



Fubon Bank (Hong Kong) Limited

**Quarterly financial disclosures
As at 30 September 2020**

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Template KM1: Key prudential ratios

	(a)	(b)	(c)	(d)	(e)	
	As at 30-Sep-20	As at 30-Jun-20	As at 31-Mar-20	As at 31-Dec-19	As at 30-Sep-19	
	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	
Regulatory capital (amount)						
1	Common Equity Tier 1 (CET1)	12,110,246	11,940,911	11,539,979	11,632,902	11,491,097
2	Tier 1	12,110,246	11,940,911	11,539,979	11,632,902	11,491,097
3	Total capital	14,013,819	13,841,919	13,668,566	13,674,799	13,748,554
RWA (amount)						
4	Total RWA	72,618,156	71,291,107	71,835,529	69,558,675	68,927,169
Risk-based regulatory capital ratios (as a percentage of RWA)						
5	CET1 ratio (%)	16.6766%	16.7495%	16.0644%	16.7239%	16.6714%
6	Tier 1 ratio (%)	16.6766%	16.7495%	16.0644%	16.7239%	16.6714%
7	Total capital ratio (%)	19.2980%	19.4161%	19.0276%	19.6594%	19.9465%
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 (%)	0.7963%	0.8140%	0.8173%	1.6591%	2.1150%
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 (%)	3.2963%	3.3140%	3.3173%	4.1591%	4.6150%
12	CET1 available after meeting the AI's minimum capital requirements (%)	10.6766%	10.7495%	10.0644%	10.7239%	10.6714%
Basel III leverage ratio						
13	Total leverage ratio (LR) exposure measure	112,095,530	115,792,246	112,160,008	113,929,694	112,266,795
14	LR (%)	10.8035%	10.3124%	10.2889%	10.2106%	10.2355%
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 (%)	68.9484%	70.2037%	68.0976%	69.7060%	64.8663%
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 (%)	164.6011%	169.7489%	167.9460%	159.9716%	160.7669%

Template OV1: Overview of RWA

		(a)	(b)	(c)
		RWA		Minimum capital requirements
		As at 30 September 2020 HK\$'000	As at 30 June 2020 HK\$'000	As at 30 September 2020 HK\$'000
1	Credit risk for non-securitization exposures	69,709,233	68,183,049	5,576,739
2	Of which STC approach	69,709,233	68,183,049	5,576,739
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	924,529	863,932	73,962
7	Of which SA-CCR*	Not applicable	Not applicable	Not applicable
7a	Of which CEM	190,950	203,103	15,276
8	Of which IMM(CCR) approach	-	-	-
9	Of which others	733,579	660,829	58,686
10	CVA risk	23,100	16,575	1,848
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	48,663	79,100	3,893
21	Of which STM approach	48,663	79,100	3,893
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	3,092,375	3,111,988	247,390
24a	Sovereign concentration risk	-	-	-
25	Amounts below the thresholds for deduction (subject to 250% RW)	163,330	387,118	13,066
26	Capital floor adjustment	-	-	-
26a	Deduction to RWA	1,343,074	1,350,655	107,446
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	1,343,074	1,350,655	107,446
27	Total	72,618,156	71,291,107	5,809,452

(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 30 September 2020	As at 30 June 2020
		HK\$'000	
On-balance sheet exposures			
1	On-balance sheet exposures (excluding those arising from derivative contracts and SFTs, but including collateral)	101,438,545	105,849,624
2	Less: Asset amounts deducted in determining Tier 1 capital	(2,572,857)	(2,590,208)
3	Total on-balance sheet exposures (excluding derivative contracts and SFTs)	98,865,688	103,259,416
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)	470,225	526,031
5	Add-on amounts for PFE associated with all derivative contracts	339,354	317,746
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	809,579	843,777
Exposures arising from SFTs			
12	Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	8,105,915	7,303,200
13	Less: Netted amounts of cash payables and cash receivables of gross SFT assets	-	-
14	CCR exposure for SFT assets	458,551	441,420
15	Agent transaction exposures	-	-
16	Total exposures arising from SFTs	8,564,466	7,744,620
Other off-balance sheet exposures			
17	Off-balance sheet exposure at gross notional amount	34,374,961	34,886,476
18	Less: Adjustments for conversion to credit equivalent amounts	(29,873,547)	(30,358,453)
19	Off-balance sheet items	4,501,414	4,528,023
Capital and total exposures			
20	Tier 1 capital	12,110,246	11,940,911
20a	Total exposures before adjustments for specific and collective provisions	112,741,147	116,375,836
20b	Adjustments for specific and collective provisions	(645,617)	(583,590)
21	Total exposures after adjustments for specific and collective provisions	112,095,530	115,792,246
Leverage ratio			
22	Leverage ratio	10.8035%	10.3124%