Fubon Bank (Hong Kong) Limited

Quarterly financial disclosures
As at 31 March 2019

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Fubon Bank 富邦銀行

Template KM1: Key prudential ratios

		(a)	(b)	(c)	(d)	(e)
		As at 31-Mar-19	As at 31-Dec-18	As at 30-Sep-18	As at 30-Jun-18	As at 31-Mar-18
		HK$'000	HK$'000	HK$'000	HK$'000	HK$'000
	Regulatory capital (amount)					
1	Common Equity Tier 1 (CET1)	10,949,487	10,656,716	8,148,809	7,919,565	8,094,176
2	Tier 1	10,949,487	10,656,716	9,656,606	9,427,362	9,601,973
3	Total capital	13,176,602	13,104,641	11,999,704	11,804,076	11,991,218
	RWA (amount)					
4	Total RWA	64,365,472	63,607,565	63,264,416	63,606,427	62,430,846
	Risk-based regulatory capital ratios (as a percentage of RWA)					
5	CET1 ratio (%)	17.0114%	16.7538%	12.8806%	12.4509%	12.9650%
6	Tier 1 ratio (%)	17.0114%	16.7538%	15.2639%	14.8214%	15.3802%
7	Total capital ratio (%)	20.4715%	20.6023%	18.9675%	18.5580%	19.2072%
	Additional CET1 buffer requirements (as a percentage of RWA)					
8	Capital conservation buffer requirement (%)	2.5000%	1.8750%	1.8750%	1.8750%	1.8750%
9	Countercyclical capital buffer requirement (%)	2.1270%	1.6110%	1.6200%	1.6110%	1.6100%
10	Higher loss absorbency requirements (%) (applicable only to G-SIBs or D-SIBs)	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
11	Total AI-specific CET1 buffer requirements (%)	4.6270%	3.4860%	3.4950%	3.4860%	3.4850%
12	CET1 available after meeting the AI's minimum capital requirements (%)	11.0114%	10.7538%	8.3806%	7.9509%	8.4650%
	Basel III leverage ratio					
13	Total leverage ratio (LR) exposure measure	104,183,451	105,629,504	101,895,349	102,637,841	97,482,849
14	LR (%)	10.5098%	10.0888%	9.4770%	9.1851%	9.8499%
	Liquidity Coverage Ratio (LCR) / Liquidity Maintenance Ratio (LMR)					
	Applicable to category 1 institutions only:					
15	Total high quality liquid assets (HQLA)	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
16	Total net cash outflows	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
17	LCR (%)	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
	Applicable to category 2 institutions only:					
17a	LMR (%)	66.4283%	59.9690%	56.6127%	54.4139%	48.3102%
	Net Stable Funding Ratio (NSFR) / Core Funding Ratio (CFR)					
	Applicable to category 1 institutions only:					
18	Total available stable funding	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
19	Total required stable funding	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
20	NSFR (%)	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
	Applicable to category 2A institutions only:					
20a	CFR (%)	159.0343%	158.2187%	150.6411%	148.9268%	143.0232%

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Template OV1: Overview of RWA

		(a)	(b)	(c)
		RWA		Minimum capital requirements
		As at 31-Mar-19 HK$'000	As at 31-Dec-18 HK$'000	As at 31-Mar-19 HK$'000
1	Credit risk for non-securitization exposures	61,551,527	60,980,289	4,924,122
2	Of which STC approach	61,551,527	60,980,289	4,924,122
2a	Of which BSC approach	-	-	-
3	Of which foundation IRB approach	-	-	-
4	Of which supervisory slotting criteria approach	-	-	-
5	Of which advanced IRB approach	-	-	-
6	Counterparty default risk and default fund contributions	852,100	722,930	68,168
7	Of which SA-CCR*	Not applicable	Not applicable	Not applicable
7a	Of which CEM	228,021	277,234	18,242
8	Of which IMM(CCR) approach	-	-	-
9	Of which others	624,079	445,696	49,926
10	CVA risk	60,900	66,113	4,872
11	Equity positions in banking book under the simple risk-weight method and internal models method	-	-	-
12	Collective investment scheme (“CIS”) exposures – LTA*	Not applicable	Not applicable	Not applicable
13	CIS exposures – MBA*	Not applicable	Not applicable	Not applicable
14	CIS exposures – FBA*	Not applicable	Not applicable	Not applicable
14a	CIS exposures – combination of approaches*	Not applicable	Not applicable	Not applicable
15	Settlement risk	-	-	-
16	Securitization exposures in banking book	-	-	-
17	Of which SEC-IRBA	-	-	-
18	Of which SEC-ERBA (including IAA)	-	-	-
19	Of which SEC-SA	-	-	-
19a	Of which SEC-FBA	-	-	-
20	Market risk	98,513	93,275	7,881
21	Of which STM approach	98,513	93,275	7,881
22	Of which IMM approach	-	-	-
23	Capital charge for switch between exposures in trading book and banking book (not applicable before the revised market risk framework takes effect)*	Not applicable	Not applicable	Not applicable
24	Operational risk	3,120,588	3,086,713	249,647
24a	Sovereign concentration risk*	Not applicable	Not applicable	Not applicable
25	Amounts below the thresholds for deduction (subject to 250% RW)	177,450	160,893	14,196
26	Capital floor adjustment	-	-	-
26a	Deduction to RWA	1,495,606	1,502,648	119,648
26b	Of which portion of regulatory reserve for general banking risks and collective provisions which is not included in Tier 2 Capital	-	-	-
26c	Of which portion of cumulative fair value gains arising from the revaluation of land and buildings which is not included in Tier 2 Capital	1,495,606	1,502,648	119,648
27	Total	64,365,472	63,607,565	5,149,238

(i) Items marked with an asterisk (*) will be applicable only after their respective policy frameworks take effect. Until then, “Not applicable” should be reported in the rows.

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Template LR2: Leverage ratio

		(a)	(b)
		HK$'000	
		As at 31-Mar-19	As at 31-Dec-18
On-balance sheet exposures			
1	On-balance sheet exposures (excluding those arising from derivative contracts and SFTs, but including collateral)	94,655,630	95,359,223
2	Less: Asset amounts deducted in determining Tier 1 capital	(3,206,939)	(3,268,701)
3	**Total on-balance sheet exposures (excluding derivative contracts and SFTs)**	91,448,691	92,090,522
Exposures arising from derivative contracts			
4	Replacement cost associated with all derivative contracts (where applicable net of eligible cash variation margin and/or with bilateral netting)	638,440	798,392
5	Add-on amounts for PFE associated with all derivative contracts	320,774	337,907
6	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the applicable accounting framework	-	-
7	Less: Deductions of receivables assets for cash variation margin provided under derivative contracts	-	-
8	Less: Exempted CCP leg of client-cleared trade exposures	-	-
9	Adjusted effective notional amount of written credit derivative contracts	-	-
10	Less: Adjusted effective notional offsets and add-on deductions for written credit derivative contracts	-	-
11	**Total exposures arising from derivative contracts**	959,214	1,136,299
Exposures arising from SFTs			
12	Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	6,930,392	6,878,287
13	Less: Netted amounts of cash payables and cash receivables of gross SFT assets	-	-
14	CCR exposure for SFT assets	623,998	445,696
15	Agent transaction exposures	-	-
16	**Total exposures arising from SFTs**	7,554,390	7,323,983
Other off-balance sheet exposures			
17	Off-balance sheet exposure at gross notional amount	34,729,088	36,221,137
18	Less: Adjustments for conversion to credit equivalent amounts	(30,261,530)	(30,879,061)
19	**Off-balance sheet items**	4,467,558	5,342,076
Capital and total exposures			
20	**Tier 1 capital**	10,949,487	10,656,716
20a	**Total exposures before adustments for specific and collective provisions**	104,429,853	105,892,880
20b	**Adjustments for specific and collective provisions**	(246,402)	(263,376)
21	**Total exposures after adjustments for specific and collective provisions**	104,183,451	105,629,504
Leverage ratio			
22	**Leverage ratio**	10.5098%	10.0888%