



Fubon Bank (Hong Kong) Limited

**Quarterly financial disclosures
As at 30 September 2017**

Key Capital Ratios

	As at 30-Sep-17 %
Total capital ratio	16.87%
Tier 1 capital ratio	13.05%
Common Equity Tier 1 ("CET1") capital ratio	13.05%
Leverage ratio	7.89%
	HK\$'000
Tier 1 capital	8,084,576
CET1 capital	8,084,576
Total capital	10,447,483
Total risk-weighted amount	61,927,439
Exposure measure	102,413,123

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 30 September 2017 HK\$'000	As at 30 June 2017 HK\$'000	As at 30 September 2017 HK\$'000
1	Credit risk for non-securitization exposures	56,288,700	54,836,626	4,503,096
2	Of which STC approach	56,288,700	54,836,626	4,503,096
2a	Of which BSC approach	-	-	-
3	Of which IRB approach	-	-	-
4	Counterparty credit risk	1,368,592	1,253,086	109,487
5	Of which SA-CCR	-	-	-
5a	Of which CEM	1,368,592	1,253,086	109,487
6	Of which IMM(CCR) approach	-	-	-
7	Equity exposures in banking book under the market-based approach	-	-	-
8, 9 and 10	CIS exposures	270,856	267,212	21,668
11	Settlement risk	107,950	179,900	8,636
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	67,938	66,875	5,435
17	Of which STM approach	67,938	66,875	5,435
18	Of which IMM approach	-	-	-
19	Operational risk	2,914,550	2,882,200	233,164
20	Of which BIA approach	2,914,550	2,882,200	233,164
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)	2,155,123	2,092,000	172,410
24	Capital floor adjustment	-	-	-
24a	Deduction to RWA	1,246,270	1,252,062	99,702
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	1,246,270	1,252,062	99,702
25	Total	61,927,439	60,325,837	4,954,194

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