

Five-year Financial Summary

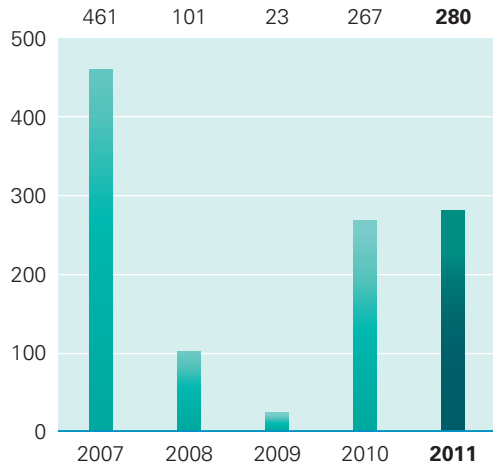
五個年度之財務概要

	2011 二零一一年	2010 二零一零年	2009 二零零九年	2008 二零零八年	2007 二零零七年
Profit and Loss Account (HK\$ Million) 損益表 (百萬港元)					
Profit before Taxation 除稅前溢利	314	313	27	98	517
Profit Attributable to Equity Shareholders 股東應佔溢利	280	267	23	101	461
Consolidated Balance Sheet (HK\$ Million) 綜合資產負債表 (百萬港元)					
Total Equity 股東權益總額	5,052	5,094	4,935	4,721	4,121
Total Assets 總資產	60,256	61,780	60,979	65,642	60,623
Advances to Customers less Impairment 客戶貸款減減值	32,238	28,861	28,572	33,034	31,479
Customer Deposits and Medium Term Funding 客戶存款及中期資金	45,414	46,878	47,183	50,817	45,229
Selected Returns and Ratios (%) 盈利及百分比簡錄 (%)					
Return on Average Equity 平均股本回報率	5.53	5.31	0.48	2.54	11.43
Return on Average Assets 平均資產回報率	0.46	0.43	0.04	0.16	0.81
Capital Adequacy Ratio 資本充足比率	15.89	18.23	17.18	14.04	14.42
Average Liquidity Ratio (for December) 平均流動資金比率 (十二月)	47.52	54.80	49.99	46.35	44.08
Loan to Deposit Ratio 貸存比率	70.47	61.22	60.29	64.73	69.60

Profit Attributable to Equity Shareholders

股東應佔溢利

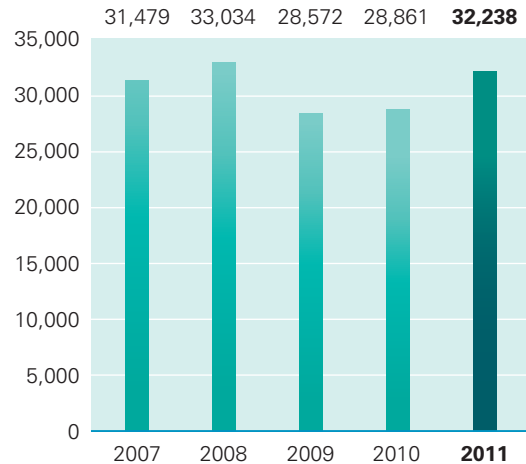
HK\$ Million (百萬港元)



Advances to Customers less Impairment

客戶貸款減減值

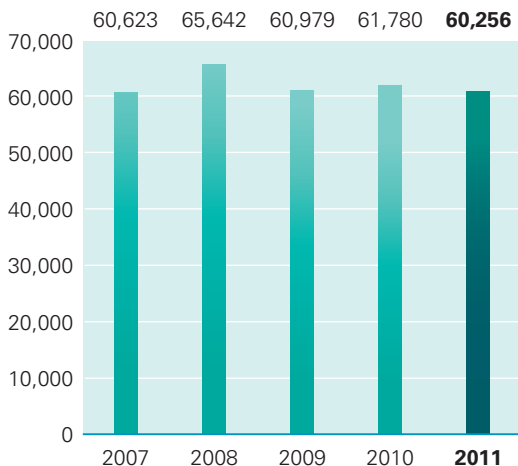
HK\$ Million (百萬港元)



Total Assets

總資產

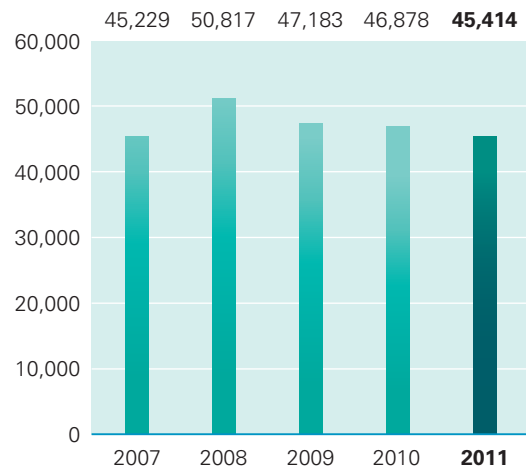
HK\$ Million (百萬港元)



Customer Deposits and Medium Term Funding

客戶存款及中期資金

HK\$ Million (百萬港元)



In 2011, Fubon Bank (Hong Kong) Limited and its subsidiaries ("The Group") achieved a net profit of HK\$280 million, with an increase of 5.1% over 2010. The return on average assets was 0.46% and return on average equity was 5.53%. During the year total customer deposits and medium term funding decreased by 3.1% to HK\$45.4 billion. Advances to customers less impairment increased by 11.7% to HK\$32.2 billion. Total assets decreased 2.5% to HK\$60.3 billion. The Group had total equity funds of HK\$5.05 billion, and a capital adequacy ratio of 15.89%.

二零一一年，富邦銀行（香港）有限公司及其附屬公司（「本集團」）錄得純利2.8億港元，較二零一零年增加5.1%。平均資產回報率為0.46%，而平均股本回報率則為5.53%。於本年度，客戶存款及中期資金總額減少3.1%至454億港元，而客戶貸款減減值則增加11.7%至322億港元。總資產下降2.5%至603億港元。本集團總股本資金為50.5億港元，資本充足比率則達15.89%。