



招商永隆銀行
CMB WING LUNG BANK

二〇二五年度中期財務資料披露報表
2025 INTERIM FINANCIAL DISCLOSURE STATEMENTS

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招商永隆銀行有限公司 CMB Wing Lung Bank Limited

財務及業務回顧

Financial Results and Operation Review

招商永隆銀行有限公司(「本行」)董事會欣然公佈本行及其附屬公司(合稱「本集團」)截至二〇二五年六月三十日止六個月的中期財務資料披露報表。本集團截至二〇二五年六月三十日止六個月的綜合收益表及綜合全面收益表，以及本集團於二〇二五年六月三十日結算的綜合財務狀況表，均是未經審核。上述各項連同有關註釋及補充財務資料列於本中期財務資料披露報表第9至第52頁。

二〇二五年以來，面對政治經濟不確定性和經營環境複雜性的嚴峻挑戰，招商永隆銀行堅持價值銀行戰略，深化管理與創新雙輪驅動，鍛造硬實力，修煉軟實力，加快“國際化、綜合化、差異化、數智化”轉型，經營業績大幅提升，多項經營指標、管理能力邁向一流商業銀行行列。下半年，會繼續貫徹母行戰略目標和方向，在“嚴格管理、守正創新”雙輪驅動下，堅持本行低風險、高質量發展策略，推動優質和重點業務客群增長，提升管理能力和水平，依託集團、母行強大的資源和支持，結合香港實際情況，努力鞏固戰略佈局，促進業務更加合理、均衡、可持續發展，為鞏固香港國際金融中心地位做出積極貢獻。

財務概況

截至二〇二五年六月三十日止期間，本集團營業淨收入為港幣55.73億元，較二〇二四年同期之營業淨收入增加33.6%，主要由於服務費及佣金淨收入增長；股東應佔溢利為港幣30.37億元，較二〇二四年同期之股東應佔溢利增加331.9%，主要由於本集團堅持低風險、高質量發展策略；平均資產回報率及平均股東權益回報率分別為1.25%及12.07%。

The board of directors of CMB Wing Lung Bank Limited (the “Bank”) is pleased to publish the Interim Financial Disclosure Statements of the Bank and its subsidiaries (collectively, the “Group”) for the six months ended 30 June 2025. The consolidated income statement and consolidated statement of comprehensive income for the six months ended 30 June 2025, and the consolidated statement of financial position as at 30 June 2025 of the Group, all of which are unaudited, along with related explanatory notes and supplementary financial information are set out on pages 9 to 52 of these Interim Financial Disclosure Statements.

In view of the political and economic uncertainty, and the severe challenges from complicated business environment since 2025, the Bank uplift the “Value Bank” strategy, exerted the dual driving force by management and innovation, forged our technical capability, cultivated our power of influence, accelerated our transformation towards the goal of internationalization, business diversification, differential development, and intellectual digitalization. The Bank achieved a significant improvement in business performance, and elevated multiple operational indicators and management capabilities to the ranks of first-class commercial banks. In the second half of the year, the Bank will continue to implement the strategic goals and direction of China Merchants Bank. Under the dual driving force of “strict management, upholding fundamental principle and breaking new ground”, the Bank will adhere to the low-risk and high-quality development strategy, promote the growth of high-quality and key business customer groups as well as improve management capabilities and standards. Leveraging the affluent resources and strong support of the group and the parent bank, the Bank will embrace specific circumstances in Hong Kong, strive to consolidate our strategic positioning and foster more rational, balanced, and sustainable business development so as to constructively serve Hong Kong as an international financial centre.

Financial Overview

For the period ended 30 June 2025, the Group recorded an operating income of HK\$5,573 million, representing an increase of 33.6% as compared with the corresponding period of 2024, mainly due to the surge in net fees and commission income. Profit attributable to shareholders was HK\$3,037 million, representing an increase of 331.9% as compared with the corresponding period of 2024, which was primarily due to the adherence of low-risk and high-quality development strategy. Return on average assets and return on average shareholders’ equity were 1.25% and 12.07% respectively.

招商永隆銀行有限公司

CMB Wing Lung Bank Limited

財務及業務回顧

Financial Results and Operation Review

二〇二五年上半年，本集團實現淨利息收入港幣 33.94 億元，較二〇二四年同期增加 11.02%，淨利息收益率較二〇二四年同期上升 3 個基點至 1.52%，期內的債券投資及客戶存款平均餘額均有所增加。

非利息淨收入為港幣 21.80 億元，較二〇二四年同期增加 95.7%，其中淨交易收益港幣 5.12 億元，同比增加港幣 3.56 億元或 227.4%；服務費及佣金淨收入為港幣 15.20 億元，同比增加港幣 6.97 億元或 84.8%，主要是保險經紀業務收入增加港幣 3.87 億元或 217.5%，證券經紀及投資服務之服務費及佣金則同比增加港幣 3.16 億元或 90.8%。

營業支出為港幣 14.66 億元，較二〇二四年同期增加 11.2%。二〇二五年上半年的成本收入比率為 26.3%，較二〇二四年同期下降 5.3 個百分點。

二〇二五年上半年，減值損失為港幣 7.19 億元，較二〇二四年同期減少 65.6%，主要由於上年度完成處置個別大額房地產客戶風險暴露；不良貸款比率 1.34%，較二〇二四年年底下降 0.07 個百分點，整體貸款質素穩定。

截至二〇二五年六月三十日，本集團客戶總貸款（包括商業票據）餘額為港幣 2,155 億元，較二〇二四年底增加 5.2%。

截至二〇二五年六月三十日，本集團客戶存款總額為港幣 4,110 億元，較二〇二四年底上升 19.1%。各類存款中，與二〇二四年底比較，港幣存款增加 305 億元，上升 21.8%；美元存款折合港幣後增加 248 億元，上升 18.2%；人民幣存款折合港幣後增加 85 億元，上升 17.3%；其他幣種存款折算港幣後增加 19 億元，上升 9.7%。

截至二〇二五年六月三十日，本集團總資產為港幣 5,210 億元，較二〇二四年底增長 15.0%；股東應佔權益為港幣 525 億元，較二〇二四年底增長 9.0%；貸存比率為 50.3%，較二〇二四年底下降 5.6 個百分點。

During the first half of 2025, the Group recorded a net interest income of HK\$3,394 million, representing an increase of 11.02% as compared with the corresponding period of 2024. The net interest margin increased by 3 basis points to 1.52% as compared with the corresponding period of 2024. During the reporting period, the average balance of debt securities investment and customer deposits increased.

Net non-interest income was HK\$2,180 million, representing an increase of 95.7% as compared with the corresponding period of 2024. Of which, net trading gain increased by HK\$356 million or 227.4% to HK\$512 million as compared with the corresponding period of 2024. Net fees and commission income increased by HK\$697 million or 84.8% to HK\$1,520 million as compared with the corresponding period of 2024, mainly due to the increase in insurance brokerage income by HK\$387 million or 217.5% and the increase in fees and commission income from securities brokerage and investment services by HK\$316 million or 90.8% as compared with the corresponding period of 2024.

Operating expenses amounted to HK\$1,466 million, representing an increase of 11.2% as compared with the corresponding period of 2024. The cost-to-income ratio for the first half of 2025 was 26.3%, representing a decrease of 5.3 percentage points as compared with the corresponding period of 2024.

In the first half of 2025, impairment losses amounted to HK\$719 million, representing a decrease of 65.6% compared to the corresponding period of 2024, which was mainly due to the disposal of certain individually significant exposures in property market in 2024. The non-performing loan ratio was 1.34%, representing a decrease of 0.07 percentage points. The loan quality in general was stable.

As at 30 June 2025, the Group's balance of total advances to customers, including trade bills, amounted to HK\$215.5 billion, representing an increase of 5.2% as compared with that at the end of 2024.

As at 30 June 2025, the Group's total deposits from customers amounted to HK\$411.0 billion, representing an increase of 19.1% as compared with that at the end of 2024. Among various kinds of deposits, Hong Kong Dollar deposits increased by HK\$30.5 billion or 21.8%; US Dollar deposits after translation increased by HK\$24.8 billion or 18.2%; RMB deposits after translation increased by HK\$8.5 billion or 17.3%; and deposits in other foreign currencies after translation increased by HK\$1.9 billion or 9.7%, as compared with that at the end of 2024.

As at 30 June 2025, total assets of the Group amounted to HK\$521.0 billion, representing an increase of 15.0% as compared with that at the end of 2024. Equity attributable to shareholders amounted to HK\$52.5 billion, representing an increase of 9.0% as compared with that at the end of 2024. Loan-to-deposit ratio was 50.3%, dropped by 5.6 percentage point as compared with that at the end of 2024.

招商永隆銀行有限公司

CMB Wing Lung Bank Limited

財務及業務回顧

Financial Results and Operation Review

本集團於二〇二五年六月三十日的普通股權一級資本比率為 14.6%，一級資本比率為 19.2%，總資本比率為 20.6%，穩定資金淨額比率為 150.8%，二〇二五年第二季平均流動性覆蓋比率 149.5%，均高於監管要求。

零售金融

零售金融業務方面，本行始終堅持「以客戶為中心，為客戶創造價值」之經營理念。截至二〇二五年六月三十日，零售金融總體存款餘額為港幣 2,745 億元，較二〇二四年底增加 14.9%。本行遵循母行招商銀行的「價值銀行」戰略，着力打造創新驅動、模式領先、特色鮮明的香港一流商業銀行，為境內外客戶提供全方位的金融服務。在二〇二五年，憑藉顯著優勢本行獲《明報》頒發「卓越財富管理大獎」、「卓越家族財富傳承服務大獎」和「卓越私人財富管理大獎」等三項殊榮，及《星島日報》頒發的「星鑽服務大獎 2024-大灣區財富管理服務」獎項。

私人銀行業務方面，本行始終秉持招商銀行「為客戶創造價值」的服務理念，在專業財富管理的基礎上，本行臻選香港增值服務禮遇，為高淨值客戶提供全方位服務方案。全新招商永隆「私人財富管理」(九龍)中心已於 6 月盛大開幕，與港島中環的招商永隆「私人銀行」中心及招商永隆「私人財富管理」中心維港相望，聯動輝映。

金融科技創新方面，本行致力於打造領先同業的移動金融科技平台。鞏固現有手機 APP 優勢，在獲客、支付結算、投資平台建設方面持續創新，銀行同業第一家於手機 APP 中提供日股行情及交易服務。積極響應中國人民銀行與香港金融管理局共同推動內地與香港的快速支付系統互聯互通，本行推出跨境支付通服務，為兩地居民提供即時跨境支付服務，進一步提升客戶體驗。

分行網絡方面，本行為深入貫徹母行國際化戰略，積極服務香港國際金融中心建設，網點方面引入數字化新流程，以客戶視角優化網點旅程，提供便捷溫暖的引導分流，全面提升網點服務水平。目前本行在香港設有總分行、私人財富管理中心、私人銀行中心共 31 間。

As at 30 June 2025, common equity tier 1 capital ratio, tier 1 capital ratio and total capital ratio of the Group were 14.6%, 19.2% and 20.6% respectively, the net stable funding ratio was 150.8% and the average liquidity coverage ratio for the second quarter of 2025 was 149.5%, all above statutory requirements.

Retail Finance

With respect to retail finance business, the Bank persistently adhered to the core values of “being customer-centric and creating values for customers”. As of 30 June 2025, the balance of deposits of retail finance amounted to HK\$274.5 billion, representing an increase of 14.9% from the end of 2024. The Bank, tracking the “Value Bank” strategy of the parent bank, China Merchants Bank, positioned to be the first-class commercial bank in Hong Kong, driven by innovation, pioneered with business models and featured with distinctive advantages, to serve all regions of customers with all financial solutions. In 2025, the Bank received three awards including “Excellence in Wealth Management”, “Excellence in Family Wealth Succession Service” and “Excellence in Private Wealth Management” from “Ming Pao”, and “Sing Tao Service Award 2024 on Wealth Management in Greater Bay Area” from “Sing Tao Daily” in recognition of its remarkable competitive advantages.

With respect to the private banking business, the Bank adhered to core philosophy on “Creating Value for Clients” by China Merchants Bank, provided exclusively high-net-worth individuals with comprehensive wealth management solutions, on the basis of our professional asset management expertise. In June, the Bank proudly inaugurated the new CMB Wing Lung “Private Wealth Management” (Kowloon) Centre, which complemented our existing CMB Wing Lung “Private Bank” Centre in Central of the Hong Kong Island, and CMB Wing Lung “Private Wealth Management” Centre across Victoria Harbour, embracing with synergies.

With respect to innovation in financial technology, the Bank is committed to building a mobile financial technology platform as leading the industry. Building upon the strengths of our existing mobile banking app, the Bank continues to modernise customer acquisition, payment and settlement services and investment platform, and becomes the first bank in the industry to integrate real-time Japanese stock market data and trading services into our mobile applications. In response to the cross-border Fast Payment System (FPS) linkage jointly promoted by the People’s Bank of China (PBoC) and the Hong Kong Monetary Authority (HKMA), the Bank launched the “Cross-Border Payment Link” service for residents in both regions, significantly enhancing customer experience in instant cross-border payment solutions.

With respect to the branch network, the Bank enforced the parent bank’s strategy on internationalization, actively reinforcing Hong Kong as the international financial centre. In network branches, the Bank introduced new digital process, optimised the branch visit experience from customer perspective, diverted customer needs in an effective and caring approach, and comprehensively enhanced the standard of services in all outlets. Currently, the Bank has 31 outlets, comprising head office, branches, Private Wealth Management Centre and Private Banking Centre, in Hong Kong.

財務及業務回顧

Financial Results and Operation Review

跨境理財通方面，本行把握南向通擴容業務機遇，跨境理財通財富管理業務保持市場領先地位。在銀行業首創推出跨境理財通遙距開立南向通帳戶服務，打破地域限制，提升服務便利性，打造「全產品+全流程」跨境理財通線上自服務平台，持續做好穩健類和環球配置類的財富管理產品行銷工作，不斷提升業務效率和用戶體驗。

公司金融

公司金融業務方面，本行秉持低風險、高質量發展理念，在降息以及競爭激烈的市場環境下，本行持續進行信貸結構調整，聚焦重點對公客群，強化資產業務組織和交易銀行能力建設，構建綜合金融管家服務架構，進一步增強公司金融的經營能力，實現資產業務整體平穩發展。截至二〇二五年六月三十日，企業貸款（包括商業票據）餘額為港幣 872 億元。本行持續加強企業存款經營，加強存款付息成本管控，提升整體收益，截至二〇二五年六月三十日，企業存款餘額為港幣 791 億元。本行通過對戰略客戶、跨境客戶等客群的綜合經營，實現存款的有效沉澱，使得存款年日均保持增長。

面對複雜多變的經濟環境，本行依託全牌照優勢為客戶提供綜合化服務。截至二〇二五年六月底，FPA（客戶融資總量）餘額比年初增加 13.2%，FPA 結構與二〇二四底基本持平。本行多項重點業務繼續保持良好增長勢頭。上市公司綜合服務上，繼續加強上市公司綜合服務能力，截至二〇二五年六月末，叙做港股 IPO 收款銀行業務 17 筆，按客戶數，市場參與率 40%，位列市場第一梯隊。本行持續加強金融科技投入，不斷優化結算和現金管理能力，交易銀行數位化經營能力進一步提升，帶動綜合金融管家能力提高。

未來，本行將堅持圍繞「為客戶創造價值」宗旨，按照低風險、高質量發展理念，調整信貸結構，以先進的交易銀行服務全面推動綜合金融管家服務能力建設，持續打造特色化經營，提升公司金融業務在市場中的競爭力及影響力。

With respect to the Cross-boundary Wealth Management Connect Scheme, the Bank seized the southbound trading business opportunities and further enhanced the leading position of wealth management of the Scheme. As an industry pioneer, the Bank introduced Hong Kong's first remote account-opening service for Southbound WMC investments, eliminating geographical barriers and significantly enhancing accessibility. The Bank also developed full product scope and end-to-end self-service platform for the Scheme, thus enhancing business efficiency while elevating the customer experience.

Corporate Finance

With respect to corporate finance business, the Bank adhere to the principle of low-risk and high-quality development. In the light of the interest rate step-down and fierce competition environment, the Bank persistently adjusted the credit structure, centred the key corporate customer base, strengthened its asset business organisation and transaction banking capabilities as well as further enhanced the corporate finance management capabilities, constructed the framework of a comprehensive financial stewardship service, thus achieving stable development of asset business. As of 30 June 2025, the balance of corporate loans, including trade bills, was HK\$87.2 billion. The Bank persistently strengthened the corporate deposit business, through stringent cost control, to build up the overall revenue. The Bank continued to strengthen its control of interest cost for deposits to improve overall income. As of 30 June 2025, the balance of corporate deposits was HK\$79.1 billion. Through comprehensive management of strategic customers and cross-border customers, the Bank retained its deposits and maintained growth in the daily average deposit per year.

Amid the economic uncertainty, the Bank leveraged its advantages of full licenses to offer comprehensive services to customers. As of 30 June 2025, the balance of FPA (Finance Product Aggregate) increased by 13.2% compared with the beginning of the year, further optimising FPA structure. The Bank retained a strong growth potential in certain business focus. In the realm of integrated services for listed companies, the Bank continued to strengthen our service capabilities. As of 30 June 2025, the Bank acted as the receiving bank for 17 Hong Kong IPO transactions, achieving a market participation rate of 40% by customer count, positioning firmly within the top tier of the market. The Bank consistently increased investment in fintech, continuously optimizing our capabilities in settlement and cash management. The enhancing capacity in digital transaction banking services, is driving in our abilities to serve as a comprehensive financial stewardship.

In the future, the Bank will adhere to the principle of “creating value for customers” as well as low-risk and high-quality development, adjust the credit structure, continuously pursue an integrated financial stewardship capability upon a leading transaction banking service. Through operating a customised business model, the Bank will enhance the competitiveness and influence of corporate finance business in the market.

財務及業務回顧

Financial Results and Operation Review

金融市場

二〇二五年上半年，在關稅戰、地緣政治、貨幣政策調整等多重壓力下，環球金融市場充滿不確定性。本行金融市場業務持續踐行低風險高質量發展策略，穩中求進，聚焦金融市場業務服務能力和交易能力的全面提升，實現交易收入和債券資產規模的大幅增長。銷售業務方面，本行集合金融市場走勢積極應對客戶日漸增長的投資及跨境兌換需求，豐富匯率交易及投資產品，提升報價和交易能力，提高線上交易流程，實現銷售交易收入突破港幣4億元，同比大幅增長53%。交易業務方面，本行積極參與境內外人民幣互通互聯，成功獲批中國外匯交易中心（CFETS）自貿區人民幣做市商資格和外幣貨幣市場會員資格，繼續提升債券通「南向通」做市能力，著力發展做市商業業務，外匯及債券做市規模均顯著提升。投資業務方面，本行主動調整組合結構、擴大組合規模，截至二〇二五年六月三十日，本集團債券投資餘額為港幣約2,299億元，較年初增長26.2%，以國債、金融債、公營機構債為主，積極參與市場利率波動，資產質素優良。

金融機構

金融機構業務方面，本行堅守風險底線，緊跟全行戰略發展規劃，上半年各項業務穩中有進。緊貼市場發展方向，與銀行同業客戶攜手，積極尋求互補業務合作。對內積極推動與母行招商銀行及與本行內地及海外分行業務聯動，發揮境外平台及集團資源優勢；對外積極推動銀企直聯業務，提升銀行端服務效率，為客戶提供綜合化、安全便利的金融服務。於報告期內，面對全球經貿局勢不穩，及境內人民幣利率走低，跨境貿融需求持續受影響。一方面加強對現有客群挖潛，在債券發行及承銷、銀團、託管、金融市場業務等各線產品的合作持續提升；另一方面持續開拓優質交易對手渠道，包括拓展東南亞及中東客群等，取得良好成效。同時，為支持業務的長足發展，響應母行金融科技發展戰略，緊隨數字化轉型時代步伐，持續推進業務及流程平台化、系統化。

Financial Market

In the first half of 2025, amid waves of pressures from tariff wars, geopolitical tensions, and waving monetary policies, global financial markets were filled with uncertainty. As for the financial market business, the Bank continued to implement a low-risk and high-quality development strategy, seeking progress while maintaining stability. The Bank focused on an integrated enhancement of our financial markets service capabilities and trading expertises, achieving substantial growth in the scale of trading revenue and size of bond assets. With respect to product marketing business, the Bank proactively responded to clients' growing investment and cross-border exchange needs by benchmarking to the market. The Bank enriched the foreign exchange trading and investment products, improved pricing and execution capabilities, and streamlined online transaction processes, driving sales revenue to surpass HK\$400 million, representing an increase of 53% compared to the corresponding period of 2024. With respect to the trading business, the Bank actively participated in Swap Connect of cross-border RMB, successfully securing approval as a CFETS (China Foreign Exchange Trade System) RMB market maker for the Free Trade Zone and a foreign currency money market member. The Bank further strengthened the market-making capabilities for the southbound trading of Bond Connect Program, focusing on expanding the market-making business, which led to notable growth in foreign exchange and bond market-making volumes. As of 30 June 2025, the balance of the Group's investment in debt securities was HK\$229.9 billion, representing an increase of 26.2% compared with the end of 2024, of which were issued by governments, banks or other financial institutions and public sector entities, with active involvement in market rate volatility. The quality of assets remained sound.

Financial Institution

With respect to financial institution business, the Bank upheld robust risk management, acting upon the strategic plan of the Bank, achieving steady progress in the first half of the year. The Bank was committed to keeping pace with market changes, as well as collaborating with interbank customers to seize the complementary business opportunities. Internally, the Bank enhanced the collaboration with its domestic and overseas branches as well as China Merchants Bank, leveraging the advantages of overseas platform and the resources of the Group. Externally, the Bank proactively promoted the enterprise resources planning integration so as to enhance the efficiency of the banking service platform as well as provide customers with integrated, safe and efficient financial service. During the reporting period, encountering global economic and trade instability and the stepdown of interest rates of onshore RMB, the Bank came across challenges in cross-border trade finance demand. On one hand, the Bank stressed to unlock potential of current clientele, persistently boosting collaboration across product lines including bond issuance and underwriting, syndicated loans, custody services, and financial markets business. On the other hand, the Bank explored business channels to high-quality counterparties, particularly the network of Southeast Asia and the Middle East customers, with constructive results. In order to support sustainable development, echo the fintech development strategy of the parent bank and keep pace with the era of digital transformation, the Bank was committed to engaging in a systematic online business model and operation flow.

招商永隆銀行有限公司

CMB Wing Lung Bank Limited

財務及業務回顧

Financial Results and Operation Review

金融機構

非銀行金融機構業務方面，本行堅守風險為本的核心理念，審慎規劃，應對市場波動，把握香港資本市場回暖契機，積極拓展非銀機構客群。上半年業務保持穩健發展，由於 IPO 市場復蘇，本行重點聚焦投商行業務聯動，牽頭搭建投商行一體化服務平台，探索打造我行上市企業綜合化經營亮點。同時，持續推動銀企直聯業務，提升銀行端服務效率，帶來安全便利的銀行服務；加強託管業務發展，公募基金託管 AUM 持續上升；資產業務加強對投行及證券公司投放，支持客戶業務發展。未來本行將持續深耕細作戰略客戶，深入推進投商行一體化業務項目落地，並加強與境內客戶以及母行於資本市場上的聯動，強化協同效應，致力成為機構同業的首選合作夥伴。

資產託管方面，本行繼續深化託管業務。截至二〇二五年六月三十日，本行資產託管規模達港幣 6,335 億元，較二〇二四年底增長 35%，排名香港中資股份制託管銀行前列；其中公募基金託管規模增幅 49%，香港註冊公募基金託管排名全港第四，落地首隻代幣化貨幣 ETF 基金。債券信託人業務方面，實現累計落地超過 200 單，託管規模超港幣 1,400 億元，排名香港中資託管行前列。本行全自研「全球託管系統」正式上線試運行，借助系統定制化優勢全面提升全球託管服務能力及適配各類客戶業務場景。依託託管系統優勢，招商永隆銀行全資子公司招商永隆信託有限公司成為香港交易所綜合基金平台 (IFP) 的首批合作過戶代理行。

Financial Institution

With respect to the non-bank financial institution business, the Bank remained steadfast in the risk-centric philosophy, prudently organised, navigated market volatility while capitalizing on the recovery of Hong Kong's capital markets to actively expand the clientele of non-bank financial institutions. The business developed steadily in the first half of the year. Attributable to the revival of the IPO market, the Bank prioritised the collaboration of investment and commercial banking, striving to establish a integrated investment-commercial banking platform which the Bank believes to become our signatory business model for listed companies. Meanwhile, the Bank advanced direct banking services to corporate clients to enhance efficiency, security and ease on banking services. The Bank strengthened custody business development, resulting in a continuous growth in AUM for public fund custody. The Bank extended finance over investment banks and securities firms to supporting clients' business growth. Moving forward, the Bank will deepen relationships with strategic clients, proceed and implement the integration of investment and commercial banking business, and reinforce collaboration with onshore clients and our parent bank in capital markets to amplify synergies, to strive for the partner of choice among the financial institutions in the market.

With respect to asset custody, the Bank continuously explored the potential of custody business. As at 30 June 2025, the Bank's asset under custody amounted to HK\$633.5 billion, representing an increase of 35% as compared with that of 2024, ranking among the top Chinese joint-stock custody banks in Hong Kong. Of which the public fund under custody increased by 49%, ranking fourth among custodians serving Hong Kong incorporated public fund. The Bank also launched the first tokenised ETF currency fund. As a bond custodian, the Bank completed 200 business cases with a total size of HK\$140 billion, ranking among the top Chinese custody banks in Hong Kong. The Bank piloted the self-developed "Global Custody System" to, leveraging our advantages over customised architecture, enhance our global custody service capabilities while ensuring seamless adaptation to diverse business scenarios. Capitalizing on the advantage over the custody system, CMB Wing Lung (Trustee) Limited, the wholly-owned subsidiary of the Bank, was appointed as one of the first participating agents for Hong Kong Exchanges and Clearing Limited's (HKEX) Integrated Fund Platform (IFP).

招商永隆銀行有限公司

CMB Wing Lung Bank Limited

財務及業務回顧

Financial Results and Operation Review

中國內地、澳門特別行政區及海外業務

中國內地、澳門特別行政區及海外業務方面，本行目前在中國內地共設四間分支行，在澳門特別行政區設有一間分行，在美國洛杉磯及舊金山各設有海外分行一間，另在泰國曼谷設代表處。本行貫徹落實一體化經營，加強內外聯動，為客戶提供境內外、跨境金融服務，同時實現分行資產負債規模較快增長。截至二〇二五年六月三十日，客戶貸款(包括商業票據)為港幣434億元，較二〇二四年底增加6.4%；客戶存款為港幣295億元，較二〇二四年底增加53.6%。

人力資源

截至二〇二五年六月三十日，本行僱員總人數為2,173人(二〇二四年十二月三十一日：1,993人)，其中香港1,777人，中國境內320人，澳門43人，海外33人。

二〇二五年八月二十五日

Mainland China, Macau SAR and Overseas business

With respect to the business of the branches in mainland China, Macau SAR and overseas business, the Bank has four branches and sub-branch in the mainland China, a branch in Macau SAR, two overseas branches located respectively in Los Angeles and San Francisco in the United States. The Bank also has a representative office in Bangkok, Thailand. The Bank implemented its strategy of integrated operation and strengthened cross-border collaboration to provide its customers with domestic, overseas and cross-border financial services, achieving rapid growth in the scale of both assets and liabilities of branches. As of 30 June 2025, advances to customers, including trade bills, amounted to HK\$43.4 billion, representing an increase of 6.4% compared with the end of 2024. Deposits from customer amounted to HK\$29.5 billion, representing an increase of 53.6% compared with the end of 2024.

Human Resources

As at 30 June 2025, the Bank had 2,173 employees (31 December 2024: 1,993 employees), of which 1,777 were in Hong Kong, 320 were in the mainland China, 43 were in Macau and 33 were overseas.

25 August 2025

招商永隆銀行有限公司
CMB Wing Lung Bank Limited

綜合收益表（未經審核）

Consolidated Income Statement (Unaudited)

截至二〇二五年六月三十日止六個月 For the six months ended 30 June 2025

		截至六月三十日止六個月 Six months ended 30 June	
		二〇二五 2025	二〇二四 2024
		港幣千元 HK\$'000	港幣千元 HK\$'000
	註釋 Note		
利息收入	Interest income	3	8,464,229
利息支出	Interest expense	4	(5,070,354)
淨利息收入	Net interest income		3,393,875
服務費及佣金收入	Fees and commission income		1,613,421
服務費及佣金支出	Fees and commission expense		(93,489)
服務費及佣金淨收入	Net fees and commission income	5	1,519,932
淨交易收益	Net trading gain	6	511,662
處置以公平價值誌入其他 全面收益之金融資產之 淨收益	Net gain on disposal of financial assets at fair value through other comprehensive income		40,643
其他營業收入	Other operating income	7	107,377
營業收入	Operating income		5,573,489
營業支出	Operating expenses	8	(1,465,557)
提取減值準備前之 營業溢利	Operating profit before impairment charge		4,107,932
減值損失	Impairment losses	9	(718,623)
營業溢利	Operating profit		3,389,309
投資物業之公平價值虧損	Fair value losses on investment properties	17	(62,760)
處置其他物業及設備之淨虧 損	Net losses on disposal of other properties and equipment		(10)
應佔聯營公司及合資企業之 淨溢利	Share of net profit of associates and joint ventures		142,785
除稅前溢利	Profit before taxation		3,469,324
所得稅	Income tax	10	(432,643)
期內溢利	Profit for the period		3,036,681
歸屬於：	Attributable to:		
本行股東	Equity shareholders of the Bank		3,036,681

招商永隆銀行有限公司
CMB Wing Lung Bank Limited

綜合全面收益表（未經審核）

Consolidated Statement of Comprehensive Income (Unaudited)

截至二〇二五年六月三十日止六個月 For the six months ended 30 June 2025

截至六月三十日止六個月
Six months ended 30 June
二〇二五 二〇二四
2025 2024
港幣千元 港幣千元
HK\$'000 HK\$'000

期內溢利	Profit for the period	3,036,681	703,119
期內其他全面收益/(支出)	Other comprehensive income/(expense) for the period		
其後可能重新分類至收益表之項目：	Items that may be reclassified subsequently to the income statement:		
以公平價值誌入其他全面收益之金融資產	Financial assets at fair value through other comprehensive income		
- 公平價值改變	- Changes in fair value	1,663,444	232,839
- 於出售時轉入收益表	- Transfer to income statement on disposal	(40,643)	(40,658)
- 於減值時轉出/(轉入)收益表	- Transfer from/(to) income statement on impairment	23,062	(31,197)
應佔聯營公司及合資企業之儲備	Share of reserves of associates and joint ventures	6,593	9,246
因折算海外機構的財務報表產生的匯兌差額	Exchange difference on translation of financial statements of overseas operations	188,420	(158,930)
其他全面收益項目對遞延稅項之影響	Effect of deferred taxation on other comprehensive income items	(271,270)	(38,375)
其後不會重新分類至收益表之項目：	Items that will not be reclassified subsequently to the income statement:		
以公平價值誌入其他全面收益之股權證券	Equity securities at fair value through other comprehensive income		
- 公平價值改變	- Changes in fair value	149,095	78,456
重估房產之盈餘	Surplus on revaluation of bank premises	-	27,496
界定福利計劃之精算(虧損)/收益	Actuarial (losses)/gains on defined benefit schemes	(5,102)	9,049
其他全面收益項目對遞延稅項之影響	Effect of deferred taxation on other comprehensive income items	(541)	(6,858)
期內其他全面收益	Other comprehensive income for the period	1,713,058	81,068
期內全面收益總額	Total comprehensive income for the period	4,749,739	784,187
歸屬於：	Attributable to:		
本行股東	Equity shareholders of the Bank	4,749,739	784,187

招商永隆銀行有限公司
CMB Wing Lung Bank Limited

綜合財務狀況表 (未經審核)

Consolidated Statement of Financial Position (Unaudited)

二〇二五年六月三十日 As at 30 June 2025

		註釋 Note	30/6/2025 港幣千元 HK\$'000	31/12/2024 港幣千元 HK\$'000
資產	Assets			
庫存現金、同業存放及貸款	Cash, balances and placements with and loans and advances to banks	11	64,172,669	55,569,393
衍生金融工具	Derivative financial instruments	12	501,747	453,404
以公平價值誌入損益賬之金融資產	Financial assets at fair value through profit or loss	13	7,158,262	7,323,309
證券投資	Investments in securities	14	225,396,806	177,317,211
貸款及其他賬項	Advances and other accounts	15	216,250,745	205,326,164
反向回購協議 — 非交易用途	Reverse repurchase agreements – non-trading		788,834	211,915
聯營公司及合資企業權益	Interests in associates and joint ventures	16	1,824,206	1,735,143
投資物業	Investment properties	17	2,540,540	2,603,300
租賃土地	Leasehold land		132,168	134,065
其他物業及設備	Other properties and equipment	18	1,357,659	1,456,663
可回收稅項	Tax recoverable		5,041	5,393
遞延稅項資產	Deferred tax assets		663,201	752,074
待出售資產	Assets classified as held for sale	19	165,104	165,106
總資產	Total assets		520,956,982	453,053,140
負債	Liabilities			
同業存款	Deposits and balances from banks		22,705,062	20,283,166
回購協議 — 非交易用途	Repurchase agreements – non-trading		4,549,506	13,111,679
以公平價值誌入損益賬之金融負債	Financial liabilities at fair value through profit or loss		48,177	48,320
衍生金融工具	Derivative financial instruments	12	1,115,635	317,901
客戶存款	Deposits from customers	20	411,024,590	345,234,815
發行之存款證	Certificates of deposit issued		78,286	973,624
當期稅項	Current taxation		1,374,666	882,750
遞延稅項負債	Deferred tax liabilities		15,918	18,813
其他賬項及預提	Other accounts and accruals	22	12,759,162	8,125,375
總負債	Total liabilities		453,671,002	388,996,443
權益	Equity			
股本	Share capital	23	1,160,951	1,160,951
儲備	Reserves	24	51,323,238	46,991,143
歸屬於本行股東權益合計	Total equity attributable to shareholders of the Bank		52,484,189	48,152,094
其他權益工具	Other equity instruments	21	14,801,791	15,904,603
權益總額	Total equity		67,285,980	64,056,697
權益及負債總額	Total equity and liabilities		520,956,982	453,053,140

招商永隆銀行有限公司
CMB Wing Lung Bank Limited

綜合權益變動表（未經審核）

Consolidated Statement of Changes in Equity (Unaudited)

截至二〇二五年六月三十日止六個月 For the six months ended 30 June 2025

		歸屬於本行股東 Attributable to shareholders of the Bank								
		股本 Share capital 港幣千元 HK\$'000	資本儲備 Capital reserve 港幣千元 HK\$'000	重估 房產儲備 Bank premises revaluation reserve 港幣千元 HK\$'000	重估金融 資產儲備 Financial asset revaluation reserve 港幣千元 HK\$'000	其他儲備 註釋 24(d) Other Reserves Note 24(d) 港幣千元 HK\$'000	保留溢利 Retained earnings 港幣千元 HK\$'000	小計 Sub-total 港幣千元 HK\$'000	額外權益 工具 Additional equity instruments 港幣千元 HK\$'000	合計 Total 港幣千元 HK\$'000
於二〇二五年一月一日	At 1 January 2025	1,160,951	27,000	572,260	(1,369,714)	200,184	47,561,413	48,152,094	15,904,603	64,056,697
二〇二五年權益總額的改變：	Changes in equity for 2025:									
期內溢利	Profit for the period	-	-	-	-	-	3,036,681	3,036,681	-	3,036,681
期內其他全面收益/(支出)	Other comprehensive income/(expense) for the period	-	-	(4,812)	1,533,710	188,420	(4,260)	1,713,058	-	1,713,058
期內全面收益/(支出)總額	Total comprehensive income/(expense) for the period	-	-	(4,812)	1,533,710	188,420	3,032,421	4,749,739	-	4,749,739
於出售以公平價值誌入其他全面收益之股權證券時轉入保留溢利	Transfer to retained earnings on disposal of equity securities at fair value through other comprehensive income	-	-	-	-	-	-	-	-	-
贖回額外權益工具	Redemption of additional equity instruments	-	-	-	-	-	28,812	28,812	(1,102,812)	(1,074,000)
發行額外權益工具	Issue of additional equity instruments	-	-	-	-	-	-	-	-	-
額外權益工具分配	Distribution for additional equity instruments	-	-	-	-	-	(446,456)	(446,456)	-	(446,456)
於二〇二五年六月三十日	At 30 June 2025	1,160,951	27,000	567,448	163,996	388,604	50,176,190	52,484,189	14,801,791	67,285,980
於二〇二四年一月一日	At 1 January 2024	1,160,951	27,000	548,674	(1,599,809)	417,060	45,837,727	46,391,603	11,722,582	58,114,185
二〇二四年權益總額的改變：	Changes in equity for 2024:									
期內溢利	Profit for the period	-	-	-	-	-	703,119	703,119	-	703,119
期內其他全面收益/(支出)	Other comprehensive income/(expense) for the period	-	-	29,326	203,930	(158,460)	6,272	81,068	-	81,068
期內全面收益/(支出)總額	Total comprehensive income/(expense) for the period	-	-	29,326	203,930	(158,460)	709,391	784,187	-	784,187
於出售以公平價值誌入其他全面收益之股權證券時轉入保留溢利	Transfer to retained earnings on disposal of equity securities at fair value through other comprehensive income	-	-	-	(20,844)	-	20,844	-	-	-
贖回額外權益工具	Redemption of additional equity instruments	-	-	-	-	-	(4,860)	(4,860)	(3,126,741)	(3,131,601)
發行額外權益工具	Issue of additional equity instruments	-	-	-	-	-	-	-	1,562,535	1,562,535
額外權益工具分配	Distribution for additional equity instruments	-	-	-	-	-	(330,527)	(330,527)	-	(330,527)
於二〇二四年六月三十日	At 30 June 2024	1,160,951	27,000	578,000	(1,416,723)	258,600	46,232,575	46,840,403	10,158,376	56,998,779

招商永隆銀行有限公司
CMB Wing Lung Bank Limited

綜合現金流量表（未經審核）

Consolidated Cash Flow Statement (Unaudited)

截至二〇二五年六月三十日止六個月 For the six months ended 30 June 2025

			截至六月三十日止六個月 Six months ended 30 June	
			二〇二五 2025	二〇二四 2024
			港幣千元 HK\$'000	港幣千元 HK\$'000
		註釋 Note		
營業活動之現金流入淨額	Cash generated from operations	26(a)	63,715,648	23,362,698
支付香港利得稅	Hong Kong profits tax paid		(99)	(65,563)
支付海外稅項	Overseas tax paid		(117,666)	(111,555)
營業活動之現金流入淨額	Net cash generated from operating activities		63,597,883	23,185,580
投資活動	Investing activities			
購入證券投資	Purchase of investments in securities		(95,682,460)	(90,389,496)
出售及贖回證券投資所得之款項	Proceeds from sale and redemption of investments in securities		44,209,806	86,836,257
收取聯營公司及合資企業之股息	Dividends received from associates and joint ventures		59,882	150
增置其他物業及設備	Payment for additions of other properties and equipment		(7,985)	(34,495)
投資活動之現金流出淨額	Net cash used in investing activities		(51,420,757)	(3,587,584)
融資活動	Financing activities			
額外權益工具分配	Distribution for additional equity instruments		(446,456)	(330,527)
發行額外權益工具	Issue of additional equity instruments		-	1,562,535
贖回額外權益工具	Redemption of additional equity instruments		(1,074,000)	(3,126,741)
支付租賃負債	Payment of lease liabilities		(57,555)	(53,119)
融資活動之現金流出淨額	Net cash used in financing activities		(1,578,011)	(1,947,852)
現金及等同現金項目之淨增加	Net increase in cash and cash equivalents		10,599,115	17,650,144
於一月一日現金及等同現金項目	Cash and cash equivalents at 1 January		37,968,220	37,758,692
外幣匯率變動之影響	Effects of foreign exchange rate changes		216,780	(112,690)
於六月三十日現金及等同現金項目	Cash and cash equivalents at 30 June	26(b)	48,784,115	55,296,146
營業活動之現金流量包括：	Cash flows from operating activities include:			
利息收入	Interest received		7,800,279	8,212,436
利息支出	Interest paid		(4,823,772)	(6,060,107)
股息收入	Dividends received		40,695	30,054

招商永隆銀行有限公司

CMB 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

1 編製基礎

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

除採納香港會計師公會已頒佈之經修訂並已於二〇二五年一月一日或之後之會計年度開始生效之香港財務報告會計準則(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二〇二四年度財務報表內所採納之會計政策而編制。招商永隆銀行有限公司(簡稱「本行」)及其附屬公司(合稱「本集團」)已採納下列與其業務相關之經修訂之香港財務報告會計準則：

香港會計準則第21號「缺乏互換性」之修訂要求實體採用一致的方法來評估一種貨幣是否可以兌換成另一種貨幣，如果不能兌換，則確定要使用的匯率 and 要提供披露。採納此修訂對本集團之綜合財務報表並沒有重大影響。

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會計準則，該等準則尚未於二〇二五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會計準則在首個應用期產生的影響。下列新增/經修訂之香港財務報告會計準則與本集團業務相關：

香港財務報告準則第18號「財務報告的列報和披露」，於二〇二七年一月一日或之後開始的年度／報告期間生效且允許提早採用，會取代香港會計準則第1號「財務報表列報」並規定了通用財務報表中資訊的列報和披露要求，以確保報表提供可信地反映實體資產、負債、權益、收入和支出的相關資訊。本集團正分析新規定並評估採用香港財務報告準則第18號對本集團之綜合財務報表呈列及披露的影響。

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 2024 annual financial statements except for the adoption of the amended HKFRS Accounting Standards (which include 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 2025 as issued by the Hong Kong Institute of Certified Public Accountants (“HKICPA”). CMB Wing Lung Bank Limited (“the Bank”) and its subsidiaries (“the Group”) adopted the following amended HKFRS Accounting Standard which is relevant to its operations:

Amendments to HKAS 21 Lack of Exchangeability require an entity to apply a consistent approach to assessing whether a currency is exchangeable into another currency and, when it is not, to determining the exchange rate to use and the disclosures to provide. The application of these amendments has no material impact on the Group’s consolidated financial statements.

Up to the date of issue of these interim financial disclosure statements, the HKICPA has also issued certain new/amended HKFRS Accounting Standards which are not yet effective for accounting period beginning on 1 January 2025 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/amended HKFRS Accounting Standards is expected to be in the period of initial application. The following new/amended HKFRS Accounting Standards are relevant to the Group’s operations:

HKFRS 18 Presentation and Disclosure in Financial Statements, which is effective for annual/reporting periods beginning on or after 1 January 2027 with earlier application permitted, supersedes HKAS 1 Presentation of Financial Statements and set out the requirements for the presentation and disclosure of information in general purpose financial statements to help ensure they provide relevant information that faithfully represents an entity’s assets, liabilities, equity, income and expenses. The Group is currently analysing the new requirements and assessing the impact of HKFRS 18 on the presentation and disclosure of the Group’s consolidated financial statements.

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 (續)

香港財務報告準則第19號「沒有公共責任的附屬公司：披露」，於二〇二七年一月一日或之後開始的年度／報告期間生效且允許提早採用，屬自願性準則，其允許符合條件的附屬公司使用減少披露要求。符合條件的附屬公司必須沒有公共責任，並且其最終控股或中介控股母公司編製的綜合財務報表供公開使用及符合香港財務報告會計準則。預計採納此準則對本集團之綜合財務報表並沒有重大影響。

香港財務報告準則第9號及香港財務報告準則第7號之修訂「金融工具的分類及計量之修訂」，於二〇二六年一月一日或之後開始的年度期間生效且允許提早同時採用所有修訂或僅提早採用關於金融資產的分類之修訂，澄清了關於具有或有條件特徵之金融資產的分類要求，以及具有無追索權特徵和合同掛鉤工具之金融資產的分類要求。此次修訂亦引入了一項會計政策選項以允許實體就通過電子支付系統結算的金融負債在滿足特定條件的情況下，於結算日之前進行終止確認。香港財務報告準則第7號之修訂要求實體新增有關指定為以公平價值誌入其他全面收益之權益工具及具有或有條件特徵之金融工具的披露。預計採納此修訂對本集團之綜合財務報表並沒有重大影響。

香港財務報告準則第10號及香港會計準則第28號之修訂「投資者與聯營公司或合資企業的資產出售或出資安排」，於指定日期或之後之會計年度開始生效。修訂要求公司對在投資者與聯營公司或合資企業發生資產出售或出資交易時，在母公司收益表確認獨立於聯營公司或合資企業投資者的權益。預計採納此修訂對本集團之綜合財務報表並沒有重大影響。

香港財務報告會計準則的年度改進（第11卷），於二〇二六年一月一日或之後開始的年度期間生效且允許提早採用，包含了對香港財務報告準則第1號，香港財務報告準則第7號（及香港財務報告準則第7號隨附的實施指引），香港財務報告準則第9號，香港財務報告準則第10號及香港會計準則第7號。預計採納此修訂對本集團之綜合財務報表沒有重大影響。

1 Basis of preparation (Continued)

HKFRS 19 Subsidiaries without Public Accountability: Disclosures, which is effective for annual/reporting periods beginning on or after 1 January 2027 with earlier application permitted, is a voluntary standard which permits eligible subsidiaries to use HKFRSs with reduced disclosures. A subsidiary is eligible to apply the standard if it does not have public accountability and its ultimate or intermediate parent produces consolidated financial statements that are available for public use and that comply with HKFRS Accounting Standards. The application of this standard will not have material impact on the Group's consolidated financial statements.

Amendments to HKFRS 9 and HKFRS 7 "Amendments to the Classification and Measurement of Financial Instruments", which is effective for annual periods beginning on or after 1 January 2026 with earlier application of either all the amendments at the same time or only the amendments related to the classification of financial assets is permitted, provide clarification regarding the classification of financial assets with contingent features and the requirements for classifying financial assets with non-recourse features and contractually linked instruments. The amendments also introduce an accounting policy option for entities to derecognise financial liabilities that are settled through an electronic payment system before settlement date if specified criteria are met. The amendments to HKFRS 7 require entities to provide additional disclosure regarding investments in equity instruments designated at fair value through other comprehensive income and financial instruments with contingent features. The application of these amendments will not have material impact on the Group's consolidated financial statements.

Amendments to HKFRS 10 and HKAS 28 "Sale or Contribution of Assets between an Investor and its Associate or Joint Venture", which is effective for annual periods beginning on or after a date to be determined, require companies where there is a sale or contribution of assets between an investor and its associate or joint venture to recognise in the parent's profit or loss only to the extent of the unrelated investors' interests in that associate or joint venture. The application of these amendments will not have material impact on the Group's consolidated financial statements.

Annual Improvements to HKFRS Accounting Standards – Volume 11, which is effective for annual periods beginning on or after 1 January 2026 with earlier application permitted, set out amendments to HKFRS 1, HKFRS 7 (and the accompanying Guidance on implementing HKFRS 7), HKFRS 9, HKFRS 10 and HKAS 7. The application of these improvements will not have material impact on the Group's consolidated financial statements.

招商永隆銀行有限公司

CMB 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

1 編製基礎 (續)

有關上述新增/經修訂之香港財務報告會計準則的簡介，請參閱本集團二〇二四年之年度報告內財務報表註釋1.1。

本中期財務資料披露報表內所載有關截至二〇二四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。截至二〇二四年十二月三十一日止年度之法定財務報表可於本行之註冊辦事處索取。核數師已於二〇二五年三月十八日就該等財務報表發表無保留意見。

2 綜合基礎

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

1 Basis of preparation (Continued)

Please refer to Note to the Financial Statements 1.1 of the Group's 2024 Annual Report for brief explanations of the above new/amended HKFRS Accounting Standards.

The financial information relating to the financial year ended 31 December 2024 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 2024 are available from the Bank's registered office. The auditors have expressed an unqualified opinion on those financial statements in their report dated 18 March 2025.

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 associates and joint ventures. For regulatory reporting, the basis of consolidation are set out in notes 1, 2, 3 and 7 of the supplementary financial information of these interim financial disclosure statements.

招商永隆銀行有限公司
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未經審核中期財務資料披露報表註釋

Notes to the Unaudited Interim Financial Disclosure Statements

3 利息收入

3 Interest income

		截至六月三十日止六個月 Six months ended 30 June	
		二〇二五 2025	二〇二四 2024
		港幣千元 HK\$'000	港幣千元 HK\$'000
同業存放及貸款	Balances and placements with and loans and advances to banks	1,201,686	1,859,651
債務證券	Debt securities	3,770,809	2,752,645
客戶貸款	Advances to customers	3,480,278	4,495,420
其他	Others	11,456	19,634
		8,464,229	9,127,350

包括在利息收入內計有按攤銷成本列賬之金融資產之利息收入港幣 4,995,973,000 元(二〇二四年：港幣 6,735,031,000 元)及以公平價值計入其他全面收益之金融資產之利息收入港幣 3,468,256,000 元(二〇二四年：港幣 2,392,319,000 元)，其中減值資產折扣轉回利息收入港幣 5,226,000 元(二〇二四年：港幣 15,827,000 元)。

Included in interest income are interest income from financial assets at amortised cost of HK\$4,995,973,000 (2024: HK\$6,735,031,000) and interest income from financial assets at fair value through other comprehensive income of HK\$3,468,256,000 (2024: HK\$2,392,319,000), of which unwinding of discount on impaired assets of HK\$5,226,000 (2024: HK\$15,827,000).

4 利息支出

4 Interest expense

		截至六月三十日止六個月 Six months ended 30 June	
		二〇二五 2025	二〇二四 2024
		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 banks and deposits from customers	4,812,042	6,028,075
發行之存款證	Certificates of deposit issued	7,042	1,109
租賃負債	Lease liabilities	4,132	4,563
回購協議－非交易用途	Repurchase agreements – non-trading	239,948	31,382
其他	Others	7,190	5,297
		5,070,354	6,070,426

包括在利息支出內計有未以公平價值計入損益賬之金融負債之利息支出港幣 5,070,354,000 元(二〇二四年：港幣 6,070,426,000 元)。

Included in interest expense is interest expense on financial liabilities that are not at fair value through profit or loss of HK\$5,070,354,000 (2024: HK\$6,070,426,000).

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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	
		二〇二五 2025	二〇二四 2024
		港幣千元 HK\$'000	港幣千元 HK\$'000
服務費及佣金收入	Fees and commission income		
證券經紀及投資服務	Securities brokerage and investment services	664,524	348,242
保險經紀業務收入	Insurance brokerage income	564,260	177,724
信用卡業務	Credit cards	45,429	47,197
信貸業務	Credit related	213,975	216,424
貿易融資	Trade finance	23,712	27,044
其他零售銀行業務	Other retail banking services	18,596	15,147
其他服務費收入	Other fee income	82,925	72,903
		1,613,421	904,681
服務費及佣金支出	Fees and commission expense		
信用卡業務	Credit cards	(43,004)	(43,658)
證券經紀及投資服務	Securities brokerage and investment services	(32,002)	(17,851)
其他服務費支出	Other fee expenses	(18,483)	(20,557)
		(93,489)	(82,066)
服務費及佣金淨收入	Net fees and commission income	1,519,932	822,615
其中：	Of which:		
由非以公平價值誌入損益賬之金融資產或負債所產生之服務費及佣金淨收入(不包括用作計算實際利率之金額)	Net fees and commission income, other than amounts included in determining the effective interest rate, arising from financial assets or financial liabilities that are not at fair value through profit or loss		
- 服務費及佣金收入	- fees and commission income	244,776	251,892
- 服務費及佣金支出	- fees and commission expense	(36,716)	(39,969)
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	38,672	26,109
- 服務費及佣金支出	- fees and commission expense	(4,945)	(2,508)

招商永隆銀行有限公司
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未經審核中期財務資料披露報表註釋

Notes to the Unaudited Interim Financial Disclosure Statements

6 淨交易收益

6 Net trading gain

		截至六月三十日止六個月 Six months ended 30 June	
		二〇二五 2025	二〇二四 2024
		港幣千元 HK\$'000	港幣千元 HK\$'000
規定以公平價值誌入損益賬之金融工具淨收益	Net gain arising from financial instruments mandatorily measured at fair value through profit or loss	157,035	133,317
指定以公平價值誌入損益賬之金融工具淨收益	Net gain arising from financial instruments designated at fair value through profit or loss	20,446	2,647
衍生金融工具淨收益/(虧損)	Net gain/(loss) arising from derivative financial instruments	41,975	(9,946)
外匯買賣淨收益/(虧損)	Net gain/(loss) from foreign exchange trading	292,206	(44,461)
公平價值套期收益淨額：	Gain arising from fair value hedge, net:		
- 獲套期風險之相關獲套期項目	- Hedged items attributable to the hedged risk	-	(60,796)
- 套期工具	- Hedging instruments	-	135,508
		511,662	156,269

7 其他營業收入

7 Other operating income

		截至六月三十日止六個月 Six months ended 30 June	
		二〇二五 2025	二〇二四 2024
		港幣千元 HK\$'000	港幣千元 HK\$'000
股息收入	Dividend income		
- 上市股權證券	- Listed equity securities	28,923	26,709
- 非上市股權證券	- Unlisted equity securities	11,772	3,345
投資物業之租金收入減除直接開支 港幣 10,946,000 元 (二〇二四年：港幣 10,752,000 元)	Rental income from investment properties less direct outgoings of HK\$10,946,000 (2024: HK\$10,752,000)	42,095	41,618
保管箱租金淨收益	Net rental income on safe deposit boxes	16,829	16,414
出售按攤銷成本列賬之金融資產之 淨收益(註釋)	Net gain on disposal of financial assets at amortised cost (Note)	-	80
其他	Others	7,758	6,492
		107,377	94,658

註釋：本集團於截止 2024 年 6 月 30 日期內出售部份按攤銷成本列賬之金融資產，主要為風險監控手段。

Note: During the period ended 30 June 2024, the Group sold some of the financial assets at amortised cost mainly as risk monitoring and control measures.

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8 營業支出

8 Operating expenses

		截至六月三十日止六個月 Six months ended 30 June	
		二〇二五 2025	二〇二四 2024
		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	834,365	720,148
- 退休福利支出	- Retirement benefit costs	47,855	41,951
房產及設備支出，不包括折舊	Premises and equipment expenses, excluding depreciation		
- 短期租約租金	- Rental of short-term leases	3,062	3,429
- 其他	- Others	120,841	104,098
折舊	Depreciation		
- 其他物業及設備(註釋 18)	- Other properties and equipment (Note 18)	132,178	138,355
- 租賃土地	- Leasehold land	1,935	1,944
廣告及業務推廣	Advertising and business promotion	9,564	6,985
電子數據處理	Electronic data processing	84,724	104,383
郵遞及通訊	Postage and communications	59,111	41,493
文具及印刷	Printing and stationery	3,557	2,633
核數師酬金	Auditors' remuneration	2,394	2,931
水電費	Water and electricity	11,917	11,859
法律及專業費用	Legal and professional fee	23,920	18,057
營業、代繳稅金及附加費	Business, withholding tax and surcharges	19,351	14,515
保險費	Insurance	16,003	9,468
證券相關費用	Securities related expenses	4,586	3,474
其他	Others	90,194	92,589
		1,465,557	1,318,312

9 減值損失

9 Impairment losses

		截至六月三十日止六個月 Six months ended 30 June	
		二〇二五 2025	二〇二四 2024
		港幣千元 HK\$'000	港幣千元 HK\$'000
減值損失/(回撥)：	Impairment losses/(written back) on:		
- 同業存放及貸款	- Balances and placements with and loans and advances to banks		
- 按攤銷成本列賬	- at amortised cost	1,286	10,921
- 以公平價值誌入其他全面收益	- at fair value through other comprehensive income	(172)	-
- 債務證券	- Debt securities		
- 按攤銷成本列賬	- at amortised cost	111,525	143,023
- 以公平價值誌入其他全面收益	- at fair value through other comprehensive income	25,699	(31,651)
- 貸款及其他賬項	- Advances and other accounts		
- 按攤銷成本列賬	- at amortised cost	567,419	1,995,163
- 以公平價值誌入其他全面收益	- at fair value through other comprehensive income	(2,465)	454
- 反向回購協議－非交易用途	- Reverse repurchase agreement – non-trading		
- 按攤銷成本列賬	- at amortised cost	116	(504)
- 貸款承諾及金融擔保合約	- Loan commitments and financial guarantee contracts	15,215	(26,005)
於綜合收益表淨撥備	Net charge to consolidated income statement	718,623	2,091,401

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10 所得稅

10 Income tax

於綜合收益表支銷之稅項如下：

Taxation charged in the consolidated income statement represents:

		截至六月三十日止六個月 Six months ended 30 June	
		二〇二五 2025	二〇二四 2024
		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	554,300	312,083
- 海外稅項	- Overseas taxation	27,012	66,010
- 往年度撥備不足/(超額撥備)	- Under-provision/(over-provision) of taxation in respect of prior years	21,774	(106,814)
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	(170,443)	(199,200)
		432,643	72,079

香港利得稅已按本期估計應評稅溢利以稅率16.5%（二〇二四年：16.5%）計算。海外稅項已按本期估計應評稅溢利以本集團業務所在地現行適用之稅率計算。

The provision for Hong Kong profits tax for the period is calculated at 16.5% (2024: 16.5%) of the estimated assessable profits for the period. The provision on overseas taxation 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.

2025年5月28日，香港立法會正式通過《2024年稅務（修訂）（跨國企業集團的最低稅）條例草案》，自2025年1月1日起在香港實施全球最低稅及香港最低補足稅。本集團評估上述立法的生效對本集團的財務狀況及經營成果無重大影響。

On 28 May 2025, Legislative Council of the Hong Kong Special Administrative Region passed the Inland Revenue (Amendment) (Minimum Tax for Multinational Enterprise Groups) Bill 2024. It enables the implementation of the global minimum tax and the Hong Kong minimum top-up tax in Hong Kong from 1 January 2025. The Group has assessed the application of the above legislation and there is no material impact on the Group's financial position and operating results.

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11 庫存現金、同業存放及貸款 11 Cash, balances and placements with and loans and advances to banks

		30/6/2025 港幣千元 HK\$'000	31/12/2024 港幣千元 HK\$'000
按攤銷成本列賬	At amortised cost		
庫存現金	Cash	531,567	650,464
存放同業	Balances with banks	9,782,005	11,231,775
存放中央銀行	Balances with central banks	9,015,505	1,121,472
同業定期存放	Placements with banks		
- 於一個月內到期	- maturing within one month	14,480,949	16,396,330
- 於一至十二個月內到期	- maturing between one and twelve months	24,332,025	18,209,003
		38,812,974	34,605,333
同業貸款	Loans and advances to banks	6,040,032	7,374,790
減值準備	Impairment allowances		
- 第一階段	- Stage 1	(9,414)	(8,128)
		64,172,669	54,975,706
以公平價值誌入其他全面收益	At fair value through other comprehensive income		
同業貸款	Loans and advances to banks	-	593,687
		64,172,669	55,569,393

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12 衍生金融工具

12 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：

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

		名義/ 合約金額 Notional/ contractual amount 30/6/2025 港幣千元 HK\$'000	公平價值 Fair values 資產 Assets 30/6/2025 港幣千元 HK\$'000		名義/ 合約金額 Notional/ contractual amount 31/12/2024 港幣千元 HK\$'000	公平價值 Fair values 資產 Assets 31/12/2024 港幣千元 HK\$'000		負債 Liabilities 30/6/2025 港幣千元 HK\$'000	負債 Liabilities 31/12/2024 港幣千元 HK\$'000
外匯合約	Exchange rate contracts								
遠期合約	Forward contracts	4,682,237	61,623	51,911	3,399,809	66,497		55,683	
貨幣掉期	Currency swaps	168,536,417	388,144	1,010,369	45,899,260	354,510		218,157	
沽出期權	Options written	3,480,728	-	17,808	716,414	-		11,415	
購入期權	Options purchased	2,816,011	16,646	-	746,041	11,572		-	
		179,515,393	466,413	1,080,088	50,761,524	432,579		285,255	
利率合約	Interest rate contracts								
利率掉期	Interest rate swaps	1,741,976	6,600	6,813	2,055,730	3,728		15,549	
股權合約	Equity contracts								
沽出期權	Options written	625,725	-	28,734	399,644	-		17,097	
購入期權	Options purchased	625,725	28,734	-	399,644	17,097		-	
		1,251,450	28,734	28,734	799,288	17,097		17,097	
		182,508,819	501,747	1,115,635	53,616,542	453,404		317,901	

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

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

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13 以公平價值誌入損益賬之
金融資產

13 Financial assets at fair value through profit or loss

		30/6/2025 港幣千元 HK\$'000	31/12/2024 港幣千元 HK\$'000
規定以公平價值誌入損益賬之 金融資產	Financial assets mandatorily measured at fair value through profit or loss		
- 債務證券	- Debt securities	5,985,901	4,562,345
- 股權證券	- Equity securities	261,235	194,590
- 股權投資基金	- Equity investment fund	722,792	827,639
		6,969,928	5,584,574
指定以公平價值誌入損益賬之 金融資產	Financial assets designated at fair value through profit or loss		
- 債務證券	- Debt securities	188,334	1,738,735
		7,158,262	7,323,309

14 證券投資

14 Investments in securities

		30/6/2025 港幣千元 HK\$'000	31/12/2024 港幣千元 HK\$'000
以公平價值誌入其他全面收益之 金融投資	Financial investments at fair value through other comprehensive income		
- 債務證券	- Debt securities	189,742,828	157,158,991
- 股權證券	- Equity securities	1,671,217	1,495,583
		191,414,045	158,654,574
按攤銷成本列賬之金融投資	Financial investments at amortised cost		
債務證券	Debt securities	34,313,744	18,882,095
減值準備	Impairment allowances		
- 第一階段	- Stage 1	(39,920)	(35,019)
- 第二階段	- Stage 2	(291,063)	(184,439)
		33,982,761	18,662,637
		225,396,806	177,317,211

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15 貸款及其他賬項

15 Advances and other accounts

		30/6/2025 港幣千元 HK\$'000	31/12/2024 港幣千元 HK\$'000
按攤銷成本列賬	At amortised cost		
客戶貸款	Advances to customers	211,732,197	197,925,330
商業票據	Trade bills	78,156	50,195
應計利息	Accrued interest	3,606,659	3,485,624
應收及其他賬項	Accounts and other receivable	2,289,734	1,562,561
		217,706,746	203,023,710
減值準備	Impairment allowances		
- 第一階段	- Stage 1	(695,664)	(470,525)
- 第二階段	- Stage 2	(1,630,153)	(1,597,621)
- 第三階段	- Stage 3	(2,774,864)	(2,413,106)
		(5,100,681)	(4,481,252)
		212,606,065	198,542,458
以公平價值誌入其他全面收益	At fair value through other comprehensive income		
商業票據	Trade bills	3,644,680	6,783,706
		216,250,745	205,326,164

16 聯營公司及合資企業權益

16 Interests in associates and joint ventures

		30/6/2025 港幣千元 HK\$'000	31/12/2024 港幣千元 HK\$'000
應佔資產淨額	Share of net assets		
- 聯營公司權益	- Interests in associates	1,815,823	1,726,252
- 合資企業權益	- Interests in joint ventures	8,383	8,891
		1,824,206	1,735,143

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16 聯營公司及合資企業權益 (續)

16 Interests in associates and joint ventures (Continued)

本集團之聯營公司及合資企業之資料如下：

The particulars of the Group’s associates and joint ventures are as follows:

名稱	Name	註冊及 營業地點	Place of incorporation and operation	主要業務	Principal activities	持有之已 發行股份 詳情	Particulars of issued shares held	持有 權益 比例	% of ownership interest	關係性質	Nature of relationship
銀聯控股有限公司*	Bank Consortium Holding Limited*	香港	Hong Kong	提供退休計劃之信託、行政及保管服務	Provision of trustee, administration and custodian services for retirement schemes	非上市之普通股	Unlisted ordinary shares	13.33%	13.33%	聯營公司	Associate
銀聯通寶有限公司*	Joint Electronic Teller Services Limited*	香港	Hong Kong	提供自動櫃員機之網絡服務	Provision of ATM network services	非上市之普通股	Unlisted ordinary shares	(註釋 a)	(Note a)	合資企業	Joint venture
銀和再保險有限公司	BC Reinsurance Limited	香港	Hong Kong	再保險業務	Reinsurance business	非上市之普通股	Unlisted ordinary shares	21.00%	21.00%	聯營公司	Associate
香港人壽保險有限公司 (「香港人壽」)	Hong Kong Life Insurance Limited ("Hong Kong Life")	香港	Hong Kong	人壽保險業務	Life insurance business	非上市之普通股	Unlisted ordinary shares	(註釋 b)	(Note b)	聯營公司	Associate
招商永隆保險有限公司*	CMB Wing Lung Insurance Company Limited*	香港	Hong Kong	保險業務	Insurance business	非上市之普通股	Unlisted ordinary shares	45%	45%	聯營公司	Associate
招商永隆管業有限公司	CMB Wing Lung Property Management Limited	香港	Hong Kong	物業管理服務	Provision of Property management services	非上市之普通股	Unlisted ordinary shares	(註釋 c)	(Note c)	合資企業	Joint venture

以上聯營公司及合資企業是本集團的策略夥伴。

The above associates and joint ventures are strategic partners for the Group.

* 由本行直接持有

* Directly held by the Bank

註釋：(a) 本集團乃五位創辦成員之一，並共同擁有該公司之控制權益。本集團持有該公司發行予其創辦成員普通股「A」股之 20%。該公司有其他普通股級別。在公司清盤時，「A」股擁有分配公司資產的投票權。於二〇二五年六月三十日，本集團擁有該公司宣派股息之 2.74%（二〇二四年：2.74%）權益。

Note:(a) The Group is one of the five founding members which together have a controlling interest in the company. The Group holds 20% of the ‘A’ ordinary shares issued by the company to its founding members. The company also has other class of ordinary shares. Class A ordinary shares have the right to vote on the allocation of the company’s asset upon the winding up of the company. As at 30 June 2025, the Group is entitled to 2.74% (2024: 2.74%) of dividends declared by the company.

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16 聯營公司及合資企業權益 (續)

16 Interests in associates and joint ventures (Continued)

註釋：(b) 於二〇二四年十二月二十七日，本集團與第三方訂立股權買賣協議出售本集團所持有的香港人壽的股份。因此，於香港人壽之權益分類為「待出售資產」(註釋 19)。

Note:(b) On 27 December 2024, the Group entered into a share purchase agreement with an independent third party to dispose of its held shares of Hong Kong Life. Accordingly, interests in Hong Kong Life was classified as “Assets classified as held for sale” (Note 19).

註釋：(c) 招商永隆管業有限公司於期內成為本行的附屬公司。

Note:(c) CMB Wing Lung Property Management Limited became a subsidiary of the Bank during the period.

對本集團有重大影響的聯營公司之財務資料概括如下：

Summarised financial information in respect of the Group’s material associate is set out below:

以下的財務資料概括乃按照香港財務報告會計準則編製的聯營公司財務報表所列示的金額。

The summarised financial information below represents amounts shown in the associate’s financial statements prepared in accordance with HKFRS Accounting Standards.

招商永隆保險有限公司：

CMB Wing Lung Insurance Company Limited:

		30/6/2025 港幣千元 HK\$'000	31/12/2024 港幣千元 HK\$'000
聯營公司的總額	Gross amounts of associate		
資產	Assets	6,492,396	6,299,221
負債	Liabilities	3,146,858	3,093,201
權益	Equity	3,345,538	3,206,020
期內/年內收入	Revenue for the period/year	202,906	330,975
期內/年內淨溢利	Net profit for the period/year	146,438	201,399
期內/年內全面收益總額	Total comprehensive income for the period/year	164,654	222,839
期內/年內向聯營公司收取的股息	Dividend received from associate for the period/year	47,132	31,915
與本集團聯營公司的對賬	Reconciled to the Group’s interest in associate		
聯營公司淨資產總額	Gross amounts of net assets of associate	3,345,538	3,206,020
本集團對聯營公司淨資產之實際權益	Group’s share of net assets of associate	1,505,492	1,441,895
個別不重大聯營公司及合資企業之總和資料：	Aggregate information of associates and joint ventures that are not individually material:		
		30/6/2025 港幣千元 HK\$'000	30/6/2024 港幣千元 HK\$'000
本集團佔該等聯營公司及合資企業的總額	Aggregate amounts of the Group’s share of associates and joint ventures		
扣除稅項後所佔溢利/(虧損)	Share of profits/(losses), net of tax	41,868	(19,176)
其他全面(支出)/收益	Other comprehensive (expense)/income	(3,220)	3,251
全面收益/(支出)總額	Total comprehensive income/(expense)	38,648	(15,925)

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17 投資物業

17 Investment properties

		30/6/2025 港幣千元 HK\$'000	31/12/2024 港幣千元 HK\$'000
於期初/年初	At the beginning of the period/year	2,603,300	2,638,930
由房產重分類為投資物業	Reclassification from premises to investment properties	-	50,000
由投資物業重分類為房產	Reclassification from investment properties to premises	-	(35,210)
重估公平價值虧損	Fair value losses on revaluation	(62,760)	(50,420)
於期末/年末 (經專業估值列賬)	At the end of the period/year (professional valuation)	2,540,540	2,603,300

所有投資物業於二〇二五年六月三十日之估值，以投資估值方法將淨租金收入資本化釐定。是次重估經由獨立測量公司韋堅信測量師行有限公司進行，其僱員具香港測量師學會會士資歷及對估值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 2025 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.

18 其他物業及設備

18 Other properties and equipment

		使用權資產				
		Right of use assets				
	傢俬及設備		傢俬及設備			
	Furniture		Furniture			
	and		and			
房產	equipment	房產	equipment		合計	
Premises		Premises			Total	
港幣千元	港幣千元	港幣千元	港幣千元		港幣千元	
HK\$'000	HK\$'000	HK\$'000	HK\$'000		HK\$'000	
成本	Cost					
於二〇二五年一月一日	At 1 January 2025	1,131,398	2,641,953	476,690	490	4,250,531
匯兌差額	Exchange difference	385	2,084	6,448	(15)	8,902
租賃修訂	Lease modifications	-	-	11	-	11
增置	Additions	-	7,985	21,561	-	29,546
處置	Disposals	-	(3,037)	(8,667)	-	(11,704)
於二〇二五年六月三十日	At 30 June 2025	1,131,783	2,648,985	496,043	475	4,277,286
累積折舊	Accumulated depreciation					
於二〇二五年一月一日	At 1 January 2025	373,973	2,149,246	270,388	261	2,793,868
匯兌差額	Exchange difference	216	1,538	3,518	3	5,275
本期折舊(註釋 8)	Charge for the period (Note 8)	16,514	62,695	52,892	77	132,178
出售回撥	Written back on disposal	-	(3,027)	(8,667)	-	(11,694)
於二〇二五年六月三十日	At 30 June 2025	390,703	2,210,452	318,131	341	2,919,627
賬面淨值	Net book value					
於二〇二五年六月三十日	At 30 June 2025	741,080	438,533	177,912	134	1,357,659

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18 其他物業及設備 (續)

18 Other properties and equipment (Continued)

		使用權資產 Right of use assets				
		房產 Premises 港幣千元 HK\$'000	傢俬及設備 Furniture and equipment 港幣千元 HK\$'000	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					
於二〇二四年一月一日	At 1 January 2024	1,119,067	2,560,755	447,792	493	4,128,107
匯兌差額	Exchange difference	(224)	(2,216)	(6,818)	(3)	(9,261)
租賃修訂	Lease modifications	-	-	(142)	-	(142)
增置	Additions	-	86,958	88,145	-	175,103
處置	Disposals	(1,711)	(3,544)	(52,287)	-	(57,542)
由房產重分類為投資物業	Reclassification from premises to investment properties	(20,944)	-	-	-	(20,944)
由投資物業重分類為房產	Reclassification from investment properties to premises	35,210	-	-	-	35,210
於二〇二四年十二月三十一日	At 31 December 2024	1,131,398	2,641,953	476,690	490	4,250,531
累積折舊	Accumulated depreciation					
於二〇二四年一月一日	At 1 January 2024	347,978	1,972,033	225,085	109	2,545,205
匯兌差額	Exchange difference	(129)	(1,612)	(2,855)	(1)	(4,597)
本年度折舊	Charge for the year	33,108	182,327	100,445	153	316,033
因處置回撥	Written back on disposal	(895)	(3,502)	(52,287)	-	(56,684)
重新分類至投資性房地產後 撤除	Elimination upon reclassification to investment property	(6,089)	-	-	-	(6,089)
於二〇二四年十二月三十一日	At 31 December 2024	373,973	2,149,246	270,388	261	2,793,868
賬面淨值	Net book value					
於二〇二四年十二月三十一日	At 31 December 2024	757,425	492,707	206,302	229	1,456,663

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19 待出售資產

於二〇二四年十二月二十七日，本集團與一獨立第三方訂立一份股份買賣協議，出售其於香港人壽保險有限公司（「香港人壽」）所持有的16.67%之已發行股份。代價約港幣294,667,000元（未扣除相關之交易費用），於成交時以現金支付（「交易」）。

有關交易須待若干條件達成後方告完成，包括但不限於獲得監管機構批准。交易完成後，香港人壽將不再是本集團的聯營公司。

於二〇二五年六月三十日，本集團待出售資產之應佔聯營公司權益為港幣165,104,000元（二〇二四年十二月三十一日：港幣165,106,000元），與待出售資產相關的累計金額港幣46,030,000元（二〇二四年十二月三十一日：港幣50,842,000元）已在其他全面收益及權益內確認。

19 Assets classified as held for sale

On 27 December 2024, the Group entered into a share purchase agreement with an independent third party to dispose of 16.67% of the issued share capital of Hong Kong Life Insurance Limited (“Hong Kong Life”). The consideration is approximately HK\$294,667,000 before transaction related expenses, payable upon completion and will be satisfied wholly in cash (the “Transaction”).

The completion of the Transaction is subject to certain customary closing conditions including but not limited to regulatory approvals. Upon completion of the Transaction, Hong Kong Life will cease to be an associate of the Group.

As at 30 June 2025, the Group’s share of interests in associates classified as held for sale is HK\$165,104,000 (31 December 2024: HK\$165,106,000). Cumulative amount of HK\$46,030,000 (31 December 2024: HK\$50,842,000) relating to the assets classified as held for sale has been recognised in other comprehensive income and included in equity.

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20 客戶存款

20 Deposits from customers

		30/6/2025 港幣千元 HK\$'000	31/12/2024 港幣千元 HK\$'000
活期存款及往來賬戶	Demand deposits and current accounts	59,753,511	58,596,505
儲蓄存款	Savings deposits	89,941,289	68,293,319
定期存款及通知存款	Time, call and notice deposits	261,329,790	218,344,991
		411,024,590	345,234,815

21 其他權益工具

21 Other equity instruments

		30/6/2025 港幣千元 HK\$'000	31/12/2024 港幣千元 HK\$'000
額外權益工具	Additional equity instruments		
人民幣 1,000,000,000 元永續型 非累積後償資本證券 (註釋 a)	RMB1,000,000,000 undated non-cumulative subordinated capital securities (Note a)	-	1,102,812
美元 200,000,000 元永續型 非累積後償資本證券 (註釋 b)	US\$200,000,000 undated non-cumulative subordinated capital securities (Note b)	1,562,649	1,562,649
美元 500,000,000 元永續型 非累積後償資本證券 (註釋 c)	US\$500,000,000 undated non-cumulative subordinated capital securities (Note c)	3,906,600	3,906,600
美元 200,000,000 元永續型 非累積後償資本證券 (註釋 d)	US\$200,000,000 undated non-cumulative subordinated capital securities (Note d)	1,562,534	1,562,534
美元 1,000,000,000 元永續型 非累積後償資本證券 (註釋 e)	US\$1,000,000,000 undated non-cumulative subordinated capital securities (Note e)	7,770,008	7,770,008
		14,801,791	15,904,603

註釋：(a) 此人民幣 1,000,000,000 元永續型非累積後償資本證券被界定為本集團之額外一級資本。此證券於二〇二〇年二月二十七日發行予本行之控股公司，首個提前回購日為二〇二五年二月二十七日。由發行日至首個提前回購日之首五年，此證券的年息率為 4.78%。其後，若屆時未行使回購權，息率將每 5 年按當時五年期中國國債息率加 2.12% 重新釐訂。此資本證券已於二〇二五年二月二十七日贖回。

Note: (a) This represents RMB1,000,000,000 undated non-cumulative subordinated capital securities qualifying as additional Tier 1 capital of the Group. The securities were issued to the Bank's holding company on 27 February 2020 with the first call date falling on 27 February 2025. Distribution rate for the securities is set at 4.78% per annum for the first 5 years from the date of issue to the first call date. Distribution rate will be reset thereafter every 5 years at the then prevailing rate of five-year Chinese government notes plus 2.12% per annum if the capital securities are not called. The capital securities were redeemed on 27 February 2025.

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21 其他權益工具 (續)

- (b) 此美元200,000,000元永續型非累積後償資本證券被界定為本集團之額外一級資本。此證券於二〇二二年三月二十三日發行予本行之控股公司，首個提前回購日為二〇二七年三月二十三日。由發行日至首個提前回購日之首五年，此證券的年息率為3.34%。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1.49%重新釐訂。
- (c) 此美元500,000,000元永續型非累積後償資本證券被界定為本集團之額外一級資本。此證券於二〇二三年十二月二十七日發行予本行之控股公司，首個提前回購日為二〇二八年十二月二十七日。由發行日至首個提前回購日之首五年，此證券的年息率為6.30%。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2.42%重新釐訂。
- (d) 此美元200,000,000元永續型非累積後償資本證券被界定為本集團之額外一級資本。此證券於二〇二四年一月三十日發行予本行之控股公司，首個提前回購日為二〇二九年一月三十日。由發行日至首個提前回購日之首五年，此證券的年息率為6.44%。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2.42%重新釐訂。
- (e) 此美元1,000,000,000元永續型非累積後償資本證券被界定為本集團之額外一級資本。此證券於二〇二四年十二月二十三日發行予本行之控股公司，首個提前回購日為二〇二九年十二月二十三日。由發行日至首個提前回購日之首五年，此證券的年息率為5.609%。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1.20%重新釐訂。

額外權益工具之本金將於導致無法繼續經營事件發生時撇銷。票息每半年支付，而本行有權自行決定取消票息支付。已取消之票息不會累積。該餘額為歸屬於本行股東的權益工具。票息會從保留溢利中分配。

21 Other equity instruments (Continued)

- (b) This represents US\$200,000,000 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 23 March 2022 with the first call date falling on 23 March 2027. Distribution rate for the securities is set at 3.34% 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 1.49% per annum if the capital securities are not called.
- (c) This represents US\$500,000,000 undated non-cumulative subordinated capital securities qualifying as additional Tier 1 capital of the Group. The securities were issued to the Bank's holding company on 27 December 2023 with the first call date falling on 27 December 2028. Distribution rate for the securities is set at 6.30% 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 2.42% per annum if the capital securities are not called.
- (d) This represents US\$200,000,000 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 January 2024 with the first call date falling on 30 January 2029. Distribution rate for the securities is set at 6.44% 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 2.42% per annum if the capital securities are not called.
- (e) This represents US\$1,000,000,000 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 23 December 2024 with the first call date falling on 23 December 2029. Distribution rate for the securities is set at 5.609% 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 1.20% per annum if the capital securities are not called.

The principal of the additional equity instruments will be written down if a non-viability event occurs. Distribution is payable semi-annually, and may be cancelled at the sole discretion of the Bank. The balance represents equity instruments attributable to the shareholders of the Bank. The distribution is distributed from retained earnings.

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22 其他賬項及預提

22 Other accounts and accruals

		30/6/2025 港幣千元 HK\$'000	31/12/2024 港幣千元 HK\$'000
應付利息	Interest payable	2,725,506	2,485,370
租賃負債	Lease liabilities	208,432	238,152
應付及其他賬項	Accounts and other payable	9,734,344	5,326,188
		12,668,282	8,049,710
貸款承諾及金融擔保合約減值準備	Impairment allowances on loan commitments and financial guarantee contracts		
- 第一階段	- Stage 1	51,887	70,953
- 第二階段	- Stage 2	34,356	3,308
- 第三階段	- Stage 3	4,637	1,404
		90,880	75,665
		12,759,162	8,125,375

23 股本

23 Share capital

		30/6/2025 股數 No. of shares	港幣千元 HK\$'000	31/12/2024 股數 No. of shares	港幣千元 HK\$'000
已發行及已繳足股本：	Issued and fully paid:				
普通股	Ordinary shares	232,190,115	1,160,951	232,190,115	1,160,951

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

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

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24 儲備

24 Reserves

本行

The Bank

		重估 房產儲備 Bank premises revaluation reserve 港幣千元 HK\$'000	重估 金融資產 儲備 Financial asset revaluation reserve 港幣千元 HK\$'000	其他儲備 Other reserves 港幣千元 HK\$'000	保留溢利 Retained earnings 港幣千元 HK\$'000	合計 Total 港幣千元 HK\$'000
於二〇二五年一月一日	At 1 January 2025	519,792	(1,395,048)	201,323	45,721,165	45,047,232
以公平價值誌入其他全面收益之 金融資產	Financial assets at fair value through other comprehensive income					
- 公平價值改變	- Changes in fair value	-	1,663,444	-	-	1,663,444
- 於處置時轉入收益表	- Transfer to income statement on disposal	-	(40,643)	-	-	(40,643)
- 於減值時轉出收益表	- Transfer from income statement on impairment	-	23,062	-	-	23,062
以公平價值誌入其他全面收益之 股權證券	Equity securities at fair value through other comprehensive income					
- 公平價值改變	- Changes in fair value	-	148,123	-	-	148,123
- 於處置時轉入保留溢利	- Transfer to retained earnings on disposal	-	-	-	-	-
期內溢利	Profit for the period	-	-	-	2,430,400	2,430,400
匯兌差額	Exchange difference	-	-	187,444	-	187,444
重估房產之盈餘	Surplus on revaluation of bank premises	-	-	-	-	-
界定福利計劃之精算收益	Actuarial gains on defined benefit schemes	-	-	-	(5,102)	(5,102)
其他全面收益項目對遞延稅項之 影響	Effect of deferred taxation on other comprehensive income items	-	(272,486)	-	842	(271,644)
贖回額外權益工具	Redemption of additional equity instruments	-	-	-	28,812	28,812
額外權益工具分配	Distribution for additional equity instruments	-	-	-	(446,456)	(446,456)
於二〇二五年六月三十日	At 30 June 2025	519,792	126,452	388,767	47,729,661	48,764,672

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24 儲備 (續)

24 Reserves (Continued)

本行

The Bank

		重估 房產儲備 Bank premises revaluation reserve 港幣千元 HK\$'000	重估 金融資產 儲備 Financial asset revaluation reserve 港幣千元 HK\$'000	其他儲備 Other reserves 港幣千元 HK\$'000	保留溢利 Retained earnings 港幣千元 HK\$'000	合計 Total 港幣千元 HK\$'000
於二〇二四年一月一日	At 1 January 2024	489,448	(1,612,410)	415,579	44,460,820	43,753,437
以公平價值誌入其他全面收益之 金融資產	Financial assets at fair value through other comprehensive income					
- 公平價值改變	- Changes in fair value	-	272,700	-	-	272,700
- 於處置時轉入收益表	- Transfer to income statement on disposal	-	(57,322)	-	-	(57,322)
- 於減值時轉入收益表	- Transfer to income statement on impairment	-	(37,083)	-	-	(37,083)
以公平價值誌入其他全面收益之 股權證券	Equity securities at fair value through other comprehensive income					
- 公平價值改變	- Changes in fair value	-	110,489	-	-	110,489
- 於處置時轉入保留溢利	- Transfer to retained earnings on disposal	-	(19,529)	-	19,529	-
是年度溢利	Profit for the year	-	-	-	1,830,318	1,830,318
匯兌差額	Exchange difference	-	-	(214,256)	-	(214,256)
重估房產之盈餘	Surplus on revaluation of bank premises	30,344	-	-	-	30,344
界定福利計劃之精算收益	Actuarial gains on defined benefit scheme	-	-	-	25,840	25,840
其他全面收益項目對遞延稅項之 影響	Effect of deferred taxation on other comprehensive income items	-	(51,893)	-	(4,264)	(56,157)
贖回額外權益工具	Redemption of additional equity instruments	-	-	-	(2,579)	(2,579)
額外權益工具分配	Distribution for additional equity instruments	-	-	-	(608,499)	(608,499)
於二〇二四年十二月三十一日	At 31 December 2024	519,792	(1,395,048)	201,323	45,721,165	45,047,232

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24 儲備 (續)

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

普通儲備是往年度從保留溢利轉撥之金額。

匯兌儲備是因折算海外機構的財務報表產生的匯兌差額。

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) 本集團無需於二〇二五年六月三十日及二〇二四年十二月三十一日之保留溢利中保留任何法定儲備。法定儲備乃為審慎監督目的按照香港《銀行業條例》之條款保留，而是項儲備之變動直接記於保留溢利內，並須諮詢香港金融管理局。

24 Reserves (Continued)

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

General reserve comprises previous years' transfers from retained earnings.

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

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 2025 and 31 December 2024, the Group is not required to include in retained earnings any regulatory reserve. The regulatory reserve is maintained to satisfy the provisions of the Hong Kong Banking Ordinance for prudential supervision purposes. Movements in the reserve are made directly through retained earnings and in consultation with the Hong Kong Monetary Authority.

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25 或有債務及承擔

下列為或有債務及承擔之每個主要類別之合約金額，及信貸風險比重金額總計：

25 Contingent liabilities and commitments

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

		30/6/2025 港幣千元 HK\$'000	31/12/2024 港幣千元 HK\$'000
直接信貸替代品	Direct credit substitutes	1,835,139	1,739,664
交易項目有關之或有債務	Transaction-related contingencies	1,754,597	1,708,915
商業項目有關之或有債務	Trade-related contingencies	1,816,986	1,619,149
貸款及透支	Loan and over draft		
— 可以無條件取消之其他承擔	- Other commitments which are unconditionally cancellable	190,609,280	186,729,658
— 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	8,589,217	10,175,322
— 原本年期為一年以上之其他承擔	- Other commitments with an original maturity of over one year	13,545,984	11,660,872
		218,151,203	213,633,580
信貸風險比重金額	Credit risk weighted amount	22,725,732	8,413,477

用以計算信貸風險比重金額之風險比重為 0% 至 150%。

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

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Notes to the Unaudited Interim Financial Disclosure Statements

26 綜合現金流量表註釋

26 Notes to consolidated cash flow statement

(a) 除稅前溢利與營業活動之現金
流入淨額對賬表

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

		截至六月三十日止六個月 Six months ended 30 June	
		二〇二五 2025	二〇二四 2024
		港幣千元 HK\$'000	港幣千元 HK\$'000
除稅前溢利	Profit before taxation	3,469,324	775,198
調整項目：	Adjustments for:		
應佔聯營公司及 合資企業之淨溢利	Share of net profit of associates and joint ventures	(142,785)	(25,980)
處置以公平價值誌入其他全面收益 之金融資產之淨收益	Net gain on disposal of financial assets at fair value through other comprehensive income	(40,643)	(40,658)
處置其他物業及設備之淨虧損	Net loss on disposal of other properties and equipment	10	13
投資物業之公平價值虧損	Fair value losses on investment properties	62,760	12,180
減值損失	Impairment losses	718,623	2,091,401
折舊	Depreciation	134,113	140,299
減值準備的折現值回撥	Unwinding of discount on impairment allowances	(5,226)	(15,827)
攤銷證券投資之折讓	Amortisation of discount on investment in securities	(537,689)	(852,110)
攤銷發行之存款證之溢價/(折讓)	Amortisation of premium/(discount) on certificates of deposit issued	6,446	(1,109)
營運資金變動前之營業溢利	Operating profit before changes in working capital	3,664,933	2,083,407
營運資產(增加)/減少：	(Increase)/decrease in operating assets:		
同業定期存放及貸款 (三個月以後到期)	Placements with and loans and advances to banks maturing beyond three months	6,507,109	(11,027,118)
以公平價值誌入損益賬之 金融資產	Financial assets at fair value through profit or loss	165,047	(1,256,975)
貸款及其他賬項	Advances and other accounts	(11,140,290)	11,246,582
衍生金融工具資產	Derivative financial assets	(48,343)	231,478
按攤銷成本列賬之債務證券	Debt securities at amortised cost	196,064	292,544
以公平價值誌入其他全面收益之債 務證券(三個月以後到期)	Debt securities at fair value through other comprehensive income maturing beyond three months	658,488	567,121
營運負債(減少)/增加：	(Decrease)/increase in operating liabilities:		
衍生金融工具負債	Derivative financial liabilities	797,734	(301,047)
同業存款	Deposits and balances from banks	2,423,071	(14,339,494)
回購協議	Repurchase agreements	(8,562,173)	1,358,958
客戶存款	Deposits from customers	65,789,775	33,647,105
發行之存款證	Certificates of deposit issued	(904,002)	1,109
以公平價值誌入損益賬之金融負債	Financial liabilities at fair value through profit or loss	(143)	(16,885)
其他賬項及預提	Other accounts and accruals	4,168,378	875,913
營業活動之現金流入淨額	Cash generated from operations	63,715,648	23,362,698

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26 綜合現金流量表註釋 (續)

26 Notes to consolidated cash flow statement (Continued)

(b) 現金及等同現金項目之結餘分析

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

		30/06/2025 港幣千元 HK\$'000	30/06/2024 港幣千元 HK\$'000
反向回購協議 — 非交易用途	Reverse repurchase agreements – non-trading	789,123	513,250
庫存現金及存放同業	Cash and balances with banks	18,967,116	15,405,319
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	20,683,117	34,654,933
國庫券 (原到期日在三個月內)	Treasury bills with original maturity within three months	6,645,356	3,000,097
持有之存款證 (原到期日在三個月內)	Certificate of deposit held with original maturity within three months	1,699,403	1,722,547
		48,784,115	55,296,146

27 報告期後事件

27 Events after the reporting period

自二〇二五年六月三十日以來，未有發生需要在綜合財務報表中確認或披露的重大期後事件。

No material subsequent events have occurred since 30 June 2025 that required recognition or disclosure in these consolidated financial statements.

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

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

以下公佈之資料為未經審核之中期財務資料披露報表補充資料。

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

1 資本充足比率

1 Capital adequacy ratio

	30/6/2025	31/12/2024
資本比率		
- 普通股權一級資本比率	14.6%	14.6%
- 一級資本比率	19.2%	20.0%
- 總資本比率	20.6%	21.5%

Capital ratios

- Common equity tier 1 capital ratio	14.6%	14.6%
- Tier 1 capital ratio	19.2%	20.0%
- Total capital ratio	20.6%	21.5%

於二〇二五年六月三十日及二〇二四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 2025 and 31 December 2024 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.

	30/6/2025	31/12/2024
資本緩衝		
- 防護緩衝資本比率	2.50%	2.50%
- 逆周期緩衝資本比率	0.29%	0.31%

Capital buffers

- Capital conservation buffer ratio	2.50%	2.50%
- Countercyclical capital buffer ratio	0.29%	0.31%

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

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

於二〇二五年六月三十日及二〇二四年十二月三十一日，所計算資本比率及槓桿比率之綜合基礎乃跟隨財務報表之綜合基礎，但撇除列於下列表格的若干附屬公司。

The basis of consolidation for calculation of the capital ratios and leverage ratio at 30 June 2025 and 31 December 2024 follows the basis of consolidation for financial reporting but excludes certain subsidiaries as set out in the following table.

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補充財務資料 (未經審核)

Supplementary Financial Information (Unaudited)

1 資本充足比率 (續)

1 Capital adequacy ratio (Continued)

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	30/6/2025		31/12/2024	
				總資產 Total assets 港幣千元 HK\$'000	權益總額 Total equity 港幣千元 HK\$'000	總資產 Total assets 港幣千元 HK\$'000	權益總額 Total equity 港幣千元 HK\$'000
招商永隆融資有限公司 ^{*#}	CMB Wing Lung Capital Limited ^{*#}	財務諮詢服務	Financial consultancy services	7,380	7,282	7,244	7,159
招商永隆財務有限公司 [#]	CMB Wing Lung Finance Limited [#]	提供財務服務	Provision of financial services	34,682	34,611	34,771	34,617
招商永隆資產管理有限公司 ^{*#}	CMB Wing Lung Asset Management Limited ^{*#}	資產管理	Asset management	246,944	180,883	218,821	164,767
招商永隆信託有限公司 ^{*#}	CMB Wing Lung (Trustee) Limited ^{*#}	信託業務	Trustee services	93,747	49,683	85,598	50,920
招商永隆保險顧問有限公司 [#]	CMB Wing Lung Insurance Brokers Limited [#]	保險顧問	Insurance brokerage services	1,489,099	1,391,619	960,941	938,347
招商永隆代理有限公司 [#]	CMB Wing Lung Agency Limited [#]	保險代理	Insurance agency	208,130	168,616	194,003	154,666
招商永隆受託代管有限公司 ^{*#}	CMB Wing Lung (Nominees) Limited ^{*#}	受託代管服務	Nominee services	10	10	10	10
招商永隆管業有限公司 ^{*@}	CMB Wing Lung Property Management Limited ^{*@}	物業管理	Property management	9,535	988	不適用/ n.a.	不適用/ n.a.
Wingspan Incorporated [#]	Wingspan Incorporated [#]	物業持有	Property holding	21,391	10,741	21,520	10,754
Wing Lung Opportunities Fund Limited ^{*#}	Wing Lung Opportunities Fund Limited ^{*#}	投資業務	Investment holding	336,157	301,670	322,834	292,395
Wing Lung Opportunities Master Fund Limited ^{*^}	Wing Lung Opportunities Master Fund Limited ^{*^}	投資業務	Investment holding	355,730	335,380	330,274	322,323
Wing Lung Growth Fund III Segregated Portfolio ^{*#}	Wing Lung Growth Fund III Segregated Portfolio ^{*#}	投資業務	Investment holding	3,648	(20,665)	3,818	(20,159)
Wing Lung Growth Fund V Segregated Portfolio ^{*#}	Wing Lung Growth Fund V Segregated Portfolio ^{*#}	投資業務	Investment holding	437,158	422,028	425,511	409,287
時永投資有限公司 [^]	Sea Wing Investments Limited [^]	物業持有	Property holding	11,334	1,105	11,054	841

招商永隆銀行有限公司

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補充財務資料（未經審核）

Supplementary Financial Information (Unaudited)

1 資本充足比率（續）

1 Capital adequacy ratio (Continued)

名稱	Name	主要業務	Principal activities	30/6/2025		31/12/2024	
				總資產	權益總額	總資產	權益總額
				Total assets 港幣千元 HK\$'000	Total equity 港幣千元 HK\$'000	Total assets 港幣千元 HK\$'000	Total equity 港幣千元 HK\$'000
招商永隆股權投資管理(深圳)有限公司 [^]	CMB Wing Lung Equity Investment Management (Shenzhen) Limited [^]	股權投資管理	Equity investment management	26,595	26,140	16,883	16,454
招商永隆信息技術(深圳)有限公司 ^{*^}	CMB Wing Lung Information Technology (Shenzhen) Limited ^{*^}	金融科技研發	Financial technology research and development	72,250	12,418	69,684	9,072
安碧有限公司 ^{**}	Antopex Limited ^{**}	信託業務	Trustee services	-	-	-	-
保亞有限公司 ^{**}	Bulleria Limited ^{**}	信託業務	Trustee services	-	-	-	-
錦嶺有限公司 ^{**}	Cameland Limited ^{**}	信託業務	Trustee services	-	-	-	-
德衛有限公司 ^{**}	Deeright Limited ^{**}	信託業務	Trustee services	-	-	-	-
億聯有限公司 ^{**}	Eaglearn Limited ^{**}	信託業務	Trustee services	-	-	-	-

- * 為法定報表計算二〇二五年六月三十日及二〇二四年十二月三十一日之綜合資本比率，並不包括此等公司。

* Companies excluded in the computation of the consolidated capital ratios at 30 June 2025 and 31 December 2024 for regulatory reporting purposes.
- # 由本行直接持有之附屬公司。

Directly held by the Bank.
- [^] 由本行間接持有之附屬公司。

[^] Indirectly held by the Bank.
- @ 招商永隆管業有限公司於期內成為本行的附屬公司。

@ CMB Wing Lung Property Management Limited became a subsidiary of the Bank during the period.

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Supplementary Financial Information (Unaudited)

2 槓桿比率

2 Leverage ratio

於二〇二五年六月三十日及二〇二四年十二月三十一日的槓桿比率乃按照香港金融管理局頒佈之《槓桿比率框架》計算。

The leverage ratio as at 30 June 2025 and 31 December 2024 were compiled in accordance with the Leverage Ratio Framework issued by the HKMA.

	30/6/2025	31/12/2024
槓桿比率	11.30%	12.3%

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

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

3 流動資金狀況

3 Liquidity position

	30/6/2025	30/6/2024
平均流動性覆蓋比率	Average liquidity coverage ratio	
- 第一季	145.6%	136.2%
- 第二季	149.5%	170.5%
穩定資金淨額比率	Net stable funding ratio	
- 第一季	141.9%	136.0%
- 第二季	150.8%	142.9%

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

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

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

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

流動資金狀況補充資料可於本行網頁 (<http://www.cmbwinglungbank.com>)內瀏覽。

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

本集團已為管治、計量、監控流動性風險制定目標、架構和程序。本集團之流動性風險管理策略詳載於二〇二四年年報內。

Objective, framework and process are in place for governance, measurement and monitoring of the Group's liquidity risk. Details of the Group's liquidity risk management approach are set out in the 2024 Annual Report.

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4 貨幣集中

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

4 Currency concentration

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

		美元 US dollar		人民幣 RMB	
		30/6/2025 港幣千元 HK\$'000	31/12/2024 港幣千元 HK\$'000	30/6/2025 港幣千元 HK\$'000	31/12/2024 港幣千元 HK\$'000
現貨資產	Spot assets	196,795,306	175,188,035	96,777,368	75,370,056
現貨負債	Spot liabilities	(182,368,805)	(156,531,336)	(64,059,234)	(62,802,407)
遠期買入	Forward purchases	81,754,262	18,863,502	17,411,885	2,490,467
遠期賣出	Forward sales	(78,139,228)	(20,638,428)	(50,999,675)	(14,490,838)
期權淨額	Net option position	204,136	(1,252)	(136,774)	1,386
長盤淨額	Net long position	18,245,671	16,880,521	(1,006,430)	568,664

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:

		30/6/2025 港幣千元 HK\$'000	31/12/2024 港幣千元 HK\$'000
結構性倉盤淨額	Net structural position		
美元	US dollar	1,080,550	1,080,550
人民幣	RMB	5,059,334	5,051,879
		6,139,884	6,132,429

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5 分類資料

5 Segmental information

(a) 按行業分類之客戶貸款總額

(a) Gross advances to customers by industry sectors

		30/6/2025		31/12/2024	
		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	5,655,161	25.1	6,889,837	17.1
物業投資	Property investment	5,114,513	79.5	5,377,281	80.7
金融企業	Financial concerns	26,254,897	16.7	27,907,187	16.1
股票經紀	Stockbrokers	5,490,816	7.5	3,297,332	5.0
批發及零售業	Wholesale and retail trade	1,186,187	35.7	1,432,538	26.3
製造業	Manufacturing	761,021	1.5	411,671	3.8
運輸及運輸設備	Transport and transport equipment	7,879,095	-	3,622,338	0.3
娛樂活動	Recreational activities	74,251	-	74,052	-
資訊科技	Information technology	1,782,089	0.1	850,925	0.1
其他	Others	15,252,349	29.1	12,760,804	35.4
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	164,929	100.0	181,344	100.0
購買其他住宅 物業的貸款	Loans for the purchase of other residential properties	15,257,230	100.0	13,861,635	100.0
信用卡貸款	Credit card advances	123,167	-	139,323	-
其他	Others	43,861,815	99.0	43,270,040	99.4
貿易融資	Trade finance	2,236,290	1.4	911,521	6.1
		131,093,810	56.5	120,987,828	59.7
在香港以外使用之 貸款	Loans for use outside Hong Kong	80,638,387	33.3	76,937,502	26.4
		211,732,197	47.6	197,925,330	46.7

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5 分類資料 (續)

5 Segmental information (Continued)

(a) 按行業分類之客戶貸款總額
(續)

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

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

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

		減值準備			
		Impairment allowances			
		已減值 貸款			
		Impaired loans	第一階段 Stage 1	第二階段 Stage 2	第三階段 Stage 3
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
於二〇二五年 六月三十日	At 30 June 2025				
在香港使用之貸款	Loans for use in Hong Kong				
工商金融	Industrial, commercial and financial				
- 金融企業	- Financial concerns	-	72,100	8	-
個人	Individuals				
- 其他	- Others	51,783	2,254	12,970	8,438
在香港以外使用之貸款	Loans for use outside Hong Kong	2,960,036	457,212	603,012	2,187,892
		3,011,819	531,566	615,990	2,196,330
於二〇二四年 十二月三十一日	At 31 December 2024				
在香港使用之貸款	Loans for use in Hong Kong				
工商金融	Industrial, commercial and financial				
- 金融企業	- Financial concerns	-	117,417	83	-
個人	Individuals				
- 其他	- Others	56,796	1,801	11,760	14,646
在香港以外使用之貸款	Loans for use outside Hong Kong	2,167,959	253,754	588,047	1,698,044
		2,224,755	372,972	599,890	1,712,690

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5 分類資料 (續)

5 Segmental information (Continued)

(b) 按區域分類之客戶貸款、逾期貸款、
已減值貸款及減值準備

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

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

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

					減值準備 Impairment allowances			
							第三階段 Stage 3	
							逾期三個月 以上的貸款 Overdue advances for over three months	
		貸款總額 Gross advances to customers	逾期三個月 以上的貸款 Overdue advances for over three months	已減值貸款 Impaired loans	第一階段 Stage 1	第二階段 Stage 2	逾期三個月 以上的貸款 Overdue advances for over three months	已減值貸款 Impaired loans
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
於二〇二五年 六月三十日	At 30 June 2025							
香港特別行政區	Hong Kong SAR	123,828,685	51,604	1,432,605	253,154	616,616	9,757	952,068
中國內地	Mainland China	80,455,943	1,427,906	1,455,581	413,671	891,905	1,299,151	1,305,146
其他	Others	7,447,569	768,535	768,535	25,527	89,053	348,097	348,097
		211,732,197	2,248,045	3,656,721	692,352	1,597,574	1,657,005	2,605,311
於二〇二四年 十二月三十一日	At 31 December 2024							
香港特別行政區	Hong Kong SAR	115,261,585	238,466	1,067,380	291,305	1,009,179	94,667	506,624
中國內地	Mainland China	74,560,312	1,406,819	1,733,888	137,396	478,292	1,309,429	1,361,278
其他	Others	8,103,433	773,942	773,942	38,220	97,290	388,716	388,716
		197,925,330	2,419,227	3,575,210	466,921	1,584,761	1,792,812	2,256,618

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5 分類資料 (續)

(c) 國際債權

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

5 Segmental information (Continued)

(c) International claims

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

		非銀行私營機構 Non-bank private sector				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
於二〇二五年六月三十日	At 30 June 2025					
發達國家	Developed Countries	55,080,588	24,444,308	611,982	2,146,825	82,283,703
- 其中：美國	- of which: United States	6,209,207	22,531,003	429,620	675,690	29,845,520
離岸中心	Offshore Centers	14,259,615	6,671,015	21,488,472	37,156,873	79,575,975
- 其中：香港特別行政區	- of which: Hong Kong SAR	6,052,538	6,665,325	18,990,638	32,376,821	64,085,322
發展中亞太地區	Developing Asia Pacific	110,170,544	6,407,473	15,327,130	56,263,425	188,168,572
- 其中：中國內地	- of which: Mainland China	102,627,859	6,262,720	15,320,458	55,531,411	179,742,448
		179,510,747	37,522,796	37,427,584	95,567,123	350,028,250
於二〇二四年十二月三十一日	At 31 December 2024					
發達國家	Developed Countries	48,889,492	29,018,585	401,262	2,094,070	80,403,409
- 其中：美國	- of which: United States	6,054,999	27,484,488	257,171	621,322	34,417,980
離岸中心	Offshore Centers	12,484,921	6,049,299	23,875,852	32,134,302	74,544,374
- 其中：香港特別行政區	- of which: Hong Kong SAR	5,564,716	6,044,621	21,100,741	27,937,586	60,647,664
發展中亞太地區	Developing Asia Pacific	85,063,421	6,005,056	13,059,694	51,542,810	155,670,981
- 其中：中國內地	- of which: Mainland China	79,348,847	5,907,566	13,053,231	50,704,956	149,014,600
		146,437,834	41,072,940	37,336,808	85,771,182	310,618,764

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6 逾期及經重組資產

6 Overdue and rescheduled assets

(a) 逾期貸款

(a) Overdue advances

本集團之客戶逾期貸款分析如下：

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

		30/6/2025		31/12/2024	
		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	18,665	0.01	895,011	0.45
- 六個月以上至一年	- One year or less, but over six months	781,705	0.37	135,831	0.07
- 一年以上	- Over one year	1,447,675	0.68	1,388,385	0.70
		2,248,045	1.06	2,419,227	1.22
有抵押之逾期貸款	Secured overdue advances	1,226,376		1,319,952	
無抵押之逾期貸款	Unsecured overdue advances	1,021,669		1,099,275	
		2,248,045		2,419,227	
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	3,998,594		5,042,615	
對上述貸款提撥之減值準備	Impairment allowances made in respect of such advances				
- 第三階段	- Stage 3	1,657,005		1,792,812	

於二〇二五年六月三十日，同業貸款中並無逾期三個月以上（二〇二四年十二月三十一日：無）。

At 30 June 2025, there were no advances to banks which were overdue for over three months (31 December 2024: Nil).

就逾期貸款而持有之抵押品主要為住宅。

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

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6 逾期及經重組資產（續）

6 Overdue and rescheduled assets (Continued)

(b) 其他逾期資產

(b) Other overdue assets

本集團之其他逾期資產分析如下：

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

		30/6/2025		31/12/2024	
		應計利息 Accrued interest 港幣千元 HK\$'000	合計 Total 港幣千元 HK\$'000	應計利息 Accrued interest 港幣千元 HK\$'000	合計 Total 港幣千元 HK\$'000
其他資產總額，其逾期：	Gross amount of other assets which have been overdue for:				
- 三個月以上至六個月	- Six months or less, but over three months	221	221	5,593	5,593
- 六個月以上至一年	- One year or less, but over six months	622	622	371	371
- 一年以上	- Over one year	180,848	180,848	167,890	167,890
		181,691	181,691	173,854	173,854

(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:

		30/6/2025		31/12/2024	
		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 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 港幣千元 HK\$'000
經重組客戶貸款	Rescheduled advances to customers	506,354	0.24	500,011	0.25

於二〇二五年六月三十日，同業貸款中並無經重組之貸款（二〇二四年十二月三十一日：無）。

At 30 June 2025, there were no rescheduled advances to banks (31 December 2024: Nil).

(d) 收回資產

(d) Repossessed assets

於二〇二五年六月三十日，本集團之收回資產為港幣 132,750,000 元（二〇二四年十二月三十一日：港幣 16,950,000 元）。

As at 30 June 2025, the repossessed assets of the Group amounted to HK\$132,750,000 (31 December 2024: HK\$16,950,000).

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7 國內非銀行風險

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

7 Non-bank Mainland exposures

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

			資產負債表 以內之風險額 On-balance sheet exposure 港幣千元 HK\$'000	資產負債表 以外之風險額 Off-balance sheet exposure 港幣千元 HK\$'000	總風險額 Total 港幣千元 HK\$'000	
於二〇二五年 六月三十日			At 30 June 2025			
一	中央政府、中央政府持有的機構及其附屬公司和合資企業	1	Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	43,473,674	1,043,047	44,516,721
二	地方政府、地方政府持有的機構及其附屬公司和合資企業	2	Local governments, local government-owned entities and their subsidiaries and JVs	6,110,283	82,200	6,192,483
三	居住中國內地的中國公民及在中國內地成立的其他機構及其附屬公司和合資企業	3	PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	61,816,094	6,741,510	68,557,604
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	11,721,709	404,612	12,126,321
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	7,071,995	3,101,296	10,173,291
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	3,211,065	476,556	3,687,621
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	15,722,055	491,632	16,213,687
			149,126,875	12,340,853	161,467,728	
減值準備後的資產總額			Total assets after provision	535,681,509		
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	27.84%		

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7 國內非銀行風險（續）

7 Non-bank Mainland exposures (Continued)

			資產負債表 以內之風險額 On-balance sheet exposure 港幣千元 HK\$'000	資產負債表 以外之風險額 Off-balance sheet exposure 港幣千元 HK\$'000	總風險額 Total 港幣千元 HK\$'000
於二〇二四年 十二月三十一日 At 31 December 2024					
一	中央政府、中央政府持有的機構及其附屬公司和合資企業	1 Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	35,225,403	210,199	35,435,602
二	地方政府、地方政府持有的機構及其附屬公司和合資企業	2 Local governments, local government-owned entities and their subsidiaries and JVs	6,133,242	-	6,133,242
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附屬公司和合資企業	3 PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	58,250,780	8,459,623	66,710,403
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	11,498,349	4,010,840	15,509,189
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	4,934,481	342,677	5,277,158
六	對居住中國境外的中國公民及中國內地以外成立的機構所批出之貸款，其貸款於國內使用	6 PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	4,102,027	461,009	4,563,036
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	15,750,615	327,916	16,078,531
			135,894,897	13,812,264	149,707,161
減值準備後的資產總額			Total assets after provision	465,046,890	
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	29.22%	