



Fubon Bank (Hong Kong) Limited

**Quarterly financial disclosures
As at 30 September 2025**

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Template KM1: Key prudential ratios

		(a)	(b)	(c)	(d)	(e)
		As at 30 September 2025	As at 30 June 2025	As at 31 March 2025	As at 31 December 2024 (Note 1)	As at 30 September 2024 (Note 1)
		HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000
	Regulatory capital (amount)					
1 & 1a	Common Equity Tier 1 (CET1)	15,367,900	15,221,392	15,006,351	14,654,842	14,518,858
2 & 2a	Tier 1	15,367,900	15,221,392	15,006,351	14,654,842	14,518,858
3 & 3a	Total capital	16,631,631	16,464,335	16,221,666	15,868,259	15,845,537
	RWA (amount)					
4	Total RWA	85,840,758	83,304,344	77,934,921	83,990,471	85,986,276
4a	Total RWA (pre-floor)	85,840,758	83,304,344	77,934,921	83,990,471	85,986,276
	Risk-based regulatory capital ratios (as a percentage of RWA)					
5 & 5a	CET1 ratio (%)	17.9028%	18.2720%	19.2550%	17.4482%	16.8851%
5b	CET1 ratio (%) (pre-floor ratio)	17.9028%	18.2720%	19.2550%	17.4482%	16.8851%
6 & 6a	Tier 1 ratio (%)	17.9028%	18.2720%	19.2550%	17.4482%	16.8851%
6b	Tier 1 ratio (%) (pre-floor ratio)	17.9028%	18.2720%	19.2550%	17.4482%	16.8851%
7 & 7a	Total capital ratio (%)	19.3750%	19.7641%	20.8144%	18.8929%	18.4280%
7b	Total capital ratio (%) (pre-floor ratio)	19.3750%	19.7641%	20.8144%	18.8929%	18.4280%
	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 (%)	0.4667%	0.4595%	0.4694%	0.4682%	0.8453%
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 (%)	2.9667%	2.9595%	2.9694%	2.9682%	3.3453%
12	CET1 available after meeting the AI's minimum capital requirements (%)	11.3750%	11.7641%	12.8144%	10.8929%	10.4280%
	Basel III leverage ratio					
13	Total leverage ratio (LR) exposure measure	181,818,951	176,079,104	171,922,380	160,845,160	160,579,041
13a	LR exposure measure based on mean values of gross assets of SFTs (Note 2)	181,795,944	176,082,961	172,027,889	Not applicable	Not applicable
14, 14a & 14b	LR (%)	8.4523%	8.6446%	8.7286%	9.1111%	9.0416%
14c & 14d	LR (%) based on mean values of gross assets of SFTs (Note 2)	8.4534%	8.6444%	8.7232%	Not applicable	Not applicable
	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 (%)	102.9207%	106.4728%	106.7724%	115.8716%	105.1849%
	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 (%)	221.4932%	235.1179%	227.5029%	222.3803%	219.7115%

Note 1: Values reported in Columns (d) and (e) are calculated in accordance with applicable capital standards prior to the implementation of Basel III reform, which takes effective on 1 January 2025, and hence not comparable to values reported in Columns (a) to (c).

Note 2: Not applicable to reporting periods prior to 1 January 2025.

Template OV1: Overview of RWA

		(a)	(b)	(c)
		RWA		Minimum capital requirements
		As at 30 September 2025	As at 30 June 2025	As at 30 September 2025
		HK\$'000	HK\$'000	HK\$'000
1	Credit risk for non-securitization exposures	79,191,422	77,738,532	6,335,314
2	Of which STC approach	79,191,422	77,738,532	6,335,314
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	696,478	547,946	55,718
7	Of which SA-CCR approach	389,058	393,070	31,125
7a	Of which CEM	-	-	-
8	Of which IMM(CCR) approach	-	-	-
9	Of which others	307,420	154,876	24,594
10	CVA risk	94,425	97,200	7,554
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	309,450	311,863	24,756
14a	CIS exposures – combination of approaches	-	-	-
15	Settlement risk	-	-	-
16	Securitization exposures in banking book	197,302	196,681	15,784
17	Of which SEC-IRBA	-	-	-
18	Of which SEC-ERBA (including IAA)	197,302	196,681	15,784
19	Of which SEC-SA	-	-	-
19a	Of which SEC-FBA	-	-	-
20	Market risk	236,263	195,750	18,901
21	Of which STM approach	-	-	-
22	Of which IMA	-	-	-
22a	Of which SSTM approach	236,263	195,750	18,901
23	Capital charge for moving exposures between trading book and banking book	-	-	-
24	Operational risk	4,787,275	4,668,613	382,982
24a	Sovereign concentration risk	-	-	-
25	Amounts below the thresholds for deduction (subject to 250% RW)	1,158,668	383,538	92,693
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	830,525	835,779	66,441
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	830,525	835,779	66,441
29	Total	85,840,758	83,304,344	6,867,261

Template LR2: Leverage ratio

		(a)	(b)
		HK\$'000	
		As at 30 September 2025	As at 30 June 2025
On-balance sheet exposures			
1	On-balance sheet exposures (excluding derivative contracts and SFTs, but including related on-balance sheet collateral)	178,132,640	171,037,916
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	(74,611)	(125,048)
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	(480,758)	(371,189)
6	Less: Asset amounts deducted in determining Tier 1 capital	(1,838,942)	(1,816,425)
7	Total on-balance sheet exposures (excluding derivative contracts and SFTs) (sum of rows 1 to 6)	175,738,329	168,725,254
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)	158,174	1,394,897
9	Add-on amounts for PFE associated with all derivative contracts	491,400	520,008
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)	649,574	1,914,905
Exposures arising from SFTs			
14	Gross amount of SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	477,061	127,017
15	Less: Netted amounts of cash payables and cash receivables of gross SFT assets	-	-
16	CCR exposure for SFT assets	34,163	36,280
17	Agent transaction exposures	-	-
18	Total exposures arising from SFTs (sum of rows 14 to 17)	511,224	163,297
Other off-balance sheet exposures			
19	Off-balance sheet exposure at gross notional amount	28,893,076	30,413,872
20	Less: Adjustments for conversion to credit equivalent amounts	(23,955,402)	(25,111,103)
21	Less: Specific and collective provisions associated with off-balance sheet exposures that are deducted from Tier 1 capital	(17,850)	(27,121)
22	Off-balance sheet items (sum of rows 19 to 21)	4,919,824	5,275,648
Capital and total exposures			
23	Tier 1 capital	15,367,900	15,221,392
24	Total exposures (sum of rows 7, 13, 18 and 22)	181,818,951	176,079,104
Leverage ratio			
25 & 25a	Leverage ratio	8.4523%	8.6446%
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	454,054	130,874
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	477,061	127,017
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)	181,795,944	176,082,961
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)	8.4534%	8.6444%