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

Basel III Pillar 3

Risk Management and Capital Adequacy

For the quarter ended 30th September 2026

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 '000s

		Sep-26	Jun-26	Mar-26	Dec-25	Sep-25
	Available capital (amounts)					
1	Common Equity Tier 1 (CET1)	581,507	586,553	583,409	573,557	563,539
1a	Fully loaded ECL accounting model	581,507	586,553	583,409	573,557	563,539
2	Tier 1	581,507	586,553	583,409	573,557	563,539
2a	Fully loaded ECL accounting model Tier 1	581,507	586,553	583,409	573,557	563,539
3	Total capital	588,469	591,412	591,364	581,423	574,498
3a	Fully loaded ECL accounting model total capital	588,469	591,412	591,364	581,423	574,498
	Risk-weighted assets (amounts)					
4	Total risk-weighted assets (RWA)	2,784,196	2,070,208	2,250,983	2,236,842	2,268,935
	Risk-based capital ratios as a percentage of RWA					
5	Common Equity Tier 1 ratio (%)	20.89%	28.33%	25.92%	25.64%	24.84%
5a	Fully loaded ECL accounting model CET1 (%)	20.89%	28.33%	25.92%	25.64%	24.84%
6	Tier 1 ratio (%)	20.89%	28.33%	25.92%	25.64%	24.84%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	20.89%	28.33%	25.92%	25.64%	24.84%
7	Total capital ratio (%)	21.14%	28.57%	26.27%	25.99%	25.32%
7a	Fully loaded ECL accounting model total capital ratio (%)	21.14%	28.57%	26.27%	25.99%	25.32%
	Additional CET1 buffer requirements as a percentage of RWA					
8	Capital conservation buffer requirement (2.5% from 2019) (%)	2.50%	2.50%	2.50%	2.50%	2.50%
9	Countercyclical buffer requirement (%)	0.50%	0.50%	0.50%	0.50%	0.50%
10	Bank D-SIB additional requirements (%)	0.00%	0.00%	0.00%	0.00%	0.00%
11	Total of bank CET1 specific buffer requirements (%) (row 8 + row 9+ row 10)	3.00%	3.00%	3.00%	3.00%	3.00%
12	CET1 available after meeting the bank's minimum capital requirements (%)	10.64%	18.07%	15.77%	15.49%	14.82%
	Leverage Ratio					
13	Total leverage ratio measure	3,592,370	2,825,990	3,285,365	3,010,117	3,135,253
14	Leverage ratio (%) (row 2/row 13)	16.19%	20.76%	17.76%	19.05%	17.97%
14a	Fully loaded ECL accounting model leverage ratio (%) (row 2A/row 13)	16.19%	20.76%	17.76%	19.05%	17.97%
14b	Leverage ratio (%) (excluding the impact of any	16.19%	20.76%	17.76%	19.05%	17.97%
	ELAR					
21	Total HQLA	784,055	661,387	930,176	759,651	791,443
22	Total liabilities	2,490,467	1,725,103	2,179,682	1,908,683	2,102,317
23	Eligible Liquid Assets Ratio (ELAR) (%)	31.48%	38.34%	42.67%	39.80%	37.65%
	ASRR					
24	Total available stable funding	2,713,691	1,941,300	2,214,231	2,155,327	2,361,827
25	Total Advances	2,159,969	1,421,677	1,577,302	1,697,918	1,759,519
26	Advances to Stable Resources Ratio (%)	79.60%	73.23%	71.23%	78.78%	74.50%

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

Overview of RWA

AED '000s

		RWA		Minimum capital requirements
		Sep-26	Jun-26	Sep-26
1	Credit risk (excluding counterparty credit risk)	2,559,671	1,838,973	268,765
2	Of which: standardised approach (SA)	2,559,671	1,838,973	268,765
3				
4				
5				
6	Counterparty credit risk (CCR)	33,024	34,489	3,468
7	Of which: standardised approach for counterparty credit risk	33,024	34,489	3,468
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	2,909	8,154	305
21	Of which: standardised approach (SA)	2,909	8,154	305
22				
23	Operational risk	188,592	188,592	19,802
24				
25				
26	**Total (1+6+10+11+12+13+14+15+16+20+23)**	**2,784,196**	**2,070,208**	**292,341**

3- Leverage ratio

3.1- Leverage ratio common disclosure

AED '000s

		Sep-26	Jun-26
On-balance sheet exposures			
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	3,093,244	2,329,236
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)	425	425
7	**Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of rows 1 to 6)**	3,092,819	2,328,811
Derivative exposures			
8	Replacement cost associated with *all* derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	3,291	1,823
9	Add-on amounts for PFE associated with *all* derivatives transactions	22,230	28,445
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	**Total derivative exposures (sum of rows 8 to 12)**	35,729	42,375
Securities financing transactions			
14	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 1**	-	-
Other off-balance sheet exposures			
19	Off-balance sheet exposure at gross notional amount	902,729	879,553
20	(Adjustments for conversion to credit equivalent amounts)	438,907	424,749
21	(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)**	463,822	454,804
Capital and total exposures			
23	**Tier 1 capital**	581,507	586,553
24	**Total exposures (sum of rows 7, 13, 18 and 22)**	3,592,370	2,825,990
Leverage ratio			
25	**Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)**	16.19%	20.76%
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	16.19%	20.76%
26	CBUAE minimum leverage ratio requirement	3.00%	3.00%
27	**Applicable leverage buffers**	-	-

4- Liquidity

4.2- Eligible Liquid Assets Ratio

AED '000s

1	High Quality Liquid Assets	Nominal amount	Eligible Liquid Asset
1.1	Physical cash in hand at the bank + balances with the CBUAE	664,751	
1.2	UAE Federal Government Bonds and Sukuks	119,304	
	Sub Total (1.1 to 1.2)	784,055	784,055
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
1.6	**Total**	**784,055**	**784,055**
2	Total liabilities		2,490,467
3	**Eligible Liquid Assets Ratio (ELAR)**		**31.48%**

4- Liquidity

4.3- Advances to Stables Resource Ratio

AED '000s

		Items	Amount
1		Computation of Advances	
	1.1	Net Lending (gross loans - specific and collective provisions + interest in suspense)	1,535,575
	1.2	Lending to non-banking financial institutions	578,319
	1.3	Net Financial Guarantees & Stand-by LC (issued - received)	26,929
	1.4	Interbank Placements	19,146
	1.5	Total Advances	2,159,969
2		Calculation of Net Stable Ressources	
	2.1	Total capital + general provisions	620,822
		Deduct:	
	2.1.1	Goodwill and other intangible assets	-
	2.1.2	Fixed Assets	2,587
	2.1.3	Funds allocated to branches abroad	-
	2.1.5	Unquoted Investments	-
	2.1.6	Investment in subsidiaries, associates and affiliates	-
	2.1.7	Total deduction	2,587
	2.2	Net Free Capital Funds	618,235
	2.3	Other stable resources:	
	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	220,946
	2.3.5	Customer Deposits	1,746,874
	2.3.6	Capital market funding/ term borrowings maturing after 6 months from reporting date	127,636
	2.3.7	Total other stable resources	2,095,456
	2.4	Total Stable Resources (2.2+2.3.7)	2,713,691
3		Advances TO STABLE RESOURCES RATIO (1.5/ 2.4*100)	79.60