# Deutsche Bank AG Dubai Branch

Quarterly Pillar 3 Report

**September 2026**

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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/BSD/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 September 30, 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.

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# Key Metrics (KM1)

| | | Sep-26 | Jun-26 | Mar-26 | Dec-25 | Sep-25 |
|---|---|---|---|---|---|---|
| | | Q3-26 | Q2-26 | Q1-26 | Q4-25 | Q3-25 |
| | | AED '000 | | | | |
| | **Aggregate Capital Funds** | | | | | |
| 1 | Paid up capital | 519,100 | 434,100 | 434,100 | 434,100 | 434,100 |
| 2 | Share Premium | - | - | - | - | - |
| 3 | Reserves, excluding revaluation reserve | 18,511 | 18,511 | 18,511 | 18,511 | 14,041 |
| 4 | **Retained earnings/ (-) Loss** | | | | | |
| 4a | Accumulated retained earnings / (-) | 106,789 | 106,789 | 106,789 | 106,789 | 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) | (1,790) | (1,858) | (2,254) | (2,282) | (1,104) |
| **6** | **Total Assets excluding cash collaterals and sovereign guarantees** | | | | | |
| 6a | Total Assets | 3,109,869 | 2,362,589 | 2,208,103 | 2,120,043 | 1,848,786 |
| 6b | Cash collaterals (legally enforceable) | - | - | - | - | - |
| 6c | Sovereign Guarantees (legally enforceable) | - | - | - | - | - |
| | **ELAR** | | | | | |
| 7 | Total HQLA | 1,021,157 | 917,402 | 943,743 | 863,619 | 842,503 |
| 8 | Total liabilities | 2,393,770 | 1,743,152 | 1,599,251 | 1,529,103 | 1,262,393 |
| 9 | Eligible Liquid Assets Ratio (ELAR) (%) | 42.66% | 52.63% | 59.01% | 56.48% | 66.74% |
| | **ASRR** | | | | | |
| 10 | Total available stable funding | 2,140,104 | 1,833,618 | 1,773,385 | 1,707,020 | 1,512,746 |
| 11 | Total Advances | 643,558 | 671,885 | 550,576 | 667,849 | 624,801 |
| 12 | Advances to Stable Resources Ratio (%) | 30.07% | 36.64% | 31.05% | 39.12% | 41.30% |

# 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, 2026, Branch's ELAR is 42.66% which is more than the required minimum of 10%.

| | | Sep-26 | Jun-26 | Mar-26 | Dec-25 | Sep-25 |
|---|---|---|---|---|---|---|
| | | Q3-26 | Q2-26 | Q1-26 | Q4-25 | Q3-25 |
| | | 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 | 221,157 | 190,402 | 163,743 | 193,619 | 165,503 |
| 1.3 | Free and other account balances at the Central Bank (excluding statutory reserves) | 800,000 | 727,000 | 780,000 | 670,000 | 677,000 |
| 1.4 | Central Bank CDs (unencumbered) | 0 | 0 | 0 | 0 | 0 |
| 1.5 | UAE Federal Government Bonds and Sukuks | 0 | 0 | 0 | 0 | 0 |
| **1** | **Total HQLA** | **1,021,157** | **917,402** | **943,743** | **863,619** | **842,503** |
| **2** | Total liabilities | 2,393,770 | 1,743,152 | 1,599,251 | 1,529,103 | 1,262,393 |
| **3** | **Eligible Liquid Assets Ratio (ELAR)** | **42.66%** | **52.63%** | **59.01%** | **56.48%** | **66.74%** |

## 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 30.07%, 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-26 Q3-26 | Jun-26 Q2-26 | Mar-26 Q1-26 | Dec-25 Q4-25 | Sep-25 Q3-25 |
|---|---|---|---|---|---|---|---|
| | | | AED '000 | | | | |
| **1** | | **Computation of Advances** | | | | | |
| | 1.1 | Net Lending (gross loans - specific and collective provisions + interest in suspense) | 101,304 | 148,695 | 153,774 | 174,357 | 225,857 |
| | 1.2 | Lending to non-banking financial institutions | 4 | - | 59 | 1 | - |
| | 1.3 | Net Financial Guarantees & Stand-by LC (issued - received) | 329,357 | 350,335 | 350,048 | 460,838 | 387,256 |
| | 1.4 | Interbank Placements | 212,893 | 172,855 | 46,695 | 32,653 | 11,688 |
| | **1.5** | **Total Advances** | 643,558 | 671,885 | 550,576 | 667,849 | 624,801 |
| **2** | | **Calculation of Net Stable Resources** | | | | | |
| | **2.1** | Total capital + general provisions | 716,099 | 619,437 | 608,852 | 630,885 | 586,393 |
| | | **Deduct:** | | | | | |
| | 2.1.1 | Goodwill and other intangible assets | 149 | 177 | 205 | 233 | 261 |
| | 2.1.2 | Fixed Assets | 9,110 | 6,025 | 6,372 | 102 | 116 |
| | 2.1.4 | Unquoted Investments | | | | | |
| | 2.1.5 | Investment in subsidiaries, associates and affiliates | | | | | |
| | **2.1.6** | **Total deduction** | 9,259 | 6,202 | 6,577 | 335 | 377 |
| | **2.2** | **Net Free Capital Funds** | 706,840 | 613,235 | 602,275 | 630,550 | 586,016 |
| | **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 | Borrowing from non-Banking Financial Institutions | 435,237 | 449,436 | 379,112 | 289,701 | 279,775 |
| | 2.3.4 | Customer Deposits | 998,027 | 770,947 | 791,998 | 786,769 | 646,955 |
| | 2.3.5 | Capital market funding/ term borrowings maturing after 6 months from reporting date | | | | | |
| | **2.3.6** | **Total other stable resources** | 1,433,264 | 1,220,383 | 1,171,110 | 1,076,470 | 926,730 |
| | **2.4** | **Total Stable Resources (2.2+2.3.7)** | 2,140,104 | 1,833,618 | 1,773,385 | 1,707,020 | 1,512,746 |
| **3** | | **Lending-Advances to Stable Resources Ratio (1.5/ 2.4*100) %** | 30.07 | 36.64 | 31.05 | 39.12 | 41.30 |

# 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/