



Fubon Bank (Hong Kong) Limited

Quarterly financial disclosures

As at 31 March 2017

Key capital ratios

	As at 31-Mar-17 %
Total capital ratio	16.87%
Tier 1 capital ratio	12.85%
Common Equity Tier 1 (“CET1”) capital ratio	12.85%
Leverage ratio	7.67%
	HK\$'000
Tier 1 capital	7,384,245
CET1 capital	7,384,245
Total capital	9,694,684
Total risk-weighted amount	57,480,717
Exposure measure	96,303,294

The calculation of the above ratios is illustrated as follows:

$$\text{Total capital ratio} = \frac{\text{Total capital}}{\text{Total risk-weighted amount}}$$

$$\text{Tier 1 capital ratio} = \frac{\text{Tier 1 capital}}{\text{Total risk-weighted amount}}$$

$$\text{CET1 capital ratio} = \frac{\text{CET1 capital}}{\text{Total risk-weighted amount}}$$

$$\text{Leverage ratio} = \frac{\text{Tier 1 capital}}{\text{Exposure measure}}$$

Overview of risk-weighted amount

		(a)	(b)	(c)
		RWA		Minimum capital requirements
		As at 31 March 2017 HK\$'000	As at 31 December 2016 HK\$'000	As at 31 March 2017 HK\$'000
1	Credit risk for non-securitization exposures	52,203,569	51,563,630	4,176,286
2	Of which STC approach	52,203,569	51,563,630	4,176,286
2a	Of which BSC approach	-	-	-
3	Of which IRB approach	-	-	-
4	Counterparty credit risk	1,222,377	1,270,180	97,790
5	Of which SA-CCR	-	-	-
5a	Of which CEM	1,222,377	1,270,180	97,790
6	Of which IMM(CCR) approach	-	-	-
7	Equity exposures in banking book under the market-based approach	-	-	-
8, 9 and 10	CIS exposures	180,484	179,909	14,439
11	Settlement risk	259,163	260,275	20,733
12	Securitization exposures in banking book	-	-	-
13	Of which IRB(S) approach – ratings-based method	-	-	-
14	Of which IRB(S) approach – supervisory formula method	-	-	-
15	Of which STC(S) approach	-	-	-
16	Market risk	51,888	52,550	4,151
17	Of which STM approach	51,888	52,550	4,151
18	Of which IMM approach	-	-	-
19	Operational risk	2,817,425	2,788,613	225,394
20	Of which BIA approach	2,817,425	2,788,613	225,394
21	Of which STO approach	-	-	-
21a	Of which ASA approach	-	-	-
22	Of which AMA approach	N/A	N/A	N/A
23	Amounts below the thresholds for deduction (subject to 250% RW)	2,003,665	1,911,155	160,293
24	Capital floor adjustment	-	-	-
24a	Deduction to RWA	1,257,854	1,263,646	100,628
24b	Of which portion of regulatory reserve for general banking risks and collective provisions which is not included in Tier 2 Capital	-	-	-
24c	Of which portion of cumulative fair value gains arising from the revaluation of land and buildings which is not included in Tier 2 Capital	1,257,854	1,263,646	100,628
25	Total	57,480,717	56,762,666	4,598,458

N/A: Not applicable in the case of Hong Kong