

# **DOHA BANK (Q.P.S.C)**

## **UAE Branches**

### **PILLAR 3 REPORT**

#### **Quarter 2 - 2025**

## Table of Contents

Overview .....	3
Overview of Risk Management & RWAs .....	4
Capital Adequacy (KM1) .....	5
Overview of RWA (OV1) .....	6
Table Composition of Capital (CC1) .....	7
Table Composition of Capital (CC2) .....	8
Leverage Ratio (LR2) .....	9
Eligible Liquid Assets Ratio (ELAR) .....	10
Advances to Stable Resource Ratio (ASRR) .....	11
Credit Quality of Assets (CR1) .....	12
Changes in stock of defaulted loans and debt securities (CR2) .....	12
Standardized Approach - Credit Risk Exposures & CRM Impact (CR4) .....	12
Standardized Approach - Exposures by Asset Class & Risk Weights (CR5) .....	13
Market Risk - (MR1) .....	13

## Overview

The following information is compiled in terms of the requirements of the Central Bank of the U.A.E. Banks are obliged to report certain qualitative and quantitative information with regards to their risk profile and capital adequacy on a regular basis to the public, which incorporates the revised Basel III Pillar 3 requirements on market discipline.

### Reporting framework

The information disclosed in this report is based on the definitions, calculation methodologies and measurements as defined by the Amended Regulations. All tables, diagrams, quantitative information and commentary in this risk and capital management report are unaudited unless otherwise noted.

References to fixed format templates as required under the revised Pillar 3 disclosure requirements are made throughout this document and highlighted in the relevant sections.

### Period of reporting

This report is in respect of the quarter ended 30 June 2025, including comparative information (where applicable).

## Activities

The financial statements of Doha Bank (Q.P.S.C.) - United Arab Emirates (UAE) Branches (the "Branches") relate to the activities of the Dubai Branches of Doha Bank (Q.P.S.C.) (the "Head Office"), which is incorporated in the State of Qatar and listed on the Qatar Stock Exchange.

The Branches operate under separate licences issued by the UAE Central Bank and are engaged in banking activities. Dubai branch was incorporated on 18 July 2007.

The registered address of the Branches are as follows:

- Dubai Branch - P.O. Box 125465, Dubai, United Arab Emirates

These Pillar 3 report reflects the activities of the Dubai Branches only.

## Overview of Risk Management & RWAs

### Capital Adequacy (KM1)

The Branch's objectives when managing capital is driven by strategic and organizational requirements, taking into account the below :

- To comply with the capital requirements set by the Central Bank of U.A.E.,
- To safeguard the Branch's ability to manage all risks inherent in its business and increase the returns for the shareholders, and
- To maintain a strong capital base to support the development of its business.

Effective 2017, the capital is computed at the Branches level using the Basel III framework of the Basel Committee on Banking Supervision (Basel Committee'), after applying the amendments advised by the CBUAE at three levels, namely Common Equity Tier 1 (CET1'), Additional Tier 1 (AT1') and Total Capital. The minimum capital adequacy requirements as set out by the Central Bank are as follows:

- Minimum common equity tier 1 (CET 1) ratio of 7% of risk weighted assets (RWAs).
- Minimum tier 1 ratio of 8.5% of RWAs.
- Total capital adequacy ratio of 10.5% of RWAs.
- Capital conservation buffer – 2.5% of RWAs.

The regulatory capital comprises of:

CET1 capital is the highest quality form of capital, comprising share capital, legal, statutory and other reserves, fair value reserve, retained earnings, after deductions for intangibles and other regulatory adjustments relating to items that are included in equity but are treated differently for capital adequacy purposes under 'CBUAE' guidelines.

Tier 2 capital comprises of collective provision and reserves.

The Branch follows the standardized approach for Credit, Market and Operational risk, as permitted by the UAE Central Bank and as per Pillar 1 of Basel III. Capital adequacy and the use of regulatory capital are monitored on a regular basis by the Branch' management, employing techniques based on the guidelines developed by the Basel Committee and the Central Bank of United Arab Emirates. The required information is filed with the regulators on a quarterly basis.

### Key Metrics of the Branch (KM1)

	Jun-25	Mar-25	Dec-24	Sep-24	Jun-24	
	AED '000	AED '000	AED '000	AED '000	AED '000	
<b>Available capital (amounts)</b>						
1	Common Equity Tier 1 (CET1)	298,527	298,527	298,527	262,730	262,730
1a	Fully loaded ECL accounting model	-	-	-	-	-
2	Tier 1	298,527	298,527	298,527	262,730	262,730
2a	Fully loaded ECL accounting model Tier 1	-	-	-	-	-
3	Total capital	312,490	315,575	311,492	279,220	280,054
3a	Fully loaded ECL accounting model total capital	-	-	-	-	-
<b>Risk-weighted assets (amounts)</b>						
4	Total risk-weighted assets (RWA)	1,260,756	1,507,237	1,155,815	1,437,379	1,504,668
<b>Risk-based capital ratios as a percentage of RWA</b>						
5	Common Equity Tier 1 ratio (%)	23.68%	19.81%	25.83%	18.28%	17.46%
5a	Fully loaded ECL accounting model CET1 (%)	-	-	-	-	-
6	Tier 1 ratio (%)	23.68%	19.81%	25.83%	18.28%	17.46%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	-	-	-	-	-
7	Total capital ratio (%)	24.79%	20.94%	26.95%	19.43%	18.61%
7a	Fully loaded ECL accounting model total capital ratio (%)	-	-	-	-	-
<b>Additional CET1 buffer requirements as a percentage of RWA</b>						
8	Capital conservation buffer requirement (2.5% from 2019) (%)	-	-	-	-	-
9	Countercyclical buffer requirement (%)	-	-	-	-	-
10	Bank D-SIB additional requirements (%)	-	-	-	-	-
11	Total of bank CET1 specific buffer requirements (%) (row 8 + row 9+ row 10)	-	-	-	-	-
12	CET1 available after meeting the bank's minimum capital requirements (%)	14.29%	10.44%	16.45%	8.93%	8.11%
<b>Leverage Ratio</b>						
13	Total leverage ratio measure	3,974,548	3,717,537	4,436,084	4,362,292	3,708,752
14	Leverage ratio (%) (row 2/row 13)	7.51%	8.03%	6.73%	6.02%	7.08%
14a	Fully loaded ECL accounting model leverage ratio (%) (row 2A/row 13)	-	-	-	-	-
14b	Leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)	-	-	-	-	-
<b>Liquidity Coverage Ratio</b>						
15	Total HQLA					
16	Total net cash outflow					
17	LCR ratio (%)	NIL				
<b>Net Stable Funding Ratio</b>						
18	Total available stable funding					
19	Total required stable funding					
20	NSFR ratio (%)	NIL				
<b>ELAR</b>						
21	Total HQLA	1,557,221	1,578,195	1,510,103	1,326,015	1,120,745
22	Total liabilities	2,756,947	3,117,660	3,451,819	3,235,497	3,184,176
23	Eligible Liquid Assets Ratio (ELAR) (%)	56.48%	50.62%	43.75%	40.98%	35.20%
<b>ASRR</b>						
24	Total available stable funding	2,361,018	2,487,049	2,692,898	2,512,748	2,721,796
25	Total Advances	1,225,021	1,481,467	1,355,388	1,833,617	1,915,793
26	Advances to Stable Resources Ratio (%)	51.89%	59.57%	50.33%	72.97%	70.39%

As per CBUAE regulations, branch is not required to report LCR (Liquidity Coverage Ratio) and NSFR (Net Stable Funding Ratio). Branch report ELAR (Eligible Assets Ratio) and ASRR (Advances to Stable Resources Ratio) as an alternative.

## Overview of RWA (OV1)

Following metrics and RWA is calculated based on latest applicable CBUAE Capital Adequacy regulations for Banks operating in the UAE.

	Jun-25 AED '000	Mar-25 AED '000	at rate 10.50% AED '000
	a	b	c
	RWA		Minimum capital requirements
	T	T-1	T
1 Credit risk (excluding counterparty credit risk)	1,116,995	1,363,801	117,284
2 Of which: standardised approach (SA)	1,116,995	1,363,801	117,284
3 Of which: foundation internal ratings-based (F-IRB) approach		-	
4 Of which: supervisory slotting approach		-	
5 Of which: advanced internal ratings-based (A-IRB) approach		-	
6 Counterparty credit risk (CCR)	-	-	-
7 Of which: standardised approach for counterparty credit risk		-	-
8 Of which: Internal Model Method (IMM)		-	
9 Of which: other CCR		-	
10 Credit valuation adjustment (CVA)		-	-
11 Equity positions under the simple risk weight approach		-	-
12 Equity investments in funds - look-through approach		-	-
13 Equity investments in funds - mandate-based approach		-	-
14 Equity investments in funds - fall-back approach		-	-
15 Settlement risk		-	-
16 Securitisation exposures in the banking book		-	-
17 Of which: securitisation internal ratings-based approach (SEC-IRBA)		-	
18 Of which: securitisation external ratings-based approach (SEC-ERBA)		-	
19 Of which: securitisation standardised approach (SEC-SA)		-	
20 Market risk	371	45	39
21 Of which: standardised approach (SA)	371	45	39
22 Of which: internal models approach (IMA)		-	
23 Operational risk	143,391	143,391	15,056
24 Amounts below thresholds for deduction (subject to 250% risk weight)		-	
25 Floor adjustment		-	
26 Total (1+6+10+11+12+13+14+15+16+20+23)	1,260,756	1,507,563	132,379

Counterparty Credit Risk (CCR) represents the risk that a counterparty to a financial transaction may default before the final settlement of the transaction's cash flows. This risk is inherent in various financial instruments, including derivatives, securities financing transactions, and other trading activities. Effective management of CCR is crucial for maintaining the financial stability and integrity of DBUAE.

**Table: Composition of Capital CC1**

		a
		Jun-25 AED '000
<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	Retained earnings	(857,648)
3	Accumulated other comprehensive income (and other reserves)	(28,307)
5	Common share capital issued by third parties (amount allowed in group CET1)	
6	<b>Common Equity Tier 1 capital before regulatory deductions</b>	<b>298,527</b>
<b>Common Equity Tier 1 capital regulatory adjustments</b>		
10	Deferred tax assets that rely on future profitability, excluding those arising from temporary differences (net of related tax liability)	857
19	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	0
25	<b>Common Equity Tier 1 capital (CET1)</b>	<b>298,527</b>
<b>Additional Tier 1 capital: instruments</b>		
<b>Additional Tier 1 capital: regulatory adjustments</b>		
38	<b>Additional Tier 1 capital (AT1)</b>	-
39	<b>Tier 1 capital (T1= CET1 + AT1)</b>	<b>298,527</b>
<b>Tier 2 capital: instruments and provisions</b>		
45	<b>Tier 2 capital before regulatory adjustments</b>	<b>13,962</b>
<b>Tier 2 capital: regulatory adjustments</b>		
51	<b>Tier 2 capital (T2)</b>	<b>13,962</b>
52	<b>Total regulatory capital (TC = T1 + T2)</b>	<b>312,490</b>
53	<b>Total risk-weighted assets</b>	<b>1,260,756</b>
<b>Capital ratios and buffers</b>		
54	<b>Common Equity Tier 1 (as a percentage of risk-weighted assets)</b>	<b>23.68%</b>
55	<b>Tier 1 (as a percentage of risk-weighted assets)</b>	<b>23.68%</b>
56	<b>Total capital (as a percentage of risk-weighted assets)</b>	<b>24.79%</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>14.29%</b>
<b>The CBUAE Minimum Capital Requirement</b>		
62	<b>Common Equity Tier 1 minimum ratio</b>	<b>7.00%</b>
63	<b>Tier 1 minimum ratio</b>	<b>8.50%</b>
64	<b>Total capital minimum ratio</b>	<b>10.5</b>

**Table: Composition of Capital CC2**

Dec-24 AED '000	a	b
	Balance sheet as in published financial statements	Under regulatory scope of consolidation
	As at period-end	As at period-end
<b>Assets</b>		
Cash and balances at central banks	1,164,541	1,164,541
Items in the course of collection from other banks	1,027,624	1,027,624
Trading portfolio assets	345,562	345,562
Financial assets designated at fair value		
Derivative financial instruments		
Loans and advances to banks		
Loans and advances to customers	1,086,679	1,086,679
Reverse repurchase agreements and other similar secured lending		
Available for sale financial investments (Includes FVOCI)		
Current and deferred tax assets	857	857
Prepayments, accrued income and other assets	93,560	93,560
Investments in associates and joint ventures		
Goodwill and other intangible assets		
Of which: goodwill		
Of which: intangibles (excluding MSRs)		
Of which: MSRs		
Property, plant and equipment	8,738	8,738
<b>Total assets</b>	<b>3,727,561</b>	<b>3,727,561</b>
<b>Liabilities</b>		
Deposits from banks	679,505	679,505
Items in the course of collection due to other banks	50,488	50,488
Customer accounts	2,517,614	2,517,614
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	210,919	210,919
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		
Retirement benefit liabilities		
<b>Total liabilities</b>	<b>3,458,526</b>	<b>3,458,526</b>
<b>Shareholders' equity</b>		
Paid-in share capital	1,150,000	1,150,000
Of which: amount eligible for CET1		
Of which: amount eligible for AT1		
Retained earnings (incl. statutory reserves)	(851,473)	(851,473)
Accumulated other comprehensive income	(29,492)	(29,492)
<b>Total shareholders' equity</b>	<b>269,035</b>	<b>269,035</b>



## Leverage Ratio (LR2)

This ratio measures the risk-taking capacity of the bank dividing the Tier1 Capital by its exposure, minimum requirement is 3%

	Jun-25 AED '000	Mar-25 AED '000
<b>On-balance sheet exposures</b>		
1 On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	3,210,074	3,210,074
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 <b>Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of rows 1 to 6)</b>	<b>3,210,074</b>	<b>3,210,074</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)		
9 Add-on amounts for PFE associated with <i>all</i> 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 <b>Total derivative exposures (sum of rows 8 to 12)</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	540,117	540,116
20 (Adjustments for conversion to credit equivalent amounts)	(246,987)	(320,117)
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>293,130</b>	<b>219,999</b>
<b>Capital and total exposures</b>		
23 <b>Tier 1 capital</b>	<b>298,527</b>	<b>298,527</b>
24 <b>Total exposures (sum of rows 7, 13, 18 and 22)</b>	<b>3,503,204</b>	<b>3,430,073</b>
<b>Leverage ratio</b>		
25 <b>Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)</b>	<b>8.52%</b>	<b>8.70%</b>
25a Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)		
26 CBUAE minimum leverage ratio requirement	3%	3%
27 <b>Applicable leverage buffers</b>		

## Liquidity

### Eligible Liquid Assets Ratio (ELAR)

ELAR is a ratio of the stock of eligible liquid assets to total liabilities. This ratio indicates the bank's ability to meet short-term liquidity requirements, this ratio must never be less than 10%.

		Jun-25 AED '000
<b>1</b>	<b>High Quality Liquid Assets</b>	<b>Eligible Liquid Asset</b>
1.1	Physical cash in hand at the bank + balances with the CBUAE	1,194,944
1.2	UAE Federal Government Bonds and Sukuks	281,671
	Sub Total (1.1 to 1.2)	<b>1,476,615</b>
1.3	UAE local governments publicly traded debt securities	56,632
1.4	UAE Public sector publicly traded debt securities	-
	Sub total (1.3 to 1.4)	<b>56,632</b>
1.5	Foreign Sovereign debt instruments or instruments issued by their respective central banks	23,974
<b>1.6</b>	<b>Total</b>	<b>1,557,221</b>
<b>2</b>	<b>Total liabilities</b>	<b>2,756,947</b>
<b>3</b>	<b>Eligible Liquid Assets Ratio (ELAR)</b>	<b>56%</b>

## Advances to Stables Resource Ratio (ASRR)

This ratio is the percentage of the total advances being funded by stable resources and must not exceed 100%.

	Items	Jun-25 AED '000
<b>1</b>	<b>Computation of Advances</b>	
1.1	Net Lending (gross loans - specific and collective provisions + interest in suspense)	1,041,666
1.2	Lending to non-banking financial institutions	51,986
1.3	Net Financial Guarantees & Stand-by LC (issued - received)	2,814
1.4	Interbank Placements	128,555
<b>1.5</b>	<b>Total Advances</b>	<b>1,225,021</b>
<b>2</b>	<b>Calculation of Net Stable Ressources</b>	
2.1	Total capital + general provisions	358,380
	<b>Deduct:</b>	
2.1.1	Goodwill and other intangible assets	
2.1.2	Fixed Assets	7,948
2.1.3	Funds allocated to branches abroad	
2.1.5	Unquoted Investments	
2.1.6	Investment in subsidiaries, associates and affiliates	
<b>2.1.7</b>	<b>Total deduction</b>	<b>7,948</b>
<b>2.2</b>	<b>Net Free Capital Funds</b>	<b>350,432</b>
<b>2.3</b>	<b>Other stable resources:</b>	
2.3.1	Funds from the head office	
2.3.2	Interbank deposits with remaining life of more than 6 months	
2.3.3	Refinancing of Housing Loans	
2.3.4	Borrowing from non-Banking Financial Institutions	1,117,393
2.3.5	Customer Deposits	893,193
2.3.6	Capital market funding/ term borrowings maturing after 6 months from reporting date	
<b>2.3.7</b>	<b>Total other stable resources</b>	<b>2,010,586</b>
<b>2.4</b>	<b>Total Stable Resources (2.2+2.3.7)</b>	<b>2,361,018</b>
<b>3</b>	<b>Advances TO STABLE RESOURCES RATIO (1.6/ 2.4*100)</b>	<b>51.89</b>

## Credit Quality of Assets (CR1)

Jun-25 AED '000	Gross carrying values of		Allowances/Impairments	Of which ECL accounting		Net values (a+b-c)
	Defaulted exposures	Non-defaulted exposures		Allocated in regulatory category of Specific	Allocated in regulatory category of General	
Loans	153,228	995,136	73,202	62,674	10,528	1,221,566
Debt securities	-	362,277	50	-	50	362,327
Off-balance sheet exposures	32,964	434,022	18,151	18,098	53	485,137
<b>Total</b>	<b>186,192</b>	<b>1,791,435</b>	<b>91,403</b>	<b>80,772</b>	<b>10,631</b>	<b>2,069,030</b>

## 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	143,814
2 Loans and debt securities that have defaulted since the last reporting period	-
3 Returned to non-default status	-
4 Amounts written off	-
5 Other changes	-
6 Defaulted loans and debt securities at the end of the reporting period (1+2-3-4±5)	143,814

## Standardized Approach - Credit Risk Exposures & CRM Impact (CR4)

The following table illustrates the effect of CRM on capital calculations and RWA density, providing a synthetic metric on riskiness of each portfolio.

Jun-25 AED '000	a		b		c		d		e		f	
	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	
Sovereigns and their central banks	1,673,833	-	-	-	1,673,833	-	-	-	-	-	-	-
Public Sector Entities	11,072	-	-	-	11,072	-	-	11,072	100.0%	-	-	-
Multilateral development banks	-	-	-	-	-	-	-	-	-	-	-	-
Banks	461,102	267,759	-	-	203,992	293,709	-	-	167,723	36.4%	-	-
Securities firms	-	-	-	-	-	-	-	-	-	-	-	-
Corporates	824,809	239,395	-	-	732,192	99,329	-	-	805,198	97.6%	-	-
Regulatory retail portfolios	84	-	-	-	84	-	-	63	75.0%	-	-	-
Secured by residential property	6,926	-	-	-	6,926	-	-	2,424	35.0%	-	-	-
Secured by commercial real estate	-	-	-	-	-	-	-	-	-	-	-	-
Equity Investment in Funds (EIF)	-	-	-	-	-	-	-	-	-	-	-	-
Past-due loans	61,726	14,866	-	-	61,726	14,866	-	-	76,592	124.1%	-	-
Higher-risk categories	-	-	-	-	-	-	-	-	-	-	-	-
Other assets	79,020	-	-	-	79,020	-	-	53,923	68.2%	-	-	-
<b>Total</b>	<b>3,118,572</b>	<b>522,019</b>	<b>-</b>	<b>-</b>	<b>2,768,846</b>	<b>407,903</b>	<b>-</b>	<b>1,116,995</b>	<b>35.8%</b>	<b>-</b>	<b>-</b>	<b>-</b>

## Standardized Approach - Exposures by Asset Classes & Risk Weights (CR5)

The following table presents the breakdown of credit risk exposures under the standardized approach by asset class and risk weight

Jun-25 AED ' 000	a	b	c	d	e	f	g	h	i
Risk weight	0%	20%	35%	50%	75%	100%	150%	Others	Total credit exposures amount (post CCF and post-CRM)
Asset classes									
Sovereigns and their central banks	1,673,833	-	-	-	-	-	-	-	1,673,833
Public Sector Entities	-	-	-	-	-	11,072	-	-	11,072
Multilateral development banks	-	-	-	-	-	-	-	-	0
Banks	-	158,560	-	265,960	-	108	-	-	424,628
Securities firms	-	-	-	-	-	-	-	-	0
Corporates	-	32,903	-	-	-	798,618	-	-	831,521
Regulatory retail portfolios	-	-	-	-	84	-	-	-	84
Secured by residential property	-	-	6,926	-	-	-	-	-	6,926
Secured by commercial real estate	-	-	-	-	-	0	-	-	0
Equity Investment in Funds (EIF)	-	-	-	-	-	-	-	-	0
Past-due loans	-	-	-	-	-	76,592	-	-	76,592
Higher-risk categories	-	-	-	-	-	-	-	-	0
Other assets	26,383	-	-	-	-	51,780	-	73,930	152,093
<b>Total</b>	<b>1,700,216</b>	<b>191,463</b>	<b>6,926</b>	<b>265,960</b>	<b>84</b>	<b>938,170</b>	<b>-</b>	<b>73,930</b>	<b>3,176,748</b>

Table: MR1

RWA		Jun-25 AED '000
1	General Interest rate risk (General and Specific)	-
2	Equity risk (General and Specific)	-
3	Foreign exchange risk	<b>371</b>
4	Commodity risk	-
	Options	-
5	Simplified approach	-
6	Delta-plus method	-
7	Scenario approach	-
8	Securitisation	-
<b>9</b>	<b>Total</b>	<b>371</b>