

As a locally licensed commercial bank in Hong Kong, Fubon Bank (Hong Kong) Limited (“the Bank”) provides a full range of retail and corporate banking services to its clients to generate revenue to secure a reasonable return on equity to its shareholders. In the process, the Bank generates income from risk based activities and operationally based services.

In risk based activities, the Bank generates both fee income and interest income essentially from risk arbitrage. As a commercial bank, the Bank undertakes risks that are ordinarily associated with a commercial bank but excludes risks in equity underwriting and speculative equity investments. The Bank invests in all forms of financial investments that are non-venture capital in nature. The Bank ordinarily only holds real estate properties for its own use but may hold investment properties resulting from normal banking operations.

The above sets the framework for the establishment of various risk limits which the Board of Directors of the Bank approves for the daily operations of the Bank. These limits define the Bank’s risk profile which takes into account the mission of the Bank, its capital position, parental support and market conditions. These limits are reviewed periodically to ensure appropriateness from shareholders’ and market perspectives.

In operationally based activities, the Bank is required to, and will comply with, all regulatory and legal requirements established by the Hong Kong SAR Government and Hong Kong regulatory bodies. Additionally, the Bank follows industry best practices to ensure that the interests and rights of its customers, employees and shareholders are safeguarded and protected. In particular, the Bank recognizes its responsibilities in social and environment issues and will upgrade its operations on a timely basis to meet market and public expectations.

作為香港的一間本地持牌商業銀行，富邦銀行(香港)有限公司(「本行」)為客戶提供全面的零售及企業銀行服務，以創造收入為股東提供合理的股本回報。在過程中，本行藉著涉及風險的業務及一般營運服務來作為收入來源。

在涉及風險的業務方面，本行基本上從風險套戥中賺取費用收入和利息收入。作為一間商業銀行，本行承擔一般與商業銀行有關的風險，但與證券承銷及投機性股票投資有關的風險則除外。同時本行亦投資各種非創投性質的金融投資項目。此外，本行通常只持有作自用的物業，但也可能持有來自正常銀行營運的投資物業。

以上為本行建立不同風險限額所設定的框架，並已獲本行董事會批准在本行的日常運作中遵守。這些限額介定了本行在考慮到本行的宗旨、資本狀況、母公司給予的支持及市場情況而制定的風險預測。本行會定期檢討這些風險限額，以確保從股東及市場角度來看，這些限額均處於適當的水平。

至於一般業務營運方面，本行必須並將遵守由香港特別行政區政府及香港的監管機構訂立的所有監管及法例規定。此外，本行恪守業界的最佳實踐模式，以保障客戶、僱員及股東的利益和權利。本行尤其明白我們對社會及環境的責任，並將適時提升營運質素，以符合市場及公眾的期望。