

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2024年底，富邦金控總資產達新台幣12兆673億元，為台灣第二大金融控股公司、市值第一大金融控股公司，2024年稅後淨利為新台幣1,508.20億元，每股盈餘（EPS）新台幣10.77元。富邦金控已連續16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。已連續八年入選道瓊永續指數（DJSI）之最高榮譽「世界指數」成分股，連續九年入選道瓊永續指數「新興市場指數」成分股；連續八年入選MSCI永續指數成分股，MSCI ESG評比獲AA級評等；2024年再獲Sustainalytics永續績效評比位居全球保險業第三名、全球壽險業第二名，顯示富邦金控在永續經營的決心與努力，已成為業界標竿。

展望未來，富邦金控將持續深耕台灣並布局亞洲市場。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 2024, Fubon Financial Holdings had total assets of NT\$12.07 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\$150.82 billion in 2024, with earnings per share (EPS) of NT\$10.77, the highest in the sector for a 16th 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 eight straight years and to the DJSI Emerging Markets Index for nine years in a row. It has made the MSCI ESG Leaders Indexes eight years in a row, received an “AA” MSCI ESG rating, and ranked third in insurers and second in life insurers of the world by Sustainalytics' 2024 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)
富邦財務 (香港)
富邦基金管理 (香港)
富邦人壽保險 (香港)
富邦證券 (香港)
台北富邦銀行 (香港分行)

Members of Fubon Financial Holdings in Hong Kong

Fubon Bank (Hong Kong)
Fubon Credit (Hong Kong)
Fubon Fund Management (Hong Kong)
Fubon Life Insurance (Hong Kong)
Fubon Securities (Hong Kong)
Taipei Fubon Commercial Bank (Hong Kong Branch)



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。

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.

2024年及2025年重要里程碑

- 2024** 翻新尖沙咀分行及紅磡分行，並於該兩間分行開設財富管理中心。
擔任香港按揭證券有限公司發行的第二批基建貸款抵押證券的副承銷商。
加入由香港金融管理局和香港銀行公會共同成立之中小企融資專責小組。
富邦銀行(香港)之全資附屬公司－富邦財務(香港)推出全新Boni私人貸款手機應用程式。
- 2025** 推出Apple Pay及Google Pay。

Key Milestones in 2024 & 2025

- 2024** Refurbished Tsim Sha Tsui Branch and Hung Hom Branch, and set up new Wealth Management Centres in both branches.
Acted as co-manager for The Hong Kong Mortgage Corporation Limited's second issuance of infrastructure loan-backed securities.
Joined the Taskforce on SME Lending, which was jointly established by the Hong Kong Monetary Authority and The Hong Kong Association of Banks.
Fubon Credit (Hong Kong), a wholly-owned subsidiary of Fubon Bank (Hong Kong), launched the brand-new Boni Personal Loan Mobile App.
- 2025** Rolled out Apple Pay and Google Pay.

富邦銀行(香港)財務概要

Fubon Bank (Hong Kong)'s Financial Highlights



	2023 全年業績	2024 全年業績
	Annual Results	Annual Results
平均股本回報率	5.02%	5.58%
Return on Average Equity		
平均資產回報率	0.58%	0.60%
Return on Average Assets		

信貸評級

Credit Ratings

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

產品及服務

個人理財

Ambassador Banking

信用卡產品及服務

- 富邦信用卡
- 富邦 Visa Infinite 卡
- 一田信用卡
- 「自由式分期」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
- 出糧戶服務
- 個人人民幣服務
- 月結單儲蓄戶口
- 零存整付儲蓄計劃

保險服務

- 一般保險
- 人壽保險

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
- 基金投資服務

樓宇按揭服務

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

私人貸款

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

證券投資服務

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

跨境理財通「南向通」

財富管理產品融資貸款

富邦財務 (香港)

私人貸款

- 結餘轉戶計劃
- 分期貸款計劃
- 業主貸款計劃

Boni私人貸款手機應用程式

Products & Services

PERSONAL BANKING

Ambassador Banking

Credit Card Products & Services

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

Deposit Products

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

Insurance Services

- General Insurance
- Life Insurance

Investment Services

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

Mortgage Services

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

Personal Loan

- Balance Transfer Personal Loan
- "EZ Cash" Personal Loan
- Perfect Fit Personal Loan

Securities Services

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

Cross-Boundary Wealth Management Connect (Southbound Scheme)

Wealth Management Products Financing

FUBON CREDIT (HONG KONG)

Personal Loan

- Balance Transfer Personal Loan
- Personal Instalment Loan
- Property Owner Loan

Boni Personal Loan Mobile App

企業及機構銀行

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
- 薪金

信用卡商戶服務

- 信用卡商戶收單
- 「先享錢」信用卡商戶貸款

金融機構服務

- 股票孖展融資

外匯服務

企業貸款

綠色及永續金融

項目融資

中小企銀行服務

- 器材貸款
- 中小企融資擔保計劃

銀團貸款及結構性融資

貿易融資及服務

- 跟單信用證、進 / 出口票據及記賬交易
- (出口信用證) 買賣斷
- 保理服務
- 提貨 / 銀行擔保
- 貿易項下風險參與

財資市場服務

- 滙率及利率風險對沖
- 外匯現貨、遠期及掉期合約
- 結構性投資產品

數碼銀行及其他服務

信用卡商戶網服務

轉數快

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

電話理財

保管箱服務

CORPORATE AND INSTITUTIONAL BANKING

Acquisition Finance

Asset-Backed Finance

Cash Management Services

- Autopay
- Domestic / Cross Border Funds Transfers
- Payroll

Credit Card Merchant Services

- Merchant Acquiring Service
- Merchant Receivables Financing

Financial Institutions Services

- Share Margin Financing

Foreign Exchange Services

General Corporate Loan

Green & Sustainable Finance

Project Finance

SME Banking Services

- Equipment Finance
- SME Financing Guarantee Scheme

Syndicated & Structured Finance

Trade Finance & Services

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

Treasury Markets Services

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

DIGITAL BANKING AND OTHER SERVICES

Credit Card Merchant Online Service

Faster Payment System

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

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(2024-2025年)

亞洲銀行及財經

- Asian Banking & Finance Retail Banking Awards 2024
- Data Governance Initiative of the Year - Hong Kong
 - Digital Transformation of the Year - Hong Kong
- Asian Banking & Finance Wholesale Banking Awards 2024
- Domestic Data Governance Bank of the Year - Hong Kong

香港中小型企業總商會

中小企業最佳拍檔獎

晴報

- Banking & Finance Awards 2023-24
- 傑出商業金融方案大獎

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 2024
- 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
 - 首屆 ESG Connect 指導機構先鋒大獎
 - 傑出綠色和可持續金融發展領袖

電視廣播有限公司

- TVB《環境、社會及管治大獎》2024
- ESG特別嘉許獎 – 優異

僱員再培訓局

ERB人才企業嘉許計劃 — 人才企業

香港銀行學會

HKIB人才發展獎 (第一組別)

HR Asia

2024亞洲最佳企業雇主獎 (香港地區)

紐約梅隆銀行

直通式聯繫結算處理獎

The Hang Seng University of Hong Kong School of Decision Sciences

- Decision Analytics Outstanding Award 2025
- Best Practice in Large Enterprises

Awards & Recognitions (2024-2025)

Asian Banking & Finance

- Asian Banking & Finance Retail Banking Awards 2024
- Data Governance Initiative of the Year - Hong Kong
 - Digital Transformation of the Year - Hong Kong
- Asian Banking & Finance Wholesale Banking Awards 2024
- Domestic Data Governance Bank of the Year - Hong Kong

The Hong Kong General Chamber of Small and Medium Business

Best SME's Partner Award

Sky Post

- Banking & Finance Awards 2023-24
- Excellence Award for Commercial Finance Solutions

Business Environment Council

BEC Net-zero Carbon Charter

The Chinese Manufacturers' Association of Hong Kong

ESG Pledge

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 2024
- Outstanding Award for Green and Sustainable Bond Facilitator (Infrastructure Financing and Securitisation)
 - Visionary Sustainability Bond Framework
 - Inaugural Mentor Pioneer Award for ESG Connect
 - Leadership Award for Green and Sustainable Finance Development

Television Broadcasts Limited

- TVB ESG Awards 2024
- ESG Special Recognition Award - with Merit

Employees Retraining Board

ERB Manpower Developer Award Scheme – Manpower Developer

The Hong Kong Institute of Bankers

HKIB Talent Development Award (Category I)

HR Asia

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

Bank of New York Mellon

Straight Through Processing Award

The Hang Seng University of Hong Kong School of Decision Sciences

- Decision Analytics Outstanding Award 2025
- Best Practice in Large Enterprises

致力打造可持續營商環境

Our Unwavering Commitment to Sustainable Business

推動客戶轉型 走向零碳未來

Support Our Clients in Transiting to a Net Zero Future



創新營運模式 提升客戶體驗

Elevate Client Experience via an Innovative Operation Model



齊心協力共建共融社區

Foster a Sustainable and Inclusive Community



富邦植樹日
Tree Planting Day



「膳心跑」慈善籌款活動
"Miles for Meals" Charity Walk



第三十二屆綠色力量環島行
The 32nd Green Power Hike



2024/2025 年度港島區百萬行
Hong Kong Walk for Millions 2024/2025



膳心連基金手工「膳心糖」慈善活動
Foodlink Foundation Handmade Candies for Underprivileged Children



端午「粽」有愛義工活動
"Dragon Boat Festival with Love" Volunteer Activity