Fubon Bank (Hong Kong) Limited

Quarterly financial disclosures
As at 30 September 2021

Fubon Bank 富邦銀行

Table of Contents

Fubon Bank 富邦銀行

Template KM1: Key prudential ratios

		(a)	(b)	(c)	(d)	(e)
		As at 30 September 2021	As at 30 June 2021	As at 31 March 2021	As at 31 December 2020	As at 30 September 2020
		HK$'000	HK$'000	HK$'000	HK$'000	HK$'000
	Regulatory capital (amount)					
1	Common Equity Tier 1 (CET1)	12,271,804	12,063,417	12,369,147	12,254,986	12,110,246
2	Tier 1	12,271,804	12,063,417	12,369,147	12,254,986	12,110,246
3	Total capital	13,749,232	13,561,764	13,878,014	13,761,178	14,013,819
	RWA (amount)					
4	Total RWA	72,379,308	72,681,705	71,820,783	72,694,897	72,618,156
	Risk-based regulatory capital ratios (as a percentage of RWA)					
5	CET1 ratio (%)	16.9549%	16.5976%	17.2222%	16.8581%	16.6766%
6	Tier 1 ratio (%)	16.9549%	16.5976%	17.2222%	16.8581%	16.6766%
7	Total capital ratio (%)	18.9961%	18.6591%	19.3231%	18.9300%	19.2980%
	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 (%)	0.8180%	0.8054%	0.7985%	0.7983%	0.7963%
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 (%)	3.3180%	3.3054%	3.2985%	3.2983%	3.2963%
12	CET1 available after meeting the AI's minimum capital requirements (%)	10.9549%	10.5976%	11.2222%	10.8581%	10.6766%
	Basel III leverage ratio					
13	Total leverage ratio (LR) exposure measure	113,713,732	116,424,273	113,082,801	115,366,935	112,095,530
14	LR (%)	10.7918%	10.3616%	10.9381%	10.6226%	10.8035%
	Liquidity Coverage Ratio (LCR) / Liquidity Maintenance Ratio (LMR)					
	Applicable to category 1 institution 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 institution only:					
17a	LMR (%)	70.3927%	70.4765%	67.4751%	66.8745%	68.9484%
	Net Stable Funding Ratio (NSFR) / Core Funding Ratio (CFR)					
	Applicable to category 1 institution 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 institution only:					
20a	CFR (%)	163.0226%	163.8644%	161.8095%	162.7647%	163.8768%

Fubon Bank 富邦銀行

Template OV1: Overview of RWA

		(a)	(b)	(c)
		RWA		Minimum capital requirements
		As at 30 September 2021 HK$'000	As at 30 June 2021 HK$'000	As at 30 September 2021 HK$'000
1	Credit risk for non-securitization exposures	69,315,650	69,426,448	5,545,252
2	Of which STC approach	69,315,650	69,426,448	5,545,252
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	968,413	1,140,634	77,473
7	Of which SA-CCR approach	235,021	140,615	18,802
7a	Of which CEM	-	-	-
8	Of which IMM(CCR) approach	-	-	-
9	Of which others	733,392	1,000,019	58,671
10	CVA risk	18,738	20,550	1,499
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	60,863	72,950	4,869
21	Of which STM approach	60,863	72,950	4,869
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	3,042,213	3,030,425	243,377
24a	Sovereign concentration risk	-	-	-
25	Amounts below the thresholds for deduction (subject to 250% RW)	173,858	211,725	13,909
26	Capital floor adjustment	-	-	-
26a	Deduction to RWA	1,200,427	1,221,027	96,034
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	1,200,427	1,221,027	96,034
27	Total	72,379,308	72,681,705	5,790,345

(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.

Fubon Bank 富邦銀行

Template LR2: Leverage ratio

		(a)	(b)
		As at 30 September 2021	As at 30 June 2021
		HK$'000	
On-balance sheet exposures			
1	On-balance sheet exposures (excluding those arising from derivative contracts and SFTs, but including collateral)	110,173,684	112,084,133
2	Less: Asset amounts deducted in determining Tier 1 capital	(2,246,114)	(2,296,746)
3	**Total on-balance sheet exposures (excluding derivative contracts and SFTs)**	107,927,570	109,787,387
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)	1,113,271	1,061,204
5	Add-on amounts for PFE associated with all derivative contracts	258,068	260,884
6	Gross-up for collateral provided in respect of derivative contracts 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	(228)	(5,666)
8	Less: Exempted CCP leg of client-cleared trade exposures	-	-
9	Adjusted effective notional amount of written credit-related derivative contracts	-	-
10	Less: Adjusted effective notional offsets and add-on deductions for written credit-related derivative contracts	-	-
11	**Total exposures arising from derivative contracts**	1,371,111	1,316,422
Exposures arising from SFTs			
12	Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	895,013	1,484,539
13	Less: Netted amounts of cash payables and cash receivables of gross SFT assets	-	-
14	CCR exposure for SFT assets	277,786	301,194
15	Agent transaction exposures	-	-
16	**Total exposures arising from SFTs**	1,172,799	1,785,733
Other off-balance sheet exposures			
17	Off-balance sheet exposure at gross notional amount	31,537,677	32,288,374
18	Less: Adjustments for conversion to credit equivalent amounts	(27,430,704)	(27,950,926)
19	**Off-balance sheet items**	4,106,973	4,337,448
Capital and total exposures			
20	**Tier 1 capital**	12,271,804	12,063,417
20a	**Total exposures before adustments for specific and collective provisions**	114,578,453	117,226,990
20b	**Adjustments for specific and collective provisions**	(864,721)	(802,717)
21	**Total exposures after adjustments for specific and collective provisions**	113,713,732	116,424,273
Leverage ratio			
22	**Leverage ratio**	10.7918%	10.3616%