KDB Asia Limited

Quarterly Regulatory Disclosures (Unaudited)

30 June 2025

Contents

KDB Asia Limited
Disclosure on key prudential ratios
30-Jun-25

		(a)	(b)	(c)	(d)	(e)
		30-Jun-25	31-Mar-25	31-Dec-24	30-Sep-24	30-Jun-24
		US$	US$	US$	US$	US$
	Regulatory capital (amount)					
1 & 1a	Common Equity Tier 1 (CET1)	638,117,317	627,686,469	614,290,186	599,166,457	582,726,922
2 & 2a	Tier 1	638,117,317	627,686,469	614,290,186	599,166,457	582,726,922
3 & 3a	Total capital	643,842,279	632,060,392	616,706,546	611,010,537	594,168,291
	RWA (amount)					
4	Total RWA	3,480,816,377	3,337,405,648	3,151,279,087	2,982,154,805	2,811,421,985
4a	Total RWA (pre-floor)	3,480,816,377	3,337,405,648	3,151,279,087	2,982,154,805	2,811,421,985
	Risk-based regulatory capital ratios (as a percentage of RWA)					
5 & 5a	CET1 ratio (%)	18.33%	18.81%	19.49%	20.09%	20.73%
5b	CET1 ratio (%) (pre-floor ratio)	18.33%	18.81%	19.49%	20.09%	20.73%
6 & 6a	Tier 1 ratio (%)	18.33%	18.81%	19.49%	20.09%	20.73%
6b	Tier 1 ratio (%) (pre-floor ratio)	18.33%	18.81%	19.49%	20.09%	20.73%
7 & 7a	Total capital ratio (%)	18.50%	18.94%	19.57%	20.49%	21.13%
7b	Total capital ratio (%) (pre-floor ratio)	18.50%	18.94%	19.57%	20.49%	21.13%
	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%	0.55%	0.52%	0.61%	0.53%
10	Higher loss absorbency requirements (%) (applicable only to G-SIBs or D-SIBs)	-	-	-	-	-
11	Total AI-specific CET1 buffer requirements (%)	3.05%	3.05%	3.02%	3.11%	3.03%
12	CET1 available after meeting the AI's minimum capital requirements (%)	13.83%	14.31%	14.99%	15.59%	16.23%
	Basel III leverage ratio					
13	Total leverage ratio (LR) exposure measure	3,957,955,906	3,678,134,194	3,504,542,923	3,569,383,604	3,409,906,362
13a	LR exposure measure based on mean values of gross assets of SFTs	-	-	-	-	-
14, 14a & 14b	LR (%)	16.12%	17.07%	17.53%	16.79%	17.09%
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 (%)	119.30%	121.60%	131.56%	99.76%	129.05%
	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
30-Jun-25

		(a)	(b)	(c)
		RWA		Minimum capital requirements
		30-Jun-25	**31-Mar-25**	**30-Jun-25**
		US$	US$	US$
1	Credit risk for non-securitization exposures	2,696,219,642	2,562,515,218	215,697,572
2	Of which STC approach	-	-	-
2a	Of which BSC approach	2,696,219,642	2,562,515,218	215,697,572
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	1,778,289	2,457,426	142,264
7	Of which SA-CCR approach	1,684,204	2,338,370	134,737
7a	Of which CEM	-	-	-
8	Of which IMM(CCR) approach	-	-	-
9	Of which others	-	-	-
10	CVA risk	1,684,231	2,338,333	134,738
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	637,916,138	635,410,312	51,033,292
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	15,927,949	29,544,872	1,274,236
21	Of which STM approach	-	-	-
22	Of which IMA	-	-	-
22a	Of which SSTM approach	15,927,949	29,544,872	1,274,236
23	Capital charge for moving exposures between trading book and banking book	-	-	-
24	Operational risk	127,290,128	105,139,487	10,183,210
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**	**3,480,816,377**	**3,337,405,648**	**278,465,312**

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

KDB Asia Limited
Disclosure on composition of regulatory capital
30-Jun-25

		(a)	(b)
		Amount	**Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation**
		At 30-Jun-2025 US$	
	CET1 capital: instruments and reserves		
1	Directly issued qualifying CET1 capital instruments plus any related share premium	240,000,000	3
2	Retained earnings	401,922,745	4+5+6
3	Disclosed reserves	(424,563)	7
5	Minority interests arising from CET1 capital instruments issued by consolidated bank subsidiaries and held by third parties (amount allowed in CET1 capital of the consolidation group)	-	
6	**CET1 capital before regulatory deductions**	641,498,182	
	CET1 capital: regulatory deductions		
7	Valuation adjustments	-	
8	Goodwill (net of associated deferred tax liabilities)	-	
9	Other intangible assets (net of associated deferred tax liabilities)	-	
10	Deferred tax assets (net of associated deferred tax liabilities)	-	
11	Cash flow hedge reserve	-	
12	Excess of total EL amount over total eligible provisions under the IRB approach	-	
13	Credit-enhancing interest-only strip, and any gain-on-sale and other increase in the CET1 capital arising from securitization transactions	-	
14	Gains and losses due to changes in own credit risk on fair valued liabilities	-	
15	Defined benefit pension fund net assets (net of associated deferred tax liabilities)	-	2
16	Investments in own CET1 capital instruments (if not already netted off paid-in capital on reported balance sheet)	-	
17	Reciprocal cross-holdings in CET1 capital instruments	-	
18	Insignificant LAC investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	-	
19	Significant LAC investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	-	
20	Mortgage servicing rights (net of associated deferred tax liabilities)	Not applicable	Not applicable
21	Deferred tax assets arising from temporary differences (net of associated deferred tax liabilities)	Not applicable	Not applicable
22	Amount exceeding the 15% threshold	Not applicable	Not applicable
23	of which: significant investments in the ordinary share of financial sector entities	Not applicable	Not applicable
24	of which: mortgage servicing rights	Not applicable	Not applicable
25	of which: deferred tax assets arising from temporary differences	Not applicable	Not applicable
26	National specific regulatory adjustments applied to CET1 capital	3,380,865	
26a	Cumualtive fair value gains arising from the revaluation of land and buildings (own-use and investment properties)	-	
26b	Regulatory reserve for general banking risks	3,380,865	5
26c	Securitization exposures specified in a notice given by the MA	-	
26d	Cumulative losses below depreciated cost arising from the institution's holdings of land and buildings	-	
26e	Capital shortfall of regulated non-bank subsidiaries	-	
26f	Capital investment in a connected company which is a commercial entity (amount above 15% of the reporting institution's capital base)	-	
27	Regulatory deductions applied to CET1 capital due to insufficient AT1 capital and Tier 2 capital to cover deductions	-	
28	**Total regulatory deductions to CET1 capital**	3,380,865	
29	**CET1 capital**	638,117,317	
	AT1 capital: instruments		
30	Qualifying AT1 capital instruments plus any related share premium	-	
31	of which: classified as equity under applicable accounting standards	-	
32	of which: classified as liabilities under applicable accounting standards	-	
34	AT1 capital instruments issued by consolidated bank subsidiaries and held by third parties (amount allowed in AT1 capital of the consolidation group)	-	
36	**AT1 capital before regulatory deductions**	-	

KDB Asia Limited
Disclosure on composition of regulatory capital
30-Jun-25

		(a)	(b)
		Amount	**Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation**
		At 30-Jun-2025 US$	
	AT1 capital: regulatory deductions		
37	Investments in own AT1 capital instruments	-	
38	Reciprocal cross-holdings in AT1 capital instruments	-	
39	Insignificant LAC investments in AT1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	-	
40	Significant LAC investments in AT1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation	-	
41	National specific regulatory adjustments applied to AT1 capital	-	
42	Regulatory deductions applied to AT1 capital due to insufficient Tier 2 capital to cover deductions	-	
43	**Total regulatory deductions to AT1 capital**	-	
44	**AT1 capital**	-	
45	**Tier 1 capital (T1 = CET1 + AT1)**	638,117,317	
	Tier 2 capital: instruments and provisions		
46	Qualifying Tier 2 capital instruments plus any related share premium	-	
48	Tier 2 capital instruments issued by consolidated bank subsidiaries and held by third parties (amount allowed in Tier 2 capital of the consolidation group)	-	
50	Collective provisions and regulatory reserve for general banking risks eligible for inclusion in Tier 2 capital	12,507,220	1+5
51	**Tier 2 capital before regulatory deductions**	12,507,220	
	Tier 2 capital: regulatory deductions		
52	Investments in own Tier 2 capital instruments	-	
53	Reciprocal cross-holdings in Tier 2 capital instruments and non-capital LAC liabilities	-	
54	Insignificant LAC investments in Tier 2 capital instruments issued by, and non-capital LAC liabilities of, financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold and, where applicable, 5% threshold)	6,782,258	8
54a	Insignificant LAC investments in non-capital LAC liabilities of financial sector entities that are outside the scope of regulatory consolidation (amount formerly designated for the 5% threshold but no longer meets the conditions) (for institutions defined as "section 2 institution" under §2(1) of Schedule 4F to BCR only)	-	
55	Significant LAC investments in Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (net of eligible short positions)	-	
55a	Significant LAC investments in non-capital LAC liabilities of financial sector entities that are outside the scope of regulatory consolidation (net of eligible short positions)	-	
56	National specific regulatory adjustments applied to Tier 2 capital	-	
56a	Add back of cumulatvie fair value gains arising from the revaluation of land and buildings (own-use and investment properties) eligible for inclusion in Tier 2 capital	-	
56b	Regulatory deductions applied to Tier 2 capital to cover the required deductions falling within BCR §48(1)(g)	-	
57	**Total regulatory adjustments to Tier 2 capital**	6,782,258	
58	**Tier 2 capital (T2)**	5,724,962	
59	**Total capital (TC = T1 + T2)**	643,842,279	
60	**Total RWA**	3,480,816,377	
	Capital ratios (as a percentage of RWA)		
61	CET1 capital ratio	18.33%	
62	Tier 1 capital ratio	18.33%	
63	Total capital ratio	18.50%	
64	Institution-specific buffer requirement (capital conservation buffer plus countercyclical capital buffer plus higher loss absorbency requirements)	3.05%	
65	*of which: capital conservation buffer requirement*	2.50%	
66	*of which: bank specific countercyclical capital buffer requirement*	0.55%	
67	*of which: higher loss absorbency requirement*	0.00%	
68	CET1 (as a percentage of RWA) available after meeting minimum capital requirements	13.83%	
	National minima (if different from Basel 3 minimum)		
69	National CET1 minimum ratio	Not applicable	Not applicable
70	National Tier 1 minimum ratio	Not applicable	Not applicable
71	National Total capital minimum ratio	Not applicable	Not applicable

KDB Asia Limited
Disclosure on composition of regulatory capital
30-Jun-25

		(a)	(b)
		Amount	**Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation**
		At 30-Jun-2025 US$	
	Amounts below the thresholds for deduction (before risk weighting)		
72	Insignificant LAC investments in CET1, AT1 and Tier 2 capital instruments issued by, and non-capital LAC liabilities of, financial sector entities that are outside the scope of regulatory consolidation	-	
73	Significant LAC investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation	-	
74	Mortgage servicing rights (net of associated deferred tax liabilities)	Not applicable	Not applicable
75	Deferred tax assets arising from temporary differences (net of associated deferred tax liabilities)	Not applicable	Not applicable
	Applicable caps on the inclusion of provisions in Tier 2 capital		
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to the BSC approach, or the STC approach and SEC-ERBA, SEC-SA and SEC-FBA (prior to application of cap)	5,724,962	
77	Cap on inclusion of provisions in Tier 2 under the BSC approach, or the STC approach, and SEC-ERBA, SEC-SA and SEC-FBA	5,724,962	
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to the IRB approach and SEC-IRBA (prior to application of cap)	-	
79	Cap for inclusion of provisions in Tier 2 under the IRB approach and SEC-IRBA	-	

Notes:

Row No.	Description	Hong Kong basis (US$)	Basel III basis (US$)
54	**Insignificant LAC investments in Tier 2 capital instruments issued by, and non-capital LAC liabilities of, financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold and, where applicable, 5% threshold)**	6,782,258	6,782,258
	Explanation The effect of treating loans, facilities or other credit exposures to connected companies which are financial sector entities as CET1 capital instruments for the purpose of considering deductions to be made in calculating the capital base (see note re row 18 to the template above) will mean the headroom within the threshold available for the exemption from capital deduction of other insignificant LAC investments in Tier 2 capital instruments and non-capital LAC liabilities may be smaller. Therefore, the amount to be deducted as reported in row 54 may be greater than that required under Basel III. The amount reported under the column "Basel III basis" in this box represents the amount reported in row 54 (i.e. the amount reported under the "Hong Kong basis") adjusted by excluding the aggregate amount of loans, facilities or other credit exposures to the AI's connected companies which were subject to deduction under the Hong Kong approach.		

Remarks:

The amount of the 10% threshold and 5% threshold mentioned above is calculated based on the amount of CET1 capital determined in accordance with the deduction methods set out in BCR Schedule 4F. The 15% threshold is referring to paragraph 88 of the Basel III text issued by the Basel Committee (December 2010) and has no effect to the Hong Kong regime.

Abbreviations:

CET1: Common Equity Tier 1

AT1: Additional Tier 1

KDB Asia Limited
Disclosure on reconciliation of regulatory capital to balance sheet
30-Jun-25

	Balance sheet as in published financial statements At 30-Jun-25 US$	Reference to the composition of regulatory capital
ASSETS		
Cash and balances with banks and other financial institutions	**32,049,512**	
Placements with banks and other financial institutions	**69,959,388**	
of which: collective assessed provisions reflected in regulatory capital	*40,612*	**1**
Financial assets at fair value through profit or loss	**164,316,824**	
of which: Insignificant LAC investments in Tier 2 capital instruments issued by, and non-capital LAC liabilities of, financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold and, where applicable, 5% threshold)	*6,782,258*	**8**
Loans and advances	**2,073,080,070**	
of which: collective assessed provisions reflected in regulatory capital	*8,109,572*	**1**
Financial assets at fair value through other comprehensive income	**589,134,311**	
Financial assets at amortised cost	**554,258,718**	
of which: collective assessed provisions reflected in regulatory capital	*416,546*	**1**
Property and equipment	**1,214,624**	
Right-of-use assets	**7,893,800**	
Interest receivable and other assets	**161,039,415**	
of which: collective assessed provisions reflected in regulatory capital	*71,758*	**1**
TOTAL ASSETS	**3,652,946,662**	
EQUITY AND LIABILITIES		
LIABILITIES		
Deposits and balances of banks and other financial institutions	**1,913,763,232**	
Financial liabilities at fair value through profit or loss	**17,794,036**	
Certificates of deposit issued	**1,039,935,997**	
Lease liabilities	**8,419,009**	
Tax payable	**7,171,066**	
Interest payable and other liabilities	**23,337,590**	
of which: collective assessed provisions reflected in regulatory capital	*487,867*	**1**
Deferred tax liabilities	**1,027,550**	
of which: Deferred tax assets related to defined benefit pension fund reflected in regulatory capital	-	**2**
TOTAL LIABILITIES	**3,011,448,480**	
EQUITY ATTRIBUTABLE TO OWNERS OF THE COMPANY		
Share capital	**240,000,000**	**3**
Reserves	**401,498,182**	
of which: Retained profits	*373,246,182*	**4**
: Regulatory reserve	*3,380,865*	**5**
: Current profit/(loss)	*25,295,698*	**6**
: accumulated other comprehensive income	*(424,563)*	**7**
TOTAL EQUITY	**641,498,182**	
TOTAL EQUITY AND LIABILITIES	**3,652,946,662**	

KDB Asia Limited
Disclosure on main features of regulatory capital instrument
30-Jun-25

		(a)
		Quantitative / qualitative information
1	Issuer	KDB Asia Limited
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	NA
3	Governing law(s) of the instrument	Hong Kong Special Administrative Region of the People's Republic of China
	Regulatory treatment	
4	Transitional Basel III rules	NA
5	Basel III rules	Common Equity Tier 1
6	Eligible at solo / group / solo and group	Solo
7	Instrument type (types to be specified by each jurisdiction)	Ordinary shares
8	Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	US$ 240 Million
9	Par value of instrument	US$ 1 each
10	Accounting classification	Shareholders' equity
11	Original date of issuance	31 Jul 2019 (US$ 100 Million) 23 Feb 2007 (US$ 50 Million) 18 Mar 2005 (US$ 20 Million) 24 Jul 2002 (US$ 10 Million) 20 Sep 1999 (US$ 25 Million) 29 Mar 1995 (US$ 20 Million) 5 Mar 1990 (US$ 5 Million) 20 Jan 1986 (US$ 10 Million)
12	Perpetual or dated	Perpetual
13	Original maturity date	NA
14	Issuer call subject to prior supervisory approval	NA
15	Optional call date, contingent call dates and redemption amount	NA
16	Subsequent call dates, if applicable	NA
	Coupons / dividends	
17	Fixed or floating dividend/coupon	Floating
18	Coupon rate and any related index	NA
19	Existence of a dividend stopper	NA
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary
21	Existence of step-up or other incentive to redeem	NA
22	Non-cumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	NA
25	If convertible, fully or partially	NA
26	If convertible, conversion rate	NA
27	If convertible, mandatory or optional conversion	NA
28	If convertible, specify instrument type convertible into	NA
29	If convertible, specify issuer of instrument it converts into	NA
30	Write-down feature	No
31	If write-down, write-down trigger(s)	NA
32	If write-down, full or partial	NA
33	If write-down, permanent or temporary	NA
34	If temporary write-down, description of write-up mechanism	NA
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned).	NA
36	Non-compliant transitioned features	NA
37	If yes, specify non-compliant features	NA

Points to note:

(i) *An AI should report the main features of each outstanding regulatory capital instrument. For any item that is not applicable for a particular capital instrument, "NA" should be entered.*

(ii) *In order to provide a "main features report" that summarises all of the regulatory capital instruments of the banking group, an AI should report each instrument, including ordinary shares, in a separate column of this template (by adding column (b), column (c) and so on).*

(iii) *An AI should select one of the standard options in the list as the input for a particular cell, where relevant. The following table provides a more detailed explanation of reporting requirements for each of the cells, and, where relevant, the list of standard options from which the AI should select as the input for a particular cell.*

KDB Asia Limited

Disclosure on geographical distribution of credit exposures used in countercyclical capital buffer ("CCyB")

30-Jun-25

CCyB ratio were complied in accordance with the Banking (Capital) Rules issued by the HKMA. The Company's specific CCyB rate is calculated as the weighted average of the applicable jurisdictional CCyB rates, in respect of the jurisdictions (including Hong Kong) where the Company has private sector credit exposures. The weight to be attributed to a given jurisdiction's applicable CCyB rate is the ratio of the Company's aggregate risk-weighted amounts for its private sector credit exposures (in both the banking book and the trading book) in that jurisdiction (where the location of the exposures is determined as far as possible on an ultimate risk basis) to the sum of the Company's aggregate risk-weighted amounts across all jurisdictions in which the Company has private sector credit exposure. For a credit exposure guaranteed by a party situated in a country different from the counterparty, risk will be transferred to the country of the guarantor.

Geographical breakdown of risk-weighted amounts (RWA) in relation to private sector credit exposures, are shown as follows:

Geographical breakdown by Jurisdiction (J)	Applicable JCCyB ratio in effect	RWA used in computation of CCyB ratio US$	AI-specific CCyB ratio	CCyB amount US$
Hong Kong SAR	0.500%	407,237,237		
China	-	390,687,265		
Australia	1.000%	72,371,949		
Denmark	2.500%	30,776,966		
France	1.000%	44,488,146		
Ireland	1.500%	110,920,494		
Luxembourg	0.500%	204,011,613		
Netherlands	2.000%	35,008,065		
South Korea	1.000%	515,368,654		
United Kingdom	2.000%	196,777,849		
Sum		**2,007,648,238**		
Total		**2,970,550,237**	**0.554%**	**16,456,848**

KDB Asia Limited
Disclosure on summary comparison of accounting assets against leverage ratio ("LR") exposure measure
30-Jun-25

	Item	Value under the LR framework US$
1	Total consolidated assets as per published financial statements	3,652,946,662
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	-
3	Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference	-
4	Adjustments for temporary exemption of central bank reserves	Not applicable
5	Adjustment for fiduciary assets recognised on the balance sheet pursuant to the applicable accounting standard but excluded from the LR exposure measure	-
6	Adjustments for regular-way purchases and sales of financial assets subject to trade date accounting	-
7	Adjustments for eligible cash pooling transactions	-
8	Adjustments for derivative contracts	18,030,136
9	Adjustment for SFTs (i.e. repos and similar secured lending)	-
10	Adjustment for off-balance sheet ("OBS") items (i.e. conversion to credit equivalent amounts of OBS exposures)	277,300,157
11	Adjustments for prudent valuation adjustments and specific and collective provisions that are allowed to be excluded from LR exposure measure	-
12	Other adjustments	9,678,951
13	**Leverage ratio exposure measure**	3,957,955,906

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

KDB Asia Limited
Disclosure on Leverage Ratio ("LR")
30-Jun-25

		(a)	(b)
		US$	
		30-Jun-2025	31-Mar-2025
On-balance sheet exposures			
1	On-balance sheet exposures (excluding derivative contracts and SFTs, but including related on-balance sheet collateral)	3,659,816,298	3,394,558,142
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)**	**3,659,816,298**	**3,394,558,142**
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)	2,809,315	5,034,394
9	Add-on amounts for PFE associated with all derivative contracts	18,030,136	18,777,187
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)**	**20,839,451**	**23,811,581**
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	475,058,362	423,637,177
20	Less: Adjustments for conversion to credit equivalent amounts	(197,758,205)	(163,872,706)
21	Less: Specific and collective provisions associated with off-balance sheet exposures that are deducted from Tier 1 capital	-	-
22	**Off-balance sheet items (sum of rows 19 to 21)**	**277,300,157**	**259,764,471**
Capital and total exposures			
23	Tier 1 capital	638,117,317	627,686,469
24	**Total exposures (sum of rows 7, 13, 18 and 22)**	**3,957,955,906**	**3,678,134,194**
Leverage ratio			
25 & 25a	**Leverage ratio**	**16.12%**	**17.07%**
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.

KDB Asia Limited
Disclosure on credit quality of exposures
30-Jun-25

		(a)	(b)	(c)	(d)	(e)	(f)	(g)
		Gross carrying amounts of		Allowances/ impairment	Of which ECL accounting provisions for credit losses on STC approach exposures		Of which ECL accounting provisions for credit losses on IRB approach exposures	Net values (a+b-c)
		Defaulted exposures	Non-defaulted exposures		Allocated in regulatory category of specific provisions	Allocated in regulatory category of collective provisions		
		US$	US$	US$	US$	US$	US$	US$
1	Loans	-	2,081,189,642	8,109,572	-	-	-	2,073,080,070
2	Debt securities	-	1,143,809,575	1,123,576	-	-	-	1,142,685,999
3	Off-balance sheet exposures	-	329,597,009	487,867	-	-	-	329,109,142
4	**Total**	**-**	**3,554,596,226**	**9,721,015**	**-**	**-**	**-**	**3,544,875,211**

KDB Asia Limited
Disclosure on changes in defaulted loans and debt securities
30-Jun-25

		(a)
		US$
1	**Defaulted loans and debt securities at end of the previous reporting period**	**-**
2	Loans and debt securities that have defaulted since the last reporting period	-
3	Returned to non-defaulted status	-
4	Amounts written off	-
5	Other changes	-
6	**Defaulted loans and debt securities at end of the current reporting period**	**-**

KDB Asia Limited
Disclosure on overview of recognized credit risk mitigation
30-Jun-25

		(a)	(b1)	(b)	(d)	(f)
		Exposures unsecured: carrying amount	Exposures to be secured	Exposures secured by recognized collateral	Exposures secured by recognized guarantees	Exposures secured by recognized credit derivative contracts
		US$	US$	US$	US$	US$
1	Loans	1,941,065,673	132,014,397	-	132,014,397	-
2	Debt securities	1,122,613,222	20,072,777	-	20,072,777	-
3	**Total**	**3,063,678,895**	**152,087,174**	**-**	**152,087,174**	**-**
4	Of which defaulted	-	-	-	-	-

KDB Asia Limited

Disclosure on credit risk exposures and effects of recognized credit risk mitigations - BSC approach

30-Jun-25

		(a)	(b)	(c)	(d)	(e)	(f)
		Exposures pre-CCF and pre-CRM		**Exposures post-CCF and post-CRM**		**RWA and RWA density**	
		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
	Exposure classes	US$	US$	US$	US$	US$	Percentage
1	Sovereign exposures	111,455,360	-	111,455,360	-	18,149,344	16%
2	Public sector entity exposures	407,231,691	40,500,000	307,481,552	2,848,919	61,496,311	20%
3	Multilateral development bank exposures	-	-	-	-	-	0%
4	Unspecified multilateral body exposures	85,529,952	-	85,529,952	-	42,764,976	50%
5	Bank exposures	771,809,734	548,778,666	718,456,523	5,572,099	152,219,118	21%
6	Eligible covered bond exposures	-	-	-	-	-	0%
7	Exposures arising from IPO financing	-	-	-	-	-	0%
8	Real estate exposures	-	-	-	-	-	0%
8a	Of which: regulatory residential real estate exposures (not materially dependent on cash flows generated by mortgaged properties)	-	-	-	-	-	0%
8b	Of which: regulatory residential real estate exposures (materially dependent on cash flows generated by mortgaged properties)	-	-	-	-	-	0%
8c	Of which: other real estate exposures	-	-	-	-	-	0%
9	Equity exposures	-	-	-	-	-	0%
10	Significant capital investments in commercial entities	-	-	-	-	-	0%
11	Holdings of capital instruments issued by, and non-capital LAC liabilities of, financial sector entities	95,717,597	-	95,717,597	-	143,576,396	150%
12	Subordinated debts issued by banks and corporates	-	-	-	-	-	0%
13	Cash and gold	-	-	-	-	-	0%
14	Items in the process of clearing or settlement	-	-	-	-	-	0%
15	Other exposures	1,983,915,826	329,597,009	2,146,174,694	131,838,803	2,278,013,497	100%
16	**Total**	**3,455,660,160**	**918,875,675**	**3,464,815,678**	**140,259,821**	**2,696,219,642**	**75%**

KDB Asia Limited

Disclosure on credit risk exposures by exposure classes and by risk weights - BSC approach

30-Jun-25

		0%	10%	20%	100%	Other	Total credit exposure amount (post-CCF and post-CRM)
1	Sovereign exposures	-	41,417,266	70,038,094	-	-	111,455,360

		20%	100%	Other	Total credit exposure amount (post-CCF and post-CRM)
2	Public sector entity exposures	310,330,471	-	-	310,330,471

		0%	Other	Total credit exposure amount (post-CCF and post-CRM)
3	Multilateral development bank exposures	-	-	-

		50%	Other	Total credit exposure amount (post-CCF and post-CRM)
4	Unspecified multilateral body exposures	85,529,952	-	85,529,952

		20%	100%	Other	Total credit exposure amount (post-CCF and post-CRM)
5	Bank exposures	713,368,855	10,659,767	-	724,028,622

		10%	50%	Other	Total credit exposure amount (post-CCF and post-CRM)
6	Eligible covered bond exposures	-	-	-	-

		0%	Other	Total credit exposure amount (post-CCF and post-CRM)
7	Exposures arising from IPO financing	-	-	-

KDB Asia Limited
Disclosure on credit risk exposures by exposure classes and by risk weights - BSC approach
30-Jun-25

		40%	50%	70%	100%	120%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
8	Real estate exposures	-	-	-	-	-	-	-	-
8a	Of which: regulatory residential real estate exposures (not materially dependent on cash flows generated by mortgaged properties)	-	-		-			-	-
8b	Of which: regulatory residential real estate exposures (materially dependent on cash flows generated by mortgaged properties)		-	-		-		-	-
8c	Of which: other real estate exposures						-	-	-

		250%	400%	Other	Total credit exposure amount (post-CCF and post-CRM)
9	Equity exposures	-	-	-	-

		250%	400%	1250%	Other	Total credit exposure amount (post-CCF and post-CRM)
10	Significant capital investments in commercial entities	-	-	-	-	-

		150%	250%	400%	Other	Total credit exposure amount (post-CCF and post-CRM)
11	Holdings of capital instruments issued by, and non-capital LAC liabilities of, financial sector entities	95,717,597	-	-	-	95,717,597

		150%	Other	Total credit exposure amount (post CCF and post-CRM)
12	Subordinated debts issued by banks and corporates	-	-	-

		0%	100%	Other	Total credit exposure amount (post-CCF and post-CRM)
13	Cash and gold	-	-	-	-

KDB Asia Limited

Disclosure on credit risk exposures by exposure classes and by risk weights - BSC approach

30-Jun-25

		0%	20%	Other	Total credit exposure amount (post-CCF and post-CRM)
14	Items in the process of clearing or settlement	-	-	-	-

		100%	1250%	Other	Total credit exposure amount (post-CCF and post-CRM)
15	Other exposures	2,278,013,497	-	-	2,278,013,497

Exposure amounts and CCFs applied to off-balance sheet exposures, categorised based on risk bucket of converted exposures (BSC version)

		(a)	(b)	(c)	(d)
	Risk Weight#	On-balance sheet exposure	Off-balance sheet exposure (pre-CCF)	Weighted average CCF*	Exposure (post-CCF and post-CRM)
1	Less than 40%	1,126,733,668	589,278,666	13%	1,135,154,686
2	40-70%	85,529,952	-	-	85,529,952
3	100%-120%	2,156,834,461	329,597,009	36%	2,288,673,264
4	150%	95,717,597	-	-	95,717,597
5	250%	-	-	-	-
6	400%	-	-	-	-
7	1250%	-	-	-	-
8	**Total exposures**	**3,464,815,678**	**918,875,675**	**49%**	**3,605,075,499**

Points to note:

An AI should add additional rows for the applicable risk weights that are not listed in the table, if any.

* Weighting is based on off-balance sheet exposure (pre-CCF).

KDB Asia Limited

Disclosure on analysis of counterparty credit risk exposures (other than those to CCPs) by approaches

30-Jun-25

		(a)	(b)	(c)	(d)	(e)	(f)
		Replacement cost (RC)	PFE	Effective EPE	Alpha (α) used for computing default risk exposure	Default risk exposure after CRM	RWA
		US$	US$	US$		US$	US$
1	SA-CCR approach (for derivative contracts)	1,768,853	4,246,160		1.4	8,421,018	1,684,204
1a	CEM (for derivative contracts)	-	-		1.4	-	-
2	IMM (CCR) approach			-	-	-	-
3	Simple approach (for SFTs)					-	-
4	Comprehensive approach (for SFTs)					-	-
5	VaR (for SFTs)					-	-
6	**Total**						**1,684,204**

KDB Asia Limited

Disclosure on counterparty credit risk exposures (other than those to CCPs) by exposure classes and by risk weights - BSC approach

30-Jun-25

		(a)	(b)	(c)	(d)	(f)	(h)	(i)
	Risk Weight	0%	10%	20%	50%	100%	Others	Total default risk exposure after CRM
	Exposure class	US$	US$	US$	US$	US$	US$	US$
1	Sovereign exposures	-	-	-	-	-	-	-
2	Public sector entity exposures	-	-	2,848,919	-	-	-	2,848,919
3	Multilateral development bank exposures	-	-	-	-	-	-	-
4	Unspecified multilateral body exposures	-	-	-	-	-	-	-
5	Bank exposures	-	-	5,572,099	-	-	-	5,572,099
6	Other exposures	-	-	-	-	-	-	-
7	**Total**	**-**	**-**	**8,421,018**	**-**	**-**	**-**	**8,421,018**

KDB Asia Limited

Disclosure on composition of collateral for counterparty credit risk exposures (including those for contracts or transactions cleared through CCPs)

30-Jun-25

	(a)	(b)	(c)	(d)	(e)	(f)
	Derivative contracts				SFTs	
	Fair value of recognized collateral received		Fair value of posted collateral		Fair value of recognized collateral received	Fair value of posted collateral
	Segregated	Unsegregated	Segregated	Unsegregated		
	US$	US$	US$	US$	US$	US$
Cash - domestic currency	-	-	-	-	-	-
Cash - other currencies	-	-	-	-	-	-
Domestic sovereign debt	-	-	-	-	-	-
Other sovereign debt	-	-	-	-	-	-
Government agency debt	-	-	-	-	-	-
Bank bonds	-	-	-	-	-	-
Corporate bonds	-	-	-	-	-	-
Equity securities	-	-	-	-	-	-
Other collateral	-	-	-	-	-	-
Total	**-**	**-**	**-**	**-**	**-**	**-**

There are no collateral posted nor recogniszed collateral received in the context of derivative contracts nor SFTs during the period.

KDB Asia Limited

Disclosure on credit-related derivatives contracts

30-Jun-25

	(a)	(b)
	Protection bought	Protection sold
	US$	US$
Notional amounts		
Single-name credit default swaps	-	-
Index credit default swaps	-	-
Total return swaps	-	-
Credit-related options	-	-
Other credit-related derivative contracts	-	-
Total notional amounts	**-**	**-**
Fair values		
Positive fair value (asset)	-	-
Negative fair value (liability)	-	-

There are no credit-related derivatives contracts during the period.

KDB Asia Limited
Disclosure on exposures to CCPs
30-Jun-25

		(a)	(b)
		Exposure after CRM	RWA
		US$	US$
1	**Exposures of the AI as clearing member or clearing client to qualifying CCPs (total)**		94,085
2	Default risk exposures to qualifying CCPs (excluding items disclosed in rows 7 to 10), of which:	4,704,259	94,085
3	(i) OTC derivative transactions	4,704,259	94,085
4	(ii) Exchange-traded derivative contracts	-	-
5	(iii) Securities financing transactions	-	-
6	(iv) Netting sets subject to valid cross-product netting agreements	-	-
7	Segregated initial margin	-	
8	Unsegregated initial margin	-	-
9	Funded default fund contributions	-	-
10	Unfunded default fund contributions	-	-
11	**Exposures of the AI as clearing member or clearing client to non-qualifying CCPs (total)**		-
12	Default risk exposures to non-qualifying CCPs (excluding items disclosed in rows 17 to 20), of which:	-	-
13	(i) OTC derivative transactions	-	-
14	(ii) Exchange-traded derivative contracts	-	-
15	(iii) Securities financing transactions	-	-
16	(iv) Netting sets subject to valid cross-product netting agreements	-	-
17	Segregated initial margin	-	
18	Unsegregated initial margin	-	-
19	Funded default fund contributions	-	-
20	Unfunded default fund contributions	-	-

KDB Asia Limited
Securitization exposures in banking book
30-Jun-25

		(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)
		Acting as originator (excluding sponsor)			Acting as sponsor			Acting as investor		
		Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
		US$	US$	US$	US$	US$	US$	US$	US$	US$
1	Retail (total) – of which:	-	-	-	-	-	-	-	-	-
2	re-securitization exposures	-	-	-	-	-	-	-	-	-
3	Wholesale (total) – of which:	-	-	-	-	-	-	34,675,263	-	34,675,263
4	renewable energy	-	-	-	-	-	-	25,403,485	-	25,403,485
5	automotive and equipment	-	-	-	-	-	-	9,271,778	-	9,271,778
6	re-securitization exposures	-	-	-	-	-	-	-	-	-

KDB Asia Limited
Securitization exposures in banking book and associated capital requirements – where AI acts as investor
30-Jun-25

		(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)
		Exposure values (by RW bands)					Exposure values (by regulatory approach)				RWAs (by regulatory approach)				Capital charges after cap			
		≤20% RW	>20% to 50% RW	>50% to 100% RW	>100% to <1250% RW	1250% RW	SEC-IRBA	SEC-ERBA (incl. IAA)	SEC-SA	SEC-FBA	SEC-IRBA	SEC-ERBA (incl. IAA)	SEC-SA	SEC-FBA	SEC-IRBA	SEC-ERBA (incl. IAA)	SEC-SA	SEC-FBA
		US$	US$	US$	US$	US$	US$	US$	US$	US$	US$	US$	US$	US$	US$	US$	US$	US$
1	Total exposures	21,428,639	-	13,246,624	-	-	-	34,675,263	-	-	-	12,462,912	-	-	-	-	-	-
2	Traditional securitization	21,428,639	-	13,246,624	-	-	-	34,675,263	-	-	-	12,462,912	-	-	-	-	-	-
3	Of which securitization	21,428,639	-	13,246,624	-	-	-	34,675,263	-	-	-	12,462,912	-	-	-	-	-	-
4	Of which retail	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Of which simple, transparent and comparable	N/A																
6	Of which wholesale	21,428,639	-	13,246,624	-	-	-	34,675,263	-	-	-	12,462,912	-	-	-	-	-	-
7	Of which simple, transparent and comparable	N/A																
8	Of which re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Synthetic securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Of which securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Of which retail	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Of which wholesale	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Of which re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

KDB Asia Limited
Disclosure on market risk under SSTM approach
30-Jun-25

		(a)	(b)	(c)	(d)
			Options		
		Outright products	Simplified approach	Delta-plus method	Other approach
		US$	US$	US$	US$
1	Interest rate exposures (general and specific risk)	1,155,699	-	-	-
2	Equity exposures (general and specific risk)	-	-	-	-
3	Commodity exposures	-	-	-	-
4	Foreign exchange (including gold) exposures	118,647	-	-	-
5	Securitization exposures	-			
6	Total	-	-	-	-

KDB Asia Limited
Disclosure on asset encumbrance
30-Jun-25

	(a)	(c)	(d)
	Encumbered assets	**Unencumbered assets**	**Total**
Cash and balances with banks and other financial institutions	-	32,049,512	32,049,512
Placements with banks and other financial institutions	-	69,959,388	69,959,388
Financial assets at fair value through profit or loss	-	164,316,824	164,316,824
Loans and advances	-	2,073,080,070	2,073,080,070
Financial assets at fair value through other comprehensive income	-	589,134,311	589,134,311
Financial assets at amortised cost	-	554,258,718	554,258,718
Property and equipment	-	1,214,624	1,214,624
Right-of-use assets	-	7,893,800	7,893,800
Interest receivable and other assets	4,129,428	156,909,987	161,039,415