



Fubon Bank (Hong Kong) Limited

**Quarterly financial disclosures
As at 30 September 2018**

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Template KM1: Key prudential ratios

	(a)	(b)	(c)	(d)	(e)	
	As at 30-Sep-18	As at 30-Jun-18	As at 31-Mar-18	As at 31-Dec-17	As at 30-Sep-17	
	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	
Regulatory capital (amount)						
1	Common Equity Tier 1 (CET1)	8,148,809	7,919,565	8,094,176	8,202,763	8,084,576
2	Tier 1	9,656,606	9,427,362	9,601,973	9,671,328	8,084,576
3	Total capital	11,999,704	11,804,076	11,991,218	12,182,359	10,447,483
RWA (amount)						
4	Total RWA	63,264,416	63,606,427	62,430,846	62,717,439	61,923,051
Risk-based regulatory capital ratios (as a percentage of RWA)						
5	CET1 ratio (%)	12.8806%	12.4509%	12.9650%	13.0789%	13.0558%
6	Tier 1 ratio (%)	15.2639%	14.8214%	15.3802%	15.4205%	13.0558%
7	Total capital ratio (%)	18.9675%	18.5580%	19.2072%	19.4242%	16.8717%
Additional CET1 buffer requirements (as a percentage of RWA)						
8	Capital conservation buffer requirement (%)	1.8750%	1.8750%	1.8750%	1.2500%	1.2500%
9	Countercyclical capital buffer requirement (%)	1.6200%	1.6110%	1.6100%	1.0800%	1.0690%
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 (%)	3.4950%	3.4860%	3.4850%	2.3300%	2.3190%
12	CET1 available after meeting the AI's minimum capital requirements (%)	8.3806%	7.9509%	8.4650%	8.5789%	7.0558%
Basel III leverage ratio						
13	Total leverage ratio (LR) exposure measure	101,895,349	102,637,841	97,482,849	99,417,202	102,413,123
14	LR (%)	9.4770%	9.1851%	9.8499%	9.7280%	7.8941%
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 (%)	56.6127%	54.4139%	48.3102%	49.6857%	50.0188%
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 (%)	150.6411%	148.9268%	143.0232%	Not applicable	Not applicable

Template OV1: Overview of RWA

		(a)	(b)	(c)
		RWA		Minimum capital requirements
		As at 30-Sep-18 HK\$'000	As at 30-Jun-18 HK\$'000	As at 30-Sep-18 HK\$'000
1	Credit risk for non-securitization exposures	58,112,903	58,162,685	4,649,032
2	Of which STC approach	58,112,903	58,162,685	4,649,032
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	1,009,896	1,361,560	80,792
7	Of which SA-CCR*	Not applicable	Not applicable	Not applicable
7a	Of which CEM	381,232	337,742	30,499
8	Of which IMM(CCR) approach	-	-	-
9	Of which others	628,664	1,023,818	50,293
10	CVA risk	85,475	80,125	6,838
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	-	-	-
19	Of which SEC-SA	-	-	-
19a	Of which SEC-FBA	-	-	-
20	Market risk	53,488	63,788	4,279
21	Of which STM approach	53,488	63,788	4,279
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	3,068,663	3,061,363	245,493
25	Amounts below the thresholds for deduction (subject to 250% RW)	2,319,165	2,268,420	185,533
26	Capital floor adjustment	-	-	-
26a	Deduction to RWA	1,385,174	1,391,514	110,814
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	1,385,174	1,391,514	110,814
27	Total	63,264,416	63,606,427	5,061,153

(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 30-Sep-18	As at 30-Jun-18
On-balance sheet exposures			
1	On-balance sheet exposures (excluding those arising from derivative contracts and SFTs, but including collateral)	91,738,063	91,131,203
2	Less: Asset amounts deducted in determining Tier 1 capital	(4,167,538)	(4,213,877)
3	Total on-balance sheet exposures (excluding derivative contracts and SFTs)	87,570,525	86,917,326
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)	1,005,553	978,690
5	Add-on amounts for PFE associated with all derivative contracts	313,854	307,777
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	1,319,407	1,286,467
Exposures arising from SFTs			
12	Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	7,973,235	9,625,490
13	Less: Netted amounts of cash payables and cash receivables of gross SFT assets	-	-
14	CCR exposure for SFT assets	628,664	1,023,818
15	Agent transaction exposures	-	-
16	Total exposures arising from SFTs	8,601,899	10,649,308
Other off-balance sheet exposures			
17	Off-balance sheet exposure at gross notional amount	34,486,363	29,112,729
18	Less: Adjustments for conversion to credit equivalent amounts	(29,837,407)	(25,058,311)
19	Off-balance sheet items	4,648,956	4,054,418
Capital and total exposures			
20	Tier 1 capital	9,656,606	9,427,362
20a	Total exposures before adjustments for specific and collective provisions	102,140,787	102,907,519
20b	Adjustments for specific and collective provisions	(245,438)	(269,678)
21	Total exposures after adjustments for specific and collective provisions	101,895,349	102,637,841
Leverage ratio			
22	Leverage ratio	9.4770%	9.1851%