



星展銀行（香港）有限公司  
**DBS BANK (HONG KONG) LIMITED**

(Incorporated in Hong Kong with limited liability)

**REGULATORY DISCLOSURE STATEMENTS**  
**30 September 2023**

**DBS BANK (HONG KONG) LIMITED**

**REGULATORY DISCLOSURES**

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# DBS BANK (HONG KONG) LIMITED

## REGULATORY DISCLOSURES

### 1 INTRODUCTION

The information contained in this document is for DBS Bank (Hong Kong) Limited (“the Bank”) and is prepared in accordance with the Banking (Disclosure) Rules and disclosure templates issued by the Hong Kong Monetary Authority (“HKMA”).

#### Basis of preparation

For regulatory reporting purposes, the Bank computes key regulatory ratios and disclosures on a combined basis including the Bank and its overseas branch, unless otherwise specified.

For the purposes of calculating the risk-weighted assets (“RWA”), the Bank uses the Internal Ratings-Based (“IRB”) approach for the majority of its credit risk exposures and the Standardized approach for those exempted from the IRB approach. The Bank uses the respective Standardized approaches for market risk and operational risk.

The numbers in this document are expressed in millions of Hong Kong dollars, unless otherwise stated.

### 2 KEY PRUDENTIAL RATIOS

The following table provides an overview of the Bank’s key prudential ratios which were calculated in accordance with the following Rules, where relevant, issued by the HKMA.

- Banking (Capital) Rules (“BCR”)
- Banking (Liquidity) Rules (“BLR”)

| In HK\$ millions |   | As at<br>30 September<br>2023 | As at<br>30 June<br>2023 | As at<br>31 March<br>2023 | As at<br>31 December<br>2022 | As at<br>30 September<br>2022 |
|------------------|---|-------------------------------|--------------------------|---------------------------|------------------------------|-------------------------------|
|                  | <b>Regulatory Capital (amount)</b>  |                               |                          |                           |                              |                               |
| 1                | Common Equity Tier 1 (CET1)   | 46,746                        | 47,364                   | 45,554                    | 43,417                       | 42,842                        |
| 2                | Tier 1  | 48,146                        | 48,764                   | 46,954                    | 44,817                       | 44,242                        |
| 3                | Total Capital   | 51,135                        | 51,925                   | 50,332                    | 48,171                       | 49,507                        |
|                  | <b>RWA (amount)</b>   |                               |                          |                           |                              |                               |
| 4                | Total RWA   | 248,867                       | 250,503                  | 262,587                   | 262,344                      | 282,246                       |
|                  | <b>Risk-based regulatory capital ratios (as a percentage of RWA)</b>          |                               |                          |                           |                              |                               |
| 5                | CET1 ratio (%)  | 18.8                          | 18.9                     | 17.3                      | 16.5                         | 15.2                          |
| 6                | Tier 1 ratio (%)  | 19.3                          | 19.5                     | 17.9                      | 17.1                         | 15.7                          |
| 7                | Total Capital ratio (%)   | 20.5                          | 20.7                     | 19.2                      | 18.4                         | 17.5                          |
|                  | <b>Additional CET1 buffer requirements (as a percentage of RWA)</b>           |                               |                          |                           |                              |                               |
| 8                | Capital conservation buffer requirement (%)                                   | 2.5                           | 2.5                      | 2.5                       | 2.5                          | 2.5                           |
| 9                | Countercyclical capital buffer requirement (%)                                | 0.761                         | 0.743                    | 0.715                     | 0.727                        | 0.714                         |
| 10               | Higher loss absorbency requirements (%) (applicable only to G-SIBs or D-SIBs) | 0.0                           | 0.0                      | 0.0                       | 0.0                          | 0.0                           |
| 11               | Total AI-specific CET1 buffer requirements (%)                                | 3.261                         | 3.243                    | 3.215                     | 3.227                        | 3.214                         |
| 12               | CET1 available after meeting the AI’s minimum capital requirements (%)        | 12.5                          | 12.7                     | 11.2                      | 10.4                         | 9.5                           |
|                  | <b>Basel III leverage ratio</b>   |                               |                          |                           |                              |                               |
| 13               | Total leverage ratio (LR) exposure measure                                    | 488,838                       | 499,432                  | 519,331                   | 515,429                      | 516,070                       |
| 14               | LR (%)  | 9.8                           | 9.8                      | 9.0                       | 8.7                          | 8.6                           |

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### 2 KEY PRUDENTIAL RATIOS (continued)

| In HK\$ millions |   | As at<br>30 September<br>2023 | As at<br>30 June<br>2023 | As at<br>31 March<br>2023 | As at<br>31 December<br>2022 | As at<br>30 September<br>2022 |
|------------------|---|-------------------------------|--------------------------|---------------------------|------------------------------|-------------------------------|
|                  | <b>Liquidity Coverage Ratio (LCR) / Liquidity Maintenance Ratio (LMR)</b> |                               |                          |                           |                              |                               |
|                  | Applicable to category 1 institution only:                                |                               |                          |                           |                              |                               |
| 15               | Total high quality liquid assets (HQLA)                                   | 111,714                       | 121,157                  | 124,270                   | 114,679                      | 89,827                        |
| 16               | Total net cash outflows   | 70,794                        | 73,080                   | 71,929                    | 72,480                       | 58,091                        |
| 17               | LCR (%)   | 158.0                         | 166.1                    | 173.1                     | 158.2                        | 155.5                         |
|                  | Applicable to category 2 institution only:                                |                               |                          |                           |                              |                               |
| 17a              | LMR (%)   | NA                            | NA                       | NA                        | NA                           | NA                            |
|                  | <b>Net Stable Funding Ratio (NSFR) / Core Funding Ratio (CFR)</b>         |                               |                          |                           |                              |                               |
|                  | Applicable to category 1 institution only:                                |                               |                          |                           |                              |                               |
| 18               | Total available stable funding  | 302,821                       | 300,819                  | 319,684                   | 308,301                      | 302,440                       |
| 19               | Total required stable funding   | 213,045                       | 214,696                  | 224,789                   | 228,024                      | 230,747                       |
| 20               | NSFR (%)  | 142.1                         | 140.1                    | 142.2                     | 135.2                        | 131.1                         |
|                  | Applicable to category 2A institution only:                               |                               |                          |                           |                              |                               |
| 20a              | CFR (%)   | NA                            | NA                       | NA                        | NA                           | NA                            |

The decrease in capital ratios in the third quarter was mainly due to dividend distribution, partially offset by the profit for the quarter.

Other commentaries for the quarter explaining significant changes in the above metrics, if any, have been included in subsequent sections of this document.

### 3 OVERVIEW OF RISK-WEIGHTED ASSETS

The following table sets out the Bank's risk-weighted assets ("RWA") and the corresponding minimum capital requirements by risk types.

| In HK\$ millions |  | RWA                           |                          | Minimum capital requirements <sup>1/</sup> |
|------------------|--|-------------------------------|--------------------------|--|
|                  |  | As at<br>30 September<br>2023 | As at<br>30 June<br>2023 | As at<br>30 September<br>2023              |
| 1                | Credit risk for non-securitization exposures             | 203,616                       | 198,846                  | 17,208                                     |
| 2                | <i>Of which STC approach</i>                             | 12,315                        | 12,865                   | 985  |
| 2a               | <i>Of which BSC approach</i>                             | –                             | –                        | –  |
| 3                | <i>Of which foundation IRB approach</i>                  | 162,719                       | 160,093                  | 13,799                                     |
| 4                | <i>Of which supervisory slotting criteria approach</i>   | 28,582                        | 25,888                   | 2,424                                      |
| 5                | <i>Of which advanced IRB approach</i>                    | –                             | –                        | –  |
| 6                | Counterparty default risk and default fund contributions | 2,417                         | 2,426                    | 204  |
| 7                | <i>Of which SA-CCR approach</i>                          | 2,251                         | 2,339                    | 190  |
| 7a               | <i>Of which CEM</i>                                      | NA                            | NA                       | NA   |
| 8                | <i>Of which IMM(CCR) approach</i>                        | –                             | –                        | –  |

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**REGULATORY DISCLOSURES**

**3 OVERVIEW OF RISK-WEIGHTED ASSETS (continued)**

| In HK\$ millions |   | RWA                           |                          | Minimum capital requirements <sup>1/</sup> |
|------------------|---|-------------------------------|--------------------------|--|
|                  |   | As at<br>30 September<br>2023 | As at<br>30 June<br>2023 | As at<br>30 September<br>2023              |
| 9                | <i>Of which others</i>  | 166                           | 87                       | 14   |
| 10               | CVA Risk  | 1,610                         | 1,543                    | 129  |
| 11               | Equity positions in banking book under the simple risk-weight method and internal models method   | –                             | –                        | –  |
| 12               | Collective investment scheme (“CIS”) exposures – LTA  | NA                            | NA                       | NA   |
| 13               | CIS exposures – MBA   | NA                            | NA                       | NA   |
| 14               | CIS exposures – FBA   | NA                            | NA                       | NA   |
| 14a              | CIS exposures – combination of approaches   | NA                            | NA                       | NA   |
| 15               | Settlement Risk   | –                             | 2                        | –  |
| 16               | Securitization exposures in banking book  | –                             | –                        | –  |
| 17               | <i>Of which SEC – IRBA</i>  | –                             | –                        | –  |
| 18               | <i>Of which SEC – ERBA (including IAA)</i>  | –                             | –                        | –  |
| 19               | <i>Of which SEC – SA</i>  | –                             | –                        | –  |
| 19a              | <i>Of which SEC – FBA</i>   | –                             | –                        | –  |
| 20               | Market risk   | 1,699                         | 1,665                    | 136  |
| 21               | <i>Of which STM approach</i>  | 1,699                         | 1,665                    | 136  |
| 22               | <i>Of which IMM approach</i>  | –                             | –                        | –  |
| 23               | Capital charge for switch between exposures in trading book and banking book (not applicable before the revised market risk framework takes effect) | NA                            | NA                       | NA   |
| 24               | Operational risk  | 21,795                        | 21,277                   | 1,744                                      |
| 24a              | Sovereign concentration risk  | –                             | –                        | –  |
| 25               | Amounts below the thresholds for deduction (subject to 250% RW)   | 93                            | 93                       | 7  |
| 26               | Capital floor adjustment  | 6,144                         | 13,452                   | 492  |
| 26a              | Deduction to RWA  | (116)                         | (91)                     | (9)  |
| 26b              | <i>Of which portion of regulatory reserve for general banking risks and collective provisions which is not included in Tier 2 Capital</i>           | (116)                         | (91)                     | (9)  |
| 26c              | <i>Of which portion of cumulative fair value gains arising from the revaluation of land and buildings which is not included in Tier 2 Capital</i>   | –                             | –                        | –  |
| 27               | Total   | 237,258                       | 239,213                  | 19,911                                     |

<sup>1/</sup> Minimum capital requirements correspond to 8% of the RWA, after applicable scaling factor of 1.06 for exposures measured under the IRB approach.

Total risk-weighted assets dropped during the quarter was mainly driven by the increase in credit RWA for non-securitization exposures, offset by the decrease in capital floor adjustment.

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#### 4 RWA FLOW STATEMENTS OF CREDIT RISK EXPOSURES UNDER IRB APPROACH

The following table explains the change in credit RWA under IRB approach for the quarter.

| In HK\$ millions               | RWA     |
|--------------------------------|---------|
| <b>As at 30 June 2023</b>      | 185,981 |
| Asset size                     | 5,732   |
| Asset quality                  | (187)   |
| Model updates                  | –       |
| Methodology and policy         | –       |
| Acquisitions and disposals     | –       |
| Foreign exchange movements     | (225)   |
| Others                         | –       |
| <b>As at 30 September 2023</b> | 191,301 |

The increase in credit RWA during the quarter was mainly driven by asset size movement.

#### 5 LEVERAGE RATIO

The following table provides the breakdown of the Bank's leverage ratio regulatory elements.

| In HK\$ millions                                   |  | As at<br>30 September<br>2023 | As at<br>30 June<br>2023 |
|--|--|-------------------------------|--------------------------|
| <b>On-balance sheet exposures</b>                  |  |                               |                          |
| 1  | On-balance sheet exposures (excluding those arising from derivative contracts and SFTs, but including collateral)  | 410,636                       | 413,120                  |
| 2  | Less: Asset amounts deducted in determining Tier 1 capital   | 1,674                         | 1,750                    |
| 3  | <b>Total on-balance sheet exposures (excluding derivative contracts and SFTs)</b>  | <b>412,310</b>                | <b>414,870</b>           |
| <b>Exposures arising from derivative contracts</b> |  |                               |                          |
| 4  | Replacement cost associated with all derivative contracts (where applicable net of eligible cash variation margin and/or with bilateral netting)                 | 2,413                         | 2,289                    |
| 5  | Add-on amounts for PFE associated with all derivative contracts  | 2,941                         | 3,141                    |
| 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   | (46)                          | (45)                     |
| 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   | <b>Total exposures arising from derivative contracts</b>   | <b>5,308</b>                  | <b>5,385</b>             |

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#### 5 LEVERAGE RATIO (continued)

| In HK\$ millions                         |   | As at<br>30 September<br>2023 | As at<br>30 June<br>2023 |
|--|---|-------------------------------|--------------------------|
| <b>Exposures arising from SFTs</b>       |   |                               |                          |
| 12                                       | Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions | 36,708                        | 40,490                   |
| 13                                       | Less: Netted amounts of cash payables and cash receivables of gross SFT assets                      | –                             | –                        |
| 14                                       | CCR exposure for SFT assets   | 905                           | 534                      |
| 15                                       | Agent transaction exposures   | –                             | –                        |
| 16                                       | <b>Total exposures arising from SFTs</b>  | <b>37,613</b>                 | <b>41,024</b>            |
| <b>Other off-balance sheet exposures</b> |   |                               |                          |
| 17                                       | Off-balance sheet exposure at gross notional amount   | 241,767                       | 241,837                  |
| 18                                       | Less: Adjustments for conversion to credit equivalent amounts                                       | (204,288)                     | (200,028)                |
| 19                                       | <b>Off-balance sheet items</b>  | <b>37,479</b>                 | <b>41,809</b>            |
| <b>Capital and total exposures</b>       |   |                               |                          |
| 20                                       | <b>Tier 1 capital</b>   | <b>48,146</b>                 | <b>48,764</b>            |
| 20a                                      | Total exposures before adjustments for specific and collective provisions                           | 492,710                       | 503,088                  |
| 20b                                      | Adjustments for specific and collective provisions  | (3,872)                       | (3,656)                  |
| 21                                       | <b>Total exposures after adjustments for specific and collective provisions</b>                     | <b>488,838</b>                | <b>499,432</b>           |
| <b>Leverage ratio</b>                    |   |                               |                          |
| 22                                       | <b>Leverage ratio (%)</b>   | <b>9.8</b>                    | <b>9.8</b>               |

#### 6 LIQUIDITY COVERAGE RATIO

The Bank complies with the minimum requirement of Liquidity Coverage Ratio (“LCR”) on a daily basis, in accordance with the Banking (Liquidity) Rules issued by the HKMA. The Bank is required to maintain an LCR of not less than 100%.

LCR aims to ensure that a bank has an adequate stock of unencumbered High Quality Liquid Assets (“HQLA”) to meet its liquidity needs for a 30-calendar day liquidity stress scenario. Banking (Liquidity) Rules stipulates the range of liquid assets that qualify as HQLA, as well as the applicable haircuts for each category. Net cash outflows are computed using the standardized 30-day cash flow rates defined in the same notice. The amounts after the application of haircuts or 30-day cash flow rates are reflected in the “Weighted value” column of the tables below.

The Bank seeks to ensure that its LCR remains above the specified regulatory minimum requirements. This is achieved by:

1. Establishing internal early warning triggers and thresholds based on observed movements in LCR over time;
2. Monitoring and managing the LCR closely to ensure it stays within established boundaries; and
3. Strategically managing the liquidity risk arising from the balance sheet structure.

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### 6 LIQUIDITY COVERAGE RATIO (continued)

Table: Average LCR for the quarter ended 30 September 2023

| Number of data points used in calculating the average value of the LCR and related components set out in this template for the quarter ending on 30 September 2023: (74) |  | In HK\$ millions           |                          |
|--|--|----------------------------|--------------------------|
|  |  | Unweighted value (average) | Weighted value (average) |
| Basis of disclosure: unconsolidated  |  |                            |                          |
| <b>A. HQLA</b>   |  |                            |                          |
| 1  | Total HQLA   |                            | 111,714                  |
| <b>B. Cash Outflows</b>  |  |                            |                          |
| 2  | Retail deposits and small business funding, of which:  | 210,575                    | 16,570                   |
| 3  | <i>Stable retail deposits and stable small business funding</i>  | 9,338                      | 280                      |
| 4  | <i>Less stable retail deposits and less stable small business funding</i>  | 124,555                    | 12,456                   |
| 4a   | <i>Retail term deposits and small business term funding</i>  | 76,682                     | 3,834                    |
| 5  | Unsecured wholesale funding (other than small business funding), debt securities and prescribed instruments issued by the AI, of which:                    | 135,649                    | 78,184                   |
| 6  | <i>Operational deposits</i>  | 9,750                      | 2,038                    |
| 7  | <i>Unsecured wholesale funding (other than small business funding) not covered in row 6</i>  | 125,579                    | 75,826                   |
| 8  | <i>Debt securities and prescribed instruments issued by the AI and redeemable within the LCR period</i>  | 320                        | 320                      |
| 9  | Secured funding transactions (including securities swap transactions)  |                            | –                        |
| 10   | Additional requirements, of which:   | 37,522                     | 4,893                    |
| 11   | <i>Cash outflows arising from derivative contracts and other transactions, and additional liquidity needs arising from related collateral requirements</i> | 1,201                      | 1,201                    |
| 12   | <i>Cash outflows arising from obligations under structured financing transactions and repayment of funding obtained from such transactions</i>             | –                          | –                        |
| 13   | <i>Potential drawdown of undrawn committed facilities (including committed credit facilities and committed liquidity facilities)</i>                       | 36,321                     | 3,692                    |
| 14   | Contractual lending obligations (not otherwise covered in Section B) and other contractual cash outflows   | 2,039                      | 2,039                    |
| 15   | Other contingent funding obligations (whether contractual or non-contractual)  | 200,166                    | 657                      |
| 16   | <b>Total Cash Outflows</b>   |                            | 102,343                  |
| <b>C. Cash Inflows</b>   |  |                            |                          |
| 17   | Secured lending transactions (including securities swap transactions)  | 27,936                     | 5                        |
| 18   | Secured and unsecured loans (other than secured lending transactions covered in Row 17) and operational deposits placed at other financial institutions    | 100,253                    | 22,067                   |
| 19   | Other cash inflows   | 9,745                      | 9,477                    |
| 20   | <b>Total Cash Inflows</b>  | 137,934                    | 31,549                   |
| <b>D. Liquidity Coverage Ratio</b>   |  | <b>Adjusted value</b>      |                          |
| 21   | <b>Total HQLA</b>  |                            | 111,714                  |
| 22   | <b>Total Net Cash Outflows</b>   |                            | 70,794                   |
| 23   | <b>LCR (%)</b>   |                            | 158.0                    |



## **DBS BANK (HONG KONG) LIMITED**

### **REGULATORY DISCLOSURES**

#### **6 LIQUIDITY COVERAGE RATIO (continued)**

The Bank has maintained a healthy liquidity position in the third quarter of 2023, with LCR being well above regulatory requirement. Quarter-on-quarter, the Bank decreased holding of HQLA which had led to the decrease of average LCR.

##### **(i) Composition of High Quality Liquid Assets**

The Bank holds a pool of unencumbered HQLAs that is readily available to meet cash flow obligations under stress scenarios, as defined in the LCR rules. These liquid assets consist predominantly of Level 1 HQLA, including mainly Hong Kong exchange fund bills and notes, other government debt securities and balances with central banks. This is supplemented by covered bonds issued by reputable financial institutions.

##### **(ii) Concentration of funding sources**

The Bank strives to develop a diversified funding base with access to funding sources across retail and wholesale channels. Customer deposits form a sound funding base and serve as the main source of funding for the Bank. It is complemented by a well-diversified book of wholesale funding, including but not limited to interbank money market borrowing and the issuance of certificates of deposit. For more information on the Bank's funding strategy, please refer to section 20.1.3 of annual regulatory disclosure for the year ended 31 December 2022.

##### **(iii) Derivatives exposures**

The Bank actively manages its over-the-counter ("OTC") and exchange-traded derivative contracts, which comprise mainly of currency, interest rate and bond futures, foreign exchange forwards, interest rate and cross currency swaps, and foreign exchange options. Collaterals may be required to be posted to counterparties and/or the exchanges, depending on the daily mark-to-market of these derivative positions. The Bank's largest counterparty for OTC derivatives is the Bank's parent company.

##### **(iv) Currency mismatch**

Customer deposit in Hong Kong, largely denominated in Hong Kong Dollar ("HKD") and United States Dollar ("USD"), is a major funding source for the Bank. The Bank makes appropriate use of swap markets for the deployment of surplus funds to meet customer demand for loans.

##### **(v) Centralisation of liquidity management**

The Bank seeks to manage its liquidity in a prudent manner to ensure that its liquidity obligations would always be honored under normal and adverse circumstances. The Bank centrally manages its liquidity position and provides funding support to its overseas branch for the lending growth.

# DBS BANK (HONG KONG) LIMITED

## REGULATORY DISCLOSURES

### 7 ABBREVIATIONS

| <b>Abbreviations</b> | <b>Brief Description</b>                               |
|----------------------|--|
| AI                   | Authorised Institutions                                |
| BCR                  | Banking (Capital) Rules                                |
| BLR                  | Banking (Liquidity) Rules                              |
| BSC                  | Basic Approach   |
| CCP                  | Central Counterparty                                   |
| CCR                  | Counterparty Credit Risk                               |
| CEM                  | Current Exposure Method                                |
| CET1                 | Common Equity Tier 1                                   |
| CFR                  | Core Funding Ratio                                     |
| CIS                  | Collective Investment Scheme                           |
| CVA                  | Credit Valuation Adjustment                            |
| D-SIB                | Domestic Systemically Important Authorized Institution |
| FBA                  | Fall-Back Approach                                     |
| G-SIB                | Global Systemically Important Authorized Institution   |
| HKMA                 | Hong Kong Monetary Authority                           |
| HQLA                 | High Quality Liquid Assets                             |
| IAA                  | Internal Assessment Approach                           |
| IMM                  | Internal Models Method                                 |
| IMM (CCR)            | Internal Models Method (Counterparty Credit Risk)      |
| IRB                  | Internal Ratings-Based                                 |
| JCCyB                | Jurisdictional Countercyclical Capital Buffer          |
| LCR                  | Liquidity Coverage Ratio                               |
| LMR                  | Liquidity Maintenance Ratio                            |
| LR                   | Leverage Ratio   |
| LTA                  | Look Through Approach                                  |
| MBA                  | Mandate-based Approach                                 |
| NA                   | Not Applicable   |
| NSFR                 | Net Stable Funding Ratio                               |
| OTC                  | Over-the-Counter                                       |
| PFE                  | Potential Future Exposure                              |
| RWA                  | Risk Weighted Assets                                   |
| SA-CCR               | Standardized (Counterparty Credit Risk)                |

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### REGULATORY DISCLOSURES

#### 7 ABBREVIATIONS (continued)

| <b>Abbreviations</b> | <b>Brief Description</b>                       |
|----------------------|--|
| SEC-IRBA             | Securitization Internal Ratings-Based Approach |
| SEC-ERBA             | Securitization External Ratings-Based Approach |
| SEC-SA               | Securitization Standardized Approach           |
| SEC-FBA              | Securitization Fall-back Approach              |
| SFT                  | Securities Financing Transaction               |
| STC                  | Standardized (Credit Risk)                     |
| STM                  | Standardized (Market Risk)                     |