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

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2025 Q3

Pillar III Disclosures

Agricultural Bank of China – Dubai Branch
PILLAR III DISCLOSURES
FOR THE QUARTER ENDED 30 SEPTEMBER 2025

Agricultural Bank of China-Dubai Branch
Pillar III Disclosures for the quarter ended 30 September 2025

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1 Overview of Risk Management and RWA

1.1 Key Metrics (KM1)

Amounts in AED Thousands

Key Metrics of the Bank (KM1)						
		30-Sep-25	30-Jun-25	31-Mar-25	31-Dec-24	30-Sep-24
Available capital (amounts)						
1	Common Equity Tier 1 (CET1)	403,337	406,151	401,787	405,071	384,550
1a	Fully loaded ECL accounting model	403,337	406,151	401,787	404,976	384,163
2	Tier 1	403,337	406,151	401,787	405,071	384,550
2a	Fully loaded ECL accounting model Tier 1	403,337	406,151	401,787	404,976	384,163
3	Total capital	403,337	406,151	432,163	431,286	409,403
3a	Fully loaded ECL accounting model total capital	403,337	406,151	432,163	431,191	409,016
Risk-weighted assets (amounts)						
4	Total risk-weighted assets (RWA)	2,522,708	2,363,008	2,573,768	2,197,740	2,079,746
Risk-based capital ratios as a percentage of RWA						
5	Common Equity Tier 1 ratio (%)	15.99%	17.19%	15.61%	18.43%	18.49%
5a	Fully loaded ECL accounting model CET1 (%)	15.99%	17.19%	15.61%	18.43%	18.47%
6	Tier 1 ratio (%)	15.99%	17.19%	15.61%	18.43%	18.49%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	15.99%	17.19%	15.61%	18.43%	18.47%
7	Total capital ratio (%)	15.99%	17.19%	16.79%	19.62%	19.69%
7a	Fully loaded ECL accounting model total capital ratio (%)	15.99%	17.19%	16.79%	19.62%	19.67%
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 (%)	8.99%	10.19%	8.61%	11.43%	11.49%
Leverage Ratio						
13	Total leverage ratio measure	6,244,312	5,573,205	5,498,518	4,844,193	4,506,627
14	Leverage ratio (%)	6.46%	7.29%	7.31%	8.36%	8.53%
14a	Fully loaded ECL accounting model leverage ratio (%)	6.46%	7.29%	7.31%	8.36%	8.52%
14b	Leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)	6.46%	7.29%	7.31%	8.36%	8.53%
ELAR						
21	Total HQLA	1,516,110	716,000	547,317	594,179	552,939
22	Total liabilities	3,868,577	3,797,870	4,164,729	3,515,142	3,452,649
23	Eligible Liquid Assets Ratio (ELAR) (%)	39.19%	18.85%	13.14%	16.90%	16.01%
ASRR						
24	Total available stable funding	1,333,256	1,382,981	1,162,837	1,124,464	1,135,323
25	Total Advances	1,082,126	1,079,784	1,005,912	765,254	823,803
26	Advances to Stable Resources Ratio (%)	81.16%	78.08%	86.50%	68.06%	72.56%

1.2 Overview of Risk Weighted Assets (OV1)

Amounts in AED Thousands

Overview of RWA (OV1)				
		RWA		Minimum capital requirements
		30-Sep-25	30-Jun-25	30-Jun-25
1	Credit risk (excluding counterparty credit risk)	2,189,975	1,959,525	229,947
2	Of which: standardised approach (SA)	2,189,975	1,959,525	229,947
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)	199,065	231,501	20,902
7	Of which: standardised approach for counterparty credit risk	199,065	231,501	20,902
8	Of which: Internal Model Method (IMM)	-	-	-
9	Of which: other CCR	-	-	-
10	Credit valuation adjustment (CVA)	18,866	41,469	1,981
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	28,061	43,772	2,946
21	Of which: standardised approach (SA)	28,061	43,772	2,946

22	Of which: internal models approach (IMA)			
23	Operational risk	86,741	86,741	9,108
24	Amounts below thresholds for deduction (subject to 250% risk weight)	-	-	-
25	Floor adjustment	-	-	-
26	**Total**	**2,522,708**	**2,363,008**	**264,883**

2 Leverage Ratio

2.1 Leverage Ratio Common Disclosure Template (LR2)

Amounts in AED Thousands

Leverage ratio common disclosure template (LR2)			
		30-Sep-25	**30-Jun-25**
On-balance sheet exposures			
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	5,022,162	4,463,202
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)	0	-1
7	**Total on-balance sheet exposures (excluding derivatives and SFTs)**	**5,022,162**	**4,463,201**
Derivative exposures			
8	Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	109,592	111,346
9	Add-on amounts for PFE associated with all derivatives transactions	346,401	427,937
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**	**455,993**	**539,283**

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	1,532,313	1,141,442
20	(Adjustments for conversion to credit equivalent amounts)	-766,156	-570,721
21	(Specific and general provisions associated with off-balance sheet exposures deducted in determining Tier 1 capital)	0	0
22	**Off-balance sheet items**	**766,157**	**570,721**
Capital and total exposures			
23	**Tier 1 capital**	**403,337**	**406,151**
24	**Total exposures**	**6,244,312**	**5,573,205**
Leverage ratio			
25	**Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)**	**6.46%**	**7.29%**
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	6.46%	7.29%
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	1,406,986	
1.2	UAE Federal Government Bonds and Sukuks	0	
	Sub Total (1.1 to 1.2)	1,406,986	1,406,986
1.3	UAE local governments publicly traded debt securities	109,124	
1.4	UAE Public sector publicly traded debt securities	0	
	Sub total (1.3 to 1.4)	109,124	109,124
1.5	Foreign Sovereign debt instruments or instruments issued by their respective central banks	0	0
1.6	**Total**	**1,516,110**	**1,516,110**
2	Total liabilities		3,868,577
3	**Eligible Liquid Assets Ratio (ELAR)**		**39.19%**

3.2 Advances to Stable Resource Ratio (ASRR)

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)	285,861

	1.2	Lending to non-banking financial institutions	0
	1.3	Net Financial Guarantees & Stand-by LC (issued - received)	112,469
	1.4	Interbank Placements	908,734
	1.5	**Total Advances**	**1,082,126**
2		**Calculation of Net Stable Ressources**	
	2.1	Total capital + general provisions	468,504
		Deduct:	
	2.1.1	Goodwill and other intangible assets	0
	2.1.2	Fixed Assets	2,767
	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**	**2,767**
	2.2	**Net Free Capital Funds**	**465,737**
	2.3	**Other stable resources:**	
	2.3.1	Funds from the head office	671,982
	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	195,537
	2.3.6	Capital market funding/ term borrowings maturing after 6 months from reporting date	0
	2.3.7	**Total other stable resources**	**867,519**
	2.4	**Total Stable Resources (2.2+2.3.7)**	**1,333,256**
3		**Advances TO STABLE RESOURCES RATIO**	**81.16%**