



Fubon Bank (Hong Kong) Limited

**Quarterly financial disclosures
As at 31 March 2023**

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Template KM1: Key prudential ratios

	(a)	(b)	(c)	(d)	(e)	
	As at 31 March 2023	As at 31 December 2022	As at 30 September 2022	As at 30 June 2022	As at 31 March 2022	
	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	
Regulatory capital (amount)						
1	Common Equity Tier 1 (CET1)	13,212,458	12,945,738	12,643,195	12,525,134	12,348,158
2	Tier 1	13,212,458	12,945,738	12,643,195	12,525,134	12,348,158
3	Total capital	14,636,294	14,382,366	14,116,645	14,023,610	13,821,891
RWA (amount)						
4	Total RWA	79,400,113	80,879,150	79,327,464	79,966,113	78,042,162
Risk-based regulatory capital ratios (as a percentage of RWA)						
5	CET1 ratio (%)	16.6404%	16.0063%	15.9380%	15.6631%	15.8224%
6	Tier 1 ratio (%)	16.6404%	16.0063%	15.9380%	15.6631%	15.8224%
7	Total capital ratio (%)	18.4336%	17.7825%	17.7954%	17.5369%	17.7108%
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 (%)	0.8209%	0.8239%	0.7942%	0.7953%	0.8058%
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 (%)	3.3209%	3.3239%	3.2942%	3.2953%	3.3058%
12	CET1 available after meeting the AI's minimum capital requirements (%)	10.4336%	9.7825%	9.7954%	9.5369%	9.8224%
Basel III leverage ratio						
13	Total leverage ratio (LR) exposure measure	127,997,037	129,976,373	126,151,789	125,394,850	123,829,780
14	LR (%)	10.3225%	9.9601%	10.0222%	9.9886%	9.9719%
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 (%)	81.9440%	78.1694%	73.5044%	68.5932%	67.5110%
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 (%)	172.3845%	168.6760%	168.2540%	172.9776%	169.3180%

Template OV1: Overview of RWA

		(a)	(b)	(c)
		RWA		Minimum capital requirements
		As at 31 March 2023 HK\$'000	As at 31 December 2022 HK\$'000	As at 31 March 2023 HK\$'000
1	Credit risk for non-securitization exposures	75,401,444	77,169,680	6,032,116
2	Of which STC approach	75,401,444	77,169,680	6,032,116
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	495,340	457,382	39,627
7	Of which SA-CCR approach	135,065	156,741	10,805
7a	Of which CEM	-	-	-
8	Of which IMM(CCR) approach	-	-	-
9	Of which others	360,275	300,641	28,822
10	CVA risk	437,788	353,063	35,023
11	Equity positions in banking book under the simple risk-weight method and internal models method	-	-	-
12	Collective investment scheme ("CIS") exposures – LTA	-	-	-
13	CIS exposures – MBA	-	-	-
14	CIS exposures – FBA	671,825	681,588	53,746
14a	CIS exposures – combination of approaches	-	-	-
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	60,850	53,013	4,868
21	Of which STM approach	60,850	53,013	4,868
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	3,268,913	3,182,888	261,513
24a	Sovereign concentration risk	-	-	-
25	Amounts below the thresholds for deduction (subject to 250% RW)	164,760	87,695	13,181
26	Capital floor adjustment	-	-	-
26a	Deduction to RWA	1,100,807	1,106,159	88,065
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	1,100,807	1,106,159	88,065
27	Total	79,400,113	80,879,150	6,352,009

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 2023	As at 31 December 2022
		HK\$'000	
On-balance sheet exposures			
1	On-balance sheet exposures (excluding those arising from derivative contracts and SFTs, but including collateral)	125,449,602	127,730,989
2	Less: Asset amounts deducted in determining Tier 1 capital	(2,119,351)	(2,144,754)
3	Total on-balance sheet exposures (excluding derivative contracts and SFTs)	123,330,251	125,586,235
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)	156,092	228,501
5	Add-on amounts for PFE associated with all derivative contracts	295,925	277,383
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	(4,239)	(106,119)
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	447,778	399,765
Exposures arising from SFTs			
12	Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	217,518	191,751
13	Less: Netted amounts of cash payables and cash receivables of gross SFT assets	-	-
14	CCR exposure for SFT assets	374,370	377,319
15	Agent transaction exposures	-	-
16	Total exposures arising from SFTs	591,888	569,070
Other off-balance sheet exposures			
17	Off-balance sheet exposure at gross notional amount	32,349,126	30,962,654
18	Less: Adjustments for conversion to credit equivalent amounts	(28,130,097)	(26,965,649)
19	Off-balance sheet items	4,219,029	3,997,005
Capital and total exposures			
20	Tier 1 capital	13,212,458	12,945,738
20a	Total exposures before adjustments for specific and collective provisions	128,588,946	130,552,075
20b	Adjustments for specific and collective provisions	(591,909)	(575,702)
21	Total exposures after adjustments for specific and collective provisions	127,997,037	129,976,373
Leverage ratio			
22	Leverage ratio	10.3225%	9.9601%