



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 2026**

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1. Introduction

In accordance with the *Rules on Capital Management of Commercial Banks* (NFRA [2023] No. 4) and relevant regulations, the Pillar 3 Report for the First Half of 2026 of Agricultural Bank of China Limited was prepared and disclosed.

The report includes the overview of risk management, key prudential regulatory metrics and risk-weighted assets, composition of capital and TLAC, credit risk, counterparty credit risk, securitisation, market risk, macroprudential 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 reasonably review the disclosure content, in order to ensure the accuracy and reliability of the Pillar 3 disclosures. On August 28th 2026, the Board of Directors of the Bank reviewed and approved this report in the 5th meeting of 2026.

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

		a	b	c	d	e
		30 June 2026	31 March 2026	31 December 2025	30 September 2025	30 June 2025
Available capital (amounts)						
1	Common Equity Tier 1 (CET1) capital, net	2,838,783	2,811,389	2,748,493	2,730,958	2,670,203
2	Tier 1 capital, net	3,308,783	3,281,172	3,218,268	3,160,522	3,134,761
3	Total capital, net	4,600,576	4,528,881	4,448,690	4,350,753	4,194,394
Risk-weighted assets (amounts)						
4	Total risk-weighted assets (RWA)	26,281,608	26,021,200	24,812,801	24,471,018	24,041,565
4a	Total risk-weighted assets (before the capital floor)	26,281,608	26,021,200	24,812,801	24,471,018	24,041,565
Capital adequacy ratio						
5	CET 1 ratio (%)	10.80%	10.80%	11.08%	11.16%	11.11%
5a	CET 1 ratio (%) (before the capital floor)	10.80%	10.80%	11.08%	11.16%	11.11%
6	Tier 1 ratio (%)	12.59%	12.61%	12.97%	12.92%	13.04%
6a	Tier 1 ratio (%) (before the capital floor)	12.59%	12.61%	12.97%	12.92%	13.04%
7	Total capital ratio (%)	17.50%	17.40%	17.93%	17.78%	17.45%
7a	Total capital ratio (%) (before the capital floor)	17.50%	17.40%	17.93%	17.78%	17.45%
Additional CET 1 buffer requirements						
8	Capital conservation buffer requirement (%)	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 G-SIB and/or D-SIB additional requirements (%) ¹	1.50%	1.50%	1.50%	1.50%	1.50%
11	Total of bank CET1 specific buffer requirements (%) (8+9+10)	4.00%	4.00%	4.00%	4.00%	4.00%
12	Common Equity Tier 1 (as a percentage of risk-weighted assets) available after meeting the bank's minimum capital requirements	5.80%	5.80%	6.08%	6.16%	6.11%

		a	b	c	d	e
		30 June 2026	31 March 2026	31 December 2025	30 September 2025	30 June 2025
Leverage ratio						
13	Adjusted on- and off-balance sheet assets	53,585,588	53,630,599	51,220,819	50,234,071	48,872,637
14	Leverage ratio (%) ²	6.17%	6.12%	6.28%	6.29%	6.41%
14a	Leverage ratio a (%) ³	6.17%	6.12%	6.28%	6.29%	6.41%
14b	Leverage ratio b (%) ⁴	6.15%	6.11%	6.35%	6.34%	6.50%
14c	Leverage ratio c (%) ⁵	6.15%	6.11%	6.35%	6.34%	6.50%
Liquidity coverage ratio						
15	Total high-quality liquid assets (HQLA)	10,153,706	9,787,237	9,728,146	8,741,375	8,258,643
16	Total net cash outflows	7,843,350	7,403,833	7,288,522	6,703,590	6,166,765
17	LCR (%)	129.72%	132.21%	133.50%	130.25%	133.92%
Net stable funding ratio						
18	Total available stable funding	34,480,872	34,396,598	32,794,267	32,572,822	31,558,416
19	Total required stable funding	26,121,888	25,674,035	24,791,558	24,489,265	24,170,442
20	NSFR (%)	132.00%	133.97%	132.28%	133.01%	130.57%

Notes: 1. Line 10, 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.

2. Line 14, leverage ratio includes the impact of any applicable temporary exemption of central bank reserves.

3. Line 14a, leverage ratio a refers to the leverage ratio excluding the impact of any applicable temporary exemption of central bank reserves.

4. Line 14b, leverage ratio b refers to the leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for daily balances of securities financing transaction (SFT) within the most recent quarter.

5. Line 14c, leverage ratio c refers to the leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for daily balances of SFT within the most recent quarter.

2.2 KM2: Key prudential regulatory metrics – TLAC requirements (at resolution group level)

In millions of RMB, except for percentages

		a	b	c	d	e
		30 June 2026	31 March 2026	31 December 2025	30 September 2025	30 June 2025
1	Total Loss Absorbing Capacity (TLAC) available	5,487,608	5,329,403	5,219,002	5,092,524	4,875,431
2	Total RWA at the level of the resolution group	26,281,608	26,021,200	24,812,801	24,471,018	24,041,565
3	TLAC as a percentage of RWA ¹ (row 1 / row 2)	20.88%	20.48%	21.03%	20.81%	20.28%
4	Adjusted on- and off-balance sheet assets at the level of the resolution group	53,585,588	53,630,599	51,220,819	50,234,071	48,872,637
5	TLAC as a percentage of adjusted on- and off-balance sheet assets (row 1 / row 4)	10.24%	9.94%	10.19%	10.14%	9.98%

Note: 1. Line 3, in accordance with the *Rules on Total Loss Absorbing Capacity of Global Systemically Important Banks*, a G-SIB shall meet both the external TLAC risk-weighted ratio requirement of no less than 16% and a capital buffer of 4% (including a conservation buffer of 2.5% and Bank G-SIB additional requirements of 1.5%), for a total of 20%.

2.3 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.

In millions of RMB

		a	b	c
		RWA		Minimum capital requirements ¹
		30 June 2026	31 March 2026	30 June 2026
1	Credit risk	24,575,830	24,301,976	1,966,065
2	Credit risk (excluding counterparty credit risk, credit valuation adjustment risk, asset management products in banking book, and securitisation exposures in banking book)	24,477,564	24,202,974	1,958,205
3	Of which: standardised approach	8,558,072	8,503,909	684,646
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	408,642	434,677	32,691
6	Of which: foundation internal ratings-based approach	13,620,465	13,437,044	1,089,637
7	Of which: supervisory slotting approach	-	-	-
8	Of which: advanced internal ratings-based approach	2,299,027	2,262,021	183,922
9	Counterparty credit risk	44,413	44,136	3,553
10	Of which: standardised approach	44,413	44,136	3,553
11	Of which: current exposure method	-	-	-
12	Of which: other approaches	-	-	-
13	Credit valuation adjustment risk	9,983	9,782	799
14	Asset management products in banking book	40,803	42,535	3,263
15	Of which: look-through approach	5,030	4,971	402
16	Of which: mandate-based approach	35,187	37,080	2,815
17	Of which: 1250% risk weight applied	943	824	75
	Of which: leverage adjustment	(357)	(340)	(29)

		a	b	c
		RWA		Minimum capital requirements¹
		30 June 2026	31 March 2026	30 June 2026
18	Securitisation exposures in banking book ²	3,067	2,549	245
19	Of which: securitisation internal ratings-based approach	-	-	-
20	Of which: securitisation external ratings-based approach	-	-	-
21	Of which: securitisation standardised approach	3,067	2,549	245
	Of which: 1250% risk weight applied	-	-	-
22	Market risk	202,481	216,018	16,198
23	Of which: standardised approach	202,481	216,018	16,198
24	Of which: internal model approach	-	-	-
25	Of which: simplified standardised approach	-	-	-
26	Capital requirement for switch between trading book and banking book	712	621	57
27	Operational risk	1,502,585	1,502,585	120,207
28	Additional adjustment due to application of capital floor	-	-	
29	Total	26,281,608	26,021,200	2,102,527

Notes: 1. Column c, minimum capital requirements: the required Pillar 1 capital at the end of the reporting period is equal to the amount of RWA multiplied by 8%.

2. Line 18, the RWA for securitisation exposures in banking book includes the balances of lines 19, 20, 21, "1250% risk weight applied", and the adjustments subject to regulatory cap. The adjustments subject to regulatory cap correspond to lines 19, 20, 21, and "1250% risk weight applied" according to the measurement method.

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 instruments on June 30, 2026, 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

		a	b
		Amounts	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
		30 June 2026	
Common Equity Tier 1 capital			
1	Directly issued qualifying common share (and equivalent for non-joint stock companies) capital plus related stock surplus	523,409	d+e
2	Retained earnings	2,263,783	g+h+i
2a	Surplus reserve	331,207	g
2b	General reserve	606,866	h
2c	Retained profits	1,325,710	i
3	Accumulated other comprehensive income (and other reserves)	71,956	f
4	Common share capital issued by subsidiaries (amount allowed in group CET1)	-	j
5	Common Equity Tier 1 capital before regulatory adjustments	2,859,148	
Common Equity Tier 1 capital: regulatory adjustments			
6	Prudent valuation adjustments	-	
7	Goodwill (net of related tax liability)	9,540	c
8	Other intangibles other than land use rights (net of related tax liability)	10,825	a-b
9	Net deferred tax assets relying on future profitability and arising from operating losses	-	
10	Cash flow reserves formed by hedging items not measured at fair value	-	

		a	b
		Amounts	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
		30 June 2026	
11	Shortfall of provisions to expected losses	-	
12	Securitisation gain on sale	-	
13	Gains and losses due to changes in own credit risk on fair valued liabilities	-	
14	Defined benefit pension fund net assets (net of related tax liability)	-	
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 rely on future profitability	-	
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 rely on future profitability (amount exceeding the 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 rely on future profitability	-	
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	-	
25	Total regulatory adjustments to Common Equity Tier 1	20,365	
26	Common Equity Tier 1 capital, net	2,838,783	
Additional Tier 1 capital			
27	Directly issued qualifying additional Tier 1 instruments plus related stock surplus	470,000	
28	Of which: classified as equity	470,000	
29	Of which: classified as liabilities	-	
30	Additional Tier 1 instruments issued by subsidiaries (amount allowed in group AT1)	-	k
31	Additional Tier 1 capital before regulatory adjustments	470,000	

		a	b
		Amounts	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
		30 June 2026	
Additional Tier 1 capital: regulatory adjustments			
32	Directly or indirectly investment in own Additional Tier 1 instruments	-	
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	-	
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	-	
38	Total regulatory adjustments to Additional Tier 1 capital	-	
39	Additional Tier 1 capital, net	470,000	
40	Tier 1 capital, net	3,308,783	
Tier 2 capital			
41	Directly issued qualifying Tier 2 instruments plus related stock surplus	729,944	
42	Tier 2 instruments issued by subsidiaries (amount allowed in group Tier 2)	-	
43	Excess loss provisions	561,849	
44	Tier 2 capital before regulatory adjustments	1,291,793	
Tier 2 capital: regulatory adjustments			
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 Tier 2 capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation	-	
47a	The amount to be deducted from non-significant investments in the other TLAC liabilities of unconsolidated financial institutions (applicable only to global systemically important banks)	-	
48	The amount to be deducted from significant minority investments in Tier 2 capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation	-	

		a	b
		Amounts	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
		30 June 2026	
48a	The amount to be deducted from significant investments in the other TLAC liabilities of unconsolidated financial institutions (applicable only to global systemically important banks)	-	
49	Total other items that should be deducted from Tier 2 capital	-	
50	Total regulatory adjustments to Tier 2 capital	-	
51	Tier 2 capital, net	1,291,793	
52	Total regulatory capital, net	4,600,576	
53	Total risk-weighted assets	26,281,608	
Capital ratios and buffers			
54	CET 1 ratio	10.80%	
55	Tier 1 ratio	12.59%	
56	Total capital ratio	17.50%	
57	Institution-specific buffer requirement (%)	4.00%	
58	Of which: capital conservation buffer requirement	2.50%	
59	Of which: bank-specific countercyclical buffer requirement	0.00%	
60	Of which: bank G-SIB and/or D-SIB additional requirements	1.50%	
61	Common Equity Tier 1 (as a percentage of risk-weighted assets) available after meeting the bank's minimum capital requirements (%)	5.80%	
National minima			
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%	
Amounts below the thresholds for deduction			
65	Non-significant minority investments in the capital of unconsolidated financial institutions	185,509	
65a	Non-significant investments in the other TLAC liabilities of unconsolidated financial institutions (applicable only to global systemically important banks)	87,927	
66	Significant minority investments in the capital of other unconsolidated financial institutions	6,827	
67	Other net deferred tax assets relying on future profitability (net of deferred tax liability)	144,021	
Applicable caps on the inclusion of provisions in Tier 2			
68	Excess loss provisions accrued subject to standardised approach	190,546	

		a	b
		Amounts	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
		30 June 2026	
69	Excess loss provisions eligible for inclusion in Tier 2 capital under the standardised approach	106,742	
70	Excess loss provisions accrued subject to IRB approach	465,710	
71	Excess loss provisions eligible for inclusion in Tier 2 capital under the IRB approach	455,107	

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>				
		a	b	c
		Balance sheet as in published financial statements	Under regulatory scope of consolidation	Reference
30 June 2026				
Assets				
1	Cash and balances with central banks	2,792,935	2,792,935	
2	Deposits with banks and other financial institutions	237,133	217,826	
3	Precious metals	194,451	194,451	
4	Placements with and loans to banks and other financial institutions	586,824	586,824	
5	Derivative financial assets	47,449	47,449	
6	Financial assets held under resale agreements	816,259	811,907	
7	Loans and advances to customers	27,819,229	27,819,229	
8	Financial investments	17,854,606	17,635,820	
9	Financial assets at fair value through profit or loss	528,811	471,466	
10	Debt instrument investments at amortized cost	12,623,843	12,608,559	
11	Other debt instrument and other equity investments at fair value through other comprehensive income	4,701,952	4,555,795	
12	Investment in associates and joint ventures	22,381	25,328	
13	Property and equipment	147,325	146,581	
14	Construction in progress	6,590	6,590	
15	Intangible assets	27,916	27,671	a
	Of which: Land use rights	16,846	16,846	b
16	Goodwill	10,921	9,540	c
17	Deferred tax assets	144,157	144,151	
18	Other assets	350,697	361,740	
19	Total assets	51,058,873	50,828,042	
Liabilities				
20	Borrowings from central banks	1,257,550	1,257,550	
21	Deposits from banks and other financial institutions	6,812,423	6,826,356	
22	Placements from banks and other financial institutions	350,624	350,624	

		a	b	c
		Balance sheet as in published financial statements	Under regulatory scope of consolidation	Reference
		30 June 2026		
23	Financial liabilities at fair value through profit or loss	43,639	43,639	
24	Derivative financial liabilities	23,042	23,042	
25	Financial assets sold under repurchase agreements	1,133,475	1,125,805	
26	Due to customers	34,050,893	34,050,934	
27	Staff costs payable	77,039	76,663	
28	Taxes payable	12,681	12,652	
29	Dividends payable	-	-	
30	Provisions	23,750	23,750	
31	Debt securities issued	3,525,218	3,521,632	
32	Deferred tax liabilities	944	130	
33	Other liabilities	412,755	183,727	
34	Total liabilities	47,724,033	47,496,504	
Equity				
35	Ordinary shares	349,983	349,983	d
36	Other equity instruments	470,000	470,000	
37	Of which: Preference shares	80,000	80,000	
38	Perpetual bonds	390,000	390,000	
39	Capital reserve	173,426	173,426	e
40	Other comprehensive income	66,747	71,956	f
41	Surplus reserve	331,389	331,207	g
42	General reserve	607,043	606,866	h
43	Retained profits	1,329,426	1,325,710	i
44	Equity attributable to equity holders of the Bank	3,328,014	3,329,148	
45	Non-controlling interests	6,826	2,390	
	Of which: Amounts includable in Common Equity Tier 1 capital	-	-	j
	Of which: Amounts includable in Additional Tier 1 capital	-	-	k
46	Total equity	3,334,840	3,331,538	

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 differences in insurance subsidiaries are as follows:

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

Note: For details of ABC Life Insurance Co., Ltd., please refer to the 2026 Interim Report of Agricultural Bank of China Limited.

3.4 TLAC1: TLAC composition for G-SIBs (at resolution group level)

In millions of RMB, except for percentages

		a
		Amounts
		30 June 2026
Regulatory capital elements of TLAC and adjustments		
1	Common Equity Tier 1 capital (CET1)	2,838,783
2	Additional Tier 1 capital (AT1) before TLAC adjustments	470,000
3	Deduction items of TLAC (if applicable)	-
4	AT1 instruments eligible under the TLAC framework	470,000
5	Tier 2 capital before TLAC adjustments	1,291,793
6	Amortised portion of Tier 2 instruments where remaining maturity > 1 year	-
7	Deduction items of TLAC (if applicable)	-
8	Tier 2 instruments eligible under the TLAC framework	1,291,793
9	TLAC arising from regulatory capital	4,600,576
Non-regulatory capital elements of TLAC		
10	External TLAC instruments issued directly by the bank and subordinated to excluded liabilities	229,992
11	External TLAC instruments issued directly by the bank which are not subordinated to excluded liabilities but meet all other TLAC term sheet requirements	
12	Of which: amount eligible as TLAC after application of the caps	
13	Eligible ex ante commitments to recapitalise a G-SIB in resolution	657,040
14	TLAC arising from non-regulatory capital instruments before adjustments	887,032
Non-regulatory capital elements of TLAC: adjustments		
15	TLAC before deductions	5,487,608
16	Deductions of exposures between MPE resolution groups that correspond to items eligible for TLAC (not applicable to SPE G-SIBs)	N/A
17	Deduction of investments in own other TLAC liabilities	-
18	Other adjustments to TLAC	-
19	TLAC after deductions	5,487,608
Risk-weighted assets and adjusted on- and off-balance sheet assets for TLAC purposes		
20	Total risk-weighted assets adjusted as permitted under the TLAC regime	26,281,608
21	Adjusted on- and off-balance sheet assets	53,585,588
TLAC ratios and buffers		
22	TLAC (as a percentage of risk-weighted assets adjusted as permitted under the TLAC regime)	20.88%
23	TLAC (as a percentage of adjusted on- and off-balance sheet assets)	10.24%
24	CET1 (as a percentage of risk-weighted assets) available after meeting the resolution group's minimum capital and TLAC requirements	4.88%
25	Institution-specific buffer requirement (%)	4.00%

		a
		Amounts
		30 June 2026
26	Of which: capital conservation buffer requirement	2.50%
27	Of which: bank specific countercyclical buffer requirement	0.00%
28	Of which: higher loss absorbency requirement	1.50%

3.5 TLAC2: Material subgroup entity – creditor ranking at legal entity level

The Group currently has no material subgroup entity that has issued internal TLAC instruments.

3.6 TLAC3: Resolution entity – creditor ranking at legal entity level

In millions of RMB

		30 June 2026					
		Creditor ranking					Sum Of 1 to 5
		1	2	3	4	5	
		(most junior)				(most senior)	
1	Description of creditor ranking (free text)	Ordinary shares	Preference shares	Undated Capital Bonds	Tier 2 capital bonds	TLAC non-capital bonds	
2	Total capital and liabilities net of credit risk mitigation	523,340	79,899	389,988	729,944	229,992	1,953,163
3	Subset of row 2 that are excluded liabilities	-	-	-	-	-	-
4	Total capital and liabilities less excluded liabilities (row 2 minus row 3)	523,340	79,899	389,988	729,944	229,992	1,953,163
5	Subset of row 4 that are potentially eligible as TLAC	523,340	79,899	389,988	729,944	229,992	1,953,163
6	Subset of row 5 with 1 year $\leq$ residual maturity < 2 years	-	-	-	-	-	-
7	Subset of row 5 with 2 years $\leq$ residual maturity < 5 years	-	-	-	-	139,996	139,996
8	Subset of row 5 with 5 years $\leq$ residual maturity < 10 years	-	-	-	464,965	48,998	513,963
9	Subset of row 5 with residual maturity ≥ 10 years, but excluding perpetual securities	-	-	-	264,979	40,998	305,977
10	Subset of row 5 that is perpetual securities	523,340	79,899	389,988	-	-	993,227

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 2026			
		On-balance sheet exposure	Off-balance sheet exposure (pre-CCF)	Weighted average CCF	Exposure (post-CCF and post-CRM)
1	Less than 40%	18,792,271	116,210	27.54%	19,094,048
2	40-70%	1,321,364	66,696	30.22%	2,338,788
3	75%	3,601,644	689,413	10.40%	3,533,185
4	85%	66,255	29,540	82.12%	48,119
5	90-100%	2,387,248	1,416,562	70.96%	2,038,373
6	105-130%	20,860	32,888	0.92%	20,941
7	150%	27,446	8,533	5.32%	26,397
8	250%	304,772	-	-	304,772
9	400%	4,063	-	-	4,063
10	1250%	26,430	-	-	26,430
11	Total exposures	26,552,353	2,359,842	48.91%	27,435,116

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

As of June 30, 2026, the risk exposures covered by foundation IRB by interval of PD are shown in the table below.

In millions of RMB, except for coefficients, number of obligors, and maturity

	a	b	c	d	e	f	g	h	i	j	k	l
PD scale (%)	30 June 2026											
	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 (year)	RWA	RWA density	EL	Provisions
Risk exposure category Financial institutions												
[0.00,0.15)	2,811,234	48,071	35.88%	2,828,483	0.06%	218	47.45%	2.46	657,279	23.24%	742	
[0.15,0.25)	190,862	5,907	41.00%	193,284	0.24%	21	45.05%	2.42	98,112	50.76%	211	
[0.25,0.50)	152,090	7,710	43.13%	155,415	0.36%	53	45.20%	2.18	106,076	68.25%	253	
[0.50,0.75)	371,853	25,288	30.07%	379,458	0.63%	133	43.87%	1.41	300,342	79.15%	1,051	
[0.75,2.50)	163,715	21,392	19.86%	167,962	1.15%	160	42.64%	1.69	165,128	98.31%	790	
[2.50,10.00)	3,579	11	10.00%	3,580	5.20%	17	43.30%	2.40	4,686	130.91%	52	
[10.00,100.00)	39	6	10.00%	40	38.21%	1	45.00%	2.50	110	275.00%	7	
100(default)	375	-	-	375	100.00%	1	45.00%	2.50	-	-	280	
Sub-total	3,693,747	108,385	32.15%	3,728,597	0.20%	604	46.65%	2.31	1,331,733	35.72%	3,386	23,255
Risk exposure category Corporate												
[0.00,0.15)	2,160,390	612,014	17.40%	2,266,872	0.09%	790	39.84%	2.50	545,154	24.05%	766	
[0.15,0.25)	425,870	132,032	34.85%	471,880	0.24%	177	39.53%	2.50	210,430	44.59%	454	
[0.25,0.50)	1,006,055	356,712	35.90%	1,134,113	0.39%	930	39.58%	2.50	635,459	56.03%	1,745	
[0.50,0.75)	1,982,040	1,053,030	29.16%	2,289,048	0.63%	6,972	38.35%	2.50	1,544,863	67.49%	5,518	

	a	b	c	d	e	f	g	h	i	j	k	l
PD scale (%)	30 June 2026											
	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 (year)	RWA	RWA density	EL	Provisions
[0.75,2.50)	6,687,515	2,541,068	27.93%	7,397,342	1.57%	35,284	37.89%	2.50	6,464,332	87.39%	42,550	
[2.50,10.00)	2,279,767	525,441	30.93%	2,442,291	4.55%	36,117	36.19%	2.50	2,631,150	107.73%	37,479	
[10.00,100.00)	146,818	28,913	76.84%	169,036	29.98%	3,343	32.63%	2.50	222,261	131.49%	17,919	
100(default)	161,487	2,765	29.34%	162,298	100.00%	1,289	37.10%	2.50	35,083	21.62%	110,694	
Sub-total	14,849,942	5,251,975	28.24%	16,332,880	2.83%	84,902	38.07%	2.50	12,288,732	75.24%	217,125	610,556
Of which:												
Risk exposure category Corporate – Specialised Lending												
[0.00,0.15)	182,454	42,626	1.76%	183,206	0.10%	105	39.91%	2.50	49,825	27.20%	76	
[0.15,0.25)	41,265	13,075	8.77%	42,411	0.24%	26	40.00%	2.50	19,209	45.29%	41	
[0.25,0.50)	257,903	92,328	2.71%	260,403	0.41%	184	39.93%	2.50	151,915	58.34%	421	
[0.50,0.75)	798,278	377,282	2.86%	809,052	0.63%	1,447	39.84%	2.50	569,453	70.39%	1,997	
[0.75,2.50)	1,116,756	615,042	1.85%	1,128,152	1.44%	3,220	39.17%	2.50	1,022,414	90.63%	6,327	
[2.50,10.00)	176,864	79,525	2.58%	178,915	4.01%	851	38.93%	2.50	214,569	119.93%	2,751	
[10.00,100.00)	7,908	471	1.27%	7,914	24.39%	35	35.41%	2.50	8,106	102.43%	1,521	
100(default)	10,605	688	41.54%	10,891	100.00%	35	38.41%	2.50	1,685	15.47%	7,376	
Sub-total	2,592,033	1,221,037	2.37%	2,620,944	1.63%	5,903	39.49%	2.50	2,037,176	77.73%	20,510	82,088
Total (all exposures)	18,543,689	5,360,360	28.32%	20,061,477	2.34%	85,506	39.67%	2.46	13,620,465	67.89%	220,511	633,811

As of June 30, 2026, the risk exposures covered by advanced IRB by PD interval are shown in the table below.

In millions of RMB, except for coefficients, number of obligors, and maturity

	a	b	c	d	e	f	g	h	i	j	k	l
PD scale (%)	30 June 2026											
	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 ¹	Average LGD	Average maturity (year)	RWA	RWA density	EL	Provisions
Risk exposure category Retail – Residential mortgage exposures												
[0.00,0.15)	-	-	-	-	-	-	-	-	-	-	-	
[0.15,0.25)	12,562	53	10.01%	12,567	0.19%	31,971	22.03%	-	1,118	8.90%	5	
[0.25,0.50)	3,069,224	474	20.05%	3,069,319	0.40%	7,425,016	24.93%	-	536,645	17.48%	3,088	
[0.50,0.75)	794,815	17	11.93%	794,817	0.50%	1,301,957	28.15%	-	183,343	23.07%	1,125	
[0.75,2.50)	537,285	9,764	13.32%	538,585	1.04%	1,602,846	25.57%	-	185,406	34.42%	1,438	
[2.50,10.00)	155,058	200	27.41%	155,113	5.17%	367,740	25.61%	-	137,768	88.82%	2,065	
[10.00,100.00)	109,496	7	32.75%	109,498	37.07%	249,943	26.06%	-	147,408	134.62%	10,733	
100(default)	41,167	3	16.85%	41,168	100.00%	89,804	42.81%	-	58,086	141.10%	17,623	
Sub-total	4,719,607	10,518	13.88%	4,721,067	2.37%	11,069,277	25.74%	-	1,249,774	26.47%	36,077	107,658
Risk exposure category Retail–qualifying revolving (QRRE)												
[0.00,0.15)	26,189	486,194	38.63%	213,982	0.10%	62,969,726	65.11%	-	8,787	4.11%	139	
[0.15,0.25)	16,428	123,812	44.19%	71,137	0.15%	6,192,707	69.10%	-	4,338	6.10%	74	
[0.25,0.50)	19,938	101,185	53.37%	73,942	0.34%	6,414,631	71.03%	-	9,005	12.18%	179	
[0.50,0.75)	35,371	126,777	63.61%	116,009	0.70%	7,281,996	74.71%	-	26,435	22.79%	608	
[0.75,2.50)	84,017	113,747	66.34%	159,472	1.79%	8,058,339	80.57%	-	79,312	49.73%	2,318	
[2.50,10.00)	48,066	17,692	66.35%	59,805	5.67%	3,850,925	85.28%	-	69,493	116.20%	2,904	
[10.00,100.00)	18,105	3,425	60.30%	20,170	34.20%	1,445,416	83.18%	-	36,824	182.56%	5,514	
100(default)	7,133	-	-	7,133	100.00%	355,920	86.44%	-	6,801	95.34%	6,166	

PD scale (%)	a	b	c	d	e	f	g	h	i	j	k	l
	30 June 2026											
	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 ¹	Average LGD	Average maturity (year)	RWA	RWA density	EL	Provisions
Sub-total	255,247	972,832	47.94%	721,650	3.00%	96,569,660	73.46%	-	240,995	33.40%	17,902	23,580
Risk exposure category Retail–Other retail exposures												
[0.00,0.15)	-	-	-	-	-	-	-	-	-	-	-	
[0.15,0.25)	175,617	51,984	10.24%	180,942	0.19%	2,336,661	62.05%	-	45,909	25.37%	213	
[0.25,0.50)	100,888	156,993	10.30%	117,063	0.30%	627,956	49.11%	-	31,644	27.03%	171	
[0.50,0.75)	276,053	84,698	10.64%	285,061	0.55%	2,047,246	51.66%	-	116,754	40.96%	809	
[0.75,2.50)	394,195	91,924	10.48%	403,829	1.36%	2,546,467	54.99%	-	259,773	64.33%	3,025	
[2.50,10.00)	266,705	44,739	14.22%	273,068	5.31%	1,792,342	57.01%	-	242,026	88.63%	8,152	
[10.00,100.00)	49,294	1,202	12.11%	49,440	27.87%	646,540	65.35%	-	65,264	132.01%	8,600	
100(default)	21,137	290	11.55%	21,170	100.00%	167,483	64.52%	-	46,888	221.48%	13,659	
Sub-total	1,283,889	431,830	10.81%	1,330,573	4.30%	10,164,695	55.67%	-	808,258	60.75%	34,629	34,433
Total (all exposures)	6,258,743	1,415,180	36.36%	6,773,290	2.81%	117,803,632	36.70%	-	2,299,027	33.94%	88,608	165,671

Note: 1. Column f, retail risk exposure is disclosed on the basis of the number of debts.

5. Counterparty credit risk

5.1 CCR1: Analysis of counterparty credit risk exposure by approach

In millions of RMB, except for coefficients

		a	b	c	d	e	f
		30 June 2026					
		Replacement cost (RC)	Potential future exposure (PFE)	Add-on factor of potential future exposure (Add-on)	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
1	Standardised approach for counterparty credit risk (for derivatives)	22,833	41,686		1.4	90,327	38,721
2	Current Exposure Method (for derivatives)	-		-	1	-	-
3	Securities Financing Tradings					1,113,762	258
4	Total					1,204,089	38,979

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 2026											
		Bank acts as originator				Bank acts as sponsor				Bank 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	Retail (total)	8,792	-	-	8,792	-	-	-	-	17,297	-	-	17,297
2	Of which: residential mortgage	8,748	-	-	8,748	-	-	-	-	17,297	-	-	17,297
3	Of which: credit card	44	-	-	44	-	-	-	-	-	-	-	-
4	Of which: other retail exposures	-	-	-	-	-	-	-	-	-	-	-	-
5	Of which: re-securitisation	-		-	-	-		-	-	-		-	-
6	Wholesale (total)	4	-	-	4	-	-	-	-	-	-	-	-
7	Of which: loans to corporates	4	-	-	4	-	-	-	-	-	-	-	-
8	Of which: commercial mortgage	-	-	-	-	-	-	-	-	-	-	-	-

		a	b	c	d	e	f	g	h	i	j	k	l
		30 June 2026											
		Bank acts as originator				Bank acts as sponsor				Bank 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
9	Of which: lease and receivables	-	-	-	-	-	-	-	-	-	-	-	-
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 under the standardised approach

		<i>In millions of RMB</i>
		a
		30 June 2026
		Capital charge in SA
1	General interest rate risk	1,504
2	Equity risk	498
3	Commodity risk	2,880
4	Foreign exchange risk	6,311
5	Credit spread risk–non-securitisations	2,534
6	Credit spread risk–securitisations (non-correlation trading portfolio)	-
7	Credit spread risk–securitisation (correlation trading portfolio)	-
8	Default risk–non-securitisations	2,470
9	Default risk–securitisations (non-correlation trading portfolio)	-
10	Default risk–securitisations (correlation trading portfolio)	-
11	Residual risk add-on	1
12	Total	16,198

7.2 MR3: Market risk under the simplified standardised approach

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

8. Macprudential regulatory measures

8.1 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. The results of the assessment indicators from 2014 to 2023 are available in the annual reports published on the website of the Bank: <https://www.abchina.com.cn/en/investor-relations/performance-reports/>.

The results of the assessment indicators of 2024 and 2025 are available in the annual Pillar 3 report published on the website of the Bank:

<https://www.abchina.com.cn/en/investor-relations/pillar3/AnnualReports/>.

9. Leverage ratio

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

		<i>In millions of RMB</i>
		a
		30 June 2026
1	Total consolidated assets as per published financial statements	51,058,873
2	Consolidated adjustments for accounting purposes but outside the scope of regulatory consolidation	(230,831)
3	Adjustment for fiduciary assets	-
4	Adjustment for derivative financial instruments	61,245
5	Adjustment for securities financing transactions	19,481
6	Adjustment for off-balance sheet items	2,700,893
7	Adjustment for securitisation transactions	-
8	Adjustment for unsettled financial assets	(3,708)
9	Adjustment for cash pooling	-
10	Adjustment for central bank reserve (if applicable)	-
11	Adjustment for prudent valuation and impairment provisions	-
12	Other adjustments	(20,365)
13	Adjusted on- and off-balance sheet assets	53,585,588

9.2 LR2: Leverage ratio

In millions of RMB, except for percentages

		a	b
		30 June 2026	31 March 2026
On-balance sheet exposures			
1	On-balance sheet assets (excluding derivatives and securities financing transactions)	51,001,247	50,425,618
2	Less: impairment provisions	(1,032,561)	(1,040,140)
3	Less: deductions from Tier 1 capital	(20,365)	(20,806)
	Adjustment for unsettled financial assets	(3,708)	(9,155)
4	Balance of adjusted on-balance sheet assets (excluding derivatives and securities financing transactions)	49,944,613	49,355,517
Derivative exposures			
5	Replacement cost associated with all derivatives (net of eligible margin and in consideration of the impact of bilateral netting agreement)	36,183	34,668
6	Add-on amounts for PFE associated with all derivatives transactions	73,041	78,084
7	Gross-up of collateral deducted from the balance sheet	-	-
8	Less: receivable assets resulting for cash variation margin	(587)	(638)
9	Less: derivative assets resulting from transactions with the central counterparty when providing client-cleared trade	-	-
10	Notional principal amount of written credit derivatives	57	-
11	Less: deductible amounts of written credit derivative assets	-	-
12	Balance of derivative assets	108,694	112,114
Securities financing transaction exposures			
13	Securities financing transaction assets for accounting purpose	811,907	1,372,234
14	Less: deductible amounts of securities financing transaction assets	-	-
15	Counterparty credit risk exposure for securities financing transaction	19,481	26,860
16	Securities financing transaction assets resulting from agent transaction	-	-
17	Balance of securities financing transaction assets	831,388	1,399,094
Other off-balance sheet exposures			
18	Off-balance sheet items	9,136,124	9,053,357
19	Less: adjusted for conversion to credit equivalent amounts	(6,414,900)	(6,268,274)
20	Less: impairment provisions	(20,331)	(21,209)
21	Balance of adjusted off-balance sheet items	2,700,893	2,763,874
Capital and total exposure			
22	Tier 1 capital, net	3,308,783	3,281,172
23	Adjusted on-and off-balance sheet assets	53,585,588	53,630,599
Leverage ratio			

		a	b
		30 June 2026	31 March 2026
24	Leverage ratio	6.17%	6.12%
24a	Leverage ratio a ¹	6.17%	6.12%
25	Minimum regulatory requirements for leverage ratio	4.00%	4.00%
26	Additional requirements for leverage ratio ⁶	0.75%	0.75%
Disclosure of mean values			
27	Quarterly average daily balance of securities financing transaction	1,035,617	1,457,145
27a	Quarter-end value of gross SFT assets	811,907	1,372,234
28	Adjusted on- and off-balance sheet assets a ⁴	53,809,298	53,715,510
28a	Adjusted on- and off-balance sheet assets b ⁵	53,809,298	53,715,510
29	Leverage ratio b ²	6.15%	6.11%
29a	Leverage ratio c ³	6.15%	6.11%

Notes: 1.Line 24a, 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.Line 29, 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.Line 29a, 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.Line 28, adjusted on- and off-balance sheet assets a is calculated by applying the temporary exemption of central bank reserves and the mean values for SFT assets within the most recent quarter.

5.Line 28a, adjusted on- and off-balance sheet assets b is calculated without application of any temporary exemption of central bank reserves and using the mean values for SFT assets within the most recent quarter.

6.Line 26, 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.

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 2nd quarter of 2026 was 129.72%, 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 2nd quarter of 2026 are as follows:

<i>In millions of RMB, except for percentages</i>			
		a	b
		The 2nd quarter of 2026	
		Total unweighted value	Total weighted value
High-quality liquid assets			
1	Total high-quality liquid assets		11,951,409
Cash outflows			
2	Retail deposits and deposits from small business customers	22,387,480	2,144,093
3	Of which: stable deposits	1,893,092	94,654
4	Of which: less stable deposits	20,494,388	2,049,439
5	Unsecured wholesale funding	15,996,229	7,398,441
6	Of which: operational deposits (excluding deposits in networks of cooperative banks)	5,094,079	1,258,611
7	Of which: non-operational deposits (all counterparties)	10,844,517	6,082,197

		a	b
		The 2nd quarter of 2026	
		Total unweighted value	Total weighted value
8	Of which: unsecured debt	57,633	57,633
9	Secured wholesale funding		23,509
10	Additional requirements	2,484,428	492,600
11	Of which: outflows related to derivative exposures and other collateral requirements	300,007	300,007
12	Of which: outflows related to loss of funding on debt products	15	15
13	Of which: credit and liquidity facilities	2,184,406	192,578
14	Other contractual funding obligations	277,502	277,500
15	Other contingent funding obligations	5,647,347	20,772
16	Total cash outflows		10,356,915
Cash inflows			
17	Secured lending (including reverse repos and securities borrowing)	938,806	938,799
18	Inflows from fully performing exposures	2,101,656	1,100,671
19	Other cash inflows	474,095	474,095
20	Total cash inflows	3,514,557	2,513,565
			Total Adjusted Value
21	Total high-quality liquid assets (HQLA)		10,153,706
22	Total net cash outflows		7,843,350
23	Liquidity Coverage Ratio (%)		129.72%

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 the 2nd quarter of 2026 and its line items are shown in the table below.

In millions of RMB, except for percentages						
		a	b	c	d	e
		30 June 2026				
		Unweighted value by residual maturity				Weighted value
		No maturity	<6 months	6-12 months	≥ 1 year	
Available stable funds (ASF) item						
1	Capital	3,330,033	-	-	729,944	4,059,977
2	Regulatory capital	3,330,033	-	-	729,944	4,059,977
3	Other capital instruments	-	-	-	-	-
4	Retail deposits and deposits from small business customers	8,683,067	14,296,825	59	12	20,776,386
5	Stable deposits	1,888,361	-	-	-	1,793,943
6	Less stable deposits	6,794,706	14,296,825	59	12	18,982,443
7	Wholesale funding	7,536,302	12,487,237	1,530,812	1,922,916	9,359,238
8	Operational deposits	4,915,441	-	-	-	2,457,721
9	Other wholesale funding	2,620,861	12,487,237	1,530,812	1,922,916	6,901,517
10	Liabilities with matching interdependent assets	-	-	-	-	-
11	Other liabilities	240	940,749	176,865	208,576	285,271
12	NSFR derivative liabilities		11,737			
13	All other liabilities and equity not included above categories	240	940,749	176,865	196,839	285,271
14	Total ASF					34,480,872
Required stable funding (RSF) item						
15	Total NSFR high-quality liquid assets (HQLA)					1,757,891
16	Deposits held at other financial institutions for operational purposes	7,082	202,648	10,201	-	109,966
17	Performing loans and securities	2,617	7,028,563	5,503,934	17,667,235	20,855,421
18	Performing loans to financial institutions secured by Level 1 HQLA	-	6,602	-	183,321	184,311

		a	b	c	d	e
		30 June 2026				
		Unweighted value by residual maturity				Weighted value
		No maturity	<6 months	6-12 months	≥ 1 year	
19	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	1,556	1,262,552	253,030	98,351	414,482
20	Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs	-	5,558,623	5,024,274	11,547,583	15,079,585
21	Of which: with a risk weight of less than or equal to 35%	-	58,876	41,449	190,359	166,616
22	Performing residential mortgages	-	120,921	122,780	5,296,831	4,624,149
23	Of which: with a risk weight of less than or equal to 35%	-	3	3	41	30
24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	1,061	79,865	103,850	541,149	552,894
25	Assets with matching interdependent liabilities	-	-	-	-	-
26	Other assets	119,562	2,713,214	88,233	363,025	3,276,673
27	Physical traded commodities, including gold	-				-
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs				737	627
29	NSFR derivative assets				35,492	23,755
30	NSFR derivative liabilities before deduction of variation margin posted				22,843	4,569
31	All other assets not included in the above categories	119,562	2,713,214	88,233	326,796	3,247,722
32	Off-balance sheet items				7,583,540	121,937
33	Total RSF					26,121,888
34	Net stable funding ratio (%)					132.00%

The net stable funding ratio for the 1st quarter of 2026 and its line items are shown in the table below.

In millions of RMB, except for percentages

		a	b	c	d	e
		31 March 2026				
		Unweighted value by residual maturity				Weighted value
		No maturity	<6 months	6-12 months	≥ 1 year	
Available stable funds (ASF) item						
1	Capital	3,301,978	-	-	694,949	3,996,927
2	Regulatory capital	3,301,978	-	-	694,949	3,996,927
3	Other capital instruments	-	-	-	-	-
4	Retail deposits and deposits from small business customers	8,990,508	14,322,100	105	24	21,087,719
5	Stable deposits	2,125,065	-	-	-	2,018,812
6	Less stable deposits	6,865,443	14,322,100	105	24	19,068,907
7	Wholesale funding	7,207,236	12,779,920	1,239,879	1,856,242	9,025,682
8	Operational deposits	4,526,595	-	-	-	2,263,297
9	Other wholesale funding	2,680,641	12,779,920	1,239,879	1,856,242	6,762,385
10	Liabilities with matching interdependent assets	-	-	-	-	-
11	Other liabilities	240	1,010,207	179,837	221,566	286,270
12	NSFR derivative liabilities		25,214			
13	All other liabilities and equity not included above categories	240	1,010,207	179,837	196,352	286,270
14	Total ASF					34,396,598
Required stable funding (RSF) item						
15	Total NSFR high-quality liquid assets (HQLA)					1,660,092
16	Deposits held at other financial institutions for operational purposes	7,082	225,897	63,701	-	148,340
17	Performing loans and securities	2,386	7,157,225	5,462,117	17,631,996	20,699,748
18	Performing loans to financial institutions secured by Level 1 HQLA	-	6,635	-	164,648	165,644
19	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	1,325	1,739,941	259,441	94,049	484,960
20	Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs	-	5,190,727	4,979,942	11,513,662	14,846,073
21	Of which: with a risk weight of less than or equal to 35%	-	58,171	48,837	179,193	162,026

		a	b	c	d	e
		31 March 2026				
		Unweighted value by residual maturity				Weighted value
		No maturity	<6 months	6-12 months	≥ 1 year	
22	Performing residential mortgages	-	121,399	123,860	5,375,324	4,691,646
23	Of which: with a risk weight of less than or equal to 35%	-	3	3	43	31
24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	1,061	98,523	98,874	484,313	511,425
25	Assets with matching interdependent liabilities	-	-	-	-	-
26	Other assets	119,562	2,495,896	68,870	367,089	3,033,337
27	Physical traded commodities, including gold	-				-
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs				669	568
29	NSFR derivative assets				36,258	11,044
30	NSFR derivative liabilities before deduction of variation margin posted				42,404	8,481
31	All other assets not included in the above categories	119,562	2,495,896	68,870	330,162	3,013,244
32	Off-balance sheet items				7,744,099	132,518
33	Total RSF					25,674,035
34	Net stable funding ratio (%)					133.97%