



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

**Quarterly financial disclosures  
As at 30 September 2022**

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**Template KM1: Key prudential ratios**

	(a)	(b)	(c)	(d)	(e)	
	As at 30 September 2022	As at 30 June 2022	As at 31 March 2022	As at 31 December 2021	As at 30 September 2021	
	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	
<b>Regulatory capital (amount)</b>						
1	Common Equity Tier 1 (CET1)	12,643,195	12,525,134	12,348,158	12,243,209	12,271,804
2	Tier 1	12,643,195	12,525,134	12,348,158	12,243,209	12,271,804
3	Total capital	14,116,645	14,023,610	13,821,891	13,720,862	13,749,232
<b>RWA (amount)</b>						
4	Total RWA	79,327,464	79,966,113	78,042,162	76,731,423	72,379,308
<b>Risk-based regulatory capital ratios (as a percentage of RWA)</b>						
5	CET1 ratio (%)	15.9380%	15.6631%	15.8224%	15.9559%	16.9549%
6	Tier 1 ratio (%)	15.9380%	15.6631%	15.8224%	15.9559%	16.9549%
7	Total capital ratio (%)	17.7954%	17.5369%	17.7108%	17.8817%	18.9961%
<b>Additional CET1 buffer requirements (as a percentage of RWA)</b>						
8	Capital conservation buffer requirement (%)	2.5000%	2.5000%	2.5000%	2.5000%	2.5000%
9	Countercyclical capital buffer requirement (%)	0.7942%	0.7953%	0.8058%	0.8242%	0.8180%
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 (%)	3.2942%	3.2953%	3.3058%	3.3242%	3.3180%
12	CET1 available after meeting the AI's minimum capital requirements (%)	9.7954%	9.5369%	9.8224%	9.9559%	10.9549%
<b>Basel III leverage ratio</b>						
13	Total leverage ratio (LR) exposure measure	126,151,789	125,394,850	123,829,780	120,896,788	113,713,732
14	LR (%)	10.0222%	9.9886%	9.9719%	10.1270%	10.7918%
<b>Liquidity Coverage Ratio (LCR) / Liquidity Maintenance Ratio (LMR)</b>						
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 (%)	73.5044%	68.5932%	67.5110%	73.9142%	70.3927%
<b>Net Stable Funding Ratio (NSFR) / Core Funding Ratio (CFR)</b>						
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 (%)	168.2540%	172.9776%	169.3180%	165.7525%	163.0226%

**Template OV1: Overview of RWA**

		(a)	(b)	(c)
		RWA		Minimum capital requirements
		As at 30 September 2022 HK\$'000	As at 30 June 2022 HK\$'000	As at 30 September 2022 HK\$'000
1	Credit risk for non-securitization exposures	76,132,759	77,091,006	6,090,621
2	Of which STC approach	76,132,759	77,091,006	6,090,621
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	438,396	704,893	35,072
7	Of which SA-CCR approach	119,644	126,266	9,572
7a	Of which CEM	-	-	-
8	Of which IMM(CCR) approach	-	-	-
9	Of which others	318,752	578,627	25,500
10	CVA risk	592,838	61,463	47,427
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	73,450	58,475	5,876
21	Of which STM approach	73,450	58,475	5,876
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	3,104,788	3,073,663	248,383
24a	Sovereign concentration risk	-	-	-
25	Amounts below the thresholds for deduction (subject to 250% RW)	181,068	177,958	14,485
26	Capital floor adjustment	-	-	-
26a	Deduction to RWA	1,195,835	1,201,345	95,667
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	1,195,835	1,201,345	95,667
27	Total	79,327,464	79,966,113	6,346,197

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 30 September 2022	As at 30 June 2022
		HK\$'000	
<b>On-balance sheet exposures</b>			
1	On-balance sheet exposures (excluding those arising from derivative contracts and SFTs, but including collateral)	123,894,919	122,352,313
2	Less: Asset amounts deducted in determining Tier 1 capital	(2,320,258)	(2,341,458)
3	<b>Total on-balance sheet exposures (excluding derivative contracts and SFTs)</b>	121,574,661	120,010,855
<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)	85,027	215,926
5	Add-on amounts for PFE associated with all derivative contracts	248,389	264,728
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	(47,099)	(33,344)
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	<b>Total exposures arising from derivative contracts</b>	286,317	447,310
<b>Exposures arising from SFTs</b>			
12	Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	312,319	715,014
13	Less: Netted amounts of cash payables and cash receivables of gross SFT assets	-	-
14	CCR exposure for SFT assets	271,424	292,589
15	Agent transaction exposures	-	-
16	<b>Total exposures arising from SFTs</b>	583,743	1,007,603
<b>Other off-balance sheet exposures</b>			
17	Off-balance sheet exposure at gross notional amount	31,947,823	32,838,013
18	Less: Adjustments for conversion to credit equivalent amounts	(27,586,766)	(28,253,404)
19	<b>Off-balance sheet items</b>	4,361,057	4,584,609
<b>Capital and total exposures</b>			
20	<b>Tier 1 capital</b>	12,643,195	12,525,134
20a	<b>Total exposures before adjustments for specific and collective provisions</b>	126,805,778	126,050,377
20b	<b>Adjustments for specific and collective provisions</b>	(653,989)	(655,527)
21	<b>Total exposures after adjustments for specific and collective provisions</b>	126,151,789	125,394,850
<b>Leverage ratio</b>			
22	<b>Leverage ratio</b>	10.0222%	9.9886%