



INDUSTRIAL AND COMMERCIAL BANK OF CHINA LIMITED

ABU DHABI BRANCH

30 June 2025

PILLAR III DISCLOSURES

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

PILLAR III DISCLOSURES

FOR THE QUARTER ENDED 30 JUNE 2025

Content	Page
1. Overview of risk management and RWA	
Key Metrics (KM1)	1
Overview of RWA (OV1)	3
2. Composition of Capital	
Composition of Regulatory Capital (CC1)	4
Reconciliation of regulatory capital to balance sheet (CC2)	7
Main features of regulatory capital instruments (CCA)	8
3. Macprudential Supervisory measures (CCyB1)	9
4. Leverage Ratio (LR2)	10
5. Liquidity	
Eligible Liquid Assets Ratio (ELAR)	11
Advances to Stables Resource Ratio (ASRR)	12
6. Credit risk	
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
7. Market risk	
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 2025

1. Overview of Risk Management and RWA

KM1: Key Metrics

		AED 000				
		(a)	(b)	(c)	(d)	(e)
		Q2 2025	Q1 2025	Q4 2024	Q3 2024	Q2 2024
	Available capital (amounts)					
1	Common Equity Tier 1 (CET1)	679,063	672,618	679,062	627,224	606,525
1a	Fully loaded ECL accounting model	679,063	672,618	679,062	627,224	606,525
2	Tier 1	679,063	672,618	679,062	627,224	606,525
2a	Fully loaded ECL accounting model Tier 1	679,063	672,618	679,062	627,224	606,525
3	Total capital	717,986	738,019	737,175	695,893	681,629
3a	Fully loaded ECL accounting model total capital	717,986	738,019	737,175	695,893	681,629
	Risk-weighted assets (amounts)					
4	Total risk-weighted assets (RWA)	3,275,218	5,115,002	3,705,919	3,789,588	3,559,451
	Risk-based capital ratios as a percentage of RWA					
5	Common Equity Tier 1 ratio (%)	20.73%	13.15%	18.32%	16.55%	17.04%
5a	Fully loaded ECL accounting model CET1 (%)	20.73%	13.15%	18.32%	16.55%	17.04%
6	Tier 1 ratio (%)	20.73%	13.15%	18.32%	16.55%	17.04%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	20.73%	13.15%	18.32%	16.55%	17.04%
7	Total capital ratio (%)	21.92%	14.43%	19.89%	18.36%	19.15%
7a	Fully loaded ECL accounting model total capital ratio (%)	21.92%	14.43%	19.89%	18.36%	19.15%
	Additional CET1 buffer requirements as a percentage of RWA					
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 2025

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 (%)	13.73%	6.15%	11.32%	9.55%	10.04%
Leverage Ratio						
13	Total leverage ratio measure	8,580,906	8,912,498	7,966,456	7,308,073	5,954,920
14	Leverage ratio (%) (row 2/row 13)	7.91%	7.55%	8.52%	8.58%	10.19%
14a	Fully loaded ECL accounting model leverage ratio (%) (row 2A/row 13)	7.91%	7.55%	8.52%	8.58%	10.19%
14b	Leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)	7.91%	7.55%	8.52%	8.58%	10.19%
ELAR						
21	Total HQLA	3,411,664	1,741,089	2,302,440	1,615,852	934,023
22	Total liabilities	5,947,662	4,896,189	4,582,825	3,721,836	2,923,580
23	Eligible Liquid Assets Ratio (ELAR) (%)	57.36%	35.56%	50.24%	43.42%	31.95%
ASRR						
24	Total available stable funding	4,164,156	3,116,608	2,434,649	2,256,385	2,205,640
25	Total Advances	1,200,689	1,267,720	1,121,682	491,033	602,404
26	Advances to Stable Resources Ratio (%)	28.83%	40.68%	46.07%	21.76%	27.31%

Industrial and Commercial Bank of China Limited - Abu Dhabi Branch
Pillar III Disclosures for the quarter ended 30 June 2025

OV1: Overview of RWA

		AED 000		
		(a)	(b)	(c)
		RWA		Min Capital Requirement
		Q2 2025	Q1 2025	Q2 2025
1	Credit risk (excluding counterparty credit risk)	3,092,838	4,285,636	324,748
2	<i>Of which: standardised approach (SA)</i>	3,092,838	4,285,636	324,748
6	Counterparty credit risk (CCR)	21,039	593,900	2,209
7	<i>Of which: standardised approach for counterparty credit risk</i>	21,039	593,900	2,209
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	4,751	78,876	499
21	<i>Of which: standardised approach (SA)</i>	4,751	78,876	499
23	Operational risk	156,591	156,591	16,442
26	Total (1+6+12+13+14+15+16+20+23)	3,275,218	5,115,002	343,898

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
	Common Equity Tier 1 capital: instruments and reserves		
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	307,542	
3	Accumulated other comprehensive income (and other reserves)	59,401	
4	Directly issued capital subject to phase-out from CET1 (only applicable to non-joint stock companies)	0	
5	Common share capital issued by third parties (amount allowed in group CET1)	0	
6	Common Equity Tier 1 capital before regulatory deductions	679,063	
	Common Equity Tier 1 capital regulatory adjustments		
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 2025

24	Total regulatory adjustments to Common Equity Tier 1	0	
25	Common Equity Tier 1 capital (CET1)	679,063	
	Additional Tier 1 capital: instruments		
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	
	Additional Tier 1 capital: regulatory adjustments		
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	
38	Additional Tier 1 capital (AT1)	0	
39	Tier 1 capital (T1= CET1 + AT1)	679,063	
	Tier 2 capital: instruments and provisions		
40	Directly issued qualifying Tier 2 instruments plus related stock surplus	0	
41	Directly issued capital instruments subject to phase-out from Tier 2	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)	0	
43	Of which: instruments issued by subsidiaries subject to phase-out	0	
44	Provisions	38,923	
45	Tier 2 capital before regulatory adjustments	38,923	
	Tier 2 capital: regulatory adjustments		
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	Total regulatory adjustments to Tier 2 capital	0	
51	Tier 2 capital (T2)	38,923	
52	Total regulatory capital (TC = T1 + T2)	717,986	

Industrial and Commercial Bank of China Limited - Abu Dhabi Branch
Pillar III Disclosures for the quarter ended 30 June 2025

53	Total risk-weighted assets	3,275,218	
	Capital ratios and buffers		
54	Common Equity Tier 1 (as a percentage of risk-weighted assets)	20.73%	
55	Tier 1 (as a percentage of risk-weighted assets)	20.73%	
56	Total capital (as a percentage of risk-weighted assets)	21.92%	
57	Institution specific buffer requirement (capital conservation buffer plus countercyclical buffer requirements plus higher loss absorbency requirement, expressed as a percentage of risk-weighted assets)	2.50%	
58	Of which: capital conservation buffer requirement	2.50%	
59	Of which: bank-specific countercyclical buffer requirement	0	
60	Of which: higher loss absorbency requirement (e.g. DSIB)	0	
61	Common Equity Tier 1 (as a percentage of risk-weighted assets) available after meeting the bank's minimum capital requirement.	13.73%	
	The CBUAE Minimum Capital Requirement		
62	Common Equity Tier 1 minimum ratio	7.00%	
63	Tier 1 minimum ratio	8.50%	
64	Total capital minimum ratio	10.50%	
	Amounts below the thresholds for deduction (before risk weighting)		
66	Significant investments in common stock of financial entities	0	
68	Deferred tax assets arising from temporary differences (net of related tax liability)	0	
	Applicable caps on the inclusion of provisions in Tier 2		
69	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	66,238	
70	Cap on inclusion of provisions in Tier 2 under standardised approach	38,923	
	Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022)		
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 2025

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 2025	Q2 2025	
Assets			
Cash and balances at central banks	1,280,613	1,280,613	
Items in the course of collection from other banks	655,042	655,042	
Derivative financial instruments	0	0	
Loans and advances to customers	696,130	696,130	
Available for sale financial investments (Includes FVOCI)	4,029,011	4,029,011	
Prepayments, accrued income and other assets	73,491	73,491	
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	7,387	7,387	
Total assets	6,741,674	6,741,674	
Liabilities			
Items in the course of collection due to other banks	3,158,558	3,158,558	
Customer accounts	2,693,764	2,693,764	
Derivative financial instruments	0	0	
Accruals, deferred income and other liabilities	94,717	94,717	
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	0	0	
Provisions	66,238	66,238	
Retirement benefit liabilities	623	623	
Total liabilities	6,013,900	6,013,900	
Shareholders' equity			
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	307,542	307,542	
Accumulated other comprehensive income	108,112	108,112	
Total shareholders' equity	727,774	727,774	

Industrial and Commercial Bank of China Limited - Abu Dhabi Branch
Pillar III Disclosures for the quarter ended 30 June 2025

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-down, 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

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

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 2025	Q1 2025
On-balance sheet exposures			
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	6,722,952	5,822,690
2	Gross-up for derivatives collateral provided where deducted from balance sheet assets pursuant to the operative accounting framework	0	0
3	(Deductions of receivable assets for cash variation margin provided in derivatives transactions)	0	0
4	(Adjustment for securities received under securities financing transactions that are recognised as an asset)	0	0
5	(Specific and general provisions associated with on-balance sheet exposures that are deducted from Tier 1 capital)	0	0
6	(Asset amounts deducted in determining Tier 1 capital)	0	0
7	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of rows 1 to 6)	6,722,952	5,822,690
Derivative exposures			
8	Replacement cost associated with <i>all</i> derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	21,774	27,345
9	Add-on amounts for PFE associated with <i>all</i> derivatives transactions	23,629	1,324,473
10	(Exempted CCP leg of client-cleared trade exposures)	0	0
11	Adjusted effective notional amount of written credit derivatives	0	0
12	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	0	0
13	Total derivative exposures (sum of rows 8 to 12)	45,403	1,351,818
Securities financing transactions			
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	Total securities financing transaction exposures (sum of rows 14 to 17)	0	0
Other off-balance sheet exposures			
19	Off-balance sheet exposure at gross notional amount	3,452,554	3,303,466
20	(Adjustments for conversion to credit equivalent amounts)	-1,640,003	-1,565,475
21	(Specific and general provisions associated with off-balance sheet exposures deducted in determining Tier 1 capital)	0	0
22	Off-balance sheet items (sum of rows 19 to 21)	1,812,551	1,737,991
Capital and total exposures			
23	Tier 1 capital	679,063	672,618
24	Total exposures (sum of rows 7, 13, 18 and 22)	8,580,906	8,912,498
Leverage ratio			
25	Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)	7.91%	7.55%
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	7.91%	7.55%

Industrial and Commercial Bank of China Limited - Abu Dhabi Branch
Pillar III Disclosures for the quarter ended 30 June 2025

26	CBUAE minimum leverage ratio requirement	3.00%	3.00%
27	Applicable leverage buffers	0.00%	0.00%

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	3,022,096	
1.2	UAE Federal Government Bonds and Sukuks	125,519	
	Sub Total (1.1 to 1.2)	3,147,615	3,147,615
1.3	UAE local governments publicly traded debt securities	113,030	
1.4	UAE Public sector publicly traded debt securities	151,019	
	Sub Total (1.3 to 1.4)	264,049	264,049
1.5	Foreign Sovereign debt instruments or instruments issued by their respective central banks	0	0
1.6	Total	3,411,664	3,411,664
2	Total liabilities		5,947,662
3	Eligible Liquid Assets Ratio (ELAR)		57.36%

Industrial and Commercial Bank of China Limited - Abu Dhabi Branch
Pillar III Disclosures for the quarter ended 30 June 2025

ASRR: Advances to Stables Resource Ratio

		Items	AED 000
			Amount
1		Computation of Advances	
	1.1	Net Lending (gross loans - specific and collective provisions + interest in suspense)	696,130
	1.2	Lending to non-banking financial institutions	0
	1.3	Net Financial Guarantees & Stand-by LC (issued - received)	0
	1.4	Interbank Placements	504,559
	1.5	Total Advances	1,200,689
2		Calculation of Net Stable Resources	
	2.1	Total capital + general provisions	794,012
		Deduct:	
	2.1.1	Goodwill and other intangible assets	0
	2.1.2	Fixed Assets	7,387
	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
	2.1.7	Total deduction	7,387
	2.2	Net Free Capital Funds	786,625
	2.3	Other stable resources:	
	2.3.1	Funds from the head office	0
	2.3.2	Interbank deposits with remaining life of more than 6 months	683,757
	2.3.3	Refinancing of Housing Loans	0
	2.3.4	Borrowing from non-Banking Financial Institutions	10
	2.3.5	Customer Deposits	2,693,764
	2.3.6	Capital market funding/ term borrowings maturing after 6 months from reporting date	0
	2.3.7	Total other stable resources	3,377,531
	2.4	Total Stable Resources (2.2+2.3.7)	4,164,156
3		Advances TO STABLE RESOURCES RATIO (1.5/ 2.4*100)	28.83%

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	1,098,269	0	0	0	1,098,269
2	Debt securities	0	4,029,011	16,320	0	16,320	4,012,691
3	Off-balance sheet exposures	0	1,726,277	52,143	0	52,143	1,674,134
4	Total	0	6,853,557	68,463	0	68,463	6,785,094

CR2: Changes in stock of defaulted loans and debt securities

		AED 000
		(a)
1	Defaulted loans and debt securities at the end of the previous reporting period	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	Defaulted loans and debt securities at the end of the reporting period (1+2-3-4±5)	0

Industrial and Commercial Bank of China Limited - Abu Dhabi Branch
Pillar III Disclosures for the quarter ended 30 June 2025

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	3,609,494	0	3,609,494	0	70,092	2.27%
2	Public Sector Entities	608,436	0	608,436	0	361,687	11.69%
3	Multilateral development banks	0	0	0	0	0	0
4	Banks	2,386,169	1,106,739	2,676,130	286,111	1,367,499	44.22%
5	Securities firms	0	0	0	0	0	0
6	Corporates	55,088	2,391,218	70,717	1,179,981	1,207,525	39.04%
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	63,765	0	63,765	0	86,036	2.78%
14	Total	6,722,952	3,497,957	7,028,541	1,466,091	3,092,838	100.00%

Industrial and Commercial Bank of China Limited - Abu Dhabi Branch
Pillar III Disclosures for the quarter ended 30 June 2025

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	3,259,036	350,458	0	0	0	0	0	0	3,609,494
2	Public Sector Entities	0	308,436	0	0	0	0	0	300,000	608,436
3	Multilateral development banks	0	0	0	0	0	0	0	0	0
4	Banks	0	378,749	0	2,583,286	0	81	0	124	2,962,240
5	Securities firms	0	0	0	0	0	0	0	0	0
6	Corporates	2,452	0	0	81,441	0	87,500	0	1,079,304	1,250,697
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	1,610	0	0	0	0	46,235	0	15,920	63,765
14	Total	3,263,098	1,037,643	0	2,664,727	0	133,816	0	1,395,348	8,494,632

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	4,751
4	Commodity risk	0
Options		
5	Simplified approach	0
6	Delta-plus method	0
8	Securitisation	0
9	Total	4,751



ICBC