



Fubon Bank (Hong Kong) Limited

**Quarterly financial disclosures
As at 31 March 2026**

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Template KM1: Key prudential ratios

		(a)	(b)	(c)	(d)	(e)
		As at 31 March 2026 HK\$'000	As at 31 December 2025 HK\$'000	As at 30 September 2025 HK\$'000	As at 30 June 2025 HK\$'000	As at 31 March 2025 HK\$'000
Regulatory capital (amount)						
1 & 1a	Common Equity Tier 1 (CET1)	16,244,410	15,829,986	15,367,900	15,221,392	15,006,351
2 & 2a	Tier 1	16,244,410	15,829,986	15,367,900	15,221,392	15,006,351
3 & 3a	Total capital	17,559,389	17,138,460	16,631,631	16,464,335	16,221,666
RWA (amount)						
4	Total RWA	91,666,330	89,708,048	85,840,758	83,304,344	77,934,921
4a	Total RWA (pre-floor)	91,666,330	89,708,048	85,840,758	83,304,344	77,934,921
Risk-based regulatory capital ratios (as a percentage of RWA)						
5 & 5a	CET1 ratio (%)	17.7212%	17.6461%	17.9028%	18.2720%	19.2550%
5b	CET1 ratio (%) (pre-floor ratio)	17.7212%	17.6461%	17.9028%	18.2720%	19.2550%
6 & 6a	Tier 1 ratio (%)	17.7212%	17.6461%	17.9028%	18.2720%	19.2550%
6b	Tier 1 ratio (%) (pre-floor ratio)	17.7212%	17.6461%	17.9028%	18.2720%	19.2550%
7 & 7a	Total capital ratio (%)	19.1558%	19.1047%	19.3750%	19.7641%	20.8144%
7b	Total capital ratio (%) (pre-floor ratio)	19.1558%	19.1047%	19.3750%	19.7641%	20.8144%
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 (%)	0.4791%	0.4540%	0.4667%	0.4595%	0.4694%
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 (%)	2.9791%	2.9540%	2.9667%	2.9595%	2.9694%
12	CET1 available after meeting the AI's minimum capital requirements (%)	11.1558%	11.1047%	11.3750%	11.7641%	12.8144%
Basel III leverage ratio						
13	Total leverage ratio (LR) exposure measure	197,339,212	192,471,901	181,818,951	176,079,104	171,922,380
13a	LR exposure measure based on mean values of gross assets of SFTs	197,412,421	192,808,333	181,795,944	176,082,961	172,027,889
14, 14a & 14b	LR (%)	8.2317%	8.2246%	8.4523%	8.6446%	8.7286%
14c & 14d	LR (%) based on mean values of gross assets of SFTs	8.2287%	8.2102%	8.4534%	8.6444%	8.7232%
Liquidity Coverage Ratio (LCR) / Liquidity Maintenance Ratio (LMR)						
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 (%)	108.2143%	116.9378%	102.9207%	106.4728%	106.7724%
Net Stable Funding Ratio (NSFR) / Core Funding Ratio (CFR)						
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 (%)	203.7158%	213.4228%	221.4932%	235.1179%	227.5029%

Template OV1: Overview of RWA

		(a)	(b)	(c)
		RWA		Minimum capital requirements
		As at 31 March 2026 HK\$'000	As at 31 December 2025 HK\$'000	As at 31 March 2026 HK\$'000
1	Credit risk for non-securitization exposures	85,198,324	83,448,187	6,815,866
2	Of which STC approach	85,198,324	83,448,187	6,815,866
2a	Of which BSC approach	-	-	-
3	Of which foundation IRB approach	-	-	-
4	Of which supervisory slotting criteria approach	-	-	-
5	Of which advanced IRB approach	-	-	-
5a	Of which retail IRB approach	-	-	-
5b	Of which specific risk-weight approach	-	-	-
6	Counterparty credit risk and default fund contributions	589,178	608,405	47,134
7	Of which SA-CCR approach	425,484	452,505	34,038
7a	Of which CEM	-	-	-
8	Of which IMM(CCR) approach	-	-	-
9	Of which others	163,694	155,900	13,096
10	CVA risk	206,188	201,838	16,495
11	Equity positions in banking book under the simple risk-weight method and internal models method	Not applicable	Not applicable	Not applicable
12	Collective investment scheme ("CIS") exposures – look-through approach / third-party approach	-	-	-
13	CIS exposures – mandate-based approach	-	-	-
14	CIS exposures – fall-back approach	312,950	296,975	25,036
14a	CIS exposures – combination of approaches	-	-	-
15	Settlement risk	-	-	-
16	Securitization exposures in banking book	282,660	277,408	22,613
17	Of which SEC-IRBA	-	-	-
18	Of which SEC-ERBA (including IAA)	282,660	277,408	22,613
19	Of which SEC-SA	-	-	-
19a	Of which SEC-FBA	-	-	-
20	Market risk	202,838	215,425	16,227
21	Of which STM approach	-	-	-
22	Of which IMA	-	-	-
22a	Of which SSTM approach	202,838	215,425	16,227
23	Capital charge for moving exposures between trading book and banking book	-	-	-
24	Operational risk	5,245,213	5,097,888	419,617
24a	Sovereign concentration risk	-	-	-
25	Amounts below the thresholds for deduction (subject to 250% RW)	446,355	384,743	35,708
26	Output floor level applied	Not applicable	Not applicable	Not applicable
27	Floor adjustment (before application of transitional cap)	Not applicable	Not applicable	Not applicable
28	Floor adjustment (after application of transitional cap)	Not applicable	Not applicable	Not applicable
28a	Deduction to RWA	817,376	822,821	65,390
28b	Of which portion of regulatory reserve for general banking risks and collective provisions which is not included in Tier 2 Capital	-	-	-
28c	Of which portion of cumulative fair value gains arising from the revaluation of land and buildings which is not included in Tier 2 Capital	817,376	822,821	65,390
29	Total	91,666,330	89,708,048	7,333,306

Template LR2: Leverage ratio

		(a)	(b)
		HK\$'000	
		As at 31 March 2026	As at 31 December 2025
On-balance sheet exposures			
1	On-balance sheet exposures (excluding derivative contracts and SFTs, but including related on-balance sheet collateral)	194,169,545	189,570,832
2	Gross-up for derivative contracts collateral provided where deducted from balance sheet assets pursuant to the applicable accounting standard	-	-
3	Less: Deductions of receivables assets for cash variation margin provided under derivative contracts	(107,317)	(141,272)
4	Less: Adjustment for securities received under SFTs that are recognised as an asset	-	-
5	Less: Specific and collective provisions associated with on-balance sheet exposures that are deducted from Tier 1 capital	(406,608)	(396,021)
6	Less: Asset amounts deducted in determining Tier 1 capital	(1,891,375)	(1,877,166)
7	Total on-balance sheet exposures (excluding derivative contracts and SFTs) (sum of rows 1 to 6)	191,764,245	187,156,373
Exposures arising from derivative contracts			
8	Replacement cost associated with all derivative contracts (where applicable net of eligible cash variation margin and/or with bilateral netting)	273,457	274,445
9	Add-on amounts for PFE associated with all derivative contracts	706,903	498,337
10	Less: Exempted CCP leg of client-cleared trade exposures	-	-
11	Adjusted effective notional amount of written credit-related derivative contracts	-	-
12	Less: Permitted reductions in effective notional amount and permitted deductions from add-on amounts for PFE of written credit-related derivative contracts	-	-
13	Total exposures arising from derivative contracts (sum of rows 8 to 12)	980,360	772,782
Exposures arising from SFTs			
14	Gross amount of SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	145,437	136,658
15	Less: Netted amounts of cash payables and cash receivables of gross SFT assets	-	-
16	CCR exposure for SFT assets	19,312	35,602
17	Agent transaction exposures	-	-
18	Total exposures arising from SFTs (sum of rows 14 to 17)	164,749	172,260
Other off-balance sheet exposures			
19	Off-balance sheet exposure at gross notional amount	24,244,429	25,337,015
20	Less: Adjustments for conversion to credit equivalent amounts	(19,803,576)	(20,952,608)
21	Less: Specific and collective provisions associated with off-balance sheet exposures that are deducted from Tier 1 capital	(10,995)	(13,921)
22	Off-balance sheet items (sum of rows 19 to 21)	4,429,858	4,370,486
Capital and total exposures			
23	Tier 1 capital	16,244,410	15,829,986
24	Total exposures (sum of rows 7, 13, 18 and 22)	197,339,212	192,471,901
Leverage ratio			
25 & 25a	Leverage ratio	8.2317%	8.2246%
26	Minimum leverage ratio requirement	3.0000%	3.0000%
27	Applicable leverage buffers	Not applicable	Not applicable
Disclosure of mean values			
28	Mean value of gross assets of SFTs, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	218,646	473,090
29	Quarter-end value of gross amount of SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	145,437	136,658
30 & 30a	Total exposures based on mean values from row 28 of gross assets of SFTs (after adjustment for sale accounting transactions and netted amounts of associated cash payables and cash receivables)	197,412,421	192,808,333
31 & 31a	Leverage ratio based on mean values from row 28 of gross assets of SFTs (after adjustment for sale accounting transactions and netted amounts of associated cash payables and cash receivables)	8.2287%	8.2102%