

Five-year Financial Summary

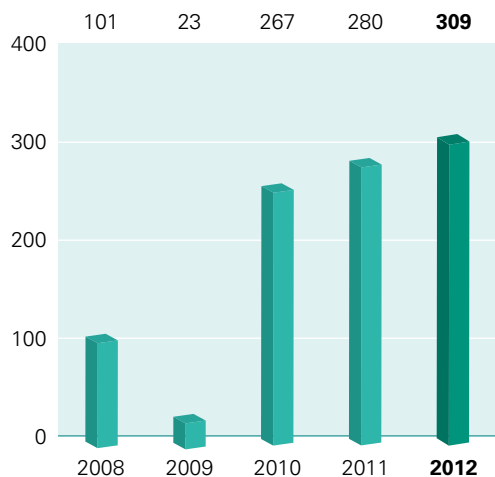
五個年度之財務概要

	2012 二零一二年	2011 二零一一年	2010 二零一零年	2009 二零零九年	2008 二零零八年
Profit and Loss Account (HK\$ Million) 損益表 (百萬港元)					
Profit before Taxation 除稅前溢利	351	314	313	27	98
Profit Attributable to Equity Shareholders 股東應佔溢利	309	280	267	23	101
Consolidated Balance Sheet (HK\$ Million) 綜合資產負債表 (百萬港元)					
Total Equity 股東權益總額	7,689	5,052	5,094	4,935	4,721
Total Assets 總資產	62,785	60,256	61,780	60,979	65,642
Advances to Customers less Impairment 客戶貸款減減值	30,409	32,238	28,861	28,572	33,034
Customer Deposits and Medium Term Funding 客戶存款及中期資金	47,066	45,414	46,878	47,183	50,817
Selected Returns and Ratios (%) 盈利及百分比簡錄 (%)					
Return on Average Equity 平均股本回報率	4.85	5.53	5.31	0.48	2.54
Return on Average Assets 平均資產回報率	0.50	0.46	0.43	0.04	0.16
Capital Adequacy Ratio 資本充足比率	16.71	15.89	18.23	17.18	14.04
Average Liquidity Ratio (for December) 平均流動資金比率 (十二月)	57.81	47.52	54.80	49.99	46.35
Loan to Deposit Ratio (2008 - 2011 restated) 貸存比率 (2008-2011 重列)	66.57	71.29	61.93	61.50	65.57

Profit Attributable to Equity Shareholders

股東應佔溢利

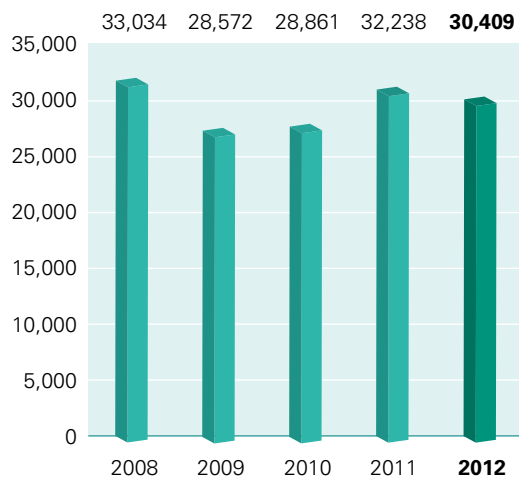
HK\$ Million (百萬港元)



Advances to Customers less Impairment

客戶貸款減減值

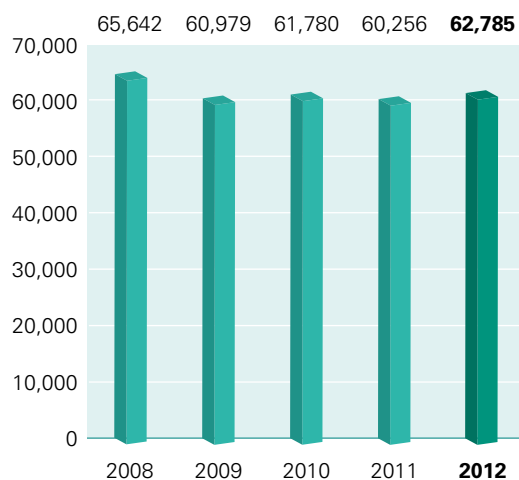
HK\$ Million (百萬港元)



Total Assets

總資產

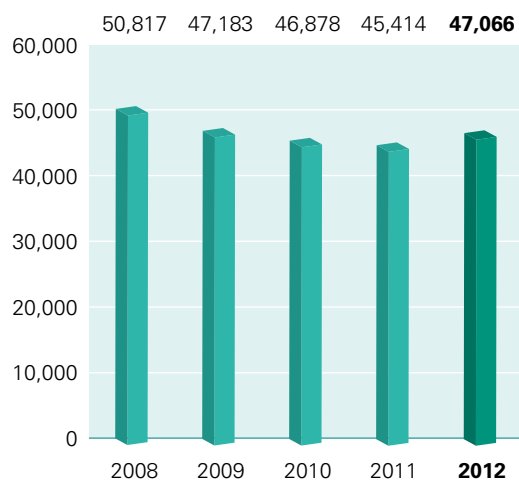
HK\$ Million (百萬港元)



Customer Deposits and Medium Term Funding

客戶存款及中期資金

HK\$ Million (百萬港元)



In 2012, Fubon Bank (Hong Kong) Limited and its subsidiaries ("The Group") achieved a net profit of HK\$309 million, with an increase of 10.3% over 2011. The return on average assets was 0.50% and return on average equity was 4.85%. During the year, total customer deposits and medium term funding increased by 3.6% to HK\$47.1 billion. Advances to customers less impairment decreased by 5.7% to HK\$30.4 billion. Total assets increased 4.2% to HK\$62.8 billion. The Group had total equity funds of HK\$7.69 billion, and a capital adequacy ratio of 16.71%.

二零一二年，富邦銀行(香港)有限公司及其附屬公司(「本集團」)錄得純利3.09億港元，較二零一一年增加10.3%。平均資產回報率為0.50%，而平均股本回報率則為4.85%。於本年度，客戶存款及中期資金總額增加3.6%至471億港元，而客戶貸款減減值則減少5.7%至304億港元。總資產上升4.2%至628億港元。本集團總股本資金為76.9億港元，資本充足比率則達16.71%。