Gulf International Bank B.S.C. ABU DHABI BRANCH

Basel III Pillar 3

RISK MANAGEMENT AND CAPITAL ADEQUACY

For the quarter ended 31st March 2022



Risk management and capital adequacy report

Table of contents

1	Overview of risk management, key prudential metrics and RWA	1
1.1	1 Key metrics	1
1.2	2 Overview of risk management, key prudential metrics and RWA	2
2	2 Leverage ratio	3
2.1	L Leverage ratio common disclosure	3
3	3 Liquidity	4
3.1	L Eligible Liquid Assets Ratio	4
ວ າ	Advances to Stables Pesquise Patio	_

1. Overview of risk management, key prudential metrics and RWA

1.1 Key metrics

		Mar-22	Dec-21	Sep-21	Jun-21	Mar-21
	Available capital (amounts)					
1	Common Equity Tier 1 (CET1)	565,695	560,742	528,116	532,963	532,228
1a	Fully loaded ECL accounting model	21,196	22,222	18,339	20,108	16,440
2	Tier 1	565,695	560,742	528,116	532,963	532,228
2a	Fully loaded ECL accounting model Tier 1	554,953	550,000	517,698	523,390	527,067
3	Total capital	586,891	582,964	546,455	553,071	548,668
	Fully loaded ECL accounting model total					
3a	capital	576,149	572,222	536,037	543,498	543,507
	Risk-weighted assets (amounts)					
4	Total risk-weighted assets (RWA)	1,751,417	1,833,177	1,506,822	1,722,466	1,354,844
	Risk-based capital ratios as a percentage of R					
5	Common Equity Tier 1 ratio (%)	32.3%	30.6%	35.0%	30.9%	39.3%
5a	 Fully loaded ECL accounting model CET1 (%)	31.7%	30.0%	34.4%	30.4%	38.9%
6	Tier 1 ratio (%)	32.3%	30.6%	35.0%	30.4%	39.3%
0	Fully loaded ECL accounting model Tier 1	32.3/0	30.0%	33.0%	30.9%	39.370
6a	ratio (%)	31.7%	30.0%	34.4%	30.4%	38.9%
7	Total capital ratio (%)	33.5%	31.8%	36.3%	32.1%	40.5%
-	Fully loaded ECL accounting model total	33.370	31.870	30.3%	32.1/0	40.576
7a	capital ratio (%)	32.9%	31.2%	35.6%	31.6%	40.1%
/ a	Additional CET1 buffer requirements as a per			33.0%	31.0/0	40.1%
	Capital conservation buffer requirement					
8	(2.5% from 2019) (%)	2.5%	2.5%	2.5%	2.5%	2.5%
9	Countercyclical buffer requirement (%)	2.5/0	-	-	-	2.576
10	Bank D-SIB additional requirements (%)	-	_	_	_	_
10	Bank B SiB additional requirements (78)					
	Total of bank CET1 specific buffer					
11	requirements (%) (row 8 + row 9+ row 10)	2.5%	2.5%	2.5%	2.5%	2.5%
	CET1 available after meeting the bank's					
12	minimum capital requirements (%)	23.0%	21.3%	25.8%	21.7%	30.0%
	Leverage Ratio			,		
13	Total leverage ratio measure	2,163,596	2,368,827	2,331,749	2,068,522	1,743,949
14	Leverage ratio (%) (row 2/row 13)	26.1%	23.7%	22.6%	25.8%	30.5%
	Fully loaded ECL accounting model leverage					
14a	ratio (%) (row 2A/row 13)	25.6%	23.2%	22.2%	25.3%	30.2%
	Leverage ratio (%) (excluding the impact of					
14b	any	26.1%	23.7%	22.6%	25.8%	30.5%
	ELAR					
21	Total HQLA	313,446	278,782	314,789	362,281	221,477
22	Total liabilities	1,375,024	1,511,375	1,496,280	1,217,727	862,282
23	Eligible Liquid Assets Ratio (ELAR) (%)	22.8%	18.4%	21.0%	29.8%	25.7%
	ASRR					
24	Total available stable funding	1,725,060	1,818,949	1,752,122	1,503,236	1,273,815
25	Total Advances	1,478,735	1,502,302	1,430,794	1,353,516	1,076,554
26	Advances to Stable Resources Ratio (%)	85.7%	82.6%	81.7%	90.0%	84.5%

1.2- Overview of risk management, key prudential metrics and RWA

Overview of RWA

	RV	Minimum capital requiremen ts	
	Mar-22	Dec-21	Mar-22
1 Credit risk (excluding counterparty credit risk)	1,688,278	1,764,530	177,269
2 Of which: standardised approach (SA)	1,688,278	1,764,530	177,269
3 4			
5			
6 Counterparty credit risk (CCR)	7,392	13,261	776
Of which: standardised approach for counterparty credit			
7 risk	7,392	13,261	776
8			
9			
10			
11			
12 Equity investments in funds - look-through approach	-	-	-
13 Equity investments in funds - mandate-based approach	-	-	-
14 Equity investments in funds - fall-back approach	-	-	-
15 Settlement risk	-	-	-
16 Securitisation exposures in the banking book	-	-	-
17			
Of which: securitisation external ratings-based approach			
18 (SEC-ERBA)	-	-	-
19 Of which: securitisation standardised approach (SEC-SA)	-	-	-
20 Market risk	635	275	67
21 Of which: standardised approach (SA)	635	275	67
22			
23 Operational risk	55,111	55,111	5,787
24			
25			
26 Total (1+6+10+11+12+13+14+15+16+20+23)	1,751,417	1,833,178	183,899

2- Leverage ratio

2.1- Leverage ratio common disclosure template

Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) 26.1% 23.7%			Mar-22	Dec-21
transactions (SFTs), but including collateral) Gross-up for derivatives collateral provided where deducted from balance sheet 2 assets pursuant to the operative accounting framework Ceductions of receivable assets for cash variation margin provided in derivatives 3 transactions) (Adjustment for securities received under securities financing transactions that are 4 recognised as an asset) (Specific and general provisions associated with on-balance sheet exposures that are 5 deducted from Tier 1 capital) 6 (Asset amounts deducted in determining Tier 1 capital) 7 to 6) 7 total on-balance sheet exposures (excluding derivatives and SFTs) (sum of rows 1 7 to 6) 1 polyo,146 2,055,019 Derivative exposures Replacement cost associated with all derivatives transactions (where applicable net 8 of eligible cash variation margin and/or with bilateral netting) 304 328 9 Add-on amounts for PFE associated with all derivatives transactions 1 (Adjusted effective notional offsets and add-on deductions for written credit 2 derivatives) 13 Total derivative exposures (sum of rows 8 to 12) 2 securities financing transaction Gross SFT assets (with no recognition of netting), after adjusting for sale accounting 1 transactions Gross SFT assets (with no recognition of netting), after adjusting for sale accounting 1 transactions Gross SFT assets (with no recognition of netting), after adjusting for sale accounting 1 transactions 1 (Netted amounts of cash payables and cash receivables of gross SFT assets) 1 (CCR exposure for SFT assets 1 (Agent transaction exposures 1 (Specific and general provisions associated with off-balance sheet exposures 1 (Specific and general provisions associated with off-balance sheet exposures 2 (Specific and general provisions associated with off-balance sheet exposures 2 (Specific and general provisions associated with off-balance sheet exposures 2 (Specific and general provisions associated with off-balance sheet exposures 2 (Specific and general provisions associated with off-balance sheet exposures 2	On-b	alance sheet exposures		
Gross-up for derivatives collateral provided where deducted from balance sheet 2 assets pursuant to the operative accounting framework (Deductions of receivable assets for cash variation margin provided in derivatives 3 transactions) (Adjustment for securities received under securities financing transactions that are 4 recognised as an asset) (Specific and general provisions associated with on-balance sheet exposures that are 5 deducted from Tier 1 capital) (Gross asset amounts deducted in determining Tier 1 capital) (Gross at amounts deducted in determining Tier 1 capital) (Gross associated with all derivatives and SFTs) (sum of rows 1 7 to 6) Derivative exposures Replacement cost associated with all derivatives transactions (where applicable net 8 of eligible cash variation margin and/or with bilateral netting) 9 Add-on amounts for PFE associated with all derivatives transactions (Exempted CCP leg of client-cleared trade exposures) 11 Adjusted effective notional amount of written credit derivatives (Adjusted effective notional offsets and add-on deductions for written credit 12 derivatives) 13 Total derivative exposures (sum of rows 8 to 12) Securities financing transactions Gross SFT assets (with no recognition of netting), after adjusting for sale accounting 14 transactions 15 (Netted amounts of cash payables and cash receivables of gross SFT assets) 1 Agent transaction exposures 19 Off-balance sheet exposures 19 Off-balance sheet exposures 19 Off-balance sheet exposures 19 Off-balance sheet exposures 20 (Adjustments for conversion to credit equivalent amounts) 10 (Specific and general provisions associated with off-balance sheet exposures 21 deducted in determining Tier 1 capital) 22 Off-balance sheet exposures 23 Tier 1 capital 24 total exposures (sum of rows 19 to 21) 25 central bank reserves) 26.1% 23.7% Leverage ratio (including the impact of any applicable temporary exemption of 26.1% 23.7% 26.0 CBUAB minimum leverage ratio requirement 3.0% 3.0%		On-balance sheet exposures (excluding derivatives and securities financing		
2 assets pursuant to the operative accounting framework (Deductions of receivable assets for cash variation margin provided in derivatives 3 transactions) (Adjustment for securities received under securities financing transactions that are 4 recognised as an asset) (Specific and general provisions associated with on-balance sheet exposures that are 5 deducted from Tier 1 capital) 6 (Asset amounts deducted in determining Tier 1 capital) Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of rows 1 7 to 6) Derivative exposures Replacement cost associated with all derivatives transactions (where applicable net 8 of eligible cash variation margin and/or with bilateral netting) 3 Add-on amounts for PFE associated with all derivatives transactions 10 (Exempted CCP leg of client-cleared trade exposures) 11 Adjusted effective notional amount of written credit derivatives 12 derivatives) 13 Total derivative exposures (sum of rows 8 to 12) 23,509 34,462 Securities financing transactions Gross SFT assets (with no recognition of netting), after adjusting for sale accounting 14 transactions Gross SFT assets (with no recognition of netting), after adjusting for sale accounting 14 transactions SI (Netted amounts of cash payables and cash receivables of gross SFT assets)	1	transactions (SFTs), but including collateral)	1,902,146	2,055,019
Deductions of receivable assets for cash variation margin provided in derivatives 3 transactions)		Gross-up for derivatives collateral provided where deducted from balance sheet		
Adjustment for securities received under securities financing transactions that are recognised as an asset) - -	2	assets pursuant to the operative accounting framework	-	-
[Adjustment for securities received under securities financing transactions that are 4 recognised as an asset) (Specific and general provisions associated with on-balance sheet exposures that are 5 deducted from Tier 1 capital) (Asset amounts deducted in determining Tier 1 capital) (Berivative exposures Replacement cost associated with all derivatives transactions (where applicable net 8 of eligible cash variation margin and/or with bilateral netting) (Add-on amounts for PFE associated with all derivatives transactions (Adjusted effective notional amount of written credit derivatives (Adjusted effective notional amount of written credit derivatives (Adjusted effective notional amount of written credit derivatives (Adjusted effective notional offsets and add-on deductions for written credit 2 derivatives) 3 Total derivative exposures (sum of rows 8 to 12) 23 Total derivative exposures (sum of rows 8 to 12) 23 Total derivative exposures (sum of rows 8 to 12) 24 CRE exposure for SFT assets (Betted amounts of cash payables and cash receivables of gross SFT assets) (CRE exposure for SFT assets (CRE exposure for SFT		(Deductions of receivable assets for cash variation margin provided in derivatives		
4 recognised as an asset) (Specific and general provisions associated with on-balance sheet exposures that are 5 deducted from Tier 1 capital) 7 to 6) (Asset amounts deducted in determining Tier 1 capital) 7 to 6) Porivative exposures Replacement cost associated with all derivatives transactions (where applicable net 8 of eligible cash variation margin and/or with bilateral netting) 9 Add-on amounts for PFE associated with all derivatives transactions (where applicable net 8 of eligible cash variation margin and/or with bilateral netting) 9 Add-on amounts for PFE associated with all derivatives transactions 10 (Exempted CCP leg of client-cleared trade exposures) 11 Adjusted effective notional amount of written credit derivatives (Adjusted effective notional amount of written credit derivatives (Adjusted effective notional offsets and add-on deductions for written credit derivatives) 13 Total derivative exposures (sum of rows 8 to 12) Securities financing transactions Gross SFT assets (with no recognition of netting), after adjusting for sale accounting 14 transactions 15 (Netted amounts of cash payables and cash receivables of gross SFT assets) 16 CCR exposure for SFT assets 17 Agent transaction exposures 19 Off-balance sheet exposures 19 Off-balance sheet exposures 19 Off-balance sheet exposures 19 Off-balance sheet exposures at gross notional amount 387,417 495,435 20 (Adjustments for conversion to credit equivalent amounts) 149,476 216,089 (Specific and general provisions associated with off-balance sheet exposures 21 deducted in determining Tier 1 capital) 22 Off-balance sheet exposures 23 Tier 1 capital 565,695 560,742 24 Total exposures (sum of rows 7, 13, 18 and 22) Leverage ratio (including the impact of any applicable temporary exemption of Leverage ratio (excluding the impact of any applicable temporary exemption of 25c central bank reserves) 26.1% 23.7% 26 (BUAE minimum leverage ratio requirement 3.0%	3	transactions)	-	-
(Specific and general provisions associated with on-balance sheet exposures that are 5 deducted from Tier 1 capital)		(Adjustment for securities received under securities financing transactions that are		
Securities financing transactions Gross SFT assets (with no recognition of netting), after adjusting for sale accounting Total derivative exposures (sum of rows 1 to 12) Gross SFT assets (with no recognition of netting), after adjusting for sale accounting Total derivations of assignment of SFT assets (and mounts of assignments) Total derivations of assignments of assignments of assignments of assignments of assignments Gross SFT assets (and in derivative exposures) Gross SFT assets (with no recognition of netting), after adjusting for sale accounting Total derivative exposures (sum of rows 8 to 12) Total derivative exposures (sum of rows 8 to 12) Total derivative exposures (sum of rows 8 to 12) Gross SFT assets (with no recognition of netting), after adjusting for sale accounting Total derivative exposures (sum of rows 8 to 12) Total derivative exposures (sum of rows 8 to 12) Total derivative exposures (sum of rows 8 to 12) Total derivative exposures (sum of rows 8 to 12) Total derivative exposures (sum of rows 8 to 12) Total derivative exposures (sum of rows 8 to 12) Total derivative exposures (sum of rows 8 to 12) Total derivative exposures (sum of rows 8 to 12) Total derivative exposures (sum of rows 8 to 12) Total derivative exposures (sum of rows 14 to 17) Total derivative exposures (sum of rows 14 to 17) Total derivative exposures (sum of rows 14 to 17) Total derivative exposures (sum of rows 14 to 17) Total derivative exposures (sum of rows 19 to 21) Total securities financing transaction exposures (sum of rows 14 to 17) Total derivative exposures (sum of rows 19 to 21) Total exposures (sum of rows 7, 13, 18 and 22) Total exposures (sum of rows 7, 13, 18 and 22) Total exposures (sum of rows 7, 13, 18 and 22) Total exposures (sum of rows 7, 13, 18 and 22) Total exposures (sum of rows 7, 13, 18 and 22) Total exposures (sum of rows 7, 13, 18 and 22) Total exposures (sum of rows 7, 13, 18 and 22) Total exposures (sum of rows 7, 13, 18 a	4	recognised as an asset)	-	-
6 (Asset amounts deducted in determining Tier 1 capital) Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of rows 1 7 to 6) 1,902,146 2,055,019 Derivative exposures Replacement cost associated with all derivatives transactions (where applicable net 8 of eligible cash variation margin and/or with bilateral netting) 9 Add-on amounts for PFE associated with all derivatives transactions (summer applicable net 8 of eligible cash variation margin and/or with bilateral netting) 10 (Exempted CCP leg of client-cleared trade exposures) 11 Adjusted effective notional amount of written credit derivatives (Adjusted effective notional offsets and add-on deductions for written credit 12 derivatives) 12 derivatives) 13 Total derivative exposures (sum of rows 8 to 12) 23,509 34,462 Securities financing transactions Gross SFT assets (with no recognition of netting), after adjusting for sale accounting 14 transactions 15 (Netted amounts of cash payables and cash receivables of gross SFT assets) 16 (CR exposure for SFT assets) 17 Agent transaction exposures 19 Off-balance sheet exposures 19 Off-balance sheet exposures 19 Off-balance sheet exposures 19 Off-balance sheet exposures 20 (Adjustments for conversion to credit equivalent amounts) (Specific and general provisions associated with off-balance sheet exposures 21 deducted in determining Tier 1 capital) 2		(Specific and general provisions associated with on-balance sheet exposures that are		
Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of rows 1 7 to 6) Derivative exposures Replacement cost associated with all derivatives transactions (where applicable net 8 of eligible cash variation margin and/or with bilateral netting) 9 Add-on amounts for PFE associated with all derivatives transactions 16,488 24,288 24,288 10 (Exempted CCP leg of client-cleared trade exposures) 11 Adjusted effective notional amount of written credit derivatives (Adjusted effective notional amount of written credit derivatives) 12 derivatives) 13 Total derivative exposures (sum of rows 8 to 12) 23,509 34,462 Securities financing transactions Gross SFT assets (with no recognition of netting), after adjusting for sale accounting 14 transactions 15 (Netted amounts of cash payables and cash receivables of gross SFT assets) 16 CCR exposure for SFT assets 17 Agent transaction exposures 18 Total securities financing transaction exposures (sum of rows 14 to 17) 19 Off-balance sheet exposure at gross notional amount 387,417 495,435 20 (Adjustments for conversion to credit equivalent amounts) (Specific and general provisions associated with off-balance sheet exposures 21 deducted in determining Tier 1 capital) 22 Off-balance sheet items (sum of rows 19 to 21) 237,941 279,346 Capital and total exposures 12 Tier 1 capital 565,695 560,742 24 Total exposures (sum of rows 7, 13, 18 and 22) Leverage ratio Leverage ratio (including the impact of any applicable temporary exemption of 25 central bank reserves) 26 CBUAE minimum leverage ratio requirement 26 CBUAE minimum leverage ratio requirement 27 CBUAE minimum leverage ratio requirement 28 CBUAE minimum leverage ratio requirement	5	deducted from Tier 1 capital)	-	-
Total Derivative exposures	6	(Asset amounts deducted in determining Tier 1 capital)	-	-
Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting) 9 Add-on amounts for PFE associated with all derivatives transactions 16,488 24,288 10 (Exempted CCP leg of client-cleared trade exposures) 11 Adjusted effective notional amount of written credit derivatives (Adjusted effective notional offsets and add-on deductions for written credit derivatives) 12 derivatives) 13 Total derivative exposures (sum of rows 8 to 12) 23,509 34,462 Securities financing transactions Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions 15 (Netted amounts of cash payables and cash receivables of gross SFT assets) 16 CCR exposure for SFT assets 17 Agent transaction exposures 18 Total securities financing transaction exposures (sum of rows 14 to 17) 19 Off-balance sheet exposures 19 Off-balance sheet exposure at gross notional amount 387,417 495,435 20 (Adjustments for conversion to credit equivalent amounts) (Specific and general provisions associated with off-balance sheet exposures 21 deducted in determining Tier 1 capital) 22 Off-balance sheet items (sum of rows 19 to 21) 23 Tier 1 capital 4 Capital and total exposures 24 Total exposures (sum of rows 7, 13, 18 and 22) 25 Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) 26 CBUAE minimum leverage ratio requirement 3 0,0% 3.0%		Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of rows 1		
Replacement cost associated with all derivatives transactions (where applicable net 8 of eligible cash variation margin and/or with bilateral netting) Add-on amounts for PFE associated with all derivatives transactions (Exempted CCP leg of client-cleared trade exposures) Adjusted effective notional amount of written credit derivatives (Adjusted effective notional offsets and add-on deductions for written credit derivatives) Adjusted effective notional offsets and add-on deductions for written credit derivatives) Adjusted effective notional offsets and add-on deductions for written credit derivatives) Carbon derivative exposures (sum of rows 8 to 12) Securities financing transactions Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions CCR exposure for SFT assets 15 (Netted amounts of cash payables and cash receivables of gross SFT assets) 16 CCR exposure for SFT assets 17 Agent transaction exposures 18 Total securities financing transaction exposures (sum of rows 14 to 17) Other off-balance sheet exposure at gross notional amount 387,417 495,435 20 (Adjustments for conversion to credit equivalent amounts) (Specific and general provisions associated with off-balance sheet exposures deducted in determining Tier 1 capital) 21 deducted in determining Tier 1 capital) 22 Off-balance sheet items (sum of rows 19 to 21) 23 Tier 1 capital Total exposures (sum of rows 7, 13, 18 and 22) Leverage ratio (including the impact of any applicable temporary exemption of 25 central bank reserves) 26.1% 23.7% Leverage ratio (excluding the impact of any applicable temporary exemption of 26.1% 23.7% Leverage ratio (excluding the impact of any applicable temporary exemption of 26.1% 23.7% Leverage ratio (excluding the impact of any applicable temporary exemption of 26.1% 23.7%	7	to 6)	1,902,146	2,055,019
8 of eligible cash variation margin and/or with bilateral netting) 9 Add-on amounts for PFE associated with all derivatives transactions 16,488 24,288 10 (Exempted CCP leg of client-cleared trade exposures) 11 Adjusted effective notional amount of written credit derivatives (Adjusted effective notional offsets and add-on deductions for written credit derivatives) 12 derivatives) 13 Total derivative exposures (sum of rows 8 to 12) 23,509 34,462 Securities financing transactions Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions 14 transactions 15 (Netted amounts of cash payables and cash receivables of gross SFT assets) 16 CCR exposure for SFT assets 17 Agent transaction exposures 18 Total securities financing transaction exposures (sum of rows 14 to 17) 19 Off-balance sheet exposures 19 Off-balance sheet exposure at gross notional amount 20 (Adjustments for conversion to credit equivalent amounts) 21 (Specific and general provisions associated with off-balance sheet exposures) 22 (Off-balance sheet items (sum of rows 19 to 21) 23 Tier 1 capital 24 Total exposures (sum of rows 7, 13, 18 and 22) 15 (Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) 25 (CBUAE minimum leverage ratio requirement) 26 (CBUAE minimum leverage ratio requirement) 30 (CBUAE minimum leverage ratio requirement)	Deriv	ative exposures	·	
9 Add-on amounts for PFE associated with all derivatives transactions 16,488 24,288 10 (Exempted CCP leg of client-cleared trade exposures) 11 Adjusted effective notional amount of written credit derivatives (Adjusted effective notional offsets and add-on deductions for written credit 12 derivatives) 13 Total derivative exposures (sum of rows 8 to 12) 23,509 34,462 Securities financing transactions Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions 14 transactions 15 (Netted amounts of cash payables and cash receivables of gross SFT assets) 16 CCR exposure for SFT assets 17 Agent transaction exposures 18 Total securities financing transaction exposures (sum of rows 14 to 17) 19 Off-balance sheet exposures 19 Off-balance sheet exposure at gross notional amount 20 (Adjustments for conversion to credit equivalent amounts) 21 (Specific and general provisions associated with off-balance sheet exposures 21 deducted in determining Tier 1 capital) 22 Off-balance sheet items (sum of rows 19 to 21) 23 Tier 1 capital 24 Total exposures 25 Tier 1 capital 26 Capital and total exposures 27 In a lexposures (sum of rows 7, 13, 18 and 22) 28 Total exposures (sum of rows 7, 13, 18 and 22) 29 Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) 20 Central bank reserves) 21 Ceverage ratio (excluding the impact of any applicable temporary exemption of Central bank reserves) 25 Central bank reserves) 26 CBUAE minimum leverage ratio requirement 3.0% 3.0%		Replacement cost associated with all derivatives transactions (where applicable net		
10 Exempted CCP leg of client-cleared trade exposures - Adjusted effective notional amount of written credit derivatives - (Adjusted effective notional offsets and add-on deductions for written credit derivatives) - 12 derivatives - 13 Total derivative exposures (sum of rows 8 to 12) 23,509 34,462 Securities financing transactions - Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions - - 14 transactions - - 15 (Netted amounts of cash payables and cash receivables of gross SFT assets) - - 16 CCR exposure for SFT assets - - 17 Agent transaction exposures - - 18 Total securities financing transaction exposures (sum of rows 14 to 17) - - 18 Total securities financing transaction exposures (sum of rows 14 to 17) - - Other off-balance sheet exposures	8	of eligible cash variation margin and/or with bilateral netting)	304	328
Adjusted effective notional amount of written credit derivatives (Adjusted effective notional offsets and add-on deductions for written credit derivatives) Total derivative exposures (sum of rows 8 to 12) Securities financing transactions Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions (Netted amounts of cash payables and cash receivables of gross SFT assets) CCR exposure for SFT assets Agent transaction exposures Total securities financing transaction exposures (sum of rows 14 to 17) Other off-balance sheet exposures 19 Off-balance sheet exposures Off-balance sheet exposure at gross notional amount Adjustments for conversion to credit equivalent amounts) (Specific and general provisions associated with off-balance sheet exposures Off-balance sheet items (sum of rows 19 to 21) Off-balance sheet items (sum of rows 19 to 21) Tier 1 capital Total exposures Ifier 1 capital Leverage ratio Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) CBUAE minimum leverage ratio requirement Adjustments for conversion to credit equivalent amounts) CBUAE minimum leverage ratio requirement Adjustments of conversion to credit equirement	9	Add-on amounts for PFE associated with all derivatives transactions	16,488	24,288
Adjusted effective notional amount of written credit derivatives (Adjusted effective notional offsets and add-on deductions for written credit derivatives) Total derivative exposures (sum of rows 8 to 12) Securities financing transactions Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions (Netted amounts of cash payables and cash receivables of gross SFT assets) CCR exposure for SFT assets Agent transaction exposures Total securities financing transaction exposures (sum of rows 14 to 17) Other off-balance sheet exposures 19 Off-balance sheet exposures Off-balance sheet exposure at gross notional amount Adjustments for conversion to credit equivalent amounts) (Specific and general provisions associated with off-balance sheet exposures Off-balance sheet items (sum of rows 19 to 21) Off-balance sheet items (sum of rows 19 to 21) Tier 1 capital Total exposures Ifier 1 capital Leverage ratio Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) CBUAE minimum leverage ratio requirement Adjustments for conversion to credit equivalent amounts) CBUAE minimum leverage ratio requirement Adjustments of conversion to credit equirement	10	(Exempted CCP leg of client-cleared trade exposures)		-
Total derivatives) Total derivative exposures (sum of rows 8 to 12) Securities financing transactions Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions (Netted amounts of cash payables and cash receivables of gross SFT assets) 16 CCR exposure for SFT assets 17 Agent transaction exposures 18 Total securities financing transaction exposures (sum of rows 14 to 17) 19 Off-balance sheet exposure 19 Off-balance sheet exposure at gross notional amount (Specific and general provisions associated with off-balance sheet exposures 20 (Adjustments for conversion to credit equivalent amounts) (Specific and general provisions associated with off-balance sheet exposures 21 deducted in determining Tier 1 capital) 22 Off-balance sheet items (sum of rows 19 to 21) 23 Tier 1 capital 24 Total exposures (sum of rows 7, 13, 18 and 22) Leverage ratio Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) 25 central bank reserves) 26.1% 23.7% 26 CBUAE minimum leverage ratio requirement 3.0% 3.0%				
Securities financing transactions Gross SFT assets (with no recognition of netting), after adjusting for sale accounting 14 transactions (Netted amounts of cash payables and cash receivables of gross SFT assets) CCR exposure for SFT assets Agent transaction exposures Total securities financing transaction exposures (sum of rows 14 to 17) Other off-balance sheet exposures 19 Off-balance sheet exposure at gross notional amount (Adjustments for conversion to credit equivalent amounts) (Specific and general provisions associated with off-balance sheet exposures deducted in determining Tier 1 capital) 20 Off-balance sheet items (sum of rows 19 to 21) Capital and total exposures Tier 1 capital Total exposures (sum of rows 7, 13, 18 and 22) Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) CBUAE minimum leverage ratio requirement 34,462 34,462 34,462 35,509 34,462 36,662 36,663 36		(Adjusted effective notional offsets and add-on deductions for written credit		
Securities financing transactions Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions 14 transactions CCR exposure for SFT assets CCR exposure for SFT assets Agent transaction exposures Total securities financing transaction exposures (sum of rows 14 to 17) Other off-balance sheet exposures 19 Off-balance sheet exposure at gross notional amount (Specific and general provisions associated with off-balance sheet exposures deducted in determining Tier 1 capital) 20 Off-balance sheet items (sum of rows 19 to 21) Capital and total exposures Tier 1 capital Total exposures (sum of rows 7, 13, 18 and 22) Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) 26 CBUAE minimum leverage ratio requirement 3.0% 3.0%	12	derivatives)		-
Securities financing transactions Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions 14 transactions CCR exposure for SFT assets CCR exposure for SFT assets Agent transaction exposures Total securities financing transaction exposures (sum of rows 14 to 17) Other off-balance sheet exposures 19 Off-balance sheet exposure at gross notional amount (Specific and general provisions associated with off-balance sheet exposures deducted in determining Tier 1 capital) 20 Off-balance sheet items (sum of rows 19 to 21) Capital and total exposures Tier 1 capital Total exposures (sum of rows 7, 13, 18 and 22) Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) 26 CBUAE minimum leverage ratio requirement 3.0% 3.0%	13	Total derivative exposures (sum of rows 8 to 12)	23,509	34,462
14 transactions	Secui			
15 (Netted amounts of cash payables and cash receivables of gross SFT assets) - - -		Gross SFT assets (with no recognition of netting), after adjusting for sale accounting		
16 CCR exposure for SFT assets	14	transactions	-	-
Agent transaction exposures Total securities financing transaction exposures (sum of rows 14 to 17) Other off-balance sheet exposures 19 Off-balance sheet exposure at gross notional amount 20 (Adjustments for conversion to credit equivalent amounts) (Specific and general provisions associated with off-balance sheet exposures deducted in determining Tier 1 capital) 20 Off-balance sheet items (sum of rows 19 to 21) Capital and total exposures Tier 1 capital Total exposures (sum of rows 7, 13, 18 and 22) Leverage ratio Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) 25 CBUAE minimum leverage ratio requirement 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	15	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-	-
Total securities financing transaction exposures (sum of rows 14 to 17) Other off-balance sheet exposures 19 Off-balance sheet exposure at gross notional amount 20 (Adjustments for conversion to credit equivalent amounts) Specific and general provisions associated with off-balance sheet exposures deducted in determining Tier 1 capital) Off-balance sheet items (sum of rows 19 to 21) Capital and total exposures Tier 1 capital Total exposures (sum of rows 7, 13, 18 and 22) Leverage ratio Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) 26 CBUAE minimum leverage ratio requirement 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	16	CCR exposure for SFT assets	-	-
Off-balance sheet exposures 19 Off-balance sheet exposure at gross notional amount 20 (Adjustments for conversion to credit equivalent amounts) 21 (Specific and general provisions associated with off-balance sheet exposures 22 (deducted in determining Tier 1 capital) 23 Off-balance sheet items (sum of rows 19 to 21) 24 Total exposures (sum of rows 7, 13, 18 and 22) 25 Central bank reserves) 26 Central bank reserves) 27 Central bank reserves) 28 Central bank reserves) 29 Central bank reserves) 20 Central bank reserves) 20 Central bank reserves) 21 Central bank reserves) 22 Central bank reserves) 23 Central bank reserves) 24 Central bank reserves) 25 Central bank reserves) 26 CBUAE minimum leverage ratio requirement 30 CBUAE minimum leverage ratio requirement	17	Agent transaction exposures	-	-
19 Off-balance sheet exposure at gross notional amount 20 (Adjustments for conversion to credit equivalent amounts) 21 (Specific and general provisions associated with off-balance sheet exposures 21 deducted in determining Tier 1 capital) 22 Off-balance sheet items (sum of rows 19 to 21) 23 Tier 1 capital 24 Total exposures (sum of rows 7, 13, 18 and 22) 25 Central bank reserves) 26 Central bank reserves) 27 Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) 28 Central bank reserves) 29 Central bank reserves) 20 Central bank reserves) 21 Central bank reserves) 22 Central bank reserves) 23 Central bank reserves) 24 Central bank reserves) 25 Central bank reserves) 26 CBUAE minimum leverage ratio requirement 30 CBUAE minimum leverage ratio requirement	18	Total securities financing transaction exposures (sum of rows 14 to 17)	-	-
Capital and total exposures (sum of rows 7, 13, 18 and 22) Capital exposures (sum of rows 7, 13, 18 and				
(Specific and general provisions associated with off-balance sheet exposures deducted in determining Tier 1 capital) 22 Off-balance sheet items (sum of rows 19 to 21) 237,941 279,346 Capital and total exposures 23 Tier 1 capital 565,695 560,742 24 Total exposures (sum of rows 7, 13, 18 and 22) Leverage ratio Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) 26.1% 23.7% Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) 26.1% 23.7% 26 CBUAE minimum leverage ratio requirement 3.0% 3.0%	19	Off-balance sheet exposure at gross notional amount	387,417	495,435
21 deducted in determining Tier 1 capital) 22 Off-balance sheet items (sum of rows 19 to 21) Capital and total exposures 23 Tier 1 capital 24 Total exposures (sum of rows 7, 13, 18 and 22) Leverage ratio Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) 25 central bank reserves) 26.1% 279,346 279,346 26.18,827 279,346 280,742 290,742 290,742 290,743 290,744 290,745 290,74	20	(Adjustments for conversion to credit equivalent amounts)	149,476	216,089
22 Off-balance sheet items (sum of rows 19 to 21) Capital and total exposures 23 Tier 1 capital 565,695 560,742 24 Total exposures (sum of rows 7, 13, 18 and 22) 2,163,596 2,368,827 Leverage ratio Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) 26.1% 23.7% Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) 26.1% 23.7% 25a central bank reserves) 26.1% 23.7% 26 CBUAE minimum leverage ratio requirement 3.0% 3.0%		(Specific and general provisions associated with off-balance sheet exposures		
Capital and total exposures 23 Tier 1 capital 565,695 560,742 24 Total exposures (sum of rows 7, 13, 18 and 22) 2,163,596 2,368,827 Leverage ratio Leverage ratio (including the impact of any applicable temporary exemption of 25 central bank reserves) 26.1% 23.7% Leverage ratio (excluding the impact of any applicable temporary exemption of 25 central bank reserves) 26.1% 23.7% 26 CBUAE minimum leverage ratio requirement 3.0% 3.0%	21	deducted in determining Tier 1 capital)	-	-
23 Tier 1 capital565,695560,74224 Total exposures (sum of rows 7, 13, 18 and 22)2,163,5962,368,827Leverage ratioLeverage ratio (including the impact of any applicable temporary exemption of 25 central bank reserves)26.1%23.7%Leverage ratio (excluding the impact of any applicable temporary exemption of 25a central bank reserves)26.1%23.7%26 CBUAE minimum leverage ratio requirement3.0%3.0%	22	Off-balance sheet items (sum of rows 19 to 21)	237,941	279,346
24 Total exposures (sum of rows 7, 13, 18 and 22) Leverage ratio Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) 26.1% 23.7% 26.1% 23.7% 26.1% 23.7% 26.1% 23.7% 26.1% 23.7%	Capit	al and total exposures		
Leverage ratio Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) 26.1% 23.7% Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) 26.1% 23.7% 25a central bank reserves) 26.1% 23.7% 26 CBUAE minimum leverage ratio requirement 3.0% 3.0%	23	Tier 1 capital	565,695	560,742
Leverage ratio (including the impact of any applicable temporary exemption of 25 central bank reserves) Leverage ratio (excluding the impact of any applicable temporary exemption of 25a central bank reserves) 26.1% 23.7% 26.1% 23.7% 26.1% 23.7% 30.0%	24	Total exposures (sum of rows 7, 13, 18 and 22)	2,163,596	2,368,827
25 central bank reserves) Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) 26.1% 23.7% 26.1% 23.7% 26.1% 23.7% 26.1% 23.7% 26.1% 23.7% 26.1% 30.0%	Leve	age ratio		
Leverage ratio (excluding the impact of any applicable temporary exemption of 25a central bank reserves) 26.1% 23.7% 26 CBUAE minimum leverage ratio requirement 3.0% 3.0%		Leverage ratio (including the impact of any applicable temporary exemption of		
25acentral bank reserves)26.1%23.7%26CBUAE minimum leverage ratio requirement3.0%3.0%	25		26.1%	23.7%
25acentral bank reserves)26.1%23.7%26CBUAE minimum leverage ratio requirement3.0%3.0%		Leverage ratio (excluding the impact of any applicable temporary exemption of		
26 CBUAE minimum leverage ratio requirement 3.0% 3.0%	25a		26.1%	23.7%
	26	CBUAE minimum leverage ratio requirement		3.0%
		·	-	-

3- Liquidity

3.1- Eligible Liquid Assets Ratio

1	High Quality Liquid Assets	Nominal amount	Eligible Liquid Asset
1.1	Physical cash in hand at the bank + balances with the CBUAE	313,446	
1.2	UAE Federal Government Bonds and Sukuks	-	
	Sub Total (1.1 to 1.2)	313,446	313,446
1.3	UAE local governments publicly traded debt		
1.5	securities	-	
1.4	UAE Public sector publicly traded debt		
1.4	securities	-	
	Sub total (1.3 to 1.4)	0	0
	Foreign Sovereign debt instruments or		
1.5	instruments issued by their respective	-	0
	central banks		
1.6	Total	313,446	313,446
2	Total liabilities		1,375,024
3	Eligible Liquid Assets Ratio (ELAR)		22.8%

3- Liquidity

3.2- Advances to Stables Resource Ratio

		Items	Amount
1		Computation of Advances	
	1.1	Net Lending (gross loans - specific and collective provisions +	1,458,575
Ш		interest in suspense)	1,430,373
	1.2	Lending to non-banking financial institutions	
	1.3	Net Financial Guarantees & Stand-by LC (issued - received)	20,160
	1.4	Interbank Placements	
	1.5	Total Advances	1,478,735
2		Calculation of Net Stable Ressources	
	2.1	Total capital + general provisions	584,104
		Deduct:	
Ш	2.1.1	Goodwill and other intangible assets	-
	2.1.2	Fixed Assets	1,258
Ш	2.1.3	Funds allocated to branches abroad	-
	2.1.5	Unquoted Investments	-
Ш	2.1.6	Investment in subsidiaries, associates and affiliates	-
	2.1.7	Total deduction	1,258
	2.2	Net Free Capital Funds	582,846
	2.3	Other stable resources:	
Ш	2.3.1	Funds from the head office	-
	2.3.2	Interbank deposits with remaining life of more than 6 months	269,913
	2.3.3	Refinancing of Housing Loans	
	2.3.4	Borrowing from non-Banking Financial Institutions	32,908
	2.3.5	Customer Deposits	748,068
	2.3.6 Capital market funding/ term borrowings maturing after 6		01 225
	2.5.0	months from reporting date	91,325
	2.3.7	Total other stable resources	1,142,214
	2.4	Total Stable Resources (2.2+2.3.7)	1,725,060
3		Advances TO STABLE RESOURCES RATIO (1.6/2.4*100)	85.7%