THE FUBON EXPERIENCE
創新服務 富邦體驗

Fubon Bank 富邦銀行

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

Group Interim Financial Disclosure Statements 2016
二零一六年集團中期財務披露報表

Integrity Innovation e-banking

Fubon Bank (Hong Kong) Limited ("Fubon Bank") is a wholly owned subsidiary of Fubon Financial Holding Co., Ltd. ("Fubon Financial Holdings"), the second largest financial holding company in Taiwan. Fubon Financial Holdings is now the only Taiwanese financial institution with banking subsidiaries in China, Taiwan and Hong Kong. Fubon Bank operates 23 branches, 2 Securities Services Centres and 1 Personal Loan 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。富邦金控為台灣第二大金融控股公司，也是唯一「在兩岸三地均擁有銀行子行」的台資金融機構，擁有最完整的金融服務平台。富邦銀行於香港透過23間分行、2間證券投資服務中心及1間私人貸款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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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

Ming-Hsing (Richard) TSAI
Chairman
Vice Chairman – Fubon Financial Holding Co., Ltd.
Chairman – Taiwan Mobile Co., Ltd.
Chairman – Taiwan Fixed Network Co., Ltd.
Director – Fubon Bank (China) Co., Ltd.

Ming-Chung (Daniel) TSAI
Vice Chairman
Chairman – Fubon Financial Holding Co., Ltd.
Chairman – Taipei Fubon Commercial Bank Co., Ltd.
Vice Chairman – Taiwan Mobile Co., Ltd.
Director – Fubon Bank (China) Co., Ltd.

Raymond Wing Hung LEE
Executive Director
Chief Executive Officer and Managing Director –
Fubon Bank (Hong Kong) Limited
Director – Fubon Life Insurance (Hong Kong) Company
Limited

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

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董事會

蔡明興
主席
副董事長－富邦金融控股股份有限公司
董事長－台灣大哥大股份有限公司
董事長－台灣固網股份有限公司
董事－富邦華一銀行有限公司

蔡明忠
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
副董事長－台灣大哥大股份有限公司
董事－富邦華一銀行有限公司

李永鴻
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－富邦人壽保險（香港）有限公司

Vivien HSU Woan-Meei
Non-Executive Director
President and Director – Fubon Financial Holding Co., Ltd.
Director – Taipei Fubon Commercial Bank Co., Ltd.
Director – Taiwan Mobile Co., Ltd.
Director – Fubon Bank (China) Co., Ltd.

Jerry HARN Wey-Ting
Non-Executive Director
President and Director – Taipei Fubon Commercial Bank Co., Ltd.
Chairman – Fubon AMC Co., Ltd.
Director – Fubon Financial Holding Co., Ltd.
Director – Xiamen Bank Co., Ltd.
Director – Fubon Bank (China) Co., Ltd.
Director – Citic Futong Financial Leasing Co., Ltd.
Director – Taiwan Financial Asset Service Corporation
Supervisor – Fubon Sports & Entertainment Co., Ltd.

Eric Chen Sun-Te
Non-Executive Director
Chairman – Zoyi Capital Limited
Director – Taipei Fubon Commercial Bank Co., Ltd.
Independent Director – China Telecom Corporation
Independent Director – China Electronics Corporation
Independent Director – Lion Travel Services Co., Ltd.
Independent Director – Uni-President China Holdings Ltd.

Robert James KENRICK
Independent Non-Executive Director

Moses K. TSANG
Independent Non-Executive Director
Chairman – AP Capital Holdings Inc.
Director – EC Investment Services Limited
Independent Non-Executive Director – SOCAM Development Limited
Independent Non-Executive Director – China Xintiandi Limited
Co-Chair – Asia Pacific Council, The Nature Conservancy
Member – Board of Directors, The Nature Conservancy
Trustee – Hong Kong Centre for Economic Research, The University of Hong Kong
Member – Brown University Advisory Council in Asia

Hung SHIH
Independent Non-Executive Director
Director – China Renaissance Capital Advisors Limited

許婉美
非執行董事
總經理兼董事－富邦金融控股股份有限公司
董事－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－富邦華一銀行有限公司

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總經理兼董事－台北富邦商業銀行股份有限公司
董事長－富邦資產管理股份有限公司
董事－富邦金融控股股份有限公司
董事－廈門銀行股份有限公司
董事－富邦華一銀行有限公司
董事－中信富通融資租賃有限公司
董事－台灣金融資產服務股份有限公司
監察人－富邦育樂股份有限公司

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主席－卓毅資本有限公司
董事－台北富邦商業銀行股份有限公司
獨立董事－中國電信集團公司
獨立董事－中國電子信息產業集團有限公司
獨立董事－雄獅旅行社股份有限公司
獨立董事－統一企業中國控股有限公司

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主席－AP Capital Holdings Inc.
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獨立非執行董事－瑞安建業有限公司
獨立非執行董事－中國新天地有限公司
聯席主席－大自然保護協會亞太理事會
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成員－布朗大學顧問委員會亞洲區

石宏
獨立非執行董事
董事－崇德投資顧問有限公司

REVIEW OF 2016 INTERIM PERFORMANCE
二零一六年中期業績回顧

Fubon Bank (Hong Kong) Limited ("the Bank") and its subsidiaries ("the Group") registered an operating profit before impairment losses of HK$291 million for the first six months ended 30 June 2016, representing a decrease of 19% over the corresponding period in 2015. Net profit declined by 39% year-on-year to HK$231 million. The decline in net profit, which was mainly attributable to the worsening economic and credit environment as well as dampened investment sentiment since the second half of 2015, was reflected in higher impairment losses on advances to customers and a contraction in Group fee income. Return on average assets and return on average equity declined to 0.50% and 4.26% respectively when compared with 0.88% and 7.18% for the first half of 2015.

富邦銀行(香港)有限公司(「本行」)及其附屬公司(「本集團」)截至2016年6月30日止首6個月未計減值虧損前經營溢利為2.91億港元，較2015年同期下跌19%；淨溢利為2.31億港元，較去年同期下跌39%。2015年下半年開始，經濟及信貸環境轉差以及投資意欲減弱，導致客戶貸款之減值虧損增加及集團的費用收入減少，淨溢利也因此而下跌。與2015年上半年比較，平均資產回報率及平均股本回報率分別由0.88%及7.18%下降至0.50%及4.26%。

Net interest income rose 13% year-on-year to HK$566 million. The increase was driven by the widening of net interest margin by 13 basis points to 1.46% as the Group managed to gradually reduce the cost of funds and acquire more low-cost demand deposits. Average interest-earning assets also increased by 3% which was mainly a result of the expanded debt securities investment portfolio.

淨利息收入按年上升13%至5.66億港元。本集團致力降低資金成本，並吸納更多低成本的活期存款，淨息差因而擴闊了13個基點至1.46%。此外，債務證券投資組合的增長令生息資產均額上升了3%。

Non-interest income decreased by 37% to HK$197 million and as a result its percentage to total operating income declined to 25.8%. Treasury products income dropped more than half when compared to the same period of last year, due to the decrease in foreign exchange hedging needs from corporate customers after the weakening of the Renminbi against the US dollar from a year ago. Securities brokerage and investment services income was also impacted by a significant turnover shrinkage on the stock market, and declined by 59%. Nevertheless, insurance services income continued to achieve an encouraging growth of 12% under the challenging market conditions, demonstrating the success of our new retail banking strategy.

非利息收入下跌37%至1.97億港元，2016年上半年的非利息收入對總營運收入比率為25.8%。去年開始，人民幣兑美元走弱，企業客戶對外匯對沖的需求下降，令財資產品收入較去年同期下跌超過一半。受股票市場成交大幅減縮影響，證券經紀及投資服務收入下降59%。儘管如此，保險業務收入在極具挑戰性的市場環境下繼續錄得12%的增幅，成績令人鼓舞，亦反映了我們新零售銀行業務策略之成功。

Operating expenses increased by 4% to HK$472 million and the cost-to-income ratio rose by 5.8 percentage points to 61.8%. The Group continued to cautiously manage its operating expenses while making sufficient investment in upgrading its infrastructure and operating system to support its business growth. In the mid-term, substantial resources will be deployed to the replacement of core banking system, refurbishment of the Bank's premises and retail outlets, revamp of corporate website and upgrade of e-banking platform in order to enrich customer experience and enhance operational effectiveness.

營運支出增長4%至4.72億港元，成本對收入比率上升5.8個百分點至61.8%。我們繼續嚴謹控制營運支出的同時，在提升基本建設及營運系統方面也作出充足的投資，以配合集團的業務增長。中期發展方面，我們將投放資源更新核心銀行系統、翻新本行的物業及零售據點、優化企業網站及電子銀行平台，以提升客戶的體驗及提高營運效率。

Impairment losses amounted to HK$127 million, mostly on advances to customers. In view of the increasing downside risks of the global economy, the Group has increased the coverage on impaired advances to over 70%. The Group will further enhance its credit control by closely monitoring and proactively managing its customers' exposure. As of 30 June 2016, the impaired loans ratio was 0.76%.

減值虧損錄得1.27億港元，主要為客戶貸款之減值虧損。鑒於環球經濟下行的風險增加，本集團把減值貸款覆蓋率增至超過70%。本集團將進一步加強信貸監控，嚴密監察及積極調整客戶組合。截至2016年6月30日止，減值貸款比率為0.76%。

The Group's share of profits from Xiamen Bank Co., Ltd recorded a 5% decrease to HK$103 million amid the economic slowdown of Mainland China.

中國內地經濟放緩，本集團於廈門銀行股份有限公司的應佔溢利下跌5%至1.03億港元。

Total assets rose by HK$3 billion, or 3%, to HK$94 billion as of 30 June 2016. Gross advances to customers attained a mild growth of 1% to HK$43 billion given the subdued loan demand in Hong Kong. The increase in lending was more than matched by a 6% growth in customer deposits, which amounted to HK$62 billion. Taking into account the trade bills and certificates of deposit issued by the Bank, the loan-to-deposit ratio decreased from 69.4% at 31 December 2015 to 66.4% at 30 June 2016.

截至2016年6月30日，總資產增加30億港元或3%至940億港元。香港的貸款需求趨緩，客戶貸款總額僅輕微增長1%至430億港元，客戶存款則增加6%至620億港元。計及商業票據及本行發行之存款證，貸款對存款比率由2015年12月31日的69.4%下調至2016年6月30日的66.4%。

The Group's capital and liquidity position remained strong. The total capital ratio and Tier 1 capital ratio stood at 16.33% and 11.92% respectively as at 30 June 2016, compared with 16.62% and 11.81% at end-December 2015. The average liquidity maintenance ratio also stood at a comfortable level of 47.81%.

本集團的資本及流動資金保持充裕。截至2016年6月30日止，總資本比率及一級資本比率分別維持在16.33%及11.92%，2015年12月底則分別為16.62%及11.81%。平均流動性維持比率維持在47.81%的穩健水平。

There are many uncertainties in the global economy, including the US interest rate rise timing, monetary policies of major central banks, geopolitical risks and the growth momentum of Mainland China. The UK vote to leave the European Union in June created additional complications resulting in a complex operating environment. Amidst the challenging market conditions, Fubon Bank (Hong Kong) will adopt a cautious approach in expanding our business while pursuing sustainable profit. Our continuing efforts to strengthen risk management, together with enhanced service channels and product portfolio, will enable us to remain competitive in the local banking industry while further enhancing our commitment to a customer-driven strategy by providing customers with high-quality financial services and a unique customer experience – the FUBON EXPERIENCE.

環球經濟仍然充斥著許多不明朗因素，包括美國的加息時間、主要央行的貨幣政策、地緣政治危機以及中國內地經濟的增長步伐。6月份英國公投決定脱離歐盟令市況更為複雜，經營環境亦變得充滿挑戰。面臨嚴峻的市場狀況，富邦銀行（香港）在追求持續增長的同時，將在擴展業務方面採取審慎的策略。我們將繼續加強風險管理、優化服務渠道及產品組合，以在本地銀行業保持競爭力，進一步實踐我們以客為本的策略，為客戶提供質素超卓的金融服務及獨特的客戶體驗—「富邦體驗」。

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME (UNAUDITED)
綜合全面收益表(未經審核)

For the six months ended 30 June 2016 截至二零一六年六月三十日止之六個月

		Note 附註	For the six months ended 30 June 2016 截至二零一六年六月三十日止之六個月 HK$'000 千港元	30 June 2015 截至二零一五年六月三十日止之六個月 HK$'000 千港元
Interest income	利息收入	4	936,226	880,537
Interest expense	利息支出	4	(370,307)	(381,191)
Net interest income	**淨利息收入**		**565,919**	499,346
Fee and commission income	費用及佣金收入	5(a)	231,811	249,294
Fee and commission expense	費用及佣金支出	5(b)	(48,311)	(51,104)
Net fee and commission income	**淨費用及佣金收入**		**183,500**	198,190
Other operating income	其他營運收入	6	13,288	114,981
Operating income	營運收入		762,707	812,517
Operating expenses	營運支出	7	(471,643)	(455,318)
Operating profit before gains and impairment losses	**未計收益及減值虧損前經營溢利**		**291,064**	357,199
Impairment losses on advances to customers	客戶貸款之減值虧損		(146,934)	(9,596)
Write back of/(charge for) impairment losses on available-for-sale financial assets	可供出售金融資產減值虧損之回撥/(扣除)	8	26,990	(8,447)
(Charge for)/write back of impairment losses on other assets	其他資產減值虧損之(扣除)/回撥		(7,415)	3
Write back of impairment losses on assets acquired under lending agreements	根據貸款協議所得資產減值虧損之回撥		–	100
Impairment losses	**減值虧損**		**(127,359)**	(17,940)
Net gains on disposals of available-for-sale financial assets	出售可供出售金融資產之淨收益	9	5,536	850
Net (losses)/gains on disposals of fixed assets	出售固定資產之淨(虧損)/收益		(28)	10
Share of profits of an associate	應佔聯營公司之溢利		103,431	108,432

		Note 附註	For the six months ended 30 June 2016 截至二零一六年六月三十日止之六個月 HK$'000 千港元	30 June 2015 截至二零一五年六月三十日止之六個月 HK$'000 千港元
Profit before taxation	**除稅前溢利**		**272,644**	448,551
Taxation	稅項	*10*	**(41,561)**	(70,863)
Profit for the period	**期內溢利**		**231,083**	377,688
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的項目:			
Premises: net movement in premises revaluation reserve	物業:物業重估儲備淨變動		**(710)**	11,015
Items that may be reclassified subsequently to profit or loss:	可能隨後重新分類至損益的項目:			
Available-for-sale financial assets: net movement in investment revaluation reserve	可供出售金融資產:投資重估儲備淨變動	*11*	**13,617**	(281)
Exchange differences on translation of an associate	聯營公司外幣報表換算差額		**(40,339)**	(6,503)
			(26,722)	(6,784)
Total comprehensive income for the period	**期內全面收益總額**		**203,651**	381,919

CONSOLIDATED BALANCE SHEET (UNAUDITED)
綜合資產負債表（未經審核）

As at 30 June 2016 於二零一六年六月三十日

		Note 附註	As at 30 June 2016 於二零一六年六月三十日 HK$'000 千港元	31 December 2015 於二零一五年十二月三十一日 HK$'000 千港元
ASSETS	**資產**			
Cash and short-term funds	現金及短期資金	*12*	**6,621,474**	8,678,184
Balances with banks and other financial institutions	銀行同業及其他金融機構結餘	*13*	**2,674,332**	885,449
Trading assets	持作交易用途資產		**1,999,807**	2,326,410
Financial assets designated at fair value through profit or loss	指定為通過損益以反映公平價值之金融資產		**40,512**	40,502
Derivative financial instruments	衍生金融工具	*14(b)*	**722,975**	966,857
Advances to customers less impairment allowances	客戶貸款減減值撥備	*15*	**42,974,429**	42,494,918
Trade bills	商業票據		**472,393**	254,331
Accrued interest and other assets	應計利息及其他資產		**1,360,851**	1,450,915
Available-for-sale financial assets	可供出售金融資產		**29,834,422**	26,512,482
Held-to-maturity investments	持至到期投資		**1,550,570**	1,548,781
Interests in associates	於聯營公司之權益		**2,121,782**	2,080,585
Fixed assets	固定資產	*16*	**3,720,453**	3,707,902
Assets held for sale	持作出售之資產		**45,300**	45,300
Deferred tax assets	遞延税項資產		**7**	22
			94,139,307	90,992,638
LIABILITIES	**負債**			
Deposits and balances of banks and other financial institutions	銀行同業及其他金融機構存款及結餘	*17*	**11,369,544**	11,967,879
Deposits from customers	客戶存款	*18*	**61,788,622**	58,385,089
Trading liabilities	交易賬項下之負債		**1,989,935**	2,271,493
Financial liabilities designated at fair value through profit or loss	指定為通過損益以反映公平價值之金融負債	*19*	**403,930**	399,334
Certificates of deposit issued	已發行存款證	*20*	**1,793,127**	1,540,518
Debt securities issued	已發行債務證券	*21*	**1,792,285**	1,383,814
Derivative financial instruments	衍生金融工具	*14(b)*	**873,498**	963,656
Other liabilities	其他負債		**1,088,983**	1,262,631
Deferred tax liabilities	遞延税項負債		**485,463**	470,318
Subordinated notes issued	已發行後償票據	*22*	**1,544,387**	1,542,024
			83,129,774	80,186,756

		Note 附註	As at 30 June 2016 於二零一六年六月三十日 HK$'000 千港元	As at 31 December 2015 於二零一五年十二月三十一日 HK$'000 千港元
EQUITY	**權益**			
Share capital	股本		**4,830,448**	4,830,448
Reserves	儲備	*23*	**6,179,085**	5,975,434
Shareholders' funds	股東權益		**11,009,533**	10,805,882
			94,139,307	90,992,638

Approved and authorised for issue by the Board of Directors on 9 August 2016.

經董事會於二零一六年八月九日通過及授權頒佈。

Ming-Hsing (Richard) TSAI
蔡明興
Director
董事

Robert James KENRICK
甘禮傑
Director
董事

Raymond Wing Hung LEE
李永鴻
Director
董事

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 2016 截至二零一六年六月三十日止六個月

		Share capital 股本 HK$'000 千港元	Regulatory reserve 法定儲備 HK$'000 千港元	Investment revaluation reserve 投資重估儲備 HK$'000 千港元	Premises revaluation reserve 物業重估儲備 HK$'000 千港元	Foreign exchange reserve 外幣換算儲備 HK$'000 千港元	Retained earnings 保留溢利 HK$'000 千港元	Total equity 權益總額 HK$'000 千港元
At 1 January 2015	於二零一五年一月一日	4,830,448	604,963	149,549	2,283,394	48,829	2,498,874	10,416,057
Total comprehensive income for the period	期內全面收益總額	–	–	(281)	11,015	(6,503)	377,688	381,919
– Profit for the period	–期內溢利	–	–	–	–	–	377,688	377,688
– Other comprehensive income, of which:	–其他全面收益，其中包括：							
– Available-for-sale financial assets: net movement in investment revaluation reserve	–可供出售金融資產：投資重估儲備淨變動	–	–	(281)	–	–	–	(281)
– Premises: net movement in premises revaluation reserve	–物業：物業重估儲備淨變動	–	–	–	11,015	–	–	11,015
– Exchange differences on translation of an associate	–聯營公司外幣報表換算差額	–	–	–	–	(6,503)	–	(6,503)
Transfer (to)/from retained earnings	轉撥(至)／自保留溢利	–	63,523	–	(32,175)	–	(31,348)	–
At 30 June 2015	於二零一五年六月三十日	4,830,448	668,486	149,268	2,262,234	42,326	2,845,214	10,797,976

		Share capital 股本 HK$'000 千港元	Regulatory reserve 法定儲備 HK$'000 千港元	Investment revaluation reserve 投資重估儲備 HK$'000 千港元	Premises revaluation reserve 物業重估儲備 HK$'000 千港元	Foreign exchange reserve 外幣換算儲備 HK$'000 千港元	Retained earnings 保留溢利 HK$'000 千港元	Total equity 權益總額 HK$'000 千港元
At 1 January 2016	於二零一六年一月一日	**4,830,448**	**640,298**	**54,558**	**2,305,497**	**(45,913)**	**3,020,994**	**10,805,882**
Total comprehensive income for the period	期內全面收益總額	**-**	**-**	**13,617**	**(710)**	**(40,339)**	**231,083**	**203,651**
– Profit for the period	–期內溢利	**-**	**-**	**-**	**-**	**-**	**231,083**	**231,083**
– Other comprehensive income, of which:	–其他全面收益，其中包括：							
– Available-for-sale financial assets: net movement in investment revaluation reserve	–可供出售金融資產：投資重估儲備淨變動	**-**	**-**	**13,617**	**-**	**-**	**-**	**13,617**
– Premises: net movement in premises revaluation reserve	–物業：物業重估儲備淨變動	**-**	**-**	**-**	**(710)**	**-**	**-**	**(710)**
– Exchange differences on translation of an associate	–聯營公司外幣報表換算差額	**-**	**-**	**-**	**-**	**(40,339)**	**-**	**(40,339)**
Transfer (to)/from retained earnings	轉撥(至)／自保留溢利	**-**	**(94,177)**	**-**	**(29,316)**	**-**	**123,493**	**-**
At 30 June 2016	於二零一六年六月三十日	**4,830,448**	**546,121**	**68,175**	**2,275,471**	**(86,252)**	**3,375,570**	**11,009,533**

1. ACTIVITIES AND CORPORATE AFFILIATION

The Bank, through its branches and subsidiaries, 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 2016 to be Fubon Financial Holding Company Limited which is incorporated in the Republic of China and operates as a financial conglomerate.

These Interim Financial Disclosure Statements have been reviewed by the Audit Committee.

1. 業務及公司附屬集團

本行透過其分行及附屬公司提供一系列銀行、金融及相關服務。

董事認為，本集團於二零一六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。

審核委員會已審閱本中期財務披露報表。

2. BASIS OF PREPARATION

These Interim Financial Disclosure Statements have been prepared in accordance with the same accounting policies adopted in the 2015 annual financial statements.

The Interim Financial Disclosure Statements contain condensed consolidated financial statements and selected explanatory notes. They do not include all of the information required for a full set of financial statements prepared in accordance with Hong Kong Financial Reporting Standards.

The Interim Financial Disclosure Statements fully comply with the disclosure requirements of the Banking (Disclosure) Rules issued by the Hong Kong Monetary Authority ("HKMA").

2. 編製基準

本中期財務披露報表乃根據編製二零一五年年度財務報表的會計政策所編製。

本中期財務披露報表包括簡明綜合財務報表及部分説明性附註，但並未包括根據香港財務報告準則編製之全份財務報表所需之所有資料。

本中期財務披露報表完全符合香港金融管理局(「金管局」)頒佈之銀行業(披露)規則之披露規定。

3. BASIS OF CONSOLIDATION

These Interim Financial Disclosure Statements cover the consolidated position of Fubon Bank (Hong Kong) Limited and all its subsidiaries, unless otherwise stated, and include the attributable share of results, reserves and net assets of its associates. For regulatory reporting, the basis of consolidation differs from the basis of consolidation for accounting purposes. Details are set out in Notes 25 to 28.

3. 綜合基準

除另有説明外，本中期財務披露報表包括富邦銀行(香港)有限公司及其所有附屬公司之綜合狀況，亦包括應佔聯營公司之業績、儲備及淨資產。為監管報告目的，其綜合基準有別於會計目的的綜合基準，詳情載於附註25至28。

4. INTEREST INCOME AND EXPENSE

Interest income recognised on financial assets that are not measured at fair value through profit or loss amounted to HK$929,004,000 (2015: HK$869,917,000).

Interest expense recognised on financial liabilities that are not measured at fair value through profit or loss amounted to HK$359,880,000 (2015: HK$372,035,000).

4. 利息收入及支出

就非通過損益以反映公平價值之金融資產確認之利息收入為929,004,000港元(二零一五年：869,917,000港元)。

就非通過損益以反映公平價值之金融負債確認之利息支出為359,880,000港元(二零一五年：372,035,000港元)。

5. FEE AND COMMISSION INCOME AND EXPENSE 5. 費用及佣金收入及支出

(a) Fee and commission income (a) 費用及佣金收入

		For the six months ended 30 June 2016 截至二零一六年六月三十日止之六個月 HK$'000 千港元	30 June 2015 截至二零一五年六月三十日止之六個月 HK$'000 千港元
Fee and commission income arising from:	由以下業務所產生的費用及佣金收入：		
Credit related services	信貸業務	**29,690**	29,284
Trade finance services	貿易融資業務	**6,230**	7,859
Credit card services	信用卡業務	**72,462**	71,868
Securities brokerage and investment services	證券經紀及投資服務	**10,632**	26,119
Insurance services	保險業務	**86,570**	77,310
Unit trust services	信託基金業務	**19,783**	30,557
Others	其他	**6,444**	6,297
		231,811	249,294
of which:	其中：		
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	**105,755**	107,800
– Trust or other fiduciary activities	－信託或其他受託業務	**599**	604

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

費用及佣金收入來自信託及其他受託業務，與本集團就資產管理業務中代表其客戶持有資產或進行資產投資所收取的相關費用。

5. FEE AND COMMISSION INCOME AND EXPENSE *(CONTINUED)*

5. 費用及佣金收入及支出（續）

(b) Fee and commission expense

(b) 費用及佣金支出

		For the six months ended 30 June 2016 截至二零一六年六月三十日止之六個月 HK$'000 千港元	30 June 2015 截至二零一五年六月三十日止之六個月 HK$'000 千港元
Handling fees and commission	手續費及佣金	**29,249**	30,666
Other fees paid	其他已付費用	**19,062**	20,438
		48,311	51,104
of which:	其中：		
Fee and commission expense arising from:	費用及佣金支出來自：		
– 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	**47,376**	49,201

6. OTHER OPERATING INCOME

6. 其他營運收入

		For the six months ended 30 June 2016 截至二零一六年六月三十日止之六個月 HK$'000 千港元	30 June 2015 截至二零一五年六月三十日止之六個月 HK$'000 千港元
Gains less losses from dealing	**交易收益減虧損**		
– Foreign currencies	－外匯	**(22,629)**	12,939
– Trading assets	－持作交易用途資產	**32,804**	12,236
– Other dealing activities *	－其他買賣交易*	**9,089**	64,022
– Short selling activities	－賣空交易	**151**	(386)
		19,415	88,811
Net hedging income from fair value hedges	**公平價值對沖之淨對沖收入**		
Net (loss)/gain on hedged items attributable to the hedged risk	與對沖風險相關之被對沖項目之淨（虧損）╱收益	**(2,767)**	19,179
Net gain/(loss) on hedging instruments	對沖工具之淨收益╱（虧損）	**5,936**	(19,179)
		3,169	–
Net gain/(loss) on other financial instruments designated at fair value through profit or loss	**指定為通過損益以反映公平價值之其他金融工具之淨收益╱（虧損）**		
Revaluation gain/(loss) on other financial instruments designated at fair value through profit or loss	指定為通過損益以反映公平價值之其他金融工具之重估收益╱（虧損）	**5,166**	(959)
		5,166	(959)
Revaluation loss on derivative financial instruments	衍生金融工具之重估虧損	**(33,056)**	(3,737)
Dividend income from unlisted available-for-sale financial assets	可供出售非上市金融資產之股息收入	**12,126**	16,430
Rental income	租金收入	**111**	511
Others	其他	**6,357**	13,925
		13,288	114,981

* *Other dealing activities include customer-driven dealing in derivative financial instruments including equity linked notes, options and structured deposit products.*

* *其他買賣交易包括客戶買賣衍生金融工具，包括股票掛鈎票據、期權及結構性存款產品。*

7. OPERATING EXPENSES

7. 營運支出

		For the six months ended 30 June 2016 截至二零一六年六月三十日止之六個月 HK$'000 千港元	30 June 2015 截至二零一五年六月三十日止之六個月 HK$'000 千港元
Salaries and other staff costs	薪金及其他僱員成本	**286,595**	279,155
Premises and other fixed assets	物業及其他固定資產		
Rental of premises	物業租金	**20,939**	18,830
Depreciation (Note 16)	折舊（附註16）	**64,301**	60,092
Others	其他	**8,355**	7,787
Auditors' remuneration	核數師酬金	**1,617**	1,667
Other operating expenses	其他營運支出		
Business promotion	業務推廣	**15,991**	14,417
Legal and professional fees	法律顧問費用	**5,450**	6,396
Communication	通訊	**14,938**	14,790
Electronic data processing and computer systems	電子資料處理及電腦系統	**32,039**	30,589
Others	其他	**21,418**	21,595
		471,643	455,318

8. WRITE BACK OF IMPAIRMENT LOSSES ON AVAILABLE-FOR-SALE FINANCIAL ASSETS

As at 30 June 2016, certain of the Group's available-for-sale equity securities with a fair value of HK$59.1 million (31 December 2015: HK$69.7 million) were individually determined to be impaired on the basis of a significant or prolonged decline in fair value below cost. Impairment losses on these investments of HK$3,844,000 (for the six months ended 30 June 2015: HK$8,447,000) were recognised in profit or loss during the period. The Bank disposed of certain investments in structured investment vehicles, which were fully impaired, during the period ended 30 June 2016 and recorded a write back of impairment losses of HK$30,834,000.

8. 可供出售金融資產減值虧損之回撥

於二零一六年六月三十日，本集團若干可供出售股本證券因其公平價值長期或大幅低於成本而被個別釐定為已減值證券，該等權益證券的公平價值為59,100,000港元（二零一五年十二月三十一日：69,700,000港元）。該等投資的減值虧損3,844,000港元（截至二零一五年六月三十日止之六個月：8,447,000港元）已於期內於損益中確認。本行於截至二零一六年六月三十日止之期間內出售若干結構性投資工具（已悉數減值），並錄得減值虧損回撥30,834,000港元。

9. NET GAINS ON DISPOSALS OF AVAILABLE-FOR-SALE FINANCIAL ASSETS

9. 出售可供出售金融資產之淨收益

		For the six months ended 30 June 2016 截至二零一六年六月三十日止之六個月 HK$'000 千港元	30 June 2015 截至二零一五年六月三十日止之六個月 HK$'000 千港元
Realisation of revaluation surplus previously recognised in the investment revaluation reserve (Note 11)	過往於投資重估儲備內確認之重估盈餘之變現（附註11）	2,142	509
Net gains arising in the current period	期內產生之淨收益	3,394	341
		5,536	850

10. TAXATION IN THE CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

10. 綜合全面收益表內的稅項

The provision for Hong Kong Profits Tax for 2016 is calculated at 16.5% (2015: 16.5%) of the estimated assessable profits for the six months ended 30 June 2016.

二零一六年之香港利得稅撥備乃根據截至二零一六年六月三十日止之六個月之評估應課稅溢利之16.5%（二零一五年：16.5%）計算。

		For the six months ended 30 June 2016 截至二零一六年六月三十日止之六個月 HK$'000 千港元	30 June 2015 截至二零一五年六月三十日止之六個月 HK$'000 千港元
Current tax – Hong Kong Profits Tax	即期稅項 – 香港利得稅	28,795	55,517
Deferred tax	遞延稅項	12,766	15,346
		41,561	70,863

11. OTHER COMPREHENSIVE INCOME 11. 其他全面收益

		For the six months ended	
		30 June 2016 截至二零一六年六月三十日止之六個月 HK$'000 千港元	30 June 2015 截至二零一五年六月三十日止之六個月 HK$'000 千港元
Available-for-sale financial assets:	可供出售金融資產：		
Changes in fair value recognised during the period	期內確認之公平價值變動	**38,928**	892
Amounts transferred to profit or loss:	轉撥至損益之金額：		
– gains on disposal (Note 9)	－出售收益(附註9)	**(2,142)**	(509)
– impairment losses	－減值虧損	**411**	662
Share of changes in fair value of available-for-sale financial assets held by an associate	應佔聯營公司之可供出售金融資產公平價值變動	**(16,976)**	(1,097)
Deferred taxation	遞延稅項	**(6,604)**	(229)
Net movement in the investment revaluation reserve during the period recognised in other comprehensive income	期內於其他全面收益確認之投資重估儲備淨變動	**13,617**	(281)

12. CASH AND SHORT-TERM FUNDS 12. 現金及短期資金

		As at	
		30 June 2016 於二零一六年六月三十日 HK$'000 千港元	31 December 2015 於二零一五年十二月三十一日 HK$'000 千港元
Cash in hand	現金	**110,962**	104,369
Balances with the HKMA	金管局結餘	**1,197,655**	502,977
Balances with banks	銀行同業之結餘	**401,143**	595,355
Money at call and short notice *	通知及短期存款*	**4,911,714**	7,475,483
		6,621,474	8,678,184

* *Money at call and short notice represents deposits of up to a maximum of one month maturity from the balance sheet date.*

* *通知及短期存款指由結算日起計最長一個月到期之存款。*

13. BALANCES WITH BANKS AND OTHER FINANCIAL INSTITUTIONS

13. 銀行同業及其他金融機構結餘

		As at 30 June 2016 於二零一六年六月三十日 HK$'000 千港元	As at 31 December 2015 於二零一五年十二月三十一日 HK$'000 千港元
Placement with banks maturing within:	以下期間內到期之銀行同業放款：		
– 1 month or less	－一個月或以下	**29,279**	–
– 3 months or less but over 1 month	－三個月或以下惟一個月以上	**1,846,933**	414,992
– 1 year or less but over 3 months	－一年或以下惟三個月以上	**798,120**	470,457
		2,674,332	885,449
Advances to other financial institutions	其他金融機構貸款	**–**	–
		2,674,332	885,449

14. DERIVATIVE FINANCIAL INSTRUMENTS

14. 衍生金融工具

(a) Notional amounts of derivative financial instruments

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 balance sheet date 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:

(a) 衍生金融工具之名義金額

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結算日尚未平倉之交易量，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：

14. DERIVATIVE FINANCIAL INSTRUMENTS *(CONTINUED)* 14. 衍生金融工具（續）

(a) Notional amounts of derivative financial instruments *(continued)* (a) 衍生金融工具之名義金額（續）

		As at 30 June 2016 於二零一六年六月三十日				As at 31 December 2015 於二零一五年十二月三十一日			
		Qualifying for hedge accounting 合資格採用對沖會計法 HK$'000 千港元	Managed in conjunction with financial instruments designated at fair value through profit or loss 就指定為通過損益以反映公平價值之金融工具共同進行管理 HK$'000 千港元	Held for trading 持作交易用途 HK$'000 千港元	Total 總額 HK$'000 千港元	Qualifying for hedge accounting 合資格採用對沖會計法 HK$'000 千港元	Managed in conjunction with financial instruments designated at fair value through profit or loss 就指定為通過損益以反映公平價值之金融工具共同進行管理 HK$'000 千港元	Held for trading 持作交易用途 HK$'000 千港元	Total 總額 HK$'000 千港元
Exchange rate derivatives	匯率衍生工具								
– Forwards	–遠期	–	–	9,757,777	9,757,777	–	–	13,516,737	13,516,737
– Swaps	–掉期	–	–	17,666,733	17,666,733	–	–	14,896,879	14,896,879
– Options purchased	–購入期權	–	–	2,801,798	2,801,798	–	–	5,819,536	5,819,536
– Options written	–沽出期權	–	–	2,801,798	2,801,798	–	–	5,819,536	5,819,536
		–	–	33,028,106	33,028,106	–	–	40,052,688	40,052,688
Interest rate derivatives	利率衍生工具								
– Swaps	–掉期	10,093,752	387,981	6,706,848	17,188,581	8,690,496	378,606	7,371,854	16,440,956
		10,093,752	387,981	6,706,848	17,188,581	8,690,496	378,606	7,371,854	16,440,956
Equity derivatives	股票衍生工具								
– Options purchased	–購入期權	–	–	28,764	28,764	–	–	26,872	26,872
– Options written	–沽出期權	–	–	28,764	28,764	–	–	26,872	26,872
		–	–	57,528	57,528	–	–	53,744	53,744
Total	總額	10,093,752	387,981	39,792,482	50,274,215	8,690,496	378,606	47,478,286	56,547,388

14. DERIVATIVE FINANCIAL INSTRUMENTS *(CONTINUED)*

14. 衍生金融工具*(續)*

(a) Notional amounts of derivative financial instruments *(continued)*

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.

(a) 衍生金融工具之名義金額*(續)*

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號指定作為對沖之對沖工具。

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

(b) 衍生工具之公平價值及信貸風險加權金額

		As at					
		30 June 2016 於二零一六年六月三十日			31 December 2015 於二零一五年十二月三十一日		
		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**	**Credit risk-weighted amount 信貸風險加權金額 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$'000 千港元	Credit risk-weighted amount 信貸風險加權金額 HK$'000 千港元
Exchange rate derivatives	匯率衍生工具	**650,121**	**285,067**	**366,406**	926,008	584,408	722,983
Interest rate derivatives	利率衍生工具	**72,406**	**587,983**	**100,274**	40,535	378,934	93,479
Equity derivatives	股票衍生工具	**448**	**448**	**–**	314	314	–
		722,975	**873,498**	**466,680**	966,857	963,656	816,462

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

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。

15. ADVANCES TO CUSTOMERS LESS IMPAIRMENT ALLOWANCES 15. 客戶貸款減減值撥備

(a) Advances to customers less impairment allowances (a) 客戶貸款減減值撥備

		As at 30 June 2016 於二零一六年六月三十日 HK$'000 千港元	As at 31 December 2015 於二零一五年十二月三十一日 HK$'000 千港元
Gross advances to customers	客戶貸款總額	43,176,522	42,570,318
Less: Impairment allowances	減：減值撥備		
– Individual impairment allowances	－個別減值撥備	(117,834)	(34,470)
– Collective impairment allowance	－綜合減值撥備	(84,259)	(40,930)
		42,974,429	42,494,918

(b) Movement in impairment allowances on advances to customers (b) 客戶貸款減值撥備變動

		For the six months ended 30 June 2016 截至二零一六年六月三十日止之六個月 Individual impairment allowances 個別減值撥備 HK$'000 千港元	Collective impairment allowance 綜合減值撥備 HK$'000 千港元
At 1 January 2016	於二零一六年一月一日	34,470	40,930
Impairment losses charged to profit or loss	於損益賬扣除之減值虧損	110,705	43,430
Impairment losses released to profit or loss	於損益賬撥回之減值虧損	(7,431)	(101)
Amounts written off	撇賬金額	(24,266)	–
Recoveries of advances written off in previous years	過去年度已撇賬貸款之收回	4,356	–
At 30 June 2016	於二零一六年六月三十日	117,834	84,259

15. ADVANCES TO CUSTOMERS LESS IMPAIRMENT ALLOWANCES *(CONTINUED)*

15. 客戶貸款減減值撥備*（續）*

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

(b) 客戶貸款減值撥備變動*（續）*

		For the year ended 31 December 2015 截至二零一五年十二月三十一日止年度 Individual impairment allowances 個別減值撥備 HK$'000 千港元	Collective impairment allowance 綜合減值撥備 HK$'000 千港元
At 1 January 2015	於二零一五年一月一日	5,226	40,930
Impairment losses charged to profit or loss	於損益賬扣除之減值虧損	71,047	–
Impairment losses released to profit or loss	於損益賬撥回之減值虧損	(12,990)	–
Amounts written off	撇賬金額	(39,394)	–
Recoveries of advances written off in previous years	過去年度已撇賬貸款之收回	10,581	–
At 31 December 2015	於二零一五年十二月三十一日	34,470	40,930

15. ADVANCES TO CUSTOMERS LESS IMPAIRMENT ALLOWANCES *(CONTINUED)*

15. 客戶貸款減減值撥備*(續)*

(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:

(c) 按行業分類的客戶貸款

按行業及有抵押貸款的客戶貸款總額分析如下。經濟行業分析乃基於金管局所採用的類別及定義：

		As at 30 June 2016 於二零一六年六月三十日		As at 31 December 2015 於二零一五年十二月三十一日	
		Gross loans and advances 借款及貸款總額 HK$'000 千港元	% of gross loans covered by collateral % 有抵押之貸款佔貸款總額之百分比 % 百分比	Gross loans and advances 借款及貸款總額 HK$'000 千港元	% of gross loans covered by collateral % 有抵押之貸款佔貸款總額之百分比 % 百分比
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	－物業發展	**3,799,691**	**47.09**	2,037,571	65.66
– Property investment	－物業投資	**10,183,482**	**85.95**	9,935,016	90.52
– Financial concerns	－金融企業	**853,829**	**18.80**	1,143,124	14.81
– Stockbrokers	－股票經紀	**1,010,645**	**60.91**	778,942	68.82
– Wholesale and retail trade	－批發及零售業	**340,984**	**24.79**	318,438	27.37
– Manufacturing	－製造業	**1,873,337**	**3.40**	2,125,608	3.20
– Transport and transport equipment	－運輸及運輸設備	**369,318**	**5.29**	571,346	3.57
– Information technology	－資訊科技	**285,258**	**–**	393,513	–
– Electricity and gas	－電力及燃氣	**12,500**	**–**	12,500	–
– Others	－其他	**2,026,488**	**31.08**	2,515,544	43.26

15. ADVANCES TO CUSTOMERS LESS IMPAIRMENT ALLOWANCES *(CONTINUED)*

15. 客戶貸款減減值撥備（續）

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

(c) 按行業分類的客戶貸款（續）

		As at 30 June 2016 於二零一六年六月三十日		As at 31 December 2015 於二零一五年十二月三十一日	
		Gross loans and advances 借款及貸款總額 HK$'000 千港元	% of gross loans covered by collateral % 有抵押之貸款佔貸款總額之百分比 % 百分比	Gross loans and advances 借款及貸款總額 HK$'000 千港元	% of gross loans covered by collateral % 有抵押之貸款佔貸款總額之百分比 % 百分比
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	－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	5,518	100.00	5,933	100.00
– Loans for the purchase of other residential properties	－購買其他住宅物業的貸款	9,709,614	99.98	9,675,134	99.97
– Credit card advances	－信用卡貸款	1,082,300	–	1,117,992	–
– Others	－其他	4,365,012	28.62	3,822,245	30.95
		35,917,976		34,452,906	
Trade finance	貿易融資	3,039,798	15.09	3,833,545	10.89
Gross advances for use outsideHong Kong	在香港以外使用的貸款總額	4,218,748	6.16	4,283,867	8.71
Gross advances to customers	客戶貸款總額	43,176,522	55.11	42,570,318	56.27

15. ADVANCES TO CUSTOMERS LESS IMPAIRMENT ALLOWANCES *(CONTINUED)*

15. 客戶貸款減減值撥備（續）

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

(c) 按行業分類的客戶貸款（續）

Analysis of the Group's impaired advances in respect of industry sectors which account for 10% or more of gross advances to customers:

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：

As at 30 June 2016	於二零一六年六月三十日	Overdue advances 逾期貸款 HK$'000 千港元	Impaired advances 減值貸款 HK$'000 千港元	Individual impairment allowances 個別減值撥備 HK$'000 千港元	Collective impairment allowance 綜合減值撥備 HK$'000 千港元
– Property investment	－物業投資	103,377	91,127	–	3,256
– Loans for the purchase of other residential properties	－購買其他住宅物業的貸款	62,307	–	–	704
– Loans for other private purposes	－作其他私人用途的貸款	46,366	5,219	2,582	205

As at 31 December 2015	於二零一五年十二月三十一日	Overdue advances 逾期貸款 HK$'000 千港元	Impaired advances 減值貸款 HK$'000 千港元	Individual impairment allowances 個別減值撥備 HK$'000 千港元	Collective impairment allowance 綜合減值撥備 HK$'000 千港元
– Property investment	－物業投資	116,237	99,980	–	1
– Loans for the purchase of other residential properties	－購買其他住宅物業的貸款	52,403	–	–	–
– Gross advances for use outside Hong Kong	－在香港以外使用的貸款總額	318	318	318	–

15. ADVANCES TO CUSTOMERS LESS IMPAIRMENT ALLOWANCES *(CONTINUED)* 15. 客戶貸款減減值撥備(續)

(d) Impaired advances to customers (d) 客戶減值貸款

		As at			
		30 June 2016 於二零一六年六月三十日		31 December 2015 於二零一五年十二月三十一日	
		HK$'000 千港元	**% of gross advances 佔貸款總額百分比**	HK$'000 千港元	% of gross advances 佔貸款總額百分比
Gross impaired advances	減值貸款總額	**327,239**	**0.76**	222,108	0.52
Individual impairment allowances made against impaired loans	就減值貸款作出的個別減值撥備	**(117,834)**		(34,470)	
		209,405		187,638	
Amount of collateral held in respect of impaired loans	就減值貸款持有的抵押品金額	**118,186**		99,980	

Impaired advances are individually assessed loans with objective evidence of impairment on an individual basis.

減值貸款是按個別基準在具備客觀的減值證據下而須作個別評估的貸款。

16. FIXED ASSETS

16. 固定資產

		Premises 物業 HK$'000 千港元	Furniture, fixtures and equipment 傢俬、裝置及設備 HK$'000 千港元	Total 總額 HK$'000 千港元
Cost or valuation	**成本值或估值**			
At 1 January 2016	於二零一六年一月一日	3,504,833	679,022	4,183,855
Additions	添置	–	77,001	77,001
Disposals	出售	–	(11,914)	(11,914)
At 30 June 2016	**於二零一六年六月三十日**	**3,504,833**	**744,109**	**4,248,942**
Accumulated depreciation	**累計折舊**			
At 1 January 2016	於二零一六年一月一日	–	460,220	460,220
Charge for the period (Note 7)	期內折舊(附註7)	30,881	33,420	64,301
Released on disposal	出售之抵免	–	(11,765)	(11,765)
At 30 June 2016	**於二零一六年六月三十日**	**30,881**	**481,875**	**512,756**
Accumulated impairment loss	**累計減值虧損**			
At 1 January 2016 and 30 June 2016	**於二零一六年一月一日及二零一六年六月三十日**	**15,733**	**–**	**15,733**
Net book value	**賬面淨值**			
At 30 June 2016	**於二零一六年六月三十日**	**3,458,219**	**262,234**	**3,720,453**

16. FIXED ASSETS *(CONTINUED)* 16. 固定資產*（續）*

		Premises 物業 HK$'000 千港元	Furniture, fixtures and equipment 傢俬、裝置及設備 HK$'000 千港元	Total 總額 HK$'000 千港元
Cost or valuation	**成本值或估值**			
At 1 January 2015	於二零一五年一月一日	3,496,333	596,331	4,092,664
Additions	添置	–	83,652	83,652
Disposals	出售	–	(961)	(961)
Surplus on revaluation	重估盈餘	69,951	–	69,951
Elimination of accumulated depreciation on revalued premises	抵銷重估物業之累計折舊	(61,451)	–	(61,451)
At 31 December 2015	於二零一五年十二月三十一日	3,504,833	679,022	4,183,855
Accumulated depreciation	**累計折舊**			
At 1 January 2015	於二零一五年一月一日	–	400,622	400,622
Charge for the year	年內折舊	61,451	60,544	121,995
Released on disposal	出售之抵免	–	(946)	(946)
Elimination of accumulated depreciation on revalued premises	抵銷重估物業之累計折舊	(61,451)	–	(61,451)
At 31 December 2015	於二零一五年十二月三十一日	–	460,220	460,220
Accumulated impairment loss	**累計減值虧損**			
At 1 January 2015 and 31 December 2015	於二零一五年一月一日及二零一五年十二月三十一日	15,733	–	15,733
Net book value	**賬面淨值**			
At 31 December 2015	於二零一五年十二月三十一日	3,489,100	218,802	3,707,902

17. DEPOSITS AND BALANCES OF BANKS AND OTHER FINANCIAL INSTITUTIONS

17. 銀行同業及其他金融機構之存款及結餘

		As at 30 June 2016 於二零一六年六月三十日 HK$'000 千港元	As at 31 December 2015 於二零一五年十二月三十一日 HK$'000 千港元
Deposits and balances from banks	銀行同業之存款及結餘	**1,936,576**	3,284,568
Deposits and balances from the HKMA	於金管局之存款及結餘	**–**	82,423
		1,936,576	3,366,991
Amounts due to banks under repurchase agreements	回購協議項下應付銀行同業之款項	**9,432,968**	8,600,888
		11,369,544	11,967,879

18. DEPOSITS FROM CUSTOMERS

18. 客戶存款

		As at 30 June 2016 於二零一六年六月三十日 HK$'000 千港元	As at 31 December 2015 於二零一五年十二月三十一日 HK$'000 千港元
Demand deposits and current accounts	活期及往來存款	**14,225,808**	11,629,135
Savings deposits	儲蓄存款	**1,427,654**	1,386,006
Call deposits	通知存款	**4,995,519**	4,518,727
Time deposits	定期存款	**41,139,641**	40,851,221
		61,788,622	58,385,089

19. FINANCIAL LIABILITIES DESIGNATED AT FAIR VALUE THROUGH PROFIT OR LOSS

19. 指定為通過損益以反映公平價值之金融負債

		As at 30 June 2016 於二零一六年六月三十日 HK$'000 千港元	As at 31 December 2015 於二零一五年十二月三十一日 HK$'000 千港元
Zero coupon bond issued	已發行零息債券	**403,930**	399,334

The zero coupon bond with a face value of HK$520 million and issue price of 48.076615% was issued by the Bank on 12 April 2007. The maturity date for the bond is 12 April 2022 but it can be called on 12 April 2017, on the 10th anniversary of issuance. At the time of issue, the Bank entered into an interest rate swap to hedge the interest rate risk associated with the bond. Under the terms of the interest rate swap, the Bank makes quarterly floating rate interest payments and receives fixed rate interest income.

本行於二零零七年四月十二日發行票面值為520,000,000港元的零息債券，發行價為票面值之48.076615%。債券於二零二二年四月十二日到期，惟可於發行第十週年，即二零一七年四月十二日被贖回。同時，本行為對沖與債券有關之利率風險而訂立了一份利率掉期合約。根據該利率掉期合約之條款，本行每季按浮動利率支付利息，並按固定利率收取利息。

20. CERTIFICATES OF DEPOSIT ISSUED

20. 已發行存款證

		As at 30 June 2016 於二零一六年六月三十日 HK$'000 千港元	As at 31 December 2015 於二零一五年十二月三十一日 HK$'000 千港元
3 months or less but not repayable on demand	三個月或以下惟無需即時還款	**100,000**	199,981
1 year or less but over 3 months	一年或以下惟三個月以上	**860,346**	410,000
5 years or less but over 1 year	五年或以下惟一年以上	**832,781**	930,537
		1,793,127	1,540,518

All certificates of deposit issued are measured at amortised cost.

所有已發行存款證均按攤餘成本列賬。

21. DEBT SECURITIES ISSUED 21. 已發行債務證券

		As at 30 June 2016 於二零一六年六月三十日 HK$'000 千港元	As at 31 December 2015 於二零一五年十二月三十一日 HK$'000 千港元
Zero coupon notes	零息票據	**1,792,285**	1,383,814

The zero coupon notes issued by the Bank are denominated in HKD and USD and mature at various dates in 2016.

All debt securities issued are measured at amortised cost.

本行發行的零息票據，以港元及美元計值，並於二零一六年內多個不同日期到期。

所有已發行債務證券均按攤餘成本列賬。

22. SUBORDINATED NOTES ISSUED 22. 已發行後償票據

		As at 30 June 2016 於二零一六年六月三十日 HK$'000 千港元	As at 31 December 2015 於二零一五年十二月三十一日 HK$'000 千港元
US$200 million 6.125% subordinated notes issued in 2010	於二零一零年發行200,000,000美元年息率為6.125%的後償票據	**1,544,387**	1,542,024

Subordinated notes with face value of US$200 million (equivalent to HK$1,551.7 million) and carrying amount of HK$1,544.4 million which qualify as supplementary capital were issued by the Bank on 30 November 2010 and mature on 30 November 2020.

本行於二零一零年十一月三十日發行面值為200,000,000美元(相當於為1,551,700,000港元)及賬面值為1,544,400,000港元及符合附加資本準則的後償票據，該票據於二零二零年十一月三十日到期。

22. SUBORDINATED NOTES ISSUED *(CONTINUED)*

If at any time the HKMA determines (having regard to the applicable regulatory framework) that these subordinated notes no longer qualify as supplementary capital, the Bank may, on or after 1 January 2013 at its option and subject to the prior written approval of the HKMA, provide notice to such effect to Noteholders, such notice being a "Change in Status Notice". Upon a Change in Status Notice becoming effective, these subordinated notes shall cease to constitute subordinated obligations of the Bank and shall thereafter constitute direct, unconditional, unsubordinated and unsecured obligations of the Bank and shall at all times thereafter rank pari passu and without any preference among themselves. The payment obligations of the Bank under these subordinated notes shall, save for such exceptions as may be provided by applicable legislation, at all times thereafter rank at least equally with all its other present and future unsecured and unsubordinated obligations including liabilities in respect of deposits.

These subordinated notes bear interest at 6.125% per annum, payable semi-annually. Upon a Change in Status Notice becoming effective, the interest rate for these subordinated notes will become 5.625% per annum, payable semi-annually. These subordinated notes are stated at amortised cost.

22. 已發行後償票據(*續*)

倘若金管局於任何時候決定(經考慮適用的法規框架)本後償票據不再合資格作為附加資本,本行可於二零一三年一月一日或之後,在事先獲得金管局書面批准後選擇向票據持有人通知有關影響,該通知即為「地位變更通知」。於地位變更通知生效後,本後償票據將不再構成本行之後償責任,並於其後構成本行之直接、無條件、非後償及無抵押責任,並將於其後任何時間享有同等權益,且彼此並無任何優先權。除適用法律可能規定之例外情況外,本行根據本後償票據之付款責任將於其後任何時間至少與所有其他現有及未來無抵押及非後償負債(包括有關存款之負債)享有同等權益。

本後償票據按年利率6.125%計息,每半年支付一次。地位變更通知生效後,本後償票據之年利率將變為5.625%,每半年支付一次。本後償票據以攤餘成本列賬。

23. RESERVES

23. 儲備

		As at 30 June 2016 於二零一六年六月三十日 HK$'000 千港元	As at 31 December 2015 於二零一五年十二月三十一日 HK$'000 千港元
Regulatory reserve	法定儲備	**546,121**	640,298
Investment revaluation reserve	投資重估儲備	**68,175**	54,558
Premises revaluation reserve	物業重估儲備	**2,275,471**	2,305,497
Foreign exchange reserve	外幣換算儲備	**(86,252)**	(45,913)
Retained earnings	保留溢利	**3,375,570**	3,020,994
		6,179,085	5,975,434

The regulatory reserve is maintained to satisfy the provisions of the Hong Kong Banking Ordinance for prudential supervision purposes. Movements in the reserves 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。

24. CONTINGENT LIABILITIES AND COMMITMENTS

(a) Credit related commitments and contingencies

Credit related commitments and contingencies include acceptances, 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.

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承兑項目、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。

		As at			
		30 June 2016 於二零一六年六月三十日		31 December 2015 於二零一五年十二月三十一日	
		Contractual amounts 合約金額 HK$'000 千港元	Credit risk-weighted amounts 信貸風險加權金額 HK$'000 千港元	Contractual amounts 合約金額 HK$'000 千港元	Credit risk-weighted amounts 信貸風險加權金額 HK$'000 千港元
Direct credit substitutes	直接信貸替代項目	89,947	89,947	65,066	65,066
Transaction-related contingencies	與交易有關之或然項目	25,717	12,859	27,852	13,926
Trade-related contingencies	與貿易有關之或然項目	295,104	59,021	273,089	54,695
Undrawn loan facilities	未提取之備用貸款				
– which are unconditionally cancellable	–可無條件地取消	25,746,026	–	25,824,266	–
– with an original maturity of up to one year	–原訂到期期限為一年	184,319	36,864	139,516	27,903
– with an original maturity of more than one year	–原訂到期期限為一年以上	995,868	495,106	1,561,712	777,992
		27,336,981	693,797	27,891,501	939,582

24. CONTINGENT LIABILITIES AND COMMITMENTS *(CONTINUED)*

24. 或然負債及承擔（續）

(b) Lease commitments

The total future minimum lease payments under non-cancellable operating leases are payable as follows:

(b) 租賃承擔

不可取消營運租賃下之未來最低應付租金總額如下：

		As at 30 June 2016 於二零一六年六月三十日 HK$'000 千港元	As at 31 December 2015 於二零一五年十二月三十一日 HK$'000 千港元
Properties:	物業：		
– Within one year	－一年內	**29,205**	28,998
– After 1 year but within 5 years	－一至五年間	**39,739**	26,439
– More than 5 years	－五年以上	**20,366**	11,560
		89,310	66,997

(c) Capital commitments

Capital commitments for the purchase of equipment and available-for-sale financial assets outstanding at 30 June 2016 not provided for in the financial statements were as follows:

(c) 資本承擔

於二零一六年六月三十日未於財務報表內提撥之有關購買設備及可供出售金融資產之未兑現資本承擔如下：

		As at 30 June 2016 於二零一六年六月三十日 HK$'000 千港元	As at 31 December 2015 於二零一五年十二月三十一日 HK$'000 千港元
Contracted for	已訂合約	**262,080**	266,977

25. CAPITAL RATIO

25. 資本比率

		As at 30 June 2016 於二零一六年六月三十日	As at 31 December 2015 於二零一五年十二月三十一日
Total capital ratio	總資本比率	**16.33%**	16.62%
Tier 1 capital ratio	一級資本比率	**11.92%**	11.81%
Common Equity Tier 1 ("CET1") capital ratio	普通股本一級資本比率	**11.92%**	11.81%
Capital conservation buffer ratio	防護緩衝資本比率	**0.625%**	–

The capital ratios as at 30 June 2016 are computed on a consolidated basis which comprises the positions of Fubon Bank (Hong Kong) Limited and Fubon Credit (Hong Kong) Limited ("FCHK") as required by the HKMA in accordance with section 3C(1) of the Banking (Capital) Rules ("the Capital Rules") for its regulatory purposes.

於二零一六年六月三十日，資本比率是根據綜合基準計算，該基準包括金管局為其監管目的規定之富邦銀行（香港）有限公司及富邦財務（香港）有限公司（「富邦財務」）之狀況，並按照《銀行業（資本）規則》（「資本規則」）第3C(1)節編製。

The basis of consolidation for accounting purposes of the Bank is in accordance with the Hong Kong Financial Reporting Standards and is different from the basis and scope of consolidation for the calculation of capital ratios. FCHK is included in the consolidation for accounting purposes. Subsidiaries included in the consolidation for accounting purposes but not included in the consolidation for the calculation of capital ratios are set out below:

作本行會計目的之綜合基準與香港財務報告準則一致，但有別於計算資本比率之綜合基準及範圍。作會計目的時綜合計入富邦財務。作會計目的時綜合計入但計算資本比率時未綜合計入之附屬公司載列如下：

25. CAPITAL RATIO *(CONTINUED)*

25. 資本比率*（續）*

Name of subsidiaries 附屬公司名稱	Principal activities 主要業務	As at 30 June 2016 於二零一六年六月三十日 Total assets 資產總值 HK$'000 千港元	As at 30 June 2016 於二零一六年六月三十日 Total equity 權益總額 HK$'000 千港元	As at 31 December 2015 於二零一五年十二月三十一日 Total assets 資產總值 HK$'000 千港元	As at 31 December 2015 於二零一五年十二月三十一日 Total equity 權益總額 HK$'000 千港元
FB Securities (Hong Kong) Limited 富銀證券(香港)有限公司	Securities broking 證券經紀	**188,392**	**119,020**	145,507	109,046
FB Investment Management Limited 富銀投資管理有限公司	Fund management 基金管理	**21,498**	**18,487**	21,220	18,362
Fubon Insurance Brokers Limited 富邦保險顧問有限公司	Insurance broker services 保險經紀服務	**3,100**	**1,816**	3,882	1,733
Fubon Nominees (Hong Kong) Limited	Nominee service 代理人服務	**3,662**	**143**	10,600	2,316
Admiralty Finance Company Limited 海富財務有限公司	Company secretarial 公司秘書	**63**	**63**	63	63
Aquarius (Nominees) Limited	Inactive 無業務	**6**	**6**	6	6
		216,721	**139,535**	181,278	131,526

The Bank's shareholdings in the above subsidiaries are deducted from CET1 capital in accordance with the Capital Rules. 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.

本行於上述附屬公司之股權乃根據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。

The Group maintains a regulatory reserve, as disclosed in Note 23, to satisfy the provisions of the Hong Kong Banking Ordinance for prudential supervision purposes. Movements in the reserve are made directly through retained earnings and in consultation with the HKMA.

本集團已根據香港《銀行業條例》的規定維持法定儲備（如附註23所披露），以嚴謹監管。該儲備之變動乃在諮詢金管局之意見後直接透過保留溢利作出。

In accordance with the Capital Rules, the Group has adopted the "standardised approach" for the calculation of risk-weighted assets for credit risk and market risk and the "basic indicator approach" for the calculation of operational risk.

按照資本規則，本集團已採用「標準化方法」計算信貸風險及市場風險之風險加權資產以及採用「基本指標方法」計算營運風險。

To comply with section 24 of the Banking (Disclosure) Rules, all additional information in relation to the Group's regulatory capital disclosures are published by using the standard disclosure templates as specified by the HKMA under "Regulatory Disclosures" section on the Group's website (http://www.fubonbank.com.hk).

為符合《銀行業（披露）規則》第24條，本集團將在本集團網站內（http://www.fubonbank.com.hk）「監管披露」一欄下使用金管局指定的標準模版披露一切關於監管資本披露有關的額外資料。

26. LEVERAGE RATIO

26. 槓桿比率

		As at 30 June 2016 於二零一六年六月三十日	As at 31 December 2015 於二零一五年十二月三十一日
Leverage ratio	槓桿比率	**7.12%**	7.09%
		HK$'000 千港元	HK$'000 千港元
Tier 1 capital	一級資本	**6,719,389**	6,477,570
Exposure measure	風險計量	**94,427,996**	91,390,996

The Group calculates the leverage ratio on the same consolidated basis as the calculation of capital ratio as disclosed in Note 25.

本集團按附註25所披露的計算資本比率相同的合併基準計算槓桿比率。

To comply with section 24A of the Banking (Disclosure) Rules, all addition information in relation to the Group's leverage ratio disclosures are published by using the standard disclosure templates as specified by the HKMA under "Regulatory Disclosures" section on the Group's website (http://www.fubonbank.com.hk).

為符合《銀行業(披露)規則》第24A條，本集團將在本集團網站內(http://www.fubonbank.com.hk)「監管披露」一欄下使用金管局指定的標準模版披露一切關於本集團槓桿比率披露有關的額外資料。

27. COUNTERCYCLICAL CAPITAL BUFFER RATIO

27. 逆周期緩衝資本比率

		As at 30 June 2016 於二零一六年六月三十日	As at 31 December 2015 於二零一五年十二月三十一日
Countercyclical capital buffer ratio	逆周期緩衝資本比率	**0.563%**	N/A

The Group calculates the Countercyclical capital buffer ("CCyB") ratio on the same consolidated basis as the calculation of capital ratio as disclosed in Note 25. Comparative figures are not required as this is the first year of disclosure.

本集團按附註25所披露的計算資本比率相同的合併基準計算逆周期緩衝資本(「逆周期緩衝資本」)比率。由於此乃首年披露，故毋需比較數字。

To comply with section 24B of the Banking (Disclosure) Rules, all addition information in relation to the Group's CCyB ratio disclosures are published by using the standard disclosure templates as specified by the HKMA under "Regulatory Disclosures" section on the Group's website (http://www.fubonbank.com.hk).

為符合《銀行業(披露)規則》第24B條，本集團將在本集團網站內(http://www.fubonbank.com.hk)「監管披露」一欄下使用金管局指定的標準模版披露一切關於本集團逆周期緩衝資本比率披露有關的額外資料。

28. LIQUIDITY RISK MANAGEMENT

The purpose of liquidity management is to ensure sufficient cash flows to meet all financial commitment and to capitalise on opportunities for business expansion. This includes the Group's ability to meet deposit withdrawals either on demand or at contractual maturity, to repay borrowings as they mature, to comply with the statutory liquidity maintenance ratio, and to make new loans and investments as opportunities arise. The Group maintains a stable and diversified funding base of core retail and corporate customer deposits as well as portfolios of highly liquid assets.

It is the responsibility of the Group's management to ensure compliance with local regulatory requirements and limits set by Risk Committee of the Board ("RCB"). Liquidity is managed on a daily basis by the Bank's Funding Desk Department. The Funding Desk Department is responsible for ensuring that the Group has adequate liquidity for all operations, ensuring that the funding mix is appropriate so as to avoid maturity mismatches and to minimise price and reinvestment rate risk in the case of a maturity gap, and monitoring relevant markets for the adequacy of funding and liquidity.

Compliance with liquidity and funding requirements is monitored by the ALCO and is reported to the RCB on a regular basis. This process includes:

- maintaining balances within relevant regulatory requirements;
- projecting cash flows under various stress scenarios and considering the level of liquid assets necessary in relation thereto;
- monitoring balance sheet liquidity and loan to deposit ratios against internal requirements;
- maintaining a diverse range of funding sources with adequate back-up facilities;
- managing the concentration and profile of debt maturities;
- managing lending commitment to customers within pre-determined management alert triggers;
- managing debt financing plans;

28. 流動資金風險管理

流動資金風險管理旨在確保維持足夠現金流量以滿足所有財務承擔之所需及滿足業務擴展之所需。有關措施包括確保本集團能應付因客戶需要或合約到期產生之存款提取、於借款到期時償還貸款、符合法定流動性維持比率及掌握新貸款及投資機會。本集團維持穩定及多樣化核心零售及企業客戶存款融資基礎以及高度流動性資產組合。

本集團管理層的職責為確保遵守本地監管規定及董事會風險委員會設立的限制。本行的資金部每日對本行的流動資金進行管理。資金部負責確保本集團擁有充足流動資金以應付所有營運活動、確保有適當之資金組合以避免期限錯配並在存在年期差距時降低價格及再投資利率風險並監察相關市場之資金充足性及流動性。

資產負債委員會負責監管資金流動性及融資規定之遵循，及定期向董事會風險委員會滙報。該過程包括：

— 於有關監管規定範圍內維持平衡；
— 預測各種壓力情況下的現金流量及考慮與此有關的必要流動資產水平；
— 依照內部規定監控資產負債流動性及貸存比率；
— 以充足後備融資維持多元化的資金來源；
— 管理債務期限的組合及集中度；
— 按預定管理警告觸發管理客戶借貸承擔；
— 管理債務融資計劃；

28. LIQUIDITY RISK MANAGEMENT *(CONTINUED)*

- monitoring depositor concentration in order to avoid undue reliance on large individual depositors and ensuring a satisfactory overall funding mix;
- maintaining funding contingency plans, which identify early indicators of stress conditions and describe actions to be taken in the event of difficulties arising from systematic or other crises, while minimising adverse long-term implications for the business; and
- managing liquidity on a legal entity and on a group basis. Intragroup funding transactions are carried out at arm's length and treated in the same way as transactions with non-related third parties and controlled within pre-determined management alert triggers.

Primary sources of funding

Customer deposits form a significant part of the Group's overall funding. The Group places considerable importance on the stability of these deposits, which is achieved through the Group's retail and corporate banking activities and by maintaining depositor confidence in the Group's capital strength. In order to lengthen the duration of the funding, the Group issues certificates of deposit with different maturities from time to time. Interbank markets are also accessed for the purposes of providing additional funding, maintaining a regular presence in local money markets and optimising asset and liability maturities.

28. 流動資金風險管理（*續*）

— 監察存戶的集中性，以避免過度依賴個別大額存戶以及確保整體資金組合令人滿意；
— 設立應急融資計劃，載明於系統性或其他危機導致困難時識別早期壓力狀況之預警指標並說明將予採取的行動，而降低對業務的不利長期影響；及
— 按法人實體及集團基準管理流動資金。集團內公司間之融資交易以公平方式進行，並按與非關聯第三方進行交易的相同方式處理及受預定管理警告觸發控制。

資金的主要來源

客戶存款構成本集團整體資金的重大部分。本集團相當重視該等存款的穩定性，方式為透過本集團零售及企業銀行業務及維持存款人對本集團資本實力的信心。為延長資金的期限，本集團不時發行不同到期日的存款證。亦有透過銀行同業市場以便取得額外資金，維持本行於本地同業市場之參與及優化資產及負債到期狀況。

28. LIQUIDITY RISK MANAGEMENT *(CONTINUED)*

The management of funding and liquidity risk

As part of its liquidity risk management, the Group focuses on a number of components, including maintaining sufficient liquid assets, maintaining diversified sources of liquidity, reserving necessary funding capacity and contingency planning. The Group manages liquidity risk by holding sufficient liquid assets (e.g. cash and short term funds and securities) of appropriate quality to ensure that short term funding requirements are covered within prudential levels. Debt securities held are marked to the market on daily basis to ensure their market liquidity. The Group also adopts a funding strategy that is to achieve diversification of funding by controlling the concentration of top depositors, wholesale funding and reliance on foreign exchange swap markets. Moreover, adequate standby facilities are maintained to provide strategic liquidity to meet unexpected and material cash outflows in the ordinary course of business.

In addition to observing the statutory liquidity ratio, the Group has established different liquidity risk metrics, including but not limited to the liquidity maintenance ratio, loan-to-deposit ratio, cumulative cash flow gap, concentration of funding sources and medium-term funding ratio to measure and analyse its liquidity risks. Financial Control Division is responsible for measurement and monitoring of these liquidity metrics and reporting to the ALCO regularly.

Core deposits

The Group monitors the stability of customer deposits by means of the core deposit ratio, which is the ratio of core deposits to total customer deposits. The Group categorizes customer deposits into core deposits after taking into consideration of nature of deposits, relationship history with customers and stability of customer's total balance. An alert trigger level is set on the core deposits ratio which is monitored by the ALCO.

28. 流動資金風險管理*(續)*

融資及流動資金風險的管理

本集團之流動資金風險管理集中於數個項目，包括保持充足流動資產、維持分散的流動資金來源、維持所需的融資能力及應變計劃。本集團透過持有充足之流動資產(如現金及短期基金與證券)確保能在審慎限額內滿足短期資金需求。本集團每日對所持有債務證券進行市場評價以確保其市場流動性。本集團亦採納多元化的融資策略，包括透過控制大額存戶的集中度、批發融資及對外匯掉期市場的依賴性。此外，維持充足的備用融資以提供策略性流動資金，從而滿足於日常業務過程中未預計及重大現金流出。

除緊守法定的流動資金比率外，本集團已設立不同的流動資金風險標準以衡量及分析流動資金風險，包括(但不限於)流動性維持比率、貸存比率、累計現金流差、資金來源集中度及中長期資金比率。財務部門負責計量及監察該等流動資金標準及定期向資產負債委員會匯報。

核心存款

本集團透過核心存款比率(即核心存款對客戶存款總額的比率)監察客戶存款的穩定性。本集團經計及存款性質、與客戶的歷史關係及客戶總餘額的穩定性將客戶存款分類為核心存款。本集團亦為核心存款比率設立警告觸發水平，該水平由資產負債委員會監察。

28. LIQUIDITY RISK MANAGEMENT *(CONTINUED)*

The management of funding and liquidity risk *(continued)*

Loan to deposit ratio

The Group emphasises the importance of customer deposits as a source of funds to finance lending to customers, and mitigate against reliance on short-term interbank funding. A limit on the loan to deposit ratio is established and approved by the RCB and monitored by the ALCO.

Cash flow projection and stress testing

The Group conducts cash flow analysis and cash flow projection arising from on-and off-balance sheet items over a set of time horizons on a regular basis to identify funding needs in specific time buckets. The Group also regularly performs stress tests on its liquidity position. In the stress test, both on-and off-balance sheet items with a cash flow impact are considered, with applicable hypothetical and historical assumptions. Three stressed scenarios, namely an institution-specific crisis scenario, a general market crisis scenario, and a combined scenario are adopted with minimum survival period defined pursuant to HKMA's Supervisory Policy Manual guideline "Sound Systems and Controls for Liquidity Risk Management". Stress testing assumptions are reviewed and approved by the ALCO regularly to ensure their continued appropriateness.

28. 流動資金風險管理（續）

融資及流動資金風險的管理（續）

貸存比率

本集團重視客戶存款的重要性，視之為撥付貸款予客戶的資金來源，並減少對短期銀行同業融資的依賴。貸存比率的限制由董事會風險委員會設立並批准，且由資產負債委員會監察。

現金流量預測及壓力測試

本集團定期透過對一系列時間內的資產負債表內外項目進行現金流量分析及預測以確定特定時間內的資金需要。本集團亦定期對流動資金狀況進行壓力測試。本集團的壓力測試均已透過運用適當的理論及歷史假設考慮資產負債表內外項目連同會對現金流量造成的影響。三個壓力情景（即個別銀行危機、整體市場危機及綜合危機）均採用金管局監管政策手冊指引「穩健的流動資金風險管理系統及管控措施」界定的最短存活期。資產負債委員會定期檢討及審批壓力測試假設，以確保其持續適用。

28. LIQUIDITY RISK MANAGEMENT *(CONTINUED)*

The management of funding and liquidity risk *(continued)*

Liquidity Cushion

The Group maintains a stock of high-quality readily liquefiable assets as a liquidity cushion against a range of stressed scenarios. The eligible assets are unencumbered, low credit risk and low market risk. The liquidity cushion is segregated from debt securities held for trading purposes. A certain portion of the liquidity cushion is made up of the most liquid and readily marketable assets (such as debt securities issued by government or multinational development banks) that can be easily liquidated to meet funding needs in the initial phase of liquidity stress.

The size of the liquidity cushion shall be adequate to meet the Group's day-to-day liquidity needs and also emergency funding needs under both normal and stress market conditions. The minimum required size of the liquidity cushion is determined with reference to the funding gap generated from the Group's regular liquidity stress testing results. Management alert triggers are established by the ALCO to ensure sufficient size of liquidity cushion is maintained and appropriate diversification among the liquidity cushion is achieved. The size and mix of the liquidity cushion is reviewed by the ALCO regularly.

Contingent liquidity risk

The Group provides customers with committed and standby facilities. These facilities increase the funding requirements of the Group when customers drawdown. The liquidity risk associated with the potential drawdown on committed facilities is factored into our stressed scenarios and a management alert trigger is set for these facilities.

28. 流動資金風險管理（*續*）

融資及流動資金風險的管理（*續*）

流動資金緩衝

本集團維持充足的可隨時變現的優質流動資產，作為在一系列壓力情況下的流動資金緩衝。合資格資產並不附帶產權負擔，承擔低信貸風險及低市場風險。流動資金緩衝須與持作交易用途的債務證券分開管理。流動資金緩衝的若干部分由最具流動性並可隨時變現的有價資產（例如由政府或多邊發展銀行發行的債務證券）組成。有關資產極易變現，可滿足流動資金壓力初始階段的資金需求。

流動資金緩衝規模應足以滿足本集團日常流動資金需求以及正常及壓力市況下之緊急資金需求。最小規模的流動資金緩衝需求乃經參考本集團流動資金定期壓力測試結果產生之資金缺口釐定。資產負債委員會設定管理警告觸發水平，以確保維持足夠規模之流動資金緩衝及達至流動資金緩衝的適當多元化。資產負債委員會定期審查流動資金緩衝規模及組合。

或然流動資金風險

本集團向客戶提供承諾及備用融資。倘客戶提取資金，該等融資將增加本集團資金需求。本集團之壓力測試情景已考慮就承諾融資相關的流動資金風險，且就該等承諾融資設定管理警告觸發水平。

28. LIQUIDITY RISK MANAGEMENT *(CONTINUED)*

The management of funding and liquidity risk *(continued)*

Contingency funding plan

The Group has formulated a Contingency Funding Plan ("CFP") that describes the Group's strategy for dealing with any liquidity problem and the procedures for making up cash flow deficits in emergency situations. The CFP is designed to be pro-active and pre-emptive. The Group utilises early warning indicators, which cover both qualitative and quantitative measures, monitoring both internal and external factors. Should there be any early signs of significant impact on the Group's liquidity position, the management would be informed for their consideration. Once the CFP is triggered, a Crisis Management Team, which is led by senior management, is formed to handle the crisis. Strategy and procedures in obtaining contingency funding, as well as roles and responsibilities of parties concerned are clearly stated. The CFP also includes the analysis of cash flow projections to estimate potential liquidity needs under stress scenarios

The CFP is subject to regular testing to ensure its effectiveness and operational feasibility, particularly in respect of the availability of the contingency sources of funding listed in it. The CFP is also subject to review and update on a regular basis to ensure it remains robust over time. Any changes to the CFP would be approved by the RCB.

Moreover, in accordance with the HKMA's Supervisory Policy Manual guideline "Recovery Planning", the Group has established a Recovery Plan, which has been approved by the Board. The Recovery Plan helps ensure that the Group is able to recover quickly from period of severe stress and preserve or restore its liquidity level. The Recovery Plan is subject to regular, at least annual, review and update.

28. 流動資金風險管理（續）

融資及流動資金風險的管理（續）

應急融資計劃

本集團已制定應急融資計劃，當中訂明處理流動資金問題的策略及於緊急情況下彌補現金流不足的程序。應急融資計劃旨在提供防患未然的積極措施。本集團運用預早警報指標，當中包括定性及定量措施，藉以監察內部及外在因素。假如有任何早期跡象顯示本集團流動資金狀況將受重大影響，管理層將獲通知供其考慮。一旦啟動應急融資計劃，將成立由高級管理層領導的危機管理團隊，專責處理危機。應急融資計劃訂明取得應急資金的策略及程序，以及有關各方的職務及職責。應急融資計劃亦包括現金流量預測分析以估計壓力情況下的潛在流動資金需求。

對應急融資計劃須定期進行測試，確保其效益及操作可行性，尤其是列於其中之資金來源之可獲得性。應急融資計劃亦須定期檢討及更新，確保其長期保持活力。應急融資計劃之任何變動將由董事會風險委員會批准。

此外，根據金管局監管政策手冊指引「恢復計劃」，本集團已設立恢復計劃並獲董事會批准。恢復計劃有助本集團迅速自重大壓力期內恢復並保持其流動資金水平。恢復計劃須定期（最少一年）審閱及更新。

28. LIQUIDITY RISK MANAGEMENT *(CONTINUED)* 28. 流動資金風險管理(續)

The management of funding and liquidity risk *(continued)* 融資及流動資金風險的管理(續)

Liquidity maintenance ratio under the Hong Kong Banking Ordinance

香港《銀行業條例》項下流動性維持比率

The Group's average liquidity maintenance ratio for the period ended 30 June 2016 was well above the statutory minimum ratio of 25%.

本集團截至二零一六年六月三十日止期間的平均流動性維持比率高於法定最低比率25%。

		As at 30 June 2016 於二零一六年六月三十日 % 百分比	31 December 2015 於二零一五年十二月三十一日 % 百分比
Average liquidity maintenance ratio	平均流動性維持比率	**47.81**	44.85

The average liquidity maintenance ratio for the period ended 30 June 2016 is computed as the arithmetic mean of the average value of each calendar month's average ratio as reported in the "Return of Liquidity Position of an Authorized Institution" (MA(BS)1E) calculated in accordance with the Banking (Liquidity) Rules for regulatory purposes. The liquidity maintenance ratio is computed on a consolidated basis which comprises the Bank and Fubon Credit (Hong Kong) Limited as designated by the HKMA for regulatory purposes.

截至二零一六年六月三十日止期間的平均流動性維持比率按每個曆月平均比率的算術平均值計算，而每個曆月平均比率是根據《銀行業(流動性)規則》為進行監管計算，並與「認可機構流動資金狀況申報表」(MA(BS)1E)中申報的數字相同。流動性維持比率按由金管局為進行監管指定的包括本行及富邦財務(香港)有限公司在內的綜合基準計算。

29. OVERDUE AND RESCHEDULED ASSETS

29. 逾期及經重組資產

(i) Overdue advances to customers

(i) 逾期客戶貸款

		As at			
		30 June 2016 於二零一六年六月三十日		31 December 2015 於二零一五年十二月三十一日	
		HK$'000 千港元	% of total advances 佔貸款總額百分比 % 百分比	HK$'000 千港元	% of total advances 佔貸款總額百分比 % 百分比
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	87,714	0.20	13,290	0.03
– 1 year or less but over 6 months	–一年或以下惟六個月以上	85,683	0.20	–	–
– Over 1 year	–一年以上	298	0.00	539	0.00
		173,695	0.40	13,829	0.03
Covered portion of overdue loans and advances	逾期借貸及貸款的有抵押部分	4,008		594	
Current market value of collateral held against the covered portion of overdue loans and advances	就逾期借貸及貸款的有抵押部分所持有的抵押品的現行市值	7,375		1,750	
Uncovered portion of overdue loans and advances	逾期借貸及貸款的無抵押部分	169,687		13,235	
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	97,683		10,734	

Collateral held with respect to overdue loans and advances are mainly residential properties, cash deposits with the Group, and equipment held in respect of hire purchase and leasing loans.

就逾期借貸及貸款而持有之抵押品主要為住宅物業、存放於本集團的現金存款及就租購及租賃貸款之機器設備。

29. OVERDUE AND RESCHEDULED ASSETS *(CONTINUED)*

29. 逾期及經重組資產（續）

(ii) Rescheduled advances to customers

Rescheduled loans and advances to customers are stated net of any loans and advances that have subsequently become overdue for over 3 months and can be analysed as follows:

(ii) 重定還款期的客戶貸款

重定還款期的借款及客戶貸款乃扣除已隨後逾期超過三個月的任何借款及貸款列賬，並可分析如下：

		As at 30 June 2016 於二零一六年六月三十日		As at 31 December 2015 於二零一五年十二月三十一日	
		HK$'000 千港元	% of gross advances 佔貸款總額百分比 % 百分比	HK$'000 千港元	% of gross advances 佔貸款總額百分比 % 百分比
Rescheduled advances to customers	重定還款期的客戶貸款	6,117	0.01	6,599	0.02

30. GEOGRAPHICAL ANALYSIS OF GROSS LOANS AND ADVANCES TO CUSTOMERS

30. 按地區分析的客戶借款及貸款總額

		As at 30 June 2016 於二零一六年六月三十日			
		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
Hong Kong	香港	39,978,149	173,397	326,941	117,536
Other	其他地區	3,198,373	298	298	298
		43,176,522	173,695	327,239	117,834

30. GEOGRAPHICAL ANALYSIS OF GROSS LOANS AND ADVANCES TO CUSTOMERS *(CONTINUED)*

30. 按地區分析的客戶借款及貸款總額（續）

		As at 31 December 2015 於二零一五年十二月三十一日			
		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
Hong Kong	香港	39,510,018	13,531	221,810	34,172
Other	其他地區	3,060,300	298	298	298
		42,570,318	13,829	222,108	34,470

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. Only geographical segments constituting 10% or more of the gross loans and advances to customers are disclosed.

以上地區分析按借款人所在地，經計算風險轉移後而劃分。一般而言，若貸款的擔保人所處地區與交易對手方不同，則風險轉移至擔保人的所在地區。只有佔客戶借款及貸款總額10%或以上的地區才會作出披露。

The collective impairment allowance is not allocated to any geographical segment.

綜合減值撥備並無分派予任何地區分部。

31. NON-BANK MAINLAND EXPOSURES

The analysis of non-bank Mainland exposures includes the exposure of the Bank and certain of its subsidiaries on the basis agreed with the HKMA.

31. 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其若干附屬公司風險的分析。

		30 June 2016 於二零一六年六月三十日 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 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	4,735,218	129,167	4,864,385
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	1,349,746	–	1,349,746
Companies incorporated in and PRC nationals residing in Mainland China	於中國內地註冊成立之公司及居住於中國內地之中國公民	2,028,571	154,940	2,183,511
Companies incorporated outside and PRC nationals residing 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中國內地以外地區註冊成立之公司及居住於有關地區之中國公民	2,202,373	154,426	2,356,799
Other counterparties where the exposures to whom are considered by the Bank to be non-bank Mainland China exposures	本行認為其風險為中國內地非銀行業之風險之其他交易對手	–	–	–
Total	**總額**	10,315,908	438,533	10,754,441
Total assets after provision	資產總值(扣除撥備)	93,441,572		
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	11.04%		

31. NON-BANK MAINLAND EXPOSURES (CONTINUED)

31. 中國內地非銀行業之風險（續）

		31 December 2015 於二零一五年十二月三十一日		
		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 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	5,024,226	500	5,024,726
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	1,540,736	115,223	1,655,959
Companies incorporated in and PRC nationals residing in Mainland China	於中國內地註冊成立之公司及居住於中國內地之中國公民	1,599,835	243,660	1,843,495
Companies incorporated outside and PRC nationals residing 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中國內地以外地區註冊成立之公司及居住於有關地區之中國公民	2,217,752	154,850	2,372,602
Other counterparties where the exposures to whom are considered by the Bank to be non-bank Mainland China exposures	本行認為其風險為中國內地非銀行業之風險之其他交易對手	–	–	–
Total	總額	10,382,549	514,233	10,896,782
Total assets after provision	資產總值（扣除撥備）	90,331,439		
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	11.49%		

32. CURRENCY CONCENTRATION

32. 外幣持盤量

The Group's net positions or net structural positions in foreign currencies are disclosed as follows when each currency constitutes 10% or more of the respective total net position or total net structural position in all foreign currencies:

本集團個別外幣的淨持有額或淨結構性倉盤若佔所持有外匯淨盤總額或結構性倉盤總淨額的10%或以上，披露如下：

Equivalent in HK$ million 百萬港元等值		As at 30 June 2016 於二零一六年六月三十日			
		US dollars 美元	Chinese renminbi 人民幣	Other foreign currencies 其他外幣	Total foreign currencies 外幣總額
Spot assets	現貨資產	31,304	2,839	10,868	45,011
Spot liabilities	現貨負債	(19,985)	(2,670)	(10,932)	(33,587)
Forward purchase	遠期買入	10,229	2,367	3,539	16,135
Forward sales	遠期賣出	(21,509)	(2,489)	(3,484)	(27,482)
Net option position	期權倉盤淨額	–	–	–	–
Net long position	長盤淨額	39	47	(9)	77
Net structural position	結構性倉盤淨額	–	1,399	–	1,399

Equivalent in HK$ Million 百萬港元等值		As at 31 December 2015 於二零一五年十二月三十一日			
		US dollars 美元	Chinese renminbi 人民幣	Other foreign currencies 其他外幣	Total foreign currencies 外幣總額
Spot assets	現貨資產	29,617	3,833	9,760	43,210
Spot liabilities	現貨負債	(20,660)	(3,730)	(9,414)	(33,804)
Forward purchase	遠期買入	11,280	4,529	2,698	18,507
Forward sales	遠期賣出	(20,091)	(4,598)	(3,054)	(27,743)
Net option position	期權倉盤淨額	–	–	–	–
Net long/(short) position	長╱(短)盤淨額	146	34	(10)	170
Net structural position	結構性倉盤淨額	–	1,399	–	1,399

The net option position is calculated on the basis of the delta-weighted position of options contracts. The structural position represents the Bank's investments in an overseas associate.

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。結構性倉盤指本行於海外聯營公司的投資。

33. 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 Banking (Disclosure) Rules. 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 recognised risk transfer, are shown as follows:

33. 國際債權

根據銀行業(披露)規則，以下是本集團之國家風險分析，乃參照金管局有關報表所列之交易對手的所在地及類別分類。國際債權包括資產負債表內的風險承擔，按交易對手所在國家或地區作出分類並已計及風險轉移因素後而劃定，其總和包括所有貨幣之跨境債權及本地之外幣債權。

個別國家或地區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：

		As at 30 June 2016 於二零一六年六月三十日				
Figures in HK$ million 數字以百萬港元呈列		Banks 銀行	Official sector 官方部門	Non-bank financial institution 非銀行金融機構	Non-Financial Private Sector 非金融私人機構	Total 總額
Counterparty country/ jurisdiction	交易對手的國家／司法權區					
Developed countries	發達國家	13,762	2	243	28	14,035
Offshore centres	離岸中心	2,025	-	1,961	8,333	12,319
– of which: Hong Kong	－其中：香港	1,003	-	1,842	7,089	9,934
Developing Asia and Pacific	發展中的亞洲和太平洋地區	15,784	331	1,843	4,679	22,637
– of which: China	－其中：中國	9,863	331	1,843	4,059	16,096

33. INTERNATIONAL CLAIMS *(CONTINUED)* 33. 國際債權（續）

Figures in HK$ million 數字以百萬港元呈列		Banks 銀行	Official sector 官方部門	Non-bank financial institution 非銀行金融機構	Non-Financial Private Sector 非金融私人機構	Total 總額
		As at 31 December 2015 於二零一五年十二月三十一日				
Counterparty country/ jurisdiction	交易對手的國家／司法權區					
Developed countries	發達國家	13,454	2	111	35	13,602
Offshores centres	離岸中心	1,525	–	1,713	7,769	11,007
– of which: Hong Kong	一其中：香港	903	–	1,713	6,752	9,368
Developing Asia and Pacific	發展中的亞洲和太平洋地區	16,183	348	1,153	4,863	22,547
– of which: China	一其中：中國	8,473	348	1,153	4,299	14,273

34. REPOSSESSED ASSETS AND ASSETS ACQUIRED UNDER LENDING AGREEMENTS 34. 收回資產及根據借貸協議所得資產

The total repossessed assets and assets acquired under lending agreements of the Group as at 30 June 2016 amounted to HK$8,400,000 (31 December 2015: HK$8,400,000).

於二零一六年六月三十日，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（二零一五年十二月三十一日：8,400,000港元）。

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Fubon Insurance Brokers Limited
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Fubon Nominees (Hong Kong) Limited
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Taikoo Shing
Wan Chai
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分行

香港

中環總行*
銅鑼灣
柴灣
皇后大道東
上環
北角
太古城
灣仔
西環

KOWLOON

Kowloon Main Branch*
Cheung Sha Wan
Hung Hom*
Jordan
Kwun Tong
Mei Foo*
Mong Kok
Richland Gardens
Tsim Sha Tsui*

NEW TERRITORIES

Sha Tin
Tai Po
Tsuen Wan*
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九龍

九龍總行 *
長沙灣
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麗晶花園
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