



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

**Quarterly financial disclosures  
As at 31 March 2018**

**Key Capital Ratios**

	<b>As at 31-Mar-18 %</b>
Total capital ratio	<b>19.21%</b>
Tier 1 capital ratio	<b>15.38%</b>
Common Equity Tier 1 (“CET1”) capital ratio	<b>12.97%</b>
Leverage ratio	<b>9.85%</b>
	<b>HK\$'000</b>
Tier 1 capital	<b>9,601,973</b>
CET1 capital	<b>8,094,176</b>
Total capital	<b>11,991,218</b>
Total risk-weighted amount	<b>62,430,846</b>
Exposure measure	<b>97,482,849</b>

The calculation of the above ratios is illustrated as follows:

$$\text{Total capital ratio} = \frac{\text{Total capital}}{\text{Total risk-weighted amount}}$$

$$\text{Tier 1 capital ratio} = \frac{\text{Tier 1 capital}}{\text{Total risk-weighted amount}}$$

$$\text{CET1 capital ratio} = \frac{\text{CET1 capital}}{\text{Total risk-weighted amount}}$$

$$\text{Leverage ratio} = \frac{\text{Tier 1 capital}}{\text{Exposure measure}}$$

**Overview of risk-weighted amount**

		(a)	(b)	(c)
		RWA		Minimum capital requirements
		As at 31 March 2018 HK\$'000	As at 31 December 2017 HK\$'000	As at 31 March 2018 HK\$'000
1	Credit risk for non-securitization exposures	56,892,442	57,326,700	4,551,395
2	Of which STC approach	56,892,442	57,326,700	4,551,395
2a	Of which BSC approach	-	-	-
3	Of which IRB approach	-	-	-
4	Counterparty credit risk	1,447,210	1,270,032	115,777
5	Of which SA-CCR	-	-	-
5a	Of which CEM	1,447,210	1,270,032	115,777
6	Of which IMM(CCR) approach	-	-	-
7	Equity exposures in banking book under the market-based approach	-	-	-
8, 9 and 10	CIS exposures	261,575	259,808	20,926
11	Settlement risk	-	41,913	-
12	Securitization exposures in banking book	-	-	-
13	Of which IRB(S) approach – ratings-based method	-	-	-
14	Of which IRB(S) approach – supervisory formula method	-	-	-
15	Of which STC(S) approach	-	-	-
16	Market risk	44,763	48,775	3,581
17	Of which STM approach	44,763	48,775	3,581
18	Of which IMM approach	-	-	-
19	Operational risk	2,996,638	2,982,013	239,731
20	Of which BIA approach	2,996,638	2,982,013	239,731
21	Of which STO approach	-	-	-
21a	Of which ASA approach	-	-	-
22	Of which AMA approach	N/A	N/A	N/A
23	Amounts below the thresholds for deduction (subject to 250% RW)	2,186,073	2,192,393	174,886
24	Capital floor adjustment	-	-	-
24a	Deduction to RWA	1,397,855	1,404,195	111,828
24b	Of which portion of regulatory reserve for general banking risks and collective provisions which is not included in Tier 2 Capital	-	-	-
24c	Of which portion of cumulative fair value gains arising from the revaluation of land and buildings which is not included in Tier 2 Capital	1,397,855	1,404,195	111,828
25	Total	62,430,846	62,717,439	4,994,468

N/A: Not applicable in the case of Hong Kong