



**Gulf International Bank B.S.C.  
Abu Dhabi Branch**

**Basel III Pillar 3**

**Risk Management and  
Capital Adequacy**

For the year ended 30<sup>th</sup> June 2025

**GIB**

# Risk management and capital adequacy report

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

### 1.1 Key metrics

AED 000's

		Jun-25	Mar-25	Dec-24	Sep-24	Jun-24
	<b>Available capital (amounts)</b>					
1	Common Equity Tier 1 (CET1)	570,839	562,268	582,598	582,166	590,989
1a	Fully loaded ECL accounting model	570,839	562,268	582,598	579,734	588,557
2	Tier 1	570,839	562,268	582,598	582,166	590,989
2a	Fully loaded ECL accounting model Tier 1	570,839	562,268	582,598	579,734	588,557
3	Total capital	581,739	575,102	609,051	610,320	617,436
3a	Fully loaded ECL accounting model total capital	581,739	575,102	609,051	607,888	615,004
	<b>Risk-weighted assets (amounts)</b>					
4	Total risk-weighted assets (RWA)	2,375,578	2,217,381	2,302,790	2,401,248	2,248,589
	<b>Risk-based capital ratios as a percentage of RWA</b>					
5	Common Equity Tier 1 ratio (%)	24.03%	25.36%	25.30%	24.24%	26.28%
5a	Fully loaded ECL accounting model CET1 (%)	24.03%	25.36%	25.30%	24.14%	26.17%
6	Tier 1 ratio (%)	24.03%	25.36%	25.30%	24.24%	26.28%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	24.03%	25.36%	25.30%	24.14%	26.17%
7	Total capital ratio (%)	24.49%	25.94%	26.45%	25.42%	27.46%
7a	Fully loaded ECL accounting model total capital ratio (%)	24.49%	25.94%	26.45%	25.32%	27.35%
	<b>Additional CET1 buffer requirements as a percentage of RWA</b>					
8	Capital conservation buffer requirement (2.5% from 2019) (%)	2.5%	2.5%	2.5%	2.5%	2.5%
9	Countercyclical buffer requirement (%)	0.5%	0.5%	-	-	-
10	Bank D-SIB additional requirements (%)	-	-	-	-	-
11	Total of bank CET1 specific buffer requirements (%) (row 8 + row 9+ row 10)	3.0%	3.0%	2.5%	2.5%	2.5%
12	CET1 available after meeting the bank's minimum capital requirements (%)	13.99%	15.44%	15.95%	14.92%	16.96%
	<b>Leverage Ratio</b>					
13	Total leverage ratio measure	3,643,517	3,292,372	3,712,792	3,832,274	3,591,434
14	Leverage ratio (%) (row 2/row 13)	15.67%	17.08%	15.69%	15.19%	16.46%
14a	Fully loaded ECL accounting model leverage ratio (%) (row 2A/row 13)	15.67%	17.08%	15.69%	15.13%	16.39%
14b	Leverage ratio (%) (excluding the impact of any)	15.67%	17.08%	15.69%	15.19%	16.46%
	<b>ELAR</b>					
21	Total HQLA	1,048,869	1,153,619	1,338,123	953,651	647,502
22	Total liabilities	2,633,499	2,351,442	2,741,192	2,935,923	2,709,044
23	Eligible Liquid Assets Ratio (ELAR) (%)	39.83%	49.06%	48.82%	32.48%	23.90%
	<b>ASRR</b>					
24	Total available stable funding	2,781,919	2,360,350	2,717,014	2,829,506	2,836,707
25	Total Advances	1,928,178	1,829,484	1,828,410	2,098,529	1,824,443
26	Advances to Stable Resources Ratio (%)	69.31%	77.51%	67.29%	74.17%	64.32%

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

### Overview of RWA

		AED 000's		
		RWA		Minimum capital requirements
		Jun-25	Mar-25	Jun-24
1	Credit risk (excluding counterparty credit risk)	2,148,017	2,002,286	225,542
2	Of which: standardised approach (SA)	2,148,017	2,002,286	225,542
3				
4				
5				
6	Counterparty credit risk (CCR)	56,032	35,567	5,883
7	Of which: standardised approach for counterparty credit risk	56,032	35,567	5,883
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				
18	Of which: securitisation external ratings-based approach (SEC-ERBA)	-	-	-
19	Of which: securitisation standardised approach (SEC-SA)	-	-	-
20	Market risk	2,090	10,088	219
21	Of which: standardised approach (SA)	2,090	10,088	219
22				
23	Operational risk	169,439	169,439	17,791
24				
25				
26	<b>Total (1+6+10+11+12+13+14+15+16+20+23)</b>	<b>2,375,578</b>	<b>2,217,381</b>	<b>249,436</b>

## 2- Composition of capital

## 2.1- Composition of regulatory capital

AED 000's

		Amounts	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
	<b>Common Equity Tier 1 capital: instruments and reserves</b>		
1	Directly issued qualifying common share (and equivalent for non-joint stock companies) capital plus related stock surplus	550,000	
2	Retained earnings	8,883	
3	Accumulated other comprehensive income (and other reserves)	12,161	
4	<i>Directly issued capital subject to phase-out from CET1 (only applicable to non-joint stock companies)</i>	-	
5	Common share capital issued by third parties (amount allowed in group CET1)	-	
6	<b>Common Equity Tier 1 capital before regulatory deductions</b>	<b>571,044</b>	
	<b>Common Equity Tier 1 capital regulatory adjustments</b>		
7	Prudent valuation adjustments	-	
8	Goodwill (net of related tax liability)	-	
9	Other intangibles including mortgage servicing rights (net of related tax liability)	205	
10	Deferred tax assets that rely on future profitability, excluding those arising from temporary differences (net of related tax liability)	-	
11	Cash flow hedge reserve	-	
12	Securitisation gain on sale	-	
13	Gains and losses due to changes in own credit risk on fair valued liabilities	-	
14	Defined benefit pension fund net assets	-	
15	Investments in own shares (if not already subtracted from paid-in capital on reported balance sheet)	-	
16	Reciprocal cross-holdings in CET1, AT1, Tier 2	-	
17	Investments in the capital 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 share capital (amount above 10% threshold)	-	
18	Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	-	
19	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	-	
20	Amount exceeding 15% threshold	-	
21	Of which: significant investments in the common stock of financials	-	
22	Of which: deferred tax assets arising from temporary differences	-	
23	CBUAE specific regulatory adjustments	-	
24	<b>Total regulatory adjustments to Common Equity Tier 1</b>	-	
25	<b>Common Equity Tier 1 capital (CET1)</b>	<b>570,839</b>	
	<b>Additional Tier 1 capital: instruments</b>		
26	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	-	
27	Of which: classified as equity under applicable accounting standards	-	
28	Of which: classified as liabilities under applicable accounting standards	-	
29	<i>Directly issued capital instruments subject to phase-out from additional Tier 1</i>	-	
30	Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in AT1)	-	
31	<i>Of which: instruments issued by subsidiaries subject to phase-out</i>	-	
32	Additional Tier 1 capital before regulatory adjustments	-	
	<b>Additional Tier 1 capital: regulatory adjustments</b>		
33	Investments in own additional Tier 1 instruments	-	
34	Investments in capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation	-	
35	Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation	-	
36	CBUAE specific regulatory adjustments	-	
37	Total regulatory adjustments to additional Tier 1 capital	-	
38	<b>Additional Tier 1 capital (AT1)</b>	-	
39	<b>Tier 1 capital (T1= CET1 + AT1)</b>	<b>570,839</b>	

## 2- Composition of capital

### 2.1- Composition of regulatory capital

AED 000's

	Amounts	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
<b>Tier 2 capital: instruments and provisions</b>		
40	Directly issued qualifying Tier 2 instruments plus related stock surplus	-
41	Directly issued capital instruments subject to phase-out from Tier 2	-
42	Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 30) issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	-
43	Of which: instruments issued by subsidiaries subject to phase-out	-
44	Provisions	10,900
45	<b>Tier 2 capital before regulatory adjustments</b>	10,900
<b>Tier 2 capital: regulatory adjustments</b>		
46	Investments in own Tier 2 instruments	-
47	Investments in capital, 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 (amount above 10% threshold)	-
48	Significant investments in the capital, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	-
49	CBUAE specific regulatory adjustments	-
50	<b>Total regulatory adjustments to Tier 2 capital</b>	-
51	<b>Tier 2 capital (T2)</b>	10,900
52	<b>Total regulatory capital (TC = T1 + T2)</b>	581,739
53	<b>Total risk-weighted assets</b>	2,375,578
<b>Capital ratios and buffers</b>		
54	<b>Common Equity Tier 1 (as a percentage of risk-weighted assets)</b>	24.03%
55	<b>Tier 1 (as a percentage of risk-weighted assets)</b>	24.03%
56	<b>Total capital (as a percentage of risk-weighted assets)</b>	24.49%
57	<b>Institution specific buffer requirement (capital conservation buffer plus countercyclical buffer requirements plus higher loss absorbency requirement, expressed as a percentage of risk-weighted assets)</b>	3.0%
58	Of which: capital conservation buffer requirement	2.5%
59	Of which: bank-specific countercyclical buffer requirement	0.5%
60	Of which: higher loss absorbency requirement (e.g. DSIB)	-
61	<b>Common Equity Tier 1 (as a percentage of risk-weighted assets) available after meeting the bank's minimum capital requirement.</b>	13.99%
<b>The CBUAE Minimum Capital Requirement</b>		
62	Common Equity Tier 1 minimum ratio	7.00%
63	Tier 1 minimum ratio	8.50%
64	Total capital minimum ratio	10.50%
<b>Amounts below the thresholds for deduction (before risk weighting)</b>		
66	Significant investments in common stock of financial entities	-
68	Deferred tax assets arising from temporary differences (net of related tax liability)	-
<b>Applicable caps on the inclusion of provisions in Tier 2</b>		
69	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	27,551
70	Cap on inclusion of provisions in Tier 2 under standardised approach	10,900
<b>Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022)</b>		
73	Current cap on CET1 instruments subject to phase-out arrangements	-
74	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	-
75	Current cap on AT1 instruments subject to phase-out arrangements	-
76	Amount excluded from AT1 due to cap (excess after redemptions and maturities)	-
77	Current cap on T2 instruments subject to phase-out arrangements	-
78	Amount excluded from T2 due to cap (excess after redemptions and maturities)	-

## 2- Composition of capital

### 2.3- Main features of regulatory capital instruments

AED 000's

		Quantitative / qualitative information
1	Issuer	Gulf International Bank B.S.C.
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	NA
3	Governing law(s) of the instrument	United Arab Emirates
	<b>Regulatory treatment</b>	
4	Transitional arrangement rules (i.e. grandfathering)	Tier 1
5	Post-transitional arrangement rules (i.e. grandfathering)	Tier 1
6	Eligible at solo/group/group and solo	Solo
7	Instrument type (types to be specified by each jurisdiction)	Common equity
8	Amount recognised in regulatory capital (currency in millions, as of most recent reporting date)	581,739
9	Nominal amount of instrument	550,000
9a	Issue price	NA
9b	Redemption price	NA
10	Accounting classification	Shareholders' equity
11	Original date of issuance	NA
12	Perpetual or dated	Perpetual
13	Original maturity date	NA
14	Issuer call subject to prior supervisory approval	No
15	Optional call date, contingent call dates and redemption amount	NA
16	Subsequent call dates, if applicable	NA
	Coupons / dividends	NA
17	Fixed or floating dividend/coupon	NA
18	Coupon rate and any related index	NA
19	Existence of a dividend stopper	NA
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Fully discretionary
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Fully discretionary
21	Existence of step-up or other incentive to redeem	NA
22	Non-cumulative or cumulative	NA
23	Convertible or non-convertible	NA
24	Writedown feature	NA
25	If writedown, writedown trigger(s)	NA
26	If writedown, full or partial	NA
27	If writedown, permanent or temporary	NA
28	If temporary write-own, description of writeup mechanism	NA
28a	Type of subordination	NA
29	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned).	NA
30	Non-compliant transitioned features	NA
31	If yes, specify non-compliant features	NA

## 2- Leverage ratio

### 2.1- Leverage ratio common disclosure

		AED 000's	
		Jun-25	Mar-25
<b>On-balance sheet exposures</b>			
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	3,224,797	2,900,365
2	Gross-up for derivatives collateral provided where deducted from balance sheet assets pursuant to the operative accounting framework	-	-
3	(Deductions of receivable assets for cash variation margin provided in derivatives transactions)	-	-
4	(Adjustment for securities received under securities financing transactions that are recognised as an asset)	-	-
5	(Specific and general provisions associated with on-balance sheet exposures that are deducted from Tier 1 capital)	-	-
6	(Asset amounts deducted in determining Tier 1 capital)	205	205
7	<b>Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of rows 1 to 6)</b>	3,224,592	2,900,160
<b>Derivative exposures</b>			
8	Replacement cost associated with <i>all</i> derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	2,084	3,330
9	Add-on amounts for PFE associated with <i>all</i> derivatives transactions	17,315	15,608
10	(Exempted CCP leg of client-cleared trade exposures)	-	-
11	Adjusted effective notional amount of written credit derivatives	-	-
12	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	-	-
13	<b>Total derivative exposures (sum of rows 8 to 12)</b>	27,159	26,514
<b>Securities financing transactions</b>			
14	Gross SFT <i>assets</i> (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	<b>Total securities financing transaction exposures (sum of rows 14 to 17)</b>	-	-
<b>Other off-balance sheet exposures</b>			
19	Off-balance sheet exposure at gross notional amount	714,751	669,809
20	(Adjustments for conversion to credit equivalent amounts)	322,985	304,111
21	(Specific and general provisions associated with off-balance sheet exposures deducted in determining Tier 1 capital)	-	-
22	<b>Off-balance sheet items (sum of rows 19 to 21)</b>	391,766	365,698
<b>Capital and total exposures</b>			
23	<b>Tier 1 capital</b>	570,839	562,268
24	<b>Total exposures (sum of rows 7, 13, 18 and 22)</b>	3,643,517	3,292,372
<b>Leverage ratio</b>			
25	<b>Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)</b>	15.67%	17.08%
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	15.67%	17.08%
26	CBUAE minimum leverage ratio requirement	3.00%	3.00%
27	<b>Applicable leverage buffers</b>	-	-

### 3- Liquidity

#### 3.1- Eligible Liquid Assets Ratio

AED 000's

1	High Quality Liquid Assets	Nominal amount	Eligible Liquid Asset
1.1	Physical cash in hand at the bank + balances with the CBUAE	768,611	
1.2	UAE Federal Government Bonds and Sukuks	280,258	
	Sub Total (1.1 to 1.2)	1,048,869	1,048,869
1.3	UAE local governments publicly traded debt securities	-	
1.4	UAE Public sector publicly traded debt securities	-	
	Sub total (1.3 to 1.4)	-	0
1.5	Foreign Sovereign debt instruments or instruments issued by their respective central banks	-	0
<b>1.6</b>	<b>Total</b>	<b>1,048,869</b>	<b>1,048,869</b>
<b>2</b>	Total liabilities		2,633,499
<b>3</b>	<b>Eligible Liquid Assets Ratio (ELAR)</b>		<b>39.83%</b>

### 3- Liquidity

#### 3.2- Advances to Stables Resource Ratio

AED 000's

		Items	Amount
<b>1</b>		<b>Computation of Advances</b>	
	1.1	Net Lending (gross loans - specific and collective provisions + interest in suspense)	1,099,374
	1.2	Lending to non-banking financial institutions	690,294
	1.3	Net Financial Guarantees & Stand-by LC (issued - received)	122,452
	1.4	Interbank Placements	16,058
	<b>1.5</b>	<b>Total Advances</b>	<b>1,928,178</b>
<b>2</b>		<b>Calculation of Net Stable Ressources</b>	
	2.1	Total capital + general provisions	606,646
		<b>Deduct:</b>	
	2.1.1	Goodwill and other intangible assets	-
	2.1.2	Fixed Assets	2,725
	2.1.3	Funds allocated to branches abroad	-
	2.1.5	Unquoted Investments	-
	2.1.6	Investment in subsidiaries, associates and affiliates	-
	<b>2.1.7</b>	<b>Total deduction</b>	<b>2,725</b>
	<b>2.2</b>	<b>Net Free Capital Funds</b>	<b>603,921</b>
	<b>2.3</b>	<b>Other stable resources:</b>	
	2.3.1	Funds from the head office	-
	2.3.2	Interbank deposits with remaining life of more than 6 months	-
	2.3.3	Refinancing of Housing Loans	-
	2.3.4	Borrowing from non-Banking Financial Institutions	80,461
	2.3.5	Customer Deposits	1,650,079
	2.3.6	Capital market funding/ term borrowings maturing after 6 months from reporting date	447,458
	<b>2.3.7</b>	<b>Total other stable resources</b>	<b>2,177,998</b>
	<b>2.4</b>	<b>Total Stable Resources (2.2+2.3.7)</b>	<b>2,781,919</b>
<b>3</b>		<b>Advances TO STABLE RESOURCES RATIO (1.6/ 2.4*100)</b>	<b>69.31</b>

## 5- Credit risk

### 5.1- Credit quality of assets

AED 000's

		Gross carrying values of		Allowances/ Impairments	Of which ECL accounting provisions for credit losses		Net values (a+b-c)
		Defaulted exposures	Non- defaulted exposures		Allocated in regulatory category of Specific	Allocated in regulatory category of General	
1	Loans	71,538	1,761,053	53,026	42,923	10,103	1,779,565
2	Debt securities	-	280,258	44	-	44	280,214
3	Off-balance sheet exposures	-	714,751	753	-	753	713,998
4	<b>Total</b>	<b>71,538</b>	<b>2,756,062</b>	<b>53,823</b>	<b>42,923</b>	<b>10,900</b>	<b>2,773,777</b>

## 5- Credit risk

### 5.2- Changes in stock of defaulted loans and debt securities

		AED 000's
		Jun-25
1	<b>Defaulted loans and debt securities at the end of the previous reporting period</b>	71,538
2	Loans and debt securities that have defaulted since the last reporting period	-
3	Returned to non-default status	-
4	Amounts written off	-
5	Other changes	-
6	<b>Defaulted loans and debt securities at the end of the reporting period (1+2-3-4±5)</b>	71,538

## 5- Credit risk

### 5.4- Standardised approach - credit risk exposure and Credit Risk Mitigation (CRM) effects

AED 000's

	Asset classes	Exposures before CCF and CRM		Exposures post-CCF and CRM		RWA and RWA density	
		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
1	Sovereigns and their central banks	1,036,708	-	1,036,708	-	-	0%
2	Public Sector Entities	-	-	-	-	-	-
3	Multilateral development banks	-	-	-	-	-	-
4	Banks	385,336	142,844	385,336	80,422	122,096	26%
5	Securities firms	-	-	-	-	-	-
6	Corporates	1,761,053	571,907	1,761,053	311,344	1,994,321	96%
7	Regulatory retail portfolios	-	-	-	-	-	-
8	Secured by residential property	-	-	-	-	-	-
9	Secured by commercial real estate	-	-	-	-	-	-
10	Equity Investment in Funds (EIF)	-	-	-	-	-	-
11	Past-due loans	71,538	-	28,615	-	28,615	100%
12	Higher-risk categories	-	-	-	-	-	-
13	Other assets	28,433	-	28,433	-	28,433	100%
14	<b>Total</b>	<b>3,283,068</b>	<b>714,751</b>	<b>3,240,145</b>	<b>391,766</b>	<b>2,173,464</b>	

## 5- Credit risk

### 5.5- Standardised approach - exposures by asset classes and risk weights

										AED 000's
	Risk weight	0%	20%	35%	50%	75%	100%	150%	Others	Total credit exposures amount (post CCF and post-CRM)
Asset classes										
1	Sovereigns and their central banks	1,036,708	-	-	-	-	-	-	-	1,036,708
2	Public Sector Entities	-	-	-	-	-	-	-	-	-
3	Multilateral development banks	-	-	-	-	-	-	-	-	-
4	Banks	-	369,278	-	96,480	-	-	-	-	465,758
5	Securities firms	-	-	-	-	-	-	-	-	-
6	Corporates	-	-	-	-	-	2,072,398	-	-	2,072,398
7	Regulatory retail portfolios	-	-	-	-	-	-	-	-	-
8	Secured by residential property	-	-	-	-	-	-	-	-	-
9	Secured by commercial real estate	-	-	-	-	-	-	-	-	-
10	Equity Investment in Funds (EIF)	-	-	-	-	-	-	-	-	-
11	Past-due loans	-	-	-	-	-	28,615	-	-	28,615
12	Higher-risk categories	-	-	-	-	-	-	-	-	-
13	Other assets	-	-	-	-	-	28,433	-	-	28,433
14	<b>Total</b>	1,036,708	369,278	-	96,480	-	2,129,446	-	-	3,631,912

## 6- Market risk

### 6.2- Market risk under the standardised approach (SA)

		AED 000's
		Jun-25
		RWA
1	General Interest rate risk (General and Specific)	-
2	Equity risk (General and Specific)	-
3	Foreign exchange risk	2,090
4	Commodity risk	-
	Options	
5	Simplified approach	-
6	Delta-plus method	-
7		
8	Securitisation	-
<b>9</b>	<b>Total</b>	<b>2,090</b>