



# **Fubon Bank (Hong Kong) Limited**

**Quarterly financial disclosures  
As at 30 September 2019**

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**Template KM1: Key prudential ratios**

	(a)	(b)	(c)	(d)	(e)	
	As at 30-Sep-19	As at 30-Jun-19	As at 31-Mar-19	As at 31-Dec-18	As at 30-Sep-18	
	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	
<b>Regulatory capital (amount)</b>						
1	Common Equity Tier 1 (CET1)	11,491,097	11,333,278	10,949,487	10,656,716	8,148,809
2	Tier 1	11,491,097	11,333,278	10,949,487	10,656,716	9,656,606
3	Total capital	13,748,554	13,574,508	13,176,602	13,104,641	11,999,704
<b>RWA (amount)</b>						
4	Total RWA	68,927,169	67,735,729	64,365,472	63,607,565	63,264,416
<b>Risk-based regulatory capital ratios (as a percentage of RWA)</b>						
5	CET1 ratio (%)	16.6714%	16.7316%	17.0114%	16.7538%	12.8806%
6	Tier 1 ratio (%)	16.6714%	16.7316%	17.0114%	16.7538%	15.2639%
7	Total capital ratio (%)	19.9465%	20.0404%	20.4715%	20.6023%	18.9675%
<b>Additional CET1 buffer requirements (as a percentage of RWA)</b>						
8	Capital conservation buffer requirement (%)	2.5000%	2.5000%	2.5000%	1.8750%	1.8750%
9	Countercyclical capital buffer requirement (%)	2.1150%	2.1090%	2.1270%	1.6110%	1.6200%
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 (%)	4.6150%	4.6090%	4.6270%	3.4860%	3.4950%
12	CET1 available after meeting the AI's minimum capital requirements (%)	10.6714%	10.7316%	11.0114%	10.7538%	8.3806%
<b>Basel III leverage ratio</b>						
13	Total leverage ratio (LR) exposure measure	112,266,795	108,511,422	104,183,451	105,629,504	101,895,349
14	LR (%)	10.2355%	10.4443%	10.5098%	10.0888%	9.4770%
<b>Liquidity Coverage Ratio (LCR) / Liquidity Maintenance Ratio (LMR)</b>						
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 (%)	64.8663%	67.3429%	66.4283%	59.9690%	56.6127%
<b>Net Stable Funding Ratio (NSFR) / Core Funding Ratio (CFR)</b>						
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 (%)	160.7669%	157.6030%	159.0343%	158.2187%	150.6411%

**Template OV1: Overview of RWA**

		(a)	(b)	(c)
		RWA		Minimum capital requirements
		As at 30-Sep-19 HK\$'000	As at 30-Jun-19 HK\$'000	As at 30-Sep-19 HK\$'000
1	Credit risk for non-securitization exposures	66,188,584	65,108,459	5,295,087
2	Of which STC approach	66,188,584	65,108,459	5,295,087
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	762,330	647,061	60,986
7	Of which SA-CCR*	Not applicable	Not applicable	Not applicable
7a	Of which CEM	247,224	199,505	19,778
8	Of which IMM(CCR) approach	-	-	-
9	Of which others	515,106	447,556	41,208
10	CVA risk	31,288	26,338	2,503
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	141,200	105,000	11,296
21	Of which STM approach	141,200	105,000	11,296
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	3,188,125	3,154,963	255,050
24a	Sovereign concentration risk	-	Not applicable	-
25	Amounts below the thresholds for deduction (subject to 250% RW)	97,165	182,473	7,773
26	Capital floor adjustment	-	-	-
26a	Deduction to RWA	1,481,523	1,488,565	118,522
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	1,481,523	1,488,565	118,522
27	Total	68,927,169	67,735,729	5,514,173

(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-19	As at 30-Jun-19
<b>On-balance sheet exposures</b>			
1	On-balance sheet exposures (excluding those arising from derivative contracts and SFTs, but including collateral)	103,131,893	99,212,980
2	Less: Asset amounts deducted in determining Tier 1 capital	(3,201,556)	(3,193,606)
3	<b>Total on-balance sheet exposures (excluding derivative contracts and SFTs)</b>	99,930,337	96,019,374
<b>Exposures arising from derivative contracts</b>			
4	Replacement cost associated with all derivative contracts (where applicable net of eligible cash variation margin and/or with bilateral netting)	542,972	536,241
5	Add-on amounts for PFE associated with all derivative contracts	372,336	307,935
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	<b>Total exposures arising from derivative contracts</b>	915,308	844,176
<b>Exposures arising from SFTs</b>			
12	Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	6,361,765	6,731,484
13	Less: Netted amounts of cash payables and cash receivables of gross SFT assets	-	-
14	CCR exposure for SFT assets	515,106	447,556
15	Agent transaction exposures	-	-
16	<b>Total exposures arising from SFTs</b>	6,876,871	7,179,040
<b>Other off-balance sheet exposures</b>			
17	Off-balance sheet exposure at gross notional amount	36,358,034	36,080,181
18	Less: Adjustments for conversion to credit equivalent amounts	(31,554,238)	(31,356,267)
19	<b>Off-balance sheet items</b>	4,803,796	4,723,914
<b>Capital and total exposures</b>			
20	<b>Tier 1 capital</b>	11,491,097	11,333,278
20a	<b>Total exposures before adjustments for specific and collective provisions</b>	112,526,312	108,766,504
20b	<b>Adjustments for specific and collective provisions</b>	(259,517)	(255,082)
21	<b>Total exposures after adjustments for specific and collective provisions</b>	112,266,795	108,511,422
<b>Leverage ratio</b>			
22	<b>Leverage ratio</b>	10.2355%	10.4443%