



中國銀行
BANK OF CHINA

BANK OF CHINA LTD.-ABU DHABI

PILLAR III DISCLOSURES

FOR THE QUARTER ENDED 31 March 2024

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1. Overview of Risk Management and RWA

1.1 KM1: Key Metrics

		a	b	c	d	e
		Q1 2024	Q4 2023	Q3 2023	Q2 2023	Q1 2023
Available capital (amounts)						
1	Common Equity Tier 1 (CET1)	447,318	448,385	385,026	397,900	391,418
1a	Fully loaded ECL accounting model	447,318	448,385	385,026	397,900	391,418
2	Tier 1	447,318	448,385	385,026	397,900	391,418
2a	Fully loaded ECL accounting model Tier 1	447,318	448,385	385,026	397,900	391,418
3	Total capital	461,385	464,143	399,570	406,574	398,518
3a	Fully loaded ECL accounting model total capital	461,385	464,143	399,570	406,574	398,518
Risk-weighted assets (amounts)						
4	Total risk-weighted assets (RWA)	1,203,328	1,338,594	1,204,148	735,205	609,684
Risk-based capital ratios as a percentage of RWA						
5	Common Equity Tier 1 ratio (%)	37.17%	33.50%	31.97%	54.12%	64.20%
5a	Fully loaded ECL accounting model CET1 (%)	37.17%	33.50%	31.97%	54.12%	64.20%
6	Tier 1 ratio (%)	37.17%	33.50%	31.97%	54.12%	64.20%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	37.17%	33.50%	31.97%	54.12%	64.20%
7	Total capital ratio (%)	38.34%	34.67%	33.18%	55.30%	65.36%
7a	Fully loaded ECL accounting model total capital ratio (%)	38.34%	34.67%	33.18%	55.30%	65.36%
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	27.84%	24.17%	22.68%	44.80%	54.86%
Leverage Ratio						
13	Total leverage ratio measure	3,557,025	3,408,896	2,860,720	2,958,747	2,021,551
14	Leverage ratio (%) (row 2/row 13)	12.58%	13.15%	13.46%	13.45%	19.36%
ELAR						
21	Total HQLA	844,892	844,666	669,294	1,241,652	531,774
22	Total liabilities	2,530,757	2,492,835	2,067,679	2,240,207	1,327,118
23	Eligible Liquid Assets Ratio (ELAR) (%)	33.38%	33.88%	32.37%	55.42%	40.07%
ASRR						
24	Total available stable funding	2,130,439	1,848,877	1,227,884	1,851,984	1,452,302
25	Total Advances	774,213	777,793	681,785	723,590	843,272
26	Advances to Stable Resources Ratio (%)	36.34%	42.07%	55.53%	39.07%	58.06%

1.2 OV1: Overview of RWA

		a	b	c
		RWA		Min Cap require
		Q1 2024	Q4 2023	Q1 2024
1	Credit risk (excluding counterparty credit risk)	1,125,346	1,260,641	118,161
2	Of which: standardized approach (SA)	1,125,346	1,260,641	118,161
6	Counterparty credit risk (CCR)	0	0	0
10	Credit valuation adjustment (CVA)	0	0	0
20	Market risk	977	949	103
21	Of which: standardized approach (SA)	977	949	103
23	Operational risk	77,004	77,004	8,086
26	Total (1+6+10+11+12+13+14+15+16+20+23)	1,203,328	1,338,594	126,350

2. LEVERAGE RATIO

2.1 LR2: Leverage ratio common disclosure template

		a	b
		Q1 2024	Q4 2023
On-balance sheet exposures			
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	3,010,501	2,959,675
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)	-1,291	-1,293
7	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of rows 1 to 6)	3,009,210	2,958,382
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	0	0
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	1,058,900	900,366
20	(Adjustments for conversion to credit equivalent amounts)	-511,085	-449,852
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)	547,815	450,514
Capital and total exposures			
23	Tier 1 capital	447,318	448,385
24	Total exposures (sum of rows 7, 13, 18 and 22)	3,557,025	3,408,896
Leverage ratio			
25	Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)	12.58%	13.15%
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	12.58%	13.15%
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	131,594	
1.2	UAE Federal Government Bonds and Sukuks	713,298	
	Sub Total (1.1 to 1.2)	844,892	844,892
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	844,892	844,892
2	Total liabilities		2,530,757
3	Eligible Liquid Assets Ratio (ELAR)		33.38%

3.2 ASRR: Advances to Stables Resource Ratio

	Computation of Advances	Q1 2024
1.1	Net Lending (gross loans - specific and collective provisions + interest in suspense)	774,213
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	774,213
	Calculation of Net Stable Resources	
2.1	Total capital + general provisions	479,744
	Deduct:	
2.1.1	Goodwill and other intangible assets	13
2.1.2	Fixed Assets	3,062
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	3,075
2.2	Net Free Capital Funds	476,669
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	1,653,770
2.3.6	Capital market funding/ term borrowings maturing after 6 months from reporting date	0
2.3.7	Total other stable resources	1,653,770
2.4	Total Stable Resources (2.2+2.3.7)	2,130,439
	Advances TO STABLE RESOURCES RATIO (1.6/ 2.4*100)	36.34