Wio
BANK PJSC

Pillar 3 Disclosures

For the quarter ending 31 March 2026

WIO BANK PJSC

1. Introduction

This document presents the quarterly Pillar 3 disclosures of the Bank as on 31st March 2026. The document has been prepared in line with the CBUAE regulations on Pillar 3 disclosure requirements, with an aim to provide market participants with information related to Bank's capital, risk exposures and liquidity profile.

The Bank is governed by the CBUAE guidelines on regulatory capital requirements on a consolidated basis. Pillar 1 defines the total minimum capital requirements for credit, market, and operational risk. Wio Bank currently uses standardized approach for assessment of Credit, Market and Operational Risk Weighted Assets (RWA). Under the standardized approach, regulatory prescribed risk weights and parameters are applied to calculate Pillar 1 capital requirements.

2. Overview of risk management and RWA

2.1 KM1: Key Metrics

		a	b	c	d	e
	(AED 000s)	Mar 26	Dec 25	Sep 25	Jun 25	Mar 25
	Available capital (amounts)					
1	Common Equity Tier 1 (CET1)	2,715,538	2,822,725	2,392,497	2,359,703	2,215,351
1a	Fully loaded ECL accounting model	2,715,538	2,822,725	2,392,497	2,359,703	2,215,351
2	Tier 1	2,715,538	2,822,725	2,392,497	2,359,703	2,215,351
2a	Fully loaded ECL accounting model Tier 1	2,715,538	2,822,725	2,392,497	2,359,703	2,215,351
3	Total capital	2,793,123	2,892,616	2,441,107	2,394,778	2,238,450
3a	Fully loaded ECL accounting model total capital	2,793,123	2,892,616	2,441,107	2,394,778	2,238,450
	Risk-weighted assets (amounts)					
4	Total risk-weighted assets (RWA)	15,041,304	10,353,271	8,470,165	6,790,529	5,547,613
	Risk-based capital ratios as a percentage of RWA					
5	Common Equity Tier 1 ratio (%)	18.05%	27.26%	28.25%	34.75%	39.93%
5a	Fully loaded ECL accounting model CET1 (%)	18.05%	27.26%	28.25%	34.75%	39.93%
6	Tier 1 ratio (%)	18.05%	27.26%	28.25%	34.75%	39.93%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	18.05%	27.26%	28.25%	34.75%	39.93%
7	Total capital ratio (%)	18.57%	27.94%	28.82%	35.26%	40.35%
7a	Fully loaded ECL accounting model total capital ratio (%)	18.57%	27.94%	28.82%	35.26%	40.35%
	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)	2.5%	2.5%	2.5%	2.5%	2.5%
12	CET1 available after meeting the bank's minimum capital requirements (%)	8.07%	17.44%	18.32%	24.76%	29.85%
	Leverage Ratio					
13	Total leverage ratio measure	64,728,319	61,150,794	55,482,335	49,731,557	42,843,012
14	Leverage ratio (%) (row 2/row 13)	4.20%	4.62%	4.31%	4.75%	5.17%
14a	Fully loaded ECL accounting model leverage ratio (%) (row 2A/row 13)	4.20%	4.62%	4.31%	4.75%	5.17%
14b	Leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)	4.20%	4.62%	4.31%	4.75%	5.17%
	Liquidity Coverage Ratio					
15	Total HQLA	NA	NA	NA	NA	NA
16	Total net cash outflow	NA	NA	NA	NA	NA
17	LCR ratio (%)	NA	NA	NA	NA	NA
	Net Stable Funding Ratio					
18	Total available stable funding	NA	NA	NA	NA	NA
19	Total required stable funding	NA	NA	NA	NA	NA
20	NSFR ratio (%)	NA	NA	NA	NA	NA
	ELAR					
21	Total HQLA	42,615,513	45,247,797	42,438,877	39,001,022	33,855,122
22	Total liabilities	61,553,409	57,982,580	52,511,364	47,033,598	40,369,764
23	Eligible Liquid Assets Ratio (ELAR) (%)	69.23%	78.04%	80.82%	82.92%	83.86%
	ASRR					
24	Total available stable funding	54,934,653	52,304,601	47,482,699	42,326,519	36,649,363
25	Total Advances	6,172,531	4,704,509	3,465,899	2,719,887	1,966,191
26	Advances to Stable Resources Ratio (%)	11.24%	8.99%	7.30%	6.43%	5.36%

2.2 OV1: Overview of RWA

		a	b	c
		RWA		Minimum capital requirements
	(AED 000s)	Mar 26	Dec 25	T
1	Credit risk (excluding counterparty credit risk)	13,304,679	9,560,129	
2	Of which: standardised approach (SA)	13,304,679	9,560,129	
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)	-	-	
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	289,650	109,245	

21	Of which: standardised approach (SA)	289,650	109,245	
22	Of which: internal models approach (IMA)	-	-	
23	Operational risk	1,446,975	683,896	
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)	**15,041,304**	**10,353,271**	

3. Leverage Ratio

3.1 LR1: Summary comparison of accounting assets vs leverage ratio exposure

(AED 000s)		A
1	Total consolidated assets	64,661,354
2	Adjustments for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	-
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 derivative financial instruments	-
9	Adjustment for securities financing transactions (ie repos and similar secured lending)	-
10	Adjustments for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	-
11	Adjustments for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital	-
12	Other adjustments	66,965
13	**Leverage ratio exposure measure**	**64,728,319**

3.2 LR2: Leverage ratio common disclosure

		a	b
	AED '000s	Mar 26	Dec 25
On-balance sheet exposures			
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral) *	64,728,634	61,151,267
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)	315	473
7	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of rows 1 to 6)	64,728,319	61,150,794
Derivative exposures			
8	Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	-	-
9	Add-on amounts for PFE associated with all derivatives transactions	-	-
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)	-	-
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	-	-
20	(Adjustments for conversion to credit equivalent amounts)	-	-
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)	-	-
Capital and total exposures			
23	Tier 1 capital	2,715,538	2,822,725
24	Total exposures (sum of rows 7, 13, 18 and 22)	64,728,319	61,150,794
Leverage ratio			
25	Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)	4.20%	4.62%
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	-	-
26	CBUAE minimum leverage ratio requirement	3%	3%
27	Applicable leverage buffers	-	-

* Material change from the last quarter is primarily on investment in held-to-maturity bonds.

4. Liquidity

4.1 ELAR: Eligible Liquid Assets Ratio

	AED '000s		
1	**High Quality Liquid Assets**	**Nominal amount**	**Eligible Liquid Asset**
1.1	Physical cash in hand at the bank + balances with the CBUAE	41,346,520	
1.2	UAE Federal Government Bonds and Sukuks	90,146	
	Sub Total (1.1 to 1.2)	**41,436,666**	**41,436,666**
1.3	UAE local governments publicly traded debt securities	993,396	
1.4	UAE Public sector publicly traded debt securities		
	Sub total (1.3 to 1.4)	**993,396**	**993,396**
1.5	Foreign Sovereign debt instruments or instruments issued by their respective central banks	185,451	185,451
1.6	**Total**	**42,615,513**	**42,615,513**
2	Total Liabilities		61,553,409
3	Eligible Liquid Assets Ratio (ELAR)		69.23%

4.2 ASRR: Advances to Stables Resource Ratio

		Items	Amount (AED '000s)
1		**Computation of Advances**	
	1.1	Net Lending (gross loans - specific and collective provisions + interest in suspense)	4,751,556
	1.2	Lending to non-banking financial institutions	63,043
	1.3	Net Financial Guarantees & Stand-by LC (issued - received)	1,357,932
	1.4	Interbank Placements *	-
	1.5	**Total Advances**	**6,172,531**
2		**Calculation of Net Stable Resources**	
	2.1	Total capital + general provisions	3,053,346
		Deduct:	**-**
	2.1.1	Goodwill and other intangible assets	315
	2.1.2	Fixed Assets	57,022
	2.1.3	Funds allocated to branches abroad	-
	2.1.5	Unquoted Investments	-
	2.1.6	Investment in subsidiaries, associates and affiliates	-
	2.1.7	**Total deduction**	**57,337**
	2.2	Net Free Capital Funds	2,996,009
	2.3	Other stable resources:	
	2.3.1	Funds from the head office	-
	2.3.2	Interbank deposits with remaining life of more than 6 months	-
	2.3.3	Refinancing of Housing Loans	-
	2.3.4	Borrowing from non-Banking Financial Institutions	-
	2.3.5	Customer Deposits**	51,938,644
	2.3.6	Capital market funding/ term borrowings maturing after 6 months from reporting date	-
	2.3.7	Total other stable resources	51,938,644
	2.4	**Total Stable Resources (2.2+2.3.7)**	**54,934,653**
3		**Advances TO STABLE RESOURCES RATIO (1.6/ 2.4*100)**	**11.24%**

*Maturing after three months

**Customer deposits include maturing after 6 months and 85% of remaining deposit base

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