



**中国农业银行**

**AGRICULTURAL BANK OF CHINA**

**AGRICULTURAL BANK OF  
CHINA LIMITED**

**中國農業銀行股份有限公司**

**Pillar 3 Report  
for the First Half of 2024**

## Contents

1. Introduction .....	1
2. Overview of risk management, key prudential regulatory metrics and risk-weighted assets ....	2
3. Composition of capital and TLAC .....	6
4. Credit risk .....	13
5. Counterparty credit risk .....	19
6. Securitisation .....	20
7. Market risk .....	22
8. Macro prudential regulatory measures .....	23
9. Leverage ratio .....	24
10. Liquidity risk .....	27

## **1. Introduction**

In accordance with the *Rules on Capital Management of Commercial Banks* (NFRA [2023] No. 4) and relevant regulations, Pillar 3 Report for the First Half of 2024 of Agricultural Bank of China Limited was prepared and disclosed.

The report includes the overview of risk management, key prudential metrics and risk-weighted assets, and composition of capital and TLAC, credit risk, counterparty credit risk, securitisation, market risk, macro prudential regulatory measures, leverage ratio, and liquidity risk.

The Bank sets up a sound disclosure governance structure, in which an effective internal control procedure is approved by the Board of Directors and implemented by the Senior Management to reasonable review the disclosure content, in order to ensure the accuracy and reliability of the Pillar 3 disclosures. On 30 August 2024, the Board of Directors of the Bank reviewed and approved this report in the 8th meeting of 2024.

## 2. Overview of risk management, key prudential regulatory metrics and risk-weighted assets

### 2.1 KM1: Key prudential regulatory metrics at consolidated level

*In millions of RMB, except for percentages*

		<b>a</b>	<b>b</b>
		<b>30 June 2024</b>	<b>31 March 2024</b>
<b>Available capital (amounts)</b>			
1	Common Equity Tier 1 (CET1) capital, net	2,461,676	2,461,497
2	Tier 1 capital, net	3,041,241	2,981,070
3	Total capital, net	4,080,093	3,983,317
<b>Risk-weighted assets (amounts)</b>			
4	Total risk-weighted assets(RWA)	22,109,317	21,651,943
4a	Total risk-weighted assets (before the capital floor)	22,109,317	21,651,943
<b>Capital adequacy ratio</b>			
5	CET 1 ratio (%)	11.13%	11.37%
5a	CET 1 ratio (%) (before the capital floor)	11.13%	11.37%
6	Tier 1 ratio (%)	13.76%	13.77%
6a	Tier 1 ratio (%) (before the capital floor)	13.76%	13.77%
7	Total capital ratio (%)	18.45%	18.40%
7a	Total capital ratio (%) (before the capital floor)	18.45%	18.40%
<b>Additional CET1 buffer requirements</b>			
8	Capital conservation buffer requirement (%)	2.50%	2.50%
9	Countercyclical buffer requirement (%)	0.00%	0.00%
10	Bank G-SIB and/or D-SIB buffer requirements (%) <sup>1</sup>	1.00%	1.00%
11	Total of bank CET1 specific buffer requirements (%) (8+9+10)	3.50%	3.50%
12	Common Equity Tier 1 (as a percentage of risk-weighted assets) available after meeting the bank's minimum capital requirements	6.13%	6.37%
<b>Leverage ratio</b>			
13	Adjusted on- and off-balance sheet assets	43,664,384	43,916,427
14	Leverage ratio (%) <sup>2</sup>	6.97%	6.79%
14a	Leverage ratio a (%) <sup>3</sup>	6.97%	6.79%
14b	Leverage ratio b (%) <sup>4</sup>	6.97%	6.77%
14c	Leverage ratio c (%) <sup>5</sup>	6.97%	6.77%
<b>Liquidity coverage ratio</b>			

		a	b
		30 June 2024	31 March 2024
15	Total high-quality liquid assets (HQLA)	7,091,625	6,315,951
16	Total net cash outflows	5,896,183	4,815,009
17	LCR (%)	120.27%	131.17%
<b>Net stable funding ratio</b>			
18	Total available stable funding	29,032,619	29,356,122
19	Total required stable funding	21,995,471	22,285,419
20	NSFR (%)	131.99%	131.73%

Notes: 1. The Group was listed among the Bucket 2 of the global systemically important banks in November 2023 and is required to meet the additional capital of 1.5% by 1 January 2025 according to the regulatory requirements, and currently implements the additional capital of 1% for Bucket 1 banks.

2. Leverage ratio includes the impact of any applicable temporary exemption of central bank reserves.

3. Leverage ratio a refers to the leverage ratio excluding the impact of any applicable temporary exemption of central bank reserves.

4. Leverage ratio b refers to the leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for securities financing transaction (SFT) assets within the most recent quarter.

5. Leverage ratio c refers to the leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean value for SFT assets within the most recent quarter.

## 2.2 OV1: Overview of risk-weighted assets

The Bank measured the capital adequacy ratios in accordance with the *Rules on Capital Management of Commercial Banks*, adopted the foundation internal ratings-based (IRB) approach for non-retail exposure and advanced IRB approach for retail exposure to measure credit RWA, standardised approach to measure credit RWA uncovered by IRB approach, and standardised measurement approach to measure market risk RWA, and standardised measurement approach to measure operational risk RWA.

		<i>In millions of RMB</i>		
		a	b	c
		RWA		Minimum capital requirements <sup>1</sup>
		30 June 2024	31 March 2024	30 June 2024
1	Credit risk	20,437,643	20,009,183	1,635,011
2	Credit risk (excluding counterparty credit risk, credit valuation adjustment risk, asset management products in banking book, and securitisation exposures in banking book)	20,287,327	19,860,474	1,622,986
3	Of which: standardised approach	6,895,546	6,630,595	551,644

		a	b	c
		RWA		Minimum capital requirements <sup>1</sup>
		30 June 2024	31 March 2024	30 June 2024
4	Of which: risk exposures that arise during the clearing of securities, commodities, and foreign exchange transactions	-	-	-
5	Of which: amounts below the thresholds for deduction	430,320	199,311	34,426
6	Of which: foundation internal ratings-based approach	11,374,518	11,273,624	909,961
7	Of which: supervisory slotting approach	-	-	-
8	Of which: advanced internal ratings-based approach	2,017,263	1,956,255	161,381
9	Counterparty credit risk	90,551	86,732	7,244
10	Of which: standardised approach	90,551	86,732	7,244
11	Of which: current exposure method	-	-	-
12	Of which: other approaches	-	-	-
13	Credit valuation adjustments risk	16,231	16,386	1,298
14	Asset management products in banking book	39,972	40,554	3,198
15	Of which: look-through approach	3,820	4,926	306
16	Of which: mandate-based approach	36,733	37,017	2,939
17	Of which: 1250% risk weight applied	637	-	51
	Of which: leverage adjustment	(1,218)	(1,389)	(98)
18	Securitisation exposures in banking book	3,562	5,037	285
19	Of which: securitisation internal ratings-based approach	-	-	-
20	Of which: securitisation external ratings-based approach	1,417	2,822	113
21	Of which: securitisation standardised approach	2,538	2,422	203
	Of which: 1250% risk weight applied	3	3	-
	Of which: adjustments subject to regulatory cap	(396)	(210)	(31)
22	Market risk	182,857	153,943	14,629
23	Of which: standardised approach	182,857	153,943	14,629
24	Of which: internal models approach	-	-	-
25	Of which: simplified standardised approach	-	-	-
26	Capital requirement for switch between trading book and banking book	-	-	-
27	Operational risk	1,488,817	1,488,817	119,105
28	Additional adjustment due to application of capital floor	-	-	

		<b>a</b>	<b>b</b>	<b>c</b>
		<b>RWA</b>		<b>Minimum capital requirements<sup>1</sup></b>
		<b>30 June 2024</b>	<b>31 March 2024</b>	<b>30 June 2024</b>
<b>29</b>	<b>Total</b>	<b>22,109,317</b>	<b>21,651,943</b>	<b>1,768,745</b>

Note: 1. Minimum capital requirements : the required Pillar 1 Capital at the end of the reporting period ,equalled to the amount of RWA multiplied by 8%.

### 3. Composition of capital and TLAC

#### 3.1 CCA: Main features of regulatory capital instruments and other TLAC eligible instruments

For the main features of relevant capital instruments on June 30, 2024, refer to: <http://www.abchina.com.cn/en/investor-relations/pillar3/InstrumentFeatures/>.

#### 3.2 CC1: Composition of regulatory capital

*In millions of RMB, except for percentages*

		Amounts	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
<b>30 June 2024</b>			
<b>Common Equity Tier 1 capital</b>			
1	Directly issued qualifying common share (and equivalent for non-joint stock companies) capital plus related stock surplus	523,406	d+e
2	Retained earnings	1,890,986	g+h+i
2a	Surplus reserve	273,947	g
2b	General reserve	532,458	h
2c	Retained profits	1,084,581	i
3	Accumulated other comprehensive income (and other reserves)	56,874	f
4	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	67	j
<b>5</b>	<b>Common Equity Tier 1 capital before regulatory adjustments</b>	<b>2,471,333</b>	
<b>Common Equity Tier 1 capital: regulatory adjustments</b>			
6	Prudent valuation adjustments	-	
7	Goodwill (net of related tax liability)	-	c
8	Other intangibles other than land use rights (net of related tax liability)	9,657	a-b
9	Deferred tax assets that rely on future profitability, excluding those arising from temporary differences (net of related tax liability)	-	
10	Cash flow reserves formed by hedging items not measured at fair value	-	
11	Shortfall of provisions to expected losses	-	
12	Securitisation gain on sale	-	



		Amounts	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
		<b>30 June 2024</b>	
13	Gains and losses due to changes in own credit risk on fair valued liabilities	-	
14	Defined benefit pension fund net assets (after deducting deferred tax liabilities)	-	
15	Directly or indirectly held common stocks of this bank	-	
16	Cross-holdings in Common Equity Tier 1 capital between banks or between other financial institutions through agreements	-	
17	The amount to be deducted from non-significant minority investments in Common Equity Tier 1 capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation	-	
18	The amount to be deducted from significant minority investments in Common Equity Tier 1 capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation	-	
19	The amount to be deducted from other net deferred tax assets that depend on the bank's future profits	-	
20	The amount to be deducted from the non-deducted portion of Common Equity Tier 1 capital in significant minority capital investments in unconsolidated financial institutions and other net deferred tax assets that depend on future profits of banks (amount exceeding that 15% threshold)	-	
21	Of which: significant minority investments in the Common Equity Tier 1 capital of financial entities	-	
22	Of which: net deferred tax assets depend on the bank's future profits	-	
23	Total of other items that should be deducted from Common Equity Tier 1 capital	-	
24	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	-	
<b>25</b>	<b>Total regulatory adjustments to Common Equity Tier 1</b>	<b>9,657</b>	
<b>26</b>	<b>Common Equity Tier 1 capital, net</b>	<b>2,461,676</b>	
<b>Additional Tier 1 capital: instruments</b>			
27	Directly issued qualifying additional Tier 1 instruments plus related stock surplus	580,000	
28	Of which: classified as equity	580,000	
29	Of which: classified as liabilities	-	
30	Additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in group AT1)	9	k
<b>31</b>	<b>Additional Tier 1 capital before regulatory adjustments</b>	<b>580,009</b>	
<b>Additional Tier 1 capital: regulatory adjustments</b>			
32	Directly or indirectly investment in own Additional Tier 1 instruments	-	

		<b>Amounts</b>	<b>Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation</b>
		<b>30 June 2024</b>	
33	Cross-holdings in Additional Tier 1 capital between banks or between other financial institutions through agreements	-	
34	The amount to be deducted from non-significant minority investments in the Additional Tier 1 capital of banking financial and insurance entities that are outside the scope of regulatory consolidation	-	
35	Significant minority investments in the Additional Tier 1 capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation	444	
36	Total of other items that should be deducted from the Additional Tier 1 capital	-	
37	Regulatory adjustments applied to additional Tier 1 due to insufficient Tier 2 to cover deductions	-	
<b>38</b>	<b>Total regulatory adjustments to Additional Tier 1 capital</b>	<b>444</b>	
<b>39</b>	<b>Additional Tier 1 capital</b>	<b>579,565</b>	
<b>40</b>	<b>Tier 1 capital</b>	<b>3,041,241</b>	
<b>Tier 2 capital</b>			
41	Directly issued qualifying Tier 2 instruments plus related stock surplus	519,966	
42	Tier 2 instruments issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	18	
43	Excess loss Provisions	519,555	
<b>44</b>	<b>Tier 2 capital before regulatory adjustments</b>	<b>1,039,539</b>	
<b>Tier 2 capital: regulatory adjustments</b>			
45	Directly or indirectly investment in own Tier 2 instruments	-	
46	Cross-holdings in Tier 2 capital and other TLAC liabilities between banks or between other financial institutions through agreements	-	
47	The amount to be deducted from non-significant minority investments in the capital and other financial and insurance entities that are outside the scope of regulatory consolidation	-	
47a	Deductible amount from TLAC liability in non-significant investment in unconsolidated financial institutions (applicable only to globally systemically important banks)	-	
48	The amount to be deducted from significant minority investments in the capital and other financial and insurance entities that are outside the scope of regulatory consolidation	687	
48a	Deductible amount from TLAC liability in significant investments in unconsolidated financial institutions (applicable only to globally systemically important banks)	-	
49	Total other items that should be deducted from Tier 2 capital	-	
<b>50</b>	<b>Total regulatory adjustments to Tier 2 capital</b>	<b>687</b>	
<b>51</b>	<b>Tier 2 capital</b>	<b>1,038,852</b>	

		Amounts	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
		<b>30 June 2024</b>	
52	<b>Total regulatory capital</b>	<b>4,080,093</b>	
53	<b>Total risk-weighted assets</b>	<b>22,109,317</b>	
<b>Capital ratios and buffers</b>			
54	<b>CET 1 ratio</b>	<b>11.13%</b>	
55	<b>Tier 1 ratio</b>	<b>13.76%</b>	
56	<b>Total capital ratio</b>	<b>18.45%</b>	
57	<b>Institution-specific buffer requirement (%)</b>	<b>3.50%</b>	
58	Of which: capital conservation buffer requirement	2.50%	
59	Of which: bank-specific countercyclical buffer requirement	0.00%	
60	Of which: additional capital requirements for global or domestic systemically important banks	1.00%	
61	<b>Common Equity Tier 1 (as a percentage of risk-weighted assets) available after meeting the bank's minimum capital requirements</b>	<b>6.13%</b>	
<b>National minima</b>			
62	National minimum Common Equity Tier 1 ratio	5.00%	
63	National minimum Tier 1 ratio	6.00%	
64	National minimum total capital ratio	8.00%	
<b>Amounts below the thresholds for deduction</b>			
65	Non-significant minority investments in the capital of other unconsolidated financial institutions	160,431	
65a	Non-significant investments in the capital and other TLAC liabilities of other unconsolidated financial institutions (for G-SIBs only)	12,950	
66	Significant minority investments in the capital of other unconsolidated financial institutions	5,256	
67	Other net deferred tax assets relying on the profits of banks (net of deferred tax liability)	155,954	
<b>Applicable caps on the inclusion of provisions in Tier 2</b>			
68	Excess loss provisions accrued subject to standardised approach	171,970	
69	Excess loss provisions eligible for inclusion in Tier 2 capital under the standardised approach	86,855	
70	Excess loss provisions accrued subject to IRB approach	525,324	
71	Excess loss provisions eligible for inclusion in Tier 2 capital under the IRB approach	432,700	

### 3.3 CC2: Reconciliation of regulatory capital to balance sheet

The differences between the balance sheet under accounting consolidation and that under regulatory consolidation are shown in the table below.

<i>In millions of RMB</i>				
		<b>Balance sheet as in published financial statements</b>	<b>Under regulatory scope of consolidation</b>	<b>Reference</b>
		<b>30 June 2024</b>		
<b>Assets</b>				
1	Cash and balances with central banks	3,037,305	3,037,305	
2	Deposits with banks and other financial institutions	638,893	611,104	
3	Precious metals	141,872	141,872	
4	Placements with and loans to banks and other financial institutions	456,649	456,649	
5	Derivative financial assets	40,454	40,454	
6	Financial assets held under resale agreements	740,355	739,325	
7	Loans and advances to customers	23,438,734	23,438,734	
8	Financial investments	12,853,509	12,700,079	
9	Financial assets at fair value through profit or loss	480,391	427,517	
10	Debt instrument investments at amortized cost	9,037,374	9,018,985	
11	Other debt instrument and other equity investments at fair value through other comprehensive income	3,335,744	3,253,577	
12	Investment in associates and joint ventures	8,254	12,083	
13	Property and equipment	140,016	139,289	
14	Construction in progress	12,032	11,990	
15	Intangible assets	28,743	28,505	a
	Of which: Land use rights	18,848	18,848	b
16	Goodwill	1,381	-	c
17	Deferred tax assets	156,071	155,954	
18	Other assets	290,285	298,551	
<b>19</b>	<b>Total assets</b>	<b>41,984,553</b>	<b>41,811,894</b>	
<b>Liabilities</b>				
20	Borrowings from central banks	1,107,331	1,107,331	
21	Deposits from banks and other financial institutions	4,664,464	4,676,464	
22	Placements from banks and other financial institutions	399,249	399,249	

		<b>Balance sheet as in published financial statements</b>	<b>Under regulatory scope of consolidation</b>	<b>Reference</b>
		<b>30 June 2024</b>		
23	Financial liabilities at fair value through profit or loss	14,903	14,903	
24	Derivative financial liabilities	37,354	37,354	
25	Financial assets sold under repurchase agreements	114,326	113,826	
26	Due to customers	29,459,210	29,459,210	
27	Staff costs payable	65,554	65,233	
28	Taxes payable	18,741	18,717	
29	Provisions	35,170	35,170	
30	Debt securities issued	2,580,025	2,574,929	
31	Deferred tax liabilities	24	171	
32	Other liabilities	431,739	255,414	
<b>33</b>	<b>Total liabilities</b>	<b>38,928,090</b>	<b>38,757,971</b>	
<b>Equity</b>				
34	Ordinary shares	349,983	349,983	d
35	Other equity instruments	580,000	580,000	
36	Of which: Preference shares	80,000	80,000	
37	Perpetual bonds	500,000	500,000	
38	Capital reserve	173,423	173,423	e
39	Other comprehensive income	53,573	56,874	f
40	Surplus reserve	273,947	273,947	g
41	General reserve	532,458	532,458	h
42	Retained profits	1,086,394	1,084,581	i
43	Non-controlling interests	6,685	2,657	
	Of which: Amounts includable in Common Equity Tier 1 capital	-	67	j
	Of which: Amounts includable in Additional Tier 1 capital	-	9	k
<b>44</b>	<b>Total equity</b>	<b>3,056,463</b>	<b>3,053,923</b>	

In accordance with regulatory requirements, compared with the scope of financial consolidation, the scope of regulatory consolidation does not include controlling insurance subsidiaries and commercial and industrial enterprises, and the major difference in insurance subsidiaries are as follows:

<b>Company name</b>	<b>Business type</b>	<b>Included in financial consolidation or not</b>	<b>Included in regulatory consolidation or not</b>
ABC Life Insurance Co., Ltd.	Insurance	Yes	No

Note: For details of ABC Life Insurance Co., Ltd., please refer to the 2024 Interim Report of Agricultural Bank of China Limited.

## 4. Credit risk

### 4.1 CR5-2: Standardised approach – Credit risk exposure and credit conversion factor (categorized by risk weight)

*In millions of RMB, except for coefficients*

	Risk weight	a	b	c	d
		30 June 2024			
		On-balance sheet exposure	Off-balance sheet exposure (pre-CCF)	Weighted average CCF	Exposure (post-CCF and post-CRM)
1	Less than 40%	13,966,433	367,397	74.06%	14,182,083
2	40-70%	869,817	65,903	29.46%	880,931
3	75%	2,636,698	689,363	11.93%	2,617,426
4	85%	183,983	89,912	44.91%	213,854
5	90-100%	1,599,628	303,064	33.05%	1,658,421
6	105-130%	22,980	24,988	2.21%	23,128
7	150%	137,967	493	43.58%	138,126
8	250%	286,658	-	-	286,658
9	400%	3,579	-	-	3,579
10	1250%	16,575	-	-	16,575
<b>11</b>	<b>Total exposures</b>	<b>19,724,318</b>	<b>1,541,120</b>	<b>33.42%</b>	<b>20,020,781</b>

## 4.2 CR6: IRB – Credit risk exposures by portfolio and probability of default range

As of June 30, 2024, the risk exposures covered by foundation Internal Ratings-Based approach (IRB) by interval of probability of default (PD) are shown in the table below.

*In millions of RMB, except for coefficients, numbers of customers, and valid dates*

PD scale (%)	a	b	c	d	e	f	g	h	i	j	k	l
	30 June 2024											
	Original on-balance sheet gross exposure	Off-balance sheet exposures (pre-CCF)	Average CCF	EAD post CRM and post-CCF	Average PD (EAD Weighted)	Number of obligors	Average LGD	Average maturity	RWA	RWA density	EL	Provisions
<b>Risk exposure category Banks</b>												
[0.00,0.15)	3,393,244	33,061	21.61%	3,400,390	0.07%	197	45.00%	2.5	984,158	28.94%	1,003	
[0.15,0.25)	23,645	704	42.61%	23,944	0.24%	10	45.00%	2.5	8,851	36.96%	26	
[0.25,0.50)	159,972	15,377	18.66%	162,842	0.35%	38	45.00%	2.5	102,851	63.16%	256	
[0.50,0.75)	190,051	5,395	50.19%	192,759	0.63%	107	45.00%	2.5	140,362	72.82%	548	
[0.75,2.50)	160,806	24,131	45.35%	171,750	1.01%	105	44.99%	2.5	173,329	100.92%	762	
[2.50,10.00)	6,474	234	42.93%	6,574	4.80%	25	45.00%	2.5	9,552	145.29%	99	
[10.00,100.00)	230	-	-	230	15.72%	1	45.00%	2.5	614	267.28%	16	
100(default)	333	-	-	333	100.00%	1	45.00%	2.5	-	-	293	
Sub-total	3,934,755	78,902	30.50%	3,958,822	0.18%	484	45.00%	2.5	1,419,717	35.86%	3,003	23,499
<b>Risk exposure category Corporate</b>												
[0.00,0.15)	1,847,891	354,157	18.95%	1,914,995	0.08%	683	39.93%	2.5	454,857	23.75%	643	
[0.15,0.25)	454,219	153,792	30.02%	500,383	0.24%	164	39.91%	2.5	223,452	44.66%	483	



	a	b	c	d	e	f	g	h	i	j	k	l
	30 June 2024											
PD scale (%)	Original on-balance sheet gross exposure	Off-balance sheet exposures (pre-CCF)	Average CCF	EAD post CRM and post-CCF	Average PD (EAD Weighted)	Number of obligors	Average LGD	Average maturity	RWA	RWA density	EL	Provisions
[0.25,0.50)	732,564	243,124	39.08%	827,573	0.39%	777	39.64%	2.5	463,599	56.02%	1,286	
[0.50,0.75)	1,848,714	671,129	26.18%	2,024,439	0.63%	5,644	39.22%	2.5	1,381,161	68.22%	5,285	
[0.75,2.50)	5,598,050	1,817,262	23.72%	6,029,105	1.55%	27,049	38.39%	2.5	5,230,159	86.75%	37,803	
[2.50,10.00)	1,719,184	340,609	28.08%	1,814,838	4.52%	23,187	36.90%	2.5	1,966,695	108.37%	31,626	
[10.00,100.00)	117,570	15,435	62.54%	127,223	29.57%	1,965	35.32%	2.5	188,734	148.35%	14,411	
100(default)	165,849	6,023	40.94%	168,315	100.00%	1,879	37.80%	2.5	46,144	27.42%	104,131	
Sub-total	12,484,041	3,601,531	25.62%	13,406,871	2.99%	61,348	38.63%	2.5	9,954,801	74.25%	195,668	594,925

**Of which:**

**Risk exposure category Corporate – Specialised Lending**

[0.00,0.15)	145,985	25,007	6.12%	147,516	0.10%	64	39.94%	2.5	38,850	26.34%	59	
[0.15,0.25)	15,100	7,701	11.39%	15,976	0.24%	12	40.00%	2.5	7,165	44.85%	15	
[0.25,0.50)	161,709	49,856	1.56%	162,488	0.40%	95	39.99%	2.5	93,166	57.34%	258	
[0.50,0.75)	648,269	225,278	2.75%	654,461	0.63%	1,094	39.91%	2.5	459,700	70.24%	1,631	
[0.75,2.50)	750,292	308,676	4.05%	762,807	1.41%	1,959	39.04%	2.5	678,922	89.00%	4,666	
[2.50,10.00)	89,537	28,314	3.55%	90,542	4.08%	400	39.28%	2.5	109,711	121.17%	2,032	
[10.00,100.00)	10,079	15	38.96%	10,085	23.31%	28	37.63%	2.5	14,180	140.61%	1,548	
100(default)	7,881	572	50.00%	8,167	100.00%	27	38.61%	2.5	4,819	59.01%	4,029	
Sub-total	1,828,852	645,419	3.59%	1,852,042	1.62%	3,679	39.51%	2.5	1,406,513	75.94%	14,238	71,592

	a	b	c	d	e	f	g	h	i	j	k	l
	<b>30 June 2024</b>											
PD scale (%)	Original on-balance sheet gross exposure	Off-balance sheet exposures (pre-CCF)	Average CCF	EAD post CRM and post-CCF	Average PD (EAD Weighted)	Number of obligors	Average LGD	Average maturity	RWA	RWA density	EL	Provisions
<b>Total (all exposures)</b>	<b>16,418,796</b>	<b>3,680,433</b>	<b>25.73%</b>	<b>17,365,693</b>	<b>2.40%</b>	<b>61,832</b>	<b>39.95%</b>	<b>2.5</b>	<b>11,374,518</b>	<b>65.50%</b>	<b>198,671</b>	<b>618,424</b>

As of June 30, 2024, the risk exposures covered by advanced IRB by PD interval are shown in the table below.

*In millions of RMB, except for coefficients, numbers of customers, and valid dates*

	a	b	c	d	e	f	g	h	i	j	k	l
	<b>30 June 2024</b>											
PD scale (%)	Original on-balance sheet gross exposure	Off-balance sheet exposures (pre-CCF)	Average CCF	EAD post CRM and post-CCF	Average PD (EAD Weighted)	Number of obligors <sup>1</sup>	Average LGD	Average maturity	RWA	RWA density	EL	Provisions
<b>Risk exposure category Retail – Residential mortgage exposures</b>												
[0.00,0.15)	-	-	-	-	-	-	-	-	-	-	-	
[0.15,0.25)	21,354	35	26.20%	21,364	0.19%	65,055	21.46%	-	1,834	8.58%	9	
[0.25,0.50)	3,363,712	493	28.66%	3,363,853	0.40%	7,894,023	24.98%	-	580,814	17.27%	3,370	
[0.50,0.75)	1,000,949	32	25.00%	1,000,957	0.51%	1,674,103	27.67%	-	225,604	22.54%	1,400	
[0.75,2.50)	474,061	15,368	13.96%	476,206	1.06%	1,357,568	25.36%	-	163,255	34.28%	1,289	
[2.50,10.00)	90,925	320	30.47%	91,023	5.17%	318,564	25.47%	-	79,537	87.38%	1,204	
[10.00,100.00)	81,532	23	38.41%	81,541	43.12%	220,715	26.24%	-	100,668	123.46%	9,318	

	a	b	c	d	e	f	g	h	i	j	k	l
	<b>30 June 2024</b>											
PD scale (%)	Original on-balance sheet gross exposure	Off-balance sheet exposures (pre-CCF)	Average CCF	EAD post CRM and post-CCF	Average PD (EAD Weighted)	Number of obligors <sup>1</sup>	Average LGD	Average maturity	RWA	RWA density	EL	Provisions
100(default)	28,995	2	37.10%	28,995	100.00%	65,115	38.37%	-	35,895	123.80%	11,126	
Sub-total	5,061,528	16,273	14.81%	5,063,939	1.83%	11,595,143	25.64%	-	1,187,607	23.45%	27,716	126,353
<b>Risk exposure category Retail qualifying revolving (QRRE)</b>												
[0.00,0.15)	239	152,884	20.88%	32,155	0.11%	32,890,154	50.24%	-	1,086	3.38%	18	
[0.15,0.25)	275	44,449	23.25%	10,609	0.20%	14,044,902	50.18%	-	588	5.54%	11	
[0.25,0.50)	56,322	297,262	57.29%	226,630	0.35%	13,309,767	55.65%	-	22,117	9.76%	452	
[0.50,0.75)	38,861	231,670	47.07%	147,914	0.56%	15,307,790	56.31%	-	21,050	14.23%	470	
[0.75,2.50)	83,234	123,333	56.82%	153,307	1.35%	12,631,590	62.46%	-	46,559	30.37%	1,288	
[2.50,10.00)	20,733	8,138	63.28%	25,883	4.55%	2,021,701	67.94%	-	20,340	78.58%	803	
[10.00,100.00)	38,811	36,586	73.40%	65,665	16.79%	2,945,333	63.26%	-	92,596	141.01%	7,033	
100(default)	5,474	-	-	5,474	100.00%	301,423	77.04%	-	4,601	84.05%	4,217	
Sub-total	243,949	894,322	47.38%	667,637	3.21%	93,452,660	58.41%	-	208,937	31.30%	14,292	18,503
<b>Risk exposure category Retail—Other retail exposures</b>												
[0.00,0.15)	-	-	-	-	-	-	-	-	-	-	-	
[0.15,0.25)	-	-	-	-	-	-	-	-	-	-	-	
[0.25,0.50)	105,812	86,020	10.14%	114,537	0.34%	1,696,610	48.52%	-	32,426	28.31%	191	
[0.50,0.75)	67,136	134	13.96%	67,154	0.53%	259,016	34.35%	-	17,664	26.30%	121	
[0.75,2.50)	655,226	178,258	11.05%	674,925	1.39%	3,474,137	50.42%	-	393,833	58.35%	4,784	

	a	b	c	d	e	f	g	h	i	j	k	l
	30 June 2024											
PD scale (%)	Original on-balance sheet gross exposure	Off-balance sheet exposures (pre-CCF)	Average CCF	EAD post CRM and post-CCF	Average PD (EAD Weighted)	Number of obligors <sup>1</sup>	Average LGD	Average maturity	RWA	RWA density	EL	Provisions
[2.50,10.00)	184,784	27,566	14.10%	188,670	4.10%	245,671	52.10%	-	146,929	77.88%	4,037	
[10.00,100.00)	9,522	86	15.27%	9,535	35.17%	40,327	49.89%	-	9,660	101.31%	1,690	
100(default)	8,787	114	16.69%	8,806	100.00%	52,583	56.18%	-	20,207	229.47%	4,947	
Sub-total	1,031,267	292,178	11.08%	1,063,627	2.83%	5,768,344	49.54%	-	620,719	58.36%	15,770	27,160
<b>Total (all exposures)</b>	<b>6,336,744</b>	<b>1,202,773</b>	<b>38.12%</b>	<b>6,795,203</b>	<b>2.12%</b>	<b>110,816,147</b>	<b>32.60%</b>	<b>-</b>	<b>2,017,263</b>	<b>29.69%</b>	<b>57,778</b>	<b>172,016</b>

Note: 1. Retail risk exposure is disclosed on the basis of the number of debts.

## 5. Counterparty credit risk

### CCR1: Analysis of counterparty credit risk exposure by approach

*In millions of RMB*

		a	b	c	d	e	f
		30 June 2024					
		Replace- ment cost (RC)	Potential future exposure (PFE)	Add-on factor of potential future exposure (Add-on)	Alpha used for computing regulatory EAD $\alpha$	EAD post- CRM	RWA
1	Standardised approach for counterparty credit risk (for derivatives)	21,275	53,765		1.4	105,056	46,223
2	Current Exposure Method (for derivatives)	-		-	1	-	-
3	Securities Financing Tradings					6,672	37,745
4	<b>Total</b>					<b>111,728</b>	<b>83,968</b>

## 6. Securitisation

### 6.1 SEC1: Securitisation exposures in the banking book

*In millions of RMB*

		a	b	c	d	e	f	g	h	i	j	k	l
		30 June 2024											
		Bank acts as originator				Bank acts as sponsor				Banks acts as investor			
		Traditional	Of which, meet STC standard	Synthetic	Sub-total	Traditional	Of which, meet STC standard	Synthetic	Sub-total	Traditional	Of which, meet STC standard	Synthetic	Sub-total
1	<b>Retail (total)</b>	<b>10,340</b>	-	-	<b>10,340</b>	-	-	-	-	<b>21,987</b>	-	-	<b>21,987</b>
2	Of which: residential mortgage	10,299	-	-	10,299	-	-	-	-	21,987	-	-	21,987
3	Of which: credit card	41	-	-	41	-	-	-	-	-	-	-	-
4	Of which: other retail exposures	-	-	-	-	-	-	-	-	-	-	-	-
5	Of which: re-securitisation	-		-	-	-		-	-	-		-	-
6	<b>Wholesale (total)</b>	<b>12</b>	-	-	<b>12</b>	-	-	-	-	<b>175</b>	-	-	<b>175</b>
7	Of which: loans to corporates	12	-	-	12	-	-	-	-	-	-	-	-

		a	b	c	d	e	f	g	h	i	j	k	l
		30 June 2024											
		Bank acts as originator				Bank acts as sponsor				Banks acts as investor			
		Traditional	Of which, meet STC standard	Synthetic	Sub-total	Traditional	Of which, meet STC standard	Synthetic	Sub-total	Traditional	Of which, meet STC standard	Synthetic	Sub-total
8	Of which: commercial mortgage	-	-	-	-	-	-	-	-	-	-	-	-
9	Of which: lease and receivables	-	-	-	-	-	-	-	-	175	-	-	175
10	Of which: other wholesale	-	-	-	-	-	-	-	-	-	-	-	-
11	Of which: re-securitisation	-		-	-	-		-	-	-		-	-

## 6.2 SEC2: Securitisation exposures in the trading book

No trading-book assets of the Group are securitised.

## 7. Market risk

### 7.1 MR1: Market risk capital charge under the standardised approach

		<i>In millions of RMB</i>
		<b>a</b>
		<b>30 June 2024</b>
		<b>Capital charge in SA</b>
1	General interest rate risk	2,551
2	Equity risk	555
3	Commodity risk	2,614
4	Foreign exchange risk	2,985
5	Credit spread risk–non-securitisations	1,877
6	Credit spread risk–securitisations (non-correlation trading portfolio)	-
7	Credit spread risk – securitisation (correlation trading portfolio)	-
8	Default risk–non-securitisations	4,047
9	Default risk–securitisations (non-correlation trading portfolio)	-
10	Default risk–securitisations (correlation trading portfolio)	-
11	Residual risk add-on	-
<b>12</b>	<b>Total</b>	<b>14,629</b>

### 7.2 MR3: Market risk capital charge under the simplified standardised approach

The Group does not adopt the simplified standardised approach for the measurement of market risk capital.



## **8. Macro prudential regulatory measures**

### **GSIB1: Global systemically important banks assessment indicators**

Since its first inclusion in the list of global systemically important banks in 2014, the Group has annually disclosed the global systemically important banks assessment indicators in its annual reports for listed companies. For the results of the assessment indicators for each period, please refer to: <http://www.abchina.com.cn/en/investor-relations/performance-reports/>.

## 9. Leverage ratio

### 9.1 LR1: Difference between leverage ratio regulatory exposure measure and accounting assets

*In millions of RMB*

		<b>a</b>
		<b>30 June 2024</b>
1	Total consolidated assets as per published financial statements	41,984,553
2	Consolidated adjustments for accounting purposes but outside the scope of regulatory consolidation	(172,659)
3	Adjustment for fiduciary assets	-
4	Adjustment for derivative financial instruments	64,600
5	Adjustment for securities financing transactions	6,672
6	Adjustment for off-balance sheet items	1,793,275
7	Adjustment for securitisation transactions	-
8	Adjustment for unsettled financial assets	(1,956)
9	Adjustment for cash pooling	-
10	Adjustment for central bank reserve (if applicable)	-
11	Adjustment for prudent valuation and impairment provisions	-
12	Other adjustments	(10,101)
<b>13</b>	<b>Adjusted on- and off-balance sheet assets</b>	<b>43,664,384</b>

### 9.2 LR2: Leverage ratio

*In millions of RMB, except for percentages*

		<b>a</b>	<b>b</b>
		<b>30 June 2024</b>	<b>31 March 2024</b>
<b>On-balance sheet exposures</b>			
1	On-balance sheet assets (excluding derivatives and securities financing transactions)	42,549,540	41,337,139
2	Less: impairment provisions	(1,517,427)	(968,022)
3	Less: deductions from Tier 1 capital	(10,101)	(9,892)
	Adjustment for unsettled financial assets	(1,956)	-
<b>4</b>	<b>Balance of adjusted on-balance sheet assets (excluding derivatives and securities financing transactions)</b>	<b>41,020,056</b>	<b>40,359,225</b>
<b>Derivative exposures</b>			
5	Replacement cost associated with all derivatives (net of eligible margin and in consideration of the impact of bilateral netting agreement)	29,785	15,540
6	Add-on amounts for PFE associated with all derivatives	75,271	50,677

	transactions		
7	Gross-up of collateral deducted from the balance sheet	-	-
8	Less: receivable assets resulting for cash variation margin	-	(2)
9	Less: derivative assets resulting from transactions with the central counterparty when providing client-cleared trade	-	-
10	Notional principal amount of written credit derivatives	-	-
11	Less: deductible amounts of written credit derivative assets	-	-
<b>12</b>	<b>Balance of derivative assets</b>	<b>105,056</b>	<b>66,215</b>
<b>Securities financing transaction exposures</b>			
13	Securities financing transaction assets for accounting purpose	739,325	1,594,432
14	Less: deductible amounts of securities financing transaction assets	-	-
15	Counterparty credit risk exposure for securities financing transaction	6,672	7,670
16	Securities financing transaction assets resulting from agent transaction	-	-
<b>17</b>	<b>Balance of securities financing transaction assets</b>	<b>745,997</b>	<b>1,602,102</b>
<b>Other off-balance sheet exposures</b>			
18	Off-balance sheet items	6,424,842	6,473,513
19	Less: adjusted for conversion to credit equivalent amounts	(4,612,249)	(4,564,952)
20	Less: impairment provisions	(19,318)	(19,676)
<b>21</b>	<b>Balance of adjusted off-balance sheet items</b>	<b>1,793,275</b>	<b>1,888,885</b>
<b>Capital and total exposure</b>			
22	Tier 1 capital, net	3,041,241	2,981,070
23	Adjusted on-and off-balance sheet assets	43,664,384	43,916,427
<b>Leverage ratio</b>			
24	Leverage ratio	6.97%	6.79%
24a	Leverage ratio a <sup>1</sup>	6.97%	6.79%
25	Minimum regulatory requirements for leverage ratio <sup>6</sup>	4.00%	4.00%
26	Additional requirements for leverage ratio	0.50%	0.50%
<b>Disclosure of mean values</b>			
27	Quarterly average daily balance of securities financing transaction	677,115	1,739,848
27a	Quarter-end value of gross SFT assets	739,325	1,594,432
28	Adjusted on- and off-balance sheet assets a <sup>4</sup>	43,602,174	44,061,843
28a	Adjusted on- and off-balance sheet assets b <sup>5</sup>	43,602,174	44,061,843
29	Leverage ratio b <sup>2</sup>	6.97%	6.77%
29a	Leverage ratio c <sup>3</sup>	6.97%	6.77%

Notes: 1. Leverage ratio a refers to the leverage ratio excluding the impact of any applicable temporary exemption of central bank reserves, being row 22/ (row 23+temporarily exempted central bank reserves).

2. Leverage ratio b refers to the leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets within the most recent quarter, being row 22/row 28.

3. Leverage ratio c refers to the leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets within the most recent quarter, being row 22/row 28a.

4. Adjusted on- and off-balance sheet assets a is calculated by applying the temporary exemption of central bank reserves and the simple arithmetic average of the daily balances of securities financing transactions.

5. Adjusted on- and off-balance sheet assets b is calculated without application of any temporary exemption of central bank reserves and using the simple arithmetic average of the daily balances of securities financing transactions.

6. The Group was listed among the Bucket 2 of the global systemically important banks in November 2023, and is required to meet the additional leverage ratio of 0.75% by 1 January 2025 according to the regulatory requirements, and currently implements the additional leverage ratio of 0.5% for Bucket 1 banks.

## 10. Liquidity risk

### 10.1 LIQ1: Liquidity coverage ratio

The *Rules on Liquidity Risk Management of Commercial Banks* requires that the liquidity coverage ratio of commercial banks should be no less than 100%. In addition, in accordance with the *Rules on Information Disclosure for Liquidity Coverage Ratio of Commercial Banks*, commercial banks are required to disclose liquidity coverage ratio information at the same frequency as that for financial reports, and starting from 2017, to disclose the simple arithmetic average of the liquidity coverage ratios based on daily data of every quarter and the number of daily data adopted in calculation of such average.

The Group calculates the liquidity coverage ratio in accordance with the *Rules on Liquidity Risk Management of Commercial Banks* and applicable statistical requirements. The daily average of liquidity coverage ratios of the Group for the second quarter of 2024 was 120.27%, and the number of daily data adopted in calculation of such average was 91. The high-quality liquid assets of the Group mainly include cash, excess reserves with the central bank able to be withdrawn under stress conditions, and bonds falling within the Level 1 and Level 2 assets as defined in the *Rules on Liquidity Risk Management of Commercial Banks*.

The averages of the liquidity coverage ratio and individual line items over the second quarter of 2024 are as follows:

<i>In millions of RMB, except for percentages</i>			
		<b>a</b>	<b>b</b>
		<b>The second quarter of 2024</b>	
		<b>Total unweighted value</b>	<b>Total weighted value</b>
<b>High-quality liquid assets</b>			
1	Total high-quality liquid assets		8,417,856
<b>Cash outflows</b>			
2	Retail deposits and deposits from small business customers	18,550,733	1,763,997
3	Of which: stable deposits	1,821,439	91,068
4	Of which: less stable deposits	16,729,294	1,672,929
5	Unsecured wholesale funding	13,702,917	5,566,658
6	Of which: operational deposits (excluding deposits in networks of cooperative banks)	4,584,101	1,131,579
7	Of which: non-operational deposits (all counterparties)	9,067,630	4,383,893

		a	b
		The second quarter of 2024	
		Total unweighted value	Total weighted value
8	Of which: unsecured debt	51,186	51,186
9	Secured wholesale funding		28,721
10	Additional requirements	2,626,562	1,283,923
11	Of which: outflows related to derivative exposures and other collateral requirements	1,177,989	1,177,989
12	Of which: outflows related to loss of funding on debt products	201	201
13	Of which: credit and liquidity facilities	1,448,372	105,733
14	Other contractual funding obligations	210,473	210,473
15	Other contingent funding obligations	3,871,279	17,807
16	Total cash outflows		8,871,579
<b>Cash inflows</b>			
17	Secured lending (including reverse repos and securities borrowing)	711,393	711,393
18	Inflows from fully performing exposures	1,695,911	920,582
19	Other cash inflows	1,343,421	1,343,421
20	Total cash inflows	3,750,725	2,975,396
			<b>Total Adjusted Value</b>
21	Total high-quality liquid assets (HQLA)		7,091,625
22	Total net cash outflows		5,896,183
23	Liquidity Coverage Ratio (%)		120.27%

## 10.2 LIQ2: Net stable funding ratio

According to the *Rules on Capital Management of Commercial Banks*, the net stable funding ratios of the latest two quarters need to be included in the Report.

The net stable funding ratio for second quarter of 2024 and its particulars are shown in the table below.

*In millions of RMB, except for percentages*

		a	b	c	d	e
		30 June 2024				
		Value before conversion				Weighted value
		No maturity	<6 months	6-12 months	≥ 1 year	
<b>Available stable funds (ASF) item</b>						
1	Capital	3,051,777	-	-	519,966	3,571,743

		a	b	c	d	e
30 June 2024						
		Value before conversion				Weighted value
		No maturity	<6 months	6-12 months	≥ 1 year	
2	Regulatory capital	3,051,777	-	-	519,966	3,571,743
3	Other capital instruments	-	-	-	-	-
4	Retail deposits and deposits from small business customers	7,638,159	11,277,757	140	69	17,113,559
5	Stable deposits	1,780,780	-	-	-	1,691,741
6	Less stable deposits	5,857,379	11,277,757	140	69	15,421,818
7	Wholesale funding	7,342,653	8,698,993	1,371,551	1,014,112	8,051,092
8	Operational deposits	4,903,067	-	-	-	2,451,533
9	Other wholesale funding	2,439,586	8,698,993	1,371,551	1,014,112	5,599,559
10	Liabilities with matching interdependent assets	-	-	-	-	-
11	Other liabilities	280	1,369,641	125,362	246,130	296,225
12	NSFR derivative liabilities				12,586	
13	All other liabilities and equity not included above categories	280	1,369,641	125,362	233,544	296,225
14	Total ASF					29,032,619
<b>Required stable funding (RSF) item</b>						
15	Total NSFR high-quality liquid assets (HQLA)					1,209,081
16	Deposits held at other financial institutions for operational purposes	4,436	374,149	234,783	520	307,204
17	Performing loans and securities:	3,589	4,963,463	4,415,895	16,153,286	18,018,612
18	Performing loans to financial institutions secured by Level 1 HQLA	-	1,164	282	109,202	109,517
19	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	2,220	1,129,260	271,991	78,388	384,106
20	Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs	27	3,602,691	3,906,457	10,026,307	12,241,434
21	Of which: with a risk weight of less than or equal to 35%	8	56,917	44,159	157,081	147,529
22	Performing residential mortgages, of which:	-	116,762	118,442	5,588,718	4,868,001
23	Of which: with a risk weight of less than or equal to 35%	-	3	3	58	41
24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	1,342	113,586	118,723	350,671	415,554

		a	b	c	d	e
		30 June 2024				
		Value before conversion				Weighted value
		No maturity	<6 months	6-12 months	≥ 1 year	
25	Assets with matching interdependent liabilities	-	-	-	-	-
26	Other assets	113,352	1,890,113	113,232	261,050	2,370,792
27	Physical traded commodities, including gold	-				-
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs				1,556	1,322
29	NSFR derivative assets				39,352	26,766
30	NSFR derivative liabilities before deduction of variation margin posted				5,921	5,921
31	All other assets not included in the above categories	113,352	1,890,113	113,232	220,142	2,336,783
32	Off-balance sheet items				5,321,774	89,782
33	Total RSF					21,995,471
34	Net stable fund ratio (%)					131.99%

The net stable funding ratio for first quarter of 2024 and its particulars are shown in the table below.

*In millions of RMB, except for percentages*

		a	b	c	d	e
		31 March 2024				
		Value before conversion				Weighted value
		No maturity	<6 months	6-12 months	≥ 1 year	
<b>Available stable funds (ASF) item</b>						
1	Capital	2,990,979	-	-	499,968	3,490,947
2	Regulatory capital	2,990,979	-	-	499,968	3,490,947
3	Other capital instruments	-	-	-	-	-
4	Retail deposits and deposits from small business customers	8,052,821	11,353,677	101	110	17,567,419
5	Stable deposits	2,027,417	-	-	-	1,926,046
6	Less stable deposits	6,025,404	11,353,677	101	110	15,641,373
7	Wholesale funding	7,154,704	8,787,878	1,347,962	848,451	7,989,420
8	Operational deposits	4,339,569	-	-	-	2,169,785
9	Other wholesale funding	2,815,135	8,787,878	1,347,962	848,451	5,819,635
10	Liabilities with matching interdependent assets	-	-	-	-	-



		a	b	c	d	e
31 March 2024						
		Value before conversion				Weighted value
		No maturity	<6 months	6-12 months	≥ 1 year	
11	Other liabilities	280	1,382,758	168,546	241,505	308,336
12	NSFR derivative liabilities				17,442	
13	All other liabilities and equity not included above categories	280	1,382,758	168,546	224,063	308,336
14	Total ASF					29,356,122
<b>Required stable funding (RSF) item</b>						
15	Total NSFR high-quality liquid assets (HQLA)					1,278,750
16	Deposits held at other financial institutions for operational purposes	4,436	503,297	483,183	520	495,978
17	Performing loans and securities:	2,734	5,468,615	4,241,045	16,070,297	17,841,196
18	Performing loans to financial institutions secured by Level 1 HQLA	-	1,873	275	126,545	126,963
19	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	1,368	1,938,588	279,839	66,238	497,151
20	Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs	27	3,291,326	3,765,992	9,876,294	11,898,844
21	Of which: with a risk weight of less than or equal to 35%	8	65,613	49,750	154,459	146,596
22	Performing residential mortgages, of which:	-	116,947	119,641	5,685,186	4,950,691
23	Of which: with a risk weight of less than or equal to 35%	-	3	3	59	42
24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	1,339	119,881	75,298	316,034	367,547
25	Assets with matching interdependent liabilities	-	-	-	-	-
26	Other assets	113,352	2,128,633	99,711	238,695	2,579,835
27	Physical traded commodities, including gold	-				-
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs				14,591	12,402
29	NSFR derivative assets				5,049	-
30	NSFR derivative liabilities before deduction of variation margin posted				7,555	7,555

		<b>a</b>	<b>b</b>	<b>c</b>	<b>d</b>	<b>e</b>
		<b>31 March 2024</b>				
		<b>Value before conversion</b>				<b>Weighted value</b>
		<b>No maturity</b>	<b>&lt;6 months</b>	<b>6-12 months</b>	<b>≥ 1 year</b>	
31	All other assets not included in the above categories	113,352	2,128,633	99,711	219,055	2,559,878
32	Off-balance sheet items				5,133,932	89,660
33	Total RSF					22,285,419
34	Net stable fund ratio (%)					131.73%