

# Building A Solid Foundation for Growth

穩植根基 銳意進取



**Fubon Bank (Hong Kong) Limited**

富邦銀行(香港)有限公司

**Group Interim Financial**

**Disclosure Statements 2013**

二零一三年集團中期財務披露報表



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. 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 environmental 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。這些限額界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。

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# Corporate Information

## 公司資料

### SHAREHOLDER

100% – Fubon Financial Holding Co., Ltd.

### SOLICITORS

Slaughter and May

### AUDITORS

KPMG

### COMPANY SECRETARY

Juliana CHIU Yuk Ching

### REGISTERED OFFICE

Fubon Bank Building  
38 Des Voeux Road Central  
Hong Kong

### BOARD OF DIRECTORS

#### Ming-Hsing (Richard) TSAI

*Chairman*

Vice Chairman – Fubon Financial Holding Co., Ltd.

Chairman – Taiwan Mobile Co., Ltd.

Chairman – Taiwan Fixed Network Co., Ltd.

#### Ming-Chung (Daniel) TSAI

*Vice Chairman*

Chairman – Fubon Financial Holding Co., Ltd.

Chairman – Taipei Fubon Commercial Bank Co., Ltd.

Vice Chairman – Taiwan Mobile Co., Ltd.

#### Raymond Wing Hung LEE

*Executive Director*

Chief Executive Officer and Managing Director –  
Fubon Bank (Hong Kong) Limited

### 股東

100% – 富邦金融控股股份有限公司

### 律師

司力達律師樓

### 核數師

畢馬威會計師事務所

### 公司秘書

趙玉貞

### 註冊辦事處

香港中環  
德輔道中38號  
富邦銀行大廈

### 董事會

#### 蔡明興

*主席*

副董事長 – 富邦金融控股股份有限公司

董事長 – 台灣大哥大股份有限公司

董事長 – 台灣固網股份有限公司

#### 蔡明忠

*副主席*

董事長 – 富邦金融控股股份有限公司

董事長 – 台北富邦商業銀行股份有限公司

副董事長 – 台灣大哥大股份有限公司

#### 李永鴻

*執行董事*

行政總裁兼董事總經理 –  
富邦銀行(香港)有限公司

**Victor KUNG**

*Non-Executive Director*

Director and President – Fubon Financial Holding Co., Ltd.

Director – Fubon Asset Management Co., Ltd.

Director – Taipei Fubon Commercial Bank Co., Ltd.

Director – Fubon Insurance Co., Ltd.

Director – Taiwan Mobile Co., Ltd.

**Dennis CHAN Wen-Yueh**

*Non-executive Director*

Senior Advisor / Executive Vice President – Fubon Financial Holding Co., Ltd.

Director – Xiamen Bank Co., Ltd.

**Robert James KENRICK**

*Independent Non-Executive Director*

**Moses K. TSANG**

*Independent Non-Executive Director*

Executive Chairman – AP Capital Holdings Inc.

Director – EC Investment Services Limited

Independent Non-Executive Director – SOCAM Development Limited

Co-Chair – Asia Pacific Council, The Nature Conservancy

Member – Board of Directors, The Nature Conservancy

Trustee – Hong Kong Centre for Economic Research, The University of Hong Kong

Member – Brown University Advisory Council in Asia

Member – World Presidents' Organization

**Hung SHIH**

*Independent Non-Executive Director*

Managing Director – China Renaissance Capital Investment Limited

**龔天行**

*非執行董事*

董事及總經理 – 富邦金融控股股份有限公司

董事 – 富邦證券投資信託股份有限公司

董事 – 台北富邦商業銀行股份有限公司

董事 – 富邦產物保險股份有限公司

董事 – 台灣大哥大股份有限公司

**詹文嶽**

*非執行董事*

資深顧問 / 執行副總裁 – 富邦金融控股股份有限公司

董事 – 廈門銀行股份有限公司

**甘禮傑**

*獨立非執行董事*

**曾國泰**

*獨立非執行董事*

執行主席 – AP Capital Holdings Inc.

董事 – EC Investment Services Limited

獨立非執行董事 – 瑞安建業有限公司

聯席主席 – 大自然保護協會亞太理事會

成員 – 大自然保護協會董事會

信託人 – 香港大學香港經濟研究中心

成員 – 布朗大學顧問委員會亞洲區

會員 – 世界總裁協會

**石宏**

*獨立非執行董事*

董事總經理 – 崇德基金投資有限公司

# Review of 2013 Interim Performance

## 二零一三年中期業績回顧

Fubon Bank (Hong Kong) Limited (“the Bank”) and its subsidiaries (“the Group”) reported a net profit of HK\$214 million for the first six months ended 30 June 2013, an increase of 7% or HK\$14 million over the corresponding period in 2012.

Net interest income rose 7% to HK\$369 million for the first half of 2013, mainly due to lower deposit costs resulting from improved market liquidity and the Bank’s effort in improving the customer deposit mix during the first half of 2013. In addition, the Group’s average interest-earning assets were up 4%, underpinned by the growth in its investment portfolio and trade-related lending. Net interest margin improved by 4 basis points to 1.26% for the first half of 2013.

Non-interest income grew 34% to HK\$223 million and net fee income increased 31% to HK\$143 million, partly because the unit trust fee income has been doubled on the back of continuous improvement in global market sentiment since early 2013. Satisfactory growth in fee and commission income was also recorded from credit related services, securities brokerage and insurance activities over the corresponding period. The ratio of non-interest income to total operating income rose from 32.45% to 37.69% for the first half of 2013.

Operating expenses increased 4% to HK\$408 million, mainly due to the increase in staff-related costs and marketing expenditures to achieve business growth. Investment in IT infrastructure was also reflected in the moderate increase in expenses incurred in electronic data processing and computer systems, representing a 9% increase over the corresponding period. The Group attained savings in legal and premises costs and the cost to income ratio improved significantly from 76.78% to 68.81%. The Group’s net operating profit before impairment allowances registered a year-on-year increase of 55% to HK\$185 million, attributable to the improved momentum in revenue generation.

Coupled with prudent risk management and credit monitoring framework, the asset quality of the Group remained sound. There was a write-back of impairment

富邦銀行(香港)有限公司(「本行」)及其附屬公司(「本集團」)截至2013年6月30日止首6個月淨溢利為2.14億港元，較2012年同期增長7%或1,400萬港元。

2013年上半年的淨利息收入上升7%至3.69億港元，主要是由於市場資金流動性好轉，以及本行於2013年上半年致力改善客戶存款組合，使存款成本下降。此外，投資組合及貿易相關的貸款增長令本集團的生息資產均額上升4%。淨息差於2013年上半年擴大了4個基點至1.26%。

非利息收入增長34%至2.23億港元，淨費用收入上升31%至1.43億港元，部份是由於隨著環球市場投資氣氛自2013年初持續好轉，信託基金業務之費用收入獲得一倍的增長。來自信貸業務、證券經紀服務及保險業務的費用及佣金收入亦較去年同期錄得可觀的增幅。2013年上半年的非利息收入對總營運收入比率由32.45%上調至37.69%。

營運支出增加4%至4.08億港元，這主要是為了達致業務增長，員工相關的成本及業務推廣的費用有所增加。電子資料處理及電腦系統方面的支出較去年同期適度增加9%，反映了本行在資訊科技基礎建設方面的投資。本集團減省了法律及物業費用，令成本對收入比率由76.78%大幅改善至68.81%。在收入增長好轉的情況下，本集團未計減值撥備前的經營溢利按年錄得55%的升幅至1.85億港元。

本集團穩健的風險管理及信貸監控框架令其資產質素保持優良。相對2012年同期錄得2,200萬港元的減值虧損

losses of HK\$1 million for the first half of 2013 compared with a write-back of HK\$22 million over the corresponding period in 2012. The impaired loans ratio stayed at 0.05%, the same level as at 31 December 2012. The coverage of impaired loans slightly reduced from 75.75% at 31 December 2012 to 75.05% at 30 June 2013.

The share of profits of Xiamen Bank Co., Ltd, in which the Bank owns a 19.99% stake, amounted to HK\$61 million in the first half of 2013. After accounting for the impairment charges and other gains, the Group attained a profit after taxation of HK\$214 million for the first six months ended June 2013. Return on average assets and return on average equity were 0.66% and 5.62% respectively for the first half of 2013.

Total assets increased 8% over the 6-month period to HK\$68 billion as at 30 June 2013. Gross advances to customers, including trade bills, rose 6% to HK\$33 billion while customer deposits increased 2% to HK\$47 billion. As a result, the loan-to-deposit ratio increased to 68.20% from 66.57% as at 31 December 2012. The Group's capital and liquidity positions remained strong. The total capital ratio and Tier 1 capital ratio stood at 16.79% and 10.63% respectively. The average liquidity ratio for the first half of 2013 was 49.60%.

2013 remains a challenging year for the Hong Kong banking industry. High levels of uncertainties in the global economic environment, including possible interest rate upward movements and volatility in fund flow against the backdrop of changes in policies, both domestically and internationally, continue to pose threats to investor confidence. Nevertheless, the steady growth of Mainland China and the development of Hong Kong as a leading offshore Renminbi centre will bring ample business opportunities for the banking industry. We will take advantage of these opportunities by leveraging our solid foundation and endeavour to provide our customers with safe, reliable and high quality services to meet their banking needs. We will continue to strengthen our franchise in Hong Kong and broaden our customer base to support sustainable growth.

回撥，2013年上半年之減值虧損回撥為100萬港元。減值貸款比率維持在2012年12月31日的0.05%，減值貸款覆蓋率由2012年12月31日的75.75%下降至2013年6月30日的75.05%。

本行持有19.99%股權的廈門銀行股份有限公司於2013年上半年所貢獻的溢利為6,100萬港元。計及減值虧損及其他收益，本集團截至2013年6月30日止首6個月除稅後溢利為2.14億港元。2013年上半年之平均資產回報率及平均股本回報率分別為0.66%及5.62%。

截至2013年6月30日止首6個月，總資產增加了8%，達680億港元。客戶貸款總額包括貿易匯票上升6%至330億港元，客戶存款則上升2%至470億港元。貸存比率由截至2012年12月31日的66.57%上調至68.20%。本集團持續保持充裕的資本及流動資金。總資本比率及一級資本比率分別為16.79%及10.63%。2013年上半年的平均流動資金比率為49.60%。

對香港的銀行業而言，2013年仍是充滿挑戰的一年。環球經濟前景高度不明朗，包括利率可能上揚以及本地和國際間政策的轉變對資金流向造成的影響，均繼續對投資者信心構成威脅。然而，中國大陸之穩定增長及香港發展成為離岸人民幣中心，均為銀行業帶來豐富商機。憑藉本集團穩健的業務根基，我們將把握各種業務機會，並致力為客戶提供安全可靠、質素超卓的銀行服務，以切合他們的需要。本集團將繼續鞏固在香港的業務，擴大客戶基礎，以達致持續之增長。

# Consolidated Statement of Comprehensive Income (Unaudited)

## 綜合全面收益表(未經審核)

For the six months ended 30 June 2013 截至二零一三年六月三十日止六個月

			For the six months ended	
			30 June 2013	30 June 2012
			截至二零一三年	截至二零一二年
			六月三十日止	六月三十日止
			之六個月	之六個月
			HK\$'000	HK\$'000
			千港元	千港元
		Note		
		附註		
Interest income	利息收入	4	663,616	693,961
Interest expense	利息支出	4	(294,202)	(347,269)
<b>Net interest income</b>	<b>淨利息收入</b>		<b>369,414</b>	346,692
Fee and commission income	費用及佣金收入	5(a)	190,156	153,434
Fee and commission expense	費用及佣金支出	5(b)	(46,885)	(43,686)
<b>Net fee and commission income</b>	<b>淨費用及佣金收入</b>		<b>143,271</b>	109,748
Other operating income	其他營運收入	6	80,197	56,822
Operating income	營運收入		592,882	513,262
Operating expenses	營運支出	7	(407,959)	(394,060)
<b>Operating profit before gains and impairment losses</b>	<b>未計收益及減值虧損前經營溢利</b>		<b>184,923</b>	119,202
Write back of impairment losses on advances to customers	客戶貸款之減值虧損之回撥		1,118	23,101
Impairment losses on available-for-sale financial assets	可供出售金融資產之減值虧損	8	(218)	(869)
Write back of/(charge for) impairment losses on other assets	其他資產之減值虧損之回撥／(扣除)		75	(221)
Write back of impairment losses on assets acquired under lending agreements	根據貸款協議所得資產減值虧損之回撥		200	300
<b>Write back of impairment losses</b>	<b>減值虧損之回撥</b>		<b>1,175</b>	22,311
Net gains on disposals of available-for-sale financial assets	出售可供出售金融資產之淨收益	9	80	3,401
Net gains/(losses) on disposals of fixed assets	出售固定資產之淨收益／(虧損)		4	(171)
Share of profits of an associate	應佔聯營公司之溢利		61,102	80,977



Consolidated Statement of Comprehensive Income (Unaudited) 綜合全面收益表（未經審核）  
For the six months ended 30 June 2013 截至二零一三年六月三十日止六個月

		For the six months ended	
		30 June 2013	30 June 2012
		截至二零一三年	截至二零一二年
		六月三十日止	六月三十日止
		之六個月	之六個月
		HK\$'000	HK\$'000
		千港元	千港元
	Note 附註		
<b>Profit before taxation</b>	除稅前溢利	<b>247,284</b>	225,720
Taxation	稅項	<b>(33,225)</b>	(26,203)
<b>Profit for the period</b>	期內溢利	<b>214,059</b>	199,517
<b>Other comprehensive income for the period, net of tax:</b>	期內其他全面收益（除稅後）：		
Available-for-sale financial assets: net movement in investment revaluation reserve	可供出售金融資產：投資重估儲備淨變動	<b>(107,133)</b>	125,960
Premises: net movement in premises revaluation reserve	物業：物業重估儲備淨變動	<b>3,592</b>	1,602,887
Exchange differences on translation of an associate	聯營公司外幣報表換算差額	<b>18,600</b>	(7,851)
<b>Total comprehensive income for the period</b>	期內全面收益	<b>129,118</b>	1,920,513
Profit attributable to:	期內溢利歸屬於：		
– Equity holders of the Bank	– 本行股東	<b>214,067</b>	199,543
– Non-controlling interests	– 非控股權益	<b>(8)</b>	(26)
<b>Profit for the period</b>	期內溢利	<b>214,059</b>	199,517
Total comprehensive income attributable to:	期內全面收益歸屬於：		
– Equity holders of the Bank	– 本行股東	<b>129,126</b>	1,920,539
– Non-controlling interests	– 非控股權益	<b>(8)</b>	(26)
<b>Total comprehensive income for the period</b>	期內全面收益	<b>129,118</b>	1,920,513

## 綜合資產負債表(未經審核)

As at 30 June 2013 於二零一三年六月三十日

			30 June 2013 於二零一三年 六月三十日	As at 31 December 2012 於二零一二年 十二月三十一日
		Note 附註	HK\$'000 千港元	HK\$'000 千港元 (Restated) (重列)
<b>ASSETS</b>				
<b>資產</b>				
Cash and short-term funds	現金及短期資金	12	3,584,016	4,735,766
Balances with banks and other financial institutions	銀行同業及其他金融 機構結餘	13	2,193,173	1,005,381
Trading assets	持作交易用途之金融資產		2,226,021	1,056,579
Financial assets designated at fair value through profit or loss	指定為通過損益以反映 公平價值之金融資產		–	77,959
Derivative financial instruments	衍生金融工具	14(b)	451,972	446,443
Advances to customers less impairment allowances	客戶貸款減減值 撥備	15	31,143,826	30,408,839
Other loans and receivables	其他貸款及應收款項		550,340	831,983
Accrued interest and other assets	應計利息及其他資產		3,876,428	2,042,120
Available-for-sale financial assets	可供出售金融資產		17,452,018	15,281,698
Held-to-maturity investments	持至到期投資		1,930,614	2,313,737
Interests in associates	於聯營公司之權益		1,257,308	1,179,262
Fixed assets	固定資產	16	3,363,364	3,394,825
			68,029,080	62,774,592
<b>LIABILITIES</b>				
<b>負債</b>				
Deposits and balances of banks	銀行同業之存款及結餘	17	5,046,999	3,161,333
Deposits from customers	客戶存款	18	46,876,848	45,840,858
Trading liabilities	交易賬項下之負債		2,010,974	949,909
Financial liabilities designated at fair value through profit or loss	指定為通過損益以反映 公平價值之金融負債	19	352,645	368,062
Certificates of deposit issued	已發行存款證	20	282,300	776,042
Debt securities issued	已發行債務證券	21	1,428,169	448,732
Derivative financial instruments	衍生金融工具	14(b)	503,338	540,657
Other liabilities	其他負債		1,852,075	1,120,487
Deferred tax liabilities	遞延稅項負債		389,271	412,248
Subordinated notes issued	已發行後償票據	22	1,540,064	1,538,430
			60,282,683	55,156,758

Consolidated Balance Sheet (Unaudited) 綜合資產負債表 (未經審核)  
As at 30 June 2013 於二零一三年六月三十日

		As at	
		30 June 2013	31 December 2012
		於二零一三年	於二零一二年
		六月三十日	十二月三十一日
		HK\$'000	HK\$'000
		千港元	千港元
			(Restated)
			(重列)
<b>EQUITY</b>	<b>權益</b>		
Share capital	股本	<b>1,383,783</b>	1,383,783
Share premium	股份溢價	<b>1,586,959</b>	1,586,959
Reserves	儲備	<b>4,774,299</b>	4,645,728
Shareholders' funds	本行股東權益	<b>7,745,041</b>	7,616,470
Non-controlling interests	非控股權益	<b>1,356</b>	1,364
		<b>7,746,397</b>	7,617,834
		<b>68,029,080</b>	62,774,592

Approved and authorised for issue by the Board of Directors on 13 August 2013.

經董事會於二零一三年八月十三日通過及授權頒佈。

**Ming-Chung (Daniel) TSAI**

Director  
蔡明忠  
董事

**Robert James KENRICK**

Director  
甘禮傑  
董事

**Raymond Wing Hung LEE**

Director  
李永鴻  
董事

# Consolidated Statement of Changes in Equity (Unaudited)

## 綜合權益變動報告表(未經審核)

For the six months ended 30 June 2013 截至二零一三年六月三十日止六個月

		Attributable to equity holders of the Bank 歸屬於本行股東											
		Share capital	Share premium	Capital redemption reserve	Capital reserve	Regulatory reserve	Investment revaluation reserve	Premises revaluation reserve	Foreign exchange reserve	Retained earnings		Non-controlling interests	Total equity
		股本	股份溢價	資本贖回儲備	資本儲備	法定儲備	投資重估儲備	物業重估儲備	外幣換算儲備	保留溢利	總額	非控股權益	權益總額
		HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000
		千港元	千港元	千港元	千港元	千港元	千港元	千港元	千港元	千港元	千港元	千港元	千港元
										(Restated) (重列)	(Restated) (重列)		(Restated) (重列)
At 1 January 2012	於二零一二年一月一日												
- As previously reported	一如前所呈報	2,097,519	749,778	372,000	26,460	448,297	(206,811)	-	40,648	1,522,993	5,050,864	1,396	5,052,280
- Opening balance adjustments arising from change in accounting policies	一會計政策變動所產生之期初結餘調整	-	-	-	-	-	-	-	-	(50,058)	(50,058)	-	(50,058)
At 1 January 2012	於二零一二年一月一日												
- As restated	一重列	2,097,519	749,778	372,000	26,460	448,297	(206,811)	-	40,648	1,472,935	5,000,806	1,396	5,002,222
Total comprehensive income for the period	期內全面收益	-	-	-	-	-	125,960	1,602,887	(7,851)	199,543	1,920,539	(26)	1,920,513
- Profit for the period	一期內溢利	-	-	-	-	-	-	-	-	199,543	199,543	(26)	199,517
- Other comprehensive income, of which:	一其他全面收益，其中包括：												
- Available-for-sale financial assets: net movement in investment revaluation reserve	一可供出售金融資產：投資重估儲備淨變動	-	-	-	-	-	125,960	-	-	-	125,960	-	125,960
- Premises: net movement in premises revaluation reserve	一物業：物業重估儲備淨變動	-	-	-	-	-	-	1,602,887	-	-	1,602,887	-	1,602,887
- Exchange differences on translation of an associate	一聯營公司外幣報表換算差額	-	-	-	-	-	-	-	(7,851)	-	(7,851)	-	(7,851)
Preference share dividend paid during the period	期內已派付優先股股息	-	-	-	-	-	-	-	-	(41,931)	(41,931)	-	(41,931)
Transfer to/(from) retained earnings	轉撥至／自／保留溢利	-	-	-	-	(1,238)	-	(9,645)	-	10,883	-	-	-
At 30 June 2012	於二零一二年六月三十日	2,097,519	749,778	372,000	26,460	447,059	(80,851)	1,593,242	32,797	1,641,430	6,879,434	1,370	6,880,804

Consolidated Statement of Changes in Equity (Unaudited) 綜合權益變動報告表 (未經審核)  
For the six months ended 30 June 2013 截至二零一三年六月三十日止六個月

		Attributable to equity holders of the Bank 歸屬於本行股東											
		Share capital	Share premium	Capital redemption reserve	Capital reserve	Regulatory reserve	Investment revaluation reserve	Premises revaluation reserve	Foreign exchange reserve	Retained earnings	Total	Non-controlling interests	Total equity
		股本	股份溢價	資本贖回儲備	資本儲備	法定儲備	投資重估儲備	物業重估儲備	外幣換算儲備	保留溢利	總額	非控股權益	權益總額
		HKS'000	HKS'000	HKS'000	HKS'000	HKS'000	HKS'000	HKS'000	HKS'000	HKS'000	HKS'000	HKS'000	HKS'000
		千港元	千港元	千港元	千港元	千港元	千港元	千港元	千港元	千港元	千港元	千港元	千港元
										(Restated)	(Restated)		(Restated)
										(重列)	(重列)		(重列)
At 1 January 2013	於二零一三年一月一日												
- As previously reported	一如前所呈報	1,383,783	1,586,959	372,000	-	446,467	104,008	2,020,142	51,695	1,722,464	7,687,518	1,364	7,688,882
- Opening balance adjustments arising from change in accounting policies	一會計政策變動所產生之期初結餘調整	-	-	-	-	-	-	-	-	(71,048)	(71,048)	-	(71,048)
At 1 January 2013	於二零一三年一月一日												
- As restated	一重列	1,383,783	1,586,959	372,000	-	446,467	104,008	2,020,142	51,695	1,651,416	7,616,470	1,364	7,617,834
Total comprehensive income for the period	期內全面收益	-	-	-	-	-	(107,133)	3,592	18,600	214,067	129,126	(8)	129,118
- Profit for the period	一期內溢利	-	-	-	-	-	-	-	-	214,067	214,067	(8)	214,059
- Other comprehensive income, of which:	一其他全面收益，其中包括：												
- Available-for-sale financial assets: net movement in investment revaluation reserve	一可供出售金融資產：投資重估儲備淨變動	-	-	-	-	-	(107,133)	-	-	-	(107,133)	-	(107,133)
- Premises: net movement in premises revaluation reserve	一物業：物業重估儲備淨變動	-	-	-	-	-	-	3,592	-	-	3,592	-	3,592
- Exchange differences on translation of an associate	一聯營公司外幣折算差額	-	-	-	-	-	-	-	18,600	-	18,600	-	18,600
Preference share dividend paid during the period	期內已派付優先股股息	-	-	-	-	-	-	-	-	(555)	(555)	-	(555)
Transfer to/(from) retained earnings	轉撥至/(自)保留溢利	-	-	-	-	12,022	-	(20,708)	-	8,687	-	-	-
At 30 June 2013	於二零一三年六月三十日	1,383,783	1,586,959	372,000	-	458,489	(3,125)	2,003,025	70,295	1,873,615	7,745,041	1,356	7,746,397

# Notes to the Unaudited Interim Financial Disclosure Statements

## 未經審核中期財務披露報表附註

### 1. ACTIVITIES AND CORPORATE AFFILIATION

The Bank, through its branches and subsidiaries, provides a range of banking, financial and related services.

The Directors consider the immediate parent and ultimate controlling party of the Group at 30 June 2013 to be Fubon Financial Holding Company Limited which is incorporated in the Republic of China and operates as a financial conglomerate.

These Interim Financial Disclosure Statements have been reviewed by the Audit Committee.

### 2. BASIS OF PREPARATION

In the current year, the Group has applied HKAS 19 (2011) Employee Benefits and the related consequential amendments for the first time.

HKAS 19 (2011) changes the accounting for defined benefit plans and termination benefits. The most significant change relates to the accounting for changes in defined benefit obligations and plan assets. The amendments require the recognition of changes in defined benefit obligations and in the fair value of plan assets when they occur, and hence eliminate the 'corridor approach' permitted under the previous version of HKAS 19 and accelerate the recognition of past service costs. All actuarial gains and losses are recognised immediately through other comprehensive income in order for the net pension asset or liability recognised in the consolidated balance sheet to reflect the full value of the plan deficit or surplus. Furthermore, the interest cost and expected return on plan assets used in the previous version of HKAS 19 are replaced with a 'net interest' amount under HKAS 19 (2011), which is calculated by applying the discount rate to the net defined benefit liability or asset. These changes have had an impact on the amounts recognised in profit or loss and other comprehensive income in prior years. The Group has restated the comparative amounts on a retrospective basis.

### 1. 業務及公司附屬集團

本行透過其分行及附屬公司提供一系列銀行、金融及相關服務。

董事認為，本集團於二零一三年六月三十日的直接母公司及最終控股方為富邦金融控股股份有限公司。該公司於中華民國註冊成立，為一家金融企業集團。

審核委員會已審閱本中期財務披露報表。

### 2. 編製基準

於本年度，本集團首次應用香港會計準則第19號（二零一一年）僱員福利及相關後續修訂。

香港會計準則第19號（二零一一年）改變定額福利計劃和終止福利之會計處理方式。最重大的轉變與定額福利責任和計劃資產的會計處理方式有關。該修訂規定於定額福利責任以及計劃資產的公平價值出現轉變時予以確認，及因此取消香港會計準則第19號過往版本允許的「緩衝區法」並加快確認過去服務成本。所有精算估值盈虧須即時透過其他全面收益確認，以令於綜合資產負債表確認之淨退休金資產或負債可反映計劃虧絀或盈餘之全面價值。此外，在香港會計準則第19號過往版本中計劃資產採用的利息成本和預期回報已以香港會計準則第19號（二零一一年）「淨利息」金額取代，通過應用折現率對界定利益資產或負債進行計算。該等變更對在以往年度所確認的損益及其他全面收益造成影響。本集團按可追溯基準重列可比較金額。

## 2. BASIS OF PREPARATION (continued)

In all other respects these Interim Financial Disclosure Statements have been prepared in accordance with the same accounting policies adopted in the 2012 annual financial statements.

The Interim Financial Disclosure Statements contain condensed consolidated financial statements and selected explanatory notes. They do not include all of the information required for a full set of financial statements prepared in accordance with Hong Kong Financial Reporting Standards.

The Interim Financial Disclosure Statements fully comply with the disclosure requirements of the Banking (Disclosure) Rules issued by the Hong Kong Monetary Authority ("HKMA").

## 3. BASIS OF CONSOLIDATION

These Interim Financial Disclosure Statements cover the consolidated position of Fubon Bank (Hong Kong) Limited and all its subsidiaries, unless otherwise stated, and include the attributable share of results, reserves and net assets of its associates. For regulatory reporting, the basis of consolidation differs from the basis of consolidation for accounting purposes. Details are set out in Notes 25 and 26.

## 4. INTEREST INCOME AND EXPENSE

Interest income recognised on financial assets that are not measured at fair value through profit or loss amounted to HK\$650,679,000 (2012: HK\$676,348,000).

Interest expense recognised on financial liabilities that are not measured at fair value through profit or loss amounted to HK\$263,644,000 (2012: HK\$327,147,000).

## 2. 編製基準(續)

除上述變動外，本中期財務披露報表乃根據編製二零一二年年度財務報表的會計政策所編製。

本中期財務披露報表包括簡明綜合財務報告及說明性附註，但並未包括根據香港財務報告準則編製之全份財務所需之所有資料。

本中期財務披露報表完全符合香港金融管理局(「金管局」)頒佈之銀行業(披露)規則之披露規定。

## 3. 綜合基準

除另有說明外，本中期財務披露報表包括富邦銀行(香港)有限公司及其所有附屬公司之綜合狀況，亦包括應佔聯營公司之業績、儲備及淨資產。為監管報告目的，其綜合基準有別於會計目的的綜合基準，詳情載於附註25和26。

## 4. 利息收入及支出

就非通過損益以反映公平價值之金融資產確認之利息收入為650,679,000港元(二零一二年：676,348,000港元)。

就非通過損益以反映公平價值之金融負債確認之利息支出為263,644,000港元(二零一二年：327,147,000港元)。

**5. FEE AND COMMISSION INCOME AND EXPENSE****(a) Fee and commission income**

Fee and commission income arising from:	由以下業務所產生的費用及佣金收入：
Credit related services	信貸業務
Trade finance services	貿易融資業務
Credit card services	信用卡業務
Securities brokerage and investment services	證券經紀及投資服務
Insurance services	保險業務
Unit trust services	信託基金業務
Others	其他
of which:	其中：
Fee and commission income arising from:	費用及佣金收入來自：
- Financial assets or financial liabilities which are not measured at fair value through profit or loss	- 非通過損益以反映公平價值之金融資產或金融負債
- Trust or other fiduciary activities	- 信託及其他受託業務

Fee and commission income arising from trust and other fiduciary activities relate to fees from asset management activities where the Group hold assets or invest on behalf of customers.

**5. 費用及佣金收入及支出****(a) 費用及佣金收入**

For the six months ended

30 June 2013	30 June 2012
截至二零一三年六月三十日止	截至二零一二年六月三十日止
之六個月	之六個月
HK\$'000	HK\$'000
千港元	千港元

<b>23,150</b>	17,669
<b>5,317</b>	5,303
<b>58,794</b>	54,422
<b>17,647</b>	14,022
<b>49,495</b>	40,678
<b>28,962</b>	14,173
<b>6,791</b>	7,167
<b>190,156</b>	153,434
<b>81,582</b>	75,756
<b>613</b>	654

費用及佣金收入來自信託及其他受託業務，與本集團就資產管理業務中代表其客戶持有資產或進行資產投資所收取的相關費用。



**5. FEE AND COMMISSION INCOME AND EXPENSE (continued)****(b) Fee and commission expense**

Handling fees and commission  
Other fees paid

手續費及佣金  
其他已付費用

of which:

Fee and commission expense  
arising from:

– Financial assets or  
financial liabilities which  
are not measured at fair  
value through profit or loss

其中：

費用及佣金支出來自：

– 非通過損益  
以反映公平價值  
之金融資產或金融負債

**5. 費用及佣金收入及支出 (續)****(b) 費用及佣金支出**

For the six months ended	
30 June 2013	30 June 2012
截至二零一三年 六月三十日止 之六個月 HK\$'000 千港元	截至二零一二年 六月三十日止 之六個月 HK\$'000 千港元
31,095	29,411
15,790	14,275
46,885	43,686
45,825	39,524

## 6. OTHER OPERATING INCOME

## 6. 其他營運收入

		For the six months ended	
		30 June 2013	30 June 2012
		截至二零一三年 六月三十日止 之六個月 HK\$'000 千港元	截至二零一二年 六月三十日止 之六個月 HK\$'000 千港元
<b>Gains less losses from dealing</b>	<b>交易收益減虧損</b>		
– Foreign currencies	– 外匯	18,567	(12,082)
– Trading assets	– 持作交易用途資產	6,118	8,505
– Other dealing activities *	– 其他買賣交易 *	35,618	34,194
– Short selling activities	– 賣空交易	(640)	(410)
		59,663	30,207
<b>Net hedging income from fair value hedges</b>	<b>公平價值對沖之淨對沖收入</b>		
Net (loss)/gain on hedged items attributable to the hedged risk	與對沖風險相關之被對沖項目之淨(虧損)/收益	(126,606)	105,583
Net gain/(loss) on hedging instruments	對沖工具之淨收益/(虧損)	126,606	(105,583)
		-	-
<b>Net gain/(loss) on other financial instruments designated at fair value through profit or loss</b>	<b>指定為通過損益以反映公平價值之金融工具之淨收益/(虧損)</b>		
Net loss on sale of other financial instruments designated at fair value through profit or loss	出售指定為通過損益以反映公平價值之其他金融工具之淨虧損	(194)	-
Revaluation gain/(loss) on other financial instruments designated at fair value through profit or loss	指定為通過損益以反映公平價值之其他金融工具之重估淨收益/(虧損)	23,120	(9,332)
		22,926	(9,332)
Revaluation gain on collateralised debt obligations	債務抵押證券之重估收益	-	28
Gains less losses on disposal of assets classified as other loans and receivables	出售分類為其他貸款及應收款項之資產之收益減虧損	-	1,639
Revaluation (loss)/gain on derivative financial instruments	衍生金融工具之重估(虧損)/收益	(23,754)	10,599
Dividend income from unlisted available-for-sale financial assets	非上市可供出售金融資產之股息收入	13,157	13,506
Rental income	租金收入	1,221	801
Others	其他	6,984	9,374
		80,197	56,822

\* Other dealing activities include customer-driven dealing in derivative financial instruments including equity linked notes, options and structured deposit products.

\* 其他買賣交易包括客戶買賣衍生金融工具，該等工具包括股票掛鈎票據、期權及結構性存款產品。

## 7. OPERATING EXPENSES

Salaries and other staff costs	薪金及其他僱員成本
Premises and other fixed assets	物業及其他固定資產
Rental of premises	物業租金
Depreciation (Note 16)	折舊(附註16)
Others	其他
Auditors' remuneration	核數師酬金
Other operating expenses	其他營運支出
Business promotion	業務推廣
Legal and professional fees	法律顧問費用
Communication	通訊
Electronic data processing and computer systems	電子資料處理及電腦系統
Others	其他

## 7. 營運支出

For the six months ended	
30 June 2013	30 June 2012
截至二零一三年	截至二零一二年
六月三十日止	六月三十日止
之六個月	之六個月
HK\$'000	HK\$'000
千港元	千港元
<b>249,629</b>	234,152
<b>17,821</b>	22,734
<b>49,287</b>	39,562
<b>10,358</b>	10,942
<b>1,465</b>	1,240
<b>16,288</b>	13,536
<b>5,085</b>	11,799
<b>12,903</b>	13,153
<b>25,754</b>	23,732
<b>19,369</b>	23,210
<b>407,959</b>	394,060

## 8. IMPAIRMENT LOSSES ON AVAILABLE-FOR-SALE FINANCIAL ASSETS

As at 30 June 2013, certain of the Group's available-for-sale equity securities with a fair value of HK\$75.1 million (31 December 2012: HK\$72.5 million) were individually determined to be impaired on the basis of a significant or prolonged decline in fair value below cost. Impairment losses on these investments of HK\$218,000 (for the six months ended 30 June 2012: HK\$869,000) were recognised in profit or loss during the period.

## 8. 可供出售金融資產之減值虧損

於二零一三年六月三十日，本集團若干可供出售股本證券因其公平價值長期或大幅低於成本而被個別釐定為已減值證券，該等權益證券的公平價值為75,100,000港元(二零一二年十二月三十一日：72,500,000港元)。該等權益證券的減值虧損218,000港元(截至二零一二年六月三十日止之六個月：869,000港元)已於期內於損益中確認。

**9. NET GAINS ON DISPOSALS OF AVAILABLE-FOR-SALE FINANCIAL ASSETS****9. 出售可供出售金融資產之淨收益**

		<b>For the six months ended</b>	
		<b>30 June 2013</b>	30 June 2012
		<b>截至二零一三年</b>	<b>截至二零一二年</b>
		<b>六月三十日止</b>	<b>六月三十日止</b>
		<b>之六個月</b>	<b>之六個月</b>
		<b>HK\$'000</b>	<b>HK\$'000</b>
		<b>千港元</b>	<b>千港元</b>
Realisation of revaluation surplus previously recognised in the investment revaluation reserve (Note 11)	過往於投資重估儲備內確認之重估盈餘之變現 (附註 11)	<b>253</b>	5,724
Net losses arising in the current period	期內產生之淨虧損	<b>(173)</b>	(2,323)
		<b>80</b>	3,401

**10. TAXATION IN THE CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME****10. 綜合全面收益表內的所得稅**

The provision for Hong Kong Profits Tax for 2013 is calculated at 16.5% (2012: 16.5%) of the estimated assessable profits for the six months ended 30 June 2013.

二零一三年之香港利得稅撥備乃根據截至二零一三年六月三十日止之六個月之估計應課稅溢利之 16.5% (二零一二年: 16.5%) 計算。

		<b>For the six months ended</b>	
		<b>30 June 2013</b>	30 June 2012
		<b>截至二零一三年</b>	<b>截至二零一二年</b>
		<b>六月三十日止</b>	<b>六月三十日止</b>
		<b>之六個月</b>	<b>之六個月</b>
		<b>HK\$'000</b>	<b>HK\$'000</b>
		<b>千港元</b>	<b>千港元</b>
Current tax-Hong Kong Profits Tax	即期稅項－香港利得稅	<b>31,618</b>	24,126
Deferred tax	遞延稅項	<b>1,607</b>	2,077
		<b>33,225</b>	26,203

## 11. OTHER COMPREHENSIVE INCOME

Available-for-sale financial assets:	可供出售金融資產：
Changes in fair value recognised during the period	期內確認之公平價值變動
Amortisation of previous revaluation deficits recognised on available-for-sale financial assets which were subsequently reclassified as loans and receivables	就先前重新分類為貸款及應收款項之可供出售金融資產於以前年度確認之重估虧拙攤銷
Amounts transferred to profit or loss:	轉撥至損益之金額：
– gains on disposal (Note 9)	– 出售收益(附註9)
– impairment losses	– 減值虧損
Share of changes in fair value of available-for-sale financial assets held by an associate	應佔聯營公司之可供出售金融資產公平價值變動
Deferred taxation	遞延稅項
Net movement in the investment revaluation reserve during the period recognised in other comprehensive income	期內於其他全面收益確認之投資重估儲備淨變動

## 11. 其他全面收益

For the six months ended	
30 June 2013	30 June 2012
截至二零一三年六月三十日止之六個月	截至二零一二年六月三十日止之六個月
HK\$'000	HK\$'000
千港元	千港元
(126,237)	143,001
21	2,935
(253)	(5,724)
–	869
(1,831)	8,129
21,167	(23,250)
(107,133)	125,960

## 12. CASH AND SHORT-TERM FUNDS

Cash in hand	現金
Balances with the HKMA	金管局結餘
Balances with banks	銀行同業之結餘
Money at call and short notice *	通知及短期存款 *

## 12. 現金及短期資金

As at	
30 June 2013	31 December 2012
於二零一三年六月三十日	於二零一二年十二月三十一日
HK\$'000	HK\$'000
千港元	千港元
124,259	117,187
141,026	612,717
490,471	367,091
2,828,260	3,638,771
3,584,016	4,735,766

\* Money at call and short notice represents deposits of up to a maximum of one month maturity from the balance sheet date.

\* 通知及短期存款指由結算日起計最長一個月到期之存款。

**13. BALANCES WITH BANKS AND OTHER FINANCIAL INSTITUTIONS****13. 銀行同業及其他金融機構結餘**

		As at	
		30 June 2013	31 December 2012
		於二零一三年	於二零一二年
		六月三十日	十二月三十一日
		HK\$'000	HK\$'000
		千港元	千港元
Placement with banks maturing within:	以下期間內到期之銀行同業放款：		
– 3 months or less but over 1 month	– 三個月或以下惟一個月以上	714,134	627,826
– 1 year or less but over 3 months	– 一年或以下惟三個月以上	1,459,239	377,555
– Over 1 year to 5 years	– 一年以上至五年內	19,800	–
		<b>2,193,173</b>	<b>1,005,381</b>

**14. DERIVATIVE FINANCIAL INSTRUMENTS****14. 衍生金融工具****(a) Notional amounts of derivative financial instruments**

Derivatives refer to financial contracts whose value depends on the value of one or more underlying assets or indices. The notional amounts of these instruments indicate the volume of transactions outstanding as at the balance sheet date and do not represent amounts at risk. The following is a summary of the notional amounts of each significant type of derivatives entered into by the Group:

**(a) 衍生金融工具之名義金額**

此等衍生工具指其價值視乎一項或多項有關資產或指數之價值而定之金融合約。此等工具之名義金額顯示於結算日尚未平倉之交易量，而並非代表涉及風險金額。以下為本集團訂立之各主要類型衍生工具之名義金額之概要：

## 14. DERIVATIVE FINANCIAL INSTRUMENTS (continued)

### (a) Notional amounts of derivative financial instruments (continued)

## 14. 衍生金融工具(續)

### (a) 衍生金融工具之名義金額(續)

		30 June 2013 於二零一三年六月三十日				As at 31 December 2012 於二零一二年十二月三十一日			
		Managed in conjunction with financial instruments designated at fair value				Managed in conjunction with financial instruments designated at fair value			
		Qualifying for hedge accounting	through profit or loss	Held for trading	Total	Qualifying for hedge accounting	through profit or loss	Held for trading	Total
		就指定為透過 損益以反映	就指定為透過 損益以反映	持作	總額	就指定為透過 損益以反映	就指定為透過 損益以反映	持作	總額
		合資格 採用對沖 會計法	公平價值之 金融工具共 同進行管理	交易用途	總額	合資格 採用對沖 會計法	公平價值之 金融工具共 同進行管理	交易用途	總額
		HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000
		千港元	千港元	千港元	千港元	千港元	千港元	千港元	千港元
Exchange rate derivatives	匯率衍生工具								
- Forwards	- 遠期	-	-	8,637,434	8,637,434	-	-	4,494,229	4,494,229
- Swaps	- 掉期	-	-	16,013,353	16,013,353	-	-	13,405,169	13,405,169
- Options purchased	- 購入期權	-	-	8,915,560	8,915,560	-	-	5,006,724	5,006,724
- Options written	- 沽出期權	-	-	8,882,129	8,882,129	-	-	4,973,146	4,973,146
		-	-	42,448,476	42,448,476	-	-	27,879,268	27,879,268
Interest rate derivatives	利率衍生工具								
- Swaps	- 掉期	6,608,522	335,109	1,812,486	8,756,117	5,188,758	404,569	1,926,972	7,520,299
Equity derivatives	股票衍生工具								
- Swaps	- 掉期	-	-	45,200	45,200	-	-	37,930	37,930
- Options purchased	- 購入期權	-	-	53,738	53,738	-	-	27,238	27,238
- Options written	- 沽出期權	-	-	53,738	53,738	-	-	27,238	27,238
		-	-	152,676	152,676	-	-	92,406	92,406
Total	總額	6,608,522	335,109	44,413,638	51,357,269	5,188,758	404,569	29,898,646	35,491,973

**14. DERIVATIVE FINANCIAL INSTRUMENTS  
(continued)****(a) Notional amounts of derivative financial instruments (continued)**

The above amounts are shown on a gross basis without taking into account the effect of any bilateral netting arrangements.

Derivatives reported as qualifying for hedge accounting represent hedging instruments designated as hedges under HKAS 39.

**(b) Fair value and credit risk-weighted amounts of derivatives**

Exchange rate derivatives 匯率衍生工具  
Interest rate derivatives 利率衍生工具  
Equity derivatives 股票衍生工具  
Other derivatives 其他衍生工具

30 June 2013 於二零一三年六月三十日			As at 31 December 2012 於二零一二年十二月三十一日		
Fair value assets 公平價值 資產 HK\$'000 千港元	Fair value liabilities 公平價值 負債 HK\$'000 千港元	Credit risk- weighted amount 信貸風險 加權金額 HK\$'000 千港元	Fair value assets 公平價值 資產 HK\$'000 千港元	Fair value liabilities 公平價值 負債 HK\$'000 千港元	Credit risk- weighted amount 信貸風險 加權金額 HK\$'000 千港元
383,226	107,178	369,017	373,584	37,329	143,287
65,256	390,105	61,305	72,022	498,620	58,700
3,490	3,490	683	837	837	573
-	2,565	-	-	3,871	-
451,972	503,338	431,005	446,443	540,657	202,560

The above amounts are shown on a gross basis without taking into account the effect of any bilateral netting arrangements.

**14. 衍生金融工具(續)****(a) 衍生金融工具之名義金額  
(續)**

上述金額以總額顯示，並無計及任何雙邊淨額結算安排之影響。

報告為合資格採用對沖會計法之衍生工具指根據香港會計準則第39號指定作為對沖之對沖工具。

**(b) 衍生工具之公平價值及信貸風險加權金額**

以上金額以總額顯示，並無計及雙邊淨額結算安排影響。



**15. ADVANCES TO CUSTOMERS LESS IMPAIRMENT ALLOWANCES****(a) Advances to customers less impairment allowances**

Gross advances to customers	客戶貸款總額
Less: Impairment allowances	減：減值撥備
– Individual impairment allowances	– 個別減值撥備
– Collective impairment allowance	– 綜合減值撥備

**15. 客戶貸款減值撥備****(a) 客戶貸款減值撥備**

As at	
30 June 2013	31 December 2012
於二零一三年	於二零一二年
六月三十日	十二月三十一日
HK\$'000	HK\$'000
千港元	千港元
<b>31,195,836</b>	30,462,221
<b>(11,080)</b>	(12,452)
<b>(40,930)</b>	(40,930)
<b>31,143,826</b>	30,408,839

**(b) Movement in impairment allowances on advances to customers**

At 1 January 2013	於二零一三年一月一日
Impairment losses charged to profit or loss	於損益賬扣除之減值虧損
Impairment losses released to profit or loss	於損益賬撥回之減值虧損
Amounts written off	撇賬金額
Recoveries of advances written off in previous years	過去年度已撇賬貸款之收回
At 30 June 2013	於二零一三年六月三十日

**(b) 客戶貸款減值撥備變動**

For the six months ended 30 June 2013	
截至二零一三年六月三十日止之六個月	
Individual impairment allowances	Collective impairment allowance
個別減值撥備	綜合減值撥備
HK\$'000	HK\$'000
千港元	千港元
<b>12,452</b>	<b>40,930</b>
<b>10,352</b>	–
<b>(11,470)</b>	–
<b>(9,202)</b>	–
<b>8,948</b>	–
<b>11,080</b>	<b>40,930</b>

**15. ADVANCES TO CUSTOMERS LESS  
IMPAIRMENT ALLOWANCES (continued)****(b) Movement in impairment allowances on  
advances to customers (continued)****15. 客戶貸款減值撥備 (續)****(b) 客戶貸款減值撥備變動 (續)**

		For the year ended 31 December 2012 截至二零一二年 十二月三十一日止年度	
		Individual impairment allowances 個別減值撥備 HK\$'000 千港元	Collective impairment allowance 綜合減值撥備 HK\$'000 千港元
At 1 January 2012	於二零一二年一月一日	92,911	70,145
Impairment losses charged to profit or loss	於損益賬扣除之減值虧損	21,720	—
Impairment losses released to profit or loss	於損益賬撥回之減值虧損	(31,356)	(29,215)
Amounts written off	撇賬金額	(92,234)	—
Recoveries of advances written off in previous years	過去年度已撇賬貸款 之收回	21,411	—
At 31 December 2012	於二零一二年 十二月三十一日	12,452	40,930

## 15. ADVANCES TO CUSTOMERS LESS IMPAIRMENT ALLOWANCES (continued)

### (c) Advances to customers analysed by industry sector

Advances to customers analysed by industry sector and the coverage of collateral is as follows. The economic sector analysis is based on the categories and definitions used by the HKMA:

## 15. 客戶貸款減減值撥備(續)

### (c) 按行業分類的客戶貸款

按行業及有抵押貸款的客戶貸款總額分析如下。經濟行業分析乃基於金管局所採用的類別及定義：

		As at			
		30 June 2013		31 December 2012	
		於二零一三年六月三十日		於二零一二年十二月三十一日	
		% of gross loans		% of gross loans	
		Gross loans and advances	covered by collateral	Gross loans and advances	covered by collateral
		有抵押之貸款		有抵押之貸款	
		借款及貸款總額	佔貸款總額之百分比	借款及貸款總額	佔貸款總額之百分比
		HK\$'000	%	HK\$'000	%
		千港元		千港元	
Gross advances for use in Hong Kong	在香港使用的貸款總額				
Industrial, commercial and financial	工商金融				
– Property development	– 物業發展	1,272,121	30.49	1,200,404	21.05
– Property investment	– 物業投資	9,873,152	93.45	10,102,430	95.43
– Financial concerns	– 金融企業	634,883	0.33	447,753	–
– Stockbrokers	– 股票經紀	128,333	–	–	–
– Wholesale and retail trade	– 批發及零售業	347,290	11.39	525,047	10.32
– Manufacturing	– 製造業	2,413,212	8.43	1,958,723	5.88
– Transport and transport equipment	– 運輸及運輸設備	473,894	7.36	57,742	72.53
– Information technology	– 資訊科技	194,681	0.39	194,654	0.44
– Electricity and gas	– 電力及氣體燃料業	234,000	–	234,000	–
– Others	– 其他	1,784,332	16.03	2,404,713	16.87

**15. ADVANCES TO CUSTOMERS LESS IMPAIRMENT ALLOWANCES (continued)****(c) Advances to customers analysed by industry sector (continued)****15. 客戶貸款減減值撥備 (續)****(c) 按行業分類的客戶貸款 (續)**

		As at			
		30 June 2013		31 December 2012	
		於二零一三年六月三十日		於二零一二年十二月三十一日	
		% of gross loans		% of gross loans	
		Gross loans and advances	covered by collateral	Gross loans and advances	covered by collateral
		有抵押之貸款 佔貸款總額之百分比		有抵押之貸款 佔貸款總額之百分比	
		借款及 貸款總額 HK\$'000 千港元	百分比 %	借款及 貸款總額 HK\$'000 千港元	百分比 %
Individuals	個人				
- Loans for the purchase of flats under the Home Ownership Scheme, Private Sector Participation Scheme and Tenants Purchase Scheme or their respective successor schemes	- 購買「居者有其屋計劃」、「私人參建居屋計劃」及「租者置其屋計劃」或其各自的後繼計劃的樓宇的貸款	8,999	100.00	9,756	100.00
- Loans for the purchase of other residential properties	- 購買其他住宅物業的貸款	8,224,941	99.80	8,091,840	99.72
- Credit card advances	- 信用卡貸款	757,786	-	795,552	-
- Others	- 其他	1,420,852	51.79	1,385,109	50.62
		27,768,476		27,407,723	
Trade finance	貿易融資	1,901,904	15.63	1,681,525	8.95
Gross advances for use outside Hong Kong	在香港以外使用的貸款總額	1,525,456	-	1,372,973	-
Gross advances to customers	客戶貸款總額	31,195,836	62.29	30,462,221	63.82

**15. ADVANCES TO CUSTOMERS LESS IMPAIRMENT ALLOWANCES (continued)****(c) Advances to customers analysed by industry sector (continued)**

Analysis of the Group's impaired advances in respect of industry sectors which account for 10% or more of gross advances to customers:

		Overdue advances 逾期貸款 HK\$'000 千港元	Impaired advances 減值貸款 HK\$'000 千港元	Individual impairment allowances 個別減值撥備 HK\$'000 千港元	Collective impairment allowance 綜合減值撥備 HK\$'000 千港元
As at 30 June 2013	於二零一三年六月三十日				
– Property investment	– 物業投資	–	–	–	1,644
– Loans for the purchase of other residential properties	– 購買其他住宅物業 的貸款	–	–	–	3
As at 31 December 2012	於二零一二年 十二月三十一日				
– Property investment	– 物業投資	–	–	–	2,479
– Loans for the purchase of other residential properties	– 購買其他住宅 物業的貸款	–	–	–	14

**15. 客戶貸款減值撥備 (續)****(c) 按行業分類的客戶貸款 (續)**

按行業分析佔客戶貸款總額10%或以上的本集團減值貸款如下：

		Overdue advances 逾期貸款 HK\$'000 千港元	Impaired advances 減值貸款 HK\$'000 千港元	Individual impairment allowances 個別減值撥備 HK\$'000 千港元	Collective impairment allowance 綜合減值撥備 HK\$'000 千港元
As at 30 June 2013	於二零一三年六月三十日				
– Property investment	– 物業投資	–	–	–	1,644
– Loans for the purchase of other residential properties	– 購買其他住宅物業 的貸款	–	–	–	3
As at 31 December 2012	於二零一二年 十二月三十一日				
– Property investment	– 物業投資	–	–	–	2,479
– Loans for the purchase of other residential properties	– 購買其他住宅 物業的貸款	–	–	–	14

**15. ADVANCES TO CUSTOMERS LESS  
IMPAIRMENT ALLOWANCES (continued)****(d) Impaired advances to customers****15. 客戶貸款減減值撥備 (續)****(d) 客戶減值貸款**

		As at			
		30 June 2013		31 December 2012	
		於二零一三年六月三十日		於二零一二年十二月三十一日	
		% of gross advances		% of gross advances	
		佔貸款總額		佔貸款總額	
		百分比		百分比	
		HK\$'000	%	HK\$'000	%
		千港元		千港元	
Gross impaired advances	減值貸款總額	14,763	0.05	16,171	0.05
Individual impairment allowances made against impaired loans	就減值貸款作出的個別減值撥備	(11,080)		(12,452)	
		3,683		3,719	
Amount of collateral held in respect of impaired loans	就減值貸款持有的抵押品金額	-		-	

Impaired advances are individually assessed loans with objective evidence of impairment on an individual basis.

減值貸款是按個別基準在具備客觀的減值證據下而須作個別評估的貸款。

## 16. FIXED ASSETS

<b>Cost or valuation</b>	成本值或估值
At 1 January 2013	於二零一三年一月一日
Additions	添置
Disposals	出售
<b>At 30 June 2013</b>	於二零一三年六月三十日
<b>Accumulated depreciation</b>	累計折舊
At 1 January 2013	於二零一三年一月一日
Charge for the period (Note 7)	期內折舊(附註7)
Released on disposal	出售之抵免
<b>At 30 June 2013</b>	於二零一三年六月三十日
<b>Accumulated impairment loss</b>	累計減值虧損
<b>At 1 January 2013 and 30 June 2013</b>	於二零一三年一月一日及二零一三年六月三十日
<b>Net book value</b>	賬面淨值
<b>At 30 June 2013</b>	於二零一三年六月三十日

## 16. 固定資產

Premises 物業 HK\$'000 千港元	Furniture, fixtures and equipment 傢俬、裝置及設備 HK\$'000 千港元	Total 總額 HK\$'000 千港元
3,267,233	478,617	3,745,850
–	17,846	17,846
–	(618)	(618)
3,267,233	495,845	3,763,078
–	335,292	335,292
26,373	22,914	49,287
–	(598)	(598)
26,373	357,608	383,981
15,733	–	15,733
3,225,127	138,237	3,363,364

## 16. FIXED ASSETS (continued)

## 16. 固定資產(續)

		Premises 物業 HK\$'000 千港元	Furniture, fixtures and equipment 傢俬、裝置及設備 HK\$'000 千港元	Total 總額 HK\$'000 千港元
<b>Cost or valuation</b>	<b>成本值或估值</b>			
At 1 January 2012	於二零一二年一月一日	1,092,598	674,836	1,767,434
Additions	添置	–	35,846	35,846
Disposals	出售	–	(232,065)	(232,065)
Surplus on revaluation	重估盈餘	2,400,201	–	2,400,201
Elimination of accumulated depreciation on revalued premises	抵銷重估物業之累計折舊	(225,566)	–	(225,566)
<b>At 31 December 2012</b>	<b>於二零一二年十二月三十一日</b>	<b>3,267,233</b>	<b>478,617</b>	<b>3,745,850</b>
<b>Accumulated depreciation</b>	<b>累計折舊</b>			
At 1 January 2012	於二零一二年一月一日	185,402	520,192	705,594
Charge for the year	年內折舊	40,164	46,615	86,779
Released on disposal	出售之抵免	–	(231,515)	(231,515)
Elimination of accumulated depreciation on revalued premises	抵銷重估物業之累計折舊	(225,566)	–	(225,566)
<b>At 31 December 2012</b>	<b>於二零一二年十二月三十一日</b>	<b>–</b>	<b>335,292</b>	<b>335,292</b>
<b>Accumulated impairment loss</b>	<b>累計減值虧損</b>			
At 1 January 2012 and 31 December 2012	於二零一二年一月一日及二零一二年十二月三十一日	15,733	–	15,733
<b>Net book value</b>	<b>賬面淨值</b>			
<b>At 31 December 2012</b>	<b>於二零一二年十二月三十一日</b>	<b>3,251,500</b>	<b>143,325</b>	<b>3,394,825</b>



## 17. DEPOSITS AND BALANCES OF BANKS

Deposits and balances from banks 銀行同業之存款及結餘  
Deposits and balances from the HKMA 於金管局之存款及結餘

Amounts due to banks under repurchase agreements 回購協議項下應付銀行同業之款項

## 17. 銀行同業之存款及結餘

As at	
30 June 2013	31 December 2012
於二零一三年	於二零一二年
六月三十日	十二月三十一日
HK\$'000	HK\$'000
千港元	千港元
<b>1,432,327</b>	1,810,618
<b>66,491</b>	–
<b>1,498,818</b>	1,810,618
<b>3,548,181</b>	1,350,715
<b>5,046,999</b>	3,161,333

## 18. DEPOSITS FROM CUSTOMERS

Demand deposits and current accounts 活期及往來存款  
Savings deposits 儲蓄存款  
Call deposits 通知存款  
Time deposits 定期存款

## 18. 客戶存款

As at	
30 June 2013	31 December 2012
於二零一三年	於二零一二年
六月三十日	十二月三十一日
HK\$'000	HK\$'000
千港元	千港元
<b>8,069,710</b>	8,297,591
<b>1,274,642</b>	1,321,899
<b>4,098,131</b>	4,169,489
<b>33,434,365</b>	32,051,879
<b>46,876,848</b>	45,840,858

**19. FINANCIAL LIABILITIES DESIGNATED AT FAIR VALUE THROUGH PROFIT OR LOSS****19. 指定為透過損益以反映公平價值之金融負債**

Zero coupon bond issued

已發行零息債券

The zero coupon bond with a face value of HK\$520 million and issue price of 48.076615% was issued by the Bank on 12 April 2007. The maturity date for the bond is 12 April 2022 but it can be called on 12 April 2017, on the 10th anniversary of issuance. At the time of issue, the Bank entered into an interest rate swap to hedge the interest rate risk associated with the bond. Under the terms of the interest rate swap, the Bank makes quarterly floating rate interest payments and receives fixed rate interest income.

As at	
30 June 2013	31 December 2012
於二零一三年	於二零一二年
六月三十日	十二月三十一日
HK\$'000	HK\$'000
千港元	千港元
<b>352,645</b>	368,062

本行於二零零七年四月十二日發行票面值為520,000,000港元的零息債券，發行價為票面值之48.076615%。債券於二零二二年四月十二日到期，惟可於發行第十週年，即二零一七年四月十二日被贖回。同時，本行為對沖與債券有關之利率風險而訂立了一份利率掉期合約。根據該利率掉期合約之條款，本行每季按浮動利率支付利息，並按固定利率收取利息。

**20. CERTIFICATES OF DEPOSIT ISSUED****20. 已發行存款證**

3 months or less but not repayable on demand 三個月或以下惟無需即時還款  
 1 year or less but over 3 months 一年或以下惟三個月以上  
 5 years or less but over 1 year 五年或以下惟一年以上

As at	
30 June 2013	31 December 2012
於二零一三年	於二零一二年
六月三十日	十二月三十一日
HK\$'000	HK\$'000
千港元	千港元
<b>82,300</b>	200,000
<b>—</b>	576,042
<b>200,000</b>	—
<b>282,300</b>	776,042

All certificates of deposit issued are measured at amortised cost.

所有已發行存款證均按攤銷成本列賬。

**21. DEBT SECURITIES ISSUED**

Variable coupon rate notes	多個息率之票據
Zero coupon notes	零息票據

The variable coupon rate notes and zero coupon notes issued by the Bank are denominated in HKD and USD, and mature at various dates from the year of 2013 to 2022.

All debt securities issued are measured at amortised cost.

**21. 已發行債務證券**

As at	
30 June 2013	31 December 2012
於二零一三年	於二零一二年
六月三十日	十二月三十一日
HK\$'000	HK\$'000
千港元	千港元
216,519	212,752
1,211,650	235,980
1,428,169	448,732

本行發行的多個息率之票據及零息票據，以港元及美元計值，並於二零一三年至二零二二年內多個不同日期到期。

該等已發行債務證券乃按攤銷成本列賬。

**22. SUBORDINATED NOTES ISSUED**

US\$200 million 6.125% subordinated notes issued in 2010	於二零一零年發行200,000,000美元 年息率為6.125%的後償票據
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Subordinated notes with face value of US\$200 million (equivalent to HK\$1,551.4 million) and carrying amount of HK\$1,540.1 million which qualify as supplementary capital were issued by the Bank on 30 November 2010 and mature on 30 November 2020.

**22. 已發行後償票據**

As at	
30 June 2013	31 December 2012
於二零一三年	於二零一二年
六月三十日	十二月三十一日
HK\$'000	HK\$'000
千港元	千港元
1,540,064	1,538,430

本行於二零一零年十一月三十日發行面值為200,000,000美元(相當於為1,551,400,000港元)及賬面值為1,540,100,000港元及符合附加資本準則的後償票據，該票據於二零二零年十一月三十日期到。

## 22. SUBORDINATED NOTES ISSUED (continued)

If at any time the HKMA determines (having regard to the applicable regulatory framework) that these subordinated notes no longer qualify as supplementary capital, the Bank may, on or after 1 January 2013 at its option and subject to the prior written approval of the HKMA, provide notice to such effect to Noteholders, such notice being a "Change in Status Notice". Upon a Change in Status Notice becoming effective, these subordinated notes shall cease to constitute subordinated obligations of the Bank and shall thereafter constitute direct, unconditional, unsubordinated and unsecured obligations of the Bank and shall at all times thereafter rank *pari passu* and without any preference among themselves. The payment obligations of the Bank under these subordinated notes shall, save for such exceptions as may be provided by applicable legislation, at all times thereafter rank at least equally with all its other present and future unsecured and unsubordinated obligations including liabilities in respect of deposits.

These subordinated notes bear interest at 6.125% per annum, payable semi-annually. Upon a Change in Status Notice becoming effective, the interest rate for these subordinated notes will become 5.625% per annum, payable semi-annually. These subordinated notes are stated at amortised cost.

## 22. 已發行後償票據(續)

倘若金管局於任何時候決定(經考慮適用的法規框架)本後償票據不再合資格作為附加資本，本行可於二零一三年一月一日或之後，在事先獲得金管局書面批准後選擇向票據持有人通知有關影響，該通知即為「地位變更通知」。於「地位變更通知」生效後，本後償票據將不再構成本行之後償責任，並於其後構成本行之直接、無條件、非後償及無抵押責任，並將於其後任何時間享有同等權益，且彼此並無任何優先權。除適用法律可能規定之例外情況外，本行根據本後償票據之付款責任將於其後任何時間至少與所有其他現有及未來無抵押及非後償負債(包括有關存款之負債)享有同等權益。

本後償票據按年利率6.125%計息，每半年支付一次。地位變更通知生效後，本後償票據之年利率將變為5.625%，每半年支付一次。本後償票據以攤餘成本列賬。

**23. RESERVES**

Capital redemption reserve	資本贖回儲備
Regulatory reserve	法定儲備
Investment revaluation reserve	投資重估儲備
Premises revaluation reserve	物業重估儲備
Foreign exchange reserve	外幣換算儲備
Retained earnings	保留溢利

**23. 儲備**

As at	
30 June 2013	31 December 2012
於二零一三年	於二零一二年
六月三十日	十二月三十一日
HK\$'000	HK\$'000
千港元	千港元
	(Restated)
	(重列)
<b>372,000</b>	372,000
<b>458,489</b>	446,467
<b>(3,125)</b>	104,008
<b>2,003,025</b>	2,020,142
<b>70,295</b>	51,695
<b>1,873,615</b>	1,651,416
<b>4,774,299</b>	4,645,728

The regulatory reserve is maintained to satisfy the provisions of the Hong Kong Banking Ordinance for prudential supervision purposes. Movements in the reserves are made directly through retained earnings and in consultation with the HKMA.

為根據《銀行業條例》的規定而保留法定儲備以達至嚴謹監管的目的。該儲備之變動乃在諮詢金管局之意見後直接從保留溢利轉撥。

**24. CONTINGENT LIABILITIES AND COMMITMENTS****(a) Credit related commitments and contingencies**

Credit related commitments and contingencies include acceptances, letters of credit, guarantees and commitments to extend credit. The risk involved is essentially the same as the credit risk involved in extending loan facilities to customers. The contractual amounts represent the amounts at risk should the contract be fully drawn upon and the credit default. As the facilities may expire without being drawn upon, the contract amounts do not represent expected future cash flows.

**24. 或然負債及承擔****(a) 與信貸有關之承擔及或然項目**

與信貸有關之承擔及或然項目包括承兌項目、信用證、擔保和承付款項。所涉及之風險基本上與向客戶提供貸款之信貸風險相同。合約金額是指當合約被完全提取及客戶違約時所承擔風險之數額。由於該等備用貸款可能在未經提取前到期，故合約金額並不代表預計未來現金流量。

**24. CONTINGENT LIABILITIES AND COMMITMENTS (continued)****(a) Credit related commitments and contingencies (continued)****24. 或然負債及承擔 (續)****(a) 與信貸有關之承擔及或然項目 (續)**

		As at			
		30 June 2013		31 December 2012	
		於二零一三年六月三十日		於二零一二年十二月三十一日	
		Contractual	Credit risk-	Contractual	Credit risk-
		amounts	weighted	amounts	weighted
			amounts		amounts
		合約金額	信貸風險	合約金額	信貸風險
		加權金額	加權金額	加權金額	加權金額
HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000
千港元	千港元	千港元	千港元	千港元	千港元
Direct credit substitutes	直接信貸替代項目	26,375	26,375	48,518	48,518
Transaction-related contingencies	與交易有關之或然項目	9,929	4,965	8,125	4,063
Trade-related contingencies	與貿易有關之或然項目	313,093	62,619	283,811	56,762
Undrawn loan facilities	未提取之備用貸款				
– which are unconditionally cancellable	—可無條件地取消	14,936,537	–	14,291,306	–
– with an original maturity of up to one year	—原訂到期期限為一年	78,519	15,704	–	–
– with an original maturity of more than one year	—原訂到期期限為一年以上	1,037,974	518,987	826,345	413,173
		16,402,427	628,650	15,458,105	522,516

**24. CONTINGENT LIABILITIES AND COMMITMENTS (continued)****(b) Lease commitments**

The total future minimum lease payments under non-cancellable operating leases are payable as follows:

Properties:	物業：
– Within one year	—一年內
– After 1 year but within 5 years	—一至五年間

**24. 或然負債及承擔(續)****(b) 租賃承擔**

不可取消營運租賃下之未來最低應付租金總額如下：

As at	
30 June 2013	31 December 2012
於二零一三年	於二零一二年
六月三十日	十二月三十一日
HK\$'000	HK\$'000
千港元	千港元
29,135	20,487
25,289	16,891
<b>54,424</b>	<b>37,378</b>

**(c) Capital commitments**

Capital commitments for the purchase of equipment and available-for-sale financial assets outstanding at 30 June 2013 not provided for in the financial statements were as follows:

Contracted for	已訂合約
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**(c) 資本承擔**

於二零一三年六月三十日未於財務報告內提撥之有關購買設備及可供出售金融資產之未兌現資本承擔如下：

As at	
30 June 2013	31 December 2012
於二零一三年	於二零一二年
六月三十日	十二月三十一日
HK\$'000	HK\$'000
千港元	千港元
222,644	192,477

## 25. CAPITAL ADEQUACY RATIO

## 25. 資本充足比率

		As at	
		30 June 2013	31 December 2012
		於二零一三年	於二零一二年
		六月三十日	十二月三十一日
		%	%
Total capital ratio	總資本比率	16.79	16.71
Tier 1 capital ratio	一級資本比率	10.63	12.13
Common Equity Tier 1 ("CET1") capital ratio	普通股本一級資本比率	10.63	N/A

The capital ratios as at 30 June 2013 are computed on a consolidated basis which comprises the positions of Fubon Bank (Hong Kong) Limited, Fubon Credit (Hong Kong) Limited and Fubon Factors (Hong Kong) Limited as required by the HKMA in accordance with section 3C(1) of the Banking (Capital) Rules ("the Capital Rules") for its regulatory purposes.

Capital ratios are complied in accordance with the Capital Rules issued by the HKMA. The ratios as of 30 June 2013 are complied in accordance with the amended Capital Rules effective from 1 January 2013 for the implementation of the "Basel III" capital accord, whereas the ratios as of 31 December 2012 are complied in accordance with the "pre-amended Capital Rules" as in force immediately before 1 January 2013. The capital disclosures for 30 June 2013 under Basel III are, therefore, not directly comparable with the disclosures for 31 December 2012. Certain comparative figures have not been provided where the current year is the first year of disclosure.

於二零一三年六月三十日，資本比率是根據綜合基準計算，該基準包括金管局為其監管目的規定之富邦銀行(香港)有限公司、富邦財務(香港)有限公司及富邦貼現(香港)有限公司之狀況，並按照《銀行業(資本)規則》(「資本規則」)第3C(1)節編製。

資本比率乃根據金管局所頒佈的資本規則計算。於二零一三年六月三十日之資本比率乃根據因應實施「巴塞爾資本協定三」而經修訂並於二零一三年一月一日生效的「資本規則」所編製，而於二零一二年十二月三十一日之資本比率乃根據於二零一三年一月一日前有效的「修訂前之資本規則」所編製。因此，「巴塞爾協定三」下二零一三年六月三十日之資本披露，不能與「巴塞爾資本協定二」下二零一二年十二月三十一日之披露資料直接比較。因本年度為首個披露年度，本行並無就若干披露提供比較數字。



**25. CAPITAL ADEQUACY RATIO (continued)**

The basis of consolidation for accounting purposes is in accordance with the Hong Kong Financial Reporting Standards and is different from the basis and scope of consolidation for the calculation of capital ratios. Subsidiaries not included in the consolidation for the calculation of capital ratios are set out below:

**25. 資本充足比率(續)**

作會計目的之綜合基準與香港財務報告準則一致，但有別於計算資本比率之綜合基準及範圍。計算資本比率時未綜合計入之附屬公司載於如下：

Name of subsidiaries 附屬公司名稱	Principal activities 主要業務	As at 30 June 2013 於二零一三年六月三十日	
		Total assets	Total equity
		資產總值	權益總額
		HKS'000 千港元	HKS'000 千港元
FB Securities (Hong Kong) Limited 富銀證券(香港)有限公司	Securities broking 證券經紀	229,123	122,517
FB Investment Management Limited 富銀投資管理有限公司	Fund management 基金管理	21,283	18,700
Fubon Insurance Brokers Limited 富邦保險顧問有限公司	Insurance broker services 保險經紀服務	2,506	1,826
Fubon Nominees (Hong Kong) Limited	Nominee service 代理人服務	3,307	143
Easygrand Investments Limited 敏安投資有限公司	Inactive 無業務	2	2
Aquarius (Nominees) Limited	Inactive 無業務	6	6
Admiralty Finance Company Limited 海富財務有限公司	Company secretarial 公司秘書	63	63
Hongroll Limited	Investment holding 投資控股	–	(6)
Battell Investments Limited	Inactive 無業務	–	(315)
Fubon Capital (HK) Limited 富邦融資(香港)有限公司	Inactive 無業務	10,463	10,463
		<b>266,753</b>	<b>153,399</b>

## 25. CAPITAL ADEQUACY RATIO (continued)

The Bank's shareholdings in the above subsidiaries are deducted from CET1 capital in accordance with the Capital Rules. There is no relevant capital shortfall in any of the Bank's subsidiaries which are not included as part of the consolidation group for the calculation of capital ratio.

The Group maintains a regulatory reserve, as disclosed in Note 23, to satisfy the provisions of Hong Kong Banking Ordinance for prudential supervision purposes. Movements in the reserve are made directly through retained earnings and in consultation with the HKMA.

In accordance with the Capital Rules, the Group has adopted the "standardised approach" for the calculation of risk-weighted assets for credit risk and market risk and the "basic indicator approach" for the calculation of operational risk.

To comply with the Banking (Disclosure) Rules ("BDR"), the Group will establish a new section "Regulatory Disclosure" on its website (<http://www.fubonbank.com.hk>) to house all the information relating to the disclosure of regulatory capital instruments and the reconciliation to the Group's published financial statements.

## 25. 資本充足比率(續)

本行於上述附屬公司之股權乃根據資本規則自普通股本一級資本中扣除。於計算資本比率時不計作綜合集團一部分之本行附屬公司中，並無有關資本短欠。

本集團已根據香港《銀行業條例》的規定維持法定儲備(如附註23所披露)，以嚴謹監管。該儲備之變動乃在諮詢金管局之意見後直接透過保留溢利作出。

按照資本規則，本集團已採用「標準化方法」計算信貸風險及市場風險之風險加權資產以及採用「基本指標方法」計算營運風險。

為符合《銀行業(披露)規則》，本集團將在本行網站內(<http://www.fubonbank.com.hk>)增設「監管披露」一節，披露一切關於監管資本票據及與本集團已公佈財務報表所作對賬的資料。

## 25. CAPITAL ADEQUACY RATIO (continued)

The disclosure will be published on before 30 September 2013 according to the BDR and will include the following information:

- A description of the main features and the full terms and conditions of the Group's capital instruments;
- A detailed breakdown of the Group's CET1 capital, Additional Tier 1 capital, Tier 2 capital and regulatory deductions, using the standard template as specified by the HKMA; and
- A full reconciliation between the Group's accounting and regulatory balance sheets, using the standard template as specified by the HKMA.

## 26. LIQUIDITY RISK MANAGEMENT

The purpose of liquidity management is to ensure sufficient cash flows to meet all financial commitments and to capitalize on opportunities for business expansion. This includes the Group's ability to meet deposit withdrawals either on demand or at contractual maturity, to repay borrowings as they mature, to comply with the statutory liquidity ratio, and to make new loans and investments as opportunities arise.

## 25. 資本充足比率(續)

本行將於二零一三年九月三十日前按銀行業(披露)規則公佈披露。有關披露將包括下列資料：

- 本集團資本票據之主要特點及全部條款及條件；
- 本集團採用金管局要求之標準範本披露本集團之普通股本一級資本、額外一級資本、二級資本，以及監管資本扣減之詳情；及
- 本集團採用金管局要求之標準範本披露本集團會計與監管資產負債表作出之全部對賬。

## 26. 流動資金風險管理

流動資金風險管理旨在確保足夠現金流量以滿足所有財務承擔之所需及滿足業務擴展之所需。有關措施涵蓋本集團應付因客戶需要或合約到期產生之存款提取、於借款到期時償還貸款、為符合法定流動資金比率所需保持資金流動性及當新貸款及投資機會出現時所需資金的能力。

**26. LIQUIDITY RISK MANAGEMENT (continued)**

Liquidity is managed on a daily basis by the Funding Desk department under the direction of the Asset and Liability Committee (“ALCO”). ALCO comprises the Chief Executive Officer and Managing Director, Executive Director, Chief Financial Officer and senior management personnel as appointed by the Chief Executive Officer and Managing Director. ALCO is responsible for overseeing the Bank’s liquidity risk management, in particular the Bank’s ability to meet its funding obligations and its compliance with statutory liquidity requirements. ALCO regularly reviews and endorses for the Board’s approval the Bank’s policies governing asset and liability management, investment and other risk management issues. It also formulates both long term strategy for the sources and application of funds and short term directives to address prevailing conditions and monitors the implementation of these strategies and directives. The Funding Desk department is responsible for ensuring that the Group has adequate liquidity for all operations, ensuring that the funding mix is appropriate so as to avoid maturity mismatches and to prevent price and reinvestment rate risk in case of a maturity gap, and monitoring relevant markets for the adequacy of funding and liquidity.

As part of its liquidity risk management, the Group focuses on a number of components, including maintaining sufficient liquid assets, maintaining diversified sources of liquidity, reserving necessary funding capacity and contingent planning. The Group manages liquidity risk by holding sufficient liquid assets (e.g. cash and short term funds and securities) of appropriate quality to ensure that short term funding requirements are covered within prudential limits. In order to lengthen the duration of the funding, the Bank periodically issues certificates of deposit with different maturities. Adequate standby facilities are maintained to provide strategic liquidity to meet unexpected and material cash outflows in the ordinary course of business.

**26. 流動資金風險管理(續)**

資金部門在資產負債委員會指導下每日對流動資金進行管理。資產負債委員會由本行的行政總裁兼董事總經理、執行董事、財務總監及行政總裁兼董事總經理所委任的高級管理人員組成。資產負債委員會負責監督本行流動資金風險管理，尤其是本行滿足資金承擔及符合法定流動規定的能力。資產負債委員會定期檢討及簽署有關資產與負債管理、投資及其他風險管理事宜之政策予董事會審批。委員會亦制定資金來源及運用的長遠政策，以及因應情況擬定短期方針應付當時需要，同時檢討該等政策及方針的推行情況。資金部門負責確保本集團擁有所有營運活動所需之充足流動資金、確保資金組合適當以避免期限錯配並在存在年期差距時防止價格及再投資利率風險，及監察相關市場以確保充足資金及流動資金。

作為其流動資金風險管理之一部分，本集團集中於數個項目，包括保持充足流動資產、拓闊流動資金來源、維持所需的融資能力及應變計劃。本集團透過持有充足適當質量之流動資產（如現金及短期基金與證券）確保短期資金需求在審慎限額內來管理流動資金風險。為延長資金之持續期，本行定期發行具有不同到期日之存款證。本行維持適當之備用貸款以提供策略性流動資金應付正常業務過程中可能出現之突然及重大現金流出。

**26. LIQUIDITY RISK MANAGEMENT (continued)**

In addition to observing the statutory liquidity ratio, the Group has established different liquidity metrics, including but not limited to the liquidity ratio, loan-to-deposit ratio, cumulative cash flow mismatch, concentration of funding sources, medium-term funding ratio to measure and analyse its liquidity risks.

The Group conducts cash flow analysis and cash flow projections arising from on- and off-balance sheet items over a set of time horizons on a regular basis to identify funding needs in specific time bucket. The Group also regularly performs stress tests on its liquidity position. In the stress test, both on- and off-balance sheet items with cash flow impact are considered, with applicable hypothetical and historical assumptions. Three stressed scenarios, namely institution-specific crisis scenario, general market crisis scenario, and a combined scenario are adopted with minimum survival period defined pursuant to HKMA's latest Supervisory Policy Manual "Sound Systems and controls for Liquidity Risk Management".

The Group has formulated a Contingency Funding Plan ("CFP") that describes the Group's strategy for dealing with any liquidity problem and the procedures for make up cash flow deficits in emergency situations. The CFP is designed to be pro-active and pre-emptive. The Group utilises early warning indicators, which cover both qualitative and quantitative measures, monitoring both internal and external factors. Should there be any early signs of significant impact on the Group's liquidity position the management will be duly informed. Once the CFP is triggered, a Crisis Management Team, which is led by senior management, is formed to handle the crisis. Strategy and procedures in obtaining contingency funding, as well as roles and responsibilities of parties concerned will be clearly stated.

**26. 流動資金風險管理(續)**

除緊守法定的流動資金比率外，本集團已設立不同的流動資金標準以衡量及分析流動資金風險，包括(但不限於)流動資金比率、貸存比率、累積現金流錯配、資金來源集中度、中長期資金比率。

本集團定期透過對一系列時間內的資產負債表內外項目進行現金流量分析及預測以確定特定時間內的資金需要。本集團亦定期對流動資金狀況進行壓力測試。透過運用適當的理論及歷史假設，本集團的壓力測試均已考慮資產負債表內外項目連同會對現金流量造成的影響。三個壓力情景(即個別銀行危機、整體市場危機及綜合危機)均採用金管局最新監管政策手冊「穩健的流動資金風險管理系統及管控措施」界定的最短存活期。

本集團已制定應急融資計劃，當中訂明了處理流動資金問題的策略及於緊急情況下彌補現金流不足的程序。應急融資計劃旨在提供防患未然的積極措施。本集團運用預早警報指標，當中包括定性及定量措施，藉以監督內部及外在因素。假如有任何早期跡象顯示本集團流動資金狀況將受重大影響，管理層將獲正式通知。一旦啟動應急融資計劃，將成立由高級管理層領導的危機管理團隊，專責處理危機。將明確規定取得應急資金的策略及程序，以及有關各方的職務及職責。

**26. LIQUIDITY RISK MANAGEMENT (continued)**

The CFP is subject to regular testing to ensure its effectiveness and operational feasibility, particularly in respect of the availability of the contingency sources of funding listed in it. The CFP is subject to review and update on a regular basis to ensure it remains robust over time. Any changes to the CFP will be approved by the Board.

The Group's consolidated average liquidity ratio for the period ended 30 June 2013 was well above the statutory minimum ratio of 25%.

Average liquidity ratio

平均流動資金比率

The average liquidity ratio for the period is computed as the simple average of each calendar month's average ratio, as reported in Part I (2) of the "Return of Liquidity Position of an Authorised Institution" (MA(BS)1E) calculated in accordance with the Fourth Schedule of the Hong Kong Banking Ordinance.

The ratio for the period is computed on a consolidated basis which comprises the positions of Fubon Bank (Hong Kong) Limited and Fubon Credit (Hong Kong) Limited as required by the HKMA for regulatory purposes.

**26. 流動資金風險管理 (續)**

對應急融資計劃須定期進行測試，確保其效益及操作可行性，尤其是列於其中之資金來源之可獲得性。應急融資計劃須定期檢討及更新，確保其長期保持活力。應急融資計劃之任何變動將由董事會批准。

本集團截至二零一三年六月三十日止期間之綜合平均流動資金比率遠高於法定的25%之最低比率。

**For the six months ended**

<b>30 June 2013</b>	<b>30 June 2012</b>
截至二零一三年	截至二零一二年
六月三十日止	六月三十日止
之六個月	之六個月
%	%

**49.60**

49.29

期內平均流動資金比率是以每個曆月平均比率的簡單平均數計算。每個曆月平均比率乃根據香港《銀行業條例》附表四的規定計算並與「認可機構流動資金狀況申報表」(MA(BS)1E)第I(2)部中申報的數字相同。

期內之平均流動資金比率乃根據綜合基準計算，該基準包括金管局為其監管目的規定之富邦銀行(香港)有限公司及富邦財務(香港)有限公司之狀況。

**27. OVERDUE AND RESCHEDULED ASSETS****(i) Overdue advances to customers****27. 逾期及經重組資產****(i) 逾期客戶貸款**

		As at			
		30 June 2013		31 December 2012	
		於二零一三年六月三十日		於二零一二年十二月三十一日	
		% of total advances		% of total advances	
		佔貸款總額之百分比		佔貸款總額之百分比	
		HK\$'000	%	HK\$'000	%
		千港元	百分比	千港元	百分比
Gross advances to customers which have been overdue with respect to either principal or interest for periods of:	客戶貸款之本金或利息有逾期：				
- 6 months or less but over 3 months	一六個月或以下惟三個月以上	2,859	0.01	1,466	0.00
- 1 year or less but over 6 months	一一年或以下惟六個月以上	338	0.00	-	0.00
- Over 1 year	一超過一年	7,019	0.02	8,624	0.03
		10,216	0.03	10,090	0.03
Covered portion of overdue loans and advances	逾期借貸及貸款的有抵押部分	-		-	
Current market value of collateral held against the covered portion of overdue loans and advances	就逾期借貸及貸款的有抵押部分所持有的抵押品的現行市值	-		-	
Uncovered portion of overdue loans and advances	逾期借貸及貸款的無抵押部分	10,216		10,090	
Individually assessed impairment allowances in respect of advances overdue for more than three months	就逾期超過三個月之貸款所作之個別評估減值撥備	8,431		9,044	

Collateral held with respect to overdue loans and advances are mainly residential properties, cash deposits with the Group, and equipment held in respect of hire purchase and leasing loans.

就逾期借貸及貸款而持有之抵押品主要為住宅物業、存放於本集團的現金存款及就租購及租賃貸款之機器設備。

**27. OVERDUE AND RESCHEDULED ASSETS  
(continued)****(iii) Rescheduled advances to customers**

Rescheduled loans and advances to customers are stated net of any loans and advances that have subsequently become overdue for over 3 months and can be analysed as follows:

Rescheduled advances  
to customers

重定還款期的  
客戶貸款

**27. 逾期及經重組資產 (續)****(ii) 重定還款期的客戶貸款**

重定還款期的借款及客戶貸款乃是扣除已隨後逾期超過三個月的任何借款及貸款列賬，並可分析如下：

As at			
30 June 2013		31 December 2012	
於二零一三年六月三十日		於二零一二年十二月三十一日	
% of gross advances		% of gross advances	
佔貸款總額之百分比		佔貸款總額之百分比	
HK\$'000	%	HK\$'000	%
千港元	百分比	千港元	百分比
<b>3,533</b>	<b>0.01</b>	<b>5,002</b>	<b>0.02</b>

**28. GEOGRAPHICAL ANALYSIS OF GROSS  
LOANS AND ADVANCES TO CUSTOMERS****28. 按地區分析的客戶借款及貸款  
總額**

Hong Kong  
Other

香港  
其他地區

As at 30 June 2013			
於二零一三年六月三十日			
Gross loans and advances	Overdue loans and advances	Impaired loans (individually determined)	Individually assessed impairment allowances
借款及貸款總額	已逾期借款及貸款	減值貸款 (個別釐定)	個別評估減值撥備
HK\$'000	HK\$'000	HK\$'000	HK\$'000
千港元	千港元	千港元	千港元
<b>29,826,614</b>	<b>9,200</b>	<b>13,167</b>	<b>9,484</b>
<b>1,369,222</b>	<b>1,016</b>	<b>1,596</b>	<b>1,596</b>
<b>31,195,836</b>	<b>10,216</b>	<b>14,763</b>	<b>11,080</b>



## 28. GEOGRAPHICAL ANALYSIS OF GROSS LOANS AND ADVANCES TO CUSTOMERS (continued)

## 28. 按地區分析的客戶借款及貸款總額(續)

		As at 31 December 2012 於二零一二年十二月三十一日			
		Gross loans and advances 借款及 貸款總額 HK\$'000 千港元	Overdue loans and advances 已逾期借款 及貸款 HK\$'000 千港元	Impaired loans (individually determined) 減值貸款 (個別釐定) HK\$'000 千港元	Individually assessed impairment allowances 個別評估 減值撥備 HK\$'000 千港元
Hong Kong	香港	28,298,486	8,685	14,766	10,618
Other	其他地區	2,163,735	1,405	1,405	1,834
		30,462,221	10,090	16,171	12,452

The above geographical analysis is classified by the location of the borrowers after taking into account the transfer of risk. In general, risk transfer applies when a loan is guaranteed by a party situated in an area different from the counterparty. Only geographical segments constituting 10% or more of the gross loans and advances to customers are disclosed.

The collective impairment allowance is not allocated to any geographical segment.

以上地區分析按借款人所在地，經計算風險轉移後而劃分。一般而言，若貸款的擔保人所處地區與交易對手方不同，則風險轉移至擔保人的所在地區。只有佔客戶借款及貸款總額10%或以上的地區才會作出披露。

綜合減值撥備並無分派予任何地區分部。

**29. NON-BANK MAINLAND EXPOSURES**

The analysis of non-bank Mainland exposures includes the exposure of the Bank and certain of its subsidiaries on the basis agreed with the HKMA.

**29. 內地非銀行業之風險**

內地非銀行業之風險按金管局協議包括本行及其若干附屬公司風險的分析。

As at 30 June 2013  
於二零一三年六月三十日

	On-balance sheet exposure 資產負債表內 之風險 HK\$'000 千港元	Off-balance sheet exposures 資產負債表外 之風險 HK\$'000 千港元	Total 總額 HK\$'000 千港元	Individually assessed impairment allowances 個別評估 減值撥備 HK\$'000 千港元
Mainland entities Companies and individuals outside the Mainland where the credit is granted for use in the Mainland	內地機構 授出之信貸用 於內地之內地以外 公司及個人			
	3,023,656	222,309	3,245,965	–
	2,043,071	447,100	2,490,171	7,930
	5,066,727	669,409	5,736,136	7,930

As at 31 December 2012  
於二零一二年十二月三十一日

	On-balance sheet exposure 資產負債表內 之風險 HK\$'000 千港元	Off-balance sheet exposures 資產負債表外 之風險 HK\$'000 千港元	Total 總額 HK\$'000 千港元	Individually assessed impairment allowances 個別評估 減值撥備 HK\$'000 千港元
Mainland entities Companies and individuals outside the Mainland where the credit is granted for use in the Mainland	內地機構 授出之信貸用 於內地之內地以外 公司及個人			
	1,817,229	19,542	1,836,771	–
	2,128,114	420,258	2,548,372	9,797
	3,945,343	439,800	4,385,143	9,797

Note: The balances of exposures reported above include gross advances and other claims on customers.

附註：以上呈列之風險結餘包括貸款總額及客戶之其他債權。

## 30. CURRENCY CONCENTRATION

The Group's net positions or net structural positions in foreign currencies are disclosed as follows when each currency constitutes 10% or more of the respective total net position or total net structural position in all foreign currencies:

Equivalent in HK\$ million 百萬港元等值		As at 30 June 2013 於二零一三年六月三十日			
		US dollars 美元	Chinese renminbi 人民幣	Other foreign currencies 其他外幣	Total foreign currencies 外幣總額
Spot assets	現貨資產	20,084	4,330	6,259	30,673
Spot liabilities	現貨負債	(14,893)	(3,885)	(6,776)	(25,554)
Forward purchase	遠期買入	9,584	3,507	3,361	16,452
Forward sales	遠期賣出	(15,841)	(2,707)	(2,852)	(21,400)
Net option position	期權倉盤淨額	—	—	—	—
Net long/(short) position	長/(短)盤淨額	(1,066)	1,245	(8)	171
Net structural position	結構性倉盤淨額	—	907	—	907

As at 31 December 2012 於二零一二年十二月三十一日												
Equivalent in HK\$ million 百萬港元等值		US dollars 美元	Japanese yen 日元	European euro 歐元	Chinese renminbi 人民幣	Canadian dollars 加拿大元	Swiss franc 瑞士法郎	Australian dollars 澳元	Singapore dollars 新加坡元	New Zealand dollars 新西蘭元	Other foreign currencies 其他外幣	Total foreign currencies 外幣總額
Spot assets	現貨資產	16,021	37	929	2,600	7	5	4,414	4	482	139	24,638
Spot liabilities	現貨負債	(13,989)	(124)	(320)	(2,567)	(145)	(4)	(4,178)	(36)	(461)	(123)	(21,947)
Forward purchase	遠期買入	7,861	221	1,146	2,046	148	16	783	32	3	292	12,548
Forward sales	遠期賣出	(10,628)	(135)	(1,755)	(1,338)	(10)	(17)	(1,024)	-	(25)	(308)	(15,240)
Net option position	期權倉盤淨額	(1)	-	-	-	-	-	2	-	-	-	1
Net long/(short) position	長/(短)盤淨額	(736)	(1)	-	741	-	-	(3)	-	(1)	-	-
Net structural position	結構性倉盤淨額	-	-	-	907	-	-	-	-	-	-	907

The net option position is calculated on the basis of the delta-weighted position of options contracts. The structural position represents the Bank's investments in an overseas associate.

## 30. 外幣持盤量

本集團個別外幣的淨持有額或淨結構性倉盤若佔所有外匯淨盤總額或結構性倉盤淨額的10%或以上，披露如下：

期權倉盤淨額乃根據所有外匯期權合約的「得爾塔加權持倉」為基準計算。結構性倉盤指本行於海外聯營公司的投資。

### 31. CROSS-BORDER CLAIMS

The information on cross-border claims discloses exposures to foreign counterparties on which the ultimate risk lies, and is derived according to the location of the counterparties after taking into account any transfer of risk. In general, such transfer of risk takes place if the claims are guaranteed by a party in a country which is different from that of the counterparty or if the claims are on an overseas branch of a bank whose head office is located in another country. Only regions constituting 10% or more of the aggregate cross-border claims are disclosed.

Figures in HK\$ million  
百萬港元等值

Asia Pacific excluding Hong Kong	亞太地區(不包括香港)
– Of which Australia	– 其中澳洲
– Of which China	– 其中中國
North America	北美洲
– Of which USA	– 其中美國
Western Europe	西歐

### 31. 跨境債權

跨境債權是資產負債表上各項目按交易對手所在地並計算風險轉移後而區分的風險。若交易對手之所在國家有異於擔保方之所在國家，債權風險將轉至擔保方的國家賬項中。銀行或其他金融機構分行的債權風險則轉至其總部所在國家的賬項中。轉移風險後達總跨境債權10%或以上的個別國家或地區債權如下。

As at 30 June 2013  
於二零一三年六月三十日

Banks 銀行	Public sector entities 公營機構	Others 其他	Total 總額
14,529	318	3,037	17,884
3,413	–	11	3,424
8,002	318	1,898	10,218
3,546	2	122	3,670
3,540	2	114	3,656
4,702	–	105	4,807

As at 31 December 2012  
於二零一二年十二月三十一日

Figures in HK\$ million  
百萬港元等值

Asia Pacific excluding Hong Kong	亞太地區(不包括香港)
– Of which Australia	– 其中澳洲
– Of which China	– 其中中國
North America	北美洲
– Of which USA	– 其中美國
Western Europe	西歐

Banks 銀行	Public sector entities 公營機構	Others 其他	Total 總額
11,163	276	3,172	14,611
3,557	–	12	3,569
4,547	276	1,987	6,810
3,346	2	139	3,487
3,286	2	128	3,416
4,636	–	110	4,746

### 32. REPOSSESSED ASSETS AND ASSETS ACQUIRED UNDER LENDING AGREEMENTS

The total repossessed assets and assets acquired under lending agreements of the Group as at 30 June 2013 amounted to HK\$8,000,000 (31 December 2012: HK\$7,800,000).

### 32. 收回資產及根據借貸協議所得資產

於二零一三年六月三十日，本集團之收回資產及根據信貸協議所得資產總值為8,000,000港元（二零一二年十二月三十一日：7,800,000港元）。

# Bank Network

## 銀行網絡

### HEAD OFFICE

Fubon Bank Building  
38 Des Voeux Road Central  
Hong Kong  
Tel : (852) 2842 6222  
Fax : (852) 2810 1483  
Website: [www.fubonbank.com.hk](http://www.fubonbank.com.hk)

### PRINCIPAL SUBSIDIARIES

**Fubon Credit (Hong Kong) Limited**  
Tel : (852) 2806 7228

**FB Securities (Hong Kong) Limited**  
Tel : (852) 3767 6067

**FB Investment Management Limited**  
Tel : (852) 2842 1688

**Fubon Insurance Brokers Limited**  
Tel : (852) 2842 6237

**Fubon Nominees (Hong Kong) Limited**  
Tel : (852) 3767 6067

### BRANCHES

#### HONG KONG

Central Main Branch\*  
Causeway Bay\*  
Chai Wan  
Queen's Road East\*  
Sheung Wan  
North Point  
Taikoo Shing  
Wan Chai

### 總辦事處

香港中環  
德輔道中38號  
富邦銀行大廈  
電話：(852) 2842 6222  
傳真：(852) 2810 1483  
網址：[www.fubonbank.com.hk](http://www.fubonbank.com.hk)

### 主要附屬公司

富邦財務(香港)有限公司  
電話：(852) 2806 7228

富銀證券(香港)有限公司  
電話：(852) 3767 6067

富銀投資管理有限公司  
電話：(852) 2842 1688

富邦保險顧問有限公司  
電話：(852) 2842 6237

**Fubon Nominees (Hong Kong) Limited**  
電話：(852) 3767 6067

### 分行

#### 香港

中環總行\*  
銅鑼灣\*  
柴灣  
皇后大道東\*  
上環  
北角  
太古城  
灣仔

## KOWLOON

**Kowloon Main Branch\***  
**Cheung Sha Wan**  
**Hung Hom\***  
**Jordan**  
**Kwun Tong**  
**Mei Foo\***  
**Mong Kok**  
**Richland Gardens**  
**Tsim Sha Tsui\***

## NEW TERRITORIES

**Sha Tin\***  
**Tai Po**  
**Tsuen Wan\***  
**Tuen Mun**  
**Yuen Long\***

**Branches Tel: (852) 2566 8181**

\* With Ambassador Banking Counter

## SECURITIES SERVICES CENTRES

**Central**  
Tel : (852) 2842 6161

**Yuen Long**  
Tel : (852) 2869 6389

## CREDIT CARD CENTRE

Tel : (852) 2566 8181

## 九龍

九龍總行\*  
長沙灣  
紅磡\*  
佐敦  
觀塘  
美孚\*  
旺角  
麗晶花園  
尖沙咀\*

## 新界

沙田\*  
大埔  
荃灣\*  
屯門  
元朗\*

分行電話：(852) 2566 8181

\* 附設 Ambassador Banking 優先專櫃

## 證券投資服務中心

中環  
電話：(852) 2842 6161

元朗  
電話：(852) 2869 6389

## 信用卡中心

電話：(852) 2566 8181

Coordinated and produced by Corporate Communications of Fubon Bank (Hong Kong) Limited  
富邦銀行（香港）有限公司企業傳訊部統籌及製作

Design 設計：TdA – Concept and design [www.tda.com.hk](http://www.tda.com.hk)

Cover photography 封面攝影：Yip Siu Ki 葉紹麒

Production 製作：Equity Financial Press Limited 安業財經印刷有限公司 [www.equitygroup.com.hk](http://www.equitygroup.com.hk)



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