

## 本行簡介 Corporate Profile

永亨銀號由已故董事長馮堯敬先生於一九三七年在廣州市創立，最初經營金銀找換業務。不久遇戰亂而被迫遷徙至附近之區域，一九四五年於香港文咸東街重整業務，初期資金只有港幣三十萬元，員工則僅十九人。戰後經濟繁榮，加上經過多年銳意經營與發展，基礎漸趨穩固。一九六零年註冊為永亨銀行並獲銀行牌照，為日後之發展奠下首個里程碑。

一九七三年一月美國紐約歐文信託公司購入本銀行控股權益，透過合作關係，本銀行獲得先進銀行技術及國際銀行業務之聯繫，藉以建立日後發展之基礎。一九七九年總行行址與毗鄰物業重建為一所現代化之銀行總行大廈以配合業務發展之需求。一九八八年歐文信託公司與美國紐約銀行合併成為實力更加雄厚之紐約銀行。一九九三年七月永亨銀行成為上市公司，其股票於香港聯合交易所上市買賣。

永亨銀行乃集團之控股公司及主要業務運作公司，集團主要業務包括企業及零售銀行、外匯及金融服務。在香港總分行共二十七間，國內於深圳市設有分行，亦於廣州市及上海市設立代表處。集團之主要附屬公司澳門永亨銀行，於一九四一年開業，共設有十一間分行。此外，透過其附屬公司，更提供代理人、接受存款、離岸銀行、租購貸款、私人貸款、保險承保、保險代理及顧問與及股票經紀等服務。

二零零二年終集團之總資產為港幣五百七十一億八百萬萬元，股東資金為港幣六十三億五千六百萬元，二零零二年股東應得之溢利為港幣六億八千零七十萬元。

Wing Hang Ngan Ho was founded in 1937 by the late Mr Y K Fung in Guangzhou to carry on business as a money changer. Its operation was soon disrupted due to the outbreak of war and was forced to seek refuge in other regional centres nearby. In 1945 it re-established itself in Hong Kong at Bonham Strand East with a capital of HK\$300,000 and a staff of 19 and enjoyed a period of sustained growth and prosperity during the post-war years. In 1960 Wing Hang Bank was incorporated and was granted a banking licence the same year, reaching the first milestone for its future development.

In January 1973, the Irving Trust Company of New York purchased a majority interest in the Bank. Through this affiliation, the Bank gained access to state-of-the-art technology, expertise in international banking and a firm foundation for further growth. In 1979, its existing head office building together with properties adjoining was redeveloped into a modern Head Office Building, providing much needed space for its operations. In 1988 Irving Trust Company merged with The Bank of New York and continued to carry on business under that name. In July 1993, Wing Hang Bank became a public company and its shares were listed on The Stock Exchange of Hong Kong.

Wing Hang Bank is the holding company and the principal operating company of the Group whose principal activities included corporate banking, retail banking, foreign exchange and treasury services. Wing Hang Bank now has a network of 27 bank offices located in Hong Kong, a branch office in Shenzhen and two representative offices in Guangzhou and Shanghai. The Group's subsidiary in Macau, Banco Weng Hang, has been in operation since 1941 and has 11 branches. In addition, through its subsidiaries, the Group provides nominee, deposit taking, offshore banking, hire purchase, consumer financing, insurance underwriting, insurance agency and broking and share brokerage services.

At the end of 2002, the Group's total assets and shareholders' funds amounted to HK\$57,108 million and HK\$6,356 million respectively. Net profit attributable to shareholders for 2002 was HK\$680.7 million.