

Fubon Bank (Hong Kong) Limited (“the Bank”) is a commercial bank registered in Hong Kong. It provides a full range of commercial banking services. As the Bank’s main business is based on acting as an intermediary as well as often undertaking various forms of risk arbitrage, our risk appetite framework is crucial to our ongoing operations.

All of the Bank’s strategic business decisions and day-to-day business decisions are governed by our risk appetite framework. The Bank requires management to establish robust risk management systems to ensure the risk exposure arising from these decisions are within our risk tolerance.

This framework is reviewed and updated annually in conjunction with our strategic planning cycle and is approved by the Board. The Board and senior management regularly receive and review reports on our risk profile against the risk appetite.

Our risk appetite framework objectives are:

- Risks taken must be commensurate with acceptable and sustainable returns
- Maintaining a well-structured and well-balanced assets and liabilities balance sheet
- Maintaining a capital position that would support the desired level of risk
- Liquidity management that takes into account business needs as well as market conditions
- A robust organization structure with clearly defined responsibilities and delegation management
- A strong internal control framework with clearly defined segregation of duties that reflects best market practice
- A strong compliance and anti-money laundering culture supported by an appropriate framework

富邦銀行（香港）有限公司（「本行」）是一間在香港註冊的商業銀行，為客戶提供全面的商業銀行服務。因本行的主要業務為中介人，並經常進行不同形式的風險套戩活動，本行的風險取向架構對我們的持續運作十分關鍵。

本行所有的策略性業務決定和日常業務決策均受風險取向架構規管。本行要求管理層制訂穩固的風險管理制度，確保這些決策所產生的風險不會超出本行的承受能力。

此架構會配合我們的策略規劃周期每年進行檢討及更新，並由董事會通過。此外，董事會及高級管理層會定期收取風險狀況報告，並對照本行的風險取向而進行修訂。

本行風險取向架構的目標：

- 所承受的風險必須與可接受和可持續的回報相稱
- 維持結構穩健及妥善合理的資產負債表
- 維持足以支持所希望承受之風險水平的資本狀況
- 顧及業務需要及市場狀況的流動資金管理
- 權責清晰及完善的組織架構
- 穩健的內部監控架構，並按市場的最佳實務清楚釐定職責
- 合適的架構以支持本行穩固的合規和反洗錢文化