

BASEL III – PILLAR 3 DISCLOSURES FOR THE HALF YEAR ENDED 30 JUNE 2025

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1 Overview and Introduction

This document contains Pillar 3 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 3 disclosure requirement guidelines issued by the CBUAE. Some of the Pillar 3 requirements have been disclosed in the interim financial information for half year ended 30th June 2025, 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
- 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 for 2022 as per Basel III guidelines on capital standards for Common Equity Tier 1 (CET1), Additional Tier 1 (AT1) and Capital Conservation Buffer (CCB) are implemented. There is close coordination between UAE Banks and CBUAE for the smooth implementation of any forthcoming new guidelines and disclosure requirements.

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 3 disclosures for the interim financial information for the half year ended 30th June 2025 have been appropriately verified internally.

2 Overview of risk management and RWA

2.1 OV1: Overview of RWA

AED 000's

		RWA		Minimum capital requirements	
		Q2 2025	Q1 2025	Q2 2025	Q1 2025
1	Credit risk (excluding counterparty credit risk)	18,006,996	16,167,109	1,890,735	1,697,546
2	Of which: standardised approach (SA)	18,006,996	16,167,109	1,890,735	1,697,546
-	-	-			
-	-	-			
-	-	-			
6	Counterparty credit risk (CCR)	2,083	466	219	49
7	Of which: standardised approach for counterparty credit risk	2,083	466	219	49
-	-	-			
-	-	-			
-	-	-			
-	-	-			
12	Equity investments in funds - look-through approach	159,195	155,374	16,716	16,314
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	143,360	94,009	15,053	9,871
21	Of which: standardised approach (SA)	143,360	94,009	15,053	9,871
22	-	-			
23	Operational risk	1,403,622	1,403,622	147,380	147,380
-	-	-			
-	-	-			
26	Total (1+6+10+11+12+13+14+15+16+20+23)	19,715,256	17,820,579	2,070,102	1,871,161

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

2.2 KM1: Key metrics

AED 000's

		a	b	c	d	e
	Available capital (amounts)	Q2 2025	Q1 2025	Q4 2024	Q3 2024	Q2 2024
1	Common Equity Tier 1 (CET1)	3,181,579	3,034,750	2,937,305	2,947,335	2,789,662
1a	Fully loaded ECL accounting model	3,181,579	3,034,750	2,873,135	2,934,148	2,778,207
2	Tier 1	3,181,579	3,034,750	2,937,305	2,947,335	2,789,662
2a	Fully loaded ECL accounting model Tier 1	3,181,579	3,034,750	2,873,135	2,934,148	2,778,207
3	Total capital	3,408,683	3,238,786	3,123,121	3,130,121	2,984,468
3a	Fully loaded ECL accounting model total capital	3,408,683	3,238,786	3,058,950	3,116,934	2,973,013
	Risk-weighted assets (amounts)					
4	Total risk-weighted assets (RWA)	19,715,256	17,820,579	16,351,910	16,043,485	17,006,169
	Risk-based capital ratios as a percentage of RWA					
5	Common Equity Tier 1 ratio (%)	16.14%	17.03%	17.96%	18.37%	16.40%
5a	Fully loaded ECL accounting model CET1 (%)	16.14%	17.03%	17.57%	18.29%	16.34%
6	Tier 1 ratio (%)	16.14%	17.03%	17.96%	18.37%	16.40%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	16.14%	17.03%	17.57%	18.29%	16.34%
7	Total capital ratio (%)	17.29%	18.17%	19.10%	19.51%	17.55%
7a	Fully loaded ECL accounting model total capital ratio (%)	17.29%	18.17%	18.71%	19.43%	17.48%
	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 (%)	9.14%	10.03%	10.96%	11.37%	9.40%
	Leverage Ratio					
13	Total leverage ratio measure	27,639,883	25,035,424	23,218,423	25,079,382	24,964,714
14	Leverage ratio (%) (row 2/row 13)	11.51%	12.12%	12.65%	11.75%	11.17%
14a	Fully loaded ECL accounting model leverage ratio (%) (row 2A/row 13)	11.51%	12.12%	12.37%	11.70%	11.13%
14b	Leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)	11.51%	12.12%	12.65%	11.75%	11.17%
	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	-	-	-	-	-
20	NSFR ratio (%)	-	-	-	-	-

		a	b	c	d	e
	Available capital (amounts)	Q2 2025	Q1 2025	Q4 2024	Q3 2024	Q2 2024
	ELAR					
21	Total HQLA	4,143,505	3,342,573	3,739,627	4,436,171	4,633,296
22	Total liabilities	23,507,833	20,487,713	20,266,460	21,073,855	20,768,675
23	Eligible Liquid Assets Ratio (ELAR) (%)	17.63%	16.32%	18.45%	21.05%	22.31%
	ASRR					
24	Total available stable funding	22,949,981	19,555,042	19,515,359	19,347,452	18,853,389
25	Total Advances	16,895,851	16,174,081	14,792,042	14,634,231	14,782,309
26	Advances to Stable Resources Ratio (%)	73.62%	82.71%	75.80%	75.64%	78.41%

*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	463,081	Same as (e) from CC2 template
3	Accumulated other comprehensive income (and other reserves)	68,213	
4	<i>Directly issued capital subject to phase-out from CET1 (only applicable to non-joint stock companies)</i>	-	
5	Common share capital issued by third parties (amount allowed in group CET1)	-	
6	Common Equity Tier 1 capital before regulatory deductions	3,254,794	
	Common Equity Tier 1 capital regulatory adjustments		
7	Prudent valuation adjustments	-	
8	Goodwill (net of related tax liability)	(42,817)	Same as (f) from CC2 template
9	Other intangibles including mortgage servicing rights (net of related tax liability)	-	
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)	(30,398)	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	-	
24	Total regulatory adjustments to Common Equity Tier 1	3,181,579	
	Additional Tier 1 capital: instruments		

		Amounts	Reference
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	<i>Directly issued capital instruments subject to phase-out from additional Tier 1</i>	-	
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	<i>Of which: instruments issued by subsidiaries subject to phase-out</i>	-	
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)	3,181,579	
Tier 2 capital: instruments and provisions			
40	Directly issued qualifying Tier 2 instruments plus related stock surplus	-	
41	<i>Directly issued capital instruments subject to phase-out from Tier 2</i>	-	
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	<i>Of which: instruments issued by subsidiaries subject to phase-out</i>	-	
44	Provisions	227,103	
45	Tier 2 capital before regulatory adjustments	227,103	
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)	227,103	
52	Total regulatory capital (TC = T1 + T2)	3,408,683	
53	Total risk-weighted assets	19,715,256	
Capital ratios and buffers			
54	Common Equity Tier 1 (as a percentage of risk-weighted assets)	16.14%	
55	Tier 1 (as a percentage of risk-weighted assets)	16.14%	
56	Total capital (as a percentage of risk-weighted assets)	17.29%	
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%	

		Amounts	Reference
61	Common Equity Tier 1 (as a percentage of risk-weighted assets) available after meeting the bank's minimum capital requirement.	9.14%	
	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	<i>Current cap on CET1 instruments subject to phase-out arrangements</i>	-	
74	<i>Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)</i>	-	
75	<i>Current cap on AT1 instruments subject to phase-out arrangements</i>	-	
76	<i>Amount excluded from AT1 due to cap (excess after redemptions and maturities)</i>	-	
77	<i>Current cap on T2 instruments subject to phase-out arrangements</i>	-	
78	<i>Amount excluded from T2 due to cap (excess after redemptions and maturities)</i>	-	

3.2 CC2: Reconciliation of regulatory capital to balance sheet

AED 000's

	Balance sheet as in published financial statements	Under regulatory scope of consolidation*	Reference
Description	Q2 2025	Q2 2025	
Assets			
Cash and balances with the Central Bank	3,220,009	3,220,009	
Due from banks and financial institutions	3,006,868	3,006,868	
Islamic financing and investing assets, net	14,825,118	14,825,118	
Islamic Investments securities at FVTOCI	4,073,773	4,073,773	
Investments in Subsidiary	-	1,914	
Investments Properties	392,603	392,603	
Property and Equipment	139,828	137,788	f
Other Islamic assets	974,907	974,009	
Total assets	26,633,106	26,632,082	
Liabilities			
Islamic customers' deposits	19,977,091	19,980,681	
Due to banks and other financial institutions	814,363	814,363	
Sukuk financing instrument	1,815,466	1,815,466	
Other Liabilities	802,227	797,175	
Total liabilities	23,409,148	23,407,686	
Shareholders' equity			
Share Capital	2,723,500	2,723,500	a
Treasury shares and others	(30,398)	(30,398)	b
Statutory and other reserves	281,858	281,858	c
Investment fair value reserve	(213,645)	(213,645)	d
Retained earnings	462,643	463,081	e
Total shareholders' equity	3,223,958	3,224,396	
Total liabilities and Equity	26,633,106	26,632,082	

* Net of Provision and Profit in Suspense.

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 recognised 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
31	If yes, specify non-compliant features	NA

4 Macprudential 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	Q2'2025 AED 000's
1	Total consolidated assets as per published financial statements	26,633,106
2	Adjustments for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	(1,024)
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	561
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)	1,050,057
11	Adjustments for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital	-
12	Other adjustments	(42,817)
13	Leverage ratio exposure measure	27,639,883

5.2 LR2: Leverage ratio common disclosure template

AED 000's

Sr Nos.	Description	Q2 2025	Q1 2025
On-balance sheet exposures			
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	26,632,082	24,494,805
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)	(42,817)	-
7	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of rows 1 to 6)	26,589,265	24,494,805
Derivative exposures			
8	Replacement cost associated with <i>all</i> derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	14	890
9	Add-on amounts for PFE associated with <i>all</i> derivatives transactions	387	774
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)	561	2,329
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	2,716,299	1,546,665
20	(Adjustments for conversion to credit equivalent amounts)	(1,666,242)	(1,008,375)
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)	1,050,057	538,290
Capital and total exposures			
23	Tier 1 capital	3,181,579	3,034,750
24	Total exposures (sum of rows 7, 13, 18 and 22)	27,639,883	25,035,424
Leverage ratio			
25	Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)	11.51%	12.12%
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	11.51%	12.12%
26	CBUAE minimum leverage ratio requirement	3.00%	3.00%
27	Applicable leverage buffers	8.51%	9.12%

6 Liquidity Risk

6.1 LIQ1: Liquidity Coverage Ratio

Not applicable

6.2 LIQ2: Net Stable Funding Ratio

Not applicable

6.3 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	3,230,544	
1.2	UAE Federal Government Bonds and Sukuks	-	
	Sub Total (1.1 to 1.2)	3,230,544	3,230,544
1.3	UAE local governments publicly traded debt securities	572,064	
1.4	UAE Public sector publicly traded debt securities	-	
	Sub total (1.3 to 1.4)	572,064	572,064
1.5	Foreign Sovereign debt instruments or instruments issued by their respective central banks	340,897	340,897
1.6	Total	4,143,505	4,143,505
2	Total liabilities		23,507,833
3	Eligible Liquid Assets Ratio (ELAR)		17.63%

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

6.4 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)	14,977,924
	1.2	Lending to non-banking financial institutions	14,165
	1.3	Net Financial Guarantees & Stand-by LC (issued - received)	165,013
	1.4	Interbank Placements	1,738,749
	1.5	Total Advances	16,895,851
2		Calculation of Net Stable Resources	
	2.1	Total capital + general provisions	3,561,895
		Deduct:	
	2.1.1	Goodwill and other intangible assets	-
	2.1.2	Fixed Assets	589,487
	2.1.3	Funds allocated to branches abroad	-
	2.1.5	Unquoted Investments	114,797
	2.1.6	Investment in subsidiaries, associates and affiliates	2,000
	2.1.7	Total deduction	706,284
	2.2	Net Free Capital Funds	2,855,611
	2.3	Other stable resources:	
	2.3.1	Funds from the head office	-
	2.3.2	Interbank deposits with remaining life of more than 6 months	500,000
	2.3.3	Refinancing of Housing Loans	-
	2.3.4	Borrowing from non-Banking Financial Institutions	1,178
	2.3.5	Customer Deposits	17,756,941
	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	20,094,370
	2.4	Total Stable Resources (2.2+2.3.7)	22,949,981
3		Advances TO STABLE RESOURCES RATIO (1.6/ 2.4*100)	73.62

7 Credit Risk

7.1 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	1,580,597	13,977,408	732,887	421,297	311,590	14,825,118
2	Debt securities	0	3,822,061	11,532	0	11,532	3,810,529
3	Off-balance sheet exposures	28,449	1,367,813	8,798	8,798	0	1,387,465
4	Total	1,609,046	19,167,282	753,217	430,095	323,122	20,023,112

7.2 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	1,577,530
2	Loans and debt securities that have defaulted since the last reporting period	163,055
3	Returned to non-default status	43,872
4	Amounts written off	49,873
5	Other changes	(66,243)
6	Defaulted loans and debt securities at the end of the reporting period (1+2-3-4±5)	1,580,597

7.3 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	11,767,656	3,057,462	2,108,332	-	-	-	-
2	Sukuks	3,810,529	-	-	-	-	-	-
3	Total	15,578,185	3,057,462	2,108,332	-	-	-	-
4	Of which defaulted	1,569,439	11,158	60	-	-	-	-

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

AED 000's

	Asset classes	Exposures before CCF and CRM*		Exposures post-CCF and CRM		RWA and RWA density	
		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	4,580,688	-	4,454,126	-	1,279,884	28.73%
2	Public Sector Entities	1,523,252	48,480	1,523,252	24,240	1,179,727	76.23%
3	Multilateral development banks	345,200	-	345,200	-	-	0.00%
4	Banks	3,893,146	61,788	3,893,146	38,835	3,044,364	77.43%
5	Securities firms	-	-	-	-	-	-
6	Corporates	4,604,877	2,545,098	2,795,170	785,111	3,380,834	94.43%
7	Regulatory retail portfolios	1,715,042	32,484	1,602,385	24,565	1,329,323	81.71%
8	Secured by residential property	3,715,417	-	3,676,396	-	2,492,869	67.81%
9	Secured by commercial real estate	2,626,086	-	2,605,760	-	2,605,760	100.00%
10	Equity Investment in Funds (EIF)	88,917	-	88,917	-	159,195	179.04%
11	Past-due loans	1,144,162	28,478	1,144,102	28,449	1,185,681	101.12%
12	Higher-risk categories	-	-	-	-	-	-
13	Other assets	2,769,723	-	2,769,723	-	1,508,556	54.47%
14	CVA	10,416	-	10,416	-	2,083	20.00%
15	Total	27,016,926	2,716,328	24,908,593	901,200	18,168,276	70.39%

* Net of Provisions and Profit in Suspense.

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

										AED 000's
	Risk weight Asset Class	0%	20%	35%	50%	75%	100%	150%	Others	Total credit exposures amount (post CCF and post-CRM)
1	Sovereigns and their central banks	3,063,735	172,562	-	-	-	1,162,742	55,086	-	4,454,126
2	Public Sector Entities	113,351	50,275	-	428,387	-	955,478	-	-	1,547,491
3	Multilateral development banks	345,200	-	-	-	-	-	-	-	345,200
4	Banks	-	101,426	-	1,613,147	-	2,217,215	194	-	3,931,981
5	Securities firms	-	-	-	-	-	-	-	-	-
6	Corporates	-	52	-	383,304	-	2,888,618	59,219	249,088	3,580,281
7	Regulatory retail portfolios	-	-	-	-	1,190,510	436,440	-	-	1,626,950
8	Secured by residential property	-	-	1,813,540	-	18,907	1,843,949	-	-	3,676,396
9	Secured by commercial real estate	-	-	-	-	-	2,605,760	-	-	2,605,760
10	Equity Investment in Funds (EIF)	-	-	-	-	-	-	-	88,917	88,917
11	Past-due loans	-	-	-	-	-	1,146,352	26,199	-	1,172,551
12	Higher-risk categories	-	-	-	-	-	-	-	-	0
13	Other assets	1,262,124	-	-	-	-	1,505,685	1,914	-	2,769,723
14	CVA	-	10,416	-	-	-	-	-	-	10,416
15	Total	4,784,410	334,731	1,813,540	2,424,838	1,209,416	14,762,239	142,611	338,004	25,809,793

8 Counterparty Credit Risk

8.1 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)	6,905	535		1.4	10,416	2,083
2				-	-	-	-
3	Simple Approach for credit risk mitigation (for SFTs)					-	-
4	Comprehensive Approach for credit risk mitigation (for SFTs)					-	-
5						-	-
6	Total						2,083

8.2 CCR2: Credit valuation adjustment (CVA) capital charge

		AED 000's	
		a	b
		EAD post-CRM	RWA
1	All portfolios subject to the Standardised CVA capital charge*	10,416	2,083
2	All portfolios subject to the Simple alternative CVA capital charge	-	-

8.3 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	-	10,416	-	-	-	-	-	10,416
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	-	10,416	-	-	-	-	-	10,416

8.4 CCR5: Composition of collateral for CCR exposure

Not applicable.

8.5 CCR6: Credit derivatives exposures

Not applicable.

8.6 CCR 8: Exposures to central counterparties

Not applicable.

9 Securitization

9.1 SEC 1: Securitization exposures in the banking book

Not applicable.

9.2 SEC 2: Securitization exposures in the trading book

Not applicable.

9.3 SEC 3: Securitization exposures in the banking book and associated regulatory capital requirements - bank acting as originator or as sponsor

Not applicable.

9.4 SEC 4: Securitization exposures in the trading book and associated capital requirements - bank acting as investor

Not applicable.

10 Market risk

10.1 MR1: Market risk under the standardized approach

		AED 000's
		RWA
1	General Interest rate risk (General and Specific)	2,369
2	Equity risk (General and Specific)	49,111
3	Foreign exchange risk	91,880
4	Commodity risk	-
	Options	-
5	Simplified approach	-
6	Delta-plus method	-
-	-	-
8	Securitization	-
9	Total	143,360