



Fubon Bank (Hong Kong) Limited

**Quarterly financial disclosures
As at 31 March 2022**

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 31 March 2022	As at 31 December 2021	As at 30 September 2021	As at 30 June 2021	As at 31 March 2021	
	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	
Regulatory capital (amount)						
1	Common Equity Tier 1 (CET1)	12,348,158	12,243,209	12,271,804	12,063,417	12,369,147
2	Tier 1	12,348,158	12,243,209	12,271,804	12,063,417	12,369,147
3	Total capital	13,821,891	13,720,862	13,749,232	13,561,764	13,878,014
RWA (amount)						
4	Total RWA	78,042,162	76,731,423	72,379,308	72,681,705	71,820,783
Risk-based regulatory capital ratios (as a percentage of RWA)						
5	CET1 ratio (%)	15.8224%	15.9559%	16.9549%	16.5976%	17.2222%
6	Tier 1 ratio (%)	15.8224%	15.9559%	16.9549%	16.5976%	17.2222%
7	Total capital ratio (%)	17.7108%	17.8817%	18.9961%	18.6591%	19.3231%
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 (%)	0.8058%	0.8242%	0.8180%	0.8054%	0.7985%
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 (%)	3.3058%	3.3242%	3.3180%	3.3054%	3.2985%
12	CET1 available after meeting the AI's minimum capital requirements (%)	9.8224%	9.9559%	10.9549%	10.5976%	11.2222%
Basel III leverage ratio						
13	Total leverage ratio (LR) exposure measure	123,829,780	120,896,788	113,713,732	116,424,273	113,082,801
14	LR (%)	9.9719%	10.1270%	10.7918%	10.3616%	10.9381%
Liquidity Coverage Ratio (LCR) / Liquidity Maintenance Ratio (LMR)						
Applicable to category 1 institution 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 institution only:						
17a	LMR (%)	67.5110%	73.9142%	70.3927%	70.4765%	67.4751%
Net Stable Funding Ratio (NSFR) / Core Funding Ratio (CFR)						
Applicable to category 1 institution 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 institution only:						
20a	CFR (%)	169.3180%	165.7525%	163.0226%	163.8644%	161.8095%

Template OV1: Overview of RWA

		(a)	(b)	(c)
		RWA		Minimum capital requirements
		As at 31 March 2022 HK\$'000	As at 31 December 2021 HK\$'000	As at 31 March 2022 HK\$'000
1	Credit risk for non-securitization exposures	75,337,679	73,829,992	6,027,014
2	Of which STC approach	75,337,679	73,829,992	6,027,014
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	542,010	790,154	43,361
7	Of which SA-CCR approach	132,586	172,358	10,607
7a	Of which CEM	-	-	-
8	Of which IMM(CCR) approach	-	-	-
9	Of which others	409,424	617,796	32,754
10	CVA risk	16,350	13,813	1,308
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	68,163	60,000	5,453
21	Of which STM approach	68,163	60,000	5,453
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	3,061,688	3,045,838	244,935
24a	Sovereign concentration risk	-	-	-
25	Amounts below the thresholds for deduction (subject to 250% RW)	222,018	203,068	17,761
26	Capital floor adjustment	-	-	-
26a	Deduction to RWA	1,205,746	1,211,442	96,460
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	1,205,746	1,211,442	96,460
27	Total	78,042,162	76,731,423	6,243,372

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)
		As at 31 March 2022	As at 31 December 2021
		HK\$'000	
On-balance sheet exposures			
1	On-balance sheet exposures (excluding those arising from derivative contracts and SFTs, but including collateral)	120,641,865	117,118,945
2	Less: Asset amounts deducted in determining Tier 1 capital	(2,329,099)	(2,353,234)
3	Total on-balance sheet exposures (excluding derivative contracts and SFTs)	118,312,766	114,765,711
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)	769,382	1,182,735
5	Add-on amounts for PFE associated with all derivative contracts	226,087	252,584
6	Gross-up for collateral provided in respect of derivative contracts 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	(18,086)	(216)
8	Less: Exempted CCP leg of client-cleared trade exposures	-	-
9	Adjusted effective notional amount of written credit-related derivative contracts	-	-
10	Less: Adjusted effective notional offsets and add-on deductions for written credit-related derivative contracts	-	-
11	Total exposures arising from derivative contracts	977,383	1,435,103
Exposures arising from SFTs			
12	Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	530,341	835,292
13	Less: Netted amounts of cash payables and cash receivables of gross SFT assets	-	-
14	CCR exposure for SFT assets	192,906	299,208
15	Agent transaction exposures	-	-
16	Total exposures arising from SFTs	723,247	1,134,500
Other off-balance sheet exposures			
17	Off-balance sheet exposure at gross notional amount	32,807,437	31,725,222
18	Less: Adjustments for conversion to credit equivalent amounts	(28,494,557)	(27,575,844)
19	Off-balance sheet items	4,312,880	4,149,378
Capital and total exposures			
20	Tier 1 capital	12,348,158	12,243,209
20a	Total exposures before adjustments for specific and collective provisions	124,326,276	121,484,692
20b	Adjustments for specific and collective provisions	(496,496)	(587,904)
21	Total exposures after adjustments for specific and collective provisions	123,829,780	120,896,788
Leverage ratio			
22	Leverage ratio	9.9719%	10.1270%