

Be Positive All Possible
正向力量 成就可能

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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2022年6月底，富邦金控總資產達新台幣10兆4,763億元，為台灣第二大金融控股公司，2022年前6月自結稅後淨利為新台幣693.76億元，每股盈餘（EPS）新台幣5.62元。富邦金控已連續13年榮登台灣金控業每股盈餘獲利王，並連續五年入選《財星（Fortune）》全球500大企業（Fortune Global 500）及連續三年蟬聯《品牌金融（Brand Finance）》全球500大最有價值品牌。

富邦金控深耕台灣逾60年，以「正向力量 成就可能」（Be positive All possible）為全新的品牌理念，致力以正向的力量及全方位的金融服務，支持人們追尋美好未來。富邦金控致力推動永續經營，自2015年全面啟動「永續經營ESG願景工程」，2021年起更聚焦ESG四大策略主軸「低碳、數位、激勵與影響」，展現實踐永續承諾的決心。

富邦金控及子公司優異的永續經營表現深獲國際專業肯定。已連續五年入選道瓊永續指數（DJSI）之最高榮譽「世界指數」成分股，連續六年入選道瓊永續指數「新興市場指數」成分股；連續六年入選MSCI永續指數成分股（MSCI ESG Leaders Indexes），MSCI ESG評比獲AA級評等；連續兩年獲CDP氣候變遷、供應鏈議合評比雙項A級榮譽；2022年再獲Sustainalytics永續績效評比全球保險業第一名，顯示富邦金控在永續經營的決心與努力，已成業界標竿。

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. These subsidiaries ensure that Fubon delivers consistently strong results and remains a market leader. As of the end of June 2022, Fubon Financial Holdings had unaudited total assets of NT\$10.48 trillion, the second highest among Taiwan's financial holding companies. Unaudited after-tax net profit totaled NT\$69.38 billion in the first half of 2022, with earnings per share (EPS) of NT\$5.62. Reflecting the company's strong performance in 2021 that included leading the sector in EPS for a 13th consecutive year, Fubon was selected to the Fortune Global 500 for a fifth straight year and to Brand Finance's list of the "Top 500 most valuable global brands" for a third year in a row.

Fubon Financial Holdings has nurtured its presence in Taiwan for more than 60 years, and its new brand tagline – Be positive All possible – reflects its commitment to support those pursuing a better future with positive energy and an unrivaled array of financial services. Sustainability is a top priority for Fubon Financial Holdings. A comprehensive "Fubon ESG Visioning Project" was launched in 2015, and it focused on four major ESG strategies in 2021 – decarbonization, digitalization, empowerment, and connection – that signaled Fubon's determination to fulfill its sustainability vision.

The efforts made on sustainability by Fubon Financial Holdings and its subsidiaries have earned widespread recognition internationally. Fubon has been selected as a constituent of the Dow Jones Sustainability Indices' top index, the DJSI World Index, for five straight years and to the DJSI Emerging Markets Index for six years in a row. It has made the MSCI ESG Leaders Indexes six years in a row and received an "AA" MSCI ESG Rating, been selected to the CDP's climate change A-List and Supplier Engagement Leaderboard for two straight years, and ranked first among global insurers in Sustainalytics' ESG Risk Ratings. These and other honors manifest Fubon's resolve on sustainability and its emergence as a global benchmark for sustainability in its industry.

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）

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)

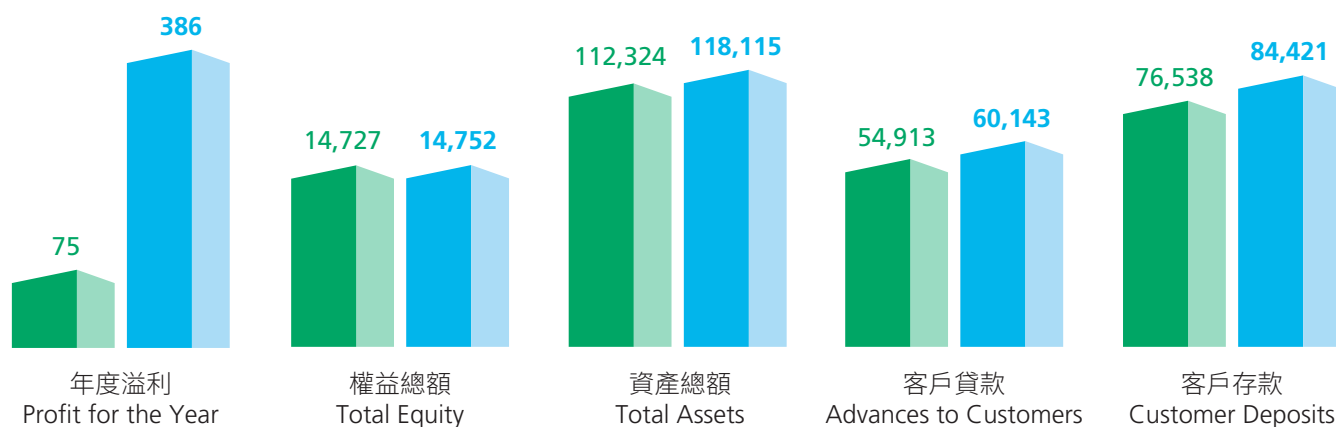


富邦銀行(香港)財務概要 Fubon Bank (Hong Kong)'s Financial Highlights

2020 全年業績
Annual Results

2021 全年業績
Annual Results

(百萬港元)
(HK\$ Million)



2021 中期業績
Interim Results

2022 中期業績
Interim Results

期內溢利 (百萬港元)
Profit for the Period (HK\$ Million)

199

203

平均股本回報率
Return on Average Equity

2.72%

2.73%

平均資產回報率
Return on Average Assets

0.35%

0.34%



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、3間中小企銀行服務中心及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。

富邦銀行致力推動數位化轉型和普及金融，貫徹實現可持續發展。我們積極開拓為客戶提供本行金融服務的渠道，並照顧他們的需要，以成為客戶值得信賴的銀行夥伴。於過去一年，本行先後於荃灣分行、觀塘分行以及尖沙咀開設「中小企銀行服務中心」，彰顯我們對中小企客戶予以支持的承諾。2022年7月，富邦銀行首間綠色分行 — 太古城分行 — 隆重開幕，帶給客戶全新的體驗，同時落實可持續的業務發展。

未來，本行將繼續採取穩中求進的策略，鞏固本地業務及把握大灣區帶來的機遇。我們致力透過提升數位化平台和服務交付能力，為零售和企業客戶提供全面的金融服務。秉持富邦正向的力量，我們積極強化本行的品牌，並致力為客戶提供獨特的客戶體驗，繼續成為他們首選的銀行夥伴。

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, 3 SME Banking Services Centres 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.

Fubon Bank is dedicated to promoting digital transformation and financial inclusion as we strive for sustainable development. We are keen to provide access to our financial services and remain a trusted partner to our customers by addressing their needs. In the past year, the Bank has opened SME Banking Services Centre at Tsuen Wan Branch, Kwun Tong Branch and also in Tsim Sha Tsui, underscoring our commitment to providing support to our SME customers. In July 2022, the Bank unveiled its first Green Branch – Taikoo Shing Branch – bringing a new experience to its customers while forging sustainable business development.

Going forward, we will continue to adopt a growth-yet-prudent strategy in strengthening our local franchise and capitalizing on the opportunities arising from the Greater Bay Area. We remain committed to providing comprehensive financial services to both retail and corporate customers by enhancing our digital platforms and service delivery capabilities. Embracing Fubon's positive energy, we are keen to strengthen our brand and deliver unique customer experiences to our customers, and remain as their preferred banking partner.



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
- 「EZ Cash」私人貸款

樓宇按揭服務

- 特惠按揭計劃
- 9成按揭計劃
- 「同業拆息」按揭計劃
- 「居者有其屋」按揭計劃
- 安老按揭計劃

信用卡產品及服務

- 富邦信用卡
- 一田信用卡
- 一田 X 熊本熊信用卡
- 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

跨境理財通「南向通」

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
- “EZ Cash” Personal Loan

Mortgage Services

- Preferential Mortgage Plan
- 90% Mortgage Plan
- HIBOR Mortgage Plan
- Mortgage Plan for Government Home Ownership Scheme
- Reverse Mortgage Plan

Credit Card Products & Services

- Fubon Credit Card
- YATA Credit Card
- YATA X KUMAMON Credit 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

Cross-Boundary Wealth Management Connect (Southbound Scheme)

Wealth Management Products Financing

企業及機構銀行

企業借貸

銀團貸款及槓桿融資

項目融資

綠色及永續金融

中小企銀行服務

- 中小企融資擔保計劃

信用卡商戶服務

- 「先享錢」信用卡商戶貸款
- 網上收款服務
- 信用卡商戶推薦計劃
- 信用卡交易處理

中國貿易

貿易融資

- 器材貸款
- 保理服務

金融機構服務

- 證券融資服務

資金管理服務

外匯買賣

跨境融資

數碼銀行及其他服務

網上理財

流動理財

Fubon GO 手機開戶

網上證券交易

信用卡商戶網

網上外幣兌換

富邦商務網

轉數快

流動保安編碼器

電子結單

電話理財

保管箱服務

CORPORATE AND INSTITUTIONAL BANKING

General Corporate Loan

Syndicated & Leveraged Finance

Project Finance

Green & Sustainable Finance

SME Banking Services

- SME Financing Guarantee Scheme

Credit Card Merchant Services

- Merchant Receivables Financing
- Online Payment Service
- Credit Card Merchant Referral Program
- Credit Card Transaction Processing

China Business

Trade Finance

- Equipment Finance
- Factoring

Financial Institutions Services

- Share Margin Financing

Cash Management Services

Foreign Exchange Services

Cross-border Finance

DIGITAL BANKING AND OTHER SERVICES

e-banking

Mobile Banking

Fubon GO Mobile Account Opening

Internet Stock Trading

Credit Card Merchant Online

Online Foreign Currency Exchange

Fubon Business Online

Faster Payment System

Mobile Security Key

e-Statement

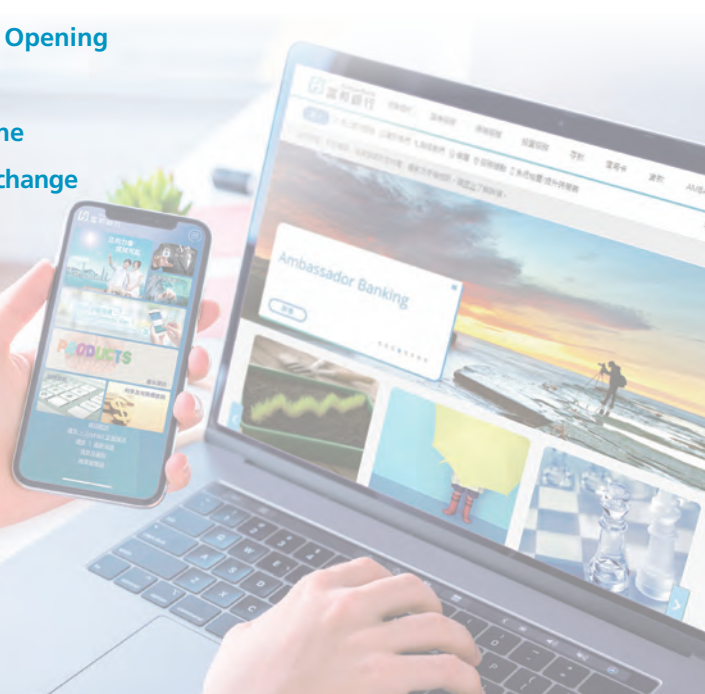
Phone Banking

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
For the details of products and services, and branch network, please visit Fubon Bank's website
www.fubonbank.com.hk



榮譽與肯定(2021-2022年)

晴報

Banking & Finance Awards 2021

– 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 (2020-21及2021-22)

– 持續超卓表現分店 (2020-21及2021-22)

LACP

2020 Vision Awards年報比賽

– 銀獎 / 技術成就獎

2021 Vision Awards年報比賽

– 鉑金獎 / 最佳50本中文年報 /

亞太地區最佳80本年報 / 技術成就獎

紐約梅隆銀行

2021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2021 (第一組別)

香港個人資料私隱專員公署

私隱之友嘉許獎2021

– 金獎狀

香港警務處

2021網絡安全精英嘉許計劃

– 網絡安全優質企業大獎

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

香港公益金

2021/22年度商業及僱員募捐計劃

– 銅獎

香港社會服務聯會

15年Plus「商界展關懷」標誌

Awards & Recognitions (2021-2022)

Sky Post

Banking & Finance Awards 2021

– 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 (2020-21 & 2021-22)

– Persistently Outstanding Service Outlet (2020-21 & 2021-22)

LACP

2020 Vision Awards Annual Report Competition

– Silver Award / Technical Achievement Award

2021 Vision Awards Annual Report Competition

– Platinum Award / Top 50 Chinese Reports /

Top 80 Reports – Asia-Pacific Region / Technical Achievement Award

Bank of New York Mellon

2021 Straight Through Processing Award

Employees Retraining Board

ERB Manpower Developer Award Scheme

– Manpower Developer

The Hong Kong Institute of Bankers

HKIB Talent Development Award 2021 (Category I)

Office of the Privacy Commissioner for Personal Data, Hong Kong

Privacy-Friendly Awards 2021

– Gold Certificate

The Hong Kong Police Force

Cyber Security Professionals Awards 2021

– Cyber Security Enterprise Excellence Award

Environment Bureau, HKSAR Government

Charter on External Lighting

– Platinum Award

Environmental Campaign Committee

Wastewi\$e Certificate

Energywi\$e Certificate

Hong Kong Green Organisation

The Community Chest of Hong Kong

2021/22 Corporate & Employee Contribution Programme

– Bronze Award

The Hong Kong Council of Social Service

15 Years Plus Caring Company Logo