# Industrial and Commercial Bank of China Limited
# Pillar 3 Information for the Third Quarter of 2025

The following information is prepared and disclosed in accordance with the Decree of National Financial Regulatory Administration [No. 4, 2023] Rules on Capital Management of Commercial Banks.

### i. KM1: Key Prudential Regulatory Indicators for Regulatory Consolidation

*In RMB millions, except for percentages*

| | | As at 30 September 2025 | As at 30 June 2025 | As at 31 March 2025 | As at 31 December 2024 | As at 30 September 2024 |
|---|---|---|---|---|---|---|
| **AVAILABLE CAPITAL (AMOUNT)** | | | | | | |
| 1 | Net common equity tier 1 capital | 3,801,753 | 3,728,532 | 3,690,790 | 3,624,342 | 3,564,519 |
| 2 | Net tier 1 capital | 4,147,263 | 4,093,659 | 4,015,911 | 3,949,453 | 3,889,547 |
| 3 | Net capital base | 5,281,125 | 5,245,219 | 5,089,199 | 4,986,531 | 4,916,579 |
| **RISK-WEIGHTED ASSETS (AMOUNT)** | | | | | | |
| 4 | Total risk-weighted assets | 28,022,090 | 26,848,401 | 26,580,039 | 25,710,855 | 25,546,153 |
| 4a | Total risk-weighted assets (before capital floor) | 28,022,090 | 26,848,401 | 26,580,039 | 25,710,855 | 25,546,153 |
| **CAPITAL ADEQUACY RATIO** | | | | | | |
| 5 | Common equity tier 1 capital adequacy ratio (%) | 13.57 | 13.89 | 13.89 | 14.10 | 13.95 |
| 5a | Common equity tier 1 capital adequacy ratio (%) (before capital floor) | 13.57 | 13.89 | 13.89 | 14.10 | 13.95 |
| 6 | Tier 1 capital adequacy ratio (%) | 14.80 | 15.25 | 15.11 | 15.36 | 15.23 |
| 6a | Tier 1 capital adequacy ratio (%) (before capital floor) | 14.80 | 15.25 | 15.11 | 15.36 | 15.23 |
| 7 | Capital adequacy ratio (%) | 18.85 | 19.54 | 19.15 | 19.39 | 19.25 |
| 7a | Capital adequacy ratio (%) (before capital floor) | 18.85 | 19.54 | 19.15 | 19.39 | 19.25 |
| **ADDITIONAL CAPITAL REQUIREMENTS** | | | | | | |
| 8 | Capital conservation buffer requirement (%) | 2.50 | 2.50 | 2.50 | 2.50 | 2.50 |
| 9 | Countercyclical buffer requirement (%) | - | - | - | - | - |
| 10 | Capital surcharge for global systemically important banks (G-SIBs) or domestic systemically important banks (%) | 1.50 | 1.50 | 1.50 | 1.50 | 1.50 |
| 11 | Additional capital requirements (%) (8+9+10) | 4.00 | 4.00 | 4.00 | 4.00 | 4.00 |
| 12 | Ratio of net common equity tier 1 capital available after meeting minimum capital requirements to risk-weighted assets (%) | 8.57 | 8.89 | 8.89 | 9.10 | 8.95 |
| **LEVERAGE RATIO** | | | | | | |
| 13 | Balance of adjusted on- and off-balance sheet assets | 55,317,988 | 54,635,308 | 53,728,503 | 50,964,819 | 50,447,695 |
| 14 | Leverage ratio (%) | 7.50 | 7.49 | 7.47 | 7.75 | 7.71 |
| 14a | Leverage ratio a (%)(1) | 7.50 | 7.49 | 7.47 | 7.75 | 7.71 |
| 14b | Leverage ratio b (%)(2) | 7.47 | 7.57 | 7.56 | 7.72 | 7.75 |
| 14c | Leverage ratio c (%)(3) | 7.47 | 7.57 | 7.56 | 7.72 | 7.75 |
| **LIQUIDITY COVERAGE RATIO(4)** | | | | | | |
| 15 | High-quality liquid assets | 10,658,311 | 10,127,153 | 9,311,991 | 8,690,185 | 8,724,549 |
| 16 | Net cash outflows | 8,300,742 | 7,858,479 | 7,692,162 | 6,198,029 | 6,314,828 |

| | | As at 30 September 2025 | As at 30 June 2025 | As at 31 March 2025 | As at 31 December 2024 | As at 30 September 2024 |
|---|---|---|---|---|---|---|
| 17 | Liquidity coverage ratio (%) | 128.35 | 128.94 | 121.09 | 140.25 | 138.20 |
| **NET STABLE FUNDING RATIO** | | | | | | |
| 18 | Total available stable funding | 35,161,941 | 34,604,250 | 34,141,721 | 32,853,470 | 32,555,907 |
| 19 | Total required stable funding | 27,445,841 | 27,211,980 | 26,873,607 | 25,635,263 | 25,109,433 |
| 20 | Net stable funding ratio (%) | 128.11 | 127.17 | 127.05 | 128.16 | 129.66 |

*Notes:* (1) Refers to the leverage ratio taking no account of temporary exemption of central bank reserves.

(2) Refers to the leverage ratio taking into account temporary exemption of central bank reserves and calculated by adopting the simple arithmetic average of daily balance of securities financing transactions for the recent quarter.

(3) Refers to the leverage ratio taking no account of temporary exemption of central bank reserves and calculated by adopting the simple arithmetic average of daily balance of securities financing transactions for the recent quarter.

(4) Refers to the simple arithmetic average of daily values for the recent quarter.

## ii. KM2: Key Prudential Regulatory Indicators for the Total Loss-Absorbing Capacity of the Resolution Group

*In RMB millions, except for percentages*

| | | As at 30 September 2025 | As at 30 June 2025 | As at 31 March 2025 |
|---|---|---|---|---|
| 1 | Total Loss-Absorbing Capacity (“**TLAC**”) | 6,031,677 | 5,966,429 | 5,803,700 |
| 2 | Total risk-weighted assets of the resolution group | 28,022,090 | 26,848,401 | 26,580,039 |
| 3 | TLAC as a percentage of risk-weighted assets (row 1/row 2) | 21.52% | 22.22% | 21.83% |
| 4 | Balance of adjusted on- and off-balance sheet assets of the resolution group | 55,317,988 | 54,635,308 | 53,728,503 |
| 5 | TLAC as a percentage of leverage exposure measure (row 1/row 4) | 10.90% | 10.92% | 10.80% |

*Note:* According to the Administrative Measures on the Total Loss-absorbing Capacity of Global Systemically Important Banks, as from 1 January 2025, the external TLAC risk-weighted ratio shall not be lower than 16%, and the capital buffer requirement shall be 4% (comprising a capital conservation buffer requirement of 2.5% and a capital surcharge for G-SIBs of 1.5%), with the total required ratio reaching 20%.

## iii. OV1: Overview of Risk-Weighted Assets

*In RMB millions*

| | | Risk-weighted assets | | Minimum capital requirements |
|---|---|---|---|---|
| | | As at 30 September 2025 | As at 30 June 2025 | As at 30 September 2025 |
| 1 | Credit risk | 25,715,806 | 24,508,477 | 2,057,264 |
| 2 | Credit risk (excluding counterparty credit risk, credit valuation adjustment risk, banking book asset management products and banking book asset securitization) | 24,750,253 | 24,113,350 | 1,980,020 |
| 3 | Of which: Weighted approach | 8,655,340 | 8,287,476 | 692,427 |

| | | Risk-weighted assets | | Minimum capital requirements |
|---|---|---|---|---|
| | | As at 30 September 2025 | As at 30 June 2025 | As at 30 September 2025 |
| 4 | Of which: Exposure formed in the settlement process of securities, commodities and foreign exchange transactions | 4 | 4 | 0 |
| 5 | Of which: Amounts below the thresholds for deduction | 423,653 | 388,052 | 33,892 |
| 6 | Of which: Foundation IRB approach | 12,932,237 | 12,704,085 | 1,034,579 |
| 7 | Of which: Supervisory slotting approach | - | - | - |
| 8 | Of which: Advanced IRB approach | 3,162,676 | 3,121,789 | 253,014 |
| 9 | Counterparty credit risk | 191,467 | 210,356 | 15,317 |
| 10 | Of which: Standardized approach | 191,467 | 210,356 | 15,317 |
| 11 | Of which: Current exposure method | - | - | - |
| 12 | Of which: Other approaches | - | - | - |
| 13 | Credit valuation adjustment | 45,582 | 47,397 | 3,647 |
| 14 | Asset management products in banking book | 723,580 | 133,087 | 57,886 |
| 15 | Of which: Look-through approach | 159,257 | 71,787 | 12,741 |
| 16 | Of which: Mandate-based approach | 567,022 | 61,730 | 45,362 |
| 17 | Of which: 1250% risk weight applied | 14 | 15 | 1 |
| 18 | Securitization exposures in banking book | 4,924 | 4,287 | 394 |
| 19 | Of which: Securitization IRB approach | - | - | - |
| 20 | Of which: Securitization external ratings-based approach | 662 | 641 | 53 |
| 21 | Of which: Securitization standardized approach | - | - | - |
| | Of which: 1250% risk weight applied | 4,262 | 3,646 | 341 |
| 22 | Market risk | 378,449 | 407,644 | 30,276 |
| 23 | Of which: Standardized approach | 378,206 | 407,465 | 30,257 |
| 24 | Of which: Internal model approach | - | - | - |
| 25 | Of which: Simplified standardized approach | 243 | 179 | 19 |
| 26 | Capital charge for switch between trading book and banking book | 87,350 | 91,795 | 6,988 |
| 27 | Operational risk | 1,840,485 | 1,840,485 | 147,239 |
| 28 | Additional adjustment due to the application of capital floor | - | - | |
| **29** | **Total** | **28,022,090** | **26,848,401** | **2,241,767** |

### iv. GSIB1: Assessment Indicators of G-SIBs

For details on the assessment indicators of G-SIBs of the Group for the previous periods, please refer to the annual reports published by the Bank on the website of the Bank. The web link is as follows:

https://www.icbc-ltd.com/en/column/1438058343653851171.html

### v. LR1: Differences between Regulatory Leverage Ratio Items and Accounting Items

*In RMB millions*

| | | **As at 30 September 2025** |
|---|---|---|
| 1 | Total consolidated assets as per published financial statements | 52,813,421 |
| 2 | Consolidated adjustments for accounting purposes but outside the scope of regulatory consolidation | (373,670) |
| 3 | Adjustments for fiduciary assets | - |
| 4 | Adjustments for derivative financial instruments | 505,620 |
| 5 | Adjustments for securities financing transactions | 63,863 |
| 6 | Adjustments for off-balance sheet items | 2,333,590 |
| 7 | Adjustments for asset securitization transactions | - |
| 8 | Adjustments for unsettled financial assets | - |
| 9 | Adjustments for eligible cash pooling transactions | - |
| 10 | Adjustments for central bank reserves (if applicable) | - |
| 11 | Adjustments for prudent valuation adjustments and allowance for impairment losses | - |
| 12 | Other adjustments | (24,836) |
| **13** | **Balance of adjusted on- and off-balance sheet assets** | **55,317,988** |

### vi. LR2: Leverage Ratio

*In RMB millions, except for percentages*

| | | **As at 30 September 2025** | **As at 30 June 2025** |
|---|---|---|---|
| **BALANCE OF ON-BALANCE SHEET ASSETS** | | | |
| 1 | On-balance sheet exposures (excluding derivatives and securities financing transactions) | 52,448,216 | 50,870,155 |
| 2 | Less: Allowance for impairment losses | (948,973) | (938,763) |
| 3 | Less: Asset amounts deducted in determining Basel III tier 1 capital | (24,836) | (26,001) |
| **4** | **Balance of adjusted on-balance sheet assets (excluding derivatives and securities financing transactions)** | **51,474,407** | **49,905,391** |
| **DERIVATIVE EXPOSURES** | | | |
| 5 | Replacement cost associated with all derivatives (net of eligible cash variation margin, taking into account the impact of bilateral netting agreements) | 124,533 | 122,805 |
| 6 | Add-on amounts for potential future exposure associated with all derivatives | 491,783 | 482,713 |
| 7 | Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework | - | - |
| 8 | Less: Deductions of receivables assets for cash variation margin provided in derivatives transactions | - | - |
| 9 | Less: Exempted central counterparties leg of client-cleared trade exposures | - | - |
| 10 | Effective notional amount of written credit derivatives | 9,802 | 10,192 |
| 11 | Less: Adjusted effective notional deductions for written credit derivatives | - | - |

| | | As at 30 September 2025 | As at 30 June 2025 |
|---|---|---|---|
| **12** | **Total derivative exposures** | **626,118** | **615,710** |
| **SECURITIES FINANCING TRANSACTION EXPOSURES** | | | |
| 13 | Gross securities financing transaction assets (with no recognition of netting), after adjusting for sale accounting transactions | 820,010 | 1,887,223 |
| 14 | Less: Netted amounts of cash payables and cash receivables of gross securities financing transaction assets | - | - |
| 15 | Counterparty credit risk exposure for securities financing transaction assets | 63,863 | 63,444 |
| 16 | Agent transaction exposures | - | - |
| **17** | **Total securities financing transaction exposures** | **883,873** | **1,950,667** |
| **OFF-BALANCE SHEET EXPOSURES** | | | |
| 18 | Off-balance sheet exposures at gross notional amount | 9,221,243 | 9,010,614 |
| 19 | Less: Adjustments for conversion to credit equivalent amounts | (6,866,274) | (6,823,427) |
| 20 | Less: Allowance for impairment losses | (21,379) | (23,648) |
| **21** | **Balance of adjusted off-balance sheet assets** | **2,333,590** | **2,163,539** |
| **NET TIER 1 CAPITAL AND BALANCE OF ADJUSTED ON- AND OFF-BALANCE SHEET ASSETS** | | | |
| 22 | Net tier 1 capital | 4,147,263 | 4,093,659 |
| 23 | Balance of adjusted on- and off-balance sheet assets | 55,317,988 | 54,635,308 |
| **LEVERAGE RATIO** | | | |
| 24 | Leverage ratio | 7.50% | 7.49% |
| 24a | Leverage ratio a(1) | 7.50% | 7.49% |
| 25 | Minimum leverage ratio requirement | 4.00% | 4.00% |
| 26 | Applicable leverage buffers | 0.75% | 0.75% |
| **DISCLOSURE OF AVERAGE VALUES** | | | |
| 27 | Daily average balances of securities financing transactions for the quarter | 1,018,457 | 1,307,067 |
| 27a | Quarter-end value of securities financing transactions | 820,010 | 1,887,223 |
| 28 | Balance of adjusted on- and off-balance sheet assets a(2) | 55,516,435 | 54,055,152 |
| 28a | Balance of adjusted on- and off-balance sheet assets b(3) | 55,516,435 | 54,055,152 |
| 29 | Leverage ratio b(4) | 7.47% | 7.57% |
| 29a | Leverage ratio c(5) | 7.47% | 7.57% |

*Notes:* (1) Refers to the leverage ratio taking no account of temporary exemption of central bank reserves.

(2) Refers to the balance of adjusted on- and off-balance sheet assets taking into account temporary exemption of central bank reserves and calculated by adopting the simple arithmetic average of daily balance of securities financing transactions.

(3) Refers to the balance of adjusted on- and off-balance sheet assets taking no account of temporary exemption of central bank reserves and calculated by adopting the simple arithmetic average of daily balance of securities financing transactions.

(4) Refers to the leverage ratio taking into account temporary exemption of central bank reserves and calculated by adopting the simple arithmetic average of daily balance of securities financing transactions for the recent quarter.

(5) Refers to the leverage ratio taking no account of temporary exemption of central bank reserves and calculated by adopting the simple arithmetic average of daily balance of securities financing transactions for the recent quarter.

### vii. LIQ1: Liquidity Coverage Ratio

*In RMB millions, except for percentages*

| | | Third quarter of 2025 | |
|---|---|---|---|
| | | **Total unweighted value** | **Total weighted value** |
| **HIGH-QUALITY LIQUID ASSETS** | | | |
| 1 | Total high-quality liquid assets ("**HQLA**") | | 10,658,311 |
| **CASH OUTFLOWS** | | | |
| 2 | Retail deposits and deposits from small business customers | 20,520,536 | 2,047,795 |
| 3 | Of which: Stable deposits | 68,996 | 2,641 |
| 4 | Of which: Less stable deposits | 20,451,540 | 2,045,154 |
| 5 | Unsecured wholesale funding | 19,205,922 | 7,615,323 |
| 6 | Of which: Operational deposits (excluding those generated from correspondent banking activities) | 8,563,300 | 2,072,230 |
| 7 | Of which: Non-operational deposits (all counterparties) | 10,398,697 | 5,299,168 |
| 8 | Of which: Unsecured debt | 243,925 | 243,925 |
| 9 | Secured funding | | 10,501 |
| 10 | Additional requirements | 4,667,650 | 2,327,726 |
| 11 | Of which: Outflows related to derivative exposures and other collateral requirements | 2,119,865 | 2,119,865 |
| 12 | Of which: Outflows related to loss of funding on debt products | - | - |
| 13 | Of which: Credit and liquidity facilities | 2,547,785 | 207,861 |
| 14 | Other contractual funding obligations | 107,285 | 107,215 |
| 15 | Other contingent funding obligations | 7,643,378 | 103,200 |
| 16 | Total cash outflows | | 12,211,760 |
| **CASH INFLOWS** | | | |
| 17 | Secured lending (including reverse repos and securities borrowing) | 1,064,577 | 787,159 |
| 18 | Inflows from fully performing exposures | 1,767,224 | 1,015,001 |
| 19 | Other cash inflows | 2,116,280 | 2,108,858 |
| 20 | Total cash inflows | 4,948,081 | 3,911,018 |
| | | | **Total adjusted value** |
| 21 | Total HQLA | | 10,658,311 |
| 22 | Total net cash outflows | | 8,300,742 |
| 23 | Liquidity coverage ratio (%) | | 128.35 |

*Note:* Data of the above table are the simple arithmetic average of the 92 calendar days' figures of the recent quarter.

The daily average liquidity coverage ratio for the third quarter of 2025 was 128.35%, 0.59 percentage points lower than the previous quarter, mainly attributable to the increase in net cash outflows in future 30 days. High-quality liquid assets cover cash, available central bank reserve under stress and primary and secondary bond assets that can be included in the liquidity coverage ratio under the regulatory requirements.