

KDB Asia Limited

Quarterly Regulatory Disclosures
(Unaudited)
30 June 2026

Contents

KM1:	Key prudential ratios	1
OV1:	Overview of RWA	2
CC1:	Composition of regulatory capital	3-5
CC2:	Reconciliation of regulatory capital to balance sheet	6
CCA:	Main features of regulatory capital instruments	7
CCyB1:	Geographical distribution of credit exposures used in countercyclical capital buffer	8
LR1:	Summary comparison of accounting assets against leverage ratio exposure measure	9
LR2:	Leverage ratio	10
CR1:	Credit quality of exposures	11
CR2:	Changes in defaulted loans and debt securities	12
CR3:	Overview of recognized credit risk mitigation	13
CR4:	Credit risk exposures and effects of recognized credit risk mitigations - BSC approach	14
CR5:	Credit risk exposures by exposure classes and by risk weights - BSC approach	15-17
CCR1:	Analysis of counterparty credit risk exposures (other than those to CCPs) by approaches	18
CCR3:	Counterparty credit risk exposures (other than those to CCPs) by exposure classes and by risk weights - BSC approach	19
CCR5:	Composition of collateral for counterparty credit risk exposures (including those for contracts or transactions cleared through CCPs)	20
CCR6:	Credit-related derivatives contracts	21
CCR8:	Exposures to CCPs	22
SEC1:	Securitization exposures in banking book	23
SEC4:	Securitization exposures in banking book and associated capital requirements – where AI acts as investor	24
MR3:	Market risk under SSTM approach	25
ENC:	Asset encumbrance	26

KDB Asia Limited

Disclosure on key prudential ratios

30-Jun-26

		(a)	(b)	(c)	(d)	(e)
		30-Jun-26	31-Mar-26	31-Dec-25	30-Sep-25	30-Jun-25
		US\$	US\$	US\$	US\$	US\$
	Regulatory capital (amount)					
1	Common Equity Tier 1 (CET1)	689,731,640	674,004,216	660,174,086	656,705,444	638,117,317
2	Tier 1	689,731,640	674,004,216	660,174,086	656,705,444	638,117,317
3	Total capital	702,249,538	686,195,501	667,268,125	663,779,880	643,842,279
	RWA (amount)					
4	Total RWA	3,492,679,046	3,614,384,070	3,516,829,904	3,387,157,354	3,480,816,377
4a	Total RWA (pre-floor)	3,492,679,046	3,614,384,070	3,516,829,904	3,387,157,354	3,480,816,377
	Risk-based regulatory capital ratios (as a percentage of RWA)					
5 & 5a	CET1 ratio (%)	19.75%	18.65%	18.77%	19.39%	18.33%
5b	CET1 ratio (%) (pre-floor ratio)	19.75%	18.65%	18.77%	19.39%	18.33%
6 & 6a	Tier 1 ratio (%)	19.75%	18.65%	18.77%	19.39%	18.33%
6b	Tier 1 ratio (%) (pre-floor ratio)	19.75%	18.65%	18.77%	19.39%	18.33%
7 & 7a	Total capital ratio (%)	20.11%	18.99%	18.97%	19.60%	18.50%
7b	Total capital ratio (%) (pre-floor ratio)	20.11%	18.99%	18.97%	19.60%	18.50%
	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 (%)	0.64%	0.51%	0.59%	0.60%	0.55%
10	Higher loss absorbency requirements (%) (applicable only to G-SIBs or D-SIBs)	-	-	-	-	-
11	Total AI-specific CET1 buffer requirements (%)	3.14%	3.01%	3.09%	3.10%	3.05%
12	CET1 available after meeting the AI's minimum capital requirements (%)	15.25%	14.15%	14.27%	14.89%	13.83%
	Basel III leverage ratio					
13	Total leverage ratio (LR) exposure measure	4,238,764,513	4,228,481,766	4,068,804,298	3,761,585,762	3,957,955,906
13a	LR exposure measure based on mean values of gross assets of SFTs	-	-	-	-	-
14, 14a & 14b	LR (%)	16.27%	15.94%	16.23%	17.46%	16.12%
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 (%)	102.08%	120.55%	114.81%	123.19%	119.30%
	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-26

		(a)	(b)	(c)
		RWA		Minimum capital requirements
		30-Jun-26	31-Mar-26	30-Jun-26
		US\$	US\$	US\$
1	Credit risk for non-securitization exposures	2,721,911,432	2,759,210,030	217,752,915
2	Of which STC approach	-	-	-
2a	Of which BSC approach	2,721,911,432	2,759,210,030	217,752,915
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	-	-	-
5c	Of which cryptoasset exposures to credit risk calculated in accordance with section 376 and Divisions 5, 6 and 8 of Part 12 of the BCR	-	-	-
6	Counterparty credit risk and default fund contributions	3,157,620	4,503,596	252,610
7	Of which SA-CCR approach	2,946,979	4,369,580	235,758
7a	Of which CEM	-	-	-
8	Of which IMM(CCR) approach	-	-	-
8a	Of which method for group 2b cryptoasset derivative contracts	-	-	-
9	Of which others	-	-	-
10	CVA risk	2,946,923	4,369,615	235,754
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	235,296,902	-	18,823,752
13	CIS exposures – mandate-based approach	381,745,912	678,382,496	30,539,673
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	7,806,154	25,110,641	624,492
21	Of which STM approach	-	-	-
22	Of which IMA	-	-	-
22a	Of which SSTM approach	7,806,154	25,110,641	624,492
23	Capital charge for moving exposures between trading book and banking book	-	-	-
24	Operational risk	139,814,103	142,807,692	11,185,128
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	3,492,679,046	3,614,384,070	279,414,324

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

KDB Asia Limited
Disclosure on composition of regulatory capital
30-Jun-26

	(a)	(b)
	Amount	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
	At 30-Jun-2026 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	452,169,522	4+5+6
3 Disclosed reserves	2,911,549	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	695,081,071	
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	5,349,431	
26a Cumulative fair value gains arising from the revaluation of land and buildings (own-use and investment properties)	-	
26b Regulatory reserve for general banking risks	5,349,431	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	5,349,431	
29 CET1 capital	689,731,640	
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-26

		(a)	(b)
		Amount	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
		At 30-Jun-2026 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)	689,731,640	
	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	12,517,899	1+5
51	Tier 2 capital before regulatory deductions	12,517,899	
	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)	-	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 cumulative 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	-	
58	Tier 2 capital (T2)	12,517,898	
59	Total capital (TC = T1 + T2)	702,249,538	
60	Total RWA	3,492,679,046	
	Capital ratios (as a percentage of RWA)		
61	CET1 capital ratio	19.75%	
62	Tier 1 capital ratio	19.75%	
63	Total capital ratio	20.11%	
64	Institution-specific buffer requirement (capital conservation buffer plus countercyclical capital buffer plus higher loss absorbency requirements)	3.14%	
65	<i>of which: capital conservation buffer requirement</i>	2.50%	
66	<i>of which: bank specific countercyclical capital buffer requirement</i>	0.64%	
67	<i>of which: higher loss absorbency requirement</i>	-	
68	CET1 (as a percentage of RWA) available after meeting minimum capital requirements	15.25%	
	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-26

		(a)	(b)
		Amount	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
		At 30-Jun-2026 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)	12,517,898	
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	12,517,898	
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	-	

KDB Asia Limited
Disclosure on reconciliation of regulatory capital to balance sheet
30-Jun-26

	Balance sheet as in published financial statements At 30-Jun-26 US\$	Reference to the composition of regulatory capital
ASSETS		
Cash and balances with banks and other financial institutions	2,306,010	
Placements with banks and other financial institutions	261,910,321	
<i>of which: collective assessed provisions reflected in regulatory capital</i>	89,679	1
Financial assets at fair value through profit or loss	199,524,748	
<i>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)</i>	-	8
Loans and advances	2,126,173,059	
<i>of which: collective assessed provisions reflected in regulatory capital</i>	6,021,542	1
Financial assets at fair value through other comprehensive income	597,931,322	
Financial assets at amortised cost	590,177,841	
<i>of which: collective assessed provisions reflected in regulatory capital</i>	513,949	1
Property and equipment	2,059,991	
Right-of-use assets	7,768,209	
Interest receivable and other assets	132,590,440	
<i>of which: collective assessed provisions reflected in regulatory capital</i>	49,506	1
TOTAL ASSETS	3,920,441,941	
EQUITY AND LIABILITIES		
LIABILITIES		
Deposits and balances of banks and other financial institutions	2,188,489,026	
Financial liabilities at fair value through profit or loss	1,713,960	
Certificates of deposit issued	1,001,302,378	
Lease liabilities	8,087,837	
Tax payable	1,551,399	
Interest payable and other liabilities	21,854,619	
<i>of which: collective assessed provisions reflected in regulatory capital</i>	493,791	1
Deferred tax liabilities	2,361,651	
<i>of which: Deferred tax assets related to defined benefit pension fund reflected in regulatory capital</i>	-	2
TOTAL LIABILITIES	3,225,360,870	
EQUITY ATTRIBUTABLE TO OWNERS OF THE COMPANY		
Share capital	240,000,000	3
Reserves	455,081,071	
<i>of which: Retained profits</i>	416,691,397	4
<i>: Regulatory reserve</i>	5,349,431	5
<i>: Current profit/(loss)</i>	30,128,694	6
<i>: Accumulated other comprehensive income</i>	2,911,549	7
TOTAL EQUITY	695,081,071	
TOTAL EQUITY AND LIABILITIES	3,920,441,941	

KDB Asia Limited
Disclosure on main features of regulatory capital instrument
30-Jun-26

		(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
	<i>Regulatory treatment</i>	
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
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	NA
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-26**

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%	386,192,267		
Mainland China	-	224,244,286		
Australia	1.000%	78,345,223		
Chile	0.500%	30,185,723		
Denmark	2.500%	32,420,723		
France	1.000%	69,473,062		
Ireland	1.500%	81,001,087		
Luxembourg	0.500%	154,788,330		
Netherlands	2.000%	35,007,517		
South Korea	1.000%	546,926,278		
United Arab Emirates	0.500%	1,381,182		
United Kingdom	2.000%	304,140,919		
Sum		1,944,106,597		
Total		2,900,971,582	0.642%	18,624,238

KDB Asia Limited**Disclosure on summary comparison of accounting assets against leverage ratio ("LR")
exposure measure****30-Jun-26**

	Item	Value under the LR framework US\$
1	Total consolidated assets as per published financial statements	3,920,441,941
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	17,110,499
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)	275,290,593
11	Adjustments for prudent valuation adjustments and specific and collective provisions that are allowed to be excluded from LR exposure measure	-
12	Other adjustments	25,921,480
13	Leverage ratio exposure measure	4,238,764,513
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-26

		(a)	(b)
		US\$	
		30-Jun-2026	31-Mar-2026
On-balance sheet exposures			
1	On-balance sheet exposures (excluding derivative contracts and SFTs, but including related on-balance sheet collateral)	3,935,771,177	3,892,110,487
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 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)	3,935,771,177	3,892,110,487
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)	10,592,244	12,724,452
9	Add-on amounts for PFE associated with all derivative contracts	17,110,499	18,573,254
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)	27,702,743	31,297,706
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	470,411,357	527,118,002
20	Less: Adjustments for conversion to credit equivalent amounts	(195,120,764)	(222,044,429)
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)	275,290,593	305,073,573
Capital and total exposures			
23	Tier 1 capital	689,731,640	674,004,216
24	Total exposures (sum of rows 7, 13, 18 and 22)	4,238,764,513	4,228,481,766
Leverage ratio			
25 & 25a	Leverage ratio	16.27%	15.94%
26	Minimum leverage ratio requirement	3%	3%
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>(i) a row shaded yellow represents an item that is not applicable to Hong Kong.</i>			

KDB Asia Limited**Disclosure on credit quality of exposures****30-Jun-26**

		(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\$
1	Loans	-	2,146,178,730	20,005,671	-	-	-	2,126,173,059
2	Debt securities	-	1,188,623,112	1,126,129	-	-	-	1,187,496,983
3	Off-balance sheet exposures	-	325,201,273	493,791	-	-	-	324,707,482
4	Total	-	3,660,003,115	21,625,591	-	-	-	3,638,377,524

KDB Asia Limited**Disclosure on changes in defaulted loans and debt securities****30-Jun-26**

		(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-26**

		(a)	(b)	(c)	(d)	(e)
		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	1,839,730,890	286,442,169	-	286,442,169	-
2	Debt securities	1,157,335,583	30,161,400	-	30,161,400	-
3	Total	2,997,066,473	316,603,569	-	316,603,569	-
4	Of which defaulted	-	-	-	-	-

KDB Asia Limited**Disclosure on credit risk exposures and effects of recognized credit risk mitigations - BSC approach****30-Jun-26**

	Exposure classes	(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
		US\$	US\$	US\$	US\$	US\$	Percentage
1	Sovereign exposures	139,724,509	-	139,724,509	-	27,944,902	20%
2	Public sector entity exposures	675,286,735	210,233,236	410,725,957	21,447,292	86,145,192	20%
3	Multilateral development bank exposures	-	-	-	-	-	0%
4	Unspecified multilateral body exposures	125,510,447	-	125,510,447	-	62,755,223	50%
5	Bank exposures	905,957,632	452,483,681	852,630,977	13,287,601	222,578,343	26%
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	56,919,155	-	56,919,155	-	85,378,733	150%
12	Subordinated debts issued by banks and corporates	-	-	-	-	-	0%
13	Cash and gold	-	-	-	-	-	0%
14	Items in the process of clearing or settlement	35,772	-	35,772	-	7,154	20%
15	Other exposures	1,809,133,942	275,201,273	2,127,021,376	110,080,509	2,237,101,885	100%
15a	Group 1 cryptoasset exposures (other than those related to group 1a cryptoassets issued by the Government or domestic public sector entities)						
16	Total	3,712,568,192	937,918,190	3,712,568,193	144,815,402	2,721,911,432	71%

KDB Asia Limited**Disclosure on credit risk exposures by exposure classes and by risk weights - BSC approach****30-Jun-26**

		0%	10%	20%	100%	Other	Total credit exposure amount (post-CCF and post-CRM)
1	Sovereign exposures	-	-	139,724,509	-	-	139,724,509

		20%	100%	Other	Total credit exposure amount (post-CCF and post-CRM)
2	Public sector entity exposures	432,173,249	-	-	432,173,249

		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	125,510,447	-	125,510,447

		20%	100%	Other	Total credit exposure amount (post-CCF and post-CRM)
5	Bank exposures	800,853,394	65,065,184	-	865,918,578

		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-26

		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	56,919,155	-	-	-	56,919,155

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

KDB Asia Limited**Disclosure on credit risk exposures by exposure classes and by risk weights - BSC approach****30-Jun-26**

		0%	100%	Other	Total credit exposure amount (post-CCF and post-CRM)
13	Cash and gold	-	-	-	-
		0%	20%	Other	Total credit exposure amount (post-CCF and post-CRM)
14	Items in the process of clearing or settlement	-	35,772	-	35,772
		100%	1250%	Other	Total credit exposure amount (post-CCF and post-CRM)
15	Other exposures	2,237,101,885	-	-	2,237,101,885
		1250%			Total credit exposure amount (post-CCF and post-CRM)
15a	Group 1 cryptoasset exposures (other than those related to group 1a cryptoassets issued by the Government or domestic public sector entities)	-			-

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

	Risk Weight [#]	(a) On-balance sheet exposure	(b) Off-balance sheet exposure (pre-CCF)	(c) Weighted average CCF*	(d) Exposure (post-CCF and post-CRM)
1	Less than 40%	1,338,052,031	662,716,917	13%	1,372,786,924
2	40-70%	125,510,447	-	-	125,510,447
3	100%-120%	2,192,086,560	325,201,273	33%	2,302,167,069
4	150%	56,919,155	-	-	56,919,155
5	250%	-	-	-	-
6	400%	-	-	-	-
7	1250%	-	-	-	-
8	Total exposures	3,712,568,193	987,918,190	46%	3,857,383,595

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-26**

		(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)	5,606,919	4,918,004		1.4	14,734,893	2,946,979
1a	CEM (for derivative contracts)	-	-		1.4	-	-
1b	Method for group 2b cryptoasset derivative contracts	-	-		1.4	-	-
2	IMM (CCR) approach			-	-	-	-
3	Simple approach (for SFTs)					-	-
4	Comprehensive approach (for SFTs)					-	-
5	VaR (for SFTs)					-	-
6	Total						2,946,979

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-26**

		(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	-	-	1,447,292	-	-	-	1,447,292
3	Multilateral development bank exposures	-	-	-	-	-	-	-
4	Unspecified multilateral body exposures	-	-	-	-	-	-	-
5	Bank exposures	-	-	13,287,601	-	-	-	13,287,601
6	Other exposures	-	-	-	-	-	-	-
7	Total	-	-	14,734,893	-	-	-	14,734,893

KDB Asia Limited**Disclosure on composition of collateral for counterparty credit risk exposures (including those for contracts or transactions cleared through CCPs)****30-Jun-26**

	(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 recognized collateral received in the context of derivative contracts nor SFTs during the period.

KDB Asia Limited**Disclosure on credit-related derivatives contracts****30-Jun-26**

	(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-26**

		(a)	(b)
		Exposure after CRM	RWA
		US\$	US\$
1	Exposures of the AI as clearing member or clearing client to qualifying CCPs (total)		210,641
2	Default risk exposures to qualifying CCPs (excluding items disclosed in rows 7 to 10), of which:	10,532,041	210,641
3	(i) OTC derivative transactions	10,532,041	210,641
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-26

		(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:	-	-	-	-	-	-	22,770,569	-	22,770,569
4	renewable energy	-	-	-	-	-	-	19,295,047	-	19,295,047
5	automotive and equipment	-	-	-	-	-	-	3,475,522	-	3,475,522
6	re-securitization exposures	-	-	-	-	-	-	-	-	-

KDB Asia Limited

Securitization exposures in banking book and associated capital requirements – where AI acts as investor

30-Jun-26

		(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	12,770,569	-	10,000,000	-	-	-	22,770,569	-	-	-	8,077,114	-	-	-	-	-	-
2	Traditional securitization	12,770,569	-	10,000,000	-	-	-	22,770,569	-	-	-	8,077,114	-	-	-	-	-	-
3	Of which securitization	12,770,569	-	10,000,000	-	-	-	22,770,569	-	-	-	8,077,114	-	-	-	-	-	-
4	Of which retail	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Of which simple, transparent and comparable	N/A																
6	Of which wholesale	12,770,569	-	10,000,000	-	-	-	22,770,569	-	-	-	8,077,114	-	-	-	-	-	-
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-26**

		(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)	530,701	-	-	-
2	Equity exposures (general and specific risk)	-	-	-	-
3	Commodity exposures	-	-	-	-
4	Foreign exchange (including gold) exposures	94,033	-	-	-
5	Securitization exposures	-			
6	Group 2a cryptoasset exposures	-			-
7	Total	-	-	-	-

KDB Asia Limited
Disclosure on asset encumbrance
30-Jun-26

	(a)	(c)	(d)
	Encumbered assets	Unencumbered assets	Total
	US\$	US\$	US\$
Cash and balances with banks and other financial institutions	-	2,306,010	2,306,010
Placements with banks and other financial institutions	-	261,910,321	261,910,321
Financial assets at fair value through profit or loss	-	199,524,748	199,524,748
Loans and advances	-	2,126,173,059	2,126,173,059
Financial assets at fair value through other comprehensive income	-	597,931,322	597,931,322
Financial assets at amortised cost	-	590,177,841	590,177,841
Property and equipment	-	2,059,991	2,059,991
Right-of-use assets	-	7,768,209	7,768,209
Interest receivable and other assets	4,297,679	128,292,761	132,590,440