

Pillar III Disclosures

30 June 2022

Section	#	Tables and templates	Applicable
1. Overview of Risk Management and RWA	KM1	Key Metrics (at consolidated group level)	Yes
	OVA	Bank risk management approach	No
	OV1	Overview of RWA	Yes
2. Linkages Between Financial Statements and Regulatory Exposures	LI1	Differences between accounting and regulatory scopes of consolidation and mapping of financial statements with regulatory risk categories	No
	LI2	Main sources of differences between regulatory exposure amounts and carrying values in financial statements	
	LIA	Explanations of differences between accounting and regulatory exposure amounts	
3. Prudential valuation adjustments	PV1	Prudential valuation adjustments	No
4. Composition of Capital	CC1	Composition of regulatory capital	Yes
	CC2	Reconciliation of regulatory capital to balance sheet	Yes
	CCA	Main features of regulatory capital instruments	Yes
5. Macroprudential Supervisory measures	CCyB1	Geographical distribution of credit exposures used in the countercyclical buffer	Yes
6. Leverage Ratio	LR1	Summary comparison of accounting assets vs leverage ratio exposure	Yes
	LR2	Leverage ratio common disclosure template	Yes
7. Liquidity	LIQA	Liquidity risk management	No
	LIQ1	Liquidity Coverage Ratio	No
	LIQ2	Net Stable Funding Ratio	Yes
	ELAR	Eligible Liquid Assets Ratio	Yes
	ASRR	Advances to Stable Resources Ratio	Yes
	CRA	General qualitative information about credit risk	No
8. Credit Risk	CR1	Credit quality of assets	Yes
	CR2	Changes in stock of defaulted financing and sukuk	Yes
	CRB	Additional disclosure related to the credit quality of assets	No
	CRC	Qualitative disclosure requirements related to credit risk mitigation techniques	No
	CR3	Credit risk mitigation techniques – overview	Yes
	CRD	Qualitative disclosures on Banks' use of external credit ratings under the standardised approach for credit risk	No
	CR4	Standardised approach – credit risk exposure and Credit Risk Mitigation (CRM) effects	Yes
	CR5	Standardised approach – exposures by asset classes and risk weights	Yes
	CCRA	Qualitative disclosure related to counterparty credit risk	No
9. Counterparty Credit Risk	CCR1	Analysis of counterparty credit risk (CCR) exposure by approach	Yes
	CCR1	Credit valuation adjustment capital charge	
	CCR3	Standardised approach of CCR exposures by regulatory portfolio and risk weights	
	CCR5	Composition of collateral for CCR exposure	
	CCR6	Credit derivatives exposures	
	CCR8	Exposures to central counterparties	
	SECA	Qualitative disclosure requirements related to securitisation exposures	
SEC1	Securitisation exposures in the Banking book		
SEC2	Securitisation exposures in the trading book		
SEC3	Securitisation exposures in the Banking book and associated regulatory capital requirements – Bank acting as originator or as sponsor		
SEC4	Securitisation exposures in the Banking book and associated capital requirements – Bank acting as investor		
11. Market Risk	MRA	General qualitative disclosure requirements related to market risk	No
	MR1	Market risk under standardised approach	Yes
12. Profit Rate Risk in the Banking Book	PRRBBA	PRRB risk management objective and policies	No
	PRRB1	Quantitative information on PRRBB	No
13. Operational Risk Qualitative Disclosure	OR1	Qualitative disclosure on operational risk	No
14. Remuneration policy	REMA	Remuneration policy	No
	REM1	Remuneration awarded during the 2021	No
	REM2	Special payments	No

Introduction

The Central Bank of the UAE sets and monitors capital requirements for the Group as a whole. 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.

The additional capital buffers (Capital Conservation Buffer (“CCB”) and Countercyclical Capital Buffer (“CCyB”) maximum up to 2.5% for each buffer) introduced are over and above the minimum CET1 requirement of 7%.

For 2021 and onwards, CCB will be required to be maintained at 2.5% of the Capital base. CCyB is not yet in effect and is not required to be maintained for 2021.

The Basel III framework is based on three pillars:

- Pillar I – Minimum capital requirements: defines rules for the calculation of minimum capital for credit, market and operational risk. The framework allows for different approaches, which can be selected depending on size, sophistication and other considerations. These comprise for Credit Risk: Standardised, Foundation Internal Rating Based (FIRB), Advanced Internal Rating Based (AIRB); for Market Risk: Standardised and Internal Models Approach; and for Operational Risk: Basic Indicator Approach and Standardised Approach.
- Pillar II – Provides the framework for an enhanced supervisory review process with the objective of assessing the adequacy of the Bank’s capital to cover not only the three primary risks (Credit, Market and Operational), but in addition a series of other risks that the Bank may be exposed to; for example, concentration risk, residual risk, business risk, liquidity risk etc. It includes the requirement for banks to undertake an Internal Capital Adequacy Assessment Process (ICAAP) on an annual basis, which is subject to the Central Bank review and inspection.
- Pillar III – Market discipline: requires expanded disclosures, which allow regulators, investors and other market participants to more fully understand the risk profiles of individual banks. The requirements of Pillar III in the case of ADIB are fulfilled in this annual report.

The requirements of the Central Bank of the UAE act as the framework for the implementation of the Basel III Accord in the UAE. In November 2020, CBUAE issued revised standards and guidelines for Capital Adequacy in UAE via Circular 4980/2020. The revised version of the Standards also includes additional Guidance on the topics of Credit Risk, Market Risk, and Operational Risk.

Following are the changes in the revised standards which have been adopted either prior to or during 2021:

- The Tier Capital Supply Standard
- Tier Capital Instruments Standard
- Pillar 2 Standard: Internal Capital Adequacy Assessment Process (ICAAP)
- Credit Risk, Market Risk and Operational Risk
- Equity Investment in Funds, Securitisation, Counterparty Credit Risk, Leverage Ratio

In addition, Credit Value Adjustment (CVA) for Pillar 1 and 3 has been effective from 30 June 2022.

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

1. Overview of Risk Management and RWA

KM1: Key metrics (at consolidated group level): Overview of risk management, key prudential metrics and RWA categories

AED '000s		a	b	c	d
		30 June 2022	31 March 2022	31 December 2021	30 September 2021
Available capital (amounts)					
1	Common Equity Tier 1 (CET1)	14,590,177	13,937,230	13,500,957	14,172,625
1a	Fully loaded ECL accounting model	14,517,360	13,928,094	13,414,700	14,092,025
2	Tier 1	19,344,552	18,691,605	18,255,332	18,927,000
2a	Fully loaded accounting model Tier 1	19,271,735	18,682,469	18,169,075	18,846,400
3	Total capital	20,609,589	19,896,772	19,393,282	20,043,767
3a	Fully loaded ECL accounting model total capital	20,536,571	19,887,610	19,306,779	19,962,937
Risk-weighted assets (amounts)					
4	Total risk-weighted assets (RWA)	114,227,651	110,084,229	104,443,131	102,951,372
Risk-based capital ratios as a percentage of RWA					
5	Common Equity Tier 1 ratio (%)	12.77%	12.66%	12.93%	13.77%
5a	Fully loaded ECL accounting model CET1 (%)	12.71%	12.65%	12.85%	13.69%
6	Tier 1 ratio (%)	16.94%	16.98%	17.48%	18.38%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	16.87%	16.97%	17.40%	18.31%
7	Total capital ratio (%)	18.04%	18.07%	18.57%	19.47%
7a	Fully loaded ECL accounting model total capital ratio (%)	17.98%	18.07%	18.49%	19.39%
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%
9	Countercyclical buffer requirement (%)	0.00%	0.00%	0.00%	0.00%
10	Bank D-SIB additional requirements (%)	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%
12	CET1 available after meeting the bank's minimum capital requirements (%)	5.77%	5.66%	5.93%	6.77%
Leverage Ratio					
13	Total leverage ratio measure	152,037,410	146,608,100	141,905,698	N/A
14	Leverage ratio (%) (row 2/row 13)	12.72%	12.75%	12.86%	N/A
14a	Fully loaded ECL accounting model leverage ratio (%) (row 2A/row 13)	12.68%	12.74%	12.80%	N/A
14b	Leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)	12.72%	12.75%	12.86%	N/A
Liquidity Coverage Ratio					
15	Total HQLA	N/A	N/A	N/A	N/A
16	Total net cash outflow	N/A	N/A	N/A	N/A
17	LCR ratio (%)	N/A	N/A	N/A	N/A
Net Stable Funding Ratio					
18	Total available stable funding	N/A	N/A	N/A	N/A
19	Total required stable funding	N/A	N/A	N/A	N/A
20	NSFR ratio (%)	N/A	N/A	N/A	N/A
Eligible Liquidity Asset Ratio (ELAR)					
21	Total HQLA	20,916,061	18,803,666	22,623,159	22,366,626
22	Total liabilities	120,241,024	117,444,454	114,755,556	112,281,473
23	Eligible Liquid Assets Ratio (ELAR) (%)	17.4%	16.0%	19.7%	19.9%
Advances to Stable Resources Ratio (ASRR)					
24	Total available stable funding	113,578,670	107,719,287	107,236,387	107,184,325
25	Total Advances	96,704,956	94,311,967	93,071,118	88,792,837
26	Advances to Stable Resources Ratio (ASRR) (%)	85.1%	87.6%	86.8%	82.8%

OVA: Bank risk management approach – Required Annually

OV1: Overview of RWA

AED '000s		A	b	c	d	
		RWA				Minimum capital requirements
		30 June 2022	31 March 2022	31 December 2021	30 September 2021	30 June 2022
1	Credit risk (excluding counterparty credit risk) (CCR)	100,505,239	95,491,373	90,416,878	89,341,382	10,553,050
2	Of which standardised approach (SA)	100,505,239	95,491,373	90,416,878	89,341,382	10,553,050
3						
4						
5						
6	Counterparty credit risk (CCR)	682,878	913,762	617,238	-	71,702
7	Of which standardised approach for counterparty credit risk	682,878	913,762	617,238	-	71,702
8						
9						
10						
11						
12	Equity investments in funds – look-through approach	-	-	-	-	-
13	Equity investments in funds – mandate-based approach	-	-	-	-	-
14	Equity investments in funds – fallback approach	14,878	8,248	1,900	-	1,562
15	Settlement risk	-	-	-	-	-
16	Securitisation exposures in banking book	-	-	-	-	-
17						
18	Of which: securitisation external ratings-based approach (SEC-ERBA)	-	-	-	-	-
19	Of which: securitisation standardised approach (SEC-SA)	-	-	-	-	-
20	Market risk	2,630,525	3,276,716	2,893,484	3,096,359	276,205
21	Of which standardised approach (SA)	2,630,525	3,276,716	2,893,484	3,096,359	276,205
22						
23	Operational risk	10,394,131	10,394,131	10,513,631	10,513,631	1,091,384
24						
25						
26	Total (1+6+10+11+12+13+14+15+16+20+23)	114,227,651	110,084,230	104,443,131	102,951,372	11,993,903

- The minimum capital requirements applied in column C is 10.5%.

2. Linkages between Financial Statements and Regulatory Exposures

Required Annually

3. Prudential Valuation Adjustments

PV1: Prudential valuation adjustments (PVAs)

Not applicable

4. Composition of Capital

CC1: Composition of regulatory capital

		30 June 2022	
		a	b
		Amounts	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
AED '000s			
Common Equity Tier 1 capital: instruments and reserves			
1	Directly issued qualifying common share (and equivalent for non-joint stock companies) capital plus related stock surplus	3,632,000	Same as (b) from CC2 template
2	Retained earnings	6,778,850	
3	Accumulated other comprehensive income (and other reserves)	4,367,289	
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	14,778,139	
Common Equity Tier 1 capital regulatory adjustments			
7	Prudent valuation adjustments	-	
8	Goodwill (net of related tax liability)	(129,770)	CC2 (a)
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)	(13,409)	
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)	(44,784)	
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	(187,963)	
25	Common Equity Tier 1 capital (CET1)	14,590,176	
Additional Tier 1 capital: instruments			
26	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	4,754,375	CC2 (c)

27	Of which: classified as equity under applicable accounting standards	4,754,375	
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	4,754,375	
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)	4,754,375	
39	Tier 1 capital (T1= CET1 + AT1)	19,344,551	
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	1,265,037	
45	Tier 2 capital before regulatory adjustments	1,265,037	
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)	1,265,037	
52	Total regulatory capital (TC = T1 + T2)	20,609,588	
53	Total risk-weighted assets	114,227,651	
Capital ratios and buffers			
54	Common Equity Tier 1 (as a percentage of risk-weighted assets)	12.77%	
55	Tier 1 (as a percentage of risk-weighted assets)	16.94%	
56	Total capital (as a percentage of risk-weighted assets)	18.04%	
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	0.00%	
60	Of which: higher loss absorbency requirement (e.g. DSIB)	0.00%	
61	Common Equity Tier 1 (as a percentage of risk-weighted assets) available after meeting the bank's minimum capital requirement.	5.77%	
The CBUAE Minimum Capital Requirement			
62	Common Equity Tier 1 minimum ratio	9.50%	
63	Tier 1 minimum ratio	11.00%	
64	Total capital minimum ratio	13.00%	
Amounts below the thresholds for deduction (before risk weighting)			
66	Significant investments in common stock of financial entities	-	
67	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)	1,265,037	
70	Cap on inclusion of provisions in Tier 2 under standardised approach	-	

	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)	-	

CC2: Reconciliation of regulatory capital to balance sheet

AED '000s	a	B	c
	Balance sheet as in published financial statements	Under regulatory scope of consolidation	Reference
	June-22	June-22	
Assets			
Cash and balances with central banks	19,578,328	19,800,801	
Balance and wakala deposits with Islamic banks and other financial institutions	2,468,116	2,563,814	
Murabaha and mudaraba with financial institution	96,053	96,053	
Murabaha, Ijara and other Islamic financing	92,190,324	95,766,891	
Investment in sukuk at amortised cost	12,682,990	13,713,504	
Investment measured at fair value	5,889,403	6,914,040	
Investment in associates and joint ventures	1,677,242	1,495,623	
Investment properties	1,281,814	326,731	
Development properties	713,701	-	
Other assets	2,916,563	2,958,085	
Property and equipment	2,330,430	2,278,006	
Goodwill and intangibles	119,184	129,770	(a)
Total assets	141,944,148	146,043,318	
Liabilities			
Due to financial institutions	2,391,294	-	
Depositors' accounts	115,187,872	-	
Other liabilities	3,961,335	-	
Total liabilities	121,540,501	-	
Equity			
Share capital	3,632,000	3,632,000	
Of which: amount eligible for CET1	3,632,000	3,632,000	(b)
Of which: amount eligible for AT1	-	-	
Legal reserve	2,640,705	2,624,028	
General reserve	2,633,934	2,611,973	
Credit risk reserve	400,000	400,000	
Retained earnings	6,765,196	6,712,412	
Other reserves	(433,636)	(1,268,712)	
Tier 1 sukuk	4,754,375	4,754,375	(c)
Equity attributable to the equity and Tier 1 sukuk holders of the Bank	20,392,574	19,466,076	
Non-controlling interest	11,073	-	
Total equity	20,403,647	19,466,076	

CCA: Main features of regulatory capital instruments

		Quantitative / Qualitative information		
1	Issuer	Abu Dhabi Islamic Bank	Abu Dhabi Islamic Bank & Subsidiaries	Abu Dhabi Islamic Bank
2	Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	N/A	XS1870373443	N/A
3	Governing law(s) of the instrument	UAE Law	English Law	UAE Law
	Regulatory treatment			
4	Transitional arrangement rules (i.e. grandfathering)	Common Equity Tier 1	N/A	N/A
5	Post-transitional arrangement rules (i.e. grandfathering)	Common Equity Tier 1	Additional Tier 1	Additional Tier 1
6	Eligible at solo/group/group and solo	Solo and Group	Solo and Group	Solo and Group
7	Instrument type (types to be specified by each jurisdiction)	Ordinary shares	Sukuk	Sukuk
8	Amount recognised in regulatory capital (currency in millions, as of most recent reporting date)	AED 3,632 million	USD 750 million	AED 2 million
9	Nominal amount of instrument	N/A	USD 750 million	AED 2 million
9a	Issue price	N/A	100%	100%
9b	Redemption price	N/A	Refer point 15 below	Refer to point 15 below
10	Accounting classification	Equity	Equity	Equity
11	Original date of issuance	Various	20 September 2018	16 April 2009
12	Perpetual or dated	Perpetual	Perpetual	Perpetual
13	Original maturity date	N/A	N/A	N/A
14	Issuer call subject to prior supervisory approval	No	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	N/A	On the First Call Date, 20 September 2023 (at par); following a Tax Event (at par) (at any time); and following a Capital Event (at 101%) (at any time).	On the Call Date, 16 April 2027 (at par); following a Tax Event (at par) (at any time); and following a Capital Event (at par) (at any time).
16	Subsequent call dates, if applicable	N/A	Any period distribution date after the first call date.	Any period distribution date after the call date.
	Coupons / dividends			
17	Fixed or floating dividend/coupon	N/A	Expected mudaraba profit rate for initial period of 5 years and for every 5 th year thereafter resets to new Expected mudaraba profit rate.	Expected mudaraba profit rate for initial period of 5 years and after the initial period bear an Expected variable mudaraba profit rate.
18	Coupon rate and any related index	N/A	7.125% (expected mudaraba profit rate for initial period of 5 years) and resets the then 5 years US treasury rate plus expected margin of 4.270%	6.0% (expected mudaraba profit rate for initial period of 5 years) and after initial period of 5 years bear as expected variable mudaraba profit rate payable of 6month Eibor plus expected margin of 2.3%
19	Existence of a dividend stopper	N/A	Yes	Yes
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Fully Discretionary	Fully Discretionary	Fully Discretionary
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Fully Discretionary	Fully Discretionary	Fully Discretionary
21	Existence of step-up or other incentive to redeem	No	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	N/A	Non-convertible	Non-convertible
24	Writedown feature	N/A	Yes	Yes
25	If writedown, writedown trigger(s)	N/A	Contractual Non-Viability Loss Absorption as detailed in the issue prospectus.	Contractual Non-Viability Loss Absorption as detailed in the issue documents.
26	If writedown, full or partial	N/A	Full or partial write down.	Full or partial write down.

27	If writedown, permanent or temporary	N/A	Permanent	Permanent
28	If temporary write-own, description of writeup mechanism	N/A	N/A	N/A
28a	Type of subordination	N/A	Contractual	Contractual
29	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned).	N/A	Senior only to share capital	Senior only to share capital
30	Non-compliant transitioned features	N/A	No	No
31	If yes, specify non-compliant features	N/A	N/A	N/A

5. Macroprudential Supervisory measures

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

AED '000s	30 June 2022				
	a	c		D	e
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		
Hongkong	1%	232	46		
Norway	1%	102	20		
Sum		335	67		
Total		153,285,074	100,505,239	0.00%	0.67

AED '000s	31 December 2022				
	a	c		D	e
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		
Hongkong	1%	196	39		
Norway	1%	224	45		
Sum		420	84		
Total		142,967,738	91,034,116	0.00%	0.84

6. Leverage Ratio

LR1: Summary comparison of accounting assets vs leverage ratio exposure

		30 June 2022	31 March 2022	31 December 2021
Summary comparison of accounting assets versus leverage ratio exposure measure		a	b	c
Item		AED '000s	AED '000s	AED '000s
1	Total consolidated assets as per published financial statements	146,236,828	140,742,375	136,868,349
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	(44,784)	(134,408)	(297,049)
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 recognized 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	1,504,084	1,831,285	1,260,771
9	Adjustment for securities financing transactions (i.e. repos and similar secured financing)	-	-	-
10	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)	5,257,978	5,071,135	4,860,706
11	Adjustments for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital	(786,925)	(765,205)	(654,244)
12	Other adjustments	(129,770)	(137,083)	(132,835)
13	Leverage ratio exposure measures	152,037,410	146,608,100	141,905,698

LR2: Leverage ratio common disclosure template

	AED '000s	a	b	c
		June 22	Mar 22	Dec 21
On-balance sheet exposures				
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	146,236,828	140,742,375	136,868,349
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)	(786,925)	(765,205)	(654,244)
6	(Asset amounts deducted in determining Tier 1 capital)	(174,554)	(271,491)	(429,884)
7	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of rows 1 to 6)	145,275,349	139,705,679	135,784,221
Derivative Exposures				
8	Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	302,794	603,250	94,230
9	Add-on amounts for PFE associated with all derivatives transactions	1,201,289	1,228,035	1,166,542
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)	1,504,084	1,831,285	1,260,771
Securities financing transaction exposures				
14	Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transactions	-	-	-
15	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-	-	-
16	Credit Conversion Factor (CCR) exposure for Security Financing Transaction (SFT) assets	-	-	-
17	Agent transaction exposures	-	-	-
18	Total securities financing transaction exposures (sum of lines 14 to 17)	-	-	-
Other off-balance sheet exposures				
19	Off-balance sheet exposure at gross notional amount	11,849,714	10,789,387	11,690,694
20	(Adjustments for conversion to credit equivalent amounts)	(6,591,735)	(5,718,252)	(6,829,988)
21	(Specific and general provisions associated with off-balance sheet exposures deducted in determining Tier 1 capital)	-	-	-
22	Off-balance sheet items (sum of lines 19 to 21)	5,257,978	5,071,135	4,860,706
Capital and total exposures				
23	Tier 1 capital	19,344,552	18,691,605	18,255,332
24	Total exposures (sum of lines 7, 13, 18 and 22)	152,037,410	146,608,100	141,905,698
Leverage ratio				
25	Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)	12.72%	12.75%	12.86%
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	12.72%	12.75%	12.86%
26	CBUAE minimum leverage ratio requirement	3.00%	3.00%	3.00%
27	Applicable leverage buffers	0.00%	0.00%	0.00%

7. Liquidity

LIQA: Liquidity risk management – Required Annually

LIQ1: Liquidity Coverage Ratio (LCR) – Not applicable for ADIB Group

LIQ2: Net Stable Funding Ratio (NSFR) – Not applicable for ADIB Group

ELAR: Eligible Liquid Assets Ratio* (UAE operation only)

AED '000s		30 June 2022	
		Nominal amount	Eligible Liquid Asset
1	High Quality Liquid Assets		
1.1	Physical cash in hand at the bank + balances with the CBUAE	17,923,922	
1.2	UAE Federal Government Sukuks	-	
	Sub Total (1.1 to 1.2)	17,923,922	17,923,922
1.3	UAE local governments publicly traded debt securities	2,992,139	
1.4	UAE Public sector publicly traded debt securities	-	
	Sub Total (1.3 to 1.4)	2,992,139	2,992,139
1.5	Foreign Sovereign debt instruments or instruments issued by their respective central banks	-	-
1.6	Total	20,916,061	20,916,061
2	Total liabilities		120,241,024
3	Eligible Liquid Assets Ratio (ELAR)		17.4%

*as per BRF 8.

ASRR: Advances to Stable Resources Ratio

AED '000s		30 June 2022
		Amount
1	Computation of Advances	
1.1	Net financing (gross financing - specific and profit in suspense)	90,807,506
1.2	Placement with non-banking financial institutions	2,241,348
1.3	Net Financial Guarantees & Stand-by LC (issued - received)	774,849
1.4	Interbank Placements	2,881,253
1.5	Total Advances	96,704,956
2	Computation of Net Stable Resources	
2.1	Total capital + general provisions	21,147,928
	Deduct:	
2.1.1	Goodwill and other intangible assets	119,188
2.1.2	Fixed Assets	2,282,742
2.1.3	Funds allocated to branches abroad	-
2.1.5	Unquoted Investments	72,131
2.1.6	Investment in subsidiaries, associates and affiliates	2,227,785
2.1.7	Total deduction	4,701,846
2.2	Net Free Capital Funds	16,446,082
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	927
2.3.3	Refinancing of Housing financing	-
2.3.4	Financing from non-Banking Financial Institutions	1,409,610
2.3.5	Customer Deposits	-
2.3.6	Capital market funding/ term financing maturing after 6 months from reporting date	95,722,051
2.3.7	Total other stable resources	97,132,588
2.4	Total Stable Resources (2.2+2.3.7)	113,578,670
3	Advances TO STABLE RESOURCES RATIO (1.6/ 2.4*100)	85.1%

8. Credit Risk

CR1: Credit quality of assets

		30 June 2022					
		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				
	AED '000s						
1	Customer Financing	9,154,450	90,625,847	5,365,384	4,408,449	956,935	94,414,913
2	Sukuk	124,571	16,009,680	129,684	98,425	31,259	16,004,567
3	Off-balance sheet exposures	159,554	13,194,244	124,695	62,491	62,204	13,229,103
4	Total	9,438,575	119,829,771	5,619,763	4,569,365	1,050,398	123,648,583

		31 December 2022					
		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				
	AED '000s						
1	Customer Financing	8,591,860	84,537,287	4,876,804	3,975,764	901,040	88,252,343
2	Sukuk	124,547	11,436,056	125,529	98,025	27,504	11,435,074
3	Off-balance sheet exposures	159,554	12,791,911	128,703	65,168	63,535	12,822,762
4	Total	8,875,961	108,765,254	5,131,036	4,138,957	992,079	112,510,179

Definition of defaulted exposures

Accounts are considered in default for regulatory purposes after failure to meet the obligations by 90 days.

CR2: Changes in stock of defaulted customer financing and sukuk

AED '000s		a	b
		30 June 2022	31 December 2021
1	Defaulted customer financing and sukuk at the beginning of the period	8,716,407	9,094,599
2	Customer financing and sukuk that have defaulted since the last reporting period	1,089,002	937,656
3	Returned to non-defaulted status	(311,624)	(953,438)
4	Amounts written off	(104,069)	(58,334)
5	Other changes	(110,695)	(304,076)
6	Defaulted customer financing and sukuk at the end of the period (1+2-3-4±5)	9,279,021	8,716,407

CR3: Credit risk mitigation techniques - overview

		30 June 2022						
		a	b	c	d	e	f	g
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	Customer Financing	67,308,344	31,677,251	792,585	794,702	794,702	-	-
2	Sukuk	16,134,251	-	-	-	-	-	-
3	Total	83,442,595	31,677,251	792,585	794,702	794,702	-	-
4	Of which defaulted	9,279,021	-	-	-	-	-	-

		31 December 2021						
		a	b	c	d	e	f	g
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	Customer Financing	64,847,538	28,281,609	493,680	-	-	-	-
2	Sukuk	11,560,603	-	-	-	-	-	-
3	Total	76,408,141	28,281,609	493,680	-	-	-	-
4	Of which defaulted	8,716,407	-	-	-	-	-	-

CR4: Standardised approach – credit risk exposure and Credit Risk Mitigation (CRM) effects

AED '000s		30 June 2022					
		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	27,324,204	2,713,594	27,320,947	848,632	5,549,047	20%
2	Public Sector Entities	16,462,488	182,237	16,557,703	7,911	13,009,436	79%
3	Multilateral development banks	111,736	-	111,736	-	22,347	20%
4	Banks	9,738,844	1,976,220	10,997,189	396,306	5,676,369	50%
5	Securities firms	-	-	-	-	-	-
6	Corporates	20,699,204	7,514,303	20,699,204	3,557,933	22,310,573	92%
7	Regulatory retail portfolios	30,970,467	588,555	30,970,467	319,342	23,260,704	74%
8	Secured by residential property	16,705,364	174,756	16,705,364	87,378	6,764,745	40%
9	Secured by commercial real estate	8,109,457	30,580	8,109,457	15,290	8,084,131	100%
10	Equity Investment in Funds (EIF)	1,190	-	1,190	-	14,878	1250%
11	Past-due financing	4,772,147	111,060	4,732,220	150,987	5,606,916	115%
12	Higher-risk categories	108,868	-	108,868	-	163,302	150%
13	Other assets	11,588,141	-	11,588,141	-	10,057,669	87%
14	<i>Total</i>	146,592,110	13,291,305	147,902,486	5,383,778	100,520,117	66%

Note: The above table does not include the RWAs related to CVA.

AED '000s		31 December 2021					
		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	25,565,533	4,284,492	25,565,533	1,344,938	3,671,397	14%
2	Public Sector Entities	15,624,396	17,343	15,624,396	17,343	12,336,091	79%
3	Multilateral development banks	124,293	-	124,293	-	24,859	20%
4	Banks	9,102,890	1,787,667	9,102,890	1,456,810	4,824,797	46%
5	Securities firms	-	-	-	-	-	-
6	Corporates	17,090,357	6,240,800	17,397,020	2,492,062	18,380,219	92%
7	Regulatory retail portfolios	28,818,695	461,609	28,925,731	157,867	21,949,335	75%
8	Secured by residential property	16,306,732	-	16,306,732	-	6,567,927	40%
9	Secured by commercial real estate	8,948,679	-	8,948,679	-	8,910,671	100%
10	Equity Investment in Funds (EIF)	152	-	152	-	1,900	1250%
11	Past-due financing	4,386,781	94,386	4,330,180	150,987	4,890,253	109%
12	Higher-risk categories	102,213	-	102,213	-	153,320	150%
13	Other assets	10,920,064	-	10,920,064	-	9,325,250	85%
14	<i>Total</i>	136,990,785	12,886,297	137,347,883	5,620,007	91,036,016	64%

CR5: Standardised approach – exposures by asset classes and risk weights

AED '000s		30 June 2022										Total credit exposures amount (post CCF and post-CRM)
		a	b	c	d	e	f	g	h	i	j	
Asset classes/ Risk weight		0%	20%	35%	50%	75%	85%	100%	150%	250%	1250%	
1	Sovereigns and their central banks	20,508,286	1,664,676	-	1,561,011	-	-	4,435,606	-	-	-	28,169,579
2	Public Sector Entities	28,513	1,683,131	-	4,362,322	-	-	10,491,648	-	-	-	16,565,614
3	Multilateral development banks	-	111,736	-	-	-	-	-	-	-	-	111,736
4	Banks	-	1,798,837	-	8,556,377	-	-	1,038,017	265	-	-	11,393,496
5	Securities firms	-	-	-	-	-	-	-	-	-	-	-
6	Corporates	412,802	-	-	2,999,362	-	227,207	20,617,766	-	-	-	24,257,137
7	Regulatory retail portfolios	716,183	-	-	-	29,251,686	-	1,321,939	-	-	-	31,289,808
8	Secured by residential property	24,457	-	15,153,218	-	615,791	-	999,276	-	-	-	16,792,742
9	Secured by commercial real estate	40,616	-	-	-	-	-	8,084,131	-	-	-	8,124,747
10	Equity Investment in Funds (EIF)	-	-	-	-	-	-	-	-	-	1,190	1,190
11	Past-due financing	27,772	-	-	-	-	-	3,352,473	1,502,961	-	-	4,883,206
12	Higher-risk categories	-	-	-	-	-	-	-	108,868	-	-	108,868
13	Other assets	4,097,991	-	-	-	-	-	5,371,667	610,205	1,508,278	-	11,588,141
14	Total	25,856,620	5,258,380	15,153,218	17,479,072	29,867,477	227,207	55,712,523	2,222,299	1,508,278	1,190	153,286,264

		31 December 2021										
AED '000s		a	b	c	d	e	f	g	h	i	j	k
Asset classes/ Risk weight		0%	20%	35%	50%	75%	85%	100%	150%	250%	1250%	Total credit exposures amount (post CCF and post-CRM)
1	Sovereigns and their central banks	22,502,052	1,454,891	-	569,248	-	-	961,251	1,423,029	-	-	26,910,471
2	Public Sector Entities	31,791	271,599	-	6,113,156	-	-	9,225,193	-	-	-	15,641,739
3	Multilateral development banks	-	124,293	-	-	-	-	-	-	-	-	124,293
4	Banks	-	2,586,239	-	7,332,118	-	-	641,048	295	-	-	10,559,700
5	Securities firms	-	-	-	-	-	-	-	-	-	-	-
6	Corporates	359,282	522,617	-	1,424,082	-	129,646	17,453,455	-	-	-	19,889,082
7	Regulatory retail portfolios	430,533	-	-	-	26,814,918	-	1,838,147	-	-	-	29,083,598
8	Secured by residential property	25,400	-	14,700,568	-	632,144	-	948,620	-	-	-	16,306,732
9	Secured by commercial real estate	38,008	-	-	-	-	-	8,910,671	-	-	-	8,948,679
10	Equity Investment in Funds (EIF)	-	-	-	-	-	-	-	-	-	152	152
11	Past-due financing	30,932	-	-	-	-	-	3,570,200	880,035	-	-	4,481,167
12	Higher-risk categories	-	-	-	-	-	-	-	102,213	-	-	102,213
13	Other assets	4,019,493	-	-	-	-	-	4,879,610	606,763	1,414,198	-	10,920,064
14	Total	27,437,491	4,959,639	14,700,568	15,438,604	27,447,062	129,646	48,428,195	3,012,335	1,414,198	152	142,967,890

9. Counterparty Credit Risk

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

AED '000s		30 June 2022					
		a	b	c	d	e	f
		Replacement cost	Potential future exposure	EEPE	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
1	SA-CCR (for derivatives)	216,282	858,064		1.4	1,504,084	682,878
2				-	-	-	-
3	Simple Approach for credit risk mitigation (for SFTs)					-	-
4	Comprehensive Approach for credit risk mitigation (for SFTs)					-	-
5							
6	Total						682,878

AED '000s		31 December 2021					
		a	b	c	d	e	f
		Replacement cost	Potential future exposure	EEPE	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
1	SA-CCR (for derivatives)	67,307	833,244		1.4	1,260,771	617,238
2				-	-	-	-
3	Simple Approach for credit risk mitigation (for SFTs)					-	-
4	Comprehensive Approach for credit risk mitigation (for SFTs)					-	-
5							
6	Total						617,238

CCR2: Credit valuation adjustment (CVA) capital charge

AED '000s		30 June 2022	
		a	b
		EAD post-CRM	RWA
1	All portfolios subject to the Standardised CVA capital charge*	-	-
2	All portfolios subject to the Simple alternative CVA capital charge	682,878	682,878

CCR3: Standardised approach - CCR exposures by regulatory portfolio and risk weights

AED '000s		30 June 2022							
		a	b	c	d	e	f	g	h
Regulatory Portfolio / Risk weight		0%	20%	50%	75%	100%	150%	Others	Total credit exposures
1	Sovereigns and their central banks	-	-	-	-	-	-	-	-
2	Public Sector Entities	-	-	-	-	24,016	-	-	24,016
3	Multilateral development banks	-	-	-	-	-	-	-	-
4	Banks	-	492,840	853,865	-	2,756	-	-	1,349,461
5	Securities firms	-	-	-	-	-	-	-	-
6	Corporates	-	-	-	-	130,607	-	-	130,607
7	Regulatory retail portfolios	-	-	-	-	-	-	-	-
8	Secured by residential property	-	-	-	-	-	-	-	-
9	Secured by commercial real estate	-	-	-	-	-	-	-	-
10	Equity Investment in Funds (EIF)	-	-	-	-	-	-	-	-
11	Past-due financing	-	-	-	-	-	-	-	-
12	Higher-risk categories	-	-	-	-	-	-	-	-
13	Other assets	-	-	-	-	-	-	-	-
14	Total	-	492,840	853,865	-	157,379	-	-	1,504,084

AED '000s		31 December 2021							
		a	b	c	d	e	f	g	h
Regulatory Portfolio / Risk weight		0%	20%	50%	75%	100%	150%	Others	Total credit exposures
1	Sovereigns and their central banks	-	-	-	-	-	-	-	-
2	Public Sector Entities	-	-	-	-	17,343	-	-	17,343
3	Multilateral development banks	-	-	-	-	-	-	-	-
4	Banks	-	293,906	816,816	-	-	-	-	1,110,722
5	Securities firms	-	-	-	-	-	-	-	-
6	Corporates	-	-	-	-	132,706	-	-	132,706
7	Regulatory retail portfolios	-	-	-	-	-	-	-	-
8	Secured by residential property	-	-	-	-	-	-	-	-
9	Secured by commercial real estate	-	-	-	-	-	-	-	-
10	Equity Investment in Funds (EIF)	-	-	-	-	-	-	-	-
11	Past-due financing	-	-	-	-	-	-	-	-
12	Higher-risk categories	-	-	-	-	-	-	-	-
13	Other assets	-	-	-	-	-	-	-	-
14	Total	-	293,906	816,816	-	150,049	-	-	1,260,771

CCR5: Composition of collateral for CCR exposure

AED '000s		30 June 2022											
		a		b		c		d		e		f	
		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		Fair value of collateral received		Fair value of posted collateral	
1	Cash - domestic currency	-	-	-	-	-	-	-	-	-	-	-	-
2	Cash - other currencies	-	36,725	-	-	-	-	-	-	-	-	-	-
3	Domestic sovereign debt	-	-	-	-	-	-	-	-	-	-	-	-
4	Government agency debt	-	-	-	-	-	-	-	-	-	-	-	-
5	Corporate sukuk	-	-	-	-	-	-	-	-	-	-	-	-
6	Equity securities	-	-	-	-	-	-	-	-	-	-	-	-
7	Other collateral	-	-	-	-	-	-	-	-	-	-	-	-
8	Total	-	36,725	-	-	-	-	-	-	-	-	-	-

AED '000s		31 December 2021											
		a		b		c		d		e		f	
		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		Fair value of collateral received		Fair value of posted collateral	
1	Cash - domestic currency	-	-	-	-	-	-	-	-	-	-	-	-
2	Cash - other currencies	-	10,000	-	-	-	-	-	-	-	-	-	-
3	Domestic sovereign debt	-	-	-	-	-	-	-	-	-	-	-	-
4	Government agency debt	-	-	-	-	-	-	-	-	-	-	-	-
5	Corporate sukuk	-	-	-	-	-	-	-	-	-	-	-	-
6	Equity securities	-	-	-	-	-	-	-	-	-	-	-	-
7	Other collateral	-	-	-	-	-	-	-	-	-	-	-	-
8	Total	-	10,000	-	-	-	-	-	-	-	-	-	-

10. Securitisation

SECA: Qualitative disclosure requirements related to securitisation exposures

Not applicable

SEC1: Securitisation exposures in the banking book

Not applicable

SEC2: Securitisation exposures in the trading book

Not applicable

SEC3: Securitisation exposures in the banking book and associated regulatory capital requirements - bank acting as originator or as sponsor

Not applicable

SEC4: Securitisation exposures in the banking book and associated capital requirements - bank acting as investor

Not applicable

11. Market Risk

MR1: Market risk under the standardised approach (SA)

AED '000s		30 June 2022	31 December 2021
		a	b
		RWA	
1	General profit rate risk (General and Specific)	1,381,712	1,603,864
2	Equity risk (General and Specific)	-	42,964
3	Foreign exchange risk	1,248,813	1,246,656
4	Commodity risk	-	-
	Options		
5	Simplified approach	-	-
6	Delta-plus method	-	-
7			
8	Securitisation	-	-
9	Total	2,630,525	2,893,484

12. Profit Rate Risk in the Banking Book (PRRBB)

Required Annually

13. Operational Risk

Required Annually

14. Remuneration Policy

Required Annually