KDB Asia Limited
產銀亞洲金融有限公司

Quarterly Regulatory Disclosures (Unaudited)
季度監管披露 (未經審核)

31 March 2025

二零二五年三月三十一日

Contents

English Version

中文譯本

KDB Asia Limited

Disclosure on key prudential ratios

31-Mar-25

		(a)	(b)	(c)	(d)	(e)
		31-Mar-25	31-Dec-24	30-Sep-24	30-Jun-24	31-Mar-24
		US$	US$	US$	US$	US$
	Regulatory capital (amount)					
1 & 1a	Common Equity Tier 1 (CET1)	627,686,469	614,290,186	599,166,457	582,726,922	563,384,487
2 & 2a	Tier 1	627,686,469	614,290,186	599,166,457	582,726,922	563,384,487
3 & 3a	Total capital	632,060,392	616,706,546	611,010,537	594,168,291	574,846,478
	RWA (amount)					
4	Total RWA	3,337,405,648	3,151,279,087	2,982,154,805	2,811,421,985	2,826,547,540
4a	Total RWA (pre-floor)	3,337,405,648	3,151,279,087	2,982,154,805	2,811,421,985	2,826,547,540
	Risk-based regulatory capital ratios (as a percentage of RWA)					
5 & 5a	CET1 ratio (%)	18.81%	19.49%	20.09%	20.73%	19.93%
5b	CET1 ratio (%) (pre-floor ratio)	18.81%	19.49%	20.09%	20.73%	19.93%
6 & 6a	Tier 1 ratio (%)	18.81%	19.49%	20.09%	20.73%	19.93%
6b	Tier 1 ratio (%) (pre-floor ratio)	18.81%	19.49%	20.09%	20.73%	19.93%
7 & 7a	Total capital ratio (%)	18.94%	19.57%	20.49%	21.13%	20.34%
7b	Total capital ratio (%) (pre-floor ratio)	18.94%	19.57%	20.49%	21.13%	20.34%
	Additional CET1 buffer requirements (as a percentage of RWA)					
8	Capital conservation buffer requirement (%)	2.50%	2.50%	2.50%	2.50%	2.50%
9	Countercyclical capital buffer requirement (%)	0.55%	0.52%	0.61%	0.53%	0.34%
10	Higher loss absorbency requirements (%) (applicable only to G-SIBs or D-SIBs)	-	-	-	-	-
11	Total AI-specific CET1 buffer requirements (%)	3.05%	3.02%	3.11%	3.03%	2.84%
12	CET1 available after meeting the AI's minimum capital requirements (%)	14.31%	14.99%	15.59%	16.23%	15.43%
	Basel III leverage ratio					
13	Total leverage ratio (LR) exposure measure	3,678,134,194	3,504,542,923	3,569,383,604	3,409,906,362	3,459,672,366
13a	LR exposure measure based on mean values of gross assets of SFTs	-	-	-	-	-
14, 14a & 14b	LR (%)	17.07%	17.53%	16.79%	17.09%	16.28%
14c & 14d	LR (%) based on mean values of gross assets of SFTs	-	-	-	-	-
	Liquidity Coverage Ratio (LCR) / Liquidity Maintenance Ratio (LMR)					
	Applicable to category 1 institution only:	NA	NA	NA	NA	NA
15	Total high quality liquid assets (HQLA)					
16	Total net cash outflows					
17	LCR (%)					
	Applicable to category 2 institution only:					
17a	LMR (%)	121.60%	131.56%	99.76%	129.05%	132.58%
	Net Stable Funding Ratio (NSFR) / Core Funding Ratio (CFR)					
	Applicable to category 1 institution only:	NA	NA	NA	NA	NA
18	Total available stable funding					
19	Total required stable funding					
20	NSFR (%)					
	Applicable to category 2A institution only:	NA	NA	NA	NA	NA
20a	CFR (%)					

KDB Asia Limited
Disclosure on overview of RWA
31-Mar-25

		(a)	(b)	(c)
		RWA		Minimum capital requirements
		31-Mar-25	**31-Dec-24**	**31-Mar-25**
		US$	US$	US$
1	Credit risk for non-securitization exposures	2,562,515,218	2,408,782,060	205,001,217
2	Of which STC approach	-	-	-
2a	Of which BSC approach	2,562,515,218	2,408,782,060	205,001,217
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	2,457,426	7,148,465	196,594
7	Of which SA-CCR approach	2,338,370	7,009,569	187,070
7a	Of which CEM	-	-	-
8	Of which IMM(CCR) approach	-	-	-
9	Of which others	-	-	-
10	CVA risk	2,338,333	5,993,590	187,067
11	Equity positions in banking book under the simple risk-weight method and internal models method	N/A	N/A	N/A
12	Collective investment scheme ("CIS") exposures – look-through approach / third-party approach	-	-	-
13	CIS exposures – mandate-based approach	635,410,312	580,688,177	50,832,825
14	CIS exposures – fall-back approach	-	-	-
14a	CIS exposures - combination of apporaches	-	-	-
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	29,544,872	12,758,077	2,363,590
21	Of which STM approach	-	-	-
22	Of which IMA	-	-	-
22a	Of which SSTM approach	29,544,872	12,758,077	2,363,590
23	Capital charge for moving exposures between trading book and banking book	-	-	-
24	Operational risk	105,139,487	135,908,718	8,411,159
24a	Sovereign concentration risk	-	-	-
25	Amounts below the thresholds for deduction (subject to 250% RW)	-	-	-
26	Output floor level applied	-	-	-
27	Floor adjustment (before application of transitional cap)	-	-	-
28	Floor adjustment (after application of transitional cap)	N/A	N/A	N/A
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**	**3,337,405,648**	**3,151,279,087**	**266,992,452**

N/A: Not applicable in the case of Hong Kong

KDB Asia Limited
Disclosure on Leverage Ratio ("LR")
31-Mar-25

		(a)	(b)
		US$	
		31-Mar-2025	**31-Dec-2024**
On-balance sheet exposures			
1	On-balance sheet exposures (excluding derivative contracts and SFTs, but including related on-balance sheet collateral)	3,394,558,142	3,228,878,763
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	-	-
6	Less: Asset amounts deducted in determining Tier 1 capital	-	-
7	**Total on-balance sheet exposures (excluding derivative contracts and SFTs) (sum of rows 1 to 6)**	**3,394,558,142**	**3,228,878,763**
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)	5,034,394	26,749,796
9	Add-on amounts for PFE associated with all derivative contracts	18,777,187	16,577,020
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)**	**23,811,581**	**43,326,816**
Exposures arising from SFTs			
14	Gross amount of SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	-	-
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	**Total exposures arising from SFTs (sum of rows 14 to 17)**	**-**	**-**
Other off-balance sheet exposures			
19	Off-balance sheet exposure at gross notional amount	423,637,177	494,380,012
20	Less: Adjustments for conversion to credit equivalent amounts	(163,872,706)	(261,551,740)
21	Less: Specific and collective provisions associated with off-balance sheet exposures that are deducted from Tier 1 capital	-	(490,928)
22	**Off-balance sheet items (sum of rows 19 to 21)**	**259,764,471**	**232,337,344**
Capital and total exposures			
23	Tier 1 capital	627,686,469	614,290,186
24	**Total exposures (sum of rows 7, 13, 18 and 22)**	**3,678,134,194**	**3,504,542,923**
Leverage ratio			
25 & 25a	**Leverage ratio**	**17.07%**	**17.53%**
26	**Minimum leverage ratio requirement**	**8%**	**8%**
27	**Applicable leverage buffers**	**Not applicable**	**Not applicable**
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	-	-
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)	-	-
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)	-	-

Point to note:
(i) a row shaded yellow represents an item that is not applicable to Hong Kong.

產銀亞洲金融有限公司
主要審慎比率披露
二零二五年三月三十一日

		(a)	(b)	(c)	(d)	(e)
		二零二五年 三月三十一日	二零二四年 十二月三十一日	二零二四年 九月三十日	二零二四年 六月三十日	二零二四年 三月三十一日
		美元	美元	美元	美元	美元
	監管資本（數額）					
1 & 1a	普通股權一級(CET1)	627,686,469	614,290,186	599,166,457	582,726,922	563,384,487
2 & 2a	一級	627,686,469	614,290,186	599,166,457	582,726,922	563,384,487
3 & 3a	總資本	632,060,392	616,706,546	611,010,537	594,168,291	574,846,478
	風險加權數額（數額）					
4	風險加權數額總額	3,337,405,648	3,151,279,087	2,982,154,805	2,811,421,985	2,826,547,540
4a	風險加權數額總額（下限前）	3,337,405,648	3,151,279,087	2,982,154,805	2,811,421,985	2,826,547,540
	風險為本監管資本比率（以風險加權數額的百分率表示）					
5 & 5a	CET1比率 (%)	18.81%	19.49%	20.09%	20.73%	19.93%
5b	CET1比率 (%)（下限前比率）	18.81%	19.49%	20.09%	20.73%	19.93%
6 & 6a	一級比率 (%)	18.81%	19.49%	20.09%	20.73%	19.93%
6b	一級比率 (%)（下限前比率）	18.81%	19.49%	20.09%	20.73%	19.93%
7 & 7a	總資本比率 (%)	18.94%	19.57%	20.49%	21.13%	20.34%
7b	總資本比率 (%)（下限前比率）	18.94%	19.57%	20.49%	21.13%	20.34%
	額外CET1緩衝要求（以風險加權數額的百分率表示）					
8	防護緩衝資本要求 (%)	2.50%	2.50%	2.50%	2.50%	2.50%
9	逆周期緩衝資本要求 (%)	0.55%	0.52%	0.61%	0.53%	0.34%
10	較高吸收虧損能力要求 (%)（只適用於G-SIB或D-SIB）	-	-	-	-	-
11	認可機構特定的總CET1緩衝要求 (%)	3.05%	3.02%	3.11%	3.03%	2.84%
12	符合認可機構的最低資本規定後可用的CET1 (%)	14.31%	14.99%	15.59%	16.23%	15.43%
	《巴塞爾協定三》槓桿比率					
13	總槓桿比率風險承擔計量	3,678,134,194	3,504,542,923	3,569,383,604	3,409,906,362	3,459,672,366
13a	以證券融資交易(SFT)資產總額平均值為基礎的槓桿比率風險承擔計量	-	-	-	-	-
14a & 14b	槓桿比率 (%)	17.07%	17.53%	16.79%	17.09%	16.28%
14c & 14d	以SFT資產總額平均值為基礎的槓桿比率 (%)	-	-	-	-	-
	流動性覆蓋比率(LCR) / 流動性維持比率(LMR)					
	只適用於第1類機構：	不適用	不適用	不適用	不適用	不適用
15	優質流動資產(HQLA)總額					
16	淨現金流出總額					
17	LCR (%)					
	只適用於第2類機構：					
17a	LMR (%)	121.60%	131.56%	99.76%	129.05%	132.58%
	穩定資金淨額比率(NSFR) / 核心資金比率(CFR)					
	只適用於第1類機構：	不適用	不適用	不適用	不適用	不適用
18	可用穩定資金總額					
19	所需穩定資金總額					
20	NSFR (%)					
	只適用於第2A類機構：	不適用	不適用	不適用	不適用	不適用
20a	CFR (%)					

產銀亞洲金融有限公司
風險加權數額概覽披露
二零二五年三月三十一日

		(a)	(b)	(c)
		風險加權數額		最低資本規定
		二零二五年 三月三十一日	二零二四年 十二月三十一日	二零二五年 三月三十一日
		美元	美元	美元
1	非證券化類別風險承擔的信用風險	2,562,515,218	2,408,782,060	205,001,217
2	其中STC計算法	-	-	-
2a	其中BSC計算法	2,562,515,218	2,408,782,060	205,001,217
3	其中基礎IRB計算法	-	-	-
4	其中監管分類準則計算法	-	-	-
5	其中高級IRB計算法	-	-	-
5a	其中零售IRB計算法	-	-	-
5b	其中特定風險權重計算法	-	-	-
6	對手方信用風險及違責基金承擔	2,457,426	7,148,465	196,594
7	其中 SA-CCR計算法	2,338,370	7,009,569	187,070
7a	其中現行風險承擔方法	-	-	-
8	其中IMM(CCR)計算法	-	-	-
9	其中其他	-	-	-
10	CVA風險	2,338,333	5,993,590	187,067
11	簡單風險權重方法及內部模式方法下的銀行帳內股權狀況	不適用	不適用	不適用
12	集體投資計劃（CIS）風險承擔──透視計算法／第三方計算法	-	-	-
13	CIS風險承擔──授權基準計算法	635,410,312	580,688,177	50,832,825
14	CIS風險承擔──備選方法	-	-	-
14a	CIS風險承擔──混合使用計算法	-	-	-
15	交收風險	-	-	-
16	銀行帳內的證券化類別風險承擔	-	-	-
17	其中SEC-IRBA	-	-	-
18	其中SEC-ERBA（包括IAA）	-	-	-
19	其中SEC-SA	-	-	-
19a	其中SEC-FBA	-	-	-
20	市場風險	29,544,872	12,758,077	2,363,590
21	其中STM計算法	-	-	-
22	其中IMA	-	-	-
22a	其中SSTM計算法	29,544,872	12,758,077	2,363,590
23	在交易帳與銀行帳之間調動風險承擔的資本要求	-	-	-
24	業務操作風險	105,139,487	135,908,718	8,411,159
24a	官方實體集中風險	-	-	-
25	低於扣減門檻的數額（須計算250%風險權重）	-	-	-
26	應用出項下限水平	-	-	-
27	下限調整（應用過渡上限前）	-	-	-
28	下限調整（應用過渡上限後）	不適用	不適用	不適用
28a	風險加權數額扣減	-	-	-
28b	其中不包括在二級資本內的一般銀行業務風險監管儲備及集體準備金的部分	-	-	-
28c	其中不包括在二級資本內的土地及建築物因價值重估而產生的累積公平價值收益的部分	-	-	-
29	總計	3,337,405,648	3,151,279,087	266,992,452

N/A：不適用於香港

產銀亞洲金融有限公司
槓桿比率披露
二零二五年三月三十一日

		(a)	(b)
		美元	
		於二零二五年三月三十一日	**於二零二四年十二月三十一日**
資產負債表內風險承擔			
1	資產負債表內風險承擔（不包括衍生工具合約或SFT，但包括相關資產負債表內抵押品）	3,394,558,142	3,228,878,763
2	還原根據適用會計準則須從資產負債表資產中扣減的就衍生工具合約提供的抵押品數額	-	-
3	扣減：就衍生工具合約提供的現金變動保證金的應收項目資產的扣減	-	-
4	扣減：就SFT收到的並已確認為資產的證券作出的調整	-	-
5	扣減：從一級資本扣減的與資產負債表內風險承擔相關的特定準備金及集體準備金	-	-
6	扣減：斷定一級資本時所扣減的資產數額	-	-
7	**資產負債表內風險承擔總額（不包括衍生工具合約及SFT）（第1至6行的總和）**	**3,394,558,142**	**3,228,878,763**
由衍生工具合約產生的風險承擔			
8	所有與衍生工具合約有關的重置成本（如適用的話，扣除合資格現金變動保證金及 / 或雙邊淨額結算）	5,034,394	26,749,796
9	所有與衍生工具合約有關的潛在未來風險承擔的附加額	18,777,187	16,577,020
10	扣減：中央交易對手方風險承擔中與客戶結算交易有關而獲豁免的部分	-	-
11	經調整後已出售信用關聯衍生工具合約的有效名義數額	-	-
12	扣減：就已出售信用關聯衍生工具合約的有效名義數額獲准的減少及潛在未來風險承擔的附加額獲准的扣減	-	-
13	**衍生工具合約產生的風險承擔總額（第8至12行的總和）**	**23,811,581**	**43,326,816**
由SFT產生的風險承擔			
14	經調整出售會計交易後（在不確認淨額計算下）的SFT資產總額	-	-
15	扣減：SFT資產總額的現金應付額及現金應收額的可抵銷額	-	-
16	SFT資產的對手方信用風險承擔	-	-
17	代理交易風險承擔	-	-
18	**由SFT產生的風險承擔總額（第14至17行的總和）**	**-**	**-**
其他資產負債表外風險承擔			
19	資產負債表外風險承擔名義數額總額	423,637,177	494,380,012
20	扣減：就轉換為信貸等值數額作出的調整	(163,872,706)	(261,551,740)
21	扣減：從一級資本扣減的與資產負債表外風險承擔相關的特定準備金及集體準備金	-	(490,928)
22	**資產負債表外項目（第19至21行的總和）**	**259,764,471**	**232,337,344**
資本及風險承擔總額			
23	一級資本	627,686,469	614,290,186
24	**風險承擔總額（第7、13、18及22行的總和）**	**3,678,134,194**	**3,504,542,923**
槓桿比率			
25 &25a	**槓桿比率**	**17.07%**	**17.53%**
26	**最低槓桿比率規定**	**8%**	**8%**
27	**適用槓桿緩衝**	不適用	不適用
平均值披露			
28	SFT資產總額平均值（該總額是經調整出售會計交易及相關的現金應付額及現金應收額淨額後的數額）	-	-
29	SFT資產總額季度終結值（該總額是經調整出售會計交易及相關的現金應付額及現金應收額淨額後的數額）	-	-
30 & 30a	根據第28行填報的SFT資產總額平均值（該總額是經調整出售會計交易及相關的現金應付額及現金應收額淨額後的數額）得出的風險承擔總額	-	-
31 & 31a	根據第28行填報的SFT資產總額平均值（該總額是經調整出售會計交易及相關的現金應付額及現金應收額淨額後的數額）得出的槓桿比率	-	-

注意事項：
(i) 黃色陰影的行代表有關項目不適用於香港。