



中國銀行

BANK OF CHINA

BANK OF CHINA LTD.-ABU DHABI

PILLAR III DISCLOSURES

FOR THE QUARTER ENDED 31 MARCH 2022

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1. Overview of Risk Management and RWA

1.1 KM1: Key Metrics

		a	b
		Q1 2022	Q4 2021
	Available capital (amounts)		
1	Common Equity Tier 1 (CET1)	385,857	379,255
1a	Fully loaded ECL accounting model	385,857	379,255
2	Tier 1	385,857	379,255
2a	Fully loaded ECL accounting model Tier 1	385,857	379,255
3	Total capital	393,369	383,666
3a	Fully loaded ECL accounting model total capital	393,369	383,666
	Risk-weighted assets (amounts)		
4	Total risk-weighted assets (RWA)	640,423	654,996
	Risk-based capital ratios as a percentage of RWA		
5	Common Equity Tier 1 ratio (%)	60.25%	57.90%
5a	Fully loaded ECL accounting model CET1 (%)	60.25%	57.90%
6	Tier 1 ratio (%)	60.25%	57.90%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	60.25%	57.90%
7	Total capital ratio (%)	61.42%	58.58%
7a	Fully loaded ECL accounting model total capital ratio (%)	61.42%	58.58%
	Additional CET1 buffer requirements as a percentage of RWA		
8	Capital conservation buffer requirement (2.5% from 2019) (%)	2.50%	2.50%
9	Countercyclical buffer requirement (%)	0.00%	0.00%
10	Bank D-SIB additional requirements (%)	0.00%	0.00%
11	Total of bank CET1 specific buffer requirements (%)	2.50%	2.50%
12	CET1 available after meeting the bank's capital requirements	50.92%	50.41%
	Leverage Ratio		
13	Total leverage ratio measure	1,866,054	1,827,728
14	Leverage ratio (%) (row 2/row 13)	20.68%	20.57%
	ELAR		
21	Total HQLA	254,695	278,946
22	Total liabilities	1,157,529	1,101,376
23	Eligible Liquid Assets Ratio (ELAR) (%)	22.00%	25.00%
	ASRR		
24	Total available stable funding	1,039,710	865,449
25	Total Advances	432,179	463,138
26	Advances to Stable Resources Ratio (%)	41.57%	53.51%

1.2 OV1: Overview of RWA

		a	b	c
		RWA		Min Cap require
		Q1 2022	Q4 2021	Q1 2022
1	Credit risk (excluding counterparty credit risk)	600,995	735,772	63,104
2	Of which: standardized approach (SA)	600,995	735,772	63,104
6	Counterparty credit risk (CCR)	0	0	0
10	Credit valuation adjustment (CVA)	0	0	0
20	Market risk	244	359	26
21	Of which: standardized approach (SA)	244	359	26
23	Operational risk	39,920	44,572	4,192
26	Total (1+6+10+11+12+13+14+15+16+20+23)	641,159	780,703	67,322

2. LEVERAGE RATIO

2.1 LR2: Leverage ratio common disclosure template

		a	b
		Q1 2022	Q4 2021
On-balance sheet exposures			
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	1,552,509	1,480,632
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)	(3,214)	(3,216)
7	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of rows 1 to 6)	1,549,295	1,477,416
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	0	0

	derivatives		
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)	0	0
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	630,700	697,884
20	(Adjustments for conversion to credit equivalent amounts)	(313,941)	(347,572)
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)	316,759	350,312
Capital and total exposures			
23	Tier 1 capital	385,857	376,040
24	Total exposures (sum of rows 7, 13, 18 and 22)	1,866,054	1,827,728
Leverage ratio			
25	Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)	20.68%	21%
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	0.00%	0.00%
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	79,808	
1.2	UAE Federal Government Bonds and Sukuks	174,887	
	Sub Total (1.1 to 1.2)	254,695	254,695
1.3	UAE local governments publicly traded debt securities	0	
1.4	UAE Public sector publicly traded debt securities	0	

	Sub total (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	254,695	254,695
2	Total liabilities		1,157,529
3	Eligible Liquid Assets Ratio (ELAR)		22.00%

3.2 ASRR: Advances to Stables Resource Ratio

	Computation of Advances	Q1 2022
1.1	Net Lending (gross loans - specific and collective provisions + interest in suspense)	432,179
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	432,179
	Calculation of Net Stable Resources	
2.1	Total capital + general provisions	407,955
	Deduct:	
2.1.1	Goodwill and other intangible assets	3
2.1.2	Fixed Assets	2,180
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	2,183
2.2	Net Free Capital Funds	405,772
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	0
2.3.3	Refinancing of Housing Loans	0
2.3.4	Borrowing from non-Banking Financial Institutions	0
2.3.5	Customer Deposits	633,938
2.3.6	Capital market funding/ term borrowings maturing after 6 months from reporting date	0
2.3.7	Total other stable resources	633,938
2.4	Total Stable Resources (2.2+2.3.7)	1,039,710
	Advances TO STABLE RESOURCES RATIO (1.6/ 2.4*100)	41.57