



中國銀行  
BANK OF CHINA

**BANK OF CHINA LTD.-ABU DHABI**

**PILLAR III DISCLOSURES**

**FOR THE QUARTER ENDED 30 September 2025**

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# 1. Overview of Risk Management and RWA

## 1.1 KM1: Key Metrics

		a	b	c	d	e
		Q3 2025	Q2 2025	Q1 2025	Q4 2024	Q3 2024
<b>Available capital (amounts)</b>						
1	Common Equity Tier 1 (CET1)	471,375	475,192	477,185	481,210	447,628
1a	Fully loaded ECL accounting model	471,375	475,192	477,185	481,210	447,628
2	Tier 1	471,375	475,192	477,185	481,210	447,628
2a	Fully loaded ECL accounting model Tier 1	471,375	475,192	477,185	481,210	447,628
3	Total capital	480,242	501,921	501,686	503,017	465,443
3a	Fully loaded ECL accounting model total capital	480,242	501,921	501,686	503,017	465,443
<b>Risk-weighted assets (amounts)</b>						
4	Total risk-weighted assets (RWA)	2,172,618	2,259,511	2,079,777	1,822,363	1,503,519
<b>Risk-based capital ratios as a percentage of RWA</b>						
5	Common Equity Tier 1 ratio (%)	21.70%	21.03%	22.94%	26.41%	29.77%
5a	Fully loaded ECL accounting model CET1 (%)	21.70%	21.03%	22.94%	26.41%	29.77%
6	Tier 1 ratio (%)	21.70%	21.03%	22.94%	26.41%	29.77%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	21.70%	21.03%	22.94%	26.41%	29.77%
7	Total capital ratio (%)	22.10%	22.21%	24.12%	27.60%	30.96%
7a	Fully loaded ECL accounting model total capital ratio (%)	22.10%	22.21%	24.12%	27.60%	30.96%
<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	11.60%	11.71%	13.62%	17.10%	20.46%
<b>Leverage Ratio</b>						
13	Total leverage ratio measure	10,018,839	9,763,478	7,571,314	5,857,531	5,223,205
14	Leverage ratio (%) (row 2/row 13)	4.71%	4.87%	6.30%	8.22%	8.57%
<b>ELAR</b>						
21	Total HQLA	4,828,311	4,580,935	1,937,692	1,214,968	1,216,803
22	Total liabilities	7,756,426	7,486,523	5,628,092	4,040,289	3,901,602
23	Eligible Liquid Assets Ratio (ELAR) (%)	62.25%	61.19%	34.43%	30.07%	31.19%
<b>ASRR</b>						
24	Total available stable funding	4,807,064	4,154,028	4,712,494	2,442,460	2,476,731
25	Total Advances	2,474,860	2,422,411	1,802,308	1,796,103	1,149,989
26	Advances to Stable Resources Ratio (%)	51.48%	58.31%	38.25%	73.54%	46.43%

## 1.2 OV1: Overview of RWA

		<b>a</b>	<b>b</b>	<b>c</b>
		<b>RWA</b>		<b>Min Cap require</b>
		Q3 2025	Q2 2025	Q3 2025
1	Credit risk (excluding counterparty credit risk)	2,051,745	2,138,351	215,433
2	Of which: standardized approach (SA)	2,051,745	2,138,351	215,433
6	Counterparty credit risk (CCR)	0	0	0
10	Credit valuation adjustment (CVA)	0	0	0
20	Market risk	2,455	2,741	258
21	Of which: standardized approach (SA)	2,455	2,741	258
23	Operational risk	118,418	118,418	12,434
26	<b>Total (1+6+10+11+12+13+14+15+16+20+23)</b>	<b>2,172,618</b>	<b>2,259,511</b>	<b>228,125</b>

## 2. LEVERAGE RATIO

### 2.1 LR2: Leverage ratio common disclosure template

		<b>a</b>	<b>b</b>
		Q3 2025	Q2 2025
<b>On-balance sheet exposures</b>			
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	8,308,461	8,023,025
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)	3,207	2,390
7	<b>Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of rows 1 to 6)</b>	<b>8,305,254</b>	<b>8,020,635</b>
<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 derivatives transactions	0	0
10	(Exempted CCP leg of client-cleared trade exposures)	0	0

11	Adjusted effective notional amount of written credit derivatives	1	373
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>	1	373
<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	3,434,853	3,448,211
20	(Adjustments for conversion to credit equivalent amounts)	1,721,269	1,705,741
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>	1,713,584	1,742,470
<b>Capital and total exposures</b>			
23	<b>Tier 1 capital</b>	471,375	475,192
24	<b>Total exposures (sum of rows 7, 13, 18 and 22)</b>	10,018,839	9,763,478
<b>Leverage ratio</b>			
25	<b>Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)</b>	4.71%	4.87%
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	4.71%	4.87%
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	897,431	
1.2	UAE Federal Government Bonds and Sukuks	3,930,880	
	Sub Total (1.1 to 1.2)	4,828,311	4,828,311
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>	4,828,311	4,828,311
2	<b>Total liabilities</b>		7,756,426
3	<b>Eligible Liquid Assets Ratio (ELAR)</b>		62.25%

### 3.2 ASRR: Advances to Stables Resource Ratio

	<b>Computation of Advances</b>	Q3 2025
1.1	Net Lending (gross loans - specific and collective provisions + interest in suspense)	2,474,860
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>	2,474,860
	<b>Calculation of Net Stable Resources</b>	
2.1	Total capital + general provisions	552,036
	<b>Deduct:</b>	
2.1.1	Goodwill and other intangible assets	927
2.1.2	Fixed Assets	3,531
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>	4,458
<b>2.2</b>	<b>Net Free Capital Funds</b>	547,578
<b>2.3</b>	<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	2,806,038
2.3.5	Customer Deposits	1,453,448
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>	4,259,486
<b>2.4</b>	<b>Total Stable Resources (2.2+2.3.7)</b>	4,807,064
	<b>Advances TO STABLE RESOURCES RATIO (1.6/ 2.4*100)</b>	51.48