

# THE FUBON EXPERIENCE

虛擬與實體的完美結合

## 正向力量 成就可能

從1961年成立台灣第一家民營產物保險公司以來，富邦堅持誠信、親切、專業、創新，以穩健的步伐不斷前進。富邦金控為支持人們追尋美好未來，協助人們擴展人生的高度及廣度，不受任何事物所侷限，富邦以正向的力量及全方位的金融服務，激勵人們大步邁進，成就可能。

## Be Positive All Possible

Ever since it got its start in 1961 as Taiwan's first privately run property and casualty insurance company, Fubon Financial Holdings has steadily moved forward and grown based on a foundation of four values : integrity, sincerity, professionalism and innovation. In supporting clients to pursue their dreams of better future, Fubon Financial Holdings helps its clients enrich and broaden their lives, uninhibited by material constraints. Fubon's positive energy and full range of financial services inspire people to boldly stride forward and make the impossible possible.

## 富邦金控

以「成為亞洲一流的金融機構」為發展願景的富邦金控，旗下主要子公司包括富邦人壽、台北富邦銀行、富邦銀行(香港)、富邦華一銀行、富邦產險、富邦證券及富邦投信等，擁有最完整多元的金融產品與服務，經營績效耀眼，位居市場領導地位。截至2021年6月底，富邦金控總資產達新台幣9兆9,905億元，為台灣第二大金融控股公司，稅後淨利為新台幣875.96億元，每股盈餘(EPS)新台幣8.28元持續領先金控同業，連續12年榮登台灣金控業每股盈餘獲利王！

60年來，富邦金控致力於打造最完整多元的金融服務平台，同時積極拓展亞洲區域佈局。自2018年起已連續四年入選《財星(Fortune)》全球五百大企業。2021年，富邦金控連續兩年蟬聯《品牌金融(Brand Finance)》全球500大最有價值品牌，旗下子公司皆位居市場領導地位。

展望未來，富邦金控將持續深耕台灣並佈局亞洲市場。在追求經營績效之際，亦同步推動富邦永續經營願景工程，善盡企業社會責任，傳遞正向的力量，與社會共好，並朝「成為亞洲一流的金融機構」的願景穩步邁進！

## Fubon Financial Holdings

Committed to becoming one of Asia's first-class financial institutions, Fubon Financial Holdings has built a strong lineup of financial service companies. Its major subsidiaries include Fubon Life, Taipei Fubon Bank, Fubon Bank (Hong Kong), Fubon Bank (China), Fubon Insurance, Fubon Securities, and Fubon Asset Management. Fubon Financial Holdings had total assets of NT\$9,990.5 billion as of the end of June 2021, ranking second among Taiwan's financial holding companies. With net profit of NT\$87.596 billion and earnings per share (EPS) of NT\$8.28, it continued to lead peers and it has been the most profitable company in the industry in terms of EPS for 12 consecutive years.

Over the past 60 years, Fubon Financial Holdings has been focusing on forging the most comprehensive financial services platform in the industry while actively building a presence in Asia. Those efforts have earned the company a spot in the Fortune Global 500 for four consecutive years since 2018. Furthermore, it is named by Brand Finance as one of the global top 500 valuable brands for two years running in 2021 and its subsidiaries also rank among the top performers in their respective sectors.

Looking ahead, Fubon Financial Holdings will continue to strengthen its presence in Taiwan and other areas in Asia. This pursuit of business success will be supported by the implementation of Fubon ESG Visioning Project and spreading positive energy as a responsible corporate citizen, as it moves closer to its vision of becoming one of Asia's first-class financial institutions.

## 我們的願景

成為亞洲一流的金融機構，是一個永不止息的目標。我們目標堅定、穩健前進，我們相信「正向」會讓富邦走得更遠，成為亞洲最卓越且讓人信賴的金融機構。在這個以人為本的時代，一切都將回歸「人性」，富邦金控矢志以客戶為中心，為社會創造更大價值。

## Our Vision

Focused on steady progress, we believe that spreading positive energy will enable Fubon to rise to new heights and emerge as Asia's best and most trustworthy financial institution, helping us achieve our longstanding goal to become one of Asia's first-class financial institutions. In this people-oriented era, everything comes down to the human dynamic, and Fubon Financial Holdings is committed to being truly customer-oriented and creating greater value for society.

## 我們的使命

以可靠卓越的金融服務，協助人們開創正向未來、實現美好生活。

## Our Mission

To help people build positive futures with top-notch, reliable financial services.

## 富邦金控於香港之成員

富邦銀行(香港)  
台北富邦銀行(香港分行)  
富邦人壽保險(香港)  
富邦證券(香港)

富邦基金(香港)  
日盛嘉富證券國際  
日盛嘉富資本

## Members of Fubon Financial Holdings in Hong Kong

Fubon Bank (Hong Kong)  
Taipei Fubon Commercial Bank (Hong Kong Branch)  
Fubon Life Insurance (Hong Kong)  
Fubon Securities (Hong Kong)

Fubon Fund Management (Hong Kong)  
JS Cresvale Securities International  
JS Cresvale Capital



## 富邦銀行(香港)

富邦銀行(香港)有限公司(富邦銀行)是富邦金融控股股份有限公司(富邦金控)的全資附屬公司。富邦金控為台灣最大的金融控股公司之一，以「成為亞洲一流的金融機構」為發展願景，擁有完整多元的金融服務平台。富邦銀行於香港透過17間分行及1間證券投資服務中心為客戶提供全面的優質銀行服務，包括零售及商業銀行、財富管理、金融市場、證券及投資服務。富邦銀行獲標準普爾授予A-2短期及BBB+長期信貸評級。該評級反映富邦銀行資本雄厚，流動資金充裕及資產質素優良。

透過與富邦集團其他成員之緊密合作，在鞏固本地業務的同時，富邦銀行亦將積極抓緊拓展大灣區業務的機遇。於2021年，本行推出了手機開戶應用程式Fubon GO，貫徹我們銳意由傳統實體銀行變革成為能夠透過虛擬與實體渠道，為客戶提供全面銀行服務的金融機構。

未來，富邦銀行將繼續秉持以客為本的方針，為零售及企業客戶提供全面且多元化的產品和服務。在本行專業的員工同心協力下，我們已為跨地區客戶提供超卓的客戶服務和獨特的「富邦體驗」作好準備。我們將致力保持良好的業務增長動能，成為客戶首選的銀行夥伴。

## Fubon Bank (Hong Kong)

Fubon Bank (Hong Kong) Limited (Fubon Bank) is a wholly owned subsidiary of Fubon Financial Holding Co., Ltd. (Fubon Financial Holdings), one of the largest financial holding companies in Taiwan. Committed to becoming one of Asia's first-class financial institutions, Fubon Financial Holdings has built a strong lineup of financial service companies. Fubon Bank operates 17 branches and 1 Securities Services Centre in Hong Kong, providing a wide range of financial services encompassing consumer and wholesale banking, wealth management, financial markets, securities brokerage and investment services. Fubon Bank holds an A-2 short-term, BBB+ long-term rating from Standard & Poor's. The rating reflects Fubon Bank's strong capitalization, good liquidity and sound asset quality.

Leveraging our alliances with other Fubon Group members, we are keen to capture the opportunity to expand our business to the Greater Bay Area in addition to strengthening our local franchise. The launch of Fubon GO, our online account opening mobile app in 2021 reaffirms our commitment to Fintech development as we strive to transform from a traditional physical bank to a dual-platform financial institution, offering a wide range of banking services through both virtual and physical channels.

Going forward, we will remain committed to our customer-centric approach by offering both retail and corporate customers comprehensive and diversified products and services. Together with our professional and dedicated staff, we are poised to deliver unparalleled customer services and the unique "Fubon Experience" to our customers across frontiers. We strive to maintain good business momentum and to become and remain as the preferred banking partner for customers.

## 虛擬與實體的完美結合

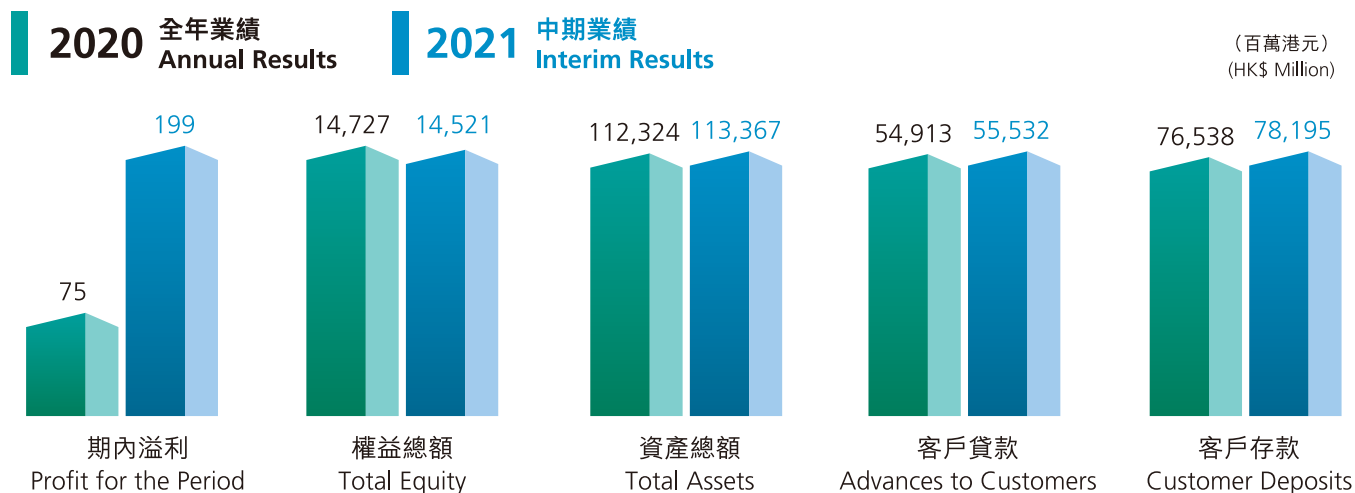
富邦銀行(香港)一直秉持富邦集團「正向」信念，致力透過實體銀行與虛擬銀行服務的無縫結合，為客戶帶來卓越的「富邦體驗」，成為客戶首選的銀行夥伴。

## The Fubon Experience

Fubon Bank (Hong Kong) has been adhering to Fubon Group's "Positive" belief. Through the seamless integration of its physical banking and virtual banking services, the Bank is committed to providing its customers with the exceptional "Fubon Experience" as part of its continuing efforts to become and remain as their preferred banking partner.



# 富邦銀行(香港)財務概要 Fubon Bank (Hong Kong)'s Financial Highlights



財務比率 (%) Financial Ratios (%)	2020 全年業績 Annual Results	2021 中期業績 Interim Results
平均股本回報率 Return on Average Equity	0.51	2.72
平均資產回報率 Return on Average Assets	0.07	0.35
總資本比率 Total Capital Ratio	18.93	18.66
平均流動性維持比率 Average Liquidity Maintenance Ratio	68.53	68.98
貸存比率 Loan-to-deposit Ratio	68.70	68.41





# 產品及服務

## 個人理財

### 存款產品

- 定期存款
- **magi**©money manager 有息支票戶口
- 月結單儲蓄戶口
- 出糧戶服務
- 零存整付儲蓄計劃
- 個人人民幣服務

### 私人貸款

- 「合您意」私人貸款
- 「卡數清」私人貸款
- 「好事近」私人貸款

### 樓宇按揭服務

### 信用卡產品及服務

- 富邦白金卡
- 一田 Visa 卡
- 一田 X 熊本熊 Visa 白金卡
- Ambassador Banking Visa 白金卡
- 「自由式分期」計劃
- 「簽賬任分期」計劃
- 「0息旅遊簽賬任分期」計劃
- 「0息分期零用錢」計劃
- 商戶免息分期計劃

### Ambassador Banking

### 證券投資服務

- 香港及海外股票交易
- 滬港通 / 深港通
- 新股認購 / 新股孖展認購
- 股票透支服務

### 投資服務

- 基金投資服務
- 債券投資服務
- 「倍多息」外幣掛鈎存款
- 股票掛鈎產品

### 保險服務

- 一般保險
- 人壽保險

### 財富管理產品融資貸款

# Products & Services

## PERSONAL BANKING

### Deposit Products

- Fixed Deposit
- **magi**©money manager Interest Bearing Current Account
- Statement Savings Account
- Payroll Account Service
- Target Savings Plan
- Personal Renminbi Services

### Personal Loan

- “Perfect Fit” Personal Loan
- Balance Transfer Personal Loan
- Wedding Loan

### Mortgage Services

### Credit Card Products & Services

- Fubon Platinum Card
- YATA Visa Card
- YATA X KUMAMON Visa Platinum Card
- Ambassador Banking Visa Platinum Card
- Any-can-do Purchase Installment Plan
- Flexi Installment Plan
- Interest-free Travel Installment Plan
- Interest-free Cash Installment Plan
- Merchant Interest-free Installment Plan

### Ambassador Banking

### Securities Services

- Hong Kong and Overseas Stock Trading
- Shanghai Connect / Shenzhen Connect
- IPO Subscription / IPO Margin Financing
- Share Margin Services

### Investment Services

- Investment Fund Services
- Bond Investment Services
- Currency-Linked Deposit
- Equity-Linked Products

### Insurance Services

- General Insurance
- Life Insurance

### Wealth Management Products Financing



## 企業及機構銀行

### 企業借貸

#### 中小企業銀行服務

- 器材貸款
- 保理服務
- 中小企業融資擔保計劃

#### 信用卡商戶服務

- 「先享錢」信用卡商戶貸款
- 信用卡交易處理

### 中國貿易

### 貿易融資

## 數碼銀行及其他服務

### 網上理財

### 流動理財

### Fubon GO 手機開戶應用程式

### 網上證券交易

### 信用卡商戶網

### 富邦商務網

### 轉數快

### 流動保安編碼器

### 電子結單

### 網上外幣兌換

### 電話理財

### 保管箱服務

## CORPORATE AND INSTITUTIONAL BANKING

### Corporate Lending

### SME Banking Services

- Equipment Finance
- Factoring
- SME Financing Guarantee Scheme

### Credit Card Merchant Services

- Merchant Receivables Financing
- Credit Card Transaction Processing

### China Business

### Trade Finance

## DIGITAL BANKING AND OTHER SERVICES

### e-banking

### Mobile Banking

### Fubon GO Mobile Account Opening

### Internet Stock Trading

### Credit Card Merchant Online

### Fubon Business Online

### Faster Payment System

### Mobile Security Key

### e-Statement

### Online Foreign Currency Exchange

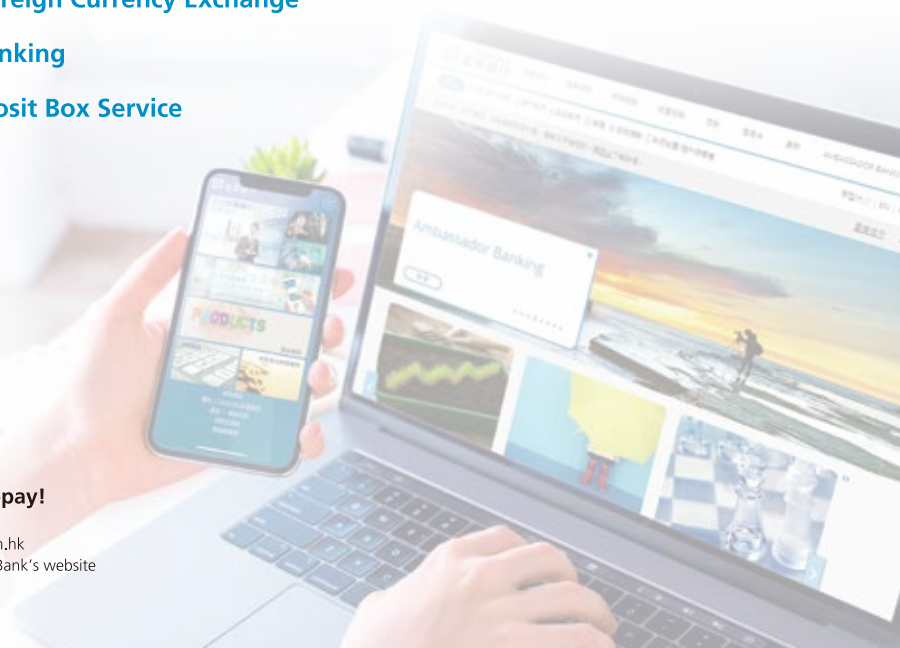
### Phone Banking

### Safe Deposit Box Service

借定唔借？還得到先好借！

To borrow or not to borrow? Borrow only if you can repay!

有關產品、服務及分行網絡之詳情，請瀏覽富邦銀行網頁 [www.fubonbank.com.hk](http://www.fubonbank.com.hk)  
For the details of products and services, and branch network, please visit Fubon Bank's website [www.fubonbank.com.hk](http://www.fubonbank.com.hk)



## 榮譽與肯定(2020-2021年)

### 晴報

Banking & Finance Awards 2020

- 傑出商業金融方案大獎

### 香港中小型企業總商會

中小企業最佳拍檔獎

### 天高管理發展有限公司

天高服務獎

- 持續超卓表現機構 (2019-2020)
- 持續超卓表現分店 (2019-2020)

### LACP

2019 Vision Awards年報比賽

- 銀獎

2019年最佳50本中文年報

技術成就獎

### 紐約梅隆銀行

直通式聯繫結算處理獎

### 僱員再培訓局

ERB人才企業嘉許計劃

- 人才企業

### 香港銀行學會

HKIB人才發展獎 (I)

### 香港特別行政區政府環境局

戶外燈光約章

- 鉑金獎

### 環境運動委員會

減廢證書

節能證書

香港綠色機構

### 香港社會服務聯會

10年Plus「商界展關懷」標誌

### 香港個人資料私隱專員公署

私隱之友嘉許獎

- 金獎狀

## Awards & Recognitions (2020-2021)

### Sky Post

Banking & Finance Awards 2020

- Excellence Award for Commercial Finance Solutions

### The Hong Kong General Chamber of Small and Medium Business

Best SME's Partner Award

### Tiptop Consultants Ltd.

Tiptop Service Award

- Persistently Outstanding Service Company (2019-2020)
- Persistently Outstanding Service Outlet (2019-2020)

### LACP

2019 Vision Awards Annual Report Competition

- Silver Award

Top 50 Chinese Reports of 2019

Technical Achievement Award

### Bank of New York Mellon

Straight Through Processing Award

### Employees Retraining Board

ERB Manpower Developer Award Scheme

- Manpower Developer

### The Hong Kong Institute of Bankers

HKIB Talent Development Award (I)

### Environment Bureau, HKSAR Government

Charter on External Lighting

- Platinum Award

### Environmental Campaign Committee

Wastewi\$e Certificate

Energywi\$e Certificate

Hong Kong Green Organisation

### Hong Kong Council of Social Service

10 Years Plus Caring Company Logo

### Office of the Privacy Commissioner for Personal Data, Hong Kong

Privacy-Friendly Awards

- Gold Certificate