



**永隆銀行**

WING LUNG BANK

**二〇一二年度中期財務報告**

**2012 INTERIM FINANCIAL REPORT**

## 目錄

## CONTENTS

財務及業務回顧	
Financial Results and Operation Review.....	2
獨立審閱報告	
Independent Review Report.....	7
綜合收益表 (未經審核)	
Consolidated Income Statement (Unaudited).....	8
綜合全面收益表 (未經審核)	
Consolidated Statement of Comprehensive Income (Unaudited).....	9
綜合財務狀況表 (未經審核)	
Consolidated Statement of Financial Position (Unaudited).....	10
綜合權益變動表 (未經審核)	
Consolidated Statement of Changes in Equity (Unaudited).....	11
簡明綜合現金流量表 (未經審核)	
Condensed Consolidated Cash Flow Statement (Unaudited).....	12
未經審核中期財務報告註釋	
Notes to the Unaudited Interim Financial Report.....	13
補充財務資料 (未經審核)	
Supplementary Financial Information (Unaudited).....	44

永隆銀行有限公司

Wing Lung Bank Limited

財務及業務回顧

## Financial Results and Operation Review

董事會欣然提呈本集團截至二〇一二年六月三十日止六個月的中期財務報告。本集團截至二〇一二年六月三十日止六個月的綜合收益表、綜合全面收益表、綜合權益變動表及簡明綜合現金流量表，以及本集團於二〇一二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報告第 8 至第 53 頁。

二〇一二年上半年，香港經濟增長放緩。由於外部需求疲弱，致本港貨物出口下跌。內部經濟方面，受惠於低水平失業率及工資收入明顯提升，內部需求增加，私人消費開支仍繼續增長。鑒於食品及租金升幅回落，通脹開始緩和。

外圍環境方面，美國經濟增長步伐仍然緩慢，加上歐元區主權債務危機加劇，引致環球經濟形勢嚴峻。至於內地，出口亦受外需不振影響，內地經濟增長逐漸放緩。面對不明朗的經濟環境，銀行的經營環境充滿挑戰。

### 財務概況

截至二〇一二年六月三十日止期間，本集團未經審核之綜合稅後溢利為港幣 10.37 億元，較二〇一一年上半年上升 5.8%，主要由淨利息收入所帶動。截至二〇一二年六月三十日，實現淨利息收入為港幣 12.65 億元，較二〇一一年同期增長 43.2%；淨息差為 1.63%，較二〇一一年同期增加 30 個基點。非利息淨收入為港幣 5.82 億元，較二〇一一年同期下降 28.5%，主要由於歐債危機，環球投資氣氛審慎，非利息收入如證券業務收入，也顯著減少；其中服務費及佣金淨收入為港幣 2.14 億元，較二〇一一年同期下降 7.1%；保險營業淨收入港幣 5,772 萬元，較二〇一一年同期增長 7.1%；外匯買賣淨收益為港幣 1.61 億元，較二〇一一年同期下降 19.0%。營業支出為港幣 6.46 億元，較二〇一一年同期增長 9.7%；二〇一二年上半年的成本收入比率是 34.9%，較二〇一一年同期輕微上升 0.2 個百分點。

The Directors are pleased to present the Group's Interim Financial Report for the six months ended 30 June 2012. The consolidated income statement, consolidated statement of comprehensive income, consolidated statement of changes in equity and condensed consolidated cash flow statement for the six months ended 30 June 2012, and the consolidated statement of financial position as at 30 June 2012 of the Group, all of which are unaudited, along with selected explanatory notes and supplementary financial information are set out on pages 8 to 53 of these Interim Financial Report.

Hong Kong's economy showed signs of slowing down in the first half of 2012. Total export of goods recorded a decline due to slack external demand. Internally, private consumption remained on the growth path given low unemployment rate, rising wages and expanding domestic demand. Inflation stayed on an easing path as increases in food prices and rentals tapered.

Global economic conditions deteriorated amid sluggish US economic conditions and intensifying sovereign debt crisis in Eurozone. In view of weak overseas demand, the Mainland economy grew at a moderate pace. In the light of uncertainties on global economic conditions, the operating environment of the banking sector became challenging.

### Financial Results

For the period ended 30 June 2012, the Group recorded an unaudited consolidated profit after tax of HK\$1,037 million, representing an increase of 5.8% as compared with the first half of 2011, which was mainly driven by net interest income. For the period ended 30 June 2012, the Group recorded a net interest income of HK\$1,265 million, representing an increase of 43.2% as compared with the corresponding period of 2011; the net interest margin for the first half of 2012 was 1.63%, up by 30 basis points as compared with the corresponding period of 2011. Net non-interest income was HK\$582 million, representing a decrease of 28.5% as compared with the corresponding period of 2011, primarily due to the European debt crisis and the prudent investment sentiment across global markets, resulted in non-interest income such as income from securities business to decrease significantly; net fees and commission income amounted to HK\$214 million, representing a decrease of 7.1% as compared with the corresponding period of 2011. The insurance business achieved a net operating income of HK\$57.72 million, representing an increase of 7.1% as compared with the corresponding period of 2011. Net gain from foreign exchange trading amounted to HK\$161 million, representing a decrease of 19.0% as compared with the corresponding period of 2011. Operating expenses amounted to HK\$646 million, representing an increase of 9.7% as compared with the corresponding period of 2011. The cost-to-income ratio for the first half of 2012 was 34.9%, representing a slight increase of 0.2 percentage point as compared with the corresponding period of 2011.

# 永隆銀行有限公司 Wing Lung Bank Limited

## 財務及業務回顧 Financial Results and Operation Review

截至二〇一二年六月三十日，本集團總資產為港幣 1,736 億元，較二〇一一年年底增長 6.0%；淨資產為港幣 160 億元，較二〇一一年年底增長 7.3%；貸存比率為 61.2%，較二〇一一年年底下降 0.6 個百分點。於二〇一二年六月三十日，本集團資本充足比率為 13.4%，核心資本充足比率為 9.7%，報告期內流動資金比率平均為 45.9%，均高於監管要求。

### 存款

截至二〇一二年六月三十日，本集團存款總額為港幣 1,231 億元，較二〇一一年年底增長 6.9%。

各類存款中，與二〇一一年年底比較，港幣存款增加 26.09 億元，增長 4.1%；美元存款折合港幣後增加 27.63 億元，上升 15.9%；人民幣存款大增，折合港幣增加 31.07 億元，大幅增長 17.8%；其他幣種存款折算港幣後減少 5.21 億元，下降 3.1%。

### 貸款

截至二〇一二年六月三十日，本集團客戶總貸款（包括商業票據）餘額為港幣 890 億元，較二〇一一年年底增長 4.3%；不良貸款比率（包括商業票據）為 0.43%，整體貸款質素繼續保持良好。

公司銀行業務方面，截至二〇一二年六月三十日，企業貸款總額為港幣 358 億元，與二〇一一年年底之餘額相約。報告期內，本行積極爭取內保外貸、銀團貸款、中港企業貸款、雙邊貸款等業務，取得理想成績。為擴大收入來源，本行致力開拓非利息收入業務，包括加強推廣中國境外發行人民幣債券及理財產品、擔任新股上市收票行、上市公司派息行等。

商業銀行業務方面，截至二〇一二年六月三十日，貸款餘額為港幣 34.84 億元，較二〇一一年年底下降 15.3%，押匯融資業務輕微增長 2.8%。二〇一二年，本行積極推動「跨境人民幣/票據融資保付貼現」業務，繼續以拓展跨境貿易人民幣結算業務為主動力。在租購及租賃業務方面，上半年市場競爭激烈，貸款餘額為港幣 3.99 億元，比二〇一一年年底下降 4.1%。

As at 30 June 2012, the total assets and net assets of the Group increased by 6.0% and 7.3% to HK\$173.6 billion and HK\$16.0 billion respectively when compared to that at the end of 2011. Loan-to-deposit ratio was 61.2%, which fell by 0.6 percentage point as compared with the end of 2011. As at 30 June 2012, the capital adequacy ratio and core capital adequacy ratio of the Group were 13.4% and 9.7% respectively, and the average liquidity ratio for the reporting period was 45.9%, all above statutory requirements.

### Deposits

As at 30 June 2012, total deposits of the Group grew by 6.9% to HK\$123.1 billion as compared with that at the end of 2011.

Among the various kinds of deposits, compared with that at the end of 2011, Hong Kong Dollar deposits increased by HK\$2,609 million or 4.1%; US Dollar deposits after translation increased by HK\$2,763 million or 15.9%; Renminbi (“RMB”) deposits after translation rose substantially by HK\$3,107 million or 17.8%; and deposits in other foreign currencies after translation fell by HK\$521 million or 3.1%.

### Advances to customers

As at 30 June 2012, the balance of the Group’s total advances to customers, including trade bills, grew by 4.3% to HK\$89.0 billion as compared with that at the end of 2011. Overall loan quality remained sound with a non-performing loan ratio (including trade bills) of 0.43%.

With respect to corporate banking business, the total corporate loans amounted to HK\$35.8 billion as at 30 June 2012, which was on a par with that at the end of 2011. During the reporting period, the Bank devoted efforts to obtaining loans for overseas enterprises which were secured by guarantee from their respective parent companies, syndicated loans, corporate loans to enterprises in China and Hong Kong as well as bilateral loans and the result was remarkable. In order to expand the revenue base, the Bank actively explored non-interest income business, including promoting sales of RMB bonds and wealth management products in overseas markets, acting as the receiving bank in initial public offering of shares and the dividend paying bank for listed companies.

As to commercial banking business, the balance of loans amounted to HK\$3,484 million as at 30 June 2012, representing a decrease of 15.3% as compared with the end of 2011. Documentary bill financing business improved slightly by 2.8%. In 2012, the Bank proactively promoted the “Cross-border Renminbi/Discount Notes Financing Guarantee” business, and continued to focus on expanding the cross-border trade Renminbi settlement business. With respect to the hire purchase and lease business, the balance of loans amounted to HK\$399 million, representing a decrease of 4.1% as compared with the end of 2011 due to intense competition in market in the first half of the year.

# 永隆銀行有限公司

## Wing Lung Bank Limited

### 財務及業務回顧

### Financial Results and Operation Review

按揭及私人貸款業務方面，由於物業市場復蘇放緩，及按揭市場競爭激烈，再加上金管局之審慎措施，截至二〇一二年六月三十日，貸款餘額為港幣255億元，較二〇一一年底下降2.2%；其中住宅物業按揭分期餘額為港幣83.43億元，較二〇一一年底下降3.2%。本行會密切關注市場的發展，採取靈活多變的策略，制定具競爭力的貸款策略，鞏固市場佔有率。

中國境內分行業務方面，截至二〇一二年六月三十日，客戶貸款為港幣101億元，較二〇一一年底上升25.1%。期內，積極吸納人民幣存款，大力拓展直貼業務、人民幣貸款業務等，以調整資產結構，提高整體淨息差水平。

#### 投資

截至二〇一二年六月三十日，本集團債券投資餘額為港幣163億元，與二〇一一年底比較下降31.8%。接近80%的債券信用評級都在A3或以上，風險較低。

#### 財資

二〇一二年上半年，由於中國境內外監管政策收緊，境內經濟形勢嚴峻，市場更為審慎，令人民幣不交收遠期合約及跨境購售匯業務交易量及盈利減少，外匯交易買賣收益較上年同期下降48.5%至港幣4,395萬元。不過，外幣找換收益為港幣3,345萬元，較二〇一一年同期增長31.3%；並且外匯掉期收益錄得可觀增幅，使整體外匯買賣淨收益只下降19.0%。

在招商銀行的大力支持下，本行抓緊人民幣業務的發展機遇，積極參與各項人民幣相關交易，並擴大人民幣非貿易項下客戶基礎，以提升交易量及相關收益。隨著人民幣國際化的進程，本行將陸續推出新的人民幣產品以迎合市場需要。另外，本行繼續積極爭取增加投資境內人民幣債券市場額度，致力擴展人民幣客戶基礎，為我行進一步發展人民幣業務提供穩定的根基。

As for the mortgage and personal loan business, due to the slowdown in the recovery of the property market, the intense competition in the mortgage market, and the prudent measures implemented by the Monetary Authority, as at 30 June 2012, the balance of loans amounted to HK\$25.5 billion, decreased by 2.2% as compared with the end of 2011. Of the total loans, the balance of residential mortgage loans amounted to HK\$8,343 million, decreased by 3.2% as compared with the end of 2011. The Bank will closely monitor the market development, take flexible measures and formulate competitive lending strategies to secure its market share.

With respect to the businesses of Mainland Branches, the total loans to customers amounted to HK\$10.1 billion as at 30 June 2012, an increase of 25.1% over that at the end of 2011. To adjust the asset structure and enhance overall net interest margin, the Bank strived to increase Renminbi deposits as well as promote direct bill discount and Renminbi loan businesses.

#### Investments

As at 30 June 2012, the balance of the Group's debt securities investment amounted to HK\$16.3 billion, down by 31.8% as compared with the end of 2011. Nearly 80% of the debt securities were rated A3 or above for their comparatively low risks.

#### Treasury business

For the first half of 2012, the tightening domestic and offshore regulatory policies as well as the challenging economic situation in China along with the prevailing prudent sentiment in the market led to the reduced transaction volume of and gain from the RMB non-deliverable forward contracts and cross-border purchase and sale of foreign exchange. Revenue from foreign exchange trading business amounted to HK\$43.95 million, representing a decline of 48.5% as compared with the corresponding period of previous year. Revenue from foreign money exchanges, however, amounted to HK\$33.45 million, representing an increase of 31.3% as compared with the corresponding period of 2011; and the substantial growth in revenue from foreign exchange swaps made net gain from foreign exchange business decline by only 19.0%.

With strong support from China Merchants Bank, the Bank seized the opportunities in RMB related business through actively participating in RMB connected transactions and expanding non-trade-based RMB client base so as to increase transaction volume and related revenue. With RMB going global, the Bank will continuously launch new RMB products with a view to meet the market demand. In addition, the Bank also strived to increase the scale of investment in domestic RMB bond market and expand RMB client base to lay a solid foundation for the further development of RMB business of the Bank.

永隆銀行有限公司

Wing Lung Bank Limited

財務及業務回顧

Financial Results and Operation Review

### 財富管理

二〇一二年上半年，本集團財富管理業務實現收益港幣2,172萬元，較二〇一一年同期增長18.8%。

本行今年正式推出「私人財富管理服務」，為內地和香港兩地高端客戶群提供專業的綜合金融服務。報告期內，本行積極進行財富管理業務宣傳推廣活動，並致力開拓財富管理產品的類型，提供全面的跨境金融產品服務，讓客戶可以晉富全球。當中，基金及債券的交易量比上年同期分別上升接近7成及5成，本行會繼續提供更多不同投資產品及服務以增加客戶的選擇。

### 信用卡

截至二〇一二年六月三十日，信用卡業務發卡總數逾25萬張，較二〇一一年年底增長0.8%；應收賬款為港幣3.20億元，較二〇一一年年底減少23.9%。在大力推動商戶收單業務下，加上香港消費市場持續增長，商戶收單款項較二〇一一年同期增長23.4%，達港幣19.65億元。

本行自發行全球首張鑽石「Luxe Visa Infinite」信用卡及大中華區首張「World MasterCard for Business」以來，高端個人及公司客戶正穩步增長。本行亦已推出銀聯雙幣信用卡和不同形式的靈活套現及簽賬獎勵計畫，以吸引及保留客戶。二〇一二年，本行將與招商銀行試行推出雙行標信用卡，以擴大客源。

### 證券

二〇一二年上半年，永隆證券有限公司實現證券經紀佣金及相關收入港幣6,594萬元，較二〇一一年同期下降32.8%。報告期內，外圍經濟未明朗及歐債危機一直困擾香港市場，投資者的投資態度審慎，二〇一二年上半年，永隆證券積極推出證券業務推廣計畫，加強交叉銷售，開拓客源以期市況改善後，業務量能較快回升。

### Wealth management

In the first half of 2012, the Group's wealth management business realised a revenue of HK\$21.72 million, representing an increase of 18.8% as compared with the corresponding period of 2011.

The Bank officially launched its "Private Wealth Management Service" this year to offer comprehensive financial services to high-end customers in Mainland China and Hong Kong. During the reporting period, the Bank actively launched promotional activities for its wealth management business, and devoted itself to diversifying its wealth management products to offer comprehensive cross-border financial products and services, thereby enabling its customers to gain investment returns from global markets. Among which, the transaction volumes of funds and debts securities rose by nearly 70% and 50% respectively as compared with the corresponding period of the previous year. The Bank will continue to enrich its investment products and services so as to offer more choices for its customers.

### Credit card

The Bank issued more than 250,000 credit cards as at 30 June 2012, representing an increase of 0.8% as compared with the end of 2011. The credit card receivables amounted to HK\$320 million, representing a decrease of 23.9% as compared with the end of 2011. Merchant business turnover was HK\$1,965 million, representing a sharp increase of 23.4% as compared with the corresponding period of 2011, reflecting the vigorous efforts in promoting the merchant business and the continuous growth of the Hong Kong consumption market.

Since the Bank issued the world's first diamond credit card "Luxe Visa Infinite" and the first "World MasterCard for Business" in the Greater China, the number of high-end individuals and corporate customers have been in a steady growth. In order to attract and retain customers, the Bank has launched "CUP (China UnionPay) Dual Currency Credit Card", as well as a number of flexible cash revolving and spending reward programs. In 2012, the Bank will make pilot introduction of standard credit cards jointly issued by the Bank and CMB to gain over more users.

### Securities broking

In the first half of 2012, Wing Lung Securities Limited realised a brokerage commission and related income of HK\$65.94 million, representing a decrease of 32.8% as compared with the corresponding period of 2011. During the reporting period, notwithstanding the uncertain external economic environment and concerns over the sovereign debt problem in Europe, investors in Hong Kong preserved a prudent attitude. In the first half of 2012, Wing Lung Securities actively launched the securities business promotion plans, strengthening cross-selling and exploring for new customers, in anticipation of recovering the trading volume rapidly once the market shows positive signs.

永隆銀行有限公司  
**Wing Lung Bank Limited**

財務及業務回顧  
**Financial Results and Operation Review**

**保險**

二〇一二年上半年永隆保險有限公司實現毛保費收入港幣 3.96 億元，較二〇一一年同期增長 5.4%；而總索償額上升 13.8% 至港幣 1.85 億元，承保盈餘錄得增長至港幣 2,429 萬元，較二〇一一年同期上升 19.2%，主要因為僱員責任保險毛保費收入錄得較明顯增長。

**分行**

目前本行在香港設有總分行共 43 間。在中國境內共設 4 間分支行及代表處，在澳門設有一間分行，另在美國洛杉磯及開曼群島各設有海外分行一間。

**人力資源**

截至二〇一二年六月三十日，本行僱員總人數為 1,698 人（二〇一一年十二月三十一日為 1,693 人），其中香港 1,519 人，中國境內 126 人，澳門 34 人，海外 19 人。

二〇一二年八月十四日

**Insurance**

In the first half of 2012, Wing Lung Insurance Company Limited realised a gross premium income of HK\$396 million, representing an increase of 5.4% as compared with the corresponding period of 2011. Total insurance claims increased by 13.8% to HK\$185 million. Underwriting business recorded a profit of HK\$24.29 million, indicating an improvement of 19.2% as compared with the corresponding period of 2011, mainly due to the significant increase in the gross premium from the employees' compensation insurance business.

**Branch network**

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

**Human resources**

As at 30 June 2012, the total number of employees of the Bank is 1,698 (31 December 2011: 1,693), of which 1,519 were in Hong Kong, 126 in the PRC, 34 in Macau and 19 overseas.

14 August 2012

# 獨立審閱報告

## Independent Review Report

致永隆銀行有限公司董事會

To the Board of Directors of Wing Lung Bank Limited

### 引言

我們已審閱 貴集團列載於第 8 頁至第 43 頁的中期財務報告，此中期財務報告包括於二〇一二年六月三十日的綜合財務狀況表與截至該日止六個月期間有關的綜合收益表、綜合全面收益表、綜合權益變動表和簡明綜合現金流量表以及附註解釋。董事須負責根據由香港會計師公會頒佈的《香港會計準則》第 34 號「中期財務報告」編製及列報中期財務報告。

我們的責任是根據我們的審閱對中期財務報告作出結論，並按照我們雙方所協定的應聘條款，僅向全體董事會報告。除此以外，我們的報告書不可用作其他用途。我們概不就本報告書的內容，對任何其他人士負責或承擔法律責任。

### 審閱範圍

我們已根據香港會計師公會所頒佈的《香港審閱工作準則》第 2410 號—「獨立核數師對中期財務信息的審閱」進行審閱。中期財務報告審閱工作包括主要向負責財務會計事項的人員詢問、並實施分析和其他審閱程序。由於審閱的範圍遠較按照《香港審核準則》進行審核的範圍為小，所以不能保證我們會注意到在審核中可能會被發現的所有重大事項。因此我們不會發表任何審核意見。

### 結論

根據我們的審閱工作，我們並沒有注意到任何事項，使我們相信於二〇一二年六月三十日的中期財務報告在所有重大方面沒有按照《香港會計準則》第 34 號「中期財務報告」的規定編製。

### 畢馬威會計師事務所

執業會計師  
香港中環  
遮打道 10 號  
太子大廈 8 樓

二〇一二年八月十四日

### Introduction

We have reviewed the interim financial report set out on pages 8 to 43 which comprises the consolidated statement of financial position of Wing Lung Bank Limited as at 30 June 2012 and the related consolidated income statement, consolidated statement of comprehensive income, consolidated statement of changes in equity and condensed consolidated cash flow statement for the six month period then ended and explanatory notes. The directors are responsible for the preparation and presentation of the interim financial report in accordance with Hong Kong Accounting Standard 34 “Interim financial reporting” issued by the Hong Kong Institute of Certified Public Accountants.

Our responsibility is to form a conclusion, based on our review, on the interim financial report and to report our conclusion solely to you, as a body, in accordance with our agreed terms of engagement, and for no other purpose. We do not assume responsibility towards or accept liability to any other person for the contents of this report.

### Scope of review

We conducted our review in accordance with Hong Kong Standard on Review Engagements 2410, “Review of interim financial information performed by the independent auditor of the entity” issued by the Hong Kong Institute of Certified Public Accountants. A review of the interim financial report consists of making enquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Hong Kong Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly we do not express an audit opinion.

### Conclusion

Based on our review, nothing has come to our attention that causes us to believe that the interim financial report as at 30 June 2012 is not prepared, in all material respects, in accordance with Hong Kong Accounting Standard 34 “Interim financial reporting”.

### KPMG

Certified Public Accountants  
8th Floor, Prince’s Building  
10 Chater Road  
Central, Hong Kong

14 August 2012



永隆銀行有限公司  
Wing Lung Bank Limited

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

截至二〇一二年六月三十日止六個月 For the six months ended 30 June 2012

		截至六月三十日止六個月 Six months ended 30 June		
		2012	重列 2011	
		港幣千元 HK\$'000	港幣千元 HK\$'000	
	註釋 Note			
利息收入	Interest income	3	2,520,939	1,605,988
利息支出	Interest expense	4	(1,255,808)	(722,278)
<b>淨利息收入</b>	<b>Net interest income</b>		<b>1,265,131</b>	883,710
服務費及佣金收入	Fees and commission income		254,568	265,653
服務費及佣金支出	Fees and commission expense		(41,001)	(35,681)
<b>服務費及佣金淨收入</b>	<b>Net fees and commission income</b>	5	<b>213,567</b>	229,972
保險營業收入	Insurance operating income	6	242,322	216,064
淨交易收益	Net trading gain	7	194,283	438,988
出售可供出售證券之 淨收益	Net gain on disposal of available-for-sale securities		8,309	8,704
其他營業收入	Other operating income	8	108,307	83,203
<b>營業收入</b>	<b>Operating income</b>		<b>2,031,919</b>	1,860,641
保險申索準備	Charge for insurance claims	6	(184,604)	(162,156)
<b>提取保險申索後之營業 收入</b>	<b>Operating income net of insurance claims</b>		<b>1,847,315</b>	1,698,485
營業支出	Operating expenses	9	(645,608)	(588,730)
<b>提取減值準備前之營業 溢利</b>	<b>Operating profit before impairment charge</b>		<b>1,201,707</b>	1,109,755
信貸損失之減值調撥	Impairment charge on credit losses	10	(9,537)	(1,083)
<b>營業溢利</b>	<b>Operating profit</b>		<b>1,192,170</b>	1,108,672
投資物業公平價值收益	Fair value gains on investment properties		50,210	43,871
出售其他物業及設備之 淨虧損	Net loss on disposal of other properties and equipment		(1,587)	(180)
應佔共同控制實體之 淨溢利	Share of net profits of jointly controlled entities		10,535	16,726
應佔聯營公司之淨溢利	Share of net profits of associates		1,060	916
<b>除稅前溢利</b>	<b>Profit before taxation</b>		<b>1,252,388</b>	1,170,005
所得稅	Income tax	11	(215,138)	(189,914)
<b>股東應佔溢利</b>	<b>Profit attributable to shareholders</b>		<b>1,037,250</b>	980,091

載於第 13 頁至第 43 頁之註釋為此等中期  
財務報告之一部份。

The notes on pages 13 to 43 form part of this interim financial report.

永隆銀行有限公司  
Wing Lung Bank Limited

綜合全面收益表 (未經審核)

Consolidated Statement of Comprehensive Income (Unaudited)

截至二〇一二年六月三十日止六個月 For the six months ended 30 June 2012

		截至六月三十日止六個月 Six months ended 30 June	
		重列 Restated	
		2012	2011
		港幣千元	港幣千元
		HK\$'000	HK\$'000
期內溢利	Profit for the period	1,037,250	980,091
期內其他全面收益	Other comprehensive income for the period		
重估房產之盈餘	Surplus on revaluation of bank premises	-	378
可供出售證券之公平價值改變	Changes in fair value of available-for-sale securities	71,686	(7,644)
於出售可供出售證券時轉入收益表	Transfer to income statement on disposal of available-for-sale securities	(8,309)	(8,704)
於出售可供減值證券時轉入收益表	Transfer to income statement on impairment of available-for-sale securities	2,626	-
應佔聯營公司之儲備	Share of associates' reserves	(25)	36
應佔共同控制實體之儲備	Share of jointly controlled entities' reserves	141	(172)
其他全面收益之遞延稅項之影響	Effect of deferred taxation on other comprehensive income items	(10,642)	1,903
期內其他全面收益	Other comprehensive income for the period	55,477	(14,203)
期內股東應佔之全面收益之總額	Total comprehensive income for the period attributable to shareholders	1,092,727	965,888

載於第 13 頁至第 43 頁之註釋為此等中期財務報告之一部份。

The notes on pages 13 to 43 form part of this interim financial report.

永隆銀行有限公司

Wing Lung Bank Limited

綜合財務狀況表 (未經審核)

Consolidated Statement of Financial Position (Unaudited)

二〇一二年六月三十日 As at 30 June 2012

			重列 Restated
		30/6/2012	31/12/2011
	註釋 Note	港幣千元 HK\$'000	港幣千元 HK\$'000
<b>資產</b>	<b>Assets</b>		
庫存現金及短期資金	Cash and short-term funds	12 <b>24,049,366</b>	19,593,109
	Placements with and loans and advances		
	to banks	13 <b>36,709,583</b>	27,988,459
同業定期存放及貸款	Trading securities	14 <b>3,780,005</b>	4,623,772
持作買賣用途之證券	Derivative financial instruments	15 <b>186,645</b>	275,371
衍生金融工具	Financial assets designated at fair value		
以公平價值誌入損益賬	through profit or loss	16 <b>646,514</b>	847,877
之金融資產	Available-for-sale securities	17 <b>10,981,112</b>	16,539,151
可供出售之證券	Held-to-maturity securities	18 <b>2,060,162</b>	2,699,525
持至到期證券	Advances and other accounts	19 <b>91,658,458</b>	87,746,053
貸款及其他賬項	Interests in jointly controlled entities	<b>204,171</b>	195,638
共同控制實體權益	Interests in associates	<b>3,911</b>	4,901
聯營公司權益	Investment properties	20 <b>2,206,256</b>	2,167,240
投資物業	Interests in leasehold land	21 <b>235,436</b>	237,708
租賃土地權益	Other properties and equipment	22 <b>801,393</b>	821,353
其他物業及設備	Tax recoverable	<b>2,689</b>	7,786
可回收稅項	Deferred tax assets	<b>100,497</b>	103,236
遞延稅項資產			
<b>總資產</b>	<b>Total assets</b>	<b>173,626,198</b>	163,851,179
<b>負債</b>	<b>Liabilities</b>		
同業存款	Deposits and balances from banks	<b>14,341,711</b>	12,873,133
交易賬項下之負債	Trading liabilities	23 <b>2,066</b>	437,905
衍生金融工具	Derivative financial instruments	15 <b>114,098</b>	323,234
以公平價值誌入損益賬	Financial liabilities designated at fair		
之金融負債	value through profit or loss	24 <b>675,873</b>	994,385
客戶存款	Deposits from customers	25 <b>123,097,756</b>	115,139,814
發行之存款證	Certificates of deposit issued	<b>11,401,408</b>	11,621,577
發行之後償債項	Subordinated debt issued	26 <b>3,000,000</b>	3,000,000
當期稅項	Current taxation	<b>272,836</b>	140,218
遞延稅項負債	Deferred tax liabilities	<b>26,746</b>	26,361
其他賬項及預提	Other accounts and accruals	27 <b>4,656,608</b>	4,350,183
<b>總負債</b>	<b>Total liabilities</b>	<b>157,589,102</b>	148,906,810
<b>權益</b>	<b>Equity</b>		
股本	Share capital	28 <b>1,160,951</b>	1,160,951
儲備	Reserves	29 <b>14,876,145</b>	13,783,418
<b>權益總額</b>	<b>Total equity</b>	<b>16,037,096</b>	14,944,369
<b>權益及負債總額</b>	<b>Total equity and liabilities</b>	<b>173,626,198</b>	163,851,179

載於第 13 頁至第 43 頁之註釋為此等中期財務報告之一部份。

The notes on pages 13 to 43 form part of this interim financial report.

永隆銀行有限公司  
Wing Lung Bank Limited

綜合權益變動表 (未經審核)

Consolidated Statement of Changes in Equity (Unaudited)

截至二〇一二年六月三十日止六個月 For the six months ended 30 June 2012

		股本	資本儲備	重估 房產儲備 Bank premises	重估 投資儲備 Investment revaluation reserve	或然儲備 Contingency reserve	法定儲備 Statutory surplus	普通儲備 General reserve	保留溢利 Retained earnings	合計 Total
		Share capital	Capital reserve	revaluation reserve	revaluation reserve	Contingency reserve	Statutory surplus	General reserve	Retained earnings	Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
於二〇一一年	At 1 January 2011, as									
一月一日, 如往年列示	previously reported	1,160,951	57,500	41,303	283,437	-	15	1,003,730	10,202,950	12,749,886
	Effect of changes in									
會計政策變更之影響	accounting policies	-	-	8,162	-	-	-	-	431,097	439,259
於二〇一一年	At 1 January 2011, as restated	1,160,951	57,500	49,465	283,437	-	15	1,003,730	10,634,047	13,189,145
期內權益總額的改變:	Change in equity for the period:									
期內溢利	Net profit for the period	-	-	-	-	-	-	-	980,091	980,091
	Other comprehensive income									
期內其他全面收益	for the period	-	-	378	(14,581)	-	-	-	-	(14,203)
	Total comprehensive income									
期內全面收益總額	for the period	-	-	378	(14,581)	-	-	-	980,091	965,888
於二〇一一年	At 30 June 2011	1,160,951	57,500	49,843	268,856	-	15	1,003,730	11,614,138	14,155,033
於二〇一二年	At 1 January 2012, as									
一月一日, 如往年列示	previously reported	1,160,951	57,500	41,619	171,164	782	15	1,003,730	12,059,477	14,495,238
	Effect of changes in									
會計政策變更之影響	accounting policies	-	-	8,224	-	-	-	-	440,907	449,131
於二〇一二年	At 1 January 2012, as restated	1,160,951	57,500	49,843	171,164	782	15	1,003,730	12,500,384	14,944,369
期內權益總額的改變:	Change in equity for the period:									
期內溢利	Net profit for the period	-	-	-	-	-	-	-	1,037,250	1,037,250
	Other comprehensive income									
期內其他全面收益	for the period	-	-	-	55,477	-	-	-	-	55,477
	Total comprehensive income									
期內全面收益總額	for the period	-	-	-	55,477	-	-	-	1,037,250	1,092,727
於二〇一二年	At 30 June 2012	1,160,951	57,500	49,843	226,641	782	15	1,003,730	13,537,634	16,037,096

載於第 13 頁至第 43 頁之註釋為此等中期財務報告之一部份。

The notes on pages 13 to 43 form part of this interim financial report.

永隆銀行有限公司  
Wing Lung Bank Limited

簡明綜合現金流量表 (未經審核)  
Condensed Consolidated Cash Flow Statement (Unaudited)

截至二〇一二年六月三十日止六個月 For the six months ended 30 June 2012

		截至六月三十日止六個月 Six months ended 30 June	
		2012	2011
		港幣千元 HK\$'000	港幣千元 HK\$'000
	註釋 Note		
營業活動之現金流(出)/入額	Cash (used in)/generated from operations	(3,112,876)	5,430,116
支付稅項	Tax paid	(84,892)	(26,649)
營業活動之現金流(出)/入淨額	Net cash (used in)/generated from operating activities	(3,197,768)	5,403,467
投資活動之現金流入淨額	Net cash generated from investing activities	6,253,545	982,620
現金及等同現金項目之淨增加	Net increase in cash and cash equivalents	3,055,777	6,386,087
於一月一日現金及等同現金項目	Cash and cash equivalents at 1 January	31,450,968	26,918,965
外幣匯率變動之影響	Effects of foreign exchange rate changes	(4,484)	111,274
於六月三十日現金及等同現金項目	Cash and cash equivalents at 30 June	34,502,261	33,416,326
	32		

載於第 13 頁至第 43 頁之註釋為此等中期財務報告之一部份。

The notes on pages 13 to 43 form part of this interim financial report.

# 永隆銀行有限公司 Wing Lung Bank Limited

## 未經審核中期財務報告註釋 Notes to the Unaudited Interim Financial Report

### 1 編製基礎

本中期財務報告乃根據並全面遵從由香港會計準則第34號「中期財務報告」以及香港金融管理局所發出之《銀行業(披露)規則》內所載之規定而編製。

除採納香港會計師公會已頒佈之多項新增/經修訂並已於二〇一二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,本中期財務報告乃根據二〇一一年度財務報表內所採納之會計政策而編制。永隆銀行有限公司(簡稱「本行」)及其附屬公司(合稱「集團」)已採納下列與其業務相關之經修訂之香港財務報告準則:

- 香港財務報告準則第7號之修訂「金融工具:披露-金融資產轉讓」,於二〇一一年七月一日或以後開始之會計年度生效。
- 香港會計準則第12號之修訂「遞延稅項:相關資產的收回」,於二〇一二年一月一日或以後開始之會計年度生效。

香港財務報告準則第7號之修訂,提升了對那些已轉讓而實體仍持續參與被終止確認的金融資產的披露要求。由於本集團並無持續參與被終止確認的金融資產,該等修訂將不會對本集團構成任何財務影響。

香港會計準則第12號之修訂,與以公平價值入賬的投資物業之遞延稅項相關。由於該會計政策的變動,本集團現時計量其投資物業的遞延稅項是根據該等物業於結算日按賬面值假設作出售所產生的稅項負債。在往年中期,當該等物業是以租賃權益之形式持有時,遞延稅項是以重估盈利並通常按該資產價值是通過使用收回所適用之稅率計算。

此會計政策變動的採納是具追溯性的,在截至二〇一一年六月三十日止六個月及二〇一一年十二月三十一日止年度的比較數字已作相應調整。由於本集團的物業位於香港,因重估盈利而產生的遞延稅項金額減少如下:

### 1 Basis of preparation

The interim financial report has been prepared in accordance with and fully complies with the requirements set out in Hong Kong Accounting Standard (“HKAS”) 34 “Interim Financial Reporting” issued by the Hong Kong Institute of Certified Public Accountants (“HKICPA”) and the Banking (Disclosure) Rules issued by the Hong Kong Monetary Authority.

The interim financial report has been prepared in accordance with the same accounting policies adopted in the 2011 annual financial statements except for the adoption of a number of new/revised Hong Kong Financial Reporting Standards (“HKFRSs”, a collective term which includes all applicable individual Hong Kong Financial Reporting Standards, Hong Kong Accounting Standards (“HKASs”) and Interpretations), which are effective for accounting periods beginning on or after 1 January 2012 issued by the HKICPA. Wing Lung Bank Limited (“the Bank”) and all its subsidiaries (“the Group”) adopted the following revised HKFRSs which are relevant to its operations:

- Amendments to HKFRS 7, Financial Instruments: Disclosures – Transfers of Financial Assets, which are effective for annual periods beginning on or after 1 July 2011.
- Amendments to HKAS 12, Deferred Tax: Recovery of Underlying Assets, which are effective for annual periods beginning on or after 1 January 2012.

Amendments to HKFRS 7 enhance the disclosure requirements for transferred financial assets where an entity has a continuing involvement in the derecognised financial assets. As the Group does not have continuing involvement in the derecognised financial assets, the amendments will not have any financial impact on the Group.

Amendments to HKAS 12 relate to the deferred tax on investment properties carried at fair value. As a result of this change in policy, the Group now measures any deferred tax liability in respect of its investment properties with reference to the tax liability that would arise if the properties were disposed of at their carrying amounts at the reporting date. In the prior interim period, where these properties were held under leasehold interests, deferred tax was recognised on valuation gain and was generally measured using the tax rate that would apply as a result of recovery of the asset’s value through use.

The change in policy has been applied retrospectively with consequential adjustments to comparatives for the six months ended 30 June 2011 and the year ended 31 December 2011. As the Group’s properties are located in Hong Kong, this has resulted in a reduction in the amount of deferred tax provided on valuation gain as follows:

永隆銀行有限公司  
Wing Lung Bank Limited

未經審核中期財務報告註釋

Notes to the Unaudited Interim Financial Report

1 編製基礎 (續)

1 Basis of preparation (Continued)

		如往年列示 As previously reported 港幣千元 HK\$'000	採納經修訂的 《香港會計準則》 第12號之影響 Effect of adoption of amendments to HKAS 12 港幣千元 HK\$'000	重列 As restated 港幣千元 HK\$'000
截至二〇一一年六月三十日 止六個月的綜合收益表：	Consolidated income statement for the six months ended 30 June 2011:			
所得稅支出	Income tax expense	197,153	(7,239)	189,914
期內溢利	Profit for the period	972,852	7,239	980,091
截至二〇一一年六月三十日 止六個月的綜合全面收益 表：	Consolidated statement of comprehensive income for the six months ended 30 June 2011:			
期內溢利	Profit for the period	972,852	7,239	980,091
其他全面收益之遞延稅項 之影響	Effect of deferred taxation on other comprehensive income items	1,841	62	1,903
期內股東應佔之全面收益 之總額	Total comprehensive income for the period attributable to shareholders	958,587	7,301	965,888
於二〇一一年一月一日的綜 合財務狀況表：	Consolidated statement of financial position as at 1 January 2011:			
遞延稅項負債	Deferred tax liabilities	468,346	(439,259)	29,087
保留溢利	Retained profits	10,202,950	431,097	10,634,047
重估房產儲備	Bank premises revaluation reserve	41,303	8,162	49,465
於二〇一一年十二月三十一 日的綜合財務狀況表：	Consolidated statement of financial position as at 31 December 2011:			
遞延稅項負債	Deferred tax liabilities	475,492	(449,131)	26,361
保留溢利	Retained profits	12,059,477	440,907	12,500,384
重估房產儲備	Bank premises revaluation reserve	41,619	8,224	49,843

因經修訂《香港會計準則》第12號而產生之會計政策變動是唯一對本期或其他可比較會計期有重大影響的變動。

The change in policy arising from the amendments to HKAS 12 is the only change which has had a material impact on the current or comparative periods.

截至本中期財務報告發佈日止，香港會計師公會公佈了若干新增/經修訂之香港財務報告準則，該等準則尚未於二〇一二年一月一日開始之會計年度生效，本集團並未有提早採納此等準則。本集團正評估此等新增/經修訂之香港財務報告準則在首個應用期產生的影響。

Up to the date of issue of this interim financial report, the HKICPA has also issued certain new/revised HKFRSs which are not yet effective for accounting period beginning on 1 January 2012 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.

按照香港會計準則第34號編製的財務報告需要管理層作出判斷、估計及假設。該等判斷、估計及假設影響會計政策的應用，以及按本歷年截至報告日期為止呈報之資產及負債、收入及支出之金額。實際結果有可能與估計出現差異。

The preparation of interim financial report in conformity with HKAS 34 requires management to make judgments, estimates and assumptions that affect the application of accounting policies and reported amounts of assets and liabilities, income and expenses on a year to date basis. Actual results may differ from these estimates.

未經審核中期財務報告註釋

Notes to the Unaudited Interim Financial Report

1 編製基礎 (續)

本中期財務報告包括簡明綜合財務報表及部分說明性附註解釋。該等註釋，有助了解自本集團編製二〇一一年年度財務報表以來，對財務狀況和業績表現方面的變動構成重要影響的事件及交易。上述簡明綜合中期財務報表及其註釋並未包括根據香港財務報告準則而編製之全份財務報表之所有資料。

本中期財務報告為未經審核，但已由畢馬威會計師事務所根據香港會計師公會頒佈的香港審閱準則第2410號「獨立核數師對中期財務資料的審閱」進行審閱。畢馬威會計師事務所向董事會提供之獨立審閱報告載於第7頁。

本中期財務報告內所載有關截至二〇一一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。截至二〇一一年十二月三十一日止年度之法定財務報表可於本行之註冊辦事處索取。核數師已於二〇一二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，本中期財務報告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報告中補充財務資料內之註釋1, 2及6。

3 利息收入

		截至六月三十日止六個月 Six months ended 30 June	
		2012	2011
		港幣千元 HK\$'000	港幣千元 HK\$'000
庫存現金及存放同業	Cash and balances with banks	900,142	363,752
證券投資	Investments in securities	291,084	304,463
客戶貸款	Advances to customers	1,236,098	914,319
其他	Others	93,615	23,454
		<b>2,520,939</b>	<b>1,605,988</b>

包括在利息收入內計有未以公平價值誌入損益賬之金融資產之利息收入為港幣2,397,507,000元(二〇一一年：港幣1,570,894,000元)及減值資產折扣轉回利息收入港幣5,001,000元(二〇一一年：港幣6,861,000元)。

1 Basis of preparation (Continued)

This interim financial report contains condensed consolidated financial statements and selected explanatory notes. The notes include an explanation of events and transactions that are significant to an understanding of the changes in financial position and performance of the Group since the 2011 annual financial statements. The condensed consolidated interim financial statements and notes thereon do not include all of the information required for a full set of financial statements prepared in accordance with the HKFRSs.

The interim financial report is unaudited, but has been reviewed by KPMG in accordance with Hong Kong Standard on Review Engagements 2410 "Review of interim financial information performed by the independent auditor of the entity", issued by the HKICPA. KPMG's independent review report to the Board of Directors is included on page 7.

The financial information relating to the financial year ended 31 December 2011 that is included in the interim financial report 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 2011 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 2012.

2 Basis of consolidation

This interim financial report covers 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 and 6 of the supplementary financial information of this interim financial report.

3 Interest income

Included in interest income are interest income from financial assets that are not at fair value through profit or loss of HK\$2,397,507,000 (2011: HK\$1,570,894,000) and unwinding of discount on impaired assets of HK\$5,001,000 (2011: HK\$6,861,000).



永隆銀行有限公司  
Wing Lung Bank Limited

未經審核中期財務報告註釋

Notes to the Unaudited Interim Financial Report

4 利息支出

4 Interest expense

		截至六月三十日止六個月 Six months ended 30 June	
		2012	2011
		港幣千元 HK\$'000	港幣千元 HK\$'000
	Deposits and balances from bank and deposits from customers	970,784	617,655
同業存款及客戶存款	Certificates of deposit issued	130,558	24,862
發行之存款證	Subordinated debt issued	60,492	59,257
發行之後償債項	Others	93,974	20,504
其他			
		<b>1,255,808</b>	<b>722,278</b>

包括在利息支出內計有未以公平價值誌入損益賬之金融負債之利息支出為港幣1,154,026,000元(二〇一一年：港幣696,902,000元)。

Included in interest expense is interest expense on financial liabilities that are not at fair value through profit or loss of HK\$1,154,026,000 (2011: HK\$696,902,000).

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	
		2012	2011
		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	87,194	113,964
證券經紀及投資服務	Credit cards	49,167	41,579
信用卡業務	Credit related fees and commission	70,420	57,951
有關信貸業務之服務費及佣金	Trade finance	18,494	24,152
貿易融資	Other retail banking services	7,438	7,775
其他零售銀行業務	Other fee income	21,855	20,232
其他服務費收入			
		<b>254,568</b>	<b>265,653</b>
服務費及佣金支出	Fees and commission expenses		
	Credit cards	(33,464)	(26,928)
信用卡業務	Other fee expenses	(7,537)	(8,753)
其他服務費支出			
		<b>(41,001)</b>	<b>(35,681)</b>
服務費及佣金淨收入	Net fees and commission income	<b>213,567</b>	<b>229,972</b>
其中：	Of which:		
	Net fees and commission income, other than amounts included in determining the effective interest rate, arising from financial assets or financial liabilities that are not held for trading nor designated at fair value through profit or loss		
由非持作買賣用途或指定以公平價值誌入損益賬之金融資產或負債所產生之服務費及佣金淨收入(不包括用作計算實際利率之金額)	– fees and commission income	100,055	94,772
– 服務費及佣金收入	– fees and commission expenses	(30,209)	(24,087)
– 服務費及佣金支出			
本集團代表客戶持有或投資之託管或其他受託業務所產生之服務費及佣金淨收入	Net fees and commission income on trust and other fiduciary activities where the Group holds or invests on behalf of its customers	5,363	5,595
– 服務費及佣金收入	– fees and commission expenses	(198)	(228)
– 服務費及佣金支出			

永隆銀行有限公司  
Wing Lung Bank Limited

未經審核中期財務報告註釋

Notes to the Unaudited Interim Financial Report

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

		截至六月三十日止六個月 Six months ended 30 June	
		2012	2011
		港幣千元 HK\$'000	港幣千元 HK\$'000
<b>保險營業收入</b>	<b>Insurance operating income</b>		
總額	Gross		
承保之毛利保費總額	Gross insurance premium written	<b>396,045</b>	375,918
未期滿保費準備之改變	Change in unearned premium provision	<b>(55,225)</b>	(70,785)
已發行之保險合約所產生之保費收入	Premium revenue arising from insurance contracts issued	<b>340,820</b>	305,133
再投保	Reinsurance		
分出之再投保費	Reinsurance premium outward	<b>(59,902)</b>	(88,199)
未期滿保費準備之改變	Change in unearned premium provision	<b>(1,514)</b>	30,398
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	<b>(61,416)</b>	(57,801)
保險費淨收入	Net earned premium income	<b>279,404</b>	247,332
佣金收入	Commission income	<b>6,690</b>	7,446
其他收入	Other income	<b>636</b>	533
佣金支出	Commission expenses	<b>(44,408)</b>	(39,247)
		<b>242,322</b>	216,064
<b>保險申索準備 (註釋)</b>	<b>Charge for insurance claims (note)</b>		
總額	Gross		
已承付索償	Gross claims paid	<b>(181,990)</b>	(154,398)
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	<b>(25,816)</b>	(30,590)
		<b>(207,806)</b>	(184,988)
再投保	Reinsurance		
收回再投保之索償	Claims recovered from reinsurers	<b>19,995</b>	4,055
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	<b>3,207</b>	18,777
		<b>23,202</b>	22,832
總索償金額	Total claims incurred	<b>(184,604)</b>	(162,156)
保險營業淨收入	Net insurance operating income	<b>57,718</b>	53,908

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

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

永隆銀行有限公司  
Wing Lung Bank Limited

未經審核中期財務報告註釋  
Notes to the Unaudited Interim Financial Report

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	
		2012	2011
		港幣千元	港幣千元
		HK\$'000	HK\$'000
持作買賣用途之證券淨收益/(虧損)	Net gain/(loss) from trading securities	2,292	(3,646)
以公平價值誌入損益賬之金融工具 淨(虧損)/收益	Net (loss)/gain arising from financial instruments designated at fair value through profit or loss	(2,317)	100,869
衍生金融工具之淨收益	Net gain arising from derivative financial instruments	33,016	142,537
外匯買賣淨收益	Net gain from foreign exchange trading	161,292	199,228
		<b>194,283</b>	438,988

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	
		2012	2011
		港幣千元	港幣千元
		HK\$'000	HK\$'000
股息收入	Dividend income		
– 上市股權證券	– Listed equity securities	6,280	6,994
– 非上市股權證券	– Unlisted equity securities	13,348	2,675
投資物業之租金收入減除直接開支 港幣 13,193,000 元 (二〇一一年：港幣 14,218,000 元)	Rental income from investment properties less direct outgoings of HK\$13,193,000 (2011: HK\$14,218,000)	52,804	51,093
保管箱租金淨收益	Net rental income on safe deposit boxes	13,361	13,355
其他	Others	22,514	9,086
		<b>108,307</b>	83,203

永隆銀行有限公司  
Wing Lung Bank Limited

未經審核中期財務報告註釋

Notes to the Unaudited Interim Financial Report

9 營業支出

9 Operating expenses

		截至六月三十日止六個月 Six months ended 30 June	
		2012	2011
		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	365,339	330,816
– 退休福利支出	– Retirement benefit costs	17,500	10,362
房產及設備支出，不包括折舊	Premises and equipment expenses, excluding depreciation		
– 物業租金	– Rental of premises	25,301	18,944
– 其他	– Others	26,458	18,083
折舊	Depreciation		
– 其他物業及設備 (註釋 22)	– Other properties and equipment (note 22)	45,388	45,493
– 租賃土地 (註釋 21)	– Leasehold land (note 21)	2,272	2,272
廣告及業務推廣	Advertising and business promotion	13,998	14,963
電子數據處理	Electronic data processing	21,387	23,798
郵遞及通訊	Postage and communications	17,789	15,703
文具及印刷	Printing and stationery	6,029	6,569
核數師酬金	Auditors' remuneration	2,534	2,042
水電費	Water and electricity	6,489	5,632
法律及專業費用	Legal and professional fee	21,344	18,302
保險費	Insurance	5,422	5,320
證券相關費用	Securities related expenses	3,836	4,301
其他	Others	64,522	66,130
		<b>645,608</b>	<b>588,730</b>

10 信貸損失之減值調撥

10 Impairment charge on credit losses

		截至六月三十日止六個月 Six months ended 30 June	
		2012	2011
		港幣千元 HK\$'000	港幣千元 HK\$'000
減值損失調撥	Impairment losses charged on		
– 貸款及應付利息	– loans and advances and accrued interest	6,911	1,083
– 可供出售之證券	– available-for-sale securities	2,626	-
		<b>9,537</b>	<b>1,083</b>

永隆銀行有限公司  
Wing Lung Bank Limited

未經審核中期財務報告註釋  
Notes to the Unaudited Interim Financial Report

10 信貸損失之減值調撥(續)

10 Impairment charge on credit losses (Continued)

(a) 貸款及應付利息減值虧損

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

		截至六月三十日止六個月 Six months ended 30 June	
		2012	2011
		港幣千元 HK\$'000	港幣千元 HK\$'000
個別評估	Individually assessed		
– 新增	– new allowances	12,633	4,790
– 撥回	– releases	(3,700)	(26,489)
– 收回	– recoveries	(143)	(2,144)
		8,790	(23,843)
綜合評估	Collectively assessed		
– 新增	– new allowances	12,340	53,816
– 撥回	– releases	(13,239)	(28,146)
– 收回	– recoveries	(980)	(744)
		(1,879)	24,926
支取收益表淨額	Net charge to the income statement	6,911	1,083

(b) 可供出售之證券減值虧損

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

		截至六月三十日止六個月 Six months ended 30 June	
		2012	2011
		港幣千元 HK\$'000	港幣千元 HK\$'000
個別評估	Individually assessed		
– 新增	– new allowances	2,626	-

永隆銀行有限公司  
Wing Lung Bank Limited

未經審核中期財務報告註釋  
Notes to the Unaudited Interim Financial Report

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	
		2012	Restated 2011
		港幣千元 HK\$'000	港幣千元 HK\$'000
本期稅項：	Current taxation:		
– 香港利得稅	– Hong Kong profits tax	145,241	138,578
– 海外稅項	– Overseas taxation	77,415	27,614
遞延稅項：	Deferred taxation:		
– 有關短暫差額之產生及轉回	– Relating to the origination and reversal of temporary differences	(7,518)	23,722
		<b>215,138</b>	<b>189,914</b>

香港利得稅已按本期內估計應評稅溢利以稅率16.5% (二〇一一年：16.5%) 計算。海外稅項已按本期內估計應評稅溢利以本集團業務所在地現行適用之稅率計算。

The provision for Hong Kong profits tax for the period is calculated at 16.5% (2011: 16.5%) of the estimated assessable profits for the period. Taxation on overseas profits has been calculated on the estimated assessable profits for the period at the rates of taxation prevailing in the countries in which the Group operates.

12 庫存現金及短期資金

12 Cash and short-term funds

		30/6/2012	31/12/2011
		港幣千元 HK\$'000	港幣千元 HK\$'000
庫存現金及存放同業	Cash and balances with banks	1,249,627	2,914,610
存放中央銀行	Balances with central banks	3,407,147	4,270,881
短期存放同業	Money at call and short notice	19,392,592	12,407,618
		<b>24,049,366</b>	<b>19,593,109</b>

13 同業定期存放及貸款

13 Placements with and loans and advances to banks

		30/6/2012	31/12/2011
		港幣千元 HK\$'000	港幣千元 HK\$'000
同業定期存放 (一至十二個月內到期)	Placements with banks maturing between one and twelve months	6,505,246	3,265,406
同業貸款	Gross loans and advances to banks	30,204,337	24,723,053
		<b>36,709,583</b>	<b>27,988,459</b>

永隆銀行有限公司  
Wing Lung Bank Limited

未經審核中期財務報告註釋  
Notes to the Unaudited Interim Financial Report

14 持作買賣用途之證券

14 Trading securities

		30/6/2012 港幣千元 HK\$'000	31/12/2011 港幣千元 HK\$'000
公平價值：	At fair value:		
債務證券	Debt securities		
- 香港上市	- Listed in Hong Kong	868,556	17,775
- 海外上市	- Listed outside Hong Kong	79,924	210,584
- 非上市	- Unlisted	2,830,686	4,394,525
		<b>3,779,166</b>	4,622,884
股權證券	Equity securities		
- 香港上市	- Listed in Hong Kong	802	865
股權投資基金	Equity investment fund		
- 香港上市	- Listed in Hong Kong	37	23
		<b>3,780,005</b>	4,623,772
		<b>30/6/2012</b>	31/12/2011
		<b>港幣千元</b>	港幣千元
		<b>HK\$'000</b>	HK\$'000
債務證券包括：	Included within debt securities are:		
國庫券(包括外匯 基金票據)	Treasury bills (including Exchange Fund Bills)	2,423,811	3,257,483
其他債務證券	Other debt securities	1,355,355	1,365,401
		<b>3,779,166</b>	4,622,884
持作買賣用途之證券，其發行人為：	Trading securities are analysed by issuer as follows:		
		<b>30/6/2012</b>	31/12/2011
		<b>港幣千元</b>	港幣千元
		<b>HK\$'000</b>	HK\$'000
中央政府及中央銀行	Central governments and central banks	3,298,703	4,102,830
公營機構	Public sector entities	4,564	4,577
銀行和其他金融機構	Banks and other financial institutions	31,835	32,616
企業	Corporate entities	444,903	483,749
		<b>3,780,005</b>	4,623,772

15 衍生金融工具

15 Derivative financial instruments

下列為各項重大衍生金融工具之未經雙邊淨額結算安排之名義或合約金額、公平價值及信貸風險比重金額：

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

		名義/ 合約金額	公平價值		名義/ 合約金額	公平價值	
		Notional/ contractual amount	資產 Assets	負債 Liabilities	Notional/ contractual amount	資產 Assets	負債 Liabilities
		30/6/2012 港幣千元 HK\$'000	30/6/2012 港幣千元 HK\$'000	30/6/2012 港幣千元 HK\$'000	31/12/2011 港幣千元 HK\$'000	31/12/2011 港幣千元 HK\$'000	31/12/2011 港幣千元 HK\$'000
<b>持作買賣用途 之衍生工具</b>	<b>Derivatives held for trading</b>						
外匯合約	Exchange rate contracts						
遠期合約	Forward contracts	3,525,171	16,382	12,966	13,370,484	129,651	108,169
貨幣掉期	Currency swaps	13,876,144	130,505	47,123	15,978,798	121,369	157,116
	Cross currency						
貨幣利率掉期	interest rate swaps	6,158,989	1,338	993	-	-	-
沽出期權	Options written	576,379	-	3,627	649,556	-	3,437
購入期權	Options purchased	577,290	3,654	-	638,333	3,468	-
		<b>24,713,973</b>	<b>151,879</b>	<b>64,709</b>	30,637,171	254,488	268,722
利率合約	Interest rate contracts						
利率掉期	Interest rate swaps	5,683,045	10,163	15,638	5,553,473	2,938	12,623
股權合約	Equity contracts						
沽出期權	Options written	55,752	-	528	56,024	-	424
購入期權	Options purchased	55,752	528	-	56,024	424	-
		<b>111,504</b>	<b>528</b>	<b>528</b>	112,048	424	424
	<b>Derivatives managed in conjunction with financial instruments designated at fair value through profit or loss</b>						
外匯合約	Exchange rate contracts						
	Cross currency						
貨幣利率 掉期	interest rate swap	106,000	306	-	106,000	-	81
利率合約	Interest rate contracts						
利率掉期	Interest rate swaps	1,156,341	23,769	32,733	1,683,493	17,521	39,216
股權合約	Equity contracts						
沽出期權	Options written	28,000	-	490	59,066	-	2,168
		<b>31,798,863</b>	<b>186,645</b>	<b>114,098</b>	38,151,251	275,371	323,234



永隆銀行有限公司  
Wing Lung Bank Limited

未經審核中期財務報告註釋

Notes to the Unaudited Interim Financial Report

15 衍生金融工具 (續)

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

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

15 Derivative financial instruments (Continued)

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

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

		30/6/2012 港幣千元 HK\$'000	31/12/2011 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	161,978	348,029
利率合約	Interest rate contracts	22,489	15,049
股權合約	Equity contracts	2,611	3,327
		<b>187,078</b>	366,405

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%.

16 以公平價值誌入損益賬之金融資產

16 Financial assets designated at fair value through profit or loss

		30/6/2012 港幣千元 HK\$'000	31/12/2011 港幣千元 HK\$'000
公平價值	At fair value:		
債務證券	Debt securities		
- 香港上市	- Listed in Hong Kong	405,603	406,090
- 海外上市	- Listed outside Hong Kong	240,911	271,821
- 非上市	- Unlisted	-	169,966
		<b>646,514</b>	847,877

以公平價值誌入損益賬之金融資產，其發行人為：

Financial assets designated at fair value through profit or loss are analysed by issuer as follows:

		30/6/2012 港幣千元 HK\$'000	31/12/2011 港幣千元 HK\$'000
銀行和其他金融機構	Banks and other financial institutions	492,822	655,039
企業	Corporate entities	153,692	192,838
		<b>646,514</b>	847,877

永隆銀行有限公司  
Wing Lung Bank Limited

未經審核中期財務報告註釋  
Notes to the Unaudited Interim Financial Report

17 可供出售之證券

17 Available-for-sale securities

		30/6/2012 港幣千元 HK\$'000	31/12/2011 港幣千元 HK\$'000
公平價值	At fair value:		
債務證券	Debt securities		
- 海外上市	- Listed outside Hong Kong	5,062,307	6,850,661
- 非上市	- Unlisted	4,761,741	8,904,687
		<b>9,824,048</b>	15,755,348
股權證券	Equity securities		
- 香港上市	- Listed in Hong Kong	341,154	411,529
- 非上市	- Unlisted	361,746	354,275
		<b>702,900</b>	765,804
股權投資基金	Equity investment fund		
- 香港上市	- Listed in Hong Kong	19,663	17,999
- 非上市	- Unlisted	434,501	-
		<b>454,164</b>	17,999
		<b>10,981,112</b>	16,539,151
		<b>30/6/2012 港幣千元 HK\$'000</b>	<b>31/12/2011 港幣千元 HK\$'000</b>
債務證券包括：	Included within debt securities are:		
持有之存款證剩餘到期日：	Certificates of deposit held with remaining maturity of:		
- 一個月或以下	- Up to 1 month	-	355,336
- 一個月以上至三個月	- 1-3 months	99,965	300,107
- 三個月以上至一年	- 3-12 months	519,275	414,151
- 一年以上至五年	- 1-5 years	1,551,775	1,772,702
		<b>2,171,015</b>	2,842,296
其他債券	Other debt securities	7,653,033	12,913,052
		<b>9,824,048</b>	15,755,348
可供出售之證券，其發行人為：	Available-for-sale securities are analysed by issuer as follows:		
		<b>30/6/2012 港幣千元 HK\$'000</b>	<b>31/12/2011 港幣千元 HK\$'000</b>
銀行及其他金融機構	Banks and other financial institutions	9,742,447	13,896,508
企業	Corporate entities	1,238,665	2,642,643
		<b>10,981,112</b>	16,539,151

永隆銀行有限公司  
Wing Lung Bank Limited

未經審核中期財務報告註釋

Notes to the Unaudited Interim Financial Report

18 持至到期證券

18 Held-to-maturity securities

		30/6/2012 港幣千元 HK\$'000	31/12/2011 港幣千元 HK\$'000
上市債務證券之攤銷成本：	Listed debt securities, at amortised cost:		
- 香港上市	- Listed in Hong Kong	75,924	27,386
- 海外上市	- Listed outside Hong Kong	911,255	1,645,209
		<b>987,179</b>	1,672,595
非上市債務證券之攤銷成本	Unlisted debt securities, at amortised cost	<b>1,189,343</b>	1,143,429
		<b>2,176,522</b>	2,816,024
減：減值準備	Less: Impairment allowances	<b>(116,360)</b>	(116,499)
		<b>2,060,162</b>	2,699,525
上市債務證券之公平價值	Fair value of listed debt securities	<b>956,564</b>	1,638,915
債務證券包括：	Included within debt securities are:		
持有之存款證剩餘到期日：	Certificates of deposit held with remaining maturity of:		
- 一個月以上至三個月	- 1-3 months	238,001	-
- 三個月以上至一年	- 3-12 months	-	237,568
		<b>238,001</b>	237,568
其他債務證券	Other debt securities	<b>1,822,161</b>	2,461,957
		<b>2,060,162</b>	2,699,525

持至到期證券，其發行人為：

Held-to-maturity securities are analysed by issuer as follows:

		30/6/2012 港幣千元 HK\$'000	31/12/2011 港幣千元 HK\$'000
中央政府及中央銀行	Central governments and central banks	3,914	3,926
公營機構	Public sector entities	11,767	11,509
銀行及其他金融機構	Banks and other financial institutions	1,011,583	1,734,757
企業	Corporate entities	1,032,898	949,333
		<b>2,060,162</b>	2,699,525

持至到期證券之減值準備賬項之對賬表如下：

The reconciliation of the allowance account for impairment on held-to-maturity securities is as follows:

		30/6/2012 港幣千元 HK\$'000	31/12/2011 港幣千元 HK\$'000
於期初/年初	At the beginning of the period/year	116,499	116,606
匯率變動	Exchange difference	(139)	(107)
於期末/年末	At the end of the period/year	<b>116,360</b>	116,499

永隆銀行有限公司  
Wing Lung Bank Limited

未經審核中期財務報告註釋

Notes to the Unaudited Interim Financial Report

19 貸款及其他賬項

19 Advances and other accounts

		30/6/2012 港幣千元 HK\$'000	31/12/2011 港幣千元 HK\$'000
客戶貸款	Advances to customers	82,996,087	79,329,116
減值準備	Impairment allowances		
– 綜合評估	– Collectively assessed	(184,642)	(184,846)
– 個別評估	– Individually assessed	(132,551)	(132,711)
		82,678,894	79,011,559
商業票據	Trade bills	6,011,855	5,983,338
減值準備	Impairment allowances		
– 綜合評估	– Collectively assessed	(4,175)	(8,389)
		6,007,680	5,974,949
應計利息	Accrued interest	435,088	359,475
減值準備	Impairment allowances		
– 個別評估	– Individually assessed	-	(906)
		435,088	358,569
其他賬項	Other accounts		
– 應收保費	– Insurance premium receivable	205,117	187,189
– 於再投保人收回	– Recoverable from reinsurers	270,834	269,142
– 應收及其他賬項	– Accounts and other receivable	2,093,365	1,977,151
		2,569,316	2,433,482
減值準備	Impairment allowances		
– 個別評估	– Individually assessed	(32,520)	(32,506)
		2,536,796	2,400,976
		91,658,458	87,746,053

個別已減值之客戶貸款總額

Gross loans and advances to customers individually impaired

		30/6/2012 港幣千元 HK\$'000	31/12/2011 港幣千元 HK\$'000
已減值貸款	Impaired loans	299,641	299,877
佔客戶貸款總額之百分比	Percentage of total advances to customers	0.36%	0.38%
對上述貸款提撥之個別減值準備	Individual impairment allowances made in respect of such advances	132,551	132,711
評估上述個別減值準備已考慮之抵押品之總額	Total value of collateral taken into account in respect of the assessment of individual impairment allowances	165,846	164,700

於二〇一二年六月三十日，同業貸款中並無已減值貸款（二〇一一年十二月三十一日：無）。

At 30 June 2012, there were no impaired loans in respect of advances to banks (31 December 2011: Nil).

上述個別減值準備已考慮有關貸款之抵押品價值。

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

永隆銀行有限公司  
Wing Lung Bank Limited

未經審核中期財務報告註釋  
Notes to the Unaudited Interim Financial Report

20 投資物業

20 Investment properties

		30/6/2012 港幣千元 HK\$'000	31/12/2011 港幣千元 HK\$'000
於期初/年初	At the beginning of the period/year	2,167,240	2,267,500
轉賬淨額	Reclassifications, net	(11,194)	(159,711)
重估公平價值收益	Fair value gains on revaluation	50,210	59,451
於期末/年末 (經專業估值列賬)	At the end of the period/year (professional valuation)	2,206,256	2,167,240

所有投資物業最新之估值於二〇一二年六月三十日，以投資估值方法將淨租金收入資本化，再以比較估值方法(如適用)，與相關市場交易資料作比較而釐定。是次重估經由獨立測量公司韋堅信產業測量師行進行，其僱員具香港測量師學會會士資歷及對估價物業的所在地點及類別有近期估值經驗。

All investment properties were revalued as at 30 June 2012 by capitalising the net rental income using the Investment Method of Valuation or as appropriate, by making reference to comparable market transactions using the Comparison Method. The valuations were carried out by an independent firm of surveyors, A.G. Wilkinson & Associates, who have among their staff Fellows of the Hong Kong Institute of Surveyors with recent experience in the location and category of property being valued.

21 租賃土地權益

21 Interests in leasehold land

本集團之租賃土地權益為預繳土地溢價，其賬面淨值分析如下：

The Group's interests in leasehold land represent prepaid land lease premium and their net book values are analysed as follows:

		30/6/2012 港幣千元 HK\$'000	31/12/2011 港幣千元 HK\$'000
於期初/年初	At the beginning of the period/year	237,708	242,253
租賃土地折舊 (註釋 9)	Depreciation of leasehold land (note 9)	(2,272)	(4,545)
於期末/年末	At the end of the period/year	235,436	237,708
在香港持有：	In Hong Kong held on:		
– 長期租約 (五十年以上)	– Long-term leases (over 50 years)	101,453	101,675
– 中期租約 (十至五十年)	– Medium-term leases (between 10 to 50 years)	133,983	136,033
		235,436	237,708

永隆銀行有限公司  
Wing Lung Bank Limited

未經審核中期財務報告註釋

Notes to the Unaudited Interim Financial Report

22 其他物業及設備

22 Other properties and equipment

		房產 Premises 港幣千元 HK\$'000	傢俬及設備 Furniture and equipment 港幣千元 HK\$'000	合計 Total 港幣千元 HK\$'000
成本或估值	Cost or valuation			
於二〇一二年一月一日	At 1 January 2012	794,260	738,661	1,532,921
匯率調整	Exchange adjustments	(41)	(107)	(148)
增置	Additions	63	16,311	16,374
出售	Disposals	-	(7,567)	(7,567)
轉賬淨額	Reclassifications, net	11,194	-	11,194
於二〇一二年六月三十日	At 30 June 2012	805,476	747,298	1,552,774
累積折舊	Accumulated depreciation			
於二〇一二年一月一日	At 1 January 2012	146,212	565,356	711,568
匯率調整	Exchange adjustments	(6)	(73)	(79)
本期折舊 (註釋 9)	Charge for the period (note 9)	6,874	38,514	45,388
出售回撥	Written back on disposal	-	(5,496)	(5,496)
於二〇一二年六月三十日	At 30 June 2012	153,080	598,301	751,381
賬面淨值	Net book value			
於二〇一二年六月三十日	At 30 June 2012	652,396	148,997	801,393
		房產 Premises 港幣千元 HK\$'000	傢俬及設備 Furniture and equipment 港幣千元 HK\$'000	合計 Total 港幣千元 HK\$'000
成本或估值	Cost or valuation			
於二〇一一年一月一日	At 1 January 2011	634,233	697,490	1,331,723
匯率調整	Exchange adjustments	(31)	972	941
增置	Additions	-	49,934	49,934
出售	Disposals	-	(9,735)	(9,735)
轉賬淨額	Reclassifications, net	159,711	-	159,711
重估盈餘	Surplus on revaluation	378	-	378
減：累積折舊抵銷重估值	Less: elimination of accumulated depreciation on revaluation	(31)	-	(31)
於二〇一一年十二月三十一日	At 31 December 2011	794,260	738,661	1,532,921
累積折舊	Accumulated depreciation			
於二〇一一年一月一日	At 1 January 2011	134,021	510,681	644,702
匯率調整	Exchange adjustments	(3)	504	501
本年度折舊	Charge for the year	12,225	62,971	75,196
出售回撥	Written back on disposal	-	(8,800)	(8,800)
重估後撇除	Elimination on revaluation	(31)	-	(31)
於二〇一一年十二月三十一日	At 31 December 2011	146,212	565,356	711,568
賬面淨值	Net book value			
於二〇一一年十二月三十一日	At 31 December 2011	648,048	173,305	821,353

永隆銀行有限公司  
Wing Lung Bank Limited

未經審核中期財務報告註釋

Notes to the Unaudited Interim Financial Report

22 其他物業及設備 (續)

上列資產之成本或估值分析如下：

22 Other properties and equipment (Continued)

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

		房產 Premises 港幣千元 HK\$'000	傢俬及設備 Furniture and equipment 港幣千元 HK\$'000	合計 Total 港幣千元 HK\$'000
於二〇一二年六月三十日	At 30 June 2012			
成本值	At cost	154,704	747,298	902,002
由投資物業轉賬為房產，並以 專業估值列示	Reclassification from investment properties stated at professional valuation			
– 一九九五年	– 1995	50,560	-	50,560
– 一九九八年	– 1998	64,726	-	64,726
– 二〇〇一年	– 2001	12,164	-	12,164
– 二〇〇二年	– 2002	12,600	-	12,600
– 二〇〇三年	– 2003	8,190	-	8,190
– 二〇〇五年	– 2005	46,592	-	46,592
– 二〇〇六年	– 2006	27,910	-	27,910
– 二〇〇七年	– 2007	12,985	-	12,985
– 二〇〇八年	– 2008	55,889	-	55,889
– 二〇〇九年	– 2009	103,972	-	103,972
– 二〇一〇年	– 2010	81,600	-	81,600
– 二〇一一年	– 2011	162,390	-	162,390
– 二〇一二年	– 2012	11,194	-	11,194
		805,476	747,298	1,552,774
於二〇一一年十二月三十一日	At 31 December 2011			
成本值	At cost	154,682	738,661	893,343
由投資物業轉賬為房產，並以 專業估值列示	Reclassification from investment properties stated at professional valuation			
– 一九九五年	– 1995	50,560	-	50,560
– 一九九八年	– 1998	64,726	-	64,726
– 二〇〇一年	– 2001	12,164	-	12,164
– 二〇〇二年	– 2002	12,600	-	12,600
– 二〇〇三年	– 2003	8,190	-	8,190
– 二〇〇五年	– 2005	46,592	-	46,592
– 二〇〇六年	– 2006	27,910	-	27,910
– 二〇〇七年	– 2007	12,985	-	12,985
– 二〇〇八年	– 2008	55,889	-	55,889
– 二〇〇九年	– 2009	103,972	-	103,972
– 二〇一〇年	– 2010	81,600	-	81,600
– 二〇一一年	– 2011	162,390	-	162,390
		794,260	738,661	1,532,921

永隆銀行有限公司  
Wing Lung Bank Limited

未經審核中期財務報告註釋  
Notes to the Unaudited Interim Financial Report

23 交易賬項下之負債	23 Trading liabilities	30/6/2012 港幣千元 HK\$'000	31/12/2011 港幣千元 HK\$'000
	Short positions in Exchange Fund Bills and Notes, at fair value:		
沽空之外匯基金票據及債券公平價值：			
– 上市	– Listed	2,066	8,427
– 非上市	– Unlisted	-	429,478
		<b>2,066</b>	437,905
24 以公平價值誌入損益賬之金融負債	24 Financial liabilities designated at fair value through profit or loss	30/6/2012 港幣千元 HK\$'000	31/12/2011 港幣千元 HK\$'000
	Certificates of deposit issued	<b>675,873</b>	994,385
25 客戶存款	25 Deposits from customers	30/6/2012 港幣千元 HK\$'000	31/12/2011 港幣千元 HK\$'000
活期存款及往來賬戶	Demand deposits and current accounts	<b>6,264,407</b>	5,680,405
儲蓄存款	Savings deposits	<b>28,630,067</b>	28,243,327
定期存款及通知存款	Time, call and notice deposits	<b>88,203,282</b>	81,216,082
		<b>123,097,756</b>	115,139,814



永隆銀行有限公司  
Wing Lung Bank Limited

未經審核中期財務報告註釋  
Notes to the Unaudited Interim Financial Report

26 發行之後償債項

26 Subordinated debt issued

		30/6/2012 港幣千元 HK\$'000	31/12/2011 港幣千元 HK\$'000
港幣 800,000,000 元按攤銷成本列賬的浮息後償票據(註釋 a)	HK\$800,000,000 subordinated floating rate note, measured at amortised cost (Note a)	800,000	800,000
港幣 700,000,000 元按攤銷成本列賬的浮息後償票據(註釋 b)	HK\$700,000,000 subordinated floating rate note, measured at amortised cost (Note b)	700,000	700,000
港幣 1,500,000,000 元按攤銷成本列賬的定息後償票據(註釋 c)	HK\$1,500,000,000 subordinated fixed rate notes, measured at amortised cost (Note c)	1,500,000	1,500,000
		<b>3,000,000</b>	<b>3,000,000</b>

註釋：

Note:

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

永隆銀行有限公司

Wing Lung Bank Limited

未經審核中期財務報告註釋

Notes to the Unaudited Interim Financial Report

27 其他賬項及預提

27 Other accounts and accruals

		30/6/2012 港幣千元 HK\$'000	31/12/2011 港幣千元 HK\$'000
應付利息	Interest payable	552,600	444,791
保費負債	Insurance liabilities	1,790,982	1,698,779
應付及其他賬項	Accounts and other payable	2,313,026	2,206,613
		<b>4,656,608</b>	4,350,183

28 股本

28 Share capital

		30/6/2012 港幣千元 HK\$'000	31/12/2011 港幣千元 HK\$'000
註冊股本：	Authorised:		
300,000,000 股(二〇一一年十二月三十一日： 300,000,000 股) 普通股，每股港幣 5 元	300,000,000 (31 December 2011: 300,000,000) ordinary shares of HK\$5 each	<b>1,500,000</b>	1,500,000
已發行及已繳足股本：	Issued and fully paid:		
232,190,115 股(二〇一一年十二月三十一日： 232,190,115 股) 普通股，每股港幣 5 元	232,190,115 (31 December 2011: 232,190,115) ordinary shares of HK\$5 each	<b>1,160,951</b>	1,160,951

永隆銀行有限公司  
Wing Lung Bank Limited

未經審核中期財務報告註釋  
Notes to the Unaudited Interim Financial Report

29 儲備

29 Reserves

		資本儲備 Capital reserve 港幣千元 HK\$'000	重估 房產儲備 Bank premise revaluation reserve 港幣千元 HK\$'000	重估 投資儲備 Investment revaluation reserve 港幣千元 HK\$'000	或然儲備 Contingency reserve 港幣千元 HK\$'000	法定儲備 Statutory surplus HK\$'000 港幣千元 HK\$'000	普通儲備 General reserve 港幣千元 HK\$'000	保留溢利 Retained earnings 港幣千元 HK\$'000	合計 Total 港幣千元 HK\$'000
於二〇一二年 一月一日， 如往年列示	At 1 January 2012, as previously reported	57,500	41,619	171,164	782	15	1,003,730	12,059,477	13,334,287
會計政策變更之影響	Effect of changes in accounting policies	-	8,224	-	-	-	-	440,907	449,131
於二〇一二年 一月一日，重列 可供出售之證券 —公平價值改變	At 1 January 2012, as restated	57,500	49,843	171,164	782	15	1,003,730	12,500,384	13,783,418
—於出售時轉入 收益表	Available-for-sale securities — Changes in fair value	-	-	71,686	-	-	-	-	71,686
—於減值時轉入 收益表	— Transfer to income statement on disposal	-	-	(8,309)	-	-	-	-	(8,309)
應佔聯營公司儲備	— Transfer to income statement on impairment	-	-	2,626	-	-	-	-	2,626
應佔共同控制實體 儲備	Share of associates' reserves	-	-	(25)	-	-	-	-	(25)
公平價值調整對遞延 稅項之影響	Share of jointly controlled entities' reserves	-	-	141	-	-	-	-	141
期內溢利	Effect of deferred taxation on fair value adjustments	-	-	(10,642)	-	-	-	-	(10,642)
	Profit for the period	-	-	-	-	-	-	1,037,250	1,037,250
於二〇一二年 六月三十日	At 30 June 2012	57,500	49,843	226,641	782	15	1,003,730	13,537,634	14,876,145
		資本儲備 Capital reserve 港幣千元 HK\$'000	重估 房產儲備 Bank premise revaluation reserve 港幣千元 HK\$'000	重估 投資儲備 Investment revaluation reserve 港幣千元 HK\$'000	或然儲備 Contingency reserve 港幣千元 HK\$'000	法定儲備 Statutory surplus HK\$'000 港幣千元 HK\$'000	普通儲備 General reserve 港幣千元 HK\$'000	保留溢利 Retained earnings 港幣千元 HK\$'000	合計 Total 港幣千元 HK\$'000
於二〇一一年 一月一日， 如往年列示	At 1 January 2011, as previously reported	57,500	41,303	283,437	-	15	1,003,730	10,202,950	11,588,935
會計政策變更之影響	Effect of changes in accounting policies	-	8,162	-	-	-	-	431,097	439,259
於二〇一一年 一月一日，重列 可供出售之證券 —公平價值改變	At 1 January 2011, as restated	57,500	49,465	283,437	-	15	1,003,730	10,634,047	12,028,194
—於出售時轉入 收益表	Available-for-sale securities — Changes in fair value	-	-	(137,539)	-	-	-	-	(137,539)
—於減值時轉入 收益表	— Transfer to income statement on disposal	-	-	(10,099)	-	-	-	-	(10,099)
重估盈餘	— Transfer to income statement on impairment	-	-	28,020	-	-	-	-	28,020
應佔聯營公司儲備	Surplus on revaluation	-	378	-	-	-	-	-	378
應佔共同控制實體 儲備	Share of associates' reserves	-	-	(62)	-	-	-	-	(62)
公平價值調整對遞延 稅項之影響	Share of jointly controlled entities' reserves	-	-	(125)	-	-	-	-	(125)
是年度溢利	Effect of deferred taxation on fair value adjustments	-	-	7,532	-	-	-	-	7,532
轉入或然儲備	Profit for the year	-	-	-	-	-	-	1,867,119	1,867,119
	Transfer to contingency reserve	-	-	-	782	-	-	(782)	-
於二〇一一年 十二月三十一日	At 31 December 2011	57,500	49,843	171,164	782	15	1,003,730	12,500,384	13,783,418

**29 儲備 (續)**

- (a) 本集團之資本儲備是由若干附屬公司將其保留溢利資本化並發行新股予本行時所成立。
- (b) 重估房產儲備乃根據物業重估之會計政策而成立。
- (c) 重估投資儲備乃可供出售證券在出售或減值前之公平價值變動之累計淨差額並根據金融資產重估之會計政策確認。
- (d) 或然儲備代表按照由保險業監理處頒佈之按揭擔保保險業務儲備金指引(「指引六」)以應付經濟嚴重逆轉時累積的風險而建立之儲備。
- (e) 法定盈餘儲備的款項是以本行於中華人民共和國成立之附屬公司之經審計後淨利潤的 10% 列賬，直至盈餘儲備之累計額相等於其註冊股本的 50%。盈餘儲備經股東批准後可用於彌補累計虧損或轉化為實收股本。
- (f) 普通儲備是往年度從保留溢利轉撥之金額。
- (g) 本集團已於二〇一二年六月三十日之保留溢利中保留港幣 790,263,000 元(二〇一一年十二月三十一日：港幣 743,838,000 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。

**29 Reserves (Continued)**

- (a) The Group's capital reserve was set up in relation to the capitalisation by certain subsidiaries of their retained earnings for the issue of new shares to the Bank.
- (b) Bank premises revaluation reserve has been set up and is dealt with in accordance with the accounting policies adopted for revaluation of properties.
- (c) Investment revaluation reserve comprises the cumulative net change in the fair value of available-for-sale securities until the securities are derecognised or impaired and is dealt with in accordance with the accounting policies adopted for revaluation of financial assets.
- (d) Contingency reserve represents a reserve established for contingency of accumulation of risks in times of severe economic downturn in accordance with Guidance Note on Reserving for Mortgage Guarantee Business ("GN6") issued by the Office of the Commissioner of Insurance.
- (e) Statutory surplus reserve is provided at 10% of the audited profit after tax of a subsidiary of the Bank which is incorporated in the People's Republic of China, until the reserve balance is equal to 50% of its registered share capital. Surplus reserve can be used to offset accumulated losses or capitalised as paid-up capital with the approval of shareholders.
- (f) General reserve comprises previous years' transfers from retained earnings.
- (g) At 30 June 2012, included in retained earnings is an amount of HK\$790,263,000 (31 December 2011: HK\$743,838,000) which was earmarked as regulatory reserve. The regulatory reserve is maintained to satisfy the provisions of the Hong Kong Banking Ordinance for prudential supervision purposes. Movements in the reserve are made directly through retained earnings and in consultation with the Hong Kong Monetary Authority.

永隆銀行有限公司

Wing Lung Bank Limited

未經審核中期財務報告註釋

## Notes to the Unaudited Interim Financial Report

### 30 分部報告

#### (a) 按業務劃分

本集團主要從事商業銀行業務，其中可分為六類。零售銀行業務包括提供接受存款、按揭及私人貸款及理財。公司及商業銀行業務包括提供工商業貸款、貿易融資、租購及租賃。財資業務包括外匯、金融市場、同業市場及資本市場等活動。保險業務包括承保、保險代理服務及其他相關業務。經紀業務包括證券及期貨經紀服務。中國及海外業務包括中國及海外分行業務。其他業務主要包括物業投資。在期內本集團在製作匯報予最高管理層作為表現評核的資料中更改了一些營業單位之間的收入與支出的分承方法。此外，相應的有關金額亦已按照與修訂分類資料一致的基礎而呈列。

未分類項目主要包括中央管理層及其他共同分享服務之資產及負債、稅項、以及其他未能合理分配予特定業務分部的項目。

### 30 Segment reporting

#### (a) Business segments

The Group operates predominantly in commercial banking which comprises six business segments. Retail banking includes acceptance of deposits, mortgage and personal loan lending and wealth management. Corporate and commercial banking includes advance of commercial and industrial loans, trade financing, hire purchase and leasing. Treasury activities include foreign exchange, money market, interbank market and capital market activities. Insurance activities include insurance underwriting, insurance agency services and other related businesses. Brokerage activities include securities and futures brokerage services. China and overseas operations activities include China and overseas branches and operations, other activities mainly comprise investment properties holding. During the period, the Group has revised certain allocation methods of some income and expenses among different operation units in preparing the information reported to the Group's most senior executive management for the purposes of performance assessment. Corresponding amounts have been provided on a basis consistent with the revised segment information.

Unallocated items mainly comprise assets and liabilities of the central management unit and other shared services, taxation and any items which cannot be reasonably allocated to specific business segments.

永隆銀行有限公司  
Wing Lung Bank Limited

未經審核中期財務報告註釋

Notes to the Unaudited Interim Financial Report

30 分部報告 (續)

30 Segment reporting (Continued)

(a) 按業務劃分(續)

(a) Business segments (Continued)

		零售銀行 Retail banking 港幣千元 HK\$'000	公司及 商業銀行 Corporate and commercial banking 港幣千元 HK\$'000	財資 Treasury 港幣千元 HK\$'000	保險 Insurance 港幣千元 HK\$'000	經紀 Brokerage 港幣千元 HK\$'000	中國及 海外業務 China and Overseas operations 港幣千元 HK\$'000	可匯報 分部合計 Total reportable segments 港幣千元 HK\$'000	其他 Others 港幣千元 HK\$'000	未分類業務 及分部間之 交易抵銷 Unallocated and inter- segment elimination 港幣千元 HK\$'000	本集團 Group 港幣千元 HK\$'000
截至二〇一二年 六月三十日 止六個月	For the six months ended 30 June 2012										
	Net interest										
淨利息收入/(支出)	income/(expense)										
- 外部	- External	(349,915)	691,531	521,787	6,572	5,749	446,765	1,322,489	(57,358)	-	1,265,131
- 內部分部	- Inter-segment	695,593	(310,037)	(308,749)	6,935	(1,006)	(82,775)	(39)	39	-	-
		345,678	381,494	213,038	13,507	4,743	363,990	1,322,450	(57,319)	-	1,265,131
服務費及佣金淨收入	Net fees and commission income	39,315	25,053	19,372	-	72,910	49,778	206,428	7,139	-	213,567
其他營業收入/(支出)	Other operating income/(expense)										
- 外部	- External	56,408	8,189	217,653	61,059	(53)	8,881	352,137	52,024	(35,544)	368,617
- 內部分部	- Inter-segment	-	-	-	-	-	16,983	16,983	85,519	(102,502)	-
分部營業收入	Segment operating income	441,401	414,736	450,063	74,566	77,600	439,632	1,897,998	87,363	(138,046)	1,847,315
營業支出	Operating expenses										
- 外部	- External	(209,570)	(48,640)	(32,473)	(28,089)	(33,525)	(110,411)	(462,708)	(36,197)	(146,703)	(645,608)
- 內部分部	- Inter-segment	(101,023)	(13,715)	(3,475)	(115)	(4,061)	(1,204)	(123,593)	(1,892)	125,485	-
		(310,593)	(62,355)	(35,948)	(28,204)	(37,586)	(111,615)	(586,301)	(38,089)	(21,218)	(645,608)
信貸損失之減值 回撥(調撥)	Impairment written back/(charge) for credit loss	(1,372)	8,024	(2,627)	-	(71)	(13,491)	(9,537)	-	-	(9,537)
分部營業溢利/ (虧損)	Segment operating profit/(loss)	129,436	360,405	411,488	46,362	39,943	314,526	1,302,160	49,274	(159,264)	1,192,170
投資物業公平價值 之收益	Fair value gains on investment properties										50,210
出售其他物業及 設備之淨虧損	Net loss on disposal of other properties and equipment										(1,587)
應佔共同控制實體 之淨溢利	Share of net profits of jointly controlled entities										10,535
應佔聯營公司之淨 溢利	Share of net profits of associates										1,060
除稅前溢利	Profit before tax										1,252,388
所得稅	Income tax										(215,138)
除稅後溢利	Profit after tax										1,037,250
資本開支	Capital expenditure	6,373	171	659	1,061	483	2,875	11,622	601	4,151	16,374
折舊	Depreciation	(14,576)	(2,221)	(2,011)	(3,550)	(2,562)	(4,133)	(29,053)	(8,904)	(9,703)	(47,660)
於二〇一二年 六月三十日	At 30 June 2012										
分部資產	Segment assets	27,133,781	49,500,353	82,902,706	2,087,533	1,114,851	35,633,439	198,372,663	2,387,305	450,986	201,210,954
內部分部交易	Inter-segment transactions										(27,792,838)
共同控制實體權益	Interests in jointly controlled entities										204,171
聯營公司權益	Interests in associates										3,911
總資產	Total assets										173,626,198
分部負債	Segment liabilities	114,207,918	95,312	28,136,104	1,883,316	388,479	40,201,161	184,912,290	174,999	294,651	185,381,940
內部分部交易	Inter-segment transactions										(27,792,838)
總負債	Total liabilities										157,589,102

永隆銀行有限公司  
Wing Lung Bank Limited

未經審核中期財務報告註釋

Notes to the Unaudited Interim Financial Report

30 分部報告 (續)

30 Segment reporting (Continued)

(a) 按業務劃分 (續)

(a) Business segments (Continued)

		零售銀行 Retail banking 港幣千元 HK\$'000	公司及 商業銀行 Corporate and commercial banking 港幣千元 HK\$'000	財資 Treasury 港幣千元 HK\$'000	保險 Insurance 港幣千元 HK\$'000	經紀 Brokerage 港幣千元 HK\$'000	中國及 海外業務 China and Overseas operations 港幣千元 HK\$'000	可匯報 分部合計 Total reportable segments 港幣千元 HK\$'000	其他 Others 港幣千元 HK\$'000	未分類業務 及分部間之 交易抵銷 Unallocated and inter- segment elimination 港幣千元 HK\$'000	本集團 Group 港幣千元 HK\$'000
截至二〇一一年 六月三十日 止六個月	For the six months ended 30 June 2011										
	Net interest										
淨利息收入/(支出)	income/(expense)										
- 外部	- External	(176,991)	482,810	422,999	191	7,472	203,435	939,916	(56,206)	-	883,710
- 內部分部	- Inter-segment	491,897	(220,054)	(242,778)	8,237	(922)	(36,380)	-	-	-	-
		314,906	262,756	180,221	8,428	6,550	167,055	939,916	(56,206)	-	883,710
服務費及佣金淨收入	Net fees and commission income	42,067	39,040	16,888	-	106,190	22,562	226,747	3,225	-	229,972
其他營業收入/(支出)	Other operating income/(expense)										
- 外部	- External	203,205	39,633	215,255	112,563	(162)	4,155	574,649	52,755	(42,601)	584,803
- 內部分部	- Inter-segment	-	-	-	-	-	10,191	10,191	73,916	(84,107)	-
分部營業收入	Segment operating income	560,178	341,429	412,364	120,991	112,578	203,963	1,751,503	73,690	(126,708)	1,698,485
營業支出	Operating expenses										
- 外部	- External	(234,422)	(42,728)	(27,038)	(26,969)	(39,862)	(65,263)	(436,282)	(25,514)	(126,934)	(588,730)
- 內部分部	- Inter-segment	(88,018)	(9,028)	(2,796)	(321)	(5,655)	(611)	(106,429)	(1,222)	107,651	-
		(322,440)	(51,756)	(29,834)	(27,290)	(45,517)	(65,874)	(542,711)	(26,736)	(19,283)	(588,730)
信貸損失之減值 回撥/(調撥)	Impairment written back/(charge) for credit loss	559	14,988	(26)	-	116	(16,720)	(1,083)	-	-	(1,083)
分部營業溢利/ (虧損)	Segment operating profit/(loss)	238,297	304,661	382,504	93,701	67,177	121,369	1,207,709	46,954	(145,991)	1,108,672
投資物業公平價值 之收益	Fair value gains on investment properties										
出售其他物業及 設備之淨虧損	Net loss on disposal of other properties and equipment										
應佔共同控制實體 之淨溢利	Share of net profits of jointly controlled entities										
應佔聯營公司之淨 溢利	Share of net profits of associates										
除稅前溢利	Profit before tax										
所得稅	Income tax										
除稅後溢利	Profit after tax										
資本開支	Capital expenditure	3,602	71	1,114	1,732	1,601	2,949	11,069	805	6,020	17,894
折舊	Depreciation	(14,126)	(1,825)	(2,335)	(3,076)	(3,316)	(4,160)	(28,838)	(8,650)	(10,277)	(47,765)
於二〇一一年 十二月三十一日	At 31 December 2011										
分部資產	Segment assets	27,769,338	47,628,580	74,674,149	1,937,553	935,454	26,176,586	179,121,660	2,386,972	344,250	181,852,882
內部分部交易	Inter-segment transactions										
共同控制實體權益	Interests in jointly controlled entities										
聯營公司權益	Interests in associates										
總資產	Total assets										
分部負債	Segment liabilities	108,353,263	324,659	27,238,595	1,790,003	301,452	28,800,114	166,808,086	121,788	179,178	167,109,052
內部分部交易	Inter-segment transactions										
總負債	Total liabilities										

永隆銀行有限公司  
Wing Lung Bank Limited

未經審核中期財務報告註釋

Notes to the Unaudited Interim Financial Report

30 分部報告 (續)

30 Segment reporting (Continued)

(b) 按地域劃分

(b) Geographical area

		營業收入 Operating income 港幣千元 HK\$'000	除稅前溢利 Profit before taxation 港幣千元 HK\$'000	資本開支 Capital expenditure 港幣千元 HK\$'000
截至二〇一二年六月三十日止六個月	Six months ended 30 June 2012			
香港	Hong Kong	1,424,667	937,862	13,499
中華人民共和國	People's Republic of China	374,714	277,840	2,181
其他	Others	64,918	36,686	694
分部互相抵銷	Inter-segment elimination	(16,984)	-	-
		<b>1,847,315</b>	<b>1,252,388</b>	<b>16,374</b>
截至二〇一一年六月三十日止六個月	Six months ended 30 June 2011			
香港	Hong Kong	1,504,713	1,048,636	14,945
中華人民共和國	People's Republic of China	159,846	73,325	1,761
其他	Others	44,117	48,044	1,188
分部互相抵銷	Inter-segment elimination	(10,191)	-	-
		<b>1,698,485</b>	<b>1,170,005</b>	<b>17,894</b>

31 或有債務及承擔

31 Contingent liabilities and commitments

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：

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:

		30/6/2012 港幣千元 HK\$'000	31/12/2011 港幣千元 HK\$'000
直接信貸替代品	Direct credit substitutes	554,628	724,011
交易項目有關之或有債務	Transaction-related contingencies	116,634	67,640
商業項目有關之或有債務	Trade-related contingencies	416,142	205,231
遠期預約放款	Forward deposit placed	1,309,842	861,016
可以無條件取消之其他承擔	Other commitments which are unconditionally cancellable	17,797,335	18,836,863
原本期為一年或以下之其他承擔	Other commitments with an original maturity of one year or less	3,672,229	2,514,344
原本期為一年以上之其他承擔	Other commitments with an original maturity of over one year	6,262,373	6,255,499
		<b>30,129,183</b>	<b>29,464,604</b>
信貸風險比重金額	Credit risk weighted amount	<b>4,313,677</b>	<b>3,900,779</b>

用以計算信貸風險比重金額之風險比重為 0% 至 150%。

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



永隆銀行有限公司  
Wing Lung Bank Limited

未經審核中期財務報告註釋

Notes to the Unaudited Interim Financial Report

32 簡明綜合現金流量表註釋

32 Notes to condensed consolidated cash flow statement

現金及等同現金項目之結餘分析

Analysis of the balance of cash and cash equivalents

		30/06/2012 港幣千元 HK\$'000	30/6/2011 港幣千元 HK\$'000
庫存現金及存放同業	Cash and balances with banks	2,836,622	4,338,343
短期存放同業	Money at call and short notice	19,276,232	11,789,394
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	20,060,843	20,197,133
國庫券 (原到期日在三個月內)	Treasury bills with original maturity within three months	2,423,811	1,199,959
同業存款 (原到期日在三個月內)	Deposits and balances from banks with original maturity within three months	(10,095,247)	(4,108,503)
		<b>34,502,261</b>	<b>33,416,326</b>

33 已作抵押品之資產

33 Assets pledged as security

(a) 於二〇一二年六月三十日，一筆為數值美元 7,200,000 元(等同港幣 55,853,000 元；二〇一一年十二月三十一日：美元 7,200,000 等同港幣 55,920,000)之貨幣市場存款含於庫存現金及短期資金內，已抵押予美國貨幣審計部，作為本行羅省分行之法定存款。

(a) At 30 June 2012, a money market deposit of US\$7,200,000 (equivalent to HK\$55,853,000; 31 December 2011: US\$7,200,000 equivalent to HK\$55,920,000) included in cash and short-term funds has been pledged to the Office of the Comptroller of Currency of the United States of America as a statutory deposit for the Bank's branch in Los Angeles.

(b) 於二〇一二年六月三十日，總額合共港幣 2,153,000 元(二〇一一年十二月三十一日：港幣 439,073,000 元)的外匯基金票據及債券，已因應本行根據銷售及回購協議對沽空外匯基金票據及債券而作抵押，此等協議乃按市場之正常商業條款進行。相關的外匯基金票據及債券主要包括在「持作買賣用途證券」內。

(b) At 30 June 2012, Hong Kong Exchange Fund Bills and Notes totalling HK\$2,153,000 (31 December 2011: HK\$439,073,000) which are included in "Trading securities" have been pledged to secure the Bank's short positions in Exchange Fund Bills and Notes under sale and repurchase agreements entered into by the Bank in the normal course of its business.

34 重大有關連人士之交易

34 Material related party transactions

期內，本集團在正常商業活動下與有關連人士進行之銀行交易，包括放款、存款、保險及其他金融相關交易。該等有關連人士為可控制本集團的公司、本行之主要行政人員及其近親家庭成員，並包括受本集團及該等人士所控制或可對其行使重大影響力之公司。該等交易以進行各交易時之相關市場費率定價，並按與本集團可提供予其他交易對手及客戶之相同條款進行。董事認為，該等交易乃按一般商業條款訂立。除在本財務報告其他地方所披露之交易及結餘外，本集團所參與的一切其他重大有關連人士之交易詳列於下頁。

During the period, the Group entered into certain banking transactions with related parties in the normal course of business, which include loans, deposits, insurance and other financial related transactions. These related parties are the company which has control over the Group, key management personnel of the Bank, close members of their families and companies controlled or significantly influenced by the Group or by them. The transactions were priced at the relevant market rates at the time of each transaction, and were on the same terms as those available to other counterparties and customers of the Group. In the opinion of the directors, these transactions were conducted on normal commercial terms. In addition to the transactions and balances disclosed elsewhere in the financial reports, other material related party transactions entered into by the Group are set out on the following pages.

永隆銀行有限公司  
Wing Lung Bank Limited

未經審核中期財務報告註釋

Notes to the Unaudited Interim Financial Report

34 重大有關連人士之交易 (續)

34 Material related party transactions (Continued)

		控股公司 Holding company 港幣千元 HK\$'000	共同 控制實體 Jointly controlled entities 港幣千元 HK\$'000	聯營公司 Associates 港幣千元 HK\$'000	主要 行政人員 Key management personnel 港幣千元 HK\$'000	其他 有關連人士 Other related parties 港幣千元 HK\$'000	合計 Total 港幣千元 HK\$'000
於二〇一二年 六月三十日	At 30 June 2012						
	Aggregate amounts outstanding						
於期末結餘總額	at the period end						
- 貸款及其他 應收賬項	- Loans and other receivables	2,483,506	35,513	2,632	4,582	4,429	2,530,662
- 拆放存款	- Placement of deposits	59,691	-	-	-	-	59,691
- 客戶存款	- Deposits from customers	2,633,600	1,099,152	3,138	286,788	44,645	4,067,323
- 發行之後償債項	- Subordinated debt issued	1,500,000	-	-	-	-	1,500,000
- 其他賬項及預提	- Other accounts and accruals	4,417	-	-	-	-	4,417
資產負債表外結餘	Off-balance sheet outstanding						
- 外匯合約 (名義金額)	- Exchange rate contracts (notional amounts)	1,160,216	-	-	-	-	1,160,216
- 其他承擔	- Other commitments	-	1,360	-	2,166	459	3,985
- 收取擔保	- Guarantee received	9,290,004	-	-	-	-	9,290,004
於二〇一一年 十二月三十一日	At 31 December 2011						
	Aggregate amounts outstanding						
於年結日結餘總額	at the year end						
- 貸款及其他 應收賬項	- Loans and other receivables	338,831	37,676	15,539	3,320	6,484	401,850
- 拆放存款	- Placement of deposits	221,123	-	-	-	-	221,123
- 客戶存款	- Deposits from customers	3,001,960	819,122	85,293	292,837	118,835	4,318,047
- 發行之後償債項	- Subordinated debt issued	1,500,000	-	-	-	-	1,500,000
- 其他賬項及預提	- Other accounts and accruals	4,403	-	-	-	-	4,403
資產負債表外結餘	Off-balance sheet outstanding						
- 外匯合約 (名義金額)	- Exchange rate contracts (notional amounts)	882,765	-	-	-	-	882,765
- 其他承擔	- Other commitments	-	1,411	-	1,804	839	4,054
- 收取擔保	- Guarantee received	5,313,155	-	-	-	-	5,313,155

期內，本集團從控股公司購入若干商業票據，總額為港幣 1,310,638,000 元(二〇一一年：無)。該等交易乃按一般商業條款訂立。

During the period, the Group purchased certain trade bills from the holding company amounted to HK\$1,310,638,000 (2011: Nil). These transactions were conducted on normal commercial terms.

永隆銀行有限公司

Wing Lung Bank Limited

未經審核中期財務報告註釋

Notes to the Unaudited Interim Financial Report

34 重大有關連人士之交易 (續)

34 Material related party transactions (Continued)

		控股公司 Holding company 港幣千元 HK\$'000	共同 控制實體 Jointly controlled entities 港幣千元 HK\$'000	聯營公司 Associates 港幣千元 HK\$'000	主要 行政人員 Key management personnel 港幣千元 HK\$'000	其他 有關連人士 Other related parties 港幣千元 HK\$'000	合計 Total 港幣千元 HK\$'000
<b>截至二〇一二年 六月三十日 止六個月</b>	<b>Six months ended 30 June 2012</b>						
期內收取有關連人 士之收入	Income for the period received from related parties						
- 利息收入	- Interest income	37,919	170	-	35	45	38,169
- 其他營業收入	- Other operating income	6,016	6,341	-	198	5	12,560
- 保險營業淨收入	- Net insurance operating income	-	6,343	23	3	-	6,369
		43,935	12,854	23	236	50	57,098
期內支付予有關連 人士之費用	Expenses for the period paid to related parties						
- 利息支出	- Interest expenses	27,977	5,261	290	821	296	34,645
- 營業支出	- Operating expenses	1,460	769	-	2	2	2,233
- 保險營業淨支出	- Net insurance operating expenses	-	2,946	760	1	-	3,707
		29,437	8,976	1,050	824	298	40,585
<b>截至二〇一一年 六月三十日 止六個月</b>	<b>Six months ended 30 June 2011</b>						
期內收取有關連人 士之收入	Income for the period received from related parties						
- 利息收入	- Interest income	14,450	172	-	25	48	14,695
- 其他營業收入	- Other operating income	6,786	6,466	1	116	9	13,378
- 保險營業淨收入	- Net insurance operating income	-	3,786	11	24	4	3,825
		21,236	10,424	12	165	61	31,898
期內支付予有關連 人士之費用	Expenses for the period paid to related parties						
- 利息支出	- Interest expenses	38,162	3,310	-	126	146	41,744
- 營業支出	- Operating expenses	575	799	-	9	2	1,385
- 保險營業淨支出	- Net insurance operating expenses	-	426	325	-	-	751
		38,737	4,535	325	135	148	43,880

主要行政人員報酬

Key management personnel remuneration

本集團內主要行政人員，包括本行董事之報酬分析如下：

Remuneration for key management personnel of the Group including amounts paid to the Bank's directors is as follows:

		截至六月三十日止六個月 Six months ended 30 June 2012 港幣千元 HK\$'000	2011 港幣千元 HK\$'000
薪酬、花紅及其他短期福利	Salaries, bonus and other short-term benefits	21,312	17,138
退休福利	Retirement benefits	1,992	2,110
		23,304	19,248

永隆銀行有限公司  
Wing Lung Bank Limited

未經審核中期財務報告註釋  
Notes to the Unaudited Interim Financial Report

35 財務報表綜合基礎之附屬公司

康令有限公司 #  
時永投資有限公司  
永隆代理有限公司  
永隆銀行受託代管有限公司 #  
永隆銀行信託有限公司 #  
永隆融資有限公司 #  
永隆資產管理有限公司  
永隆財務有限公司  
永隆期貨有限公司 #  
永隆資訊科技(深圳)有限公司 \*\*  
永隆保險顧問有限公司  
永隆保險有限公司 #  
永隆管業有限公司 #  
永隆證券有限公司 #

Wingspan Incorporated

# 為法定報表計算二〇一二年六月三十日及二〇一一年十二月三十一日之綜合資本比率，並不包括此等公司

\* 於二〇一〇年一月開始進行清算

36 比較數字

由於已採納香港會計準則第 12 號之修訂「遞延稅項：相關資產的收回」，部份比較數字已根據本期之帳項呈列方式作出調整，並為二〇一二年首次披露之項目提供比較數值。

37 母公司及最終控股公司

本集團之母公司及最終控股公司為於中華人民共和國註冊之招商銀行股份有限公司。

35 List of subsidiaries for financial reporting consolidation

Hongnet Limited #  
Sea Wing Investments Limited  
Wing Lung Agency Limited  
Wing Lung Bank (Nominees) Limited #  
Wing Lung Bank (Trustee) Limited #  
Wing Lung Capital Limited #  
Wing Lung Asset Management Limited  
Wing Lung Finance Limited  
Wing Lung Futures Limited #  
Wing Lung Information Technology (Shenzhen) Limited \*\*  
Wing Lung Insurance Brokers Limited  
Wing Lung Insurance Company Limited #  
Wing Lung Property Management Limited #  
Wing Lung Securities Limited #  
Wingspan Incorporated

# Companies excluded in the computation of the consolidated capital ratios at 30 June 2012 and 31 December 2011 for regulatory reporting purposes

\* Liquidation process commenced in January 2010

36 Comparative Figures

As a result of the adoption of the amendments to HKAS 12, Deferred Tax: Recovery of Underlying Assets, certain comparative figures have been adjusted to conform with the current period's presentation and to provide comparative amounts in respect of items disclosed in the first time in 2012.

37 Immediate and ultimate holding company

The directors consider that the immediate and ultimate holding company of the Group to be China Merchants Bank Co., Ltd., which is incorporated in the People's Republic of China.

永隆銀行有限公司  
Wing Lung Bank Limited

補充財務資料 (未經審核)

Supplementary Financial Information (Unaudited)

以下公佈之資料為未經審核之中期財務報告補充資料。

The following information is unaudited and disclosed as part of the accompanying information to the interim financial report.

1 資本充足比率及資本基礎 1 Capital adequacy ratio and capital base

		30/6/2012	31/12/2011
資本比率	Capital ratios		
– 資本充足比率	– Capital adequacy ratio	13.4%	13.9%
– 核心資本充足比率	– Core capital adequacy ratio	9.7%	9.6%
用於計算上述二〇一二年六月三十日及二〇一一年十二月三十一日之資本比率的資本基礎減除扣減項目分析如下：	The capital base after deductions used in the calculation of the above capital ratios as at 30 June 2012 and 31 December 2011 is analysed as follows:		
		30/6/2012 港幣千元 HK\$'000	31/12/2011 港幣千元 HK\$'000
核心資本：	Core capital:		
繳足股款的普通股本	Paid up ordinary share capital	1,160,951	1,160,951
儲備	Reserves	9,662,052	7,452,785
損益賬	Profit and loss account	891,549	1,753,908
扣除：遞延稅項資產	Less: Deferred tax assets	(52,427)	(46,362)
核心資本	Core capital	11,662,125	10,321,282
減：核心資本的扣減項目	Less: Deductions from core capital	(800,530)	(519,463)
扣減項目後的核心資本總額	Total core capital after deductions	10,861,595	9,801,819
附加資本：	Supplementary capital:		
因按公平價值重估持有土地及樓宇而產生收益的儲備	Reserves attributable to fair value gains on revaluation of holdings of land and buildings	824,416	824,416
因按公平價值重估持有可供出售股權證券及債務證券而產生收益的儲備	Reserves attributable to fair value gains on revaluation of holdings of available-for-sale equities and debt securities	66,477	57,088
因按公平價值重估以公平價值誌入損益賬之股權證券及債務證券而產生之未實現收益	Unrealised fair value gains arising from holdings of equities and debt securities designated at fair value through profit or loss	13,357	13,311
一般銀行業風險的法定儲備	Regulatory reserve for general banking risks	790,263	743,838
綜合評估減值準備	Collective impairment allowances	188,817	193,235
發行之後償債項	Term subordinated debt	3,000,000	3,000,000
附加資本	Supplementary capital	4,883,330	4,831,888
減：附加資本的扣減項目	Less: Deductions from supplementary capital	(800,530)	(519,463)
扣減項目後的附加資本總額	Total supplementary capital after deductions	4,082,800	4,312,425
扣減項目後的資本基礎總額	Total capital base after deductions	14,944,395	14,114,244

永隆銀行有限公司  
Wing Lung Bank Limited

補充財務資料 (未經審核)

Supplementary Financial Information (Unaudited)

1 資本充足比率及資本基礎 (續)

本集團於二〇一二年六月三十日及二〇一一年十二月三十一日之資本比率，乃按照香港金融管理局所發出之《銀行業(資本)規則》計算。該規則乃根據香港《銀行業條例》第98A條而制定。根據《銀行業(資本)規則》，本集團選擇採納「標準方法」計算信貸風險及市場風險之風險比重資產，以及採用「基本指標方法」計算營運風險。

於二〇一二年六月三十日及二〇一一年十二月三十一日，所計算資本比率之綜合基礎乃跟隨財務報表之綜合基礎，但撇除列於本中期財務報告註釋 35 之若干附屬公司。因此，該等未綜合之附屬公司之投資成本會從資本基礎中扣除。

2 流動資金比率

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

1 Capital adequacy ratio and capital base (Continued)

The capital ratios at 30 June 2012 and 31 December 2011 were calculated in accordance with the Banking (Capital) Rules issued by the Hong Kong Monetary Authority (“HKMA”) under section 98A of the Hong Kong Banking Ordinance. In accordance with the Banking (Capital) Rules, the Group has adopted the “standardised approach” for the calculation of the risk-weighted assets for credit risk and market risk, and the “basic indicator approach” for the calculation of operational risk.

The basis of consolidation for calculation of the capital ratios at 30 June 2012 and 31 December 2011 follows the basis of consolidation for financial reporting but excludes certain subsidiaries as set out in note 35 to the interim financial report. The investment costs of these subsidiaries are therefore deducted from capital.

2 Liquidity ratio

截至六月三十日止六個月  
Six months ended 30 June  
2012 2011

流動資金比率	Liquidity ratio	45.9%	44.6%
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The liquidity ratio is calculated as the simple average of each calendar month’s average consolidated liquidity ratio for the period calculated for the Bank and a subsidiary (Wing Lung Finance Limited) as specified by the HKMA during the period in accordance with the Fourth Schedule of the Hong Kong Banking Ordinance.

永隆銀行有限公司  
Wing Lung Bank Limited

補充財務資料 (未經審核)

Supplementary Financial Information (Unaudited)

3 貨幣集中

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

3 Currency concentration

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

		30/6/2012 港幣千元 HK\$'000	31/12/2011 港幣千元 HK\$'000
現貨資產	Spot assets	49,417,129	44,611,312
現貨負債	Spot liabilities	(34,937,232)	(30,703,175)
遠期買入	Forward purchases	7,635,429	7,447,584
遠期賣出	Forward sales	(19,685,946)	(19,091,106)
期權淨額	Net option position	945	391
長盤淨額	Net long position	2,430,325	2,265,006

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:

		30/6/2012 港幣千元 HK\$'000	31/12/2011 港幣千元 HK\$'000
結構性倉盤淨額	Net structural position		
美元	US dollar	290,647	291,147
人民幣	RMB	988,441	751,759
		1,279,088	1,042,906

永隆銀行有限公司  
Wing Lung Bank Limited

補充財務資料 (未經審核)

Supplementary Financial Information (Unaudited)

4 分類資料

4 Segmental information

(a) 按行業分類之客戶貸款總額

(a) Gross advances to customers by industry sectors

		30/6/2012		31/12/2011	
		港幣千元 HK\$'000	抵押品佔 客戶貸款 之百分比 % of gross advances covered by collateral	港幣千元 HK\$'000	抵押品佔 客戶貸款 之百分比 % of gross advances covered by collateral
在香港使用之貸款	Loans for use in Hong Kong				
工商金融	Industrial, commercial and financial				
物業發展	Property development	4,788,428	38.5	5,691,541	33.6
物業投資	Property investment	17,228,870	94.6	17,844,729	91.7
金融企業	Financial concerns	1,730,707	67.0	2,101,190	21.4
股票經紀	Stockbrokers	162,811	100.0	148,670	100.0
批發及零售業	Wholesale and retail trade	4,272,110	85.3	4,007,748	73.3
製造業	Manufacturing	1,476,694	96.4	1,808,366	95.9
運輸及運輸設備	Transport and transport equipment	1,385,022	29.8	1,068,008	43.0
娛樂活動	Recreational activities	50,918	51.0	52,796	51.6
資訊科技	Information technology	115,505	1.1	184,652	0.8
其他	Others	3,996,103	60.6	3,425,905	70.1
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	983,585	100.0	1,082,737	100.0
購買其他住宅 物業的貸款	Loans for the purchase of other residential properties	8,342,666	100.0	8,618,653	100.0
信用卡貸款	Credit card advances	319,918	-	420,624	-
其他	Others	1,822,245	96.0	1,772,771	95.9
貿易融資	Trade finance	1,107,210	47.4	1,046,232	46.3
		47,782,792	81.6	49,274,622	77.8
在香港以外使用之 貸款	Loans for use outside Hong Kong	35,213,295	45.8	30,054,494	45.8
		82,996,087	66.4	79,329,116	65.6



永隆銀行有限公司  
Wing Lung Bank Limited

補充財務資料 (未經審核)

Supplementary Financial Information (Unaudited)

4 分類資料 (續)

4 Segmental information (Continued)

(a) 按行業分類之客戶貸款總額  
(續)

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

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

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

		已減值貸款 Impaired loans 港幣千元 HK\$'000	個別 減值準備 Individual impairment allowance 港幣千元 HK\$'000	綜合 減值準備 Collective impairment allowance 港幣千元 HK\$'000
於二〇一二年六月三十日	At 30 June 2012			
在香港使用之貸款	Loans for use in Hong Kong			
工商金融 物業投資	Industrial, commercial and financial Property investment	-	-	28,402
個人	Individuals			
購買其他住宅物業的貸款	Loans for the purchase of other residential properties	2,682	-	7,365
在香港以外使用之貸款	Loans for use outside Hong Kong	219,928	63,199	96,861
		222,610	63,199	132,628
於二〇一一年十二月三十一日	At 31 December 2011			
在香港使用之貸款	Loans for use in Hong Kong			
工商金融 物業投資	Industrial, commercial and financial Property investment	9,771	2,501	30,436
個人	Individuals			
購買其他住宅物業的貸款	Loans for the purchase of other residential properties	2,853	270	7,835
在香港以外使用之貸款	Loans for use outside Hong Kong	237,843	90,174	91,957
		250,467	92,945	130,228

永隆銀行有限公司  
Wing Lung Bank Limited

補充財務資料 (未經審核)

Supplementary Financial Information (Unaudited)

4 分類資料 (續)

(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

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。

4 Segmental information (Continued)

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

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

		貸款總額 Gross advances to customers 港幣千元 HK\$'000	逾期貸款 Overdue advances 港幣千元 HK\$'000	已減值貸款 Impaired loans 港幣千元 HK\$'000	個別減值準備 Individual impairment allowance		綜合 減值準備 Collective impairment allowance 港幣千元 HK\$'000
					逾期貸款 Overdue advances 港幣千元 HK\$'000	已減值貸款 Impaired loans 港幣千元 HK\$'000	
於二〇一二年 六月三十日	At 30 June 2012						
香港	Hong Kong	50,589,119	854,268	49,713	3,171	39,352	98,856
中華人民共和國	People's Republic of China	26,475,731	399,839	30,000	-	30,000	60,683
其他	Others	5,931,237	141,463	219,928	10,981	63,199	25,103
		82,996,087	1,395,570	299,641	14,152	132,551	184,642
於二〇一一年 十二月三十一日	At 31 December 2011						
香港	Hong Kong	51,981,356	816,264	66,384	6,529	45,033	105,265
中華人民共和國	People's Republic of China	21,296,757	9,719	30,000	-	30,000	50,096
其他	Others	6,051,003	8,148	203,493	-	57,678	29,485
		79,329,116	834,131	299,877	6,529	132,711	184,846

永隆銀行有限公司  
Wing Lung Bank Limited

補充財務資料 (未經審核)

Supplementary Financial Information (Unaudited)

4 分類資料 (續)

4 Segmental information (Continued)

(c) 跨越邊界的申索

(c) Cross-border claims

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

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

		銀行 Banks 港幣千元 HK\$'000	公營機構 Public sector entities 港幣千元 HK\$'000	其他 Others 港幣千元 HK\$'000	合計 Total 港幣千元 HK\$'000
於二〇一二年六月三十日	At 30 June 2012				
	Asia Pacific excluding				
亞太區	Hong Kong and People's				
(不包括香港及中華人民共和國)	Republic of China	9,695,092	110,642	3,624,984	13,430,718
中華人民共和國	People's Republic of China	35,338,316	4,497,362	24,745,068	64,580,746
於二〇一一年十二月三十一日	At 31 December 2011				
	Asia Pacific excluding				
亞太區	Hong Kong and People's				
(不包括香港及中華人民共和國)	Republic of China	10,345,703	148,796	4,809,208	15,303,707
中華人民共和國	People's Republic of China	37,730,029	6,140,359	18,042,897	61,913,285

永隆銀行有限公司  
Wing Lung Bank Limited

補充財務資料 (未經審核)

Supplementary Financial Information (Unaudited)

5 逾期及經重組資產

5 Overdue and rescheduled assets

(a) 逾期貸款

(a) Overdue advances

本集團之客戶逾期貸款分析如下：

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

		30/6/2012		31/12/2011	
		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	25,446	0.03	9,814	0.01
– 六個月以上至一年	– One year or less, but over six months	4,099	-	2,179	-
– 一年以上	– Over one year	7,205	0.01	14,057	0.02
		<b>36,750</b>	<b>0.04</b>	26,050	0.03
有抵押之逾期貸款	Secured overdue advances	22,286		19,343	
無抵押之逾期貸款	Unsecured overdue advances	14,464		6,707	
		<b>36,750</b>		26,050	
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	34,236		38,538	
已撥個別減值準備	Individual impairment allowances made	13,256		5,668	

於二〇一二年六月三十日，同業貸款中並無逾期三個月以上(二〇一一年十二月三十一日：無)。

At 30 June 2012, there were no advances to banks which were overdue for over three months (31 December 2011: Nil).

就逾期貸款而持有之抵押品主要為住宅物業及存放於本集團的現金存款。

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

永隆銀行有限公司  
Wing Lung Bank Limited

補充財務資料 (未經審核)

Supplementary Financial Information (Unaudited)

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

(b) 其他逾期資產

本集團之其他逾期資產分析如下：

(b) Other overdue assets

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

		30/6/2012			31/12/2011		
		債務證券 Debt securities 港幣千元 HK\$'000	其他賬項 Other accounts 港幣千元 HK\$'000	應付利息 Accrued interest 港幣千元 HK\$'000	債務證券 Debt securities 港幣千元 HK\$'000	其他賬項 Other accounts 港幣千元 HK\$'000	應付利息 Accrued interest 港幣千元 HK\$'000
其他資產總額，其逾期：	Gross amount of other assets which have been overdue for:						
- 三個月以上至六個月	- Six months or less, but over three months	-	-	56	-	-	30
- 六個月以上至一年	- One year or less, but over six months	-	-	51	-	-	67
- 一年以上	- Over one year	116,360	32,505	818	116,499	32,506	2,635
		116,360	32,505	925	116,499	32,506	2,732

(c) 經重組貸款

本集團之經重組貸款(已減除逾期超過三個月並在上述 (a) 項內列明之貸款)分析如下：

(c) Rescheduled advances

The Group's rescheduled advances (net of those which have been overdue for over three months and reported in item (a) above) are as follows:

		30/6/2012		31/12/2011	
		港幣千元 HK\$'000	佔客戶 貸款總額 之百分比 % of total advances to customers	港幣千元 HK\$'000	佔客戶 貸款總額 之百分比 % of total advances to customers
經重組客戶貸款	Rescheduled advances to customers	171,490	0.21	157,062	0.20

於二〇一二年六月三十日，同業貸款中並無經重組之貸款 (二〇一一年十二月三十一日：無)。

At 30 June 2012, there were no rescheduled advances to banks (31 December 2011: Nil).

(d) 收回資產

(d) Repossessed assets

		30/6/2012 港幣千元 HK\$'000	31/12/2011 港幣千元 HK\$'000
收回資產	Reposessed assets	5,595	8,225

永隆銀行有限公司  
Wing Lung Bank Limited

補充財務資料 (未經審核)

Supplementary Financial Information (Unaudited)

6 國內非銀行風險

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

6 Non-bank Mainland exposures

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

		資產負債表 以內之 風險額 On-balance sheet exposure 港幣千元 HK\$'000	資產負債表 以外之 風險額 Off-balance sheet exposure 港幣千元 HK\$'000	總風險額 Total 港幣千元 HK\$'000	個別減值 準備 Individual impairment allowance 港幣千元 HK\$'000
<b>於二〇一二年六月三十日 At 30 June 2012</b>					
國內機構	Mainland entities Companies and individuals	23,814,979	3,005,625	26,820,604	-
對非國內公司及個人所批 出之貸款，其貸款於國 內使用	outside the Mainland where the credit is granted for use in the Mainland	12,559,023	1,370,012	13,929,035	2,029
其他交易對手而獲本行認 為是國內非銀行風險	Other counterparties where the exposure is considered by the Bank to be non-bank Mainland exposure	8,192,643	282,210	8,474,853	6,142
		<b>44,566,645</b>	<b>4,657,847</b>	<b>49,224,492</b>	<b>8,171</b>
<b>於二〇一一年 十二月三十一日 At 31 December 2011</b>					
國內機構	Mainland entities Companies and individuals	20,492,352	2,134,077	22,626,429	-
對非國內公司及個人所批 出之貸款，其貸款於國 內使用	outside the Mainland where the credit is granted for use in the Mainland	14,181,880	1,145,273	15,327,153	6,191
其他交易對手而獲本行認 為是國內非銀行風險	Other counterparties where the exposure is considered by the Bank to be non-bank Mainland exposure	7,605,378	481,962	8,087,340	6,391
		<b>42,279,610</b>	<b>3,761,312</b>	<b>46,040,922</b>	<b>12,582</b>