Credit Agricole CIB – UAE
(Dubai and Abu Dhabi Branches)

Pillar 3 Market Disclosures
Quarter 2-2026

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1 Introduction

The Basel 3 agreements are structured around three pillars:

- **Pillar 1** determines the minimum capital adequacy requirements and ratio levels in accordance with current regulatory framework:
- **Pillar 2** supplements the regulatory approach with the quantification of a capital requirement covering the major risks to which the Bank is exposed, based on the methodologies specific to it.
- **Pillar 3** introduces new standards for financial disclosures to the market. These must detail the components of regulatory capital, the assessments of risks both with regard to the regulations applied and the activity during the period.

Credit Agricole CIB publishes the qualitative and quantitative information required for a large, listed institution, included in the consolidation scope of the Credit Agricole S.A Group.

Solvency Management is primarily aimed at assessing the capital and ensuring it is sufficient to cover the risks to which Credit Agricole CIB is or may be exposed in light of its activities, to that end, Credit Agricole CIB group measures regulatory capital requirements (Pillar 1) and manages regulatory capital by relying on short and medium term forward looking measures, consistent with budget projections, based on a central economic scenario.

Credit Agricole S. A's subsidiaries under exclusive control and subject to compliance with capital requirements, including the Credit Agricole CIB Group are allocated capital at a consistent level, taking into account local regulatory requirements, the capital requirements needed to finance their development and a management buffer tailored to the volatility of their CET1 ratio.

In addition, the group has a comprehensive Internal Capital Adequacy Assessment Process (ICAAP) developed in accordance with the interpretation of the regulatory texts below. The ICAAP includes in particular:

- governance of capital management
- measurement of economic capital requirements based on risk identification process and a quantification of capital requirements using an internal approach (Pillar 2)
- Stress test done to understand the impact on Capital adequacy.
- Assessment of risk in line with the scale & size of business.

The Pillar 3 disclosures, based on a common framework, are an effective means of informing the market about the risks faced by a bank, which will allow market participants to assess key information on the scope of application, capital, risk exposure, risk assessment process and hence the capital adequacy of the bank.

Verification:

The Pillar 3 Disclosures have been prepared in accordance with the latest Capital Adequacy Standards issued by UAE Central bank. This report has been jointly compiled by Risk and Finance departments. Pillar 3 disclosures have been independently reviewed by the internal audit department and approved by Bank's Senior Management.

Applicability of Pillar III disclosure templates:

The below set of disclosures are currently not applicable for CACIB UAE Onshore (Dubai and Abu Dhabi) Branches and hence have not been included in these disclosures.

Table	Information Overview	Disclosure Frequency
CCA	Main features of regulatory capital instruments	Semi-annual
CCyB1	Geographical distribution of credit exposures used in the countercyclical buffer	Semi-annual
LIQ2	Net Stable Funding Ratio	Semi-annual
LIQ1	Liquidity Coverage Ratio	Quarterly

2 Overview of Risk management, Key Prudential Metrics and RWA

2.1 Key metrics (KM1)

Key prudential regulatory metrics related to regulatory capital, leverage ratio and liquidity standards have been included in the following table:

		JUN-26 AED 000	MAR-26 AED 000	DEC-25 AED 000	SEP-25 AED 000	JUN-25 AED 000
	Available capital (amounts)					
1	Common Equity Tier 1 (CET1)	409,639	409,639	401,136	401,216	401,239
1a	Fully loaded ECL accounting model	409,639	409,639	401,136	401,216	401,239
2	Tier 1	409,639	409,639	401,136	401,216	401,239
2a	Fully loaded ECL accounting model Tier 1	409,639	409,639	401,136	401,216	401,239
3	Total capital	409,639	409,639	401,136	401,216	401,239
3a	Fully loaded ECL accounting model total capital	409,639	409,639	401,136	401,216	401,239
	Risk-weighted assets (amounts)					
4	Total risk-weighted assets (RWA)	1,271,177	921,205	894,456	827,778	848,159
	Risk-based capital ratios as a percentage of RWA					
5	Common Equity Tier 1 ratio (%)	32.23%	44.47%	44.85%	48.47%	47.31%
5a	Fully loaded ECL accounting model CET1 (%)	32.23%	44.47%	44.85%	48.47%	47.31%
6	Tier 1 ratio (%)	32.23%	44.47%	44.85%	48.47%	47.31%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	32.23%	44.47%	44.85%	48.47%	47.31%
7	Total capital ratio (%)	32.23%	44.47%	44.85%	48.47%	47.31%
7a	Fully loaded ECL accounting model total capital ratio (%)	32.23%	44.47%	44.85%	48.47%	47.31%
	Additional CET1 buffer requirements as a percentage of RWA					
8	Capital conservation buffer requirement (2.5% from 2019) (%)	2.50%	2.50%	2.50%	2.50%	2.50%
9	Countercyclical buffer requirement (%)	0.00%	0.00%	0.00%	0.00%	0.00%
10	Bank D-SIB additional requirements (%)	0.00%	0.00%	0.00%	0.00%	0.00%
11	Total of bank CET1 specific buffer requirements (%) (row 8 + row 9+ row 10)	2.50%	2.50%	2.50%	2.50%	2.50%
12	CET1 available after meeting the bank's minimum capital requirements (%)	21.73%	33.97%	34.35%	37.97%	36.81%
	Leverage Ratio					
13	Total leverage ratio measure	2,610,701	2,135,939	2,193,282	1,992,048	2,083,007
14	Leverage ratio (%) (row 2/row 13)	15.69%	19.18%	18.29%	20.14%	19.26%
14a	Fully loaded ECL accounting model leverage ratio (%) (row 2A/row 13)	15.69%	19.18%	18.29%	20.14%	19.26%
14b	Leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)	15.69%	19.18%	18.29%	20.14%	19.26%
	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	636,335	577,929	573,736	556,662	573,318
22	Total liabilities	276,518	238,191	253,604	267,700	273,556
23	Eligible Liquid Assets Ratio (ELAR) (%)	230%	243%	226%	208%	210%
	ASRR					
24	Total available stable funding	481,879	469,624	480,542	487,714	464,214
25	Total Advances	249,657	245,221	216,230	283,380	308,618
26	Advances to Stable Resources Ratio (%)	51.81%	52.22%	45.00%	58.10%	66.48%

Note –
1 minor error in the value of unconditionally cancellable commitments reported in BRF – 95 and BRF – 96 as of June 30, 2026, (without any major impact on Capital Adequacy Ratio) notified by the Internal Audit Department as part of their ongoing review of compliance with regulatory standards/regulations have since been regularized during the preparation of Market Disclosures. These corrections have below impact on the disclosures:

- ✓ CET1: No change
- ✓ Total Risk Weighted Assets (RWA): No change.
- ✓ Leverage Ratio: Revised Leverage ratio stands at 15.69% vis-à-vis 15.73% reported to CBUAE through BRF return as of June 30, 2026.

Narrative Commentary on QoQ Variance:

- **Total risk-weighted assets (RWA):** The QOQ variance is mainly due to increase in guarantee utilizations.
- **ELAR:** The QoQ evolution of ELAR remains very marginal and resulted mainly due to the normal evolutions of assets and liabilities during the quarter.
- **ASRR:** QoQ evolution in ASRR is not significant and this is in line with the evolution in activities of the branch (Advances & Deposits).

2.2 Overview of Risk Weighted Assets (OV1)

The overall solvency ratio, as presented in the prudential ratio table is equal to the ratio of the total capital to the sum of the credit, market and operational risk-weighted exposures.

The following table provides an overview of total Risk Weighted Assets:

		a	b	c
		RWA		Minimum capital requirements
		JUN-26 AED 000	MAR-26 AED 000	JUN-26 AED 000
1	Credit risk (excluding counterparty credit risk)	1,210,582	860,652	127,111
2	Of which: standardised approach (SA)	1,210,582	860,652	127,111
3	[redacted]			
4	[redacted]			
5	[redacted]			
6	Counterparty credit risk (CCR)	-	17	-
7	Of which: standardised approach for counterparty credit risk	-	17	-
8	[redacted]			
9	[redacted]			
10	[redacted]			
11	[redacted]			
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	[redacted]			
18	Of which: securitisation external ratings-based approach (SEC-ERBA)	-	-	-
19	Of which: securitisation standardised approach (SEC-SA)	-	-	-
20	Market risk	485	425	51
21	Of which: standardised approach (SA)	485	425	51
22	[redacted]			
23	Operational risk	60,110	60,110	6,311
24	[redacted]			
25	[redacted]			
26	**Total (1+6+10+11+12+13+14+15+16+20+23)**	**1,271,177**	**921,205**	**133,473**

Narrative Commentary: The increase in RWA QoQ is primarily due to increase in guarantee utilizations.

3 Composition of capital (CC1)

		Amounts AED 000
	Common Equity Tier 1 capital: instruments and reserves	
1	Directly issued qualifying common share (and equivalent for non-joint stock companies) capitalplus related stock surplus	316,403
2	Retained earnings	42,708
3	Accumulated other comprehensive income (and other reserves)	50,528
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**	**409,639**
	Common Equity Tier 1 capital regulatory adjustments	
7	Prudent valuation adjustments	
8	Goodwill (net of related tax liability)	
9	Other intangibles including mortgage servicing rights (net of related tax liability)	
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**	
25	**Common Equity Tier 1 capital (CET1)**	**409,639**
	Additional Tier 1 capital: instruments	
26	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	
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	
	Additional Tier 1 capital: regulatory adjustments	
33	Investments in own additional Tier 1 instruments	
34	Investments in capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation	
35	Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation	
36	CBUAE specific regulatory adjustments	
37	Total regulatory adjustments to additional Tier 1 capital	
38	**Additional Tier 1 capital (AT1)**	
39	**Tier 1 capital (T1= CET1 + AT1)**	**409,639**
	Tier 2 capital: instruments and provisions	
40	Directly issued qualifying Tier 2 instruments plus related stock surplus	
41	*Directly issued capital instruments subject to phase-out from Tier 2*	

42	Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 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**	
	Tier 2 capital: regulatory adjustments	
46	Investments in own Tier 2 instruments	
47	Investments in capital, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)	
48	Significant investments in the capital, 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)**	
52	**Total regulatory capital (TC = T1 + T2)**	409,639
53	**Total risk-weighted assets**	1,271,177
	Capital ratios and buffers	
54	**Common Equity Tier 1 (as a percentage of risk-weighted assets)**	32.23%
55	**Tier 1 (as a percentage of risk-weighted assets)**	32.23%
56	**Total capital (as a percentage of risk-weighted assets)**	32.23%
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)**	2.50%
58	**Of which: capital conservation buffer requirement**	2.50%
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.**	21.73%
	The CBUAE Minimum Capital Requirement	
62	Common Equity Tier 1 minimum ratio	7.00%
63	Tier 1 minimum ratio	8.50%
64	Total capital minimum ratio	10.50%
	Amounts below the thresholds for deduction (before risk weighting)	
[redacted]		
66	Significant investments in common stock of financial entities	
[redacted]		
68	Deferred tax assets arising from temporary differences (net of related tax liability)	
	Applicable caps on the inclusion of provisions in Tier 2	
69	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	
70	Cap on inclusion of provisions in Tier 2 under standardised approach	
[redacted]		
	Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022)	
73	*Current cap on CET1 instruments subject to phase-out arrangements*	
74	*Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)*	
75	*Current cap on AT1 instruments subject to phase-out arrangements*	
76	*Amount excluded from AT1 due to cap (excess after redemptions and maturities)*	
77	*Current cap on T2 instruments subject to phase-out arrangements*	
78	*Amount excluded from T2 due to cap (excess after redemptions and maturities)*	

Narrative commentary: CET1 ratio as of June 26 is 32.23%. In comparison, CET1 ratio as at Mar 26 end was 44.47%. The variance in ratio is mainly due to increase in guarantee utilizations.

3.1 Composition of regulatory capital (CC2)

Reconciliation of regulatory capital to balance sheet

	a	b	c
	Balance sheet as in published financial statements (AED 000)	Under regulatory scope of consolidation (AED 000)	Reference
	As at period-end JUN-26	As at period-end JUN-26	
Assets			
Cash and balances at central banks	681,194	681,628	Note A
Due from Head office and Branches	5,272	5,272	
Due from Other Banks	20,530	20,538	Note A
Loans and advances	20	45,706	Note A & B
Other Assets	13,261	13,261	
Property, plant and equipment	3,586	3,586	
Total assets	**723,863**	**769,991**	
Liabilities			
Due to Central Bank	-	-	
Due to Head office and Branches	196,675	196,675	
Due to Other Banks	2,386	2,386	
Due to Customers	82,904	82,904	
Other liabilities	28,070	74,198	Note A
Total liabilities	**310,035**	**356,163**	
Shareholders' equity			
Paid-in share capital	316,403	316,403	
Regulatory credit risk reserve	15,597	15,597	
Retained earnings	46,897	46,897	Note C
Statutory Reserves	34,931	34,931	
Total shareholders' equity	**413,828**	**413,828**	

*CACIB Onshore branches do not prepare or publish interim financials. The Bank has updated the balance sheet in the annual Financial Statement format solely for the purpose of Pillar 3 disclosures.

Reference:
Note A: ECL Allowances reclassified from other liabilities
Note B: Specific Provision on bad and doubtful debts
Note C: Current Year's profit though not audited has been included in Retained Earnings

Narrative Commentary:
Balance sheet size as of Jun 30th 2026 was at 723 MAED vis-à-vis to 674MAED as at Mar 31st 2026. QoQ variation is due to increase in cash and balances at CBUAE (increase in Mbills partially offset by decrease in overnight deposits).

4 Leverage ratio

Summary comparison of accounting assets vs leverage ratio exposure (LR2)

		a	b
		JUN-26 AED 000	MAR-26 AED 000
	On-balance sheet exposures		
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	769,991	719,713
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)	-	
7	**Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of rows 1 to 6)**	769,991	719,713
	Derivative exposures		
8	Replacement cost associated with *all* derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	-	87
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)**	0	87
	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	3,990,570	3,175,955
20	(Adjustments for conversion to credit equivalent amounts)	(2,149,860)	-1,759,816
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)**	1,840,710	1,416,139
	Capital and total exposures		
23	**Tier 1 capital**	409,639	409,639
24	**Total exposures (sum of rows 7, 13, 18 and 22)**	2,610,701	2,135,939
	Leverage ratio		
25	**Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)**	15.69%	19.18%
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	-	
26	CBUAE minimum leverage ratio requirement	3%	3%
27	**Applicable leverage buffers**	-	-

5 Liquidity

5.1 Eligible Liquid Assets Ratio (ELAR) (AED 000)

1	High Quality Liquid Assets	Nominal amount	Eligible Liquid Asset
1.1	Physical cash in hand at the bank + balances with the CBUAE	636,335	
1.2	UAE Federal Government Bonds and Sukuks	0	
	Sub Total (1.1 to 1.2)	636,335	636,335
1.3	UAE local governments publicly traded debt securities	0	
1.4	UAE Public sector publicly traded debt securities	0	
	Sub total (1.3 to 1.4)	0	0
1.5	Foreign Sovereign debt instruments or instruments issued by their respective central banks	0	0
1.6	**Total**	**636,335**	**636,335**
2	Total liabilities		276,518
3	**Eligible Liquid Assets Ratio (ELAR)**		**2.30**

Note: Data is based on simple average of daily observations calculated over a period of 91 days of Q2 2026 (i.e. starting 1st April 2026 to 30th June 2026) as per regulatory guidelines.

5.2 Advances to Stables Resource Ratio (ASRR) (AED 000)

		Items	Amount
1		**Computation of Advances**	
	1.1	Net Lending (gross loans - specific and collective provisions + interest in suspense)	20
	1.2	Lending to non-banking financial institutions	0
	1.3	Net Financial Guarantees & Stand-by LC (issued - received)	239,306
	1.4	Interbank Placements	10,331
	1.5	**Total Advances**	249,657
2		**Calculation of Net Stable Resources**	
	2.1	Total capital + general provisions	414,997
		Deduct:	
	2.1.1	Goodwill and other intangible assets	0
	2.1.2	Fixed Assets	3,586
	2.1.3	Funds allocated to branches abroad	0
	2.1.5	Unquoted Investments	0
	2.1.6	Investment in subsidiaries, associates and affiliates	0
	2.1.7	**Total deduction**	3,586
	2.2	**Net Free Capital Funds**	411,411
	2.3	**Other stable resources:**	
	2.3.1	Funds from the head office	0
	2.3.2	Interbank deposits with remaining life of more than 6 months	0
	2.3.3	Refinancing of Housing Loans	0
	2.3.4	Borrowing from non-Banking Financial Institutions	106
	2.3.5	Customer Deposits	70,362
	2.3.6	Capital market funding/ term borrowings maturing after 6 months from reporting date	0
	2.3.7	**Total other stable resources**	70,468
	2.4	**Total Stable Resources (2.2+2.3.7)**	481,879
3		**Advances TO STABLE RESOURCES RATIO (1.6/ 2.4*100)**	51.81

6 Credit Risk

6.1 Credit quality of assets (CR1) (AED 000)

		a	b	c	d	e	f
		Gross carrying values of		Allowances/Impairments	Of which ECL accounting provisions for credit losses		Net values (a+b-c)
		Defaulted exposures	Non-defaulted exposures		Allocated in regulatory category of Specific	Allocated in regulatory category of General	
1	Loans	45,331	375	45,686	45,686	-	20
2	Debt securities	-	-	-	-	-	-
3	Off-balance sheet exposures**	-	3,306,246	727	-	727	3,305,519
4	**Total**	**45,331**	**3,306,621**	**46,413**	**45,686**	**727**	**3,305,539**

Definition of default

According to the Basel definition, the bank considers that default has occurred for an obligor when one or more of the following events have happened:

- The Bank concludes that the obligor is unlikely to repay its obligation in full.
- The Bank makes a specific provision resulting from deterioration in the credit quality of the counterparty.
- The Bank disposes off the credit obligation to a third party at an economic loss.
- The Bank agrees to a distressed restructuring of the credit obligation resulting in reduction of the obligation due to significant markdown or postponement of principal, interest and/or other fees.
- A material debt/receivable is overdue for more than 90 days.
- A Default event in the legal meaning (specified in credit agreement and decided by creditors)

* Defaulted Exposures: In line with the CBUAE Pillar 3 guidelines, out of the total defaulted exposures of 45,686 KAED, only the past due for more than 90 days have been disclosed in CR1.

**Total Off-balance sheet exposures reported above exclude unconditionally cancellable commitments of 684,324K AED

6.2 Changes in stock of defaulted loans and debt securities (CR2) (AED 000)

		a
1	**Defaulted loans and debt securities at the end of the previous reporting period**	44,584
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	747
6	**Defaulted loans and debt securities at the end of the reporting period (1+2-3-4±5)**	45,331

6.3 Standardised approach - credit risk exposure and Credit Risk Mitigation (CRM) effects (CR4) (AED 000)

		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	681,628	-	681,628	-	-	0%
2	Public Sector Entities	-	-	-	-	-	0%
3	Multilateral development banks	-	-	-	-	-	0%
4	Banks	26,377	2,076,872	26,377	1,156,627	578,917	49%
5	Securities firms	-	-	-	-	-	0%
6	Corporates	20	1,913,698	20	616,276	615,909	100%
7	Regulatory retail portfolios	-	-	-	-	-	0%
8	Secured by residential property	-	-	-	-	-	0%
9	Secured by commercial real estate	-	-	-	-	-	0%
10	Equity Investment in Funds (EIF)	-	-	-	-	-	0%
11	Past-due loans	45,687	-	-	-	-	0%
12	Higher-risk categories	-	-	-	-	-	0%
13	Other assets	16,279	-	16,279	-	15,755	97%
14	**Total**	**769,991**	**3,990,570**	**724,304**	**1,772,903**	**1,210,582**	**48%**

Narrative Commentary: The QOQ variance is mainly due to increase in guarantee utilizations.

6.4 Standardised approach - exposures by asset classes and risk weights (CR5) (AED 000)

		a	b	c	d	e	f	g	h	i
	Risk weight / **Asset classes**	**0%**	**20%**	**35%**	**50%**	**75%**	**100%**	**150%**	**Others**	**Total credit exposures amount (post CCF and post-CRM)**
1	Sovereigns and their central banks	681,628	-	-	-	-	-	-	-	681,628
2	Public Sector Entities	-	-	-	-	-	-	-	-	-
3	Multilateral development banks	-	-	-	-	-	-	-	-	-
4	Banks	238	41,553	-	1,141,214	-	-	-	-	1,183,004
5	Securities firms	-	-	-	-	-	-	-	-	-
6	Corporates	387	-	-	-	-	615,909	-	-	616,296
7	Regulatory retail portfolios	-	-	-	-	-	-	-	-	-
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	524	-	-	-	-	15,755	-	-	16,279
14	**Total**	**682,777**	**41,553**	**-**	**1,141,214**	**-**	**631,664**	**-**	**-**	**2,497,207**

Narrative commentary: Exposures after applying CRM as at 30 June 2026 was at 2,497M AED compared to 2,019M AED as at 31 March 2026. The QOQ variance is mainly due to increase in guarantee utilizations.

Note on Past Due Loans: As per Pillar 3 guidelines, past due loans correspond to the unsecured portion of any loan past due for more than 90 days needs to be shown under dedicated line 'Past due loans' in above table.

As of June 30, 2026, past due loan for more than 90 days amounted to AED45,687K which has been fully provided. In this case, net exposure remains zero and hence, has not been segregated in above table.

7 Market Risk

7.1 Market risk under the standardised approach (SA) (MR1) (AED 000)

		AED 000
		RWA
1	General Interest rate risk (General and Specific)	
2	Equity risk (General and Specific)	
3	Foreign exchange risk	485
4	Commodity risk	
	Options	
5	Simplified approach	
6	Delta-plus method	
7	[redacted]	
8	Securitisation	
9	**Total**	**485**