



**Deutsche Bank AG, Abu Dhabi Branch**  
**Quarterly Pillar 3 Report**

September 30, 2024

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## Overview

The following information is compiled in terms of the requirements of the Central Bank of the UAE as per Notice No. CBUAE/BSN/2020/66 dated 6 January 2020. This notice requires bank to implement the "Standards for Capital Adequacy of Banks in the UAE, December 2020".

Banks are obliged to report certain qualitative and quantitative information with regards to their risk profile and capital adequacy on a regular basis to the public, which incorporates the revised Basel III Pillar 3 requirements on market discipline.

### *Reporting framework*

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

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

### *Period of reporting*

This report is in respect of the quarter ended 30 September 2024, including comparative information (where applicable).

### *Group Disclosures*

The Group employs a centralized approach to risk management. As such, DB AG Abu Dhabi Branch's approach to risk management follows group policies and procedures as a minimum standard. Where local requirements differ from group's, a local policy/procedure is formulated and adopted. This report should thus be read in conjunction with the group's Management Report, Annual Report and Pillar 3 disclosures.

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## Key Metrics (KM1)

		Jun-24	Mar-24	Dec-23	Sep-23	Jun-23
		AED'000	AED'000	AED'000	AED'000	AED'000
	<b>Aggregate Capital Funds</b>					
1	Paid up capital	434,100	434,100	434,100	434,100	434,100
2	Share Premium	-	-	-	-	-
3	Reserves, excluding revaluation reserve	26,548	26,548	26,548	29,083	29,083
4	<b>Retained earnings/ (-) Loss</b>					
4a	Accumulated retained earnings / (-)	48,808	48,808	4,182	1,313	1,313
4b	Audited / Reviewed Current year profit / (-) current financial year loss			44,626	-	-
4c	Proposed Dividend	-	-	-	-	-
	Less:					
5	Goodwill and other intangibles (including mortgage servicing rights)	(401)	(429)	(457)	(485)	(513)
6	<b>Total Assets excluding cash collaterals and sovereign guarantees</b>					
6a	Total Assets	1,696,429	1,696,849	1,640,387	1,963,892	2,541,946
6b	Cash collaterals (legally enforceable)	-	-	-	-	-
6c	Sovereign Guarantees (legally enforceable)	-	-	-	-	-
	<b>ELAR</b>					
7	Total HQLA	873,225	898,583	875,425	920,410	887,733
8	Total liabilities	1,079,978	1,173,976	1,129,828	1,465,737	2,051,548
9	Eligible Liquid Assets Ratio (ELAR) (%)	80.86%	76.54%	77.48%	62.80%	43.27%
	<b>ASRR</b>					
10	Total available stable funding	1,373,270	1,421,945	1,379,418	1,282,910	2,205,150
11	Total Advances	433,198	717,482	221,113	221,113	573,531
12	Advances to Stable Resources Ratio (%)	31.54%	50.46%	16.03%	17.24%	26.01%

## Liquidity

### Eligible Liquid Assets Ratio (ELAR)

Eligible Liquid Assets Ratio is a measure to ensure banks hold minimum buffers of liquid assets. The ratio requires the bank to hold an amount equivalent to 10% of its total balance sheet liabilities (excluding those included in regulatory capital) in high quality liquid assets.

As of Sep 30, 2024, Branch's ELAR is 81.90% which is more than the required minimum of 10%.

		30-Sep-24	30-Jun-24	31-Mar-24	31-Dec-23	30-Sep-23
		Q3 2024	Q2 2024	Q1 2024	Q4 2023	Q3 2023
1	High Quality Liquid Assets	Eligible Liquid				
1.1	Physical cash in hand at the bank	0	0	0	0	0
1.2	Statutory reserves with Central Bank	150,784	198,225	148,583	105,425	100,410
1.3	Free and other account balances at the Central Bank (excluding statutory reserves)	800,000	675,000	750,000	770,000	820,000
1.4	Central Bank CDs (unencumbered)					
1.5	UAE Federal Government Bonds and Sukuks					
	Sub Total (1.1 to 1.5)	950,784	873,225	898,583	875,425	920,410
1.6	UAE local governments publicly traded debt securities (0% Risk Weighted under BII Standardized Approach) Rated A+ and above	0	0	0	0	0
1.7	UAE local governments publicly traded debt securities (0% Risk Weighted under BII Standardized Approach) Rated A and below or unrated	0	0	0	0	0
1.8	UAE Public sector publicly traded debt securities (non commercial, 0% Risk Weighted under BII Standardized Approach) Rated A+ and above	0	0	0	0	0
1.9	UAE Public sector publicly traded debt securities (non commercial, 0% Risk Weighted under BII Standardized Approach) Rated A and below or unrated	0	0	0	0	0
	Sub total (1.6 to 1.9)	0	0	0	0	0
1.10	Foreign Sovereign debt instruments or instruments issued by their respective central banks (0% Risk Weighted under Basel II Standardized Approach)	0	0	0	0	0
1.11	Total	950,784	873,225	898,583	875,425	920,410
2	Total liabilities	1,160,960	1,079,978	1,173,976	1,129,828	1,465,737
3	Eligible Liquid Assets Ratio (ELAR)	81.90%	80.86%	76.54%	77.48%	62.80%

## Lending to Stable Resources Ratio (LSRR)

The Lending to Stable Resources Ratio (LSRR) is a measure that recognizes both the actual uses as well as the uses of funds in terms of the contractual maturity and behavioral profile of the sources of funds available to the bank, to ensure that there are limited maturity mismatches and cliff effects. Central Bank reporting for BRF 7 details the requirements of the ratio.

LSRR should not exceed 100%. The Branch's ratio is 40.18%, this is the equivalent percentage of the total advances being funded by stable resources (i.e., customer deposits, etc.). This provides the branch enough flexibility in managing extra resources and its balance sheet in the long-term.

		30-Sep-24	30-Jun-24	31-Mar-24	31-Dec-23	30-Sep-23
	Items	Amount	Amount	Amount	Amount	Amount
<b>1</b>	<b>Computation of Advances</b>					
1.1	Net Lending (gross loans - specific and collective provisions + interest in suspense)	301,960	194,641	496,404	106,833	106,833
1.2	Lending to non-banking financial institutions	-	-	-	-	-
1.3	Net Financial Guarantees & Stand-by LC (issued - received)	245,341	238,557	221,078	114,280	114,280
1.4	Interbank Placements	29,004				
<b>1.5</b>	<b>Total Advances</b>	<b>576,305</b>	<b>433,198</b>	<b>717,482</b>	<b>221,113</b>	<b>221,113</b>
<b>2</b>	<b>Calculation of Net Stable Resources</b>					
2.1	Total capital + general provisions	543,600	531,571	522,873	510,559	498,155
	<b>Deduct:</b>					
2.1.1	Goodwill and other intangible assets	373	401	429	457	485
2.1.2	Fixed Assets	296	503	727	952	1,178
2.1.3	Funds allocated to branches abroad					
2.1.5	Unquoted Investments					
2.1.6	Investment in subsidiaries, associates and affiliates					
<b>2.1.7</b>	<b>Total deduction</b>	<b>669</b>	<b>904</b>	<b>1,156</b>	<b>1,409</b>	<b>1,663</b>
<b>2.2</b>	<b>Net Free Capital Funds</b>	<b>542,931</b>	<b>530,667</b>	<b>521,717</b>	<b>509,150</b>	<b>496,492</b>
<b>2.3</b>	<b>Other stable resources:</b>					
2.3.1	Funds from the head office with Head Office loans towards meeting Large Exposure Funding	-	-	-	-	-
2.3.2	Interbank deposits with remaining life of more than 6 months					
2.3.3	Refinancing of Housing Loans					
2.3.4	Borrowing from non-Banking Financial Institutions	260,916	239,948	261,907	178,700	187,542
2.3.5	Customer Deposits	630,441	602,655	638,321	691,569	598,876
2.3.6	Capital market funding/ term borrowings maturing after 6 months from reporting date					
<b>2.3.7</b>	<b>Total other stable resources</b>	<b>891,357</b>	<b>842,603</b>	<b>900,228</b>	<b>870,268</b>	<b>786,418</b>
<b>2.4</b>	<b>Total Stable Resources (2.2+2.3.7)</b>	<b>1,434,288</b>	<b>1,373,270</b>	<b>1,421,945</b>	<b>1,379,418</b>	<b>1,282,910</b>
<b>3</b>	<b>Advances TO STABLE RESOURCES RATIO (1.5/ 2.4*100)</b>	<b>40.18</b>	<b>31.54</b>	<b>50.46</b>	<b>16.03</b>	<b>17.24</b>

## Group Disclosure

Deutsche Bank AG Abu Dhabi Branch is a branch of Deutsche Bank AG, incorporated in Federal Republic of Germany.

For additional information on Deutsche Bank AG and its Financial results and disclosures, please refer to following website: <https://investor-relations.db.com/>