

All strategic business and day-to-day business decisions of Fubon Bank (Hong Kong) Limited (“the Bank”) are guided by its risk appetite framework. The Bank requires management to establish robust risk management systems to ensure the risk exposure arising from these decisions are within its risk tolerance.

Our risk appetite and risk parameters are reviewed annually as part of our strategic planning cycle and are approved by the Board. The Board and senior management regularly receive and review reports on our risk profile against the corporate risk appetite parameters.

The objective of our risk appetite framework is to ensure that:

- Risks taken commensurate with acceptable and sustainable returns
- The Bank’s balance sheet is well structured
- The Bank’s capital position supports the desired level of business activities and the resultant risks
- Adequate liquidity that takes into account business needs and market conditions
- A robust organization structure with clearly defined responsibilities and delegations for the proper execution of business strategy
- A strong internal control framework with clearly defined segregation of duties and oversight responsibilities that reflect the best market practice
- A strong compliance and anti-money laundering culture supported by a robust framework

富邦銀行(香港)有限公司(「本行」)所有的策略性業務及日常業務決定均按照風險取向架構指引。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。

本行的風險取向及風險取向規範會根據本行的策略規劃周期每年進行檢討，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，並對照本行的企業風險取向規範進行修訂。

本行風險取向架構的目標是為確保：

- 所承受的風險必須與可接受和可持續的回報相稱
- 本行資產負債表的結構穩健
- 本行的資本狀況可支持其希望經營之業務及承受該等業務所產生之風險
- 流動資金充裕以顧及業務需要及市場狀況
- 組織架構權責清晰，以妥善執行業務策略
- 內部監控架構穩健，並按市場的最佳實務清楚界定職務和監控的職責
- 本行擁有穩固的架構培育合規和反洗黑錢文化