



🔒 Night Banking service, introduced by the Bank in September 2006, has proved to be effective and well-received

於二零零六年九月推出的晚間理財服務，成效顯著且廣受歡迎

🔒 Assets under management and fee income from offshore Ambassador Banking increased by more than 110% and greater than three-fold respectively due to expansion in sales force and the range of products and services

銷售隊伍及產品和服務範圍擴大，令來自 Ambassador Banking 境外理財服務的管理資產值及費用收入分別銳升超過 110% 及錄得多於三倍增幅

🔒 Established a progressive market image in mortgage loan lending by granting mortgage approval in principle within 24 hours

承諾於 24 小時特快初步批核按揭申請，建立起積極進取的市場形象

🔒 Launched an innovative Elite Platinum credit card which successfully acquired a group of new high net worth customers whose individual assets exceeded HK\$1 million

推出創新的 Elite Platinum 白金信用卡，成功吸納了新一批個人資產值逾 100 萬港元的高資產客戶

**“Providing flexible and tailor-made personal wealth management products and services is our strength. At Fubon Bank, we value our relationship with every customer. 富邦銀行重視每一位客戶，致力度身訂造靈活的產品及服務方案，照顧他們的財富管理需要。”**

### RETAIL DISTRIBUTION

Fubon Bank's retail distribution capability was strengthened in 2006 as the Bank continued to improve its delivery network and enhance its customer segmentation. With an increased focus on providing wealth management services to the growing middle market, Ambassador Banking, which targets customers with assets under management of HK\$1 million and above, recorded strong growth in fee income from unit trusts, insurance and treasury products. Overall, fee income from Ambassador Banking surged by 82%.

At the same time, the Bank has accelerated the development of its offshore Ambassador Banking. In late 2005, a special team of Ambassador Banking officers was recruited to service the offshore needs of Taiwanese and Chinese customers. This expansion of the sales force, as well as the product and service range, resulted in a very impressive growth in assets under management and fee income which increased by more than 110% and greater than three-fold respectively compared to 2005.

In order to improve the quality of service to these preferred customers, the Ambassador Banking service was enhanced in July 2006 when the Bank introduced day and night service for its high net worth customers. Fubon Bank's unique Night Banking service, which runs till 8:00 pm on every Thursday throughout all its branches and Ambassador Centres, is designed to provide greater flexibility and convenience to customers following the implementation of the 5-day clearing week. This service, which commenced in

### 零售銀行

隨著銷售網絡更趨完善、客戶劃分更加細緻，零售銀行部的服務能力於二零零六年內顯著提升。Ambassador Banking（服務對象為管理資產值在100萬港元及以上的客戶）更專注為日益增長的中檔市場提供財富管理服務，其單位信託基金、保險及財資產品的費用收入均大幅增長。Ambassador Banking 整體的費用收入更激增 82%。

與此同時，本行加速拓展境外財富管理服務。本行於二零零五年底成立了 Ambassador Banking 境外理財服務專責小組，專責處理台灣及中國內地客戶對境外財富管理服務的需求。隨著銷售隊伍及產品和服務範圍擴大，管理資產值及費用收入均有顯著增長，較二零零五年分別銳升超過 110% 及錄得多於三倍增幅。

為了向優先客戶提供優質服務，Ambassador Banking 於二零零六年七月向高資產客戶提供日夜銀行服務，提升服務水平。本行又推出創新的晚間理財服務，所有分行及 Ambassador 理財中心每週四營業至晚上八時正，讓客戶在香港銀行業實施五天



**“Getting close to customers makes us understand their needs. 接觸客戶有助我們瞭解他們對產品和服務的需要。”**

#### CUSTOMER-CENTRISM

Recognising that customer satisfaction is essential to profitability, the Bank has adopted a culture, processes and behavior that prioritises convenience, value, efficiency and courtesy in every interaction with customers, external and internal.

September 2006, has been well received by customers as reflected in the increased business volumes and patronage.

While the Bank is fully committed to providing customers with the highest quality services, it also recognises the importance of the work-life balance of employees. In May 2006, a 5-day work week was introduced to enable employees to spend more time with their families over the weekend, while maintaining the existing branch opening hours on Saturdays from 9:00 am to 12:30 pm. These measures have not had any impact on the interests and convenience of customers.

#### CONSUMER BANKING

Consumer Banking had a very strong year in 2006. Highlights included a strengthened mortgage business by offering a service pledge of mortgage approval in principle within 24 hours, the successful launch of the Elite Platinum credit card which is positioned as an anchor product to capture high net worth customers on wealth management, and substantial growth in the overall fees and commission income from unit trusts and insurance of 86% and 55% respectively compared to 2005. Of particular note was the strong growth of offshore business in result of more than 30% in fees and commission income contributed by Taiwanese customers.

In line with changes in the market and customer needs, the Bank developed several innovative mortgage

結算週後，得享更靈活方便的服務。新服務於二零零六年九月推出後，營業額及客戶量均有增長，反映該項嶄新服務廣受客戶歡迎。

在竭誠為客戶提供優質服務的同時，本行亦重視平衡員工的工作及生活。二零零六年五月，本行實施五天工作週，讓員工於週末有更多時間共聚天倫，但維持分行的週六營業時間不變，即由上午九時正至下午十二時三十分。這些措施對於客戶並無構成影響。

#### 個人銀行

個人銀行業務於二零零六年表現強勁。重點發展包括強化樓宇按揭業務，提供 24 小時特快初步批核按揭申請、成功推出 Elite Platinum 白金信用卡作為爭取高資產客戶的主打財富管理產品，以及年內來自單位信託基金與保險的整體投資及佣金收入分別較二零零五年大幅增長 86% 與 55%。離岸業務的增長尤其強勁，其中來自台灣客戶所佔的費用及佣金收入逾 30%。

為迎合市場及客戶需求的變化，本行推出多項創新的按揭產品及服務，包括靈活的「香港同業拆息」按揭貸款計劃及切合客戶需要



products and services, including the flexible HIBOR mortgage plan and personalised mortgage plans to cater to individual customer needs. In early 2006, the Bank launched an advertising campaign and successfully established a progressive market image with its promise to grant mortgage approval in principle within 24 hours. A 10-fold increase in telephone enquiries was recorded as compared to the same period last year and the amount of new mortgages booked increased by 270% during the promotion period.

These marketing initiatives were underpinned by reengineered and streamlined business processes. The Bank centralised mortgage approvals by establishing a team of specialists to process applications, making it possible to offer mortgage approval in principle within 24 hours. New sales channels, including direct sales and tele-marketing teams specifically focused on new and secondary mortgages, were also set up in early 2006.

The number of credit card customers increased by 12% in 2006, while credit card spending was up 26% compared to the previous year. Fee income from credit cards increased by 21%, and the Bank issued over 44,000 Fubon Seiyu credit cards during the past 15 months.

The launch of the innovative Elite Platinum in October 2006 enabled the Bank to acquire a group of new high net worth customers whose individual assets exceeded HK\$1 million. Elite Platinum was positioned as an anchor product to create a cross-selling platform

的按揭方案。本行更於年初透過連串推廣活動，提供 24 小時特快初步批核按揭申請，建立起積極進取的市場形象和更高的品牌認知度。在推廣期間，查詢電話較上年同期增加 10 倍，而新造按揭貸款額亦增長 270%。

本行透過重整及精簡業務流程，強化上述的市場推廣措施。本行特別成立專責小組，集中處理按揭申請，達到 24 小時特快初步完成批核的承諾。本行更於二零零六年初設立直銷及電話市場推廣小組等新的銷售渠道，專責提供新造及二手樓宇按揭服務。

與去年比較，二零零六年的信用卡客戶增加 12%、信用卡簽賬額上升 26%，信用卡費用收入則增長 21%。本行於過去 15 個月發行超過 44,000 張富邦西田百貨聯營卡。

二零零六年十月，本行推出創新的 Elite Platinum 白金信用卡，吸納了新一批個人資產值逾 100 萬港元的高資產客戶。Elite Platinum 白金信用卡為市場上首張結合信用卡優惠和財富管理服務的同類產品，而持有人簽賬支付投資款項可獲積分獎賞更是市場首創。該白金信用卡為本行的門檻產品，可作為交叉銷售本行其他產品和服務的平台。

#### 以客為本

使客戶對服務稱心滿意，是加強盈利能力的要素。我們已建立起一種企業文化，即無論對外或對內，皆以誠懇的工作精神和服務態度，務求予客方便、增益增效，全心全意竭誠為客戶服務。

RETAIL BANKING 零售銀行

amongst other banking products. The programme entitles holders of the Elite Platinum to earn bonus points for spending on investments and was the first of its kind in the market, which combines the beauty of credit card privileges and wealth management.

Personal loans business also had a great momentum with 29% growth of total loans receivable. In March 2006, the Bank launched a brand new personal loan product: the "1+1 Formula", which combines fixed term loans with revolving credit.

In recognising the Bank's efforts in customer acquisition, Fubon Bank was named 1<sup>st</sup> runner-up of Visa Discovery, an inter-bank competition in terms of number of new merchants acquired. The Bank also became a member of China Union Pay, which is a great leap forward in terms of cross-border business development.

Fees and commission income from unit trusts and insurance businesses increased by 76% compared to 2005. Taiwanese customers accounted for more than 30% of the total commission income generated from unit trusts sales. The growth was attributable to our parent's broad customer network and our efforts in serving the wealth management needs of our high net worth offshore customers.

The Bank strived to enhance the quality of its services by expanding its sales force and the number of professional investment and financial planners, as well as establishing a specialist Taiwanese team. It also formed alliances with reputable fund houses and insurance companies in order to provide customers with investment portfolios that they need.

The Bank continued to reinforce the corporate image and Value Banking platform in 2006. Various service

個人貸款業務方面亦展現強大動力，應收賬款總額錄得 29% 增長。二零零六年三月，本行推出一項結合分期定額貸款及循環貸款的全新個人貸款產品「1+1 配方」。

在 Visa Discovery 銀行同業比賽中，富邦銀行奪得「新增信用卡商戶」亞軍名次。本行亦成為中國銀聯成員，標誌著跨境業務的發展躍進了一大步。

本行單位信託基金及保險業務的費用及佣金收入較二零零五年增長 76%，其中台灣客戶佔單位信託基金佣金收入逾 30%，足證本行母公司的客戶網絡廣泛，以及我們積極拓展財富管理服務，以配合境外高資產客戶的需要。

本行努力提升服務質素，包括擴大銷售隊伍、增加專業的投資及理財策劃顧問，以及成立台灣專責服務小組。本行亦與信譽昭著的基金公司及保險公司結成聯盟，提供切合客戶所需的投資組合。

於二零零六年，本行繼續強化企業形象及「所享 超出所想」的經營理念，透過企業形象電視廣告攻勢，並注入多項服務承諾，包括按揭業務的「24 小時特快初步批核按揭



Our Value Banking proposition drives us to exceed customer expectation.

「所享 超出所想」的經營理念，推動我們提供超乎客戶預期的優質服務。



pledges including “Approval in principle within 24 hours” for Mortgage, “At your service day and night” for Ambassador Banking and “Make your investment in return immediately” for Elite Platinum were incorporated into the corporate image TV advertising campaign, which further substantiated the value proposition through a more tangible benefit. Supported by other media to further solidify this belief in customers’ mindsets, the Bank also made use of customers’ media habit to increase the brand awareness and exposure through series of promotional events such as TV programme sponsorship, press interviews and PR events. Two of the Bank’s corporate image TV advertisements were being nominated as one of the finalists of the 12<sup>th</sup> Annual Most Popular TV Commercial Special Awards organised by Hong Kong Advertiser Association and Asia Television Limited in recognition of their creativity and popularity.

申請」、Ambassador Banking 的「日夜隨時效勞」及 Elite Platinum 白金信用卡的「為投資提供即時回報」廣告系列，說明本行能夠為客戶提供更實質的效益，獲取客戶認同。本行亦透過其他媒體活動進一步提升客戶對本行經營理念的認知，包括因應客戶接觸媒體的習慣贊助電視節目、安排傳媒訪問及舉行公關活動，以提高品牌知名度及曝光率。在香港廣告客戶協會及亞洲電視合辦的「第十二屆十大電視廣告」頒獎禮上，本行兩個創意十足及深受歡迎的企業形象電視廣告躋身特別大獎入圍名單。



- Net income before operating expenses for Corporate Banking grew by 43%  
企業金融部未計營運支出的淨收入增長 43%
- Commercial Banking portfolio expanded by more than 50%  
商業銀行組合擴大超過 50%
- The Bank undertook a leading role in one of the largest corporate syndicated loans closed in China in 2006  
本行於二零零六年在中國完成的其中一宗最大型企業銀團貸款項目中擔任牽頭角色

## WHOLESALE BANKING 批發銀行

**“Our wholesale banking teams present flexible and effective financing solutions to our corporate customers, enabling them to capitalise on business opportunities and to expand their businesses. 批發銀行的業務隊伍設計富彈性且有效的融資及貸款方案，幫助企業客戶爭取商機，開拓業務。”**

### CORPORATE BANKING

Serving the financing needs of a regional customer base, Corporate Banking, comprising a Taiwan team and a Hong Kong team, provides a comprehensive range of banking services to corporate customers.

While economic and market conditions were conducive to asset expansion, the Taiwan and Hong Kong teams reported more than satisfactory loan growth in 2006. Total loans and advances rose by 34%. However, profitability declined due to a rise in non-performing loans in the first half of the year.

The Division followed its usual prudent policy of making full provisions early once a problem has been identified. Irrespective of these one-off loan exposures, overall asset quality remains benign. Furthermore, to mitigate lending risks, the Division has continued to diversify its portfolio, both in terms of industries as well as loan types.

The growth of deposits was particularly strong in 2006. The combined results of the Hong Kong and Taiwan teams reflected a remarkable year-on-year growth of 90% compared to 2005. This surge also helped to reduce the funding costs of loan expansion. It is worth noting that the Taiwan team has expanded tremendously since its establishment in 2005, with 152% growth in loans and more than 210% growth in deposits respectively.

### 企業金融

企業金融部由台灣和香港兩個小組組成，提供切合地區企業客戶融資需要的全面銀行服務。

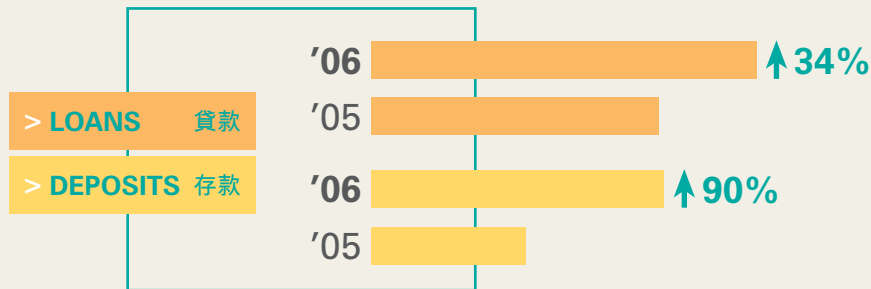
由於經濟及市場環境有利於資產擴張，港、台兩個小組於二零零六年錄得的貸款增長超出預期，令人滿意，貸款及墊款總額增長34%。然而，由於上半年不良貸款增多，導致整體盈利下降。

企業金融部恪守一貫的審慎政策，對於問題貸款，預先作出充份撥備。儘管面對非經常性的貸款風險，整體資產質素仍保持良好。此外，該部門持續分散貸款組合所覆蓋的客戶行業及貸款種類，以減低貸款風險。

於二零零六年，存款的增長尤為強勁。香港及台灣小組的合併業績與二零零五年比較按年增長達90%。存款的高增長相對減輕擴展貸款組合的資金成本。值得一提的是，台灣小組自二零零五年成立以來，業務迅速拓展，貸款及存款額分別增長152%及超過210%。



## WHOLESALE BANKING 批發銀行



Loans & Deposits Growth 2005 vs 2006 (Corporate Banking)  
二零零五與二零零六年貸存增長比較 (企業金融部)



Our flexible services make us a valuable partner for SMEs.

靈活的服务令我們成為中小企的最佳業務夥伴。

Net income before operating expenses grew by 43%. The fee income derived from cross-selling also rose sharply compared to 2005. This was mainly attributable to a strong improvement in the sales of treasury products. These encouraging achievements were a result of competitive product offerings and the unflagging marketing efforts of the relationship managers and Financial Markets Group specialists.

Going forward, Corporate Banking will continue to capitalise on the Bank's commitment to Greater China and to expand its franchise. The region's long-term prospects are promising and the Division is committed to capturing any appropriate business opportunities from its customers.

### SME FINANCE

Through Fubon Credit (Hong Kong) Limited, the Bank provides small and medium enterprises (SMEs) with lease and hire purchase financing for the acquisition of production equipment and vehicles. Financing to SMEs saw strong growth during 2006 and continued to contribute significantly to the Bank's overall profitability. Its portfolio is highly diversified and the Bank has maintained a leading position in this niche market, enjoying one of the best credit records in the sector for more than a decade.

A dedicated team was established within Fubon Credit two and a half years ago to serve Taiwanese companies

未計營運支出的淨收入增長 43%，這主要得益於財資產品銷售額的顯著增長，加上來自交叉銷售的費用收入亦較二零零五年大幅上升。本行能取得這些可喜的成就，除了是產品具競爭力外，亦有賴客戶經理及金融市場部專才努力不懈的推廣。

展望未來，企業金融部將繼續履行本行對大中華地區的服務承諾，擴展其專長的業務。區內的長遠前景秀麗，企業金融部將努力把客戶帶來的適當商機。

### 中小企融資

本行透過富邦財務(香港)有限公司(富邦財務)向中小型企業(「中小企」)提供租賃及租購融資，以供購置生產設備及車輛。中小企設備融資業務於二零零六年強勁增長，繼續對本行的整體盈利能力作出重大貢獻。中小企設備融資組合高度分散，本行在這個獨特的市場穩佔領導地位，十多年來一直保持業內最良好的信貸紀錄。

在兩年半之前，富邦財務成立一個專責小組，為在中國營運的台資公司服務。該小組



**“Fulfilling the financing needs of corporate customers makes us feel proud and meaningful. 能夠滿足企業客戶的融資需要令我們引以為傲。”**

operating in China. It has developed a sizeable, high-quality portfolio since then and grew by more than 50% during 2006.

To date the Bank's hire purchase and leasing business has been geographically focused on Hong Kong, Shenzhen and Guangdong. However, a growing percentage of the business is now being extended to Fujian and Guangdong.

Given the Bank's strong foothold in the SME market through equipment financing, the Commercial Banking business, which targets the same SME market, was consolidated with Fubon Credit in 2005 to form the SME Division which offers a full range of banking services, including trade finance and equipment leasing, for SMEs.

This approach has allowed the Bank to make the most of its existing SME relationships and the risk assessments it has already performed. The Bank has successfully further increased its market share in equipment leasing because it is able to provide a comprehensive package for SME customers.

In the same vein, the Bank has also gained new revenues from its SME customer base by linking SME Finance to the Financial Markets and Ambassador Banking teams. The benefits of this amalgamation are evident in the rapid expansion of the Commercial Banking portfolio, which grew by more than 50% year-on-year.

發展了一個頗具規模的優質貸款組合，其規模於二零零六年增長逾 50%。

本行的租購及租賃業務至今主要集中在香港、深圳及廣東三地。然而，福建及華東市場所佔的比重亦日益提高。

鑑於本行透過設備融資在中小企市場奠定穩固根基，本行已於二零零五年將同樣以中小企市場為服務對象的商業銀行業務與富邦財務結合，成立中小企業部，為中小企提供全面的銀行服務，包括貿易融資及設備租賃。

本行能夠藉此善用現時與中小企客戶的業務關係及對客戶已進行的風險評估。同時，由於本行能向中小企客戶提供廣泛的融資組合，因此亦得以成功擴大其在設備租賃市場的份額。

按同一理念，本行將中小企業部、金融市場部及 Ambassador Banking 團隊相結合，在中小企客戶群中開拓新的收入來源。商業銀行部的業務組合因而迅速擴展，按年增長逾 50%，顯示了協同效應的有利成果。

## WHOLESALE BANKING 批發銀行

Since its launch, the full-scale SME Division has won considerable recognition from the industry. In 2006 it was honoured with the “Best Partner Award – Best Trade and Equipment Finance Bank” by The Hong Kong Chamber of Small and Medium Businesses Ltd.

### SYNDICATION AND STRUCTURED FINANCE

The Syndication and Structured Finance Department was established in April 2005 to strengthen the Bank’s capabilities in originating syndicated loans and providing tailor-made financing structures to corporate clients, as well as to diversify revenues and generate additional fee-based income for the Bank.

The team provides its clients with a range of customised financing solutions, and its professional expertise in executing syndicated loan transactions is supported by strong capabilities in underwriting and distribution. Moreover, the team structures and delivers debt capacity for complex corporate financing deals, including acquisitions, management and leveraged buyouts, as well as any specialised financing solutions requested by clients, who may be listed or non-listed companies, large companies or mid-caps.

中小企業部自成立以來，廣受業界讚揚及認同。二零零六年，本行榮獲香港中小型企業商會頒發「中小企業最佳拍擋獎 — 最佳工貿及設備融資銀行大獎」。

### 聯貸及結構融資

本行於二零零五年四月成立聯貸及結構融資部，以加強為企業客戶籌組銀團貸款及提供度身設計結構性融資業務的能力，同時分散收入來源及增加非利息收入。

該部門由多年從事銀團貸款業務的專業團隊組成，借助強大的包銷、分銷支援，致力向客戶提供各種定制融資方案。此外也為複雜的企業交易提供財務諮詢服務和建構融資模式，包括一般商業性購併、管理層收購和槓桿式收購，以及客戶（包括上市或非上市公司、大型或中型企業）要求的任何專門的融資解決方案。



**“Undertaking a leading role in a US\$600 million syndicated loan arrangement reflects our strong capability in leading corporate financing transactions. 在 6 億美元的銀團貸款融資項目中擔任牽頭角色，顯示本行有充足能力籌組大型融資項目。”**

2006 was an exciting year as the Bank was active in arranging and participating in a number of syndicated loans in Greater China. Most notable was the landmark US\$600 million syndicated loan completed in June 2006 for Semiconductor Manufacturing International Corp., one of the largest semiconductor foundries in the world, which is listed on both New York and Hong Kong stock exchanges. The Bank undertook a leading role in this high profile transaction, as one of the mandated coordinating arrangers, underwriters and book-runners. It was one of the largest corporate syndicated loans closed in China in 2006. In total, 18 banks, including 10 international and eight PRC banks from eight different countries/regions participated in the transaction.

In addition, the Bank also led a number of structured transactions, including acquisition and leveraged financing, property project loans, and subordinated debt.

二零零六年是令人振奮的一年，本行積極牽頭及參與大中華地區多宗銀團貸款。其中最值得一提的代表作是於二零零六年六月完成向中芯國際集成電路製造有限公司提供 6 億美元銀團貸款。該公司是全球最大的半導體製造商之一，在紐約及香港證券交易所上市。在這項備受矚目的交易中，本行肩負牽頭角色，擔任協調安排行、包銷商及賬簿管理人。這項交易是二零零六年在中國完成的最大宗企業銀團貸款之一，共有來自八個國家及地區的 18 間銀行參與，其中包括 10 間跨國銀行及八間中國內地銀行。

此外，本行還牽頭經辦多宗結構性交易，包括收購及槓桿式融資、地產項目貸款及後償貸款等。



- Net interest income rose substantially due to improvement in balance sheet mix  
資產及債務結構改善，令到淨利息收入大幅增加
- Fee-related income doubled as a result of the development and delivery of more solution-based products and services  
開拓及推出更多投資服務及解決方案，令費用相關收入增長一倍
- Riding on the buoyant stock market, brokerage income rose by almost 37%, market share and the overall number of customers also registered satisfactory growth  
股市暢旺令到經紀佣金收入上升近 37%，而市場份額及整體客戶數目亦錄得令人滿意的增長

**“Our Financial Markets Group is supported by a team of professionals who work with other Business Divisions within the Bank to provide financing and investment solutions to customers. 金融市場部的投資專才與本行各業務部門通力合作，為客戶提供融資及投資方案。”**

2006 was a remarkable year for the Financial Markets Group (the FMG). Building on the strength of previous development, the FMG managed to expand and added new dimensions to its business, which resulted in improved performance as a whole. Net interest income improved substantially in 2006 due to improvement in the balance sheet mix. The FMG has invested some of its surplus funds and replenished some low yield fixed rate papers. In addition, fee-related income doubled. It is worth mentioning that the FMG's securities brokerage services experienced income growth of almost 37%.

This growth was the result of various efforts made during the year. In April 2006, in order to widen and improve the Bank's liabilities structure, the Bank issued its inaugural subordinated debt. Together with the issuance of several floating rate notes and certificates of deposit, this helped to secure longer term funding for the Bank, which reduced reliance on the more interest rate sensitive shorter date funding. The improved liquidity allowed the Bank to take advantage of the more benign interest rate market, for example the widening Prime / HIBOR gap in 2006.

In addition, as part of its firm commitment to risk control, the Bank strengthened its treasury risk management team and more than doubled its headcount to 15 professionals. The increased scale and breadth, and enhanced capabilities provided a higher level risk analytics and monitoring process, which enabled the FMG to improve its performance in trading and investment activities. For example, the Bank ranked as the third most active market participant

二零零六年對金融市場部來說饒富意義。金融市場部延續強勁的增長動力，透過擴大營運規模及開拓新的業務領域，提升了整體表現。該部門運用部分資金作出投資，並補充及替代部分低固定利率債券投資，令到資產負債表現改善，二零零六年淨利息收入大增。此外，費用相關收入增長多達一倍，而證券經紀服務的收入亦增長近 37%。

年內業績增長來自多方面的努力。二零零六年四月，本行為擴大及改善債務組合，首次發行後償債券，連同多次發行浮息票據及存款證，有助本行獲取長期融資，減少依賴對利率較為敏感的短期資金，從而改善本行整體的流動資金能力，進而令本行可以把握利率市場較有利的環境，例如最優惠利率/ 同業拆息差距擴大所帶來的優勢。

此外，為有效控制風險，本行亦強化財資風險管理部門，將該部門人數倍增至 15 名。由於服務的規模、廣度及能力均有提升，金融市場部的風險分析及監控流程水準更高，使交易及投資業務表現得到改善。例如，根據香港金融管理局的資料顯示，本行在二零零六年六月至十一月的六個月期間，是香港政府外匯基金票據市場的第三大最活躍的參

## FINANCIAL MARKETS 金融市場

in the Hong Kong Government Exchange Fund Bills market over a six-month period between June and November 2006. The overall results for 2006 are reflected in a profit of HK\$47 million of capital gain from the disposal of securities.

The FMG generated twice as much fee-related income in 2006, compared to the previous year. This was mainly due to the development and delivery of more solution-based products and services, along with the favorable market conditions which prevailed throughout the year.

The FMG benefited from a continued and substantial growth in the number of customers of Taiwanese origin in the retail sector and Ambassador Banking. The total number of Taiwanese wealth management accounts expanded by 119% with assets under management growing by more than 110%. This meant that the FMG was able to develop even more innovative structured investment products across different asset classes and markets, tailored to the risk and reward ratios that customers demanded.

The FMG's Securities Brokerage Services also grew substantially during the year, fueled by several of the largest Chinese IPOs ever seen worldwide. As the local indices reached an all time high, with accompanying record breaking turnovers, the FMG also experienced record growth in revenue. This growth has accelerated the creation of a more efficient operations platform to cope with strong business growth.

Through the IPOs in Hong Kong and their inherent financing activities, the FMG managed to increase

與者，同時亦爭取到約達 4,700 萬港元資本增值盈利，反映二零零六年的整體業績良好。

於二零零六年，金融市場部的費用相關收入較上年增長一倍，主要因為該部門開拓及推出更多投資服務及解決方案為本的產品及服務，且全年的市場環境利好業務發展。

年內零售部門及 Ambassador Banking 的台灣客戶群持續大幅增長，令金融市場部受惠。台灣財富管理的賬戶數目增加了 119%，所託管的資產亦攀升超過 110%，反映金融市場部能夠因應客戶要求的風險回報比率，開發更多涵蓋不同資產類別及市場的創新結構性投資產品。

年內，國內企業及金融機構進行多宗全球最大規模的首次上市招股，帶動金融市場部的證券經紀業務大幅增長。隨著本地指數升至歷史高位、交投量突破紀錄，金融市場部的業務增長亦創新高，不僅收入有所增加，亦有利提高營運平台的效率。

透過參與這些在香港舉行的首次上市招股及相關融資項目，金融市場部成功提高市場份額及客戶數目。為配合客戶買賣盤的增長，本行於二零零六年七月引入網上股票交易平

## PROFESSIONALISM

Internalising the standards which distinguish staff and the Bank by understanding markets and products, ensuring that advice is accurate and timely, transactions are executed properly, and integrity is upheld at all times.



**“The Bank ranked as the third most active market participant in the Hong Kong Government Exchange Fund Bills market over a six-month period between June and November 2006. 本行在二零零六年六月至十一月的六個月期間，成為香港政府外匯基金票據市場的第三大最活躍參與者。”**

both market share and the overall number of customers. In order to handle increased customer transaction orders, Internet Stock Trading was introduced in July 2006, and the results have exceeded all expectations. In 2006, brokerage income grew by almost 37%.

The Bank's SME Division enjoyed strong growth in 2006. This, together with the rapid increase in the number of Taiwanese corporate customers, has created a platform for the FMG to provide corporate customers with tailor-made and solution-oriented services, which in turn led to a remarkable almost 20-fold increase in profitability from this niche market.

All these results were achieved through the dedication and professionalism of the FMG's specialists. In 2006, in spite of fierce competition in the industry for qualified people, the FMG nevertheless expanded its team from 50 to 80. The FMG will continue its efforts to recruit talents so that it can further capitalise and enhance the ability to deliver tailored solutions to meet customer needs.

To maintain this momentum and to continue with its expansion, the FMG moved to a new location towards the end of 2006, so that nearly all its people are now housed in one location. The new dealing room is an important step for the FMG as we expect it to foster even better exchange of market information and improved efficiency. This in turn should generate more timely and innovative products and services, deepening our "Value Banking" services to customers in the course of our transformation.

台，並錄得比預期更佳的業績。於二零零六年，經紀佣金收入增長近 37%。

於二零零六年，本行中小企業部亦取得強勁的業務增長，台灣企業客戶數目的升幅尤其顯著。金融市場部在這個平台上提供切合企業客戶需要的投資服務及解決方案，令該部門在這個獨特市場上的盈利能力銳升近 20 倍。

這些成就均有賴金融市場部專才發揮專業精神，全情投入。於二零零六年，儘管業內人才競爭十分激烈，但金融市場部仍由 50 人成功擴展至 80 人。金融市場部將會繼續羅致優秀人才，進一步提升服務能力，把握商機，提供度身訂造的投資方案，以應客戶所需。

為維持增長動力、持續拓展，金融市場部於二零零六年底搬遷辦公室，將絕大部分人員集中於同一工作地點。全新的交易室對金融市場部尤其重要，預期可促進市場資訊交流，提高工作效率。這應會有助開發更多及時和創新的產品及服務，在本行的轉型過程中強化「所享 超出所想」的經營理念。

#### 專業精神

透過對市場和產品透徹的瞭解，充分發揮員工和本行的專長，確保建議能準確及時地傳達，交易在符合規範下進行，任何時候均嚴守專業操守。





- 🏦 Fubon Bank is the first bank in Hong Kong to adopt the new MetroEthernet Network which guarantees 100% service availability  
富邦銀行是香港首間採用保證 100% 服務可用率 MetroEthernet 網絡的銀行
- 🏦 A straight through processing ratio of 96% was achieved which reflected the high quality of our fund transfer capability  
本行的直通式交易比率達 96%，資金轉賬服務質素超卓
- 🏦 New and enhanced policies and procedures were put in place across different risk management functions to strengthen control  
在不同範疇推行新的措施及政策，又或改善現行做法，以加強風險管理

**“Close cooperation among departments resulted in a breakthrough in our core performance. During the year, our support functions have spared no efforts in providing the best support to enable our critical business initiatives.**

核心業務表現能取得突破，有賴部門間緊密合作。各支援部門在年內努力不懈，令多個有助業務發展的關鍵項目得以落實。”

## BUSINESS TECHNOLOGY MANAGEMENT

### EDS Outsourcing Agreement and IT Governance and Management Framework

The Bank entered into a new five-year IT Outsourcing Contract with EDS in August 2006 after an in-depth evaluation and negotiation process. The new agreement includes a stringent IT Governance Model, comprehensive definition of scope of services and service levels, vendor management structure and roles and responsibilities, as well as additional applications and business analyst resources to cope with future business growth. The new agreement achieved substantial cost savings as well as broadened EDS service scopes.

### Electronic Channel Enhancements

The Bank significantly enhanced its Internet Banking platform during the year. Since September 2006, customers have been able to settle bills with close to 400 merchants and transfer funds to other local banks in Hong Kong via the Internet. The security of Internet transactions was further enhanced by a “second-factor” authentication system, whereby a one-time password is sent to the customer’s pre-registered mobile phone number. To complement the transactional banking features, the Bank also introduced an Internet Stock Trading system in July 2006, providing an alternative channel for customers to access opportunities in the stock market. The Bank views its Internet channels as fundamental to its service delivery strategy and will continue to make significant investments to improve the Internet Banking platform. In addition, the Bank started replacing old model ATMs with NCR’s latest

### 營運技術管理

#### EDS 外判協議與資訊科技管治及管理架構

經過深入評估和洽商過程後，本行二零零六年八月與 EDS 簽訂了一項新的五年期資訊科技外判合約。新合約涵蓋嚴謹的資訊科技管治模式、服務範圍及服務水平的全面定義、供應商管理的架構、角色和責任，以及為配合日後業務增長而投入更多的應用程式和業務分析資源。新合約的落實大大節省開支及擴闊 EDS 的服務範圍。

#### 提升電子服務功能

本行於年內為其網上銀行平台進行重要的改善工程。自二零零六年九月起，客戶可透過互聯網繳交接近 400 家商戶的賬單，並轉賬至本港其他本地銀行。我們更採用了「雙重」驗證系統，發送一次性密碼至用戶已登記的手機號碼，進一步加強網上交易的安全性。為配合交易銀行業務，本行於二零零六年七月推出網上股票交易系統，為客戶提供買賣股票的另一個渠道。本行視其網上渠道為服務策略的基石，並會繼續投放大量資源改善網上銀行平台。此外，於二零零六年年初，本行開始以配置 NCR 最新的 Personas M Series 76 系統的櫃員機，取代舊式的櫃員機，為客戶提供更佳的服務和保障。

SUPPORT & RISK MANAGEMENT 營運支援及風險管理

Personas M Series 76 interior ATM in early 2006 in order to provide better service and security for customers.

### Infrastructure Upgrade

The Bank partnered with PCCW to install the new Bank-wide MetroEthernet Network during the year. Fubon Bank is the first bank in Hong Kong to adopt the new Network which guarantees 100% service availability offered by PCCW. The change has significantly improved the overall network and system response with increased bandwidth and resilience.

Following the successful introduction of the new Network, the Bank implemented the Citrix Solution with IBM. This project should facilitate information sharing among employees and reduce the number of personal computers and application workstations while facilitating a Common Operating Environment platform and easing software and application system deployment. The cost savings on on-going operations and maintenance are expected to be significant. The project aims to achieve operations and maintenance cost savings and improve staff working environment. The Bank targets mid-2007 for project completion.

### Business Related New System Implementation

As part of its business strategy of serving high net worth customers, the Bank acquired and successfully implemented a Wealth Management System from Oracle in May 2006. The new system provides front line professionals and Ambassadors with a tool to view customer portfolios and assets under management information from a single system platform. The system has greatly enhanced business opportunities in this area, in particular the cross selling of new banking products. The Bank will continue to enhance the system with improved features to serve high net worth customers in the coming years.

### 改進基礎設施

年內本行夥拍電訊盈科，安裝保證提供100%服務可用率的MetroEthernet網絡，成為首間採用該網絡的銀行。新網絡提供更大的頻寬及更強的抗障性，大大改善了整體的網絡和系統回應能力。

繼成功引入新網絡後，本行採納 Citrix Solution IBM 系統，以助員工分享資訊、減少個人電腦及應用工作站數目，同時推行共同作業環境平台，方便安裝軟件與應用系統。該項目於二零零七年中成功推出後，預期能發揮效益，大大節省持續營運及保養開支，並改善員工的工作環境。

### 執行業務相關新系統

於二零零六年五月，本行購入及成功推行 Oracle 的財富管理系統，以配合對高資產客戶的服務策略。新系統的單一平台，方便前線專業服務人員檢視客戶資料及其資產狀況。該系統有助把握財富管理領域的業務機會，尤其是新銀行產品的交叉銷售。本行將繼續提升系統功能，為高資產客戶提供服務。

### 營運支援

於二零零六年，本行的業務及客戶交易量大幅增長。投資產品相關領域的增長尤其強

## TEAMWORK

Realising that in a rapidly evolving market marked by increasing complexity and intensifying competition, the Bank can only succeed through adoption of common goals and a spirit of working together to achieve those goals, and that failure to practice teamwork will weaken the entire organisation.

## OPERATIONS

The Bank's business and customer transaction volume increased substantially during 2006. Growth in areas related to investment products was particularly strong, with unit trust transactions up by more than 80%. In addition, over 60 new financial market and investment related products were launched, as well as close to 70 IPO services. Transactions by customers from Taiwan increased by more than 200% compared to the previous year, and remittances and payments transactions increased by more than 40%. Bills and settlement transactions grew by more than 50%, and all operational units successfully maintained their flexibility in responding to market changes and business growth.

The Bank's commitment to service and quality has been well recognised and the Bank was one of the top performers out of 500 Banks in the Asian region to obtain the "Continuous Linked Settlement Straight Through Processing Award" from the Bank of New York in appreciation of its high quality fund transfer operations. The Bank achieved a straight through processing ratio of 96% in 2006. Although customer transaction volume and the complexity of products increased during the year, the efforts made to strengthen the Bank's traditionally prudent risk management practices even further ensured that the operations risk and error rate remained well under control. Internally a newly established project control governance model has been upgraded and implemented in relation to information technology, operations and services.

Finally, the emphasis on cost control that prevailed in 2006 will continue throughout 2007. Operations not only entails providing timely services and products, but also making sure that internal functions work effectively. Relocating key management and business units to the new office premises in Central Tower was

勁，單位信託基金交易量增長超過 80%。此外，本行推出了 60 多種與金融市場及投資相關的新產品，以及為接近 70 項首次上市招股提供服務。台灣客戶的交易量較上年增長逾 200%，匯款及付款交易量增長超過 40%，票據及結算交易量增幅超過 50%，而營運部各單位均能靈活回應市場變化及業務增長。

本行在提升服務及質量水平的優秀表現備受表揚。二零零六年，本行以直通式交易比率達 96% 的表現，成為亞洲區 500 間獲紐約銀行頒發「持續聯繫結算交收直通式處理」獎的最佳銀行之一，以嘉許本行高質素的資金轉賬服務。年內，客戶交易量持續增長、產品日益複雜，本行仍堅守一貫審慎的風險管理作風，確保妥善控制營運風險及誤差率。本行亦已改進近期新建立的項目控制管治模式，提升了資訊技術、營運支援及服務等方面的水平。

展望二零零七年，本行仍將貫徹與二零零六年相同的成本控制理念。營運支援不僅需要提供及時的服務及產品，亦要確保內部職能有效運作。為盡量提高營運效率，配合本行在大中華地區與日俱增的業務需求及擴展需要，本行已於二零零七年初將關鍵的管理及業務單位遷往中滙大廈的新辦公室。

### 群策群力

面對複雜多變、競爭日烈的市場，我們要有共同的目標和合力實現目標的意志，上下一心、團結一致才能成功，否則會削弱整體組織的效能。

## SUPPORT & RISK MANAGEMENT 營運支援及風險管理

completed in early 2007 to maximise operations efficiency and to cope with the Bank's growing business needs and expansion in the Greater China region.

### RISK MANAGEMENT

Enterprise Credit Risk Management (ECRM) provides credit function support for loans and advances arising from corporate, commercial and retail banking businesses. Credit officers team up with business officers to evaluate and visit major customers, with a view to enhancing the effectiveness and efficiency of business acquisition.

The ECRM also took the lead in preparing the Bank to comply with Basel II requirements, and takes an active role in the preparation of various stress tests on the loan asset of the Bank to ensure the Bank's resilience to adverse situations. Various credit seminars were conducted to share experience in credit evaluation and handling problem accounts across the Bank. The department will continue to hone its risk management capability through staff development and recruitment in line with the Bank's asset growth strategy.

Consumer Finance Risk Management has been operating under a technological decision mechanism that optimises the usage of credit data from the Credit Bureau to tailor lending product pricing to individuals on a multi-dimensional risk assessment engine. Being able to conduct portfolio segmentation analysis with a behavioural scoring model has facilitated new product cross-selling opportunities and credit line management, which have in turn contributed to revenue generation.

The credit performance of the Bank's consumer finance products is in line with market performance both in terms of delinquency and write-offs. In the second quarter of 2006, the Bank launched the "Approval in principle within 24 hours" for mortgage loans, which was very effective in raising market

### 風險管理

企業信貸風險管理部為企業、商業及零售銀行業務提供信貸管理服務，並以妥善平衡控制與支援工作為榮。該部門與業務人員互相合作，評估及探訪主要客戶，以更具效益和效率的方式吸納業務。

該部門亦肩負領導角色，幫助本行遵守《新巴塞爾資本充足標準》（《資本協定二》）的規定，並積極進行與貸款資產質素有關的各項壓力測試，以確保本行能克服惡劣環境的考驗。此外，本行更舉辦內部信貸講座，與業務部門分享信貸評估及處理問題賬戶的經驗。為配合本行擴展資產的策略，該部門將繼續透過培訓人才及增員強化風險管理能力。

消費信貸風險管理部一直採用技術性的決策機制，善用信用局的信用數據，進行多維風險評估，以釐定個人借貸產品價格。本行能夠採用行為評分模式進行組合分層分析，以助提升新產品的交叉銷售及信貸額度管理，對收入作出貢獻。

按拖欠率及撇賬額計算，本行消費融資產品的信用表現均與市場一致。於二零零六年第二季，本行推出「24小時特快初步批核按揭申請」，有效地提高市場對本行服務效率的認知度，並促進新造按揭貸款業務的增長。

### INNOVATION

Exercising intellectual talent to exceed accepted limitations and boldly venture into new areas, enabling the Bank and its customers to achieve value beyond routine practice.

awareness of its prompt service as well as contributing to the growth of the new mortgage loan business.

The Bank's Treasury Risk Management (TRM) achieved a number of significant milestones during 2006, which contributed to the success of business development, new product launches and investment activities of the Financial Markets Group (FMG). In particular, more effective measures to enhance overall risk controls across the Bank's FMG activities were successfully implemented.

The TRM arena has shown significant improvement in terms of risk control and risk policies in a variety of areas, which provides a more efficient and effective environment for treasury business development and transaction growth.

During the year, revenue from the FMG rose significantly mainly due to new product growth, and especially in terms of high value-added products with higher margins. The Bank's business units were able to market products to customers more efficiently due to more efficient limit structuring processes and margin arrangements that TRM adopted.

The risk management team was strengthened during the year as the TRM continued to recruit experienced and skillful professionals, including Chartered Financial Analysts, Certified Public Accountants and a specialist in options pricing. Once hired they were equipped for key positions to build up the team.

Moving forward, the TRM will continue to prepare for entry into new markets and the development of new products to complement the Bank's business expansion plans. More professional development programmes are in the pipeline in order to enhance the product knowledge and skills within the team, so that its risk management professionals are able to meet new challenges in the years to come.

本行的財資風險管理部於二零零六年取得了重大的成果，對金融市場部的業務發展、新產品開發及投資活動貢獻良多。值得一提的是，多項具成效的措施成功推出，有助提升金融市場部的整體風險管理。

財資風險管理部大大改善了不同領域的風險控制及風險政策，為財資業務的發展及交易量增長營造更有效率及更高效益的環境。

年內，金融市場部收入顯著增長，主要原因是推出新產品，尤其是利潤較高的高增值產品。由於財資風險管理部採用更有效的限額構建及保證金融資安排，本行的業務部門得以更有效地向客戶推廣產品。

年內，財資風險管理部繼續招聘經驗及技術俱佳的專才，包括若干特許財務分析師、註冊會計師及一位期權定價專家。一經聘用，這些專業人士便接受擔任關鍵職位的安排，壯大團隊實力。

展望未來，財資風險管理部將繼續為進軍新市場及開發新產品作好準備，以配合本行的業務拓展計劃。本行正在策劃更多的專業發展計劃，以強化團隊內部的產品知識及技能，令風險管理專才日後能夠應付新挑戰。

#### 鼓勵創新

鼓勵發揮創意、  
勇於創新，  
敢於突破常規  
開創新領域，  
使本行和客戶  
從中獲益。

## “Support from employees is crucial in driving change. Forty Value Banking Enhancement Workshops were conducted as part of our Culture Change Project.

在改革的過程中，僱員的支持十分重要。自啟動「企業文化革新計劃」後，本行舉行了 40 個「文化革新工作坊」。”

### PEOPLE

Understanding that people are the most valuable asset of a service institution, that recruitment, training, retention and promotion of professional and effective staff are key performance measures, and that every employee deserves to be treated with respect.

### HUMAN RESOURCES MANAGEMENT

Human Resources plays a proactive role in devising a holistic approach towards people development management at the strategic level. Throughout 2006 a series of strategically focused training initiatives were executed in order to capitalise on employees' competencies and aptitudes in relation to the Bank's ever-changing development needs.

The Culture Change Project, which has been fully launched in 2006, is just one example of the quality learning and development programmes that were rolled out. As part of the Culture Change Project, Human Resources conducted 40 sessions of a bank-wide Value Banking Enhancement Workshop in the first quarter of 2006. The project aimed to achieve organisational alignment and to unify employees towards a clear vision with shared objectives in order to reinforce the Bank's "Value Banking" culture. Employees were provided with an integrated set of state-of-the-art mentality, required behavior codes and necessary tools for cultural transformation.

Leading change effectively is a key element to realising lasting culture-change commitment. Human Resources therefore organised a Leadership Training Programme followed by Value Banking Enhancement Workshops in July. A total of 118 staff of managerial grade or above benefited from the programme. Participants were provided with tools for leading innovation, change and organisational renewal. They learned how to

### 人力資源管理

人力資源部積極制訂全盤策略計劃，管理及發展人才。於二零零六年，本行開展了一系列策略性培訓活動，以發揮員工的才幹和專長，配合本行不斷變化的發展需要。

於二零零六年全面推出的「企業文化革新計劃」，就是本行開展優質學習及培訓項目的例證之一。承接「企業文化革新計劃」，人力資源部於二零零六年首季舉行了 40 場「文化革新工作坊」，透過講解和分享，讓不同業務範疇的員工明白本行的願景及「所享 超出所想」經營理念，共同齊心朝著同一目標推動本行發展。透過這些活動，員工得以學習到全面的先進服務理念、了解行為規範，以及掌握配合文化轉變所需的工具。

要實現革新企業文化的長遠承諾，關鍵在於有效地領導轉變過程。因此，人力資源部於七月份繼「文化革新工作坊」，再舉辦「領導才能工作坊」。參加活動的 118 位經理級或以上人員，在活動中掌握了領導創新、推行變革及更新組織的工具，並學會如何改變他人及接受轉變、激勵同伴朝著共同願景進



change and be changed, how to motivate teammates with shared vision, and how to manage innovation efficiently to address the needs of the organisation both for today and tomorrow.

The Bank's headcount has risen to more than 900 staff during the year. To meet the future needs of the Bank, a talent-nurturing initiative of Management Associate Programme has been conducted since 2005. The programme aims at acquiring high-calibre candidates with good potential for advancement to take on future challenges. A total of six management associates joined the programme in 2006. Each associate was led by a mentor for career and personal guidance. They learned through tailor-made programmes and regional exchange placements which were closely monitored by respective Divisions and Human Resources.

The Bank has a longstanding commitment to investing in talent development. Human Resources will always devise people management solutions in a proactive, focus and flexible manner at the local and regional levels.

發，以及以創新的思維配合本行現在和未來的發展需要。

年內本行員工人數已提升至超過 900 人。為滿足未來的發展需要，本行自二零零五年起推行「見習管理人員計劃」，發掘潛質優厚且能勝任更高職位的優才，給予適當的培訓。二零零六年共有六名見習管理人員參與計劃，每人由一位導師帶領，並提供事業及個人發展指導。在有關部門和人力資源部的密切跟進下，他們從度身設計的課程和區域崗位輪換中學習到不少知識。

本行秉持投資人才培訓的長遠承諾。人力資源部將一如既往，以「主動、專注、靈活」的方針，制訂本地及區域層面的人才管理及發展方案。

## 重視員工

員工是一家服務機構最寶貴的資產，廣納專才和高效的員工、提供培訓和晉升機會；尊重每位員工，培養他們的歸屬感，都是增強機構表現的關鍵措施。