

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 2026**

(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 non-securitization credit risk exposures and the Standardized approach for those exempted from the IRB approach. The Bank uses External Ratings-Based Approach (“SEC-ERBA”) for securitization exposures under the banking book. The Bank uses Reduced Basic CVA approach (“BA-CVA”) for computation of CVA risk capital requirements. 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”)

In HK\$ millions		(a)	(b)	(c)	(d)	(e)
		As at 31 March 2026	As at 31 December 2025	As at 30 September 2025	As at 30 June 2025	As at 31 March 2025
	<b>Regulatory Capital (amount)</b>					
1 & 1a	Common Equity Tier 1 (CET1)	45,943	45,471	47,015	47,330	49,574
2 & 2a	Tier 1	48,343	47,871	48,415	48,730	50,974
3 & 3a	Total capital	51,182	50,667	51,092	51,404	53,699
	<b>RWA (amount)</b>					
4	Total RWA	216,508	217,698	226,988	228,046	218,850
4a	Total RWA (pre-floor)	216,508	217,698	226,988	228,046	218,850
	<b>Risk-based regulatory capital ratios (as a percentage of RWA)</b>					
5 & 5a	CET1 ratio (%)	21.2	20.9	20.7	20.8	22.7
5b	CET1 ratio (%) (pre-floor ratio)	21.2	20.9	20.7	20.8	22.7
6 & 6a	Tier 1 ratio (%)	22.3	22.0	21.3	21.4	23.3
6b	Tier 1 ratio (%) (pre-floor ratio)	22.3	22.0	21.3	21.4	23.3
7 & 7a	Total capital ratio (%)	23.6	23.3	22.5	22.5	24.5
7b	Total capital ratio (%) (pre-floor ratio)	23.6	23.3	22.5	22.5	24.5

# DBS BANK (HONG KONG) LIMITED

## REGULATORY DISCLOSURES

### 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 2026	As at 31 December 2025	As at 30 September 2025	As at 30 June 2025	As at 31 March 2025
	<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 (%)	0.362	0.351	0.345	0.350	0.365
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 (%)	2.862	2.851	2.845	2.850	2.865
12	CET1 available after meeting the AI's minimum capital requirements (%)	15.6	15.3	14.5	14.5	16.5
	<b>Basel III Leverage ratio</b>					
13	Total leverage ratio (LR) exposure measure	592,185	578,652	563,452	554,367	535,871
13a	LR exposure measure based on mean values of gross assets of SFTs	600,226	576,967	557,914	557,636	543,533
14, 14a & 14b	LR (%)	8.2	8.3	8.6	8.8	9.5
14c & 14d	LR (%) based on mean values of gross assets of SFTs	8.1	8.3	8.7	8.7	9.4
	<b>Liquidity Coverage Ratio (LCR) / Liquidity Maintenance Ratio (LMR)</b>					
	Applicable to category 1 institution only:					
15	Total high quality liquid assets (HQLA)	169,367	162,376	157,351	138,642	132,509
16	Total net cash outflows	81,899	86,901	86,446	73,565	75,760
17	LCR (%)	207.2	187.2	182.5	189.4	175.3
	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	374,423	365,577	351,425	351,997	345,462
19	Total required stable funding	219,436	224,716	230,791	232,870	231,035
20	NSFR (%)	170.6	162.7	152.3	151.2	149.5
	Applicable to category 2A institution only:					
20a	CFR (%)	NA	NA	NA	NA	NA

The capital ratios increased in the first quarter, mainly due to 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.

## DBS BANK (HONG KONG) LIMITED

### REGULATORY DISCLOSURES

#### 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 of the Bank's internal loss-absorbing capacity available at LAC consolidation group level.

In HK\$ millions		(a)	(b)	(c)	(d)	(e)
		As at 31 March 2026	As at 31 December 2025	As at 30 September 2025	As at 30 June 2025	As at 31 March 2025
<b>Of the material entity at LAC consolidation group level</b>						
1	Internal loss-absorbing capacity available	51,182	50,667	51,092	51,404	53,699
2	Risk-weighted amount under the LAC Rules	216,508	217,698	226,988	228,046	218,850
3	Internal LAC risk-weighted ratio (%)	23.6	23.3	22.5	22.5	24.5
4	Exposure measure under the LAC Rules	592,185	578,652	563,452	554,367	535,871
5	Internal LAC leverage ratio (%)	8.6	8.8	9.1	9.3	10.0
6a	Does the subordination exemption in the antepenultimate paragraph of Section 11 of the FSB TLAC Term Sheet apply? <sup>1</sup>	NA	NA	NA	NA	NA
6b	Does the subordination exemption in the penultimate paragraph of Section 11 of the FSB TLAC Term Sheet apply? <sup>1</sup>	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 <sup>1</sup>	NA	NA	NA	NA	NA

*Footnote:*

<sup>1</sup> 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.

The increase in Internal LAC risk-weighted ratios in the first quarter of 2026 was mainly due to net profit accretion, partially offset by dividend payout.

The decrease in Internal LAC leverage ratio in the first quarter of 2026 was mainly driven by balance sheet growth and dividend payout, partially offset by net profit accretion.

# DBS BANK (HONG KONG) LIMITED

## REGULATORY DISCLOSURES

### 2 KEY PRUDENTIAL RATIOS AND KEY METRICS (continued)

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

The following table provides a summary of 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 2026 <sup>1</sup>	As at 31 December 2025 <sup>1</sup>	As at 30 September 2025 <sup>1</sup>	As at 30 June 2025 <sup>1</sup>	As at 31 March 2025 <sup>1</sup>
<b>Of the non-HK resolution entity resolution group level</b>						
1	External loss-absorbing capacity available	394,116	396,739	393,639	398,537	378,193
2	Total risk-weighted amount under the relevant non-HK LAC regime	2,250,771	2,214,967	2,212,143	2,187,402	2,037,906
3	External loss-absorbing capacity as a percentage of risk-weighted amount (%)	17.5	17.9	17.8	18.2	18.6
4	Leverage ratio exposure measure under the relevant non-HK LAC regime	6,411,709	6,115,063	6,029,657	5,864,910	5,521,999
5	External loss-absorbing capacity as a percentage of leverage ratio exposure measure (%)	6.1	6.5	6.5	6.8	6.8
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.

# DBS BANK (HONG KONG) LIMITED

## REGULATORY DISCLOSURES

### 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.

In HK\$ millions		(a)	(b)	(c)
		RWA		Minimum capital requirements <sup>1</sup>
		As at 31 March 2026	As at 31 December 2025	As at 31 March 2026
1	Credit risk for non-securitization exposures	186,391	191,093	14,912
2	Of which STC approach	34,216	27,018	2,737
2a	Of which BSC approach	–	–	–
3	Of which foundation IRB approach	92,760	106,386	7,421
4	Of which supervisory slotting criteria approach	23,248	21,400	1,860
5	Of which advanced IRB approach	–	–	–
5a	Of which retail IRB approach	28,347	28,778	2,268
5b	Of which specific risk-weight approach	7,820	7,511	626
5c	Of which cryptoasset exposures to credit risk calculated in accordance with section 376 and Division 5, 6 and 8 of Part 12 of the BCR	–	–	–
6	Counterparty credit risk and default fund contributions	4,837	2,513	387
7	Of which SA-CCR approach	1,311	1,319	105
7a	Of which CEM	NA	NA	NA
8	Of which IMM(CCR) approach	–	–	–
8a	Of which method for group 2b cryptoasset derivative contracts	–	–	–
9	Of which others	3,526	1,194	282
10	CVA Risk	1,202	1,150	96
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	–	–	–
16	Securitization exposures in banking book	105	53	8
17	Of which SEC-IRBA	–	–	–
18	Of which SEC-ERBA (including IAA)	105	53	8
19	Of which SEC-SA	–	–	–
19a	Of which SEC-FBA	–	–	–
20	Market risk	3,414	2,894	273
21	Of which STM approach	3,414	2,894	273
22	Of which IMA	–	–	–
22a	Of which SSTM approach	–	–	–
23	Capital charge for moving exposures between trading book and banking book	–	–	–
24	Operational risk	19,198	18,642	1,536
24a	Sovereign concentration risk	–	–	–

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## REGULATORY DISCLOSURES

### 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 <sup>1</sup>
		As at 31 March 2026	As at 31 December 2025	As at 31 March 2026
25	Amounts below the thresholds for deduction (subject to 250% RW)	1,542	1,517	123
26	Output floor level applied	55%	50%	
27	Floor adjustment (before application of transitional cap)	–	–	
28	Floor adjustment (after application of transitional cap)	NA	NA	NA
28a	Deduction to RWA	181	164	14
28b	Of which portion of regulatory reserve for general banking risks and collective provisions which is not included in Tier 2 Capital	181	164	14
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	216,508	217,698	17,321

Footnote:

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

#### 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 2026			
		(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	152,175	34,216	186,391	266,149
2	Counterparty credit risk and default fund contributions	1,801	3,036	4,837	6,012
3	CVA risk		1,202	1,202	1,202
4	Securitization exposures in banking book	–	105	105	105
5	Market risk	–	3,414	3,414	3,414
6	Operational risk		19,198	19,198	19,198
7	Residual RWA	–	1,542	1,542	1,542
8	Total	153,976	62,713	216,689	297,622

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

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## REGULATORY DISCLOSURES

### 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.

In HK\$ millions	(a)
	RWA
<b>As at 31 December 2025</b>	164,075
Asset size	637
Asset quality <sup>1</sup>	(1,446)
Model updates	–
Methodology and policy	(11,412)
Acquisitions and disposals	–
Foreign exchange movements	321
Others	–
<b>As at 31 March 2026</b>	152,175

Footnote:

<sup>1</sup> This represents movements in RWA resulting from factors (other than exposure movements) such as changes in borrower risk, portfolio mix, tenor, credit risk mitigation, etc.

The “Methodology and policy” represented the regulatory change regarding the use of supervisory estimate for Loss Given Default as Expected Loss for defaulted exposures under FIRB approach, in accordance with the BCR, effective from 1 January 2026 and the change of the reporting approach for Sovereign exposures from FIRB approach to STC approach.

### 5 LEVERAGE RATIO

#### 5.1 LR2 – Leverage Ratio

In HK\$ millions		(a)	(b)
		As at 31 March 2026	As at 31 December 2025
<b>On-balance sheet exposures</b>			
1	On-balance sheet exposures (excluding derivative contracts and SFTs, but including related on-balance sheet collateral)	493,579	472,141
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	–	–
4	Less: Adjustment for assets other than money received under SFTs that are recognized as an asset	–	–
5	Less: Specific and collective provisions associated with on-balance sheet exposures that are deducted from Tier 1 capital	(4,361)	(4,832)
6	Less: Asset amounts deducted in determining Tier 1 capital	(642)	(623)
7	<b>Total on-balance sheet exposures (excluding derivative contracts and SFTs) (sum of rows 1 to 6)</b>	<b>488,576</b>	<b>466,686</b>

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**REGULATORY DISCLOSURES**

**5 LEVERAGE RATIO (continued)**

**5.1 LR2 – Leverage Ratio (continued)**

In HK\$ millions		(a)	(b)
		As at 31 March 2026	As at 31 December 2025
<b>Exposures arising from derivative contracts</b>			
8	Replacement cost associated with all derivative contracts (where applicable net of eligible cash variation margin and/or with bilateral netting)	2,126	1,571
9	Add-on amounts for PFE associated with all derivative contracts	3,558	3,513
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	<b>Total exposures arising from derivative contracts (sum of rows 8 to 12)</b>	<b>5,684</b>	<b>5,084</b>
<b>Exposures arising from SFTs</b>			
14	Gross amount of SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	60,706	72,321
15	Less: Netted amounts of cash payables and cash receivables of gross SFT assets	–	–
16	CCR exposure for SFT assets	370	405
17	Agent transaction exposures	–	–
18	<b>Total exposures arising from SFTs (sum of rows 14 to 17)</b>	<b>61,076</b>	<b>72,726</b>
<b>Other off-balance sheet exposures</b>			
19	Off-balance sheet exposure at gross notional amount	222,439	215,933
20	Less: Adjustments for conversion to credit equivalent amounts	(185,451)	(181,652)
21	Less: Specific and collective provisions associated with off-balance sheet exposures that are deducted from Tier 1 capital	(139)	(125)
22	<b>Off-balance sheet items (sum of rows 19 to 21)</b>	<b>36,849</b>	<b>34,156</b>
<b>Capital and total exposures</b>			
23	<b>Tier 1 capital</b>	<b>48,343</b>	<b>47,871</b>
24	<b>Total exposures (sum of rows 7, 13, 18 and 22)</b>	<b>592,185</b>	<b>578,652</b>
<b>Leverage ratio</b>			
25 & 25a	<b>Leverage ratio (%)</b>	<b>8.2</b>	<b>8.3</b>
26	<b>Minimum leverage ratio requirement (%)</b>	<b>3.0</b>	<b>3.0</b>
27	<b>Applicable leverage buffers (%)</b>	<b>NA</b>	<b>NA</b>

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### REGULATORY DISCLOSURES

#### 5 LEVERAGE RATIO (continued)

##### 5.1 LR2 – Leverage Ratio (continued)

In HK\$ millions		(a)	(b)
		As at 31 March 2026	As at 31 December 2025
<b>Disclosure of mean values</b>			
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	68,747	70,636
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	60,706	72,321
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)	600,226	576,967
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) (%)	8.1	8.3

The difference between the mean value and the quarter-end value of gross SFT assets was mainly driven by the decrease in reverse repo transactions. The difference has no material impact on the leverage ratio.

The decrease in leverage ratio during the quarter was mainly driven by balance sheet growth and dividend payout, partially offset by the profit accretion.

#### 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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## REGULATORY DISCLOSURES

### 6 LIQUIDITY (continued)

#### 6.1 LIQ1 – Liquidity Coverage Ratio

Average LCR for the quarter ended 31 March 2026

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 2026: (73)		In HK\$ millions	
		(a)	(b)
Basis of disclosure: unconsolidated		Unweighted value (average)	Weighted value (average)
<b>A. HQLA</b>			
1	Total HQLA		169,367
<b>B. Cash Outflows</b>			
2	Retail deposits and small business funding, of which:	272,274	21,944
3	<i>Stable retail deposits and stable small business funding</i>	7,513	225
4	<i>Less stable retail deposits and less stable small business funding</i>	169,608	16,961
4a	<i>Retail term deposits and small business term funding</i>	95,153	4,758
5	Unsecured wholesale funding (other than small business funding), and debt securities and prescribed instruments issued by the AI, of which:	170,599	100,384
6	<i>Operational deposits</i>	9,727	2,017
7	<i>Unsecured wholesale funding (other than small business funding) not covered in row 6</i>	160,867	98,362
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:	49,443	8,731
11	<i>Cash outflows arising from derivative contracts and other transactions, and additional liquidity needs arising from related collateral requirements</i>	3,375	3,375
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>	46,068	5,356
14	Contractual lending obligations (not otherwise covered in Section B) and other contractual cash outflows	4,080	4,080
15	Other contingent funding obligations (whether contractual or non-contractual)	222,239	677
16	<b>Total Cash Outflows</b>		135,816
<b>C. Cash Inflows</b>			
17	Secured lending transactions (including securities swap transactions)	54,035	5,921
18	Secured and unsecured loans (other than secured lending transactions covered in Row 17) and operational deposits placed at other financial institutions	118,574	34,164
19	Other cash inflows	14,310	13,832
20	<b>Total Cash Inflows</b>	186,919	53,917
<b>D. Liquidity Coverage Ratio</b>		<b>Adjusted value</b>	
21	<b>Total HQLA</b>		169,367
22	<b>Total Net Cash Outflows</b>		81,899
23	<b>LCR (%)</b>		207.2

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

### **REGULATORY DISCLOSURES**

#### **6 LIQUIDITY (continued)**

The Bank has maintained a healthy liquidity position in the first quarter of 2026, with LCR being well above regulatory requirement. Quarter-on-quarter, the Bank increased holding of HQLA, 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 23.1.3 of annual regulatory disclosure for the year ended 31 December 2025.

##### **(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. Its liquid assets are predominantly denominated in HKD, USD.

##### **(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
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
FIRB	Foundation IRB 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
NA	Not Applicable

## DBS BANK (HONG KONG) LIMITED

### REGULATORY DISCLOSURES

#### 7 ABBREVIATIONS (continued)

<b>Abbreviations</b>	<b>Brief Description</b>
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