



招商永隆銀行
CMB WING LUNG BANK

二〇二〇年度中期財務資料披露報表
2020 INTERIM FINANCIAL DISCLOSURE STATEMENTS

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招商永隆銀行有限公司 CMB Wing Lung Bank Limited

財務及業務回顧

Financial Results and Operation Review

招商永隆銀行有限公司(「本行」)董事會欣然公佈本行及其附屬公司(合稱「本集團」)截至二〇二〇年六月三十日止六個月的中期財務資料披露報表。本集團截至二〇二〇年六月三十日止六個月的綜合收益表及綜合全面收益表，以及本集團於二〇二〇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 49 頁。

二〇二〇年上半年，新冠病毒疫情打擊環球及本地經濟活動，香港經濟持續疲弱。區內供應鏈及貿易活動受嚴重影響，本港出口表現受壓。新冠病毒疫情肆虐及社交距離措施實施，影響本地消費活動，內部需求轉弱，私人消費開支大幅下跌，整體投資開支顯著收縮。勞工市場急劇惡化，失業率及就業不足率均顯著上升。由於環球及本地經濟嚴峻，本地成本及外圍價格壓力緩和，通脹率保持溫和。

外圍方面，環球經濟受新冠病毒疫情重大衝擊。美國經濟大幅收縮，失業率顯著上升。歐元區經濟嚴重收縮，多個成員國重啟經濟。至於內地方面，統籌推進疫情防控及經濟社會發展成效顯著，克服疫情影響，上半年經濟先降後升，二季度經濟實現由負轉正，經濟運行呈恢復性增長及穩步復蘇態勢。面對新冠肺炎疫情帶來的負面影響及複雜多變的外圍經濟，銀行的經營環境充滿挑戰。

財務概況

截至二〇二〇年六月三十日止期間，本集團股東應佔溢利為港幣 17.71 億元，較二〇一九年同期減少 21.6%，主要由於淨利息收入減少及投資物業公平價值錄得虧損，惟非利息淨收入則有顯著升幅。平均資產回報率及平均股東權益回報率分別為 0.99% 及 8.93%。

二〇二〇年上半年，本集團實現淨利息收入港幣 20.69 億元，較二〇一九年同期減少 22.7%，主要由於淨利息收益率較二〇一九年同期下跌 61 個基點至 1.30%，期內的貸款、債券投資及客戶存款平均餘額均有所增加。

The Directors of CMB 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 2020. The consolidated income statement and consolidated statement of comprehensive income for the six months ended 30 June 2020, and the consolidated statement of financial position as at 30 June 2020 of the Group, all of which are unaudited, along with selected explanatory notes and supplementary financial information are set out on pages 9 to 49 of these Interim Financial Disclosure Statements.

Hong Kong economy remained sluggish in the first half of 2020 as the COVID-19 pandemic continued to hit global and local economic activities. Hong Kong’s export performance was weighed by the serious disruptions to the regional supply chains and related trading activities amid the COVID-19 outbreak. The spread of the COVID-19 and social distancing measures adversely affected local consumption activities. Domestic demand weakened. Private consumption expenditure and overall investment expenditure fell significantly. Labour market showed sharp deterioration with significant increase in unemployment rate and underemployment rate. As the domestic cost and external cost pressures continued to abate given challenging global and local economic condition, consumer price inflation remained moderate.

Externally, the global economy has dealt a severe blow by the COVID-19 pandemic. The US economy slowed notably, with sharp increase in unemployment rate. The euro area economy saw a sharp contraction, and many member states reopened their economies. With remarkable achievement in the prevention and control of the pandemic as well as the economic and social development, the Mainland economy overcame the adverse impact of the pandemic and shifted from slowing down to rising in the first half of 2020, with economic growth in the second quarter changing from negative to positive. The Mainland economy showed momentum of restorative growth and gradual recovery. Confronted by the negative effects brought about by the COVID-19 pandemic as well as the complicated and dynamic external economic conditions, the operating environment was challenging for the banking sector.

Financial Review

For the period ended 30 June 2020, the profit attributable to shareholders of the Group was HK\$1,771 million, representing a decrease of 21.6% as compared with the first half of 2019, which was mainly due to decrease in net interest income and losses arising from changes in the fair value of investment properties. However net non-interest income recorded a significant increase. Return on average assets and return on average equity were 0.99% and 8.93% respectively.

During the first half of 2020, the Group recorded a net interest income of HK\$2,069 million, representing a decrease of 22.7% as compared with the corresponding period of 2019, which was mainly attributable to the decrease in net interest margin by 61 basis points to 1.30% as compared with the same period of 2019. During the reporting period, the average balance of loans, debt securities investment and customer deposits increased.

招商永隆銀行有限公司

CMB Wing Lung Bank Limited

財務及業務回顧

Financial Results and Operation Review

非利息淨收入為港幣 11.77 億元，較二〇一九年同期增加 28.9%，由於服務費及佣金淨收入較二〇一九年同期增長 22.3% 至港幣 5.73 億元，其中證券經紀及投資服務之服務費及佣金淨收入增加 48.6%；淨交易收益亦較二〇一九年同期大幅增加至港幣 1.75 億元；惟保險營業淨收入較二〇一九年同期減少，抵銷部份增幅。

營業支出為港幣 11.48 億元，較二〇一九年同期增加 3.4%。二〇二〇年上半年的成本收入比率為 35.4%，較二〇一九年同期上升 4.5 個百分點。

二〇二〇年上半年，減值損失為港幣 1.26 億元，較二〇一九年同期減少 41.4%，主要由於債務證券之減值損失減少。

截至二〇二〇年六月三十日，本集團客戶總貸款（包括商業票據）餘額為港幣 1,940 億元，較二〇一九年底上升 4.8%；不良貸款比率（包括商業票據）為 0.41%，較二〇一九年底下降 0.1 個百分點，整體貸款質素良好。

截至二〇二〇年六月三十日，本集團客戶存款總額為港幣 2,735 億元，較二〇一九年底上升 12.5%。各類存款中，與二〇一九年底比較，港幣存款增加 151 億元，上升 11.4%；美元存款折合港幣後增加 128 億元，上升 23.1%；人民幣存款折合港幣後增加 11.64 億元，上升 2.9%；其他幣種存款折算港幣後增加 11.99 億元，上升 8.3%。

截至二〇二〇年六月三十日，本集團總資產為港幣 3,715 億元，較二〇一九年底增長 8.7%；股東應佔權益為港幣 403 億元，較二〇一九年底增長 3.3%；貸存比率為 64.5%，較二〇一九年底下降 5.7 個百分點。

於二〇二〇年二月，本集團分別贖回及重新發行人民幣 10 億元的永續型非累積後償額外一級資本證券。本集團於二〇二〇年六月三十日的普通股權一級資本比率為 13.0%，一級資本比率為 16.1%，總資本比率為 18.6%，穩定資金淨額比率為 130.1%，而二〇二〇年第二季平均流動性覆蓋比率則為 227.9%，均高於監管要求。

Net non-interest income was HK\$1,177 million, representing an increase of 28.9% as compared with the corresponding period of 2019, which was mainly attributable to the increase in net fees and commission income by 22.3% to HK\$573 million as compared with the same period of 2019. Net fees and commission income from securities brokerage and investment services increased by 48.6%. Net trading gain also increased significantly to HK\$175 million over the same period in 2019. However, the increase was partly offset by the decrease in net insurance operating income as compared with the corresponding period of 2019.

Operating expenses amounted to HK\$1,148 million, representing an increase of 3.4% as compared with the corresponding period of 2019. The cost-to-income ratio for the first half of 2020 was 35.4%, representing an increase of 4.5 percentage points as compared with the corresponding period of 2019.

In the first half of 2020, impairment losses amounted to HK\$126 million, representing a decrease of 41.4% as compared with the same period of 2019, which was mainly due to the decrease in impairment losses on debt securities.

As at 30 June 2020, the balance of total advances to customers, including trade bills, of the Group increased by 4.8% to HK\$194.0 billion as compared with that at the end of 2019. The non-performing loan ratio, including that of trade bills, was 0.41%, down by 0.1 percentage point as compared with that at the end of 2019, which implied a sound loan quality on the whole.

As at 30 June 2020, the Group's total deposits from customers increased by 12.5% to HK\$273.5 billion as compared with that at the end of 2019. Among the various kinds of deposits, Hong Kong Dollar deposits increased by HK\$15.1 billion or 11.4%; US Dollar deposits after translation increased by HK\$12.8 billion or 23.1%; RMB deposits after translation increased by HK\$1,164 million or 2.9%; and deposits in other foreign currencies after translation increased by HK\$1,199 million or 8.3%, as compared with that at the end of 2019.

As at 30 June 2020, total assets of the Group amounted to HK\$371.5 billion, representing an increase of 8.7% as compared with that at the end of 2019. Total equity attributable to shareholders amounted to HK\$40.3 billion, representing an increase of 3.3% as compared with that at the end of 2019. Loan-to-deposit ratio was 64.5%, down by 5.7 percentage points as compared with that at the end of 2019.

In February 2020, the Group redeemed and issued the undated non-cumulative subordinated additional tier 1 capital securities of RMB1,000 million. As at 30 June 2020, the Group's common equity tier 1 capital ratio was 13.0%; tier 1 capital ratio was 16.1%; the total capital ratio was 18.6%; the net stable funding ratio was 130.1%; and the average liquidity coverage ratio for the second quarter was 227.9%. All the aforementioned ratios were above the regulatory requirements.

招商永隆銀行有限公司 CMB Wing Lung Bank Limited

財務及業務回顧

Financial Results and Operation Review

零售銀行

本行積極發展移動金融，不斷加強手機應用程式「招商永隆銀行一點通」的服務，在二〇二〇年上半年的防疫隔離措施下，本行的零售金融全新個人客戶數、「一點通」客戶數與月活躍客戶數仍保持增長。本行推出個人出糧戶口、「月月得息」股票+高息活期存款優惠等，以組合式客戶推廣，鼓勵客戶存放資金於活期存款及使用我行多類產品，以吸納客戶資金並提升零售活期及儲蓄存款佔比，截至二〇二〇年六月三十日，零售存款餘額為港幣 1,756 億元，較二〇一九年底上升 1.8%，其中活期及儲蓄存款增加 19.7%。在人壽保險業務方面，由於二〇一九年下半年的社會運動及今年上半年的防疫封關措施，影響新跨境客戶的營銷，二〇二〇年上半年保險佣金收入同比下降。本行將繼續與保險公司合作，以專業及科技賦能，為跨境及本地客戶的保障和財務策劃需求，提供合適的產品，實現「最佳客戶體驗銀行」的願景。

截至二〇二〇年六月三十日，按揭及零售貸款餘額為港幣 461 億元，較二〇一九年底上升 6.3%；其中住宅物業按揭分期餘額為港幣 111 億元，較二〇一九年底上升 10.1%，在整體物業市場成交下跌的情況下，本行維繫與中介公司的合作及吸納優質客戶，成功保持按揭業務平衡發展。資產抵押貸款業務方面，主要由「保貸通」貸款業務帶動，本行推出首創手機申請保單貸款，讓客戶能足不出戶，經手機應用程式「招商永隆銀行一點通」一步到位地完成融資貸款申請，提升客戶體驗，以爭取業務增長。

信用卡業務方面，截至二〇二〇年六月三十日，信用卡應收賬款較二〇一九年底下跌；上半年疫情持續及反覆，持卡人簽帳交易量及商戶收單交易量均有所下降。在艱難環境下，本行堅持不斷優化客戶支付服務體驗，持卡人可透過「招商永隆銀行一點通」查閱電子賬單並透過信用卡賬戶進行生活繳費等；同時本行亦強化網上收單功能及拓展新的網上收單商戶，以提升業務收益。

Retail banking

The Bank strived to develop mobile banking through continuously strengthening the functions of service of CMBWLB Wintech mobile application (“CMBWLB Wintech”). In view of the implementation of the quarantine measures in the first half of 2020, the number of new retail customers, CMBWLB Wintech customers and monthly active users of CMBWLB Wintech still grew persistently. To acquire demand deposits and increase the utilization of various products, the Bank launched combined promotion packages including personal payroll account and “Earn for More” Securities + Demand Deposit Promotion Offer, thereby increasing customer funds as well as the proportion of retail demand and savings deposits. As at 30 June 2020, the balance of retail deposits amounted to HK\$175.6 billion, representing an increase of 1.8% over that at the end of 2019. Of the total retail deposits, demand and savings deposits increased by 19.7%. As regards life insurance business, commission income from insurance business decreased as compared with the corresponding period of 2019, which was mainly due to the adverse impact on acquiring new cross-border customers brought about by the social movement in the second half of 2019 and immigration control measure in the first half of 2020. With its professional and technology competence, the Bank will continue to collaborate with insurance companies so as to offer suitable products to cater for the protection and financial needs of cross-border and local customers, thus realising the vision of providing the best customer experience.

As at 30 June 2020, the balance of mortgage and personal loans amounted to HK\$46.1 billion, representing an increase of 6.3% over that at the end of 2019. Of the total loans, the balance of residential mortgage loans amounted to HK\$11.1 billion, representing an increase of 10.1% as compared with that at the end of 2019. In view of the decline in transaction volume of the property market, the Bank closely collaborated with real estate agents and strived to acquire quality customers, hence maintaining a balanced development of the mortgage business. The asset-backed loan business was mainly driven by the “Insurance Policy Financing”. The Bank introduced the first mobile application for insurance policy financing so as to enable customers to complete financing application anywhere via CMBWLB Wintech, thereby enhancing customer experience and boosting business growth.

With respect to credit card business, the credit card receivables decreased in the first half of 2020 as compared with that at the end of 2019. As the COVID-19 pandemic continued to unfold and volatile, the credit card purchase volume and merchant business turnover decreased. In the face of difficult circumstances, the Bank made effort to enhance the customer payment service experience through enabling cardholders to view electronic bills and settle utilities bills by credit card through CMBWLB Wintech. Meanwhile, the Bank also strengthened online acquiring service and expanded online merchant acquirers, thus increasing its operating income.

招商永隆銀行有限公司

CMB Wing Lung Bank Limited

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，二〇二〇年上半年，面對全球疫情、嚴峻的經濟形勢和波動性市場，本行憑藉專業的財富管理能力和豐富的基金、債券、結構性產品架，配合本行多元融資方案，助力客戶抓準機會，進行資產配置，穩住及提升回報。同時，加快線上服務能力建設。上半年「招商永隆銀行一點通」新增股票掛鉤投資產品線上購買新功能，給予客戶更靈活的配置轉換。舉辦一系列招商永隆「私人銀行」及「私人財富管理」服務線上講座，體現本行專業服務價值。截至二〇二〇年六月三十日止期間，投資服務佣金收入較二〇一九年同期上升，由基金銷售及管理費收入所帶動。

二〇二〇年上半年，新冠肺炎疫情持續惡化和擴散，各國經濟重啟存變數，中美關係緊張，迎來中概股回港第二上市等，港股經歷累跌 8,000 點至 3 月中低位 21,139 點，及後反覆回升，上半年結收報 24,427 點，累跌 3,762 點或 13.3%；受惠 IPO 新股市場熱潮，及環球限聚令放寬，憧憬經濟重啟，推動股市交投，上半年香港證券市場每日平均成交宗數及金額分別同比上升 14.4% 及 20.0%。截至二〇二〇年六月三十日止期間，本行證券經紀佣金收入較二〇一九年同期上升 43.6%，證券保證金利息收入亦有所上升，其中美股交易佣金大幅增長，主要受年初本行推出「一點通」美股交易服務及優惠所推動。本行將繼續圍繞「手機優先」策略，不斷優化「招商永隆銀行一點通」及推出新功能，提高客戶下單靈活性及提升客戶體驗；同步提供不同的證券優惠，加強股票資訊推送，以推動業務發展，為本行提升非利息收入。

分行網絡方面，目前本行在香港設有總分行，包括招商永隆私人銀行中心共 34 間。二〇二〇年上半年，分行不斷優化櫃檯交易流程，增強電子化，實現無紙化，以提升營運效率及客戶體驗；分行亦因應疫情適時調整營業時間及加強防疫措施，以保障本行客戶及員工的健康與安全。

As regards private banking and wealth management business, the Bank assisted customers in seizing asset allocation opportunities so as to stabilise and increase their returns by leveraging its professional wealth management capabilities and wide range of funds, bonds and structured products as well as diversified financing solutions amid the global pandemic, severe economic conditions and volatile markets in the first half of 2020. Meanwhile, the Bank also strived to enhance online service capabilities. To enhance the flexibility in asset allocation, the Bank launched online purchase of equity-linked investment products via CMBWLB Wintech. The Bank organised a series of online seminars regarding its private banking and private wealth management services so as to demonstrate the Bank's professional service. For the period ended 30 June 2020, commission income from investment service increased as compared with the corresponding period of 2019, which was mainly attributable to the increase in revenue from sale of funds and management fees.

In the first half of 2020, the Hang Seng Index plunged by 8,000 points to 21,139 points in mid-March and fluctuated upwards to reach 24,427 points at the end of June, representing a decrease of 3,762 points or 13.3% amid the worsening pandemic situation, uncertainties brought about by the reopening of economies, tensions between China and US as well as secondary listings of China concepts stocks in Hong Kong. The transaction volume of the stock market was boosted by the booming initial public offering market, the relaxation of gathering restrictions and the reopening of economies. In the first half of 2020, the average number of trades per trading day and daily turnover by value of the market increased by 14.4% and 20.0% respectively as compared with the corresponding period of 2019. For the period ended 30 June 2020, securities brokerage commission income increased by 43.6% as compared with the corresponding period of 2019. Securities margin interest income also increased. Thanks to the launch of US stock trading and preferential offers via CMBWLB Wintech at the beginning of 2020, commission income derived from US securities trading increased significantly. The Bank will continue to adhere to "mobile phone priority" strategy. Great emphasis will be placed on optimising the functions of CMBWLB Wintech and launching new functions so as to enhance the flexibility of placing orders and customer experience. To drive business growth and increase non-interest income, the Bank is committed to launch various fabulous offers and strengthen the push notification of information.

As for branch network, the Bank has a total of 34 banking offices, including CMB Wing Lung Bank Private Banking Centre, in Hong Kong at present. In the first half of 2020, the Bank continued to optimise the counter transaction process, strengthen electronic channels and achieve paperless operation so as to enhance operational efficiency and customer experience. To protect the health and safety of customers and staff, the Bank timely adjusted service hours of the branches and strengthened the pandemic prevention measures in light of the pandemic outbreak.

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CMB Wing Lung Bank Limited

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，截至二〇二〇年六月三十日，貸款餘額（包括商業票據）為港幣 806 億元，較二〇一九年底上升 1.1%，其中商業票據有所下降；而環球央行貨幣政策進一步寬鬆，市場基準利率一路走低，直接影響本期貸款收益率。銀團業務方面，本行擔任牽頭安排兼簿記行之規模於前四年已連續排名在全港前五名，二〇二〇年上半年更前進至第三排名，成績突出，為良好的銀企合作奠定堅實的基礎。同時，本行繼續重點推動資本市場業務，為客戶發行債券的業務量及承銷費用收入穩步增長；不斷開拓優質企業客戶的上市收款、派息業務，兼加強交叉銷售和綜合經營，實現與客戶的全方位合作，提升非利息收入及吸納存款。於二〇二〇年六月三十日，企業存款餘額為港幣 530 億元，較二〇一九年底上升 29.0%，存款結構持續優化，企業活期及儲蓄存款佔比有所提升。本行「企業一網通」功能不斷完善，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，多元化功能包括賬戶管理、繳費、理財投資、信用證申請、發薪、強積金、多級現金池、全球現金管理服務等，提高企業營運效率，為本行穩固及擴大客戶群，保持穩定可持續發展的企業客戶業務。本行高度重視與招行跨境聯動，為重點客戶提供跨境金融服務，體現本行境內外一體化經營的優勢。

財資

二〇二〇年上半年，受疫情及國際外部環境影響，財資業務開展困難，然而由於全球量化寬鬆致息口低迷，個人客戶投資需求上升，本行把握客戶偏好及市場方向，透過財資產品組合，有效為客戶分散風險以及獲取更高收益。在防疫隔離措施下，本行的「企業一網通」和手機應用程式「招商永隆銀行一點通」為客戶提供便利，保持外匯交易運作順暢，為本行帶來穩定收入。截至二〇二〇上半年，外匯交易買賣收益（包括外幣找換）同比增加至港幣 1.89 億元。

Corporate and commercial banking

With respect to corporate and commercial banking business, total corporate loans, including trade bills, amounted to HK\$80.6 billion as at 30 June 2020, representing an increase of 1.1% as compared with that at the end of 2019. The balance of trade bills decreased. With the further easing policies adopted by major central banks, the benchmark market interest rate trended downward, hence directly affecting loan margins during the reporting period. As regards syndicated loan business, the Bank ranked among the top 5 syndicated loans bookrunners in Hong Kong for four consecutive years. In the first half of 2020, the Bank ranked third among the syndicated loans bookrunners in Hong Kong and achieve remarkable results, thereby establishing a solid foundation for cooperation between the enterprises and the Bank. By focusing on promoting the capital market business, the Bank achieved steady growth in the volume of bond issuance and underwriting fees. The Bank also strived to provide quality corporate customers with initial public offer receiving bank service and dividend payment service. Besides, the Bank strengthened the cross-selling and integrated business model aiming at realising comprehensive cooperation with customers, boosting non-interest income and acquiring deposits. As at 30 June 2020, total corporate deposits amounted to HK\$53.0 billion, representing an increase of 29.0% as compared with that at the end of 2019. The deposit structure continued to be optimised, with a rise in the proportion of corporate demand and savings deposits. The Bank persistently upgraded the functions of “U BANK@CMBWLB services”, providing a convenient and efficient channel for corporate customers to manage financial transactions easily and flexibly. The diversified functions included account management, bill payment, investment, letter of credit, payroll, the mandatory provident fund, physical cash pool and global cash management services. The Bank enhanced the efficiency of operations of corporate customers, stabilised and expanded customer base as well as maintained a stable and sustainable corporate customer business. In addition, the Bank placed great emphasis on the cross-border collaboration with CMB and provided target customers with cross-border financial services, thus realising the advantages of the Bank’s integrated local and overseas operations.

Treasury business

In the first half of 2020, the development of treasury business was adversely affected by the pandemic outbreak and the external environment. In view of low interest rate environment caused by quantitative easing on a global scale and increase in investment demand of personal customers, the Bank identified customer preferences and kept abreast of the market trend so as to assist customers in diversifying risk effectively and attaining higher returns through the treasury product portfolio. With the implementation of the quarantine measures, “U BANK@CMBWLB services” and CMBWLB Wintech enabled the Bank to provide convenient service to customers, maintain smooth operation of foreign exchange transactions and yield a stable revenue. In the first half of 2020, revenue from foreign exchange trading business, including money exchange business, increased to HK\$189 million as compared with the corresponding period of 2019.

招商永隆銀行有限公司

CMB Wing Lung Bank Limited

財務及業務回顧

Financial Results and Operation Review

本行抓住上半年境內外利率下行的機會，主動實現債券收益，鎖定利潤；截至二〇二〇年六月三十日，本集團債券投資餘額為港幣 722 億元，較二〇一九年底減少 6.8%。超過八成半的債券信用等级都在 A3 或以上，風險較低。

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；繼續與一帶一路和大灣區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，上半年金融市場波動較大，本行堅持將防範風險放在首位，同時積極拓展「投行行結合」類業務，敘做新股融資、債券、基金抵押融資等，貫徹「輕型銀行」戰略，在託管、債券發行、外匯業務等方面取得較好成績，增加非利息收入。今年上半年，在新股融資、託管業務方面取得良好成績，同比大幅提高。同時，進一步堅持轉型策略，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，增強本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，二〇二〇年繼續積極調整結構，力保定價較好的一般性貸款資產，增加風險較低的銀行承兌匯票資產，保持同業資產合理存量等，增加資產流通性；同時多方擴展收益來源，擴大客群，以提升分行全年盈利貢獻及實現效益均衡發展。截至二〇二〇年六月三十日，客戶貸款較二〇一九年底上升 10.6%；客戶存款較二〇一九年底上升 3.8%。

在中國內地共設 4 間分支行，在澳門設有一間分行，另在美國洛杉磯及舊金山各設有海外分行一間。

To seize the opportunity of low interest rates in domestic and overseas markets, the Bank proactively realized bond yields so as to lock in profits. As at 30 June 2020, the balance of the Group's debt securities investment amounted to HK\$72.2 billion, representing a decrease of 6.8% as compared with that at the end of 2019. More than 85% of the debt securities were rated A3 or above and were exposed to comparatively low risks.

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 small and medium-sized financial institutions" and further deepening of the cross-border business relationship with domestic small and medium-sized banks. The Bank devoted effort 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 fostered the establishment of asset management platforms, cooperation with high-quality banks in the Belt and Road Region and Greater Bay Area as well as business coordination with branches in China and overseas.

As regards non-bank financial institution business, the Bank gave top priority to risk management given the volatile market in the first half of 2020. The Bank also proactively expanded investment and commercial banking businesses through participating in initial public offer financing, bonds, funds and stock collateral loans. To follow the "asset-light bank" business strategy, the Bank achieved sound results in custody service, bond issuance and foreign exchange business, hence increasing non-interest income. In the first half of 2020, initial public offer financing and custody businesses achieved remarkable results, recording significant growth as compared with the corresponding period of 2019. To further put forward transformation, the Bank cooperated with non-bank financial institution customers in financing, trading and asset allocation. The Bank also explored diversified financing models, intensified the advantages of capital market and enhanced its market influence.

Mainland and overseas business

With respect to the mainland and overseas business, the branches continued to adjust their structures, retain high-yield general loans, increase low-risk bank acceptance drafts, maintain interbank assets at reasonable level and improve the liquidity of assets. The branches also expanded income sources and customer base so as to increase profit contribution of the branches and achieve balanced development. As at 30 June 2020, advances to customers increased by 10.6% as compared with that at the end of 2019. Deposits from customers increased by 3.8% as compared with that at the end of 2019.

The Bank has 4 branches and sub-branch in the mainland China, a branch in Macau and 2 overseas branches, located respectively in Los Angeles and San Francisco in the United States.

招商永隆銀行有限公司

CMB Wing Lung Bank Limited

財務及業務回顧

Financial Results and Operation Review

保險

招商永隆保險有限公司（「招商永隆保險」）秉持穩健經營、效益優先、創新發展理念，努力克服新冠疫情的不利影響，於二〇二〇年上半年實現業務平穩發展，錄得毛保費收入港幣 3.89 億元，較二〇一九年同期增加 9.8%，其中僱員責任保險及汽車保險業務實現明顯增長；總索償額增加 18.2%至港幣 1.58 億元，總體承保盈餘則較二〇一九年同期減少。招商永隆保險將繼續透過多元化渠道發展業務，同時提升服務質素，推動盈利增長。並根據新的監管要求，不斷加強風險管理及完善公司治理，增強可持續發展能力。

人力資源

截至二〇二〇年六月三十日，本行僱員總人數為 2,024 人(二〇一九年十二月三十一日: 2,031 人)，其中香港 1,753 人，中國境內 198 人，澳門 40 人，海外 33 人。

二〇二〇年八月二十七日

Insurance

CMB Wing Lung Insurance Company Limited (“CMB Wing Lung Insurance”) overcame adverse effects of the COVID-19 pandemic through adhering to the business strategy of balanced development, efficiency-oriented and innovative development concept. In the first half of 2020, CMB Wing Lung Insurance continued to progress steadily and realised a gross premium income of HK\$389 million, representing an increase of 9.8% as compared with the corresponding period of 2019. Employee liability insurance and motor vehicle insurance businesses achieved significant growth. Total insurance claims increased by 18.2% to HK\$158 million. Profit of underwriting business decreased as compared with the corresponding period of 2019. CMB Wing Lung Insurance will continue to expand business channel, enhance service quality and increase profitability. In accordance with new regulatory requirements, CMB Wing Lung Insurance is committed to strengthen its risk management and improve corporate governance, thereby attaining sustainable development.

Human resources

As at 30 June 2020, the total number of employees of the Bank is 2,024 (31 December 2019: 2,031), of which 1,753 are in Hong Kong, 198 are in the PRC, 40 are in Macau and 33 are overseas.

27 August 2020

招商永隆銀行有限公司
CMB Wing Lung Bank Limited

綜合收益表 (未經審核)

Consolidated Income Statement (Unaudited)

截至二〇二〇年六月三十日止六個月 For the six months ended 30 June 2020

		截至六月三十日止六個月 Six months ended 30 June		
		二〇二〇 2020	二〇一九 2019	
		港幣千元 HK\$'000	港幣千元 HK\$'000	
	註釋 Note			
利息收入	Interest income	3	4,458,392	5,007,629
利息支出	Interest expense	4	(2,389,701)	(2,332,573)
淨利息收入	Net interest income		2,068,691	2,675,056
服務費及佣金收入	Fees and commission income		670,177	574,370
服務費及佣金支出	Fees and commission expense		(97,054)	(105,903)
服務費及佣金淨收入	Net fees and commission income	5	573,123	468,467
保險營業收入	Insurance operating income	6	338,936	386,092
淨交易收益	Net trading gain	7	174,795	6,226
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		111,075	58,167
其他營業收入	Other operating income	8	137,192	127,750
營業收入	Operating income		3,403,812	3,721,758
淨保險索償	Net insurance claims	6	(157,761)	(133,440)
提取保險索償後之 營業收入	Operating income net of insurance claims		3,246,051	3,588,318
營業支出	Operating expenses	9	(1,148,219)	(1,110,566)
提取減值準備前之 營業溢利	Operating profit before impairment charge		2,097,832	2,477,752
減值損失	Impairment losses	10	(126,236)	(215,249)
營業溢利	Operating profit		1,971,596	2,262,503
投資物業之公平價值(虧損)/ 收益	Fair value (losses)/gains on investment properties	17	(63,328)	63,520
出售其他物業及設備之淨 收益	Net gain on disposal of other properties and equipment		210	51,203
贖回按攤銷成本列賬之金融 工具之淨虧損	Net loss on redemption of financial instruments at amortised cost		(214)	-
應佔共同控制實體之淨溢利	Share of net profit of jointly controlled entities		10,686	20,614
應佔聯營公司之淨溢利	Share of net profit of associates		151,671	212,206
除稅前溢利	Profit before taxation		2,070,621	2,610,046
所得稅	Income tax	11	(299,700)	(348,882)
期內溢利	Profit for the period		1,770,921	2,261,164
歸屬於：	Attributable to：			
本行股東	Equity shareholders of the Bank		1,771,480	2,260,715
非控制的股東權益	Non-controlling interests		(559)	449

招商永隆銀行有限公司
CMB Wing Lung Bank Limited

綜合全面收益表 (未經審核)

Consolidated Statement of Comprehensive Income (Unaudited)

截至二〇二〇年六月三十日止六個月 For the six months ended 30 June 2020

		截至六月三十日止六個月 Six months ended 30 June	
		二〇二〇 2020	二〇一九 2019
		港幣千元 HK\$'000	港幣千元 HK\$'000
期內溢利	Profit for the period	1,770,921	2,261,164
期內其他全面(支出)/收益	Other comprehensive (expense)/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	(2,931)	187,136
- 於出售時轉入收益表	- Transfer to income statement on disposal	(111,075)	(58,167)
- 於減值時轉入收益表	- Transfer to income statement on impairment	31,491	150,245
應佔聯營公司之儲備	Share of associates' reserves	(25,480)	14,720
因折算海外機構的財務報表產生的匯兌差額	Exchange difference on translation of financial statements of overseas operations	(267,036)	(12,225)
其他全面收益項目對遞延稅項之影響	Effect of deferred taxation on other comprehensive income items	19,378	(28,112)
其後不會重新分類至收益表之項目：	Items that will not be reclassified subsequently to the income statement:		
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	6,958	19,519
界定福利計劃之精算(虧損)/收益	Actuarial (losses)/gains on defined benefit schemes	(60,936)	10,507
其他全面收益項目對遞延稅項之影響	Effect of deferred taxation on other comprehensive income items	14,014	(996)
期內其他全面(支出)/收益	Other comprehensive (expense)/income for the period	(395,617)	282,627
期內全面收益總額	Total comprehensive income for the period	1,375,304	2,543,791
歸屬於：	Attributable to:		
本行股東	Equity shareholders of the Bank	1,375,863	2,543,342
非控制的股東權益	Non-controlling interests	(559)	449

招商永隆銀行有限公司
CMB Wing Lung Bank Limited

綜合財務狀況表 (未經審核)

Consolidated Statement of Financial Position (Unaudited)

二〇二〇年六月三十日 As at 30 June 2020

	註釋 Note	30/6/2020 港幣千元 HK\$'000	31/12/2019 港幣千元 HK\$'000
資產	Assets		
庫存現金、同業存放及 貸款	Cash, balances and placements with and loans and advances to banks	12 92,852,173	66,327,987
衍生金融工具	Derivative financial instruments	13 544,396	588,286
以公平價值誌入損益賬之 金融資產	Financial assets at fair value through profit or loss	14 5,018,161	6,736,721
證券投資	Investment in securities	15 68,521,319	72,130,647
貸款及其他賬項	Advances and other accounts	16 196,618,974	187,931,963
共同控制實體權益	Interests in jointly controlled entities	211,622	203,071
聯營公司權益	Interests in associates	3,018,453	3,074,800
投資物業	Investment properties	17 2,980,060	3,171,350
租賃土地權益	Interests in leasehold land	155,797	157,674
其他物業及設備	Other properties and equipment	18 1,570,767	1,492,709
可回收稅項	Tax recoverable	-	783
遞延稅項資產	Deferred tax assets	50,449	27,347
總資產	Total assets	371,542,171	341,843,338
負債	Liabilities		
同業存款	Deposits and balances from banks	27,985,204	27,238,432
交易賬項下之負債	Trading liabilities	77,441	309,136
衍生金融工具	Derivative financial instruments	13 306,841	393,553
客戶存款	Deposits from customers	19 273,456,706	243,135,943
發行之存款證	Certificates of deposit issued	9,765,450	3,725,259
發行之後償債項	Subordinated debts issued	20 3,096,390	3,110,591
當期稅項	Current taxation	650,709	738,707
遞延稅項負債	Deferred tax liabilities	2,178	30,823
其他賬項及預提	Other accounts and accruals	21 8,315,079	16,417,757
總負債	Total liabilities	323,655,998	295,100,201
權益	Equity		
股本	Share capital	22 1,160,951	1,160,951
儲備	Reserves	23 39,140,587	37,862,710
	Total equity attributable to shareholders of the Bank	40,301,538	39,023,661
歸屬於本行股東權益合計	Additional equity instruments	20 7,574,573	7,708,361
額外權益工具	Non-controlling interests	10,062	11,115
非控制的股東權益			
權益總額	Total equity	47,886,173	46,743,137
權益及負債總額	Total equity and liabilities	371,542,171	341,843,338

招商永隆銀行有限公司
CMB WING LUNG BANK LIMITED

綜合權益變動表 (未經審核)

Consolidated Statement of Changes in Equity (Unaudited)

截至二〇二〇年六月三十日止六個月 For the six months ended 30 June 2020

		股本 Share capital 港幣千元 HK\$'000	資本儲備 Capital reserve 港幣千元 HK\$'000	重估 房產儲備 Bank premises revaluation reserve 港幣千元 HK\$'000	重估金融 資產儲備 Financial asset revaluation reserve 港幣千元 HK\$'000	其他儲備 Other reserves 港幣千元 HK\$'000	保留溢利 Retained earnings 港幣千元 HK\$'000	小計 Sub-total 港幣千元 HK\$'000	額外權益 工具 Additional equity instruments 港幣千元 HK\$'000	非控制的 股東權益 Non- controlling interests 港幣千元 HK\$'000	合計 Total 港幣千元 HK\$'000
於二〇二〇年一月一日	At 1 January 2020	1,160,951	57,500	592,798	(158,109)	661,759	36,708,762	39,023,661	7,708,361	11,115	46,743,137
二〇二〇年權益總額的 改變：	Changes in equity for 2020:										
期內溢利	Profit for the period	-	-	-	-	-	1,771,480	1,771,480	-	(559)	1,770,921
期內其他全面支出	Other comprehensive expense for the period	-	-	(9,489)	(68,210)	(266,986)	(50,932)	(395,617)	-	-	(395,617)
期內全面(支出)/ 收益總額	Total comprehensive (expense)/income for the period	-	-	(9,489)	(68,210)	(266,986)	1,720,548	1,375,863	-	(559)	1,375,304
於出售以公平價值誌入 其他全面收益之股權 證券時轉入保留溢利	Transfer to retained earnings on disposal of equity securities at fair value through other comprehensive income	-	-	-	30,017	-	(30,017)	-	-	-	-
償還額外權益工具	Redemption of additional equity instruments	-	-	-	-	-	121,600	121,600	(1,236,600)	-	(1,115,000)
發行額外權益工具	Issue of additional equity instruments	-	-	-	-	-	-	-	1,102,812	-	1,102,812
非控制的股東權益的 減少	Amount decrease in non-controlling interests	-	-	-	-	-	-	-	-	(494)	(494)
額外權益工具分配	Distribution for additional equity instruments	-	-	-	-	-	(219,586)	(219,586)	-	-	(219,586)
於二〇二〇年 六月三十日	At 30 June 2020	1,160,951	57,500	583,309	(196,302)	394,773	38,301,307	40,301,538	7,574,573	10,062	47,886,173
於二〇一九年一月一日	At 1 January 2019	1,160,951	57,500	582,418	(272,492)	772,440	33,130,693	35,431,510	4,573,230	10,691	40,015,431
二〇一九年權益總額的 改變：	Changes in equity for 2019:										
期內溢利	Profit for the period	-	-	-	-	-	2,260,715	2,260,715	-	449	2,261,164
期內其他全面收益/ (支出)	Other comprehensive income/(expense) for the period	-	-	3,285	282,781	5,562	(9,001)	282,627	-	-	282,627
期內全面收益總額	Total comprehensive income for the period	-	-	3,285	282,781	5,562	2,251,714	2,543,342	-	449	2,543,791
於出售以公平價值誌入 其他全面收益之股權 證券時轉入保留溢利	Transfer to retained earnings on disposal of equity securities at fair value through other comprehensive income	-	-	-	10,886	-	(10,886)	-	-	-	-
發行額外權益工具	Issue of additional equity instruments	-	-	-	-	-	-	-	3,138,560	-	3,138,560
非控制的股東權益的 減少	Amount decrease in non-controlling interests	-	-	-	-	-	-	-	-	(125)	(125)
額外權益工具分配	Distribution for additional equity instruments	-	-	-	-	-	(127,326)	(127,326)	-	-	(127,326)
於二〇一九年 六月三十日	At 30 June 2019	1,160,951	57,500	585,703	21,175	778,002	35,244,195	37,847,526	7,711,790	11,015	45,570,331

招商永隆銀行有限公司
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綜合現金流量表 (未經審核)
Consolidated Cash Flow Statement (Unaudited)

截至二〇二〇年六月三十日止六個月 For the six months ended 30 June 2020

		截至六月三十日止六個月 Six months ended 30 June	
		二〇二〇 2020	二〇一九 2019
		港幣千元 HK\$'000	港幣千元 HK\$'000
	註釋 Note		
營業活動之現金流入淨額	Cash generated from operations	23,917,053	9,042,407
支付香港利得稅	Hong Kong profits tax paid	(332,768)	(112,727)
支付海外稅項	Overseas tax paid	(71,440)	(42,189)
營業活動之現金流入淨額	Net cash generated from operating activities	23,512,845	8,887,491
投資活動	Investing activities		
購入證券投資	Purchase of investment in securities	(49,299,838)	(35,553,544)
出售及贖回證券投資所得之款項	Proceeds from sale and redemption of investment in securities	49,608,048	26,401,874
收取共同控制實體及聯營公司之股息	Dividends received from jointly controlled entities and associates	3,148	3,229
增置其他物業及設備	Payment for additions of other properties and equipment	(23,685)	(18,080)
出售其他物業及設備所得之款項	Proceeds from disposal of other properties and equipment	535	53,188
投資活動之現金流入/(流出)淨額	Net cash generated from/(used in) investing activities	288,208	(9,113,333)
融資活動	Financing activities		
額外權益工具分配	Distribution for additional equity instruments	(219,586)	(127,326)
發行額外權益工具	Issue of additional equity instruments	1,102,812	3,138,560
贖回額外權益工具	Redemption of additional equity instruments	(1,236,600)	-
支付租賃負債	Payment of lease liabilities	(57,765)	(40,825)
非控制的股東權益的減少	Amount decrease in non-controlling interests	(494)	(125)
融資活動之現金(流出)/流入淨額	Net cash (used in)/generated from financing activities	(411,633)	2,970,284
現金及等同現金項目之淨增加/(減少)	Net increase/(decrease) in cash and cash equivalents	23,389,420	2,744,442
於一月一日現金及等同現金項目	Cash and cash equivalents at 1 January	45,654,718	38,711,292
外幣匯率變動之影響	Effects of foreign exchange rate changes	176,807	216,632
於六月三十日現金及等同現金項目	Cash and cash equivalents at 30 June	69,220,945	41,672,366
營業活動之現金流量包括：	Cash flows from operating activities include:		
利息收入	Interest received	4,722,311	5,046,752
利息支出	Interest paid	2,482,500	2,502,639
股息收入	Dividends received	60,880	42,039

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未經審核中期財務資料披露報表註釋

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二〇二〇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二〇一九年度財務報表內所採納之會計政策而編制。招商永隆銀行有限公司(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：

- 香港會計準則第1號及香港會計準則第8號之修訂「對重大性的定義」涉及對重大性之定義的修訂，並使各會計準則中使用的定義一致。採納此修訂對本集團之財務報表並無重大影響。
- 香港財務報告準則第3號之修訂「對企業的定義」旨在澄清企業的定義，目的是協助企業評估企業合併交易是否應作為企業合併或資產收購入賬。採納此修訂對本集團之財務報表並無重大影響。

截至本中期財務資料披露報表發佈日止，香港會計師公會公佈了若干新增/經修訂之香港財務報告準則，該等準則尚未於二〇二〇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二〇一九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。截至二〇一九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。核數師已於二〇二〇年三月二十日就該等財務報表發表無保留意見。

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。

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 2019 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 2020 issued by the HKICPA. CMB Wing Lung Bank Limited (“the Bank”) and all its subsidiaries (“the Group”) adopted the following revised HKFRSs which are relevant to its operations:

- Amendments to HKAS 1 and HKAS 8, “Definition of Material”, clarify the definition of materiality of information and align the definition used across other accounting standards. The adoption of these amendments has no material impacts on the Group’s financial statements.
- Amendments to HKFRS 3, “Definition of a Business”, clarify the definition of a business, with the objective of assisting entities to determine whether a business combination transaction should be accounted for as a business combination or as an asset acquisition. The adoption of these amendments has no material 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 2020 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 2019 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 2019 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 2020.

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 associates. 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.

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Notes to the Unaudited 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	
		二〇二〇 2020	二〇一九 2019
		港幣千元 HK\$'000	港幣千元 HK\$'000
	Balances and placements with and loans and advances to banks	782,057	1,166,868
同業存放及貸款	Debt securities	731,705	711,756
債務證券	Advances to customers	2,801,231	2,854,739
客戶貸款	Others	143,399	274,266
其他		4,458,392	5,007,629

包括在利息收入內計有按攤銷成本列賬之金融資產之利息收入港幣 3,392,064,000 元(二〇一九年：港幣 3,641,307,000 元)、以公平價值誌入其他全面收益之金融資產之利息收入港幣 856,257,000 元(二〇一九年：港幣 1,024,884,000 元)及減值資產折扣轉回利息收入港幣 632,000 元(二〇一九年：港幣 5,540,000 元)。

Included in interest income are interest income from financial assets at amortised cost of HK\$3,392,064,000 (2019: HK\$3,641,307,000), interest income from financial assets at fair value through other comprehensive income of HK\$856,257,000 (2019: HK\$1,024,884,000) and unwinding of discount on impaired assets of HK\$632,000 (2019: HK\$5,540,000).

4 利息支出

4 Interest expense

		截至六月三十日止六個月 Six months ended 30 June	
		二〇二〇 2020	二〇一九 2019
		港幣千元 HK\$'000	港幣千元 HK\$'000
	Deposits and balances from banks and deposits from customers	2,083,545	1,926,083
同業存款及客戶存款	Certificates of deposit issued	91,825	82,538
發行之存款證	Subordinated debts issued	58,412	59,012
發行之後償債項	Lease liabilities	5,134	3,942
租賃負債	Others	150,785	260,998
其他		2,389,701	2,332,573

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港幣 2,246,944,000 元(二〇一九年：港幣 2,078,051,000 元)。

Included in interest expense is interest expense on financial liabilities that are not at fair value through profit or loss of HK\$2,246,944,000 (2019: HK\$2,078,051,000).

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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	
		二〇二〇 2020	二〇一九 2019
		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	313,704	210,617
證券經紀及投資服務			
	Credit cards	51,380	69,727
信用卡業務			
	Credit related fees and commission	169,422	163,103
有關信貸業務之服務費及佣金			
	Trade finance	64,775	73,534
貿易融資			
	Other retail banking services	16,405	17,078
其他零售銀行業務			
	Other fee income	54,491	40,311
其他服務費收入			
		670,177	574,370
服務費及佣金支出	Fees and commission expenses		
	Credit cards	(41,391)	(58,481)
信用卡業務			
	Securities brokerage and investment services	(36,790)	(24,206)
證券經紀及投資服務			
	Other fee expenses	(18,873)	(23,216)
其他服務費支出			
		(97,054)	(105,903)
服務費及佣金淨收入	Net fees and commission income	573,123	468,467
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 at fair value through profit or loss		
由非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	242,513	248,195
- 服務費及佣金支出	- fees and commission expenses	(41,389)	(38,077)
	Net fees and commission income on trust and other fiduciary activities where the Group holds or invests on behalf of its customers		
本集團代表客戶持有或投資之託管或其他受託業務所產生之服務費及佣金淨收入			
- 服務費及佣金收入	- fees and commission income	15,199	8,234
- 服務費及佣金支出	- fees and commission expenses	(1,216)	(1,785)

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6 保險營業收入及保險索償準備 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	
		二〇二〇 2020	二〇一九 2019
		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	388,930	354,272
未期滿保費準備之改變	Change in unearned premium provision	(51,055)	(46,344)
已發行之保險合約所產生之保費收入	Premium revenue arising from insurance contracts issued	337,875	307,928
再投保	Reinsurance		
分出之再投保費	Reinsurance premium outward	(62,553)	(64,501)
未期滿保費準備之改變	Change in unearned premium provision	2,383	9,570
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	(60,170)	(54,931)
保險費淨收入	Net premium earned	277,705	252,997
佣金收入	Commission income	105,231	176,375
其他收入	Other income	347	232
佣金支出	Commission expenses	(44,347)	(43,512)
		338,936	386,092
保險索償準備 (註釋)	Charge for insurance claims (Note)		
總額	Gross		
已承付索償	Gross claims paid	(139,066)	(130,102)
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	(22,242)	(14,112)
		(161,308)	(144,214)
再投保	Reinsurance		
收回再投保之索償	Claims recovered from reinsurers	15,662	25,007
已呈報之索償、已發生但未呈報之索償及其他保險準備之改變	Change in reported claims, IBNR and other insurance provision	(12,115)	(14,233)
		3,547	10,774
淨保險索償	Net insurance claims	(157,761)	(133,440)
保險營業淨收入	Net insurance operating income	181,175	252,652

註釋：保險索償準備乃本集團之保險業務所承擔之賠償淨額及其有關索賠的開支。

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

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Notes to the Unaudited Interim Financial Disclosure Statements

7 淨交易收益

7 Net trading gain

		截至六月三十日止六個月 Six months ended 30 June	
		二〇二〇 2020	二〇一九 2019
		港幣千元 HK\$'000	港幣千元 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	(1,914)	(4,667)
指定以公平價值誌入損益賬之金融工具淨收益	Net gain arising from financial instruments designated at fair value through profit or loss	2,046	82,894
衍生金融工具淨虧損	Net loss arising from derivative financial instruments	(14,718)	(77,940)
外匯買賣淨收益	Net gain from foreign exchange trading	189,381	5,939
		174,795	6,226

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	
		二〇二〇 2020	二〇一九 2019
		港幣千元 HK\$'000	港幣千元 HK\$'000
股息收入	Dividend income		
- 上市股權證券	- Listed equity securities	12,806	17,213
- 非上市股權證券	- Unlisted equity securities	48,074	24,826
投資物業之租金收入減除直接開支 港幣 14,151,000 元 (二〇一九年：港幣 13,698,000 元)	Rental income from investment properties less direct outgoings of HK\$14,151,000 (2019: HK\$13,698,000)	49,753	71,458
保管箱租金淨收益	Net rental income on safe deposit boxes	17,937	5,886
出售按攤銷成本列賬之金融資產之 淨收益 (註釋)	Net gain on disposal of financial assets at amortised cost (Note)	1,671	2,257
其他	Others	6,951	6,110
		137,192	127,750

註釋：本集團於期內出售部份按攤銷成本列賬之金融資產，主要為風險監控手段。

Note: During the period, the Group sold some of the financial assets at amortised cost mainly as risk monitoring and control measures.

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9 營業支出

9 Operating expenses

		截至六月三十日止六個月 Six months ended 30 June	
		二〇二〇 2020	二〇一九 2019
		港幣千元 HK\$'000	港幣千元 HK\$'000
人事費用	Staff costs		
- 薪金及其他人事費用	- Salaries and other costs	643,282	591,549
- 退休福利支出	- Retirement benefit costs	38,337	34,517
房產及設備支出，不包括折舊	Premises and equipment expenses, excluding depreciation		
- 短期租約租金	- Rental of short-term leases	614	17,290
- 其他	- Others	74,231	74,735
折舊	Depreciation		
- 其他物業及設備 (註釋 18)	- Other properties and equipment (Note 18)	131,521	115,553
- 租賃土地	- Leasehold land	1,877	1,877
廣告及業務推廣	Advertising and business promotion	5,174	7,980
電子數據處理	Electronic data processing	42,882	38,798
郵遞及通訊	Postage and communications	34,000	24,204
文具及印刷	Printing and stationery	3,607	6,566
核數師酬金	Auditors' remuneration	2,788	3,757
水電費	Water and electricity	9,094	10,093
法律及專業費用	Legal and professional fee	77,213	89,175
營業、代繳稅金及附加費	Business, withholding tax and surcharges	13,815	27,176
保險費	Insurance	12,713	12,293
證券相關費用	Securities related expenses	3,358	2,773
其他	Others	53,713	52,230
		1,148,219	1,110,566

10 減值損失

10 Impairment losses

		截至六月三十日止六個月 Six months ended 30 June	
		二〇二〇 2020	二〇一九 2019
		港幣千元 HK\$'000	港幣千元 HK\$'000
減值損失/(回撥)：	Impairment losses/(written back) on:		
- 同業存放及貸款	- Balances and placements with and loans and advances to banks		
- 按攤銷成本列賬	- at amortised cost	2,775	(30,789)
- 以公平價值誌入其他全面收益	- at fair value through other comprehensive income	1,268	(512)
- 債務證券	- Debt securities		
- 按攤銷成本列賬	- at amortised cost	157	30,139
- 以公平價值誌入其他全面收益	- at fair value through other comprehensive income	19,138	164,182
- 貸款及其他賬項	- Advances and other accounts		
- 按攤銷成本列賬	- at amortised cost	102,869	65,235
- 以公平價值誌入其他全面收益	- at fair value through other comprehensive income	11,085	(9,301)
- 貸款承諾及金融擔保合約	- Loan commitments and financial guarantee contracts	(11,056)	(3,705)
於收益表淨撥備	Net charge to income statement	126,236	215,249

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11 所得稅

11 Income tax

於綜合收益表支銷之稅項如下：

Taxation charged in the consolidated income statement represents:

		截至六月三十日止六個月	
		Six months ended 30 June	
		二〇二〇	二〇一九
		2020	2019
		港幣千元	港幣千元
		HK\$'000	HK\$'000
本期稅項：	Current taxation:		
- 香港利得稅	- Hong Kong profits tax	262,598	292,700
- 海外稅項	- Overseas taxation	58,457	55,212
遞延稅項：	Deferred taxation:		
	- Relating to the origination and reversal of temporary differences	(21,355)	970
- 有關短暫差額之產生及轉回			
		299,700	348,882

香港利得稅已按本期估計應評稅溢利以稅率16.5% (二〇一九年：16.5%) 計算。海外稅項已按本期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% (2019: 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.

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12 庫存現金、同業存放及貸款 12 Cash, balances and placements with and loans and advances to banks

		30/6/2020 港幣千元 HK\$'000	31/12/2019 港幣千元 HK\$'000
按攤銷成本列賬	At amortised cost		
庫存現金	Cash	700,330	1,154,308
存放同業	Balances with banks	15,392,240	13,088,998
存放中央銀行	Balances with central banks	3,425,449	2,697,673
同業定期存放	Placements with banks		
- 於一個月內到期	- maturing within one month	35,640,305	33,201,428
- 於一至十二個月內到期	- maturing between one and twelve months	13,722,257	8,904,114
		49,362,562	42,105,542
同業貸款	Gross loans and advances to banks	6,577,770	6,162,791
減值準備	Impairment allowances		
- 第一階段	- Stage 1	(4,992)	(2,217)
		75,453,359	65,207,095
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	17,398,814	1,120,892
		17,398,814	1,120,892
		92,852,173	66,327,987

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13 衍生金融工具

13 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	contractual amount	資產 Assets	負債 Liabilities
		30/6/2020 港幣千元 HK\$'000	30/6/2020 港幣千元 HK\$'000	30/6/2020 港幣千元 HK\$'000	31/12/2019 港幣千元 HK\$'000	31/12/2019 港幣千元 HK\$'000	31/12/2019 港幣千元 HK\$'000
外匯合約	Exchange rate contracts						
遠期合約	Forward contracts	23,131,623	103,816	61,345	14,875,678	121,764	96,500
貨幣掉期	Currency swaps	54,456,303	324,746	91,384	62,766,534	401,964	213,939
沽出期權	Options written	208,989	-	1,735	215,920	-	2,965
購入期權	Options purchased	256,393	2,198	-	276,330	2,708	-
		78,053,308	430,760	154,464	78,134,462	526,436	313,404
利率合約	Interest rate contracts						
利率掉期	Interest rate swaps	19,509,365	108,032	146,773	21,392,909	57,787	76,086
股權合約	Equity contracts						
沽出期權	Options written	72,995	-	5,604	115,432	-	4,063
購入期權	Options purchased	72,995	5,604	-	115,432	4,063	-
		145,990	5,604	5,604	230,864	4,063	4,063
		97,708,663	544,396	306,841	99,758,235	588,286	393,553

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.

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13 衍生金融工具 (續)

13 Derivative financial instruments (Continued)

		30/6/2020 港幣千元 HK\$'000	31/12/2019 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	522,656	512,037
利率合約	- Interest rate contracts	111,073	64,334
股權合約	- Equity contracts	9,413	9,288
		643,142	585,659

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%.

14 以公平價值誌入損益賬之
金融資產

14 Financial assets at fair value through profit or loss

		30/6/2020 港幣千元 HK\$'000	31/12/2019 港幣千元 HK\$'000
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		
- 債務證券	- Debt securities	2,264,753	2,761,059
- 股權證券	- Equity securities	226,408	215,794
- 股權投資基金	- Equity investment fund	90,195	139,764
		2,581,356	3,116,617
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		
- 債務證券	- Debt securities	2,436,805	3,620,104
		5,018,161	6,736,721

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15 證券投資

15 Investment in securities

		30/6/2020 港幣千元 HK\$'000	31/12/2019 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	66,761,266	70,279,276
股權證券	- Equity securities	1,061,413	1,125,516
		67,822,679	71,404,792
按攤銷成本列賬之金融投資	Financial investments at amortised cost		
債務證券	Debt securities	865,272	892,577
減值準備	Impairment allowances		
- 第一階段	- Stage 1	(2,673)	(1,315)
- 第三階段	- Stage 3	(163,959)	(165,407)
		698,640	725,855
		68,521,319	72,130,647

16 貸款及其他賬項

16 Advances and other accounts

		30/6/2020 港幣千元 HK\$'000	31/12/2019 港幣千元 HK\$'000
按攤銷成本列賬	At amortised cost		
客戶貸款	Advances to customers	183,908,874	174,248,232
商業票據	Trade bills	500,713	2,047,858
應計利息	Accrued interest	837,173	1,215,032
其他賬項	Other accounts		
- 應收保費	- Insurance premium receivable	219,722	136,676
- 於再投保人收回	- Recoverable from reinsurers	254,817	264,549
- 應收及其他賬項	- Accounts and other receivable	2,590,222	2,277,068
		3,064,761	2,678,293
減值準備	Impairment allowances		
- 第一階段	- Stage 1	(285,598)	(158,466)
- 第二階段	- Stage 2	(166,054)	(72,076)
- 第三階段	- Stage 3	(803,730)	(887,295)
		(1,255,382)	(1,117,837)
		187,056,139	179,071,578
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	-	171,678
商業票據	Trade bills	9,562,835	8,688,707
		9,562,835	8,860,385
		196,618,974	187,931,963

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17 投資物業

17 Investment properties

		30/6/2020 港幣千元 HK\$'000	31/12/2019 港幣千元 HK\$'000
於期初/年初	At the beginning of the period/year	3,171,350	3,266,150
房產與投資物業重分類	Net reclassification between premises and investment properties	(127,962)	(30,433)
重估公平價值虧損	Fair value losses on revaluation	(63,328)	(64,367)
於期末/年末 (經專業估值列賬)	At the end of the period/year (professional valuation)	2,980,060	3,171,350

所有投資物業於二〇二〇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 2020 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.

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18 其他物業及設備

18 Other properties and equipment

		使用權資產				合計 港幣千元 HK\$'000
		房產 Premises 港幣千元 HK\$'000	傢俬及設備 Furniture and equipment 港幣千元 HK\$'000	Right of use assets		
				房產 Premises 港幣千元 HK\$'000	傢俬及設備 Furniture and equipment 港幣千元 HK\$'000	
成本	Cost					
於二〇二〇年一月一日	At 1 January 2020	936,763	1,889,019	395,356	204	3,221,342
匯兌差額	Exchange difference	(158)	(1,243)	(1,987)	-	(3,388)
增置	Additions	-	23,685	61,482	253	85,420
出售	Disposals	(293)	(3,031)	(28,596)	(204)	(32,124)
	Net reclassification between premises and investment properties	127,962	-	-	-	127,962
於二〇二〇年六月三十日	At 30 June 2020	1,064,274	1,908,430	426,255	253	3,399,212
累積折舊	Accumulated depreciation					
於二〇二〇年一月一日	At 1 January 2020	261,388	1,374,527	92,565	153	1,728,633
匯兌差額	Exchange difference	(54)	(951)	(684)	12	(1,677)
本期折舊 (註釋 9)	Charge for the period (Note 9)	10,988	56,417	64,064	52	131,521
出售回撥	Written back on disposal	(104)	(2,895)	(26,829)	(204)	(30,032)
於二〇二〇年六月三十日	At 30 June 2020	272,218	1,427,098	129,116	13	1,828,445
賬面淨值	Net book value					
於二〇二〇年六月三十日	At 30 June 2020	792,056	481,332	297,139	240	1,570,767

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18 其他物業及設備 (續) 18 Other properties and equipment (Continued)

		房產 Premises 港幣千元 HK\$'000	傢俬及設備 Furniture and equipment 港幣千元 HK\$'000	使用權資產 Right of use assets		合計 Total 港幣千元 HK\$'000
				房產 Premises 港幣千元 HK\$'000	傢俬及設備 Furniture and equipment 港幣千元 HK\$'000	
成本	Cost					
於二〇一九年一月一日	At 1 January 2019	906,463	1,849,160	224,533	206	2,980,362
匯兌差額	Exchange difference	(197)	(1,279)	(1,355)	(2)	(2,833)
增置	Additions	-	49,301	172,178	-	221,479
出售	Disposals	-	(8,163)	-	-	(8,163)
	Net reclassification between premises and investment properties	30,433	-	-	-	30,433
房產與投資物業重分類	Revaluation surplus on premises transferred to investment properties	393	-	-	-	393
房產重估盈餘轉入投資物業	Less: elimination of accumulated depreciation on revaluation	(329)	-	-	-	(329)
減：累積折舊抵銷重估值						
於二〇一九年十二月三十一日	At 31 December 2019	936,763	1,889,019	395,356	204	3,221,342
累積折舊	Accumulated depreciation					
於二〇一九年一月一日	At 1 January 2019	243,582	1,243,614	-	-	1,487,196
匯兌差額	Exchange difference	(68)	(1,005)	(454)	(14)	(1,541)
本年度折舊	Charge for the year	18,203	139,656	93,019	167	251,045
出售回撥	Written back on disposal	-	(7,738)	-	-	(7,738)
重估後撇除	Elimination on revaluation	(329)	-	-	-	(329)
於二〇一九年十二月三十一日	At 31 December 2019	261,388	1,374,527	92,565	153	1,728,633
賬面淨值	Net book value					
於二〇一九年十二月三十一日	At 31 December 2019	675,375	514,492	302,791	51	1,492,709

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19 客戶存款

19 Deposits from customers

		30/6/2020 港幣千元 HK\$'000	31/12/2019 港幣千元 HK\$'000
活期存款及往來賬戶	Demand deposits and current accounts	41,813,442	26,709,309
儲蓄存款	Savings deposits	78,534,143	59,702,409
定期存款及通知存款	Time, call and notice deposits	153,109,121	156,724,225
		273,456,706	243,135,943

20 資本工具

20 Capital instruments

		30/6/2020 港幣千元 HK\$'000	31/12/2019 港幣千元 HK\$'000
發行之後償債項	Subordinated debts issued		
美元 400,000,000 元按攤銷成本 列賬的定息後償票據 (註釋 a)	US\$400,000,000 subordinated fixed rate notes, measured at amortised cost (Note a)	3,096,390	3,110,591
		3,096,390	3,110,591
額外權益工具	Additional equity instruments		
人民幣 1,000,000,000 元永續型 非累積後償資本證券 (註釋 b)	RMB1,000,000,000 undated non-cumulative subordinated capital securities (Note b)	-	1,236,600
美元 170,000,000 元永續型 非累積後償資本證券 (註釋 c)	US\$170,000,000 undated non-cumulative subordinated capital securities (Note c)	1,321,240	1,321,240
美元 400,000,000 元永續型 非累積後償資本證券 (註釋 d)	US\$400,000,000 undated non-cumulative subordinated capital securities (Note d)	3,126,740	3,126,740
美元 260,000,000 元永續型 非累積後償資本證券 (註釋 e)	US\$260,000,000 undated non-cumulative subordinated capital securities (Note e)	2,023,781	2,023,781
人民幣 1,000,000,000 元永續型 非累積後償資本證券 (註釋 f)	RMB1,000,000,000 undated non-cumulative subordinated capital securities (Note f)	1,102,812	-
		7,574,573	7,708,361

註釋:(a) 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) This represents 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-annual 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.

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20 資本工具 (續)

- (b) 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%。此資本證券已於二〇二〇年二月四日贖回。
- (c) 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。
- (d) 此美元400,000,000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。此證券於二〇一九年一月二十四日發行，首個提前回購日為二〇二四年一月二十四日。由發行日至首個提前回購日之首五年，此證券的年息率為6.50%。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3.948%重新釐訂。
- (e) 此美元260,000,000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。此證券於二〇一九年十二月二十七日發行予本行之控股公司，首個提前回購日為二〇二四年十二月二十七日。由發行日至首個提前回購日之首五年，此證券的年息率為5.23%。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3.50%重新釐訂。
- (f) 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。此證券於二〇二〇年二月二十七日發行予本行之控股公司，首個提前回購日為二〇二五年二月二十七日。由發行日至首個提前回購日之首五年，此證券的年息率為4.78%。其後，若屆時未行使回購權，息率將每5年按當時五年期中國國債息率加2.12%重新釐訂。

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

20 Capital instruments (Continued)

- (b) 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. The capital securities were redeemed on 4 February 2020.
- (c) 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.
- (d) This represents US\$400,000,000 undated non-cumulative subordinated capital securities qualifying as additional Tier 1 capital of the Group. The securities were issued on 24 January 2019 with the first call date falling on 24 January 2024. Distribution rate for the securities is set at 6.50% 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 3.948% per annum if the capital securities are not called.
- (e) This represents US\$260,000,000 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 27 December 2019 with the first call date falling on 27 December 2024. Distribution rate for the securities is set at 5.23% 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 3.50% per annum if the capital securities are not called.
- (f) 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 27 February 2020 with the first call date falling on 27 February 2025. Distribution rate for the securities is set at 4.78% 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 rate of five-year Chinese government notes plus 2.12% 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.

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Notes to the Unaudited Interim Financial Disclosure Statements

21 其他賬項及預提

21 Other accounts and accruals

		30/6/2020 港幣千元 HK\$'000	31/12/2019 港幣千元 HK\$'000
應付利息	Interest payable	1,022,207	1,185,244
保費負債	Insurance liabilities	2,248,912	2,156,250
租賃負債	Lease liabilities	317,035	311,064
應付及其他賬項	Accounts and other payable	4,686,041	12,713,259
		8,274,195	16,365,817
	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	32,762	15,424
- 第二階段	- Stage 2	6,868	4,742
- 第三階段	- Stage 3	1,254	31,774
		40,884	51,940
		8,315,079	16,417,757

22 股本

22 Share capital

		30/6/2020		31/12/2019	
		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.

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23 儲備

23 Reserves

		資本儲備 Capital reserve 港幣千元 HK\$'000	重估 房產儲備 Bank premises revaluation reserve 港幣千元 HK\$'000	重估 金融資產 儲備 Financial asset revaluation reserve 港幣千元 HK\$'000	其他儲備 Other reserves 港幣千元 HK\$'000	保留溢利 Retained earnings 港幣千元 HK\$'000	合計 Total 港幣千元 HK\$'000
於二〇二〇年一月一日	At 1 January 2020	57,500	592,798	(158,109)	661,759	36,708,762	37,862,710
	Financial assets at fair value						
以公平價值誌入其他全面 收益之金融資產	through other comprehensive income						
- 公平價值改變	- Changes in fair value	-	-	(2,931)	-	-	(2,931)
- 於出售時轉入收益表	- Transfer to income statement on disposal	-	-	(111,075)	-	-	(111,075)
- 於減值時轉入收益表	- Transfer to income statement on impairment	-	-	31,491	-	-	31,491
	Equity securities at fair value						
以公平價值誌入其他全面 收益之股權證券	through other comprehensive income						
- 公平價值改變	- Changes in fair value	-	-	6,958	-	-	6,958
- 於出售時轉入保留溢 利	- Transfer to retained earnings on disposal	-	-	30,017	-	(30,017)	-
應佔聯營公司儲備	Share of associates' reserves	-	(9,489)	(15,991)	-	-	(25,480)
應佔共同控制實體儲備	Share of jointly controlled entities' reserves	-	-	-	50	(50)	-
期內溢利	Profit for the period	-	-	-	-	1,771,480	1,771,480
匯兌差額	Exchange difference	-	-	-	(267,036)	-	(267,036)
界定福利計劃之精算虧損	Actuarial losses on defined benefit scheme	-	-	-	-	(60,936)	(60,936)
其他全面收益項目對遞延 稅項之影響	Effect of deferred taxation on other comprehensive income items	-	-	23,338	-	10,054	33,392
償還額外權益工具	Redemption of additional equity instruments	-	-	-	-	121,600	121,600
額外權益工具分配	Distribution for additional equity instruments	-	-	-	-	(219,586)	(219,586)
於二〇二〇年六月三十日	At 30 June 2020	57,500	583,309	(196,302)	394,773	38,301,307	39,140,587

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23 儲備 (續)

23 Reserves (Continued)

		資本儲備 Capital reserve 港幣千元 HK\$'000	重估 房產儲備 Bank premises revaluation reserve 港幣千元 HK\$'000	重估 金融資產 儲備 Financial asset revaluation reserve 港幣千元 HK\$'000	其他儲備 Other reserves 港幣千元 HK\$'000	保留溢利 Retained earnings 港幣千元 HK\$'000	合計 Total 港幣千元 HK\$'000
於二〇一九年一月一日	At 1 January 2019	57,500	582,418	(272,492)	772,440	33,130,693	34,270,559
	Financial assets at fair value						
以公平價值誌入其他全面 收益之金融資產	through other comprehensive income						
- 公平價值改變	- Changes in fair value	-	-	144,777	-	-	144,777
- 於出售時轉入收益表	- Transfer to income statement on disposal	-	-	(79,142)	-	-	(79,142)
- 於減值時轉入收益表	- Transfer to income statement on impairment	-	-	116,375	-	-	116,375
	Equity securities at fair value						
以公平價值誌入其他全面 收益之股權證券	through other comprehensive income						
- 公平價值改變	- Changes in fair value	-	-	(52,480)	-	-	(52,480)
- 於出售時轉入保留溢 利	- Transfer to retained earnings on disposal	-	-	18,158	-	(18,158)	-
應佔聯營公司儲備	Share of associates' reserves	-	9,987	18,028	17,715	(17,715)	28,015
應佔共同控制實體儲備	Share of jointly controlled entities' reserves	-	-	(13)	134	(121)	-
是年度溢利	Profit for the year	-	-	-	-	3,986,589	3,986,589
匯兌差額	Exchange difference	-	-	-	(128,530)	-	(128,530)
重估房產之盈餘	Surplus on revaluation of bank premises	-	393	-	-	-	393
界定福利計劃之精算收益	Actuarial gains on defined benefit scheme	-	-	-	-	1,768	1,768
其他全面收益項目對遞延 稅項之影響	Effect of deferred taxation on other comprehensive income items	-	-	(51,320)	-	(292)	(51,612)
償還額外權益工具	Redemption of additional equity instruments	-	-	-	-	(18,330)	(18,330)
額外權益工具分配	Distribution for additional equity instruments	-	-	-	-	(355,672)	(355,672)
於二〇一九年 十二月三十一日	At 31 December 2019	57,500	592,798	(158,109)	661,759	36,708,762	37,862,710

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23 儲備 (續)

- (a) 本集團之資本儲備是由若干附屬公司將其保留溢利資本化並發行新股予本行時所成立。
- (b) 重估房產儲備乃根據物業重估之會計政策而成立。
- (c) 重估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機構的財務報表產生的匯兌差額。

或然儲備代表按照由保險業監管局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聯營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) 本集團已於二〇二〇年六月三十日之保留溢利中保留港幣 732,309,000 元 (二〇一九年十二月三十一日：港幣 1,806,467,000 元) 作為法定儲備。法定儲備乃為審慎監督目的按照香港《銀行業條例》之條款保留，而是項儲備之變動直接記於保留溢利內，並須諮詢香港金融管理局。

23 Reserves (Continued)

- (a) The Group's capital reserve was set up in relation to the capitalisation by certain subsidiaries of their retained earnings for the issue of new shares to the Bank.
- (b) Bank premises revaluation reserve has been set up and is dealt with in accordance with the accounting policies adopted for revaluation of properties.
- (c) 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 financial statements of overseas operations.

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 Insurance Authority.

Statutory surplus reserve is provided at 10% of the audited profit after tax of an associate 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 2020, included in retained earnings is an amount of HK\$732,309,000 (31 December 2019: HK\$1,806,467,000) which was earmarked as regulatory reserve. The regulatory reserve is maintained to satisfy the provisions of the Hong Kong Banking Ordinance for prudential supervision purposes. Movements in the reserve are made directly through retained earnings and in consultation with the Hong Kong Monetary Authority.

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24 或有債務及承擔

下列為或有債務及承擔之每個主要類別之合約金額，及信貸風險比重金額總計：

24 Contingent liabilities and commitments

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

		30/6/2020 港幣千元 HK\$'000	31/12/2019 港幣千元 HK\$'000
直接信貸替代品	Direct credit substitutes	1,667,434	4,633,842
交易項目有關之或有債務	Transaction-related contingencies	1,764,554	1,812,548
商業項目有關之或有債務	Trade-related contingencies	690,545	744,662
可以無條件取消之其他承擔	Other commitments which are unconditionally cancellable	26,884,476	16,891,357
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	4,791,367	3,150,113
原本年期為一年以上之其他承擔	Other commitments with an original maturity of over one year	7,971,116	12,471,802
		43,769,492	39,704,324
信貸風險比重金額	Credit risk weighted amount	6,115,113	11,326,761

用以計算信貸風險比重金額之風險比重為 0% 至 150%。

The risk weights used in the computation of credit risk weighted amounts range from 0% to 150%.

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25 綜合現金流量表註釋

25 Notes to consolidated cash flow statement

(a) 除稅前溢利與營業活動之現金
流入淨額對賬表

(a) Reconciliation of profit before taxation to cash generated from operations

		截至六月三十日止六個月 Six months ended 30 June	
		二〇二〇 2020 港幣千元 HK\$'000	二〇一九 2019 港幣千元 HK\$'000
除稅前溢利	Profit before taxation	2,070,621	2,610,046
調整項目：	Adjustments for:		
應佔共同控制實體之淨溢利	Share of net profit of jointly controlled entities	(10,686)	(20,614)
應佔聯營公司之淨溢利	Share of net profit of associates	(151,671)	(212,206)
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	(111,075)	(58,167)
贖回按攤銷成本列賬之金融工具之 淨虧損	Net loss on redemption of financial instruments at amortised cost	214	-
出售其他物業及設備之淨收益	Net gain on disposal of other properties and equipment	(210)	(51,203)
投資物業之公平價值虧損/(收益)	Fair value losses/(gains) on investment properties	63,328	(63,520)
減值損失	Impairment losses	126,236	215,249
折舊	Depreciation	133,398	117,430
攤銷證券投資之折讓	Amortisation of discount on investment in securities	(113,693)	(79,337)
減值準備的折現值回撥	Unwinding of discount on impairment allowances	(632)	(5,540)
攤銷發行之存款證之折讓	Amortisation of discount on certificates of deposit issued	70,421	54,391
攤銷發行之後償債項之折讓	Amortisation of discount on subordinated debts issued	202	203
營運資金變動前之營業溢利	Operating profit before changes in working capital	2,076,453	2,506,732
營運資產(增加)/減少：	(Increase)/decrease in operating assets:		
同業定期存放及貸款 (三個月以後到期)	Placements with and loans and advances to banks maturing beyond three months	(7,698,304)	5,599,527
以公平價值誌入損益賬之金融資產	Financial assets at fair value through profit or loss	1,718,560	1,880,028
貸款及其他賬項	Advances and other accounts	(8,944,723)	(11,939,801)
衍生金融工具資產	Derivative financial assets	43,890	33,978
營運負債(減少)/增加：	(Decrease)/increase in operating liabilities:		
衍生金融工具負債	Derivative financial liabilities	(86,712)	(300,246)
同業存款 (三個月以後到期)	Deposits and balances from banks maturing beyond three months	8,684,418	145,818
客戶存款	Deposits from customers	30,320,763	9,883,528
發行之存款證	Certificates of deposit issued	6,011,200	849,525
交易賬項下之負債	Trading liabilities	(231,695)	80,610
其他賬項及預提	Other accounts and accruals	(7,976,797)	302,708
營業活動之現金流入淨額	Cash generated from operations	23,917,053	9,042,407

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25 綜合現金流量表註釋 (續)

25 Notes to consolidated cash flow statement (Continued)

(b) 現金及等同現金項目之結餘分析

(b) Analysis of the balance of cash and cash equivalents

		30/06/2020 港幣千元 HK\$'000	30/06/2019 港幣千元 HK\$'000
庫存現金及存放同業	Cash and balances with banks	18,844,488	12,799,398
同業定期存放及貸款 (原到期日在三個月內)	Placements with and loans and advances to banks with original maturity within three months	49,135,348	31,086,013
持有存款證 (原到期日在三個月內)	Certificate of deposit held with original maturity within three months	1,494,680	586,622
國庫券 (原到期日在三個月內)	Treasury bills with original maturity within three months	12,663,147	14,586,923
同業存款 (原到期日在三個月內)	Deposits and balances from banks with original maturity within three months	(12,916,718)	(17,386,590)
		69,220,945	41,672,366

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補充財務資料 (未經審核)

Supplementary Financial Information (Unaudited)

監管披露連同本中期財務資料披露報表內之披露，已載列《銀行業(披露)規則》要求的所有披露。監管披露可於本行網頁(<http://www.cmbwinglungbank.com>)內瀏覽。

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 Regulatory Disclosures, together with the disclosures in these interim financial disclosure statements, contain all the disclosures required by the Banking (Disclosure) Rules. The Regulatory Disclosures is available on the Bank's website at <http://www.cmbwinglungbank.com>.

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

		30/6/2020	31/12/2019
資本比率	Capital ratios		
- 普通股權一級資本比率	- Common equity tier 1 capital ratio	13.0%	12.2%
- 一級資本比率	- Tier 1 capital ratio	16.1%	15.6%
- 總資本比率	- Total capital ratio	18.6%	18.6%

於二〇二〇年六月三十日及二〇一九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 2020 and 31 December 2019 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.

		30/6/2020	31/12/2019
資本緩衝	Capital buffers		
- 防護緩衝資本比率	- Capital conservation buffer ratio	2.50%	2.50%
- 逆周期緩衝資本比率	- Countercyclical capital buffer ratio	0.57%	1.11%

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

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

於二〇二〇年六月三十日及二〇一九年十二月三十一日，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 2020 and 31 December 2019 follows the basis of consolidation for financial reporting but excludes certain subsidiaries as set out in the following table.

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1 資本充足比率 (續)

1 Capital adequacy ratio (Continued)

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	30/6/2020		31/12/2019	
				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
招商永隆保險有限公司 ^{*#}	CMB Wing Lung Insurance Company Limited ^{*#}	保險業務	Insurance underwriting	3,620,650	1,344,727	3,479,300	1,303,229
招商永隆融資有限公司 ^{*#}	CMB Wing Lung Capital Limited ^{*#}	財務諮詢服務	Financial consultancy services	16,955	7,827	17,041	7,901
招商永隆財務有限公司 [#]	CMB Wing Lung Finance Limited [#]	提供財務服務	Provision of financial services	30,970	30,900	30,978	30,893
招商永隆資產管理有限公司 [#]	CMB Wing Lung Asset Management Limited [#]	資產管理	Asset management	140,978	134,535	191,943	130,365
招商永隆信託有限公司 ^{*#}	CMB Wing Lung (Trustee) Limited ^{*#}	信託業務	Trustee services	29,136	27,121	27,133	24,431
招商永隆保險顧問有限公司 [#]	CMB Wing Lung Insurance Brokers Limited [#]	保險顧問	Insurance broking	381,055	329,812	445,920	395,998
招商永隆代理有限公司 [#]	CMB Wing Lung Agency Limited [#]	保險代理	Insurance agency	190,464	145,249	188,570	143,311
招商永隆受託代管有限公司 ^{*#}	CMB Wing Lung (Nominees) Limited ^{*#}	受託代管服務	Nominee services	10	10	10	10
招商永隆管業有限公司 ^{*#}	CMB Wing Lung Property Management Limited [#]	物業管理	Property management	-	(192)	-	(186)
康令有限公司 ^{*#}	Hongnet Limited ^{*#}	投資業務	Investment holding	3,861	3,853	3,871	3,859
Wingspan Incorporated [#]	Wingspan Incorporated [#]	物業持有	Property holding	28,508	11,388	28,876	11,318
Wing Lung Opportunities Fund Limited ^{*@}	Wing Lung Opportunities Fund Limited ^{*@}	投資業務	Investment holding	262,443	262,013	293,970	290,854
Wing Lung Opportunities Master Fund Limited ^{*@}	Wing Lung Opportunities Master Fund Limited ^{*@}	投資業務	Investment holding	281,830	263,189	295,013	293,851
Wing Lung Growth Fund III Segregated Portfolio ^{*#}	Wing Lung Growth Fund III Segregated Portfolio ^{*#}	投資業務	Investment holding	305,041	279,101	292,947	269,866
CMFHK Fortune 100 Fixed Income SP ^{*##}	CMFHK Fortune 100 Fixed Income SP ^{*##}	投資業務	Investment holding	-	-	105,784	104,913
時永投資有限公司 [^]	Sea Wing Investments Limited [^]	物業持有	Property holding	4,979	(5,136)	4,841	(5,267)

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1 資本充足比率 (續)

1 Capital adequacy ratio (Continued)

名稱	Name	主要業務	Principal activities	30/6/2020		31/12/2019	
				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
招商永隆股權投資管理(深圳)有限公司 [^]	CMB Wing Lung Equity Investment Management (Shenzhen) Limited [^]	股權投資管理	Equity investment management	17,494	17,150	17,843	17,522
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	-	-	-	-

* 為法定報表計算二〇二〇年六月三十日及二〇一九年十二月三十一日之綜合資本比率，並不包括此等公司。

* Companies excluded in the computation of the consolidated capital ratios at 30 June 2020 and 31 December 2019 for regulatory reporting purposes.

由本行全資直接持有之附屬公司。

Wholly and directly held by the Bank.

^ 由本行全資間接持有之附屬公司。

^ Wholly and indirectly held by the Bank.

@ 於二〇二〇年六月三十日，本行持有 Wing Lung Opportunities Fund Limited (「該基金」) 發行股數之 96.65% (二〇一九年十二月三十一日: 96.21%)。Wing Lung Opportunities Master Fund Limited 由該基金全資直接持有。

@ At 30 June 2020, the Bank directly holds 96.65% (31 December 2019: 96.21%) 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.

% 於二〇二〇年四月二十九日，本行贖回其在 CMFHK Fortune 100 Fixed Income SP 中的所有權益。

% At 29 April 2020, the Bank redeemed all of its interests in CMFHK Fortune 100 Fixed Income SP.

2 槓桿比率

2 Leverage ratio

於二〇二〇年六月三十日及二〇一九年十二月三十一日的槓桿比率乃按照香港金融管理局頒佈之《槓桿比率框架》計算。

The leverage ratio as at 30 June 2020 and 31 December 2019 were compiled in accordance with the Leverage Ratio Framework issued by the HKMA.

	30/6/2020	31/12/2019
槓桿比率	10.69%	10.45%

槓桿比率補充資料可於本行網頁 (<http://www.cmbwinglungbank.com>) 內瀏覽。

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

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3 流動資金狀況

3 Liquidity position

		30/6/2020	30/6/2019
平均流動性覆蓋比率	Average liquidity coverage ratio		
- 第一季	- First quarter	161.1%	172.4%
- 第二季	- Second quarter	227.9%	162.2%
穩定資金淨額比率	Net stable funding ratio		
- 第一季	- First quarter	128.8%	135.3%
- 第二季	- Second quarter	130.1%	132.4%

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行網頁(<http://www.cmbwinglungbank.com>) 內瀏覽。

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

本集團已為管治、計量、監控流動性風險制定目標、架構和程序。本集團之流動性風險管理策略詳載於二〇一九年年報內。

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 2019 Annual Report.

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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	
		30/6/2020 港幣千元 HK\$'000	31/12/2019 港幣千元 HK\$'000	30/6/2020 港幣千元 HK\$'000	31/12/2019 港幣千元 HK\$'000
現貨資產	Spot assets	123,236,951	106,560,265	65,679,206	55,726,336
現貨負債	Spot liabilities	(88,515,984)	(71,180,336)	(61,865,378)	(55,470,978)
遠期買入	Forward purchases	24,495,852	22,330,090	18,879,126	18,035,658
遠期賣出	Forward sales	(53,124,142)	(53,776,911)	(18,518,301)	(14,044,364)
期權淨額	Net option position	10,605	56,159	(1,847)	(2,135)
長盤淨額	Net long position	6,103,282	3,989,267	4,172,806	4,244,517

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:

		30/6/2020 港幣千元 HK\$'000	31/12/2019 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	2,705,060	2,709,504
		3,395,807	3,400,251

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補充財務資料 (未經審核)

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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

		30/6/2020		31/12/2019	
		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	5,633,425	25.3	4,664,141	25.5
物業投資	Property investment	7,835,722	68.1	7,984,797	75.0
金融企業	Financial concerns	26,653,219	19.5	25,727,757	20.4
股票經紀	Stockbrokers	3,027,417	8.1	2,202,526	19.9
批發及零售業	Wholesale and retail trade	4,289,848	88.2	691,032	26.8
製造業	Manufacturing	416,746	21.5	434,088	22.3
運輸及運輸設備	Transport and transport equipment	408,358	4.4	100,599	20.2
娛樂活動	Recreational activities	409	100.0	466	99.8
資訊科技	Information technology	912,037	0.1	782,712	0.3
其他	Others	13,282,415	28.1	14,988,642	20.6
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	325,679	100.0	342,824	100.0
購買其他住宅 物業的貸款	Loans for the purchase of other residential properties	11,072,435	100.0	10,054,700	100.0
信用卡貸款	Credit card advances	159,499	-	197,710	-
其他	Others	27,932,523	95.7	25,514,557	94.5
貿易融資	Trade finance	1,843,633	12.5	1,508,667	19.2
		103,793,365	56.1	95,195,218	53.7
在香港以外使用之 貸款	Loans for use outside Hong Kong	80,115,509	17.8	79,224,692	17.0
		183,908,874	39.4	174,419,910	37.0

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5 分類資料 (續)

5 Segmental information (Continued)

(a) 按行業分類之客戶貸款總額
(續)

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

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

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

		已減值 貸款 Impaired loans 港幣千元 HK\$'000	減值準備 Impairment allowances		
			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
二〇二〇年六月三十日		At 30 June 2020			
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	29,081	29,605	25,506	13,295
個人	Individuals				
- 其他	- Others	44,654	58,822	33,184	4,731
在香港以外使用之貸款	Loans for use outside Hong Kong	681,625	131,804	24,372	694,617
		755,360	220,231	83,062	712,643
二〇一九年十二月三十一日		At 31 December 2019			
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	74,358	27,044	26,239	38,841
個人	Individuals				
- 其他	- Others	139,175	41,154	3,589	66,437
在香港以外使用之貸款	Loans for use outside Hong Kong	685,732	48,996	25,678	728,931
		899,265	117,194	55,506	834,209

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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						第三階段	
		Impairment allowance						Stage 3	
		逾期三個月 以上的貸款				逾期三個月 以上的貸款			
		Overdue advances		已減值貸款		Overdue advances		已減值貸款	
		for over three months		Impaired loans		for over three months		Impaired loans	
		Gross advances to customers		港幣千元		第一階段 Stage 1		第二階段 Stage 2	
		港幣千元		港幣千元		港幣千元		港幣千元	
		HK\$'000		HK\$'000		HK\$'000		HK\$'000	
於二〇二〇年	At 30 June 2020								
六月三十日									
香港	Hong Kong	95,426,687	100,859	106,618	136,185	129,924	52,347	54,039	
中國內地	Mainland China	70,412,246	213,262	714,202	121,171	26,300	225,195	710,348	
其他	Others	18,069,941	-	-	25,270	9,830	-	-	
		183,908,874	314,121	820,820	282,626	166,054	277,542	764,387	
於二〇一九年	At 31 December								
十二月三十一日	2019								
重列	Restated								
香港	Hong Kong	84,664,553	75,351	80,131	79,831	30,194	51,747	51,838	
中國內地	Mainland China	75,303,298	406,238	888,882	64,943	39,996	328,691	835,454	
其他	Others	14,452,059	104	104	10,020	1,886	3	3	
		174,419,910	481,693	969,117	154,794	72,076	380,441	887,295	

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5 分類資料 (續)

5 Segmental information (Continued)

(c) 國際債權

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

(c) International claims

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

		非銀行私營機構				
		Non-bank private sector				
			非銀行私營機構		非金融私營機構	
		銀行	官方機構	Non-bank	Non-financial	
		Banks	Official	financial	private	
		港幣千元	sector	institutions	sector	
		HK\$'000	港幣千元	港幣千元	港幣千元	
		HK\$'000	HK\$'000	HK\$'000	HK\$'000	
					合計	
					Total	
					港幣千元	
					HK\$'000	
於二〇二〇年六月三十日	At 30 June 2020					
發達國家	Developed Countries	37,753,759	1,378,187	1,342,546	2,988,890	43,463,382
- 其中：美國	- of which: United States	24,548,661	1,304,367	1,257,072	1,987,314	29,097,414
離岸中心	Offshore Centers	12,823,133	8,776	20,111,913	16,717,543	49,661,365
- 其中：香港	- of which: Hong Kong	7,668,142	3,916	14,725,514	9,511,432	31,909,004
發展中拉丁美洲和加勒比地區	Developing Latin America and Caribbean	-	-	-	126,078	126,078
發展中非洲和中東地區	Developing Africa and Middle East	847,861	43	-	-	847,904
發展中亞太地區	Developing Asia Pacific	76,513,636	2,766,354	10,012,864	32,990,379	122,283,233
- 其中：中華人民共和國	- of which: People's Republic of China	67,426,305	2,757,673	10,012,864	31,815,742	112,012,584
		127,938,389	4,153,360	31,467,323	52,822,890	216,381,962
於二〇一九年十二月三十一日	At 31 December 2019					
發達國家	Developed Countries	31,871,783	1,104,510	1,202,818	2,971,633	37,150,744
- 其中：美國	- of which: United States	21,368,201	909,003	1,138,572	2,020,544	25,436,320
離岸中心	Offshore Centers	3,920,034	8,584	15,379,207	17,668,974	36,976,799
- 其中：香港	- of which: Hong Kong	3,083,017	4,820	10,155,007	10,109,239	23,352,083
發展中拉丁美洲和加勒比地區	Developing Latin America and Caribbean	-	-	-	146,252	146,252
發展中非洲和中東地區	Developing Africa and Middle East	849,634	50	-	-	849,684
發展中亞太地區	Developing Asia Pacific	74,308,047	2,333,139	8,421,315	29,252,550	114,315,051
- 其中：中華人民共和國	- of which: People's Republic of China	67,894,100	2,324,673	8,421,315	28,109,823	106,749,911
		110,949,498	3,446,283	25,003,340	50,039,409	189,438,530

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6 逾期及經重組資產

6 Overdue and rescheduled assets

(a) 逾期貸款

(a) Overdue advances

本集團之客戶逾期貸款分析如下：

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

		30/6/2020		31/12/2019	
		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	32,298	0.02	84,027	0.05
- 六個月以上至一年	- One year or less, but over six months	11,469	0.01	55,409	0.03
- 一年以上	- Over one year	270,354	0.14	342,257	0.20
		314,121	0.17	481,693	0.28
有抵押之逾期貸款	Secured overdue advances	45,569		140,776	
無抵押之逾期貸款	Unsecured overdue advances	268,552		340,917	
		314,121		481,693	
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	117,051		189,508	
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	277,542		380,441	

於二〇二〇年六月三十日，同業貸款中並無逾期三個月以上（二〇一九年十二月三十一日：無）。

At 30 June 2020, there were no advances to banks which were overdue for over three months (31 December 2019: Nil).

就逾期貸款而持有之抵押品主要為住宅。

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

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6 逾期及經重組資產 (續)

6 Overdue and rescheduled assets (Continued)

(b) 其他逾期資產

(b) Other overdue assets

本集團之其他逾期資產分析如下：

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

		30/6/2020			31/12/2019			
		債務證券 Debt securities 港幣千元 HK\$'000	應計利息 Accrued interest 港幣千元 HK\$'000	商業票據 Trade bills 港幣千元 HK\$'000	合計 Total 港幣千元 HK\$'000	債務證券 Debt securities 港幣千元 HK\$'000	應計利息 Accrued interest 港幣千元 HK\$'000	合計 Total 港幣千元 HK\$'000
其他資產總額，其逾期：	Gross amount of other assets which have been overdue for:							
- 三個月以上至六個月	- Six months or less, but over three months	-	359	14,302	14,661	-	2,753	2,753
- 六個月以上至一年	- One year or less, but over six months	-	952	-	952	-	5,864	5,864
- 一年以上	- Over one year	189,239	9,407	-	198,646	190,046	24,745	214,791
		189,239	10,718	14,302	214,259	190,046	33,362	223,408

(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:

	Rescheduled advances to customers	30/6/2020		31/12/2019	
		港幣千元 HK\$'000	佔客戶貸款總額之百分比 % of total advances to customers	港幣千元 HK\$'000	佔客戶貸款總額之百分比 % of total advances to customers
經重組客戶貸款		503,457	0.27	473,494	0.27

於二〇二〇年六月三十日，同業貸款中並無經重組之貸款 (二〇一九年十二月三十一日：無)。

At 30 June 2020, there were no rescheduled advances to banks (31 December 2019: Nil).

(d) 收回資產

(d) Repossessed assets

於二〇二〇年六月三十日，本集團並無收回資產 (二〇一九年十二月三十一日：無)。

There were no repossessed assets of the Group as at 30 June 2020 (31 December 2019: Nil).

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7 國內非銀行風險

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

7 Non-bank Mainland exposures

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

		資產負債表 以內之風險額 On-balance sheet exposure 港幣千元 HK\$'000	資產負債表 以外之風險額 Off-balance sheet exposure 港幣千元 HK\$'000	總風險額 Total 港幣千元 HK\$'000	
二〇二〇年六月三十日		At 30 June 2020			
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)	31,733,298	3,055,865	34,789,163
二	地方政府、地方政府持有的機構及其子公司和合資企業	2 Local governments, local government-owned entities and their subsidiaries and JVs	10,752,713	459,770	11,212,483
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	73,236,846	3,441,364	76,678,210
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	3,357,698	-	3,357,698
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	579,402	-	579,402
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	10,040,165	991,241	11,031,406
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	8,100,758	303,782	8,404,540
			137,800,880	8,252,022	146,052,902
減值準備後的資產總額		Total assets after provision	372,086,647		
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	37.03%		

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7 國內非銀行風險 (續)

7 Non-bank Mainland exposures (Continued)

		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	
二〇一九年 十二月三十一日	31 December 2019				
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)	33,813,792	3,371,700	37,185,492
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	8,318,953	511,509	8,830,462
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	69,744,107	4,383,304	74,127,411
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	3,601,374	-	3,601,374
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	1,089,849	18,195	1,108,044
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	8,700,645	2,863,719	11,564,364
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	7,744,459	508,357	8,252,816
			133,013,179	11,656,784	144,669,963
	減值準備後的資產總額	Total assets after provision	341,709,321		
	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	38.93%		