

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
31 March 2025

(Unaudited)

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 made pursuant to the Banking (Disclosure) Rules (“BDR”), Part 6 of the Financial Institutions (Resolution) (Loss-absorbing Capacity Requirements – Banking Sector) Rules (“LAC 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 on a combined basis including the Bank and its overseas branch, unless otherwise specified.

For the purposes of calculating its 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 operational and market risks.

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

2 KEY PRUDENTIAL RATIOS AND KEY METRICS

2.1 KM1 – 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”)

		(a)	(b)	(c)	(d)	(e)
		As at 31 March 2025	As at 31 December 2024	As at 30 September 2024	As at 30 June 2024	As at 31 March 2024
In HK\$ millions						
	Regulatory Capital (amount)					
1 & 1a	Common Equity Tier 1 (CET1)	49,574	48,886	50,633	50,287	48,169
2 & 2a	Tier 1	50,974	50,286	52,033	51,687	49,569
3 & 3a	Total capital	53,699	53,048	54,820	54,269	52,191
	RWA (amount)					
4	Total RWA	218,850	269,397	266,659	253,990	245,084
4a	Total RWA (pre-floor) ¹	218,850				
	Risk-based regulatory capital ratios (as a percentage of RWA)					
5 & 5a	CET1 ratio (%)	22.7	18.1	19.0	19.8	19.7
5b	CET1 ratio (%) (pre-floor ratio) ¹	22.7				
6 & 6a	Tier 1 ratio (%)	23.3	18.7	19.5	20.3	20.2
6b	Tier 1 ratio (%) (pre-floor ratio) ¹	23.3				
7 & 7a	Total capital ratio (%)	24.5	19.7	20.6	21.4	21.3
7b	Total capital ratio (%) (pre-floor ratio) ¹	24.5				

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2 KEY PRUDENTIAL RATIOS AND KEY METRICS (continued)

2.1 KM1 – Key Prudential Ratios (continued)

In HK\$ millions		(a)	(b)	(c)	(d)	(e)
		As at 31 March 2025	As at 31 December 2024	As at 30 September 2024	As at 30 June 2024	As at 31 March 2024
	Additional CET1 buffer requirements (as a percentage of RWA)					
8	Capital conservation buffer requirement (%)	2.5	2.5	2.5	2.5	2.5
9	Countercyclical capital buffer requirement (%)	0.365	0.362	0.726	0.722	0.742
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 (%)	2.865	2.862	3.226	3.222	3.242
12	CET1 available after meeting the AI's minimum capital requirements (%)	16.5	11.7	12.6	13.4	13.3
	Basel III Leverage ratio					
13	Total leverage ratio (LR) exposure measure	535,871	531,114	535,362	514,325	510,900
13a	LR exposure measure based on mean values of gross assets of SFTs ¹	543,533				
14, 14a & 14b	LR (%)	9.5	9.5	9.7	10.0	9.7
14c & 14d	LR (%) based on mean values of gross assets of SFTs ¹	9.4				
	Liquidity Coverage Ratio (LCR) / Liquidity Maintenance Ratio (LMR)					
	Applicable to category 1 institution only:					
15	Total high quality liquid assets (HQLA)	132,509	133,638	123,036	129,321	130,328
16	Total net cash outflows	75,760	81,121	80,265	73,772	73,736
17	LCR (%)	175.3	164.9	153.7	175.6	176.9
	Applicable to category 2 institution only:					
17a	LMR (%)	NA	NA	NA	NA	NA
	Net Stable Funding Ratio (NSFR) / Core Funding Ratio (CFR)					
	Applicable to category 1 institution only:					
18	Total available stable funding	345,462	337,111	335,959	326,231	318,196
19	Total required stable funding	231,035	227,867	240,350	243,600	227,867
20	NSFR (%)	149.5	147.9	139.8	133.9	139.6
	Applicable to category 2A institution only:					
20a	CFR (%)	NA	NA	NA	NA	NA

Footnote:

1 Pursuant to the Banking (Capital) Rules and Banking (Disclosure) Rules effective from 1 January 2025.

The increase in capital ratios was mainly due to the implementation of Basel III final reform package effective from 1 January 2025 and net profit accretion, partially offset by dividend distribution.

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

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2 KEY PRUDENTIAL RATIOS AND KEY METRICS (continued)

2.2 KM2(A) – Key Metrics – LAC Requirements for Material Subsidiaries (at LAC Consolidation Group Level)

The following table provides a summary on the Bank's internal loss-absorbing capacity available at LAC consolidation group level.

		(a)	(b)	(c)	(d)	(e)
		As at 31 March 2025	As at 31 December 2024 ¹	As at 30 September 2024 ¹	As at 30 June 2024 ¹	As at 31 March 2024 ¹
In HK\$ millions						
Of the material entity at LAC consolidation group level						
1	Internal loss-absorbing capacity available	53,699	NA	NA	NA	NA
2	Risk-weighted amount under the LAC Rules	218,850	NA	NA	NA	NA
3	Internal LAC risk-weighted ratio (%)	24.5	NA	NA	NA	NA
4	Exposure measure under the LAC Rules	535,871	NA	NA	NA	NA
5	Internal LAC leverage ratio (%)	10.0	NA	NA	NA	NA
6a	Does the subordination exemption in the antepenultimate paragraph of Section 11 of the FSB TLAC Term Sheet apply? ²	NA	NA	NA	NA	NA
6b	Does the subordination exemption in the penultimate paragraph of Section 11 of the FSB TLAC Term Sheet apply? ²	NA	NA	NA	NA	NA
6c	If the capped subordination exemption applies, the amount of funding issued that ranks pari passu with excluded liabilities and that is recognised as external loss-absorbing capacity, divided by funding issued that ranks pari passu with excluded liabilities and that would be recognised as external loss-absorbing capacity if no cap was applied ²	NA	NA	NA	NA	NA

Footnote:

- ¹ The LAC disclosures for the Bank commences from 31 March 2025 in accordance with the Financial Institutions (Resolution) (Loss-absorbing Capacity Requirements – Banking Sector) ("LAC Rules"), accordingly the prior periods' metrics are not applicable.
- ² The subordination exemptions under Section 11 of the Financial Stability Board ("FSB") Total Loss-absorbing Capacity Term Sheet ("TLAC Term Sheet") do not apply in Hong Kong under the LAC Rules.

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2 KEY PRUDENTIAL RATIOS AND KEY METRICS (continued)

2.3 KM2(B) – Key Metrics – TLAC Requirements for Non-HK Resolution Entity (at LAC Resolution Group Level)

The following table provides a summary on the external loss-absorbing capacity available at resolution group level of the non-HK resolution entity.

In HK\$ millions		(a)	(b)	(c)	(d)	(e)
		As at 31 March 2025 ¹	As at 31 December 2024	As at 30 September 2024	As at 30 June 2024	As at 31 March 2024
Of the non-HK resolution entity resolution group level						
1	External loss-absorbing capacity available	378,193	NA	NA	NA	NA
2	Total risk-weighted amount under the relevant non-HK LAC regime	2,037,906	NA	NA	NA	NA
3	External loss-absorbing capacity as a percentage of risk-weighted amount	18.6	NA	NA	NA	NA
4	Leverage ratio exposure measure under the relevant non-HK LAC regime	5,521,999	NA	NA	NA	NA
5	External loss-absorbing capacity as a percentage of leverage ratio exposure measure	6.8	NA	NA	NA	NA
6a	Does the subordination exemption in the antepenultimate paragraph of Section 11 of the FSB TLAC Term Sheet apply?	NA	NA	NA	NA	NA
6b	Does the subordination exemption in the penultimate paragraph of Section 11 of the FSB TLAC Term Sheet apply?	NA	NA	NA	NA	NA
6c	If the capped subordination exemption applies, the amount of funding issued that ranks pari passu with excluded liabilities and that is recognised as external loss-absorbing capacity, divided by funding issued that ranks pari passu with excluded liabilities and that would be recognised as external loss-absorbing capacity if no cap was applied	NA	NA	NA	NA	NA

Footnote:

1 With the relevant non-HK LAC regime in the non-HK jurisdiction not having been implemented, the values for rows 1 to 5 are reported on the regulatory capital regime of the non-HK jurisdiction as proxies.

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3 OVERVIEW OF RISK-WEIGHTED ASSETS

3.1 OV1 – 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.

		(a)	(b)	(c)
		RWA		Minimum capital requirements ¹
In HK\$ millions		As at 31 March 2025	As at 31 December 2024	As at 31 March 2025
1	Credit risk for non-securitization exposures	193,283	225,054	15,463
2	Of which STC approach	21,063	18,702	1,685
2a	Of which BSC approach	–	–	–
3	Of which foundation IRB approach	109,523	139,152	8,762
4	Of which supervisory slotting criteria approach	21,037	26,737	1,683
5	Of which advanced IRB approach	–	–	–
5a	Of which retail IRB approach	33,711	33,603	2,697
5b	Of which specific risk-weight approach	7,949	6,860	636
6	Counterparty credit risk and default fund contributions	2,230	2,723	179
7	Of which SA-CCR approach	1,995	2,575	160
7a	Of which CEM	NA	NA	NA
8	Of which IMM(CCR) approach	–	–	–
9	Of which others	235	148	19
10	CVA Risk	1,480	1,309	118
11	Equity positions in banking book under the simple risk-weight method and internal models method	NA	NA	NA
12	Collective investment scheme ("CIS") exposures – look-through approach / third-party approach	–	–	–
13	CIS exposures – mandate-based approach	–	–	–
14	CIS exposures – fall-back approach	–	–	–
14a	CIS exposures – combination of approaches	–	–	–
15	Settlement Risk	12	–	1
16	Securitization exposures in banking book	–	–	–
17	Of which SEC – IRBA	–	–	–
18	Of which SEC – ERBA (including IAA)	–	–	–
19	Of which SEC – SA	–	–	–
19a	Of which SEC – FBA	–	–	–
20	Market risk	2,857	2,230	229
21	Of which STM approach	2,857	2,230	229
22	Of which IMA	–	–	–
22a	Of which SSTM approach	–	–	–
23	Capital charge for moving exposures between trading book and banking book ²	–		
24	Operational risk	17,679	25,557	1,414
24a	Sovereign concentration risk	–	–	–
25	Amounts below the thresholds for deduction (subject to 250% RW)	1,470	93	118

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3 OVERVIEW OF RISK-WEIGHTED ASSETS (continued)

3.1 OV1 – Overview of Risk-Weighted Assets (continued)

In HK\$ millions		(a)	(b)	(c)
		RWA		Minimum capital requirements ¹
		As at 31 March 2025	As at 31 December 2024	As at 31 March 2025
26	Output floor level applied ²	50%		
27	Floor adjustment (before application of transitional cap)	–	–	
28	Floor adjustment (after application of transitional cap)	NA	NA	NA
28a	Deduction to RWA	161	98	13
28b	Of which portion of regulatory reserve for general banking risks and collective provisions which is not included in Tier 2 Capital	161	98	13
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	–	–	–
29	Total	218,850	256,868	17,509

Footnote:

¹ Minimum capital requirements correspond to 8% of the RWA.

² Pursuant to Banking (Capital) Rules and Banking (Disclosure) Rules effective from 1 January 2025.

The decrease in RWA during the quarter was mainly due to the implementation of the Basel III final reform package effective from 1 January 2025.

3.2 CMS1 – Comparison of Modelled and Standardized RWAs at Risk Level

The following table provides the comparison of the RWA calculated under model-based approaches approved by the HKMA against the RWA calculated under full standardized approaches.

In HK\$ millions		As at 31 March 2025			
		(a)	(b)	(c)	(d)
		RWA			
		RWA calculated under model-based approaches that approved by the HKMA	RWA for portfolios where standardized approaches are used	Total actual RWA reports as current requirements (a) + (b)	RWA calculated using full standardized approach used in the output floor computation
1	Credit risk for non-securitization exposures	172,220	21,063	193,283	271,404
2	Counterparty credit risk and default fund contributions	1,774	456	2,230	3,742
3	CVA risk		1,480	1,480	1,615
4	Securitization exposures in banking book	–	–	–	–
5	Market risk	–	2,857	2,857	2,857
6	Operational risk		17,679	17,679	17,679
7	Residual RWA	12	1,470	1,482	1,482
8	Total	174,006	45,005	219,011	298,779

The difference in the RWA calculated using model-based approaches and the RWA calculated using full standardized approaches was largely due to corporate exposures.

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4 CREDIT RISK

4.1 CR8 – RWA Flow Statement of Credit Risk Exposures under IRB Approach

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

	(a)
In HK\$ millions	RWA
As at 31 December 2024	206,352
Asset size	(995)
Asset quality	2,496
Model updates	–
Methodology and policy	(36,003)
Acquisitions and disposals	–
Foreign exchange movements	370
Others	–
As at 31 March 2025	172,220

The decrease in Credit RWA during the quarter was mainly due to the implementation of the Basel III final reform effective from 1 January 2025.

5 LEVERAGE RATIO

5.1 LR2 – Leverage Ratio

		(a)	(b)
		As at 31 March 2025	As at 31 December 2024
In HK\$ millions			
On-balance sheet exposures			
1	On-balance sheet exposures (excluding derivative contracts and SFTs, but including related on-balance sheet collateral)	459,494	439,137
2	Gross-up for derivative contracts collateral provided where deducted from balance sheet assets pursuant to the applicable accounting standard ¹	–	
3	Less: Deductions of receivables assets for cash variation margin provided under derivative contracts ¹	(18)	
4	Less: Adjustment for securities received under SFTs that are recognized as an asset ¹	–	
5	Less: Specific and collective provisions associated with on-balance sheet exposures that are deducted from Tier 1 capital	(3,891)	(3,781)
6	Less: Asset amounts deducted in determining Tier 1 capital	246	519
7	Total on-balance sheet exposures (excluding derivative contracts and SFTs) (sum of rows 1 to 6)	455,831	435,875

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5 LEVERAGE RATIO (continued)
5.1 LR2 – Leverage Ratio (continued)

		(a)	(b)
		As at 31 March 2025	As at 31 December 2024
In HK\$ millions			
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)	3,371	3,993
9	Add-on amounts for PFE associated with all derivative contracts	3,798	3,279
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)	7,169	7,272
Exposures arising from SFTs			
14	Gross amount of SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	38,241	48,689
15	Less: Netted amounts of cash payables and cash receivables of gross SFT assets	–	–
16	CCR exposure for SFT assets	248	501
17	Agent transaction exposures	–	–
18	Total exposures arising from SFTs (sum of rows 14 to 17)	38,489	49,190
Other off-balance sheet exposures			
19	Off-balance sheet exposure at gross notional amount	218,936	246,429
20	Less: Adjustments for conversion to credit equivalent amounts	(184,396)	(207,487)
21	Less: Specific and collective provisions associated with off-balance sheet exposures that are deducted from Tier 1 capital	(158)	(165)
22	Off-balance sheet items (sum of rows 19 to 21)	34,382	38,777
Capital and total exposures			
23	Tier 1 capital	50,974	50,286
24	Total exposures (sum of rows 7, 13, 18 and 22)	535,871	531,114
Leverage ratio			
25 & 25a	Leverage ratio (%)	9.5	9.5
26	Minimum leverage ratio requirement¹ (%)	3.0	
27	Applicable leverage buffers¹ (%)	NA	

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5 LEVERAGE RATIO (continued)

5.1 LR2 – Leverage Ratio (continued)

		(a)	(b)
		As at 31 March 2025	As at 31 December 2024
In HK\$ millions			
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 ¹	45,903	
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 ¹	38,241	
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) ¹	543,533	
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) ¹ (%)	9.4	

Footnote:

1 Pursuant to the Banking (Capital) Rules and Banking (Disclosure) Rules effective from 1 January 2025.

The difference between the mean value and the quarter-end value of gross SFT assets was mainly driven by the reduction of reverse repo transactions.

6 LIQUIDITY

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 (continued)

6.1 LIQ1 – Liquidity Coverage Ratio

Average LCR for the quarter ended 31 March 2025

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 31 March 2025: (74)		In HK\$ millions	
		(a)	(b)
		Unweighted value (average)	Weighted value (average)
Basis of disclosure: unconsolidated			
A. HQLA			
1	Total HQLA		132,509
B. Cash Outflows			
2	Retail deposits and small business funding, of which:	248,123	19,522
3	<i>Stable retail deposits and stable small business funding</i>	8,528	256
4	<i>Less stable retail deposits and less stable small business funding</i>	145,732	14,573
4a	<i>Retail term deposits and small business term funding</i>	93,863	4,693
5	Unsecured wholesale funding (other than small business funding), debt securities and prescribed instruments issued by the AI, of which:	145,999	87,591
6	<i>Operational deposits</i>	9,304	1,890
7	<i>Unsecured wholesale funding (other than small business funding) not covered in row 6</i>	136,690	85,696
8	<i>Debt securities and prescribed instruments issued by the AI and redeemable within the LCR period</i>	5	5
9	Secured funding transactions (including securities swap transactions)		–
10	Additional requirements, of which:	41,980	5,675
11	<i>Cash outflows arising from derivative contracts and other transactions, and additional liquidity needs arising from related collateral requirements</i>	1,611	1,611
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>	40,369	4,064
14	Contractual lending obligations (not otherwise covered in Section B) and other contractual cash outflows	2,980	2,980
15	Other contingent funding obligations (whether contractual or non-contractual)	198,561	592
16	Total Cash Outflows		116,360
C. Cash Inflows			
17	Secured lending transactions (including securities swap transactions)	37,786	1,451
18	Secured and unsecured loans (other than secured lending transactions covered in Row 17) and operational deposits placed at other financial institutions	112,439	31,077
19	Other cash inflows	8,641	8,070
20	Total Cash Inflows	158,866	40,598
D. Liquidity Coverage Ratio		Adjusted value	
21	Total HQLA		132,509
22	Total Net Cash Outflows		75,760
23	LCR (%)		175.3

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6 LIQUIDITY (continued)

The Bank has maintained a healthy liquidity position in the first quarter of 2025, with LCR being well above regulatory requirement. Quarter-on-quarter, the Bank decreased the outflow arising from short-term net interbank borrowing, which had led to the increase 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 2024.

(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 make 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**

Abbreviations	Brief Description
AI	Authorised Institutions
BCR	Banking (Capital) Rules
BDR	Banking (Disclosure) 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
FSB	Financial Stability Board
G-SIB	Global Systemically Important Authorized Institution
HKMA	Hong Kong Monetary Authority
HQLA	High Quality Liquid Assets
IAA	Internal Assessment Approach
IMA	Internal Models Approach
IMM (CCR)	Internal Models Method (Counterparty Credit Risk)
IRB	Internal Ratings-Based
JCCyB	Jurisdictional Countercyclical Capital Buffer
LAC	Loss-absorbing Capacity
LAC Rules	Financial Institutions (Resolution) (Loss-absorbing Capacity Requirements – Banking Sector) Rules
LCR	Liquidity Coverage Ratio
LMR	Liquidity Maintenance Ratio
LR	Leverage Ratio
LTA	Look Through Approach
MBA	Mandate-based Approach
NA	Not Applicable

DBS BANK (HONG KONG) LIMITED**REGULATORY DISCLOSURES****7 ABBREVIATIONS (continued)**

Abbreviations	Brief Description
NSFR	Net Stable Funding Ratio
OTC	Over-the-Counter
PFE	Potential Future Exposure
RWA	Risk Weighted Assets
SA-CCR	Standardized (Counterparty Credit Risk)
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
SSTM	Simplified Standardized Approach
STC	Standardized (Credit Risk)
STM	Standardized (Market Risk)
TLAC	Total Loss-absorbing Capacity