

# CREATING NEW BANKING EXPERIENCE FOR YOU

## 服務為先 全新體驗



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

**Group Interim Financial  
Disclosure Statements 2015**  
二零一五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 Holdings"), a leading financial services group in Taiwan which is engaged in institutional banking, consumer finance, wealth management, investment management and insurance. Fubon Financial Holdings 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.

### 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.

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

### 股東

100% – 富邦金融控股股份有限公司

### 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

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

**Victor KUNG**

*Non-Executive Director*

Senior Advisor – Fubon Financial Holding Co., Ltd.  
Senior Advisor – Fubon Insurance Co., Ltd.  
Supervisory Director – Fubon Bank (China) Co., Ltd.  
Chairman – World Vision Taiwan

**Vivien HSU Woan-Meei**

*Non-Executive Director*

President and Director – Fubon Financial Holding Co., Ltd.  
Director – Taipei Fubon Commercial Bank Co., Ltd.  
Director – Taiwan Mobile Co., Ltd.  
Director – Fubon Bank (China) Co., Ltd.

**Jerry HARN Wey-Ting**

*Non-Executive Director*

President and Director – Taipei Fubon Commercial Bank Co., Ltd.  
Chairman – Fubon AMC Co., Ltd.  
Director – Fubon Financial Holding Co., Ltd.  
Director – Xiamen Bank Co., Ltd.  
Director – Fubon Bank (China) Co., Ltd.  
Director – Citic Futong Financial Leasing Co., Ltd.  
Director – Taiwan Financial Asset Service Corporation  
Supervisor – Fubon Sports & Entertainment Co., Ltd.

**Robert James KENRICK**

*Independent Non-Executive Director*

**Moses K. TSANG**

*Independent Non-Executive Director*

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

**Hung SHIH**

*Independent Non-Executive Director*

Director – China Renaissance Capital Advisors Limited

**龔天行**

*非執行董事*

高級顧問 – 富邦金融控股股份有限公司  
高級顧問 – 富邦產物保險股份有限公司  
監察人 – 富邦華一銀行有限公司  
董事長 – 財團法人台灣世界展望會

**許婉美**

*非執行董事*

總經理及董事 – 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

**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 – 中信富通融資租賃有限公司  
董事 – 台灣金融資產服務股份有限公司  
監察人 – 富邦育樂股份有限公司

**甘禮傑**

*獨立非執行董事*

**曾國泰**

*獨立非執行董事*

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

**石宏**

*獨立非執行董事*

董事 – 崇德投資顧問有限公司



# Review of 2015 Interim Performance

## 二零一五年中期業績回顧

Fubon Bank (Hong Kong) Limited (“the Bank”) and its subsidiaries (“the Group”) registered a net profit of HK\$378 million for the first six months ended 30 June 2015, representing an increase of 49% over the corresponding period in 2014. The strong performance proved the success of our business strategy and the healthy growth of our core businesses. The Group’s operating income rose 26% year-on-year to HK\$813 million while operating expenses increased by only 2%, resulting in a remarkable 78% growth in operating profit.

On a year-on-year basis, net interest income increased 26% to HK\$499 million for the first half of 2015, driven by both the growth in average interest-earning assets and widening of net interest margin. Average interest-earning assets grew 12%, mostly from the expanded loan portfolio and debt securities investment. Net interest margin widened by 15 basis points to 1.33%. The increase was mainly attributable to a notable decrease in the Bank’s cost of funds and our enduring effort to improve the loan portfolio yield.

Non-interest income amounted to HK\$313 million, representing an increase of 24%. Insurance services income recorded an encouraging growth of 47%, driven by our enriched product offerings and the success of our new premium financing product. Securities brokerage and investment services income benefited from an active stock market and posted a 85% increase. Credit card business continued its steady growth, attributed to the double-digit growth in both cardholder spending and merchant acquiring volume. Other operating income increased 20%, mostly contributed by the surge in treasury products income. The percentage of non-interest income to total operating income ratio was 38.5% for the first half of 2015, almost level with the same period last year.

In contrast, operating expenses increased only by 2% to HK\$455 million, allowing us to significantly reduce the cost-to-income ratio to 56.0%. We have been exercising rigid cost control while maintaining our investment in information technology to further enhance our system functionality, security and customer experience. We have kicked off the core banking system replacement project and the retail channel revamp programme, which will affect our operating expenses in the next 3 to 5 years.

富邦銀行(香港)有限公司(「本行」)及其附屬公司(「本集團」)截至2015年6月30日止首6個月淨溢利為3.78億港元，較2014年同期增長49%。強勁的業績表現反映本集團業務發展策略之成功及核心業務有穩健增長。本集團的營運收入按年上升26%至8.13億港元，而營運支出則按年僅增加2%，故經營溢利錄得78%的顯著增幅。

由於生息資產均額上升及淨息差擴闊，2015年上半年的淨利息收入較去年同期上升26%至4.99億港元。生息資產均額上升12%，增幅主要來自貸款組合及債務證券的投資。淨息差擴闊15個基點至1.33%，這是由於本行的資金成本顯著下降及我們致力提升貸款的收益所致。

非利息收入上升24%至3.13億港元。本行多樣化的保險產品及新推出之保費融資產品的成功，令保險業務收入錄得47%的增長，成績令人鼓舞。活躍的股票市場亦令證券經紀及投資服務收入增長85%。信用卡客戶的簽賬及商戶收單量有雙位數字之增長，令信用卡業務收入維持穩定增幅。其他營運收入上升20%，主要來自財資產品收入的上升。2015年上半年的非利息收入對總營運收入比率為38.5%，與去年同期相若。

相反，營運支出僅上升2%至4.55億港元，令成本對收入比率大幅下調至56.0%。我們在嚴謹控制營運成本的同時，亦維持在資訊科技方面的投資以提升本行系統的效能、安全性以及客戶的體驗。我們已開展核心銀行系統及營銷渠道的更新工程，這將會影響我們未來三至五年的營運支出。

There was a net charge of HK\$10 million for impairment losses on advances to customers, compared with HK\$7 million in the first half of 2014. There was a further impairment charge of HK\$8 million resulting from the decline in the fair value of certain available-for-sale equity securities. Asset quality remained sound under the existing robust risk management framework with continual efforts to refine our credit approval and monitoring process. Impaired loans ratio stayed at the very low level of 0.02% as of 30 June 2015.

Xiamen Bank Co., Ltd (“Xiamen Bank”) continued to sustain its strong performance and deliver satisfactory results in the first half of 2015. The Group’s share of profits from Xiamen Bank recorded a year-on-year increase of 21% to HK\$108 million.

Total assets rose HK\$6 billion, or 7%, to HK\$90 billion as of 30 June 2015. Gross advances to customers including trade bills attained a 7% increase to HK\$45 billion. The increase in lending was supported by an 8% growth in customer deposits, which amounted to HK\$57 billion as of 30 June 2015. Taking into account the certificates of deposit issued by the Bank, the loan-to-deposit ratio as at 30 June 2015 was 74.3%, slightly decreased from 75.1% as at 31 December 2014.

We have been making good progress in expanding our business by following a well laid-down business strategy. Over the first half of 2015, we continued the momentum in asset growth to maximize the utilization of an increased capital base. While the Bank’s capital position remained strong, this resulted in the reduction of the Group’s total capital ratio and Tier 1 capital ratio to 16.6% and 11.8% respectively as at 30 June 2015, as compared to 18.0% and 12.7% at end-December 2014. The Bank’s liquidity position also remained strong, with the average liquidity maintenance ratio standing at a comfortable level of 44.9% for the first half of 2015.

相對2014年上半年錄得700萬港元客戶貸款之減值虧損，2015年上半年客戶貸款之減值虧損為1,000萬港元，另有800萬港元由於部分可供出售股本證券的公允價值下跌而導致的減值虧損。我們致力完善本行的信貸審批及監控流程，在目前穩健的風險管理框架下，本行的資產質素維持良好。截至2015年6月30日，減值貸款比率維持在0.02%的極低水平。

廈門銀行股份有限公司（「廈門銀行」）的業績表現於2015年上半年持續強勁並達至令人滿意的成績。本集團應佔溢利按年增長21%至1.08億港元。

截至2015年6月30日，總資產增加60億港元或7%至900億港元。客戶貸款總額，包括商業票據，上升7%至450億港元。截至2015年6月30日，客戶存款增加8%至570億港元，以支持貸款的增長。計及所有本行發行之存款證，貸款對存款比率由2014年12月31日的75.1%，輕微下調至2015年6月30日的74.3%。

我們按已制定的業務發展策略擴展本行業務，並取得良好的進展。在2015年上半年，本行資產持續增長，以充分利用已增加之資本基礎。本行的資本實力雄厚，截至2015年6月30日，本集團的總資本比率及一級資本比率分別下降至16.6%及11.8%，2014年12月底則分別為18.0%及12.7%。本行的流動資金保持充裕，平均流動性維持比率於2015年上半年維持在44.9%的穩健水平。

After making an adjustment to the total assets and equity at end-June 2014 with respect to the very short-term impact of HK\$1.5 billion new capital acquired from Fubon Financial Holding Co., Ltd., return on average assets increased from 0.67% to 0.88% and return on average equity increased from 6.11% to 7.18% when compared with the first half of 2014. The encouraging improvement reflected the Group's effective deployment of the additional capital.

Economic uncertainties in the global market are expected to continue in the second half of 2015. The Greek debt issue will continue to weigh on the Eurozone while the US Fed has hinted at a possible interest rate hike in the second half of 2015. We do not foresee a significant market reaction in Hong Kong. However, the increasingly volatile Hong Kong and Mainland stock markets will increase our challenges and we will remain prudent and proactive in our balance sheet and risk management. We have been taking steps to ensure a stable and sustainable growth in the face of such challenges. Leveraging on our solid financial position, we will take steps to expand our franchise, strengthen our market presence and enhance our capability to provide comprehensive financial services to our customers. We remain committed to a customer-driven strategy and will continue to enhance customer experience in the second half by launching a new branch design, reinforcing the features of our online platform and providing customers with quality and a diverse range of products and services.

就富邦金融控股股份有限公司注資 15 億港元所產生的短期性影響，本行於 2014 年 6 月底的總資產及股本上作出調整。與 2014 年上半年比較，平均資產回報率由 0.67% 上升至 0.88%，平均股本回報率亦由 6.11% 上升至 7.18%，反映出本集團有效地運用額外資本。

預期環球市場的不明朗因素將持續至 2015 年下半年。希臘債務將繼續拖累歐元區的經濟，美國聯儲局亦暗示可能會於 2015 年下半年開始加息。然而，我們預期香港市場並不會有重大的影響，但日益波動的香港及內地股票市場將為我們帶來更多挑戰。我們在資產負債及風險管理方面將保持既審慎且主動的策略。我們已採取措施，確保本行在面對這些挑戰時仍然維持穩定及可持續的增長。憑藉我們穩健的財務狀況，我們將進一步拓展我們的業務、提升市場佔有率及加強我們的能力以提供多元化的金融服務予客戶。我們將繼續以客為本的策略，並於下半年推出新的分行設計和優化網上理財服務平台，為客戶提供質素超卓及多元化的金融產品和服務，持續提升客戶的服務體驗。



# Consolidated Statement of Comprehensive Income (Unaudited)

## 綜合全面收益表(未經審核)

For the six months ended 30 June 2015 截至二零一五年六月三十日止六個月

			For the six months ended	
			30 June 2015	30 June 2014
			截至二零一五年	截至二零一四年
			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	880,537	796,575
Interest expense	利息支出	4	(381,191)	(401,425)
<b>Net interest income</b>	<b>淨利息收入</b>		<b>499,346</b>	395,150
Fee and commission income	費用及佣金收入	5(a)	249,294	201,455
Fee and commission expense	費用及佣金支出	5(b)	(51,104)	(45,120)
<b>Net fee and commission income</b>	<b>淨費用及佣金收入</b>		<b>198,190</b>	156,335
Other operating income	其他營運收入	6	114,981	95,781
Operating income	營運收入		812,517	647,266
Operating expenses	營運支出	7	(455,318)	(446,156)
<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>357,199</b>	201,110
Impairment losses on advances to customers	客戶貸款之減值虧損		(9,596)	(7,245)
Impairment losses on available-for-sale financial assets	可供出售金融資產之減值虧損	8	(8,447)	(6,588)
Write back of impairment losses on other assets	其他資產減值虧損之回撥		3	12
Write back of/(charge for) 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／(扣除)		100	(400)
<b>Impairment losses</b>	<b>減值虧損</b>		<b>(17,940)</b>	(14,221)
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	850	3,712
Net gains on disposals of fixed assets	出售固定資產之淨收益		10	32
Dilution gain arising from investment in an 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		108,432	89,588

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

For the six months ended 30 June 2015 截至二零一五年六月三十日止六個月

		For the six months ended	
		30 June 2015	30 June 2014
		截至二零一五年	截至二零一四年
		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>		<b>448,551</b>	291,401
Taxation	10	<b>(70,863)</b>	(37,653)
<b>Profit for the period</b>		<b>377,688</b>	253,748
<b>Other comprehensive income for the period, net of tax:</b>			
Items that will not be reclassified to profit or loss:	期內其他全面收益（除稅後）：		
Premises: net movement in premises revaluation reserve	將不會重新分類至損益的項目：		
	物業：物業重估儲備淨變動	<b>11,015</b>	2,477
Items that may be reclassified subsequently to profit or loss:	可能隨後重新分類至損益的項目：		
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>(281)</b>	172,327
Exchange differences on translation of an associate	聯營公司外幣報表換算差額	<b>(6,503)</b>	(37,297)
		<b>(6,784)</b>	135,030
<b>Total comprehensive income for the period</b>	期內全面收益總額	<b>381,919</b>	391,255
Profit attributable to:	期內溢利歸屬於：		
– Equity shareholders of the Bank	— 本行股東	<b>377,688</b>	253,751
– Non-controlling interests	— 非控股權益	–	(3)
<b>Profit for the period</b>	期內溢利	<b>377,688</b>	253,748
Total comprehensive income attributable to:	期內全面收益總額歸屬於：		
– Equity shareholders of the Bank	— 本行股東	<b>381,919</b>	391,258
– Non-controlling interests	— 非控股權益	–	(3)
<b>Total comprehensive income for the period</b>	期內全面收益總額	<b>381,919</b>	391,255

# Consolidated Balance Sheet (Unaudited)

## 綜合資產負債表(未經審核)

As at 30 June 2015 於二零一五年六月三十日

		As at		
		30 June 2015 於二零一五年 六月三十日 HK\$'000 千港元	31 December 2014 於二零一四年 十二月三十一日 HK\$'000 千港元	
	Note 附註			
<b>ASSETS</b>	<b>資產</b>			
Cash and short-term funds	現金及短期資金	12	6,903,877	6,310,793
Balances with banks and other financial institutions	銀行同業及其他金融機構結餘	13	627,658	1,243,834
Trading assets	持作交易用途資產		2,212,970	2,430,009
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		87,152	126,994
Derivative financial instruments	衍生金融工具	14(b)	699,951	583,534
Advances to customers less impairment allowances	客戶貸款減減值撥備	15	44,292,169	40,321,603
Trade bills	商業票據		973,970	1,910,355
Accrued interest and other assets	應計利息及其他資產		1,376,411	1,493,814
Available-for-sale financial assets	可供出售金融資產		25,452,223	22,728,452
Held-to-maturity investments	持至到期投資		1,549,038	1,549,487
Interests in associates	於聯營公司之權益		2,039,210	1,439,235
Fixed assets	固定資產	16	3,650,372	3,676,309
Assets held for sale	持作出售之資產		45,444	45,444
Deferred tax assets	遞延稅項資產		20	16
			89,910,465	83,859,879
<b>LIABILITIES</b>	<b>負債</b>			
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	11,688,849	10,626,305
Deposits from customers	客戶存款	18	56,900,531	52,664,387
Trading liabilities	交易賬項下之負債		2,133,483	2,312,871
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	393,967	382,404
Certificates of deposit issued	已發行存款證	20	1,637,356	513,473
Debt securities issued	已發行債務證券	21	2,091,024	2,746,729
Derivative financial instruments	衍生金融工具	14(b)	617,933	673,035
Other liabilities	其他負債		1,607,839	1,494,602
Deferred tax liabilities	遞延稅項負債		499,787	488,385
Subordinated notes issued	已發行後償票據	22	1,541,720	1,541,631
			79,112,489	73,443,822

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

As at 30 June 2015 於二零一五年六月三十日

			As at	
			30 June 2015 於二零一五年 六月三十日 HK\$'000 千港元	31 December 2014 於二零一四年 十二月三十一日 HK\$'000 千港元
		Note 附註		
<b>EQUITY</b>	<b>權益</b>			
Share capital	股本		<b>4,830,448</b>	4,830,448
Reserves	儲備	23	<b>5,967,528</b>	5,585,609
			<b>10,797,976</b>	10,416,057
			<b>89,910,465</b>	83,859,879

Approved and authorised for issue by the Board of Directors on 11 August 2015.

經董事會於二零一五年八月十一日通過及授權頒佈。

**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 2015 截至二零一五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	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	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	
		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	
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	

# 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 2015 截至二零一五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	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	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	權益總額
		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
At 1 January 2015	於二零一五年一月一日	4,830,448	-	-	604,963	149,549	2,283,394	48,829	2,498,874	10,416,057	- 10,416,057
Total comprehensive income for the period	期內全面收益總額	-	-	-	-	(281)	11,015	(6,503)	377,688	381,919	- 381,919
- Profit for the period	- 期內溢利	-	-	-	-	-	-	-	377,688	377,688	377,688
- 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	-	-	-	-	(281)	-	-	-	(281)	- (281)
- Premises: net movement in premises revaluation reserve	- 物業：物業重估儲備淨變動	-	-	-	-	-	11,015	-	-	11,015	- 11,015
- Exchange differences on translation of an associate	- 聯營公司外幣報表換算差額	-	-	-	-	-	-	(6,503)	-	(6,503)	- (6,503)
Transfer (to)/from retained earnings	轉撥(至)/自保留溢利	-	-	-	63,523	-	(32,175)	-	(31,348)	-	- -
At 30 June 2015	於二零一五年六月三十日	4,830,448	-	-	668,486	149,268	2,282,234	42,326	2,845,214	10,797,976	- 10,797,976



# 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 2015 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

These Interim Financial Disclosure Statements have been prepared in accordance with the same accounting policies adopted in the 2014 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 to 27.

### 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\$869,917,000 (2014: HK\$784,469,000).

Interest expense recognised on financial liabilities that are not measured at fair value through profit or loss amounted to HK\$372,035,000 (2014: HK\$351,716,000).

### 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，本集團於二零一五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

本中期財務披露報表乃根據編製二零一四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表及部分說明性附註，但並未包括根據香港財務報告準則編製之全份財務報表所需之所有資料。

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至27。

### 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869,917,000港元（二零一四年：784,469,000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372,035,000港元（二零一四年：351,716,000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	– 信託或其他受託業務

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 2015	30 June 2014
截至二零一五年六月三十日止	截至二零一四年六月三十日止
之六個月	之六個月
HK\$'000	HK\$'000
千港元	千港元

<b>29,284</b>	27,104
<b>7,859</b>	8,657
<b>71,868</b>	62,943
<b>26,119</b>	14,122
<b>77,310</b>	52,716
<b>30,557</b>	29,209
<b>6,297</b>	6,704
<b>249,294</b>	201,455
<b>107,800</b>	95,458
<b>604</b>	609

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	手續費及佣金
Other fees paid	其他已付費用
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

**5. 費用及佣金收入及支出 (續)****(b) 費用及佣金支出**

<b>For the six months ended</b>	
<b>30 June 2015</b>	30 June 2014
截至二零一五年 六月三十日止 之六個月 HK\$'000 千港元	截至二零一四年 六月三十日止 之六個月 HK\$'000 千港元
<b>30,666</b>	28,450
<b>20,438</b>	16,670
<b>51,104</b>	45,120
<b>49,201</b>	44,031

## 6. OTHER OPERATING INCOME

## 6. 其他營運收入

		For the six months ended	
		30 June 2015	30 June 2014
		截至二零一五年	截至二零一四年
		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>Gains less losses from dealing</b>	<b>交易收益減虧損</b>		
– Foreign currencies	– 外匯	12,939	8,207
– Trading assets	– 持作交易用途資產	12,236	14,738
– Other dealing activities *	– 其他買賣交易 *	64,022	35,016
– Short selling activities	– 賣空交易	(386)	(84)
		<b>88,811</b>	57,877
<b>Net hedging income from fair value hedges</b>	<b>公平價值對沖之淨對沖收入</b>		
Net gain 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	19,179	175,010
Net loss on hedging instruments	對沖工具之淨虧損	(19,179)	(175,010)
		–	–
<b>Net 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其他金融工具之淨虧損</b>		
Revaluation 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虧損	(959)	(6,456)
		<b>(959)</b>	(6,456)
Revaluation (loss)/gain on derivative financial instruments	衍生金融工具之重估(虧損)/收益	(3,737)	1,034
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	16,430	19,267
Rental income	租金收入	511	1,142
Others	其他	13,925	22,917
		<b>114,981</b>	95,781

\* 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 2015	30 June 2014
		截至二零一五年	截至二零一四年
		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
Salaries and other staff costs	薪金及其他僱員成本	279,155	275,531
Premises and other fixed assets	物業及其他固定資產		
Rental of premises	物業租金	18,830	20,932
Depreciation (Note 16)	折舊(附註16)	60,092	50,130
Others	其他	7,787	7,879
Auditors' remuneration	核數師酬金	1,667	1,581
Other operating expenses	其他營運支出		
Business promotion	業務推廣	14,417	16,802
Legal and professional fees	法律顧問費用	6,396	4,258
Communication	通訊	14,790	15,010
Electronic data processing and computer systems	電子資料處理及電腦系統	30,589	33,965
Others	其他	21,595	20,068
		455,318	446,156

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

## 8. 可供出售金融資產之減值虧損

As at 30 June 2015, certain of the Group's available-for-sale equity securities with a fair value of HK\$83.4 million (31 December 2014: HK\$76.7 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\$8,447,000 (for the six months ended 30 June 2014: HK\$6,588,000) were recognised in profit or loss during the period.

於二零一五年六月三十日，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83,400,000港元(二零一四年十二月三十一日：76,700,000港元)。該等投資的減值虧損8,447,000港元(截至二零一四年六月三十日止之六個月：6,588,000港元)已於期內於損益中確認。

**9. NET GAINS ON DISPOSALS OF AVAILABLE-FOR-SALE FINANCIAL ASSETS**

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)
Net gains arising in the current period	期內產生之淨收益

**9. 出售可供出售金融資產之淨收益**

For the six months ended	
30 June 2015	30 June 2014
截至二零一五年	截至二零一四年
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
509	120
341	3,592
850	3,712

**10. TAXATION IN THE CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME**

The provision for Hong Kong Profits Tax for 2015 is calculated at 16.5% (2014: 16.5%) of the estimated assessable profits for the six months ended 30 June 2015. 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.

**10. 綜合全面收益表內的稅項**

二零一五年之香港利得稅撥備乃根據截至二零一五年六月三十日止之六個月之評估應課稅溢利之16.5% (二零一四年: 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。

Current tax – Hong Kong Profits Tax	即期稅項 – 香港利得稅
Current tax – Overseas Tax	即期稅項 – 海外稅項
Deferred tax	遞延稅項

For the six months ended	
30 June 2015	30 June 2014
截至二零一五年	截至二零一四年
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
55,517	23,657
–	6,847
15,346	7,149
70,863	37,653



## 11. OTHER COMPREHENSIVE INCOME

## 11. 其他全面收益

		For the six months ended	
		30 June 2015	30 June 2014
		截至二零一五年	截至二零一四年
		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
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	892	137,018
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)
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)	(509)	(120)
– impairment losses	– 減值虧損	662	—
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	(1,097)	58,152
Deferred taxation	遞延稅項	(229)	(22,717)
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	(281)	172,327

## 12. CASH AND SHORT-TERM FUNDS

## 12. 現金及短期資金

		As at	
		30 June 2015	31 December 2014
		於二零一五年	於二零一四年
		六月三十日	十二月三十一日
		HK\$'000	HK\$'000
		千港元	千港元
Cash in hand	現金	117,778	109,972
Balances with the HKMA	金管局結餘	298,032	441,442
Balances with banks	銀行同業之結餘	469,478	676,566
Money at call and short notice *	通知及短期存款 *	6,018,589	5,082,813
		6,903,877	6,310,793

\* 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**

		<b>As at</b>	
		<b>30 June</b>	<b>31 December</b>
		<b>2015</b>	<b>2014</b>
		於二零一五年	於二零一四年
		六月三十日	十二月三十一日
		<b>HK\$'000</b>	<b>HK\$'000</b>
		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	<b>317,568</b>	937,866
– 1 year or less but over 3 months	– 一年或以下 惟三個月以上	<b>310,090</b>	248,368
		<b>627,658</b>	1,186,234
Advances to other financial institutions	其他金融機構貸款	–	57,600
		<b>627,658</b>	1,243,834

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

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:

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)

		As at							
		30 June 2015				31 December 2014			
		於二零一五年六月三十日				於二零一四年十二月三十一日			
		Managed in conjunction with financial instruments designated at fair value through profit or loss				Managed in conjunction with financial instruments designated at fair value through profit or loss			
		就指定為透過損益以反映公平價值之金融工具				就指定為透過損益以反映公平價值之金融工具			
		合資格採用對沖會計法				合資格採用對沖會計法			
		共同進行管理				共同進行管理			
		持作交易用途				持作交易用途			
		HK\$'000				HK\$'000			
		千港元				千港元			
		Total				Total			
		總額				總額			
		HK\$'000				HK\$'000			
		千港元				千港元			
Exchange rate derivatives	匯率衍生工具								
- Forwards	- 遠期	-	-	12,150,762	12,150,762	-	-	12,278,615	12,278,615
- Swaps	- 掉期	-	-	14,408,249	14,408,249	-	-	10,178,188	10,178,188
- Options purchased	- 購入期權	-	-	15,275,129	15,275,129	-	-	13,194,434	13,194,434
- Options written	- 沽出期權	-	-	15,275,129	15,275,129	-	-	13,191,265	13,191,265
		-	-	57,109,269	57,109,269	-	-	48,842,502	48,842,502
Interest rate derivatives	利率衍生工具								
- Swaps	- 掉期	8,696,143	415,972	4,867,240	13,979,355	8,558,486	445,884	5,770,095	14,774,465
		8,696,143	415,972	4,867,240	13,979,355	8,558,486	445,884	5,770,095	14,774,465
Equity derivatives	股票衍生工具								
- Options purchased	- 購入期權	-	-	25,639	25,639	-	-	23,025	23,025
- Options written	- 沽出期權	-	-	25,639	25,639	-	-	23,025	23,025
		-	-	51,278	51,278	-	-	46,050	46,050
Total	總額	8,696,143	415,972	62,027,787	71,139,902	8,558,486	445,884	54,658,647	63,663,017

## 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

30 June 2015 於二零一五年六月三十日			As at 31 December 2014 於二零一四年十二月三十一日		
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
642,548	209,356	566,561	520,995	239,362	526,316
56,883	408,057	93,150	60,840	431,974	99,864
520	520	-	1,699	1,699	-
699,951	617,933	659,711	583,534	673,035	626,180

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

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****(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. 客戶貸款減減值撥備****(a) 客戶貸款減減值撥備**

As at	
30 June 2015	31 December 2014
於二零一五年六月三十日	於二零一四年十二月三十一日
HK\$'000	HK\$'000
千港元	千港元
<b>44,337,979</b>	40,367,759
<b>(4,880)</b>	(5,226)
<b>(40,930)</b>	(40,930)
<b>44,292,169</b>	40,321,603

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

At 1 January 2015	於二零一五年一月一日
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 2015	於二零一五年六月三十日

**(b) 客戶貸款減值撥備變動**

For the six months ended 30 June 2015	
截至二零一五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>5,226</b>	<b>40,930</b>
<b>18,733</b>	–
<b>(9,137)</b>	–
<b>(16,931)</b>	–
<b>6,989</b>	–
<b>4,880</b>	<b>40,930</b>

**15. ADVANCES TO CUSTOMERS LESS  
IMPAIRMENT ALLOWANCES (continued)****(b) Movement in impairment allowances on  
advances to customers (continued)**

At 1 January 2014	於二零一四年一月一日
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 31 December 2014	於二零一四年十二月三十一日

**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 2014 截至二零一四年 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
9,947	40,930
28,573	—
(12,922)	—
(31,022)	—
10,650	—
5,226	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 2015	31 December 2014
		於二零一五年六月三十日	於二零一四年十二月三十一日
		% of gross loans	% of gross loans
		covered by collateral	covered by collateral
		有抵押之貸款	有抵押之貸款
		佔貸款總額之百分比	佔貸款總額之百分比
		Gross loans and advances	Gross loans and advances
		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	1,262,831	1,470,447
– Property investment	– 物業投資	10,396,105	9,831,127
– Financial concerns	– 金融企業	1,526,785	1,282,934
– Stockbrokers	– 股票經紀	800,916	904,780
– Wholesale and retail trade	– 批發及零售業	413,078	227,796
– Manufacturing	– 製造業	1,261,579	1,046,117
– Transport and transport equipment	– 運輸及運輸設備	438,569	427,387
– Information technology	– 資訊科技	285,068	232,654
– Electricity and gas	– 電力及燃氣	12,500	–
– Others	– 其他	2,757,439	2,272,020

## 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 2015		31 December 2014	
		於二零一五年六月三十日		於二零一四年十二月三十一日	
			% of gross loans		% of gross loans
		Gross loans and advances	covered by collateral	Gross loans and advances	covered by collateral
		借款及貸款總額	有抵押之貸款佔貸款總額之百分比	借款及貸款總額	有抵押之貸款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
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	6,367	100.00	7,029	100.00
- Loans for the purchase of other residential properties	- 購買其他住宅物業的貸款	9,291,400	100.00	8,934,967	99.96
- Credit card advances	- 信用卡貸款	1,094,837	-	1,024,474	-
- Others	- 其他	3,484,903	29.92	2,427,725	41.56
		33,032,377		30,089,457	
Trade finance	貿易融資	4,672,538	19.98	4,177,851	11.33
Gross advances for use outside Hong Kong	在香港以外使用的貸款總額	6,633,064	9.21	6,100,451	5.19
Gross advances to customers	客戶貸款總額	44,337,979	54.02	40,367,759	54.79

## 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:

## 15. 客戶貸款減減值撥備(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：

As at 30 June 2015	於二零一五年六月三十日	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
- Property investment	- 物業投資	-	-	-	73
- Loans for the purchase of other residential properties	- 購買其他住宅物業的貸款	9,876	-	-	-
- Trade finance	- 貿易融資	1,592	707	200	132
- Gross advances for use outside Hong Kong	- 在香港以外使用的貸款總額	1,648	1,648	1,648	35

  

As at 31 December 2014	於二零一四年十二月三十一日	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
- Property investment	- 物業投資	6,057	-	-	374
- Loans for the purchase of other residential properties	- 購買其他住宅物業的貸款	12,626	-	-	-
- Trade finance	- 貿易融資	707	707	200	1,039
- Gross advances for use outside Hong Kong	- 在香港以外使用的貸款總額	2,898	2,898	2,898	50

**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 2015		31 December 2014	
		於二零一五年六月三十日		於二零一四年十二月三十一日	
		% 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	百分比	千港元	百分比
Gross impaired advances	減值貸款總額	9,213	0.02	8,774	0.02
Individual impairment allowances made against impaired loans	就減值貸款作出的個別減值撥備	(4,880)		(5,226)	
		4,333		3,548	
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

**Cost or valuation**

At 1 January 2015

Additions

Disposals

**At 30 June 2015****Accumulated depreciation**

At 1 January 2015

Charge for the period (Note 7)

Released on disposal

**At 30 June 2015****Accumulated impairment loss****At 1 January 2015 and****30 June 2015****Net book value****At 30 June 2015****成本值或估值**

於二零一五年一月一日

添置

出售

於二零一五年六月三十日

**累計折舊**

於二零一五年一月一日

期內折舊(附註7)

出售之抵免

於二零一五年六月三十日

**累計減值虧損**

於二零一五年一月一日及

二零一五年六月三十日

**賬面淨值**

於二零一五年六月三十日

## 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
<b>Cost or valuation</b>			
At 1 January 2015	3,496,333	596,331	4,092,664
Additions	-	34,166	34,166
Disposals	-	(711)	(711)
<b>At 30 June 2015</b>	<b>3,496,333</b>	<b>629,786</b>	<b>4,126,119</b>
<b>Accumulated depreciation</b>			
At 1 January 2015	-	400,622	400,622
Charge for the period (Note 7)	30,726	29,366	60,092
Released on disposal	-	(700)	(700)
<b>At 30 June 2015</b>	<b>30,726</b>	<b>429,288</b>	<b>460,014</b>
<b>Accumulated impairment loss</b>			
<b>At 1 January 2015 and 30 June 2015</b>	<b>15,733</b>	<b>-</b>	<b>15,733</b>
<b>Net book value</b>			
<b>At 30 June 2015</b>	<b>3,449,874</b>	<b>200,498</b>	<b>3,650,372</b>

## 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 2014	於二零一四年一月一日	3,426,433	530,632	3,957,065
Additions	添置	–	94,758	94,758
Disposals	出售	–	(29,059)	(29,059)
Transfer to assets held for sale	轉撥至持作出售之資產	(93,600)	–	(93,600)
Surplus on revaluation	重估盈餘	219,843	–	219,843
Elimination of accumulated depreciation on revalued premises	抵銷重估物業之累計折舊	(56,343)	–	(56,343)
At 31 December 2014	於二零一四年十二月三十一日	3,496,333	596,331	4,092,664
<b>Accumulated depreciation</b>	<b>累計折舊</b>			
At 1 January 2014	於二零一四年一月一日	–	378,479	378,479
Charge for the year	年內折舊	57,274	44,831	102,105
Released on disposal	出售之抵免	–	(22,688)	(22,688)
Transfer to assets held for sale	轉撥至持作出售之資產	(931)	–	(931)
Elimination of accumulated depreciation on revalued premises	抵銷重估物業之累計折舊	(56,343)	–	(56,343)
At 31 December 2014	於二零一四年十二月三十一日	–	400,622	400,622
<b>Accumulated impairment loss</b>	<b>累計減值虧損</b>			
At 1 January 2014 and 31 December 2014	於二零一四年一月一日及二零一四年十二月三十一日	15,733	–	15,733
<b>Net book value</b>	<b>賬面淨值</b>			
At 31 December 2014	於二零一四年十二月三十一日	3,480,600	195,709	3,676,309



**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**

		<b>As at</b>	
		<b>30 June</b>	31 December
		<b>2015</b>	2014
		於二零一五年	於二零一四年
		六月三十日	十二月三十一日
		<b>HK\$'000</b>	HK\$'000
		千港元	千港元
Deposits and balances from banks	銀行同業之存款及結餘	<b>2,007,302</b>	2,979,764
Deposits and balances from the HKMA	於金管局之存款及結餘	–	19,778
		<b>2,007,302</b>	2,999,542
Amounts due to banks under repurchase agreements	回購協議項下應付銀行同業之款項	<b>9,681,547</b>	7,626,763
		<b>11,688,849</b>	10,626,305

**18. DEPOSITS FROM CUSTOMERS****18. 客戶存款**

		<b>As at</b>	
		<b>30 June</b>	31 December
		<b>2015</b>	2014
		於二零一五年	於二零一四年
		六月三十日	十二月三十一日
		<b>HK\$'000</b>	HK\$'000
		千港元	千港元
Demand deposits and current accounts	活期及往來存款	<b>11,520,036</b>	9,275,096
Savings deposits	儲蓄存款	<b>1,451,743</b>	1,413,385
Call deposits	通知存款	<b>4,357,026</b>	4,013,721
Time deposits	定期存款	<b>39,571,726</b>	37,962,185
		<b>56,900,531</b>	52,664,387

**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 2015	31 December 2014
		於二零一五年六月三十日	於二零一四年十二月三十一日
		HK\$'000	HK\$'000
		千港元	千港元
Zero coupon bond issued	已發行零息債券	<b>393,967</b>	382,404

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 2015	31 December 2014
		於二零一五年六月三十日	於二零一四年十二月三十一日
		HK\$'000	HK\$'000
		千港元	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	<b>556,647</b>	—
1 year or less but over 3 months	一年或以下惟三個月以上	<b>479,803</b>	13,710
5 years or less but over 1 year	五年或以下惟一年以上	<b>600,906</b>	499,763
		<b>1,637,356</b>	513,473

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 2015	31 December 2014
		於二零一五年 六月三十日	於二零一四年 十二月三十一日
		HK\$'000	HK\$'000
		千港元	千港元
Zero coupon notes	零息票據	2,091,024	2,746,729

The zero coupon notes issued by the Bank are denominated in HKD and mature at various dates from 2015 to 2022.

本行發行的零息票據，以港元計值，並於二零一五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 2015	31 December 2014
		於二零一五年 六月三十日	於二零一四年 十二月三十一日
		HK\$'000	HK\$'000
		千港元	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	1,541,720	1,541,631

Subordinated notes with face value of US\$200 million (equivalent to HK\$1,550.5 million) and carrying amount of HK\$1,541.7 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 1,550,500,000 港元）及賬面值為 1,541,700,000 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**

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 2015 於二零一五年 六月三十日 HK\$'000 千港元	31 December 2014 於二零一四年 十二月三十一日 HK\$'000 千港元
<b>668,486</b>	604,963
<b>149,268</b>	149,549
<b>2,262,234</b>	2,283,394
<b>42,326</b>	48,829
<b>2,845,214</b>	2,498,874
<b>5,967,528</b>	5,585,609

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。

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

		As at			
		30 June 2015		31 December 2014	
		於二零一五年六月三十日		於二零一四年十二月三十一日	
		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
		千港元	千港元	千港元	千港元
Direct credit substitutes	直接信貸替代項目	69,765	69,765	65,292	65,292
Transaction-related contingencies	與交易有關之或然項目	37,990	18,995	37,770	18,885
Trade-related contingencies	與貿易有關之或然項目	256,183	51,237	338,629	63,851
Undrawn loan facilities	未提取之備用貸款				
– which are unconditionally cancellable	—可無條件地取消	26,161,304	–	24,251,093	–
– with an original maturity of up to one year	—原訂到期期限為一年	179,572	35,914	155,873	31,175
– with an original maturity of more than one year	—原訂到期期限為一年以上	1,510,838	755,419	1,407,547	703,774
		28,215,652	931,330	26,256,204	882,977

**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
– More than 5 years	— 五年以上

**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 2015 於二零一五年 六月三十日 HK\$'000 千港元	31 December 2014 於二零一四年 十二月三十一日 HK\$'000 千港元
31,131	25,576
34,582	34,062
17,143	19,714
<b>82,856</b>	<b>79,352</b>

**(c) Capital commitments**

Capital commitments for the purchase of equipment and available-for-sale financial assets outstanding at 30 June 2015 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**

於二零一五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 2015 於二零一五年 六月三十日 HK\$'000 千港元	31 December 2014 於二零一四年 十二月三十一日 HK\$'000 千港元
<b>190,174</b>	<b>427,112</b>

## 25. CAPITAL RATIO

## 25. 資本比率

		As at	
		30 June 2015	31 December 2014
		於二零一五年 六月三十日	於二零一四年 十二月三十一日
		%	%
		百分比	百分比
Total capital ratio	總資本比率	<b>16.58</b>	17.96
Tier 1 capital ratio	一級資本比率	<b>11.81</b>	12.65
Common Equity Tier 1 ("CET1") capital ratio	普通股本一級資本比率	<b>11.81</b>	12.65

The capital ratios as at 30 June 2015 are computed on a consolidated basis which comprises the positions of Fubon Bank (Hong Kong) Limited and Fubon Credit (Hong Kong) Limited ("FCHK") as required by the HKMA in accordance with section 3C(1) of the Banking (Capital) Rules ("the Capital Rules") for its regulatory purposes.

於二零一五年六月三十日，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)有限公司及富邦財務(香港)有限公司(「富邦財務」)之狀況，並按照《銀行業(資本)規則》(「資本規則」)第3C(1)節編製。

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. FCHK is 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:

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。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：



## 25. CAPITAL RATIO (continued)

## 25. 資本比率(續)

Name of subsidiaries 附屬公司名稱	Principal activities 主要業務	As at 30 June 2015 於二零一五年六月三十日		As at 31 December 2014 於二零一四年十二月三十一日	
		Total assets	Total equity	Total assets	Total equity
		資產總值	權益總額	資產總值	權益總額
		HK\$'000 千港元	HK\$'000 千港元	HK\$'000 千港元	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	320,408	145,503	218,828	118,381
FB Investment Management Limited 富銀投資管理有限公司	Fund management 基金管理	21,064	18,557	20,856	18,467
Fubon Insurance Brokers Limited 富邦保險顧問有限公司	Insurance broker services 保險經紀服務	1,925	1,141	1,842	1,288
Fubon Nominees (Hong Kong) Limited	Nominee service 代理人服務	15,687	2,320	3,472	144
Admiralty Finance Company Limited 海富財務有限公司	Company secretarial 公司秘書	63	63	63	63
Aquarius (Nominees) Limited	Inactive 無業務	6	6	6	6
Easygrand Investments Limited (Liquidated in 2015)	Inactive	–	–	2	2
敏安投資有限公司 (於二零一五年清盤)	無業務				
Hongroll Limited (Liquidated in 2015)	Investment holding	–	–	10	4
(於二零一五年清盤)	投資控股				
Battell Investments Limited (Liquidated in 2015)	Inactive	–	–	–	(315)
(於二零一五年清盤)	無業務				
		359,153	167,590	245,079	138,040

**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 section 24 of 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 Disclosures" 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》第24條，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. LEVERAGE RATIO

## 26. 槓桿比率

		As at	
		30 June 2015 於二零一五年 六月三十日 %	31 December 2014 於二零一四年 十二月三十一日 %
		百分比	百分比
Leverage ratio	槓桿比率	7.16%	N.A.
		HK\$'000 千港元	HK\$'000 千港元
Tier 1 capital	一級資本	6,489,844	N.A.
Exposure measure	風險計量	90,653,386	N.A.

The Group calculated the leverage ratio on the same consolidated basis as the calculation of capital ratio as disclosed in Note 25. Comparative figures are not required as this is the first year of disclosure.

本集團按附註25所披露的計算資本比率相同的合併基準計算槓桿比率。由於此乃首年披露，故毋需比較數字。

To comply with section 24A of the Banking (Disclosure) Rules, all addition information in relation to the Group's leverage ratio disclosures are published by using the standard disclosure templates as specified by the HKMA under "Regulatory Disclosures" section on the Group's website (<http://www.fubonbank.com.hk>).

為符合《銀行業（披露）規則》第24A條，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槓桿比率披露有關的額外資料。

## 27. LIQUIDITY RISK MANAGEMENT

## 27. 流動資金風險管理

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.

流動資金風險管理旨在確保維持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。有關措施包括確保本集團能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、符合法定流動資金比率及掌握新貸款及投資機會。本集團維持穩定及多樣化的資金基礎，當中包括零售及企業客戶存款及高度流動性資產組合。

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

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.

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.

**27. 流動資金風險管理(續)**

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。

資產負債委員會負責監管資金流動性及融資規定之遵循，及定期向董事會風險委員會匯報。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存比率；
- 以充足後備融資維持多元化的資金來源；
- 管理債務期限的組合及集中度；
- 按預定限額管理客戶借貸承擔；
- 管理債務融資計劃；
- 監察存戶的集中性，以避免過度依賴個別大額存戶以及確保整體資金組合令人滿意；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。

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

- managing liquidity on a legal entity and on a group basis. Intragroup funding transactions are carried out at arm's length and treated in the same way as transactions with non-related third parties.

**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 Group 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 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. Debt securities held are marked to the market on daily basis to ensure their market liquidity. 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.

**27. 流動資金風險管理(續)**

- 按法人實體及集團基準管理流動資金。集團內公司間之融資交易以公平方式進行，並按與非關聯第三方進行交易的相同方式處理。

**資金的主要來源**

客戶存款構成本集團整體資金的大部分。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。

**融資及流動資金風險的管理**

本集團之流動資金風險管理集中於數個項目，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之流動資產（如現金及短期基金與證券）確保能在審慎限額內滿足短期資金需求。本集團每日對所持有債務證券進行市場評價以確保其市場流動性。本集團亦採納多元化的融資策略，包括透過控制大額存戶的集中度、批發融資及對外匯掉期市場的依賴性。此外，維持充足的備用融資以提供策略性流動資金，從而滿足於日常業務過程中未預計及重大現金流出。

**27. LIQUIDITY RISK MANAGEMENT (continued)****The management of funding and liquidity risk (continued)**

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.

*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.

**27. 流動資金風險管理(續)****融資及流動資金風險的管理(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、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察該等流動資金標準及定期向資產負債委員會匯報。

*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)監察客戶存款的穩定性。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察。

*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察。

**27. LIQUIDITY RISK MANAGEMENT (continued)****The management of funding and liquidity risk (continued)***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". Stress testing assumptions are reviewed and approved by ALCO regularly to ensure their continued appropriateness.

*Liquidity Cushion*

The Group maintains a stock of high-quality readily liquefiable assets ("HQRILA") 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 purposes. 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.

**27. 流動資金風險管理(續)****融資及流動資金風險的管理(續)***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。本集團的壓力測試均已透過運用適當的理論及歷史假設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。資產負債委員會定期檢討及審批壓力測試假設，以確保其持續適用。

*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(例如由政府或多邊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。

**27. LIQUIDITY RISK MANAGEMENT (continued)****The management of funding and liquidity risk (continued)***Liquidity Cushion (continued)*

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 Group 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.

**27. 流動資金風險管理 (續)****融資及流動資金風險的管理 (續)***流動資金緩衝 (續)*

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。本集團之壓力測試情景已考慮就不可撤銷承諾融資相關的流動資金風險，且就該等承諾融資設定管理警告觸發水平。



**27. 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.

**27. 流動資金風險管理(續)****融資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，藉以監察內部及外在因素。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。

**27. LIQUIDITY RISK MANAGEMENT (continued)****The management of funding and liquidity risk (continued)***Liquidity ratio under the Hong Kong Banking Ordinance*

The Group's average liquidity maintenance ratio for the period ended 30 June 2015 was well above the statutory minimum ratio of 25%.

Average liquidity maintenance ratio      平均流動性維持比率

Average liquidity ratio      平均流動資金比率

The average liquidity maintenance ratio for the period ended 30 June 2015 is computed as the arithmetic mean of the average value of each calendar month's average ratio as reported in the "Return of Liquidity Position of an Authorized Institution" (MA(BS)1E) calculated in accordance with the Banking (Liquidity) Rules ("the Liquidity Rules") for regulatory purposes.

Average liquidity maintenance ratio is compiled in accordance with the Liquidity Rules issued by the HKMA effective from 1 January 2015, whereas the average liquidity ratio for the period ended 30 June 2014 is computed in accordance with the Fourth Schedule of the Hong Kong Banking Ordinance. The liquidity disclosure for 30 June 2015 is, therefore, not directly comparable with the disclosures for 30 June 2014. Both the liquidity maintenance ratio and liquidity ratio are computed on a consolidated basis which comprises the Bank and Fubon Credit (Hong Kong) Limited as designated by the HKMA for regulatory purposes.

**27. 流動資金風險管理 (續)****融資及流動資金風險的管理 (續)***香港《銀行業條例》項下流動資金比率*

本集團截至二零一五年六月三十日止期間的平均流動性維持比率高於法定最低比率 25%。

As at	
30 June 2015	30 June 2014
於二零一五年	於二零一四年
六月三十日	六月三十日
%	%
百分比	百分比
<b>44.85</b>	N/A
<b>N/A</b>	47.88

截至二零一五年六月三十日止期間的平均流動性維持比率按每個曆月平均比率的算術平均值計算，而每個曆月平均比率是根據《銀行業(流動性)規則》(「流動性規則」)為進行監管計算，並與「認可機構流動資金狀況申報表」(MA(BS)1E)中申報的數字相同。

平均流動性維持比率乃根據金管局頒布的自二零一五年一月一日起生效的流動性規則計算，而截至二零一四年六月三十日止期間的平均流動資金比率根據《銀行業條例》附表四計算。因此，二零一五年六月三十日的流動資金披露與二零一四年六月三十日的披露並非直接可比較。流動性維持比率及流動資金比率均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。



**28. OVERDUE AND RESCHEDULED ASSETS  
(continued)****(ii) 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:

**28. 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 2015		31 December 2014	
		於二零一五年六月三十日		於二零一四年十二月三十一日	
		% 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	百分比	千港元	百分比
Rescheduled advances to customers	重定還款期的客戶貸款	4,478	0.01	3,806	0.01

**29. GEOGRAPHICAL ANALYSIS OF GROSS LOANS AND ADVANCES TO CUSTOMERS****29. 按地區分析的客戶借款及貸款總額**

		As at 30 June 2015			
		於二零一五年六月三十日			
		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
Hong Kong	香港	40,884,263	5,301	8,915	4,582
Other	其他地區	3,453,716	298	298	298
		44,337,979	5,599	9,213	4,880

**29. GEOGRAPHICAL ANALYSIS OF GROSS LOANS AND ADVANCES TO CUSTOMERS (continued)****29. 按地區分析的客戶借款及貸款總額 (續)**

		As at 31 December 2014 於二零一四年十二月三十一日			
		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	38,405,116	12,627	8,476	4,928
Other	其他地區	1,962,643	298	298	298
		40,367,759	12,925	8,774	5,226

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。

## 30. 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.

## 30. 中國內地非銀行業之風險

中國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。

		30 June 2015 於二零一五年六月三十日		
		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
Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	中央政府、中央政府擁有之實體以及其附屬公司及合營公司	5,413,870	-	5,413,870
Local governments, local government-owned entities and their subsidiaries and JVs	地方政府、地方政府擁有之實體以及其附屬公司及合營公司	2,053,654	53,669	2,107,323
Companies incorporated in and PRC nationals residing in Mainland China	於中國內地註冊成立之公司及居住於中國內地之中國公民	1,641,513	88,214	1,729,727
Companies incorporated outside and PRC nationals residing outside Mainland China where the credit is granted for use in Mainland China	於授出之信貸用於中國內地之中國內地以外地區註冊成立之公司及居住於有關地區之中國公民	3,804,862	583,505	4,388,367
Other counterparties where the exposures to whom are considered by the Bank to be non-bank Mainland China exposures	本行認為其風險為中國內地非銀行業之風險之其他交易對手	-	-	-
<b>Total</b>	<b>總額</b>	<b>12,913,899</b>	<b>725,388</b>	<b>13,639,287</b>
Total assets after provision	資產總值(扣除撥備)	89,285,905		
On-balance sheet exposures as percentage of total assets	資產負債表內之風險佔資產總值之百分比	14.46%		

### 30. NON-BANK MAINLAND EXPOSURES (continued)

### 30. 中國內地非銀行業之風險(續)

		31 December 2014 於二零一四年十二月三十一日		
		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
Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	中央政府、中央政府擁有之實體以及其附屬公司及合營公司	5,371,139	148,123	5,519,262
Local governments, local government-owned entities and their subsidiaries and JVs	地方政府、地方政府擁有之實體以及其附屬公司及合營公司	2,273,897	—	2,273,897
Companies incorporated in and PRC nationals residing in Mainland China	於中國內地註冊成立之公司及居住於中國內地之中國公民	1,186,854	—	1,186,854
Companies incorporated outside and PRC nationals residing outside Mainland China where the credit is granted for use in Mainland China	於授出之信貸用於中國內地之中國內地以外地區註冊成立之公司及居住於有關地區之中國公民	3,083,406	466,511	3,549,917
Other counterparties where the exposures to whom are considered by the Bank to be non-bank Mainland China exposures	本行認為其風險為中國內地非銀行業之風險之其他交易對手	—	—	—
Total	總額	11,915,296	614,634	12,529,930
Total assets after provision	資產總值(扣除撥備)	83,121,873		
On-balance sheet exposures as percentage of total assets	資產負債表內之風險佔資產總值之百分比	14.33%		

## 31. 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:

		As at 30 June 2015 於二零一五年六月三十日			
Equivalent in HK\$ million 百萬港元等值		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	27,314	4,436	9,307	41,057
Spot liabilities	現貨負債	(21,508)	(4,400)	(7,978)	(33,886)
Forward purchase	遠期買入	11,268	4,560	4,863	20,691
Forward sales	遠期賣出	(17,057)	(4,547)	(6,192)	(27,796)
Net option position	期權倉盤淨額	–	–	–	–
Net long position	長盤淨額	17	49	–	66
Net structural position	結構性倉盤淨額	–	1,399	–	1,399

		As at 31 December 2014 於二零一四年十二月三十一日			
Equivalent in HK\$ million 百萬港元等值		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	26,670	5,584	7,301	39,555
Spot liabilities	現貨負債	(23,062)	(4,302)	(6,958)	(34,322)
Forward purchase	遠期買入	9,811	4,682	3,498	17,991
Forward sales	遠期賣出	(13,526)	(5,681)	(3,845)	(23,052)
Net option position	期權倉盤淨額	–	–	–	–
Net long/(short) position	長/(短)盤淨額	(107)	283	(4)	172
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.

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總淨額的10%或以上，披露如下：

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。



## 32. INTERNATIONAL CLAIMS

The Group's country risk exposures in the tables below are prepared in according to the location and types of the counterparties as defined by the HKMA under the Banking (Disclosure) Rules. International claims are on-balance sheet exposures to counterparties based on the location of the counterparties after taking into account the transfer of risk, and represent the sum of cross-border claims in all currencies and local claims in foreign currencies.

International claims attributable to individual countries or areas not less than 10% of the Group's total international claims, after recognised risk transfer, are shown as follows:

## 32. 國際債權

根據銀行業(披露)規則，以下是本集團之國家風險分析，乃參照金管局有關報表所列之交易對手的所在地及類別分類。國際債權包括資產負債表內的風險承擔，按交易對手所在國家或地區作出分類並已計及風險轉移因素後而劃定，其總和包括所有貨幣之跨境債權及本地之外幣債權。

個別國家或地區計及風險轉移後佔國際債權總額不少於10%之國際債權詳列如下：

		As at 30 June 2015 於二零一五年六月三十日				
Figures in HK\$ million		Banks	Official sector	Non-bank financial institution	Non-Financial Private Sector	Total
數字以百萬港元呈列		銀行	官方部門	非銀行金融機構	非金融私人機構	總額
<u>Counterparty country/ jurisdiction</u>	<u>交易對手的國家／司法權區</u>					
Developed countries	發達國家	12,422	2	136	124	12,684
Offshore centres	離岸中心	1,222	–	895	9,726	11,843
– of which: Hong Kong	— 其中：香港	727	–	895	8,930	10,552
Developing Asia and Pacific	發展中的亞洲和太平洋地區	15,504	382	792	5,030	21,708
– of which: China	— 其中：中國	9,296	382	792	4,467	14,937

**32. INTERNATIONAL CLAIMS (continued)****32. 國際債權(續)**

As at 31 December 2014  
於二零一四年十二月三十一日

Figures in HK\$ million 數字以百萬港元呈列		Banks 銀行	Official sector 官方部門	Non-bank financial institution 非銀行 金融機構	Non- Financial Private Sector 非金融 私人機構	Total 總額
<u>Counterparty country/ jurisdiction</u>	<u>交易對手的國家/ 司法權區</u>					
Developed countries	發達國家	11,302	2	82	126	11,512
Offshores centres	離岸中心	1,426	–	619	9,207	11,252
– of which: Hong Kong	– 其中：香港	990	–	619	8,369	9,978
Developing Asia and Pacific	發展中的亞洲和太平洋					
	地區	15,434	287	670	3,987	20,378
– of which: China	– 其中：中國	11,036	287	670	3,453	15,446

**33. REPOSSESSED ASSETS AND ASSETS ACQUIRED UNDER LENDING AGREEMENTS****33. 收回資產及根據借貸協議所得資產**

The total repossessed assets and assets acquired under lending agreements of the Group as at 30 June 2015 amounted to HK\$8,100,000 (31 December 2014: HK\$8,000,000).

於二零一五年六月三十日，本集團之收回資產及根據借貸協議所得資產總值為8,100,000港元(二零一四年十二月三十一日：8,000,000港元)。

# Bank Network

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**FB Securities (Hong Kong) Limited**  
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**FB Investment Management Limited**  
Tel : (852) 2842 6222

**Fubon Insurance Brokers Limited**  
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**Fubon Nominees (Hong Kong) Limited**  
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### BRANCHES

#### HONG KONG

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

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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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### 分行

#### 香港

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

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

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\* With Ambassador Banking Counter

## SECURITIES SERVICES CENTRES

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**Tsuen Wan**  
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## 九龍

九龍總行\*  
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紅磡\*  
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旺角  
麗晶花園  
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