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

大行德广伴您成长
Together We Achieve

2025 Q1
Pillar III Disclosures

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

Agricultural Bank of China – Dubai Branch
PILLAR III DISCLOSURES
FOR THE QUARTER ENDED 31 MARCH 2025

Agricultural Bank of China-Dubai Branch
Pillar III Disclosures for the quarter ended 31 March 2025

Content

Page

1 Overview of Risk Management and RWA

1.1 Key Metrics (KM1)

Amounts in AED Thousands

Key Metrics of the Bank (KM1)						
		31-Mar-25	31-Dec-24	30-Sep-24	30-Jun-24	31-Mar-24
Available capital (amounts)						
1	Common Equity Tier 1 (CET1)	401,787	405,071	384,550	382,778	383,191
1a	Fully loaded ECL accounting model	401,787	404,976	384,163	382,489	382,875
2	Tier 1	401,787	405,071	384,550	382,778	383,191
2a	Fully loaded ECL accounting model Tier 1	401,787	404,976	384,163	382,489	382,875
3	Total capital	432,163	431,286	409,403	409,134	408,484
3a	Fully loaded ECL accounting model total capital	432,163	431,191	409,016	408,845	408,168
Risk-weighted assets (amounts)						
4	Total risk-weighted assets (RWA)	2,573,768	2,197,740	2,079,746	2,201,489	2,107,322
Risk-based capital ratios as a percentage of RWA						
5	Common Equity Tier 1 ratio (%)	15.61%	18.43%	18.49%	17.39%	18.18%
5a	Fully loaded ECL accounting model CET1 (%)	15.61%	18.43%	18.47%	17.37%	18.17%
6	Tier 1 ratio (%)	15.61%	18.43%	18.49%	17.39%	18.18%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	15.61%	18.43%	18.47%	17.37%	18.17%
7	Total capital ratio (%)	16.79%	19.62%	19.69%	18.58%	19.38%
7a	Fully loaded ECL accounting model total capital ratio (%)	16.79%	19.62%	19.67%	18.57%	19.37%
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 (%)	8.61%	11.43%	11.49%	10.39%	11.18%
Leverage Ratio						
13	Total leverage ratio measure	5,498,518	4,844,193	4,506,627	4,390,093	4,407,140
14	Leverage ratio (%)	7.31%	8.36%	8.53%	8.72%	8.69%
14a	Fully loaded ECL accounting model leverage ratio (%)	7.31%	8.36%	8.52%	8.71%	8.69%
14b	Leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)	7.31%	8.36%	8.53%	8.72%	8.69%
ELAR						
21	Total HQLA	547,317	594,179	552,939	522,244	556,191
22	Total liabilities	4,164,729	3,515,142	3,452,649	3,275,514	3,414,269
23	Eligible Liquid Assets Ratio (ELAR) (%)	13.14%	16.90%	16.01%	15.94%	16.29%
ASRR						
24	Total available stable funding	1,162,837	1,124,464	1,135,323	1,128,948	1,124,732
25	Total Advances	1,005,912	765,254	823,803	618,706	767,658
26	Advances to Stable Resources Ratio (%)	86.50%	68.06%	72.56%	54.80%	68.25%

1.2 Overview of RWA (OV1)

Amounts in AED Thousands

Overview of RWA (OV1)				
		RWA		Minimum capital requirements
		31-Mar-25	31-Dec-24	31-Mar-25
1	Credit risk (excluding counterparty credit risk)	2,104,311	1,926,004	220,953
2	Of which: standardised approach (SA)	2,104,311	1,926,004	220,953
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)	262,331	137,830	27,545
7	Of which: standardised approach for counterparty credit risk	262,331	137,830	27,545
8	Of which: Internal Model Method (IMM)	-	-	-
9	Of which: other CCR	-	-	-
10	Credit valuation adjustment (CVA)	63,440	33,343	6,661
11	Equity positions under the simple risk weight approach	0	0	0
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)	0	0	0
19	Of which: securitisation standardised approach (SEC-SA)	0	0	0
20	Market risk	56,945	30,750	5,979
21	Of which: standardised approach (SA)	56,945	30,750	5,979
22	Of which: internal models approach (IMA)			
23	Operational risk	86,741	69,813	9,108
24	Amounts below thresholds for deduction (subject to 250% risk weight)	-	-	-
25	Floor adjustment	-	-	-
26	**Total**	**2,573,768**	**2,197,740**	**270,245**

2 Leverage Ratio

2.1 Leverage Ratio Common Disclosure Template (LR2)

Amounts in AED Thousands

Leverage ratio common disclosure template (LR2)			
		31-Mar-25	**31-Dec-24**
On-balance sheet exposures			
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	4,147,345	4,271,161
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)	-3	-3
7	**Total on-balance sheet exposures (excluding derivatives and SFTs)**	**4,147,342**	**4,271,158**
Derivative exposures			
8	Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	140,179	100,108
9	Add-on amounts for PFE associated with all derivatives transactions	466,963	217,031
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**	**607,142**	**317,139**
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	1,488,066	511,792
20	(Adjustments for conversion to credit equivalent amounts)	-744,033	-255,896

21	(Specific and general provisions associated with off-balance sheet exposures deducted in determining Tier 1 capital)	0	0
22	**Off-balance sheet items**	**744,033**	**255,896**
Capital and total exposures			
23	**Tier 1 capital**	**401,787**	**405,071**
24	**Total exposures**	**5,498,517**	**4,844,193**
Leverage ratio			
25	**Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)**	**7.31%**	**8.36%**
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	7.31%	8.36%
26	CBUAE minimum leverage ratio requirement	3.00%	3.00%
27	Applicable leverage buffers	0.00%	0.00%

3 Liquidity

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	439,051	
1.2	UAE Federal Government Bonds and Sukuks	0	
	Sub Total (1.1 to 1.2)	439,051	439,051
1.3	UAE local governments publicly traded debt securities	108,266	
1.4	UAE Public sector publicly traded debt securities	0	
	Sub total (1.3 to 1.4)	108,266	108,266
1.5	Foreign Sovereign debt instruments or instruments issued by their respective central banks	0	0
1.6	**Total**	**547,317**	**547,317**
2	Total liabilities		4,164,729
3	**Eligible Liquid Assets Ratio (ELAR)**		**13.14%**

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)	287,543
	1.2	Lending to non-banking financial institutions	0
	1.3	Net Financial Guarantees & Stand-by LC (issued - received)	330,414
	1.4	Interbank Placements	1,048,783
	1.5	**Total Advances**	**1,005,912**
2		**Calculation of Net Stable Resources**	
	2.1	Total capital + general provisions	452,152
		Deduct:	
	2.1.1	Goodwill and other intangible assets	2
	2.1.2	Fixed Assets	3,527
	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**	**3,529**
	2.2	**Net Free Capital Funds**	**448,623**
	2.3	**Other stable resources:**	
	2.3.1	Funds from the head office	658,511
	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	55,703
	2.3.6	Capital market funding/ term borrowings maturing after 6 months from reporting date	0
	2.3.7	**Total other stable resources**	**714,214**
	2.4	**Total Stable Resources (2.2+2.3.7)**	**1,162,837**
3		**Advances TO STABLE RESOURCES RATIO**	**86.50**