



Deutsche Bank AG, Abu Dhabi Branch
Quarterly Pillar 3 Report

March 31, 2025

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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/N/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 31 March 2025, 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)

		Mar-25	Dec-24	Sep-24	Jun-24	Mar-24
		AED'000	AED'000	AED'000	AED'000	AED'000
	Aggregate Capital Funds					
1	Paid up capital	434,100	434,100	434,100	434,100	434,100
2	Share Premium	-	-	-	-	-
3	Reserves, excluding revaluation reserve	41,999	41,999	26,548	26,548	26,548
4	Retained earnings/ (-) Loss					
4a	Accumulated retained earnings / (-)	70,685	70,685	48,808	48,808	48,808
4b	Audited / Reviewed Current year profit / (-) current financial year loss					
4c	Proposed Dividend	-	-	-	-	-
	Less:					
5	Goodwill and other intangibles (including mortgage servicing rights)	(317)	(345)	(373)	(401)	(429)
6	Total Assets excluding cash collaterals and sovereign guarantees					
6a	Total Assets	2,061,436	1,977,745	1,704,560	1,696,429	1,696,849
6b	Cash collaterals (legally enforceable)	-	-	-	-	-
6c	Sovereign Guarantees (legally enforceable)	-	-	-	-	-
	ELAR					
7	Total HQLA	1,002,922	1,036,458	950,784	873,225	898,583
8	Total liabilities	1,504,388	1,431,316	1,160,960	1,079,978	1,173,976
9	Eligible Liquid Assets Ratio (ELAR) (%)	66.67%	72.41%	81.90%	80.86%	76.54%
	ASRR					
10	Total available stable funding	1,579,950	1,589,245	1,434,288	1,373,270	1,421,945
11	Total Advances	563,667	657,063	576,305	433,198	717,482
12	Advances to Stable Resources Ratio (%)	35.68%	41.34%	40.18%	31.54%	50.46%

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 March 31, 2025, Branch's ELAR is 66.67% which is more than the required minimum of 10%.

BANKING AND MONETARY STATISTICS- LIQUID ASSETS RATIO (LAR) - BRF 8 (AED IN 000)						
ID:	2-8-2-0					
Bank	Deutsche Bank					
		31-Mar-25	31-Dec-24	30-Sep-24	30-Jun-24	31-Mar-24
		Q1 2025	Q4 2024	Q3 2024	Q2 2024	Q1 2024
1	High Quality Liquid Assets	Eligible Liquid Asset	Eligible Liquid Asset	Eligible Liquid Asset	Eligible Liquid Asset	Eligible Liquid Asset
1.1	Physical cash in hand at the bank	0	0	0	0	0
1.2	Statutory reserves with Central Bank	172,922	186,458	150,784	198,225	148,583
1.3	Free and other account balances at the Central Bank (excluding statutory reserves)	830,000	850,000	800,000	675,000	750,000
1.4	Central Bank CDs (unencumbered)					
1.5	UAE Federal Government Bonds and Sukuks					
	Sub Total (1.1 to 1.5)	1,002,922	1,036,458	950,784	873,225	898,583
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	1,002,922	1,036,458	950,784	873,225	898,583
2	Total liabilities	1,504,388	1,431,316	1,160,960	1,079,978	1,173,976
3	Eligible Liquid Assets Ratio (ELAR)	66.67%	72.41%	81.90%	80.86%	76.54%

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 35.68%, 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.

			31-Mar-25	31-Dec-24	30-Sep-24	30-Jun-24	31-Mar-24
		Items	Amount	Amount	Amount	Amount	Amount
1		Computation of Advances					
	1.1	Net Lending (gross loans - specific and collective provisions + interest in suspense)	180,881	286,867	301,960	194,641	496,404
	1.2	Lending to non-banking financial institutions	6	264	-	-	-
	1.3	Net Financial Guarantees & Stand-by LC (issued - received)	364,869	353,853	245,341	238,557	221,078
	1.4	Interbank Placements	17,911	16,079	29,004		
	1.5	Total Advances	563,667	657,063	576,305	433,198	717,482
2		Calculation of Net Stable Resources					
	2.1	Total capital + general provisions	557,048	550,156	543,600	531,571	522,873
		Deduct:					
	2.1.1	Goodwill and other intangible assets	317	345	373	401	429
	2.1.2	Fixed Assets	698	801	296	503	727
	2.1.3	Funds allocated to branches abroad					
	2.1.5	Unquoted Investments					
	2.1.6	Investment in subsidiaries, associates and affiliates					
	2.1.7	Total deduction	1,015	1,146	669	904	1,156
	2.2	Net Free Capital Funds	556,033	549,010	542,931	530,667	521,717
	2.3	Other stable resources:					
	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	262,316	259,128	260,916	239,948	261,907
	2.3.5	Customer Deposits	761,601	781,107	630,441	602,655	638,321
	2.3.6	Capital market funding/ term borrowings maturing after 6 months from reporting date					
	2.3.7	Total other stable resources	1,023,917	1,040,235	891,357	842,603	900,228
	2.4	Total Stable Resources (2.2+2.3.7)	1,579,950	1,589,245	1,434,288	1,373,270	1,421,945
3		Advances TO STABLE RESOURCES RATIO (1.5/ 2.4*100)	35.68	41.34	40.18	31.54	50.46

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/>