



Fubon Bank (Hong Kong) Limited ("Fubon Bank") is a wholly owned subsidiary of Fubon Financial Holding Co., Ltd. ("Fubon Financial Holdings"), one of the largest financial holding companies in Taiwan. Committed to becoming one of Asia's first-class financial institutions, Fubon Financial Holdings has built a strong lineup of financial service companies. Fubon Bank operates 17 branches, 3 SME Banking Services Centres and 1 Securities Services 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。富邦金控為台灣最大的金融控股公司之一，以「成為亞洲一流的金融機構」為發展願景，擁有完整多元的金融服務平台。富邦銀行於香港透過17間分行、3間中小企銀行服務中心及1間證券投資服務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

Daniel TSAI Ming Chung

Chairman

Chairman – Fubon Group
Chairman – Taiwan Mobile Co., Ltd.
Chairman – momo.com Inc.
Chairman – Taiwan Fixed Network Co., Ltd.
Chairman – Fubon Financial Holding Venture Capital Co., Ltd.
Standing Director – Taipei Fubon Commercial Bank Co., Ltd.
Director – Fubon Bank (China) Co., Ltd.

Richard TSAI Ming Hsing

Vice Chairman

Chairman – Fubon Financial Holding Co., Ltd.
Chairman – Fubon Life Insurance Co., Ltd.
Director – Taiwan Mobile Co., Ltd.
Director – Taiwan Fixed Network Co., Ltd.

Simon CHUNG Kwok Keung

Executive Director

Chief Executive Officer and Managing Director
– Fubon Bank (Hong Kong) Limited
Chairman – Fubon Credit (Hong Kong) Limited
Director – Fubon Life Insurance (Hong Kong) Company Limited

Jerry HARN Wey Ting

Non-Executive Director

President and Director – Fubon Financial Holding Co., Ltd.
Chairman – Fubon Securities Co., Ltd.
Director – Taipei Fubon Commercial Bank Co., Ltd.
Director – Fubon Bank (China) Co., Ltd.
Director – Fubon Fund Management (Hong Kong) Limited
Director – Fubon Securities (Hong Kong) Limited
Director – Fubon Futures Co., Ltd.
Chairman & President & Director – Jih Sun Financial Holding Co., Ltd.
Director – Jih Sun Securities Co., Ltd.
Director – Taiwan Stock Exchange Corporation

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

蔡明忠

主席

董事長 – 富邦集團
董事長 – 台灣大哥大股份有限公司
董事長 – 富邦媒體科技股份有限公司
董事長 – 台灣固網股份有限公司
董事長 – 富邦金控創業投資股份有限公司
常務董事 – 台北富邦商業銀行股份有限公司
董事 – 富邦華一銀行有限公司

蔡明興

副主席

董事長 – 富邦金融控股股份有限公司
董事長 – 富邦人壽保險股份有限公司
董事 – 台灣大哥大股份有限公司
董事 – 台灣固網股份有限公司

鍾國強

執行董事

行政總裁兼董事總經理
– 富邦銀行(香港)有限公司
董事長 – 富邦財務(香港)有限公司
董事 – 富邦人壽保險(香港)有限公司

韓蔚廷

非執行董事

總經理兼董事 – 富邦金融控股股份有限公司
董事長 – 富邦綜合證券股份有限公司
董事 – 台北富邦商業銀行股份有限公司
董事 – 富邦華一銀行有限公司
董事 – 富邦基金管理(香港)有限公司
董事 – 富邦證券(香港)有限公司
董事 – 富邦期貨股份有限公司
董事長兼總經理兼董事 – 日盛金融控股股份有限公司
董事 – 日盛證券股份有限公司
董事 – 台灣證券交易所股份有限公司

Eric CHEN Sun Te*Non-Executive Director*

Chairman and Standing Director – Taipei Fubon Commercial Bank Co., Ltd.
 Director – Fubon Financial Holding Co., Ltd.
 Director – Fubon Securities Co., Ltd.
 Director – Fubon Bank (China) Co., Ltd.
 Independent Director – Lion Travel Services Co., Ltd.
 Independent Non-Executive Director – Uni-President China Holdings Ltd.
 Supervisor – Fubon Sports & Entertainment Co., Ltd.
 Chairman and Director – Taipei Fubon Bank Charity Foundation
 Chairman and Director – TFB Capital Co., Ltd.

Roman CHENG Yao Hui*Non-Executive Director*

President/Director – Taipei Fubon Commercial Bank Co., Ltd.
 Director – Fubon Bank (China) Co., Ltd.
 Director – Fubon AMC Co., Ltd.
 Supervisor – Citic Futong Financial Leasing Co., Ltd.
 Director – LINE BIZ+ TAIWAN Ltd.
 Supervisor – Financial Information Service Co., Ltd.
 Supervisor – Fubon Stadium Co., Ltd.
 Director – TFB Capital Co., Ltd.
 Director – Fubon Insurance Co., Ltd.
 Director – Jih Sun Financial Holding Co., Ltd.

Peter PANG Sing Tong*Independent Non-Executive Director*

Independent Non-Executive Director
 – Fubon Credit (Hong Kong) Limited

John Keith BALL*Independent Non-Executive Director***Elizabeth LAM Tyng Yih***Independent Non-Executive Director*

Independent Non-Executive Director
 – China Pacific Insurance (Group) Co., Ltd.
 Director – Agency for Volunteer Service

陳聖德*非執行董事*

董事長兼常務董事 – 台北富邦商業銀行股份有限公司
 董事 – 富邦金融控股股份有限公司
 董事 – 富邦綜合證券股份有限公司
 董事 – 富邦華一銀行有限公司
 獨立董事 – 雄獅旅行社股份有限公司
 獨立非執行董事 – 統一企業中國控股有限公司
 監察人 – 富邦育樂股份有限公司
 董事長兼董事 – 財團法人台北富邦銀行公益慈善基金會
 董事長兼董事 – 北富銀創業投資股份有限公司

程耀輝*非執行董事*

總經理/董事 – 台北富邦商業銀行股份有限公司
 董事 – 富邦華一銀行有限公司
 董事 – 富邦資產管理股份有限公司
 監察人 – 中信富通融資租賃有限公司
 董事 – 連加網路商業股份有限公司
 監察人 – 財金資訊股份有限公司
 監察人 – 富邦運動場館股份有限公司
 董事 – 北富銀創業投資股份有限公司
 董事 – 富邦產物保險股份有限公司
 董事 – 日盛金融控股股份有限公司

彭醒棠*獨立非執行董事*

獨立非執行董事 – 富邦財務(香港)有限公司

卜約翰*獨立非執行董事***林婷懿***獨立非執行董事**獨立非執行董事*

– 中國太平洋保險(集團)股份有限公司
 董事 – 義務工作發展局

REVIEW OF 2022 INTERIM PERFORMANCE

二零二二中期業績回顧

Fubon Bank (Hong Kong) Limited ("the Bank") and its subsidiaries ("the Group") reported a net profit of HK\$203 million for the first six months ended 30 June 2022, representing a year-on-year increase of 2%. The increase in net profit was mainly attributed to a 9% rise in operating income, which was partially offset by a 35% increase in impairment losses. Return on average equity and return on average assets were 2.73% and 0.34%, respectively, compared with 2.72% and 0.35% for the first half of 2021.

Net interest income rose by 9% to HK\$697 million, contributed by an expansion of loan and debt securities investment portfolios. Starting from early 2022, market interest rates have increased at an accelerated pace, resulting in a higher asset yield upon repricing. However, the increase in deposit costs outweighed the improvement in the overall asset yield, causing the drop in net interest margin by 3 basis points to 1.27%.

Non-interest income improved by 9% to HK\$227 million, which was mainly driven by growth in credit related services and insurance services income by 120% and 39%, respectively. Trade finance services income also increased by 19%. However, unit trust services, and securities brokerage and investment services income declined by 52% and 33%, respectively, as market sentiment remained weak. Non-interest income-to-total operating income ratio remained at the level of 24.6%.

Operating expenses increased by 5% to HK\$494 million alongside an increase in operating income, and the cost-to-income ratio decreased from 55.8% to 53.5%. The Group continued to exercise effective cost control measures while making ongoing investment in various Fintech initiatives to enhance its digital capabilities to support long-term business growth.

The Group recorded a charge of stages 1 and 2 impairment losses of HK\$17 million for loans and HK\$5 million for other financial instruments in light of the combination effect of the anticipated downturn of some key economic factors and the continued growth of loans and debt securities investments. Loan impairment losses for stage 3 (net of bad debt recovery) were HK\$158 million due to further deterioration in the housing market in the Mainland. Total impairment losses amounted to HK\$182 million, increased by 35% when compared with the same period in 2021. The impaired loan ratio, including that of trade bills, was 1.00%, and the coverage ratio was 70.2% as at 30 June 2022.

The Group's total assets rose by HK\$6 billion, or 5%, from 31 December 2021 to HK\$124 billion as at 30 June 2022. Gross advances to customers increased by 6% to HK\$64 billion mainly contributed by the growth in corporate lending and mortgage loans. Customer deposits increased by 8% to HK\$91 billion. Taking into account of the trade bills, the loan-to-deposit ratio decreased from 73.1% as at 31 December 2021 to 71.0% as at 30 June 2022.

富邦銀行(香港)有限公司(「本行」)及其附屬公司(「本集團」)截至2022年6月30日止首6個月淨溢利為2.03億港元，較2021年同期增加2%。淨溢利上升，主要是由於營運收入增加9%，惟部分增幅被減值虧損增加35%所抵銷。平均股本回報率及平均資產回報率分別為2.73%及0.34%，而2021年同期則為2.72%及0.35%。

受貸款和債務證券投資組合增長所帶動，淨利息收入增加9%至6.97億港元。市場息率自2022年初起急速上升，導致資產收益於重訂價格後增加。儘管如此，存款成本的增幅超過了整體資產收益的升幅，令淨息差下降3個基點至1.27%。

非利息收入上升9%至2.27億港元，這主要是由信貸業務及保險業務收入分別錄得120%及39%的增長所帶動。貿易融資業務收入亦增長19%。然而，市場氣氛持續疲弱，令信託基金業務和證券經紀及投資服務收入分別下跌52%及33%。非利息收入對總營運收入比率維持在24.6%的水平。

營運支出增加5%至4.94億港元，同時，營運收入亦錄得增長，令成本對收入比率由55.8%下降至53.5%。本集團貫徹執行有效的成本控制措施的同時，亦持續投資不同金融科技項目，提升數位化功能以支持業務長期發展。

受一些關鍵經濟因素預期轉差以及貸款和債務證券投資持續增長所影響，本集團第一及第二階段的貸款減值虧損為1,700萬港元，而其他金融工具減值虧損則為500萬港元。由於內地房地產市場進一步惡化，第三階段的貸款減值虧損(扣除壞賬收回後)為1.58億港元。減值虧損總額為1.82億港元，較2021年同期增加35%。於2022年6月30日，計及商業票據的減值貸款比率為1.00%，減值貸款覆蓋率則為70.2%。

於2022年6月30日，本集團的總資產由2021年12月31日增加60億港元或5%至1,240億港元。由於企業借貸及按揭貸款錄得增長，客戶貸款總額上升6%至640億港元。客戶存款上升8%至910億港元。計及商業票據，貸款對存款比率由2021年12月31日的73.1%下降至2022年6月30日的71.0%。

The Group's capital and liquidity positions remained strong. As at 30 June 2022, the Group's Common Equity Tier 1 Capital Ratio and Tier 1 Capital Ratio were both 15.66%, and its Total Capital Ratio was 17.54%, which exceeded the statutory requirements. The Average Liquidity Maintenance Ratio also stood at a comfortable level of 68.05%.

Global inflation has risen substantially in recent months with some countries reporting multi-decade highs, prompting many central banks to increase interest rates. In the meantime, the Russia-Ukraine War pushes up inflation and causes further disruption to supply chains in the global economy. China's real GDP growth in the second quarter of 2022 was also hit by the stringent social distancing and hygiene measures adopted in major cities of the Mainland earlier this year. In Hong Kong, the economy improved in the second quarter, despite the extent of improvement was smaller than expected. Although the worsened global economic prospects may continue to weigh on the export performance of Hong Kong, the new round of Consumption Voucher Scheme and other support measures rolled out by the Government should continue stimulate consumer sentiment and support domestic economic activities.

Fubon Bank (Hong Kong) is dedicated to promoting digital transformation and financial inclusion as we strive for sustainable development. The challenge of financial inclusion has been exacerbated by the pandemic, yet we are keen to provide access to our financial services and remain a trusted partner to our customers by addressing their needs. Many small and medium-sized businesses ("SME") have struggled to maintain their operations through the pandemic. To help our SME customers overcome their cash flow challenges, the Bank has rolled out relief measures and participated in various government schemes. Following the launch of the SME Banking Services Centre at Tsuen Wan Branch last year, the Bank opened another SME Banking Services Centre at Kwun Tong Branch in June 2022 to further underscore our commitment to providing support to our SME customers. In July 2022, the Bank unveiled its first Green Branch – Taikoo Shing Branch – bringing a new experience to its customers while forging sustainable business development. Furthermore, the Bank also launched a new branding campaign and a series of marketing promotions featuring young and popular artistes during the first half of this year to increase the Fubon brand awareness as well as customer engagement.

Going forward, we will continue to adopt a growth-yet-prudent strategy in strengthening our local franchise and capitalizing on the opportunities arising from the Greater Bay Area. Our strategic plan to expand our business in the Greater Bay Area is making progress. Notwithstanding the uncertain operating environment, we remain committed to providing comprehensive financial services to both retail and corporate customers by enhancing our digital platforms and service delivery capabilities. Embracing Fubon's positive energy, we are keen to strengthen our brand and deliver unique customer experiences to our customers, and remain as their preferred banking partner.

本集團的資本及流動資金狀況仍然雄厚穩健。於2022年6月30日，本集團的普通股權一級資本比率及一級資本比率皆為15.66%，總資本比率為17.54%，高於相關之法定要求。平均流動性維持比率處於68.05%的穩健水平。

近月全球通脹飆升，部分國家的通脹率更達到數十年來高位，促使許多中央銀行上調息率應對。與此同時，俄烏戰爭令環球通脹加劇，並進一步影響供應鏈。2022年初，中國於主要城市實施嚴格的防疫措施對其2022年第二季實質本地生產總值增長造成打擊。在香港，儘管改善幅度低於預期，但經濟於第二季仍有所改善。雖然環球經濟前景惡化或會持續拖累香港的出口表現，但政府推出的新一輪消費券計劃及其他支援措施將可繼續刺激消費情緒，帶動本地經濟活動。

富邦銀行(香港)致力推動數位化轉型和普及金融，貫徹實現可持續發展。縱然疫情為普及金融帶來更多挑戰，但我們仍積極開拓為客戶提供本行金融服務的渠道，並照顧他們的需要，以成為客戶值得信賴的銀行夥伴。許多中小型企業(「中小企」)於疫情期間仍奮力維持業務，為協助我們的中小企業客戶舒緩現金流壓力，本行推出了紓困措施及參與多項政府計劃。繼去年於荃灣分行開設「中小企銀行服務中心」後，本行於2022年6月在觀塘分行開設了另一間「中小企銀行服務中心」，進一步彰顯我們對中小企客戶予以支持的承諾。2022年7月，本行首間綠色分行—太古城分行—隆重開幕，帶給客戶全新的體驗，同時落實可持續的業務發展。此外，本行於今年上半年推出了一系列由受歡迎的年輕明星拍攝或代言的品牌形象廣告和市場推廣活動，藉以提升富邦的品牌知名度和強化我們與客戶的關係。

未來，本行將繼續採取穩中求進的策略，鞏固我們的本地業務及把握大灣區帶來的機遇。我們持續推進拓展本行大灣區業務的策略性計劃。儘管經營環境不明朗，我們仍致力透過提升數位化平台和服務交付能力，為零售和企業客戶提供全面的金融服務。秉持富邦正向的力量，我們積極強化本行的品牌，並致力為客戶提供獨特的客戶體驗，繼續成為他們首選的銀行夥伴。

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME (UNAUDITED)

綜合全面收益表 (未經審核)

For the six months ended 30 June 2022 截至二零二二年六月三十日止之六個月

			For the six months ended	
			30 June 2022 截至 二零二二年 六月三十日 止之六個月 HK\$'000 千港元	30 June 2021 截至 二零二一年 六月三十日 止之六個月 HK\$'000 千港元
		Note 附註		
Interest income calculated using effective interest method	採用實際利率法計算之利息收入	4(a)	1,074,205	907,836
Other interest income	其他利息收入	4(a)	6,315	4,077
Interest income	利息收入		1,080,520	911,913
Interest expense	利息支出	4(b)	(383,395)	(274,250)
Net interest income	淨利息收入		697,125	637,663
Fee and commission income	費用及佣金收入	5(a)	218,847	186,223
Fee and commission expense	費用及佣金支出	5(b)	(36,778)	(44,426)
Net fee and commission income	淨費用及佣金收入		182,069	141,797
Other operating income	其他營運收入	6	44,793	66,553
Operating income	營運收入		923,987	846,013
Operating expenses	營運支出	7	(493,951)	(471,884)
Operating profit before other gains and impairment losses	未計其他收益及減值虧損前經營溢利		430,036	374,129
Impairment losses on advances to customers	客戶貸款減值虧損		(175,190)	(136,698)
(Charge for)/write back of impairment losses on other financial instruments	其他金融工具減值虧損之(扣除)/回撥		(5,423)	2,883
Impairment losses on other assets	其他資產減值虧損		(1,680)	(956)
Write back of impairment losses on assets acquired under lending agreements	根據貸款協議所得資產減值虧損之回撥		-	200
Impairment losses	減值虧損		(182,293)	(134,571)
(Loss)/gain on revaluation of investment properties	投資物業重估(虧損)/收益		(500)	3,005
Net gains/(losses) on disposal of fixed assets	出售固定資產淨收益/(虧損)		480	(415)
Net losses on disposal of financial assets at amortized cost	出售以攤銷成本計量之金融資產淨虧損		(86)	-

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME (UNAUDITED)

綜合全面收益表 (未經審核)

For the six months ended 30 June 2022 截至二零二二年六月三十日止之六個月

		For the six months ended	
		30 June 2022 截至 二零二二年 六月三十日 止之六個月 HK\$'000 千港元	30 June 2021 截至 二零二一年 六月三十日 止之六個月 HK\$'000 千港元
Profit before taxation	除稅前溢利		
Taxation	稅項	8	
Profit for the period	期內溢利	247,637	242,148
		(44,366)	(43,393)
Profit for the period	期內溢利	203,271	198,755
Other comprehensive income for the period, net of tax:	期內其他全面收益 (除稅後) :		
Items that will not be reclassified to profit or loss:	將不會重新分類至損益之項目 :		
Premises: net movement in premises revaluation reserve	物業：物業重估儲備淨變動	6,314	3,937
Equity securities designated at fair value through other comprehensive income: net movement in investment revaluation reserve (non-recycling)	指定以公平價值於其他全面收益計量之股本證券：投資重估儲備淨變動 (非循環)	9	
		75,725	(408,557)
		82,039	(404,620)
Total comprehensive income for the period	期內全面收益總額	285,310	(205,865)

The notes on pages 13 to 57 form part of these financial statements.

載於第13至57頁之附註為此等財務報表之一部分。

CONSOLIDATED STATEMENT OF FINANCIAL POSITION (UNAUDITED)

綜合財務狀況表 (未經審核)

As at 30 June 2022 於二零二二年六月三十日

		Note	30 June 2022 二零二二年 六月三十日 HK\$'000 千港元	31 December 2021 二零二一年 十二月三十一日 HK\$'000 千港元
		附註		
ASSETS	資產			
Cash and short-term funds	現金及短期資金	10	3,323,238	4,463,482
Balances with banks and other financial institutions	銀行同業及其他 金融機構結餘		3,460,096	779,806
Trading assets	持作交易用途 資產		1,722,020	1,951,019
Derivative financial instruments	衍生金融工具	12(b)	1,916,834	723,055
Advances to customers	客戶貸款	13	63,721,147	60,143,187
Trade bills	商業票據		382,058	1,060,757
Accrued interest and other assets	應計利息及 其他資產		1,287,871	1,390,335
Debt securities measured at amortized cost	以攤銷成本計量 之債務證券	14	43,515,041	43,109,311
Equity securities designated at fair value through other comprehensive income	指定以公平價值 於其他全面收 益計量之股本 證券		872,244	783,682
Fixed assets	固定資產	15	3,668,288	3,696,161
Investment properties	投資物業	15	63,500	14,000
Deferred tax assets	遞延稅項資產		7	84
Total assets	資產總額		123,932,344	118,114,879
LIABILITIES	負債			
Deposits and balances of banks and other financial institutions	銀行同業及其他 金融機構之 存款及結餘	16	8,603,377	8,378,889
Deposits from customers	客戶存款	17	91,014,448	84,420,922
Trading liabilities	交易賬項下之 負債		1,721,785	1,951,043
Certificates of deposit issued	已發行存款證		2,567,659	3,860,688
Debt securities issued	已發行債務證券		1,190,149	2,062,439
Derivative financial instruments	衍生金融工具	12(b)	70,029	399,267
Other liabilities	其他負債	18	3,191,922	1,762,164
Deferred tax liabilities	遞延稅項負債		536,037	527,839
Total liabilities	負債總額		108,895,406	103,363,251

CONSOLIDATED STATEMENT OF FINANCIAL POSITION (UNAUDITED)

綜合財務狀況表 (未經審核)

As at 30 June 2022 於二零二二年六月三十日

		Note	30 June 2022 二零二二年 六月三十日 HK\$'000 千港元	31 December 2021 二零二一年 十二月三十一日 HK\$'000 千港元
EQUITY	權益			
Share capital	股本		4,830,448	4,830,448
Reserves	儲備	19	10,206,490	9,921,180
Total equity	權益總額		15,036,938	14,751,628
Total equity and liabilities	權益及負債總額		123,932,344	118,114,879

Approved and authorised for issue by the Board of Directors on 9 August 2022.

經董事會於二零二二年八月九日通過及授權頒佈。

Richard TSAI Ming Hsing
蔡明興
Director
董事

Elizabeth LAM Tyng Yih
林婷懿
Director
董事

Simon CHUNG Kwok Keung
鍾國強
Director
董事

The notes on pages 13 to 57 form part of these financial statements.

載於第13至57頁之附註為此等財務報表之一部分。

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 2022 截至二零二二年六月三十日止之六個月

		Share capital	Regulatory reserve	Investment revaluation reserve (non- recycling) 投資重估 儲備 (非循環)	Premises revaluation reserve 物業重估 儲備	Retained earnings	Total equity
		股本 HK\$'000 千港元	法定儲備 HK\$'000 千港元	投資重估 儲備 (非循環) HK\$'000 千港元	物業重估 儲備 HK\$'000 千港元	保留溢利 HK\$'000 千港元	權益總額 HK\$'000 千港元
At 1 January 2021	於二零二一年一月一日	4,830,448	84,731	985,103	2,187,306	6,639,642	14,727,230
Total comprehensive income for the period	期內全面收益總額	-	-	(408,557)	3,937	198,755	(205,865)
- Profit for the period	- 期內溢利	-	-	-	-	198,755	198,755
- Other comprehensive income, of which:	- 其他全面收益， 其中包括：						
- Premises: net movement in premises revaluation reserve	- 物業：物業 重估儲備 淨變動	-	-	-	3,937	-	3,937
- Equity securities designated at fair value through other comprehensive income: net movement in investment revaluation reserve	- 指定以公平 價值於其他全面 收益計量之股本 證券：投資重估 儲備淨變動	-	-	(408,557)	-	-	(408,557)
Transfer (to)/from retained earnings	轉撥(至)/自保留溢利	-	(8,035)	-	(23,862)	31,897	-
At 30 June 2021	於二零二一年 六月三十日	4,830,448	76,696	576,546	2,167,381	6,870,294	14,521,365

The notes on pages 13 to 57 form part of these financial statements.

載於第13至57頁之附註為此等財務報表之一部分。

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 2022 截至二零二二年六月三十日止之六個月

		Share capital	Regulatory reserve	Investment revaluation reserve (non-recycling) 投資重估儲備 (非循環)	Premises revaluation reserve 物業重估儲備	Retained earnings 保留溢利	Total equity 權益總額
		HK\$'000 千港元	HK\$'000 千港元	HK\$'000 千港元	HK\$'000 千港元	HK\$'000 千港元	HK\$'000 千港元
At 1 January 2022	於二零二二年一月一日	4,830,448	150,612	559,173	2,149,954	7,061,441	14,751,628
Total comprehensive income for the period	期內全面收益總額	-	-	75,725	6,314	203,271	285,310
- Profit for the period	- 期內溢利	-	-	-	-	203,271	203,271
- Other comprehensive income, of which:	- 其他全面收益，其中包括：						
- Premises: net movement in premises revaluation reserve	- 物業：物業重估儲備淨變動	-	-	-	6,314	-	6,314
- Equity securities designated at fair value through other comprehensive income: net movement in investment revaluation reserve	- 指定以公平價值於其他全面收益計量之股本證券：投資重估儲備淨變動	-	-	75,725	-	-	75,725
Transfer (to)/from retained earnings	轉撥(至)/自保留溢利	-	6,583	-	(24,673)	18,090	-
At 30 June 2022	於二零二二年六月三十日	4,830,448	157,195	634,898	2,131,595	7,282,802	15,036,938

The notes on pages 13 to 57 form part of these financial statements.

載於第13至57頁之附註為此等財務報表之一部分。

CONDENSED CONSOLIDATED CASH FLOW STATEMENT (UNAUDITED)

簡明綜合現金流動表（未經審核）

For the six months ended 30 June 2022 截至二零二二年六月三十日止之六個月

		For the six months ended 30 June 2022 截至二零二二年六月三十日止之六個月 HK\$'000 千港元	For the six months ended 30 June 2021 截至二零二一年六月三十日止之六個月 HK\$'000 千港元
Net cash generated from/(used in) operations	經營業務產生／(所用)之現金淨額	2,398,898	(1,247,796)
Tax paid	已付稅項	(908)	(167,246)
Net cash generated from/(used in) operating activities	經營活動產生／(所用)之現金淨額	2,397,990	(1,415,042)
Net cash used in investing activities	投資活動所用之現金淨額	(99,892)	(36,064)
Net cash (used in)/generated from financing activities	融資活動(所用)／產生之現金淨額	(850,231)	260,001
Net increase/(decrease) in cash and cash equivalents	現金及現金等價物增加／(減少)淨額	1,447,867	(1,191,105)
Cash and cash equivalents as at 1 January	於一月一日之現金及現金等價物	5,563,213	9,057,521
Cash and cash equivalents as at 30 June	於六月三十日之現金及現金等價物	7,011,080	7,866,416
Cash flows from operating activities include:	經營活動產生之現金流動包括：		
Interest received	已收利息	1,033,112	963,906
Interest paid	已付利息	382,176	390,588
Dividends received	已收股息	1,315	5,427
Analysis of cash and cash equivalents:	現金及現金等價物之分析：		
Cash and short-term funds (Note 10)	現金及短期資金(附註10)	3,323,238	4,187,550
Treasury bills	國庫券		
– Trading assets	– 持作交易用途資產	1,722,020	2,000,452
– Debt securities measured at amortized cost	– 以攤銷成本計量之債務證券	4,542,538	3,313,513
Balances with banks and other financial institutions	銀行同業及其他金融機構結餘	3,460,096	1,379,756
Amount shown in the consolidated statement of financial position	綜合財務狀況表所示款項	13,047,892	10,881,271
Less: Amount with an original maturity of over three months	減：原本期限為三個月以上的數項	(6,036,812)	(3,014,855)
Cash and cash equivalents in the consolidated cash flow statement	綜合現金流動表中的現金及現金等價物	7,011,080	7,866,416

The notes on pages 13 to 57 form part of these financial statements.

載於第13至57頁之附註為此等財務報表之一部分。

1. ACTIVITIES AND CORPORATE AFFILIATION

Fubon Bank (Hong Kong) Limited ("The Bank") is a licensed bank incorporated and domiciled in Hong Kong and has its registered office at 38 Des Voeux Road Central, Hong Kong.

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 2022 to be Fubon Financial Holding Company Limited which is incorporated in the Republic of China and operates as a financial conglomerate.

These interim financial statements have been reviewed by the Audit Committee.

2. BASIS OF PREPARATION

These interim financial statements have been prepared in accordance with Hong Kong Accounting Standard ("HKAS") 34, Interim financial reporting, issued by the Hong Kong Institute of Certified Public Accountants. They also contain the disclosure information required under the Banking (Disclosure) Rules ("BDR") issued by the Hong Kong Monetary Authority ("HKMA"). These interim financial statements should be read in conjunction with the annual financial statements for year ended 31 December 2021 which have been prepared in accordance with all applicable Hong Kong Financial Reporting Standards ("HKFRSs").

1. 業務及公司附屬集團

富邦銀行(香港)有限公司(「本行」)是在香港註冊成立的持牌銀行，其註冊辦事處地址為香港中環德輔道中38號。

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，本集團於二零二二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。

審核委員會已審閱此等中期財務報表。

2. 編製基準

此等中期財務報表乃根據香港會計師公會頒佈的香港會計準則第34號「中期財務報告」而編製。其亦列載香港金融管理局(「金管局」)發出之銀行業(披露)規則所規定之披露資料。本中期財務報表須與按照所有適用的香港財務報告準則編製的截至二零二一年十二月三十一日止年度之年度財務報表一併參閱。

2. BASIS OF PREPARATION (continued)

The preparation of interim financial statements that conform with HKAS 34 requires that management make judgments, estimates and assumptions that affect the application of policies and reported amounts of assets and liabilities, income and expenses on a year-to-date basis. Actual results may differ from these estimates. In preparing these interim financial statements, the significant areas of judgment made by management in applying the Group's accounting policies and the key sources of estimation uncertainty were the same as those that applied to the consolidated financial statements for the year ended 31 December 2021.

These interim financial statements have been prepared in accordance with the accounting policies as adopted in the 2021 annual financial statements, which have been prepared in accordance with HKFRSs.

3. BASIS OF CONSOLIDATION

These interim financial statements cover the consolidated position of the Bank and all its subsidiaries. For regulatory reporting, the basis of consolidation differs from the basis of consolidation for accounting purposes. Details are set out in Note (A).

The financial information relating to the financial year ended 31 December 2021 that is included in these interim financial statements as comparative information does not constitute the Group's statutory annual consolidated financial statements for that financial year but is derived from those financial statements.

The Bank has delivered the financial statements for the year ended 31 December 2021 to the Registrar of Companies as required by section 662(3) of, and Part 3 of Schedule 6 to, the Companies Ordinance.

2. 編製基準(續)

編製符合香港會計準則第34號之中期財務報表，需要管理層於採用政策及以截至結算日之方法列報資產、負債及收支時作出判斷、估計及假設。實際結果可能有別於該等估計。在編製此等中期財務報表時，管理層於應用本集團之會計政策時作出之重要判斷及估計不確定因素的主要來源與截至二零二一年十二月三十一日止年度的綜合財務報表所採用者相同。

此等中期財務報表乃根據按照香港財務報告準則編製的二零二一年年度財務報表採納之會計政策編製。

3. 綜合基準

此等中期財務報表包括本行及其所有附屬公司之綜合狀況。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(A)。

此等本中期財務報表所載有關截至二零二一年十二月三十一日止財政年度的財務資料(作為比較資料)並不構成本集團於該財政年度的法定年度綜合財務報表，惟摘錄自該等財務報表。

按照《公司條例》第662(3)條及附表6第3部的規定，本行已向公司註冊處遞交截至二零二一年十二月三十一日止年度的財務報表。

3. BASIS OF CONSOLIDATION (continued)

The Bank's auditor has reported on those financial statements. The auditor's report was unqualified; did not include a reference to any matters to which the auditor drew attention by way of emphasis without qualifying its report; and did not contain a statement under section 406(2), 407(2) or (3) of the Companies Ordinance.

4. INTEREST INCOME AND EXPENSE

(a) Interest income

Loans and advances	借款及貸款
Investment in securities	證券投資
Balances with banks and other financial institutions	銀行同業及其他金融機構結餘
Interest income calculated using the effective interest method	採用實際利率法計算之利息收入
Other interest income	其他利息收入
Total interest income	利息收入總額

Interest income recognized on financial assets that are not measured at fair value through profit or loss amounted to HK\$1,074,205,000 (2021: HK\$907,836,000).

3. 綜合基準(續)

本行的核數師已就該等財務報表出具報告。核數師報告為無保留意見；且並無提述核數師在不出具保留意見的情況下以強調的方式提請使用者注意的任何事項；亦不包含根據《公司條例》第406(2)條、407(2)條或(3)條作出的聲明。

4. 利息收入及支出

(a) 利息收入

For the six months ended

30 June 2022 截至 二零二二年 六月三十日 止之六個月 HK\$'000 千港元	30 June 2021 截至 二零二一年 六月三十日 止之六個月 HK\$'000 千港元
730,895	636,479
316,235	263,550
27,075	7,807
1,074,205	907,836
6,315	4,077
1,080,520	911,913

就非通過損益以反映公平價值計量之金融資產確認之利息收入為1,074,205,000港元(二零二一年：907,836,000港元)。

4. INTEREST INCOME AND EXPENSE (continued)
(b) Interest expense

4. 利息收入及支出 (續)
(b) 利息支出

		For the six months ended	
		30 June 2022 截至 二零二二年 六月三十日 止之六個月 HK\$'000 千港元	30 June 2021 截至 二零二一年 六月三十日 止之六個月 HK\$'000 千港元
Deposits from customers	客戶存款	325,629	199,393
Certificates of deposit, debt securities and subordinated debts issued	已發行存款證、債務證券及後償債務	28,381	43,060
Financial assets sold under repurchase agreements	購回協議項下出售之金融資產	19,675	24,636
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	8,161	6,373
Lease liabilities	租賃負債	1,549	788
		383,395	274,250

Interest expense recognized on financial liabilities that are not measured at fair value through profit or loss amounted to HK\$383,395,000 (2021: HK\$274,250,000).

就非通過損益以反映公平價值計量之金融負債確認之利息支出為383,395,000港元(二零二一年：274,250,000港元)。

5. FEE AND COMMISSION INCOME AND EXPENSE

(a) Fee and commission income

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 2022 截至 二零二二年 六月三十日 止之六個月 HK\$'000 千港元	30 June 2021 截至 二零二一年 六月三十日 止之六個月 HK\$'000 千港元
Fee and commission income arising from:	由以下業務所產生的費用及佣金收入：		
Insurance services	保險業務	74,627	53,610
Credit related services	信貸業務	50,228	22,821
Credit card services	信用卡業務	42,466	46,597
Securities brokerage and investment services	證券經紀及投資服務	15,035	22,599
Trade finance services	貿易融資業務	11,264	9,463
Unit trust services	信託基金業務	9,632	19,937
Others	其他	15,595	11,196
		218,847	186,223
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	99,154	73,176
– Trust or other fiduciary activities	– 信託或其他受託業務	1,186	1,048

Fee and commission income arising from trust and other fiduciary activities relate to fees from asset management activities where the Group holds assets or invests on behalf of customers.

來自信託及其他受託業務的費用及佣金收入與本集團代表客戶持有資產或進行投資所收取的資產管理業務費用相關。

5. FEE AND COMMISSION INCOME AND EXPENSE (continued)

(b) Fee and commission expense

5. 費用及佣金收入及支出 (續)

(b) 費用及佣金支出

For the six months ended

		30 June 2022 截至 二零二二年 六月三十日 止之六個月 HK\$'000 千港元	30 June 2021 截至 二零二一年 六月三十日 止之六個月 HK\$'000 千港元
Handling fees and commission	手續費及佣金	28,522	35,591
Other fees paid	其他已付費用	8,256	8,835
		36,778	44,426
of which:	其中：		
Fee and commission expense arising from financial assets or financial liabilities which are not measured at fair value through profit or loss	費用及佣金支出來自非通過損益以反映公平價值之金融資產或金融負債	32,956	35,191

6. OTHER OPERATING INCOME

6. 其他營運收入

		For the six months ended	
		30 June 2022 截至 二零二二年 六月三十日 止之六個月 HK\$'000 千港元	30 June 2021 截至 二零二一年 六月三十日 止之六個月 HK\$'000 千港元
Gains less losses from dealing	交易收益減虧損		
– Foreign currencies	– 外匯	46,214	29,919
– Trading assets	– 持作交易用途資產	6,892	40,863
– Other dealing activities*	– 其他買賣交易*	2,487	2,937
– Short selling activities	– 賣空交易	(758)	5
		54,835	73,724
Net hedging loss from fair value hedges	公平價值對沖之淨對沖虧損		
Net loss on hedged items attributable to the hedged risk	與對沖風險相關之被對沖項目之淨虧損	(1,507,336)	(962,779)
Net gain on hedging instruments	對沖工具之淨收益	1,483,007	939,684
		(24,329)	(23,095)
Dividend income from unlisted equity securities	非上市股本證券之股息收入	1,315	5,427
Rental income	租金收入		
– from investment properties	– 來自投資物業	402	561
– others	– 其他	–	237
Receipt/(refund) of government subsidies	政府補助之收取／(撥回)	1,600	(604)
Others	其他	10,970	10,303
		44,793	66,553

* Other dealing activities include customer-driven dealing in financial instruments including equity linked notes, options and structured deposit products.

* 其他買賣交易包括客戶買賣金融工具(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 2022 截至 二零二二年 六月三十日 止之六個月 HK\$'000 千港元	30 June 2021 截至 二零二一年 六月三十日 止之六個月 HK\$'000 千港元
Salaries and other staff costs	薪金及其他僱員成本	304,821	287,019
Premises and other fixed assets	物業及其他固定資產		
Depreciation (Note 15)	折舊(附註15)	80,923	80,261
Government rent and rates and expenses on short-term leases	政府地租及差餉以及 短期租賃支出	2,245	2,256
Others	其他	9,550	8,339
Audit fee	核數費用	2,758	2,671
Other operating expenses	其他營運支出		
Business promotion	業務推廣	13,936	16,350
Legal and professional fees	法律及顧問費用	4,442	2,700
Communication	通訊	14,457	14,322
Electronic data processing and computer systems	電子資料處理及 電腦系統	42,064	38,966
Others	其他	18,755	19,000
		493,951	471,884

8. TAXATION IN THE CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

Provision for Hong Kong Profits Tax for 2022 is calculated at 16.5% (2021: 16.5%) of the estimated assessable profits for the six months ended 30 June 2022.

8. 綜合全面收益表內的稅項

二零二二年之香港利得稅撥備乃根據截至二零二二年六月三十日止之六個月之評估應課稅溢利之16.5%（二零二一年：16.5%）計算。

		For the six months ended	
		30 June 2022 截至 二零二二年 六月三十日 止之六個月 HK\$'000 千港元	30 June 2021 截至 二零二一年 六月三十日 止之六個月 HK\$'000 千港元
Current tax – Hong Kong Profits Tax	即期稅項 – 香港利得稅		
Tax for the period	期內稅項	47,429	43,369
Current tax – Overseas Tax	即期稅項 – 海外稅項		
Tax for the period	期內稅項	–	193
Deferred tax	遞延稅項	(3,063)	(169)
		44,366	43,393

9. OTHER COMPREHENSIVE INCOME

Equity securities designated at fair value through other comprehensive income (non-recycling):

Changes in fair value recognized during the period
Deferred taxation

Net movement in the investment revaluation reserve (non-recycling) during the period recognized in other comprehensive income

指定以公平價值於其他全面收益計量之股本證券(非循環):

期內確認之公平價值變動
遞延稅項

期內於其他全面收益確認之投資重估儲備(非循環)淨變動

9. 其他全面收益

For the six months ended

30 June 2022 截至 二零二二年 六月三十日 止之六個月 HK\$'000 千港元	30 June 2021 截至 二零二一年 六月三十日 止之六個月 HK\$'000 千港元
90,688 (14,963)	(489,290) 80,733
75,725	(408,557)

10. CASH AND SHORT-TERM FUNDS

Cash in hand

Balances with the HKMA

Balances with banks

Money at call and short notice*

現金

金管局結餘

銀行同業之結餘

通知及短期存款*

10. 現金及短期資金

30 June 2022 二零二二年 六月三十日 HK\$'000 千港元	31 December 2021 二零二一年 十二月三十一日 HK\$'000 千港元
88,017	167,913
153,761	1,115,947
552,459	875,590
2,529,001	2,304,032
3,323,238	4,463,482

* Money at call and short notice represents deposits of up to a maximum of one-month maturity from the end of reporting period.

* 通知及短期存款指由報告期末起計最長一個月到期之存款。

11. SEGMENT REPORTING

Segment information is presented in respect of the Group's operating segments which are the components of the Group about which separate financial information is available and evaluated regularly by the Chief Executive Officer and Managing Director in deciding how to allocate resources and in assessing performance.

Operating segments

The Bank and its subsidiaries are principally engaged in the provision of banking and related financial services. Reportable segments of the Group are set out below.

Retail Banking comprises consumer finance activities including credit card merchant acquiring, provision of credit card advances, mortgage lending and other consumer lending and wealth management services such as the sales and distribution of insurance products, investment products and securities brokerage to wealth management clients and provision of banking services to the mass market segment.

Institutional Banking comprises the corporate banking business and the financial institutions business, covering the provision of services including corporate lending, syndicated loans, trade financing and deposits to large corporates in Hong Kong and Mainland China. Institutional Banking also comprises the treasury investment business which mainly engages in managing the Group's investment portfolio and trading in foreign exchange and debt securities. It also manages the overall funding, liquidity and interest rate risk positions arising from the banking activities of the Group. Moreover, it is also responsible for the marketing of treasury products to the Group's customers.

11. 分部資料

分部資料乃根據本集團的經營分部編製。本集團之經營分部為本集團之組成部份，相關之財務資料可被獨立地提供以及行政總裁及董事總經理用作定期評估以決定如何分配資源和評核表現。

經營分部

本行及其附屬公司之主要業務為提供銀行及相關之金融服務。本集團可申報經營分部載列如下。

零售銀行包括消費金融業務及財富管理服務，前者包括信用卡客戶服務、信用卡信貸服務、按揭貸款及其他消費信貸，後者包括向財富管理客戶提供銷售和分銷保險產品、投資產品及證券經紀服務以及向大眾市場分部提供銀行服務。

企業及機構銀行包括企業銀行業務及金融機構業務，涵蓋向香港及中國內地之大型企業提供企業借貸、銀團貸款、貿易融資及存款服務。企業及機構銀行亦包括財務投資業務，其主要從事本集團的投資組合管理以及外匯及債務證券的交易活動。其亦管理本集團整體資金以及由銀行業務產生之流動性及利率風險部位。此外，其亦負責向本集團客戶銷售財務產品。

11. SEGMENT REPORTING (continued)

Operating segments (continued)

Commercial Banking mainly engages in corporate lending, trade financing and commercial mortgage lending to small and medium enterprises in Hong Kong and Mainland China and the distribution of wealth management products to corporate customers.

In the first half of 2022, Commercial Banking was spun off from Institutional Banking while Treasury Investment was merged with Institutional Banking. Comparative figures have been restated to conform with current year presentation.

Segment results, assets and liabilities

For the purpose of segmental analysis, the allocation of operating income reflects the benefits of capital and other funding resources allocated to the operating segments by way of internal capital allocation and fund transfer pricing mechanisms. To reflect the benefit of joint efforts of two operating segments on a third party fee-related transaction, operating income derived from the transaction is split between the relevant operating segments.

Cost allocation is based on the direct costs incurred by the respective operating segments. For consistency with internal management reporting, there is no apportionment of central management overheads and only wholly and directly attributable costs of support units are charged to the respective operating segments. Rental charges at market rates for usage of premises are reflected in net interest income, operating expenses and inter-segment expenses for the respective operating segments.

11. 分部資料 (續)

經營分部 (續)

商業銀行主要向香港及中國內地之中小企業提供企業借貸、貿易融資及商業按揭貸款以及向企業客戶分銷財富管理產品。

於二零二二年上半年，商業銀行自企業及機構銀行中分拆出來，而財務投資則與企業及機構銀行合併。其比較數字已重新列示，以符合本年之呈列方式。

分部業績、資產及負債

按分部分析下之營運收入劃分，反映各經營分部，透過內部資本分配和資金調撥機制獲分派之資本及其他資金所賺取之回報。為反映兩個經營分部在第三方非利息收入相關交易上共同努力所賺取之回報，從這交易上所賺取之營運收入會在相關之經營分部拆分。

成本分配則以各經營分部之直接成本計算。為與內部管理報告一致，中央管理費用不被分攤，只有完全及直接可歸因於各經營分部的後勤部門費用，在各經營分部扣除。各經營分部使用物業，按市值計算之租金反映於各經營分部之淨利息收入、營運支出及跨分部支出內。

11. SEGMENT REPORTING (continued)

Segment results, assets and liabilities (continued)

Segment assets mainly include advances to customers, investment in securities and financial instruments, inter-bank placements, current assets and premises attributable to the operating segments.

Segment liabilities mainly include deposits from customers, certificates of deposit and debt securities issued, inter-bank borrowings, and accruals attributable to the operating segments.

In addition to receiving segment information concerning profit before taxation, management is provided with segment information concerning revenue, interest expense, depreciation, amortization, impairment losses and additions to non-current segment assets used by the segments in their operations.

Unallocated items mainly comprise the central management unit, management of strategic investments, premises and property management and other activities which cannot be reasonably allocated to specific business segments.

11. 分部資料 (續)

分部業績、資產及負債 (續)

分部資產主要包括各經營分部應佔客戶貸款、證券及金融工具投資、銀行同業放款、流動資產及物業。

分部負債主要包括各經營分部應佔客戶存款、已發行存款證、已發行債務證券、銀行同業借款及應計款項。

除了分部資料中的除稅前溢利資料外，管理層亦獲提供分部資料中的有關收入、利息支出、折舊、攤銷、減值虧損及用於分部運作的新增非流動分部資產。

未分配項目主要包括中央管理單位、策略投資管理、樓宇及物業管理以及其他未能合理分配到特定業務類別的活動。

NOTES TO THE UNAUDITED INTERIM FINANCIAL STATEMENTS
未經審核中期財務報表附註

11. SEGMENT REPORTING (continued)
Segment results, assets and liabilities (continued)

11. 分部資料 (續)
分部業績、資產及負債 (續)

		For the six months ended 30 June 2022 截至二零二二年六月三十日止之六個月			
		Retail Banking 零售銀行 HK\$'000 千港元	Institutional Banking 企業及 機構銀行 HK\$'000 千港元	Commercial Banking 商業銀行 HK\$'000 千港元	Reportable Segments Total 可申報 分部總額 HK\$'000 千港元
Net interest income	淨利息收入	197,964	386,890	111,987	696,841
Other operating income from external customers	源自外界客戶其他營 運收入	157,635	68,271	24,026	249,932
Fee and commission expense	費用及佣金支出	(28,679)	(4,374)	(28)	(33,081)
Other operating income	其他營運收入	128,956	63,897	23,998	216,851
Operating income	營運收入	326,920	450,787	135,985	913,692
Operating expenses	營運支出	(216,319)	(54,687)	(39,519)	(310,525)
Inter-segment expenses	跨分部支出	(23,509)	(2,472)	(2,274)	(28,255)
Operating profit before other gains and impairment losses	未計其他收益及減值 虧損前經營溢利	87,092	393,628	94,192	574,912
Impairment losses on advances to customers	客戶貸款減值虧損	(23,992)	(138,713)	(12,485)	(175,190)
Impairment losses on other financial instruments	其他金融工具減值 虧損	(2,591)	(171)	(2,661)	(5,423)
(Charge for)/write back of impairment losses on other assets	其他資產減值虧損之 (扣除)/回撥	(1,687)	–	7	(1,680)
Net gains on disposal of fixed assets	出售固定資產淨收益	536	–	–	536
Net losses on disposal of financial assets at amortized cost	出售以攤銷成本計量 之金融資產淨虧損	–	(86)	–	(86)
Profit before taxation	除稅前溢利	59,358	254,658	79,053	393,069
Operating expenses – depreciation	營運支出一折舊	(39,371)	(3,665)	(4,666)	(47,702)
30 June 2022 二零二二年六月三十日					
Segment assets	分部資產	22,567,883	87,015,869	11,619,775	121,203,527
Segment liabilities	分部負債	58,100,887	41,019,650	8,402,090	107,522,627

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未經審核中期財務報表附註

11. SEGMENT REPORTING (continued)

Segment results, assets and liabilities (continued)

11. 分部資料 (續)

分部業績、資產及負債 (續)

For the six months ended 30 June 2021 (Restated)
截至二零二一年六月三十日止之六個月 (重列)

		Retail Banking 零售銀行 HK\$'000 千港元	Institutional Banking 企業及 機構銀行 HK\$'000 千港元	Commercial Banking 商業銀行 HK\$'000 千港元	Reportable Segments Total 可申報 分部總額 HK\$'000 千港元
Net interest income	淨利息收入	170,181	361,582	105,653	637,416
Other operating income from external customers	源自外界客戶其他營 運收入	172,131	45,083	14,479	231,693
Fee and commission expense	費用及佣金支出	(28,213)	(4,460)	(53)	(32,726)
Other operating income	其他營運收入	143,918	40,623	14,426	198,967
Operating income	營運收入	314,099	402,205	120,079	836,383
Operating expenses	營運支出	(174,652)	(48,569)	(28,289)	(251,510)
Inter-segment expenses	跨分部支出	(23,746)	(2,465)	(1,731)	(27,942)
Operating profit before other gains and impairment losses	未計其他收益及減值 虧損前經營溢利	115,701	351,171	90,059	556,931
Impairment losses on advances to customers	客戶貸款減值虧損	(2,948)	(66,700)	(67,050)	(136,698)
Write back of/(charge for) impairment losses on other financial instruments	其他金融工具減值 虧損之回撥/ (扣除)	7,292	2,429	(6,838)	2,883
(Charge for)/write back of impairment losses on other assets	其他資產減值虧損之 (扣除)/回撥	(900)	(63)	7	(956)
Profit before taxation	除稅前溢利	119,145	286,837	16,178	422,160
Operating expenses – depreciation	營運支出一折舊	(38,911)	(3,574)	(2,804)	(45,289)
31 December 2021 (Restated) 二零二一年十二月三十一日 (重列)					
Segment assets	分部資產	21,402,211	83,227,857	10,420,731	115,050,799
Segment liabilities	分部負債	48,582,800	44,589,583	8,602,888	101,775,271

11. SEGMENT REPORTING (continued)

Reconciliation of reportable segment operating income, profit before taxation, assets & liabilities

11. 分部資料 (續)

可申報分部營運收入、除稅前溢利、資產及負債之對賬

		For the six months ended	
		30 June 2022 截至 二零二二年 六月三十日 止之六個月 HK\$'000 千港元	30 June 2021 截至 二零二一年 六月三十日 止之六個月 HK\$'000 千港元 (Restated) (重列)
Operating income	營運收入		
Reportable segment operating income	可申報分部營運收入	913,692	836,383
Elimination of inter-segment operating income	跨分部營運收入抵銷	(44,433)	(45,202)
Unallocated operating income	未分配營運收入	54,728	54,832
Consolidated operating income	綜合營運收入	923,987	846,013

		For the six months ended	
		30 June 2022 截至 二零二二年 六月三十日 止之六個月 HK\$'000 千港元	30 June 2021 截至 二零二一年 六月三十日 止之六個月 HK\$'000 千港元 (Restated) (重列)
Profit before taxation	除稅前溢利		
Reportable segment profit before taxation	可申報分部除稅前溢利	393,069	422,160
Unallocated operating income	未分配營運收入	54,728	54,832
Unallocated operating expenses	未分配營運支出	(199,604)	(237,634)
Write back of impairment losses on assets acquired under lending agreements	根據貸款協議所得資產減值虧損之回撥	-	200
(Loss)/gain on revaluation of investment properties	投資物業重估(虧損)/收益	(500)	3,005
Net losses on disposal of fixed assets	出售固定資產淨虧損	(56)	(415)
Consolidated profit before taxation	綜合除稅前溢利	247,637	242,148

11. SEGMENT REPORTING (continued)

Reconciliation of reportable segment operating income, profit before taxation, assets & liabilities
(continued)

Assets

Reportable segment assets
Unallocated fixed assets and
investment properties
Unallocated other assets
Consolidated total assets

資產

可申報分部資產
未分配固定資產及
投資物業
未分配其他資產
綜合資產總額

Liabilities

Reportable segment liabilities
Unallocated other liabilities
Consolidated total liabilities

負債

可申報分部負債
未分配其他負債
綜合負債總額

11. 分部資料 (續)

可申報分部營運收入、除稅前溢利、資產及負債之對賬 (續)

30 June 2022 二零二二年 六月三十日 HK\$'000 千港元	31 December 2021 二零二一年 十二月三十一日 HK\$'000 千港元 (Restated) (重列)
121,203,527	115,050,799
1,659,796	1,653,791
1,069,021	1,410,289
123,932,344	118,114,879

30 June 2022 二零二二年 六月三十日 HK\$'000 千港元	31 December 2021 二零二一年 十二月三十一日 HK\$'000 千港元 (Restated) (重列)
107,522,627	101,775,271
1,372,779	1,587,980
108,895,406	103,363,251

11. SEGMENT REPORTING (continued)

Geographical information

Geographical segment information is based on the locations of the principal operations of the subsidiaries or on the location of the branches of the Group responsible for reporting the results or booking the assets, the location of customers and the location of assets. For the six months ended 30 June 2022 and 2021, all of the Group's operating income and profit before taxation were generated by assets booked by the branches and subsidiaries of the Group located in Hong Kong. No single country or geographic segment other than Hong Kong contributed 10% or more of the Group's assets, liabilities, profit or loss before taxation, operating income or contingent liabilities and commitments.

Major customers

For the six months ended 30 June 2022 and 2021, no single customer or a group of customers under common control contributed 10% or more of the Group's operating income.

11. 分部資料 (續)

區域資料

區域分部資料乃基於附屬公司之主要營運地點或負責申報業績或將資產入賬之本集團分行位置、客戶位置及資產位置予以披露。截至二零二二年及二零二一年六月三十日止之六個月，本集團所有營運收入及除稅前溢利均來自位於香港的本集團分行及附屬公司入賬之資產所產生。概無香港以外的其他國家或區域分部佔本集團的資產、負債、除稅前溢利或虧損、營運收入或或然負債及承擔10%或以上。

主要客戶

截至二零二二年及二零二一年六月三十日止之六個月，概無單一客戶或共同控制之一組客戶佔本集團營運收入10%或以上。

12. DERIVATIVE FINANCIAL INSTRUMENTS

(a) Notional amounts of derivatives

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 end of reporting period 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:

12. 衍生金融工具

(a) 衍生工具之名義金額

此等衍生工具指其價值視乎一項或多項有關資產或指數之價值而定之金融合約。此等工具之名義金額顯示於報告期末尚未平倉之交易量，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：

		30 June 2022 二零二二年六月三十日			31 December 2021 二零二一年十二月三十一日		
		Qualifying for hedge accounting 合資格採用 對沖會計法 HK\$'000 千港元	Held for trading 持作交易 用途 HK\$'000 千港元	Total 總額 HK\$'000 千港元	Qualifying for hedge accounting 合資格採用 對沖會計法 HK\$'000 千港元	Held for trading 持作交易 用途 HK\$'000 千港元	Total 總額 HK\$'000 千港元
Exchange rate derivatives	匯率衍生工具						
- Forwards	- 遠期	-	4,017,262	4,017,262	-	5,579,097	5,579,097
- Swaps	- 掉期	-	8,923,611	8,923,611	-	8,888,426	8,888,426
- Options purchased	- 購入期權	-	144,363	144,363	-	146,881	146,881
- Options written	- 沽出期權	-	144,363	144,363	-	146,881	146,881
		-	13,229,599	13,229,599	-	14,761,285	14,761,285
Interest rate derivatives	利率衍生工具						
- Swaps	- 掉期	26,335,098	-	26,335,098	27,383,049	734,700	28,117,749
		26,335,098	-	26,335,098	27,383,049	734,700	28,117,749
Equity derivatives	股票衍生工具						
- Options purchased	- 購入期權	-	9,607	9,607	-	-	-
- Options written	- 沽出期權	-	9,607	9,607	-	-	-
		-	19,214	19,214	-	-	-
Total	總額	26,335,098	13,248,813	39,583,911	27,383,049	15,495,985	42,879,034

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.

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號指定作對沖之對沖工具。

12. DERIVATIVE FINANCIAL INSTRUMENTS

(continued)

(b) Fair value and credit risk-weighted amounts of derivatives

12. 衍生金融工具(續)

(b) 衍生工具之公平價值及信貸風險加權金額

		30 June 2022 二零二二年六月三十日		31 December 2021 二零二一年十二月三十一日	
		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	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
Exchange rate derivatives	匯率衍生工具				
– Forwards	– 遠期	436,793	14,359	402,316	13,506
– Swaps	– 掉期	27,357	53,667	14,272	22,633
– Options purchased	– 購入期權	147	–	412	–
– Options written	– 沽出期權	–	147	–	418
		464,297	68,173	417,000	36,557
Interest rate derivatives	利率衍生工具				
– Swaps	– 掉期	1,451,704	1,023	306,055	362,710
		1,451,704	1,023	306,055	362,710
Equity derivatives	股票衍生工具				
– Options purchased	– 購入期權	833	–	–	–
– Options written	– 沽出期權	–	833	–	–
		833	833	–	–
Total	總額	1,916,834	70,029	723,055	399,267

The credit risk weighted amount of derivatives of the Group is HK\$137.4 million as at 30 June 2022 (31 December 2021: HK\$195.6 million). Credit risk weighted amount refers to the amount as computed in accordance with the Banking (Capital) Rules of the HKBO. The Group calculates the credit risk weighted amount in accordance with the SA-CCR approach, and takes into account the effect of bilateral netting arrangements. The amount depends on the status of the counterparty and the maturity characteristics. The risk weights used range from 0% to 100%.

於二零二二年六月三十日，本集團衍生工具之信貸風險加權金額為137,400,000港元(二零二一年十二月三十一日：195,600,000港元)。信貸風險加權金額指根據香港《銀行業條例》項下之《銀行業(資本)規則》計算之金額。本集團根據交易對手信貸風險標準計算法計算信貸風險加權金額，並計及雙邊淨額結算安排之影響。此等金額須視乎交易對手之現況及到期特點而定。所採用之信貸風險加權比率介乎0%至100%之間。

13. ADVANCES TO CUSTOMERS

(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
– Stage 1	– 第一階段
– Stage 2	– 第二階段
– Stage 3	– 第三階段

13. 客戶貸款

(a) 客戶貸款減值撥備

30 June 2022 二零二二年 六月三十日 HK\$'000 千港元	31 December 2021 二零二一年 十二月三十一日 HK\$'000 千港元
64,278,931	60,638,771
(220,634)	(165,481)
(39,986)	(78,061)
(297,164)	(252,042)
63,721,147	60,143,187

(b) Movement in impairment allowances on advances to customers

(b) 客戶貸款減值撥備變動

		30 June 2022 二零二二年六月三十日			
		12-month ECL	Lifetime ECL not credit- impaired	Lifetime ECL credit- impaired	Total
		12個月內 預期信貸虧損	非信貸不良的 全期預期 信貸虧損	信貸不良的 全期預期 信貸虧損	總額
		HK\$000 千港元	HK\$000 千港元	HK\$000 千港元	HK\$000 千港元
At 1 January 2022	於二零二二年 一月一日	165,481	78,061	252,042	495,584
Transfer to 12-month ECL	轉至12個月內預期 信貸虧損	(1,478)	1,478	-	-
Transfer to lifetime ECL not credit-impaired	轉至非信貸不良的 全期預期信貸虧損	2,537	(2,537)	-	-
Transfer to lifetime ECL credit-impaired	轉至信貸不良的全期 預期信貸虧損	-	(33,368)	33,368	-
New financial assets originated or purchased, assets derecognized, repayments and further lending	源生或購入之新金融 資產、取消確認之 資產、還款及 進一步貸款	42,764	3,176	-	45,940
Repayment	還款	(12,907)	(7,556)	-	(20,463)
Recoveries of advances written off in previous years	收回過往年度已撇銷 貸款	-	-	-	-
Write-offs	撇銷	-	-	(123,891)	(123,891)
Net remeasurement of impairment allowances (including exchange adjustments)	減值撥備之重新計量 淨額(包括匯兌 調整)	24,237	732	135,645	160,614
At 30 June 2022	於二零二二年 六月三十日	220,634	39,986	297,164	557,784

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13. ADVANCES TO CUSTOMERS (continued)
(b) Movement in impairment allowances on advances to customers (continued)

13. 客戶貸款 (續)
(b) 客戶貸款減值撥備變動 (續)

		31 December 2021 二零二一年十二月三十一日			
		12-month ECL	Lifetime ECL not credit- impaired 非信貸不良的 全期預期 信貸虧損	Lifetime ECL credit- impaired 信貸不良的 全期預期 信貸虧損	Total 總額
		12個月內 預期信貸虧損	預期信貸虧損	預期信貸虧損	總額
		HK\$000 千港元	HK\$000 千港元	HK\$000 千港元	HK\$000 千港元
At 1 January	於一月一日	223,974	52,597	395,039	671,610
Transfer to lifetime ECL not credit-impaired	轉至非信貸不良的 全期預期信貸虧損	(5,399)	5,399	–	–
Transfer to 12-month ECL	轉至12個月內預期 信貸虧損	9,873	(9,873)	–	–
Transfer to lifetime ECL credit-impaired	轉至信貸不良的全期 預期信貸虧損	(9,059)	(1,404)	10,463	–
New financial assets originated or purchased, assets derecognized, repayments and further lending	源生或購入之新金融 資產、取消確認之 資產、還款及 進一步貸款	83,442	36,744	–	120,186
Repayments	還款	(63,776)	(7,924)	–	(71,700)
Write-offs	撇銷	–	–	(444,159)	(444,159)
Net remeasurement of impairment allowances (including exchange adjustments)	減值撥備之重新計量 淨額(包括匯兌 調整)	(73,574)	2,522	290,699	219,647
At 31 December	於十二月三十一日	165,481	78,061	252,042	495,584

13. ADVANCES TO CUSTOMERS (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:

13. 客戶貸款 (續)

(c) 按行業分析的客戶貸款

按行業及有抵押貸款的客戶貸款分析如下。經濟行業分析乃基於金管局所採用的類別及定義：

		30 June 2022 二零二二年六月三十日		31 December 2021 二零二一年十二月三十一日	
		Gross loans and advances	% of gross loans covered by collateral 有抵押之貸款佔貸款總額之百分比	Gross loans and advances	% of gross loans covered by collateral 有抵押之貸款佔貸款總額之百分比
		借款及貸款總額 HK\$'000 千港元	%	借款及貸款總額 HK\$'000 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	3,815,945	9.06	3,344,349	10.64
- Property investment	- 物業投資	9,518,216	57.23	9,090,959	59.60
- Financial concerns	- 金融企業	863,156	11.59	1,344,558	0.78
- Stockbrokers	- 股票經紀	1,625,422	29.22	2,509,286	24.91
- Wholesale and retail trade	- 批發及零售業	1,435,010	12.30	1,131,287	13.25
- Manufacturing	- 製造業	2,543,616	8.88	2,284,229	20.67
- Transport and transport equipment	- 運輸及運輸設備	549,133	21.36	847,235	14.92
- Information technology	- 資訊科技	910,675	-	910,675	-
- Electricity and gas	- 電力及煤氣	514,128	-	671,607	-
- Others	- 其他	6,020,544	18.25	5,592,341	24.82
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	2,703	94.78	3,009	95.73
- Loans for the purchase of other residential properties	- 購買其他住宅物業的貸款	13,016,225	99.95	11,677,085	99.94
- Credit card advances	- 信用卡貸款	703,663	-	722,854	-
- Others	- 其他	4,104,904	41.44	3,939,223	44.83
		45,623,340		44,068,697	
Trade finance	貿易融資	4,726,470	12.80	4,213,740	21.84
Gross advances for use outside Hong Kong	在香港以外使用的貸款總額	13,929,121	0.78	12,356,334	0.32
Gross advances to customers	客戶貸款總額	64,278,931	36.43	60,638,771	39.91

13. ADVANCES TO CUSTOMERS (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:

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二零二二年六月三十日

- Property investment	- 物業投資
- Loans for the purchase of other residential properties	- 購買其他住宅物業的貸款
- Gross advances for use outside Hong Kong	- 在香港以外使用的貸款總額

31 December 2021

二零二一年十二月三十一日

- Property investment	- 物業投資
- Loans for the purchase of other residential properties	- 購買其他住宅物業的貸款
- Gross advances for use outside Hong Kong	- 在香港以外使用的貸款總額

13. 客戶貸款 (續)

(c) 按行業分析的客戶貸款 (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：

Overdue advances	Impaired advances	Impairment allowances for Stage 3 assets	Impairment allowances for Stage 1 and Stage 2 assets
逾期貸款	減值貸款	第3階段資產之減值撥備	第1及第2階段資產之減值撥備
HK\$'000	HK\$'000	HK\$'000	HK\$'000
千港元	千港元	千港元	千港元
97,696	1,730	130	12,065
132,309	6,593	-	18,014
598,741	442,610	258,480	123,673

Overdue advances	Impaired advances	Impairment allowances for Stage 3 assets	Impairment allowances for Stage 1 and Stage 2 assets
逾期貸款	減值貸款	第3階段資產之減值撥備	第1及第2階段資產之減值撥備
HK\$'000	HK\$'000	HK\$'000	HK\$'000
千港元	千港元	千港元	千港元
91,761	-	-	7,399
118,401	8,130	-	9,490
623,940	216,000	109,720	146,394

13. ADVANCES TO CUSTOMERS (continued)
(d) Impaired advances to customers

13. 客戶貸款 (續)
(d) 客戶減值貸款

		30 June 2022		31 December 2021	
		二零二二年六月三十日		二零二一年十二月三十一日	
		HK\$'000	% of gross advances	HK\$'000	% of gross advances
		千港元	估貸款總額百分比	千港元	估貸款總額百分比
Gross impaired advances	減值貸款總額	644,639	1.00	458,219	0.76
Stage 3 impairment allowances made against impaired loans	就減值貸款作出的第3階段減值撥備	(297,164)		(252,042)	
		347,475		206,177	
Amount of collateral held in respect of impaired loans	就減值貸款持有的抵押品金額	154,577		89,890	

Collateral mainly comprises mortgage interests over residential properties with the Group. It does not include any expected recovery from companies in liquidation and government guarantee schemes.

抵押品主要包括抵押予本集團的住宅物業按揭。當中不包括任何預期自公司清盤及政府擔保計劃之收回款項。

14. DEBT SECURITIES MEASURED AT AMORTIZED COST

(a) Debt securities measured at amortized cost less impairment allowances

14. 以攤銷成本計量之債務證券

(a) 以攤銷成本計量之債務證券減減值撥備

		30 June 2022 二零二二年 六月三十日 HK\$'000 千港元	31 December 2021 二零二一年 十二月三十一日 HK\$'000 千港元
<i>Debt securities measured at amortized cost</i>	以攤銷成本計量之債務證券		
Treasury bills (including Exchange Fund Bills)	國庫券(包括外匯基金票據)		
– Listed outside Hong Kong	– 於香港以外上市	54,340	53,945
– Unlisted	– 非上市	4,488,051	3,298,390
Certificates of deposit held	所持存款證		
– Unlisted	– 非上市	–	2,446
Debt securities	債務證券		
– Listed in Hong Kong	– 於香港上市	20,264,937	20,760,772
– Listed outside Hong Kong	– 於香港以外上市	10,117,835	10,921,526
– Unlisted	– 非上市	8,589,878	8,072,232
		43,515,041	43,109,311

14. DEBT SECURITIES MEASURED AT AMORTIZED COST (continued)

(b) Movement in impairment allowances on debt securities measured at amortized cost

14. 以攤銷成本計量之債務證券 (續)

(b) 以攤銷成本計量之債務證券減值撥備之變動

		30 June 2022 二零二二年六月三十日			
		Lifetime ECL	Lifetime ECL		
		12-month ECL	not credit-impaired	Credit-impaired	Total
		12個月內預期信貸虧損	非信貸不良的全期預期信貸虧損	信貸不良的全期預期信貸虧損	總額
		HK\$000	HK\$000	HK\$000	HK\$000
		千港元	千港元	千港元	千港元
At 1 January 2022	於二零二二年一月一日	49,256	6,069	–	55,325
Transfers from 12-month ECL to lifetime ECL (not credit-impaired)	由12個月內預期信貸虧損轉至全期預期信貸虧損(非信貸不良)	(122)	122	–	–
Transfer to lifetime ECL not credit-impaired	轉至非信貸不良的全期預期信貸虧損	4,812	(4,812)	–	–
New financial assets originated or purchased, assets derecognized, repayments and further lending	源生或購入之新金融資產、取消確認之資產、還款及進一步貸款	6,270	–	–	6,270
Repayment	還款	(3,975)	889	–	(3,086)
Net remeasurement of impairment allowances (including exchange adjustments)	減值撥備之重新計量淨額(包括匯兌調整)	4,523	(1,897)	–	2,626
At 30 June 2022	於二零二二年六月三十日	60,764	371	–	61,135

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14. DEBT SECURITIES MEASURED AT AMORTIZED COST (continued)

(b) Movement in impairment allowances on debt securities measured at amortized cost (continued)

14. 以攤銷成本計量之債務證券 (續)

(b) 以攤銷成本計量之債務證券減值撥備之變動 (續)

		31 December 2021 二零二一年十二月三十一日			Total 總額
		12-month ECL 12個月內預期信貸虧損	Lifetime ECL not credit-impaired 非信貸不良的全期預期信貸虧損	Lifetime ECL Credit-impaired 信貸不良的全期預期信貸虧損	
		HK\$000 千港元	HK\$000 千港元	HK\$000 千港元	HK\$000 千港元
At 1 January 2021	於二零二一年一月一日	85,052	–	–	85,052
Transfer to lifetime ECL not credit-impaired	轉至非信貸不良的全期預期信貸虧損	(944)	944	–	–
New financial assets originated or purchased and further lending	源生或購入之新金融資產及進一步貸款	14,662	–	–	14,662
Repayment	還款	(15,962)	–	–	(15,962)
Net remeasurement of impairment allowances (including exchange adjustments)	減值撥備之重新計量淨額 (包括匯兌調整)	(33,552)	5,125	–	(28,427)
At 31 December 2021	於二零二一年十二月三十一日	49,256	6,069	–	55,325

15. FIXED ASSETS AND INVESTMENT PROPERTIES

15. 固定資產及投資物業

		Premises	Furniture, fixtures and equipment 傢私、裝置及設備	Other properties and equipment leased for own use 以成本列賬之其他自用租賃物業及設備	Subtotal	Investment properties 投資物業	Total
		HK\$'000 千港元	HK\$'000 千港元	HK\$'000 千港元	HK\$'000 千港元	HK\$'000 千港元	HK\$'000 千港元
Cost or valuation	成本價或估價						
At 1 January 2021	於二零二一年一月一日	3,345,933	1,084,970	126,358	4,557,261	49,500	4,606,761
Additions	添置	-	66,092	6,090	72,182	-	72,182
Transfer to assets held for sale	轉撥至持作出售資產	-	-	-	-	(39,005)	(39,005)
Disposals	出售	-	(15,754)	(7,985)	(23,739)	-	(23,739)
Surplus on revaluation	重估盈餘	35,916	-	-	35,916	3,505	39,421
Elimination of accumulated depreciation on revalued premises	抵銷重估物業之累計折舊	(57,916)	-	-	(57,916)	-	(57,916)
At 31 December 2021	於二零二一年十二月三十一日	3,323,933	1,135,308	124,463	4,583,704	14,000	4,597,704
Accumulated depreciation	累計折舊						
At 1 January 2021	於二零二一年一月一日	-	720,391	71,207	791,598	-	791,598
Charge for the year	年內扣除	57,916	78,760	23,060	159,736	-	159,736
Released on disposal	出售撥回	-	(15,123)	(7,985)	(23,108)	-	(23,108)
Elimination of accumulated depreciation on revalued premises	抵銷重估物業之累計折舊	(57,916)	-	-	(57,916)	-	(57,916)
At 31 December 2021	於二零二一年十二月三十一日	-	784,028	86,282	870,310	-	870,310
Accumulated impairment loss	累計減值虧損						
At 1 January 2021	於二零二一年一月一日	15,733	-	-	15,733	-	15,733
Charge for the year	年內扣除	-	1,500	-	1,500	-	1,500
At 31 December 2021	於二零二一年十二月三十一日	15,733	1,500	-	17,233	-	17,233
Net book value	賬面淨值						
At 31 December 2021	於二零二一年十二月三十一日	3,308,200	349,780	38,181	3,696,161	14,000	3,710,161

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15. FIXED ASSETS AND INVESTMENT PROPERTIES (continued)

15. 固定資產及投資物業 (續)

		Premises	Furniture, fixtures and equipment	Other properties and equipment leased for own use carried at cost	Subtotal	Investment properties	Total
		物業	傢私、裝置及設備	其他自用租賃物業及設備	小計	投資物業	總計
		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
Cost or valuation	成本價或估價						
At 1 January 2022	於二零二二年一月一日	3,323,933	1,135,308	124,463	4,583,704	14,000	4,597,704
Additions	添置	-	58,527	41,901	100,428	-	100,428
Surplus on revaluation upon transfer to investment properties	轉撥至投資物業時的重估盈餘	2,686	-	-	2,686	-	2,686
Revaluation deficits	重估虧損	-	-	-	-	(500)	(500)
Elimination of accumulated depreciation upon transfer to investment properties	轉撥至投資物業時抵銷累計折舊	(786)	-	-	(786)	-	(786)
Transfer to investment properties	轉撥至投資物業	(50,000)	-	-	(50,000)	50,000	-
Disposals	出售	-	(3,740)	(2,178)	(5,918)	-	(5,918)
At 30 June 2022	於二零二二年六月三十日	3,275,833	1,190,095	164,186	4,630,114	63,500	4,693,614
Accumulated depreciation	累計折舊						
At 1 January 2022	於二零二二年一月一日	-	784,028	86,282	870,310	-	870,310
Charge for the period (Note 7)	期內扣除(附註7)	29,748	38,484	12,691	80,923	-	80,923
Elimination of accumulated depreciation upon transfer to investment properties	轉撥至投資物業時抵銷累計折舊	(786)	-	-	(786)	-	(786)
Modification of lease term	修改租賃期限	-	-	8	8	-	8
Released on disposal	出售撥回	-	(3,684)	(2,178)	(5,862)	-	(5,862)
At 30 June 2022	於二零二二年六月三十日	28,962	818,828	96,803	944,593	-	944,593
Accumulated impairment loss	累計減值虧損						
At 1 January 2022 and 30 June 2022	於二零二二年一月一日及二零二二年六月三十日	15,733	1,500	-	17,233	-	17,233
Net book value	賬面淨值						
At 30 June 2022	於二零二二年六月三十日	3,231,138	369,767	67,383	3,668,288	63,500	3,731,788

16. DEPOSITS AND BALANCES OF BANKS AND OTHER FINANCIAL INSTITUTIONS

Deposits and balances from banks 銀行同業之存款及結餘
Amounts due to banks and other financial institutions under repurchase agreements 回購協議項下應付銀行同業及其他金融機構之款項

16. 銀行同業及其他金融機構之存款及結餘

30 June 2022 二零二二年 六月三十日 HK\$'000 千港元	31 December 2021 二零二一年 十二月三十一日 HK\$'000 千港元
2,381,342	1,958,657
6,222,035	6,420,232
8,603,377	8,378,889

17. DEPOSITS FROM CUSTOMERS

Demand deposits and current accounts 活期及往來存款
Savings deposits 儲蓄存款
Time deposits 定期存款

17. 客戶存款

30 June 2022 二零二二年 六月三十日 HK\$'000 千港元	31 December 2021 二零二一年 十二月三十一日 HK\$'000 千港元
15,337,660	16,685,639
5,910,432	6,589,934
69,766,356	61,145,349
91,014,448	84,420,922

18. OTHER LIABILITIES

Lease liabilities	租賃負債
Net defined benefit liability	定額福利負債淨額
Impairment allowance recognized in regard of credit related commitments and contingencies	就與信貸有關之承擔及或然項目確認的減值撥備
Accounts payable and other liabilities	應付賬項及其他負債

18. 其他負債

30 June 2022 二零二二年 六月三十日 HK\$'000 千港元	31 December 2021 二零二一年 十二月三十一日 HK\$'000 千港元
70,520	40,893
54,626	62,356
34,843	33,150
3,031,933	1,625,765
3,191,922	1,762,164

19. RESERVES

Regulatory reserve	法定儲備
Investment revaluation reserve (non-recycling)	投資重估儲備 (非循環)
Premises revaluation reserve	物業重估儲備
Retained earnings	保留溢利

19. 儲備

30 June 2022 二零二二年 六月三十日 HK\$'000 千港元	31 December 2021 二零二一年 十二月三十一日 HK\$'000 千港元
157,195	150,612
634,898	559,173
2,131,595	2,149,954
7,282,802	7,061,441
10,206,490	9,921,180

The regulatory reserve is maintained to satisfy the provisions of the HKBO for prudential supervision purposes. Movements in the reserve 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。

20. FAIR VALUES OF FINANCIAL INSTRUMENTS

(a) Financial instruments carried at fair value

Fair value estimates are generally subjective in nature, and are made as of a specific point in time based on the characteristics of the financial instruments and relevant market information. The Group measures fair values using the following fair value hierarchy that reflects the significance of the inputs used in making the measurements:

Level 1: Quoted market price (unadjusted) in an active market for an identical instrument.

Level 2: Inputs other than quoted prices included within Level 1 that are observable either directly (i.e., as prices) or indirectly (i.e., derived from prices). This category includes instruments valued using: quoted market prices in active markets for similar instruments; quoted prices for identical or similar instruments in markets that are considered less than active; or other valuation techniques where all significant inputs are directly or indirectly observable from market data.

Level 3: Inputs for the asset or liability that are not based on observable market data (unobservable inputs). This category includes all instruments where the valuation technique includes inputs not based on observable data and the unobservable inputs have a significant effect on the instrument's valuation. This category includes instruments that are valued based on quoted prices for similar instruments where significant unobservable adjustments or assumptions are required to reflect differences between the instruments.

20. 金融工具之公平價值

(a) 以公平價值列賬之金融工具

公平價值之估計一般帶有主觀性質，並於特定時間點基於該金融工具之特性及相關市場資料作出評估。本集團使用下列可反映計量所用之輸入數據之重要性之公平價值等級制度計量公平價值：

第一級：相同工具於活躍市場之市場報價（未經調整）。

第二級：由一級所載報價以外的可觀察直接（即價格）或間接（即源自價格）輸入數據。該分類包括使用下列方法進行估值之工具：類似工具於活躍市場之市場報價；不甚活躍市場之相同或類似工具之報價；或所有重要輸入數據均可直接或間接於市場數據觀察而獲得之其他估值技術。

第三級：並非以可觀察市場數據（不可觀察輸入數據）為基礎的資產或負債的輸入數據。該分類包括估值技術並非基於可觀察數據且不可觀察數據對工具之估值有重大影響之所有工具。倘重大不可觀察調整或假設須用以反映工具之間的差額，該分類包括根據類似工具的報價而估值的工具。

20. FAIR VALUES OF FINANCIAL INSTRUMENTS (continued)

(a) Financial instruments carried at fair value (continued)

The table below analyses financial instruments, measured at fair value at the end of the reporting period, by the level in the fair value hierarchy into which the fair value treatment is categorised:

30 June 2022

20. 金融工具之公平價值 (續)

(a) 以公平價值列賬之金融工具 (續)

下表乃以公平價值等級制度 (公平價值據此分類) 分析於本報告期末以公平價值計量之金融工具：

二零二二年六月三十日

		Level 1 第一級 HK\$'000 千港元	Level 2 第二級 HK\$'000 千港元	Level 3 第三級 HK\$'000 千港元	Total 總額 HK\$'000 千港元
Assets	資產				
Trading assets	持作交易用途 資產	1,722,020	-	-	1,722,020
Derivative financial instruments	衍生金融工具	-	1,916,834	-	1,916,834
Equity securities designated at fair value through other comprehensive income	指定以公平價值於其他全面收益計量之股本證券	64	-	872,180	872,244
		1,722,084	1,916,834	872,180	4,511,098
Liabilities	負債				
Trading liabilities	交易賬項下之負債	1,721,785	-	-	1,721,785
Derivative financial instruments	衍生金融工具	-	70,029	-	70,029
		1,721,785	70,029	-	1,791,814

20. FAIR VALUES OF FINANCIAL INSTRUMENTS (continued)

(a) Financial instruments carried at fair value
(continued)

31 December 2021

20. 金融工具之公平價值 (續)

(a) 以公平價值列賬之金融工具
(續)

二零二一年十二月三十一日

		Level 1 第一級 HK\$'000 千港元	Level 2 第二級 HK\$'000 千港元	Level 3 第三級 HK\$'000 千港元	Total 總額 HK\$'000 千港元
Assets	資產				
Trading assets	持作交易用途 資產	1,951,019	–	–	1,951,019
Derivative financial instruments	衍生金融工具	–	723,055	–	723,055
Equity securities designated at fair value through other comprehensive income	指定以公平價值 於其他全面 收益計量之 股本證券	62	–	783,620	783,682
		1,951,081	723,055	783,620	3,457,756
Liabilities	負債				
Trading liabilities	交易賬項下之 負債	1,951,043	–	–	1,951,043
Derivative financial instruments	衍生金融工具	–	399,267	–	399,267
		1,951,043	399,267	–	2,350,310

There were no transfers of financial instruments from Level 1 to Level 2 of the fair value hierarchy during the periods. The Group's policy is to recognize transfers between levels of fair value hierarchy as at the end of the reporting period in which they occur.

於期內，並無金融工具由公平價值等級制度第一級轉移至第二級。本集團之政策是於轉移發生之相關報告期末確認公平價值等級制度之間的轉移。

20. FAIR VALUES OF FINANCIAL INSTRUMENTS (continued)

(a) Financial instruments carried at fair value
(continued)

(i) Valuation of financial instruments with significant unobservable inputs

The following methods have been applied in determining the fair values of financial instruments under Level 3 of the fair value hierarchy:

- (1) The fair value of unquoted equity investments is estimated, if possible, using the applicable price/earnings ratio and other market data for similar listed companies adjusted to reflect specific circumstances of the issues; and
- (2) the fair value of unlisted investment funds is estimated using the net asset value as reported by the managers of such funds.

20. 金融工具之公平價值 (續)

(a) 以公平價值列賬之金融工具 (續)

(i) 使用重大不可觀察數據進行之金融工具估值

以下方法已用於釐定屬於公平價值等級制度第三級之金融工具之公平價值：

- (1) 沒有市價之股本投資之公平價值乃於可行情況下使用類似上市公司之市盈率及其他市場數據調整至反映該發行之特定情況進行估計；及
- (2) 非上市投資基金之公平價值是以該等基金之經理申報的資產淨值進行估計。

20. FAIR VALUES OF FINANCIAL INSTRUMENTS (continued)

(a) Financial instruments carried at fair value (continued)

(i) Valuation of financial instruments with significant unobservable inputs (continued)

The following table shows a reconciliation from the beginning balances to the ending balances for fair value measurements in Level 3 of the fair value hierarchy:

Assets

資產

Beginning of the period	期初
Purchases	購買
Distribution	分派
Changes in fair value recognized in other comprehensive income	於其他全面收益內 確認之公平價值 變動
End of the period	期末
Total gains or losses for the period included in other comprehensive income for assets held at the end of the reporting period	於報告期末持有之 資產計入其他全面 收益表的期內收益 或虧損總額
Total gains or losses for the period included in profit or loss for assets held at the end of the reporting period	於報告期末持有之 資產計入損益賬之 期內收益或虧損 總額

20. 金融工具之公平價值 (續)

(a) 以公平價值列賬之金融工具 (續)

(i) 使用重大不可觀察輸入數據進行之金融工具估值 (續)

下表載列公平價值等級制度第三級下公平價值計量之期初結餘至期末結餘之對賬：

Equity securities designated at fair value through other comprehensive income

指定以公平價值於

其他全面收益計量之股本證券

30 June 2022 二零二二年 六月三十日 HK\$'000 千港元	31 December 2021 二零二一年 十二月三十一日 HK\$'000 千港元
783,620	1,316,220
-	1,268
(2,128)	(23,773)
90,688	(510,095)
872,180	783,620
90,688	(510,095)
1,315	18,288

20. FAIR VALUES OF FINANCIAL INSTRUMENTS (continued)

(a) Financial instruments carried at fair value (continued)

(ii) Effects of changes in significant unobservable assumptions to reasonably possible alternative assumptions

Although the Group believes that its estimates of fair value are appropriate, the use of different methodology or assumptions could lead to different measurements of fair value. For fair value measurements in Level 3 of the fair value hierarchy, a 10% change in either direction in the net asset value reported by respective counterparties would have the following effects:

30 June 2022

二零二二年六月三十日

Assets

Equity securities designated at fair value through other comprehensive income

資產

指定以公平價值於其他全面收益計量之股本證券

31 December 2021

二零二一年十二月三十一日

Assets

Equity securities designated at fair value through other comprehensive income

資產

指定以公平價值於其他全面收益計量之股本證券

20. 金融工具之公平價值 (續)

(a) 以公平價值列賬之金融工具 (續)

(ii) 重大不可觀察假設出現變動對可行替代合理假設之影響

儘管本集團相信其公平價值估計屬適宜，使用不同方法或假設可能導致公平價值的不同計量。就公平價值等級制度第三級下公平價值計量而言，有關交易對手申報的資產淨值向任意方向變動10%可能產生下列影響：

Effect on profit or loss 對損益賬的影響		Effect on other comprehensive income 對其他全面收益的影響	
Favourable 有利變動	Unfavourable 不利變動	Favourable 有利變動	Unfavourable 不利變動
HK\$'000 千港元	HK\$'000 千港元	HK\$'000 千港元	HK\$'000 千港元
-	-	87,218	(87,218)

Effect on profit or loss 對損益賬的影響		Effect on other comprehensive income 對其他全面收益的影響	
Favourable 有利變動	Unfavourable 不利變動	Favourable 有利變動	Unfavourable 不利變動
HK\$'000 千港元	HK\$'000 千港元	HK\$'000 千港元	HK\$'000 千港元
-	-	78,362	(78,362)

20. FAIR VALUES OF FINANCIAL INSTRUMENTS (continued)

(b) Fair values of financial instruments carried at other than fair value

The following methods and significant assumptions have been applied in determining the fair values of financial instruments presented in the table below:

- (i) the fair value of demand deposits and savings accounts with no specific maturity is assumed to be the amount payable on demand at the end of the reporting period;
- (ii) the fair value of variable rate financial instruments and loans is assumed to be approximated by their carrying amounts. Changes in the credit quality of these financial instruments and loans are not taken into account in determining gross fair values, as the impact of credit risk is recognized separately by deducting the amount of the impairment allowances from both the carrying amount and fair value;
- (iii) the fair value of fixed rate loans and mortgages carried at amortized cost is estimated by comparing current market rates offered on similar loans. Changes in the credit quality of loans within the portfolio are not taken into account in determining gross fair values, as the impact of credit risk is recognized separately by deducting the amount of the impairment allowances from both the carrying amount and fair value; and
- (iv) the fair value of debt securities measured at amortized cost is determined with reference to the available market value. If quoted market prices are not available, then the fair value is estimated on the basis of pricing models.

20. 金融工具之公平價值 (續)

(b) 非以公平價值列賬之金融工具之公平價值

下列方法及重大假設已應用於釐定於下表列示之金融工具之公平價值：

- (i) 假設活期存款及無特定期限之儲蓄賬戶之公平價值為於報告期末按要求還款之金額；
- (ii) 假設浮息金融工具及貸款之公平價值接近其賬面金額。釐定總公平價值時並不計算該等金融工具及貸款信貸質量之變化，此乃由於信貸風險之影響透過自賬面金額及公平價值扣除減值撥備金額予以確認；
- (iii) 有關定息貸款及以攤銷成本列賬之按揭的公平價值是透過比較相若貸款之現時市場利率所估計。由於信貸風險之影響透過自賬面金額及公平價值扣除減值撥備金額予以單獨確認，於釐定總公平價值時並未考慮組合內各貸款之信貸質量變化；及
- (iv) 以攤銷成本計量之債務證券之公平價值乃參考可用市值釐定。倘無可參考之市場報價，則以定價模式估計公平價值。

20. FAIR VALUES OF FINANCIAL INSTRUMENTS (continued)

(b) Fair values of financial instruments carried at other than fair value (continued)

The carrying amount of the Group's financial instruments carried at cost or amortized cost are not significantly different from their fair values at the end of the reporting period except as follows:

20. 金融工具之公平價值 (續)

(b) 非以公平價值列賬之金融工具之公平價值 (續)

本集團以成本或攤銷成本列賬之金融工具之賬面金額與其於報告期末之公平價值並無重大差異，惟以下所列除外：

		30 June 2022 二零二二年六月三十日				
		Carrying amount 賬面金額 HK\$'000 千港元	Fair value 公平價值 HK\$'000 千港元	Level 1 第一級 HK\$'000 千港元	Level 2 第二級 HK\$'000 千港元	Level 3 第三級 HK\$'000 千港元
Financial assets	金融資產					
Advances to customers	客戶貸款	4,590,089	4,609,085	-	4,609,085	-
Debt securities measured at amortized cost	以攤銷成本計量之債務證券	43,515,041	40,238,495	24,449,187	15,787,308	2,000
Financial liability	金融負債					
Deposits from customers	客戶存款	69,766,356	69,791,945	-	69,791,945	-

20. FAIR VALUES OF FINANCIAL INSTRUMENTS (continued)

(b) Fair values of financial instruments carried at other than fair value (continued)

20. 金融工具之公平價值 (續)

(b) 非以公平價值列賬之金融工具之公平價值 (續)

		31 December 2021 二零二一年十二月三十一日				
		Carrying amount 賬面金額 HK\$'000 千港元	Fair value 公平價值 HK\$'000 千港元	Level 1 第一級 HK\$'000 千港元	Level 2 第二級 HK\$'000 千港元	Level 3 第三級 HK\$'000 千港元
<i>Financial assets</i>	金融資產					
Advances to customers	客戶貸款	3,677,901	3,665,473	-	3,665,473	-
Debt securities measured at amortized cost	以攤銷成本計量 之債務證券	43,109,311	43,395,250	35,291,256	8,101,994	2,000
<i>Financial liability</i>	金融負債					
Deposits from customers	客戶存款	61,145,349	61,261,863	-	61,261,863	-

21. CONTINGENT LIABILITIES AND COMMITMENTS

(a) Credit related commitments and contingencies

Credit related commitments and contingencies include 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.

The following is a summary of the contractual and credit risk-weighted amounts of each significant class of credit related commitments and contingencies:

21. 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。

以下為每項重大與信貸有關之承擔及或然項目類別之合約金額及信貸加權金額之摘要：

		30 June 2022 二零二二年六月三十日		31 December 2021 二零二一年十二月三十一日	
		Contractual amounts	Credit risk- weighted amounts	Contractual amounts	Credit risk- weighted amounts
		合約金額 HK\$'000 千港元	信貸風險 加權金額 HK\$'000 千港元	合約金額 HK\$'000 千港元	信貸風險 加權金額 HK\$'000 千港元
Direct credit substitutes	直接信貸替代項目	68,213	68,213	72,211	72,211
Transaction-related contingencies	與交易有關之或然項目	60,004	30,002	46,077	23,039
Trade-related contingencies	與貿易有關之或然項目	487,559	97,512	271,508	54,302
Undrawn loan facilities	未提取之備用貸款				
– which are	– 其中可無				
unconditionally cancellable	條件地取消	29,047,978	–	28,984,366	–
– with an original maturity of up to one year	– 原訂到期期限為直至一年	343,486	68,697	247,135	49,427
– with an original maturity of more than one year	– 原訂到期期限為一年以上	2,617,651	1,296,784	1,889,554	926,969
		32,624,891	1,561,208	31,510,851	1,125,948

21. CONTINGENT LIABILITIES AND COMMITMENTS (continued)

(b) Capital commitments

Capital commitments for the purchase of equipment and equity securities designed at fair value through other comprehensive income outstanding as at the end of the reporting period not provided for in the financial statements were as follows:

Contracted for

已訂合約

21. 或然負債及承擔 (續)

(b) 資本承擔

於報告期末未於財務報表內提撥之有關購買設備及指定以公平價值於其他全面收益計量之股本證券未兌現資本承擔如下：

30 June 2022 二零二二年 六月三十日 HK\$'000 千港元	31 December 2021 二零二一年 十二月三十一日 HK\$'000 千港元
283,534	282,285

22. MATERIAL RELATED PARTY TRANSACTIONS

During the period, the Group entered into a number of transactions with its ultimate holding company and other related parties. These transactions were entered into in the ordinary course of the Group's banking business and included, inter alia, lending, placement of interbank deposits, correspondent banking transactions and foreign exchange transactions. These transactions were priced at the relevant market rates at the time of each transaction, and were on the same terms as those available to other counterparties and customers of the Group. In the opinion of the directors, these transactions were conducted on normal commercial terms.

22. 重大關連各方交易

期內，本集團與其最終控股公司及其他關連各方訂立多項交易。該等交易在本集團銀行業務之日常業務過程中訂立，包括但不限於借貸、銀行同業拆借與存款、相關銀行交易及外匯交易。該等交易以進行各交易時之相關市場費率定價，並按與本集團可提供予其他交易對手方及客戶之相同條款進行。董事認為，該等交易乃按一般商業條款訂立。

22. MATERIAL RELATED PARTY TRANSACTIONS (continued)

Information relating to income and expenses from related party transactions during the period and balances outstanding as at the end of the reporting period that are not disclosed in other notes to these financial statements is set out below:

(a) Income/(expenses)

<i>Fellow subsidiaries</i>	同系附屬公司
Fee and commission income	費用及佣金收入
<i>Fellow subsidiaries</i>	同系附屬公司
Fee and commission expenses	費用及佣金支出
Interest expenses	利息支出
<i>A fellow associate</i>	同系聯營公司
Interest expenses	利息支出

(b) Assets

<i>Fellow subsidiaries</i>	同系附屬公司
Cash and short-term funds	現金及短期資金
Accrued interest and other assets	應計利息及其他資產

There was no impairment allowance made against the above assets.

22. 重大關連各方交易 (續)

有關期內關連各方交易所產生之收支及於報告期末尚未償還的餘額且並未於財務報告其他附註披露之資料載列如下：

(a) 收入／(開支)

For the six months ended
截至以下日期止之六個月

30 June 2022 二零二二年 六月三十日 HK\$'000 千港元	30 June 2021 二零二一年 六月三十日 HK\$'000 千港元
46,590	36,212
(1,975)	(1,955)
(2,120)	(363)
(4,095)	(2,318)
(4)	(1)

(b) 資產

30 June 2022 二零二二年 六月三十日 HK\$'000 千港元	31 December 2021 二零二一年 十二月三十一日 HK\$'000 千港元
1,602	2,594
3,926	420
5,528	3,014

上述資產並未有作出減值撥備。

22. MATERIAL RELATED PARTY TRANSACTIONS (continued)

(c) Liabilities

22. 重大關連各方交易 (續)

(c) 負債

		30 June 2022 二零二二年 六月三十日 HK\$'000 千港元	31 December 2021 二零二一年 十二月三十一日 HK\$'000 千港元
<i>Fellow subsidiaries</i>	同系附屬公司		
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	141,636	58,975
Deposits from customers	客戶存款	742,233	889,354
Other liabilities	其他負債	414	1,408
		884,283	949,737
<i>A fellow associate</i>	同系聯營公司		
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	29,559	69,272
<i>Other related parties</i>	其他關連各方		
Deposits from customers	客戶存款	73,843	83,033

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(A) CONSOLIDATED BASIS FOR REGULATORY DISCLOSURES

The capital ratio is computed on a consolidated basis which combines the position of the Bank and Fubon Credit (Hong Kong) Limited ("FCHK") as required by the HKMA for regulatory purposes.

The basis of consolidation for accounting purposes is in accordance with the HKFRS and is different from the basis and scope of consolidation for the calculation of capital ratio. FCHK is included in the consolidation for accounting purposes. Subsidiaries that are included in the consolidation for accounting purposes but not included in the consolidation for the calculation of capital ratio are set out below:

(A) 監管披露之綜合基準

資本比率是根據綜合基準計算，該基準結合金管局為其監管目的規定之本行及富邦財務（香港）有限公司（「富邦財務」）之狀況。

作會計目的之綜合基準乃依據香港財務報告準則制定，但有別於計算資本比率之綜合基準及範圍。作會計目的時將富邦財務綜合入賬。作會計目的時綜合入賬但計算資本比率時未綜合入賬之附屬公司載列如下：

Name of subsidiaries 附屬公司名稱	Principal activities 主要業務	30 June 2022 二零二二年六月三十日		31 December 2021 二零二一年十二月三十一日	
		Total assets	Total equity	Total assets	Total equity
		資產總額	權益總額	資產總額	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	256,604	174,286	233,889	159,511
Fubon Insurance Brokers Limited 富邦保險顧問有限公司	Insurance broker services 保險經紀服務	5,066	4,411	5,230	4,022
Fubon Nominees (Hong Kong) Limited	Nominee services 代理人服務	4,530	141	9,395	145
Admiralty Finance Company Limited 海富財務有限公司	Dormant 不活動	63	63	63	63
Aquarius (Nominees) Limited	Dormant 不活動	6	6	6	6
		266,269	178,907	248,583	163,747

No subsidiaries are excluded from both the accounting scope of consolidation and the regulatory scope of consolidation. There are also no subsidiaries which are included within the regulatory scope of consolidation but not included within the accounting scope of consolidation.

概無附屬公司既未被納入會計的綜合基準，亦未被納入監管目的的綜合基準。亦概無附屬公司被納入監管目的的綜合基準但未被納入會計的綜合基準。

(A) CONSOLIDATED BASIS FOR REGULATORY DISCLOSURES (continued)

The Bank's shareholdings in the above subsidiaries are deducted from CET1 capital in accordance with the Banking (Capital) Rules ("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.

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.

The Group disclosed the full terms and conditions of its capital instruments as of the end of the reporting period in its website (<https://www.fubonbank.com.hk>) under the page "Regulatory Disclosures" in accordance with section 16FE of the BDR.

The leverage ratio, countercyclical capital ratio and liquidity maintenance ratio are computed on the same consolidation basis as the capital ratio.

(A) 監管披露之綜合基準 (續)

本行於上述附屬公司之股權乃根據《銀行業(資本)規則》(「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。

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。

本集團根據銀行業(披露)規則第16FE條於其網站(<https://www.fubonbank.com.hk>)「監管披露」頁面披露其截至報告期末的資本工具的全部條款及條件。

槓桿比率、逆週期資本比率及流動性維持比率均按與資本比率相同的綜合基準計算。

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(B) OVERDUE AND RESCHEDULED ASSETS

(i) Overdue advances to customers

(B) 逾期及經重組資產

(i) 逾期客戶貸款

		30 June 2022		31 December 2021	
		二零二二年六月三十日		二零二一年十二月三十一日	
		HK\$'000	% of total advances	HK\$'000	% of total advances
		千港元	佔貸款總額之百分比	千港元	佔貸款總額之百分比
Gross advances to customers which have been overdue with respect to either principal or interest for periods of:	客戶貸款總額之本金或利息有逾期：				
- 6 months or less but over 3 months	- 六個月或以下惟三個月以上	55,749	0.09	45,939	0.08
- 1 year or less but over 6 months	- 一年或以下惟六個月以上	53,769	0.08	126,562	0.21
- Over 1 year	- 一年以上	111,384	0.17	109,980	0.18
		220,902	0.34	282,481	0.47
Covered portion of overdue loans and advances	逾期借貸及貸款的有抵押部分	148,913		90,441	
Current market value of collateral held against the covered portion of overdue loans and advances	就逾期借貸及貸款的有抵押部分所持有的抵押品的現行市值	178,774		106,098	
Uncovered portion of overdue loans and advances	逾期借貸及貸款的無抵押部分	71,989		192,040	
Individually assessed impairment allowances in respect of advances overdue for more than three months	就逾期超過三個月之貸款所作之個別評估減值撥備	49,902		140,547	

(B) OVERDUE AND RESCHEDULED ASSETS

(continued)

(i) Overdue advances to customers (continued)

Advances to customers with a specific repayment date are classified as overdue when the principal or interest is overdue and remains unpaid at the period-end. Loans repayable by regular instalments are treated as overdue when an instalment payment is overdue and remains unpaid at period end. Loans repayable on demand are classified as overdue either when a demand for repayment has been served on the borrower but repayment has not been made in accordance with the demand notice, and/or when the loans have remained continuously outside the approved limit advised to the borrower for more than the overdue period in question.

(ii) Rescheduled advances to customers

Rescheduled advances to customers are those advances to customers which have been restructured or renegotiated because of deterioration in the financial position of the borrower, or of the inability of the borrower to meet the original repayment schedule and for which the revised repayment terms are non-commercial to the Group. Rescheduled advances to customers are stated net of any advances to customers that have subsequently become overdue for over 3 months and can be analysed as follows:

(B) 逾期及經重組資產 (續)

(i) 逾期客戶貸款 (續)

有指定還款日期的客戶貸款在其本金或利息逾期並於期末仍未支付時被分類為已逾期。分期付款償還的貸款在部分分期付款已逾期且於期末仍未支付時被視為已逾期。按要求償還的貸款在借款人收到償還要求但並無根據要求通知還款及／或在貸款已持續超出已知會借款人的獲批准的限額，而超出已知會借款人所獲批准限額的時間比貸款逾期的時間更長時分類為已逾期。

(ii) 重定還款期的客戶貸款

重定還款期的客戶貸款是指由於借款人財政狀況轉壞或無法按原定還款期還款，而被重定還款期的或重新議定的客戶貸款，而經修訂的還款計劃對於本集團屬非商業條款。重定還款期的客戶貸款乃扣除已隨後逾期超過三個月的任何客戶貸款列賬，並可分析如下：

30 June 2022 二零二二年六月三十日		31 December 2021 二零二一年十二月三十一日	
HK\$'000	% of gross advances 估貸款總額 之百分比	HK\$'000	% of gross advances 估貸款總額 之百分比
千港元		千港元	
Rescheduled advances to customers	重定還款期的客戶貸款	2,092	0.00
		2,023	0.00

(C) GEOGRAPHICAL ANALYSIS OF GROSS ADVANCES TO CUSTOMERS

Analysis of the Group's overdue advances to customers in respect of geographical segment which account for not less than 10% of gross advances to customers:

(C) 按地區分析的客戶貸款總額

按地區分部分析本集團已逾期客戶貸款(佔客戶貸款總額不足10%)：

		30 June 2022 二零二二年六月三十日			
		Gross loans and advances 借款及 貸款總額 HK\$'000 千港元	Overdue loans and advances 已逾期 借款及貸款 HK\$'000 千港元	Impaired loans (individually determined) 減值貸款 (個別釐定) HK\$'000 千港元	Individually assessed impairment allowances 個別評估 減值撥備 HK\$'000 千港元
Hong Kong	香港	53,106,465	189,292	397,029	168,735
China	中國	7,073,064	31,610	247,610	128,429
Other	其他地區	4,099,402	—	—	—
		64,278,931	220,902	644,639	297,164

		31 December 2021 二零二一年十二月三十一日			
		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	52,270,675	282,481	242,219	142,322
Other	其他地區	8,368,096	—	216,000	109,720
		60,638,771	282,481	458,219	252,042

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.

以上地區分析按借款人所在地，經計及風險轉移後而劃定。一般而言，若貸款的擔保人所處地區與交易對手不同，則風險轉移至擔保人的所在地區。

The impairment allowance on Stage 1 and Stage 2 financial assets is not allocated to any geographical segment.

第一階段及第二階段之金融資產之減值撥備並無分派予任何地區分部。

(D) INTERNATIONAL CLAIMS

The Group's country risk exposures in the tables below are prepared in accordance with the location and types of the counterparties as defined by the HKMA under the BDR. 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 recognized risk transfer, are shown as follows:

(D) 國際債權

下表列示的本集團之國家風險乃參照金管局根據銀行業（披露）規則所列之交易對手的所在地及類別編製。國際債權乃根據交易對手所在地區作出分類並已計及風險轉移之資產負債表內交易對手風險承擔，其所有貨幣之跨境債權及本地之外幣債權之總和。

個別國家或地區已計及風險轉移後佔本集團國際債權總額不少於10%之國際債權詳列如下：

		30 June 2022 二零二二年六月三十日				
Figures in HK\$ million	數字以百萬港元呈列	Banks 銀行	Official sector 官方機構	Non-bank financial institution 非銀行 金融機構	Non- Financial Private Sector 私人機構	Total 總額
					非金融	
Counterparty country/ jurisdiction	交易對手的國家/ 司法權區					
Developed countries	發達國家	3,338	57	929	2,948	7,272
Offshore centres	離岸中心	1,195	188	3,069	21,373	25,825
– of which: Hong Kong	– 其中：香港	671	188	2,971	18,134	21,964
Developing Asia and Pacific	發展中的亞洲和 太平洋地區	5,740	328	2,700	15,765	24,533
– of which: China	– 其中：中國	2,555	299	2,700	14,763	20,317

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(D) INTERNATIONAL CLAIMS (continued)

(D) 國際債權 (續)

		31 December 2021 二零二一年十二月三十一日				
Figures in HK\$ million	數字以百萬港元呈列	Banks 銀行	Official sector 官方機構	Non-bank financial institution 非銀行 金融機構	Non- Financial Private Sector 私人機構	Total 總額
Counterparty country/ jurisdiction	交易對手的國家／ 司法權區					
Developed countries	發達國家	3,500	57	323	2,431	6,311
Offshores centres	離岸中心	767	121	3,252	22,745	26,885
– of which: Hong Kong	– 其中：香港	380	121	3,120	20,403	24,024
Developing Asia and Pacific	發展中的亞洲和 太平洋地區	4,034	376	2,800	14,488	21,698
– of which: China	– 其中：中國	2,492	347	2,800	13,770	19,409

(E) NON-BANK MAINLAND EXPOSURES

The analysis of non-bank Mainland exposures includes the exposure of the Bank and FCHK on the basis agreed with the HKMA.

(E) 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富邦財務風險的分析。

		30 June 2022 二零二二年六月三十日		
		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	10,417,424	415,119	10,832,543
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	4,059,900	129,895	4,189,795
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	8,855,180	506,272	9,361,452
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	5,619,652	199,289	5,818,941
Other counterparties where the exposures 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	102,896	185	103,081
Total	總額	29,055,052	1,250,760	30,305,812
Total assets after provision	資產總值(扣除撥備)	123,558,587		
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	23.52%		

UNAUDITED SUPPLEMENTARY FINANCIAL INFORMATION
未經審核補充財務資料

(E) NON-BANK MAINLAND EXPOSURES
(continued)

(E) 中國內地非銀行業之風險 (續)

		31 December 2021 二零二一年十二月三十一日		
		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 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	12,432,334	125,640	12,557,974
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	4,318,235	78,598	4,396,833
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	8,618,511	419,181	9,037,692
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	4,726,827	232,826	4,959,653
Other counterparties where the exposures 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	165,911	806	166,717
Total	總額	30,261,818	857,051	31,118,869
Total assets after provision	資產總值(扣除撥備)	118,128,201		
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	25.62%		

(F) CURRENCY CONCENTRATION

The Bank's net positions in foreign currencies are disclosed as follows when each currency constitutes 10% or more of the respective total net position in all foreign currencies:

(F) 外幣持盤量

本行個別外幣所持有倉盤淨額若佔所持有外幣淨倉盤總額的10%或以上，披露如下：

		30 June 2022 二零二二年六月三十日		
Equivalent in HK\$ million 百萬港元等值		US dollars 美元	Other foreign currencies 其他外幣	Total foreign currencies 外幣總額
Spot assets	現貨資產	43,706	5,934	49,640
Spot liabilities	現貨負債	(36,298)	(6,147)	(42,445)
Forward purchase	遠期買入	4,574	4,325	8,899
Forward sales	遠期賣出	(8,810)	(4,073)	(12,883)
Net option position	期權倉盤淨額	—	—	—
Net long position	長盤淨額	3,172	39	3,211

		31 December 2021 二零二一年十二月三十一日		
Equivalent in HK\$ million 百萬港元等值		US dollars 美元	Other foreign currencies 其他外幣	Total foreign currencies 外幣總額
Spot assets	現貨資產	43,169	4,945	48,114
Spot liabilities	現貨負債	(36,404)	(5,112)	(41,516)
Forward purchase	遠期買入	5,745	4,113	9,858
Forward sales	遠期賣出	(10,606)	(3,903)	(14,509)
Net option position	期權倉盤淨額	—	1	1
Net long position	長盤淨額	1,904	44	1,948

The net option position is calculated on the basis of the delta-weighted position of options contracts. The Bank has no structural foreign currency position as at the end of the reporting period.

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。於報告期末，本行並無結構性外幣倉盤。

**(G) REPOSSESSED ASSETS AND ASSETS
ACQUIRED UNDER LENDING
AGREEMENTS**

At the end of the reporting period, total repossessed assets and assets acquired under lending agreements of the Group amounted to HK\$12,000,000 (31 December 2021: HK\$12,000,000) which is included in “Accrued interest and other assets” in the consolidated statement of financial position.

During the period, the Group also took possession on properties that were held as collateral against impaired advances to customers. As the relevant impaired advances to customers have not been written-off at the end of the reporting periods, these properties are not recognized as assets in the consolidated statement of financial position. The market value of these properties is HK\$7,200,000 (31 December 2021: HK\$17,900,000) as of 30 June 2022.

Repossessed properties are sold as soon as practicable with the proceeds used to reduce the outstanding indebtedness.

**(G) 收回資產及根據借貸協議所
得資產**

於報告期末，本集團之收回資產及根據借貸協議所得資產總值為12,000,000港元(二零二一年十二月三十一日：12,000,000港元)，有關金額計入綜合財務狀況表中的「應計利息及其他資產」。

期內，本集團亦收回作為針對客戶減值貸款的擔保而持有的抵押品。由於相關客戶減值貸款在報告期末尚未撇銷，因此該等物業未有在綜合財務狀況表中確認為資產。截至二零二二年六月三十日，該等物業之市值為7,200,000港元(二零二一年十二月三十一日：17,900,000港元)。

收回物業會儘快予以出售，所得之款項將用以削減未償還之債項。

HEAD OFFICE

Fubon Bank Building
38 Des Voeux Road Central
Hong Kong
Tel : (852) 2842 6222
Fax : (852) 2810 1483
Website : www.fubonbank.com.hk

PRINCIPAL SUBSIDIARIES

Fubon Credit (Hong Kong) Limited
Tel : (852) 2806 7228

FB Securities (Hong Kong) Limited
Tel : (852) 3767 6067

Fubon Insurance Brokers Limited
Tel : (852) 2842 6528

Fubon Nominees (Hong Kong) Limited
Tel : (852) 3767 6067

BRANCHES**Hong Kong****Central Main Branch*****Causeway Bay*****Chai Wan****Queen's Road East** *Branch***North Point****Taikoo Shing****Western District** *Branch***總辦事處**

香港中環
德輔道中38號
富邦銀行大廈
電話：(852) 2842 6222
傳真：(852) 2810 1483
網址：www.fubonbank.com.hk

主要附屬公司

富邦財務(香港)有限公司
電話：(852) 2806 7228

富銀證券(香港)有限公司
電話：(852) 3767 6067

富邦保險顧問有限公司
電話：(852) 2842 6528

Fubon Nominees (Hong Kong) Limited
電話：(852) 3767 6067

分行**香港****中環總行*****銅鑼灣*****柴灣****皇后大道東** *Branch***北角****太古城****西環** *Branch*

BANK NETWORK

銀行網絡

BRANCHES

Kowloon

Hung Hom*

Jordan

Kwun Tong

Mei Foo*

Mong Kok

Tsim Sha Tsui*

New Territories

Sha Tin* *(Branch)*

Tai Po

Tsuen Wan*

Yuen Long*

Branches Tel : (852) 2566 8181

* With Ambassador Banking Counter

SME BANKING SERVICES CENTRE

Kwun Tong

Tel : (852) 3767 6800

Tsim Sha Tsui

Tel : (852) 3767 6820

Tsuen Wan

Tel : (852) 3767 6806 / 3767 6874

SECURITIES SERVICES CENTRE

Tsuen Wan

Tel : (852) 2842 1628

CREDIT CARD CENTRE

Tel : (852) 2566 8181

分行

九龍

紅磡*

佐敦

觀塘

美孚*

旺角

尖沙咀*

新界

沙田* *(Branch)*

大埔

荃灣*

元朗*

分行電話 : (852) 2566 8181

* 附設 Ambassador Banking 優先專櫃

中小企銀行服務中心

觀塘

電話 : (852) 3767 6800

尖沙咀

電話 : (852) 3767 6820

荃灣

電話 : (852) 3767 6806 / 3767 6874

證券投資服務中心

荃灣

電話 : (852) 2842 1628

信用卡中心

電話 : (852) 2566 8181

Fubon Financial Holding Co., Ltd.

15-16/F, 179 Liaoning Street, Taipei, Taiwan
Tel : (8862) 6636 6636
www.fubon.com

Fubon Life Insurance Co., Ltd.

108 Section 1 Dunhua S Road, Taipei, Taiwan
Tel : (8862) 8771 6699
www.fubon.com

Taipei Fubon Commercial Bank Co., Ltd.

169 Section 4 Ren Ai Road, Taipei, Taiwan
Tel : (8862) 2771 6699
www.fubon.com

Fubon Bank (Hong Kong) Limited

38 Des Voeux Road Central, Hong Kong
Tel : (852) 2842 6222
www.fubonbank.com.hk

Fubon Bank (China) Co., Ltd.

Room 101, 18/F, 19/F and 20/F,
Tower A, 1168 Century Avenue,
China (Shanghai) Pilot Free Trade Zone
Tel : (8621) 2061 9888
www.fubonchina.com

Fubon Insurance Co., Ltd.

7-14/F, 179 Liaoning Street, Taipei, Taiwan
Tel : (8862) 6636 7890
www.fubon.com

Fubon Securities Co., Ltd.

169 Section 4 Ren Ai Road, Taipei, Taiwan
Tel : (8862) 8771 6888
www.fubon.com

Fubon Securities Investment Services Co., Ltd.

108 Section 1 Dunhua S Road, Taipei, Taiwan
Tel : (8862) 2781 5995
www.fubon.com

Fubon Futures Co., Ltd.

3/F, 9 Xiangyang Road, Taipei, Taiwan
Tel : (8862) 2388 2626
www.fubon.com

富邦金融控股股份有限公司

台灣台北市中山區遼寧街179號15-16樓
電話：(8862) 6636 6636
www.fubon.com

富邦人壽保險股份有限公司

台灣台北市松山區敦化南路一段108號
電話：(8862) 8771 6699
www.fubon.com

台北富邦商業銀行股份有限公司

台灣台北市大安區仁愛路四段169號
電話：(8862) 2771 6699
www.fubon.com

富邦銀行(香港)有限公司

香港中環德輔道中38號
電話：(852) 2842 6222
www.fubonbank.com.hk

富邦華一銀行有限公司

中國(上海)自由貿易試驗區
世紀大道1168號A座
101室、18樓、19樓及20樓
電話：(8621) 2061 9888
www.fubonchina.com

富邦產物保險股份有限公司

台灣台北市中山區遼寧街179號7-14樓
電話：(8862) 6636 7890
www.fubon.com

富邦綜合證券股份有限公司

台灣台北市大安區仁愛路四段169號
電話：(8862) 8771 6888
www.fubon.com

富邦證券投資顧問股份有限公司

台灣台北市松山區敦化南路一段108號
電話：(8862) 2781 5995
www.fubon.com

富邦期貨股份有限公司

台灣台北市中正區襄陽路9號3樓
電話：(8862) 2388 2626
www.fubon.com

MEMBERS OF FUBON FINANCIAL HOLDINGS

富邦金控成員

Fubon Asset Management Co., Ltd.

108 Section 1 Dunhua S Road, Taipei, Taiwan
Tel : (8862) 8771 6688
www.fubon.com

Fubon Direct Marketing Consulting Co., Ltd.

17/F, 9 Xiangyang Road, Taipei, Taiwan
Tel : (8862) 2370 7533
www.fubon.com

Fubon Financial Holding Venture Capital Corp.

108 Section 1 Dunhua S Road, Taipei, Taiwan
Tel : (8862) 6606 9088
www.fubon.com

Fubon Sports & Entertainment Co., Ltd.

108 Section 1 Dunhua S Road, Taipei, Taiwan
Tel : (8862) 6606 9088
www.fubon.com

Fubon Stadium Co., Ltd.

2/F, 19 Lane 39 Bashih 1st Street,
Tamsui District, New Taipei City, Taiwan
Tel : (8862) 6635 0886
www.fubon.com

Fubon AMC, Ltd.

50 Section 2 Zhongshan N Road, Taipei, Taiwan
Tel : (8862) 6618 0588
www.fubon.com

Jih Sun Financial Holding Co., Ltd.

10/F, 85 Section 2 Nanjing East Road,
Taipei, Taiwan
Tel : (8862) 2567 3688
www.jsun.com

Jih Sun Securities Co., Ltd.

3/F, 111 Section 2 Nanjing East Road,
Taipei, Taiwan
Tel : (8862) 2504 8888
www.jihsun.com.tw

Jih Sun International Bank, Ltd.

1/F, 10 Section 1, Chongqing South Road,
Taipei, Taiwan
Tel : (8862) 2561 5888
www.jihsunbank.com.tw

富邦證券投資信託股份有限公司

台灣台北市松山區敦化南路一段 108 號
電話 : (8862) 8771 6688
www.fubon.com

富邦行銷股份有限公司

台灣台北市中正區襄陽路 9 號 17 樓
電話 : (8862) 2370 7533
www.fubon.com

富邦金控創業投資股份有限公司

台灣台北市松山區敦化南路一段 108 號
電話 : (8862) 6606 9088
www.fubon.com

富邦育樂股份有限公司

台灣台北市松山區敦化南路一段 108 號
電話 : (8862) 6606 9088
www.fubon.com

富邦運動場館股份有限公司

台灣新北市淡水區八勢一街
39 巷 19 號 2 樓
電話 : (8862) 6635 0886
www.fubon.com

富邦資產管理股份有限公司

台灣台北市中山區中山北路二段 50 號
電話 : (8862) 6618 0588
www.fubon.com

日盛金融控股股份有限公司

台灣台北市中山區南京東路二段
85 號 10 樓
電話 : (8862) 2567 3688
www.jsun.com

日盛證券股份有限公司

台灣台北市中山區南京東路二段
111 號 3 樓
電話 : (8862) 2504 8888
www.jihsun.com.tw

日盛國際商業銀行股份有限公司

台灣台北市中正區重慶南路一段
10 號 1 樓
電話 : (8862) 2561 5888
www.jihsunbank.com.tw



Fubon Bank Building, 38 Des Voeux Road Central, Hong Kong
香港中環德輔道中38號富邦銀行大廈
www.fubonbank.com.hk