

# FIVE-YEAR FINANCIAL SUMMARY

## 五個年度之財務概要

	2015 二零一五年	2014 二零一四年	2013 二零一三年	2012 (Restated) 二零一二年 (重列)	2011 (Restated) 二零一一年 (重列)
<b>Profit and Loss Account (HK\$ Million)</b> 損益表(百萬港元)					
Profit before Taxation 除稅前溢利	613	555	447	348	314
Profit Attributable to Equity Shareholders 股東應佔溢利	522	481	380	306	280
<b>Consolidated Balance Sheet (HK\$ Million)</b> 綜合資產負債表(百萬港元)					
Total Equity 總權益	10,806	10,416	8,177	7,618	5,002
Total Assets 總資產	90,993	83,860	71,777	62,775	60,257
Advances to Customers less Impairment Allowances 客戶貸款減減值撥備	42,495	40,322	34,694	30,409	32,238
Customer Deposits and Medium Term Funding 客戶存款及中期資金	61,709	56,307	50,521	47,434	45,414
<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	4.92	5.18	4.81	4.86	5.55
Return on Average Assets 平均資產回報率	0.60	0.62	0.56	0.50	0.46
Total Capital Ratio (*) 總資本比率(*)	16.62	17.96	16.33	16.71	15.89
Average Liquidity Ratio (for December) 平均流動資金比率(十二月)	48.99	46.00	45.00	57.81	47.52
Loan to Deposit Ratio 貸存比率	69.40	75.09	75.49	66.57	71.29

(\*) Capital ratios as of 31 December 2013–2015 are compiled in accordance with the amended Capital Rules effective from 1 January 2013 for the implementation of the “Basel III” capital accord, whereas the ratios as of 31 December 2011–2012 are compiled in accordance with the “pre-amended Capital Rules” in force immediately before 1 January 2013. The capital ratios for 31 December 2013–2015 under Basel III are, therefore, not directly comparable with the ratios as of 31 December 2011–2012.

(\*) 於二零一三至二零一五年十二月三十一日之資本比率乃根據因應實施「巴塞爾資本協定三」而經修訂並於二零一三年一月一日生效的「資本規則」所編製，而於二零一一至二零一二年十二月三十一日之資本比率乃根據於二零一三年一月一日前有效的「修訂前之資本規則」所編製。因此，「巴塞爾協定三」下二零一三至二零一五年十二月三十一日之資本比率，不能與二零一一至二零一二年十二月三十一日之資本比率直接比較。

**Profit Attributable to Equity Shareholders**

**股東應佔溢利**

HK\$ Million  
百萬港元



**Advances to Customers less Impairment Allowances**

**客戶貸款減減值撥備**

HK\$ Million  
百萬港元



**Total Assets**

**總資產**

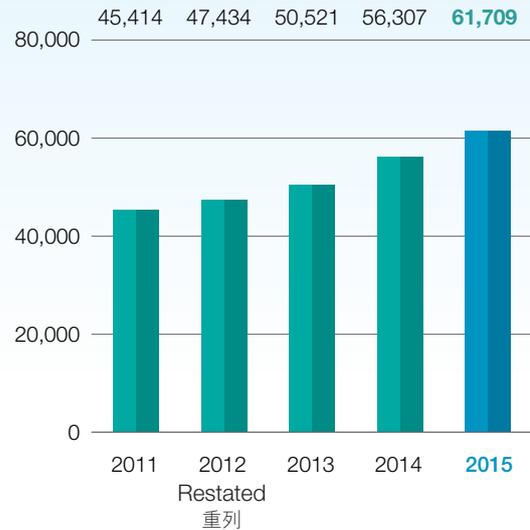
HK\$ Million  
百萬港元



**Customer Deposits and Medium Term Funding**

**客戶存款及中期資金**

HK\$ Million  
百萬港元



In 2015, Fubon Bank (Hong Kong) Limited and its subsidiaries ("The Group") achieved a net profit of HK\$522 million, with an increase of 8% over 2014. The return on average assets was 0.60% and return on average equity was 4.92%. During the year total customer deposits and medium term funding increased by 10% to HK\$61.7 billion. Advances to customers less impairment allowances increased by 5% to HK\$42.5 billion. Total assets increased by 9% to HK\$91.0 billion. The Group had total equity funds of HK\$10.8 billion, and a total capital ratio of 16.62%.

二零一五年，富邦銀行(香港)有限公司及其附屬公司(「本集團」)錄得純利5.22億港元，較二零一四年增加8%。平均資產回報率為0.60%，而平均股本回報率則為4.92%。於本年度，客戶存款及中期資金總額增加10%至617億港元，而客戶貸款減減值撥備則增加5%至425億港元。總資產上升9%至910億港元。本集團總股本資金為108億港元，總資本比率則達16.62%。