

1. **Condition ID: 001**
  - **Description:** The CN-01 form must be completed, filled, and signed by the bank's Chief Executive Officer (CEO), Chief Financial Officer (CFO), Head of Internal Audit, Head of Compliance, and Head of Risk Management.
  - **Reference:** doc\_0\_PI\_pages\_21-25.txt
2. **Condition ID: 002**
  - **Description:** Full terms and conditions, together with the risk factors relating to the instrument, must be provided.
  - **Reference:** doc\_0\_PI\_pages\_21-25.txt
3. **Condition ID: 003**
  - **Description:** Instruments of Islamic banks issued through an SPV must provide the contract between the bank and the SPV.
  - **Reference:** doc\_0\_PI\_pages\_21-25.txt
4. **Condition ID: 004**
  - **Description:** Tier capital instruments require shareholder approval, which shall relate to an issuance of the specific planned Tier capital instrument (Additional Tier 1 or subordinated Tier 2).
  - **Reference:** doc\_0\_PI\_pages\_21-25.txt
5. **Condition ID: 005**
  - **Description:** The Business as Usual (BAU) case should be formulated, including the amount of assumed issuance and the expected issuance date.
  - **Reference:** doc\_0\_PI\_pages\_21-25.txt
6. **Condition ID: 006**
  - **Description:** Stress Testing should be submitted in the form of a presentation including the underlying data in an Excel sheet.
  - **Reference:** doc\_0\_PI\_pages\_21-25.txt
7. **Condition ID: 007**
  - **Description:** Offer letter is required for private placements, including risk factors and the bank's financial and risk situation.
  - **Reference:** doc\_0\_PI\_pages\_21-25.txt
8. **Condition ID: 008**
  - **Description:** Liability accounted instruments must set the loss absorption trigger at a level of 7.625%.
  - **Reference:** doc\_0\_PI\_pages\_21-25.txt
9. **Condition ID: 009**
  - **Description:** A bank must apply risk weights to its on-balance-sheet and off-balance-sheet items using the risk-weighted assets approach.
  - **Reference:** doc\_0\_PI\_pages\_21-25.txt
10. **Condition ID: 010**
  - **Description:** Banks should only use solicited ratings from recognised External Credit Assessment Institutions

- (ECAIs) for the purposes of calculating capital requirement under the Standardised Approach (SA).
- **Reference:** doc\_0\_PI\_pages\_21-25.txt
11. **Condition ID: 011**
- **Description:** All exposures subject to the SA should be risk weighted net of specific allowances and interest in suspense.
  - **Reference:** doc\_0\_PI\_pages\_21-25.txt
12. **Condition ID: 012**
- **Description:** Exposures in the trading book should be captured as part of a bank's market risk capital calculations.
  - **Reference:** doc\_0\_PI\_pages\_21-25.txt
13. **Condition ID: 013**
- **Description:** Any claim on UAE Federal Government in foreign currency other than USD should be risk weighted according to the published credit risk rating of UAE Federal Government.
  - **Reference:** doc\_0\_PI\_pages\_21-25.txt
14. **Condition ID: 014**
- **Description:** All banks must comply with the latest version of the GRE list for classification and risk weighting of entities.
  - **Reference:** doc\_0\_PI\_pages\_21-25.txt
15. **Condition ID: 015**
- **Description:** Banks Internal audit/compliance department should perform regular reviews to ensure the PSE and GRE classification complies with the Central Bank GRE list.
  - **Reference:** doc\_0\_PI\_pages\_21-25.txt
16. **Condition ID: 016**
- **Description:** Exposures to MDBs shall in general be treated similar to claim on banks, but without using the preferential treatment for short term claims.
  - **Reference:** doc\_0\_PI\_pages\_21-25.txt
17. **Condition ID: 017**
- **Description:** The interest rate risk measurement system should include all interest rate derivatives and off-balance sheet instruments assigned to the trading book that are sensitive to changes in interest rates.
  - **Reference:** doc\_0\_PI\_pages\_101-105.txt
18. **Condition ID: 018**
- **Description:** To calculate the minimum capital charge for equity risk, you must calculate two separate charges.
  - **Reference:** doc\_0\_PI\_pages\_101-105.txt
19. **Condition ID: 019**
- **Description:** Equity derivatives and off-balance-sheet positions that are affected by changes in equity prices should be included in the measurement system.
  - **Reference:** doc\_0\_PI\_pages\_101-105.txt

20. **Condition ID: 020**
- **Description:** Banks must calculate RWA for those centrally cleared transactions as specified in the Central Bank's CCR.
  - **Reference:** doc\_0\_P1\_pages\_66-70.txt
21. **Condition ID: 021**
- **Description:** The Central Bank's approach to minimum required capital for CVA risk is based closely on the standardised approach to CVA risk capital described in Basel III.
  - **Reference:** doc\_0\_P1\_pages\_66-70.txt
22. **Condition ID: 022**
- **Description:** Other types of instruments must not be reflected as hedges within the calculation of the CVA capital charge.
  - **Reference:** doc\_0\_P1\_pages\_66-70.txt
23. **Condition ID: 023**
- **Description:** The bank should have a documented CVA risk management process or program.
  - **Reference:** doc\_0\_P1\_pages\_66-70.txt
24. **Condition ID: 024**
- **Description:** Risk mitigation should transfer risk to third parties external to the bank.
  - **Reference:** doc\_0\_P1\_pages\_66-70.txt
25. **Condition ID: 025**
- **Description:** Pillar 3 applies to all banks in the UAE at the top consolidated level for local banks and all branches of foreign banks.
  - **Reference:** doc\_2\_PIII\_pages\_1-5.txt
26. **Condition ID: 026**
- **Description:** Banks offering Islamic financial services should comply with these disclosure requirements.
  - **Reference:** doc\_2\_PIII\_pages\_1-5.txt
27. **Condition ID: 027**
- **Description:** Banks should publish their Pillar 3 report in a stand-alone document on the bank's UAE-specific website.
  - **Reference:** doc\_2\_PIII\_pages\_1-5.txt
28. **Condition ID: 028**
- **Description:** Banks should also make available on their websites a 5-year archive of Pillar 3 reports.
  - **Reference:** doc\_2\_PIII\_pages\_1-5.txt
29. **Condition ID: 029**
- **Description:** If a bank publishes interim financial statements, then the bank should publish the quarterly Pillar 3 report, three (3) weeks after the interim financial statements are published.
  - **Reference:** doc\_2\_PIII\_pages\_1-5.txt

30. **Condition ID: 030**

- **Description:** A bank's Pillar 3 report should be published with its financial report for the corresponding period.
- **Reference:** doc\_2\_PIII\_pages\_1-5.txt

31. **Condition ID: 031**

- **Description:** The information provided by banks under Pillar 3 should be subject, at a minimum, to the same level of internal review and internal control processes as the information provided by banks for their financial reporting.
- **Reference:** doc\_2\_PIII\_pages\_1-5.txt

32. **Condition ID: 032**

- **Description:** Banks are required to have the annual Pillar 3 reports externally audited every four (4) years.
- **Reference:** doc\_2\_PIII\_pages\_1-5.txt