

THE FUBON EXPERIENCE

虛擬與實體的完美結合

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

Interim Financial Statements 2021
二零二一年中期財務報表





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 17 branches 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.

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17間分行及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。

Coordinated and produced by
Corporate Communications of Fubon Bank (Hong Kong) Limited
富邦銀行(香港)有限公司企業傳訊部統籌及製作
Design, printing and production: iOne Financial Press Limited
設計、印刷及製作：卓智財經印刷有限公司

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富邦金控成員



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

Daniel TSAI Ming Chung

Chairman

Chairman – Fubon Group
Standing Director – Taipei Fubon Commercial
Bank Co., Ltd.
Chairman – Taiwan Mobile Co., Ltd.
Chairman – Taiwan Fixed Network Co., Ltd.
Director – Fubon Bank (China) Co., Ltd.

Richard TSAI Ming Hsing

Vice Chairman

Chairman – Fubon Financial Holding Co., Ltd.
Chairman – Fubon Life Insurance Co., Ltd.
Director – Taiwan Mobile Co., Ltd.
Director – Taiwan Fixed Network Co., Ltd.

Simon CHUNG Kwok Keung

Executive Director

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

Jerry HARN Wey Ting

Non-Executive Director

President and Director – Fubon Financial Holding
Co., Ltd.
Chairman – Fubon Securities Co., Ltd.
Director – Taipei Fubon Commercial Bank Co., Ltd.
Director – Fubon Bank (China) Co., Ltd.
Director – Citic Futong Financial Leasing Co., Ltd.
Director – Fubon Fund Management (Hong Kong) Limited
Director – Fubon Securities (Hong Kong) 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

註冊辦事處

香港中環
德輔道中 38 號
富邦銀行大廈

董事會

蔡明忠

主席

董事長 – 富邦集團
常務董事 – 台北富邦商業銀行
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

蔡明興

副主席

董事長 – 富邦金融控股股份有限公司
董事長 – 富邦人壽保險股份有限公司
董事 – 台灣大哥大股份有限公司
董事 – 台灣固網股份有限公司

鍾國強

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

韓蔚廷

非執行董事

總經理兼董事 – 富邦金融控股股份
有限公司
董事長 – 富邦綜合證券股份有限公司
董事 – 台北富邦商業銀行股份有限公司
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 – 富邦基金管理(香港)有限公司
董事 – 富邦證券(香港)有限公司

Eric CHEN Sun Te*Non-Executive Director*

Chairman and Standing Director – Taipei Fubon Commercial Bank Co., Ltd.

Director – Fubon Financial Holding Co., Ltd.

Director – Fubon Securities Co., Ltd.

Director – Fubon Bank (China) Co., Ltd.

Independent Director – Lion Travel Services Co., Ltd.

Independent Non-Executive Director – Uni-President China Holdings Ltd.

Supervisor – Fubon Sports & Entertainment Co., Ltd.

Chairman and Director – Taipei Fubon Bank Charity Foundation

Roman CHENG Yao Hui*Non-Executive Director*

President and Standing Director
– Taipei Fubon Commercial Bank Co., Ltd.

Director – Fubon AMC Co., Ltd.

Director – Citic Futong Financial Leasing Co., Ltd.

Director – Fubon Bank (China) Co., Ltd.

Director – Fubon Insurance Co., Ltd.

Director – TFB Capital Co., Ltd.

Supervisor – Fubon Stadium Co., Ltd.

Peter PANG Sing Tong*Independent Non-Executive Director***John Keith BALL***Independent Non-Executive Director***Elizabeth LAM Tyng Yih***Independent Non-Executive Director*

Independent Non-Executive Director

– China Pacific Insurance (Group) Co., Ltd.

Director – Agency for Volunteer Service

陳聖德*非執行董事*

董事長兼常務董事 – 台北富邦商業銀行股份有限公司

董事 – 富邦金融控股股份有限公司

董事 – 富邦綜合證券股份有限公司

董事 – 富邦華一銀行有限公司

獨立董事 – 雄獅旅行社股份有限公司

獨立非執行董事 – 統一企業中國控股有限公司

監察人 – 富邦育樂股份有限公司

董事長兼董事 – 財團法人台北富邦銀行公益慈善基金會

程耀輝*非執行董事*

總經理兼常務董事

– 台北富邦商業銀行股份有限公司

董事 – 富邦資產管理股份有限公司

董事 – 中信富通融資租賃有限公司

董事 – 富邦華一銀行有限公司

董事 – 富邦產物保險股份有限公司

董事 – 北富銀創業投資股份有限公司

監察人 – 富邦運動場館股份有限公司

彭醒棠*獨立非執行董事***卜約翰***獨立非執行董事***林婷懿***獨立非執行董事*

獨立非執行董事

– 中國太平洋保險(集團)股份有限公司

董事 – 義務工作發展局

REVIEW OF 2021 INTERIM PERFORMANCE

二零二一年中期業績回顧

Fubon Bank (Hong Kong) Limited ("the Bank") and its subsidiaries ("the Group") reported a net profit of HK\$199 million for the first six months ended 30 June 2021, nearly a sevenfold increase over the corresponding period in 2020. The increase in profit was mainly attributed to a substantial decline in stages 1 and 2 impairment allowances for loans and other financial instruments by HK\$151 million and an increase in operating income by 11%. Return on average equity and return on average assets increased to 2.72% and 0.35%, respectively, compared with 0.35% and 0.05% for the first half of 2020.

Net interest income increased by 5% to HK\$638 million, underpinned by both the widening of the net interest margin and an expansion of loan and debt securities investment portfolios. Net interest margin widened by 5 basis points to 1.30%. Market interest rates have declined from early 2020 and continued to remain at a very low level since the second half of last year, resulting in a lower asset yield. However, the decline in deposit costs outweighed the decrease in the overall asset yield.

Non-interest income improved by 34% to HK\$208 million. Unit trust and insurance services income recorded an encouraging growth of 37% and 34%, respectively, benefiting from the gradual economic recovery from the COVID-19 pandemic. Securities brokerage and investment services income also increased by 31%, mainly driven by the increase in turnover of the stock market and increase in new customers. Trade finance services and credit related services income achieved 26% and 7% growth, respectively, which were in line with the expansion of the corporate banking businesses. Non-interest income to total operating income ratio rose from 20.4% to 24.6%.

Operating expenses decreased by 3% to HK\$472 million and together with the increase in operating income, the cost-to-income ratio reduced from 63.7% to 55.8%, demonstrating the Group's effective implementation of cost control measures.

As the global economic recovery continued, the Group recorded a decline of 85% to HK\$12 million for loan impairment charge and a write-back of HK\$3 million for other financial instruments impairment for stages 1 and 2 under HKFRS9. Loan impairment losses for stage 3 (net of bad debt recovery) were HK\$125 million. Total impairment losses amounted to HK\$135 million, decreased by 44% when compared with the same period in 2020. The impaired loan ratio, including that of trade bills, was 0.92% as at 30 June 2021, with a coverage ratio of 88%.

The Group's total assets rose HK\$1 billion, or 1%, to HK\$113 billion as at 30 June 2021. Gross advances to customers increased by 1% to HK\$56 billion. Customer deposits increased by 2% to HK\$78 billion. Taking into account of the trade bills and certificates of deposit issued by the Bank, the loan-to-deposit ratio decreased from 68.7% at 31 December 2020 to 68.4% at 30 June 2021.

富邦銀行(香港)有限公司(「本行」)及其附屬公司(「本集團」)截至 2021 年 6 月 30 日止首 6 個月淨溢利為 1.99 億港元，較 2020 年同期大幅增長近七倍。淨溢利上升，主要是由於第一及第二階段的貸款及其他金融工具減值虧損大幅減少 1.51 億港元以及營運收入增加 11%。平均股本回報率由 0.35% 上升至 2.72%，平均資產回報率由 0.05% 上升至 0.35%。

受淨息差擴闊及貸款和債務證券投資組合增長所帶動，淨利息收入增加 5% 至 6.38 億港元。淨息差上升 5 個基點至 1.30%。市場利率自 2020 年初起一直下調，並且由下半年開始維持在極低水平，導致資產收益減少。儘管如此，存款成本的減幅超過了整體資產收益的跌幅。

非利息收入上升 34% 至 2.08 億港元。受惠經濟於 2019 冠狀病毒病全球大流行中逐漸復甦，信託基金業務及保險業務收入分別錄得 37% 及 34% 的增長，成績令人鼓舞。證券經紀及投資服務收入亦增加 31%，這主要由股票市場成交上升及新客戶數目增長所帶動。貿易融資業務及信貸業務收入分別增長 26% 及 7%，與企業銀行的業務拓展策略一致。非利息收入對總營運收入比率由 20.4% 上升至 24.6%。

由於營運支出減少 3% 至 4.72 億港元，加上營運收入上升，令成本對收入比率由 63.7% 下降至 55.8%，充分體現本集團有效的成本控制措施。

隨著全球經濟持續復甦，根據香港財務報告準則第 9 號，本集團第一及第二階段的貸款減值虧損下降 85% 至 1,200 萬港元，而其他金融工具減值虧損之回撥則為 300 萬港元。第三階段的貸款減值虧損(扣除壞賬收回後)為 1.25 億港元。減值虧損總額為 1.35 億港元，較 2020 年同期減少 44%。於 2021 年 6 月 30 日，計及商業票據的減值貸款比率為 0.92%，減值貸款覆蓋率則為 88%。

於 2021 年 6 月 30 日，本集團的總資產增加 10 億港元或 1% 至 1,130 億港元。客戶貸款總額增加 1% 至 560 億港元，客戶存款亦上升 2% 至 780 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 2020 年 12 月 31 日的 68.7% 下降至 2021 年 6 月 30 日的 68.4%。

The Group's capital and liquidity position remained strong. As at 30 June 2021, the Group's Common Equity Tier 1 Capital Ratio and Tier 1 Capital Ratio were both 16.60%, and its Total Capital Ratio was 18.66% which were well above the statutory requirements. The average liquidity maintenance ratio also stood at a comfortable level of 68.98%.

Despite the global economy has showed some signs of recovery in the first half of 2021, the global spread of new COVID-19 variants, the lingering U.S.–China trade dispute and geopolitical tensions continue to pose uncertainties and hinder the pace of recovery. Nevertheless, supportive monetary and fiscal policies from governments around the world have restored financial stability to a certain degree. In Hong Kong, the Consumption Voucher Scheme launched by the government has also stimulated consumer sentiment and boosted local businesses. Together with the policy measures introduced by the Chinese government for facilitating the development of various sectors in the Greater Bay Area, it is anticipated that there will be ample business opportunities for the Hong Kong economy. Furthermore, the upcoming roll-out of Wealth Management Connect will mark an important milestone for Hong Kong's offshore renminbi business development and a significant step to foster closer financial cooperation in the Greater Bay Area.

Leveraging our alliances with other Fubon Group members, we are keen to capture the opportunity to expand our business to the Greater Bay Area in addition to strengthening our local franchise. Amid the fast-changing operating environment, Fubon Bank (Hong Kong) will continue to adopt a growth-yet-prudent strategy in pursuing business growth. We will continue to invest in digital innovations and technology to provide customers with convenient and efficient banking services. The launch of Fubon GO, our online account opening mobile app, earlier this year reaffirms our commitment to Fintech development as we strive to transform from a traditional physical bank to a dual-platform financial institution, offering a wide range of banking services through both virtual and physical channels. Going forward, we aim to broaden our range of digital banking services for both retail and corporate customers. Furthermore, we remain committed to our customer-centric approach by offering customers comprehensive and diversified wealth management products and services in a comfortable and secure banking environment. Also, we will continue to support small and medium-size enterprises ("SMEs") by providing them with financial solutions that are tailored to their needs, enabling SMEs to seize business opportunities from the recovery of economy. Together with our professional and dedicated staff, we are poised to deliver unparalleled customer services and the unique "Fubon Experience" to our customers across frontiers. We strive to maintain good business momentum and to become and remain as the preferred banking partner for customers.

本集團的資本及流動資金狀況仍然雄厚穩健。於2021年6月30日，本集團的普通股權一級資本比率及一級資本比率皆為16.60%，總資本比率為18.66%，遠高於相關之法定要求。平均流動性維持比率處於68.98%的穩健水平。

儘管全球經濟於2021年上半年乍現復甦，但新型變種病毒肆虐全球，加上持續的中美貿易糾紛及地緣政治緊張局勢，繼續構成不確定性因素並阻礙復甦步伐。然而，全球各地政府推出的激勵性貨幣政策及財政政策在一定程度上恢復了金融體系的穩定性。在香港，由政府推出的消費券計劃提振了消費者情緒，並提升了本地企業的生意，加上中國政府為推進大灣區各行各業發展而推出的政策，預期將為香港經濟帶來龐大商機。此外，即將啟動的「跨境理財通」更是推動香港離岸人民幣業務發展的重大里程碑，亦是促進大灣區金融體系更緊密合作的重要一步。

透過與富邦集團其他成員之緊密合作，在鞏固我們本地業務的同時，亦將積極抓緊拓展大灣區業務的機遇。在瞬息萬變的經營環境中，富邦銀行（香港）將繼續採取穩中求進的策略，致力實現業務增長。我們將繼續在數位化創新及科技上作出投資，為客戶帶來方便快捷的銀行服務。今年初，本行推出了手機開戶應用程式 Fubon GO，貫徹我們銳意由傳統實體銀行變革成為能夠透過虛擬與實體渠道為客戶提供全面銀行服務的金融機構。未來，我們旨在擴闊為零售及企業客戶提供的數位化銀行服務。同時，本行將秉持以客為本的方針，在舒適及安全的環境下為客戶提供全面且多元化的財富管理產品和服務。此外，我們將繼續支援中小型企業（「中小企」），提供切合他們需要的金融方案，讓中小企能夠從經濟復甦中抓緊商機。在本行專業的員工同心協力下，我們已為跨地區客戶提供超卓的客戶服務和獨特的「富邦體驗」作好準備。我們將致力保持良好的業務增長動能，成為客戶首選的銀行夥伴。

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME (UNAUDITED)

綜合全面收益表(未經審核)

For the six months ended 30 June 2021 截至二零二一年六月三十日止之六個月

		For the six months ended		
		30 June 2021 截至 二零二一年 六月三十日 止之六個月 HK\$'000 千港元	30 June 2020 截至 二零二零年 六月三十日 止之六個月 HK\$'000 千港元	
	Note 附註			
Interest income calculated using effective interest method	採用實際利率法計算之利息收入	4(a)	907,836	1,414,223
Other interest income	其他利息收入	4(a)	4,077	7,026
Interest income	利息收入		911,913	1,421,249
Interest expense	利息支出	4(b)	(274,250)	(812,842)
Net interest income	淨利息收入		637,663	608,407
Fee and commission income	費用及佣金收入	5(a)	186,223	162,734
Fee and commission expense	費用及佣金支出	5(b)	(44,426)	(37,792)
Net fee and commission income	淨費用及佣金收入		141,797	124,942
Other operating income	其他營運收入	6	66,553	30,968
Operating income	營運收入		846,013	764,317
Operating expenses	營運支出	7	(471,884)	(486,769)
Operating profit before other gains and impairment losses	未計其他收益及減值虧損前經營溢利		374,129	277,548
Impairment losses on advances to customers	客戶貸款減值虧損		(136,698)	(157,256)
Write back of/(charge for) impairment losses on other financial instruments	其他金融工具減值虧損之回撥／(扣除)		2,883	(82,496)
(Charge for)/write back of impairment losses on other assets	其他資產減值虧損之(扣除)／回撥		(956)	295
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		200	300
Impairment losses	減值虧損		(134,571)	(239,157)
Gain on revaluation of investment properties	投資物業重估收益		3,005	—
Net losses on disposal of fixed assets	出售固定資產淨虧損		(415)	(109)
Net gains on disposal of financial assets at amortized cost	出售以攤銷成本計量之金融資產淨收益		—	262

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME (UNAUDITED)

綜合全面收益表(未經審核)

For the six months ended 30 June 2021 截至二零二一年六月三十日止之六個月

		For the six months ended	
		30 June 2021 截至 二零二一年 六月三十日 止之六個月 HK\$'000 千港元	30 June 2020 截至 二零二零年 六月三十日 止之六個月 HK\$'000 千港元
Profit before taxation	除稅前溢利	242,148	38,544
Taxation	稅項	(43,393)	(12,999)
Profit for the period	期內溢利	198,755	25,545
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之項目 :		
Premises: net movement in premises revaluation reserve	物業: 物業重估儲備淨變動	3,937	4,663
Equity securities designated at fair value through other comprehensive income: net movement in investment revaluation reserve (non-recycling)	指定以公平價值於其他全面收益計量之股本證券: 投資重估儲備淨變動 (非循環)	(408,557)	(14,440)
		(404,620)	(9,777)
Total comprehensive income for the period	期內全面收益總額期內全面收益總額	(205,865)	15,768

The notes on pages 13 to 57 form part of these financial statements.

載於第13至57頁之附註為此等財務報表之一部分。

CONSOLIDATED STATEMENT OF FINANCIAL POSITION (UNAUDITED)

綜合財務狀況表(未經審核)

As at 30 June 2021 於二零二一年六月三十日

			30 June 2021 二零二一年 六月三十日 HK\$'000 千港元	31 December 2020 二零二零年 十二月三十一日 HK\$'000 千港元
	Note 附註			
ASSETS		資產		
Cash and short-term funds	10	現金及短期資金	4,187,550	4,966,655
Balances with banks and other financial institutions		銀行同業及其他金融機構結餘	1,379,756	458,770
Trading assets		持作交易用途資產	2,000,452	1,948,454
Derivative financial instruments	12(b)	衍生金融工具	604,933	563,443
Advances to customers	13	客戶貸款	55,531,592	54,913,063
Trade bills		商業票據	1,619,814	915,668
Accrued interest and other assets		應計利息及其他資產	1,791,883	2,256,692
Debt securities measured at amortized cost	14	以攤銷成本計量之債務證券	41,680,947	41,185,231
Equity securities designated at fair value through other comprehensive income		指定以公平價值於其他全面收益計量之股本證券	811,873	1,316,272
Fixed assets	15	固定資產	3,705,318	3,749,930
Investment properties	15	投資物業	13,500	49,500
Asset held for sales	16	持作出售之資產	39,005	–
Deferred tax assets		遞延稅項資產	6	6
Total assets		資產總額	113,366,629	112,323,684
LIABILITIES		負債		
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	9,369,115	10,041,639
Deposits from customers	18	客戶存款	78,195,084	76,538,430
Trading liabilities		交易賬項下之負債	2,000,462	1,948,454
Certificates of deposit issued		已發行存款證	4,531,194	4,167,874
Debt securities issued		已發行債務證券	1,819,886	1,544,626
Derivative financial instruments	12(b)	衍生金融工具	719,761	1,080,890
Other liabilities	19	其他負債	1,690,633	1,670,574
Deferred tax liabilities		遞延稅項負債	519,129	603,967
Total liabilities		負債總額	98,845,264	97,596,454

CONSOLIDATED STATEMENT OF FINANCIAL POSITION (UNAUDITED)

綜合財務狀況表(未經審核)

As at 30 June 2021 於二零二一年六月三十日

			30 June 2021 二零二一年 六月三十日 HK\$'000 千港元	31 December 2020 二零二零年 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	20	9,690,917	9,896,782
Total equity	權益總額		14,521,365	14,727,230
Total equity and liabilities	權益及負債總額		113,366,629	112,323,684

Approved and authorised for issue by the Board of Directors on 17 August 2021.

經董事會於二零二一年八月十七日通過及授權頒佈。

Daniel TSAI Ming Chung
蔡明忠
Director
董事

Elizabeth LAM Tyng Yih
林婷懿
Director
董事

Simon CHUNG Kwok Keung
鍾國強
Director
董事

The notes on pages 13 to 57 form part of these financial statements.

載於第13至57頁之附註為此等財務報表之一部分。

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 2021 截至二零二一年六月三十日止之六個月

		Share capital	Regulatory reserve	Investment revaluation reserve (non- recycling) 投資 重估儲備 (非循環)	Premises revaluation reserve 物業重估 儲備	Retained earnings	Total equity
		股本 HK\$'000 千港元	法定儲備 HK\$'000 千港元	重估儲備 (非循環) HK\$'000 千港元	物業重估 儲備 HK\$'000 千港元	保留溢利 HK\$'000 千港元	權益總額 HK\$'000 千港元
At 1 January 2020	於二零二零年一月一日	4,830,448	425,171	781,847	2,426,666	6,183,042	14,647,174
Total comprehensive income for the period	期內全面收益總額	-	-	(14,440)	4,663	25,545	15,768
- Profit for the period	- 期內溢利	-	-	-	-	25,545	25,545
- Other comprehensive income, of which:	- 其他全面收益， 其中包括：						
- Premises: net movement in premises revaluation reserve	- 物業：物業重估 儲備淨變動	-	-	-	4,663	-	4,663
- Equity securities designated at fair value through other comprehensive income: net movement in investment revaluation reserve	- 指定以公平價值 於其他全面收益 計量之股本證券： 投資重估儲備 淨變動	-	-	(14,440)	-	-	(14,440)
Transfer (to)/from retained earnings	轉撥(至)/自保留溢利	-	(290,700)	-	(28,260)	318,960	-
At 30 June 2020	於二零二零年六月三十日	4,830,448	134,471	767,407	2,403,069	6,527,547	14,662,942

The notes on pages 13 to 57 form part of these financial statements.

載於第13至57頁之附註為此等財務報表之一部分。

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 2021 截至二零二一年六月三十日止之六個月

		Share capital	Regulatory reserve	Investment revaluation reserve (non-recycling)	Premises revaluation reserve	Retained earnings	Total equity
		股本	法定儲備	投資重估儲備(非循環)	物業重估儲備	保留溢利	權益總額
		HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000
		千港元	千港元	千港元	千港元	千港元	千港元
At 1 January 2021	於二零二一年一月一日	4,830,448	84,731	985,103	2,187,306	6,639,642	14,727,230
Total comprehensive income for the period	期內全面收益總額	-	-	(408,557)	3,937	198,755	(205,865)
- Profit for the period	- 期內溢利	-	-	-	-	198,755	198,755
- Other comprehensive income, of which:	- 其他全面收益，其中包括：						
- Premises: net movement in premises revaluation reserve	- 物業：物業重估儲備淨變動	-	-	-	3,937	-	3,937
- Equity securities designated at fair value through other comprehensive income: net movement in investment revaluation reserve	- 指定以公平價值於其他全面收益計量之股本證券：投資重估儲備淨變動	-	-	(408,557)	-	-	(408,557)
Transfer (to)/from retained earnings	轉撥(至)/自保留溢利	-	(8,035)	-	(23,862)	31,897	-
At 30 June 2021	於二零二一年六月三十日	4,830,448	76,696	576,546	2,167,381	6,870,294	14,521,365

The notes on pages 13 to 57 form part of these financial statements.

載於第13至57頁之附註為此等財務報表之一部分。

CONDENSED CONSOLIDATED CASH FLOW STATEMENT (UNAUDITED)

簡明綜合現金流動表(未經審核)

For the six months ended 30 June 2021 截至二零二一年六月三十日止之六個月

		For the six months ended 30 June 2021 截至二零二一年 六月三十日 止之六個月 HK\$'000 千港元	For the six months ended 30 June 2020 截至二零二零年 六月三十日 止之六個月 HK\$'000 千港元
Net cash (used in)/generated from operations	經營業務(所用)/產生之現金淨額	(1,247,796)	1,406,560
Tax paid	已付稅項	(167,246)	(129,436)
Net cash (used in)/generated from operating activities	經營活動(所用)/產生之現金淨額	(1,415,042)	1,277,124
Net cash used in investing activities	投資活動所用之現金淨額	(36,064)	(39,320)
Net cash generated from/(used in) financing activities	融資活動產生/(所用)之現金淨額	260,001	(38,047)
Net (decrease)/increase in cash and cash equivalents	現金及現金等價物(減少)/增加淨額	(1,191,105)	1,199,757
Cash and cash equivalents as at 1 January	於一月一日之現金及現金等價物	9,057,521	9,211,582
Cash and cash equivalents as at 30 June	於六月三十日之現金及現金等價物	7,866,416	10,411,339
Cash flows from operating activities include:	經營活動產生之現金流動包括：		
Interest received	已收利息	963,906	1,502,777
Interest paid	已付利息	390,588	874,323
Dividends received	已收股息	5,427	1,736
Analysis of cash and cash equivalents:	現金及現金等價物之分析：		
Cash and short-term funds (Note 10)	現金及短期資金(附註10)	4,187,550	5,774,625
Treasury bills	國庫券		
– Trading assets	– 持作交易用途資產	2,000,452	2,799,591
– Debt securities measured at amortized cost	– 以攤銷成本計量之債務證券	3,313,513	3,611,475
Balances with banks and other financial institutions	銀行同業及其他金融機構放款結餘	1,379,756	3,075,087
Amount shown in the consolidated statement of financial position	綜合財務狀況表所示款項	10,881,271	15,260,778
Less: Amount with an original maturity of over three months	減：原本期限為三個月以上的數項	(3,014,855)	(4,849,439)
Cash and cash equivalents in the consolidated cash flow statement	綜合現金流動表中的現金及現金等價物	7,866,416	10,411,339

The notes on pages 13 to 57 form part of these financial statements.

載於第13至57頁之附註為此等財務報表之一部分。

1. ACTIVITIES AND CORPORATE AFFILIATION

Fubon Bank (Hong Kong) Limited ("The Bank") is a licensed bank incorporated and domiciled in Hong Kong and has its registered office at 38 Des Voeux Road Central, Hong Kong.

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 2021 to be Fubon Financial Holding Company Limited which is incorporated in the Republic of China and operates as a financial conglomerate.

These interim financial statements have been reviewed by the Audit Committee.

2. BASIS OF PREPARATION

These interim financial statements have been prepared in accordance with Hong Kong Accounting Standard ("HKAS") 34, Interim financial reporting, issued by the Hong Kong Institute of Certified Public Accountants. They also contain the disclosure information required under the Banking (Disclosure) Rules ("BDR") issued by the Hong Kong Monetary Authority ("HKMA"). These interim financial statements should be read in conjunction with the annual financial statements for year ended 31 December 2020 which have been prepared in accordance with all applicable Hong Kong Financial Reporting Standards ("HKFRSs").

1. 業務及公司附屬集團

富邦銀行(香港)有限公司(「本行」)是在香港註冊成立的持牌銀行，其註冊辦事處地址為香港中環德輔道中38號。

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，本集團於二零二一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。

審核委員會已審閱此等中期財務報表。

2. 編製基準

此等中期財務報表乃根據香港會計師公會頒布的香港會計準則第34號「中期財務報告」而編製。其亦列載香港金融管理局(「金管局」)發出之銀行業(披露)規則所規定之披露資料。本中期財務報表須與按照所有適用的香港財務報告準則編製的截至二零二零年十二月三十一日止年度之年度財務報表一併參閱。

2. BASIS OF PREPARATION (continued)

The preparation of interim financial statements that conform with HKAS 34 requires that management make judgments, estimates and assumptions that affect the application of policies and reported amounts of assets and liabilities, income and expenses on a year-to-date basis. Actual results may differ from these estimates. In preparing these interim financial statements, the significant areas of judgment made by management in applying the Group's accounting policies and the key sources of estimation uncertainty were the same as those that applied to the consolidated financial statements for the year ended 31 December 2020.

These interim financial statements have been prepared in accordance with the accounting policies as adopted in the 2020 annual financial statements, which have been prepared in accordance with HKFRSs.

3. BASIS OF CONSOLIDATION

These interim financial statements cover the consolidated position of the Bank and all its subsidiaries. For regulatory reporting, the basis of consolidation differs from the basis of consolidation for accounting purposes. Details are set out in Note (A).

The financial information relating to the financial year ended 31 December 2020 that is included in these interim financial statements as comparative information does not constitute the Group's statutory annual consolidated financial statements for that financial year but is derived from those financial statements.

The Bank has delivered the financial statements for the year ended 31 December 2020 to the Registrar of Companies as required by section 662(3) of, and Part 3 of Schedule 6 to, the Companies Ordinance.

2. 編製基準(續)

編製符合香港會計準則第34號之中期財務報表，需要管理層於採用政策及以截至結算日之方法列報資產、負債及收支時作出判斷、估計及假設。實際結果可能有別於該等估計。在編製此等中期財務報表時，管理層於應用本集團之會計政策時作出之重要判斷及估計不確定因素的主要來源與截至二零二零年十二月三十一日止年度的綜合財務報表所採用者相同。

此等中期財務報表乃根據按照香港財務報告準則編製的二零二零年年度財務報表採納之會計政策編製。

3. 綜合基準

此等中期財務報表包括本行及其所有附屬公司之綜合狀況。為監管報告目的，其綜合基準有別於會計目的綜合基準。詳情載於附註(A)。

此等本中期財務報表所載有關截至二零二零年十二月三十一日止財政年度的財務資料(作為比較資料)並不構成本集團於該財政年度的法定年度綜合財務報表，惟摘錄自該等財務報表。

按照《公司條例》第662(3)條及附表6第3部的規定，本行已向公司註冊處遞交截至二零二零年十二月三十一日止年度的財務報表。

3. BASIS OF CONSOLIDATION (continued)

The Bank's auditor has reported on those financial statements. The auditor's report was unqualified; did not include a reference to any matters to which the auditor drew attention by way of emphasis without qualifying its report; and did not contain a statement under section 406(2), 407(2) or (3) of the Companies Ordinance.

4. INTEREST INCOME AND EXPENSE

(a) Interest income

Balances with banks and other financial institutions	銀行同業及其他金融機構結餘
Investment in securities	證券投資
Loans and advances	借款及貸款
Interest income calculated using the effective interest method	採用實際利率法計算之利息收入
Other interest income	其他利息收入
Total interest income	利息收入總額

Interest income recognized on financial assets that are not measured at fair value through profit or loss amounted to HK\$907,836,000 (2020: HK\$1,414,223,000).

3. 綜合基準(續)

本行的核數師已就該等財務報表出具報告。核數師報告為無保留意見；且並無提述核數師在不出具保留意見的情況下以強調的方式提請使用者注意的任何事項；亦不包含根據《公司條例》第406(2)條、407(2)或(3)條作出的聲明。

4. 利息收入及支出

(a) 利息收入

For the six months ended	
30 June 2021 截至 二零二一年 六月三十日 止之六個月 HK\$'000 千港元	30 June 2020 截至 二零二零年 六月三十日 止之六個月 HK\$'000 千港元
7,807	40,729
263,550	500,572
636,479	872,922
907,836	1,414,223
4,077	7,026
911,913	1,421,249

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907,836,000港元(二零二零年：1,414,223,000港元)。

4. INTEREST INCOME AND EXPENSE (continued)
(b) Interest expense

Deposits from customers	客戶存款
Deposits and balances of banks and other financial institutions	銀行同業及其他金融機構之存款及結餘
Financial assets sold under repurchase agreements	購回協議項下出售之金融資產
Certificates of deposit, debt securities and subordinated debts issued	已發行存款證、債務證券及後償債務
Lease liabilities	租賃負債
Others	其他

Interest expense recognized on financial liabilities that are not measured at fair value through profit or loss amounted to HK\$274,250,000 (2020: HK\$811,105,000).

4. 利息收入及支出(續)
(b) 利息支出

For the six months ended	
30 June 2021 截至二零二一年六月三十日止之六個月 HK\$'000 千港元	30 June 2020 截至二零二零年六月三十日止之六個月 HK\$'000 千港元
199,393	607,348
6,373	27,070
24,636	54,900
43,060	120,510
788	1,025
—	1,989
274,250	812,842

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274,250,000港元(二零二零年: 811,105,000港元)。

5. FEE AND COMMISSION INCOME AND EXPENSE

(a) Fee and commission income

5. 費用及佣金收入及支出

(a) 費用及佣金收入

		For the six months ended	
		30 June 2021 截至 二零二一年 六月三十日 止之六個月 HK\$'000 千港元	30 June 2020 截至 二零二零年 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 card services	信用卡業務	46,597	51,034
Insurance services	保險業務	53,610	39,935
Credit related services	信貸業務	22,821	21,377
Securities brokerage and investment services	證券經紀及投資服務	22,599	17,252
Unit trust services	信託基金業務	19,937	14,570
Trade finance services	貿易融資業務	9,463	7,529
Others	其他	11,196	11,037
		186,223	162,734
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	73,176	74,268
– Trust or other fiduciary activities	– 信託或其他受託業	1,048	899

Fee and commission income arising from trust and other fiduciary activities relate to fees from asset management activities where the Group holds assets or invests 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)

(b) Fee and commission expense

5. 費用及佣金收入及支出(續)

(b) 費用及佣金支出

		For the six months ended	
		30 June 2021 截至 二零二一年 六月三十日 止之六個月 HK\$'000 千港元	30 June 2020 截至 二零二零年 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	35,591	27,560
Other fees paid	其他已付費用	8,835	10,232
		44,426	37,792
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	35,191	33,894

6. OTHER OPERATING INCOME

6. 其他營運收入

		For the six months ended	
		30 June 2021 截至 二零二一年 六月三十日 止之六個月 HK\$'000 千港元	30 June 2020 截至 二零二零年 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	29,919	32,332
– Trading assets	– 持作交易用途資產	40,863	9,682
– Other dealing activities*	– 其他買賣交易*	2,937	5,751
– Short selling activities	– 賣空交易	5	(5,431)
		73,724	42,334
Net hedging loss from fair value hedges	公平價值對沖之淨對沖虧損		
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	(962,779)	946,175
Net gain/(loss) on hedging instruments	對沖工具之淨收益/(虧損)	939,684	(971,019)
		(23,095)	(24,844)
Dividend income from unlisted equity securities	非上市股本證券之股息收入	5,427	1,736
Rental income	租金收入		
– from investment properties	– 來自投資物業	561	–
– others	– 其他	237	722
Reversal of government subsidies	政府補助撥回	(604)	–
Others	其他	10,303	11,020
		66,553	30,968

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

* 其他買賣交易包括客戶買賣金融工具，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 2021 截至 二零二一年 六月三十日 止之六個月 HK\$'000 千港元	30 June 2020 截至 二零二零年 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	287,019	290,877
Premises and other fixed assets	物業及其他固定資產		
Depreciation (Note 15)	折舊(附註15)	80,261	87,064
Others	其他	8,339	9,356
Government rent and rates and expenses on short-term leases	政府地租及差餉以及短期租賃開支	2,256	2,472
Audit fee	核數費用	2,671	2,295
Other operating expenses	其他營運支出		
Business promotion	業務推廣	16,350	15,782
Legal and professional fees	法律及顧問費	2,700	2,966
Communication	通訊	14,322	14,993
Electronic data processing and computer systems	電子資料處理及電腦系統	38,966	38,864
Others	其他	19,000	22,100
		471,884	486,769

8. TAXATION IN THE CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

The provision for Hong Kong Profits Tax for 2021 is calculated at 16.5% (2020: 16.5%) of the estimated assessable profits for the six months ended 30 June 2021.

8. 綜合全面收益表內的稅項

二零二一年之香港利得稅撥備乃根據截至二零二一年六月三十日止之六個月之評估應課稅溢利之16.5% (二零二零年：16.5%)計算。

		For the six months ended	
		30 June 2021 截至 二零二一年 六月三十日 止之六個月 HK\$'000 千港元	30 June 2020 截至 二零二零年 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		
– Tax for the period	– 期內稅項	43,369	35,023
– Under-provision in prior years	– 過往年度撥備不足	–	3,000
Current tax – Overseas Tax	即期稅項 – 海外稅項		
– Tax for the period	– 期內稅項	193	–
Deferred tax	遞延稅項	(169)	(25,024)
		43,393	12,999

9. OTHER COMPREHENSIVE INCOME

Equity securities designated at fair value through other comprehensive income (non-recycling):

Changes in fair value recognized during the period
Deferred taxation
Net movement in the investment revaluation reserve (non-recycling) during the period recognized in other comprehensive income

指定以公平價值於其他全面收益計量之股本證券(非循環)：

期內確認之公平價值變動
遞延稅項
期內於其他全面收益確認之投資重估儲備(非循環)淨變動

9. 其他全面收益

For the six months ended

30 June 2021 截至 二零二一年 六月三十日 止之六個月 HK\$'000 千港元	30 June 2020 截至 二零二零年 六月三十日 止之六個月 HK\$'000 千港元
(489,290)	(17,294)
80,733	2,854
(408,557)	(14,440)

10. CASH AND SHORT-TERM FUNDS

Cash in hand
Balances with the HKMA
Balances with banks
Money at call and short notice*

現金
金管局結餘
銀行同業之結餘
通知及短期存款*

10. 現金及短期資金

30 June 2021 二零二一年 六月三十日 HK\$'000 千港元	31 December 2020 二零二零年 十二月三十一日 HK\$'000 千港元
90,080	93,278
981,368	648,851
789,373	568,784
2,326,729	3,655,742
4,187,550	4,966,655

* Money at call and short notice represents deposits of up to a maximum of one month maturity from the end of reporting period.

* 通知及短期存款指由報告期末起計最長一個月到期之存款。

11. SEGMENT REPORTING

Segment information is presented in respect of the Group's operating segments which are the components of the Group about which separate financial information is available and evaluated regularly by the Chief Executive Officer and Managing Director in deciding how to allocate resources and in assessing performance.

Operating segments

The Bank and its subsidiaries are principally engaged in the provision of banking and related financial services. Reportable segments of the Group are set out below.

Retail Banking comprises consumer finance activities including credit card merchant acquiring, provision of credit card advances, mortgage lending and other consumer lending and wealth management services such as the sales and distribution of insurance products, investment products and securities brokerage to wealth management clients and provision of banking services to the mass market segment.

Institutional Banking comprises the corporate banking business, the commercial banking business and the financial institutions business, covering the provision of services including corporate lending, syndicated loans, trade financing and deposits to large corporates and small and medium enterprises in Hong Kong and Mainland China.

Treasury Investment mainly engages in managing the Group's investment portfolio and trading in foreign exchange and debt securities. It also manages the overall funding, liquidity and interest rate risk positions arising from the banking activities of the Bank. Moreover, it is also responsible for the marketing of treasury products to the Group's customers.

In the first half of 2021, Financial Markets was restructured and renamed to Treasury Investment, resulting in some changes in operating income sharing between other operating segments.

11. 分部資料

分部資料乃根據本集團的經營分部編製。本集團之經營分部為本集團之組成部份，相關之財務資料可被獨立地提供以及行政總裁及董事總經理用作定期評估以決定如何分配資源和評核表現。

經營分部

本行及其附屬公司之主要業務為提供銀行及相關之金融服務。本集團可申報經營分部載列如下。

零售銀行包括消費金融業務及財富管理服務，前者包括信用卡商戶服務、信用卡信貸服務、按揭貸款及其他消費信貸，後者包括向財富管理客戶提供銷售和分銷保險產品、投資產品及證券經紀服務以及向大眾市場分部提供銀行服務。

企業及機構銀行包括企業銀行業務、商業銀行業務以及金融機構業務，涵蓋向香港及中國內地之大型企業及中小企業提供企業借貸、銀團貸款、貿易融資及存款服務。

財務投資主要從事本集團的投資組合管理以及外匯及債務證券的交易活動。其亦管理本集團整體資金以及由銀行業務產生之流動性及利率風險部位。此外，其亦負責向本集團客戶銷售財務產品。

於二零二一年上半年，金融市場重組及更名至財務投資，導致其他經營分部之營運收入拆分出現變動。

11. SEGMENT REPORTING (continued)

Segment results, assets and liabilities

For the purpose of segmental analysis, the allocation of operating income reflects the benefits of capital and other funding resources allocated to the operating segments by way of internal capital allocation and fund transfer pricing mechanisms. To reflect the benefit of joint efforts of two operating segments on a third party fee-related transaction, operating income derived from the transaction is split between the relevant operating segments.

Cost allocation is based on the direct costs incurred by the respective operating segments. For consistency with internal management reporting, there is no apportionment of central management overheads and only wholly and directly attributable costs of support units are charged to the respective operating segments. Rental charges at market rates for usage of premises are reflected in net interest income, operating expenses and inter-segment expenses for the respective operating segments.

Segment assets mainly include advances to customers, investment in securities and financial instruments, inter-bank placements, current assets and premises attributable to the operating segments.

Segment liabilities mainly include deposits from customers, certificates of deposit and debt securities issued, inter-bank borrowings, and accruals attributable to the operating segments.

In addition to receiving segment information concerning profit before taxation, management is provided with segment information concerning revenue, interest expense, depreciation, amortization, impairment losses and additions to non-current segment assets used by the segments in their operations.

Unallocated items mainly comprise the central management unit, management of strategic investments, premises and property management and other activities which cannot be reasonably allocated to specific business segments.

11. 分部資料(續)

分部業績、資產及負債

按分部分析下之營運收入劃分，反映各經營分部，透過內部資本分配和資金調撥機制獲分派之資本及其他資金所賺取之回報。為反映兩個經營分部在第三方非利息收入相關交易上共同努力所賺取之回報，從這交易上所賺取之營運收入會在相關之經營分部拆分。

成本分配則以各經營分部之直接成本計算。為與內部管理報告一致，中央管理費用不被分攤，只有完全及直接可歸因於各經營分部的後勤部門費用，在各經營分部扣除。各經營分部使用物業，按市值計算之租金反映於各經營分部之淨利息收入、營運支出及跨分部支出內。

分部資產主要包括各經營分部應佔客戶貸款、證券及金融工具投資、銀行同業放款、流動資產及物業。

分部負債主要包括各經營分部應佔客戶存款、已發行存款證、已發行債務證券、銀行同業借款及應計款項。

除了分部資料中的除稅前溢利資料外，管理層亦獲提供分部資料中的有關收入、利息支出、折舊、攤銷、減值虧損及用於分部運作的新增非流動分部資產。

未分配項目主要包括中央管理單位、策略投資管理、樓宇及物業管理以及其他未能合理分配到特定業務類別的活動。

11. SEGMENT REPORTING (continued)
Segment results, assets and liabilities (continued)

11. 分部資料 (續)
分部業績、資產及負債 (續)

		For the six months ended 30 June 2021 截至二零二一年六月三十日止之六個月			
		Retail Banking	Institutional Banking	Treasury Investment	Reportable Segments Total
		零售銀行	機構銀行	財務投資	分部總額
		HK\$'000	HK\$'000	HK\$'000	HK\$'000
		千港元	千港元	千港元	千港元
Net interest income	淨利息收入	170,181	342,981	124,254	637,416
Other operating income from external customers	源自外界客戶其他 營運收入	172,131	44,721	14,841	231,693
Fee and commission expense	費用及佣金支出	(28,213)	(228)	(4,285)	(32,726)
Other operating income	其他營運收入	143,918	44,493	10,556	198,967
Operating income	營運收入	314,099	387,474	134,810	836,383
Operating expenses	營運支出	(174,652)	(51,032)	(25,826)	(251,510)
Inter-segment expenses	跨分部支出	(23,746)	(3,389)	(807)	(27,942)
Operating profit before other gains and impairment losses	未計其他收益及減值 虧損前經營溢利	115,701	333,053	108,177	556,931
Impairment losses on advances to customers	客戶貸款減值虧損	(2,948)	(133,750)	–	(136,698)
Write back of/(charge for) impairment losses on other financial instruments	其他金融工具減值虧 損之回撥/(扣除)	7,292	(11,459)	7,050	2,883
Impairment losses on other assets	其他資產減值虧損	(900)	(56)	–	(956)
Profit before taxation	除稅前溢利	119,145	187,788	115,227	422,160
Operating expenses – depreciation	營運支出 – 折舊	(38,911)	(4,763)	(1,615)	(45,289)
		30 June 2021 二零二一年六月三十日			
Segment assets	分部資產	20,439,955	39,324,720	50,390,256	110,154,931
Segment liabilities	分部負債	53,841,649	24,137,446	19,367,572	97,346,667

11. SEGMENT REPORTING (continued)

Segment results, assets and liabilities (continued)

11. 分部資料(續)

分部業績、資產及負債(續)

		For the six months ended 30 June 2020 截至二零二零年六月三十日止之六個月			
		Retail Banking 零售銀行 HK\$'000 千港元	Institutional Banking 企業及 機構銀行 HK\$'000 千港元	Financial Markets 金融市場 HK\$'000 千港元	Reportable Segments Total 可申報 分部總額 HK\$'000 千港元
Net interest income	淨利息收入	192,193	306,698	110,200	609,091
Other operating income/(loss) from external customers	源自外界客戶其他 營運收入／(虧損)	152,976	36,549	(7,817)	181,708
Fee and commission expense	費用及佣金支出	(30,795)	(105)	(3,309)	(34,209)
Other operating income/(loss)	其他營運收入／(虧損)	122,181	36,444	(11,126)	147,499
Operating income	營運收入	314,374	343,142	99,074	756,590
Operating expenses	營運支出	(184,750)	(46,972)	(30,070)	(261,792)
Inter-segment expenses	跨分部支出	(18,997)	(2,758)	(802)	(22,557)
Operating profit before other gains and impairment losses	未計其他收益及減值虧 損前經營溢利	110,627	293,412	68,202	472,241
Impairment losses on advances to customers	客戶貸款減值虧損	(21,485)	(135,771)	–	(157,256)
Impairment losses on other financial instruments	其他金融工具減值虧損	(10,131)	(18,172)	(54,193)	(82,496)
(Charge for)/write back of impairment losses on other assets	其他資產減值虧損之(扣 除)／回撥	(8)	303	–	295
Net gains on disposal of financial assets at amortized cost	出售以攤銷成本計量之 金融資產淨收益	–	–	262	262
Net losses on disposal of fixed assets	出售固定資產淨虧損	(141)	–	–	(141)
Profit before taxation	除稅前溢利	78,862	139,772	14,271	232,905
Operating expenses – depreciation	營運支出－折舊	(43,405)	(4,499)	(1,832)	(49,736)
31 December 2020 二零二零年十二月三十一日					
Segment assets	分部資產	20,401,006	38,164,272	49,894,588	108,459,866
Segment liabilities	分部負債	53,818,710	22,705,460	19,635,296	96,159,466

11. SEGMENT REPORTING (continued)**Reconciliation of reportable segment operating income, profit before taxation, assets & liabilities****Operating income**

Reportable segment operating income
Elimination of inter-segment operating income
Unallocated operating income
Consolidated operating income

營運收入

可申報分部營運收入
跨分部營運收入抵銷
未分配營運收入
綜合營運收入

Profit before taxation

Reportable segment profit before taxation
Unallocated operating income
Unallocated operating expenses
Write back of impairment losses on assets acquired under lending agreements
Net (losses)/gains on disposal of fixed assets
Gains on revaluation of investment properties
Consolidated profit before taxation

除稅前溢利

可申報分部除稅前溢利
未分配營運收入
未分配營運支出
根據貸款協議所得資產減值虧損之回撥
出售固定資產淨(虧損)/收益
投資物業重估收益
綜合除稅前溢利

11. 分部資料(續)**可申報分部營運收入、除稅前溢利、資產及負債之對賬****For the six months ended**

30 June 2021 截至 二零二一年 六月三十日 止之六個月 HK\$'000 千港元	30 June 2020 截至 二零二零年 六月三十日 止之六個月 HK\$'000 千港元
836,383	756,590
(45,202)	(47,219)
54,832	54,946
846,013	764,317

For the six months ended

30 June 2021 截至 二零二一年 六月三十日 止之六個月 HK\$'000 千港元	30 June 2020 截至 二零二零年 六月三十日 止之六個月 HK\$'000 千港元
422,160	232,905
54,832	54,946
(237,634)	(249,639)
200	300
(415)	32
3,005	—
242,148	38,544

11. SEGMENT REPORTING (continued)

Reconciliation of reportable segment operating income, profit before taxation, assets & liabilities
(continued)

Assets

Reportable segment assets
Unallocated fixed assets
Unallocated other assets
Consolidated total assets

資產

可申報分部資產
未分配固定資產
未分配其他資產
綜合資產總額

Liabilities

Reportable segment liabilities
Unallocated other liabilities
Consolidated total liabilities

負債

可申報分部負債
未分配其他負債
綜合負債總額

11. 分部資料(續)

可申報分部營運收入、除稅前溢利、資產及負債之對賬(續)

30 June 2021 二零二一年 六月三十日 HK\$'000 千港元	31 December 2020 二零二零年 十二月三十一日 HK\$'000 千港元
110,154,931	108,459,866
1,678,236	1,716,984
1,533,462	2,146,834
113,366,629	112,323,684

30 June 2021 二零二一年 六月三十日 HK\$'000 千港元	31 December 2020 二零二零年 十二月三十一日 HK\$'000 千港元
97,346,667	96,159,466
1,498,597	1,436,988
98,845,264	97,596,454

11. SEGMENT REPORTING (continued)

Geographical information

Geographical segment information is based on the locations of the principal operations of the subsidiaries or on the location of the branches of the Bank responsible for reporting the results or booking the assets, the location of customers and the location of assets. For the six months ended 30 June 2021 and 2020, all of the Group's operating income and profit before taxation were generated by assets booked by the branches and subsidiaries of the Group located in Hong Kong. No single country or geographic segment other than Hong Kong contributed 10% or more of the Group's assets, liabilities, profit or loss before taxation, operating income or contingent liabilities and commitments.

Major customers

For the six months ended 30 June 2021 and 2020, no single customer or a group of customers under common control contributed 10% or more of the Group's operating income.

11. 分部資料(續)

區域資料

區域分部資料乃基於附屬公司之主要營運地點或負責申報業績或將資產入賬之本行分行位置、客戶位置及資產位置予以披露。截至二零二一年及二零二零年六月三十日止六個月，本集團所有營運收入及除稅前溢利均來自位於香港的本集團分行及附屬公司入賬之資產所產生。概無香港以外的其他國家或區域分部佔本集團的資產、負債、除稅前溢利或虧損、營運收入或或然負債及承擔10%或以上。

主要客戶

截至二零二一年及二零二零年六月三十日止六個月，概無單一客戶或共同控制之一組客戶佔本集團營運收入10%或以上。

12. DERIVATIVE FINANCIAL INSTRUMENTS

(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 end of reporting period 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:

12. 衍生金融工具

(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報告期末尚未平倉之交易量，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：

		30 June 2021 二零二一年六月三十日			31 December 2020 二零二零年十二月三十一日		
		Qualifying for hedge accounting 合資格採用 對沖會計法 HK\$'000 千港元	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	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	-	6,456,126	6,456,126	-	5,732,908	5,732,908
- Swaps	- 掉期	-	10,494,193	10,494,193	-	10,308,733	10,308,733
- Options purchased	- 購入期股	-	283,279	283,279	-	435,326	435,326
- Options written	- 沽出期權	-	283,279	283,279	-	435,326	435,326
		-	17,516,877	17,516,877	-	16,912,293	16,912,293
Interest rate derivatives	利率衍生工具						
- Swaps	- 掉期	26,469,441	770,500	27,239,941	25,607,137	786,300	26,393,437
		26,469,441	770,500	27,239,941	25,607,137	786,300	26,393,437
Equity derivatives	股票衍生工具						
- Options purchased	- 購入期股	-	1,025	1,025	-	22,294	22,294
- Options written	- 沽出期權	-	1,025	1,025	-	22,294	22,294
		-	2,050	2,050	-	44,588	44,588
Total	總額	26,469,441	18,289,427	44,758,868	25,607,137	17,743,181	43,350,318

12. DERIVATIVE FINANCIAL INSTRUMENTS

(continued)

(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. The Group does not hold derivatives that are managed in conjunction with financial instruments designated at fair value through profit or loss.

Derivatives reported as qualifying for hedge accounting represent hedging instruments designated as hedges under HKAS 39.

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

Exchange rate derivatives 匯率衍生工具
Interest rate derivatives 利率衍生工具
Equity derivatives 股票衍生工具

12. 衍生金融工具(續)

(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。本集團並無持有任何與指定通過損益以反映公平價值之金融工具共同管理之衍生工具。

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) 衍生工具之公平價值及信貸風險加權金額

30 June 2021 二零二一年六月三十日			31 December 2020 二零二零年十二月三十一日		
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
422,078	56,510	68,527	507,381	62,049	75,398
182,846	663,242	73,833	55,569	1,018,348	55,050
9	9	-	493	493	-
604,933	719,761	142,360	563,443	1,080,890	130,448

The above fair value amounts are shown on a gross basis without taking into account the effect of any bilateral netting arrangements. The Group adopted the Banking (Capital) (Amendment) Rules 2020 in calculating the credit risk-weighted amount upon its implementation on 30 June 2021. As such the credit risk-weighted amount as of 30 June 2021 is not comparable to that as of 31 December 2020.

上述公平價值金額以總額顯示，並無計及任何雙邊淨額結算安排之影響。於二零二一年六月三十日實施後，本集團採納《2020年銀行業(資本)(修訂)規則》計算信貸風險加權金額。因此二零二一年六月三十日信貸風險加權金額不可與二零二零年十二月三十一日者作比較。

13. ADVANCES TO CUSTOMERS

(a) Advances to customers less impairment allowances

Gross advances to customers	客戶貸款總額
Less: Impairment allowances	減：減值撥備
– Stage 1	– 第1階段
– Stage 2	– 第2階段
– Stage 3	– 第3階段

13. 客戶貸款

(a) 客戶貸款減減值撥備

30 June 2021 二零二一年 六月三十日 HK\$'000 千港元	31 December 2020 二零二零年 十二月三十一日 HK\$'000 千港元
56,200,290	55,584,673
(205,588)	(223,974)
(83,021)	(52,597)
(380,089)	(395,039)
55,531,592	54,913,063

(b) Movement in impairment allowances on advances to customers

(b) 客戶貸款減值撥備變動

		30 June 2021 二零二一年六月三十日		
		Lifetime ECL not credit- impaired 非信貸不良 的全期預期 信貸虧損 HK\$000 千港元	Lifetime ECL credit- impaired 信貸不良 的全期預 期信貸虧損 HK\$000 千港元	Total 總額 HK\$000 千港元
At 1 January 2021	於二零二一年一月一日	223,974	52,597	395,039
Transfer to 12-month ECL	轉至12個月內預期信貸虧損	3,526	(3,526)	-
Transfer to lifetime ECL not credit-impaired	轉至非信貸不良的全期預期信貸虧損	(11,915)	11,915	-
Transfer to lifetime ECL credit-impaired	轉至信貸不良的全期預期信貸虧損	(1,362)	-	1,362
New financial assets originated or purchased, assets derecognized, repayments and further lending	源生或購入之新金融資產、取消確認之資產、還款及進一步貸款	63,244	9,471	-
Repayment	還款	(35,466)	(14,923)	-
Recoveries of advances written off in previous years	收回過往年度已撇銷貸款	-	-	2,479
Write-offs	撇銷	-	-	(142,817)
Net remeasurement of impairment allowances (including exchange adjustments)	減值撥備之重新計量淨額（包括匯兌調整）	(36,413)	27,487	124,026
At 30 June 2021	於二零二一年六月三十日	205,588	83,021	380,089

13. ADVANCES TO CUSTOMERS (continued)

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

13. 客戶貸款 (續)

(b) 客戶貸款減值撥備變動 (續)

		31 December 2020 二零二零年十二月三十一日			
		12-month ECL	Lifetime ECL not credit-impaired 非信貸不良的全期預期信貸虧損	Lifetime ECL credit-impaired 信貸不良的全期預期信貸虧損	Total 總額
		12個月內預期信貸虧損 HK\$000 千港元	非信貸不良的全期預期信貸虧損 HK\$000 千港元	信貸不良的全期預期信貸虧損 HK\$000 千港元	總額 HK\$000 千港元
At 1 January	於一月一日	91,916	35,177	160,795	287,888
Transfer to lifetime ECL not credit-impaired	轉至非信貸不良的全期預期信貸虧損	(3,008)	3,008	-	-
Transfer to 12-month ECL	轉至12個月內預期信貸虧損	21,314	(21,314)	-	-
Transfer to lifetime ECL credit-impaired	轉至信貸不良的全期預期信貸虧損	(1,081)	-	1,081	-
New financial assets originated or purchased, assets derecognized, repayments and further lending	源生或購入之新金融資產、取消確認之資產、還款及進一步貸款	145,463	21,857	-	167,320
Repayments	還款	(34,595)	(10,516)	-	(45,111)
Write-offs	撇銷	-	-	(23,870)	(23,870)
Net remeasurement of impairment allowances (including exchange adjustments)	減值撥備之重新計量淨額(包括匯兌調整)	3,965	24,385	257,033	285,383
At 31 December	於十二月三十一日	223,974	52,597	395,039	671,610

13. ADVANCES TO CUSTOMERS (continued)**(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:

13. 客戶貸款(續)**(c) 按行業分析的客戶貸款**

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

		30 June 2021 二零二一年六月三十日		31 December 2020 二零二零年十二月三十一日	
		Gross loans and advances	% of gross loans covered by collateral	Gross loans and advances	% of gross loans covered by collateral
		借款及貸款總額 HK\$'000	有抵押之貸款佔貸款總額之百分比	借款及貸款總額 HK\$'000	有抵押之貸款佔貸款總額之百分比
		千港元	%	千港元	%
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	2,993,572	15.15	3,351,855	15.97
- Property investment	- 物業投資	7,905,949	66.45	7,867,895	63.80
- Financial concerns	- 金融企業	1,439,212	1.02	1,935,165	0.55
- Stockbrokers	- 股票經紀	3,214,926	36.39	2,501,549	47.65
- Wholesale and retail trade	- 批發及零售業	975,731	19.36	1,104,961	17.77
- Manufacturing	- 製造業	2,123,166	21.35	2,259,969	19.95
- Transport and transport equipment	- 運輸及運輸設備	295,552	15.44	304,104	15.20
- Information technology	- 資訊科技	710,675	-	533,402	-
- Electricity and gas	- 電力及煤氣	463,203	-	341,597	-
- Others	- 其他	4,492,816	42.05	4,417,395	48.19
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樓宇的貸款	3,312	95.77	3,627	95.73
- Loans for the purchase of other residential properties	- 購買其他住宅物業的貸款	10,294,512	99.94	9,988,744	99.94
- Credit card advances	- 信用卡貸款	707,439	-	745,129	-
- Others	- 其他	3,985,535	42.45	3,686,143	44.83
		39,605,600		39,041,535	
Trade finance	貿易融資	4,184,328	20.08	4,242,438	21.84
Gross advances for use outside Hong Kong	在香港以外使用的貸款總額	12,410,362	0.28	12,300,700	0.32
Gross advances to customers	客戶貸款總額	56,200,290	39.73	55,584,673	39.91

13. ADVANCES TO CUSTOMERS (continued)

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

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

30 June 2021

二零二一年六月三十日

- Property investment	- 物業投資
- Loans for the purchase of other residential properties	- 購買其他住宅物業的貸款
- Gross advances for use outside Hong Kong	- 在香港以外使用的貸款總額

31 December 2020

二零二零年十二月三十一日

- Property investment	- 物業投資
- Loans for the purchase of other residential properties	- 購買其他住宅物業的貸款
- Gross advances for use outside Hong Kong	- 在香港以外使用的貸款總額

13. 客戶貸款(續)

(c) 按行業分析的客戶貸款(續)

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：

Overdue advances	Impaired advances	Impairment allowances for Stage 3 assets	Impairment allowances for Stage 1 and Stage 2 assets
逾期貸款	減值貸款	第3階段資產之減值撥備	第1及第2階段資產之減值撥備
HK\$'000	HK\$'000	HK\$'000	HK\$'000
千港元	千港元	千港元	千港元
121,308	29,254	825	9,348
106,534	6,856	-	13,773
287,299	-	-	162,060

Overdue advances	Impaired advances	Impairment allowances for Stage 3 assets	Impairment allowances for Stage 1 and Stage 2 assets
逾期貸款	減值貸款	第3階段資產之減值撥備	第1及第2階段資產之減值撥備
HK\$'000	HK\$'000	HK\$'000	HK\$'000
千港元	千港元	千港元	千港元
135,788	-	-	10,201
94,208	2,827	-	11,012
77,521	-	-	144,217

13. ADVANCES TO CUSTOMERS (continued)
(d) Impaired advances to customers

13. 客戶貸款 (續)
(d) 客戶減值貸款

		30 June 2021 二零二一年六月三十日		31 December 2020 二零二零年十二月三十一日	
		HK\$'000	% of gross advances 估貸款總額百分比	HK\$'000	% of gross advances 估貸款總額百分比
		千港元	百分比	千港元	百分比
Gross impaired advances	減值貸款總額	534,728	0.95	482,883	0.87
Stage 3 impairment allowances made against impaired loans	就減值貸款作出的第3階段減值撥備	(380,089)		(395,039)	
		154,639		87,844	
Amount of collateral held in respect of impaired loans	就減值貸款持有的抵押品金額	88,196		2,827	

Collateral mainly comprises mortgage interests over residential properties with the Group. It does not include any expected recovery from companies in liquidation and government guarantee schemes.

抵押品主要包括抵押予本集團的住宅物業按揭。當中不包括任何預期自公司清盤及政府擔保計劃之收回款項。

14. DEBT SECURITIES MEASURED AT AMORTIZED COST

(a) Debt securities measured at amortized cost less impairment allowances

14. 以攤銷成本計量之債務證券

(a) 以攤銷成本計量之債務證券減減值撥備

		30 June 2021 二零二一年 六月三十日 HK\$'000 千港元	31 December 2020 二零二零年 十二月三十一日 HK\$'000 千港元
<i>Debt securities measured at amortized cost</i>	以攤銷成本計量之債務證券		
Treasury bills (including Exchange Fund Bills)	國庫券(包括外匯基金票據)		
– Listed outside Hong Kong	– 於香港以外上市	15,023	14,961
– Unlisted	– 非上市	3,298,490	2,798,586
Certificates of deposit held	所持存款證		
– Unlisted	– 非上市	21,638	126,629
Debt securities	債務證券		
– Listed in Hong Kong	– 於香港上市	20,239,790	18,208,321
– Listed outside Hong Kong	– 於香港以外上市	9,869,328	10,128,457
– Unlisted	– 非上市	8,236,678	9,908,277
		41,680,947	41,185,231

14. DEBT SECURITIES MEASURED AT AMORTIZED COST (continued)

(b) Movement in impairment allowances on debt securities measured at amortized cost

14. 以攤銷成本計量之債務證券
(續)

(b) 以攤銷成本計量之債務證券減值撥備之變動

		30 June 2021 二零二一年六月三十日			
		12-month ECL 12個月內預期 信貸虧損 HK\$000 千港元	Lifetime ECL not credit-impaired 非信貸不良的全期預期 信貸虧損 HK\$000 千港元	Lifetime ECL Credit-impaired 信貸不良的全期預期 信貸虧損 HK\$000 千港元	Total 總額 HK\$000 千港元
At 1 January 2021	於二零二一年一月一日	85,052	-	-	85,052
Transfer to lifetime ECL not credit-impaired	轉至非信貸不良的全期預期信貸虧損	(575)	575	-	-
New financial assets originated or purchased, assets derecognized, repayments and further lending	源生或購入之新金融資產、取消確認之資產、還款及進一步貸款	9,482	-	-	9,482
Repayment	還款	(9,744)	-	-	(9,744)
Net remeasurement of impairment allowances (including exchange adjustments)	減值撥備之重新計量淨額(包括匯兌調整)	(14,153)	7,969	-	(6,184)
At 30 June 2021	於二零二一年六月三十日	70,062	8,544	-	78,606

14. DEBT SECURITIES MEASURED AT AMORTIZED COST (continued)

(b) Movement in impairment allowances on debt securities measured at amortized cost
(continued)

14. 以攤銷成本計量之債務證券
(續)

(b) 以攤銷成本計量之債務證券減值撥備之變動(續)

		31 December 2020 二零二零年十二月三十一日			
		12-month ECL 12個月內預期 信貸虧損 HK\$000 千港元	Lifetime ECL not credit- impaired 非信貸不良的 全期預期 信貸虧損 HK\$000 千港元	Lifetime ECL credit- impaired 信貸不良的 全期預期 信貸虧損 HK\$000 千港元	Total 總額 HK\$000 千港元
At 1 January 2020	於二零二零年一月一日	41,131	–	–	41,131
New financial assets originated or purchased, assets derecognized, repayments and further lending	源生或購入之 新金融資產、 取消確認之資產、 還款及進一步貸款	22,370	–	–	22,370
Repayment	還款	(18,560)	–	–	(18,560)
Net remeasurement of impairment allowances (including exchange adjustments)	減值撥備之 重新計量淨額 (包括匯兌調整)	40,111	–	–	40,111
At 31 December 2020	於二零二零年 十二月三十一日	85,052	–	–	85,052

NOTES TO THE UNAUDITED INTERIM FINANCIAL STATEMENTS

未經審核中期財務報表附註

15. FIXED ASSETS AND INVESTMENT PROPERTIES

15. 固定資產及投資物業

		Premises	Furniture, fixtures and equipment	Other properties and equipment leased for own use carried at cost with other self-rented properties and equipment	Subtotal	Investment properties	Total
		物業 HK\$'000 千港元	傢俬、裝置及設備 HK\$'000 千港元	其他自用租賃物業及設備 HK\$'000 千港元	小計 HK\$'000 千港元	投資物業 HK\$'000 千港元	總計 HK\$'000 千港元
Cost or valuation	成本價或估值						
At 1 January 2020	於二零二零年一月一日	3,667,833	1,013,575	135,629	4,817,037	-	4,817,037
Additions	添置	-	86,028	17,691	103,719	-	103,719
Transfer from assets held for sale	轉撥自持作出售資產	41,300	-	-	41,300	-	41,300
Surplus on revaluation upon transfer to investment properties	轉撥至投資物業時的重估盈餘	4,677	-	-	4,677	-	4,677
Elimination of accumulated depreciation upon transfer to investment properties	轉撥至投資物業時抵銷累計折舊	(10,677)	-	-	(10,677)	-	(10,677)
Transfer to investment properties	轉撥至投資物業	(88,600)	-	-	(88,600)	88,600	-
Disposals	出售	-	(14,633)	(26,962)	(41,595)	(34,500)	(76,095)
Deficits on revaluation	重估虧損	(203,296)	-	-	(203,296)	(4,600)	(207,896)
Elimination of accumulated depreciation on revalued premises	抵銷重估物業之累計折舊	(65,304)	-	-	(65,304)	-	(65,304)
At 31 December 2020	於二零二零年十二月三十一日	3,345,933	1,084,970	126,358	4,557,261	49,500	4,606,761
Accumulated depreciation	累計折舊						
At 1 January 2020	於二零二零年一月一日	-	655,239	70,847	726,086	-	726,086
Charge for the year	年內扣除	75,981	79,460	27,322	182,763	-	182,763
Released on disposal	出售撥回	-	(14,308)	(26,962)	(41,270)	-	(41,270)
Elimination of accumulated depreciation upon transfer to investment properties	轉撥至投資物業時抵銷累計折舊	(10,677)	-	-	(10,677)	-	(10,677)
Elimination of accumulated depreciation on revalued premises	抵銷重估物業之累計折舊	(65,304)	-	-	(65,304)	-	(65,304)
At 31 December 2020	於二零二零年十二月三十一日	-	720,391	71,207	791,598	-	791,598
Accumulated impairment loss	累計減值虧損						
At 1 January 2020 and 31 December 2020	於二零二零年一月一日及於二零二零年十二月三十一日	15,733	-	-	15,733	-	15,733
Net book value	賬面淨值						
At 31 December 2020	於二零二零年十二月三十一日	3,330,200	364,579	55,151	3,749,930	49,500	3,799,430

15. FIXED ASSETS AND INVESTMENT PROPERTIES (continued)

15. 固定資產及投資物業 (續)

Cost or valuation	成本值或估價
At 1 January 2021	於二零二一年一月一日
Additions	添置
Transfer to assets held for sale	轉撥至持作出售之資產
Surplus on revaluation upon transfer to asset held for sales	轉撥至持作出售之資產時的重估盈餘
Disposals	出售

At 30 June 2021 於二零二一年六月三十日

Accumulated depreciation	累計折舊
At 1 January 2021	於二零二一年一月一日
Charge for the period (Note 7)	年內扣除(附註7)
Released on disposal	出售撥回
At 30 June 2021	於二零二一年六月三十日

Accumulated impairment loss 累計減值虧損

At 1 January 2021 and 30 June 2021 於二零二一年一月一日及於二零二一年六月三十日

Net book value 賬面淨值
At 30 June 2021 於二零二一年六月三十日

Premises	Furniture, fixtures and equipment	Other properties and equipment leased for own use carried at cost	Subtotal	Investment properties	Total
物業	傢俬、裝置及設備	以成本列賬之其他自用租賃物業及設備	小計	投資物業	總計
HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000
千港元	千港元	千港元	千港元	千港元	千港元
3,345,933	1,084,970	126,358	4,557,261	49,500	4,606,761
-	36,064	-	36,064	-	36,064
-	-	-	-	(39,005)	(39,005)
-	-	-	-	3,005	3,005
-	(13,517)	(7,985)	(21,502)	-	(21,502)
3,345,933	1,107,517	118,373	4,571,823	13,500	4,585,323
-	720,391	71,207	791,598	-	791,598
28,958	39,707	11,596	80,261	-	80,261
-	(13,102)	(7,985)	(21,087)	-	(21,087)
28,958	746,996	74,818	850,772	-	850,772
15,733	-	-	15,733	-	15,733
3,301,242	360,521	43,555	3,705,318	13,500	3,718,818

16. ASSET HELD FOR SALES

In May 2021, the Group transferred an investment property situated in Hong Kong with carrying amount of HK\$39,005,000 from investment properties to asset held for sales following the Group's decision to dispose of the property. The disposal is completed subsequent to the end of the reporting period.

17. DEPOSITS AND BALANCES OF BANKS AND OTHER FINANCIAL INSTITUTIONS

Deposits and balances from banks
Amounts due to banks and other
financial institutions under
repurchase agreements

銀行同業之存款及結餘
回購協議項下應付
銀行同業及其他
金融機構之款項

16. 持作出售之資產

於二零二一年五月，本集團決定出售其位於香港的賬面值為39,005,000港元的投資物業，本集團隨之將其由投資物業轉撥至持作出售之資產。該出售已於報告期末後完成。

17. 銀行同業及其他金融機構之存款及結餘

30 June 2021 二零二一年 六月三十日 HK\$'000 千港元	31 December 2020 二零二零年 十二月三十一日 HK\$'000 千港元
3,133,725	3,188,305
6,235,390	6,853,334
9,369,115	10,041,639

18. DEPOSITS FROM CUSTOMERS

Demand deposits and
current accounts

Savings deposits

Time deposits

活期及往來存款

儲蓄存款

定期存款

18. 客戶存款

30 June 2021 二零二一年 六月三十日 HK\$'000 千港元	31 December 2020 二零二零年 十二月三十一日 HK\$'000 千港元
16,966,786	15,808,654
5,662,671	5,681,074
55,565,627	55,048,702
78,195,084	76,538,430

19. OTHER LIABILITIES

Net defined benefit liability	定額福利負債淨額
Impairment allowance recognized in regard of credit related commitments and contingencies	就與信貸有關之承擔及或然項目確認的減值撥備
Lease liabilities	租賃負債
Accounts payable and other liabilities	應付賬項及其他負債

19. 其他負債

30 June 2021 二零二一年 六月三十日 HK\$'000 千港元	31 December 2020 二零二零年 十二月三十一日 HK\$'000 千港元
83,612	92,792
39,595	45,267
46,687	58,398
1,520,739	1,474,117
1,690,633	1,670,574

20. RESERVES

Regulatory reserve	法定儲備
Investment revaluation reserve (non-recycling)	投資重估儲備 (非循環)
Premises revaluation reserve	物業重估儲備
Retained earnings	保留溢利

20. 儲備

30 June 2021 二零二一年 六月三十日 HK\$'000 千港元	31 December 2020 二零二零年 十二月三十一日 HK\$'000 千港元
76,696	84,731
576,546	985,103
2,167,381	2,187,306
6,870,294	6,639,642
9,690,917	9,896,782

The regulatory reserve is maintained 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.

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。

21. FAIR VALUES OF FINANCIAL INSTRUMENTS

(a) Financial instruments carried at fair value

Fair value estimates are generally subjective in nature, and are made as of a specific point in time based on the characteristics of the financial instruments and relevant market information. The Group measures fair values using the following fair value hierarchy that reflects the significance of the inputs used in making the measurements:

Level 1: Quoted market price (unadjusted) in an active market for an identical instrument.

Level 2: Inputs other than quoted prices included within Level 1 that are observable either directly (i.e., as prices) or indirectly (i.e., derived from prices). This category includes instruments valued using: quoted market prices in active markets for similar instruments; quoted prices for identical or similar instruments in markets that are considered less than active; or other valuation techniques where all significant inputs are directly or indirectly observable from market data.

Level 3: Inputs for the asset or liability that are not based on observable market data (unobservable inputs). This category includes all instruments where the valuation technique includes inputs not based on observable data and the unobservable inputs have a significant effect on the instrument's valuation. This category includes instruments that are valued based on quoted prices for similar instruments where significant unobservable adjustments or assumptions are required to reflect differences between the instruments.

21. 金融工具之公平價值

(a) 以公平價值列賬之金融工具

公平價值之估計一般帶有主觀性質，並於特定時間點基於該金融工具之特性及相關市場資料作出評估。本集團使用下列可反映計量所用之輸入數據之重要性之公平價值等級制度計量公平價值：

第一級：相同工具於活躍市場之市場報價（未經調整）。

第二級：由一級所載報價以外的可觀察直接（即價格）或間接（即源自價格）輸入數據。該分類包括使用下列方法進行估值之工具：類似工具於活躍市場之市場報價；不甚活躍市場之相同或類似工具之報價；或所有重要輸入數據均可直接或間接於市場數據觀察而獲得之其他估值技術。

第三級：並非以可觀察市場數據（不可觀察輸入數據）為基礎的資產或負債的輸入數據。該分類包括估值技術並非基於可觀察數據且不可觀察數據對工具之估值有重大影響之所有工具。倘重大不可觀察調整或假設須用以反映工具之間的差額，該分類包括根據類似工具的報價而估值的工具。

21. FAIR VALUES OF FINANCIAL INSTRUMENTS

(continued)

(a) Financial instruments carried at fair value (continued)

The table below analyses financial instruments, measured at fair value at the end of the reporting period, by the level in the fair value hierarchy into which the fair value treatment is categorised:

30 June 2021

Assets

Trading assets	持作交易用途資產
Derivative financial instruments	衍生金融工具
Equity securities designated at fair value through other comprehensive income	指定以公平價值於其他全面收益計量之股本證券

Liabilities

Trading liabilities	交易賬項下之資產
Derivative financial instruments	衍生金融工具

資產

負債

21. 金融工具之公平價值(續)

(a) 以公平價值列賬之金融工具 (續)

下表乃以公平價值等級制度(公平價值據此分類)分析於本報告期末以公平價值計量之金融工具：

二零二一年六月三十日

Level 1 第一級 HK\$'000 千港元	Level 2 第二級 HK\$'000 千港元	Level 3 第三級 HK\$'000 千港元	Total 總額 HK\$'000 千港元
2,000,452	-	-	2,000,452
-	604,933	-	604,933
52	-	811,821	811,873
2,000,504	604,933	811,821	3,417,258
2,000,462	-	-	2,000,462
-	719,761	-	719,761
2,000,462	719,761	-	2,720,223

21. FAIR VALUES OF FINANCIAL INSTRUMENTS

(continued)

(a) Financial instruments carried at fair value

(continued)

31 December 2020

Assets

Trading assets	持作交易用途資產
Derivative financial instruments	衍生金融工具
Equity securities designated at fair value through other comprehensive income	指定以公平價值於其他全面收益計量之股本證券

Liabilities

Trading liabilities	交易賬項下之資產
Derivative financial instruments	衍生金融工具

資產

負債

Level 1 第一級 HK\$'000 千港元	Level 2 第二級 HK\$'000 千港元	Level 3 第三級 HK\$'000 千港元	Total 總額 HK\$'000 千港元
1,948,454	–	–	1,948,454
–	563,443	–	563,443
52	–	1,316,220	1,316,272
1,948,506	563,443	1,316,220	3,828,169
1,948,454	–	–	1,948,454
–	1,080,890	–	1,080,890
1,948,454	1,080,890	–	3,029,344

There were no transfers of financial instruments from Level 1 to Level 2 of the fair value hierarchy during the periods. The Group's policy is to recognize transfers between levels of fair value hierarchy as at the end of the reporting period in which they occur.

於期內，並無金融工具由公平價值等級制度第一級轉移至第二級。本集團之政策是於轉移發生之相關報告期末確認公平價值等級制度之間的轉移。

21. 金融工具之公平價值(續)

(a) 以公平價值列賬之金融工具(續)

二零二零年十二月三十一日

21. FAIR VALUES OF FINANCIAL INSTRUMENTS

(continued)

(a) Financial instruments carried at fair value

(continued)

(i) Valuation of financial instruments with significant unobservable inputs

The following methods have been applied in determining the fair values of financial instruments under Level 3 of the fair value hierarchy:

- (1) The fair value of unquoted equity investments is estimated, if possible, using the applicable price/earnings ratio and other market data for similar listed companies adjusted to reflect specific circumstances of the issues; and
- (2) the fair value of unlisted investment funds is estimated using the net asset value as reported by the managers of such funds.

21. 金融工具之公平價值(續)

(a) 以公平價值列賬之金融工具

(續)

(i) 使用重大不可觀察輸入數據進行之金融工具估值

以下方法已用於釐定屬於公平價值等級制度第三級之金融工具之公平價值：

- (1) 沒有市價之股本投資之公平價值乃於可行情況下使用適用的價格／盈利率及經調整類似上市公司之其他市場數據以反映該發行之特定情況進行估計；及
- (2) 非上市投資基金之公平價值是以該等基金之經理申報的資產淨值進行估計。

21. FAIR VALUES OF FINANCIAL INSTRUMENTS

(continued)

(a) Financial instruments carried at fair value

(continued)

(i) Valuation of financial instruments with significant unobservable inputs (continued)

The following table shows a reconciliation from the beginning balances to the ending balances for fair value measurements in Level 3 of the fair value hierarchy:

Assets

資產

Beginning of the period	期初
Purchases	購買
Distribution	分派
Changes in fair value recognized in other comprehensive income	於其他全面收益內確認之公平價值變動
End of the period	期末
Total gains or losses for the period included in other comprehensive income for assets held at the end of the reporting period	於報告期末持有之資產計入其他全面收益表的期內收益或虧損總額
Total gains or losses for the period included in profit or loss for assets held at the end of the reporting period	於報告期末持有之資產計入損益賬之期內收益或虧損總額

21. 金融工具之公平價值(續)

(a) 以公平價值列賬之金融工具(續)

(i) 使用重大不可觀察輸入數據進行之金融工具估值(續)

下表載列公平價值等級制度第三級下公平價值計量之期初結餘至期末結餘之對賬：

Equity securities designated at fair value through other comprehensive income 指定以公平價值於其他全面收益計量之股本證券

30 June 2021 二零二一年六月三十日 HK\$'000 千港元	31 December 2020 二零二零年十二月三十一日 HK\$'000 千港元
1,316,220	1,074,000
1,035	1,111
(16,144)	(2,311)
(489,290)	243,420
811,821	1,316,220
(489,290)	243,420
5,427	9,271

21. FAIR VALUES OF FINANCIAL INSTRUMENTS

(continued)

(a) Financial instruments carried at fair value

(continued)

(ii) Effects of changes in significant unobservable assumptions to reasonably possible alternative assumptions

Although the Group believes that its estimates of fair value are appropriate, the use of different methodology or assumptions could lead to different measurements of fair value. For fair value measurements in Level 3 of the fair value hierarchy, a 10% change in either direction in the net asset value reported by respective counterparties would have the following effects:

30 June 2021

二零二一年六月三十日

Assets

Equity securities
designated at fair
value through other
comprehensive
income

資產

指定以公平價值
於其他全面收益
計量之股本證券

21. 金融工具之公平價值(續)

(a) 以公平價值列賬之金融工具

(續)

(ii) 重大不可觀察假設出現變動對可行替代合理假設之影響

儘管本集團相信其公平價值估計屬適宜，使用不同方法或假設可能導致公平價值的不同計量。就公平價值等級制度第三級下公平價值計量而言，有關交易對手申報的資產淨值向任意方向變動10%可能產生下列影響：

Effect on profit or loss 對損益賬的影響		Effect on other comprehensive income 對其他全面收益的影響	
Favourable 有利變動	Unfavourable 不利變動	Favourable 有利變動	Unfavourable 不利變動
HK\$'000 千港元	HK\$'000 千港元	HK\$'000 千港元	HK\$'000 千港元
-	-	81,182	(81,182)

21. FAIR VALUES OF FINANCIAL INSTRUMENTS

(continued)

(a) Financial instruments carried at fair value

(continued)

(ii) Effects of changes in significant unobservable assumptions to reasonably possible alternative assumptions

(continued)

31 December 2020
二零二零年十二月三十一日

Assets

Equity securities designated at fair value through other comprehensive income
指定以公平價值於其他全面收益計量之股本證券

21. 金融工具之公平價值(續)

(a) 以公平價值列賬之金融工具(續)

(ii) 重大不可觀察假設出現變動對可行替代合理假設之影響(續)

Effect on profit or loss 對損益賬的影響		Effect on other comprehensive income 對其他全面收益的影響	
Favourable 有利變動	Unfavourable 不利變動	Favourable 有利變動	Unfavourable 不利變動
HK\$'000	HK\$'000	HK\$'000	HK\$'000
千港元	千港元	千港元	千港元
-		131,622	(131,622)

21. FAIR VALUES OF FINANCIAL INSTRUMENTS

(continued)

(b) Fair values of financial instruments carried at other than fair value

The following methods and significant assumptions have been applied in determining the fair values of financial instruments presented in the table below:

- (i) the fair value of demand deposits and savings accounts with no specific maturity is assumed to be the amount payable on demand at the end of the reporting period;
- (ii) the fair value of variable rate financial instruments and loans is assumed to be approximated by their carrying amounts. Changes in the credit quality of these financial instruments and loans are not taken into account in determining gross fair values, as the impact of credit risk is recognized separately by deducting the amount of the impairment allowances from both the carrying amount and fair value; and
- (iii) the fair value of fixed rate loans and mortgages carried at amortized cost is estimated by comparing current market rates offered on similar loans. Changes in the credit quality of loans within the portfolio are not taken into account in determining gross fair values, as the impact of credit risk is recognized separately by deducting the amount of the impairment allowances from both the carrying amount and fair value.
- (iv) the fair value of debt securities measured at amortized cost is determined with reference to the available market value. If quoted market prices are not available, then the fair value is estimated on the basis of pricing models.

21. 金融工具之公平價值(續)

(b) 非以公平價值列賬之金融工具之公平價值

下列方法及重大假設已應用於釐定於下表列示之金融工具之公平價值：

- (i) 假設活期存款及無特定期限之儲蓄賬戶之公平價值為於報告期末按要求還款之金額；
- (ii) 假設浮息金融工具及貸款之公平價值接近其賬面金額。釐定總公平價值時並不計算該等金融工具及貸款信貸質量之變化，此乃由於信貸風險之影響透過自賬面金額及公平價值扣除減值撥備金額予以確認；及
- (iii) 有關定息貸款及以攤銷成本列賬之按揭的公平價值是透過比較相若貸款之現時市場利率所估計。由於信貸風險之影響透過自賬面金額及公平價值扣除減值撥備金額予以單獨確認，於釐定總公平價值時並未考慮組合內各貸款之信貸質量變化。
- (iv) 以攤銷成本計量之債務證券之公平價值乃參考可用市值釐定。倘無可參考之市場報價，則以定價模式估計公平價值。

21. FAIR VALUES OF FINANCIAL INSTRUMENTS

(continued)

(b) Fair values of financial instruments carried at other than fair value (continued)

The carrying amount of the Group's financial instruments carried at cost or amortized cost are not significantly different from their fair values at the end of the reporting period except as follows:

21. 金融工具之公平價值(續)

(b) 非以公平價值列賬之金融工具之公平價值(續)

本集團以成本或攤銷成本列賬之金融工具之賬面金額與其於報告期末之公平價值並無重大差異，惟以下所列除外：

		30 June 2021 二零二一年六月三十日			
	Carrying amount 賬面金額 HK\$'000 千港元	Fair value 公平價值 HK\$'000 千港元	Level 1 第一級 HK\$'000 千港元	Level 2 第二級 HK\$'000 千港元	Level 3 第三級 HK\$'000 千港元
Financial assets 金融資產					
Advances to customers 客戶貸款	3,091,357	2,962,720	-	2,962,720	-
Debt securities measured at amortized cost 以攤銷成本計量之債務證券	41,680,947	41,949,671	16,560,951	25,386,720	2,000
Financial liability 金融負債					
Deposits from customers 客戶存款	55,565,627	56,034,137	-	56,034,137	-

21. FAIR VALUES OF FINANCIAL INSTRUMENTS

(continued)

(b) Fair values of financial instruments carried at other than fair value (continued)

21. 金融工具之公平價值(續)

(b) 非以公平價值列賬之金融工具之公平價值(續)

		31 December 2020 二零二零年十二月三十一日				
		Carrying amount 賬面金額 HK\$'000 千港元	Fair value 公平價值 HK\$'000 千港元	Level 1 第一級 HK\$'000 千港元	Level 2 第二級 HK\$'000 千港元	Level 3 第三級 HK\$'000 千港元
<i>Financial assets</i>	金融資產					
Advances to customers	客戶貸款	2,706,369	2,712,068	–	2,712,068	–
Debt securities measured at amortized cost	以攤銷成本計量之債務證券	41,185,231	41,300,079	21,046,053	20,252,026	2,000
<i>Financial liability</i>	金融負債					
Deposits from customers	客戶存款	55,040,831	55,139,786	–	55,139,786	–

22. 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.

The following is a summary of the contractual and credit risk-weighted amounts of each significant class of credit related commitments and contingencies:

22. 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兌項目、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。

以下為每項重大與信貸有關之承擔及或然項目類別之合約金額及信貸加權金額之摘要：

		30 June 2021 二零二一年六月三十日		31 December 2020 二零二零年十二月三十一日	
		Contractual amounts	Credit risk – weighted amounts	Contractual amounts	Credit risk – weighted amounts
		合約金額 HK\$'000 千港元	信貸風險 加權金額 HK\$'000 千港元	合約金額 HK\$'000 千港元	信貸風險 加權金額 HK\$'000 千港元
Direct credit substitutes	直接信貸替代項目	103,248	103,248	113,733	83,936
Transaction-related contingencies	與交易有關之或然項目	40,237	20,119	58,762	29,381
Trade-related contingencies	與貿易有關之或然項目	332,395	66,479	155,214	31,043
Undrawn loan facilities	未提取之備用貸款				
– which are unconditionally cancellable	– 其中可無條件地取消	29,059,553	–	29,730,064	–
– with an original maturity of up to one year	– 原訂到期期限為直至一年	449,410	89,882	155,773	31,155
– with an original maturity of more than one year	– 原訂到期期限為一年以上	2,095,823	1,028,686	2,619,575	1,290,120
		32,080,666	1,308,414	32,833,121	1,465,635

22. CONTINGENT LIABILITIES AND COMMITMENTS (continued)

(b) Capital commitments

Capital commitments for the purchase of equipment and equity securities designed at fair value through other comprehensive income outstanding as at the end of the reporting period not provided for in the financial statements were as follows:

Contracted for

已訂合約

22. 或然負債及承擔(續)

(b) 資本承擔

於報告期末未於財務報表內提撥之有關購買設備及指定以公平價值於其他全面收益計量之股本證券未兌現資本承擔如下：

30 June 2021 二零二一年 六月三十日 HK\$'000 千港元	31 December 2020 二零二零年 十二月三十一日 HK\$'000 千港元
238,394	216,682

23. MATERIAL RELATED PARTY TRANSACTIONS

During the period, the Group entered into a number of transactions with its ultimate holding company and other related parties. These transactions were entered into in the ordinary course of the Group's banking business and included, inter alia, lending, placement of interbank deposits, correspondent banking transactions and foreign exchange transactions. These transactions were priced at the relevant market rates at the time of each transaction, and were on the same terms as those available to other counterparties and customers of the Group. In the opinion of the directors, these transactions were conducted on normal commercial terms.

23. 重大關連各方交易

期內，本集團與其最終控股公司及其他關連各方訂立多項交易。該等交易在本集團銀行業務之日常業務過程中訂立，包括（不限於）借貸、銀行同業拆借與存款、相關銀行交易及外匯交易。該等交易以進行各交易時之相關市場費率定價，並按與本集團可提供予其他交易對手方及客戶之相同條款進行。董事認為，該等交易乃按一般商業條款訂立。

23. MATERIAL RELATED PARTY TRANSACTIONS (continued)

Information relating to income and expenses from related party transactions during the period and balances outstanding as at the end of the reporting period that are not disclosed in other notes to these financial statements is set out below:

(a) Income/(expenses)

<i>Fellow subsidiaries</i>	<i>同系附屬公司</i>
Fee and commission income	費用及佣金收入
Interest income	利息收入
<i>Fellow subsidiaries</i>	<i>同系附屬公司</i>
Fee and commission expenses	費用及佣金收入
Interest expenses	利息支出
<i>A fellow associate</i>	<i>同系聯營公司</i>
Interest expenses	利息支出

23. 重大關連各方交易(續)

有關期內關連各方交易所產生之收支及於報告期末尚未償的還餘額且並未於財務報告其他附註披露之資料載列如下：

(a) 收入／(開支)

For the six months ended	
30 June 2021 截至 二零二一年 六月三十日 止之六個月 HK\$'000 千港元	30 June 2020 截至 二零二零年 六月三十日 止之六個月 HK\$'000 千港元
36,212	6,149
—	46
36,212	6,195
(1,955)	(1,967)
(363)	(1,925)
(2,318)	(3,892)
(1)	(1)

23. MATERIAL RELATED PARTY TRANSACTIONS (continued)

(b) Assets

<i>Fellow subsidiaries</i>	同系附屬公司
Cash and short-term funds	現金及短期資金
Accrued interest and other assets	應計利息及其他資產

There was no impairment allowance made against the above assets.

(c) Liabilities

<i>Fellow subsidiaries</i>	同系附屬公司
Deposits and balances of banks and other financial institutions	銀行同業及其他金融機構之存款及結餘
Deposits from customers	客戶存款
Other liabilities	其他負債

<i>A fellow associate</i>	同系聯營公司
Deposits and balances of banks and other financial institutions	銀行及其他金融機構的存款及結餘
<i>Other related parties</i>	其他關連方
Deposits from customers	客戶存款

(d) Other transactions with related parties

The Group acquire certain advances to customers at cost from a fellow subsidiary during the period ended 30 June 2021 with net settlement amount of HK\$98,800,000 (30 June 2020: Nil).

23. 重大關連各方交易 (續)

(b) 資產

30 June 2021 二零二一年 六月三十日 HK\$'000 千港元	31 December 2020 二零二零年 十二月三十一日 HK\$'000 千港元
2,148	49,178
6,561	765
8,709	49,943

上述資產並未有作出減值撥備。

(c) 負債

30 June 2021 二零二一年 六月三十日 HK\$'000 千港元	31 December 2020 二零二零年 十二月三十一日 HK\$'000 千港元
115,859	110,640
971,963	332,655
410	1,400
1,088,232	444,695
46,594	19,957
49,557	111,508

(d) 與關聯方其他交易

截至二零二一年六月三十日止期間，本集團按成本向一間同系附屬公司收購若干客戶貸款，結算淨額為98,800,000港元(二零二零年六月三十日：零)。

UNAUDITED SUPPLEMENTARY FINANCIAL INFORMATION

未經審核補充財務資料

(A) CONSOLIDATED BASIS FOR REGULATORY DISCLOSURES

The capital ratio is computed on a consolidated basis which combines the position of the Bank and Fubon Credit (Hong Kong) Limited ("FCHK") as required by the HKMA for regulatory purposes.

The basis of consolidation for accounting purposes is in accordance with the HKFRS and is different from the basis and scope of consolidation for the calculation of capital ratio. FCHK is included in the consolidation for accounting purposes. Subsidiaries that are included in the consolidation for accounting purposes but not included in the consolidation for the calculation of capital ratio are set out below:

(A) 監管披露之綜合基準

資本比率是根據綜合基準計算，該基準結合金管局為其監管目的規定之本行及富邦財務(香港)有限公司(「富邦財務」)之狀況。

作會計目的之綜合基準乃依據香港財務報告準則制定，但有別於計算資本比率之綜合基準及範圍。作會計目的時將富邦財務綜合入賬。作會計目的時綜合入賬但計算資本比率時未綜合入賬之附屬公司載列如下：

Name of subsidiaries 附屬公司名稱	Principal activities 主要業務	30 June 2021 二零二一年六月三十日		31 December 2020 二零二零年十二月三十一日	
		Total assets	Total equity	Total assets	Total equity
		資產總值	權益總額	資產總值	權益總額
		HK\$'000 千港元	HK\$'000 千港元	HK\$'000 千港元	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	275,714	165,365	296,128	142,166
Fubon Insurance Brokers Limited 富邦保險顧問有限公司	Insurance broker services 保險經紀服務	5,902	4,187	5,583	4,237
Fubon Nominees (Hong Kong) Limited	Nominee services 代理人服務	4,374	145	7,010	147
Admiralty Finance Company Limited 海富財務有限公司	Dormant 不活動	63	63	63	63
Aquarius (Nominees) Limited	Dormant 不活動	6	6	6	6
		286,059	169,766	308,790	146,619

(A) CONSOLIDATED BASIS FOR REGULATORY DISCLOSURES (continued)

No subsidiaries are excluded from both the accounting scope of consolidation and the regulatory scope of consolidation. There are also no subsidiaries which are included within the regulatory scope of consolidation but not included within the accounting scope of consolidation.

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

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.

The Group disclosed the full terms and conditions of its capital instruments as of the end of the reporting period in its website (<https://www.fubonbank.com.hk>) under the page "Regulatory Disclosures" in accordance with section 16FE of the BDR.

The leverage ratio, countercyclical capital ratio and liquidity maintenance ratio are computed on the same consolidation basis as the capital ratio.

(A) 監管披露之綜合基準(續)

概無附屬公司既未被納入會計的綜合基準，亦未被納入監管目的的綜合基準。亦概無附屬公司被納入監管目的的綜合基準但未被納入會計的綜合基準。

本行於上述附屬公司之股權乃根據《銀行業(資本)規則》(「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。

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。

本集團根據銀行業(披露)規則第16FE條於其網站(<https://www.fubonbank.com.hk>)「監管披露」頁面披露其截至報告期末的資本工具的全部條款及條件。

槓桿比率、逆週期資本比率及流動性維持比率均按與資本比率相同的綜合基準計算。

(B) OVERDUE AND RESCHEDULED ASSETS

(i) Overdue advances to customers

(B) 逾期及經重組資產

(i) 逾期客戶貸款

		30 June 2021 二零二一年六月三十日		31 December 2020 二零二零年十二月三十一日	
		HK\$'000	% of total advances 佔貸款總額 之百分比	HK\$'000	% of total advances 佔貸款總額 之百分比
		千港元		千港元	
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	42,102	0.08	163,059	0.29
– 1 year or less but over 6 months	– 一年或以下 惟六個月以上	399,488	0.71	15,205	0.03
– Over 1 year	– 一年以上	33,712	0.06	155,075	0.28
		475,302	0.85	333,339	0.60
Covered portion of overdue loans and advances	逾期借貸及貸款的有抵押部分	144,243		9,700	
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	184,245		36,300	
Uncovered portion of overdue loans and advances	逾期借貸及貸款的無抵押部分	331,059		323,639	
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	320,641		306,021	

(B) OVERDUE AND RESCHEDULED ASSETS

(continued)

(i) Overdue advances to customers (continued)

Advances to customers with a specific repayment date are classified as overdue when the principal or interest is overdue and remains unpaid at the period-end. Loans repayable by regular instalments are treated as overdue when an instalment payment is overdue and remains unpaid at period end. Loans repayable on demand are classified as overdue either when a demand for repayment has been served on the borrower but repayment has not been made in accordance with the demand notice, and/or when the loans have remained continuously outside the approved limit advised to the borrower for more than the overdue period in question.

(ii) Rescheduled advances to customers

Rescheduled advances to customers are those advances to customers which have been restructured or renegotiated because of deterioration in the financial position of the borrower, or of the inability of the borrower to meet the original repayment schedule and for which the revised repayment terms are non-commercial to the Group. Rescheduled advances to customers are stated net of any advances to customers that have subsequently become overdue for over 3 months and can be analysed as follows:

(B) 逾期及經重組資產(續)

(i) 逾期客戶貸款(續)

有指定還款日期的客戶貸款在其本金或利息逾期並於期末仍未支付時被分類為已逾期。分期付款償還的貸款在部分分期貸款已逾期且於期末仍未支付時被視為已逾期。按要求償還的貸款在借款人收到償還要求但並無根據要求通知還款及／或在貸款已持續超出已知會借款人的獲批准的限額，而超出已知會借款人所獲批准限額的時間比貸款逾期的時間更長時分類為已逾期。

(ii) 重定還款期的客戶貸款

重定還款期的客戶貸款是指由於借款人財政狀況轉壞或無法按原定還款期還款，而被重定還款期的或重新議定的客戶貸款，而經修訂的還款計劃對於本集團屬非商業條款。重定還款期的客戶貸款乃扣除已隨後逾期超過三個月的任何客戶貸款列賬，並可分析如下：

30 June 2021 二零二一年六月三十日		31 December 2020 二零二零年十二月三十一日	
HK\$'000	% of gross advances 估貸款總額之百分比	HK\$'000	% of gross advances 估貸款總額之百分比
千港元	之百分比	千港元	之百分比
Rescheduled advances to customers	重定還款期的客戶貸款	2,592	0.00
		3,594	0.01

(C) GEOGRAPHICAL ANALYSIS OF GROSS ADVANCES TO CUSTOMERS

Analysis of the Group's overdue advances to customers in respect of geographical segment which account for not less than 10% of gross advances to customers:

(C) 按地區分析的客戶貸款總額

按地區分部分析本集團已逾期客戶貸款(佔客戶貸款總額不足10%)：

		30 June 2021 二零二一年六月三十日			
		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	47,198,702	362,391	421,817	267,178
China	中國	6,928,576	-	-	-
Other	其他地區	2,073,012	112,911	112,911	112,911
		56,200,290	475,302	534,728	380,089

		31 December 2020 二零二零年十二月三十一日			
		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	46,318,060	259,232	296,276	263,185
Other	其他地區	9,266,613	74,107	186,607	131,854
		55,584,673	333,339	482,883	395,039

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.

以上地區分析按借款人所在地，經計及風險轉移後而劃定。一般而言，若貸款的擔保人所處地區與交易對手不同，則風險轉移至擔保人的所在地區。

The impairment allowance on Stage 1 and Stage 2 financial assets is not allocated to any geographical segment.

第一階段及第二階段之金融資產之減值撥備並無分派予任何地區分部。

(D) 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 BDR. 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 recognized risk transfer, are shown as follows:

(D) 國際債權下表列示

下表列示的本集團之國家風險乃參照金管局根據銀行業(披露)規則所列之交易對手的所在地及類別編製。國際債權乃根據交易對手所在地區作出分類並已計及風險轉移之資產負債表內交易對手風險承擔，其所有貨幣之跨境債權及本地之外幣債權之總和。

個別國家或地區已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：

		30 June 2021 二零二一年六月三十日				
		Banks 銀行	Official sector 官方機構	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
Figures in HK\$ million 數字以百萬港元呈列						
Counterparty country/ jurisdiction 交易對手的國家／ 司法權區						
Developed countries 發達國家		3,725	18	662	2,211	6,616
Offshore centres — of which: Hong Kong		148 147	60 60	2,880 2,755	22,208 20,073	25,296 23,035
Developing Asia and Pacific — of which: China		5,570 2,445	321 292	2,934 2,934	15,888 14,844	24,713 20,515

(D) INTERNATIONAL CLAIMS (continued)

(D) 國際債權下表列示(續)

		31 December 2020 二零二零年十二月三十一日				
Figures in HK\$ million	數字以百萬港元呈列	Banks	Official sector	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	銀行	官方機構	金融機構	私人機構	總額
Developed countries	發達國家	5,074	18	666	1,925	7,683
Offshores centres	離岸中心	166	12	2,582	24,607	27,367
– of which: Hong Kong	—其中：香港	165	12	2,473	20,456	23,106
Developing Asia and Pacific	發展中的亞洲和太平洋地區	5,629	347	3,241	14,391	23,608
– of which: China	—其中：中國	2,073	318	3,241	13,501	19,133

(E) NON-BANK MAINLAND EXPOSURES

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

(E) 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富邦財務風險的分析。

		30 June 2021 二零二一年六月三十日		
		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及其附屬公司及合營公司	13,752,264	5,488	13,757,752
Local governments, local government-owned entities and their subsidiaries and JVs	地方政府、地方政府擁有之實體及其附屬公司及合營公司	4,480,170	55,402	4,535,572
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	6,878,135	194,207	7,072,342
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	3,963,104	263,655	4,226,759
Other counterparties where the exposures 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	29,073,673	518,752	29,592,425
Total assets after provision	資產總值(扣除撥備)	112,647,932		
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	25.81%		

(E) NON-BANK MAINLAND EXPOSURES
(continued)

(E) 中國內地非銀行業之風險 (續)

		31 December 2020 二零二零年十二月三十一日		
		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 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	16,347,416	62,666	16,410,082
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	3,368,580	30,905	3,399,485
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	6,675,006	355,902	7,030,908
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	3,413,931	238,147	3,652,078
Other counterparties where the exposures 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	29,804,933	687,620	30,492,553
Total assets after provision	資產總值(扣除撥備)	111,990,147		
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	26.61%		

(F) CURRENCY CONCENTRATION

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

Equivalent in HK\$ million

百萬港元等值

Spot assets	現貨資產
Spot liabilities	現貨負債
Forward purchase	遠期買入
Forward sales	遠期賣出
Net option position	期權倉盤淨額
Net long position	長盤淨額

(F) 外幣持盤量

本行個別外幣所持有倉盤淨額若佔所持有外幣淨倉盤總額的10%或以上，披露如下：

30 June 2021 二零二一年六月三十日		
US dollars 美元	Other foreign currencies 其他外幣	Total foreign currencies 外幣總額
42,243	5,031	47,274
(35,113)	(5,397)	(40,510)
6,248	5,624	11,872
(12,031)	(5,230)	(17,261)
–	–	–
1,347	28	1,375

Equivalent in HK\$ Million	百萬港元等值
Spot assets	現貨資產
Spot liabilities	現貨負債
Forward purchase	遠期買入
Forward sales	遠期賣出
Net option position	期權倉盤淨額
Net long position	長盤淨額

31 December 2020 二零二零年十二月三十一日		
US dollars 美元	Other foreign currencies 其他外幣	Total foreign currencies 外幣總額
41,754	5,789	47,543
(33,773)	(6,376)	(40,149)
5,809	4,645	10,454
(12,521)	(4,029)	(16,550)
–	–	–
1,269	29	1,298

The net option position is calculated on the basis of the delta-weighted position of options contracts. The Bank has no structural foreign currency position as at the end of the reporting period.

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。於報告期末，本行並無結構性外幣倉盤。

**(G) REPOSSESSED ASSETS AND ASSETS
ACQUIRED UNDER LENDING AGREEMENTS**

At the end of the reporting period, total repossessed assets and assets acquired under lending agreements of the Group amounted to HK\$12,000,000 (31 December 2020: HK\$11,800,000) which is included in “Accrued interest and other assets” in the consolidated statement of financial position. The Group also held repossessed properties amounting to HK\$77,800,000 (31 December 2020: HK\$47,600,000) as collateral against impaired advances to customers which are not recognized as assets in the consolidated statement of financial position as the relevant impaired advances to customers have not been written-off at the end of the reporting period.

Repossessed properties are sold as soon as practicable with the proceeds used to reduce the outstanding indebtedness.

**(G) 收回資產及根據借貸協議所得
資產**

於報告期末，本集團之收回資產及根據借貸協議所得資產總值為12,000,000港元（二零二零年十二月三十一日：11,800,000港元），有關金額計入綜合財務狀況表中的「應計利息及其他資產」。本集團亦持有作為針對客戶減值貸款的抵押品之收回物業總值為77,800,000港元（二零二零年十二月三十一日：47,600,000港元），而相關客戶減值貸款在報告期末尚未撇銷，因此該等物業未有在綜合財務狀況表中確認為資產。

收回物業會儘快予以出售，所得之款項將用以削減未償還之債項。

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