

Five-year Financial Summary

五個年度之財務概要

	2008 二零零八年	2007 二零零七年	2006 二零零六年	2005 二零零五年	2004 二零零四年
Profit and Loss Account (HK\$ Million) 損益表 (百萬港元)					
Profit before Taxation 除稅前溢利	98	517	391	274	338
Profit Attributable to Equity Shareholders 股東應佔溢利	101	461	327	241	300
Consolidated Balance Sheet (HK\$ Million) 綜合資產負債表 (百萬港元)					
Total Equity 股東權益總額	4,721	4,121	3,979	3,749	3,703
Total Assets 總資產	65,642	60,623	53,347	49,804	45,761
Advances to Customers less Impairment 客戶貸款減減值	33,034	31,479	25,751	21,376	18,002
Customer Deposits and Medium Term Funding 客戶存款及中期資金	51,030	45,229	38,748	36,348	32,454
Share Statistics (HK\$) 股份統計表 (港元)					
Earnings per Share ¹ (Weighted Average Basis) 每股盈利 ¹ (加權平均基準)	0.08	0.39	0.28	0.21	0.26
Earnings per Share ¹ (Adjusted) 每股盈利 ¹ (經調整)	0.08	0.39	0.28	0.21	0.26
Selected Returns and Ratios (%) 盈利及百分比簡錄 (%)					
Return on Average Equity 平均股本回報率	2.54	11.43	8.47	6.48	8.02
Return on Average Assets 平均資產回報率	0.16	0.81	0.63	0.51	0.72
Capital Adequacy Ratio 資本充足比率	14.04	14.42	16.60	14.96	18.46
Average Liquidity Ratio (for December) 平均流動資金比率 (十二月)	46.35	44.08	46.43	47.49	50.06
Loan to Deposit Ratio 貸存比率	64.73	69.60	66.46	58.81	55.47

Note:

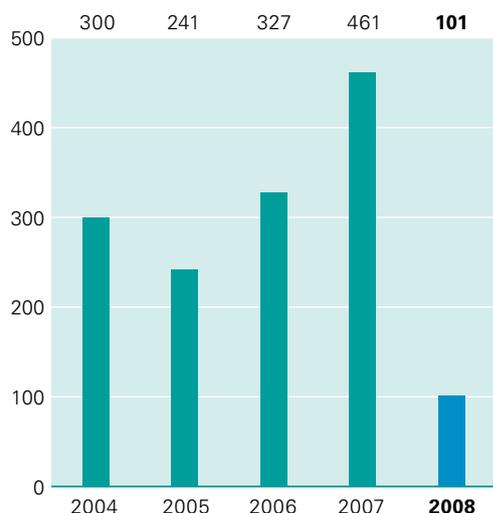
- Earnings per share is calculated on profit attributable to equity shareholders of HK\$100,896,000 (2007: HK\$460,998,000) net of preference share dividend of HK\$2,092,000 (2007: Nil) and on 1,172,160,000 (2007: 1,172,160,000) ordinary shares in issue during the year. There is no convertible loan capital, options or warrants outstanding which would cause a dilution of the earnings per share.

附註:

- 每股盈利乃按年內股東應佔溢利100,896,000港元 (二零零七年: 460,998,000港元) 減去優先股股息2,092,000港元 (二零零七年: 無) 及於年內已發行普通股1,172,160,000股 (二零零七年: 1,172,160,000股) 計算。本行並無任何可兌換之資本貸款、期權或可兌換認股證以致對每股盈利構成攤薄影響。

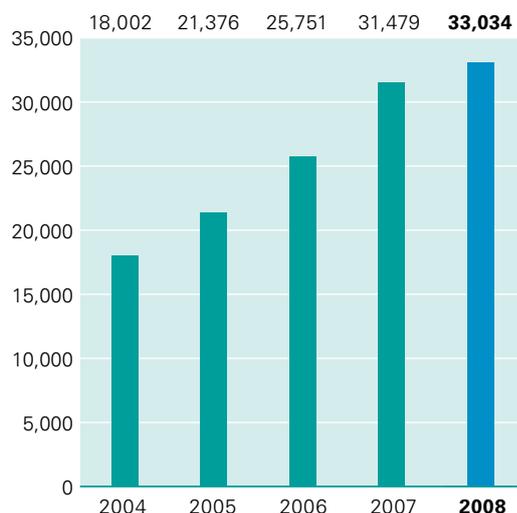
Profit Attributable to Equity Shareholders
股東應佔溢利

HK\$ Million (百萬港元)



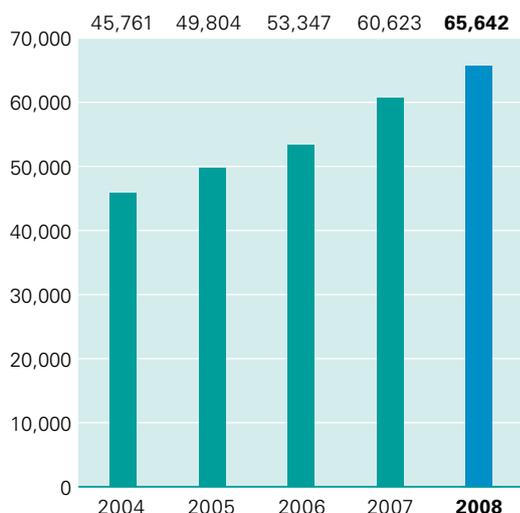
Advances to Customers less Impairment
客戶貸款減減值

HK\$ Million (百萬港元)



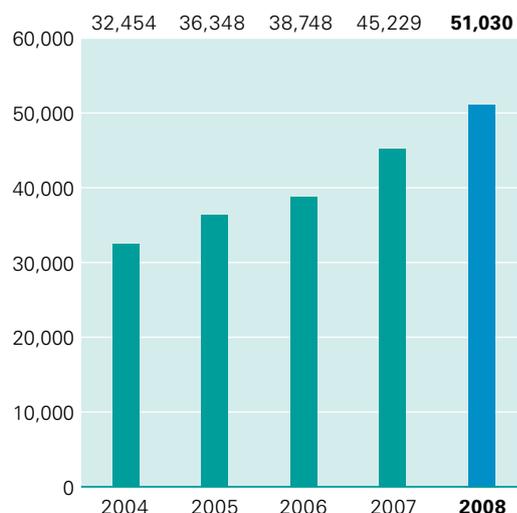
Total Assets
總資產

HK\$ Million (百萬港元)



Customer Deposits and Medium Term Funding
客戶存款及中期資金

HK\$ Million (百萬港元)



In 2008, Fubon Bank (Hong Kong) Limited and its subsidiaries ("the Group") achieved a net profit of HK\$100.3 million, a decrease of 78.2% over 2007. The return on average assets was 0.16% and return on average equity was 2.54%. During the year total customer deposits and medium term funding increased by 12.8% to HK\$51.0 billion. Advances to customers less impairment increased by 4.9% to HK\$33.0 billion. Total assets increased 8.3% to HK\$65.6 billion. The Group had total equity funds of HK\$4.72 billion, and a capital adequacy ratio of 14.04%.

二零零八年，富邦銀行(香港)有限公司及其附屬公司(「本集團」)錄得純利1.003億港元，較二零零七年減少78.2%。平均資產回報率為0.16%，而平均股本回報率則為2.54%。於本年度，客戶存款及中期資金總額增加12.8%至510億港元，客戶貸款減減值亦增加4.9%至330億港元。總資產增加8.3%至656億港元。本集團總股東權益為47.2億港元，資本充足比率則達14.04%。