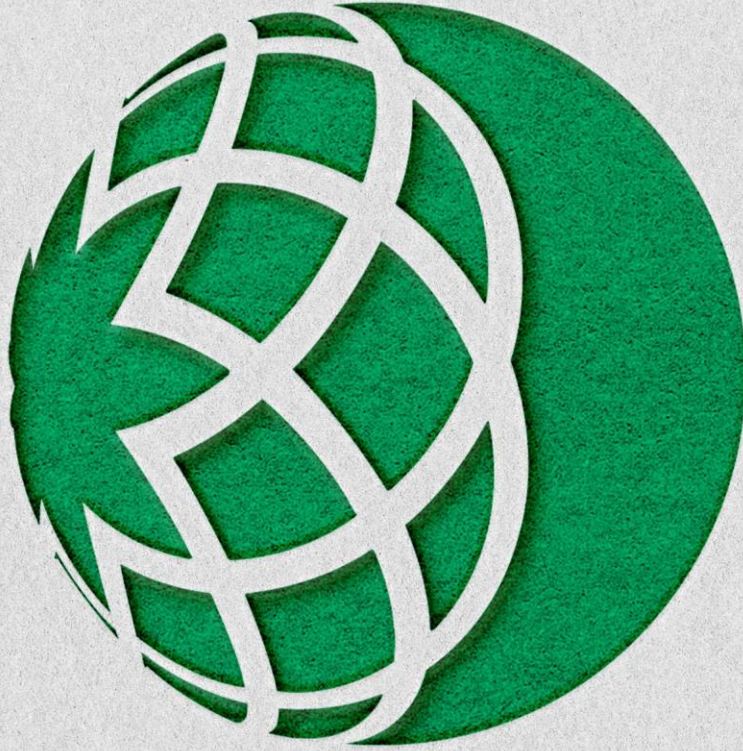


PILLAR 3 DISCLOSURES REPORT

For the six-month period ended 30 June 2024



بنك دبي الإسلامي
Dubai Islamic Bank

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1. Overview and Introduction

This document (as 'Pillar III disclosures report'), in line with the requirements and guidelines of Central Bank of UAE (the "CBUAE"), presents Pillar III disclosures of Dubai Islamic Bank PJSC including its banking subsidiaries (as the "Bank") and all other subsidiaries (as the "Group").

The Pillar 3 report also provides in-depth information about the Group's regulatory capital structure, sources and its adequacy, risk exposures, liquidity position, risk management objectives, policies and assessment processes.

The Pillar 3 report is framed by the regulator in such a way that it provides information, to the users of this report, in a clear, concise, and consistent manner. Not only does it enable market users to access key information about the Group, but it also does that in a very transparent manner that can be easily compared with other market participants. However, the information in this report is supplementary in nature, therefore it is advised to read this report in conjunction with the published financial statements of the Group for the six-month period ended 30 June 2024.

1.1. Basel Regulatory Framework

The Basel Regulatory Accord framework consists of the following three main pillars:

- Pillar I - defines the regulatory minimum capital requirements by providing rules and regulations for measurement of credit risk, market risk and operational risk.
- Pillar II - addresses the Bank's Internal Capital Adequacy Assessment Process ("ICAAP") for assessing the overall capital adequacy in addition to Pillar I. Pillar II also introduces the Supervisory Review and Evaluation Process ("SREP"), which is used as a tool to assess the internal capital adequacy of banks; and
- Pillar III - complements the other two pillars and focuses on enhanced transparency in information disclosure, covering risk and capital management, including capital adequacy which encourages market discipline and allows market participants to assess specific information.

CBUAE has established regulatory thresholds for Common Equity Tier 1, Tier 1 and overall regulatory Capital.

- CET1 must be at least 7.0% of risk weighted assets (RWA).
- Tier 1 Capital must be at least 8.5% of RWA.
- Total Capital must be at least 10.5% of RWA.

On top of this minimum capital requirement, CBUAE has also mandated the banks to keep additional buffers i.e., capital conservation buffer (CCB) of 2.5% of RWAs and D-SIB buffer is 0.5% of RWA. The banks are also subject to counter-cyclical buffer (CCyB) that varies between zero and 2.5% of total risk weighted assets. CCyB is currently at 0.00026% for DIB with respect to credit exposures in jurisdictions attracting counter-cyclical buffer.

1.2. Implementation and Compliance of Basel Framework

The Bank has been in compliance with Basel Accord guidelines since December 2007, in accordance with CBUAE directives on the Standardised Approach for Credit, Market and Operational Risk.

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

The Bank will ensure the smooth implementation of any forthcoming new guidelines and disclosure requirements from the regulator.

1.3. Internal Review & Verification

This document, Pillar III disclosures report for the six-month period ended 30 June 2024, has been audited by Group Internal Audit .

2. Overview and Introduction

2.1. Key metrics of the Group (KM1)

The below table provides an overview of the Bank's key prudential metrics related to regulatory capital, capital adequacy, minimum capital ratio requirement, additional buffers, leverage ratio and liquidity ratios.

AED '000'

S. No	Particulars	30 Jun 2024	31 Mar 2024	31 Dec 2023	30 Sept 2023	30 Jun 2023
	Available capital (amounts)					
1	Common Equity Tier 1 (CET1)	34,387,610	32,903,768	31,826,709	33,683,795	32,328,243
1a	Fully loaded ECL accounting model	-	-	-	-	-
2	Tier 1	42,651,860	41,168,018	40,090,959	41,948,045	40,592,493
2a	Fully loaded ECL accounting model Tier 1	-	-	-	-	-
3	Total capital	45,517,477	44,042,827	42,936,482	44,777,013	43,345,158
3a	Fully loaded ECL accounting model total capital	-	-	-	-	-
	Risk-weighted assets (amounts)					
4	Total risk-weighted assets (RWA)	251,751,403	251,743,668	248,623,493	246,835,156	242,020,731
	Risk-based capital ratios as a percentage of RWA					
5	Common Equity Tier 1 ratio (%)	13.7%	13.1%	12.8%	13.6%	13.4%
5a	Fully loaded ECL accounting model CET1 (%)	-	-	-	-	-
6	Tier 1 ratio (%)	16.9%	16.4%	16.1%	17.0%	16.8%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	-	-	-	-	-
7	Total capital ratio (%)	18.1%	17.5%	17.3%	18.1%	17.9%
7a	Fully loaded ECL accounting model total capital ratio (%)	-	-	-	-	-
	Additional CET1 buffer requirements as a percentage of RWA					
8	Capital conservation buffer requirement (2.5% from 2019) (%)	2.5%	2.5%	2.5%	2.5%	2.5%
9	Countercyclical buffer requirement (%) ¹	0.0%	0.0%	0.0%	0.0%	0.0%
10	Bank D-SIB additional requirements (%)	0.5%	0.5%	0.5%	0.5%	0.5%
11	Total of bank CET1 specific buffer requirements (%) (row 8 + row 9+ row 10)	3.0%	3.0%	3.0%	3.0%	3.0%
12	CET1 available after meeting the bank's minimum capital requirements (%)	6.7%	6.1%	5.8%	6.6%	6.4%

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AED '000'

S. No	Particulars	30 Jun 2024	31 Mar 2024	31 Dec 2023	30 Sept 2023	30 Jun 2023
Leverage Ratio						
13	Total leverage ratio measure	338,455,778	342,959,047	330,007,584	329,378,100	315,120,674
14	Leverage ratio (%) (row 2/row 13)	12.6%	12.0%	12.1%	12.7%	12.9%
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)	-	-	-	-	-
Liquidity Coverage Ratio ²						
15	Total HQLA	51,621,837	60,088,225	51,813,392	54,103,296	54,734,386
16	Total net cash outflow	35,367,462	35,840,527	27,673,363	32,582,900	34,350,766
17	LCR ratio (%)	146.0%	167.7%	187.2%	166.1%	159.3%
Net Stable Funding Ratio ²						
18	Total available stable funding	221,831,240	219,827,960	211,434,553	211,926,514	206,550,432
19	Total required stable funding	205,200,377	207,020,685	199,985,374	199,873,865	191,494,778
20	NSFR ratio (%)	108.1%	106.2%	105.7%	106.0%	107.9%
ELAR ³						
21	Total HQLA	-	-	-	-	-
22	Total liabilities	-	-	-	-	-
23	Eligible Liquid Assets Ratio (ELAR) (%)	-	-	-	-	-
ASRR ⁴						
24	Total available stable funding	-	-	-	-	-
25	Total Advances	-	-	-	-	-
26	Advances to Stable Resources Ratio (%)	-	-	-	-	-

¹ CCyB is at 0.00026% for 30 June 2024 (0.0002% for 31 Mar 2024).

² LCR and NSFR are calculated as at the end of each period. For average LCR, refer to table LIQ1.

³ ELAR is not applicable.

⁴ ASRR is not applicable.

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2.2. Overview of RWA (OV1)

The below table provides an overview of the total RWA(s) (forming the denominator of the risk-based capital requirements).

S. No	Particulars	Risk weighted assets (RWA)		Minimum capital requirements ¹	
		30 Jun 2024	31 Mar 2024	30 Jun 2024	31 Mar 2024
		AED '000'			
1	Credit risk (excluding counterparty credit risk) ²	227,415,421	227,978,255	23,878,619	23,937,717
2	Of which: standardised approach (SA)	227,415,421	227,978,255	23,878,619	23,937,717
3					
4					
5					
6	Counterparty credit risk (CCR)	1,034,706	1,171,200	108,644	122,976
7	Of which: standardised approach for counterparty credit risk	1,034,706	1,171,200	108,644	122,976
8					
9					
10					
11					
12	Equity investments in funds - look-through approach	-	-	-	-
13	Equity investments in funds - mandate-based approach	431,593	467,637	45,317	49,102
14	Equity investments in funds - fallback approach	367,618	367,618	38,600	38,600
15	Settlement risk	-	-	-	-
16	Securitisation exposures in the banking book	-	-	-	-
17					
18	Of which: securitisation external ratings-based approach (SEC-ERBA)	-	-	-	-
19	Of which: securitisation standardised approach (SEC-SA)	-	-	-	-
20	Market risk	2,640,364	2,418,032	277,238	253,893
21	Of which: standardised approach (SA)	2,640,364	2,418,032	277,238	253,893
22					
23	Operational risk	19,861,701	19,340,926	2,085,479	2,030,797
24					
25					
26	Total (1+6+10+11+12+13+14+15+16+20+23)	251,751,403	251,743,668	26,433,897	26,433,085

¹ The minimum capital requirement applied is 10.5% in line with the guidance of Pillar 3 disclosures. In addition to this, the Bank is required to maintain a combined buffer of 3% (including CCyB) to CET 1.

² Including CVA but excluding equity investment in funds.

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3. Composition of capital

3.1. Composition of regulatory capital (CC1)

S. No	Particulars	30 Jun 2024	31 Dec 2023	Reference to CC2
		AED '000'	AED '000'	
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	7,240,744	7,240,744	a
2	Retained earnings	16,798,629	14,088,870	c - Dividend
3	Accumulated other comprehensive income (and other reserves)	10,639,622	10,739,953	
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	34,678,995	32,069,567	
Common Equity Tier 1 capital regulatory adjustments				
7	Prudent valuation adjustments	-	-	
8	Goodwill (net of related tax liability)	-	-	
9	Other intangibles other than mortgage servicing rights (net of related tax liability)	141,488	127,048	
10	Deferred tax assets that rely on future profitability, excluding those arising from temporary differences (net of related tax liability)	118,582	84,495	
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)	31,315	31,315	
16	Reciprocal cross-holdings in common equity	-	-	
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	291,385	242,858	
25	Common Equity Tier 1 capital (CET1)	34,387,610	31,826,709	
Additional Tier 1 capital: instruments				
26	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	8,264,250	8,264,250	b
27	Of which: classified as equity under applicable accounting standards	8,264,250	8,264,250	
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	8,264,250	8,264,250	
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)	8,264,250	8,264,250	
39	Tier 1 capital (T1= CET1 + AT1)	42,651,860	40,090,959	

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S. No	Particulars	30 Jun 2024	31 Dec 2023	Reference to CC2
		AED '000'	AED '000'	
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 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	-	-	
43	Of which: instruments issued by subsidiaries subject to phase-out	-	-	
44	Provisions	2,865,617	2,845,523	
45	Tier 2 capital before regulatory adjustments	2,865,617	2,845,523	
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 and other TLAC liabilities of banking, financial and Insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	-	-	
49	CBUAE specific regulatory adjustments	-	-	
50	Total regulatory adjustments to Tier 2 capital	-	-	
51	Tier 2 capital (T2)	2,865,617	2,845,523	
52	Total regulatory capital (TC = T1 + T2)	45,517,477	42,936,482	
53	Total risk-weighted assets	251,751,403	248,623,493	
Capital ratios and buffers				
54	Common Equity Tier 1 (as a percentage of risk-weighted assets)	13.7%	12.8%	
55	Tier 1 (as a percentage of risk-weighted assets)	16.9%	16.1%	
56	Total capital (as a percentage of risk-weighted assets)	18.1%	17.3%	
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)	3.0%	3.0%	
58	Of which: capital conservation buffer requirement	2.5%	2.5%	
59	Of which: bank-specific countercyclical buffer requirement	0.0%	0%	
60	Of which: higher loss absorbency requirement (e.g. DSIB)	0.5%	0.5%	
61	Common Equity Tier 1 (as a percentage of risk-weighted assets) available after meeting the bank's minimum capital requirement.	6.7%	5.8%	
The CBUAE Minimum Capital Requirement				
62	Common Equity Tier 1 minimum ratio	7.0%	7.0%	
63	Tier 1 minimum ratio	8.5%	8.5%	
64	Total capital minimum ratio	10.5%	10.5%	
66	Significant investments in common stock of financial entities	-	-	
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)	4,139,734	3,987,776	
70	Cap on inclusion of provisions in Tier 2 under standardised approach	2,865,617	2,845,523	
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)	-	-	

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3.2. Reconciliation of regulatory capital to balance sheet (CC2)

S. No	Particulars	Balance sheet as in published financial statements	Under regulatory scope of consolidation	Balance sheet as in published financial statements	Under regulatory scope of consolidation	Reference
		30 Jun 2024 AED '000'		31 Dec 2023 AED '000'		
Assets						
1	Cash and balances with the central banks	21,588,097	21,587,508	24,019,524	24,019,011	
2	Due from banks and financial institutions	5,157,667	3,822,247	4,483,687	3,455,910	
3	Islamic financing and investing assets, net	199,251,140	199,093,522	199,453,349	199,268,246	
4	Investments in Sukuk	78,639,502	78,639,502	68,172,165	68,172,165	
5	Other investments measured at fair value	795,693	791,714	846,510	842,470	
6	Investments in associates and joint ventures	2,378,391	3,703,269	2,431,828	3,691,284	
7	Properties held for development and sale	1,016,228	32,056	1,050,081	32,056	
8	Investment properties	5,065,431	2,912,239	5,625,224	3,460,376	
9	Receivables and other assets	6,831,627	7,405,738	6,324,139	6,697,633	
10	Property and equipment	1,926,796	1,317,611	1,884,996	1,258,808	
	Total assets	322,650,572	319,305,406	314,291,503	310,897,959	
Liabilities						
1	Customer's deposits	234,017,567	234,674,821	222,054,207	222,634,462	
2	Due to banks and financial institutions	4,415,175	4,292,117	12,966,965	12,804,460	
3	Sukuk issued	24,154,680	24,059,063	20,480,977	20,480,977	
4	Payables and other liabilities	12,900,559	11,806,593	11,355,221	10,231,304	
	Total liabilities	275,487,981	274,832,594	266,857,370	266,151,203	
Shareholders' equity						
1	Share capital	7,240,744	7,240,744	7,240,744	7,240,744	a
2	Tier 1 sukuk	8,264,250	8,264,250	8,264,250	8,264,250	b
3	Other reserves and treasury shares	15,145,668	15,145,668	14,784,668	14,784,668	
4	Investments fair value reserve	(1,376,797)	(1,376,797)	(1,331,986)	(1,331,986)	
5	Exchange translation reserve	(1,797,627)	(1,797,627)	(1,741,437)	(1,741,437)	
6	Retained earnings	16,798,629	16,798,629	17,341,070	17,341,070	c
7	Non-controlling interests	2,887,724	197,945	2,876,824	189,447	
	Total shareholders' equity	47,162,591	44,472,812	47,434,133	44,746,756	
	Total Liabilities and Shareholders' equity	322,650,572	319,305,406	314,291,503	310,897,959	

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3.3. Main features of regulatory capital instruments (CCA)

S. No.	Particulars	Quantitative / qualitative information			
		Dubai Islamic Bank PJSC			
1	Issuer	Dubai Islamic Bank PJSC			
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	AED000201015	XS1935140068	XS2258453443	XS2330535381
3	Governing law(s) of the instrument	UAE Law	English Law	English Law	English Law
	Regulatory treatment				
4	Transitional arrangement rules (i.e. grandfathering)	NA	NA	NA	NA
5	Post-transitional arrangement rules (i.e. grandfathering)	NA	NA	NA	NA
6	Eligible at solo/group/group and solo	Group and Solo			
7	Instrument type (types to be specified by each jurisdiction) ^{1, 2}	Ordinary Shares	Sukuk	Sukuk	Sukuk
8	Amount recognised in regulatory capital (in AED 'thousands' as of reporting date)	7,240,744	2,754,750	3,673,000	1,836,500
9	Nominal amount of instrument (in 'millions')	NA	USD 750	USD 1000	USD 500
9a	Issue price	NA	100 percent		
9b	Redemption price	As per Market Value	At par		
10	Accounting classification	Shareholder's equity	Tier 1 sukuk		
11	Original date of issuance	Multiple	22 nd January 2019	19 th November 2020	19 th April 2021
12	Perpetual or dated	NA	Perpetual		
13	Original maturity date	NA	NA	NA	NA
14	Issuer call subject to prior supervisory approval	NA	Yes		
15	Optional call date, contingent call dates and redemption amount	NA	On or after 22-Jan - 2025/Tax event or Capital Event/ at par	On or after 19- May - 2026/Tax event or Capital Event/ at par	On or after 19-Oct - 2026/ Tax event or Capital Event/ at par
16	Subsequent call dates, if applicable	NA	Any Periodic Distribution Date after 22-Jan - 2025	Any Periodic Distribution Date on or after the First Reset Date (19- Nov- 2026)	Any Periodic Distribution Date on or after the First Reset Date (19-Apr-2027)
	Coupons / dividends				
17	Fixed or floating dividend/coupon	Dividend	Fixed		
18	Coupon rate and any related index ²	NA	6.25%	4.63%	3.38%
19	Existence of a dividend stopper	NA	Yes	Yes	Yes
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Full discretionary	Full discretionary		
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Full discretionary	Full discretionary		
21	Existence of step-up or other incentive to redeem	NA	No	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative		
23	Convertible or non-convertible	NA	Non-convertible		
24	Write down feature	NA	Yes		
25	If write-down, write down trigger(s)	NA	Notice from the financial regulator to the Issuer that the Issuer has, or will, become Non-Viable (as defined in the Conditions) without a write-down or a public injection of capital or equivalent support		
26	If write-down, full or partial	NA	Full or Partial as determined by the Financial Regulator.		
27	If write down, permanent or temporary	NA	Permanent		
28	If temporary write-own, description of writeup mechanism	NA	NA	NA	NA

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S. No.	Particulars	Quantitative / qualitative information			
28a	Type of subordination	NA	Structural subordination		
29	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned).	NA	Senior only to Share Capital	Senior only to Share Capital	Senior only to Share Capital
30	Non-compliant transitioned features	NA	No	No	No
31	If yes, specify non-compliant features	NA	NA	NA	NA

¹ <https://www.dib.ae/about-us/investor-relations/share-information>.

² <https://www.dib.ae/about-us/investor-relations/disclosures-publications>.

4. Macroprudential supervisory measures

4.1. Geographical distribution of credit exposures used in the countercyclical capital buffer (CCyB1)

The below table provides an overview of the geographical distribution of private sector credit exposures relevant for the calculation of countercyclical buffer.

30 June 2024 – AED ‘000’

Geographical breakdown	a	b		c	d	e
	Countercyclical capital buffer rate	Exposure values and/or risk-weighted assets used in the computation of the countercyclical capital buffer		Risk-weighted assets	Bank-specific countercyclical capital buffer rate	Countercyclical buffer amount
Exposure values						
Norway	2.50%	19,094	19,094		0.0%	638
Belgium	0.50%	419	629		0.0%	4
Sum ¹		19,513	19,723		0.0³%	642
Other countries	0.00%	247,182,986	188,491,268		-	-
Total ²		247,202,499	188,510,991		0.0³%	642

¹ Sum of private sector credit exposures and related RWA in jurisdictions (based on country of ultimate risk) with a non-zero CCyB rate.

² Total of private sector credit exposures and related RWA across all jurisdictions (based on country of ultimate risk).

³ CCyB is at 0.00026% for 30 June 2024

5. Leverage ratio

5.1. Summary comparison of accounting assets vs leverage ratio exposure measure (LR1)

The below table provides reconciliation of the total assets in the published financial statements to the leverage ratio exposure measure.

<i>AED '000'</i>			
S. No.	Particulars	30 Jun 2024	31 Mar 2024
1	Total consolidated assets as per published financial statements	322,650,572	327,314,235
2	Adjustments for investments in banking, financial, Insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	(3,345,166)	(3,500,347)
3	Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference	-	-
4	Adjustments for temporary exemption of central bank reserves (if applicable)	-	-
5	Adjustment for fiduciary assets recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	-	-
6	Adjustments for regular-way purchases and sales of financial assets subject to trade date accounting	-	-
7	Adjustments for eligible cash pooling transactions	-	-
8	Adjustments for derivative financial instruments	840,776	898,927
9	Adjustment for securities financing transactions (i.e. repos and similar secured lending)	-	-
10	Adjustments for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)	15,814,470	15,853,009
11	Adjustments for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital	-	-
12	Other adjustments	2,495,126	2,393,223
13	Leverage ratio exposure measure	338,455,778	342,959,047

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5.2. Leverage ratio common disclosure template (LR2)

The below table provides a detailed breakdown of the components of the leverage ratio exposure, as well as information on the leverage ratio, minimum requirements and buffers.

AED '000'			
S. No.	Particulars	30 June 2024	31 Mar 2024
On-balance sheet exposures			
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral) ¹	321,027,282	325,410,250
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)	(260,070)	(226,845)
7	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of rows 1 to 6)	320,767,212	325,183,405
Derivative exposures			
8	Replacement cost associated with <i>all</i> derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	322,111	356,096
9	Add-on amounts for PFE associated with <i>all</i> derivatives transactions	1,551,985	1,566,537
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)	1,874,096	1,922,633
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	33,023,220	34,139,645
20	(Adjustments for conversion to credit equivalent amounts)	(17,208,750)	(18,286,636)
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)	15,814,470	15,853,009
Capital and total exposures			
23	Tier 1 capital	42,651,860	41,168,018
24	Total exposures (sum of rows 7, 13, 18 and 22)	338,455,778	342,959,047
Leverage ratio			
25	Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)	12.6%	12.0%
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	12.6%	12.0%
26	CBUAE minimum leverage ratio requirement	3.5%	3.5%
27	Applicable leverage buffers	-	-

¹ The On-balance sheet exposures decreased in 'June 2024' from 'Mar 2024', due to decrease in exposure to central banks.

6. Liquidity Risk

6.1. Liquidity Coverage Ratio – LCR (LIQ1)

30 June 2024 – AED '000'

S. No	Particulars	Total unweighted value (average)	Total weighted value (average)
High-quality liquid assets			
1	Total HQLA		62,729,003
Cash outflows			
2	Retail deposits and deposits from small business customers, of which:	52,762,473	4,268,908
3	Stable deposits	20,146,793	1,007,340
4	Less stable deposits	32,615,680	3,261,568
5	Unsecured wholesale funding, of which:	77,866,606	30,206,381
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	26,609,539	6,652,385
7	Non-operational deposits (all counterparties)	51,257,067	23,553,996
8	Unsecured debt	-	-
9	Secured wholesale funding		-
10	Additional requirements, of which:	33,079,753	4,553,183
11	Outflows related to derivative exposures and other collateral requirements	1,308,000	261,600
12	Outflows related to loss of funding of debt products	-	-
13	Credit and liquidity facilities	31,771,753	4,291,583
14	Other contractual funding obligations	-	-
15	Other contingent funding obligations	-	-
16	TOTAL CASH OUTFLOWS		39,028,472
Cash inflows			
17	Secured lending (e.g. reverse repo)	-	-
18	Inflows from fully performing exposures	2,749,707	1,374,853
19	Other cash inflows	2,641,740	2,641,740
20	TOTAL CASH INFLOWS	5,391,446	4,016,593
Total adjusted value			
21	Total HQLA		62,729,003
22	Total net cash outflows		35,011,879
23	Liquidity coverage ratio (%)		179.9%

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31 Mar 2024 – AED '000'

S. No	Particulars	Total unweighted value (average)	Total weighted value (average)
High-quality liquid assets			
1	Total HQLA		55,726,313
Cash outflows			
2	Retail deposits and deposits from small business customers, of which:	51,908,154	4,209,868
3	Stable deposits	19,618,949	980,947
4	Less stable deposits	32,289,205	3,228,921
5	Unsecured wholesale funding, of which:	70,886,597	27,326,337
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	27,057,534	6,764,383
7	Non-operational deposits (all counterparties)	43,829,063	20,561,954
8	Unsecured debt	-	-
9	Secured wholesale funding		-
10	Additional requirements, of which:	38,713,449	4,225,718
11	Outflows related to derivative exposures and other collateral requirements	6,461,252	1,292,251
12	Outflows related to loss of funding of debt products	-	-
13	Credit and liquidity facilities	32,252,197	2,933,467
14	Other contractual funding obligations	-	-
15	Other contingent funding obligations	-	-
16	TOTAL CASH OUTFLOWS		35,761,923
Cash inflows			
17	Secured lending (e.g. reverse repo)	-	-
18	Inflows from fully performing exposures	3,665,800	1,832,900
19	Other cash inflows	1,993,661	1,993,661
20	TOTAL CASH INFLOWS	5,659,461	3,826,561
Total adjusted value			
21	Total HQLA		55,726,313
22	Total net cash outflows		31,935,362
23	Liquidity coverage ratio (%)		176.8%

The LCR is designed to ensure that banks hold a sufficient reserve of high-quality liquid assets (HQLA) to allow them to survive a period of liquidity stress lasting 30 calendar days. LCR ratio as at 30th June 2024 was 146.0% (LCR at 31st March 2024 was 167.7%) whereas the average LCR ratio for the quarter ended 30th June 2024 was 179.9% (average LCR for quarter ended 31st March 2024 was 176.8%). Both spot and average LCR ratios are higher than CBUAE's current minimum requirement of 100%.

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6.2. Net Stable Funding Ratio – NSFR (LIQ2)

30 June 2024 – AED '000'

S. No	Particulars	Unweighted value by residual maturity				Weighted value
		No maturity	<6 months	6 months to <1 year	≥1 year	
	Available stable funding (ASF) item					
1	Capital:					
2	Regulatory capital	45,818,393	-	-	-	45,818,393
3	Other capital instruments	-	-	-	-	-
4	Retail deposits and deposits from small business customers:					
5	Stable deposits	22,702,395	956,644	422,426	259	22,877,651
6	Less stable deposits	25,007,407	22,992,802	13,982,438	1,112,683	56,897,066
7	Wholesale funding:					
8	Operational deposits	30,850,148	-	-	-	15,425,074
9	Other wholesale funding	18,469,131	57,346,382	47,744,376	21,526,266	79,661,793
10	Liabilities with matching interdependent assets					
11	Other liabilities:					
12	NSFR derivative liabilities				1,003,222	
13	All other liabilities and equity not included in the categories	-	8,300,210	1,753,795	274,366	1,151,263
14	Total ASF					221,831,240
	Required stable funding (RSF) item					
15	Total NSFR high-quality liquid assets (HQLA)	16,098,258	6,310,303	2,544,415	47,538,304	14,221,834
16	Deposits held at other financial institutions for operational purposes	-	-	-	-	-
17	Performing loans and securities:					
18	Performing loans to financial institutions secured by Level 1 HQLA	-	-	-	-	-
19	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	-	4,025,103	1,635,798	-	1,421,665
20	Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which:	-	23,091,624	17,389,859	119,216,800	121,575,021
21	With a risk weight of less than or equal to 35% under the Basel II standardised approach for credit risk	-	-	-	18,586,640	12,081,316
22	Performing residential mortgage, of which:					
23	With a risk weight of less than or equal to 35% under the Basel II standardised approach for credit risk	-	-	-	17,996,797	11,697,918
24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	-	844,980	654,695	26,052,295	22,894,289
25	Assets with matching interdependent liabilities					
26	Other assets:					
27	Physical traded commodities, including gold	-				-
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs		-	-	-	-
29	NSFR derivative assets				587,513	-
30	NSFR derivative liabilities before deduction of variation margin posted				1,003,222	200,644
31	All other assets not included in the above categories	17,398,574	-	-	291,385	17,689,959
32	Off-balance sheet items					3,417,731
33	Total RSF					205,200,377
34	Net Stable Funding Ratio (%)					108.10%

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S. No	Particulars	Unweighted value by residual maturity				Weighted value
		No maturity	<6 months	6 months to <1 year	≥1 year	
	Available stable funding (ASF) item					
1	Capital:					
2	Regulatory capital	43,179,341	-	-	-	43,179,341
3	Other capital instruments	-	-	-	-	-
4	Retail deposits and deposits from small business customers:					
5	Stable deposits	19,927,325	1,568,294	315,529	9,206	20,729,796
6	Less stable deposits	25,788,077	20,008,087	13,923,555	2,215,113	55,962,860
7	Wholesale funding:					
8	Operational deposits	26,947,714	-	-	-	13,473,857
9	Other wholesale funding	8,743,483	100,954,870	12,644,224	22,805,125	76,821,622
10	Liabilities with matching interdependent assets					
11	Other liabilities:					
12	NSFR derivative liabilities				1,080,859	
13	All other liabilities and equity not included in the categories	-	9,750,505	2,109,124	212,514	1,267,076
14	Total ASF					211,434,553
	Required stable funding (RSF) item					
15	Total NSFR high-quality liquid assets (HQLA)	17,053,750	11,791,918	974,428	36,811,769	12,232,593
16	Deposits held at other financial institutions for operational purposes	-	-	-	-	-
17	Performing loans and securities:					
18	Performing loans to financial institutions secured by Level 1 HQLA	-	-	-	-	-
19	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	-	3,651,292	1,287,227	-	1,191,307
20	Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which:	-	21,890,035	20,654,207	116,550,048	120,339,662
21	With a risk weight of less than or equal to 35% under the Basel II standardised approach for credit risk	-	-	-	18,119,616	11,777,750
22	Performing residential mortgage, of which:					
23	With a risk weight of less than or equal to 35% under the Basel II standardised approach for credit risk	-	-	-	19,307,911	12,550,142
24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	-	1,768,163	844,623	22,921,664	20,789,807
25	Assets with matching interdependent liabilities					
26	Other assets:					
27	Physical traded commodities, including gold	-				-
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs		-	-	-	-
29	NSFR derivative assets				962,877	-
30	NSFR derivative liabilities before deduction of variation margin posted				1,080,859	216,172
31	All other assets not included in the above categories	17,350,559	-	-	242,859	17,593,418
32	Off-balance sheet items					3,294,522
33	Total RSF					199,985,374
34	Net Stable Funding Ratio (%)					105.73%

7. Credit Risk

7.1. Credit quality of assets (CR1)

30 June 2024 – AED '000'

S. No	Particulars	Gross carrying values of		Allowances/ Impairments (c)	Of which ECL accounting provisions for credit losses on SA exposures		Net values (a + b - c)
		Defaulted exposures ² (a)	Non- defaulted exposures (b)		Allocated in regulatory category of Specific (d)	Allocated in regulatory category of General (e)	
1	Financing and investing assets	9,661,195	197,892,736	8,460,409	6,311,264	2,149,145	199,093,522
2	Sukuks	24,911	78,897,985	283,394	6,654	276,740	78,639,502
3	Off-balance sheet exposures ¹	1,083,159	33,553,929	40,913	-	40,913	34,596,175
4	Total	10,769,265	310,344,650	8,784,716	6,317,918	2,466,798	312,329,199

¹ Including derivatives.

² The defaulted exposures as reported above are in-line with regulatory reporting i.e. past due more 90 days.

31 December 2023 – AED '000'

S. No	Particulars	Gross carrying values of		Allowances/ Impairments (c)	Of which ECL accounting provisions for credit losses on SA exposures		Net values (a + b - c)
		Defaulted exposures ² (a)	Non- defaulted exposures (b)		Allocated in regulatory category of Specific (d)	Allocated in regulatory category of General (e)	
1	Financing and investing assets	10,365,963	197,803,892	8,901,609	6,676,924	2,224,685	199,268,246
2	Sukuks	72,918	68,400,693	301,446	37,816	263,630	68,172,165
3	Off-balance sheet exposures ¹	1,141,403	34,221,533	40,913	-	40,913	35,322,023
4	Total	11,580,284	300,426,118	9,243,968	6,714,740	2,529,228	302,762,434

¹ Including derivatives.

² The defaulted exposures as reported above are in-line with regulatory reporting i.e. past due more 90 days.

7.2. Changes in the stock of defaulted financing and sukuks (CR2)

S. No	Particulars	30 Jun 2024 AED '000'	31 Dec 2023 AED '000'
1	Defaulted financing and sukuks at the end of the previous reporting period	10,438,881	11,783,862
2	Financing and sukuks that have defaulted since the last reporting period	1,464,108	810,032
3	Returned to non-default status	(684,100)	(484,523)
4	Amounts written off	(1,270,401)	(643,401)
5	Other changes	(262,382)	(1,027,089)
6	Defaulted financing and sukuks at the end of the reporting period (1+2-3-4-5)	9,686,106	10,438,881

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7.3. Credit risk mitigation techniques – overview (CR3)

30 June 2024 - AED '000'

Particulars	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
Financing and investing assets	157,064,152	41,027,310	4,347,333	1,002,060	898,364	-	-
Sukuks	78,639,502	-	-	-	-	-	-
Total	235,703,654	41,027,310	4,347,333	1,002,060	898,364	-	-
Of which defaulted	3,099,602	268,586	2,139	-	-	-	-

31 December 2023 - AED '000'

Particulars	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
Financing and investing assets	158,112,002	40,270,005	5,415,819	886,239	593,314	-	-
Sukuks	68,172,165	-	-	-	-	-	-
Total	226,284,167	40,270,005	5,415,819	886,239	593,314	-	-
Of which defaulted	3,709,790	14,351	6	-	-	-	-

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7.4. Standardised approach - credit risk exposure and CRM effects (CR4)

30 June 2024 - AED '000'

Asset class ¹	Exposures before CCF and CRM		Exposures post-CCF and CRM ²		RWA and RWA density	
	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA ³	RWA density
Sovereigns and their central banks	94,858,037	71,487	94,796,984	71,487	29,120,842	30.7%
Public Sector Entities	34,244,349	4,528,142	34,224,349	1,364,328	33,410,073	93.9%
Multilateral development banks	751,303	-	751,303	-	-	0%
Banks	9,109,598	898,799	9,109,598	868,996	5,170,806	51.8%
Securities firms	-	-	-	-	-	0%
Corporates	96,731,517	23,948,986	92,078,351	10,118,674	95,540,401	93.5%
Regulatory retail portfolios	33,460,210	3,908,303	33,390,626	226,226	25,398,183	75.6%
Secured by residential property	23,683,680	125,924	23,619,984	25,185	9,516,062	40.2%
Secured by commercial real estate	6,117,952	-	6,018,043	-	5,994,723	99.6%
Equity Investment in Funds (EIF)	326,344	-	326,344	-	799,211	244.9%
Past-due financing	10,131,522	1,083,159	3,820,889	1,083,159	5,785,060	118.0%
Higher-risk categories	1,213,851	-	1,213,851	-	1,820,776	150.0%
Other assets	16,145,708	72,289	16,145,708	72,289	15,658,496	96.6%
Total	326,774,071	34,637,089	315,496,030	13,830,344	228,214,633	69.3%

31 December 2023 - AED '000'

Asset class ¹	Exposures before CCF and CRM		Exposures post-CCF and CRM ²		RWA and RWA density	
	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA ³	RWA density
Sovereigns and their central banks	89,386,610	-	89,386,610	-	27,338,424	30.6%
Public Sector Entities	37,164,764	4,022,878	36,151,853	1,114,966	35,129,548	94.3%
Multilateral development banks	375,351	-	375,351	-	-	0.0%
Banks	8,889,697	577,274	8,889,696	564,011	4,662,033	49.3%
Securities firms	-	-	-	-	-	0.0%
Corporates	95,316,680	25,026,414	90,410,017	10,229,829	97,390,577	96.8%
Regulatory retail portfolios	30,940,134	4,413,508	30,871,562	250,043	23,547,148	75.7%
Secured by residential property	22,923,891	-	22,885,913	-	9,128,497	39.9%
Secured by commercial real estate	6,539,563	114,000	6,396,951	22,800	6,396,431	99.6%
Equity Investment in Funds (EIF)	358,005	-	358,005	-	846,703	236.5%
Past-due financing	10,931,588	1,141,403	4,174,137	1,141,403	5,880,562	110.6%
Higher-risk categories	1,616,694	-	1,616,694	-	2,425,040	150.0%
Other assets	14,127,004	67,459	14,127,003	67,459	13,610,215	95.9%
Total	318,569,981	35,362,936	305,643,792	13,390,511	226,355,178	71.0%

¹ Including derivatives.

² CRM impact has been included.

³ Excluding CVA charge.

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7.5. Standardised approach - exposures by asset classes and risk weights (CR5)

30 June 2024 - AED '000'

Asset class	----- Risk weight -----								Total ¹
	0%	20%	35%	50%	75%	100%	150%	Others	
Sovereigns and their central banks	55,003,354	10,278,043	-	9,311,899	-	16,006,957	4,268,218	-	94,868,471
Public Sector Entities	-	-	-	4,357,209	-	31,231,468	-	-	35,588,677
Multilateral development banks	751,303	-	-	-	-	-	-	-	751,303
Banks	-	3,025,054	-	4,876,169	-	1,976,692	100,679	-	9,978,594
Securities firms	-	-	-	-	-	-	-	-	-
Corporates	-	36,249	-	16,480,085	-	82,455,858	3,224,833	-	102,197,025
Regulatory retail portfolios	-	-	-	-	32,874,675	742,177	-	-	33,616,852
Secured by residential property	-	-	21,181,806	-	1,443,735	1,019,628	-	-	23,645,169
Secured by commercial real estate	-	20,400	-	14,000	-	5,983,643	-	-	6,018,043
Equity Investment in Funds (EIF)	-	-	-	-	-	-	287,729	38,615	326,344
Past-due financing	-	-	-	-	-	3,142,023	1,762,025	-	4,904,048
Higher-risk categories	-	-	-	-	-	-	1,213,851	-	1,213,851
Other assets	2,114,227	-	-	-	-	12,953,189	171,145	979,436	16,217,997
Total	57,868,884	13,359,746	21,181,806	35,039,362	34,318,410	155,511,635	11,028,480	1,018,051	329,326,374

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Asset class	----- Risk weight -----								Total ¹
	0%	20%	35%	50%	75%	100%	150%	Others	
Sovereigns and their central banks	51,903,571	10,240,806	-	6,789,152	-	17,567,871	2,885,210	-	89,386,610
Public Sector Entities	-	-	-	4,274,542	-	32,992,277	-	-	37,266,819
Multilateral development banks	375,351	-	-	-	-	-	-	-	375,351
Banks	-	4,890,803	-	1,862,231	-	2,596,504	104,169	-	9,453,707
Securities firms	-	-	-	-	-	-	-	-	-
Corporates	-	14,145	-	10,921,773	-	85,258,060	4,445,868	-	100,639,846
Regulatory retail portfolios	-	-	-	-	30,297,825	823,780	-	-	31,121,605
Secured by residential property	-	-	20,710,977	-	1,181,125	993,811	-	-	22,885,913
Secured by commercial real estate	-	20,400	-	14,000	-	6,385,351	-	-	6,419,751
Equity Investment in Funds (EIF)	-	-	-	-	-	-	319,390	38,615	358,005
Past-due financing	-	-	-	-	-	4,185,496	1,130,044	-	5,315,540
Higher-risk categories	-	-	-	-	-	-	1,616,694	-	1,616,694
Other assets	2,220,944	-	-	-	-	10,751,864	195,785	1,025,869	14,194,462
Total	54,499,866	15,166,154	20,710,977	23,861,698	31,478,950	161,555,014	10,697,160	1,064,484	319,034,303

¹ Total credit exposure (post CCF and post CRM)

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8. Counterparty credit risk (CCR)

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

30 June 2024 - AED '000'

Particulars	Replacement cost	Potential future exposure	EEPE	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
SA-CCR (for derivatives)	230,080	922,683		1.4	1,613,867	1,034,706
Internal Model Method (for derivatives and SFTs)			-	-	-	-
Simple Approach for credit risk mitigation (for SFTs)					-	-
Comprehensive Approach for credit risk mitigation (for SFTs)					-	-
VaR for SFTs					-	-
Total						1,034,706

31 December 2023 - AED '000'

Particulars	Replacement cost	Potential future exposure	EEPE	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
SA-CCR (for derivatives)	437,271	717,527		1.4	1,616,718	1,286,364
Internal Model Method (for derivatives and SFTs)			-	-	-	-
Simple Approach for credit risk mitigation (for SFTs)					-	-
Comprehensive Approach for credit risk mitigation (for SFTs)					-	-
VaR for SFTs					-	-
Total						1,286,364

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8.2. Credit valuation adjustment capital charge (CCR2)

Credit valuation adjustments (CVA) represent the risk of loss as a result of adverse changes to the credit quality of counterparties in derivative transactions.

		AED '000'			
S. No	CVA capital charge computation approach	30 June 2024		31 Dec 2023	
		EAD post CRM	RWA	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	1,613,867	1,034,706	1,616,718	1,286,364

8.3. Standardised approach - CCR exposures by regulatory portfolio and risk weights (CCR3)

30 June 2024 - AED '000'

Asset class	----- Risk weight -----							Total credit exposure
	0%	20%	50%	75%	100%	150%	Others	
Sovereigns	10,434	-	-	-	-	-	-	10,434
Public Sector Entities (PSEs)	-	-	3,295	-	208,192	-	-	211,487
Multilateral development banks (MDBs)	-	-	-	-	-	-	-	-
Banks	-	229,647	514,825	-	5,283	4,577	-	754,332
Securities firms	-	-	-	-	-	-	-	-
Corporates	-	-	266,322	-	361,448	9,844	-	637,614
Regulatory retail portfolios	-	-	-	-	-	-	-	-
Secured by residential property	-	-	-	-	-	-	-	-
Secured by commercial real estate	-	-	-	-	-	-	-	-
Equity Investment in Funds (EIF)	-	-	-	-	-	-	-	-
Past-due loans	-	-	-	-	-	-	-	-
Higher-risk categories	-	-	-	-	-	-	-	-
Other assets	-	-	-	-	-	-	-	-
Total	10,434	229,647	784,442	-	574,923	14,421	-	1,613,867

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31 December 2023 - AED '000'

Asset class	----- Risk weight -----							Total credit exposure
	0%	20%	50%	75%	100%	150%	Others	
Sovereigns	-	-	-	-	-	-	-	-
Public Sector Entities (PSEs)	-	-	9,362	-	145,777	-	-	155,139
Multilateral development banks (MDBs)	-	-	-	-	-	-	-	-
Banks	-	215,427	316,635	-	606	9,179	-	541,847
Securities firms	-	-	-	-	-	-	-	-
Corporates	-	-	-	-	918,939	793	-	919,732
Regulatory retail portfolios	-	-	-	-	-	-	-	-
Secured by residential property	-	-	-	-	-	-	-	-
Secured by commercial real estate	-	-	-	-	-	-	-	-
Equity Investment in Funds (EIF)	-	-	-	-	-	-	-	-
Past-due loans	-	-	-	-	-	-	-	-
Higher-risk categories	-	-	-	-	-	-	-	-
Other assets	-	-	-	-	-	-	-	-
Total	-	215,427	325,997	-	1,065,322	9,972	-	1,616,718

8.4. Composition of collateral for CCR exposure (CCR5)

30 June 2024 - AED '000'

Collaterals	Collateral used in derivative transactions				Collateral used in SFTs	
	Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral
	Segregated	Unsegregated	Segregated	Unsegregated		
Cash - domestic currency	-	-	-	-	-	-
Cash – other currencies	-	557,084	-	111,953	-	-
Domestic sovereign debt	-	-	-	-	-	-
Foreign sovereign sukuks	-	-	-	-	-	-
Corporate bonds	-	-	-	-	-	-
Equity securities	-	-	-	-	-	-
Other collateral	-	-	-	-	-	-
Total	-	557,084	-	111,953	-	-

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31 December 2023 - AED '000'

Collaterals	Collateral used in derivative transactions ¹				Collateral used in SFTs	
	Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral
	Segregated	Unsegregated	Segregated	Unsegregated		
Cash - domestic currency	-	-	-	-	-	-
Cash – other currencies	-	429,814	-	211,308	-	-
Domestic sovereign debt	-	-	-	-	-	-
Foreign sovereign sukuks	-	-	-	-	-	-
Corporate bonds	-	-	-	-	-	-
Equity securities	-	-	-	-	-	-
Other collateral	-	-	-	-	-	-
Total	-	429,814	-	211,308	-	-

¹ The collateral is held directly by the Bank/Counterparty.

9. Market risk

9.1. Market risk under the standardised approach (MR1)

S. No	Particulars	30 June 2024	31 Dec 2023
		RWA	RWA
		AED '000'	AED '000'
1	General interest rate risk (General and Specific)	1,104,973	955,751
2	Equity risk (General and Specific)	-	-
3	Foreign exchange risk	1,535,391	1,336,456
4	Commodity risk	-	-
	Options		
5	Simplified approach	-	-
6	Delta-plus method	-	-
7			
8	Securitisation	-	-
9	Total	2,640,364	2,292,207