



Fubon Bank (Hong Kong) Limited

**Quarterly financial disclosures
As at 31 March 2020**

Table of Contents

Template KM1:	Key prudential ratios.....	Page 2
Template OV1:	Overview of RWA.....	Page 3
Template LR2:	Leverage ratio.....	Page 4

Template KM1: Key prudential ratios

	(a)	(b)	(c)	(d)	(e)	
	As at	As at	As at	As at	As at	
	31 March 2020	31 December 2019	30 September 2019	30 June 2019	31 March 2019	
	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	
Regulatory capital (amount)						
1	Common Equity Tier 1 (CET1)	11,539,979	11,632,902	11,491,097	11,333,278	10,949,487
2	Tier 1	11,539,979	11,632,902	11,491,097	11,333,278	10,949,487
3	Total capital	13,668,566	13,674,799	13,748,554	13,574,508	13,176,602
RWA (amount)						
4	Total RWA	71,835,529	69,558,675	68,927,169	67,735,729	64,365,472
Risk-based regulatory capital ratios (as a percentage of RWA)						
5	CET1 ratio (%)	16.0644%	16.7239%	16.6714%	16.7316%	17.0114%
6	Tier 1 ratio (%)	16.0644%	16.7239%	16.6714%	16.7316%	17.0114%
7	Total capital ratio (%)	19.0276%	19.6594%	19.9465%	20.0404%	20.4715%
Additional CET1 buffer requirements (as a percentage of RWA)						
8	Capital conservation buffer requirement (%)	2.5000%	2.5000%	2.5000%	2.5000%	2.5000%
9	Countercyclical capital buffer requirement (%)	0.8173%	1.6591%	2.1150%	2.1090%	2.1270%
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 (%)	3.3173%	4.1591%	4.6150%	4.6090%	4.6270%
12	CET1 available after meeting the AI's minimum capital requirements (%)	10.0644%	10.7239%	10.6714%	10.7316%	11.0114%
Basel III leverage ratio						
13	Total leverage ratio (LR) exposure measure	112,160,008	113,929,694	112,266,795	108,511,422	104,183,451
14	LR (%)	10.2889%	10.2106%	10.2355%	10.4443%	10.5098%
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 (%)	68.0976%	69.7060%	64.8663%	67.3429%	66.4283%
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 (%)	167.9460%	159.9716%	160.7669%	157.6030%	159.0343%

Template OV1: Overview of RWA

		(a)	(b)	(c)
		RWA		Minimum capital requirements
		As at 31 March 2020 HK\$'000	As at 31 December 2019 HK\$'000	As at 31 March 2020 HK\$'000
1	Credit risk for non-securitization exposures	68,908,120	66,415,682	5,512,650
2	Of which STC approach	68,908,120	66,415,682	5,512,650
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	780,978	1,010,348	62,478
7	Of which SA-CCR*	Not applicable	Not applicable	Not applicable
7a	Of which CEM	302,644	221,897	24,212
8	Of which IMM(CCR) approach	-	-	-
9	Of which others	478,334	788,451	38,266
10	CVA risk	37,838	28,463	3,027
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	101,038	96,488	8,083
21	Of which STM approach	101,038	96,488	8,083
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	3,197,200	3,181,225	255,776
24a	Sovereign concentration risk	-	-	-
25	Amounts below the thresholds for deduction (subject to 250% RW)	167,500	190,103	13,400
26	Capital floor adjustment	-	-	-
26a	Deduction to RWA	1,357,145	1,363,634	108,572
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	1,357,145	1,363,634	108,572
27	Total	71,835,529	69,558,675	5,746,842

(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.

Template LR2: Leverage ratio

		(a)	(b)
		HK\$'000	
		As at 31 March 2020	As at 31 December 2019
On-balance sheet exposures			
1	On-balance sheet exposures (excluding those arising from derivative contracts and SFTs, but including collateral)	102,129,328	103,536,538
2	Less: Asset amounts deducted in determining Tier 1 capital	(2,884,310)	(2,904,506)
3	Total on-balance sheet exposures (excluding derivative contracts and SFTs)	99,245,018	100,632,032
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)	634,196	551,578
5	Add-on amounts for PFE associated with all derivative contracts	383,919	386,457
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	1,018,115	938,035
Exposures arising from SFTs			
12	Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	7,248,243	7,639,587
13	Less: Netted amounts of cash payables and cash receivables of gross SFT assets	-	-
14	CCR exposure for SFT assets	444,267	341,713
15	Agent transaction exposures	-	-
16	Total exposures arising from SFTs	7,692,510	7,981,300
Other off-balance sheet exposures			
17	Off-balance sheet exposure at gross notional amount	35,762,353	35,829,404
18	Less: Adjustments for conversion to credit equivalent amounts	(31,097,583)	(31,096,944)
19	Off-balance sheet items	4,664,770	4,732,460
Capital and total exposures			
20	Tier 1 capital	11,539,979	11,632,902
20a	Total exposures before adjustments for specific and collective provisions	112,620,413	114,283,827
20b	Adjustments for specific and collective provisions	(460,405)	(354,133)
21	Total exposures after adjustments for specific and collective provisions	112,160,008	113,929,694
Leverage ratio			
22	Leverage ratio	10.2889%	10.2106%