

# Bank of Dongguan International Limited

## REGULATORY DISCLOSURE STATEMENT

30 September 2025

(Unaudited)

<b>CONTENTS</b>	<b>Page</b>
<b>1. INTRODUCTION</b>	<b>2</b>
<b>2. TEMPLATE KM1: KEY PRUDENTIAL RATIOS</b>	<b>3 - 4</b>
<b>3. TEMPLATE OV1: OVERVIEW OF RISK-WEIGHTED ASSETS</b>	<b>5 - 6</b>
<b>4. TEMPLATE LR2: LEVERAGE RATIO</b>	<b>6 – 7</b>
<b>5. TEMPLATE CVA4: RWA FLOW STATEMENTS OF CVA RISK EXPOSURES UNDER STANDARDIZED CVA APPROACH</b>	<b>7</b>

## **1. INTRODUCTION**

### **Purpose**

The information contained in this document is for Bank of Dongguan International Limited ("the Bank") and is prepared in accordance with the Banking (Disclosure) Rules ("BDR") made under section 60A of the Banking Ordinance and disclosure templates issued by the Hong Kong Monetary Authority ("HKMA").

These banking disclosures are governed by the Bank's disclosure policy, which has been approved by the Board. The disclosure policy sets out the governance, control and assurance requirements for publication of the document. While the Regulatory Disclosure Statement is not required to be externally audited, the document has been subject to independent review in accordance with the Bank's disclosure policies.

### **Basis of preparation**

The Bank's Regulatory Disclosure Statement at 30 September 2025 comprises Pillar 3 information required under the framework of the Basel Committee on Banking Supervision. The disclosures are made in accordance with the latest BDR, including those under the Basel III final reform package which took effect on 1 January 2025, issued by the HKMA.

The approaches used in calculating the Bank's regulatory capital and risk-weighted assets ("RWA") are in accordance with the Banking (Capital) Rules ("BCR"). The Bank uses the standardized (credit risk) approach to calculate its credit risk for its non-securitization exposures. For counterparty credit risk, the Bank uses the standardized (counterparty credit risk) approach to calculate its default risk exposures and uses the standardized CVA approach to calculate the credit valuation adjustment ("CVA") risk capital charge. For market risk, the Bank uses the simplified standardized approach to calculate its market risk capital charge. For operational risk, the Bank uses the standardized method set out in S324(1) of the BCR for calculating its operational risk capital charge.

According to the BDR, disclosure of comparative information is not required unless otherwise specified in the standard disclosure templates. Relevant information can be found in the Regulatory Disclosures section of our website, <https://www.bodintl.com>.

**Bank of Dongguan International Limited**  
**REGULATORY DISCLOSURE STATEMENT (Unaudited)**

**2. TEMPLATE KM1: KEY PRUDENTIAL RATIOS**

		As at 30 Sep 2025
		HK\$'000
	<b>Regulatory capital (amount)</b>	
1 & 1a	Common Equity Tier 1 (CET1)	718,112
2 & 2a	Tier 1	718,112
3 & 3a	Total capital	718,121
	<b>RWA (amount)</b>	
4	Total RWA	572,950
4a	Total RWA (pre-floor)	572,950
	<b>Risk-based regulatory capital ratios (as a percentage of RWA)</b>	
5 & 5a	CET1 ratio (%)	125.34%
5b	CET1 ratio (%) (pre-floor ratio)	125.34%
6 & 6a	Tier 1 ratio (%)	125.34%
6b	Tier 1 ratio (%) (pre-floor ratio)	125.34%
7 & 7a	Total capital ratio (%)	125.34%
7b	Total capital ratio (%) (pre-floor ratio)	125.34%
	<b>Additional CET1 buffer requirements (as a percentage of RWA)</b>	
8	Capital conservation buffer requirement (%)	2.50%
9	Countercyclical capital buffer requirement (%)	0.5%
10	Higher loss absorbency requirements (%) (applicable only to G-SIBs or D-SIBs)	N/A
11	Total AI-specific CET1 buffer requirements (%)	3.0%
12	CET1 available after meeting the AI's minimum capital requirements (%)	114.84%
	<b>Basel III leverage ratio</b>	
13	Total leverage ratio (LR) exposure measure	1,294,497
13a	LR exposure measure based on mean values of gross assets of SFTs	1,294,497
14, 14a & 14b	LR (%)	55.47%
14c & 14d	LR (%) based on mean values of gross assets of SFTs	55.47%
	<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
16	Total net cash outflows	N/A
17	LCR (%)	N/A
	Applicable to category 2 institution only:	
17a	LMR (%) <sup>1</sup>	11,218.25%

<sup>1</sup> The LMR disclosed above represent the arithmetic mean of the average value of its LMR for each calendar month within the quarter.

**Bank of Dongguan International Limited**  
**REGULATORY DISCLOSURE STATEMENT (Unaudited)**  
**2.TEMPLATE KM1: KEY PRUDENTIAL RATIOS (*continued*)**

		As at 30 Sep 2025
		HK\$'000
	Applicable to category 1 institution only:	
18	Total available stable funding	N/A
19	Total required stable funding	N/A
20	NSFR (%)	N/A
	Applicable to category 2A institution only:	
20a	CFR (%)	N/A

The capital ratios and LMR remained well above the minimum regulatory requirements.

**3. TEMPLATE OV1: OVERVIEW OF RISK-WEIGHTED ASSETS**

The following table sets out the Bank's RWA and the corresponding minimum capital requirements by risk types.

		<b>RWA</b>	<b>Minimum capital requirements</b>
		<b>As at 30 Sep 2025</b>	<b>As at 30 Sep 2025</b>
		<b>HK\$'000</b>	<b>HK\$'000</b>
1	Credit risk for non-securitization exposures	470,087	37,607
2	Of which STC approach	470,087	37,607
2a	Of which BSC approach	-	-
3	Of which foundation IRB approach	-	-
4	Of which supervisory slotting criteria approach	-	-
5	Of which advanced IRB approach	-	-
5a	Of which retail IRB approach	-	-
5b	Of which specific risk-weight approach	-	-
6	Counterparty credit risk and default fund contributions	-	-
7	Of which SA-CCR approach	-	-
7a	Of which CEM	-	-
8	Of which IMM(CCR) approach	-	-
9	Of which others	-	-
10	CVA risk	-	-
11	Equity positions in banking book under the simple risk-weight method and internal models method	N/A	N/A
12	Collective investment scheme ("CIS") exposures – lookthrough 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	-	-
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	1,775	142
21	Of which STM approach	-	-
22	Of which IMA	-	-
22a	Of which SSTM approach	1,775	142
23	Capital charge for moving exposures between trading book and banking book	-	-
24	Operational risk	101,088	8,087
24a	Sovereign concentration risk	-	-
25	Amounts below the thresholds for deduction (subject to 250% RW)	-	-
26	Output floor level applied	N/A	N/A
27	Floor adjustment (before application of transitional cap)	N/A	N/A
28	Floor adjustment (after application of transitional cap)	N/A	N/A

**Bank of Dongguan International Limited**  
**REGULATORY DISCLOSURE STATEMENT (Unaudited)**

**3. TEMPLATE OV1: OVERVIEW OF RISK-WEIGHTED ASSETS (continued)**

		<b>N RWA</b>	<b>Minimum capital requirements</b>
		<b>As at 30 Sep 2025</b>	<b>As at 30 Sep 2025</b>
		<b>HK\$'000</b>	<b>HK\$'000</b>
28a	Deduction to RWA	-	-
28b	Of which portion of regulatory reserve for general banking risks and collective provisions which is not included in Tier 2 Capital	-	-
28c	Of which portion of cumulative fair value gains arising from the revaluation of land and buildings which is not included in Tier 2 Capital	-	-
29	Total	<b>572,950</b>	<b>45,836</b>

**4. TEMPLATE LR2: LEVERAGE RATIO**

		<b>As at 30 Sep 2025</b>
		<b>HK\$'000</b>
<b>On-balance sheet exposures</b>		
1	On-balance sheet exposures (excluding derivative contracts and SFTs, but including related on-balance sheet collateral)	<b>1,336,100</b>
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 securities received under SFTs that are recognised as an asset	-
5	Less: Specific and collective provisions associated with on-balance sheet exposures that are deducted from Tier 1 capital	<b>(5)</b>
6	Less: Asset amounts deducted in determining Tier 1 capital	<b>(41,698)</b>
7	<b>Total on-balance sheet exposures (excluding derivative contracts and SFTs) (sum of rows 1 to 6)</b>	<b>1,294,397</b>
<b>Exposures arising from derivative contracts</b>		
8	Replacement cost associated with all derivative contracts (whether applicable net of eligible cash variation margin and/or with bilateral netting)	-
9	Add-on amounts for PFE associated with all derivative contracts	-
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>Exposures arising from SFTs</b>		
14	Gross amount of SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	-

Bank of Dongguan International Limited  
REGULATORY DISCLOSURE STATEMENT (Unaudited)

4. TEMPLATE LR2: LEVERAGE RATIO (*continued*)

		As at 30 Sep 2025
		HK\$'000
15	Less: Netted amounts of cash payables and cash receivables of gross SFT assets	-
16	CCR exposure for SFT assets	-
17	Agent transaction exposures	-
18	<b>Total exposures arising from SFTs (sum of rows 14 to 17)</b>	-
<b>Other off-balance sheet exposures</b>		
19	Off-balance sheet exposure at gross notional amount	1,000
20	Less: Adjustments for conversion to credit equivalent amounts	(900)
21	Less: Specific and collective provisions associated with off-balance sheet exposures that are deducted from Tier 1 capital	-
22	<b>Off-balance sheet items (sum of rows 19 to 21)</b>	100
<b>Capital and total exposures</b>		
23	<b>Tier 1 capital</b>	718,112
24	<b>Total exposures (sum of rows 7, 13, 18 and 22)</b>	1,294,497
<b>Leverage ratio</b>		
25 & 25a	<b>Leverage ratio</b>	55.47%
26	<b>Minimum leverage ratio requirement</b>	3.00%
27	<b>Applicable leverage buffers</b>	N/A
<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	-
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	-
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)	1,294,497
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)	55.47%

5. Template CVA4: RWA flow statements of CVA risk exposures under standardized CVA approach

		As at 30 Sep 2025
		HK\$'000
1	Total RWA for CVA risk at end of previous reporting period	0
2	Total RWA for CVA risk at end of reporting period	0