

Dah Sing Bank, Limited

Regulatory Disclosure Statement

For the quarter ended 30 September 2025
(Unaudited)

These disclosures are prepared under
the Banking (Disclosure) Rules

Dah Sing Bank, Limited
Regulatory Disclosure Statement for the quarter ended 30 September 2025 (Unaudited)

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A. Purpose and Basis of Consolidation

The information contained in this Regulatory Disclosure Statement (the “Statement”) is for Dah Sing Bank, Limited (the “Bank”) and its subsidiaries (together the “Group”) to comply with the Banking (Disclosure) Rules (“BDR”) (Cap. 155M) and does not constitute statutory financial statements.

While the Statement is not required to be subject to external audit, it has been reviewed and verified within the Bank in accordance with the Group’s governance processes over financial reporting and policies on disclosures.

Except where indicated otherwise, the financial information contained in this Statement has been prepared on the basis of regulatory scope of consolidation specified by the Hong Kong Monetary Authority (“HKMA”) to the Bank.

B. Key prudential ratios

Template KM1: Key prudential ratios

The key prudential ratios and the comparative figures as at each reporting date are set out as below.

	HK\$’000	30 Sep 2025	30 Jun 2025	31 Mar 2025	31 Dec 2024	30 Sep 2024
	Regulatory capital (amount)					
1 & 1a	Common Equity Tier 1	30,650,532	30,213,776	30,075,389	29,308,556	29,584,093
2 & 2a	Tier 1	31,818,342	31,381,586	31,243,199	30,476,366	30,751,903
3 & 3a	Total capital	37,747,238	37,352,416	37,123,483	36,375,426	36,690,985
	RWA (amount)					
4	Total RWA	164,559,422	166,289,673	164,335,248	173,541,504	175,028,871
4a	Total RWA (pre-floor) ¹	164,559,422	166,289,673	164,335,248	N/A	N/A
	Risk-based regulatory capital ratios (as a percentage of RWA)					
5 & 5a	CET 1 ratio (%)	18.6%	18.2%	18.3%	16.9%	16.9%
5b	CET 1 ratio (%) (pre-floor ratio) ¹	18.6%	18.2%	18.3%	N/A	N/A
6 & 6a	Tier 1 ratio (%)	19.3%	18.9%	19.0%	17.6%	17.6%
6b	Tier 1 ratio (%) (pre-floor ratio) ¹	19.3%	18.9%	19.0%	N/A	N/A
7 & 7a	Total capital ratio (%)	22.9%	22.5%	22.6%	21.0%	21.0%
7b	Total capital ratio (%) (pre-floor ratio) ¹	22.9%	22.5%	22.6%	N/A	N/A
	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 (%)	0.37%	0.37%	0.38%	0.38%	0.74%
10	Higher loss absorbency requirement (%) (applicable only to G-SIB or D-SIBs)	N/A	N/A	N/A	N/A	N/A
11	Total AI-specific CET1 buffer requirement (%)	2.87%	2.87%	2.88%	2.88%	3.24%
12	CET1 available after meeting the AI’s minimum capital requirement (%)	13.3%	12.9%	13.0%	11.6%	11.6%

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B. Key prudential ratios (Continued)

Template KM1: Key prudential ratios (Continued)

	HK\$'000	30 Sep 2025	30 Jun 2025	31 Mar 2025	31 Dec 2024	30 Sep 2024
Basel III leverage ratio						
13	Total leverage ratio (LR) exposure measure	266,385,474	267,775,076	264,118,151	262,372,824	268,673,788
13a	LR exposure measure based on mean values of gross assets of SFTs ¹	266,290,506	268,116,848	263,714,456	N/A	N/A
14, 14a & 14b	LR (%)	11.9%	11.7%	11.8%	11.6%	11.4%
14c & 14d	LR (%) measure based on mean values of gross assets of SFTs ¹	11.9%	11.7%	11.8%	N/A	N/A
Liquidity Maintenance Ratio (“LMR”) – applicable to category 2 institution only						
17a	LMR (%)	60.2%	59.7%	61.7%	63.1%	64.3%
Core Funding Ratio (“CFR”) – applicable to category 2A institution only						
20a	CFR (%)	186.9%	189.8%	186.5%	185.8%	181.5%

- 1 Prior year disclosure is not required, as this is a new requirement under the Basel III final reform package, effective from 1 January 2025.

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C. Overview of Risk-weighted Assets

Template OV1: Overview of RWA

The following table provides an overview of capital requirements in terms of a detailed breakdown of RWAs for various risks as at 30 September 2025 and 30 June 2025 respectively:

		(a)	(b)	(c)
		RWA		Minimum capital requirements
		30 Sep 2025 (HK\$'000)	30 Jun 2025 (HK\$'000)	30 Sep 2025 (HK\$'000)
1	Credit risk for non-securitization exposures	139,347,670	141,808,195	11,147,814
2	Of which STC approach	139,347,670	141,808,195	11,147,814
2a	Of which BSC approach	-	-	-
3	Of which foundation IRB approach	-	-	-
4	Of which supervisory slotting criteria approach	-	-	-
5	Of which advanced IRB approach	-	-	-
5a	Of which retail IRB approach	-	-	-
5b	Of which specific risk-weight approach	-	-	-
6	Counterparty credit risk and default fund contributions	2,905,743	2,931,315	232,459
7	Of which SA-CCR approach	2,807,043	2,861,595	224,563
7a	Of which CEM	-	-	-
8	Of which IMM(CCR) approach	-	-	-
9	Of which others	98,700	69,720	7,896
10	CVA risk	1,164,488	1,233,675	93,159
11	Equity positions in banking book under the simple risk-weight method and internal models method	N/A	N/A	N/A
12	CIS exposures – look-through approach / third-party approach	-	-	-
13	CIS exposures – mandate-based approach	-	-	-
14	CIS exposures – fall-back approach	-	-	-
14a	CIS exposures – combination of approaches	-	-	-
15	Settlement risk	-	-	-
16	Securitization exposures in banking book	-	-	-
17	Of which SEC-IRBA	-	-	-
18	Of which SEC-ERBA (including IAA)	-	-	-
19	Of which SEC-SA	-	-	-
19a	Of which SEC-FBA	-	-	-
20	Market risk	2,302,488	1,878,225	184,199
21	Of which STM approach	2,302,488	1,878,225	184,199
22	Of which IMA	-	-	-
22a	Of which SSTM approach	-	-	-
23	Capital charge for moving exposures between trading book and banking book	-	-	-
24	Operational risk	12,133,588	11,715,063	970,687

Dah Sing Bank, Limited**Regulatory Disclosure Statement for the quarter ended 30 September 2025 (Unaudited)****C. Overview of Risk-weighted Assets (Continued)****Template OV1: Overview of RWA (Continued)**

		(a)	(b)	(c)
		RWA		Minimum capital requirements
		30 Sep 2025 (HK\$'000)	30 Jun 2025 (HK\$'000)	30 Sep 2025 (HK\$'000)
24a	Sovereign concentration risk	-	-	-
25	Amounts below the thresholds for deduction (subject to 250% RW)	7,116,511	7,134,266	569,321
26	Output floor level applied	N/A	N/A	N/A
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	(411,066)	(411,066)	(32,885)
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	(411,066)	(411,066)	(32,885)
29	Total	164,559,422	166,289,673	13,164,754

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D. Leverage Ratio

Template LR2: Leverage ratio

The detailed composition of the Bank's consolidated leverage ratio as at 30 September 2025 and 30 June 2025 is set out below:

		(a)	(b)
		30 Sep 2025 (HK\$'000)	30 Jun 2025 (HK\$'000)
On-balance sheet exposures			
1	On-balance sheet exposures (excluding derivative contracts and SFTs, but including related on-balance sheet collateral)	256,512,524	257,671,607
2	Gross-up for derivative contracts collateral provided where deducted from balance sheet assets pursuant to the applicable accounting standards	-	-
3	Less: Deductions of receivables assets for cash variation margin provided under derivative contracts	(278,832)	(623,901)
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	(2,135,313)	(1,991,425)
6	Less: Asset amounts deducted in determining Tier 1 capital	(1,995,061)	(2,123,134)
7	Total on-balance sheet exposures (excluding derivative contracts and SFTs) (sum of rows 1 to 6)	252,103,318	252,933,147
Exposures arising from derivative exposures			
8	Replacement cost associated with all derivative contracts (where applicable net of eligible cash variation margin and/ or with all derivative contracts)	784,730	1,439,795
9	Add-on amounts for PFE associated with all derivative contracts	4,295,617	4,286,945
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)	5,080,347	5,726,740
Exposures arising from SFTs			
14	Gross amount of SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	826,289	656,271
15	Less: Netted amounts of cash payables and cash receivables of gross SFT assets	-	-
16	CCR exposure for SFT assets	14,364	11,837
17	Agent transaction exposures	-	-
18	Total exposures arising from SFTs (sum of row 14 to 17)	840,653	668,108
Other off-balance sheet exposures			
19	Off-balance sheet exposure at gross notional amount	63,482,070	64,364,071
20	Less: Adjustments for conversion to credit equivalent amounts	(55,059,170)	(55,857,990)
21	Less: Specific and collective provisions associated with off-balance sheet exposures that are deducted from Tier 1 capital	(61,744)	(59,000)
22	Off-balance sheet items (sum of row 19 to 21)	8,361,156	8,447,081

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D. Leverage Ratio (Continued)

Template LR2: Leverage ratio (Continued)

		(a)	(b)
		30 Sep 2025 (HK\$'000)	30 Jun 2025 (HK\$'000)
Capital and total exposures			
23	Tier 1 capital	31,818,342	31,381,586
24	Total exposures (sum of rows 7, 13, 18 and 22)	266,385,474	267,775,076
Leverage ratio			
25 & 25a	Leverage ratio	11.9%	11.7%
26	Minimum leverage ratio requirement	3.0%	3.0%
27	Applicable leverage buffers	N/A	N/A
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	731,321	998,043
29	Quarter-end value of gross assets of SFTs, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	826,289	656,271
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)	266,290,506	268,116,848
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)	11.9%	11.7%

Dah Sing Bank, Limited**Regulatory Disclosure Statement for the quarter ended 30 September 2025 (Unaudited)****E. Abbreviations**

A	
AI	Authorized institution
B	
BSC	Basic approach
C	
CCP	Central counterparty
CEM	Current exposure method
CET1	Common equity tier 1
CIS	Collective investment scheme
CVA	Credit valuation adjustment
D	
D-SIBs	Domestic systemically important banks
G	
G-SIBs	Global systemically important banks
I	
IAA	Internal assessment approach
IMA	Internal models (market risk) approach
IMM(CCR)	Internal models (counterparty credit risk) approach
IRB	Internal ratings-based approach
L	
LTA	Look through approach
M	
MBA	Mandate-based approach
N	
N/A	Not applicable
P	
PFE	Potential future exposure
R	
RWA	Risk-weighted asset/risk-weighted amount
S	
SA-CCR	Standardized approach for counterparty credit risk
SEC-IRBA	Securitization internal ratings-based approach
SEC-ERBA	Securitization external ratings-based approach
SEC-SA	Securitization standardized approach
SEC-FBA	Securitization fall-back approach
SFT	Securities financing transaction
SSTM	Simplified standardized (market risk) approach
STC	Standardized (credit risk) approach
STM	Standardized (market risk) approach