GXS Bank Pte. Ltd. and its Subsidiaries

(Incorporated in the Republic of Singapore, Company Registration No. 202005626H)

Pillar 3 Disclosures

30 September 2026

TABLE OF CONTENTS

1. KEY METRICS **1**
2. Abbreviations **3**

1. KEY METRICS

The table below provides an overview of the Group's prudential regulatory metrics related to regulatory capital and leverage ratio. This excludes the Liquidity Coverage Ratio ("LCR") and Net Stable Funding Ratio ("NSFR"), which are not applicable to the Group as the Bank adopts the Minimum Liquid Assets ("MLA") approach. The Group's capital requirements are determined based on the Standardised Approach for Credit, Market, and Operational Risks, in accordance with MAS Notice 637 Risk-Based Capital Adequacy Requirements for Banks Incorporated in Singapore.

The Group's CET1 ratio has reduced quarter-on-quarter by 5.4% to 42.4% primarily due to higher total RWA from increase in loan book size but offset by capital injections received in Q3 2026.

$'m		(a)	(b)	(c)	(d)	(e)
		30 Sep 26	**30 Jun 26**	**31 Mar 26**	**31 Dec 25**	**30 Sep 25**
	Available capital (amounts)					
1	CET1 capital	694	648	561	609	637
2	Tier 1 capital	694	648	561	609	637
3	Total capital	712	662	574	621	646
	RWA (amounts)					
4	Total RWA	1,637	1,356	1,212	1,135	769
4a	Total RWA (pre-floor)	1,637	1,356	1,212	1,135	769
	Risk-based capital ratios as a percentage of RWA					
5	CET1 ratio (%)	42.4	47.8	46.3	53.7	82.8
5a	CET1 ratio (%) (pre-floor ratio)	42.4	47.8	46.3	53.7	82.8
6	Tier 1 ratio (%)	42.4	47.8	46.3	53.7	82.9
6a	Tier 1 ratio (%) (pre-floor ratio)	42.4	47.8	46.3	53.7	82.9
7	Total capital ratio (%)	43.5	48.9	47.4	54.7	84.0
7a	Total capital ratio (%) (pre-floor ratio)	43.5	48.9	47.4	54.7	84.0
	Additional CET1 buffer requirements as a percentage of RWA					
8	Capital conservation buffer requirement (%)	2.5	2.5	2.5	2.5	2.5
9	Countercyclical buffer requirement (%)	#	#	#	#	#
10	G-SIB and/or D-SIB additional requirements (%)	0.0	0.0	0.0	0.0	0.0
11	Total of CET1 specific buffer requirements (%) (row 8 + row 9 + row 10)	2.5	2.5	2.5	2.5	2.5
12	CET1 available after meeting the Reporting Bank's minimum capital requirements (%)	33.5	38.9	37.4	44.7	74.0
	Leverage Ratio					
13	Total Leverage Ratio exposure measure	3,535	3,305	3,386	3,268	2,818
14	Leverage Ratio (%) (row 2 / row 13)	19.6	19.6	16.6	18.6	22.6
14a	Leverage Ratio (%) incorporating mean values for SFT assets	19.7	19.6	16.6	18.6	22.6
	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 (%)					

Numbers below 0.05% are presented as #. Certain figures in the tables may not add up to the respective totals due to rounding.

2. ABBREVIATIONS

Abbreviations	Brief Description
CET1	Common Equity Tier 1
CAR	Capital Adequacy Ratio
D-SIB	Domestic Systemically Important Banks
G-SIB	Global Systemically Important Banks
MAS	Monetary Authority of Singapore
RWA	Risk-Weighted Assets
$m	Singapore Dollar in millions