دبي الإسلامي
DIB

Pillar 3 Disclosures Report

For the year ended 31 December 2025

Table of contents

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 (Public Joint Stock Company) including its banking and financial 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 aims to provide information to the users of this report, in a clear, concise, and consistent manner. It enables market users to access key information about the Group in a transparent manner which can be easily compared with other market participants.

There have been no material changes to the Bank's Pillar 3 Disclosure Policy during the reporting period.

1.1. Scope of reporting

This report has been prepared on the consolidated basis, comprising of the parent, its banking and other financial subsidiaries, except where specifically mentioned otherwise.

1.2. 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 all the banks to keep additional buffers i.e., capital conservation buffer (CCB) of 2.5% of RWAs and a specific "D-SIB" buffer of 0.5% of RWA for DIB. 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 0.0062% for DIB with respect to credit exposures in jurisdictions attracting counter-cyclical buffer.

CBUAE has increased the CCyB requirement on the private sector credit exposures in the UAE from 0% to 0.50%, effective from 1st January 2026.

1.3. 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 Group'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.

1.4. Internal review and verification

This document, Pillar III disclosures report for the year ended 31st December 2025, has been reviewed by Group Internal Audit (GIA) and approved by Group CEO.

2. Group Structure - Information on Subsidiaries and SPVs

Dubai Islamic Bank (Public Joint Stock Company) (the "Bank") was incorporated by an Amiri Decree issued on 29 Safar 1395 Hijri, corresponding to 12 March 1975 by His Highness, the Ruler of Dubai, to provide banking and related services based on principles of Sharia.

It was subsequently registered under the Commercial Companies Law number 8 of 1984 (as amended) as a Public Joint Stock Company. The Bank is listed on the Dubai Financial Market (Ticker: "DIB").

Below is the list of entities directly or indirectly held by the Bank in the form of subsidiaries.. The Group is primarily engaged in corporate, retail and investment banking activities and carries out its operations through its local branches and overseas subsidiaries.

S. No.	Name of Subsidiary [1]	Principal activity	Place of incorporation and operation	Ownership interest and voting power	
				31 Dec 2025	31 Dec 2024
1	Dubai Islamic Bank Pakistan Ltd.	Banking	Pakistan	100.0%	100.0%
2	Noor Bank P.J.S.C..	Banking	UAE	100.0%	100.0%
3	Tamweel P.S.C	Financing	UAE	92.0%	92.0%
4	DIB Bank Kenya Ltd.	Banking	Kenya	100.0%	100.0%
5	Dubai Islamic Financial Services LLC. [1]	Brokerage services	UAE	100.0%	100.0%
6	Deyaar Development P.J.S.C.	Real estate development	UAE	44.9%	44.9%
7	Dar Al Shariah Islamic Finance Consultancy LLC.	Islamic finance advisory	UAE	100.0%	100.0%
8	Al Tanmyah Services LLC.	Labour services	UAE	100.0%	100.0%
9	Al Tatweer Al Hadith Real Estate	Real estate development	Egypt	100.0%	100.0%
10	Al Tameer Modern Real Estate Investment	Real estate development	Egypt	100.0%	100.0%
11	Al Tanmia Modern Real Estate Investment	Real estate development	Egypt	100.0%	100.0%
12	Instaprint LLC (formerly Dubai Islamic Bank Printing Press L.L.C.)	Printing	UAE	100.0%	100.0%
13	Al Islami Real Estate Investments Ltd. [2]	Investments	UAE	-	100.0%
14	Creek Union Limited FZ L.L.C	Investments	UAE	100.0%	100.0%
15	Madinat Bader Properties Co. L.L.C.	Real estate development	UAE	100.0%	100.0%

[1] *The Bank has ceased the operations for entity 5 and is in process to liquidate the entity.*
[2] *This entity has been liquidated during the year.*

In addition to above, below is the list of Special Purpose Vehicles (SPV) which were formed to manage specific transactions including funds, and are expected to be closed upon completion of the related transactions:

S. No.	Name of SPV [1]	Principal activity	Place of incorporation and operation	Ownership interest and voting power	
				31 Dec 2025	31 Dec 2024
16	Al Islami Trade Company Limited	Investments	UAE	100.0%	100.0%
17	Deyaar Investments L.L.C	Investments	UAE	-	100.0%
18	Deyaar Funds L.L.C	Investments	UAE	-	100.0%
19	Sequia Investments L.L.C.	Investments	UAE	100.0%	100.0%
20	DIB FM Limited	Investments	Cayman Islands	100.0%	100.0%
21	Star Digital Investments SPV Limited	Investments	UAE	100.0%	100.0%

[1] *The entities 17 and 18 have been liquidated during the year.*

3. Overview of Risk Management and RWA

3.1. Bank risk management approach (OVA)

The Bank has maintained a pro-active risk management strategy and prudent culture as a foundation for achieving its vision and ensured that the risks associated with the Bank's strategy are identified, understood, quantified (to the best extent) and mitigated to achieve its objectives. The Bank fosters an atmosphere where constructive challenging is a natural part of risk-taking decisions as well as deliberations on risk management. promotes an environment in which constructive challenges are an integral part of discussions and decisions regarding risk-taking. The Risk Management Framework (RMF) outlines the principles, approach, governance, roles and responsibilities which is regularly reviewed and enhanced to address changes in existing risks as well as adapted based on emerging risks.

The following are the objectives of risk management practices in the Bank:

- Individuals who take or manage risks fully understand them in order to protect the Bank from avoidable risks, otherwise such individuals are responsible for engaging the Group Risk Management Department (GRMD) for guidance or advice.
- The Bank is committed to ensuring that risk exposure stays within the risk appetite and tolerance limits approved by the board and is actively monitored.
- The key risk metrics e.g. Capital adequacy, Liquidity etc. shall be treated as the ultimate threshold for risk appetite in addition to other thresholds set by the CBUAE.
- The Bank has zero tolerance towards Sharia Non-Compliance risk.
- Risk management approach shall remain aligned with the regulatory requirements and sharia principles.
- Risk-taking decisions shall remain in line with the corporate goals and the Bank-wide strategy set by the Board and allow the Bank to undertake more productive risk-taking activities or restrict high risk/ low return activities.
- All risk-taking decisions shall be explicit, clear and as per delegations.
- As a policy, sufficient capital shall always be available as a buffer to absorb risk.

The Bank's risk management approach shall always be underpinned by an appropriate risk management structure. This structure will be represented by three lines of defense in order to ensure that the risks are managed effectively at every level. This approach enables the Bank to ensure risks are well understood at every level, with controls and mitigations executed appropriately without compromise due to conflicts of interest.

a) Overall risk profile and risk tolerance

The risks managed by the Bank which includes a mix of existing and emerging risks that could materially impact our ability to serve our customers or deliver our strategy:

- Capital risk
- Credit risk
- Liquidity risk
- Market risk
- Profit rate risk
- Operational risk (including Resilience, technology, fraud, and Legal)
- Third party and Outsourcing risk
- Model risk
- Data risk
- Financial crime risk
- Reputational risk
- Regulatory / Compliance risk
- Information and cyber security risk
- Sharia non-compliance risk
- Strategic and business risk
- Market conduct risk; and
- Environment, Social and Governance (ESG) risk.

b) Risk Appetite Statement (RAS)

RAS is a vital element of the RMF, providing a transparent articulation of the types and aggregate levels of risk the Bank is willing to take within its risk capacity in its endeavor to conduct its business and achieve its strategic objectives and business plans It is articulated via a set of qualitative and quantitative measures or indicators, along with corresponding thresholds, in relation to inherent risks material to the Bank.

The RAS is approved by the Board and monitored by Board Risk Compliance and Governance Committee (BRCGC), assisted by Risk Management Committee (RMC), Asset & Liability Committee (ALCO), Compliance Committee as well as GRMD and Group Compliance. These limits are reviewed at least once annually to align with business strategy and changing macro-economic environment. The limit utilization as approved in RAS is closely monitored with any excesses and exceptions being tracked and reported to respective management and board committees.

The Bank follows the highest ethical standards and ensures a fair outcome for its customers, as well as facilitating the effective operation of financial markets, while at the same time meeting expectations of regulators. The RAS has been defined in a way to grow sustainably and to avoid shocks to earnings or general financial health, as well as manage Reputational risk in a way that does not materially undermine the confidence of investors and all internal and external stakeholders.

The Group will not compromise adherence to its risk appetite in order to pursue revenue growth or higher returns. The RAS is supplemented by risk control tools such as granular level limits, policies, standards and other operational control parameters that are used to keep the Group's risk profile within the approved risk appetite. The Groups risk profile is its overall exposure to risk at a given point in time, covering all applicable risk types.

c) Risk Governance Structure

The Group's risk management structure is underpinned by a robust risk management structure that embeds the principles of three lines of defense to ensure risks are managed effectively at every level, while establishing the roles and responsibilities of the functions within the Bank in relation to risk management and internal controls.

The Board of Directors (as the "Board" or "BOD"), supported by the BRCGC, RMC and GRMD is ultimately responsible for identifying, monitoring and controlling risks. For the effective implementation of the RMF, the Board has constituted an independent GRMD within the Group. GRMD is responsible to perform the risk measurement and monitoring activities, as set out in the RMF, or to be assigned from time to time for ensuring compliance with the local regulations, implementation of guidance issued by Basel committee and/or other generally accepted risk management practices within the banking industry.

The GRMD is independent of the Group's risk-taking functions and plays a pivotal role in monitoring the risks associated with all the activities of the Group. GRMD is headed by a designated Group Chief Risk Officer (as the "GCRO") and is involved in strategic planning and monitoring of risk-taking actions of the Senior Management. The role of the risk managers is as a strategic partner to the business units, advising them on risk issues and on the best ways to identify and manage these issues, as well as a risk controller, setting parameters for risk activities and reviewing compliance with these parameters in order to ensure that the Bank does not incur any undue risk without adequate return and/or mitigation.

d) Risk measurement and reporting

The Bank measures risks including credit, market, liquidity, and operational risks, using both qualitative and quantitative methods. These methods support updates to business and risk strategies as and when required, reflecting expected losses during normal operations and potential unexpected losses via statistical analysis derived from historical data. Risk monitoring and control is guided by limits set by the Board of Directors and management, reflecting business strategy and market environment as well as the level of risk the Bank is willing to accept.

The GRMD prepares MIS reports for all key risk categories to monitor and evaluate the extent of risks to which the Bank is exposed and review/ recommend controls that can be developed by business groups/ departments in order to mitigate identified risks.

e) Stress Testing

The Bank has established rigorous and forward-looking stress testing program that is commensurate with the nature, size and complexity of its business operations and risk profile. The Bank conducts stress tests to measure its risk appetite in both normal and stressed scenarios, managing risk and enabling the development of appropriate contingency plans (e.g. capital and liquidity) for meeting situations that may arise under adverse circumstances. The coverage of stress testing is comprehensive and includes all material risk types. The stress testing covers bank's exposure to systemic and idiosyncratic risks.

f) Strategies and processes to manage and mitigate risks

As part of its overall risk management, the Bank uses various methods to manage exposures resulting from changes principal risks including credit risks, liquidity risks, market risks (profit rate risk, foreign exchange risk, and equity price risk), operational risks, Sharia non-compliance risk, etc.

The Bank seeks to manage its credit risk exposures through diversification of financing and investing activities to avoid undue concentration of risk with individuals and groups of customers in specific geographies and economic sectors. The Bank actively uses collaterals, wherever applicable from a Sharia perspective, to mitigate its credit risk.

In order to guard against liquidity risk, the Bank has diversified funding sources and assets, which are managed with overall liquidity in consideration of maintaining a healthy quality of liquid assets (i.e. cash and cash equivalents).

The market risks are managed on the basis of predetermined asset allocation across various asset categories and continuous appraisal of market conditions for movement and expectation of foreign currencies rate, benchmark profit rates and equity prices.

To manage all other risks, the Bank has developed a detailed RMF to identify and apply resources to mitigate the risks through adequate mitigation strategies and governance.

For further details on RMF and risk profile of the Bank, please refer to "Risk management" section of the published Annual report for the year ended 2025.

4. 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.

S. No.	Particulars	31 Dec 2025 AED 000	30 Sep 2025 AED 000	30 Jun 2025 AED 000	31 Mar 2025 AED 000	31 Dec 2024 AED 000
	Available capital (amounts)					
1	Common Equity Tier 1 (CET1)	36,897,720	39,076,846	36,835,002	35,634,702	34,035,967
1a	Fully loaded ECL accounting model	-	-	-	-	-
2	Tier 1	44,243,720	46,422,846	44,181,002	42,980,702	44,136,717
2a	Fully loaded ECL accounting model Tier 1	-	-	-	-	-
3	Total capital	46,349,806	48,609,501	47,413,515	46,010,113	47,062,141
3a	Fully loaded ECL accounting model total capital	-	-	-	-	-
	Risk-weighted assets (amounts)					
4	Total risk-weighted assets (RWA)	298,907,266	292,416,000	283,852,030	266,545,023	257,207,564
	Risk-based capital ratios as a percentage of RWA					
5	Common Equity Tier 1 ratio (%)	12.3%	13.4%	13.0%	13.4%	13.2%
5a	Fully loaded ECL accounting model CET1 (%)	-	-	-	-	-
6	Tier 1 ratio (%)	14.8%	15.9%	15.6%	16.1%	17.2%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	-	-	-	-	-
7	Total capital ratio (%)	15.5%	16.6%	16.7%	17.3%	18.3%
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 (%)	5.0%	6.1%	6.0%	6.4%	6.2%
	Leverage Ratio					
13	Total leverage ratio measure	432,787,442	409,043,500	389,731,523	370,709,994	359,668,206
14	Leverage ratio (%) (row 2/row 13)	10.2%	11.3%	11.3%	11.6%	12.3%
14a	Fully loaded ECL accounting model leverage ratio (%) (row 2a/row 13)	-	-	-	-	-

S. No.	Particulars	31 Dec 2025 AED 000	30 Sep 2025 AED 000	30 Jun 2025 AED 000	31 Mar 2025 AED 000	31 Dec 2024 AED 000
14b	Leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)	-	-	-	-	-
	Liquidity Coverage Ratio [2]					
15	Total HQLA	76,481,287	62,493,801	57,519,870	59,220,568	61,496,995
16	Total net cash outflow	48,718,766	43,427,534	44,810,848	44,323,982	38,591,203
17	LCR ratio (%)	157.0%	143.9%	128.4%	133.6%	159.4%
	Net Stable Funding Ratio [2]					
18	Total available stable funding	282,903,056	272,200,842	258,386,399	236,085,365	240,737,338
19	Total required stable funding	260,073,517	252,101,441	242,050,850	224,754,568	215,718,155
20	NSFR ratio (%)	108.8%	108.0%	106.7%	105.0%	111.6%
	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 0.0062% for 31 December 2025 (0.0037% for 31December 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.

5. Overview of RWA (OV1)

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

S. No	Particulars	Risk weighted assets (RWA)			Minimum capital requirements [1]		
		31 Dec 2025 AED '000'	30 Sep 2025 AED '000'	31 Dec 2024 AED '000'	31 Dec 2025 AED '000'	30 Sep 2025 AED '000'	31 Dec 2024 AED '000'
1	Credit risk (excluding counterparty credit risk) [2]	270,219,559	263,493,330	232,237,218	28,373,054	27,666,800	24,384,908
2	Of which: standardised approach (SA)	270,219,559	263,493,330	232,237,218	28,373,054	27,666,800	24,384,908
6	Counterparty credit risk (CCR) [3]	2,093,059	1,901,736	997,340	219,771	199,682	104,721
7	Of which: standardised approach for counterparty credit risk	2,093,059	1,901,736	997,340	219,771	199,682	104,721
12	Equity investments in funds - look-through approach	-	-	-	-	-	-
13	Equity investments in funds - mandate-based approach	399,876	429,589	431,715	41,987	45,107	45,330
14	Equity investments in funds - fallback approach	127,092	279,815	367,618	13,345	29,381	38,600
15	Settlement risk	-	-	-	-	-	-
16	Securitisation exposures in the banking book	-	-	-	-	-	-
18	Of which: securitisation external ratings-based approach (SEC-ERBA)	-	-	-	-	-	-
19	Of which: securitisation standardised approach (SEC-SA)	-	-	-	-	-	-
20	Market risk [4]	3,204,327	3,601,753	2,110,429	336,454	378,184	221,595
21	Of which: standardised approach (SA)	3,204,327	3,601,753	2,110,429	336,454	378,184	221,595
23	Operational risk	22,863,353	22,709,777	21,063,244	2,400,652	2,384,526	2,211,641
26	**Total (1+6+12+13+14+15+16+20+23)**	**298,907,266**	**292,416,000**	**257,207,564**	**31,385,263**	**30,703,680**	**27,006,795**

[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 3.006% (including CCyB) to CET 1.
[2] Including CVA but excluding equity investment in funds and Settlement risk.
[3] Increase in CCR from December 2024 to December 2025 is primarily driven by increase in overall derivative portfolio.
[4] Increase in Market Risk RWA from December 2024 to December 2025 is primarily driven by increase in GIRR & FX Risk.

6. Linkages between financial statements and regulatory exposures

6.1. Differences between accounting and regulatory scopes of consolidation and mapping of financial statement categories with regulatory risk categories (LI1)

The variance between the amounts as reported in columns (a) and (b) is due to the difference in the scope of consolidation for accounting and regulatory purposes. For regulatory purposes, only financial entities are being considered and hence the line items exclude the balances held with non-financial subsidiaries.

31 December 2025 – AED '000'

Particulars	Carrying values as reported in published financial statements (a)	Carrying values under scope of regulatory consolidation (b)	Carrying values of items				
			Subject to credit risk framework (c)	Subject to counterparty credit risk framework (d)	Subject to the securitisation framework (e)	Subject to market risk framework (f)	Not subject to capital requirements or subject to deduction from capital (g)
Assets							
Cash and balances with the Central Bank	36,869,986	36,869,543	36,869,543	-	-	-	-
Due from banks and financial institutions	5,386,903	3,872,401	3,872,401	-	-	-	-
Islamic financing and investing assets, net	262,055,139	262,006,584	262,006,584	-	-	-	-
Investments in Sukuk	90,588,649	90,588,649	90,588,649	-	-	-	-
Other investments measured at fair value	606,599	592,642	592,642	-	-	-	-
Investments in associates and joint ventures [1]	2,934,712	4,513,709	4,513,709	-	-	-	-
Properties held for development and sale	1,117,731	32,056	32,056	-	-	-	-
Investment properties	4,756,131	2,577,885	2,577,885	-	-	-	-
Receivables and other assets [2]	9,887,781	9,329,292	7,804,334	1,401,426	-	1,401,426	123,533
Property and equipment	1,744,612	1,124,527	812,970	-	-	-	311,557
Total Assets	**415,948,243**	**411,507,288**	**409,670,773**	**1,401,426**	**-**	**1,401,426**	**435,090**
Liabilities							
Customer's deposits	320,184,425	320,854,694	-	-	-	-	320,854,694
Due to banks and financial institutions	1,966,428	1,951,139	-	-	-	-	1,951,139
Sukuk issued	25,070,676	25,070,676	-	-	-	-	25,070,676
Payables and other liabilities [2]	14,909,353	12,823,386	-	1,294,604	-	1,294,604	11,528,782
Zakat payable	681,877	681,877	-	-	-	-	681,877
Total Liabilities	**362,812,759**	**361,381,772**	**-**	**1,294,604**	**-**	**1,294,604**	**360,087,168**

[1] *For column (b), this includes carrying values of unconsolidated subsidiaries.*

[2] *The 'Carrying values under scope of regulatory consolidation' under column (b) and sum of amounts under column (c) to (g) are different because 'Sharia-compliant derivatives' in these columns are subjected to both credit risk and market risk framework.*

31 December 2024 – AED '000'

Particulars	Carrying values as reported in published financial statements (a)	Carrying values under scope of regulatory consolidation (b)	Carrying values of items				
			Subject to credit risk framework (c)	Subject to counterparty credit risk framework (d)	Subject to the securitisation framework (e)	Subject to market risk framework (f)	Not subject to capital requirements or subject to deduction from capital (g)
Assets							
Cash and balances with the Central Bank	26,700,468	26,699,971	26,699,971	-	-	-	-
Due from banks and financial institutions	5,642,110	4,037,150	4,037,150	-	-	-	-
Islamic financing and investing assets, net	212,426,748	212,293,940	212,293,940	-	-	-	-
Investments in Sukuk	82,160,734	82,160,734	82,160,734	-	-	-	-
Other investments measured at fair value	785,404	775,426	775,426	-	-	-	-
Investments in associates and joint ventures [1]	2,502,668	3,981,052	3,981,052	-	-	-	-
Properties held for development and sale	988,138	32,056	32,056	-	-	-	-
Investment properties	4,520,483	2,367,046	2,367,046	-	-	-	-
Receivables and other assets [2]	7,081,994	7,624,694	6,280,168	1,001,705	-	1,001,705	132,269
Property and equipment	1,878,071	1,257,478	1,257,478	-	-	-	210,551
Total Assets	344,686,818	341,229,547	339,885,021	1,001,705	-	1,001,705	342,821
Liabilities							
Customer's deposits	248,545,755	249,220,123	-	-	-	-	249,220,123
Due to banks and financial institutions	5,854,493	5,803,993	-	-	-	-	5,803,993
Sukuk issued	24,154,397	24,154,397	-	-	-	-	24,154,397
Payables and other liabilities [2]	12,697,749	11,438,807	-	969,806	-	969,806	10,469,001
Zakat payable	581,545	581,545	-	-	-	-	581,545
Total Liabilities	291,833,939	291,198,865	-	969,806	-	969,806	290,229,059

[1] *For column (b), this includes carrying values of unconsolidated subsidiaries.*

[2] *The 'Carrying values under scope of regulatory consolidation' under column (b) and sum of amounts under column (c) to (g) are different because 'Sharia-compliant derivatives' in these columns are subjected to both credit risk and market risk framework.*

6.2. Main sources of differences between regulatory exposure amounts and carrying values in financial statements (LI2)

31 December 2025 – AED '000'

Particulars	Total	Items subject to:			
		Credit risk framework	Securitisation framework	Counterparty credit risk framework	Market risk framework
Asset carrying value amount under scope of regulatory consolidation (as per template LI1) [1]	411,072,198	409,670,773	-	1,401,426	1,401,426
Liabilities carrying value amount under regulatory scope of consolidation (as per template LI1)	1,294,604	-	-	1,294,604	1,294,604
Total net amount under regulatory scope of consolidation [2]	409,777,594	409,670,773	-	106,822	106,822
Off-balance sheet amounts [3]	16,093,647	16,093,647	-	-	-
Differences in valuations	-	-	-	-	-
Differences due to different netting rules, other than those already included in row 2	-	-	-	-	-
Differences due to consideration of provisions and PIS	6,193,846	6,193,846	-	-	-
Differences due to prudential filters	-	-	-	-	-
Sharia-compliant derivatives	3,110,699	-	-	3,110,699	-
Exposure amounts considered for regulatory purposes	**435,175,785**	**431,958,266**	**-**	**3,217,521**	**106,822**

31 December 2024 – AED '000'

Particulars	Total	Items subject to:			
		Credit risk framework	Securitisation framework	Counterparty credit risk framework	Market risk framework
Asset carrying value amount under scope of regulatory consolidation (as per template LI1) [1]	340,886,726	339,885,021	-	1,001,705	1,001,705
Liabilities carrying value amount under regulatory scope of consolidation (as per template LI1)	969,806	-	-	969,806	969,806
Total net amount under regulatory scope of consolidation [2]	339,916,920	339,885,021	-	31,899	31,899
Off-balance sheet amounts [3]	11,498,379	11,498,379	-	-	-
Differences in valuations	-	-	-	-	-
Differences due to different netting rules, other than those already included in row 2	-	-	-	-	-
Differences due to consideration of provisions	7,425,433	7,425,433	-	-	-
Differences due to prudential filters	-	-	-	-	-
Sharia-compliant derivatives	1,387,575	-	-	1,387,575	-
Exposure amounts considered for regulatory purposes	360,228,307	358,808,833	-	1,419,474	31,899

[1] *Excluding amounts 'Not subject to capital requirements' or 'Are subject to deduction from capital'.*
[2] *Excluding 'Sharia-compliant derivatives'.*
[3] *After applying credit conversion factor (CCF).*

6.3. Main sources of differences between regulatory exposure amounts and carrying values in financial statements (LIA)

a) Significant differences between 'Carrying values as reported in published financial statements' and 'Carrying values under scope of regulatory consolidation'.

The variance is due to the difference in scope of consolidation for accounting and regulatory purposes. For regulatory purposes, only financial entities are being considered for consolidation and hence the line items exclude the balances held with non-financial subsidiaries.

b) Origins of differences between 'Carrying values under scope of regulatory consolidation' and 'Exposure amounts considered for regulatory purposes'.

The variance between the carrying values and exposure amount is due to the 'Provisions' and 'Off balance sheet' items.

7. Composition of capital

7.1. Composition of regulatory capital (CC1)

Below table provides a breakdown of the constituent elements of the Bank's capital.

S. No	Particulars	31 Dec 2025 AED '000'	31 Dec 2024 AED '000'	Reference to CC2
	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	19,882,943	16,652,186	c (Ex. Div)
3	Accumulated other comprehensive income (and other reserves)	10,240,438	10,517,173	
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**	**37,364,125**	**34,410,103**	
	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)	311,557	215,824	
10	Deferred tax assets that rely on future profitability, excluding those arising from temporary differences (net of related tax liability)	123,533	126,997	
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**	**466,405**	**374,136**	
25	**Common Equity Tier 1 capital (CET1)**	**36,897,720**	**34,035,967**	
	Additional Tier 1 capital: instruments			

S. No	Particulars	31 Dec 2025	31 Dec 2024	Reference to CC2
		AED '000'	AED '000'	
26	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	7,346,000	10,100,750	b
27	Of which: classified as equity under applicable accounting standards	7,346,000	10,100,750	
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	7,346,000	10,100,750	
	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)**	**7,346,000**	**10,100,750**	
39	**Tier 1 capital (T1= CET1 + AT1)**	**44,243,720**	**44,136,717**	
	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	2,106,086	2,925,424	
45	**Tier 2 capital before regulatory adjustments**	**2,106,086**	**2,925,424**	
	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)**	**2,106,086**	**2,925,424**	
52	**Total regulatory capital (TC = T1 + T2)**	**46,349,806**	**47,062,141**	
53	**Total risk-weighted assets**	**298,907,266**	**257,207,564**	
	Capital ratios and buffers			
54	Common Equity Tier 1 (as a percentage of risk-weighted assets)	12.3%	13.2%	
55	Tier 1 (as a percentage of risk-weighted assets)	14.8%	17.2%	

S. No	Particulars	31 Dec 2025	31 Dec 2024	Reference to CC2
		AED '000'	AED '000'	
56	Total capital (as a percentage of risk-weighted assets)	15.5%	18.3%	
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 [1]	0.0%	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.	5.0%	6.2%	
	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 [2]	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) [3]	2,106,086	4,124,408	
70	Cap on inclusion of provisions in Tier 2 under standardised approach	2,106,086	2,925,424	
	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)	-	-	

[1] CCyB is at 0.0062% for 31 December 2025 (0.0037% for 31 December 2024).

[2] 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 3.006% (including CCyB) to CET 1.

[3] Provisions eligible for inclusion in Tier 2 capital decreased in line with the change in the regulatory treatment.

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

Below table enables users to identify the differences between the scope of accounting consolidation and the scope of regulatory consolidation, and to show the link between the Bank's balance sheet in its published financial statements and the numbers that have been used in the composition of capital disclosure template set out in Template CC1.

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
		31 Dec 2025 - AED '000'		31 Dec 2024 - AED '000'		
	Assets					
1	Cash and balances with the Central Banks	36,869,986	36,869,543	26,700,468	26,699,971	
2	Due from banks and financial institutions	5,386,903	3,872,401	5,642,110	4,037,150	
3	Islamic financing and investing assets, net	262,055,139	262,006,584	212,426,748	212,293,940	
4	Investments in Sukuk	90,588,649	90,588,649	82,160,734	82,160,734	
5	Other investments measured at fair value	606,599	592,642	785,404	775,426	
6	Investments in associates and joint ventures [1]	2,934,712	4,513,709	2,502,668	3,981,052	
7	Properties held for development and sale	1,117,731	32,056	988,138	32,056	
8	Investment properties	4,756,131	2,577,885	4,520,483	2,367,046	
9	Receivables and other assets	9,887,781	9,329,292	7,081,994	7,624,694	
10	Property and equipment	1,744,612	1,124,527	1,878,071	1,257,478	
	Total assets	**415,948,243**	**411,507,288**	344,686,818	341,229,547	
	Liabilities					
1	Customer's deposits	320,184,425	320,854,694	248,545,755	249,220,123	
2	Due to banks and financial institutions	1,966,428	1,951,139	5,854,493	5,803,993	
3	Sukuk issued	25,070,676	25,070,676	24,154,397	24,154,397	
4	Payables and other liabilities	14,909,353	12,823,386	12,697,749	11,438,807	
5	Zakat payable	681,877	681,877	581,545	581,545	
	Total liabilities	**362,812,759**	**361,381,772**	291,833,939	291,198,865	
	Shareholders' equity					
1	Share capital	7,240,744	7,240,744	7,240,744	7,240,744	a
2	Tier 1 sukuk	7,346,000	7,346,000	10,100,750	10,100,750	b
3	Other reserves and treasury shares	16,476,768	16,476,768	15,874,668	15,874,668	
4	Investments fair value reserve	(1,196,843)	(1,196,843)	(1,267,060)	(1,267,060)	
5	Exchange translation reserve	(2,371,129)	(2,371,129)	(2,028,690)	(2,028,690)	
6	Retained earnings	22,412,432	22,412,432	19,904,386	19,904,386	c
7	Non-controlling interests	3,227,512	217,544	3,028,081	205,884	
	Total shareholders' equity	**53,135,484**	**50,125,516**	52,852,879	50,030,682	
	Total Liabilities and Shareholders' equity	**415,948,243**	**411,507,288**	344,686,818	341,229,547	

[1] *For column "Under regulatory scope of consolidation", this includes carrying values of unconsolidated subsidiaries.*

7.3. Main features of regulatory capital instruments (CCA)

Below table provides a description of the main features of the Bank's regulatory capital instruments.

S. No.	Particulars	Quantitative / qualitative information			
1	Issuer	Dubai Islamic Bank PJSC			
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	AED000201015	XS2258453443	XS2330535381	XS2913984568
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)	Ordinary Shares[1]	Sukuk[2]	Sukuk[2]	Sukuk[2]
8	Amount recognised in regulatory capital (currency in thousands, as of most recent reporting date)	7,240,744	3,673,000	1,836,500	1,836,500
9	Nominal amount of instrument (in 'millions')	NA	USD 1,000	USD 500	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	19th November 2020	19th April 2021	16th October 2024
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	-	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	On or after 16-Apr- 2030 / Tax event or Capital Event/ at par
16	Subsequent call dates, if applicable	NA	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)	Any Periodic Distribution Date on or after the First Reset Date (16-Oct-2030)
	Coupons / dividends				
17	Fixed or floating dividend/coupon	Dividend	Fixed		
18	Coupon rate and any related index	NA	4.63%[2]	3.38%[2]	5.25%[2]
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		

S. No.	Particulars	Quantitative / qualitative information			
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
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		
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

8. Macroprudential supervisory measures

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

The below table provides an overview of the geographical distribution of the Bank's credit exposures used in the countercyclical capital buffer.

31 December 2025 – AED '000'

Geographical breakdown	a	b	c	d	e
	Counter cyclical 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 [4]
		Exposure values	Risk-weighted assets		
Ireland	1.50%	922,323	922,323	0.0%	18,465
Belgium	1.00%	459	689	0.0%	9
France	1.00%	0	0	0.0%	0
Sum [1]		**922,782**	**923,012**	**0.0% [3]**	**18,474**
Other countries		298,161,701	223,033,580	-	-
Total [2]		**299,084,483**	**223,956,592**	**0.0%**	**18,474**

31 December 2024 – AED '000'

Geographical breakdown	a	b	c	d	e
	Counter cyclical 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 [4]
		Exposure values	Risk-weighted assets		
Ireland	1.50%	445,054	445,054	0.0%	9,007
Norway	2.50%	16,490	16,490	0.0%	556
Belgium	1.00%	407	611	0.0%	8
France	1.00%	0	0	0.0%	0
Sum [1]		461,951	462,155	0.0% [3]	9,571
Other countries	0.00%	248,921,173	190,180,323	-	-
Total [2]		249,383,124	190,642,478	0.0%	9,571

[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 0.0062% (0.0037% for 31st December 2024).
[4] Countercyclical buffer amount will be AED 2.28 Mn (31st December 2024 AED1.27 Mn) if computed as a percentage of CET1 Capital.

9. Leverage ratio

9.1. 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.

S. No.	Particulars	31 Dec 2025 AED '000'	30 Sep 2025 AED '000'	31 Dec 2024 AED '000'
1	Total consolidated assets as per published financial statements	415,948,243	392,952,529	344,686,818
2	Adjustments for investments in banking, financial, Insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	(4,440,955)	(4,081,759)	(3,457,272)
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 Sharia-compliant derivative financial instruments	1,889,703	1,658,128	720,157
9	Adjustment for securities financing transactions (i.e. repos and similar secured financing)	-	-	-
10	Adjustments for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)	19,047,227	17,795,701	16,736,062
11	Adjustments for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital	-	-	-
12	Other adjustments	343,224	718,900	982,441
13	Leverage ratio exposure measure	432,787,442	409,043,500	359,668,206

9.2. 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.

S. No.	Particulars	31 Dec 2025 AED '000'	30 Sep 2025 AED '000'	31 Dec 2024 AED '000'
	On-balance sheet exposures			
1	On-balance sheet exposures (excluding Sharia-compliant derivatives and securities financing transactions (SFTs), but including collateral) [1]	410,884,175	388,590,423	341,553,103
2	Gross-up for Sharia-compliant 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 Sharia-compliant 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)	(435,089)	(457,713)	(342,821)
7	**Total on-balance sheet exposures (excluding Sharia-compliant derivatives and SFTs) (sum of rows 1 to 6)**	**410,449,087**	388,132,710	341,210,282
	Sharia-compliant derivative exposures			
8	Replacement cost associated with all Sharia-compliant derivative transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	1,469,679	1,525,737	307,022
9	Add-on amounts for PFE associated with all Sharia-compliant derivative transactions	1,821,449	1,589,352	1,414,840
10	(Exempted CCP leg of client-cleared trade exposures)	-	-	-
11	Adjusted effective notional amount of written Sharia-compliant credit derivatives	-	-	-
12	(Adjusted effective notional offsets and add-on deductions for written Sharia-compliant credit derivatives)	-	-	-
13	**Total Sharia-compliant derivative exposures (sum of rows 8 to 12)**	**3,291,129**	3,115,089	1,721,862
	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	39,909,111	37,511,808	36,175,970
20	(Adjustments for conversion to credit equivalent amounts)	(20,861,884)	(19,716,107)	(19,439,908)
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)**	**19,047,227**	17,795,701	16,736,062
	Capital and total exposures			
23	**Tier 1 capital**	**44,243,720**	46,422,846	44,136,717
24	**Total exposures (sum of rows 7, 13, 18 and 22)**	**432,787,442**	409,043,500	359,668,206
	Leverage ratio			

S. No.	Particulars	31 Dec 2025 AED '000'	30 Sep 2025 AED '000'	31 Dec 2024 AED '000'
25	**Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)**	**10.2%**	11.3%	12.3%
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	10.2%	11.3%	12.3%
26	CBUAE minimum leverage ratio requirement	3.5%	3.5%	3.5%
27	Applicable leverage buffers	-	-	-

[1] *The On-balance sheet exposure increased in December 2025 from September 2025 mainly due to increase in exposure to CBUAE and Islamic financing.*
The On-balance sheet exposure increased in December 2025 from December 2024 mainly due to increase in exposure to CBUAE, Islamic financing and Sukuk.

10. Liquidity Risk

10.1. Liquidity risk management (LIQA)

Liquidity risk is the risk that the Bank will be unable to meet its payment obligations when they fall due under normal and stress circumstances (funding liquidity risk) and that liquidity in financial markets, such as the market for Sharia-Compliant securities (Sukuk), may reduce significantly (market liquidity risk).

a) Governance

Liquidity Risk Management in the Bank is governed by the Liquidity Risk Management Policy and the Group Risk Appetite Statement approved by the Group's BOD. The Board has delegated the responsibility of managing the liquidity risk of the Bank to the Board Risk, Compliance and Governance Committee (as the "BRCGC"). The BRCGC and the Risk Management Committee (as the "RMC") review liquidity risk policy, liquidity risk appetite and tolerance limits proposed by GRMD in line with the Bank's objectives, strategy and overall risk appetite. RMC annually reviews the risk policies to manage and monitor liquidity risk in the Bank and recommend them to the BRCGC for approval. Treasury ALM is primarily responsible for managing day to day liquidity management for the Bank. Accordingly, it is important to consolidate all funding activities in Treasury enabling it to monitor, plan and execute effectively. GRMD and Finance Department are responsible for the measurement and monitoring of liquidity metrics stipulated in the policy and updating the Asset and Liability Committee (as the "ALCO"), RMC and BRCGC on issues pertaining to liquidity risk. ALCO is responsible to manage the overall liquidity of the Bank while developing strategies, operating policies and practices to manage liquidity risk in accordance with the Board's approved policies and risk tolerance/ limits to ensure that the Bank maintains sufficient liquidity at all times under both normal and stress conditions.

b) Monitoring and Management

The key measurement tools for liquidity risk monitoring in the Bank are Liquidity Coverage Ratio ("LCR") and Net Stable Funding Ratio ("NSFR"), which are based on regulatory requirements as per the CBUAE. These regulatory metrics are complemented by internal metrics such as liquidity stress testing, funding concentration metrics, evaluation of available unencumbered Assets and Liquidity Pool, cumulative maturity mismatch analyses as well as monitoring of Bank Specific and Market Wide Early Warning Indicators ("EWIs").

The Liquidity Risk policy includes the Contingency Funding Plan ("CFP") which can be triggered in the event of a major liquidity problem, either due to Bank-specific or market wide/systematic triggers.

The Bank recognizes that each subsidiary is an independent legal entity with distinct accountability to their respective regulator(s) and that liquidity is not considered fungible across borders, particularly in the event of market stress. Therefore, as a Bank, it is expected that each subsidiary, particularly those operating in different jurisdictions, operate in a self-sufficient manner. Hence, except to the extent required under applicable regulations, liquidity measurement and monitoring to be carried out on a standalone basis.

c) Funding strategy

The Bank has adopted a conservative strategy to manage its liquidity and funding positions - maintaining a higher than required level of liquidity as measured by the regulatory liquidity ratios of LCR, NSFR and CBUAE reserve requirements. Treasury in coordination with the annual business planning / budgeting exercise, analyzes overall funding requirements for the coming year(s) and provides funding strategy / funding plans to the ALCO. The funding strategy for the Bank takes into consideration normal projected flows as well as the potential buffers for alternative scenarios, funding diversification, growth of operating accounts, CASA accounts & management of upcoming sukuk issuance.

d) Liquidity risk mitigation

The Bank has adopted a pro-active approach in identifying, assessing, measuring and monitoring liquidity risks. GRMD conducts regular and ad-hoc risk analyses (such as stress tests) and reports findings and recommendations to Bank's ALCO, RMC and BRCGC.

Following are some of the key controls and risk management strategies for Liquidity Risk:

- Review of comprehensive Liquidity Risk Management Policy and Group Risk Appetite Statement covering Liquidity Risk tolerances approved by the Board.
- Maintaining a diverse, yet stable pool of potential funding sources with appropriate risk limits for monitoring concentration risk.
- Maintaining sufficient liquidity buffers, pool of readily saleable and repo-eligible liquid assets regular monitoring of liquidity risk exposures including regulatory LCR and NSFR, internal liquidity metrics as well as early warning indicators.

e) Liquidity stress testing

Liquidity Stress Testing is a core part of the Bank's Liquidity Risk Management Process, which helps identify sources of potential liquidity strain under regular and adhoc scenarios and potential adequacy of Bank's liquidity buffer under such scenarios.

Based on Stress Test results, ALCO, RMC and the BRCGC can assess if any adjustment is required to liquidity risk management strategies, policies, and positions and the contingency funding plan. GRMD conducts Liquidity stress tests and Liquidity assessments and reports them to ALCO, RMC and BRCGC. . Based on the results of these review and stress tests, GRMD provides its feedback on the following:

- if there are any vulnerabilities in the liquidity structure of the Bank.
- if any revision is required to the Bank's liquidity strategy and/or risk tolerance limits.

- assessment of impacts, if any, on Contingency Funding Plan. Consideration is given as to whether any revision is required in the design of liquidity stress scenarios to ensure that the nature and severity of the tested scenarios remain appropriate and relevant to the Bank.

f) Contingency funding plan

The Bank has a robust and comprehensive contingency funding plan ("CFP") in place to deal with extraordinary or crisis liquidity situations. The Bank's CFP provides a comprehensive framework which links the activation of CFP to monitoring of a list of Early Warning Indicators ("EWIs") such as: deterioration of key ratios below their internal risk appetite, significant deposit withdrawals, significant deterioration in key financial metrics, deterioration of macro-economic variables etc. to name a few. In addition, ALCO may identify and consider any additional situation or circumstance (whether specific to Bank or systemic), which, in their opinion, may result in a liquidity contingency event.

Upon advice from ALCO, the Group Chief Executive Officer ("GCEO") can decide to invoke CFP and form a Liquidity Crisis Management Team ("LCMT"). There is clear articulation of roles and responsibilities, communication plan and related protocols in a CFP situation. The CFP plan is reviewed and tested on a yearly basis.

10.2. Liquidity Coverage Ratio – LCR (LIQ1)

31 December 2025 – AED '000'

S. No	Particulars	Total unweighted value (average)	Total weighted value (average)
	High-quality liquid assets		
1	**Total HQLA**		**73,761,582**
	Cash outflows		
2	**Retail deposits and deposits from small business customers, of which:**	**60,404,546**	**3,248,528**
3	Stable deposits	55,838,532	2,791,927
4	Less stable deposits	4,566,014	456,601
5	**Unsecured wholesale funding, of which:**	**101,316,183**	**40,404,055**
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	25,501,302	6,375,325
7	Non-operational deposits (all counterparties)	75,814,881	34,028,729
8	Unsecured debt	-	-
9	**Secured wholesale funding**		**-**
10	**Additional requirements, of which:**	**36,569,952**	**5,994,829**
11	Outflows related to Sharia-compliant derivative exposures and other collateral requirements	-	-
12	Outflows related to loss of funding of debt products	-	-
13	Credit and liquidity facilities	36,569,952	5,994,829
14	**Other contractual funding obligations**	**-**	**-**
15	**Other contingent funding obligations**	**-**	**-**
16	**TOTAL CASH OUTFLOWS**		**49,647,412**
	Cash inflows		
17	Secured financing (e.g. reverse repo)	-	-
18	Inflows from fully performing exposures	4,382,694	2,191,347
19	Other cash inflows	2,526,019	2,526,019
20	**TOTAL CASH INFLOWS**	**6,908,712**	**4,717,366**
	Total adjusted value		
21	**Total HQLA**		**73,761,582**
22	**Total net cash outflows**		**44,930,046**
23	**Liquidity coverage ratio (%)**		**165.8%**

31 December 2024 – AED '000'

S. No	Particulars	Total unweighted value (average)	Total weighted value (average)
	High-quality liquid assets		
1	Total HQLA		59,292,235
	Cash outflows		
2	Retail deposits and deposits from small business customers, of which:	53,663,870	4,472,139
3	Stable deposits	17,884,956	894,248
4	Less stable deposits	35,778,913	3,577,891
5	Unsecured wholesale funding, of which:	87,031,193	36,466,175
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	20,597,374	5,149,343
7	Non-operational deposits (all counterparties)	66,433,820	31,316,832
8	Unsecured debt	-	-
9	Secured wholesale funding		-
10	Additional requirements, of which:	34,068,148	5,619,298
11	Outflows related to Sharia-compliant derivative exposures and other collateral requirements	686,802	137,360
12	Outflows related to loss of funding of debt products	-	-
13	Credit and liquidity facilities	33,381,346	5,481,938
14	Other contractual funding obligations	-	-
15	Other contingent funding obligations	-	-
16	TOTAL CASH OUTFLOWS		46,557,613
	Cash inflows		
17	Secured financing (e.g. reverse repo)	-	-
18	Inflows from fully performing exposures	3,849,541	1,924,771
19	Other cash inflows	2,392,688	2,392,688
20	TOTAL CASH INFLOWS	6,242,229	4,317,549
	Total adjusted value		
21	Total HQLA		59,292,235
22	Total net cash outflows		42,240,154
23	Liquidity coverage ratio (%)		140.9%

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 significant liquidity stress lasting 30 calendar days. LCR ratio of the Bank as at 31st December 2025 was 157.0% (31st December 2024 was 159.4%) whereas the average LCR ratio for the quarter ended 31st December 2025 was 165.8% (31st December 2024 was 140.9%). LCR both spot and average are higher than CBUAE current minimum requirement of LCR 100%.

10.3. Net Stable Funding Ratio – NSFR (LIQ2)

31 December 2025 – 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	46,816,211	-	-	-	46,816,211
3	Other capital instruments	-	-	-	-	-
4	Retail deposits and deposits from small business customers:					
5	Stable deposits	43,677,067	33,359,938	12,875,475	272,314	85,689,171
6	Less stable deposits	4,247,800	1,345,309	650,275	3,891	5,622,936
7	Wholesale funding:					
8	Operational deposits	21,512,639	-	-	-	10,756,319
9	Other wholesale funding	40,858,924	82,682,684	59,093,469	46,881,981	131,633,976
10	Liabilities with matching interdependent assets					
11	Other liabilities:					
12	NSFR Sharia-compliant derivative liabilities				1,292,437	
13	All other liabilities and equity not included in the categories	-	13,240,172	4,285,006	241,940	2,384,443
14	**Total ASF**					**282,903,056**
Required stable funding (RSF) item						
15	Total NSFR high-quality liquid assets (HQLA)	20,812,691	19,159,857	1,352,187	57,958,780	18,567,108
16	Deposits held at other financial institutions for operational purposes	-	-	-	-	-
17	Performing financing and securities:					
18	Performing financing to financial institutions secured by Level 1 HQLA	-	-	-	-	-
19	Performing financing to financial institutions secured by non-Level 1 HQLA and unsecured performing financing to financial institutions	-	5,008,687	2,679,178	736,455	2,827,347
20	Performing financing to non-financial corporate clients, financing to retail and small business customers, and financing to sovereigns, central banks and PSEs, of which:	-	19,689,164	16,662,974	160,444,112	154,553,564
21	With a risk weight of less than or equal to 35% under the Basel II standardised approach for credit risk	-	-	-	31,320,174	20,358,113
22	Performing Home finance, of which:					
23	With a risk weight of less than or equal to 35% under the Basel II standardised approach for credit risk	-	-	-	29,428,535	19,128,547
24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	-	4,918,638	551,630	23,076,644	22,350,281
25	Assets with matching interdependent liabilities					
26	Other assets:					
27	Physical traded commodities, including gold	-				-
28	Assets posted as initial margin for Sharia-compliant derivative contracts and contributions to default funds of CCPs		-	-	-	-
29	NSFR Sharia-compliant derivative assets				1,319,807	27,370
30	NSFR Sharia-compliant derivative liabilities before deduction of variation margin posted				1,292,437	258,487
31	All other assets not included in the above categories	17,751,617	-	-	466,404	18,218,021
32	Off-balance sheet items					3,784,679
33	**Total RSF**					**260,073,517**
34	**Net Stable Funding Ratio (%)**					**108.8%**

31 December 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	47,436,276	-	-	-	47,436,276
3	Other capital instruments	-	-	-	-	-
4	Retail deposits and deposits from small business customers:					
5	Stable deposits	21,557,144	681,694	58,006	930	21,182,931
6	Less stable deposits	23,512,416	26,611,260	12,327,401	1,332,688	56,638,657
7	Wholesale funding:					
8	Operational deposits	24,395,544	-	-	-	12,197,772
9	Other wholesale funding	23,391,659	82,830,517	17,722,214	45,216,065	101,888,130
10	Liabilities with matching interdependent assets					
11	Other liabilities:					
12	NSFR Sharia-compliant derivative liabilities				967,322	
13	All other liabilities and equity not included in the categories	-	11,601,317	2,329,389	228,876	1,393,570
14	Total ASF					240,737,338
Required stable funding (RSF) item						
15	Total NSFR high-quality liquid assets (HQLA)	19,759,602	15,701,008	1,052,509	43,425,928	14,952,823
16	Deposits held at other financial institutions for operational purposes	-	-	-	-	-
17	Performing financing and securities:					
18	Performing financing to financial institutions secured by Level 1 HQLA	-	-	-	-	-
19	Performing financing to financial institutions secured by non-Level 1 HQLA and unsecured performing financing to financial institutions	-	5,556,625	1,999,438	-	1,833,213
20	Performing financing to non-financial corporate clients, financing to retail and small business customers, and financing to sovereigns, central banks and PSEs, of which:	-	22,672,751	12,411,904	127,246,837	125,702,139
21	With a risk weight of less than or equal to 35% under the Basel II standardised approach for credit risk	-	-	-	25,187,150	16,371,648
22	Performing Home finance, of which:					
23	With a risk weight of less than or equal to 35% under the Basel II standardised approach for credit risk	-	-	-	20,670,748	13,435,986
24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	-	641,884	2,498,638	25,467,475	23,217,615
25	Assets with matching interdependent liabilities					
26	Other assets:					
27	Physical traded commodities, including gold	-				-
28	Assets posted as initial margin for Sharia-compliant derivative contracts and contributions to default funds of CCPs		-	-	-	-
29	NSFR Sharia-compliant derivative assets				484,969	-
30	NSFR Sharia-compliant derivative liabilities before deduction of variation margin posted				967,322	193,464
31	All other assets not included in the above categories	16,049,115	-	-	374,136	16,423,250
32	Off-balance sheet items					3,587,808
33	Total RSF					215,717,947
34	Net Stable Funding Ratio (%)					111.6%

Note: Items reported in the "no maturity" time bucket do not have a stated maturity. These may include, but are not limited to, items such as capital with perpetual maturity, non-maturity deposits and non-HQLA equities.

11. Credit Risk

11.1. General qualitative information about credit risk (CRA)

Credit risk is considered to be the most significant and pervasive risk for the Bank. The Bank takes on exposure to credit risk, which is the risk that the counterparty to a financial transaction will fail to discharge an obligation causing the Bank to incur a financial loss.

Credit risk monitoring and control is performed by the GRMD which sets parameters and thresholds for the Bank's financing activities.

a) Credit risk management approach and policies

In order to avoid excessive concentrations of risk, the Bank's policies and procedures include specific guidelines to focus on maintaining a diversified portfolio. Identified concentrations of credit risks are controlled and managed accordingly. The Group Risk Appetite Statement which is approved by the Board via the BRCGC reflects the Risk Strategy translated to the Business Strategy in order to manage growth and the profile of the portfolio within acceptable tolerances.

Approval, disbursement, administration, classification, recoveries and write-offs for Wholesale & SME and Retail credits are governed by the Bank's Wholesale Credit Policy, SME Credit Policy and Retail Credit Policy respectively. The policy is drafted by GRMD and approved by the Board via the BRCGC. The policies cover all lines of business that the Bank engages in. The Bank manages limits and controls concentrations of credit risk wherever they are identified – in particular, to individual customers and groups, and to industries and countries. The underwriting standards also define the minimum quality (ascertained by the obligor credit risk rating models) for new on-boarding of customers.

The policies, guidelines and processes outlined in the Credit Policy Manual ("CPM") cover the entire spectrum of the Bank's credit/assets portfolio i.e. Retail, small to medium enterprise (SME), corporate financing activities including middle market, contracting, financial institutions, monitoring of cross border exposure and sukuk. The policy applies to all Business Units/Departments which are engaged in the process of originating; maintaining, managing and/or reviewing the related credit portfolio(s).

Identifying the credit approval authorities and the scope of delegated authorities for approval of credits, is based on a matrix approach; dependent on the obligor risk rating and the size of the exposure.

All Corporate, Middle Market, Contracting, Real Estate, Small and Medium Enterprises ("SME"), Financial Institutions ("FI") and sukuk credit proposals are independently reviewed by the Credit Approval Department and recommended to appropriate approval authority as defined in the Credit Policies of the Bank. For Retail, the Bank has in place comprehensive product program manuals highlighting requirements for every product and aspect of retail financing.

The underwriting and risk control functions are separated from each other. GRMD is responsible for credit risk policy and portfolio management, together with credit administration. GRMD together with special assets management report to the GCRO. The GCRO has dual reporting to the GCEO and the BRCGC .

Credit Approval Department is headed by the Chief Credit Officer ("CCO"), who reports to the GCEO.

b) Credit Due Diligence and the Second and Third lines of defense

Wholesale and Retail proposals submitted by the respective business units, are independently reviewed by the Credit Approval Department. Based on the recommendations of the Credit Approval Department the respective proposals are referred to the appropriate committee for final approval

Subsequent to final approval and completion of documentation and conditions precedent, Credit Administration Department ("CAD") (within GRMD) inputs the limits available for utilization by the customer within the system. Once the limits are entered, transactions can be executed by the customer through operations.

Group Compliance team ensures that guidelines regarding KYC and AML among others, such as dealing with PEPs and related parties or insider trading are complied by the business team at the time of customer onboarding.

As part of Internal Audit plan, Group Internal Audit ("GIA"), acting as the verification unit (third line of defense), reviews the Credit Approval Process and submits its findings to Board Audit Committee (as the "BAC") for its review. Group Compliance ("GC") and GIA are both independent from GRMD, where the Group Chief Compliance Officer reports to the GCEO with direct access to the BRCGC and the Group Chief of Internal Audit reports to the BAC.

c) Internal reporting and disclosures

Comprehensive portfolio reports include but are not limited to: financing, sukuk and investments book size trends, risk rating-based trends, sector and geographic concentrations, retail product-wise exposures and performance, large exposure concentrations, top watch list exposures, top NPL exposures, write-offs etc. This is presented to the RMC, BRCGC and the BOD on a regular basis. The report highlights the status of the exposure, recoveries, if any, collaterals, provisions held against these accounts and the action plan to regularize/recover the dues from these accounts.

At the Board level, the BRCGC has oversight of GRMD. The RMC, Early Alert Committee ("EAC"), Collection & Remedial Management Committee ("CRMC"), Provision and Impairment Review Committee ("PIRC") and Model Risk Management Committee (as the "MRMC") ensure the smooth working between Business, Credit Approval and Risk Control functions.

11.2. Quality of assets

a) Definition of Default

The Bank considers a financial asset to be in default when:

- It is established that due to financial or non-financial reasons the customer is unlikely to pay its credit obligations to the Bank in full without recourse by the Bank to actions such as realising security (if any is held); or
- The customer is past due 90 days or more on any material credit obligation to the Bank.

In assessing whether a customer is in default, the Bank considers indicators in line with Credit Risk management Standards (CRMS) that are:

- Qualitative - e.g. material breaches of covenant, industry, peer and status with other LFI comparison.
- Quantitative - e.g. overdue status and non-payment on another obligation of the same customer / customer group to the banks, nature and frequency of restructures; and
- Based on data developed internally and obtained from external sources.

Inputs into the assessment of whether a financing exposure is in default and their significance may vary over time to reflect changes in circumstances and regulatory regime shift.

b) Impairment of Financial Assets

For information on policies and methodologies related to the impairment of financial assets, please refer to Note 5.3.9 of the published financial statements.

11.3. Credit quality of assets (CR1)

Below table provides a comprehensive picture of the credit quality of the Bank's (on- and off-balance sheet) assets.

31 December 2025 – 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	Islamic financing and investing assets	5,529,454	262,390,778	5,913,648	4,072,317	1,841,331	262,006,584
2	Investment in sukuk	34,975	90,776,020	222,346	9,715	212,631	90,588,649
3	Off-balance sheet exposures [1]	914,058	42,212,574	36,989	-	36,989	43,089,643
4	**Total**	**6,478,487**	**395,379,372**	**6,172,983**	**4,082,032**	**2,090,951**	**395,684,876**

31 December 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	Islamic financing and investing assets	7,178,777	211,874,453	6,759,290	5,121,447	1,637,843	212,293,940
2	Investment in sukuk	33,702	82,438,281	311,249	13,530	297,719	82,160,734
3	Off-balance sheet exposures [1]	1,242,831	36,352,613	40,913	-	40,913	37,554,531
4	Total	8,455,310	330,665,347	7,111,452	5,134,977	1,976,475	332,009,205

[1] *Including Sharia-compliant derivatives.*

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

11.4. Changes in the stock of defaulted financing and sukuk (CR2)

Below table identify the changes in the Bank's stock of defaulted exposures, the flows between non-defaulted and defaulted exposure categories and reductions in the stock of defaulted exposures due to write-offs.

S. No	Particulars	Six months ended on		
		31 Dec 2025 AED '000'	30 June 2025 AED '000'	31 Dec 2024 AED '000'
1	Defaulted financing and sukuk at the end of the previous reporting period	6,661,242	7,212,479	9,686,106
2	Financing and sukuk that have defaulted since the last reporting period	859,507	931,806	1,301,773
3	Returned to non-default status	(425,743)	(595,883)	(3,164,973)
4	Amounts written off	(1,359,183)	(358,140)	(500,327)
5	Other changes	(171,394)	(529,020)	(110,100)
6	Defaulted financing and sukuk at the end of the reporting period (1+2-3-4-5)	5,564,429	6,661,242	7,212,479

11.5. Additional disclosure related to the credit quality of assets (CRB)

a) Breakdown of exposures by geographical areas, industry and maturity

Please refer to Note 47.2.2 of the published financial statements for geographical area and industry, and Note 47.3.3 of the published financial statements for maturity analysis.

b) Impaired exposures and related allowances

Please refer to Note 9.2 for impaired exposures and related allowances of "Islamic financing" and, Note 10.2 and 10.3 for "Investment in Sukuk".

c) Ageing analysis of the past-due financing and sukuk

Past due accounts are monitored closely as part of regular portfolio quality & risk appetite statement review and appropriate actions are taken to remediate the past due on proactive basis by engaging with relationship managers and Special accounts management teams.

The new CRMS highlights proactive monitoring of credit quality of customers from account management and remediation perspective. The credit policies have been updated to incorporate the CRMS standards and guideline i.e. rescheduling, restructuring, deferrals, unlikeliness to pay criteria among others.

Below table provides aging analysis of Past due financing and sukuk.

31 December 2025 – AED '000'

S. No	Segment [1]	Ageing of Past Due Accounts (days)			Total
		90 - 180	181 - 360	Above 360	
1	Corporate Banking	181,268	111,790	1,642,544	1,935,602
2	Consumer Banking	483,970	335,828	1,145,152	1,964,950
3	Contracting Finance	-	-	-	-
4	Real Estate Finance	-	-	427,537	427,537
5	Commercial Banking [2]	3,339	3,002	636,094	642,435
6	Home Finance	47,874	52,553	458,503	558,930
7	Treasury	-	-	34,975	34,975
	Total	**716,451**	**503,173**	**4,344,805**	**5,564,429**

31 December 2024 – AED '000'

S. No	Segment [1]	Ageing of Past Due Accounts (days)			Total
		90 - 180	181 - 360	Above 360	
1	Corporate Banking	488,378	303,477	2,350,713	3,142,568
2	Consumer Banking	270,819	564,173	858,352	1,693,344
3	Contracting Finance	-	54,074	266,682	320,756
4	Real Estate Finance	6,867	1,017	452,162	460,046
5	Commercial Banking [2]	4,397	3,669	819,833	827,899
6	Home Finance	96,783	111,386	525,996	734,165
7	Treasury	5,715		27,986	33,701
	Total	872,959	1,037,796	5,301,724	7,212,479

[1] *Islamic financing and sukuk exposure as per CR2 table*

[2] *The Commercial Banking segment was carved out of the Corporate Banking and Consumer Banking segments during the year, and the previous year's figures have been restated.*

d) Restructured exposures

Restructuring of obligations and financing is a process used by companies, individuals, and even countries that might be undergoing financial difficulties to meet the credit obligation. Further classification of restructuring into 'Distressed' and 'Non-distressed' has been established to ensure the segregation of financial difficulties from commercial or regulatory considerations The Commercial Banking segment was carved out of the Corporate Banking and Consumer Banking segments during the year, and the previous year's figures has been restated.

Total restructured financing of the Bank is AED 10.19 Bn i.e. 3.80% of the total financing (Dec 2024 AED 15.05 Bn i.e. 6.87% of the total financing), of which impaired is AED 2.42 Bn (Dec 2024 AED 3.68 Bn) and performing is AED 7.77 Bn (Dec 2024 AED 11.37 Bn).

11.6. Credit risk mitigation (CRC)

Security is defined as all cash or near cash items, such as cash margin, fixed deposits under lien, unconditional financial guarantees, Sharia compliant negotiable instruments like bankers' cheque, demand draft, bills of exchange issued by prime banks and certain government securities.

Collateral means additional security, which secures the Bank's exposure in case the primary source of payment and liquidity of security stated above is not sufficient to settle the Bank's exposure in full. Example of such collaterals is mortgage of property, pledge of blue-chip quoted and Sharia compliant listed company shares, mortgage of plant, machinery and vehicles etc.

a) On and off-balance sheet netting

Financial assets and liabilities are offset and reported net in the consolidated financial position only when there is a legally enforceable right to set off the recognised amounts and when the Bank intends to settle either on a net basis, or to realise the asset and settle the liability simultaneously.

Income and expenses are presented on a net basis only when permitted by the accounting standards, or for gains and losses arising from a group of similar transactions such as in the Bank trading activity.

The Bank is party to a number of arrangements, including master netting agreements, that give it the right to offset financial assets and financial liabilities but where it does not intend to settle the amounts net or simultaneously and therefore the assets and liabilities concerned are presented on a gross basis.

b) Collateral evaluation and management

The Bank's collateral valuation policy clearly defines the acceptable practice for valuation and frequency based on the type of asset. A list of approved valuation firms is maintained to conduct such valuation.

11.7. Credit risk mitigation techniques – overview (CR3)

Below table disclose the extent of use of credit risk mitigation techniques.

31 December 2025 – 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 Sharia-compliant credit derivatives	Exposures secured by Sharia-compliant credit derivatives, of which: secured amount
Islamic financing and investing assets	182,369,131	71,883,948	5,273,077	7,753,505	7,670,711	-	-
Investment in sukuk	90,588,649	-	-	-	-	-	-
Total	**272,957,780**	**71,883,948**	**5,273,077**	**7,753,505**	**7,670,711**	**-**	**-**
Of which defaulted	1,482,397	-	-	-	-	-	-

31 December 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 Sharia-compliant credit derivatives	Exposures secured by Sharia-compliant credit derivatives, of which: secured amount
Islamic financing and investing assets	170,826,902	40,645,380	4,434,002	821,659	792,668	-	-
Investment in sukuk	82,160,734	-	-	-	-	-	-
Total	252,987,636	40,645,380	4,434,002	821,659	792,668	-	-
Of which defaulted	1,710,825	366,675	55,296	-	-	-	-

11.8. Banks' use of external credit ratings under the standardised approach for credit risk (CRD)

As per the CBUAE guidelines, the Bank uses external ratings, as provided by External Credit Assessment Institutions (ECAIs) that have been recognized by CBUAE, to determine the risk weights under the Standardised Approach.

In line with the above CBUAE guidelines, the Bank uses the following rating agencies for this purpose;

- Moody's Investors Services (Moody's)
- Standard & Poor's (S&P)
- Fitch Ratings, and/or
- Capital Intelligence (CI)

The Bank uses the external rating for the following classes of exposure to assign the risk weights;

- Sovereigns
- Public sector entities
- Banks, and
- Corporates

Use of multiple rating:

- If there is only one rating by any of the above agency, that rating is used to determine the risk weight of the exposure.
- If there are two ratings by any of the two agencies, that map to different risk weights, the higher risk weight is applied.
- If there are three or more ratings with different risk weights, the ratings corresponding to the second lowest risk weights are referred to. If these give rise to the same risk weight, that risk weight is applied. If different, the higher risk weight is applied.

The below table provides the equivalent rating matrix across different ECAIs:

Moody's	S&P	Fitch	CI
Aaa to Aa3	AAA to AA-	AAA to AA-	AAA to AA-
A1 to A3	A+ to A-	A+ to A-	A+ to A-
Baa1+ to Baa3	BBB+ to BBB-	BBB+ to BBB-	BBB+ to BBB-
Ba1 to Ba3	BB+ to BB-	BB+ to BB-	BB+ to BB-
B1 to B3	B+ to B-	B+ to B-	B+ to B-
Below B3	Below B-	Below B-	Below B-
Unrated	Unrated	Unrated	Unrated

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

Below table provides an illustration of the effect of CRM on standardised approach capital requirements calculations, and RWA density.

31 December 2025 – AED '000'

Asset class [1]	Exposures before CCF and CRM [2]		Exposures post-CCF and CRM [3]		RWA and RWA density	
	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA [4]	RWA density
Sovereigns and their central banks	126,095,116	93,369	126,095,094	93,265	32,160,318	25.5%
Public Sector Entities	42,665,389	11,623,149	39,554,806	5,931,853	38,886,790	85.5%
Multilateral development banks	1,391,435	-	1,391,435	-	37,101	3%
Banks	14,700,953	1,183,753	14,650,138	1,179,353	8,588,417	54.3%
Securities firms	-	-	-	-	-	-
Corporates	124,962,968	24,675,843	122,257,597	12,424,356	118,983,121	88.3%
Regulatory retail portfolios	43,860,998	4,059,360	43,664,734	119,345	33,067,220	75.5%
Secured by residential property	32,339,716	530,109	32,235,169	106,020	12,328,844	38.1%
Secured by commercial real estate	4,383,738	2,933	4,344,445	587	4,345,032	100.0%
Equity Investment in Funds (EIF)	279,934	-	279,934	-	526,969	188.2%
Past-due financing	5,793,831	914,058	1,993,221	914,058	3,388,517	116.6%
Higher-risk categories	445,062	-	445,062	-	667,593	150.0%
Other assets	17,878,840	44,058	17,878,840	44,058	17,766,605	99.1%
Total	**414,797,980**	**43,126,632**	**404,790,475**	**20,812,895**	**270,746,527**	**63.6%**

31 December 2024 – AED '000'

Asset class [1]	Exposures before CCF and CRM [2]		Exposures post-CCF and CRM [3]		RWA and RWA density	
	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA [4]	RWA density
Sovereigns and their central banks	109,423,680	23,057	109,423,680	23,057	31,108,664	28.4%
Public Sector Entities	29,535,274	10,691,518	29,535,274	2,648,554	30,133,506	93.6%
Multilateral development banks	1,039,792	-	1,039,792	-	-	0%
Banks	10,557,339	525,591	10,557,339	518,725	6,288,422	56.8%
Securities firms	-	-	-	-	-	-
Corporates	105,439,441	20,753,636	100,273,054	9,163,509	101,710,039	89.1%
Regulatory retail portfolios	35,572,847	4,191,929	35,447,570	186,768	26,905,295	75.5%
Secured by residential property	25,877,255	122,824	25,787,731	24,564	10,193,556	39.5%
Secured by commercial real estate	4,603,460	-	4,487,869	-	4,487,869	99.4%
Equity Investment in Funds (EIF)	326,425	-	326,425	-	799,333	244.9%
Past-due financing	7,615,090	1,242,831	2,869,221	1,242,831	4,537,760	108.9%
Higher-risk categories	1,293,956	-	1,293,956	-	1,940,934	150.0%
Other assets	15,434,503	44,058	15,434,503	44,058	14,931,173	96.5%
Total	346,719,062	37,595,444	336,476,414	13,852,066	233,036,551	65.6%

[1] *Including Sharia-compliant derivatives.*

[2] *These numbers are gross of 'Specific provision' and 'Profit in suspense'.*

[3] *CRM impact has been included.*

[4] *Excluding CVA charge.*

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

Blow table provides the breakdown of credit risk exposures under the standardised approach by asset class and risk weight.

31 December 2025 – AED '000'

Asset Class [1]	Risk weight									Total [2]
	0%	20%	35%	50%	75%	85%	100%	150%	Others	
Sovereigns and their central banks	79,012,380	11,631,794	-	13,762,870	-	-	19,438,896	2,342,419	-	**126,188,359**
Public Sector Entities	-	5,565,718	-	4,294,589	-	-	35,626,352	-	-	**45,486,659**
Multilateral development banks	1,317,232	-	-	74,203	-	-	-	-	-	**1,391,435**
Banks	-	4,643,756	-	7,209,401	-	-	3,819,073	157,261	-	**15,829,491**
Securities firms	-	-	-	-	-	-	-	-	-	**-**
Corporates	1,167,969	45,787	-	29,890,163	-	1,547,060	100,665,160	1,365,814	-	**134,681,953**
Regulatory retail portfolios	-	-	-	-	42,867,438	-	916,641	-	-	**43,784,079**
Secured by residential property	-	-	30,310,533	-	1,241,997	-	788,659	-	-	**32,341,189**
Secured by commercial real estate	-	-	-	-	-	-	4,345,032	-	-	**4,345,032**
Equity Investment in Funds (EIF)	-	-	-	-	-	-	-	266,584	13,350	**279,934**
Past-due financing	-	-	-	-	-	-	1,944,802	962,477	-	**2,907,279**
Higher-risk categories	-	-	-	-	-	-	-	445,062	-	**445,062**
Other assets	2,664,886	-	-	-	-	-	12,846,239	1,109,067	1,302,706	**17,922,898**
Total	**84,162,467**	**21,887,055**	**30,310,533**	**55,231,226**	**44,109,435**	**1,547,060**	**180,390,854**	**6,648,684**	**1,316,056**	**425,603,370**

31 December 2024 – AED '000'

Asset Class [1]	Risk weight									Total [2]
	0%	20%	35%	50%	75%	85%	100%	150%	Others	
Sovereigns and their central banks	67,379,339	10,280,120	-	9,804,106	-	-	17,648,344	4,334,828	-	109,446,737
Public Sector Entities	-	-	-	4,100,644	-	-	28,083,184	-	-	32,183,828
Multilateral development banks	1,039,792	-	-	-	-	-	-	-	-	1,039,792
Banks	-	3,034,247	-	5,412,173	-	-	1,937,960	691,684	-	11,076,064
Securities firms	-	-	-	-	-	-	-	-	-	-
Corporates	-	1,546,835	-	16,534,433	-	1,327,117	86,073,717	3,954,461	-	109,436,563
Regulatory retail portfolios	-	-	-	-	34,916,171	-	718,167	-	-	35,634,338
Secured by residential property	-	-	23,498,821	-	1,378,027	-	935,448	-	-	25,812,296
Secured by commercial real estate	-	-	-	-	-	-	4,487,869	-	-	4,487,869
Equity Investment in Funds (EIF)	-	-	-	-	-	-	-	287,810	38,615	326,425
Past-due financing	-	-	-	-	-	-	3,260,634	851,417	-	4,112,051
Higher-risk categories	-	-	-	-	-	-	-	1,293,956	-	1,293,956
Other assets	2,341,299	-	-	-	-	-	11,851,713	134,412	1,151,137	15,478,561
Total	70,760,430	14,861,202	23,498,821	35,851,356	36,294,198	1,327,117	154,997,036	11,548,568	1,189,752	350,328,480

[1] *Guaranteed exposures have been reported using guarantor risk weight.*

[2] *Total credit exposure (post CCF and post CRM).*

12. Counterparty credit risk (CCR)

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

a) Counterparty credit risk (CCR)

Counterparty credit risk is the risk that a counterparty in a foreign exchange, profit rate, commodity, equity or sharia complaint alternatives of derivative instruments or collateralised Murabaha contract defaults prior to the maturity date of the contract, and that the Group at the time has a claim on the counterparty. The method used to assign operating limits defined in terms of internal capital for counterparty credit exposures and for CCP exposures.

The Bank's computation of counterparty credit risk and associated limit structure is based on Standardized Approach (SACCR). CCR is managed within the overall credit risk appetite for corporate and financial institutions. CCR limits are set both at portfolio level as well as for individual counterparties. Individual limits are calibrated to the credit grade and business model of the counterparties and are set on Exposure at Default (EAD).

b) Risk mitigation

The Bank has collateral management agreements i.e. Collateral Support Annexure (CSA) with many of the interbank counterparties, which defines type of eligible collateral, currencies, thresholds, minimum transfer amounts and rounding conventions. Exposures under CSA are subject to daily variation margining and are closely monitored against mark to market valuations of underlying transactions.

c) Wrong-way risk exposures

The Bank employs various policies and procedures to ensure that wrong-way risk exposures are recognised upfront, monitored, and where required, contained by individual CCR limit.

Below table provides a comprehensive view of the method used to calculate counterparty credit risk regulatory requirements and the main parameters used within each method.

31 December 2025 – AED '000'

Particulars	Replacement cost	Potential future exposure	EEPE	Alpha used for computing regulatory EAD	EAD post-CRM	RWA [1]
SA-CCR (for Sharia-compliant derivatives)	1,049,771	1,248,458		1.4	3,217,521	2,093,059
Internal Model Method (for Sharia-compliant derivatives and SFTs)			-	-	-	-
Simple Approach for credit risk mitigation (for SFTs)					-	-
Comprehensive Approach for credit risk mitigation (for SFTs)					-	-
VaR for SFTs					-	-
Total						**2,093,059**

[1] *Increase in CCR is driven by increase in replacement cost.*

31 December 2024 – AED '000'

Particulars	Replacement cost	Potential future exposure	EEPE	Alpha used for computing regulatory EAD	EAD post-CRM	RWA [1]
SA-CCR (for Sharia-compliant derivatives)	219,302	794,608		1.4	1,419,474	997,340
Internal Model Method (for Sharia-compliant derivatives and SFTs)			-	-	-	-
Simple Approach for credit risk mitigation (for SFTs)					-	-
Comprehensive Approach for credit risk mitigation (for SFTs)					-	-
VaR for SFTs					-	-
Total						997,340

12.2. 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.

S. No.	CVA charge	31 Dec 2025 – AED '000'		31 Dec 2024 – AED '000'	
		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	**3,217,521**	**2,093,059**	1,419,474	997,340

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

Below table provides breakdown of counterparty credit risk exposures, calculated according to the standardised approach, by the type of counterparties and by their risk weights.

31 December 2025 – AED '000'

Asset class	Risk weight								Total credit exposure
	0%	20%	50%	75%	85%	100%	150%	Others	
Sovereigns	93,239	-	-	-	-	-	-	-	**93,239**
Public Sector Entities (PSEs)	-	-	35,694	-	-	364,787	-	-	**400,481**
Multilateral development banks (MDBs)	-	-	-	-	-	-	-	-	**-**
Banks	-	296,878	496,345	-	-	8,189	811	-	**802,223**
Securities firms	-	-	-	-	-	-	-	-	**-**
Corporates	-	-	1,056,213	-	-	865,365	-	-	**1,921,578**
Regulatory retail portfolios	-	-	-	-	-	-	-	-	**-**
Secured by residential property	-	-	-	-	-	-	-	-	**-**
Secured by commercial real estate	-	-	-	-	-	-	-	-	**-**
Equity Investment in Funds (EIF)	-	-	-	-	-	-	-	-	**-**
Past-due financing	-	-	-	-	-	-	-	-	**-**
Higher-risk categories	-	-	-	-	-	-	-	-	**-**
Other assets	-	-	-	-	-	-	-	-	**-**
Total	**93,239**	**296,878**	**1,588,252**	**-**	**-**	**1,238,341**	**811**	**-**	**3,217,521**

31 December 2024 – AED '000'

Asset class	Risk weight								Total credit exposure
	0%	20%	50%	75%	85%	100%	150%	Others	
Sovereigns	23,057	-	-	-	-	-	-	-	23,057
Public Sector Entities (PSEs)	-	-	2,739	-	-	195,048	-	-	197,787
Multilateral development banks (MDBs)	-	-	-	-	-	-	-	-	-
Banks	-	171,635	317,377	-	-	-	11,676	-	500,688
Securities firms	-	-	-	-	-	-	-	-	-
Corporates	-	-	216,757	-	266	479,178	1,741	-	697,942
Regulatory retail portfolios	-	-	-	-	-	-	-	-	-
Secured by residential property	-	-	-	-	-	-	-	-	-
Secured by commercial real estate	-	-	-	-	-	-	-	-	-
Equity Investment in Funds (EIF)	-	-	-	-	-	-	-	-	-
Past-due financing	-	-	-	-	-	-	-	-	-
Higher-risk categories	-	-	-	-	-	-	-	-	-
Other assets	-	-	-	-	-	-	-	-	-
Total	23,057	171,635	536,873	-	266	674,226	13,417	-	1,419,474

12.4. Composition of collateral for CCR exposure (CCR5)

Below table provides a breakdown of all types of collateral posted or received by the Bank to support or reduce the counterparty credit risk exposures related to derivative transactions.

31 December 2025 – 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	-	81,577	-	871,015	-	-
Domestic sovereign sukuk	-	-	-	-	-	-
Foreign sovereign sukuk	-	-	-	-	-	-
Corporate sukuk	-	-	-	-	-	-
Equity securities	-	-	-	-	-	-
Other collateral	-	-	-	-	-	-
Total	**-**	**81,577**	**-**	**871,015**	**-**	**-**

31 December 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	-	514,073	-	76,949	-	-
Domestic sovereign sukuk	-	-	-	-	-	-
Foreign sovereign sukuk	-	-	-	-	-	-
Corporate sukuk	-	-	-	-	-	-
Equity securities	-	-	-	-	-	-
Other collateral	-	-	-	-	-	-
Total	-	514,073	-	76,949	-	-

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

13. Market risk

13.1. General qualitative disclosure requirements related to market risk (MRA)

Market Risk is the risk that the Bank's earnings or capital, or its ability to meet business objectives, will be adversely affected by changes in the level or volatility of market rates or prices such as foreign exchange rates, profit rates, credit spreads, equity and sukuk market prices etc.

a) Strategies and processes for the management of market risk

The Bank is an Islamic Financial institution and has a low appetite for market risk exposure(s) guided by approved tolerances. The Bank provides hedging and investment solutions to its clients to meet their underlying requirements. These positions are monitored and reported on a regular basis. The Bank squares off its customer deals with the interbank counterparties in order not to carry any significant market risk on these positions.

b) Structure and organization of the market risk management function

Market Risk Management in the Bank is governed by the Risk Management Framework(RMF) and Group Risk Appetite Statement(RAS) approved by the Bank's Board of Directors. The Board has delegated the responsibility of managing Market risk of the Bank to the Board Risk Compliance and Governance Committee (BRCGC). BRCGC & Risk Management Committee (RMC) reviews Market risk framework, Market risk appetite and tolerance limits proposed by Group Risk Management for the Bank in line with the Bank's objectives, strategy and overall risk appetite.

RMC reviews annually the RAS to manage and monitor Market risk in the Bank and makes recommendations to BRCGC for approval. Risk Limits are approved by the Asset and Liability Committee (ALCO) of the Bank based on the recommendation of the Group Risk Management Department, which are subsequently ratified by the RMC and BRCGC.

The Bank has an independent Market & Liquidity Risk Management Department (MLRM) within its Group Risk Management Department which is responsible for identification, measurement, monitoring and reporting of market risk. The function closely monitors and reports inherent market risks in all trading and non-trading activities of the Bank. All FX and Listed Equity positions are monitored and reported on a regular basis.

c) Scope and nature of market risk reporting

Market risk management in the Bank is administered on the basis of clearly delegated authorities and responsibilities that reflect the appropriate segregation of duties, trading environments with enabling technology and competent personnel with the relevant skill and experience.

Following are the key types of market risks for the Bank:

- **Profit rate risk:** results from exposures to changes in the level, slope and curvature of yield curves, the volatilities of profit rates, prepayment speeds/optionality and credit spreads.
- **Currency rate risk:** results from exposures to changes in spot prices, forward promise prices and volatilities of currency rates.
- **Equity price risk:** results from exposures to changes in prices and volatilities of individual equities, baskets of equities and equity funds (Traded and Non-Traded), the equity investment portfolio represents a very small percentage of the Bank's overall investments. Furthermore, it is being maintained on a rundown basis.

Quantitative and qualitative information is used to identify, assess and respond to market risk. The actual format and frequency of risk disclosure depends on the audience and purpose. For example, front office and risk functions receive a full range of daily control and activity, valuation, sensitivity and risk measurement reports and dashboards, while ALCO, RMC and BRCGC receive monthly/periodical reporting and updates.

13.2. Market risk under the standardised approach (MR1)

Below table provides the components of the capital requirement under the SA for market risk.

S. No.	Particulars	31 Dec 2025 RWA - AED 000	31 Dec 2024 RWA - AED 000
1	General interest rate risk (General and Specific)	903,550	477,339
2	Equity risk (General and Specific)	-	-
3	Foreign exchange risk	2,300,777	1,633,090
4	Commodity risk	-	-
5	Simplified approach	-	-
6	Delta-plus method	-	-
8	Securitisation	-	-
9	**Total** [1]	**3,204,327**	**2,110,429**

[1] *Increase in Market Risk RWA is primarily driven by increase in GIRR & FX Risk.*

14. Profit rate risk in the banking book (PRRBB)

14.1. PRRBB risk management objectives and policies (PRRBBA)

a) Overview

Profit Rate Risk in the Banking Book ("PRRBB") refers to the current or prospective risk to the Bank's capital and earnings arising from adverse movements in profit rates that affect the Bank's banking book positions. Key constituents of PRRBB include gap risk, basis risk and optionality (wherever applicable).

The Bank has adopted a comprehensive and proactive approach in managing PRRBB. The key elements of this approach comprise the following core elements:

- Governance, Policies and Procedures.
- Risk Identification, Assessment, Measurement and Monitoring.
- Risk Management and Mitigation.
- Comprehensive PRRBB Reporting and Disclosure.

i) Governance, Policies and Procedures

The governance of PRRBB is integrated with the overall risk governance structure of the Bank. Board, BRCGC, Risk Management Committee along with Asset and Liability Management Committee ("ALCO") are responsible for defining and establishing policies around prudent management of PRRBB based on risk appetite of the Bank. Furthermore, the Bank has a PRRBB policy in place which sets out key principles, articulates key roles and responsibilities to effectively manage PRRBB risk across the Bank.

ii) Risk Identification, Assessment, Measurement and Monitoring

The Bank has adopted a pro-active approach in identifying and assessing, measuring and monitoring PRRBB. Bank employs the following key metrics for measurement of PRRBB:

- ΔEVE- Economic value of Equity change under various BCBS prescribed rate shocks.
- ΔNPI for 12-month horizon - Net Profit Income change under upward and downward parallel rate shocks.
- ΔNPI for 36-month horizon – For Pillar II assessment
- Net-repricing GAP positions.
- DV01 by time bands.

The output of the metrics against rate shocks are monitored against the capital (EVE, NPI, Sukuk DV01) and past 12 month funded income (NPI) for management of PRRBB position within the approved Group Risk Appetite.

Bank considers modelling of material PRRBB risk profile drivers based on the BCBS IRRBB Standards like behavioral bucketing of Non-maturing deposits. Assessment of materiality of optionality elements are also considered. Furthermore, Group Risk Management conducts regular and ad-hoc risk analyses (such as scenario analysis and stress tests) and reports findings and recommendations to RMC and ALCO.

All new product structures and any changes to existing products in terms of re-pricing tenors, benchmarks, rate floors offered, maturity and pricing is reviewed from a PRRBB perspective by Group Risk Management department for its impact on earnings and economic value sensitivities. Profit rate risk is monitored on a regular basis and appropriate measures are taken to mitigate any excess risks.

iii) Risk Management and Mitigation

The objective of managing PRRBB is to manage the exposure to profit rate risk in the Banking Book within acceptable limits. Primary responsibility of managing PRRBB lies with Treasury. Measurement of PRRBB metrics is done by Group Risk Management. BRCGC, RMC and ALCO monitor the PRRBB risk profile of the Bank on a regular basis and review the position against the approved limits. Group Risk Appetite Statement ("RAS") of the Bank sets out PRRBB limits for economic value approach in line with CBUAE and Basel Standards. The Bank currently doesn't have Profit Rate hedges and these would require ALCO/RMC and ISSC approvals.

iv) Comprehensive PRRBB Reporting and Disclosure

PRRBB measures are reported on a monthly basis to ALCO, RMC and at least quarterly basis to BRCGC. The impact of profit rate shocks is also factored as part of the Bank's formal Stress Tests and within ICAAP framework and the results are presented to senior management.

b) Periodicity of the calculation of the bank's IRRBB/PRRBB measures, and a description of the specific measures that the bank uses to gauge its sensitivity to IRRBB/PRRBB.

The Bank has instituted Economic Value of Equity (EVE) and Net Profit Income (NPI) for a 12-month horizon related measures for PRRBB being prescribed as primary measures for PRRBB by Basel's BCBS 368 guidelines. Bank measures EVE and NPI on a monthly basis.

c) Profit rate shock and stress scenarios that the bank uses to estimate changes in the economic value of earnings.

The Bank uses profit rate shocks as prescribed by CBUAE and Basel's BCBS 368, for assessing impacts on EVE (6 regulatory Shocks are applied) and NPI (2 Regulatory Shocks are applied). In addition, alternative/higher stress impacts with due consideration to expected rate movement are also considered as part of the ICAAP assessment process of PRRBB capital.

d) High-level description of key modelling and parametric assumptions used in calculating ΔEVE and ΔNPI in Table B, which includes:

- The approach to modelling assumptions for the purpose of evaluating ΔEVE and ΔNPI in consistent with the guidelines set out by the CBUAE Model Management guidelines /Basel 2016 IRRBB guidelines. The average repricing maturity of non-maturing deposits ("NMD") has been determined based on behavioral analysis, using Bank's historical data.
- Currently ΔEVE and ΔNPI figures are being computed for significant currencies which include AED and USD. Bank considers netting of EVE impact of the pegged currencies due to high correlation between these currencies.
- For estimation of PRRBB, the bank assumes a floor of zero for downward shocks.
- Product margins are added to risk free rate (discount rate) for computation of both ΔEVE and ΔNPI.
- Models are subject to independent validation oversight from Model Risk Management Committee.

e) Computation of PRRBB for Pillar II capital adequacy assessment:

- The Bank includes impact of forward-looking behavioral assumptions - In line with CBUAE Model Management Standards and Guidance (MMSG) requirements, the Bank calculates an "add- on" reflecting the potential future migration impact of CASA to Term deposits and its potential impact on EVE and NPI sensitivity for purposes of Pilar-II capital computation. Additionally, basis risk factors are also considered for PRRBB capital.
- Impact of AT-1 is excluded from base line EVE and NPI loss and Basis risk are added for both ΔEVE and ΔNPI.
- For Pillar II PRRBB capital computation, higher of ΔEVE with addons is compared with 3Y ΔNPI with addons is compute the maximum PRRBB loss.

14.2. Quantitative information on Profit rate risk in the banking book (PRRBB1)

Below table provides information on the bank's changes in economic value of equity and net profit income under the prescribed profit rate shock scenarios.

In reporting currency - AED '000'	ΔEVE [1]		ΔNPI [1]	
Period	**31 Dec 2025**	**31 Dec 2024**	**31 Dec 2025**	**31 Dec 2024**
Parallel up	(3,577,447)	(3,262,115)	465,315	493,380
Parallel down	4,028,514	3,855,504	(797,484)	(764,682)
Steepener	(1,289,588)	(2,389,584)		
Flattener	1,361,006	1,470,919		
Short rate up	(2,015,889)	(761,832)		
Short rate down	925,090	808,036		
Maximum	(3,577,447)	(3,262,115)	-	-
Period	**31 Dec 2025**		**31 Dec 2024**	
Tier 1 capital	**44,243,720**		44,136,717	

[1] *Standardized EVE and NPI numbers which are used for limit management are presented in this table and include the AT1 contribution to PRRBB.*

- *Average repricing maturity assigned to Non-maturing deposits is 1.59 years (Dec 2024 was 1.79 years).*
- *Longest repricing maturity assigned to Non-maturing deposits is 10 years (Dec 2024 was 10 years).*

Note: Negative numbers represent decrease in economic value of equity. Since Bank has significant exposures only in AED and USD currency, and the AED currency is pegged to USD, losses and gains across the different currencies, including less significant currencies, are aggregated.

15. Operational risk

15.1. Qualitative disclosures on operational risk (OR1)

a) Banks policies, frameworks and guidelines for the management of operational risk

15.2. Operational risk

Operational risk is "the risk of loss resulting from inadequate or failed internal processes, people and system or from external events". This definition includes legal risk but excludes strategic and reputational risk. The Bank's approach to Operational risk is holistic and from an overarching principle which allow the expansion of the tools and process to non-financial risks and operational risk sub-types.

The Bank's Operational Risk Policy & Framework design are primarily based on Basel Principles which are further attuned in line with regulatory guidance. They set the tone and approach in managing Operational risk. and articulates the controls adopted in managing Operational risk in day-today operations. Key elements of the Operational Risk framework include:

- Risk Appetite statements, tolerances, Acceptance Criteria and Response.
- Risk & Control Self-Assessment and Key Risk Indicators.
- Incident, Loss Data & Exceptions Management.
- Issues & Actions Management.
- Risk reporting to the senior management and Board.
- Risk Scoring, Aggregation & Taxonomy.
- Business Impact Assessment & Continuity Plans.
- Business Continuity Risk Assessment.
- The Risk Management process including "Assessment", "Treatment", "Monitoring & review" "Recording & Reporting".

The Bank complements its Operational Risk Policy with other specialized and aligned Policies and Frameworks covering the following areas:

- Fraud Risk Management & Other 2 Lines of Defense & Control Functions.
- Business Continuity Management.
- Crisis Management.
- Risk Transfer.
- Outsourcing and Third-party risk management.
- Market Conduct.
- Operational Resilience.
- ESG.
- Information Security.
- Data Governance.

b) Structure and organisation of operational risk management and control function

The Bank's Operational Risk Policy follows the three lines of defense methodology. The framework clearly defines roles and responsibilities of individuals/units (across the three lines) that are involved in the end to end Operational risk management Process. The Operational Risk Management Department, being part of GRMD (which reports directly to the BRCGC) is independent of business and operations and ensures that the practices remain compliant with the approved Policy and framework.

c) Operational risk measurement system

To support measurement of operational risks, the Bank has put in place a dedicated operational risk system covering the necessary tools required for the management of Operational Risk including Risk & Control Self-Assessment, Key Risk Indicators, Issues & Actions Management and Incidents & Loss Data Management The Bank has developed clear risk scoring and assessment methodologies for each element used within the above-mentioned tools. These are tied to the level of the Operational Risk Appetite to allow for a risk-based decision making.

Risk Indicators. The Bank presently follows the Standardised Approach in calculating capital requirements for operational risk in line with CBUAE requirements. Further, operational risk limits are defined in the Group's risk appetite statement document which supports risk measurement and provides the Board and Management an objective view of the Bank's operational risk profile. In addition, to manage fraud risk, the Bank has put in place systems which enable monitoring of transactions allowing the Bank to proactively detect unusual or suspicious patterns for further investigation and remedy.

d) Reporting framework on operational risk to executive management and to the Board of directors

Operational risk reports are shared with relevant Business lines / functions and senior management on a monthly basis and further key operational risk matters are also presented to the Bank's RMC. Such reporting benefits for defined reporting and escalation thresholds defined by the Operational risk policy and covering the outcome of each the operational risk tools used such as risk compared to appetite, Issues/actions compared to their criticality and Status, Incidents versus their financial and non-financial Impact, and Key Indicators versus their tolerance levels. Additionally, on a quarterly basis as a minimum, operational risk matters are also reported to the BRCGC.

e) Risk mitigation used in the management of operational risk

The Bank adopts a proactive strategy to manage operational risk whereby active engagement with internal stakeholders is ensured during decision making (formulation and design of policies, processes, products, etc.) and controlled management of exceptions. Key controls such as Adequate due diligence, Dual controls, segregation of duties, reconciliation, monitoring and review, safeguarding assets, dual custody, are followed throughout the banks Operational activities.

The risk mitigation sufficiency is evaluated versus the related Inherent risk exposure and the outcome is compared to the risk appetite which subsequently guides the risk response options including the need for additional mitigation where necessary.

While the Bank is committed to have effective risk management practices in place, it also maintains an effective risk transfer methodology by procuring Takaful policies. The Bank actively engages with the Takaful providers for timely policy renewal and claim management.

The Bank continues to enhance its risk management approach (including change management) so as to ensure that it effectively manages the dynamic business environment in which it operates.

To mitigate fraud risk, the Bank uses tools to strengthen its anti-fraud activities and to proactively detect and minimize the impact of emerging fraud trends. The Bank is also committed to increase fraud awareness and educate customers against potential frauds. Moreover, the Bank manages and mitigates information security and cyber risk while adopting industry best practices and standards, where required testing is performed on critical banking channels and systems to ensure that system vulnerabilities (if any) are promptly identified and mitigated.

Robust measures are implemented to mitigate the risks associated with outsourcing arrangements. The measures include risk assessments and due diligence on service providers. Ongoing monitoring of material outsource arrangements to ensure third party risks are managed pro-actively.

The Bank is committed to sustainable development, sustainable finance and responsible banking. The Bank has maintained a proactive risk management strategy and prudent culture as a foundation for achieving its vision to ensure that risks associated with the Bank's strategy are identified, understood, quantified and mitigated to achieve its objectives. It is supported by frameworks, policies, procedures and practices to support risk management activities.

16. Remuneration policy (REMA)

The purpose of the Remuneration policy (collectively referred to the combination of three HR policies i.e. Rewards, Benefits and Business Travel policy) is to guide the development and implementation of the remuneration and recognition programs of the Bank, with the objective of supporting the attraction, retention and engagement of talent required to deliver the business strategy of the Bank, in line with prudent risk measures and CBUAE compensation rules, principles and standards. The scope of the Remuneration policy covers all employees of DIB and its local subsidiaries in UAE only (whose employees are under DIB's grading structure).

a) Composition and mandate of the Board Nomination & Remuneration Committee

The Board of Directors of Dubai Islamic Bank has established the Board Nomination and Remuneration Committee which comprises of 3 Board members (including one as Chair of the Committee) to assist the Board of Directors in fulfilling its oversight responsibilities with respect to:

- Matters relating to the composition, nomination, succession, remuneration and assessment of the Board and its committees, and
- Oversight of strategic human resource matters and compensation system

Below is the mandate of the Board Nomination & Remuneration Committee:

- Review, approve and oversee the implementation of the overall compensation framework and system ensuring alignment with Bank's long-term interests, sustainability and financial soundness.
- Review the rewards plans, processes and outcomes at least annually, ensuring an independent assessment by an external third party at least once every five years.
- Make recommendations to the Board of Directors concerning the specific remuneration packages for the Directors and Board committees' Chairman and members.
- Review and approve the remuneration for the Senior Management, Board Secretary and any other roles reporting to the Board or any of its committees.
- Annually review and approve the strategic human resources policies.

b) Senior Management and Material risk-takers

i) **Senior Management:** The executive management of the Bank, who are responsible and accountable to the Board for the sound and prudent day-to-day management of the Banks operations and processes.

ii) **Material Risk Takers:** Tier 1 Management committee members, staff defined as "Senior Management", CEO of UAE subsidiaries (Al Tanmyah Services & Madinat Badr), select Senior staff who approve, oversee, control or manage material and/or complex (derivatives, securities, structured products, etc.) transactions and/or portfolios.

c) Design and structure of remuneration policy

i) Overview

The Bank's remuneration policies are built on the "Pay for Performance" theme and is linked to a robust Performance Management System based on the Balance Scorecard focusing on four key areas i.e. Financials, Customers, Processes and Learning & Growth. This enables the Bank to achieve and sustain high standards of performance. The Banks remuneration policies are prudently governed by the BNRC. The committee also plays a key role in safeguarding the bank by ensuring adherence to the regulatory requirements and encouraging sound remuneration practices. The main objectives of the remuneration policy include;

- Aligning the remuneration practices with the Banks strategy to support the successful execution of the strategy in a risk aware manner.
- Ensuring remuneration payments are sensitive to the time horizon of risks and, that the variable component of remuneration is deferred where risks are realized over long periods.
- Manage Total Rewards such that Reward decisions consider the balance between external competitiveness and affordability, the external business environment, Bank's financial health, risk factors affecting the sustainability of the Bank.
- Ensure that variable pay plays an important part of its pay for performance approach and helps the Bank focus on a total remuneration approach. Pay structures at the Bank should drive desired behaviors and expected conduct by employees.
- Ensure that a meaningful proportion of remuneration is variable in nature in line with CBUAE regulations/standards and BNRC approval, wherein annual bonus (a component of variable pay) is derived from the value creation driven by the Bank and individual employees' performance to the extent that it may not be paid at all if the Bank's and individual employees' performance is below a certain threshold.

- Ensure that the Bank's practices are designed to be fair and equitable.

ii) Topics of the HR policies reviewed during the past year

BNRC reviewed the Bank's HR Policies (including Remuneration policy) and approved appropriate enhancements to the policy.

d) Linkage between the performance with levels of remuneration

- At the beginning of the performance cycle, the Bank's leadership sets organizational and function-specific objectives and goals for the performance year.
- Each Functional Head is responsible for setting and communicating the functional goals and objectives.
- A top-down approach is adopted to cascade organizational goals down to divisional/departmental/unit goals and then further down to individual objectives.
- Each employee has a balanced scorecard that incorporates objectives/Key Performance Indicators (KPIs) among four (4) quadrants: 1. Customer, 2. Financial, 3. Learning and Growth, and 4. Process. A minimum of two (2) and a maximum of four (4) objectives/KPIs is set per quadrant.
- The objectives/KPIs for each employee have the level definition of what is required to obtain an objective/KPI rating on a scale of 1 to 5.
- The overall rating derived from the PM process, using the balanced scorecard, is a balanced assessment of the individual's performance across the key result areas. This performance rating is then linked to the Remuneration.

e) Individual remuneration linkage with the bank-wide and individual performance

- The Bank wide corporate plan is discussed and made at the management level and cascaded down to departments and to individuals.
- The individual goals or KPI are transformed into the 4 quadrants of performance management.
- The assessment of KPI through performance management results in performance ratings and the individual employee is rewarded based on the performance ratings.

f) Remuneration of Risk and Compliance employees

The pay structure of control functions is in line with requirements of CBUAE. The pay structure for control functions is predominantly fixed with addition of 'Control Function Allowance' to their fixed pay. The Bank currently adopts a pay for performance methodology. A balanced scorecard approach is followed to assess the individual performance of the staff. This ensures that we are not rewarded for financial achievements only, but all other areas (process, customer, learning & growth) which are important for the Bank. The overall rating derived from the Performance Management (PM) process, using the balanced scorecard, is a balanced assessment of the individual's performance across the key result areas. This performance rating is then linked to the applicable rewards.

i) Deferred remuneration policy

The Bank has a deferred remuneration policy in terms of bonus awarded to the Senior Management (SM), Material Risk Takers (MRT) and other identified roles. Policy has been designed and implemented in line with requirements of CBUAE. Variable compensation of 'Senior Management and other Material Risk Takers' is deferred over a period of 3 years with equal vesting each year. These schedules are sensitive to the time horizon of risks as we defer significant portion of the compensation over the period. Deferred variable compensation will be paid in cash. The Bank reserves the right to apply, at its discretion, the malus and claw back policies taking into consideration an individual's proximity to, and responsibility for the event in question.

ii) Variable remuneration

The Bank has a policy of variable remuneration in the form of annual discretionary performance bonus and incentive payments, in line with the market practices. Separately, to commemorate the Bank's 50th Anniversary a one-time golden jubilee special payment was made to all staff. The Bank believes such variable remuneration helps to attract as well as retain the best talent. With the implementation of pay structure for employees in Control Functions the quantum of pay mix for fixed pay is relatively higher than variable pay.

The Bank has bonus scheme based on performance of employees. A brief description in this regard is as follows,

- Employees with a performance rating of 1 and 2 on a performance rating scale of 5 will generally not qualify for a performance bonus. However, the management may exceptionally consider employees with rating 2 for a performance bonus.
- Currently, the Bank offers variable remuneration only in the form of cash.

g) Engagement of external consultants

External consultants are engaged by Human Resources as required to ensure the remuneration practices such as grading & salary structure (including salary benchmarking) are aligned with general industry practices and compliant with regulatory requirements.

16.1. Remuneration awarded during the financial year (REM1)

This table provides quantitative information on remuneration for the financial year.

S. No	Remuneration Amount		31 Dec 2025 – AED 000 Senior Management	31 Dec 2025 – AED 000 Other Material Risk-takers	31 Dec 2024 – AED 000 Senior Management	31 Dec 2024 – AED 000 Other Material Risk-takers
1	Fixed Remuneration	Number of employees [1]	22	49	21	47
2		**Total fixed remuneration (3 + 5 + 7)**	**44,030**	**50,680**	40,789	48,822
3		Of which: cash-based	44,030	50,680	40,789	48,822
4		Of which: deferred	-	-	-	-
5		Of which: shares or other share-linked instruments	-	-	-	-
6		Of which: deferred	-	-	-	-
7		Of which: other forms	-	-	-	-
8		Of which: deferred	-	-	-	-
9	Variable Remuneration	Number of employees [1]	20	46	21	47
10		**Total variable remuneration (11+13 +15)**	**47,051**	**30,571**	63,514	42,067
11		Of which: cash-based	47,051	30,571	63,514	42,067
12		Of which: deferred [2]	23,478	15,060	35,157	21,836
13		Of which: shares or other share-linked instruments	-	-	-	-
14		Of which: deferred	-	-	-	-
15		Of which: other forms	-	-	-	-
16		Of which: deferred	-	-	-	-
17	**Total remuneration (2+10)**		**91,081**	**81,251**	104,303	90,889

[1] *Absolute number of employees.*
[2] *Total amount of outstanding deferred remuneration above excludes a disbursement issued to former 2 Senior Management employees for deferred bonuses.*

16.2. Special payments (REM2)

This table provides quantitative information on remuneration for the financial year.

31 December 2025

Special Payments	Guaranteed Bonuses		Sign on Awards [1]		Severance Payments	
	Number of employees	Total amount AED 000	Number of employees	Total amount AED 000	Number of employees	Total amount AED 000
Senior Management	-	-	20	3,227	-	-
Other material risk-takers	-	-	47	3,534	1	727

31 December 2024

Special Payments	Guaranteed Bonuses		Sign on Awards		Severance Payments	
	Number of employees	Total amount AED 000	Number of employees	Total amount AED 000	Number of employees	Total amount AED 000
Senior Management	-	-	-	-	1	202
Other material risk-takers	-	-	-	-	3	627

[1] *Golden Jubilee Payments.*

16.3. Deferred remuneration (REM3)

This table provides quantitative information on remuneration for the financial year.

31 December 2025 – AED '000'

Deferred and retained remuneration	Total amount of outstanding deferred remuneration	Of which: Total amount of outstanding deferred and retained remuneration exposed to ex post explicit and/or implicit adjustment	Total amount of amendment during the year due to ex post explicit adjustments	Total amount of amendment during the year due to ex post implicit adjustments	Total amount of deferred remuneration paid out in the financial year
Senior management [1]	**43,363**	**43,363**	**-**	**-**	**13,226**
Cash	43,363	43,363	-	-	13,226
Shares	-	-	-	-	-
Cash-linked instruments	-	-	-	-	-
Other	-	-	-	-	-
Other material risk-takers	**28,241**	**28,241**	**-**	**-**	**8,608**
Cash	28,241	28,241	-	-	8,608
Shares	-	-	-	-	-
Cash-linked instruments	-	-	-	-	-
Other	-	-	-	-	-
Total	**71,604**	**71,604**	**-**	**-**	**21,834**

[1] Total amount of outstanding deferred remuneration above excludes a disbursement issued to former 2 Senior Management employees for deferred bonuses.

31 December 2024 – AED '000'

Deferred and retained remuneration	Total amount of outstanding deferred remuneration	Of which: Total amount of outstanding deferred and retained remuneration exposed to ex post explicit and/or implicit adjustment	Total amount of amendment during the year due to ex post explicit adjustments	Total amount of amendment during the year due to ex post implicit adjustments	Total amount of deferred remuneration paid out in the financial year
Senior management	35,157	-	-	-	7,014
Cash	35,157	-	-	-	7,014
Shares	-	-	-	-	-
Cash-linked instruments	-	-	-	-	-
Other	-	-	-	-	-
Other material risk-takers	21,836	-	-	-	5,313
Cash	21,836	-	-	-	5,313
Shares	-	-	-	-	-
Cash-linked instruments	-	-	-	-	-
Other	-	-	-	-	-
Total	56,994	-	-	-	12,328

Appendix 1: List of Tables not applicable for the Bank

Reference	Table name
PV1	Prudent valuation adjustments
ELAR	Eligible Liquid Assets Ratio
ASRR	Advances to Stables Resource Ratio
CCR6	Credit derivatives exposures
CCR8	Exposures to central counterparties
SECA	Qualitative disclosures 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 trading book and associated capital requirements - bank acting as investor

dib.ae

Dubai Islamic Bank (Public Joint Stock Company)