

共鳴

同根、同心，服務更知您心



The Honourable Henry Tang, Financial Secretary joined members of the Board at a reception to celebrate the successful merger of Chekiang First Bank.
香港財政司唐英年先生與董事會成員出席慶祝成功合併浙江第一銀行酒會。

永亨銀行以港為根，與港人
同步成長。成功併購浙江第一銀行後
實力更為雄厚，經營規模得以擴充，
並成為日益重要的本地銀行。
日後，我們將竭誠為客戶提供
更完善的銀行服務。
我們深信，只有同心同行，服務
才能與您共鳴。

永亨銀行成功合併浙江第一銀行慶祝酒會
Wing Hang Bank - Successful Merger with Chekiang First Bank Celebration Reception



Ceremony officiated by The Honourable Henry Tang, Financial Secretary and Dr Patrick Fung, Chairman and Chief Executive of the Bank.
香港財政司唐英年先生與本銀行董事長兼行政總裁馮鈺斌博士主持慶祝儀式。

Having firmly established its roots in Hong Kong, Wing Hang Bank has grown together with the people here over the years. The successful merger with Chekiang First Bank has resulted in a stronger and more substantial bank, bringing greater scale and coverage and placing us in a significant position among local banks. We believe that only by sharing a common interest would we be able to continue to improve the quality of our service to our clients.

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於廣州市創立，最初經營金銀找換業務。早年因中國的政治及經濟環境動盪致經營困難。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，令業務發展更趨蓬勃。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，本銀行獲得更強大的財政及國際銀行業務之基礎。一九七九年總行行址與毗鄰物業重建為現代化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及業務更多元化之銀行集團。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。永亨銀行於二零零三年八月一日達成協議收購浙江第一銀行（「浙一」），使其成為全資附屬公司。二零零四年八月九日合併正式完成。浙一的信貸紀錄良好，客戶基礎穩固，令集團規模及市場覆蓋範圍擴大。

永亨銀行乃集團之控股公司及主要業務運作公司，集團主要提供全面性的銀行服務。在香港總分行共三十六間，國內於深圳市設有分行，亦於廣州市設立代表處。集團將於二零零五年三月開設上海分行及北京代表處。集團之主要附屬公司澳門永亨銀行，於一九四一年開業，於澳門有廣闊的分行網絡。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、保險及股票經紀等服務。

二零零四年底集團之總資產為港幣九百五十四億四千八百萬元，股東資金為港幣七十四億零四百萬元，二零零四年股東應得之溢利為港幣十一億六千八百萬元。

Wing Hang Ngan Ho was first established in 1937 by the late Mr Y K Fung in Guangzhou to carry on the business of a money changer. Its early years proved to be difficult due to the prevailing political and economical turbulence in China. In 1945 the company re-established in Hong Kong with a capital of HK\$300,000 and a staff of nineteen and prospered during the post war boom. In 1960 Wing Hang Bank was incorporated and was granted a banking licence reaching the first milestone in its future growth.

In 1973 the Irving Trust Company of New York acquired a majority interest in the Bank and the partnership provided Wing Hang with a stronger financial base and the expertise of a major international bank. In 1979 the Head Office Building was redeveloped and provided much needed modern facilities for its operations. In 1988 the Irving Trust Company merged with The Bank of New York and became a stronger and more diversified partner. In July 1993, the shares of Wing Hang Bank were listed on The Stock Exchange of Hong Kong. On 1st August, 2003. Wing Hang Bank entered into an agreement to acquire Chekiang First Bank ("CFB") as a wholly owned subsidiary. The merger was completed on 9th August, 2004. With a solid credit history and a strong portfolio, CFB brings greater scale and coverage to the Bank.

Wing Hang Bank is the holding company and the principal operating company of the Group which provides a full range of banking services. The Bank has a network of 36 branches in Hong Kong, a branch in Shenzhen and representative office in Guangzhou. We will be opening our Shanghai branch and Beijing representative office in March 2005. The Group's subsidiary, Banco Weng Hang has been operating in Macau since 1941 and has an extensive branch network in the territory. In addition, through its other subsidiaries and affiliated companies the Group provides nominee, deposit taking, offshore banking, hire purchase, consumer financing, insurance and share brokerage services.

At the end of 2004, the Group's total assets and shareholders' fund amounted to HK\$95,448 million and HK\$7,404 million respectively, net profit attributable to shareholders for 2004 was HK\$1,168 million.