KDB Asia Limited
產銀亞洲金融有限公司

Quarterly Pillar 3 Regulatory Disclosures (Unaudited)
季度第三支柱監管披露 (未經審核)

30 September 2021

二零二一年九月三十日

Contents

<u>English Version</u>

<u>中文譯本</u>

KDB Asia Limited
Disclosure on key prudential ratios
30-Sep-21

		(a)	(b)	(c)	(d)	(e)
		30-Sep-21	30-Jun-21	31-Mar-21	31-Dec-20	30-Sep-20
		US$	US$	US$	US$	US$
	Regulatory capital (amount)					
1	Common Equity Tier 1 (CET1)	455,411,124	447,292,060	435,038,361	426,189,304	418,106,758
2	Tier 1	455,411,124	447,292,060	435,038,361	426,189,304	418,106,758
3	Total capital	465,561,756	457,439,393	447,099,627	438,318,429	429,533,631
	RWA (amount)					
4	Total RWA	2,382,637,345	2,321,206,678	2,271,877,522	2,271,879,331	2,236,447,783
	Risk-based regulatory capital ratios (as a percentage of RWA)					
5	CET1 ratio (%)	19.11%	19.27%	19.15%	18.76%	18.70%
6	Tier 1 ratio (%)	19.11%	19.27%	19.15%	18.76%	18.70%
7	Total capital ratio (%)	19.54%	19.71%	19.68%	19.29%	19.21%
	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 (%)	0.30%	0.35%	0.38%	0.39%	0.39%
10	Higher loss absorbency requirements (%) (applicable only to G-SIBs or D-SIBs)	-	-	-	-	-
11	Total AI-specific CET1 buffer requirements (%)	2.80%	2.85%	2.88%	2.89%	2.89%
12	CET1 available after meeting the AI's minimum capital requirements (%)	14.61%	14.77%	14.65%	14.26%	14.20%
	Basel III leverage ratio					
13	Total leverage ratio (LR) exposure measure	2,980,037,714	2,779,394,918	2,589,073,462	2,599,964,924	2,575,764,137
14	LR (%)	15.28%	16.09%	16.80%	16.39%	16.23%
	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 (%)	87.70%	67.23%	66.09%	71.87%	95.93%
	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-Sep-21

		(a)	(b)	(c)
		RWA		Minimum capital requirements
		30-Sep-21	**30-Jun-21**	**30-Sep-21**
		US$	US$	US$
1	Credit risk for non-securitization exposures	2,288,920,355	2,238,095,944	183,113,628
2	Of which STC approach	-	-	-
2a	Of which BSC approach	2,288,920,355	2,238,095,944	183,113,628
3	Of which foundation IRB approach	-	-	-
4	Of which supervisory slotting criteria approach	-	-	-
5	Of which advanced IRB approach	-	-	-
6	Counterparty default risk and default fund contributions	3,848,272	3,208,426	307,862
7	Of which SA-CCR approach	3,837,375	3,196,118	306,990
7a	Of which CEM	-	-	-
8	Of which IMM(CCR) approach	-	-	-
9	Of which others	-	-	-
10	CVA risk	2,057,692	1,740,385	164,615
11	Equity positions in banking book under the simple risk-weight method and internal models method	-	-	-
12	Collective investment schemes ("CIS") exposures - LTA	NA	NA	NA
13	CIS exposures – MBA	NA	NA	NA
14	CIS exposures – FBA	NA	NA	NA
14a	CIS exposures - combination of apporaches	NA	NA	NA
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	26,575,385	18,953,590	2,126,031
21	Of which STM approach	26,575,385	18,953,590	2,126,031
22	Of which IMM approach	-	-	-
23	Capital charge for switch between exposures in trading bood and banking book (not applicable before the reivsed market risk framework takes effect)	NA	NA	NA
24	Operational risk	61,235,641	59,208,333	4,898,851
24a	Sovereign concentration risk	NA	NA	NA
25	Amounts below the thresholds for deduction (subject to 250% RW)	-	-	-
26	Capital floor adjustment	-	-	-
26a	Deduction to RWA	-	-	-
26b	Of which portion of regulatory reserve for general banking risks and collective provisions which is not included in Tier 2 Capital	-	-	-
26c	Of which portion of cumulative fair value gains arising from the revaluation of land and buildings which is not included in Tier 2 Capital	-	-	-
27	**Total**	**2,382,637,345**	**2,321,206,678**	**190,610,987**

KDB Asia Limited
Disclosure on Leverage Ratio ("LR")
30-Sep-21

		(a)	(b)
		US$	
		30-Sep-2021	30-Jun-2021
On-balance sheet exposures			
1	On-balance sheet exposures (excluding those arising from derivative contracts and SFTs, but including collateral)	2,831,475,723	2,651,941,027
2	Less: Asset amounts deducted in determining Tier 1 capital	-	-
3	**Total on-balance sheet exposures (excluding derivative contracts and SFTs)**	**2,831,475,723**	**2,651,941,027**
Exposures arising from derivative contracts			
4	Replacement cost associated with all derivative contracts (where applicable net of eligible cash variation margin and/or with bilateral netting)	6,437,629	6,418,464
5	Add-on amounts for PFE associated with all derivative contracts	15,824,606	13,170,137
6	Gross-up for collateral provided in respect of derivative contracts where deducted from the balance sheet assets pursuant to the applicable accounting framework	-	-
7	Less: Deductions of receivables assets for cash variation margin provided under derivative contracts	-	-
8	Less: Exempted CCP leg of client-cleared trade exposures	-	-
9	Adjusted effective notional amount of written credit-related derivative contracts	-	-
10	Less: Adjusted effective notional offsets and add-on deductions for written credit-related derivative contracts	-	-
11	**Total exposures arising from derivative contracts**	**22,262,235**	**19,588,601**
Exposures arising from SFTs			
12	Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	-	-
13	Less: Netted amounts of cash payables and cash receivables of gross SFT assets	-	-
14	CCR exposure for SFT assets	-	-
15	Agent transaction exposures	-	-
16	**Total exposures arising from SFTs**	**-**	**-**
Other off-balance sheet exposures			
17	Off-balance sheet exposure at gross notional amount	304,004,558	271,499,771
18	Less: Adjustments for conversion to credit equivalent amounts	(177,457,421)	(163,429,310)
19	**Off-balance sheet items**	**126,547,137**	**108,070,461**
Capital and total exposures			
20	Tier 1 capital	455,411,124	447,292,060
20a	Total exposures before adjustments for specific and collective provisions	2,980,285,095	2,779,600,089
20b	Adjustments for specific and collective provisions	(247,381)	(205,171)
21	**Total exposures after adjustments for specific and collective provisions**	**2,980,037,714**	**2,779,394,918**
Leverage ratio			
22	**Leverage ratio**	**15.28%**	**16.09%**

產銀亞洲金融有限公司
主要審慎比率披露
二零二一年九月三十日

		(a)	(b)	(c)	(d)	(e)
		二零二一年 九月三十日	二零二一年 六月三十日	二零二一年 三月三十一日	二零二零年 十二月三十一日	二零二零年 九月三十日
		美元	美元	美元	美元	美元
	監管資本（數額）					
1	普通股權一級(CET1)	455,411,124	447,292,060	435,038,361	426,189,304	418,106,758
2	一級	455,411,124	447,292,060	435,038,361	426,189,304	418,106,758
3	總資本	465,561,756	457,439,393	447,099,627	438,318,429	429,533,631
	風險加權數額（數額）					
4	風險加權數額總額	2,382,637,345	2,321,206,678	2,271,877,522	2,271,879,331	2,236,447,783
	風險為本監管資本比率（以風險加權數額的百分率表示）					
5	CET1比率 (%)	19.11%	19.27%	19.15%	18.76%	18.70%
6	一級比率 (%)	19.11%	19.27%	19.15%	18.76%	18.70%
7	總資本比率 (%)	19.54%	19.71%	19.68%	19.29%	19.21%
	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 (%)	0.30%	0.35%	0.38%	0.39%	0.39%
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 (%)	2.80%	2.85%	2.88%	2.89%	2.89%
12	符合認可機構的最低資本規定後可用的CET1 (%)	14.61%	14.77%	14.65%	14.26%	14.20%
	《巴塞爾協定三》槓桿比率					
13	總槓桿比率風險承擔計量	2,980,037,714	2,779,394,918	2,589,073,462	2,599,964,924	2,575,764,137
14	槓桿比率(LR) (%)	15.28%	16.09%	16.80%	16.39%	16.23%
	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 (%)	87.70%	67.23%	66.09%	71.87%	95.93%
	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

二零二一年九月三十日

		(a)	(b)	(c)
		風險加權數額		最低資本規定
		二零二一年九月三十日	二零二一年六月三十日	二零二一年九月三十日
		美元	美元	美元
1	非證券化類別風險承擔的信用風險	2,288,920,355	2,238,095,944	183,113,628
2	其中STC計算法	-	-	-
2a	其中BSC計算法	2,288,920,355	2,238,095,944	183,113,628
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	-	-	-
6	對手方違責風險及違責基金承擔	3,848,272	3,208,426	307,862
7	其中 SA-CCR計算法	3,837,375	3,196,118	306,990
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	2,057,692	1,740,385	164,615
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	-	-	-
12	集體投資計劃風險承擔──LTA	不適用	不適用	不適用
13	集體投資計劃風險承擔──MBA	不適用	不適用	不適用
14	集體投資計劃風險承擔──FBA	不適用	不適用	不適用
14a	集體投資計劃風險承擔──混合使用計算法	不適用	不適用	不適用
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	26,575,385	18,953,590	2,126,031
21	其中STM計算法	26,575,385	18,953,590	2,126,031
22	其中IMM計算法	-	-	-
23	交易帳與銀行帳之間切換的風險承擔的資本要求 (經修訂市場風險框架生效前不適用)	不適用	不適用	不適用
24	業務操作風險	61,235,641	59,208,333	4,898,851
24a	官方實體集中風險	不適用	不適用	不適用
25	低於扣減門檻的數額（須計算250%風險權重）	-	-	-
26	資本下限調整	-	-	-
26a	風險加權數額扣減	-	-	-
26b	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	-	-	-
26c	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	-	-	-
27	總計	2,382,637,345	2,321,206,678	190,610,987

產銀亞洲金融有限公司
槓桿比率披露
二零二一年九月三十日

		(a)	(b)
		美元	
		於二零二一年九月三十日	於二零二一年六月三十日
資產負債表內風險承擔			
1	資產負債表內風險承擔（不包括由衍生工具合約或證券融資交易(SFT)產生的風險承擔，但包括抵押品）	2,831,475,723	2,651,941,027
2	扣減：斷定一級資本時所扣減的資產數額	-	-
3	**資產負債表內風險承擔總額（不包括衍生工具合約及SFT）**	**2,831,475,723**	**2,651,941,027**
由衍生工具合約產生的風險承擔			
4	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）	6,437,629	6,418,464
5	所有與衍生工具合約有關的潛在未來風險承擔的附加數額	15,824,606	13,170,137
6	還原因提供予對手方而須根據適用會計框架從資產負債表中扣減的衍生工具合約抵押品的數額	-	-
7	扣減：就衍生工具合約提供的現金變動保證金的應收部分	-	-
8	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	-	-
9	經調整後已出售信用關聯衍生工具合約的有效名義數額	-	-
10	扣減：就已出售信用關聯衍生工具合約作出調整的有效名義抵銷及附加數額的扣減	-	-
11	**衍生工具合約產生的風險承擔總額**	**22,262,235**	**19,588,601**
由SFT產生的風險承擔			
12	經銷售會計交易調整後（在不確認淨額計算下）的SFT資產總計	-	-
13	扣減：SFT資產總計的應付現金與應收現金相抵後的淨額	-	-
14	SFT資產的對手方信用風險承擔	-	-
15	代理交易風險承擔	-	-
16	**由SFT產生的風險承擔總額**	**-**	**-**
其他資產負債表外風險承擔			
17	資產負債表外風險承擔名義數額總額	304,004,558	271,499,771
18	扣減：就轉換為信貸等值數額作出的調整	(177,457,421)	(163,429,310)
19	**資產負債表外項目**	**126,547,137**	**108,070,461**
資本及風險承擔總額			
20	一級資本	**455,411,124**	**447,292,060**
20a	**為特定準備金及集體準備金作出調整前的風險承擔總額**	**2,980,285,095**	**2,779,600,089**
20b	**為特定準備金及集體準備金作出的調整**	**(247,381)**	**(205,171)**
21	**為特定準備金及集體準備金作出調整後的風險承擔總額**	**2,980,037,714**	**2,779,394,918**
槓桿比率			
22	槓桿比率	**15.28%**	**16.09%**