

## Green Link Digital Bank Pte. Ltd.

Pillar 3 Disclosures  
As at 30 June 2024

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## 1. Introduction

Green Link Digital Bank Pte. Ltd. (the "Bank") is incorporated and domiciled in Singapore. The address of its registered office is 20 Pasir Panjang Road, #07-25-28 Mapletree Business City, Singapore 117439.

The Bank has been licensed by the Monetary Authority of Singapore to operate as a digital wholesale bank in Singapore. The Bank is principally engaged in the business of cash management, lending and supply chain finance, harnessing the digitally advanced systems capabilities and technical know-how of indirect shareholder companies.

The Bank's immediate holding corporation is Greenland Linklogis Group Holdings Pte. Ltd., incorporated in Singapore. The intermediate holding corporation is Greenland Financial Holdings Group Co., Ltd., incorporated in People's Republic of China, which holds an 80% interest in the Bank. The remaining 20% interest in the Bank is held by Linklogis Hong Kong Limited, incorporated in Hong Kong SAR, People's Republic of China. The Bank's ultimate holding corporation is Greenland Holdings Corporation Limited, incorporated in People's Republic of China.

This document presents the information of the Bank in accordance with Pillar 3 disclosure requirements under the Monetary Authority of Singapore "Notice on Risk Based Capital Adequacy Requirements for Banks incorporated in Singapore" ("MAS Notice 637").

The Bank is applying the Standardised Approach to compute its risk-weighted assets.

The Bank reports at the Solo level without the need for consolidation.

## 2. Key Metrics

		(a)	(b)	(c)	(d)	(e)
		30 Jun 2024	31 Mar 2024	31 Dec 2023	30 Sep 2023	30 Jun 2023
S\$ Million						
<b>Available capital (amounts)</b>						
1	CET1 capital	129	131	135	128	103
2	Tier 1 capital	129	131	135	128	103
3	Total capital	132	133	137	129	104
<b>Risk weighted assets (amounts)</b>						
4	Total RWA	385	315	255	158	105
<b>Risk-based capital ratios as a percentage of RWA</b>						
5	CET1 ratio (%)	33.58%	41.61%	52.80%	80.93%	98.43%
6	Tier 1 ratio (%)	33.58%	41.61%	52.80%	80.93%	98.43%
7	Total capital ratio (%)	34.20%	42.32%	53.56%	81.47%	98.95%
<b>Additional CET1 buffer requirements as a percentage of RWA</b>						
8	Capital conservation buffer requirement (2.5% from 2019) (%)	2.50%	2.50%	2.50%	2.50%	2.50%
9	Countercyclical buffer requirement (%)	0.09%	0.14%	0.00%	0.00%	0.00%
10	G-SIB and/or D-SIB additional requirements (%)	0.00%	0.00%	0.00%	0.00%	0.00%
11	Total of CET1 specific buffer requirements (%) (row 8 + row 9 + row 10)	2.59%	2.64%	2.50%	2.50%	2.50%
12	CET1 available after meeting the Reporting Bank's minimum capital requirements (%) <sup>(1)</sup>	26.20%	34.32%	45.56%	73.47%	90.95%
<b>Leverage Ratio</b>						
13	Total Leverage Ratio exposure measure	660	667	488	268	176
14	Leverage Ratio (%) (row 2 / row 13)	19.57%	19.67%	27.58%	47.57%	58.79%
<b>Liquidity Coverage Ratio<sup>(2)</sup></b>						
15	Total High Quality Liquid Assets	-	-	-	-	-
16	Total net cash outflow	-	-	-	-	-
17	Liquidity Coverage Ratio (%)	-	-	-	-	-
<b>Net Stable Funding Ratio<sup>(2)</sup></b>						
18	Total available stable funding	-	-	-	-	-
19	Total required stable funding	-	-	-	-	-
20	Net Stable Funding Ratio (%)	-	-	-	-	-

<sup>(1)</sup> Regulatory minimum Common Equity Tier 1, Tier 1 and Total Capital of 4.5%, 6.0% & 8.0% respectively.

<sup>(2)</sup> The Bank complies with MLA (Minimum Liquid Assets) and is not required to apply LCR (Liquidity Coverage Ratio) and NSFR (Net Stable Funding Ratio).

### 3. Overview of Risk-Weighted Assets (RWA)

S\$ Million		(a)	(b)	(c)
		RWA		Minimum capital requirements <sup>(1)</sup>
		30 Jun 2024	31 Mar 2024	30 Jun 2024
1	<b>Credit risk (excluding CCR)</b>	<b>347</b>	<b>298</b>	<b>28</b>
2	of which: Standardised Approach	347	298	28
3	of which: F-IRBA	-	-	-
4	of which: supervisory slotting approach	-	-	-
5	of which: A-IRBA	-	-	-
6	<b>CCR</b>	-	-	-
7	of which: SA-CCR	-	-	-
8	of which: CCR internal models method	-	-	-
9	of which: other CCR	-	-	-
9a	of which: CCP	-	-	-
10	CVA	0	0	0
11	Equity exposures under the simple risk weight method	-	-	-
11a	Equity exposures under the IMM	-	-	-
12	Equity investments in funds – look through approach	-	-	-
13	Equity investments in funds – mandate-based approach	-	-	-
14	Equity investments in funds – fall back approach	-	-	-
14a	Equity investment in funds – partial use of an approach	-	-	-
15	Unsettled transactions	-	-	-
16	<b>Securitisation exposures in the banking book</b>	-	-	-
17	of which: SEC-IRBA	-	-	-
18	of which: SEC-ERBA, including IAA	-	-	-
19	of which: SEC-SA	-	-	-
20	<b>Market risk</b>	<b>15</b>	<b>1</b>	<b>1</b>
21	of which: SA(MR)	15	1	1
22	of which: IMA	-	-	-
23	<b>Operational risk</b>	<b>23</b>	<b>16</b>	<b>2</b>
24	Amounts below the thresholds for deduction (subject to 250% risk weight)	-	-	-
25	Floor adjustment	-	-	-
26	<b>Total</b>	<b>385</b>	<b>315</b>	<b>31</b>

(1) Minimum capital requirements in this column correspond to 8.0% RWA in column (a), as per the minimum ratios set out in Annex 4 of “Basel III: A global regulatory framework for more resilient banks and banking systems” issued by the BCBS in December 2010 (revised June 2011).

#### 4. Leverage Ratio Common Disclosure Template

Item		Amount (S\$ million)	
		30 Jun 2024	31 Mar 2024
<b>Exposure measures of on-balance sheet items</b>			
1	On-balance sheet items (excluding derivative transactions and SFTs, but including on balance sheet collateral for derivative transactions or SFTs)	664	674
2	Asset amounts deducted in determining Tier 1 capital	(12)	(11)
3	<b>Total exposure measures of on-balance sheet items (excluding derivative transactions and SFTs)</b>	<b>652</b>	<b>663</b>
<b>Derivative exposure measures</b>			
4	Replacement cost associated with all derivative transactions (net of the eligible cash portion of variation margins)	0	1
5	Potential future exposure associated with all derivative transactions	1	0
6	Gross-up for derivative collaterals provided where deducted from the balance sheet assets in accordance with the Accounting Standards	-	-
7	Deductions of receivables for the cash portion of variation margins provided in derivative transactions	-	-
8	CCP leg of trade exposures excluded	-	-
9	Adjusted effective notional amount of written credit derivatives	-	-
10	Further adjustments in effective notional amounts and deductions from potential future exposures of written credit derivatives	-	-
11	<b>Total derivative exposure measures</b>	<b>1</b>	<b>1</b>
<b>SFT exposure measures</b>			
12	Gross SFT assets (with no recognition of accounting netting), after adjusting for sales accounting	-	-
13	Eligible netting of cash payables and cash receivables	-	-
14	SFT counterparty exposures	-	-
15	SFT exposure measures where a Reporting Bank acts as an agent in the SFTs	-	-
16	<b>Total SFT exposure measures</b>	<b>-</b>	<b>-</b>
<b>Exposure measures of off-balance sheet items</b>			
17	Off-balance sheet items at notional amount	7	3
18	Adjustments for calculation of exposure measures of off-balance sheet items	-	-
19	<b>Total exposure measures of off-balance sheet items</b>	<b>7</b>	<b>3</b>
<b>Capital and Total exposures</b>			
20	<b>Tier 1 capital</b>	<b>129</b>	<b>131</b>
21	<b>Total exposures</b>	<b>660</b>	<b>667</b>
<b>Leverage ratio</b>			
22	<b>Leverage ratio</b>	<b>19.57%</b>	<b>19.67%</b>