



# Deutsche Bank AG Dubai Branch

## Quarterly Pillar 3 Report

March 2026

## 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/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 March 31, 2026, 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.

All Deutsche Bank AG Reports are accessible at following link: <https://investor-relations.db.com/>

## Key Metrics (KM1)

	Mar-26	Dec-25	Sep-25	Jun-25	Mar-25
	Q1-26	Q4-25	Q3-25	Q2-25	Q1-25
	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	18,511	18,511	14,041	14,041	41,999
<b>4 Retained earnings/ (-) Loss</b>					
4a Accumulated retained earnings / (-)	106,789	106,789	70,685	70,685	70,685
4b Audited / Reviewed Current year profit / (-) current financial year loss					
4c Proposed Dividend	-	-	-	-	-
Less:					
5 Goodwill and other intangibles (including mortgage servicing rights)	(2,254)	(2,282)	(1,104)	(289)	(317)
<b>6 Total Assets excluding cash collaterals and sovereign guarantees</b>					
6a Total Assets	2,208,103	2,120,043	1,848,786	2,385,321	2,061,436
6b Cash collaterals (legally enforceable)	-	-	-	-	-
6c Sovereign Guarantees (legally enforceable)	-	-	-	-	-
<b>ELAR</b>					
7 Total HQLA	943,743	863,619	842,503	891,892	1,002,922
8 Total liabilities	1,599,251	1,529,103	1,262,393	1,812,329	1,504,388
9 Eligible Liquid Assets Ratio (ELAR) (%)	59.01%	56.48%	66.74%	49.21%	66.67%
<b>ASRR</b>					
10 Total available stable funding	1,773,385	1,707,020	1,512,746	1,612,462	1,579,950
11 Total Advances	550,576	667,849	624,801	548,288	563,667
12 Advances to Stable Resources Ratio (%)	31.05%	39.12%	41.30%	34.00%	35.68%

## 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, 2026, Branch's ELAR is 59.01% which is more than the required minimum of 10%.

	Mar-26	Dec-25	Sep-25	Jun-25	Mar-25
	Q1-26	Q4-25	Q3-25	Q2-25	Q1-25
	AED '000				
High Quality Liquid Assets	Eligible Liquid Asset				
Physical cash in hand at the bank	0	0	0	0	0
Statutory reserves with Central Bank	163,743	193,619	165,503	191,892	172,922
Free and other account balances at the Central Bank (excluding statutory reserves)	780,000	670,000	677,000	700,000	830,000
Central Bank CDs (unencumbered)	0	0	0	0	0
UAE Federal Government Bonds and Sukuks	0	0	0	0	0
<b>Total HQLA</b>	<b>943,743</b>	<b>863,619</b>	<b>842,503</b>	<b>891,892</b>	<b>1,002,922</b>
Total liabilities	1,599,251	1,529,103	1,262,393	1,812,329	1,504,388
<b>Eligible Liquid Assets Ratio (ELAR)</b>	<b>59.01%</b>	<b>56.48%</b>	<b>66.74%</b>	<b>49.21%</b>	<b>66.67%</b>

## 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 31.05%, 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.

		Mar-26	Dec-25	Sep-25	Jun-25	Mar-25
		Q1-26	Q4-25	Q3-25	Q2-25	Q1-25
		AED '000				
<b>1</b>	<b>Computation of Advances</b>					
1.1	Net Lending (gross loans - specific and collective provisions + interest in suspense)	153,774	174,357	225,857	148,395	180,881
1.2	Lending to non-banking financial institutions	59	1	-	-	6
1.3	Net Financial Guarantees & Stand-by LC (issued - received)	350,048	460,838	387,256	391,134	364,869
1.4	Interbank Placements	46,695	32,653	11,688	8,759	17,911
<b>1.5</b>	<b>Total Advances</b>	<b>550,576</b>	<b>667,849</b>	<b>624,801</b>	<b>548,288</b>	<b>563,667</b>
<b>2</b>	<b>Calculation of Net Stable Resources</b>					
<b>2.1</b>	<b>Total capital + general provisions</b>	<b>608,852</b>	<b>630,885</b>	<b>586,393</b>	<b>572,992</b>	<b>557,048</b>
	<b>Deduct:</b>					
2.1.1	Goodwill and other intangible assets	205	233	261	289	317
2.1.2	Fixed Assets	6,372	102	116	585	698
2.1.4	Unquoted Investments					
2.1.5	Investment in subsidiaries, associates and affiliates					
<b>2.1.6</b>	<b>Total deduction</b>	<b>6,577</b>	<b>335</b>	<b>377</b>	<b>874</b>	<b>1,015</b>
<b>2.2</b>	<b>Net Free Capital Funds</b>	<b>602,275</b>	<b>630,550</b>	<b>586,016</b>	<b>572,118</b>	<b>556,033</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	Borrowing from non-Banking Financial Institutions	379,112	289,701	279,775	325,736	262,316
2.3.4	Customer Deposits	791,998	786,769	646,955	714,608	761,601
2.3.5	Capital market funding/ term borrowings maturing after 6 months from reporting date					
<b>2.3.6</b>	<b>Total other stable resources</b>	<b>1,171,110</b>	<b>1,076,470</b>	<b>926,730</b>	<b>1,040,344</b>	<b>1,023,917</b>
<b>2.4</b>	<b>Total Stable Resources (2.2+2.3.7)</b>	<b>1,773,385</b>	<b>1,707,020</b>	<b>1,512,746</b>	<b>1,612,462</b>	<b>1,579,950</b>
<b>3</b>	<b>Lending-Advances to Stable Resources Ratio (1.5/ 2.4*100) %</b>	<b>31.05</b>	<b>39.12</b>	<b>41.30</b>	<b>34.00</b>	<b>35.68</b>

## 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/>