Fubon Bank
富邦銀行

Fubon Bank (Hong Kong) Limited

Quarterly financial disclosures
As at 30 September 2023

Fubon Bank 富邦銀行

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Template KM1: Key prudential ratios

		(a)	(b)	(c)	(d)	(e)
		As at 30 September 2023	As at 30 June 2023	As at 31 March 2023	As at 31 December 2022	As at 30 September 2022
		HK$'000	HK$'000	HK$'000	HK$'000	HK$'000
	Regulatory capital (amount)					
1	Common Equity Tier 1 (CET1)	13,593,405	13,504,392	13,212,458	12,945,738	12,643,195
2	Tier 1	13,593,405	13,504,392	13,212,458	12,945,738	12,643,195
3	Total capital	14,990,748	14,925,670	14,636,294	14,382,366	14,116,645
	RWA (amount)					
4	Total RWA	81,098,914	81,632,118	79,400,113	80,879,150	79,327,464
	Risk-based regulatory capital ratios (as a percentage of RWA)					
5	CET1 ratio (%)	16.7615%	16.5430%	16.6404%	16.0063%	15.9380%
6	Tier 1 ratio (%)	16.7615%	16.5430%	16.6404%	16.0063%	15.9380%
7	Total capital ratio (%)	18.4845%	18.2841%	18.4336%	17.7825%	17.7954%
	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 (%)	0.8413%	0.8305%	0.8209%	0.8239%	0.7942%
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 (%)	3.3413%	3.3305%	3.3209%	3.3239%	3.2942%
12	CET1 available after meeting the AI's minimum capital requirements (%)	10.4845%	10.2841%	10.4336%	9.7825%	9.7954%
	Basel III leverage ratio					
13	Total leverage ratio (LR) exposure measure	135,152,240	134,195,209	127,997,037	129,976,373	126,151,789
14	LR (%)	10.0578%	10.0632%	10.3225%	9.9601%	10.0222%
	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 (%)	84.5474%	84.6923%	81.9440%	78.1694%	73.5044%
	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 (%)	175.9027%	177.1067%	172.3845%	168.6760%	168.2540%

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Template OV1: Overview of RWA

		(a)	(b)	(c)
		RWA		Minimum capital requirements
		As at 30 September 2023 HK$'000	As at 30 June 2023 HK$'000	As at 30 September 2023 HK$'000
1	Credit risk for non-securitization exposures	76,322,582	77,323,243	6,105,806
2	Of which STC approach	76,322,582	77,323,243	6,105,806
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	399,986	430,083	31,999
7	Of which SA-CCR approach	189,236	133,259	15,139
7a	Of which CEM	-	-	-
8	Of which IMM(CCR) approach	-	-	-
9	Of which others	210,750	296,824	16,860
10	CVA risk	554,738	491,488	44,379
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	965,088	704,788	77,207
14a	CIS exposures – combination of approaches	-	-	-
15	Settlement risk	-	-	-
16	Securitization exposures in banking book	140,261	137,945	11,221
17	Of which SEC-IRBA	-	-	-
18	Of which SEC-ERBA (including IAA)	140,261	137,945	11,221
19	Of which SEC-SA	-	-	-
19a	Of which SEC-FBA	-	-	-
20	Market risk	49,050	46,800	3,924
21	Of which STM approach	49,050	46,800	3,924
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	3,614,725	3,414,150	289,178
24a	Sovereign concentration risk	-	-	-
25	Amounts below the thresholds for deduction (subject to 250% RW)	140,700	179,118	11,256
26	Capital floor adjustment	-	-	-
26a	Deduction to RWA	1,088,216	1,095,497	87,057
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	1,088,216	1,095,497	87,057
27	Total	81,098,914	81,632,118	6,487,913

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 2023	As at 30 June 2023
		HK$'000	
On-balance sheet exposures			
1	On-balance sheet exposures (excluding those arising from derivative contracts and SFTs, but including collateral)	132,346,374	131,603,873
2	Less: Asset amounts deducted in determining Tier 1 capital	(2,149,195)	(2,116,486)
3	**Total on-balance sheet exposures (excluding derivative contracts and SFTs)**	130,197,179	129,487,387
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)	103,481	40,163
5	Add-on amounts for PFE associated with all derivative contracts	326,793	289,885
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	(24,588)	(3,526)
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**	405,686	326,522
Exposures arising from SFTs			
12	Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	98,490	200,303
13	Less: Netted amounts of cash payables and cash receivables of gross SFT assets	-	-
14	CCR exposure for SFT assets	265,376	286,552
15	Agent transaction exposures	-	-
16	**Total exposures arising from SFTs**	363,866	486,855
Other off-balance sheet exposures			
17	Off-balance sheet exposure at gross notional amount	32,226,960	32,012,267
18	Less: Adjustments for conversion to credit equivalent amounts	(27,314,383)	(27,542,243)
19	**Off-balance sheet items**	4,912,577	4,470,024
Capital and total exposures			
20	**Tier 1 capital**	13,593,405	13,504,392
20a	**Total exposures before adustments for specific and collective provisions**	135,879,308	134,770,788
20b	**Adjustments for specific and collective provisions**	(727,068)	(575,579)
21	**Total exposures after adjustments for specific and collective provisions**	135,152,240	134,195,209
Leverage ratio			
22	**Leverage ratio**	10.0578%	10.0632%