Pillar III Disclosures

For The Period Ended 30 June 2026

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1. Overview, risk management, key prudential metrics and RWA:

OVERVIEW

Introduction

The aim of the capital adequacy regime is to promote safety and soundness in the financial system. It is structured around three 'pillars': Pillar 1 on minimum capital requirements; Pillar 2 on the supervisory review process; and Pillar 3 on market discipline. Pillar 3 requires firms to publish a set of disclosures which allow market participants to assess the organization's key prudential metrics, risk exposures and risk assessment process. The disclosures contained in this document cover the qualitative and quantitative disclosure requirements of Pillar 3, set out in the Notice No. CBUAE/BSD/N/2020/4980, and are mainly based on reviewed/audited financial statements as at 30 June 2026 with comparative figures for 31 March 2026 and 31 December 2025 where relevant. Some of the comparative figure disclosures have been represented to comply with the latest published standards.

Objective

The objective of this report is to provide information on risk management in the Bank to relevant stakeholders and supervisory bodies. In particular, it describes the Bank's capital adequacy and liquidity position.

Scope

Arab Bank plc, United Arab Emirates Branches (interchangeably referred to as "AB UAE" or the "Bank") was incorporated in the United Arab Emirates ("UAE") as a commercial bank in 1971. The Head Office of the Branches is Arab Bank plc (interchangeably referred to as "HO" or the "Group"), a public shareholding bank, listed on the Amman Stock Exchange.

The Bank operates within the UAE through the following branches:

Abu Dhabi	2 branches
Dubai	4 branches
Sharjah	1 branch
Ras al-Khaimah	1 branch

Arab Bank – UAE Branches follows the pillar 1 of BaseI III Standard and guideline to measure and calculate the required capital charges and subsequent Pillar III disclosures. The scope of regulatory consolidation represents the data prepared in Banking Return Forms (BRF) as well as the capital adequacy computation according to the CBUAE regulations and explanatory notes, while the consolidated financial statements represent the figures in the audited financial statements prepared according to applicable International Accounting Standards and related IFRSs. There are differences between the scope of regulatory reporting and audited financial statements, which mainly comprise of netting of provisions and interest in suspense as well as different classifications of asset line items.

I. Key Metrics

The following table presents the breakdown of the Bank's key regulatory metrics, as measured and defined according to the CBUAE Basel & Liquidity Regulations.

Liquidity ratios (ELAR and ASRR) also remain well-buffered and trend comfortably against the binding requirements of 10% (floor) and 100% (cap) respectively.

		30-Jun-2026	31-Mar-2026	31-Dec-2025
		AED'000	*AED'000*	*AED'000*
	Available capital (amounts)			
1	Common Equity Tier 1 (CET1)	**3,689,600**	3,564,769	3,442,816
1a	Fully loaded ECL accounting model	**3,689,600**	3,564,769	3,442,816
2	Tier 1	**3,689,600**	3,564,769	3,442,816
2a	Fully loaded ECL accounting model Tier 1	**3,689,600**	3,564,769	3,442,816
3	Total capital	**3,689,600**	3,564,769	3,442,816
3a	Fully loaded ECL accounting model total capital	**3,689,600**	3,564,769	3,442,816
4	Total risk-weighted assets (RWA)	**23,338,105**	22,988,966	22,106,796
5	Common Equity Tier 1 ratio (%)	**15.81%**	15.51%	15.57%
5a	Fully loaded ECL accounting model CET1 (%)	**15.81%**	15.51%	15.57%
6	Tier 1 ratio (%)	**15.81%**	15.51%	15.57%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	**15.81%**	15.51%	15.57%
7	Total capital ratio (%)	**15.81%**	15.51%	15.57%
7a	Fully loaded ECL accounting model total capital ratio (%)	**15.81%**	15.51%	15.57%
8	Capital conservation buffer requirement (2.5% from 2019) (%)	**2.50%**	2.50%	2.50%
9	Countercyclical buffer requirement (%)	**0.5%**	0.50%	0.50%
10	Bank D-SIB additional requirements (%)	**-**	-	-
11	Total of bank CET1 specific buffer requirements (%) (row 8 + row 9 + row 10)	**3.00%**	3.00%	3.00%
12	CET1 available after meeting the bank's minimum capital requirements (%)	**5.31%**	5.01%	5.07%
13	Total leverage ratio measure	**35,464,247**	34,817,416	34,376,409
14	Leverage ratio (%) (row 2/row 13)	**10.40%**	10.24%	10.02%
14a	Fully loaded ECL accounting model leverage ratio (%) (row 2A/row 13)	**10.40%**	10.24%	10.02%
14b	Leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)	**10.40%**	10.24%	10.02%
15	Total HQLA	**-**	-	-
16	Total net cash outflow	**-**	-	-
17	LCR ratio (%)	**0%**	0%	0%
18	Total available stable funding	**-**	-	-
19	Total required stable funding	**-**	-	-
20	NSFR ratio (%)	**0%**	0%	0%
21	Total HQLA	**7,915,390**	8,147,509	8,135,365
22	Total liabilities	**22,740,693**	22,177,359	22,325,548
23	Eligible Liquid Assets Ratio (ELAR) (%)	**34.81%**	36.74%	36.44%
24	Total available stable funding	**22,162,351**	21,895,755	22,227,001
25	Total Advances	**16,100,128**	15,889,107	15,596,615
26	Advances to Stable Resources Ratio (%)	**72.65%**	72.57%	70.17%

II. Overview of RWA

The below table provides an overview of total RWA forming the denominator of the risk-based capital requirements

		RWA	RWA	**Minimum capital requirements**	Minimum capital requirements
	AED'000	**30-Jun-2026**	31-Mar-2026	**30-Jun-2026**	31-Mar-2026
1	Credit risk (excluding counterparty credit risk)	**21,206,241**	21,036,852	2,226,655	2,208,869
2	Of which: standardised approach (SA)	**21,206,241**	21,036,852	2,226,655	2,208,869
3	[redacted]				
4	[redacted]				
5	[redacted]				
6	Counterparty credit risk (CCR)	**73,740**	76,899	7,743	8,074
7	Of which: standardised approach for counterparty credit risk	**73,740**	76,899	7,743	8,074
8	Of which: Internal Model Method (IMM)	-	-	-	-
9	Of which: other CCR	-	-	-	-
10	Credit valuation adjustment (CVA)	-	-	-	-
11	Equity positions under the simple risk weight approach	-	-	-	-
12	Equity investments in funds - look-through approach	-	-	-	-
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	[redacted]				
18	Of which: securitisation external ratings-based approach (SEC-ERBA)	-	-	-	-
19	Of which: securitisation standardised approach (SEC-SA)	-	-	-	-
20	Market risk	**226,628**	43,719	23,796	4,590
21	Of which: standardised approach (SA)	**226,628**	43,719	23,796	4,590
22	[redacted]				
23	Operational risk	**1,831,496**	1,831,496	**192,307**	192,307
24	[redacted]				
25	[redacted]				
26	**Total (1+6+10+11+12+13+14+15+16+20+23)**	**23,338,105**	22,988,966	**2,450,501**	2,413,841

2.Regulatory Capital

2.1 Composition of regulatory capital

		30-Jun-2026	*31-Dec-2025*	***Reference to CC2***
	Common Equity Tier 1 capital: instruments and reserves	***AED'000***	*AED'000*	
1	Directly issued qualifying common share (and equivalent for non-joint stock companies) capital plus related stock surplus	**620,704**	620,704	CC2(c)
2	Retained earnings	**2,742,601**	2,494,422	
3	Accumulated other comprehensive income (and other reserves)	**333,848**	333,848	
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**	**3,697,152**	3,448,974	
	Common Equity Tier 1 capital regulatory adjustments			
7	Prudent valuation adjustments	**-**	-	
8	Goodwill (net of related tax liability)	**-**	-	CC2(a)
9	Other intangibles including mortgage servicing rights (net of related tax liability)	**7,552**	6,158	CC2(b)
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)	**-**	-	
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**	**7,552**	6,158	
25	**Common Equity Tier 1 capital (CET1)**	**3,689,600**	3,442,816	
	Additional Tier 1 capital: instruments			
26	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	**-**	-	CC2(d)
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)**	**3,689,600**	3,442,816	
	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	-	-	
45	**Tier 2 capital before regulatory adjustments**	-	-	
	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)**	-	-	
52	**Total regulatory capital (TC = T1 + T2)**	**3,689,600**	3,442,816	
53	**Total risk-weighted assets**	**23,338,105**	22,106,796	
	Capital ratios and buffers			
54	**Common Equity Tier 1 (as a percentage of risk-weighted assets)**	**15.81%**	15.57%	
55	**Tier 1 (as a percentage of risk-weighted assets)**	**15.81%**	15.57%	
56	**Total capital (as a percentage of risk-weighted assets)**	**15.81%**	15.57%	
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)**	**3.00%**	3.00%	
58	**Of which: capital conservation buffer requirement**	**2.50%**	2.50%	

59	**Of which: bank-specific countercyclical buffer requirement**	**0.50%**	0.50%	
60	**Of which: higher loss absorbency requirement (e.g. DSIB)**	**-**	-	
61	**Common Equity Tier 1 (as a percentage of risk-weighted assets) available after meeting the bank's minimum capital requirement.**	**5.31%**	5.07%	
	The CBUAE Minimum Capital Requirement			
62	Common Equity Tier 1 minimum ratio	**7.00%**	7.00%	
63	Tier 1 minimum ratio	**8.50%**	8.50%	
64	Total capital minimum ratio	**13.50%**	13.50%	
	Amounts below the thresholds for deduction (before risk weighting)			
[redacted]				
66	Significant investments in common stock of financial entities	**-**	-	
[redacted]				
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	**-**	-	
[redacted]				
	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)*	**-**	-	

2.2 Reconciliation of regulatory capital to balance sheet

30 June 2026

	Balance sheet as in published financial statements	Under regulatory scope of consolidation	Reference
	As of period-end	As of period-end	
Assets	*AED'000*	*AED'000*	
Cash and balances with Central Bank[1]	**2,048,923**	**7,915,391**	
Due from banks	**1,524,164**	**1,524,297**	
Due from the Head Office and branches abroad	**607,121**	**607,121**	
Loans and advances[2]	**15,098,768**	**15,707,891**	
Other financial assets[1]	**6,210,022**	**467,477**	
Right-of-use assets	**20,540**	**20,540**	
Other Assets	**664,819**	**815,118**	
Deferred tax assets[3]	**153,134**	**153,134**	
Property and equipment	**17,736**	**17,736**	
Goodwill and other intangible assets	**7,552**	**7,552**	
Of which: goodwill	**-**	**-**	(a)
Of which: intangibles (excluding MSRs)	**7,552**	**7,552**	(b)
Of which: MSRs	**-**	**-**	(b)
Total assets	**26,352,779**	**27,236,257**	
Liabilities			
Due to banks	**288,815**	**288,815**	
Due to the Head Offices and branches abroad	**233,535**	**233,535**	
Customers' deposits	**19,386,388**	**19,386,388**	
Security deposits [4]	**1,593,535**	**1,593,535**	
Other liabilities	**822,925**	**1,194,834**	
Provisions [2]	**134,882**	**646,451**	
Lease Contracts Liability	**17,964**	**17,964**	
Subordinated loan [5]	**-**	**-**	
Current and deferred tax liabilities	**275**	**275**	
Total liabilities	**22,478,319**	**23,361,797**	
Shareholders' equity			
Paid-in share capital	**620,704**	**620,704**	
Of which: amount eligible for CET1	**620,704**	**620,704**	(c)
Of which: amount eligible for AT1	**-**	**-**	(d)
Retained earnings	**2,664,753**	**2,660,509**	
Statutory reserve	**310,352**	**310,352**	
Other reserves	**23,000**	**23,000**	
Impairment Reserve	**256,712**	**260,956**	
Accumulated other comprehensive income	**(1,061)**	**(1,061)**	
Total shareholders' equity	**3,874,460**	**3,874,460**	

[1] Classification of M-bills as other financial assets in the financial statements whereas under balances with central bank under regulatory capital adequacy calculation purposes.

[2] The main differences between the loans and advances' asset carrying value reported in the audited financial statements and regulatory reporting is due to netting of provisions and interest in suspense in the financial statements while the carrying amounts for regulatory purposes are reported on a gross basis before regulatory adjustments and exclude general provisions.

[3] Items which are subject to regulatory deductions from capital, such as intangible assets, deferred tax assets (subject to threshold deduction) which are excluded from the asset carrying value amount under scope of regulatory capital adequacy calculation.

[4] Under capital adequacy calculation, the cash margins are calculated on a coverage basis (i.e. whichever is less of exposure value and cash margin) while in the financials they are reported on gross basis.

[5] Subordinated debt is considered tier 2 capital subject to amortization

31 December 2025

	Balance sheet as in published financial statements	Under regulatory scope of consolidation	Reference
	As of period-end	As of period-end	
Assets	***AED'000***	***AED'000***	
Cash and balances with Central Bank[1]	2,276,769	8,043,774	
Due from banks	1,228,163	1,228,259	
Due from the Head Office and branches abroad	419,365	419,365	
Loans and advances[2]	14,770,617	15,398,119	
Other financial assets[1]	6,109,695	416,325	
Right-of-use assets	27,041	27,041	
Other Assets	766,934	789,127	
Deferred tax assets[3]	154,816	154,816	
Property and equipment	17,857	17,857	
Goodwill and other intangible assets	6,158	6,158	
Of which: goodwill	-	-	(a)
Of which: intangibles (excluding MSRs)	6,158	6,158	(b)
Of which: MSRs	-	-	(b)
Total assets	**25,777,415**	**26,500,841**	
Liabilities			
Due to banks	86,866	86,866	
Due to the Head Offices and branches abroad	179,862	179,862	
Customers' deposits	19,328,536	19,328,536	
Security deposits [4]	1,462,098	1,462,098	
Other liabilities	982,705	1,148,473	
Provisions [2]	105,585	663,243	
Lease Contracts Liability	21,064	21,064	
Subordinated loan [5]	-	-	
Current and deferred tax liabilities	275	275	
Total liabilities	**22,166,991**	**22,890,417**	
Shareholders' equity			
Paid-in share capital	620,704	620,704	
Of which: amount eligible for CET1	620,704	620,704	(c)
Of which: amount eligible for AT1	-	-	(d)
Retained earnings	2,406,041	2,406,041	
Statutory reserve	310,352	310,352	
Other reserves	23,000	23,000	
Impairment Reserve	249,225	249,225	
Accumulated other comprehensive income	1,102	1,102	
Total shareholders' equity	**3,610,424**	**3,610,424**	

[1]Classification of M-bills as other financial assets in the financial statements whereas under balances with central bank under regulatory capital adequacy calculation purposes.

[2] The main differences between the loans and advances' asset carrying value reported in the audited financial statements and regulatory reporting is due to netting of provisions and interest in suspense in the financial statements while the carrying amounts for regulatory purposes are reported on a gross basis before regulatory adjustments and exclude general provisions.

[3] Items which are subject to regulatory deductions from capital, such as intangible assets, deferred tax assets (subject to threshold deduction) which are excluded from the asset carrying value amount under scope of regulatory capital adequacy calculation.

[4] Under capital adequacy calculation, the cash margins are calculated on a coverage basis (i.e. whichever is less of exposure value and cash margin) while in the financials they are reported on gross basis.

[5]Subordinated debt is considered tier 2 capital subject to amortization

2.3 Main features of regulatory capital instruments

The summary of key characteristics of each instrument are in the below prescribed table:

	30 June 2026	**Share Capital**
		Quantitative / qualitative information
1	Issuer	**Arab Bank PLC - UAE Branches**
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	N/A
3	Governing law(s) of the instrument	UAE
	Regulatory treatment	
4	Transitional arrangement rules (i.e. grandfathering)	Common Equity Tier 1
5	Post-transitional arrangement rules (i.e. grandfathering)	Common Equity Tier 1
6	Eligible at solo/group/group and solo	Solo
7	Instrument type (types to be specified by each jurisdiction)	Share Capital
8	Amount recognised in regulatory capital (currency in millions, as of most recent reporting date)	AED 621 Mn
9	Nominal amount of instrument	AED 621 Mn
9a	Issue price	100
9b	Redemption price	100
10	Accounting classification	Shareholder's Equity
11	Original date of issuance	Various
12	Perpetual or dated	Perpetual
13	Original maturity date	No maturity
14	Issuer call subject to prior supervisory approval	No
15	Optional call date, contingent call dates and redemption amount	N/A
16	Subsequent call dates, if applicable	N/A
	Coupons / dividends	
17	Fixed or floating dividend/coupon	N/A
18	Coupon rate and any related index	N/A
19	Existence of a dividend stopper	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Fully discretionary
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	N/A
21	Existence of step-up or other incentive to redeem	No
22	Non-cumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible
24	Write-down feature	None
25	If write-down, write-down trigger(s)	N/A
26	If write-down, full or partial	N/A
27	If write-down, permanent or temporary	N/A
28	If temporary write-own, description of write-up mechanism	N/A
28a	Type of subordination	N/A
29	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned).	Unsubordinated creditors
30	Non-compliant transitioned features	No
31	If yes, specify non-compliant features	N/A

3.Leverage Ratio

3.1 Summary comparison of accounting assets vs leverage ratio exposure

		30-Jun-2026	31-Mar-2026	31-Dec-2025
		AED'000	AED'000	AED'000
1	Total consolidated assets as per interim/audited reviewed financial statements	**26,352,779**	25,803,096	25,777,415
2	Adjustments for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	**-**	-	-
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	**75,397**	78,555	62,814
9	Adjustment for securities financing transactions (i.e. repos and similar secured lending)	**-**	-	-
10	Adjustments for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)	**8,781,249**	8,835,547	8,383,779
11	Adjustments for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital	**-**	-	-
12	Other adjustments	**254,822**	100,218	152,401
13	**Leverage ratio exposure measure**	**35,464,247**	34,817,416	34,376,409

Arab Bank UAE's leverage ratio remains comfortably above the 3% minimum requirement at 10.40% for Q2'26 (10.24% as of Q1 2026 and 10.02% as of Q4'25).

3.2 Leverage ratio common disclosure template

		30-Jun-2026	31-Mar-2026	31-Dec-2025
On-balance sheet exposures		**AED'000**	AED'000	AED'000
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	**26,615,153**	25,910,158	25,935,974
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)	**(7,552)**	(6,844)	(6,158)
7	**Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of rows 1 to 6)**	**26,607,601**	25,903,314	25,929,816
Derivative exposures				
8	Replacement cost associated with *all* derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	**22,963**	26,426	19,054
9	Add-on amounts for PFE associated with *all* derivatives transactions	**52,434**	52,129	43,760
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 (sum of rows 8 to 12)**	**75,397**	78,555	62,814
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	**17,102,380**	17,273,676	16,067,389
20	(Adjustments for conversion to credit equivalent amounts)	**(8,321,131)**	(8,438,129)	(7,683,610)
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)**	**8,781,249**	8,835,547	8,383,779
Capital and total exposures				
23	**Tier 1 capital**	**3,689,600**	3,564,769	3,442,816
24	**Total exposures (sum of rows 7, 13, 18 and 22)**	**35,464,247**	34,817,416	34,376,409
Leverage ratio				
25	**Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)**	**10.40%**	10.24%	10.02%
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	**10.40%**	10.24%	10.02%
26	CBUAE minimum leverage ratio requirement	**3%**	3%	3%
27	**Applicable leverage buffers**	**0%**	0%	0%

4. Liquidity

4.1 Eligible Liquid Assets Ratio

The following table presents the breakdown of the Bank's available high-quality liquid assets (HQLA), as measured and defined according to the CBUAE Liquidity Regulations.

The ratio remains comfortably above the minimum requirement of 10%

30th Jun 2026

AED'000

1	**High Quality Liquid Assets**	**Nominal amount**	**Eligible Liquid Asset**
1.1	Physical cash in hand at the bank + balances with the CBUAE	**6,818,324**	
1.2	UAE Federal Government Bonds and Sukuks	**603,977**	
	Sub Total (1.1 to 1.2)	**7,422,301**	**7,422,301**
1.3	UAE local governments publicly traded debt securities	**75,000**	
1.4	UAE Public sector publicly traded debt securities	**0**	
	Sub total (1.3 to 1.4)	**75,000**	**75,000**
1.5	Foreign Sovereign debt instruments or instruments issued by their respective central banks	**0**	**0**
1.6	**Total**	**7,497,301**	**7,497,301**
2	Total liabilities		**22,797,546**
3	**Eligible Liquid Assets Ratio (ELAR)**		**32.89%**

The above represents simple average of 3 monthly ELAR returns as submitted to CBUAE in Q2'26.

31st Dec 2025

AED'000

1	High Quality Liquid Assets	Nominal amount	Eligible Liquid Asset
1.1	Physical cash in hand at the bank + balances with the CBUAE	7,478,929	
1.2	UAE Federal Government Bonds and Sukuks	629,224	
	Sub Total (1.1 to 1.2)	8,108,153	8,108,153
1.3	UAE local governments publicly traded debt securities	25,000	
1.4	UAE Public sector publicly traded debt securities	0	
	Sub total (1.3 to 1.4)	25,000	25,000
1.5	Foreign Sovereign debt instruments or instruments issued by their respective central banks	0	0
1.6	Total	8,133,153	8,133,153
2	Total liabilities		22,075,837
3	Eligible Liquid Assets Ratio (ELAR)		36.84%

The above represents simple average of 3 monthly ELAR returns as submitted to CBUAE in Q4'25.

4.2 Advances to Stable Resources Ratio

The following table presents the breakdown of the Bank's Advances to Stable Resources Ratio (ASRR), as per the CBUAE Liquidity Regulations. The ratio remains comfortably below the maximum limit of 100%

		Items	30-Jun-2026	31-Mar-2026	31-Dec-2025
1		Computation of Advances	AED'000	AED'000	AED'000
	1.1	Net Lending (gross loans - specific and collective provisions + interest in suspense)	15,196,236	15,126,124	14,866,664
	1.2	Lending to non-banking financial institutions	-	-	-
	1.3	Net Financial Guarantees & Stand-by LC (issued - received)	738,892	762,983	729,951
	1.4	Interbank Placements	165,000	-	-
	1.5	Total Advances	16,100,128	15,889,107	15,596,615
2		Calculation of Net Stable Resources			
	2.1	Total capital + general provisions	3,936,948	3,788,548	3,669,211
		Deduct:			
	2.1.1	Goodwill and other intangible assets	7,552	6,844	6,158
	2.1.2	Fixed Assets	17,736	17,062	17,857
	2.1.3	Funds allocated to branches abroad	-	-	-
	2.1.5	Unquoted Investments	3,140	3,140	3,140
	2.1.6	Investment in subsidiaries, associates and affiliates	-	-	-
	2.1.7	Total deduction	28,428	27,046	27,155
	2.2	Net Free Capital Funds	3,908,520	3,761,502	3,642,056
	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	-	-	-
	2.3.3	Refinancing of Housing Loans	-	-	-
	2.3.4	Borrowing from non-Banking Financial Institutions	-	-	-
	2.3.5	Customer Deposits	18,253,831	18,134,253	18,584,944
	2.3.6	Capital market funding/ term borrowings maturing after 6 months from reporting date	-	-	-
	2.3.7	Total other stable resources	18,253,831	18,134,253	18,584,944
	2.4	Total Stable Resources (2.2+2.3.7)	22,162,351	21,895,755	22,227,000
3		Advances TO STABLE RESOURCES RATIO (1.6/ 2.4*100)	72.65	72.57	70.17

5.Credit Risk

5.1 Credit Quality of Assets

30 June 2026

	In AED'000	A	b	c	d	e	f
		Gross carrying values of		Allowances/ Impairments	Of which ECL accounting provisions for credit losses on SA exposures		Net values (a+b-c)
		Defaulted exposures	Non-defaulted exposures		Allocated in regulatory category of Specific	Allocated in regulatory category of General	
1	Loans[1]	531,833	15,132,114	444,235	390,712	53,523	15,219,712
2	Debt securities[2]	-	6,160,453	4,735	-	4,735	6,155,718
3	Off-balance sheet exposures[3]	64,013	20,553,819	51,058	46,960	4,098	20,566,774
4	**Total**	595,846	41,846,386	500,028	437,672	62,356	41,942,204

[1] This figure is net of interest received in advance

[2] This figure includes financial assets at amortized cost (including M-Bills from CBUAE)

[3] This figure includes trade finance (including irrevocable other commitments amounting to AED 2.1Bn), OTC derivatives, and excluding revocable other commitments.

31 December 2025

	In AED'000	A	b	c	d	e	f
		Gross carrying values of		Allowances/ Impairments	Of which ECL accounting provisions for credit losses on SA exposures		Net values (a+b-c)
		Defaulted exposures	Non-defaulted exposures		Allocated in regulatory category of Specific	Allocated in regulatory category of General	
1	Loans[1]	562,503	14,790,342	440,255	389,483	50,772	14,912,590
2	Debt securities[2]	-	6,109,234	2,679	-	2,679	6,106,555
3	Off-balance sheet exposures[3]	65,523	17,467,463	53,094	47,857	5,237	17,479,892
4	**Total**	**628,026**	**38,367,039**	**496,028**	**437,340**	**58,688**	**38,499,037**

[1] This figure is net of interest received in advance

[2] This figure includes financial assets at amortized cost (including M-Bills from CBUAE)

[3] This figure includes trade finance (including irrevocable other commitments amounting to AED 1.8Bn), OTC derivatives, and excluding revocable other commitments.

5.2 Changes in stock of defaulted loans and debt securities

		30 Jun 2026	31 Dec 2025
		AED'000	AED'000
1	**Defaulted loans and debt securities at the end of the previous reporting period**	**562,503**	795,815
2	Loans and debt securities that have defaulted since the last reporting period	**29,346**	131,422
3	Returned to non-default status	**-**	-
4	Amounts written off	**49,953**	295,667
5	Other changes	**(10,063)**	(69,067)
6	**Defaulted loans and debt securities at the end of the reporting period (1+2-3-4±5)**	**531,833**	562,503

5.3 Credit risk mitigation techniques - overview

- Overview of net exposure after CRM:

30 June 2026

Quantitative disclosure		Exposure	Risk Weighted Assets
In AED'000			
	Gross exposure prior to Credit Risk Mitigation	**44,414,032**	**22,581,267**
Less	**Exposure covered by on-balance sheet netting**	**-**	**-**
Less	**Exposure covered by eligible financial collateral**	**1,321,772**	**1,295,272**
Less	**Exposure covered by guarantees**	**12,029**	**6,015**
Less	**Exposure covered by Credit Derivative**	**-**	**-**
Net exposure after Credit Risk Mitigation		**43,080,231**	**21,279,980**

31 December 2025

Quantitative disclosure		Exposure	Risk Weighted Assets
In AED'000			
	Gross exposure prior to Credit Risk Mitigation	42,704,272	21,748,097
Less	Exposure covered by on-balance sheet netting	-	-
Less	exposure covered by eligible financial collateral	1,228,114	1,208,099
Less	Exposure covered by guarantees	12,029	6,015
Less	Exposure covered by Credit Derivative	-	-
Net exposure after Credit Risk Mitigation		41,464,129	20,533,983

- Below is an illustration of CRM distribution by collateral type:

30 June 2026

	In AED'000	**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[1]	**14,530,745**	**1,117,007**	**557,426**	**16,195**	**12,000**	**-**	**-**
2	Debt securities[2]	**6,160,453**	**-**	**-**	**-**	**-**	**-**	**-**
3	**Total**	**20,691,198**	**1,117,007**	**557,426**	**16,195**	**12,000**	**-**	**-**
4	Of which defaulted	**531,833**	**-**	**-**	**-**	**-**	**-**	**-**

[1] This figure is net of interest received in advance
[2] This figure includes financial assets at amortized cost (including M-Bills from CBUAE)

31 December 2025

	In AED'000	**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[1]	**14,129,409**	**1,190,443**	**564,680**	**32,993**	**13,648**	**-**	**-**
2	Debt securities[2]	**6,109,234**	**-**	**-**	**-**	**-**	**-**	**-**
3	**Total**	**20,238,643**	**1,190,443**	**564,680**	**32,993**	**13,648**	**-**	**-**
4	Of which defaulted	**562,503**	**-**	**-**	**-**	**-**	**-**	**-**

[1] This figure is net of interest received in advance
[2] This figure includes financial assets at amortized cost (including M-Bills from CBUAE)

5.4 Standardised approach - credit risk exposure and Credit Risk Mitigation (CRM) effects

30 June 2026

	In AED'000	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	8,546,285	0	8,546,285	0	0	0%
2	Public Sector Entities	1,422,463	207,018	1,422,463	137,928	1,240,340	79%
3	Multilateral development banks	0	0	0	0	0	0%
4	Banks	2,684,606	530,649	2,711,806	362,481	1,361,583	44%
5	Securities firms	0	0	0	0	0	0%
6	Corporates	6,213,166	16,128,967	6,643,700	7,600,770	13,316,242	93%
7	Regulatory retail portfolios	543,297	878	549,200	-5,037	344,145	63%
8	Secured by residential property	3,085,143	0	3,085,143	0	1,246,413	40%
9	Secured by commercial real estate	3,068,054	246,256	3,068,054	125,936	3,095,390	97%
10	Equity Investment in Funds (EIF)	0	0	0	0	0	0%
11	Past-due loans	531,833	64,010	20,178	17,050	36,379	98%
12	Higher-risk categories	2,175	0	2,175	0	3,263	150%
13	Other assets	1,139,232	0	1,139,232	0	562,486	49%
14	**Total**	**27,236,254**	**17,177,778**	**27,188,236**	**8,239,128**	**21,206,241**	**60%**

31 December 2025

	In AED'000	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	8,702,677	0	8,702,677	0	0	0%
2	Public Sector Entities	1,446,173	195,420	1,446,173	117,936	1,196,519	76%
3	Multilateral development banks	0	0	0	0	0	0%
4	Banks	2,160,675	544,955	2,187,874	413,511	1,316,617	51%
5	Securities firms	0	0	0	0	0	0%
6	Corporates	6,849,228	15,277,170	7,210,545	7,365,386	13,656,045	94%
7	Regulatory retail portfolios	601,623	881	602,424	68	400,879	67%
8	Secured by residential property	2,807,613	0	2,807,613	0	1,116,115	40%
9	Secured by commercial real estate	2,281,407	46,256	2,281,407	25,936	2,206,866	96%
10	Equity Investment in Funds (EIF)	0	0	0	0	0	0%
11	Past-due loans	562,503	65,519	12,427	36,282	47,860	98%
12	Higher-risk categories	1,437	0	1,437	0	2,156	150%
13	Other assets	1,160,735	0	1,160,734	0	528,112	45%
14	**Total**	**26,574,071**	**16,130,201**	**26,413,311**	**7,959,119**	**20,471,169**	**60%**

5.5 Standardised approach - exposures by asset classes and risk weights:

30 June 2026

In AED'000

	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	8,546,285	-	-	-	-	-	-	-	8,546,285
2	Public Sector Entities	(6,789)	191,781	-	346,830	-	1,028,569	-	-	1,560,391
3	Multilateral development banks	-	-	-	-	-	-	-	-	-
4	Banks	27,199	1,147,505	-	1,535,001	-	364,582	-	-	3,074,287
5	Securities firms	-	-	-	-	-	-	-	-	-
6	Corporates	815,484	-	-	85,479	-	12,435,982	101,728	805,797	14,244,470
7	Regulatory retail portfolios	90,344	-	-	-	438,694	15,125	-	-	544,163
8	Secured by residential property	-	-	2,828,816	-	-	256,327	-	-	3,085,143
9	Secured by commercial real estate	98,600	-	-	-	-	3,095,390	-	-	3,193,990
10	Equity Investment in Funds (EIF)	-	-	-	-	-	-	-	-	-
11	Past-due loans	849	-	-	-	-	36,379	-	-	37,228
12	Higher-risk categories	-	-	-	-	-	-	2,175	-	2,175
13	Other assets	782,282	27,909	-	-	-	177,132	-	151,909	1,139,232
14	**Total**	**10,354,254**	**1,367,195**	**2,828,816**	**1,967,310**	**438,694**	**17,409,486**	**103,903**	**957,706**	**35,427,364**

31 December 2025

In AED'000

	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	8,702,677	-	-	-	-	-	-	-	8,702,677
2	Public Sector Entities	12,153	210,144	-	374,644	-	967,168	-	-	1,564,109
3	Multilateral development banks	-	-	-	-	-	-	-	-	-
4	Banks	27,199	1,011,578	-	896,613	-	665,995	-	-	2,601,385
5	Securities firms	-	-	-	-	-	-	-	-	-
6	Corporates	778,847	-	-	122,204	-	12,701,145	101,728	872,007	14,575,931
7	Regulatory retail portfolios	80,966	-	-	-	482,587	38,939	-	-	602,492
8	Secured by residential property	-	-	2,602,304	-	-	205,309	-	-	2,807,613
9	Secured by commercial real estate	100,477	-	-	-	-	2,206,866	-	-	2,307,343
10	Equity Investment in Funds (EIF)	-	-	-	-	-	-	-	-	-
11	Past-due loans	849	-	-	-	-	47,860	-	-	48,709
12	Higher-risk categories	-	-	-	-	-	-	1,437	-	1,437
13	Other assets	846,232	23,268	-	-	-	136,418	-	154,816	1,160,734
14	**Total**	**10,549,400**	**1,244,990**	**2,602,304**	**1,393,461**	**482,587**	**16,969,700**	**103,165**	**1,026,823**	**34,372,430**

6.Counterparty Risk

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

30 June 2026

	In AED'000	Replacement cost	Potential future exposure	EEPE	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
1	SA-CCR (for derivatives)	**16,402**	**37,453**		**1.4**	**75,397**	**73,740**
2	[redacted]			-	-	-	-
3	Simple Approach for credit risk mitigation (for SFTs)					-	-
4	Comprehensive Approach for credit risk mitigation (for SFTs)					-	-
5	[redacted]					-	-
6	**Total**						**73,740**

31 December 2025

	In AED'000	Replacement cost	Potential future exposure	EEPE	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
1	SA-CCR (for derivatives)	13,610	31,257		1.4	62,814	62,814
2	[redacted]			-	-	-	-
3	Simple Approach for credit risk mitigation (for SFTs)					-	-
4	Comprehensive Approach for credit risk mitigation (for SFTs)					-	-
5	[redacted]					-	-
6	**Total**						**62,814**

6.2 Credit valuation adjustment (CVA) capital charge:

30 Jun 2026

	In AED'000	a EAD post-CRM	b RWA
1	All portfolios subject to the Standardised CVA capital charge	**-**	**-**
2	All portfolios subject to the Simple alternative CVA capital charge	**75,397**	**73,740**

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

30 June 2026

In AED'000

	Asset classes / Risk Weights	0%	20%	50%	75%	100%	150%	Others	Total credit exposure
1	Sovereigns and their central banks	-	-	-	-	-	-	-	-
2	Public Sector Entities	-	-	-	-	-	-	-	-
3	Multilateral development banks	-	-	-	-	-	-	-	-
4	Banks	-	-	**3,314**	-	**41,048**	-	-	**44,362**
5	Securities firms	-	-	-	-	-	-	-	-
6	Corporates	-	-	-	-	**31,035**	-	-	**31,035**
7	Regulatory retail portfolios	-	-	-	-	-	-	-	-
8	Secured by residential property	-	-	-	-	-	-	-	-
9	Secured by commercial real estate	-	-	-	-	-	-	-	-
10	Equity Investment in Funds (EIF)	-	-	-	-	-	-	-	-
11	Past-due loans	-	-	-	-	-	-	-	-
12	Higher-risk categories	-	-	-	-	-	-	-	-
13	Other assets	-	-	-	-	-	-	-	-
14	**Total**	-	-	**3,314**	-	**72,083**	-	-	**75,397**

31 December 2025

In AED'000

	Asset classes / Risk Weights	0%	20%	50%	75%	100%	150%	Others	Total credit exposure
1	Sovereigns and their central banks	-	-	-	-	-	-	-	-
2	Public Sector Entities	-	-	-	-	-	-	-	-
3	Multilateral development banks	-	-	-	-	-	-	-	-
4	Banks	-	-	-	-	49,449	-	-	49,449
5	Securities firms	-	-	-	-	-	-	-	-
6	Corporates	-	-	-	-	13,365	-	-	13,365
7	Regulatory retail portfolios	-	-	-	-	-	-	-	-
8	Secured by residential property	-	-	-	-	-	-	-	-
9	Secured by commercial real estate	-	-	-	-	-	-	-	-
10	Equity Investment in Funds (EIF)	-	-	-	-	-	-	-	-
11	Past-due loans	-	-	-	-	-	-	-	-
12	Higher-risk categories	-	-	-	-	-	-	-	-
13	Other assets	-	-	-	-	-	-	-	-
14	**Total**	-	-	-	-	62,814	-	-	62,814

6.4 Composition of collateral for CCR exposure:

30 June 2026

In AED'000	Collateral used in derivative transactions				Collateral used in SFTs	
	Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral
	Segregated	Unsegregated	Segregated	Unsegregated		
Cash - domestic currency	-	-	-	-	-	-
Cash - other currencies	-	-	-	-	-	-
Domestic sovereign debt	-	-	-	-	-	-
Government agency debt	-	-	-	-	-	-
Corporate bonds	-	-	-	-	-	-
Equity securities	-	-	-	-	-	-
Other collateral	-	-	-	-	-	-
Total	**-**	**-**	**-**	**-**	**-**	**-**

31 December 2025

In AED'000	Collateral used in derivative transactions				Collateral used in SFTs	
	Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral
	Segregated	Unsegregated	Segregated	Unsegregated		
Cash - domestic currency	-	-	-	-	-	-
Cash - other currencies	-	-	-	-	-	-
Domestic sovereign debt	-	-	-	-	-	-
Government agency debt	-	-	-	-	-	-
Corporate bonds	-	-	-	-	-	-
Equity securities	-	-	-	-	-	-
Other collateral	-	-	-	-	-	-
Total	**-**	**-**	**-**	**-**	**-**	**-**

6.5 Credit derivative exposures:

AB UAE does not have any credit derivative exposures.

6.6 Exposures to central counterparties:

		30-Jun-2026	
		EAD (post-CRM)	RWA
		AED'000	AED'000
1	**Exposures to QCCPs (total)**		-
2	Exposures for trades at QCCPs (excluding initial margin and default fund contribution); of which:	-	-
3	(i) OTC derivatives	-	-
4	(ii) Exchange-traded derivatives	-	-
5	(iii) Securities financing transactions	-	-
6	(iv) Netting sets where cross-product netting has been approved	-	-
7	Segregated initial margin	-	
8	Non-segregated initial margin	-	-
9	Pre-funded default fund contributions	-	-
10	Unfunded default fund contributions	-	-
11	**Exposures to non-QCCPs (total)**		**73,740**
12	Exposures for trades at non-QCCPs (excluding initial margin and default fund contribution); of which:	-	-
13	(i) OTC derivatives	**75,397**	**73,740**
14	(ii) Exchange-traded derivatives	-	-
15	(iii) Securities financing transactions	-	-
16	(iv) Netting sets where cross-product netting has been approved	-	-
17	Segregated initial margin	-	
18	Non-segregated initial margin	-	-
19	Pre-funded default fund contributions	-	-
20	Unfunded default fund contributions	-	-

		31-Dec-2025	
		EAD (post-CRM)	RWA
		AED'000	AED'000
1	**Exposures to QCCPs (total)**		-
2	Exposures for trades at QCCPs (excluding initial margin and default fund contribution); of which:	-	-
3	(i) OTC derivatives	-	-
4	(ii) Exchange-traded derivatives	-	-
5	(iii) Securities financing transactions	-	-
6	(iv) Netting sets where cross-product netting has been approved	-	-
7	Segregated initial margin	-	
8	Non-segregated initial margin	-	-
9	Pre-funded default fund contributions	-	-
10	Unfunded default fund contributions	-	-
11	**Exposures to non-QCCPs (total)**		62,814
12	Exposures for trades at non-QCCPs (excluding initial margin and default fund contribution); of which:	-	-
13	(i) OTC derivatives	62,814	62,814
14	(ii) Exchange-traded derivatives	-	-
15	(iii) Securities financing transactions	-	-
16	(iv) Netting sets where cross-product netting has been approved	-	-
17	Segregated initial margin	-	
18	Non-segregated initial margin	-	-
19	Pre-funded default fund contributions	-	-
20	Unfunded default fund contributions	-	-

7. Market Risk

7.1 Market risk under the standardised approach (SA)

		30-Jun-2026	31-Dec-2025
		RWA	RWA
		AED’000	AED’000
1	General Interest rate risk (General and Specific)	**4,980**	5,110
2	Equity risk (General and Specific)	**-**	-
3	Foreign exchange risk	**221,648**	31,885
4	Commodity risk	**-**	-
	Options		
5	Simplified approach	**-**	-
6	Delta-plus method	**-**	-
7	[redacted]		
8	Securitisation	**-**	-
9	**Total**	**226,628**	36,995