



البنك العربي المتحد  
UNITED ARAB BANK

# Basel III Pillar 3 Disclosures

30 JUNE 2023





## Contents

1. Introduction .....	3
2. About the Bank.....	4
3. CC1: Composition of Capital .....	8
4. Macro Prudential .....	15
5. Leverage Ratio .....	16
6. Liquidity Risk Management .....	18
7. Credit Risk .....	24
8. Counterparty Credit Risk .....	28
9. Securitization.....	29
10. Market Risk .....	29



## 1. Introduction

This document provides Pillar 3 disclosures for United Arab Bank PJSC (“UAB” or “the Bank”) as at 30 June 2023 with the objective of allowing market participants to assess key information on the Bank’s capital, risk exposures and risk assessment process.

The Bank is regulated by the Central Bank of UAE (“CBUAE”) and follows the Pillar 3 disclosure requirements as stated in the CBUAE guidelines on the implementation of Basel III standards, issued in November 2020 with subsequent updates in December 2022. The Pillar 3 disclosures contain both quantitative and qualitative information and are to be read in conjunction with the Audited Financial Statements as at 30 June 2023.

The Basel Committee on Banking Supervision (BCBS) Basel III Capital Adequacy Framework consists of three pillars. Pillar 1 provides a framework for measuring minimum capital requirements for credit, market and operational risks faced by banks. Pillar 2 allows banks and supervisors to take a view on whether the bank should hold additional capital to cover the three Pillar 1 risks and additionally to cover other material risks, where required. Pillar 3 requires banks to publish a range of disclosures, mainly covering risk, capital, leverage, liquidity and remuneration.

The capital requirements are computed using the Basel III framework of the Basel Committee on Banking Supervision, after applying the amendments advised by the CBUAE, within national discretion.

The report is prepared as per the enhanced Pillar 3 Disclosure requirements guidelines issued by CBUAE in November 2020 with subsequent updates in December 2022 and are effective for the period ended 30 June 2023. The enhanced Pillar 3 disclosures focus on regulatory measures required under Pillar 1 of the Basel framework for measuring credit, market and operational risks and their associated resulting risk-weighted assets (RWA) and capital requirements. In some instances, Pillar 3 also requires supplementary information to be disclosed to improve the understanding of underlying risks.

The CBUAE issued Basel III capital regulations, which came into effect from 1 February 2017 introducing minimum capital requirements at three levels, namely Common Equity Tier 1 (CET1), Additional Tier 1 (AT1) and Total Capital. Additional capital buffers include Capital Conservation Buffer and Countercyclical Capital Buffer, with a maximum up to 2.5% for each buffer, over and above the minimum CET1 requirement of 7.0% and minimum Total Capital Ratio of 10.5%.

CBUAE requires the Pillar 2 Supervisory Review Process to focus on each bank’s Internal Capital Adequacy Assessment Process (ICAAP) in addition to Pillar 1 Capital calculations. The ICAAP should include a risk based forward looking view of, but not limited to, Credit, Market and Operational Risk Capital.

The purpose of Pillar 3, Market Discipline, is to complement the minimum capital requirements (Pillar 1) and the supervisory review process (Pillar 2). The CBUAE supports the enhanced market discipline through a set of disclosure requirements which will allow market participants to assess key information regarding capital adequacy of the Bank through various views such as the scope of application, capital, risk exposure and risk assessment process.

The revised Pillar 3 disclosures, based on a common framework, are an effective means of informing the market about the risks faced by the Bank, and provide a consistent and understandable disclosure framework that enhances transparency and improves comparability and consistency.



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In compliance with the CBUAE Basel III standards and guidelines, these disclosures include qualitative and quantitative information on the Bank's risk management objectives and policies, risk assessment processes, capital management and capital adequacy.

The Pillar 3 Disclosures for the period ending at 30 June 2023 have been appropriately reviewed by the management and internal audit.

## **2. About the Bank**

United Arab Bank P.J.S.C. (the "Bank") was incorporated in 1975 as a Private Joint Stock Company in the Emirate of Sharjah. The legal form of the Bank was converted to a public company with limited liability in 1982 by a decree of His Highness The Ruler of Sharjah and has been registered as a Public Joint Stock Company under the UAE Commercial Companies Law No. (8) of 1984 (as amended). The Bank's registered office is located in the Emirate of Sharjah, United Arab Emirates.

The address of the registered office is PO Box 25022, Sharjah, United Arab Emirates. The Bank carries out the business of commercial banking through its offices and branches in the United Arab Emirates. The Bank also carries out Islamic banking operations through Islamic banking windows at selected branches. The Bank does not have any subsidiaries and accordingly there is no consolidation.



## 2.1. KM1: Overview of Risk Management, Key Prudential Metrics and RWA

AED 000s

		30 Jun 2023	31 Mar 2023	31 Dec 2022	30 Sep 2022	30 Jun 2022
	<b>Available capital (amounts)</b>					
1	Common Equity Tier 1 (CET1)	1,577,572	1,506,060	1,486,444	1,383,030	1,401,594
1a	Fully loaded ECL accounting model	1,577,572	1,506,060	1,486,444	1,383,030	1,401,594
2	Tier 1	2,125,855	2,054,568	1,486,444	1,383,030	1,401,594
2a	Fully loaded ECL accounting model Tier 1	2,125,855	2,054,568	1,486,444	1,383,030	1,401,594
3	Total capital	2,259,804	2,186,112	1,616,112	1,512,888	1,536,921
3a	Fully loaded ECL accounting model total capital	2,259,804	2,186,112	1,616,112	1,512,888	1,536,921
	<b>Risk-weighted assets (amounts)</b>					
4	Total risk-weighted assets (RWA)	11,513,842	11,325,775	11,171,151	11,201,723	11,673,757
	<b>Risk-based capital ratios as a percentage of RWA</b>					
5	Common Equity Tier 1 ratio (%)	13.7%	13.3%	13.3%	12.4%	12.0%
5a	Fully loaded ECL accounting model CET1 (%)	13.7%	13.3%	13.3%	12.4%	12.0%
6	Tier 1 ratio (%)	18.5%	18.1%	13.3%	12.4%	12.0%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	18.5%	18.1%	13.3%	12.4%	12.0%
7	Total capital ratio (%)	19.6%	19.3%	14.5%	13.5%	13.2%
7a	Fully loaded ECL accounting model total capital ratio (%)	19.6%	19.3%	14.5%	13.5%	13.2%
	<b>Additional CET1 buffer requirements as a percentage of RWA</b>					
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 (%)	6.7%	6.3%	4.0%	3.0%	2.7%
	<b>Leverage Ratio</b>					
13	Total leverage ratio measure	16,137,718	16,485,880	16,261,118	16,162,354	16,806,624
14	Leverage ratio (%) (row 2 / row 13)	13.2%	12.5%	9.1%	8.6%	8.3%
14a	Fully loaded ECL accounting model leverage ratio (%) (row 2A / row 13)	13.2%	12.5%	9.1%	8.6%	8.3%



AED 000s

		30 Jun 2023	31 Mar 2023	31 Dec 2022	30 Sep 2022	30 Jun 2022
14b	Leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)	13.2%	12.5%	9.1%	8.6%	8.3%
	<b>Liquidity Coverage Ratio</b>					
15	Total HQLA	3,362,497	3,465,340	2,991,747	2,877,501	2,994,849
16	Total net cash outflow	2,201,010	2,504,293	2,524,912	2,084,202	2,379,342
17	LCR ratio (%)	<b>152.8%</b>	<b>138.4%</b>	<b>118.5%</b>	<b>138.1%</b>	<b>125.9%</b>
	<b>Net Stable Funding Ratio</b>					
18	Total available stable funding	9,829,241	6,992,046	6,371,774	6,926,440	7,203,724
19	Total required stable funding	8,661,188	6,155,906	6,947,855	7,546,566	7,514,756
20	NSFR ratio (%)	<b>113.5%</b>	<b>113.6%</b>	<b>91.7%</b>	<b>91.8%</b>	<b>95.9%</b>
	<b>ELAR</b>					
21	Total HQLA	2,254,805	2,575,566	2,193,241	2,184,653	2,030,972
22	Total liabilities	12,238,680	12,274,036	12,494,130	12,583,272	13,248,446
23	Eligible Liquid Assets Ratio (ELAR) (%)	<b>18.4%</b>	<b>21.0%</b>	<b>17.6%</b>	<b>17.4%</b>	<b>15.3%</b>
	<b>ASRR</b>					
24	Total available stable funding	9,493,209	9,581,935	9,193,735	9,573,610	10,754,456
25	Total Advances	7,752,839	7,682,117	7,991,641	8,408,128	8,901,444
26	Advances to Stable Resources Ratio (%)	<b>81.7%</b>	<b>80.2%</b>	<b>86.9%</b>	<b>87.8%</b>	<b>82.8%</b>

Note 1: "Fully Loaded" means bank's regulatory capital compared with a situation where the transitional arrangement had not been applied. CBUAE introduced transitional arrangements as per circular no. 04 / 2020 "Regulation Regarding Accounting Provisions and Capital Requirements - Transitional Arrangements". UAB has not used the transitional arrangement.



## 2.2. OV1: Overview of Risk Weighted Assets

AED 000s

	Risk Weighted Assets		Minimum Capital Requirements		
	30 Jun 2023	31 Mar 2023	31 Mar 2023	31 Mar 2023	
1	Credit risk (excluding counterparty credit risk)	10,381,612	10,227,968	1,090,069	1,073,937
2	Of which: standardised approach (SA)	10,381,612	10,227,968	1,090,069	1,073,937
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)	269,203	236,329	28,266	24,815
7	Of which: standardised approach for counterparty credit risk	269,203	236,329	28,266	24,815
8	Of which: Internal Model Method (IMM)				
9	Of which: other CCR				
10	Credit valuation adjustment (CVA)	65,105	59,234	6,836	6,220
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	3,125	7,446	328	782
21	Of which: standardised approach (SA)	3,125	7,446	328	782
22	Of which: internal models approach (IMA)				
23	Operational risk	794,797	794,797	83,454	83,454
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>11,513,842</b>	<b>11,325,775</b>	<b>1,208,953</b>	<b>1,189,206</b>

\*The minimum capital requirements applied is 10.5%



### 3. CC1: Composition of Capital

		AED 000s	
		30 Jun 2023	31 Dec 2022
<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	2,062,550	2,062,550
2	Retained earnings	(372,286)	(492,810)
3	Accumulated other comprehensive income (and other reserves)	(98,449)	(70,404)
4	<i>Directly issued capital subject to phase-out from CET1 (only applicable to non-joint stock companies)</i>	-	-
5	Common share capital issued by third parties (amount allowed in group CET1)	-	-
<b>6</b>	<b>Common Equity Tier 1 capital before regulatory deductions</b>	<b>1,591,815</b>	<b>1,499,336</b>
<b>Common Equity Tier 1 capital regulatory adjustments</b>			
7	Prudent valuation adjustments	-	-
8	Goodwill (net of related tax liability)	-	-
9	Other intangibles including mortgage servicing rights (net of related tax liability)	13,378	12,892
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)	865	-
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	<b>Total regulatory adjustments to Common Equity Tier 1</b>	14,243	12,892
25	<b>Common Equity Tier 1 capital (CET1)</b>	<b>1,577,572</b>	<b>1,486,444</b>
<b>Additional Tier 1 capital: instruments</b>			
26	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	548,283	-
27	<i>Of which: classified as equity under applicable accounting standards</i>	548,283	-
28	<i>Of which: classified as liabilities under applicable accounting standards</i>	-	-
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	<i>Of which: instruments issued by subsidiaries subject to phase-out</i>	-	-
32	Additional Tier 1 capital before regulatory adjustments	548,283	-
<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	<b>Additional Tier 1 capital (AT1)</b>	<b>548,283</b>	-
39	<b>Tier 1 capital (T1= CET1 + AT1)</b>	<b>2,125,855</b>	<b>1,486,444</b>
<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	<i>Of which: instruments issued by subsidiaries subject to phase-out</i>	-	-
44	Provisions	133,949	129,668



45	<b>Tier 2 capital before regulatory adjustments</b>	<b>133,949</b>	<b>129,668</b>
	<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	-	-
50	<b>Total regulatory adjustments to Tier 2 capital</b>	-	-
51	<b>Tier 2 capital (T2)</b>	<b>133,949</b>	<b>129,668</b>
52	<b>Total regulatory capital (TC = T1 + T2)</b>	<b>2,259,804</b>	<b>1,616,114</b>
53	<b>Total risk-weighted assets</b>	<b>11,513,842</b>	<b>11,171,151</b>
	<b>Capital ratios and buffers</b>		
54	<b>Common Equity Tier 1 (as a percentage of risk-weighted assets)</b>	<b>13.70%</b>	<b>13.31%</b>
55	<b>Tier 1 (as a percentage of risk-weighted assets)</b>	<b>18.46%</b>	<b>13.31%</b>
56	<b>Total capital (as a percentage of risk-weighted assets)</b>	<b>19.63%</b>	<b>14.47%</b>
57	<b>Institution specific buffer requirement (capital conservation buffer plus countercyclical buffer requirements plus higher loss absorbency requirement, expressed as a percentage of risk-weighted assets)</b>	<b>2.50%</b>	<b>2.50%</b>
58	<b>Of which: capital conservation buffer requirement</b>	<b>2.50%</b>	<b>2.50%</b>
59	<b>Of which: bank-specific countercyclical buffer requirement</b>	<b>0.00%</b>	<b>0.00%</b>
60	<b>Of which: higher loss absorbency requirement (e.g. DSIB)</b>	<b>0.00%</b>	<b>0.00%</b>
61	<b>Common Equity Tier 1 (as a percentage of risk-weighted assets) available after meeting the bank's minimum capital requirement.</b>	<b>6.70%</b>	<b>3.97%</b>
	<b>The CBUAE Minimum Capital Requirement</b>		
62	Common Equity Tier 1 minimum ratio	7.00%	7.00%
63	Tier 1 minimum ratio	8.50%	8.50%
64	Total capital minimum ratio	10.50%	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)	160,739	155,601
70	Cap on inclusion of provisions in Tier 2 under standardised approach	133,949	129,668
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	<i>Current cap on CET1 instruments subject to phase-out arrangements</i>	-	-
74	<i>Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)</i>	-	-
75	<i>Current cap on AT1 instruments subject to phase-out arrangements</i>	-	-
76	<i>Amount excluded from AT1 due to cap (excess after redemptions and maturities)</i>	-	-
77	<i>Current cap on T2 instruments subject to phase-out arrangements</i>	-	-
78	<i>Amount excluded from T2 due to cap (excess after redemptions and maturities)</i>	-	-



### 3.1. CC2: Reconciliation of regulatory capital to balance sheet

The following table enables users to identify the differences between the scope of accounting balance sheet and the scope of regulatory balance sheet, and to show the link between the bank's balance sheet in its published financial statements and the numbers that are used in the composition of capital disclosure template set out in Template CC1. Variances between the financial and regulatory balance sheets are consistent with LI1 disclosure.

30 June 2023

AED 000s

	Balance sheet as in published financial statements	Under regulatory scope of consolidation
<b>Assets</b>		
Cash and balances at central banks	1,660,466	1,660,466
Items in the course of collection from other banks	-	-
Equity Investments	652	652
Financial investments designated at amortised cost	661,474	661,474
Derivative financial instruments	81,012	81,012
Loans and advances to banks	104,973	104,973
Loans and advances to customers	7,585,348	7,585,348
Reverse repurchase agreements / other similar secured lending	-	-
Available for sale financial investments (Includes FVOCI)	3,513,537	3,513,537
Current and deferred tax assets	-	-
Prepayments, accrued income and other assets	542,653	542,653
Investments in associates and joint ventures	-	-
Goodwill and other intangible assets	13,378	13,378
Of which: goodwill	-	-
Of which: intangibles (excluding MSRs)	13,378	13,378
Of which: MSRs	-	-
Property, plant and equipment	284,755	284,755
<b>Total assets</b>	<b>14,448,248</b>	<b>14,448,248</b>
<b>Liabilities</b>		
Deposits from banks	3,257,399	3,257,399
Items in the course of collection due to other banks	-	-
Customer accounts	8,410,131	8,410,131
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	551,401	551,401
Current and deferred tax liabilities	-	-
Of which: DTLs related to goodwill	-	-
Of which: DTLs related to intangible assets (excluding MSRs)	-	-
Of which: DTLs related to MSRs	-	-
Subordinated liabilities	-	-
Provisions	83,176	83,176
Retirement benefit liabilities	18,255	18,255
<b>Total liabilities</b>	<b>12,320,362</b>	<b>12,320,362</b>
<b>Shareholders' equity</b>		
Paid-in share capital	2,609,968	2,609,968
Of which: amount eligible for CET1	2,061,685	2,061,685
Of which: amount eligible for AT1	548,283	548,283



Retained earnings	(383,633)	(383,633)
Accumulated other comprehensive income	(181,666)	(181,666)
Special Reserve	22,491	22,491
Statutory Reserve	51,415	51,415
General Reserve	9,311	9,311
<b>Total shareholders' equity</b>	<b>2,127,886</b>	<b>2,127,886</b>

31 December 2022

AED 000s

	Balance sheet as in published financial statements	Under regulatory scope of consolidation
<b>Assets</b>		
Cash and balances at central banks	1,207,589	1,207,589
Items in the course of collection from other banks	-	-
Equity Investments	654	654
Financial investments designated at amortised cost	827,134	827,134
Derivative financial instruments	84,786	84,786
Loans and advances to banks	302,837	302,837
Loans and advances to customers	7,604,300	7,604,300
Reverse repurchase agreements / other similar secured lending	-	-
Available for sale financial investments (Includes FVOCI)	3,059,688	3,059,688
Current and deferred tax assets	-	-
Prepayments, accrued income and other assets	697,803	697,803
Investments in associates and joint ventures	-	-
Goodwill and other intangible assets	12,892	12,892
Of which: goodwill	-	-
Of which: intangibles (excluding MSRs)	12,892	12,892
Of which: MSRs	-	-
Property, plant and equipment	282,804	282,804
<b>Total assets</b>	<b>14,080,487</b>	<b>14,080,487</b>
<b>Liabilities</b>		
Deposits from banks	3,272,443	3,272,443
Items in the course of collection due to other banks	-	-
Customer accounts	8,568,587	8,568,587
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	634,892	634,892
Current and deferred tax liabilities	-	-
Of which: DTLs related to goodwill	-	-
Of which: DTLs related to intangible assets (excluding MSRs)	-	-
Of which: DTLs related to MSRs	-	-
Subordinated liabilities	-	-
Provisions	87,983	87,983
Retirement benefit liabilities	17,246	17,246
<b>Total liabilities</b>	<b>12,581,151</b>	<b>12,581,151</b>
<b>Shareholders' equity</b>		
Paid-in share capital	2,062,550	2,062,550
Of which: amount eligible for CET1	2,062,550	2,062,550
Of which: amount eligible for AT1	-	-
Retained earnings	(492,810)	(492,810)
Accumulated other comprehensive income	(153,621)	(153,621)



Special Reserve	22,491	22,491
Statutory Reserve	51,415	51,415
General Reserve	9,311	9,311
<b>Total shareholders' equity</b>	<b>1,499,336</b>	<b>1,499,336</b>

### 3.2. CCA: Main features of regulatory capital instruments

The authorized paid up share capital of the Bank is 2,750,067,532 (2021: 2,750,067,532) shares of AED 1 each. The issued and fully paid up share capital of the Bank comprises 2,062,550,649 (2022: 2,062,550,649) shares of AED 1 each.

30 June 2023		Additional Tier-1 Notes
1	Issuer	United Arab Bank PJSC
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	N/A
3	Governing law(s) of the instrument	English Law
	Regulatory treatment	AT-1
4	Transitional arrangement rules (i.e. grandfathering)	N/A
5	Post-transitional arrangement rules (i.e. grandfathering)	N/A
6	Eligible at solo/group/group and solo	N/A
7	Instrument type (types to be specified by each jurisdiction)	Equity
8	Amount recognized in regulatory capital (currency in millions, as of most recent reporting date)	USD 150
9	Nominal amount of instrument	USD 150
9a	Issue price	USD 150
9b	Redemption price	USD 150
10	Accounting classification	Equity
11	Original date of issuance	25-Mar-2023
12	Perpetual or dated	Perpetual
13	Original maturity date	N/A
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	25-Feb-28
16	Subsequent call dates, if applicable	N/A
	Coupons / dividends	
17	Fixed or floating dividend/coupon	Fixed for first 5 years
18	Coupon rate and any related index	8.06%
19	Existence of a dividend stopper	N/A
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Yes
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Yes
21	Existence of step-up or other incentive to redeem	No
22	Non-cumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible
24	Write-down feature	Yes
25	If write-down, write-down trigger(s)	Non-viability event
26	If write-down, full or partial	Full
27	If write-down, permanent or temporary	Full
28	If temporary write-down, description of write-up mechanism	N/A



#### 4. Macro Prudential

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

Currently CCyB is not applicable in UAE. UAB does not have branches in other countries and hence, this reporting is not applicable for the Bank.



## 5. Leverage Ratio

### 5.1. LR1: Summary Comparison of Accounting Assets Vs Leverage Ratio Exposure

		AED 000s	
		30 Jun 2023	31 Mar 2023
1	Total consolidated assets as per published financial statements	14,448,248	14,426,290
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	206,467	211,264
9	Adjustment for securities financing transactions (i.e. repos and similar secured lending)	-	-
10	Adjustments for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)	1,483,003	1,848,326
11	Adjustments for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital	-	-
12	Other adjustments	-	-
13	<b>Leverage ratio exposure measure</b>	<b>16,137,718</b>	<b>16,485,880</b>





## 5.2. LR2: Leverage Ratio Common Disclosure Template

		AED 000s	
		30 Jun 2023	31 Mar 2023
<b>On-balance sheet exposures</b>			
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	14,367,236	14,345,317
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)	(7,887)	(11,473)
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)	(13,378)	-
7	<b>Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of rows 1 to 6)</b>	<b>14,345,971</b>	<b>14,333,844</b>
<b>Derivative exposures</b>			
8	Replacement cost associated with <i>all</i> derivatives transactions (where applicable net of eligible cash variation margin and / or with bilateral netting)	49,905	46,310
9	Add-on amounts for PFE associated with <i>all</i> derivatives transactions	170,626	170,626
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	<b>Total derivative exposures (1.4 x (rows 8+9) + sum of rows 10 to 12)</b>	<b>308,744</b>	<b>303,711</b>
<b>Securities financing transactions</b>			
14	Gross SFT <i>assets</i> (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	<b>Total securities financing transaction exposures (sum of rows 14 to 17)</b>	-	-
<b>Other off-balance sheet exposures</b>			
19	Off-balance sheet exposure at gross notional amount	2,165,978	4,572,733
20	(Adjustments for conversion to credit equivalent amounts)	(682,975)	(2,724,407)
21	(Specific and general provisions associated with off-balance sheet exposures deducted in determining Tier 1 capital)	-	-
22	<b>Off-balance sheet items (sum of rows 19 to 21)</b>	<b>1,483,003</b>	<b>1,848,326</b>
<b>Capital and total exposures</b>			
23	<b>Tier 1 capital</b>	<b>2,125,855</b>	<b>2,054,568</b>
24	<b>Total exposures (sum of rows 7, 13, 18 and 22)</b>	<b>16,137,718</b>	<b>16,485,880</b>
<b>Leverage ratio</b>			
25	<b>Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)</b>	<b>13.2%</b>	<b>12.5%</b>
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	13.2%	12.5%
26	CBUAE minimum leverage ratio requirement	3.0%	3.0%
27	<b>Applicable leverage buffers</b>	<b>10.2%</b>	<b>9.5%</b>



## 6. Liquidity Risk Management

### 6.1. LIQ1: Liquidity Coverage Ratio (LCR)

30 June 2023

AED 000s

		Total unweighted value (average)	Total weighted value (average)
<b>High-quality liquid assets</b>			
1	Total HQLA		3,362,497
<b>Cash outflows</b>			
2	<b>Retail deposits and deposits from small business customers, of which:</b>	<b>1,962,507</b>	<b>93,268</b>
3	Stable deposits	-	-
4	Less stable deposits	1,962,507	93,268
5	<b>Unsecured wholesale funding, of which:</b>	<b>4,264,209</b>	-
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	99,229	-
7	Non-operational deposits (all counterparties)	4,164,981	-
8	Unsecured debt	-	-
9	<b>Secured wholesale funding</b>		-
10	<b>Additional requirements, of which:</b>	-	-
11	Outflows related to derivative exposures and other collateral requirements	-	-
12	Outflows related to loss of funding of debt products	-	-
13	Credit and liquidity facilities	-	-
14	<b>Other contractual funding obligations</b>	-	-
15	<b>Other contingent funding obligations</b>	<b>201,059</b>	<b>10,053</b>
16	<b>TOTAL CASH OUTFLOWS</b>		<b>2,424,168</b>
<b>Cash inflows</b>			
17	Secured lending (e.g. reverse repo)	-	-
18	Inflows from fully performing exposures	290,686	146,377
19	Other cash inflows	76,780	76,780
20	<b>TOTAL CASH INFLOWS</b>	<b>367,466</b>	<b>223,157</b>
			<b>Total adjusted value</b>
21	Total HQLA		3,362,497
22	Total net cash outflows		2,201,010
23	Liquidity coverage ratio (%)		152.8%



31 December 2022

AED 000s

		Total unweighted value (average)	Total weighted value (average)
<b>High-quality liquid assets</b>			
1	Total HQLA		2,991,747
<b>Cash outflows</b>			
2	<b>Retail deposits and deposits from small business customers, of which:</b>	3,762,872	215,568
3	Stable deposits	-	-
4	Less stable deposits	3,762,872	215,568
5	<b>Unsecured wholesale funding, of which:</b>		
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	55,920	13,980
7	Non-operational deposits (all counterparties)	4,079,781	2,629,672
8	Unsecured debt	-	-
9	<b>Secured wholesale funding</b>		
10	<b>Additional requirements, of which:</b>		
11	Outflows related to derivative exposures and other collateral requirements	-	-
12	Outflows related to loss of funding of debt products	-	-
13	Credit and liquidity facilities	500,000	150,000
14	<b>Other contractual funding obligations</b>	418,922	-
15	<b>Other contingent funding obligations</b>	215,318	10,766
16	<b>TOTAL CASH OUTFLOWS</b>		<b>3,019,986</b>
<b>Cash inflows</b>			
17	<b>Secured lending (e.g. reverse repo)</b>	-	-
18	<b>Inflows from fully performing exposures</b>	840,095	420,047
19	<b>Other cash inflows</b>	75,026	75,026
20	<b>TOTAL CASH INFLOWS</b>		<b>495,073</b>
			<b>Total adjusted value</b>
21	<b>Total HQLA</b>		<b>2,991,747</b>
22	<b>Total net cash outflows</b>		<b>2,524,912</b>
23	<b>Liquidity coverage ratio (%)</b>		<b>118.5%</b>



## 6.2. LIQ2: Net Stable Funding Ratio (NSFR)

30 June 2023

AED 000s

		Unweighted value by residual maturity				Weighted value
		No maturity*	<6 months	6 months to <1 year	≥1 year	
(In currency amount)						
<b>Available stable funding (ASF) item</b>						
1	Capital:	-	-	-	2,259,804	2,259,804
2	<i>Regulatory capital</i>	-	-	-	2,259,804	2,259,804
3	<i>Other capital instruments</i>	-	-	-	-	-
4	Retail deposits and deposits from small business customers:	-	1,469,023	492,790	106,419	1,872,051
5	<i>Stable deposits</i>	-	-	-	-	-
6	<i>Less stable deposits</i>	-	1,469,023	492,790	106,419	1,872,051
7	Wholesale funding:	-	6,498,577	747,647	2,530,716	5,697,386
8	<i>Operational deposits</i>	-	99,229	-	-	49,614
9	<i>Other wholesale funding</i>	-	6,399,348	747,647	2,530,716	5,647,772
10	Liabilities with matching interdependent assets	-	-	-	-	-
11	Other liabilities:	-	-	-	-	-
12	<i>NSFR derivative liabilities</i>	-	-	-	-	-
13	<i>All other liabilities and equity not included in the above categories</i>	-	-	-	-	-
14	<b>Total ASF</b>					<b>9,829,241</b>
<b>Required stable funding (RSF) item</b>						
15	Total NSFR high-quality liquid assets (HQLA)					534,590
16	Deposits held at other financial institutions for operational purposes	-	105,131	-	-	52,565
17	Performing loans and securities:	-	364,783	88,662	816,082	915,130
18	<i>Performing loans to financial institutions secured by Level 1 HQLA</i>	-	-	-	-	-
19	<i>Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions</i>	-	364,783	88,662	816,082	915,130
20	<i>Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which:</i>	-	4,072,457	508,519	2,377,943	4,311,740
21	<i>With a risk weight of less than or equal to 35% under the standardised approach for credit risk</i>	-	-	-	-	-
22	<i>Performing residential mortgages, of which:</i>	-	-	-	669,343	435,073
23	<i>With a risk weight of less than or equal to 35% under the standardised approach for credit risk</i>	-	-	-	669,343	435,073



24	<i>Securities that are not in default and do not qualify as HQLA, including exchange-traded equities</i>	-	-	36,164	1,918,035	1,722,998
25	Assets with matching interdependent liabilities	-	-	-	-	-
26	Other assets:	-	-	-	679,038	679,038
27	<i>Physical traded commodities, including gold</i>	-	-	-	-	-
28	<i>Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs</i>	-	-	-	-	-
29	<i>NSFR derivative assets</i>	-	-	-	-	-
30	<i>NSFR derivative liabilities before deduction of variation margin posted</i>	-	-	-	-	-
31	<i>All other assets not included in the above categories</i>	-	-	-	-	679,038
32	Off-balance sheet items	-	-	201,059	-	-
33	<b>Total RSF</b>	-	-	-	-	<b>8,661,188</b>
34	<b>Net Stable Funding Ratio</b>	-	-	-	-	<b>113.5%</b>

\* Items to be reported in the “no maturity” time bucket does not have a stated maturity. These may include, but are not limited to, items such as capital with perpetual maturity, non-maturity deposits, short positions, open maturity positions, non-HQLA equities and physical traded commodities.



### 6.3. ELAR: Eligible Liquid Assets Ratio

30 June 2023

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	1,760,555	
1.2	UAE Federal Government Bonds and Sukuks	-	
	Sub Total (1.1 to 1.2)	1,760,555	1,760,555
1.3	UAE local governments publicly traded debt securities	710,697	
1.4	UAE Public sector publicly traded debt securities	0	
	Sub Total (1.3 to 1.4)	710,697	494,250
1.5	Foreign Sovereign debt instruments or instruments issued by their respective central banks	-	0
1.6	<b>Total</b>	<b>2,471,252</b>	<b>2,254,805</b>
2	Total liabilities		12,238,680
3	<b>Eligible Liquid Assets Ratio (ELAR)</b>		<b>18.4%</b>

31 December 2022

1	High Quality Liquid Assets	Nominal amount	Eligible Liquid Asset
1.1	Physical cash in hand at the bank + balances with the CBUAE	1,698,145	
1.2	UAE Federal Government Bonds and Sukuks	0	
	Sub Total (1.1 to 1.2)	1,698,145	1,698,145
1.3	UAE local governments publicly traded debt securities	600,888	
1.4	UAE Public sector publicly traded debt securities	176,445	
	Sub Total (1.3 to 1.4)	777,333	495,096
1.5	Foreign Sovereign debt instruments or instruments issued by their respective central banks	0	0
1.6	<b>Total</b>	<b>2,475,478</b>	<b>2,193,241</b>
2	Total liabilities		12,494,130
3	<b>Eligible Liquid Assets Ratio (ELAR)</b>		<b>17.6%</b>



#### 6.4. ASRR: Advances to Stable Resources Ratio

		AED 000s	
	Items	30 Jun 2023	31 Dec 2022
<b>1</b>	<b>Computation of Advances</b>		
1.1	Net Lending (gross loans - specific and collective provisions + interest in suspense)	6,941,769	7,238,223
1.2	Lending to non-banking financial institutions	141,022	135,428
1.3	Net Financial Guarantees & Stand-by LC (issued - received)	95,418	119,256
1.4	Interbank Placements	574,630	498,734
<b>1.5</b>	<b>Total Advances</b>	<b>7,752,839</b>	<b>7,991,641</b>
<b>2</b>	<b>Calculation of Net Stable Resources</b>		
2.1	Total capital + general provisions	2,437,093	1,837,848
	<b>Deduct:</b>		
2.1.1	Goodwill and other intangible assets	0	
2.1.2	Fixed Assets	361,307	365,606
2.1.3	Funds allocated to branches abroad	0	
2.1.5	Unquoted Investments	542	76
2.1.6	Investment in subsidiaries, associates and affiliates	0	
<b>2.1.7</b>	<b>Total deduction</b>	<b>361,849</b>	<b>365,682</b>
<b>2.2</b>	<b>Net Free Capital Funds</b>	<b>2,075,244</b>	<b>1,472,166</b>
<b>2.3</b>	<b>Other stable resources:</b>		
2.3.1	Funds from the head office	0	
2.3.2	Interbank deposits with remaining life of more than 6 months	73,400	185,175
2.3.3	Refinancing of Housing Loans	0	
2.3.4	Borrowing from non-Banking Financial Institutions	291,337	2,527,886
2.3.5	Customer Deposits	7,053,228	5,008,508
2.3.6	Capital market funding / term borrowings maturing after 6 months from reporting date	0	
<b>2.3.7</b>	<b>Total other stable resources</b>	<b>7,417,965</b>	<b>7,721,569</b>
<b>2.4</b>	<b>Total Stable Resources (2.2+2.3.7)</b>	<b>9,493,209</b>	<b>9,193,735</b>
<b>3</b>	<b>Advances TO STABLE RESOURCES RATIO (1.6/ 2.4*100)</b>	<b>81.7%</b>	<b>86.9%</b>



## 7. Credit Risk

### 7.1. CR1: Credit quality of assets

30 June 2023

AED 000s

		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	551,713	7,643,268	609,635	300,370	309,265	7,585,347
2	Debt securities		4,177,253	31,502		31,502	4,145,751
3	Off-balance sheet exposures	134,281	2,031,698	82,966	59,191	23,775	2,083,012
4	<b>Total</b>	<b>685,994</b>	<b>13,852,219</b>	<b>724,103</b>	<b>359,561</b>	<b>364,541</b>	<b>13,814,110</b>

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

30 June 2023

AED 000s

1	<b>Defaulted loans and debt securities at the end of the previous reporting period</b>	673,806
2	Loans and debt securities that have defaulted since the last reporting period	(76,922)
3	Returned to non-default status	(5,492)
4	Amounts written off	(64,749)
5	Other changes	25,070
6	<b>Defaulted loans and debt securities at the end of the reporting period (1+2-3-4±5)</b>	<b>551,713</b>





### 7.3. CR3: Credit risk mitigation techniques – overview

31 December 2022

AED 000s

		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	6,647,506	1,547,475	599,488	-	-	-	-
2	Debt securities	4,177,253	-	-	-	-	-	-
3	<b>Total</b>	<b>10,824,759</b>	<b>1,547,475</b>	<b>599,488</b>	-	-	-	-
4	Of which defaulted	520,768	30,945	-	-	-	-	-



#### 7.4. CR4: Standardized approach - credit risk exposure and Credit Risk Mitigation (CRM) effects

30 June 2023

AED 000s

	Asset classes	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	4,194,146	3,082	4,194,146	3,082	1,161,402	10.9%
2	Public Sector Entities	1,561,332	0	1,561,332	0	862,433	8.1%
3	Multilateral development banks	139,546	0	139,546	0	69,773	0.7%
4	Banks	1,082,353	372,008	1,082,794	371,568	809,816	7.6%
5	Securities firms	0	613	0	613	613	0.0%
6	Corporates	5,101,615	2,119,399	4,533,572	1,937,739	5,628,162	52.8%
7	Regulatory retail portfolios	487,169	0	485,326	18	371,409	3.5%
8	Secured by residential property	666,429	0	666,412	0	248,086	2.3%
9	Secured by commercial real estate	488,976	110	468,586	16,110	468,586	4.4%
10	Equity Investment in Funds (EIF)	0	0	0	0	486,565	4.6%
11	Past-due loans	715,222	3,183	349,026	2,381	23,547	0.2%
12	Higher-risk categories	15,698	0	15,698	0	520,423	4.9%
13	Other assets	541,563	616	541,563	616	0	0.0%
<b>14</b>	<b>Total</b>	<b>14,994,050</b>	<b>2,499,012</b>	<b>14,038,002</b>	<b>2,332,126</b>	<b>10,650,815</b>	<b>100.0%</b>



**7.5. CR5: Standardized approach - exposures by asset classes and risk weights**

30 June 2023

AED 000s

	Risk Weight									Total credit exposures amount (post CCF and post-CRM)
		0%	20%	35%	50%	75%	100%	150%	Others	
Asset Class										
1	Sovereigns and their central banks	2,857,438	171,099	0	0	0	880,896	0	0	4,197,228
2	Public Sector Entities	0	657,147	0	406,445	0	529,996	0	0	1,561,332
3	Multilateral development banks	0	0	0	99,039	0	0	0	0	139,546
4	Banks	0	377,218	0	706,534	0	383,716	1	0	1,454,361
5	Securities firms	0	0	0	0	0	613	0	0	613
6	Corporates	1,069,833	0	0	0	0	4,882,437	0	256,273	6,471,312
7	Regulatory retail portfolios	6	0	0	0	444,957	66,913	0	0	485,344
8	Secured by residential property	0	0	727,127	0	19,219	12,609	0	0	666,412
9	Secured by commercial real estate	10,000	0	0	0	0	725,620	0	0	484,697
10	Equity Investment in Funds (EIF)	0	0	0	0	0	0	0	0	-
11	Past-due loans	9,774	0	0	0	0	273,598	186,257	0	351,407
12	Higher-risk categories	0	0	0	0	0	0	7,430	0	15,698
13	Other assets	108,572	0	0	0	0	616,535	542	0	542,179
<b>14</b>	<b>Total</b>	<b>4,055,623</b>	<b>1,205,464</b>	<b>727,127</b>	<b>1,212,019</b>	<b>464,176</b>	<b>8,372,934</b>	<b>194,231</b>	<b>256,273</b>	<b>16,370,128</b>



## 8. Counterparty Credit Risk

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

30 June 2023

AED 000s

		Replacement cost	Potential future exposure	EEPE	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
1	SA-CCR (for derivatives)	67,225	194,107		1.4	365,907	269,203
2							
3	Simple Approach for credit risk mitigation (for SFTs)						
4	Comprehensive Approach for credit risk mitigation (for SFTs)						
5	VaR for SFTs						
6	<b>Total</b>						<b>269,203</b>

### 8.2. CCR3: Standardized approach - CCR exposures by regulatory portfolio and risk weights

30 June 2023

AED 000s

Regulatory Portfolio	Risk weight							
	0%	20%	50%	75%	100%	150%	Others	Total credit exposure
Sovereigns	3,082	0	0	0	0	0	0	3,082
Public Sector Entities (PSEs)	0	0	0	0	0	0	0	0
Multilateral development banks (MDBs)	0	0	0	0	0	0	0	0
Banks	0	191,867	90,858	0	4,623	0	0	287,347
Securities firms	0	0	0	0	613	0	0	613
Corporates	0	0	0	0	74,865	0	0	74,865
Regulatory retail portfolios	0	0	0	0	0	0	0	0
Secured by residential property	0	0	0	0	0	0	0	0
Secured by commercial real estate	0	0	0	0	0	0	0	0
Equity Investment in Funds (EIF)	0	0	0	0	0	0	0	0
Past-due loans	0	0	0	0	0	0	0	0
Higher-risk categories	0	0	0	0	0	0	0	0
Other assets	0	0	0	0	0	0	0	0
<b>Total</b>	<b>3,082</b>	<b>191,867</b>	<b>90,858</b>	<b>0</b>	<b>80,102</b>	<b>0</b>	<b>0</b>	<b>365,907</b>



### 8.3. CCR5: Composition of collateral for CCR exposure

30 June 2023

AED 000s

	Collateral used in derivative transactions				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	-	-	-	-	-	-
Domestic sovereign debt	-	-	-	-	-	-
Government agency debt	-	-	-	-	-	-
Corporate bonds	-	-	-	-	-	-
Equity securities	-	-	-	-	-	-
Other collateral	-	-	-	-	-	-
<b>Total</b>	-	-	-	-	-	-

### 8.4. CCR6: Credit derivative exposures

This disclosure is not applicable as the Bank does not have any exposure to credit derivatives.

### 8.5. CCR8: Exposures to central counterparties

This disclosure is not applicable as the Bank does not have any exposure to central counterparties.

## 9. Securitization

This disclosure is not applicable as the Bank does not hold any securitisation positions.

## 10. Market Risk

### 10.1. MR1: Market risk under the Standardized approach (SA)

30 Jun 2023

		RWA
1	General Interest rate risk (General and Specific)	0
2	Equity risk (General and Specific)	0
3	Foreign exchange risk	3,125
4	Commodity risk	0
	Options	
5	Simplified approach	0
6	Delta-plus method	0
7	Scenario approach	
8	Securitisation	0
9	<b>Total</b>	<b>3,125</b>