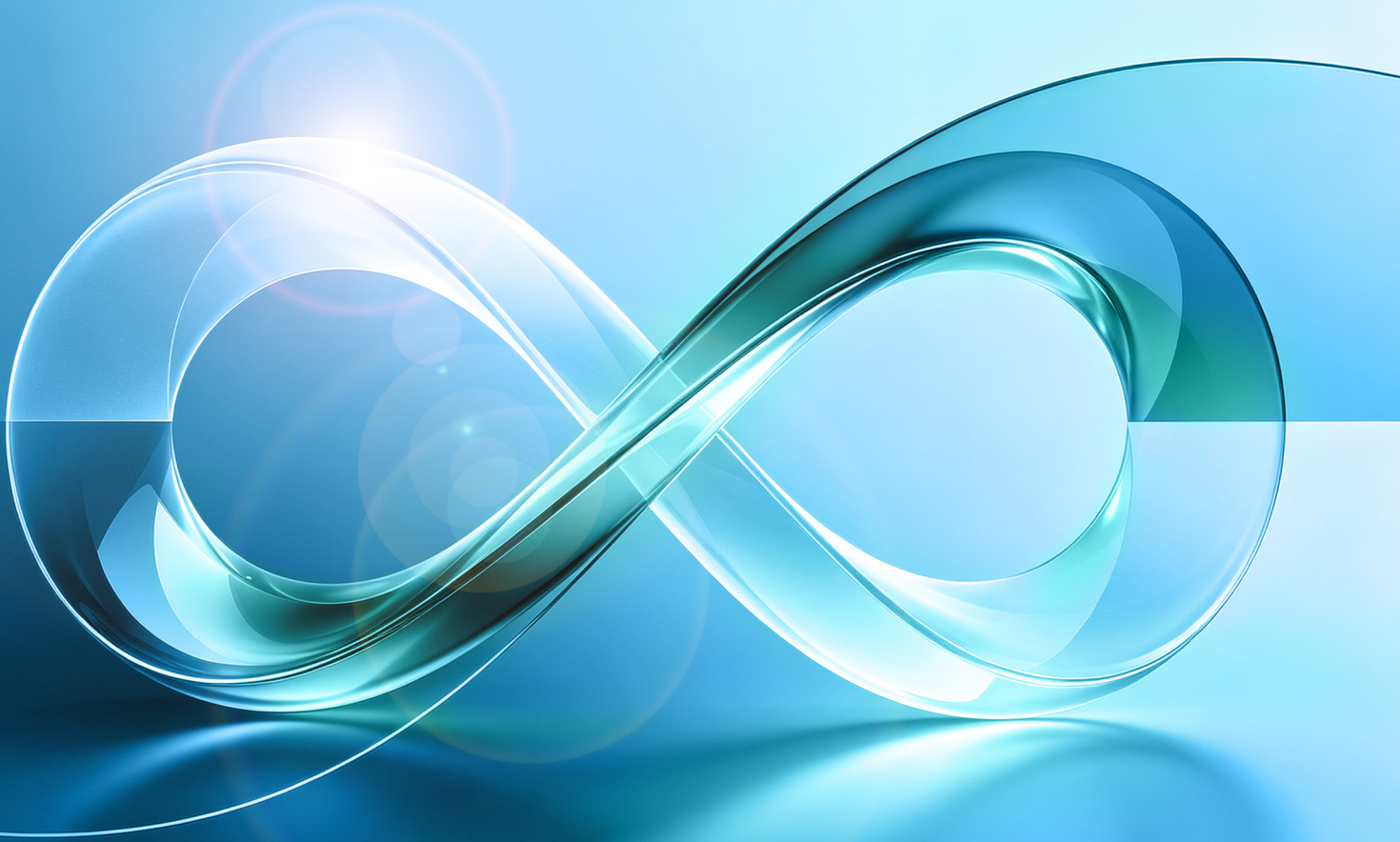




Fubon Bank
富邦銀行
正向力量 成就可能™

Be Positive
All Possible
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2025年底，富邦金控總資產達新台幣12兆8,755億元，為台灣總資產第二大、市值第一大金融控股公司，2025年稅後淨利為新台幣1,209.44億元，每股盈餘（EPS）新台幣8.37元。富邦金控已連續17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65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。已連續九年入選道瓊領先指數（DJBI C）「世界指數」成分股；連續十年入選道瓊領先指數「新興市場指數」成分股；連續九年入選MSCI永續指數成分股，MSCI ESG評比獲AA級評等；連續兩年獲選《TIME》雜誌「全球500大永續企業」，2025年並名列全球第32名、金融業第4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 2025, Fubon Financial Holdings had total assets of NT\$12.88 trillion, the second highest among financial holding companies, and its market capitalization was the highest in the sector. After-tax net profit totaled NT\$120.94 billion in 2025, with earnings per share (EPS) of NT\$8.37, the highest in the sector for a 17th 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 65 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 Best-in-Class Indices, the DJBIC World Index, for nine straight years and to the DJBIC Emerging Markets Index for ten years in a row. It has made the MSCI ESG Leaders Indexes nine years in a row, received an “AA” MSCI ESG rating, and listed as one of TIME magazine's "Global 500 Sustainable Companies" for two consecutive years, ranking 32nd globally and 4th in the financial industry in 2025. 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)
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 A- 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, A- long-term rating from Standard & Poor's. The rating reflects Fubon Bank's strong capitalization, good liquidity and sound asset quality.

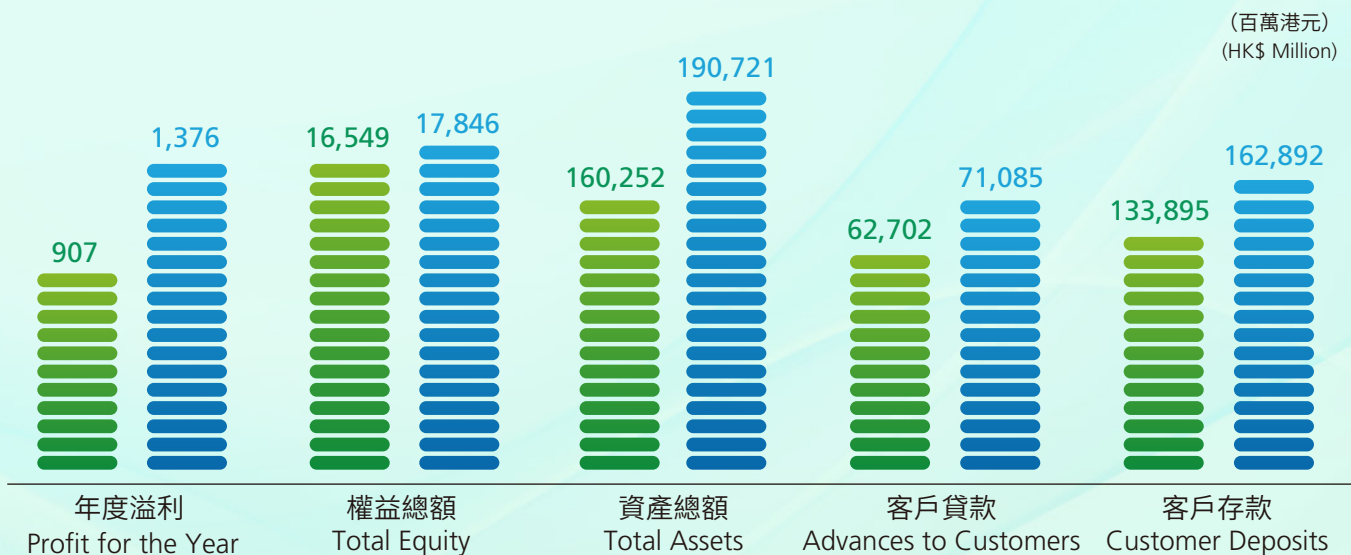


富邦銀行(香港)財務概要

Fubon Bank (Hong Kong)'s Financial Highlights

2024年全年業績 Annual Results

2025年全年業績 Annual Results



2024 全年業績 Annual Results

2025 全年業績 Annual Results

平均股本回報率
Return on Average Equity

5.58%

8.00%

平均資產回報率
Return on Average Assets

0.60%

0.78%

信貸評級 Credit Ratings

評級機構
Rating Agency

標準普爾
Standard & Poor's

長期
Long-term

A-

短期
Short-term

A-2

前景展望
Outlook

穩定
Stable

產品及服務

個人理財

Ambassador Banking

信用卡產品及服務

- 富邦 Visa 白金卡
- 富邦 Visa Infinite 卡
- 富邦 一田 Visa 白金卡
- 「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
- 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

證券投資服務

- 香港及海外股票交易
- 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 Visa Platinum Card
- Fubon Visa Infinite Card
- Fubon YATA Visa Platinum 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
- 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

Securities Services

- Hong Kong and Overseas Stock Trading
- 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

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

- 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

- 跟單信用証、進 / 出口票據及記賬交易
- (出口信用証) 買賣斷
- 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
- 外滙現貨、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

Financial Institutions Services

- Share Margin Financing

Foreign Exchange Services

General Corporate Loan

Green & Sustainable Finance

Project Finance

SME Banking Services

- SME Financing Guarantee Scheme

Syndicated & Structured Finance

Trade Finance & Services

- Documentary Trade, Import / Export Bills and Open Account Trade
- Export LC Forfaiting
- 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(2025年)

財資雜誌

最佳投資機構
最具洞察力投資者

香港中小型企業總商會

中小企業最佳拍檔獎

香港管理專業協會

香港管理專業協會可持續發展獎 2025
– 卓越獎 (大機構組別)

環境運動委員會

香港環境卓越大獎 2024
– 優異獎

電視廣播有限公司

TVB《環境、社會及管治大獎》2025
– ESG 特別嘉許獎 – 優異

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

CTgoodjobs

Best HR Awards 2025
– 最佳企業福祉計劃大獎 (傑出大獎)

香港銀行學會

HKIB 人才發展獎 (第一組別)

精神健康諮詢委員會

精神健康友善機構

香港恒生大學 決策科學學院

決策分析卓越獎 2025
– 最佳實踐 (大型企業)

MerComm, Inc

2025 Galaxy Awards
– 撰文：年報 – 整體年報 – 銀獎

LACP

2024 Vision Awards 年報比賽
– 金獎
– 最佳50本中文年報
– 亞太地區最佳100本年報
– 技術成就獎

Awards & Recognitions (2025)

The Asset

Top Investment House
Most Astute Investor

The Hong Kong General Chamber of Small and Medium Business

Best SME's Partner Award

The Hong Kong Management Association

HKMA Sustainability Award 2025
– Certificate of Excellence (Large Organization Category)

Environmental Campaign Committee

The Hong Kong Awards for Environmental Excellence 2024
– Certificate of Merit

Television Broadcasts Limited

TVB ESG Awards 2025
– ESG Special Recognition Award - with Merit

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

CTgoodjobs

Best HR Awards 2025
– Best Corporate Wellbeing Programme Award (Grand)

The Hong Kong Institute of Bankers

HKIB Talent Development Award (Category I)

Advisory Committee on Mental Health

Mental Health Friendly Organisation

The Hang Seng University of Hong Kong School of Decision Sciences

Decision Analytics Outstanding Award 2025
– Best Practice (Large Enterprises)

MerComm, Inc.

2025 Galaxy Awards
– Copywriting: Annual Reports – Overall Annual Report – Silver Award

LACP

2024 Vision Awards Annual Report Competition
– Gold Award
– Top 50 Chinese Reports
– Top 100 Reports – Asia-Pacific Region
– Technical Achievement Award

可持續發展的承諾與成就 Sustainability Commitment & Achievement



減碳行動 Decarbonization

↑ 28%

綠色融資增加28%至170億港元
28% Increase in Green Financing to HK\$17 billion



向交通運輸業提供300億港元綠色融資
HK\$30 billion Green Finance Facility to Transport Sector



向能源業提供36億元人民幣銀團貸款
RMB3.6 billion Syndicated Loan Facility to Energy Sector

↓ 40%

絕對溫室氣體排放量(範圍1及2)減少40%
40% Reduction in Absolute GHG emissions (Scope 1 & 2)



數位轉型 Digitalization

↑ 87%

數位交易比例高達87%
Up to 87% Digital Transaction

Fubon+手機銀行新增進階功能
New and Advanced Features in Fubon+ Mobile Banking



↑ 8%

手機銀行用戶增長8%
8% Mobile Banking User Growth

Cosie – 本行首款生成式人工智能辦公工具
Cosie - Bank 1st GenAI Office Toolkit



前線招聘日
Frontline Recruitment Day



暑期實習生計劃
Future Bright Internship Program



進階生成式AI工作坊
Advanced GenAI Workshop



銀岬之聲樂隊慈善音樂會
Charity Concert organized by the Silver Cape Vibration Band



低碳萬步行2025
Green Steps Challenge 2025

↑ 100%

ESG培訓時數增加100%
100% Increase in ESG Training Hours



員工身心健康活動參與時數達3,900小時
Staff Wellness Participation reached 3,900 hours



企業社會責任參與時數逾6,000小時
CSR Participation exceeded 6,000 hours



社會捐贈金額達550萬港元
HK\$5.5 million Social Donation



人才賦能 Empowerment



社會連結 Connection