

Corporate & Investment Banking

企業金融



CORPORATE BANKING

Corporate Banking Division experienced another rewarding year in 2011 despite uncertainties and challenges in the global economy. Our strategy to invest and build our local and China business franchises with the aim of achieving steady and sustainable growth continued to deliver positive results.

Thanks to the talent and tremendous efforts of the China and Hong Kong teams and satisfactory progress made in various product fronts, Corporate Banking Division delivered another strong set of business results in 2011. Although we faced greater market competition for quality customers and pressure on lending margins, we succeeded in consolidating our market foothold. This has led to encouraging results with loan balance up 13.60% from HK\$12.50 billion at 31 December 2010 to HK\$14.20 billion at 31 December 2011.

During the year, the Hong Kong team continued to focus on acquiring first tier customers in the local market with the aim of charting steady growth for the future. We closed some key deals and customer relationships remained strong and intact. Meanwhile, the China team continued to establish and cement business relationships with key China corporations. We provided our China based customers with premium services and premier financial products which helped to keep business momentum strong.

企業金融

面對全球經濟前景不明朗及充滿挑戰的經營環境，企業金融部於2011年仍繼續取得豐碩成果。我們在本港及中國的業務上作出投資以不斷擴展，並積極落實以穩定及持續增長的策略，繼續締造佳績。

憑藉中國及香港業務團隊的超卓才能和努力及在各項產品方面均取得滿意的進展，企業金融部於2011年再次錄得強健的業績。儘管面對市場對優質客戶的競爭日益加劇及貸款息差受壓，但我們仍能在市場上取得令人鼓舞的績效，放款餘額由2010年12月31日的125億港元上升13.60%，至2011年12月31日的142億港元。

年內，香港業務團隊繼續專注拓展本地市場優質客戶基磐，實現穩中求進的策略。我們完成數項重大交易，並與客戶保持穩固及緊密的關係。與此同時，中國業務團隊亦繼續與主要的中國企業建立及鞏固業務關係，為他們提供卓越的服務和一流的金融產品，以助維持業務的強勁增長動力。

In 2012, Corporate Banking Division will continue to widen its customer base and deepen its existing relationships through proactive cross-selling and a solution-and-service driven approach. This proven strategy will enable us to meet the challenges ahead. We will also focus on developing close collaboration with the Group by leveraging on its ever-expanding regional franchise. Regular and frequent interactions with various business affiliates of the Group including Xiamen Bank, Taipei Fubon Bank and other Group units will further promote customer satisfaction while consolidating our strategic position as one of the key regional platforms for the Group.

GLOBAL COMMERCIAL BANKING

Global Commercial Banking Division continues to provide a full range of financial services to meet the genuine business needs from local mid-sized corporates. With the strong support from our parent company and our regional business platforms, we proudly provide our clients with tailor-made banking products to facilitate their overseas expansions.

Amid the slow recovery of the U.S. economy during 2011, the global economic atmosphere was worsened by the earthquake disaster in Japan and the series of debt crises in Europe. Markets became pessimistic about the global economic conditions which led to the gloomy business environment during the year. Adopting conservative strategies has been one of our key missions.

Throughout 2011, we continued to implement risk management by concentrating on credit monitoring and control. We aimed to improve the quality of our portfolio as well as to lower the default risk by strictly following credit review and routine monitoring procedures. Meanwhile, we made it our mission to deepen client relationships, know our customers, improve customer satisfaction, and broaden our customer base. Furthermore, as we focused on expanding our client base, we also capitalized on cross-selling opportunities of banking products. Consequently, we were able to achieve profitable growth and sustain low default risk.

Although markets are expected to recover at a slow pace in 2012, there are many uncertainties which will make it a challenging year. In order to cope with the difficulties ahead and maintain our competitiveness, we will continue to broaden our client base prudently by exploring new business opportunities and penetrating our existing clientele. We will also focus on customer retention, particularly of high quality clients, and optimize products utilization. Moreover, we will aim to generate higher and stable fee income and interest income by strengthening our internet banking platform, deposits, trade finance and factoring services.

2012年，企業金融部將繼續秉持為客戶提供解決方案和以服務為首的方針，積極進行交叉銷售，以擴大客戶基盤及深化客戶關係。這項行之有效的策略，將有助我們迎接未來的機遇及挑戰。我們亦會進一步與富邦集團緊密合作，利用其不斷擴展的區域版圖優勢，並與富邦集團的不同聯屬機構，包括廈門銀行、台北富邦銀行及其他集團單位保持頻密的交流，以助提升客戶的滿意程度，並鞏固本行作為富邦集團主要區域性平台的策略地位。

環球金融

為滿足本地中小型企業客戶的商業需求，環球金融部持續為客戶提供全方位的金融服務。以母公司富邦金控及其區域業務平台為強力後盾，我們很自豪能提供予客戶量身訂作的銀行服務以協助其拓展海外市場。

2011年美國經濟在緩慢復甦中，全球景氣又遭逢日本地震災害及歐盟經濟體一連串債務危機而惡化。市場因此對全球經濟情勢變得悲觀，使全年經營環境表現黯淡。因此，採取穩健的經營策略成為我們主要的任務之一。

於2011年度，我們藉著專注於信用監控來持續落實風險管理。我們嚴格遵行信用審查及定期監控以致力改善貸放品質及降低違約風險。同時深耕客戶關係、了解客戶、提升客戶滿意度及擴展客戶基盤亦為重要任務項目。除此之外，我們亦掌握銀行產品的交叉銷售機會。因此，我們得以實現利潤成長及維持低違約風險。

因市場仍存在諸多未明朗因素並預期將緩慢復甦，2012年將會是深具挑戰的一年。為能妥善應付未來將面臨的困境及保持競爭力，我們將以發掘新業務商機及擴大並深入既有客戶以審慎地拓展客戶基盤。我們亦將加強客戶維繫，特別是保留優質客戶並有效提升產品使用率。此外，我們將強化網路銀行功能、存款、貿易融資和應收賬款承購業務等服務，以獲致更高且穩健的手續費及利息收益。