Bank Alfalah Limited - UAE Branch

BASEL – PILLAR 3 DISCLOSURES

FOR THE PERIOD ENDED 30th June 2026

Bank Alfalah
The Way Forward

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1. Introduction to Bank

Bank Alfalah Limited (the "Head Office") is a Pakistan registered bank with its principal office in Karachi, Pakistan. It commenced its operations in the United Arab Emirates (UAE) in 2017 as a wholesale bank and currently has one branch (the "Bank") in Dubai. The address of the registered office of the Bank is P.O. Box 8456, Dubai.

2. Introduction to Bank's Capital Adequacy Framework

Central Bank of UAE published final Capital Adequacy Standards and Guidance along with Notice 4980/2020 on 12th November 2020. This included revised Standards and Guidance with respect to Pillar 3 – Market Disclosures. Further to this, the Central Bank of UAE provided explanatory notes and disclosure templates for Pillar 3 on 30th November 2021 as part of Notice 5508/2021 and on 9th May 2022 as per the notice CBUAE/BSD/N/2022/1887.

This document presents the Pillar 3 disclosures of Alfalah Bank Limited – UAE Branch ("the Bank") as at 30th June, 2026. The purpose of Pillar 3 disclosures is to allow market participants to assess key pieces of information on the Bank's capital, risk exposures and risk assessment process.

2.1 Regulatory Framework

The framework is structured around the following three Pillars:

1. Pillar 1 on minimum capital requirements for credit, market and operational risk
2. Pillar 2 on the supervisory review process and the Internal Capital Adequacy Assessment Process (ICAAP)
3. Pillar 3 on market discipline

On top of this minimum capital requirement CBUAE has also mandated the Banks to keep additional buffers.

- In addition to the minimum CET1 capital of 7.0% of RWA, banks must maintain a capital conservation buffer (CCB) of 2.5% of RWAs in the form of CET1 capital
- To achieve the broader macro-prudential goal of protecting the banking sector from periods of excess aggregate credit growth and in addition to the CCB requirements, banks may be required to implement the countercyclical buffer (CCyB). Banks must meet the CCyB requirements by using CET1 capital. The level of the CCyB requirements will vary between 0% - 2.5% of RWA and be communicated by the Central Bank with an adequate notice period.

These requirements are summarized in the table below:

Minimum Common Equity Tier 1 Ratio	7.0%
Minimum Tier 1 Capital Ratio	8.5%
Minimum Capital Adequacy Ratio	10.5%
Capital Conservation Buffer	2.5%
Domestic Systemically Important Banks Buffer	0.0%
Countercyclical buffer (0% - 2.5%)	0.003%

The capital ratios for Bank Alfalah Limited - UAE Branch as of 30th June, 2026 are given below. All of these are well above the CBUAE minimum.

Common Equity Tier 1 Ratio	38.1%
Capital Adequacy Ratio	38.6%

3 Key Metrics (KM1)

AED in '000

		Jun-26	Mar-26	Dec-25	Sep-25	Jun-25
Available capital (amounts)						
1	Common Equity Tier 1 (CET1)	202,681	190,615	187,175	180,591	166,494
1a	Fully loaded ECL accounting model	202,681	190,615	187,175	180,591	166,494
2	Tier 1	202,681	190,615	187,175	180,591	166,494
2a	Fully loaded ECL accounting model Tier 1	202,681	190,615	187,175	180,591	166,494
3	Total capital	205,018	192,825	190,002	182,971	169,097
3a	Fully loaded ECL accounting model total capital	205,018	192,825	190,002	182,971	169,097
Risk-weighted assets (amounts)						
4	Total risk-weighted assets (RWA)	531,276	612,652	838,353	627,865	620,218
Risk-based capital ratios as a percentage of RWA						
5	Common Equity Tier 1 ratio (%)	38.1%	31.1%	22.3%	28.8%	26.8%
5a	Fully loaded ECL accounting model CET1 (%)	38.1%	31.1%	22.3%	28.8%	26.8%
6	Tier 1 ratio (%)	38.1%	31.1%	22.3%	28.8%	26.8%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	38.1%	31.1%	22.3%	28.8%	26.8%
7	Total capital ratio (%)	38.6%	31.5%	22.7%	29.1%	27.3%
7a	Fully loaded ECL accounting model total capital ratio (%)	38.6%	31.5%	22.7%	29.1%	27.3%
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 (%)	0.0%	0.0%	0.0%	0.0%	0.0%
10	Bank D-SIB additional requirements (%)	0.0%	0.0%	0.0%	0.0%	0.0%
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 (%)	28.1%	21.0%	12.2%	18.6%	16.8%
Leverage Ratio						
13	Total leverage ratio measure	1,959,489	1,786,099	1,968,146	1,653,141	1,900,502
14	Leverage ratio (%) (row 2/row 13)	10.3%	10.7%	9.5%	10.9%	8.8%
14a	Fully loaded ECL accounting model leverage ratio (%) (row 2A/row 13)	10.3%	10.7%	9.5%	10.9%	8.8%
14b	Leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)	10.3%	10.7%	9.5%	10.9%	8.8%
Liquidity Coverage Ratio						
15	Total HQLA					
16	Total net cash outflow					
17	LCR ratio (%)					
Net Stable Funding Ratio						
18	Total available stable funding					
19	Total required stable funding					
20	NSFR ratio (%)					
ELAR						
21	Total HQLA	1,328,898	976,209	990,748	1,003,031	1,194,784
22	Total liabilities	1,611,226	1,416,594	1,617,964	1,356,994	1,569,965
23	Eligible Liquid Assets Ratio (ELAR) (%)	82.5%	68.9%	61.2%	73.9%	76.1%
ASRR						
24	Total available stable funding	1,467,651	1,265,920	1,285,657	1,126,413	1,382,940
25	Total Advances	314,885	341,360	343,426	265,417	214,459
26	Advances to Stable Resources Ratio (%)	21.5%	27.0%	26.7%	23.6%	15.5%

4 Overview of RWA (OV1)

AED in '000

		RWA		Minimum capital requirements
		Jun-26	Mar-26	Jun-26
1	Credit risk (excluding counterparty credit risk)	416,907	472,117	43,775
2	Of which: standardised approach (SA)	416,907	472,117	43,775
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)	1,567	9,460	164
7	Of which: standardised approach for counterparty credit risk	1,567	9,460	164
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	1,646	19,920	173
21	Of which: standardised approach (SA)	1,646	19,920	173
22	Of which: internal models approach (IMA)			
23	Operational risk	111,156	111,156	11,671
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)**	**531,276**	**612,652**	**55,784**

5 Composition OF Regulatory Capital (CC1)

AED in '000

		Amounts	Source based on reference numbers/ letters of the balance sheet under the regulatory scope of consolidation
1	Directly issued qualifying common share (and equivalent for non-joint stock companies) capital plus related stock surplus	100,000	Same as (h) from CC2 template
2	Retained earnings	88,212	
3	Accumulated other comprehensive income (and other reserves)	14,696	
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**	**202,908**	
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)	193	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	34	
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**	**227**	
25	**Common Equity Tier 1 capital (CET1)**	**202,681**	
26	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	-	CC2 (i)
27	Of which: classified as equity under applicable accounting standards	-	

AED in '000

		Amounts	Source based on reference numbers/ letters of the balance sheet under the regulatory scope of consolidation
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	-	
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)**	**202,681**	
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	2,337	
45	**Tier 2 capital before regulatory adjustments**	**2,337**	
46	Investments in own Tier 2 instruments	-	
47	Investments in capital, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)	-	
48	Significant investments in the capital, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	-	
49	CBUAE specific regulatory adjustments	-	
50	**Total regulatory adjustments to Tier 2 capital**	**-**	
51	**Tier 2 capital (T2)**	**2,337**	
52	**Total regulatory capital (TC = T1 + T2)**	**205,018**	
53	**Total risk-weighted assets**	**531,276**	
54	**Common Equity Tier 1 (as a percentage of risk-weighted assets)**	**38.1%**	

AED in '000

		Amounts	Source based on reference numbers/ letters of the balance sheet under the regulatory scope of consolidation
55	**Tier 1 (as a percentage of risk-weighted assets)**	**38.1%**	
56	**Total capital (as a percentage of risk-weighted assets)**	**38.6%**	
57	**Institution specific buffer requirement (capital conservation buffer plus countercyclical buffer requirements plus higher loss absorbency requirement, expressed as a percentage of risk-weighted assets)**	**0.0%**	
58	**Of which: capital conservation buffer requirement**	**0.0%**	
59	**Of which: bank-specific countercyclical buffer requirement**	**0.0%**	
60	**Of which: higher loss absorbency requirement (e.g. DSIB)**	**0.0%**	
61	**Common Equity Tier 1 (as a percentage of risk-weighted assets) available after meeting the bank's minimum capital requirement.**	**28.1%**	
62	Common Equity Tier 1 minimum ratio	7.0%	
63	Tier 1 minimum ratio	8.5%	
64	Total capital minimum ratio	10.5%	
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)	-	
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		
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)	-	

6 Reconciliation of regulatory capital to balance sheet (CC2)

AED in '000

	Balance sheet as in published financial statements	Under regulatory scope of consolidation	Reference
	As at period-end	As at period-end	
Assets			
Cash and balances at central banks	516,836	516,840	
Items in the course of collection from other banks	-		
Trading portfolio assets	-		
Financial assets designated at fair value	-		
Derivative financial instruments	8,003	8,003	
Loans and advances to banks	62,037	62,039	
Loans and advances to customers	202,655	203,853	
Reverse repurchase agreements and other similar secured lending	-		
Available for sale financial investments (Includes FVOCI)	984,770	984,770	
Current and deferred tax assets	1,110	1,110	
Prepayments, accrued income and other assets	13,792	13,792	
Investments in associates and joint ventures	-	-	
Goodwill and other intangible assets	193	193	
Of which: goodwill	-	-	(a)
Of which: intangibles (excluding MSRs)	193	193	(b)
Of which: MSRs	-	-	(c)
Property, plant and equipment	6,751	6,751	
Total assets	**1,796,146**	**1,797,350**	
Liabilities			
Deposits from banks	65,222	65,222	
Items in the course of collection due to other banks			
Customer accounts	1,487,018	1,487,018	
Repurchase agreements and other similar secured borrowing	-	-	
Trading portfolio liabilities	-		
Financial liabilities designated at fair value	-		
Derivative financial instruments	-		
Debt securities in issue	-		
Accruals, deferred income and other liabilities	34,529	32,895	
Current and deferred tax liabilities			
Of which: DTLs related to goodwill			(d)
Of which: DTLs related to intangible assets (excluding MSRs)			(e)
Of which: DTLs related to MSRs			(f)
Subordinated liabilities			
Provisions			
Retirement benefit liabilities	**1,185**	**1,185**	
Total liabilities	**1,587,954**	**1,586,320**	
Shareholders' equity			
Paid-in share capital	100,000	100,000	
Of which: amount eligible for CET1	100,000	100,000	(h)
Of which: amount eligible for AT1	-	-	(i)
Regulatory credit risk reserve	5,284	5,284	
Retained earnings	88,212	91,050	
Accumulated other comprehensive income	14,696	14,696	
Total shareholders' equity	**208,192**	**211,030**	

7 Main features of regulatory capital instruments (CCA)

The capital of BAFL Dubai branch represents the amount received from the Head Office as "Allocated capital” in accordance with the Federal Laws of UAE and the Minimum Capital for Banks Regulation (Circular No. 12/2021) issued by the Central Bank of the UAE ("CBUAE"). Relevant details as of June 30, 2026, are as follows:

		Quantitative / qualitative information
1	Issuer	Bank Alfalah Limited
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	Not Applicable
3	Governing law(s) of the instrument	Federal laws of the U.A.E and Circular No 12/2021 of CBUAE
	Regulatory treatment	
7	Instrument type (types to be specified by each jurisdiction)	Common Equity Tier 1
8	Amount recognised in regulatory capital (currency in millions, as of most recent reporting date)	AED 100 Mn
10	Accounting classification	Assigned Capital

8. Geographical distribution of Credit Exposures (CCyB1)

AED in '000

Geographical breakdown	Countercyclical 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
		Exposure values	Risk-weighted assets		
Korea	1%	1,836	918	0.003%	9
Sum		**1,836**	**918**	**0.003%**	**9**
Total		**571,339**	**363,371**	**0.003%**	**9**

9 Leverage Ratio Common Disclosure Template (LR2)

AED in '000

		Jun-26	Mar-26
On-balance sheet exposures			
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	1,788,143	1,603,972
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)	(227)	(240)
7	**Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of rows 1 to 6)**	**1,787,916**	**1,603,732**
Derivative exposures			
8	Replacement cost associated with *all* derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	5,345	5,578
9	Add-on amounts for PFE associated with *all* derivatives transactions	1,778	18,775
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)**	**7,123**	**24,353**
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	593,818	547,107
20	(Adjustments for conversion to credit equivalent amounts)	(429,368)	(389,093)
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)	164,450	158,014
Capital and total exposures			
23	Tier 1 capital	202,681	190,615
24	Total exposures (sum of rows 7, 13, 18 and 22)	1,959,489	1,786,099
Leverage ratio			
25	Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)	10.3%	10.7%
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	10.3%	10.7%
26	CBUAE minimum leverage ratio requirement	3.0%	3.0%

10 Eligible Liquid Assets Ratio (ELAR)

AED in '000

1	High Quality Liquid Assets	Nominal Amount	Eligible Liquid Asset
1.1	Physical cash in hand at the bank + balances with the CBUAE	1,269,501	
1.2	UAE Federal Government Bonds and Sukuks	0	
	Sub Total (1.1 to 1.2)	**1,269,501**	**1,269,501**
1.3	UAE local governments publicly traded debt securities	43,270	
1.4	UAE Public sector publicly traded debt securities	0	
	Sub total (1.3 to 1.4)	**43,270**	**43,270**
1.5	Foreign Sovereign debt instruments or instruments issued by their respective central banks	16,127	16,127
1.6	**Total**	**1,328,898**	**1,328,898**
2	Total liabilities		1,611,226
3	**Eligible Liquid Assets Ratio (ELAR)**		**82.5%**

11 Advances to Stables Resource Ratio (ASRR)

AED in '000

	Items	Amount
1	**Computation of Advances**	
1.1	Net Lending (gross loans - specific and collective provisions + interest in suspense)	208,085
1.2	Lending to non-banking financial institutions	-
1.3	Net Financial Guarantees & Stand-by LC (issued - received)	106,800
1.4	Interbank Placements	-
1.5	**Total Advances**	**314,885**
2	**Calculation of Net Stable Resources**	
2.1	Total capital + general provisions	211,229
	Deduct:	
2.1.1	Goodwill and other intangible assets	193
2.1.2	Fixed Assets	6,752
2.1.3	Funds allocated to branches abroad	-
2.1.5	Unquoted Investments	7,346
2.1.6	Investment in subsidiaries, associates and affiliates	-
2.1.7	Total deduction	14,291
2.2	**Net Free Capital Funds**	**196,938**
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	1,270,713
2.3.6	Capital market funding/ term borrowings maturing after 6 months from reporting date	
2.3.7	**Total other stable resources**	**1,270,713**
2.4	**Total Stable Resources (2.2+2.3.7)**	**1,467,651**
3	**ADVANCES TO STABLE RESOURCES RATIO (1.5/ 2.4*100)**	**21.46**

12.1 Credit Quality of Assets (CR1)

AED in '000

		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	-	219,720	1,198	-	1,198	218,522
2	Debt securities	-	974,365	200	-	200	974,165
3	Off-balance sheet exposures	-	194,926	1,634	-	1,634	193,292
4	**Total**	**-**	**1,389,011**	**3,032**	**-**	**3,032**	**1,385,979**

12.2 Changes In Stock Of Defaulted Loans And Debt Securities (CR2)

AED in '000

1	Defaulted loans and debt securities at the end of the previous reporting period	-
2	Loans and debt securities that have defaulted since the last reporting period	-
3	Returned to non-default status	-
4	Amounts written off	-
5	Other changes	-
6	**Defaulted loans and debt securities at the end of the reporting period (1+2-3-4±5)**	-

13 Standardized Approach - Credit Risk Exposure And Credit Risk Mitigation (CRM) Effects (CR4)

AED in '000

		Exposures before CCF and CRM		Exposures post-CCF and CRM		RWA and RWA density	
		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
1	Sovereigns and their central banks	1,348,133	-	1,348,133	-	26,637	2%
2	Public Sector Entities	-	-	-	-	-	0%
3	Multilateral development banks	1,782	-	1,782	-	891	50%
4	Banks	144,897	-	144,897	-	74,466	51%
5	Securities firms	-	-	-	-	-	0%
6	Corporates	223,536	565,154	223,536	77,851	240,316	80%
7	Regulatory retail portfolios	-	-	-	-	-	0%
8	Secured by residential property	43,545	28,663	43,545	-	43,545	100%
9	Secured by commercial real estate	-	-	-	-	-	0%
10	Equity Investment in Funds (EIF)	-	-	-	-	-	0%
11	Past-due loans	-	-	-	-	-	0%
12	Higher-risk categories	-	-	-	-	-	0%
13	Other assets	27,261	-	27,261	-	31,053	114%
14	**Total**	**1,789,154**	**593,818**	**1,789,154**	**77,851**	**416,907**	**22%**

14 Standardized Approach - Exposures By Asset Classes And Risk Weights (CR5)

AED in '000

	Asset Classes / Risk weight	0%	20%	35%	50%	85%	100%	150%	Others	Total credit exposures amount (post CCF and post-CRM)
1	Sovereigns and their central banks	1,317,818	-	-	7,356	-	22,959	-	-	1,348,133
2	Public Sector Entities	-	-	-	-	-	-	-	-	-
3	Multilateral development banks	-	-	-	1,782	-	-	-	-	1,782
4	Banks	-	46,170	-	82,859	-	-	15,868	-	144,897
5	Securities firms	-	-	-	-	-	-	-	-	-
6	Corporates	-	56,703	-	25,773	18,812	200,099	-	-	301,387
7	Regulatory retail portfolios	-	-	-	-	-	-	-	-	-
8	Secured by residential property	-	-	-	-	-	43,545	-	-	43,545
9	Secured by commercial real estate	-	-	-	-	-	-	-	-	-
10	Equity Investment in Funds (EIF)	-	-	-	-	-	-	-	-	-
11	Past-due loans	-	-	-	-	-	-	-	-	-
12	Higher-risk categories	-	-	-	-	-	-	-	-	-
13	Other assets	1,546	-	-	-	-	17,259	7,346	1,110	27,261
14	**Total**	**1,319,364**	**102,873**	**-**	**117,770**	**18,812**	**283,862**	**23,214**	**1,110**	**1,867,005**

15 Market risk under the standardize approch (SA) (MR1)

		AED in '000 RWA
1	General Interest rate risk (General and Specific)	1,554
2	Equity risk (General and Specific)	-
3	Foreign exchange risk	92
4	Commodity risk	-
	Options	
5	Simplified approach	-
6	Delta-plus method	-
7	Scenario approach	
8	Securitisation	-
9	**Total**	**1,646**