



Fubon Bank (Hong Kong) Limited

Regulatory Disclosures Statement

As at 30 June 2025

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FUBON BANK (HONG KONG) LIMITED
Regulatory Disclosures Statement
As at 30 June 2025

Introduction

This Regulatory Disclosures Statement is prepared in accordance with the Banking (Disclosures) Rules (“BDR”) for Fubon Bank (Hong Kong) Limited and its subsidiaries (the “Group”). The information contained in this statement, together with the Group’s interim financial statements for the period ended 30 June 2025 and disclosures made in the Bank’s website under the page “Regulatory Disclosures”, comply fully with the applicable disclosure provisions of the BDR issued by the Hong Kong Monetary Authority (“HKMA”) under section 60A of the Hong Kong Banking Ordinance (“HKBO”).

These disclosures are governed by the Group’s policy on financial disclosures, which has been approved by the Board. The policy set out the governance, control and assurance requirements for publication of these disclosures. While this statement is not required to be externally audited, it has been subject to independent review in accordance with the policy and its financial reporting and governance processes.

This statement is prepared based on the consolidated basis for regulatory purposes, which is different from the basis of consolidation for accounting purposes. For the details of the basis of consolidation, please refer to Note (A) of the Group’s interim financial statements for the period ended 30 June 2025.

According to the BDR, disclosure of comparative information is not required unless otherwise specified in the standard disclosure templates.

The terms “collective impairment allowances / collective provision” represents impairment allowances recognised for financial instruments categorized as Stage 1 and Stage 2 under the Group’s accounting policies, while the terms “individual impairment allowances / specific provision” represents impairment allowances recognised on financial instruments categorized as Stage 3 under the Group’s accounting policies.

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Template KM1: Key prudential ratios

		(a)	(b)	(c)	(d)	(e)
		As at 30 June 2025	As at 31 March 2025	As at 31 December 2024 (Note 1)	As at 30 September 2024 (Note 1)	As at 30 June 2024 (Note 1)
		HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000
	Regulatory capital (amount)					
1 & 1a	Common Equity Tier 1 (CET1)	15,221,392	15,006,351	14,654,842	14,518,858	14,198,665
2 & 2a	Tier 1	15,221,392	15,006,351	14,654,842	14,518,858	14,198,665
3 & 3a	Total capital	16,464,335	16,221,666	15,868,259	15,845,537	15,539,363
	RWA (amount)					
4	Total RWA	83,304,344	77,934,921	83,990,471	85,986,276	83,164,285
4a	Total RWA (pre-floor)	83,304,344	77,934,921	83,990,471	85,986,276	83,164,285
	Risk-based regulatory capital ratios (as a percentage of RWA)					
5 & 5a	CET1 ratio (%)	18.2720%	19.2550%	17.4482%	16.8851%	17.0730%
5b	CET1 ratio (%) (pre-floor ratio)	18.2720%	19.2550%	17.4482%	16.8851%	17.0730%
6 & 6a	Tier 1 ratio (%)	18.2720%	19.2550%	17.4482%	16.8851%	17.0730%
6b	Tier 1 ratio (%) (pre-floor ratio)	18.2720%	19.2550%	17.4482%	16.8851%	17.0730%
7 & 7a	Total capital ratio (%)	19.7641%	20.8144%	18.8929%	18.4280%	18.6851%
7b	Total capital ratio (%) (pre-floor ratio)	19.7641%	20.8144%	18.8929%	18.4280%	18.6851%
	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 (%)	0.4595%	0.4694%	0.4682%	0.8453%	0.8601%
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 (%)	2.9595%	2.9694%	2.9682%	3.3453%	3.3601%
12	CET1 available after meeting the AI's minimum capital requirements (%)	11.7641%	12.8144%	10.8929%	10.4280%	10.6851%
	Basel III leverage ratio					
13	Total leverage ratio (LR) exposure measure	176,079,104	171,922,380	160,845,160	160,579,041	153,293,361
13a	LR exposure measure based on mean values of gross assets of SFTs (Note 2)	176,082,961	172,027,889	Not applicable	Not applicable	Not applicable
14, 14a & 14b	LR (%)	8.6446%	8.7286%	9.1111%	9.0416%	9.2624%
14c & 14d	LR (%) based on mean values of gross assets of SFTs (Note 2)	8.6444%	8.7232%	Not applicable	Not applicable	Not applicable

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Template KM1: Key prudential ratios (continued)

		(a)	(b)	(c)	(d)	(e)
		As at 30 June 2025	As at 31 March 2025	As at 31 December 2024	As at 30 September 2024	As at 30 June 2024
		HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000
	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 (%)	106.4728%	106.7724%	115.8716%	105.1849%	97.0841%
	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 (%)	235.1179%	227.5029%	222.3803%	219.7115%	209.2663%

Note 1: Values reported in Columns (c) to (e) are calculated in accordance with applicable capital standards prior to the implementation of Basel III reform, which takes effective on 1 January 2025, and hence not comparable to values reported in Column (a) and (b).

Note 2: Not applicable to reporting periods prior to 1 January 2025.

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Template OV1: Overview of RWA

		(a)	(b)	(c)
		RWA		Minimum capital requirements
		As at 30 June 2025 HK\$'000	As at 31 March 2025 HK\$'000	As at 30 June 2025 HK\$'000
1	Credit risk for non-securitization exposures	77,738,532	73,023,798	6,219,083
2	Of which STC approach	77,738,532	73,023,798	6,219,083
2a	Of which BSC approach	-	-	-
3	Of which foundation IRB approach	-	-	-
4	Of which supervisory slotting criteria approach	-	-	-
5	Of which advanced IRB approach	-	-	-
5a	Of which retail IRB approach	-	-	-
5b	Of which specific risk-weight approach	-	-	-
6	Counterparty credit risk and default fund contributions	547,946	357,911	43,836
7	Of which SA-CCR approach	393,070	261,788	31,446
7a	Of which CEM	-	-	-
8	Of which IMM(CCR) approach	-	-	-
9	Of which others	154,876	96,123	12,390
10	CVA risk	97,200	93,450	7,776
11	Equity positions in banking book under the simple risk-weight method and internal models method	Not applicable	Not applicable	Not applicable
12	Collective investment scheme ("CIS") exposures – LTA	-	-	-
13	CIS exposures – mandate-based approach	-	-	-
14	CIS exposures – fall-back approach	311,863	296,625	24,949
14a	CIS exposures – combination of approaches	-	-	-
15	Settlement risk	-	-	-
16	Securitization exposures in banking book	196,681	227,875	15,734
17	Of which SEC-IRBA	-	-	-
18	Of which SEC-ERBA (including IAA)	196,681	227,875	15,734
19	Of which SEC-SA	-	-	-
19a	Of which SEC-FBA	-	-	-
20	Market risk	195,750	130,163	15,660
21	Of which STM approach	-	-	-
22	Of which IMA	-	-	-
22a	Of which SSTM approach	195,750	130,163	15,660
23	Capital charge for switch between exposures in trading book and banking book	-	-	-
24	Operational risk	4,668,613	4,331,900	373,489
24a	Sovereign concentration risk	-	-	-
25	Amounts below the thresholds for deduction (subject to 250% RW)	383,538	314,233	30,683

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Template OV1: Overview of RWA (continued)

		(a)	(b)	(c)
		RWA		Minimum capital requirements
		As at 30 June 2025 HK\$'000	As at 31 March 2025 HK\$'000	As at 30 June 2025 HK\$'000
26	Output floor level applied	Not applicable	Not applicable	Not applicable
27	Floor adjustment (before application of transitional cap)	Not applicable	Not applicable	Not applicable
28	Floor adjustment (after application of transitional cap)	Not applicable	Not applicable	Not applicable
28a	Deduction to RWA	835,779	841,034	66,862
28b	Of which portion of regulatory reserve for general banking risks and collective provisions which is not included in Tier 2 Capital	-	-	-
28c	Of which portion of cumulative fair value gains arising from the revaluation of land and buildings which is not included in Tier 2 Capital	835,779	841,034	66,862
29	Total	83,304,344	77,934,921	6,664,348

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Template CC1: Composition of regulatory capital

		(a)	(b)
		Amount	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
		As at 30 June 2025	
		HK\$ '000	
	CET1 capital: instruments and reserves		
1	Directly issued qualifying CET1 capital instruments plus any related share premium	4,830,448	(8)
2	Retained earnings	10,279,564	(9) + (10)
3	Disclosed reserves	1,927,805	(11) + (12) + (13) + (14)
5	Minority interests arising from CET1 capital instruments issued by consolidated bank subsidiaries and held by third parties (amount allowed in CET1 capital of the consolidation group)	-	
6	CET1 capital before regulatory deductions	17,037,817	
	CET1 capital: regulatory deductions		
7	Valuation adjustments	-	
8	Goodwill (net of associated deferred tax liabilities)	-	
9	Other intangible assets (net of associated deferred tax liabilities)	-	
10	Deferred tax assets (net of associated deferred tax liabilities)	-	
11	Cash flow hedge reserve	-	
12	Excess of total EL amount over total eligible provisions under the IRB approach	Not applicable	Not applicable
13	Credit-enhancing interest-only strip, and any gain-on-sale and other increase in the CET1 capital arising from securitization transactions	-	
14	Gains and losses due to changes in own credit risk on fair valued liabilities	-	
15	Defined benefit pension fund net assets (net of associated deferred tax liabilities)	-	
16	Investments in own CET1 capital instruments (if not already netted off paid-in capital on reported balance sheet)	-	
17	Reciprocal cross-holdings in CET1 capital instruments	-	
18	Insignificant LAC investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	-	
19	Significant LAC investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	-	
20	Mortgage servicing rights (net of associated deferred tax liabilities)	Not applicable	Not applicable
21	Deferred tax assets arising from temporary differences (net of associated deferred tax liabilities)	Not applicable	Not applicable
22	Amount exceeding the 15% threshold	Not applicable	Not applicable
23	of which: significant investments in the ordinary share of financial sector entities	Not applicable	Not applicable
24	of which: mortgage servicing rights	Not applicable	Not applicable

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Template CC1: Composition of regulatory capital (continued)

		(a)	(b)
		Amount	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
		As at 30 June 2025	
		HK\$ '000	
25	of which: deferred tax assets arising from temporary differences	Not applicable	Not applicable
26	National specific regulatory adjustments applied to CET1 capital	1,816,425	
26a	Cumulative fair value gains arising from the revaluation of land and buildings (own-use and investment properties)	1,519,598	(11) + (12)
26b	Regulatory reserve for general banking risks	296,827	(13)
26c	Securitization exposures specified in a notice given by the MA	-	
26d	Cumulative losses below depreciated cost arising from the institution's holdings of land and buildings	-	
26e	Capital shortfall of regulated non-bank subsidiaries	-	
26f	Capital investment in a connected company which is a commercial entity (amount above 15% of the reporting institution's capital base)	-	
27	Regulatory deductions applied to CET1 capital due to insufficient AT1 capital and Tier 2 capital to cover deductions	-	
28	Total regulatory deductions to CET1 capital	1,816,425	
29	CET1 capital	15,221,392	
	AT1 capital: instruments		
30	Qualifying AT1 capital instruments plus any related share premium	-	
31	of which: classified as equity under applicable accounting standards	-	
32	of which: classified as liabilities under applicable accounting standards	-	
34	AT1 capital instruments issued by consolidated bank subsidiaries and held by third parties (amount allowed in AT1 capital of the consolidation group)	-	
36	AT1 capital before regulatory deductions	-	
	AT1 capital: regulatory deductions		
37	Investments in own AT1 capital instruments	-	
38	Reciprocal cross-holdings in AT1 capital instruments	-	
39	Insignificant LAC investments in AT1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	-	
40	Significant LAC investments in AT1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation	-	
41	National specific regulatory adjustments applied to AT1 capital	-	
42	Regulatory deductions applied to AT1 capital due to insufficient Tier 2 capital to cover deductions	-	

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Template CC1: Composition of regulatory capital (continued)

		(a)	(b)
		Amount	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
		As at 30 June 2025	
		HK\$ '000	
43	Total regulatory deductions to AT1 capital	-	
44	AT1 capital	-	
45	Tier 1 capital (T1 = CET1 + AT1)	15,221,392	
	Tier 2 capital: instruments and provisions		
46	Qualifying Tier 2 capital instruments plus any related share premium	-	
48	Tier 2 capital instruments issued by consolidated bank subsidiaries and held by third parties (amount allowed in Tier 2 capital of the consolidation group)	-	
50	Collective provisions and regulatory reserve for general banking risks eligible for inclusion in Tier 2 capital	559,124	- (1) - (2) - (3) - (4) - (5) - (6) + (7) + (13)
51	Tier 2 capital before regulatory deductions	559,124	
	Tier 2 capital: regulatory deductions		
52	Investments in own Tier 2 capital instruments	-	
53	Reciprocal cross-holdings in Tier 2 capital instruments and non-capital LAC liabilities	-	
54	Insignificant LAC investments in Tier 2 capital instruments issued by, and non-capital LAC liabilities of, financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold and, where applicable, 5% threshold)	-	
54a	Insignificant LAC investments in non-capital LAC liabilities of financial sector entities that are outside the scope of regulatory consolidation (amount formerly designated for the 5% threshold but no longer meets the conditions) (for institutions defined as "section 2 institution" under §2(1) of Schedule 4F to BCR only)	-	
55	Significant LAC investments in Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (net of eligible short positions)	-	
55a	Significant LAC investments in non-capital LAC liabilities of financial sector entities that are outside the scope of regulatory consolidation (net of eligible short positions)	-	
56	National specific regulatory adjustments applied to Tier 2 capital	(683,819)	
56a	Add back of cumulative fair value gains arising from the revaluation of land and buildings (own-use and investment properties) eligible for inclusion in Tier 2 capital	(683,819)	-[(11) + (12)] * 45%
56b	Regulatory deductions applied to Tier 2 capital to cover the required deductions falling within BCR §48(1)(g)	-	
57	Total regulatory adjustments to Tier 2 capital	(683,819)	

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Template CC1: Composition of regulatory capital (continued)

		(a)	(b)
		Amount	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
		As at 30 June 2025	
		HK\$ '000	
58	Tier 2 capital (T2)	1,242,943	
59	Total regulatory capital (TC = T1 + T2)	16,464,335	
60	Total RWA	83,304,344	
	Capital ratios (as a percentage of RWA)		
61	CET1 capital ratio	18.2720%	
62	Tier 1 capital ratio	18.2720%	
63	Total capital ratio	19.7641%	
64	Institution-specific buffer requirement (capital conservation buffer plus countercyclical capital buffer plus higher loss absorbency requirements)	2.959%	
65	of which: capital conservation buffer requirement	2.500%	
66	of which: bank specific countercyclical capital buffer requirement	0.459%	
67	of which: higher loss absorbency requirement	Not applicable	Not applicable
68	CET1 (as a percentage of RWA) available after meeting minimum capital requirements	11.7641%	
	National minima (if different from Basel 3 minimum)		
69	National CET1 minimum ratio	Not applicable	Not applicable
70	National Tier 1 minimum ratio	Not applicable	Not applicable
71	National Total capital minimum ratio	Not applicable	Not applicable
	Amounts below the thresholds for deduction (before risk weighting)		
72	Insignificant LAC investments in CET1, AT1 and Tier 2 capital instruments issued by, and non-capital LAC liabilities of, financial sector entities that are outside the scope of regulatory consolidation	58,617	
73	Significant LAC investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation	94,736	
74	Mortgage servicing rights (net of associated deferred tax liabilities)	Not applicable	Not applicable
75	Deferred tax assets arising from temporary differences (net of associated deferred tax liabilities)	Not applicable	Not applicable
	Applicable caps on the inclusion of provisions in Tier 2 capital		
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to the BSC approach, or the STC approach and SEC-ERBA, SEC-SA and SEC-FBA (prior to application of cap)	559,124	
77	Cap on inclusion of provisions in Tier 2 under the BSC approach, or the STC approach, and SEC-ERBA, SEC-SA and SEC-FBA	989,403	
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to the IRB approach and SEC-IRBA (prior to application of cap)	Not applicable	Not applicable
79	Cap for inclusion of provisions in Tier 2 under the IRB approach and SEC-IRBA	Not applicable	Not applicable

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Template CC1: Composition of regulatory capital (continued)

Notes to Template CC1

	Description	Hong Kong basis	Basel III basis
9	Other intangible assets (net of associated deferred tax liabilities)	-	-
10	Deferred tax assets (net of associated deferred tax liabilities)	-	-
18	Insignificant LAC investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	-	-
19	Significant LAC investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	-	-
39	Insignificant LAC investments in AT1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% of threshold)	-	-
54	Insignificant LAC investments in Tier 2 capital instruments issued by, and non-capital LAC liabilities of, financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold and, where applicable, 5% threshold)	-	-

Remarks:

The amount of the 10% threshold and 5% threshold mentioned above is calculated based on the amount of CET1 capital determined in accordance with the deduction methods set out in BCR Schedule 4F. The 15% threshold is referring to paragraph 88 of the Basel III text issued by the Basel Committee (December 2010) and has no effect to the Hong Kong regime.

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Template CC2: Reconciliation of regulatory capital to balance sheet

	(a)	(b)	(c)
	Balance sheet as in published financial statements	Under regulatory scope of consolidation	Reference
	As at 30 June 2025	As at 30 June 2025	
	HK\$'000	HK\$'000	
Assets			
Gross cash and short-term funds	7,199,204	7,199,204	
Less: Collective impairment allowances	(1,074)	(1,074)	(1)
Gross balances with banks and other financial institutions	13,140,390	13,140,390	
Less: Collective impairment allowances	(11,606)	(11,606)	(2)
Trading assets	2,069,403	2,069,403	
Derivative financial instruments	1,428,804	1,428,804	
Gross advances to customers	61,958,395	61,958,395	
Less: Individual impairment allowances	(136,014)	(136,014)	
Less: Collective impairment allowances	(172,618)	(172,618)	(3)
Gross advances to banks	12,382,795	12,382,795	
Less: Collective impairment allowances	(13,773)	(13,773)	(4)
Gross trade bills	189,995	189,995	
Less: Collective impairment allowances	(228)	(228)	(5)
Accrued interest and other assets	2,998,597	2,982,549	
Gross debt securities measured at amortised cost	40,307,292	40,307,292	
Less: Collective impairment allowances	(35,877)	(35,877)	(6)
Debt securities measured at fair value through other comprehensive income	27,890,546	27,890,546	
Investment funds measured at fair value through profit or loss	22,370	22,370	
Equity securities designated at fair value through other comprehensive income	67,147	67,147	
Investment in subsidiaries	-	8,563	
Amount due from subsidiaries	-	72,653	
Fixed assets	2,973,478	2,973,478	
Investment properties	62,500	62,500	
Total assets	172,319,726	172,384,894	

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Template CC2: Reconciliation of regulatory capital to balance sheet (continued)

	(a)	(b)	(c)
	Balance sheet as in published financial statements	Under regulatory scope of consolidation	Reference
	As at 30 June 2025	As at 30 June 2025	
	HK\$'000	HK\$'000	
Liabilities			
Deposits and balances of banks and other financial institutions	2,946,143	2,946,143	
Deposits from customers	146,373,377	146,373,377	
Trading liabilities	2,069,402	2,069,402	
Derivative financial instruments	288,832	288,832	
Other liabilities	2,968,458	2,954,417	
of which: collective impairment allowances on off-balance sheet items		27,121	(7)
Amounts due to subsidiaries	-	211,297	
Current tax liabilities	178,660	173,989	
Deferred tax liabilities	329,620	329,620	
Total liabilities	155,154,492	155,347,077	
Equity			
Share capital	4,830,448	4,830,448	(8)
Reserves	12,334,786	12,207,369	
of which: retained earnings		9,586,966	(9)
of which: comprehensive income for the period		692,598	(10)
of which: premises revaluation reserve (arising from independent professional valuations carried out in November 1989)		52,669	(11)
of which: premises revaluation reserve		1,466,929	(12)
of which: regulatory reserve		296,827	(13)
of which: investment revaluation reserve		111,380	(14)
Total equity	17,165,234	17,037,817	
Total equity and liabilities	172,319,726	172,384,894	

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Table CCA: Main features of regulatory capital instruments

		Ordinary shares
1	Issuer	Fubon Bank (Hong Kong) Limited
2	Unique identifier - ISIN	N.A.
3	Governing law(s) of the instrument	Companies Ordinance
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules ¹	N.A.
5	Post-transitional Basel III rules ²	Common Equity Tier 1
6	Eligible at solo/group/group & solo	Solo
7	Instrument type	Ordinary shares
8	Amount recognised in regulatory capital (Currency in million, as of most recent reporting date)	(HKD million) 4,830
9	Par value of instrument	N.A.
10	Accounting classification	Shareholders' equity
11	Original date of issuance	27 January 1970
12	Perpetual or dated	Perpetual
13	Original maturity date	N.A.
14	Issuer call subject to prior supervisory approval	No
15	Optional call date, contingent call dates and redemption amount	N.A.
16	Subsequent call dates, if applicable	N.A.
	Coupons / dividends	
17	Fixed or floating dividend/coupon	Floating
18	Coupon rate and any related index	N.A.
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N.A.
25	If convertible, fully or partially	N.A.
26	If convertible, conversion rate	N.A.
27	If convertible, mandatory or optional conversion	N.A.
28	If convertible, specify instrument type convertible into	N.A.
29	If convertible, specify issuer of instrument it converts into	N.A.
30	Write-down feature	No
31	If write-down, write-down trigger(s)	N.A.
32	If write-down, full or partial	N.A.
33	If write-down, permanent or temporary	N.A.
34	If temporary write-down, description of write-up mechanism	N.A.
35	Position in subordination hierarchy in liquidation	N.A.
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	N.A.

The Group disclosed the full terms and conditions of its capital instruments issued as of the end of the reporting period in its website (<https://www.fubonbank.com.hk>) under the page "Regulatory Disclosures" in accordance with section 16FE of the BDR.

¹ Regulatory treatment of capital instruments subject to transitional arrangements provided for in Schedule 4H to the BCR.

² Regulatory treatment of capital instruments not subject to transitional arrangements provided for in Schedule 4H to the BCR.

FUBON BANK (HONG KONG) LIMITED
Regulatory Disclosures Statement
As at 30 June 2025
Template CCyB1: Geographical distribution of credit exposures used in countercyclical capital buffer (“CCyB”)

As at 30 June 2025					
	(a)	(b)	(c)	(d)	(e)
	Geographical breakdown by Jurisdiction (J)	Applicable JCCyB ratio in effect (%)	RWA used in computation of CCyB ratio (HK\$'000)	AI-specific CCyB ratio (%)	CCyB amount (HK\$'000)
1	Hong Kong SAR	0.50%	46,875,694		
2	Australia (includes Christmas Islands, Cocos Islands, Norfolk Islands, Heard and McDonald Islands, Territory of Ashmore and Cartier Islands and Territory of Coral Sea Islands)	1.00%	3,906,589		
3	Belgium	1.00%	52		
4	France (includes French Guiana, Guadeloupe, Martinique, Mayotte, Monaco, Réunion, Saint Barthélemy, Saint Martin (French part) and Saint Pierre and Miquelon)	1.00%	307,091		
5	Germany (includes the European Central Bank)	0.75%	22,829		
6	Ireland	1.50%	503,415		
7	Netherlands	2.00%	11,810		
8	South Korea	1.00%	217,834		
9	United Kingdom (includes British Indian Ocean Territory (comprises Chagos Archipelago), Pitcairn, Saint Helena, Ascension & Tristan da Cunha, South Georgia & South Sandwich Islands, excludes Guernsey, Isle of Man and Jersey)	2.00%	908,179		
10	Sum		52,753,493		
11	Total		66,341,103	0.4595%	382,783

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Template LR1: Summary comparison of accounting assets against leverage ratio (“LR”) exposure measure

		(a)
		As at 30 June 2025
	Item	Value under the LR framework HK\$'000
1	Total consolidated assets as per published financial statements	172,319,726
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	67,977
3	Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference	-
4	Adjustments for temporary exemption of central bank reserves	Not applicable
5	Adjustment for fiduciary assets recognised on the balance sheet pursuant to the applicable accounting standard but excluded from the LR exposure measure	-
6	Adjustments for regular-way purchases and sales of financial assets subject to trade date accounting	-
7	Adjustments for eligible cash pooling transactions	-
8	Adjustments for derivative contracts	320,946
9	Adjustment for SFTs (i.e. repos and similar secured lending)	36,280
10	Adjustment for off-balance sheet (“OBS”) items (i.e. conversion to credit equivalent amounts of OBS exposures)	5,302,769
11	Adjustments for prudent valuation adjustments and specific and collective provisions that are allowed to be excluded from LR exposure measure	(27,121)
12	Other adjustments	(1,941,473)
13	Leverage ratio exposure measure	176,079,104

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As at 30 June 2025
Template LR2: Leverage ratio

		(a)	(b)
		HK\$ '000	
		As at 30 June 2025	As at 31 March 2025
On-balance sheet exposures			
1	On-balance sheet exposures (excluding derivative contracts and SFTs, but including related on-balance sheet collateral)	171,037,916	169,050,688
2	Gross-up for derivative contracts collateral provided where deducted from balance sheet assets pursuant to the applicable accounting standard	-	-
3	Less: Deductions of receivables assets for cash variation margin provided under derivative contracts	(125,048)	(35,781)
4	Less: Adjustment for securities received under SFTs that are recognised as an asset	-	-
5	Less: Specific and collective provisions associated with on-balance sheet exposures that are deducted from Tier 1 capital	(371,189)	(534,869)
6	Less: Asset amounts deducted in determining Tier 1 capital	(1,816,425)	(1,788,388)
7	Total on-balance sheet exposures (excluding derivative contracts and SFTs) (sum of rows 1 to 6)	168,725,254	166,691,650
Exposures arising from derivative contracts			
8	Replacement cost associated with all derivative contracts (where applicable net of eligible cash variation margin and/or with bilateral netting)	1,394,897	104,437
9	Add-on amounts for PFE associated with all derivative contracts	520,008	505,259
10	Less: Exempted CCP leg of client-cleared trade exposures	-	-
11	Adjusted effective notional amount of written credit-related derivative contracts	-	-
12	Less: Permitted reductions in effective notional amount and permitted deductions from add-on amounts for PFE of written credit-related derivative contracts	-	-
13	Total exposures arising from derivative contracts (sum of rows 8 to 12)	1,914,905	609,696
Exposures arising from SFTs			
14	Gross amount of SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	127,017	79,402
15	Less: Netted amounts of cash payables and cash receivables of gross SFT assets	-	-
16	CCR exposure for SFT assets	36,280	33,779
17	Agent transaction exposures	-	-
18	Total exposures arising from SFTs (sum of rows 14 to 17)	163,297	113,181
Other off-balance sheet exposures			
19	Off-balance sheet exposure at gross notional amount	30,413,872	29,704,698
20	Less: Adjustments for conversion to credit equivalent amounts	(25,111,103)	(25,171,152)
21	Less: Specific and collective provisions associated with off-balance sheet exposures that are deducted from Tier 1 capital	(27,121)	(25,693)
22	Off-balance sheet items (sum of rows 19 to 21)	5,275,648	4,507,853
Capital and total exposures			
23	Tier 1 capital	15,221,392	15,006,351
24	Total exposures (sum of rows 7, 13, 18 and 22)	176,079,104	171,922,380

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As at 30 June 2025
Template LR2: Leverage ratio (continued)

		(a)	(b)
		HK\$'000	
		As at 30 June 2025	As at 31 March 2025
Leverage ratio			
25 & 25a	Leverage ratio	8.6446%	8.7286%
26	Minimum leverage ratio requirement	3.0000%	3.0000%
27	Applicable leverage buffers	Not applicable	Not applicable
Disclosure of mean values			
28	Mean value of gross assets of SFTs, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	130,874	184,911
29	Quarter-end value of gross amount of SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	127,017	79,402
30 & 30a	Total exposures based on mean values from row 28 of gross assets of SFTs (after adjustment for sale accounting transactions and netted amounts of associated cash payables and cash receivables)	176,082,961	172,027,889
31 & 31a	Leverage ratio based on mean values from row 28 of gross assets of SFTs (after adjustment for sale accounting transactions and netted amounts of associated cash payables and cash receivables)	8.6444%	8.7232%

FUBON BANK (HONG KONG) LIMITED
Regulatory Disclosures Statement
As at 30 June 2025
Template CR1: Credit quality of exposures

		As at 30 June 2025						
		HK\$'000						
		(a)	(b)	(c)	(d)	(e)	(f)	(g)
		Gross carrying amounts of		Allowances / impairments	Of which ECL accounting provisions for credit losses on STC approach exposures		Of which ECL accounting provisions for credit losses on IRB approach exposures	Net values (a+b-c)
		Defaulted exposures	Non- defaulted exposures		Allocated in regulatory category of specific provisions	Allocated in regulatory category of collective provisions		
1	Loans	1,645,580	72,695,610	322,405	136,014	186,391	Not applicable	74,018,785
2	Debt securities	-	68,197,838	35,877	-	35,877	Not applicable	68,161,961
3	Off-balance sheet exposures	-	7,465,675	27,121	-	27,121	Not applicable	7,438,554
4	Total	1,645,580	148,359,123	385,403	136,014	249,389	Not applicable	149,619,300

Template CR2: Changes in defaulted loans and debt securities

		As at 30 June 2025
		(a)
		HK\$'000
1	Defaulted loans and debt securities at end of the previous reporting period	1,781,524
2	Loans and debt securities that have defaulted since the last reporting period	419,013
3	Returned to non-defaulted status	(183,545)
4	Amounts written off (<i>Note 1</i>)	(194,205)
5	Other changes (<i>Note 2</i>)	(177,207)
6	Defaulted loans and debt securities at end of the current reporting period	1,645,580

Note 1: Amounts written off represents loans to customers charged off during the current reporting period.

Note 2: Other changes mainly represent repayment received during the current reporting period.

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Template CR3: Overview of recognised credit risk mitigation

		As at 30 June 2025				
		HK\$000				
		(a)	(b)	(c)	(d)	(e)
		Exposures unsecured: carrying amount	Exposures to be secured	Exposures secured by recognized collateral	Exposures secured by recognized guarantees	Exposures secured by recognized credit derivative contracts
1	Loans	64,781,033	9,237,752	335,618	6,350,231	-
2	Debt securities	66,716,030	1,445,931	-	1,445,931	-
3	Total	131,497,063	10,683,683	335,618	7,796,162	-
4	Of which defaulted	1,321,383	188,183	-	143,657	-

Template CR4: Credit risk exposures and effects of recognised credit risk mitigation

		As at 30 June 2025					
		(a)	(b)	(c)	(d)	(e)	(f)
		Exposures pre-CCF and pre-CRM		Exposures post-CCF and post-CRM		RWA and RWA density	
	Exposure classes	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
1	Sovereign exposures	13,549,338	-	15,304,212	22,397	245,223	1.60%
2	Public sector entity exposures	18,332,219	1,000,000	18,519,826	410,436	1,620,867	8.56%
3	Multilateral development bank exposures	7,018,896	-	7,018,896	-	-	-
3a	Unspecified multilateral body exposures	-	-	-	-	-	-
4	Bank exposures	38,281,671	-	39,251,410	-	10,803,664	27.52%
4a	Qualifying non-bank financial institution exposures	1,089,898	-	1,542,237	-	679,465	44.06%
5	Eligible covered bond exposures	316,232	-	316,232	-	31,623	10%
6	General corporate exposures	59,212,437	13,691,089	56,287,779	3,319,629	44,828,984	75.21%
6a	Of which: non-bank financial institution exposures excluding those reported under row 4a	3,780,009	950,395	2,728,058	95,040	1,406,065	49.81%
6b	Specialized lending	233,134	-	233,134	-	233,134	100%
7	Equity exposures	10,530	-	10,530	-	26,325	250%
7a	Significant capital investments in commercial entities	-	-	-	-	-	-
7b	Holdings of capital instruments issued by, and non-capital LAC liabilities of, financial sector entities	-	-	-	-	-	-

Template CR4: Credit risk exposures and effects of recognised credit risk mitigation (continued)

		As at 30 June 2025					
		(a)	(b)	(c)	(d)	(e)	(f)
		Exposures pre-CCF and pre-CRM		Exposures post-CCF and post-CRM		RWA and RWA density	
	Exposure classes	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
7c	Subordinated debts issued by banks, qualifying non-bank financial institutions and corporates	-	-	-	-	-	-
8	Retail exposures	2,881,906	15,686,579	2,733,954	1,532,537	2,921,510	68.48%
8a	Exposures arising from IPO financing	-	-	-	-	-	-
9	Real estate exposures	21,817,733	29,757	21,190,162	1,467	11,017,060	51.99%
9a	Of which: regulatory residential real estate exposures (not materially dependent on cash flows generated by mortgaged properties)	14,597,085	-	14,010,608	-	3,915,405	27.95%
9b	Of which: regulatory residential real estate exposures (materially dependent on cash flows generated by mortgaged properties)	22,556	-	22,556	-	6,925	30.70%
9c	Of which: regulatory commercial real estate exposures (not materially dependent on cash flows generated by mortgaged properties)	3,276,541	-	3,276,541	-	2,038,359	62.21%

Template CR4: Credit risk exposures and effects of recognised credit risk mitigation (continued)

		As at 30 June 2025					
		(a)	(b)	(c)	(d)	(e)	(f)
		Exposures pre-CCF and pre-CRM		Exposures post-CCF and post-CRM		RWA and RWA density	
	Exposure classes	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
9d	Of which: regulatory commercial real estate exposures (materially dependent on cash flows generated by mortgaged properties)	84,075	-	84,075	-	59,070	70.26%
9e	Of which: other real estate exposures (not materially dependent on cash flows generated by mortgaged properties)	759,563	26,090	719,387	-	631,049	87.72%
9f	Of which: other real estate exposures (materially dependent on cash flows generated by mortgaged properties)	2,555,591	-	2,555,591	-	3,833,387	150%
9g	Of which: land acquisition, development and construction exposures	302,149	3,667	302,149	1,467	455,424	150%
10	Defaulted exposures	1,545,749	-	1,545,749	-	2,048,849	132.55%

Template CR4: Credit risk exposures and effects of recognised credit risk mitigation (continued)

		As at 30 June 2025					
		(a)	(b)	(c)	(d)	(e)	(f)
		Exposures pre-CCF and pre-CRM		Exposures post-CCF and post-CRM		RWA and RWA density	
	Exposure classes	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
11	Other exposures	3,228,963	-	3,228,963	-	3,228,963	100%
11a	Cash and gold	82,461	-	418,079	13,723	52,865	12.24%
11b	Items in the process of clearing or settlement	72,147	-	72,147	-	-	-
12	Total	167,673,314	30,407,425	167,673,310	5,300,189	77,738,532	44.94%

Note 1: All CIS exposures under the new standard on bank's equity investment in funds are excluded from this template.

Note 2: The increase in RWA density is mainly attributable to the decrease in secured past due exposures risk-weighted at 100%.

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Template CR5: Credit risk exposures by exposure classes and by risk weights

		As at 30 June 2025						
		0%	20%	50%	100%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
1	Sovereign exposures	14,136,645	1,165,862	24,102	-	-	-	15,326,609

		As at 30 June 2025						
		0%	20%	50%	100%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
2	Public sector entity exposures	10,842,436	8,076,823	11,003	-	-	-	18,930,262

		As at 30 June 2025							
		0%	20%	30%	50%	100%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
3	Multilateral development bank exposures	7,018,896		-	-	-	-	-	7,018,896

Template CR5: Credit risk exposures by exposure classes and by risk weights (continued)

		As at 30 June 2025						
		20%	30%	50%	100%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
3a	Unspecified multilateral body exposures	-	-	-	-	-	-	-

		As at 30 June 2025								
		20%	30%	40%	50%	75%	100%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
4	Bank exposures	11,058,379	27,522,637	-	670,394	-	-	-	-	39,251,410

		As at 30 June 2025								
		20%	30%	40%	50%	75%	100%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
4a	Qualifying non-bank financial institution exposures	11,862	440,477	-	1,089,898	-	-	-	-	1,542,237

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Template CR5: Credit risk exposures by exposure classes and by risk weights (continued)

		As at 30 June 2025								
		10%	15%	20%	25%	35%	50%	100%	Other	Total credit exposure amount (post-CCF and post-CRM)
5	Eligible covered bond exposures	316,232	-	-	-	-	-	-	-	316,232

		As at 30 June 2025									
		20%	30%	50%	65%	75%	85%	100%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
6	General corporate exposures	3,342,372	-	17,426,349		9,045,460	7,666,578	22,086,649	40,000	-	59,607,408
6a	Of which: non-bank financial institution exposures excluding those reported under row 4a	324,411	-	1,803,752		651,509	3,425	-	40,000	-	2,823,098

		As at 30 June 2025								
		20%	50%	75%	80%	100%	130%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
6b	Specialized lending	-	-	-	-	233,134	-	-	-	233,134

Template CR5: Credit risk exposures by exposure classes and by risk weights (continued)

		As at 30 June 2025				
		100%	250%	400%	Other	Total credit exposure amount (post-CCF and post-CRM)
7	Equity exposures		10,530	-	-	10,530

		As at 30 June 2025				
		250%	400%	1250%	Other	Total credit exposure amount (post-CCF and post-CRM)
7a	Significant capital investments in commercial entities	-	-	-	-	-

		As at 30 June 2025				
		150%	250%	400%	Other	Total credit exposure amount (post-CCF and post-CRM)
7b	Holdings of capital instruments issued by, and non-capital LAC liabilities of, financial sector entities	-	-	-	-	-

Template CR5: Credit risk exposures by exposure classes and by risk weights (continued)

		As at 30 June 2025		
		150%	Other	Total credit exposure amount (post-CCF and post-CRM)
7c	Subordinated debts issued by banks, qualifying non-bank financial institutions and corporates	-	-	-

		As at 30 June 2025				
		45%	75%	100%	Other	Total credit exposure amount (post CCF and post-CRM)
8	Retail exposures	1,537,002	2,029,781	661,421	38,287	4,266,491

		As at 30 June 2025		
		0%	Other	Total credit exposure amount (post-CCF and post-CRM)
8a	Exposures arising from IPO financing	-	-	-

FUBON BANK (HONG KONG) LIMITED
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Template CR5: Credit risk exposures by exposure classes and by risk weights (continued)

		As at 30 June 2025																			
		0%	20%	25%	30%	35%	40%	45%	50%	60%	65%	70%	75%	85%	90%	100%	105%	110%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
9	Real estate exposures	-	6,070,178	2,662,428	3,503,513	222,433	483,038	-	601,370	3,051,870		792,450	112,828	517,050	1,084	314,180	-	-	2,859,207	(1)	21,191,629
9a	Of which: regulatory residential real estate exposures (not materially dependent on cash flows generated by mortgaged properties)		6,070,178	2,662,428	3,484,135		483,038	-	601,370	-		709,459	-				-			-	14,010,608
9b	Of which: no loan splitting applied		6,070,178	2,662,428	3,484,135		483,038	-	601,370	-		709,459	-				-			-	14,010,608
9c	Of which: loan splitting applied (secured)																				

Template CR5: Credit risk exposures by exposure classes and by risk weights (continued)

		As at 30 June 2025																			
		0%	20%	25%	30%	35%	40%	45%	50%	60%	65%	70%	75%	85%	90%	100%	105%	110%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
9d	Of which: loan splitting applied (unsecured)																				
9e	Of which: regulatory residential real estate exposures (materially dependent on cash flows generated by mortgaged properties)				19,378	3,178		-		-			-		-		-			-	22,556

Template CR5: Credit risk exposures by exposure classes and by risk weights (continued)

		As at 30 June 2025																			
		0%	20%	25%	30%	35%	40%	45%	50%	60%	65%	70%	75%	85%	90%	100%	105%	110%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
9f	Of which: regulatory commercial real estate exposures (not materially dependent on cash flows generated by mortgaged properties)	-	-		-		-		-	3,051,870			69,705	-		154,966			-	-	3,276,541
9g	Of which: no loan splitting applied	-	-		-		-		-	3,051,870			69,705	-		154,966			-	-	3,276,541
9h	Of which: loan splitting applied (secured)																				

Template CR5: Credit risk exposures by exposure classes and by risk weights (continued)

		As at 30 June 2025																			
		0%	20%	25%	30%	35%	40%	45%	50%	60%	65%	70%	75%	85%	90%	100%	105%	110%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
9i	Of which: loan splitting applied (unsecured)																				
9j	Of which: regulatory commercial real estate exposures (materially dependent on cash flows generated by mortgaged properties)											82,991			1,084			-		-	84,075

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Template CR5: Credit risk exposures by exposure classes and by risk weights (continued)

		As at 30 June 2025																			
		0%	20%	25%	30%	35%	40%	45%	50%	60%	65%	70%	75%	85%	90%	100%	105%	110%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
9k	Of which: other real estate exposures (not materially dependent on cash flows generated by mortgaged properties)	-	-		-		-		-				43,123	517,050		159,214			-	-	719,387
9l	Of which: no loan splitting applied	-	-		-		-		-				43,123	517,050		159,214			-	-	719,387
9m	Of which: loan splitting applied (secured)																				

Template CR5: Credit risk exposures by exposure classes and by risk weights (continued)

		As at 30 June 2025																			
		0%	20%	25%	30%	35%	40%	45%	50%	60%	65%	70%	75%	85%	90%	100%	105%	110%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
9n	Of which: loan splitting applied (unsecured)																				
9o	Of which: other real estate exposures (materially dependent on cash flows generated by mortgaged properties)																		2,555,591	-	2,555,591

Template CR5: Credit risk exposures by exposure classes and by risk weights (continued)

		As at 30 June 2025																			
		0%	20%	25%	30%	35%	40%	45%	50%	60%	65%	70%	75%	85%	90%	100%	105%	110%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
9p	Of which: land acquisition, development and construction exposures															-			303,616	-	303,616

		As at 30 June 2025				
		50%	100%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
10	Defaulted exposures		63,141	1,319,966	162,642	1,545,749

Template CR5: Credit risk exposures by exposure classes and by risk weights (continued)

		As at 30 June 2025			
		100%	1250%	Other	Total credit exposure amount (post-CCF and post-CRM)
11	Other exposures	3,228,963	-	-	3,228,963

		As at 30 June 2025			
		0%	100%	Other	Total credit exposure amount (post-CCF and post-CRM)
11a	Cash and gold	164,476	-	264,326	431,802

		As at 30 June 2025			
		0%	20%	Other	Total credit exposure amount (post-CCF and post-CRM)
11b	Items in the process of clearing or settlement	72,147	-	-	72,147

Template CR5: Credit risk exposures by exposure classes and by risk weights (continued)

Exposure amounts and CCFs applied to off-balance sheet exposures, categorised based on risk bucket of converted exposures (STC version)

	Risk Weight [#]	As at 30 June 2025			
		(a)	(b)	(c)	(d)
		On-balance sheet exposure	Off-balance sheet exposure (pre-CCF)	Weighted average CCF*	Exposure (post-CCF and post-CRM)
1	Less than 40%	96,612,028	1,000,000	44.66%	97,058,583
2	40-70%	24,354,830	10,717,074	12.43%	25,686,660
3	75%	10,694,002	4,786,776	10.32%	11,188,069
4	85%	7,441,307	3,214,594	23.09%	8,183,628
5	90- 100%	24,344,620	9,427,259	23.80%	26,588,569
6	105-130%	38,287	-	-	38,287
7	150%	4,177,706	402,058	10.31%	4,219,173
8	250%	10,530	-	-	10,530
9	400%	-	-	-	-
10	1,250%	-	-	-	-
11	Total exposures	167,673,310	29,547,761	17.94%	172,973,499

Note 1: All CIS exposures on bank's equity investment in funds are excluded from this template.

Template CCR1: Analysis of counterparty credit risk exposure (other than those to CCPs) by approach

		As at 30 June 2025					
		HK\$'000					
		(a)	(b)	(c)	(d)	(e)	(f)
		Replacement cost (RC)	PFE	Effective EPE	Alpha (α) used for computing default risk exposure	Default risk exposure after CRM	RWA
1	SA-CCR approach (for derivative contracts)	163,963	292,184		1.4	638,605	393,070
1a	CEM (for derivative contracts)	-	-		1.4	-	-
2	IMM (CCR) approach			-	-	-	-
3	Simple approach (for SFTs)					156,239	128,549
4	Comprehensive approach (for SFTs)					-	-
5	VaR (for SFTs)					-	-
6	Total						521,619

RWA as at 30 June 2025 refers to the amount as computed in accordance with the Banking (Capital) Rules of the HKBO after the implementation of Basel III reform on 1 January 2025, and hence it is not comparable to the amount as at 31 December 2024.

Template CCR3: Counterparty credit risk exposures (other than those to CCPs) by exposure classes and by risk weights

		As at 30 June 2025 HK\$'000											
		(a)	(b)	(c)	(ca)	(cb)	(d)	(e)	(ea)	(f)	(g)	(h)	(i)
	<div>Risk Weight</div> <div>Exposure class</div>	0%	10%	20%	30%	40%	50%	75%	85%	100%	150%	Others	Total default risk exposure after CRM
1	Sovereign exposures	-	-	-	-	-	-	-	-	-	-	-	-
2	Public sector entity exposures	-	-	-	-	-	-	-	-	-	-	-	-
3	Multilateral development bank exposures	-	-	-	-	-	-	-	-	-	-	-	-
4	Unspecified multilateral body exposures	-	-	-	-	-	-	-	-	-	-	-	-
5	Bank exposures	-	-	128,404	224,085	-	-	-	-	-	-	-	352,489
6	Qualifying non-bank financial institution exposures	-	-	-	11,957	-	-	-	-	-	-	-	11,957
7	General corporate exposures	-	-	-	-	-	-	-	-	107,288	-	-	107,288
8	Retail exposures	-	-	-	-	-	-	21,093	-	302,017	-	-	323,110
9	Defaulted exposures	-	-	-	-	-	-	-	-	-	-	-	-
10	Other exposures	-	-	-	-	-	-	-	-	-	-	-	-
11	Total	-	-	128,404	236,042	-	-	21,093	-	409,305	-	-	794,844

Default risk exposure after CRM as at 30 June 2025 refers to the amount as computed in accordance with the Banking (Capital) Rules of the HKBO after the implementation of Basel III reform on 1 January 2025, and hence it is not comparable to the amount as at 31 December 2024.

Template CCR5: Composition of collateral for counterparty credit risk exposures (including those for contracts or transactions cleared through CCPs)

As at 30 June 2025 HK\$'000						
	(a)	(b)	(c)	(d)	(e)	(f)
	Derivative contracts				SFTs	
	Fair value of recognized collateral received		Fair value of posted collateral		Fair value of recognized collateral received	Fair value of posted collateral
	Segregated	Unsegregated	Segregated	Unsegregated		
Cash - domestic currency	1,021,536	518,896	-	133,572	725,107	127,017
Cash - other currencies	-	-	-	-	-	-
Domestic sovereign debt	-	-	-	-	-	-
Other sovereign debt	-	-	-	-	-	-
Government agency debt	-	-	-	-	-	-
Corporate bonds	-	-	-	-	-	760,570
Equity securities	16,389	-	-	-	-	-
Other collateral	-	-	-	-	-	-
Total	1,037,925	518,896	-	133,572	725,107	887,587

The increase in fair value of unsegregated posted collateral is attributable to the increase in variable margin posted to counterparties.

Template CCR6: Credit-related derivatives contracts

	As at 30 June 2025	
	HK\$'000	
	(a)	(b)
	Protection bought	Protection sold
Notional amounts		
Single-name credit default swaps	-	-
Index credit default swaps	-	-
Total return swaps	-	-
Credit-related options	-	-
Other credit-related derivative contracts	-	-
Total notional amounts	-	-
Fair values		
Positive fair value (asset)	-	-
Negative fair value (liability)	-	-

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Template CCR8: Exposures to CCPs

		As at 30 June 2025 HK\$'000	
		(a)	(b)
		Exposure after CRM	RWA
1	Exposures of the AI as clearing member or clearing client to qualifying CCPs (total)		26,327
2	Default risk exposures to qualifying CCPs (excluding items disclosed in rows 7 to 10), of which:	1,316,326	26,327
3	(i) OTC derivative transactions	1,316,326	26,327
4	(ii) Exchange-traded derivative contracts	-	-
5	(iii) Securities financing transactions	-	-
6	(iv) Netting sets subject to valid cross-product netting agreements	-	-
7	Segregated initial margin	-	
8	Unsegregated initial margin	-	-
9	Funded default fund contributions	-	-
10	Unfunded default fund contributions	-	-
11	Exposures of the AI as clearing member or clearing client to non-qualifying CCPs (total)		-
12	Default risk exposures to non-qualifying CCPs (excluding items disclosed in rows 17 to 20), of which:	-	-
13	(i) OTC derivative transactions	-	-
14	(ii) Exchange-traded derivative contracts	-	-
15	(iii) Securities financing transactions	-	-
16	(iv) Netting sets subject to valid cross-product netting agreements	-	-
17	Segregated initial margin	-	
18	Unsegregated initial margin	-	-
19	Funded default fund contributions	-	-
20	Unfunded default fund contributions	-	-

Template CVA1: CVA risk under reduced basic CVA approach

		As at 30 June 2025 HK\$'000	
		(a)	(b)
		Components	CVA risk capital charge under the reduced basic CVA approach
1	Aggregation of systematic components of CVA risk	22,360	
2	Aggregation of idiosyncratic components of CVA risk	4,917	
3	Total		7,776

CVA hedges are not taken into account under the reduced basic CVA approach.

Template SEC1: Securitization exposures in banking book

		As at 30 June 2025								
		HK\$'000								
		(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)
		Acting as originator (excluding sponsor)			Acting as sponsor			Acting as investor		
		Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
1	Retail (total) – of which:	-	-	-	-	-	-	-	-	-
2	residential mortgage	-	-	-	-	-	-	-	-	-
3	credit card	-	-	-	-	-	-	-	-	-
4	other retail exposures	-	-	-	-	-	-	-	-	-
5	re-securitization exposures	-	-	-	-	-	-	-	-	-
6	Wholesale (total) – of which:	-	-	-	-	-	-	983,404	-	983,404
7	loans to corporates	-	-	-	-	-	-	983,404	-	983,404
8	commercial mortgage	-	-	-	-	-	-	-	-	-
9	lease and receivables	-	-	-	-	-	-	-	-	-
10	other wholesale	-	-	-	-	-	-	-	-	-
11	re-securitization exposures	-	-	-	-	-	-	-	-	-

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Template SEC4: Securitization exposures in banking book and associated capital requirements – where AI acts as investor

		As at 30 June 2025																
		HK\$ '000																
		(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)
		Exposure values (by RW bands)					Exposure values (by regulatory approach)				RWAs (by regulatory approach)				Capital charges after cap			
		≤20% RW	>20% to 50% RW	>50% to 100% RW	>100% to <1250% RW	1250% RW	SEC-IRBA	SEC-ERBA (incl. IAA)	SEC-SA	SEC-FBA	SEC-IRBA	SEC-ERBA (incl. IAA)	SEC-SA	SEC-FBA	SEC-IRBA	SEC-ERBA (incl. IAA)	SEC-SA	SEC-FBA
1	Total exposures	983,404	-	-	-	-	-	983,404	-	-	-	196,681	-	-	-	15,734	-	-
2	Traditional securitization	983,404	-	-	-	-	-	983,404	-	-	-	196,681	-	-	-	15,734	-	-
3	Of which securitization	983,404	-	-	-	-	-	983,404	-	-	-	196,681	-	-	-	15,734	-	-
4	Of which retail	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Of which simple, transparent and comparable	Not applicable																
6	Of which wholesale	983,404	-	-	-	-	-	983,404	-	-	-	196,681	-	-	-	15,734	-	-
7	Of which simple, transparent and comparable	Not applicable																
8	Of which re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Synthetic securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Of which securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Of which retail	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Of which wholesale	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Of which re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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Template MR3: Market risk under SSTM approach

		As at 30 June 2025 HK\$'000			
		(a)	(b)	(c)	(d)
		Options			
		Outright products	Simplified approach	Delta-plus method	Other approach
1	Interest rate exposures (general and specific risk)	9,472	-	-	-
2	Equity exposures (general and specific risk)	-	-	-	-
3	Commodity exposures	-	-	-	-
4	Foreign exchange (including gold) exposures	6,188	-	-	-
5	Securitization exposures	-			
6	Total	15,660	-	-	-

Template ENC: Asset encumbrance

As at 30 June 2025 HK\$'000			
	(a)	(c)	(d)
	Encumbered assets	Unencumbered assets	Total
Cash and short-term funds	-	7,198,130	7,198,130
Balances with banks and other financial institutions	-	13,128,784	13,128,784
Trading assets	1,419,405	649,998	2,069,403
Derivative financial instruments	-	1,428,804	1,428,804
Advances to customers	-	61,649,763	61,649,763
Advances to banks	-	12,369,022	12,369,022
Trade bills	-	189,767	189,767
Accrued interest and other assets	136,634	2,845,915	2,982,549
Debt securities measured at amortized cost	752,406	39,519,009	40,271,415
Debt securities measured at fair value through other comprehensive income	649,998	27,240,548	27,890,546
Investment funds measured at fair value through profit or loss	-	22,370	22,370
Equity securities designated at fair value through other comprehensive income	-	67,147	67,147
Investment in subsidiaries	-	8,562	8,562
Amount due from subsidiaries	-	72,653	72,653
Fixed assets	-	2,973,478	2,973,478
Investment properties	-	62,500	62,500
Total assets	2,958,443	169,426,450	172,384,893

Abbreviations

AI	Authorised institution
AT1	Additional tier 1
Bank/Group	Fubon Bank (Hong Kong) Limited
BCR	Banking (Capital) Rules
Board	Board of Directors
BSC	Basic approach
CCF	Credit conversion factor
CCP	Central counterparty
CCR	Counterparty credit risk
CCyB	Countercyclical capital buffer
CEM	Current exposure method
CET1	Common equity tier 1
CFR	Core funding ratio
CIS	Collective investment scheme
CRM	Credit risk mitigation
CVA	Credit valuation adjustment
D-SIB	Domestic systematically important authorised institution
ECL	Expected credit loss
EL	Expected loss
G-SIB	Global systematically important authorised institution
HKMA	Hong Kong Monetary Authority
Hong Kong	The Hong Kong Special Administrative Region of the People's Republic of China
HQLA	High-quality liquid assets
IAA	Internal assessment approach
IMA	Internal models approach
IPO	Initial public offering
IRB	Internal ratings-based approach
IMM(CCR)	Internal models (counterparty credit risk) approach
JCCyB	Jurisdictional countercyclical capital buffer
LAC	Loss-absorbing capacity
LCR	Liquidity coverage ratio
LMR	Liquidity maintenance ratio
LR	Leverage ratio
LTA	Look-through approach

Abbreviations (continued)

NSFR	Net stable funding ratio
N/A	Not applicable
OTC	Over-the-counter
PFE	Potential future exposure
RW	Risk-weight
RWA	Risk-weighted asset/risk-weighted amount
SA-CCR	Standardised approach for counterparty
SEC-IRBA	Securitisation internal ratings-based approach
SEC-ERBA	Securitisation external ratings-based approach
SEC-SA	Securitisation standardised approach
SEC-FBA	Securitisation fall-back approach
SFT	Securities financing transaction
STC	Standardised (credit risk) approach
SSTM	Simplified standardised approach
STM	Standardised (market risk) approach
T1	Tier 1 capital
T2	Tier 2 capital
VaR	Value at risk