



مصرف الإمارات العربية المتحدة المركزي
CENTRAL BANK OF THE U.A.E.

Supplementary Instructions

For Consultation Purpose Only

Banking Return Forms (BRFs)

Offsite Supervision Unit

Dated: 16 May, 2025

A. Introduction

A.1. Objectives

The Banking Return Forms (BRFs) are designed to ensure that banks operating in the UAE adhere to the highest regulatory standards, while enabling the Central Bank to identify and assess risks arising from individual institutions and systemic risks in the broader banking system. These Banking Return Forms incorporate key provisions from the Central Bank of the UAE's regulations, the Basel Core Principles for Effective Banking Supervision, International Financial Reporting Standards (IFRS), the International Sustainability Board (ISB), Financial Action Task Force (FATF) guidelines, and other forward-looking regulatory parameters. They emphasize critical aspects such as supervisory independence and authority, capital and liquidity adequacy, robust risk management practices, corporate governance, and transparency in financial disclosures.

The Banking Return Forms adopt a comprehensive approach to risk management, covering key areas such as asset and investment portfolios, liabilities, profit and loss and exposures across various economic sectors, geographies, and customer segments. These Banking Return Forms also address regulatory dimensions including capital adequacy, liquidity management, loan loss provisioning, operational resilience, interest rate risk, risk concentrations (including by economic sector, geography and currency), market risk exposure, and environmental, social, and governance (ESG) considerations. This broad scope supports financial stability while aligning banks with prudential regulatory expectations and internationally recognized supervisory frameworks.

Furthermore, the BRFs allow banks to periodically provide the Central Bank with a comprehensive view of their financial condition, performance, risk exposures, risk management strategies, and corporate governance frameworks. This, in turn, enables the Central Bank to identify and assess inherent risks in a structured manner, thereby supporting more effective supervision. Overall, this exchange of information enhances regulatory oversight, supports a risk-based and proportionate supervisory approach on both consolidated and solo basis, enabling the early detection of emerging risks, and facilitating timely supervisory action to mitigate threats to the safety and soundness of banks and the banking system. BRFs embed the principle of proportionality to accommodate the diversity of banks in the UAE banking system.

A.2. Key Enhancements

A comprehensive review of all components of the existing regulatory reporting process has been conducted, and enhancements are being implemented (where applicable) to strengthen the effectiveness of supervisory and statistical data collection.

A.2.1. Reporting Levels

Banks are required to submit data at three distinct reporting levels: UAE Operations, solo, and consolidated.

- **UAE Operations**

Banks are required to submit Banking Return Forms (BRFs) on a standalone basis, reflecting the operations of each individual bank within the UAE (excluding subsidiaries and foreign branches).

- **Solo**

UAE incorporated banks having branches outside UAE are required to submit Banking Return Forms (BRFs) on solo basis. Solo in this context means reporting of a UAE incorporated bank's operations in UAE, as well as foreign branches.

- **Consolidated**

UAE incorporated banks that are having subsidiaries are required to submit Banking Return Forms (BRFs) on consolidated basis. Consolidated in this context means reporting of the UAE incorporated bank's operations in UAE as well as foreign branches, and subsidiaries.

All banking and other relevant financial activities conducted within a group should be captured through consolidation. Examples of the types of activities that financial entities might be involved in include financial leasing, issuing credit cards, portfolio management, investment advisory, custodial and safekeeping services and other similar activities that are ancillary to the business of banking and exclude insurance activities. Insurance subsidiaries are to be deconsolidated for regulatory capital purposes (i.e., all equity, assets, liabilities and third-party capital investments in such insurance entities are to be removed from the bank's balance sheet) and the book value of the investment in the subsidiary is to be included in the aggregate investments. Detailed guidance on the inclusion/exclusion of entities for consolidation is available as per the Central bank guidance available in CBUAE rulebook (link; or as per latest applicable guidance from Central Bank on Capital Adequacy).

The Banking Return Forms detailed in this document are to be reported on the UAE Operations level. A detailed overview of the Banking Return Forms required to be submitted at solo and consolidated reporting level as well as the applicability to respective banks will be shared subsequently.

A.2.2. Reporting Framework

The enhanced reporting framework is structured around business and/or risk domains to simplify alignment with the operating models of the banks. This enables banks to effectively coordinate with the relevant business and risk stakeholders for the preparation and submission of the respective Banking Return Forms (BRFs). Reporting framework includes domains and revised naming convention of BRFs.

A.2.2.1. Reporting Domains

In the enhanced reporting framework, Banking Return Forms (BRFs) are grouped into 16 domains.

Domain ID	Domain Name	Definition
1	Financial Reporting	This domain encompasses the comprehensive reporting of a bank's financial condition and performance, ensuring transparency and compliance with regulatory and accounting standards.
2	Liquidity	This domain focuses on a bank's ability to meet its short-term obligations using its liquid assets, ensuring that it can withstand periods of financial stress without resorting to emergency funding.
3	Capital Adequacy	This domain involves assessing a bank's capital in relation to its risks. It ensures that banks have sufficient capital buffers to absorb unexpected losses while continuing to operate effectively. Regulatory frameworks like Basel III provide guidelines on minimum capital requirements and buffers.
4	Leverage Ratio	This domain focuses on capturing leverage associated with both on- and off-balance sheet exposures and complements risk based capital requirements. The leverage ratio is a measure of a bank's core capital relative to its total assets, including off-balance sheet exposures. It is

Domain ID	Domain Name	Definition
		used to assess a bank's financial stability and reduce the risk of excessive leverage.
5	Credit Risk	This domain focuses on the risk of loss due to a borrower's failure to repay a loan or meet contractual obligations. It encompasses the processes of identifying, measuring, monitoring, and controlling credit exposures and balance sheet items, as well as the distribution of credit for regulatory and statistical purposes.
6	Large Exposure	This domain involves measuring and monitoring large exposures to individual counterparties or groups of connected counterparties, ensuring that the bank does not have excessive concentration risk.
7	Market Risk	This domain involves the risk of losses in on- and off-balance sheet positions arising from movements in market prices, including interest rates, equity prices, foreign exchange rates, and commodity prices.
8	Operational Risk	This domain addresses the risk of loss resulting from inadequate or failed internal processes, people, systems, or external events. It includes risks such as fraud, legal risks, technology risks, physical or cyber-attacks, and natural disasters.
9	Transfers	This domain involves monitoring the inward and outward cross-border movement of funds. This supports a clearer understanding of fund flows, their utilization, and underlying purposes. Additionally, it contributes to the compilation and analysis of Balance of Payments (BoP) statistics which are critical for evaluating the UAE's transactions with the rest of the world.
10	RBS	This domain comprises data required to assess the various inherent risk of the banks as part of consolidated supervision.
11	Islamic Reporting	This domain encompasses data specific to Islamic banking and finance activities, in accordance with Shari'ah principles
12	Pillar II	This domain encompasses data required to support the bank's compliance with Pillar II of the Basel regulatory framework. It focuses on the Internal Capital Adequacy Assessment Process (ICAAP) and broader supervisory review processes that assess the bank's ability to identify, measure, manage, and hold adequate capital against all material risks beyond those covered under Pillar I.
13	Environmental, Social and Governance	This domain comprises data related to environmental, social, and governance factors that impact the bank's operations, risk profile, and stakeholder responsibilities. This includes information on climate risk exposures, carbon emissions, sustainable financing, social impact metrics, governance practices, and ESG-linked financial products.
14	Operational Resilience	This domain comprises data related to the bank's ability to anticipate, withstand, recover from, and adapt to operational disruptions.
15	Financial Crime	This domain includes data related to the detection, prevention, and management of illicit financial activities. This encompasses anti-money laundering (AML), counter-terrorism financing (CTF), sanctions screening, fraud detection, and customer due diligence (CDD/KYC).
16	Market Conduct	This domain covers data and activities related to the bank's adherence to fair dealing practices, ethical behavior, and regulatory standards in the provision of financial products and services.

A.2.2.2. Naming Convention of BRFs

Numbering convention of the Banking Return Forms (BRFs) has been updated as per their domain classification. For example, old Banking Return Form (BRF) Number 1 has been renamed to BRF 1.1, to reflect the domain ID (“1” – Financial Reporting in this case) and the Template ID (“1” in this case).

A.2.3. Reporting Templates and Validation Rules

A.2.3.1. Layout Changes

Layout of the templates have been enhanced to align all the Banking Return Forms with the requirements of the new reporting tool; by **including Row & Column IDs**, which simplifies identification for data fields.

A.2.3.2. Validation Rules

Validations rules are enhanced in the Banking Return Forms to ensure that the data inputted by the bank is in line with the requirements set by CBUAE. **Each template has a corresponding dedicated sheet for business and technical validation rules.**

Business Validation Rules: Validation rules related to functional aspects of the data elements and overall data integrity within the different Banking Return Forms (BRFs). Example: “Total Assets” in BRF 1.1 Assets = “Total amount liabilities, capital and reserves” in BRF 1.2 Liabilities & Capital. These rules have been included in a separate sheet after every template in the respective batch files.

Lefthand side	Operator	Righthand side
BRF 1.1 ASSETS (Total amount cash & balances with central bank - Total amount central bank CDs held)	is equal to	BRF 2.3 Classification of Assets and Liabilities - Maturity-wise (Total amount Cash, reserves and balances with Central Bank)
BRF 1.1 ASSETS (Total amount central bank CDs held)	is equal to	BRF 2.3 Classification of Assets and Liabilities - Maturity-wise (Total amount Central Bank CDs)

Technical Validation Rules: Validation rules related to technical aspects of the data elements. To automate the validation of Banking Return Forms, validation parameters (highlighted below) have been established to determine what is considered valid or invalid during the validation process and to ensure that templates adhere to the necessary requirements. Example below:

Validation ID	Template ID	Row ID	Col ID	RCID	Rule Category	Rule Sub Category	Formula or Calculation	Error Message	Notes/ Comments
3.4-R0020C0010-1	3.4	0020	0010	R0020C0010	Field Type	Manual-Numeric		The input expected for this data point is required to be numeric with 3 decimal points	
3.4-R0020C0020-1	3.4	0020	0020	R0020C0020	Field Type	Manual-Numeric		The input expected for this data point is required to be numeric with 3 decimal points	

- Validation ID:** Unique identifier for a specific cell of a template created by combining the Template ID, RC ID & distinct number
- Template ID:** Distinct ID created for each template based on its domain
- Row ID:** Unique identifier for a specific row

- **Column ID:** Unique identifier for a specific column
- **RCID:** Key created to identify a specific cell by combining its row ID and column ID
- **Rule Category:** Classification of RCIDs based on their function, whether for data entry, validation, calculations, or other actions, ensuring the appropriate rules are applied to the relevant RCIDs. There are 4 types of rule-categories: Field Type, Optional, Validation Rule and Cross Validation Rule Type. All rules are mandatory except for rule category: Optional
- **Rule Sub-Category:** More specific classification, helping to define the type or behavior of a RCID in greater detail. It categorizes RCIDs based on their functionality or input requirements. Two rule categories (Field Type, Optional) have further rule sub-categories of Manual numeric, Manual text, Manual date, Manual dropdown, Semi-Automatic, Automatic, Pre-defined, No inputs required.
- **Formula or Calculation:** Field used to display the formula associated with the RCID
- **Error Message:** This field will show the relevant error message if any validation rule fails.
- **Target Cell:** This field provides a link to the cell within the template for which the validation rule has been defined
- **Notes/Comments:** This field is used to provide any additional notes or comments specific to the RCID

Note:

1. All business validation rules are also included as technical validation rules under the rule category - Cross Validation Rule Type.
2. Entered data must satisfy all business and technical validation rules prior to being allowed for submission.

A.2.3.3. Banking Return Form – Revisions

All existing Banking Return Forms (BRFs) have undergone a comprehensive review under the Suptech program, resulting in amendments to select forms, the introduction of several new forms, and layout modifications across all forms. Please refer to Chapter 1 to Chapter 16 within [B. Supplementary Guidance Note](#) for a detailed overview of changes.

A.2.3.4. Entering the data and text in BRFs

Banks must report monetary values in thousands, using a numeric format with exactly three decimal places and **no thousand separators** (e.g., commas).

Example: The amount, ninety-nine billion, nine hundred ninety-nine million, nine hundred ninety-nine thousand, four hundred forty-four should be reported as:

99999999.444 Valid

And not as

99,999,999.444 Invalid

99,999,999 Invalid

99,999,999,444.000 Invalid

Percentages are required to be reported in decimal format, rounded to exactly six decimal places.

Example : 18.52% to be expressed as 0.185200.

In order to maintain uniformity while entering text such as names of individuals, corporates, countries, etc. banks should use “Initial Cap or Start Cap” format. “All Cap” should be used only for abbreviations like HH, HE, USA, etc. “All Lower” formats should not be used unless specifically required to do so.

A.2.4. Reporting Frequency

Reporting frequencies for certain forms have been adjusted as part of this exercise based on the proportionality principle. A detailed reporting schedule will be available for each bank in the new platform to support timely submission of data. Please refer to chapter [Overview of the shared Banking Return Forms along with their Reporting Frequencies](#) for the applicable frequency per Banking Return Form (BRF).

A.2.5. BRF Submission Platform

The Supitech program is introducing a new platform that will be implemented for enabling submission of Banking Return Forms (BRFs). It will provide three different submission options for all Banks

1. **API Based Submission** - Banks will utilize the API's provided by CBUAE for Banking Return Form (BRF) submission
2. **Upload Based Submission** – Banks will have the option to upload the Banking Return Forms (BRFs) in two file formats - Excel and XBRL
3. **Web Browser Based Submission** – Banks will utilize web forms available on the platform for Banking Return Forms (BRFs) submission

Banks will have the option to choose any of the three submission options provided by the platform based on the maturity of their information technology systems. A brief process description of submission of Banking Return Forms (BRFs) for the three options is provided below:

API Based Submission: In this submission approach, regulatory reports will be prepared by Banks in their own reporting solution. APIs, provided by CBUAE, will be used for submission of the reports on the platform. Banks will rectify any validation errors highlighted by the platform before submitting the return for CBUAE review. This submission approach provides both push and pull data ingestion option which will be used based on the type of data ingested.

Upload Based Submission: In this submission approach, Banks will have the option to upload Banking Return Forms (BRFs) in two file formats

- a) **Excel File Format** – Banks will download the Banking Return Forms (BRFs) in excel format from the platform and will update required fields of the excel file. These excel files will be uploaded on the platform. Banks will rectify any validation errors highlighted by the platform before submitting the return for CBUAE review
- b) **XBRL File Format** – Banks will download the XBRL Schema of Banking Return Forms (BRFs) and upload a XBRL generated outcome from Bank's own XBRL solution. Banks will rectify any validation errors highlighted by the platform before submitting the return for CBUAE review

Web-Browser Based Submissions: In this submission approach, Banks will populate the data points in the web form available on the platform. Banks will rectify any validation errors highlighted by the platform before submitting the return for CBUAE review.

API Technical Specification

Technical details of the API call process: For calling backend APIs of the platform, two things are required:

- External calls coming into the system are encrypted by SSL
- External calls require a session ID to be provided for a logged in user

Before any calls are made to the APIs a valid session ID must be retrieved. This is done by making a GET call to the authentication URL with a header for Authorization. The header will contain the base64 encoding of the user's credentials. Since the credentials are contained in the header, it will be encrypted by the SSL certificate.

The returned value of the authenticating API call will be a uniquely generated ID that represents the user's logged in session. All following calls will require this session ID to be included in the header of the call, so it is also encrypted by SSL. Since the session ID is a temporary ID, the ID will be discarded when the user has finished making API calls, or a timeout is reached. This reduces the risk of credentials being incorrectly accessed.

All external API communications will be managed through the CBUAE API Gateway which will provide precise access management for users, teams, or roles.

CBUAE will provide further details on the API technical specifications tentatively in Q3 2025. Please feel free to share any queries on the suptech.cb@cbuae.gov.ae in the interim.



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B.1. General Notes

- This document serves as guidance on modifications to reporting templates, including the addition of new fields. **It should be read alongside the existing explanatory notes for a comprehensive understanding of the return forms. The Explanatory Notes – BRF ver. 33 remain applicable for banking prudential reporting.** The guidelines in this document are intended primarily for additional/superseding updates. A comprehensive document with guidance for all forms will be shared in due course.
- Section B2** includes the list of return forms with reporting requirements at **UAE Operations consolidation level** which are **shared along with this document**. These return forms are **applicable for all banks; with the exception of BRF 2.1 and 2.2 which are applicable only for Non-LCR Reporting Banks.**
- New forms in Sections 1 to 16 have been marked with the label '(New)' for easy identification.

B.2. Overview of the shared return forms along with their Reporting Frequencies

Updated reporting frequencies have been summarized in the table below. New return forms have been highlighted in the table below with an asterisk (*) in the Template ID, e.g., BRF2.14* is a new return form. For mapping of the new BRF numbering with old BRF numbering, please refer to [Section 17](#).

File Name (Batch)	Reporting Frequency	Start day of Submission	End date of Submission	Domain	Template ID	Template Name
Dynamic (Fortnightly)	Fortnightly	Dynamic	Dynamic	Financial Reporting	BRF1.12	SRR
Monthly – 1	Monthly	Month End +1 Working Day	7th working day from each month end	Financial Reporting	BRF1.1	Assets
Monthly – 1	Monthly	Month End +1 Working Day	7th working day from each month end	Financial Reporting	BRF1.2	Liabilities and Capital
Monthly - 1	Monthly	Month End +1 Working Day	7th working day from each month end	Financial Reporting	BRF1.3	Income Statement
Monthly - 1	Monthly	Month End +1 Working Day	7th working day from each month end	Liquidity	BRF2.1	Lending to Stable Resources Ratio (LSRR)
Monthly - 1	Monthly	Month End +1 Working Day	7th working day from each month end	Liquidity	BRF2.2	Eligible Liquid Asset Ratio (ELAR)
Monthly - 1	Monthly	Month End +1 Working Day	7th working day from each month end	Liquidity	BRF2.3	Classification of Assets and Liabilities - Maturity Wise
Monthly - 1	Monthly	Month End +1 Working Day	7th working day from each month end	Liquidity	BRF2.4	Currency-Wise Classification of Assets
Monthly - 1	Monthly	Month End +1 Working Day	7th working day from each month end	Liquidity	BRF2.5	Classification of Assets and Liabilities - Repricing Wise

File Name (Batch)	Reporting Frequency	Start day of Submission	End date of Submission	Domain	Template ID	Template Name
Monthly - 1	Monthly	Month End +1 Working Day	7th working day from each month end	Liquidity	BRF2.6	Classification of Time/Fixed Deposits by Remaining Maturity
Monthly - 1	Monthly	Month End +1 Working Day	7th working day from each month end	Liquidity	BRF2.7	Maturity Classification of Assets and Liabilities of Non-Residents
Monthly - 1	Monthly	Month End +1 Working Day	7th working day from each month end	Credit Risk	BRF5.17	Off Balance Sheet
Monthly - 1	Monthly	Month End +1 Working Day	7th working day from each month end	Market Risk	BRF7.1	List of Securities and Financial Assets
Monthly - 1	Monthly	Month End +1 Working Day	7th working day from each month end	Market Risk	BRF7.3	Derivatives Expanded
Monthly - 2	Monthly	Month End +1 Working Day	11th working day from each month end	Liquidity	BRF2.9	25 Largest Deposits and Borrowings
Monthly - 2	Monthly	Month End +1 Working Day	11th working day from each month end	Liquidity	BRF2.10	Interbank Counterparties – Domestic
Monthly - 2	Monthly	Month End +1 Working Day	11th working day from each month end	Liquidity	BRF2.11	Interbank Counterparties – Foreign
Monthly - 2	Monthly	Month End +1 Working Day	11th working day from each month end	Liquidity	BRF2.12	Capital Market Funding and Other Term Borrowings
Monthly - 2	Monthly	Month End +1 Working Day	11th working day from each month end	Liquidity	BRF2.13	Details of Interest Paid and Received
Monthly - 2	Monthly	Month End +1 Working Day	11th working day from each month end	Liquidity	BRF2.14*	Lending Rates
Monthly - 2	Monthly	Month End +1 Working Day	11th working day from each month end	Liquidity	BRF2.15*	Deposit Rates
Monthly - 2	Monthly	Month End +1 Working Day	11th working day from each month end	Liquidity	BRF2.16	Eligible Collateral
Monthly - 2	Monthly	Month End +1 Working Day	11th working day from each month end	Liquidity	BRF2.18	Funding Costs
Monthly - 2	Monthly	Month End +1 Working Day	11th working day from each month end	Credit Risk	BRF5.1	Loans and Advances to Individuals

File Name (Batch)	Reporting Frequency	Start day of Submission	End date of Submission	Domain	Template ID	Template Name
Monthly - 2	Monthly	Month End +1 Working Day	11th working day from each month end	Credit Risk	BRF5.2	Top 15 Accounts Under each IFRS9 Stage
Monthly - 2	Monthly	Month End +1 Working Day	11th working day from each month end	Credit Risk	BRF5.3	Classification of Loans & Advances by Asset Class, Sectors and Past Dues
Monthly - 2	Monthly	Month End +1 Working Day	11th working day from each month end	Credit Risk	BRF5.4	Loans and Advances for Purchase or Against Shares
Monthly - 2	Monthly	Month End +1 Working Day	11th working day from each month end	Credit Risk	BRF5.5	Report on Use of Funds
Monthly - 2	Monthly	Month End +1 Working Day	11th working day from each month end	Credit Risk	BRF5.6	Report on Details of Syndicate Loans
Monthly - 2	Monthly	Month End +1 Working Day	11th working day from each month end	Credit Risk	BRF5.18	Exposure to LFIs excluding Banks
Monthly - 2	Monthly	Month End +1 Working Day	11th working day from each month end	Large Exposure	BRF6.1	LE Borrowers (with and without Credit Risk Mitigation) equal to or above 10% of Bank's Tier 1 Capital
Monthly - 2	Monthly	Month End +1 Working Day	11th working day from each month end	Transfers	BRF9.1	Country-Wise Remittances Report
Monthly - 3	Monthly	Month End +1 Working Day	15th working day from each month end	Market Conduct	BRF16.4	Complaints Data
Monthly - 3	Monthly	Month End +1 Working Day	15th working day from each month end	Market Conduct	BRF16.5	Root Cause Analysis Action Plan
Quarterly	Quarterly	Quarter end + 1 Working Day	25th following each quarter end or if 25th is not a working day then next following working day	Financial Reporting	BRF1.15*	Products by Customer Segments
Quarterly	Quarterly	Quarter end + 1 Working Day	25th following each quarter end or if 25th is not a working day then next following working day	Liquidity	BRF2.20	Size-Wise Classification of Deposits

File Name (Batch)	Reporting Frequency	Start day of Submission	End date of Submission	Domain	Template ID	Template Name
Quarterly	Quarterly	Quarter end + 1 Working Day	25th following each quarter end or if 25th is not a working day then next following working day	Liquidity	BRF2.21	Emirate-Wise Classification of Deposits
Quarterly	Quarterly	Quarter end + 1 Working Day	25th following each quarter end or if 25th is not a working day then next following working day	Capital Adequacy	BRF3.1 – BRF 3.31	Capital Adequacy Ratio (CAR) as per Basel III + Basel Returns
Quarterly	Quarterly	Quarter end + 1 Working Day	25th following each quarter end or if 25th is not a working day then next following working day	Leverage Ratio	BRF4.1	Leverage Ratio
Quarterly	Quarterly	Quarter end + 1 Working Day	25th following each quarter end or if 25th is not a working day then next following working day	Credit Risk	BRF5.7	Emirate-Wise Classification of Loans and Advances
Quarterly	Quarterly	Quarter end + 1 Working Day	25th following each quarter end or if 25th is not a working day then next following working day	Credit Risk	BRF5.8	Real Estate Ownership of Banks
Quarterly	Quarterly	Quarter end + 1 Working Day	25th following each quarter end or if 25th is not a working day then next following working day	Credit Risk	BRF5.9	Report on Country-wise Exposure
Quarterly	Quarterly	Quarter end + 1 Working Day	25th following each quarter end or if 25th is not a working day then next following working day	Credit Risk	BRF5.10	Regulatory Investment Limit
Quarterly	Quarterly	Quarter end + 1 Working Day	25th following each quarter end or if 25th is not a working day then next following working day	Credit Risk	BRF5.11	List of Top 50 Past due Accounts which have not been classified as Stage 3

File Name (Batch)	Reporting Frequency	Start day of Submission	End date of Submission	Domain	Template ID	Template Name
Quarterly	Quarterly	Quarter end + 1 Working Day	25th following each quarter end or if 25th is not a working day then next following working day	Credit Risk	BRF5.12	Exposure by Advanced Economic Activity
Quarterly	Quarterly	Quarter end + 1 Working Day	25th following each quarter end or if 25th is not a working day then next following working day	Credit Risk	BRF5.13	Macro, Small and Medium Enterprises Loans (Resident)
Quarterly	Quarterly	Quarter end + 1 Working Day	25th following each quarter end or if 25th is not a working day then next following working day	Credit Risk	BRF5.14	List of Restructured Accounts
Quarterly	Quarterly	Quarter end + 1 Working Day	25th following each quarter end or if 25th is not a working day then next following working day	Credit Risk	BRF5.15	Real estate exposure
Quarterly	Quarterly	Quarter end + 1 Working Day	25th following each quarter end or if 25th is not a working day then next following working day	Credit Risk	BRF5.16	UAE banking assets as per IFRS 9
Quarterly	Quarterly	Quarter end + 1 Working Day	25th following each quarter end or if 25th is not a working day then next following working day	Credit Risk	BRF5.21	Loan-to-value Ratios (New Commitments)
Quarterly	Quarterly	Quarter end + 1 Working Day	25th following each quarter end or if 25th is not a working day then next following working day	Credit Risk	BRF5.22	Loan-to-value Ratios (Existing Commitments)
Quarterly	Quarterly	Quarter end + 1 Working Day	25th following each quarter end or if 25th is not a working day then next following working day	Credit Risk	BRF5.23*	Restructured Loans - Distressed and Non-Distressed

File Name (Batch)	Reporting Frequency	Start day of Submission	End date of Submission	Domain	Template ID	Template Name
Quarterly	Quarterly	Quarter end + 1 Working Day	25th following each quarter end or if 25th is not a working day then next following working day	Credit Risk	BRF5.25*	Default Data
Quarterly	Quarterly	Quarter end + 1 Working Day	25th following each quarter end or if 25th is not a working day then next following working day	Credit Risk	BRF5.26*	LGD Data
Quarterly	Quarterly	Quarter end + 1 Working Day	25th following each quarter end or if 25th is not a working day then next following working day	Large Exposure	BRF6.2	LE UAE Federal Government, its non-commercial entities, Central Banks and Other Foreign Sovereigns
Quarterly	Quarterly	Quarter end + 1 Working Day	25th following each quarter end or if 25th is not a working day then next following working day	Large Exposure	BRF6.3	LE UAE Local Government and their non-commercial entities
Quarterly	Quarterly	Quarter end + 1 Working Day	25th following each quarter end or if 25th is not a working day then next following working day	Large Exposure	BRF6.4	LE Commercial entities of UAE Federal and Local Government
Quarterly	Quarterly	Quarter end + 1 Working Day	25th following each quarter end or if 25th is not a working day then next following working day	Large Exposure	BRF6.5	LE Self-sustainable Commercial entities of UAE Federal and Local Governments
Quarterly	Quarterly	Quarter end + 1 Working Day	25th following each quarter end or if 25th is not a working day then next following working day	Large Exposure	BRF6.6	LE Single Borrower or a group of related borrower
Quarterly	Quarterly	Quarter end + 1 Working Day	25th following each quarter end or if 25th is not a working day then next following working day	Large Exposure	BRF6.7	LE Major Shareholders and their related entities

File Name (Batch)	Reporting Frequency	Start day of Submission	End date of Submission	Domain	Template ID	Template Name
Quarterly	Quarterly	Quarter end + 1 Working Day	25th following each quarter end or if 25th is not a working day then next following working day	Large Exposure	BRF6.8	LE Domestic Interbank Exposures
Quarterly	Quarterly	Quarter end + 1 Working Day	25th following each quarter end or if 25th is not a working day then next following working day	Large Exposure	BRF6.9	Overseas interbank exposures
Quarterly	Quarterly	Quarter end + 1 Working Day	25th following each quarter end or if 25th is not a working day then next following working day	Large Exposure	BRF6.10	LE within a Banking Groups
Quarterly	Quarterly	Quarter end + 1 Working Day	25th following each quarter end or if 25th is not a working day then next following working day	Large Exposure	BRF6.11	LE Board members
Quarterly	Quarterly	Quarter end + 1 Working Day	25th following each quarter end or if 25th is not a working day then next following working day	Large Exposure	BRF6.12	Loans and Advances made to Bank Staff
Quarterly	Quarterly	Quarter end + 1 Working Day	25th following each quarter end or if 25th is not a working day then next following working day	Market Risk	BRF7.2	Derivatives Base
Quarterly	Quarterly	Quarter end + 1 Working Day	25th following each quarter end or if 25th is not a working day then next following working day	Operational Risk	BRF8.1	Legal Status of Loans to Individuals
Quarterly	Quarterly	Quarter end + 1 Working Day	25th following each quarter end or if 25th is not a working day then next following working day	Operational Risk	BRF8.2	Employment Data of UAE Nationals and Others

File Name (Batch)	Reporting Frequency	Start day of Submission	End date of Submission	Domain	Template ID	Template Name
Quarterly	Quarterly	Quarter end + 1 Working Day	25th following each quarter end or if 25th is not a working day then next following working day	Operational Risk	BRF8.3	Details of Plastic Money
Quarterly	Quarterly	Quarter end + 1 Working Day	25th following each quarter end or if 25th is not a working day then next following working day	Operational Risk	BRF8.4	Top 50 Dormant Accounts
Quarterly	Quarterly	Quarter end + 1 Working Day	25th following each quarter end or if 25th is not a working day then next following working day	Operational Risk	BRF8.5	Dormant Accounts
Quarterly	Quarterly	Quarter end + 1 Working Day	25th following each quarter end or if 25th is not a working day then next following working day	Operational Risk	BRF8.7*	Gross Losses by Business Lines and Event Types
Quarterly	Quarterly	Quarter end + 1 Working Day	25th following each quarter end or if 25th is not a working day then next following working day	Operational Risk	BRF8.8	Safe Deposit box
Quarterly	Quarterly	Quarter end + 1 Working Day	25th following each quarter end or if 25th is not a working day then next following working day	Transfers	BRF9.2	Balance of Payment (BOP)
Quarterly	Quarterly	Quarter end + 1 Working Day	25th following each quarter end or if 25th is not a working day then next following working day	Transfers	BRF9.3	Country-Wise Outflows (Outward Remittances) and Inflows (Outward Remittances)
Quarterly	Quarterly	Quarter end + 1 Working Day	25th following each quarter end or if 25th is not a working day then next following working day	Transfers	BRF9.4	Country-Wise inflows (Inward Remittances) and Inflows (Inward Remittances)

File Name (Batch)	Reporting Frequency	Start day of Submission	End date of Submission	Domain	Template ID	Template Name
Quarterly	Quarterly	Quarter end + 1 Working Day	25th following each quarter end or if 25th is not a working day then next following working day	Transfers	BRF9.5	Forex Transactions (USD by AED)
Quarterly	Quarterly	Quarter end + 1 Working Day	25th following each quarter end or if 25th is not a working day then next following working day	Transfers	BRF9.6	Swap Transactions (USD by AED)
Quarterly	Quarterly	Quarter end + 1 Working Day	25th following each quarter end or if 25th is not a working day then next following working day	RBS	BRF10.1	Risk based Supervision (RBS) Baseline Survey
Quarterly	Quarterly	Quarter end + 1 Working Day	25th following each quarter end or if 25th is not a working day then next following working day	Pillar II	BRF12.3*	Delta EVE and EAR
Quarterly	Quarterly	Quarter end + 1 Working Day	25th following each quarter end or if 25th is not a working day then next following working day	Pillar II	BRF12.4*	Default & Recovery Data
Quarterly	Quarterly	Quarter end + 1 Working Day	25th following each quarter end or if 25th is not a working day then next following working day	Environmental, Social and Governance	BRF13.6	Ownership and Management Report
Quarterly	Quarterly	Quarter end + 1 Working Day	25th following each quarter end or if 25th is not a working day then next following working day	Operational Resilience	BRF14.1	Notification of Matters related to Operational Resilience
Quarterly 2	Quarterly	Quarter end + 1 Working Day	8th working day from each quarter end	Market Conduct	BRF16.1	Bank Information, Consumers, Complaints, Retail Products, Additional Information & Islamic Banking

File Name (Batch)	Reporting Frequency	Start day of Submission	End date of Submission	Domain	Template ID	Template Name
Quarterly 2	Quarterly	Quarter end + 1 Working Day	8th working day from each quarter end	Market Conduct	BRF16.2	Bank Employee Type & Trainings
Quarterly 2	Quarterly	Quarter end + 1 Working Day	8th working day from each quarter end	Market Conduct	BRF16.3	Conduct Culture Assessment
Half-Yearly	Half-Yearly	1st July, 1st Jan	31st July and 31st January of every year	Financial Reporting	BRF1.7	GCC Countries - Non-Resident Assets
Half-Yearly	Half-Yearly	1st July, 1st Jan	31st July and 31st January of every year	Financial Reporting	BRF1.8	GCC Countries - Non-Resident Liabilities and Capital
Half-Yearly	Half-Yearly	1st July, 1st Jan	31st July and 31st January of every year	Financial Reporting	BRF1.9	Consolidated Balance Sheet - Assets
Half-Yearly	Half-Yearly	1st July, 1st Jan	31st July and 31st January of every year	Financial Reporting	BRF1.10	Consolidated Balance Sheet - Liabilities
Half-Yearly	Half-Yearly	1st July, 1st Jan	31st July and 31st January of every year	Financial Reporting	BRF1.11	Consolidated Income Statement
Half-Yearly	Half-Yearly	1st July, 1st Jan	31st July and 31st January of every year	Market Risk	BRF7.4	GCC Countries - Non-Resident Investments by Counterparty
Half-Yearly	Half-Yearly	1st July, 1st Jan	31st July and 31st January of every year	Environmental, Social and Governance	BRF13.7	Bank's Network
Yearly	Yearly	Year end	31st January of every year	Credit Risk	BRF5.19	Emirate-Wise breakdown of Loans given to UAE Nationals based on Income, Age, DBR
Yearly	Yearly	Year end	31st January of every year	Credit Risk	BRF5.20	Gross Loans Due from Banks and Investments by Rating Scale
Yearly	Yearly	Year end	31st January of every year	Operational Risk	BRF8.6	List of Outsourcing Contracts
Yearly 2	Yearly	01-Jul	01-Aug	Financial Crime	BRF15.1	AMLD – KRIQ
Yearly 2	Yearly	01-Jul	01-Aug	Financial Crime	BRF15.2	Financial Crime data Emirate Wise
Yearly 2	Yearly	01-Jul	01-Aug	Financial Crime	BRF15.3	Financial Crime data country wise
Yearly 2	Yearly	01-Jul	01-Aug	Financial Crime	BRF15.4	Report_Thematic_Analysis

File Name (Batch)	Reporting Frequency	Start day of Submission	End date of Submission	Domain	Template ID	Template Name
Yearly 2	Yearly	01-Jul	01-Aug	Financial Crime	BRF15.5	Bank Risk Assessment Survey
Yearly 2	Yearly	01-Jul	01-Aug	Financial Crime	BRF15.6	Customers KYC Data (Active Individuals)
Yearly 2	Yearly	01-Jul	01-Aug	Financial Crime	BRF15.7	Related Party Information (Active Individuals)
Yearly 2	Yearly	01-Jul	01-Aug	Financial Crime	BRF15.8	Customers KYC Data (Active Non-Individuals)
Yearly 2	Yearly	01-Jul	01-Aug	Financial Crime	BRF15.9	Related Party Information (Active Non-Individuals)
Yearly 2	Yearly	01-Jul	01-Aug	Financial Crime	BRF15.10	Account Information (Active Individuals and Non-Individuals)
Yearly 2	Yearly	01-Jul	01-Aug	Financial Crime	BRF15.11	Account Utilization (Active Individuals and Non-Individuals)

1. Domain 1: Financial Reporting

1.1. BRF 1.1 Assets

Row	Name	Description of Change	Guidance
0250	Investments at FVTPL	Change in naming conventions from "Trading book securities" to "Investments at FVTPL"	Calculated field
0300	Investments at FVOCI	Change in naming convention from "Available for sale" to "Investments at FVOCI"	Calculated field
0330	Investments at Amortized cost	Change in naming convention from "Held to maturity" to "Investments at Amortized cost"	Amount of investments that need to be reported at Amortized cost
0380	Trade Bills Discounted- Gov & Public Sector (excluding GReS)	Introduced the "Trade Bills Discounted" for Gov & Public Sector as a separate row item	Calculated field
0390	Inland trade bills/ PDCs	Introduced Inland trade bills/ PDCs as of which item for Trade bills discounted-Gov & Public Sector (excluding GReS)	Amount of Inland trade bills/ PDCs discounted for government and public sector excluding GReS
0400	Foreign trade bills (Import and export)	Introduced Inland trade bills/ PDCs as of which item for Trade bills discounted-Gov & Public Sector (excluding GReS)	Amount of foreign trade bills discounted for government and public sector excluding GReS
0410	Trade Bills Discounted- Gov & Public Sector (GReS)	Introduced the Trade Bills Discounted for GRe as a separate row item	Calculated field

Row	Name	Description of Change	Guidance
0420	Inland trade bills/ PDCs	Introduced Inland trade bills/ PDCs as of which item for Trade bills discounted-Gov & Public Sector (GREs)	Amount of Inland trade bills/ PDCs discounted for government and public sector only for GREs
0430	Foreign trade bills (Import and export)	Introduced Inland trade bills/ PDCs as of which item for Trade bills discounted-Gov & Public Sector (GREs)	Amount of foreign trade bills discounted for government and public sector only for GREs
0470	Trade Bills Discounted- Small & Medium Enterprises (SMEs)	Introduced the Trade Bills Discounted-Small & Medium Enterprises (SMEs) as a separate row item	Calculated field
0480	Inland trade bills/ PDCs	Introduced Inland trade bills/ PDCs under Trade Bills Discounted- Small & Medium Enterprises (SMEs) as a separate row item	Amount of inland trade bills/PDCs discounted for Small & Medium Enterprises (SMEs)
0490	Foreign trade bills (Import and export)	Introduced foreign trade bills (Import and export) under Trade Bills Discounted-Small & Medium Enterprises (SMEs) as a separate row item	Amount of foreign trade bills discounted for Small & Medium Enterprises (SMEs)
0790	Income Tax assets	Added "Income tax assets" in other assets along with bifurcation	Calculated field
0800	Current tax assets	Added "Current tax assets" as bifurcation for Income tax assets	Amount of current tax assets within Income tax assets category
0810	Deferred tax assets	Added "Deferred tax assets" as bifurcation for Income tax assets	Amount of deferred tax assets within Income tax assets category
0820	Non-current assets and disposal groups classified as held for sale	Added row item for "non-current assets and disposal groups classified as held for sale"	Amount of non-current assets and disposal groups classified as held for sale

1.2. BRF 1.2 Liabilities and Capital

Row	Name	Description of Change	Guidance
0040	Time Deposits	Amended "Time including CDs/ structured products" to "Time Deposits"	Amount of Time Deposits for Government Sector
0090	Time Deposits	Amended "Time including CDs/ structured products" to "Time Deposits"	Amount of Time Deposits for GREs
0150	Time Deposits	Amended "Time including CDs/ structured products" to "Time Deposits"	Amount of Time Deposits for Corporates
0200	Time Deposits	Amended "Time including CDs/ structured products" to "Time Deposits"	Amount of Time Deposits for Individuals
0470	Stage 1 for Loans and Advances	Updated label based on revised credit standard	Amount of Stage 1 provisions for Loans and Advances
0480	Stage 1 for Investments	Updated label based on revised credit standard	Amount of Stage 1 provisions for Investments
0490	Stage 1 for all other assets	Updated label based on revised credit standard	Amount of Stage 1 provisions for all other assets
0500	Stage 2 for Loans and Advances	Updated label based on revised credit standard	Amount of Stage 2 provisions for Loans and Advances
0510	Stage 2 for Investments	Updated label based on revised credit standard	Amount of Stage 2 provisions for Investments

Row	Name	Description of Change	Guidance
0520	Stage 2 for all other assets	Updated label based on revised credit standard	Amount of Stage 2 provisions for all other assets
0530	Stage 3 for Loans and Advances (Principal)	Updated label based on revised credit standard	Amount of Stage 3 provisions for Loans and Advances
0540	Stage 3 for Investments	Updated label based on revised credit standard	Amount of Stage 3 provisions for Investments
0550	Stage 3 for all other Assets	Updated label based on revised credit standard	Amount of Stage 3 provisions for all other assets
0560	Provision for Interest & Fees past due more than 90 days and Legacy Interest in Suspense	Updated label based on revised credit standard	Amount of provision for Interest & Fees past due more than 90 days and Legacy Interest in Suspense
0620	Current tax liability	Added "Current tax liability" as bifurcation for Income tax liabilities	Amount of current tax liability within Income tax liability category
0630	Deferred tax liability	Added "Deferred tax liability" as bifurcation for Income tax liabilities	Amount of Deferred tax liability within Income tax liability category
0710	Liabilities included in disposal groups classified as held for sale	Added row item for "Liabilities included in disposal groups classified as held for sale"	Amount of Liabilities included in disposal groups classified as held for sale
0840	Share Premium	Added "Share premium" to align the global, consolidated, and UAE-level financial returns to the same level.	Amount of share premium within paid-up capital category

Changes described below are applicable from row 0940 onwards and replace the previous “Movement in provisions and interest in suspense” columns to align with the new credit risk standard.

Col	Name	Description of Change	Guidance
0010	Stage 1 for Loans and Advances	Updated label based on revised credit standard	Amount of provisions under stage 1 for Loans and Advances for UAE operations
0020	Stage 1 for Investments	Updated label based on revised credit standard	Amount of provisions under stage 1 for Investments for UAE operations
0030	Stage 1 for all other assets	Updated label based on revised credit standard	Amount of provisions under stage 1 for all other assets for UAE operations
0040	Stage 2 for Loans and Advances	Updated label based on revised credit standard	Amount of provisions under stage 2 for Loans and Advances for UAE operations
0050	Stage 2 for Investments	Updated label based on revised credit standard	Amount of provisions under stage 2 for Investments for UAE operations
0060	Stage 2 for all other assets	Updated label based on revised credit standard	Amount of provisions under stage 2 for all other assets for UAE operations
0070	Stage 3 for Loans and Advances (Principal)	Updated label based on revised credit standard	Amount of provisions under stage 3 for Loans and Advances (Principal) for UAE operations
0080	Stage 3 for Investments	Updated label based on revised credit standard	Amount of provisions under stage 3 for Investments for UAE operations
0090	Stage 3 for all other Assets	Updated label based on revised credit standard	Amount of provisions under stage 3 for all other Asset for UAE operations

Col	Name	Description of Change	Guidance
0100	Legacy Interest in Suspense	Introduced "Legacy Interest in Suspense"	Amount of legacy interest in Suspense pertaining to UAE operations
0110	Provision for Interest & Fees past due more than 90 days	Updated label based on revised credit standard	Amount of provision for Interest & Fees past due more than 90 days for UAE operations

1.3. BRF 1.3 Income Statement

Row	Name	Description of Change	Guidance
0040	Small and Medium Enterprises	Added "Small and Medium Enterprises" to align the global, consolidated, and UAE-level financial returns to the same level.	Amount of interest or profit income earned from Small and Medium Enterprises
0190	Income on Investments - Debt Securities	Amended "Investment income" to "Income on Investments - Debt Securities" to align the global, consolidated, and UAE-level financial returns to the same level.	Investment income is replaced by Income on Investments - Debt Securities. The amount of interest earned from investment in debt securities
0200	Derivatives Banking Book Hedging	Added "Derivatives Banking Book Hedging" to align the global, consolidated, and UAE-level financial returns to the same level.	Amount of interest or profit income earned from derivatives banking book hedging
0310	Derivatives Banking Book Hedging	Added "Derivatives Banking Book Hedging" to align the global, consolidated, and UAE-level financial returns to the same level.	Amount of interest of Islamic finance expenses paid to derivatives banking book hedging
0350	Trading Debt Securities	Added "Trading Debt Securities" to align the global, consolidated, and UAE-level financial returns to the same level.	Other operating income from trading debt securities
0360	Trading Equities (share >10%)	Added "Trading Equities (share >10%)" to align the global, consolidated, and UAE-level financial returns to the same level.	Other operating income from trading equities (share >10%)
0370	Trading Equities (share <10%)	Added "Trading Equities (share <10%)" to align the global, consolidated, and UAE-level financial returns to the same level.	Other operating income from trading equities (share <10%)
0380	Trading Foreign Currencies (excluding derivatives)	Added "Trading Foreign Currencies (excluding derivatives)" to align the global, consolidated, and UAE-level financial returns to the same level.	Other operating income from Trading Foreign Currencies (excluding derivatives)

Row	Name	Description of Change	Guidance
0390	Trading Derivatives	Amended "Trading Derivatives" to align the global, consolidated, and UAE-level financial returns to the same level.	Calculated field
0460	Fees & Commissions Government & public sector	Added "Fees & Commissions Government & public sector" to align the global, consolidated, and UAE-level financial returns to the same level.	Fees & Commissions from government & public sector
0470	Fees & Commissions Corporate	Added "Fees & Commissions Corporate" to align the global, consolidated, and UAE-level financial returns to the same level.	Calculated field
0480	Lending	Added "Lending" to align the global, consolidated, and UAE-level financial returns to the same level.	Fees & Commissions from Corporate lending
0490	Account Service	Added "Account Service" to align the global, consolidated, and UAE-level financial returns to the same level.	Fees & Commissions from Corporate account service
0500	Card Services	Added "Card Services" to align the global, consolidated, and UAE-level financial returns to the same level.	Fees & Commissions from Corporate Card Services
0510	Trade Finance	Added "Trade Finance" to align the global, consolidated, and UAE-level financial returns to the same level.	Fees & Commissions from Corporate Trade Finance
0520	Underwriting	Added "Underwriting" to align the global, consolidated, and UAE-level financial returns to the same level.	Fees & Commissions from Corporate Underwriting
0530	Syndication	Added "Syndication" to align the global, consolidated, and UAE-level financial returns to the same level.	Fees & Commissions from Corporate Syndication
0540	Brokerage and Corporate Advisory	Added "Brokerage and Corporate Advisory" to align the global, consolidated, and UAE-level financial returns to the same level.	Fees & Commissions from Corporate Brokerage and Corporate Advisory
0560	Other (Not more than 5% of corporate fees & commission)	Added "Other (Not more than 5% of Corporate fees & commission)" to align the global, consolidated, and UAE-level financial returns to the same level.	Fees & Commissions from other corporate activities which should not be more than 5% of corporate fees & commission
0570	Fees & Commissions SMEs	Added "Fees & Commissions SMEs" to align the global, consolidated, and UAE-level financial returns to the same level.	Calculated field

Row	Name	Description of Change	Guidance
0580	Lending	Added "Lending" to align the global, consolidated, and UAE-level financial returns to the same level.	Fees & Commissions from SME lending
0590	Account Service	Added "Account Service" to align the global, consolidated, and UAE-level financial returns to the same level.	Fees & Commissions from SME account service
0600	Card Services	Added "Card Services" to align the global, consolidated, and UAE-level financial returns to the same level.	Fees & Commissions from SME card services
0610	Trade Finance	Added "Trade Finance" to align the global, consolidated, and UAE-level financial returns to the same level.	Fees & Commissions from SME trade finance
0620	Underwriting	Added "Underwriting" to align the global, consolidated, and UAE-level financial returns to the same level.	Fees & Commissions from SME underwriting
0630	Brokerage and Advisory	Added "Brokerage and Advisory" to align the global, consolidated, and UAE-level financial returns to the same level.	Fees & Commissions from SME brokerage and advisory
0650	Other (Not more than 5% of SMEs fees & commission)	Added "Other (Not more than 5% of SMEs fees & commission)" to align the global, consolidated, and UAE-level financial returns to the same level.	Fees & Commissions from other SMEs activities which should not be more than 5% of SMEs fees & commission
0660	Fees & Commissions Individuals	Added "Fees & Commissions Individuals" to align the global, consolidated, and UAE-level financial returns to the same level.	Calculated field
0670	Lending	Added "Lending" to align the global, consolidated, and UAE-level financial returns to the same level.	Fees & Commissions from Individual lending
0680	Account Service	Added "Account Service" to align the global, consolidated, and UAE-level financial returns to the same level.	Fees & Commissions from Individual account service
0690	Card Services	Added "Card Services" to align the global, consolidated, and UAE-level financial returns to the same level.	Fees & Commissions from Individual card service
0700	Brokerage & Assets Management	Added "Brokerage & Assets Management" to align the global, consolidated, and UAE-level financial returns to the same level.	Fees & Commissions from Individual Brokerage & Assets Management
0720	Other (Not more than 5% of Retail)	Added "Other (Not more than 5% of Retail fees & commission)" to align the	Fees & Commissions from other Individual activities which should not be

Row	Name	Description of Change	Guidance
	fees & commission)	global, consolidated, and UAE-level financial returns to the same level.	more than 5% of Retail fees & commission
0730	Fees & Commissions Others	Added "Fees & Commissions Others" to align the global, consolidated, and UAE-level financial returns to the same level.	Fees & Commissions from Others
0750	Dividends	Added "Dividends" to align the global, consolidated, and UAE-level financial returns to the same level.	Calculated field
0760	Dividends Income (share >10%)	Added "Dividends Income (share >10%)" to align the global, consolidated, and UAE-level financial returns to the same level.	Other income from dividends income (share >10%)
0770	Dividends Income (share <10%)	Added "Dividends Income (share <10%)" to align the global, consolidated, and UAE-level financial returns to the same level.	Other income from dividends income (share <10%)
0780	Insurance Income	Added "Insurance Income" to align the global, consolidated, and UAE-level financial returns to the same level.	Other income from insurance income
0790	Property Management	Added "Property Management" to align the global, consolidated, and UAE-level financial returns to the same level.	Other income from Property Management
0800	Rental Income	Added "Rental Income" to align the global, consolidated, and UAE-level financial returns to the same level.	Other income from Rental Income
0810	Net profit/ loss on sale of investments (other than securities)	Added "Net profit/ loss on sale of investments (other than securities)" to align the global, consolidated, and UAE-level financial returns to the same level.	Other income from Net profit/ loss on sale of investments (other than securities)
0820	Net re-evaluation change (other than securities)	Added "Net re-evaluation change (other than securities)" to align the global, consolidated, and UAE-level financial returns to the same level.	Other income from Net re-evaluation change (other than securities)
0830	Other Income	Added "Other Income" to align the global, consolidated, and UAE-level financial returns to the same level.	Other income from any other source
0910	Non-Lending Operational Losses	Added "Non-Lending Operational Losses" to align the global, consolidated, and UAE-level financial returns to the same level.	Operating expense from Non-Lending Operational Losses

Row	Name	Description of Change	Guidance
0920	Fees and Commissions	Added "Fees and Commissions" to align the global, consolidated, and UAE-level financial returns to the same level.	Operating expenses from Fees and commissions
0930	Director Fees	Added "Director Fees" to align the global, consolidated, and UAE-level financial returns to the same level.	Operating expenses from Director Fees
0940	Audit Fees	Added "Audit Fees" to align the global, consolidated, and UAE-level financial returns to the same level.	Operating expenses from Audit Fees
1010	Stage 1 for Loans and Advances	Added "Stage 1 for Loans and Advances" to align the global, consolidated, and UAE-level financial returns to the same level.	Net impairment charge for stage 1 for Loans and advances
1020	Stage 1 for Investments	Added "Stage 1 for Investments" to align the global, consolidated, and UAE-level financial returns to the same level.	Net impairment charge for stage 1 for Investments
1030	Stage 1 for all other assets	Added "Stage 1 for all other assets" to align the global, consolidated, and UAE-level financial returns to the same level.	Net impairment charge for stage 1 for all other assets
1040	Stage 2 for Loans and Advances	Added "Stage 2 for Loans and Advances" to align the global, consolidated, and UAE-level financial returns to the same level.	Net impairment charge for stage 2 Loans and Advances
1050	Stage 2 for Investments	Added "Stage 2 for Investments" to align the global, consolidated, and UAE-level financial returns to the same level.	Net impairment charge for stage 2 for Investments
1060	Stage 2 for all other assets	Added "Stage 2 for all other assets" to align the global, consolidated, and UAE-level financial returns to the same level.	Net impairment charge for stage 2 for all other assets
1070	Stage 3 for Loans and Advances (Principal)	Added "Stage 3 for Loans and Advances (Principal)" to align the global, consolidated, and UAE-level financial returns to the same level.	Net impairment charge for stage 3 for Loans and Advances (Principal)
1080	Stage 3 for Investments	Added "Stage 3 for Investments" to align the global, consolidated, and UAE-level financial returns to the same level.	Net impairment charge for stage 3 for Investments
1090	Stage 3 for all other Assets	Added "Stage 3 for all other Assets" to align the global, consolidated, and UAE-level financial returns to the same level.	Net impairment charge for stage 3 all other Assets
1100	Provision for Interest & Fees past	Added "Provision for Interest & Fees past due more than 90 days" to align the	Net impairment charge for provision for Interest & Fees past due more than 90 days

Row	Name	Description of Change	Guidance
	due more than 90 days	global, consolidated, and UAE-level financial returns to the same level.	

1.4. BRF 1.7 GCC Countries - Non-Resident Assets

Row	Name	Description of Change	Guidance
0030	Statutory reserve with CB	Added "Statutory reserve with CB" to align the global, consolidated, and UAE-level financial returns to the same level.	Amount of statutory reserve with respective Central Bank
0040	Free deposits (30% of Dirham lending to nonresidents)	Added "Free deposits (30% of Dirham lending to non-residents)" to align the global, consolidated, and UAE-level financial returns to the same level.	Amount of free deposits with respective Central Bank
0050	Other balances	Added "Other balances" to align the global, consolidated, and UAE-level financial returns to the same level.	Other balances with Central Bank of UAE
0140	Money at call and short notice, placements on demand and nostro and remaining balances	Amended "Money at call and short notice, placements on demand and nostro and remaining balances" to align the global, consolidated, and UAE-level financial returns to the same level.	Amount of Call money, short notice, placements on demand and nostro and remaining balances
0150	Interbank placements	Amended "Term placement" to "Interbank placements" to align the global, consolidated, and UAE-level financial returns to the same level.	Amount of interbank placements
0160	Other term placements (loans)	Amended "Other term placements (loans)" to align the global, consolidated, and UAE-level financial returns to the same level.	Amount of Other term placements (loans)
0250	Investments at FVTPL	Change in naming conventions from "Trading book securities" to "Investments at FVTPL"	Calculated field
0300	Investments at FVOCI	Change in naming convention from "Available for sale" to "Investments at FVOCI"	Calculated field
0330	Investments at Amortized cost	Change in naming convention from "Held to maturity" to "Investments at Amortized cost"	Amount of Investments at Amortized cost
0380	Trade Bills Discounted- Gov & Public Sector (excluding GReS)	Introduced the "Trade Bills Discounted" for Gov & Public Sector as a separate row item	Calculated field
0390	Inland trade bills/ PDCs	Introduced Inland trade bills/ PDCs as of which item for Trade bills discounted-Gov & Public Sector (excluding GReS)	Amount of Inland trade bills/ PDCs discounted for government and public sector excluding GReS
0400	Foreign trade bills (Import and export)	Introduced Inland trade bills/ PDCs as of which item for Trade bills discounted-Gov & Public Sector (excluding GReS)	Amount of foreign trade bills discounted for government and public sector excluding GReS

Row	Name	Description of Change	Guidance
0410	Trade Bills Discounted- Gov & Public Sector (GREs)	Introduced the Trade Bills Discounted for GRE as a separate row item	Calculated field
0420	Inland trade bills/ PDCs	Introduced Inland trade bills/ PDCs as of which item for Trade bills discounted-Gov & Public Sector for GREs	Amount of Inland trade bills/ PDCs discounted for government and public sector for GREs
0430	Foreign trade bills (Import and export)	Introduced Inland trade bills/ PDCs as of which item for Trade bills discounted-Gov & Public Sector for GREs)	Amount of foreign trade bills discounted for government and public sector for GREs
0470	Trade Bills Discounted- Small & Medium Enterprises (SMEs)	Introduced the Trade Bills Discounted-Small & Medium Enterprises (SMEs) as a separate row item	Calculated field
0480	Inland trade bills/ PDCs	Introduced Inland trade bills/ PDCs as of which item for Trade bills discounted-Gov & Public Sector for SMEs	Amount of Inland trade bills/ PDCs discounted for government and public sector for SMEs
0490	Foreign trade bills (Import and export)	Introduced Inland trade bills/ PDCs as of which item for Trade bills discounted-Gov & Public Sector for SMEs	Amount of foreign trade bills discounted for government and public sector for SMEs
0790	Income Tax assets	Added income tax in other assets along with bifurcation	Calculated field
0800	Current tax assets	Added "Current tax assets" as bifurcation for Income tax assets	Amount of current tax assets within Income tax assets category
0810	Deferred tax assets	Added "Deferred tax assets" as bifurcation for Income tax assets	Amount of deferred tax assets within Income tax assets category
0820	Non-current assets and disposal groups classified as held for sale	added row item for "non-current assets and disposal groups classified as held for sale"	Amount of non-current assets and disposal groups classified as held for sale

1.5. BRF 1.8 GCC Countries - Non-Resident Liabilities and Capital

Row	Name	Description of Change	Guidance
0040	Time Deposits	Amended "Time including CDs/ structured products" to "Time Deposits"	Amount of Time Deposits for Government Sector
0090	Time Deposits	Amended "Time including CDs/ structured products" to "Time Deposits"	Amount of Time Deposits for GREs
0150	Time Deposits	Amended "Time including CDs/ structured products" to "Time Deposits"	Amount of Time Deposits for Corporates
0200	Time Deposits	Amended "Time including CDs/ structured products" to "Time Deposits"	Amount of Time Deposits for Individuals
0270	Refinancing	Added "Refinancing" to align the global, consolidated, and UAE-level financial returns to the same level.	Calculated field
0280	Under various housing loan schemes of Federal	Added "Under various housing loan schemes of Federal and Emirate Governments" to align the global,	Amount of refinancing under various housing loan schemes of Federal and Emirate Governments

Row	Name	Description of Change	Guidance
	and Emirate Governments	consolidated, and UAE-level financial returns to the same level.	
0290	Bankers Draft/Cashier Order	Added "Bankers Draft/Cashier Order" to align the global, consolidated, and UAE-level financial returns to the same level.	Amount of Bankers draft/ Cashier Order
0480	Stage 1 for Loans and Advances	Updated label based on revised credit standard	Amount of Stage 1 provisions for Loans and Advances
0490	Stage 1 for Investments	Updated label based on revised credit standard	Amount of Stage 1 provisions for Investments
0500	Stage 1 for all other assets	Updated label based on revised credit standard	Amount of Stage 1 provisions for all other assets
0510	Stage 2 for Loans and Advances	Updated label based on revised credit standard	Amount of Stage 2 provisions for Loans and Advances
0520	Stage 2 for Investments	Updated label based on revised credit standard	Amount of Stage 2 provisions for Investments
0530	Stage 2 for all other assets	Updated label based on revised credit standard	Amount of Stage 2 provisions for all other assets
0540	Stage 3 for Loans and Advances (Principal)	Updated label based on revised credit standard	Amount of Stage 3 provisions for Loans and Advances
0550	Stage 3 for Investments	Updated label based on revised credit standard	Amount of Stage 3 provisions for Investments
0560	Stage 3 for all other Assets	Updated label based on revised credit standard	Amount of Stage 3 provisions for all other assets
0570	Provision for Interest & Fees past due more than 90 days and Legacy Interest in Suspense	Updated label based on revised credit standard	Amount of provision for Interest & Fees past due more than 90 days and Legacy Interest in Suspense
0630	Current tax liability	Added "Current tax liability" as bifurcation for Income tax liabilities	Amount of current tax liability within Income tax liability category
0640	Deferred tax liability	Added "Deferred tax liability" as bifurcation for Income tax liabilities	Amount of Deferred tax liability within Income tax liability category
0720	Liabilities included in disposal groups classified as held for sale	Added row item for "Liabilities included in disposal groups classified as held for sale"	Amount of Liabilities included in disposal groups classified as held for sale
0850	Share Premium	Added "Share premium" to align the global, consolidated, and UAE-level financial returns to the same level.	Amount of share premium within paid-up capital category

1.6. BRF 1.9 Consolidated Balance Sheet – Assets

Row	Name	Description of Change	Guidance
0380	Trade Bills Discounted- Gov & Public Sector (excluding GReS)	Introduced the "Trade Bills Discounted" for Gov & Public Sector as a separate row item	Calculated field

Row	Name	Description of Change	Guidance
0390	Inland trade bills/ PDCs	Introduced Inland trade bills/ PDCs as of which item for Trade bills discounted-Gov & Public Sector (excluding GREs)	Amount of Inland trade bills/ PDCs discounted for government and public sector excluding GREs
0400	Foreign trade bills (Import and export)	Introduced Inland trade bills/ PDCs as of which item for Trade bills discounted-Gov & Public Sector (excluding GREs)	Amount of foreign trade bills discounted for government and public sector excluding GREs
0410	Trade Bills Discounted- Gov & Public Sector (GREs)	Introduced the Trade Bills Discounted for GRE as a separate row item	Calculated field
0420	Inland trade bills/ PDCs	Introduced Inland trade bills/ PDCs as of which item for Trade bills discounted-Gov & Public Sector for GREs	Amount of Inland trade bills/ PDCs discounted for government and public sector for GREs
0430	Foreign trade bills (Import and export)	Introduced Inland trade bills/ PDCs as of which item for Trade bills discounted-Gov & Public Sector for GREs)	Amount of foreign trade bills discounted for government and public sector for GREs
0470	Trade Bills Discounted- Small & Medium Enterprises (SMEs)	Introduced the Trade Bills Discounted-Small & Medium Enterprises (SMEs) as a separate row item	Calculated field
0480	Inland trade bills/ PDCs	Introduced Inland trade bills/ PDCs as of which item for Trade bills discounted-Gov & Public Sector for SMEs	Amount of Inland trade bills/ PDCs discounted for government and public sector for SMEs
0490	Foreign trade bills (Import and export)	Introduced Inland trade bills/ PDCs as of which item for Trade bills discounted-Gov & Public Sector for SMEs	Amount of foreign trade bills discounted for government and public sector for SMEs
0780	Income Tax assets	Added "Income tax assets" in other assets along with bifurcation	Calculated field
0790	Current tax assets	Added "Current tax assets" as bifurcation for Income tax assets	Amount of current tax assets within Income tax assets category
0800	Deferred tax assets	Added "Deferred tax assets" as bifurcation for Income tax assets	Amount of deferred tax assets within Income tax assets category
0810	Non-current assets and disposal groups classified as held for sale	Added row item for "Non-current assets and disposal groups classified as held for sale"	Amount of non-current assets and disposal groups classified as held for sale

1.7. BRF 1.10 Consolidated Balance Sheet – Liabilities

Row	Name	Description of Change	Guidance
0040	Time Deposits	Amended "Time including CDs/ structured products" to "Time Deposits"	Amount of Time Deposits for Government Sector
0090	Time Deposits	Amended "Time including CDs/ structured products" to "Time Deposits"	Amount of Time Deposits for GREs
0150	Time Deposits	Amended "Time including CDs/ structured products" to "Time Deposits"	Amount of Time Deposits for Corporates
0200	Time Deposits	Amended "Time including CDs/ structured products" to "Time Deposits"	Amount of Time Deposits for Individuals

Row	Name	Description of Change	Guidance
0470	Stage 1 for Loans and Advances	Updated label based on revised credit standard	Amount of Stage 1 provisions for Loans and Advances
0480	Stage 1 for Investments	Updated label based on revised credit standard	Amount of Stage 1 provisions for Investments
0490	Stage 1 for all other assets	Updated label based on revised credit standard	Amount of Stage 1 provisions for all other assets
0500	Stage 2 for Loans and Advances	Updated label based on revised credit standard	Amount of Stage 2 provisions for Loans and Advances
0510	Stage 2 for Investments	Updated label based on revised credit standard	Amount of Stage 2 provisions for Investments
0520	Stage 2 for all other assets	Updated label based on revised credit standard	Amount of Stage 2 provisions for all other assets
0530	Stage 3 for Loans and Advances (Principal)	Updated label based on revised credit standard	Amount of Stage 3 provisions for Loans and Advances
0540	Stage 3 for Investments	Updated label based on revised credit standard	Amount of Stage 3 provisions for Investments
0550	Stage 3 for all other Assets	Updated label based on revised credit standard	Amount of Stage 3 provisions for all other assets
0560	Provision for Interest & Fees past due more than 90 days and Legacy Interest in Suspense	Updated label based on revised credit standard	Amount of provision for Interest & Fees past due more than 90 days and Legacy Interest in Suspense
0620	Current tax liability	Added "Current tax liability" as bifurcation for Income tax liabilities	Amount of current tax liability within Income tax liability category
0630	Deferred tax liability	Added "Deferred tax liability" as bifurcation for Income tax liabilities	Amount of Deferred tax liability within Income tax liability category
0710	Liabilities included in disposal groups classified as held for sale	Added row item for "Liabilities included in disposal groups classified as held for sale"	Amount of Liabilities included in disposal groups classified as held for sale

Changes described below are applicable from row 1020 onwards.

Col	Name	Description of Change	Guidance
0010	Stage 1 for Loans and Advances	Updated label based on revised credit standard	Amount of provisions under stage 1 for Loans and Advances
0020	Stage 1 for Investments	Updated label based on revised credit standard	Amount of provisions under stage 1 for Investments
0030	Stage 1 for all other assets	Updated label based on revised credit standard	Amount of provisions under stage 1 for all other assets
0040	Stage 2 for Loans and Advances	Updated label based on revised credit standard	Amount of provisions under stage 2 for Loans and Advances
0050	Stage 2 for Investments	Updated label based on revised credit standard	Amount of provisions under stage 2 for Investments
0060	Stage 2 for all other assets	Updated label based on revised credit standard	Amount of provisions under stage 2 for all other assets

Col	Name	Description of Change	Guidance
0070	Stage 3 for Loans and Advances (Principal)	Updated label based on revised credit standard	Amount of provisions under stage 3 for Loans and Advances (Principal)
0080	Stage 3 for Investments	Updated label based on revised credit standard	Amount of provisions under stage 3
0090	Stage 3 for all other Assets	Updated label based on revised credit standard	Amount of provisions under stage 3 for all other Asset
0100	Legacy Interest in Suspense	Updated label based on revised credit standard	Amount of legacy interest in Suspense
0110	Provision for Interest & Fees past due more than 90 days	Updated label based on revised credit standard	Amount of provision for Interest & Fees past due more than 90 days

1.8. BRF 1.11 Consolidated Income Statement

Row	Name	Description of Change	Guidance
0440	Fees & Commissions Government & public sector	Added "Fees & Commissions Government & public sector" to align the global, consolidated, and UAE-level financial returns to the same level.	Income from Fees & Commissions from government & public sector
0550	Fees & Commissions SMEs	Added "Fees & Commissions SMEs" for SMEs	Calculated field
0640	Fees & Commissions Individuals	Added "Fees & Commissions Individuals" to align the global, consolidated, and UAE-level financial returns to the same level.	Calculated field
0710	Fees & Commissions Others	Added "Fees & Commissions Others" to align the global, consolidated, and UAE-level financial returns to the same level.	Income from Fees & Commissions from sources other than mentioned above.
0990	Stage 1 for Loans and Advances	Updated label based on revised credit standard	Amount of Stage 1 provisions for Loans and Advances
1000	Stage 1 for Investments	Updated label based on revised credit standard	Amount of Stage 1 provisions for Investments
1010	Stage 1 for all other assets	Updated label based on revised credit standard	Amount of Stage 1 provisions for all other assets
1020	Stage 2 for Loans and Advances	Updated label based on revised credit standard	Amount of Stage 2 provisions for Loans and Advances
1030	Stage 2 for Investments	Updated label based on revised credit standard	Amount of Stage 2 provisions for Investments
1040	Stage 2 for all other assets	Updated label based on revised credit standard	Amount of Stage 2 provisions for all other assets
1050	Stage 3 for Loans and Advances (Principal)	Updated label based on revised credit standard	Amount of Stage 3 provisions for Loans and Advances
1060	Stage 3 for Investments	Updated label based on revised credit standard	Amount of Stage 3 provisions for Investments

Row	Name	Description of Change	Guidance
1070	Stage 3 for all other Assets	Updated label based on revised credit standard	Amount of Stage 3 provisions for all other assets
1080	Provision for Interest & Fees past due more than 90 days	Updated label based on revised credit standard	Amount of provision for Interest & Fees past due more than 90 days and Legacy Interest in Suspense
1170	Attributable to Non-Controlling Interest	Amended "Attributable to Non-Controlling Interest" to align the global, consolidated, and UAE-level financial returns to the same level.	Net profit attributable to Non-Controlling Interest

1.9. BRF 1.12 SRR

Row	Name	Description of Change	Guidance
0030	Time Deposits	Amended "Time including CDs/ structured products" to "Time Deposits"	Amount of Time Deposits in Government Deposits in Dirhams
0090	Time Deposits	Amended "Time including CDs/ structured products" to "Time Deposits"	Amount of Time Deposits in Government Deposits in Foreign Currency
0150	Time Deposits	Amended "Time including CDs/ structured products" to "Time Deposits"	Amount of Time Deposits in Other deposits in Dirham
0210	Time Deposits	Amended "Time including CDs/ structured products" to "Time Deposits"	Amount of Time Deposits in Other Deposits in Foreign Currency
0260	Time Deposits	Amended "Time including CDs/ structured products" to "Time Deposits"	Calculated field

1.10. BRF 1.15 Products by Customer Segments (New)

Row	Name	Guidance
0010	Assets	Calculated field
0020	Individuals	Calculated field
0030	Personal consumer loans	Total Value and Quantity of Customers for Personal consumer loans
0040	Car loans	Total Value and Quantity of Customers for Car loans
0050	Overdraft	Total Value and Quantity of Customers for Overdraft
0060	Credit card outstanding	Total Value and Quantity of Customers for Credit card outstanding
0070	Refinanced Government Housing Loans	Total Value and Quantity of Customers for Refinanced Government Housing Loans
0080	Other Real Estate/ housing loans	Total Value and Quantity of Customers for Other Real Estate/ housing loans
0090	Loans against shares to individuals	Total Value and Quantity of Customers for Loans against shares to individuals
0100	Small business loans to individuals (Up to AED 2 MN)	Total Value and Quantity of Customers for Small business loans to individuals (Up to AED 2 MN)
0110	Other loans to individuals	Total Value and Quantity of Customers for Other loans to individuals

Row	Name	Guidance
0120	Corporate	Calculated field
0130	Business Loans	Total Value and Quantity of Customers for Business Loans
0140	Trade Finance	Total Value and Quantity of Customers for Trade Finance
0150	Overdraft	Total Value and Quantity of Customers for Overdraft
0160	Term Loan	Total Value and Quantity of Customers for Term Loan
0170	Project Financing	Total Value and Quantity of Customers for Project Financing
0180	Asset Backed Finance	Total Value and Quantity of Customers for Asset Backed Finance
0190	Structured Finance	Total Value and Quantity of Customers for Structured Finance
0200	Real Estate Finance	Total Value and Quantity of Customers for Real Estate Finance
0210	Equipment Financing	Total Value and Quantity of Customers for Equipment Financing
0220	Invoice Financing	Total Value and Quantity of Customers for Invoice Financing
0230	Others	Total Value and Quantity of Customers for Others
0240	Wealth Management	Calculated field
0250	Mutual Funds	Total Value and Quantity of Customers for Mutual Funds
0260	Equity & Stock Investments	Total Value and Quantity of Customers for Equity & Stock Investments
0270	Bonds	Total Value and Quantity of Customers for Bonds
0280	Insurance Products	Total Value and Quantity of Customers for Insurance Products
0290	Other Investments	Total Value and Quantity of Customers for Other Investments
0300	Investment / Institutional Banking	Calculated field
0310	Syndicated Loans	Total Value and Quantity of Customers for Syndicated Loans
0320	Capital Markets	Total Value and Quantity of Customers for Capital Markets
0330	Structured Products	Total Value and Quantity of Customers for Structured Products
0340	Others	Total Value and Quantity of Customers for Others
0350	Liabilities	Calculated field
0360	Individuals	Calculated field
0370	Savings Accounts	Total Value and Quantity of Customers for Savings Accounts
0380	Current Accounts	Total Value and Quantity of Customers for Current Accounts
0390	Fixed Deposits	Total Value and Quantity of Customers for Fixed Deposits
0400	Recurring Deposits	Total Value and Quantity of Customers for Recurring Deposits
0410	Foreign Currency Accounts	Total Value and Quantity of Customers for Foreign Currency Accounts
0420	Others	Total Value and Quantity of Customers for Others
0430	Corporate	Calculated field
0440	Business Current Accounts	Total Value and Quantity of Customers for Business Current Accounts
0450	Business Savings Accounts	Total Value and Quantity of Customers for Business Savings Accounts
0460	Short-term Deposits	Total Value and Quantity of Customers for Short-term Deposits

Row	Name	Guidance
0470	Cash Management Services	Total Value and Quantity of Customers for Cash Management Services
0480	Corporate Bonds	Total Value and Quantity of Customers for Corporate Bonds
0490	Trade-related Accounts	Total Value and Quantity of Customers for Trade-related Accounts
0500	Others	Total Value and Quantity of Customers for Others
0510	Wealth Management	Calculated field
0520	High-Net-Worth Savings and Deposit Account	Total Value and Quantity of Customers for High-Net-Worth Savings and Deposit Account
0530	Wealth Management Deposit Products	Total Value and Quantity of Customers for Wealth Management Deposit Products
0540	Bonds	Total Value and Quantity of Customers for Bonds
0550	Others	Total Value and Quantity of Customers for Others
0560	Investment / Institutional Banking	Calculated field
0570	Corporate Deposits	Total Value and Quantity of Customers for Corporate Deposits
0580	Treasury Bills	Total Value and Quantity of Customers for Treasury Bills
0590	Bonds	Total Value and Quantity of Customers for Bonds
0600	Commercial Paper	Total Value and Quantity of Customers for Commercial Paper
0610	Others	Total Value and Quantity of Customers for Others
0620	Islamic Assets	Calculated field
0630	Individuals	Calculated field
0640	Murabaha	Total Value and Quantity of Customers for Murabaha
0650	Ijara	Total Value and Quantity of Customers for Ijara
0660	Corporate	Calculated field
0670	Murabaha	Total Value and Quantity of Customers for Murabaha
0680	Istina & Ijara	Total Value and Quantity of Customers for Istina & Ijara
0690	Purchase & Lease - Shariah Compliant	Total Value and Quantity of Customers for Purchase & Lease - Shariah Compliant
0700	Purchase & Lease Back - Shariah Compliant	Total Value and Quantity of Customers for Purchase & Lease Back - Shariah Compliant
0710	Wealth Management	Calculated field
0720	Sukuk	Total Value and Quantity of Customers for Sukuk
0730	Investment / Institutional Banking	Calculated field
0740	Sukuk	Total Value and Quantity of Customers for Sukuk
0750	Murabaha	Total Value and Quantity of Customers for Murabaha
0760	Islamic Liabilities	Calculated field
0770	Individuals	Calculated field

Row	Name	Guidance
0780	Savings - Mudaraba based	Total Value and Quantity of Customers for Savings - Mudaraba based
0790	Savings - Wakalah based	Total Value and Quantity of Customers for Savings - Wakalah based
0800	Time including CDs/ structured products - Mudaraba based	Total Value and Quantity of Customers for Time including CDs/ structured products - Mudaraba based
0810	Time including CDs/ structured products - Murabaha based	Total Value and Quantity of Customers for Time including CDs/ structured products - Murabaha based
0820	Time including CDs/ structured products - Wakalah based	Total Value and Quantity of Customers for Time including CDs/ structured products - Wakalah based
0830	Corporate	Calculated field
0840	Savings - Mudaraba based	Total Value and Quantity of Customers for Savings - Mudaraba based
0850	Savings - Wakalah based	Total Value and Quantity of Customers for Savings - Wakalah based
0860	Time including CDs/ structured products - Mudaraba based	Total Value and Quantity of Customers for Time including CDs/ structured products - Mudaraba based
0870	Time including CDs/ structured products - Murabaha based	Total Value and Quantity of Customers for Time including CDs/ structured products - Murabaha based
0880	Time including CDs/ structured products - Wakalah based	Total Value and Quantity of Customers for Time including CDs/ structured products - Wakalah based
0890	Wealth Management	Calculated field
0900	Savings - Mudaraba based	Total Value and Quantity of Customers for Savings - Mudaraba based
0910	Savings - Wakalah based	Total Value and Quantity of Customers for Savings - Wakalah based
0920	Time including CDs/ structured products - Mudaraba based	Total Value and Quantity of Customers for Time including CDs/ structured products - Mudaraba based
0930	Time including CDs/ structured products - Murabaha based	Total Value and Quantity of Customers for Time including CDs/ structured products - Murabaha based
0940	Time including CDs/ structured	Total Value and Quantity of Customers for Time including CDs/ structured products - Wakalah based

Row	Name	Guidance
	products - Wakalah based	
0950	Investment / Institutional Banking	Calculated field
0960	Savings - Mudaraba based	Total Value and Quantity of Customers for Savings - Mudaraba based
0970	Savings - Wakalah based	Total Value and Quantity of Customers for Savings - Wakalah based
0980	Time including CDs/ structured products - Mudaraba based	Total Value and Quantity of Customers for Time including CDs/ structured products - Mudaraba based
0990	Time including CDs/ structured products - Murabaha based	Total Value and Quantity of Customers for Time including CDs/ structured products - Murabaha based
1000	Time including CDs/ structured products - Wakalah based	Total Value and Quantity of Customers for Time including CDs/ structured products - Wakalah based

Col	Name	Guidance
0010	Male	Number of male customers
0020	Female	Number of female customers
0030	Total	Total number of customers
0040	Male	Amount for Male customers
0050	Female	Amount for female customers
0060	Total	Total Amount
0070	Number of customers	Number of Customers with Applications in Progress
0080	Amount	Value of applications that are in progress.
0090	Pending for Disbursement	Number of customers with pending disbursement of amounts.
0100	Amount	Pending disbursement of amounts.
0110	Abu Dhabi	Number of Male Abu Dhabi customers
0120	Abu Dhabi	Number of Female Abu Dhabi customers
0130	Abu Dhabi	Number of Total Abu Dhabi customers
0140	Dubai	Number of Male Dubai customers
0150	Dubai	Number of Female Dubai customers
0160	Dubai	Number of Total Dubai customers
0170	Sharjah	Number of Male Sharjah customers
0180	Sharjah	Number of Female Sharjah customers
0190	Sharjah	Number of Total Sharjah customers
0200	Ajman	Number of Male Ajman customers
0210	Ajman	Number of Female Ajman customers

Col	Name	Guidance
0220	Ajman	Number of Total Ajman customers
0230	Ras Al Khaimah	Number of Male Ras Al Khaimah customers
0240	Ras Al Khaimah	Number of Female Ras Al Khaimah customers
0250	Ras Al Khaimah	Number of Total Ras Al Khaimah customers
0260	Umm Al Quwain	Number of Male Umm Al Quwain customers
0270	Umm Al Quwain	Number of Female Umm Al Quwain customers
0280	Umm Al Quwain	Number of Total Umm Al Quwain customers
0290	Fujairah	Number of Male Fujairah customers
0300	Fujairah	Number of Female Fujairah customers
0310	Fujairah	Number of Total Fujairah customers
0320	Total	Number of Male Total customers
0330	Total	Number of Female Total customers
0340	Total	Number of Total customers
0350	Abu Dhabi	Amount of Male Abu Dhabi customers
0360	Abu Dhabi	Amount of Female Abu Dhabi customers
0370	Abu Dhabi	Amount of Total Abu Dhabi customers
0380	Dubai	Amount of Male Dubai customers
0390	Dubai	Amount of Female Dubai customers
0400	Dubai	Amount of Total Dubai customers
0410	Sharjah	Amount of Male Sharjah customers
0420	Sharjah	Amount of Female Sharjah customers
0430	Sharjah	Amount of Total Sharjah customers
0440	Ajman	Amount of Male Ajman customers
0450	Ajman	Amount of Female Ajman customers
0460	Ajman	Amount of Total Ajman customers
0470	Ras Al Khaimah	Amount of Male Ras Al Khaimah customers
0480	Ras Al Khaimah	Amount of Female Ras Al Khaimah customers
0490	Ras Al Khaimah	Amount of Total Ras Al Khaimah customers
0500	Umm Al Quwain	Amount of Male Umm Al Quwain customers
0510	Umm Al Quwain	Amount of Female Umm Al Quwain customers
0520	Umm Al Quwain	Amount of Total Umm Al Quwain customers
0530	Fujairah	Amount of Male Fujairah customers
0540	Fujairah	Amount of Female Fujairah customers
0550	Fujairah	Amount of Total Fujairah customers
0560	Total	Calculated field
0570	Total	Calculated field
0580	Total	Calculated field

2. Domain 2: Liquidity

2.1. BRF 2.1 Lending to Stable Resources Ratio (LSRR)

Row	Name	Description of Change	Guidance
0030	Stage 3 for Loans and Advances (Principal) (BRF-1.2: item 12.7)	Updated label based on revised credit standard	Principal amount for Stage 3 Loans and Advances
0040	Provision for Interest & Fees past due more than 90 days and Legacy Interest in Suspense (BRF-1.2 item: 12.10)	Updated label based on revised credit standard	Amount of provision for Interest & Fees past due more than 90 days and Legacy Interest in Suspense
0110	Total own funds (BRF1.2 Liab: item 13.7 + item 15) + Stage 1 and Stage 2 for Investments and all other Assets (BRF-1.2 Liab: item 12.2 + 12.3 + 12.5 + 12.6) + Stage 1 and Stage 2 for Loans and Advances (BRF-1.2 Liab: item 12.1 + 12.4)	Updated label based on revised credit standard	Sum of own funds, Loans and Advances in Stage 1 and 2 and; Investments and all other assets in Stage 1 and 2.

2.2. BRF 2.2 Eligible Liquid Asset Ratio (ELAR)

No changes have been introduced in the return form; it remains the same as the erstwhile BRF 8.

2.3. BRF 2.3 Classification of Assets and Liabilities - Maturity Wise

Row	Name	Description of Change	Guidance
0370	Loans classified under Stage 3	Updated label based on revised credit standard	The amount classified under Stage 3
0390	Of which: Interest Receivable	Introduced further breakdown of Other Assets	Calculated field
0400	Interest Receivable on Loans and advances	Introduced further breakdown of Other Assets	Amount of other assets attributable to Interest receivable on Loans and advances
0410	Interest Receivable on Fixed Income Assets	Introduced further breakdown of Other Assets	Amount of other assets attributable to Interest receivable on Fixed Income Assets
0420	Other Interest Receivable	Introduced further breakdown of Other Assets	Amount of other assets attributable to other Interest receivable items
0430	Of which: Acceptances	Introduced further breakdown of Other Assets	Amount of other assets attributable to Acceptances

Row	Name	Description of Change	Guidance

Col	Name	Description of Change	Guidance
0060	1 - 2 months	Introduced further breakdown of time bucket	Amount of assets and liabilities maturing in the time bucket of 1 - 2 months
0070	2 - 3 months	Introduced further breakdown of time bucket	Amount of assets and liabilities maturing in the time bucket of 2 - 3 months
0110	3-5 years	Introduced further breakdown of time bucket	Amount of assets and liabilities maturing in the time bucket of 3 - 5 years
0120	>5 years	Introduced further breakdown of time bucket	Amount of assets and liabilities maturing in the time bucket of more than 5 years

2.4. BRF 2.4 Currency-Wise Classification of Assets

No changes have been introduced in the return form; it remains the same as the erstwhile BRF 10.

2.5. BRF 2.5 Classification of Assets and Liabilities - Repricing Wise

Row	Name	Description of Change	Guidance
0370	Loans classified under Stage 3	Updated label based on revised credit standard	The amount classified under Stage 3
0610	Gross asset positions	Introduced Gross asset positions in the off-balance sheet section. Amount of Gross asset positions in the off-balance sheet assets	Calculated Field.
0620	Interest rate derivatives	Introduced Interest rate derivatives in the off-balance sheet section	Amount of Interest rate derivatives in the off-balance sheet assets
0630	Forex Derivatives	Introduced Forex Derivatives in the off-balance sheet section	Amount of Forex Derivatives in the off-balance sheet assets
0640	Equity Derivatives	Introduced Equity Derivatives in the off-balance sheet section	Amount of Equity Derivatives in the off-balance sheet assets
0650	Commodity Derivatives	Introduced Commodity Derivatives in the off-balance sheet section	Amount of Commodity Derivatives in the off-balance sheet assets
0660	Others- Of which timing is known	Introduced Others- Of which timing is known in the off-balance sheet section	Amount of Others- Of which timing is known in the off-balance sheet assets
0670	Others- Of which timing is not known	Introduced Others- Of which timing is not known in the off-balance sheet section	Amount of Others- Of which timing is not known in the off-balance sheet assets
0680	Gross liability positions	Introduced Gross liability positions in the off-balance sheet section. Amount of Gross asset positions in the off-balance sheet assets	Calculated Field.
0690	Interest rate derivatives	Introduced Interest rate derivatives in the off-balance sheet section	Amount of Interest rate derivatives in the off-balance sheet liabilities
0700	Forex Derivatives	Introduced Forex Derivatives in the off-balance sheet section	Amount of Forex Derivatives in the off-balance sheet liabilities
0710	Equity Derivatives	Introduced Equity Derivatives in the off-balance sheet section	Amount of Equity Derivatives in the off-balance sheet liabilities

Row	Name	Description of Change	Guidance
0720	Commodity Derivatives	Introduced Commodity Derivatives in the off-balance sheet section	Amount of Commodity Derivatives in the off-balance sheet liabilities
0730	Others- Of which timing is known	Introduced Others- Of which timing is known in the off-balance sheet section	Amount of Others- Of which timing is known in the off-balance sheet liabilities
0740	Others- Of which timing is not known	Introduced Others- Of which timing is not known in the off-balance sheet section	Amount of Others- Of which timing is not known in the off-balance sheet liabilities
0750	Gross off balance sheet liability position	Introduced Gross off balance sheet liability position in the off-balance sheet section	Calculated Field

Col	Name	Description of Change	Guidance
0050	1 - 2 months	Introduced further breakdown of time bucket	Amount of Assets and liabilities maturing in the time bucket of 1 - 2 months
0060	2 - 3 months	Introduced further breakdown of time bucket	Amount of Assets and liabilities maturing in the time bucket of 2 - 3 months
0140	Non-interest rate sensitive	Introduced non-interest rate sensitive column for items for which timing is not known	Amount of Assets and liabilities which are non-interest rate sensitive

2.6. BRF 2.6 Classification of Time/Fixed Deposits by Remaining Maturity

Row	Name	Description of Change	Guidance
0030	Time Deposits	Amended “Time including CDs/ structured products” to “Time Deposits”	Amount of Time Deposits in Government Sector
0060	Time Deposits	Amended “Time including CDs/ structured products” to “Time Deposits”	Amount of Time Deposits in GREs
0090	Time Deposits	Amended “Time including CDs/ structured products” to “Time Deposits”	Amount of Time Deposits in Private Sector (Corporate)
0120	Time Deposits	Amended “Time including CDs/ structured products” to “Time Deposits”	Amount of Time Deposits in Private Sector (Individuals)

2.7. BRF 2.7 Maturity Classification of Assets and Liabilities of Non-Residents

Row	Name	Description of Change	Guidance
0350	Loans classified under Stage 3	Updated label based on revised credit standard	The amount classified under Stage 3
0410	Interbank taking	Introduced further breakdown of interbank CDs	Interbank deposits within interbank CDs issued to non-resident banks only
0420	Nostro (credit balances)	Introduced further breakdown of interbank CDs	Nostro (credit balances) within interbank CDs issued to non-resident banks only

Col	Name	Description of Change	Guidance
0060	1 - 2 months	Introduced further breakdown of time bucket	Amount of Assets and liabilities maturing in the time bucket of 1 - 2 months
0070	2 - 3 months	Introduced further breakdown of time bucket	Amount of Assets and liabilities maturing in the time bucket of 2 - 3 months

Col	Name	Description of Change	Guidance
0110	3-5 years	Introduced further breakdown of time bucket	Amount of Assets and liabilities maturing in the time bucket of 3 - 5 years
0120	>5 years	Introduced further breakdown of time bucket	Amount of Assets and liabilities maturing in the time bucket of more than 5 years

2.8. BRF 2.9 25 Largest Deposits and Borrowings

The banks are required to list whichever is maximum (a or b) in terms of count:

- a) All deposits/ borrowings which are in aggregate more than 1% of a bank's total balance sheet OR
- b) 25 largest depositors/ borrowings (instead of 15 largest depositors/ borrowings as before)

Row	Name	Description of Change	Guidance
0010	Total Deposits	Introduced "Total Deposits"	The amount of total deposits held with the bank
0890 to 1410	Aggregate Top Ten Depositors of branches and subsidiaries outside UAE	Introduced "Aggregate Top Ten Depositors of branches and subsidiaries outside UAE"	Specify the name of the branch or subsidiary / Legal Structure and Country where it is situated.

Col	Name	Description of Change	Guidance
0010	CIN	Introduced CIN in the column for identification	Customer Identification Number as per CBUAE CCSYS.
0020	Entity Class (aligned as per Liabilities & Capital-BRF1.2)	Introduced Entity class with drop down	Entity Class (whether GRE, Bank, Private etc.)
0050	as % of total deposits	Introduced proportion of total deposits	Calculated field
0060	0 - 7 days	Introduced respective maturity buckets	Deposits/Borrowings in the maturity bucket of 0 - 7 days
0070	8-14 days	Introduced respective maturity buckets	Deposits/Borrowings in the maturity bucket of 8-14 days
0080	15 days - 1 month	Introduced respective maturity buckets	Deposits/Borrowings in the maturity bucket of 15 days - 1 month
0090	1 - 2 months	Introduced respective maturity buckets	Deposits/Borrowings in the maturity bucket of 1 - 2 months
0100	2 - 3 months	Introduced respective maturity buckets	Deposits/Borrowings in the maturity bucket of 2 - 3 months
0110	3 - 6 months	Introduced respective maturity buckets	Deposits/Borrowings in the maturity bucket of 3 - 6 months
0120	6 -12 months	Introduced respective maturity buckets	Deposits/Borrowings in the maturity bucket of 6 -12 months
0130	1 - 3 years	Introduced respective maturity buckets	Deposits/Borrowings in the maturity bucket of 1 - 3 years
0140	3-5 years	Introduced respective maturity buckets	Deposits/Borrowings in the maturity bucket of 3-5 years

Col	Name	Description of Change	Guidance
0150	>5 years	Introduced respective maturity buckets	Deposits/Borrowings in the maturity bucket of >5 years
0160	Total Deposits of the branch / subsidiary	Introduced “Total Deposits of the branch / subsidiary”	Total deposits for each branch/subsidiary
0170	Total of Top 10 depositors (aggregate)	Introduced “Total of Top 10 depositors (aggregate)”	Aggregate deposits of top 10 depositors for each branch/subsidiary

2.9. BRF 2.10 Interbank Counterparties – Domestic

No changes have been introduced in the Banking Return Form; it remains the same as the erstwhile BRF 34.

2.10. BRF 2.11 Interbank Counterparties – Foreign

No changes have been introduced in the Banking Return Form; it remains the same as the erstwhile BRF 35.

2.11. BRF 2.12 Capital Market Funding and Other Term Borrowings

Col	Name	Description of Change	Guidance
0050	Up to 1 month	Introduced further breakdown of time bucket	Capital Market Funding/Borrowings with a remaining maturity of up to 1 month
0060	1 to <3 months	Introduced further breakdown of time bucket	Capital Market Funding/Borrowings with a remaining maturity of more than 1 month and less than 3 months

2.12. BRF 2.13 Details of Interest Paid and Received

Row	Name	Description of Change	Guidance
0250	Weighted Average Interest paid to depositors	Introduced Weighted Avg interest item	Weighted average Interest paid to depositors after taking different interest rate range into consideration.
0460	Loans classified under Stage 3	Updated label based on revised credit standard	Calculated field
0500	Total Loans and Advances	Introduced “Total Loans and advances”	Calculated field
0510	Weighted average Interest received on all Loans and Advances	Introduced “Weighted average Interest received on all Loans and Advances”	Weighted average Interest received on all Loans and Advances after taking different interest rate range into consideration.

Col	Name	Description of Change	Guidance
0110	Average Rate	Introduced Average rate item in column	Average Deposit rate for the deposit portfolio. Average Loan rate for the loan portfolio

2.13. BRF 2.14 Lending Rates (New)

Template requests information on interest rate charged to different loan categories and interest income earned against such categories. When filling the template, accurately classify loans under individuals, government entities, private sector, and industries, ensuring correct subcategory allocation (e.g., variable rate, fixed rate, car loans, and business sectors). Report new loans disbursed, interest rate ranges, and the weighted average interest/profit rate to reflect the cost of borrowing from Resident and Non-resident borrowers.

2.14. BRF 2.15 Deposit Rates (New)

Template requests information on interest rate paid to different deposit categories and interest expense against such categories. When filling the Deposit Rate Template, categorize deposits accurately based on tenure (e.g., up to 7 days, 1 month, over 1 year), type (demand deposits, savings accounts), and entity. Record new deposits, interest rate ranges, and the weighted average interest/profit rate to reflect deposit pricing.

2.15. BRF 2.16 Eligible Collateral

No changes have been introduced in the Banking Return Form; it remains the same as the erstwhile BRF 48.

2.16. BRF 2.18 Funding Costs

Row	Name	Description of Change	Guidance
0210	Time Deposits	Amended "Time including CDs/structured products" to "Time Deposits"	Amount of Time Deposits in Government Sector
0240	Time Deposits	Amended "Time including CDs/structured products" to "Time Deposits"	Amount of Time Deposits in GREs
0280	Time Deposits	Amended "Time including CDs/structured products" to "Time Deposits"	Amount of Time Deposits in Corporate
0310	Time Deposits	Amended "Time including CDs/structured products" to "Time Deposits"	Amount of Time Deposits in Individuals

2.17. BRF 2.20 Size-Wise Classification of Deposits

No changes have been introduced in the Banking Return Form; it remains the same as the erstwhile BRF 67.

2.18. BRF 2.21 Emirate-Wise Classification of Deposits

No changes have been introduced in the Banking Return Form; it remains the same as the erstwhile BRF 68.

3. Domain 3: Capital Adequacy

3.1. BRF 3.1 Capital Adequacy Ratio (CAR) as per Basel III

Row	Name	Description of Change	Guidance
0510	Other intangible assets	Added "Other intangible assets" as an additional bifurcation under regulatory deduction for CET 1	Amount of other intangible assets that are not Goodwill or Mortgage servicing rights. Banks are required to use the IFRS

Row	Name	Description of Change	Guidance
			definition of intangible assets to determine which assets are classified as intangible and required to be deducted.
0520	of which: Software	Added "of which: Software" as an additional bifurcation under regulatory deduction for CET 1	Capitalized software costs that are not "integral to hardware" is to be treated as an intangible asset and software that is "integral to hardware" is to be treated as property, plant and equipment (i.e., as a fixed asset)
0530	Mortgage servicing rights	Added "Mortgage servicing rights" as an additional bifurcation under regulatory deduction for CET 1	Amount of Mortgage servicing rights
0590	Value adjustments due to the requirements for prudent valuation	Added "Value adjustments due to the requirements for prudent valuation" as an additional bifurcation under regulatory deduction for CET 1	Prudent valuation adjustment as calculated in template 3.28. No manual input required.
0610	Direct holdings of CET1 instruments	Added "Direct holdings of CET1 instruments" as additional bifurcation for Investments in own CET1	Refer to CBUAE rule book (3.7 Investment in Own Shares (Treasury Stock) https://rulebook.centralbank.ae/en/rulebook/37-investments-own-shares-treasury-stock)
0620	Indirect holdings of CET1 instruments	Added "Indirect holdings of CET1 instruments" as additional bifurcation for Investments in own CET1	Refer to CBUAE rule book (3.7 Investment in Own Shares (Treasury Stock) https://rulebook.centralbank.ae/en/rulebook/37-investments-own-shares-treasury-stock)
0630	Actual or contingent obligations to purchase own CET1 instruments	Added "Actual or contingent obligations to purchase own CET1 instruments" as additional bifurcation for Investments in own CET1	Refer to CBUAE rule book (3.7 Investment in Own Shares (Treasury Stock) https://rulebook.centralbank.ae/en/rulebook/37-investments-own-shares-treasury-stock)
0910	Regulatory deductions:	Added "Regulatory deductions:"	Refer to CBUAE rule book (3.7 Investment in Own Shares (Treasury Stock) https://rulebook.centralbank.ae/en/rulebook/37-investments-own-shares-treasury-stock)

Row	Name	Description of Change	Guidance
0920	Investments in own Additional Tier 1 (AT1)	Added "Investments in own Additional Tier 1 (AT1)" as regulatory deductions for additional tier 1 capital	Refer to CBUAE rule book (3.7 Investment in Own Shares (Treasury Stock) https://rulebook.centralbank.ae/en/rulebook/37-investments-own-shares-treasury-stock)
0930	Total Additional Tier 1 (AT1) capital after the regulatory adjustments	Added "Total Additional Tier 1 (AT1) capital after the regulatory adjustments"	Refer to CBUAE rule book (3.7 Investment in Own Shares (Treasury Stock) https://rulebook.centralbank.ae/en/rulebook/37-investments-own-shares-treasury-stock)
1030	Regulatory deductions:	Added "Regulatory deductions:"	Refer to CBUAE rule book (3.7 Investment in Own Shares (Treasury Stock) https://rulebook.centralbank.ae/en/rulebook/37-investments-own-shares-treasury-stock)
1040	Investments in own Tier 2 (T2)	Added "Investments in own Tier 2 (T2) " as regulatory deductions for tier 2 capital	Refer to CBUAE rule book (3.7 Investment in Own Shares (Treasury Stock) https://rulebook.centralbank.ae/en/rulebook/37-investments-own-shares-treasury-stock)
1050	Total Tier 2 (T2) after the regulatory adjustments	Added "Total Tier 2 (T2) after the regulatory adjustments"	Refer to CBUAE rule book (3.7 Investment in Own Shares (Treasury Stock) https://rulebook.centralbank.ae/en/rulebook/37-investments-own-shares-treasury-stock)
1380	Non-significant investments in the capital	Added "non-significant investments in the capital"	Investments in the capital instruments of banking, financial and insurance entities that are outside the scope of regulatory consolidation where the bank does not own more than 10% of the issued common share capital of the entity
1390	Significant investments in the common stock of financial entities	Added "Significant investments in the common stock of financial entities"	Significant investments in the common stock of financial entities
1400	DTA arising from temporary	Added "DTA arising from temporary differences (net of related tax liability)"	DTA arising from temporary differences

Row	Name	Description of Change	Guidance
	differences (net of related tax liability)		
1410	Applicable caps on the inclusion of provisions in Tier 2 capital	Added "Applicable caps on the inclusion of provisions in Tier 2 capital"	No manual input required
1420	Stage 1 & 2 Provisions eligible for inclusion in Tier 2 capital in respect of exposures subject to standardized approach (prior to application of cap)	Added "Stage 1 & 2 Provisions eligible for inclusion in Tier 2 capital in respect of exposures subject to standardized approach (prior to application of cap)" for additional details	Under the standardized approach to credit risk, Stage 1 & 2 provisions held against future, presently unidentified losses are freely available to meet losses which subsequently materialize and therefore qualify for inclusion within Tier 2. Provisions ascribed to identified deterioration of particular assets or known liabilities, whether individual or grouped, should be excluded. Furthermore, Stage 1 & 2 provisions eligible for inclusion in Tier 2, measured gross of tax effects, will be limited to a maximum of 1.25 percentage points of credit risk-weighted assets (RWA) calculated under the standardized approach.
1430	Cap on inclusion of provisions in Tier 2 capital under standardized approach	Added "Cap on inclusion of provisions in Tier 2 capital under standardized approach" for additional details	

3.2. BRF 3.2 Credit Risk Standardized Approach – Consolidation

No changes have been introduced in the Banking Return Form; it remains the same as the erstwhile Banking Return Form CR1.

3.3. BRF 3.3 Credit Risk Standardized Approach

No changes have been introduced in the Banking Return Form; it remains the same as the erstwhile Banking Return Form CR2.

3.4. BRF 3.4 Derivatives Contracts –A

No changes have been introduced in the Banking Return Form; it remains the same as the erstwhile Banking Return Form CR2a.

3.5. BRF 3.5 Derivatives Contracts –B

No changes have been introduced in the Banking Return Form; it remains the same as the erstwhile Banking Return Form CR2b.

3.6. BRF 3.6 Off Balance Sheet Items

Col	Name	Description of Change	Guidance
0050	Risk Weighted Assets	Added "RISK WEIGHTED ASSETS" for additional details of off-balance sheet items	Risk weighted assets for respective off-balance sheet items

3.7. BRF 3.7 Credit Risk Mitigation Simple Approach

No changes have been introduced in the Banking Return Form; it remains the same as the erstwhile Banking Return Form CR4.

3.8. BRF 3.8 Collateral Calculation for Collateral Which Is in The Same Currency as The Exposure

No changes have been introduced in the Banking Return Form; it remains the same as the erstwhile Banking Return Form CR4a.

3.9. BRF 3.9 Collateral Calculation for Collateral Which Is in Different Currency from Exposure

No changes have been introduced in the Banking Return Form; it remains the same as the erstwhile Banking Return Form CR4b.

3.10. BRF 3.10 CVA Capital and RWA Calculation

No changes have been introduced in the Banking Return Form; it remains the same as the erstwhile Banking Return Form CVA Risk (CV1).

3.11. BRF 3.11 RWA for Bank Equity Investments in Funds

No changes have been introduced in the Banking Return Form; it remains the same as the erstwhile Banking Return Form EIF.

3.12. BRF 3.12 Market Risk Summary

No changes have been introduced in the Banking Return Form; it remains the same as the erstwhile Banking Return Form MR1.

3.13. BRF 3.13 Interest Rate Specific Risk (Consolidated)

No changes have been introduced in the Banking Return Form; it remains the same as the erstwhile Banking Return Form MR2.

3.14. BRF 3.14 Interest Rate Specific Risk (Currency Wise)

No changes have been introduced in the Banking Return Form; it remains the same as the erstwhile Banking Return Form MR2 AED & USD\$.

3.15. BRF 3.15 Standardized Approaches for Interest Rate Risk (General Risk) - Maturity Approach (Consolidated)

No changes have been introduced in the Banking Return Form; it remains the same as the erstwhile Banking Return Form MR3.

3.16. BRF 3.16 Standardized Approaches for Interest Rate Risk (General Risk) - Maturity Approach (Currency Wise)

No changes have been introduced in the Banking Return Form; it remains the same as the erstwhile Banking Return Form MR3a.

3.17. BRF 3.18 Standardized Approaches for Interest Rate Risk (General Risk) - Duration Approach (Consolidated)

No changes have been introduced in the Banking Return Form; it remains the same as the erstwhile Banking Return Form MR4.

3.18. BRF 3.19 Standardized Approaches for Interest Rate Risk (General Risk) - Duration Approach (Currency Wise)

No changes have been introduced in the Banking Return Form; it remains the same as the erstwhile Banking Return Form MR4a.

3.19. BRF 3.21 Standardized Approaches for Foreign Exchange Risk

No changes have been introduced in the Banking Return Form; it remains the same as the erstwhile Banking Return Form MR5.

3.20. BRF 3.22 Foreign Currency Exposure - Details of Others

No changes have been introduced in the Banking Return Form; it remains the same as the erstwhile Banking Return Form MR5a.

3.21. BRF 3.23 Standardized Approach for Position Risk in Equities

No changes have been introduced in the Banking Return Form; it remains the same as the erstwhile Banking Return Form MR6.

3.22. BRF 3.24 Standardized Approaches for Commodities-Trading Book Only

No changes have been introduced in the Banking Return Form; it remains the same as the erstwhile Banking Return Form MR7.

3.23. BRF 3.25 Simplified Approach to Options Risk

No changes have been introduced in the Banking Return Form; it remains the same as the erstwhile Banking Return Form MR8.

3.24. BRF 3.26 Intermediate Approach for Options Risk

No changes have been introduced in the Banking Return Form; it remains the same as the erstwhile Banking Return Form MR9.

3.25. BRF 3.27 Operational Risk

No changes have been introduced in the Banking Return Form; it remains the same as the erstwhile Banking Return Form OPRISK (OR1).

3.26. BRF 3.28 Prudent Valuation Adjustments (New)

Row	Name	Guidance
0010	Fair value assets and liabilities	Fair value assets and liabilities
0020	Prudent Valuation Adjustments	No manual input required
0030	Closeout uncertainty, of which:	Calculated field
0040	Mid-market value	PVAs required to take into account uncertainty surrounding the application of an average between the bid prices and ask prices
0050	Closeout cost	PVAs required to take account of the valuation uncertainty to adjust for the fact that the position level valuations calculated do not reflect an exit price for the position or portfolio (for example, where such valuations are calibrated to a mid-market price).
0060	Concentration	PVAs over and above market price and closeout costs that would be required to get to a prudent exit price for positions that are larger than the size of positions for which the valuation has been calculated (i.e., cases where the aggregate position held by the bank is larger than normal traded volume or larger than the position sizes on which observable quotes or trades that are used to calibrate the price or inputs used by the core valuation model are based).
0070	Early termination	PVAs to reflect the valuation uncertainty in the funding costs that other users of Pillar 3 data would factor into the exit price for a position or portfolio. It includes funding valuation adjustments on derivatives exposures.
0080	Model risk	PVAs to take into account valuation model risk which arises due to: <ul style="list-style-type: none"> (i) the potential existence of a range of different models or model calibrations which are used by users of Pillar 3 data. (ii) the lack of a firm exit price for the specific product being valued. (iii) the use of an incorrect valuation methodology. (iv) the risk of using unobservable and possibly incorrect calibration parameters; or (v) the fact that market or product factors are not captured by the core valuation model.
0090	Operational risk	PVAs to take into account the potential losses that may be incurred as a result of operational risk related to valuation processes.
0100	Investing and funding costs	PVAs to reflect the valuation uncertainty in the funding costs that other users of Pillar 3 data would factor into the exit price for a position or portfolio. It includes funding valuation adjustments on derivatives exposures.
0110	Unearned credit spreads	PVAs to take account of the valuation uncertainty in the adjustment necessary to include the current value of expected losses due to counterparty default on derivative positions, including the valuation uncertainty on CVA.
0120	Future administrative costs	PVAs to take into account the administrative costs and future hedging costs over the expected life of the exposures for which a direct exit price is not applied for the closeout costs. This valuation adjustment has to include the operational costs arising

Row	Name	Guidance
		from hedging, administration and settlement of contracts in the portfolio. The future administrative costs are incurred by the portfolio or position but are not reflected in the core valuation model or the prices used to calibrate inputs to that model.
0130	Other	"Other" PVAs which are required to take into account factors that will influence the exit price, but which do not fall in any of the categories listed in Basel Framework CAP50.10 (https://www.bis.org/basel_framework/chapter/CAP/50.htm?inforce=20191215&publis hed=20191215)
0140	Total adjustment	Calculated field

Col	Name	Guidance
0010	Equity	Equity
0020	Interest Rates	Interest Rates
0030	Foreign Exchange	Foreign Exchange
0040	Credit	Credit
0050	Commodities	Commodities
0060	Total	No manual input required, except R0100 and R0110
0070	Of which: in the trading book	Total amount in the trading book
0080	Of which: in the banking book	Total amount in the banking book

3.27. BRF 3.29 Securitization

No changes have been introduced in the Banking Return Form; it remains the same as the erstwhile Return Form SEC.

3.28. BRF 3.30 Securitization under Trading Book

No changes have been introduced in the Banking Return Form; it remains the same as the erstwhile Return Form SEC in TB.

3.29. BRF 3.31 Settlement Risk

No changes have been introduced in the Banking Return Form; it remains the same as the erstwhile Return Form Settlement Risk.

4. Domain 4: Leverage Ratio

4.1. BRF 4.1: Leverage Ratio

Row	Name	Description of Change	Guidance
0050	Adjustment for securities received under securities financing transactions that are	Introduced adjustments of securities received under SFT	Adjustment for securities received under a securities financing transaction where the bank has recognized the securities as an asset on its balance sheet. These amounts are to be excluded from the

Row	Name	Description of Change	Guidance
	recognized as an asset		exposure measure in accordance with Basel Framework LEV30.37 (1)
0060	Stage 1, Stage 2, Stage 3a, 3b and 3c provisions associated with on-balance sheet exposures that are deducted from Tier 1 capital	Introduced Stage 1, Stage 2, Stage 3 provisions associated with on-balance sheet exposures	Amounts of Stage 1, Stage 2, Stage 3 provisions that are deducted from Tier 1 capital which may be deducted from the exposure measure in accordance with Basel Framework LEV30.9.
0260	Stage 1, Stage 2, Stage 3a, 3b and 3c provisions associated with off-balance sheet exposures deducted in determining Tier 1 capital	Introduced Stage 1, Stage 2, Stage 3 provisions associated with off-balance sheet exposures	Stage 1, Stage 2, Stage 3 provisions set aside against off-balance sheet exposures that have decreased Tier 1 capital may be deducted from the credit exposure equivalent amount of those exposures (i.e., the exposure amount after the application of the relevant CCF). However, the resulting total off-balance sheet equivalent amount for off-balance sheet exposures cannot be less than zero.
0320	Leverage ratio (excluding the impact of any applicable temporary exemption, if any, of central bank reserves)	Introduced Leverage Ratio adjusted for temporary exemptions if any	Adjustments related to the temporary exclusion of central bank reserves from the leverage ratio exposure measure, if enacted by the supervisor to facilitate the implementation of monetary policies as per Basel Framework LEV30.7 Currently not applicable in UAE
0520	Adjustment for securitized exposures that meet the operational requirements for the recognition of risk transference	Introduced Adjustment for securitized exposures	With regard to traditional securitizations, an originating bank may exclude securitized exposures from its leverage ratio exposure measure if the securitization meets the operational requirements for the recognition of risk transference according to CRE40.24. Banks meeting these conditions must include any retained securitization exposures in their leverage ratio exposure measure. In all other cases, e.g., traditional securitizations that do not meet the operational requirements for the recognition of risk transference or synthetic securitizations, the securitized

Row	Name	Description of Change	Guidance
			exposures must be included in the leverage ratio exposure measure
0530	Adjustments for temporary exemption of central bank reserves (if applicable)	Introduced Adjustments for temporary exemption	Adjustments related to the temporary exclusion of central bank reserves from the leverage ratio exposure measure, if enacted by the supervisor to facilitate the implementation of monetary policies as per Basel Framework LEV30.7. Currently not applicable in UAE
0550	Adjustments for regular-way purchases and sales of financial assets subject to trade date accounting	Introduced Adjustments for regular-way purchases	Adjustments for regular-way purchases and sales of financial assets subject to trade date accounting. The adjustment reflects <ul style="list-style-type: none"> (i) the reverse-out of any offsetting between cash receivables for unsettled sales and cash payables for unsettled purchases of financial assets that may be recognized under the applicable accounting framework, and (ii) the offset between those cash receivables and cash payables that are eligible per the criteria specified in Basel Framework LEV30.10 and LEV30.11.
0560	Adjustments for eligible cash pooling transactions	Introduced Adjustments for eligible cash pooling	Adjustments for eligible cash-pooling transactions. The adjustment is the difference between the accounting value of cash-pooling transactions and the treatments specified in Basel Framework LEV30.12
0600	Adjustments for prudent valuation adjustments and Stage 1, Stage 2, Stage 3a, 3b and 3c provisions which have reduced Tier 1 capital	Introduced Adjustments for prudent valuation adjustments	Adjustments for prudent valuation adjustments and Stage 1, Stage 2, Stage 3 provisions that have reduced Tier 1 capital. This adjustment reduces the leverage ratio exposure measure by the amount of prudent valuation adjustments and by the amount of Stage 1, Stage 2, Stage 3 provisions that have reduced Tier 1 capital as determined by Basel

Row	Name	Description of Change	Guidance
			Framework LEV30.3 and LEV30.9 and LEV30.48

5. Domain 5: Credit Risk

5.1. BRF 5.1 Loans and Advances to Individuals

Loans to High Net Worth individuals have to be excluded.

Col	Name	Description of Change	Guidance
0010	Male	Added Male, Female bifurcation in amount and number of accounts	Number of male resident customers having loans and advances denominated in AED
0020	Female	Added Male, Female bifurcation in amount and number of accounts	Number of female resident customers having loans and advances denominated in AED
0030	Total	Added Male, Female bifurcation in amount and number of accounts	Calculated field
0040	Male	Added Male, Female bifurcation in amount and number of accounts	Outstanding amount for male resident customers on loans and advances denominated in AED
0050	Female	Added Male, Female bifurcation in amount and number of accounts	Outstanding amount for female resident customers on loans and advances denominated in AED
0060	Total	Added Male, Female bifurcation in amount and number of accounts	Calculated field
0070	Male	Added Male, Female bifurcation in amount and number of accounts	Number of male resident customers having loans and advances denominated in foreign currency
0080	Female	Added Male, Female bifurcation in amount and number of accounts	Number of female resident customers having loans and advances denominated in foreign currency
0090	Total	Added Male, Female bifurcation in amount and number of accounts	Calculated field
0100	Male	Added Male, Female bifurcation in amount and number of accounts	Outstanding amount for male resident customers on loans and advances denominated in foreign currency
0110	Female	Added Male, Female bifurcation in amount and number of accounts	Outstanding amount for female resident customers on loans and advances denominated in foreign currency
0120	Total	Added Male, Female bifurcation in amount and number of accounts	Calculated field

Col	Name	Description of Change	Guidance
0130	Male	Added "New Loans in the reporting period" with Male, Female bifurcation in amount and number of accounts	Number of new male resident customers onboarded with loans and advances during the reporting period.
0140	Female	Added "New Loans in the reporting period" with Male, Female bifurcation in amount and number of accounts	Number of new female resident customers onboarded with loans and advances during the reporting period.
0150	Total	Added "New Loans in the reporting period" with Male, Female bifurcation in amount and number of accounts	Calculated field
0160	Male	Added "New Loans in the reporting period" with Male, Female bifurcation in amount and number of accounts	Outstanding amount on new male resident customers onboarded with loans and advances during the reporting period.
0170	Female	Added "New Loans in the reporting period" with Male, Female bifurcation in amount and number of accounts	Outstanding amount on new female resident customers onboarded with loans and advances during the reporting period.
0180	Total	Added "New Loans in the reporting period" with Male, Female bifurcation in amount and number of accounts	Calculated field
0190	Male	Added "Loans classified under stage 3" with Male, Female bifurcation in amount and number of accounts	Number of male resident customers with loans and advances classified as Stage 3.
0200	Female	Added "Loans classified under stage 3" with Male, Female bifurcation in amount and number of accounts	Number of female resident customers with loans and advances classified as Stage 3.
0210	Total	Added "Loans classified under stage 3" with Male, Female bifurcation in amount and number of accounts	Calculated field
0220	Male	Added "Loans classified under stage 3" with Male, Female bifurcation in amount and number of accounts	Outstanding amount on male resident customers loans and advances classified as Stage 3.
0230	Female	Added "Loans classified under stage 3" with Male, Female bifurcation in amount and number of accounts	Outstanding amount on female resident customers loans and advances classified as Stage 3.
0240	Total	Added "Loans classified under stage 3" with Male, Female bifurcation in amount and number of accounts	Calculated field
0250	Male	Added Male, Female bifurcation in amount and number of accounts	Number of male non-resident customers having loans and advances denominated in AED
0260	Female	Added Male, Female bifurcation in amount and number of accounts	Number of females non-resident customers having loans and advances denominated in AED

Col	Name	Description of Change	Guidance
0270	Total	Added Male, Female bifurcation in amount and number of accounts	Calculated field
0280	Male	Added Male, Female bifurcation in amount and number of accounts	Outstanding amount for male non-resident customers on loans and advances denominated in AED
0290	Female	Added Male, Female bifurcation in amount and number of accounts	Outstanding amount for female non-resident customers on loans and advances denominated in AED
0300	Total	Added Male, Female bifurcation in amount and number of accounts	Calculated field
0310	Male	Added Male, Female bifurcation in amount and number of accounts	Number of male non-resident customers having loans and advances denominated in foreign currency
0320	Female	Added Male, Female bifurcation in amount and number of accounts	Number of female non-resident customers having loans and advances denominated in foreign currency
0330	Total	Added Male, Female bifurcation in amount and number of accounts	Calculated field
0340	Male	Added Male, Female bifurcation in amount and number of accounts	Outstanding amount for male non-resident customers on loans and advances denominated in foreign currency
0350	Female	Added Male, Female bifurcation in amount and number of accounts	Outstanding amount for female non-resident customers on loans and advances denominated in foreign currency
0360	Total	Added Male, Female bifurcation in amount and number of accounts	Calculated field
0370	Male	Added "New Loans in the reporting period" with Male, Female bifurcation in amount and number of accounts	Number of new male non-resident customers onboarded with loans and advances during the reporting period.
0380	Female	Added "New Loans in the reporting period" with Male, Female bifurcation in amount and number of accounts	Number of new female non-resident customers onboarded with loans and advances during the reporting period.
0390	Total	Added "New Loans in the reporting period" with Male, Female bifurcation in amount and number of accounts	Calculated field
0400	Male	Added "New Loans in the reporting period" with Male, Female bifurcation in amount and number of accounts	Outstanding amount on new male non-resident customers onboarded with loans and advances during the reporting period.
0410	Female	Added "New Loans in the reporting period" with Male, Female bifurcation in amount and number of accounts	Outstanding amount on new female non-resident customers onboarded with loans and advances during the reporting period.

Col	Name	Description of Change	Guidance
0420	Total	Added "New Loans in the reporting period" with Male, Female bifurcation in amount and number of accounts	Calculated field
0430	Male	Added "Loans classified under stage 3" with Male, Female bifurcation in amount and number of accounts	Number of male non-resident customers with loans and advances classified as Stage 3.
0440	Female	Added "Loans classified under stage 3" with Male, Female bifurcation in amount and number of accounts	Number of female non-resident customers with loans and advances classified as Stage 3.
0450	Total	Added "Loans classified under stage 3" with Male, Female bifurcation in amount and number of accounts	Calculated field
0460	Male	Added "Loans classified under stage 3" with Male, Female bifurcation in amount and number of accounts	Outstanding amount on male non-resident customers loans and advances classified as Stage 3.
0470	Female	Added "Loans classified under stage 3" with Male, Female bifurcation in amount and number of accounts	Outstanding amount on female non-resident customers loans and advances classified as Stage 3.
0480	Total	Added "Loans classified under stage 3" with Male, Female bifurcation in amount and number of accounts	Calculated field

5.2. BRF 5.2 Top 15 Accounts Under each IFRS9 Stage

Provide details of Top 15 accounts under each stage of IFRS9 (Stage 1,2 and 3), instead of only Stage 3 Top 15 accounts.

Row	Name	Description of Change	Guidance
0010	Borrower's name	Added "Borrower's name "	Borrower's name for account
0030	CIN	Added "CIN" number for identification	Customer Identification Number (CIN) for account as per CBUAE CCSYS
0040	Emirate/ country where borrower is domiciled	Added "Emirate/ country where borrower is domiciled"	Drop down for emirate/ country where borrower is domiciled
0080	Post Collateral Haircut	Added "Post Collateral Haircut"	Post haircut collateral should consider only the discounted value of eligible collateral i.e., the net realizable value after applying the haircuts as stated in the Central Bank of the UAE circular number:3/2024 dated July 25, 2024 or as per the applicable latest notice
0090	Type of security	Added "Type of security"	Type of security for the account as per the table provided in Note 3 of the template.

Row	Name	Description of Change	Guidance
			If multiple securities are present, use all security codes separated by commas.
0120	PD	Added "Probability of default"	Probability of default (PD) for account
0130	LGD (include the maximum LGD in case of multiple facilities)	Added "Loss given default (LGD) (include the maximum LGD in case of multiple facilities)"	Loss Given Default (LGD) for the account. In the case of multiple facilities, include the maximum LGD.
0140	Provisions charged to Profit and Loss (Stage 1/Stage 2/Stage 3)	Added "Provisions charged to Profit and Loss (Stage 1/Stage 2/Stage 3)"	Provisions charged to Profit and Loss for this account.
0150	Legacy Interest/Profit in Suspense and Provision for fees and charges past due more than 90 days	Added "Legacy Interest/Profit in Suspense and Provision for fees and charges past due more than 90 days"	Legacy Interest/Profit in Suspense and Provision for fees and charges past due more than 90 days for this account.

5.3. BRF 5.3 Classification of Loans & Advances by Asset Class, Sectors and Past Dues

Row	Name	Description of Change	Guidance
0340	Electricity, gas & air-conditioning supply	Amended "Electricity, gas & air-conditioning supply" from "Electricity, gas & water" to align with BRF 5.12 (economic activities)	Please refer to ISIC economic activities classification
0350	Water supply, sewerage, waste management and remediation activities	Added "Water supply, sewerage, waste management and remediation activities" to align with BRF 5.12 (economic activities)	Please refer to ISIC economic activities classification
0360	Construction & real estate	Amended "Construction & real estate" from "Construction" and "Real Estate" separately to align with BRF 5.12 (economic activities)	Please refer to ISIC economic activities classification
0370	Wholesale and retail trade; repair of motor vehicles and motorcycles	Amended "Wholesale and retail trade; repair of motor vehicles and motorcycles" from "Trade" to align with BRF 5.12 (economic activities)	Please refer to ISIC economic activities classification
0380	Transportation and storage	Amended "Transportation and storage" from "Transportation, storage and communication" to align with BRF 5.12 (economic activities)	Please refer to ISIC economic activities classification

Row	Name	Description of Change	Guidance
0390	Hospitality	Added "Hospitality" to align with BRF 5.12 (economic activities)	Please refer to ISIC economic activities classification
0400	Information and communications	Added "Information and communications" to align with BRF 5.12 (economic activities)	Please refer to ISIC economic activities classification
0410	Financial and Insurance activities	Amended "Financial and Insurance activities" from "Non-Banking Financial Institutions" to align with BRF 5.12 (economic activities)	Please refer to ISIC economic activities classification
0420	Professional, scientific and technical activities	Added "Professional, scientific and technical activities" to align with BRF 5.12 (economic activities)	Please refer to ISIC economic activities classification
0430	Administrative and support service activities	Added "Administrative and support service activities" to align with BRF 5.12 (economic activities)	Please refer to ISIC economic activities classification
0440	Public administration and defense and social security.	Amended "Public administration and defense and social security" from "Government" to align with BRF 5.12 (economic activities)	Please refer to ISIC economic activities classification
0450	Education	Added "Education" to align with BRF 5.12 (economic activities)	Please refer to ISIC economic activities classification
0460	Human health and social work activities	Added "Human health and social work activities" to align with BRF 5.12 (economic activities)	Please refer to ISIC economic activities classification
0470	Arts, entertainment and recreation	Added "Arts, entertainment and recreation" to align with BRF 5.12 (economic activities)	Please refer to ISIC economic activities classification
0490	Activities of extraterritorial organizations and bodies (supranational)	Added "Activities of extraterritorial organizations and bodies (supranational)" to align with BRF 5.12 (economic activities)	Please refer to ISIC economic activities classification
0500	All others (cannot be more than 5% of total or form will be rejected).	Added "All others (cannot be more than 5% of total or form will be rejected)." To align with BRF 5.12 (economic activities)	Others not captured under the economic activities (cannot be more than 5% of total or form will be rejected).

Col	Name	Description of Change	Guidance
0020	Of which : Secured	Introduced the bifurcation for outstanding balance as "Of which : Secured"	Secured portion of the outstanding loans and advances balance. When calculating the secured exposure, only eligible credit risk mitigant (as per

Col	Name	Description of Change	Guidance
			the Central Bank of the UAE circular number:3/2024 dated July 25, 2024) or as per the latest applicable notice must be considered and any overcollateralization should not be taken into account. The maximum secured exposure for any facility within the same asset class must be capped at the respective outstanding exposure of the facility. For example, if the outstanding exposure to a facility is AED 1 million, the secured portion of exposure (post haircut) against this facility should be capped to AED 1 million even if the post haircut mitigant exposure is greater than AED 1 million.
0030	Of which : Unsecured	Introduced the bifurcation for outstanding balance as "Of which : Unsecured"	Unsecured portion of the outstanding loans and advances balance.
0160	Stage 1	Added Purchased or originated credit-impaired financial assets (POCI) under provision with stage wise classification	Provision for Purchased or Originated Credit-Impaired (POCI) financial assets classified as Stage 1.
0170	Stage 2	Added Purchased or originated credit-impaired financial assets (POCI) under provision with stage wise classification	Provision for Purchased or Originated Credit-Impaired (POCI) financial assets classified as Stage 2.
0180	Stage 3a	Added Purchased or originated credit-impaired financial assets (POCI) under provision with stage wise classification	Provision for Purchased or Originated Credit-Impaired (POCI) financial assets classified as Stage 3a.
0190	Stage 3b	Added Purchased or originated credit-impaired financial assets (POCI) under provision with stage wise classification	Provision for Purchased or Originated Credit-Impaired (POCI) financial assets classified as Stage 3b.
0200	Stage 3c	Added Purchased or originated credit-impaired financial assets (POCI) under provision with stage wise classification	Provision for Purchased or Originated Credit-Impaired (POCI) financial assets classified as Stage 3c.
0260	181– 365 days (inclusive)	Updated label based on revised credit standard	Outstanding balance for loans and advances with current past due within the 181–365 days bucket.
0270	Over 365 Days	Updated label based on revised credit standard	Outstanding balance for loans and advances with current past due greater than 365 days
0290	New loans classified as stage 3	Updated label based on revised credit standard	Outstanding balance for new loans and advances during the reporting month that are classified under Stage 3.

5.4. BRF 5.4 Loans and Advances for Purchase or Against Shares

Col	Name	Description of Change	Guidance
0020	CIN (if available)	Added "CIN" number for identification	Customer Identification Number (CIN) for account as per CBUAE CCSYS
0030	Nature Of Credit Facility Granted (Term Loan/ Overdraft/ Other)	Added "Nature of Credit Facility Granted (Term Loan/ Overdraft/ Other)"	a drop-down for "Nature of Credit Facility Granted" with the options "Term Loan, Overdraft, Other"
0040	Date Of Disbursement	Added "Date of Disbursement"	Date of disbursement for the loan and advance
0050	Due Date of Repayment	Added "Due Date of Repayment"	Date of repayment for the loan and advance

5.5. BRF 5.5 Report on Use of Funds

Col	Name	Description of Change	Guidance
0020	Loans classified under stage 3	Added "Loans classified under stage 3", "Stage 3 Provisions", "Provision for Interest & Fees past due more than 90 days and Legacy Interest in Suspense" as additional bifurcation for loans and advances across all asset classes	Loans and advances balance given to resident government and public sector entities that are classified under Stage 3.
0030	Stage 3 Provisions	Added "Loans classified under stage 3", "Stage 3 Provisions", "Provision for Interest & Fees past due more than 90 days and Legacy Interest in Suspense" as additional bifurcation for loans and advances across all asset classes	Provision for loans and advances given to resident government and public sector entities that are classified under Stage 3
0040	Provision for Interest & Fees past due more than 90 days and Legacy Interest in Suspense	Added "Loans classified under stage 3", "Stage 3 Provisions", "Provision for Interest & Fees past due more than 90 days and Legacy Interest in Suspense" as additional bifurcation for loans and advances across all asset classes	Provision for Interest and fees past due for more than 90 days, as well as legacy interest in suspense, for loans and advances given to resident government and public sector entities
0060	Loans classified under stage 3	Added "Loans classified under stage 3", "Stage 3 Provisions", "Provision for Interest & Fees past due more than 90 days and Legacy Interest in Suspense" as additional bifurcation for loans and advances across all asset classes	Loans and advances balance given to resident GREs that are classified under Stage 3.
0070	Stage 3 Provisions	Added "Loans classified under stage 3", "Stage 3 Provisions", "Provision for Interest & Fees past due more than 90 days and Legacy Interest in Suspense" as	Provision for loans and advances given to resident GREs that are classified under Stage 3

Col	Name	Description of Change	Guidance
		additional bifurcation for loans and advances across all asset classes	
0080	Provision for Interest & Fees past due more than 90 days and Legacy Interest in Suspense	Added "Loans classified under stage 3", "Stage 3 Provisions", "Provision for Interest & Fees past due more than 90 days and Legacy Interest in Suspense" as additional bifurcation for loans and advances across all asset classes	Provision for Interest and fees past due for more than 90 days, as well as legacy interest in suspense, for loans and advances given to resident GREs
0100	Loans classified under stage 3	Added "Loans classified under stage 3", "Stage 3 Provisions", "Provision for Interest & Fees past due more than 90 days and Legacy Interest in Suspense" as additional bifurcation for loans and advances across all asset classes	Loans and advances balance given to resident private sector (corporate excluding HNI & SME) that are classified under Stage 3.
0110	Stage 3 Provisions	Added "Loans classified under stage 3", "Stage 3 Provisions", "Provision for Interest & Fees past due more than 90 days and Legacy Interest in Suspense" as additional bifurcation for loans and advances across all asset classes	Provision for loans and advances given to resident private sector corporate excluding HNI & SME) that are classified under Stage 3
0120	Provision for Interest & Fees past due more than 90 days and Legacy Interest in Suspense	Added "Loans classified under stage 3", "Stage 3 Provisions", "Provision for Interest & Fees past due more than 90 days and Legacy Interest in Suspense" as additional bifurcation for loans and advances across all asset classes	Provision for Interest and fees past due for more than 90 days, as well as legacy interest in suspense, for loans and advances given to resident private sector (corporate excluding HNI & SME)
0140	Loans classified under stage 3	Added "Loans classified under stage 3", "Stage 3 Provisions", "Provision for Interest & Fees past due more than 90 days and Legacy Interest in Suspense" as additional bifurcation for loans and advances across all asset classes	Loans and advances balance given to resident SME that are classified under Stage 3.
0150	Stage 3 Provisions	Added "Loans classified under stage 3", "Stage 3 Provisions", "Provision for Interest & Fees past due more than 90 days and Legacy Interest in Suspense" as additional bifurcation for loans and advances across all asset classes	Provision for loans and advances given to resident SME that are classified under Stage 3
0160	Provision for Interest & Fees past due more than 90 days and Legacy Interest in Suspense	Added "Loans classified under stage 3", "Stage 3 Provisions", "Provision for Interest & Fees past due more than 90 days and Legacy Interest in Suspense" as	Provision for Interest and fees past due for more than 90 days, as well as legacy interest in suspense, for loans and advances given to resident SME

Col	Name	Description of Change	Guidance
		additional bifurcation for loans and advances across all asset classes	
0180	Loans classified under stage 3	Added "Loans classified under stage 3", "Stage 3 Provisions", "Provision for Interest & Fees past due more than 90 days and Legacy Interest in Suspense" as additional bifurcation for loans and advances across all asset classes	Loans and advances balance given to resident HNI that are classified under Stage 3.
0190	Stage 3 Provisions	Added "Loans classified under stage 3", "Stage 3 Provisions", "Provision for Interest & Fees past due more than 90 days and Legacy Interest in Suspense" as additional bifurcation for loans and advances across all asset classes	Provision for loans and advances given to resident HNI that are classified under Stage 3
0200	Provision for Interest & Fees past due more than 90 days and Legacy Interest in Suspense	Added "Loans classified under stage 3", "Stage 3 Provisions", "Provision for Interest & Fees past due more than 90 days and Legacy Interest in Suspense" as additional bifurcation for loans and advances across all asset classes	Provision for Interest and fees past due for more than 90 days, as well as legacy interest in suspense, for loans and advances given to resident HNI
0220	Loans classified under stage 3	Added "Loans classified under stage 3", "Stage 3 Provisions", "Provision for Interest & Fees past due more than 90 days and Legacy Interest in Suspense" as additional bifurcation for loans and advances across all asset classes	Loans and advances balance given to resident individuals that are classified under Stage 3.
0230	Stage 3 Provisions	Added "Loans classified under stage 3", "Stage 3 Provisions", "Provision for Interest & Fees past due more than 90 days and Legacy Interest in Suspense" as additional bifurcation for loans and advances across all asset classes	Provision for loans and advances given to resident individuals that are classified under Stage 3
0240	Provision for Interest & Fees past due more than 90 days and Legacy Interest in Suspense	Added "Loans classified under stage 3", "Stage 3 Provisions", "Provision for Interest & Fees past due more than 90 days and Legacy Interest in Suspense" as additional bifurcation for loans and advances across all asset classes	Provision for Interest and fees past due for more than 90 days, as well as legacy interest in suspense, for loans and advances given to resident individuals
0260	Loans classified under stage 3	Added "Loans classified under stage 3", "Stage 3 Provisions", "Provision for Interest & Fees past due more than 90 days and Legacy Interest in Suspense" as	Exposure to resident non-banking financial institutions that are classified under Stage 3.

Col	Name	Description of Change	Guidance
		additional bifurcation for loans and advances across all asset classes	
0270	Stage 3 Provisions	Added "Loans classified under stage 3", "Stage 3 Provisions", "Provision for Interest & Fees past due more than 90 days and Legacy Interest in Suspense" as additional bifurcation for loans and advances across all asset classes	Provision for resident non-banking financial institutions' Loans classified under stage 3.
0280	Provision for Interest & Fees past due more than 90 days and Legacy Interest in Suspense	Added "Loans classified under stage 3", "Stage 3 Provisions", "Provision for Interest & Fees past due more than 90 days and Legacy Interest in Suspense" as additional bifurcation for loans and advances across all asset classes	Provision for Interest & Fees past due more than 90 days and Legacy Interest in Suspense for resident non-banking financial institutions'
0300	Loans classified under stage 3	Added "Loans classified under stage 3", "Stage 3 Provisions", "Provision for Interest & Fees past due more than 90 days and Legacy Interest in Suspense" as additional bifurcation for loans and advances across all asset classes	Exposure to resident trade bills that are classified under Stage 3.
0310	Stage 3 Provisions	Added "Loans classified under stage 3", "Stage 3 Provisions", "Provision for Interest & Fees past due more than 90 days and Legacy Interest in Suspense" as additional bifurcation for loans and advances across all asset classes	Provision for resident trade bills' Loans classified under stage 3.
0320	Provision for Interest & Fees past due more than 90 days and Legacy Interest in Suspense	Added "Loans classified under stage 3", "Stage 3 Provisions", "Provision for Interest & Fees past due more than 90 days and Legacy Interest in Suspense" as additional bifurcation for loans and advances across all asset classes	Provision for Interest & Fees past due more than 90 days and Legacy Interest in Suspense for resident trade bills
0340	Loans classified under stage 3	Added "Loans classified under stage 3", "Stage 3 Provisions", "Provision for Interest & Fees past due more than 90 days and Legacy Interest in Suspense" as additional bifurcation for loans and advances across all asset classes	Loans and advances balance given to non-resident government and public sector entities that are classified under Stage 3.
0350	Stage 3 Provisions	Added "Loans classified under stage 3", "Stage 3 Provisions", "Provision for Interest & Fees past due more than 90 days and Legacy Interest in Suspense" as	Provision for loans and advances given to non-resident government and public sector entities that are classified under Stage 3

Col	Name	Description of Change	Guidance
		additional bifurcation for loans and advances across all asset classes	
0360	Provision for Interest & Fees past due more than 90 days and Legacy Interest in Suspense	Added "Loans classified under stage 3", "Stage 3 Provisions", "Provision for Interest & Fees past due more than 90 days and Legacy Interest in Suspense" as additional bifurcation for loans and advances across all asset classes	Provision for Interest and fees past due for more than 90 days, as well as legacy interest in suspense, for loans and advances given to non-resident government and public sector entities
0380	Loans classified under stage 3	Added "Loans classified under stage 3", "Stage 3 Provisions", "Provision for Interest & Fees past due more than 90 days and Legacy Interest in Suspense" as additional bifurcation for loans and advances across all asset classes	Loans and advances balance given to non-resident GREs that are classified under Stage 3.
0390	Stage 3 Provisions	Added "Loans classified under stage 3", "Stage 3 Provisions", "Provision for Interest & Fees past due more than 90 days and Legacy Interest in Suspense" as additional bifurcation for loans and advances across all asset classes	Provision for loans and advances given to non-resident GREs that are classified under Stage 3
0400	Provision for Interest & Fees past due more than 90 days and Legacy Interest in Suspense	Added "Loans classified under stage 3", "Stage 3 Provisions", "Provision for Interest & Fees past due more than 90 days and Legacy Interest in Suspense" as additional bifurcation for loans and advances across all asset classes	Provision for Interest and fees past due for more than 90 days, as well as legacy interest in suspense, for loans and advances given to non-resident GREs
0420	Loans classified under stage 3	Added "Loans classified under stage 3", "Stage 3 Provisions", "Provision for Interest & Fees past due more than 90 days and Legacy Interest in Suspense" as additional bifurcation for loans and advances across all asset classes	Loans and advances balance given to non-resident private sector (corporate excluding HNI & SME) that are classified under Stage 3.
0430	Stage 3 Provisions	Added "Loans classified under stage 3", "Stage 3 Provisions", "Provision for Interest & Fees past due more than 90 days and Legacy Interest in Suspense" as additional bifurcation for loans and advances across all asset classes	Provision for loans and advances given to non-resident private sector (corporate excluding HNI & SME) that are classified under Stage 3
0440	Provision for Interest & Fees past due more than 90 days and Legacy Interest in Suspense	Added "Loans classified under stage 3", "Stage 3 Provisions", "Provision for Interest & Fees past due more than 90 days and Legacy Interest in Suspense" as	Provision for Interest and fees past due for more than 90 days, as well as legacy interest in suspense, for loans and advances given to non-resident private sector (corporate excluding HNI & SME)

Col	Name	Description of Change	Guidance
		additional bifurcation for loans and advances across all asset classes	
0460	Loans classified under stage 3	Added "Loans classified under stage 3", "Stage 3 Provisions", "Provision for Interest & Fees past due more than 90 days and Legacy Interest in Suspense" as additional bifurcation for loans and advances across all asset classes	Loans and advances balance given to non-resident SME that are classified under Stage 3.
0470	Stage 3 Provisions	Added "Loans classified under stage 3", "Stage 3 Provisions", "Provision for Interest & Fees past due more than 90 days and Legacy Interest in Suspense" as additional bifurcation for loans and advances across all asset classes	Provision for loans and advances given to non-resident SME that are classified under Stage 3
0480	Provision for Interest & Fees past due more than 90 days and Legacy Interest in Suspense	Added "Loans classified under stage 3", "Stage 3 Provisions", "Provision for Interest & Fees past due more than 90 days and Legacy Interest in Suspense" as additional bifurcation for loans and advances across all asset classes	Provision for Interest and fees past due for more than 90 days, as well as legacy interest in suspense, for loans and advances given to non-resident SME
0500	Loans classified under stage 3	Added "Loans classified under stage 3", "Stage 3 Provisions", "Provision for Interest & Fees past due more than 90 days and Legacy Interest in Suspense" as additional bifurcation for loans and advances across all asset classes	Loans and advances balance given to non-resident HNI that are classified under Stage 3.
0510	Stage 3 Provisions	Added "Loans classified under stage 3", "Stage 3 Provisions", "Provision for Interest & Fees past due more than 90 days and Legacy Interest in Suspense" as additional bifurcation for loans and advances across all asset classes	Provision for loans and advances given to non-resident HNI that are classified under Stage 3
0520	Provision for Interest & Fees past due more than 90 days and Legacy Interest in Suspense	Added "Loans classified under stage 3", "Stage 3 Provisions", "Provision for Interest & Fees past due more than 90 days and Legacy Interest in Suspense" as additional bifurcation for loans and advances across all asset classes	Provision for Interest and fees past due for more than 90 days, as well as legacy interest in suspense, for loans and advances given to non-resident HNI
0540	Loans classified under stage 3	Added "Loans classified under stage 3", "Stage 3 Provisions", "Provision for Interest & Fees past due more than 90 days and Legacy Interest in Suspense" as	Loans and advances balance given to non-resident individuals that are classified under Stage 3.

Col	Name	Description of Change	Guidance
		additional bifurcation for loans and advances across all asset classes	
0550	Stage 3 Provisions	Added "Loans classified under stage 3", "Stage 3 Provisions", "Provision for Interest & Fees past due more than 90 days and Legacy Interest in Suspense" as additional bifurcation for loans and advances across all asset classes	Provision for loans and advances given to non-resident individuals that are classified under Stage 3
0560	Provision for Interest & Fees past due more than 90 days and Legacy Interest in Suspense	Added "Loans classified under stage 3", "Stage 3 Provisions", "Provision for Interest & Fees past due more than 90 days and Legacy Interest in Suspense" as additional bifurcation for loans and advances across all asset classes	Provision for Interest and fees past due for more than 90 days, as well as legacy interest in suspense, for loans and advances given to non-resident individuals
0580	Loans classified under stage 3	Added "Loans classified under stage 3", "Stage 3 Provisions", "Provision for Interest & Fees past due more than 90 days and Legacy Interest in Suspense" as additional bifurcation for loans and advances across all asset classes	Exposure to non-resident non-banking financial institutions that are classified under Stage 3.
0590	Stage 3 Provisions	Added "Loans classified under stage 3", "Stage 3 Provisions", "Provision for Interest & Fees past due more than 90 days and Legacy Interest in Suspense" as additional bifurcation for loans and advances across all asset classes	Provision for non-resident non-banking financial institutions' Loans classified under stage 3.
0600	Provision for Interest & Fees past due more than 90 days and Legacy Interest in Suspense	Added "Loans classified under stage 3", "Stage 3 Provisions", "Provision for Interest & Fees past due more than 90 days and Legacy Interest in Suspense" as additional bifurcation for loans and advances across all asset classes	Provision for Interest & Fees past due more than 90 days and Legacy Interest in Suspense for non-resident non-banking financial institutions'
0620	Loans classified under stage 3	Added "Loans classified under stage 3", "Stage 3 Provisions", "Provision for Interest & Fees past due more than 90 days and Legacy Interest in Suspense" as additional bifurcation for loans and advances across all asset classes	Exposure to non-resident trade bills that are classified under Stage 3.
0630	Stage 3 Provisions	Added "Loans classified under stage 3", "Stage 3 Provisions", "Provision for Interest & Fees past due more than 90 days and Legacy Interest in Suspense" as	Provision for non-resident trade bills' Loans classified under stage 3.

Col	Name	Description of Change	Guidance
		additional bifurcation for loans and advances across all asset classes	
0640	Provision for Interest & Fees past due more than 90 days and Legacy Interest in Suspense	Added "Loans classified under stage 3", "Stage 3 Provisions", " Provision for Interest & Fees past due more than 90 days and Legacy Interest in Suspense" as additional bifurcation for loans and advances across all asset classes	Provision for Interest & Fees past due more than 90 days and Legacy Interest in Suspense for non-resident trade bills

5.6. BRF 5.6 Report on Details of Syndicate Loans

Col	Name	Description of Change	Guidance
0040	Lead Bank	Added "Lead Bank"	Lead bank for syndicated loans.
0050	Restructured - Distressed (Y/N)	Added flag for "Restructured -Distressed (Y/N)	Drop down to indicate if the syndicated loan was restructured due to/while being in distress
0060	Restructured -Non-Distressed (Y/N)	Added flag for "Restructured -Non-Distressed (Y/N)	Drop down to indicate if the syndicated loan was restructured while not being in distress
0100	Amount drawn down (outstanding)	Added "Amount drawn down (outstanding)"	Drawn amount for syndicated loans.
0110	Loans classified under stage 3	Added "Loans classified under stage 3"	Outstanding portion of the syndicated loan that is classified under Stage 3.

5.7. BRF 5.7 Emirate-Wise Classification of Loans and Advances

Row	Name	Description of Change	Guidance
0070	Trade Bills Discounted- Gov & Public Sector (excluding GReS)	Added "Trade Bills Discounted- Gov & Public Sector (excluding GReS)"	Calculated field
0080	Inland trade bills/ PDCs	Added "Inland trade bills/ PDCs"	Inland trade bills/PDCs for Government and Public Sector entities under trade bills discounted.
0090	Foreign trade bills (Import and export)	Added bifurcation of "Inland trade bills/ PDCs" as "Foreign trade bills (Import and export)"	Foreign trade bills (Import and export) for Government and Public Sector entities under trade bills discounted.
0100	Trade Bills Discounted- Gov & Public Sector (GReS)	Added "Trade Bills Discounted- Gov & Public Sector (GReS)"	Calculated field
0110	Inland trade bills/ PDCs	Added bifurcation of "Trade Bills Discounted- Gov & Public Sector (GReS)" as "Inland trade bills/ PDCs"	Inland trade bills/PDCs for Government and Public Sector (GReS) entities under trade bills discounted.

Row	Name	Description of Change	Guidance
0120	Foreign trade bills (Import and export)	Added bifurcation of "Trade Bills Discounted- Gov & Public Sector (GREs)" as "Foreign trade bills (Import and export)"	Foreign trade bills (Import and export) for Government and Public Sector entities (GREs) under trade bills discounted.

Col	Name	Description of Change	Guidance
0060	Number of Customers	Added "Number of Customers", "Loans classified under stage 3", "Stage 3 Provisions" in Emirate- wise classification of loans & advances	Calculated field
0080	Loans classified under stage 3	Added "Loans classified under stage 3", "Stage 3 Provisions", "Number of Customers" in Emirate- wise classification of loans & advances	Calculated field
0090	Stage 3 Provisions	Added "Stage 3 Provisions" in Emirate- wise classification of loans & advances for Resident customers	Calculated field
0110	Number of Customers	Added "Number of Customers" in Emirate- wise classification of loans & advances for Resident customers	Calculated field
0130	Loans classified under stage 3	Added "Loans classified under stage 3", in Emirate- wise classification of loans & advances for Non-Resident customers	Calculated field
0140	Stage 3 Provisions	Added "Stage 3 Provisions" in Emirate- wise classification of loans & advances for Non-Resident customers	Calculated field
0160	Number of Customers	Added "Number of Customers" in Emirate- wise classification of loans & advances	Number of resident customers having loans and advances in the Abu Dhabi emirate.
0180	Loans classified under stage 3	Added "Loans classified under stage 3" in Emirate- wise classification of loans & advances	Loans and advances outstanding by residents in the Abu Dhabi Emirate that are classified under Stage 3
0190	Stage 3 Provisions	Added "Stage 3 Provisions" in Emirate- wise classification of loans & advances	Provision for loans and advances by residents in the Abu Dhabi Emirate that are classified under Stage 3
0210	Number of Customers	Added "Number of Customers" in Emirate- wise classification of loans & advances	Number of non-resident customers having loans and advances in the Abu Dhabi emirate.
0230	Loans classified under stage 3	Added "Loans classified under stage 3" in Emirate- wise classification of loans & advances	Loans and advances outstanding by non-residents in the Abu Dhabi Emirate that are classified under Stage 3

Col	Name	Description of Change	Guidance
0240	Stage 3 Provisions	Added "Stage 3 Provisions" in Emirate-wise classification of loans & advances	Provision for loans and advances by non-residents in the Abu Dhabi Emirate that are classified under Stage 3
0260	Number of Customers	Added "Number of Customers" in Emirate- wise classification of loans & advances	Number of resident customers having loans and advances in the Dubai emirate.
0280	Loans classified under stage 3	Added "Loans classified under stage 3" in Emirate- wise classification of loans & advances	Loans and advances outstanding by residents in the Dubai Emirate that are classified under Stage 3
0290	Stage 3 Provisions	Added "Stage 3 Provisions" in Emirate-wise classification of loans & advances	Provision for loans and advances by residents in the Dubai Emirate that are classified under Stage 3
0310	Number of Customers	Added "Number of Customers" in Emirate- wise classification of loans & advances	Number of non-resident customers having loans and advances in the Dubai emirate.
0330	Loans classified under stage 3	Added "Loans classified under stage 3" in Emirate- wise classification of loans & advances	Loans and advances outstanding by non-residents in the Dubai Emirate that are classified under Stage 3
0340	Stage 3 Provisions	Added "Stage 3 Provisions" in Emirate-wise classification of loans & advances	Provision for loans and advances by non-residents in the Dubai Emirate that are classified under Stage 3
0360	Number of Customers	Added "Number of Customers" in Emirate- wise classification of loans & advances	Number of resident customers having loans and advances in the Sharjah emirate.
0380	Loans classified under stage 3	Added "Loans classified under stage 3" in Emirate- wise classification of loans & advances	Loans and advances outstanding by residents in the Sharjah Emirate that are classified under Stage 3
0390	Stage 3 Provisions	Added "Stage 3 Provisions" in Emirate-wise classification of loans & advances	Provision for loans and advances by residents in the Sharjah Emirate that are classified under Stage 3
0410	Number of Customers	Added "Number of Customers" in Emirate- wise classification of loans & advances	Number of non-resident customers having loans and advances in the Sharjah emirate.
0430	Loans classified under stage 3	Added "Loans classified under stage 3" in Emirate- wise classification of loans & advances	Loans and advances outstanding by non-residents in the Sharjah Emirate that are classified under Stage 3
0440	Stage 3 Provisions	Added "Stage 3 Provisions" in Emirate-wise classification of loans & advances	Provision for loans and advances by non-residents in the Sharjah Emirate that are classified under Stage 3
0460	Number of Customers	Added "Number of Customers" in Emirate- wise classification of loans & advances	Number of resident customers having loans and advances in the Ajman emirate.

Col	Name	Description of Change	Guidance
0480	Loans classified under stage 3	Added "Loans classified under stage 3" in Emirate- wise classification of loans & advances	Loans and advances outstanding by residents in the Ajman Emirate that are classified under Stage 3
0490	Stage 3 Provisions	Added "Stage 3 Provisions" in Emirate-wise classification of loans & advances	Provision for loans and advances by residents in the Ajman Emirate that are classified under Stage 3
0510	Number of Customers	Added "Number of Customers" in Emirate- wise classification of loans & advances	Number of non-resident customers having loans and advances in the Ajman emirate.
0530	Loans classified under stage 3	Added "Loans classified under stage 3" in Emirate- wise classification of loans & advances	Loans and advances outstanding by non-residents in the Ajman Emirate that are classified under Stage 3
0540	Stage 3 Provisions	Added "Stage 3 Provisions" in Emirate-wise classification of loans & advances	Provision for loans and advances by non-residents in the Ajman Emirate that are classified under Stage 3
0560	Number of Customers	Added "Number of Customers" in Emirate- wise classification of loans & advances	Number of resident customers having loans and advances in the Ras Al Khaimah emirate.
0580	Loans classified under stage 3	Added "Loans classified under stage 3" in Emirate- wise classification of loans & advances	Loans and advances outstanding by residents in the Ras Al Khaimah Emirate that are classified under Stage 3
0590	Stage 3 Provisions	Added "Stage 3 Provisions" in Emirate-wise classification of loans & advances	Provision for loans and advances by residents in the Ras Al Khaimah Emirate that are classified under Stage 3
0610	Number of Customers	Added "Number of Customers" in Emirate- wise classification of loans & advances	Number of non-resident customers having loans and advances in the Ras Al Khaimah emirate.
0630	Loans classified under stage 3	Added "Loans classified under stage 3" in Emirate- wise classification of loans & advances	Loans and advances outstanding by non-residents in the Ras Al Khaimah Emirate that are classified under Stage 3
0640	Stage 3 Provisions	Added "Stage 3 Provisions" in Emirate-wise classification of loans & advances	Provision for loans and advances by non-residents in the Ras Al Khaimah Emirate that are classified under Stage 3
0660	Number of Customers	Added "Number of Customers" in Emirate- wise classification of loans & advances	Number of resident customers having loans and advances in the Umm Al Quwain emirate.
0680	Loans classified under stage 3	Added "Loans classified under stage 3" in Emirate- wise classification of loans & advances	Loans and advances outstanding by residents in the Umm Al Quwain Emirate that are classified under Stage 3
0690	Stage 3 Provisions	Added "Stage 3 Provisions" in Emirate-wise classification of loans & advances	Provision for loans and advances by residents in the Umm Al Quwain Emirate that are classified under Stage 3

Col	Name	Description of Change	Guidance
0710	Number of Customers	Added "Number of Customers" in Emirate- wise classification of loans & advances	Number of non-resident customers having loans and advances in the Umm Al Quwain emirate.
0730	Loans classified under stage 3	Added "Loans classified under stage 3" in Emirate- wise classification of loans & advances	Loans and advances outstanding by non-residents in the Umm Al Quwain Emirate that are classified under Stage 3
0740	Stage 3 Provisions	Added "Stage 3 Provisions" in Emirate-wise classification of loans & advances	Provision for loans and advances by non-residents in the Umm Al Quwain Emirate that are classified under Stage 3
0760	Number of Customers	Added "Number of Customers" in Emirate- wise classification of loans & advances	Number of resident customers having loans and advances in the Fujairah emirate.
0780	Loans classified under stage 3	Added "Loans classified under stage 3" in Emirate- wise classification of loans & advances	Loans and advances outstanding by residents in the Fujairah Emirate that are classified under Stage 3
0790	Stage 3 Provisions	Added "Stage 3 Provisions" in Emirate-wise classification of loans & advances	Provision for loans and advances by residents in the Fujairah Emirate that are classified under Stage 3
0810	Number of Customers	Added "Number of Customers" in Emirate- wise classification of loans & advances	Number of non-resident customers having loans and advances in the Fujairah emirate.
0830	Loans classified under stage 3	Added "Loans classified under stage 3" in Emirate- wise classification of loans & advances	Loans and advances outstanding by non-residents in the Fujairah Emirate that are classified under Stage 3
0840	Stage 3 Provisions	Added "Stage 3 Provisions" in Emirate-wise classification of loans & advances	Provision for loans and advances by non-residents in the Fujairah Emirate that are classified under Stage 3

5.8. BRF 5.8 Real Estate Ownership of Banks

No changes have been introduced in the Banking Return Form; it remains the same as the erstwhile BRF 57.

5.9. BRF 5.9 Report on Country-wise Exposure

Row	Name	Description of Change	Guidance
0340	UAE - ADGM	Removed "Bahrain (OBU)" under GCC country list. Added "UAE - ADGM" under GCC country list.	Exposure to UAE - ADGM under the section GCC countries to be captured here

Col	Name	Description of Change	Guidance
0360	Reporting Bank Cross Border claims on non-	Added "Loans classified under stage 3" with bifurcation "Reporting Bank Cross Border claims on non-residents (all	Domestic operations' cross-border claims on non-residents that are classified under Stage 3.

Col	Name	Description of Change	Guidance
	residents (all currencies)	currencies)" under the heading Ultimate risk	
0370	Foreign branches/ affiliates cross border claims on non-residents (all currencies)	Added "Loans classified under stage 3" with bifurcation "Foreign branches/ affiliates cross border claims on non-residents (all currencies)" under the heading Ultimate risk	Foreign branches/affiliates' cross-border claims on non-residents that are classified under Stage 3
0380	Foreign branches/ affiliates. Claims on residents (all currencies)	Added "Loans classified under stage 3" with bifurcation "Foreign branches/ affiliates. Claims on residents (all currencies)" under the heading Ultimate risk	Foreign branches/affiliates' claims on residents that are classified under Stage 3
0390	Cross border and foreign branches/ affiliates Guarantees Given & Credit derivatives	Added "Loans classified under stage 3" with bifurcation "Cross border and foreign branches/ affiliates" under the heading Ultimate risk	Guarantees given or protection sold on credit derivatives when the ultimate obligor is not a UAE resident and classified under Stage 3
0400	Reporting Bank Cross Border claims on non-residents (all currencies)	Added "Provisions" with bifurcation "Reporting Bank Cross Border claims on non-residents (all currencies)" under the heading Ultimate risk	Provision on domestic operations' cross-border claims on non-residents that are classified under Stage 3.
0410	Foreign branches/ affiliates cross border claims on non-residents (all currencies)	Added "Provisions" with bifurcation "Foreign branches/ affiliates cross border claims on non-residents (all currencies)" under the heading Ultimate risk	Provision on foreign branches/affiliates' cross-border claims on non-residents that are classified under Stage 3
0420	Foreign branches/ affiliates. Claims on residents (all currencies)	Added "Provisions" with bifurcation "Foreign branches/ affiliates. Claims on residents (all currencies)" under the heading Ultimate risk	provision on foreign branches/affiliates' claims on residents that are classified under Stage 3
0430	Cross border and foreign branches/ affiliates Guarantees Given & Credit derivatives	Added "Provisions" with bifurcation "Cross border and foreign branches/ affiliates" under the heading Ultimate risk	Provision on guarantees given or protection sold on credit derivatives when the ultimate obligor is not a UAE resident and classified under Stage 3

5.10. BRF 5.10 Regulatory Investment Limit

Row	Name	Description of Change	Guidance
0030	Equities - Issued in the UAE, of which:	Added "Equities - Issued in the UAE, of which:"	Investment in equities that are issued in the UAE and classified under the trading book.
0040	Quoted	Added "Quoted "as a sub-category for "Equities - Issued in the UAE, of which:"	Investment in equities that are quoted and issued in the UAE and classified under the trading book.
0050	Unquoted	Added "Unquoted "as a sub-category for "Equities - Issued in the UAE, of which:"	Investment in equities that are unquoted and issued in the UAE and classified under the trading book.
0060	Equities - Issued Outside the UAE, of which:	Added "Equities - Issued Outside the UAE, of which:"	Investment in equities that are issued outside the UAE and classified under the trading book.
0070	Quoted	Added "Quoted "as a sub-category for "Equities - Issued Outside the UAE, of which:"	Investment in equities that are quoted and issued outside the UAE and classified under the trading book.
0080	Unquoted	Added "Unquoted "as a sub-category for "Equities - Issued Outside the UAE, of which:"	Investment in equities that are unquoted and issued outside the UAE and classified under the trading book.
0090	Banking Book Available for Sale Equities	Added "Banking Book Available for Sale Equities"	Investment in equities that are classified under the banking book and are available for sale
0100	Equities - Issued in the UAE of which:	Added "Equities - Issued in the UAE of which:"	Investment in equities that are issued in the UAE and classified under the banking book and are available for sale
0110	Quoted	Added "Quoted "as a sub-category for "Equities - Issued in the UAE of which:"	Investment in equities that are quoted and issued in the UAE and classified under the banking book and are available for sale
0120	Unquoted	Added "Unquoted "as a sub-category for "Equities - Issued in the UAE of which:"	Investment in equities that are unquoted and issued in the UAE and classified under the banking book and are available for sale
0130	Equities - Issued Outside the UAE, of which:	Added "Equities - Issued Outside the UAE, of which:"	Investment in equities that are issued outside the UAE and classified under the banking book and are available for sale
0140	Quoted	Added "Quoted "as a sub-category for "Equities - Issued Outside the UAE, of which:"	Investment in equities that are quoted and issued outside the UAE and classified under the banking book and are available for sale
0150	Unquoted	Added "Unquoted "as a sub-category for "Equities - Issued Outside the UAE, of which:"	Investment in equities that are unquoted and issued outside the UAE and classified

Row	Name	Description of Change	Guidance
			under the banking book and are available for sale

5.11. BRF 5.11 List of Top 50 Past due Accounts which have not been classified as Stage 3

Col	Name	Description of Change	Guidance
0010	Borrower Name	Amended "Account title" to "Borrower Name"	Borrower's name for account
0020	CIN (if available)	Added "CIN" number for identification	Customer Identification Number (CIN) for account as per CBUAE CCSYS
0030	Emirate/ country where borrower is domiciled/ incorporated	Added "Emirate/country where borrower is domiciled/ incorporated"	Drop down for emirate/ country where borrower is domiciled
0080	Unfunded O/S (CCF adjusted)	Added "Unfunded O/S (CCF adjusted)"	Outstanding amount of unfunded exposure after CCF adjustment
0090	IFRS9 Staging	Added "IFRS9 Staging"	Drop down for selecting stage of exposure
0100	Provisions charged to Profit and Loss (Stage 1/Stage 2/Stage 3)	Added "Provisions charged to Profit and Loss (Stage 1/Stage 2/Stage 3)"	Provisions charged to Profit and Loss for this account.
0110	Legacy interest in suspense / provision for interest and fees due more than 90 days	Added "Legacy interest in suspense / provision for interest and fees due more than 90 days"	Amount of legacy interest in suspense / provision for interest and fees due more than 90 days
0120	Restructured before Y/N	Introduced "Restructured before Y/N"	Whether the exposure was restructured before, Select Yes/No from dropdown
0130	Distressed/ Non-Distressed	Introduced "Distressed/ Non-Distressed"	Whether the exposure was Distressed/ Non-Distressed. Select from dropdown.
0140	No. of times Restructured	Introduced "No. of times Restructured"	Specify, how many times exposure was restructured
0150	Post Collateral Haircut	Introduced "Post Collateral Haircut"	Post haircut collateral should consider only the discounted value of eligible collateral i.e., the net realizable value after applying the haircuts as stated in the Central Bank of the UAE circular number:3/2024 dated July 25, 2024 or as per the latest applicable notice
0160	Secured portion of total exposure	Introduced "Secured portion of total exposure"	Mention the amount of secured portion of total exposure. Secured Portion of total exposure must be capped to the "Total

Col	Name	Description of Change	Guidance
			Funded Outstanding amount" for the reported account and any overcollateralization should not be considered for these accounts. Also, only eligible credit risk mitigant as per the Central Bank of the UAE circular number:3/2024 dated July 25, 2024 or as per the latest applicable notice should be considered while calculating secured exposure.
0170	Unsecured portion of total exposure	Introduced "Unsecured portion of total exposure"	Mention the amount of unsecured portion of total exposure

5.12. BRF 5.12 Exposure by Advanced Economic Activity

Col	Name	Description of Change	Guidance
0030	Bills discounted or purchased	Addition of "Bills discounted or purchased" as additional sub-category under Outstanding Amount	Resident entities' outstanding amount in bills discounted or purchased.
0050	Loans classified under stage 3	Addition of "Loans classified under stage 3" as sub-category for exposure by advanced economic activity	Resident entities' Loans classified under stage 3
0060	Stage 3 Provisions	Addition of "Stage 3 Provisions" as sub-category for exposure by advanced economic activity	Provision for resident entities' Loans classified under stage 3
0070	Provision for Interest & Fees past due more than 90 days and Legacy Interest in Suspense	Addition of "Provision for Interest & Fees past due more than 90 days and Legacy Interest in Suspense" as sub-category for exposure by advanced economic activity	Provision for Interest & Fees past due more than 90 days and Legacy Interest in Suspense for resident entities
0100	Bills discounted or purchased	Addition of " Bills discounted or purchased " as additional sub-category under Outstanding Amount	Non-resident entities' outstanding amount in bills discounted or purchased.
0120	Loans classified under stage 3	Addition of "Loans classified under stage 3" as sub-category for exposure by advanced economic activity	Non-resident entities' Loans classified under stage 3
0130	Stage 3 Provisions	Addition of "Stage 3 Provisions" as sub-category for exposure by advanced economic activity	Provision for non-resident entities' Loans classified under stage 3
0140	Provision for Interest & Fees past due more than 90 days and Legacy Interest in Suspense	Addition of "Provision for Interest & Fees past due more than 90 days and Legacy Interest in Suspense" as sub-category for exposure by advanced economic activity	Provision for Interest & Fees past due more than 90 days and Legacy Interest in Suspense for non-resident entities

Col	Name	Description of Change	Guidance
0170	Bills discounted or purchased	Addition of "Bills discounted or purchased" as additional sub-category under Outstanding Amount	Calculated field
0190	Loans classified under stage 3	Addition of "Loans classified under stage 3" as sub-category for exposure by advanced economic activity	Calculated field
0200	Stage 3 Provisions	Addition of "Stage 3 Provisions" as sub-category for exposure by advanced economic activity	Calculated field
0210	Provision for Interest & Fees past due more than 90 days and Legacy Interest in Suspense	Addition of "Provision for Interest & Fees past due more than 90 days and Legacy Interest in Suspense" as sub-category for exposure by advanced economic activity	Calculated field

5.13. BRF 5.13 Macro, Small and Medium Enterprises Loans (Resident)

Col	Name	Description of Change	Guidance
0010	Number of entities	Added "Number of entities" as additional sub-category for Micro, small and medium enterprises loans	Number of loans and advances to UAE national entities
0100	Number of entities	Added "Number of entities" as additional sub-category for Micro, small and medium enterprises loans	Number of loans and advances to non-UAE national entities
0190	Total Number of entities	Added "Number of entities" as additional sub-category for Micro, small and medium enterprises loans	Calculated field

5.14. BRF 5.14 List of Restructured Accounts

Banks shall report all restructures accounts bifurcating as distressed and non-distressed. The list should include all exposures restructured during the last five years and remain as an existing exposure at the reporting date.

Col	Name	Description of Change	Guidance
0150	Sacrifice on Diminution	Added "Sacrifice on Diminution" as additional information for details of the loss incurred	In the context of loan restructuring, "sacrifice on diminution" refers to the loss or reduction that a lender or financial institution accepts as part of the restructuring process. When loans are restructured, it usually means the borrower is facing financial difficulties and cannot meet the original repayment terms. To avoid default or bankruptcy, the lender may agree to alter the loan terms,

Col	Name	Description of Change	Guidance
			<p>such as extending the repayment period, reducing interest rates, or forgiving part of the principal</p> <ul style="list-style-type: none"> • Diminution in this context refers to a decrease in the value of the loan, the expected returns (interest), or the principal amount the lender is likely to recover. • Sacrifice means that the lender accepts a loss or reduction in the overall value of the loan, either in terms of delayed repayment, reduced interest income, or even partial forgiveness of the loan. <p>Thus, "sacrifice on diminution" in loan restructuring means the lender willingly sacrifices part of their financial gains or the loan's original value to help the borrower manage their repayments and avoid a total default. This sacrifice is a trade-off to prevent greater losses that might occur if the loan becomes non-performing or goes into default.</p>

5.15. BRF 5.15 Real estate exposure

No changes have been introduced in the Banking Return Form; it remains the same as the erstwhile BRF 105.

5.16. BRF 5.16 UAE banking assets as per IFRS 9

Considering the similarities of information in BRF 106 and BRF 107, information in BRF 107 has been subsumed in BRF 106. Therefore, BRF 107 has been discontinued.

Col	Name	Description of Change	Guidance
0110	Outstanding	Added "NBFIs (Gross) Loans & Advances (Gross) Outstanding"	Outstanding amount for loans and advances by NBFIs.
0120	Provision	Added "NBFIs (Gross) Provision"	Provision on loans and advances by NBFIs.
0130	Outstanding	Added "Federal Govt (Gross) Outstanding"	Outstanding amount for loans and advances by Federal Govt
0140	Provision	Added "Federal Govt (Gross) Provision"	Provision on loans and advances by Federal Govt
0150	Outstanding	Added "Non-Commercial entities (Federal Govt) (Gross) Outstanding"	Outstanding amount for loans and advances by Non-Commercial entities (Federal Govt)

Col	Name	Description of Change	Guidance
0160	Provision	Added "Non-Commercial entities (Federal Govt) (Gross) Provision"	Provision on loans and advances by Non-Commercial entities (Federal Govt)
0170	Outstanding	Added "Emirates Governments (Gross) Outstanding"	Outstanding amount for loans and advances by Emirates Governments
0180	Provision	Added "Emirates Governments (Gross) Provision"	Provision on loans and advances by Emirates Governments
0190	Outstanding	Added "Non-commercial entities (Emirates Govt) (Gross) Outstanding"	Outstanding amount for loans and advances by Non-commercial entities (Emirates Govt)
0200	Provision	Added "Non-commercial entities (Emirates Govt) (Gross) Provision"	Provision on loans and advances by Non-commercial entities (Emirates Govt)
0210	Outstanding	Added "GREs (Govt ownership more than 50%) (BRF6.4 & 6.5) (Gross) Outstanding"	Outstanding amount for loans and advances by GREs (Govt ownership more than 50%)
0220	Provision	Added "GREs (Govt ownership more than 50%) (BRF6.4 & 6.5) (Gross) Provision"	Provision on loans and advances by GREs (Govt ownership more than 50%)
0230	Outstanding	Added "Corporates with Govt ownership of less than 50% (Gross) Outstanding"	Outstanding amount for loans and advances by Corporates with Govt ownership of less than 50%.
0240	Provision	Added "Corporates with Govt ownership of less than 50% (Gross) Provision"	Provision on loans and advances by Corporates with Govt ownership of less than 50%.
0250	Outstanding	Added "Other corporates (Gross) Outstanding"	Outstanding amount for loans and advances by other corporates.
0260	Provision	Added "Other corporates (Gross) Provision"	Provision on loans and advances by other corporates.
0270	Outstanding	Added "High Net worth Individuals (HNI) (Gross) Outstanding "due to unification of IFRS 9 staging template for loans & advances	Outstanding amount for loans and advances by High-Net-worth Individuals (HNI)
0280	Provision	Added "High Net worth Individuals (HNI) (Gross) Provision"	Provision on loans and advances by High-Net-worth Individuals (HNI).
0290	Outstanding	Added "Small & Medium Enterprises (SMEs) (Gross) Outstanding"	Outstanding amount for loans and advances by Small & Medium Enterprises (SMEs).
0300	Provision	Added "Small & Medium Enterprises (SMEs) (Gross) Provision"	Provision on loans and advances by Small & Medium Enterprises (SMEs).
0310	Outstanding	Added "Individuals (Gross) Outstanding"	Outstanding amount for loans and advances by Individuals.
0320	Provision	Added "Individuals (Gross) Provision"	Provision on loans and advances by Individuals.

Col	Name	Description of Change	Guidance
0330	Outstanding	Added "Gross loans and advances Outstanding"	Calculated field
0340	Provision	Added "Gross loans and advances Provision"	Calculated field

5.17. BRF 5.17 Off Balance Sheet

Row	Name	Description of Change	Guidance
0020	Letters of credit (Excluding Stand-by LC)	Added "Letters of credit (Excluding Stand-by LC)" as additional bifurcation for "Trade Finance Related Contingencies"	Amount of exposure under "Letters of credit (Excluding Stand-by LC)" for "Trade Finance Related Contingencies"
0050	Financial guarantees & stand-by letters of credit	Added "Financial guarantees & stand-by letters of credit" as additional bifurcation for "Transactions Related Contingencies"	Amount of exposure under "Financial guarantees & stand-by letters of credit" for "Transactions Related Contingencies"
0090	Other Transactions Related Contingencies / Other guarantees	Added "Other Transactions Related Contingencies / Other guarantees" as additional bifurcation for "Transactions Related Contingencies"	Amount of exposure under "Other Transactions Related Contingencies / Other guarantees" for "Transactions Related Contingencies"
0150	Other commitment to extend credit- irrevocable	Added "Other commitment to extend credit- irrevocable" as additional bifurcation for "Commitments"	Amount of exposure under "Other commitment to extend credit- irrevocable" for "Commitments"

Col	Name	Description of Change	Guidance
0010	Exposure Before CCF	Added "Exposure Before CCF" & "Exposure After CCF" as additional break down for off-balance sheet exposure	Resident individual exposure before CCF (Credit Conversion Factor)
0020	Exposure After CCF	Added "Exposure After CCF" & "Exposure After CCF" as additional break down for off-balance sheet exposure	Resident individual exposure after CCF (Credit Conversion Factor)
0030	Exposure Before CCF	Added "Exposure Before CCF" & "Exposure After CCF" as additional break down for off-balance sheet exposure	Non-resident individual exposure before CCF (Credit Conversion Factor)
0040	Exposure After CCF	Added "Exposure Before CCF" & "Exposure After CCF" as additional break down for off-balance sheet exposure	Non-resident individual exposure after CCF (Credit Conversion Factor)
0050	Exposure Before CCF	Added "Exposure Before CCF" & "Exposure After CCF" as additional break down for off-balance sheet exposure	Resident retail SME exposure before CCF (Credit Conversion Factor)
0060	Exposure After CCF	Added "Exposure Before CCF" & "Exposure After CCF" as additional break down for off-balance sheet exposure	Resident retail SME exposure after CCF (Credit Conversion Factor)

Col	Name	Description of Change	Guidance
0070	Exposure Before CCF	Added "Exposure Before CCF" & "Exposure After CCF" as additional break down for off-balance sheet exposure	Non-resident retail SME exposure before CCF (Credit Conversion Factor)
0080	Exposure After CCF	Added "Exposure Before CCF" & "Exposure After CCF" as additional break down for off-balance sheet exposure	Non-resident retail SME exposure after CCF (Credit Conversion Factor)
0090	Exposure Before CCF	Added "Exposure Before CCF" & "Exposure After CCF" as additional break down for off-balance sheet exposure	Resident SME exposure before CCF (Credit Conversion Factor)
0100	Exposure After CCF	Added "Exposure Before CCF" & "Exposure After CCF" as additional break down for off-balance sheet exposure	Resident SME exposure after CCF (Credit Conversion Factor)
0110	Exposure Before CCF	Added "Exposure Before CCF" & "Exposure After CCF" as additional break down for off-balance sheet exposure	Non-resident SME exposure before CCF (Credit Conversion Factor)
0120	Exposure After CCF	Added "Exposure Before CCF" & "Exposure After CCF" as additional break down for off-balance sheet exposure	Non-resident SME exposure after CCF (Credit Conversion Factor)
0130	Exposure Before CCF	Added "Exposure Before CCF" & "Exposure After CCF" as additional break down for off-balance sheet exposure	Resident HNI exposure before CCF (Credit Conversion Factor)
0140	Exposure After CCF	Added "Exposure Before CCF" & "Exposure After CCF" as additional break down for off-balance sheet exposure	Resident HNI exposure after CCF (Credit Conversion Factor)
0150	Exposure Before CCF	Added "Exposure Before CCF" & "Exposure After CCF" as additional break down for off-balance sheet exposure	Non-resident HNI exposure before CCF (Credit Conversion Factor)
0160	Exposure After CCF	Added "Exposure Before CCF" & "Exposure After CCF" as additional break down for off-balance sheet exposure	Non-resident HNI exposure after CCF (Credit Conversion Factor)
0170	Exposure Before CCF	Added "Exposure Before CCF" & "Exposure After CCF" as additional break down for off-balance sheet exposure	Resident GReS exposure before CCF (Credit Conversion Factor)
0180	Exposure After CCF	Added "Exposure Before CCF" & "Exposure After CCF" as additional break down for off-balance sheet exposure	Resident GReS exposure after CCF (Credit Conversion Factor)
0190	Exposure Before CCF	Added "Exposure Before CCF" & "Exposure After CCF" as additional break down for off-balance sheet exposure	Non-resident GReS exposure before CCF (Credit Conversion Factor)
0200	Exposure After CCF	Added "Exposure Before CCF" & "Exposure After CCF" as additional break down for off-balance sheet exposure	Non-resident GReS exposure after CCF (Credit Conversion Factor)

Col	Name	Description of Change	Guidance
0210	Exposure Before CCF	Added "Exposure Before CCF" & "Exposure After CCF" as additional break down for off-balance sheet exposure	Resident corporate exposure before CCF (Credit Conversion Factor)
0220	Exposure After CCF	Added "Exposure Before CCF" & "Exposure After CCF" as additional break down for off-balance sheet exposure	Resident corporate exposure after CCF (Credit Conversion Factor)
0230	Exposure Before CCF	Added "Exposure Before CCF" & "Exposure After CCF" as additional break down for off-balance sheet exposure	Non-resident corporate exposure before CCF (Credit Conversion Factor)
0240	Exposure After CCF	Added "Exposure Before CCF" & "Exposure After CCF" as additional break down for off-balance sheet exposure	Non-resident corporate exposure after CCF (Credit Conversion Factor)
0250	Exposure Before CCF	Added "Exposure Before CCF" & "Exposure After CCF" as additional break down for off-balance sheet exposure	Resident NBFI exposure before CCF (Credit Conversion Factor)
0260	Exposure After CCF	Added "Exposure Before CCF" & "Exposure After CCF" as additional break down for off-balance sheet exposure	Resident NBFI exposure after CCF (Credit Conversion Factor)
0270	Exposure Before CCF	Added "Exposure Before CCF" & "Exposure After CCF" as additional break down for off-balance sheet exposure	Non-resident NBFI exposure before CCF (Credit Conversion Factor)
0280	Exposure After CCF	Added "Exposure Before CCF" & "Exposure After CCF" as additional break down for off-balance sheet exposure	Non-resident NBFI exposure after CCF (Credit Conversion Factor)
0290	Exposure Before CCF	Added "Exposure Before CCF" & "Exposure After CCF" as additional break down for off-balance sheet exposure	Resident banks' exposure before CCF (Credit Conversion Factor)
0300	Exposure After CCF	Added "Exposure Before CCF" & "Exposure After CCF" as additional break down for off-balance sheet exposure	Resident banks' exposure after CCF (Credit Conversion Factor)
0310	Exposure Before CCF	Added "Exposure Before CCF" & "Exposure After CCF" as additional break down for off-balance sheet exposure	Non-resident banks' exposure before CCF (Credit Conversion Factor)
0320	Exposure After CCF	Added "Exposure Before CCF" & "Exposure After CCF" as additional break down for off-balance sheet exposure	Non-resident banks' exposure after CCF (Credit Conversion Factor)
0330	Exposure Before CCF	Added "Exposure Before CCF" & "Exposure After CCF" as additional break down for off-balance sheet exposure	Resident government & NCEs exposure before CCF (Credit Conversion Factor)
0340	Exposure After CCF	Added "Exposure Before CCF" & "Exposure After CCF" as additional break down for off-balance sheet exposure	Resident government & NCEs exposure after CCF (Credit Conversion Factor)

Col	Name	Description of Change	Guidance
0350	Exposure Before CCF	Added "Exposure Before CCF" & "Exposure After CCF" as additional break down for off-balance sheet exposure	Non-resident government & NCEs exposure before CCF (Credit Conversion Factor)
0360	Exposure After CCF	Added "Exposure Before CCF" & "Exposure After CCF" as additional break down for off-balance sheet exposure	Non-resident government & NCEs exposure after CCF (Credit Conversion Factor)

5.18. BRF 5.18 Exposure to LFIs excluding Banks

The erstwhile version of this BRF having single table to capture exposure to NBFIs has been updated with two tables. The upper table in the BRF captures exposure to LFIs licensed by Central Bank of the UAE excluding Banks. The lower table in the BRF captures exposure to all other FIs not licensed by Central Bank of the UAE excluding Banks.

Row	Name	Description of Change	Guidance
0010	LFIs licensed by Central Bank of the UAE excluding Banks	Added "LFIs licensed by Central Bank of the UAE excluding Banks" to include the new scope of BRF	Exposure to LFIs licensed by Central Bank of the UAE excluding Banks
0040	All other FIs excluding Banks	Added "All other FIs excluding Banks" to include the new scope of BRF	Exposure to all other FIs excluding Banks

Col	Name	Description of Change	Guidance
0010	Borrower Name	Amended "Customer Name" to "Borrower Name"	Name of the Borrower
0040	Counterparty	Added "Counterparty" as additional details for LFI	Name of counterparty
0050	Emirate	Amended "Country" to "Emirate" in the upper table	Drop down for Emirate
0070	O/s Unfunded	Amended "O/s Unfunded & Irrevocable Unused limits" to "O/s Unfunded"	Unfunded outstanding amount to LFI
0080	Total Exposure	Added "Total Exposure"	Calculated Field
0090	of which: Loans classified under stage 3	Added "of which: Loans classified under stage 3" as additional details for LFI	Exposure to LFIs that are classified under Stage 3
0120	IFRS Stage	Added "IFRS Stage" as additional details for LFI	Drop down for IFRS 9 staging for LFI
0130	Provisions charged to Profit and Loss (Stage 1/Stage 2/Stage 3)	Added "Provisions charged to Profit and Loss (Stage 1/Stage 2/Stage 3)" as additional details for LFI	Provisions charged to Profit and Loss for LFI
0140	Provision for Interest & Fees past due more than 90	Added "Provision for Interest & Fees past due more than 90 days and Legacy"	Legacy Interest/Profit in Suspense and Provision for fees and charges past due more than 90 days for LFI

Col	Name	Description of Change	Guidance
	days and Legacy Interest in Suspense	Interest in Suspense" as additional details for LFI	

5.19. BRF 5.19 Emirate-Wise breakdown of Loans given to UAE Nationals based on Income, Age, DBR

Row	Name	Description of Change	Guidance
0030	<30%	Amended "<25%" DBR bucket to "<30%" having income up to AED 10,000	Calculated field
0040	30-40%	Amended "25-40%" DBR bucket to "30-40%" having income up to AED 10,000	Calculated field
0060	50-60%	Added an additional "50-60%" DBR bucket having income up to AED 10,000.	Calculated field
0070	Above 60%	Amended "Above 50%" DBR bucket to "Above 60%" having income up to AED 10,000.	Calculated field
0090	<30%	Amended "<25%" DBR bucket to "<30%" having income between AED 10,001 to 20,000.	Calculated field
0100	30-40%	Amended "25-40%" DBR bucket to "30-40%" having income between AED 10,001 to 20,000.	Calculated field
0120	50-60%	Added an additional "50-60%" DBR bucket having income between AED 10,001 to 20,000.	Calculated field
0130	Above 60%	Amended "Above 50%" DBR bucket to "Above 60%" having income between AED 10,001 to 20,000.	Calculated field
0150	<30%	Amended "<25%" DBR bucket to "<30%" having income between AED 20,001 to 30,000.	Calculated field
0160	30-40%	Amended "25-40%" DBR bucket to "30-40%" having income between AED 20,001 to 30,000.	Calculated field
0180	50-60%	Added an additional "50-60%" DBR bucket having income between AED 20,001 to 30,000.	Calculated field
0190	Above 60%	Amended "Above 50%" DBR bucket to "Above 60%" having income between AED 20,001 to 30,000.	Calculated field
0200	30,001 to 40,000	Introduced a new income bucket for each emirate.	Calculated field

Row	Name	Description of Change	Guidance
0210	<30%	Added an additional “<30%” DBR bucket having income between AED 30,001 to 40,000.	Calculated field
0220	30-40%	Added an additional “30-40%” DBR bucket having income between AED 30,001 to 40,000.	Calculated field
0230	40-50%	Added an additional “40-50%” DBR bucket having income between AED 30,001 to 40,000.	Calculated field
0240	50-60%	Added an additional “50-60%” DBR bucket having income between AED 30,001 to 40,000.	Calculated field
0250	Above 60%	Added an additional “Above 60%” DBR bucket having income between AED 30,001 to 40,000.	Calculated field
0260	40,001 to 50,000	Introduced a new income bucket for each emirate.	Calculated field
0270	<30%	Added an additional “<30%” DBR bucket having income between AED 40,001 to 50,000.	Calculated field
0280	30-40%	Added an additional “30-40%” DBR bucket having income between AED 40,001 to 50,000.	Calculated field
0290	40-50%	Added an additional “40-50%” DBR bucket having income between AED 40,001 to 50,000.	Calculated field
0300	50-60%	Added an additional “50-60%” DBR bucket having income between AED 40,001 to 50,000.	Calculated field
0310	Above 60%	Added an additional “Above 60%” DBR bucket having income between AED 40,001 to 50,000.	Calculated field
0320	50,001 and above	Introduced a new income bucket for each emirate.	Calculated field
0330	<30%	Added an additional “<30%” DBR bucket having income AED 50,001 and above	Calculated field
0340	30-40%	Added an additional “30-40%” DBR bucket having income AED 50,001 and above	Calculated field
0350	40-50%	Added an additional “40-50%” DBR bucket having income AED 50,001 and above	Calculated field

Row	Name	Description of Change	Guidance
0360	50-60%	Added an additional “50-60%” DBR bucket having income AED 50,001 and above	Calculated field
0370	Above 60%	Added an additional “Above 60%” DBR bucket having income AED 50,001 and above	Calculated field
0410	<30%	Amended “<25%” DBR bucket to “<30%” having income up to AED 10,000.	DBR bucket <30%
0420	30-40%	Amended “25-40%” DBR bucket to “30-40%” having income up to AED 10,000	DBR bucket 30-40%
0440	50-60%	Added an additional “50-60%” DBR bucket having income up to AED 10,000.	DBR bucket 50-60%
0450	Above 60%	Amended “Above 50%” DBR bucket to “Above 60%” having income up to AED 10,000.	DBR bucket Above 60%
0470	<30%	Amended “<25%” DBR bucket to “<30%” having income between AED 10,001 to 20,000.	DBR bucket <30%
0480	30-40%	Amended “25-40%” DBR bucket to “30-40%” having income between AED 10,001 to 20,000.	DBR bucket 30-40%
0500	50-60%	Added an additional “50-60%” DBR bucket having income between AED 10,001 to 20,000.	DBR bucket 50-60%
0510	Above 60%	Amended “Above 50%” DBR bucket to “Above 60%” having income between AED 10,001 to 20,000.	DBR bucket Above 60%
0530	<30%	Amended “<25%” DBR bucket to “<30%” having income between AED 20,001 to 30,000.	DBR bucket <30%
0540	30-40%	Amended “25-40%” DBR bucket to “30-40%” having income between AED 20,001 to 30,000.	DBR bucket 30-40%
0560	50-60%	Added an additional “50-60%” DBR bucket having income between AED 20,001 to 30,000.	DBR bucket 50-60%
0570	Above 60%	Amended “Above 50%” DBR bucket to “Above 60%” having income between AED 20,001 to 30,000.	DBR bucket Above 60%
0580	30,001 to 40,000	Introduced a new income bucket for each emirate.	DBR bucket 30,001 to 40,000

Row	Name	Description of Change	Guidance
0590	<30%	Added an additional “<30%” DBR bucket having income between AED 30,001 to 40,000.	DBR bucket <30%
0600	30-40%	Added an additional “30-40%” DBR bucket having income between AED 30,001 to 40,000.	DBR bucket 30-40%
0610	40-50%	Added an additional “40-50%” DBR bucket having income between AED 30,001 to 40,000.	DBR bucket 40-50%
0620	50-60%	Added an additional “50-60%” DBR bucket having income between AED 30,001 to 40,000.	DBR bucket 50-60%
0630	Above 60%	Added an additional “Above 60%” DBR bucket having income between AED 30,001 to 40,000.	DBR bucket Above 60%
0640	40,001 to 50,000	Introduced a new income bucket for each emirate.	DBR bucket 40,001 to 50,000
0650	<30%	Added an additional “<30%” DBR bucket having income between AED 40,001 to 50,000.	DBR bucket <30%
0660	30-40%	Added an additional “30-40%” DBR bucket having income between AED 40,001 to 50,000.	DBR bucket 30-40%
0670	40-50%	Added an additional “40-50%” DBR bucket having income between AED 40,001 to 50,000.	DBR bucket 40-50%
0680	50-60%	Added an additional “50-60%” DBR bucket having income between AED 40,001 to 50,000.	DBR bucket 50-60%
0690	Above 60%	Added an additional “Above 60%” DBR bucket having income between AED 40,001 to 50,000.	DBR bucket Above 60%
0700	50,001 and above	Introduced a new income bucket for each emirate.	DBR bucket 50,001 and above
0710	<30%	Added an additional “<30%” DBR bucket having income AED 50,001 and above	DBR bucket <30%
0720	30-40%	Added an additional “30-40%” DBR bucket having income AED 50,001 and above	DBR bucket 30-40%
0730	40-50%	Added an additional “40-50%” DBR bucket having income AED 50,001 and above	DBR bucket 40-50%

Row	Name	Description of Change	Guidance
0740	50-60%	Added an additional “50-60%” DBR bucket having income AED 50,001 and above	DBR bucket 50-60%
0750	Above 60%	Added an additional “Above 60%” DBR bucket having income AED 50,001 and above	DBR bucket Above 60%
0790	<30%	Amended “<25%” DBR bucket to “<30%” having income up to AED 10,000	DBR bucket <30%
0800	30-40%	Amended “25-40%” DBR bucket to “30-40%” having income up to AED 10,000	DBR bucket 30-40%
0820	50-60%	Added an additional “50-60%” DBR bucket having income up to AED 10,000.	DBR bucket 50-60%
0830	Above 60%	Amended “Above 50%” DBR bucket to “Above 60%” having income up to AED 10,000.	DBR bucket Above 60%
0850	<30%	Amended “<25%” DBR bucket to “<30%” having income between AED 10,001 to 20,000.	DBR bucket <30%
0860	30-40%	Amended “25-40%” DBR bucket to “30-40%” having income between AED 10,001 to 20,000.	DBR bucket 30-40%
0880	50-60%	Added an additional “50-60%” DBR bucket having income between AED 10,001 to 20,000.	DBR bucket 50-60%
0890	Above 60%	Amended “Above 50%” DBR bucket to “Above 60%” having income between AED 10,001 to 20,000.	DBR bucket Above 60%
0910	<30%	Amended “<25%” DBR bucket to “<30%” having income between AED 20,001 to 30,000.	DBR bucket <30%
0920	30-40%	Amended “25-40%” DBR bucket to “30-40%” having income between AED 20,001 to 30,000.	DBR bucket 30-40%
0940	50-60%	Added an additional “50-60%” DBR bucket having income between AED 20,001 to 30,000.	DBR bucket 50-60%
0950	Above 60%	Amended “Above 50%” DBR bucket to “Above 60%” having income between AED 20,001 to 30,000.	DBR bucket Above 60%
0960	30,001 to 40,000	Introduced a new income bucket for each emirate.	DBR bucket 30,001 to 40,000

Row	Name	Description of Change	Guidance
0970	<30%	Added an additional “<30%” DBR bucket having income between AED 30,001 to 40,000.	DBR bucket <30%
0980	30-40%	Added an additional “30-40%” DBR bucket having income between AED 30,001 to 40,000.	DBR bucket 30-40%
0990	40-50%	Added an additional “40-50%” DBR bucket having income between AED 30,001 to 40,000.	DBR bucket 40-50%
1000	50-60%	Added an additional “50-60%” DBR bucket having income between AED 30,001 to 40,000.	DBR bucket 50-60%
1010	Above 60%	Added an additional “Above 60%” DBR bucket having income between AED 30,001 to 40,000.	DBR bucket Above 60%
1020	40,001 to 50,000	Introduced a new income bucket for each emirate.	DBR bucket 40,001 to 50,000
1030	<30%	Added an additional “<30%” DBR bucket having income between AED 40,001 to 50,000.	DBR bucket <30%
1040	30-40%	Added an additional “30-40%” DBR bucket having income between AED 40,001 to 50,000.	DBR bucket 30-40%
1050	40-50%	Added an additional “40-50%” DBR bucket having income between AED 40,001 to 50,000.	DBR bucket 40-50%
1060	50-60%	Added an additional “50-60%” DBR bucket having income between AED 40,001 to 50,000.	DBR bucket 50-60%
1070	Above 60%	Added an additional “Above 60%” DBR bucket having income between AED 40,001 to 50,000.	DBR bucket Above 60%
1080	50,001 and above	Introduced a new income bucket for each emirate.	DBR bucket 50,001 and above
1090	<30%	Added an additional “<30%” DBR bucket having income AED 50,001 and above	DBR bucket <30%
1100	30-40%	Added an additional “30-40%” DBR bucket having income AED 50,001 and above	DBR bucket 30-40%
1110	40-50%	Added an additional “40-50%” DBR bucket having income AED 50,001 and above	DBR bucket 40-50%

Row	Name	Description of Change	Guidance
1120	50-60%	Added an additional “50-60%” DBR bucket having income AED 50,001 and above	DBR bucket 50-60%
1130	Above 60%	Added an additional “Above 60%” DBR bucket having income AED 50,001 and above	DBR bucket Above 60%
1170	<30%	Amended “<25%” DBR bucket to “<30%” having income up to AED 10,000	DBR bucket <30%
1180	30-40%	Amended “25-40%” DBR bucket to “30-40%” having income up to AED 10,000	DBR bucket 30-40%
1200	50-60%	Added an additional “50-60%” DBR bucket having income up to AED 10,000.	DBR bucket 50-60%
1210	Above 60%	Amended “Above 50%” DBR bucket to “Above 60%” having income up to AED 10,000.	DBR bucket Above 60%
1230	<30%	Amended “<25%” DBR bucket to “<30%” having income between AED 10,001 to 20,000.	DBR bucket <30%
1240	30-40%	Amended “25-40%” DBR bucket to “30-40%” having income between AED 10,001 to 20,000.	DBR bucket 30-40%
1260	50-60%	Added an additional “50-60%” DBR bucket having income between AED 10,001 to 20,000.	DBR bucket 50-60%
1270	Above 60%	Amended “Above 50%” DBR bucket to “Above 60%” having income between AED 10,001 to 20,000.	DBR bucket Above 60%
1290	<30%	Amended “<25%” DBR bucket to “<30%” having income between AED 20,001 to 30,000.	DBR bucket <30%
1300	30-40%	Amended “25-40%” DBR bucket to “30-40%” having income between AED 20,001 to 30,000.	DBR bucket 30-40%
1320	50-60%	Added an additional “50-60%” DBR bucket having income between AED 20,001 to 30,000.	DBR bucket 50-60%
1330	Above 60%	Amended “Above 50%” DBR bucket to “Above 60%” having income between AED 20,001 to 30,000.	DBR bucket Above 60%
1340	30,001 to 40,000	Introduced a new income bucket for each emirate.	DBR bucket 30,001 to 40,000

Row	Name	Description of Change	Guidance
1350	<30%	Added an additional “<30%” DBR bucket having income between AED 30,001 to 40,000.	DBR bucket <30%
1360	30-40%	Added an additional “30-40%” DBR bucket having income between AED 30,001 to 40,000.	DBR bucket 30-40%
1370	40-50%	Added an additional “40-50%” DBR bucket having income between AED 30,001 to 40,000.	DBR bucket 40-50%
1380	50-60%	Added an additional “50-60%” DBR bucket having income between AED 30,001 to 40,000.	DBR bucket 50-60%
1390	Above 60%	Added an additional “Above 60%” DBR bucket having income between AED 30,001 to 40,000.	DBR bucket Above 60%
1400	40,001 to 50,000	Introduced a new income bucket for each emirate.	DBR bucket 40,001 to 50,000
1410	<30%	Added an additional “<30%” DBR bucket having income between AED 40,001 to 50,000.	DBR bucket <30%
1420	30-40%	Added an additional “30-40%” DBR bucket having income between AED 40,001 to 50,000.	DBR bucket 30-40%
1430	40-50%	Added an additional “40-50%” DBR bucket having income between AED 40,001 to 50,000.	DBR bucket 40-50%
1440	50-60%	Added an additional “50-60%” DBR bucket having income between AED 40,001 to 50,000.	DBR bucket 50-60%
1450	Above 60%	Added an additional “Above 60%” DBR bucket having income between AED 40,001 to 50,000.	DBR bucket Above 60%
1460	50,001 and above	Introduced a new income bucket for each emirate.	DBR bucket 50,001 and above
1470	<30%	Added an additional “<30%” DBR bucket having income AED 50,001 and above	DBR bucket <30%
1480	30-40%	Added an additional “30-40%” DBR bucket having income AED 50,001 and above	DBR bucket 30-40%
1490	40-50%	Added an additional “40-50%” DBR bucket having income AED 50,001 and above	DBR bucket 40-50%

Row	Name	Description of Change	Guidance
1500	50-60%	Added an additional “50-60%” DBR bucket having income AED 50,001 and above	DBR bucket 50-60%
1510	Above 60%	Added an additional “Above 60%” DBR bucket having income AED 50,001 and above	DBR bucket Above 60%
1550	<30%	Amended “<25%” DBR bucket to “<30%” having income up to AED 10,000	DBR bucket <30%
1560	30-40%	Amended “25-40%” DBR bucket to “30-40%” having income up to AED 10,000	DBR bucket 30-40%
1580	50-60%	Added an additional “50-60%” DBR bucket having income up to AED 10,000.	DBR bucket 50-60%
1590	Above 60%	Amended “Above 50%” DBR bucket to “Above 60%” having income up to AED 10,000.	DBR bucket Above 60%
1610	<30%	Amended “<25%” DBR bucket to “<30%” having income between AED 10,001 to 20,000.	DBR bucket <30%
1620	30-40%	Amended “25-40%” DBR bucket to “30-40%” having income between AED 10,001 to 20,000.	DBR bucket 30-40%
1640	50-60%	Added an additional “50-60%” DBR bucket having income between AED 10,001 to 20,000.	DBR bucket 50-60%
1650	Above 60%	Amended “Above 50%” DBR bucket to “Above 60%” having income between AED 10,001 to 20,000.	DBR bucket Above 60%
1670	<30%	Amended “<25%” DBR bucket to “<30%” having income between AED 20,001 to 30,000.	DBR bucket <30%
1680	30-40%	Amended “25-40%” DBR bucket to “30-40%” having income between AED 20,001 to 30,000.	DBR bucket 30-40%
1700	50-60%	Added an additional “50-60%” DBR bucket having income between AED 20,001 to 30,000.	DBR bucket 50-60%
1710	Above 60%	Amended “Above 50%” DBR bucket to “Above 60%” having income between AED 20,001 to 30,000.	DBR bucket Above 60%
1720	30,001 to 40,000	Introduced a new income bucket for each emirate.	DBR bucket 30,001 to 40,000

Row	Name	Description of Change	Guidance
1730	<30%	Added an additional “<30%” DBR bucket having income between AED 30,001 to 40,000.	DBR bucket <30%
1740	30-40%	Added an additional “30-40%” DBR bucket having income between AED 30,001 to 40,000.	DBR bucket 30-40%
1750	40-50%	Added an additional “40-50%” DBR bucket having income between AED 30,001 to 40,000.	DBR bucket 40-50%
1760	50-60%	Added an additional “50-60%” DBR bucket having income between AED 30,001 to 40,000.	DBR bucket 50-60%
1770	Above 60%	Added an additional “Above 60%” DBR bucket having income between AED 30,001 to 40,000.	DBR bucket Above 60%
1780	40,001 to 50,000	Introduced a new income bucket for each emirate.	DBR bucket 40,001 to 50,000
1790	<30%	Added an additional “<30%” DBR bucket having income between AED 40,001 to 50,000.	DBR bucket <30%
1800	30-40%	Added an additional “30-40%” DBR bucket having income between AED 40,001 to 50,000.	DBR bucket 30-40%
1810	40-50%	Added an additional “40-50%” DBR bucket having income between AED 40,001 to 50,000.	DBR bucket 40-50%
1820	50-60%	Added an additional “50-60%” DBR bucket having income between AED 40,001 to 50,000.	DBR bucket 50-60%
1830	Above 60%	Added an additional “Above 60%” DBR bucket having income between AED 40,001 to 50,000.	DBR bucket Above 60%
1840	50,001 and above	Introduced a new income bucket for each emirate.	DBR bucket 50,001 and above
1850	<30%	Added an additional “<30%” DBR bucket having income AED 50,001 and above	DBR bucket <30%
1860	30-40%	Added an additional “30-40%” DBR bucket having income AED 50,001 and above	DBR bucket 30-40%
1870	40-50%	Added an additional “40-50%” DBR bucket having income AED 50,001 and above	DBR bucket 40-50%

Row	Name	Description of Change	Guidance
1880	50-60%	Added an additional “50-60%” DBR bucket having income AED 50,001 and above	DBR bucket 50-60%
1890	Above 60%	Added an additional “Above 60%” DBR bucket having income AED 50,001 and above	DBR bucket Above 60%
1930	<30%	Amended “<25%” DBR bucket to “<30%” having income up to AED 10,000	DBR bucket <30%
1940	30-40%	Amended “25-40%” DBR bucket to “30-40%” having income up to AED 10,000	DBR bucket 30-40%
1960	50-60%	Added an additional “50-60%” DBR bucket having income up to AED 10,000.	DBR bucket 50-60%
1970	Above 60%	Amended “Above 50%” DBR bucket to “Above 60%” having income up to AED 10,000.	DBR bucket Above 60%
1990	<30%	Amended “<25%” DBR bucket to “<30%” having income between AED 10,001 to 20,000.	DBR bucket <30%
2000	30-40%	Amended “25-40%” DBR bucket to “30-40%” having income between AED 10,001 to 20,000.	DBR bucket 30-40%
2020	50-60%	Added an additional “50-60%” DBR bucket having income between AED 10,001 to 20,000.	DBR bucket 50-60%
2030	Above 60%	Amended “Above 50%” DBR bucket to “Above 60%” having income between AED 10,001 to 20,000.	DBR bucket Above 60%
2050	<30%	Amended “<25%” DBR bucket to “<30%” having income between AED 20,001 to 30,000.	DBR bucket <30%
2060	30-40%	Amended “25-40%” DBR bucket to “30-40%” having income between AED 20,001 to 30,000.	DBR bucket 30-40%
2080	50-60%	Added an additional “50-60%” DBR bucket having income between AED 20,001 to 30,000.	DBR bucket 50-60%
2090	Above 60%	Amended “Above 50%” DBR bucket to “Above 60%” having income between AED 20,001 to 30,000.	DBR bucket Above 60%
2100	30,001 to 40,000	Introduced a new income bucket for each emirate.	DBR bucket 30,001 to 40,000

Row	Name	Description of Change	Guidance
2110	<30%	Added an additional “<30%” DBR bucket having income between AED 30,001 to 40,000.	DBR bucket <30%
2120	30-40%	Added an additional “30-40%” DBR bucket having income between AED 30,001 to 40,000.	DBR bucket 30-40%
2130	40-50%	Added an additional “40-50%” DBR bucket having income between AED 30,001 to 40,000.	DBR bucket 40-50%
2140	50-60%	Added an additional “50-60%” DBR bucket having income between AED 30,001 to 40,000.	DBR bucket 50-60%
2150	Above 60%	Added an additional “Above 60%” DBR bucket having income between AED 30,001 to 40,000.	DBR bucket Above 60%
2160	40,001 to 50,000	Introduced a new income bucket for each emirate.	DBR bucket 40,001 to 50,000
2170	<30%	Added an additional “<30%” DBR bucket having income between AED 40,001 to 50,000.	DBR bucket <30%
2180	30-40%	Added an additional “30-40%” DBR bucket having income between AED 40,001 to 50,000.	DBR bucket 30-40%
2190	40-50%	Added an additional “40-50%” DBR bucket having income between AED 40,001 to 50,000.	DBR bucket 40-50%
2200	50-60%	Added an additional “50-60%” DBR bucket having income between AED 40,001 to 50,000.	DBR bucket 50-60%
2210	Above 60%	Added an additional “Above 60%” DBR bucket having income between AED 40,001 to 50,000.	DBR bucket Above 60%
2220	50,001 and above	Introduced a new income bucket for each emirate.	DBR bucket 50,001 and above
2230	<30%	Added an additional “<30%” DBR bucket having income AED 50,001 and above	DBR bucket <30%
2240	30-40%	Added an additional “30-40%” DBR bucket having income AED 50,001 and above	DBR bucket 30-40%
2250	40-50%	Added an additional “40-50%” DBR bucket having income AED 50,001 and above	DBR bucket 40-50%

Row	Name	Description of Change	Guidance
2260	50-60%	Added an additional “50-60%” DBR bucket having income AED 50,001 and above	DBR bucket 50-60%
2270	Above 60%	Added an additional “Above 60%” DBR bucket having income AED 50,001 and above	DBR bucket Above 60%
2310	<30%	Amended “<25%” DBR bucket to “<30%” having income up to AED 10,000	DBR bucket <30%
2320	30-40%	Amended “25-40%” DBR bucket to “30-40%” having income up to AED 10,000	DBR bucket 30-40%
2340	50-60%	Added an additional “50-60%” DBR bucket having income up to AED 10,000.	DBR bucket 50-60%
2350	Above 60%	Amended “Above 50%” DBR bucket to “Above 60%” having income up to AED 10,000.	DBR bucket Above 60%
2370	<30%	Amended “<25%” DBR bucket to “<30%” having income between AED 10,001 to 20,000.	DBR bucket <30%
2380	30-40%	Amended “25-40%” DBR bucket to “30-40%” having income between AED 10,001 to 20,000.	DBR bucket 30-40%
2400	50-60%	Added an additional “50-60%” DBR bucket having income between AED 10,001 to 20,000.	DBR bucket 50-60%
2410	Above 60%	Amended “Above 50%” DBR bucket to “Above 60%” having income between AED 10,001 to 20,000.	DBR bucket Above 60%
2430	<30%	Amended “<25%” DBR bucket to “<30%” having income between AED 20,001 to 30,000.	DBR bucket <30%
2440	30-40%	Amended “25-40%” DBR bucket to “30-40%” having income between AED 20,001 to 30,000.	DBR bucket 30-40%
2460	50-60%	Added an additional “50-60%” DBR bucket having income between AED 20,001 to 30,000.	DBR bucket 50-60%
2470	Above 60%	Amended “Above 50%” DBR bucket to “Above 60%” having income between AED 20,001 to 30,000.	DBR bucket Above 60%
2480	30,001 to 40,000	Introduced a new income bucket for each emirate.	DBR bucket 30,001 to 40,000

Row	Name	Description of Change	Guidance
2490	<30%	Added an additional “<30%” DBR bucket having income between AED 30,001 to 40,000.	DBR bucket <30%
2500	30-40%	Added an additional “30-40%” DBR bucket having income between AED 30,001 to 40,000.	DBR bucket 30-40%
2510	40-50%	Added an additional “40-50%” DBR bucket having income between AED 30,001 to 40,000.	DBR bucket 40-50%
2520	50-60%	Added an additional “50-60%” DBR bucket having income between AED 30,001 to 40,000.	DBR bucket 50-60%
2530	Above 60%	Added an additional “Above 60%” DBR bucket having income between AED 30,001 to 40,000.	DBR bucket Above 60%
2540	40,001 to 50,000	Introduced a new income bucket for each emirate.	DBR bucket 40,001 to 50,000
2550	<30%	Added an additional “<30%” DBR bucket having income between AED 40,001 to 50,000.	DBR bucket <30%
2560	30-40%	Added an additional “30-40%” DBR bucket having income between AED 40,001 to 50,000.	DBR bucket 30-40%
2570	40-50%	Added an additional “40-50%” DBR bucket having income between AED 40,001 to 50,000.	DBR bucket 40-50%
2580	50-60%	Added an additional “50-60%” DBR bucket having income between AED 40,001 to 50,000.	DBR bucket 50-60%
2590	Above 60%	Added an additional “Above 60%” DBR bucket having income between AED 40,001 to 50,000.	DBR bucket Above 60%
2600	50,001 and above	Introduced a new income bucket for each emirate.	DBR bucket 50,001 and above
2610	<30%	Added an additional “<30%” DBR bucket having income AED 50,001 and above	DBR bucket <30%
2620	30-40%	Added an additional “30-40%” DBR bucket having income AED 50,001 and above	DBR bucket 30-40%
2630	40-50%	Added an additional “40-50%” DBR bucket having income AED 50,001 and above	DBR bucket 40-50%

Row	Name	Description of Change	Guidance
2640	50-60%	Added an additional “50-60%” DBR bucket having income AED 50,001 and above	DBR bucket 50-60%
2650	Above 60%	Added an additional “Above 60%” DBR bucket having income AED 50,001 and above	DBR bucket Above 60%
2690	<30%	Amended “<25%” DBR bucket to “<30%” having income up to AED 10,000	DBR bucket <30%
2700	30-40%	Amended “25-40%” DBR bucket to “30-40%” having income up to AED 10,000	DBR bucket 30-40%
2720	50-60%	Added an additional “50-60%” DBR bucket having income up to AED 10,000.	DBR bucket 50-60%
2730	Above 60%	Amended “Above 50%” DBR bucket to “Above 60%” having income up to AED 10,000.	DBR bucket Above 60%
2750	<30%	Amended “<25%” DBR bucket to “<30%” having income between AED 10,001 to 20,000.	DBR bucket <30%
2760	30-40%	Amended “25-40%” DBR bucket to “30-40%” having income between AED 10,001 to 20,000.	DBR bucket 30-40%
2780	50-60%	Added an additional “50-60%” DBR bucket having income between AED 10,001 to 20,000.	DBR bucket 50-60%
2790	Above 60%	Amended “Above 50%” DBR bucket to “Above 60%” having income between AED 10,001 to 20,000.	DBR bucket Above 60%
2810	<30%	Amended “<25%” DBR bucket to “<30%” having income between AED 20,001 to 30,000.	DBR bucket <30%
2820	30-40%	Amended “25-40%” DBR bucket to “30-40%” having income between AED 20,001 to 30,000.	DBR bucket 30-40%
2840	50-60%	Added an additional “50-60%” DBR bucket having income between AED 20,001 to 30,000.	DBR bucket 50-60%
2850	Above 60%	Amended “Above 50%” DBR bucket to “Above 60%” having income between AED 20,001 to 30,000.	DBR bucket Above 60%
2860	30,001 to 40,000	Introduced a new income bucket for each emirate.	DBR bucket 30,001 to 40,000

Row	Name	Description of Change	Guidance
2870	<30%	Added an additional “<30%” DBR bucket having income between AED 30,001 to 40,000.	DBR bucket <30%
2880	30-40%	Added an additional “30-40%” DBR bucket having income between AED 30,001 to 40,000.	DBR bucket 30-40%
2890	40-50%	Added an additional “40-50%” DBR bucket having income between AED 30,001 to 40,000.	DBR bucket 40-50%
2900	50-60%	Added an additional “50-60%” DBR bucket having income between AED 30,001 to 40,000.	DBR bucket 50-60%
2910	Above 60%	Added an additional “Above 60%” DBR bucket having income between AED 30,001 to 40,000.	DBR bucket Above 60%
2920	40,001 to 50,000	Introduced a new income bucket for each emirate.	DBR bucket 40,001 to 50,000
2930	<30%	Added an additional “<30%” DBR bucket having income between AED 40,001 to 50,000.	DBR bucket <30%
2940	30-40%	Added an additional “30-40%” DBR bucket having income between AED 40,001 to 50,000.	DBR bucket 30-40%
2950	40-50%	Added an additional “40-50%” DBR bucket having income between AED 40,001 to 50,000.	DBR bucket 40-50%
2960	50-60%	Added an additional “50-60%” DBR bucket having income between AED 40,001 to 50,000.	DBR bucket 50-60%
2970	Above 60%	Added an additional “Above 60%” DBR bucket having income between AED 40,001 to 50,000.	DBR bucket Above 60%
2980	50,001 and above	Introduced a new income bucket for each emirate.	DBR bucket 50,001 and above
2990	<30%	Added an additional “<30%” DBR bucket having income AED 50,001 and above	DBR bucket <30%
3000	30-40%	Added an additional “30-40%” DBR bucket having income AED 50,001 and above	DBR bucket 30-40%
3010	40-50%	Added an additional “40-50%” DBR bucket having income AED 50,001 and above	DBR bucket 40-50%

Row	Name	Description of Change	Guidance
3020	50-60%	Added an additional “50-60%” DBR bucket having income AED 50,001 and above	DBR bucket 50-60%
3030	Above 60%	Added an additional “Above 60%” DBR bucket having income AED 50,001 and above	DBR bucket Above 60%

Col	Name	Description of Change	Guidance
0040	Loans classified under stage 3	Amended "Loans classified under stage 3" from “No. of NPL borrowers”	Loans and advances outstanding for customers below 30 years of age that are classified under Stage 3
0080	Loans classified under stage 3	Amended "Loans classified under stage 3" from “No. of NPL Borrowers”	Loans and advances outstanding for customers between 30 to 45 years of age that are classified under Stage 3
0120	Loans classified under stage 3	Amended "Loans classified under stage 3" from “No. of NPL Borrowers”	Loans and advances outstanding for customers between 45 to 60 years of age that are classified under Stage 3
0160	Loans classified under stage 3	Amended "Loans classified under stage 3" from “No. of NPL Borrowers”	Loans and advances outstanding for customers above 60 years of age that are classified under Stage 3
0200	Loans classified under stage 3	Amended "Loans classified under stage 3" from “No. of NPL Borrowers”	Loans and advances outstanding for female customers that are classified under Stage 3

5.20. BRF 5.20 Gross Loans Due from Banks and Investments by Rating Scale

No changes have been introduced in the Banking Return Form; it remains the same as the erstwhile BRF 210.

5.21. BRF 5.21 Loan-to-value Ratios New Commitments

No changes have been introduced in the Banking Return Form; it remains the same as the erstwhile BRF 99A.

5.22. BRF 5.22 Loan-to-value Ratios Existing Commitments

No changes have been introduced in the Banking Return Form; it remains the same as the erstwhile BRF 99B.

5.23. BRF 5.23 Restructured Loans - Distressed and Non-Distressed (New)

Report restructured loan amounts (in AED), distinguishing between non-distressed and distressed categories across resident and non-resident borrowers. Provide breakdowns by restructuring frequency, repayment terms, and provisioning stages (1, 2, 3a, 3b, 3c), ensuring totals align with gross amounts.

Adhere to central bank definitions for classification and provisions

5.24. BRF 5.25 Default Data (New)

For the default data report, track Exposure and Number of Customers across four segments: Corporate, SME, Retail Unsecured, and Retail Secured. Report the financial exposure and the count of customers in each segment, ensuring to include defaults or potential defaults.

5.25. BRF 5.26 LGD Data (New)

The LGD data reporting template requires detailed tracking of default amounts, economic losses, and collateral values across different loan categories (corporate, SME, retail) and types (secured, unsecured). Each category should include resolved (cured, restructured, or other) and unresolved amounts, with clear differentiation between actual losses and estimated future losses. Collateral-related fields should focus on recovery and remaining value over time. Accurate, consistent reporting is essential for analyzing loss mitigation and recovery performance.

6. Domain 6: Large Exposure

6.1. BRF 6.1 LE Borrowers (with and without Credit Risk Mitigation) equal to or above 10% of Bank's Tier 1 Capital

The report must include all exposures where the total outstanding exposure (as shown in column 0210) exceeds 10% of Tier 1 capital at any point during the reporting period, based on end-of-day inter day balances. Banks are requested to report details of at least 20 large exposures.

A self-sustaining entity will be reported under the group, but it will not be included in the group's exposure calculation.

Col	Name	Description of Change	Guidance
0020	CIN	Added "CIN" as an additional information for counterparty	Customer Identification Number as per CBUAE CCSYS.
0030	GLEI	Added "GLEI" as an additional information for counterparty	GLEI (Global Legal Entity Identifier) number for the counterparty
0040	UAE Tax Identifier	Added "UAE Tax Identifier" as an additional information for counterparty	UAE Tax Identifier for the counterparty
0050	Borrower Type Specify as "S" for Single or "G" for Group or "C" for Group Company or "I" for Self-Sustainable Group Companies Type of connection—"CR" for Control relationship and "EI" for Economic interdependence	Modified "Borrower Type Specify as "S" for Single or "G" for Group or "C" for Group Company or "I" for Self-Sustainable Group Companies Type of connection—"CR" for Control relationship and "EI" for Economic interdependence" to accommodate the connected counterparties in reporting template	Dropdown for connected counterparty borrowers: Select 'CR' for Control Relationship or 'EI' for Economic Interdependence, as per regulations

Col	Name	Description of Change	Guidance																				
0070	Connected counterparty	Added "Connected counterparty "to accommodate the connected counterparties in reporting template	Name of the counterparty with which the counterpart is connected																				
0100	Classification of large exposure	Added "Classification of large exposure"	Dropdown for Counterparty Classification as per Large Exposure Reporting Requirements																				
0210	Total outstanding exposure	Added "Total outstanding exposure" as additional details for outstanding exposure	Calculated field																				
0220	Of which: Exposure classified under stage 3	Added "Of which: Exposure classified under stage 3" as additional details for outstanding exposure	Exposure of the counterparty classified under Stage 3																				
0230	Value adjustments and provisions	Added "Value adjustments and provisions" as an additional information for counterparty	Value adjustment or any provisions made for the counterparty.																				
0240	Credit Risk Mitigation Type	Added "Credit Risk Mitigation Type" as an additional information for counterparty	<p>List for credit mitigation type as per large exposure reporting given in below table. If multiple securities are present, use all security codes separated by commas.</p> <table border="1"> <thead> <tr> <th>Code</th> <th>Description</th> </tr> </thead> <tbody> <tr> <td>A</td> <td>Cash (as well as certificates of deposit or comparable instruments issued by the lending bank) on deposit with the bank which is incurring the counterparty exposure. Note 1: Cash funded credit linked notes issued by the bank against exposures in the banking book which fulfil the criteria for credit derivatives will be treated as cash collateralised transactions. Note 2: When cash on deposit, certificates of deposit or comparable instruments issued by the lending bank are held as collateral at a third-party bank in a noncustodial arrangement, if they are openly pledged/assigned to the lending bank and if the pledge/assignment is unconditional and irrevocable, the exposure amount covered by the collateral (after any necessary haircuts for currency risk) will receive the risk weight of the third-party bank;</td> </tr> <tr> <td>B</td> <td>Gold</td> </tr> <tr> <td>C</td> <td>Debt securities rated by a recognised external credit assessment institution where these are either: Rated at least BBB- when issued by sovereigns or PSEs that are treated as sovereigns by the Central Bank; or At least BBB- when issued by other entities (including banks and securities firms); or At least A-3/P-3 for short-term debt instruments.</td> </tr> <tr> <td>D</td> <td>Debt securities not rated by a recognised external credit assessment institution where these are: Issued by a bank; and Listed on a recognised exchange; and Classified as senior debt; and All rated issues of the same seniority by the issuing bank must be rated at least BBB- or A-3/P-3 by a recognised external credit assessment institution; and The bank holding the securities as collateral has no information to suggest that the issue justifies a rating below BBB- or A-3/P-3 (as applicable); and The Central Bank is sufficiently confident about the market liquidity of the security.</td> </tr> <tr> <td>E</td> <td>Equities (including convertible bonds) as per paragraph 95 of the CBUAE Standards re Capital Adequacy of Banks in the UAE</td> </tr> <tr> <td>F</td> <td>Equities (including convertible bonds) as per paragraph 96 of the CBUAE Standards re Capital Adequacy of Banks in the UAE</td> </tr> <tr> <td>G</td> <td>UCITS and mutual funds as per paragraph 95 of the CBUAE Standards re Capital Adequacy in the UAE</td> </tr> <tr> <td>H</td> <td>UCITS and mutual funds as per paragraph 96 of the CBUAE Standards re Capital Adequacy in the UAE</td> </tr> <tr> <td>I</td> <td>Eligible Guarantees as prescribed in CBUAE Standards re Capital Adequacy in the UAE</td> </tr> </tbody> </table>	Code	Description	A	Cash (as well as certificates of deposit or comparable instruments issued by the lending bank) on deposit with the bank which is incurring the counterparty exposure. 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D	Debt securities not rated by a recognised external credit assessment institution where these are: Issued by a bank; and Listed on a recognised exchange; and Classified as senior debt; and All rated issues of the same seniority by the issuing bank must be rated at least BBB- or A-3/P-3 by a recognised external credit assessment institution; and The bank holding the securities as collateral has no information to suggest that the issue justifies a rating below BBB- or A-3/P-3 (as applicable); and The Central Bank is sufficiently confident about the market liquidity of the security.	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H	UCITS and mutual funds as per paragraph 96 of the CBUAE Standards re Capital Adequacy in the UAE																						
I	Eligible Guarantees as prescribed in CBUAE Standards re Capital Adequacy in the UAE																						
0260	Collateral Value after hair cut	Added "Collateral Value after hair cut" as an additional information for counterparty	Value of the collateral after applying haircut.																				
0270	CBUAE Classification	Added "CBUAE Classification" as an additional information for counterparty	Dropdown for CBUAE Staging Classification of Counterparty's Exposure.																				

Col	Name	Description of Change	Guidance
0320	Date of Maximum Exposure before CRM in reporting period	Added "Date of Maximum Exposure before CRM in reporting period" as an additional information for counterparty	Date of Maximum Exposure before applying CRM during the reporting period
0330	Maximum Exposure before CRM in reporting period	Added "Maximum Exposure before CRM in reporting period" as an additional information for counterparty	Maximum exposure before applying CRM during the reporting period on the date specified in Column ID 0320.
0340	Remarks/ Additional Information	Added "Remarks /Additional Information" as an additional information for counterparty	Remarks/ Additional Information the LFI might wish to communicate with CBUAE

6.2. BRF 6.2 LE UAE Federal Government, its non-commercial entities, Central Banks and Other Foreign Sovereigns

Col	Name	Description of Change	Guidance
0020	CIN	Added "CIN" as an additional information for counterparty	Customer Identification Number (CIN) for counterparty as per CBUAE CCSYS
0030	GLEI	Added "GLEI" as an additional information for counterparty	GLEI (Global Legal Entity Identifier) number for the counterparty
0140	Total outstanding exposure	Added "Total outstanding exposure" as additional details for outstanding exposure	Calculated field
0150	Value adjustments and provisions	Modified "Value adjustments and provisions" as an additional information for counterparty	Value adjustment or any provisions made for the counterparty.
0200	Total exposures (CCF based) without the effects of Credit Risk Mitigation	Added "Total exposures (CCF based) without the effects of Credit Risk Mitigation" as an additional information for counterparty	Calculated field
0220	As % of Tier 1 Capital without the effects of Credit Risk Mitigation	Added "As % of Tier 1 Capital without the effects of Credit Risk Mitigation" as an additional information for counterparty	Calculated field
0240	Date of Maximum Exposure before CRM in reporting period	Added "Date of Maximum Exposure before CRM in reporting period" as an additional information for counterparty	Date of Maximum Exposure before applying CRM during the reporting period
0250	Maximum Exposure before CRM in reporting period	Added "Maximum Exposure before CRM in reporting period" as an additional information for counterparty	Maximum exposure before applying CRM during the reporting period on the date specified in Column ID 0240.

6.3. BRF 6.3 LE UAE Local Government and their non-commercial entities

The report must include all exposures where the total outstanding exposure (as shown in column 0150) exceeds 10% of Tier 1 capital at any point during the reporting period, based on end-of-day inter day balances.

A self-sustaining entity will be reported under the group, but it will not be included in the group's exposure calculation.

Col	Name	Description of Change	Guidance
0030	CIN	Added "CIN" as an additional information for counterparty	Customer Identification Number as per CBUAE CCSYS.
0040	GLEI	Added "GLEI" as an additional information for counterparty	GLEI (Global Legal Entity Identifier) number for the counterparty
0150	Total outstanding exposure	Added "Total outstanding exposure" as additional details for outstanding exposure	Calculated field
0160	Of which: Exposure classified under stage 3	Added "Of which: Exposure classified under stage 3" as additional details for outstanding exposure	Exposure of the counterparty classified under Stage 3
0170	Value adjustments and provisions	Modified "Value adjustments and provisions" as an additional information for counterparty	Value adjustment or any provisions made for the counterparty.
0220	Total exposures (CCF based) without the effects of Credit Risk Mitigation	Added "Total exposures (CCF based) without the effects of Credit Risk Mitigation" as an additional information for counterparty	Calculated field
0240	As % of Tier 1 Capital without the effects of Credit Risk Mitigation	Added "As % of Tier 1 Capital without the effects of Credit Risk Mitigation" as an additional information for counterparty	Calculated field
0260	Date of Maximum Exposure before CRM in reporting period	Added "Date of Maximum Exposure before CRM in reporting period" as an additional information for counterparty	Date of Maximum Exposure before applying CRM during the reporting period
0270	Maximum Exposure before CRM in reporting period	Added "Maximum Exposure before CRM in reporting period" as an additional information for counterparty	Maximum exposure before applying CRM during the reporting period on the date specified in Column ID 0260.

6.4. BRF 6.4 LE Commercial entities of UAE Federal and Local Government

The report must include all exposures where the total outstanding exposure (as shown in column 0180) exceeds 10% of Tier 1 capital at any point during the reporting period, based on end-of-day inter day balances.

A self-sustaining entity will be reported under the group, but it will not be included in the group's exposure calculation.

Col	Name	Description of Change	Guidance
0030	CIN	Added "CIN" as an additional information for counterparty	Customer Identification Number as per CBUAE CCSYS.
0040	GLEI	Added "GLEI" as an additional information for counterparty	GLEI (Global Legal Entity Identifier) number for the counterparty
0180	Total outstanding exposure	Added "Total outstanding exposure" as additional details for outstanding exposure	Calculated field
0190	Of which: Exposure classified under stage 3	Added "Of which: Exposure classified under stage 3" as additional details for outstanding exposure	Exposure of the counterparty classified under Stage 3
0200	Value adjustments and provisions	Modified "Value adjustments and provisions" as an additional information for counterparty	Value adjustment or any provisions made for the counterparty.
0250	Total exposures (CCF based) without the effects of Credit Risk Mitigation	Added "Total exposures (CCF based) without the effects of Credit Risk Mitigation" as an additional information for counterparty	Calculated field
0280	As % of Tier 1 Capital without the effects of Credit Risk Mitigation	Added "As % of Tier 1 Capital without the effects of Credit Risk Mitigation" as an additional information for counterparty	Calculated field
0290	Date of Maximum Exposure before CRM in reporting period	Added "Date of Maximum Exposure before CRM in reporting period" as an additional information for counterparty	Date of Maximum Exposure before applying CRM during the reporting period
0300	Maximum Exposure before CRM in reporting period	Added "Maximum Exposure before CRM in reporting period" as an additional information for counterparty	Maximum exposure before applying CRM during the reporting period on the date specified in Column ID 0290.

6.5. BRF 6.5 LE Self-sustainable Commercial entities of UAE Federal and Local Governments

The report must include all exposures where the total outstanding exposure (as shown in column 0180) exceeds 10% of Tier 1 capital at any point during the reporting period, based on end-of-day inter day balances.

Col	Name	Description of Change	Guidance
0030	CIN	Added "CIN" as an additional information for counterparty	Customer Identification Number as per CBUAE CCSYS.

Col	Name	Description of Change	Guidance
0040	GLEI	Added "GLEI" as an additional information for counterparty	GLEI (Global Legal Entity Identifier) number for the counterparty
0180	Total outstanding exposure	Added "Total outstanding exposure" as additional details for outstanding exposure	Calculated field
0190	Of which: Exposure classified under stage 3	Added "Of which: Exposure classified under stage 3" as additional details for outstanding exposure	Exposure of the counterparty classified under Stage 3
0200	Value adjustments and provisions	Modified "Value adjustments and provisions" as an additional information for counterparty	Value adjustment or any provisions made for the counterparty.
0250	Total exposures (CCF based) without the effects of Credit Risk Mitigation	Added "Total exposures (CCF based) without the effects of Credit Risk Mitigation" as an additional information for counterparty	Calculated field
0270	As % of Tier 1 Capital without the effects of Credit Risk Mitigation	Added "As % of Tier 1 Capital without the effects of Credit Risk Mitigation" as an additional information for counterparty	Calculated field
0290	Date of Maximum Exposure before CRM in reporting period	Added "Date of Maximum Exposure before CRM in reporting period" as an additional information for counterparty	Date of Maximum Exposure before applying CRM during the reporting period
0300	Maximum Exposure before CRM in reporting period	Added "Maximum Exposure before CRM in reporting period" as an additional information for counterparty	Maximum exposure before applying CRM during the reporting period on the date specified in Column ID 0290.

6.6. BRF 6.6 LE Single Borrower or a group of related borrower

The report must include all exposures where the total outstanding exposure (as shown in column 0180) exceeds 10% of Tier 1 capital at any point during the reporting period, based on end-of-day inter day balances.

A self-sustaining entity will be reported under the group, but it will not be included in the group's exposure calculation.

Col	Name	Description of Change	Guidance
0020	CIN	Added "CIN" as an additional information for counterparty	Customer Identification Number as per CBUAE CCSYS.
0030	GLEI	Added "GLEI" as an additional information for counterparty	GLEI (Global Legal Entity Identifier) number for the counterparty
0180	Total outstanding exposure	Added "Total outstanding exposure" as additional details for outstanding exposure	Calculated field

Col	Name	Description of Change	Guidance
0190	Of which: Exposure classified under stage 3	Added "Of which: Exposure classified under stage 3" as additional details for outstanding exposure	Exposure of the counterparty classified under Stage 3
0200	Value adjustments and provisions	Modified "Value adjustments and provisions" as an additional information for counterparty	Value adjustment or any provisions made for the counterparty.
0250	Total exposures (CCF based) without the effects of Credit Risk Mitigation	Added "Total exposures (CCF based) without the effects of Credit Risk Mitigation" as an additional information for counterparty	Calculated field
0270	As % of Tier 1 Capital without the effects of Credit Risk Mitigation	Added "As % of Tier 1 Capital without the effects of Credit Risk Mitigation" as an additional information for counterparty	Calculated field
0290	Date of Maximum Exposure before CRM in reporting period	Added "Date of Maximum Exposure before CRM in reporting period" as an additional information for counterparty	Date of Maximum Exposure before applying CRM during the reporting period
0300	Maximum Exposure before CRM in reporting period	Added "Maximum Exposure before CRM in reporting period" as an additional information for counterparty	Maximum exposure before applying CRM during the reporting period on the date specified in Column ID 0290.

6.7. BRF 6.7 LE Major Shareholders and their related entities

The report must include all exposures where the total outstanding exposure (as shown in column 0180) exceeds 10% of Tier 1 capital at any point during the reporting period, based on end-of-day inter day balances.

A self-sustaining entity will be reported under the group, but it will not be included in the group's exposure calculation.

Col	Name	Description of Change	Guidance
0020	CIN	Added "CIN" as an additional information for counterparty	Customer Identification Number as per CBUAE CCSYS.
0030	GLEI	Added "GLEI" as an additional information for counterparty	GLEI (Global Legal Entity Identifier) number for the counterparty
0180	Total outstanding exposure	Added "Total outstanding exposure" as additional details for outstanding exposure	Calculated field
0190	Of which: Exposure classified under stage 3	Added "Of which: Exposure classified under stage 3" as additional details for outstanding exposure	Exposure of the counterparty classified under Stage 3

Col	Name	Description of Change	Guidance
0200	Value adjustments and provisions	Modified "Value adjustments and provisions" as an additional information for counterparty	Value adjustment or any provisions made for the counterparty.
0250	Total exposures (CCF based) without the effects of Credit Risk Mitigation	Added "Total exposures (CCF based) without the effects of Credit Risk Mitigation" as an additional information for counterparty	Calculated field
0270	As % of Tier 1 Capital without the effects of Credit Risk Mitigation	Added "As % of Tier 1 Capital without the effects of Credit Risk Mitigation" as an additional information for counterparty	Calculated field
0290	Date of Maximum Exposure before CRM in reporting period	Added "Date of Maximum Exposure before CRM in reporting period" as an additional information for counterparty	Date of Maximum Exposure before applying CRM during the reporting period
0300	Maximum Exposure before CRM in reporting period	Added "Maximum Exposure before CRM in reporting period" as an additional information for counterparty	Maximum exposure before applying CRM during the reporting period on the date specified in Column ID 0290.

6.8. BRF 6.8 LE Domestic Interbank Exposures

Col	Name	Description of Change	Guidance
0060	Capital Market exposure	Added "Capital Market exposure" as additional details for outstanding exposure	Capital market exposure with the counterparty
0100	Indirect Exposure	Added "Indirect Exposure" as additional details for outstanding exposure	Part of the indirect exposure to the counterparty, such as the CRM provider, for exposure calculation
0110	Total outstanding exposure	Added "Total outstanding exposure" as additional details for outstanding exposure	Calculated field
0120	Value adjustments and provisions	Modified "Value adjustments and provisions" as an additional information for counterparty	Value adjustment or any provisions made for the counterparty.
0170	Total exposures (CCF based) without the effects of Credit Risk Mitigation	Added "Total exposures (CCF based) without the effects of Credit Risk Mitigation" as an additional information for counterparty	Calculated field
0190	As % of Tier 1 Capital without the effects of Credit Risk Mitigation	Added "As % of Tier 1 Capital without the effects of Credit Risk Mitigation" as an additional information for counterparty	Calculated field

6.9. BRF 6.9 Overseas interbank exposures

Col	Name	Description of Change	Guidance
0060	Capital Market exposure	Added "Capital Market exposure" as additional details for outstanding exposure	Capital market exposure with the counterparty
0100	Indirect Exposure	Added "Indirect Exposure" as additional details for outstanding exposure	Part of the indirect exposure to the counterparty, such as the CRM provider, for exposure calculation
0110	Total outstanding exposure	Added "Total outstanding exposure" as additional details for outstanding exposure	Calculated field
0120	Value adjustments and provisions	Modified "Value adjustments and provisions" as an additional information for counterparty	Value adjustment or any provisions made for the counterparty.
0170	Total exposures (CCF based) without the effects of Credit Risk Mitigation	Added "Total exposures (CCF based) without the effects of Credit Risk Mitigation" as an additional information for counterparty	Calculated field
0190	As % of Tier 1 Capital without the effects of Credit Risk Mitigation	Added "As % of Tier 1 Capital without the effects of Credit Risk Mitigation" as an additional information for counterparty	Calculated field

6.10. BRF 6.10 LE within a Banking Groups

The report must include all exposures where the total outstanding exposure (as shown in column 0180) exceeds 10% of Tier 1 capital at any point during the reporting period, based on end-of-day inter day balances.

A self-sustaining entity will be reported under the group, but it will not be included in the group's exposure calculation.

Col	Name	Description of Change	Guidance
0020	CIN	Added "CIN" as an additional information for counterparty	Customer Identification Number as per CBUAE CCSYS.
0030	GLEI	Added "GLEI" as an additional information for counterparty	GLEI (Global Legal Entity Identifier) number for the counterparty
0130	Total outstanding exposure	Added "Total outstanding exposure" as additional details for outstanding exposure	Calculated field
0140	Of which: Exposure classified under stage 3	Added "Of which: Exposure classified under stage 3" as additional details for outstanding exposure	Exposure of the counterparty classified under Stage 3
0150	Value adjustments and provisions	Modified "Value adjustments and provisions" as an additional information for counterparty	Value adjustment or any provisions made for the counterparty.

Col	Name	Description of Change	Guidance
0200	Total exposures (CCF based) without the effects of Credit Risk Mitigation	Added "Total exposures (CCF based) without the effects of Credit Risk Mitigation" as an additional information for counterparty	Calculated field
0220	As % of Tier 1 Capital without the effects of Credit Risk Mitigation	Added "As % of Tier 1 Capital without the effects of Credit Risk Mitigation" as an additional information for counterparty	Calculated field
0240	Date of Maximum Exposure before CRM in reporting period	Added "Date of Maximum Exposure before CRM in reporting period" as an additional information for counterparty	Date of Maximum Exposure before applying CRM during the reporting period
0250	Maximum Exposure before CRM in reporting period	Added "Maximum Exposure before CRM in reporting period" as an additional information for counterparty	Maximum exposure before applying CRM during the reporting period on the date specified in Column ID 0240.

6.11. BRF 6.11 LE Board members

The report must include all exposures where the total outstanding exposure (as shown in column 0180) exceeds 10% of Tier 1 capital at any point during the reporting period, based on end-of-day inter day balances.

A self-sustaining entity will be reported under the group, but it will not be included in the group's exposure calculation.

Col	Name	Description of Change	Guidance
0020	CIN	Added "CIN" as an additional information for counterparty	Customer Identification Number as per CBUAE CCSYS.
0030	GLEI	Added "GLEI" as an additional information for counterparty	GLEI (Global Legal Entity Identifier) number for the counterparty
0100	Total outstanding exposure	Added "Total outstanding exposure" as additional details for outstanding exposure	Calculated field
0110	Value adjustments and provisions	Modified "Value adjustments and provisions" as an additional information for counterparty	Value adjustment or any provisions made for the counterparty.
0160	Total exposures (CCF based) without the effects of Credit Risk Mitigation	Added "Total exposures (CCF based) without the effects of Credit Risk Mitigation" as an additional information for counterparty	Calculated field

Col	Name	Description of Change	Guidance
0180	As % of Tier 1 Capital without the effects of Credit Risk Mitigation	Added "As % of Tier 1 Capital without the effects of Credit Risk Mitigation" as an additional information for counterparty	Calculated field
0200	Date of Maximum Exposure before CRM in reporting period	Added "Date of Maximum Exposure before CRM in reporting period" as an additional information for counterparty	Date of Maximum Exposure before applying CRM during the reporting period
0210	Maximum Exposure before CRM in reporting period	Added "Maximum Exposure before CRM in reporting period" as an additional information for counterparty	Maximum exposure before applying CRM during the reporting period on the date specified in Column ID 0200.

6.12. BRF 6.12 Loans and Advances made to Bank Staff

No changes have been introduced in the Banking Return Form; it remains the same as the erstwhile BRF 87.

7. Domain 7: Market Risk

7.1. BRF 7.1 List of Securities and Financial Assets

Col	Name	Description of Change	Guidance
0020	Basis Point Value (DV01)	Introduced DV01 for more granular information at instrument level	The change in the price of debt instrument due to a 1% change in the interest rates as of reporting date.
0030	Credit Spread Sensitivity (CS01)	Introduced CS01 for more granular information at instrument level	The change in the price of debt instrument due to 1% change in the credit spreads as of reporting date.
0040	Issued By	Introduced "Issued by" for more granular information at instrument level	Select the issuing entity of the instrument from the drop-down
0050	Modified Duration	Introduced "Modified Duration" for more granular information at instrument level	Mention modified duration of the debt instrument
0060	Residual Maturity (in months)	Introduced "Residual Maturity" for more granular information at instrument level	Mention residual maturity (in months) for debt instrument
0120	Unrealized losses	Introduced "Unrealized losses" for more granular information at instrument level	The amount of unrealized gains/losses on an instrument as of reporting date.
0130	Net Book value (Inclusive of amortizing/premium discounting)	Introduced "Net Book Value" for more granular information at instrument level	Mention the Net Book Value of instrument after adjusting for amortization /premium discounting

7.2. BRF 7.2 Derivatives Base

No changes have been introduced in the Banking Return Form; it remains the same as the erstwhile BRF 152.

7.3. BRF 7.3 Derivatives Expanded

Col	Name	Description of Change	Guidance
0020	Hedging	Introduced further break-down of notional amount into Hedging, Trading and into Resident and Non -Resident. Also based on different time buckets.	Notional amount of derivatives related to hedging activities
0030	Trading		Notional amount of derivatives related to trading activities
0040	Resident		Notional amount of derivatives related to Residents
0050	Non-Resident		Notional amount of derivatives related to Non-Residents
0060	within 1 year		Notional amount of derivatives maturing within 1 year
0070	1 and 3 years		Notional amount of derivatives maturing within 1 and 3 years
0080	over 3 years		Notional amount of derivatives maturing over 3 years
0130 - 0180	Hedging		Net gain/loss from the change in the value of underlying activities related to Hedging
0190 - 0240	Trading	Introduced Hedging and Trading as a breakdown for Net gain/loss due to change in the value of underlying	Net gain/loss from the change in the value of underlying in activities related to Trading
0250 - 0300	Hedging		Net gain/loss from the parallel shift in yield curve in activities related to Hedging
0310 - 0360	Trading		Net gain/loss from the parallel shift in yield curve in activities related to Trading
0370	Bought	Introduced Bought and Sold as a breakdown for Hedging under Net Delta position	Net delta position under hedging for currency options bought
0380	Sold		Net delta position under hedging for currency options sold
0390	Bought	Introduced Bought and Sold as a breakdown for Trading under Net Delta position	Net delta position under trading for currency options bought
0400	Sold		Net delta position under trading for currency options sold
0410	Protection bought	Introduced Hedging and Trading as a breakdown for Net Gain/Loss	Net gain/loss on CDS protection bought
0420	Protection Sold		Net gain/loss on CDS protection sold

7.4. BRF 7.4 GCC Countries - Non-Resident Investments by Counterparty

No changes have been introduced in the Banking Return Form; it remains the same as the erstwhile BRF 206.

8. Domain 8: Operational Risk

8.1. BRF 8.1 Legal Status of Loans to Individuals

No changes have been introduced in the Banking Return Form; it remains the same as the erstwhile BRF 62.

8.2. BRF 8.2 Employment Data of UAE Nationals and Others

No changes have been introduced in the Banking Return Form; it remains the same as the erstwhile BRF 70.

8.3. BRF 8.3 Details of Plastic Money

No changes have been introduced in the Banking Return Form; it remains the same as the erstwhile BRF 71.

8.4. BRF 8.4 Top 50 Dormant Accounts

No changes have been introduced in the Banking Return Form; it remains the same as the erstwhile BRF 102.

8.5. BRF 8.5 Dormant Accounts

No changes have been introduced in the Banking Return Form; it remains the same as the erstwhile BRF 103.

8.6. BRF 8.6 List of Outsourcing Contracts

Col	Name	Description of Change	Guidance
0010	Outsourced Activity Domain	Introduced drop down for “Outsourced Activity Domain”	Select from various categories of outsourced activity. Refer note 2 in the template for detailed list and description of activities
0040	Department responsible for outsourcing activity	Introduced department responsible for outsourcing activity	Mention the department responsible for outsourcing activity
0050	Outsourcing activity Core/Non-Core	Introduced drop down for “Outsourcing activity Core/ Non-core”	Select whether the outsourced activity is Core activity or non-core activity
0070	Total Number of Outsourced Jobs	Introduced drop down for Total Number of Outsourced Jobs	Select from the range the number of outsourced activities
0080	Number of Critical Outsourced Jobs	Introduced drop down for Number of Critical Outsourced Jobs	Select from the range the number of critical outsourced jobs
0090	Data Access by Third Parties	Introduced drop down for Data Access by Third Parties	Select from drop down whether third parties can access data
0100	Nature of Data Involved	Introduced drop down for Nature of Data Involved	Select the highest category of sensitivity in case multiple sets of data are involved

Col	Name	Description of Change	Guidance
0110	Is the Service provider Owned by the Bank?	Introduced drop down for is the Service provider Owned by the Bank	Select from drop-down whether service provider owned by the Bank
0130	Country of Registration of the Vendor	Introduced drop down for Country of Registration of the Vendor	Select country of registration of the vendor (Country of the parent)
0160	Countries where the Service is to be Performed	Introduced drop down for countries where the Service is to be performed	Incase multiple countries, select the country based on the materiality of the operation performed
0170	Countries where Data is or may be Stored	Introduced drop down for Countries where Data is or may be Stored	Incase multiple countries, select the country based on the materiality of the operation performed
0230	Outcome of the Risk Assessment	Introduced drop down for Outcome of the Risk Assessment	Select from the drop down the outcome of the risk assessment
0240	Substitutability	Introduced drop down for Substitutability	Select from the drop down whether activity can be substituted
0250	Time Critical Operation	Introduced drop down for Time Critical Operation	Select from the drop down whether the operation is time critical

8.7. BRF 8.7 Gross Losses by Business Lines and Event Types (New)

Row	Name	Guidance
0010	CORPORATE FINANCE	<p>Underwriting of financial instruments or placing of financial instruments on a firm commitment basis</p> <p>Services related to underwriting</p> <p>Investment advice</p> <p>Advice to undertakings on capital structure, industrial strategy and related matters and advice and services relating to the mergers and the purchase of undertakings</p> <p>Investment research and financial analysis and other forms of general recommendation relating to transactions in financial instruments</p>
0020	Number of events (new events)	<p>Number of loss events (new loss events)</p> <p>The number of loss events is the number of loss events for which gross losses were accounted for within the reporting reference period.</p> <p>The number of loss events shall refer to “new events”, i.e. operational risk events:</p> <ul style="list-style-type: none"> (i) “accounted for the first time” within the reporting reference period; or (ii) “accounted for the first time” within a previous reporting reference period, where the loss event was not included in any previous supervisory report, e.g. because it was identified as operational risk loss event only in the current reporting reference period or because the accumulated loss attributable to that loss event (i.e. the original loss plus / minus all loss adjustments made in previous reporting reference periods) exceeded the internal data collection threshold only in the current reporting reference period.

Row	Name	Guidance
		'New loss events' do not include loss events "accounted for the first time" within a previous reporting reference period, which were already included in previous supervisory reports.
0030	Gross loss amount (new events)	<p>Gross loss amount (new loss events)</p> <p>The gross loss amount shall be the gross loss amounts pertinent to operational risk loss events (e.g., direct charges, provisions, settlements). All losses related to a single loss event which are accounted for within the reporting reference period shall be summed up and considered as the gross loss for that loss event for that reporting reference period.</p> <p>The reported gross loss amount shall refer to "new loss events" as referred to in the row above of this table. For loss events "accounted for the first time" within a previous reporting reference period which were not included in any previous supervisory report, the total loss accumulated until the reporting reference date (i.e., the original loss plus / minus all loss adjustments made in previous reporting reference periods) shall be reported as the gross loss at the reporting reference date.</p> <p>The amounts to be reported shall not take into account obtained recoveries.</p>
0040	Number of events subject to loss adjustments	<p>Number of loss events subject to loss adjustments</p> <p>The number of loss events subject to loss adjustments shall be the number of operational risk loss events "accounted for the first time" in previous reporting reference periods and already included in previous reports, for which loss adjustments were made in the current reporting reference period.</p> <p>Where more than one loss adjustment was made for a loss event within the reporting reference period, the sum of those loss adjustments shall be counted as one adjustment in the period.</p>
0050	Loss adjustments relating to previous reporting periods	<p>Loss adjustments relating to previous reporting periods</p> <p>Loss adjustments relating to previous reporting reference periods shall the sum of the following elements (positive or negative):</p> <ul style="list-style-type: none"> <li data-bbox="523 1284 1527 1438">(i) the gross loss amounts pertinent to positive loss adjustments made within the reporting reference period (e.g. increase of provisions, linked loss events, additional settlements) of operational risk events "accounted for the first time" and reported in previous reporting reference periods; <li data-bbox="523 1438 1527 1592">(ii) the gross loss amounts pertinent to negative loss adjustments made within the reporting reference period (e.g. due to decrease of provisions) of operational risk loss events "accounted for the first time" and reported in previous reporting reference periods. <p>Where more than one loss adjustment was made for a loss event within the reporting reference period, the amounts of all those loss adjustments shall be summed up, taking into account the sign of the adjustments (positive, negative). That sum shall be considered as the loss adjustment for that loss event for that reporting reference period.</p> <p>Where, due to a negative loss adjustment, the adjusted loss amount attributable to a loss event falls below the internal data collection threshold of the institution, the institution shall report the total loss amount for that</p>

Row	Name	Guidance
		<p>loss event accumulated until the last time when the event was reported for a December reference date (i.e. the original loss plus / minus all loss adjustments made in previous reporting reference periods) with a negative sign instead of the amount of the negative loss adjustment itself.</p> <p>The amounts to be reported shall not take into account obtained recoveries.</p>
0060	Maximum single loss in the given period	<p>Maximum single loss</p> <p>The maximum single loss is the larger of:</p> <ul style="list-style-type: none"> (i) the largest gross loss amount related to a loss event reported for the first time within the reporting reference period; and (ii) the largest positive loss adjustment amount (as referred to in row ID 0040, 0130, ..., 0760 above) related to a loss event reported for the first time within a previous reporting reference period. <p>The amounts to be reported shall not take into account obtained recoveries.</p>
0070	Sum of the five largest losses in the given period	<p>Sum of the five largest losses</p> <p>The sum of the five largest losses shall be the sum of the five largest amounts amongst:</p> <ul style="list-style-type: none"> (i) the gross loss amounts for loss events reported for the first time within the reporting reference period; and (ii) the positive loss adjustment amounts (as defined for rows 0040, 0130, ..., 0760 above) relating to loss events reported for the first time within a previous reporting reference period. The amount which can qualify as one of the five largest ones shall be the amount of the loss adjustment itself, not the total loss associated with the respective loss event before or after the loss adjustment. <p>The amounts to be reported shall not take into account obtained recoveries.</p>
0080	Total direct loss recovery in the given period	<p>Total direct loss recovery</p> <p>Direct loss recoveries shall be all loss recoveries obtained, except those obtained from insurance and other risk transfer mechanisms</p> <p>The total direct loss recovery shall be the sum of all the direct recoveries and adjustments to direct recoveries accounted for within the reporting period and pertinent to operational risk loss events accounted for the first time within the reporting reference period or in previous reporting reference periods.</p>
0090	Total recovery from risk transfer mechanisms in the given period	<p>The total recovery from insurance and other risk transfer mechanisms shall be the sum of all recoveries from insurance and other risk transfer mechanisms and adjustments to such recoveries accounted for within the reporting reference period and pertinent to operational risk loss events accounted for the first time within the reporting reference period or in previous reporting reference periods.</p>
0100	Total gross loss amount from past 5 years	<p>Total gross loss amount from past 5 years</p> <p>The sum gross loss amount incurred in past 5 years that is related to a loss event reported for the first time within the respective reporting reference period; and</p> <p>The loss amount to be reported shall not take into account recoveries obtained, either from direct loss recovery or from insurance and other risk transfer mechanisms</p>
0110	TRADING AND SALES	<p>Dealing on own account</p> <p>Money broking</p>

Row	Name	Guidance
		<p>Reception and transmission of orders in relation to one or more financial instruments Execution of orders on behalf of clients Placing of financial instruments without a firm commitment basis Operation of Multilateral Trading Facilities</p>
0120	Number of events (new events)	<p>Number of loss events (new loss events) The number of loss events is the number of loss events for which gross losses were accounted for within the reporting reference period. The number of loss events shall refer to “new events”, i.e. operational risk events:</p> <ul style="list-style-type: none"> (i) “accounted for the first time” within the reporting reference period; or (ii) “accounted for the first time” within a previous reporting reference period, where the loss event was not included in any previous supervisory report, e.g. because it was identified as operational risk loss event only in the current reporting reference period or because the accumulated loss attributable to that loss event (i.e. the original loss plus / minus all loss adjustments made in previous reporting reference periods) exceeded the internal data collection threshold only in the current reporting reference period. <p>‘New loss events’ do not include loss events “accounted for the first time” within a previous reporting reference period, which were already included in previous supervisory reports.</p>
0130	Gross loss amount (new events)	<p>Gross loss amount (new loss events) The gross loss amount shall be the gross loss amounts pertinent to operational risk loss events (e.g., direct charges, provisions, settlements). All losses related to a single loss event which are accounted for within the reporting reference period shall be summed up and considered as the gross loss for that loss event for that reporting reference period. The reported gross loss amount shall refer to “new loss events” as referred to in the row above of this table. For loss events “accounted for the first time” within a previous reporting reference period which were not included in any previous supervisory report, the total loss accumulated until the reporting reference date (i.e., the original loss plus / minus all loss adjustments made in previous reporting reference periods) shall be reported as the gross loss at the reporting reference date. The amounts to be reported shall not take into account obtained recoveries.</p>
0140	Number of events subject to loss adjustments	<p>Number of loss events subject to loss adjustments The number of loss events subject to loss adjustments shall be the number of operational risk loss events “accounted for the first time” in previous reporting reference periods and already included in previous reports, for which loss adjustments were made in the current reporting reference period. Where more than one loss adjustment was made for a loss event within the reporting reference period, the sum of those loss adjustments shall be counted as one adjustment in the period.</p>

Row	Name	Guidance
0150	Loss adjustments relating to previous reporting periods	<p>Loss adjustments relating to previous reporting periods</p> <p>Loss adjustments relating to previous reporting reference periods shall the sum of the following elements (positive or negative):</p> <ul style="list-style-type: none"> (i) the gross loss amounts pertinent to positive loss adjustments made within the reporting reference period (e.g. increase of provisions, linked loss events, additional settlements) of operational risk events “accounted for the first time” and reported in previous reporting reference periods; (ii) the gross loss amounts pertinent to negative loss adjustments made within the reporting reference period (e.g. due to decrease of provisions) of operational risk loss events “accounted for the first time” and reported in previous reporting reference periods. <p>Where more than one loss adjustment was made for a loss event within the reporting reference period, the amounts of all those loss adjustments shall be summed up, taking into account the sign of the adjustments (positive, negative). That sum shall be considered as the loss adjustment for that loss event for that reporting reference period.</p> <p>Where, due to a negative loss adjustment, the adjusted loss amount attributable to a loss event falls below the internal data collection threshold of the institution, the institution shall report the total loss amount for that loss event accumulated until the last time when the event was reported for a December reference date (i.e. the original loss plus / minus all loss adjustments made in previous reporting reference periods) with a negative sign instead of the amount of the negative loss adjustment itself.</p> <p>The amounts to be reported shall not take into account obtained recoveries.</p>
0160	Maximum single loss	<p>Maximum single loss</p> <p>The maximum single loss is the larger of:</p> <ul style="list-style-type: none"> (i) the largest gross loss amount related to a loss event reported for the first time within the reporting reference period; and (ii) the largest positive loss adjustment amount (as referred to in row ID 0040, 0130, ..., 0760 above) related to a loss event reported for the first time within a previous reporting reference period. <p>The amounts to be reported shall not take into account obtained recoveries.</p>
0170	Sum of the five largest losses	<p>Sum of the five largest losses</p> <p>The sum of the five largest losses shall be the sum of the five largest amounts amongst:</p> <ul style="list-style-type: none"> (i) the gross loss amounts for loss events reported for the first time within the reporting reference period; and (ii) the positive loss adjustment amounts (as defined for rows 0040, 0130, ..., 0760 above) relating to loss events reported for the first time within a previous reporting reference period. The amount which can qualify as one of the five largest ones shall be the amount of the loss adjustment itself, not the total loss associated with the respective loss event before or after the loss adjustment. <p>The amounts to be reported shall not take into account obtained recoveries.</p>

Row	Name	Guidance
0180	Total direct loss recovery	<p>Total direct loss recovery</p> <p>Direct loss recoveries shall be all loss recoveries obtained, except those obtained from insurance and other risk transfer mechanisms</p> <p>The total direct loss recovery shall be the sum of all the direct recoveries and adjustments to direct recoveries accounted for within the reporting period and pertinent to operational risk loss events accounted for the first time within the reporting reference period or in previous reporting reference periods.</p>
0190	Total recovery from insurance and other risk transfer mechanisms	<p>The total recovery from insurance and other risk transfer mechanisms shall be the sum of all recoveries from insurance and other risk transfer mechanisms and adjustments to such recoveries accounted for within the reporting reference period and pertinent to operational risk loss events accounted for the first time within the reporting reference period or in previous reporting reference periods.</p>
0200	Total gross loss amount from past 5 years	<p>Total gross loss amount from past 5 years</p> <p>The sum gross loss amount incurred in past 5 years that is related to a loss event reported for the first time within the respective reporting reference period; and</p> <p>The loss amount to be reported shall not take into account recoveries obtained, either from direct loss recovery or from insurance and other risk transfer mechanisms</p>
0210	RETAIL BANKING	<p>Acceptance of deposits and other repayable funds</p> <p>Lending</p> <p>Financial leasing</p> <p>Guarantees and commitments</p>
0220	Number of events (new events)	<p>Number of loss events (new loss events)</p> <p>The number of loss events is the number of loss events for which gross losses were accounted for within the reporting reference period.</p> <p>The number of loss events shall refer to “new events”, i.e. operational risk events:</p> <ul style="list-style-type: none"> (i) “accounted for the first time” within the reporting reference period; or (ii) “accounted for the first time” within a previous reporting reference period, where the loss event was not included in any previous supervisory report, e.g. because it was identified as operational risk loss event only in the current reporting reference period or because the accumulated loss attributable to that loss event (i.e. the original loss plus / minus all loss adjustments made in previous reporting reference periods) exceeded the internal data collection threshold only in the current reporting reference period. <p>‘New loss events’ do not include loss events “accounted for the first time” within a previous reporting reference period, which were already included in previous supervisory reports.</p>
0230	Gross loss amount (new events)	<p>Gross loss amount (new loss events)</p> <p>The gross loss amount shall be the gross loss amounts pertinent to operational risk loss events (e.g., direct charges, provisions, settlements). All losses related to a single loss event which are accounted for within the reporting reference period shall be summed up and considered as the gross loss for that loss event for that reporting reference period.</p>

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		<p>The reported gross loss amount shall refer to “new loss events” as referred to in the row above of this table. For loss events “accounted for the first time” within a previous reporting reference period which were not included in any previous supervisory report, the total loss accumulated until the reporting reference date (i.e., the original loss plus / minus all loss adjustments made in previous reporting reference periods) shall be reported as the gross loss at the reporting reference date.</p> <p>The amounts to be reported shall not take into account obtained recoveries.</p>
0240	Number of events subject to loss adjustments	<p>Number of loss events subject to loss adjustments</p> <p>The number of loss events subject to loss adjustments shall be the number of operational risk loss events “accounted for the first time” in previous reporting reference periods and already included in previous reports, for which loss adjustments were made in the current reporting reference period.</p> <p>Where more than one loss adjustment was made for a loss event within the reporting reference period, the sum of those loss adjustments shall be counted as one adjustment in the period.</p>
0250	Loss adjustments relating to previous reporting periods	<p>Loss adjustments relating to previous reporting periods</p> <p>Loss adjustments relating to previous reporting reference periods shall the sum of the following elements (positive or negative):</p> <ul style="list-style-type: none"> (i) the gross loss amounts pertinent to positive loss adjustments made within the reporting reference period (e.g. increase of provisions, linked loss events, additional settlements) of operational risk events “accounted for the first time” and reported in previous reporting reference periods; (ii) the gross loss amounts pertinent to negative loss adjustments made within the reporting reference period (e.g. due to decrease of provisions) of operational risk loss events “accounted for the first time” and reported in previous reporting reference periods. <p>Where more than one loss adjustment was made for a loss event within the reporting reference period, the amounts of all those loss adjustments shall be summed up, taking into account the sign of the adjustments (positive, negative). That sum shall be considered as the loss adjustment for that loss event for that reporting reference period.</p> <p>Where, due to a negative loss adjustment, the adjusted loss amount attributable to a loss event falls below the internal data collection threshold of the institution, the institution shall report the total loss amount for that loss event accumulated until the last time when the event was reported for a December reference date (i.e. the original loss plus / minus all loss adjustments made in previous reporting reference periods) with a negative sign instead of the amount of the negative loss adjustment itself.</p> <p>The amounts to be reported shall not take into account obtained recoveries.</p>
0260	Maximum single loss	<p>Maximum single loss</p> <p>The maximum single loss is the larger of:</p> <ul style="list-style-type: none"> (i) the largest gross loss amount related to a loss event reported for the first time within the reporting reference period; and

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		<p>(ii) the largest positive loss adjustment amount (as referred to in row ID 0040, 0130, ..., 0760 above) related to a loss event reported for the first time within a previous reporting reference period.</p> <p>The amounts to be reported shall not take into account obtained recoveries.</p>
0270	Sum of the five largest losses	<p>Sum of the five largest losses</p> <p>The sum of the five largest losses shall be the sum of the five largest amounts amongst:</p> <ul style="list-style-type: none"> (i) the gross loss amounts for loss events reported for the first time within the reporting reference period; and (ii) the positive loss adjustment amounts (as defined for rows 0040, 0130, ..., 0760 above) relating to loss events reported for the first time within a previous reporting reference period. The amount which can qualify as one of the five largest ones shall be the amount of the loss adjustment itself, not the total loss associated with the respective loss event before or after the loss adjustment. <p>The amounts to be reported shall not take into account obtained recoveries.</p>
0280	Total direct loss recovery	<p>Total direct loss recovery</p> <p>Direct loss recoveries shall be all loss recoveries obtained, except those obtained from insurance and other risk transfer mechanisms</p> <p>The total direct loss recovery shall be the sum of all the direct recoveries and adjustments to direct recoveries accounted for within the reporting period and pertinent to operational risk loss events accounted for the first time within the reporting reference period or in previous reporting reference periods.</p>
0290	Total recovery from insurance and other risk transfer mechanisms	<p>The total recovery from insurance and other risk transfer mechanisms shall be the sum of all recoveries from insurance and other risk transfer mechanisms and adjustments to such recoveries accounted for within the reporting reference period and pertinent to operational risk loss events accounted for the first time within the reporting reference period or in previous reporting reference periods.</p>
0300	Total gross loss amount from past 5 years	<p>Total gross loss amount from past 5 years</p> <p>The sum gross loss amount incurred in past 5 years that is related to a loss event reported for the first time within the respective reporting reference period; and</p> <p>The loss amount to be reported shall not take into account recoveries obtained, either from direct loss recovery or from insurance and other risk transfer mechanisms</p>
0310	COMMERCIAL BANKING	<p>Acceptance of deposits and other repayable funds</p> <p>Lending</p> <p>Financial leasing</p> <p>Guarantees and commitments</p>
0320	Number of events (new events)	<p>Number of loss events (new loss events)</p> <p>The number of loss events is the number of loss events for which gross losses were accounted for within the reporting reference period.</p> <p>The number of loss events shall refer to “new events”, i.e. operational risk events:</p> <ul style="list-style-type: none"> (i) “accounted for the first time” within the reporting reference period; or (ii) “accounted for the first time” within a previous reporting reference period, where the loss event was not included in any previous supervisory report,

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		<p>e.g. because it was identified as operational risk loss event only in the current reporting reference period or because the accumulated loss attributable to that loss event (i.e. the original loss plus / minus all loss adjustments made in previous reporting reference periods) exceeded the internal data collection threshold only in the current reporting reference period.</p> <p>‘New loss events’ do not include loss events “accounted for the first time” within a previous reporting reference period, which were already included in previous supervisory reports.</p>
0330	Gross loss amount (new events)	<p>Gross loss amount (new loss events)</p> <p>The gross loss amount shall be the gross loss amounts pertinent to operational risk loss events (e.g., direct charges, provisions, settlements). All losses related to a single loss event which are accounted for within the reporting reference period shall be summed up and considered as the gross loss for that loss event for that reporting reference period.</p> <p>The reported gross loss amount shall refer to “new loss events” as referred to in the row above of this table. For loss events “accounted for the first time” within a previous reporting reference period which were not included in any previous supervisory report, the total loss accumulated until the reporting reference date (i.e., the original loss plus / minus all loss adjustments made in previous reporting reference periods) shall be reported as the gross loss at the reporting reference date.</p> <p>The amounts to be reported shall not take into account obtained recoveries.</p>
0340	Number of events subject to loss adjustments	<p>Number of loss events subject to loss adjustments</p> <p>The number of loss events subject to loss adjustments shall be the number of operational risk loss events “accounted for the first time” in previous reporting reference periods and already included in previous reports, for which loss adjustments were made in the current reporting reference period.</p> <p>Where more than one loss adjustment was made for a loss event within the reporting reference period, the sum of those loss adjustments shall be counted as one adjustment in the period.</p>
0350	Loss adjustments relating to previous reporting periods	<p>Loss adjustments relating to previous reporting periods</p> <p>Loss adjustments relating to previous reporting reference periods shall the sum of the following elements (positive or negative):</p> <ul style="list-style-type: none"> (i) the gross loss amounts pertinent to positive loss adjustments made within the reporting reference period (e.g. increase of provisions, linked loss events, additional settlements) of operational risk events “accounted for the first time” and reported in previous reporting reference periods; (ii) the gross loss amounts pertinent to negative loss adjustments made within the reporting reference period (e.g. due to decrease of provisions) of operational risk loss events “accounted for the first time” and reported in previous reporting reference periods. <p>Where more than one loss adjustment was made for a loss event within the reporting reference period, the amounts of all those loss adjustments shall</p>

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		<p>be summed up, taking into account the sign of the adjustments (positive, negative). That sum shall be considered as the loss adjustment for that loss event for that reporting reference period.</p> <p>Where, due to a negative loss adjustment, the adjusted loss amount attributable to a loss event falls below the internal data collection threshold of the institution, the institution shall report the total loss amount for that loss event accumulated until the last time when the event was reported for a December reference date (i.e. the original loss plus / minus all loss adjustments made in previous reporting reference periods) with a negative sign instead of the amount of the negative loss adjustment itself.</p> <p>The amounts to be reported shall not take into account obtained recoveries.</p>
0360	Maximum single loss	<p>Maximum single loss</p> <p>The maximum single loss is the larger of:</p> <ul style="list-style-type: none"> (i) the largest gross loss amount related to a loss event reported for the first time within the reporting reference period; and (ii) the largest positive loss adjustment amount (as referred to in row ID 0040, 0130, ..., 0760 above) related to a loss event reported for the first time within a previous reporting reference period. <p>The amounts to be reported shall not take into account obtained recoveries.</p>
0370	Sum of the five largest losses	<p>Sum of the five largest losses</p> <p>The sum of the five largest losses shall be the sum of the five largest amounts amongst:</p> <ul style="list-style-type: none"> (i) the gross loss amounts for loss events reported for the first time within the reporting reference period; and (ii) the positive loss adjustment amounts (as defined for rows 0040, 0130, ..., 0760 above) relating to loss events reported for the first time within a previous reporting reference period. The amount which can qualify as one of the five largest ones shall be the amount of the loss adjustment itself, not the total loss associated with the respective loss event before or after the loss adjustment. <p>The amounts to be reported shall not take into account obtained recoveries.</p>
0380	Total direct loss recovery	<p>Total direct loss recovery</p> <p>Direct loss recoveries shall be all loss recoveries obtained, except those obtained from insurance and other risk transfer mechanisms</p> <p>The total direct loss recovery shall be the sum of all the direct recoveries and adjustments to direct recoveries accounted for within the reporting period and pertinent to operational risk loss events accounted for the first time within the reporting reference period or in previous reporting reference periods.</p>
0390	Total recovery from insurance and other risk transfer mechanisms	<p>The total recovery from insurance and other risk transfer mechanisms shall be the sum of all recoveries from insurance and other risk transfer mechanisms and adjustments to such recoveries accounted for within the reporting reference period and pertinent to operational risk loss events accounted for the first time within the reporting reference period or in previous reporting reference periods.</p>

Row	Name	Guidance
0400	Total gross loss amount from past 5 years	<p>Total gross loss amount from past 5 years</p> <p>The sum gross loss amount incurred in past 5 years that is related to a loss event reported for the first time within the respective reporting reference period; and</p> <p>The loss amount to be reported shall not take into account recoveries obtained, either from direct loss recovery or from insurance and other risk transfer mechanisms</p>
0410	PAYMENTS AND SETTLEMENT	<p>Money transmission services, Issuing and administering means of payment</p>
0420	Number of events (new events)	<p>Number of loss events (new loss events)</p> <p>The number of loss events is the number of loss events for which gross losses were accounted for within the reporting reference period.</p> <p>The number of loss events shall refer to “new events”, i.e. operational risk events:</p> <ul style="list-style-type: none"> (i) “accounted for the first time” within the reporting reference period; or (ii) “accounted for the first time” within a previous reporting reference period, where the loss event was not included in any previous supervisory report, e.g. because it was identified as operational risk loss event only in the current reporting reference period or because the accumulated loss attributable to that loss event (i.e. the original loss plus / minus all loss adjustments made in previous reporting reference periods) exceeded the internal data collection threshold only in the current reporting reference period. <p>‘New loss events’ do not include loss events “accounted for the first time” within a previous reporting reference period, which were already included in previous supervisory reports.</p>
0430	Gross loss amount (new events)	<p>Gross loss amount (new loss events)</p> <p>The gross loss amount shall be the gross loss amounts pertinent to operational risk loss events (e.g., direct charges, provisions, settlements). All losses related to a single loss event which are accounted for within the reporting reference period shall be summed up and considered as the gross loss for that loss event for that reporting reference period.</p> <p>The reported gross loss amount shall refer to “new loss events” as referred to in the row above of this table. For loss events “accounted for the first time” within a previous reporting reference period which were not included in any previous supervisory report, the total loss accumulated until the reporting reference date (i.e., the original loss plus / minus all loss adjustments made in previous reporting reference periods) shall be reported as the gross loss at the reporting reference date.</p> <p>The amounts to be reported shall not take into account obtained recoveries.</p>
0440	Number of events subject to loss adjustments	<p>Number of loss events subject to loss adjustments</p> <p>The number of loss events subject to loss adjustments shall be the number of operational risk loss events “accounted for the first time” in previous reporting reference periods and already included in previous reports, for which loss adjustments were made in the current reporting reference period.</p> <p>Where more than one loss adjustment was made for a loss event within the reporting</p>

Row	Name	Guidance
		reference period, the sum of those loss adjustments shall be counted as one adjustment in the period.
0450	Loss adjustments relating to previous reporting periods	<p>Loss adjustments relating to previous reporting periods</p> <p>Loss adjustments relating to previous reporting reference periods shall the sum of the following elements (positive or negative):</p> <ul style="list-style-type: none"> (i) the gross loss amounts pertinent to positive loss adjustments made within the reporting reference period (e.g. increase of provisions, linked loss events, additional settlements) of operational risk events “accounted for the first time” and reported in previous reporting reference periods; (ii) the gross loss amounts pertinent to negative loss adjustments made within the reporting reference period (e.g. due to decrease of provisions) of operational risk loss events “accounted for the first time” and reported in previous reporting reference periods. <p>Where more than one loss adjustment was made for a loss event within the reporting reference period, the amounts of all those loss adjustments shall be summed up, taking into account the sign of the adjustments (positive, negative). That sum shall be considered as the loss adjustment for that loss event for that reporting reference period.</p> <p>Where, due to a negative loss adjustment, the adjusted loss amount attributable to a loss event falls below the internal data collection threshold of the institution, the institution shall report the total loss amount for that loss event accumulated until the last time when the event was reported for a December reference date (i.e. the original loss plus / minus all loss adjustments made in previous reporting reference periods) with a negative sign instead of the amount of the negative loss adjustment itself.</p> <p>The amounts to be reported shall not take into account obtained recoveries.</p>
0460	Maximum single loss	<p>Maximum single loss</p> <p>The maximum single loss is the larger of:</p> <ul style="list-style-type: none"> (i) the largest gross loss amount related to a loss event reported for the first time within the reporting reference period; and (ii) the largest positive loss adjustment amount (as referred to in row ID 0040, 0130, ..., 0760 above) related to a loss event reported for the first time within a previous reporting reference period. <p>The amounts to be reported shall not take into account obtained recoveries.</p>
0470	Sum of the five largest losses	<p>Sum of the five largest losses</p> <p>The sum of the five largest losses shall be the sum of the five largest amounts amongst:</p> <ul style="list-style-type: none"> (i) the gross loss amounts for loss events reported for the first time within the reporting reference period; and (ii) the positive loss adjustment amounts (as defined for rows 0040, 0130, ..., 0760 above) relating to loss events reported for the first time within a previous reporting reference period. The amount which can qualify as one of the five largest ones shall be the amount of the loss adjustment itself, not the total loss associated with the respective loss event before or after the

Row	Name	Guidance
		loss adjustment. The amounts to be reported shall not take into account obtained recoveries.
0480	Total direct loss recovery	Total direct loss recovery Direct loss recoveries shall be all loss recoveries obtained, except those obtained from insurance and other risk transfer mechanisms The total direct loss recovery shall be the sum of all the direct recoveries and adjustments to direct recoveries accounted for within the reporting period and pertinent to operational risk loss events accounted for the first time within the reporting reference period or in previous reporting reference periods.
0490	Total recovery from insurance and other risk transfer mechanisms	The total recovery from insurance and other risk transfer mechanisms shall be the sum of all recoveries from insurance and other risk transfer mechanisms and adjustments to such recoveries accounted for within the reporting reference period and pertinent to operational risk loss events accounted for the first time within the reporting reference period or in previous reporting reference periods.
0500	Total gross loss amount from past 5 years	Total gross loss amount from past 5 years The sum gross loss amount incurred in past 5 years that is related to a loss event reported for the first time within the respective reporting reference period; and The loss amount to be reported shall not take into account recoveries obtained, either from direct loss recovery or from insurance and other risk transfer mechanisms
0510	AGENCY SERVICES	Safekeeping and administration of financial instruments for the account of clients, including custodianship and related services such as cash/collateral management
0520	Number of events (new events)	Number of loss events (new loss events) The number of loss events is the number of loss events for which gross losses were accounted for within the reporting reference period. The number of loss events shall refer to “new events”, i.e. operational risk events: <ul style="list-style-type: none"> (i) “accounted for the first time” within the reporting reference period; or (ii) “accounted for the first time” within a previous reporting reference period, where the loss event was not included in any previous supervisory report, e.g. because it was identified as operational risk loss event only in the current reporting reference period or because the accumulated loss attributable to that loss event (i.e. the original loss plus / minus all loss adjustments made in previous reporting reference periods) exceeded the internal data collection threshold only in the current reporting reference period. ‘New loss events’ do not include loss events “accounted for the first time” within a previous reporting reference period, which were already included in previous supervisory reports.
0530	Gross loss amount (new events)	Gross loss amount (new loss events) The gross loss amount shall be the gross loss amounts pertinent to operational risk loss events (e.g., direct charges, provisions, settlements). All losses related to a single loss event which are accounted for within the reporting reference period shall be summed up and considered as the gross loss for that loss event for that reporting reference period.

Row	Name	Guidance
		<p>The reported gross loss amount shall refer to “new loss events” as referred to in the row above of this table. For loss events “accounted for the first time” within a previous reporting reference period which were not included in any previous supervisory report, the total loss accumulated until the reporting reference date (i.e., the original loss plus / minus all loss adjustments made in previous reporting reference periods) shall be reported as the gross loss at the reporting reference date.</p> <p>The amounts to be reported shall not take into account obtained recoveries.</p>
0540	Number of events subject to loss adjustments	<p>Number of loss events subject to loss adjustments</p> <p>The number of loss events subject to loss adjustments shall be the number of operational risk loss events “accounted for the first time” in previous reporting reference periods and already included in previous reports, for which loss adjustments were made in the current reporting reference period.</p> <p>Where more than one loss adjustment was made for a loss event within the reporting reference period, the sum of those loss adjustments shall be counted as one adjustment in the period.</p>
0550	Loss adjustments relating to previous reporting periods	<p>Loss adjustments relating to previous reporting periods</p> <p>Loss adjustments relating to previous reporting reference periods shall the sum of the following elements (positive or negative):</p> <ul style="list-style-type: none"> (i) the gross loss amounts pertinent to positive loss adjustments made within the reporting reference period (e.g. increase of provisions, linked loss events, additional settlements) of operational risk events “accounted for the first time” and reported in previous reporting reference periods; (ii) the gross loss amounts pertinent to negative loss adjustments made within the reporting reference period (e.g. due to decrease of provisions) of operational risk loss events “accounted for the first time” and reported in previous reporting reference periods. <p>Where more than one loss adjustment was made for a loss event within the reporting reference period, the amounts of all those loss adjustments shall be summed up, taking into account the sign of the adjustments (positive, negative). That sum shall be considered as the loss adjustment for that loss event for that reporting reference period.</p> <p>Where, due to a negative loss adjustment, the adjusted loss amount attributable to a loss event falls below the internal data collection threshold of the institution, the institution shall report the total loss amount for that loss event accumulated until the last time when the event was reported for a December reference date (i.e. the original loss plus / minus all loss adjustments made in previous reporting reference periods) with a negative sign instead of the amount of the negative loss adjustment itself.</p> <p>The amounts to be reported shall not take into account obtained recoveries.</p>
0560	Maximum single loss	<p>Maximum single loss</p> <p>The maximum single loss is the larger of:</p> <ul style="list-style-type: none"> (i) the largest gross loss amount related to a loss event reported for the first time within the reporting reference period; and

Row	Name	Guidance
		<p>(ii) the largest positive loss adjustment amount (as referred to in row ID 0040, 0130, ..., 0760 above) related to a loss event reported for the first time within a previous reporting reference period.</p> <p>The amounts to be reported shall not take into account obtained recoveries.</p>
0570	Sum of the five largest losses	<p>Sum of the five largest losses</p> <p>The sum of the five largest losses shall be the sum of the five largest amounts amongst:</p> <ul style="list-style-type: none"> (i) the gross loss amounts for loss events reported for the first time within the reporting reference period; and (ii) the positive loss adjustment amounts (as defined for rows 0040, 0130, ..., 0760 above) relating to loss events reported for the first time within a previous reporting reference period. The amount which can qualify as one of the five largest ones shall be the amount of the loss adjustment itself, not the total loss associated with the respective loss event before or after the loss adjustment. <p>The amounts to be reported shall not take into account obtained recoveries.</p>
0580	Total direct loss recovery	<p>Total direct loss recovery</p> <p>Direct loss recoveries shall be all loss recoveries obtained, except those obtained from insurance and other risk transfer mechanisms</p> <p>The total direct loss recovery shall be the sum of all the direct recoveries and adjustments to direct recoveries accounted for within the reporting period and pertinent to operational risk loss events accounted for the first time within the reporting reference period or in previous reporting reference periods.</p>
0590	Total recovery from insurance and other risk transfer mechanisms	<p>The total recovery from insurance and other risk transfer mechanisms shall be the sum of all recoveries from insurance and other risk transfer mechanisms and adjustments to such recoveries accounted for within the reporting reference period and pertinent to operational risk loss events accounted for the first time within the reporting reference period or in previous reporting reference periods.</p>
0600	Total gross loss amount from past 5 years	<p>Total gross loss amount from past 5 years</p> <p>The sum gross loss amount incurred in past 5 years that is related to a loss event reported for the first time within the respective reporting reference period; and</p> <p>The loss amount to be reported shall not take into account recoveries obtained, either from direct loss recovery or from insurance and other risk transfer mechanisms</p>
0610	ASSET MANAGEMENT	<p>Portfolio management</p> <p>Managing of UCITS</p> <p>Other forms of asset management</p>
0620	Number of events (new events)	<p>Number of loss events (new loss events)</p> <p>The number of loss events is the number of loss events for which gross losses were accounted for within the reporting reference period.</p> <p>The number of loss events shall refer to “new events”, i.e. operational risk events:</p> <ul style="list-style-type: none"> (i) “accounted for the first time” within the reporting reference period; or (ii) “accounted for the first time” within a previous reporting reference period, where the loss event was not included in any previous supervisory report, e.g. because it was identified as operational risk loss event only in the

Row	Name	Guidance
		<p>current reporting reference period or because the accumulated loss attributable to that loss event (i.e. the original loss plus / minus all loss adjustments made in previous reporting reference periods) exceeded the internal data collection threshold only in the current reporting reference period.</p> <p>‘New loss events’ do not include loss events “accounted for the first time” within a previous reporting reference period, which were already included in previous supervisory reports.</p>
0630	Gross loss amount (new events)	<p>Gross loss amount (new loss events)</p> <p>The gross loss amount shall be the gross loss amounts pertinent to operational risk loss events (e.g., direct charges, provisions, settlements). All losses related to a single loss event which are accounted for within the reporting reference period shall be summed up and considered as the gross loss for that loss event for that reporting reference period.</p> <p>The reported gross loss amount shall refer to “new loss events” as referred to in the row above of this table. For loss events “accounted for the first time” within a previous reporting reference period which were not included in any previous supervisory report, the total loss accumulated until the reporting reference date (i.e., the original loss plus / minus all loss adjustments made in previous reporting reference periods) shall be reported as the gross loss at the reporting reference date.</p> <p>The amounts to be reported shall not take into account obtained recoveries.</p>
0640	Number of events subject to loss adjustments	<p>Number of loss events subject to loss adjustments</p> <p>The number of loss events subject to loss adjustments shall be the number of operational risk loss events “accounted for the first time” in previous reporting reference periods and already included in previous reports, for which loss adjustments were made in the current reporting reference period.</p> <p>Where more than one loss adjustment was made for a loss event within the reporting reference period, the sum of those loss adjustments shall be counted as one adjustment in the period.</p>
0650	Loss adjustments relating to previous reporting periods	<p>Loss adjustments relating to previous reporting periods</p> <p>Loss adjustments relating to previous reporting reference periods shall be the sum of the following elements (positive or negative):</p> <ul style="list-style-type: none"> <li data-bbox="523 1480 1519 1628">(i) the gross loss amounts pertinent to positive loss adjustments made within the reporting reference period (e.g. increase of provisions, linked loss events, additional settlements) of operational risk events “accounted for the first time” and reported in previous reporting reference periods; <li data-bbox="523 1628 1519 1776">(ii) the gross loss amounts pertinent to negative loss adjustments made within the reporting reference period (e.g. due to decrease of provisions) of operational risk loss events “accounted for the first time” and reported in previous reporting reference periods. <p>Where more than one loss adjustment was made for a loss event within the reporting reference period, the amounts of all those loss adjustments shall be summed up, taking into account the sign of the adjustments (positive,</p>

Row	Name	Guidance
		<p>negative). That sum shall be considered as the loss adjustment for that loss event for that reporting reference period.</p> <p>Where, due to a negative loss adjustment, the adjusted loss amount attributable to a loss event falls below the internal data collection threshold of the institution, the institution shall report the total loss amount for that loss event accumulated until the last time when the event was reported for a December reference date (i.e. the original loss plus / minus all loss adjustments made in previous reporting reference periods) with a negative sign instead of the amount of the negative loss adjustment itself.</p> <p>The amounts to be reported shall not take into account obtained recoveries.</p>
0660	Maximum single loss	<p>Maximum single loss</p> <p>The maximum single loss is the larger of:</p> <ul style="list-style-type: none"> (i) the largest gross loss amount related to a loss event reported for the first time within the reporting reference period; and (ii) the largest positive loss adjustment amount (as referred to in row ID 0040, 0130, ..., 0760 above) related to a loss event reported for the first time within a previous reporting reference period. <p>The amounts to be reported shall not take into account obtained recoveries.</p>
0670	Sum of the five largest losses	<p>Sum of the five largest losses</p> <p>The sum of the five largest losses shall be the sum of the five largest amounts amongst:</p> <ul style="list-style-type: none"> (i) the gross loss amounts for loss events reported for the first time within the reporting reference period; and (ii) the positive loss adjustment amounts (as defined for rows 0040, 0130, ..., 0760 above) relating to loss events reported for the first time within a previous reporting reference period. The amount which can qualify as one of the five largest ones shall be the amount of the loss adjustment itself, not the total loss associated with the respective loss event before or after the loss adjustment. <p>The amounts to be reported shall not take into account obtained recoveries.</p>
0680	Total direct loss recovery	<p>Total direct loss recovery</p> <p>Direct loss recoveries shall be all loss recoveries obtained, except those obtained from insurance and other risk transfer mechanisms</p> <p>The total direct loss recovery shall be the sum of all the direct recoveries and adjustments to direct recoveries accounted for within the reporting period and pertinent to operational risk loss events accounted for the first time within the reporting reference period or in previous reporting reference periods.</p>
0690	Total recovery from insurance and other risk transfer mechanisms	<p>The total recovery from insurance and other risk transfer mechanisms shall be the sum of all recoveries from insurance and other risk transfer mechanisms and adjustments to such recoveries accounted for within the reporting reference period and pertinent to operational risk loss events accounted for the first time within the reporting reference period or in previous reporting reference periods.</p>

Row	Name	Guidance
0700	Total gross loss amount from past 5 years	<p>Total gross loss amount from past 5 years</p> <p>The sum gross loss amount incurred in past 5 years that is related to a loss event reported for the first time within the respective reporting reference period; and</p> <p>The loss amount to be reported shall not take into account recoveries obtained, either from direct loss recovery or from insurance and other risk transfer mechanisms</p>
0710	RETAIL BROKERAGE	<p>Reception and transmission of orders in relation to one or more financial instruments</p> <p>Execution of orders on behalf of clients</p> <p>Placing of financial instruments without a firm commitment basis</p>
0720	Number of events (new events)	<p>Number of loss events (new loss events)</p> <p>The number of loss events is the number of loss events for which gross losses were accounted for within the reporting reference period.</p> <p>The number of loss events shall refer to “new events”, i.e. operational risk events:</p> <ul style="list-style-type: none"> (i) “accounted for the first time” within the reporting reference period; or (ii) “accounted for the first time” within a previous reporting reference period, where the loss event was not included in any previous supervisory report, e.g. because it was identified as operational risk loss event only in the current reporting reference period or because the accumulated loss attributable to that loss event (i.e. the original loss plus / minus all loss adjustments made in previous reporting reference periods) exceeded the internal data collection threshold only in the current reporting reference period. <p>‘New loss events’ do not include loss events “accounted for the first time” within a previous reporting reference period, which were already included in previous supervisory reports.</p>
0730	Gross loss amount (new events)	<p>Gross loss amount (new loss events)</p> <p>The gross loss amount shall be the gross loss amounts pertinent to operational risk loss events (e.g., direct charges, provisions, settlements). All losses related to a single loss event which are accounted for within the reporting reference period shall be summed up and considered as the gross loss for that loss event for that reporting reference period.</p> <p>The reported gross loss amount shall refer to “new loss events” as referred to in the row above of this table. For loss events “accounted for the first time” within a previous reporting reference period which were not included in any previous supervisory report, the total loss accumulated until the reporting reference date (i.e., the original loss plus / minus all loss adjustments made in previous reporting reference periods) shall be reported as the gross loss at the reporting reference date.</p> <p>The amounts to be reported shall not take into account obtained recoveries.</p>
0740	Number of events subject to loss adjustments	<p>Number of loss events subject to loss adjustments</p> <p>The number of loss events subject to loss adjustments shall be the number of operational risk loss events “accounted for the first time” in previous reporting reference periods and already included in previous reports, for which loss adjustments were made in the current reporting reference period.</p> <p>Where more than one loss adjustment was made for a loss event within the reporting</p>

Row	Name	Guidance
		reference period, the sum of those loss adjustments shall be counted as one adjustment in the period.
0750	Loss adjustments relating to previous reporting periods	<p>Loss adjustments relating to previous reporting periods</p> <p>Loss adjustments relating to previous reporting reference periods shall the sum of the following elements (positive or negative):</p> <ul style="list-style-type: none"> (i) the gross loss amounts pertinent to positive loss adjustments made within the reporting reference period (e.g. increase of provisions, linked loss events, additional settlements) of operational risk events “accounted for the first time” and reported in previous reporting reference periods; (ii) the gross loss amounts pertinent to negative loss adjustments made within the reporting reference period (e.g. due to decrease of provisions) of operational risk loss events “accounted for the first time” and reported in previous reporting reference periods. <p>Where more than one loss adjustment was made for a loss event within the reporting reference period, the amounts of all those loss adjustments shall be summed up, taking into account the sign of the adjustments (positive, negative). That sum shall be considered as the loss adjustment for that loss event for that reporting reference period.</p> <p>Where, due to a negative loss adjustment, the adjusted loss amount attributable to a loss event falls below the internal data collection threshold of the institution, the institution shall report the total loss amount for that loss event accumulated until the last time when the event was reported for a December reference date (i.e. the original loss plus / minus all loss adjustments made in previous reporting reference periods) with a negative sign instead of the amount of the negative loss adjustment itself.</p> <p>The amounts to be reported shall not take into account obtained recoveries.</p>
0760	Maximum single loss	<p>Maximum single loss</p> <p>The maximum single loss is the larger of:</p> <ul style="list-style-type: none"> (i) the largest gross loss amount related to a loss event reported for the first time within the reporting reference period; and (ii) the largest positive loss adjustment amount (as referred to in row ID 0040, 0130, ..., 0760 above) related to a loss event reported for the first time within a previous reporting reference period. <p>The amounts to be reported shall not take into account obtained recoveries.</p>
0770	Sum of the five largest losses	<p>Sum of the five largest losses</p> <p>The sum of the five largest losses shall be the sum of the five largest amounts amongst:</p> <ul style="list-style-type: none"> (i) the gross loss amounts for loss events reported for the first time within the reporting reference period; and (ii) the positive loss adjustment amounts (as defined for rows 0040, 0130, ..., 0760 above) relating to loss events reported for the first time within a previous reporting reference period. The amount which can qualify as one of the five largest ones shall be the amount of the loss adjustment itself, not the total loss associated with the respective loss event before or after the

Row	Name	Guidance
		loss adjustment. The amounts to be reported shall not take into account obtained recoveries.
0780	Total direct loss recovery	Total direct loss recovery Direct loss recoveries shall be all loss recoveries obtained, except those obtained from insurance and other risk transfer mechanisms The total direct loss recovery shall be the sum of all the direct recoveries and adjustments to direct recoveries accounted for within the reporting period and pertinent to operational risk loss events accounted for the first time within the reporting reference period or in previous reporting reference periods.
0790	Total recovery from insurance and other risk transfer mechanisms	The total recovery from insurance and other risk transfer mechanisms shall be the sum of all recoveries from insurance and other risk transfer mechanisms and adjustments to such recoveries accounted for within the reporting reference period and pertinent to operational risk loss events accounted for the first time within the reporting reference period or in previous reporting reference periods.
0800	Total gross loss amount from past 5 years	Total gross loss amount from past 5 years The sum gross loss amount incurred in past 5 years that is related to a loss event reported for the first time within the respective reporting reference period; and The loss amount to be reported shall not take into account recoveries obtained, either from direct loss recovery or from insurance and other risk transfer mechanisms
0810	TOTAL BUSINESS LINES	For each loss event type (column 0010 to 0090), the information on total business lines has to be reported.
0820	Number of events (new events). Of which:	In row 0820, the number of loss events above the internal threshold by loss event types for the total business lines shall be reported. This figure may be lower than the aggregation of the number of loss events by business lines since the loss events with multiple impacts (impacts on different business lines) shall be considered as one. It may be higher, where an institution calculating its own funds requirements in accordance with the BIA cannot identify the business line(s) affected by the loss in every case. In rows 0830 – 0870, the number of loss events with a gross loss amount within the ranges defined in the pertinent rows of the template shall be reported. Provided that the institution has assigned all its losses to a business line or the business line "corporate items" as defined above or that it has identified the loss event types for all losses, the following shall apply for column 0080, as appropriate: - The total number of loss events reported in rows 0830 to 0870 shall be equal to the horizontal aggregation of the number of loss events in the corresponding row, because in those figures the loss events with impacts in different business lines shall already have been considered as one loss event. - The figure reported in column 0080, row 0820 shall not necessarily be equal to the vertical aggregation of the number of loss events which are included in column 0080, because one loss event can have an impact in different business lines simultaneously.
0830	up to 10,000	Bucket for <10000 number of events

Row	Name	Guidance
0840	related to losses \geq 10,000 and < 50,000	Bucket for \geq 10,000 and < 50,000 number of events
0850	related to losses \geq 50,000 and < 100,000	Bucket for \geq 50,000 and < 100,000 number of events
0860	related to losses \geq 100,000 and < 1,000,000	Bucket for \geq 100,000 and < 1,000,000 number of events
0870	related to losses \geq 1,000,000	Bucket for \geq 1,000,000 number of events
0880	Gross loss amount (new events). Of which:	<p>Gross loss amount (new loss events)</p> <p>Provided that the institution has assigned all its losses either to a business line or the business line "corporate items" as defined above, the gross loss amount (new loss events) reported in row 0880 shall be the simple aggregation of the gross loss amounts of new loss events for each business line.</p> <p>In rows 0890 – 0930, the gross loss amount for loss events with a gross loss amount within the ranges defined in the pertinent rows shall be reported.</p>
0890	up to 10,000	Bucket for gross loss amounting to 10,000
0900	related to losses \geq 10,000 and < 50,000	Bucket for gross loss amount \geq 10,000 and < 50,000
0910	related to losses \geq 50,000 and < 100,000	Bucket for gross loss amount \geq 50,000 and < 100,000
0920	related to losses \geq 100,000 and < 1,000,000	Bucket for gross loss amount \geq 100,000 and < 1,000,000
0930	related to losses \geq 1,000,000	Bucket for gross loss amount \geq 1,000,000
0940	Number of events subject to loss adjustments. Of which:	<p>Number of loss events subject to loss adjustments</p> <p>In row 0940, the total of the numbers of loss events subject to loss adjustments as reported in rows 0030, 0120, ..., 0750 shall be reported. That figure may be lower than the aggregation of the number of loss events subject to loss adjustments by business lines since loss events with multiple impacts (impacts on different business lines) shall be considered as one. It may be higher, where an institution calculating its own funds requirements in accordance with the BIA cannot identify the business line(s) affected by the loss in every case.</p> <p>The number of loss events subject to loss adjustments shall be broken down into the number of loss events for which a positive loss adjustment was made within the reporting reference period and the number of loss events for which a negative loss adjustment was made within the reporting period (all reported with a positive sign).</p>

Row	Name	Guidance
0950	number of events with a positive loss adjustment	Number of events with a positive loss adjustment
0960	number of events with a negative loss adjustment	Number of events with a negative loss adjustment
0970	Loss adjustments relating to previous reporting periods	<p>Loss adjustments relating to previous reporting periods</p> <p>Loss adjustments relating to previous reporting reference periods shall the sum of the following elements (positive or negative):</p> <ul style="list-style-type: none"> (i) the gross loss amounts pertinent to positive loss adjustments made within the reporting reference period (e.g. increase of provisions, linked loss events, additional settlements) of operational risk events “accounted for the first time” and reported in previous reporting reference periods. (ii) the gross loss amounts pertinent to negative loss adjustments made within the reporting reference period (e.g. due to decrease of provisions) of operational risk loss events “accounted for the first time” and reported in previous reporting reference periods. <p>Where more than one loss adjustment was made for a loss event within the reporting reference period, the amounts of all those loss adjustments shall be summed up, taking into account the sign of the adjustments (positive, negative). That sum shall be considered as the loss adjustment for that loss event for that reporting reference period.</p> <p>Where, due to a negative loss adjustment, the adjusted loss amount attributable to a loss event falls below the internal data collection threshold of the institution, the institution shall report the total loss amount for that loss event accumulated until the last time when the event was reported for a December reference date (i.e. the original loss plus / minus all loss adjustments made in previous reporting reference periods) with a negative sign instead of the amount of the negative loss adjustment itself.</p> <p>The amounts to be reported shall not take into account obtained recoveries.</p>
0980	of which: positive loss adjustment amounts (+)	Positive loss adjustment amounts (+)
0990	of which: negative loss adjustment amounts (-)	Negative loss adjustment amounts (-)
1000	Maximum single loss	<p>Maximum single loss</p> <p>The maximum single loss is the larger of:</p> <ul style="list-style-type: none"> (i) the largest gross loss amount related to a loss event reported for the first time within the reporting reference period; and (ii) the largest positive loss adjustment amount (as referred to in row ID 0040, 0130, ..., 0760 above) related to a loss event reported for the first time

Row	Name	Guidance
		within a previous reporting reference period. The amounts to be reported shall not take into account obtained recoveries.
1010	Sum of the five largest losses	<p>Sum of the five largest losses</p> <p>The sum of the five largest losses shall be the sum of the five largest amounts amongst:</p> <ul style="list-style-type: none"> (i) the gross loss amounts for loss events reported for the first time within the reporting reference period; and (ii) the positive loss adjustment amounts (as defined for rows 0040, 0130, ..., 0760 above) relating to loss events reported for the first time within a previous reporting reference period. The amount which can qualify as one of the five largest ones shall be the amount of the loss adjustment itself, not the total loss associated with the respective loss event before or after the loss adjustment. <p>The amounts to be reported shall not take into account obtained recoveries.</p>
1020	Total direct loss recovery	<p>Total direct loss recovery</p> <p>Direct loss recoveries shall be all loss recoveries obtained, except those obtained from insurance and other risk transfer mechanisms</p> <p>The total direct loss recovery shall be the sum of all the direct recoveries and adjustments to direct recoveries accounted for within the reporting period and pertinent to operational risk loss events accounted for the first time within the reporting reference period or in previous reporting reference periods.</p>
1030	Total recovery from insurance and other risk transfer mechanisms	<p>The total recovery from insurance and other risk transfer mechanisms shall be the sum of all recoveries from insurance and other risk transfer mechanisms and adjustments to such recoveries accounted for within the reporting reference period and pertinent to operational risk loss events accounted for the first time within the reporting reference period or in previous reporting reference periods.</p>
1040	Total gross loss amount from past 5 years	<p>Total gross loss amount from past 5 years</p> <p>The sum gross loss amount incurred in past 5 years that is related to a loss event reported for the first time within the respective reporting reference period; and</p> <p>The loss amount to be reported shall not take into account recoveries obtained, either from direct loss recovery or from insurance and other risk transfer mechanisms</p>
1050	Before exclusion of operational loss events	Header row , no input required
1060	Total amount of gross losses	Calculated field
1070	Total amount of recoveries	Calculated field
1080	Total amount of net losses	Calculated field
1090	Operational loss events excluded	Header row , no input required

Row	Name	Guidance
1100	Total amount of gross losses excluded	Total amount of gross operational losses excluded
1110	Total amount of recoveries excluded	Total amount of gross operational recoveries excluded
1120	Total amount of net losses excluded	Calculated field
1130	After exclusion of operational loss events total amount of net losses	Calculated field

Col	Name	Guidance
10	INTERNAL FRAUD	<p>Losses due to acts of a type intended to defraud, misappropriate property or circumvent regulations, the law or company policy, excluding diversity/ discrimination events, which involves at least one internal party</p> <p>For additional information, please refer to the definition in the Basel guidelines (OPE25.17).</p>
20	EXTERNAL FRAUD	<p>Losses due to acts of a type intended to defraud, misappropriate property or circumvent the law, by a third party</p> <p>For additional information, please refer to the definition in the Basel guidelines (OPE25.17).</p>
30	EMPLOYMENT PRACTICES AND WORKPLACE SAFETY	<p>Losses arising from acts inconsistent with employment, health or safety laws or agreements, from payment of personal injury claims, or from diversity / discrimination events</p> <p>For additional information, please refer to the definition in the Basel guidelines (OPE25.17).</p>
40	CLIENTS, PRODUCTS & BUSINESS PRACTICES	<p>Losses arising from an unintentional or negligent failure to meet a professional obligation to specific clients (including fiduciary and suitability requirements), or from the nature or design of a product.</p> <p>For additional information, please refer to the definition in the Basel guidelines (OPE25.17).</p>
50	DAMAGE TO PHYSICAL ASSETS	<p>Losses arising from loss or damage to physical assets from natural disaster or other events</p> <p>For additional information, please refer to the definition in the Basel guidelines (OPE25.17).</p>
60	BUSINESS DISRUPTION AND SYSTEM FAILURES	<p>Losses arising from disruption of business or system failures</p> <p>For additional information, please refer to the definition in the Basel guidelines (OPE25.17).</p>
70	EXECUTION, DELIVERY &	Losses from failed transaction processing or process management, from relations with trade counterparties and vendors

Col	Name	Guidance
	PROCESS MANAGEMENT	For additional information, please refer to the definition in the Basel guidelines (OPE25.17).
80	TOTAL EVENT TYPES	Total of all event types

8.8. BRF 8.8 Safe Deposit box

No changes have been introduced in the Banking Return Form; it remains the same as the erstwhile BRF 108.

9. Domain 9: Transfers

9.1. BRF 9.1 Country-Wise Remittances Report

No changes have been introduced in the Banking Return Form; it remains the same as the erstwhile BRF 38.

9.2. BRF 9.2 Balance of Payment (BOP)

No changes have been introduced in the Banking Return Form; it remains the same as the erstwhile BRF 110.

9.3. BRF 9.3 Country-Wise Outflows (Outward Remittances) and Inflows (Outward Remittances)

No changes have been introduced in the Banking Return Form; it remains the same as the erstwhile BRF 93.

9.4. BRF 9.4 Country-Wise inflows (Inward Remittances) and Inflows (Inward Remittances)

No changes have been introduced in the Banking Return Form; it remains the same as the erstwhile BRF 94.

9.5. BRF 9.5 Forex Transactions (USD by AED)

No changes have been introduced in the Banking Return Form; it remains the same as the erstwhile BRF 155.

9.6. BRF 9.6 Swap Transactions (USD by AED)

No changes have been introduced in the Banking Return Form; it remains the same as the erstwhile BRF 156.

10. Domain 10: RBS

10.1. BRF 10.1 Risk Based Supervision (RBS) Baseline Survey

Row	Name	Description of Change	Guidance
1240	Total RWA allocated to SME	Introduced Total RWA allocated to SME in exposure to SME section	Total RWA exposure to SMEs, calculated in accordance with capital computation regulations.

Col	Name	Description of Change
-	Consolidated	Removed Consolidated column as it will be captured in a separate template

11. Domain 11: Islamic Reporting

The Banking Return Forms will be shared subsequently with the relevant banks to which it applies.

12. Domain 12: Pillar II

12.1. BRF 12.3 Delta EVE and EAR (New)

Row	Name	Guidance
0020	Currency 1	Currency that accounts for more than 5% of banking book assets or liabilities
0040	Aggregated Delta EVE based on the Reporting Bank's methodology for aggregating Delta EVE across material currencies	The overall Delta EVE across all material currencies using the bank's internal aggregation methodology aligned with CBUAE guidelines.
0050	Aggregated Delta EVE by taking the sum of all positive Delta EVE across material currencies	The total exposure to interest rate risk in the banking book (IRRBB) by summing up only the positive Delta EVE values from individual material currencies.
0060	Aggregated Delta NII based on the Reporting Bank's methodology for aggregating Delta NII across material currencies	Delta NII measures the change in net interest income over a 12-month horizon under the two prescribed interest rate shock scenarios (Parallel Up and Parallel Down by 200 basis points).
0070	Aggregated Delta NII by taking the sum of all positive Delta NII across material currencies	The worst-case impact on net interest income by summing up only positive Delta NII values across all material currencies.

Col	Name	Guidance
0010	Baseline	Report the base scenario where no rate shock is applied
0020	(i) Parallel up	Uniform increase in interest rates across all maturities.
0030	(ii) Parallel down	Uniform decrease in interest rates across all maturities
0040	(iii) Steepener	Short-term rates decrease while long-term rates increase, making the yield curve steeper.

Col	Name	Guidance
0050	(iv) Flattener	Short-term rates increase while long-term rates decrease, flattening the yield curve.
0060	(v) Short rate up	A rise in short-term interest rates while long-term rates remain stable.
0070	(vi) Short rate down	A fall in short-term interest rates while long-term rates remain stable.
0080	(vii) Maximum of the aggregated Delta EVE across the 6 interest rate shock scenarios	Identify and report the maximum impact among the six scenarios, ensuring the worst-case scenario is captured.
0090	Baseline	Report the expected net interest income under a no-shock scenario.
0100	(i) Parallel up by 200 bp	All interest rates increase by 200bp.
0110	(ii) Parallel down by 200 bp	All interest rates decrease by 200bp.
0120	(iii) Maximum of the aggregated Delta NII across the 2 interest rate shock scenarios	Identify and report the worst-case scenario from the two shocks.

12.2. BRF 12.4 Default & Recovery Data (New)

Row	Name	Guidance
0010	EAD	Exposure at default measured in AED
0020	RWA	Risk Weighted Asset measured in AED
0030	Historical default rates	The historical default rates for respective industry and sub-category wise split

Col	Name	Guidance
0010	Quarter end date	Specify the end of the quarter date
0020	Large Corporate	EAD, RWA and default rates for Large Corporate in construction industry
0030	Mid Corporate	EAD, RWA and default rates for Mid Corporate in construction industry
0040	SME	EAD, RWA and default rates for SME in construction industry
0050	Large Corporate	EAD, RWA and default rates for Large Corporate in Manufacturing industry
0060	Mid Corporate	EAD, RWA and default rates for Mid Corporate in Manufacturing industry
0070	SME	EAD, RWA and default rates for SME in Manufacturing industry
0080	Large Corporate	EAD, RWA and default rates for Large Corporate in real estate industry
0090	Mid Corporate	EAD, RWA and default rates for Mid Corporate in real estate industry
0100	SME	EAD, RWA and default rates for SME in real estate industry
0110	Large Corporate	EAD, RWA and default rates for Large Corporate in services industry
0120	Mid Corporate	EAD, RWA and default rates for Mid Corporate in services industry
0130	SME	EAD, RWA and default rates for SME in services industry
0140	Large Corporate	EAD, RWA and default rates for Large Corporate in trading industry

Col	Name	Guidance
0150	Mid Corporate	EAD, RWA and default rates for Mid Corporate in trading industry
0160	SME	EAD, RWA and default rates for SME in trading industry
0170	Financial Institutions	EAD, RWA and default rates for Financial Institutions
0180	Auto Loan	EAD, RWA and default rates for Auto Loan in retail industry
0190	Credit Card	EAD, RWA and default rates for Credit Card in retail industry
0200	Mortgage	EAD, RWA and default rates for Mortgage in retail industry
0210	Personal Loan	EAD, RWA and default rates for Personal Loan in retail industry
0220	National Loan	EAD, RWA and default rates for National Loan in retail industry
0230	Ijarah (Islamic Mortgage)	EAD, RWA and default rates for Ijarah (Islamic Mortgage) in retail industry
0240	Murabaha (Islamic PL)	EAD, RWA and default rates for Murabaha (Islamic PL) in retail industry
0250	Egypt	EAD, RWA and default rates for Egypt in international retail industry
0260	Oman	EAD, RWA and default rates for Oman in international retail industry

Col	Name	Description of Change
0010	Implement	Select the relevant option from the drop-down
0020	Comment	Provide details regarding the stage, implementation of various IRRBB metrices

13. Domain 13: Environmental, Social and Governance

13.1. BRF 13.6 Ownership and Management

Col	Name	Description of Change	Guidance
0090	Voting Rights (Yes/No)	Introduced Voting Rights selection for the shares owned	Select from drop down based on voting rights on the shares held.

13.2. BRF 13.7 Bank's Network

Col	Name	Description of Change	Guidance
0160	Individuals	Introduced Individuals under “Operational scope”	Select relevant option from drop down, whether branch/office has Individuals in operation scope
0170	Corporate	Introduced Corporate under “Operational scope”	Select relevant option from drop down, whether branch/office has Corporates in operation scope
0180	Wealth Management	Introduced Wealth Management under “Operational scope”	Select relevant option from drop down, whether branch/office has Wealth Management in operation scope
0190	Investment/ Institutional Banking	Introduced Investment/ Institutional Banking under “Operational scope”	Select relevant option from drop down, whether branch/office has Investment/ Institutional Banking in operation scope

0210	License Number	Introduced License Number	Mention license number of branch/office
0290	External Auditors	Introduced External Auditors	Mention name of External Auditors
0360	Name of top 1 shareholder	Introduced Name of top 1 shareholder	Mention Name of top 1 shareholder
0370	% shareholding of top 1	Introduced % shareholding of top 1	Specify % shareholding of top 1
0380	Name of top 2 shareholder	Introduced Name of top 2 shareholder	Mention Name of top 2 shareholder
0390	% shareholding of top 2	Introduced % shareholding of top 2	Specify % shareholding of top 2
0400	Name of top 3 shareholder	Introduced Name of top 3 shareholder	Mention Name of top 3 shareholder
0410	% shareholding of top 3	Introduced % shareholding of top 3	Specify % shareholding of top 3

14. Domain 14: Operational Resilience

14.1. BRF 14.1 Notification of Matters related to Operational Resilience

Row	Name	Description of Change	Guidance
0080	Number of critical branches which remained inoperative for 4 or more business hours, per branch, in a month	Introduced data point related to Number of Critical branches	Mention the number of critical branches which remained inoperative for 4 or more business hours, per branch, in a month
0110	Number of unplanned downtimes for critical applications in hours	Introduced data point related to unplanned downtime	Count of unplanned downtimes for critical applications in hours
0350	Number of Back-end Change Requests (requests for DB & OS related changes) completed in last 12 months	Introduced data point related to change requests	Number of Back-end Change Requests (requests for Database & Operating system related changes) completed in last 12 months
0370	Number of high prioritized changes / patches not implemented on timely basis	Introduced data point related to high prioritized changes	Count of high prioritized changes / patches not implemented on timely basis

Row	Name	Description of Change	Guidance
0380	No of occurrences of poor change management process leading to non-prioritization of the changes	Introduced data point related to change management process	Count of occurrences of poor change management process leading to non-prioritization of the changes
0410	Number of controls having direct impact to the critical services	Introduced data point related to critical services	Mention the number of controls having direct impact to the critical services
0430	Percentage of digital storage space consumed	Introduced data point related to digital storage space	Mention the percentage of digital storage space consumed
0510	Number of Cybersecurity Incident with impact that lead to reputational damage or financial loss	Introduced data point related to Cybersecurity	Mention the number of cybersecurity incident with impact that lead to reputational damage or financial loss
0540	Number of services that have no Business Continuity or Disaster Recovery plans.	Introduced data point related to Disaster Recovery services	Mention how many services have no Business Continuity or Disaster Recovery plans.
0560	Number of times CBUAE regulatory reports not submitted on time in last 12 months	Introduced data point related to regulatory reports	Mention the number of times CBUAE regulatory reports were not submitted on time in last 12 months
0580	Number of critical assets, such as business applications or any of the underlying infrastructure that allows business users to work	Introduced data point related to critical assets	Mention the number of critical assets that allows business users to work
0600	Number of critical services delivered to the customers	Introduced data point related to critical services	Count of critical services delivered to the customers

Row	Name	Description of Change	Guidance
0630	Percentage of resources reflecting deviation in RTO	Introduced data point related to RTO	Mention percentage of resources reflecting deviation in RTO
0640	Percentage of resources reflecting deviation in RPO	Introduced data point related to RPO	Mention percentage of resources reflecting deviation in RPO
0650	Percentage of resources reflecting deviation in MAO	Introduced data point related to MAO	Mention percentage of resources reflecting deviation in MAO
0730	Number of delayed SWIFT refunds	Introduced data point related to SWIFT	Count of delayed SWIFT refunds
0840	Number of skipped backups of Critical Systems/Applications	Introduced data point related to skipped backup	How many times backups of Critical Systems/Applications was skipped
0960	Average number of deficiencies found in internal and external security audits performed in the past 12 months	Introduced data point related to security audits	Mention the average number of deficiencies found in internal and external security audits performed in the past 12 months
0970	Number of times functioning landlines, & Mobile SIM lines were down in last 12 months	Introduced data point related to landlines, & Mobile SIM lines	How many times functioning landlines, & Mobile SIM lines were down in last 12 months
0980	Average time in hours between when the incident occurred to when the organization recovered from the incident in last 12 month	Introduced data point related to recovery time	What is the average time in hours between when the incident occurred to when the organization recovered from the incident in last 12 month
0990	List of incidents for which BCP and/or DR plan has been activated	Introduced data point related to BCP incidents	List down the incidents for which BCP and/or DR plan has been activated

15. Domain 15: Financial Crime

15.1. BRF 15.1 AMLD – KRIQ

No changes have been introduced in the Banking Return Form; it remains the same as the erstwhile AMLD – KRIQ return form.

15.2. BRF 15.2 Financial Crime data Emirate Wise

No changes have been introduced in the Banking Return Form; it remains the same as the erstwhile Financial Crime data Emirate Wise return form.

15.3. BRF 15.3 Financial Crime data country wise

No changes have been introduced in the Banking Return Form; it remains the same as the erstwhile Financial Crime data country wise return form.

15.4. BRF 15.4 Report_Thematic_Analysis

No changes have been introduced in the Banking Return Form; it remains the same as the erstwhile Report_Thematic_Analysis return form.

15.5. BRF 15.5 Bank Risk Assessment Survey

No changes have been introduced in the Banking Return Form; it remains the same as the erstwhile Bank Risk Assessment Survey return form.

15.6. BRF 15.6 Customers KYC Data (Active Individuals)

No changes have been introduced in the Banking Return Form; it remains the same as the erstwhile Customers KYC Data (Active Individuals) return form.

15.7. BRF 15.7 Related Party Information (Active Individuals)

No changes have been introduced in the Banking Return Form; it remains the same as the erstwhile Related Party Information (Active Individuals) return form.

15.8. BRF 15.8 Customers KYC Data (Active Non-Individuals)

No changes have been introduced in the Banking Return Form; it remains the same as the erstwhile Customers KYC Data (Active Non-Individuals) return form.

15.9. BRF 15.9 Related Party Information (Active Non-Individuals)

No changes have been introduced in the Banking Return Form; it remains the same as the erstwhile Related Party Information (Active Non-Individuals) return form.

15.10. BRF 15.10 Account Information (Active Individuals and Non-Individuals)

No changes have been introduced in the Banking Return Form; it remains the same as the erstwhile Account Information (Active Individuals and Non-Individuals) return form.

15.11. BRF 15.11 Account Utilization (Active Individuals and Non-Individuals)

No changes have been introduced in the Banking Return Form; it remains the same as the erstwhile Account Utilization (Active Individuals and Non-Individuals) return form.

16. Domain 16: Market Conduct

16.1. BRF 16.1 Bank Information, Consumers, Complaints, Retail Products, Additional Information & Islamic Banking

Table Number 1, 2, 3, 4, 7, 8 have been combined into BRF 16.1. No further changes have been introduced in the return form.

16.2. BRF 16.2 Bank Employee Type & Trainings

Table Number 5, 6 have been combined into BRF 16.2. No further changes have been introduced in the return form.

16.3. BRF 16.3 Conduct Culture Assessment

No changes have been introduced in the Banking Return Form; it remains the same as the erstwhile Table Number 9.

16.4. BRF 16.4 Complaints Data

No changes have been introduced in the Banking Return Form; it remains the same as the erstwhile Complaints Data return form.

16.5. BRF 16.5 Root Cause Analysis Action Plan

No changes have been introduced in the Banking Return Form; it remains the same as the erstwhile Root Cause analysis Action Plan return form.

17. Mapping of Old BRFs with New BRFs

Domain	Old BRF Number	New Template ID	Template Name
Financial Reporting	BRF 1	BRF1.1	Assets
Financial Reporting	BRF 2	BRF1.2	Liabilities and Capital
Financial Reporting	BRF 4	BRF1.3	Income Statement
Financial Reporting	BRF 204	BRF1.7	GCC Countries - Non-Resident Assets
Financial Reporting	BRF 205	BRF1.8	GCC Countries - Non-Resident Liabilities and Capital
Financial Reporting	BRF 207	BRF1.9	Consolidated Balance Sheet - Assets
Financial Reporting	BRF 208	BRF1.10	Consolidated Balance Sheet - Liabilities
Financial Reporting	BRF 209	BRF1.11	Consolidated Income Statement
Financial Reporting	SRR1	BRF1.12	SRR
Financial Reporting	New	BRF1.15	Products by Customer Segments
Liquidity	BRF 7	BRF2.1	Lending to Stable Resources Ratio (LSRR)
Liquidity	BRF 8	BRF2.2	Eligible Liquid Asset Ratio (ELAR)
Liquidity	BRF 9	BRF2.3	Classification of Assets and Liabilities – Maturity Wise
Liquidity	BRF 10	BRF2.4	Currency-Wise Classification of Assets
Liquidity	BRF 11	BRF2.5	Classification of Assets and Liabilities – Repricing Wise
Liquidity	BRF 12	BRF2.6	Classification of Time/Fixed Deposits by Remaining Maturity
Liquidity	BRF 13	BRF2.7	Maturity Classification of Assets and Liabilities of Non-Residents
Liquidity	BRF 33	BRF2.9	25 Largest Deposits and Borrowings

Domain	Old BRF Number	New Template ID	Template Name
Liquidity	BRF 34	BRF2.10	Interbank Counterparties - Domestic
Liquidity	BRF 35	BRF2.11	Interbank Counterparties - Foreign
Liquidity	BRF 36	BRF2.12	Capital Market Funding and Other Term Borrowings
Liquidity	BRF 37	BRF2.13	Details of Interest Paid and Received
Liquidity	New	BRF2.14	Lending Rates
Liquidity	New	BRF2.15	Deposit Rates
Liquidity	BRF 48	BRF2.16	Eligible Collateral
Liquidity	BRF 50	BRF2.18	Funding Costs
Liquidity	BRF 67	BRF2.20	Size-Wise Classification of Deposits
Liquidity	BRF 68	BRF2.21	Emirate-Wise Classification of Deposits
Capital Adequacy	BRF 95	BRF3.1	Capital Adequacy Ratio (CAR) as per Basel III
Capital Adequacy	Basel III - (CR1)	BRF3.2	Credit Risk Standardized Approach - Consolidation
Capital Adequacy	Basel III - (CR2)	BRF3.3	Credit Risk Standardized Approach
Capital Adequacy	Basel III - (CR2a)	BRF3.4	Derivatives Contracts -A
Capital Adequacy	Basel III - (CR2b)	BRF3.5	Derivatives Contracts -B
Capital Adequacy	Basel III - (CR3)	BRF3.6	Off Balance Sheet Items
Capital Adequacy	Basel III - (CR4)	BRF3.7	Credit Risk Mitigation Simple Approach
Capital Adequacy	Basel III - (CR4a)	BRF3.8	Collateral Calculation for Collateral Which Is in The Same Currency as The Exposure
Capital Adequacy	Basel III - (CR4b)	BRF3.9	Collateral Calculation for Collateral Which Is in Different Currency from Exposure
Capital Adequacy	Basel III - (CVA Risk (CV1))	BRF3.10	CVA Capital and RWA Calculation
Capital Adequacy	Basel III - (EIF)	BRF3.11	RWA For Bank Equity Investments in Funds
Capital Adequacy	Basel III - (MR1)	BRF3.12	Market Risk Summary
Capital Adequacy	Basel III - (MR2)	BRF3.13	Interest Rate Specific Risk (Consolidated)
Capital Adequacy	Basel III - (MR2 AED & USD\$)	BRF3.14	Interest Rate Specific Risk (Currency Wise)
Capital Adequacy	Basel III - (MR3)	BRF3.15	Standardized Approaches for Interest Rate Risk (General Risk) - Maturity Approach (Consolidated)
Capital Adequacy	Basel III - (MR3a)	BRF3.16	Standardized Approaches for Interest Rate Risk (General Risk) - Maturity Approach (Currency Wise)
Capital Adequacy	Basel III - (MR4)	BRF3.18	Standardized Approaches for Interest Rate Risk (General Risk) - Duration Approach (Consolidated)
Capital Adequacy	Basel III - (MR4a)	BRF3.19	Standardized Approaches for Interest Rate Risk (General Risk) - Duration Approach (Currency Wise)
Capital Adequacy	Basel III - (MR5)	BRF3.21	Standardized Approaches for Foreign Exchange Risk
Capital Adequacy	Basel III - (MR5a)	BRF3.22	Foreign Currency Exposure - Details of Others
Capital Adequacy	Basel III - (MR6)	BRF3.23	Standardized Approach for Position Risk in Equities

Domain	Old BRF Number	New Template ID	Template Name
Capital Adequacy	Basel III - (MR7)	BRF3.24	Standardized Approaches for Commodities-Trading Book Only
Capital Adequacy	Basel III - (MR8)	BRF3.25	Simplified Approach to Options Risk
Capital Adequacy	Basel III - (MR9)	BRF3.26	Intermediate Approach for Options Risk
Capital Adequacy	Basel III - (OPRISK (OR1))	BRF3.27	Operational Risk
Capital Adequacy	Basel III - (New)	BRF3.28	Prudent Valuation Adjustments
Capital Adequacy	Basel III - (SEC)	BRF3.29	Securitization
Capital Adequacy	Basel III - (SEC in TB)	BRF3.30	Securitization Under Trading Book
Capital Adequacy	Basel III - (Settlement Risk)	BRF3.31	Settlement Risk
Leverage Ratio	BRF 96	BRF4.1	Leverage Ratio
Credit Risk	BRF 31	BRF5.1	Loans and Advances to Individuals
Credit Risk	BRF 32	BRF5.2	Top 15 Accounts Under each IFRS9 Stage
Credit Risk	BRF 40	BRF5.3	Classification Of Loans & Advances by Asset Class, Sectors and Past Dues
Credit Risk	BRF 42	BRF5.4	Loans and Advances for Purchase or Against Shares
Credit Risk	BRF 45	BRF5.5	Report on Use of Funds
Credit Risk	BRF 47	BRF5.6	Report on Details of Syndicate Loans
Credit Risk	BRF 56	BRF5.7	Emirate-Wise Classification of Loans and Advances
Credit Risk	BRF 57	BRF5.8	Real Estate Ownership of Banks
Credit Risk	BRF 59	BRF5.9	Report on Country-wise Exposure
Credit Risk	BRF 60	BRF5.10	Regulatory Investment Limit
Credit Risk	BRF 64	BRF5.11	List of Top 50 Past due Accounts which have not been classified as Stage 3
Credit Risk	BRF 73	BRF5.12	Exposure by Advanced Economic Activity
Credit Risk	BRF 74	BRF5.13	Macro, Small and Medium Enterprises Loans (Resident)
Credit Risk	BRF 104	BRF5.14	List of Restructured Accounts
Credit Risk	BRF 105	BRF5.15	Real estate exposure
Credit Risk	BRF 106	BRF5.16	UAE banking assets as per IFRS 9
Credit Risk	BRF 151	BRF5.17	Off Balance Sheet
Credit Risk	BRF 154	BRF5.18	Exposure to LFIs excluding Banks
Credit Risk	BRF 200	BRF5.19	Emirate-Wise breakdown of Loans given to UAE Nationals based on Income, Age, DBR
Credit Risk	BRF 210	BRF5.20	Gross Loans Due from Banks and Investments by Rating Scale
Credit Risk	BRF 99A	BRF5.21	Loan-To-Value Ratios New Commitments
Credit Risk	BRF 99B	BRF5.22	Loan-To-Value Ratios for Existing Commitments
Credit Risk	New	BRF5.23	Restructured Loans - Distressed and Non-Distressed
Credit Risk	New	BRF5.25	Default Data
Credit Risk	New	BRF5.26	LGD Data

Domain	Old BRF Number	New Template ID	Template Name
Large Exposure	BRF 39	BRF6.1	LE Borrowers (with and without Credit Risk Mitigation) equal to or above 10% of Bank's Tier 1 Capital
Large Exposure	BRF 77	BRF6.2	LE UAE Federal Government, its non-commercial entities, Central Banks and Other Foreign Sovereigns
Large Exposure	BRF 78	BRF6.3	LE UAE Local Government and their non-commercial entities
Large Exposure	BRF 79	BRF6.4	LE Commercial entities of UAE Federal and Local Government
Large Exposure	BRF 80	BRF6.5	LE Self-sustainable Commercial entities of UAE Federal and Local Governments
Large Exposure	BRF 81	BRF6.6	LE Single Borrower or a group of related borrower
Large Exposure	BRF 82	BRF6.7	LE Major Shareholders and their related entities
Large Exposure	BRF 83	BRF6.8	LE Domestic Interbank Exposures
Large Exposure	BRF 84	BRF6.9	Overseas interbank exposures
Large Exposure	BRF 85	BRF6.10	LE within a Banking Groups
Large Exposure	BRF 86	BRF6.11	LE Board members
Large Exposure	BRF 87	BRF6.12	Loans and Advances made to Bank Staff
Market Risk	BRF 5	BRF7.1	List of Securities and Financial Assets
Market Risk	BRF 152	BRF7.2	Derivatives Base
Market Risk	BRF 153	BRF7.3	Derivatives Expanded
Market Risk	BRF 206	BRF7.4	GCC Countries - Non-Resident Investments by Counterparty
Operational Risk	BRF 62	BRF8.1	Legal Status of Loans to Individuals
Operational Risk	BRF 70	BRF8.2	Employment Data of UAE Nationals and Others
Operational Risk	BRF 71	BRF8.3	Details of Plastic Money
Operational Risk	BRF 102	BRF8.4	Top 50 Dormant Accounts
Operational Risk	BRF 103	BRF8.5	Dormant Accounts
Operational Risk	BRF 301	BRF8.6	List of Outsourcing Contracts
Operational Risk	New	BRF8.7	Gross Losses by Business Lines and Event Types
Operational Risk	BRF 108	BRF8.8	Safe Deposit box
Transfers	BRF 38	BRF9.1	Country-Wise Remittances Report
Transfers	BRF 110	BRF9.2	Balance of Payment (BOP)
Transfers	BRF 93	BRF9.3	Country-Wise Outflows (Outward Remittances) and Inflows (Outward Remittances)
Transfers	BRF 94	BRF9.4	Country-Wise inflows (Inward Remittances) and Inflows (Inward Remittances)
Transfers	BRF 155	BRF9.5	Forex Transactions (USD by AED)
Transfers	BRF 156	BRF9.6	Swap Transactions (USD by AED)
RBS	BRF 181	BRF10.1	Risk Based Supervision (RBS) Baseline Survey
Pillar II	New	BRF12.3	Delta EVE and EAR
Pillar II	New	BRF12.4	Default & Recovery Data
Environmental, Social and Governance	BRF 69	BRF13.6	Ownership and Management Report
Environmental, Social and Governance	BRF 201	BRF13.7	Bank's Network

Domain	Old BRF Number	New Template ID	Template Name
Operational resilience	Operational resilience	BRF14.1	Notification of Matters related to Operational Resilience
Financial Crime	AMLD - KRIQ	BRF15.1	AMLD - KRIQ
Financial Crime	Financial Crime data Emirate Wise	BRF15.2	Financial Crime data Emirate Wise
Financial Crime	Financial Crime data country wise	BRF15.3	Financial Crime data country wise
Financial Crime	Report_Thematic_Analysis	BRF15.4	Report_Thematic_Analysis
Financial Crime	Bank Risk Assessment Survey	BRF15.5	Bank Risk Assessment Survey
Financial Crime	Customers KYC Data (Active Individuals)	BRF15.6	Customers KYC Data (Active Individuals)
Financial Crime	Related Party Information (Active Individuals)	BRF15.7	Related Party Information (Active Individuals)
Financial Crime	Customers KYC Data (Active Non-Individuals)	BRF15.8	Customers KYC Data (Active Non-Individuals)
Financial Crime	Related Party Information (Active Non-Individuals)	BRF15.9	Related Party Information (Active Non-Individuals)
Financial Crime	Account Information (Active Individuals and Non-Individuals)	BRF15.10	Account Information (Active Individuals and Non-Individuals)
Financial Crime	Account Utilization (Active Individuals and Non-Individuals)	BRF15.11	Account Utilization (Active Individuals and Non-Individuals)
Market Conduct	Table Number 1,2,3,4,7,8	BRF16.1	Bank Information, Consumers, Complaints, Retail Products, Additional Information & Islamic Banking
Market Conduct	Table Number 5,6	BRF16.2	Bank Employee Type & Trainings
Market Conduct	Table Number 9	BRF16.3	Conduct Culture Assessment
Market Conduct	Complaints Data	BRF16.4	Complaints Data

Domain	Old BRF Number	New Template ID	Template Name
Market Conduct	Root Cause Analysis Action Plan	BRF16.5	Root Cause Analysis Action Plan

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