

Addendum to the Financial Disclosure Document dated 31 August 2015
日期為 2015 年 8 月 31 日的財務披露文件增編

Equity Linked Deposit
股票掛鉤存款

Wing Lung Bank Limited
永隆銀行有限公司



(incorporated in Hong Kong with limited liability, and a licensed bank regulated by the Hong Kong Monetary Authority and registered with the Securities and Futures Commission for Types 1, 4 and 9 regulated activities under the Securities and Futures Ordinance)

*(在香港註冊成立的有限公司，為受香港金融管理局規管的持牌銀行，
已於證券及期貨事務監察委員會註冊可進行證券及
期貨條例項下第 1、4 及 9 類受規管活動)*

(the “Bank”)
(「本行」)

As Issuer and Product Arranger
作為發行人及產品安排人

This is not a time deposit. This is not a principal-protected investment. You may sustain a total loss in your investment. Equity Linked Deposit is an unlisted structured investment product embedded with derivatives.

此股票掛鉤存款並非定期存款。此股票掛鉤存款並非保本投資。閣下可能損失閣下的全部投資。股票掛鉤存款是內含衍生工具的非上市結構性投資產品。

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證券及期貨事務監察委員會(「證監會」)根據證券及期貨條例(香港法例第 571 章)第 105(1)條認可按所提交的標準格式編製的本文件的發出。證監會對本文件的內容概不負責，對其準確性或完整性亦不發表任何聲明，並明確表示，概不對因本文件的全部或任何部分內容而產生或因倚賴該等內容而引致的任何損失承擔任何責任。證監會的認可並不表示證監會認許或推介本文件提述的股票掛鉤存款(「股票掛鉤存款」)。

“We”, “us”, and “our” in this document refer to the Bank, which is the Issuer and Product Arranger of our ELDs.

本文件中的「本行」及「本行的」等字眼，指作為本行的股票掛鉤存款發行人及產品安排人的本行。

IMPORTANT 重要提示

You are warned that the market value of our ELDs may fluctuate and you may sustain a total loss of your investment. You should therefore ensure that you understand the nature of our ELDs and carefully study the risk warnings set out in the Principal Brochure and other documents comprising the offering documents for our ELDs and, where necessary, seek independent professional advice, before you decide whether to invest in our ELDs.

閣下務請注意：本行的股票掛鈎存款的市值可能出現波動，閣下可能損失閣下的全部投資。因此閣下在決定是否投資於本行的股票掛鈎存款前，應確保閣下明白本行的股票掛鈎存款的性質，並細閱指南及組成本行的股票掛鈎存款銷售文件的其他文件所載的風險警告，並在必要時尋求獨立專業意見。

This addendum (“**Addendum**”) supplements the financial disclosure document dated 23 March 2015 (“**Financial Disclosure Document**”). No ELDs are being offered by this document alone. If you would like to make an investment in any ELDs, you must read our Principal Brochure (and any addendum thereto) and the relevant term sheet, together with the Financial Disclosure Document and this Addendum, each as indicated in the relevant term sheet from time to time (together “**Offering Documents**”). Copies of the Offering Documents are available free of charge from our branches in Hong Kong that have Investment Services Zones where you can also apply for our ELDs. The Offering Documents include particulars given in compliance with the Code on Unlisted Structured Investment Products (“**Code**”) issued by the SFC for the purpose of giving information with regard to the Bank (as the Issuer and the Product Arranger) and our ELDs. We (as the Issuer and the Product Arranger) accept full responsibility for the contents of, and the completeness and accuracy of the information contained in the Offering Documents and confirm, having made all reasonable enquiries, that to the best of our knowledge and belief there is no untrue or misleading statement, or other facts the omission of which would make any statement herein untrue or misleading. We (as the Issuer and the Product Arranger) also confirm that we meet the eligibility requirements under the Code and our ELDs comply with the Code.

本增編（「**增編**」）補充日期為 2015 年 3 月 23 日的財務披露文件（「**財務披露文件**」）。並無股票掛鈎存款僅由本文件提呈發售。如閣下想投資任何股票掛鈎存款，閣下必須閱讀本行的指南（及其任何增編）及相關條款單張，連同財務披露文件及本增編，各文件均按相關條款單張不時指明者為準（統稱「**銷售文件**」）。銷售文件可於本行在香港設有投資服務專區的分行免費索取，閣下亦可於投資服務專區申請本行的股票掛鈎存款。銷售文件載有遵照證監會發出的《非上市結構性投資產品守則》（「**守則**」）而提供的資料，旨在提供有關本行（作為發行人及產品安排人）及本行的股票掛鈎存款的資料。本行（作為發行人及產品安排人）就銷售文件的內容及所載資料的完整性及準確性承擔全部責任，並在作出一切合理查詢後確認，據本行所知及所信，當中並無任何失實或具誤導性的陳述，亦無遺漏任何其他事實，致令銷售文件所載任何陳述變得失實或具誤導性。本行（作為發行人及產品安排人）亦確認，本行符合守則的資格規定，而本行的股票掛鈎存款亦符合守則規定。

Our ELDs constitute general unsecured and unsubordinated contractual obligations of Wing Lung Bank Limited and of no other person. If you invest in our ELDs, you are relying upon the creditworthiness of Wing Lung Bank Limited and have no rights under the terms of the ELDs against the issuer of the Reference Stock.

本行的股票掛鈎存款構成永隆銀行有限公司而非其他人士的一般無抵押及非後償合約責任。如閣下投資於本行的股票掛鈎存款，閣下所倚賴的是永隆銀行有限公司的信譽，而根據股票掛鈎存款的條款，閣下對掛鈎股票的發行人並無任何權利。

The unaudited Interim Financial Disclosure Statements included in this document were prepared in accordance with the Bank’s usual accounting policies and procedures.

本文件內的未經審核中期財務資料披露報表是根據本行慣常會計政策及程序編製。

The Bank’s financial year runs from 1 January to 31 December.

本行的財政年度由 1 月 1 日起至 12 月 31 日止。

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永隆銀行

WING LUNG BANK

二〇一五年度中期財務資料披露報表

2015 INTERIM FINANCIAL DISCLOSURE STATEMENTS

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財務及業務回顧

Financial Results and Operation Review

董事會欣然提呈本集團截至二〇一五年六月三十日止六個月的中期財務資料披露報表。本集團截至二〇一五年六月三十日止六個月的綜合收益表及綜合全面收益表，以及本集團於二〇一五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 7 至第 40 頁。

二〇一五年上半年，香港經濟僅溫和增長。外圍需求持續疲弱，主要市場普遍表現欠佳，致本港整體出口表現受到限制。勞工市場大致保持穩定，失業率仍處於低水平。穩定的勞工市場為本地消費意慾帶來支持，惟訪港旅客減少，影響零售業銷售表現。由於輸入通脹緩和，加上本地經濟增長步伐溫和，通脹大致保持平穩。

外圍方面，美國經濟第一季增長大幅減速，而當前經濟增長動力已恢復，惟加息的時間表仍難以預測。歐元區方面，歐洲央行實施量化寬鬆政策，以刺激經濟復蘇，惟希臘債務危機持續，為歐元區經濟帶來變數。至於內地方面，經濟增長放緩，經濟結構調整繼續取得進展。面對複雜多變的經濟環境，銀行面對充滿挑戰的經營環境。

財務概況

截至二〇一五年六月三十日止期間，本集團股東應佔溢利為港幣 18.12 億元，較二〇一四年同期增長 16.0%，主要由非利息業務收益所帶動，淨利息收入亦有平穩增長。平均總資產收益率及平均淨資產收益率分別為 1.42% 及 15.00%。

二〇一五年上半年本集團實現淨利息收入港幣 20.43 億元，較二〇一四年同期增長 6.7%，主要由於平均貸款及同業拆放規模上升，惟淨利息收益率較二〇一四年同期下降 7 個基點至 1.68%。

The Directors are pleased to present the Group's Interim Financial Disclosure Statements for the six months ended 30 June 2015. The consolidated income statement and consolidated statement of comprehensive income for the six months ended 30 June 2015, and the consolidated statement of financial position as at 30 June 2015 of the Group, all of which are unaudited, along with selected explanatory notes and supplementary financial information are set out on pages 7 to 40 of these Interim Financial Disclosure Statements.

Hong Kong economy grew moderately in the first half of 2015. Hong Kong's export performance was constrained by sluggish external demand and general poor performance across major markets. The labour market remained largely stable, with the unemployment rate staying at a low level. The stable labour market continued to provide support to local consumer sentiment. However, slowdown in inbound tourism adversely affected the performance of retail sales. Given mild imported inflation and modest growth pace of local economy, inflation remained broadly stable.

Externally, the US regained growth momentum following a contraction in the first quarter. However, the timing of US interest rate hike was uncertain. To revive the eurozone economy, the European Central Bank has implemented the quantitative easing measures. The Greek debt crisis continued to bring variables to the eurozone economy. Mainland economy saw a modest growth and economic restructures progressed steadily. In the light of complicated and dynamic economic conditions, the operating environment was challenging for the banking sector.

Financial Results

For the period ended 30 June 2015, profits attributable to shareholders of the Group was HK\$1,812 million, representing an increase of 16.0% as compared with the first half of 2014, which was driven by the non-interest income. Net interest income also grew steadily. Return on average assets and return on average equity were 1.42% and 15.00% respectively.

During the first half of 2015, the Group recorded a net interest income of HK\$2,043 million, representing a year-on-year increase of 6.7%, which was mainly attributable to the increase in average loan amount and the scale of interbank money market. The net interest margin for the first half of 2015 decreased by 7 basis points to 1.68% as compared with that for the corresponding period of 2014.

財務及業務回顧

Financial Results and Operation Review

非利息淨收入為港幣 10.16 億元，較二〇一四年同期大幅增加 30.0%，其中服務費及佣金淨收入為港幣 4.74 億元，較二〇一四年同期增加 43.3%，主要由於證券經紀及投資服務、貿易融資收入皆有所增加；保險營業淨收入較二〇一四年同期大幅增加 31.6%至港幣 1.10 億元，而其他營業收入則下降 3.5%至港幣 1.89 億元。在交易收益方面，證券交易整體收益由去年同期虧損港幣 207 萬元轉至盈利港幣 5,752 萬元；外匯買賣淨收益則較二〇一四年同期下降 24.6%至港幣 1.27 億元。

營業支出為港幣 9.63 億元，較二〇一四年同期增加 12.3%，主要因為員工薪津、物業租金及國內代繳稅金等支出皆有所上升。二〇一五年上半年的成本收入比率為 31.5%，與二〇一四年同期相若。

二〇一五年上半年貸款及應計利息之減值損失由二〇一四年同期港幣 6,286 萬元轉至回撥港幣 3,389 萬元，另於二〇一四年同期有可供出售之證券的減值回撥港幣 425 萬元。

截至二〇一五年六月三十日，本集團總資產為港幣 2,649 億元，較二〇一四年底增長 7.0%；股東應佔權益為港幣 253 億元，較二〇一四年底增長 9.5%；貸存比率為 57.1%，較二〇一四年底下降 6.4 個百分點。

於二〇一五年六月三十日，本集團普通股權一級資本比率為 10.8%，一級資本比率為 12.7%，總資本比率為 16.3%，報告期內流動性維持比率平均為 42.5%，均高於監管要求。

Net non-interest income was HK\$1,016 million, representing a significant increase of 30.0% as compared with the corresponding period of 2014. Net fees and commission income amounted to HK\$474 million, representing an increase of 43.3% as compared with the corresponding period of 2014, which was primarily attributable to the increase in the income from securities brokerage and investment services as well as trade finance. Insurance business posted net operating income of HK\$110 million, representing an increase of 31.6% as compared with the corresponding period of 2014, while other operating income decreased by 3.5% to HK\$189 million. As for trading gains, revenue from securities trading amounted to HK\$57.52 million, as compared to a loss of HK\$2.07 million in the corresponding period of the previous year. Net gain from foreign exchange trading amounted to HK\$127 million, representing a decrease of 24.6% as compared with the corresponding period of 2014.

Operating expenses amounted to HK\$963 million, representing an increase of 12.3% as compared with the corresponding period of 2014, which was primarily due to the increase in payroll, rental of premises, withholding tax in the Mainland, etc. The cost-to-income ratio for the first half of 2015 was 31.5%, which was approximate to that of 2014.

In the first half of 2015, write-back of impairment losses on loans and accrued interest amounted to HK\$33.89 million, as compared with the impairment losses of HK\$62.86 million in the corresponding period of the previous year. Write-back of impairment loss on available-for-sale securities amounted to HK\$4.25 million.

As at 30 June 2015, the total assets of the Group amounted to HK\$264.9 billion, representing an increase of 7.0% as compared with that at the end of 2014. Total equity attributable to shareholders amounted to HK\$25.3 billion, representing an increase of 9.5% as compared with that at the end of 2014. Loan-to-deposit ratio was 57.1%, down by 6.4 percentage points as compared with that at the end of 2014.

As at 30 June 2015, common equity tier 1 capital ratio, tier 1 capital ratio and total capital ratio of the Group were 10.8%, 12.7% and 16.3% respectively, and the average liquidity maintenance ratio for the reporting period was 42.5%, all above statutory requirements.

財務及業務回顧

Financial Results and Operation Review

存款

截至二〇一五年六月三十日，本集團客戶存款總額為港幣 1,979 億元，較二〇一四年底增長 7.9%。

各類存款中，與二〇一四年底比較，港幣存款增加 52.96 億元，上升 5.9%；美元存款折合港幣後減少 20.01 億元，下降 5.2%；人民幣存款折合港幣增加 104 億元，上升 25.4%；其他幣種存款折算港幣後增加 8.46 億元，上升 6.0%。

貸款

截至二〇一五年六月三十日，本集團客戶總貸款（包括商業票據）餘額為港幣 1,503 億元，較二〇一四年底下降 2.4%；不良貸款比率（包括商業票據）為 0.04%，較二〇一四年底下跌 0.03 個百分點，整體貸款質量繼續保持良好。

投資

截至二〇一五年六月三十日，本集團債券投資餘額為港幣 284 億元，較二〇一四年底上升 5.5%。超過七成半的債券信用等級都在 A3 或以上，風險較低。

財資

二〇一五年上半年，本行外匯交易活躍，而且涉及金額較大，外匯交易買賣收益較二〇一四年同期上升 42.1% 至港幣 1.28 億元。外幣找換業務方面，市場監管力度日趨加大，業務相應減少，收益為港幣 2,437 萬元。惟貨幣掉期收益則錄得虧損，令整體外匯買賣淨收益下跌至港幣 1.27 億元。

Deposits

As at 30 June 2015, total deposits of the Group grew by 7.9% to HK\$197.9 billion as compared with that at the end of 2014.

Among the various kinds of deposits, Hong Kong Dollar deposits increased by HK\$5,296 million or 5.9%; US Dollar deposits after translation decreased by HK\$2,001 million or 5.2%; RMB deposits after translation rose by HK\$10.4 billion or 25.4%; and deposits in other foreign currencies after translation increased by HK\$846 million or 6.0%, as compared with that at the end of 2014.

Advances to customers

As at 30 June 2015, the balance of total advances to customers, including trade bills, of the Group decreased by 2.4% to HK\$150.3 billion as compared with that at the end of 2014 and the non-performing loan ratio, including that of trade bills, was only 0.04%, down by 0.03 percentage point as compared with that at the end of 2014, which implied a sound loan quality on the whole.

Investments

As at 30 June 2015, the balance of the Group's debt securities investment amounted to HK\$28.4 billion, representing an increase of 5.5% as compared with that at the end of 2014. More than 75% of the debt securities were rated A3 or above and were exposed to comparatively low risks.

Treasury business

In the first half of 2015, the Bank actively participated in large amount foreign exchange transactions. Revenue from foreign exchange trading business amounted to HK\$128 million, representing an increase of 42.1% as compared with the corresponding period of 2014. As for money exchange business, business volume shrank due to more stringent regulatory requirements, and revenue from money exchange business amounted to HK\$24.37 million. Currency swaps recorded a loss, leading to the decrease in net gain from foreign exchange trading to HK\$127 million.

財務及業務回顧

Financial Results and Operation Review

金融機構業務

金融機構業務方面，本行以中間業務收入作為經營亮點，以「輕資產」作為發展目標，以具轉讓性質的資產作為開發點，以不消耗行方資本、實現資產轉讓價差作為主要考慮點，大力發展資產轉讓業務。另外，本行積極開發非銀行財務機構客戶群，積累優質客戶資源，壯大存款基礎，實現資產業務收益。

私人銀行及財富管理

二〇一五年上半年，本集團私人銀行及財富管理業務實現收益港幣9,882萬元，較二〇一四年同期增長40.0%，主要由於期內客戶繼續對推出的基金及精選債券反應熱烈，相應增加佣金收入。另外，本行與招商銀行共同推動的「1+1+N」的專戶理財服務模式有效落地執行及做出好成績，令永隆跨境私人銀行及財富管理平台受到業界和市場肯定，2015年度所獲獎項包括：新城財經台「卓越私人銀行服務品牌」、《資本》雜誌「傑出私人銀行」、《文匯報》「傑出跨境財富管理服務獎」等。

信用卡

截至二〇一五年六月三十日，信用卡應收賬款為港幣3.00億元，較二〇一四年底下跌9.4%，受累於消費放緩，商戶收單款項維持在二〇一四年同期水平。本行將加強Xcite Visa的推廣計劃，並會開拓多幣種網上收單功能及切合收單商戶需求的貸款產品。

證券

二〇一五年上半年，永隆證券有限公司實現證券經紀佣金收入港幣1.57億元，較二〇一四年同期上升逾一倍。下半年，本行將繼續推出優惠計劃以積極吸納不同類型的證券新客戶，如「佣金率優惠」、「佣金回贈優惠」、「存入證券優惠」及「股票抵押貸款息率打折優惠」等，保持在市場上之競爭力。

Financial institution business

As regards the banking business with financial institutions, the Bank focused on intermediate business income, adopted “asset-light” business model and strived to develop transferable assets. Great emphasis was placed on developing asset transfer business, aiming at minimising the use of capital as well as realising profit from bid-ask spread on asset pricing. In addition, the Bank proactively acquired non-bank financial institutional customers, retained high-end customers, expanded deposits base and realised income from asset business.

Private banking and wealth management

During the first half of 2015, revenue from the Group’s private banking and wealth management business amounted to HK\$98.82 million, representing an increase of 40.0% as compared with the corresponding period of 2014, which was mainly due to the increase in commission income resulted from the persistent popularity of the funds and selected bonds launched during the period. The “1+1+N” designated account management service jointly launched by the Bank and China Merchants Bank has successfully implemented and achieved remarkable results. The Bank’s cross-border private banking and wealth management platform received industry-wide and market recognition. In 2015, the Bank was awarded “Excellent Brand of Private Banking Services” by Metro Finance Digital Radio, “Outstanding Private Banking” by CAPITAL Magazine, “Outstanding Cross-Border Wealth Management Services” by Wen Wei Po, etc.

Credit cards

As at 30 June 2015, the credit card receivables amounted to HK\$300 million, representing a decrease of 9.4% as compared with that at the end of 2014, which was attributable to slowdown in card spending. The merchant business turnover maintained at the same level as that of the corresponding period last year. The Bank will strengthen the Xcite Visa promotion scheme, develop multi-currency online merchant acquiring service as well as explore loan products which meet the needs of merchants.

Securities broking

During the first half of 2015, Wing Lung Securities Limited realised securities brokerage commission income of HK\$157 million, representing a more than double increase as compared with the corresponding period of 2014. To maintain market competitiveness and acquire new customers, the Bank will continue to launch various fabulous offers such as “Brokerage Rate Offer”, “Brokerage Rebate Offer”, “Shares Transfer-In Offer”, “Margin Interest Rate Discount Offer”, etc in the second half of 2015.

永隆銀行有限公司 Wing Lung Bank Limited

財務及業務回顧

Financial Results and Operation Review

保險

二〇一五年上半年，永隆保險有限公司實現毛保費收入港幣 3.69 億元，較二〇一四年同期減少 7.3%；同時，總索償額減少 11.6%至港幣 1.83 億元，總體承保盈餘較二〇一四年同期增長 3.6%至港幣 3,405 萬元。

分行

經過合併及強化分行組織，目前本行在香港設有總分行共 40 間。

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

本行正積極籌備廣州分行開業。

人力資源

截至二〇一五年六月三十日，本行僱員總人數為 1,912 人(二〇一四年十二月三十一日: 1,849 人)，其中香港 1,665 人，中國境內 182 人，澳門 38 人，海外 27 人。

二〇一五年八月十七日

Insurance

During the first half of 2015, Wing Lung Insurance Company Limited realised a gross premium income of HK\$369 million, representing a decrease of 7.3% as compared with the corresponding period of 2014. Total insurance claims decreased by 11.6% to HK\$183 million. Underwriting business recorded a year-on-year profit growth of 3.6% to HK\$34.05 million.

Branch network

After consolidation and strengthening of branch network, the Bank has a total of 40 banking offices in Hong Kong at present.

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

The preparation work for the set up of Guangzhou Branch is in progress.

Human resources

As at 30 June 2015, the total number of employees of the Bank is 1,912 (31 December 2014: 1,849), of which 1,665 are in Hong Kong, 182 are in Mainland China, 38 are in Macau and 27 are overseas.

17 August 2015

永隆銀行有限公司
Wing Lung Bank Limited

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

截至二〇一五年六月三十日止六個月 For the six months ended 30 June 2015

		截至六月三十日止六個月 Six months ended 30 June		
		二〇一五 2015	二〇一四 2014	
		港幣千元 HK\$'000	港幣千元 HK\$'000	
	註釋 Note			
利息收入	Interest income	3	4,099,940	3,918,195
利息支出	Interest expense	4	(2,056,819)	(2,003,894)
淨利息收入	Net interest income		2,043,121	1,914,301
服務費及佣金收入	Fees and commission income		548,046	402,322
服務費及佣金支出	Fees and commission expense		(73,930)	(71,503)
服務費及佣金淨收入	Net fees and commission income	5	474,116	330,819
保險營業收入	Insurance operating income	6	292,974	290,416
淨交易收益	Net trading gain	7	184,248	165,923
出售可供出售證券之淨 收益	Net gain on disposal of available-for-sale securities		58,496	5,178
其他營業收入	Other operating income	8	189,025	195,798
營業收入	Operating income		3,241,980	2,902,435
保險申索準備	Charge for insurance claims	6	(182,773)	(206,666)
提取保險申索後之 營業收入	Operating income net of insurance claims		3,059,207	2,695,769
營業支出	Operating expenses	9	(962,933)	(857,600)
提取減值準備前之 營業溢利	Operating profit before impairment charge		2,096,274	1,838,169
金融資產之減值回撥/(損失)	Impairment written back/(loss) on financial assets	10	33,890	(58,603)
營業溢利	Operating profit		2,130,164	1,779,566
投資物業之公平價值收益	Fair value gains on investment properties	16	30,100	83,130
出售其他物業及設備之淨 收益	Net gain on disposal of other properties and equipment		-	110
應佔共同控制實體之淨溢利	Share of net profits of jointly controlled entities		30,765	15,155
應佔聯營公司之淨溢利	Share of net profits of associate		536	514
除稅前溢利	Profit before taxation		2,191,565	1,878,475
所得稅	Income tax	11	(371,478)	(326,836)
期內溢利	Profit for the period		1,820,087	1,551,639
歸屬於：	Attributable to:			
本行股東	Equity shareholders of the Bank		1,811,810	1,562,370
非控制的股東權益	Non-controlling interests		8,277	(10,731)

永隆銀行有限公司
Wing Lung Bank Limited

綜合全面收益表 (未經審核)

Consolidated Statement of Comprehensive Income (Unaudited)

截至二〇一五年六月三十日止六個月 For the six months ended 30 June 2015

		截至六月三十日止六個月 Six months ended 30 June	
		二〇一五 2015	二〇一四 2014
		港幣千元 HK\$'000	港幣千元 HK\$'000
期內溢利	Profit for the period	1,820,087	1,551,639
期內其他全面收益	Other comprehensive income for the period		
其後可能重新分類至收益表之 項目：	Items that may be reclassified subsequently to the income statement:		
可供出售證券之公平價值改變 於出售可供出售證券時轉入 收益表	Changes in fair value of available-for-sale securities Transfer to income statement on disposal of available-for-sale securities	190,615 (58,496)	101,981 (5,178)
於可供出售證券減值回撥時轉出 收益表	Transfer from income statement on reversal of impairment of available-for-sale securities	-	(4,254)
重估盈餘	Surplus on revaluation	291,143	-
應佔聯營公司之儲備	Share of associate's reserves	(10)	(1)
應佔共同控制實體之儲備	Share of jointly controlled entities' reserves	2,609	535
因折算海外分行及附屬公司的 財務報表產生的匯率變動	Exchange difference on translation of financial statements of overseas branches and subsidiaries	9,062	1,189
其他全面收益之遞延稅項之影響	Effect of deferred taxation on other comprehensive income items	469	(15,847)
期內其他全面收益	Other comprehensive income for the period	435,392	78,425
期內全面收益總額	Total comprehensive income for the period	2,255,479	1,630,064
歸屬於：	Attributable to:		
本行股東	Equity shareholders of the Bank	2,247,202	1,640,795
非控制的股東權益	Non-controlling interests	8,277	(10,731)

永隆銀行有限公司

Wing Lung Bank Limited

綜合財務狀況表 (未經審核)

Consolidated Statement of Financial Position (Unaudited)

二〇一五年六月三十日 As at 30 June 2015

	註釋 Note	30/6/2015 港幣千元 HK\$'000	31/12/2014 港幣千元 HK\$'000	
資產	Assets			
庫存現金及短期資金	Cash and short-term funds	12	40,044,197	34,159,938
同業定期存放及貸款	Placements with and loans and advances to banks	13	33,267,559	21,379,849
持作買賣用途之證券	Trading securities		807,559	982,500
衍生金融工具	Derivative financial instruments	14	666,950	1,258,160
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		3,429,622	2,622,114
可供出售之證券	Available-for-sale securities		24,316,300	19,159,944
持至到期證券	Held-to-maturity securities		1,921,458	5,910,494
貸款及其他賬項	Advances and other accounts	15	154,749,193	157,915,112
共同控制實體權益	Interests in jointly controlled entities		1,506,562	239,738
聯營公司權益	Interest in an associate		3,257	4,351
投資物業	Investment properties	16	2,982,130	2,635,330
租賃土地權益	Interests in leasehold land		198,936	222,705
其他物業及設備	Other properties and equipment	17	1,006,321	1,032,061
可回收稅項	Tax recoverable		2,130	22
遞延稅項資產	Deferred tax assets		35,156	44,189
總資產	Total assets		264,937,330	247,566,507
負債	Liabilities			
同業存款	Deposits and balances from banks		12,152,418	12,228,501
衍生金融工具	Derivative financial instruments	14	965,242	1,681,457
以公平價值誌入損益賬之金融負債	Financial liabilities designated at fair value through profit or loss	18	509,238	513,238
客戶存款	Deposits from customers	19	197,909,502	183,406,628
發行之存款證	Certificates of deposit issued		14,488,974	15,649,605
發行之後償債項	Subordinated debt issued	20	3,039,346	3,039,331
當期稅項	Current taxation		523,271	269,127
遞延稅項負債	Deferred tax liabilities		7,209	11,821
其他賬項及預提	Other accounts and accruals	21	6,686,072	5,560,100
總負債	Total liabilities		236,281,272	222,359,808
權益	Equity			
股本	Share capital	22	1,160,951	1,160,951
儲備	Reserves	23	24,094,699	21,906,988
歸屬於本行股東權益合計	Total equity attributable to shareholders of the Bank		25,255,650	23,067,939
額外權益工具	Additional equity instruments	20	3,251,990	2,015,390
非控制的股東權益	Non-controlling interests		148,418	123,370
權益總額	Total equity		28,656,058	25,206,699
權益及負債總額	Total equity and liabilities		264,937,330	247,566,507

未經審核中期財務資料披露報表

Notes to the Unaudited Interim Financial Disclosure Statements

1 編製基礎

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

除採納香港會計師公會已頒佈之經修訂並已於二〇一五年一月一日或之後之會計年度開始生效之香港財務報告準則(此乃所有適用之個別香港財務報告準則、香港會計準則及詮釋之統稱)外，本中期財務資料披露報表乃根據二〇一四年度財務報表內所採納之會計政策而編製。永隆銀行有限公司(簡稱「本行」)及其附屬公司(合稱「集團」)已採納下列與其業務相關之經修訂之香港財務報告準則：

- 香港會計準則第19號(2011)之修訂「僱員福利」 - 僱員供款。該修訂引入緩免，以減低於界定福利計劃中若干僱員或第三方供款會計處理的複雜性。採納該修訂對本集團之財務報表並無重大影響。

截至本中期財務資料披露報表發佈日止，香港會計師公會公佈了若干新增/經修訂之香港財務報告準則，該等準則尚未於二〇一五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準則在首個應用期產生的影響。

本中期財務資料披露報表內所載有關截至二〇一四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。截至二〇一四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。核數師已於二〇一五年三月十六日就該等財務報表發表無保留意見。

1 Basis of preparation

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

The interim financial disclosure statements have been prepared in accordance with the same accounting policies adopted in the 2014 annual financial statements except for the adoption of the revised Hong Kong Financial Reporting Standards (“HKFRSs”, a collective term which includes all applicable individual Hong Kong Financial Reporting Standards, Hong Kong Accounting Standards (“HKASs”) and Interpretations), which are effective for accounting periods beginning on or after 1 January 2015 issued by the HKICPA. Wing Lung Bank Limited (“the Bank”) and all its subsidiaries (“the Group”) adopted the following revised HKFRSs which are relevant to its operations:

- Amendments to HKAS 19 (2011), Defined benefit plans – Employee contributions. The amendments introduce a relief to reduce the complexity of accounting for certain contributions from employees or third parties under defined benefit plans. The adoption of these amendments does not have any material impact on the Group’s financial statements.

Up to the date of issue of these interim financial disclosure statements, the HKICPA has also issued certain new/revised HKFRSs which are not yet effective for accounting period beginning on 1 January 2015 and have not been early adopted by the Group. The Group is in the process of making an assessment of what the impact of these new/revised HKFRSs is expected to be in the period of initial application.

The financial information relating to the financial year ended 31 December 2014 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 2014 are available from the Bank’s registered office. The auditors have expressed an unqualified opinion on those financial statements in their report dated 16 March 2015.

未經審核中期財務資料披露報表

Notes to the Unaudited Interim Financial Disclosure Statements

2 綜合基礎

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

2 Basis of consolidation

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

3 利息收入

3 Interest income

		截至六月三十日止六個月 Six months ended 30 June	
		2015	2014
		港幣千元 HK\$'000	港幣千元 HK\$'000
庫存現金及存放同業	Cash and balances with banks	816,557	1,094,303
證券投資	Investments in securities	376,108	380,586
客戶貸款	Advances to customers	2,681,678	2,272,266
其他	Others	225,597	171,040
		4,099,940	3,918,195

包括在利息收入內計有未以公平價值誌入損益賬之金融資產之利息收入為港幣3,845,595,000元(二〇一四年：港幣3,696,263,000元)及減值資產折扣轉回利息收入港幣1,149,000元(二〇一四年：港幣1,063,000元)。

Included in interest income are interest income from financial assets that are not at fair value through profit or loss of HK\$3,845,595,000 (2014: HK\$3,696,263,000) and unwinding of discount on impaired assets of HK\$1,149,000 (2014: HK\$1,063,000).

4 利息支出

4 Interest expense

		截至六月三十日止六個月 Six months ended 30 June	
		2015	2014
		港幣千元 HK\$'000	港幣千元 HK\$'000
同業存款及客戶存款	Deposits and balances from bank and deposits from customers	1,582,427	1,502,692
發行之存款證	Certificates of deposit issued	194,704	243,152
發行之後償債項	Subordinated debt issued	70,184	87,858
其他	Others	209,504	170,192
		2,056,819	2,003,894

包括在利息支出內計有未以公平價值誌入損益賬之金融負債之利息支出為港幣1,842,289,000元(二〇一四年：港幣1,827,758,000元)。

Included in interest expense is interest expense on financial liabilities that are not at fair value through profit or loss of HK\$1,842,289,000 (2014: HK\$1,827,758,000).

永隆銀行有限公司
Wing Lung Bank Limited

未經審核中期財務資料披露報表

Notes to the Unaudited Interim Financial Disclosure Statements

5 服務費及佣金淨收入

5 Net fees and commission income

		截至六月三十日止六個月 Six months ended 30 June	
		2015	2014
		港幣千元 HK\$'000	港幣千元 HK\$'000
服務費及佣金收入	Fees and commission income		
	Securities brokerage and investment services	281,799	161,559
證券經紀及投資服務			
信用卡業務	Credit cards	75,395	76,258
有關信貸業務之服務費及佣金	Credit related fees and commission	86,365	108,450
貿易融資	Trade finance	46,424	25,541
其他零售銀行業務	Other retail banking services	5,786	5,620
其他服務費收入	Other fee income	52,277	24,894
		548,046	402,322
服務費及佣金支出	Fees and commission expenses		
信用卡業務	Credit cards	(59,219)	(59,911)
其他服務費支出	Other fee expenses	(14,711)	(11,592)
		(73,930)	(71,503)
服務費及佣金淨收入	Net fees and commission income	474,116	330,819
其中：	Of which:		
	Net fees and commission income, other than amounts included in determining the effective interest rate, arising from financial assets or financial liabilities that are not held for trading nor designated at fair value through profit or loss		
由非持作買賣用途或指定以公平價值誌入損益賬之金融資產或負債所產生之服務費及佣金淨收入(不包括用作計算實際利率之金額)			
– 服務費及佣金收入	– fees and commission income	147,782	148,587
– 服務費及佣金支出	– fees and commission expenses	(49,692)	(50,131)
	Net fees and commission income on trust and other fiduciary activities where the Group holds or invests on behalf of its customers		
本集團代表客戶持有或投資之託管或其他受託業務所產生之服務費及佣金淨收入			
– 服務費及佣金收入	– fees and commission income	6,741	5,338
– 服務費及佣金支出	– fees and commission expenses	(809)	(271)

永隆銀行有限公司
Wing Lung Bank Limited

未經審核中期財務資料披露報表

Notes to the Unaudited Interim Financial Disclosure Statements

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

		截至六月三十日止六個月 Six months ended 30 June	
		2015	2014
		港幣千元 HK\$'000	港幣千元 HK\$'000
保險營業收入	Insurance operating income		
總額	Gross		
承保之毛利保費總額	Gross insurance premium written	368,680	397,831
未期滿保費準備之改變	Change in unearned premium provision	(17,564)	(16,975)
已發行之保險合約所產生之保費收入	Premium revenue arising from insurance contracts issued	351,116	380,856
再投保	Reinsurance		
分出之再投保費	Reinsurance premium outward	(56,666)	(62,342)
未期滿保費準備之改變	Change in unearned premium provision	(7,317)	(7,042)
已發行之保險合約之保費收入轉予再投保人	Premium revenue ceded to reinsurers arising from insurance contracts issued	(63,983)	(69,384)
保險費淨收入	Net earned premium income	287,133	311,472
佣金收入	Commission income	47,065	22,517
其他收入	Other income	538	659
佣金支出	Commission expenses	(41,762)	(44,232)
		292,974	290,416
保險申索準備 (註釋)	Charge for insurance claims (note)		
總額	Gross		
已承付索償	Gross claims paid	(182,001)	(146,300)
已呈報之索償、已發生但未呈報之索償及其他保險準備之改變	Change in reported claims, incurred but not reported ("IBNR") and other insurance provision	(11,103)	(85,724)
		(193,104)	(232,024)
再投保	Reinsurance		
收回再投保之索償	Claims recovered from reinsurers	25,169	12,213
已呈報之索償、已發生但未呈報之索償及其他保險準備之改變	Change in reported claims, IBNR and other insurance provision	(14,838)	13,145
		10,331	25,358
總索償金額	Total claims incurred	(182,773)	(206,666)
保險營業淨收入	Net insurance operating income	110,201	83,750

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

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

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7 淨交易收益

7 Net trading gain

		截至六月三十日止六個月 Six months ended 30 June	
		2015	2014
		港幣千元	港幣千元
		HK\$'000	HK\$'000
持作買賣用途之證券淨收益/(虧損)	Net gain/(loss) from trading securities	43,905	(19,882)
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	20,452	25,856
衍生金融工具之淨虧損	Net loss arising from derivative financial instruments	(6,841)	(8,046)
外匯買賣淨收益	Net gain from foreign exchange trading	126,732	167,995
		184,248	165,923

8 其他營業收入

8 Other operating income

		截至六月三十日止六個月 Six months ended 30 June	
		2015	重列 Restated 2014
		港幣千元	港幣千元
		HK\$'000	HK\$'000
股息收入	Dividend income		
– 上市股權證券	– Listed equity securities	8,056	7,832
– 非上市股權證券	– Unlisted equity securities	4,572	4,324
投資物業之租金收入減除直接開支 港幣 17,236,000 元 (二〇一四年：港幣 14,682,000 元)	Rental income from investment properties less direct outgoings of HK\$17,236,000 (2014: HK\$14,682,000)	84,712	87,830
保管箱租金淨收益	Net rental income on safe deposit boxes	15,460	17,101
出售其他金融工具之淨收益	Net gain on disposal of other financial instruments	68,850	37,361
收回已撇賬之其他應收款	Recovery of other receivables previously written off	-	36,000
其他	Others	7,375	5,350
		189,025	195,798

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9 營業支出

9 Operating expenses

		截至六月三十日止六個月 Six months ended 30 June	
		2015	2014
		港幣千元	港幣千元
		HK\$'000	HK\$'000
人事費用	Staff costs		
– 薪金及其他人事費用	– Salaries and other costs	508,863	441,401
– 退休福利支出	– Retirement benefit costs	29,247	25,705
房產及設備支出，不包括折舊	Premises and equipment expenses, excluding depreciation		
– 物業租金	– Rental of premises	47,678	36,543
– 其他	– Others	34,934	28,117
折舊	Depreciation		
– 其他物業及設備 (註釋 17)	– Other properties and equipment (note 17)	59,768	78,594
– 租賃土地	– Leasehold land	2,231	2,231
廣告及業務推廣	Advertising and business promotion	9,979	13,347
電子數據處理	Electronic data processing	42,290	37,677
郵遞及通訊	Postage and communications	31,545	21,909
文具及印刷	Printing and stationery	7,149	6,085
核數師酬金	Auditors' remuneration	2,983	2,899
水電費	Water and electricity	9,767	9,846
法律及專業費用	Legal and professional fee	48,100	45,190
營業、代繳稅金及附加費	Business, withholding tax and surcharges	77,229	63,343
保險費	Insurance	9,055	7,366
證券相關費用	Securities related expenses	6,142	4,503
其他	Others	35,973	32,844
		962,933	857,600

10 金融資產之減值(回撥)/損失

10 Impairment (written back)/loss on financial assets

		截至六月三十日止六個月 Six months ended 30 June	
		2015	2014
		港幣千元	港幣千元
		HK\$'000	HK\$'000
減值(回撥)/損失	Impairment (written back)/loss on		
– 貸款及應計利息	– loans and advances and accrued interest	(33,890)	62,857
– 可供出售之證券	– available-for-sale securities	-	(4,254)
		(33,890)	58,603

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

(a) 貸款及應計利息減值(回撥)/損失	(a) Impairment (written back)/loss on loans and accrued interest	截至六月三十日止六個月 Six months ended 30 June	
		2015 港幣千元 HK\$'000	2014 港幣千元 HK\$'000
個別評估	Individually assessed		
– 新增	– new allowances	1,819	20,325
– 撥回	– releases	(33,496)	(18,019)
– 收回	– recoveries	(889)	(1,352)
		(32,566)	954
綜合評估	Collectively assessed		
– 新增	– new allowances	14,473	80,963
– 撥回	– releases	(14,951)	(18,441)
– 收回	– recoveries	(846)	(619)
		(1,324)	61,903
(撥回)/支取收益表淨額	Net (releases)/charge to the income statement	(33,890)	62,857
(b) 可供出售證券之減值回撥	(b) Impairment written back on available-for-sale securities		
		截至六月三十日止六個月 Six months ended 30 June	
		2015 港幣千元 HK\$'000	2014 港幣千元 HK\$'000
個別評估	Individually assessed		
– 撥回	– releases	-	(4,254)

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11 所得稅

11 Income tax

於綜合收益表支銷之稅項如下：

Taxation charged in the consolidated income statement represents:

		截至六月三十日止六個月 Six months ended 30 June	
		2015 港幣千元 HK\$'000	2014 港幣千元 HK\$'000
本期稅項：	Current taxation:		
– 香港利得稅	– Hong Kong profits tax	254,572	220,555
– 海外稅項	– Overseas taxation	112,016	119,934
遞延稅項：	Deferred taxation:		
	– Relating to the origination and reversal of temporary differences		
– 有關短暫差額之產生及轉回		4,890	(13,653)
		371,478	326,836

香港利得稅已按本期內估計應評稅溢利以稅率16.5% (二〇一四年：16.5%) 計算。海外稅項已按本期內估計應評稅溢利以本集團業務所在地現行適用之稅率計算。

The provision for Hong Kong profits tax for the period is calculated at 16.5% (2014: 16.5%) of the estimated assessable profits for the period. Taxation on overseas profits has been calculated on the estimated assessable profits for the period at the rates of taxation prevailing in the countries in which the Group operates.

12 庫存現金及短期資金

12 Cash and short-term funds

		30/6/2015 港幣千元 HK\$'000	31/12/2014 港幣千元 HK\$'000
庫存現金及存放同業	Cash and balances with banks	3,899,614	2,079,752
存放中央銀行	Balances with central banks	12,294,144	11,670,864
短期存放同業	Money at call and short notice	23,850,439	20,409,322
		40,044,197	34,159,938

13 同業定期存放及貸款

13 Placements with and loans and advances to banks

		30/6/2015 港幣千元 HK\$'000	31/12/2014 港幣千元 HK\$'000
同業定期存放 (一至十二個月內到期)	Placements with banks maturing between one and twelve months	17,246,563	8,516,163
同業貸款	Gross loans and advances to banks	16,020,996	12,863,686
		33,267,559	21,379,849

於二〇一五年六月三十日，同業貸款中並無已減值貸款 (二〇一四年十二月三十一日：無)。

At 30 June 2015, there were no impaired loans in respect of advances to banks (31 December 2014: Nil).

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14 衍生金融工具

14 Derivative financial instruments

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

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

		名義/ 合約金額	公平價值		名義/ 合約金額	公平價值	
		Notional/ contractual amount	資產 Assets	負債 Liabilities	Notional/ contractual amount	資產 Assets	負債 Liabilities
		30/6/2015 港幣千元 HK\$'000	30/6/2015 港幣千元 HK\$'000	30/6/2015 港幣千元 HK\$'000	31/12/2014 港幣千元 HK\$'000	31/12/2014 港幣千元 HK\$'000	31/12/2014 港幣千元 HK\$'000
持作買賣用途 之衍生工具	Derivatives held for trading						
外匯合約	Exchange rate contracts						
遠期合約	Forward contracts	18,695,567	131,436	113,915	25,858,821	214,146	188,393
貨幣掉期	Currency swaps	57,179,742	181,494	501,218	41,535,422	359,866	821,424
	Cross currency						
貨幣利率掉期	interest rate swaps	7,918,717	339,849	331,464	9,400,522	667,641	657,092
沽出期權	Options written	163,226	-	848	18,703	-	146
購入期權	Options purchased	181,872	932	-	21,112	175	-
		84,139,124	653,711	947,445	76,834,580	1,241,828	1,667,055
利率合約	Interest rate contracts						
利率掉期	Interest rate swaps	318,507	-	5,459	4,439,910	810	6,090
股權合約	Equity contracts						
沽出期權	Options written	45,963	-	1,702	36,761	-	308
購入期權	Options purchased	45,963	1,702	-	36,761	308	-
		91,926	1,702	1,702	73,522	308	308
	Derivatives managed in conjunction with financial instruments designated at fair value through profit or loss						
利率合約	Interest rate contracts						
利率掉期	Interest rate swaps	3,917,637	11,537	10,636	3,125,169	15,214	8,004
		88,467,194	666,950	965,242	84,473,181	1,258,160	1,681,457

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14 衍生金融工具 (續)

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

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

14 Derivative financial instruments (Continued)

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

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

		30/6/2015 港幣千元 HK\$'000	31/12/2014 港幣千元 HK\$'000
信貸風險比重金額	Credit risk weighted amount		
外匯合約	Exchange rate contracts	807,441	1,372,537
利率合約	Interest rate contracts	7,470	11,521
股權合約	Equity contracts	158	1,761
		815,069	1,385,819

信貸風險比重金額是根據香港《銀行業(資本)規則》而計算，此等金額亦須視乎交易對手之現況及該等金融工具之到期特點而計算。所採用之風險比重為0%至150%。

Credit risk weighted amount refers to the amount as computed in accordance with the Banking (Capital) Rules. The amount depends on the status of the counterparty and the maturity characteristics of the instrument. The risk weights used range from 0% to 150%.

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15 貸款及其他賬項

15 Advances and other accounts

		30/6/2015 港幣千元 HK\$'000	31/12/2014 港幣千元 HK\$'000
客戶貸款	Advances to customers	121,860,030	127,022,952
減值準備	Impairment allowances		
– 綜合評估	– Collectively assessed	(301,654)	(307,485)
– 個別評估	– Individually assessed	(17,028)	(51,475)
		121,541,348	126,663,992
商業票據	Trade bills	28,456,851	27,044,010
減值準備	Impairment allowances		
– 綜合評估	– Collectively assessed	(10,066)	(8,013)
		28,446,785	27,035,997
應計利息	Accrued interest	731,124	735,996
減值準備	Impairment allowances		
– 個別評估	– Individually assessed	(232)	(2,051)
		730,892	733,945
其他賬項	Other accounts		
– 應收保費	– Insurance premium receivable	217,397	169,509
– 於再投保人收回	– Recoverable from reinsurers	259,470	281,626
– 應收及其他賬項	– Accounts and other receivable	3,557,627	3,038,107
		4,034,494	3,489,242
減值準備	Impairment allowances		
– 個別評估	– Individually assessed	(4,326)	(8,064)
		4,030,168	3,481,178
		154,749,193	157,915,112
個別已減值之客戶貸款總額	Gross loans and advances to customers individually impaired		
		30/6/2015 港幣千元 HK\$'000	31/12/2014 港幣千元 HK\$'000
已減值貸款	Impaired loans	44,797	77,401
佔客戶貸款總額之百分比	Percentage of total advances to customers	0.04%	0.06%
對上述貸款提撥之個別減值準備	Individual impairment allowances made in respect of such advances	17,028	51,475
評估上述個別減值準備已考慮之抵押品之總額	Total value of collateral taken into account in respect of the assessment of individual impairment allowances	35,295	36,593
上述個別減值準備已考慮有關貸款之抵押品價值。	The above individual impairment allowances were made after taking into account the value of collateral in respect of such advances.		

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16 投資物業

16 Investment properties

		30/6/2015 港幣千元 HK\$'000	31/12/2014 港幣千元 HK\$'000
於期初/年初	At the beginning of the period/year	2,635,330	2,606,870
轉賬淨額	Reclassifications, net	316,700	(78,916)
重估公平價值收益	Fair value gains on revaluation	30,100	107,376
於期末/年末 (經專業估值列賬)	At the end of the period/year (professional valuation)	2,982,130	2,635,330

所有投資物業最新之估值於二〇一五年六月三十日，以投資估值方法將淨租金收入資本化，再以比較估值方法(如適用)，與相關市場交易資料作比較而釐定。是次重估經由獨立測量公司韋堅信產業測量師行進行，其僱員具香港測量師學會會士資歷及對估價物業的所在地點及類別有近期估值經驗。

All investment properties were revalued as at 30 June 2015 by capitalising the net rental income using the Investment Method of Valuation or as appropriate, by making reference to comparable market transactions using the Comparison Method. The valuations were carried out by an independent firm of surveyors, A.G. Wilkinson & Associates, who have among their staff Fellows of the Hong Kong Institute of Surveyors with recent experience in the location and category of property being valued.

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17 其他物業及設備

17 Other properties and equipment

		房產 Premises 港幣千元 HK\$'000	傢俬及設備 Furniture and equipment 港幣千元 HK\$'000	合計 Total 港幣千元 HK\$'000
成本	Cost			
於二〇一五年一月一日	At 1 January 2015	882,937	1,132,993	2,015,930
匯率調整	Exchange adjustments	(14)	70	56
增置	Additions	-	38,037	38,037
出售	Disposals	-	(5)	(5)
轉賬淨額	Reclassifications, net	(4,293)	-	(4,293)
於二〇一五年六月三十日	At 30 June 2015	878,630	1,171,095	2,049,725
累積折舊	Accumulated depreciation			
於二〇一五年一月一日	At 1 January 2015	188,242	795,627	983,869
匯率調整	Exchange adjustments	(3)	49	46
本期折舊	Charge for the period	7,919	51,849	59,768
出售回撥	Written back on disposal	-	(5)	(5)
重估後撇除	Elimination on revaluation	(274)	-	(274)
於二〇一五年六月三十日	At 30 June 2015	195,884	847,520	1,043,404
賬面淨值	Net book value			
於二〇一五年六月三十日	At 30 June 2015	682,746	323,575	1,006,321
		房產 Premises 港幣千元 HK\$'000	傢俬及設備 Furniture and equipment 港幣千元 HK\$'000	合計 Total 港幣千元 HK\$'000
成本	Cost			
於二〇一四年一月一日	At 1 January 2014	811,665	975,637	1,787,302
匯率調整	Exchange adjustments	6	(1,104)	(1,098)
增置	Additions	-	166,729	166,729
出售	Disposals	-	(8,269)	(8,269)
轉賬淨額	Reclassifications, net	71,266	-	71,266
於二〇一四年十二月三十一日	At 31 December 2014	882,937	1,132,993	2,015,930
累積折舊	Accumulated depreciation			
於二〇一四年一月一日	At 1 January 2014	173,115	695,494	868,609
匯率調整	Exchange adjustments	1	(355)	(354)
本年度折舊	Charge for the year	15,126	108,270	123,396
出售回撥	Written back on disposal	-	(7,782)	(7,782)
於二〇一四年十二月三十一日	At 31 December 2014	188,242	795,627	983,869
賬面淨值	Net book value			
於二〇一四年十二月三十一日	At 31 December 2014	694,695	337,366	1,032,061

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18 以公平價值誌入損益賬之金融負債 **18 Financial liabilities designated at fair value through profit or loss**

		30/6/2015 港幣千元 HK\$'000	31/12/2014 港幣千元 HK\$'000
發行之存款證	Certificates of deposit issued	509,238	513,238

19 客戶存款 **19 Deposits from customers**

		30/6/2015 港幣千元 HK\$'000	31/12/2014 港幣千元 HK\$'000
活期存款及往來賬戶	Demand deposits and current accounts	16,988,774	8,381,977
儲蓄存款	Savings deposits	48,196,408	40,796,681
定期存款及通知存款	Time, call and notice deposits	132,724,320	134,227,970
		197,909,502	183,406,628

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20 資本工具

20 Capital instruments

		30/6/2015 港幣千元 HK\$'000	31/12/2014 港幣千元 HK\$'000
發行之後償債項	Subordinated debt issued		
港幣1,500,000,000元按攤銷成本列賬的定息後償票據(註釋 a)	HK\$1,500,000,000 subordinated fixed rate notes, measured at amortised cost (Note a)	1,500,000	1,500,000
美元 200,000,000 元按攤銷成本列賬的定息後償票據(註釋 b)	US\$200,000,000 subordinated fixed rate notes, measured at amortised cost (Note b)	1,539,346	1,539,331
		3,039,346	3,039,331
額外權益工具	Additional equity instruments		
美元 130,000,000 元永續型非累積後償資本證券(註釋 c)	US\$130,000,000 undated non-cumulative subordinated capital securities (Note c)	1,008,020	1,008,020
美元 130,000,000 元永續型非累積後償資本證券(註釋 d)	US\$130,000,000 undated non-cumulative subordinated capital securities (Note d)	1,007,370	1,007,370
人民幣 1,000,000,000 元永續型非累積後償資本證券(註釋 e)	RMB1,000,000,000 undated non-cumulative subordinated capital securities (Note e)	1,236,600	-
		3,251,990	2,015,390

註釋:(a) 此港幣1,500,000,000元定息後償票據於二〇〇九年十二月二十八日發行，並被界定為本集團之附加資本。此票據將於二〇二一年十二月二十八日到期。選擇性贖還日為二〇一六年十二月二十八日。此票據的利息按年利率5.70%計算，按季度支付。

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

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

Note: (a) These represent HK\$1,500,000,000 subordinated fixed rate notes qualifying as supplementary capital of the Group issued on 28 December 2009. The notes will mature on 28 December 2021 with an optional redemption date falling on 28 December 2016. Interest at 5.70% per annum is payable on a quarterly basis.

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

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

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20 資本工具 (續)

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

20 Capital instruments (Continued)

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

21 其他賬項及預提

21 Other accounts and accruals

		30/6/2015 港幣千元 HK\$'000	31/12/2014 港幣千元 HK\$'000
應付利息	Interest payable	1,253,324	1,275,875
保費負債	Insurance liabilities	2,199,016	2,137,553
應付及其他賬項	Accounts and other payable	3,233,732	2,146,672
		6,686,072	5,560,100

22 股本

22 Share capital

		30/6/2015		31/12/2014	
		股數 No. of shares	港幣千元 HK\$'000	股數 No. of shares	港幣千元 HK\$'000
已發行及已繳足股本：	Issued and fully paid:				
普通股	Ordinary shares	232,190,115	1,160,951	232,190,115	1,160,951

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

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

23 儲備 (續)

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

普通儲備是往年度從保留溢利轉撥之金額。

匯兌儲備是因折算海外分行及附屬公司的財務報表產生的匯兌變動。

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

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

- (e) 本集團已於二〇一五年六月三十日之保留溢利中保留港幣 1,341,766,000 元(二〇一四年十二月三十一日：港幣 1,379,239,000 元)作為法定儲備。法定儲備乃為審慎監督目的按照香港《銀行業條例》之條款保留，而是項儲備之變動直接記於保留溢利內，並須諮詢香港金融管理局。

23 Reserves (Continued)

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

General reserve comprises previous years' transfers from retained earnings.

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

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

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

- (e) At 30 June 2015, included in retained earnings is an amount of HK\$1,341,766,000 (31 December 2014: HK\$1,379,239,000) which was earmarked as regulatory reserve. The regulatory reserve is maintained to satisfy the provisions of the Hong Kong Banking Ordinance for prudential supervision purposes. Movements in the reserve are made directly through retained earnings and in consultation with the Hong Kong Monetary Authority.

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24 或有債務及承擔

下列為或有債務及承擔之每個主要類別之合約金額，及信貸風險比重金額總計：

24 Contingent liabilities and commitments

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

		30/6/2015 港幣千元 HK\$'000	31/12/2014 港幣千元 HK\$'000
直接信貸替代品	Direct credit substitutes	2,847,459	599,483
交易項目有關之或有債務	Transaction-related contingencies	213,709	238,478
商業項目有關之或有債務	Trade-related contingencies	713,419	455,291
可以無條件取消之其他承擔	Other commitments which are unconditionally cancellable	23,289,195	20,737,506
原本年期為一年或以下之其他承擔	Other commitments with an original maturity of one year or less	4,402,530	3,129,766
原本年期為一年以上之其他承擔	Other commitments with an original maturity of over one year	9,753,223	6,070,027
		41,219,535	31,230,551
信貸風險比重金額	Credit risk weighted amount	8,149,413	3,885,728

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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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

	30/6/2015	31/12/2014
資本比率		
- 普通股權一級資本比率	10.8%	10.8%
- 一級資本比率	12.7%	12.1%
- 總資本比率	16.3%	16.0%

於二〇一五年六月三十日及二〇一四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 2015 and 31 December 2014 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.

於二〇一五年六月三十日及二〇一四年十二月三十一日，所計算資本比率及槓桿比率之綜合基礎乃跟隨財務資料披露報表之綜合基礎，但撇除列於下列表格的若干附屬公司。

The basis of consolidation for calculation of the capital ratios and leverage ratio at 30 June 2015 and 31 December 2014 follows the basis of consolidation for financial reporting but excludes certain subsidiaries as set out in the following table.

附屬公司的總資產及權益總額如下：

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

名稱	Name	主要業務	Principal activities	30/6/2015		31/12/2014	
				總資產 Total assets 港幣千元 HK\$'000	權益總額 Total equity 港幣千元 HK\$'000	總資產 Total assets 港幣千元 HK\$'000	權益總額 Total equity 港幣千元 HK\$'000
永隆保險有限公司 ^{#e}	Wing Lung Insurance Company Limited ^{#e}	保險業務	Insurance underwriting	3,169,333	900,484	3,040,002	832,618
永隆融資有限公司 ^{#e}	Wing Lung Capital Limited ^{#e}	財務諮詢服務	Financial consultancy services	13,755	7,794	98,750	92,833
永隆財務有限公司 [#]	Wing Lung Finance Limited [#]	提供財務服務	Provision of financial services	79,933	79,708	231,611	231,424
永隆資產管理有限公司 ^{#e}	Wing Lung Asset Management Limited ^{#e}	資產管理	Asset management	60,795	60,650	42,745	42,641
永隆期貨有限公司 ^{#e}	Wing Lung Futures Limited ^{#e}	期貨經紀服務	Futures broking	184,462	159,606	141,082	118,078
永隆證券有限公司 ^{#e}	Wing Lung Securities Limited ^{#e}	證券經紀服務	Securities broking	1,747,493	640,796	1,075,976	465,793
永隆銀行信託有限公司 ^{#e}	Wing Lung Bank (Trustee) Limited ^{#e}	信託業務	Trustee services	7,590	6,102	5,519	4,485
永隆保險顧問有限公司 [#]	Wing Lung Insurance Brokers Limited [#]	保險顧問	Insurance broking	107,622	94,632	70,411	63,586

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1 資本充足比率 (續)

1 Capital adequacy ratio (Continued)

名稱	Name	主要業務	Principal activities	30/6/2015		31/12/2014	
				總資產 Total assets 港幣千元 HK\$'000	權益總額 Total equity 港幣千元 HK\$'000	總資產 Total assets 港幣千元 HK\$'000	權益總額 Total equity 港幣千元 HK\$'000
永隆代理有限公司 [#]	Wing Lung Agency Limited [#]	保險代理	Insurance agency	124,930	122,938	118,520	116,657
永隆銀行受託代管有限公司 ^{#e}	Wing Lung Bank (Nominees) Limited ^{#e}	受託代管服務	Nominee services	10	10	10	10
永隆管業有限公司 ^{#e}	Wing Lung Property Management Limited ^{#e}	物業管理	Property management	-	(127)	-	(121)
康令有限公司 ^{#e}	Hongnet Limited ^{#e}	投資業務	Investment holding	3,939	3,918	3,939	3,926
Wingspan Incorporated [#]	Wingspan Incorporated [#]	物業持有	Property holding	31,911	11,734	32,343	11,641
Wing Lung Opportunities Fund Limited ^{*e}	Wing Lung Opportunities Fund Limited ^{*e}	投資業務	Investment holding	883,185	467,961	593,616	498,969
Wing Lung Opportunities Master Fund Limited ^{*e}	Wing Lung Opportunities Master Fund Limited ^{*e}	投資業務	Investment holding	863,491	475,149	887,926	498,851
時永投資有限公司 [^]	Sea Wing Investments Limited [^]	物業持有	Property holding	5,481	(4,488)	5,575	(4,330)
永隆股權投資管理(深圳)有限公司 ^{^e}	Wing Lung Equity Investment Management (Shenzhen) Limited ^{^e}	股權投資管理	Equity investment management	2,998	2,873	3,138	3,138
安碧有限公司 ^{^e}	Antopex Limited ^{^e}	信託業務	Trustee services	-	-	-	-
保亞有限公司 ^{^e}	Bulleria Limited ^{^e}	信託業務	Trustee services	-	-	-	-
錦嶺有限公司 ^{^e}	Cameland Limited ^{^e}	信託業務	Trustee services	-	-	-	-
德衛有限公司 ^{^e}	Deeright Limited ^{^e}	信託業務	Trustee services	-	-	-	-
億聯有限公司 ^{^e}	Eaglearn Limited ^{^e}	信託業務	Trustee services	-	-	-	-

由本行全資直接持有之附屬公司。

Wholly and directly held by the Bank.

^ 由本行全資間接持有之附屬公司。

^ Wholly and indirectly held by the Bank.

* 於二〇一五年六月三十日，本行持有 Wing Lung Opportunities Fund Limited (“該基金”) 發行股數之 68.3% (二〇一四年十二月三十一日: 75.3%)，Wing Lung Opportunities Master Fund Limited 由該基金全資直接持有。

* At 30 June 2015, the Bank directly held 68.3% (31 December 2014: 75.3%) of the shares issued by Wing Lung Opportunities Fund Limited (the “Fund”). Wing Lung Opportunities Master Fund Limited is wholly and directly held by the Fund.

^e 為法定報表計算二〇一五年六月三十日及二〇一四年十二月三十一日之綜合資本比率及槓桿比率，並不包括此等公司。

^e Companies excluded in the computation of the consolidated capital ratios and leverage ratio at 30 June 2015 and 31 December 2014 for regulatory reporting purposes.

根據《銀行業(披露)規則》第 24(3)(b)條，香港金融管理局指定之標準披露報表及本銀行發行之資本工具的主要條款及詳細條文將於二〇一五年九月三十日前上載至本集團網頁 (<http://www.winglungbank.com>)。

In accordance with the Banking (Disclosure) Rules Section 24(3)(b), the standard disclosure templates specified by the HKMA and the main features and full terms and conditions of the Bank's capital instruments will be published before 30 September 2015 on the Bank's website at <http://www.winglungbank.com>.

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2 槓桿比率

2 Leverage ratio

於二〇一五年六月三十日及二〇一四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 2015 and 31 December 2014 were compiled in accordance with the Leverage Ratio Framework issued by the HKMA.

		30/6/2015	31/12/2014
槓桿比率	Leverage ratio	8.09%	7.96%

根據《銀行業(披露)規則》第24A條的槓桿比率披露可於本集團網頁 (<http://www.winglungbank.com>) 內瀏覽。

Leverage ratio disclosures as required by section 24A of the Banking (Disclosure) Rules are available on the Bank's website at <http://www.winglungbank.com>.

3 流動性維持比率

3 Liquidity maintenance ratio

		截至六月三十日止六個月 Six months ended 30 June	
		2015	2014
流動性維持比率	Liquidity maintenance ratio	42.5%	不適用/n.a.
流動資金比率	Liquidity ratio	不適用/n.a.	42.3%

上述比率以報告期內每個曆月之平均值計算簡單平均數。

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

截至二〇一五年六月三十日止六個月之平均流動性維持比率乃根據自二〇一五年一月一日起生效之《銀行業(流動性)規則》第10(1)(b)條以非綜合基礎計算，而截至二〇一四年六月三十日止六個月之平均流動資金比率則根據當時適用之香港《銀行業條例》附表四，按本行及由香港金融管理局指定之一間附屬公司(永隆財務有限公司)之綜合基礎計算。故兩者未能直接比較。

The average liquidity maintenance ratio for the six months ended 30 June 2015 is calculated on an unconsolidated basis in accordance with rule 10(1)(b) of the Banking (Liquidity) Rules with effect from 1 January 2015, while the average liquidity ratio for the six months ended 30 June 2014 is calculated on a consolidated basis for the Bank and a subsidiary (Wing Lung Finance Limited) as specified by the HKMA during the period in accordance with the then prevailing Fourth Schedule of the Hong Kong Banking Ordinance. They are therefore not directly comparable.

本集團已為管治、計量、監控流動資金風險制定目標、架構和程序。本集團之流動資金風險管理策略詳載於至二〇一四年度財務報表內。

Objective, framework and process are in place for governance, measurement and monitoring of the Group's liquidity risk. Details of the Group's liquidity risk management approach are set out in the 2014 annual financial statements.

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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	
		30/6/2015 港幣千元 HK\$'000	31/12/2014 港幣千元 HK\$'000	30/6/2015 港幣千元 HK\$'000	31/12/2014 港幣千元 HK\$'000
現貨資產	Spot assets	66,350,367	54,542,428	74,929,148	69,331,068
現貨負債	Spot liabilities	(45,247,608)	(50,680,600)	(66,673,134)	(54,369,699)
遠期買入	Forward purchases	25,765,139	32,158,744	13,007,434	14,967,417
遠期賣出	Forward sales	(45,404,839)	(33,485,117)	(16,997,514)	(28,568,020)
期權淨額	Net option position	12,807	(6,975)	-	-
長盤淨額	Net long position	1,475,866	2,528,480	4,265,934	1,360,766

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:

		30/6/2015 港幣千元 HK\$'000	31/12/2014 港幣千元 HK\$'000
結構性倉盤淨額	Net structural position		
美元	US dollar	668,981	358,824
人民幣	RMB	1,389,546	1,388,991
		2,058,527	1,747,815

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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

		30/6/2015		31/12/2014	
		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	1,181,188	42.6	3,311,335	44.2
物業投資	Property investment	12,287,964	99.9	14,260,797	90.3
金融企業	Financial concerns	8,377,647	31.3	11,246,587	27.9
股票經紀	Stockbrokers	3,152,778	1.7	581,910	-
批發及零售業	Wholesale and retail trade	6,066,803	86.0	7,159,080	95.1
製造業	Manufacturing	989,795	88.5	1,201,156	91.2
運輸及運輸設備	Transport and transport equipment	3,509,287	25.4	3,409,630	6.0
娛樂活動	Recreational activities	412,306	95.1	414,074	95.0
資訊科技	Information technology	530,761	94.4	432,146	83.2
其他	Others	17,498,139	73.9	17,745,109	73.0
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	629,796	100.0	688,945	100.0
購買其他住宅 物業的貸款	Loans for the purchase of other residential properties	8,773,044	100.0	8,622,199	100.0
信用卡貸款	Credit card advances	300,185	-	331,385	-
其他	Others	6,928,230	51.8	5,619,997	51.1
貿易融資	Trade finance	898,757	41.3	911,799	48.3
		71,536,680	66.4	75,936,149	68.4
在香港以外使用之 貸款	Loans for use outside Hong Kong	50,323,350	51.3	51,086,803	56.9
		121,860,030	61.9	127,022,952	63.8

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5 分類資料 (續)

5 Segmental information (Continued)

(a) 按行業分類之客戶貸款總額
(續)

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

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

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

		已減值 貸款 Impaired loans 港幣千元 HK\$'000	個別 減值準備 Individual impairment allowance 港幣千元 HK\$'000	綜合 減值準備 Collective impairment allowance 港幣千元 HK\$'000
二〇一五年六月三十日 At 30 June 2015				
在香港使用之貸款	Loans for use in Hong Kong			
工商金融	Industrial, commercial and financial			
- 物業投資	- Property investment	-	-	23,528
- 其他	- Others	593	565	39,302
在香港以外使用之貸款	Loans for use outside Hong Kong	230	207	118,071
		823	772	180,901
二〇一四年 十二月三十一日 At 31 December 2014				
在香港使用之貸款	Loans for use in Hong Kong			
工商金融	Industrial, commercial and financial			
- 物業投資	- Property investment	-	-	26,818
- 其他	- Others	418	392	39,228
在香港以外使用之貸款	Loans for use outside Hong Kong	8,327	7,991	119,443
		8,745	8,383	185,489

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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.

				個別減值準備 Individual impairment allowance			
		逾期三個月 以上的貸款		逾期三個月 以上的貸款			綜合 減值準備
貸款總額		Overdue advances for over three months	已減值貸款	Overdue advances for over three months	已減值貸款	Impaired loans	Collective impairment allowance
Gross advances to customers			Impaired loans		Impaired loans		
港幣千元		港幣千元	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	HK\$'000	HK\$'000
於二〇一五年 六月三十日	At 30 June 2015						
香港	Hong Kong	62,687,775	21,664	44,797	5,412	17,028	136,588
中華人民共和國	People's Republic of China	52,940,116	-	-	-	-	150,274
其他	Others	6,232,139	-	-	-	-	14,792
		121,860,030	21,664	44,797	5,412	17,028	301,654
於二〇一四年 十二月三十一日	At 31 December 2014						
香港	Hong Kong	66,543,247	67,684	77,401	30,580	51,475	144,516
中華人民共和國	People's Republic of China	53,205,229	-	-	-	-	145,883
其他	Others	7,274,476	-	-	-	-	17,086
		127,022,952	67,684	77,401	30,580	51,475	307,485

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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
		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	
		銀行 Banks	Official sector	Non-bank financial institutions	Non- financial private sector	Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
於二〇一五年六月三十日	At 30 June 2015					
發達國家	Developed Countries	15,024,521	939,796	535,751	1,348,898	17,848,966
離岸中心	Offshore Centers	2,192,197	8,615	923,889	20,433,862	23,558,563
- 其中：香港	- of which: Hong Kong	1,005,310	3,811	737,092	15,109,812	16,856,025
發展中拉丁美洲和加勒比地區	Developing Latin America and Caribbean	-	-	-	1,451	1,451
發展中非洲和中東地區	Developing Africa and Middle East	-	12	-	1,503	1,515
發展中亞太地區	Developing Asia Pacific	46,275,992	746,947	8,724,517	47,183,148	102,930,604
- 其中：中華人民共和國	- of which: People's Republic of China	37,798,380	737,099	8,724,517	47,028,710	94,288,706
		63,492,710	1,695,370	10,184,157	68,968,862	144,341,099
於二〇一四年十二月三十一日	At 31 December 2014					
發達國家	Developed Countries	8,735,274	359,967	155,549	1,849,460	11,100,250
離岸中心	Offshore Centers	2,332,651	5,341	173,331	17,620,006	20,131,329
- 其中：香港	- of which: Hong Kong	1,692,233	1,883	122,800	13,137,306	14,954,222
發展中歐洲地區	Developing Europe	289	-	-	-	289
發展中拉丁美洲和加勒比地區	Developing Latin America and Caribbean	-	-	-	1,491	1,491
發展中非洲和中東地區	Developing Africa and Middle East	1,004	4	-	705	1,713
發展中亞太地區	Developing Asia Pacific	45,051,709	944,630	4,880,574	44,762,582	95,639,495
- 其中：中華人民共和國	- of which: People's Republic of China	39,589,657	937,942	4,880,574	44,736,369	90,144,542
		56,120,927	1,309,942	5,209,454	64,234,244	126,874,567

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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:

		30/6/2015		31/12/2014	
		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	13,175	0.01	30,988	0.02
— 六個月以上至一年	– One year or less, but over six months	4,967	0.01	3,952	-
— 一年以上	– Over one year	3,522	-	32,744	0.03
		21,664	0.02	67,684	0.05
有抵押之逾期貸款	Secured overdue advances	10,177		33,924	
無抵押之逾期貸款	Unsecured overdue advances	11,487		33,760	
		21,664		67,684	
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	69,550		91,340	
已撥個別減值準備	Individual impairment allowances made	5,412		30,580	

於二〇一五年六月三十日，同業貸款中並無逾期三個月以上(二〇一四年十二月三十一日：無)。

At 30 June 2015, there were no advances to banks which were overdue for over three months (31 December 2014: Nil).

就逾期貸款而持有之抵押品主要為住宅物業及存放於本集團的現金存款。

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

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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:

		30/6/2015 應計利息 Accrued interest 港幣千元 HK\$'000	31/12/2014 應計利息 Accrued interest 港幣千元 HK\$'000
其他資產總額，其逾期：	Gross amount of other assets which have been overdue for:		
- 三個月以上至六個月	- Six months or less, but over three months	137	198
- 六個月以上至一年	- One year or less, but over six months	295	277
- 一年以上	- Over one year	425	4,446
		857	4,921

(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:

		30/6/2015 佔客戶 貸款總額 之百分比 % of total 港幣千元 HK\$'000	31/12/2014 佔客戶 貸款總額 之百分比 % of total 港幣千元 HK\$'000
經重組客戶貸款	Rescheduled advances to customers	47,512 0.04	35,270 0.03

於二〇一五年六月三十日，同業貸款中並無經重組之貸款(二〇一四年十二月三十一日：無)。

At 30 June 2015, there were no rescheduled advances to banks (31 December 2014: Nil).

(d) 收回資產

(d) Repossessed assets

於二〇一五年六月三十日，本集團之收回資產為港幣 3,985,000 元(二〇一四年十二月三十一日：港幣 3,697,000 元)。

At 30 June 2015, the repossessed assets of the Group amounted to HK\$3,985,000 (31 December 2014: HK\$3,697,000).

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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
二〇一五年六月三十日	At 30 June 2015			
一 中央政府、中央政府持有的機構及其子公司和合資企業	1 Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	23,748,775	4,717,190	28,465,965
二 地方政府、地方政府持有的機構及其子公司和合資企業	2 Local governments, local government-owned entities and their subsidiaries and JVs	10,065,181	1,222,699	11,287,880
三 居住中國內地的中國公民及在中國內地成立的其他機構及其子公司和合資企業	3 PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	19,675,537	6,296,865	25,972,402
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	1,685,730	-	1,685,730
五 其他未包括在第二項中的由地方政府參與的機構	5 Other entities of local governments not reported in item 2 above	1,371,150	-	1,371,150
六 對居住中國境外的中國公民及中國內地以外成立的機構所批出之貸款，其貸款於國內使用	6 PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	6,318,052	1,430,441	7,748,493
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	9,334,534	5,370,621	14,705,155
		72,198,959	19,037,816	91,236,775
減值準備後的資產總額	Total assets after provision	269,436,332		
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	26.80%		

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7 國內非銀行風險 (續)

7 Non-bank Mainland exposures (Continued)

重列	Restated	資產負債表 以內之風險額 On-balance sheet exposure 港幣千元 HK\$'000	資產負債表 以外之風險額 Off-balance sheet exposure 港幣千元 HK\$'000	總風險額 Total 港幣千元 HK\$'000
二〇一四年 十二月三十一日	31 December 2014			
一 中央政府、中央政府持有的機構及其子公司和合資企業	1 Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	23,040,208	4,072,454	27,112,662
二 地方政府、地方政府持有的機構及其子公司和合資企業	2 Local governments, local government-owned entities and their subsidiaries and JVs	9,879,457	726,057	10,605,514
三 居住中國內地的中國公民及在中國內地成立的其他機構及其子公司和合資企業	3 PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	19,197,913	2,030,054	21,227,967
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	629,853	-	629,853
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	380,974	-	380,974
六 對居住中國境外的中國公民及中國內地以外成立的機構所批出之貸款，其貸款於國內使用	6 PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	6,962,687	1,069,973	8,032,660
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	6,445,992	173,065	6,619,057
		66,537,084	8,071,603	74,608,687
減值準備後的資產總額	Total assets after provision	251,354,750		
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	26.47%		

若干比較數字已作出修改，以符合本期之呈報方式。

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