

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

**Basel III Pillar 3**

**RISK MANAGEMENT AND  
CAPITAL ADEQUACY**

**For the quarter ended 30 June 2024**



# Risk management and capital adequacy report

## Table of contents

<b>1 Overview of risk management, key prudential metrics and RWA</b>	<b>1</b>
1.1 Key metrics	1
1.2 Overview of RWA	2
<b>2 Composition of capital</b>	<b>3</b>
2.1 Composition of regulatory capital	3
2.2 Main features of regulatory capital instruments	5
<b>3 Leverage ratio</b>	<b>6</b>
3.1 Leverage ratio common disclosure	6
<b>4 Liquidity</b>	<b>7</b>
4.1 Eligible Liquid Assets Ratio	7
4.2 Advances to Stable Resource Ratio	8
<b>5 Credit Risk</b>	<b>9</b>
5.1 Credit quality of assets	9
5.2 Changes in stock of defaulted loans and debt securities	10
5.3 Standardised approach - credit risk exposure and Credit Risk Mitigation (CRM) effects	11
5.4 Standardised approach - exposures by asset classes and risk weights	12
<b>6 Market Risk</b>	<b>13</b>
6.1 Market risk under the standardised approach (SA)	13

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

### 1.1 Key metrics

		Jun-24	Mar-24	Dec-23	Sep-23	Jun-23
<b>Available capital (amounts)</b>						
1	Common Equity Tier 1 (CET1)	590,989	568,306	636,514	600,008	582,044
1a	Fully loaded ECL accounting model	588,557	565,874	634,082	596,041	578,077
2	Tier 1	590,989	568,306	636,514	600,008	582,044
2a	Fully loaded ECL accounting model Tier 1	588,557	565,874	634,082	596,041	578,077
3	Total capital	617,436	594,070	663,085	634,549	612,535
3a	Fully loaded ECL accounting model total capital	615,004	591,638	660,653	630,582	608,568
<b>Risk-weighted assets (amounts)</b>						
4	Total risk-weighted assets (RWA)	2,248,589	2,193,265	2,252,377	2,837,154	2,513,336
<b>Risk-based capital ratios as a percentage of RWA</b>						
5	Common Equity Tier 1 ratio (%)	26.28%	25.91%	28.26%	21.15%	23.16%
5a	Fully loaded ECL accounting model CET1 (%)	26.17%	25.80%	28.15%	21.01%	23.00%
6	Tier 1 ratio (%)	26.28%	25.91%	28.26%	21.15%	23.16%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	26.17%	25.80%	28.15%	21.01%	23.00%
7	Total capital ratio (%)	27.46%	27.09%	29.44%	22.37%	24.37%
7a	Fully loaded ECL accounting model total capital ratio (%)	27.35%	26.98%	29.33%	22.23%	24.21%
<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 (%)	-	-	-	-	-
10	Bank D-SIB additional requirements (%)	-	-	-	-	-
11	Total of bank CET1 specific buffer requirements (%) (row 8 + row 9+ row 10)	2.5%	2.5%	2.5%	2.5%	2.5%
12	CET1 available after meeting the bank's minimum capital requirements (%)	16.96%	16.59%	18.94%	11.87%	13.87%
<b>Leverage Ratio</b>						
13	Total leverage ratio measure	3,591,434	3,101,099	3,138,617	3,696,873	3,571,335
14	Leverage ratio (%) (row 2/row 13)	16.46%	18.33%	20.28%	16.23%	16.30%
14a	Fully loaded ECL accounting model leverage ratio (%) (row 2A/row 13)	16.39%	18.25%	20.20%	16.12%	16.19%
14b	Leverage ratio (%) (excluding the impact of any	16.46%	18.33%	20.28%	16.23%	16.30%
<b>ELAR</b>						
21	Total HQLA	647,502	368,867	341,901	742,899	494,952
22	Total liabilities	2,709,044	2,216,037	2,247,403	2,875,557	2,772,539
23	Eligible Liquid Assets Ratio (ELAR) (%)	23.90%	16.65%	15.21%	25.83%	17.85%
<b>ASRR</b>						
24	Total available stable funding	2,836,707	2,298,953	2,437,442	2,860,410	2,870,968
25	Total Advances	1,824,443	1,799,439	1,858,424	2,040,131	2,111,077
26	Advances to Stable Resources Ratio (%)	64.32%	78.27%	76.24%	71.32%	73.53%

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

### Overview of RWA

		RWA		Minimum capital requirements
		Jun-24	Mar-24	Jun-24
1	Credit risk (excluding counterparty credit risk)	2,045,220	1,983,657	214,748
2	Of which: standardised approach (SA)	2,045,220	1,983,657	214,748
3				
4				
5				
6	Counterparty credit risk (CCR)	70,532	77,397	7,406
7	Of which: standardised approach for counterparty credit risk	70,532	77,397	7,406
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	6,826	6,200	717
21	Of which: standardised approach (SA)	6,826	6,200	717
22				
23	Operational risk	126,011	126,011	13,231
24				
25				
26	<b>Total (1+6+10+11+12+13+14+15+16+20+23)</b>	<b>2,248,589</b>	<b>2,193,265</b>	<b>236,102</b>

## 2- Composition of capital

### 2.1- Composition of regulatory capital

	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	-	-
3 Accumulated other comprehensive income (and other reserves)	40,989	-
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)	-	-
<b>6 Common Equity Tier 1 capital before regulatory deductions</b>	<b>590,989</b>	<b>-</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)	-	-
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	-	-
<b>24 Total regulatory adjustments to Common Equity Tier 1</b>	<b>-</b>	<b>-</b>
<b>25 Common Equity Tier 1 capital (CET1)</b>	<b>590,989</b>	<b>-</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	-	-
<b>38 Additional Tier 1 capital (AT1)</b>	<b>-</b>	<b>-</b>
<b>39 Tier 1 capital (T1= CET1 + AT1)</b>	<b>590,989</b>	<b>-</b>

## 2- Composition of capital

### 2.1- Composition of regulatory capital

	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	<i>Directly issued capital instruments subject to phase-out from Tier 2</i>	-
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	<i>Of which: instruments issued by subsidiaries subject to phase-out</i>	-
44	Provisions	26,447
45	<b>Tier 2 capital before regulatory adjustments</b>	26,447
<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>	26,447
52	<b>Total regulatory capital (TC = T1 + T2)</b>	617,436
53	<b>Total risk-weighted assets</b>	2,248,589
<b>Capital ratios and buffers</b>		
54	<b>Common Equity Tier 1 (as a percentage of risk-weighted assets)</b>	26.28%
55	<b>Tier 1 (as a percentage of risk-weighted assets)</b>	26.28%
56	<b>Total capital (as a percentage of risk-weighted assets)</b>	27.46%
57	Institution specific buffer requirement (capital conservation buffer plus countercyclical buffer requirements plus higher loss absorbency requirement, expressed as a percentage of risk-weighted assets)	-
58	<i>Of which: capital conservation buffer requirement</i>	-
59	<i>Of which: bank-specific countercyclical buffer requirement</i>	-
60	<i>Of which: higher loss absorbency requirement (e.g. DSIB)</i>	-
61	<b>Common Equity Tier 1 (as a percentage of risk-weighted assets) available after meeting the bank's minimum capital requirement.</b>	16.96%
<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)	-
70	Cap on inclusion of provisions in Tier 2 under standardised approach	26,447
<b>Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022)</b>		
73	<i>Current cap on CET1 instruments subject to phase-out arrangements</i>	-
74	<i>Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)</i>	-
75	<i>Current cap on AT1 instruments subject to phase-out arrangements</i>	-
76	<i>Amount excluded from AT1 due to cap (excess after redemptions and maturities)</i>	-
77	<i>Current cap on T2 instruments subject to phase-out arrangements</i>	-
78	<i>Amount excluded from T2 due to cap (excess after redemptions and maturities)</i>	-

## 2- Composition of capital

### 2.2- Main features of regulatory capital instruments

		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
	Regulatory treatment	
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)	617,436
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

### 3- Leverage ratio

#### 3.1- Leverage ratio common disclosure

		Jun-24	Mar-24
<b>On-balance sheet exposures</b>			
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	3,309,169	2,802,881
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)	42,686	45,774
7	<b>Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of rows 1 to 6)</b>	<b>3,266,483</b>	<b>2,757,107</b>
<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)	3,047	14,092
9	Add-on amounts for PFE associated with <i>all</i> derivatives transactions	15,400	31,457
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>	<b>25,826</b>	<b>63,769</b>
<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>-</b>	<b>-</b>
<b>Other off-balance sheet exposures</b>			
19	Off-balance sheet exposure at gross notional amount	635,135	679,195
20	(Adjustments for conversion to credit equivalent amounts)	336,010	398,972
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>	<b>299,125</b>	<b>280,223</b>
<b>Capital and total exposures</b>			
23	<b>Tier 1 capital</b>	<b>590,989</b>	<b>568,306</b>
24	<b>Total exposures (sum of rows 7, 13, 18 and 22)</b>	<b>3,591,434</b>	<b>3,101,099</b>
<b>Leverage ratio</b>			
25	<b>Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)</b>	<b>16.39%</b>	<b>18.25%</b>
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	16.46%	18.33%
26	CBUAE minimum leverage ratio requirement	3.00%	3.00%
27	<b>Applicable leverage buffers</b>	<b>-</b>	<b>-</b>



## 4- Liquidity

### 4.1- Eligible Liquid Assets Ratio

<b>1</b>	<b>High Quality Liquid Assets</b>	<b>Nominal amount</b>	<b>Eligible Liquid Asset</b>
1.1	Physical cash in hand at the bank + balances with the CBUAE	466,585	
1.2	UAE Federal Government Bonds and Sukuks	180,917	
	<b>Sub Total (1.1 to 1.2)</b>	<b>647,502</b>	<b>647,502</b>
1.3	UAE local governments publicly traded debt securities	-	
1.4	UAE Public sector publicly traded debt securities	-	
	<b>Sub total (1.3 to 1.4)</b>	<b>-</b>	<b>-</b>
1.5	Foreign Sovereign debt instruments or instruments issued by their respective central banks	-	-
<b>1.6</b>	<b>Total</b>	<b>647,502</b>	<b>647,502</b>
<b>2</b>	<b>Total liabilities</b>		<b>2,709,044</b>
<b>3</b>	<b>Eligible Liquid Assets Ratio (ELAR)</b>		<b>23.90%</b>

## 4- Liquidity

### 4.2- Advances to Stable Resource Ratio

		Items	Amount
<b>1</b>		<b>Computation of Advances</b>	
	1.1	Net Lending (gross loans - specific and collective provisions + interest in suspense)	1,406,641
	1.2	Lending to non-banking financial institutions	295,401
	1.3	Net Financial Guarantees & Stand-by LC (issued - received)	122,401
	1.4	Interbank Placements	-
	<b>1.5</b>	<b>Total Advances</b>	<b>1,824,443</b>
<b>2</b>		<b>Calculation of Net Stable Resources</b>	
	2.1	Total capital + general provisions	619,786
		<b>Deduct:</b>	
	2.1.1	Goodwill and other intangible assets	-
	2.1.2	Fixed Assets	957
	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>957</b>
	<b>2.2</b>	<b>Net Free Capital Funds</b>	<b>618,829</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	180,067
	2.3.5	Customer Deposits	1,234,780
	2.3.6	Capital market funding/ term borrowings maturing after 6 months from reporting date	803,031
	<b>2.3.7</b>	<b>Total other stable resources</b>	<b>2,217,878</b>
	<b>2.4</b>	<b>Total Stable Resources (2.2+2.3.7)</b>	<b>2,836,707</b>
<b>3</b>		<b>Advances TO STABLE RESOURCES RATIO (1.6/ 2.4*100)</b>	<b>64.32</b>

## 5- Credit risk

### 5.1- Credit quality of assets

		Gross carrying values of		Allowances/Impairments (c)	Of which ECL accounting provisions for credit losses		Net values (a+b-c)
		Defaulted exposures (a)	Non-defaulted exposures (b)		Allocated in regulatory category of Specific	Allocated in regulatory category of General	
1	Loans	3,436	1,702,042	12,237	3,436	8,801	1,693,241
2	Debt securities	-	508,927	-	-	-	508,927
3	Off-balance sheet exposures	-	635,135	507	-	507	634,628
<b>4</b>	<b>Total</b>	<b>3,436</b>	<b>2,846,104</b>	<b>12,744</b>	<b>3,436</b>	<b>9,308</b>	<b>2,836,796</b>

## 5- Credit risk

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

		Jun-24
1	<b>Defaulted loans and debt securities at the end of the previous reporting period</b>	3,436
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>	3,436

## 5- Credit risk

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

	Asset classes	a		b		c		d		e		f	
		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	975,512	-	975,512	-	-	0%						
2	Public Sector Entities	44,709	-	44,709	-	42,923	96%						
3	Multilateral development banks	-	-	-	-	-	-						
4	Banks	511,797	279,694	511,797	92,486	194,866	32%						
5	Securities firms	-	-	-	-	-	-						
6	Corporates	1,702,042	355,441	1,702,042	206,639	1,737,069	91%						
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	3,436	-	-	-	-	-						
12	Higher-risk categories	-	-	-	-	-	-						
13	Other assets	95,277	-	95,277	-	95,277	100%						
14	<b>Total</b>	<b>3,332,773</b>	<b>635,135</b>	<b>3,329,337</b>	<b>299,125</b>	<b>2,070,135</b>	-						

## 5- Credit risk

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

Asset classes	Risk weight	0%	20%	35%	50%	75%	100%	150%	Others	Total credit exposures amount (post CCF and post-CRM)
1 Sovereigns and their central banks		975,512	-	-	-	-	-	-	-	975,512
2 Public Sector Entities		-	-	-	-	-	44,709	-	-	44,709
3 Multilateral development banks		-	-	-	-	-	-	-	-	-
4 Banks		-	511,771	-	-	-	92,512	-	-	604,283
5 Securities firms		-	-	-	-	-	-	-	-	-
6 Corporates		-	-	-	-	-	1,908,681	-	-	1,908,681
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		-	-	-	-	-	-	-	-	-
12 Higher-risk categories		-	-	-	-	-	-	-	-	-
13 Other assets		-	-	-	-	-	95,277	-	-	95,277
<b>14 Total</b>		<b>975,512</b>	<b>511,771</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2,141,179</b>	<b>-</b>	<b>-</b>	<b>3,628,462</b>

## 6- Market risk

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

		Jun-24
		RWA
1	General Interest rate risk (General and Specific)	3,602
2	Equity risk (General and Specific)	-
3	Foreign exchange risk	3,224
4	Commodity risk	-
	Options	
5	Simplified approach	-
6	Delta-plus method	-
7		
8	Securitisation	-
<b>9</b>	<b>Total</b>	<b>6,826</b>