



# Pillar 3 Disclosures

For the period ending 30 June 2024

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## 1. Introduction

This document presents the quarterly Pillar 3 disclosures of the Bank as on 30<sup>th</sup> June 2024. The document has been prepared in line with the CBUAE regulations on Pillar 3 disclosure requirements, with the aim to provide market participants with information related to Bank's capital, risk exposures and liquidity profile. The Bank is governed by 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)	Jun-24	Mar-24	Dec-23	Sep-23	Jun-23
	<b>Available capital (amounts)</b>					
1	Common Equity Tier 1 (CET1)	1,936,787	1,846,000	1,848,664	1,805,640	1,799,526
1a	Fully loaded ECL accounting model	1,936,787	1,846,000	1,848,664	1,805,640	1,799,229
2	Tier 1	1,936,787	1,846,000	1,848,664	1,805,640	1,799,229
2a	Fully loaded ECL accounting model Tier 1	1,936,787	1,846,000	1,848,664	1,805,640	1,798,932
3	Total capital	1,953,131	1,850,618	1,853,282	1,809,018	1,801,942
3a	Fully loaded ECL accounting model total capital	1,953,131	1,850,618	1,853,282	1,809,018	1,801,645
	<b>Risk-weighted assets (amounts)</b>					
4	Total risk-weighted assets (RWA)	1,645,385	970,409	417,573	295,014	196,080
	<b>Risk-based capital ratios as a percentage of RWA</b>					
5	Common Equity Tier 1 ratio (%)	117.71%	190.23%	442.72%	612.05%	917.75%
5a	Fully loaded ECL accounting model CET1 (%)	117.71%	190.23%	442.72%	612.05%	917.60%
6	Tier 1 ratio (%)	117.71%	190.23%	442.72%	612.05%	917.75%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	117.71%	190.23%	442.72%	612.05%	917.45%
7	Total capital ratio (%)	118.70%	190.71%	443.82%	613.20%	918.98%
7a	Fully loaded ECL accounting model total capital ratio (%)	118.70%	190.71%	443.82%	613.20%	918.98%
	<b>Additional CET1 buffer requirements as a percentage of RWA</b>					
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)	-	-	-	-	-
12	CET1 available after meeting the bank's minimum capital requirements (%)	108%	180%	433%	602.70%	908.48%
	<b>Leverage Ratio</b>					
13	Total leverage ratio measure	25,025,013	18,811,765	13,495,634	7,526,583	4,150,493
14	Leverage ratio (%) (row 2/row 13)	7.74%	9.81%	13.70%	23.99%	43.35%
14a	Fully loaded ECL accounting model leverage ratio (%) (row 2A/row 13)	7.74%	9.81%	13.70%	23.99%	43.34%
14b	Leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)	7.74%	9.81%	13.70%	23.99%	43.35%
	<b>Liquidity Coverage Ratio</b>					
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
<b>Net Stable Funding Ratio</b>						
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
<b>ELAR</b>						
21	Total HQLA	21,388,159	16,979,348	12,068,753	6,619,115	3,124,161
22	Total liabilities	22,925,289	16,801,618	11,571,796	5,652,433	2,292,535
23	Eligible Liquid Assets Ratio (ELAR) (%)	93%	101%	104%	117%	136%
<b>ASRR</b>						
24	Total available stable funding	21,306,804	14,204,498	11,552,504	6,515,373	3,666,588
25	Total Advances	547,785	327,873	157,747	48,481	55,088
26	Advances to Stable Resources Ratio (%)	2.57%	2.03%	1.37%	0.74%	1.50%

## 2.2 OV1: Overview of RWA

		a	b	c
		RWA		Minimum capital requirements
AED '000s		Jun 24	Mar 24	T
1	Credit risk (excluding counterparty credit risk)	1,427,880	762,369	
2	Of which: standardised approach (SA)	1,427,880	762,369	
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	35,776	26,310	
21	Of which: standardised approach (SA)	35,776	26,310	
22	Of which: internal models approach (IMA)	-	-	
23	Operational risk	181,729	181,729	
24	Amounts below thresholds for deduction (subject to 250% risk weight)	-	-	
25	Floor adjustment	-	-	
26	<b>Total (1+6+10+11+12+13+14+15+16+20+23)</b>	<b>1,645,385</b>	<b>970,409</b>	

### 3. Composition of Capital

#### 3.1 CC1: Composition of regulatory capital

		a	b
	(AED 000s)	Amounts	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
<b>Common Equity Tier 1 capital: instruments and reserves</b>			
1	Directly issued qualifying common share (and equivalent for non-joint stock companies) capital plus related stock surplus	2,300,000	Same as (h) from CC2 template
2	Statutory Reserves	200	
3	Other Reserves (e.g. General Reserves, Other Reserves)	16,344	
4	Retained earnings	(379,622)	
5	Accumulated other comprehensive income (and other reserves)	1,283	
6	Directly issued capital subject to phase-out from CET1 (only applicable to non-joint stock companies)	-	
7	Common share capital issued by third parties (amount allowed in group CET1)	-	
8	Common Equity Tier 1 capital before regulatory deductions	1,938,205	
<b>Common Equity Tier 1 capital regulatory adjustments</b>			
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)	(1,418)	CC2 (b) minus (e)
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	(1,418)	
25	Common Equity Tier 1 capital (CET1)	1,936,787	



<b>Additional Tier 1 capital: instruments</b>			
26	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	-	CC2 (i)
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	-	
<b>Additional Tier 1 capital: regulatory adjustments</b>			
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)	-	
39	Tier 1 capital (T1= CET1 + AT1)	1,936,787	
<b>Tier 2 capital: instruments and provisions</b>			
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	-	
45	Tier 2 capital before regulatory adjustments	-	
<b>Tier 2 capital: regulatory adjustments</b>			
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	16,344	
50	Total regulatory adjustments to Tier 2 capital	-	
51	Tier 2 capital (T2)	16,344	
52	Total regulatory capital (TC = T1 + T2)	1,953,131	
53	Total risk-weighted assets	1,645,385	
<b>Capital ratios and buffers</b>			
54	Common Equity Tier 1 (as a percentage of risk-weighted assets)	117.71%	
55	Tier 1 (as a percentage of risk-weighted assets)	117.71%	
56	Total capital (as a percentage of risk-weighted assets)	118.70%	

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)	-	
58	Of which: capital conservation buffer requirement	-	
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.	-	
<b>The CBUAE Minimum Capital Requirement</b>			
62	Common Equity Tier 1 minimum ratio	7.00%	
63	Tier 1 minimum ratio	8.50%	
64	Total capital minimum ratio	10.50%	
<b>Amounts below the thresholds for deduction (before risk weighting)</b>			
65	Non-significant investments in the capital and other TLAC liabilities of other financial entities	-	
66	Significant investments in common stock of financial entities	-	
67	Mortgage servicing rights (net of related tax liability)	-	
68	Deferred tax assets arising from temporary differences (net of related tax liability)	-	
<b>Applicable caps on the inclusion of provisions in Tier 2</b>			
69	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	-	
70	Cap on inclusion of provisions in Tier 2 under standardised approach	-	
71	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	-	
72	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	-	
<b>Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022)</b>			
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)	-	

### 3.2 CC2: Reconciliation of regulatory capital to balance sheet

	a	b	c
	Balance sheet as in published financial statements	Under regulatory scope of consolidation	Reference
	As at period-end	As at period-end	
<b>Assets</b>			

Cash and balances at central banks	4,521,382	4,521,382	
Due from banks	1,422,135	1,422,135	
Investments securities	18,862,794	18,862,794	
Loans and advances to customers	123,928	123,928	
Prepayments, accrued income and other assets	77,999	77,999	
Goodwill and other intangible assets	-	-	
Of which: goodwill	-	-	(a)
Of which: intangibles (excluding MSRs)	1,418	1,418	(b)
Of which: MSRs	-	-	(c)
Property, plant and equipment	9,698	9,698	
<b>Total assets</b>	<b>25,019,354</b>	<b>25,019,354</b>	
<b>Liabilities</b>			
Customer deposit accounts	22,437,452	22,437,452	
Accruals, deferred income and other liabilities	555,165	555,165	
<b>Total liabilities</b>	<b>22,992,617</b>	<b>22,992,617</b>	
<b>Shareholders' equity</b>			
Paid-in share capital	-	-	
Of which: amount eligible for CET1	2,300,000	2,300,000	(h)
Of which: amount eligible for AT1	-	-	(i)
Other reserves	16,344	16,344	
Accumulated other comprehensive income	2,851	2,851	
Statutory reserves	200	200	
Retained earnings and other reserves	(292,659)	(292,659)	
<b>Total shareholders' equity</b>	<b>2,026,736</b>	<b>2,026,736</b>	

### 3.3 CCA: Main features of regulatory capital instruments

Not applicable.

#### 4. Macroprudential Supervisory Measures

##### **4.1 CCyB1: Geographical distribution of credit exposures used in the countercyclical buffer**

Not applicable.

## 5. Leverage ratio

### 5.1 LR1: Summary comparison of accounting assets vs. leverage ratio exposure

(AED 000s)		a
		JUN 24
1	Total consolidated assets as per published financial statements	25,019,354
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	5,659
<b>13</b>	<b>Leverage ratio exposure measure</b>	<b>25,025,013</b>

## 5.2 LR2: Leverage ratio common disclosure template

	(AED 000s)	a	b
		Jun 24	Mar 24
<b>On-balance sheet exposures</b>			
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	25,026,431	18,813,660
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)	(1,418)	(1,895)
7	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of rows 1 to 6)	25,025,013	18,811,765
<b>Derivative exposures</b>			
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)	-	-
<b>Securities financing transactions</b>			
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)	-	-
<b>Other off-balance sheet exposures</b>			
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)	-	-
<b>Capital and total exposures</b>			

23	Tier 1 capital	1,936,787	1,846,000
24	Total exposures (sum of rows 7, 13, 18 and 22)	25,025,013	18,811,765
<b>Leverage ratio</b>			
25	Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)	7.74%	9.81%
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	-	-
26	CBUAE minimum leverage ratio requirement	-	-
27	Applicable leverage buffers	-	-

## 6. Liquidity

### 6.1 LIQ1: Liquidity Coverage Ratio

Not applicable.

### 6.2 LIQ2: Net stable funding ratio

Not applicable.

### 6.3 ELAR: Eligible Liquid Assets Ratio

1	High Quality Liquid Assets (AED 000s)	Nominal amount	Eligible Liquid Asset
1.1	Physical cash in hand at the bank + balances with the CBUAE	20,595,564	
1.2	UAE Federal Government Bonds and Sukuks	42,513	
	Sub Total (1.1 to 1.2)	20,638,077	20,638,077
1.3	UAE local governments publicly traded debt securities	201,558	
1.4	UAE Public sector publicly traded debt securities	-	
	<b>Subtotal (1.3 to 1.4)</b>	<b>201,558</b>	<b>201,558</b>
1.5	Foreign Sovereign debt instruments or instruments issued by their respective central banks	548,524	548,524
1.6	Total	21,388,159	21,388,159
<b>2</b>	<b>Total liabilities</b>		<b>22,925,289</b>
3	Eligible Liquid Assets Ratio (ELAR)		0.93

### 6.4 ASRR: Advances to Stable Resource Ratio

	Items	Jun 24
<b>1</b>	<b>Computation of Advances</b>	<b>Amount (AED 000s)</b>
1.1	Net Lending (gross loans - specific and collective provisions + interest in suspense)	89,501
1.2	Lending to non-banking financial institutions	33,484
1.3	Net Financial Guarantees & Stand-by LC (issued - received)	389,442
1.4	Interbank Placements	35,358
<b>1.5</b>	<b>Total Advances</b>	<b>547,785</b>
<b>2</b>	<b>Calculation of Net Stable Resources</b>	



2.1	Total capital + general provisions	2,028,807
	<b>Deduct:</b>	-
2.1.1	Goodwill and other intangible assets	1,418
2.1.2	Fixed Assets	9,698
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	11,116
2.2	Net Free Capital Funds	2,017,691
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	19,289,113
2.3.6	Capital market funding/ term borrowings maturing after 6 months from reporting date	-
2.3.7	Total other stable resources	19,289,113
<b>2.4</b>	<b>Total Stable Resources (2.2+2.3.7)</b>	<b>21,306,804</b>
<b>3</b>	<b>Advances to Stable Resources Ratio (1.5/ 2.4*100)</b>	<b>2.57</b>

## 7. Credit Risk

### 7.1 CR1: Credit quality of assets

	(AED 000s)	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	142	128,306	(4,378)	(120)	(4,258)	123,928
2	Debt securities	-	18,864,419	(1,625)	-	(1,625)	18,862,794
3	Off-balance sheet exposures	-	-	-	-	-	-
4	<b>Total</b>	<b>142</b>	<b>18,992,725</b>	<b>(6,003)</b>	<b>(120)</b>	<b>(5,883)</b>	<b>18,986,722</b>

### 7.2 CR2: Changes in stock of defaulted loans and debt securities

Not applicable.

### 7.3 CR3: Credit risks mitigation techniques

	(AED 000s)	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
1	Loans	128,306	-	-	-	-	-	-
2	Debt securities	18,864,419	-	-	-	-	-	-
3	<b>Total</b>	<b>18,992,725</b>	-	-	-	-	-	-
4	Of which defaulted	142	-	-	-	-	-	-

#### 7.4 CR4: Standardized approach – credit risk

	(AED 000s)	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	21,612,332	-	21,612,332	-	44,558	0.21%
2	Public Sector Entities	-	-	-	-	-	-
3	Multilateral development banks	-	-	-	-	-	-
4	Banks	2,442,214	-	2,442,214	-	919,814	37.66%
5	Securities firms	33,484	-	33,484	-	33,484	100.00%
6	Corporates	772,803	-	772,803	-	276,106	35.73%
7	Regulatory retail portfolios	48,330	-	48,210	-	38,259	79.16%
8	Secured by residential property	-	-	-	-	-	-
9	Secured by commercial real estate	-	-	-	-	-	-
10	Equity Investment in Funds (EIF)	-	-	-	-	-	-
11	Past-due loans	-	-	-	-	-	-
12	Higher-risk categories	-	-	-	-	-	-
13	Other assets	117,268	-	117,268	-	115,660	98.63%
14	<b>Total</b>	<b>25,026,431</b>	<b>-</b>	<b>25,026,311</b>	<b>-</b>	<b>1,427,880</b>	<b>5.71%</b>

#### 7.5. CR5: Standardized approach – exposures by asset classes and risk weights

		a	b	c	d	e	f	g	h	i
	Risk weight	0%	20%	35%	50%	75%	100%	150%	Others	Total credit exposures amount (post CCF and post-CRM)
	Asset classes									
1	Sovereigns and their central banks	21,389,544	222,788	-	-	-	-	-	-	21,612,332
2	Public Sector Entities	-	-	-	-	-	-	-	-	-
3	Multilateral development banks	-	-	-	-	-	-	-	-	-
4	Banks	-	1,004,311	-	1,437,903	-	-	-	-	2,442,214
5	Securities firms	-	-	-	-	-	33,484	-	-	33,484
6	Corporates	-	445,140	-	281,170	-	46,493	-	-	772,803
7	Regulatory retail portfolios	-	-	-	-	39,805	8,383	-	-	48,188

8	Secured by residential property	-	-	-	-	-	-	-	-	-
9	Secured by commercial real estate	-	-	-	-	-	-	-	-	-
10	Equity Investment in Funds (EIF)	-	-	-	-	-	-	-	-	-
11	Past-due loans	-	-	-	-	-	142	-	-	142
12	Higher-risk categories	-	-	-	-	-	-	-	-	-
13	Other assets	-	2,010	-	-	-	115,258	-	-	117,268
14	<b>Total</b>	<b>21,389,544</b>	<b>1,674,249</b>	<b>-</b>	<b>1,719,073</b>	<b>39,805</b>	<b>203,760</b>	<b>-</b>	<b>-</b>	<b>25,026,431</b>

## **8. Counterparty credit risk**

### **8.1 CCR1: Analysis of CCR by Approach**

Not applicable.

### **8.2 CCR2: Credit Valuation Adjustment Capital Charge**

Not applicable.

### **8.3 CCR3: Standardised Approach – CCR Exposures by Regulatory Portfolio and Risk Weights**

Not applicable.

### **8.4 CCR5: Composition of Collateral for CCR Exposure**

Not applicable.

### **8.5 CCR6: Credit Derivatives Exposures**

Not applicable.

### **8.6 CCR8: Exposures to Collateral for CCR Exposure**

Not applicable.

## **9. Securitization**

### **9.1 SEC1: Securitization Exposures in the Banking Book**

Not applicable.

### **9.2 SEC2: Securitization Exposures in the Trading Book**

Not applicable.

### **9.3 SEC3: Securitization Exposures in the Banking Book and Associated Regulatory Capital Requirements – Bank Acting as Originator or as Sponsor.**

Not applicable.

### **9.4 SEC4: Securitization Exposures in the Trading Book and Associated Capital Requirements – Bank Acting as Investor**

Not applicable.

## 10. Market Risk

### 10.1 MR1: Market risk under the standardized approach

		a
	(AED 000s)	RWA
1	General Interest rate risk (General and Specific)	-
2	Equity risk (General and Specific)	-
3	Foreign exchange risk	35,776
4	Commodity risk	-
	Options	-
5	Simplified approach	-
6	Delta-plus method	-
7	Scenario approach	-
8	Securitisation	-
9	<b>Total</b>	<b>35,776</b>

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