

# Five-year Financial Summary

## 五個年度之財務概要

	2009 二零零九年	2008 二零零八年	2007 二零零七年	2006 二零零六年	2005 二零零五年
<b>Profit and Loss Account (HK\$ Million)</b> 損益表 (百萬港元)					
Profit before Taxation 除稅前溢利	27	98	517	391	274
Profit Attributable to Equity Shareholders 股東應佔溢利	23	101	461	327	241
<b>Consolidated Balance Sheet (HK\$ Million)</b> 綜合資產負債表 (百萬港元)					
Total Equity 股東權益總額	4,935	4,721	4,121	3,979	3,749
Total Assets 總資產	60,979	65,642	60,623	53,347	49,804
Advances to Customers less Impairment 客戶貸款減減值	28,572	33,034	31,479	25,751	21,376
Customer Deposits and Medium Term Funding 客戶存款及中期資金	47,183	50,817	45,229	38,748	36,348
<b>Share Statistics (HK\$)</b> 股份統計表 (港元)					
(Loss)/Earnings per Share <sup>1</sup> (Weighted Average Basis) 每股 (虧損) / 盈利 <sup>1</sup> (加權平均基準)	(0.05)	0.08	0.39	0.28	0.21
(Loss)/Earnings per Share <sup>1</sup> (Adjusted) 每股 (虧損) / 盈利 <sup>1</sup> (經調整)	(0.05)	0.08	0.39	0.28	0.21
<b>Selected Returns and Ratios (%)</b> 盈利及百分比簡錄 (%)					
Return on Average Equity 平均股本回報率	0.48	2.54	11.43	8.47	6.48
Return on Average Assets 平均資產回報率	0.04	0.16	0.81	0.63	0.51
Capital Adequacy Ratio 資本充足比率	17.18	14.04	14.42	16.60	14.96
Average Liquidity Ratio (for December) 平均流動資金比率 (十二月)	49.99	46.35	44.08	46.43	47.49
Loan to Deposit Ratio 貸存比率	60.29	64.73	69.60	66.46	58.81

Note:

1. Earnings per share is calculated on profit attributable to equity shareholders of HK\$22,995,000 (2008: HK\$100,896,000) net of preference share dividend of HK\$83,517,000 (2008: HK\$2,092,000) and on 1,172,160,000 (2008: 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.

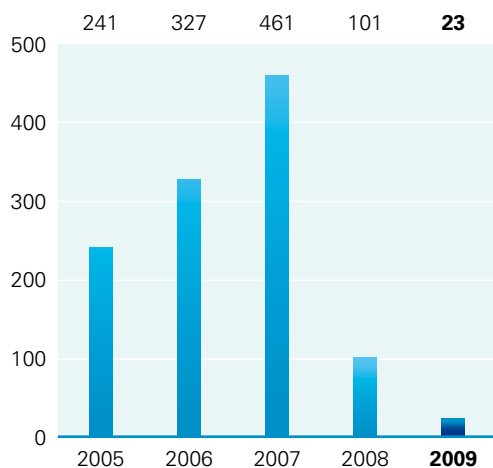
附註:

1. 每股盈利乃按年內股東應佔溢利22,995,000港元(2008年: 100,896,000港元)減去優先股股息83,517,000港元(2008年: 2,092,000港元)及於年內已發行普通股1,172,160,000股(2008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

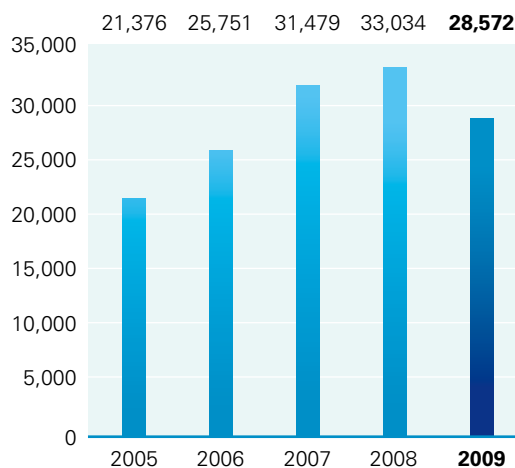
HK\$ Million (百萬港元)



### Advances to Customers less Impairment

客戶貸款減減值

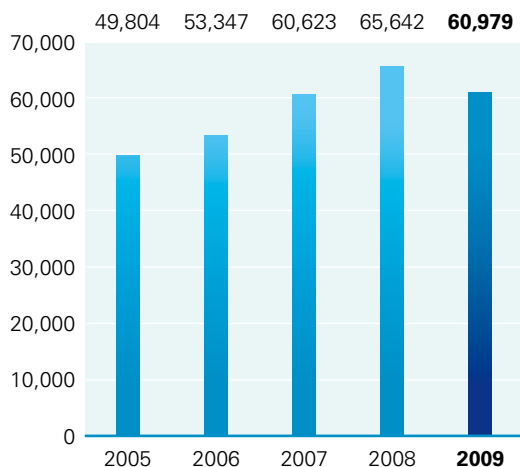
HK\$ Million (百萬港元)



### Total Assets

總資產

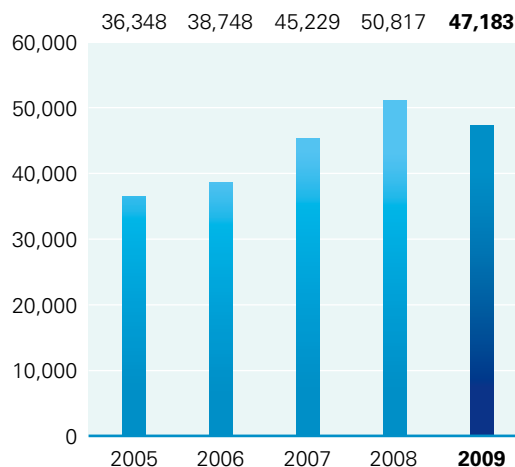
HK\$ Million (百萬港元)



### Customer Deposits and Medium Term Funding

客戶存款及中期資金

HK\$ Million (百萬港元)



In 2009, Fubon Bank (Hong Kong) Limited and its subsidiaries ("the Group") achieved a net profit of HK\$22.5 million, a decrease of 77.5% over 2008. The return on average assets was 0.04% and return on average equity was 0.48%. During the year total customer deposits and medium term funding decreased by 7.2% to HK\$47.2 billion. Advances to customers less impairment decreased by 13.5% to HK\$28.6 billion. Total assets decreased 7.1% to HK\$61.0 billion. The Group had total equity funds of HK\$4.94 billion, and a capital adequacy ratio of 17.18%.

2009年，富邦銀行（香港）有限公司及其附屬公司（「本集團」）錄得純利2,250萬港元，較2008年減少77.5%。平均資產回報率為0.04%，而平均股本回報率則為0.48%。於本年度，客戶存款及中期資金總額減少7.2%至472億港元，客戶貸款減減值亦減少13.5%至286億港元。總資產減少7.1%至610億港元。本集團總股本資金為49.4億港元，資本充足比率則達17.18%。