



Al Ahli Bank of Kuwait (UAE Branches)

Basel III - Pillar III Disclosures

30-Jun-24

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1 General Information / ABK Group Structure

The Group structure consists of Al Ahli Bank of Kuwait K.S.C.P. (“the Bank”) and its wholly-owned subsidiary, Ahli Capital Investment Company K.S.C.C (“the Subsidiary”) and Al Ahli Bank of Kuwait - Egypt (together “the Group”) which are engaged in commercial banking activities of corporate banking, retail banking, international banking, treasury services and investment activities and advisory services. The Bank and the Subsidiary are headquartered in Kuwait. The Bank has a significant investment in Credit One Kuwait Holding Company K.S.C., which is classified as an associate and located in Kuwait.

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 also 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-24	Mar-24	Dec-23	Sep-23
	Available capital (amounts)				
1	Common Equity Tier 1 (CET1)	758,858	759,071	759,411	757,984
1a	Fully loaded ECL accounting model	758,858	759,071	759,411	757,984
2	Tier 1	758,858	759,071	759,411	757,984
2a	Fully loaded ECL accounting model Tier 1	758,858	759,071	759,411	757,984
3	Total capital	789,434	791,206	790,631	796,710
3a	Fully loaded ECL accounting model total capital	789,434	791,206	790,631	796,710
	Risk-weighted assets (amounts)				
4	Total risk-weighted assets (RWA)	2,626,552	2,751,098	2,677,810	3,250,014
	Risk-based capital ratios as a percentage of RWA				
5	Common Equity Tier 1 ratio (%)	28.89%	27.59%	28.36%	23.32%
5a	Fully loaded ECL accounting model CET1 (%)	28.89%	27.59%	28.36%	23.32%
6	Tier 1 ratio (%)	28.89%	27.59%	28.36%	23.32%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	28.89%	27.59%	28.36%	23.32%
7	Total capital ratio (%)	30.06%	28.76%	29.53%	24.51%
7a	Fully loaded ECL accounting model total capital ratio (%)	30.06%	28.76%	29.53%	24.51%
	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 (%)	19.56%	18.26%	19.03%	14.01%
	Leverage Ratio				
13	Total leverage ratio measure	10,060,277	10,935,844	9,562,092	9,021,949
14	Leverage ratio (%) (row 2/row 13)	7.5%	6.9%	7.9%	8.40%
14a	Fully loaded ECL accounting model leverage ratio (%) (row 2A/row 13)	7.5%	6.9%	7.9%	8.40%
14b	Leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)	7.54%	6.94%	7.94%	8.40%
	Liquidity Coverage Ratio				
15	Total HQLA				
16	Total net cash outflow				
17	LCR ratio (%)				
	Net Stable Funding Ratio				

Pillar III Disclosures under the Capital Adequacy standards (Standardised approach) issued by Central Bank of UAE for the period ended 30th June 2024

18	Total available stable funding				
19	Total required stable funding				
20	NSFR ratio (%)				
	ELAR				
21	Total HQLA	2,003,040	1,955,791	1,040,429	1,203,576
22	Total liabilities	8,732,888	9,437,565	7,960,249	7,632,962
23	Eligible Liquid Assets Ratio (ELAR) (%)	22.94%	20.72%	13.07%	15.77%
	ASRR				
24	Total available stable funding	5,508,058	5,013,641	4,165,561	5,010,603
25	Total Advances	4,065,473	3,132,735	3,354,630	3,580,067
26	Advances to Stable Resources Ratio (%)	73.81%	62.48%	80.53%	71.45%

5.2 Table OV1: Overview of RWA

		a	b	c
		RWA		Minimum capital requirements
		Jun-24	Mar-24	Jun-24
1	Credit risk (excluding counterparty credit risk)	2,445,630	2,570,147	256,791
2	Of which: standardised approach (SA)	2,445,630	2,570,147	256,791
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)	404	652	42
7	Of which: standardised approach for counterparty credit risk	-	-	-
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	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)			
20	Market risk	500	280	53

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21	Of which: standardised approach (SA)	500	280	53
22	Of which: internal models approach (IMA)			
23	Operational risk	180,019	180,019	18,902
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)	2,626,552	2,751,098	275,788

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	44,080	
3	Accumulated other comprehensive income (and other reserves)	40,225	
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	774,305	
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)	(15,447)	
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	(15,447)	
25	Common Equity Tier 1 capital (CET1)	758,858	
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)	758,858	
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	30,575	1.25% of CRWA
45	Tier 2 capital before regulatory adjustments	30,575	

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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)	30,575	
52	Total regulatory capital (TC = T1 + T2)	789,434	
53	Total risk-weighted assets	2,626,552	
Capital ratios and buffers			
54	Common Equity Tier 1 (as a percentage of risk-weighted assets)	28.89%	
55	Tier 1 (as a percentage of risk-weighted assets)	28.89%	
56	Total capital (as a percentage of risk-weighted assets)	30.06%	
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.	19.56%	
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)	35,783	
70	Cap on inclusion of provisions in Tier 2 under standardised approach	30,575	

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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

In AED'000		a	b	c	d
		Jun-24	Mar-24	Dec-23	Sep-23
On-balance sheet exposures					
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	6,901,295	6,614,282	5,435,069	6,209,585
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)	6,901,295	6,614,282	5,435,069	6,209,585
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)	134	94	11,645	1,676
9	Add-on amounts for PFE associated with <i>all</i> derivatives transactions	119,253	145,075	265,223	43,987
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)	119,388	145,169	276,868	45,662
Securities financing transactions					

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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	3,545,184	4,680,906	4,377,144	3,393,990
20	(Adjustments for conversion to credit equivalent amounts)	(505,590)	(504,513)	(526,989)	(627,288)
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)	3,039,594	4,176,393	3,850,155	2,766,702
Capital and total exposures					
23	Tier 1 capital	758,858	759,071	759,411	757,984
24	Total exposures (sum of rows 7, 13, 18 and 22)	10,060,277	10,935,844	9,562,092	9,021,949
Leverage ratio					
25	Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)	7.54%	6.94%	7.94%	8.40%
25 a	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	4.54%	3.94%	4.94%	5.40%

8 Liquidity Risk Management

8.1 Table ELAR: Eligible Liquid Assets Ratio

1	High Quality Liquid Assets	Jun-24		Mar-24		Dec-23		Sep-23	
		Nominal amount	Eligible Liquid Asset						
1.1	Physical cash in hand at the bank + balances with the CBUAE	2,003,040		1,955,791		1,040,429		1,203,576	
1.2	UAE Federal Government Bonds and Sukuks	0		0		0		0	
	Sub Total (1.1 to 1.2)	2,003,040	2,003,040	1,955,791	1,955,791	1,040,429	1,040,429	1,203,576	1,203,576
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

Pillar III Disclosures under the Capital Adequacy standards (Standardised approach) issued by Central Bank of UAE for the period ended 30th June 2024

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	2,003,040	2,003,040	1,955,791	1,955,791	1,040,429	1,040,429	1,203,576	1,203,576
2	Total liabilities		8,732,888		9,437,565		7,960,249		7,632,962
3	Eligible Liquid Assets Ratio (ELAR)		22.94%		20.72%		13.07%		15.77%

8.2 Table ASRR: Advances to Stables Resource Ratio

	Items	Jun-24	Mar-24	Dec-23	Sep-23
1	Computation of Advances	Amount	Amount	Amount	Amount
1.1	Net Lending (gross loans - specific and collective provisions + interest in suspense)	4,022,630	2,925,453	3,201,623	3,438,825
1.2	Lending to non-banking financial institutions	0	91,000	0	0
1.3	Net Financial Guarantees & Stand-by LC (issued - received)	42,843	42,832	42,832	12,704
1.4	Interbank Placements	0	73,450	110,175	128,538
1.5	Total Advances	4,065,473	3,132,735	3,354,630	3,580,067
2	Calculation of Net Stable Resources				
2.1	Total capital + general provisions	890,853	875,210	862,175	841,289
	Deduct:				
2.1.1	Goodwill and other intangible assets	0	0	0	0
2.1.2	Fixed Assets	25,875	25,918	26,065	23,237
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	25,875	25,918	26,065	23,237
2.2	Net Free Capital Funds	864,978	849,292	836,110	818,052
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	0
2.3.3	Refinancing of Housing Loans	0	0	0	0
2.3.4	Borrowing from non-Banking Financial Institutions	8,697	59,387	8,206	5,869
2.3.5	Customer Deposits	4,634,383	4,104,962	3,321,245	4,186,682
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	4,643,080	4,164,349	3,329,451	4,192,551
2.4	Total Stable Resources (2.2+2.3.7)	5,508,058	5,013,641	4,165,561	5,010,603
3	Advances TO STABLE RESOURCES RATIO (1.6/ 2.4*100)	73.81%	62.48%	80.53%	71.45%

9 Credit Risk

9.1 Table CR1: Credit quality of assets

(AED'000) 30-Jun-2024		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	866	4,226,724	64,768	45	64,723	4,162,822
2	Debt securities	-	-	-			-
3	Off-balance sheet exposures	22,423	2,908,135	14,802	13,346	1,456	2,915,756
4	Total	23,289	7,134,859	79,570	13,391	66,178	7,078,579

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

(AED'000)		a
1	Defaulted loans and debt securities at the end of the previous reporting period	143,839
2	Loans and debt securities that have defaulted since the last reporting period	866
3	Returned to non-default status	
4	Amounts written off	151,248
5	Other changes	7,409
6	Defaulted loans and debt securities at the end of the reporting period (1+2-3-4±5)	866

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

(AED'000) 30-Jun-2024		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	2,648,643	-	2,648,643		-	0%
2	Public Sector Entities	617,935	-	617,935		617,935	100%
3	Multilateral development banks	-	-			-	
4	Banks	797,950	3,323	797,950	1,909	182,582	23%
5	Securities firms	-	-			-	
6	Corporates	2,286,316	3,503,854	2,286,316	2,964,125	1,125,474	21%
7	Regulatory retail portfolios	1,597	-	1,597		1,597	100%

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8	Secured by residential property	14,984	-	14,984		5,244	35%
9	Secured by commercial real estate	452,097	15,584	452,097	15,384	445,868	95%
10	Equity Investment in Funds (EIF)						
11	Past-due loans	866	22,423		9,874	3122	32%
12	Higher-risk categories	-	-			-	
13	Other assets	80,907	-	80,907		63,808	79%
14	Total	6,901,295	3,545,184	6,900,429	2,991,292	2,445,630	

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

(AED'000) 30-Jun-2024		a	b	c	d	e	f	g	h	i
Risk weight	Asset classes	0%	20%	35%	50%	75%	100%	150%	Others	Total credit exposures amount (post CCF and post-CRM)
		1	Sovereigns and their central banks	2,648,643						
2	Public Sector Entities						617,935			617,935
3	Multilateral development banks									-
4	Banks		724,493		75,366					799,859
5	Securities firms									-
6	Corporates	4,115,708					1,073,001		61,733	5,250,441
7	Regulatory retail portfolios						1,597			1,597
8	Secured by residential property			14,984						14,984
9	Secured by commercial real estate	21,613					445,868			467,481
10	Equity Investment in Funds (EIF)									-
11	Past-due loans	6,752					3,122			9,874
12	Higher-risk categories									-
13	Other assets	16,487	765				63,655			80,907
14	Total	6,809,203	725,258	14,984	75,366	-	2,205,178	-	61,733	9,891,721

10 Market Risk

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

(AED'000)		a
30-Jun-24		RWA
1	General Interest rate risk (General and Specific)	-
2	Equity risk (General and Specific)	-
3	Foreign exchange risk	500
4	Commodity risk	-
	Options	
5	Simplified approach	
6	Delta-plus method	
7		
8	Securitisation	
9	Total	500