



Al Ahli Bank of Kuwait (UAE Branches)

Basel III - Pillar III Disclosures

30-Jun-23

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1 General Information / ABK Group Structure

Al Ahli Bank of Kuwait KSCP (the Group) structure consists of parent bank in Kuwait, a wholly owned subsidiary in Kuwait (Ahli Capital Investment Company), a subsidiary bank in Egypt (Al Ahli Bank of Kuwait – Egypt) and operates in UAE through its branches in Dubai, Abu Dhabi and DIFC.

The Group is engaged in commercial banking activities, retail banking, international banking, treasury services, investment activities and advisory services.

The Basel III Pillar III Disclosure herein pertains to the activities of ABK UAE and all numbers are stated in AED thousands unless stated otherwise.

2 Pillar III disclosures

Al Ahli Bank of Kuwait KSCP, UAE (ABK UAE, the Bank, the Branches) Basel Pillar III disclosures have been prepared in accordance with the guidelines prescribed by the Central Bank of the UAE (CBUAE) wherein the UAE banks are required to follow Standardised approaches for Pillar I minimum capital requirement i.e. Capital adequacy ratio to be at 13% or above, conduct Pillar II Supervisory Review and Evaluation Process (SREP) to assess internal Capital adequacy and Pillar III requirements to complement the other two pillars to focus on enhanced transparency of information disclosure, covering risk and capital management.

ABK UAE has adopted these guidelines in its capital adequacy assessment and management of all material risks covered under Pillar I and Pillar II:

- The Bank maintains a capital adequacy ratio at a minimum of 13 per cent.
- The Bank adopts the Standardised Approach for implementing Basel III
- The Bank conducts an Internal Capital assessment for all material risks (Pillar II risks) under the Internal Capital Adequacy Assessment Process (ICAAP). These risks include credit concentration risk, Credit Risk Mitigation CRM risks, operational risk, legal risk, interest rate risk, liquidity risk, strategic risk, reputation risk etc.
- The Bank conducts stress testing of its one year forward business projections under different scenarios and assess the impact on capital adequacy and profitability.
- The Bank provides timely, accurate, relevant and adequate disclosures of qualitative and quantitative information that enable users to assess its activities and risk profile. The following public disclosures are made in line with the requirements of the Central Bank of UAE.

These disclosures provide qualitative and quantitative information on risk management objectives and practices, capital management and capital adequacy to enable users to assess the Bank's activities and risk profile. The following public disclosures are made in line with the requirements of the Central Bank of UAE (standardized approach) and include:

- Risk weighted assets of the ABK UAE - credit risk, market risk and operational risk
- Credit risk profile of gross credit exposure by counterparty classifications and ratings profile basis, gross credit exposure, credit risk mitigation and impaired loans by economic activity, geographical region and maturity

3 Capital Structure

The Central Bank of the UAE sets and monitors capital requirements for the branches of foreign banks.

ABK UAE, calculates its Capital Adequacy Ratio in line with the guidelines issued by the Central Bank of the UAE. The minimum capital adequacy ratio prescribed by the CBUAE was set to be maintained at 13.0% , at all times of Risk Weighted Assets (RWA), calculated as per the guidelines. Being branches of the Group the capital support remains at all times from the Parent entity.

ABK UAE's regulatory capital comprises of two tiers:

- Tier 1 Capital, which primarily include common Equity Tier 1 CET1 capital comprising of share capital, statutory reserve, other reserves and retained earnings, after deductions for goodwill and intangible assets, if any.
- Tier 2 Capital, which includes general provision of RWA under standardized approach (subject to maximum of 1.25 per cent of total credit risk weighted assets).

4 Capital Management

ABK UAE follows the Group capital management philosophy aimed at maintaining an optimum level of capital to enable it to pursue strategies that build long-term shareholder value, whilst always meeting minimum Pillar I as well as Pillar II capital requirements. The Pillar II capital requirements for ABK-UAE are assessed similar to the Group's internal estimate of the capital required to cover all the material risks, including those which are not captured under Pillar I capital and these risks include credit concentration risk, interest rate risk in the banking book, liquidity risk, legal risk, residual operational risk, strategic risk and reputation risk.

The Group manages its capital in an integrated manner with the aim of maintaining strong capital ratios and high ratings. This calls for a balanced approach: maintaining capital levels that are sufficient to provide a high return to shareholders; meeting the requirements of regulators, rating agencies and other stakeholders (including deposit holders), while supporting future business growth. The cost of capital and its composition in terms of its quality and stability is also considered.

The Pillar I Capital Adequacy report is prepared by the Financial Control Division at UAE, the Pillar II charges and stress testing is conducted jointly by the Risk Management in UAE with the Group Risk Management in Kuwait. The ICAAP assessment has a strong governance process in place with Financial Control responsible for accuracy of input data and Group Internal Audit responsible for compliance with the Group policies. The Group Risk Management has an independent ICAAP unit responsible for reviewing the Pillar 2 models, consolidating the results and ensuring relevant reconciliation and accuracy of data.

5 Overview of risk management and RWA

5.1 Table KM1: Key metrics

		a	b	c	d
		Jun-23	Mar-23	Dec-22	Sep-22
	Available capital (amounts)				
1	Common Equity Tier 1 (CET1)	738,946	758,774	757,404	491,270
1a	Fully loaded ECL accounting model	738,946	758,774	757,404	491,270
2	Tier 1	738,946	758,774	757,404	491,270
2a	Fully loaded ECL accounting model Tier 1	738,946	758,774	757,404	491,270
3	Total capital	768,292	788,055	785,298	516,831
3a	Fully loaded ECL accounting model total capital	768,292	788,055	785,298	516,831
	Risk-weighted assets (amounts)				
4	Total risk-weighted assets (RWA)	2,501,152	2,495,969	2,383,614	2,230,959
	Risk-based capital ratios as a percentage of RWA				
5	Common Equity Tier 1 ratio (%)	29.54%	30.40%	31.78%	22.02%
5a	Fully loaded ECL accounting model CET1 (%)	29.54%	30.40%	31.78%	22.02%
6	Tier 1 ratio (%)	29.54%	30.40%	31.78%	22.02%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	29.54%	30.40%	31.78%	22.02%
7	Total capital ratio (%)	30.72%	31.57%	32.95%	23.17%
7a	Fully loaded ECL accounting model total capital ratio (%)	30.72%	31.57%	32.95%	23.17%
	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%
9	Countercyclical buffer requirement (%)				
10	Bank D-SIB additional requirements (%)				
11	Total of bank CET1 specific buffer requirements (%) (row 8 + row 9+ row 10)	2.50%	2.50%	2.50%	2.50%
12	CET1 available after meeting the bank's minimum capital requirements (%)	20.22%	21.07%	22.45%	12.67%
	Leverage Ratio				
13	Total leverage ratio measure	8,297,584	8,455,177	8,850,987	6,385,912
14	Leverage ratio (%) (row 2/row 13)	8.91%	8.97%	8.56%	7.69%
14a	Fully loaded ECL accounting model leverage ratio (%) (row 2A/row 13)	8.91%	8.97%	8.56%	7.69%
14b	Leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)	8.91%	8.97%	8.56%	7.69%
	Liquidity Coverage Ratio				
15	Total HQLA				
16	Total net cash outflow				
17	LCR ratio (%)				
	Net Stable Funding Ratio				
18	Total available stable funding				

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19	Total required stable funding				
20	NSFR ratio (%)				
	ELAR				
21	Total HQLA	1,197,813	1,577,982	2,245,803	683,085
22	Total liabilities	6,812,317	6,941,643	7,201,006	5,175,278
23	Eligible Liquid Assets Ratio (ELAR) (%)	17.58%	22.73%	31.19%	13.20%
	ASRR				
24	Total available stable funding	4,834,673	5,119,115	4,753,741	3,069,193
25	Total Advances	3,047,341	2,457,840	2,760,224	2,701,443
26	Advances to Stable Resources Ratio (%)	63.03%	48.01%	58.06%	88.02%

5.2 Table OV1: Overview of RWA

		a	b	c	d	e
		RWA				Minimum capital requirements
		Jun-23	Mar-23	Dec-22	Sep-22	Jun-23
1	Credit risk (excluding counterparty credit risk)	2,296,449	2,212,911	2,004,873	1,875,891	241,127
2	Of which: standardised approach (SA)	2,296,449	2,212,911	2,004,873	1,875,891	241,127
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)	51,150	127,182	222,484	167,230	5,371
7	Of which: standardised approach for counterparty credit risk	51,150	127,182	222,484	167,230	5,371
8	Of which: Internal Model Method (IMM)					
9	Of which: other CCR					
10	Credit valuation adjustment (CVA)	98	2,412	4,180	1,790	10
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	Of which: securitisation internal ratings-based approach (SEC-IRBA)					
18	Of which: securitisation external ratings-based approach (SEC-ERBA)					
19	Of which: securitisation standardised approach (SEC-SA)					

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20	Market risk	1,750	1,759	372	366	184
21	Of which: standardised approach (SA)	1,750	1,759	372	366	184
22	Of which: internal models approach (IMA)					
23	Operational risk	151,704	151,704	151,704	185,681	15,929
24	Amounts below thresholds for deduction (subject to 250% risk weight)					
25	Floor adjustment					
26	Total (1+6+10+11+12+13+14+15+16+20+23)	2,501,152	2,495,969	2,383,614	2,230,959	262,621

6 Composition of Capital

6.1 Table CC1: Composition of regulatory capital

		a	b
		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	690,000	Same as from CC2 template
2	Retained earnings	10,832	
3	Accumulated other comprehensive income (and other reserves)	38,114	
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	738,946	
Common Equity Tier 1 capital regulatory adjustments			
7	Prudent valuation adjustments		
8	Goodwill (net of related tax liability)		CC2 (a) minus (d)
9	Other intangibles including mortgage servicing rights (net of related tax liability)		CC2 (a) minus (d)
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		

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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	-	
25	Common Equity Tier 1 capital (CET1)	738,946	
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		
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)	0	
39	Tier 1 capital (T1= CET1 + AT1)	738,946	
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	29,346	1.25% of CRWA

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45	Tier 2 capital before regulatory adjustments	29,346	
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	0	
51	Tier 2 capital (T2)	29,346	
52	Total regulatory capital (TC = T1 + T2)	768,292	
53	Total risk-weighted assets	2,501,152	
Capital ratios and buffers			
54	Common Equity Tier 1 (as a percentage of risk-weighted assets)	29.54%	
55	Tier 1 (as a percentage of risk-weighted assets)	29.54%	
56	Total capital (as a percentage of risk-weighted assets)	30.72%	
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	
58	Of which: capital conservation buffer requirement	2.50%	
59	Of which: bank-specific countercyclical buffer requirement		
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.	20.22%	
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	0	
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)	34,447	
70	Cap on inclusion of provisions in Tier 2 under standardised approach	29,346	

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	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)		

7 Leverage Ratio

7.1 Table LR2: Leverage ratio common disclosure

		a	b	c	d
		Jun-23	Mar-23	Dec-22	Sep-22
On-balance sheet exposures					
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	5,811,354	5,985,440	5,951,429	3,819,202
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	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of rows 1 to 6)	5,811,354	5,985,440	5,951,429	3,819,202
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)	8	259	99	143
9	Add-on amounts for PFE associated with <i>all</i> derivatives transactions	102,292	254,106	444,868	334,281
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)	102,301	254,365	444,968	334,424
Securities financing transactions					
14	Gross SFT <i>assets</i> (with no recognition of netting), after adjusting for sale accounting transactions				

Pillar III Disclosures under the Capital Adequacy standards (Standardised approach) issued by Central Bank of UAE for the period ended 30th June 2023

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	3,060,695	2,562,732	2,690,165	2,673,319
20	(Adjustments for conversion to credit equivalent amounts)	(676,766)	(347,360)	(235,575)	(441,034)
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)	2,383,929	2,215,372	2,454,590	2,232,286
Capital and total exposures					
23	Tier 1 capital	738,946	758,774	757,404	491,270
24	Total exposures (sum of rows 7, 13, 18 and 22)	8,297,584	8,455,177	8,850,987	6,385,912
Leverage ratio					
25	Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)	8.91%	8.97%	8.56%	7.69%
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)				
26	CBUAE minimum leverage ratio requirement	3%	3%	3%	3%
27	Applicable leverage buffers	5.91%	5.97%	5.56%	4.69%

8 Liquidity Risk Management

8.1 Table ELAR: Eligible Liquid Assets Ratio

1	High Quality Liquid Assets	Jun-23		Mar-23		Dec-22		Sep-22	
		Nominal amount	Eligible Liquid Asset						
1.1	Physical cash in hand at the bank + balances with the CBUAE	1,197,813		1,577,982		2,245,803		683,085	
1.2	UAE Federal Government Bonds and Sukuks	0		0		0		0	
	Sub Total (1.1 to 1.2)	1,197,813	1,197,813	1,577,982	1,577,982	2,245,803	2,245,803	683,085	683,085
1.3	UAE local governments publicly traded debt securities	0		0		0		0	
1.4	UAE Public sector publicly traded debt securities	0		0		0		0	
	Sub total (1.3 to 1.4)	0	0	0	0	0	0	0	0

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1.5	Foreign Sovereign debt instruments or instruments issued by their respective central banks	0	0	0	0	0	0	0	0
1.6	Total	1,197,813	1,197,813	1,577,982	1,577,982	2,245,803	2,245,803	683,085	683,085
2	Total liabilities		6,812,317		6,941,643		7,201,006		5,175,278
3	Eligible Liquid Assets Ratio (ELAR)		17.58%		22.73%		31.19%		13.20%

8.2 Table ASRR: Advances to Stables Resource Ratio

	Items	Jun-23	Mar-23	Dec-22	Sep-22
1	Computation of Advances	Amount	Amount	Amount	Amount
1.1	Net Lending (gross loans - specific and collective provisions + interest in suspense)	2,805,040	2,200,139	2,382,207	2,430,148
1.2	Lending to non-banking financial institutions	0	0	80,080	86,754
1.3	Net Financial Guarantees & Stand-by LC (issued - received)	40,313	626	4,137	-109,259
1.4	Interbank Placements	201,988	257,075	293,800	293,800
1.5	Total Advances	3,047,341	2,457,840	2,760,224	2,701,443
2	Calculation of Net Stable Resources				
2.1	Total capital + general provisions	784,920	813,221	800,003	530,664
	Deduct:				
2.1.1	Goodwill and other intangible assets	0	0	0	0
2.1.2	Fixed Assets	22,387	22,521	22,267	22,493
2.1.3	Funds allocated to branches abroad	0	0	0	0
2.1.5	Unquoted Investments	0	0	0	0
2.1.6	Investment in subsidiaries, associates and affiliates	0	0	0	0
2.1.7	Total deduction	22,387	22,521	22,267	22,493
2.2	Net Free Capital Funds	762,533	790,700	777,736	508,171
2.3	Other stable resources:				
2.3.1	Funds from the head office	0	0	0	0
2.3.2	Interbank deposits with remaining life of more than 6 months	0	0	0	330,721
2.3.3	Refinancing of Housing Loans	0	0	0	0
2.3.4	Borrowing from non-Banking Financial Institutions	4,469	7,765	150,769	580,268
2.3.5	Customer Deposits	4,067,671	4,320,650	3,825,236	1,650,033
2.3.6	Capital market funding/ term borrowings maturing after 6 months from reporting date	0	0	0	0
2.3.7	Total other stable resources	4,072,140	4,328,415	3,976,005	2,561,022
2.4	Total Stable Resources (2.2+2.3.7)	4,834,673	5,119,115	4,753,741	3,069,193
3	Advances TO STABLE RESOURCES RATIO (1.6/ 2.4*100)	63.03%	48.01%	58.06%	88.02%

9 Credit Risk

9.1 Table CR1: Credit quality of assets

30-Jun-2023		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	136,066	2,845,535	135,201	116,656	18,545	2,846,400
2	Debt securities	-	-	-	-	-	-
3	Off-balance sheet exposures	69,569	2,606,348	43,199	40,495	2,703	2,632,718
4	Total	205,635	5,451,883	178,399	157,151	21,248	5,479,119

9.2 Table CR2: Changes in stock of defaulted loans and debt securities

30-Jun-2023		a
1	Defaulted loans and debt securities at the end of the previous reporting period	136,127
2	Loans and debt securities that have defaulted since the last reporting period	-
3	Returned to non-default status	
4	Amounts written off	-
5	Other changes	61
6	Defaulted loans and debt securities at the end of the reporting period (1+2-3-4±5)	136,066

9.3 Table CR4: Standardised approach - credit risk exposure and Credit Risk Mitigation (CRM) effects

30-Jun-2023		a	b	c	d	e	f
		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	1,851,794	-	1,851,794		-	0%
2	Public Sector Entities	252,426	-	252,426		252,426	100%
3	Multilateral development banks	-	-			-	
4	Banks	1,579,893	3,323	1,579,893	1,909	623,587	39%
5	Securities firms	-	-			-	
6	Corporates	1,474,991	2,977,734	1,474,991	2,289,814	963,319	26%

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7	Regulatory retail portfolios	1,854	-	1,854		1,854	100%
8	Secured by residential property	8,789	-	8,789		3,076	35%
9	Secured by commercial real estate	444,387	10,069	444,387	9,869	443,793	98%
10	Equity Investment in Funds (EIF)			-	-		
11	Past-due loans	136,066	69,569	(40,493)	69,569	7,496	26%
12	Higher-risk categories	-	-			-	
13	Other assets	61,154	-	61,154		52,049	85%
14	Total	5,811,354	3,060,695	5,634,795	2,371,161	2,347,600	

9.4 Table CR5: Standardised approach - exposures by asset classes and risk weights

30-Jun-2023		a	b	c	d	e	f	g	h	i
Risk weight		0%	20%	35%	50%	75%	100%	150%	Other s	Total credit exposures amount (post CCF and post-CRM)
Asset classes										
1	Sovereigns and their central banks	1,851,794								1,851,794
2	Public Sector Entities						252,426			252,426
3	Multilateral development banks									-
4	Banks		680,130		828,222		73,450			1,581,802
5	Securities firms									-
6	Corporates	2,787,436					883,698		93,672	3,764,805
7	Regulatory retail portfolios						1,854			1,854
8	Secured by residential property			8,789						8,789
9	Secured by commercial real estate	10,463					443,793			454,256
10	Equity Investment in Funds (EIF)									-
11	Past-due loans	21,580					7,496			29,076
12	Higher-risk categories									-
13	Other assets	9,105	-				52,049			61,154
14	Total	4,680,378	680,130	8,789	828,222	-	1,714,766	-	93,672	8,005,956

10 Market Risk

10.1 Table MR1: Market risk under the standardised approach (SA)

30-Jun-2023		a
		RWA
1	General Interest rate risk (General and Specific)	
2	Equity risk (General and Specific)	
3	Foreign exchange risk	1,750
4	Commodity risk	
	Options	
5	Simplified approach	
6	Delta-plus method	
7		
8	Securitisation	
9	Total	1,750