中国工商银行（加拿大）
INDUSTRIAL AND COMMERCIAL BANK OF CHINA (CANADA)

INDUSTRIAL AND COMMERCIAL BANK OF CHINA (CANADA)

BASEL III PILLAR 3 DISCLOSURES

AS AT SEPTEMBER 30, 2025

Table of Contents

Notes to Users

This document addresses the Basel III Pillar 3 disclosure requirements for Industrial and Commercial Bank of China (Canada) (the "Bank") in accordance with *OSFI's Pillar 3 Disclosure Guideline for Small and Medium-Sized Deposit-Taking Institutions (SMSBs) Capital and Liquidity Requirements* (the "Guideline") https://www.osfi-bsif.gc.ca/en/guidance/guidance-library/pillar-3-disclosure-guideline-small-medium-sized-deposit-taking-institutions-smsbs-guideline-2024

The following disclosures do not constitute any form of financial statements and must not be relied upon in making any investment or judgment on the Bank or its shareholder bank.

Segmentation Category

The Bank is currently categorized as Category 2 SMSB in accordance with *OSFI's Small and Medium-Sized Deposit-Taking Institutions (SMSBs) Capital and Liquidity Requirements,* section entitled "Segmentation of SMSBs"
https://www.osfi-bsif.gc.ca/Eng/fi-if/rg-ro/gdn-ort/gl-ld/Pages/SMSB.aspx#ToC3.0.

Financial Data Website

For the Bank's Financial Data, refer to OSFI's Financial Data for Banks website https://www.osfi-bsif.gc.ca/Eng/wt-ow/Pages/fd-df.aspx

Frequency of Reporting

OSFI expects SMSBs to adhere to the Guideline for frequency and format of reporting. Accordingly, the Bank's relevant quantitative disclosure are provided quarterly, and the general qualitative information of credit risk and operational risk are provided annually, at year-end.

Key Metrics

Key Metrics –KM1

	Item	Amounts (CAD in '000 except ratios)				
		Sep 30, 2025	**Jun 30, 2025**	**Mar 31, 2025**	**Dec 31, 2024**	**Sep 30, 2024**
	Available capital (amounts)					
1	Common Equity Tier 1 (CET1)	497,730	493,224	487,205	484,977	480,048
2	Tier 1	497,730	493,224	487,205	484,977	480,048
3	Total capital	527,215	520,753	521,522	513,148	504,740
	Risk-weighted assets (amounts)					
4	Total risk-weighted assets (RWA)	3,169,833	3,118,897	3,028,744	3,043,880	2,767,698
4a	Total risk-weighted assets (pre-floor)	3,169,833	3,118,897	3,028,744	3,043,880	2,767,698
	Risk-based capital ratios as a percentage of RWA					
5	CET1 ratio (%)	15.70%	15.81%	16.09%	15.93%	17.34%
5a	CET1 ratio (%) (pre-floor ratio)	15.70%	15.81%	16.09%	15.93%	17.34%
6	Tier 1 ratio (%)	15.70%	15.81%	16.09%	15.93%	17.34%
6a	Tier 1 ratio (%) (pre-floor ratio)	15.70%	15.81%	16.09%	15.93%	17.34%
7	Total capital ratio (%)	16.63%	16.70%	17.22%	16.86%	18.24%
7a	Total capital ratio (%) (pre-floor ratio)	16.63%	16.70%	17.22%	16.86%	18.24%
	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%
9	Countercyclical buffer requirement (%)	0	0	0	0	0
11	Total of bank CET1 specific buffer requirements (%) (row 8 + row 9)	2.50%	2.50%	2.50%	2.50%	2.50%
12	CET1 available after meeting the bank’s minimum capital requirements (%) *	11.20%	11.31%	11.59%	11.43%	12.84%
	Basel III Leverage ratio					
13	Total Basel III leverage ratio exposure measure	3,570,004	3,671,287	3,617,342	3,713,809	3,474,203
14	Basel III leverage ratio (row 2 / row 13)	13.94%	13.43%	13.47%	13.06%	13.82%

*Calculated as row 5 minus minimum CET1 requirement of 4.5%

Composition of Capital

Composition of regulatory capital -Modified CC1

Q3 2025 as at Sep 30, 2025

	Item	Amounts (CAD in '000 except ratios)
	Common Equity Tier 1 capital: instruments and reserves	
1	Directly issued qualifying common share capital (and equivalent for non-joint stock companies) plus related stock surplus	208,000
2	Retained earnings	289,475
3	Accumulated other comprehensive income (and other reserves)	277
4	Directly issued capital subject to phase out from CET1 (only applicable to Federal Credit Unions)	-
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	-
6	**Common Equity Tier 1 capital before regulatory adjustments**	497,752
	Common Equity Tier 1 capital: regulatory adjustments	
28	**Total regulatory adjustments to Common Equity Tier 1**	(22)
29	**Common Equity Tier 1 capital (CET1)**	497,730
	Additional Tier 1 capital: instruments	
36	**Additional Tier 1 capital before regulatory adjustments**	-
	Additional Tier 1 capital: regulatory adjustments	
43	**Total regulatory adjustments to additional Tier 1 capital**	-
44	**Additional Tier 1 capital (AT1)**	-
45	**Tier 1 capital (T1 = CET1 + AT1)**	497,730
	Tier 2 capital: instruments and provisions	
50	Collective allowances	29,485
51	**Tier 2 capital before regulatory adjustments**	29,485
	Tier 2 capital: regulatory adjustments	
57	**Total regulatory adjustments to Tier 2 capital**	-
58	**Tier 2 capital (T2)**	29,485
59	**Total capital (TC = T1 + T2)**	527,215
60	**Total risk-weighted assets**	3,169,833
	Capital ratios	
61	Common Equity Tier 1 (as a percentage of risk-weighted assets)	15.70%
62	Tier 1 (as a percentage of risk-weighted assets)	15.70%
63	Total capital (as a percentage of risk-weighted assets)	16.63%
	OSFI target	
69	Common Equity Tier 1 target ratio	7.00%
70	Tier 1 capital target ratio	8.50%
71	Total capital target ratio	10.50%

Leverage Ratio

Leverage Ratio -LR2

	Item	Amounts (CAD in '000 except ratios)	
		Sep 30,2025	**Jun 30,2025**
On-balance sheet exposures			
1	On-balance sheet items (excluding derivatives, SFTs and grandfathered securitization exposures but including collateral)	2,818,920	3,123,646
2	Gross-up for derivatives collateral provided where deducted from balance sheet assets pursuant to the operative accounting framework (IFRS)	(2,676)	(2,456)
3	(Deductions of receivable assets for cash variation margin provided in derivatives transactions)	(5,872)	(5,743)
4	(Asset amounts deducted in determining Tier 1 capital)	(22)	(24)
5	**Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 to 4)**	2,810,350	3,115,423
Derivative exposures			
6	Replacement cost associated with all derivative transactions	3,746	3,438
7	Add-on amounts for potential future exposure associated with all derivative transactions	7,914	8,173
8	(Exempted central counterparty-leg of client cleared trade exposures)	-	-
9	Adjusted effective notional amount of written credit derivatives	-	-
10	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	-	-
11	**Total derivative exposures (sum of lines 6 to 10)**	11,660	11,611
Securities financing transaction exposures			
12	Gross SFT assets recognized for accounting purposes (with no recognition of netting), after adjusting for sale accounting transactions	-	-
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-	-
14	Counterparty credit risk (CCR) exposure for SFTs	195,156	-
15	Agent transaction exposures	-	-
16	**Total securities financing transaction exposures (sum of lines 12 to 15)**	195,156	-
Other off-balance sheet exposures			
17	Off-balance sheet exposure at gross notional amount	1,308,748	1,289,471
18	(Adjustments for conversion to credit equivalent amounts)	(755,910)	(745,218)
19	**Off-balance sheet items (sum of lines 17 and 18)**	552,838	544,253
Capital and total exposures			
20	**Tier 1 capital**	497,730	493,224
21	**Total Exposures (sum of lines 5, 11, 16 and 19)**	3,570,004	3,671,287
Leverage ratio			
22	**Basel III leverage ratio**	13.94%	13.43%