دبي الإسلامي
DIB

Pillar 3 Disclosures Report

For the six-month period ended 30 June 2026

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1. Overview and Introduction

This document (as 'Pillar 3 disclosures report'), in line with the requirements and guidelines of Central Bank of the UAE (the "CBUAE"), presents Pillar 3 disclosures of Dubai Islamic Bank (Public Joint Stock Company) including its banking and financial subsidiaries (as the "Bank") and all other subsidiaries (as the "Group").

The Pillar 3 disclosures report provides in-depth information about the Group's regulatory capital structure, sources and its adequacy, risk exposures, liquidity position, risk management objectives, policies and assessment processes.

The Pillar 3 disclosures report aims to provide information to the users of this report, in a clear, concise, and consistent manner. It enables market users to access key information about the Group in a transparent manner which can be easily compared with other market participants.

There have been no material changes to the Bank's Pillar 3 Disclosure Policy during the reporting period.

1.1. Scope of reporting

This report has been prepared on the consolidated basis, comprising of the parent, its banking and other financial subsidiaries, except where specifically mentioned otherwise.

1.2. Basel Regulatory Framework

The Basel Regulatory Accord framework consists of the following three main pillars:

- Pillar 1 - defines the regulatory minimum capital requirements by providing rules and regulations for measurement of credit risk, market risk and operational risk.
- Pillar 2 - addresses the Bank's Internal Capital Adequacy Assessment Process ("ICAAP") for assessing the overall capital adequacy in addition to Pillar I. Pillar II also introduces the Supervisory Review and Evaluation Process ("SREP"), which is used as a tool to assess the internal capital adequacy of banks; and
- Pillar 3 - complements the other two pillars and focuses on enhanced transparency in information disclosure, covering risk and capital management, including capital adequacy which encourages market discipline and allows market participants to assess specific information.

CBUAE has established regulatory thresholds for Common Equity Tier 1, Tier 1 and overall regulatory Capital.

- CET 1 must be at least 7.0% of risk-weighted assets (RWA).
- Tier 1 Capital must be at least 8.5% of RWA.
- Total Capital must be at least 10.5% of RWA.

On top of this minimum capital requirement, CBUAE has also mandated all the banks to keep additional buffers i.e., capital conservation buffer (CCB) of 2.5% of RWAs and a specific "D-SIB" buffer of 0.5% of RWA for DIB. The banks are also subject to counter-cyclical buffer (CCyB) that varies between zero and 2.5% of total risk-weighted assets. CCyB is currently at 0.087% for DIB with respect to credit exposures in jurisdictions attracting counter-cyclical buffer.

In March 2026, the Central Bank of the UAE issued resilience package for financial institutions. The Financial Institution Resilience Package covers five key pillars allowing banks to access monetary liquidity and provides additional flexibility to utilize excess liquidity and capital buffers to support the UAE economy. Effective 17th March 2026, CBUAE has reduced the CCyB requirement to 0% on private sector credit exposures in the UAE.

1.3. Implementation and Compliance of Basel Framework

The Bank has been in compliance with Basel Accord guidelines since December 2007, in accordance with CBUAE directives on the Standardised Approach for Credit, Market and Operational Risk.

In compliance with the CBUAE guidelines and Basel accords, these disclosures include information on the Group's risk management objectives and policies, risk assessment processes and computation, capital management and capital adequacy.

The Bank will ensure the smooth implementation of any forthcoming new guidelines and disclosure requirements from the regulator.

1.4. Macroeconomic and operating environment

The first half of 2026 unfolded in a challenging operating environment, with geopolitical developments, shifting rate expectations and market confidence continuing to shape decision-making across global markets. Against this backdrop, the UAE remained resilient, supported by economic diversification, disciplined policy execution and the depth of its financial system.

For the banking sector, such conditions reinforce the importance of sound governance, balance sheet strength and responsible capital allocation. DIB's performance in the first half reflects these priorities.

In an evolving cycle, preserving asset quality, liquidity and capital strength is as important as expanding the franchise. The Bank's results show that growth has been delivered on a healthy footing, supported by prudent risk management and a business model anchored in Shariah-compliant banking.

1.5. Internal review and verification

This document, Pillar 3 disclosures report for the six-month period ended 30th June 2026, has been reviewed by Group Internal Audit (GIA) and approved by Group CEO.

2. Key metrics of the Group (KM1)

The below table provides an overview of the Bank's key prudential metrics related to regulatory capital, capital adequacy, minimum capital ratio requirement, additional buffers, leverage ratio and liquidity ratios.

S. No.	Particulars	30 Jun 2026 AED '000'	31 Mar 2026 AED '000'	31 Dec 2025 AED '000'	30 Sep 2025 AED '000'	30 Jun 2025 AED '000'
	Available capital (amounts)					
1	Common Equity Tier 1 (CET1)	40,220,712	38,523,956	36,897,720	39,076,846	36,835,002
1a	Fully loaded ECL accounting model	-	-	-	-	-
2	Tier 1	47,566,712	45,869,956	44,243,720	46,422,846	44,181,002
2a	Fully loaded ECL accounting model Tier 1	-	-	-	-	-
3	Total capital	49,907,492	48,095,853	46,349,806	48,609,501	47,413,515
3a	Fully loaded ECL accounting model total capital	-	-	-	-	-
	Risk-weighted assets (amounts)					
4	Total risk-weighted assets (RWA)	309,882,541	305,003,237	298,907,266	292,416,000	283,852,030
	Risk-based capital ratios as a percentage of RWA					
5	Common Equity Tier 1 ratio (%)	13.0%	12.6%	12.3%	13.4%	13.0%
5a	Fully loaded ECL accounting model CET1 (%)	-	-	-	-	-
6	Tier 1 ratio (%)	15.3%	15.0%	14.8%	15.9%	15.6%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	-	-	-	-	-
7	Total capital ratio (%)	16.1%	15.8%	15.5%	16.6%	16.7%
7a	Fully loaded ECL accounting model total capital ratio (%)	-	-	-	-	-
	Additional CET1 buffer requirements as a percentage of RWA					
8	Capital conservation buffer requirement (2.5% from 2019) (%)	2.5%	2.5%	2.5%	2.5%	2.5%
9	Countercyclical buffer requirement (%) [1]	0.1%	0.0%	0.0%	0.0%	0.0%
10	Bank D-SIB additional requirements (%)	0.5%	0.5%	0.5%	0.5%	0.5%
11	Total of bank CET1 specific buffer requirements (%) (row 8 + row 9+ row 10)	3.1%	3.0%	3.0%	3.0%	3.0%
12	CET1 available after meeting the bank's minimum capital requirements (%)	5.6%	5.3%	5.0%	6.1%	6.0%
	Leverage Ratio					
13	Total leverage ratio measure	441,949,461	437,132,708	432,787,442	409,043,500	389,731,523
14	Leverage ratio (%) (row 2/row 13)	10.8%	10.5%	10.2%	11.3%	11.3%
14a	Fully loaded ECL accounting model leverage ratio (%) (row 2a/row 13)	-	-	-	-	-

S. No.	Particulars	30 Jun 2026 AED '000'	31 Mar 2026 AED '000'	31 Dec 2025 AED '000'	30 Sep 2025 AED '000'	30 Jun 2025 AED '000'
14b	Leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)	-	-	-	-	-
	Liquidity Coverage Ratio [2]					
15	Total HQLA	65,935,225	68,741,269	76,481,287	62,493,801	57,519,870
16	Total net cash outflow	47,383,331	56,612,420	48,718,766	43,427,534	44,810,848
17	LCR ratio (%)	139.2%	121.4%	157.0%	143.9%	128.4%
	Net Stable Funding Ratio [2]					
18	Total available stable funding	285,305,398	284,372,986	282,903,056	272,200,842	258,386,399
19	Total required stable funding	272,230,225	267,007,504	260,073,517	252,101,441	242,050,850
20	NSFR ratio (%)	104.8%	106.5%	108.8%	108.0%	106.7%
	ELAR [3]					
21	Total HQLA	-	-	-	-	-
22	Total liabilities	-	-	-	-	-
23	Eligible Liquid Assets Ratio (ELAR) (%)	-	-	-	-	-
	ASRR [4]					
24	Total available stable funding	-	-	-	-	-
25	Total Advances	-	-	-	-	-
26	Advances to Stable Resources Ratio (%)	-	-	-	-	-

[1] *CCyB is at 0.087% for 30th June 2026 (0.0060% for 31st March 2026).*
[2] *LCR and NSFR are calculated as at the end of each period. For average LCR, refer to table LIQ1.*
[3] *ELAR is not applicable.*
[4] *ASRR is not applicable.*

3. Overview of RWA (OV1)

The below table provides an overview of the total RWA(s) of the Bank (forming the denominator of the risk-based capital requirements).

S. No	Particulars	Risk-weighted assets (RWA)		Minimum capital requirements [1]	
		30 Jun 2026 AED '000'	31 Mar 2026 AED '000'	30 Jun 2026 AED '000'	31 Mar 2026 AED '000'
1	Credit risk (excluding counterparty credit risk) [2]	281,740,196	276,481,425	29,582,721	29,030,550
2	Of which: standardised approach (SA)	281,740,196	276,481,425	29,582,721	29,030,550
6	Counterparty credit risk (CCR)	1,383,126	1,715,381	145,228	180,115
7	Of which: standardised approach for counterparty credit risk	1,383,126	1,715,381	145,228	180,115
12	Equity investments in funds - look-through approach	-	-	-	-
13	Equity investments in funds - mandate-based approach	381,081	394,776	40,014	41,451
14	Equity investments in funds - fallback approach	20,946	127,092	2,199	13,345
15	Settlement risk	-	-	-	-
16	Securitisation exposures in the banking book	-	-	-	-
18	Of which: securitisation external ratings-based approach (SEC-ERBA)	-	-	-	-
19	Of which: securitisation standardised approach (SEC-SA)	-	-	-	-
20	Market risk	2,969,098	3,003,849	311,755	315,404
21	Of which: standardised approach (SA)	2,969,098	3,003,849	311,755	315,404
23	Operational risk	23,388,094	23,280,714	2,455,750	2,444,475
26	**Total (1+6+12+13+14+15+16+20+23)**	**309,882,541**	**305,003,237**	**32,537,667**	**32,025,340**

[1] The minimum capital requirement applied is 10.5% in line with the guidance of Pillar 3 disclosures. In addition to this, the Bank is required to maintain a combined buffer of 3.087% as of 30th June 2026 (3.006% as of 31st March 2026), including CCyB, to CET 1.
[2] Including CVA but excluding equity investment in funds and Settlement risk.

4. Composition of capital

4.1. Composition of regulatory capital (CC1)

The below table provides a breakdown of the constituent elements of the Bank's capital.

S. No	Particulars	30 Jun 2026	31 Dec 2025	Reference to CC2
		AED '000'	AED '000'	
	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	7,240,744	7,240,744	a
2	Retained earnings	23,241,850	19,882,943	c (Ex. Div)
3	Accumulated other comprehensive income (and other reserves)	10,195,237	10,240,438	
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**	**40,677,831**	**37,364,125**	
	Common Equity Tier 1 capital regulatory adjustments			
7	Prudent valuation adjustments	-	-	
8	Goodwill (net of related tax liability)	-	-	
9	Other intangibles other than mortgage servicing rights (net of related tax liability)	315,354	311,557	
10	Deferred tax assets that rely on future profitability, excluding those arising from temporary differences (net of related tax liability)	110,450	123,533	
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)	31,315	31,315	
16	Reciprocal cross-holdings in common equity		-	
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**	**457,119**	**466,405**	
25	**Common Equity Tier 1 capital (CET1)**	**40,220,712**	**36,897,720**	

S. No	Particulars	30 Jun 2026 AED '000'	31 Dec 2025 AED '000'	Reference to CC2
	Additional Tier 1 capital: instruments			
26	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	7,346,000	7,346,000	b
27	Of which: classified as equity under applicable accounting standards	7,346,000	7,346,000	
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	7,346,000	7,346,000	
	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)**	**7,346,000**	**7,346,000**	
39	**Tier 1 capital (T1= CET1 + AT1)**	**47,566,712**	**44,243,720**	
	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 34) 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	2,340,780	2,106,086	
45	**Tier 2 capital before regulatory adjustments**	**2,340,780**	**2,106,086**	
	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 and other TLAC liabilities of banking, financial and Insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	-	-	
49	CBUAE specific regulatory adjustments	-	-	
50	**Total regulatory adjustments to Tier 2 capital**	**-**	**-**	
51	**Tier 2 capital (T2)**	**2,340,780**	**2,106,086**	
52	**Total regulatory capital (TC = T1 + T2)**	**49,907,492**	**46,349,806**	
53	**Total risk-weighted assets**	**309,882,541**	**298,907,266**	

S. No	Particulars	30 Jun 2026 AED '000'	31 Dec 2025 AED '000'	Reference to CC2
	Capital ratios and buffers			
54	Common Equity Tier 1 (as a percentage of risk-weighted assets)	13.0%	12.3%	
55	Tier 1 (as a percentage of risk-weighted assets)	15.3%	14.8%	
56	Total capital (as a percentage of risk-weighted assets)	16.1%	15.5%	
57	Institution specific buffer requirement (capital conservation buffer plus countercyclical buffer requirements plus higher loss absorbency requirement, expressed as a percentage of risk-weighted assets)	3.1%	3.0%	
58	Of which: capital conservation buffer requirement	2.5%	2.5%	
59	Of which: bank-specific countercyclical buffer requirement [1]	0.1%	0.0%	
60	Of which: higher loss absorbency requirement (e.g. DSIB)	0.5%	0.5%	
61	Common Equity Tier 1 (as a percentage of risk-weighted assets) available after meeting the bank's minimum capital requirement.	5.6%	5.0%	
	The CBUAE Minimum Capital Requirement			
62	Common Equity Tier 1 minimum ratio	7.0%	7.0%	
63	Tier 1 minimum ratio	8.5%	8.5%	
64	Total capital minimum ratio [2]	10.5%	10.5%	
66	Significant investments in common stock of financial entities	-	-	
68	Deferred tax assets arising from temporary differences (net of related tax liability)	-	-	
	Applicable caps on the inclusion of provisions in Tier 2			
69	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	2,340,780	2,106,086	
70	Cap on inclusion of provisions in Tier 2 under standardised approach	2,340,780	2,106,086	
	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)	-	-	

[1] CCyB is at 0.087% for 30th June 2026 (0.0062% for 31st December 2025).

[2] The minimum capital requirement applied is 10.5% in line with the guidance of Pillar 3 disclosures. In addition to this, the Bank is required to maintain a combined buffer of 3.087% (including CCyB) to CET 1.

4.2. Reconciliation of regulatory capital to balance sheet (CC2)

The below table enables users to identify the differences between the scope of accounting consolidation and the scope of regulatory consolidation, and to show the link between the Bank's balance sheet in its published financial statements and the numbers that have been used in the composition of capital disclosure template set out in Template CC1.

S. No	Particulars	Balance sheet as in published financial statements	Under regulatory scope of consolidation	Balance sheet as in published financial statements	Under regulatory scope of consolidation	Reference to CC1
		30 Jun 2026 - AED '000'		31 Dec 2025 - AED '000'		
	Assets					
1	Cash and balances with the Central Banks	29,362,275	29,361,834	36,869,986	36,869,543	
2	Due from banks and financial institutions	7,568,373	5,741,671	5,386,903	3,872,401	
3	Islamic financing and investing assets, net	280,995,387	280,990,129	262,055,139	262,006,584	
4	Investments in Sukuk	85,165,739	85,165,739	90,588,649	90,588,649	
5	Other investments measured at fair value	937,460	426,891	606,599	592,642	
6	Investments in associates and joint ventures [1]	2,953,505	4,995,500	2,934,712	4,513,709	
7	Properties held for development and sale	1,070,751	32,056	1,117,731	32,056	
8	Investment properties	4,769,628	2,598,897	4,756,131	2,577,885	
9	Receivables and other assets	8,465,313	8,189,060	9,887,781	9,329,292	
10	Property and equipment	1,881,220	1,269,451	1,744,612	1,124,527	
	Total assets	**423,169,651**	**418,771,228**	415,948,243	411,507,288	
	Liabilities					
1	Customer's deposits	326,978,344	327,656,909	320,184,425	320,854,694	
2	Due to banks and financial institutions	9,913,831	9,913,831	1,966,428	1,951,139	
3	Sukuk issued	16,623,486	16,623,486	25,070,676	25,070,676	
4	Payables and other liabilities	15,764,107	13,728,023	14,909,353	12,823,386	
5	Zakat payable	-	-	681,877	681,877	
	Total liabilities	**369,279,768**	**367,922,249**	362,812,759	361,381,772	
	Shareholders' equity					
1	Share capital	7,240,744	7,240,744	7,240,744	7,240,744	a
2	Tier 1 sukuk	7,346,000	7,346,000	7,346,000	7,346,000	b
3	Other reserves and treasury shares	16,416,768	16,416,768	16,476,768	16,476,768	
4	Investments fair value reserve	(1,098,807)	(1,098,807)	(1,196,843)	(1,196,843)	
5	Exchange translation reserve	(2,514,367)	(2,514,367)	(2,371,129)	(2,371,129)	
6	Retained earnings	23,241,850	23,241,850	22,412,432	22,412,432	c
7	Non-controlling interests	3,257,695	216,791	3,227,512	217,544	
	Total shareholders' equity	**53,889,883**	**50,848,979**	53,135,484	50,125,516	
	Total Liabilities and Shareholders' equity	**423,169,651**	**418,771,228**	415,948,243	411,507,288	

[1] For column "Under regulatory scope of consolidation", this includes carrying values of unconsolidated subsidiaries.

4.3. Main features of regulatory capital instruments (CCA)

The below table provides a description of the main features of the Bank's regulatory capital instruments.

S. No.	Particulars	Quantitative / qualitative information			
1	Issuer	Dubai Islamic Bank PJSC			
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	AED000201015	XS2330535381	XS2913984568	XS3335638196
3	Governing law(s) of the instrument	UAE Law	English Law	English Law	English Law
	Regulatory treatment				
4	Transitional arrangement rules (i.e. grandfathering)	NA	NA	NA	NA
5	Post-transitional arrangement rules (i.e. grandfathering)	NA	NA	NA	NA
6	Eligible at solo/group/group and solo	Group and solo			
7	Instrument type (types to be specified by each jurisdiction)	Ordinary Shares[1]	Sukuk[2]	Sukuk[2]	Sukuk[2]
8	Amount recognised in regulatory capital (currency in thousands, as of most recent reporting date)	7,240,744	1,836,500	1,836,500	3,673,000
9	Nominal amount of instrument (in 'millions')	NA	USD 500	USD 500	USD 1,000
9a	Issue price	NA	100 Percent		
9b	Redemption price	As per Market Value	At Par		
10	Accounting classification	Shareholder's equity	Tier 1 sukuk		
11	Original date of issuance	Multiple	19th April 2021	16th October 2024	16th June 2026
12	Perpetual or dated	NA	Perpetual		
13	Original maturity date	NA	NA		
14	Issuer call subject to prior supervisory approval	NA	Yes		
15	Optional call date, contingent call dates and redemption amount	-	On or after 19-Oct -2026/ Tax event or Capital Event/ at par	On or after 16-Apr-2030 / Tax event or Capital Event/ at par	On or after 16-Dec -2031/ Tax event or Capital Event/ at par
16	Subsequent call dates, if applicable	NA	Any Periodic Distribution Date on or after the First Reset Date (19-Apr-2027)	Any Periodic Distribution Date on or after the First Reset Date (16-Oct-2030)	Any Periodic Distribution Date on or after the First Reset Date (16-June-2032)
	Coupons / dividends				
17	Fixed or floating dividend/coupon	Dividend	Fixed		
18	Coupon rate and any related index	NA	3.38%[2]	5.25%[2]	6.250%[2]
19	Existence of a dividend stopper	NA	Yes	Yes	Yes
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Full discretionary	Full discretionary		
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Full discretionary	Full discretionary		

S. No.	Particulars	Quantitative / qualitative information			
21	Existence of step-up or other incentive to redeem	NA	No	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative		
23	Convertible or non-convertible	NA	Non-convertible		
24	Write down feature	NA	Yes		
25	If write-down, write down trigger(s)	NA	Notice from the financial regulator to the Issuer that the Issuer has, or will, become Non-Viable (as defined in the Conditions) without a write-down or a public injection of capital or equivalent support.		
26	If write-down, full or partial	NA	Full or Partial as determined by the Financial Regulator.		
27	If write down, permanent or temporary	NA	Permanent		
28	If temporary write-own, description of writeup mechanism	NA	NA	NA	NA
28a	Type of subordination	NA	Structural 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).	NA	Senior only to Share Capital		
30	Non-compliant transitioned features	NA	No	No	No
31	If yes, specify non-compliant features	NA	NA	NA	NA

[1] https://www.dib.ae/about-us/investor-relations/share-information
[2] https://www.dib.ae/about-us/investor-relations/sukuk-information

5. Macroprudential supervisory measures

5.1. Geographical distribution of credit exposures used in the countercyclical capital buffer (CCyB1)

The below table provides an overview of the geographical distribution of the Bank's credit exposures used in the countercyclical capital buffer.

30 June 2026 – AED '000'

	a	b	c	d	e
Geographical breakdown	Counter cyclical 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 [4]
		Exposure values	Risk-weighted assets		
Kingdom of Saudi Arabia	1.00%	35,880,759	19,293,116	0.08%	248,111
Ireland	1.50%	1,289,456	1,105,806	0.01%	21,331
Belgium	1.00%	446	669	0.00%	9
France	1.00%	0	0	0.00%	0
Sum [1]		**37,170,661**	**20,399,591**	**0.09% [3]**	**269,451**
Other countries		285,757,146	220,565,030	-	-
Total [2]		**322,927,807**	**240,964,621**	**0.09%**	**269,451**

31 December 2025 – AED '000'

	a	b	c	d	e
Geographical breakdown	Counter cyclical 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 [4]
		Exposure values	Risk-weighted assets		
Ireland	1.50%	922,323	922,323	0.00%	18,465
Belgium	1.00%	459	689	0.00%	9
France	1.00%	0	0	0.00%	0
Sum [1]		**922,782**	**923,012**	**0.00% [3]**	**18,474**
Other countries		298,161,701	223,033,580	-	-
Total [2]		**299,084,483**	**223,956,592**	**0.00%**	**18,474**

[1] Sum of private sector credit exposures and related RWA in jurisdictions (based on country of ultimate risk) with a non-zero CCyB rate.
[2] Total of private sector credit exposures and related RWA across all jurisdictions (based on country of ultimate risk).
[3] CCyB is at 0.087% (0.0062% for 31st December 2025).
[4] Countercyclical buffer amount will be AED 34.97 Mn (31st December 2025 AED 2.28 Mn) if computed as a percentage of CET1 Capital.

6. Leverage ratio

6.1. Summary comparison of accounting assets vs leverage ratio exposure measure (LR1)

The below table provides reconciliation of the total assets in the published financial statements to the leverage ratio exposure measure.

S. No.	Particulars	30 Jun 2026 AED '000'	31 Mar 2026 AED '000'
1	Total consolidated assets as per published financial statements	423,169,651	419,916,368
2	Adjustments for investments in banking, financial, Insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	(4,398,423)	(4,406,104)
3	Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference	-	-
4	Adjustments for temporary exemption of central bank reserves (if applicable)	-	-
5	Adjustment for fiduciary assets recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	-	-
6	Adjustments for regular-way purchases and sales of financial assets subject to trade date accounting	-	-
7	Adjustments for eligible cash pooling transactions	-	-
8	Adjustments for Sharia-compliant derivative financial instruments	1,321,830	1,680,524
9	Adjustment for securities financing transactions (i.e. repos and similar secured financing)	463,360	-
10	Adjustments for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)	20,822,960	19,806,616
11	Adjustments for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital	-	-
12	Other adjustments	570,083	135,304
13	**Leverage ratio exposure measure**	**441,949,461**	**437,132,708**

6.2. Leverage ratio common disclosure template (LR2)

The below table provides a detailed breakdown of the components of the leverage ratio exposure, as well as information on the leverage ratio, minimum requirements and buffers.

S. No.	Particulars	30 Jun 2026 AED '000'	31 Mar 2026 AED '000'
	On-balance sheet exposures		
1	On-balance sheet exposures (excluding Sharia-compliant derivatives and securities financing transactions (SFTs), but including collateral)	415,018,278	414,940,771
2	Gross-up for Sharia-compliant 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 Sharia-compliant 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)	(425,804)	(433,177)
7	**Total on-balance sheet exposures (excluding Sharia-compliant derivatives and SFTs) (sum of rows 1 to 6)**	**414,592,474**	**414,507,594**
	Sharia-compliant derivative exposures		
8	Replacement cost associated with all Sharia-compliant derivative transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	782,168	945,542
9	Add-on amounts for PFE associated with all Sharia-compliant derivative transactions	1,615,666	1,872,956
10	(Exempted CCP leg of client-cleared trade exposures)	-	-
11	Adjusted effective notional amount of written Sharia-compliant credit derivatives	-	-
12	(Adjusted effective notional offsets and add-on deductions for written Sharia-compliant credit derivatives)	-	-
13	**Total Sharia-compliant derivative exposures (sum of rows 8 to 12)**	**2,397,834**	**2,818,498**
	Securities financing transactions		
14	Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	3,672,834	-
15	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-	-
16	CCR exposure for SFT assets	463,360	-
17	Agent transaction exposures	-	-
18	**Total securities financing transaction exposures (sum of rows 14 to 17)**	**4,136,193**	**-**
	Other off-balance sheet exposures		
19	Off-balance sheet exposure at gross notional amount	44,674,518	42,620,829
20	(Adjustments for conversion to credit equivalent amounts)	(23,851,558)	(22,814,213)
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)**	**20,822,960**	**19,806,616**
	Capital and total exposures		
23	**Tier 1 capital**	**47,566,712**	**45,869,956**
24	**Total exposures (sum of rows 7, 13, 18 and 22)**	**441,949,461**	**437,132,708**
	Leverage ratio		
25	**Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)**	**10.8%**	**10.5%**
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	10.8%	10.5%
26	CBUAE minimum leverage ratio requirement	3.5%	3.5%
27	Applicable leverage buffers	-	-

7. Liquidity Risk

7.1. Liquidity Coverage Ratio – LCR (LIQ1)

30 June 2026 – AED '000'

S. No	Particulars	Total unweighted value (average)	Total weighted value (average)
	High-quality liquid assets		
1	**Total HQLA**		**67,298,989**
	Cash outflows		
2	**Retail deposits and deposits from small business customers, of which:**	**62,491,795**	**3,360,730**
3	Stable deposits	57,768,989	2,888,449
4	Less stable deposits	4,722,805	472,281
5	**Unsecured wholesale funding, of which:**	**109,396,612**	**47,819,252**
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	17,560,805	4,390,201
7	Non-operational deposits (all counterparties)	91,835,807	43,429,051
8	Unsecured debt	-	-
9	**Secured wholesale funding**		**-**
10	**Additional requirements, of which:**	**42,941,254**	**6,811,764**
11	Outflows related to Sharia-compliant derivative exposures and other collateral requirements	1,695,210	339,042
12	Outflows related to loss of funding of debt products	-	-
13	Credit and liquidity facilities	41,246,043	6,472,722
14	**Other contractual funding obligations**	**-**	**-**
15	**Other contingent funding obligations**	**-**	**-**
16	**TOTAL CASH OUTFLOWS**		**57,991,746**
	Cash inflows		
17	Secured financing (e.g. reverse repo)	-	-
18	Inflows from fully performing exposures	3,500,818	1,750,409
19	Other cash inflows	3,606,308	3,606,308
20	**TOTAL CASH INFLOWS**	**7,107,126**	**5,356,717**
	Total adjusted value		
21	**Total HQLA**		**67,298,989**
22	**Total net cash outflows**		**52,635,029**
23	**Liquidity coverage ratio (%)**		**128.1%**

31 December 2025 – AED '000'

S. No	Particulars	Total unweighted value (average)	Total weighted value (average)
	High-quality liquid assets		
1	**Total HQLA**		**73,761,582**
	Cash outflows		
2	**Retail deposits and deposits from small business customers, of which:**	**60,404,546**	**3,248,528**
3	Stable deposits	55,838,532	2,791,927
4	Less stable deposits	4,566,014	456,601
5	**Unsecured wholesale funding, of which:**	**101,316,183**	**40,404,055**
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	25,501,302	6,375,325
7	Non-operational deposits (all counterparties)	75,814,881	34,028,729
8	Unsecured debt	-	-
9	**Secured wholesale funding**		**-**
10	**Additional requirements, of which:**	**36,569,952**	**5,994,829**
11	Outflows related to Sharia-compliant derivative exposures and other collateral requirements	-	-
12	Outflows related to loss of funding of debt products	-	-
13	Credit and liquidity facilities	36,569,952	5,994,829
14	**Other contractual funding obligations**	**-**	**-**
15	**Other contingent funding obligations**	**-**	**-**
16	**TOTAL CASH OUTFLOWS**		**49,647,412**
	Cash inflows		
17	Secured financing (e.g. reverse repo)	-	-
18	Inflows from fully performing exposures	4,382,694	2,191,347
19	Other cash inflows	2,526,019	2,526,019
20	**TOTAL CASH INFLOWS**	**6,908,712**	**4,717,366**
	Total adjusted value		
21	**Total HQLA**		**73,761,582**
22	**Total net cash outflows**		**44,930,046**
23	**Liquidity coverage ratio (%)**		**165.8%**

The LCR is designed to ensure that banks hold a sufficient reserve of high-quality liquid assets (HQLA) to allow them to survive a period of significant liquidity stress lasting 30 calendar days. LCR ratio of the Bank as at 30th June 2026 was 139.2% (31st Dec 2025 was 157.0%) whereas the average LCR ratio for the quarter ended 30th June 2026 was 128.1% (31st Dec 2026 was 165.8%). LCR both spot and average are higher than CBUAE current minimum requirement of LCR 100%.

7.2. Net Stable Funding Ratio – NSFR (LIQ2)

30 June 2026 – AED '000'

S. No	Particulars	Unweighted value by residual maturity				Weighted value
		No maturity	<6 months	6 months to <1 year	≥1 year	
Available stable funding (ASF) item						
1	**Capital:**					
2	Regulatory capital	50,364,609	-	-	-	50,364,609
3	Other capital instruments	-	-	-	-	-
4	Retail deposits and deposits from small business customers:					
5	Stable deposits	44,660,728	31,861,505	16,505,360	375,353	88,751,567
6	Less stable deposits	4,722,965	1,126,469	1,076,686	4,061	6,237,568
7	Wholesale funding:					
8	Operational deposits	18,418,771	-	-	-	9,209,386
9	Other wholesale funding	43,919,874	119,823,886	42,351,271	28,788,209	128,350,927
10	Liabilities with matching interdependent assets					
11	Other liabilities:					
12	NSFR Sharia-compliant derivative liabilities				1,005,317	
13	All other liabilities and equity not included in the categories	-	11,153,197	4,184,507	299,088	2,391,341
14	**Total ASF**					**285,305,398**
Required stable funding (RSF) item						
15	Total NSFR high-quality liquid assets (HQLA)	20,808,078	9,259,040	4,768,629	54,212,192	19,502,941
16	Deposits held at other financial institutions for operational purposes	-	-	-	-	-
17	Performing financing and securities:					
18	Performing financing to financial institutions secured by Level 1 HQLA	-	-	-	-	-
19	Performing financing to financial institutions secured by non-Level 1 HQLA and unsecured performing financing to financial institutions	-	7,545,930	1,576,676	828,330	2,748,558
20	Performing financing to non-financial corporate clients, financing to retail and small business customers, and financing to sovereigns, central banks and PSEs, of which:	-	19,534,555	23,216,944	170,348,602	166,172,061
21	With a risk weight of less than or equal to 35% under the Basel II standardised approach for credit risk	-	-	-	31,979,100	20,786,415
22	Performing Home finance, of which:					
23	With a risk weight of less than or equal to 35% under the Basel II standardised approach for credit risk	-	-	-	33,495,381	21,771,998
24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	-	551,637	3,654,554	21,529,912	20,513,710
25	Assets with matching interdependent liabilities					
26	Other assets:					
27	Physical traded commodities, including gold	-				-
28	Assets posted as initial margin for Sharia-compliant derivative contracts and contributions to default funds of CCPs		-	-	-	-
29	NSFR Sharia-compliant derivative assets				893,448	-
30	NSFR Sharia-compliant derivative liabilities before deduction of variation margin posted				1,005,317	201,063
31	All other assets not included in the above categories	15,981,730	-	-	457,119	16,438,849
32	Off-balance sheet items					4,094,630
33	**Total RSF**					**272,230,225**
34	**Net Stable Funding Ratio (%)**					**104.8%**

31 December 2025 – AED '000'

S. No	Particulars	Unweighted value by residual maturity				Weighted value
		No maturity	<6 months	6 months to <1 year	≥1 year	
Available stable funding (ASF) item						
1	**Capital:**					
2	Regulatory capital	46,816,211	-	-	-	46,816,211
3	Other capital instruments	-	-	-	-	-
4	Retail deposits and deposits from small business customers:					
5	Stable deposits	43,677,067	33,359,938	12,875,475	272,314	85,689,171
6	Less stable deposits	4,247,800	1,345,309	650,275	3,891	5,622,936
7	Wholesale funding:					
8	Operational deposits	21,512,639	-	-	-	10,756,319
9	Other wholesale funding	40,858,924	82,682,684	59,093,469	46,881,981	131,633,976
10	Liabilities with matching interdependent assets					
11	Other liabilities:					
12	NSFR Sharia-compliant derivative liabilities				1,292,437	
13	All other liabilities and equity not included in the categories	-	13,240,172	4,285,006	241,940	2,384,443
14	**Total ASF**					**282,903,056**
Required stable funding (RSF) item						
15	Total NSFR high-quality liquid assets (HQLA)	20,812,691	19,159,857	1,352,187	57,958,780	18,567,108
16	Deposits held at other financial institutions for operational purposes	-	-	-	-	-
17	Performing financing and securities:					
18	Performing financing to financial institutions secured by Level 1 HQLA	-	-	-	-	-
19	Performing financing to financial institutions secured by non-Level 1 HQLA and unsecured performing financing to financial institutions	-	5,008,687	2,679,178	736,455	2,827,347
20	Performing financing to non-financial corporate clients, financing to retail and small business customers, and financing to sovereigns, central banks and PSEs, of which:	-	19,689,164	16,662,974	160,444,112	154,553,564
21	With a risk weight of less than or equal to 35% under the Basel II standardised approach for credit risk	-	-	-	31,320,174	20,358,113
22	Performing Home finance, of which:					
23	With a risk weight of less than or equal to 35% under the Basel II standardised approach for credit risk	-	-	-	29,428,535	19,128,547
24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	-	4,918,638	551,630	23,076,644	22,350,281
25	Assets with matching interdependent liabilities					
26	Other assets:					
27	Physical traded commodities, including gold	-				-
28	Assets posted as initial margin for Sharia-compliant derivative contracts and contributions to default funds of CCPs		-	-	-	-
29	NSFR Sharia-compliant derivative assets				1,319,807	27,370
30	NSFR Sharia-compliant derivative liabilities before deduction of variation margin posted				1,292,437	258,487
31	All other assets not included in the above categories	17,751,617	-	-	466,404	18,218,021
32	Off-balance sheet items					3,784,679
33	**Total RSF**					**260,073,517**
34	**Net Stable Funding Ratio (%)**					**108.8%**

Note: Items reported in the "no maturity" time bucket do not have a stated maturity. These may include, but are not limited to, items such as capital with perpetual maturity, non-maturity deposits and non-HQLA equities.

8. Credit Risk

8.1. Credit quality of assets (CR1)

The below table provides a comprehensive picture of the credit quality of the Bank's (on- and off-balance sheet) assets.

30 June 2026 – AED '000'

S. No	Particulars	Gross carrying values of		Allowances/ Impairments (c)	Of which ECL accounting provisions for credit losses on SA exposures		Net values (a + b - c)
		Defaulted exposures [2] (a)	Non-defaulted exposures (b)		Allocated in regulatory category of Specific (d)	Allocated in regulatory category of General (e)	
1	Islamic financing and investing assets	5,133,316	281,806,793	5,949,980	3,892,927	2,057,053	**280,990,129**
2	Investment in sukuk	34,599	85,371,583	240,443	10,795	229,648	**85,165,739**
3	Off-balance sheet exposures [1]	781,030	50,139,982	36,989	-	36,989	**50,884,023**
4	**Total**	**5,948,945**	**417,318,358**	**6,227,412**	**3,903,722**	**2,323,690**	**417,039,891**

31 December 2025 – AED '000'

S. No	Particulars	Gross carrying values of		Allowances/ Impairments (c)	Of which ECL accounting provisions for credit losses on SA exposures		Net values (a + b - c)
		Defaulted exposures [2] (a)	Non-defaulted exposures (b)		Allocated in regulatory category of Specific (d)	Allocated in regulatory category of General (e)	
1	Islamic financing and investing assets	5,529,454	262,390,778	5,913,648	4,072,317	1,841,331	262,006,584
2	Investment in sukuk	34,975	90,776,020	222,346	9,715	212,631	90,588,649
3	Off-balance sheet exposures [1]	914,058	42,212,574	36,989	-	36,989	43,089,643
4	Total	6,478,487	395,379,372	6,172,983	4,082,032	2,090,951	395,684,876

[1] *Including Sharia-compliant derivatives.*
[2] *The defaulted exposures as reported above are in-line with regulatory reporting i.e. past due more than 90 days.*

8.2. Changes in the stock of defaulted financing and sukuk (CR2)

The below table identify the changes in the Bank's stock of defaulted exposures, the flows between non-defaulted and defaulted exposure categories and reductions in the stock of defaulted exposures due to write-offs.

S. No	Particulars	Six months ended on	
		30 June 2026 AED '000'	31 Dec 2025 AED '000'
1	Defaulted financing and sukuk at the end of the previous reporting period	5,564,429	6,661,242
2	Financing and sukuk that have defaulted since the last reporting period	793,667	859,507
3	Returned to non-default status	(626,076)	(425,743)
4	Amounts written off	(302,569)	(1,359,183)
5	Other changes	(261,536)	(171,394)
6	**Defaulted financing and sukuk at the end of the reporting period (1+2-3-4-5)**	**5,167,915**	**5,564,429**

8.3. Credit risk mitigation techniques – overview (CR3)

The below table disclose the extent of use of credit risk mitigation techniques.

30 June 2026 – AED '000'

Particulars	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 Sharia-compliant credit derivatives	Exposures secured by Sharia-compliant credit derivatives, of which: secured amount
Islamic financing and investing assets	206,475,618	67,030,262	5,200,830	7,484,250	7,339,426	-	-
Investment in sukuk	85,165,739	-	-	-	-	-	-
Total	**291,641,357**	**67,030,262**	**5,200,830**	**7,484,250**	**7,339,426**	**-**	**-**
Of which defaulted	1,264,193	-	-	-	-	-	-

31 December 2025 – AED '000'

Particulars	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 Sharia-compliant credit derivatives	Exposures secured by Sharia-compliant credit derivatives, of which: secured amount
Islamic financing and investing assets	182,369,131	71,883,948	5,273,077	7,753,505	7,670,711	-	-
Investment in sukuk	90,588,649	-	-	-	-	-	-
Total	272,957,780	71,883,948	5,273,077	7,753,505	7,670,711	-	-
Of which defaulted	1,482,397	-	-	-	-	-	-

8.4. Standardised approach - credit risk exposure and CRM effects (CR4)

The below table provides an illustration of the effect of CRM on standardised approach capital requirements calculations, and RWA density.

30 June 2026 – AED '000'

Asset class [1]	Exposures before CCF and CRM [2]		Exposures post-CCF and CRM [3]		RWA and RWA density	
	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA [4]	RWA density
Sovereigns and their central banks	112,929,309	114,004	112,929,286	114,003	26,731,228	23.6%
Public Sector Entities	42,365,480	12,863,145	39,349,379	6,479,240	39,156,819	85.4%
Multilateral development banks	1,391,338	-	1,391,338	-	37,097	2.7%
Banks	15,971,181	5,213,467	12,245,706	5,178,440	7,866,917	45.1%
Securities firms	-	-	-	-	-	0.0%
Corporates	136,716,451	27,188,326	133,900,734	13,489,045	131,808,082	89.4%
Regulatory retail portfolios	48,757,109	4,225,182	48,552,144	113,753	36,781,367	75.6%
Secured by residential property	36,136,495	488,866	36,025,783	97,773	13,573,142	37.6%
Secured by commercial real estate	4,631,181	2,933	4,454,316	587	4,454,903	100.0%
Equity Investment in Funds (EIF)	255,730	-	255,730	-	402,027	157.2%
Past-due financing	5,430,420	781,030	2,081,161	781,030	3,505,093	122.5%
Higher-risk categories	426,723	-	426,723	-	640,084	150.0%
Other assets	17,627,248	44,058	17,627,248	44,058	17,185,464	97.3%
Total	**422,638,665**	**50,921,011**	**409,239,548**	**26,297,929**	**282,142,223**	**64.8%**

31 December 2025 – AED '000'

Asset class [1]	Exposures before CCF and CRM [2]		Exposures post-CCF and CRM [3]		RWA and RWA density	
	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA [4]	RWA density
Sovereigns and their central banks	126,095,116	93,369	126,095,094	93,265	32,160,318	25.5%
Public Sector Entities	42,665,389	11,623,149	39,554,806	5,931,853	38,886,790	85.5%
Multilateral development banks	1,391,435	-	1,391,435	-	37,101	3%
Banks	14,700,953	1,183,753	14,650,138	1,179,353	8,588,417	54.3%
Securities firms	-	-	-	-	-	-
Corporates	124,962,968	24,675,843	122,257,597	12,424,356	118,983,121	88.3%
Regulatory retail portfolios	43,860,998	4,059,360	43,664,734	119,345	33,067,220	75.5%
Secured by residential property	32,339,716	530,109	32,235,169	106,020	12,328,844	38.1%
Secured by commercial real estate	4,383,738	2,933	4,344,445	587	4,345,032	100.0%
Equity Investment in Funds (EIF)	279,934	-	279,934	-	526,969	188.2%
Past-due financing	5,793,831	914,058	1,993,221	914,058	3,388,517	116.6%
Higher-risk categories	445,062	-	445,062	-	667,593	150.0%
Other assets	17,878,840	44,058	17,878,840	44,058	17,766,605	99.1%
Total	414,797,980	43,126,632	404,790,475	20,812,895	270,746,527	63.6%

[1] *Including Sharia-compliant derivatives.*
[2] *These numbers are gross of 'Specific provision' and 'Profit in suspense'.*
[3] *CRM impact has been included.*
[4] *Excluding CVA charge.*

8.5. Standardised approach - exposures by asset classes and risk weights (CR5)

The below table provides the breakdown of credit risk exposures under the standardised approach by asset class and risk weight.

30 June 2026 – AED '000'

Asset Class [1]	Risk weight									Total [2]
	0%	20%	35%	50%	75%	85%	100%	150%	Others	
Sovereigns and their central banks	70,704,931	11,632,452	-	13,801,217	-	-	15,705,809	1,198,880	-	**113,043,289**
Public Sector Entities	-	5,856,967	-	3,972,453	-	-	35,999,199	-	-	**45,828,619**
Multilateral development banks	1,317,145	-	-	74,193	-	-	-	-	-	**1,391,338**
Banks	-	7,635,104	-	7,129,540	-	-	2,428,254	231,248	-	**17,424,146**
Securities firms	-	-	-	-	-	-	-	-	-	**0**
Corporates	1,004,938	47,191	-	30,504,419	-	1,414,808	112,567,575	1,850,848	-	**147,389,779**
Regulatory retail portfolios	-	-	-	-	47,538,117	-	1,127,780	-	-	**48,665,897**
Secured by residential property	-	-	34,259,761	-	1,126,279	-	737,516	-	-	**36,123,556**
Secured by commercial real estate	-	-	-	-	-	-	4,454,903	-	-	**4,454,903**
Equity Investment in Funds (EIF)	-	-	-	-	-	-	-	254,054	1,676	**255,730**
Past-due financing	-	-	-	-	-	-	1,576,386	1,285,805	-	**2,862,191**
Higher-risk categories	-	-	-	-	-	-	-	426,723	-	**426,723**
Other assets	3,075,767	-	-	-	-	-	12,286,929	872,990	1,435,620	**17,671,306**
Total	**76,102,781**	**25,171,714**	**34,259,761**	**55,481,822**	**48,664,396**	**1,414,808**	**186,884,351**	**6,120,548**	**1,437,296**	**435,537,477**

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Asset Class [1]	Risk weight									Total [2]
	0%	20%	35%	50%	75%	85%	100%	150%	Others	
Sovereigns and their central banks	79,012,380	11,631,794	-	13,762,870	-	-	19,438,896	2,342,419	-	126,188,359
Public Sector Entities	-	5,565,718	-	4,294,589	-	-	35,626,352	-	-	45,486,659
Multilateral development banks	1,317,232	-	-	74,203	-	-	-	-	-	1,391,435
Banks	-	4,643,756	-	7,209,401	-	-	3,819,073	157,261	-	15,829,491
Securities firms	-	-	-	-	-	-	-	-	-	-
Corporates	1,167,969	45,787	-	29,890,163	-	1,547,060	100,665,160	1,365,814	-	134,681,953
Regulatory retail portfolios	-	-	-	-	42,867,438	-	916,641	-	-	43,784,079
Secured by residential property	-	-	30,310,533	-	1,241,997	-	788,659	-	-	32,341,189
Secured by commercial real estate	-	-	-	-	-	-	4,345,032	-	-	4,345,032
Equity Investment in Funds (EIF)	-	-	-	-	-	-	-	266,584	13,350	279,934
Past-due financing	-	-	-	-	-	-	1,944,802	962,477	-	2,907,279
Higher-risk categories	-	-	-	-	-	-	-	445,062	-	445,062
Other assets	2,664,886	-	-	-	-	-	12,846,239	1,109,067	1,302,706	17,922,898
Total	84,162,467	21,887,055	30,310,533	55,231,226	44,109,435	1,547,060	180,390,854	6,648,684	1,316,056	425,603,370

[1] *Guaranteed exposures have been reported using guarantor risk weight.*

[2] *Total credit exposure (post CCF and post CRM).*

9. Counterparty credit risk (CCR)

9.1. Analysis of counterparty credit risk exposure by approach (CCR1)

The below table provides a comprehensive view of the method used to calculate counterparty credit risk regulatory requirements and the main parameters used within each method.

30 June 2026 – AED '000'

Particulars	Replacement cost	Potential future exposure	EEPE	Alpha used for computing regulatory EAD	EAD post-CRM	RWA [1]
SA-CCR (for Sharia-compliant derivatives)	558,691	948,665		1.4	2,110,299	1,383,126
Internal Model Method (for Sharia-compliant derivatives and SFTs)			-	-	-	-
Simple Approach for credit risk mitigation (for SFTs)					-	-
Comprehensive Approach for credit risk mitigation (for SFTs)					463,360	156,116
VaR for SFTs					-	-
Total						**1,539,242**

[1] Decrease in CCR is primarily driven by decrease in replacement cost.

31 December 2025 – AED '000'

Particulars	Replacement cost	Potential future exposure	EEPE	Alpha used for computing regulatory EAD	EAD post-CRM	RWA [1]
SA-CCR (for Sharia-compliant derivatives)	1,049,771	1,248,458		1.4	3,217,521	2,093,059
Internal Model Method (for Sharia-compliant derivatives and SFTs)			-	-	-	-
Simple Approach for credit risk mitigation (for SFTs)					-	-
Comprehensive Approach for credit risk mitigation (for SFTs)					-	-
VaR for SFTs					-	-
Total						2,093,059

9.2. Credit valuation adjustment capital charge (CCR2)

Credit valuation adjustments (CVA) represent the risk of loss as a result of adverse changes to the credit quality of counterparties in derivative transactions.

S. No.	CVA charge	30 Jun 2026 – AED '000'		31 Dec 2025 – AED '000'	
		EAD post CRM	RWA	EAD post CRM	RWA
1	All portfolios subject to the Standardised CVA capital charge	-	-	-	-
2	All portfolios subject to the Simple alternative CVA capital charge	**2,110,299**	**1,383,126**	3,217,521	2,093,059

9.3. Standardised approach - CCR exposures by regulatory portfolio and risk weights (CCR3)

The below table provides breakdown of counterparty credit risk exposures, calculated according to the standardised approach, by the type of counterparties and by their risk weights.

30 June 2026 – AED '000'

Asset class	Risk weight								Total credit exposure
	0%	20%	50%	75%	85%	100%	150%	Others	
Sovereigns	114,004	-	-	-	-	-	-	-	**114,004**
Public Sector Entities (PSEs)	-	-	25,919	-	-	238,539	-	-	**264,458**
Multilateral development banks (MDBs)	-	-	-	-	-	-	-	-	**-**
Banks	-	143,783	249,304	-	-	8,027	3,279	-	**404,393**
Securities firms	-	-	-	-	-	-	-	-	**-**
Corporates	-	-	724,000	-	1,144	602,300	-	-	**1,327,444**
Regulatory retail portfolios	-	-	-	-	-	-	-	-	**-**
Secured by residential property	-	-	-	-	-	-	-	-	**-**
Secured by commercial real estate	-	-	-	-	-	-	-	-	**-**
Equity Investment in Funds (EIF)	-	-	-	-	-	-	-	-	**-**
Past-due financing	-	-	-	-	-	-	-	-	**-**
Higher-risk categories	-	-	-	-	-	-	-	-	**-**
Other assets	-	-	-	-	-	-	-	-	**-**
Total	**114,004**	**143,783**	**999,223**	**-**	**1,144**	**848,866**	**3,279**	**-**	**2,110,299**

31 December 2025 – AED '000'

Asset class	Risk weight								Total credit exposure
	0%	20%	50%	75%	85%	100%	150%	Others	
Sovereigns	93,239	-	-	-	-	-	-	-	93,239
Public Sector Entities (PSEs)	-	-	35,694	-	-	364,787	-	-	400,481
Multilateral development banks (MDBs)	-	-	-	-	-	-	-	-	-
Banks	-	296,878	496,345	-	-	8,189	811	-	802,223
Securities firms	-	-	-	-	-	-	-	-	-
Corporates	-	-	1,056,213	-	-	865,365	-	-	1,921,578
Regulatory retail portfolios	-	-	-	-	-	-	-	-	-
Secured by residential property	-	-	-	-	-	-	-	-	-
Secured by commercial real estate	-	-	-	-	-	-	-	-	-
Equity Investment in Funds (EIF)	-	-	-	-	-	-	-	-	-
Past-due financing	-	-	-	-	-	-	-	-	-
Higher-risk categories	-	-	-	-	-	-	-	-	-
Other assets	-	-	-	-	-	-	-	-	-
Total	93,239	296,878	1,588,252	-	-	1,238,341	811	-	3,217,521

9.4. Composition of collateral for CCR exposure (CCR5)

The below table provides a breakdown of all types of collateral posted or received by the Bank to support or reduce the counterparty credit risk exposures related to derivative transactions.

30 June 2026 – AED '000'

Collaterals	Collateral used in derivative transactions [1]				Collateral used in SFTs	
	Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral
	Segregated	Unsegregated	Segregated	Unsegregated		
Cash – domestic currency	-	-	-	-	-	-
Cash – other currencies	-	165,248	-	287,596	3,672,834	-
Domestic sovereign sukuk	-	-	-	-	-	-
Foreign sovereign sukuk	-	-	-	-	-	1,513,767
Corporate and FI sukuk	-	-	-	-	-	2,622,426
Equity securities	-	-	-	-	-	-
Other collateral	-	-	-	-	-	-
Total	**-**	**165,248**	**-**	**287,596**	**3,672,834**	**4,136,193**

31 December 2025 – AED '000'

Collaterals	Collateral used in derivative transactions [1]				Collateral used in SFTs	
	Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral
	Segregated	Unsegregated	Segregated	Unsegregated		
Cash – domestic currency	-	-	-	-	-	-
Cash – other currencies	-	81,577	-	871,015	-	-
Domestic sovereign sukuk	-	-	-	-	-	-
Foreign sovereign sukuk	-	-	-	-	-	-
Corporate and FI sukuk	-	-	-	-	-	-
Equity securities	-	-	-	-	-	-
Other collateral	-	-	-	-	-	-
Total	-	81,577	-	871,015	-	**-**

[1] The collateral is held directly by the Bank/Counterparty.

10. Market risk

10.1. Market risk under the standardised approach (MR1)

The below table provides the components of the capital requirement under the SA for market risk.

S. No.	Particulars	30 Jun 2026 RWA - AED '000'	31 Dec 2025 RWA - AED '000'
1	General interest rate risk (General and Specific) [1]	623,617	903,550
2	Equity risk (General and Specific)	-	-
3	Foreign exchange risk	2,345,481	2,300,777
4	Commodity risk	-	-
5	Simplified approach	-	-
6	Delta-plus method	-	-
8	Securitisation	-	-
9	**Total**	**2,969,098**	3,204,327

[1] This includes investments in sukuk measured at fair value through profit or loss.

Appendix 1: List of Tables not applicable for the Bank

Reference	Table name
ELAR	Eligible Liquid Assets Ratio
ASRR	Advances to Stables Resource Ratio
CCR6	Credit derivatives exposures
CCR8	Exposures to central counterparties
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

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