

All strategic business decisions and day-to-day business decisions of Fubon Bank (Hong Kong) Limited (“the Bank”) are guided by its risk appetite framework and capital requirement. The level of capital support required to sustain a healthy banking and business operation is ordinarily determined through the Internal Capital Adequacy Assessment Process (“ICAAP”). The Bank requires management to establish robust risk management systems to ensure the risk exposure arising from business decisions are within its risk tolerance.

Our Risk Appetite Statement is updated annually in conjunction with our strategic planning cycle and is approved by the Board. The Board and senior management regularly receive and review reports on the Bank’s risk profile against the risk parameters established under the risk framework approved by the Board.

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

- Risks taken will be commensurate with acceptable and sustainable returns, including return on capital
- Healthy capital position that would support the desired level of risk associated with the Bank’s business strategy while fully satisfying regulatory requirements
- Establishment of a balance sheet that is well-balanced and well-structured with considerations given to the Bank’s capital requirements as determined by the ICAAP process
- Adequate liquidity that takes into account business needs and market conditions
- Robust organization structure with clearly defined responsibilities and delegations
- Strong internal control framework with clearly defined segregation of duties that reflects the best industry practices
- Strong compliance and anti-money laundering culture supported by an appropriate framework

富邦銀行(香港)有限公司(「本行」)所有策略性業務及日常業務的決策均依循風險取向架構及資本需求指引而制訂，而維持穩健的銀行體質及業務營運所需的資本水平一般是透過內部資本充足評估程序所制訂。本行要求管理層建立健全的風險管理制度，以確保業務決策所產生的風險在本行的風險承受能力內。

本行每年會根據策略規劃周期對風險取向進行更新，並經董事會批核。本行根據董事會批准的風險架構下所建立的風險規範定期發表風險狀況報告，並提交董事會及高級管理層審閱。

本行風險取向架構的目標是為確保：

- 所承受的風險將與可接受及可持續的回報相稱，包括資本回報
- 在完全符合監管規定的穩健資本情況下，可支持本行承受和業務策略有關的風險
- 根據內部資本充足評估程序制訂資本需求時的要求，建立結構穩健及平衡的資產負債表
- 流動資金充裕以顧及業務需要及市場狀況
- 組織架構權責清晰
- 健全的內部監控架構及清晰的職責分工，並能反映行業的最佳慣例
- 本行擁有合適的架構，以鞏固合規和反洗黑錢文化