



Deutsche Bank AG, Dubai Branch

Quarterly Pillar 3 Report

September 30, 2025

Table of Contents

Overview	3
Key Metrics (KM1)	4
Liquidity	5
Eligible Liquid Assets Ratio (ELAR).....	5
Lending to Stable Resources Ratio (LSRR)	6
Group Disclosure	7

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 30 September 2025, including comparative information (where applicable).

Group Disclosures

The Group employs a centralized approach to risk management. As such, DB AG Dubai 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)

	Sep-25	Jun-25	Mar-25	Dec-24	Sep-24
	Q3-25	Q2-25	Q1-25	Q4-24	Q3-24
	AED '000				
Aggregate Capital Funds					
Paid up capital	434,100	434,100	434,100	434,100	434,100
Share Premium	-	-	-	-	-
Reserves, excluding revaluation reserve	14,041	14,041	41,999	41,999	26,548
Retained earnings/ (-) Loss					
Accumulated retained earnings / (-)	70,685	70,685	70,685	70,685	48,808
Audited / Reviewed Current year profit / (-) current financial year loss					
Proposed Dividend	-	-	-	-	-
Less:					
Goodwill and other intangibles (including mortgage servicing rights)	(1,104)	(289)	(317)	(345)	(373)
Total Assets excluding cash collaterals and sovereign guarantees					
Total Assets	1,848,786	2,385,321	2,061,436	1,977,745	1,704,560
Cash collaterals (legally enforceable)	-	-	-	-	-
Sovereign Guarantees (legally enforceable)	-	-	-	-	-
ELAR					
Total HQLA	842,503	891,892	1,002,922	1,036,458	950,784
Total liabilities	1,262,393	1,812,329	1,504,388	1,431,316	1,160,960
Eligible Liquid Assets Ratio (ELAR) (%)	66.74%	49.21%	66.67%	72.41%	81.90%
ASRR					
Total available stable funding	1,512,746	1,612,462	1,579,950	1,589,245	1,434,288
Total Advances	624,801	548,288	563,667	657,063	576,305
Advances to Stable Resources Ratio (%)	41.30%	34.00%	35.68%	41.34%	40.18%

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 September 30, 2025, Branch's ELAR is 66.74% which is more than the required minimum of 10%.

		Sep-25	Jun-25	Mar-25	Dec-24	Sep-24
		Q3-25	Q2-25	Q1-25	Q4-24	Q3-24
		AED '000				
1	High Quality Liquid Assets	Eligible Liquid Asset				
1.1	Physical cash in hand at the bank	0	0	0	0	0
1.2	Statutory reserves with Central Bank	165,503	191,892	172,922	186,458	150,784
1.3	Free and other account balances at the Central Bank (excluding statutory reserves)	677,000	700,000	830,000	850,000	800,000
1.4	Central Bank CDs (unencumbered)	0	0	0	0	0
1.5	UAE Federal Government Bonds and Sukuks	0	0	0	0	0
	Sub Total (1.1 to 1.5)	842,503	891,892	1,002,922	1,036,458	950,784
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	Total	842,503	891,892	1,002,922	1,036,458	950,784
2	Total liabilities	1,262,393	1,812,329	1,504,388	1,431,316	1,160,960
3	Eligible Liquid Assets Ratio (ELAR)	66.74%	49.21%	66.67%	72.41%	81.90%

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.

		Sep-25	Jun-25	Mar-25	Dec-24	Sep-24
		Q3-25	Q2-25	Q1-25	Q4-24	Q3-24
		AED '000				
1	Computation of Advances					
1.1	Net Lending (gross loans - specific and collective provisions + interest in suspense)	225,857	148,395	180,881	286,867	301,960
1.2	Lending to non-banking financial institutions	-	-	6	264	-
1.3	Net Financial Guarantees & Stand-by LC (issued - received)	387,256	391,134	364,869	353,853	245,341
1.4	Interbank Placements	11,688	8,759	17,911	16,079	29,004
1.5	Total Advances	624,801	548,288	563,667	657,063	576,305
2	Calculation of Net Stable Resources					
2.1	Total capital + general provisions	586,393	572,992	557,048	550,156	543,600
	Deduct:					
2.1.1	Goodwill and other intangible assets	261	289	317	345	373
2.1.2	Fixed Assets	116	585	698	801	296
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	377	874	1,015	1,146	669
2.2	Net Free Capital Funds	586,016	572,118	556,033	549,010	542,931
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	279,775	325,736	262,316	259,128	260,916
2.3.5	Customer Deposits	646,955	714,608	761,601	781,107	630,441
2.3.6	Capital market funding/ term borrowings maturing after 6 months from reporting date					
2.3.7	Total other stable resources	926,730	1,040,344	1,023,917	1,040,235	891,357
2.4	Total Stable Resources (2.2+2.3.7)	1,512,746	1,612,462	1,579,950	1,589,245	1,434,288
3	Advances TO STABLE RESOURCES RATIO (1.5/ 2.4*100)	41.30	34.00	35.68	41.34	40.18

Group Disclosure

Deutsche Bank AG Dubai 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/>