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

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RMB CLEARING BANK IN UAE

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2026 Q1

Pillar III Disclosures

Agricultural Bank of China – Dubai Branch
PILLAR III DISCLOSURES
FOR THE QUARTER ENDED 31 MARCH 2026

Agricultural Bank of China-Dubai Branch
Pillar III Disclosures for the quarter ended 31 March 2026

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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)						
		31-Mar-26	31-Dec-25	30-Sep-25	30-Jun-25	31-Mar-25
Available capital (amounts)						
1	Common Equity Tier 1 (CET1)	428,445	431,415	403,337	406,151	401,787
1a	Fully loaded ECL accounting model	428,445	431,415	403,337	406,151	401,787
2	Tier 1	428,445	431,415	403,337	406,151	401,787
2a	Fully loaded ECL accounting model Tier 1	428,445	431,415	403,337	406,151	401,787
3	Total capital	428,445	431,415	403,337	406,151	432,163
3a	Fully loaded ECL accounting model total capital	428,445	431,415	403,337	406,151	432,163
Risk-weighted assets (amounts)						
4	Total risk-weighted assets (RWA)	2,373,801	1,918,400	2,522,708	2,363,008	2,573,768
Risk-based capital ratios as a percentage of RWA						
5	Common Equity Tier 1 ratio (%)	18.05%	22.49%	15.99%	17.19%	15.61%
5a	Fully loaded ECL accounting model CET1 (%)	18.05%	22.49%	15.99%	17.19%	15.61%
6	Tier 1 ratio (%)	18.05%	22.49%	15.99%	17.19%	15.61%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	18.05%	22.49%	15.99%	17.19%	15.61%
7	Total capital ratio (%)	18.05%	22.49%	15.99%	17.19%	16.79%
7a	Fully loaded ECL accounting model total capital ratio (%)	18.05%	22.49%	15.99%	17.19%	16.79%
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 (%)	11.05%	15.49%	8.99%	10.19%	8.61%
Leverage Ratio						
13	Total leverage ratio measure	6,301,041	5,957,548	6,244,312	5,573,205	5,498,518
14	Leverage ratio (%)	6.80%	7.24%	6.46%	7.29%	7.31%
14a	Fully loaded ECL accounting model leverage ratio (%)	6.80%	7.24%	6.46%	7.29%	7.31%
14b	Leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)	6.80%	7.24%	6.46%	7.29%	7.31%
ELAR						
21	Total HQLA	1,820,641	1,514,610	1,516,110	716,000	547,317
22	Total liabilities	4,795,430	4,647,992	3,868,577	3,797,870	4,164,729
23	Eligible Liquid Assets Ratio (ELAR) (%)	37.97%	32.59%	39.19%	18.85%	13.14%
ASRR						
24	Total available stable funding	1,275,476	1,207,622	1,333,256	1,382,981	1,162,837
25	Total Advances	1,047,663	1,134,528	1,082,126	1,079,784	1,005,912
26	Advances to Stable Resources Ratio (%)	82.14%	93.95%	81.16%	78.08%	86.50%

1.2 Overview of Risk Weighted Assets (OV1)

Amounts in AED Thousands

Overview of RWA (OV1)				
		RWA		Minimum capital requirements
		31-Mar-26	31-Dec-25	31-Mar-26
1	Credit risk (excluding counterparty credit risk)	2,234,783	1,692,293	234,652
2	Of which: standardised approach (SA)	2,234,783	1,692,293	234,652
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)	24,703	119,907	2,594
7	Of which: standardised approach for counterparty credit risk	24,703	119,907	2,594
8	Of which: Internal Model Method (IMM)	-	-	-
9	Of which: other CCR	-	-	-
10	Credit valuation adjustment (CVA)	3,653	5,606	384
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	11,473	13,853	1,205

21	Of which: standardised approach (SA)	11,473	13,853	1,205
22	Of which: internal models approach (IMA)			
23	Operational risk	99,189	86,741	10,415
24	Amounts below thresholds for deduction (subject to 250% risk weight)	-	-	-
25	Floor adjustment	-	-	-
26	**Total**	**2,373,801**	**1,918,400**	**249,249**

2 Leverage Ratio

2.1 Leverage Ratio Common Disclosure Template (LR2)

Amounts in AED Thousands

Leverage ratio common disclosure template (LR2)			
		31-Mar-26	**31-Dec-25**
On-balance sheet exposures			
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	5,354,811	4,782,824
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	0
7	**Total on-balance sheet exposures (excluding derivatives and SFTs)**	**5,354,811**	**4,782,824**
Derivative exposures			
8	Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	3,763	56,274
9	Add-on amounts for PFE associated with all derivatives transactions	62,944	227,620
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**	**66,707**	**283,895**
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	1,759,046	1,781,658
20	(Adjustments for conversion to credit equivalent amounts)	-879,523	-890,829
21	(Specific and general provisions associated with off-balance sheet exposures deducted in determining Tier 1 capital)	0	0
22	**Off-balance sheet items**	**879,523**	**890,829**
Capital and total exposures			
23	**Tier 1 capital**	**428,445**	**431,415**
24	**Total exposures**	**6,301,041**	**5,957,548**
Leverage ratio			
25	**Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)**	**6.80%**	**7.24%**
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	6.80%	7.24%
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	1,710,697	
1.2	UAE Federal Government Bonds and Sukuks	0	
	Sub Total (1.1 to 1.2)	1,710,697	1,710,697
1.3	UAE local governments publicly traded debt securities	109,944	
1.4	UAE Public sector publicly traded debt securities	0	
	Sub total (1.3 to 1.4)	109,944	109,944
1.5	Foreign Sovereign debt instruments or instruments issued by their respective central banks	0	0
1.6	**Total**	**1,820,641**	**1,820,641**
2	Total liabilities		4,795,430
3	**Eligible Liquid Assets Ratio (ELAR)**		**37.97%**

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)	322,145

	1.2	Lending to non-banking financial institutions	0
	1.3	Net Financial Guarantees & Stand-by LC (issued - received)	226,658
	1.4	Interbank Placements	952,176
	1.5	**Total Advances**	**1,047,663**
2		**Calculation of Net Stable Ressources**	
	2.1	Total capital + general provisions	468,592
		Deduct:	
	2.1.1	Goodwill and other intangible assets	0
	2.1.2	Fixed Assets	2,592
	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**	**2,592**
	2.2	**Net Free Capital Funds**	**466,000**
	2.3	**Other stable resources:**	
	2.3.1	Funds from the head office	684,113
	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	125,363
	2.3.6	Capital market funding/ term borrowings maturing after 6 months from reporting date	0
	2.3.7	**Total other stable resources**	**809,476**
	2.4	**Total Stable Resources (2.2+2.3.7)**	**1,275,476**
3		**Advances TO STABLE RESOURCES RATIO**	**82.14%**