中国农业银行
AGRICULTURAL BANK OF CHINA
迪拜分行
DUBAI BRANCH

大行

德广伴您成长

Together We Achieve

2025 Q2

Pillar III Disclosures

Agricultural Bank of China – Dubai Branch
PILLAR III DISCLOSURES
FOR THE YEAR ENDED 30 JUNE 2025

Agricultural Bank of China-Dubai Branch
Pillar III Disclosures for the year ended 30 June 2025

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1 Overview of Risk Management and RWA

1.1 Key Metrics (KM1)

Amounts in AED Thousands

Key Metrics of the Bank (KM1)						
		30-Jun-25	31-Mar-25	31-Dec-24	30-Sep-24	30-Jun-24
Available capital (amounts)						
1	Common Equity Tier 1 (CET1)	406,151	401,787	405,071	384,550	382,778
1a	Fully loaded ECL accounting model	406,151	401,787	404,976	384,163	382,489
2	Tier 1	406,151	401,787	405,071	384,550	382,778
2a	Fully loaded ECL accounting model Tier 1	406,151	401,787	404,976	384,163	382,489
3	Total capital	406,151	432,163	431,286	409,403	409,134
3a	Fully loaded ECL accounting model total capital	406,151	432,163	431,191	409,016	408,845
Risk-weighted assets (amounts)						
4	Total risk-weighted assets (RWA)	2,363,008	2,573,768	2,197,740	2,079,746	2,201,489
Risk-based capital ratios as a percentage of RWA						
5	Common Equity Tier 1 ratio (%)	17.19%	15.61%	18.43%	18.49%	17.39%
5a	Fully loaded ECL accounting model CET1 (%)	17.19%	15.61%	18.43%	18.47%	17.37%
6	Tier 1 ratio (%)	17.19%	15.61%	18.43%	18.49%	17.39%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	17.19%	15.61%	18.43%	18.47%	17.37%
7	Total capital ratio (%)	17.19%	16.79%	19.62%	19.69%	18.58%
7a	Fully loaded ECL accounting model total capital ratio (%)	17.19%	16.79%	19.62%	19.67%	18.57%
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 (%)	2.50%	2.50%	2.50%	2.50%	2.50%

12	CET1 available after meeting the bank's minimum capital requirements (%)	10.19%	8.61%	11.43%	11.49%	10.39%
Leverage Ratio						
13	Total leverage ratio measure	5,573,205	5,498,518	4,844,193	4,506,627	4,390,093
14	Leverage ratio (%)	7.29%	7.31%	8.36%	8.53%	8.72%
14a	Fully loaded ECL accounting model leverage ratio (%)	7.29%	7.31%	8.36%	8.52%	8.71%
14b	Leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)	7.29%	7.31%	8.36%	8.53%	8.72%
ELAR						
21	Total HQLA	716,000	547,317	594,179	552,939	522,244
22	Total liabilities	3,797,870	4,164,729	3,515,142	3,452,649	3,275,514
23	Eligible Liquid Assets Ratio (ELAR) (%)	18.85%	13.14%	16.90%	16.01%	15.94%
ASRR						
24	Total available stable funding	1,382,981	1,162,837	1,124,464	1,135,323	1,128,948
25	Total Advances	1,079,784	1,005,912	765,254	823,803	618,706
26	Advances to Stable Resources Ratio (%)	78.08%	86.50%	68.06%	72.56%	54.80%

1.2 Overview of Risk Weighted Assets (OV1)

Amounts in AED Thousands

Overview of RWA (OV1)				
		RWA		Minimum capital requirements
		30-Jun-25	31-Mar-25	30-Jun-25
1	Credit risk (excluding counterparty credit risk)	1,959,525	2,104,311	205,750
2	Of which: standardised approach (SA)	1,959,525	2,104,311	205,750
3	Of which: foundation internal ratings-based (F-IRB) approach	-	-	-
4	Of which: supervisory slotting approach	-	-	-
5	Of which: advanced internal ratings-based (A-IRB) approach	-	-	-
6	Counterparty credit risk (CCR)	231,501	262,331	24,308
7	Of which: standardised approach for counterparty credit risk	231,501	262,331	24,308
8	Of which: Internal Model Method (IMM)	-	-	-
9	Of which: other CCR	-	-	-
10	Credit valuation adjustment (CVA)	41,469	63,440	4,354
11	Equity positions under the simple risk weight approach	0	0	0
12	Equity investments in funds - look-through approach	0	0	0
13	Equity investments in funds - mandate-based approach	0	0	0
14	Equity investments in funds - fall-back approach	0	0	0
15	Settlement risk	0	0	0
16	Securitisation exposures in the banking book	0	0	0
17	Of which: securitisation internal ratings-based approach (SEC-IRBA)	-	-	-
18	Of which: securitisation external ratings-based approach (SEC-ERBA)	0	0	0
19	Of which: securitisation standardised approach (SEC-SA)	0	0	0
20	Market risk	43,772	56,945	4,596
21	Of which: standardised approach (SA)	43,772	56,945	4,596

22	Of which: internal models approach (IMA)			
23	Operational risk	86,741	86,741	9,108
24	Amounts below thresholds for deduction (subject to 250% risk weight)	-	-	-
25	Floor adjustment	-	-	-
26	**Total**	**2,363,008**	**2,573,768**	**248,115**

2 Composition of Capital

2.1 Composition of Regulatory Capital (CC1)

Amounts in AED Thousands

Composition of Regulatory Capital (CC1)			
		Amounts	**Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation**
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	367,340	Same as (H) from CC2 template
2	Retained earnings	34,057	
3	Accumulated other comprehensive income (and other reserves)	4,755	
4	*Directly issued capital subject to phase-out from CET1 (only applicable to non-joint stock companies)*	0	
5	Common share capital issued by third parties (amount allowed in group CET1)	0	
6	**Common Equity Tier 1 capital before regulatory deductions**	**406,152**	
Common Equity Tier 1 capital regulatory adjustments			
7	Prudent valuation adjustments	0	
8	Goodwill (net of related tax liability)	1	CC2 (A)
9	Other intangibles including mortgage servicing rights (net of related tax liability)	0	
10	Deferred tax assets that rely on future profitability, excluding those arising from temporary differences (net of related tax liability)	0	
11	Cash flow hedge reserve	0	

12	Securitisation gain on sale	0	
13	Gains and losses due to changes in own credit risk on fair valued liabilities	0	
14	Defined benefit pension fund net assets	0	
15	Investments in own shares (if not already subtracted from paid-in capital on reported balance sheet)	0	
16	Reciprocal cross-holdings in CET1, AT1, Tier 2	0	
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)	0	
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)	0	
19	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	0	
20	Amount exceeding 15% threshold	0	
21	Of which: significant investments in the common stock of financials	0	
22	Of which: deferred tax assets arising from temporary differences	0	
23	CBUAE specific regulatory adjustments	0	
24	Total regulatory adjustments to Common Equity Tier 1	1	
25	**Common Equity Tier 1 capital (CET1)**	**406,151**	
Additional Tier 1 capital: instruments			
26	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	0	
27	OF which: classified as equity under applicable accounting standards	0	
28	Of which: classified as liabilities under applicable accounting standards	0	
29	*Directly issued capital instruments subject to phase-out from additional Tier 1*	0	

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)	0	
31	*Of which: instruments issued by subsidiaries subject to phase-out*	0	
32	**Additional Tier 1 capital before regulatory adjustments**	**0**	
Additional Tier 1 capital: regulatory adjustments			
33	Investments in own additional Tier 1 instruments	0	
34	Investments in capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation	0	
35	Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation	0	
36	CBUAE specific regulatory adjustments	0	
37	Total regulatory adjustments to additional Tier 1 capital	0	
38	**Additional Tier 1 capital (AT1)**	0	
39	**Tier 1 capital (T1= CET1 + AT1)**	**406,151**	
Tier 2 capital: instruments and provisions			
40	Directly issued qualifying Tier 2 instruments plus related stock surplus	0	
41	*Directly issued capital instruments subject to phase-out from Tier 2*	0	
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)	0	
43	*Of which: instruments issued by subsidiaries subject to phase-out*	0	
44	Provisions	0	
45	**Tier 2 capital before regulatory adjustments**	**0**	
Tier 2 capital: regulatory adjustments			
46	Investments in own Tier 2 instruments	0	

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)	0	
48	Significant investments in the capital, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	0	
49	CBUAE specific regulatory adjustments	0	
50	**Total regulatory adjustments to Tier 2 capital**	0	
51	**Tier 2 capital (T2)**	**0**	
52	**Total regulatory capital (TC = T1 + T2)**	**406,151**	
53	**Total risk-weighted assets**	**2,363,008**	
Capital ratios and buffers			
54	**Common Equity Tier 1 (as a percentage of risk-weighted assets)**	**17.19%**	
55	**Tier 1 (as a percentage of risk-weighted assets)**	**17.19%**	
56	**Total capital (as a percentage of risk-weighted assets)**	**17.19%**	
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)**	**2.50%**	
58	**Of which: capital conservation buffer requirement**	**2.50%**	
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.**	**10.19%**	
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)			
65	Non-significant investments in the capital and other TLAC liabilities of other financial entities	-	
66	Significant investments in common stock of financial entities	0	
67	Mortgage servicing rights (net of related tax liability)	-	
68	Deferred tax assets arising from temporary differences (net of related tax liability)	0	
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)	0	
70	Cap on inclusion of provisions in Tier 2 under standardised approach	0	
71	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	-	
72	Cap for inclusion of provisions in Tier 2 under internal ratings-based 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*	0	
74	*Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)*	0	
75	*Current cap on AT1 instruments subject to phase-out arrangements*	0	
76	*Amount excluded from AT1 due to cap (excess after redemptions and maturities)*	0	
77	*Current cap on T2 instruments subject to phase-out arrangements*	0	
78	*Amount excluded from T2 due to cap (excess after redemptions and maturities)*	0	

2.2 Reconciliation of Regulatory Capital to Balance Sheet (CC2)

Amounts in AED Thousands

Reconciliation of regulatory capital to balance sheet (CC2)			
	Balance sheet as in published financial statements	Under regulatory scope of consolidation	CC1 Ref
Assets			
Cash and balances with the UAE Central Bank	748,400	895,442	
Due from other banks	988,887	990,799	
Due from group entities	374,737	374,819	
Loans and advances	221,405	222,375	
Financial assets measured at FVOCI	755,746	608,704	
Financial assets measured at amortized cost	1,247,626	1,248,564	
Interest receivable	13,111	13,111	
Property and equipment	225	225	
Intangible assets	1	1	(A)
Other assets	106,180	106,180	
Right-of-use assets	2,982	2,982	
Total assets	**4,459,300**	**4,463,202**	
Liabilities			
Due to other banks	184,202	184,202	
Due to customers	305,359	305,359	
Due to group entities	3,403,812	3,403,812	
Interest payable	6,479	6,479	
Other liabilities	99,711	102,532	
Provisions	0	4,250	

Lease liabilities	3,169	0	
Total liabilities	**4,002,732**	**4,006,634**	
Shareholders' equity			
Allocated capital	367,340	367,340	(H)
Accumulated earnings/(losses)	54,186	54,186	
Legal Reserve	4,741	4,741	
General impairment reserve	29,801	29,801	
Fair value reserve	500	500	
Total Head office account and reserves	456,568	456,568	
Total liabilities and Head office account and reserves	**4,459,300**	**4,463,202**	

i. Key differences between regulatory exposure and carrying values in financial statements is mainly on account of: Treatment of carrying amount as net of provision in financial statements.

ii. Under the regulatory scope, investment in CBUAE M-bills is classified under "Cash and balances with the CBUAE" whereas in financial statements, the same is reported under "Investment securities".

2.3 Main Features of Regulatory Capital Instruments (CCA)

The following table outlines the key features of the regulatory capital instruments. As of the reporting date, the Branch does not hold any regulatory capital instruments subject to disclosure under the Capital Composition Analysis (CCA) requirements.

Amounts in AED Thousands

	Main features of regulatory capital instruments (CCA)	Quantitative / qualitative information
1	Issuer	NA
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	NA
3	Governing law(s) of the instrument	NA

	Regulatory treatment	NA
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	NA
7	Instrument type (types to be specified by each jurisdiction)	NA
8	Amount recognised in regulatory capital (currency in millions, as of most recent reporting date)	NA
9	Nominal amount of instrument	NA
9a	Issue price	NA
9b	Redemption price	NA
10	Accounting classification	NA
11	Original date of issuance	NA
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	NA
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	Write-down feature	NA
25	If write down, write down trigger(s)	NA
26	If write down, full or partial	NA

27	If write down, permanent or temporary	NA
28	If temporary write-own, description of write-up 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

3 Macro prudential Supervisory Measures

3.1 Geographical distribution of credit exposures used in the countercyclical buffer (CCyB1)

The Bank's countercyclical capital buffer (CCyB) requirement is calculated based on the geographic distribution of its credit exposures, applying the applicable country-specific CCyB rates to the eligible exposures in each relevant jurisdiction. As of the reporting date, the Branch is not subject to any countercyclical capital buffer requirement.

Amounts in AED Thousands

Geographical distribution of credit exposures used in the countercyclical capital buffer (CCYB)					
Geographical breakdown	**Countercyclical capital buffer rate**	**Exposure values and/or risk-weighted assets used in the computation of the countercyclical capital buffer**		**Bank-specific countercyclical capital buffer rate**	**Countercyclical buffer amount**
		Exposure values	**Risk-weighted assets**		
Home Country 1	0.00%	0	0		
Country 2	0.00%	0	0		
Country 3	0.00%	0	0		
…..	0.00%	0	0		
Country N	0.00%	0	0		
Sum		0	0		
Total		0	0	0%	0

4 Leverage Ratio

4.1 Leverage Ratio Common Disclosure Template (LR2)

Amounts in AED Thousands

Leverage ratio common disclosure template (LR2)			
		30-Jun-25	**31-Mar-25**
On-balance sheet exposures			
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	4,463,202	4,147,345
2	Gross-up for derivatives collateral provided where deducted from balance sheet assets pursuant to the operative accounting framework	0	0
3	(Deductions of receivable assets for cash variation margin provided in derivatives transactions)	0	0
4	(Adjustment for securities received under securities financing transactions that are recognised as an asset)	0	0
5	(Specific and general provisions associated with on-balance sheet exposures that are deducted from Tier 1 capital)	0	0
6	(Asset amounts deducted in determining Tier 1 capital)	-1	-2
7	**Total on-balance sheet exposures (excluding derivatives and SFTs)**	**4,463,201**	**4,147,343**
Derivative exposures			
8	Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	111,346	140,179
9	Add-on amounts for PFE associated with all derivatives transactions	427,937	466,963
10	(Exempted CCP leg of client-cleared trade exposures)	0	0
11	Adjusted effective notional amount of written credit derivatives	0	0
12	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	0	0
13	**Total derivative exposures**	**539,283**	**607,142**
Securities financing transactions			

14	Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	0	0
15	(Netted amounts of cash payables and cash receivables of gross SFT assets)	0	0
16	CCR exposure for SFT assets	0	0
17	Agent transaction exposures	0	0
18	**Total securities financing transaction exposures**	**0**	**0**
Other off-balance sheet exposures			
19	Off-balance sheet exposure at gross notional amount	1,141,442	1,488,066
20	(Adjustments for conversion to credit equivalent amounts)	-570,721	-744,033
21	(Specific and general provisions associated with off-balance sheet exposures deducted in determining Tier 1 capital)	0	0
22	**Off-balance sheet items**	**570,721**	**744,033**
Capital and total exposures			
23	**Tier 1 capital**	**406,151**	**401,787**
24	**Total exposures**	**5,573,205**	**5,498,518**
Leverage ratio			
25	**Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)**	**7.29%**	**7.31%**
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	7.29%	7.31%
26	CBUAE minimum leverage ratio requirement	3.00%	3.00%
27	Applicable leverage buffers	0.00%	0.00%

5 Liquidity

5.1 Eligible Liquid Assets Ratio (ELAR)

Amounts in AED Thousands

Eligible Liquid Assets Ratio (ELAR)			
1	**High Quality Liquid Assets**	**Nominal amount**	**Eligible Liquid Asset**
1.1	Physical cash in hand at the bank + balances with the CBUAE	607,225	
1.2	UAE Federal Government Bonds and Sukuks	0	
	Sub Total (1.1 to 1.2)	607,225	607,225
1.3	UAE local governments publicly traded debt securities	108,775	
1.4	UAE Public sector publicly traded debt securities	0	
	Sub total (1.3 to 1.4)	108,775	108,775
1.5	Foreign Sovereign debt instruments or instruments issued by their respective central banks	0	0
1.6	**Total**	**716,000**	**716,000**
2	Total liabilities		3,797,870
3	**Eligible Liquid Assets Ratio (ELAR)**		**18.85%**

5.2 Advances to Stable Resource Ratio (ASRR)

Amounts in AED Thousands

Advances to Stables Resource Ratio (ASRR)			
		Items	**Amount**
1		**Computation of Advances**	
	1.1	Net Lending (gross loans - specific and collective provisions + interest in suspense)	222,375
	1.2	Lending to non-banking financial institutions	0
	1.3	Net Financial Guarantees & Stand-by LC (issued - received)	159,549
	1.4	Interbank Placements	1,016,958
	1.5	**Total Advances**	**1,079,784**
2		**Calculation of Net Stable Ressources**	
	2.1	Total capital + general provisions	460,818
		Deduct:	
	2.1.1	Goodwill and other intangible assets	1
	2.1.2	Fixed Assets	3,207
	2.1.3	Funds allocated to branches abroad	0
	2.1.5	Unquoted Investments	0
	2.1.6	Investment in subsidiaries, associates and affiliates	0
	2.1.7	**Total deduction**	**3,208**
	2.2	**Net Free Capital Funds**	**457,610**
	2.3	**Other stable resources:**	
	2.3.1	Funds from the head office	665,816
	2.3.2	Interbank deposits with remaining life of more than 6 months	0
	2.3.3	Refinancing of Housing Loans	0
	2.3.4	Borrowing from non-Banking Financial Institutions	0
	2.3.5	Customer Deposits	259,555

	2.3.6	Capital market funding/ term borrowings maturing after 6 months from reporting date	0
	2.3.7	**Total other stable resources**	**925,371**
	2.4	**Total Stable Resources (2.2+2.3.7)**	**1,382,981**
3		**Advances TO STABLE RESOURCES RATIO**	**78.08**

6 Credit Risk

6.1 Credit Quality of Assets (CR1)

Amounts in AED Thousands

Credit quality of assets (CR1)							
		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	-	222,375	969	-	969	221,406
2	Debt securities	-	1,857,268	1,358	-	1,358	1,855,910
3	Off-balance sheet exposures	-	1,680,725	347	-	347	1,680,378
4	**Total**	**-**	**3,760,368**	**2,674**	**-**	**2,674**	**3,757,694**

6.2 Changes in Stock of Defaulted Loans and Debt Securities (CR2)

Amounts in AED Thousands

Changes in stock of defaulted loans and debt securities (CR2)		
1	**Defaulted loans and debt securities at the end of the previous reporting period**	0
2	Loans and debt securities that have defaulted since the last reporting period	0
3	Returned to non-default status	0
4	Amounts written off	0
5	Other changes	0
6	**Defaulted loans and debt securities at the end of the reporting period**	0

6.3 Standardized Approach-Credit Risk Exposure and CRM Effects (CR4)

Amounts in AED Thousands

Standardised approach - credit risk exposure and Credit Risk Mitigation (CRM) effects (CR4)							
		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	1,004,430	0	1,004,430	0	182	0%
2	Public Sector Entities	128,606	0	128,606	0	94,143	73%
3	Multilateral development banks	73,450	0	73,450	0	36,725	0%
4	Banks	3,040,448	1,680,708	3,040,448	1,109,987	1,995,740	48%
5	Securities firms	0	0	0	0	0	0%
6	Corporates	93,769	17	93,769	17	46,902	50%
7	Regulatory retail portfolios	0	0	0	0	0	0%
8	Secured by residential property	0	0	0	0	0	0%
9	Secured by commercial real estate	0	0	0	0	0	0%
10	Equity Investment in Funds (EIF)	0	0	0	0	0	0%
11	Past-due loans	0	0	0	0	0	0%
12	Higher-risk categories	0	0	0	0	0	0%
13	Other assets	122,499	0	122,499	0	17,333	14%
14	**Total**	**4,463,202**	**1,680,725**	**4,463,202**	**1,110,004**	**2,191,025**	**39.31%**

6.4 Standardized Approach- Exposure by Asset Class and Risk Weights (CR5)

Amounts in AED Thousands

	Standardised approach - exposures by asset classes and risk weights (CR5)									
	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	1,004,430	0	0	0	0	0	0	0	1,004,430
2	Public Sector Entities	0	43,079	0	0	0	85,527	0	0	128,606
3	Multilateral development banks	0	0	0	73,450	0	0	0	0	73,450
4	Banks	0	264,925	0	3,885,510	0	0	0	0	4,150,435
5	Securities firms	0	0	0	0	0	0	0	0	0
6	Corporates	0	0	0	93,769	0	17	0	0	93,786
7	Regulatory retail portfolios	0	0	0	0	0	0	0	0	0
8	Secured by residential property	0	0	0	0	0	0	0	0	0
9	Secured by commercial real estate	0	0	0	0	0	0	0	0	0
10	Equity Investment in Funds (EIF)	0	0	0	0	0	0	0	0	0
11	Past-due loans	0	0	0	0	0	0	0	0	0
12	Higher-risk categories	0	0	0	0	0	0	0	0	0
13	Other assets	105,166	0	0	0	0	17,333	0	0	122,499
14	**Total**	**1,109,596**	**308,004**	**0**	**4,052,729**	**0**	**102,877**	**0**	**0**	**5,573,206**

7 Market Risk

7.1 Market Risk under the Standardized Approach (MR1)

Amounts in AED Thousands

Market risk under the standardised approach (MR1)		
		RWA
1	General Interest rate risk (General and Specific)	34,023
2	Equity risk (General and Specific)	0
3	Foreign exchange risk	9,749
4	Commodity risk	0
5	Options	0
6	Simplified approach	0
7	Delta-plus method	0
8	Scenario approach	0
9	Securitisation	0
9	**Total**	**43,772**