



**永隆銀行**

WING LUNG BANK

**二〇一六年度中期財務資料披露報表**

**2016 INTERIM FINANCIAL DISCLOSURE STATEMENTS**

## 目錄

## CONTENTS

財務及業務回顧	
Financial Results and Operation Review.....	2
綜合收益表 (未經審核)	
Consolidated Income Statement (Unaudited).....	7
綜合全面收益表 (未經審核)	
Consolidated Statement of Comprehensive Income (Unaudited).....	8
綜合財務狀況表 (未經審核)	
Consolidated Statement of Financial Position (Unaudited).....	9
未經審核中期財務資料披露報表註釋	
Notes to the Unaudited Interim Financial Disclosure Statements.....	10
補充財務資料 (未經審核)	
Supplementary Financial Information (Unaudited).....	28

## 財務及業務回顧

### Financial Results and Operation Review

董事會欣然提呈本集團截至二〇一六年六月三十日止六個月的中期財務資料披露報表。本集團截至二〇一六年六月三十日止六個月的綜合收益表及綜合全面收益表，以及本集團於二〇一六年六月三十日結算的綜合財務狀況表，均是未經審核。上述各項連同有關註釋及補充財務資料列於本中期財務資料披露報表第 7 至第 39 頁。

二〇一六年上半年，香港經濟僅輕微增長。環球經濟增長乏力，金融市場大幅波動，拖累亞洲貿易及生產活動，本港外貿表現亦受到影響。鑑於外貿及旅遊業疲弱，加上資產市場調整，內部需求有所放緩。就業市場大致保持穩定，失業率仍處於低水平，工資及收入續見增長。由於消費需求轉弱，本地租金通脹減退，外圍價格壓力輕微，通脹維持溫和。

外圍方面，全球經濟復蘇艱難，面臨下行風險和不確定性。美國經濟在年初增長乏力，在第二季稍為回升，主要由消費開支增長和出口增強所帶動。受結構性問題持續困擾，加上難民湧入、地緣政治風險及英國脫離歐盟，歐元區經濟復蘇仍然緩慢。至於內地方面，鑑於外圍經濟疲弱，加上內部結構調整，內地經濟持續放緩。面對充滿變數的經濟環境，銀行的經營環境充滿挑戰。

#### 財務概況

截至二〇一六年六月三十日止期間，本集團股東應佔溢利為港幣 18.41 億元，較二〇一五年同期增長 1.6%，主要由非利息業務收益所帶動；平均總資產回報率及平均股東權益回報率分別為 1.49% 及 13.54%。

The Directors are pleased to present the Group's Interim Financial Disclosure Statements for the six months ended 30 June 2016. The consolidated income statement and consolidated statement of comprehensive income for the six months ended 30 June 2016, and the consolidated statement of financial position as at 30 June 2016 of the Group, all of which are unaudited, along with selected explanatory notes and supplementary financial information are set out on pages 7 to 39 of these Interim Financial Disclosure Statements.

Hong Kong economy only saw a modest growth in the first half of 2016. Sluggish global economic growth and volatile financial markets continued to hit Asian trading and production activities, adversely affecting the performance of Hong Kong's external trade. Amid subdued foreign trade and tourism performance, coupled with asset market adjustments, domestic demand showed signs of slowdown. The labour market held broadly stable, with the unemployment rate staying at a low level. Wages and earnings sustained growth. Given slowdown in domestic demand, retreat in rental inflation and modest external price pressure, inflation remained moderate.

Externally, the global economic recovery was difficult, with downside risk and uncertainties. After a slow start in early 2016, the US economy grew slightly faster in the second quarter, driven mainly by the pick-up in consumer spending and exports. Amid persistent structural problems, migrants inflows, geopolitical risks and exit of the United Kingdom from the European Union, the economic recovery in the Eurozone was still slow. The Mainland economy grew at a modest pace due to sluggish external environment and economic restructures. In the light of uncertain economic conditions, the operating environment was challenging for the banking sector.

#### Financial Results

For the period ended 30 June 2016, the profit attributable to shareholders of the Group was HK\$1,841 million, representing an increase of 1.6% as compared with the first half of 2015, which was driven by the non-interest income. Return on average assets and return on average equity were 1.49% and 13.54% respectively.

財務及業務回顧

Financial Results and Operation Review

非利息淨收入為港幣 13.48 億元，較二〇一五年同期增加 32.6%，其中外匯買賣淨收益較二〇一五年同期大幅上升 207.8%至港幣 3.90 億元；保險營業淨收入較二〇一五年同期亦增加 193.1%至港幣 3.23 億元。服務費及佣金淨收入為港幣 4.20 億元，較二〇一五年同期則下降 11.4%，主要由於證券經紀及投資服務、貿易融資及環球融資諮詢費收入下跌。

二〇一六年上半年本集團實現淨利息收入港幣 16.61 億元，較二〇一五年同期減少 18.7%，主要由於商業票據有所下跌及整體息差收窄所致。淨利息收益率較二〇一五年同期下降 18 個基點至 1.50%。

營業支出為港幣 9.81 億元，較二〇一五年同期增加 1.9%。二〇一六年上半年的成本收入比率為 32.6%，較二〇一五年同期上升 1.1 個百分點。

二〇一六年上半年貸款及應計利息之減值損失為港幣 1.29 億元，而可供出售之證券的減值則回撥港幣 328 萬元。

截至二〇一六年六月三十日，本集團總資產為港幣 2,379 億元，較二〇一五年底下降 7.4%；股東應佔權益為港幣 280 億元，較二〇一五年底增長 5.8%；貸存比率為 70.3%，較二〇一五年底上升 5.9 個百分點。

於二〇一六年六月三十日，本集團普通股權一級資本比率為 12.4%，一級資本比率為 14.2%，總資本比率為 17.6%，報告期內流動性維持比率平均為 39.5%，均高於監管要求。

Net non-interest income was HK\$1,348 million, representing an increase of 32.6% as compared with the corresponding period of 2015. The net gains from foreign exchange trading amounted to HK\$390 million, representing a substantial increase of 207.8% as compared with the corresponding period of 2015. Insurance business posted net operating income of HK\$323 million, representing an increase of 193.1% as compared with the corresponding period of 2015. Net fees and commission income amounted to HK\$420 million, representing a decrease of 11.4% as compared with the corresponding period of 2015, which was primarily attributable to the decrease in the income from securities brokerage and investment services, trade finance as well as global financing consultancy business.

During the first half of 2016, the Group recorded a net interest income of HK\$1,661 million, representing a decrease of 18.7% as compared with the corresponding period of 2015, which was mainly attributable to the decrease in trade bills and overall interest margin. The net interest margin for the first half of 2016 decreased by 18 basis points to 1.50% as compared with that for the corresponding period of 2015.

Operating expenses amounted to HK\$981 million, representing an increase of 1.9% as compared with the corresponding period of 2015. The cost-to-income ratio for the first half of 2016 was 32.6%, representing an increase of 1.1 percentage points as compared with the corresponding period of 2015.

In the first half of 2016, impairment losses on loans and accrued interest amounted to HK\$129 million. Write-back of impairment loss on available-for-sale securities amounted to HK\$3.28 million.

As at 30 June 2016, the total assets of the Group amounted to HK\$237.9 billion, representing a decrease of 7.4% as compared with that at the end of 2015. Total equity attributable to shareholders amounted to HK\$28.0 billion, representing an increase of 5.8% as compared with that at the end of 2015. Loan-to-deposit ratio was 70.3%, up by 5.9 percentage points as compared with that at the end of 2015.

As at 30 June 2016, common equity tier 1 capital ratio, tier 1 capital ratio and total capital ratio of the Group were 12.4%, 14.2% and 17.6% respectively, and the average liquidity maintenance ratio for the reporting period was 39.5%, all above statutory requirements.

## 財務及業務回顧

### Financial Results and Operation Review

#### 存款

截至二〇一六年六月三十日，本集團客戶存款總額為港幣 1,715 億元，較二〇一五年底下降 4.8%。

各類存款中，與二〇一五年底比較，港幣存款增加 11.39 億元，上升 1.3%；美元存款折合港幣後增加 52.15 億元，上升 13.8%；人民幣存款折合港幣減少 145 億元，下降 36.6%；其他幣種存款折算港幣後減少 5.49 億元，下降 3.4%。

#### 貸款

截至二〇一六年六月三十日，本集團客戶總貸款（包括商業票據）餘額為港幣 1,310 億元，較二〇一五年底下降 10.4%，主要由於商業票據下跌；不良貸款比率（包括商業票據）為 0.51%，較二〇一五年底上升 0.44 個百分點，整體貸款質量繼續保持良好。

#### 投資

截至二〇一六年六月三十日，本集團債券投資餘額為港幣 379 億元，較二〇一五年底上升 26.3%。超過七成半的債券信用等級都在 A3 或以上，風險較低。

#### 財資

二〇一六年上半年，市場從波動步向平穩，需求下降，加上政策改變，內地大部分跨境業務受影響，銷售業務呈現放緩；外匯交易買賣收益（包括外幣找換）較二〇一五年同期減少 5.7% 至港幣 1.43 億元；惟貨幣掉期收益則大幅增長，令整體外匯買賣淨收益上升至港幣 3.90 億元。

#### Deposits

As at 30 June 2016, total deposits of the Group decreased by 4.8% to HK\$171.5 billion as compared with that at the end of 2015.

Among the various kinds of deposits, Hong Kong Dollar deposits increased by HK\$1,139 million or 1.3%; US Dollar deposits after translation increased by HK\$5,215 million or 13.8%; RMB deposits after translation decreased by HK\$14.5 billion or 36.6%; and deposits in other foreign currencies after translation decreased by HK\$549 million or 3.4%, as compared with that at the end of 2015.

#### Advances to customers

As at 30 June 2016, the balance of total advances to customers, including trade bills, of the Group decreased by 10.4% to HK\$131.0 billion as compared with that at the end of 2015, which was mainly attributable to the decrease in trade bills. The non-performing loan ratio, including that of trade bills, was 0.51%, up by 0.44 percentage point as compared with that at the end of 2015, which implied a sound loan quality on the whole.

#### Investments

As at 30 June 2016, the balance of the Group's debt securities investment amounted to HK\$37.9 billion, representing an increase of 26.3% as compared with that at the end of 2015. More than 75% of the debt securities were rated A3 or above and were exposed to comparatively low risks.

#### Treasury business

In the first half of 2016, the volatile market turned stable and demand decreased. These, coupled with the change of policies, affected most of the cross-border businesses in the Mainland, leading to a decline in sales. Revenue from foreign exchange trading business, including money exchange business, decreased by 5.7% to HK\$143 million as compared with the corresponding period of 2015. However, net gain from foreign exchange trading increased to HK\$390 million, which was mainly attributable to the substantial increase in revenue from currency swaps.

## 財務及業務回顧

### Financial Results and Operation Review

#### 金融機構業務

金融機構業務方面，由於傳統資產類業務需求放緩，本行致力吸納境內外新地區、新客源、新業務，同時加強對現有的銀行客戶關係穩固行銷工作，保持資產業務存量和流量，增加利息收入和非利息收入。存款業務方面，亦集中精力與境內外主要合作夥伴銀行建立及深化互惠互利業務合作關係，由此帶來穩定的同業客戶存款。受惠於代理行帳戶上升，同業於本行之匯款清算帶來之收入亦不斷增加。

非銀行金融機構業務方面，積極拓展「投商行結合」類業務，做新股融資、基石投資融資、併購融資，結合現金管理帳戶等新產品推廣首次公開招股收款行、派息行等服務；設計「財富通」系列產品，從帳戶、託管到投資產品的選擇和槓桿融資，實現非銀客戶於集資及交易市場各幣種資產配置，為非銀機構提供境外資產配置一條龍服務。

另外，本行積極開拓現金管理業務，發揮現金管理海外平台優勢，為客戶提供「一攬子」現金管理綜合服務方案。

#### 私人銀行及財富管理

二〇一六年上半年，環球投資市場及中國經濟未有起色，客戶偏向較低風險產品，對股票類產品興趣大減，轉投中高級別債券。隨著人民幣貶值及內地股市下滑，內地客戶避險情緒加重，客戶對保險公司發行的理財產品需求增多。本行客戶經理團隊成功把握客戶的需求，帶動相關非利息收入按年同期大幅增長 81.5%。

私人銀行及財富管理客群增長表現理想，憑著強大的全牌照商業銀行的優勢，為高端客戶提供全方位綜合財富管理及其他銀行服務的平台。二〇一六年上半年，客戶存量較二〇一五年底增長 12.9%

#### Financial institution business

As regards the banking business with financial institutions, the Bank placed great emphasis on new regions, new customers and new business due to sluggish demand for traditional asset business. For existing banking customers, the Bank strived to strengthen the customer relationship and marketing activities so as to maintain the stocks and flows for asset business, thus boosting interest income and non-interest income. With respect to the deposits business, the Bank focused on establishing and strengthening the mutually beneficial relationship with major domestic and foreign banks, which brought about stable interbank deposits. Benefiting from the increase in correspondent accounts, revenue generated from remittance settlement by other banks through the Bank grew persistently.

As regards non-bank financial institution business, the Bank strived to expand investment and commercial banking businesses through participating in initial public offer financing, cornerstone investment financing, mergers and acquisitions financing and combined cash management account products for promoting initial public offer receiving bank service and dividend payment service. The Bank also designed series of wealth management products, from account and custodian to investment product selection and leverage financing. To facilitate asset allocation in various kind of currencies in primary and secondary markets by non-bank financial institution customers, the Bank provided non-bank financial institutions with one-stop overseas asset allocation service.

In addition, the Bank endeavoured to expand cash management business. The Bank strived to capitalise on the advantages of overseas cash management platform and provide customers with a one-stop integrated cash management solution

#### Private banking and wealth management

In the first half of 2016, the global investment market and the Mainland economy remained in doldrums. Customers preferred lower risk products and shifted their investment from securities to high and middle grade bonds. Given the devaluation of the Renminbi and slide in the Mainland stock market, the Mainland customers' risk aversion increased, boosting the demand for wealth management products launched by insurance companies. The related non-interest income recorded a significant increase of 81.5% as compared with the corresponding period of 2015, due to the success in identifying customer demand by the account manager team.

The customer base of private banking and wealth management saw a promising growth. The Bank provided customers with comprehensive integrated wealth management and other banking service platform by capitalising on the advantages of its full licenses. As at 30 June 2016, total number of customers recorded a growth of 12.9% as compared with that at the end of 2015.

## 財務及業務回顧

### Financial Results and Operation Review

#### 信用卡

截至二〇一六年六月三十日，信用卡應收賬款為港幣 2.62 億元，較二〇一五年底下跌 15.3%，主要受經濟下行及消費放緩所影響；惟本行成功開拓信用卡收單合作夥伴，商戶收單款項較二〇一五年同期增加 44.1%。本行將持續加強拓展收單業務以提升業務收益。

#### 證券

二〇一六年上半年，由於 A 股未被納入 MSCI 指數，投資者大失所望；另外英國脫歐，導致環球股債匯大幅震盪，港股走勢異常波動等因素，拖累港股成交，本行證券業務實現證券經紀佣金收入較二〇一五年同期下跌近六成至港幣 6,844 萬元。下半年，本行將繼續推出各類優惠全方位吸納不同類型的證券新客戶及積極推動現有客戶增加交易，以保持市場上之競爭力。

#### 保險

二〇一六年上半年，永隆保險有限公司實現毛保費收入港幣 2.84 億元，較二〇一五年同期減少 22.8%；同時，總索償額減少 14.1%至港幣 1.57 億元，總體承保盈餘較二〇一五年同期增長 6.0%至港幣 3,609 萬元。

#### 分行

經過合併及強化分行組織，目前本行在香港設有總分行共 37 間。

在中國境內共設 4 間分支行，在澳門設有一間分行，另在美國洛杉磯、舊金山及開曼群島各設有海外分行一間。

#### 人力資源

截至二〇一六年六月三十日，本行僱員總人數為 1,925 人(二〇一五年十二月三十一日: 1,945 人)，其中香港 1,670 人，中國境內 186 人，澳門 40 人，海外 29 人。

二〇一六年八月十六日

#### Credit cards

As at 30 June 2016, the credit card receivables amounted to HK\$262 million, representing a decrease of 15.3% as compared with that at the end of 2015, which was attributable to downward pressure on the economic situation and slowdown in card spending. However, the merchant business turnover recorded an increase of 44.1% as compared with the corresponding period of 2015, due to the Bank's vigorous efforts in promoting its merchant business. The Bank will continue to expand merchant acquiring business so as to enhance its operating income.

#### Securities broking

During the first half of 2016, investors disappointed with MSCI's decision to keep A shares out of its key emerging market index. In addition, the exit of the United Kingdom from the European Union resulted in sharp volatility in global stock, bond and foreign exchange markets. These, together with the abnormal fluctuations in the local stock market, dragged down the local market turnover. In the first half of 2016, the Bank realised securities brokerage commission income of HK\$68.44 million, representing a decrease of nearly 60% as compared with the corresponding period of 2015. In the second half of 2016, the Bank will continue to launch various fabulous offers so as to acquire different type of new customers. Moreover, the Bank also made every effort to boost transactions conducted by existing customers, aiming at maintaining market competitiveness.

#### Insurance

During the first half of 2016, Wing Lung Insurance Company Limited realised a gross premium income of HK\$284 million, representing a decrease of 22.8% as compared with the corresponding period of 2015. Total insurance claims decreased by 14.1% to HK\$157 million. Underwriting business recorded an increase of profit by 6.0% to HK\$36.09 million as compared with the corresponding period of 2015.

#### Branch network

After consolidation and strengthening of branch network, at present, the Bank has a total of 37 banking offices in Hong Kong.

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

#### Human resources

As at 30 June 2016, the total number of employees of the Bank is 1,925 (31 December 2015: 1,945), of which 1,670 are in Hong Kong, 186 are in Mainland China, 40 are in Macau and 29 are overseas.

16 August 2016

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)

截至二〇一六年六月三十日止六個月 For the six months ended 30 June 2016

		截至六月三十日止六個月 Six months ended 30 June		
		二〇一六 2016	二〇一五 2015	
		港幣千元 HK\$'000	港幣千元 HK\$'000	
	註釋 Note			
利息收入	Interest income	3	3,279,450	4,099,940
利息支出	Interest expense	4	(1,618,356)	(2,056,819)
<b>淨利息收入</b>	<b>Net interest income</b>		<b>1,661,094</b>	2,043,121
服務費及佣金收入	Fees and commission income		527,262	548,046
服務費及佣金支出	Fees and commission expense		(107,243)	(73,930)
<b>服務費及佣金淨收入</b>	<b>Net fees and commission income</b>	5	<b>420,019</b>	474,116
保險營業收入	Insurance operating income	6	479,965	292,974
淨交易收益	Net trading gain	7	368,718	184,248
出售可供出售證券之淨 收益	Net gain on disposal of available-for-sale securities		86,410	58,496
其他營業收入	Other operating income	8	149,523	189,025
<b>營業收入</b>	<b>Operating income</b>		<b>3,165,729</b>	3,241,980
保險申索準備	Charge for insurance claims	6	(156,983)	(182,773)
<b>提取保險申索後之 營業收入</b>	<b>Operating income net of insurance claims</b>		<b>3,008,746</b>	3,059,207
營業支出	Operating expenses	9	(980,837)	(962,933)
<b>提取減值準備前之 營業溢利</b>	<b>Operating profit before impairment charge</b>		<b>2,027,909</b>	2,096,274
金融資產之減值(損失)/回撥	Impairment (losses)/ written back on financial assets	10	(125,326)	33,890
<b>營業溢利</b>	<b>Operating profit</b>		<b>1,902,583</b>	2,130,164
投資物業之公平價值收益	Fair value gains on investment properties	16	7,639	30,100
出售其他物業及設備之淨 虧損	Net loss on disposal of other properties and equipment		(5,701)	-
出售附屬公司之淨收益	Net gain on disposal of subsidiaries		188,446	-
應佔共同控制實體之淨溢利	Share of net profits of jointly controlled entities		87,698	30,765
應佔聯營公司之淨溢利	Share of net profits of associate		323	536
<b>除稅前溢利</b>	<b>Profit before taxation</b>		<b>2,180,988</b>	2,191,565
所得稅	Income tax	11	(338,523)	(371,478)
<b>期內溢利</b>	<b>Profit for the period</b>		<b>1,842,465</b>	1,820,087
<b>歸屬於：</b>	<b>Attributable to:</b>			
本行股東	Equity shareholders of the Bank		1,841,105	1,811,810
非控制的股東權益	Non-controlling interests		1,360	8,277



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)

截至二〇一六年六月三十日止六個月 For the six months ended 30 June 2016

		截至六月三十日止六個月 Six months ended 30 June	
		二〇一六 2016	二〇一五 2015
		港幣千元 HK\$'000	港幣千元 HK\$'000
期內溢利	Profit for the period	1,842,465	1,820,087
期內其他全面收益	Other comprehensive income for the period		
其後可能重新分類至收益表之項目：	Items that may be reclassified subsequently to the income statement:		
可供出售證券之公平價值改變	Changes in fair value of available-for-sale securities	48,468	190,615
因出售附屬公司之減少	Decrease due to disposal of subsidiaries	(188,446)	-
於出售可供出售證券時轉入收益表	Transfer to income statement on disposal of available-for-sale securities	(86,410)	(58,496)
應佔聯營公司之儲備	Share of an associate's reserves	18	(10)
應佔共同控制實體之儲備	Share of jointly controlled entities' reserves	(3,795)	2,609
因折算海外分行及附屬公司的財務報表產生的匯兌變動	Exchange difference on translation of financial statements of overseas branches and subsidiaries	(51,334)	9,062
其他全面收益之遞延稅項之影響	Effect of deferred taxation on other comprehensive income items	640	469
其後不會重新分類至收益表之項目：	Items that will not be reclassified subsequently to the income statement:		
重估房產之盈餘	Surplus on revaluation of bank premises	27,891	291,143
期內其他全面收益	Other comprehensive income for the period	(252,968)	435,392
期內全面收益總額	Total comprehensive income for the period	1,589,497	2,255,479
歸屬於：	Attributable to:		
本行股東	Equity shareholders of the Bank	1,588,137	2,247,202
非控制的股東權益	Non-controlling interests	1,360	8,277

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)

二〇一六年六月三十日 As at 30 June 2016

	註釋 Note	30/6/2016 港幣千元 HK\$'000	31/12/2015 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	24,794,634	42,267,021
同業定期存放及貸款	Placements with and loans and advances to banks	13	32,444,513	26,962,735
持作買賣用途之證券	Trading securities		1,091,346	952,943
衍生金融工具	Derivative financial instruments	14	789,681	837,171
以公平價值誌入損益賬之金融資產	Financial assets designated at fair value through profit or loss		4,395,198	3,924,327
可供出售之證券	Available-for-sale securities		33,215,927	25,125,284
持至到期證券	Held-to-maturity securities		1,630,409	1,708,475
貸款及其他賬項	Advances and other accounts	15	133,264,335	148,511,479
共同控制實體權益	Interests in jointly controlled entities		1,556,395	1,482,178
聯營公司權益	Interest in an associate		2,839	3,875
投資物業	Investment properties	16	3,198,050	3,130,050
租賃土地權益	Interests in leasehold land		172,219	189,302
其他物業及設備	Other properties and equipment	17	1,267,080	1,318,379
可回收稅項	Tax recoverable		7,982	6,527
遞延稅項資產	Deferred tax assets		34,980	44,250
列作出售資產	Assets classified as held for sale		-	512,413
<b>總資產</b>	<b>Total assets</b>		<b>237,865,588</b>	<b>256,976,409</b>
<b>負債</b>	<b>Liabilities</b>			
同業存款	Deposits and balances from banks		24,790,134	29,248,997
交易賬項下之負債	Trading liabilities		78,094	-
衍生金融工具	Derivative financial instruments	14	428,773	733,155
以公平價值誌入損益賬之金融負債	Financial liabilities designated at fair value through profit or loss	18	-	503,961
客戶存款	Deposits from customers	19	171,531,756	180,212,858
發行之存款證	Certificates of deposit issued		1,074,244	7,271,309
發行之後償債項	Subordinated debt issued	20	3,042,092	3,039,595
當期稅項	Current taxation		343,640	174,819
遞延稅項負債	Deferred tax liabilities		52,753	48,368
其他賬項及預提	Other accounts and accruals	21	5,108,473	5,506,242
列作出售負債	Liabilities classified as held for sale		-	304,271
<b>總負債</b>	<b>Total liabilities</b>		<b>206,449,959</b>	<b>227,043,575</b>
<b>權益</b>	<b>Equity</b>			
股本	Share capital	22	1,160,951	1,160,951
儲備	Reserves	23	26,800,192	25,271,605
歸屬於本行股東權益合計	Total equity attributable to shareholders of the Bank		27,961,143	26,432,556
額外權益工具	Additional equity instruments	20	3,251,990	3,251,990
非控制的股東權益	Non-controlling interests		202,496	248,288
<b>權益總額</b>	<b>Total equity</b>		<b>31,415,629</b>	<b>29,932,834</b>
<b>權益及負債總額</b>	<b>Total equity and liabilities</b>		<b>237,865,588</b>	<b>256,976,409</b>

未經審核中期財務資料披露報表註釋

Notes to the Unaudited Interim Financial Disclosure Statements

1 編製基礎

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

除採納香港會計師公會已頒佈之經修訂並已於二〇一六年一月一日或之後之會計年度開始生效之香港財務報告準則(此乃所有適用之個別香港財務報告準則、香港會計準則及詮釋之統稱)外，本中期財務資料披露報表乃根據二〇一五年度財務報表內所採納之會計政策而編製。永隆銀行有限公司(簡稱「本行」)及其附屬公司(合稱「集團」)已採納下列與其業務相關之經修訂之香港財務報告準則：

- 香港會計準則第11號之修訂「合營公司權益」-收購合營公司權益之會計處理。該修訂為收購合營公司權益之會計處理提供指引。採納該修訂對本集團之財務報表並無重大影響。

截至本中期財務資料披露報表發佈日止，香港會計師公會公佈了若干新增/經修訂之香港財務報告準則，該等準則尚未於二〇一六年一月一日開始之會計年度生效，本集團並未有提早採納此等準則。本集團正評估此等新增/經修訂之香港財務報告準則在首個應用期產生的影響。

本中期財務資料披露報表內所載有關截至二〇一五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。截至二〇一五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。核數師已於二〇一六年三月十七日就該等財務報表發表無保留意見。

1 Basis of preparation

The interim financial disclosure statements have been prepared in accordance with and fully comply with the requirements set out in the Banking (Disclosure) Rules issued by the Hong Kong Monetary Authority.

The interim financial disclosure statements have been prepared in accordance with the same accounting policies adopted in the 2015 annual financial statements except for the adoption of the revised Hong Kong Financial Reporting Standards (“HKFRSs”, a collective term which includes all applicable individual Hong Kong Financial Reporting Standards, Hong Kong Accounting Standards (“HKASs”) and Interpretations), which are effective for accounting periods beginning on or after 1 January 2016 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 11, Joint arrangements – Accounting for acquisitions of interests in joint operations. The amendments provide new guidance on how to account for the acquisition of an interest in a joint operation that constitutes a business. The adoption of these amendments have no impact on the Group’s interest in jointly controlled entities.

Up to the date of issue of these interim financial disclosure statements, the HKICPA has also issued certain new/revised HKFRSs which are not yet effective for accounting period beginning on 1 January 2016 and have not been early adopted by the Group. The Group is in the process of making an assessment of what the impact of these new/revised HKFRSs is expected to be in the period of initial application.

The financial information relating to the financial year ended 31 December 2015 that is included in the interim financial disclosure statements as being previously reported information does not constitute the Bank’s statutory financial statements for that financial year but is derived from those financial statements. Statutory financial statements for the year ended 31 December 2015 are available from the Bank’s registered office. The auditors have expressed an unqualified opinion on those financial statements in their report dated 17 March 2016.

未經審核中期財務資料披露報表註釋

Notes to the Unaudited Interim Financial Disclosure Statements

2 綜合基礎

除特別列明外，本中期財務資料披露報表所載之資料為本集團之綜合報告，亦包括應佔共同控制實體及聯營公司之業績及儲備。而法定報表的綜合基礎分別列載於本中期財務資料披露報表中補充財務資料內之註釋1, 2, 3及7。

2 Basis of consolidation

These interim financial disclosure statements cover the consolidated positions of the Group, unless otherwise stated, and include the attributable share of the results and reserves of its jointly controlled entities and associate. For regulatory reporting, the bases of consolidation are set out in notes 1, 2, 3 and 7 of the supplementary financial information of these interim financial disclosure statements.

3 利息收入

3 Interest income

		截至六月三十日止六個月 Six months ended 30 June	
		2016	2015
		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	603,971	816,557
證券投資	Investments in securities	404,470	376,108
客戶貸款	Advances to customers	2,145,545	2,681,678
其他	Others	125,464	225,597
		<b>3,279,450</b>	4,099,940

包括在利息收入內計有未以公平價值誌入損益賬之金融資產之利息收入為港幣3,076,957,000元(二〇一五年：港幣3,845,595,000元)及減值資產折扣轉回利息收入港幣971,000元(二〇一五年：港幣1,149,000元)。

Included in interest income is interest income from financial assets that are not at fair value through profit or loss of HK\$3,076,957,000 (2015: HK\$3,845,595,000) and unwinding of discount on impaired assets of HK\$971,000 (2015: HK\$1,149,000).

4 利息支出

4 Interest expense

		截至六月三十日止六個月 Six months ended 30 June	
		2016	2015
		港幣千元 HK\$'000	港幣千元 HK\$'000
同業存款及客戶存款	Deposits and balances from bank and deposits from customers	1,322,424	1,582,427
發行之存款證	Certificates of deposit issued	62,739	194,704
發行之後償債項	Subordinated debt issued	70,491	70,184
其他	Others	162,702	209,504
		<b>1,618,356</b>	2,056,819

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1,495,079,000元(二〇一五年：港幣1,842,289,000元)。

Included in interest expense is interest expense on financial liabilities that are not at fair value through profit or loss of HK\$1,495,079,000 (2015: HK\$1,842,289,000).

永隆銀行有限公司  
Wing Lung Bank Limited

未經審核中期財務資料披露報表註釋

Notes to the Unaudited Interim Financial Disclosure Statements

5 服務費及佣金淨收入

5 Net fees and commission income

		截至六月三十日止六個月 Six months ended 30 June	
		2016 港幣千元 HK\$'000	2015 港幣千元 HK\$'000
服務費及佣金收入	Fees and commission income		
	Securities brokerage and investment services	178,619	281,799
證券經紀及投資服務			
信用卡業務	Credit cards	112,157	75,395
有關信貸業務之服務費及佣金	Credit related fees and commission	153,133	86,365
貿易融資	Trade finance	38,704	46,424
其他零售銀行業務	Other retail banking services	5,794	5,786
其他服務費收入	Other fee income	38,855	52,277
		<b>527,262</b>	548,046
服務費及佣金支出	Fees and commission expenses		
信用卡業務	Credit cards	(84,172)	(59,219)
其他服務費支出	Other fee expenses	(23,071)	(14,711)
		<b>(107,243)</b>	(73,930)
服務費及佣金淨收入	Net fees and commission income	<b>420,019</b>	474,116
其中：	Of which:		
	Net fees and commission income, other than amounts included in determining the effective interest rate, arising from financial assets or financial liabilities that are not held for trading nor designated at fair value through profit or loss		
由非持作買賣用途或指定以公平價值誌入損益賬之金融資產或負債所產生之服務費及佣金淨收入(不包括用作計算實際利率之金額)			
– 服務費及佣金收入	– fees and commission income	204,630	147,782
– 服務費及佣金支出	– fees and commission expenses	(77,561)	(49,692)
本集團代表客戶持有或投資之託管或其他受託業務所產生之服務費及佣金淨收入	Net fees and commission income on trust and other fiduciary activities where the Group holds or invests on behalf of its customers		
– 服務費及佣金收入	– fees and commission income	8,035	6,741
– 服務費及佣金支出	– fees and commission expenses	(1,069)	(809)

永隆銀行有限公司  
Wing Lung Bank Limited

未經審核中期財務資料披露報表註釋

Notes to the Unaudited Interim Financial Disclosure Statements

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

		截至六月三十日止六個月 Six months ended 30 June	
		2016 港幣千元 HK\$'000	2015 港幣千元 HK\$'000
<b>保險營業收入</b>	<b>Insurance operating income</b>		
總額	Gross		
承保費總額	Gross insurance premium written	284,438	368,680
未期滿保費準備之改變	Change in unearned premium provision	35,791	(17,564)
已發行之保險合約所產生之保費收入	Premium revenue arising from insurance contracts issued	320,229	351,116
再投保	Reinsurance		
分出之再投保費	Reinsurance premium outward	(48,128)	(56,666)
未期滿保費準備之改變	Change in unearned premium provision	(8,091)	(7,317)
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	(56,219)	(63,983)
保險費淨收入	Net earned premium income	264,010	287,133
佣金收入	Commission income	255,102	47,065
其他收入	Other income	366	538
佣金支出	Commission expenses	(39,513)	(41,762)
		479,965	292,974
<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	(152,658)	(182,001)
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	(7,775)	(11,103)
		(160,433)	(193,104)
再投保	Reinsurance		
收回再投保之索償	Claims recovered from reinsurers	10,855	25,169
已呈報之索償、已發生但未呈報之索償及其他保險準備之改變	Change in reported claims, IBNR and other insurance provision	(7,405)	(14,838)
		3,450	10,331
總索償金額	Total claims incurred	(156,983)	(182,773)
保險營業淨收入	Net insurance operating income	322,982	110,201

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

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

永隆銀行有限公司  
Wing Lung Bank Limited

未經審核中期財務資料披露報表註釋

Notes to the Unaudited Interim Financial Disclosure Statements

7 淨交易收益

7 Net trading gain

		截至六月三十日止六個月 Six months ended 30 June	
		2016	2015
		港幣千元	港幣千元
		HK\$'000	HK\$'000
持作買賣用途之證券淨(虧損)/收益	Net (loss)/gain from trading securities	(7,313)	43,905
以公平價值誌入損益賬之金融工具 淨收益	Net gain arising from financial instruments designated at fair value through profit or loss	79,940	20,452
衍生金融工具之淨虧損	Net loss arising from derivative financial instruments	(93,995)	(6,841)
外匯買賣淨收益	Net gain from foreign exchange trading	390,086	126,732
		<b>368,718</b>	184,248

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	
		2016	2015
		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	6,077	8,056
– 非上市股權證券	– Unlisted equity securities	3,307	4,572
投資物業之租金收入減除直接開支 港幣 13,229,000 元 (二〇一五年：港幣 17,236,000 元)	Rental income from investment properties less direct outgoings of HK\$13,229,000 (2015: HK\$17,236,000)	93,027	84,712
保管箱租金淨收益	Net rental income on safe deposit boxes	15,480	15,460
出售其他金融工具之淨收益	Net gain on disposal of other financial instruments	15,878	68,850
其他	Others	15,754	7,375
		<b>149,523</b>	189,025

永隆銀行有限公司  
Wing Lung Bank Limited

未經審核中期財務資料披露報表註釋

Notes to the Unaudited Interim Financial Disclosure Statements

9 營業支出

9 Operating expenses

		截至六月三十日止六個月 Six months ended 30 June	
		2016	2015
		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	545,962	508,863
– 退休福利支出	– Retirement benefit costs	34,630	29,247
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	46,403	47,678
– 其他	– Others	40,717	34,934
折舊	Depreciation		
– 其他物業及設備 (註釋 17)	– Other properties and equipment (note 17)	76,200	59,768
– 租賃土地	– Leasehold land	1,970	2,231
廣告及業務推廣	Advertising and business promotion	8,872	9,979
電子數據處理	Electronic data processing	41,083	42,290
郵遞及通訊	Postage and communications	29,828	31,545
文具及印刷	Printing and stationery	8,257	7,149
核數師酬金	Auditors' remuneration	2,980	2,983
水電費	Water and electricity	10,792	9,767
法律及專業費用	Legal and professional fee	49,782	48,100
營業、代繳稅金及附加費	Business, withholding tax and surcharges	20,150	77,229
保險費	Insurance	10,505	9,055
證券相關費用	Securities related expenses	4,444	6,142
其他	Others	48,262	35,973
		<b>980,837</b>	<b>962,933</b>

10 金融資產之減值損失/(回撥)

10 Impairment losses /(written back) on financial assets

		截至六月三十日止六個月 Six months ended 30 June	
		2016	2015
		港幣千元 HK\$'000	港幣千元 HK\$'000
減值損失/(回撥)	Impairment losses /(written back) on		
– 貸款及應計利息	– loans and advances and accrued interest	128,607	(33,890)
– 可供出售之證券	– available-for-sale securities	(3,281)	-
		<b>125,326</b>	<b>(33,890)</b>



永隆銀行有限公司  
Wing Lung Bank Limited

未經審核中期財務資料披露報表註釋

Notes to the Unaudited Interim Financial Disclosure Statements

10 金融資產之減值損失/(回撥) (續) 10 Impairment losses /(written back) on financial assets  
(Continued)

(a) 貸款及應計利息減值損失/(回撥)

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

		截至六月三十日止六個月 Six months ended 30 June	
		2016 港幣千元 HK\$'000	2015 港幣千元 HK\$'000
個別評估	Individually assessed		
– 新增	– new allowances	174,472	1,819
– 撥回	– releases	(13,975)	(33,496)
– 收回	– recoveries	(1,031)	(889)
		159,466	(32,566)
綜合評估	Collectively assessed		
– 新增	– new allowances	21,098	14,473
– 撥回	– releases	(51,283)	(14,951)
– 收回	– recoveries	(674)	(846)
		(30,859)	(1,324)
支取/(撥回)收益表淨額	Net charge /(releases) to the income statement	128,607	(33,890)

(b) 可供出售證券之減值回撥

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

		截至六月三十日止六個月 Six months ended 30 June	
		2016 港幣千元 HK\$'000	2015 港幣千元 HK\$'000
個別評估	Individually assessed		
– 收回	– recoveries	(3,281)	-

永隆銀行有限公司  
Wing Lung Bank Limited

未經審核中期財務資料披露報表註釋

Notes to the Unaudited Interim Financial Disclosure Statements

11 所得稅

11 Income tax

於綜合收益表支銷之稅項如下：

Taxation charged in the consolidated income statement represents:

		截至六月三十日止六個月 Six months ended 30 June	
		2016 港幣千元 HK\$'000	2015 港幣千元 HK\$'000
本期稅項：	Current taxation:		
– 香港利得稅	– Hong Kong profits tax	229,170	254,572
– 海外稅項	– Overseas taxation	95,059	112,016
遞延稅項：	Deferred taxation:		
	– Relating to the origination and reversal of temporary differences		
– 有關短暫差額之產生及轉回		14,294	4,890
		<b>338,523</b>	<b>371,478</b>

香港利得稅已按本期內估計應評稅溢利以稅率16.5% (二〇一五年：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% (2015: 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

		30/6/2016 港幣千元 HK\$'000	31/12/2015 港幣千元 HK\$'000
庫存現金及存放同業	Cash and balances with banks	1,843,688	1,828,087
存放中央銀行	Balances with central banks	17,401,431	31,874,234
短期存放同業	Money at call and short notice	5,549,515	8,564,700
		<b>24,794,634</b>	<b>42,267,021</b>

13 同業定期存放及貸款

13 Placements with and loans and advances to banks

		30/6/2016 港幣千元 HK\$'000	31/12/2015 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	14,218,844	11,841,161
同業貸款	Gross loans and advances to banks	18,225,669	15,121,574
		<b>32,444,513</b>	<b>26,962,735</b>

於二〇一六年六月三十日，同業貸款中並無已減值貸款(二〇一五年十二月三十一日：無)。

At 30 June 2016, there were no impaired loans in respect of advances to banks (31 December 2015: Nil).

永隆銀行有限公司  
Wing Lung Bank Limited

未經審核中期財務資料披露報表註釋

Notes to the Unaudited Interim Financial Disclosure Statements

14 衍生金融工具

14 Derivative financial instruments

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

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

		名義/ 合約金額	公平價值		名義/ 合約金額	公平價值	
		Notional/ contractual amount	資產 Assets	負債 Liabilities	Notional/ contractual amount	資產 Assets	負債 Liabilities
		30/6/2016 港幣千元 HK\$'000	30/6/2016 港幣千元 HK\$'000	30/6/2016 港幣千元 HK\$'000	31/12/2015 港幣千元 HK\$'000	31/12/2015 港幣千元 HK\$'000	31/12/2015 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	20,162,647	229,459	207,672	17,740,242	308,075	298,368
貨幣掉期	Currency swaps	79,442,508	524,726	89,362	88,096,460	402,488	307,487
	Cross currency						
貨幣利率掉期	interest rate swaps	788,351	34,739	35,006	4,486,931	116,517	114,654
沽出期權	Options written	45,782	-	477	43,014	-	138
購入期權	Options purchased	86,549	713	-	46,157	141	-
		<b>100,525,837</b>	<b>789,637</b>	<b>332,517</b>	110,412,804	827,221	720,647
利率合約	Interest rate contracts						
利率掉期	Interest rate swaps	1,096,966	-	25,536	317,517	-	4,761
股權合約	Equity contracts						
沽出期權	Options written	4,027	-	13	66,276	-	1,162
購入期權	Options purchased	4,027	13	-	66,276	1,162	-
		<b>8,054</b>	<b>13</b>	<b>13</b>	132,552	1,162	1,162
	<b>Derivatives managed in conjunction with financial instruments designated at fair value through profit or loss</b>						
利率合約	Interest rate contracts						
利率掉期	Interest rate swaps	4,342,134	31	70,707	4,444,597	8,788	6,585
		<b>105,972,991</b>	<b>789,681</b>	<b>428,773</b>	115,307,470	837,171	733,155

永隆銀行有限公司  
Wing Lung Bank Limited

未經審核中期財務資料披露報表註釋

Notes to the Unaudited Interim Financial Disclosure Statements

14 衍生金融工具 (續)

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

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

14 Derivative financial instruments (Continued)

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

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

		30/6/2016 港幣千元 HK\$'000	31/12/2015 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	792,368	800,038
利率合約	Interest rate contracts	14,311	12,362
股權合約	Equity contracts	191	158
		<b>806,870</b>	812,558

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 counterparties and the maturity characteristics of the instruments. The risk weights used range from 0% to 150%.

永隆銀行有限公司  
Wing Lung Bank Limited

未經審核中期財務資料披露報表註釋

Notes to the Unaudited Interim Financial Disclosure Statements

15 貸款及其他賬項

15 Advances and other accounts

		30/6/2016 港幣千元 HK\$'000	31/12/2015 港幣千元 HK\$'000
客戶貸款	Advances to customers	121,720,703	121,461,058
減值準備	Impairment allowances		
– 綜合評估	– Collectively assessed	(295,814)	(332,987)
– 個別評估	– Individually assessed	(140,417)	(16,854)
		<b>121,284,472</b>	121,111,217
商業票據	Trade bills	9,258,575	24,642,931
減值準備	Impairment allowances		
– 綜合評估	– Collectively assessed	(559)	(4,085)
		<b>9,258,016</b>	24,638,846
應計利息	Accrued interest	703,140	808,899
減值準備	Impairment allowances		
– 個別評估	– Individually assessed	(1,419)	(71)
		<b>701,721</b>	808,828
其他賬項	Other accounts		
– 應收保費	– Insurance premium receivable	135,566	153,539
– 於再投保人收回	– Recoverable from reinsurers	257,418	273,327
– 應收及其他賬項	– Accounts and other receivable	1,635,384	1,530,026
		<b>2,028,368</b>	1,956,892
減值準備	Impairment allowances		
– 個別評估	– Individually assessed	(8,242)	(4,304)
		<b>2,020,126</b>	1,952,588
		<b>133,264,335</b>	148,511,479
個別已減值之客戶貸款總額	Gross loans and advances to customers individually impaired		
		30/6/2016 港幣千元 HK\$'000	31/12/2015 港幣千元 HK\$'000
已減值貸款	Impaired loans	283,476	85,045
佔客戶貸款總額之百分比	Percentage of total advances to customers	0.23%	0.07%
對上述貸款提撥之個別減值準備	Individual impairment allowances made in respect of such advances	140,417	16,854
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	85,776	73,262
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

未經審核中期財務資料披露報表註釋

Notes to the Unaudited Interim Financial Disclosure Statements

16 投資物業

16 Investment properties

		30/6/2016 港幣千元 HK\$'000	31/12/2015 港幣千元 HK\$'000
於期初/年初	At the beginning of the period/year	3,130,050	2,635,330
轉賬淨額	Reclassifications, net	60,361	458,110
重估公平價值收益	Fair value gains on revaluation	7,639	36,610
於期末/年末 (經專業估值列賬)	At the end of the period/year (professional valuation)	3,198,050	3,130,050

所有投資物業於二〇一六年六月三十日之估值，以投資估值方法將淨租金收入資本化釐定。是次重估經由獨立測量公司韋堅信產業測量師行有限公司進行，其僱員具香港測量師學會會士資歷及對估價物業的所在地點及類別有近期估值經驗。

All investment properties were revalued as at 30 June 2016 by capitalising the net rental income using the Investment Method of Valuation. The valuations were carried out by an independent firm of surveyors, A.G. Wilkinson & Associates (Surveyors) Limited, who have among their staff Fellows of the Hong Kong Institute of Surveyors with recent experience in the location and category of property being valued.

17 其他物業及設備

17 Other properties and equipment

		房產 Premises 港幣千元 HK\$'000	傢俬及設備 Furniture and Equipment 港幣千元 HK\$'000	合計 Total 港幣千元 HK\$'000
成本	Cost			
於二〇一六年一月一日	At 1 January 2016	876,704	1,506,085	2,382,789
匯率調整	Exchange adjustments	40	(728)	(688)
增置	Additions	-	45,451	45,451
出售	Disposals	-	(33,687)	(33,687)
轉賬淨額	Reclassifications, net	(45,248)	-	(45,248)
重估盈餘	Surplus on revaluation	27,891	-	27,891
減：累積折舊抵銷重估值	Less: elimination of accumulated depreciation on revaluation	(3,971)	-	(3,971)
於二〇一六年六月三十日	At 30 June 2016	855,416	1,517,121	2,372,537
累積折舊	Accumulated depreciation			
於二〇一六年一月一日	At 1 January 2016	202,831	861,579	1,064,410
匯率調整	Exchange adjustments	10	(467)	(457)
本期折舊	Charge for the period	7,475	68,725	76,200
出售回撥	Written back on disposals	-	(30,725)	(30,725)
重估後撇除	Elimination on revaluation	(3,971)	-	(3,971)
於二〇一六年六月三十日	At 30 June 2016	206,345	899,112	1,105,457
賬面淨值	Net book value			
於二〇一六年六月三十日	At 30 June 2016	649,071	618,009	1,267,080

永隆銀行有限公司  
Wing Lung Bank Limited

未經審核中期財務資料披露報表註釋

Notes to the Unaudited Interim Financial Disclosure Statements

17 其他物業及設備 (續)

17 Other properties and equipment (Continued)

		房產 Premises 港幣千元 HK\$'000	傢俬及設備 Furniture and equipment 港幣千元 HK\$'000	合計 Total 港幣千元 HK\$'000
成本	Cost			
於二〇一五年一月一日	At 1 January 2015	882,937	1,132,993	2,015,930
匯率調整	Exchange adjustments	(22)	(2,502)	(2,524)
增置	Additions	-	435,952	435,952
出售	Disposals	-	(28,033)	(28,033)
轉賬淨額	Reclassifications, net	(429,156)	-	(429,156)
重估盈餘	Surplus on revaluation	424,180	-	424,180
減：累積折舊抵銷重估	Less: elimination of accumulated depreciation on revaluation	(1,235)	-	(1,235)
重新分類之列作出售資產	Reclassified to assets classified as held for sale	-	(32,325)	(32,325)
於二〇一五年十二月三十一日	At 31 December 2015	876,704	1,506,085	2,382,789
累積折舊	Accumulated depreciation			
於二〇一五年一月一日	At 1 January 2015	188,242	795,627	983,869
匯率調整	Exchange adjustments	(5)	(1,674)	(1,679)
本年度折舊	Charge for the year	15,829	122,931	138,760
出售回撥	Written back on disposals	-	(25,720)	(25,720)
重估後撤除	Elimination on revaluation	(1,235)	-	(1,235)
重新分類之列作出售資產	Reclassified to assets classified as held for sale	-	(29,585)	(29,585)
於二〇一五年十二月三十一日	At 31 December 2015	202,831	861,579	1,064,410
賬面淨值	Net book value			
於二〇一五年十二月三十一日	At 31 December 2015	673,873	644,506	1,318,379

18 以公平價值誌入損益賬之金融負債

18 Financial liabilities designated at fair value through profit or loss

		30/6/2016 港幣千元 HK\$'000	31/12/2015 港幣千元 HK\$'000
發行之存款證	Certificates of deposit issued	-	503,961

19 客戶存款

19 Deposits from customers

		30/6/2016 港幣千元 HK\$'000	31/12/2015 港幣千元 HK\$'000
活期存款及往來賬戶	Demand deposits and current accounts	11,207,320	12,167,170
儲蓄存款	Savings deposits	58,268,837	49,853,586
定期存款及通知存款	Time, call and notice deposits	102,055,599	118,192,102
		171,531,756	180,212,858

永隆銀行有限公司  
Wing Lung Bank Limited

未經審核中期財務資料披露報表註釋

Notes to the Unaudited Interim Financial Disclosure Statements

20 資本工具

20 Capital instruments

		30/6/2016 港幣千元 HK\$'000	31/12/2015 港幣千元 HK\$'000
發行之後償債項	Subordinated debt issued		
港幣 1,500,000,000 元按攤銷成本 列賬的定息後償票據 (註釋 a)	HK\$1,500,000,000 subordinated fixed rate notes, measured at amortised cost (Note a)	1,500,000	1,500,000
美元 200,000,000 元按攤銷成本 列賬的定息後償票據 (註釋 b)	US\$200,000,000 subordinated fixed rate notes, measured at amortised cost (Note b)	1,542,092	1,539,595
		<b>3,042,092</b>	<b>3,039,595</b>
額外權益工具	Additional equity instruments		
美元 130,000,000 元永續型非累積 後償資本證券 (註釋 c)	US\$130,000,000 undated non-cumulative subordinated capital securities (Note c)	1,008,020	1,008,020
美元 130,000,000 元永續型非累積 後償資本證券 (註釋 d)	US\$130,000,000 undated non-cumulative subordinated capital securities (Note d)	1,007,370	1,007,370
人民幣 1,000,000,000 元永續型 非累積後償資本證券 (註釋 e)	RMB1,000,000,000 undated non-cumulative subordinated capital securities (Note e)	1,236,600	1,236,600
		<b>3,251,990</b>	<b>3,251,990</b>

註釋：(a) 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。

(b) 此美元 200,000,000 元定息後償票據於二〇一二年十一月六日發行，並被界定為本集團之附加資本。此票據將於二〇二二年十一月七日期。選擇性贖還日為二〇一七年十一月七日或之後的每個利息支付日。由發行日至選擇性贖還日之首五年，此票據的利息按年利率 3.50% 計算，按半年度支付。其後，倘票據未在選擇性贖還日贖回，往後的利息會重訂為當日的美國五年期國庫債券息率加 280 點子。

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

Note: (a) 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.

(b) These represent US\$200,000,000 subordinated fixed rate notes qualifying as supplementary capital of the Group issued on 6 November 2012. The notes will mature on 7 November 2022 with an optional redemption date falling on 7 November 2017 or any interest payment date thereafter. Interest at 3.50% per annum is payable on a semi-annually basis for the first 5 years from the date of issue to the optional redemption date. Thereafter, if the notes are not redeemed, the interest rate will reset and the notes will bear interest at 5 year US Treasury Rate on that date plus 280 basis points.

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



永隆銀行有限公司  
Wing Lung Bank Limited

未經審核中期財務資料披露報表註釋

Notes to the Unaudited Interim Financial Disclosure Statements

20 資本工具 (續)

- (d) 此美元130,000,000元永續型非累積後償資本證券被界定為本集團之額外一級資本。此證券於二〇一四年十二月二十九日發行予本行之控股公司，首個提前回購日為二〇一九年十二月三十日。由發行日至首個提前回購日之首五年，此證券的年息率為5.80%。其後，若屆時未行使回購權，息率將每5年按當時美國五年期國庫債券息率加4.13%重新釐訂。
- (e) 此人民幣1,000,000,000元永續型非累積後償資本證券被界定為本集團之額外一級資本。此證券於二〇一五年二月三日發行予本行之控股公司，首個提前回購日為二〇二〇年二月四日。此證券的年息率為5.50%。

20 Capital instruments (Continued)

- (d) This represents US\$130,000,000 undated non-cumulative subordinated capital securities qualifying as additional Tier 1 capital of the Group. The securities were issued to the Bank's holding company on 29 December 2014 with the first call date falling on 30 December 2019. Distribution rate for the securities is set at 5.80% per annum for the first 5 years from the date of issue to the first call date. Distribution rate will be reset thereafter every 5 years at the then prevailing 5 year U.S. Treasury Rate plus 4.13% per annum if the capital securities are not called.
- (e) This represents RMB1,000,000,000 undated non-cumulative subordinated capital securities qualifying as additional Tier 1 capital of the Group. The securities were issued to the Bank's holding company on 3 February 2015 with the first call date falling on 4 February 2020. Distribution rate for the securities is set at 5.50% per annum.

21 其他賬項及預提

21 Other accounts and accruals

		30/6/2016 港幣千元 HK\$'000	31/12/2015 港幣千元 HK\$'000
應付利息	Interest payable	734,106	1,316,271
保費負債	Insurance liabilities	2,175,617	2,224,279
應付及其他賬項	Accounts and other payable	2,198,750	1,965,692
		<b>5,108,473</b>	<b>5,506,242</b>

22 股本

22 Share capital

		30/6/2016		31/12/2015	
		股數 No. of shares	港幣千元 HK\$'000	股數 No. of shares	港幣千元 HK\$'000
已發行及已繳足股本：	Issued and fully paid:				
普通股	Ordinary shares	232,190,115	1,160,951	232,190,115	1,160,951

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

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

永隆銀行有限公司

Wing Lung Bank Limited

未經審核中期財務資料披露報表註釋

Notes to the Unaudited Interim Financial Disclosure Statements

23 儲備

23 Reserves

		資本儲備 Capital Reserve 港幣千元 HK\$'000	重估 房產儲備 Bank premises revaluation reserve 港幣千元 HK\$'000	重估 投資儲備 Investment revaluation reserve 港幣千元 HK\$'000	其他儲備 Other reserves 港幣千元 HK\$'000	保留溢利 Retained earnings 港幣千元 HK\$'000	合計 Total 港幣千元 HK\$'000
於二〇一六年一月一日	At 1 January 2016	57,500	523,171	441,422	823,035	23,426,477	25,271,605
可供出售之證券	Available-for-sale securities						
- 公平價值改變	- Changes in fair value	-	-	48,468	-	-	48,468
- 因出售附屬公司 之減少	- Decrease due to disposal of subsidiaries	-	-	(188,446)	-	-	(188,446)
- 於出售時轉入 收益表	- Transfer to income statement on disposal	-	-	(86,410)	-	-	(86,410)
	Surplus on revaluation of bank premises	-	27,891	-	-	-	27,891
重估房產之盈餘		-	27,891	-	-	-	27,891
應佔聯營公司儲備	Share of an associate's reserves	-	-	18	-	-	18
	Share of jointly controlled entities' reserves	-	649	(4,512)	68	-	(3,795)
應佔共同控制實體儲備		-	649	(4,512)	68	-	(3,795)
期內溢利	Profit for the period	-	-	-	-	1,841,105	1,841,105
匯率變動	Exchange difference	-	-	-	(51,334)	-	(51,334)
其他全面收益對遞延稅 項之影響	Effect of deferred taxation on other comprehensive income	-	-	640	-	-	640
	Distribution for additional equity instruments	-	-	-	-	(59,550)	(59,550)
額外權益工具分配		-	-	-	-	(59,550)	(59,550)
於二〇一六年 六月三十日	At 30 June 2016	57,500	551,711	211,180	771,769	25,208,032	26,800,192

  

		資本儲備 Capital Reserve 港幣千元 HK\$'000	重估 房產儲備 Bank premises revaluation reserve 港幣千元 HK\$'000	重估 投資儲備 Investment revaluation reserve 港幣千元 HK\$'000	其他儲備 Other reserves 港幣千元 HK\$'000	保留溢利 Retained earnings 港幣千元 HK\$'000	合計 Total 港幣千元 HK\$'000
於二〇一五年一月一日	At 1 January 2015	57,500	66,769	430,730	1,021,154	20,330,835	21,906,988
可供出售之證券	Available-for-sale securities						
- 公平價值改變	- Changes in fair value	-	-	102,216	-	-	102,216
- 於出售時轉入收益表	- Transfer to income statement on disposal	-	-	(104,435)	-	-	(104,435)
	Surplus on revaluation of bank premises	-	424,180	-	-	-	424,180
重估房產之盈餘		-	424,180	-	-	-	424,180
應佔聯營公司儲備	Share of an associate's reserves	-	-	(78)	-	-	(78)
	Share of jointly controlled entities' reserves	-	32,222	12,402	704	-	45,328
應佔共同控制實體儲備		-	32,222	12,402	704	-	45,328
是年度溢利	Profit for the year	-	-	-	-	3,250,426	3,250,426
轉出或然儲備	Transfer from contingency reserve	-	-	-	(96)	96	-
匯率變動	Exchange difference	-	-	-	(198,727)	-	(198,727)
界定福利計劃之精算虧損	Actuarial losses on defined benefit scheme	-	-	-	-	(42,981)	(42,981)
其他全面收益對遞延稅 項之影響	Effect of deferred taxation on other comprehensive income	-	-	587	-	7,092	7,679
	Distribution for additional equity instruments	-	-	-	-	(118,991)	(118,991)
額外權益工具分配		-	-	-	-	(118,991)	(118,991)
於二〇一五年 十二月三十一日	At 31 December 2015	57,500	523,171	441,422	823,035	23,426,477	25,271,605

永隆銀行有限公司  
Wing Lung Bank Limited

未經審核中期財務資料披露報表註釋

Notes to the Unaudited Interim Financial Disclosure Statements

23 儲備 (續)

- (a) 本集團之資本儲備是由若干附屬公司將其保留溢利資本化並發行新股予本行時所成立。
- (b) 重估房產儲備乃根據物業重估之會計政策而成立。
- (c) 重估投資儲備乃可供出售證券在出售或減值前之公平價值變動之累計淨差額並根據金融資產重估之會計政策確認。
- (d) 本集團的其他儲備包括普通儲備、匯兌儲備、或然儲備及法定盈餘儲備。

普通儲備是往年度從保留溢利轉撥之金額。

匯兌儲備是因折算海外分行及附屬公司的財務報表產生的匯兌變動。

或然儲備代表按照由保險業監理處頒佈之按揭擔保保險業務儲備金指引以應付經濟嚴重逆轉時累積的風險而建立之儲備。

法定盈餘儲備的款項是以本行於中華人民共和國成立之附屬公司之經審計後淨利潤的 10% 列賬，直至盈餘儲備之累計額相等於其註冊股本的 50%。盈餘儲備經股東批准後可用於彌補累計虧損或轉化為實收股本。

- (e) 本集團已於二〇一六年六月三十日之保留溢利中保留港幣 1,144,399,000 元 (二〇一五年十二月三十一日：港幣 1,270,072,000 元) 作為法定儲備。法定儲備乃為審慎監督目的按照香港《銀行業條例》之條款保留，而是項儲備之變動直接記於保留溢利內，並須諮詢香港金融管理局。

23 Reserves (Continued)

- (a) The Group's capital reserve was set up in relation to the capitalisation by certain subsidiaries of their retained earnings for the issue of new shares to the Bank.
- (b) Bank premises revaluation reserve has been set up and is dealt with in accordance with the accounting policies adopted for revaluation of properties.
- (c) Investment revaluation reserve comprises the cumulative net change in the fair value of available-for-sale securities until the securities are derecognised or impaired and is dealt with in accordance with the accounting policies adopted for revaluation of financial assets.
- (d) The Group's other reserves comprise general reserve, exchange reserve, contingency reserve and statutory surplus reserve.

General reserve comprises previous years' transfers from retained earnings.

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

Contingency reserve represents a reserve established for contingency of accumulation of risks in times of severe economic downturn in accordance with Guidance Note on Reserving for Mortgage Guarantee Business issued by the Office of the Commissioner of Insurance.

Statutory surplus reserve is provided at 10% of the audited profit after tax of a subsidiary of the Bank which is incorporated in the People's Republic of China, until the reserve balance is equal to 50% of its registered share capital. Surplus reserve can be used to offset accumulated losses or capitalised as paid-up capital with the approval of shareholders.

- (e) At 30 June 2016, included in retained earnings is an amount of HK\$1,144,399,000 (31 December 2015: HK\$1,270,072,000) which was earmarked as regulatory reserve. The regulatory reserve is maintained to satisfy the provisions of the Hong Kong Banking Ordinance for prudential supervision purposes. Movements in the reserve are made directly through retained earnings and in consultation with the Hong Kong Monetary Authority.

永隆銀行有限公司  
Wing Lung Bank Limited

未經審核中期財務資料披露報表註釋

Notes to the Unaudited Interim Financial Disclosure Statements

24 或有債務及承擔

下列為或有債務及承擔之每個主要類別之合約金額，及信貸風險比重金額總計：

24 Contingent liabilities and commitments

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

		<b>30/6/2016</b>	31/12/2015
		港幣千元	港幣千元
		<b>HK\$'000</b>	HK\$'000
直接信貸替代品	Direct credit substitutes	<b>2,769,430</b>	3,211,181
交易項目有關之或有債務	Transaction-related contingencies	<b>92,623</b>	225,481
商業項目有關之或有債務	Trade-related contingencies	<b>1,317,998</b>	719,854
可以無條件取消之其他承擔	Other commitments which are unconditionally cancellable	<b>29,371,155</b>	28,275,493
原本年期為一年或以下之其他承擔	Other commitments with an original maturity of one year or less	<b>5,946,581</b>	5,620,192
原本年期為一年以上之其他承擔	Other commitments with an original maturity of over one year	<b>6,773,940</b>	10,662,877
		<b>46,271,727</b>	48,715,078
信貸風險比重金額	Credit risk weighted amount	<b>7,217,376</b>	9,230,538

用以計算信貸風險比重金額之風險比重為 0% 至 150%。

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

永隆銀行有限公司  
Wing Lung Bank Limited

補充財務資料 (未經審核)

Supplementary Financial Information (Unaudited)

以下公佈之資料為未經審核之中期財務資料披露報表補充資料。

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

1 資本管理

1 Capital management

	30/6/2016	31/12/2015
資本比率	Capital ratios	
- 普通股權一級資本比率	12.4%	11.6%
- 一級資本比率	14.2%	13.5%
- 總資本比率	17.6%	17.3%

於二〇一六年六月三十日及二〇一五年十二月三十一日之資本比率乃根據香港金融管理局所發出的《銀行業(資本)規則》計算。

The capital ratios at 30 June 2016 and 31 December 2015 were compiled in accordance with the Banking (Capital) Rules issued by the Hong Kong Monetary Authority (“HKMA”).

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

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

30/6/2016

	Capital buffers	
資本緩衝		
- 防護緩衝資本比率	- Capital conservation buffer ratio	0.63%
- 逆周期緩衝資本比率	- Countercyclical capital buffer ratio	0.40%

根據《銀行業(披露)規則》第 24B 條的相關披露將於二〇一六年九月三十日前上載至本集團網頁(<http://www.winglungbank.com>)。

The relevant disclosures pursuant to the Banking (Disclosure) Rules Section 24B will be published before 30 September 2016 on the Bank’s website at <http://www.winglungbank.com>.

於二〇一六年六月三十日及二〇一五年十二月三十一日，所計算資本比率及槓桿比率之綜合基礎乃跟隨財務資料披露報表之綜合基礎，但撇除列於下列表格的若干附屬公司。

The basis of consolidation for calculation of the capital ratios and leverage ratio at 30 June 2016 and 31 December 2015 follows the basis of consolidation for financial reporting but excludes certain subsidiaries as set out in the following table.

附屬公司的總資產及權益總額如下：

The total assets and total equity of the subsidiaries are as follows:

名稱	Name	主要業務	Principal activities	30/6/2016		31/12/2015	
				總資產 港幣千元 HK\$'000	權益總額 港幣千元 HK\$'000	總資產 港幣千元 HK\$'000	權益總額 港幣千元 HK\$'000
永隆保險有限公司 <sup>#e</sup>	Wing Lung Insurance Company Limited <sup>#e</sup>	保險業務	Insurance underwriting	3,255,955	1,002,102	3,239,533	945,422
永隆融資有限公司 <sup>#e</sup>	Wing Lung Capital Limited <sup>#e</sup>	財務諮詢服務	Financial consultancy services	17,225	15,645	17,243	15,673
永隆財務有限公司 <sup>#</sup>	Wing Lung Finance Limited <sup>#</sup>	提供財務服務	Provision of financial services	29,752	29,622	29,712	29,590
永隆資產管理有限公司 <sup>#e</sup>	Wing Lung Asset Management Limited <sup>#e</sup>	資產管理	Asset management	122,890	122,742	78,018	77,923

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 資本管理 (續)

1 Capital management (Continued)

名稱	Name	主要業務	Principal activities	30/6/2016		31/12/2015	
				總資產 Total assets 港幣千元 HK\$'000	權益總額 Total equity 港幣千元 HK\$'000	總資產 Total assets 港幣千元 HK\$'000	權益總額 Total equity 港幣千元 HK\$'000
永隆期貨有限公司 <sup>#e</sup>	Wing Lung Futures Limited <sup>#e</sup>	期貨經紀服務	Futures broking	註釋 1/note 1	註釋 1/note 1	150,057	130,800
永隆證券有限公司 <sup>#e</sup>	Wing Lung Securities Limited <sup>#e</sup>	證券經紀服務	Securities broking	註釋 1/note 1	註釋 1/note 1	856,949	571,224
永隆銀行信託有限公司 <sup>#e</sup>	Wing Lung Bank (Trustee) Limited <sup>#e</sup>	信託業務	Trustee services	10,160	8,805	8,523	7,566
永隆保險顧問有限公司 <sup>#</sup>	Wing Lung Insurance Brokers Limited <sup>#</sup>	保險顧問	Insurance broking	296,283	248,021	59,801	50,550
永隆代理有限公司 <sup>#</sup>	Wing Lung Agency Limited <sup>#</sup>	保險代理	Insurance agency	127,281	125,928	124,060	122,405
永隆銀行受託代管有限公司 <sup>#e</sup>	Wing Lung Bank (Nominees) Limited <sup>#e</sup>	受託代管服務	Nominee services	10	10	10	10
永隆管業有限公司 <sup>#e</sup>	Wing Lung Property Management Limited <sup>#e</sup>	物業管理	Property management	-	(140)	-	(134)
康令有限公司 <sup>#e</sup>	Hongnet Limited <sup>#e</sup>	投資業務	Investment holding	3,924	3,903	3,924	3,910
Wingspan Incorporated <sup>#</sup>	Wingspan Incorporated <sup>#</sup>	物業持有	Property holding	31,334	11,788	31,645	11,810
Wing Lung Opportunities Fund Limited <sup>*e</sup>	Wing Lung Opportunities Fund Limited <sup>*e</sup>	投資業務	Investment holding	957,665	563,911	983,675	543,003
Wing Lung Opportunities Master Fund Limited <sup>*e</sup>	Wing Lung Opportunities Master Fund Limited <sup>*e</sup>	投資業務	Investment holding	927,502	531,765	936,679	548,573
時永投資有限公司 <sup>^</sup>	Sea Wing Investments Limited <sup>^</sup>	物業持有	Property holding	5,292	(4,759)	5,387	(4,640)
永隆股權投資管理(深圳)有限公司 <sup>^&amp;</sup>	Wing Lung Equity Investment Management (Shenzhen) Limited <sup>^&amp;</sup>	股權投資管理	Equity investment management	19,965	19,759	2,521	2,334
安碧有限公司 <sup>^e</sup>	Antopex Limited <sup>^e</sup>	信託業務	Trustee services	-	-	-	-
保亞有限公司 <sup>^e</sup>	Bulleria Limited <sup>^e</sup>	信託業務	Trustee services	-	-	-	-
錦嶺有限公司 <sup>^e</sup>	Cameland Limited <sup>^e</sup>	信託業務	Trustee services	-	-	-	-
德衛有限公司 <sup>^e</sup>	Deeright Limited <sup>^e</sup>	信託業務	Trustee services	-	-	-	-
億聯有限公司 <sup>^e</sup>	Eaglearn Limited <sup>^e</sup>	信託業務	Trustee services	-	-	-	-

# 由本行全資直接持有之附屬公司。

# Wholly and directly held by the Bank.

^ 由本行全資間接持有之附屬公司。

^ Wholly and indirectly held by the Bank.

\* 於二〇一六年六月三十日，本行持有 Wing Lung Opportunities Fund Limited (“該基金”) 發行股數之 64.1% (二〇一五年十二月三十一日: 55.4%)，Wing Lung Opportunities Master Fund Limited 由該基金全資直接持有。

\* At 30 June 2016, the Bank directly held 64.1% (31 December 2015: 55.4%) of the shares issued by Wing Lung Opportunities Fund Limited (the “Fund”). Wing Lung Opportunities Master Fund Limited is wholly and directly held by the Fund.

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 資本管理 (續)

® 為法定報表計算二〇一六年六月三十日及二〇一五年十二月三十一日之綜合資本比率及槓桿比率，並不包括此等公司。

& 為法定報表計算二〇一六年六月三十日之綜合資本比率包括永隆股權投資管理(深圳)有限公司，二〇一五年十二月三十一日並不包括此附屬公司。

註釋1 此等附屬公司已於本期內出售。

根據《銀行業(披露)規則》第24(3)(b)條，香港金融管理局指定之標準披露報表及本銀行發行之資本工具的主要條款及詳細條文將於二〇一六年九月三十日前上載至本集團網頁(<http://www.winglungbank.com>)。

2 槓桿比率

於二〇一六年六月三十日及二〇一五年十二月三十一日的槓桿比率乃按照香港金融管理局頒佈之《槓桿比率框架》計算。

於二〇一六年六月三十日及二〇一五年十二月三十一日，所計算槓桿比率之綜合基礎乃跟隨財務資料披露報表之綜合基礎，但撇除列於補充財務資料註釋1內的若干附屬公司。

根據《銀行業(披露)規則》第24A(4)(b)條，香港金融管理局指定之標準披露報表將於二〇一六年九月三十日前上載至本集團網頁(<http://www.winglungbank.com>)。

1 Capital management (Continued)

® Companies excluded in the computation of the consolidated capital ratios and leverage ratio at 30 June 2016 and 31 December 2015 for regulatory reporting purposes.

& Wing Lung Equity Investment Management (Shenzhen) Limited included in the computation of the consolidated capital ratios at 30 June 2016 but excluded at 31 December 2015 for regulatory reporting purposes.

Note 1 These subsidiaries were disposed during the period.

In accordance with the Banking (Disclosure) Rules Section 24(3)(b), the standard disclosure templates specified by the HKMA and the main features and full terms and conditions of the Bank's capital instruments will be published before 30 September 2016 on the Bank's website at <http://www.winglungbank.com>.

2 Leverage ratio

The leverage ratio as at 30 June 2016 and 31 December 2015 were compiled in accordance with the Leverage Ratio Framework issued by the HKMA.

The basis of consolidation for calculation of the leverage ratio at 30 June 2016 and 31 December 2015 follows the basis of consolidation for financial reporting but excludes certain subsidiaries as set out in supplementary financial information note 1.

In accordance with the Banking (Disclosure) Rules Section 24A(4)(b), the standard disclosure templates specified by the HKMA will be published before 30 September 2016 on the Bank's website at <http://www.winglungbank.com>.

	30/6/2016	31/12/2015
槓桿比率	10.23%	8.76%

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 流動性維持比率

3 Liquidity maintenance ratio

截至六月三十日止六個月  
Six months ended 30 June  
2016 2015

流動性維持比率	Liquidity maintenance ratio	39.5%	42.5%
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上述比率以報告期內每個曆月之平均值計算簡單平均數。

The above ratios are calculated as the arithmetic mean of each calendar month's average value for the reporting period.

平均流動性維持比率乃根據《銀行業(流動性)規則》第10(1)(b)條以非綜合基礎計算。

The average liquidity maintenance ratios are calculated on an unconsolidated basis in accordance with rule 10(1)(b) of the Banking (Liquidity) Rules.

本集團已為管治、計量、監控流動資金風險制定目標、架構和程序。本集團之流動資金風險管理策略詳載於二〇一五年度財務報表內。

Objective, framework and process are in place for governance, measurement and monitoring of the Group's liquidity risk. Details of the Group's liquidity risk management approach are set out in the 2015 annual financial statements.

4 貨幣集中

4 Currency concentration

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

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

		美元 US dollar		人民幣 RMB	
		30/6/2016 港幣千元 HK\$'000	31/12/2015 港幣千元 HK\$'000	30/6/2016 港幣千元 HK\$'000	31/12/2015 港幣千元 HK\$'000
現貨資產	Spot assets	73,769,716	51,914,533	45,246,268	64,724,763
現貨負債	Spot liabilities	(48,435,525)	(47,376,999)	(46,465,101)	(64,091,880)
遠期買入	Forward purchases	35,650,564	50,873,253	19,140,336	18,507,155
遠期賣出	Forward sales	(58,583,071)	(51,416,170)	(15,164,062)	(16,991,791)
期權淨額	Net option position	(6,124)	2,015	(10)	-
長盤淨額	Net long position	2,395,560	3,996,632	2,757,431	2,148,247

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:

		30/6/2016 港幣千元 HK\$'000	31/12/2015 港幣千元 HK\$'000
結構性倉盤淨額	Net structural position		
美元	US dollar	630,211	630,211
人民幣	RMB	1,998,667	2,002,094
		2,628,878	2,632,305



永隆銀行有限公司  
Wing Lung Bank Limited

補充財務資料 (未經審核)

Supplementary Financial Information (Unaudited)

5 分類資料

5 Segmental information

(a) 按行業分類之客戶貸款總額

(a) Gross advances to customers by industry sectors

		30/6/2016		31/12/2015	
		港幣千元 HK\$'000	抵押品佔 客戶貸款 之百分比 % of gross advances covered by collateral	港幣千元 HK\$'000	抵押品佔 客戶貸款 之百分比 % of gross advances covered by collateral
在香港使用之貸款	Loans for use in Hong Kong				
工商金融	Industrial, commercial and financial				
物業發展	Property development	5,339,416	73.4	1,699,341	28.7
物業投資	Property investment	12,703,575	96.1	13,462,192	96.3
金融企業	Financial concerns	12,929,918	29.2	9,413,460	42.4
股票經紀	Stockbrokers	4,378,945	2.3	3,084,501	1.6
批發及零售業	Wholesale and retail trade	1,647,097	91.0	4,055,415	91.4
製造業	Manufacturing	554,292	64.6	429,035	85.5
運輸及運輸設備	Transport and transport equipment	4,142,478	19.5	3,858,343	21.6
娛樂活動	Recreational activities	329,339	100.0	358,451	94.7
資訊科技	Information technology	486,871	98.5	493,949	98.4
其他	Others	16,062,383	40.4	18,292,836	61.7
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	543,617	100.0	583,541	100.0
購買其他住宅 物業的貸款	Loans for the purchase of other residential properties	8,161,780	100.0	8,695,511	100.0
信用卡貸款	Credit card advances	261,816	-	309,044	-
其他	Others	8,196,811	45.3	7,098,536	48.6
貿易融資	Trade finance	741,767	50.0	723,599	50.0
		76,480,105	55.9	72,557,754	65.6
在香港以外使用之 貸款	Loans for use outside Hong Kong	45,240,598	31.4	48,903,304	42.1
		121,720,703	46.8	121,461,058	56.1

永隆銀行有限公司  
Wing Lung Bank Limited

補充財務資料 (未經審核)

Supplementary Financial Information (Unaudited)

5 分類資料 (續)

5 Segmental information (Continued)

(a) 按行業分類之客戶貸款總額  
(續)

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

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

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

		已減值 貸款 Impaired loans 港幣千元 HK\$'000	個別 減值準備 Individual impairment allowance 港幣千元 HK\$'000	綜合 減值準備 Collective impairment allowance 港幣千元 HK\$'000
二〇一六年六月三十日 At 30 June 2016				
在香港使用之貸款	Loans for use in Hong Kong			
工商金融	Industrial, commercial and financial			
- 物業投資	- Property investment	-	-	25,840
- 金融企業	- Financial concerns	-	-	27,637
- 其他	- Others	51,204	50,560	39,164
在香港以外使用之貸款	Loans for use outside Hong Kong	140,860	54,086	107,961
		192,064	104,646	200,602
二〇一五年十二月三十一日 At 31 December 2015				
在香港使用之貸款	Loans for use in Hong Kong			
工商金融	Industrial, commercial and financial			
- 物業投資	- Property investment	10,033	14	27,935
- 其他	- Others	2,078	850	57,035
在香港以外使用之貸款	Loans for use outside Hong Kong	202	177	113,787
		12,313	1,041	198,757

永隆銀行有限公司  
Wing Lung Bank Limited

補充財務資料 (未經審核)

Supplementary Financial Information (Unaudited)

5 分類資料 (續)

5 Segmental information (Continued)

(b) 按區域分類之客戶貸款、逾期貸款、已減值貸款及減值準備

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

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

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

				個別減值準備 Individual impairment allowance			
		逾期三個月 以上的貸款 Overdue advances for over three months		逾期三個月 以上的貸款 Overdue advances for over three months		綜合 減值準備 Collective impairment allowance	
貸款總額 Gross advances to customers 港幣千元 HK\$'000		Overdue advances for over three months 港幣千元 HK\$'000		已減值貸款 Impaired loans 港幣千元 HK\$'000		已減值貸款 Impaired loans 港幣千元 HK\$'000	
於二〇一六年 六月三十日	At 30 June 2016						
香港	Hong Kong	71,703,153	498,475	153,844	61,475	63,281	147,814
中華人民共和國	People's Republic of China	34,019,977	48,267	129,632	48,267	77,136	116,237
其他	Others	15,997,573	-	-	-	-	31,763
		121,720,703	546,742	283,476	109,742	140,417	295,814
於二〇一五年 十二月三十一日	At 31 December 2015						
香港	Hong Kong	67,005,276	27,626	85,045	6,875	16,854	139,540
中華人民共和國	People's Republic of China	43,468,755	-	-	-	-	168,222
其他	Others	10,987,027	-	-	-	-	25,225
		121,461,058	27,626	85,045	6,875	16,854	332,987

永隆銀行有限公司  
Wing Lung Bank Limited

補充財務資料 (未經審核)

Supplementary Financial Information (Unaudited)

5 分類資料 (續)

(c) 國際債權

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

5 Segmental information (Continued)

(c) International claims

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

		非銀行私營機構 Non-bank private sector					合計 Total
		銀行 Banks	官方機構 Official sector	非銀行 金融機構 Non-bank financial institutions	非金融 私營機構 Non- financial private sector		
		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	
於二〇一六年六月三十日	At 30 June 2016						
發達國家	Developed Countries	7,431,110	222,274	829,565	1,132,126	9,615,075	
離岸中心	Offshore Centers	6,046,280	11,520	2,021,648	38,506,381	46,585,829	
- 其中：香港	- of which: Hong Kong	5,883,332	2,178	1,772,003	23,929,693	31,587,206	
發展中拉丁美洲和加勒比地區	Developing Latin America and Caribbean	69,833	-	-	844	70,677	
發展中非洲和中東地區	Developing Africa and Middle East	1,072,048	21	-	43,123	1,115,192	
發展中亞太地區	Developing Asia Pacific	32,234,282	618,275	5,198,838	23,573,810	61,625,205	
- 其中：中華人民共和國	- of which: People's Republic of China	30,791,921	612,277	5,198,838	23,358,469	59,961,505	
		46,853,553	852,090	8,050,051	63,256,284	119,011,978	
於二〇一五年十二月三十一日	At 31 December 2015						
發達國家	Developed Countries	6,361,661	200,407	450,529	1,491,085	8,503,682	
離岸中心	Offshore Centers	3,309,769	15,908	5,383,849	25,790,798	34,500,324	
- 其中：香港	- of which: Hong Kong	2,908,094	2,212	3,786,450	17,351,921	24,048,677	
發展中拉丁美洲和加勒比地區	Developing Latin America and Caribbean	-	-	-	865	865	
發展中非洲和中東地區	Developing Africa and Middle East	387,503	-	-	34,454	421,957	
發展中亞太地區	Developing Asia Pacific	32,649,390	744,085	10,454,610	32,421,103	76,269,188	
- 其中：中華人民共和國	- of which: People's Republic of China	29,617,327	734,497	10,454,610	32,258,283	73,064,717	
		42,708,323	960,400	16,288,988	59,738,305	119,696,016	

永隆銀行有限公司  
Wing Lung Bank Limited

補充財務資料 (未經審核)

Supplementary Financial Information (Unaudited)

6 逾期及經重組資產

6 Overdue and rescheduled assets

(a) 逾期貸款

(a) Overdue advances

本集團之客戶逾期貸款分析如下：

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

		30/6/2016		31/12/2015	
		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	532,004	0.44	17,646	0.01
— 六個月以上至一年	– One year or less, but over six months	12,935	0.01	5,714	0.01
— 一年以上	– Over one year	1,803	-	4,266	-
		<b>546,742</b>	<b>0.45</b>	27,626	0.02
有抵押之逾期貸款	Secured overdue advances	397,867		16,830	
無抵押之逾期貸款	Unsecured overdue advances	148,875		10,796	
		<b>546,742</b>		27,626	
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	576,292		74,692	
已撥個別減值準備	Individual impairment allowances made	109,742		6,875	

於二〇一六年六月三十日，同業貸款中並無逾期三個月以上(二〇一五年十二月三十一日：無)。

At 30 June 2016, there were no advances to banks which were overdue for over three months (31 December 2015: 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)

6 逾期及經重組資產 (續)

6 Overdue and rescheduled assets (Continued)

(b) 其他逾期資產

(b) Other overdue assets

本集團之其他逾期資產分析如下：

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

		30/6/2016 應計利息 Accrued interest 港幣千元 HK\$'000	31/12/2015 應計利息 Accrued interest 港幣千元 HK\$'000
其他資產總額，其逾期：	Gross amount of other assets which have been overdue for:		
- 三個月以上至六個月	- Six months or less, but over three months	4,979	84
- 六個月以上至一年	- One year or less, but over six months	557	16
- 一年以上	- Over one year	112	294
		<b>5,648</b>	<b>394</b>

(c) 經重組貸款

(c) Rescheduled advances

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

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

		30/6/2016 佔客戶 貸款總額 之百分比 % of total 港幣千元 advances to HK\$'000	31/12/2015 佔客戶 貸款總額 之百分比 % of total 港幣千元 advances to HK\$'000
經重組客戶貸款	Rescheduled advances to customers	31,495      0.03	44,681      0.04

於二〇一六年六月三十日，同業貸款中並無經重組之貸款(二〇一五年十二月三十一日：無)。

At 30 June 2016, there were no rescheduled advances to banks (31 December 2015: Nil).

(d) 收回資產

(d) Repossessed assets

於二〇一六年六月三十日，本集團並無持有收回資產(二〇一五年十二月三十一日：港幣682,000元)。

At 30 June 2016, the Group did not hold any repossessed assets (31 December 2015: HK\$682,000).

永隆銀行有限公司  
Wing Lung Bank Limited

補充財務資料 (未經審核)

Supplementary Financial Information (Unaudited)

7 國內非銀行風險

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

7 Non-bank Mainland exposures

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

		資產負債表 以內之風險額 On-balance sheet exposure 港幣千元 HK\$'000	資產負債表 以外之風險額 Off-balance sheet exposure 港幣千元 HK\$'000	總風險額 Total 港幣千元 HK\$'000
二〇一六年六月三十日	At 30 June 2016			
一 中央政府、中央政府持有的機構及其子公司和合資企業	1 Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	26,251,416	2,368,102	28,619,518
二 地方政府、地方政府持有的機構及其子公司和合資企業	2 Local governments, local government-owned entities and their subsidiaries and JVs	11,786,757	698,889	12,485,646
三 居住中國內地的中國公民及在中國內地成立的其他機構及其子公司和合資企業	3 PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	22,380,284	4,346,232	26,726,516
四 其他未包括在第一項中的由中央政府參與的機構	4 Other entities of central government not reported in item 1 above	3,228,134	64,660	3,292,794
五 其他未包括在第二項中的由地方政府參與的機構	5 Other entities of local governments not reported in item 2 above	4,049,077	-	4,049,077
六 對居住中國境外的中國公民及中國內地以外成立的機構所批出之貸款，其貸款於國內使用	6 PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	6,805,245	3,681,663	10,486,908
七 其他被視為國內非銀行風險承擔	7 Other counterparties where the exposures are considered by the Bank to be non-bank Mainland China exposures	8,239,854	420,610	8,660,464
		82,740,767	11,580,156	94,320,923
減值準備後的資產總額	Total assets after provision	247,514,159		
資產負債表內之風險額佔資產總額之百分比	On-balance sheet exposures as percentage of total assets	33.43%		

永隆銀行有限公司  
Wing Lung Bank Limited

補充財務資料 (未經審核)

Supplementary Financial Information (Unaudited)

7 國內非銀行風險 (續)

7 Non-bank Mainland exposures (Continued)

重列	Restated		資產負債表 以內之風險額 On-balance sheet exposure 港幣千元 HK\$'000	資產負債表 以外之風險額 Off-balance sheet exposure 港幣千元 HK\$'000	總風險額 Total 港幣千元 HK\$'000
二〇一五年 十二月三十一日	31 December 2015				
一 中央政府、中央政府持有的機構及其子公司和合資企業	1 Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)		23,354,244	2,541,334	25,895,578
二 地方政府、地方政府持有的機構及其子公司和合資企業	2 Local governments, local government-owned entities and their subsidiaries and JVs		11,449,936	778,057	12,227,993
三 居住中國內地的中國公民及在中國內地成立的其他機構及其子公司和合資企業	3 PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs		25,160,504	6,291,195	31,451,699
四 其他未包括在第一項中的由中央政府參與的機構	4 Other entities of central government not reported in item 1 above		2,325,469	344,707	2,670,176
五 其他未包括在第二項中的由地方政府參與的機構	5 Other entities of local governments not reported in item 2 above		2,998,300	-	2,998,300
六 對居住中國境外的中國公民及中國內地以外成立的機構所批出之貸款，其貸款於國內使用	6 PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China		5,441,800	2,882,064	8,323,864
七 其他被視為國內非銀行風險承擔	7 Other counterparties where the exposures are considered by the Bank to be non-bank Mainland China exposures		7,226,675	890,242	8,116,917
			77,956,928	13,727,599	91,684,527
減值準備後的資產總額	Total assets after provision		262,666,965		
資產負債表內之風險額 佔資產總額之百分比	On-balance sheet exposures as percentage of total assets		29.68%		

若干比較數字已作出修改，以符合本期之呈報方式。

Certain comparative amounts have been revised to conform with the current period's presentation.