

Green Link Digital Bank Pte. Ltd.
Registration Number:
202115950G

Public Disclosure
As at 30 June 2022

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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 granted a licence by the Monetary Authority of Singapore to operate as a digital wholesale bank in Singapore. The Bank will focus its activities on serving micro, small, medium enterprises and corporates in the areas 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 ultimate holding corporation is Greenland Financial Holdings Group Co., Ltd., incorporated in People's Republic of China, which held a 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.

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. This is the Bank's first publication of Pillar 3 disclosures.

2. Key Metrics

S\$ Million

30 June 2022

	Available capital (amounts)	
1	CET1 capital	119
2	Tier 1 capital	119
3	Total capital	119
	Risk weighted assets (amounts)	
4	Total RWA	23
	Risk-based capital ratios as a percentage of RWA	
5	CET1 ratio (%)	516.31%
6	Tier 1 ratio (%)	516.31%
7	Total capital ratio (%)	516.32%
	Additional CET1 buffer requirements as a percentage of RWA	
8	Capital conservation buffer requirement (2.5% from 2019) (%)	2.50%
9	Countercyclical buffer requirement (%)	0.00%
10	G-SIB and/or D-SIB additional requirements (%)	0.00%
11	Total of CET1 specific buffer requirements (%) (row 8 + row 9 + row 10)	2.50%
12	CET1 available after meeting the Reporting Bank's minimum capital requirements (%)*	508.32%
	Leverage Ratio	
13	Total Leverage Ratio exposure measure	140
14	Leverage Ratio (%) (row 2 / row 13)	85.39%
	Liquidity Coverage Ratio[#]	
15	Total High Quality Liquid Assets	-
16	Total net cash outflow	-
17	Liquidity Coverage Ratio (%)	-
	Net Stable Funding Ratio[#]	
18	Total available stable funding	-
19	Total required stable funding	-
20	Net Stable Funding Ratio (%)	-

* Regulatory minimum Common Equity Tier 1, Tier 1 and Total Capital of 4.5%, 6.0% & 8.0% respectively.

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 RWA

S\$ Million		(a)	(b)
		RWA	Minimum capital requirements ⁽¹⁾
		30 June 2022	30 June 2022
1	Credit risk (excluding CCR)	23	2
2	of which: Standardised Approach	23	2
3	of which: F-IRBA	-	-
4	of which: supervisory slotting approach	-	-
5	of which: A-IRBA	-	-
6	CCR	-	-
7	of which: SA-CCR	-	-
8	of which: CCR internal models method	-	-
9	of which: other CCR	-	-
9a	of which: CCP	-	-
10	CVA	-	-
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	Securitisation exposures in the banking book	-	-
17	of which: SEC-IRBA	-	-
18	of which: SEC-ERBA, including IAA	-	-
19	of which: SEC-SA	-	-
20	Market risk	0	0
21	of which: SA(MR)	0	0
22	of which: IMA	-	-
23	Operational risk	0	0
24	Amounts below the thresholds for deduction (subject to 250% risk weight)	-	-
25	Floor adjustment	-	-
26	Total	23	2

(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 June 2022
	Exposure measures of on-balance sheet items	
1	On-balance sheet items (excluding derivative transactions and SFTs, but including onbalance sheet collateral for derivative transactions or SFTs)	140
2	Asset amounts deducted in determining Tier 1 capital	-
3	Total exposure measures of on-balance sheet items (excluding derivative transactions and SFTs)	140
	Derivative exposure measures	
4	Replacement cost associated with all derivative transactions (net of the eligible cash portion of variation margins)	-
5	Potential future exposure associated with all derivative transactions	-
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	Total derivative exposure measures	-
	SFT exposure measures	
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	Total SFT exposure measures	-
	Exposure measures of off-balance sheet items	
17	Off-balance sheet items at notional amount	-
18	Adjustments for calculation of exposure measures of off-balance sheet items	-
19	Total exposure measures of off-balance sheet items	-
	Capital and Total exposures	
20	Tier 1 capital	119
21	Total exposures	140
	Leverage ratio	
22	Leverage ratio	85.39%