



**BANK OF CHINA LTD.-ABU DHABI**  
**PILLAR III DISCLOSURES**  
**FOR THE QUARTER ENDED 30 September 2024**

## Content

1. Overview of Risk Management and RWA .....	3
1.1 KM1: Key Metrics .....	3
1.2 OV1: Overview of RWA.....	5
2. LEVERAGE RATIO .....	5
2.1 LR2: Leverage ratio common disclosure template .....	5
3. Liquidity .....	6
3.1 ELAR: Eligible Liquid Assets Ratio .....	6
3.2 ASRR: Advances to Stables Resource Ratio .....	7

# 1. Overview of Risk Management and RWA

## 1.1 KM1: Key Metrics

Unit (000'AED, same below unless otherwise stated)

	<b>a</b>	<b>b</b>	<b>c</b>	<b>d</b>	<b>e</b>
	<b>Q3 2024</b>	<b>Q2 2024</b>	<b>Q1 2024</b>	<b>Q4 2023</b>	<b>Q3 2023</b>
<b>Available capital (amounts)</b>					
1	Common Equity Tier 1 (CET1)	447,628	447,253	447,318	448,385
1a	Fully loaded ECL accounting model	447,628	447,253	447,318	448,385
2	Tier 1	447,628	447,253	447,318	448,385
2a	Fully loaded ECL accounting model Tier 1	447,628	447,253	447,318	448,385
3	Total capital	465,443	463,032	461,385	464,143
3a	Fully loaded ECL accounting model total capital	465,443	463,032	461,385	464,143
<b>Risk-weighted assets (amounts)</b>					
4	Total risk-weighted assets (RWA)	1,503,519	1,340,780	1,203,328	1,338,594
<b>Risk-based capital ratios as a percentage of RWA</b>					
5	Common Equity Tier 1 ratio (%)	29.77%	33.36%	37.17%	33.50%
5a	Fully loaded ECL accounting model CET1 (%)	29.77%	33.36%	37.17%	33.50%
6	Tier 1 ratio (%)	29.77%	33.36%	37.17%	33.50%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	29.77%	33.36%	37.17%	33.50%
7	Total capital ratio (%)	30.96%	34.53%	38.34%	34.67%
7a	Fully loaded ECL accounting model total capital ratio (%)	30.96%	34.53%	38.34%	34.67%

<b>Additional CET1 buffer requirements as a percentage of RWA</b>						
8	Capital conservation buffer requirement (%)	2.50%	2.50%	2.50%	2.50%	2.50%
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 (%)	2.50%	2.50%	2.50%	2.50%	2.50%
12	CET1 available after meeting the bank's capital requirements	20.46%	24.03%	27.84%	24.17%	22.68%
<b>Leverage Ratio</b>						
13	Total leverage ratio measure	5,223,205	4,276,703	3,557,025	3,408,896	2,860,720
14	Leverage ratio (%) (row 2/row 13)	8.57%	10.46%	12.58%	13.15%	13.46%
<b>ELAR</b>						
21	Total HQLA	1,216,803	890,936	844,892	844,666	669,294
22	Total liabilities	3,901,602	3,236,300	2,530,757	2,492,835	2,067,679
23	Eligible Liquid Assets Ratio (ELAR) (%)	31.19%	27.53%	33.38%	33.88%	32.37%
<b>ASRR</b>						
24	Total available stable funding	2,476,731	2,463,642	2,130,439	1,848,877	1,227,884
25	Total Advances	1,149,989	737,448	774,213	777,793	681,785
26	Advances to Stable Resources Ratio (%)	46.43%	29.93%	36.34%	42.07%	55.53%

## 1.2 OV1: Overview of RWA

	<b>a</b>	<b>b</b>	<b>c</b>	
	<b>RWA</b>		<b>Min Cap require</b>	
	Q3 2024	Q2 2024	Q3 2024	
1	Credit risk (excluding counterparty credit risk)	1,425,188	1,262,283	149,645
2	Of which: standardized approach (SA)	1,425,188	1,262,283	149,645
6	Counterparty credit risk (CCR)	0	0	0
10	Credit valuation adjustment (CVA)	0	0	0
20	Market risk	1,326	1,492	139
21	Of which: standardized approach (SA)	1,326	1,492	139
23	Operational risk	77,005	77,005	8,086
26	<b>Total (1+6+10+20+21+23)</b>	1,503,519	1,340,780	157,870

## 2. LEVERAGE RATIO

### 2.1 LR2: Leverage ratio common disclosure template

	<b>a</b>	<b>b</b>	
	Q3 2024	Q2 2024	
<b>On-balance sheet exposures</b>			
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	4,407,076	3,728,330
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 recognized 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)	-1,285	-1,288
7	<b>Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of rows 1 to 6)</b>	4,405,791	3,727,042
<b>Derivative exposures</b>			
8	Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	0	0
9	Add-on amounts for PFE associated with all	0	0

	derivatives transactions		
10	(Exempted CCP leg of client-cleared trade exposures)	0	0
11	Adjusted effective notional amount of written credit derivatives	43	0
12	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	0	0
13	<b>Total derivative exposures (sum of rows 8 to 12)</b>	43	0
<b>Securities financing transactions</b>			
14	Gross SFT assets (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>	0	0
<b>Other off-balance sheet exposures</b>			
19	Off-balance sheet exposure at gross notional amount	1,598,011	1,062,593
20	(Adjustments for conversion to credit equivalent amounts)	-780,640	-512,932
21	(Specific and general provisions associated with off-balance sheet exposures deducted in determining Tier 1 capital)	0	0
22	<b>Off-balance sheet items (sum of rows 19 to 21)</b>	817,371	549,661
<b>Capital and total exposures</b>			
23	<b>Tier 1 capital</b>	447,628	447,253
24	<b>Total exposures (sum of rows 7, 13, 18 and 22)</b>	5,223,205	4,276,703
<b>Leverage ratio</b>			
25	<b>Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)</b>	8.57%	10.46%
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	8.57%	10.46%
26	CBUAE minimum leverage ratio requirement	3.00%	3.00%
27	<b>Applicable leverage buffers</b>	0.00%	0.00%

### 3. Liquidity

#### 3.1 ELAR: Eligible Liquid Assets Ratio

1	High Quality Liquid Assets	Nominal amount	Eligible Liquid Asset
1.1	Physical cash in hand at the bank + balances with the CBUAE	159,485	
1.2	UAE Federal Government Bonds and Sukuks	1,057,318	
	<b>Sub Total (1.1 to 1.2)</b>	1,216,803	1,216,803
1.3	UAE local governments publicly traded debt securities	0	
1.4	UAE Public sector publicly traded debt securities	0	

	Subtotal (1.3 to 1.4)	0	0
1.5	Foreign Sovereign debt instruments or instruments issued by their respective central banks	0	0
<b>1.6</b>	<b>Total</b>	1,216,803	1,216,803
2	<b>Total liabilities</b>		3,901,602
3	<b>Eligible Liquid Assets Ratio (ELAR)</b>		31.19%

### 3.2 ASRR: Advances to Stables Resource Ratio

	<b>Computation of Advances</b>	<b>Q3 2024</b>
1.1	Net Lending (gross loans - specific and collective provisions + interest in suspense)	1,149,989
1.2	Lending to non-banking financial institutions	0
1.3	Net Financial Guarantees & Stand-by LC (issued - received)	0
1.4	Interbank Placements	0
<b>1.5</b>	<b>Total Advances</b>	1,149,989
	<b>Calculation of Net Stable Resources</b>	
2.1	Total capital + general provisions	505,517
	<b>Deduct:</b>	
2.1.1	Goodwill and other intangible assets	7
2.1.2	Fixed Assets	2,684
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>	2,691
<b>2.2</b>	<b>Net Free Capital Funds</b>	502,826
	<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	0
2.3.5	Customer Deposits	1,973,905
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>	1,973,905
<b>2.4</b>	<b>Total Stable Resources (2.2+2.3.7)</b>	2,476,731
	<b>Advances TO STABLE RESOURCES RATIO (1.6/ 2.4*100)</b>	46.43%