



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
Available capital (amounts)					
1	Common Equity Tier 1 (CET1)	471,375	475,192	477,185	481,210
1a	Fully loaded ECL accounting model	471,375	475,192	477,185	481,210
2	Tier 1	471,375	475,192	477,185	481,210
2a	Fully loaded ECL accounting model Tier 1	471,375	475,192	477,185	481,210
3	Total capital	480,242	501,921	501,686	503,017
3a	Fully loaded ECL accounting model total capital	480,242	501,921	501,686	503,017
Risk-weighted assets (amounts)					
4	Total risk-weighted assets (RWA)	2,172,618	2,259,511	2,079,777	1,822,363
Risk-based capital ratios as a percentage of RWA					
5	Common Equity Tier 1 ratio (%)	21.70%	21.03%	22.94%	26.41%
5a	Fully loaded ECL accounting model CET1 (%)	21.70%	21.03%	22.94%	26.41%
6	Tier 1 ratio (%)	21.70%	21.03%	22.94%	26.41%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	21.70%	21.03%	22.94%	26.41%
7	Total capital ratio (%)	22.10%	22.21%	24.12%	27.60%
7a	Fully loaded ECL accounting model total capital ratio (%)	22.10%	22.21%	24.12%	27.60%
Additional CET1 buffer requirements as a percentage of RWA					

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%
	Leverage Ratio					
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%
	ELAR					
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%
	ASRR					
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

		a	b	c
		RWA		Min Cap require
		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	Total (1+6+10+11+12+13+14+15+16+20+23)	2,172,618	2,259,511	228,125

2. LEVERAGE RATIO

2.1 LR2: Leverage ratio common disclosure template

		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)	8,308,461	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	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of rows 1 to 6)	8,305,254	8,020,635
Derivative exposures			
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	Total derivative exposures (sum of rows 8 to 12)	1	373
Securities financing transactions			
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	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	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	Off-balance sheet items (sum of rows 19 to 21)	1,713,584	1,742,470
Capital and total exposures			
23	Tier 1 capital	471,375	475,192
24	Total exposures (sum of rows 7, 13, 18 and 22)	10,018,839	9,763,478
Leverage ratio			
25	Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)	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	Applicable leverage buffers	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
1.6	Total	4,828,311	4,828,311
2	Total liabilities		7,756,426
3	Eligible Liquid Assets Ratio (ELAR)		62.25%

3.2 ASRR: Advances to Stables Resource Ratio

	Computation of Advances	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
1.5	Total Advances	2,474,860
	Calculation of Net Stable Resources	
2.1	Total capital + general provisions	552,036
	Deduct:	
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
2.1.7	Total deduction	4,458
2.2	Net Free Capital Funds	547,578
	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	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
2.3.7	Total other stable resources	4,259,486
2.4	Total Stable Resources (2.2+2.3.7)	4,807,064
	Advances TO STABLE RESOURCES RATIO (1.6/ 2.4*100)	51.48