中国农业银行
AGRICULTURAL BANK OF CHINA
迪拜分行
DUBAI BRANCH

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2024 Q3

Pillar III Disclosures

Agricultural Bank of China – Dubai Branch

PILLAR III DISCLOSURES

FOR THE QUARTER ENDED 30 SEPTEMBER 2024

Agricultural Bank of China-Dubai Branch
Pillar III Disclosures for the quarter ended 30 September 2024

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1 Overview of Risk Management and RWA

1.1 Key Metrics (KM1)

Amounts in AED Thousands

Key Metrics of the Group (KM1)						
Available capital (amounts)		**30 Sep 24**	**30 Jun 24**	**31 Mar 24**	**31 Dec 23**	**30 Sep 23**
1	Common Equity Tier 1 (CET1)	384,550	382,778	383,191	383,434	362,878
1a	Fully loaded ECL accounting model	384,163	382,489	382,875	382,716	361,785
2	Tier 1	384,550	382,778	383,191	383,434	362,878
2a	Fully loaded ECL accounting model Tier 1	384,163	382,489	382,875	382,716	361,785
3	Total capital	409,403	409,134	408,484	408,601	386,411
3a	Fully loaded ECL accounting model total capital	409,016	408,845	408,168	407,883	385,318
Risk-weighted assets (amounts)						
4	Total risk-weighted assets (RWA)	2,079,746	2,201,489	2,107,322	2,078,659	1,945,769
Risk-based capital ratios as a percentage of RWA						
5	Common Equity Tier 1 ratio (%)	18.49%	17.39%	18.18%	18.45%	18.65%
5a	Fully loaded ECL accounting model CET1 (%)	18.47%	17.37%	18.17%	18.41%	18.59%
6	Tier 1 ratio (%)	18.49%	17.39%	18.18%	18.45%	18.65%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	18.47%	17.37%	18.17%	18.41%	18.59%
7	Total capital ratio (%)	19.69%	18.58%	19.38%	19.66%	19.86%
7a	Fully loaded ECL accounting model total capital ratio (%)	19.67%	18.57%	19.37%	19.62%	19.80%
Additional CET1 buffer requirements as a percentage of RWA						
8	Capital conservation buffer requirement (2.5% from 2019) (%)	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 minimum capital requirements (%)	11.49%	10.39%	11.18%	11.45%	11.65%
Leverage Ratio						
13	Total leverage ratio measure	4,506,627	4,390,093	4,407,140	4,419,297	3,997,624
14	Leverage ratio (%)	8.53%	8.72%	8.69%	8.68%	9.08%
14a	Fully loaded ECL accounting model leverage ratio (%)	8.52%	8.71%	8.69%	8.66%	9.05%
14b	Leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)	8.53%	8.72%	8.69%	8.68%	9.08%
ELAR						
21	Total HQLA	552,939	522,244	556,191	528,771	456,792
22	Total liabilities	3,452,649	3,275,514	3,414,269	3,309,447	2,957,993
23	Eligible Liquid Assets Ratio (ELAR) (%)	16.01%	15.94%	16.29%	15.98%	15.44%
ASRR						
24	Total available stable funding	1,135,323	1,128,948	1,124,732	1,091,553	1,089,518
25	Total Advances	823,803	618,706	767,658	663,907	591,432
26	Advances to Stable Resources Ratio (%)	72.56%	54.80%	68.25%	60.82%	54.28%

1.2 Overview of RWA (OV1)

Amounts in AED Thousands

Overview of RWA (OV1)					
		RWA		Minimum Cap requirements
		30 Sep 24	30 Jun 24	30 Sep 24
1	Credit risk (excluding counterparty credit risk)	1,861,016	1,957,133	195,407
2	Of which: standardised approach (SA)	1,861,016	1,957,133	195,407
3	Of which: foundation internal ratings-based (F-IRB) approach			
4	Of which: supervisory slotting approach			
5	Of which: advanced internal ratings-based (A-IRB) approach			
6	Counterparty credit risk (CCR)	117,087	130,533	12,294
7	Of which: standardised approach for counterparty credit risk	117,087	130,533	12,294
8	Of which: Internal Model Method (IMM)			
9	Of which: other CCR			
10	Credit valuation adjustment (CVA)	10,146	20,828	1,065
11	Equity positions under the simple risk weight approach			
12	Equity investments in funds - look-through approach	0	0	0
13	Equity investments in funds - mandate-based approach	0	0	0
14	Equity investments in funds - fall-back approach	0	0	0
15	Settlement risk	0	0	0
16	Securitisation exposures in the banking book	0	0	0
17	Of which: securitisation internal ratings-based approach (SEC-IRBA)			
18	Of which: securitisation external ratings-based approach (SEC-ERBA)			
19	Of which: securitisation standardised approach			

	(SEC-SA)			
20	Market risk	21,685	23,182	2,277
21	Of which: standardised approach (SA)	21,685	23,182	2,277
22	Of which: internal models approach (IMA)			
23	Operational risk	69,813	69,813	7,330
24	Amounts below thresholds for deduction (subject to 250% risk weight)			
25	Floor adjustment			
26	**Total**	**2,079,746**	**2,201,489**	**218,373**

2 Leverage Ratio (LR2)

2.1 Leverage Ratio Common Disclosure Template

Amounts in AED Thousands

Leverage ratio common disclosure template (LR2)			
On-balance sheet exposures		**30 Sep 24**	**30 Jun 24**
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	4,034,558	3,869,073
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 recognised 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)	-5	-10
7	**Total on-balance sheet exposures (excluding derivatives and SFTs)**	**4,034,553**	**3,869,063**
Derivative exposures			

8	Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	74,708	79,699
9	Add-on amounts for PFE associated with all derivatives transactions	159,433	181,352
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**	**234,142**	**261,051**
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**	**0**	**0**
Other off-balance sheet exposures			
19	Off-balance sheet exposure at gross notional amount	475,863	519,958
20	(Adjustments for conversion to credit equivalent amounts)	-237,932	-259,979
21	(Specific and general provisions associated with off-balance sheet exposures deducted in determining Tier 1 capital)	0	0
22	**Off-balance sheet items**	**237,931**	**259,979**
Capital and total exposures			
23	Tier 1 capital	384,550	382,778
24	**Total exposures**	**4,506,626**	**4,390,093**
Leverage ratio			
25	Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)	8.53%	8.72%

25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	8.53%	8.72%
26	CBUAE minimum leverage ratio requirement	3.00%	3.00%
27	Applicable leverage buffers	0.00%	0.00%

3 Funding and Liquidity Risk

3.1 Eligible Liquid Assets Ratio (ELAR)

Amounts in AED Thousands

Eligible Liquid Assets Ratio (ELAR)			
1	**High Quality Liquid Assets**	**Nominal amount**	**Eligible Liquid Asset**
1.1	Physical cash in hand at the bank + balances with the CBUAE	445,836	
1.2	UAE Federal Government Bonds and Sukuks	0	
	Sub Total (1.1 to 1.2)	**445,836**	**445,836**
1.3	UAE local governments publicly traded debt securities	107,103	
1.4	UAE Public sector publicly traded debt securities	0	
	Sub total (1.3 to 1.4)	**107,103**	**107,103**
1.5	Foreign Sovereign debt instruments or instruments issued by their respective central banks	0	0
1.6	**Total**	**552,939**	**552,939**
2	Total liabilities		3,452,649
3	**Eligible Liquid Assets Ratio (ELAR)**		**16.01%**

3.2 Advances to Stable Resource Ratio (ASRR)

The below table shows the breakdown of ABC Dubai Branch's advances to stable resource ratio as per liquidity regulations.

Amounts in AED Thousands

		Advances to Stables Resource Ratio (ASRR)	
		Items	**Amount**
1		**Computation of Advances**	
	1.1	Net Lending (gross loans - specific and collective provisions + interest in suspense)	384,154
	1.2	Lending to non-banking financial institutions	0
	1.3	Net Financial Guarantees & Stand-by LC (issued - received)	523,616
	1.4	Interbank Placements	963,265
	1.5	**Total Advances**	**823,803**
2		**Calculation of Net Stable Resources**	
	2.1	Total capital + general provisions	446,854
		Deduct:	
	2.1.1	Goodwill and other intangible assets	5
	2.1.2	Fixed Assets	4,398
	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**	**4,403**
	2.2	**Net Free Capital Funds**	**442,451**
	2.3	**Other stable resources:**	
	2.3.1	Funds from the head office	643,001
	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	49,871
	2.3.6	Capital market funding/ term borrowings maturing after 6 months from reporting date	0
	2.3.7	**Total other stable resources**	**692,872**
	2.4	**Total Stable Resources (2.2+2.3.7)**	**1,135,323**
3		**Advances TO STABLE RESOURCES RATIO (1.6/ 2.4*100)**	**72.56**