



INDUSTRIAL AND COMMERCIAL BANK OF CHINA LIMITED
ABU DHABI BRANCH

30 September 2025

PILLAR III DISCLOSURES

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

PILLAR III DISCLOSURES

FOR THE QUARTER ENDED 30 September 2025

Content	Page
1. Overview of risk management and RWA	
Key Metrics (KM1)	1
Overview of RWA (OV1)	3
2. Leverage Ratio (LR2)	4
3. Liquidity	
Eligible Liquid Assets Ratio (ELAR)	6
Advances to Stables Resource Ratio (ASRR)	7

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

1. Overview of Risk Management and RWA

KM1: Key Metrics

		AED 000				
		(a)	(b)	(c)	(d)	(e)
		Q3 2025	Q2 2025	Q1 2025	Q4 2024	Q3 2024
	Available capital (amounts)					
1	Common Equity Tier 1 (CET1)	707,136	679,063	672,618	679,062	627,224
1a	Fully loaded ECL accounting model	707,136	679,063	672,618	679,062	627,224
2	Tier 1	707,136	679,063	672,618	679,062	627,224
2a	Fully loaded ECL accounting model Tier 1	707,136	679,063	672,618	679,062	627,224
3	Total capital	751,692	717,986	738,019	737,175	695,893
3a	Fully loaded ECL accounting model total capital	751,692	717,986	738,019	737,175	695,893
	Risk-weighted assets (amounts)					
4	Total risk-weighted assets (RWA)	3,735,544	3,275,218	5,115,002	3,705,919	3,789,588
	Risk-based capital ratios as a percentage of RWA					
5	Common Equity Tier 1 ratio (%)	18.93%	20.73%	13.15%	18.32%	16.55%
5a	Fully loaded ECL accounting model CET1 (%)	18.93%	20.73%	13.15%	18.32%	16.55%
6	Tier 1 ratio (%)	18.93%	20.73%	13.15%	18.32%	16.55%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	18.93%	20.73%	13.15%	18.32%	16.55%
7	Total capital ratio (%)	20.12%	21.92%	14.43%	19.89%	18.36%
7a	Fully loaded ECL accounting model total capital ratio (%)	20.12%	21.92%	14.43%	19.89%	18.36%
	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 September 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 (%)	11.93%	13.73%	6.15%	11.32%	9.55%
Leverage Ratio						
13	Total leverage ratio measure	10,694,882	8,580,906	8,912,498	7,966,456	7,308,073
14	Leverage ratio (%) (row 2/row 13)	6.61%	7.91%	7.55%	8.52%	8.58%
14a	Fully loaded ECL accounting model leverage ratio (%) (row 2A/row 13)	6.61%	7.91%	7.55%	8.52%	8.58%
14b	Leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)	6.61%	7.91%	7.55%	8.52%	8.58%
ELAR						
21	Total HQLA	4,148,508	3,411,664	1,741,089	2,302,440	1,615,852
22	Total liabilities	7,690,932	5,947,662	4,896,189	4,582,825	3,721,836
23	Eligible Liquid Assets Ratio (ELAR) (%)	53.94%	57.36%	35.56%	50.24%	43.42%
ASRR						
24	Total available stable funding	5,179,074	4,164,156	3,116,608	2,434,649	2,256,385
25	Total Advances	1,201,169	1,200,689	1,267,720	1,121,682	491,033
26	Advances to Stable Resources Ratio (%)	23.19%	28.83%	40.68%	46.07%	21.76%

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

OV1: Overview of RWA

		AED 000		
		(a)	(b)	(c)
		RWA		Min Capital Requirement
		Q3 2025	Q2 2025	Q3 2025
1	Credit risk (excluding counterparty credit risk)	3,553,845	3,092,838	4,285,636
2	<i>Of which: standardised approach (SA)</i>	3,553,845	3,092,838	4,285,636
6	Counterparty credit risk (CCR)	10,612	21,039	593,900
7	<i>Of which: standardised approach for counterparty credit risk</i>	10,612	21,039	593,900
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	14,496	4,751	78,876
21	<i>Of which: standardised approach (SA)</i>	14,496	4,751	78,876
23	Operational risk	156,591	156,591	156,591
26	Total (1+6+12+13+14+15+16+20+23)	3,735,544	3,275,218	5,115,002

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

2. Leverage ratio

LR2: Leverage ratio common disclosure template

		AED 000	
		(a)	(b)
		Q3 2025	Q2 2025
On-balance sheet exposures			
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	8,509,789	6,722,952
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	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of rows 1 to 6)	8,509,789	6,722,952
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)	9,579	21,774
9	Add-on amounts for PFE associated with <i>all</i> derivatives transactions	12,768	23,629
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	Total derivative exposures (sum of rows 8 to 12)	22,347	45,403
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	4,152,852	3,452,554
20	(Adjustments for conversion to credit equivalent amounts)	-1,990,106	-1,640,003
21	(Specific and general provisions associated with off-balance sheet exposures deducted in determining Tier 1 capital)		
22	Off-balance sheet items (sum of rows 19 to 21)	2,162,746	1,812,551
Capital and total exposures			
23	Tier 1 capital	707,136	679,063
24	Total exposures (sum of rows 7, 13, 18 and 22)	10,694,882	8,580,906
Leverage ratio			
25	Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)	6.61%	7.91%

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

25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	6.61%	7.91%
26	CBUAE minimum leverage ratio requirement	3.00%	3.00%
27	Applicable leverage buffers	0.00%	0.00%

3. 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	3,749,727	
1.2	UAE Federal Government Bonds and Sukuks	128,083	
	Sub Total (1.1 to 1.2)	3,877,810	3,877,810
1.3	UAE local governments publicly traded debt securities	116,863	
1.4	UAE Public sector publicly traded debt securities	153,835	
	Sub Total (1.3 to 1.4)	270,698	270,698
1.5	Foreign Sovereign debt instruments or instruments issued by their respective central banks	0	0
1.6	Total	4,148,508	4,148,508
2	Total liabilities		3,721,836
3	Eligible Liquid Assets Ratio (ELAR)		53.94%

Industrial and Commercial Bank of China Limited - Abu Dhabi Branch
Pillar III Disclosures for the quarter ended 30 September 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	505,039
	1.5	Total Advances	1,201,169
2		Calculation of Net Stable Resources	
	2.1	Total capital + general provisions	827,501
		Deduct:	
	2.1.1	Goodwill and other intangible assets	0
	2.1.2	Fixed Assets	7,222
	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	7,222
	2.2	Net Free Capital Funds	820,279
	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	544,202
	2.3.3	Refinancing of Housing Loans	0
	2.3.4	Borrowing from non-Banking Financial Institutions	10
	2.3.5	Customer Deposits	3,814,593
	2.3.6	Capital market funding/ term borrowings maturing after 6 months from reporting date	0
	2.3.7	Total other stable resources	4,358,795
	2.4	Total Stable Resources (2.2+2.3.7)	5,179,074
3		Advances TO STABLE RESOURCES RATIO (1.5/ 2.4*100)	23.19%



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