



Fubon Bank (Hong Kong) Limited

**Quarterly financial disclosures
As at 31 March 2021**

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 2021	As at 31 December 2020	As at 30 September 2020	As at 30 June 2020	As at 31 March 2020	
	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	
Regulatory capital (amount)						
1	Common Equity Tier 1 (CET1)	12,369,147	12,254,986	12,110,246	11,940,911	11,539,979
2	Tier 1	12,369,147	12,254,986	12,110,246	11,940,911	11,539,979
3	Total capital	13,878,014	13,761,178	14,013,819	13,841,919	13,668,566
RWA (amount)						
4	Total RWA	71,820,783	72,694,897	72,618,156	71,291,107	71,835,529
Risk-based regulatory capital ratios (as a percentage of RWA)						
5	CET1 ratio (%)	17.2222%	16.8581%	16.6766%	16.7495%	16.0644%
6	Tier 1 ratio (%)	17.2222%	16.8581%	16.6766%	16.7495%	16.0644%
7	Total capital ratio (%)	19.3231%	18.9300%	19.2980%	19.4161%	19.0276%
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 (%)	0.7985%	0.7983%	0.7963%	0.8140%	0.8173%
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 (%)	3.2985%	3.2983%	3.2963%	3.3140%	3.3173%
12	CET1 available after meeting the AI's minimum capital requirements (%)	11.2222%	10.8581%	10.6766%	10.7495%	10.0644%
Basel III leverage ratio						
13	Total leverage ratio (LR) exposure measure	113,082,801	115,366,935	112,095,530	115,792,246	112,160,008
14	LR (%)	10.9381%	10.6226%	10.8035%	10.3124%	10.2889%
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 (%)	67.4751%	66.8745%	68.9484%	70.2037%	68.0976%
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 (%)	161.8095%	162.7647%	163.8768%	169.7489%	167.9460%

Template OV1: Overview of RWA

		(a)	(b)	(c)
		RWA		Minimum capital requirements
		As at 31 March 2021 HK\$'000	As at 31 December 2020 HK\$'000	As at 31 March 2021 HK\$'000
1	Credit risk for non-securitization exposures	68,487,061	69,093,805	5,478,965
2	Of which STC approach	68,487,061	69,093,805	5,478,965
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	1,155,204	1,266,622	92,416
7	Of which SA-CCR*	Not applicable	Not applicable	Not applicable
7a	Of which CEM	196,887	136,468	15,751
8	Of which IMM(CCR) approach	-	-	-
9	Of which others	958,317	1,130,154	76,665
10	CVA risk	25,050	24,813	2,004
11	Equity positions in banking book under the simple risk-weight method and internal models method	-	-	-
12	Collective investment scheme ("CIS") exposures – LTA*	Not applicable	Not applicable	Not applicable
13	CIS exposures – MBA*	Not applicable	Not applicable	Not applicable
14	CIS exposures – FBA*	Not applicable	Not applicable	Not applicable
14a	CIS exposures – combination of approaches*	Not applicable	Not applicable	Not applicable
15	Settlement risk	-	-	-
16	Securitization exposures in banking book	-	-	-
17	Of which SEC-IRBA	-	-	-
18	Of which SEC-ERBA (including IAA)	-	-	-
19	Of which SEC-SA	-	-	-
19a	Of which SEC-FBA	-	-	-
20	Market risk	78,450	68,350	6,276
21	Of which STM approach	78,450	68,350	6,276
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	3,087,225	3,083,125	246,978
24a	Sovereign concentration risk	-	-	-
25	Amounts below the thresholds for deduction (subject to 250% RW)	214,300	390,168	17,144
26	Capital floor adjustment	-	-	-
26a	Deduction to RWA	1,226,507	1,231,986	98,121
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	1,226,507	1,231,986	98,121
27	Total	71,820,783	72,694,897	5,745,662

(i) 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 2021	As at 31 December 2020
		HK\$'000	
On-balance sheet exposures			
1	On-balance sheet exposures (excluding those arising from derivative contracts and SFTs, but including collateral)	102,236,923	103,727,633
2	Less: Asset amounts deducted in determining Tier 1 capital	(2,344,776)	(2,334,187)
3	Total on-balance sheet exposures (excluding derivative contracts and SFTs)	99,892,147	101,393,446
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)	659,062	563,543
5	Add-on amounts for PFE associated with all derivative contracts	414,549	350,900
6	Gross-up for derivatives collateral provided 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	-	-
8	Less: Exempted CCP leg of client-cleared trade exposures	-	-
9	Adjusted effective notional amount of written credit derivative contracts	-	-
10	Less: Adjusted effective notional offsets and add-on deductions for written credit derivative contracts	-	-
11	Total exposures arising from derivative contracts	1,073,611	914,443
Exposures arising from SFTs			
12	Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	8,210,957	8,872,912
13	Less: Netted amounts of cash payables and cash receivables of gross SFT assets	-	-
14	CCR exposure for SFT assets	335,778	419,092
15	Agent transaction exposures	-	-
16	Total exposures arising from SFTs	8,546,735	9,292,004
Other off-balance sheet exposures			
17	Off-balance sheet exposure at gross notional amount	32,973,204	33,008,020
18	Less: Adjustments for conversion to credit equivalent amounts	(28,509,376)	(28,432,466)
19	Off-balance sheet items	4,463,828	4,575,554
Capital and total exposures			
20	Tier 1 capital	12,369,147	12,254,986
20a	Total exposures before adjustments for specific and collective provisions	113,976,321	116,175,447
20b	Adjustments for specific and collective provisions	(893,520)	(808,512)
21	Total exposures after adjustments for specific and collective provisions	113,082,801	115,366,935
Leverage ratio			
22	Leverage ratio	10.9381%	10.6226%