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Fubon Bank
富邦銀行

Fubon Bank (Hong Kong) Limited
富邦銀行(香港)有限公司

Group Interim Financial Disclosure Statements 2014
二零一四年集團中期財務披露報表

Fubon Bank (Hong Kong) Limited ("Fubon Bank") is a wholly owned subsidiary of Fubon Financial Holding Co., Ltd. ("Fubon Financial"), a leading financial services group in Taiwan which is engaged in institutional banking, consumer finance, wealth management, investment management and insurance. Fubon Financial is now the only Taiwanese financial institution with banking subsidiaries in China, Taiwan and Hong Kong. Fubon Bank operates 22 branches, 3 Securities Services Centres and 1 Personal Loan 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.

富邦銀行(香港)有限公司(「富邦銀行」)是台灣富邦金融控股股份有限公司(「富邦金控」)的全資附屬公司。富邦金控是台灣一所具領導地位的金融控股公司，提供一系列的金融服務，包括法人金融、消費金融、財富管理、投資管理及保險服務。富邦金控是唯一在兩岸三地均擁有銀行子行的台資金融機構。富邦銀行於香港透過22間分行、3間證券投資服務中心及1間私人貸款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。

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Corporate Information
公司資料

SHAREHOLDER

100% – Fubon Financial Holding Co., Ltd.

股東

100% – 富邦金融控股股份有限公司

AUDITORS

KPMG

核數師

畢馬威會計師事務所

COMPANY SECRETARY

Juliana CHIU Yuk Ching

公司秘書

趙玉貞

REGISTERED OFFICE

Fubon Bank Building
38 Des Voeux Road Central
Hong Kong

註冊辦事處

香港中環
德輔道中38號
富邦銀行大廈

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.
Director – Fubon Bank (China) 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.
Director – Fubon Bank (China) Co., Ltd.

Raymond Wing Hung LEE
Executive Director
Chief Executive Officer and Managing Director – Fubon Bank (Hong Kong) Limited

Victor KUNG
Non-Executive Director
Chairman – Fubon Insurance Co., Ltd.
Chairman – World Vision Taiwan
Director – Fubon Financial Holding Co., Ltd.
Director – Fubon Asset Management Co., Ltd.

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
董事 – 富邦華一銀行有限公司

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
董事 – 富邦華一銀行有限公司

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

龔天行
非執行董事
董事長 – 富邦產物保險股份有限公司
董事長 – 財團法人台灣世界展望會
董事 – 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

Vivien HSU Woan-Meei
Non-Executive Director
President – Fubon Financial Holding Co., Ltd.
Director – Taipei Fubon Commercial Bank Co., Ltd
Director – Taiwan Mobile Co., Ltd.
Director – Fubon Bank (China) Co., Ltd.

許婉美
非執行董事
總經理 – 富邦金融控股股份有限公司
董事 – 台北富邦商業銀行股份有限公司
董事 – 台灣大哥大股份有限公司
董事 – 富邦華一銀行有限公司

Jerry HARN Wey-Ting
Non-Executive Director
President and Director – Taipei Fubon Commercial Bank Co., Ltd.
Chairman – Fubon AMC, Ltd.
Director – Fubon Financial Holding Co., Ltd
Director – Xiamen Bank Co., Ltd.
Director – Fubon Bank (China) Co., Ltd.
Director – Taiwan Financial Asset Service Corporation

韓蔚廷
非執行董事
總經理兼董事 – 台北富邦商業銀行股份有限公司
董事長 – 富邦資產管理股份有限公司
董事 – 富邦金融控股股份有限公司
董事 – 廈門銀行股份有限公司
董事 – 富邦華一銀行有限公司
董事 – 台灣金融資產服務股份有限公司

Robert James KENRICK
Independent Non-Executive Director

甘禮傑
獨立非執行董事

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
Independent Non-Executive Director – China Xintiandi 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

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
獨立非執行董事 – 中國新天地有限公司
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

Hung SHIH
Independent Non-Executive Director
Managing Director – China Renaissance Capital Investment Limited

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 2014 Interim Performance
二零一四年中期業績回顧

Fubon Bank (Hong Kong) Limited ("the Bank") and its subsidiaries ("the Group") reported a net profit of HK$254 million for the first six months ended 30 June 2014, an increase of 19% or HK$40 million over the corresponding period in 2013, reaching a record high since the acquisition of the Group by Fubon Financial Holding Co., Ltd ("Fubon Financial") in 2004.

富邦銀行(香港)有限公司(「本行」)及其附屬公司(「本集團」)截至2014年6月30日止首6個月淨溢利為2.54億港元，較2013年同期增長19%或4,000萬港元，是本集團自2004年被富邦金融控股股份有限公司(「富邦金控」)收購後錄得的創紀錄新高。

Net interest income grew by 7% to HK$395 million for the first half of 2014. The Group's average interest-earning assets rose by 14%, mainly contributed by the growth in trade-related and corporate lending. Average loan yield also increased, demonstrating the Bank's continuous effort in repricing the loan portfolio and improving the loan mix. Due to competition among the Bank's peers for customer deposits, however, deposit costs outpaced the upward trends of loan and investment returns and dragged down the net interest margin, which narrowed by 8 basis points to 1.18%.

2014年上半年的淨利息收入上升7%至3.95億港元。貿易及企業借貸的增長令本集團的生息資產均額上升14%。由於本行一直致力調整貸款組合結構和定價機制，平均貸款收益亦有所增長。同業之間在客戶存款業務上的競爭，導致存款成本高過貸款及投資回報的增幅，從而拖低了淨息差，淨息差收窄8個基點至1.18%。

Non-interest income amounted to HK$252 million, representing an increase of 13% over the same period in 2013. Fees from trade finance and credit related services registered a year-on-year increase of 63% and 17% respectively. The year-on-year growth was underpinned by the growth in trade-related and corporate loan businesses. Credit card business maintained its expansion momentum, attributed to the increase in cardholder spending and merchant acquiring volume. Retail banking products demonstrated diverse performance in the first half of 2014 with increase in fee and commission income from sales of insurance products offset by the decline in brokerage fee income.

非利息收入較2013年同期增長13%至2.52億港元。本行貿易相關及企業貸款業務的增長，令貿易融資及信貸相關業務之費用收入分別按年上升63%及17%。由於信用卡客戶的簽賬及商戶收單量有所增加，信用卡業務維持增長勢頭。零售銀行產品於2014年上半年表現參差，證券經紀服務的佣金收入下跌，抵銷了銷售保險產品之費用及佣金收入的增幅。

Operating expenses increased by 9% to HK$446 million and cost-to-income ratio remained at a similar level as in the first half of 2013 at 68.93%. Significant investments were made in staff developments and the development of information technology, including the upgrade and maintenance of hardware and software to improve the Bank's operational efficiency.

營運支出增加9%至4.46億港元，成本對收入比率為68.93%，與2013年上半年相約。本行在員工及資訊科技方面的發展作出了顯著的投資，包括電腦硬件及軟件的提升和維護，以提高本行的營運效率。

Loan impairment charges on advances to customers were HK$7 million versus a write-back of HK$1 million during the same period of 2013. Asset quality remained sound under the existing robust risk management framework. Continual refinement of the already prudent approval policy resulted in a consistently low impaired loans ratio. As at 30 June 2014, impaired loans ratio remained at the very low level of 0.03% (with 65.77% coverage), as compared to 0.04% (with 70.52% coverage) as at 31 December 2013.

相對2013年同期錄得100萬港元的減值虧損回撥，2014年客戶貸款之減值虧損為700萬港元。在目前穩健的風險管理框架下，本行的資產質素維持良好。本行對現時審慎的審批政策持續作出調整，令減值貸款比率保持在低水平。截至2014年6月30日止，減值貸款比率維持在0.03%的極低水平(減值貸款覆蓋率為65.77%)，而2013年12月31日的減值貸款比率則為0.04%(減值貸款覆蓋率為70.52%)。

Xiamen Bank Co., Ltd ("Xiamen Bank") continued to deliver strong performance in the first half of 2014. The Group's share of profits from Xiamen Bank recorded a year-on-year increase of 47% to HK$90 million. The Bank's shareholding in Xiamen Bank was reduced from 19.99% to 17.29% after a private placement of additional share capital to a new strategic investor by Xiamen Bank on 5 June 2014. As a result of the shareholding dilution, the Bank recognized a deemed disposal gain of HK$11 million. In July 2014, the Bank participated in Xiamen Bank's rights issue exercise and fully subscribed its allocated 57.63 million rights shares at a price of RMB3.50 per share. In addition, the Bank is now undergoing relevant procedures to acquire additional shares of Xiamen Bank to restore its shareholding to the regulatory permitted maximum level of 19.99%.

廈門銀行股份有限公司(「廈門銀行」)的業績表現於2014年上半年持續強勁。本集團應佔溢利按年增長47%至9,000萬港元。廈門銀行於2014年6月5日向一名新的策略投資者私人配售額外股本，令本行對廈門銀行之持股量由19.99%減至17.29%。有關的股本攤薄為本行帶來1,100萬港元的出售收益。2014年7月，廈門銀行以供股形式發行新普通股，本行以每股作價人民幣3.50元全數認購本行獲分配之57,630,000股供股股份。此外，本行現正進行相關法定程序，收購廈門銀行的額外股份，以維持本行在法例規限下之最大持股量19.99%。

To further strengthen the Tier 1 capital and to allow greater flexibility in business development within the region, the Bank issued 269,784,173 new Ordinary Shares which were fully allotted to Fubon Financial at the price of HK$5.56 each. The Bank's share capital therefore increased by HK$1.5 billion at the end of June 2014.

為進一步強化本行的一級資本，以及為本行於區內的業務發展提供更大彈性，本行以每股5.56港元發行及配發269,784,173股新普通股予富邦金控。本行股本於2014年6月底增加了15億港元。

Adjusting for the very short-term impact of HK$1.5 billion new capital acquired at the end of June 2014, return on average assets and return on average equity increased from 0.66% to 0.67% and from 5.62% to 6.11% respectively when compared with the first half of 2013.

撇除富邦金控於2014年6月底注資15億港元之短期性影響，與2013年上半年比較，平均資產回報率由0.66%上升至0.67%，平均股本回報率則由5.62%上升至6.11%。

Total assets rose by HK$11 billion, or 15%, to HK$83 billion from the end of 2013. Gross advances to customer including trade bills increased by 11% to HK$42 billion. Customer deposits grew by 5% to HK$51 billion. After taking into account all the certificates of deposit issued by the Bank, the loan-to-deposit ratio as at 30 June 2014 was 76.26%, increased from 75.49% as at 31 December 2013.

總資產由2013年底增長110億港元或15%至830億港元。客戶貸款總額，包括商業票據，上升11%至420億港元。客戶存款增加5%至510億港元。計及所有本行發行之存款證，貸款對存款比率由2013年12月31日的75.49%上調至2014年6月30日的76.26%。

The Group continued to solidify its capital and liquidity positions. The total capital ratio and Tier 1 capital ratio stood at the comfortable levels of 17.93% and 12.72% respectively as at 30 June 2014, compared with 16.33% and 10.44% at end-December 2013. The average liquidity ratio was 47.88% for the first half of 2014 versus 49.60% for the first half of 2013.

本集團持續鞏固其充裕的資本及流動資金狀況。截至2014年6月30日止，總資本比率及一級資本比率分別為17.93%及12.72%，2013年12月底則分別為16.33%及10.44%。2014年上半年的平均流動資金比率為47.88%，而2013年上半年的平均流動資金比率則為49.60%。

This year marks the Group's 10th Anniversary of being a member of Fubon Financial. To continue extending our banking and financial services, we strengthened our local franchise by upgrading our Tsuen Wan Branch to a flagship branch with the opening of the Bank's first personal loan centre and a new securities services centre in July 2014. Stepping into the second decade of presence in Hong Kong, the Bank will remain committed to the community and continue to maintain our service-oriented approach to provide customers with high quality financial services which we hope will further improve customer experience and satisfaction. We will continue to strive for becoming our customers' most reliable and valuable banking partner.

今年是本集團成為富邦金控成員的10周年紀念。為持續拓展本行的銀行及金融服務，我們把荃灣分行提升為旗艦分行，並於2014年7月在該分行開設本行首間私人貸款中心及增設證券投資服務中心。邁進在香港的第二個10年，本行將繼續推動社區的發展，維持我們服務為本的方針，為客戶提供質素超卓的金融服務，以進一步提升客戶體驗及滿意度，並致力成為我們客戶信賴及首選的銀行夥伴。

Consolidated Statement of Comprehensive Income (Unaudited)
綜合全面收益表(未經審核)

For the six months ended 30 June 2014 截至二零一四年六月三十日止六個月

		Note 附註	For the six months ended 30 June 2014 截至二零一四年六月三十日止之六個月 HK$'000 千港元	30 June 2013 截至二零一三年六月三十日止之六個月 HK$'000 千港元
Interest income	利息收入	4	**796,575**	663,616
Interest expense	利息支出	4	**(401,425)**	(294,202)
Net interest income	**淨利息收入**		**395,150**	369,414
Fee and commission income	費用及佣金收入	5(a)	**201,455**	190,156
Fee and commission expense	費用及佣金支出	5(b)	**(45,120)**	(46,885)
Net fee and commission income	**淨費用及佣金收入**		**156,335**	143,271
Other operating income	其他營運收入	6	**95,781**	80,197
Operating income	營運收入		**647,266**	592,882
Operating expenses	營運支出	7	**(446,156)**	(407,959)
Operating profit before gains and impairment losses	**未計收益及減值虧損前經營溢利**		**201,110**	184,923
(Charge for)/write back of impairment losses on advances to customers	客戶貸款減值虧損之(扣除)/回撥		**(7,245)**	1,118
Impairment losses on available-for-sale financial assets	可供出售金融資產之減值虧損	8	**(6,588)**	(218)
Write back of impairment losses on other assets	其他資產之減值虧損之回撥		**12**	75
(Charge for)/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(扣除)/回撥		**(400)**	200
(Charge for)/write back of impairment losses	**減值虧損之(扣除)/回撥**		**(14,221)**	1,175
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	**3,712**	80
Net gains on disposals of fixed assets	出售固定資產之淨收益		**32**	4
Dilution gain arising from investment in associate	投資聯營公司產生之攤薄收益		**11,180**	–
Share of profits of an associate	應佔聯營公司溢利		**89,588**	61,102

Consolidated Statement of Comprehensive Income (Unaudited) 綜合全面收益表（未經審核）

For the six months ended 30 June 2014 截至二零一四年六月三十日止六個月

		Note 附註	For the six months ended 30 June 2014 截至二零一四年六月三十日止之六個月 HK$'000 千港元	30 June 2013 截至二零一三年六月三十日止之六個月 HK$'000 千港元
Profit before taxation	**除税前溢利**		**291,401**	247,284
Taxation	税項	*10*	**(37,653)**	(33,225)
Profit for the period	**期內溢利**		**253,748**	214,059
Other comprehensive income for the period, net of tax:	**期內其他全面收益（除税後）：**			
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	*11*	**172,327**	(107,133)
Premises: net movement in premises revaluation reserve	物業：物業重估儲備淨變動		**2,477**	3,592
Exchange differences on translation of an associate	聯營公司外幣報表換算差額		**(37,297)**	18,600
Total comprehensive income for the period	**期內全面收益總額**		**391,255**	129,118
Profit attributable to:	期內溢利歸屬於：			
– Equity holders of the Bank	— 本行股東		**253,751**	214,067
– Non-controlling interests	— 非控股權益		**(3)**	(8)
Profit for the period	**期內溢利**		**253,748**	214,059
Total comprehensive income attributable to:	期內全面收益歸屬於：			
– Equity holders of the Bank	— 本行股東		**391,258**	129,126
– Non-controlling interests	— 非控股權益		**(3)**	(8)
Total comprehensive income for the period	**期內全面收益總額**		**391,255**	129,118

Consolidated Balance Sheet (Unaudited)
綜合資產負債表(未經審核)

As at 30 June 2014 於二零一四年六月三十日

		Note 附註	As at 30 June 2014 於二零一四年六月三十日 HK$'000 千港元	31 December 2013 於二零一三年十二月三十一日 HK$'000 千港元
ASSETS	**資產**			
Cash and short-term funds	現金及短期資金	*12*	**6,204,484**	2,138,853
Balances with banks and other financial institutions	銀行同業及其他金融機構結餘	*13*	**2,415,944**	3,266,023
Trading assets	持作交易用途資產		**2,239,545**	2,121,634
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		**131,436**	132,599
Derivative financial instruments	衍生金融工具	*14(b)*	**526,241**	503,270
Advances to customers less impairment allowances	客戶貸款減減值撥備	*15*	**37,807,852**	34,693,986
Trade bills	商業票據		**4,380,626**	3,395,428
Other loans and receivables	其他貸款及應收款項		**549,923**	550,129
Accrued interest and other assets	應計利息及其他資產		**1,790,011**	898,909
Available-for-sale financial assets	可供出售金融資產		**19,805,798**	17,345,802
Held-to-maturity investments	持至到期投資		**1,869,973**	1,869,276
Interests in associates	於聯營公司之權益		**1,350,471**	1,298,733
Fixed assets	固定資產	*16*	**3,471,588**	3,562,853
Assets held for sale	持作出售之資產		**92,669**	–
			82,636,561	71,777,495
LIABILITIES	**負債**			
Deposits and balances of banks and other financial institutions	銀行同業及其他金融機構之存款及結餘	*17*	**11,742,871**	7,378,464
Deposits from customers	客戶存款	*18*	**51,164,449**	48,909,746
Trading liabilities	交易賬項下之負債		**2,177,646**	1,489,644
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*	**373,156**	358,946
Certificates of deposit issued	已發行存款證	*20*	**359,644**	763,459
Debt securities issued	已發行債務證券	*21*	**2,897,393**	488,709
Derivative financial instruments	衍生金融工具	*14(b)*	**481,463**	437,865
Other liabilities	其他負債		**1,352,050**	1,778,702
Deferred tax liabilities	遞延稅項負債		**480,803**	454,827
Subordinated notes issued	已發行後償票據	*22*	**1,540,129**	1,540,077
			72,569,604	63,600,439

		Note 附註	As at 30 June 2014 於二零一四年六月三十日 HK$'000 千港元	31 December 2013 於二零一三年十二月三十一日 HK$'000 千港元
EQUITY	**權益**			
Share capital	股本		**4,830,448**	1,371,489
Share premium	股份溢價		**–**	1,586,959
Reserves	儲備	*23*	**5,236,509**	5,217,251
Shareholders' funds	本行股東權益		**10,066,957**	8,175,699
Non-controlling interests	非控股權益		**–**	1,357
			10,066,957	8,177,056
			82,636,561	71,777,495

Approved and authorised for issue by the Board of Directors on 12 August 2014.

經董事會於二零一四年八月十二日通過及授權頒佈。

Ming-Hsing (Richard) TSAI
蔡明興
Director
董事

Robert James KENRICK
甘禮傑
Director
董事

Raymond Wing Hung LEE
李永鴻
Director
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 2014 截至二零一四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 股本 HK$'000 千港元	Share premium 股份溢價 HK$'000 千港元	Capital redemption reserve 資本購回儲備 HK$'000 千港元	Regulatory reserve 法定儲備 HK$'000 千港元	Investment revaluation reserve 投資重估儲備 HK$'000 千港元	Premises revaluation reserve 物業重估儲備 HK$'000 千港元	Foreign exchange reserve 外幣換算儲備 HK$'000 千港元	Retained earnings 保留溢利 HK$'000 千港元	Total 總額 HK$'000 千港元	Non-controlling interests 非控股權益 HK$'000 千港元	Total equity 權益總額 HK$'000 千港元
At 1 January 2013	於二零一三年一月一日	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	期內全面收益總額	–	–	–	–	(107,133)	3,592	18,600	214,067	129,126	(8)	129,118
– Profit for the period	– 期內溢利	–	–	–	–	–	–	–	214,067	214,067	(8)	214,059
– Other comprehensive income, of which:	– 其他全面收益，其中包括：											
– 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	–	–	–	–	(107,133)	–	–	–	(107,133)	–	(107,133)
– Premises: net movement in premises revaluation reserve	– 物業：物業重估儲備淨變動	–	–	–	–	–	3,592	–	–	3,592	–	3,592
– Exchange differences on translation of an associate	– 聯營公司外幣報表換算差額	–	–	–	–	–	–	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	–	(20,709)	–	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

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 2014 截至二零一四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 股本 HK$'000 千港元	Share premium 股份溢價 HK$'000 千港元	Capital redemption reserve 資本贖回儲備 HK$'000 千港元	Regulatory reserve 法定儲備 HK$'000 千港元	Investment revaluation reserve 投資重估儲備 HK$'000 千港元	Premises revaluation reserve 物業重估儲備 HK$'000 千港元	Foreign exchange reserve 外幣換算儲備 HK$'000 千港元	Retained earnings 保留溢利 HK$'000 千港元	Total 總額 HK$'000 千港元	Non-controlling interests 非控股權益 HK$'000 千港元	Total equity 權益總額 HK$'000 千港元
At 1 January 2014	於二零一四年一月一日	1,371,489	1,586,959	372,000	515,333	53,198	2,178,395	86,142	2,012,183	8,175,699	1,357	8,177,056
Total comprehensive income for the period	期內全面收益總額	–	–	–	–	172,327	2,477	(37,297)	253,751	391,258	(3)	391,255
– Profit for the period	– 期內溢利	–	–	–	–	–	–	–	253,751	253,751	(3)	253,748
– Other comprehensive income, of which:	– 其他全面收益，其中包括：											
– 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	–	–	–	–	172,327	–	–	–	172,327	–	172,327
– Premises: net movement in premises revaluation reserve	– 物業：物業重估儲備淨變動	–	–	–	–	–	2,477	–	–	2,477	–	2,477
– Exchange differences on translation of an associate	– 聯營公司外幣報表換算差額	–	–	–	–	–	–	(37,297)	–	(37,297)	–	(37,297)
Transfer to share capital	轉撥至股本	1,958,959	(1,586,959)	(372,000)	–	–	–	–	–	–	–	–
Liquidation of a subsidiary	附屬公司清盤	–	–	–	–	–	–	–	–	–	(1,354)	(1,354)
Issuance of ordinary shares	發行普通股	1,500,000	–	–	–	–	–	–	–	1,500,000	–	1,500,000
Transfer (to)/from retained earnings	轉撥（至）／自保留溢利	–	–	–	49,436	–	(41,521)	–	(7,915)	–	–	–
At 30 June 2014	於二零一四年六月三十日	4,830,448	–	–	564,769	225,525	2,139,351	48,845	2,258,019	10,066,957	–	10,066,957

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 2014 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.

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，本集團於二零一四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. BASIS OF PREPARATION

These Interim Financial Disclosure Statements have been prepared in accordance with the same accounting policies adopted in the 2013 annual financial statements.

On commencement of Company Ordinance (Cap 622) on 3 March 2014, the Bank reclassified the share premium and capital redemption reserve as share capital.

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").

2. 編製基準

本中期財務披露報表乃根據編製二零一三年年度財務報表的會計政策所編製。

第622章《公司條例》於二零一四年三月三日生效後，本行將股份溢價及資本贖回儲備重新分類為股本。

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

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. 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.

3. 綜合基準

除另有説明外，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. INTEREST INCOME AND EXPENSE

Interest income recognised on financial assets that are not measured at fair value through profit or loss amounted to HK$784,469,000 (2013: HK$650,679,000).

Interest expense recognised on financial liabilities that are not measured at fair value through profit or loss amounted to HK$351,716,000 (2013: HK$263,644,000).

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784,469,000港元(二零一三年：650,679,000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351,716,000港元(二零一三年：263,644,000港元)。

5. FEE AND COMMISSION INCOME AND EXPENSE

5. 費用及佣金收入及支出

(a) Fee and commission income

(a) 費用及佣金收入

		For the six months ended	
		30 June 2014 **截至二零一四年六月三十日止之六個月** **HK$'000** **千港元**	30 June 2013 截至二零一三年六月三十日止之六個月 HK$'000 千港元
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	**27,104**	23,150
Trade finance services	貿易融資業務	**8,657**	5,317
Credit card services	信用卡業務	**62,943**	58,794
Securities brokerage and investment services	證券經紀及投資服務	**14,122**	17,647
Insurance services	保險業務	**52,716**	49,495
Unit trust services	信託基金業務	**29,209**	28,962
Others	其他	**6,704**	6,791
		201,455	190,156
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	**95,458**	81,582
– Trust or other fiduciary activities	– 信託及其他受託業務	**609**	613

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.

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)*

5. 費用及佣金收入及支出*(續)*

(b) Fee and commission expense

(b) 費用及佣金支出

		For the six months ended 30 June 2014 截至二零一四年六月三十日止之六個月 HK$'000 千港元	30 June 2013 截至二零一三年六月三十日止之六個月 HK$'000 千港元
Handling fees and commission	手續費及佣金	**28,450**	31,095
Other fees paid	其他已付費用	**16,670**	15,790
		45,120	46,885
of which:	其中：		
Fee and commission expense arising from:	費用及佣金支出來自：		
– 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	**44,031**	45,825

6. OTHER OPERATING INCOME

6. 其他營運收入

		For the six months ended 30 June 2014 截至二零一四年六月三十日止之六個月 HK$'000 千港元	30 June 2013 截至二零一三年六月三十日止之六個月 HK$'000 千港元
Gains less losses from dealing	**交易收益減虧損**		
– Foreign currencies	– 外匯	**8,207**	18,567
– Trading assets	– 持作交易用途資產	**14,738**	6,118
– Other dealing activities*	– 其他買賣交易*	**35,016**	35,618
– Short selling activities	– 賣空交易	**(84)**	(640)
		57,877	59,663
Net hedging income from fair value hedges	**公平價值對沖之淨對沖收入**		
Net gain/(loss) on hedged items attributable to the hedged risk	與對沖風險相關之被對沖項目之淨收益／(虧損)	**175,010**	(126,606)
Net (loss)/gain on hedging instruments	對沖工具之淨(虧損)／收益	**(175,010)**	126,606
		–	–
Net (loss)/gain 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淨(虧損)／收益**		
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 (loss)/gain 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(虧損)／收益	**(6,456)**	23,120
		(6,456)	22,926
Revaluation gain/(loss) on derivative financial instruments	衍生金融工具之重估收益／(虧損)	**1,034**	(23,754)
Dividend income from unlisted available-for-sale financial assets	可供出售非上市金融資產之股息收入	**19,267**	13,157
Rental income	租金收入	**1,142**	1,221
Others	其他	**22,917**	6,984
		95,781	80,197

* *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，包括股票掛鈎票據、期權及結構性存款產品。*

7. OPERATING EXPENSES

7. 營運支出

		For the six months ended	
		30 June 2014 **截至二零一四年六月三十日止之六個月** **HK$'000** **千港元**	30 June 2013 截至二零一三年六月三十日止之六個月 HK$'000 千港元
Salaries and other staff costs	薪金及其他僱員成本	**275,531**	249,629
Premises and other fixed assets	物業及其他固定資產		
Rental of premises	物業租金	**20,932**	17,821
Depreciation *(Note 16)*	折舊*(附註16)*	**50,130**	49,287
Others	其他	**7,879**	10,358
Auditors' remuneration	核數師酬金	**1,581**	1,465
Other operating expenses	其他營運支出		
Business promotion	業務推廣	**16,802**	16,288
Legal and professional fees	法律顧問費用	**4,258**	5,085
Communication	通訊	**15,010**	12,903
Electronic data processing and computer systems	電子資料處理及電腦系統	**33,965**	25,754
Others	其他	**20,068**	19,369
		446,156	407,959

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

As at 30 June 2014, certain of the Group's available-for-sale equity securities with a fair value of HK$81.8 million (31 December 2013: HK$87.3 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$6,588,000 (for the six months ended 30 June 2013: HK$218,000) were recognised in profit or loss during the period.

8. 可供出售金融資產之減值虧損

於二零一四年六月三十日，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81,800,000港元(二零一三年十二月三十一日：87,300,000港元)。該等投資的減值虧損6,588,000港元(截至二零一三年六月三十日止之六個月：218,000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

		For the six months ended	
		30 June 2014 **截至二零一四年六月三十日止之六個月** **HK$'000** **千港元**	30 June 2013 截至二零一三年六月三十日止之六個月 HK$'000 千港元
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)*	**120**	253
Net gains/(losses) arising in the current period	期內產生之淨收益／(虧損)	**3,592**	(173)
		3,712	80

10. TAXATION IN THE CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

10. 綜合全面收益表內的稅項

The provision for Hong Kong Profits Tax for 2014 is calculated at 16.5% (2013: 16.5%) of the estimated assessable profits for the six months ended 30 June 2014. Taxation for overseas operations is similarly calculated using the estimated annual effective rates of taxation that are expected to be appropriate in the relevant countries.

二零一四年之香港利得稅撥備乃根據截至二零一四年六月三十日止之六個月之評估應課稅溢利之16.5%(二零一三年：16.5%)計算。海外業務之稅項則按有關國家預期適用之估計年度實際稅率計算。

		For the six months ended	
		30 June 2014 **截至二零一四年六月三十日止之六個月** **HK$'000** **千港元**	30 June 2013 截至二零一三年六月三十日止之六個月 HK$'000 千港元
Current tax – Hong Kong Profits Tax	即期稅項 – 香港利得稅	**23,657**	31,618
Current tax – Overseas Tax	即期稅項 – 海外稅項	**6,847**	–
Deferred tax	遞延稅項	**7,149**	1,607
		37,653	33,225

11. OTHER COMPREHENSIVE INCOME

11. 其他全面收益

		For the six months ended	
		30 June 2014	30 June 2013
		截至二零一四年六月三十日止之六個月	截至二零一三年六月三十日止之六個月
		HK$'000	HK$'000
		千港元	千港元
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	**137,018**	(126,237)
Amortisation of previous revaluation deficits recognised on available-for-sale financial assets which were subsequently reclassified as loans and receivables	就其後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絀攤銷	**(6)**	21
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)*	**(120)**	(253)
– 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	**58,152**	(1,831)
Deferred taxation	遞延稅項	**(22,717)**	21,167
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	**172,327**	(107,133)

12. CASH AND SHORT-TERM FUNDS

12. 現金及短期資金

		As at	
		30 June 2014	31 December 2013
		於二零一四年六月三十日	於二零一三年十二月三十一日
		HK$'000	HK$'000
		千港元	千港元
Cash in hand	現金	**122,074**	127,696
Balances with the HKMA	金管局結餘	**1,319,079**	97,454
Balances with banks	銀行同業之結餘	**488,117**	494,073
Money at call and short notice *	通知及短期存款*	**4,275,214**	1,419,630
		6,204,484	2,138,853

* *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 2014 **於二零一四年六月三十日** **HK$'000** **千港元**	31 December 2013 於二零一三年十二月三十一日 HK$'000 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	**982,778**	1,811,596
– 1 year or less but over 3 months	– 一年或以下惟三個月以上	**1,058,076**	1,076,334
		2,040,854	2,887,930
Advances to other financial institutions	其他金融機構貸款	**375,090**	378,093
		2,415,944	3,266,023

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)*

14. 衍生金融工具 *(續)*

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

(a) 衍生金融工具之名義金額 *(續)*

		As at							
		30 June 2014 於二零一四年六月三十日				31 December 2013 於二零一三年十二月三十一日			
		Qualifying for hedge accounting 合資格採用對沖會計法 HK$'000 千港元	**Managed in conjunction with financial instruments designated at fair value through profit or loss 就指定為通過損益以反映公平價值之金融工具共同進行管理 HK$'000 千港元**	**Held for trading 持作交易用途 HK$'000 千港元**	**Total 總額 HK$'000 千港元**	Qualifying for hedge accounting 合資格採用對沖會計法 HK$'000 千港元	Managed in conjunction with financial instruments designated at fair value through profit or loss 就指定為通過損益以反映公平價值之金融工具共同進行管理 HK$'000 千港元	Held for trading 持作交易用途 HK$'000 千港元	Total 總額 HK$'000 千港元
Exchange rate derivatives	匯率衍生工具								
– Forwards	– 遠期	**–**	**–**	**10,349,342**	**10,349,342**	–	–	8,822,030	8,822,030
– Swaps	– 掉期	**–**	**–**	**17,065,303**	**17,065,303**	–	–	15,311,721	15,311,721
– Options purchased	– 購入期權	**–**	**–**	**12,643,689**	**12,643,689**	–	–	10,590,454	10,590,454
– Options written	– 沽出期權	**–**	**–**	**12,638,842**	**12,638,842**	–	–	10,548,377	10,548,377
		–	**–**	**52,697,176**	**52,697,176**	–	–	45,272,582	45,272,582
Interest rate derivatives	利率衍生工具								
– Swaps	– 掉期	**6,740,367**	**437,124**	**7,320,980**	**14,498,471**	6,671,022	428,698	6,991,687	14,091,407
– Options purchased	– 購入期權	**–**	**–**	**447,615**	**447,615**	–	–	537,790	537,790
		6,740,367	**437,124**	**7,768,595**	**14,946,086**	6,671,022	428,698	7,529,477	14,629,197
Equity derivatives	股票衍生工具								
– Swaps	– 掉期	**–**	**–**	**12,000**	**12,000**	–	–	4,000	4,000
– Options purchased	– 購入期權	**–**	**–**	**12,363**	**12,363**	–	–	28,790	28,790
– Options written	– 沽出期權	**–**	**–**	**12,363**	**12,363**	–	–	28,790	28,790
		–	**–**	**36,726**	**36,726**	–	–	61,580	61,580
Total	總額	**6,740,367**	**437,124**	**60,502,497**	**67,679,988**	6,671,022	428,698	52,863,639	59,963,359

14. DERIVATIVE FINANCIAL INSTRUMENTS *(continued)*

14. 衍生金融工具*(續)*

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

(a) 衍生金融工具之名義金額*(續)*

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

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。

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

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) Fair value and credit risk-weighted amounts of derivatives

(b) 衍生工具之公平價值及信貸風險加權金額

		As at					
		30 June 2014 於二零一四年六月三十日			31 December 2013 於二零一三年十二月三十一日		
		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
Exchange rate derivatives	匯率衍生工具	**450,023**	**119,054**	**419,917**	433,301	100,268	377,151
Interest rate derivatives	利率衍生工具	**75,978**	**362,169**	**91,818**	69,485	336,308	110,835
Equity derivatives	股票衍生工具	**240**	**240**	**180**	484	484	60
Other derivatives	其他衍生工具	**–**	**–**	**–**	–	805	–
		526,241	**481,463**	**511,915**	503,270	437,865	488,046

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

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。

15. ADVANCES TO CUSTOMERS LESS IMPAIRMENT ALLOWANCES

15. 客戶貸款減減值撥備

(a) Advances to customers less impairment allowances

(a) 客戶貸款減減值撥備

		As at	
		30 June 2014	31 December 2013
		於二零一四年六月三十日	於二零一三年十二月三十一日
		HK$'000	HK$'000
		千港元	千港元
Gross advances to customers	客戶貸款總額	**37,855,626**	34,744,863
Less: Impairment allowances	減：減值撥備		
– Individual impairment allowances	– 個別減值撥備	**(6,844)**	(9,947)
– Collective impairment allowance	– 綜合減值撥備	**(40,930)**	(40,930)
		37,807,852	34,693,986

(b) Movement in impairment allowances on advances to customers

(b) 客戶貸款減值撥備變動

		For the six months ended 30 June 2014 截至二零一四年六月三十日止之六個月	
		Individual impairment allowances 個別減值撥備	**Collective impairment allowance 綜合減值撥備**
		HK$'000 千港元	**HK$'000 千港元**
At 1 January 2014	於二零一四年一月一日	**9,947**	**40,930**
Impairment losses charged to profit or loss	於損益賬扣除之減值虧損	**12,866**	**–**
Impairment losses released to profit or loss	於損益賬撥回之減值虧損	**(5,621)**	**–**
Amounts written off	撇賬金額	**(14,869)**	**–**
Recoveries of advances written off in previous years	過去年度已撇賬貸款之收回	**4,521**	**–**
At 30 June 2014	於二零一四年六月三十日	**6,844**	**40,930**

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

15. 客戶貸款減減值撥備 *(續)*

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

(b) 客戶貸款減值撥備變動 *(續)*

		For the year ended 31 December 2013 截至二零一三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 2013	於二零一三年一月一日	12,452	40,930
Impairment losses charged to profit or loss	於損益賬扣除之減值虧損	21,612	–
Impairment losses released to profit or loss	於損益賬撥回之減值虧損	(17,117)	–
Amounts written off	撇賬金額	(20,663)	–
Recoveries of advances written off in previous years	過去年度已撇賬貸款之收回	13,663	–
At 31 December 2013	於二零一三年十二月三十一日	9,947	40,930

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

15. 客戶貸款減減值撥備 *(續)*

(c) Advances to customers analysed by industry sector

(c) 按行業分類的客戶貸款

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:

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 2014 **於二零一四年六月三十日**		31 December 2013 於二零一三年十二月三十一日	
		Gross loans and advances **借款及貸款總額** **HK$'000** **千港元**	**% of gross loans covered by collateral** **有抵押之貸款佔貸款總額之百分比** **%**	Gross loans and advances 借款及貸款總額 HK$'000 千港元	% of gross loans covered by collateral 有抵押之貸款佔貸款總額之百分比 %
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	**1,596,170**	**59.42**	1,539,903	29.95
– Property investment	– 物業投資	**9,928,446**	**92.29**	10,085,688	91.79
– Financial concerns	– 金融企業	**744,774**	**9.05**	649,367	0.30
– Stockbrokers	– 股票經紀	**986,347**	**14.35**	113,333	–
– Wholesale and retail trade	– 批發及零售業	**289,824**	**24.38**	338,389	16.18
– Manufacturing	– 製造業	**942,551**	**7.05**	576,996	14.77
– Transport and transport equipment	– 運輸及運輸設備	**477,374**	**5.69**	482,426	6.63
– Information technology	– 資訊科技	**–**	**–**	635	100.00
– Others	– 其他	**2,367,042**	**26.76**	1,236,762	33.29

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

15. 客戶貸款減減值撥備 *(續)*

(c) Advances to customers analysed by industry sector *(continued)*

(c) 按行業分類的客戶貸款 *(續)*

		As at			
		30 June 2014 **於二零一四年六月三十日**		31 December 2013 於二零一三年十二月三十一日	
		Gross loans and advances **借款及貸款總額** **HK$'000** **千港元**	**% of gross loans covered by collateral** **有抵押之貸款佔貸款總額之百分比** **%**	Gross loans and advances 借款及貸款總額 HK$'000 千港元	% of gross loans covered by collateral 有抵押之貸款佔貸款總額之百分比 %
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	**7,456**	**100.00**	7,879	100.00
– Loans for the purchase of other residential properties	– 購買其他住宅物業的貸款	**8,577,238**	**100.00**	8,391,612	99.65
– Credit card advances	– 信用卡貸款	**881,789**	**–**	827,979	–
– Others	– 其他	**1,889,165**	**48.30**	1,547,203	53.80
		28,688,176		25,798,172	
Trade finance	貿易融資	**3,385,603**	**11.98**	3,033,382	12.91
Gross advances for use outside Hong Kong	在香港以外使用的貸款總額	**5,781,847**	**6.54**	5,913,309	3.52
Gross advances to customers	客戶貸款總額	**37,855,626**	**56.53**	34,744,863	57.87

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

15. 客戶貸款減減值撥備 *(續)*

(c) Advances to customers analysed by industry sector *(continued)*

(c) 按行業分類的客戶貸款 *(續)*

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

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 2014	於二零一四年六月三十日				
– Property investment	– 物業投資	–	–	–	899
– Loans for the purchase of other residential properties	– 購買其他住宅物業的貸款	16,452	–	–	–
– Gross advances for use outside Hong Kong	– 在香港以外使用的貸款總額	4,512	4,512	4,512	340

		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 31 December 2013	於二零一三年十二月三十一日				
– Property investment	– 物業投資	–	–	–	1,157
– Loans for the purchase of other residential properties	– 購買其他住宅物業的貸款	9,085	–	–	1
– Gross advances for use outside Hong Kong	– 在香港以外使用的貸款總額	6,896	6,896	6,896	589

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

15. 客戶貸款減減值撥備 *(續)*

(d) Impaired advances to customers

(d) 客戶減值貸款

		As at			
		30 June 2014 **於二零一四年六月三十日**		31 December 2013 於二零一三年十二月三十一日	
		HK$'000 千港元	**% of gross advances 佔貸款總額百分比**	HK$'000 千港元	% of gross advances 佔貸款總額百分比
Gross impaired advances	減值貸款總額	**10,406**	**0.03**	14,106	0.04
Individual impairment allowances made against impaired loans	就減值貸款作出的個別減值撥備	**(6,844)**		(9,947)	
		3,562		4,159	
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 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
Cost or valuation	**成本值或估值**			
At 1 January 2014	於二零一四年一月一日	**3,426,433**	**530,632**	**3,957,065**
Additions	添置	**–**	**51,537**	**51,537**
Disposals	出售	**–**	**(793)**	**(793)**
Transfer to assets held for sale	轉撥至持作出售之資產	**(93,600)**	**–**	**(93,600)**
At 30 June 2014	**於二零一四年六月三十日**	**3,332,833**	**581,376**	**3,914,209**
Accumulated depreciation	**累計折舊**			
At 1 January 2014	於二零一四年一月一日	**–**	**378,479**	**378,479**
Charge for the period *(Note 7)*	期內折舊*(附註7)*	**29,103**	**21,027**	**50,130**
Released on disposal	出售之抵免	**–**	**(790)**	**(790)**
Transfer to assets held for sale	轉撥至持作出售之資產	**(931)**	**–**	**(931)**
At 30 June 2014	**於二零一四年六月三十日**	**28,172**	**398,716**	**426,888**
Accumulated impairment loss	**累計減值虧損**			
At 1 January 2014 and 30 June 2014	**於二零一四年一月一日及二零一四年六月三十日**	**15,733**	**–**	**15,733**
Net book value	**賬面淨值**			
At 30 June 2014	**於二零一四年六月三十日**	**3,288,928**	**182,660**	**3,471,588**

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
Cost or valuation	**成本值或估值**			
At 1 January 2013	於二零一三年一月一日	3,267,233	478,617	3,745,850
Additions	添置	–	54,102	54,102
Disposals	出售	–	(2,087)	(2,087)
Surplus on revaluation	重估盈餘	211,946	–	211,946
Elimination of accumulated depreciation on revalued premises	抵銷重估物業之累計折舊	(52,746)	–	(52,746)
At 31 December 2013	於二零一三年十二月三十一日	3,426,433	530,632	3,957,065
Accumulated depreciation	**累計折舊**			
At 1 January 2013	於二零一三年一月一日	–	335,292	335,292
Charge for the year	年內折舊	52,746	45,252	97,998
Released on disposal	出售之抵免	–	(2,065)	(2,065)
Elimination of accumulated depreciation on revalued premises	抵銷重估物業之累計折舊	(52,746)	–	(52,746)
At 31 December 2013	於二零一三年十二月三十一日	–	378,479	378,479
Accumulated impairment loss	**累計減值虧損**			
At 1 January 2013 and 31 December 2013	於二零一三年一月一日及二零一三年十二月三十一日	15,733	–	15,733
Net book value	**賬面淨值**			
At 31 December 2013	於二零一三年十二月三十一日	3,410,700	152,153	3,562,853

17. DEPOSITS AND BALANCES OF BANKS AND OTHER FINANCIAL INSTITUTIONS

17. 銀行同業及其他金融機構之存款及結餘

		As at	
		30 June 2014 於二零一四年六月三十日 **HK$'000** 千港元	31 December 2013 於二零一三年十二月三十一日 HK$'000 千港元
Deposits and balances from banks	銀行同業之存款及結餘	**2,899,789**	2,146,078
Deposits and balances from the HKMA	於金管局之存款及結餘	**1,775,457**	19,116
		4,675,246	2,165,194
Amounts due to banks under repurchase agreements	回購協議項下應付銀行同業之款項	**7,067,625**	5,213,270
		11,742,871	7,378,464

18. DEPOSITS FROM CUSTOMERS

18. 客戶存款

		As at	
		30 June 2014 於二零一四年六月三十日 **HK$'000** 千港元	31 December 2013 於二零一三年十二月三十一日 HK$'000 千港元
Demand deposits and current accounts	活期及往來存款	**8,990,198**	9,251,131
Savings deposits	儲蓄存款	**1,337,220**	1,271,329
Call deposits	通知存款	**4,074,548**	4,077,505
Time deposits	定期存款	**36,762,483**	34,309,781
		51,164,449	48,909,746

19. FINANCIAL LIABILITIES DESIGNATED AT FAIR VALUE THROUGH PROFIT OR LOSS

19. 指定為通過損益以反映公平價值之金融負債

		As at	
		30 June 2014 **於二零一四年六月三十日** **HK$'000** **千港元**	31 December 2013 於二零一三年十二月三十一日 HK$'000 千港元
Zero coupon bond issued	已發行零息債券	**373,156**	358,946

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.

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

		As at	
		30 June 2014 **於二零一四年六月三十日** **HK$'000** **千港元**	31 December 2013 於二零一三年十二月三十一日 HK$'000 千港元
3 months or less but not repayable on demand	三個月或以下惟無需即時還款	**13,900**	–
1 year or less but over 3 months	一年或以下惟三個月以上	**46,500**	563,459
5 years or less but over 1 year	五年或以下惟一年以上	**299,244**	200,000
		359,644	763,459

All certificates of deposit issued are measured at amortised cost.

所有已發行存款證均按攤餘成本列賬。

21. DEBT SECURITIES ISSUED

21. 已發行債務證券

		As at 30 June 2014 於二零一四年六月三十日 HK$'000 千港元	31 December 2013 於二零一三年十二月三十一日 HK$'000 千港元
Variable coupon rate notes	多個息率之票據	**6,000**	2,000
Zero coupon notes	零息票據	**2,891,393**	486,709
		2,897,393	488,709

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 2014 to 2022.

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，並於二零一四年至二零二二年內多個不同日期到期。

All debt securities issued are measured at amortised cost.

所有已發行債務證券均按攤餘成本列賬。

22. SUBORDINATED NOTES ISSUED

22. 已發行後償票據

		As at 30 June 2014 於二零一四年六月三十日 HK$'000 千港元	31 December 2013 於二零一三年十二月三十一日 HK$'000 千港元
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	**1,540,129**	1,540,077

Subordinated notes with face value of US$200 million (equivalent to HK$1,550.2 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.

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1,550,200,000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到期。

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

23. 儲備

		As at 30 June 2014 於二零一四年六月三十日 HK$'000 千港元	31 December 2013 於二零一三年十二月三十一日 HK$'000 千港元
Capital redemption reserve	資本贖回儲備	**–**	372,000
Regulatory reserve	法定儲備	**564,769**	515,333
Investment revaluation reserve	投資重估儲備	**225,525**	53,198
Premises revaluation reserve	物業重估儲備	**2,139,351**	2,178,395
Foreign exchange reserve	外幣換算儲備	**48,845**	86,142
Retained earnings	保留溢利	**2,258,019**	2,012,183
		5,236,509	5,217,251

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. The capital redemption reserve was reclassified as share capital on commencement of Section 135 of the Companies Ordinance (Cap 622).

為根據香港《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。資本贖回儲備已於第622章《公司條例》第135條開始生效後重新分類為股本。

24. CONTINGENT LIABILITIES AND COMMITMENTS

24. 或然負債及承擔

(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.

(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兑項目、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。

		As at			
		30 June 2014 於二零一四年六月三十日		31 December 2013 於二零一三年十二月三十一日	
		Contractual amounts 合約金額 HK$'000 千港元	**Credit risk-weighted amounts 信貸風險加權金額 HK$'000 千港元**	Contractual amounts 合約金額 HK$'000 千港元	Credit risk-weighted amounts 信貸風險加權金額 HK$'000 千港元
Direct credit substitutes	直接信貸替代項目	**32,944**	**32,944**	24,584	24,584
Transaction-related contingencies	與交易有關之或然項目	**29,955**	**14,978**	6,456	3,228
Trade-related contingencies	與貿易有關之或然項目	**1,059,224**	**120,170**	340,975	68,382
Undrawn loan facilities	未提取之備用貸款				
– which are unconditionally cancellable	– 可無條件地取消	**22,810,080**	**–**	19,335,887	–
– with an original maturity of up to one year	– 原訂到期期限為一年	**–**	**–**	332,738	66,548
– with an original maturity of more than one year	– 原訂到期期限為一年以上	**1,642,760**	**821,380**	1,852,181	926,091
		25,574,963	**989,472**	21,892,821	1,088,833

24. CONTINGENT LIABILITIES AND COMMITMENTS *(continued)*

24. 或然負債及承擔*(續)*

(b) Lease commitments

(b) 租賃承擔

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

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 2014 於二零一四年六月三十日 HK$'000 千港元	As at 31 December 2013 於二零一三年十二月三十一日 HK$'000 千港元
Properties:	物業：		
– Within one year	– 一年內	**29,007**	30,193
– After 1 year but within 5 years	– 一至五年間	**34,673**	36,294
– More than 5 years	– 五年以上	**22,285**	24,857
		85,965	91,344

(c) Capital commitments

(c) 資本承擔

Capital commitments for the purchase of equipment and available-for-sale financial assets outstanding at 30 June 2014 not provided for in the financial statements were as follows:

於二零一四年六月三十日未於財務報表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 2014 於二零一四年六月三十日 HK$'000 千港元	As at 31 December 2013 於二零一三年十二月三十一日 HK$'000 千港元
Contracted for	已訂合約	**221,081**	232,053

25. CAPITAL RATIO

25. 資本比率

		As at 30 June 2014 於二零一四年六月三十日 %	31 December 2013 於二零一三年十二月三十一日 %
Total capital ratio	總資本比率	**17.93**	16.33
Tier 1 capital ratio	一級資本比率	**12.72**	10.44
Common Equity Tier 1 ("CET1") capital ratio	普通股本一級資本比率	**12.72**	10.44

The capital ratios as at 30 June 2014 are computed on a consolidated basis which comprises the positions of Fubon Bank (Hong Kong) Limited, Fubon Credit (Hong Kong) Limited ("FCHK") and Fubon Factors (Hong Kong) Limited ("FFHK") as required by the HKMA in accordance with section 3C(1) of the Banking (Capital) Rules ("the Capital Rules") for its regulatory purposes.

於二零一四年六月三十日，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(「富邦財務」)及富邦貼現(香港)有限公司(「富邦貼現」)之狀況，並按照《銀行業(資本)規則》(「資本規則」)第3C(1)節編製。

25. CAPITAL RATIO *(continued)*

The basis of consolidation for accounting purposes of the Bank 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. Both FCHK and FFHK are included in the consolidation for accounting purposes. Subsidiaries included in the consolidation for accounting purposes but not included in the consolidation for the calculation of capital ratios are set out below:

25. 資本比率*(續)*

作本行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。作會計目的時綜合計入富邦財務及富邦貼現。作會計目的時綜合計入但計算資本比率時未綜合計入之附屬公司載列如下：

Name of subsidiaries 附屬公司名稱	Principal activities 主要業務	As at 30 June 2014 於二零一四年六月三十日 Total assets 資產總值 HK$'000 千港元	Total equity 權益總額 HK$'000 千港元	As at 31 December 2013 於二零一三年十二月三十一日 Total assets 資產總值 HK$'000 千港元	Total equity 權益總額 HK$'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	**153,395**	**100,044**	236,185	85,818
FB Investment Management Limited 富銀投資管理有限公司	Fund management 基金管理	**20,851**	**18,614**	18,881	18,712
Fubon Insurance Brokers Limited 富邦保險顧問有限公司	Insurance broker services 保險經紀服務	**1,819**	**1,610**	2,176	1,768
Fubon Nominees (Hong Kong) Limited	Nominee service 代理人服務	**3,397**	**143**	3,365	143
Easygrand Investments Limited 敏安投資有限公司	Inactive 無業務	**2**	**2**	2	2
Aquarius (Nominees) Limited	Inactive 無業務	**6**	**6**	6	6
Admiralty Finance Company Limited 海富財務有限公司	Company secretarial 公司秘書	**63**	**63**	63	63
Hongroll Limited	Investment holding 投資控股	**10**	**4**	10	4
Battell Investments Limited	Inactive 無業務	**–**	**(315)**	–	(315)
Fubon Capital (HK) Limited (liquidated in 2014) 富邦融資(香港)有限公司 (於二零一四年清盤)	Inactive 無業務	**–**	**–**	10,466	10,466
		179,543	**120,171**	271,154	116,667

25. CAPITAL 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 the 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, all additional information in relation to the Group's regulatory capital disclosures are published by using the standard disclosure templates as specified by the HKMA under "Regulatory Disclosure" section on the Group's website (http://www.fubonbank.com.hk).

25. 資本比率*(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》，本集團將在本集團網站內(http://www.fubonbank.com.hk)「監管披露」一欄下使用金管局指定的標準模版披露一切關於監管資本披露有關的額外資料。

26. LIQUIDITY RISK MANAGEMENT

The purpose of liquidity management is to ensure sufficient cash flows to meet all financial commitment and to capitalise 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. The Group maintains a stable and diversified funding base of core retail and corporate customer deposits as well as portfolios of highly liquid assets.

It is the responsibility of the Group's management to ensure compliance with local regulatory requirements and limits set by Risk Committee of the Board. Liquidity is managed on a daily basis by the Bank's Funding Desk department. 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 minimise price and reinvestment rate risk in the case of a maturity gap, and monitoring relevant markets for the adequacy of funding and liquidity.

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。本集團維持穩定及多樣化核心零售及企業客戶存款融資基礎以及高度流動資產組合。

本集團管理層的職責為確保遵守本地監管規定及董事會風險委員會設立的限制。本行的資金部每日對本行的流動資金進行管理。資金部負責確保本集團擁有充足流動資金以應付所有營運活動、確保有適當之資金組合以避免期限錯配並在存在年期差距時降低價格及再投資利率風險並監察相關市場之資金充足性及流動性。

26. LIQUIDITY RISK MANAGEMENT *(continued)*

Compliance with liquidity and funding requirements is monitored by the Asset and Liability Committee ("ALCO") and is reported to the Risk Committee of the Board on a regular basis. This process includes:

- maintaining balances within relevant regulatory requirements;
- projecting cash flows under various stress scenarios and considering the level of liquid assets necessary in relation thereto;
- monitoring balance sheet liquidity and loan to deposit ratios against internal requirements;
- maintaining a diverse range of funding sources with adequate back-up facilities;
- managing the concentration and profile of debt maturities;
- managing lending commitment to customers within pre-determined limits;
- managing debt financing plans;
- monitoring of depositor concentration in order to avoid undue reliance on large individual depositors and ensuring a satisfactory overall funding mix; and
- maintaining funding contingency plans, which identify early indicators of stress conditions and describe actions to be taken in the event of difficulties arising from systematic or other crises, while minimising adverse long-term implications for the business.

26. 流動資金風險管理*(續)*

資金流動性及融資規定之遵守乃由資產負債委員會監管及定期向董事會風險委員會報告。該過程包括：

- 於有關監管規定範圍內維持平衡；
- 預測各種壓力情況下的現金流量及考慮與此有關的必要流動資產水平；
- 依照內部規定監控資產負債流動性及貸款對存款比率；
- 借助充足預備融資維持不同範圍的融資資源；
- 管理債務期限集中度及狀況；
- 按預定限額管理客戶借貸承擔；
- 管理債務融資計劃；
- 監管存款人集中性，以避免過度依賴大型個別存款人以及確保令人滿意的全面融資組合；及
- 設立應急融資計劃，載明於系統性或其他危機導致困難時識別早期壓力狀況之預警指標並說明將予採取的行動，而降低對業務的不利長期影響。

26. LIQUIDITY RISK MANAGEMENT *(continued)*

Primary sources of funding

Customer deposits form a significant part of the Group's overall funding. The Group places considerable importance on the stability of these deposits, which is achieved through the Group's retail and corporate banking activities and by maintaining depositor confidence in the Group's capital strength. In order to lengthen the duration of the funding, the Bank issues certificates of deposit with different maturities from time to time. Interbank markets are also accessed for the purposes of providing additional funding, maintaining a regular presence in local money markets and optimising asset and liability maturities. The Group maintains a position as a net funding provider in the money market.

The management of funding and liquidity risk

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 contingency 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. The Group also adopts a funding strategy that is to achieve diversification of funding by controlling the concentration of top depositors, wholesale funding and reliance on foreign exchange swap markets. Moreover, adequate standby facilities are maintained to provide strategic liquidity to meet unexpected and material cash outflows in the ordinary course of business.

In addition to observing the statutory liquidity ratio, the Group has established different liquidity risk metrics, including but not limited to the liquidity ratio, loan-to-deposit ratio, cumulative cash flow gap, concentration of funding sources and medium-term funding ratio to measure and analyse its liquidity risks. Financial Control Division is responsible for measurement and monitoring of these liquidity metrics and reporting to the ALCO regularly.

26. 流動資金風險管理*(續)*

資金的主要來源

客戶存款構成本集團整體資金的重大部分。本集團相當重視該等存款的穩定性，方式為透過本集團零售及企業銀行業務及維持存款人對本集團資本實力的信心。為延長資金的期限，本行不時發行不同到期日的存款證。亦有透過銀行同業市場以便取得額外資金，維持本行於本地同業市場之參與及優化資產及負債到期狀況。本集團於貨幣市場中擔任淨資金提供者的角色。

資金及流動資金風險的管理

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、維持分散的流動資金來源、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。本集團亦採納一項融資策略，透過控制最高存款人集中度、批發融資及對外匯掉期市場的依賴性以達致融資多樣性。此外，備用融資維持在充足水平以提供策略性流動資金，從而滿足於日常業務過程中意外及重大現金流出。

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風險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、累計現金流差別、資金來源集中度及中長期資金比率。財務部門負責計量及監管該等流動資金標準及定期向資產負債委員會匯報。

26. LIQUIDITY RISK MANAGEMENT *(continued)*

The management of funding and liquidity risk *(continued)*

Core deposits

The Group monitors the stability of customer deposits by means of the core deposit ratio, which is the ratio of core deposits to total customer deposits. The Group categorizes customer deposits into core deposits after taking into consideration of nature of deposits, relationship history with customers and stability of customer's total balance. An alert trigger level is set on the core deposits ratio which is monitored by the ALCO.

Loan to deposit ratio

The Group emphasises the importance of customer deposits as a source of funds to finance lending to customers, and mitigate against reliance on short-term interbank funding. A limit on the loan to deposit ratio is established and approved by the Risk Committee of the Board and monitored by the ALCO.

Cash flow projection and stress testing

The Group conducts cash flow analysis and cash flow projection 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 buckets. The Group also regularly performs stress tests on its liquidity position. In the stress test, both on- and off-balance sheet items with a cash flow impact are considered, with applicable hypothetical and historical assumptions. Three stressed scenarios, namely an institution-specific crisis scenario, a 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".

26. 流動資金風險管理*(續)*

資金及流動資金風險的管理*(續)*

核心存款

本集團透過核心存款比率(即核心存款對客戶存款總額的比率)監控客戶存款的穩定性。本集團經計及存款性質、與客戶的歷史關係及客戶總餘額的穩定性將客戶存款分類為核心存款。本集團亦為核心存款比率設立警告觸發水平，該水平由資產負債委員會監管。

貸存比率

本集團重視客戶存款的重要性，視之為撥付貸款予客戶的資金來源，並減少對短期銀行同業融資的依賴。貸存比率的限制由董事會風險委員會設立並批准，且由資產負債委員會監管。

現金流量預測及壓力測試

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。

26. LIQUIDITY RISK MANAGEMENT *(continued)*

The management of funding and liquidity risk *(continued)*

Liquidity Cushion

The Group maintains a stock of high-quality readily liquefiable assets ("HQRLA") as a liquidity cushion against a range of stressed scenarios. The eligible assets are unencumbered, low credit risk and low market risk. The liquidity cushion is segregated from debt securities held for trading purpose. A certain portion of the liquidity cushion is made up of the most liquid and readily marketable assets (such as debt securities issued by government or multinational development banks) that can be easily liquidated to meet funding needs in the initial phase of liquidity stress.

The size of the liquidity cushion shall be adequate to meet the Group's day-to-day liquidity needs and also emergency funding needs under both normal and stress market conditions. The minimum required size of the liquidity cushion is determined with reference to the funding gap generated from the Group's regular liquidity stress testing results. Management alert triggers are established by the ALCO to ensure sufficient size of liquidity cushion is maintained and appropriate diversification among the liquidity cushion is achieved. The size and mix of the liquidity cushion is reviewed by the ALCO regularly.

Contingent liquidity risk

The Bank provides customers with committed and standby facilities. These facilities increase the funding requirements of the Group when customers drawdown. The liquidity risk associated with the potential drawdown on non-cancellable committed facilities is factored into our stressed scenarios and a management alert trigger is set for these facilities.

26. 流動資金風險管理*(續)*

資金及流動資金風險的管理*(續)*

流動資金緩衝

本集團維持充足的可隨時變現的優質流動資產，作為在一系列壓力情況下的流動資金緩衝。合資格資產並不附帶產權負擔，承擔低信貸風險及低市場風險。流動資金緩衝須與持作交易用途的債務證券分開管理。流動資金緩衝的若干部分由最具流動性並可隨時變現的有價資產（例如由政府或跨國發展銀行發行的債務證券）組成。有關資產極易變現，可滿足流動資金壓力初始階段的資金需求。

流動資金緩衝規模應足以滿足本集團日常流動資金需求以及正常及壓力市況下之緊急資金需求。最小規模的流動資金緩衝需求乃經參考本集團流動資金定期壓力測試結果產生之資金缺口釐定。資產負債委員會設定管理警告觸發水平，以確保維持足夠規模之流動資金緩衝及達至流動資金緩衝的適當多元化。資產負債委員會定期審查流動資金緩衝規模及組合。

或然流動資金風險

本集團向客戶提供承諾及備用融資。倘客戶提取資金，該等融資將增加本集團資金需求。與可能提取不可撤銷承諾融資有關的流動資金風險已計作壓力情況的一項因素，且就該等承諾融資設定管理警告觸發水平。

26. LIQUIDITY RISK MANAGEMENT *(continued)*

The management of funding and liquidity risk *(continued)*

Contingency funding plan

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 making 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 would be informed for their consideration. 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 are clearly stated.

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. Moreover, the CFP is subject to review and update on a regular basis to ensure it remains robust over time. Any changes to the CFP would be approved by the Board.

Liquidity ratio under the Hong Kong Banking Ordinance

The Group maintained an average liquidity ratio of 47.88% for the period ended 30 June 2014 (2013: 49.60%), which was well above the statutory minimum ratio of 25%. The ratio is computed in accordance with the Fourth Schedule of the Hong Kong Banking Ordinance and is computed on a consolidated basis which comprises the Bank and Fubon Credit (Hong Kong) Limited as designated by the HKMA for regulatory purposes.

26. 流動資金風險管理*(續)*

資金及流動資金風險的管理*(續)*

應急融資計劃

本集團已制定應急融資計劃，當中訂明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，管理層將獲通知供其考慮。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。應急融資計劃訂明取得應急資金的策略及程序，以及有關各方的職務及職責。

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。此外，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。

香港《銀行業條例》項下流動資金比率

本集團於截至二零一四年六月三十日止之六個月期間維持47.88%的平均流動資金比率(二零一三年：49.60%)，該比率遠高於25%的法定最低比率。該比率乃根據香港《銀行業條例》附表四的規定，按由金管局為進行監管指定的包括本行及富邦財務(香港)有限公司在內的綜合基準計算。

27. OVERDUE AND RESCHEDULED ASSETS

27. 逾期及經重組資產

(i) Overdue advances to customers

(i) 逾期客戶貸款

		As at 30 June 2014 於二零一四年六月三十日		As at 31 December 2013 於二零一三年十二月三十一日	
		HK$'000 千港元	**% of total advances 佔貸款總額之百分比**	HK$'000 千港元	% of total advances 佔貸款總額之百分比
Gross advances to customers which have been overdue with respect to either principal or interest for periods of:	客戶貸款總額之本金或利息有逾期：				
– 6 months or less but over 3 months	– 六個月或以下惟三個月以上	**11,928**	**0.03**	2,101	0.00
– 1 year or less but over 6 months	– 一年或以下惟六個月以上	**–**	**0.00**	546	0.00
– Over 1 year	– 超過一年	**4,438**	**0.01**	5,863	0.02
		16,366	**0.04**	8,510	0.02
Covered portion of overdue loans and advances	逾期借貸及貸款的有抵押部分	**10,632**		–	
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	**22,300**		–	
Uncovered portion of overdue loans and advances	逾期借貸及貸款的無抵押部分	**5,734**		8,510	
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	**4,726**		7,052	

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)*

27. 逾期及經重組資產*(續)*

(ii) Rescheduled advances to customers

(ii) 重定還款期的客戶貸款

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:

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 2014 **於二零一四年六月三十日**		31 December 2013 於二零一三年十二月三十一日	
		HK$'000 **千港元**	**% of gross advances** **佔貸款總額之百分比**	HK$'000 千港元	% of gross advances 佔貸款總額之百分比
Rescheduled advances to customers	重定還款期的客戶貸款	**3,841**	**0.01**	4,347	0.01

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

		As at 30 June 2014 於二零一四年六月三十日			
		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	**36,019,647**	**16,084**	**10,124**	**6,562**
Other	其他地區	**1,835,979**	**282**	**282**	**282**
		37,855,626	**16,366**	**10,406**	**6,844**

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 2013 於二零一三年十二月三十一日			
		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	32,916,838	7,693	13,289	9,130
Other	其他地區	1,828,025	817	817	817
		34,744,863	8,510	14,106	9,947

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.

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。

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

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 2014 於二零一四年六月三十日			
		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	內地機構	**5,542,382**	**332,191**	**5,874,573**	**–**
Companies and individuals outside the Mainland where the credit is granted for use in the Mainland	授出之信貸用於內地之內地以外公司及個人	**3,676,402**	**679,516**	**4,355,918**	**4,231**
		9,218,784	**1,011,707**	**10,230,491**	**4,231**

		As at 31 December 2013 於二零一三年十二月三十一日			
		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	內地機構	5,325,293	616,243	5,941,536	–
Companies and individuals outside the Mainland where the credit is granted for use in the Mainland	授出之信貸用於內地之內地以外公司及個人	3,420,308	720,625	4,140,933	6,616
		8,745,601	1,336,868	10,082,469	6,616

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:

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持有外匯淨盤總額或結構性倉盤總淨額的10%或以上，披露如下：

Equivalent in HK$ million 百萬港元等值		As at 30 June 2014 於二零一四年六月三十日 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	**24,362**	**6,910**	**8,226**	**39,498**
Spot liabilities	現貨負債	**(20,058)**	**(4,458)**	**(7,458)**	**(31,974)**
Forward purchase	遠期買入	**13,468**	**2,791**	**6,334**	**22,593**
Forward sales	遠期賣出	**(17,705)**	**(5,139)**	**(7,109)**	**(29,953)**
Net option position	期權倉盤淨額	**–**	**–**	**–**	**–**
Net long/(short) position	長／(短)盤淨額	**67**	**104**	**(7)**	**164**
Net structural position	結構性倉盤淨額	**–**	**907**	**–**	**907**

Equivalent in HK$ million 百萬港元等值		As at 31 December 2013 於二零一三年十二月三十一日 US Dollars 美元	Pound Sterling 英鎊	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	New Zealand Dollars 新西蘭元	Taiwan Dollars 台幣	Other foreign currencies 其他外幣	Total foreign currencies 外幣總額
Spot assets	現貨資產	21,671	75	47	850	5,206	16	3	5,161	410	50	13	33,502
Spot liabilities	現貨負債	(17,269)	(134)	(88)	(508)	(4,075)	(221)	(1)	(4,590)	(522)	(49)	(40)	(27,497)
Forward purchase	遠期買入	11,182	74	206	2,681	3,718	205	17	161	129	159	27	18,559
Forward sales	遠期賣出	(15,588)	(15)	(166)	(3,023)	(4,840)	–	(19)	(736)	(17)	(159)	–	(24,563)
Net option position	期權倉盤淨額	–	–	–	–	–	–	–	–	–	–	–	–
Net long/(short) position	長／(短)盤淨額	(4)	–	(1)	–	9	–	–	(4)	–	1	–	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.

期權倉盤淨額乃根據期權合約的「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.

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。

Figures in HK$ million 百萬港元		**As at 30 June 2014 於二零一四年六月三十日**			
		Banks 銀行	**Public sector entities 公營機構**	**Others 其他**	**Total 總額**
Asia Pacific excluding Hong Kong	亞太地區(不包括香港)	**20,930**	**304**	**3,974**	**25,208**
– Of which Australia	— 其中澳洲	**3,706**	**–**	**12**	**3,718**
– Of which China	— 其中中國	**12,141**	**303**	**2,660**	**15,104**
Western Europe	西歐	**5,179**	**–**	**115**	**5,294**

Figures in HK$ million 百萬港元		As at 31 December 2013 於二零一三年十二月三十一日			
		Banks 銀行	Public sector entities 公營機構	Others 其他	Total 總額
Asia Pacific excluding Hong Kong	亞太地區(不包括香港)	15,322	384	3,759	19,465
– Of which Australia	— 其中澳洲	3,219	–	11	3,230
– Of which China	— 其中中國	9,384	384	2,723	12,491
North America	北美洲	2,939	4	108	3,051
– Of which USA	— 其中美國	2,924	4	99	3,027
Western Europe	西歐	4,044	–	114	4,158

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 2014 amounted to HK$7,600,000 (31 December 2013: HK$8,000,000).

32. 收回資產及根據借貸協議所得資產

於二零一四年六月三十日，本集團之收回資產及根據借貸協議所得資產總值為7,600,000港元（二零一三年十二月三十一日：8,000,000港元）。

Bank Network
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FB Investment Management Limited
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Fubon Insurance Brokers Limited
Tel: (852) 2842 6237

Fubon Nominees (Hong Kong) Limited
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富邦保險顧問有限公司
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Fubon Nominees (Hong Kong) Limited
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HONG KONG

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Causeway Bay*
Chai Wan
Queen's Road East*
Sheung Wan
North Point
Taikoo Shing
Wan Chai

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
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* With Ambassador Banking Counter

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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

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