



Fubon Bank (Hong Kong) Limited

**Quarterly financial disclosures
As at 30 September 2024**

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Template KM1: Key prudential ratios

	(a)	(b)	(c)	(d)	(e)	
	As at	As at	As at	As at	As at	
	30 September 2024	30 June 2024	31 March 2024	31 December 2023	30 September 2023	
	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	
Regulatory capital (amount)						
1	Common Equity Tier 1 (CET1)	14,518,858	14,198,665	14,106,731	13,745,493	13,593,405
2	Tier 1	14,518,858	14,198,665	14,106,731	13,745,493	13,593,405
3	Total capital	15,845,537	15,539,363	15,458,648	15,105,205	14,990,748
RWA (amount)						
4	Total RWA	85,986,276	83,164,285	81,124,357	84,426,888	81,098,914
Risk-based regulatory capital ratios (as a percentage of RWA)						
5	CET1 ratio (%)	16.8851%	17.0730%	17.3890%	16.2809%	16.7615%
6	Tier 1 ratio (%)	16.8851%	17.0730%	17.3890%	16.2809%	16.7615%
7	Total capital ratio (%)	18.4280%	18.6851%	19.0555%	17.8915%	18.4845%
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 (%)	0.8453%	0.8601%	0.8492%	0.8424%	0.8413%
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 (%)	3.3453%	3.3601%	3.3492%	3.3424%	3.3413%
12	CET1 available after meeting the AI's minimum capital requirements (%)	10.4280%	10.6851%	11.0555%	9.8915%	10.4845%
Basel III leverage ratio						
13	Total leverage ratio (LR) exposure measure	160,579,041	153,293,361	148,002,943	141,928,777	135,152,240
14	LR (%)	9.0416%	9.2624%	9.5314%	9.6848%	10.0578%
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 (%)	105.1849%	97.0841%	92.4039%	96.3349%	84.5474%
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 (%)	219.7115%	209.2663%	194.0309%	185.4176%	175.9027%

Template OV1: Overview of RWA

		(a)	(b)	(c)
		RWA		Minimum capital requirements
		As at 30 September 2024 HK\$'000	As at 30 June 2024 HK\$'000	As at 30 September 2024 HK\$'000
1	Credit risk for non-securitization exposures	80,059,265	78,517,229	6,404,740
2	Of which STC approach	80,059,265	78,517,229	6,404,740
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	573,675	342,163	45,894
7	Of which SA-CCR approach	406,734	185,385	32,539
7a	Of which CEM	-	-	-
8	Of which IMM(CCR) approach	-	-	-
9	Of which others	166,941	156,778	13,355
10	CVA risk	375,500	496,825	30,040
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	362,475	369,001	28,998
14a	CIS exposures – combination of approaches	-	-	-
15	Settlement risk	-	-	-
16	Securitization exposures in banking book	205,233	71,500	16,419
17	Of which SEC-IRBA	-	-	-
18	Of which SEC-ERBA (including IAA)	205,233	71,500	16,419
19	Of which SEC-SA	-	-	-
19a	Of which SEC-FBA	-	-	-
20	Market risk	85,863	99,150	6,869
21	Of which STM approach	85,863	99,150	6,869
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	4,406,538	4,151,400	352,523
24a	Sovereign concentration risk	-	-	-
25	Amounts below the thresholds for deduction (subject to 250% RW)	921,708	126,330	73,737
26	Capital floor adjustment	-	-	-
26a	Deduction to RWA	1,003,981	1,009,313	80,318
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	1,003,981	1,009,313	80,318
27	Total	85,986,276	83,164,285	6,878,902

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 2024	As at 30 June 2024
		HK\$'000	
On-balance sheet exposures			
1	On-balance sheet exposures (excluding those arising from derivative contracts and SFTs, but including collateral)	157,650,673	150,632,932
2	Less: Asset amounts deducted in determining Tier 1 capital	(2,057,585)	(2,022,684)
3	Total on-balance sheet exposures (excluding derivative contracts and SFTs)	155,593,088	148,610,248
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)	162,864	74,863
5	Add-on amounts for PFE associated with all derivative contracts	615,012	370,083
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	(76,053)	(26,704)
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	701,823	418,242
Exposures arising from SFTs			
12	Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	127,724	99,263
13	Less: Netted amounts of cash payables and cash receivables of gross SFT assets	-	-
14	CCR exposure for SFT assets	73,681	160,480
15	Agent transaction exposures	-	-
16	Total exposures arising from SFTs	201,405	259,743
Other off-balance sheet exposures			
17	Off-balance sheet exposure at gross notional amount	30,211,495	29,887,847
18	Less: Adjustments for conversion to credit equivalent amounts	(25,681,610)	(25,232,922)
19	Off-balance sheet items	4,529,885	4,654,925
Capital and total exposures			
20	Tier 1 capital	14,518,858	14,198,665
20a	Total exposures before adjustments for specific and collective provisions	161,026,201	153,943,158
20b	Adjustments for specific and collective provisions	(447,160)	(649,797)
21	Total exposures after adjustments for specific and collective provisions	160,579,041	153,293,361
Leverage ratio			
22	Leverage ratio	9.0416%	9.2624%