



中國銀行

BANK OF CHINA

BANK OF CHINA LTD.-ABU DHABI

PILLAR III DISCLOSURES

FOR THE QUARTER ENDED 30 September 2024

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1. Overview of Risk Management and RWA

1.1 KM1: Key Metrics

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

		a	b	c	d	e
		Q3 2024	Q2 2024	Q1 2024	Q4 2023	Q3 2023
	Available capital (amounts)					
1	Common Equity Tier 1 (CET1)	447,628	447,253	447,318	448,385	385,026
1a	Fully loaded ECL accounting model	447,628	447,253	447,318	448,385	385,026
2	Tier 1	447,628	447,253	447,318	448,385	385,026
2a	Fully loaded ECL accounting model Tier 1	447,628	447,253	447,318	448,385	385,026
3	Total capital	465,443	463,032	461,385	464,143	399,570
3a	Fully loaded ECL accounting model total capital	465,443	463,032	461,385	464,143	399,570
	Risk-weighted assets (amounts)					
4	Total risk-weighted assets (RWA)	1,503,519	1,340,780	1,203,328	1,338,594	1,204,148
	Risk-based capital ratios as a percentage of RWA					
5	Common Equity Tier 1 ratio (%)	29.77%	33.36%	37.17%	33.50%	31.97%
5a	Fully loaded ECL accounting model CET1 (%)	29.77%	33.36%	37.17%	33.50%	31.97%
6	Tier 1 ratio (%)	29.77%	33.36%	37.17%	33.50%	31.97%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	29.77%	33.36%	37.17%	33.50%	31.97%
7	Total capital ratio (%)	30.96%	34.53%	38.34%	34.67%	33.18%
7a	Fully loaded ECL accounting model total capital ratio (%)	30.96%	34.53%	38.34%	34.67%	33.18%

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	20.46%	24.03%	27.84%	24.17%	22.68%
Leverage Ratio						
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%
ELAR						
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%
ASRR						
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

		a	b	c
		RWA		Min Cap require
		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	Total (1+6+10+11+12+13+14+15+16+20+23)	1,503,519	1,340,780	157,870

2. LEVERAGE RATIO

2.1 LR2: Leverage ratio common disclosure template

		a	b
		Q3 2024	Q2 2024
On-balance sheet exposures			
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	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of rows 1 to 6)	4,405,791	3,727,042
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	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	Total derivative exposures (sum of rows 8 to 12)	43	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	1,598,011	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	Off-balance sheet items (sum of rows 19 to 21)	817,371	549,661
Capital and total exposures			
23	Tier 1 capital	447,628	447,253
24	Total exposures (sum of rows 7, 13, 18 and 22)	5,223,205	4,276,703
Leverage ratio			
25	Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)	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	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	159,485	
1.2	UAE Federal Government Bonds and Sukuks	1,057,318	
	Sub Total (1.1 to 1.2)	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
1.6	Total	1,216,803	1,216,803
2	Total liabilities		3,901,602
3	Eligible Liquid Assets Ratio (ELAR)		31.19%

3.2 ASRR: Advances to Stables Resource Ratio

	Computation of Advances	Q3 2024
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
1.5	Total Advances	1,149,989
	Calculation of Net Stable Resources	
2.1	Total capital + general provisions	505,517
	Deduct:	
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
2.1.7	Total deduction	2,691
2.2	Net Free Capital Funds	502,826
	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	1,973,905
2.3.6	Capital market funding/ term borrowings maturing after 6 months from reporting date	0
2.3.7	Total other stable resources	1,973,905
2.4	Total Stable Resources (2.2+2.3.7)	2,476,731
	Advances TO STABLE RESOURCES RATIO (1.6/ 2.4*100)	46.43%