大新銀行
DAH SING BANK

Dah Sing Bank, Limited

Regulatory Disclosure Statement

For the quarter ended 30 September 2026
(Unaudited)

These disclosures are prepared under
the Banking (Disclosure) Rules

Dah Sing Bank, Limited
Regulatory Disclosure Statement for the quarter ended 30 September 2026 (Unaudited)

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Dah Sing Bank, Limited
Regulatory Disclosure Statement for the quarter ended 30 September 2026 (Unaudited)

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 2026	30 Jun 2026	31 Mar 2026	31 Dec 2025	30 Sep 2025
	Regulatory capital (amount)					
1 & 1a	Common Equity Tier 1	31,726,267	31,943,824	31,894,333	31,362,225	30,650,532
2 & 2a	Tier 1	32,894,077	33,111,634	33,062,143	32,530,035	31,818,342
3 & 3a	Total capital	38,858,838	39,247,652	39,325,409	38,606,574	37,747,238
	RWA (amount)					
4	Total RWA	166,168,470	167,485,650	164,628,387	167,176,140	164,559,422
4a	Total RWA (pre-floor)	166,168,470	167,485,650	164,628,387	167,176,140	164,559,422
	Risk-based regulatory capital ratios (as a percentage of RWA)					
5 & 5a	CET 1 ratio (%)	19.1%	19.1%	19.4%	18.8%	18.6%
5b	CET 1 ratio (%) (pre-floor ratio)	19.1%	19.1%	19.4%	18.8%	18.6%
6 & 6a	Tier 1 ratio (%)	19.8%	19.8%	20.1%	19.5%	19.3%
6b	Tier 1 ratio (%) (pre-floor ratio)	19.8%	19.8%	20.1%	19.5%	19.3%
7 & 7a	Total capital ratio (%)	23.4%	23.4%	23.9%	23.1%	22.9%
7b	Total capital ratio (%) (pre-floor ratio)	23.4%	23.4%	23.9%	23.1%	22.9%
	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 (%)	0.38%	0.38%	0.37%	0.38%	0.37%
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 (%)	2.88%	2.88%	2.87%	2.88%	2.87%
12	CET1 available after meeting the AI's minimum capital requirement (%)	13.8%	13.8%	14.1%	13.5%	13.3%

B. Key prudential ratios (Continued)

Template KM1: Key prudential ratios (Continued)

	HK$'000	30 Sep 2026	30 Jun 2026	31 Mar 2026	31 Dec 2025	30 Sep 2025
	Basel III leverage ratio					
13	Total leverage ratio (LR) exposure measure	277,911,024	275,353,182	267,072,898	266,412,846	266,385,474
13a	LR exposure measure based on mean values of gross assets of SFTs	278,024,321	275,405,547	267,044,882	266,422,245	266,290,506
14, 14a & 14b	LR (%)	11.8%	12.0%	12.4%	12.2%	11.9%
14c & 14d	LR (%) measure based on mean values of gross assets of SFTs	11.8%	12.0%	12.4%	12.2%	11.9%
	Liquidity Maintenance Ratio ("LMR") – applicable to category 2 institution only					
17a	LMR (%)	59.8%	59.3%	58.8%	61.5%	60.2%
	Core Funding Ratio ("CFR") – applicable to category 2A institution only					
20a	CFR (%)	191.3%	190.2%	184.1%	185.0%	186.9%

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 2026 and 30 June 2026 respectively:

		(a)	(b)	(c)
		RWA		Minimum capital requirements
		30 Sep 2026 (HK$'000)	30 Jun 2026 (HK$'000)	30 Sep 2026 (HK$'000)
1	Credit risk for non-securitization exposures	138,762,162	141,188,088	11,100,973
2	Of which STC approach	138,762,162	141,188,088	11,100,973
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	-	-	-
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	3,687,167	3,188,729	294,973
7	Of which SA-CCR approach	3,591,413	3,110,404	287,313
7a	Of which CEM	-	-	-
8	Of which IMM(CCR) approach	-	-	-
8a	Of which method for group 2b cryptoasset derivative contracts	-	-	-
9	Of which others	95,754	78,325	7,660
10	CVA risk	1,742,925	1,498,400	139,434
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	1,983,250	1,870,463	158,660
21	Of which STM approach	1,983,250	1,870,463	158,660
22	Of which IMA	-	-	-
22a	Of which SSTM approach	-	-	-
23	Capital charge for moving exposures between trading book and banking book	-	-	-
24	Operational risk	12,654,238	12,402,700	1,012,339

C. Overview of Risk-weighted Assets (Continued)

Template OV1: Overview of RWA (Continued)

		(a)	(b)	(c)
		RWA		Minimum capital requirements
		30 Sep 2026 (HK$'000)	30 Jun 2026 (HK$'000)	30 Sep 2026 (HK$'000)
24a	Sovereign concentration risk	-	-	-
25	Amounts below the thresholds for deduction (subject to 250% RW)	7,735,416	7,733,958	618,833
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	(396,688)	(396,688)	(31,735)
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	(396,688)	(396,688)	(31,735)
29	Total	166,168,470	167,485,650	13,293,477

D. Leverage Ratio

Template LR2: Leverage ratio

The detailed composition of the Bank's consolidated leverage ratio as at 30 September 2026 and 30 June 2026 is set out below:

		(a)	(b)
		30 Sep 2026 (HK$'000)	**30 Jun 2026 (HK$'000)**
On-balance sheet exposures			
1	On-balance sheet exposures (excluding derivative contracts and SFTs, but including related on-balance sheet collateral)	265,598,836	264,297,320
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	(348,820)	(288,186)
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	(2,473,570)	(2,475,836)
6	Less: Asset amounts deducted in determining Tier 1 capital	(1,494,415)	(1,320,742)
7	**Total on-balance sheet exposures (excluding derivative contracts and SFTs) (sum of rows 1 to 6)**	**261,282,031**	**260,212,556**
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)	752,421	905,990
9	Add-on amounts for PFE associated with all derivative contracts	6,355,194	5,459,143
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)**	**7,107,615**	**6,365,133**
Exposures arising from SFTs			
14	Gross amount of SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	656,682	727,895
15	Less: Netted amounts of cash payables and cash receivables of gross SFT assets	-	-
16	CCR exposure for SFT assets	12,050	16,970
17	Agent transaction exposures	-	-
18	**Total exposures arising from SFTs (sum of row 14 to 17)**	**668,732**	**744,865**
Other off-balance sheet exposures			
19	Off-balance sheet exposure at gross notional amount	66,572,427	63,049,873
20	Less: Adjustments for conversion to credit equivalent amounts	(57,646,661)	(54,959,294)
21	Less: Specific and collective provisions associated with off-balance sheet exposures that are deducted from Tier 1 capital	(73,120)	(59,951)
22	**Off-balance sheet items (sum of row 19 to 21)**	**8,852,646**	**8,030,628**

D. Leverage Ratio (Continued)

Template LR2: Leverage ratio (Continued)

		(a)	(b)
		30 Sep 2026 (HK$'000)	**30 Jun 2026 (HK$'000)**
Capital and total exposures			
23	**Tier 1 capital**	**32,894,077**	**33,111,634**
24	**Total exposures (sum of rows 7, 13, 18 and 22)**	**277,911,024**	**275,353,182**
Leverage ratio			
25 & 25a	**Leverage ratio**	**11.8%**	**12.0%**
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	769,979	780,260
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	656,682	727,895
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)	278,024,321	275,405,547
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)	11.8%	12.0%

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