INDUSTRIAL AND COMMERCIAL BANK OF CHINA LIMITED

Pillar 3 Disclosure Report of Capital Management for the First Half of 2026

CONTENTS

Introduction

Preparation Basis

The Report is prepared and disclosed in accordance with the Decree of National Financial Regulatory Administration [No. 4, 2023] Rules on Capital Management of Commercial Banks.

Scope of Calculation of Regulatory Capital Indicators

The Group's scope of calculation of consolidated regulatory capital indicators includes Industrial and Commercial Bank of China Limited (hereinafter referred to as "the Bank") and financial institutions in which the Bank has directly or indirectly invested in accordance with the Rules on Capital Management of Commercial Banks.

Capital Measurement Approaches

According to the scope of implementing the advanced capital measurement approaches as approved by the regulatory authorities, the Bank adopted the foundation internal ratings-based ("IRB") approach for corporate credit risk and the advanced IRB approach for retail credit risk that met the regulatory requirements, and adopted the weighted approach for credit risk uncovered by the IRB approach, the standardized approach for market risk, and the standardized approach for operational risk.

Disclaimer

The Bank has established a sound governance structure for Pillar 3 disclosure of capital management, which is approved by the Board of Directors. Moreover, the Senior Management implemented the effective internal control procedures, and reasonably reviewed information disclosure, to ensure that Pillar 3 disclosures are true and reliable. The Report was reviewed by the Senior Management of the Bank and submitted to and considered and approved by the Board of Directors of the Bank on 28 August 2026.

The Report is prepared in accordance with the Rules on Capital Management of Commercial Banks rather than the Accounting Standards for Business Enterprises. Therefore, some information in the Report cannot be directly compared with the financial information in the financial reports for the same period.

This report is prepared in both Chinese and English. In the case of discrepancy between the two versions, the Chinese version shall prevail.

Overview of Risk Management, Key Prudential Regulatory Indicators and Risk Weighted Assets

KM1: Key Prudential Regulatory Indicators for Regulatory Consolidation

In RMB millions, except for percentages

		As at 30 June 2026	As at 31 March 2026	As at 31 December 2025	As at 30 September 2025	As at 30 June 2025
AVAILABLE CAPITAL (AMOUNT)						
1	Net common equity tier 1 capital	3,940,780	3,920,107	3,837,149	3,801,753	3,728,532
2	Net tier 1 capital	4,306,278	4,305,588	4,222,676	4,147,263	4,093,659
3	Net capital base	5,539,090	5,382,932	5,302,796	5,281,125	5,245,219
RISK-WEIGHTED ASSETS (AMOUNT)						
4	Total risk-weighted assets	29,832,780	29,565,804	28,269,948	28,022,090	26,848,401
4a	Total risk-weighted assets (before capital floor)	29,832,780	29,565,804	28,269,948	28,022,090	26,848,401
CAPITAL ADEQUACY RATIO						
5	Common equity tier 1 capital adequacy ratio (%)	13.21	13.26	13.57	13.57	13.89
5a	Common equity tier 1 capital adequacy ratio (%) (before capital floor)	13.21	13.26	13.57	13.57	13.89
6	Tier 1 capital adequacy ratio (%)	14.43	14.56	14.94	14.80	15.25
6a	Tier 1 capital adequacy ratio (%) (before capital floor)	14.43	14.56	14.94	14.80	15.25
7	Capital adequacy ratio (%)	18.57	18.21	18.76	18.85	19.54
7a	Capital adequacy ratio (%) (before capital floor)	18.57	18.21	18.76	18.85	19.54
ADDITIONAL CAPITAL REQUIREMENTS						
8	Capital conservation buffer requirement (%)	2.50	2.50	2.50	2.50	2.50
9	Countercyclical buffer requirement (%)	–	–	–	–	–
10	Capital surcharge for global systemically important banks (G-SIBs) or domestic systemically important banks (%)[1]	1.50	1.50	1.50	1.50	1.50
11	Additional capital requirements (%) (8+9+10)	4.00	4.00	4.00	4.00	4.00
12	Ratio of net common equity tier 1 capital available after meeting minimum capital requirements to risk-weighted assets (%)	8.21	8.26	8.57	8.57	8.89
LEVERAGE RATIO						
13	Balance of adjusted on- and off-balance sheet assets	59,845,527	58,502,718	56,236,976	55,317,988	54,635,308
14	Leverage ratio (%)	7.20	7.36	7.51	7.50	7.49
14a	Leverage ratio a (%)[2]	7.20	7.36	7.51	7.50	7.49
14b	Leverage ratio b (%)[3]	7.21	7.31	7.51	7.47	7.57
14c	Leverage ratio c (%)[4]	7.21	7.31	7.51	7.47	7.57

KM1: Key Prudential Regulatory Indicators for Regulatory Consolidation (Continued)

In RMB millions, except for percentages

		As at 30 June 2026	As at 31 March 2026	As at 31 December 2025	As at 30 September 2025	As at 30 June 2025
LIQUIDITY COVERAGE RATIO[5]						
15	High-quality liquid assets	12,335,345	11,746,205	11,479,739	10,658,311	10,127,153
16	Net cash outflows	8,823,325	8,597,195	8,284,364	8,300,742	7,858,479
17	Liquidity coverage ratio (%)	138.96	135.86	138.61	128.35	128.94
NET STABLE FUNDING RATIO						
18	Total available stable funding	37,079,605	36,289,083	34,795,660	35,161,941	34,604,250
19	Total required stable funding	29,108,474	28,794,644	27,539,574	27,445,841	27,211,980
20	Net stable funding ratio (%)	127.38	126.03	126.35	128.11	127.17

Notes: (1) The Group was reclassified into Bucket 3 of the global systemically important banks in November 2025 and is required to meet the additional capital requirement of 2.0% as from 1 January 2027, while the 1.5% additional capital requirement applicable to Bucket 2 banks was still applied during the reporting period.

(2) Refers to the leverage ratio taking no account of temporary exemption of central bank reserves.

(3) Refers to the leverage ratio taking into account temporary exemption of central bank reserves and calculated by adopting the simple arithmetic average of daily balance of securities financing transactions for the recent quarter.

(4) Refers to the leverage ratio taking no account of temporary exemption of central bank reserves and calculated by adopting the simple arithmetic average of daily balance of securities financing transactions for the recent quarter.

(5) Refers to the simple arithmetic average of daily values for the recent quarter.

KM2: Key Prudential Regulatory Indicators for the Total Loss-Absorbing Capacity of the Resolution Group

In RMB millions, except for percentages

		As at 30 June 2026	As at 31 March 2026	As at 31 December 2025	As at 30 September 2025	As at 30 June 2025
1	Total Loss-Absorbing Capacity (“TLAC”)	6,394,902	6,182,077	6,069,544	6,031,677	5,966,429
2	Total risk-weighted assets of the resolution group	29,832,780	29,565,804	28,269,948	28,022,090	26,848,401
3	TLAC as a percentage of risk-weighted assets (row 1/row 2)	21.44%	20.91%	21.47%	21.52%	22.22%
4	Balance of adjusted on- and off-balance sheet assets of the resolution group	59,845,527	58,502,718	56,236,976	55,317,988	54,635,308
5	TLAC as a percentage of leverage exposure measure (row 1/row 4)	10.69%	10.57%	10.79%	10.90%	10.92%

Note: According to the Administrative Measures on the Total Loss-Absorbing Capacity of Global Systemically Important Banks, as from 1 January 2025, the external TLAC risk-weighted ratio shall not be lower than 16%, and the capital buffer requirement shall be 4% (comprising a capital conservation buffer requirement of 2.5% and a capital surcharge for G-SIBs of 1.5%), with the total required ratio reaching 20%.

OV1: Overview of Risk-Weighted Assets

In RMB millions

		Risk-weighted assets		Minimum capital requirements
		As at 30 June 2026	As at 31 March 2026	As at 30 June 2026
1	Credit Risk	27,307,362	27,149,222	2,184,588
2	Credit risk (excluding counterparty credit risk, credit valuation adjustment risk, banking book asset management products and banking book asset securitization)	26,232,700	26,088,597	2,098,616
3	Of which: Weighted approach	8,788,599	8,848,208	703,088
4	Of which: Exposure formed in the settlement process of securities, commodities and foreign exchange transactions	0	2	0
5	Of which: Amounts below the thresholds for deduction	417,587	413,607	33,407
6	Of which: Foundation IRB approach	14,052,271	13,929,719	1,124,182
7	Of which: Supervisory slotting approach	–	–	–
8	Of which: Advanced IRB approach	3,391,830	3,310,670	271,346
9	Counterparty credit risk	239,100	247,588	19,128
10	Of which: Standardized approach	239,100	247,588	19,128
11	Of which: Current exposure method	–	–	–
12	Of which: Other approaches	–	–	–
13	Credit valuation adjustment	57,938	58,189	4,635
14	Asset management products in banking book	762,856	738,537	61,028
15	Of which: Look-through approach	203,229	183,598	16,258
16	Of which: Mandate-based approach	561,438	561,071	44,915
17	Of which: 1250% risk weight applied	14	13	1
18	Securitization exposures in banking book	14,768	16,311	1,181
19	Of which: Securitization IRB approach	–	–	–
20	Of which: Securitization external ratings-based approach	78	62	6
21	Of which: Securitization standardized approach	–	–	–
	Of which: 1250% risk weight applied	14,690	16,249	1,175
22	Market risk	647,143	563,307	51,771
23	Of which: Standardized approach	647,143	563,307	51,771
24	Of which: Internal model approach	–	–	–
25	Of which: Simplified standardized approach	–	–	–
26	Capital charge for switch between trading book and banking book	89,365	64,365	7,149
27	Operational risk	1,788,910	1,788,910	143,113
28	Additional adjustment due to the application of capital floor	–	–	
29	**Total**	**29,832,780**	**29,565,804**	**2,386,621**

Composition of Capital and TLAC

CCA: Main Features of Regulatory Capital Instruments and of External TLAC-Eligible Non-Capital Debt Instruments

Please refer to the Main Features of Regulatory Capital Instruments and of External TLAC-Eligible Non-Capital Debt Instruments (As at the End of June 2026) disclosed by the Bank on the website of the Bank. The web link is as follows:

https://www.icbc-ltd.com/en/column/1438058326864052361.html

CC1: Composition of Regulatory Capital

In RMB millions, except for percentages

		As at 30 June 2026	Reference
COMMON EQUITY TIER 1 CAPITAL			
1	Paid-in capital and valid portion of capital reserve	500,196	e+g
2	Retained earnings	3,439,751	
2a	Surplus reserve	500,727	h
2b	General reserve	660,653	i
2c	Retained profits	2,278,371	j
3	Accumulated other comprehensive income	20,385	
4	Valid portion of minority interests	4,282	
5	**Common equity tier 1 capital before deductions**	**3,964,614**	
COMMON EQUITY TIER 1 CAPITAL: DEDUCTIONS			
6	Prudent valuation adjustments	–	
7	Goodwill (net of deferred tax liabilities)	18,045	a-c
8	Other intangible assets other than land use rights (net of deferred tax liabilities)	10,378	b-k-d
9	Deferred tax assets that rely on future profitability, excluding those arising from temporary differences (net of deferred tax liabilities)	–	
10	Cash flow hedging reserve that relates to the hedging of items that are not fair-valued on the balance sheet	(4,589)	
11	Shortfall of provision for expected impairment	–	
12	Gain on sales related to asset securitization	–	
13	Unrealized gains and losses due to changes in own credit risk on fair-valued liabilities	–	
14	Defined-benefit pension fund net assets (net of deferred tax liabilities)	–	
15	Direct or indirect investments in own ordinary shares	–	
16	Reciprocal cross-holdings in common equity tier 1 capital between banks, or between banks and other financial institutions	–	

CC1: Composition of Regulatory Capital (Continued)

In RMB millions, except for percentages

		As at 30 June 2026	Reference
17	Deductible amount of non-significant minority investments in common equity tier 1 capital instruments issued by financial institutions that are not subject to consolidation	–	
18	Deductible amount of significant minority investments in common equity tier 1 capital instruments issued by financial institutions that are not subject to consolidation	–	
19	Deductible amount of deferred tax assets that rely on future profitability arising from temporary differences (net of deferred tax liabilities)	–	
20	Deductible amount exceeding the 15% threshold for significant minority capital investments in common equity tier 1 capital instruments issued by financial institutions that are not subject to consolidation and undeducted portion of deferred tax assets that rely on future profitability arising from temporary differences (net of deferred tax liabilities)	–	
21	Of which: Deductible amount of significant minority investments in common equity tier 1 capital instruments issued by financial institutions	–	
22	Of which: Deductible amount of deferred tax assets that rely on future profitability arising from temporary differences (net of deferred tax liabilities)	–	
23	Others that should be deducted from common equity tier 1 capital	–	
24	Undeducted shortfall that should be deducted from additional tier 1 capital and tier 2 capital	–	
25	**Total deductions from common equity tier 1 capital**	**23,834**	
26	**Net common equity tier 1 capital**	**3,940,780**	
ADDITIONAL TIER 1 CAPITAL			
27	Additional tier 1 capital instruments and related premiums	364,666	
28	Of which: Portion classified as equity	364,666	
29	Of which: Portion classified as liabilities	–	
30	Valid portion of minority interests	832	
31	**Additional tier 1 capital before deductions**	**365,498**	
ADDITIONAL TIER 1 CAPITAL: DEDUCTIONS			
32	Direct or indirect investments in own additional tier 1 capital instruments	–	
33	Reciprocal cross-holdings in additional tier 1 capital between banks, or between banks and other financial institutions	–	
34	Deductible amount of non-significant minority investments in additional tier 1 capital instruments issued by financial institutions that are not subject to consolidation	–	

CC1: Composition of Regulatory Capital (Continued)

In RMB millions, except for percentages

		As at 30 June 2026	Reference
35	Significant minority investments in additional tier 1 capital instruments issued by financial institutions that are not subject to consolidation	–	
36	Others that should be deducted from additional tier 1 capital	–	
37	Undeducted shortfall that should be deducted from tier 2 capital	–	
38	**Total deductions from additional tier 1 capital**	**–**	
39	**Net additional tier 1 capital**	**365,498**	
40	**Net tier 1 capital**	**4,306,278**	
TIER 2 CAPITAL			
41	Tier 2 capital instruments and related premiums	819,979	
42	Valid portion of minority interests	1,265	
43	Valid portion of surplus provision for expected impairment	411,568	
44	**Tier 2 capital before deductions**	**1,232,812**	
TIER 2 CAPITAL: DEDUCTIONS			
45	Direct or indirect investments in own tier 2 capital instruments	–	
46	Reciprocal cross-holdings in tier 2 capital instruments and other TLAC non-capital debt instruments between banks, or between banks and other financial institutions	–	
47	Deductible amount of non-significant minority investments in tier 2 capital instruments issued by financial institutions that are not subject to consolidation	–	
47a	Deductible amount of non-significant investments in TLAC non-capital debt instruments issued by financial institutions that are not subject to consolidation (only applicable to G-SIBs)	–	
48	Deductible amount of significant minority investments in tier 2 capital instruments issued by financial institutions that are not subject to consolidation	–	
48a	Deductible amount of significant investments in TLAC non-capital debt instruments issued by financial institutions that are not subject to consolidation (only applicable to G-SIBs)	–	
49	Others that should be deducted from tier 2 capital	–	
50	**Total deductions from tier 2 capital**	**–**	
51	**Net tier 2 capital**	**1,232,812**	
52	**Net capital base**	**5,539,090**	
53	**Risk-weighted assets**	**29,832,780**	
CAPITAL ADEQUACY RATIO AND ADDITIONAL CAPITAL REQUIREMENTS			
54	**Common equity tier 1 capital adequacy ratio**	**13.21%**	
55	**Tier 1 capital adequacy ratio**	**14.43%**	
56	**Capital adequacy ratio**	**18.57%**	
57	**Additional capital requirements (%)**	**4.00**	

CC1: Composition of Regulatory Capital (Continued)

In RMB millions, except for percentages

		As at 30 June 2026	Reference
58	Of which: Capital conservation buffer requirement	2.50	
59	Of which: Countercyclical buffer requirement	–	
60	Of which: G-SIBs or domestic systemically important banks (D-SIBs) buffer requirements	1.50	
61	**Ratio of net common equity tier 1 capital available after meeting minimum capital requirements to risk-weighted assets (%)**	**8.21**	
DOMESTIC MINIMA FOR REGULATORY CAPITAL			
62	Common equity tier 1 capital adequacy ratio	5.00%	
63	Tier 1 capital adequacy ratio	6.00%	
64	Capital adequacy ratio	8.00%	
AMOUNTS BELOW THE THRESHOLDS FOR DEDUCTION			
65	Undeducted portion of non-significant minority investments in capital instruments issued by financial institutions that are not subject to consolidation	202,474	
65a	Undeducted portion of non-significant investments in TLAC non-capital debt instruments issued by financial institutions that are not subject to consolidation (only applicable to G-SIBs)	133,777	
66	Undeducted portion of significant minority investments in capital instruments issued by financial institutions that are not subject to consolidation	33,940	
67	Deferred tax assets that rely on future profitability arising from temporary differences (net of deferred tax liabilities)	112,758	
VALID CAPS OF SURPLUS PROVISION FOR EXPECTED IMPAIRMENT IN TIER 2 CAPITAL			
68	Surplus provision for expected impairment under the weighted approach	65,703	
69	Valid cap of surplus provision for expected impairment in tier 2 capital under the weighted approach	65,703	
70	Surplus provision for expected impairment under the IRB approach	345,865	
71	Valid cap of surplus provision for expected impairment in tier 2 capital under the IRB approach	345,865	

CC2: Balance Sheet Differences under Group's Level Financial Consolidation and Regulatory Consolidation

In RMB millions

		As at 30 June 2026		
		Balance sheet under consolidated financial statements	Balance sheet under regulatory scope of consolidation	Reference
ASSETS				
1	Cash and balances with central banks	3,517,752	3,517,752	
2	Due from banks and other financial institutions	440,008	414,940	
3	Precious metals	545,655	545,655	
4	Placements with banks and other financial institutions	661,494	661,494	
5	Derivative financial assets	140,823	140,823	
6	Reverse repurchase agreements	1,029,778	1,026,616	
7	Loans and advances to customers	31,162,520	31,162,520	
8	Financial investments	18,632,768	18,268,154	
9	Financial investments measured at fair value through profit or loss	1,019,652	895,885	
10	Financial investments measured at fair value through other comprehensive income	4,156,964	3,939,525	
11	Financial investments measured at amortised cost	13,456,152	13,432,744	
12	Long-term equity investments	78,638	86,618	
13	Fixed assets	259,794	259,740	
14	Construction in progress	22,513	22,505	
15	Deferred tax assets	112,798	112,758	
16	Other assets	466,052	451,809	
17	Of which: Goodwill	18,524	18,045	a
18	Intangible assets	23,548	23,440	b
	Of which: Land use rights	13,062	13,062	k
19	**Total assets**	**57,070,593**	**56,671,384**	
LIABILITIES				
20	Due to central banks	175,426	175,426	
21	Due to banks and other financial institutions	5,289,888	5,289,888	
22	Placements from banks and other financial institutions	568,509	568,509	
23	Financial liabilities measured at fair value through profit or loss	249,914	249,728	
24	Derivative financial liabilities	103,591	103,591	
25	Repurchase agreements	3,037,969	3,015,611	

CC2: Balance Sheet Differences under Group's Level Financial Consolidation and Regulatory Consolidation (Continued)

In RMB millions

		As at 30 June 2026		
		Balance sheet under consolidated financial statements	Balance sheet under regulatory scope of consolidation	Reference
26	Certificates of deposit	520,645	520,645	
27	Due to customers	39,173,265	39,173,556	
28	Employee benefits payable	46,417	45,994	
29	Taxes payable	44,195	44,126	
30	Debt securities issued	2,551,700	2,546,646	
31	Deferred tax liabilities	5,490	4,865	
32	Of which: Deferred tax liabilities related to goodwill	–	–	c
33	Deferred tax liabilities related to intangible assets	–	–	d
34	Other liabilities	947,740	592,682	
35	**Total liabilities**	**52,714,749**	**52,331,267**	
EQUITY				
36	Share capital	356,407	356,407	
37	Of which: Valid portion to common equity tier 1 capital	356,407	356,407	e
38	Of which: Valid portion to additional tier 1 capital	–	–	f
39	Other equity instruments	364,666	364,666	
40	Of which: Preference shares	114,927	114,927	
41	Perpetual bonds	249,739	249,739	
42	Capital reserve	143,789	143,789	g
43	Other comprehensive income	10,658	20,385	
44	Surplus reserve	501,327	500,727	h
45	General reserve	661,221	660,653	i
46	Retained profits	2,288,926	2,278,371	j
47	Equity attributable to equity holders of the parent company	4,326,994	4,324,998	
48	Minority interests	28,850	15,119	
49	**Total equity**	**4,355,844**	**4,340,117**	

Note: Prepared in accordance with the Accounting Standards for Business Enterprises.

ICBC-AXA Assurance Co., Ltd. (hereinafter referred to as "ICBC-AXA") is the investee with differences between financial consolidation scope and regulatory consolidation scope of the Group. According to the Rules on Capital Management of Commercial Banks, ICBC-AXA is subject to financial consolidation but not regulatory consolidation. For details of ICBC-AXA as at 30 June 2026, please refer to the Bank's 2026 Interim Report.

For significant changes in the Bank's balance sheet items during the reporting period and the main reasons behind these changes, please refer to the "Discussion and Analysis" section of the Bank's 2026 Interim Report.

TLAC1: TLAC Composition for G-SIBs (at Resolution Group Level)

In RMB millions, except for percentages

		As at 30 June 2026
Regulatory capital elements of TLAC and adjustments		
1	Net common equity tier 1 capital	3,940,780
2	Net additional tier 1 capital	365,498
3	TLAC deductions (if any)	–
4	Net additional tier 1 capital eligible as TLAC	365,498
5	Net tier 2 capital	1,232,812
6	Amortised portion of tier 2 instruments where remaining maturity >1 year	–
7	TLAC deductions (if any)	–
8	Net tier 2 capital eligible as TLAC	1,232,812
9	Net capital eligible as TLAC	5,539,090
Non-regulatory capital elements of TLAC		
10	External TLAC instruments issued directly by the Bank and subordinated to excluded liabilities	109,993
11	TLAC instruments issued directly by the Bank which are not subordinated to excluded liabilities	
12	Of which: Amount eligible as TLAC after application of the caps	
13	Eligible ex ante commitments to recapitalise a G-SIB in resolution	745,819
14	TLAC arising from non-regulatory capital instruments before adjustments	855,812
Non-regulatory capital elements of TLAC: Deductions		
15	TLAC before deductions	6,394,902
16	Deductions of exposures between MPE resolution groups that correspond to items eligible for TLAC (not applicable to single point of entry G-SIBs)	–
17	Holding of TLAC non-capital debt instruments issued by the Bank	–
18	Other deductions to TLAC	–
19	TLAC after deductions	6,394,902
Risk-weighted assets (“RWA”) and balance of adjusted on- and off-balance sheet assets		
20	RWA	29,832,780
21	Balance of adjusted on- and off-balance sheet assets	59,845,527
TLAC ratios and buffers		
22	TLAC (as a percentage of RWA adjusted as permitted under the TLAC regime)	21.44%
23	TLAC (as a percentage of leverage exposure measure)	10.69%
24	Common equity tier 1 capital (as a percentage of RWA) available after meeting the resolution group’s minimum capital or TLAC requirements	5.44%
25	Additional capital requirements (%)	4.00
26	Of which: Capital conservation buffer requirement	2.50
27	Of which: Countercyclical buffer requirement	–
28	Of which: G-SIBs buffer requirements	1.50

TLAC2: Material Subgroup Entity – Creditor Ranking at Legal Entity Level

In RMB millions

		Creditor ranking			Sum of 1 to 3
		1 Most junior	2	3 Most senior	
1	Is the resolution entity the creditor/investor? (yes or no)	Yes	Yes	Yes	
2	Description of creditor ranking (free text)	Common shares[(1)]	Additional tier 1 capital instruments	TLAC non-capital debt instruments	
3	Total capital and liabilities net of credit risk mitigation	38,240	23,996	8,483	70,719
4	Subset of row 3 that are excluded liabilities	–	–	–	–
5	Total capital and liabilities less excluded liabilities (row 3 minus row 4)	38,240	23,996	8,483	70,719
6	Subset of row 5 that are eligible as TLAC	38,240	23,996	8,483	70,719
7	Subset of row 6 with 1 year ≤ residual maturity < 2 years	–	–	8,483	8,483
8	Subset of row 6 with 2 years ≤ residual maturity < 5 years	–	–	–	–
9	Subset of row 6 with 5 years ≤ residual maturity < 10 years	–	–	–	–
10	Subset of row 6 with residual maturity ≥ 10 years, but excluded undated securities	–	–	–	–
11	Subset of row 6 that is undated securities	38,240	23,996	–	62,236

Note: (1) Refer to issued and paid-up common shares.

TLAC3: Resolution Entity – Creditor Ranking at Legal Entity Level

In RMB millions

		Creditor ranking					Sum of 1 to 5
		1 Most junior	2	3	4	5 Most senior	
1	Description of creditor ranking (free text)	Common shares	Preference shares	Undated additional tier 1 capital bonds	Tier 2 capital instruments	TLAC non-capital debt instruments	
2	Total capital and liabilities net of credit risk mitigation	513,234	114,927	249,739	819,979	109,993	1,807,872
3	Subset of row 2 that are excluded liabilities	–	–	–	–	–	–
4	Total capital and liabilities less excluded liabilities (row 2 minus row 3)	513,234	114,927	249,739	819,979	109,993	1,807,872
5	Subset of row 4 that are potentially eligible as TLAC	513,234	114,927	249,739	819,979	109,993	1,807,872
6	Subset of row 5 with 1 year ≤ residual maturity < 2 years	–	–	–	–	29,997	29,997
7	Subset of row 5 with 2 years ≤ residual maturity < 5 years	–	–	–	–	79,996	79,996
8	Subset of row 5 with 5 years ≤ residual maturity < 10 years	–	–	–	721,980	–	721,980
9	Subset of row 5 with residual maturity ≥ 10 years, but excluding undated securities	–	–	–	97,999	–	97,999
10	Subset of row 5 that is undated securities	513,234	114,927	249,739	–	–	877,900

CR5-2: Credit Risk Exposure Amounts and Credit Conversion Factors (CCFs) (Categorized Based on Risk Weight)

In RMB millions, except for percentages

		As at 30 June 2026			
	Risk weight	Balance of on-balance sheet assets	Off-balance sheet assets (pre-CCF)	Weighted average CCF[2]	Exposure (post-CCF and post-credit risk mitigation (CRM))
1	Less than 40%	20,654,165	442,993	61.81%	21,525,516
2	40-70%	4,112,700	498,111	58.76%	4,111,284
3	75%	1,140,134	204,228	47.93%	967,321
4	85%	75,330	11,780	50.40%	80,040
5	90-100%	3,105,798	688,307	27.22%	2,759,567
6	105-130%	53,696	19,486	40.38%	60,219
7	150%	301,851	5,060	32.39%	283,855
8	250%	345,082	–	–	345,082
9	400%	2,934	–	–	2,934
10	1250%	23,586	–	–	23,586
11	**Total**	**29,815,276**	**1,869,965**	**46.38%**	**30,159,404**

Notes: (1) The data disclosed in the above table is the amount of risk exposures uncovered by the IRB approach but using the weighted approach.

(2) Weighted average CCF is weighted based on off-balance sheet exposure (pre-CCF).

CR6: IRB – Credit Risk Exposures by Portfolio and Probability of Default (PD) Range

In RMB millions, except for percentages

	As at 30 June 2026											
PD scale (%)	Balance of on-balance sheet assets	Off-balance sheet assets (pre-CCF)	Average CCF	Exposure at default (EAD) (post-CRM and post-CCF)	Average PD (weighted EAD)	Number of customers	Average loss given default (LGD)	Average maturity (years)	Risk-weighted assets (RWA)	Risk weight	Expected loss (EL)	Allowance for impairment losses
Foundation internal ratings-based approach – corporate												
[0.00,0.15)	2,054,804	663,043	18.54%	2,177,707	0.09%	599	39.89%	2.5	559,768	25.81%	756	
[0.15,0.25)	1,320,066	683,921	28.55%	1,515,335	0.15%	1,921	39.24%	2.5	626,887	41.66%	892	
[0.25,0.50)	3,238,096	1,473,071	21.62%	3,556,521	0.34%	7,351	39.11%	2.5	1,832,722	51.60%	4,730	
[0.50,0.75)	–	–	–	–	–	–	–	—	–	–	–	
[0.75,2.50)	8,034,270	3,290,864	22.41%	8,771,588	1.50%	153,640	37.88%	2.5	7,112,504	81.10%	49,296	
[2.50,10.00)	3,367,468	836,122	25.36%	3,579,524	4.41%	478,513	37.67%	2.5	3,681,140	102.84%	59,770	
[10.00,100.00)	139,588	19,597	76.45%	154,570	43.65%	20,977	34.65%	2.5	228,514	147.86%	23,432	
100 (default)	232,181	8,958	8.28%	232,923	100.00%	17,345	39.61%	2.5	10,736	4.64%	175,570	
Total of foundation internal ratings-based approach (all portfolios)	18,386,473	6,975,576	22.96%	19,988,168	3.03%	680,346	38.38%	2.5	14,052,271	70.36%	314,446	605,960
Of which: Foundation internal ratings-based approach – corporate – specialised loans												
[0.00,0.15)	4,497	1,097	4.69%	4,548	0.10%	4	40.00%	2.5	1,199	26.36%	2	
[0.15,0.25)	8,162	4,061	0.00%	8,162	0.15%	8	40.00%	2.5	2,752	33.72%	5	
[0.25,0.50)	17,212	11,539	1.43%	17,377	0.36%	31	39.75%	2.5	9,056	52.12%	25	
[0.50,0.75)	–	–	–	–	–	–	–	—	–	–	–	
[0.75,2.50)	101,953	91,439	0.49%	102,398	1.54%	193	39.82%	2.5	94,446	92.23%	627	
[2.50,10.00)	20,271	11,517	2.02%	20,504	3.70%	49	40.00%	2.5	24,721	120.57%	303	
[10.00,100.00)	64	–	–	64	18.00%	1	20.00%	2.5	66	103.43%	2	
100 (default)	120	–	–	120	100.00%	1	40.00%	2.5	–	–	120	
Subtotal	152,279	119,653	0.75%	153,173	1.66%	287	39.84%	2.5	132,240	86.33%	1,084	2,577

CR6: IRB – Credit Risk Exposures by Portfolio and Probability of Default (PD) Range (Continued)

In RMB millions, except for percentages

	As at 30 June 2026											
PD scale (%)	Balance of on-balance sheet assets	Off-balance sheet assets (pre-CCF)	Average CCF	Exposure at default (EAD) (post-CRM and post-CCF)	Average PD (weighted EAD)	Number of customers[1] (10,000)	Average loss given default (LGD)	Average maturity (years)	Risk-weighted assets (RWA)	Risk weight	Expected loss (EL)	Allowance for impairment losses
Advanced internal ratings-based approach – retail – retail residential mortgage exposures												
[0.00,0.15)	2,916,592	–	–	2,916,592	0.07%	727	30.26%	—	162,711	5.58%	647	
[0.15,0.25)	537,119	–	–	537,119	0.20%	95	33.29%	—	72,203	13.44%	360	
[0.25,0.50)	550,443	–	–	550,443	0.34%	112	31.10%	—	101,577	18.45%	588	
[0.50,0.75)	–	–	–	–	–	–	–	—	–	–	–	
[0.75,2.50)	1,209,606	–	–	1,209,606	2.03%	271	29.89%	—	703,955	58.20%	7,304	
[2.50,10.00)	–	–	–	–	–	–	–	—	–	–	–	
[10.00,100.00)	339,826	–	–	339,826	21.50%	82	27.33%	—	426,114	125.39%	20,546	
100 (default)	83,921	–	–	83,921	100.00%	18	46.27%	—	112,242	133.75%	38,833	
Subtotal	5,637,507	–	–	5,637,507	3.31%	1,305	30.61%	—	1,578,802	28.01%	68,278	85,156
Advanced internal ratings-based approach – retail – qualifying revolving retail exposures												
[0.00,0.15)	44,251	810,022	45.90%	416,039	0.09%	5,723	53.42%	—	12,547	3.02%	210	
[0.15,0.25)	1,677	1,105	20.76%	1,907	0.22%	324	53.21%	—	116	6.11%	2	
[0.25,0.50)	38,902	204,858	48.50%	138,265	0.34%	2,530	54.61%	—	12,406	8.97%	259	
[0.50,0.75)	143	5,190	33.02%	1,857	0.66%	63	50.66%	—	261	14.03%	6	
[0.75,2.50)	47,056	51,583	56.70%	76,306	1.35%	382	57.09%	—	20,880	27.36%	591	
[2.50,10.00)	67,045	22,200	60.15%	80,399	9.07%	570	57.72%	—	81,660	101.57%	4,211	
[10.00,100.00)	6,158	1,211	32.52%	6,552	55.50%	86	57.86%	—	8,580	130.95%	2,114	
100 (default)	12,855	2	–	12,855	100.00%	60	63.12%	—	19,261	149.83%	8,115	
Subtotal	218,087	1,096,171	47.08%	734,180	3.50%	9,738	54.70%	—	155,711	21.21%	15,508	20,724

CR6: IRB – Credit Risk Exposures by Portfolio and Probability of Default (PD) Range (Continued)

In RMB millions, except for percentages

	As at 30 June 2026											
PD scale (%)	Balance of on-balance sheet assets	Off-balance sheet assets (pre-CCF)	Average CCF	Exposure at default (EAD) (post-CRM and post-CCF)	Average PD (weighted EAD)	Number of customers[1] (10,000)	Average loss given default (LGD)	Average maturity (years)	Risk-weighted assets (RWA)	Risk weight	Expected loss (EL)	Allowance for impairment losses
Advanced internal ratings-based approach – retail – other retail exposures												
[0.00,0.15)	230,855	3,596	25.90%	231,786	0.11%	80	66.90%	—	42,529	18.35%	178	
[0.15,0.25)	75,568	–	–	75,568	0.21%	44	74.74%	—	23,443	31.02%	117	
[0.25,0.50)	710,452	–	–	710,452	0.34%	267	64.04%	—	256,852	36.15%	1,533	
[0.50,0.75)	338,878	–	–	338,878	0.55%	163	66.92%	—	172,364	50.86%	1,259	
[0.75,2.50)	578,222	–	–	578,222	1.34%	303	67.32%	—	432,136	74.74%	5,258	
[2.50,10.00)	377,707	–	–	377,707	4.54%	203	67.72%	—	373,661	98.93%	11,763	
[10.00,100.00)	218,020	–	–	218,020	22.85%	114	67.09%	—	275,979	126.58%	33,517	
100 (default)	53,891	–	–	53,891	100.00%	47	69.09%	—	80,353	149.10%	37,234	
Subtotal	2,583,593	3,596	25.90%	2,584,524	5.16%	1,221	66.62%	—	1,657,317	64.12%	90,859	123,115
Total of advanced internal ratings-based approach (all portfolios)	8,439,187	1,099,767	47.01%	8,956,211	3.86%	12,264	42.98%	—	3,391,830	37.87%	174,645	228,995

Note: (1) Retail risk exposures are disclosed based on the number of debts.

Counterparty Credit Risk

CCR1: Counterparty Credit Risk Exposures by Approach

In RMB millions, except for α value

		As at 30 June 2026					
		Replacement cost (RC)	Potential future exposure (PFE)	PFE add-on	Alpha (α) used for computing regulatory EAD	EAD (post-CRM)	RWA
1	Standardized approach (derivatives)	57,928	173,475		1.4	323,964	204,840
2	Current exposure method (derivatives)	—		—	1	—	—
3	Securities financing transactions (SFTs)					1,979,196	28,011
4	**Total**					**2,303,160**	**232,851**

Asset Securitization

SEC1: Securitization Exposures in the Banking Book

In RMB millions

		As at 30 June 2026											
		Bank acts as originator				Bank acts as sponsor				Bank acts as investor			
		Traditional	Of which simple, transparent and comparable (STC)	Synthetic	Subtotal	Traditional	Of which STC	Synthetic	Subtotal	Traditional	Of which STC	Synthetic	Subtotal
1	**Retail total**	**742**	**–**	**–**	**742**	**–**	**–**	**–**	**–**	**522**	**–**	**–**	**522**
2	Of which: Residential mortgage	653	–	–	653	–	–	–	–	522	–	–	522
3	Of which: Credit card	69	–	–	69	–	–	–	–	–	–	–	–
4	Of which: Other retail	20	–	–	20	–	–	–	–	–	–	–	–
5	Of which: Re-securitization	–		–	–	–		–	–	–		–	–
6	**Wholesale total**	**300**	**–**	**–**	**300**	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**
7	Of which: Loans to corporates	300	–	–	300	–	–	–	–	–	–	–	–
8	Of which: Commercial mortgage	–	–	–	–	–	–	–	–	–	–	–	–
9	Of which: Lease and receivables	–	–	–	–	–	–	–	–	–	–	–	–
10	Of which: Other wholesale	–	–	–	–	–	–	–	–	–	–	–	–
11	Of which: Re-securitization	–		–	–	–		–	–	–		–	–

SEC2: Securitization Exposures in the Trading Book

The Bank's trading book does not involve any securitization transactions.

Market Risk

MR1: Market Risk under the Standardized Approach

In RMB millions

		As at 30 June 2026
		Capital requirement in standardized approach
1	General interest rate risk	2,526
2	Equity risk	389
3	Commodity risk	2,419
4	Foreign exchange risk	13,534
5	Credit spread risk – non-securitized products	10,818
6	Credit spread risk – securitization (non-correlation trading portfolios)	–
7	Credit spread risk – securitization (correlation trading portfolios)	–
8	Default risk – non-securitized products	21,962
9	Default risk – securitization (non-correlation trading portfolios)	–
10	Default risk – securitization (correlation trading portfolios)	–
11	Residual risk add-on	123
12	**Total**	**51,771**

MR3: Market Risk under the Simplified Standardized Approach

The Bank does not apply the simplified standardized approach to measure market risk capital.

GSIB1: Assessment Indicators of G-SIBs

For details on the assessment indicators of G-SIBs of the Group for the previous periods, please refer to the annual reports published by the Bank on the website of the Bank. The web link is as follows:

https://www.icbc-ltd.com/en/column/1438058343653851171.html

Leverage Ratio

LR1: Differences between Regulatory Leverage Ratio Items and Accounting Items

In RMB millions

		As at 30 June 2026
1	Total consolidated assets as per published financial statements	57,070,593
2	Consolidated adjustments for accounting purposes but outside the scope of regulatory consolidation	(399,209)
3	Adjustments for fiduciary assets	–
4	Adjustments for derivative financial instruments	373,530
5	Adjustments for securities financing transactions	157,169
6	Adjustments for off-balance sheet items	2,667,278
7	Adjustments for asset securitization transactions	–
8	Adjustments for unsettled financial assets	–
9	Adjustments for eligible cash pooling transactions	–
10	Adjustments for central bank reserves (if applicable)	–
11	Adjustments for prudent valuation adjustments and allowance for impairment losses	–
12	Other adjustments	(23,834)
13	**Balance of adjusted on- and off-balance sheet assets**	**59,845,527**

LR2: Leverage Ratio

In RMB millions, except for percentages

		As at 30 June 2026	As at 31 March 2026
BALANCE OF ON-BALANCE SHEET ASSETS			
1	On-balance sheet exposures (excluding derivatives and securities financing transactions)	56,308,622	55,155,884
2	Less: Allowance for impairment losses	(958,924)	(949,020)
3	Less: Asset amounts deducted in determining Basel III tier 1 capital	(23,834)	(25,392)
4	**Balance of adjusted on-balance sheet assets (excluding derivatives and securities financing transactions)**	**55,325,864**	**54,181,472**
DERIVATIVE EXPOSURES			
5	Replacement cost associated with all derivatives (net of eligible cash variation margin, taking into account the impact of bilateral netting agreements)	106,028	122,020
6	Add-on amounts for potential future exposure associated with all derivatives	404,117	515,126
7	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework	–	–
8	Less: Deductions of receivables assets for cash variation margin provided in derivatives transactions	–	–
9	Less: Exempted central counterparties leg of client-cleared trade exposures	–	–
10	Effective notional amount of written credit derivatives	4,207	4,900
11	Less: Adjusted effective notional deductions for written credit derivatives	–	–
12	**Total derivative exposures**	**514,352**	**642,046**
SECURITIES FINANCING TRANSACTION EXPOSURES			
13	Gross securities financing transaction assets (with no recognition of netting), after adjusting for sale accounting transactions	1,180,864	1,024,020
14	Less: Netted amounts of cash payables and cash receivables of gross securities financing transaction assets	–	–
15	Counterparty credit risk exposure for securities financing transaction assets	157,169	83,700
16	Agent transaction exposures	–	–
17	**Total securities financing transaction exposures**	**1,338,033**	**1,107,720**

LR2: Leverage Ratio (Continued)

In RMB millions, except for percentages

		As at 30 June 2026	As at 31 March 2026
OFF-BALANCE SHEET EXPOSURES			
18	Off-balance sheet exposures at gross notional amount	9,945,308	9,679,686
19	Less: Adjustments for conversion to credit equivalent amounts	(7,256,463)	(7,085,992)
20	Less: Allowance for impairment losses	(21,567)	(22,214)
21	**Balance of adjusted off-balance sheet assets**	**2,667,278**	**2,571,480**
NET TIER 1 CAPITAL AND BALANCE OF ADJUSTED ON- AND OFF-BALANCE SHEET ASSETS			
22	Net tier 1 capital	4,306,278	4,305,588
23	Balance of adjusted on- and off-balance sheet assets	59,845,527	58,502,718
LEVERAGE RATIO			
24	Leverage ratio	7.20%	7.36%
24a	Leverage ratio a(1)	7.20%	7.36%
25	Minimum leverage ratio requirement	4.00%	4.00%
26	Applicable leverage buffers	0.75%	0.75%
DISCLOSURE OF AVERAGE VALUES			
27	Daily average balances of securities financing transactions for the quarter	1,076,443	1,397,036
27a	Quarter-end value of securities financing transactions	1,180,864	1,024,020
28	Balance of adjusted on- and off-balance sheet assets a(2)	59,741,106	58,875,734
28a	Balance of adjusted on- and off-balance sheet assets b(3)	59,741,106	58,875,734
29	Leverage ratio b(4)	7.21%	7.31%
29a	Leverage ratio c(5)	7.21%	7.31%

Notes:

(1) Refers to the leverage ratio taking no account of temporary exemption of central bank reserves.

(2) Refers to the balance of adjusted on- and off-balance sheet assets taking into account temporary exemption of central bank reserves and calculated by adopting the simple arithmetic average of daily balance of securities financing transactions for the recent quarter.

(3) Refers to the balance of adjusted on- and off-balance sheet assets taking no account of temporary exemption of central bank reserves and calculated by adopting the simple arithmetic average of daily balance of securities financing transactions for the recent quarter.

(4) Refers to the leverage ratio taking into account temporary exemption of central bank reserves and calculated by adopting the simple arithmetic average of daily balance of securities financing transactions for the recent quarter.

(5) Refers to the leverage ratio taking no account of temporary exemption of central bank reserves and calculated by adopting the simple arithmetic average of daily balance of securities financing transactions for the recent quarter.

Liquidity Risk

LIQ1: Liquidity Coverage Ratio

In RMB millions, except for percentages

		Second quarter of 2026	
		Total unweighted value	Total weighted value
HIGH-QUALITY LIQUID ASSETS			
1	Total high-quality liquid assets (HQLA)		12,335,345
CASH OUTFLOWS			
2	Retail deposits and deposits from small business customers	21,672,194	2,163,114
3	Of which: Stable deposits	65,803	2,475
4	Of which: Less stable deposits	21,606,391	2,160,639
5	Unsecured wholesale funding	20,716,680	8,136,172
6	Of which: Operational deposits (excluding those generated from correspondent banking activities)	9,599,681	2,334,800
7	Of which: Non-operational deposits (all counterparties)	10,882,423	5,566,796
8	Of which: Unsecured debt	234,576	234,576
9	Secured funding		8,758
10	Additional requirements	6,356,212	3,823,024
11	Of which: Outflows related to derivative exposures and other collateral requirements	3,602,649	3,602,649
12	Of which: Outflows related to loss of funding on debt products	–	–
13	Of which: Credit and liquidity facilities	2,753,563	220,375
14	Other contractual funding obligations	103,925	103,901
15	Other contingent funding obligations	8,174,897	108,722
16	Total cash outflows		14,343,691
CASH INFLOWS			
17	Secured lending (including reverse repos and securities borrowing)	705,229	668,790
18	Inflows from fully performing exposures	2,230,773	1,252,054
19	Other cash inflows	3,605,160	3,599,522
20	Total cash inflows	6,541,162	5,520,366
			Total adjusted value
21	Total HQLA		12,335,345
22	Total net cash outflows		8,823,325
23	Liquidity coverage ratio (%)		138.96

Note: Data of the above table are the simple arithmetic average of the 91 calendar days' figures of the recent quarter.

The daily average liquidity coverage ratio for the second quarter of 2026 was 138.96%, 3.10 percentage points higher than the previous quarter, mainly attributable to the continued rapid growth in high-quality liquid assets. High-quality liquid assets cover cash, available central bank reserve under stress and primary and secondary bond assets that can be included in the liquidity coverage ratio under the regulatory requirements.

LIQ2: Net Stable Funding Ratio (NSFR)

In RMB millions, except for percentages

		As at 30 June 2026				
		Unweighted value				
		No maturity	< 6 months	6 months to < 1 year	≥ 1 year	Weighted value
AVAILABLE STABLE FUNDING (ASF) ITEMS						
1	Capital	4,742,922	–	–	689,979	5,432,901
2	Regulatory capital	4,742,922	–	–	689,979	5,432,901
3	Other capital instruments	–	–	–	–	–
4	Retail deposits and deposits from small business customers	8,355,222	14,077,971	25,573	10,743	20,230,406
5	Stable deposits	38,560	77,113	19,803	9,727	138,429
6	Less stable deposits	8,316,662	14,000,858	5,770	1,016	20,091,977
7	Wholesale funding	9,403,363	15,211,743	1,751,698	69,050	10,467,115
8	Operational deposits	8,903,271	666,633	2,678	1,280	4,787,571
9	Other wholesale funding	500,092	14,545,110	1,749,020	67,770	5,679,544
10	Liabilities with matching interdependent assets	–	–	–	–	–
11	Other liabilities	4,034	1,382,735	285,531	862,146	949,183
12	NSFR derivative liabilities				59,762	
13	All other liabilities and equity not included in the above categories	4,034	1,382,735	285,531	802,384	949,183
14	Total ASF					37,079,605
REQUIRED STABLE FUNDING (RSF) ITEMS						
15	Total NSFR high-quality liquid assets (HQLA)					1,935,294
16	Deposits held at other financial institutions for operational purposes	195,725	89,988	11,516	5,431	154,351
17	Loans and securities	1,273	8,455,509	5,067,544	22,528,439	25,224,091
18	Loans to financial institutions secured by Level 1 HQLA	–	616,715	–	1,446	93,390
19	Loans to financial institutions secured by non-Level 1 HQLA and unsecured loans to financial institutions	–	1,126,658	302,234	100,572	420,688
20	Loans to retail and small business customers, non-financial institutions, sovereigns, central banks and public sector entities (PSEs)	–	5,998,312	4,388,695	15,185,625	18,012,154

LIQ2: Net Stable Funding Ratio (NSFR) (Continued)

In RMB millions, except for percentages

		As at 30 June 2026				
		Unweighted value				
		No maturity	< 6 months	6 months to < 1 year	≥ 1 year	Weighted value
21	Of which: With a risk weight of less than or equal to 35%	–	3,037,253	133,662	277,728	1,749,777
22	Residential mortgages	–	1,560	3,406	5,699,718	4,844,068
23	Of which: With a risk weight of less than or equal to 35%	–	244	230	16,243	10,869
24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	1,273	712,264	373,209	1,541,078	1,853,791
25	Assets with matching interdependent liabilities	–	–	–	–	–
26	Other assets	325,799	962,422	36,462	427,293	1,524,970
27	Physical traded commodities (including gold)	55,842				47,465
28	Assets posted as initial margin for derivative contracts and contributions to default funds of central counterparties				86,209	73,278
29	NSFR derivative assets				71,909	12,147
30	NSFR derivative liabilities with additional variation margin posted				74,126[(1)]	14,825
31	All other assets not included in the above categories	269,957	962,422	36,462	269,175	1,377,255
32	Off-balance sheet items				11,394,350	269,768
33	Total RSF					29,108,474
34	NSFR (%)					127.38

Note: (1) This item is filled with the amount of derivative liabilities, that is, the amount of NSFR derivative liabilities before deducting the variable margin, without distinguishing the maturity; it is not included in the item 26 "Other assets".

LIQ2: Net Stable Funding Ratio (NSFR) (Continued)

In RMB millions, except for percentages

		As at 31 March 2026				
		Unweighted value				
		No maturity	< 6 months	6 months to < 1 year	≥ 1 year	Weighted value
AVAILABLE STABLE FUNDING (ASF) ITEMS						
1	Capital	4,747,634	–	–	575,000	5,322,634
2	Regulatory capital	4,747,634	–	–	575,000	5,322,634
3	Other capital instruments	–	–	–	–	–
4	Retail deposits and deposits from small business customers	8,485,591	14,103,663	16,476	11,018	20,362,920
5	Stable deposits	37,940	87,095	9,886	10,061	138,235
6	Less stable deposits	8,447,651	14,016,568	6,590	957	20,224,685
7	Wholesale funding	9,291,915	14,830,924	1,051,883	57,683	9,827,158
8	Operational deposits	8,830,523	617,003	2,630	1,189	4,726,267
9	Other wholesale funding	461,392	14,213,921	1,049,253	56,494	5,100,891
10	Liabilities with matching interdependent assets	–	–	–	–	–
11	Other liabilities	2,431	1,388,620	313,123	712,612	776,371
12	NSFR derivative liabilities				95,234	
13	All other liabilities and equity not included in the above categories	2,431	1,388,620	313,123	617,378	776,371
14	Total ASF					36,289,083
REQUIRED STABLE FUNDING (RSF) ITEMS						
15	Total NSFR high-quality liquid assets (HQLA)					1,882,971
16	Deposits held at other financial institutions for operational purposes	248,103	62,145	12,665	6,041	167,801
17	Loans and securities	1,533	8,189,654	4,832,974	22,493,182	25,025,419
18	Loans to financial institutions secured by Level 1 HQLA	–	410,334	–	1,467	61,913
19	Loans to financial institutions secured by non-Level 1 HQLA and unsecured loans to financial institutions	–	1,133,446	485,994	115,890	528,904
20	Loans to retail and small business customers, non-financial institutions, sovereigns, central banks and public sector entities (PSEs)	–	5,934,292	4,000,499	15,169,511	17,782,152
21	Of which: With a risk weight of less than or equal to 35%	–	2,749,621	107,677	286,509	1,596,484
22	Residential mortgages	–	1,370	3,587	5,780,818	4,912,864

LIQ2: Net Stable Funding Ratio (NSFR) (Continued)

In RMB millions, except for percentages

		As at 31 March 2026				
		Unweighted value				
		No maturity	< 6 months	6 months to < 1 year	≥ 1 year	Weighted value
23	Of which: With a risk weight of less than or equal to 35%	–	255	248	16,932	11,334
24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	1,533	710,212	342,894	1,425,496	1,739,586
25	Assets with matching interdependent liabilities	–	–	–	–	–
26	Other assets	334,117	864,572	30,306	454,690	1,459,547
27	Physical traded commodities (including gold)	56,610				48,118
28	Assets posted as initial margin for derivative contracts and contributions to default funds of central counterparties				96,470	81,999
29	NSFR derivative assets				81,238	–
30	NSFR derivative liabilities with additional variation margin posted				108,537[1]	21,707
31	All other assets not included in the above categories	277,507	864,572	30,306	276,982	1,307,723
32	Off-balance sheet items				11,090,267	258,906
33	Total RSF					28,794,644
34	NSFR (%)					126.03

Note: (1) This item is filled with the amount of derivative liabilities, that is, the amount of NSFR derivative liabilities before deducting the variable margin, without distinguishing the maturity; it is not included in the item 26 "Other assets".

Net stable funding ratio aims to ensure commercial banks have sufficient stable sources of funding to meet the needs for stable funding of assets and off-balance sheet risk exposures. The net stable funding ratio is the ratio of the available stable funding to the required stable funding. At the end of the second quarter of 2026, the NSFR was 127.38%, 1.35 percentage points higher than that at the end of the previous quarter, mainly due to the rapid increase in available stable funds.