其他零售銀行業務	Other retail banking services	7,806	7,280
其他服務費收入	Other fee income	37,414	35,740
		569,948	465,729
服務費及佣金支出	Fees and commission expenses		
信用卡業務	Credit cards	(55,177)	(55,577)
證券經紀及投資服務	Securities brokerage and investment services	(35,385)	(22,091)
其他服務費支出	Other fee expenses	(20,671)	(19,216)
		(111,233)	(96,884)
服務費及佣金淨收入	Net fees and commission income	458,715	368,845
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	191,360	171,649
- 服務費及佣金支出	- fees and commission expenses	(53,940)	(51,548)
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	14,029	9,505
- 服務費及佣金支出	- fees and commission expenses	(2,269)	(666)

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

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	
		2018	2017
		港幣千元 HK\$'000	港幣千元 HK\$'000
保險營業收入	Insurance operating income		
總額	Gross		
承保費總額	Gross insurance premium written	327,416	280,565
未期滿保費準備之改變	Change in unearned premium provision	(53,995)	(2,753)
已發行之保險合約所產生之保費收入	Premium revenue arising from insurance contracts issued	273,421	277,812
再投保	Reinsurance		
分出之再投保費	Reinsurance premium outward	(60,016)	(48,321)
未期滿保費準備之改變	Change in unearned premium provision	7,572	(270)
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	(52,444)	(48,591)
保險費淨收入	Net earned premium income	220,977	229,221
佣金收入	Commission income	47,853	56,150
其他收入	Other income	183	340
佣金支出	Commission expenses	(35,695)	(39,550)
		233,318	246,161
保險申索準備 (註釋)	Charge for insurance claims (Note)		
總額	Gross		
已承付索償	Gross claims paid	(158,829)	(157,393)
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	10,514	13,608
		(148,315)	(143,785)
再投保	Reinsurance		
收回再投保之索償	Claims recovered from reinsurers	12,501	13,586
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	7,007	(5,714)
		19,508	7,872
總索償金額	Total claims incurred	(128,807)	(135,913)
保險營業淨收入	Net insurance operating income	104,511	110,248

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.

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

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	
		2018	2017
		港幣千元	港幣千元
		HK\$'000	HK\$'000
規定以公平價值誌入損益賬之金融工具淨虧損	Net loss arising from financial instruments mandatorily measured at fair value through profit or loss	(136,735)	-
持作買賣用途之證券淨收益	Net gain from trading securities	-	25,309
指定以公平價值誌入損益賬之金融工具淨(虧損)/收益	Net (loss)/gain arising from financial instruments designated at fair value through profit or loss	(77,158)	25,668
衍生金融工具之淨收益/(虧損)	Net gain/(loss) arising from derivative financial instruments	54,119	(26,128)
外匯買賣淨收益	Net gain from foreign exchange trading	221,791	342,917
		62,017	367,766

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	
		2018	2017
		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	5,334	5,022
-非上市股權證券	- Unlisted equity securities	31,830	54,574
投資物業之租金收入減除直接開支 港幣 14,129,000 元 (二〇一七年：港幣 13,090,000 元)	Rental income from investment properties less direct outgoings of HK\$14,129,000 (2017: HK\$13,090,000)	73,932	86,846
保管箱租金淨收益	Net rental income on safe deposit boxes	16,663	15,159
出售其他金融工具之淨收益	Net gain on disposal of other financial instruments	1,863	19,961
其他	Others	6,177	3,031
		135,799	184,593

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

9 營業支出

9 Operating expenses

		截至六月三十日止六個月 Six months ended 30 June	
		2018	2017
		港幣千元	港幣千元
		HK\$'000	HK\$'000
人事費用	Staff costs		
- 薪金及其他人事費用	- Salaries and other costs	540,655	529,342
- 退休福利支出	- Retirement benefit costs	31,167	31,482
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	53,877	50,352
- 其他	- Others	59,033	47,926
折舊	Depreciation		
- 其他物業及設備 (註釋 18)	- Other properties and equipment (Note 18)	89,111	83,229
- 租賃土地	- Leasehold land	2,014	2,091
廣告及業務推廣	Advertising and business promotion	6,905	5,672
電子數據處理	Electronic data processing	39,489	34,659
郵遞及通訊	Postage and communications	25,253	27,908
文具及印刷	Printing and stationery	6,175	5,669
核數師酬金	Auditors' remuneration	2,719	2,048
水電費	Water and electricity	8,828	9,098
法律及專業費用	Legal and professional fee	79,080	53,001
營業、代繳稅金及附加費	Business, withholding tax and surcharges	21,146	9,943
保險費	Insurance	11,641	10,361
證券相關費用	Securities related expenses	3,267	3,955
其他	Others	46,654	17,495
		1,027,014	924,231

10 減值損失

10 Impairment losses

		截至六月三十日止六個月 Six months ended 30 June	
		2018	2017
		港幣千元	港幣千元
		HK\$'000	HK\$'000
減值損失/(回撥)	Impairment losses/(written back) on		
- 同業定期存放及貸款	- placements with and loans and advances to banks	4,315	-
- 證券投資	- investment in securities	691,958	-
- 貸款及應計利息	- loans and advances and accrued interest	109,352	158,626
- 貸款承諾及金融擔保合約	- loan commitments and financial guarantee contracts	(26,523)	-
		779,102	158,626

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

10 減值損失 (續)

10 Impairment losses (Continued)

(a) 同業定期存放及貸款減值損失

(a) Impairment losses on placements with and loans and advances to banks

		第一階段 Stage 1 港幣千元 HK\$'000	第二階段 Stage 2 港幣千元 HK\$'000	第三階段 Stage 3 港幣千元 HK\$'000	合計 Total 港幣千元 HK\$'000
截至二〇一八年 六月三十日止 六個月					
Six months ended 30 June 2018					
- 新增	- new allowances	7,315	-	-	7,315
- 撥回	- releases	(3,000)	-	-	(3,000)
Net charge to the income statement		4,315	-	-	4,315
支取收益表淨額		4,315	-	-	4,315

(b) 證券投資減值(回撥)/損失

(b) Impairment (written back)/losses on investment in securities

		第一階段 Stage 1 港幣千元 HK\$'000	第二階段 Stage 2 港幣千元 HK\$'000	第三階段 Stage 3 港幣千元 HK\$'000	合計 Total 港幣千元 HK\$'000
截至二〇一八年 六月三十日止 六個月					
Six months ended 30 June 2018					
- 新增	- new allowances	5,404	-	599,019	604,423
- 撥回	- releases	(9,415)	(15,356)	-	(24,771)
Net (releases)/charge to the income statement		(4,011)	(15,356)	599,019	579,652
(撥回)/支取收益表 淨額		(4,011)	(15,356)	599,019	579,652

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

10 減值損失 (續)

10 Impairment losses (Continued)

(b) 證券投資減值(回撥)/損失 (續)

(b) Impairment (written back)/losses on investment in securities (Continued)

- 按攤銷成本列賬之金融投資

- Financial investments at amortised cost

		第一階段 Stage 1 港幣千元 HK\$'000	第二階段 Stage 2 港幣千元 HK\$'000	第三階段 Stage 3 港幣千元 HK\$'000	合計 Total 港幣千元 HK\$'000
截至二〇一八年 六月三十日止 六個月	Six months ended 30 June 2018				
- 新增	- new allowances	1	-	123,417	123,418
- 撥回	- releases	(642)	-	-	(642)
- 收回	- recoveries	-	-	(10,470)	(10,470)
(撥回)/支取收益表 淨額	Net (releases)/charge to the income statement	(641)	-	112,947	112,306

- 證券投資

- Investment in securities

		第一階段 Stage 1 港幣千元 HK\$'000	第二階段 Stage 2 港幣千元 HK\$'000	第三階段 Stage 3 港幣千元 HK\$'000	合計 Total 港幣千元 HK\$'000
截至二〇一八年 六月三十日止 六個月	Six months ended 30 June 2018				
(撥回)/支取收益表 淨額	Net (releases)/charge to the income statement	(4,652)	(15,356)	711,966	691,958

(c) 貸款及應計利息減值(回撥)/損失

(c) Impairment (written back)/losses on loans and advances and accrued interest

		第一階段 Stage 1 港幣千元 HK\$'000	第二階段 Stage 2 港幣千元 HK\$'000	第三階段 Stage 3 港幣千元 HK\$'000	合計 Total 港幣千元 HK\$'000
截至二〇一八年 六月三十日止 六個月	Six months ended 30 June 2018				
- 新增	- new allowances	94,317	38,400	226,344	359,061
- 撥回	- releases	(127,941)	(63,017)	(57,370)	(248,328)
- 收回	- recoveries	-	-	(1,381)	(1,381)
(撥回)/支取收益表 淨額	Net (releases)/charge to the income statement	(33,624)	(24,617)	167,593	109,352

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

10 減值損失 (續)

10 Impairment losses (Continued)

(c) 貸款及應計利息減值(回撥)/損失 (續) (c) Impairment (written back)/losses on loans and advances and accrued interest (Continued)

		綜合評估 Collectively assessed 港幣千元 HK\$'000	個別評估 Individually assessed 港幣千元 HK\$'000	合計 Total 港幣千元 HK\$'000
截至二〇一七年 六月三十日止 六個月		Six months ended 30 June 2017		
- 新增	- new allowances	16,626	226,846	243,472
- 撥回	- releases	(49,745)	(33,615)	(83,360)
- 收回	- recoveries	(681)	(805)	(1,486)
Net (releases)/charge (撥回)/支取收益表 淨額		(33,800)	192,426	158,626

(d) 貸款承諾及金融擔保合約減值(回撥)/損失 (d) Impairment (written back)/losses on loan commitments and financial guarantee contracts

		第一階段 Stage 1 港幣千元 HK\$'000	第二階段 Stage 2 港幣千元 HK\$'000	第三階段 Stage 3 港幣千元 HK\$'000	合計 Total 港幣千元 HK\$'000
截至二〇一八年 六月三十日止 六個月		Six months ended 30 June 2018			
- 新增	- new allowances	7,278	6,260	375	13,913
- 撥回	- releases	(26,581)	(2,966)	(10,889)	(40,436)
Net (releases)/charge (撥回)/支取收益表 淨額		(19,303)	3,294	(10,514)	(26,523)

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

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	
		2018 港幣千元 HK\$'000	2017 港幣千元 HK\$'000
本期稅項：	Current taxation:		
- 香港利得稅	- Hong Kong profits tax	133,279	285,005
- 往年度準備剩餘	- Over-provision of taxation in respect of prior years	-	(10,000)
- 海外稅項	- Overseas taxation	113,043	59,120
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	2,912	11,401
		249,234	345,526

香港利得稅已按本期內估計應評稅溢利以稅率16.5% (二〇一七年：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% (2017: 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

		30/6/2018 港幣千元 HK\$'000	31/12/2017 港幣千元 HK\$'000
按攤銷成本列賬	At amortised cost		
庫存現金及存放同業 減值準備	Cash and balances with banks Impairment allowances	10,639,815 -	4,007,914 -
		10,639,815	4,007,914
存放中央銀行 減值準備	Balances with central banks Impairment allowances	9,301,998 -	19,579,954 -
		9,301,998	19,579,954
短期存放同業 減值準備 - 第一階段	Money at call and short notice Impairment allowances - Stage 1	29,160,842 (1)	25,757,079 -
		29,160,841	25,757,079
		49,102,654	49,344,947
以公平價值誌入其他全面收益	At fair value through other comprehensive income		
短期存放同業	Money at call and short notice	403,018	-
		49,505,672	49,344,947

		30/6/2018 減值準備 Impairment allowances			
		第一階段 Stage 1	第二階段 Stage 2	第三階段 Stage 3	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
以公平價值誌入其他全 面收益	At fair value through other comprehensive income				
短期存放同業	Money at call and short notice	(15)	-	-	(15)

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

13 同業定期存放及貸款

13 Placements with and loans and advances to banks

		30/6/2018 港幣千元 HK\$'000	31/12/2017 港幣千元 HK\$'000
按攤銷成本列賬	At amortised cost		
同業定期存放	Placements with banks	19,038,569	22,058,011
減值準備	Impairment allowances		
- 第一階段	- Stage 1	(21,044)	-
		19,017,525	22,058,011
同業貸款	Gross loans and advances to banks	945,179	6,081,860
減值準備	Impairment allowances		
- 第一階段	- Stage 1	(11)	-
		945,168	6,081,860
		19,962,693	28,139,871
以公平價值誌入其他全面收益	At fair value through other comprehensive income		
同業貸款	Gross loans and advances to banks	13,065,952	-
		33,028,645	28,139,871

		30/6/2018 減值準備 Impairment allowances			
		第一階段 Stage 1	第二階段 Stage 2	第三階段 Stage 3	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
以公平價值誌入其他全 面收益	At fair value through other comprehensive income				
同業貸款	Gross loans and advances to banks	(1,855)	-	-	(1,855)

於二〇一八年六月三十日，同業貸款中並無已減值貸款（二〇一七年十二月三十一日：無）。

At 30 June 2018, there were no impaired loans in respect of advances to banks (31 December 2017: Nil).

未經審核中期財務資料披露報表

Notes to the Unaudited Interim Financial Disclosure Statements

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
		30/6/2018 港幣千元 HK\$'000	30/6/2018 港幣千元 HK\$'000	30/6/2018 港幣千元 HK\$'000	31/12/2017 港幣千元 HK\$'000	31/12/2017 港幣千元 HK\$'000	31/12/2017 港幣千元 HK\$'000
外匯合約	Exchange rate contracts						
遠期合約	Forward contracts	9,415,948	176,222	169,611	10,445,963	335,642	332,080
貨幣掉期	Currency swaps	63,883,799	267,270	649,694	70,530,456	903,702	373,385
	Cross currency						
貨幣利率掉期	interest rate swaps	-	-	-	405,386	33,586	33,505
沽出期權	Options written	363,129	-	2,526	432,935	-	841
購入期權	Options purchased	382,244	2,497	-	458,672	738	-
		74,045,120	445,989	821,831	82,273,412	1,273,668	739,811
利率合約	Interest rate contracts						
利率掉期	Interest rate swaps	26,694,240	262,488	141,209	23,602,200	134,873	54,782
股權合約	Equity contracts						
沽出期權	Options written	3,139	-	10	-	-	-
購入期權	Options purchased	3,139	10	-	-	-	-
		6,278	10	10	-	-	-
		100,745,638	708,487	963,050	105,875,612	1,408,541	794,593

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

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

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

14 衍生金融工具 (續)

14 Derivative financial instruments (Continued)

		30/6/2018 港幣千元 HK\$'000	31/12/2017 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	531,951	943,264
利率合約	Interest rate contracts	78,795	80,893
股權合約	Equity contracts	149	-
		610,895	1,024,157

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%.

15 證券投資

15 Investment in securities

		30/6/2018 港幣千元 HK\$'000	31/12/2017 港幣千元 HK\$'000
以公平價值誌入其他全面收益之金融投資	Financial investments at fair value through other comprehensive income		
- 債務證券	- Debt securities	38,826,960	-
- 股權證券	- Equity securities	1,112,886	-
		39,939,846	-
可供出售之證券	Available-for-sale securities	-	46,390,389
按攤銷成本列賬之金融投資	Financial investments at amortised cost	1,237,291	-
減值準備	Impairment allowances		
- 第一階段	- Stage 1	(1,313)	-
- 第三階段	- Stage 3	(123,768)	-
		1,112,210	-
持至到期證券	Held-to-maturity securities	-	331,356
		41,052,056	46,721,745

		30/6/2018 減值準備 Impairment allowances			
		第一階段 Stage 1	第二階段 Stage 2	第三階段 Stage 3	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
以公平價值誌入其他全面收益之金融投資	Financial investments at fair value through other comprehensive income	(11,965)	-	(599,330)	(611,295)

於二〇一七年十二月三十一日，本集團之可供出售之證券及持至到期證券並無減值準備。

There were no impairment allowances on available-for-sale securities and held-to-maturity securities of the Group as at 31 December 2017.

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

16 貸款及其他賬項

16 Advances and other accounts

		30/6/2018 港幣千元 HK\$'000	31/12/2017 港幣千元 HK\$'000		
按攤銷成本列賬	At amortised cost				
客戶貸款	Advances to customers	155,412,549	150,838,500		
減值準備	Impairment allowances				
- 第一階段	- Stage 1	(196,501)	-		
- 第二階段	- Stage 2	(107,246)	-		
- 第三階段	- Stage 3	(387,981)	-		
- 綜合評估	- Collectively assessed	-	(295,670)		
- 個別評估	- Individually assessed	-	(331,624)		
		154,720,821	150,211,206		
商業票據	Trade bills	40,153	5,409,111		
減值準備	Impairment allowances				
- 第一階段	- Stage 1	(196)	-		
- 第二階段	- Stage 2	(38)	-		
- 綜合評估	- Collectively assessed	-	(4)		
		39,919	5,409,107		
應計利息	Accrued interest	1,085,242	940,816		
減值準備	Impairment allowances				
- 個別評估	- Individually assessed	-	(4,638)		
		1,085,242	936,178		
其他賬項	Other accounts				
- 應收保費	- Insurance premium receivable	171,673	106,198		
- 於再投保人收回	- Recoverable from reinsurers	261,007	246,430		
- 應收及其他賬項	- Accounts and other receivable	2,052,729	2,108,390		
		2,485,409	2,461,018		
		158,331,391	159,017,509		
以公平價值誌入其他全面收益	At fair value through other comprehensive income				
客戶貸款	Advances to customers	2,577,500	-		
商業票據	Trade bills	3,263,406	-		
		5,840,906	-		
		164,172,297	159,017,509		
		30/6/2018			
		減值準備			
		Impairment allowances			
		第一階段	第二階段	第三階段	合計
		Stage 1	Stage 2	Stage 3	Total
以公平價值誌入其他全面收益	At fair value through other comprehensive income	港幣千元	港幣千元	港幣千元	港幣千元
		HK\$'000	HK\$'000	HK\$'000	HK\$'000
客戶貸款	Advances to customers	(2,082)	-	-	(2,082)
商業票據	Trade bills	(244)	-	-	(244)

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

16 貸款及其他賬項 (續)

16 Advances and other accounts (Continued)

已減值之客戶貸款總額

Gross loans and advances to customers impaired

		30/6/2018 港幣千元 HK\$'000	31/12/2017 港幣千元 HK\$'000
已減值貸款	Impaired loans	1,006,607	834,695
佔客戶貸款總額之百分比	Percentage of total advances to customers	0.64%	0.55%
評估上述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 impairment allowances	660,651	443,972
對上述貸款提撥之減值準備	Impairment allowances made in respect of such advances		
- 第三階段	- Stage 3	387,981	-
- 個別評估	- Individually assessed	-	331,624

上述減值準備已考慮有關貸款之抵押品價值。

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

17 投資物業

17 Investment properties

		30/6/2018 港幣千元 HK\$'000	31/12/2017 港幣千元 HK\$'000
於期初/年初	At the beginning of the period/year	3,225,920	3,191,670
房產與投資物業重分類	Net reclassification between premises and investment properties	(8,116)	(7,497)
重估公平價值收益	Fair value gains on revaluation	29,156	41,747
於期末/年末 (經專業估值列賬)	At the end of the period/year (professional valuation)	3,246,960	3,225,920

所有投資物業於二〇一八年六月三十日之估值，以投資估值方法將淨租金收入資本化釐定。是次重估經由獨立測量公司韋堅信測量師行有限公司進行，其僱員具香港測量師學會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 2018 by capitalising the net rental income using the Investment Method of Valuation. The valuations were carried out by an independent firm of surveyors, A.G. Wilkinson & Associates (Surveyors) Limited, who have among their staff Fellows of the Hong Kong Institute of Surveyors with recent experience in the location and category of property being valued.

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

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			
於二〇一八年一月一日	At 1 January 2018	896,338	1,786,869	2,683,207
匯率調整	Exchange adjustments	147	(829)	(682)
增置	Additions	-	32,682	32,682
出售	Disposals	-	(745)	(745)
	Net reclassification between premises and investment properties	8,116	-	8,116
於二〇一八年六月三十日	At 30 June 2018	904,601	1,817,977	2,722,578
累積折舊	Accumulated depreciation			
於二〇一八年一月一日	At 1 January 2018	228,217	1,084,516	1,312,733
匯率調整	Exchange adjustments	45	(657)	(612)
本期折舊	Charge for the period	8,284	80,827	89,111
出售回撥	Written back on disposal	-	(736)	(736)
於二〇一八年六月三十日	At 30 June 2018	236,546	1,163,950	1,400,496
賬面淨值	Net book value			
於二〇一八年六月三十日	At 30 June 2018	668,055	654,027	1,322,082
		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	256	4,861	5,117
增置	Additions	-	152,381	152,381
出售	Disposals	(3,124)	(29,745)	(32,869)
	Net reclassification between premises and investment properties	7,497	-	7,497
於二〇一七年十二月三十一日	At 31 December 2017	896,338	1,786,869	2,683,207
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	69	3,005	3,074
本年度折舊	Charge for the year	16,522	154,091	170,613
出售回撥	Written back on disposal	(1,797)	(28,079)	(29,876)
於二〇一七年十二月三十一日	At 31 December 2017	228,217	1,084,516	1,312,733
賬面淨值	Net book value			
於二〇一七年十二月三十一日	At 31 December 2017	668,121	702,353	1,370,474

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

19 列作出售資產

於二〇一七年三月二十日，本集團與一獨立第三方訂立一份售股協議，以現金代價約港幣 1,183,333,000 元（未扣除相關之交易費用）出售其於香港人壽保險有限公司所持有的 16.67% 之已發行股份。本行已收取相等於代價 10% 的訂金，金額約港幣 118,333,000 元。

有關交易須待若干條件達成後方告完成，包括獲得有關監管機構之所需批准。因此，於香港人壽保險有限公司之權益分類為「列作出售資產」。

19 Assets classified as held for sale

On 20 March 2017, the Group entered into a share sale agreement with an independent third party to dispose of 16.67% of the issued share capital of Hong Kong Life Insurance Limited for a cash consideration of approximately HK\$1,183,333,000 before transaction related expenses. The Bank has received a deposit of amount equal to approximately HK\$118,333,000 being 10% of the consideration.

Completion of the transaction is subject to certain conditions including obtaining the necessary approvals from the relevant authorities. Accordingly, interests in Hong Kong Life Insurance Limited was classified as “Assets classified as held for sale”.

20 客戶存款

20 Deposits from customers

		30/6/2018 港幣千元 HK\$'000	31/12/2017 港幣千元 HK\$'000
活期存款及往來賬戶	Demand deposits and current accounts	19,825,407	17,594,473
儲蓄存款	Savings deposits	63,056,881	67,367,747
定期存款及通知存款	Time, call and notice deposits	134,157,179	126,001,426
		217,039,467	210,963,646

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

21 資本工具

21 Capital instruments

		30/6/2018 港幣千元 HK\$'000	31/12/2017 港幣千元 HK\$'000
發行之後償債項	Subordinated debts 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)	-	1,554,865
美元 400,000,000 元按攤銷成本 列賬的定息後償票據 (註釋 b)	US\$400,000,000 subordinated fixed rate notes, measured at amortised cost (Note b)	3,134,012	3,120,437
		3,134,012	4,675,302
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 c)	US\$130,000,000 undated non-cumulative subordinated capital securities (Note c)	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 d)	US\$130,000,000 undated non-cumulative subordinated capital securities (Note d)	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 e)	RMB1,000,000,000 undated non-cumulative subordinated capital securities (Note e)	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 f)	US\$170,000,000 undated non-cumulative subordinated capital securities (Note f)	1,321,240	1,321,240
		4,573,230	4,573,230

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期到期。選擇性贖還日為二〇一八年五月七日或之後的每個利息支付日。此票據的利息按年利率 4.79% (由二〇一二年十一月六日至二〇一七年十一月七日：3.50%) 計算，按半年度支付。此票據已於二〇一八年五月七日贖回。

(b) 此美元 400,000,000 元定息後償票據於二〇一七年十一月二十二日發行，並被界定為本集團之附加資本。此票據將於二〇二七年十一月二十二日期到期。選擇性贖還日為二〇二二年十一月二十二日。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 3.75% 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 175 點子。此票據之本金將於導致無法繼續經營事件發生時撇銷。

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 May 2018 or any interest payment date thereafter. Interest at 4.79% (from 6 November 2012 to 7 November 2017: 3.50%) per annum is payable on a semi-annually basis. The notes were redeemed on 7 May 2018.

(b) These represent US\$400,000,000 subordinated fixed rate notes qualifying as supplementary capital of the Group issued on 22 November 2017. The notes will mature on 22 November 2027 with an optional redemption date falling on 22 November 2022. Interest at 3.75% 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 175 basis points. The principal of the notes will be written down if a non-viability event occurs.

未經審核中期財務資料披露報表

Notes to the Unaudited Interim Financial Disclosure Statements

21 資本工具 (續)

- (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。
- (d) 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。
- (e) 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%。
- (f) 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。

21 Capital instruments (Continued)

- (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 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.
- (d) 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.
- (e) 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.
- (f) 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.

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

22 其他賬項及預提

22 Other accounts and accruals

		30/6/2018 港幣千元 HK\$'000	31/12/2017 港幣千元 HK\$'000
應付利息	Interest payable	1,336,361	1,557,130
保費負債	Insurance liabilities	2,106,307	2,051,411
應付及其他賬項	Accounts and other payable	2,691,848	2,927,631
		6,134,516	6,536,172
	Impairment allowances on loan commitments and financial guarantee contracts		
貸款承諾及金融擔保合約減值準備			
- 第一階段	- Stage 1	25,048	-
- 第二階段	- Stage 2	7,923	-
- 第三階段	- Stage 3	2,324	-
		35,295	-
		6,169,811	6,536,172

23 股本

23 Share capital

		30/6/2018		31/12/2017	
		股數 No. of shares	港幣千元 HK\$'000	股數 No. of shares	港幣千元 HK\$'000
已發行及已繳足股本：	Issued and fully paid:				
普通股	Ordinary shares	232,190,115	1,160,951	232,190,115	1,160,951

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

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

未經審核中期財務資料披露報表

Notes to the Unaudited Interim Financial Disclosure Statements

24 儲備 (續)

- (a) 本集團之資本儲備是由若干附屬公司將其保留溢利資本化並發行新股予本行時所成立。
- (b) 重估房產儲備乃根據物業重估之會計政策而成立。
- (c) 重估金融資產儲備乃以公平價值誌入其他全面收益之金融資產在出售或減值前之公平價值變動之累計淨差額並根據金融資產重估之會計政策確認。
- (d) 本集團的其他儲備包括普通儲備、匯兌儲備、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) 本集團已於二〇一八年六月三十日之保留溢利中保留港幣 1,467,923,000 元 (二〇一七年十二月三十一日：港幣 1,423,049,000 元) 作為法定儲備。法定儲備乃為審慎監督目的按照香港《銀行業條例》之條款保留，而是項儲備之變動直接記於保留溢利內，並須諮詢香港金融管理局。

24 Reserves (Continued)

- (a) The Group's capital reserve was set up in relation to the capitalisation by certain subsidiaries of their retained earnings for the issue of new shares to the Bank.
- (b) Bank premises revaluation reserve has been set up and is dealt with in accordance with the accounting policies adopted for revaluation of properties.
- (c) Financial asset revaluation reserve comprises the cumulative net change in the fair value of financial assets at fair value through other comprehensive income until the financial assets are derecognised or impaired and is dealt with in accordance with the accounting policies adopted for revaluation of financial assets.
- (d) The Group's other 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 2018, included in retained earnings is an amount of HK\$1,467,923,000 (31 December 2017: HK\$1,423,049,000) 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

25 或有債務及承擔

下列為或有債務及承擔之每個主要類別之合約金額，及信貸風險比重金額總計：

25 Contingent liabilities and commitments

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

		30/6/2018 港幣千元 HK\$'000	31/12/2017 港幣千元 HK\$'000
直接信貸替代品	Direct credit substitutes	3,270,461	3,669,890
交易項目有關之或有債務	Transaction-related contingencies	1,939,380	1,965,121
商業項目有關之或有債務	Trade-related contingencies	670,697	585,563
遠期預約放款	Forward forward deposits placed	-	1,015,671
可以無條件取消之其他承擔	Other commitments which are unconditionally cancellable	29,590,444	40,094,059
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	1,307,350	1,689,342
原本年期為一年以上之其他承擔	Other commitments with an original maturity of over one year	14,896,091	14,980,599
		51,674,423	64,000,245
信貸風險比重金額	Credit risk weighted amount	11,006,569	11,752,928

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

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

		30/6/2018	31/12/2017
資本比率	Capital ratios		
- 普通股權一級資本比率	- Common equity tier 1 capital ratio	12.4%	12.2%
- 一級資本比率	- Tier 1 capital ratio	14.6%	14.4%
- 總資本比率	- Total capital ratio	17.8%	18.2%

於二〇一八年六月三十日及二〇一七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 2018 and 31 December 2017 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.

		30/6/2018	31/12/2017
資本緩衝	Capital buffers		
- 防護緩衝資本比率	- Capital conservation buffer ratio	1.88%	1.25%
- 逆周期緩衝資本比率	- Countercyclical capital buffer ratio	1.10%	0.71%

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

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

於二〇一八年六月三十日及二〇一七年十二月三十一日，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 2018 and 31 December 2017 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	30/6/2018		31/12/2017	
				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 ^{**}	Wing Lung Insurance Company Limited ^{**}	保險業務	Insurance underwriting	3,378,683	1,197,954	3,398,668	1,232,957
永隆融資有限公司 ^{**}	Wing Lung Capital Limited ^{**}	財務諮詢服務	Financial consultancy services	17,277	15,671	17,286	15,696
永隆財務有限公司 [#]	Wing Lung Finance Limited [#]	提供財務服務	Provision of financial services	31,026	30,885	31,000	30,880
永隆資產管理有限公司 ^{**#}	Wing Lung Asset Management Limited ^{**#}	資產管理	Asset management	175,464	172,158	165,372	163,813

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	30/6/2018		31/12/2017	
				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
永隆銀行信託有限公司 ^{*#}	Wing Lung Bank (Trustee) Limited ^{*#}	信託業務	Trustee services	20,172	18,110	17,713	15,980
永隆保險顧問有限公司 [#]	Wing Lung Insurance Brokers Limited [#]	保險顧問	Insurance broking	85,403	111,946	43,009	76,603
永隆代理有限公司 [#]	Wing Lung Agency Limited [#]	保險代理	Insurance agency	144,836	24,812	137,199	17,190
永隆銀行受託代管有限公司 ^{*#}	Wing Lung Bank (Nominees) Limited ^{*#}	受託代管服務	Nominee services	10	10	10	10
永隆管業有限公司 ^{*#}	Wing Lung Property Management Limited ^{*#}	物業管理	Property management	-	(164)	-	(159)
康令有限公司 ^{*#}	Hongnet Limited ^{*#}	投資業務	Investment holding	3,908	3,881	3,908	3,886
Wingspan Incorporated [#]	Wingspan Incorporated [#]	物業持有	Property holding	30,062	11,503	30,322	11,553
Wing Lung Opportunities Fund Limited ^{*@}	Wing Lung Opportunities Fund Limited ^{*@}	投資業務	Investment holding	308,967	307,995	347,065	340,214
Wing Lung Opportunities Master Fund Limited ^{*@}	Wing Lung Opportunities Master Fund Limited ^{*@}	投資業務	Investment holding	309,494	308,692	347,724	347,018
Wing Lung Growth Fund III Segregated Portfolio [#]	Wing Lung Growth Fund III Segregated Portfolio [#]	投資業務	Investment holding	265,572	249,539	329,088	314,933
時永投資有限公司 [^]	Sea Wing Investments Limited [^]	物業持有	Property holding	4,916	(5,311)	5,010	(5,202)
永隆股權投資管理(深圳)有限公司 [^]	Wing Lung Equity Investment Management (Shenzhen) Limited [^]	股權投資管理	Equity investment management	19,149	18,815	19,409	19,165
安碧有限公司 ^{*^}	Antopex Limited ^{*^}	信託業務	Trustee services	-	-	-	-
保亞有限公司 ^{*^}	Bulleria Limited ^{*^}	信託業務	Trustee services	-	-	-	-
錦嶺有限公司 ^{*^}	Cameland Limited ^{*^}	信託業務	Trustee services	-	-	-	-
德衛有限公司 ^{*^}	Deeright Limited ^{*^}	信託業務	Trustee services	-	-	-	-
億聯有限公司 ^{*^}	Eaglearn Limited ^{*^}	信託業務	Trustee services	-	-	-	-

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)

* 為法定報表計算二〇一八年六月三十日及二〇一七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。

@ 於二〇一八年六月三十日，本行持有 Wing Lung Opportunities Fund Limited (「該基金」) 發行股數之 89.4% (二〇一七年十二月三十一日:85.29%)。Wing Lung Opportunities Master Fund Limited 由該基金全資直接持有。

1 Capital adequacy ratio (Continued)

* Companies excluded in the computation of the consolidated capital ratios at 30 June 2018 and 31 December 2017 for regulatory reporting purposes.

Wholly and directly held by the Bank.

^ Wholly and indirectly held by the Bank.

@ At 30 June 2018, the Bank directly held 89.4% (31 December 2017: 85.29%) of the shares issued by Wing Lung Opportunities Fund Limited (the "Fund"). Wing Lung Opportunities Master Fund Limited is wholly and directly held by the Fund.

2 槓桿比率

於二〇一八年六月三十日及二〇一七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。

2 Leverage ratio

The leverage ratio as at 30 June 2018 and 31 December 2017 were compiled in accordance with the Leverage Ratio Framework issued by the HKMA.

	30/6/2018	31/12/2017
槓桿比率	10.01%	9.74%

槓桿比率補充資料可於本集團網頁 (<http://www.winglungbank.com>) 內瀏覽。

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

補充財務資料 (未經審核)
Supplementary Financial Information (Unaudited)

3 流動資金狀況

3 Liquidity position

2018

平均流動性覆蓋比率	Average liquidity coverage ratio	
- 第一季	- First quarter	147.4%
- 第二季	- Second quarter	150.8%
穩定資金淨額比率	Net stable funding ratio	
- 第一季	- First quarter	125.3%
- 第二季	- Second quarter	125.2%

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

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

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

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

流動資金狀況補充資料可於本集團網頁(<http://www.winglungbank.com>)內瀏覽。

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

截至二〇一七年
六月三十日止六個月
Six months ended
30 June 2017

流動性維持比率	Liquidity maintenance ratio	41.5%
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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每個曆月之平均值計算之簡單平均數。

The liquidity maintenance ratio is calculated as the arithmetic mean of each calendar month's average value 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二〇一七年度財務報表內。

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 2017 annual financial statements.

第三支柱披露連同本中期財務資料披露報表，已載列《銀行業(披露)規則》要求的所有披露。第三支柱披露可於本集團網頁(<http://www.winglungbank.com>)內瀏覽。

The Pillar 3 Disclosure, together with the disclosures in these interim financial disclosure statements, contained all the disclosures required by the Banking (Disclosure) Rules. The Pillar 3 Disclosure is available 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)

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	
		30/6/2018	31/12/2017	30/6/2018	31/12/2017
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
現貨資產	Spot assets	99,423,969	83,620,179	44,504,416	53,070,713
現貨負債	Spot liabilities	(63,292,608)	(62,369,602)	(51,754,802)	(54,509,739)
遠期買入	Forward purchases	21,567,292	31,493,978	17,444,201	21,112,117
遠期賣出	Forward sales	(53,647,883)	(49,759,023)	(5,719,048)	(15,584,346)
期權淨額	Net option position	(20,268)	(4,208)	(57)	5,138
長盤淨額	Net long position	4,030,502	2,981,324	4,474,710	4,093,883

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:

		30/6/2018	31/12/2017
		港幣千元 HK\$'000	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	2,002,587	2,006,129
		2,693,334	2,696,876

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)

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

		30/6/2018		31/12/2017	
		港幣千元 HK\$'000	抵押品佔 客戶貸款 之百分比 % of gross advances covered by collateral	港幣千元 HK\$'000	抵押品佔 客戶貸款 之百分比 % of gross advances covered by collateral
在香港使用之貸款	Loans for use in Hong Kong				
工商金融	Industrial, commercial and financial				
物業發展	Property development	4,776,398	79.5	5,942,656	72.7
物業投資	Property investment	10,971,399	100.0	9,739,970	94.9
金融企業	Financial concerns	25,848,245	33.1	24,942,502	27.9
股票經紀	Stockbrokers	4,321,541	20.9	5,041,477	7.4
批發及零售業	Wholesale and retail trade	999,476	51.5	970,855	46.2
製造業	Manufacturing	389,630	51.4	361,210	52.2
運輸及運輸設備	Transport and transport equipment	2,843,998	1.1	3,656,432	0.9
娛樂活動	Recreational activities	2,251	100.0	2,378	100.0
資訊科技	Information technology	280,847	17.0	299,038	20.7
其他	Others	20,228,934	37.6	13,448,747	37.6
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	415,692	100.0	450,711	100.0
購買其他住宅物業的貸款	Loans for the purchase of other residential properties	7,768,334	100.0	8,224,073	100.0
信用卡貸款	Credit card advances	217,211	-	243,942	-
其他	Others	14,067,371	88.2	12,948,858	86.5
貿易融資	Trade finance	706,024	50.0	615,114	56.0
		93,837,351	57.1	86,887,963	54.0
在香港以外使用之貸款	Loans for use outside Hong Kong	64,152,698	30.6	63,950,537	27.7
		157,990,049	46.3	150,838,500	42.8

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)

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:

		減值準備 Impairment allowances			
		已減值 貸款 Impaired loans 港幣千元 HK\$'000	第一階段 Stage 1 港幣千元 HK\$'000	第二階段 Stage 2 港幣千元 HK\$'000	第三階段 Stage 3 港幣千元 HK\$'000
二〇一八年六月三十日	At 30 June 2018				
在香港使用之貸款	Loans for use in Hong Kong				
	Industrial, commercial and financial				
工商金融					
- 金融企業	- Financial concerns	-	38,388	1,803	-
- 其他	- Others	2,171	31,969	932	327
在香港以外使用之貸款	Loans for use outside Hong Kong	977,701	101,957	82,154	374,738
		979,872	172,314	84,889	375,065
			已減值 貸款 Impaired loans 港幣千元 HK\$'000	綜合 減值準備 Collective impairment allowance 港幣千元 HK\$'000	個別 減值準備 Individual impairment allowance 港幣千元 HK\$'000
二〇一七年十二月三十一日	At 31 December 2017				
在香港使用之貸款	Loans for use in Hong Kong				
	Industrial, commercial and financial				
工商金融					
- 金融企業	- Financial concerns		-	42,062	-
在香港以外使用之貸款	Loans for use outside Hong Kong		709,469	137,834	270,620
			709,469	179,896	270,620

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)

5 分類資料 (續)

5 Segmental information (Continued)

(b) 按區域分類之客戶貸款、逾期貸款、
已減值貸款及減值準備

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

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

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

					減值準備 Impairment allowance			
					第三階段 Stage 3			
		逾期三個月 以上的貸款 Overdue advances for over three months			第一階段 Stage 1		第二階段 Stage 2	
		已減值貸款 Impaired loans					逾期三個月 以上的貸款 Overdue advances for over three months	
		貸款總額 Gross advances to customers			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	
於二〇一八年 六月三十日	At 30 June 2018							
香港	Hong Kong	91,793,579	27,871	180,748	88,691	54,292	11,707	90,317
中華人民共和國	People's Republic of China	44,972,683	2,338	748,782	26,104	14,012	1,412	258,435
其他	Others	21,223,787	46,242	77,077	81,706	38,942	-	39,229
		157,990,049	76,451	1,006,607	196,501	107,246	13,119	387,981
					個別減值準備 Individual impairment allowance			
		逾期三個月 以上的貸款 Overdue advances for over three months			綜合 減值準備 Collective impairment allowance		逾期三個月 以上的貸款 Overdue advances for over three months	
		貸款總額 Gross advances to customers			已減值貸款 Impaired loans		已減值貸款 Impaired loans	
		港幣千元 HK\$'000			港幣千元 HK\$'000		港幣千元 HK\$'000	
		港幣千元 HK\$'000			港幣千元 HK\$'000		港幣千元 HK\$'000	
於二〇一七年 十二月三十一日	At 31 December 2017							
香港	Hong Kong	85,226,345	71,264	214,638	145,779	11,603	26,927	
中華人民共和國	People's Republic of China	45,679,364	67,982	542,980	120,551	48,942	297,293	
其他	Others	19,932,791	6,905	77,077	29,340	-	7,404	
		150,838,500	146,151	834,695	295,670	60,545	331,624	

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)

5 分類資料 (續)

(c) 國際債權

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

5 Segmental information (Continued)

(c) International claims

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

		非銀行私營機構 Non-bank private sector					
		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	
於二〇一八年六月三十日	At 30 June 2018						
發達國家	Developed Countries	27,826,908	1,704,862	2,202,941	2,382,364	34,117,075	
- 其中：美國	- of which: United States	20,560,275	1,525,253	1,652,794	2,208,541	25,946,863	
離岸中心	Offshore Centers	3,168,721	11,385	12,602,204	28,278,559	44,060,869	
- 其中：香港	- of which: Hong Kong	2,500,367	4,416	8,071,993	15,180,803	25,757,579	
發展中拉丁美洲和加勒比地區	Developing Latin America and Caribbean	-	-	-	196,481	196,481	
發展中非洲和中東地區	Developing Africa and Middle East	395,048	44	48,142	-	443,234	
發展中亞太地區	Developing Asia Pacific	56,100,305	276,329	7,072,182	19,756,494	83,205,310	
- 其中：中華人民共和國	- of which: People's Republic of China	51,300,192	265,823	7,072,182	19,478,769	78,116,966	
		87,490,982	1,992,620	21,925,469	50,613,898	162,022,969	
於二〇一七年十二月三十一日	At 31 December 2017						
發達國家	Developed Countries	12,293,815	1,463,737	1,464,950	3,535,276	18,757,778	
- 其中：美國	- of which: United States	4,502,213	1,292,703	1,128,000	2,706,878	9,629,794	
離岸中心	Offshore Centers	5,895,898	17,028	14,109,367	32,800,790	52,823,083	
- 其中：香港	- of which: Hong Kong	5,659,162	6,852	11,681,246	18,387,102	35,734,362	
發展中拉丁美洲和加勒比地區	Developing Latin America and Caribbean	-	-	-	196,431	196,431	
發展中非洲和中東地區	Developing Africa and Middle East	392,670	34	-	57,023	449,727	
發展中亞太地區	Developing Asia Pacific	38,648,016	333,824	13,243,129	20,731,936	72,956,905	
- 其中：中華人民共和國	- of which: People's Republic of China	36,942,720	323,132	13,243,129	20,452,132	70,961,113	
		57,230,399	1,814,623	28,817,446	57,321,456	145,183,924	

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)

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:

		30/6/2018		31/12/2017	
		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	55,707	0.04	13,946	0.01
- 六個月以上至一年	- One year or less, but over six months	2,606	-	47,430	0.03
- 一年以上	- Over one year	18,138	0.01	84,775	0.06
		76,451	0.05	146,151	0.10
有抵押之逾期貸款	Secured overdue advances	60,022		83,650	
無抵押之逾期貸款	Unsecured overdue advances	16,429		62,501	
		76,451		146,151	
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	192,333		124,349	
對上述貸款提撥之減值準備	Impairment allowances made in respect of such advances				
- 第三階段	- Stage 3	13,119		-	
- 個別評估	- Individually assessed	-		60,545	

於二〇一八年六月三十日，同業貸款中並無逾期三個月以上（二〇一七年十二月三十一日：無）。

At 30 June 2018, there were no advances to banks which were overdue for over three months (31 December 2017: Nil).

就逾期貸款而持有之抵押品主要為住宅及商業物業。

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

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)

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:

		30/6/2018 應計利息 Accrued interest 港幣千元 HK\$'000	31/12/2017 應計利息 Accrued interest 港幣千元 HK\$'000
Gross amount of other assets which have been overdue for:			
其他資產總額，其逾期：			
- 三個月以上至六個月	- Six months or less, but over three months	296	105
- 六個月以上至一年	- One year or less, but over six months	65	357
- 一年以上	- Over one year	2,202	7,582
		2,563	8,044

(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:

		30/6/2018 佔客戶 貸款總額 之百分比 % of total 港幣千元 HK\$'000	31/12/2017 佔客戶 貸款總額 之百分比 % of total 港幣千元 HK\$'000
經重組客戶貸款	Rescheduled advances to customers	728,964	0.46
		736,416	0.49

於二〇一八年六月三十日，同業貸款中並無經重組之貸款 (二〇一七年十二月三十一日：無)。

At 30 June 2018, there were no rescheduled advances to banks (31 December 2017: Nil).

(d) 收回資產

(d) Repossessed assets

於二〇一八年六月三十日，本集團並無收回資產 (二〇一七年十二月三十一日：無)。

There were no repossessed assets of the Group as at 30 June 2018 (31 December 2017: Nil).

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)

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
二〇一八年六月三十日	At 30 June 2018			
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)	37,539,374	4,968,678	42,508,052
二 地方政府、地方政府持有的機構及其子公司和合資企業	2 Local governments, local government-owned entities and their subsidiaries and JVs	9,385,909	418,509	9,804,418
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	47,114,364	8,338,354	55,452,718
四 其他未包括在第一項中的由中央政府參與的機構	4 Other entities of central government not reported in item 1 above	3,360,374	366,656	3,727,030
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	1,489,739	-	1,489,739
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	4,939,955	2,529,501	7,469,456
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	8,631,856	92,600	8,724,456
		112,461,571	16,714,298	129,175,869
減值準備後的資產總額	Total assets after provision	305,754,721		
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	36.78%		

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)

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
二〇一七年 十二月三十一日	31 December 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)	37,846,723	5,562,534	43,409,257
二 地方政府、地方政府持有的機構及其子公司和合資企業	2 Local governments, local government-owned entities and their subsidiaries and JVs	9,105,932	424,781	9,530,713
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	43,286,038	6,603,880	49,889,918
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	2,702,663	369,211	3,071,874
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	890,012	-	890,012
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	4,127,496	2,787,772	6,915,268
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	7,847,908	203,242	8,051,150
		105,806,772	15,951,420	121,758,192
減值準備後的資產總額	Total assets after provision	300,266,309		
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	35.24%		

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.