



**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年底，富邦金控總資產達新台幣11兆1,063億元，為台灣第二大金融控股公司、市值第一大金融控股公司，2023年稅後淨利為新台幣660.17億元，每股盈餘（EPS）新台幣4.80元。富邦金控已連續15年榮登台灣金控業每股盈餘獲利王。

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。已連續七年入選道瓊永續指數（DJSI）之最高榮譽「世界指數」成分股，連續八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評比獲AA級評等；2023年再獲Sustainalytics永續績效評比名列亞太區保險業第一、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 2023, Fubon Financial Holdings had total assets of NT\$11.11 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\$66.02 billion in 2023, with earnings per share (EPS) of NT\$4.80, the highest in the sector for a 15<sup>th</sup> consecutive year.

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 seven straight years and to the DJSI Emerging Markets Index for eight years in a row. It has made the MSCI ESG Leaders Indexes seven years in a row, received an “AA” MSCI ESG rating, and ranked top one among Asian insurers and 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 a 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。

富邦銀行致力推動數碼轉型和普及金融。2023年12月，我們透過Fubon+推出轉數快 x PromptPay二維碼支付服務，讓客戶於泰國旅遊時可體驗更便捷高效的零售支付服務。我們亦於2023年為高淨值客戶推出富邦Visa Infinite卡及開設全新境外理財中心和中環總行暨財富管理中心，並為企業客戶推出手機開戶服務，彰顯我們致力提供更佳客戶體驗和強化財富管理服務的承諾。

秉承富邦金控的永續發展願景，本行已制定首個氣候策略及整體路線圖，並於2023年發布首份《氣候相關財務披露工作小組報告》，披露我們的氣候緩解行動與目標。此外，我們為完成首宗綠色回購交易及擔任香港按揭證券有限公司發行的首批可持續基建貸款抵押證券的副承銷商而深感自豪，這些成果標誌着我們在實現淨零的低碳之路及支持香港成為領先的可持續金融樞紐方面取得了重大進展。

展望未來，我們將繼續優化客戶體驗、提升營運效率及運作穩健性，建立可持續業務。在全球低碳轉型的過程中，我們將在香港及大灣區開拓可持續發展的商機，與客戶攜手共創更綠色的未來。透過實體與虛擬渠道的無縫結合、不斷創新及對可持續發展的堅定承諾，我們將在迅速發展的市場環境中保持優勢，繼續成為客戶的首選銀行。

## 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 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.

Fubon Bank is dedicated to promoting digital transformation and financial inclusion. In December 2023, we introduced the FPS x PromptPay QR payment service via Fubon+, providing customers with a more convenient and efficient retail payment service when they travel to Thailand. In addition, we launched the Fubon Visa Infinite card for high-net-worth customers, established a new Offshore Banking Centre and the Central Main Branch-cum-Wealth Management Centre, as well as rolling out mobile account opening for corporate customers in 2023. All to further underscore our commitment to bring a better customer experience and strengthen our wealth management services.

Aligned with the sustainability vision of Fubon Financial Holdings, we have drawn up our first climate strategy and holistic roadmap. We released our first Task Force on Climate-related Financial Disclosures Report in 2023, detailing our climate mitigation actions and targets. Moreover, we were proud to execute our first green repo transaction, and act as the Co-Manager of The Hong Kong Mortgage Corporation Limited's first issuance of sustainable infrastructure asset-backed securities. These were two great strides forward, both in terms of our own decarbonization pathway to net-zero, and in supporting Hong Kong to be a leading sustainable finance hub.

Looking ahead, we will continue to enhance the customer experience, improve our operational efficiency and strengthen our operational resilience to build a sustainable franchise. In our pursuit of supporting the global transition to a low-carbon economy, we will champion sustainable business opportunities across Hong Kong and the Greater Bay Area, and work with our customers towards a greener future. Through the seamless integration of our physical and virtual channels, our drive for innovation, and deep commitment to sustainability, we will stay at the forefront of fast-moving markets and remain the preferred choice of banking services for our customers.

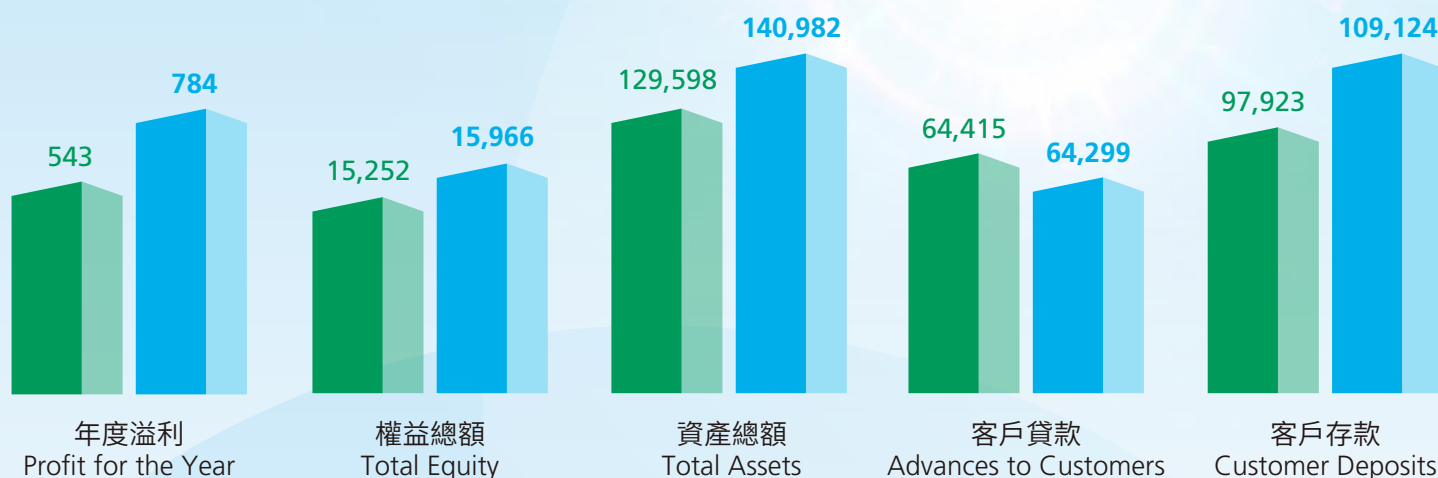
# 富邦銀行(香港)財務概要

## Fubon Bank (Hong Kong)'s Financial Highlights

**2022** 全年業績  
Annual Results

**2023** 全年業績  
Annual Results

(百萬港元)  
(HK\$ Million)



**2022** 全年業績  
Annual Results

**2023** 全年業績  
Annual Results

平均股本回報率  
Return on Average Equity

3.62%

5.02%

平均資產回報率  
Return on Average Assets

0.44%

0.58%

### 信貸評級 Credit Ratings

評級機構 Rating Agency	長期 Long-term	短期 Short-term	前景展望 Outlook
標準普爾 Standard & Poor's	BBB+	A-2	正向 Positive



# 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
- 「外來人才」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」外幣掛鈎存款
- 股票掛鈎產品

#### 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
- Incoming Talents Mortgage Plan
- 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

### 企業貸款

### 銀團貸款及結構性融資

### 項目融資

### 綠色及永續金融

### 併購融資

### 資產抵押融資

### 資金管理服務

- 自動支賬
- 本地 / 跨境匯款
- 轉數快
- 薪金

### 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
- (出口信用証) 買賣斷
- 貿易項下風險參與

### 外匯服務

### 金融機構服務

- 證券融資服務

### 中小企銀行服務

- 中小企融資擔保計劃
- 器材貸款

### 信用卡商戶服務

- 「先享錢」信用卡商戶貸款
- 信用卡商戶收單

### 財資市場服務

- 外匯現貨、遠期及掉期合約
- 結構性投資產品
- 滙率及利率風險對沖

## 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

### Syndicated & Structured Finance

### Project Finance

### Green & Sustainable Finance

### Acquisition Finance

### Asset-Backed Finance

### Cash Management Services

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

### Trade Finance & Services

- Documentary Trade, Import / Export Bills and Open Account Trade
- Factoring
- Shipping / Bank Guarantee
- Export LC Forfaiting
- Trade Risk Participation

### Foreign Exchange Services

### Financial Institutions Services

- Share Margin Financing

### SME Banking Services

- SME Financing Guarantee Scheme
- Equipment Finance

### Credit Card Merchant Services

- Merchant Receivables Financing
- Merchant Acquiring Service

### Treasury Markets Services

- FX Spot, Forward and Swap Contracts
- Structured Investment Products
- Currency and Interest Rate Risk Hedging

## 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](http://www.fubonbank.com.hk)

For the details of products and services, and branch network, please visit Fubon Bank's website [www.fubonbank.com.hk](http://www.fubonbank.com.hk)

## 榮譽與肯定(2023-2024年)

### 晴報

Banking & Finance Awards 2023-24

— 傑出商業金融方案大獎

### 香港中小型企業總商會

中小企業最佳拍檔獎

### 天高管理發展有限公司

天高服務獎

— 持續超卓表現機構 (2022-2023)

— 持續超卓表現分店 (2022-2023)

### 紐約梅隆銀行

直通式聯繫結算處理獎

### 商界環保協會

BEC 零碳約章

### 香港特別行政區政府環境及生態局

戶外燈光約章 — 鑽石獎

### 環境運動委員會

減廢證書

節能證書

香港綠色機構

### 香港品質保證局

香港綠色和可持續金融大獎2023

— 傑出綠色和可持續債券服務機構  
(基建融資及證券化產品)

— 卓越遠見可持續發展債券框架

### 香港中華廠商聯合會

ESG約章

### 僱員再培訓局

ERB人才企業嘉許計劃

— 人才企業

### HR Asia

2024亞洲最佳企業雇主獎 (香港地區)

### 香港銀行學會

HKIB人才發展獎 (第一組別)

### 香港公益金

「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

### 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

## Awards & Recognitions (2023-2024)

### Sky Post

Banking & Finance Awards 2023-24

— Excellence Award for Commercial Finance Solutions

### The Hong Kong General Chamber of Small and Medium Business

Best SME's Partner Award

### Tiptop Consultants Ltd.

Tiptop Service Award

— Persistently Outstanding Service Company (2022-2023)

— Persistently Outstanding Service Outlet (2022-2023)

### Bank of New York Mellon

Straight Through Processing Award

### Business Environment Council

BEC Net-zero Carbon Charter

### Environment and Ecology Bureau, HKSAR Government

Charter on External Lighting – Diamond Award

### Environmental Campaign Committee

Wastewi\$e Certificate

Energywi\$e Certificate

Hong Kong Green Organisation

### Hong Kong Quality Assurance Agency

Hong Kong Green and Sustainable Finance Awards 2023

— Outstanding Award for Green and Sustainable Bond Facilitator  
(Infrastructure Financing and Securitisation)

— Visionary Sustainability Bond Framework

### The Chinese Manufacturers' Association of Hong Kong

ESG Pledge

### Employees Retraining Board

ERB Manpower Developer Award Scheme

— Manpower Developer

### HR Asia

Best Companies to Work for in Asia 2024 (Hong Kong region)

### The Hong Kong Institute of Bankers

HKIB Talent Development Award (Category I)

### The Community Chest of Hong Kong

Corporate & Employee Contribution Programme – Bronze Award

### The Hong Kong Council of Social Service

15 Years Plus Caring Company Logo

### LACP

2022 Vision Awards Annual Report Competition

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

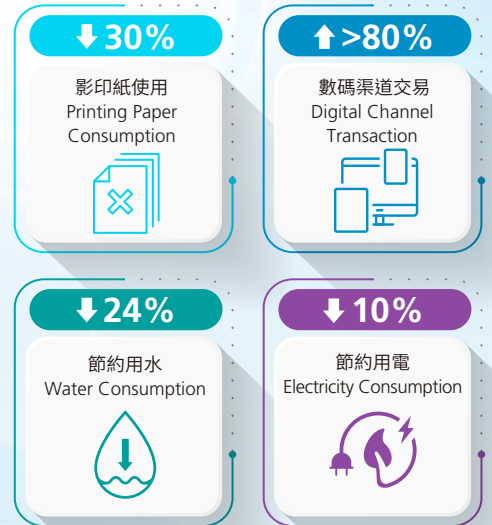


# 富邦銀行(香港)可持續發展新時代 New Era of Our Sustainability Journey

## 致力創新 加快零碳營運模式 Advancing Our Innovative and Net-Zero Operational Model

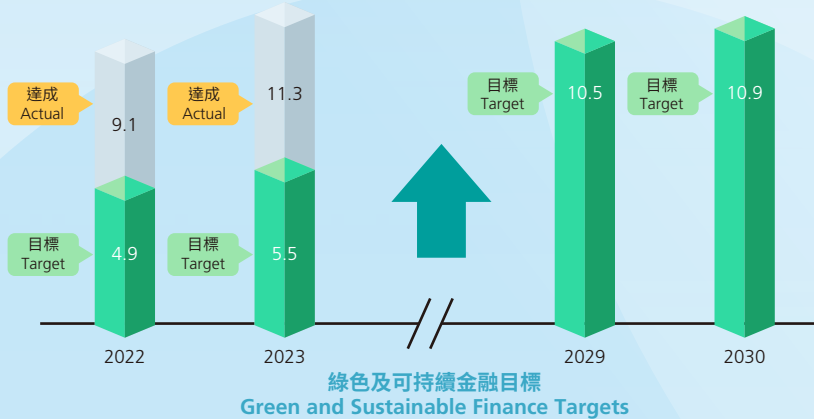


五大元素  
Five Core Elements



2023年營運表現  
Operational Performance in 2023

## 協助客戶轉型 走向綠色未來 Supporting Our Clients to Transit Towards a Greener Future



綠色及可持續金融目標  
Green and Sustainable Finance Targets



擔任香港按揭證券有限公司發行的首批4.048億美元可持續基建貸款抵押證券的副承銷商  
Took on the role of Co-Manager of The Hong Kong Mortgage Corporation Limited's Maiden Issuance of US\$404.8 million Sustainable Infrastructure Asset-backed Securities



5,000萬美元綠色回購交易  
US\$50 million Green Repo Transaction



4億港元屋頂太陽能光伏發展項目融資  
HK\$400 million Green Debt Facility for Rooftop Solar Photovoltaic Projects

## 攜手創造可持續共融社區 Fostering Sustainable and Inclusive Community



《邨 JUMP!》企業慈善三人籃球邀請賽 2023  
WELL DUNK! Corporate Charity 3x3 Basketball Tournament 2023



富邦銀行(香港)植樹日 2024  
Fubon Bank (Hong Kong) Tree Planting Day 2024



「富邦關懷大使」義工活動  
Fubon Caring Ambassador Programme



膳心連基金包裝「膳心米」慈善活動  
Foodlink Foundation Rice Packing for the Underprivileged



第三十一屆綠色力量環島行  
The 31<sup>st</sup> Green Power Hike



地球·敢「動」行 2024 城市定向比賽  
Green WALK Hong Kong 2024 City Orienteering Competition