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INDUSTRIAL AND COMMERCIAL BANK OF CHINA LIMITED  
ABU DHABI BRANCH

# 30 June 2023 PILLAR III DISCLOSURES

**Industrial and Commercial Bank of  
China Limited - Abu Dhabi Branch**

**PILLAR III DISCLOSURES**

**FOR THE QUARTER ENDED 30 JUNE 2023**

<b>Content</b>	<b>Page</b>
<b>1. Overview of risk management and RWA</b>	
Key Metrics (KM1)	1
Overview of RWA (OV1)	3
<b>2. Composition of Capital</b>	
Composition of Regulatory Capital (CC1)	4
Reconciliation of regulatory capital to balance sheet (CC2)	7
Main features of regulatory capital instruments (CCA)	8
<b>3. Macroprudential Supervisory measures (CCyB1)</b>	9
<b>4. Leverage Ratio (LR2)</b>	10
<b>5. Liquidity</b>	
Eligible Liquid Assets Ratio (ELAR)	11
Advances to Stables Resource Ratio (ASRR)	12
<b>6. Credit risk</b>	
Credit quality of assets (CR1)	13
Changes in the stock of defaulted loans and debt securities (CR2)	13
Standardised approach - credit risk exposure and CRM effects (CR4)	14
Standardised approach - exposures by asset classes and risk weights (CR5)	15
<b>7. Market risk</b>	
Market risk under the standardised approach (MR1)	16

Industrial and Commercial Bank of China Limited - Abu Dhabi Branch  
Pillar III Disclosures for the quarter ended 30 June 2023

**1. Overview of Risk Management and RWA**

**KM1: Key Metrics**

		AED 000				
		(a)	(b)	(c)	(d)	(e)
		Q2 2023	Q1 2023	Q4 2022	Q3 2022	Q2 2022
	<b>Available capital (amounts)</b>					
1	Common Equity Tier 1 (CET1)	545,700	543,752	545,115	536,345	534,762
1a	Fully loaded ECL accounting model	545,700	543,752	545,115	536,345	534,762
2	Tier 1	545,700	543,752	545,115	536,345	534,762
2a	Fully loaded ECL accounting model Tier 1	545,700	543,752	545,115	536,345	534,762
3	Total capital	639,667	640,568	658,265	645,080	642,971
3a	Fully loaded ECL accounting model total capital	639,667	640,568	658,265	645,080	642,971
	<b>Risk-weighted assets (amounts)</b>					
4	Total risk-weighted assets (RWA)	2,187,796	1,940,364	1,782,993	1,432,976	1,389,152
	<b>Risk-based capital ratios as a percentage of RWA</b>					
5	Common Equity Tier 1 ratio (%)	24.94%	28.02%	30.57%	37.43%	38.50%
5a	Fully loaded ECL accounting model CET1 (%)	24.94%	28.02%	30.57%	37.43%	38.50%
6	Tier 1 ratio (%)	24.94%	28.02%	30.57%	37.43%	38.50%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	24.94%	28.02%	30.57%	37.43%	38.50%
7	Total capital ratio (%)	29.24%	33.01%	36.92%	45.02%	46.29%
7a	Fully loaded ECL accounting model total capital ratio (%)	29.24%	33.01%	36.92%	45.02%	46.29%
	<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%

Industrial and Commercial Bank of China Limited - Abu Dhabi Branch  
Pillar III Disclosures for the quarter ended 30 June 2023

9	Countercyclical buffer requirement (%)	0.00%	0.00%	0.00%	0.00%	0.00%
10	Bank D-SIB additional requirements (%)	0.00%	0.00%	0.00%	0.00%	0.00%
11	Total of bank CET1 specific buffer requirements (%) (row 8 + row 9+ row 10)	2.50%	2.50%	2.50%	2.50%	2.50%
12	CET1 available after meeting the bank's minimum capital requirements (%)	17.94%	21.02%	23.57%	30.43%	31.50%
<b>Leverage Ratio</b>						
13	Total leverage ratio measure	4,508,275	4,563,559	3,342,956	3,178,674	2,476,649
14	Leverage ratio (%) (row 2/row 13)	12.10%	11.92%	16.31%	16.87%	21.59%
14a	Fully loaded ECL accounting model leverage ratio (%) (row 2A/row 13)	12.10%	11.92%	16.31%	16.87%	21.59%
14b	Leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)	12.10%	11.92%	16.31%	16.87%	21.59%
<b>ELAR</b>						
21	Total HQLA	900,789	1,289,765	346,084	731,257	406,391
22	Total liabilities	3,186,230	3,320,212	2,061,309	1,792,978	1,146,902
23	Eligible Liquid Assets Ratio (ELAR) (%)	28.27%	38.85%	16.79%	40.78%	35.43%
<b>ASRR</b>						
24	Total available stable funding	2,215,645	2,572,637	2,135,214	1,657,167	1,388,076
25	Total Advances	360,970	207,077	761,177	289,112	336,134
26	Advances to Stable Resources Ratio (%)	16.29%	8.05%	35.65%	17.45%	24.22%

Industrial and Commercial Bank of China Limited - Abu Dhabi Branch  
Pillar III Disclosures for the quarter ended 30 June 2023

**OV1: Overview of RWA**

		AED 000		
		(a)	(b)	(c)
		RWA		Min Capital Requirement
		Q2 2023	Q1 2023	Q2 2023
1	Credit risk (excluding counterparty credit risk)	1,948,738	1,830,046	204,617
2	<i>Of which: standardised approach (SA)</i>	1,948,738	1,830,046	204,617
6	Counterparty credit risk (CCR)	59,894	39,240	6,289
7	<i>Of which: standardised approach for counterparty credit risk</i>	59,894	39,240	6,289
12	Equity investments in funds - look-through approach	0	0	0
13	Equity investments in funds - mandate-based approach	0	0	0
14	Equity investments in funds - fall-back approach	0	0	0
15	Settlement risk	0	0	0
16	Securitisation exposures in the banking book	0	0	0
18	<i>Of which: securitisation external ratings-based approach (SEC-ERBA)</i>	0	0	0
19	<i>Of which: securitisation standardised approach (SEC-SA)</i>	0	0	0
20	Market risk	112,044	3,957	11,765
21	<i>Of which: standardised approach (SA)</i>	112,044	3,957	11,765
23	Operational risk	67,121	67,121	7,048
<b>26</b>	<b>Total (1+6+12+13+14+15+16+20+23)</b>	<b>2,187,796</b>	<b>1,940,364</b>	<b>229,719</b>

## 2. Composition of Capital

### CC1: Composition of regulatory capital

		AED 000	
		(a)	(b)
		Amounts	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
<b>Common Equity Tier 1 capital: instruments and reserves</b>			
1	Directly issued qualifying common share (and equivalent for non-joint stock companies) capital plus related stock surplus	312,120	Same as (h) from CC2 template
2	Retained earnings	210,967	
3	Accumulated other comprehensive income (and other reserves)	22,613	
4	<i>Directly issued capital subject to phase-out from CET1 (only applicable to non-joint stock companies)</i>		
5	Common share capital issued by third parties (amount allowed in group CET1)		
<b>6</b>	<b>Common Equity Tier 1 capital before regulatory deductions</b>	<b>545,700</b>	
<b>Common Equity Tier 1 capital regulatory adjustments</b>			
7	Prudent valuation adjustments	0	
8	Goodwill (net of related tax liability)	0	CC2 (a) minus (d)
9	Other intangibles including mortgage servicing rights (net of related tax liability)	0	CC2 (b) minus (e)
10	Deferred tax assets that rely on future profitability, excluding those arising from temporary differences (net of related tax liability)	0	
11	Cash flow hedge reserve	0	
12	Securitisation gain on sale	0	
13	Gains and losses due to changes in own credit risk on fair valued liabilities	0	
14	Defined benefit pension fund net assets	0	
15	Investments in own shares (if not already subtracted from paid-in capital on reported balance sheet)	0	
16	Reciprocal cross-holdings in CET1, AT1, Tier 2	0	
17	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)	0	
18	Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	0	
19	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	0	
20	Amount exceeding 15% threshold	0	
21	Of which: significant investments in the common stock of financials	0	
22	Of which: deferred tax assets arising from temporary differences	0	
23	CBUAE specific regulatory adjustments	0	

Industrial and Commercial Bank of China Limited - Abu Dhabi Branch  
Pillar III Disclosures for the quarter ended 30 June 2023

24	<b>Total regulatory adjustments to Common Equity Tier 1</b>	0	
25	<b>Common Equity Tier 1 capital (CET1)</b>	<b>545,700</b>	
	<b>Additional Tier 1 capital: instruments</b>		
26	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	0	CC2 (i)
27	Of which: classified as equity under applicable accounting standards	0	
28	Of which: classified as liabilities under applicable accounting standards	0	
29	<i>Directly issued capital instruments subject to phase-out from additional Tier 1</i>	0	
30	Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in AT1)	0	
31	<i>Of which: instruments issued by subsidiaries subject to phase-out</i>	0	
32	Additional Tier 1 capital before regulatory adjustments	0	
	<b>Additional Tier 1 capital: regulatory adjustments</b>		
33	Investments in own additional Tier 1 instruments	0	
34	Investments in capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation	0	
35	Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation	0	
36	CBUAE specific regulatory adjustments	0	
37	Total regulatory adjustments to additional Tier 1 capital	0	
<b>38</b>	<b>Additional Tier 1 capital (AT1)</b>	<b>0</b>	
<b>39</b>	<b>Tier 1 capital (T1= CET1 + AT1)</b>	<b>545,700</b>	
	<b>Tier 2 capital: instruments and provisions</b>		
40	Directly issued qualifying Tier 2 instruments plus related stock surplus	0	
41	<i>Directly issued capital instruments subject to phase-out from Tier 2</i>	0	
42	Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 30) issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	68,859	
43	<i>Of which: instruments issued by subsidiaries subject to phase-out</i>	0	
44	Provisions	25,108	
45	<b>Tier 2 capital before regulatory adjustments</b>	<b>93,967</b>	
	<b>Tier 2 capital: regulatory adjustments</b>		
46	Investments in own Tier 2 instruments	0	
47	Investments in capital, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)	0	
48	Significant investments in the capital, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	0	
49	CBUAE specific regulatory adjustments	0	
50	<b>Total regulatory adjustments to Tier 2 capital</b>	<b>0</b>	
51	<b>Tier 2 capital (T2)</b>	<b>93,967</b>	



Industrial and Commercial Bank of China Limited - Abu Dhabi Branch  
Pillar III Disclosures for the quarter ended 30 June 2023

52	<b>Total regulatory capital (TC = T1 + T2)</b>	639,667	
53	<b>Total risk-weighted assets</b>	2,187,796	
<b>Capital ratios and buffers</b>			
54	<b>Common Equity Tier 1 (as a percentage of risk-weighted assets)</b>	<b>24.94%</b>	
55	<b>Tier 1 (as a percentage of risk-weighted assets)</b>	<b>24.94%</b>	
56	<b>Total capital (as a percentage of risk-weighted assets)</b>	<b>29.24%</b>	
57	<b>Institution specific buffer requirement (capital conservation buffer plus countercyclical buffer requirements plus higher loss absorbency requirement, expressed as a percentage of risk-weighted assets)</b>	<b>2.50%</b>	
58	<b>Of which: capital conservation buffer requirement</b>	<b>2.50%</b>	
59	<b>Of which: bank-specific countercyclical buffer requirement</b>	<b>0.00%</b>	
60	<b>Of which: higher loss absorbency requirement (e.g. DSIB)</b>	<b>0.00%</b>	
61	<b>Common Equity Tier 1 (as a percentage of risk-weighted assets) available after meeting the bank's minimum capital requirement.</b>	<b>16.44%</b>	
<b>The CBUAE Minimum Capital Requirement</b>			
62	Common Equity Tier 1 minimum ratio	7.00%	
63	Tier 1 minimum ratio	8.50%	
64	Total capital minimum ratio	10.50%	
<b>Amounts below the thresholds for deduction (before risk weighting)</b>			
66	Significant investments in common stock of financial entities	0	
68	Deferred tax assets arising from temporary differences (net of related tax liability)	0	
<b>Applicable caps on the inclusion of provisions in Tier 2</b>			
69	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	41,150	
70	Cap on inclusion of provisions in Tier 2 under standardised approach	25,108	
<b>Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022)</b>			
73	<i>Current cap on CET1 instruments subject to phase-out arrangements</i>	0	
74	<i>Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)</i>	0	
75	<i>Current cap on AT1 instruments subject to phase-out arrangements</i>	0	
76	<i>Amount excluded from AT1 due to cap (excess after redemptions and maturities)</i>	0	
77	<i>Current cap on T2 instruments subject to phase-out arrangements</i>	0	
78	<i>Amount excluded from T2 due to cap (excess after redemptions and maturities)</i>	0	

Industrial and Commercial Bank of China Limited - Abu Dhabi Branch  
Pillar III Disclosures for the quarter ended 30 June 2023

**CC2: Reconciliation of regulatory capital to balance sheet**

	AED 000		(c) Reference
	(a)	(b)	
	Balance sheet as in published financial statements	Under regulatory scope of consolidation	
	Q2 2023	Q2 2023	
<b>Assets</b>			
Cash and balances at central banks	335,825	335,825	
Items in the course of collection from other banks	1,181,717	1,181,717	
Derivative financial instruments	0	0	
Loans and advances to customers	394,205	394,205	
Available for sale financial investments (Includes FVOCI)	824,573	824,573	
Prepayments, accrued income and other assets	47,157	47,157	
Goodwill and other intangible assets	0	0	
Of which: goodwill	0	0	(a)
Of which: intangibles (excluding MSRs)	0	0	(b)
Of which: MSRs	0	0	(c)
Property, plant and equipment	8,533	8,533	
<b>Total assets</b>	<b>2,792,010</b>	<b>2,792,010</b>	
<b>Liabilities</b>			
Items in the course of collection due to other banks	674,739	674,739	
Customer accounts	1,364,511	1,364,511	
Derivative financial instruments	0	0	
Accruals, deferred income and other liabilities	24,020	24,020	
Current and deferred tax liabilities	0	0	
Of which: DTLs related to goodwill	0	0	(d)
Of which: DTLs related to intangible assets (excluding MSRs)	0	0	(e)
Of which: DTLs related to MSRs	0	0	(f)
Subordinated liabilities	183,625	183,625	
<b>Total liabilities</b>	<b>2,246,895</b>	<b>2,246,895</b>	
<b>Shareholders' equity</b>			
Paid-in share capital	312,120	312,120	
Of which: amount eligible for CET1	312,120	312,120	(h)
Of which: amount eligible for AT1	0	0	(i)
Retained earnings	210,967	210,967	
Accumulated other comprehensive income	22,028	22,028	
<b>Total shareholders' equity</b>	<b>545,115</b>	<b>545,115</b>	

Industrial and Commercial Bank of China Limited - Abu Dhabi Branch  
Pillar III Disclosures for the quarter ended 30 June 2023

**CCA: Main features of regulatory capital instruments**

		(a)
		Quantitative / qualitative information
1	Issuer	NA
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	NA
3	Governing law(s) of the instrument	NA
	Regulatory treatment	NA
4	Transitional arrangement rules (i.e. grandfathering)	NA
5	Post-transitional arrangement rules (i.e. grandfathering)	NA
6	Eligible at solo/group/group and solo	NA
7	Instrument type (types to be specified by each jurisdiction)	NA
8	Amount recognised in regulatory capital (currency in millions, as of most recent reporting date)	NA
9	Nominal amount of instrument	NA
9a	Issue price	NA
9b	Redemption price	NA
10	Accounting classification	NA
11	Original date of issuance	NA
12	Perpetual or dated	NA
13	Original maturity date	NA
14	Issuer call subject to prior supervisory approval	NA
15	Optional call date, contingent call dates and redemption amount	NA
16	Subsequent call dates, if applicable	NA
	Coupons / dividends	NA
17	Fixed or floating dividend/coupon	NA
18	Coupon rate and any related index	NA
19	Existence of a dividend stopper	NA
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	NA
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	NA
21	Existence of step-up or other incentive to redeem	NA
22	Non-cumulative or cumulative	NA
23	Convertible or non-convertible	NA
24	Writedown feature	NA
25	If writedown, writedown trigger(s)	NA
26	If writedown, full or partial	NA
27	If writedown, permanent or temporary	NA
28	If temporary write-own, description of writeup mechanism	NA
28a	Type of subordination	NA
29	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned).	NA
30	Non-compliant transitioned features	NA
31	If yes, specify non-compliant features	NA

As of the end of reporting date, the Branch does not have regulatory capital instruments within the scope of CCA disclosure. The Branch however, has issued USD 50,000,000 Tier 2 Capital Instrument on 19 March 2015 which does not meet the Basel III qualifying criteria for the particular tier of capital. The Branch is required by the CBUAE to phase out the instrument by 10% annually commencing 1 January 2018 until 31 December 2027 under grandfathering arrangement.

### 3. Macroprudential Supervisory measures

#### CCyB1 : Geographical distribution of credit exposures used in the countercyclical capital buffer

Geographical breakdown	(a)	(b)		(c)	(d)	(e)
	Countercyclical capital buffer rate	Exposure values and/or risk-weighted assets used in the computation of the countercyclical capital buffer		Risk-weighted assets	Bank-specific countercyclical capital buffer rate	Countercyclical buffer amount
		Exposure values				
Home Country 1	0%	0	0	0		
Country 2	0%	0	0	0		
Country 3	0%	0	0	0		
.....	0%	0	0	0		
Country N	0%	0	0	0		
<b>Sum</b>		<b>0</b>	<b>0</b>	<b>0</b>		
<b>Total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0%</b>	<b>0</b>

As of the end of reporting date, the Branch is not required to set aside countercyclical capital buffer.

#### 4. Leverage ratio

##### LR2: Leverage ratio common disclosure template

		AED 000	
		(a)	(b)
		Q2 2023	Q1 2023
<b>On-balance sheet exposures</b>			
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	3,961,471	2,804,735
2	Gross-up for derivatives collateral provided where deducted from balance sheet assets pursuant to the operative accounting framework		
3	(Deductions of receivable assets for cash variation margin provided in derivatives transactions)		
4	(Adjustment for securities received under securities financing transactions that are recognised as an asset)		
5	(Specific and general provisions associated with on-balance sheet exposures that are deducted from Tier 1 capital)		
6	(Asset amounts deducted in determining Tier 1 capital)		
7	<b>Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of rows 1 to 6)</b>	<b>3,961,471</b>	<b>2,804,735</b>
<b>Derivative exposures</b>			
8	Replacement cost associated with <i>all</i> derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	31,552	28,097
9	Add-on amounts for PFE associated with <i>all</i> derivatives transactions	147,140	69,948
10	(Exempted CCP leg of client-cleared trade exposures)		
11	Adjusted effective notional amount of written credit derivatives		
12	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)		
13	<b>Total derivative exposures (sum of rows 8 to 12)</b>	<b>178,692</b>	<b>98,045</b>
<b>Securities financing transactions</b>			
14	Gross SFT <i>assets</i> (with no recognition of netting), after adjusting for sale accounting transactions	0	0
15	(Netted amounts of cash payables and cash receivables of gross SFT assets)	0	0
16	CCR exposure for SFT assets	0	0
17	Agent transaction exposures	0	0
18	<b>Total securities financing transaction exposures (sum of rows 14 to 17)</b>	<b>0</b>	<b>0</b>
<b>Other off-balance sheet exposures</b>			
19	Off-balance sheet exposure at gross notional amount	736,224	770,199
20	(Adjustments for conversion to credit equivalent amounts)	-368,112	-385,100
21	(Specific and general provisions associated with off-balance sheet exposures deducted in determining Tier 1 capital)		
22	<b>Off-balance sheet items (sum of rows 19 to 21)</b>	<b>368,112</b>	<b>385,100</b>
<b>Capital and total exposures</b>			
23	<b>Tier 1 capital</b>	<b>545,700</b>	<b>543,752</b>
24	<b>Total exposures (sum of rows 7, 13, 18 and 22)</b>	<b>4,508,275</b>	<b>4,563,559</b>
<b>Leverage ratio</b>			
25	<b>Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)</b>	<b>12.10%</b>	<b>11.92%</b>
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	0.00%	0.00%

Industrial and Commercial Bank of China Limited - Abu Dhabi Branch  
Pillar III Disclosures for the quarter ended 30 June 2023

26	CBUAE minimum leverage ratio requirement	3.00%	3.00%
27	<b>Applicable leverage buffers</b>	<b>0.00%</b>	<b>0.00%</b>

## 5. Liquidity

### ELAR: Eligible Liquid Assets Ratio

1	High Quality Liquid Assets	AED 000	
		Nominal amount	Eligible Liquid Asset
1.1	Physical cash in hand at the bank + balances with the CBUAE	890,496	
1.2	UAE Federal Government Bonds and Sukuks	0	
	Sub Total (1.1 to 1.2)	890,496	890,496
1.3	UAE local governments publicly traded debt securities	10,293	
1.4	UAE Public sector publicly traded debt securities	0	
	Sub Total (1.3 to 1.4)	10,293	10,293
1.5	Foreign Sovereign debt instruments or instruments issued by their respective central banks	0	0
<b>1.6</b>	<b>Total</b>	<b>900,789</b>	<b>900,789</b>
<b>2</b>	Total liabilities		3,186,230
<b>3</b>	<b>Eligible Liquid Assets Ratio (ELAR)</b>		<b>28.27%</b>

Industrial and Commercial Bank of China Limited - Abu Dhabi Branch  
Pillar III Disclosures for the quarter ended 30 June 2023

**ASRR: Advances to Stables Resource Ratio**

		Items	AED 000
			<b>Amount</b>
<b>1</b>		<b>Computation of Advances</b>	
	1.1	Net Lending (gross loans - specific and collective provisions + interest in suspense)	1,052,266
	1.2	Lending to non-banking financial institutions	0
	1.3	Net Financial Guarantees & Stand-by LC (issued - received)	-922,664
	1.4	Interbank Placements	231,368
	<b>1.5</b>	<b>Total Advances</b>	<b>360,970</b>
<b>2</b>		<b>Calculation of Net Stable Resources</b>	
	2.1	Total capital + general provisions	797,778
		<b>Deduct:</b>	
	2.1.1	Goodwill and other intangible assets	0
	2.1.2	Fixed Assets	8,201
	2.1.3	Funds allocated to branches abroad	0
	2.1.5	Unquoted Investments	0
	2.1.6	Investment in subsidiaries, associates and affiliates	0
	<b>2.1.7</b>	<b>Total deduction</b>	<b>8,201</b>
	<b>2.2</b>	<b>Net Free Capital Funds</b>	<b>789,577</b>
	<b>2.3</b>	<b>Other stable resources:</b>	
	2.3.1	Funds from the head office	0
	2.3.2	Interbank deposits with remaining life of more than 6 months	0
	2.3.3	Refinancing of Housing Loans	0
	2.3.4	Borrowing from non-Banking Financial Institutions	10
	2.3.5	Customer Deposits	1,426,058
	2.3.6	Capital market funding/ term borrowings maturing after 6 months from reporting date	0
	<b>2.3.7</b>	<b>Total other stable resources</b>	<b>1,426,068</b>
	<b>2.4</b>	<b>Total Stable Resources (2.2+2.3.7)</b>	<b>2,215,645</b>
<b>3</b>		<b>Advances TO STABLE RESOURCES RATIO (1.5/ 2.4*100)</b>	<b>16.29%</b>

## 6. Credit Risk

### CR1: Credit quality of assets

		AED 000					
		(a)	(b)	(c)	(d)	(e)	(f)
		Gross carrying values of		Allowances/ Impairments	Of which ECL accounting provisions for credit losses on SA exposures		Net values (a+b-c)
		Defaulted exposures	Non-defaulted exposures		Allocated in regulatory category of Specific	Allocated in regulatory category of General	
1	Loans	0	433,269	39,064	0	39,064	394,205
2	Debt securities	0	824,583	9	0	9	824,574
3	Off-balance sheet exposures	0	777,629	1,967	0	1,967	775,662
4	<b>Total</b>	<b>0</b>	<b>2,035,481</b>	<b>41,040</b>	<b>0</b>	<b>41,040</b>	<b>1,994,441</b>

### CR2: Changes in stock of defaulted loans and debt securities

		AED 000
		(a)
1	<b>Defaulted loans and debt securities at the end of the previous reporting period</b>	0
2	Loans and debt securities that have defaulted since the last reporting period	0
3	Returned to non-default status	0
4	Amounts written off	0
5	Other changes	0
6	<b>Defaulted loans and debt securities at the end of the reporting period (1+2-3-4±5)</b>	0



Industrial and Commercial Bank of China Limited - Abu Dhabi Branch  
Pillar III Disclosures for the quarter ended 30 June 2023

**CR4: Standardised approach - credit risk exposure and Credit Risk Mitigation (CRM) effects**

		AED 000					
		(a)	(b)	(c)	(d)	(e)	(f)
		Exposures before CCF and CRM		Exposures post-CCF and CRM		RWA and RWA density	
	Asset classes	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
1	Sovereigns and their central banks	988,352	0	988,352	0	17,518	0.90%
2	Public Sector Entities	62,805	11,018	62,805	5,509	46,279	2.37%
3	Multilateral development banks	0	0	0	0	0	0%
4	Banks	1,863,112	300,407	2,790,437	239,549	1,499,408	76.94%
5	Securities firms	0	0	0	0	0	0%
6	Corporates	1,014,921	603,491	87,597	301,746	353,280	18.13%
7	Regulatory retail portfolios	0	0	0	0	0	0%
8	Secured by residential property	0	0	0	0	0	0%
9	Secured by commercial real estate	0	0	0	0	0	0%
10	Equity Investment in Funds (EIF)	0	0	0	0	0	0%
11	Past-due loans	0	0	0	0	0	0%
12	Higher-risk categories	0	0	0	0	0	0%
13	Other assets	32,281	0	32,281	0	32,252	1.66%
<b>14</b>	<b>Total</b>	<b>3,961,471</b>	<b>914,916</b>	<b>3,961,471</b>	<b>546,804</b>	<b>1,948,738</b>	<b>100%</b>

Industrial and Commercial Bank of China Limited - Abu Dhabi Branch  
Pillar III Disclosures for the quarter ended 30 June 2023

**CR5: Standardised approach - exposures by asset classes and risk weights**

		AED 000								
		(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)
	Risk Weights	0%	20%	35%	50%	75%	100%	150%	Others	Total credit exposures amount (post CCF and post-CRM)
Asset classes										
1	Sovereigns and their central banks	900,760	87,592	0	0	0	0	0	0	988,352
2	Public Sector Entities	0	27,544	0	0	0	40,770	0	0	68,314
3	Multilateral development banks	0	0	0	0	0	0	0	0	0
4	Banks	0	406,169	0	2,411,285	0	212,532	0	0	3,029,986
5	Securities firms	0	0	0	0	0	0	0	0	0
6	Corporates	574	9,929	0	55,088	0	323,751	0	0	389,342
7	Regulatory retail portfolios	0	0	0	0	0	0	0	0	0
8	Secured by residential property	0	0	0	0	0	0	0	0	0
9	Secured by commercial real estate	0	0	0	0	0	0	0	0	0
10	Equity Investment in Funds (EIF)	0	0	0	0	0	0	0	0	0
11	Past-due loans	0	0	0	0	0	0	0	0	0
12	Higher-risk categories	0	0	0	0	0	0	0	0	0
13	Other assets	29	0	0	0	0	32,252	0	0	32,281
<b>14</b>	<b>Total</b>	<b>901,363</b>	<b>531,234</b>	<b>0</b>	<b>2,466,373</b>	<b>0</b>	<b>609,305</b>	<b>0</b>	<b>0</b>	<b>4,508,275</b>

## 7. Market Risk

### MR1: Market risk under the standardised approach (SA)

		AED 000
		(a)
		RWA
1	General Interest rate risk (General and Specific)	0
2	Equity risk (General and Specific)	0
3	Foreign exchange risk	112,044
4	Commodity risk	0
<b>Options</b>		
5	Simplified approach	0
6	Delta-plus method	0
8	Securitisation	0
<b>9</b>	<b>Total</b>	<b>112,044</b>



**ICBC**