



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

Interim Financial Statements 2024
二零二四年中期財務報表

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 15 branches, 3 SME Banking Services Centres, 1 Offshore Banking Centre 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15間分行、3間中小企銀行服務中心、1間境外理財中心及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。



Coordinated and produced by Corporate Communications of Fubon Bank (Hong Kong) Limited

富邦銀行(香港)有限公司企業傳訊部統籌及製作

Design, printing and production : iPRO Financial Press Limited

設計、印刷及製作：邁步財經印刷有限公司

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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.
Director – Fubon Financial Holding Co., Ltd.
Director – Fubon Life Insurance Co., Ltd.
Director – Fubon Bank (China) Co., Ltd.

Richard TSAI Ming Hsing

Vice Chairman

Chairman – Fubon Financial Holding Co., Ltd.
Chairman – Taipei Fubon Commercial Bank 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
Director – Fubon Bank (China) Co., Ltd.

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 – 富邦金融控股股份有限公司
董事 – 富邦人壽保險股份有限公司
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 – 台北富邦商業銀行股份有限公司
董事 – 台灣大哥大股份有限公司
董事 – 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
董事 – 富邦華一銀行有限公司

Jerry HARN Wey Ting*Non-Executive Director*

President and Director – Fubon Financial Holding Co., Ltd.
 Vice Chairman and Director – Taipei Fubon Commercial Bank Co., Ltd.
 Director – Fubon Bank (China) Co., Ltd.
 Director – Fubon Fund Management (Hong Kong) Limited
 Director – Fubon Securities Co., Ltd.
 Director – Fubon Futures Co., Ltd.

Tim KUO Pei Ting*Non-Executive Director*

President and Standing Director
 – Taipei Fubon Commercial Bank Co., Ltd.
 Director – Fubon Bank (China) Co., Ltd.
 Chairman – TFB Capital Co., Ltd.
 Chairman – Fubon AMC, Ltd.
 Director – Fubon Stadium Co., Ltd.
 Director – National Credit Card Center of R.O.C.
 Supervisor – Financial Information Service Co., Ltd.

Douglas TSAI Cheng Tao*Non-Executive Director*

Chairman – Fubon Sports & Entertainment Co., Ltd.
 Chairman – Chung Fu Co., Ltd.
 Vice Chairman – Shenzhen Tengfubo Investment Co., Ltd.
 Director – Fubon Insurance Co., Ltd.
 Director – Fubon Securities Co., Ltd.
 Director – Fubon Insurance Agency Co., Ltd.
 Director – momo.com Inc.

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

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
 副董事長兼董事 – 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 – 富邦綜合證券股份有限公司
 董事 – 富邦期貨股份有限公司

郭倍廷*非執行董事*

總經理兼常務董事
 – 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
 董事長 – 北富銀創業投資股份有限公司
 董事長 – 富邦資產管理股份有限公司
 董事 – 富邦運動場館股份有限公司
 董事 – 財團法人聯合信用卡處理中心
 監察人 – 財金資訊股份有限公司

蔡承道*非執行董事*

董事長 – 富邦育樂股份有限公司
 董事長 – 中孚有限公司
 副董事長 – 深圳騰富博投資有限公司
 董事 – 富邦產物保險股份有限公司
 董事 – 富邦綜合證券股份有限公司
 董事 – 富邦綜合保險代理人股份有限公司
 董事 – 富邦媒體科技股份有限公司

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***林婷謨***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 2024 INTERIM PERFORMANCE

二零二四年中期業績回顧

Fubon Bank (Hong Kong) Limited ("the Bank") and its subsidiaries ("the Group") reported an operating profit before other gains and impairment losses of HK\$805 million for the first six months ending 30 June 2024, representing a year-on-year increase of 43%, which was mainly attributable to increases in net interest income, and net fee and commission income. However, the Group's net profit has slightly decreased by 1% compared to the first half of 2023 to HK\$442 million due to a rise in net charge of impairment losses. Return on average equity and return on average assets were 5.47% and 0.60%, respectively, compared with 5.78% and 0.68% for the first half of 2023.

Net interest income increased by 28% to HK\$1,205 million, underpinned by the improved net interest margin and an expansion of average interest-earning assets. Market interest rates were maintained at a high level throughout the first half of 2024, leading to an increase in the asset yield upon repricing. The improvement in the overall asset yield outweighed the increase in deposit costs, resulting in the widening of the net interest margin by 22 basis points from 1.57% to 1.79%. Average interest-earning assets grew by 11%, driven by the increase in debt securities investment portfolios and advances to banks. Average customer deposits grew by 15% year-on-year.

Non-interest income increased by 10% to HK\$201 million. Insurance services and credit related income recorded an encouraging growth of 38% and 35%, respectively. However, the increase was partially offset by a decline in dividend income from unlisted equity securities, as the Group disposed of its investment in China UnionPay Co., Ltd during the period. Non-interest income-to-total operating income ratio was 14.3%.

Operating expenses increased by 7% to HK\$601 million alongside an increase in operating income, and the cost-to-income ratio decreased from 49.9% to 42.7%. The growth in operating expenses mainly resulted from higher staff costs. The Group continued to exercise effective cost control measures while investing in talent acquisition and people development to support our long-term business growth.

Total impairment losses amounted to HK\$279 million. The Group recorded a charge of stages 1 and 2 impairment losses of HK\$9 million for loans and HK\$6 million for other financial instruments. Loan impairment losses for stage 3 (net of bad debt recovery) were HK\$262 million and for other assets were HK\$2 million. While most of the non-performing loans were secured by collaterals, the deterioration in the local property market resulted in a decline in collateral value, loan impairment losses increased accordingly. The impaired loan ratio, including that of trade bills and advances to banks, was 1.73%, and the coverage ratio was 85.2% as at 30 June 2024.

富邦銀行(香港)有限公司(「本行」)及其附屬公司(「本集團」)截至2024年6月30日止首6個月末計其他收益及減值虧損前經營溢利為8.05億港元，較2023年同期上升43%，主要是由於淨利息收入、淨費用及佣金收入增加。然而，由於減值虧損上升，本集團淨溢利較2023年上半年輕微下降1%至4.42億港元。平均股本回報率及平均資產回報率分別為5.47%及0.60%，而2023年同期則為5.78%及0.68%。

受淨息差改善及平均生息資產增長帶動，淨利息收入增長28%至12.05億港元。市場息率於2024年上半年維持高位，導致資產收益率於重新定價後上升。整體資產收益率的改善抵銷了存款成本的增幅，淨息差因而由1.57%擴大22個基點至1.79%。債務證券投資組合和銀行同業貸款上升，令平均生息資產增長11%。平均客戶存款於2024年上半年同比上升15%。

非利息收入上升10%至2.01億港元。保險業務和信託業務收入分別錄得38%及35%的增幅，成績令人鼓舞。然而，由於本集團於期內出售其於中國銀聯股份有限公司的投資，部分非利息收入增長被非上市股本證券的股息收入減少所抵銷。非利息收入對總營運收入比率為14.3%。

營運支出增加7%至6.01億港元，同時，營運收入亦錄得增長，令成本對收入比率由49.9%下降至42.7%。營運支出增加，主要是由於僱員成本上升。本集團在貫徹執行有效成本控制措施的同時，在吸納人才和人才發展上亦作出投資，以支持長期業務增長。

減值虧損總額為2.79億港元。本集團第一及第二階段的貸款減值虧損為900萬港元，而其他金融工具減值虧損為600萬港元。第三階段的貸款減值虧損(扣除壞賬收回後)為2.62億港元，而其他資產減值虧損為200萬港元。縱然大部分不良貸款均有抵押品，但本港房地產市場惡化導致抵押品價值下降，貸款減值虧損相應增加。於2024年6月30日，計及商業票據和銀行同業貸款的減值貸款比率為1.73%，減值貸款覆蓋率則為85.2%。

The Group's total assets rose by HK\$11.4 billion, or 8%, to HK\$152.4 billion as at 30 June 2024. Debt securities investment portfolios grew by 18% to HK\$57.9 billion as we increased our investments in high-quality public sector entities and government-related bonds. Customer deposits increased by 13% to HK\$123.0 billion. Taking into account the trade bills and advances to banks, the loan-to-deposit ratio decreased from 62.9%, as at 31 December 2023, to 54.7%, as at 30 June 2024.

The Group's capital and liquidity positions remained strong and healthy. As at 30 June 2024, the Group's Common Equity Tier 1 Capital Ratio and Tier 1 Capital Ratio were both 17.07%, and its Total Capital Ratio was 18.69%, which exceeded the statutory requirements. The Average Liquidity Maintenance Ratio also stood at a comfortable level of 92.59%.

Prolonged geopolitical tensions and volatile market conditions have brought uncertainties and hindered the pace of global economic growth. Against this backdrop, the Bank will continue to adhere to its growth-yet-prudent strategy and remain cautious in risk management to maintain a high-quality credit portfolio. Customer growth remains one of our strategic business priorities. In view of the growing demand in wealth management services, we will continue to provide pertinent solutions that best-suit our customers, helping them to protect and grow their wealth. Following the opening of our new Wealth Management Centre in Tsim Sha Tsui, we are planning to open another Wealth Management Centre in the second half of this year. To capture the opportunities created by the revival in travel and consumer activities, we provide our high-net-worth customers and credit card holders a wide range of exclusive travel and lifestyle privileges, and support the business development of small-and-medium enterprise merchants. As part of our ESG strategy to uphold sustainable business practice, and with our newly established ESG Banking team, we continue to make progress in green and sustainable finance by providing our corporate clients with sustainable financing solutions that help transform their businesses into environmentally friendly operations.

Looking ahead, the Bank will continue to enhance its digital capabilities to elevate the customer experience by bringing faster and more convenient banking services to our customers. In the meantime, we will improve our operational efficiency and resilience to build a sustainable franchise. We believe that our high-quality and reliable financial services, together with the seamless integration of our physical and virtual channels, will enable us to remain the preferred banking service provider for our customers.

於2024年6月30日，本集團的總資產增長114億港元或8%至1,524億港元。由於我們提高對優質公營機構及政府相關債券的投資，債務證券投資組合增長18%至579億港元。客戶存款增加13%至1,230億港元。計及商業票據及銀行同業貸款，貸款對存款比率由2023年12月31日的62.9%下降至2024年6月30日的54.7%。

本集團的資本及流動資金狀況仍然雄厚穩健。於2024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17.07%，總資本比率為18.69%，高於相關之法定要求，平均流動性維持比率亦處於92.59%的穩健水平。

持續的地緣政治緊張局勢和動盪的市場情況，為全球經濟帶來不確定性及窒礙經濟增長步伐。在此環境下，本行將繼續採取穩中求進的策略，維持審慎的風險管理，以保持優質的信貸組合。客戶增長仍是我們的重點業務策略之一。鑑於客戶對財富管理服務的需求與日俱增，我們將繼續為客戶提供適合他們的相關方案，協助客戶實現財富保值和增長。繼開設尖沙咀財富管理中心後，我們計劃在今年下半年新增一間財富管理中心。為抓緊旅遊及消費復甦帶來的機遇，我們為高淨值及信用卡客戶提供多項尊屬旅遊及尊尚生活禮遇，並支持中小企客戶的業務發展。支持可持續的業務營運是我們ESG策略的一部分，透過新成立的ESG銀行業務團隊，我們繼續在綠色和可持續金融方面取得進展。我們致力為企業客戶提供可持續的融資方案，協助他們轉型至環境友善的營運模式。

展望未來，本行將繼續提升數位化能力，以優化客戶體驗，為客戶帶來更快捷方便的銀行服務。同時，我們將提高營運效率及運作穩健性，建立可持續業務。我們相信，本行優質可靠的金融服務，以及實體與虛擬服務渠道的無縫結合，將讓我們繼續成為客戶的首選銀行。

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME (UNAUDITED)

綜合全面收益表(未經審核)

For the six months ended 30 June 2024 截至二零二四年六月三十日止之六個月

		For the six months ended	
		30 June 2024 截至 二零二四年 六月三十止 之六個月 HK\$'000 千港元	30 June 2023 截至 二零二三年 六月三十止 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		
Other interest income	其他利息收入		
Interest income	利息收入		
Interest expense	利息支出		
Net interest income	淨利息收入		
Fee and commission income	費用及佣金收入		
Fee and commission expense	費用及佣金支出		
Net fee and commission income	淨費用及佣金收入		
Other operating income	其他營運收入		
Operating income	營運收入		
Operating expenses	營運支出		
Operating profit before other gains and impairment losses	未計其他收益及減值虧損前經營溢利		
Impairment losses on advances to customers	客戶貸款減值虧損		
(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		
Impairment losses on other assets	其他資產減值虧損		
Impairment losses on assets acquired under lending agreements	通過貸款協議購置資產的減值虧損		
Impairment losses	減值虧損		
Gain on revaluation of investment properties	投資物業重估收益		
Net losses on disposal of fixed assets	出售固定資產淨虧損		
Net gain on disposal of financial assets at amortized cost	出售以攤銷成本計量之金融資產淨收益		
Profit before taxation	除稅前溢利		
Taxation	稅項		
Profit for the period	期內溢利		

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME (UNAUDITED)

綜合全面收益表(未經審核)

For the six months ended 30 June 2024 截至二零二四年六月三十日止之六個月

		For the six months ended	
		30 June 2024 截至 二零二四年 六月三十日 止之六個月 HK\$'000 千港元	30 June 2023 截至 二零二三年 六月三十日 止之六個月 HK\$'000 千港元
Other comprehensive income for the period, net of tax:			
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	3,831	3,911
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)	9 116,278	171,395
		120,109	175,306
Items that will be reclassified to profit or loss:	將會重新分類至損益之項目：		
Debt securities measured at fair value through other comprehensive income: net movement in investment revaluation reserve (recycling)	以公平價值於其他全面收益計量之債務證券：投資重估儲備淨變動(循環)	9 22,715	—
		142,824	175,306
Total comprehensive income for the period	期內全面收益總額	585,290	623,881

The notes on pages 13 to 54 form part of these financial statements.

載於第13至54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 2024 於二零二四年六月三十日

			30 June 2024 二零二四年 六月三十日 HK\$'000 千港元	31 December 2023 二零二三年 十二月三十一日 HK\$'000 千港元
	Note 附註			
ASSETS		資產		
Cash and short-term funds	10	現金及短期資金	8,722,576	7,104,004
Balances with banks and other financial institutions		銀行同業及其他金融機構結餘	8,594,445	6,059,269
Trading assets		持作交易用途資產	1,956,039	1,696,831
Derivative financial instruments	12(b)	衍生金融工具	2,079,858	1,755,620
Advances to customers	13	客戶貸款	60,539,539	64,298,938
Advances to banks	14	銀行同業貸款	5,834,554	3,291,894
Trade bills		商業票據	264,541	658,615
Accrued interest and other assets		應計利息及其他資產	2,951,201	2,749,147
Debt securities measured at amortized cost	15	以攤銷成本計量之債務證券	48,933,754	48,975,907
Debt securities measured at fair value through other comprehensive income	16	以公平價值於其他全面收益計量之債務證券	8,984,717	—
Debt securities measured at fair value through profit or loss		以公平價值於損益計量之債務證券	26,313	—
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	66,936	963,092
Fixed assets	17	固定資產	3,320,927	3,342,993
Investment properties	17	投資物業	85,300	85,300
Deferred tax assets		遞延稅項資產	—	6
Total assets		資產總額	152,360,700	140,981,616
LIABILITIES		負債		
Deposits and balances of banks and other financial institutions	18	銀行同業及其他金融機構之存款及結餘	5,976,484	7,854,320
Deposits from customers	19	客戶存款	122,961,123	109,124,496
Trading liabilities		交易賬項下之負債	1,956,039	1,696,831
Certificates of deposit issued		已發行存款證	—	299,942
Derivative financial instruments	12(b)	衍生金融工具	33,242	93,194
Other liabilities	20	其他負債	4,576,403	5,277,772
Current tax liabilities		即期稅項準備	87,325	163,599
Deferred tax liabilities		遞延稅項負債	376,740	505,846
Total liabilities		負債總額	135,967,356	125,016,000

CONSOLIDATED STATEMENT OF FINANCIAL POSITION (UNAUDITED)

綜合財務狀況表 (未經審核)

As at 30 June 2024 於二零二四年六月三十日

			30 June 2024 二零二四年 六月三十日 HK\$'000 千港元	31 December 2023 二零二三年 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	21	11,562,896	11,135,168
Total equity	權益總額		16,393,344	15,965,616
Total equity and liabilities	權益及負債總額		152,360,700	140,981,616

Approved and authorised for issue by the Board of Directors on 12 August 2024.

經董事會於二零二四年八月十二日通過及授權頒佈。

Daniel TSAI Ming Chung
蔡明忠
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 54 form part of these financial statements.

載於第13至54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 2024 截至二零二四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 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 2023	於二零二三年一月一日	4,830,448	133,555	593,826	1,958,530	7,735,625	15,251,984
Total comprehensive income for the period	期內全面收益總額	-	-	171,395	3,911	448,575	623,881
- Profit for the period	- 期內溢利	-	-	-	-	448,575	448,575
- 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	-	-	-	3,911	-	3,911
- 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	-	-	171,395	-	-	171,395
Transfer (to)/from retained earnings	轉撥(至)/自保留溢利	-	(8,881)	-	(23,297)	32,178	-
Dividend declared and paid during the period	期內宣派及派付股息	-	-	-	-	(82,064)	(82,064)
At 30 June 2023	於二零二三年六月三十日	4,830,448	124,674	765,221	1,939,144	8,134,314	15,793,801

The notes on pages 13 to 54 form part of these financial statements.

載於第13至54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 2024 截至二零二四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)	Investment revaluation reserve (recycling) 投資重估儲備 (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	(非循環) HK\$'000 千港元	(循環) HK\$'000 千港元	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 2024	於二零二四年一月一日	4,830,448	202,889	715,542	-	1,801,835	8,414,902	15,965,616
Total comprehensive income for the period	期內全面收益總額	-	-	116,278	22,715	3,831	442,466	585,290
- Profit for the period	- 期內溢利	-	-	-	-	-	442,466	442,466
- 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	-	-	-	-	3,831	-	3,831
- 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	-	-	116,278	-	-	-	116,278
- Debt securities measured at fair value through other comprehensive income: net movement in investment revaluation reserve	- 以公平價值於其他全面收益計量之債務證券：投資重估儲備淨變動	-	-	-	22,715	-	-	22,715
Transfer (to)/from retained earnings	轉撥(至)/自保留溢利	-	(15,319)	(792,360)	-	(23,221)	830,900	-
Dividend declared and paid during the period	期內宣派及派付股息	-	-	-	-	-	(157,562)	(157,562)
At 30 June 2024	於二零二四年六月三十日	4,830,448	187,570	39,460	22,715	1,782,445	9,530,706	16,393,344

The notes on pages 13 to 54 form part of these financial statements.

載於第13至54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 2024 截至二零二四年六月三十日止之六個月

		For the six months ended 30 June 2024 截至二零二四年 六月三十日 止之六個月 HK\$'000 千港元	For the six months ended 30 June 2023 截至二零二三年 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	416,203	(1,333,527)
Tax paid	已付稅項	(160,412)	(87,095)
Net cash generated from/(used in) operating activities	經營活動產生/(所用)之現金淨額	255,791	(1,420,622)
Net cash used in investing activities	投資活動所用之現金淨額	(74,026)	(88,053)
Net cash used in financing activities	融資活動所用之現金淨額	(159,366)	(97,414)
Net increase/(decrease) in cash and cash equivalents	現金及現金等價物增加/(減少)淨額	22,399	(1,606,089)
Cash and cash equivalents as at 1 January	於一月一日之現金及現金等價物	13,351,795	11,690,643
Cash and cash equivalents as at 30 June	於六月三十日之現金及現金等價物	13,374,194	10,084,554
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	3,553,502	2,741,911
Interest paid	已付利息	2,641,996	1,705,957
Dividends received	已收股息	1,023	12,586
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)	8,722,576	5,685,182
Treasury bills	國庫券		
– Trading assets	– 持作交易用途資產	1,956,039	1,724,572
– Debt securities measured at amortized cost	– 以攤銷成本計量之債務證券	3,080,704	5,514,208
– Debt securities measured at fair value through other comprehensive income	– 以公平價值於其他全面收益計量之債務證券	3,758,562	–
Balances with banks and other financial institutions	銀行同業及其他金融機構結餘	8,594,445	5,685,242
Amount shown in the consolidated statement of financial position	綜合財務狀況表所示款項	26,112,326	18,609,204
Less: Amount with an original maturity of over three months	減：原本期限為三個月以上的數項	(12,738,132)	(8,524,650)
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	13,374,194	10,084,554

The notes on pages 13 to 54 form part of these financial statements.

載於第13至54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 2024 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 2023 which have been prepared in accordance with all applicable Hong Kong Financial Reporting Standards ("HKFRSs").

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 2023.

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，本集團於二零二四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二零二三年十二月三十一日止年度之年度財務報表一併參閱。

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二零二三年十二月三十一日止年度的綜合財務報表所採用者相同。

2. BASIS OF PREPARATION (continued)

These interim financial statements have been prepared in accordance with the accounting policies as adopted in the 2023 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 2023 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 2023 to the Registrar of Companies as required by section 662(3) of, and Part 3 of Schedule 6 to, the Companies Ordinance.

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.

2. 編製基準(續)

此等中期財務報表乃根據按照香港財務報告準則編製的二零二三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)。

此等中期財務報表所載有關截至二零二三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二零二三年十二月三十一日止年度的財務報表。

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. INTEREST INCOME AND EXPENSE

(a) Interest income

		For the six months ended	
		30 June 2024 截至 二零二四年 六月三十日 止之六個月 HK\$'000 千港元	30 June 2023 截至 二零二三年 六月三十日 止之六個月 HK\$'000 千港元
Loans and advances	借款及貸款	1,889,433	1,641,926
Investment in securities	證券投資	1,565,810	1,082,349
Balances with banks and other financial institutions	銀行同業及其他金融機構結餘	322,607	153,790
Interest income calculated using the effective interest method	採用實際利率法計算之利息收入	3,777,850	2,878,065
Other interest income	其他利息收入	1,135	525
Total interest income	利息收入總額	3,778,985	2,878,590

Interest income recognized on financial assets that are not measured at fair value through profit or loss amounted to HK\$3,777,850,000 (2023: HK\$2,878,065,000).

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3,777,850,000港元（二零二三年：2,878,065,000港元）。

(b) Interest expense

		For the six months ended	
		30 June 2024 截至 二零二四年 六月三十日 止之六個月 HK\$'000 千港元	30 June 2023 截至 二零二三年 六月三十日 止之六個月 HK\$'000 千港元
Deposits from customers	客戶存款	2,373,604	1,719,041
Certificates of deposit, debt securities and subordinated debts issued	已發行存款證、債務證券及後償債務	738	9,412
Financial assets sold under repurchase agreements	購回協議項下出售之金融資產	146,060	159,853
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	32,320	29,922
Lease liabilities	租賃負債	21,385	22,022
		2,574,107	1,940,250

(b) 利息支出

NOTES TO THE UNAUDITED INTERIM FINANCIAL STATEMENTS

未經審核中期財務報表附註

4. INTEREST INCOME AND EXPENSE (continued)

(b) Interest expense (continued)

Interest expense recognized on financial liabilities that are not measured at fair value through profit or loss amounted to HK\$2,574,107,000 (2023: HK\$1,940,250,000).

4. 利息收入及支出(續)

(b) 利息支出(續)

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 2,574,107,000 港元(二零二三年: 1,940,250,000 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 2024 截至 二零二四年 六月三十日 止之六個月 HK\$'000 千港元	30 June 2023 截至 二零二三年 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	108,978	79,118
Credit related services	信貸業務	31,282	23,139
Credit card services	信用卡業務	54,090	58,733
Securities brokerage and investment services	證券經紀及投資服務	8,799	10,073
Trade finance services	貿易融資業務	11,496	10,757
Unit trust services	信託基金業務	7,703	8,259
Others	其他	20,129	18,484
		242,477	208,563
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	87,340	84,948
– Trust or other fiduciary activities	– 信託或其他受託業務	1,046	1,027

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 2024 截至 二零二四年 六月三十日 止之六個月 HK\$'000 千港元	30 June 2023 截至 二零二三年 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	37,697	36,478
Other fees paid	其他已付費用	11,798	9,346
		49,495	45,824
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	46,595	43,237

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

6. OTHER OPERATING INCOME

6. 其他營運收入

		For the six months ended	
		30 June 2024 截至 二零二四年 六月三十日 止之六個月 HK\$'000 千港元	30 June 2023 截至 二零二三年 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	46,745	21,912
– Trading assets	– 持作交易用途資產	17,737	23,006
– Other dealing activities*	– 其他買賣交易*	9,579	6,559
– Short selling activities	– 賣空交易	(7,551)	(9,616)
		66,510	41,861
Net hedging loss from fair value hedges	公平價值對沖之淨對沖虧損		
Net (loss)/gain on hedged items	與對沖風險相關之被對沖		
attributable to the hedged risk	項目之淨(虧損)/收益	(357,901)	174,899
Net gain/(loss) on hedging instruments	對沖工具之淨收益/(虧損)	291,312	(215,663)
		(66,589)	(40,764)
Dividend income from unlisted equity securities	非上市股本證券之股息收入	1,023	12,586
Rental income	租金收入		
– from investment properties	– 來自投資物業	136	255
– others	– 其他	144	144
Others	其他	7,021	6,480
		8,245	20,562

* 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 2024 截至 二零二四年 六月三十日 止之六個月 HK\$'000 千港元	30 June 2023 截至 二零二三年 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	378,401	338,191
Premises and other fixed assets	物業及其他固定資產		
Depreciation (Note 17)	折舊(附註17)	95,477	89,503
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	2,437	2,315
Others	其他	8,737	10,099
Audit fee	核數費用	3,350	2,680
Other operating expenses	其他營運支出		
Business promotion	業務推廣	13,665	13,385
Legal and professional fees	法律及顧問費用	10,380	21,266
Communication	通訊	16,371	16,101
Electronic data processing and computer systems	電子資料處理及電腦系統	47,603	44,834
Others	其他	24,472	21,672
		600,893	560,046

8. TAXATION IN THE CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

Provision for Hong Kong Profits Tax for 2024 is calculated at 16.5% (2023: 16.5%) of the estimated assessable profits for the six months ended 30 June 2024.

8. 綜合全面收益表內的稅項

二零二四年之香港利得稅撥備乃根據截至二零二四年六月三十日止之六個月之評估應課稅溢利之16.5%(二零二三年:16.5%)計算。

		For the six months ended	
		30 June 2024 截至 二零二四年 六月三十日 止之六個月 HK\$'000 千港元	30 June 2023 截至 二零二三年 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	84,140	78,131
Current tax – Overseas Tax	即期稅項 – 海外稅項		
Tax for the period	期內稅項	–	902
Deferred tax expense	遞延稅項支出	3,838	7,233
		87,978	86,266

9. OTHER COMPREHENSIVE INCOME

9. 其他全面收益

		For the six months ended	
		30 June 2024 截至 二零二四年 六月三十日 止之六個月 HK\$'000 千港元	30 June 2023 截至 二零二三年 六月三十日 止之六個月 HK\$'000 千港元
Equity securities designated at fair value through other comprehensive income (non-recycling):	指定以公平價值於其他全面收益計量之股本證券（非循環）：		
(Deficit)/surplus on revaluation of equity securities	股本證券重估（虧損）／盈餘	(17,319)	205,263
Deferred taxation arising from:	遞延稅項來自：		
– revaluation of equity securities	– 股本證券重估	2,857	(33,868)
– realisation of investment revaluation reserve (non-recycling)	– 投資重估儲備變現（非循環）	130,740	–
Net movement in the investment revaluation reserve (non-recycling) during the period recognized in other comprehensive income	期內於其他全面收益確認之投資重估儲備（非循環）淨變動	116,278	171,395
Debt securities measured at fair value through other comprehensive income (recycling):	以公平價值於其他全面收益計量之債務證券（循環）：		
Surplus on revaluation of debt securities	債務證券重估盈餘	27,203	–
Deferred taxation	遞延稅項	(4,488)	–
Net movement in the investment revaluation reserve (recycling) during the period recognized in other comprehensive income	期內於其他全面收益確認之投資重估儲備（循環）淨變動	22,715	–

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未經審核中期財務報表附註

10. CASH AND SHORT-TERM FUNDS

Cash in hand	現金
Balances with the HKMA	金管局結餘
Balances with banks	銀行同業之結餘
Money at call and short notice*	通知及短期存款*

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

10. 現金及短期資金

30 June 2024 二零二四年 六月三十日 HK\$'000 千港元	31 December 2023 二零二三年 十二月三十一日 HK\$'000 千港元
91,844	127,599
746,169	204,439
884,621	725,804
6,999,942	6,046,162
8,722,576	7,104,004

* 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.

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，前者包括信用卡商戶服務、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。

11. SEGMENT REPORTING (continued)**Operating segments (continued)**

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. Moreover, it is also responsible for the marketing of treasury products to the Group's customers.

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.

Fubon Credit (Hong Kong) Limited ("Fubon Credit") is a wholly owned subsidiary of Fubon Bank (Hong Kong) Limited and mainly engages in consumer lending to individual customers in Hong Kong.

Funding Desk manages the overall funding, liquidity and interest rate risk positions arising from the banking activities of the Group.

In 2023, Funding Desk was spun off from Institutional Banking. Comparative figures have been restated to conform with current year presentation.

11. 分部資料(續)**經營分部(續)**

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。此外，其亦負責向本集團客戶銷售財務產品。

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。

富邦財務(香港)有限公司(「富邦財務」)是富邦銀行(香港)有限公司的全資附屬公司，主要在香港從事個人客戶的消費信貸。

資金部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。

於二零二三年，資金部自企業及機構銀行中分拆出來。其比較數字已重新列示，以符合本年之呈列方式。

11. SEGMENT REPORTING (continued)**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.

Segment assets mainly include advances to customers and banks, 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**

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。

分部資產主要包括各經營分部應佔客戶及銀行同業貸款、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。

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 2024 截至二零二四年六月三十日止之六個月					
		Retail Banking	Institutional Banking 企業及 機構銀行	Commercial Banking	Fubon Credit	Funding Desk	Reportable Segments Total 可申報 分部總額
		零售銀行 HK\$'000 千港元	機構銀行 HK\$'000 千港元	商業銀行 HK\$'000 千港元	富邦財務 HK\$'000 千港元	資金部 HK\$'000 千港元	HK\$'000 千港元
Interest income from external customers	源自外界客戶利息收入	374,590	2,512,848	433,502	3,312	450,923	3,775,175
Interest expense to external customers	支付予外界客戶的利息支出	(2,155,667)	(261,607)	(98,884)	(15)	(52,995)	(2,569,168)
Inter-segment income/(expenses)	跨分部收入／(支出)	2,005,630	(1,732,920)	(119,551)	–	(153,945)	(786)
Net interest income	淨利息收入	224,553	518,321	215,067	3,297	243,983	1,205,221
Other operating income/(loss) from external customers	源自外界客戶其他營運 收入／(虧損)	210,059	3,275	29,057	249	(3,043)	239,597
Fee and commission expense	費用及佣金支出	(41,484)	(141)	(46)	(1,541)	(4,480)	(47,692)
Other operating income/(loss)	其他營運收入／(虧損)	168,575	3,134	29,011	(1,292)	(7,523)	191,905
Operating income	營運收入	393,128	521,455	244,078	2,005	236,460	1,397,126
Operating expenses	營運支出	(239,637)	(53,308)	(54,817)	(10,251)	(3,419)	(361,432)
Inter-segment expenses	跨分部支出	(18,454)	(1,648)	(2,068)	–	(95)	(22,265)
Operating profit/(loss) before other gains and impairment losses	未計其他收益及減值虧損前 經營溢利／(虧損)	135,037	466,499	187,193	(8,246)	232,946	1,013,429
Impairment losses on advances to customers	客戶貸款減值虧損	(34,997)	(137,691)	(86,276)	(4,045)	–	(263,009)
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)	1,184	(11,519)	(578)	–	(3,283)	(14,196)
Write back of/(charge for) impairment losses on other assets	其他資產減值虧損之 回撥／(扣除)	(1,633)	–	482	–	–	(1,151)
Net loss on disposal of fixed assets	出售固定資產淨虧損	–	–	(598)	–	–	(598)
Net gain on disposal of financial assets at amortized cost	出售以攤銷成本計量之金融 資產淨收益	–	1,389	–	–	–	1,389
Profit/(loss) before taxation	除稅前溢利／(虧損)	99,591	318,678	100,223	(12,291)	229,663	735,864
Operating expenses – depreciation	營運支出－折舊	(46,472)	(2,895)	(5,615)	(1,597)	(123)	(56,702)
		30 June 2024 二零二四年六月三十日					
Segment assets	分部資產	19,261,793	88,983,627	13,566,937	139,672	25,959,697	147,911,726
Segment liabilities	分部負債	112,326,582	9,764,779	7,671,243	90,711	4,257,424	134,110,739

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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 year six months 30 June 2023 (Restated)
截至二零二三年六月三十日止之六個月(重列)

		Retail Banking	Institutional Banking	Commercial Banking	Fubon Credit	Funding Desk	Reportable Segments Total
		零售銀行	企業及 機構銀行	商業銀行	富邦財務	資金部	分部總額
		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
Interest income from external customers	源自外界客戶利息收入	365,045	1,932,293	349,524	44	229,972	2,876,878
Interest expense to external customers	支付予外界客戶的利息支出	(1,346,355)	(455,284)	(82,332)	(25)	(54,014)	(1,938,010)
Inter-segment income/(expenses)	跨分部收入/(支出)	1,177,392	(1,141,824)	(78,739)	-	42,225	(946)
Net interest income	淨利息收入	196,082	335,185	188,453	19	218,183	937,922
Other operating income/(loss) from external customers	源自外界客戶其他營運收入/(虧損)	178,404	26,261	30,645	-	(25,135)	210,175
Fee and commission expense	費用及佣金支出	(38,304)	(61)	(58)	(836)	(4,002)	(43,261)
Other operating income/(loss)	其他營運收入/(虧損)	140,100	26,200	30,587	(836)	(29,137)	166,914
Operating income/(loss)	營運收入/(虧損)	336,182	361,385	219,040	(817)	189,046	1,104,836
Operating expenses	營運支出	(222,505)	(47,344)	(49,758)	(8,656)	(3,572)	(331,835)
Inter-segment expenses	跨分部支出	(21,087)	(2,067)	(2,105)	-	(103)	(25,362)
Operating profit/(loss) before other gains and impairment losses	未計其他收益及減值虧損前經營溢利/(虧損)	92,590	311,974	167,177	(9,473)	185,371	747,639
Write back of/(charge for) impairment losses on advances to customers	客戶貸款減值虧損之回撥/(扣除)	3,052	(19,075)	(19,801)	8	-	(35,816)
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)	4,545	4,122	1,189	-	(729)	9,127
Write back of/(charge for) impairment losses on other assets	其他資產減值虧損之回撥/(扣除)	(115)	-	7	-	-	(108)
Net loss on disposal of fixed assets	出售固定資產淨虧損	(22)	-	-	-	-	(22)
Profit/(loss) before taxation	除稅前溢利/(虧損)	100,050	297,021	148,572	(9,465)	184,642	720,820
Operating expenses – depreciation	營運支出—折舊	(43,192)	(3,191)	(5,633)	(1,224)	(141)	(53,381)

31 December 2023
二零二三年十二月三十一日

Segment assets	分部資產	20,043,796	81,003,861	13,898,780	101,244	20,522,411	135,570,092
Segment liabilities	分部負債	96,065,228	13,912,768	7,457,839	39,990	4,861,028	122,336,853

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 2024 截至 二零二四年 六月三十日 止之六個月 HK\$'000 千港元	30 June 2023 截至 二零二三年 六月三十日 止之六個月 HK\$'000 千港元
Operating income	營運收入		
Reportable segment operating income	可申報分部營運收入	1,397,126	1,104,836
Elimination of inter-segment operating income	跨分部營運收入抵銷	(38,300)	(41,615)
Unallocated operating income	未分配營運收入	47,279	58,420
Consolidated operating income	綜合營運收入	1,406,105	1,121,641
		For the six months ended	
		30 June 2024 截至 二零二四年 六月三十日 止之六個月 HK\$'000 千港元	30 June 2023 截至 二零二三年 六月三十日 止之六個月 HK\$'000 千港元
Profit before taxation	除稅前溢利		
Reportable segment profit before taxation	可申報分部除稅前溢利	735,864	720,820
Unallocated operating income	未分配營運收入	47,279	58,420
Unallocated operating expenses	未分配營運支出	(255,496)	(244,464)
Impairment losses on assets acquired under lending agreements	根據貸款協議所得資產減值虧損	(400)	—
Gain on disposal of financial assets at amortized cost	出售以攤銷成本計量之金融資產收益	3,214	—
Gain on revaluation of investment properties	投資物業重估收益	—	68
Net losses on disposal of fixed assets	出售固定資產淨虧損	(17)	(3)
Consolidated profit before taxation	綜合除稅前溢利	530,444	534,841

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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

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 2024 and 2023, 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.

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 2024 二零二四年 六月三十日 HK\$'000 千港元	31 December 2023 二零二三年 十二月三十一日 HK\$'000 千港元
147,911,726	135,570,092
3,328,752	3,379,025
1,120,222	2,032,499
152,360,700	140,981,616
30 June 2024 二零二四年 六月三十日 HK\$'000 千港元	31 December 2023 二零二三年 十二月三十一日 HK\$'000 千港元
134,110,739	122,336,853
1,856,617	2,679,147
135,967,356	125,016,000

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。截至二零二四年及二零二三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。

11. SEGMENT REPORTING (continued)**Major customers**

For the six months ended 30 June 2024 and 2023, 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)**主要客戶**

截至二零二四年及二零二三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 2024 二零二四年六月三十日			31 December 2023 二零二三年十二月三十一日		
		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	-	3,512,160	3,512,160	-	540,536	540,536
- Swaps	- 掉期	-	10,629,676	10,629,676	-	12,506,966	12,506,966
- Options purchased	- 購入期權	-	2,392,570	2,392,570	-	1,720,873	1,720,873
- Options written	- 沽出期權	-	2,392,570	2,392,570	-	1,720,873	1,720,873
		-	18,926,976	18,926,976	-	16,489,248	16,489,248
Interest rate derivatives	利率衍生工具						
- Swaps	- 掉期	30,099,407	69,145	30,168,552	27,345,659	72,545	27,418,204
		30,099,407	69,145	30,168,552	27,345,659	72,545	27,418,204
Equity derivatives	股票衍生工具						
- Options purchased	- 購入期權	-	86,794	86,794	-	16,855	16,855
- Options written	- 沽出期權	-	86,794	86,794	-	16,855	16,855
		-	173,588	173,588	-	33,710	33,710
Total	總額	30,099,407	19,169,709	49,269,116	27,345,659	16,595,503	43,941,162

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12. DERIVATIVE FINANCIAL INSTRUMENTS

(continued)

(a) Notional amounts of derivatives (continued)

The above amounts are shown on a gross basis without taking into account the effect of any bilateral netting arrangements.

Derivatives reported as qualifying for hedge accounting represent hedging instruments designated as hedges under HKAS 39.

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

Exchange rate derivatives	匯率衍生工具
- Forwards	- 遠期
- Swaps	- 掉期
- Options purchased	- 購入期權
- Options written	- 沽出期權
Interest rate derivatives	利率衍生工具
- Swaps	- 掉期
Equity derivatives	股票衍生工具
- Options purchased	- 購入期權
- Options written	- 沽出期權
Total	總額

The credit risk weighted amount of derivatives of the Group is HK\$204.8 million as at 30 June 2024 (31 December 2023: HK\$136.3 million). Credit risk weighted amount refers to the amount as computed in accordance with the Banking (Capital) Rules of the HKBO. The amount depends on the status of the counterparty and the maturity characteristics. The risk weights used range from 2% to 100%.

12. 衍生金融工具(續)

(a) 衍生工具之名義金額(續)

上述金額以總額顯示，並無計及任何雙邊淨額結算安排之影響。

報告為合資格採用對沖會計法之衍生工具指根據香港會計準則第39號指定作對沖之對沖工具。

(b) 衍生工具之公平價值及信貸風險加權金額

30 June 2024 二零二四年六月三十日		31 December 2023 二零二三年十二月三十一日	
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
14,747	2,835	1,238	974
10,736	19,326	42,228	65,468
1,983	-	1,434	-
-	1,993	-	1,436
27,466	24,154	44,900	67,878
2,051,755	8,451	1,710,645	25,241
2,051,755	8,451	1,710,645	25,241
637	-	75	-
-	637	-	75
637	637	75	75
2,079,858	33,242	1,755,620	93,194

於二零二四年六月三十日，本集團衍生工具之信貸風險加權金額為204,800,000港元(二零二三年十二月三十一日：136,300,000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。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2%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) 客戶貸款減減值撥備

30 June 2024 二零二四年 六月三十日 HK\$'000 千港元	31 December 2023 二零二三年 十二月三十一日 HK\$'000 千港元
61,100,617	64,641,777
(141,663)	(165,803)
(96,945)	(72,172)
(322,470)	(104,864)
60,539,539	64,298,938

(b) Movement in impairment allowances on advances to customers

(b) 客戶貸款減值撥備變動

At 1 January 2024	於二零二四年一月一日
Transfer to lifetime ECL not credit-impaired	轉至非信貸不良的全期預期信貸虧損
Transfer to lifetime ECL credit-impaired	轉至信貸不良的全期預期信貸虧損
Transfers to credit impaired financial assets	轉至信貸減值金融資產
New financial assets originated or purchased, assets derecognized, repayments and further lending	源生或購入之新金融資產、終止確認之資產、還款及進一步貸款
Repayment	還款
Write-offs	撇銷
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）
At 30 June 2024	於二零二四年六月三十日

12-month ECL 12個月內 預期信貸 虧損 HK\$'000 千港元	30 June 2024 二零二四年六月三十日		Total 總額 HK\$'000 千港元
	Lifetime ECL not credit-impaired 非信貸不良的全期預期信貸虧損 HK\$'000 千港元	Lifetime ECL credit-impaired 信貸不良的全期預期信貸虧損 HK\$'000 千港元	
165,803	72,172	104,864	342,839
(5,571)	5,571	-	-
24,709	(24,709)	-	-
(1,951)	(1,987)	3,938	-
17,909	10,505	-	28,414
(16,633)	(12,975)	-	(29,608)
-	-	(53,291)	(53,291)
(42,603)	48,368	266,959	272,724
141,663	96,945	322,470	561,078

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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 2023 二零二三年十二月三十一日			Total 總額
		12-month ECL 12個月內 預期信貸 虧損 HK\$'000 千港元	Lifetime ECL not credit- impaired 非信貸不良的 全期預期 信貸虧損 HK\$'000 千港元	Lifetime ECL credit- impaired 信貸不良的 全期預期 信貸虧損 HK\$'000 千港元	
At 1 January 2023	於二零二三年一月一日	228,121	66,821	177,669	472,611
Transfer to lifetime ECL not credit-impaired	轉至非信貸不良的全期預期信貸虧損	(4,559)	4,559	-	-
Transfer to 12-month ECL	轉至12個月內預期信貸虧損	4,121	(4,121)	-	-
Transfer to lifetime ECL credit-impaired	轉至信貸不良的全期預期信貸虧損	(575)	(4,296)	4,871	-
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	84,181	5,333	-	89,514
Repayment	還款	(114,142)	(10,098)	-	(124,240)
Write-offs	撇銷	-	-	(514,450)	(514,450)
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)	(31,344)	13,974	436,774	419,404
At 31 December 2023	於二零二三年十二月三十一日	165,803	72,172	104,864	342,839

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 2024 二零二四年六月三十日		31 December 2023 二零二三年十二月三十一日	
		Gross advances to customers	% of gross loans covered by collateral 有抵押之貸款佔貸款總額之百分比	Gross advances to customers	% of gross loans covered by collateral 有抵押之貸款佔貸款總額之百分比
		客戶貸款總額 HK\$'000 千港元	%	客戶貸款總額 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	6,888,109	16.64	7,109,914	14.39
– Property investment	– 物業投資	8,595,762	64.08	9,348,315	60.22
– Financial concerns	– 金融企業	1,445,634	0.48	2,436,181	0.28
– Stockbrokers	– 股票經紀	3,000	100.00	10,000	–
– Wholesale and retail trade	– 批發及零售業	1,292,058	16.49	1,290,380	15.80
– Manufacturing	– 製造業	2,545,071	8.73	2,400,523	8.66
– Transport and transport equipment	– 運輸及運輸設備	183,897	45.22	156,755	60.18
– Information technology	– 資訊科技	816,408	–	816,757	–
– Electricity and gas	– 電力及煤氣	1,069,146	–	472,545	–
– Others	– 其他	5,287,215	18.61	5,174,614	16.99
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	13,795	100.00	1,831	100.00
– Loans for the purchase of other residential properties	– 購買其他住宅物業的貸款	12,650,942	99.26	13,154,087	99.98
– Credit card advances	– 信用卡貸款	847,837	–	890,443	–
– Others	– 其他	3,288,850	49.11	3,368,873	48.71
		44,927,724		46,631,218	
Trade finance	貿易融資	5,026,009	17.52	5,285,954	16.63
Gross advances for use outside Hong Kong	在香港以外使用的貸款總額	11,146,884	1.79	12,724,605	0.89
Gross advances to customers	客戶貸款總額	61,100,617	38.35	64,641,777	36.87

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未經審核中期財務報表附註

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:

30 June 2024

二零二四年六月三十日

- Property development	- 物業發展
- 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 2023

二零二三年十二月三十一日

- Property development	- 物業發展
- 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	第三階段資產之減值撥備	第一及第二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
149,690	–	–	18,410
461,573	428,716	95,943	8,802
277,546	33,411	269	31,179
78,926	53,365	26,545	97,457

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	第三階段資產之減值撥備	第一及第二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
140,374	–	–	18,630
811,482	41,132	1,865	12,684
193,037	11,511	–	29,282
51,812	23,540	18,788	89,506

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

Gross impaired advances	減值貸款總額
Stage 3 impairment allowances made against impaired loans	就減值貸款作出的第三階段減值撥備
Amount of collateral held in respect of impaired loans	就減值貸款持有的抵押品金額

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.

13. 客戶貸款(續)**(d) 客戶減值貸款**

30 June 2024 二零二四年六月三十日	31 December 2023 二零二三年十二月三十一日
HK\$'000 千港元	HK\$'000 千港元
% of gross advances 總額百分比	% of gross advances 總額百分比
1,160,082	361,211
(322,470)	(104,864)
837,612	256,347
663,923	198,846

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. ADVANCES TO BANKS

Gross advances to banks	銀行同業貸款總額
Less: Impairment allowances – Stage 1	減：減值撥備 – 第一階段

Based on the categories and definitions used by the HKMA, the economic sector analysis of gross advances to banks are all classified as advances for use outside Hong Kong. There was no impaired advances to banks as at 30 June 2024 and 31 December 2023.

14. 銀行同業貸款

30 June 2024 二零二四年六月三十日	31 December 2023 二零二三年十二月三十一日
HK\$'000 千港元	HK\$'000 千港元
5,843,516	3,292,607
(8,962)	(713)
5,834,554	3,291,894

基於金管局所採用的類別及定義，銀行同業貸款總額的經濟行業分析均分類為在香港以外使用的貸款。於二零二四年六月三十日及二零二三年十二月三十一日，並無已減值銀行同業貸款。

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15. DEBT SECURITIES MEASURED AT AMORTIZED COST

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

Debt securities measured at amortized cost

Treasury bills (including Exchange Fund Bills)

- Listed in Hong Kong
- Listed outside Hong Kong
- Unlisted

Certificates of deposit held

- Unlisted

Debt securities

- Listed in Hong Kong
- Listed outside Hong Kong
- Unlisted

以攤銷成本計量之債務證券

國庫券(包括外匯基金票據)

- 於香港上市
- 於香港以外上市
- 非上市

所持存款證

- 非上市

債務證券

- 於香港上市
- 於香港以外上市
- 非上市

15. 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 2024 二零二四年 六月三十日 HK\$'000 千港元	31 December 2023 二零二三年 十二月三十一日 HK\$'000 千港元
–	34,602
93,705	93,820
2,986,999	5,771,964
99,940	–
12,188,644	13,372,763
9,959,905	9,326,481
23,604,561	20,376,277
48,933,754	48,975,907

The Bank holds securitization exposures of HK\$352.6 million as of 30 June 2024 (31 December 2023: HK\$371.6 million).

於二零二四年六月三十日，本行持有 352,600,000 港元的證券化風險承擔(二零二三年十二月三十一日：371,600,000 港元)。

15. DEBT SECURITIES MEASURED AT

AMORTIZED COST (continued)

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

At 1 January 2024	於二零二四年一月一日
New financial assets originated or purchased, assets derecognized, repayments and further lending	源生或購入之新金融資產、終止確認之資產、還款及進一步貸款
Repayment	還款
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)
At 30 June 2024	於二零二四年六月三十日

15. 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

12-month ECL 12個月內 預期信貸 虧損 HK\$'000 千港元	30 June 2024 二零二四年六月三十日		Total 總額 HK\$'000 千港元
	Lifetime ECL not credit-impaired 非信貸不良的全期預期 信貸虧損 HK\$'000 千港元	Lifetime ECL Credit-impaired 信貸不良的全期預期 信貸虧損 HK\$'000 千港元	
51,939	1,497	–	53,436
7,556	–	–	7,556
(5,315)	–	–	(5,315)
(3,470)	(257)	–	(3,727)
50,710	1,240	–	51,950

NOTES TO THE UNAUDITED INTERIM FINANCIAL STATEMENTS

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15. DEBT SECURITIES MEASURED AT

AMORTIZED COST (continued)

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

		31 December 2023 二零二三年十二月三十一日			
		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 2023	於二零二三年一月一日	62,958	1,068	–	64,026
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	14,001	–	–	14,001
Repayment	還款	(13,980)	(126)	–	(14,106)
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)	(11,040)	555	–	(10,485)
At 31 December 2023	於二零二三年十二月三十一日	51,939	1,497	–	53,436

15. 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)

16. DEBT SECURITIES MEASURED AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME

16. 以公平價值於其他全面收益計量之債務證券

		30 June 2024 二零二四年 六月三十日 HK\$'000 千港元	31 December 2023 二零二三年 十二月三十一日 HK\$'000 千港元
Debt securities measured at fair value through other comprehensive income	以公平價值於其他全面收益計量之債務證券		
Treasury bills (including Exchange Fund Bills)	國庫券(包括外匯基金票據)		
– Unlisted	– 非上市	3,758,562	–
Debt securities	債務證券		
– Listed in Hong Kong	– 於香港上市	1,180,403	–
– Listed outside Hong Kong	– 於香港以外上市	1,264,094	–
– Unlisted	– 非上市	2,781,658	–
		8,984,717	–

17. FIXED ASSETS AND INVESTMENT PROPERTIES

17. 固定資產及投資物業

		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	以成本列賬之物業及設備其他自用租賃	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 2023	於二零二三年一月一日	3,078,233	1,245,074	182,514	4,505,821	13,000	4,518,821
Additions	添置	-	178,854	43,312	222,166	-	222,166
Disposals	出售	-	(8,848)	(7,395)	(16,243)	-	(16,243)
Transfer to investment properties	轉撥至投資物業	(89,300)	-	-	(89,300)	89,300	-
Transfer to asset held for sales	轉撥至持作出售資產	-	-	-	-	(17,868)	(17,868)
Elimination of accumulated depreciation upon transfer to investment properties	轉撥至投資物業時抵銷累計折舊	(1,977)	-	-	(1,977)	-	(1,977)
Elimination of impairment loss upon transfer to investment properties	轉撥至投資物業時抵銷減值虧損	(2,763)	-	-	(2,763)	-	(2,763)
Deficit on revaluation upon transfer to investment properties	轉撥至投資物業時重估虧損	(5,223)	-	-	(5,223)	-	(5,223)
(Deficit)/surplus on revaluation	重估(虧損)/盈餘	(132,213)	-	-	(132,213)	868	(131,345)
Elimination of accumulated depreciation on revalued premises	抵銷重估物業之累計折舊	(53,787)	-	-	(53,787)	-	(53,787)
At 31 December 2023	於二零二三年十二月三十一日	2,792,970	1,415,080	218,431	4,426,481	85,300	4,511,781
Accumulated depreciation	累計折舊						
At 1 January 2023	於二零二三年一月一日	-	852,376	110,759	963,135	-	963,135
Charge for the year	年內扣除	55,764	94,479	28,919	179,162	-	179,162
Released on disposal	出售撥回	-	(8,620)	(7,395)	(16,015)	-	(16,015)
Elimination of accumulated depreciation upon transfer to investment properties	轉撥至投資物業時抵銷累計折舊	(1,977)	-	-	(1,977)	-	(1,977)
Elimination of accumulated depreciation on revalued premises	抵銷重估物業之累計折舊	(53,787)	-	-	(53,787)	-	(53,787)
At 31 December 2023	於二零二三年十二月三十一日	-	938,235	132,283	1,070,518	-	1,070,518
Accumulated impairment loss	累計減值虧損						
At 1 January 2023	於二零二三年一月一日	15,733	-	-	15,733	-	15,733
Elimination of impairment loss upon transfer to investment properties	轉撥至投資物業時抵銷減值虧損	(2,763)	-	-	(2,763)	-	(2,763)
At 31 December 2023	於二零二三年十二月三十一日	12,970	-	-	12,970	-	12,970
Net book value	賬面淨值						
At 31 December 2023	於二零二三年十二月三十一日	2,780,000	476,845	86,148	3,342,993	85,300	3,428,293

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17. FIXED ASSETS AND INVESTMENT PROPERTIES (continued)

17. 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 HK\$'000 千港元	傢私、裝置 及設備 HK\$'000 千港元	以成本列賬之 其他自用租賃 物業及設備 HK\$'000 千港元	小計 HK\$'000 千港元	投資物業 HK\$'000 千港元	總計 HK\$'000 千港元
Cost or valuation	成本價或估價						
At 1 January 2024	於二零二四年一月一日	2,792,970	1,415,080	218,431	4,426,481	85,300	4,511,781
Additions	添置	-	58,013	16,437	74,450	-	74,450
Disposals	出售	-	(4,091)	(2,582)	(6,673)	-	(6,673)
At 30 June 2024	於二零二四年 六月三十日	2,792,970	1,469,002	232,286	4,494,258	85,300	4,579,558
Accumulated depreciation	累計折舊						
At 1 January 2024	於二零二四年一月一日	-	938,235	132,283	1,070,518	-	1,070,518
Charge for the period (Note 7)	期內扣除(附註7)	27,970	53,478	14,029	95,477	-	95,477
Released on disposal	出售撥回	-	(3,052)	(2,582)	(5,634)	-	(5,634)
At 30 June 2024	於二零二四年 六月三十日	27,970	988,661	143,730	1,160,361	-	1,160,361
Accumulated impairment loss	累計減值虧損						
At 1 January 2024 and at 30 June 2024	於二零二四年一月一日 及於二零二四年 六月三十日	12,970	-	-	12,970	-	12,970
Net book value	賬面淨值						
At 30 June 2024	於二零二四年 六月三十日	2,752,030	480,341	88,556	3,320,927	85,300	3,406,227

18. DEPOSITS AND BALANCES OF BANKS AND OTHER FINANCIAL INSTITUTIONS

18. 銀行同業及其他金融機構之存款及結餘

	30 June 2024 二零二四年 六月三十日 HK\$'000 千港元	31 December 2023 二零二三年 十二月三十一日 HK\$'000 千港元
Deposits and balances from banks	2,000,010	1,794,387
Amounts due to banks and other financial institutions under repurchase agreements	3,976,474	6,059,933
	5,976,484	7,854,320

19. DEPOSITS FROM CUSTOMERS

19. 客戶存款

	30 June 2024 二零二四年 六月三十日 HK\$'000 千港元	31 December 2023 二零二三年 十二月三十一日 HK\$'000 千港元
Demand deposits and current accounts	10,445,638	11,153,561
Savings deposits	4,556,004	4,465,341
Time deposits	107,959,481	93,505,594
	122,961,123	109,124,496

20. OTHER LIABILITIES

20. 其他負債

	30 June 2024 二零二四年 六月三十日 HK\$'000 千港元	31 December 2023 二零二三年 十二月三十一日 HK\$'000 千港元
Net defined benefit liability	2,122	15,920
Impairment allowances recognized in respect of credit related commitments and contingencies	23,603	24,822
Lease liabilities	91,675	89,100
Accounts payable and other liabilities	4,459,003	5,147,930
	4,576,403	5,277,772

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21. RESERVES

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

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.

21. 儲備

30 June 2024 二零二四年 六月三十日 HK\$'000 千港元	31 December 2023 二零二三年 十二月三十一日 HK\$'000 千港元
187,570	202,889
39,460	715,542
22,715	—
1,782,445	1,801,835
9,530,706	8,414,902
11,562,896	11,135,168

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。

22. 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.

22. 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。

NOTES TO THE UNAUDITED INTERIM FINANCIAL STATEMENTS

未經審核中期財務報表附註

22. 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 2024

二零二四年六月三十日

Assets

Trading assets
Derivative financial instruments
Debt securities measured at fair value through profit or loss

Debt securities measured at fair value through other comprehensive income

Equity securities designated at fair value through other comprehensive income

Liabilities

Trading liabilities
Derivative financial instruments

資產

持作交易用途資產
衍生金融工具
通過損益以反映公平價值計量之債務證券

以公平價值於其他全面收益計量之債務證券

指定以公平價值於其他全面收益計量之股本證券

負債

交易賬項下之負債
衍生金融工具

31 December 2023

二零二三年十二月三十一日

Assets

Trading assets
Derivative financial instruments
Equity securities designated at fair value through other comprehensive income

Liabilities

Trading liabilities
Derivative financial instruments

資產

持作交易用途資產
衍生金融工具
指定以公平價值於其他全面收益計量之股本證券

負債

交易賬項下之負債
衍生金融工具

22. 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：

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
-	1,956,039	-	1,956,039
-	2,079,858	-	2,079,858
-	-	26,313	26,313
6,203,059	2,781,658	-	8,984,717
-	-	66,936	66,936
6,203,059	6,817,555	93,249	13,113,863
-	1,956,039	-	1,956,039
-	33,242	-	33,242
-	1,989,281	-	1,989,281

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
-	1,696,831	-	1,696,831
-	1,755,620	-	1,755,620
-	-	963,092	963,092
-	3,452,451	963,092	4,415,543
-	1,696,831	-	1,696,831
-	93,194	-	93,194
-	1,790,025	-	1,790,025

22. FAIR VALUES OF FINANCIAL INSTRUMENTS

(continued)

(a) Financial instruments carried at fair value

(continued)

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.

(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.

22. 金融工具之公平價值(續)**(a) 以公平價值列賬之金融工具(續)**

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。

(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。

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22. 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
Purchase	購買
Disposal	出售
Write-off	撇銷
Distribution	分派
(Deficit)/surplus on revaluation recognized in other comprehensive income	於其他全面收益內確認之重估(虧損)/盈餘
End of the period	期末
Total gains or losses for the period/year 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/年內收益或虧損總額
Total gains or losses for the period/year 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/年內收益或虧損總額

22. 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(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 2024 二零二四年 六月三十日 HK\$'000 千港元	31 December 2023 二零二三年 十二月三十一日 HK\$'000 千港元
963,092	820,254
14,337	—
(881,709)	—
(10,261)	—
(1,204)	(2,929)
(17,319)	145,767
66,936	963,092
2,800	145,767
976	28,929

22. FAIR VALUES OF FINANCIAL INSTRUMENTS

(continued)

(a) Financial instruments carried at fair value

(continued)

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

22. 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(續)

Assets	資產	Debt securities measured at fair value through profit or loss 通過損益以反映公平價值 計量之債務證券	
		30 June 2024 二零二四年 六月三十日 HK\$'000 千港元	31 December 2023 二零二三年 十二月三十一日 HK\$'000 千港元
Beginning of the period	期初	—	—
Purchase	購買	28,558	—
Surplus on revaluation recognized in profit or loss	於損益內確認之 重估盈餘	(2,245)	—
End of the period	期末	26,313	—
Total gains or losses for the period/year 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／年內收益或虧損 總額	—	—
Total gains or losses for the period/year 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／年內 收益或虧損總額	2,245	—

22. 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 2024

二零二四年六月三十日

Assets

Equity securities designated
at fair value through other
comprehensive income
Debt securities measured at fair
value through profit or loss

資產

指定以公平價值於其他
全面收益計量之
股本證券
通過損益以反映公平價值
計量之債務證券

31 December 2023

二零二三年十二月三十一日

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

22. 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		Effect on other	
對損益賬的影響		對其他全面收益的影響	
Favourable	Unfavourable	Favourable	Unfavourable
有利變動	不利變動	有利變動	不利變動
HK\$'000	HK\$'000	HK\$'000	HK\$'000
千港元	千港元	千港元	千港元
-	-	6,694	(6,694)
2,631	(2,631)	-	-

Effect on profit or loss		Effect on other	
對損益賬的影響		對其他全面收益的影響	
Favourable	Unfavourable	Favourable	Unfavourable
有利變動	不利變動	有利變動	不利變動
HK\$'000	HK\$'000	HK\$'000	HK\$'000
千港元	千港元	千港元	千港元
-	-	96,309	(96,309)

22. 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.

22. 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之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。

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22. 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:

<i>Financial assets</i>	<i>金融資產</i>
Advances to customers	客戶貸款
Debt securities measured at amortized cost	以攤銷成本計量之債務證券
<i>Financial liability</i>	<i>金融負債</i>
Deposits from customers	客戶存款

22. 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 2024 二零二四年六月三十日				
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
4,146,597	4,097,841	–	4,097,841	–
48,933,754	49,097,159	25,353,946	23,741,213	2,000
107,959,481	105,411,896	–	105,411,896	–

31 December 2023 二零二三年十二月三十一日				
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
4,577,143	4,460,783	–	4,460,783	–
48,975,907	49,007,758	28,629,515	20,376,243	2,000
93,505,594	91,327,505	–	91,327,505	–

23. 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:

23. 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 2024 二零二四年六月三十日		31 December 2023 二零二三年十二月三十一日	
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		
Transaction-related contingencies	與交易有關之或然項目		
Trade-related contingencies	與貿易有關之或然項目		
Undrawn loan facilities	未提取之備用貸款		
– which are unconditionally cancellable	– 其中可無條件地取消		
– with an original maturity of up to one year	– 原訂到期期限為直至一年		
– with an original maturity of more than one year	– 原訂到期期限為一年以上		
82,250	82,250	84,918	84,918
109,534	54,767	120,823	60,412
337,731	67,546	394,250	78,850
25,554,035	–	24,656,657	–
23,969	4,794	745,021	66,527
3,773,915	1,733,739	2,679,467	1,210,348
29,881,434	1,943,096	28,681,136	1,501,055

23. 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

24. 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.

23. 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	31 December
2024	2023
二零二四年	二零二三年
六月三十日	十二月三十一日
HK\$'000	HK\$'000
千港元	千港元
83,123	77,015

24. 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。

24. 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)*Fellow subsidiaries*

Fee and commission income

同系附屬公司

費用及佣金收入

*Fellow subsidiaries*Fee and commission expenses
Interest expenses*同系附屬公司*費用及佣金支出
利息支出*A fellow associate*

Interest expenses

一間同系聯營公司

利息支出

24. 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**

30 June 2024 截至 二零二四年 六月三十日 止之六個月 HK\$'000 千港元	30 June 2023 截至 二零二三年 六月三十日 止之六個月 HK\$'000 千港元
79,989	30,744
(1,983) (6,899)	(1,977) (4,737)
(8,882)	(6,714)
(34)	(108)

(b) Assets*Fellow subsidiaries*Cash and short-term funds
Accrued interest and other assets*同系附屬公司*現金及短期資金
應計利息及其他資產**(b) 資產**

30 June 2024 二零二四年 六月三十日 HK\$'000 千港元	31 December 2023 二零二三年 十二月三十一日 HK\$'000 千港元
318	298
12,282	11,428
12,600	11,726

There was no impairment allowance made against the above assets.

上述資產並未有作出減值撥備。

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24. MATERIAL RELATED PARTY TRANSACTIONS

(continued)

(c) Liabilities

24. 重大關連各方交易 (續)

(c) 負債

		30 June 2024 二零二四年 六月三十日 HK\$'000 千港元	31 December 2023 二零二三年 十二月三十一日 HK\$'000 千港元
<i>Fellow subsidiaries</i>	<i>同系附屬公司</i>		
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	58,685	56,581
Deposits from customers	客戶存款	271,136	306,366
Other liabilities	其他負債	412	1,410
		330,233	364,357
<i>A fellow associate</i>	<i>一間同系聯營公司</i>		
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	1,905	13,142
<i>Other related parties</i>	<i>其他關連方</i>		
Deposits from customers	客戶存款	81,792	63,782

(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:

Name of subsidiaries 附屬公司名稱	Principal activities 主要業務
FB Securities (Hong Kong) Limited 富銀證券(香港)有限公司	Securities broking 證券經紀
Fubon Insurance Brokers Limited 富邦保險顧問有限公司	Insurance broker services 保險經紀服務
Fubon Nominees (Hong Kong) Limited	Nominee services 代理人服務
Admiralty Finance Company Limited 海富財務有限公司	Dormant 不活動
Aquarius (Nominees) Limited	Dormant 不活動

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.

(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：

30 June 2024 二零二四年六月三十日		31 December 2023 二零二三年十二月三十一日	
Total assets 資產總額 HK\$'000 千港元	Total equity 權益總額 HK\$'000 千港元	Total assets 資產總額 HK\$'000 千港元	Total equity 權益總額 HK\$'000 千港元
205,050	174,862	197,626	166,125
7,460	5,483	6,923	4,950
4,842	142	4,799	149
63	63	63	63
6	6	6	6
217,421	180,556	209,417	171,293

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。

(B) OVERDUE AND RESCHEDULED ASSETS

(i) Overdue advances to customers

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	一六個月或以下惟三個月以上
- 1 year or less but over 6 months	一一年或以下惟六個月以上
- Over 1 year	一超過一年
Covered portion of overdue loans and advances	逾期借貸及貸款的有抵押部分
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
Uncovered portion of overdue loans and advances	逾期借貸及貸款的無抵押部分
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

(B) 逾期及經重組資產

(i) 逾期客戶貸款

30 June 2024 二零二四年六月三十日		31 December 2023 二零二三年十二月三十一日	
HK\$'000	% of total advances 佔貸款總額之百分比	HK\$'000	% of total advances 佔貸款總額之百分比
千港元		千港元	
257,703	0.42	158,905	0.25
190,285	0.31	927,666	1.43
460,775	0.75	65,950	0.10
908,763	1.49	1,152,521	1.78
583,939		1,021,578	
639,535		1,688,324	
324,824		130,943	
227,030		84,637	

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.

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貸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。

(B) OVERDUE AND RESCHEDULED ASSETS

(continued)

(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)

(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 2024 二零二四年六月三十日		31 December 2023 二零二三年十二月三十一日	
	HK\$'000	% of gross advances 佔貸款總額之百分比	HK\$'000	% of gross advances 佔貸款總額之百分比
Rescheduled advances to customers	11,552	0.02	35,250	0.05

(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:

Hong Kong 香港
China 中國
Other 其他地區

(C) 按地區分析的客戶貸款總額

按地區部分分析本集團已逾期客戶貸款(佔客戶貸款總額不足10%)：

30 June 2024 二零二四年六月三十日			
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
50,313,332	889,048	1,140,367	305,235
5,159,466	19,715	19,715	17,235
5,627,819	-	-	-
61,100,617	908,763	1,160,082	322,470

31 December 2023 二零二三年十二月三十一日			
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
52,764,369	778,329	338,569	86,155
6,431,711	374,192	22,642	18,709
5,445,697	-	-	-
64,641,777	1,152,521	361,211	104,864

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。

UNAUDITED SUPPLEMENTARY FINANCIAL INFORMATION

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(D) INTERNATIONAL CLAIMS

The Group's country risk exposures in the tables below are prepared in according to the location and types of the counterparties as defined by the HKMA under the 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 2024 二零二四年六月三十日				
Figures in HK\$ million	數字以百萬港元呈列	Banks	Official sector	Non-bank financial institution 非銀行金融機構	Non-Financial Private Sector 非金融私人機構	Total
Counterparty country/jurisdiction	交易對手的國家／司法權區	銀行	官方機構	金融機構	私人機構	總額
Developed countries	發達國家	8,617	97	2,046	7,601	18,361
Offshore centres	離岸中心	1,968	852	1,914	21,795	26,529
– of which: Hong Kong	— 其中：香港	722	852	1,769	18,547	21,890
Developing Asia and Pacific	發展中的亞洲和太平洋地區	18,556	233	935	11,460	31,184
– of which: China	— 其中：中國	6,972	61	916	9,062	17,011

		31 December 2023 二零二三年十二月三十一日				
Figures in HK\$ million	數字以百萬港元呈列	Banks	Official sector	Non-bank financial institution 非銀行金融機構	Non-Financial Private Sector 非金融私人機構	Total
Counterparty country/jurisdiction	交易對手的國家／司法權區	銀行	官方機構	金融機構	私人機構	總額
Developed countries	發達國家	5,576	98	815	6,247	12,736
Offshores centres	離岸中心	1,445	739	3,068	20,229	25,481
– of which: Hong Kong	— 其中：香港	681	739	3,054	16,970	21,444
Developing Asia and Pacific	發展中的亞洲和太平洋地區	13,821	88	2,155	13,334	29,398
– of which: China	— 其中：中國	4,593	64	2,135	11,505	18,297

(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 2024 二零二四年六月三十日		
		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	4,819,408	64,353	4,883,761
Local governments, local government-owned entities and their subsidiaries and JVs	地方政府、地方政府擁有之實體以及其附屬公司及合營公司	2,414,565	4,107	2,418,672
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	3,235,485	29,520	3,265,005
Companies incorporated outside and PRC nationals residing outside Mainland China where the credit is granted for use in Mainland China	於授出之信貸用於中國內地之中國內地以外地區註冊成立之公司及居住於有關地區之中國公民	3,882,331	553,227	4,435,558
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	9,066	–	9,066
Total	總額	14,360,855	651,207	15,012,062
Total assets after provision	資產總值(扣除撥備)	151,470,544		
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	9.48%		

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(E) NON-BANK MAINLAND EXPOSURES (continued)

(E) 中國內地非銀行業之風險 (續)

		31 December 2023 二零二三年十二月三十一日		
		On-balance sheet exposure 資產負債表內 之風險 HK\$'000 千港元	Off-balance sheet exposures 資產負債表外 之風險 HK\$'000 千港元	Total 總額 HK\$'000 千港元
Central government, central government-owned entities and their subsidiaries and joint ventures ("JVs")	中央政府、中央政府擁有之實體以及其附屬公司及合營公司	6,577,328	137,532	6,714,860
Local governments, local government-owned entities and their subsidiaries and JVs	地方政府、地方政府擁有之實體以及其附屬公司及合營公司	2,656,336	6,228	2,662,564
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	4,822,066	62,345	4,884,411
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	5,309,228	298,172	5,607,400
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	26,518	—	26,518
Total	總額	19,391,476	504,277	19,895,753
Total assets after provision	資產總值(扣除撥備)	140,214,761		
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	13.83%		

(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 2024 二零二四年六月三十日			
Equivalent in HK\$ million	百萬港元等值	US dollars 美元	CNY dollars 人民幣	Other foreign currencies 其他外幣	Total foreign currencies 外幣總額
Spot assets	現貨資產	49,932	4,937	5,931	60,800
Spot liabilities	現貨負債	(47,816)	(5,145)	(6,342)	(59,303)
Forward purchase	遠期買入	5,722	833	5,576	12,131
Forward sales	遠期賣出	(7,537)	(584)	(5,160)	(13,281)
Net option position	期權倉盤淨額	—	—	—	—
Net long position	長盤淨額	301	41	5	347

		31 December 2023 二零二三年十二月三十一日			
Equivalent in HK\$ million	百萬港元等值	US dollars 美元	CNY dollars 人民幣	Other foreign currencies 其他外幣	Total foreign currencies 外幣總額
Spot assets	現貨資產	44,463	5,705	5,501	55,669
Spot liabilities	現貨負債	(45,641)	(5,673)	(4,733)	(56,047)
Forward purchase	遠期買入	7,534	27	4,426	11,987
Forward sales	遠期賣出	(6,467)	(21)	(5,191)	(11,679)
Net option position	期權倉盤淨額	—	—	—	—
Net long position	長盤淨額	(111)	38	3	(70)

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\$9,300,000 (31 December 2023: HK\$9,700,000) 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\$110,370,000 (31 December 2023: HK\$79,900,000) as of 30 June 2024.

Reposessed 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9,300,000港元（二零二三年十二月三十一日：9,700,000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。截至二零二四年六月三十日，該等物業之市值為110,370,000港元（二零二三年十二月三十一日：79,900,000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。

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