



招商永隆銀行
CMB WING LUNG BANK

二〇二三年度中期財務資料披露報表
2023 INTERIM FINANCIAL DISCLOSURE STATEMENTS

目錄

CONTENTS

財務及業務回顧	
Financial Results and Operation Review.....	2
綜合收益表 (未經審核)	
Consolidated Income Statement (Unaudited).....	8
綜合全面收益表 (未經審核)	
Consolidated Statement of Comprehensive Income (Unaudited).....	9
綜合財務狀況表 (未經審核)	
Consolidated Statement of Financial Position (Unaudited).....	10
綜合權益變動表 (未經審核)	
Consolidated Statement of Changes in Equity (Unaudited)	11
綜合現金流量表 (未經審核)	
Consolidated Cash Flow Statement (Unaudited).....	12
未經審核中期財務資料披露報表註釋	
Notes to the Unaudited Interim Financial Disclosure Statements.....	13
補充財務資料 (未經審核)	
Supplementary Financial Information (Unaudited).....	42

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」)截至二〇二三年六月三十日止六個月的中期財務資料披露報表。本集團截至二〇二三年六月三十日止六個月的綜合收益表及綜合全面收益表，以及本集團於二〇二三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 8 至第 54 頁。

因應出售招商永隆保險(「出售」)，本集團於綜合財務報表將招商永隆保險的二〇二三年財務業績及狀況以已終止經營業務列示。綜合收益表之比較數字已作重列，將已終止經營業務假設於二〇二三年初已終止經營。為利於按年比較，在本《財務及業務回顧》中的綜合資產負債表、以及若干財務比率的比較數據已予以重列，以便按可比基礎作出分析。

二〇二三年以來，全球經濟增長承壓，銀行業經營面臨較多挑戰，總體呈現規模收縮、風險事件頻發的特點。在外部不確定性劇增的情況下，招商永隆銀行在成立 90 周年之際，全面貫徹落實招商銀行價值銀行戰略，力爭成為香港一流商業銀行，把握香港通關帶來的業務發展機遇，持續提升價值創造能力，推動各項業務再上新臺階，努力實現高質量發展。

財務概況

截至二〇二三年六月三十日止期間，本集團的股東應佔溢利為港幣 21.54 億元，較二〇二二年同期增加 26.3%；營業淨收入為港幣 49.41 億元，較二〇二二年同期增加 44.4%。平均資產回報率及平均股東權益回報率分別為 1.08% 及 9.48%。

持續經營業務

持續經營業務的股東應佔溢利為港幣 20.11 億元，較二〇二二年同期增加 22.2%，由於營業淨收入較二〇二二年同期增加 43.3% 至港幣 47.29 億元。

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 2023. The consolidated income statement and consolidated statement of comprehensive income for the six months ended 30 June 2023, and the consolidated statement of financial position as at 30 June 2023 of the Group, all of which are unaudited, along with related explanatory notes and supplementary financial information are set out on pages 8 to 54 of these Interim Financial Disclosure Statements.

As a result of the disposal of CMB Wing Lung Insurance Company Limited (“CMB Wing Lung Insurance”) (the “Disposal”), the Group reported the financial results and position of CMB Wing Lung Insurance in 2023 as discontinued operations in the consolidated financial statements. The comparative amounts of consolidated income statement have been restated as if the discontinued operations had been discontinued at the beginning of 2023. To facilitate a year-on-year comparison, comparative amounts of the consolidated statement of financial positions as well as certain financial ratios in this Financial Results and Operation Review have been restated to enable analysis on a comparable basis.

In the face of sluggish global economic growth since 2023, the banking industry encountered new challenges in operations, characterized by business scale-down and frequent risk events. Facing a more uncertain external environment, CMB Wing Lung Bank, taking the 90th anniversary as a new starting point, strives to implement the strategic vision of China Merchants Bank as a value creation bank and become a first-class commercial bank in Hong Kong. The Bank captures the opportunities arisen from the resumption of normal travel, persistently enhances its value creation capability, and propels its diverse business to new heights, thus achieving high-quality development.

Financial Overview

For the period ended 30 June 2023, the profit attributable to shareholders of the Group was HK\$2,154 million, representing an increase of 26.3% as compared with the corresponding period of 2022. The net operating income was HK\$4,941 million, representing an increase of 44.4% as compared with the corresponding period of 2022. Return on average assets and return on average shareholders' equity were 1.08% and 9.48% respectively.

Continuing Operations

The profit attributable to shareholders of the Group from continuing operations was HK\$2,011 million, representing an increase of 22.2% as compared with the corresponding period of 2022, which was mainly due to the increase of net operating income by 43.3% to HK\$4,729 million as compared with the corresponding period of 2022.

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

二〇二三年上半年，本集團實現淨利息收入港幣 32.50 億元，較二〇二二年同期增加 46.3%，淨利息收益率較二〇二二年同期上升 46 個基點至 1.75%，比二〇二二年全年的 1.58% 上升 17 個基點，期內的貸款、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 14.79 億元，較二〇二二年同期增加 37.1%，其中保險佣金收入港幣 4.91 億元，增加港幣 2.80 億元或 132.6%；淨交易收益港幣 1.43 億元，較去年同期增加港幣 0.87 億元或 156.9%；出售以公平價值誌入其他全面收益之金融資產之淨收益港幣 2.47 億，增加港幣 1.29 億元或 109.2%；惟服務費及佣金淨收入較二〇二二年同期減少 6.6% 至港幣 5.20 億元，其中證券經紀及投資服務之服務費及佣金淨收入隨市場減少港幣 0.28 億元或 12.4%，其他營業收入較去年同期減少港幣 0.59 億元或 43.2%，抵銷部分增幅。

營業支出為港幣 11.65 億元，較二〇二二年同期增加 3.2%。二〇二三年上半年的成本收入比率為 24.6%，較二〇二二年同期下降 9.6 個百分點。

二〇二三年上半年，減值損失為港幣 11.85 億元，為二〇二二年同期的 4.6 倍，主要是債務證券、貸款及其他賬項、貸款承諾及金融擔保合約的減值損失有所增加，而同業存放及貸款的減值回撥則有所增加。

截至二〇二三年六月三十日，本集團客戶總貸款(包括商業票據)餘額為港幣 2,121 億元，較二〇二二年底上升 4.0%；不良貸款比率保持低位，整體貸款質素穩定。

截至二〇二三年六月三十日，本集團客戶存款總額為港幣 3,265 億元，較二〇二二年底上升 8.2%。各類存款中，與二〇二二年底比較，港幣存款增加 140 億元，上升 9.6%；美元存款折合港幣後增加 57 億元，上升 6.6%；人民幣存款折合港幣後增加 46 億元，上升 8.4%；其他幣種存款折算港幣後增加 4.93 億元，上升 3.5%。

During the first half of 2023, the Group recorded a net interest income of HK\$3,250 million, representing an increase of 46.3% as compared with the corresponding period of 2022. The net interest margin¹ increased by 46 basis points to 1.75% as compared with the same period of 2022 and increased by 17 basis points as compared with 1.58% for the full year of 2022. During the reporting period, the average balance of loans, debt securities investment and customer deposits increased.

Net non-interest income was HK\$1,479 million, representing an increase of 37.1% as compared with the corresponding period of 2022. Of which, insurance commission income increased by HK\$280 million or 132.6% to HK\$491 million, as compared with the corresponding period of 2022. Net trading gain increased by HK\$87 million or 156.9% to HK\$143 million, as compared with the corresponding period of 2022. Net gain on disposal of financial assets at fair value through other comprehensive income increased by HK\$129 million or 109.2% to HK\$247 million, as compared with the corresponding period of 2022. However, the increase was partially offset by the decrease in net fees and commission income by 6.6% to HK\$520 million as compared with the corresponding period of 2022, of which net fees and commission income from securities brokerage and investment services decreased by HK\$28 million or 12.4% in line with the market, as well as other operating income decreased by HK\$59 million or 43.2%, as compared with the corresponding period of 2022.

Operating expenses amounted to HK\$1,165 million, representing an increase of 3.2% as compared with the corresponding period of 2022. The cost-to-income ratio for the first half of 2023 was 24.6%, representing a decrease of 9.6 percentage points as compared with the corresponding period of 2022.

In the first half of 2023, impairment losses amounted to HK\$1,185 million, representing 4.6 times that of the same period of 2022, which was mainly due to the increase in impairment losses on debt securities, advances and other accounts, loan commitments and financial guarantee contracts. Impairment written back on balances and placements with and loans and advances to banks increased.

As at 30 June 2023, The Group's balance of total advances to customers, including trade bills, amounted to HK\$212.1 billion, representing an increase of 4.0% as compared with that at the end of 2022. The non-performing loan ratio remained low, and loan quality in general was stable.

As at 30 June 2023, the Group's total deposits from customers amounted to HK\$326.5 billion, representing an increase of 8.2% as compared with that at the end of 2022. Among various kinds of deposits, Hong Kong Dollar deposits increased by HK\$14.0 billion or 9.6%; US Dollar deposits after translation increased by HK\$5.7 billion or 6.6%; RMB deposits after translation increased by HK\$4.6 billion or 8.4%; and deposits in other foreign currencies after translation increased by HK\$493 million or 3.5%, as compared with that at the end of 2022.

¹ 財務資料來自持續經營業務及已終止經營業務。

¹ Financial information is derived from continuing operations and discontinued operations.

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

截至二〇二三年六月三十日，本集團總資產為港幣 4,147 億元，較二〇二二年底增長 4.3%；股東應佔權益為港幣 464 億元，較二〇二二年底上升 3.5%；貸存比率為 62.4%，較二〇二二年底減少 3.0 個百分點。

本集團於二〇二三年六月三十日的普通股權一級資本比率為 14.4%，一級資本比率為 17.2%，總資本比率為 18.4%，穩定資金淨額比率為 129.5%，二〇二三年第二季平均流動性覆蓋比率則為 137.3%，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」。截至二〇二三年六月三十日，零售金融總體存款餘額為港幣 2,119 億元，較二〇二二年底增加 12.7%；貸款餘額為港幣 610 億元，較二〇二二年底增加 11.9%。本行作為招商銀行大財富管理價值循環鏈境外關鍵節點，始終堅持「輕型銀行」的發展方向和「一體兩翼」的定位，充分把握粵港兩地恢復通關的機會，積極拓展客戶。憑藉顯著優勢本行獲《香港經濟日報》頒發「傑出私人財富管理銀行」、「傑出大灣區財富管理服務」、「傑出數碼理財及證券交易應用程式」三項殊榮。

私人銀行業務方面，本行聚焦核心客群，全面提升私行市場地位，打造最佳創造價值跨境私行。堅持以客群、AUM 和「為客戶創造價值」的宗旨，充分發揮本行全牌照優勢，推動公私聯動，結合信託、保險、債券等具有市場競爭力的產品，為高淨值客戶提供專業、綜合的複雜需求解決方案。

線上經營方面，本行堅持科技賦能與流程再造，二〇二三年持續提升招商永隆銀行「一點通」手機 APP 開戶功能，透過 OCR 技術和前端邏輯校驗，實現自動化開戶審批，提升客戶填單效率、資料準確性和用戶體驗。

As at 30 June 2023, total assets of the Group amounted to HK\$414.7 billion, representing an increase of 4.3% as compared with that at the end of 2022. Equity attributable to shareholders amounted to HK\$46.4 billion, representing an increase of 3.5% as compared with that at the end of 2022. Loan-to-deposit ratio was 62.4%, dropped by 3.0 percentage point as compared with that at the end of 2022.

As at 30 June 2023, common equity tier 1 capital ratio, tier 1 capital ratio and total capital ratio of the Group were 14.4%, 17.2% and 18.4% respectively, the net stable funding ratio was 129.5% and the average liquidity coverage ratio for the second quarter of 2023 was 137.3%, 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 2023, the balance of deposits of retail finance amounted to HK\$211.9 billion, representing an increase of 12.7% from the end of 2022. The balance of loans amounted to HK\$61.0 billion, representing an increase of 11.9% from the end of 2022. As a key offshore operation arm for the cyclic extensive wealth management value chain of China Merchants Bank, the Bank was committed to developing itself into a “Light-model Bank” with the strategic positioning of “One Body with Two Wings”. The Bank proactively expanded its clientele by seizing the opportunity arisen from the resumption of normal travel between Guangdong and Hong Kong. The Bank received the “Excellence in Private Wealth Management Bank”, “Excellence in Greater Bay Area Wealth Management Services” and “Excellence in Digital Wealth Management and Securities Trading Applications” awards from “Hong Kong Economic Times” in recognition of its remarkable competitive advantages.

With respect to the private banking business, the Bank focused on its core customer base while striving to enhance its market position and became as the best cross-border private bank in terms of value creation. Focusing on clientele, AUM and “creating value for customers”, the Bank leveraged its advantages of full licences to promote corporate and personal businesses collaboration and develop competitive service schemes that combine trustee, insurance, debt securities for High-Net-Worth customers as a professional and holistic solution to their complex business demand.

With respect to online operation, the Bank adhered to empowerment by technology and process reengineering. In 2023, the Bank continuously improved the functions of “CMBWLB Wintech”, a mobile APP launched by the Bank, by introducing OCR technology and front-end validation, so as to automate the approval process of account opening and enhance the customer experience in operational efficiency and information accuracy.

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

分行網絡方面，本行踐行「最懂你，最高效，最有溫度」的服務價值觀，以提升客戶體驗為先，逐步升級分行網點，打造現代化品牌形象，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，推動客戶由線下向線上加速轉移，全面提升網點服務水平。目前本行在香港設有總分行和私人銀行中心共 29 間。

公司金融

公司金融業務方面，在利率高企，資本市場活躍度有所下降以及競爭激烈的市場環境下，本行強化資產業務組織和交易銀行能力建設，進一步增強投行一體化和行業專業化的經營能力，實現資產業務的平穩發展。截至二〇二三年六月三十日，企業貸款（包括商業票據）餘額為港幣 1,022 億元，較二〇二二年底略為下降 1.4%。受加息環境及市場競爭影響，截至二〇二三年六月三十日，企業存款餘額為港幣 857 億元，較二〇二二年底下降 3.1%。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相對穩定。本行持續加強存款付息成本管控，提升整體收益。

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。截至二〇二三年六月底，FPA（客戶融資總量）餘額比年初增加 9.7%，FPA 結構進一步優化，非傳統融資餘額佔比上升 7.3 個百分點。二〇二三年上半年，本行多項重點產品領域邁入市場領先陣營，牽頭安排多個具有市場影響力的專案，牽頭兼簿記銀團總金額在香港市場排名第二，連續三年排名全港前三；發債業務上，秉持「全鏈條，無斷點」服務，實現發行人和發行區域多樣化，首次參與客戶在自貿區和澳門等區域多筆特色債券發行，保持較大市場影響力，在債券市場發行規模同比大幅下降的市場環境下取得較好成績；上半年紮做港股 IPO 收款銀行業務 12 筆，市場參與率 41%，排名全港第一。此外，本行努力踐行招行「增量—增收—增效—增值」四增價值創造鏈戰略，在展業方向上聚焦重點業務，重點客戶，重點產品和重點區域，不斷加強交叉銷售，聯動行銷和綜合經營，加快推進企業網銀、跨境資金池、本地收付款、一鍵通開戶等新管道建設，持續優化公司金融客戶管理系統 OCM、升級自建託管綜合業務管理平台，賦能產品、服務、管理全面升級。

With respect to the branch network, the Bank embraced “Serving with heart, Quest for efficiency, Caring for sincerity” service value. The Bank prioritized customer experience and gradually upgraded outlets to create a modern image. The Bank introduced new digital process, optimised from customer perspective the branch visit experience, diverted customer needs in an effective but caring approach, to facilitate a swift transition from offline to online services, which comprehensively enhanced the standard of services in all outlets. Currently, the Bank has 29 outlets, comprising head office, branches and Private Banking Centre, in Hong Kong.

Corporate Finance

With respect to corporate finance business, given the interest rate hikes and the stagnant but competitive capital market, the Bank strengthened its asset business and transaction banking capabilities, further enhanced the integration of investment banking and commercial banking and industry-specialisation capability as well as achieved stable development of asset business. As of 30 June 2023, the balance of corporate loans, including trade bills, was HK\$102.2 billion, representing a decrease of 1.4%. In view of the interest rate hikes and market competition, as of 30 June 2023, the balance of corporate deposits was HK\$85.7 billion, representing a decrease of 3.1% compared with the end of 2022. Under an extensive operation and management of strategic customers and cross-border customers, the Bank retained their deposits and maintained a relatively stable level of the daily average deposit per year. The Bank continued to strengthen its control of interest cost for deposits to improve overall income.

Encountering the economic uncertainty, the Bank leveraged its advantages of full licenses to offer comprehensive services to our customers. As of 30 June 2023, the balance of FPA (Finance Product Aggregate) increased by 9.7% compared with the end of 2022. A further optimized FPA structure resulted. The proportion of non-traditional finance balance increased by 7.3 percentage points. In the first half of 2023, the Bank became market leaders in several key product areas. In terms of the total amount of syndicates by acting as lead arranger and book-runner, the Bank ranked second in the Hong Kong market, ranking top three in Hong Kong for three consecutive years. As for bond underwriting business, the Bank upheld the principle of “chained service without break point” to provide diversified service in terms of issuer types and issuing regions. The Bank first participated in bond issuance in Free Trade Zone and Macau regions and retained market influence. The Bank achieved a remarkable results in bond underwriting business given a market downsizing. During the period, the Bank conducted 12 IPO receiving bank business in Hong Kong, ranking first in Hong Kong with market participation rate at 41%. Furthermore, the Bank endeavoured to exercise the value creation chain of “volume growth – revenue growth – efficiency growth – value growth” promoted by China Merchants Bank, concentrating on key businesses, key customers, key products and key regional markets. The Bank continuously advanced cross-selling, business collaboration and comprehensive operation. The Bank also accelerated its efforts to develop new channels such as corporate banking online, cross-border funding pool, local bank interchange, account opening in one button, as well as optimized corporate financial operation management system (or known as “OCM”). Moreover, the Bank upgraded the self-developed integrated custody business management platform to empower the comprehensive upgrading of products, services and management.

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

未來，本行將堅持圍繞「為客戶創造價值」宗旨，持續深耕戰略客群，不斷提升公司金融業務在市場中的競爭力及影響力。

金融市場

二〇二三年上半年，金融市場仍面臨美元加息的壓力。本行面對資金成本不斷上升的外部環境，積極把握市場機會，加強產品銷售、自營交易、代客交易等業務。產品銷售方面，本行針對客戶對匯率避險、上市分紅等業務需求，為客戶提供各式人民幣匯率交易產品。藉著香港恢復通關的機遇，大力拓展對私人銀行客戶的債券銷售，銷售收益大幅增長，上半年實現收益較二〇二二年同期增長 38.6%。自營交易方面，積極穩妥開展外匯和債券自營交易，其中，外匯買賣剔除外匯掉期成本影響實現淨收益港幣 0.59 億元，而債券交易淨收益由去年同期扭虧為盈港幣 0.87 億元。代客交易方面，積極參與境內外人民幣互聯互通，成為首批加入“互換通”的境外商業銀行，債券通交易量再次超過千億人民幣，憑藉本行債券通交易量和積極參與各類境內債券認購，本年度榮獲「跨境認購創新獎」獎項。截至二〇二三年六月三十日，本集團債券投資餘額為港幣 1,396 億元，較二〇二二年底增加 10.5%，並以國債、金融債以及信用等級在 A3 或以上的債券為主，資產質素優良。

金融機構

金融機構業務方面，上半年隨著防疫措施及相關跨境限制的放寬，在堅守風險底線的前題下，持續探索開放融合的經營模式，穩中有進。本行重視銀行同業客戶的友好合作，因時制宜，為潛質同業客戶提供適切的多元產品鏈，增創協同效益。同時，持續建設「中小銀行跨境服務平台」，積極尋求跨境互補業務合作；貫徹「輕型銀行」發展策略，重點推動非息業務增長；緊握國家重點發展粵港澳大灣區的機遇，與區內的優質銀行拓展業務合作；積極推動與本行內地及海外分行以及招行的業務聯動，發揮境外平台優勢，為客戶提供綜合化的金融服務，在貿易融資、債券發行、金融市場等業務方面取得良好發展。

Looking forward, the Bank will keep cultivating strategic customer base for the purpose of “creating values for customers”, continuously enhance the competitiveness and enlarge the influence of our corporate finance business in the market.

Financial Market

In the first half of 2023, the financial market sentiment remained under the stress of interest rate hikes in US. The Bank, under the increasing external capital cost, captured the market opportunities and elevated product marketing, proprietary investment and agency trading business. With respect to product marketing business, given the customer needs in hedging on foreign currencies and profit sharing from floating, the Bank promoted varied RMB exchange rate products. In view of the opportunities arisen from the resumption of normal travel, the Bank actively explored bond sales to private banking customers to boost its sales revenue by 38.6% compared to the corresponding period of 2022. With respect to proprietary investment business, the Bank steadily carried out foreign exchange and proprietary bond trading. The Bank recorded net gain from foreign exchange, excluding swap cost, of HK\$59 million and net gain from bond trading of HK\$ 87 million which was a net loss in the corresponding period of 2022. With respect to agency trading business, the Bank actively participated in cross-border RMB interchange and became the first batch of participants in Swap Connect. The Bond Connect recorded trading volume of more than RMB100 billion. In terms of trading volume under the Bond Connect and onshore bond subscriptions, the Bank was awarded the “Innovation Award in Cross-Border Subscription”. As of 30 June 2023, the balance of the Group’s investment in debt securities was HK\$139.6 billion, representing an increase of 10.5% compared with the end of 2022, of which mainly were issued by governments, banks or other financial institutions and were rated A3 or above. The quality of assets remained sound.

Financial Institution

With respect to financial institution business, following the relief of the epidemic control measures and related cross-border restrictions in the first half of the year, the Bank adhered to robust risk management, persistently explored an open and integrated business model and steadily progressed. The Bank placed great emphasis on business relationships with banks and other financial institutions, and provided suitable and diversified product chains for potential peer bank customers in a timely manner so as to create synergy and improve efficiency. The Bank also constructed a “cross-border service platform for small and medium-sized banks” in pursuit of cross-border complementary business opportunities. The Bank adhered to its “Light-model Bank” development strategy and continued to promote the growth of non-interest business. Capitalising on major development opportunities in the Guangdong-Hong Kong-Macao Greater Bay Area in China, the Bank also strengthened its business cooperation with quality banks in the Greater Bay Area. Moreover, the Bank advanced business cooperation with its domestic and overseas branches as well as China Merchants Bank and leveraged on the advantages of its overseas platform to provide integrated financial services to customers, achieving sound development in trade finance, bond issuance and financial markets.

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。截至二〇二三年六月三十日，客戶貸款(包括商業票據)為港幣492億元，較二〇二二年底上升7.0%；客戶存款為港幣280億元，較二〇二二年底上升4.4%。

出售招商永隆保險

於二〇二二年九月二十八日，招商永隆保險與招商局保險控股有限公司(「招商局保險控股」)訂立股份認購協議，招商局保險控股以現金港幣11.71億元認購招商永隆保險新發行的25,590,806股股份(「增資事項」)。

於二〇二三年六月二十九日，增資事項完成及上述股份認購協議中列明所有的條件均已獲得滿足。招商局保險控股直接持有經進一步擴大股本後的招商永隆保險55%股權，本集團直接持有經進一步擴大股本後的招商永隆保險45%股權，招商永隆保險不再為本集團之附屬公司而成為聯營公司。

截至出售前，招商永隆保險實現除稅後溢利港幣1.30億元，較去年同期增加117.7%；出售已終止經營業務之收益為港幣0.45億元。

人力資源

截至二〇二三年六月三十日，本行僱員總人數為1,987人(二〇二二年十二月三十一日：1,943人)，其中香港1,694人，中國境內218人，澳門43人，海外32人。

二〇二三年八月十六日

Mainland China, Macau SAR and Overseas business

With respect to 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 coordination to provide its customers with domestic, overseas and cross-border financial services, resulting in rapid growth of both assets and liabilities of branches. As of 30 June 2023, advances to customers amounted to HK\$49.2 billion, representing an increase of 7.0% compared with the end of 2022. Deposits from customer amounted to HK\$28.0 billion, representing an increase of 4.4% compared with the end of 2022.

Disposal of CMB Wing Lung Insurance

On 28 September 2022, CMB Wing Lung Insurance entered into the Share Subscription Agreement with China Merchants Insurance Holdings Company Limited (“CM Insurance Holdings”). CM Insurance Holdings subscribed for 25,590,806 shares newly issued by CMB Wing Lung Insurance at HK\$1,171 million in cash (“Capital Increase”).

On 29 June 2023, the Capital Increase was completed and all the conditions precedent set out in the Share Subscription Agreement were satisfied. CM Insurance Holdings directly held 55% of the further enlarged share capital of CMB Wing Lung Insurance and the Group directly held 45% of the further enlarged share capital of CMB Wing Lung Insurance. CMB Wing Lung Insurance ceased to be a subsidiary and became an associate of the Group.

Prior to the Disposal, CMB Wing Lung Insurance recorded a profit after taxation HK\$130 million, representing an increase of 117.7% compared with the corresponding period of 2022. The Bank recorded a gain on disposal of discontinued operations HK\$45 million.

Human Resources

As at 30 June 2023, the Bank had 1,987 (31 December 2022: 1,943) employees, of which 1,694 were in Hong Kong, 218 in the Mainland China, 43 in Macau and 32 overseas.

16 August 2023

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)

截至二〇二三年六月三十日止六個月 For the six months ended 30 June 2023

截至六月三十日止六個月
Six months ended 30 June

			二〇二三 2023 港幣千元 HK\$'000	二〇二二 2022 (重列 Restated) 港幣千元 HK\$'000
	註釋 Note			
持續經營業務	Continuing operations			
利息收入	Interest income	3	7,486,169	3,684,565
利息支出	Interest expense	4	(4,235,974)	(1,462,401)
淨利息收入	Net interest income		3,250,195	2,222,164
服務費及佣金收入	Fees and commission income		594,919	634,861
服務費及佣金支出	Fees and commission expense		(74,882)	(78,277)
服務費及佣金淨收入	Net fees and commission income	5	520,037	556,584
保險營業收入	Insurance operating income		490,921	211,015
淨交易收益	Net trading gain	6	142,720	55,555
出售以公平價值誌入其他 全面收益之金融資產之 淨收益	Net gain on disposal of financial assets at fair value through other comprehensive income		246,637	117,902
其他營業收入	Other operating income	7	78,242	137,709
營業收入	Operating income		4,728,752	3,300,929
營業支出	Operating expenses	8	(1,164,767)	(1,129,147)
提取減值準備前之 營業溢利	Operating profit before impairment charge		3,563,985	2,171,782
減值損失	Impairment losses	9	(1,185,276)	(259,746)
營業溢利	Operating profit		2,378,709	1,912,036
投資物業之公平價值收益/(虧 損)	Fair value gains/(losses) on investment properties	17	10,090	(14,980)
出售其他物業及設備之淨虧 損	Net loss on disposal of other properties and equipment		(1,178)	(53)
應佔聯營公司之淨(虧損)/溢 利	Share of net (loss)/profit of associates	16	(56,122)	37,498
除稅前溢利	Profit before taxation		2,331,499	1,934,501
所得稅	Income tax	10	(320,141)	(293,021)
持續經營業務溢利	Profit from continuing operations		2,011,358	1,641,480
已終止經營業務 已終止經營業務溢利	Discontinued operations Profit from discontinued operations	27	175,558	59,844
期內溢利	Profit for the period		2,186,916	1,701,324
歸屬於：	Attributable to:			
本行股東	Equity shareholders of the Bank			
- 來自持續經營業務	- from continuing operations		2,011,358	1,646,049
- 來自已終止經營業務	- from discontinued operations		142,661	59,844
			2,154,019	1,705,893
非控制的股東權益	Non-controlling interests			
- 來自持續經營業務	- from continuing operations		-	(4,569)
- 來自已終止經營業務	- from discontinued operations		32,897	-
			2,186,916	1,701,324

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)

截至二〇二三年六月三十日止六個月 For the six months ended 30 June 2023

截至六月三十日止六個月
Six months ended 30 June
二〇二三 二〇二二
2023 2022
港幣千元 港幣千元
HK\$'000 HK\$'000

期內溢利	Profit for the period	2,186,916	1,701,324
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	53,302	(1,279,704)
- 於出售時轉入收益表	- Transfer to income statement on disposal	(246,658)	(117,902)
- 於減值時轉入收益表	- Transfer to income statement on impairment	103,346	(3,867)
應佔聯營公司之儲備	Share of associates' reserves	148,886	(50,933)
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	(195,754)	(289,609)
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	12,610	227,937
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	94,338	(159,116)
重估房產之盈餘	Surplus on revaluation of bank premises	78,164	8,242
界定福利計劃之精算收益/(虧損)	Actuarial gains/(losses) on defined benefit schemes	3,563	(2,855)
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	(1,154)	2,985
因出售已終止經營業務之轉撥重新分類至收益表	Release upon disposal of discontinued operations reclassified to income statement	(48,968)	-
期內其他全面收益/(支出)	Other comprehensive income/(expense) or the period	1,675	(1,664,822)
期內全面收益總額	Total comprehensive income for the period	2,188,591	36,502
歸屬於：	Attributable to:		
本行股東	Equity shareholders of the Bank	2,154,705	41,071
非控制的股東權益	Non-controlling interests	33,886	(4,569)

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)

二〇二三年六月三十日 As at 30 June 2023

		註釋 Note	30/6/2023 港幣千元 HK\$'000	31/12/2022 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	49,850,790	54,414,651
衍生金融工具	Derivative financial instruments	12	370,855	638,866
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	4,880,487	5,670,341
證券投資	Investments in securities	14	138,383,263	124,679,669
貸款及其他賬項	Advances and other accounts	15	214,363,707	206,725,409
聯營公司權益	Interests in associates	16	1,848,268	433,445
投資物業	Investment properties	17	2,642,740	2,685,050
租賃土地權益	Interests in leasehold land		144,537	146,413
其他物業及設備	Other properties and equipment	18	1,599,125	1,641,646
可回收稅項	Tax recoverable		4,625	13,472
遞延稅項資產	Deferred tax assets		619,330	444,962
總資產	Total assets		414,707,727	397,493,924
負債	Liabilities			
同業存款	Deposits and balances from banks		25,702,626	32,796,797
以公平價值誌入損益賬之 金融負債	Financial liabilities at fair value through profit or loss		211,992	233,597
衍生金融工具	Derivative financial instruments	12	307,855	308,666
客戶存款	Deposits from customers	19	326,459,499	301,621,322
發行之存款證	Certificates of deposit issued		175,661	-
當期稅項	Current taxation		730,262	380,131
遞延稅項負債	Deferred tax liabilities		1,990	1,893
其他賬項及預提	Other accounts and accruals	21	6,869,756	9,446,282
總負債	Total liabilities		360,459,641	344,788,688
權益	Equity			
股本	Share capital	22	1,160,951	1,160,951
儲備	Reserves	23	45,271,153	43,325,205
	Total equity attributable to shareholders of the Bank		46,432,104	44,486,156
歸屬於本行股東權益合計	Other equity instruments	20	7,815,982	7,815,982
其他權益工具	Non-controlling interests		-	403,098
非控制的股東權益				
權益總額	Total equity		54,248,086	52,705,236
權益及負債總額	Total equity and liabilities		414,707,727	397,493,924

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)

截至二〇二三年六月三十日止六個月 For the six months ended 30 June 2023

		股本 Share capital 港幣千元 HK\$'000	資本儲備 Capital reserve 港幣千元 HK\$'000	重估 房產儲備 Bank premises revaluation reserve 港幣千元 HK\$'000	重估金融 資產儲備 Financial asset revaluation reserve 港幣千元 HK\$'000	其他儲備 Other reserves 港幣千元 HK\$'000	保留溢利 Retained earnings 港幣千元 HK\$'000	小計 Sub-total 港幣千元 HK\$'000	額外權益 工具 Additional equity instruments 港幣千元 HK\$'000	非控制的 股東權益 Non- controlling interests 港幣千元 HK\$'000	合計 Total 港幣千元 HK\$'000
於二〇二三年一月一日	At 1 January 2023	1,160,951	110,546	596,213	(2,339,310)	492,645	44,465,111	44,486,156	7,815,982	403,098	52,705,236
二〇二三年權益總額的 改變：	Changes in equity for 2022:										
期內溢利	Net profit for the period	-	-	-	-	-	2,154,019	2,154,019	-	32,897	2,186,916
期內其他全面收益/ (支出)	Other comprehensive income/(expense) for the period	-	(53,046)	79,959	166,552	(195,754)	2,975	686	-	989	1,675
期內全面收益/(支出) 總額	Total comprehensive income/(expense) for the period	-	(53,046)	79,959	166,552	(195,754)	2,156,994	2,154,705	-	33,886	2,188,591
轉入應變儲備	Transfer to contingency reserve	-	-	-	-	414	(414)	-	-	-	-
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	-	-	-	(2,514)	-	2,514	-	-	-	-
保留溢利轉增資本	Capital injection from retained earnings	-	7,000	-	-	-	(7,000)	-	-	-	-
額外權益工具分配	Distribution for additional equity instruments	-	-	-	-	-	(208,757)	(208,757)	-	-	(208,757)
因出售已終止經營業務 之轉撥	Release upon disposal of discontinued operations	-	(37,500)	(132,490)	27,827	(1,202)	143,365	-	-	(436,984)	(436,984)
於二〇二三年 六月三十日	At 30 June 2023	1,160,951	27,000	543,682	(2,147,445)	296,103	46,551,813	46,432,104	7,815,982	-	54,248,086
於二〇二二年一月一日	At 1 January 2022	1,160,951	57,500	586,167	(6,946)	1,081,103	41,968,765	44,847,540	7,574,573	10,698	52,432,811
二〇二二年權益總額的 改變：	Changes in equity for 2022:										
期內溢利	Net profit for the period	-	-	-	-	-	1,705,893	1,705,893	-	(4,569)	1,701,324
期內其他全面收益/ (支出)	Other comprehensive income/(expense) for the period	-	-	8,294	(1,381,123)	(289,591)	(2,402)	(1,664,822)	-	-	(1,664,822)
期內全面收益/(支出)總額	Total comprehensive income/(expense) for the period	-	-	8,294	(1,381,123)	(289,591)	1,703,491	41,071	-	(4,569)	36,502
轉入應變儲備	Transfer to contingency reserve	-	-	-	-	219	(219)	-	-	-	-
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	-	-	-	(738)	-	738	-	-	-	-
贖回額外權益工具	Redemption of additional equity instruments	-	-	-	-	-	(14,450)	(14,450)	(1,321,240)	-	(1,335,690)
發行額外權益工具	Issue of additional equity instruments	-	-	-	-	-	-	-	1,562,649	-	1,562,649
非控制的股東權益的 增加	Amount increase in non- controlling interests	-	-	-	-	-	-	-	-	210,930	210,930
額外權益工具分配	Distribution for additional equity instruments	-	-	-	-	-	(220,018)	(220,018)	-	-	(220,018)
於二〇二二年 六月三十日	At 30 June 2022	1,160,951	57,500	594,461	(1,388,807)	791,731	43,438,307	44,654,143	7,815,982	217,059	52,687,184

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)

截至二〇二三年六月三十日止六個月 For the six months ended 30 June 2023

		截至六月三十日止六個月 Six months ended 30 June		
		二〇二三 2023	二〇二二 2022	
		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	25(a)	29,226,363	659,603
支付香港利得稅	Hong Kong profits tax paid		(87,660)	(76,743)
支付海外稅項	Overseas tax paid		(42,423)	(50,663)
營業活動之現金流入淨額	Net cash generated from operating activities		29,096,280	532,197
投資活動	Investing activities			
購入證券投資	Purchase of investments in securities		(73,203,027)	(61,726,827)
出售及贖回證券投資所得之款項	Proceeds from sale and redemption of investments in securities		64,764,411	43,015,746
收取聯營公司之股息	Dividends received from associates		1,715	6,260
增置其他物業及設備	Payment for additions of other properties and equipment		(55,425)	(34,902)
出售其他物業及設備所得之款項	Proceeds from disposal of other properties and equipment		806	-
出售已終止經營業務之現金流出淨額	Net cash outflow from disposal of discontinued operations		(310,200)	-
投資活動之現金流出淨額	Net cash used in investing activities		(8,801,720)	(18,739,723)
融資活動	Financing activities			
額外權益工具分配	Distribution for additional equity instruments		(208,758)	(220,018)
發行額外權益工具	Issue of additional equity instruments		-	1,562,649
贖回額外權益工具	Redemption of additional equity instruments		-	(1,321,240)
支付租賃負債	Payment of lease liabilities		(49,731)	(56,420)
非控制的股東權益的增加	Amount increase in non-controlling interests		-	210,930
融資活動之現金(流出)/流入淨額	Net cash generated (used in)/from financing activities		(258,489)	175,901
現金及等同現金項目之淨增加/(減少)	Net increase/(decrease) in cash and cash equivalents		20,036,071	(18,031,625)
於一月一日現金及等同現金項目	Cash and cash equivalents at 1 January		6,814,667	44,898,558
外幣匯率變動之影響	Effects of foreign exchange rate changes		(68,034)	(4,717)
於六月三十日現金及等同現金項目	Cash and cash equivalents at 30 June	25(b)	26,782,704	26,862,216
營業活動之現金流量包括：	Cash flows from operating activities include:			
利息收入	Interest received		7,411,441	3,839,918
利息支出	Interest paid		3,623,463	1,585,839
股息收入	Dividends received		34,496	110,229

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二〇二三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二〇二二年度財務報表內所採納之會計政策而編制。招商永隆銀行有限公司(簡稱「本行」)及其附屬公司(合稱「本集團」)已採納下列與其業務相關之經修訂之香港財務報告準則：

香港財務報告準則第17號「保險合約」已取代香港財務報告準則第4號「保險合約」。香港財務報告準則第17號要求企業辨別保險合約組合，其中包括承受類似風險並共同管理的合約。同一產品條線的合約預計將被視為具有類似風險。因此，如該等合約被共同管理，該等合約預計將被歸屬同一組合。

香港財務報告準則第17號要求企業按合約群組進行初始確認，並禁止後續對合約群組的組成重新評估。

列報與披露要求對保險收入與支出賦予新的定義，且改變從前以保費主導的列報方式，從而直接對財務狀況表項目的變動直接列示。就財務收入或支出的列報(例如：折現影響)，企業可在組合層面保留會計政策的選擇權，以便在損益賬與其他收益表分配當期保險財務收入與支出。

採納此修訂對本集團之財務報表沒有重大影響。

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 2022 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 2023 issued by the HKICPA. CMB Wing Lung Bank Limited (“the Bank”) and all its subsidiaries (“the Group”) adopted the following revised HKFRSs which are relevant to its operations:

HKFRS 17 Insurance Contracts replaced HKFRS 4 Insurance Contracts. HKFRS 17 requires the entity to identify portfolios of insurance contracts, which comprises contracts that are subject to similar risks and managed together. Contracts within a product line would be expected to have similar risks hence would be expected to be in the same portfolio if they are managed together.

HKFRS 17 requires the Group to establish the entity at initial recognition and prohibits subsequent reassessment of the composition of the groups.

Presentation and disclosures requirements introduce new insurance income and expense definitions that move away from a premium-based presentation approach and are instead a direct result of the movements in the items from the statement of financial position. For the presentation of finance income or expenses (e.g. the effect of discounting), the entity has an accounting policy choice at portfolio level to disaggregate insurance finance income or expenses for the period between profit or loss and other comprehensive income.

The application of these amendments has no material impact on the Group’s 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)

香港會計準則第 1 號之修訂要求企業披露重大會計政策信息，而非主要會計政策。修訂亦定義了什麼是重大會計政策信息，並解釋如何識別會計政策信息何時是重大的。此外，該項修訂澄清了企業無需披露不重大的會計政策信息。

同時，香港財務報告準則實務公告第 2 號亦進行了修訂，為如何應用會計政策披露的重大性概念提供指引。

採納此修訂對本集團之財務報表沒有重大影響。

香港會計準則第 8 號之修訂澄清了如何區分會計政策變更與會計估計變更。區分尤關重要，乃因會計估計的變化是前瞻性地應用於未來交易和其他未來事件，但會計政策的變化通常是追溯性地應用於過去的交易和其他過去的事件以及當期。採納此修訂對本集團之財務報表沒有重大影響。

香港會計準則第 12 號之修訂要求公司對在初始確認時產生等額應課稅及可抵扣的暫時性差異的交易時，確認遞延稅項。此修訂適用於承租人的租賃和退役義務等交易，並且需要確認額外的遞延稅資產和負債。採納此修訂對本集團之財務報表沒有重大影響。

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準則，該等準則尚未於二〇二三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。下列新增/經修訂之香港財務報告準則與本集團業務相關：

- 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營公司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。
- 香港財務報告準則第 16 號之修訂「售後租回的租賃負債」，於二〇二四年一月一日或之後之會計年度開始生效。

1 Basis of preparation (Continued)

Amendments to HKAS 1 require entities to disclose their material rather than their significant accounting policies. The amendments define what is material accounting policy information and explain how to identify when accounting policy information is material. They further clarify that immaterial accounting policy information does not need to be disclosed.

The HKICPA also amended HKFRS Practice Statement 2 to provide guidance on how to apply the concept of materiality to accounting policy disclosures.

The application of these amendments has no material impact on the Group's financial statements.

Amendments to HKAS 8 clarify how companies should distinguish changes in accounting policies from changes in accounting estimates. The distinction is important, because changes in accounting estimates are applied prospectively to future transactions and other future events, but changes in accounting policies are generally applied retrospectively to past transactions and other past events as well as the current period. The application of these amendments has no material impact on the Group's financial statements.

Amendments to HKAS 12 require companies to recognise deferred tax on transactions that, on initial recognition, give rise to equal amounts of taxable and deductible temporary differences. They will typically apply to transactions such as leases of lessees and decommissioning obligations and will require the recognition of additional deferred tax assets and liabilities. The application of these amendments has no 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 2023 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 following new/revised HKFRS is relevant to the Group's operations:

- 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.
- Amendments to HKFRS 16 Lease Liability in a Sale and Leaseback, which is effective for annual periods beginning on or after 1 January 2024.

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)

- 香港財務報告準則第10號及香港會計準則第28號之修訂要求公司對在投資者與合營或聯營公司發生資產出售或出資交易時，在母公司收益表確認獨立於合營或聯營公司投資者的權益。預計採納此修訂對本集團之財務報表沒有重大影響。
- 香港財務報告準則第16號之修訂要求作為承租人的出讓方確定「租賃付款」或「經修訂的租賃付款」，以確保作為承租人的出讓方不會對其保留的使用權資產確認收益或虧損。預計採納此修訂對本集團之財務報表沒有重大影響。

有關上述新增/經修訂之香港財務報告準則的簡介，請參閱本集團二〇二二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二〇二二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。截至二〇二二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。核數師已於二〇二三年三月十六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)

- Amendments to HKFRS 10 and HKAS 28 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 a material impact on the Group's financial statements.
- Amendments to HKFRS 16 require a seller-lessee to determine "lease payments" or "revised lease payments" such that the seller-lessee would not recognise a gain or loss that relates to the right of use retained by the seller-lessee. The application of these amendments will not have a material impact on the Group's financial statements.

Please refer to Note to the Financial Statements 1.1 of the Group's 2022 Annual Report for brief explanations of the above new/revised HKFRS.

The financial information relating to the financial year ended 31 December 2022 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 2022 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 2023.

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. 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.

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

3 利息收入

3 Interest income

		截至六月三十日止六個月 Six months ended 30 June	
		二〇二三 2023	二〇二二 2022
		港幣千元 HK\$'000	港幣千元 HK\$'000
持續經營業務	Continuing operations		
	Balances and placements with and loans and		
同業存放及貸款	advances to banks	1,183,379	607,015
債務證券	Debt securities	2,171,249	987,526
客戶貸款	Advances to customers	4,127,800	2,083,445
其他	Others	3,741	6,579
		7,486,169	3,684,565

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5,473,782,000元(二〇二二年：港幣2,613,784,000元)、以公平價值誌入其他全面收益之金融資產之利息收入港幣2,012,387,000元(二〇二二年：港幣1,070,781,000元)及減值資產折扣轉回利息收入港幣12,266,000元(二〇二二年：港幣1,747,000元)。

Included in interest income are interest income from financial assets at amortised cost of HK\$5,473,782,000 (2022: HK\$2,613,784,000), interest income from financial assets at fair value through other comprehensive income of HK\$2,012,387,000 (2022: HK\$1,070,781,000) and unwinding of discount on impaired assets of HK\$12,266,000 (2022: HK\$1,747,000).

4 利息支出

4 Interest expense

		截至六月三十日止六個月 Six months ended 30 June	
		二〇二三 2023	二〇二二 2022
		港幣千元 HK\$'000	港幣千元 HK\$'000
持續經營業務	Continuing operations		
	Deposits and balances from banks and		
同業存款及客戶存款	deposits from customers	4,210,530	1,373,142
發行之存款證	Certificates of deposit issued	2,178	605
發行之後償債項	Subordinated debts issued	-	58,952
租賃負債	Lease liabilities	4,213	3,586
其他	Others	19,053	26,116
		4,235,974	1,462,401

包括在利息支出內計有未以公平價值誌入損益賬之金融負債之利息支出港幣4,235,974,000元(二〇二二年：港幣1,449,158,000元)。

Included in interest expense is interest expense on financial liabilities that are not at fair value through profit or loss of HK\$4,235,974,000 (2022: HK\$1,449,158,000).

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

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
二〇二三 二〇二二
2023 2022
港幣千元 港幣千元
HK\$'000 HK\$'000

持續經營業務	Continuing operations		
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	215,750	258,065
信用卡業務	Credit cards	47,768	45,286
信貸業務	Credit related	207,548	208,630
貿易融資	Trade finance	38,196	49,371
其他零售銀行業務	Other retail banking services	15,099	13,728
其他服務費收入	Other fee income	70,558	59,781
		594,919	634,861
服務費及佣金支出	Fees and commission expense		
信用卡業務	Credit cards	(45,654)	(38,516)
證券經紀及投資服務	Securities brokerage and investment services	(14,016)	(27,897)
其他服務費支出	Other fee expenses	(15,212)	(11,864)
		(74,882)	(78,277)
服務費及佣金淨收入	Net fees and commission income	520,037	556,584
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	252,377	263,781
- 服務費及佣金支出	- fees and commission expense	(37,833)	(35,267)
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	28,313	18,833
- 服務費及佣金支出	- fees and commission expense	(1,011)	(1,350)

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

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	
		二〇二三 2023	二〇二二 2022
		港幣千元 HK\$'000	港幣千元 HK\$'000
持續經營業務	Continuing operations		
規定以公平價值誌入損益賬之金融工具淨收益/(虧損)	Net gain/(loss) arising from financial instruments mandatorily measured at fair value through profit or loss	96,682	(15,525)
指定以公平價值誌入損益賬之金融工具淨收益/(虧損)	Net gain/(loss) arising from financial instruments designated at fair value through profit or loss	3,154	(1,657)
衍生金融工具淨收益	Net gain arising from derivative financial instruments	41,875	29,375
外匯買賣淨收益	Net gain from foreign exchange trading	1,009	43,362
		142,720	55,555

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	
		二〇二三 2023	二〇二二 2022
		港幣千元 HK\$'000	港幣千元 HK\$'000
持續經營業務	Continuing operations		
股息收入	Dividend income		
- 上市股權證券	- Listed equity securities	11,244	7,557
- 非上市股權證券	- Unlisted equity securities	9,812	86,805
投資物業之租金收入減除直接開支 港幣 11,448,000 元 (二〇二二年：港幣 12,731,000 元)	Rental income from investment properties less direct outgoings of HK\$11,448,000 (2022: HK\$12,731,000)	34,114	19,506
保管箱租金淨收益	Net rental income on safe deposit boxes	16,957	17,362
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)	527	198
其他	Others	5,588	6,281
		78,242	137,709

註釋：本集團於期內出售部份按攤銷成本列賬之金融資產，主要為風險監控手段。

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

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

8 營業支出

8 Operating expenses

	截至六月三十日止六個月 Six months ended 30 June	
	二〇二三 2023	二〇二二 2022
	港幣千元 HK\$'000	港幣千元 HK\$'000
持續經營業務	Continuing operations	
人事費用	Staff costs	
- 薪金及其他人事費用	- Salaries and other costs	613,692
- 退休福利支出	- Retirement benefit costs	32,868
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	3,255
- 其他	- Others	61,625
折舊	Depreciation	
- 其他物業及設備	- Other properties and equipment	127,442
- 租賃土地	- Leasehold land	1,877
廣告及業務推廣	Advertising and business promotion	3,322
電子數據處理	Electronic data processing	46,821
郵遞及通訊	Postage and communications	33,173
文具及印刷	Printing and stationery	4,254
核數師酬金	Auditors' remuneration	968
水電費	Water and electricity	10,428
法律及專業費用	Legal and professional fee	90,296
營業、代繳稅金及附加費	Business, withholding tax and surcharges	6,571
保險費	Insurance	14,012
證券相關費用	Securities related expenses	4,596
其他	Others	73,947
	1,164,767	1,129,147

9 減值損失

9 Impairment losses

	截至六月三十日止六個月 Six months ended 30 June	
	二〇二三 2023	二〇二二 2022
	港幣千元 HK\$'000	港幣千元 HK\$'000
持續經營業務	Continuing operations	
減值(回撥)/損失：	Impairment (written back)/losses on:	
- 同業存放及貸款	- Balances and placements with and loans	
- 按攤銷成本列賬	- at amortised cost	(2,457)
- 以公平價值誌入其他全面收益	- at fair value through other comprehensive income	270
- 債務證券	- Debt securities	
- 按攤銷成本列賬	- at amortised cost	2,809
- 以公平價值誌入其他全面收益	- at fair value through other comprehensive income	580
- 貸款及其他賬項	- Advances and other accounts	
- 按攤銷成本列賬	- at amortised cost	251,955
- 以公平價值誌入其他全面收益	- at fair value through other comprehensive income	(4,752)
- 貸款承諾及金融擔保合約	- Loan commitments and financial guarantee contracts	11,341
於收益表淨撥備	Net charge to income statement	259,746
	1,185,276	11,341

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

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	
		二〇二三 2023	二〇二二 2022
		港幣千元 HK\$'000	港幣千元 HK\$'000
持續經營業務	Continuing operations		
本期稅項：	Current taxation:		
- 香港利得稅	- Hong Kong profits tax	399,781	231,671
- 海外稅項	- Overseas taxation	93,706	109,480
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	(173,346)	(48,130)
		320,141	293,021

香港利得稅已按本期估計應評稅溢利以稅率16.5% (二〇二二年：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% (2022: 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.

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

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

		30/6/2023 港幣千元 HK\$'000	31/12/2022 港幣千元 HK\$'000
按攤銷成本列賬	At amortised cost		
庫存現金	Cash	350,920	562,263
存放同業	Balances with banks	15,501,557	11,782,978
存放中央銀行	Balances with central banks	1,877,672	2,395,639
同業定期存放	Placements with banks		
- 於一個月內到期	- maturing within one month	20,660,569	11,526,739
- 於一至十二個月內到期	- maturing between one and twelve months	4,570,578	18,471,575
		25,231,147	29,998,314
同業貸款	Gross loans and advances to banks	6,895,648	9,684,088
減值準備	Impairment allowances		
- 第一階段	- Stage 1	(6,154)	(8,631)
		49,850,790	54,414,651

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

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 30/6/2023 港幣千元 HK\$'000	公平價值 Fair values 資產 Assets 30/6/2023 港幣千元 HK\$'000		負債 Liabilities 30/6/2023 港幣千元 HK\$'000	名義/ 合約金額 Notional/ contractual amount 31/12/2022 港幣千元 HK\$'000	公平價值 Fair values 資產 Assets 31/12/2022 港幣千元 HK\$'000		負債 Liabilities 31/12/2022 港幣千元 HK\$'000
外匯合約	Exchange rate contracts								
遠期合約	Forward contracts	6,902,962	83,188	69,325	9,851,705	124,101	140,746		
貨幣掉期	Currency swaps	59,093,594	243,520	206,393	44,530,759	494,138	146,156		
沽出期權	Options written	506,541	-	3,607	361,823	-	2,715		
購入期權	Options purchased	523,911	2,881	-	425,926	1,518	-		
		67,027,008	329,589	279,325	55,170,213	619,757	289,617		
利率合約	Interest rate contracts								
利率掉期	Interest rate swaps	2,773,551	40,451	27,715	1,399,440	14,611	14,551		
股權合約	Equity contracts								
沽出期權	Options written	130,987	-	815	80,448	-	4,498		
購入期權	Options purchased	130,987	815	-	80,448	4,498	-		
		261,974	815	815	160,896	4,498	4,498		
		70,062,533	370,855	307,855	56,730,549	638,866	308,666		

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.

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

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

		30/6/2023 港幣千元 HK\$'000	31/12/2022 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	3,609,702	4,085,176
- 股權證券	- Equity securities	303,127	399,374
- 股權投資基金	- Equity investment fund	713,687	942,693
		4,626,516	5,427,243
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	253,971	243,098
		4,880,487	5,670,341

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

14 證券投資

14 Investments in securities

		30/6/2023 港幣千元 HK\$'000	31/12/2022 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	114,572,235	103,694,091
- 股權證券	- Equity securities	2,615,068	2,700,029
		117,187,303	106,394,120
按攤銷成本列賬之金融投資	Financial investments at amortised cost		
債務證券	Debt securities	21,216,533	18,456,916
減值準備	Impairment allowances		
- 第一階段	- Stage 1	(20,573)	(18,498)
- 第二階段	- Stage 2	-	(896)
- 第三階段	- Stage 3	-	(151,973)
		21,195,960	18,285,549
		138,383,263	124,679,669

15 貸款及其他賬項

15 Advances and other accounts

		30/6/2023 港幣千元 HK\$'000	31/12/2022 港幣千元 HK\$'000
按攤銷成本列賬	At amortised cost		
客戶貸款	Advances to customers	205,236,222	199,268,662
商業票據	Trade bills	248,949	378,983
應計利息	Accrued interest	1,739,417	2,102,865
其他賬項	Other accounts		
- 應收保費	- Insurance premium receivable	-	220,029
- 於再投保人收回	- Recoverable from reinsurers	-	522,501
- 應收及其他賬項	- Accounts and other receivable	2,379,836	2,145,708
		2,379,836	2,888,238
減值準備	Impairment allowances		
- 第一階段	- Stage 1	(311,530)	(337,721)
- 第二階段	- Stage 2	(298,422)	(390,629)
- 第三階段	- Stage 3	(1,282,905)	(1,457,568)
		(1,892,857)	(2,185,918)
		207,711,567	202,452,830
以公平價值誌入其他全面收益	At fair value through other comprehensive income		
客戶貸款	Advances to customers	424,709	221,693
商業票據	Trade bills	6,227,431	4,050,886
		6,652,140	4,272,579
		214,363,707	206,725,409

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

16 聯營公司權益

16 Interests in associates

		30/6/2023 港幣千元 HK\$'000	31/12/2022 港幣千元 HK\$'000
應佔資產淨額	Share of net assets	1,848,268	193,366

本集團之聯營公司之資料如下：

The particulars of the Group's associates 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	間接持 有權益	Interest held indirectly
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%
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	2.74%	2.74%
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%
香港人壽保 險有限公司	Hong Kong Life Insurance Limited	香港	Hong Kong	人壽保險 業務	Life insurance business	非上市之 普通股	Unlisted ordinary shares	16.67%	16.67%
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 underwriting	非上市之 普通股	Unlisted ordinary shares	45%	45%

以上聯營公司是本集團的策略夥伴。

The above associates are strategic partners for the Group.

* 由本行直接持有

* Directly held by the Bank

個別不重大聯營公司之總和資料：

Aggregate information of associates that are not individually material:

		30/6/2023 港幣千元 HK\$'000	30/6/2022 港幣千元 HK\$'000
本集團佔該等聯營公司的總額	Aggregate amounts of the Group's share of associates		
源自持續營運(虧損)/溢利	(Loss)/profit from continuing operations	(56,122)	20,609
其他全面收益/(支出)	Other comprehensive income/(expense)	148,886	(51,205)
全面收益/(支出)總額	Total comprehensive income/(expense)	92,764	(30,596)

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

17 投資物業

17 Investment properties

		30/6/2023 港幣千元 HK\$'000	31/12/2022 港幣千元 HK\$'000
於期初/年初	At the beginning of the period/year	2,685,050	2,695,310
房產與投資物業重分類	Net reclassification between premises and investment properties	87,400	9,200
因出售已終止經營業務之扣除	Deduction from disposal of discontinued operations	(139,800)	-
重估公平價值收益/(虧損)	Fair value gains/(losses) on revaluation	10,090	(19,460)
於期末/年末 (經專業估值列賬)	At the end of the period/year (professional valuation)	2,642,740	2,685,050

所有投資物業於二〇二三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士資歷及對估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 2023 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				合計 Total 港幣千元 HK\$'000
		房產 Premises 港幣千元 HK\$'000	傢俬及設備 Furniture and equipment 港幣千元 HK\$'000	房產 Premises 港幣千元 HK\$'000	傢俬及設備 Furniture and equipment 港幣千元 HK\$'000	
成本	Cost					
於二〇二三年一月一日	At 1 January 2023	1,125,191	2,454,392	441,662	446	4,021,691
匯兌差額	Exchange difference	172	(2,746)	(3,828)	2	(6,400)
租賃修訂	Lease modifications	-	-	(618)	-	(618)
增置	Additions	-	55,425	82,239	254	137,918
出售	Disposals	-	(67,426)	(70,539)	(256)	(138,221)
房產與投資物業重分類	Net reclassification between premises and investment and properties	(13,541)	-	-	-	(13,541)
於二〇二三年六月三十日	At 30 June 2023	1,111,822	2,439,645	448,916	446	4,000,829
累積折舊	Accumulated depreciation					
於二〇二三年一月一日	At 1 January 2023	328,350	1,846,212	205,108	375	2,380,045
匯兌差額	Exchange difference	-	(1,308)	(1,566)	2	(2,872)
本期折舊	Charge for the period	11,993	77,085	43,165	72	132,315
出售回撥	Written back on disposal	-	(52,802)	(50,421)	(256)	(103,479)
重估後撇除	Elimination on revaluation	(4,305)	-	-	-	(4,305)
於二〇二三年六月三十日	At 30 June 2023	336,038	1,869,187	196,286	193	2,401,704
賬面淨值	Net book value					
於二〇二三年六月三十日	At 30 June 2023	775,784	570,458	252,630	253	1,599,125

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

18 其他物業及設備 (續)

18 Other properties and equipment (Continued)

		房產 Premises 港幣千元 HK\$'000	傢俬及設備 Furniture and equipment 港幣千元 HK\$'000	使用權資產 Right of use assets		合計 Total 港幣千元 HK\$'000
				房產 Premises 港幣千元 HK\$'000	傢俬及設備 Furniture and equipment 港幣千元 HK\$'000	
成本	Cost					
於二〇二二年一月一日	At 1 January 2022	1,128,411	2,254,556	457,351	446	3,840,764
匯兌差額	Exchange difference	3	(6,421)	(10,754)	-	(17,172)
租賃修訂	Lease modifications	-	-	(2,916)	-	(2,916)
通過合併收購增置	Additions through Acquisition	-	8,889	17,837	-	26,726
增置	Additions	516	223,128	95,271	-	318,915
出售	Disposals	-	(25,760)	(115,127)	-	(140,887)
	Net reclassification between premises and investment properties	(3,739)	-	-	-	(3,739)
於二〇二二年十二月三十一日	At 31 December 2022	1,125,191	2,454,392	441,662	446	4,021,691
累積折舊	Accumulated depreciation					
於二〇二二年一月一日	At 1 January 2022	307,558	1,684,317	211,188	231	2,203,294
匯兌差額	Exchange difference	1	(4,980)	(7,432)	(13)	(12,424)
通過合併收購增置	Additions through Acquisition	-	4,239	11,891	-	16,130
本年度折舊	Charge for the year	23,572	187,918	104,370	157	316,017
出售回撥	Written back on disposal	-	(25,282)	(114,909)	-	(140,191)
重估後撇除	Elimination on revaluation	(2,781)	-	-	-	(2,781)
於二〇二二年十二月三十一日	At 31 December 2022	328,350	1,846,212	205,108	375	2,380,045
賬面淨值	Net book value					
於二〇二二年十二月三十一日	At 31 December 2022	796,841	608,180	236,554	71	1,641,646

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

19 客戶存款

19 Deposits from customers

		30/6/2023 港幣千元 HK\$'000	31/12/2022 港幣千元 HK\$'000
活期存款及往來賬戶	Demand deposits and current accounts	41,630,341	37,032,414
儲蓄存款	Savings deposits	64,318,296	75,548,025
定期存款及通知存款	Time, call and notice deposits	220,510,862	189,040,883
		326,459,499	301,621,322

20 其他權益工具

20 Other equity instruments

		30/6/2023 港幣千元 HK\$'000	31/12/2022 港幣千元 HK\$'000
額外權益工具	Additional equity instruments		
美元 400,000,000 元永續型 非累積後償資本證券 (註釋 a)	US\$400,000,000 undated non-cumulative subordinated capital securities (Note a)	3,126,740	3,126,740
美元 260,000,000 元永續型 非累積後償資本證券 (註釋 b)	US\$260,000,000 undated non-cumulative subordinated capital securities (Note b)	2,023,781	2,023,781
人民幣 1,000,000,000 元永續型 非累積後償資本證券 (註釋 c)	RMB1,000,000,000 undated non-cumulative subordinated capital securities (Note c)	1,102,812	1,102,812
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)	1,562,649	1,562,649
		7,815,982	7,815,982

註釋:(a) 此美元 400,000,000 元永續型非累積後償資本證券被界定為本集團之額外一級資本。此證券於二〇一九年一月二十四日發行，首個提前回購日為二〇二四年一月二十四日。由發行日至首個提前回購日之首五年，此證券的年息率為 6.50%。其後，若屆時未行使回購權，息率將每 5 年按當時美國五年期國庫債券息率加 3.948% 重新釐訂。

Note: (a) This represents US\$400,000,000 undated non-cumulative subordinated capital securities qualifying as additional Tier 1 capital of the Group. The securities were issued on 24 January 2019 with the first call date falling on 24 January 2024. Distribution rate for the securities is set at 6.50% per annum for the first 5 years from the date of issue to the first call date. Distribution rate will be reset thereafter every 5 years at the then prevailing 5 year U.S. Treasury Rate plus 3.948% per annum if the capital securities are not called.

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

20 資本工具 (續)

- (b) 此美元260,000,000元永續型非累積後償資本證券被界定為本集團之額外一級資本。此證券於二〇一九年十二月二十七日發行予本行之控股公司，首個提前回購日為二〇二四年十二月二十七日。由發行日至首個提前回購日之首五年，此證券的年息率為5.23%。其後，若屆時未行使回購權，息率將每5年按當時美國五年期國庫債券息率加3.50%重新釐訂。
- (c) 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。
- (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。

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

20 Capital instruments (Continued)

- (b) This represents US\$260,000,000 undated non-cumulative subordinated capital securities qualifying as additional Tier 1 capital of the Group. The securities were issued to the Bank's holding company on 27 December 2019 with the first call date falling on 27 December 2024. Distribution rate for the securities is set at 5.23% per annum for the first 5 years from the date of issue to the first call date. Distribution rate will be reset thereafter every 5 years at the then prevailing 5 year U.S. Treasury Rate plus 3.50% per annum if the capital securities are not called.
- (c) 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.
- (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 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.

The principal of the additional equity instruments will be written down if a non-viability event occurs. Distribution is payable semi-annually, and may be cancelled at the sole discretion of the Bank. Cancelled distribution is not cumulative.

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

21 其他賬項及預提

21 Other accounts and accruals

		30/6/2023 港幣千元 HK\$'000	31/12/2022 港幣千元 HK\$'000
應付利息	Interest payable	2,195,096	1,578,021
保費負債	Insurance liabilities	-	3,229,163
租賃負債	Lease liabilities	284,148	272,182
應付及其他賬項	Accounts and other payable	4,314,746	4,309,409
		6,793,990	9,388,775
	Impairment allowances on loan commitments and financial guarantee contracts		
貸款承諾及金融擔保合約減值準備			
- 第一階段	- Stage 1	41,510	10,159
- 第二階段	- Stage 2	34,002	46,333
- 第三階段	- Stage 3	254	1,015
		75,766	57,507
		6,869,756	9,446,282

22 股本

22 Share capital

		30/6/2023		31/12/2022	
		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.

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

23 儲備

23 Reserves

		資本儲備 Capital reserve 港幣千元 HK\$'000	重估 房產儲備 Bank premises revaluation reserve 港幣千元 HK\$'000	重估 金融資產 儲備 Financial asset revaluation reserve 港幣千元 HK\$'000	其他儲備 Other reserves 港幣千元 HK\$'000	保留溢利 Retained earnings 港幣千元 HK\$'000	合計 Total 港幣千元 HK\$'000
於二〇二三年一月一日	At 1 January 2023	110,546	596,213	(2,339,310)	492,645	44,465,111	43,325,205
	Financial assets at fair value						
以公平價值誌入其他全面 收益之金融資產	through other comprehensive income						
- 公平價值改變	- Changes in fair value	-	-	53,302	-	-	53,302
- 於出售時轉入收益表	- Transfer to income statement on disposal	-	-	(246,658)	-	-	(246,658)
- 於減值時轉入收益表	- Transfer to income statement on impairment	-	-	103,346	-	-	103,346
	Equity securities at fair value						
以公平價值誌入其他全面 收益之股權證券	through other comprehensive income						
- 公平價值改變	- Changes in fair value	-	-	94,338	-	-	94,338
- 於出售時轉入保留溢 利	- Transfer to retained earnings on disposal	-	-	(2,514)	-	2,514	-
應佔聯營公司儲備	Share of associates' reserves	-	1,795	147,091	-	-	148,886
期內溢利	Profit for the period	-	-	-	-	2,154,019	2,154,019
轉入應變儲備	Transfer to contingency reserve	-	-	-	414	(414)	-
匯兌差額	Exchange difference	-	-	-	(195,754)	-	(195,754)
	Surplus on revaluation of bank premises						
重估房產之盈餘		-	78,164	-	-	-	78,164
	Actuarial gains on defined benefit scheme						
界定福利計劃之精算收益		-	-	-	-	3,563	3,563
	Effect of deferred taxation on other comprehensive income items						
其他全面收益項目對遞延 稅項之影響		-	-	12,044	-	(588)	11,456
	Release upon disposal of discontinued operations reclassified to income statement						
因出售已終止經營業務之 轉撥重新分類至收益表		(53,046)	-	4,078	-	-	(48,968)
	Capital injection from retained earnings						
保留溢利轉增資本		7,000	-	-	-	(7,000)	-
	Amount increase in non- controlling interests						
非控制的股東權益增加		-	-	(989)	-	-	(989)
	Distribution for additional equity instruments						
額外權益工具分配		-	-	-	-	(208,757)	(208,757)
因出售已終止經營業務之 轉撥	Release upon disposal of discontinued operations	(37,500)	(132,490)	27,827	(1,202)	143,365	-
於二〇二三年六月三十日	At 30 June 2023	27,000	543,682	(2,147,445)	296,103	46,551,813	45,271,153

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

23 儲備 (續)

23 Reserves (Continued)

		資本儲備 Capital reserve 港幣千元 HK\$'000	重估 房產儲備 Bank premises revaluation reserve 港幣千元 HK\$'000	重估 金融資產 儲備 Financial asset revaluation reserve 港幣千元 HK\$'000	其他儲備 Other reserves 港幣千元 HK\$'000	保留溢利 Retained earnings 港幣千元 HK\$'000	合計 Total 港幣千元 HK\$'000
於二〇二二年一月一日	At 1 January 2022	57,500	586,167	(6,946)	1,081,103	41,968,765	43,686,589
	Financial assets at fair value						
以公平價值誌入其他全面 收益之金融資產	through other comprehensive income						
- 公平價值改變	- Changes in fair value	-	-	(2,104,251)	-	-	(2,104,251)
- 於出售時轉入收益表	- Transfer to income statement on disposal	-	-	(223,234)	-	-	(223,234)
- 於減值時轉入收益表	- Transfer to income statement on impairment	-	-	(4,991)	-	-	(4,991)
	Equity securities at fair value						
以公平價值誌入其他全面 收益之股權證券	through other comprehensive income						
- 公平價值改變	- Changes in fair value	-	-	(263,365)	-	-	(263,365)
- 於出售時轉入保留 溢利	- Transfer to retained earnings on disposal	-	-	11,249	-	(11,249)	-
應佔聯營公司儲備	Share of associates' reserves	-	1,804	(143,429)	18	(18)	(141,625)
是年度溢利	Profit for the year	-	-	-	-	2,962,715	2,962,715
轉入應變儲備	Transfer to contingency reserve	-	-	-	554	(554)	-
匯兌差額	Exchange difference	-	-	-	(589,030)	(29)	(589,059)
	Surplus on revaluation of bank premises						
重估房產之盈餘		-	8,242	-	-	-	8,242
	Actuarial losses on defined benefit scheme						
界定福利計劃之精算虧損		-	-	-	-	(13,784)	(13,784)
	Effect of deferred taxation on other comprehensive income items						
其他全面收益項目對遞延 稅項之影響		-	-	395,657	-	2,275	397,932
	Redemption of additional equity instruments						
贖回額外權益工具		-	-	-	-	(14,450)	(14,450)
	Amount increase in non-controlling interests						
非控制的股東權益的增加		53,046	-	-	-	-	53,046
	Distribution for additional equity instruments						
額外權益工具分配		-	-	-	-	(428,560)	(428,560)
於二〇二二年 十二月三十一日	At 31 December 2022	110,546	596,213	(2,339,310)	492,645	44,465,111	43,325,205

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

23 儲備 (續)

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

普通儲備是往年度從保留溢利轉撥之金額。

匯兌儲備是因折算海外機構的財務報表產生的匯兌差額。

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

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

- (e) 本集團已於二〇二三年六月三十日之保留溢利中保留港幣 691,058,000 元 (二〇二二年十二月三十一日：港幣 523,062,000 元) 作為法定儲備。法定儲備乃為審慎監督目的按照香港《銀行業條例》之條款保留，而是項儲備之變動直接記於保留溢利內，並須諮詢香港金融管理局。

23 Reserves (Continued)

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

General reserve comprises previous years' transfers from retained earnings.

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

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

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

- (e) At 30 June 2023, included in retained earnings is an amount of HK\$691,058,000 (31 December 2022: HK\$523,062,000) 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.

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

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:

		30/6/2023 港幣千元 HK\$'000	31/12/2022 港幣千元 HK\$'000
直接信貸替代品	Direct credit substitutes	1,095,025	1,210,575
交易項目有關之或有債務	Transaction-related contingencies	1,742,925	1,809,051
商業項目有關之或有債務	Trade-related contingencies	2,232,673	2,252,502
遠期預約放款	Forward forward deposit placed	2,018,814	-
可以無條件取消之其他承擔	Other commitments which are unconditionally cancellable	79,478,983	34,563,748
原本期為一年或以下之其他承擔	Other commitments with an original maturity of one year or less	3,213,831	5,025,172
原本期為一年以上之其他承擔	Other commitments with an original maturity of over one year	12,553,803	9,474,027
		102,336,054	54,335,075
信貸風險比重金額	Credit risk weighted amount	8,485,376	7,146,301

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%.

於二〇二三年六月三十日，本集團尚有作為被起訴方的未決訴訟案件，涉及起訴金額約人民幣 377,719,000 元（二〇二二：約人民幣 377,719,000 元）。本集團諮詢律師意見並認為案件結果的不確定性高，因此，本集團正評估因債務清償導致未來經濟利益的流出的可能性，本集團未在本綜合財務報表內就有關事項計提準備。

At 30 June 2023, the Group was a defendant in certain outstanding litigations with total gross claims of RMB377,719,000 (2022: RMB377,719,000). The Group obtained the opinion from external lawyer and considered the case result as highly uncertain. As a result, the Group is in the process of making an assessment on the probability of an outflow of resources embodying economic benefits required to settle the obligation. No provision has been made in the 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

25 綜合現金流量表註釋

25 Notes to consolidated cash flow statement

(a) 除稅前溢利與營業活動之現金
流入淨額對賬表

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

		截至六月三十日止六個月 Six months ended 30 June	
		二〇二三 2023	二〇二二 2022
		港幣千元 HK\$'000	港幣千元 HK\$'000
除稅前溢利	Profit before taxation		
- 來自持續經營業務	- from continuing operations	2,331,499	1,934,501
- 來自已終於經營業務	- from discontinued operations	142,961	67,533
		2,474,460	2,002,034
調整項目：	Adjustments for:		
應佔聯營公司之淨虧損/(溢利)	Share of net loss/(profit) of associates	56,122	(37,498)
出售以公平價值誌入其他全面收益 之金融資產之淨收益	Net gain on disposal of financial assets at fair value through other comprehensive income	(246,658)	(117,902)
出售其他物業及設備之淨虧損	Net loss on disposal of other properties and equipment	1,224	53
投資物業之公平價值(收益)/虧損	Fair value (gains)/losses on investment properties	(10,090)	14,980
減值損失	Impairment losses	1,192,644	259,567
折舊	Depreciation	133,811	140,258
減值準備的折現值回撥	Unwinding of discount on impairment allowances	(12,266)	(1,747)
攤銷證券投資之折讓	Amortisation of discount on investment in securities	(478,416)	(33,759)
攤銷發行之存款證之折讓	Amortisation of discount on certificates of deposit issued	(4,564)	169
攤銷發行之後償債項之折讓	Amortisation of discount on subordinated debts issued	-	227
營運資金變動前之營業溢利	Operating profit before changes in working capital	3,106,267	2,226,382
營運資產減少/(增加)：	Decrease/(increase) 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	12,243,020	3,614,413
以公平價值誌入損益賬之 金融資產	Financial assets at fair value through profit or loss	1,152,755	(21,860)
貸款及其他賬項	Advances and other accounts	(7,690,159)	3,144,120
衍生金融工具資產	Derivative financial assets	268,011	(22,155)
營運負債(減少)/增加：	(Decrease)/increase in operating liabilities:		
衍生金融工具負債	Derivative financial liabilities	(811)	(158,722)
同業存款 (三個月以後到期)	Deposits and balances from banks maturing beyond three months	(521,732)	(5,757,237)
客戶存款	Deposits from customers	24,838,178	(689,537)
發行存款證	Issuance of Certificates of deposit	180,225	(106,355)
以公平價值誌入損益賬之金融負債	Financial liabilities at fair value through profit or loss	(21,605)	427,164
其他賬項及預提	Other accounts and accruals	(4,327,786)	(1,996,610)
營業活動之現金流入淨額	Cash generated from operations	29,226,363	659,603

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

25 綜合現金流量表註釋 (續)

25 Notes to consolidated cash flow statement (Continued)

(b) 現金及等同現金項目之結餘分析

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

		30/06/2023 港幣千元 HK\$'000	30/06/2022 港幣千元 HK\$'000
庫存現金及存放同業	Cash and balances with banks	17,316,074	22,933,565
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	24,934,188	34,966,931
持有存款證 (原到期日在三個月內)	Certificate of deposit held with original maturity within three months	5,294,898	133,360
國庫券 (原到期日在三個月內)	Treasury bills with original maturity within three months	2,080,806	-
同業存款 (原到期日在三個月內)	Deposits and balances from banks with original maturity within three months	(22,843,262)	(31,171,640)
		26,782,704	26,862,216

26 基準利率改革過渡

26 Interest rate benchmark reform transition

銀行同業拆借利率過渡

Interbank Offered Rate (“IBOR”) transition

倫敦銀行同業拆借利率是現時被廣泛用於金融合約的參考利率，以五種貨幣：英鎊、美元、歐元、日圓和瑞士法郎發佈。

London Interbank Offered Rate (“LIBOR”) is a widely used benchmark rate for a variety of financial contracts and is published in GBP (British Pound), USD (US Dollar), EUR (Euro), JPY (Japanese Yen) and CHF (Swiss Franc).

英國金融行為監管局在二〇一七年七月宣佈，於二〇二二年十二月三十一日後將不再要求銀行為倫敦銀行同業拆借利率提供報價。英國金融行為監管局隨後亦於二〇二二年三月五日宣佈，除隔夜、1、3、6 和 12 個月的美元倫敦銀行同業拆借利率將從二〇二三年六月三十日起停止使用外，其餘倫敦銀行同業拆借利率設置將從二〇二三年一月一日起停止使用。

In July 2017, the UK’s Financial Conduct Authority (“FCA”) declared that it will no longer compel banks to submit rates used for the calculation of LIBOR after 31 December 2021. On 5 March 2021, the FCA made an announcement that most of the LIBOR settings will be discontinued starting from 1 January 2022, with the exception of overnight, 1-, 3-, 6-, 12-months USD LIBOR which will cease on 30 June 2023.

因此，英國金融行為監管局和其他監管機構鼓勵銀行因應倫敦銀行同業拆借利率的終止作準備，並為此制定過渡到替代參考利率的方案。

As a result, FCA and other regulators have encouraged banks to prepare for the cessation of LIBOR and start transiting to alternative reference rates (“ARR”).

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

26 基準利率改革過渡 (續)

過渡準備

本集團一直密切關注倫敦銀行同業拆借利率過渡的最新市場發展以及監管工作組的更新。隨著更多交易以替代參考利率報價，預計倫敦銀行同業拆借利率敞口將逐步減少。為確保平穩過渡，本集團一直在提升系統運行能力，開展提供替代參考利率產品的必要工作，同時製定計劃開展存量合同的更新工作。詳細的計劃以及流程和程序已經到位，以支持整個過渡。

過渡風險

項目團隊正在密切管理和監控銀行同業拆借利率改革為本集團帶來的風險，這些風險包括但不限於以下內容：

- **行為風險** — 由需要為現有合同作出修改而與客戶和市場交易對手進行討論而產生的風險。
- **財務風險** — 由銀行同業拆借利率改革引起市場混亂而導致本集團及其客戶潛在財務損失的風險。
- **定價風險** — 因銀行同業拆借利率的流動性減少且替代參考利率缺乏流動性及不可觀察而產生的風險。
- **操作風險** — 因本集團資訊科技系統和流程的變化以及支付中斷而引起的風險。
- **會計風險** — 當金融工具過渡到替代參考利率時，可能會導致本集團對沖關係失敗，以及對非代表性收益表引起波動而產生的風險。

26 Interest rate benchmark reform transition (Continued)

Preparation for the transition

The Group has been constantly keeping track of the latest market developments on LIBOR transition as well as industry updates from regulatory working groups. As a result of more transactions referencing ARR, it is expected that LIBOR exposure will be reduced. To ensure a smooth transition from LIBOR to ARR, the Group has been enhancing the capabilities of system operation, developing necessary work to offer ARR products and formulating a plan to carry out contract negotiation work for legacy contracts. The detailed plan as well as the processes and procedures have been in place to support the transition.

Risks for the transition

IBOR reform exposes the Group to various risks, which the project team is managing and monitoring closely. These risks include but not limited to the following:

- **Conduct risk** arising from discussions with clients and market counterparties due to the amendments required for existing contracts.
- **Financial risk** to the Group and its clients due to market disruption caused by IBOR reform resulting in potential financial loss.
- **Pricing risk** arising from the potential lack of market information if the liquidity in IBOR reduces and ARR are illiquid and unobservable.
- **Operational risk** arising from the changes to the Group's IT systems and processes, as well as the risk of payments being disrupted.
- **Accounting risk** arising from the failure of the Group's hedging relationships and the volatility of unrepresentative income statement as financial instruments transit to ARR.

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

26 基準利率改革過渡 (續)

緩解措施

- 本集團開展了關於銀行同業拆借利率過渡、客戶溝通和產品特點的持續培訓，以支持從倫敦銀行同業拆借利率到替代參考利率產品的開發和過渡。
- 本集團已制定計劃，以促進企業和客戶有序地過渡到替代參考利率產品。
- 本集團現正執行資訊科技系統的增強工作和操作變更，以過渡到可處理替代參考利率交易。
- 本集團已經達到了監管當局在提供替代參考利率產品、在新的倫敦銀行同業拆借利率合約中納入足夠的後備條款和於二〇二一年後停止發行新的倫敦銀行同業拆借利率合約方面而設定的監管里程碑。
- 本集團一直在實施必要的緩解控制措施，以評估和監控本集團面臨的各種風險。

下表列出本集團於二〇二三年六月三十日尚未過渡至替代參考利率的重大銀行同業拆借利率敞口。

26 Interest rate benchmark reform transition (Continued)

Mitigating actions

- The Group has carried out continuing training on IBOR transition, client communication and product features to support the development and transition from LIBOR to ARR products.
- The Group has formulated a plan to facilitate the transition to ARRs for business and client in an orderly manner.
- The Group is in the process of executing the enhancement works for IT system and operational changes for the transition to handle ARR transactions.
- The Group has met the regulatory milestones set by the local authority regarding the offering of ARR products, incorporation of adequate fallback provisions in new LIBOR contracts and cessation of issuing new LIBOR contracts after 2021.
- The Group has been implementing necessary mitigating controls to assess and monitor the various risks that the Group exposed.

The table below shows the Group's exposures at 30 June 2023 to significant IBORs that have yet to transit to alternative reference rates.

		非衍生金融資產*	非衍生金融負債*	衍生工具 名義/合約金額
		Non-derivative financial assets*	Non-derivative financial liabilities*	Derivative notional/ contractual amount
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
於二〇二三年六月三十日	At 30 June 2023			
美元倫敦銀行同業拆借利率	USD LIBOR	4,437,338	-	-
於二〇二二年十二月三十一日	At 31 December 2022			
美元倫敦銀行同業拆借利率	USD LIBOR	7,256,542	-	-

* 賬面總額。

* Gross carrying amount.

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

27 已終止經營業務

(a) 出售招商永隆保險

於二〇二二年九月二十八日，招商永隆保險有限公司（「招商永隆保險」）（作為賣方）與招商局保險控股有限公司（「招商局保險控股」）（作為買方）訂立股份認購協議。據此，招商局保險控股以現金1,171,000,000港幣認購招商永隆保險新發行的25,590,806股股份（「增資事項」）。

於二〇二三年六月二十九日，增資事項完成及上述股份認購協議中列明所有的條件均已獲得滿足。招商局保險控股直接持有經進一步擴大股本後的招商永隆保險55%股權，本集團直接持有經進一步擴大股本後的招商永隆保險45%股權，招商永隆保險不再為本集團之附屬公司而成為聯營公司。

(b) 招商永隆保險於出售日的淨資產如下：

27 Discontinued operations

(a) Disposal of CMB Wing Lung Insurance

On 28 September 2022, CMB Wing Lung Insurance Company Limited (“CMBWLI”) (as seller) entered into the Share Subscription Agreement with China Merchants Insurance Holdings Company Limited (“CM Insurance Holdings”) (as buyer). Pursuant to which, CM Insurance Holdings subscribed for 25,590,806 shares newly issued by CMB Wing Lung Insurance at HKD1,171,000,000 in cash (“Capital Increase”).

On 29 June 2023, the Capital Increase was completed and all the conditions precedent set out in the Share Subscription Agreement were satisfied. CM Insurance Holdings directly held 55% of the further enlarged share capital of CMBWLI and the Group directly held 45% of the further enlarged share capital of CMBWLI. CMBWLI ceased to be a subsidiary and became the associate of the Group.

(b) The net assets of CMB Wing Lung Insurance at the date of disposal are as follows:

		於出售日 At the date of disposal
		港幣千元 HK\$'000
庫存現金、同業存放及貸款	Cash, balances and placements with and loans and advances to banks	2,265,542
以公平價值誌入損益賬之金融資產	Financial assets at fair value through profit or loss	373,707
證券投資	Investments in securities	1,274,584
貸款及其他賬項	Advances and other accounts	1,130,244
聯營公司權益	Interests in associates	2,960
投資物業	Investment properties	139,800
其他物業及設備	Other properties and equipment	28,166
當期稅項	Current taxation	(6,547)
遞延稅項負債	Deferred tax liabilities	(3)
其他賬項及預提	Other accounts and accruals	(3,446,176)
出售資產淨值	Net assets disposed	1,762,277

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

27 已終止經營業務 (續)

27 Discontinued operations (Continued)

(c) 已終止經營業務之本期業績如下:

(c) The financial results of discontinued operations for the period are as follows

		截至六月三十日止六個月 Six months ended 30 June	
		二〇二三 2023	二〇二二 2022
		港幣千元 HK\$'000	港幣千元 HK\$'000
已終止經營業務	Discontinued operations		
利息收入	Interest income	52,506	13,207
利息支出	Interest expense	(223)	(159)
淨利息收入	Net interest income	52,283	13,048
保險營業收入	Insurance operating income	377,888	307,351
淨交易收益/(虧損)	Net trading gain/(loss)	12,200	(19,155)
出售以公平價值誌入其他全 面收益之金融資產之淨收 益	Net gain on disposal of financial assets at fair value through other comprehensive income	21	-
其他營業收入	Other operating income	15,004	27,186
營業收入	Operating income	457,396	328,430
保險索償準備	Charge for insurance claims	(244,900)	(207,941)
提取保險索償準備後之營業 收入	Operating income net of charge for insurance claims	212,496	120,489
營業支出	Operating expenses	(62,120)	(53,135)
提取減值準備前之 營業溢利	Operating profit before impairment charge	150,376	67,354
減值損失	Impairment losses	(7,369)	179
營業溢利	Operating profit	143,007	67,533
出售其他物業及設備之淨虧 損	Net loss on disposal of other properties and equipment	(46)	-
除稅前溢利	Profit before taxation	142,961	67,533
所得稅	Income tax	(12,668)	(7,689)
除稅後溢利	Profit after taxation	130,293	59,844
出售已終止經營業務之收益	Gain on disposal of discontinued operations	45,265	-
已終止經營業務溢利	Profit from discontinued operations	175,558	59,844
歸屬於：	Attributable to:		
本行股東	Equity shareholders of the Bank	142,661	59,844
非控制的股東權益	Non-controlling interests	32,897	-

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

27 已終止經營業務 (續)

27 Discontinued operations (Continued)

(d) 已終止經營業務產生的現金流量淨額如下: (d) The net cash flows incurred by discontinued operations are as follows:

		截至六月三十日止六個月 Six months ended 30 June	
		二〇二三 2023	二〇二二 2022
		港幣千元 HK\$'000	港幣千元 HK\$'000
營業活動	Operating activities	87,314	121,965
投資活動	Investing activities	(509,736)	(473,384)
融資活動	Financing activities	(5,257)	-
已終止經營業務產生的現金 流出淨額	Net cash outflow incurred by discontinued operations	(427,679)	(351,419)

(e) 出售已終止經營業務之收益分析如下: (e) The gain on disposal of discontinued operations is analysed as follows:

		截至六月三十日止六個月 Six months ended 30 June	
		二〇二三 2023	二〇二二 2022
		港幣千元 HK\$'000	港幣千元 HK\$'000
聯營公司權益	Interest in an associate	1,326,734	
出售資產淨值	Net assets disposed	(1,762,277)	
非控制的股東權益	Non-controlling interests	431,840	
資本儲備及公平價值誌入其 他全面收益之金融資產公 平值變動儲備重新分類至 收益表	Capital reserve and reserve for fair value changes of financial assets at fair value through other comprehensive income reclassified to income statement	48,968	
出售已終止經營業務之收益	Gain on disposal of discontinued operations	45,265	

(f) 出售已終止經營業務之現金流出淨額分析如下: (f) The net cash outflow from disposal of discontinued operations is analysed as follows:

		截至六月三十日止六個月 Six months ended 30 June	
		二〇二三 2023	二〇二二 2022
		港幣千元 HK\$'000	港幣千元 HK\$'000
被出售之現金及等同現金項 目	Cash and cash equivalents disposed	310,200	
出售已終止經營業務之現金 流入淨額	Net cash outflow from disposal of discontinued operations	301,200	

招商永隆銀行有限公司

CMB Wing Lung Bank Limited

補充財務資料 (未經審核)

Supplementary Financial Information (Unaudited)

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

以下公佈之資料為未經審核之中期財務資料披露報表補充資料。

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

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

1 資本充足比率

1 Capital adequacy ratio

		30/6/2023	31/12/2022
資本比率	Capital ratios		
- 普通股權一級資本比率	- Common equity tier 1 capital ratio	14.4%	14.4%
- 一級資本比率	- Tier 1 capital ratio	17.2%	17.3%
- 總資本比率	- Total capital ratio	18.4%	18.5%

於二〇二三年六月三十日及二〇二二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 2023 and 31 December 2022 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.

		30/6/2023	31/12/2022
資本緩衝	Capital buffers		
- 防護緩衝資本比率	- Capital conservation buffer ratio	2.5%	2.5%
- 逆周期緩衝資本比率	- Countercyclical capital buffer ratio	0.6%	0.6%

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>.

於二〇二三年六月三十日及二〇二二年十二月三十一日，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 2023 and 31 December 2022 follows the basis of consolidation for financial reporting but excludes certain subsidiaries as set out in the following table.

招商永隆銀行有限公司

CMB Wing Lung Bank Limited

補充財務資料 (未經審核)

Supplementary Financial Information (Unaudited)

1 資本充足比率 (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	30/6/2023		31/12/2022	
				總資產 港幣千元 HK\$'000	權益總額 港幣千元 HK\$'000	總資產 港幣千元 HK\$'000	權益總額 港幣千元 HK\$'000
招商永隆融資有限公司*#	CMB Wing Lung Capital Limited*#	財務諮詢服務	Financial consultancy services	7,313	7,266	7,368	7,337
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	34,771	34,662	34,771	36,686
招商永隆資產管理有限公司*#	CMB Wing Lung Asset Management Limited*#	資產管理	Asset management	124,602	108,452	109,008	107,901
招商永隆信託有限公司*#	CMB Wing Lung (Trustee) Limited*#	信託業務	Trustee services	60,808	49,203	54,050	47,550
招商永隆保險顧問有限公司#	CMB Wing Lung Insurance Brokers Limited#	保險顧問	Insurance broking	549,768	473,546	73,928	73,110
招商永隆代理有限公司#	CMB Wing Lung Agency Limited#	保險代理	Insurance agency	199,011	153,817	197,742	152,651
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	10,106	(228)	6,656	(222)
Wingspan Incorporated#	Wingspan Incorporated#	物業持有	Property holding	22,901	11,422	23,149	11,537
Wing Lung Opportunities Fund Limited*#	Wing Lung Opportunities Fund Limited*#	投資業務	Investment holding	299,780	296,764	294,569	292,124
Wing Lung Opportunities Master Fund Limited*^	Wing Lung Opportunities Master Fund Limited*^	投資業務	Investment holding	333,264	299,514	292,559	291,994
Wing Lung Growth Fund III Segregated Portfolio*#	Wing Lung Growth Fund III Segregated Portfolio*#	投資業務	Investment holding	4,758	(19,335)	2,707	(19,097)
Wing Lung Growth Fund V Segregated Portfolio*#	Wing Lung Growth Fund V Segregated Portfolio*#	投資業務	Investment holding	575,726	556,336	546,662	534,292
時永投資有限公司^	Sea Wing Investments Limited^	物業持有	Property holding	7,924	(2,242)	8,200	(1,960)

招商永隆銀行有限公司
CMB Wing Lung Bank Limited

補充財務資料 (未經審核)

Supplementary Financial Information (Unaudited)

1 資本充足比率 (續)

1 Capital adequacy ratio (Continued)

名稱	Name	主要業務	Principal activities	30/6/2022		31/12/2021	
				總資產 Total assets 港幣千元 HK\$'000	權益總額 Total equity 港幣千元 HK\$'000	總資產 Total assets 港幣千元 HK\$'000	權益總額 Total equity 港幣千元 HK\$'000
招商永隆股權投資管理(深圳)有限公司 [^]	CMB Wing Lung Equity Investment Management (Shenzhen) Limited [^]	股權投資管理	Equity investment management	17,124	16,781	17,810	17,426
招商永隆信息(深圳)有限公司 ^{*^}	CMB Wing Lung Information Technology (Shenzhen) Limited [^]	金融科技研發	Financial technology research and development	-	-	不適用/n.a	不適用/n.a
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	-	-	-	-

* 為法定報表計算二〇二三年六月三十日及二〇二二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 2023 and 31 December 2022 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.

招商永隆銀行有限公司
CMB Wing Lung Bank Limited

補充財務資料 (未經審核)

Supplementary Financial Information (Unaudited)

2 槓桿比率

2 Leverage ratio

於二〇二三年六月三十日及二〇二二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 2023 and 31 December 2022 were compiled in accordance with the Leverage Ratio Framework issued by the HKMA.

		30/6/2023	31/12/2022
槓桿比率	Leverage ratio	11.3%	11.7%

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

		30/6/2023	30/6/2022
平均流動性覆蓋比率	Average liquidity coverage ratio		
- 第一季	- First quarter	151.0%	155.5%
- 第二季	- Second quarter	137.3%	150.6%
穩定資金淨額比率	Net stable funding ratio		
- 第一季	- First quarter	128.7%	125.3%
- 第二季	- Second quarter	129.5%	124.1%

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二〇二二年年報內。

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 2022 Annual Report.

招商永隆銀行有限公司
CMB Wing Lung Bank Limited

補充財務資料 (未經審核)

Supplementary Financial Information (Unaudited)

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	
		30/6/2023 港幣千元 HK\$'000	31/12/2022 港幣千元 HK\$'000	30/6/2023 港幣千元 HK\$'000	31/12/2022 港幣千元 HK\$'000
現貨資產	Spot assets	130,990,676	114,685,389	83,150,759	88,484,208
現貨負債	Spot liabilities	(98,944,829)	(102,815,163)	(81,455,598)	(72,018,534)
遠期買入	Forward purchases	18,311,504	15,177,941	4,454,680	3,026,754
遠期賣出	Forward sales	(47,490,665)	(24,924,332)	(5,072,682)	(17,102,958)
期權淨額	Net option position	(2,311)	2,298	(4,041)	(4,125)
長盤淨額	Net long position	2,864,375	2,126,133	1,073,118	2,385,345

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:

		30/6/2023 港幣千元 HK\$'000	31/12/2022 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	5,055,620	5,064,219
		6,136,170	6,144,769

招商永隆銀行有限公司
CMB Wing Lung Bank Limited

補充財務資料 (未經審核)

Supplementary Financial Information (Unaudited)

5 分類資料

5 Segmental information

(a) 按行業分類之客戶貸款總額

(a) Gross advances to customers by industry sectors

		30/6/2023		31/12/2022	
		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	6,398,465	29.0	6,385,592	30.9
物業投資	Property investment	4,093,058	75.0	4,437,536	74.1
金融企業	Financial concerns	22,382,101	4.3	23,490,301	4.8
股票經紀	Stockbrokers	4,629,958	10.8	1,238,181	12.6
批發及零售業	Wholesale and retail trade	1,898,059	18.4	2,158,762	17.3
製造業	Manufacturing	366,286	6.5	546,095	7.5
運輸及運輸設備	Transport and transport equipment	765,858	1.6	1,517,260	0.9
娛樂活動	Recreational activities	175	100.0	235	100.0
資訊科技	Information technology	1,808,879	0.1	913,923	0.1
其他	Others	6,573,317	41.8	9,611,457	29.2
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	225,234	100.0	247,567	100.0
購買其他住宅 物業的貸款	Loans for the purchase of other residential properties	9,582,364	100.0	10,055,182	100.0
信用卡貸款	Credit card advances	130,814	-	138,626	-
其他	Others	44,687,450	99.0	37,383,949	98.5
貿易融資	Trade finance	1,637,418	9.0	1,371,053	8.4
		105,179,436	60.6	99,495,719	57.3
在香港以外使用之 貸款	Loans for use outside Hong Kong	100,481,495	26.5	99,994,636	25.1
		205,660,931	43.9	199,490,355	41.2

招商永隆銀行有限公司
CMB Wing Lung Bank Limited

補充財務資料 (未經審核)

Supplementary Financial Information (Unaudited)

5 分類資料 (續)

5 Segmental information (Continued)

(a) 按行業分類之客戶貸款總額
(續)

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

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

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

		已減值 貸款 Impaired loans 港幣千元 HK\$'000	減值準備 Impairment allowances		
			第一階段 Stage 1 港幣千元 HK\$'000	第二階段 Stage 2 港幣千元 HK\$'000	第三階段 Stage 3 港幣千元 HK\$'000
於二〇二三年 六月三十日		At 30 June 2023			
在香港使用之貸款	Loans for use in Hong Kong				
	Industrial, commercial and financial				
工商金融					
- 金融企業	- Financial concerns	-	50,125	-	-
個人	Individuals				
- 其他	- Others	2,394	2,192	59,386	1,722
在香港以外使用之貸款	Loans for use outside Hong Kong	2,317,640	203,168	200,149	1,136,302
		2,320,034	255,485	259,535	1,138,024
於二〇二二年 十二月三十一日		At 31 December 2022			
在香港使用之貸款	Loans for use in Hong Kong				
	Industrial, commercial and financial				
工商金融					
- 金融企業	- Financial concerns	-	70,859	5,247	-
個人	Individuals				
- 其他	- Others	7,085	2,223	50,505	4,894
在香港以外使用之貸款	Loans for use outside Hong Kong	2,216,401	205,455	202,981	1,406,475
		2,223,486	278,537	258,733	1,411,369

招商永隆銀行有限公司
CMB Wing Lung Bank Limited

補充財務資料 (未經審核)

Supplementary Financial Information (Unaudited)

5 分類資料 (續)

5 Segmental information (Continued)

(b) 按區域分類之客戶貸款、逾期貸款、
已減值貸款及減值準備

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

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

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

		減值準備						第三階段	
		Impairment allowance						Stage 3	
		逾期三個月 以上的貸款		已減值貸款		逾期三個月 以上的貸款		已減值貸款	
		Overdue advances		Impaired loans		Overdue advances		Impaired loans	
		for over three months		for over three months		for over three months		for over three months	
貸款總額		Gross advances to customers		第一階段 Stage 1		第二階段 Stage 2		第三階段 Stage 3	
港幣千元		HK\$'000		HK\$'000		HK\$'000		HK\$'000	
HK\$'000		HK\$'000		HK\$'000		HK\$'000		HK\$'000	
於二〇二三年	At 30 June 2023								
六月三十日									
香港特別行政區	Hong Kong SAR	105,200,031	673,373	753,525	159,995	155,384	136,140	172,902	
中國內地	Mainland China	92,525,317	1,048,260	2,169,655	121,034	128,360	505,058	1,068,218	
其他	Others	7,935,583	-	-	23,792	13,713	-	-	
		205,660,931	1,721,633	2,923,180	304,821	297,457	641,198	1,241,120	
於二〇二二年	At 31 December								
十二月三十一日	2022								
香港特別行政區	Hong Kong SAR	109,983,526	1,488,311	1,559,246	190,293	234,542	706,455	744,064	
中國內地	Mainland China	82,377,785	703,911	1,128,900	114,207	140,533	448,986	704,750	
其他	Others	7,129,044	-	-	28,208	14,584	-	-	
		199,490,355	2,192,222	2,688,146	332,708	389,659	1,155,441	1,448,814	

招商永隆銀行有限公司
CMB Wing Lung Bank Limited

補充財務資料 (未經審核)

Supplementary Financial Information (Unaudited)

5 分類資料 (續)

(c) 國際債權

本集團以外地交易對手最終承擔風險之所在地，及根據交易對手經風險轉移後衍生出之區域，作為國際債權之分析。若一個交易對手之申索是由另一個在不同國家的人士作出保證或申索是對於一間銀行之外地分行，而其總公司是位於一個不同的國家，風險便確認為由一個國家轉移到另一個國家。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				
		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	合計 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
於二〇二三年六月三十日	At 30 June 2023					
發達國家	Developed Countries	20,854,453	26,861,319	617,694	2,184,668	50,518,134
- 其中：美國	- of which: United States	2,912,571	26,834,978	303,548	448,883	30,499,980
離岸中心	Offshore Centers	9,172,212	2,856,398	20,306,962	15,391,989	47,727,561
- 其中：香港特別行政區	- of which: Hong Kong SAR	5,752,351	2,852,255	17,982,749	12,082,719	38,670,074
發展中亞太地區	Developing Asia Pacific	83,682,537	2,390,812	9,794,840	50,792,501	146,660,690
- 其中：中國內地	- of which: Mainland China	80,239,369	2,352,600	9,740,415	50,027,896	142,360,280
		113,709,202	32,108,529	30,719,496	68,369,158	244,906,385
於二〇二二年十二月三十一日	At 31 December 2022					
發達國家	Developed Countries	17,635,316	25,552,535	774,595	1,981,884	45,944,330
- 其中：美國	- of which: United States	1,859,735	25,516,101	385,169	274,632	28,035,637
離岸中心	Offshore Centers	8,600,677	416,981	17,759,872	16,201,414	42,978,944
- 其中：香港特別行政區	- of which: Hong Kong SAR	4,967,705	414,998	16,520,803	13,682,900	35,586,406
發展中亞太地區	Developing Asia Pacific	91,165,576	2,720,299	9,201,702	42,012,446	145,100,023
- 其中：中國內地	- of which: Mainland China	88,482,162	2,713,540	9,201,702	41,398,871	141,796,275
		117,401,569	28,689,815	27,736,169	60,195,744	234,023,297

招商永隆銀行有限公司
CMB Wing Lung Bank Limited

補充財務資料 (未經審核)

Supplementary Financial Information (Unaudited)

6 逾期及經重組資產

6 Overdue and rescheduled assets

(a) 逾期貸款

(a) Overdue advances

本集團之客戶逾期貸款分析如下：

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

		30/6/2023		31/12/2022	
		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	1,137,283	0.55	1,806,621	0.91
- 六個月以上至一年	- One year or less, but over six months	579,693	0.28	380,291	0.19
- 一年以上	- Over one year	4,657	-	5,310	-
		1,721,633	0.83	2,192,222	1.10
有抵押之逾期貸款	Secured overdue advances	640,775		587,264	
無抵押之逾期貸款	Unsecured overdue advances	1,080,858		1,604,958	
		1,721,633		2,192,222	
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	2,273,210		2,291,502	
對上述貸款提撥之減值準備 - 第三階段	Impairment allowances made in respect of such advances - Stage 3	641,198		1,155,441	

於二〇二三年六月三十日，同業貸款中並無逾期三個月以上（二〇二二年十二月三十一日：無）。

At 30 June 2023, there were no advances to banks which were overdue for over three months (31 December 2022: 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.

招商永隆銀行有限公司
CMB Wing Lung Bank Limited

補充財務資料 (未經審核)
Supplementary Financial Information (Unaudited)

6 逾期及經重組資產 (續)

6 Overdue and rescheduled assets (Continued)

(b) 其他逾期資產

(b) Other overdue assets

本集團之其他逾期資產分析如下：

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

		30/6/2023			31/12/2022		
		債務證券 Debt securities 港幣千元 HK\$'000	應計利息 Accrued interest 港幣千元 HK\$'000	合計 Total 港幣千元 HK\$'000	債務證券 Debt securities 港幣千元 HK\$'000	應計利息 Accrued interest 港幣千元 HK\$'000	合計 Total 港幣千元 HK\$'000
其他資產總額，其逾期：	Gross amount of other assets which have been overdue for:						
- 三個月以上至六個月	- Six months or less, but over three months	-	15,339	15,339	-	35,974	35,974
- 六個月以上至一年	- One year or less, but over six months	-	16,056	16,056	-	7,847	7,847
- 一年以上	- Over one year		13,166	13,166	151,974	4,279	156,253
			44,561	44,561	151,974	48,100	200,074

(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:

		30/6/2023		31/12/2022	
		港幣千元 HK\$'000	佔客戶 貸款總額 之百分比 % of total advances to customers	港幣千元 HK\$'000	佔客戶 貸款總額 之百分比 % of total advances to customers
經重組客戶貸款	Rescheduled advances to customers	764	-	806	-

於二〇二三年六月三十日，同業貸款中並無經重組之貸款 (二〇二二年十二月三十一日：無)。

At 30 June 2023, there were no rescheduled advances to banks (31 December 2022: Nil).

(d) 收回資產

(d) Repossessed assets

於二〇二三年六月三十日，本集團之收回資產為港幣 21,100,000 元 (二〇二二年十二月三十一日：港幣 17,950,000 元)。

As at 30 June 2023, the repossessed assets of the Group amounted to HK\$21,100,000 (31 December 2022: HK\$17,950,000).

招商永隆銀行有限公司
CMB Wing Lung Bank Limited

補充財務資料 (未經審核)

Supplementary Financial Information (Unaudited)

7 國內非銀行風險

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

7 Non-bank Mainland exposures

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

		資產負債表 以內之風險額 On-balance sheet exposure 港幣千元 HK\$'000	資產負債表 以外之風險額 Off-balance sheet exposure 港幣千元 HK\$'000	總風險額 Total 港幣千元 HK\$'000	
於二〇二三年 六月三十日		At 30 June 2023			
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)	30,121,807	489,658	30,611,465
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	10,394,220	114,529	10,508,749
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	74,741,582	3,801,510	78,543,092
四	其他未包括在第一項中的由中央政府參與的機構	4 Other entities of central government not reported in item 1 above	3,751,459	-	3,751,459
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	513,377	-	513,377
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	9,995,512	1,273,082	11,268,594
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	18,407,576	533,023	18,940,599
			147,925,533	6,211,802	154,137,335
減值準備後的資產總額		Total assets after provision	422,577,921		
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	35.01%		

招商永隆銀行有限公司
CMB Wing Lung Bank Limited

補充財務資料 (未經審核)

Supplementary Financial Information (Unaudited)

7 國內非銀行風險 (續)

7 Non-bank Mainland exposures (Continued)

			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
於二〇二二年 十二月三十一日		At 31 December 2022			
一	中央政府、中央政府持有的機構及其子公司和合資企業	1 Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	26,535,740	937,623	27,473,363
二	地方政府、地方政府持有的機構及其子公司和合資企業	2 Local governments, local government-owned entities and their subsidiaries and JVs	11,535,295	15,004	11,550,299
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	70,107,966	4,743,215	74,851,181
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	4,259,285	-	4,259,285
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	512,991	-	512,991
六	對居住中國境外的中國公民及中國內地以外成立的機構所批出之貸款，其貸款於國內使用	6 PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	10,769,399	780,363	11,549,762
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	18,089,079	568,679	18,657,758
			141,809,755	7,044,884	148,854,639
減值準備後的資產總額		Total assets after provision	404,595,510		
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	35.05%		