Industrial and Commercial Bank of China Limited
Pillar 3 Information for the First Quarter of 2026

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 31 March 2026	As at 31 December 2025	As at 30 September 2025	As at 30 June 2025	As at 31 March 2025
AVAILABLE CAPITAL (AMOUNT)						
1	Net common equity tier 1 capital	3,920,107	3,837,149	3,801,753	3,728,532	3,690,790
2	Net tier 1 capital	4,305,588	4,222,676	4,147,263	4,093,659	4,015,911
3	Net capital base	5,382,932	5,302,796	5,281,125	5,245,219	5,089,199
RISK-WEIGHTED ASSETS (AMOUNT)						
4	Total risk-weighted assets	29,565,804	28,269,948	28,022,090	26,848,401	26,580,039
4a	Total risk-weighted assets (before capital floor)	29,565,804	28,269,948	28,022,090	26,848,401	26,580,039
CAPITAL ADEQUACY RATIO						
5	Common equity tier 1 capital adequacy ratio (%)	13.26	13.57	13.57	13.89	13.89
5a	Common equity tier 1 capital adequacy ratio (%) (before capital floor)	13.26	13.57	13.57	13.89	13.89
6	Tier 1 capital adequacy ratio (%)	14.56	14.94	14.80	15.25	15.11
6a	Tier 1 capital adequacy ratio (%) (before capital floor)	14.56	14.94	14.80	15.25	15.11
7	Capital adequacy ratio (%)	18.21	18.76	18.85	19.54	19.15
7a	Capital adequacy ratio (%) (before capital floor)	18.21	18.76	18.85	19.54	19.15
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)	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 (%)	8.26	8.57	8.57	8.89	8.89
LEVERAGE RATIO						
13	Balance of adjusted on- and off-balance sheet assets	58,502,718	56,236,976	55,317,988	54,635,308	53,728,503
14	Leverage ratio (%)	7.36	7.51	7.50	7.49	7.47
14a	Leverage ratio a (%)(2)	7.36	7.51	7.50	7.49	7.47
14b	Leverage ratio b (%)(3)	7.31	7.51	7.47	7.57	7.56
14c	Leverage ratio c (%)(4)	7.31	7.51	7.47	7.57	7.56
LIQUIDITY COVERAGE RATIO(5)						
15	High-quality liquid assets	11,746,205	11,479,739	10,658,311	10,127,153	9,311,991
16	Net cash outflows	8,597,195	8,284,364	8,300,742	7,858,479	7,692,162
17	Liquidity coverage ratio (%)	135.86	138.61	128.35	128.94	121.09

		As at 31 March 2026	As at 31 December 2025	As at 30 September 2025	As at 30 June 2025	As at 31 March 2025
NET STABLE FUNDING RATIO						
18	Total available stable funding	36,289,083	34,795,660	35,161,941	34,604,250	34,141,721
19	Total required stable funding	28,794,644	27,539,574	27,445,841	27,211,980	26,873,607
20	Net stable funding ratio (%)	126.03	126.35	128.11	127.17	127.05

Notes: (1) The Group was reclassified into Bucket 3 of the global systemically important banks in November 2025 and is required to meet the additional capital requirement of 2.0% as from 1 January 2027, while the 1.5% additional capital requirement applicable to Bucket 2 banks was still applied during the reporting period.

(2) Refers to the leverage ratio taking no account of temporary exemption of central bank reserves.

(3) 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.

(4) 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.

(5) 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 31 March 2026	As at 31 December 2025	As at 30 September 2025	As at 30 June 2025	As at 31 March 2025
1	Total Loss-Absorbing Capacity ("**TLAC**")	6,182,077	6,069,544	6,031,677	5,966,429	5,803,700
2	Total risk-weighted assets of the resolution group	29,565,804	28,269,948	28,022,090	26,848,401	26,580,039
3	TLAC as a percentage of risk-weighted assets (row 1/row 2)	20.91%	21.47%	21.52%	22.22%	21.83%
4	Balance of adjusted on- and off-balance sheet assets of the resolution group	58,502,718	56,236,976	55,317,988	54,635,308	53,728,503
5	TLAC as a percentage of leverage exposure measure (row 1/row 4)	10.57%	10.79%	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 31 March 2026	As at 31 December 2025	As at 31 March 2026
1	Credit risk	27,149,222	25,927,325	2,171,939
2	Credit risk (excluding counterparty credit risk, credit valuation adjustment risk, banking book asset management products and banking book asset securitization)	26,088,597	24,952,784	2,087,089
3	Of which: Weighted approach	8,848,208	8,645,742	707,857
4	Of which: Exposure formed in the settlement process of securities, commodities and foreign exchange transactions	2	2	0
5	Of which: Amounts below the thresholds for deduction	413,607	411,234	33,089
6	Of which: Foundation IRB approach	13,929,719	13,085,029	1,114,378
7	Of which: Supervisory slotting approach	-	-	-
8	Of which: Advanced IRB approach	3,310,670	3,222,013	264,854
9	Counterparty credit risk	247,588	203,936	19,807
10	Of which: Standardized approach	247,588	203,936	19,807
11	Of which: Current exposure method	-	-	-
12	Of which: Other approaches	-	-	-
13	Credit valuation adjustment	58,189	46,906	4,655
14	Asset management products in banking book	738,537	704,820	59,083
15	Of which: Look-through approach	183,598	152,895	14,688
16	Of which: Mandate-based approach	561,071	554,195	44,886
17	Of which: 1250% risk weight applied	13	13	1
18	Securitization exposures in banking book	16,311	18,879	1,305
19	Of which: Securitization IRB approach	-	-	-
20	Of which: Securitization external ratings-based approach	62	44	5
21	Of which: Securitization standardized approach	-	-	-
	Of which: 1250% risk weight applied	16,249	18,835	1,300
22	Market risk	563,307	472,264	45,065
23	Of which: Standardized approach	563,307	472,264	45,065
24	Of which: Internal model approach	-	-	-
25	Of which: Simplified standardized approach	-	-	-
26	Capital charge for switch between trading book and banking book	64,365	81,449	5,149
27	Operational risk	1,788,910	1,788,910	143,113

		Risk-weighted assets		Minimum capital requirements
		As at 31 March 2026	As at 31 December 2025	As at 31 March 2026
28	Additional adjustment due to the application of capital floor	-	-	
29	**Total**	**29,565,804**	**28,269,948**	**2,365,266**

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 31 March 2026
1	Total consolidated assets as per published financial statements	55,772,584
2	Consolidated adjustments for accounting purposes but outside the scope of regulatory consolidation	(385,567)
3	Adjustments for fiduciary assets	-
4	Adjustments for derivative financial instruments	485,913
5	Adjustments for securities financing transactions	83,700
6	Adjustments for off-balance sheet items	2,571,480
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	(25,392)
13	**Balance of adjusted on- and off-balance sheet assets**	**58,502,718**

vi. LR2: Leverage Ratio

In RMB millions, except for percentages

		As at 31 March 2026	As at 31 December 2025
BALANCE OF ON-BALANCE SHEET ASSETS			
1	On-balance sheet exposures (excluding derivatives and securities financing transactions)	55,155,884	53,199,922
2	Less: Allowance for impairment losses	(949,020)	(913,894)
3	Less: Asset amounts deducted in determining Basel III tier 1 capital	(25,392)	(26,008)
4	**Balance of adjusted on-balance sheet assets (excluding derivatives and securities financing transactions)**	**54,181,472**	**52,260,020**
DERIVATIVE EXPOSURES			
5	Replacement cost associated with all derivatives (net of eligible cash variation margin, taking into account the impact of bilateral netting agreements)	122,020	119,626
6	Add-on amounts for potential future exposure associated with all derivatives	515,126	473,155

		As at 31 March 2026	As at 31 December 2025
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	4,900	7,224
11	Less: Adjusted effective notional deductions for written credit derivatives	-	-
12	**Total derivative exposures**	**642,046**	**600,005**
SECURITIES FINANCING TRANSACTION EXPOSURES			
13	Gross securities financing transaction assets (with no recognition of netting), after adjusting for sale accounting transactions	1,024,020	691,631
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	83,700	67,265
16	Agent transaction exposures	-	-
17	**Total securities financing transaction exposures**	**1,107,720**	**758,896**
OFF-BALANCE SHEET EXPOSURES			
18	Off-balance sheet exposures at gross notional amount	9,679,686	9,513,467
19	Less: Adjustments for conversion to credit equivalent amounts	(7,085,992)	(6,872,334)
20	Less: Allowance for impairment losses	(22,214)	(23,078)
21	**Balance of adjusted off-balance sheet assets**	**2,571,480**	**2,618,055**
NET TIER 1 CAPITAL AND BALANCE OF ADJUSTED ON- AND OFF-BALANCE SHEET ASSETS			
22	Net tier 1 capital	4,305,588	4,222,676
23	Balance of adjusted on- and off-balance sheet assets	58,502,718	56,236,976
LEVERAGE RATIO			
24	Leverage ratio	7.36%	7.51%
24a	Leverage ratio a(1)	7.36%	7.51%
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	1,397,036	706,726
27a	Quarter-end value of securities financing transactions	1,024,020	691,630
28	Balance of adjusted on- and off-balance sheet assets a(2)	58,875,734	56,252,071
28a	Balance of adjusted on- and off-balance sheet assets b(3)	58,875,734	56,252,071
29	Leverage ratio b(4)	7.31%	7.51%
29a	Leverage ratio c(5)	7.31%	7.51%

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 for the recent quarter.

(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 for the recent quarter.

(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

		First quarter of 2026	
		Total unweighted value	**Total weighted value**
HIGH-QUALITY LIQUID ASSETS			
1	Total high-quality liquid assets (“**HQLA**”)		11,746,205
CASH OUTFLOWS			
2	Retail deposits and deposits from small business customers	21,622,451	2,158,200
3	Of which: Stable deposits	64,771	2,432
4	Of which: Less stable deposits	21,557,680	2,155,768
5	Unsecured wholesale funding	19,931,756	8,058,632
6	Of which: Operational deposits (excluding those generated from correspondent banking activities)	9,062,624	2,203,977
7	Of which: Non-operational deposits (all counterparties)	10,654,248	5,639,771
8	Of which: Unsecured debt	214,884	214,884
9	Secured funding		8,668
10	Additional requirements	5,980,524	3,484,045
11	Of which: Outflows related to derivative exposures and other collateral requirements	3,265,330	3,265,330
12	Of which: Outflows related to loss of funding on debt products	-	-
13	Of which: Credit and liquidity facilities	2,715,194	218,715
14	Other contractual funding obligations	116,547	116,502
15	Other contingent funding obligations	8,222,332	109,695
16	Total cash outflows		13,935,742
CASH INFLOWS			
17	Secured lending (including reverse repos and securities borrowing)	932,621	898,552
18	Inflows from fully performing exposures	2,025,639	1,174,798
19	Other cash inflows	3,270,912	3,265,197
20	Total cash inflows	6,229,172	5,338,547
			Total adjusted value
21	Total HQLA		11,746,205
22	Total net cash outflows		8,597,195
23	Liquidity coverage ratio (%)		135.86

Note: Data of the above table are the simple arithmetic average of the 90 calendar days’ figures of the recent quarter.

The daily average liquidity coverage ratio for the first quarter of 2026 was 135.86%, 2.75 percentage points lower than the previous quarter, mainly attributable to the increase in net cash outflows in future 30 days. High-quality liquid assets mainly 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.