



# BUSINESS & OPERATIONS REVIEW

## 業務回顧



商業銀行中心  
Commercial Banking Centre



# CORPORATE & INSTITUTIONAL BANKING

## 企業及機構銀行

### CORPORATE BANKING

Corporate Banking had an eventful year in 2017. We started off very slowly in the first quarter but gathered pace during the second half and ended with solid growth for the year. Persistent low interest rates, optimistic global economic growth, a vibrant stock market and the unabated increase in property values boosted corporate borrowing. A more stable Renminbi (“RMB”) also contributed to an upbeat market sentiment in the later part of the year. We saw more loan demand in the market from various sectors, though pricing was still under pressure.

The Corporate and Commercial Banking teams capitalized on the opportunities and expanded the Bank’s corporate loan portfolio by 24%, including trade bills and factoring. The strong business performance was accompanied by healthy improvement in productivity with revenue per employee for Corporate & Institutional Banking increasing substantially by 15%. Our customer-centric approach and improved customer service process resulted in good reactions and comments from our customers that led to more referral business. This in turn contributed to a very successful new customer acquisition programme. Our loan growth also benefited from a successful new customer acquisition programme, as well as our ability to gain a larger share of existing customers’ banking transactions. Expansion in our lending business was achieved without compromising on credit quality, resulting in our impaired loan ratio dropping from 1.44% to 0.63%. Impairment losses on our corporate lending portfolio also dropped significantly by 61%.

Our major corporate teams succeeded in deepening bilateral relationships with target names and gained more business flows from them. The syndicated finance team was also active in both primary and secondary markets and contributed to our loan growth.

### 企業金融

企業金融於2017年表現亮麗。雖然我們於第一季度起步較緩，但於下半年迎頭趕上，並於年內穩健增長。利率持續低企、全球經濟增長樂觀、股市活躍及物業價值不斷攀升，均刺激企業借貸增長。人民幣越趨穩定，令後半年的市場氣氛更樂觀。儘管定價仍然受壓，但市場上多個行業的貸款需求上升。

企業及商業銀行團隊抓緊機會，令本行的企業貸款組合(包括商業票據及應收賬款承購服務)增長了24%。生產力上升令業績表現強勁，平均每名企業及機構銀行員工的收益大幅上升15%。我們以客為本的策略及優質的客戶服務獲得客戶的良好反饋及一致好評，帶來了更多的轉介業務，從而亦成為一個有效的新客戶吸納計劃。受惠於新客戶吸納計劃以及我們成功爭取現有客戶更多的銀行交易，我們的貸款亦有所增長。信貸質素並沒有因為貸款業務增長而造成影響，我們的減值貸款率由1.44%下降至0.63%。企業貸款組合減值虧損亦顯著降低61%。

我們的企業團隊在深化與目標客戶的雙邊關係方面十分成功，爭取了更多業務。銀團融資團隊在一級及二級市場亦十分活躍，為本行的貸款增長作出貢獻。

The expanded sales teams in commercial banking reported strong loan growth focusing on local SMEs during the year. These teams also succeeded in providing corporate wealth management services to selected customers and established this as a new source of fee income. We opened our first Commercial Banking Centre in July 2017 to provide one-stop banking services to SME customers, particularly to those who originated from our branch network. The dedicated SME teams were commissioned to develop the community banking business through close cooperation with branches and our consumer finance teams. After winning the “Banking and Finance Awards 2017 – Excellence Award for Commercial Finance Solutions”, our teams were encouraged and buoyed with confidence to develop new business and to continue their focus on customer service to advance our Bank’s commitment to the “Fubon Experience”.

Our strategy to focus on fee-based products also paid off with our trade finance portfolio almost doubling. We are in the process of upgrading our corporate e-banking system, Fubon Business Online (“FBO”), which began in late 2017. The more user-friendly e-banking experience, especially in cash management, has attracted more new customers to register for the service.

## CHINA COVERAGE

The Mainland China market was more predictable in 2017 following the stabilization of the RMB. Driven by various mergers and acquisition activities, infrastructure projects and capital expenditure deals, there was ample loan demand even though the Chinese government tightened the measures to control capital outflows and slow down overseas acquisitions. However, the loan spread continued to come under pressure. We continued to focus on top-tier state-owned enterprises and industry leaders in the private sector and made good progress in both segments. In developing our cross-border trade and lending business, Xiamen Bank and Fubon Bank (China) are our key Mainland banking partners.

## FINANCIAL INSTITUTIONS

Due to the slowdown of the risk participation and forfeiting trade business in the secondary market in the last few years, we shifted our focus from asset building to deposit relationships with non-bank financial institutions including government and public sector entities, fund houses, trustees and insurance companies. This serves to diversify our Bank’s deposit portfolio. Our financial institution team continued to provide strong support to the treasury activities of the Bank and took the lead to coordinate the collaboration efforts with Xiamen Bank and Fubon Bank (China).

We are off to a good start in 2018. Backed by the encouraging results achieved in 2017 through the platform of improved service and deepened customer relationships, we look forward to achieving another year of good performance in our corporate banking business through further penetration into the local and Greater China markets. Our collaboration with other members of Fubon Financial Holdings will provide more business opportunities in achieving our 2018 goals.

已擴充的商業銀行銷售團隊於年內錄得強勁的貸款增長，主要集中於本地的中小企。該團隊亦成功為特選客戶提供企業財富管理服務，成為新的費用收入來源。我們於2017年7月開設本行首個商業銀行中心，為中小企客戶提供一站式的銀行服務，特別是那些來自分行網絡的客戶。本行的專責中小企團隊透過與分行及消費金融團隊的緊密合作，開拓社區銀行業務。本行榮獲「Banking & Finance Awards 2017 – 傑出商業金融方案大獎」後，我們的團隊不但在開發新業務方面更添信心，未來亦將繼續專注於客戶服務方面，以提升「富邦體驗」。

我們著重費用相關產品的策略為我們的貿易融資組合帶來近倍的增長。我們於2017年年末開始提升本行的企業電子銀行系統「富邦商務網」。其更方便易用的電子銀行體驗，尤其在現金管理方面，吸引了更多新客戶使用該服務。

## 中國業務

隨著人民幣走勢穩定，中國內地市場愈加可以預期。在多項併購活動、基礎設施項目以及資本開支交易推動下，即使中國政府嚴格管控資金外流並放緩海外收購，貸款需求仍然充裕。然而，貸款息差仍面臨壓力。我們繼續專注於頂級的國有企業及領導市場的民營企業，並於兩方面均取得良好進展，而廈門銀行及富邦華一銀行為本行發展跨境貿易及貸款業務的主要內地銀行夥伴。

## 金融機構業務

由於在風險參與及二級市場買賣斷業務於過去數年趨緩，我們將重點由增加貸款資產轉移至與非銀行金融機構建立儲蓄關係，當中包括政府及公營機構、基金公司、受託人以及保險公司，以分散本行的存款組合。我們的金融機構團隊繼續為本行的財資活動提供強力支持，並協調與廈門銀行及富邦華一銀行的合作關係。

我們於2018年開端良好。繼我們於2017年優化服務平台以及深化客戶關係而獲得令人鼓舞的成績後，我們期待透過進一步拓展於本地及大中華市場的業務，於來年繼續獲得佳績。我們與富邦金控其他成員的合作亦將帶來更多商機，以達至2018年的目標。

# RETAIL BANKING

## 零售銀行

### CONSUMER FINANCE

The Bank continued to develop new consumer finance products and services in 2017 to meet the changing needs of our customers. Our award-winning credit card platform, Your Travel Companion, continued to attract much attention and appreciation from credit card customers. By offering a multiple bonus points programme for overseas spending, customers enjoyed enriched bonus points rewards of up to 20-times on top of the big variety of local spending benefits. Again, the travel companion theme received recognition in the industry and was awarded the Financial Institution Awards 2017 – Credit Card Usability Outstanding Performer by Bloomberg Businessweek (Chinese Edition).

The ever-popular “YATA X KUMAMOTO” • Titanium Card carried its growth momentum into 2017 with our customer base and card spending growing by 42% and 31%, respectively. We tapped into a stream of vibrant young customers, adding yet another dimension to our card portfolio and providing new-found opportunities to cultivate future business.

Our merchant acquiring business enjoyed a fruitful year following an injection of resources in the sales force. Despite fierce market competition, our merchant acquiring team registered good results. The number of new merchants acquired increased by 15% year-on-year and the overall merchant base grew by 9% reflecting our efforts in both customer acquisition and customer retention.

Looking ahead, FinTech-driven payment mechanisms have been advancing at a record pace in Hong Kong. The introduction of various payment methods, such as a contactless card and a mobile payment, fully illustrates the challenges facing acquirers. Our merchant acquiring team anticipated this development and geared up the Bank to provide our merchant customers with the latest solutions.

### 消費金融

本行於2017年繼續開發新的消費金融產品及服務，以滿足客戶不斷變化的需求。我們獲獎的信用卡平台「您的旅遊夥伴」持續獲得信用卡客戶的關注及好評。我們為海外簽賬提供多倍積分計劃，讓客戶享有本地簽賬優惠的同時亦能獲享高達20倍的積分獎賞。本行的旅遊夥伴主題再度獲業界認同，並榮獲《彭博商業周刊(中文版)》頒發「金融機構大獎2017－銀行類獎項－信用卡可用性傑出大獎」。

「一田X熊本県」• Titanium卡於2017年持續增長，我們的客戶數目及信用卡簽賬額分別上升42%及31%。我們成功引進活躍的年輕客戶群，為我們的信用卡客戶組合加入新類別，並為開拓未來業務提供新機遇。

我們為拓展信用卡商戶業務的銷售團隊增加資源，令信用卡商戶業務迎來了豐盛的一年。雖然市場競爭激烈，但我們的信用卡商戶業務拓展團隊表現出色。新增商戶數目按年增長15%，整體商戶數目上升9%，反映我們在吸納及挽留客戶方面的成效。

展望未來，由金融科技帶動的支付機制在香港以前所未有的速度迅速發展。非接觸式智能卡及移動支付等多種支付方式的推出，充分反映業務拓展團隊所面對的挑戰。我們的信用卡商戶業務拓展團隊已預視這方面的發展，並為本行向商戶提供最新的金融方案作好準備。

Riding on the success of our merchant acquiring efforts, our Merchant Receivable Financing business has been equally successful. This product has been well received by our merchant customers as a simple and easy financing tool that assists retail business owners in managing their cash flow. The 63% growth in new borrowing and 50% expansion in portfolio size in 2017 proved that customers were quick to recognize a good product that helps them run their business. In 2018, we plan to increase the promotion of this product through a series of targeted marketing initiatives.

Public sentiment towards personal loans seemingly improved in 2017 with the launch of an industry-wide campaign on responsible borrowing that heightened public awareness. Riding on this initiative, our business focus on unsecured lending changed from targeting the mass market to satisfying the financial needs of existing bank customers. This strategy achieved its expected goal with the bad debt provision dropping to a new low in recent years. More importantly, the intrinsic credit risk of the personal loan portfolio was reduced for healthier prolonged development in the future.

The property market in Hong Kong did not cool down as expected by many economists and market experts. Overall, property prices kept escalating to new highs with a year-on-year gain of 15% according to Property Market Statistics from the HKSAR Government. Fueled by the low interest rate environment, real estate transactions in 2017 showed a slight gain year-on-year resulting in stable demand for mortgage loans. However, mortgage pricing continued to come under pressure reflecting the keen interest of mortgage lenders in Hong Kong. Despite market developments, our mortgage lending business remained a key driver for the Bank's interest income. New loans booked in 2017 jumped by 41% building upon a set of prudent lending policies that safeguarded the Bank from adverse market developments.

In 2017, the banking industry was flooded with news of the new developments in FinTech and Artificial Intelligence ("AI"), which undeniably influenced customers' expectations on the user experience and their view of the future financial world. While we have proactively participated in various new technology projects, we remained focused on our business mission of fulfilling the financial needs of our customers.

## CHANNEL MANAGEMENT

The Bank is dedicated to enhancing the "Fubon Experience" by improving our service and product delivery channels. Towards this goal, we are pleased to report that Kowloon Main Branch and Shatin Branch were remodeled into iBranches in mid-2017. Apart from providing one-stop wealth management services, Kowloon Main Branch is also the first branch to be integrated with the Commercial Banking Centre and Consumer Finance Centre, delivering comprehensive commercial banking and retail banking services to the community. This total banking solution approach adopted by the Kowloon Main Branch has been greatly appreciated by our customers.

憑藉我們在拓展信用卡商戶業務的成功，我們的「先享錢」信用卡商戶貸款業務同樣獲得佳績。此產品為一種協助零售業商戶管理現金流的簡易融資工具，深受客戶歡迎。於2017年，新增貸款及貸款結欠分別上升63%及50%，可見客戶迅速認同此產品有助他們的業務營運。2018年，我們計劃透過一系列目標性的營銷活動，加強此產品的宣傳。

業界推出有關負責任借款的宣傳活動，提升了公眾意識，令公眾對私人貸款的看法於2017年有明顯改善。在此基礎上，我們將無抵押貸款的業務重點由大眾市場轉至切合本行現有客戶的財務需要。此策略成功令本行壞賬撥備降至近年新低，達到預期目標。更重要的是，私人貸款組合的內在信貸風險降低，有助未來的長遠發展。

香港的物業市場並未如多位經濟學者及市場專家預期而降溫。整體而言，根據香港特別行政區政府物業市場統計資料，物業價格不斷攀升至歷史新高，並按年上升15%。在低息環境推動下，房地產交易於2017年按年錄得輕微增長，令按揭貸款需求穩定。然而，按揭息率仍然受壓，反映香港按揭貸款機構的積極參與。儘管面對市場發展，我們的按揭貸款業務仍然為本行利息收入的主要來源。本行審慎的借貸政策令我們免受市場發展帶來的不利影響，新造貸款於2017年上升41%。

2017年，金融科技及人工智能的新發展席捲銀行業，難免會影響客戶對客戶體驗的期望及對未來金融世界的看法。我們積極參與不同新科技項目的同時，亦會專注滿足客戶的財務需要。

## 通路管理

本行透過優化服務及產品銷售渠道，致力提升「富邦體驗」。為實現此目標，我們於2017年年中把九龍總行及沙田分行轉型為iBranch。除提供一站式財富管理服務外，九龍總行亦為首間融合商業銀行中心及消費金融中心於一體的分行，為區內提供全面的商業銀行及零售銀行服務，而九龍總行提供的整體銀行方案更獲客戶一致好評。

## BUSINESS & OPERATIONS REVIEW

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In addition, we successfully revamped the Ambassador Banking services for high-net-worth customers to meet the changing expectations of our customers towards personalized and all-inclusive wealth management solutions. We are confident that the refined Ambassador Banking services will not only satisfy customers' financial needs but also enrich their banking experiences. Moreover, we have introduced our remote customers on-boarding services to selected Mainland customers to offer flexibility and convenience through our cross-border financial services.

Over the past decade, extensive applications of smartphones and FinTech have driven changes in the banking behaviour of customers. In view of this trend, development of digital banking has been one of the strategic focuses of our retail banking business. To optimize our customers' journey through digitalization, we succeeded in boosting their engagement and usage on various new digital banking services in 2017. As part of our Bank's "Go Green Office" initiative, we successfully launched the Fubon JETCO Pay and e-Statement services. Both services not only reduced paper usage, but also greatly improved the ease of using our digital channels by our customers in managing their daily financial transactions. Our e-Statement service allows our investment customers to conveniently obtain a holistic view of their investment account activities, anytime and anywhere.

Looking ahead, we will continue to invest in digital and mobile platforms to facilitate frictionless and effortless banking experiences. More initiatives will be unveiled in the coming years to achieve paperless banking at branch channels and to maximize operational efficiency to bolster the "Fubon Experience".

## INVESTMENT & INSURANCE

In spite of subdued investment sentiments at the beginning of 2017 due to the uncertainties of the "Trump Effect" and the accelerated pace of interest rate hikes in the U.S., most developed and emerging stock markets performed surprisingly well during the year. Under such a favourable environment, the fee income of our unit trust business recorded a considerable year-on-year increase of 16%, resulting from our competitive financing facilities and successful "risk-on" strategy in the first quarter of 2017. Since the positive investment sentiment is likely to prevail into 2018, we will continue to improve our investment product features and delivery mechanisms to facilitate our customers' investment activities. As always, we will ensure that our customers' investment activities are within their risk tolerance through proper disclosures of product risk profiles. Financing will be provided to seasoned investors to assist them in their investment portfolio management. We expect 2018 will be another year of strong growth in our unit trust business despite keen competition among financial institutions in Hong Kong.

Fee income from our insurance business recorded a slight drop compared with 2016 due to market sentiments that favoured investment over life insurance products. However, to further extend our service scope, we introduced a universal life plan into our insurance product range in 2017. We expect that annuity products will become a focus for financial institutions in the years ahead. With affluent customers recognizing the need for wealth inheritance and retirement planning, annuity-based insurance products will serve as one of the key drivers of our insurance business in the next year. The general insurance business via phone and digital banking platforms also registered impressive growth during the year.

此外，我們成功為高資產值客戶革新 Ambassador Banking 服務，以滿足客戶對個人化及全面財務管理方案的期望。我們有信心革新後的 Ambassador Banking 服務不僅能夠滿足客戶的財務需要，並能提升其銀行體驗。此外，我們已為特選內地客戶推出陸港跨境開戶服務，提供靈活方便的跨境金融服務。

過去十年，智能手機及金融科技的廣泛應用改變了客戶使用銀行服務的習慣。有鑒於此，發展電子化銀行成為我們零售銀行業務的其中一個策略重點。我們透過優化電子化銀行服務來提升客戶體驗，成功於2017年提高本行各項新電子化銀行服務的登記及使用率。作為本行「環保辦公室」活動的一部分，我們成功推出富邦JETCO Pay及電子結單服務。這兩項服務不僅減少耗紙量，更令客戶在使用本行電子化渠道處理日常財務交易時更加容易。我們的電子結單服務令投資客戶可隨時隨地全面了解其投資賬戶的交易。

展望未來，我們將繼續投資電子及流動平台，以提供輕鬆便捷的銀行體驗。我們將在分行推行更多不同項目，以實現無紙化銀行及提高營運效率，提升「富邦體驗」。

## 投資及保險

「特朗普效應」帶來了不穩定因素及美國加快了加息步伐，投資情緒於2017年年初普遍低迷，但大部分已發展及新興股市於年內卻出乎意料地表現強勁。在這利好環境下，我們具競爭力的融資工具以及於2017年第一季成功執行的風險策略，令信託基金業務的費用收入按年增長16%。由於預期投資氣氛於2018年將維持正面，我們將繼續優化投資產品的特點及銷售機制，助客戶進行投資活動。一如既往，我們將透過妥善披露產品的風險，確保客戶的投資活動處於其風險承受能力之內。本行將為經驗豐富的投資者提供融資，協助他們管理投資組合。雖然香港金融機構之間的競爭激烈，但我們預期本行的信託基金業務於2018年仍會錄得強勁增長。

與人壽保險產品相比，市場氣氛更為偏好投資產品，令我們的保險業務費用收入與2016年相比略為下降。然而，為進一步擴展服務範圍，我們於2017年將萬用壽險計劃引入本行的保險產品系列之內。我們預期年金產品將成為金融機構於未來數年的焦點。隨著富裕客戶意識到財富傳承及退休計劃的需要，年金保險產品將成為保險業務來年的主要動力之一。透過電話及電子銀行平台進行的一般保險服務於年內亦錄得可觀的增幅。

In 2018, we will continue to develop innovative investment products that cater to our customers' risk appetite and tolerance level. We will also explore new insurance products with embedded life assurance features as alternatives to our existing product offerings to assist our customers in diversifying their wealth management portfolio.

## SECURITIES SERVICES

Hong Kong's stock market made its strongest advance in a decade and set several new records in 2017. The benchmark Hang Seng Index rose 36% to close at nearly 30,000 points, the total market capitalization of the main board rose 37.9% from the end of 2016, and the 174 new listings of companies also hit an all-time high. Last year's outstanding performance was a combination of several factors: robust corporate earnings, southbound flows from Mainland China, and China's steady GDP growth. As the average daily turnover of the Hong Kong stock market in 2017 increased by nearly 32% to HKD88.2 billion, we recorded remarkable improvement in our securities related fee income.

One of our major achievements in 2017 was the rapid growth of our Fubon Mobile Stock Trading business when compared with 2016. We recorded a 61% increase in trading volume due to the strong stock market and our improved mobile trading system. We not only enhanced the online trading platform, but also offered attractive brokerage commission rates for Internet and Mobile Stock Trading. In 2017, we implemented a series of system enhancement measures to fulfill regulatory requirements. Our goal is to further protect the security of our customers' online stock trading and better serve their investment needs.

Another significant breakthrough was our share margin business development. The year-end loan balances of our customers recorded substantial growth and the customer base of share margin business increased as well. Our product team continuously studied and developed new features for our securities products. We hope the innovative and enriched products can help us to explore more business opportunities with both individual and institutional customers.

Our ongoing marketing campaigns and series of investment seminars contributed to our success in 2017. To enhance our customer experience, we set up and renovated our securities services centres at selected branches. Also, seamless inter-divisional cooperation and bundle offers enabled us to reach a higher penetration rate throughout the year.

The Hong Kong stock market is still expected to be optimistic in 2018. Looking ahead, we aim to deliver outstanding performance and high-quality services by offering diversified products, customer-centric service and streamlined processes so our customers will continue to be impressed by our "Fubon Experience".

於2018年，我們將繼續開拓更多創新的投資產品，以配合客戶的風險偏好及承受能力。我們亦將搜羅具備人壽保險特點的新保險產品，以成為現有產品組合的額外選擇，協助客戶擴大財富管理組合。

## 證券投資服務

香港股市錄得十年來最強勁的增幅，並於2017年創下數項新紀錄。恒生指數上升36%至近30,000點，主板總市值較2016年年底上升37.9%，174間新上市公司亦創出歷史新高。股市去年表現突出，主要由於穩健的企業盈利、中國大陸的資金南移及中國穩定的國內生產總值。由於香港股市於2017年的平均每日成交量增加近32%至882億港元，本行證券相關費用收入錄得顯著改善。

我們於2017年的其中一項主要業績為富邦流動股票交易業務較2016年急速增長。強勁的股市以及優化的流動交易系統，令交易量錄得61%的增幅。我們不僅提升了網上交易平台，亦為網上及流動股票交易提供吸引的經紀佣金收費。我們於2017年進行了一系列的系統提升，以符合監管要求，並進一步保障客戶網上證券交易的安全以及滿足他們的投資需要。

本行另一項重大突破為我們的股票透支業務。截至去年年底，股票透支業務的貸款結欠錄得大幅增長，客戶數目亦有所增加。我們的產品團隊不斷研究及開發新的證券產品，期望透過創新及多元化的產品，開拓更多與個人及機構客戶的商機。

持續的市場推廣計劃及一系列投資講座為我們於2017年的成功奠下基礎。我們設立及翻新了特選分行的證券投資服務中心，以提升客戶體驗。此外，我們透過跨部門合作以及優惠禮遇，於去年提高了我們的市場滲透率。

市場預期香港股市於2018年仍然樂觀。展望未來，我們旨在透過多元化的產品、以客為本的服務及簡易的交易流程，提供卓越的績效和優質的服務，讓客戶繼續享受我們的「富邦體驗」。

# FINANCIAL MARKETS

## 金融市場

By any account, 2017 was an extraordinary year with interest rates and the currency market exhibiting volatile behaviour. As expected, the U.S. Federal Reserve (“Fed”) raised the Fed Fund Rate three times in 2017, from 0.75% to 1.50%, but their impact on the U.S. economy was mixed. The Fed forecasted three additional rate increases in 2018 and two in 2019 as policymakers projected a short-term jump in U.S. economic growth from the Trump administration’s proposed tax cuts and continuing strong labour market. The impact of various monetary actions taken by the governments of major economies on the global debt market were also mixed with yield curve flattening during the year. On the equity front, the unabated advance in the equity market resulted in an increased demand for equity-related products.

The rise in U.S. interest rates was not mirrored in the Hong Kong dollar market, resulting in the widening of the LIBOR and HIBOR gap. The strong liquidity market in Hong Kong continued to suppress Hong Kong dollar interest rates while the local currency weakened against the greenback starting in October 2017, almost touching the upper limit of the U.S. peg rate. There is still the risk of softening of the local money market liquidity due to new and changing fiscal and monetary measures in the U.S. and the E.U. Therefore, we have taken steps to strengthen the Bank’s liquidity and currency positions to better prepare ourselves for any market downturns. To assist our customers to mitigate their interest rate and currency risks, we also developed a number of treasury products to broaden our product range and to further enhance the “Fubon Experience”.

### INVESTMENT PORTFOLIO

In 2017, we continued to follow a prudent investment strategy to focus on good credit quality names while ensuring appropriate diversification in terms of geography, currency and industry. During the year, we increased investments in government and supranational bonds to improve portfolio liquidity, and selectively increased holdings in corporate bonds issued by high-quality enterprises for yield enhancement. We were able to maintain a high-credit-quality portfolio with an overall credit rating of “A”, unchanged from the previous year.

利率及貨幣市場於2017年表現動蕩，令2017年極不平凡。一如預期，美國聯邦儲備局（「聯儲局」）於2017年將聯邦基金利率由0.75%上調三次至1.50%，惟調息對美國經濟的影響好壞參半。由於政策制訂者預期特朗普當局的減稅政策及勞工市場持續向好將為美國經濟帶來短期增長，聯儲局預測2018年及2019年將分別進行三次及兩次的額外加息。主要經濟體政府採取的各種貨幣措施對全球債務市場的影響亦好壞參半，本年度收益曲線平緩。股市持續走高亦令股票相關產品的需求增加。

美國利率上調並未反映在港幣市場，導致倫敦銀行同業拆息及香港銀行同業拆息差距增大。香港強勁的流動資金市場繼續壓抑港幣利率，本地貨幣兌美元由2017年10月起開始貶值，幾乎觸碰美元聯繫匯率的上限。美國和歐盟的新訂以及不斷改變的財政和貨幣政策，令本地貨幣市場流動性仍有減弱風險。因此，我們已採取措施增強本行的流動資金及貨幣持倉，為市場可能出現下行情況而作出充足準備。為協助我們的客戶降低其利率及貨幣風險，我們開發了多種財資產品，以擴闊產品種類及進一步提升「富邦體驗」。

### 投資組合

2017年，我們繼續審慎的投資策略，著重具備良好信貸質素的公司並把投資適當地分散在不同的地域、貨幣及行業。年內，我們增加了政府債券及超國家機構債券的投資，以提高組合的流動性，並選擇性地增持優質企業發行的企業債券以提高收益。我們維持著高信貸質素的組合，整體信貸評級與去年一樣為A等級。

Global central banks are expected to shift towards tighter monetary policies in 2018 as inflation rises and the global economy grows more robust. We will maintain an optimal risk-return strategy aiming to further improve liquidity of our investment portfolio in the coming year.

## TREASURY MARKETING AND FLOW INVESTMENT PRODUCTS

We continued to broaden products and services to meet the diverse needs of our customers. We focused on promoting Treasury Products and Client Solutions, including structured deposit, equity-linked products, currency-linked products, foreign-exchange-related products, as well as bond investment services to both corporate and wealth management customers.

Benefitting from the bullish equity market momentum last year, turnover of equity-linked products jumped. Revenue generated from equity-linked products increased by 384% during the year. Also, revenue from Foreign Exchange (“FX”) margin interest accounted for 13% growth due to several interest rate hikes.

In addition to investment products, we also offered a wide range of hedging products to customers. We provided customers with timely market information and insights to mitigate their currency exposure and interest rate risk. In the context of growing Renminbi (“RMB”) usage in trade finance and international payment, we offered customers a number of RMB-related products to hedge currency risk and maximize gains from the emerging RMB FX market. Under the current interest rate hike environment, we are looking forward to providing more interest rate hedging solutions to help our customers stabilize their borrowing costs. We will continue to study customers’ product preferences and requirements to enhance our product distribution capabilities.

## FUNDING AND INTEREST INCOME

Although commercial banks in Hong Kong kept their prime rates unchanged and market liquidity generally remained ample throughout the past year, funding costs increased with the rise in HIBOR, albeit at a slower rate compared to LIBOR. The vibrant equity market, especially in the fourth quarter when a number of popular initial public offerings were launched, also pushed up short term rates.

Under such challenging circumstances, the Bank still managed a 4% increase in net interest income and maintained a healthy liquidity maintenance ratio at an average level of 50.52% for the year.

As we are entering a period of potentially higher interest rates with volatility in financial markets and geopolitical risks, we will continue to follow a prudent funding strategy and will explore new funding sources to further enhance our liquidity and remain vigilant to safeguard the interests of the Bank and of our customers.

由於通脹上升及全球經濟增長更為強勁，預期全球中央銀行的貨幣政策於2018年更趨嚴緊。我們將維持平衡的風險回報策略，旨在於來年進一步改善投資組合的流動性。

## 金融行銷及投資產品

我們繼續擴闊產品及服務，以滿足客戶的多元化需要。我們專注於向企業及財富管理客戶推廣財資產品及客戶方案，包括結構性存款、股票掛鈎產品、貨幣掛鈎產品、外匯掛鈎產品以及債券投資服務。

受惠股市於去年強勁增長，股票掛鈎產品的成交量大增，來自股票掛鈎產品的收益於年內上升384%。此外，多次加息亦令外匯孖展利息收益增長13%。

除投資產品外，我們亦向客戶提供多種對沖產品。我們向客戶提供及時的市場資訊及行情，以降低其貨幣風險及利率風險。由於人民幣在貿易融資及國際支付方面的使用率日漸增加，我們向客戶提供多種人民幣掛鈎產品，以對沖貨幣風險並提高來自新興人民幣外匯市場的收益。在現時的加息環境下，我們期望提供更多利率對沖方案，以協助客戶穩定借貸成本。我們將繼續研究客戶的產品偏好及要求，以加強產品分銷的能力。

## 資金及利息收入

儘管去年本港商業銀行維持其最優惠利率不變、市場流動性亦維持充裕，但資金成本跟隨香港銀行同業拆息增加，而增長步伐則相對倫敦銀行同業拆息較慢。交投活躍的股市（尤其於第四季推出了數次受歡迎的首次公開發售）亦推高短期利率。

在充滿挑戰的環境下，本行的淨利息收入仍維持4%的增長率，平均流動性維持比率為50.52%，保持穩健水平。

由於我們正進入一個可能出現更高利率、波動的金融市場及地緣政治風險的時期，我們將維持審慎的投資策略，開拓新的資金來源，進一步加強資金流動性及保持謹慎，以保障本行及客戶的利益。

# RISK MANAGEMENT & COMPLIANCE

## 風險管理及合規監控

### RISK MANAGEMENT

#### Credit Risk Management

Both the Hong Kong and Mainland China economies continued to strengthen in 2017, with rising consumer confidence, high property prices and low unemployment along with a low interest rate environment. Our credit quality showed a marked improvement over the year, underpinned by little deterioration in the performance of loan assets and a noticeable reduction in loan impairment charges.

There is an ongoing exercise in the Bank to vigorously review its credit practices to ensure its resilience against changing market conditions while at the same time fully complying with evolving regulatory requirements. Robust stress tests and portfolio analyses were performed regularly in 2017 to ensure that the Bank could withstand unanticipated financial market turmoil and to safeguard the Bank's financial position against asset quality deterioration.

In 2018, we will continue to strengthen our credit risk management through system development and by expanding the use of decision-making and stress-testing models. We aim to streamline the credit process and improve data integrity by developing a new credit origination system. Together with the phased-in launch of a new core banking system, the Bank will be equipped with a more robust and environmentally-friendly credit risk management system.

#### Market Risk Management

Market sentiments were generally good in 2017 with equity markets making good gains and interest rates rising in the United States and Hong Kong. Investors' confidence was high as evidenced by the strong local stock market and an all-time high property price index. Volatility is expected to rise in 2018 as uncertainties in the global political and monetary policies mean central banks will need to pay more attention to domestic and international political events when setting monetary policies that will affect investment sentiments.

We will continue to monitor and manage the risks associated with the Bank's trading and investment activities. The implementation of the new treasury system in 2017 gave the Bank a more efficient and effective risk monitoring system and enabled us to adjust our activities in a more timely way to respond to the rapidly changing market environment.

### 風險管理

#### 信貸風險管理

香港及中國內地經濟於2017年繼續強勁增長，在低息環境下，消費者信心高漲、樓價高企、失業率亦處於低位。由於貸款資產表現稍微轉差及貸款減值大幅下降，我們的信貸質素於去年顯著改善。

我們一直積極檢討本行的信貸業務，確保我們在適應瞬息萬變的市況時，亦能完全遵守不斷變化的監管規定。我們定期進行壓力測試及組合分析，確保本行能抵禦金融市場上無法預計的動盪，保障本行的財務狀況免受資產質素惡化影響。

我們將於2018年透過系統開發及拓展決策及壓力測試模型的使用，以持續增強我們的信貸風險管理。我們將開發一套新的信貸系統，以簡化信貸流程及提高數據完整性。連同新核心銀行系統的逐步推出，本行將擁有一套更完整及更環保的信貸風險管理系統。

#### 市場風險管理

2017年的市場氣氛整體良好，美國及香港股市收益可觀以及利率上調。本地股市強勁以及物業價格指數高企，令投資者信心高漲。全球政治及貨幣政策的不確定性意味著中央銀行於制訂對投資氣氛構成影響的貨幣政策時須更關注當地及國際政治事件，預期波動的市況將於2018年升溫。

我們將繼續監察及管理本行的交易及投資活動的有關風險。於2017年推出的全新財資系統提高了本行風險監察系統的效率和效益，令我們能更及時作出調整，以應對急速變化的市場環境。

## Operational Risk Management

In 2017, the Bank further enhanced its Control Self-Assessment (“CSA”) Programme by establishing an independent unit for performing the regular CSA assessments for all departments of the Bank. We reviewed our business continuity plans and tested our contingency systems during the year. Also, we continued to evaluate and ensure the effectiveness of the underlying operational and system controls for new products and innovative services.

Going forward, the Bank will continue to promote the culture of risk management awareness and maintain a sound internal control environment.

## COMPLIANCE

A holistic and effective compliance risk management framework has been established in the Bank to ensure our activities are conducted in accordance with applicable laws and regulations. Our compliance framework also covers adherence to sound practices to ensure the fair treatment and appropriate protection of customer interests. As a responsible financial institution, we are not only committed to developing a robust compliance framework but also to promoting a sound compliance culture that is well entrenched and understood by all levels of our organization.

To further bolster and maintain the professional competency of our compliance staff, we continued to conduct our accredited training courses on Compliance and Anti-Money Laundering in 2017 as part of our comprehensive and structured training programme. Our programme ensures that our staff acquire the latest knowledge and updates related to the regulatory requirements and best market practices. In 2017, we successfully applied for accreditation of our internally developed Certificate in Banking Compliance Course. This is the first in-house accredited compliance training programme among all the banks in Hong Kong and it is equivalent to a specific level in the Qualifications Framework of the HKSAR Government.

The Bank is committed to the continuous enhancement of staff competency and has participated actively in the licensing regime of Enhanced Competency Framework on Anti-Money Laundering and Counter-Terrorist Financing. All our practicing staff have met the qualification requirements of this competency framework.

A new Business Compliance Department was established in 2017 under the Compliance & Anti-Money Laundering Division. This new department, staffed by a team of compliance managers with specialized knowledge in various business lines, has the key mandate to conduct control self-assessments on those business lines to ascertain the Bank’s compliance status of the main regulatory requirements.

In 2018, we will continue to take concrete steps to strengthen the effectiveness and efficiency of our compliance function and stay vigilant about ever-changing compliance and anti-money laundering regulations. By providing adequate training, conducting comprehensive reviews of our compliance risk profile, strengthening both the customer risk assessment mechanism and the transaction monitoring system, we will be able to stay abreast of the new regulatory requirements and best market practices.

## 營運風險管理

本行於2017年成立一個獨立單位，定期執行全銀行各部門的自我監控評估，從而提升自我監控評估計劃。我們於年內檢討持續業務運作計劃，並測試了應急系統。此外，我們繼續評估及確保專為新產品及創新服務而設的相關營運及系統監控之有效性。

展望未來，本行將繼續促進及提升風險管理文化意識，並維持一個穩健的內部監控環境。

## 合規監控

本行已建立一個全面且有效的合規風險管理框架，確保我們的活動符合適用的法律及法規。我們的合規框架亦涵蓋確保公平對待及適當保障客戶利益的良好常規。作為一間負責任的金融機構，我們不僅致力發展健全的合規框架，並同時推動機構內各階層透徹了解的良好合規文化。

為進一步提高及維持本行負責合規相關工作之員工的能力水平，並作為我們全面及有系統的培訓之一部分，我們於2017年繼續舉辦「合規及反洗黑錢」的認可培訓課程。我們的課程確保員工能掌握有關監管規定的最新知識及資料以及最佳市場慣例。於2017年，我們成功將本行設立的「銀行合規監控證書課程」申請成為認可課程。此為香港銀行業首個獲認證的內部合規監控培訓課程，並等同於香港特別行政區政府資歷架構的指定級別。

本行一直致力提升員工的能力水平並參與「銀行專業資歷架構—打擊洗錢及恐怖分子資金籌集」的發牌制度。我們負責從事相關工作之員工均符合該資歷架構的要求。

於2017年，本行於合規及反洗黑錢部成立新設的商業合規部門。此新部門由來自不同業務部門兼擁有專門知識的合規經理組成，主要負責為該等業務進行自我監控評估，確保本行遵守主要的監管規定。

我們於2018年將進一步提升合規部的效能和效率，並對不斷變化的合規及反洗黑錢監管規定保持警覺。我們將提供充足的培訓、全面審視合規風險概況、增強客戶風險評估機制及交易監察系統，以緊貼新監管要求及最佳的市場常規。

# INFORMATION TECHNOLOGY & OPERATIONS

## 資訊科技及營運

### INFORMATION TECHNOLOGY

In 2017, the Bank entered the fourth year of its 5-Year Strategic Information Technology (“IT”) Plan. We recognize that IT has become the foundation and the platform that enables a financial institution to be successful. We also understand that electronic delivery channels are crucial to our customers. For these reasons, we have invested heavily over the years to rebuild and improve our IT infrastructure and delivery channels.

We introduced two-factor authentication (“2FA”) using hardware tokens, and insourced the operation and development of Personal Electronic Banking (“PEB”). As a result of these programmes, we are able to provide faster and better service to our customers. With our new delivery channel infrastructure, the Bank has introduced a Person-to-Person Payment service (“JETCO Pay”), a new generation of Mobile Banking, e-forms, e-Cheque and virtual teller machine (“i-Teller”) services. Nevertheless, to keep pace with the advances in FinTech, we are developing biometrics, software tokens and Open Application Programme Interface, which will be introduced to PEB in 2018 and early 2019.

Apart from the above, the Bank is in the process of replacing its Core Banking System (“CBS”) and has successfully implemented the Customer Information File module, which allows us to have a 360-degree view of customer information. The replacement of the customer deposit and retail loan module is the second phase of the CBS and is planned for completion by the end of 2018. The final phase of the CBS Project will be completed by 2019 after the implementation of the corporate loan and Central Liability module. The new CBS will enable us to launch new products more quickly, which is important to banks in Hong Kong due to the rapid change in customer services brought about by FinTech.

### 資訊科技

2017年，本行的五年期策略性資訊科技計劃已進入第四個年頭。我們深明資訊科技已成為金融機構成功的基石及平台。我們亦了解電子服務渠道對客戶而言十分重要。因此，我們於過去數年作出重大投資，重塑及優化我們的基礎設施及服務渠道。

我們推出採用硬件認證的雙重認證服務，並把個人電子銀行系統的營運及研發搬回本行內部執行。藉此，我們能夠向客戶提供更快捷及優質的服務。憑藉我們新的服務渠道設施，本行推出了個人對個人轉賬服務（「JETCO Pay」）、新一代的流動理財、電子表格、電子支票及虛擬櫃員機（「i-Teller」）服務。此外，為緊貼金融科技的步伐，我們正發展生物識別、軟件認證及開放應用程式界面，並將於2018年及2019年上旬於個人電子銀行系統推出。

除此之外，本行正在更新核心銀行系統，並已成功推出客戶資料文件系統，讓我們能夠360度全方位掌握客戶資料。核心銀行系統更新工程的第二階段為更新客戶存款及零售貸款系統，並計劃於2018年年底完成。核心銀行系統工程的最後階段，將於2019年推行企業貸款及中央債務系統後完成。全新的核心銀行系統將令我們可以更迅速地推出新產品，這方面對香港的銀行業而言十分重要，尤其現今金融科技所帶來的客戶服務實在瞬息萬變。

The Enterprise Work Flow (“EWF”) solution is another strategic project of the Bank. It will streamline business processing and improve operational efficiency. We have identified several key business processes that will be transformed by EWF. EWF will take advantage of our existing Document Managing System and will be fully integrated with it to ultimately create a paperless environment internally, as well as for our customers.

## OPERATIONS

The Bank is committed to building sustainable office workplaces by incorporating environmental practices to reduce waste, energy and light. We are committed to preserving the natural environment by creating a go-green culture in the Bank. The journey to building a green office involves every employee in the organization, and its success relies on the collective efforts of our staff. We make the most of our participation in government and private sector sponsored go-green activities and programmes and share our experiences with other like-minded organizations. Our “Go Green Together” slogan has become the cornerstone of the “sustainability culture” within the Bank.

With the combined efforts of all staff and the support from our management, we achieved meaningful reductions in the overall consumption of energy, electricity, printing and paper. In 2017, we earned the Charter on External Lightings Award - Platinum Award, Certificate of Energy Saving Charter on “No Incandescent Light Bulbs”, Wastewi\$e Certificate, and Energywi\$e Certificate issued by various governmental and green organizations. With the support of our information technology team, the Bank has established a 5-year plan to create a paperless office and to develop paperless communication and interaction with our customers.

We continued to expand our customer-friendly service areas by refurbishing more branches in 2017. We upgraded our Shatin Branch and Kowloon Main Branch to iBranches with customer service areas that are not only environmentally friendly, but also are designed for customer comfort by providing a relaxing atmosphere that strengthens the “Fubon Experience”.

The Bank was again ranked as one of the top performing banks among 500 banks in the Asian region. We won the Straight Through Processing Award in 2017 for the 11<sup>th</sup> consecutive year. The Award was presented by our USD clearing bank, the Bank of New York Mellon, in recognition of our excellent quality fund transfer operations. We will continue to maintain our efforts to deliver quality performance in 2018 and beyond.

企業工作流程方案為本行另一項策略性項目，此項目將簡化業務流程並提高營運效率。我們已確定數個將透過企業工作流程而作出變更的主要業務流程。企業工作流程將與我們現有的文件管理系統合併，為本行內部及客戶建立無紙化環境。

## 營運

本行致力透過實踐環境保育，以減少浪費、能耗和光耗，打造一個可持續的工作環境。我們於本行培育環保文化，以保護自然環境。打造綠色辦公室需要機構內每名員工的參與，其成功亦有賴我們員工的共同努力。我們積極參與政府及私營機構贊助的環保活動及計劃，並與其他機構分享我們的經驗。我們「一同為環保出力」的口號已成為本行「可持續文化」的基礎。

在全體員工的共同努力及管理層的支持下，我們已大幅減少能源、電力、印刷及紙張的整體消耗。於2017年，我們獲得多項由政府及環保組織頒發的獎項，包括《戶外燈光約章》獎項一鉑金獎、「不要鎢絲燈泡」節能約章證書、減廢證書及節能證書。在我們資訊科技團隊的協助下，本行已制訂五年計劃，以建立無紙化辦公室以及發展與客戶間的無紙化通訊及互動。

我們於2017年把更多分行進行翻新，繼續拓展以客戶為先的服務範疇。我們把沙田分行及九龍總行升級為iBranch，令本行的客戶服務不僅環保，亦為客戶提供舒適的環境，從而提升「富邦體驗」。

本行再次獲選為亞洲區500間銀行中表現最優秀的銀行之一，於2017年連續11年獲本行之美元清算行紐約梅隆銀行頒發「直通式聯繫結算處理獎」，以嘉許我們卓越的資金轉賬服務。我們將繼續努力，於2018年及日後繼續維持優質的服務表現。

# PEOPLE DEVELOPMENT

## 人才管理及發展

Employee competency was a key focus for the Bank in 2017. This coincided with heightened efforts by regulators to elevate the professional standards of bank employees. To further this objective, regulators introduced such accredited training programmes as Enhanced Competency Framework on Cybersecurity, Anti-Money Laundering/Counter-Terrorists Financing, Treasury Management, and Retail Wealth Management. These fully accredited courses offer recognition to bank staff who successfully complete the courses.

The Bank is committed to ensuring that we are staffed with professionally competent employees, so we offered full financial support to staff who successfully completed the training programmes. While this increased our overall staff costs, we believe it is an essential part of people development that helps to raise the standard of our customer services and leads to a stronger compliance and corporate culture.

In 2017, the Bank arranged 288 training courses for our staff, including the pioneering “Certificate in Banking Compliance” programme, the first ever in-house banking compliance training course accredited by the Hong Kong Council for Accreditation of Academic and Vocational Qualifications under the HKSAR Government’s Qualification Framework, as well as the “Certificate in Corporate and Commercial Banking” programme conducted by seasoned, professional consultants from the industry’s prestigious institute. It highlights our continuous effort to train compliance, risk and control personnel for the banking industry. For the 6<sup>th</sup> consecutive year, the Bank received the “Manpower Developer” status award given by the Employees Retraining Board (“ERB”) under their ERB Manpower Developer Award Scheme in recognition of the Bank’s continuous achievements in staff development.

提升員工的能力水平為本行於2017年的重點。此舉與監管機構大力提升銀行僱員之專業水平不謀而合。為進一步實現此目標，監管機構推出「銀行專業資歷架構」認可培訓課程，範圍涵蓋網絡安全、打擊洗錢及恐怖分子資金籌集、財資管理及零售財富管理，為成功完成課程的銀行僱員提供認可資格。

本行致力確保我們的員工具備專業的能力水平，因此我們向成功完成培訓課程之員工提供全數的財務資助。儘管此舉增加了本行的整體員工成本，但我們相信這是人才管理及發展的重要一環，有助提升客戶服務的水平，並強化合規及企業文化。

2017年，本行為員工舉辦了288項培訓課程，其中包括開創先河的「銀行合規監控證書課程」，這是銀行業首個獲香港特別行政區政府資歷架構委任之香港學術及職業資歷評審局認可的內部銀行合規培訓課程；此外亦包括由來自業內著名機構兼經驗豐富及專業的顧問提供的「企業及商業銀行證書課程」，可見本行一直致力為銀行業培育合規、風險及監控方面的人才。本行已連續第六年榮獲僱員再培訓局頒發「ERB人才企業嘉許計劃」的「人才企業」獎項，以表揚本行在員工發展方面持續取得的成效。

The Bank continued to streamline and automate Human Resources (“HR”) related processes to enhance effectiveness and efficiency. Two new systems, e-Leave and e-Quiz, were launched in 2017. The e-Leave system not only enabled staff, supervisors, department coordinators and HR staff to handle leave applications easier, it also greatly reduced paper consumption – a big step towards achieving our mission of a paperless office. The eQuiz system, for training assessment and evaluation, contributed to better accuracy and efficiency and also reduced paper consumption.

Since its inception, the Bank has conformed to the four core values of Fubon Financial Holdings and it expects all staff to meet our cultural and behavioural standards. In 2017, we established a Bank Culture Statement and formulated a Policy on Bank Culture to promote appropriate behaviour by all staff and to better monitor the development of a proper corporate culture.

To achieve the Bank’s long term business mission, we continuously examine our ability to attract and retain good employees. As a normal practice, we conduct surveys and also engage outside consultants to provide us with a benchmark of industry HR practices and market employee compensation structures to ensure that the Bank is a competitive employer. Towards this goal, we introduced new vacation entitlements benefit (birthday leave) in 2017. Recognizing that career development is an important feature for staffing stability, we have put in place several programmes to put this into practice.

Another important aspect of staff development is to ensure the personal well-being of our staff. We constantly strive to provide a balanced lifestyle for our employees. In 2017, we organized a series of Lunch and Learn sessions for staff, covering such topics as Stress Management, Aromatherapy, Go Green Office, Tour de Okayama, and Balloon Twisting, to help inspire our staff and show them different ways to enhance their lives.

On the social front in 2017, our employees enjoyed many staff activities and events organized by the Staff Recreation Committee, including our Annual Dinner, Movie Ticket Concession, Complimentary Coffee Coupons, and many more. We are also proud of our staff’s commitment to sports and wish to congratulate our Fubon Football Team for winning first runner-up in the Lenovo League Cup Championship and second runner-up in the 8<sup>th</sup> ICBC League Cup. Also, our Fubon Basketball Team, which was just established in mid-2017, won second runner-up as part of the Overseas Joint Team with Fubon Bank (China) and Xiamen Bank in the Basketball Competition of Fubon Financial Holdings.

本行繼續精簡及自動化與人力資源相關的流程，從而提高效益及效率。本行於2017年推出了e-Leave及e-Quiz兩個新系統。e-Leave系統不僅令員工、主管、部門聯絡人及人力資源部員工能更輕鬆地處理假期申請，亦大幅減少了紙張的消耗，向實現無紙化辦公室邁進了一大步，而用於評估及評核培訓課程的e-Quiz系統則提高了準確度和效率，並降低了紙張消耗量。

自成立以來，本行一直恪守富邦金控的四大核心價值，並期望旗下員工能符合我們的文化及行為標準。2017年，本行確立了銀行文化聲明，並制訂了銀行文化政策，向全體員工提倡適當的行為及更有效地監察企業文化之發展。

為實踐本行長遠的企業使命，我們持續檢討本行吸引及留聘優秀僱員之能力。一般而言，我們進行調查以及聘請外界顧問，提供業界人力資源的慣例及市場的僱員薪酬架構基準，確保本行繼續成為具競爭力的僱主。為實現此目標，我們於2017年推出全新的休假福利(生日假期)。我們意識到職業發展為員工穩定性之重要元素，並已推行多項提升員工發展的計劃。

員工發展之另一主要方面，是確保員工的身心健康。我們一直致力為員工提供均衡的生活方式。我們於2017年為員工舉辦了一系列午餐時段學習課程，涵蓋壓力管理、香薰療法、環保辦公室、岡山之旅及扭氣球班等，從而啟發員工及介紹提升生活模式的各種方法。

在員工活動方面，本行員工康樂委員會於2017年為員工舉辦了多項活動，包括週年晚會、電影戲票優惠、咖啡優惠券等。我們亦為員工積極參與體育活動而感到驕傲，並藉此祝賀富邦足球隊榮獲「聯想聯賽盃」亞軍及第八屆「工銀亞洲聯賽」季軍。此外，我們於2017年年中成立的富邦籃球隊亦成為海外聯隊的一員，與富邦華一銀行及廈門銀行共同贏得富邦金控籃球賽的季軍。