



## REGULATORY DISCLOSURES

As at 30 September 2021  
(Unaudited)



## KEY PRUDENTIAL RATIOS

		30 September 2021	30 June 2021	31 March 2021	31 December 2020	30 September 2020
<b>Regulatory capital (amount)</b>						
1	Common Equity Tier 1 (CET1)	31,768,982	31,100,458	30,674,409	30,087,958	29,139,337
2	Tier 1	31,768,982	31,100,458	30,674,409	30,087,958	29,139,337
3	Total capital	37,475,769	36,797,943	36,359,892	35,745,052	34,767,565
<b>Risk Weighted Amounts (RWA)</b>						
4	Total RWA	178,130,531	178,790,004	177,537,392	177,769,676	180,046,426
<b>Risk-based regulatory capital ratios (as a percentage of RWA)</b>						
5	CET1 ratio (%)	17.8%	17.4%	17.3%	16.9%	16.2%
6	Tier 1 ratio (%)	17.8%	17.4%	17.3%	16.9%	16.2%
7	Total capital ratio (%)	21.0%	20.6%	20.5%	20.1%	19.3%
<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 (%)	0.6%	0.6%	0.6%	0.6%	0.6%
10	Higher loss absorbency requirements (%) (applicable only to G-SIBs or D-SIBs)	N/A	N/A	N/A	N/A	N/A
11	Total AI-specific CET1 buffer requirements (%)	3.1%	3.1%	3.1%	3.1%	3.1%
12	CET1 available after meeting the AI's minimum capital requirements (%)	11.8%	11.4%	11.3%	10.9%	10.2%
<b>Basel III leverage ratio</b>						
13	Total leverage ratio (LR) exposure measure	247,651,760	241,395,524	240,416,220	237,491,724	243,295,369
14	LR (%)	12.8%	12.9%	12.8%	12.7%	12.0%
<b>Liquidity Coverage Ratio (LCR)/Liquidity Maintenance Ratio (LMR)</b>						
Applicable to category 1 institution only:						
15	Total high quality liquid assets (HQLA)	N/A	N/A	N/A	N/A	N/A
16	Total net cash outflows	N/A	N/A	N/A	N/A	N/A
17	LCR (%)	N/A	N/A	N/A	N/A	N/A
Applicable to category 2 institution only:						
17a	LMR (%)	61.0%	61.1%	58.7%	56.5%	55.8%
<b>Net Stable Funding Ratio (NSFR)/Core Funding Ratio (CFR)</b>						
Applicable to category 1 institution only:						
18	Total available stable funding	N/A	N/A	N/A	N/A	N/A
19	Total required stable funding	N/A	N/A	N/A	N/A	N/A
20	NSFR (%)	N/A	N/A	N/A	N/A	N/A
Applicable to category 2A institution only:						
20a	CFR (%)	236.1%	230.2%	225.7%	213.9%	210.1%

Footnote:

N/A Not applicable

## OVERVIEW OF RWA

The table below shows the breakdowns of RWA for various risks as at 30 September 2021 and 30 June 2021 and the minimum capital requirements as at 30 September 2021 which are calculated by multiplying the Group's RWA by 8%.

	RWA		Minimum capital requirements
	30 September 2021	30 June 2021	30 September 2021
1 Credit risk for non-securitization exposures	<b>154,461,771</b>	155,376,738	<b>12,356,942</b>
2 Of which STC approach	<b>154,461,771</b>	155,376,738	<b>12,356,942</b>
2a Of which BSC approach	–	–	–
3 Of which foundation IRB approach	–	–	–
4 Of which supervisory slotting criteria approach	–	–	–
5 Of which advanced IRB approach	–	–	–
6 Counterparty default risk and default fund contributions	<b>1,443,026</b>	1,732,935	<b>115,442</b>
7 Of which SA-CCR approach	<b>1,443,026</b>	1,732,935	<b>115,442</b>
7a Of which CEM	–	–	–
8 Of which IMM(CCR) approach	–	–	–
9 Of which others	–	–	–
10 CVA risk	<b>267,813</b>	414,388	<b>21,425</b>
11 Equity positions in banking book under the simple risk-weight method and internal models method	–	–	–
12 Collective investment scheme (“CIS”) exposures – LTA	<b>N/A</b>	N/A	<b>N/A</b>
13 CIS exposures – MBA	<b>N/A</b>	N/A	<b>N/A</b>
14 CIS exposures – FBA	<b>N/A</b>	N/A	<b>N/A</b>
14a CIS exposures – combination of approaches	<b>N/A</b>	N/A	<b>N/A</b>
15 Settlement risk	–	–	–
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	<b>10,600,563</b>	10,250,463	<b>848,045</b>
21 Of which STM approach	<b>10,600,563</b>	10,250,463	<b>848,045</b>
22 Of which IMM approach	–	–	–
23 Capital charge for switch between exposures in trading book and banking book (not applicable before the revised market risk framework takes effect)	<b>N/A</b>	N/A	<b>N/A</b>
24 Operational risk	<b>9,689,050</b>	9,582,850	<b>775,124</b>
24a Sovereign concentration risk	–	–	–
25 Amounts below the thresholds for deduction (subject to 250% RW)	<b>1,668,308</b>	1,432,630	<b>133,465</b>
26 Capital floor adjustment	–	–	–
26a Deduction to RWA	–	–	–
26b Of which portion of regulatory reserve for general banking risks and collective provisions which is not included in Tier 2 Capital	–	–	–
26c Of which portion of cumulative fair value gains arising from the revaluation of land and buildings which is not included in Tier 2 Capital	–	–	–
27 <b>Total</b>	<b>178,130,531</b>	<b>178,790,004</b>	<b>14,250,443</b>

## LEVERAGE RATIO

The leverage ratios as at 30 September 2021 and 30 June 2021 are shown below:

		30 September 2021	30 June 2021
<b>On-balance sheet exposures</b>			
1	On-balance sheet exposures (excluding those arising from derivative contracts and SFTs, but including collateral)	237,866,963	231,600,280
2	Less: Asset amounts deducted in determining Tier 1 capital	(1,591,973)	(2,043,348)
3	<b>Total on-balance sheet exposures (excluding derivative contracts and SFTs)</b>	<b>236,274,990</b>	<b>229,556,932</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)	132,179	168,719
5	Add-on amounts for PFE associated with all derivative contracts	1,674,499	1,976,573
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	–	–
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>1,806,678</b>	<b>2,145,292</b>
<b>Exposures arising from SFTs</b>			
12	Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	–	–
13	Less: Netted amounts of cash payables and cash receivables of gross SFT assets	–	–
14	CCR exposure for SFT assets	–	–
15	Agent transaction exposures	–	–
16	<b>Total exposures arising from SFTs</b>	–	–
<b>Other off-balance sheet exposures</b>			
17	Off-balance sheet exposure at gross notional amount	47,454,341	46,509,747
18	Less: Adjustments for conversion to credit equivalent amounts	(37,327,527)	(36,257,279)
19	<b>Off-balance sheet items</b>	<b>10,126,814</b>	<b>10,252,468</b>
<b>Capital and total exposures</b>			
20	<b>Tier 1 capital</b>	<b>31,768,982</b>	<b>31,100,458</b>
20a	<b>Total exposures before adjustments for specific and collective provisions</b>	<b>248,208,482</b>	<b>241,954,692</b>
20b	<b>Adjustments for specific and collective provisions</b>	<b>(556,722)</b>	<b>(559,168)</b>
21	<b>Total exposures after adjustments for specific and collective provisions</b>	<b>247,651,760</b>	<b>241,395,524</b>
<b>Leverage ratio</b>			
22	<b>Leverage ratio</b>	<b>12.8%</b>	<b>12.9%</b>

Footnote:

CCP Central counterparty

CCR Counterparty credit risk

PFE Potential future exposure

SFT Securities financing transactions