

Be Positive All Possible

正向力量 成就可能™



Fubon Bank
富邦銀行

正向力量 成就可能™

富邦金控

以「成為亞洲一流的金融機構」為發展願景的富邦金控，旗下主要子公司包括富邦人壽、台北富邦銀行、富邦銀行（香港）、富邦華一銀行、富邦產險、富邦證券及富邦投信等，擁有最完整多元的金融產品與服務，經營績效耀眼，位居市場領導地位。截至2023年6月底，富邦金控總資產達新台幣10兆9,365億元，為台灣第二大金融控股公司、市值第一大金融控股公司，2023年上半年稅後淨利為新台幣429.05億元，每股盈餘（EPS）新台幣3.18元。富邦金控已連續14年榮登台灣金控業每股盈餘獲利王，並連續四年蟬聯《品牌金融（Brand Finance）》全球500大最有價值品牌。

為強化銀行及證券業務，擴大整體規模經濟與效益，富邦金控於2022年11月正式合併日盛金控，創下台灣首樁「金金併」里程碑，並於2023年4月完成銀行與證券等子公司之合併。

富邦金控深耕台灣逾60年，以「正向力量 成就可能™」（Be positive All possible）為品牌理念，致力以正向的力量及全方位的金融服務，支持人們追尋美好未來。富邦金控致力推動永續經營，自2015年全面啟動「永續經營ESG願景工程」，2021年起更聚焦ESG四大策略主軸「低碳、數位、激勵與影響」，2022年富邦金控接軌國際，成為百分之百再生能源倡議（RE100）會員，並正式通過科學基礎減碳目標（SBT）審查，展現實踐永續承諾的決心。

富邦金控及子公司優異的永續經營表現深獲國際專業肯定。已連續六年入選道瓊永續指數（DJSI）之最高榮譽「世界指數」成分股，連續七年入選道瓊永續指數「新興市場指數」成分股；連續七年入選MSCI永續指數成分股（MSCI ESG Leaders Indexes），MSCI ESG評比獲AA級評等；2023年再獲Sustainalytics永續績效評比全球保險業前三名，顯示富邦金控在永續經營的決心與努力，已成業界標竿。

展望未來，富邦金控將持續深耕台灣並佈局亞洲市場。在追求經營績效之際，亦同步推動富邦永續經營願景工程，善盡企業社會責任，傳遞正向的力量，與社會共好，並朝「成為亞洲一流的金融機構」的願景穩步邁進！

Fubon Financial Holdings

Committed to becoming one of Asia's first-class financial institutions, Fubon Financial Holdings has built a strong lineup of financial service companies. Its major subsidiaries include Fubon Life, Taipei Fubon Bank, Fubon Bank (Hong Kong), Fubon Bank (China), Fubon Insurance, Fubon Securities, and Fubon Asset Management. These subsidiaries ensure that Fubon delivers consistently strong results and remains a market leader. As of the end of June 2023, Fubon Financial Holdings had total assets of NT\$10.94 trillion, the second highest among financial holding companies in Taiwan, and its market capitalization was the highest in the sector. After-tax net profit totaled NT\$42.91 billion in the first half of 2023, with earnings per share (EPS) of NT\$3.18, the highest in the sector for a 14th consecutive year. Fubon was selected to Brand Finance's list of the "Top 500 most valuable global brands" for a fourth year in a row.

In November 2022, Fubon Financial Holdings formally merged with Jih Sun Financial Holdings to strengthen its banking and securities businesses and expand its overall economic scale and strength. As the first merger of financial holding companies in Taiwan, it was a major milestone in the domestic financial sector. In April 2023, the mergers of Fubon and Jih Sun's banking and securities units were completed.

Fubon Financial Holdings has nurtured its presence in Taiwan for more than 60 years, and its brand concept – "Be positive All possible" – reflects its commitment to support those pursuing a better future with positive energy and an unrivaled array of financial services. Sustainability is also a top priority. A comprehensive "Fubon ESG Visioning Project" was launched in 2015, and the initiative turned its focus in 2021 to four major ESG strategies – decarbonization, digitalization, empowerment and connection. In 2022, Fubon further aligned itself with international ESG conventions, becoming a member of the RE100 and having its SBT for emissions formally validated, signaling Fubon's determination to fulfill its sustainability vision.

The efforts made on sustainability by Fubon Financial Holdings and its subsidiaries have earned widespread recognition internationally. Fubon has been selected as a constituent of the Dow Jones Sustainability Indices' top index, the DJSI World Index, for six straight years and to the DJSI Emerging Markets Index for seven years in a row. It has made the MSCI ESG Leaders Indexes seven years in a row and received an "AA" MSCI ESG rating, and ranked top three among global insurers in Sustainalytics' 2023 ESG risk ratings. These and other honors manifest Fubon's resolve on sustainability and its emergence as a global benchmark for sustainability in its industry.

Looking ahead, Fubon Financial Holdings will continue to strengthen its presence in Taiwan and other areas in Asia. This pursuit of business success will be supported by the implementation of Fubon ESG Visioning Project and spreading positive energy as a responsible corporate citizen, as it moves closer to its vision of becoming one of Asia's first-class financial institutions.

正向力量 成就可能™

從1961年成立台灣第一家民營產物保險公司以來，富邦堅持誠信、親切、專業、創新，以穩健的步伐不斷前進。富邦金控為支持人們追尋美好未來，協助人們擴展人生的高度及廣度，不受任何事物所侷限，富邦以正向的力量及全方位的金融服務，激勵人們大步邁進，成就可能。

Be Positive All Possible

Ever since it got its start in 1961 as Taiwan's first privately run property and casualty insurance company, Fubon Financial Holdings has steadily moved forward and grown based on a foundation of four values: integrity, sincerity, professionalism and innovation. In supporting clients to pursue their dreams of better future, Fubon Financial Holdings helps its clients enrich and broaden their lives, uninhibited by material constraints. Fubon's positive energy and full range of financial services inspire people to boldly stride forward and make the impossible possible.

我們的願景

成為亞洲一流的金融機構，是一個永不止息的目標。我們目標堅定、穩健前進，我們相信「正向」會讓富邦走得更遠，成為亞洲最卓越且讓人信賴的金融機構。在這個以人為本的時代，一切都將回歸「人性」，富邦金控矢志以客戶為中心，為社會創造更大價值。

Our Vision

Focused on steady progress, we believe that spreading positive energy will enable Fubon to rise to new heights and emerge as Asia's best and most trustworthy financial institution, helping us achieve our longstanding goal to become one of Asia's first-class financial institutions. In this people-oriented era, everything comes down to the human dynamic, and Fubon Financial Holdings is committed to being truly customer-oriented and creating greater value for society.

我們的使命

以可靠卓越的金融服務，協助人們開創正向未來、實現美好生活。

Our Mission

To help people build positive futures with top-notch, reliable financial services.

富邦金控於香港之成員

富邦銀行(香港)
台北富邦銀行(香港分行)
富邦人壽保險(香港)

富邦證券(香港)
富邦基金管理(香港)

Members of Fubon Financial Holdings in Hong Kong

Fubon Bank (Hong Kong)
Taipei Fubon Commercial Bank (Hong Kong Branch)
Fubon Life Insurance (Hong Kong)

Fubon Securities (Hong Kong)
Fubon Fund Management (Hong Kong)



富邦銀行 (香港)

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 16 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。

富邦銀行致力推動數碼轉型和普及金融，貫徹實現可持續發展。我們積極為零售和企業客戶提升數碼服務，繼 2022 年底推出升級版「Fubon+」手機銀行應用程式及全新「富邦投資+」證券交易手機應用程式後，我們於 2023 年第三季為企業客戶推出手機開戶服務，讓客戶隨時隨地開立企業賬戶。

繼本行境外理財中心於 2023 年 3 月開幕之後，我們亦啟動了中環總行的翻新工程，以進一步提升客戶體驗。新裝修的中環總行亦將設有財富管理中心，彰顯我們強化財富管理及財務策劃服務的承諾。我們將繼續整合服務據點，提升銀行服務及提供更好的分行體驗。秉承富邦金控的永續發展願景，富邦銀行致力為客戶提供諮詢和融資方案，協助他們實現可持續發展，並推動香港綠色和可持續金融的發展。

此外，本行的子公司富邦財務 (香港) 的業務亦將重啟，其主要業務是利用最新的金融科技提供個人貸款產品和服務，展現了我們對創新、可持續發展和普及金融的抱負。展望未來，富邦銀行將繼續維持良好的業務增長勢頭，致力成為客戶的首選銀行服務。

Fubon Bank (Hong Kong)

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 16 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.

Fubon Bank is dedicated to promoting digital transformation and financial inclusion as we strive for sustainable development. We have been stepping up our efforts to enhance our digital service capabilities for both retail and corporate customers. Following the launch of the revamped Mobile Banking App "Fubon+" and the brand new "FB Invest+" Securities Trading Mobile App in late 2022, we also launched mobile account opening service for corporate customers in the third quarter of 2023, enabling them to open corporate accounts anytime, anywhere.

In addition to the opening of Offshore Banking Centre in March 2023, we have kicked off the renovation of our Central Main Branch to further enhance customer experience. The newly renovated Central Main Branch will also comprise a wealth management centre, underscoring our commitment to strengthen our wealth management and financial planning services. Moreover, we will continue to realign our service outlets to better our banking services and deliver a better in-branch experience. Adhering to the sustainability vision of Fubon Financial Holdings, we are keen to promote the development of green and sustainable finance in Hong Kong by providing advisory and financing solutions to support our customers in their sustainability journey.

Furthermore, the launch of our subsidiary Fubon Credit (Hong Kong) business, whose main business is to provide personal loan products and services by the latest financial technology, reaffirms our aspirations towards innovation, sustainability and financial inclusion. Looking ahead, we will continue to maintain good business momentum and to remain as the preferred choice of banking services of our customers.



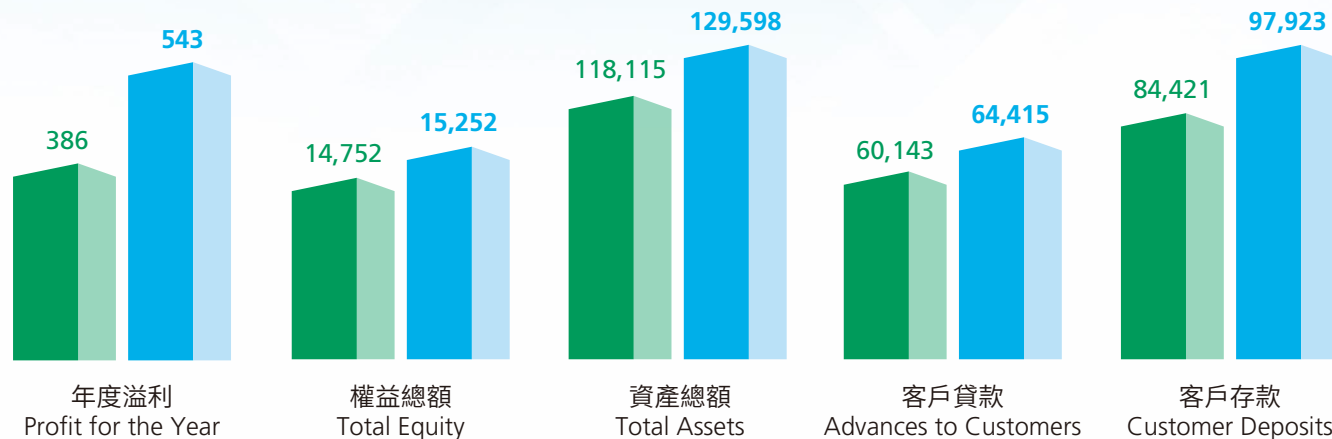
富邦銀行(香港)財務概要

Fubon Bank (Hong Kong)'s Financial Highlights

2021 全年業績 Annual Results

2022 全年業績 Annual Results

(百萬港元)
(HK\$ Million)



2022 中期業績 Interim Results

2023 中期業績 Interim Results

期內溢利 (百萬港元)
Profit for the Period (HK\$ Million)

203

449

平均股本回報率
Return on Average Equity

2.73%

5.78%

平均資產回報率
Return on Average Assets

0.34%

0.68%



產品及服務

個人理財

信用卡產品及服務

- 富邦 Visa Infinite 卡
- 富邦信用卡
- 一田信用卡
- 一田 X 熊本熊信用卡
- 「自由式分期」計劃
- 「簽賬任分期」計劃
- 「0 息旅遊簽賬任分期」計劃
- 「0 息分期零用錢」計劃
- 商戶免息分期計劃

存款產品

- 定期存款
- **magi**@money manager 有息支票戶口
- 月結單儲蓄戶口
- 出糧戶服務
- 零存整付儲蓄計劃
- 個人人民幣服務

樓宇按揭服務

- 特惠按揭計劃
- 9 成按揭計劃
- 「同業拆息」按揭計劃
- 「居者有其屋」按揭計劃
- 安老按揭計劃

私人貸款

- 「合您意」私人貸款
- 「卡數清」私人貸款
- 「EZ Cash」私人貸款

Ambassador Banking

證券投資服務

- 香港及海外股票交易
- 滬港通 / 深港通
- 新股認購 / 新股孖展認購
- 股票透支服務

保險服務

- 一般保險
- 人壽保險

投資服務

- 基金投資服務
- 債券投資服務
- 「倍多息」外幣掛鉤存款
- 股票掛鉤產品

跨境理財通「南向通」

財富管理產品融資貸款

Products & Services

PERSONAL BANKING

Credit Card Products & Services

- Fubon Visa Infinite Card
- Fubon Credit Card
- YATA Credit Card
- YATA X KUMAMON Credit Card
- Any-can-do Purchase Installment Plan
- Flexi Installment Plan
- Interest-free Travel Installment Plan
- Interest-free Cash Installment Plan
- Merchant Interest-free Installment Plan

Deposit Products

- Fixed Deposit
- **magi**@money manager Interest-Bearing Current Account
- Statement Savings Account
- Payroll Account Service
- Target Savings Plan
- Personal Renminbi Services

Mortgage Services

- Preferential Mortgage Plan
- 90% Mortgage Plan
- HIBOR Mortgage Plan
- Mortgage Plan for Government Home Ownership Scheme
- Reverse Mortgage Plan

Personal Loan

- Perfect Fit Personal Loan
- Balance Transfer Personal Loan
- “EZ Cash” Personal Loan

Ambassador Banking

Securities Services

- Hong Kong and Overseas Stock Trading
- Shanghai Connect / Shenzhen Connect
- IPO Subscription / IPO Margin Financing
- Share Margin Services

Insurance Services

- General Insurance
- Life Insurance

Investment Services

- Investment Fund Services
- Bond Investment Services
- Currency-Linked Deposit
- Equity-Linked Products

Cross-Boundary Wealth Management Connect (Southbound Scheme)

Wealth Management Products Financing

企業及機構銀行

企業借貸

中國貿易

跨境融資

器材貸款

綠色及永續金融

項目融資

銀團貸款及槓桿融資

信用卡商戶服務

- 「先享錢」信用卡商戶貸款
- 網上收款服務
- 信用卡商戶推薦計劃
- 信用卡交易處理

中小企銀行服務

- 中小企融資擔保計劃

資金管理服務

- 自動支賬
- 本地 / 跨境匯款
- 轉數快
- 薪金

金融機構服務

- 證券融資服務

貿易融資及服務

- 跟單信用証、進 / 出口票據及記賬交易
- 保理服務
- 提貨 / 銀行擔保

外匯買賣

數碼銀行及其他服務

信用卡商戶網服務

Fubon+ 手機銀行

Fubon GO 手機開戶

富邦投資+ 證券交易手機應用程式

富邦商務網

網上銀行

網上證券交易

網上基金交易

網上外幣兌換

電子結單

轉數快

流動保安編碼器

電話理財

保管箱服務

CORPORATE AND INSTITUTIONAL BANKING

General Corporate Loan

China Business

Cross-border Finance

Equipment Finance

Green & Sustainable Finance

Project Finance

Syndicated & Leveraged Finance

Credit Card Merchant Services

- Merchant Receivables Financing
- Online Payment Service
- Credit Card Merchant Referral Program
- Credit Card Transaction Processing

SME Banking Services

- SME Financing Guarantee Scheme

Cash Management Services

- Autopay
- Domestic / Cross Border Funds Transfers
- Faster Payment System (FPS)
- Payroll

Financial Institutions Services

- Share Margin Financing

Trade Finance & Services

- Documentary Trade, Import / Export Bills and Open Account Trade
- Factoring
- Shipping / Bank Guarantee

Foreign Exchange Services

DIGITAL BANKING AND OTHER SERVICES

Credit Card Merchant Online Service

Fubon+ Mobile Banking

Fubon GO Mobile Account Opening

FB Invest+ Securities Trading Mobile App

Fubon Business Online

Internet Banking

Internet Stock Trading

Online Fund Trading

Online Foreign Currency Exchange

e-Statement

Faster Payment System

Mobile Security Key

Phone Banking

Safe Deposit Box Service

借定唔借? 還得到先好借!

To borrow or not to borrow? Borrow only if you can repay!

有關產品、服務及分行網絡之詳情，請瀏覽富邦銀行網頁 www.fubonbank.com.hk

For the details of products and services, and branch network, please visit Fubon Bank's website www.fubonbank.com.hk

榮譽與肯定(2022-2023年)

香港中小型企業總商會

中小企業最佳拍檔獎

晴報

Banking & Finance Awards 2022

— 傑出商業金融方案大獎

香港品質保證局

香港綠色和可持續金融大獎2022

— 傑出綠色和可持續貸款結構顧問
(可再生能源業) — 卓越遠見綠色貸款框架
— 氣候披露規劃先鋒機構

亞太區貸款市場公會

Syndicated Loan Market Awards

— 年度最佳基金保薦人併購融資：
Interplex Holdings

財資雜誌

Triple A Sustainable Capital Markets Awards 2022

— 最佳可持續發展表現掛鈎貸款

天高管理發展有限公司

天高服務獎

— 持續超卓表現機構 (2021-2022及2022-2023)
— 持續超卓表現分店 (2021-2022及2022-2023)

LACP

2022 Vision Awards年報比賽

— 金獎 / 最佳50本中文年報 /
亞太地區最佳80本年報

紐約梅隆銀行

直通式聯繫結算處理獎

CTgoodjobs

Best HR Awards 2022

— 最佳企業福祉計劃大獎 — 傑出大獎

僱員再培訓局

ERB人才企業嘉許計劃

— 人才企業

Awards & Recognitions (2022-2023)

The Hong Kong General Chamber of Small and Medium Business

Best SME's Partner Award

Sky Post

Banking & Finance Awards 2022

— Excellence Award for Commercial Finance Solutions

Hong Kong Quality Assurance Agency

Hong Kong Green and Sustainable Finance Awards 2022

— Outstanding Award for Green and Sustainable Loan
Structuring Advisor (Renewable Energy Industry)
— Visionary Green Loan Framework
— Pioneering Organisation in Climate Disclosure Planning

APLMA

Syndicated Loan Market Awards

— Sponsor-backed – Deal of the Year:
Interplex Holdings

The Asset

Triple A Sustainable Capital Markets Awards 2022

— Best Sustainability-linked Loan

Tiptop Consultants Ltd.

Tiptop Service Award

— Persistently Outstanding Service Company (2021-2022 & 2022-2023)
— Persistently Outstanding Service Outlet (2021-2022 & 2022-2023)

LACP

2022 Vision Awards Annual Report Competition

— Gold Award / Top 50 Chinese Reports /
Top 80 Reports – Asia-Pacific Region

Bank of New York Mellon

Straight Through Processing Award

CTgoodjobs

Best HR Awards 2022

— Best Corporate Wellbeing Programme Award – Grand Award

Employees Retraining Board

ERB Manpower Developer Award Scheme

— Manpower Developer

香港銀行學會

HKIB人才發展獎 (第一組別)

香港特別行政區政府財經事務及庫務局、 香港數碼港管理有限公司

2022年金融從業員金融科技培訓計劃
— 金融科技人才發展獎

香港特別行政區政府環境局

戶外燈光約章
— 鉑金獎

環境運動委員會

減廢證書
節能證書
香港綠色機構

商界環保協會

BEC 零碳約章

香港中華廠商聯合會

ESG+約章

香港公益金

2022/2023年度商業及僱員募捐計劃
— 銅獎

香港社會服務聯會

15年Plus「商界展關懷」標誌

The Hong Kong Institute of Bankers

HKIB Talent Development Award (Category I)

Financial Services and the Treasury Bureau, HKSAR Government and Hong Kong Cyberport Management Company Limited

Financial Practitioners FinTech Training Programme 2022
— FinTech Talent Development Award

Environment Bureau, HKSAR Government

Charter on External Lighting
— Platinum Award

Environmental Campaign Committee

Wastewi\$e Certificate
Energywi\$e Certificate
Hong Kong Green Organisation

Business Environment Council Limited

BEC Net-zero Carbon Charter

The Chinese Manufacturers' Association of Hong Kong

ESG+ Pledge Scheme

The Community Chest of Hong Kong

2022/2023 Corporate & Employee Contribution Programme
— Bronze Award

The Hong Kong Council of Social Service

15 Years Plus Caring Company Logo

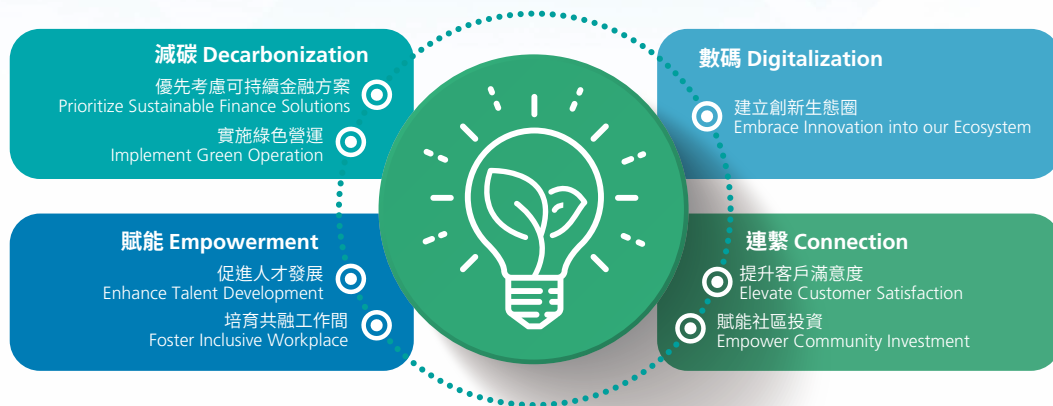


可持續發展願景

富邦銀行致力提升正向形象，成為可持續金融先驅。我們透過訂立可持續發展策略和完善機制，擬定四大支柱和七個重點方向，展現實踐可持續發展承諾的決心。

Our Sustainability Vision

Fubon Bank aspires to become a positive and sustainability-leading organization in the banking sector by setting out ESG strategy framework and robust mechanism which are built on four strategic pillars and seven key focus areas.



氣候策略

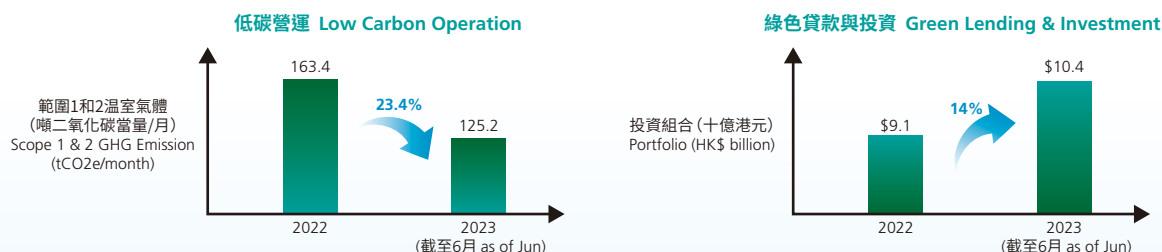
為加快我們的減碳進程，期望在2050年前實現營運和金融組合的淨零排放，富邦銀行制定了明確的氣候策略和長遠路線圖，以加強可持續發展的優勢，並協助香港成為領先的可持續金融中心。

Our Climate Strategy

To accelerate our decarbonization pathway towards net zero of our operation and financial portfolio by 2050, Fubon Bank has clear climate strategy and holistic roadmap to strengthen our thought leadership and support Hong Kong to be the leading sustainable finance hub.



淨零表現一覽 Net Zero Performance at a Glance



可持續發展方案 Our Sustainable Solutions

