Al Ahli Bank of Kuwait (UAE Branches)

Basel III - Pillar III Disclosures

30-June-26

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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 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 the calculation of Pillar 1 capital requirements in accordance with the Basel III framework and CBUAE regulations.
- 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, climate risk etc.
- The Bank conducts stress testing of its one year forward business projections under different scenarios to assess the impact on capital adequacy and profitability.
- The Bank provides timely, accurate, relevant and adequate disclosures of qualitative and quantitative information that enable stakeholders to assess its 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 including counterparty classifications and ratings profile basis, gross credit exposure, credit risk mitigation and impaired loans by economic activity, geographical region and maturity

2.1 Applicability of Pillar III disclosure templates

Below is the list of the CBUAE prescribed Pillar III disclosure templates which are not applicable / Nil exposure to the Bank and have not been included in this document.

Topic	Table	Information Overview
Macroprudential Supervisory measures	CCyB1	Geographical distribution of credit exposures used in the countercyclical buffer
Liquidity	LIQ1	Liquidity Coverage Ratio
	LIQ2	Net Stable Funding Ratio
Counterparty credit risk (CCR)	CCR6	Credit derivatives exposures
	CCR8	Exposures to central counterparties
Securitisation	SECA	Qualitative disclosures related to securitisation exposures
	SEC1	Securitisation exposures in the banking book
	SEC2	Securitisation exposures in the trading book
	SEC3	Securitisation exposures in the banking book and associated regulatory capital requirements - bank acting as originator or as sponsor
	SEC4	Securitisation exposures in the trading book and associated capital requirements - bank acting as investor

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 is 13% , which must be maintained at all times based on Risk Weighted Assets (RWA), calculated as per the regulatory guidelines. As a branch 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 includes 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).

3.1 Table KM1: Key metrics

		a	b	c	d	e
		Jun-26	Mar-26	Dec-25	Sep-25	Jun-25
	Available capital (amounts)					
1	Common Equity Tier 1 (CET1)	856,619	857,100	824,314	810,619	809,354
1a	Fully loaded ECL accounting model	856,619	857,100	824,314	810,619	809,354
2	Tier 1	856,619	857,100	824,314	810,619	809,354
2a	Fully loaded ECL accounting model Tier 1	856,619	857,100	824,314	810,619	809,354
3	Total capital	921,651	915,655	865,459	849,482	845,791
3a	Fully loaded ECL accounting model total capital	921,651	915,655	865,459	849,482	845,791
	Risk-weighted assets (amounts)					
4	Total risk-weighted assets (RWA)	5,486,814	4,969,761	3,581,774	3,343,241	3,148,935
	Risk-based capital ratios as a percentage of RWA					
5	Common Equity Tier 1 ratio (%)	15.61%	17.25%	23.01%	24.25%	25.70%
5a	Fully loaded ECL accounting model CET1 (%)	15.61%	17.25%	23.01%	24.25%	25.70%
6	Tier 1 ratio (%)	15.61%	17.25%	23.01%	24.25%	25.70%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	15.61%	17.25%	23.01%	24.25%	25.70%
7	Total capital ratio (%)	16.80%	18.42%	24.16%	25.41%	26.86%
7a	Fully loaded ECL accounting model total capital ratio (%)	16.80%	18.42%	24.16%	25.41%	26.86%
	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 (%)					
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%	2.50%
12	CET1 available after meeting the bank's minimum capital requirements (%)	6.30%	7.92%	13.66%	14.91%	16.36%
	Leverage Ratio					
13	Total leverage ratio measure	10,445,846	11,142,193	9,682,493	10,759,444	12,074,103
14	Leverage ratio (%) (row 2/row 13)	8.20%	7.69%	8.51%	7.53%	6.70%
14a	Fully loaded ECL accounting model leverage ratio (%) (row 2A/row 13)	8.20%	7.69%	8.51%	7.53%	6.70%
14b	Leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)	8.20%	7.69%	8.51%	7.53%	6.70%
	Liquidity Coverage Ratio					
15	Total HQLA					
16	Total net cash outflow					

17	LCR ratio (%)					
	Net Stable Funding Ratio					
18	Total available stable funding					
19	Total required stable funding					
20	NSFR ratio (%)					
	ELAR					
21	Total HQLA	1,533,965	1,407,577	1,713,025	1,958,448	2,232,383
22	Total liabilities	8,348,814	9,248,437	7,889,899	8,980,163	10,326,700
23	Eligible Liquid Assets Ratio (ELAR) (%)	18.37%	15.22%	21.71%	21.81%	21.62%
	ASRR					
24	Total available stable funding	7,683,730	7,409,789	6,343,967	5,876,526	5,911,846
25	Total Advances	7,330,355	6,754,644	5,647,471	5,303,347	5,165,859
26	Advances to Stable Resources Ratio (%)	95.40%	91.16%	89.02%	90.25%	87.38%

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, climate risk and reputation risk.

The Group manages its capital in an integrated manner with the aim of maintaining strong capital ratios and acceptable credit 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 are also considered.

The Pillar I Capital Adequacy report is prepared by the Financial Control Division at UAE,while the Pillar II charges and stress testing is conducted jointly by the Risk Management in UAE and 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 reviewing compliance with the Group policies.

4.1 Table OV1: Overview of RWA

		a	b	c
		RWA		Minimum capital requirements
		Jun-26	Mar-26	Jun-26
1	Credit risk (excluding counterparty credit risk)	5,195,795	4,676,315	545,558
2	Of which: standardised approach (SA)	5,195,795	4,676,315	545,558
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)	5,790	6,800	608
7	Of which: standardised approach for counterparty credit risk	5,790	6,800	608
8	Of which: Internal Model Method (IMM)			
9	Of which: other CCR			
10	Credit valuation adjustment (CVA)	988	1,288	104
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	367	1,484	39
21	Of which: standardised approach (SA)	367	1,484	39
22	Of which: internal models approach (IMA)			
23	Operational risk	283,874	283,874	29,807
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)**	**5,486,814**	**4,969,761**	**576,115**

4.2 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	123,037	
3	Accumulated other comprehensive income (and other reserves)	46,168	
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**	**859,205**	
	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)	(2,586)	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		
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**	(2,586)	
25	**Common Equity Tier 1 capital (CET1)**	856,619	
	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	*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)**	**0**	
39	**Tier 1 capital (T1= CET1 + AT1)**	**856,619**	
	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	65,032	1.25% of CRWA
45	**Tier 2 capital before regulatory adjustments**	65,032	
	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)**	65,032	
52	**Total regulatory capital (TC = T1 + T2)**	921,651	
53	**Total risk-weighted assets**	5,486,814	

	Capital ratios and buffers		
54	**Common Equity Tier 1 (as a percentage of risk-weighted assets)**	15.61%	
55	**Tier 1 (as a percentage of risk-weighted assets)**	15.61%	
56	**Total capital (as a percentage of risk-weighted assets)**	16.80%	
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.**	6.30%	
	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)		
[redacted]			
66	Significant investments in common stock of financial entities	0	
[redacted]			
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)	144,809	
70	Cap on inclusion of provisions in Tier 2 under standardised approach	65,032	
[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)*		

4.3 Table CCA: Main features of regulatory capital instruments

		Quantitative / qualitative information
1	Issuer	Al Ahli Bank of Kuwait K.S.C.P
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	
3	Governing law(s) of the instrument	
	Regulatory treatment	
4	Transitional arrangement rules (i.e. grandfathering)	
5	Post-transitional arrangement rules (i.e. grandfathering)	
6	Eligible at solo/group/group and solo	
7	Instrument type (types to be specified by each jurisdiction)	Common Equity Tier 1
8	Amount recognised in regulatory capital (currency in millions, as of most recent reporting date)	AED 921.651 Million
9	Nominal amount of instrument	
9a	Issue price	
9b	Redemption price	
10	Accounting classification	Assigned Capital
11	Original date of issuance	
12	Perpetual or dated	
13	Original maturity date	
14	Issuer call subject to prior supervisory approval	
15	Optional call date, contingent call dates and redemption amount	
16	Subsequent call dates, if applicable	
	Coupons / dividends	
17	Fixed or floating dividend/coupon	
18	Coupon rate and any related index	
19	Existence of a dividend stopper	
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	
21	Existence of step-up or other incentive to redeem	
22	Non-cumulative or cumulative	
23	Convertible or non-convertible	
24	Writedown feature	
25	If writedown, writedown trigger(s)	
26	If writedown, full or partial	
27	If writedown, permanent or temporary	
28	If temporary write-own, description of writeup mechanism	

28a	Type of subordination	
29	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned).	
30	Non-compliant transitioned features	
31	If yes, specify non-compliant features	

5 Liquidity Risk

5.1 Table LR2: Leverage ratio common disclosure

In AED'000		a	b	c
		Jun-26	**Mar-26**	**Dec-25**
On-balance sheet exposures				
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	9,378,724	8,993,530	7,614,839
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)	(2,586)	(2,797)	(3,008)
7	**Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of rows 1 to 6)**	9,376,138	8,990,733	7,611,831
Derivative exposures				
8	Replacement cost associated with *all* derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	260	29	921
9	Add-on amounts for PFE associated with *all* derivatives transactions	18,312	16,461	136,998
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)**	18,572	16,491	137,920
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	3,074,353	4,089,063	3,529,501
20	(Adjustments for conversion to credit equivalent amounts)	(2,023,218)	(1,954,093)	(1,596,759)
21	(Specific and general provisions associated with off-balance sheet exposures deducted in determining Tier 1 capital)			
22	**Off-balance sheet items (sum of rows 19 to 21)**	1,051,136	2,134,970	1,932,742
Capital and total exposures				
23	**Tier 1 capital**	856,619	857,100	824,314
24	**Total exposures (sum of rows 7, 13, 18 and 22)**	10,445,846	11,142,193	9,682,493
Leverage ratio				
25	**Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)**	8.20%	7.69%	8.51%
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)			
26	CBUAE minimum leverage ratio requirement	3%	3%	3%
27	**Applicable leverage buffers**	**5.20%**	**4.69%**	**5.51%**

5.2 Table ELAR: Eligible Liquid Assets Ratio

		Jun-26	
1	**High Quality Liquid Assets**	**Nominal amount**	**Eligible Liquid Asset**
1.1	Physical cash in hand at the bank + balances with the CBUAE	1,405,505	
1.2	UAE Federal Government Bonds and Sukuks	0	
	Sub Total (1.1 to 1.2)	1,405,505	1,405,505
1.3	UAE local governments publicly traded debt securities	0	
1.4	UAE Public sector publicly traded debt securities	0	
	Sub total (1.3 to 1.4)	0	0
1.5	Foreign Sovereign debt instruments or instruments issued by their respective central banks	128,460	128,460
1.6	**Total**	**1,533,965**	**1,533,965**
2	Total liabilities		8,348,814
3	**Eligible Liquid Assets Ratio (ELAR)**		**18.37%**

5.3 Table ASRR: Advances to Stables Resource Ratio

		Items	Jun-26
1		Computation of Advances	Amount
	1.1	Net Lending (gross loans - specific and collective provisions + interest in suspense)	6,703,152
	1.2	Lending to non-banking financial institutions	575,000
	1.3	Net Financial Guarantees & Stand-by LC (issued - received)	52,203
	1.4	Interbank Placements	0
	1.5	Total Advances	7,330,355
2		Calculation of Net Stable Ressources	
	2.1	Total capital + general provisions	1,048,604
		Deduct:	
	2.1.1	Goodwill and other intangible assets	2,586
	2.1.2	Fixed Assets	26,279
	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	28,865
	2.2	Net Free Capital Funds	1,019,739
	2.3	Other stable resources:	
	2.3.1	Funds from the head office	0
	2.3.2	Interbank deposits with remaining life of more than 6 months	622,241
	2.3.3	Refinancing of Housing Loans	0
	2.3.4	Borrowing from non-Banking Financial Institutions	357,513
	2.3.5	Customer Deposits	5,684,237
	2.3.6	Capital market funding/ term borrowings maturing after 6 months from reporting date	0
	2.3.7	Total other stable resources	6,663,991
	2.4	Total Stable Resources (2.2+2.3.7)	7,683,730
3		Advances TO STABLE RESOURCES RATIO (1.6/ 2.4*100)	95.40%

6 Credit Risk Management

6.1 Table CR1: Credit quality of assets

		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	-	7,278,152	144,809	-	144,809	7,133,343
2	Debt securities	-	128,460	-			128,460
3	Off-balance sheet exposures	3,126	298,531	2,848	1,252	1,596	298,809
4	**Total**	**3,126**	**7,705,143**	**147,657**	**1,252**	**146,405**	**7,560,612**

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

		a
1	**Defaulted loans and debt securities at the end of the previous reporting period (Dec'2025)**	-
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	-
6	**Defaulted loans and debt securities at the end of the reporting period (June'2026) (1+2-3-4±5)**	-

6.3 Table CR3: Credit risk mitigation techniques - overview

	a	b	c	d	e	f	g
	Exposures unsecured: carrying amount	Exposures secured by collateral	Exposures secured by collateral of which: secured amount	Exposures secured by financial guarantees	Exposures secured by financial guarantees, of which: secured amount	Exposures secured by credit derivatives	Exposures secured by credit derivatives, of which: secured amount
Loans	4,468,672	2,787,899	2,633,333	25,500	25,500		
Debt securities	128,460						
Total	4,597,132	2,787,899	2,633,333	25,500	25,500		
Of which defaulted							

7 Credit Risk Mitigation

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

30-Jun-26		a	b	c	d	e	f
		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	2,252,256	-	2,252,256		-	0%
2	Public Sector Entities	766,214	52,792	792,610		792,610	100%
3	Multilateral development banks	-	-			-	
4	Banks	502,267	33,059	502,267	20,409	110,686	21%
5	Securities firms	-	-			-	
6	Corporates	4,747,815	2,980,376	4,747,815	1,114,444	3,295,491	56%
7	Regulatory retail portfolios	3,649	-	3,649		2,749	75%
8	Secured by residential property	22,965	-	22,965		8,038	35%
9	Secured by commercial real estate	981,076	5,000	981,076	5,000	881,069	89%
10	Equity Investment in Funds (EIF)						
11	Past-due loans	-	3,126		1,874	0	0%
12	Higher-risk categories	-	-			-	
13	Other assets	102,482	-	102,482		110,942	108%
14	**Total**	**9,378,724**	**3,074,353**	**9,405,120**	**1,141,727**	**5,201,585**	

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

	30-Jun-26	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	2,252,256								2,252,256
2	Public Sector Entities						792,610			792,610
3	Multilateral development banks									-

4	Banks		502,173		20,503		-			522,676
5	Securities firms									-
6	Corporates	2,556,487	-		14,250		3,270,488		21,034	5,862,259
7	Regulatory retail portfolios	900				-	2,749			3,649
8	Secured by residential property			22,965			-			22,965
9	Secured by commercial real estate	105,007					881,069			986,076
10	Equity Investment in Funds (EIF)									-
11	Past-due loans	1,874			-		-			1,874
12	Higher-risk categories									-
13	Other assets	19,309	-				64,660		18,513	102,482
14	**Total**	**4,935,833**	**502,173**	**22,965**	**34,753**	**-**	**5,011,576**	**-**	**39,547**	**10,546,847**

8 Counterparty credit risk

8.1 Table CCR1: Analysis of counterparty credit risk (CCR) exposure by approach

	30-Jun-26	a	b	c	d	e	f
		Replacement cost	**Potential future exposure**	**EEPE**	**Alpha used for computing regulatory EAD**	**EAD post-CRM**	**RWA**
1	SA-CCR (for derivatives)	187	15,284		1.4	21,659	5,790
2	[redacted]						
3	Simple Approach for credit risk mitigation (for SFTs)						
4	Comprehensive Approach for credit risk mitigation (for SFTs)						
5	[redacted]						
6	**Total**						**5,790**

8.2 Table CCR2: Credit valuation adjustment (CVA) capital charge

	30-Jun-26	a	b
		EAD post-CRM	**RWA**
1	All portfolios subject to the Standardised CVA capital charge*	21,659	988
2	All portfolios subject to the Simple alternative CVA capital charge		

8.3 Table CCR3: Standardised approach - CCR exposures by regulatory portfolio and risk weights

30-Jun-26	a	b	c	d	e	f	g	h
Regulatory portfolio / **Risk weight**	**0%**	**20%**	**50%**	**75%**	**100%**	**150%**	**Others**	**Total credit exposure**
Sovereigns								
Public Sector Entities (PSEs)								
Multilateral development banks (MDBs)								
Banks		16,799	4,861					21,659
Securities firms								
Corporates								
Regulatory retail portfolios								
Secured by residential property								
Secured by commercial real estate								
Equity Investment in Funds (EIF)								
Past-due loans								
Higher-risk categories								
Other assets								
Total		**16,799**	**4,861**					**21,659**

9 Financial Risk Management

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

	30-Jun-26	a
		RWA
1	General Interest rate risk (General and Specific)	
2	Equity risk (General and Specific)	
3	Foreign exchange risk	367
4	Commodity risk	
	Options	
5	Simplified approach	
6	Delta-plus method	
7	Scenario approach	
8	Securitisation	
9	**Total**	**367**