



2025

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

Interim Financial Statements 2025
二零二五年中期財務報表

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。



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富邦銀行(香港)有限公司企業傳訊部統籌及製作

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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 – Chung Fu 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－中孚有限公司

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

彭醒榮*獨立非執行董事*

獨立非執行董事

－富邦財務(香港)有限公司

卜約翰*獨立非執行董事***林婷懿***獨立非執行董事*

獨立非執行董事

－中國太平洋保險(集團)股份有限公司

董事－義務工作發展局

REVIEW OF 2025 INTERIM PERFORMANCE

二零二五中期業績回顧

Fubon Bank (Hong Kong) Limited ("the Bank") and its subsidiaries ("the Group") reported a net profit of HK\$714 million for the first six months ending 30 June 2025, representing an impressive 61% growth year-on-year. The surge in net profit was driven by higher operating income and reduced credit losses. Return on average equity and return on average assets were 8.47% and 0.86%, respectively, compared with 5.47% and 0.60% for the first half of 2024.

Net interest income increased by 12% to HK\$1,345 million, primarily attributable to a 17% expansion in average interest-earning assets. The Group diversified its asset portfolio through strategic growth in debt securities investments and advances to banks. Average debt securities holding and loan portfolio rose by 21% and 5%, respectively, while average customer deposits grew by 24% year-on-year. Market interest rates declined during the first half of 2025, resulting in lower asset yield upon repricing. Net interest margin contracted by 7 basis points from 1.79% to 1.72%.

Non-interest income rose by 17% to HK\$235 million. Net gain from treasury marketing activities and insurance services income recorded robust growth of 45% and 24%, respectively. However, this positive momentum was partially offset by mark-to-market losses on hedging instruments.

Operating expenses increased by 10% to HK\$663 million in tandem with an increase in operating income. The cost-to-income ratio showed a modest improvement from 42.7% to 41.9%. The growth in operating expenses was mainly resulted from higher staff costs and increased IT-related expenditures. The Group continued to exercise effective cost control measures to enhance operational efficiency.

Adverse economic conditions continue to weigh on the credit environment. Stage 3 impairment losses for loan (net of bad debt recovery) and for other financial instruments were HK\$68 million and HK\$1 million, respectively. The reduction in impairment losses reflected improvement in asset quality stemmed from the Group's alignment toward higher credit quality exposures. The impaired loan ratio, including that of trade bills and advances to banks, was 1.33%, and the coverage ratio was 89.0% as at 30 June 2025.

The Group's total assets rose by HK\$12.1 billion, or 8%, to HK\$172.3 billion as at 30 June 2025. Debt securities portfolios expanded by 12% to HK\$68.2 billion following strategic allocations into investment-grade bonds. Total loan portfolio grew by 6% to HK\$74.0 billion, mainly driven by advances to banks. Customer deposits increased by 9% to HK\$146.4 billion. Taking into account the trade bills and advances to banks, the loan-to-deposit ratio decreased from 53.1% as at 31 December 2024, to 50.9%, as at 30 June 2025.

富邦銀行(香港)有限公司(「本行」)及其附屬公司(「本集團」)截至2025年6月30日止首6個月淨溢利達7.14億港元，較2024年同期大幅增長61%，主要受營運收入增加及信貸虧損減少所推動。平均股本回報率及平均資產回報率分別為8.47%及0.86%，而2024年同期則為5.47%及0.60%。

受平均生息資產增長17%所帶動，淨利息收入上升12%至13.45億港元。本集團透過策略性增加債務證券投資和銀行同業貸款，實現了多元化的資產組合。債務證券投資及總貸款均額於2025年上半年分別按年上升21%及5%，而客戶存款均額則按年增長24%。2025年上半年市場息率下行，導致資產收益率於重新定價後下降。淨息差由1.79%收窄7個基點至1.72%。

非利息收入上升17%至2.35億港元。金融行銷業務淨收益和保險業務收入分別錄得45%與24%的強勁增長。然而，部分增長被對沖工具按市值計價所產生的虧損抵銷。

營運支出隨營運收入增長而增加10%至6.63億港元。成本對收入比率有所改善，由42.7%降至41.9%。營運支出增加，主要是由於僱員成本上升及資訊科技相關開支增加。本集團繼續貫徹執行有效的成本控制措施，以提高營運效率。

不利的經濟環境令信貸市場持續承壓。本集團第三階段的貸款減值虧損(扣除壞賬收回後)和其他資產減值虧損分別為6,800萬港元及100萬港元。減值虧損下降反映資產質素有所改善，這主要受惠於本集團轉向信用品質較高的資產。於2025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1.33%，減值貸款覆蓋率則為89.0%。

於2025年6月30日，本集團的總資產增長121億港元或8%至1,723億港元。受惠於策略性增持投資級別債券，債務證券組合增長12%至682億港元。貸款總額增長6%至740億港元，增長主要來自銀行同業貸款。客戶存款則增加9%至1,464億港元。計及商業票據及銀行同業貸款，貸款對存款比率由2024年12月31日的53.1%下降至2025年6月30日的50.9%。

The Group's capital and liquidity positions remained strong and stable. As at 30 June 2025, the Group's Common Equity Tier 1 Capital Ratio and Tier 1 Capital Ratio were both 18.27%, and its Total Capital Ratio was 19.76%, which exceeded the statutory requirements. The Average Liquidity Maintenance Ratio also stood at a healthy level of 108.58%.

The global economic landscape in the first half of 2025 remained challenging, with persistent US-China trade tensions and ongoing tariff issues. In Hong Kong, the economic slowdown also continued to pose challenges for both businesses and consumers. Against this backdrop, the Group steadfastly adhered to its prudent business strategy, maintaining a careful balance between business expansion and risk management. This approach has ensured the sustained quality of our asset portfolio while allowing us to capture emerging opportunities in the dynamic market environment.

We have been expanding our business and customer base through various strategic initiatives. The launch of Fubon iN VISA Platinum Card demonstrates our commitment to serving the next generation with tailored financial solutions, underscoring our focus on the youth segment and product innovation. Meanwhile, supporting local enterprise development remains core to our business. Our SME Banking continues to assist small and medium enterprises with comprehensive financial services, allowing them to optimize their cash flows and navigate economic fluctuations. On the ESG front, we provide green and sustainable financing to corporate clients to integrate sustainable finance into our core operations and demonstrate our firm commitment to advancing ESG principles.

Looking ahead, we will continue to seize opportunities in the Greater Bay Area and enhance our wealth management services to meet the increasing needs of high-net-worth individuals from Mainland China with our tailor-made financial services. In addition, digital transformation will remain our principal goal. We will further invest in technologies to elevate our omni-channel customer experiences, and enhance operational efficiency and resilience. By integrating digital capabilities with personalized financial solutions, we look forward to exceeding customers' expectations on our services. Ultimately, with the priorities that have been set, we believe that Fubon Bank (Hong Kong) will be well-positioned to sustain growth momentum and our service quality will continue to improve, thus substantiating our commitment to be the preferred banking service provider for our customers.

本集團的資本及流動資金狀況仍然雄厚穩健。於2025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18.27%，總資本比率為19.76%，高於相關之法定要求，平均流動性維持比率亦處於108.58%的健康水平。

2025年上半年的全球經濟繼續面臨挑戰，中美貿易緊張局勢持續，關稅問題懸而未決。香港經濟放緩亦持續對企業及消費者帶來衝擊。在此環境下，本集團繼續秉持穩健的業務策略，在業務拓展與風險管理之間保持審慎平衡，既保持優質的資產組合，亦能把握市場動態中的新興機遇。

我們透過不同的戰略舉措持續拓展業務及客戶基礎。全新推出的「富邦iN VISA白金卡」體現了我們為新生代量身打造金融方案的承諾，彰顯對年輕客群及產品創新的重視。同時，支持本地企業發展仍是我們業務的核心。我們持續為中小企客戶提供全面的金融服務，協助其優化現金流及應對經濟波動。在ESG方面，我們為企業客戶提供綠色及可持續融資方案，將可持續金融納入核心營運，並實踐對ESG原則的堅定承諾。

展望未來，我們將繼續把握大灣區機遇，強化財富管理服務，以滿足中國內地高資產淨值客戶日益增長的需求，為客戶提供專屬的金融服務。此外，數位轉型仍為我們的策略重點。我們將持續在科技方面作出投資，提升各渠道的客戶體驗、營運效率和穩健性。透過結合數位化能力與個人化金融方案，繼續超越客戶對我們服務的期望。我們深信，憑藉既定的策略部署，富邦銀行(香港)將保持增長動力，服務質素亦會持續提升，實踐成為客戶首選銀行的承諾。

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME (UNAUDITED)

綜合全面收益表(未經審核)

For the six months ended 30 June 2025 截至二零二五年六月三十日止之六個月

For the six months ended

			30 June 2025 截至 二零二五年 六月三十日 止之六個月 HK\$'000 千港元	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
Interest income calculated using effective interest method	採用實際利率法計算之利息收入	4(a)	3,764,273	3,777,850
Other interest income	其他利息收入	4(a)	752	1,135
Interest income	利息收入		3,765,025	3,778,985
Interest expense	利息支出	4(b)	(2,419,985)	(2,574,107)
Net interest income	淨利息收入		1,345,040	1,204,878
Fee and commission income	費用及佣金收入	5(a)	273,787	242,477
Fee and commission expense	費用及佣金支出	5(b)	(51,525)	(49,495)
Net fee and commission income	淨費用及佣金收入		222,262	192,982
Other operating income	其他營運收入	6	12,852	8,245
Operating income	營運收入		1,580,154	1,406,105
Operating expenses	營運支出	7	(662,578)	(600,893)
Operating profit before other gains and impairment losses	未計其他收益及減值虧損前經營溢利		917,576	805,212
Impairment losses on advances to customers	客戶貸款減值虧損		(42,438)	(263,009)
Impairment losses on other financial instruments	其他金融工具減值虧損		(25,192)	(14,196)
Impairment losses on other assets	其他資產減值虧損		(611)	(1,151)
Impairment losses on assets acquired under lending agreements	通過貸款協議購置資產的減值虧損		(300)	(400)
Impairment losses	減值虧損		(68,541)	(278,756)
Net losses on disposal of fixed assets	出售固定資產淨虧損		(242)	(615)
Net (loss)/gain on disposal of financial assets at amortized cost	出售以攤銷成本計量之金融資產淨(虧損)/收益		(81)	4,603
Profit before taxation	除稅前溢利		848,712	530,444
Taxation	稅項	8	(135,068)	(87,978)
Profit for the period	期內溢利		713,644	442,466

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME (UNAUDITED)

綜合全面收益表(未經審核)

For the six months ended 30 June 2025 截至二零二五年六月三十日止之六個月

		For the six months ended	
		30 June 2025 截至 二零二五年 六月三十日 止之六個月 HK\$'000 千港元	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
Other comprehensive income for the period, net of tax:	期內其他全面收益 (除稅後):		
Items that will not be reclassified to profit or loss:	將不會重新分類至損益之項目：		
Premises: net movement in premises revaluation reserve	物業：物業重估儲備淨變動	3,775	3,831
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 (4,368)	116,278
		(593)	120,109
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 84,011	22,715
		83,418	142,824
Total comprehensive income for the period	期內全面收益總額	797,062	585,290

The notes on pages 13 to 58 form part of these financial statements.

載於第13至58頁之附註為此等財務報告之一部分。

CONSOLIDATED STATEMENT OF FINANCIAL POSITION (UNAUDITED)

綜合財務狀況表(未經審核)

As at 30 June 2025 於二零二五年六月三十日

			30 June 2025 二零二五年 六月三十日 HK\$'000 千港元	31 December 2024 二零二四年 十二月三十一日 HK\$'000 千港元
	Note 附註			
ASSETS		資產		
Cash and short-term funds	11	現金及短期資金	7,198,130	8,516,072
Balances with banks and other financial institutions		銀行同業及其他金融 機構結餘	13,128,784	10,685,622
Trading assets		持作交易用途資產	2,069,403	1,436,973
Derivative financial instruments	12(b)	衍生金融工具	1,428,804	1,916,183
Advances to customers	13	客戶貸款	61,649,763	62,701,653
Advances to banks	14	銀行同業貸款	12,369,022	7,168,457
Trade bills		商業票據	189,767	756,654
Accrued interest and other assets		應計利息及其他資產	2,998,597	2,843,016
Debt securities measured at amortized cost	15	以攤銷成本計量之 債務證券	40,271,415	42,022,873
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	27,890,546	19,072,835
Investment funds measured at fair value through profit or loss		通過損益以反映公平價值 計量之投資基金	22,370	24,681
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	67,147	72,221
Fixed assets	17	固定資產	2,973,478	2,972,010
Investment properties	17	投資物業	62,500	62,500
Total assets		資產總額	172,319,726	160,251,750
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	2,946,143	3,856,010
Deposits from customers	19	客戶存款	146,373,377	133,895,361
Trading liabilities		交易賬項下之負債	2,069,402	941,735
Derivative financial instruments	12(b)	衍生金融工具	288,832	101,708
Other liabilities	20	其他負債	2,968,458	4,518,782
Current tax liabilities		即期稅項準備	178,660	72,296
Deferred tax liabilities		遞延稅項負債	329,620	317,146
Total liabilities		負債總額	155,154,492	143,703,038

CONSOLIDATED STATEMENT OF FINANCIAL POSITION (UNAUDITED)

綜合財務狀況表(未經審核)

As at 30 June 2025 於二零二五年六月三十日

			30 June 2025 二零二五年 六月三十日 HK\$'000 千港元	31 December 2024 二零二四年 十二月三十一日 HK\$'000 千港元
EQUITY	權益			
Share capital	股本	21	4,830,448	4,830,448
Reserves	儲備	22	12,334,786	11,718,264
Total equity	權益總額		17,165,234	16,548,712
Total equity and liabilities	權益及負債總額		172,319,726	160,251,750

Approved and authorised for issue by the Board of Directors on 11 August 2025.

經董事會於二零二五年八月十一日通過及授權頒佈。

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 58 form part of these financial statements.

載於第13至58頁之附註為此等財務報告之一部分。

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 2025 截至二零二五年六月三十日止之六個月

		Share capital	Regulatory reserve	Investment revaluation reserve (non-recycling)	Investment revaluation reserve (recycling)	Premises revaluation reserve	Retained earnings	Total equity
		股本	法定儲備	投資重估儲備 (非循環)	投資重估儲備 (循環)	物業重估儲備	保留溢利	權益總額
		HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000
		千港元	千港元	千港元	千港元	千港元	千港元	千港元
At 1 January 2025	於二零二五年一月一日	4,830,448	248,795	43,941	(12,204)	1,486,035	9,951,697	16,548,712
Total comprehensive income for the period	期內全面收益總額	-	-	(4,368)	84,011	3,775	713,644	797,062
- Profit for the period	- 期內溢利	-	-	-	-	-	713,644	713,644
- Other comprehensive income, of which:	- 其他全面收益，其中：							
- Premises: net movement in premises revaluation reserve	- 物業：物業重估儲備淨變動	-	-	-	-	3,775	-	3,775
- 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	-	-	(4,368)	-	-	-	(4,368)
- 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	-	-	-	84,011	-	-	84,011
Transfer from premises revaluation reserve to retained earnings	自物業重估儲備轉撥至保留溢利	-	-	-	-	(22,883)	22,883	-
Transfer from retained earnings to regulatory reserve	自保留溢利轉撥至法定儲備	-	48,032	-	-	-	(48,032)	-
Dividend declared and paid during the period	期內宣派及派付股息	-	-	-	-	-	(180,540)	(180,540)
At 30 June 2025	於二零二五年六月三十日	4,830,448	296,827	39,573	71,807	1,466,927	10,459,652	17,165,234

The notes on pages 13 to 58 form part of these financial statements.

載於第13至58頁之附註為此等財務報告之一部分。

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 2025 截至二零二五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) 儲備 HK\$'000 千港元	(循環) 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 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：							
- 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	- 以公平價值計量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 from premises revaluation reserve to retained earnings	自物業重估儲備轉撥至保留溢利	-	-	-	-	(23,221)	23,221	-
Transfer from regulatory reserve to retained earnings	自法定儲備轉撥至保留溢利	-	(15,319)	-	-	-	15,319	-
Transfer from investment revaluation reserve (non-recycling) to retained earnings	自投資重估儲備(非循環)轉撥至保留溢利	-	-	(792,360)	-	-	792,360	-
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 58 form part of these financial statements.

載於第13至58頁之附註為此等財務報告之一部分。

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 2025 截至二零二五年六月三十日止之六個月

		For the six months ended 30 June 2025 截至二零二五年六月三十日止之六個月 HK\$'000 千港元	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
Net cash (used in)/generated from operations	營運之現金(支出)/收入淨額	(3,833,559)	416,203
Tax paid	已付稅項	(28,192)	(160,412)
Net cash (used in)/generated from operating activities	營運活動之現金(支出)/收入淨額	(3,861,751)	255,791
Payment for purchases of fixed assets	購買固定資產付款	(106,056)	(74,450)
Proceeds from disposal of fixed assets	出售固定資產所得款項	479	424
Net cash used in investing activities	投資活動之現金支出淨額	(105,577)	(74,026)
Dividends paid	已付股息	(180,540)	(157,562)
Payment of lease liabilities	租賃負債付款	(1,853)	(1,804)
Net cash used in financing activities	融資活動之現金支出淨額	(182,393)	(159,366)
Net (decrease)/increase in cash and cash equivalents	現金及等同現金項目之(減少)/增加淨額	(4,149,721)	22,399
Cash and cash equivalents as at 1 January	於一月一日之現金及等同現金項目	14,041,541	13,351,795
Cash and cash equivalents as at 30 June	於六月三十日之現金及等同現金項目	9,891,820	13,374,194
Cash flows from operating activities include:	營運活動之現金流量包括:		
Interest received	已收利息	3,836,952	3,553,502
Interest paid	已付利息	2,562,047	2,641,996
Dividends received	已收股息	2,581	1,023
Analysis of cash and cash equivalents:	現金及等同現金項目之分析:		
Cash and short-term funds (Note 11)	現金及短期資金(附註11)	7,198,130	8,722,576
Treasury bills	國庫券		
– Trading assets	– 持作交易用途資產	2,069,403	1,956,039
– Debt securities measured at amortized cost	– 以攤銷成本計量之債務證券	94,083	3,080,704
– Debt securities measured at fair value through other comprehensive income (Note 16)	– 以公平價值於其他全面收益計量之債務證券(附註16)	8,246,535	3,758,562
Balances with banks and other financial institutions	銀行同業及其他金融機構結餘	13,128,784	8,594,445
Amount shown in the consolidated statement of financial position	綜合財務狀況表內所示金額	30,736,935	26,112,326
Less: Amount with an original maturity of over three months	減: 原到期日為三個月以上到期的金額	(20,845,115)	(12,738,132)
Cash and cash equivalents in the consolidated cash flow statement	綜合現金流動表之現金及等同現金項目	9,891,820	13,374,194

The notes on pages 13 to 58 form part of these financial statements.

載於第13至58頁之附註為此等財務報告之一部分。

NOTES TO THE UNAUDITED INTERIM FINANCIAL STATEMENTS

未經審核中期財務報表附註

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 Fubon Bank Building, 38 Des Voeux Road Central, Hong Kong.

The Bank, through its branches and subsidiaries (together referred to as "the Group"), 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 2025 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 consolidated financial statements for the year ended 31 December 2024 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 annual consolidated financial statements for the year ended 31 December 2024.

1. 業務及公司附屬集團

富邦銀行(香港)有限公司(「本行」)為一所於香港註冊成立並以香港為本籍的持牌銀行，其註冊辦事處位於香港中環德輔道中38號富邦銀行大廈。

本行透過其分行及附屬公司(統稱為「本集團」)提供一系列銀行、金融及相關服務。

董事認為，本集團於二零二五年六月三十日的直接母公司及最終控股方為富邦金融控股股份有限公司。該公司於中華民國註冊成立，為一家金融企業集團。

審核委員會已審閱此等中期財務報表。

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二零二四年十二月三十一日止年度之綜合財務報表一併參閱。

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作出判斷、估計及假設，而該等判斷、估計及假設會影響政策之應用及以截至結算日之方法所列報之資產及負債、收入及開支等數額。實際結果或會有別於此等估計。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二零二四年十二月三十一日止年度的年度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 annual consolidated financial statements for the year ended 31 December 2024, which have been prepared in accordance with HKFRSs. The Group has not applied any new standard or interpretation that is not yet effective for the current accounting period.

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) in the unaudited supplementary financial information section.

The financial information relating to the financial year ended 31 December 2024 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 2024 to the Registrar of Companies as required by section 662(3) of, and Part 3 of Schedule 6 of the Companies Ordinance.

The Bank's auditor has reported on those annual consolidated 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截至二零二四年十二月三十一日止年度之年度綜合財務報表採納之會計政策編製。本集團並無應用任何於本會計期間尚未生效之新訂準則或詮釋。

3. 綜合基準

該等中期財務報表涵蓋本行及其所有附屬公司的綜合狀況。為監管報告目的，其綜合基準有別於會計目的綜合基準。詳情載列於未經審核補充財務資料章節附註(A)內。

此等中期財務報表所載有關截至二零二四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二零二四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年度綜合財務報表出具報告。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

4. 利息收入及支出

(a) 利息收入

		For the six months ended	
		30 June 2025 截至 二零二五年 六月三十日 止之六個月 HK\$'000 千港元	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
Loans and advances	借款及貸款	1,680,276	1,889,433
Investment in securities	證券投資	1,659,444	1,565,810
Balances with banks and other financial institutions	銀行同業及其他金融機構結餘	424,553	322,607
Interest income calculated using the effective interest method	採用實際利率法計算之利息收入	3,764,273	3,777,850
Other interest income	其他利息收入	752	1,135
Total interest income	利息收入總額	3,765,025	3,778,985

Interest income recognized on financial assets that are not measured at fair value through profit or loss amounted to HK\$3,764,273,000 (2024: HK\$3,777,850,000).

Interest income from finance lease receivables amounted to HK\$872,000 (2024: HK\$2,992,000).

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3,764,273,000港元(二零二四年：3,777,850,000港元)。

源自融資租賃應收款的利息收入為872,000港元(二零二四年：2,992,000港元)。

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

4. 利息收入及支出(續)
(b) 利息支出

		For the six months ended	
		30 June 2025 截至 二零二五年 六月三十日 止之六個月 HK\$'000 千港元	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
Deposits from customers	客戶存款	2,352,001	2,373,604
Financial assets sold under repurchase agreements	購回協議項下出售之金融資產	22,177	146,060
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	34,087	32,320
Lease liabilities	租賃負債	11,720	21,385
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
		2,419,985	2,574,107

Interest expense recognized on financial liabilities that are not measured at fair value through profit or loss amounted to HK\$2,419,985,000 (2024: HK\$2,574,107,000).

就非通過損益以反映公平價值計量之金融負債確認之利息支出為2,419,985,000港元(二零二四年：2,574,107,000港元)。

NOTES TO THE UNAUDITED INTERIM FINANCIAL STATEMENTS

未經審核中期財務報表附註

5. FEE AND COMMISSION INCOME AND EXPENSE

(a) Fee and commission income

Fee and commission income arising from: 費用及佣金收入來自：

Insurance services	保險業務
Credit card services	信用卡業務
Credit related services	信貸業務
Securities brokerage and investment services	證券經紀及投資服務
Unit trust services	信託基金業務
Trade finance services	貿易融資業務
Others	其他

of which:

Fee and commission income arising from: 費用及佣金收入來自：

– Financial assets or financial liabilities which are not measured at fair value through profit or loss	— 非通過損益以反映公平價值之金融資產或金融負債
– Trust or other fiduciary activities	— 信託或其他受託業務

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

5. 費用及佣金收入及支出

(a) 費用及佣金收入

For the six months ended

30 June 2025 截至 二零二五年 六月三十日 止之六個月 HK\$'000 千港元	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
135,637	108,978
41,248	54,090
34,591	31,282
16,587	8,799
10,196	7,703
9,512	11,496
26,016	20,129
273,787	242,477
76,728	87,340
1,169	1,046

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

NOTES TO THE UNAUDITED INTERIM FINANCIAL STATEMENTS

未經審核中期財務報表附註

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 2025 截至 二零二五年 六月三十日 止之六個月 HK\$'000 千港元	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
Handling fees and commission	手續費及佣金	43,100	37,697
Other fees paid	其他已付費用	8,425	11,798
		51,525	49,495
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	42,739	46,595

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 2025 截至 二零二五年 六月三十日 止之六個月 HK\$'000 千港元	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
Gains less losses from dealing	交易收益減虧損		
– Foreign currencies	– 外匯	68,593	46,745
– Trading assets	– 持作交易用途資產	23,461	17,737
– Other dealing activities*	– 其他買賣交易*	17,918	9,579
– Short selling activities	– 賣空交易	(11,298)	(7,551)
		98,674	66,510
Net hedging loss from fair value hedges	公平價值對沖之淨對沖虧損		
Net gain/(loss) on hedged items attributable to the hedged risk	與對沖風險相關之被對沖項目之淨收益／(虧損)	635,670	(357,901)
Net (loss)/gain on hedging instruments	對沖工具之淨(虧損)／收益	(731,169)	291,312
		(95,499)	(66,589)
Dividend income from unlisted equity securities	非上市股本證券之股息收入	2,581	1,023
Rental income	租金收入		
– from investment properties	– 來自投資物業	300	136
– others	– 其他	147	144
Others	其他	6,649	7,021
		12,852	8,245

* 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)。

NOTES TO THE UNAUDITED INTERIM FINANCIAL STATEMENTS

未經審核中期財務報表附註

7. OPERATING EXPENSES

7. 營運支出

		For the six months ended	
		30 June 2025 截至 二零二五年 六月三十日 止之六個月 HK\$'000 千港元	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
Salaries and other staff costs	薪金及其他僱員成本	405,034	378,401
Premises and other fixed assets	物業及其他固定資產		
Depreciation (Note 17)	折舊(附註17)	103,867	95,477
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	2,465	2,437
Others	其他	9,057	8,737
Audit fee	核數費用	3,098	3,350
Other operating expenses	其他營運支出		
Business promotion	業務推廣	11,220	13,665
Legal and professional fees	法律及顧問費用	19,282	10,380
Communication	通訊	18,584	16,371
Electronic data processing and computer systems	電子資料處理及電腦系統	56,744	47,603
Others	其他	33,227	24,472
		662,578	600,893

8. TAXATION IN THE CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

Provision for Hong Kong Profits Tax for 2025 is calculated at 16.5% (2024: 16.5%) of the estimated assessable profits for the six months ended 30 June 2025.

8. 綜合全面收益表內的稅項

二零二五年之香港利得稅撥備乃根據截至二零二五年六月三十日止之六個月之評估應課稅溢利之16.5%(二零二四年 :16.5%)計算。

		For the six months ended	
		30 June 2025 截至 二零二五年 六月三十日 止之六個月 HK\$'000 千港元	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
Current tax – Hong Kong Profits Tax	即期稅項 – 香港利得稅		
Tax for the period	期內稅項	134,557	84,140
Deferred tax expense	遞延稅項支出	511	3,838
		135,068	87,978

NOTES TO THE UNAUDITED INTERIM FINANCIAL STATEMENTS

未經審核中期財務報表附註

9. OTHER COMPREHENSIVE INCOME

9. 其他全面收益

		For the six months ended	
		30 June 2025 截至 二零二五年 六月三十日 止之六個月 HK\$'000 千港元	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
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 on revaluation of equity securities	股本證券重估虧損	(5,231)	(17,319)
Deferred taxation arising from:	遞延稅項來自：		
– revaluation of equity securities	– 股本證券重估	863	2,857
– 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	(4,368)	116,278
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	100,611	27,203
Deferred taxation	遞延稅項	(16,600)	(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	84,011	22,715

10. 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 provision of credit card advances, mortgage lending and other consumer lending and wealth management services such as the sales and distribution of insurance products, investment products and securities brokerage to wealth management clients and provision of banking services to the mass market segment.

Institutional Banking comprises the corporate banking business and the financial institutions business, covering the provision of services including corporate lending, syndicated loans, trade financing and deposits to large corporates in Hong Kong and Mainland China.

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

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.

Markets comprises the treasury investment business which mainly engages in managing the Group's investment portfolio and trading in foreign exchange and debt securities. It is also responsible for the marketing of treasury products to the Group's customers.

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

10. 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分，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，前者包括信用卡信貸服務、按揭貸款及其他消費信貸，後者包括向財富管理客戶提供銷售和分銷保險產品、投資產品及證券經紀服務以及向大眾市場分部提供銀行服務。

企業及機構銀行包括企業銀行業務及金融機構業務，涵蓋向香港及中國內地之大型企業提供企業借貸、銀團貸款、貿易融資及存款服務。

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及信用卡商戶服務。

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。

市場部包括財務投資業務，其主要從事本集團的投資組合管理以及外匯及債務證券的交易活動。其亦負責向本集團客戶銷售財務產品。

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狀況。

10. SEGMENT REPORTING (continued)

Operating segments (continued)

In 2025, Markets was spun off from Institutional Banking. Comparative figures have been restated to conform with current year presentation.

Segment results, assets and liabilities

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

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

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.

10. 分部資料(續)

經營分部(續)

於二零二五年，市場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。

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。

NOTES TO THE UNAUDITED INTERIM FINANCIAL STATEMENTS

未經審核中期財務報表附註

10. SEGMENT REPORTING (continued)

Segment results, assets and liabilities (continued)

10. 分部報告(續)

分部業績、資產及負債(續)

		For the six months ended 30 June 2025 截至二零二五年六月三十日止之六個月					
		Retail Banking	Institutional Banking	Commercial Banking	Fubon Credit	Markets	Reportable Segments Total
		零售銀行	機構銀行	商業銀行	富邦財務	市場部	可申報 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	323,972	1,052,986	320,558	9,246	1,508,476	3,758,502
Interest expense to external customers	支付予外界客戶的利息支出	(2,222,268)	(44,707)	(80,749)	(8)	(22,931)	(2,414,969)
Inter-segment income/(expenses)	跨分部收入/(支出)	2,170,742	(652,312)	(43,871)	-	(1,063,008)	(905)
Net interest income	淨利息收入	272,446	355,967	195,938	9,238	422,537	1,342,628
Other operating income/(loss) from external customers	源自外界客戶其他營運 收入/(虧損)	244,359	45,156	49,409	814	(61,883)	272,240
Fee and commission expense	費用及佣金支出	(35,530)	(46)	(228)	(1,677)	(224)	(43,514)
Other operating income/(loss)	其他營運收入/(虧損)	206,829	45,110	49,181	(863)	(62,107)	228,726
Operating income	營運收入	481,275	401,077	245,119	8,375	360,430	1,571,354
Operating expenses	營運支出	(266,282)	(37,269)	(83,931)	(17,708)	(37,869)	(448,539)
Inter-segment expenses	跨分部支出	(20,507)	(1,323)	(2,476)	-	(499)	(24,901)
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)	194,486	362,485	158,712	(9,333)	322,062	1,097,914
Write back of/(charge for) impairment losses on advances to customers	客戶貸款減值虧損之 回撥/(扣除)	(39,199)	39,476	(31,950)	(10,875)	-	(42,548)
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)	422	(8,954)	3,153	-	(13,600)	(25,191)
Impairment losses on other assets	其他資產減值虧損	(13)	-	(598)	-	-	(611)
Net gain on disposal of fixed assets	出售固定資產淨收益	-	-	2	-	-	2
Net loss on disposal of financial assets at amortized cost	出售以攤銷成本計量之金融 資產淨虧損	-	-	-	-	(81)	(81)
Profit/(loss) before taxation	除稅前溢利/(虧損)	155,696	393,007	129,319	(20,208)	308,381	1,029,485
Operating expenses – depreciation	營運支出 – 折舊	(50,312)	(2,204)	(7,374)	(2,503)	(1,226)	(63,729)
		30 June 2025 二零二五年六月三十日					
Segment assets	分部資產	18,328,229	44,769,015	12,773,978	244,545	61,539,233	168,198,655
Segment liabilities	分部負債	132,831,116	5,582,653	9,717,957	153,549	1,150,636	154,066,342

NOTES TO THE UNAUDITED INTERIM FINANCIAL STATEMENTS

未經審核中期財務報表附註

10. SEGMENT REPORTING (continued)

Segment results, assets and liabilities (continued)

10. 分部報告(續)

分部業績、資產及負債(續)

For the six months ended 30 June 2024 (Restated)

截至二零二四年六月三十日止之六個月(重列)

		Retail Banking	Institutional Banking	Commercial Banking	Fubon Credit	Markets	Funding Desk	Reportable Segments Total
		零售銀行	機構銀行	商業銀行	富邦財務	市場部	資金部	分部總額
		HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000
		千港元	千港元	千港元	千港元	千港元	千港元	千港元
Interest income from external customers	源自外界客戶利息收入	374,590	1,089,196	433,502	3,312	1,423,652	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)	(113,675)	(98,884)	(15)	(147,932)	(52,995)	(2,569,168)
Inter-segment income/(expenses)	跨分部收入/(支出)	2,005,630	(621,274)	(119,551)	-	(1,111,646)	(153,945)	(786)
Net interest income	淨利息收入	224,553	354,247	215,067	3,297	164,074	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	37,421	29,057	249	(34,146)	(3,043)	239,597
Fee and commission expense	費用及佣金支出	(41,484)	(111)	(46)	(1,541)	(30)	(4,480)	(47,692)
Other operating income/(loss)	其他營運收入/(虧損)	168,575	37,310	29,011	(1,292)	(34,176)	(7,523)	191,905
Operating income	營運收入	393,128	391,557	244,078	2,005	129,898	236,460	1,397,126
Operating expenses	營運支出	(239,637)	(27,668)	(54,817)	(10,251)	(25,640)	(3,419)	(361,432)
Inter-segment expenses	跨分部支出	(18,454)	(1,083)	(2,068)	-	(565)	(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	362,806	187,193	(8,246)	103,693	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	(5,044)	(578)	-	(6,475)	(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	出售以攤銷或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	220,071	100,223	(12,291)	98,607	229,663	735,864
Operating expenses - depreciation	營運支出 - 折舊	(46,472)	(1,707)	(5,615)	(1,597)	(1,188)	(123)	(56,702)

31 December 2024 (Restated)

二零二四年十二月三十一日(重列)

Segment assets	分部資產	18,983,508	40,228,851	13,132,332	204,178	55,893,620	27,780,584	156,223,073
Segment liabilities	分部負債	124,092,721	3,493,640	7,973,697	92,976	2,633,172	3,676,360	141,962,566

NOTES TO THE UNAUDITED INTERIM FINANCIAL STATEMENTS

未經審核中期財務報表附註

10. SEGMENT REPORTING (continued)

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

Operating income

Reportable segment operating income
Elimination of inter-segment operating income
Unallocated operating income
Consolidated operating income

營運收入

可申報分部營運收入
跨分部營運收入抵銷
未分配營運收入
綜合營運收入

10. 分部報告(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 2025 截至 二零二五年 六月三十日 止之六個月 HK\$'000 千港元	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
1,571,354	1,397,126
(37,745)	(38,300)
46,545	47,279
1,580,154	1,406,105

For the six months ended

30 June 2025 截至 二零二五年 六月三十日 止之六個月 HK\$'000 千港元	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
1,029,485	735,864
46,545	47,279
(226,883)	(255,496)
(300)	(400)
109	—
—	3,214
(244)	(17)
848,712	530,444

Profit before taxation

Reportable segment profit before taxation
Unallocated operating income
Unallocated operating expenses
Impairment losses on assets acquired under lending agreements
Write back of impairment losses on other assets
Gain on disposal of financial assets at amortized cost
Net losses on disposal of fixed assets
Consolidated profit before taxation

除稅前溢利

可申報分部除稅前溢利
未分配營運收入
未分配營運支出
通過貸款協議購置資產的減值虧損
其他資產減值虧損之回撥
出售以攤銷成本計量之金融資產收益
出售固定資產淨虧損
綜合除稅前溢利

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10. 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

10. 分部報告(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 2025 二零二五年 六月三十日 HK\$'000 千港元	31 December 2024 二零二四年 十二月三十一日 HK\$'000 千港元
168,198,655	156,223,073
2,951,069	2,983,037
1,170,002	1,045,640
172,319,726	160,251,750

30 June 2025 二零二五年 六月三十日 HK\$'000 千港元	31 December 2024 二零二四年 十二月三十一日 HK\$'000 千港元
154,066,342	141,962,566
1,088,150	1,740,472
155,154,492	143,703,038

10. SEGMENT REPORTING (continued)**Geographical information**

Geographical segment information is based on the locations of the principal operations of the subsidiaries or on the location of the branches of the Group responsible for reporting the results or booking the assets, the location of customers and the location of assets. For the six months ended 30 June 2025 and 2024, all of the Group's operating income and profit before taxation were generated by assets booked by the branches and subsidiaries of the Group located in Hong Kong. No single country or geographic segment other than Hong Kong contributed 10% or more of the Group's assets, liabilities, profit or loss before taxation, operating income or contingent liabilities and commitments.

Major customers

For the six months ended 30 June 2025 and 2024, no single customer or a group of customers under common control contributed 10% or more of the Group's operating income.

11. 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. 分部報告(續)**區域資料**

區域分部資料乃基於附屬公司之主要營運地點或負責申報業績或將資產入賬之本集團分行位置、客戶位置及資產位置予以披露。截至二零二五年及二零二四年六月三十日止之六個月，本集團所有營運收入及除稅前溢利均來自位於香港的本集團分行及附屬公司入賬之資產所產生。概無香港以外的其他國家或區域分部佔本集團的資產、負債、除稅前溢利或虧損、營運收入或或然負債及承擔10%或以上。

主要客戶

截至二零二五年及二零二四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。

11. 現金及短期資金

30 June 2025 二零二五年 六月三十日 HK\$'000 千港元	31 December 2024 二零二四年 十二月三十一日 HK\$'000 千港元
82,461	139,252
614,686	700,754
991,953	870,975
5,509,030	6,805,091
7,198,130	8,516,072

* 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。

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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仓之交易量，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 2025 二零二五年六月三十日			31 December 2024 二零二四年十二月三十一日		
		Qualifying for hedge accounting	Held for trading	Total	Qualifying for hedge accounting	Held for trading	Total
		合資格採用 對沖會計法	持作 交易用途	總額	合資格採用 對沖會計法	持作 交易用途	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
Exchange rate derivatives	匯率衍生工具						
- Forwards	- 遠期	-	4,826,967	4,826,967	-	3,582,330	3,582,330
- Swaps	- 掉期	-	17,023,552	17,023,552	-	11,443,990	11,443,990
- Options purchased	- 購入期權	-	4,831,009	4,831,009	-	2,336,277	2,336,277
- Options written	- 沽出期權	-	4,831,009	4,831,009	-	2,336,277	2,336,277
		-	31,512,537	31,512,537	-	19,698,874	19,698,874
Interest rate derivatives	利率衍生工具						
- Swaps	- 掉期	33,969,216	2,306,723	36,275,939	31,084,067	79,992	31,164,059
Equity derivatives	股票衍生工具						
- Options purchased	- 購入期權	-	16,038	16,038	-	5,235	5,235
- Options written	- 沽出期權	-	16,038	16,038	-	5,235	5,235
		-	32,076	32,076	-	10,470	10,470
Total	總額	33,969,216	33,851,336	67,820,552	31,084,067	19,789,336	50,873,403

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

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

上述金額以總額顯示，並無計及任何雙邊淨額結算安排之影響。

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

12. DERIVATIVE FINANCIAL INSTRUMENTS

(continued)

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

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

12. 衍生金融工具(續)

(b) 衍生工具之公平價值及信貸風險加權金額

30 June 2025 二零二五年六月三十日		31 December 2024 二零二四年十二月三十一日	
Fair value assets 公平價值 資產 HK\$'000 千港元	Fair value liabilities 公平價值 負債 HK\$'000 千港元	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
87,176	2,809	12,586	56,191
9,142	138,358	65,832	28,252
8,885	–	7,211	–
–	8,888	–	7,207
105,203	150,055	85,629	91,650
1,322,693	137,869	1,830,532	10,036
908	–	22	–
–	908	–	22
908	908	22	22
1,428,804	288,832	1,916,183	101,708

The credit risk-weighted amounts of derivatives of the Group is HK\$419.4 million as at 30 June 2025 (31 December 2024: HK\$175.2 million). Credit risk-weighted amounts as at 30 June 2025 refers to the amount as computed in accordance with the Banking (Capital) Rules of the Hong Kong Banking Ordinance ("HKBO") after the implementation of Basel III reform on 1 January 2025, and hence it is not comparable to the amount as at 31 December 2024. The amount depends on the status of the counterparty and the maturity characteristics. The risk weights used range from 2% to 100%.

於二零二五年六月三十日，本集團衍生工具之信貸風險加權金額為419,400,000港元（二零二四年十二月三十一日：175,200,000港元）。於二零二五年六月三十日的信貸風險加權金額指於二零二五年一月一日實施巴塞爾協議III改革後，根據香港《銀行業條例》項下之《銀行業（資本）規則》計算之金額，因此該金額與二零二四年十二月三十一日的金額不能作比較。此等金額須視乎交易對手之現況及到期特性而定。所採用之信貸風險加權比率介乎2%至100%之間。

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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 2025 二零二五年 六月三十日 HK\$'000 千港元	31 December 2024 二零二四年 十二月三十一日 HK\$'000 千港元
61,958,395	63,162,642
(116,424)	(137,671)
(56,194)	(60,141)
(136,014)	(263,177)
61,649,763	62,701,653

NOTES TO THE UNAUDITED INTERIM FINANCIAL STATEMENTS

未經審核中期財務報表附註

13. ADVANCES TO CUSTOMERS (continued)

(b) Movement in impairment allowances on advances to customers

At 1 January 2025	於二零二五年一月一日
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 12-month ECL	轉至12個月內預期信貸虧損
Transfer to lifetime ECL credit-impaired	轉至信貸不良的全期預期信貸虧損
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 2025	於二零二五年六月三十日

13. 客戶貸款(續)

(b) 客戶貸款減值撥備變動

12-month ECL	30 June 2025 二零二五年六月三十日		Total
	Lifetime ECL not credit-impaired 非信貸不良的全期預期信貸虧損	Lifetime ECL credit-impaired 信貸不良的全期預期信貸虧損	
12個月內預期信貸虧損 HK\$'000 千港元	HK\$'000 千港元	HK\$'000 千港元	HK\$'000 千港元
137,671	60,141	263,177	460,989
(10,214)	10,214	-	-
3,163	(3,163)	-	-
-	(3,624)	3,624	-
37,902	9,501	-	47,403
(23,420)	(27,282)	-	(50,702)
-	-	(200,397)	(200,397)
(28,678)	10,407	69,610	51,339
116,424	56,194	136,014	308,632

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未經審核中期財務報表附註

13. ADVANCES TO CUSTOMERS (continued)

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

		31 December 2024 二零二四年十二月三十一日			
		12-month ECL	Lifetime ECL not credit- impaired 非信貸 不良的 全期預期 信貸虧損	Lifetime ECL credit- impaired 信貸 不良的 全期預期 信貸虧損	Total
		12個月內 預期信貸 虧損	全期預期 信貸虧損	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 2024	於二零二四年一月一日	165,803	72,172	104,864	342,839
Transfer to lifetime ECL not credit-impaired	轉至非信貸不良的全期預期信貸虧損	(5,958)	5,958	–	–
Transfer to 12-month ECL	轉至12個月內預期信貸虧損	24,707	(24,707)	–	–
Transfer to lifetime ECL credit-impaired	轉至信貸不良的全期預期信貸虧損	(1,631)	(8,169)	9,800	–
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	57,363	11,640	–	69,003
Repayment	還款	(53,971)	(21,980)	–	(75,951)
Write-offs	撇銷	–	–	(489,128)	(489,128)
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）	(48,642)	25,227	637,641	614,226
At 31 December 2024	於二零二四年十二月三十一日	137,671	60,141	263,177	460,989

13. 客戶貸款(續)

(b) 客戶貸款減值撥備變動(續)

NOTES TO THE UNAUDITED INTERIM FINANCIAL STATEMENTS

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

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:

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 一物業發展
– Property investment 一物業投資
– Financial concerns 一金融企業
– Stockbrokers 一股票經紀
– Wholesale and retail trade 一批發及零售業
– Manufacturing 一製造業
– Transport and transport equipment 一運輸及運輸設備
– Information technology 一資訊科技
– Electricity and gas 一電力及煤氣
– Others 一其他

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 一購買「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
– Loans for the purchase of other residential properties 一購買其他住宅物業的貸款
– Credit card advances 一信用卡貸款
– Others 一其他

Trade finance 貿易融資
Gross advances for use outside Hong Kong 在香港以外使用的貸款總額
Gross advances to customers 客戶貸款總額

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 2025 二零二五年六月三十日		31 December 2024 二零二四年十二月三十一日	
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	%
5,911,958	54.54	5,826,631	60.07
9,493,043	90.04	8,574,869	91.05
1,638,955	0.51	1,883,361	21.76
–	–	196,701	100.00
1,324,193	85.04	1,292,059	82.55
1,948,294	75.95	2,457,453	79.21
100,773	96.49	177,252	62.64
618,460	2.12	821,043	1.33
1,604,323	–	1,019,992	–
6,094,916	75.53	6,354,829	67.58
60,596	100.00	33,233	100.00
12,004,698	98.93	12,457,780	98.79
781,802	–	809,543	–
3,398,298	77.16	3,370,516	77.55
44,980,309		45,275,262	
4,650,627	66.52	4,726,730	71.88
12,327,459	2.29	13,160,650	4.24
61,958,395	59.77	63,162,642	60.57

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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:

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：

				Provisions charged to/ (released back) the profit or loss during the year 本年度 於損益賬內	Loans written off during the year
Overdue advances	Impaired advances	Individual impairment allowances*	Collective impairment allowance*		
逾期貸款	減值貸款	個別 減值撥備*	綜合 減值撥備*	扣除/(撥回) 之撥備	年內 撇賬之貸款
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
- 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				
- Others	- 其他				
30 June 2025	二零二五年六月三十日				
714,773	400,762	20,912	10,524	1,362	2,216
356,275	97,037	22,245	25,752	13,207	372
47,974	29,247	-	55,795	(9,274)	1,100
797,120	32,054	4,182	17,371	(5,897)	7,788

13. ADVANCES TO CUSTOMERS (continued)

(c) Advances to customers analysed by industry sector (continued)

		Overdue advances	Impaired advances	Individual impairment allowances*	Collective impairment allowance*	Provisions charged to/ (released back) the profit or loss during the year 本年度 於損益賬內	Loans written off during the year 年內 撇賬之貸款
		HK\$'000 千港元	HK\$'000 千港元	HK\$'000 千港元	HK\$'000 千港元	HK\$'000 千港元	HK\$'000 千港元
31 December 2024	二零二四年十二月三十一日						
- Property investment	- 物業投資	647,160	426,497	24,339	7,952	197,740	18,000
- Loans for the purchase of other residential properties	- 購買其他住宅物業的貸款	344,808	64,309	9,309	25,854	6,462	581
- Gross advances for use outside Hong Kong	- 在香港以外使用的貸款總額	72,643	51,186	19,623	64,482	(24,189)	-
- Others	- 其他	501,420	50,636	10,671	25,044	58,675	43,081

* For the purpose of regulatory disclosures made in the Unaudited Supplementary Financial Information, the term "individual impairment allowances" represents impairment allowances recognized for financial instruments classified as Stage 3 under the Group's accounting policies, while "collective impairment allowance" represents impairment allowances recognized on financial instruments classified as Stage 1 and Stage 2 under the Group's accounting policies.

13. 客戶貸款(續)

(c) 按行業分析的客戶貸款(續)

* 就於未經審核補充財務資料作出的監管披露而言，「個別減值撥備」指本集團會計政策下分類為第三階段的金融工具確認的減值撥備，而「綜合減值撥備」指本集團會計政策下分類為第一階段及第二階段的金融工具確認的減值撥備。

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未經審核中期財務報表附註

13. ADVANCES TO CUSTOMERS (continued)

(d) Impaired advances to customers

		30 June 2025 二零二五年六月三十日	% of gross advances 佔貸款 總額百分比
Gross impaired advances	減值貸款總額	994,026	1.60
Less: Stage 3 impairment allowances made against impaired loans	減：就減值貸款作出的第三階段減值撥備	(136,014)	
		858,012	
Amount of collateral held in respect of impaired loans	就減值貸款持有的抵押品金額	745,075	

Collateral mainly comprises mortgage interests over 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

		31 December 2024 二零二四年十二月三十一日	% of gross advances 佔貸款 總額百分比
		1,206,887	1.91
		(263,177)	
		943,710	
		843,730	

抵押品主要包括抵押予本集團的物業按揭，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 overdue, rescheduled or impaired advances to banks as at 30 June 2025 and 31 December 2024. There was no collateral held in respect of these assets.

14. 銀行同業貸款

	30 June 2025 二零二五年六月三十日	31 December 2024 二零二四年十二月三十一日
	HK\$'000 千港元	HK\$'000 千港元
	12,382,795	7,179,074
	(13,773)	(10,617)
	12,369,022	7,168,457

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。於二零二五年六月三十日及二零二四年十二月三十一日，並無已逾期、經重組或已減值銀行同業貸款。亦無就該等資產持有的抵押品。

15. DEBT SECURITIES MEASURED AT AMORTIZED COST

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

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 2025 二零二五年 六月三十日 HK\$'000 千港元	31 December 2024 二零二四年 十二月三十一日 HK\$'000 千港元
<i>Debt securities measured at amortized cost</i>	以攤銷成本計量之債務證券		
Treasury bills (including Exchange Fund Bills)	國庫券(包括外匯基金票據)		
– Listed outside Hong Kong	– 於香港以外上市	94,248	93,340
Certificates of deposit held	所持存款證		
– Unlisted	– 非上市	100,000	100,000
Debt securities	債務證券		
– Listed in Hong Kong	– 於香港上市	9,932,832	10,781,293
– Listed outside Hong Kong	– 於香港以外上市	9,739,980	9,536,002
– Unlisted	– 非上市	20,440,232	21,544,312
Gross carrying amount	賬面總值	40,307,292	42,054,947
Less: Impairment allowances	減：減值撥備		
– Stage 1	– 第一階段	(35,877)	(31,816)
– Stage 2	– 第二階段	–	(258)
		40,271,415	42,022,873

The Bank holds securitization exposures of HK\$973.3 million as of 30 June 2025 (31 December 2024: HK\$990.3 million).

於二零二五年六月三十日，本行持有973,300,000港元的證券化風險承擔(二零二四年十二月三十一日：990,300,000港元)。

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15. DEBT SECURITIES MEASURED AT AMORTIZED COST (continued)

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

At 1 January 2025	於二零二五年一月一日
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 2025	於二零二五年六月三十日

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

30 June 2025 二零二五年六月三十日			
12-month ECL	Lifetime ECL not credit-impaired 非信貸不良的全期預期信貸虧損	Lifetime ECL credit-impaired 不良的全期預期信貸虧損	Total 總額
HK\$'000 千港元	HK\$'000 千港元	HK\$'000 千港元	HK\$'000 千港元
31,816	258	-	32,074
5,388	-	-	5,388
(1,642)	(258)	-	(1,900)
315	-	-	315
35,877	-	-	35,877

At 1 January 2024	於二零二四年一月一日
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
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 31 December 2024	於二零二四年十二月三十一日

31 December 2024 二零二四年十二月三十一日			
12-month ECL	Lifetime ECL not credit-impaired 非信貸不良的全期預期信貸虧損	Lifetime ECL credit-impaired 不良的全期預期信貸虧損	Total 總額
HK\$'000 千港元	HK\$'000 千港元	HK\$'000 千港元	HK\$'000 千港元
51,939	1,497	-	53,436
8,494	-	-	8,494
(13,947)	-	-	(13,947)
(14,670)	(1,239)	-	(15,909)
31,816	258	-	32,074

**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 2025 二零二五年 六月三十日 HK\$'000 千港元	31 December 2024 二零二四年 十二月三十一日 HK\$'000 千港元
<i>Debt securities measured at fair value through other comprehensive income</i>	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)		
– Listed outside Hong Kong	– 於香港以外上市	149,636	147,631
– Unlisted	– 非上市	8,096,899	7,269,913
Certificates of deposit held	所持存款證		
– Unlisted	– 非上市	301,266	298,893
Debt securities	債務證券		
– Listed in Hong Kong	– 於香港上市	2,654,444	2,352,014
– Listed outside Hong Kong	– 於香港以外上市	8,444,928	4,820,177
– Unlisted	– 非上市	8,243,373	4,184,207
		27,890,546	19,072,835

NOTES TO THE UNAUDITED INTERIM FINANCIAL STATEMENTS

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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 以成本列賬之 傢私、 裝置及設備 其他自用租賃 物業及設備	Subtotal	Investment properties	Total
		物業 HK\$'000 千港元	裝置及設備 HK\$'000 千港元	傢私、 裝置及設備 HK\$'000 千港元	小計 HK\$'000 千港元	投資物業 HK\$'000 千港元	總額 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	-	131,369	25,245	156,614	-	156,614
Disposals	出售	-	(11,102)	(2,582)	(13,684)	-	(13,684)
Deficits on revaluation	重估虧損	(331,760)	-	-	(331,760)	(22,800)	(354,560)
Elimination of accumulated depreciation on revalued premises	抵銷重估物業之累計折舊	(55,940)	-	-	(55,940)	-	(55,940)
At 31 December 2024	於二零二四年十二月三十一日	2,405,270	1,535,347	241,094	4,181,711	62,500	4,244,211
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 year	年內扣除	55,940	110,165	28,504	194,609	-	194,609
Released on disposal	出售撥回	-	(9,874)	(2,582)	(12,456)	-	(12,456)
Elimination of accumulated depreciation on revalued premises	抵銷重估物業之累計折舊	(55,940)	-	-	(55,940)	-	(55,940)
At 31 December 2024	於二零二四年十二月三十一日	-	1,038,526	158,205	1,196,731	-	1,196,731
Accumulated impairment loss	累計減值虧損						
At 1 January and 31 December 2024	於二零二四年一月一日及十二月三十一日	12,970	-	-	12,970	-	12,970
Net book value	賬面淨值						
At 31 December 2024	於二零二四年十二月三十一日	2,392,300	496,821	82,889	2,972,010	62,500	3,034,510

NOTES TO THE UNAUDITED INTERIM FINANCIAL STATEMENTS

未經審核中期財務報表附註

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	傢私、裝置及設備	以成本列賬之其他自用租賃物業及設備	小計	投資物業	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
Cost or valuation						
At 1 January 2025	2,405,270	1,535,347	241,094	4,181,711	62,500	4,244,211
Additions	-	82,767	23,289	106,056	-	106,056
Disposals	-	(11,067)	-	(11,067)	-	(11,067)
At 30 June 2025	2,405,270	1,607,047	264,383	4,276,700	62,500	4,339,200
Accumulated depreciation						
At 1 January 2025	-	1,038,526	158,205	1,196,731	-	1,196,731
Charge for the period (Note 7)	27,632	61,292	14,943	103,867	-	103,867
Released on disposal	-	(10,346)	-	(10,346)	-	(10,346)
At 30 June 2025	27,632	1,089,472	173,148	1,290,252	-	1,290,252
Accumulated impairment loss						
At 1 January 2025 and at 30 June 2025	12,970	-	-	12,970	-	12,970
Net book value						
At 30 June 2025	2,364,668	517,575	91,235	2,973,478	62,500	3,035,978

NOTES TO THE UNAUDITED INTERIM FINANCIAL STATEMENTS

未經審核中期財務報表附註

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 2025 二零二五年 六月三十日 HK\$'000 千港元	31 December 2024 二零二四年 十二月三十一日 HK\$'000 千港元
Deposits and balances from banks	銀行同業之存款及結餘	2,221,036	1,967,929
Amounts due to banks and other financial institutions under repurchase agreements	回購協議項下應付銀行同業及其他金融機構之款項	725,107	1,888,081
		2,946,143	3,856,010

19. DEPOSITS FROM CUSTOMERS

19. 客戶存款

		30 June 2025 二零二五年 六月三十日 HK\$'000 千港元	31 December 2024 二零二四年 十二月三十一日 HK\$'000 千港元
Demand deposits and current accounts	活期及往來存款	16,168,497	11,417,869
Savings deposits	儲蓄存款	7,102,165	5,366,684
Time deposits	定期存款	123,102,715	117,110,808
		146,373,377	133,895,361

20. OTHER LIABILITIES

20. 其他負債

		30 June 2025 二零二五年 六月三十日 HK\$'000 千港元	31 December 2024 二零二四年 十二月三十一日 HK\$'000 千港元
Net defined benefit liability	定額福利負債淨額	8,648	10,794
Impairment allowances recognized in respect of credit related commitments and contingencies	就與信貸有關之承擔及或然項目確認的減值撥備	27,120	23,139
Lease liabilities	租賃負債	94,620	86,148
Accounts payable and other liabilities	應付賬項及其他負債	2,838,070	4,398,701
		2,968,458	4,518,782

21. SHARE CAPITAL

21. 股本

Issued and fully paid:	已發行及繳足：	30 June 2025 二零二五年六月三十日		31 December 2024 二零二四年十二月三十一日	
		Number of shares 股份數目	Share capital 股本 HK\$'000 千港元	Number of shares 股份數目	Share capital 股本 HK\$'000 千港元
Ordinary shares	普通股				
As at 1 January and 30 June/31 December	於一月一日及 六月三十日/ 十二月三十一日				
		1,641,273,089	4,830,448	1,641,273,089	4,830,448

The holders of ordinary shares are entitled to receive dividends from time to time and are entitled to one vote per share at a general meeting of the Bank. All ordinary shares rank equally with regard to the Bank's residual assets.

普通股持有人有權不時收取股息及有權於本行之股東大會上就每股投一票。所有普通股對本行之剩餘資產享有同等地位。

22. RESERVES

22. 儲備

		30 June 2025 二零二五年 六月三十日 HK\$'000 千港元	31 December 2024 二零二四年 十二月三十一日 HK\$'000 千港元
Regulatory reserve	法定儲備	296,827	248,795
Investment revaluation reserve (non-recycling)	投資重估儲備(非循環)	39,573	43,941
Investment revaluation reserve (recycling)	投資重估儲備(循環)	71,807	(12,204)
Premises revaluation reserve	物業重估儲備	1,466,927	1,486,035
Retained earnings	保留溢利	10,459,652	9,951,697
		12,334,786	11,718,264

The regulatory reserve is maintained to satisfy the provisions of the HKBO for prudential supervision purposes. Movements in the reserve are made directly through retained earnings and in consultation with the HKMA.

為根據香港《銀行業條例》的規定而保留法定儲備以達至嚴謹監管的目的。該儲備之變動乃在諮詢金管局之意見後直接從保留溢利轉撥。

23. 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.

23. 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：由第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。

23. 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 2025

二零二五年六月三十日

Assets

Trading assets	持作交易用途資產
Derivative financial instruments	衍生金融工具
Investment funds measured at fair value through profit or loss	通過損益以反公平價值計量之投資基金
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
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

資產**Liabilities**

Trading liabilities
Derivative financial instruments

負債

交易賬項下之負債
衍生金融工具

23. 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
-	2,069,403	-	2,069,403
-	1,428,804	-	1,428,804
-	-	22,370	22,370
9,762,550	18,127,996	-	27,890,546
-	-	67,147	67,147
9,762,550	21,626,203	89,517	31,478,270
-	2,069,402	-	2,069,402
-	288,832	-	288,832
-	2,358,234	-	2,358,234

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23. FAIR VALUES OF FINANCIAL INSTRUMENTS

(continued)

(a) Financial instruments carried at fair value

(continued)

31 December 2024	二零二四年十二月三十一日	Level 1 第一級 HK\$'000 千港元	Level 2 第二級 HK\$'000 千港元	Level 3 第三級 HK\$'000 千港元	Total 總額 HK\$'000 千港元
Assets	資產				
Trading assets	持作交易用途資產	–	1,436,973	–	1,436,973
Derivative financial instruments	衍生金融工具	–	1,916,183	–	1,916,183
Investment funds measured at fair value through profit or loss	通過損益以反公平價值計量之投資基金	–	–	24,681	24,681
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	4,798,936	14,273,899	–	19,072,835
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	–	–	72,221	72,221
		4,798,936	17,627,055	96,902	22,522,893
Liabilities	負債				
Trading liabilities	交易賬項下之負債	–	941,735	–	941,735
Derivative financial instruments	衍生金融工具	–	101,708	–	101,708
		–	1,043,443	–	1,043,443

During the period ended 30 June 2025, there were transfers of financial instruments, being debt securities measured at amortized cost from Level 1 to Level 2 of HK\$349 million (2024: Nil) and transfers from Level 2 to Level 1 of HK\$722 million (2024: Nil), and being debt securities measured at fair value through other comprehensive income from Level 1 to Level 2 of HK\$491 million (2024: Nil), due to availability of active markets for identical instruments. There were no transfers into or out of Level 3 (2024: Nil). 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.

23. 金融工具之公平價值(續)

(a) 以公平價值列賬之金融工具(續)

於截至二零二五年六月三十日止期間，金融工具（即以攤銷成本計量之債務證券）349,000,000 港元（二零二四年：無）由第一級轉移至第二級及 722,000,000 港元（二零二四年：無）由第二級轉移至第一級，以及金融工具（即以公平價值於其他全面收益計量之債務證券）491,000,000 港元（二零二四年：無）由第一級轉移至第二級，乃由於相同工具存在活躍市場。第三級概無轉入或轉出（二零二四年：無）。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。

23. FAIR VALUES OF FINANCIAL INSTRUMENTS

(continued)

(a) Financial instruments carried at fair value

(continued)

(i) Valuation of financial instruments with significant unobservable inputs

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

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

23. 金融工具之公平價值(續)

(a) 以公平價值列賬之金融工具(續)

(i) 使用重大不可觀察數據進行之金融工具估值

以下方法已用於釐定屬於公平價值等級制度第三級之金融工具之公平價值：

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

NOTES TO THE UNAUDITED INTERIM FINANCIAL STATEMENTS

未經審核中期財務報表附註

23. 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
Distribution	分派
Disposal	出售
Write-off	撇銷
Deficit on revaluation recognized in other comprehensive income	於其他全面收益內確認之重估虧損
End of the period	期末
Total 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／年內虧損總額
Total gains 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／年內收益總額

23. 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內公平價值計量之期初餘額與期末餘額之對賬：

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 2025 二零二五年 六月三十日 HK\$'000 千港元	31 December 2024 二零二四年 十二月三十一日 HK\$'000 千港元
72,221	963,092
157	14,337
—	(1,287)
—	(881,709)
—	(10,261)
(5,231)	(11,951)
67,147	72,221
(5,231)	(11,951)
—	7,696

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23. FAIR VALUES OF FINANCIAL INSTRUMENTS

(continued)

(a) Financial instruments carried at fair value

(continued)

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

Assets

資產

Beginning of the period	期初
Purchase	購買
Disposal	出售
Surplus on revaluation recognized in profit or loss	於損益內確認之重估 盈餘
End of the period	期末
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

23. 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)

Investment funds measured at fair value through profit or loss
通過損益以反映公平價值
計量之投資基金

30 June 2025 二零二五年 六月三十日 HK\$'000 千港元	31 December 2024 二零二四年 十二月三十一日 HK\$'000 千港元
24,681	—
—	28,317
(2,813)	—
502	(3,636)
22,370	24,681
502	(3,636)

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未經審核中期財務報表附註

23. 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 2025 二零二五年六月三十日

Assets

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
Investment funds measured at fair value through profit or loss 通過損益以反映公平價值計量之投資基金

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投資基金

23. 金融工具之公平價值(續)

(a) 以公平價值列賬之金融工具(續)

(ii) 重大不可觀察假設出現變動對可行替代合理假設之影響

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

Effect on profit or loss 對損益賬的影響		Effect on other comprehensive income 對其他全面收益的影響	
Favourable 有利變動 HK\$'000 千港元	Unfavourable 不利變動 HK\$'000 千港元	Favourable 有利變動 HK\$'000 千港元	Unfavourable 不利變動 HK\$'000 千港元
-	-	6,715	(6,715)
2,237	(2,237)	-	-

31 December 2024 二零二四年十二月三十一日

Assets

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
Investment funds measured at fair value through profit or loss 通過損益以反映公平價值計量之投資基金

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投資基金

Effect on profit or loss 對損益賬的影響		Effect on other comprehensive income 對其他全面收益的影響	
Favourable 有利變動 HK\$'000 千港元	Unfavourable 不利變動 HK\$'000 千港元	Favourable 有利變動 HK\$'000 千港元	Unfavourable 不利變動 HK\$'000 千港元
-	-	7,222	(7,222)
2,468	(2,468)	-	-

23. 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.

23. 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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未經審核中期財務報表附註

23. 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:

23. 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 2025 二零二五年六月三十日				
		Carrying amount 賬面金額 HK\$'000 千港元	Fair value 公平價值 HK\$'000 千港元	Level 1 第一級 HK\$'000 千港元	Level 2 第二級 HK\$'000 千港元	Level 3 第三級 HK\$'000 千港元
Financial assets	金融資產					
Advances to customers	客戶貸款	5,311,009	5,221,186	-	5,221,186	-
Debt securities measured at amortized cost	以攤銷成本計量之債務證券	40,271,415	40,484,239	32,539,480	7,942,759	2,000
		123,102,715	122,332,793	-	122,332,793	-
Financial liability	金融負債					
Deposits from customers	客戶存款					
		31 December 2024 二零二四年十二月三十一日				
		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
Financial assets	金融資產					
Advances to customers	客戶貸款	4,116,866	3,966,949	-	3,966,949	-
Debt securities measured at amortized cost	以攤銷成本計量之債務證券	42,022,873	42,266,225	30,554,749	11,709,476	2,000
Financial liability	金融負債					
Deposits from customers	客戶存款	117,110,808	115,409,471	-	115,409,471	-

24. 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:

24. 或然負債及承擔

(a) 與信貸有關之承擔及或然項目

與信貸有關之承擔及或然項目包括信用證、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 2025 二零二五年六月三十日		31 December 2024 二零二四年十二月三十一日	
Contractual amounts	Credit risk-weighted amounts	Contractual amounts	Credit risk-weighted amounts
合約金額	信貸風險加權金額	合約金額	信貸風險加權金額
HK\$'000	HK\$'000	HK\$'000	HK\$'000
千港元	千港元	千港元	千港元
Direct credit substitutes	直接信貸替代項目		
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		
83,489	83,134	81,110	81,110
94,390	45,418	111,029	55,515
155,493	28,117	305,683	61,137
22,941,750	1,550,861	24,744,368	–
1,212,741	409,282	236,821	47,364
5,919,562	1,887,404	2,685,000	1,214,892
30,407,425	4,004,216	28,164,011	1,460,018

24. CONTINGENT LIABILITIES AND COMMITMENTS (continued)

(b) Capital commitments

Capital commitments for the purchase of equipment and investment funds measured at fair value through profit or loss 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. 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通過損益以反映公平價值計量之投資基金未兌現資本承擔如下：

30 June 2025 二零二五年 六月三十日 HK\$'000 千港元	31 December 2024 二零二四年 十二月三十一日 HK\$'000 千港元
95,566	111,100

25. MATERIAL RELATED PARTY TRANSACTIONS

During the period, the Group entered into a number of transactions with its fellow subsidiaries 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.

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:

25. 重大關連各方交易

期內，本集團與其同系附屬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。

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：

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25. MATERIAL RELATED PARTY TRANSACTIONS

(continued)

(a) Income/(expenses)

<i>Fellow subsidiaries</i>	同系附屬公司
Fee and commission income	費用及佣金收入
<i>Fellow subsidiaries</i>	同系附屬公司
Fee and commission expenses	費用及佣金支出
Interest expenses	利息支出
<i>A fellow associate</i>	一間同系聯營公司
Interest expenses	利息支出

(b) Assets

<i>Fellow subsidiaries</i>	同系附屬公司
Cash and short-term funds	現金及短期資金
Balances with banks and other financial institutions	銀行同業及其他金融機構結餘
Accrued interest and other assets	應計利息及其他資產

There is no Stage 1 impairment allowances (31 December 2024: HK\$34,000) was made against balances with banks and other financial institutions with a fellow subsidiary. There is no impairment allowances made against other assets disclosed above.

25. 重大關連各方交易 (續)

(a) 收入／(開支)

For the six months ended

30 June 2025 截至 二零二五年 六月三十日 止之六個月 HK\$'000 千港元	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
75,715	79,989
(1,974)	(1,983)
(1,351)	(6,899)
(3,325)	(8,882)
—	(34)

(b) 資產

30 June 2025 二零二五年 六月三十日 HK\$'000 千港元	31 December 2024 二零二四年 十二月三十一日 HK\$'000 千港元
405	313
—	116,467
13,583	2,541
13,988	119,321

與一間同系附屬公司就銀行同業及其他金融機構結餘概未有作出第一階段減值撥備(二零二四年十二月三十一日：34,000港元)。以上所披露之其他資產並未有作出減值準備。

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25. MATERIAL RELATED PARTY TRANSACTIONS

(continued)

(c) Liabilities

25. 重大關連各方交易(續)

(c) 負債

		30 June 2025 二零二五年 六月三十日 HK\$'000 千港元	31 December 2024 二零二四年 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	69,846	51,130
Deposits from customers	客戶存款	126,840	178,708
Other liabilities	其他負債	414	1,402
		197,100	231,240
<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	1,412	6,673
<i>Other related parties</i>	<i>其他關連方</i>		
Deposits from customers	客戶存款	74,170	81,792

UNAUDITED SUPPLEMENTARY FINANCIAL INFORMATION

未經審核補充財務資料

(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 2025 二零二五年六月三十日		31 December 2024 二零二四年十二月三十一日	
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
207,803	126,521	161,680	108,572
14,375	9,235	8,617	6,154
4,999	154	4,917	139
63	63	63	63
6	6	6	6
227,246	135,979	175,283	114,934

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") issued by HKMA. 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 (credit risk) approach" for the calculation of risk-weighted assets for credit risk for non-securitisation exposures, the "securitisation external ratings-based approach" for credit risk for securitisation exposures, the "simplified standardised approach" for market risk and the "standardised approach" for 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金管局發佈之《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(信貸風險)方法」計算非證券化風險之信貸風險加權資產，採用「資產證券化外部評級法」計算證券化風險之信用風險，採用「簡化標準化方法」計算市場風險，以及採用「標準化方法」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	— 六個月或以下惟三個月以上
- 1 year or less but over 6 months	— 一年或以下惟六個月以上
- Over 1 year	— 超過一年
Covered portion of overdue loans and advances	逾期借款及貸款的有抵押部分
Uncovered portion of overdue advances to customers	逾期客戶貸款的無抵押部分
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 2025 二零二五年六月三十日		31 December 2024 二零二四年十二月三十一日	
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	
622,971	1.01	876,386	1.39
531,835	0.86	284,233	0.45
171,573	0.28	231,089	0.37
1,326,379	2.14	1,391,708	2.20
1,143,000		1,137,232	
183,379		254,476	
1,326,379		1,391,708	
76,083		172,505	

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. Collateral mainly comprises mortgage interests over properties with the Group.

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。抵押品主要包括抵押予本集團的物業按揭。

(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 2025 二零二五年六月三十日		31 December 2024 二零二四年十二月三十一日	
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
千港元		千港元	
Rescheduled advances to customers	重定還款期的客戶貸款	16,542	0.03
		14,474	0.02

(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
Other

香港
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 2025 二零二五年六月三十日			
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
49,077,954	1,296,059	982,434	136,014
12,880,441	30,320	11,592	-
61,958,395	1,326,379	994,026	136,014

31 December 2024 二零二四年十二月三十一日			
Gross loans and advances 借款及貸款總額 HK\$'000 千港元	Overdue loans and advances 已逾期借款及貸款 HK\$'000 千港元	Impaired loans (individually determined) 減值貸款(個別釐定) HK\$'000 千港元	Individually assessed impairment allowances 個別評估減值撥備 HK\$'000 千港元
51,067,701	1,352,228	1,159,781	241,680
12,094,941	39,480	47,106	21,497
63,162,642	1,391,708	1,206,887	263,177

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.

The collective impairment allowance is not allocated to any geographical segment as at 30 June 2025 and 30 December 2024.

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。

於二零二五年六月三十日及二零二四年十二月三十一日，概無綜合減值撥備分派予任何地區分部。

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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 2025 二零二五年六月三十日				
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	17,973	300	3,301	10,730	32,304
Offshore centres	離岸中心	3,177	1,542	2,343	21,473	28,535
– of which: Hong Kong	– 其中：香港	1,460	1,542	1,551	17,863	22,416
Developing Asia and Pacific	發展中的亞洲和太平洋地區	20,964	691	1,041	8,988	31,684
– of which: China	– 其中：中國	9,124	6	1,013	5,519	15,662

		31 December 2024 二零二四年十二月三十一日				
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	10,392	275	2,142	9,576	22,385
Offshore centres	離岸中心	2,497	1,100	2,279	21,746	27,622
– of which: Hong Kong	– 其中：香港	794	1,100	1,655	18,219	21,768
Developing Asia and Pacific	發展中的亞洲和太平洋地區	18,672	439	1,191	9,565	29,867
– of which: China	– 其中：中國	6,586	5	1,164	6,378	14,133

(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 2025 二零二五年六月三十日		
			On-balance sheet exposure	Off-balance sheet exposures	Total
			資產負債表內 之風險	資產負債表外 之風險	總額
			HK\$'000 千港元	HK\$'000 千港元	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		2,389,324	543,369	2,932,693
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		397,372	4,785	402,157
Mainland China nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	居住於中國內地之中國內地公民或中國內地註冊成立之其他實體以及其附屬公司及合營公司		2,315,129	29,506	2,344,635
Other entities of central government not reported in item 1 above	未有在上述第一項呈報之中央政府的其他機構		820,358	115,077	935,435
Other entities of local government not reported in item 2 above	未有在上述第二項呈報之地方政府的其他機構		150,037	–	150,037
Mainland China nationals residing outside Mainland China or entities incorporated 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居住於中國內地以外地區之中國內地公民或中國內地以外地區註冊成立之實體		2,724,330	703,713	3,428,043
Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	報告機構認為其風險為中國內地非銀行業之風險之其他交易對手		7,925	–	7,925
Total	總額		8,804,475	1,396,450	10,200,925
Total assets after provision	資產總值(扣除撥備)		172,210,585		
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		5.11%		

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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 2024 二零二四年十二月三十一日		
		On-balance sheet exposure 資產負債表內 之風險 HK\$'000 千港元	Off-balance sheet exposures 資產負債表外 之風險 HK\$'000 千港元	Total 總額 HK\$'000 千港元
Central government, central government-owned entities and their subsidiaries and 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	2,417,929	—	2,417,929
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	424,509	4,204	428,713
Mainland China nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	居住於中國內地之中國內地公民或中國內地註冊成立之其他實體以及其附屬公司及合營公司	3,338,505	29,246	3,367,751
Other entities of central government not reported in item 1 above	未有在上述第一項呈報之中央政府的其他機構	1,831,976	38,998	1,870,974
Other entities of local government not reported in item 2 above	未有在上述第二項呈報之地方政府的其他機構	—	—	—
Mainland China nationals residing outside Mainland China or entities incorporated 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居住於中國內地以外地區之中國內地公民或中國內地以外地區註冊成立之實體	4,112,907	336,325	4,449,232
Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	報告機構認為其風險為中國內地非銀行業之風險之其他交易對手	6,418	—	6,418
Total	總額	12,132,244	408,773	12,541,017
Total assets after provision	資產總值(扣除撥備)	160,275,250		
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	7.57%		

(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:

Equivalent in HK\$ million 百萬港元等值

Spot assets	現貨資產
Spot liabilities	現貨負債
Forward purchase	遠期買入
Forward sales	遠期賣出
Net option position	期權倉盤淨額
Net long position	長盤淨額

(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 2025 二零二五年六月三十日				
US dollars 美元	CNY dollars 人民幣	Other foreign currencies 其他外幣	Total foreign currencies 外幣總額	
71,189	7,173	9,945	88,307	
(61,883)	(7,100)	(9,801)	(78,784)	
4,398	2,658	2,299	9,355	
(13,601)	(2,683)	(2,433)	(18,717)	
-	-	1	1	
103	48	11	162	

Equivalent in HK\$ million 百萬港元等值

Spot assets	現貨資產
Spot liabilities	現貨負債
Forward purchase	遠期買入
Forward sales	遠期賣出
Net option position	期權倉盤淨額
Net (short)/long position	(短)/長盤淨額

31 December 2024 二零二四年十二月三十一日				
US dollars 美元	CNY dollars 人民幣	Other foreign currencies 其他外幣	Total foreign currencies 外幣總額	
59,052	5,614	6,857	71,523	
(53,143)	(5,545)	(7,509)	(66,197)	
3,607	1,038	2,437	7,082	
(9,700)	(1,065)	(1,781)	(12,546)	
-	-	-	-	
(184)	42	4	(138)	

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\$8,400,000 (31 December 2024: HK\$8,700,000) 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\$598,000,000 (31 December 2024: HK\$200,970,000) as of 30 June 2025.

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8,400,000港元（二零二四年十二月三十一日：8,700,000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。截至二零二五年六月三十日，該等物業之市值為598,000,000港元（二零二四年十二月三十一日：200,970,000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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Causeway Bay
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Taikoo Shing
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香港

中環總行*
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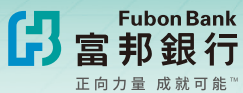
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