

# Five-Year Financial Summary

## 五個年度之財務概要

	2010 二零一零年	2009 二零零九年	2008 二零零八年	2007 二零零七年	2006 二零零六年
<b>Profit and Loss Account (HK\$ Million)</b> 損益表 (百萬港元)					
Profit before Taxation 除稅前溢利	313	27	98	517	391
Profit Attributable to Equity Shareholders 股東應佔溢利	267	23	101	461	327
<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	5,094	4,935	4,721	4,121	3,979
Total Assets 總資產	61,780	60,979	65,642	60,623	53,347
Advances to Customers less Impairment 客戶貸款減值	28,861	28,572	33,034	31,479	25,751
Customer Deposits and Medium Term Funding 客戶存款及中期資金	46,878	47,183	50,817	45,229	38,748
<b>Share Statistics (HK\$)</b> 股份統計表 (港元)					
Earnings/(Loss) per Share <sup>1</sup> (Weighted Average Basis) 每股盈利/(虧損) <sup>1</sup> (加權平均基準)	0.16	(0.05)	0.08	0.39	0.28
Earnings/(Loss) per Share <sup>1</sup> (Adjusted) 每股盈利/(虧損) <sup>1</sup> (經調整)	0.16	(0.05)	0.08	0.39	0.28
<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	5.31	0.48	2.54	11.43	8.47
Return on Average Assets 平均資產回報率	0.43	0.04	0.16	0.81	0.63
Capital Adequacy Ratio 資本充足比率	18.23	17.18	14.04	14.42	16.60
Average Liquidity Ratio (for December) 平均流動資金比率 (十二月)	54.80	49.99	46.35	44.08	46.43
Loan to Deposit Ratio 貸存比率	61.22	60.29	64.73	69.60	66.46

Note:

1. Earnings per share is calculated on profit attributable to equity shareholders of HK\$266,966,000 (2009: HK\$22,995,000) net of preference share dividend of HK\$83,896,000 (2009: HK\$83,517,000) and on 1,172,160,000 (2009: 1,172,160,000) ordinary shares in issue during the year. There are no convertible loan capital, options or warrants outstanding which would cause a dilution of the earnings per share.

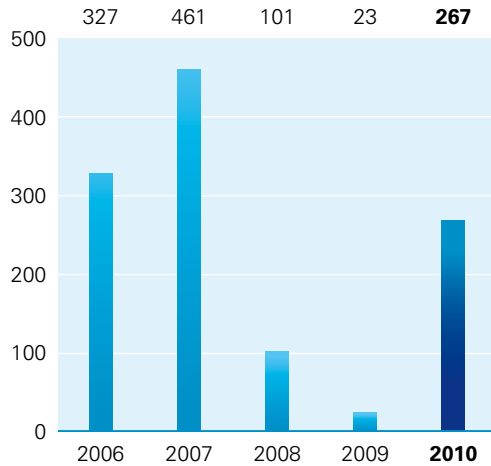
附註:

1. 每股盈利乃按年內股東應佔溢利266,966,000港元(二零零九年: 22,995,000港元)減去優先股股息83,896,000港元(二零零九年: 83,517,000港元)及於年內已發行普通股1,172,160,000股(二零零九年: 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

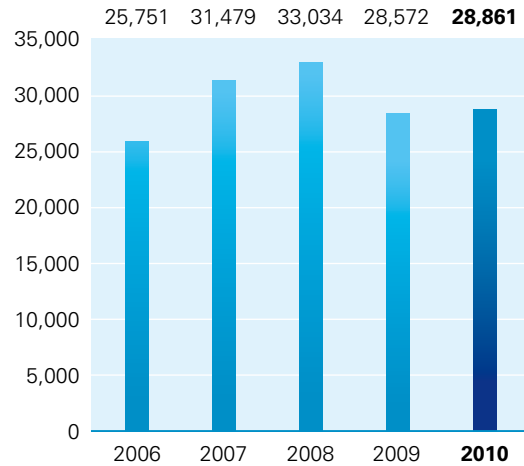
HK\$ Million (百萬港元)



### Advances to Customers less Impairment

客戶貸款減減值

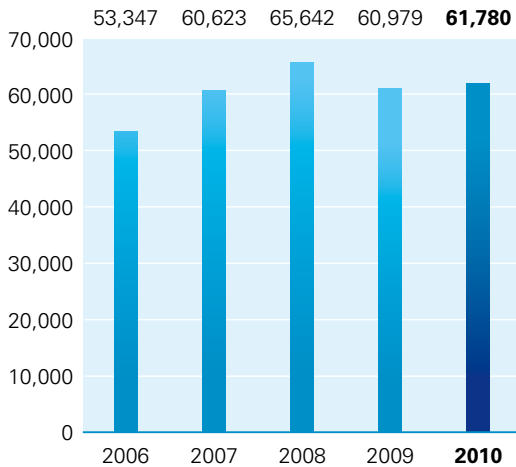
HK\$ Million (百萬港元)



### Total Assets

總資產

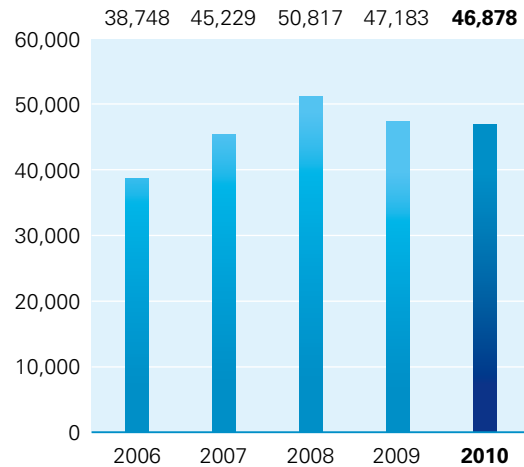
HK\$ Million (百萬港元)



### Customer Deposits and Medium Term Funding

客戶存款及中期資金

HK\$ Million (百萬港元)



In 2010, Fubon Bank (Hong Kong) Limited and its subsidiaries ("The Group") achieved a net profit of HK\$266 million, an increase of 1081.7% over 2009. The return on average assets was 0.43% and return on average equity was 5.31%. During the year total customer deposits and medium term funding decreased by 0.6% to HK\$46.9 billion. Advances to customers less impairment increased by 1.0% to HK\$28.9 billion. Total assets increased 1.3% to HK\$61.8 billion. The Group had total equity funds of HK\$5.09 billion, and a capital adequacy ratio of 18.23%.

二零一零年，富邦銀行（香港）有限公司及其附屬公司（「本集團」）錄得純利2.66億港元，較二零零九年增加1081.7%。平均資產回報率為0.43%，而平均股本回報率則為5.31%。於本年度，客戶存款及中期資金總額減少0.6%至469億港元，客戶貸款減減值則增加1.0%至289億港元。總資產增加1.3%至618億港元。本集團總股本資金為50.9億港元，資本充足比率則達18.23%。