BASEL III – PILLAR 3 DISCLOSURES FOR THE HALF YEAR ENDED 30 JUNE 2026

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1 Overview and Introduction

This document contains Pillar III disclosure which supplements the Basel III minimum capital requirements and the supervisory review process of Ajman Bank PJSC (the Bank). This includes information on the Bank's reporting structure, regulatory capital structure, risk exposures, risk management objectives, policies and assessment processes. The disclosures consist of both quantitative and qualitative information and are provided at the Bank level.

The Bank is regulated by the Central Bank of the United Arab Emirates (CBUAE) and follows the Pillar III disclosure requirement guidelines issued by the CBUAE. Some of the Pillar III requirements have been disclosed in the interim financial information for half year ended 30 June 2026, which covers the risk and capital management processes of the Bank and its compliance with the Basel Accords.

1.1 Basel Regulatory Framework

The Basel Accord framework consists of following three main pillars:

- Pillar 1 - outlines the regulatory minimum capital requirements by providing rules and regulations for measurement of credit risk, market risk and operational risk. The requirement of capital has to be covered by the Banks' own regulatory fund;
-
- Pillar 2 - addresses a Bank's Internal Capital Adequacy Assessment Process ("ICAAP") for assessing overall capital adequacy in relation to risks other than Pillar I; and
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- Pillar 3 - covers the other two pillars and focuses on enhanced transparency in information disclosure, covering risk and capital management, which encourages market discipline and allows market participants to assess specific information.

1.2 Future Regulatory Developments

The regulation and supervision of financial institutions has undergone a significant change since the global financial crisis. CBUAE Basel III capital regulations have been implemented and are compiled by the Bank.

All revised capital standards as per Basel III guidelines on capital standards for Common Equity Tier 1 (CET1), Additional Tier 1 (AT1) and Capital Conservation Buffer (CCB) have been implemented. There is close coordination between Ajman Bank and the CBUAE for the smooth implementation of any forthcoming new guidelines and disclosure requirements, with consultation facilitated by the UBF.

1.3 Implementation and Compliance of Basel Framework Guidelines

The Bank has been in compliance with Basel Accord guidelines since 2008, in accordance with CBUAE directives on Standardised Approach for Credit, Market and Operational Risk. In compliance with the CBUAE guidelines and Basel accords, these disclosures include information on the Bank's risk management objectives and policies, risk assessment processes and computation, capital management and capital adequacy.

1.4 Verification

The Pillar III disclosures for the half year ended 30 June 2026 have been reviewed by the Bank's Internal Auditors.

2 Overview of risk management and RWA

2.1 OV1: Overview of RWA

AED 000's

		RWA		Minimum capital requirements	
		Q2 2026	**Q1 2026**	**Q2 2026**	**Q1 2026**
1	Credit risk (excluding counterparty credit risk)	23,977,752	23,355,777	2,517,664	2,452,357
2	Of which: standardised approach (SA)	23,977,752	23,355,777	2,517,664	2,452,357
-	-	-			
-	-	-			
-	-	-			
6	Counterparty credit risk (CCR)	35,889	37,182	3,768	3,904
7	Of which: standardised approach for counterparty credit risk	35,889	37,182	3,768	3,904
-	-	-			
-	-	-			
-	-	-			
-	-	-			
12	Equity investments in funds - look-through approach	106,347	107,906	11,166	11,330
13	Equity investments in funds - mandate-based approach	-	-	-	-
14	Equity investments in funds - fall-back approach	-	-	-	-
15	Settlement risk	-	-	-	-
16	Securitisation exposures in the banking book	-	-	-	-
17	-	-			
18	Of which: securitisation external ratings-based approach (SEC-ERBA)	-	-	-	-
19	Of which: securitisation standardised approach (SEC-SA)	-	-	-	-
20	Market risk	511,199	223,648	53,676	23,483
21	Of which: standardised approach (SA)	511,199	223,648	53,676	23,483
22	-	-			
23	Operational risk	1,490,358	1,478,407	156,488	155,233
-	-	-			
-	-	-			
26	**Total (1+6+10+11+12+13+14+15+16+20+23)**	**26,121,545**	**25,202,920**	**2,742,762**	**2,646,307**

Note: The numbers presented in all the tables are in AED '000s unless otherwise specified.

2.2 KM1: Key metrics

AED 000's

		Q2 2026	Q1 2026	Q4 2025	Q3 2025	Q2 2025
	Available capital (amounts)					
1	Common Equity Tier 1 (CET1)	3,385,413	3,179,765	3,156,581	3,318,507	3,181,579
1a	Fully loaded ECL accounting model	3,385,413	3,179,765	3,156,581	3,318,507	3,181,579
2	Tier 1	3,385,413	3,179,765	3,156,581	3,318,507	3,181,579
2a	Fully loaded ECL accounting model Tier 1	3,385,413	3,179,765	3,156,581	3,318,507	3,181,579
3	Total capital	3,686,913	3,473,526	3,442,630	3,561,466	3,408,683
3a	Fully loaded ECL accounting model total capital	3,686,913	3,473,526	3,442,630	3,561,466	3,408,683
	Risk-weighted assets (amounts)					
4	Total risk-weighted assets (RWA)	26,121,545	25,202,919	24,499,400	21,038,153	19,715,256
	Risk-based capital ratios as a percentage of RWA					
5	Common Equity Tier 1 ratio (%)	12.96%	12.62%	12.88%	15.77%	16.14%
5a	Fully loaded ECL accounting model CET1 (%)	12.96%	12.62%	12.88%	15.77%	16.14%
6	Tier 1 ratio (%)	12.96%	12.62%	12.88%	15.77%	16.14%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	12.96%	12.62%	12.88%	15.77%	16.14%
7	Total capital ratio (%)	14.11%	13.78%	14.05%	16.93%	17.29%
7a	Fully loaded ECL accounting model total capital ratio (%)	14.11%	13.78%	14.05%	16.93%	17.29%
	Additional CET1 buffer requirements as a percentage of RWA					
8	Capital conservation buffer requirement (2.5% from 2019) (%)	2.50%	2.50%	2.50%	2.50%	2.50%
9	Countercyclical buffer requirement (%)	0.00%	0.00%	0.00%	0.00%	0.00%
10	Bank D-SIB additional requirements (%)	0.00%	0.00%	0.00%	0.00%	0.00%
11	Total of bank CET1 specific buffer requirements (%) (row 8 + row 9+ row 10)	2.50%	2.50%	2.50%	2.50%	2.50%
12	CET1 available after meeting the bank's minimum capital requirements (%)	5.96%	5.62%	5.88%	8.77%	9.14%
	Leverage Ratio					
13	Total leverage ratio measure	35,440,820	34,465,629	34,446,606	29,200,948	27,683,587
14	Leverage ratio (%) (row 2/row 13)	9.55%	9.23%	9.16%	11.36%	11.49%
14a	Fully loaded ECL accounting model leverage ratio (%) (row 2A/row 13)	9.55%	9.23%	9.16%	11.36%	11.49%
14b	Leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)	9.55%	9.23%	9.16%	11.36%	11.49%
	Liquidity Coverage Ratio					
15	Total HQLA	-	-	-	-	-
16	Total net cash outflow	-	-	-	-	-
17	LCR ratio (%)	-	-	-	-	-
	Net Stable Funding Ratio					
18	Total available stable funding	-	-	-	-	-
19	Total required stable funding	-	-	-	-	-

		Q2 2026	Q1 2026	Q4 2025	Q3 2025	Q2 2025
	Available capital (amounts)					
20	NSFR ratio (%)	-	-	-	-	-
	ELAR					
21	Total HQLA	3,918,600	4,978,647	5,133,016	4,005,481	4,143,505
22	Total liabilities	29,703,056	29,560,374	27,721,989	24,061,550	23,507,833
23	Eligible Liquid Assets Ratio (ELAR) (%)	13.19%	16.84%	18.52%	16.65%	17.63%
	ASRR					
24	Total available stable funding	25,915,512	26,312,848	26,488,794	24,074,734	22,949,981
25	Total Advances	22,911,943	21,910,660	20,405,698	17,150,687	16,895,851
26	Advances to Stable Resources Ratio (%)	88.41%	83.27%	77.04%	71.24%	73.62%

**LCR and NSFR are not applicable*

3 Composition of Capital

3.1 CC1: Composition of regulatory capital

AED 000's

		Amounts	Reference
	Common Equity Tier 1 capital: instruments and reserves		
1	Directly issued qualifying common share (and equivalent for non-joint stock companies) capital plus related stock surplus	2,723,500	Same as (a) from CC2 template
2	Retained earnings	660,785	Same as (c) from CC2 template
3	Accumulated other comprehensive income (and other reserves)	31,663	
4	*Directly issued capital subject to phase-out from CET1 (only applicable to non-joint stock companies)*	-	
5	Common share capital issued by third parties (amount allowed in group CET1)	-	
6	**Common Equity Tier 1 capital before regulatory deductions**	**3,415,948**	
	Common Equity Tier 1 capital regulatory adjustments		
7	Prudent valuation adjustments	-	
8	Goodwill (net of related tax liability)	-	
9	Other intangibles including mortgage servicing rights (net of related tax liability)	(23,762)	Same as (d) from CC2 template
10	Deferred tax assets that rely on future profitability, excluding those arising from temporary differences (net of related tax liability)	-	
11	Cash flow hedge reserve	-	
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	-	
15	Investments in own shares (if not already subtracted from paid-in capital on reported balance sheet)	(6,773)	Same as (b) from CC2 template
16	Reciprocal cross-holdings in CET1, AT1, Tier 2	-	
17	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)	-	
18	Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	-	
19	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	-	
20	Amount exceeding 15% threshold	-	
21	Of which: significant investments in the common stock of financials	-	
22	Of which: deferred tax assets arising from temporary differences	-	
23	CBUAE specific regulatory adjustments	-	
24	**Total regulatory adjustments to Common Equity Tier 1**	(30,535)	
25	**Common Equity Tier 1 capital (CET1)**	**3,385,413**	

		Amounts	Reference
	Additional Tier 1 capital: instruments		
26	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	-	
27	Of which: classified as equity under applicable accounting standards	-	
28	Of which: classified as liabilities under applicable accounting standards	-	
29	*Directly issued capital instruments subject to phase-out from additional Tier 1*	-	
30	Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in AT1)	-	
31	*Of which: instruments issued by subsidiaries subject to phase-out*	-	
32	Additional Tier 1 capital before regulatory adjustments	-	
	Additional Tier 1 capital: regulatory adjustments		
33	Investments in own additional Tier 1 instruments	-	
34	Investments in capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation	-	
35	Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation	-	
36	CBUAE specific regulatory adjustments	-	
37	Total regulatory adjustments to additional Tier 1 capital	-	
38	**Additional Tier 1 capital (AT1)**	**-**	
39	**Tier 1 capital (T1= CET1 + AT1)**	**3,385,413**	
	Tier 2 capital: instruments and provisions		
40	Directly issued qualifying Tier 2 instruments plus related stock surplus	-	
41	*Directly issued capital instruments subject to phase-out from Tier 2*	-	
42	Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 30) issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	-	
43	*Of which: instruments issued by subsidiaries subject to phase-out*	-	
44	Provisions	301,500	Same as (e) from CC2 template
45	**Tier 2 capital before regulatory adjustments**	**301,500**	
	Tier 2 capital: regulatory adjustments		
46	Investments in own Tier 2 instruments	-	
47	Investments in capital, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)	-	
48	Significant investments in the capital, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	-	
49	CBUAE specific regulatory adjustments	-	
50	**Total regulatory adjustments to Tier 2 capital**	-	
51	**Tier 2 capital (T2)**	**301,500**	
52	**Total regulatory capital (TC = T1 + T2)**	**3,686,913**	
53	**Total risk-weighted assets**	**26,121,545**	
	Capital ratios and buffers		
54	Common Equity Tier 1 (as a percentage of risk-weighted assets)	12.96%	
55	Tier 1 (as a percentage of risk-weighted assets)	12.96%	
56	Total capital (as a percentage of risk-weighted assets)	14.11%	

		Amounts	Reference
57	Institution specific buffer requirement (capital conservation buffer plus countercyclical buffer requirements plus higher loss absorbency requirement, expressed as a percentage of risk-weighted assets)	0.00%	
58	Of which: capital conservation buffer requirement	0.00%	
59	Of which: bank-specific countercyclical buffer requirement	0.00%	
60	Of which: higher loss absorbency requirement (e.g. DSIB)	0.00%	
61	Common Equity Tier 1 (as a percentage of risk-weighted assets) available after meeting the bank's minimum capital requirement.	5.96%	
	The CBUAE Minimum Capital Requirement		
62	Common Equity Tier 1 minimum ratio	7.00%	
63	Tier 1 minimum ratio	8.50%	
64	Total capital minimum ratio	10.50%	
	Amounts below the thresholds for deduction (before risk weighting)		
-	-	-	
66	Significant investments in common stock of financial entities	-	
-	-	-	
68	Deferred tax assets arising from temporary differences (net of related tax liability)	-	
	Applicable caps on the inclusion of provisions in Tier 2		
69	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	-	
70	Cap on inclusion of provisions in Tier 2 under standardised approach	-	
-	-	-	
-	-	-	
	Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022)	-	
73	*Current cap on CET1 instruments subject to phase-out arrangements*	-	
74	*Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)*	-	
75	*Current cap on AT1 instruments subject to phase-out arrangements*	-	
76	*Amount excluded from AT1 due to cap (excess after redemptions and maturities)*	-	
77	*Current cap on T2 instruments subject to phase-out arrangements*	-	
78	*Amount excluded from T2 due to cap (excess after redemptions and maturities)*	-	

3.2 CC2: Reconciliation of regulatory capital to balance sheet

AED 000's

Description	Balance sheet as in published financial statements Q2 2026	Under regulatory scope of consolidation Q2 2026	Reference
Assets			
Cash and balances with the Central Bank	2,644,202	2,644,202	
Due from banks and financial institutions	3,614,361	3,614,361	
Islamic financing and investing assets, net	19,693,015	19,925,832	
Islamic Investments securities at FVTOCI	6,024,134	6,024,134	
Investments in Subsidiary	-	37,497	
Investments Properties	672,500	401,200	
Property and Equipment	210,986	209,263	
Other Islamic assets	1,006,121	990,821	
Total assets	**33,865,319**	**33,847,310**	
Liabilities			
Islamic customers' deposits	22,874,697	22,875,788	
Due to banks and other financial institutions	4,634,363	4,634,363	
Other Liabilities	1,122,576	1,109,845	
Sukuk financing instrument	1,818,139	1,818,139	
Total liabilities	**30,449,775**	**30,438,135**	
Shareholders' equity			
Share Capital	2,723,500	2,723,500	a
Treasury shares	(6,773)	(6,773)	b
Statutory reserve	105,527	105,527	
General impairment reserve	201,400	201,400	
Investment fair value reserve	(275,264)	(275,264)	
Retained earnings	661,671	660,785	c
Common equity tier 1 capital regulatory deductions	-	(23,762)	d
Provision eligible for inclusion in Tier 2	-	301,500	e
Non-Controlling Interest	5,483	-	
Total Capital	**3,415,544**	**3,686,913**	

3.3 CCA: Main features of regulatory capital instruments

S. No.	Particulars	Quantitative / qualitative information
1	Issuer	Ajman Bank
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	AEA003201018
3	Governing law(s) of the instrument	UAE Federal Decree Law No. (32) of 2021 on Commercial Companies
	Regulatory treatment	
4	Transitional arrangement rules (i.e. grandfathering)	NA
5	Post-transitional arrangement rules (i.e. grandfathering)	NA
6	Eligible at solo/group/group and solo	Solo
7	Instrument type (types to be specified by each jurisdiction)	Ordinary shares
8	Amount recognized in regulatory capital (currency in millions, as of most recent reporting date)	AED 2,723 millions
9	Nominal amount of instrument	AED 1 per share
9a	Issue price	AED 1 per share
9b	Redemption price	NA
10	Accounting classification	Shareholder's equity
11	Original date of issuance	Multiple
12	Perpetual or dated	NA
13	Original maturity date	NA
14	Issuer call subject to prior supervisory approval	NA
15	Optional call date, contingent call dates and redemption amount	NA
16	Subsequent call dates, if applicable	NA
	Coupons / dividends	
17	Fixed or floating dividend/coupon	NA
18	Coupon rate and any related index	NA
19	Existence of a dividend stopper	NA
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	NA
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	NA
21	Existence of step-up or other incentive to redeem	NA
22	Non-cumulative or cumulative	NA
23	Convertible or non-convertible	NA
24	Writedown feature	NA
25	If writedown, writedown trigger(s)	NA
26	If writedown, full or partial	NA
27	If writedown, permanent or temporary	NA
28	If temporary write-own, description of writeup mechanism	NA
28a	Type of subordination	NA
29	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned).	NA
30	Non-compliant transitioned features	NA

S. No.	Particulars	Quantitative / qualitative information
31	If yes, specify non-compliant features	NA

4 Macroprudential Supervisory measures

4.1 CCyB1: Geographical distribution of credit exposures used in the countercyclical buffer

Not applicable. There are no private sector credit exposures relevant for the calculation of the countercyclical buffer.

5 Leverage Ratio

5.1 LR1: Summary comparison of accounting assets vs leverage ratio exposure measure (LR1)

Sr Nos.	Description	Q2'2026 AED 000's
1	Total consolidated assets as per published financial statements	33,865,319
2	Adjustments for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	(18,009)
3	Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference	-
4	Adjustments for temporary exemption of central bank reserves (if applicable)	-
5	Adjustment for fiduciary assets recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	-
6	Adjustments for regular-way purchases and sales of financial assets subject to trade date accounting	-
7	Adjustments for eligible cash pooling transactions	-
8	Adjustments for derivative financial instruments	82,944
9	Adjustment for securities financing transactions (ie repos and similar secured lending)	-
10	Adjustments for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	1,534,328
11	Adjustments for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital	-
12	Other adjustments	(23,762)
13	**Leverage ratio exposure measure**	**35,440,820**

5.2 LR2: Leverage ratio common disclosure template

AED 000's

Sr Nos.	Description	Q2 2026	Q1 2026
	On-balance sheet exposures		
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	33,847,310	32,823,721
2	Gross-up for derivatives collateral provided where deducted from balance sheet assets pursuant to the operative accounting framework	-	-
3	(Deductions of receivable assets for cash variation margin provided in derivatives transactions)	-	-
4	(Adjustment for securities received under securities financing transactions that are recognised as an asset)	-	-
5	(Specific and general provisions associated with on-balance sheet exposures that are deducted from Tier 1 capital)	-	-
6	(Asset amounts deducted in determining Tier 1 capital)	(23,762)	(23,586)
7	**Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of rows 1 to 6)**	33,823,548	32,800,135
	Derivative exposures		
8	Replacement cost associated with *all* derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	17,652	10,161
9	Add-on amounts for PFE associated with *all* derivatives transactions	41,593	47,398
10	(Exempted CCP leg of client-cleared trade exposures)	-	-
11	Adjusted effective notional amount of written credit derivatives	-	-
12	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	-	-
13	**Total derivative exposures (1.4 times of sum of rows 8 to 12)**	82,944	80,582
	Securities financing transactions		
14	Gross SFT *assets* (with no recognition of netting), after adjusting for sale accounting transactions	-	-
15	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-	-
16	CCR exposure for SFT assets	-	-
17	Agent transaction exposures	-	-
18	**Total securities financing transaction exposures (sum of rows 14 to 17)**	-	-
	Other off-balance sheet exposures		
19	Off-balance sheet exposure at gross notional amount	4,761,053	4,802,494
20	(Adjustments for conversion to credit equivalent amounts)	(3,226,726)	(3,217,582)
21	(Specific and general provisions associated with off-balance sheet exposures deducted in determining Tier 1 capital)	-	-
22	**Off-balance sheet items (sum of rows 19 to 21)**	1,534,327	1,584,913
	Capital and total exposures		
23	**Tier 1 capital**	3,385,413	3,179,765
24	**Total exposures (sum of rows 7, 13, 18 and 22)**	35,440,820	34,465,629
	Leverage ratio		
25	**Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)**	9.55%	9.23%
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	9.55%	9.23%
26	CBUAE minimum leverage ratio requirement	3.00%	3.00%
27	**Applicable leverage buffers**	6.55%	6.23%

5.3 ELAR: Eligible Liquid Assets Ratio*

AED 000's

1	High Quality Liquid Assets	Nominal amount	Eligible Liquid Asset
1.1	Physical cash in hand at the bank + balances with the CBUAE	2,412,571	
1.2	UAE Federal Government Bonds and Sukuks	297,447	
	Sub Total (1.1 to 1.2)	2,710,019	2,710,019
1.3	UAE local governments publicly traded debt securities	685,182	
1.4	UAE Public sector publicly traded debt securities	165,643	
	Sub total (1.3 to 1.4)	850,825	794,904
1.5	Foreign Sovereign debt instruments or instruments issued by their respective central banks	413,677	413,677
1.6	**Total**	**3,974,521**	**3,918,600**
2	Total liabilities		29,703,056
3	**Eligible Liquid Assets Ratio (ELAR)**		**13.19%**

The calculations are based on an average of last three months.

5.4 ASRR: Advances to Stable Resource Ratio

AED 000's

		Items	Amount
1		**Computation of Advances**	
	1.1	Net Lending (gross loans - specific and collective provisions + interest in suspense)	20,131,320
	1.2	Lending to non-banking financial institutions	0
	1.3	Net Financial Guarantees & Stand-by LC (issued - received)	218,038
	1.4	Interbank Placements	2,562,585
	1.5	**Total Advances**	**22,911,943**
2		**Calculation of Net Stable Resources**	
	2.1	Total capital + general provisions	3,769,124
		Deduct:	
	2.1.1	Goodwill and other intangible assets	23,762
	2.1.2	Fixed Assets	649,751
	2.1.3	Funds allocated to branches abroad	0
	2.1.5	Unquoted Investments	40,861
	2.1.6	Investment in subsidiaries, associates and affiliates	37,497
	2.1.7	**Total deduction**	751,871
	2.2	**Net Free Capital Funds**	**3,017,253**
	2.3	**Other stable resources:**	
	2.3.1	Funds from the head office	0
	2.3.2	Interbank deposits with remaining life of more than 6 months	696,625
	2.3.3	Refinancing of Housing Loans	0
	2.3.4	Borrowing from non-Banking Financial Institutions	58,727
	2.3.5	Customer Deposits	20,306,657
	2.3.6	Capital market funding/ term borrowings maturing after 6 months from reporting date	1,836,250
	2.3.7	**Total other stable resources**	22,898,259
	2.4	**Total Stable Resources (2.2+2.3.7)**	25,915,512
3		**Advances TO STABLE RESOURCES RATIO (1.6/ 2.4*100)**	**88.41**

6 Credit Risk

6.1 CR1: Credit quality of assets

AED 000's

		Gross carrying values of		Allowances / Impairments	Of which ECL accounting provisions for credit losses on SA exposures allocated in		Net values (a+b-c)
		Defaulted exposures	Non-defaulted exposures		Regulatory category of Specific	Regulatory category of General	
		a	b	c	d	e	f
1	Loans	1,478,206	19,041,654	594,028	249,385	344,643	19,925,832
2	Debt securities	-	5,748,361	11,407	-	11,407	5,736,954
3	Off-balance sheet exposures	256	2,872,411	19,370	62	19,309	2,853,296
4	**Total**	**1,478,462**	**27,662,426**	**624,806**	**249,447**	**375,359**	**28,516,083**

6.2 CR2: Changes in the stock of defaulted loans and debt securities

AED 000's

S No.	Description	Amount
1	**Defaulted loans and debt securities at the end of the previous reporting period**	**1,524,286**
2	Loans and debt securities that have defaulted since the last reporting period	86,911
3	Returned to non-default status	5,773
4	Amounts written off	86,823
5	Other changes	(40,395)
6	**Defaulted loans and debt securities at the end of the reporting period (1+2-3-4±5)**	**1,478,206**

6.3 CR3: Credit risk mitigation techniques – overview

AED 000's

		a	b	c	d	e	f	g
		Exposures unsecured: carrying amount	**Exposures secured by collateral**	**Exposures secured by collateral of which: secured amount**	**Exposures secured by financial guarantees**	**Exposures secured by financial guarantees, of which: secured amount**	**Exposures secured by credit derivatives**	**Exposures secured by credit derivatives, of which: secured amount**
1	Loans	17,162,389	2,474,529	1,406,641	288,914	285,398	-	-
2	Sukuks	5,736,954	-	-	-	-	-	-
3	**Total**	23,188,257	2,474,529	1,406,641	288,914	285,398	**-**	**-**
4	Of which defaulted	1,478,206	-	-	-	-	-	-

6.4 CR4: Standardized approach - credit risk exposure and CRM effects

AED 000's

		Exposures before CCF and CRM		Exposures post-CCF and CRM		RWA and RWA density	
	Asset classes	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
1	Sovereigns and their central banks	6,572,792	25,285	6,572,792	12,643	1,589,262	24.13%
2	Public Sector Entities	3,083,381	230,638	3,083,381	5,906	2,345,986	75.94%
3	Multilateral development banks	446,444	-	446,444	-	-	0.00%
4	Banks	4,489,680	197,040	4,489,680	74,397	3,262,564	71.48%
5	Securities firms	-	-	-	-	-	-
6	Corporates	7,960,937	3,802,410	6,708,860	1,057,787	7,374,999	94.96%
7	Regulatory retail portfolios	1,616,167	395,291	1,599,746	8,442	1,271,102	79.04%
8	Secured by residential property	4,584,483	5,866	4,562,496	-	2,744,571	60.16%
9	Secured by commercial real estate	2,363,895	104,267	2,331,271	52,133	2,383,404	100.00%
10	Equity Investment in Funds (EIF)	35,250	-	35,250	-	106,347	301.69%
11	Past-due loans	1,223,381	194	1,223,442	194	1,236,795	101.08%
12	Higher-risk categories	-	-	-	-	-	-
13	Other assets	1,842,564	-	1,842,564	-	1,769,068	96.01%
14	CVA	82,943	-	82,943	-	35,889	43.27%
15	**Total**	**34,301,917**	**4,760,991**	**32,978,870**	**1,211,503**	**24,119,989**	**70.55%**

6.5 CR5: Standardized approach - exposures by asset classes and risk weights

AED 000's

	Asset classes \ Risk weight	0%	20%	35%	50%	75%	100%	150%	Others	Total credit exposures amount (post CCF and post-CRM)
1	Sovereigns and their central banks	4,432,984	174,399	-	331,943	-	-	1,517,268	128,840	6,585,434
2	Public Sector Entities	-	449,417	-	767,535	-	-	1,872,335	-	3,089,287
3	Multilateral development banks	446,444	-	-	-	-	-	-	-	446,444
4	Banks	-	261,651	-	2,184,385	-	-	2,118,042	-	4,564,077
5	Securities firms	-	-	-	-	-	-	-	-	-
6	Corporates	-	36,793	-	704,935	-	209,667	6,771,845	43,407	7,766,647
7	Regulatory retail portfolios	-	-	-	-	1,348,342	-	259,845	-	1,608,187
8	Secured by residential property	-	-	2,786,385	-	27,099	1,749,012	-	-	4,562,496
9	Secured by commercial real estate	-	-	-	-	-	-	2,383,404	-	2,383,404
10	Equity Investment in Funds (EIF)	-	-	-	-	-	-	-	35,250	35,250
11	Past-due loans	-	-	-	-	-	-	1,197,319	26,318	1,223,636
12	Higher-risk categories	-	-	-	-	-	-	-	-	-
13	Other assets	223,223	-	-	38,926	-	-	1,068,252	512,163	1,842,564
14	CVA	-	20,097	-	62,399	-	-	447	-	82,943
15	**Total**	**5,102,652**	**942,357**	**2,786,385**	**4,090,124**	**1,375,441**	**1,958,679**	**17,188,756**	**745,978**	**34,190,373**

7 Counterparty Credit Risk

7.1 CCR1: Analysis of counterparty credit risk (CCR) exposure by approach

AED 000's

		a	B	c	d	e	f
		Replacement cost	**Potential future exposure**	**EEPE**	**Alpha used for computing regulatory EAD**	**EAD post-CRM**	**RWA**
1	SA-CCR (for derivatives)	17,652	41,593		1.4	82,943	35,889
2	[redacted]			-	-	-	-
3	Simple Approach for credit risk mitigation (for SFTs)					-	-
4	Comprehensive Approach for credit risk mitigation (for SFTs)					-	-
5	[redacted]					-	-
6	**Total**						**35,889**

7.2 CCR2: Credit valuation adjustment (CVA) capital charge

AED 000's

		a	B
		EAD post-CRM	**RWA**
1	All portfolios subject to the Standardized CVA capital charge*	82,943	35,889
2	All portfolios subject to the Simple alternative CVA capital charge	-	-

7.3 CCR3: Standardised approach - CCR exposures by regulatory portfolio and risk weights

AED 000's

Regulatory portfolio \ Risk weight	a	b	c	d	e	f	g	h
	0%	**20%**	**50%**	**75%**	**100%**	**150%**	**Others**	**Total credit exposure**
Sovereigns	-	-	-	-	-	-	-	-
Public Sector Entities (PSEs)	-	-	-	-	-	-	-	-
Multilateral development banks (MDBs)	-	-	-	-	-	-	-	-
Banks	-	20,097	62,399	-	-	447	-	82,943
Securities firms	-	-	-	-	-	-	-	-
Corporates	-	-	-	-	-	-	-	-
Regulatory retail portfolios	-	-	-	-	-	-	-	-
Secured by residential property	-	-	-	-	-	-	-	-
Secured by commercial real estate	-	-	-	-	-	-	-	-
Equity Investment in Funds (EIF)	-	-	-	-	-	-	-	-
Past-due loans	-	-	-	-	-	-	-	-
Higher-risk categories	-	-	-	-	-	-	-	-
Other assets	-	-	-	-	-	-	-	-
Total	**-**	**20,097**	**62,399**	**-**	**-**	**447**	**-**	**82,943**

8 Market risk

8.1 MR1: Market risk under the standardized approach

AED 000's

		RWA
1	General Interest rate risk (General and Specific)	245,183
2	Equity risk (General and Specific)	78,971
3	Foreign exchange risk	187,045
4	Commodity risk	-
	Options	-
5	Simplified approach	-
6	Delta-plus method	-
-	-	-
8	Securitization	-
9	**Total**	**511,199**

9 Appendix 1 – Not applicable Disclosures

Topic	Table	Informative Overview	Applicable
Prudential valuation adjustments	PV1	Prudent Valuation adjustments	Not Applicable
Liquidity	LIQ1	Liquidity Coverage Ratio	Not Applicable
Liquidity	LIQ2	Net Stable Funding Ratio	Not Applicable
Counterparty credit risk (CCR)	CCRA	Qualitative disclosure related to CCR	*Not disclosed
Counterparty credit risk (CCR)	CCR5	Composition of collateral for CCR exposure	Not Applicable
Counterparty credit risk (CCR)	CCR6	Credit derivatives exposures	* Not disclosed
Counterparty credit risk (CCR)	CCR8	Exposures to central counterparties	Not Applicable
Securitisation	SECA	Qualitative disclosures related to securitisation exposures	Not Applicable
Securitisation	SEC1	Securitisation exposures in the banking book	Not Applicable
Securitisation	SEC2	Securitisation exposures in the trading book	Not Applicable
Securitisation	SEC3	Securitisation exposures in the banking book and associated regulatory capital requirements - bank acting as originator or as sponsor	Not Applicable
Securitisation	SEC4	Securitisation exposures in the trading book and associated capital requirements - bank acting as investor	Not Applicable

*Not disclosed - disclosure is deemed immaterial and not meaningful to the user.