



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

**Quarterly financial disclosures  
As at 31 March 2024**

## Table of Contents

Template KM1:	Key prudential ratios.....	Page 2
Template OV1:	Overview of RWA.....	Page 3
Template LR2:	Leverage ratio.....	Page 4

**Template KM1: Key prudential ratios**

	(a)	(b)	(c)	(d)	(e)	
	As at 31 March 2024	As at 31 December 2023	As at 30 September 2023	As at 30 June 2023	As at 31 March 2023	
	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	
<b>Regulatory capital (amount)</b>						
1	Common Equity Tier 1 (CET1)	14,106,731	13,745,493	13,593,405	13,504,392	13,212,458
2	Tier 1	14,106,731	13,745,493	13,593,405	13,504,392	13,212,458
3	Total capital	15,458,648	15,105,205	14,990,748	14,925,670	14,636,294
<b>RWA (amount)</b>						
4	Total RWA	81,124,357	84,426,888	81,098,914	81,632,118	79,400,113
<b>Risk-based regulatory capital ratios (as a percentage of RWA)</b>						
5	CET1 ratio (%)	17.3890%	16.2809%	16.7615%	16.5430%	16.6404%
6	Tier 1 ratio (%)	17.3890%	16.2809%	16.7615%	16.5430%	16.6404%
7	Total capital ratio (%)	19.0555%	17.8915%	18.4845%	18.2841%	18.4336%
<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 (%)	0.8492%	0.8424%	0.8413%	0.8305%	0.8209%
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 (%)	3.3492%	3.3424%	3.3413%	3.3305%	3.3209%
12	CET1 available after meeting the AI's minimum capital requirements (%)	11.0555%	9.8915%	10.4845%	10.2841%	10.4336%
<b>Basel III leverage ratio</b>						
13	Total leverage ratio (LR) exposure measure	148,002,943	141,928,777	135,152,240	134,195,209	127,997,037
14	LR (%)	9.5314%	9.6848%	10.0578%	10.0632%	10.3225%
<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 (%)	92.4039%	96.3349%	84.5474%	84.6923%	81.9440%
<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 (%)	194.0309%	185.4176%	175.9027%	177.1067%	172.3845%

**Template OV1: Overview of RWA**

		(a)	(b)	(c)
		RWA		Minimum capital requirements
		As at 31 March 2024 HK\$'000	As at 31 December 2023 HK\$'000	As at 31 March 2024 HK\$'000
1	Credit risk for non-securitization exposures	76,293,573	79,817,582	6,103,486
2	Of which STC approach	76,293,573	79,817,582	6,103,486
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	391,786	419,159	31,343
7	Of which SA-CCR approach	234,453	117,929	18,756
7a	Of which CEM	-	-	-
8	Of which IMM(CCR) approach	-	-	-
9	Of which others	157,333	301,230	12,587
10	CVA risk	504,413	412,175	40,353
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	608,988	699,226	48,719
14a	CIS exposures – combination of approaches	-	-	-
15	Settlement risk	-	-	-
16	Securitization exposures in banking book	134,559	131,963	10,765
17	Of which SEC-IRBA	-	-	-
18	Of which SEC-ERBA (including IAA)	134,559	131,963	10,765
19	Of which SEC-SA	-	-	-
19a	Of which SEC-FBA	-	-	-
20	Market risk	95,575	47,000	7,646
21	Of which STM approach	95,575	47,000	7,646
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	3,967,738	3,791,150	317,419
24a	Sovereign concentration risk	-	-	-
25	Amounts below the thresholds for deduction (subject to 250% RW)	142,370	128,610	11,390
26	Capital floor adjustment	-	-	-
26a	Deduction to RWA	1,014,645	1,019,977	81,172
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	1,014,645	1,019,977	81,172
27	Total	81,124,357	84,426,888	6,489,949

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 31 March 2024	As at 31 December 2023
		HK\$'000	
<b>On-balance sheet exposures</b>			
1	On-balance sheet exposures (excluding those arising from derivative contracts and SFTs, but including collateral)	144,856,147	139,320,200
2	Less: Asset amounts deducted in determining Tier 1 capital	(2,003,835)	(2,057,392)
3	<b>Total on-balance sheet exposures (excluding derivative contracts and SFTs)</b>	142,852,312	137,262,808
<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)	180,479	40,292
5	Add-on amounts for PFE associated with all derivative contracts	365,108	320,207
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	(60,554)	(12,519)
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>	485,033	347,980
<b>Exposures arising from SFTs</b>			
12	Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	66,359	123,190
13	Less: Netted amounts of cash payables and cash receivables of gross SFT assets	-	-
14	CCR exposure for SFT assets	246,321	435,610
15	Agent transaction exposures	-	-
16	<b>Total exposures arising from SFTs</b>	312,680	558,800
<b>Other off-balance sheet exposures</b>			
17	Off-balance sheet exposure at gross notional amount	32,777,111	28,696,670
18	Less: Adjustments for conversion to credit equivalent amounts	(27,839,267)	(24,510,320)
19	<b>Off-balance sheet items</b>	4,937,844	4,186,350
<b>Capital and total exposures</b>			
20	<b>Tier 1 capital</b>	14,106,731	13,745,493
20a	<b>Total exposures before adjustments for specific and collective provisions</b>	148,587,869	142,355,938
20b	<b>Adjustments for specific and collective provisions</b>	(584,926)	(427,161)
21	<b>Total exposures after adjustments for specific and collective provisions</b>	148,002,943	141,928,777
<b>Leverage ratio</b>			
22	<b>Leverage ratio</b>	9.5314%	9.6848%