



INDUSTRIAL AND COMMERCIAL BANK OF CHINA LIMITED
ABU DHABI BRANCH

31 March 2026 PILLAR III DISCLOSURES

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

PILLAR III DISCLOSURES

FOR THE QUARTER ENDED 31 March 2026

Industrial and Commercial Bank of China Limited - Abu Dhabi Branch
Pillar III Disclosures for the quarter ended 31 March 2026

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 31 March 2026

1. Overview of Risk Management and RWA

KM1: Key Metrics

		AED 000				
		(a)	(b)	(c)	(d)	(e)
		Q1 2026	Q4 2025	Q3 2025	Q2 2025	Q1 2025
	Available capital (amounts)					
1	Common Equity Tier 1 (CET1)	682,544	757,817	707,136	679,063	672,618
1a	Fully loaded ECL accounting model	682,544	757,817	707,136	679,063	672,618
2	Tier 1	682,544	757,817	707,136	679,063	672,618
2a	Fully loaded ECL accounting model Tier 1	682,544	757,817	707,136	679,063	672,618
3	Total capital	733,837	812,619	751,692	717,986	738,019
3a	Fully loaded ECL accounting model total capital	733,837	812,619	751,692	717,986	738,019
	Risk-weighted assets (amounts)					
4	Total risk-weighted assets (RWA)	4,329,241	4,556,598	3,735,544	3,275,218	5,115,002
	Risk-based capital ratios as a percentage of RWA					
5	Common Equity Tier 1 ratio (%)	15.77%	16.63%	18.93%	20.73%	13.15%
5a	Fully loaded ECL accounting model CET1 (%)	15.77%	16.63%	18.93%	20.73%	13.15%
6	Tier 1 ratio (%)	15.77%	16.63%	18.93%	20.73%	13.15%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	15.77%	16.63%	18.93%	20.73%	13.15%
7	Total capital ratio (%)	16.95%	17.83%	20.12%	21.92%	14.43%
7a	Fully loaded ECL accounting model total capital ratio (%)	16.95%	17.83%	20.12%	21.92%	14.43%
	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 31 March 2026

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 (%)	8.77%	7.33%	11.93%	13.73%	6.15%
Leverage Ratio						
13	Total leverage ratio measure	14,760,097	14,536,493	10,694,882	8,580,906	8,912,498
14	Leverage ratio (%) (row 2/row 13)	4.62%	5.21%	6.61%	7.91%	7.55%
14a	Fully loaded ECL accounting model leverage ratio (%) (row 2A/row 13)	4.62%	5.21%	6.61%	7.91%	7.55%
14b	Leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)	4.62%	5.21%	6.61%	7.91%	7.55%
ELAR						
21	Total HQLA	6,558,517	5,925,720	4,148,508	3,411,664	1,741,089
22	Total liabilities	11,593,960	11,488,538	7,690,932	5,947,662	4,896,189
23	Eligible Liquid Assets Ratio (ELAR) (%)	56.57%	51.58%	53.94%	57.36%	35.56%
ASRR						
24	Total available stable funding	7,416,872	7,480,253	5,179,074	4,164,156	3,116,608
25	Total Advances	1,049,867	1,328,573	1,201,169	1,200,689	1,267,720
26	Advances to Stable Resources Ratio (%)	14.16%	17.76%	23.19%	28.83%	40.68%

Industrial and Commercial Bank of China Limited - Abu Dhabi Branch
Pillar III Disclosures for the quarter ended 31 March 2026

OV1: Overview of RWA

		AED 000		
		(a)	(b)	(c)
		RWA		Min Capital Requirement
		Q1 2026	Q4 2025	Q1 2026
1	Credit risk (excluding counterparty credit risk)	4,054,488	4,371,282	3,553,845
2	<i>Of which: standardised approach (SA)</i>	4,054,488	4,371,282	3,553,845
6	Counterparty credit risk (CCR)	48,952	12,804	10,612
7	<i>Of which: standardised approach for counterparty credit risk</i>	48,952	12,804	10,612
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	15,028	15,921	14,496
21	<i>Of which: standardised approach (SA)</i>	15,028	15,921	14,496
23	Operational risk	210,774	156,591	156,591
26	Total (1+6+12+13+14+15+16+20+23)	4,329,241	4,556,598	3,735,544

Industrial and Commercial Bank of China Limited - Abu Dhabi Branch
Pillar III Disclosures for the quarter ended 31 March 2026

2. Leverage ratio

LR2: Leverage ratio common disclosure template

		AED 000	
		(a)	(b)
		Q1 2026	Q4 2025
On-balance sheet exposures			
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	12,330,721	12,296,831
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)	12,330,721	12,296,831
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)	34,241	12,804
9	Add-on amounts for PFE associated with <i>all</i> derivatives transactions	68,068	13,341
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)	102,308	26,145
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	4,486,684	4,251,311
20	(Adjustments for conversion to credit equivalent amounts)	(2,159,617)	(1,944,510)
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)	2,327,068	2,306,801
Capital and total exposures			
23	Tier 1 capital	682,544	757,817
24	Total exposures (sum of rows 7, 13, 18 and 22)	14,760,097	14,629,777
Leverage ratio			

Industrial and Commercial Bank of China Limited - Abu Dhabi Branch
Pillar III Disclosures for the quarter ended 31 March 2026

25	Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)	4.62%	5.21%
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	4.62%	5.21%
26	CBUAE minimum leverage ratio requirement	3%	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	5,107,472	
1.2	UAE Federal Government Bonds and Sukuks	137,302	
	Sub Total (1.1 to 1.2)	5,244,774	5,244,774
1.3	UAE local governments publicly traded debt securities	626,791	
1.4	UAE Public sector publicly traded debt securities	697,148	
	Sub Total (1.3 to 1.4)	1,323,939	1,313,743
1.5	Foreign Sovereign debt instruments or instruments issued by their respective central banks	0	0
1.6	Total	6,568,713	6,558,517
2	Total liabilities		11,593,960
3	Eligible Liquid Assets Ratio (ELAR)		56.57%

Industrial and Commercial Bank of China Limited - Abu Dhabi Branch
Pillar III Disclosures for the quarter ended 31 March 2026

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)	642,920
	1.2	Lending to non-banking financial institutions	0
	1.3	Net Financial Guarantees & Stand-by LC (issued - received)	0
	1.4	Interbank Placements	406,947
	1.5	Total Advances	1,049,867
2		Calculation of Net Stable Resources	
	2.1	Total capital + general provisions	761,666
		Deduct:	
	2.1.1	Goodwill and other intangible assets	0
	2.1.2	Fixed Assets	7,179
	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	7,179
	2.2	Net Free Capital Funds	754,487
	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	1,245,288
	2.3.3	Refinancing of Housing Loans	0
	2.3.4	Borrowing from non-Banking Financial Institutions	0
	2.3.5	Customer Deposits	5,417,097
	2.3.6	Capital market funding/ term borrowings maturing after 6 months from reporting date	0
	2.3.7	Total other stable resources	6,662,385
	2.4	Total Stable Resources (2.2+2.3.7)	7,416,872
3		Advances TO STABLE RESOURCES RATIO (1.5/ 2.4*100)	14.16%



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