

# FIVE-YEAR FINANCIAL SUMMARY

## 五個年度之財務概要

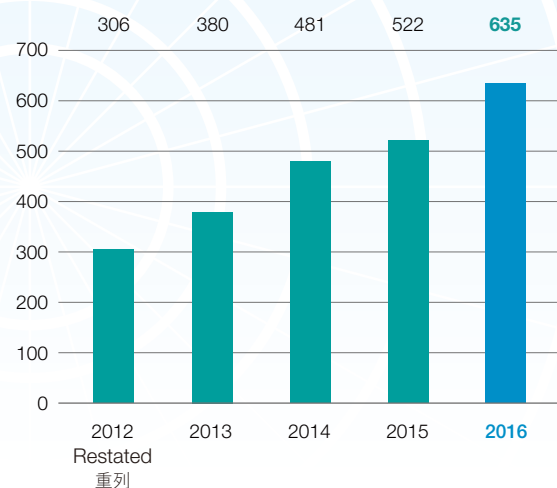
	2016 二零一六年	2015 二零一五年	2014 二零一四年	2013 二零一三年	2012 (Restated) 二零一二年 (重列)
<b>Profit and Loss Account (HK\$ Million)</b> 損益表(百萬港元)					
Profit before Taxation 除稅前溢利	708	613	555	447	348
Profit Attributable to Equity Shareholders 股東應佔溢利	635	522	481	380	306
<b>Consolidated Balance Sheet (HK\$ Million)</b> 綜合資產負債表(百萬港元)					
Total Equity 總權益	11,373	10,806	10,416	8,177	7,618
Total Assets 總資產	95,648	90,993	83,860	71,777	62,775
Advances to Customers less Impairment Allowances 客戶貸款減減值撥備	43,319	42,495	40,322	34,694	30,409
Customer Deposits 客戶存款	63,564	58,385	52,664	48,910	45,841
<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	5.72	4.92	5.18	4.81	4.86
Return on Average Assets 平均資產回報率	0.68	0.60	0.62	0.56	0.50
Total Capital Ratio (*) 總資本比率(*)	17.02	16.62	17.96	16.33	16.71
Average Liquidity Ratio (for December) 平均流動資金比率(十二月)	50.74	48.99	46.00	45.00	57.81
Loan-to-deposit Ratio 貸存比率	64.78	69.40	75.09	75.49	66.57

(\*) Capital ratios as of 31 December 2013 – 2016 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 ratio as of 31 December 2012 is compiled in accordance with the “pre-amended Capital Rules” in force immediately before 1 January 2013. The capital ratios for 31 December 2013 – 2016 under Basel III are, therefore, not directly comparable with the ratio as of 31 December 2012.

(\*) 於二零一三至二零一六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」下二零一三至二零一六年十二月三十一日之資本比率，不能與二零一二年十二月三十一日之資本比率直接比較。

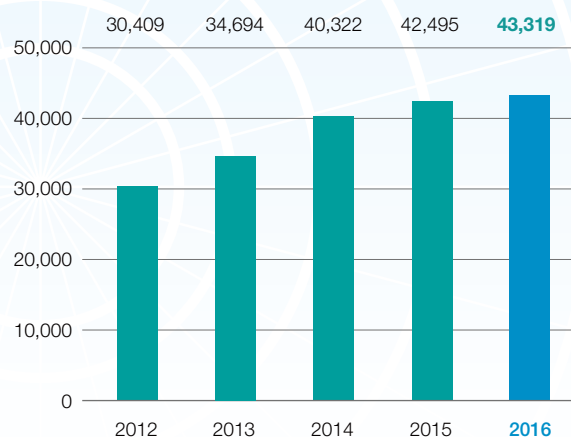
## Profit Attributable to Equity Shareholders

## 股東應佔溢利

HK\$ Million  
百萬港元

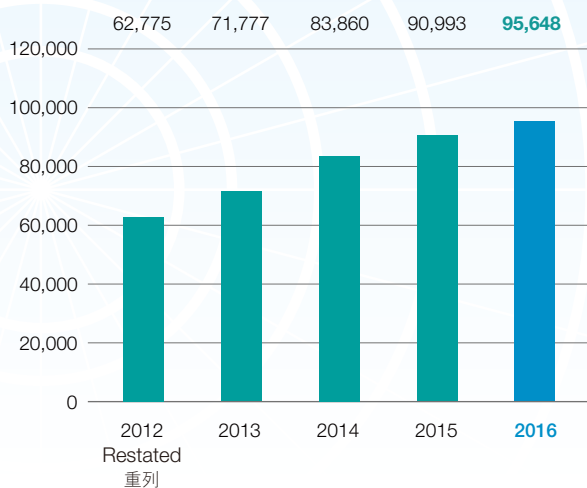
## Advances to Customers less Impairment Allowances

## 客戶貸款減減值撥備

HK\$ Million  
百萬港元

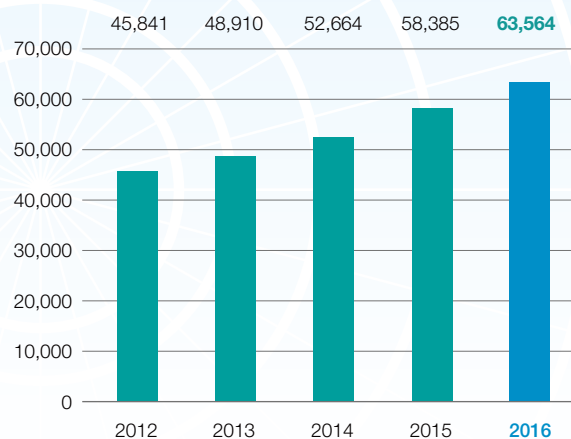
## Total Assets

## 總資產

HK\$ Million  
百萬港元

## Customer Deposits

## 客戶存款

HK\$ Million  
百萬港元

In 2016, Fubon Bank (Hong Kong) Limited and its subsidiaries ("The Group") achieved a net profit of HK\$635 million, with an increase of 22% over 2015. The return on average assets was 0.68% and return on average equity was 5.72%. During the year customer deposits increased by 9% to HK\$63.6 billion. Advances to customers less impairment allowances increased by 2% to HK\$43.3 billion. Total assets increased by 5% to HK\$95.6 billion. The Group had total equity funds of HK\$11.4 billion, and a total capital ratio of 17.02%.

二零一六年，富邦銀行(香港)有限公司及其附屬公司(「本集團」)錄得淨溢利6.35億港元，較二零一五年增加22%。平均資產回報率為0.68%，而平均股本回報率則為5.72%。於本年度，客戶存款增加9%至636億港元，而客戶貸款減減值撥備則增加2%至433億港元。總資產上升5%至956億港元。本集團總股本資金為114億港元，總資本比率則達17.02%。