



BASEL III – PILLAR III DISCLOSURES

Second Quarter – 2024

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1 Overview of RWA and Capital

OV1: Overview of RWA

		RWA		Minimum capital requirements	
		Q2 2024	Q1 2024	Q2 2024	Q1 2024
1	Credit risk (excluding counterparty credit risk)	15,088,149	15,410,838	1,584,256	1,618,138
2	Of which: standardised approach (SA)	15,088,149	15,410,838	1,584,256	1,618,138
-	-				
-	-				
-	-				
6	Counterparty credit risk (CCR)	332,295	266,596	34,891	27,993
7	Of which: standardised approach for counterparty credit risk	332,295	266,596	34,891	27,993
8	-	-	-	-	-
9	-	-	-	-	-
10	-	-	-	-	-
11	-	-	-	-	-
12	Equity investments in funds - look-through approach	164,066	157,974	17,227	16,587
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	57,972	78,600	6,087	8,253
21	Of which: standardised approach (SA)	57,972	78,600	6,087	8,253
22	-				
23	Operational risk	1,363,687	1,363,687	143,187	143,187
-	-				
-	-				
26	Total (1+6+10+11+12+13+14+15+16+20+23)	17,006,169	17,277,694	1,785,648	1,814,158

Note: The numbers presented in all the tables are in AED '000s unless otherwise specified.

KM1: Key metrics

		Q2 2024	Q1 2024	Q4 2023	Q3 2023	Q2 2023
	Available capital (amounts)					
1	Common Equity Tier 1 (CET1)	2,789,662	2,676,496	2,564,363	2,836,938	2,493,281
1a	Fully loaded ECL accounting model	-	-	-	-	-
2	Tier 1	2,789,662	2,676,496	2,564,363	2,836,938	2,493,281
2a	Fully loaded ECL accounting model Tier 1	-	-	-	-	-
3	Total capital	2,984,468	2,874,438	2,767,874	3,058,317	2,701,408
3a	Fully loaded ECL accounting model total capital	-	-	-	-	-
	Risk-weighted assets (amounts)					
4	Total risk-weighted assets (RWA)	17,006,169	17,277,695	17,715,683	18,999,724	17,960,490
	Risk-based capital ratios as a percentage of RWA					
5	Common Equity Tier 1 ratio (%)	16.40%	15.49%	14.48%	14.93%	13.88%
5a	Fully loaded ECL accounting model CET1 (%)	-	-	-	-	-
6	Tier 1 ratio (%)	16.40%	15.49%	14.48%	14.93%	13.88%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	-	-	-	-	-
7	Total capital ratio (%)	17.55%	16.64%	15.62%	16.10%	15.04%
7a	Fully loaded ECL accounting model total capital ratio (%)	0.00%	0.00%	0.00%	0.00%	0.00%
	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 (%)	-	-	-	-	-
10	Bank D-SIB additional requirements (%)	-	-	-	-	-
11	Total of bank CET1 specific buffer requirements (%) (row 8 + row 9+ row 10)	2.50%	2.50%	2.50%	2.50%	2.50%
12	CET1 available after meeting the bank's minimum capital requirements (%)	9.40%	8.49%	7.48%	7.93%	6.88%
	Leverage Ratio					
13	Total leverage ratio measure	24,964,714	23,735,623	25,648,305	25,846,233	23,950,681
14	Leverage ratio (%) (row 2/row 13)	11.17%	11.28%	10.00%	10.98%	10.41%
14a	Fully loaded ECL accounting model leverage ratio (%) (row 2A/row 13)	-	-	-	-	-
14b	Leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)	11.17%	11.28%	10.00%	10.98%	10.41%
	Liquidity Coverage Ratio					

		Q2 2024	Q1 2024	Q4 2023	Q3 2023	Q2 2023
15	Total HQLA	-	-	-	-	-
16	Total net cash outflow	-	-	-	-	-
17	LCR ratio (%)	-	-	-	-	-
	Net Stable Funding Ratio					
18	Total available stable funding	-	-	-	-	-
19	Total required stable funding	-	-	-	-	-
20	NSFR ratio (%)	-	-	-	-	-
	ELAR					
21	Total HQLA	4,633,296	4,800,309	3,615,437	3,814,566	4,208,707
22	Total liabilities	20,768,675	22,440,318	21,567,752	21,492,351	20,040,092
23	Eligible Liquid Assets Ratio (ELAR) (%)	22.31%	21.39%	16.76%	17.75%	21.00%
	ASRR					
24	Total available stable funding	18,853,389	20,053,255	20,258,300	18,925,269	18,618,500
25	Total Advances	14,782,309	14,571,476	15,976,577	15,563,124	14,206,274
26	Advances to Stable Resources Ratio (%)	78.41%	72.66%	78.86%	82.23%	76.30%

*LCR and NSFR are not applicable



2 Composition of Capital

CC1: Composition of regulatory capital

	Amounts	
Common Equity Tier 1 capital: instruments and reserves		
1	Directly issued qualifying common share (and equivalent for non-joint stock companies) capital plus related stock surplus	2,723,500
2	Retained earnings	152,556
3	Accumulated other comprehensive income (and other reserves)	(22,799)
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	Common Equity Tier 1 capital before regulatory deductions	2,853,257
Common Equity Tier 1 capital regulatory adjustments		
7	Prudent valuation adjustments	11,455
8	Goodwill (net of related tax liability)	(37,744)
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)	(37,306)
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)	-

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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	Total regulatory adjustments to Common Equity Tier 1	-
25	Common Equity Tier 1 capital (CET1)	2,789,662
Additional Tier 1 capital: instruments		
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	-
Additional Tier 1 capital: regulatory adjustments		
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	Additional Tier 1 capital (AT1)	-
39	Tier 1 capital (T1= CET1 + AT1)	2,789,662
Tier 2 capital: instruments and provisions		

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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	194,806
45	Tier 2 capital before regulatory adjustments	194,806
Tier 2 capital: regulatory adjustments		
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	Total regulatory adjustments to Tier 2 capital	-
51	Tier 2 capital (T2)	194,806
52	Total regulatory capital (TC = T1 + T2)	2,984,468
53	Total risk-weighted assets	17,006,169
Capital ratios and buffers		
54	Common Equity Tier 1 (as a percentage of risk-weighted assets)	16.40%
55	Tier 1 (as a percentage of risk-weighted assets)	16.40%
56	Total capital (as a percentage of risk-weighted assets)	17.55%
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)	0.00%
58	Of which: capital conservation buffer requirement	0.00%
59	Of which: bank-specific countercyclical buffer requirement	0.00%
60	Of which: higher loss absorbency requirement (e.g. DSIB)	0.00%

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61	Common Equity Tier 1 (as a percentage of risk-weighted assets) available after meeting the bank's minimum capital requirement.	9.40%
The CBUAE Minimum Capital Requirement		
62	Common Equity Tier 1 minimum ratio	7.00%
63	Tier 1 minimum ratio	8.50%
64	Total capital minimum ratio	10.50%
Amounts below the thresholds for deduction (before risk weighting)		
-	-	-
66	Significant investments in common stock of financial entities	-
-	-	-
68	Deferred tax assets arising from temporary differences (net of related tax liability)	-
Applicable caps on the inclusion of provisions in Tier 2		
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	-
-	-	-
-	-	-
Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022)		
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>	-



CC2: Reconciliation of regulatory capital to balance sheet

	Balance sheet as in published financial statements	Under regulatory scope of consolidation
	Q2 2024	Q2 2024
Assets		
Cash and balances with the Central Bank	3,158,129	3,158,129
Due from banks and financial institutions	1,737,635	1,737,635
Islamic financing and investing assets, net	13,906,466	13,906,466
Islamic Investments securities at amortized cost	36,228	36,228
Islamic Investments securities at fair value	3,192,199	3,192,199
Investments Properties	387,648	387,648
Property and Equipment	130,446	130,446
Other Islamic assets	1,686,523	1,686,523
Total assets	24,235,274	24,235,274
Islamic customers' deposits	19,305,518	19,305,518
Due to banks and other financial institutions	916,477	916,477
Other Liabilities	1,132,136	1,132,136
Total liabilities	21,354,131	21,354,131
Share Capital	2,723,500	2,723,500
Treasury shares	(37,306)	(37,306)
Statutory reserve	237,689	237,689
Investment fair value reserve	(260,488)	(260,488)
General impairment reserve	53,052	53,052
Retained earnings (accumulated losses)	164,696	164,696
Total shareholders' equity	2,881,143	2,881,143
Total liabilities and Equity	24,235,274	24,235,274

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CCA: Main features of regulatory capital instruments

Not applicable. There are no regulatory capital instruments issued by the Bank.

3 Macprudential Supervisory measures

CCyB1: Geographical distribution of credit exposures used in the countercyclical buffer

Not applicable. There are no private sector credit exposures relevant for the calculation of the countercyclical buffer.



4 Leverage Ratio

LR1: Summary comparison of accounting assets vs leverage ratio exposure measure (LR1)

		Q2'2024 AED 000's
1	Total consolidated assets as per published financial statements	24,235,273
2	Adjustments for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	-
3	Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference	-
4	Adjustments for temporary exemption of central bank reserves (if applicable)	-
5	Adjustment for fiduciary assets recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	-
6	Adjustments for regular-way purchases and sales of financial assets subject to trade date accounting	-
7	Adjustments for eligible cash pooling transactions	-
8	Adjustments for derivative financial instruments	4,667
9	Adjustment for securities financing transactions (ie repos and similar secured lending)	-
10	Adjustments for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	724,773
11	Adjustments for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital	-
12	Other adjustments	-
13	Leverage ratio exposure measure	24,964,714



LR2: Leverage ratio common disclosure template

		Q2 2024	Q1 2024
On-balance sheet exposures			
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	24,234,563	23,067,690
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)	-	-
7	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of rows 1 to 6)	24,234,563	23,067,690
Derivative exposures			
8	Replacement cost associated with <i>all</i> derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	710	2,777
9	Add-on amounts for PFE associated with <i>all</i> derivatives transactions	3,131	7,624
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)	-	-

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		Q2 2024	Q1 2024
13	Total derivative exposures (sum of rows 8 to 12)	5,377	14,561
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 17)	-	-
Other off-balance sheet exposures			
19	Off-balance sheet exposure at gross notional amount	1,388,578	1,562,131
20	(Adjustments for conversion to credit equivalent amounts)	(663,804)	(908,759)
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)	724,773	653,372
Capital and total exposures			
23	Tier 1 capital	2,789,662	2,676,496
24	Total exposures (sum of rows 7, 13, 18 and 22)	24,964,714	23,735,623
Leverage ratio			
25	Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)	11.17%	11.28%
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	11.17%	11.28%
26	CBUAE minimum leverage ratio requirement	3%	3%
27	Applicable leverage buffers	8.17%	8.28%

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5 Liquidity

LIQ1: Liquidity Coverage Ratio

Not applicable

LIQ2: Net Stable Funding Ratio

Not applicable

ELAR: 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	3,717,533	
1.2	UAE Federal Government Bonds and Sukuks	-	
	Sub Total (1.1 to 1.2)	3,717,533	3,717,533
1.3	UAE local governments publicly traded debt securities	588,875	
1.4	UAE Public sector publicly traded debt securities	-	
	Sub total (1.3 to 1.4)	588,875	588,875
1.5	Foreign Sovereign debt instruments or instruments issued by their respective central banks	326,888	326,888
1.6	Total	4,633,296	4,633,296
2	Total liabilities		20,768,675
3	Eligible Liquid Assets Ratio (ELAR)		22.31%

**The calculations are based on an average of last three months.*

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ASRR: Advances to Stable Resource Ratio

	Items	Amount
1	Computation of Advances	
1.1	Net Lending (gross loans - specific and collective provisions + interest in suspense)	13,934,948
1.2	Lending to non-banking financial institutions	21,685
1.3	Net Financial Guarantees & Stand-by LC (issued - received)	201,151
1.4	Interbank Placements	624,525
1.5	Total Advances	14,782,309
2	Calculation of Net Stable Resources	
2.1	Total capital + general provisions	3,057,089
	Deduct:	
2.1.1	Goodwill and other intangible assets	-
2.1.2	Fixed Assets	1,310,495
2.1.3	Funds allocated to branches abroad	-
2.1.5	Unquoted Investments	149,383
2.1.6	Investment in subsidiaries, associates and affiliates	2,000
2.1.7	Total deduction	1,461,878
2.2	Net Free Capital Funds	1,595,211
2.3	Other stable resources:	

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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	55,218
2.3.5	Customer Deposits	17,202,960
2.3.6	Capital market funding/ term borrowings maturing after 6 months from reporting date	-
2.3.7	Total other stable resources	17,258,178
2.4	Total Stable Resources (2.2+2.3.7)	18,853,389
3	Advances TO STABLE RESOURCES RATIO (1.6/ 2.4*100)	78.41



6 Credit Risk

CR1: Credit quality of assets

		Gross carrying values of		Allowances / Impairments	Of which ECL accounting provisions for credit losses on SA exposures allocated in		Net values (a+b-c)
		Defaulted exposures	Non-defaulted exposures		Regulatory category of Specific	Regulatory category of General	
		a	b	c	d	e	f
1	Loans	1,786,317	12,747,626	627,477	470,008	157,469	13,906,466
2	Debt securities	-	2,972,167	5,882	-	5,882	2,966,285
3	Off-balance sheet exposures	314,496	446,861	297,008	289,425	7,583	464,349
4	Total	2,100,813	16,166,654	930,367	759,433	170,934	17,337,100

CR2: Changes in the stock of defaulted loans and debt securities

1	Defaulted loans and debt securities at the end of the previous reporting period	2,313,095
2	Loans and debt securities that have defaulted since the last reporting period	29,666
3	Returned to non-default status	431,268
4	Amounts written off	20,220
5	Other changes	(104,956)
6	Defaulted loans and debt securities at the end of the reporting period (1+2-3-4±5)	1,786,317



CR3: Credit risk mitigation techniques – overview

		a	b	c	d	e	f	g
		Exposures unsecured: carrying amount	Exposures secured by collateral	Exposures secured by collateral of which: secured amount	Exposures secured by financial guarantees	Exposures secured by financial guarantees, of which: secured amount	Exposures secured by credit derivatives	Exposures secured by credit derivatives, of which: secured amount
1	Loans	11,621,001	2,912,942	2,533,847	-	-	-	-
2	Sukuks	2,972,167	-	-	-	-	-	-
3	Total	14,593,168	2,912,942	2,533,847	-	-	-	-
4	Of which defaulted	1,786,317	-	-	-	-	-	-



CR4: Standardised approach - credit risk exposure and CRM effects

	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	4,037,234	-	3,902,234	-	771,450	19.77%
2	Public Sector Entities	315,658	40	315,658	40	283,688	89.86%
3	Multilateral development banks	330,523	-	330,523	-	-	0.00%
4	Banks	2,751,880	11,936	2,751,880	11,936	2,205,299	79.79%
5	Securities firms	-	-	-	-	-	0.00%
6	Corporates	4,486,077	314,288	2,176,597	282,485	2,269,272	92.28%
7	Regulatory retail portfolios	1,596,545	21,246	1,431,064	10,243	1,191,853	82.69%
8	Secured by residential property	3,911,419	-	3,911,398	-	3,007,640	76.89%
9	Secured by commercial real estate	2,258,170	-	2,243,470	-	2,243,470	100.00%
10	Equity Investment in Funds (EIF)	102,358	-	102,358	-	164,066	0.00%
11	Past-due loans	1,932,246	314,496	1,446,635	25,072	1,558,138	105.87%
12	Higher-risk categories	-	-	-	-	-	0.00%
13	Other assets	3,195,789	-	3,186,816	-	1,887,915	59.24%
14	Total	24,917,898	662,007	21,798,631	329,776	15,582,790	70.42%



CR5: Standardised approach - exposures by asset classes and risk weights

	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	-	33,780	-	-	-	661,160	76,510	-	3,902,234
2	Public Sector Entities	-	-	-	32,010	-	251,679	-	-	315,698
3	Multilateral development banks	-	-	-	-	-	-	-	-	330,523
4	Banks	-	10,357	-	536,682	-	1,599,482	58,778	-	2,763,816
5	Securities firms	-	-	-	-	-	-	-	-	-
6	Corporates	-	-	-	167,697	-	1,867,706	36,798	197,070	2,459,082
7	Regulatory retail portfolios	-	-	-	-	748,360	443,493	-	-	1,441,307
8	Secured by residential property	-	-	482,494	-	23,091	2,502,055	-	-	3,911,398
9	Secured by commercial real estate	-	-	-	-	-	2,243,470	-	-	2,243,470
10	Equity Investment in Funds (EIF)	-	-	-	-	-	-	-	164,066	102,358
11	Past-due loans	-	-	-	-	-	1,298,844	259,294	-	1,471,706
12	Higher-risk categories	-	-	-	-	-	-	-	-	-
13	Other assets	-	-	-	-	-	1,853,169	34,746	-	3,186,816
14	Total	-	44,137	482,494	736,389	771,452	12,721,056	466,127	361,136	22,128,407



7 Counterparty Credit Risk

CCR1: Analysis of counterparty credit risk (CCR) exposure by approach

	a	B	c	d	e	f
	Replacement cost	Potential future exposure	EEPE	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
1	SA-CCR (for derivatives)	710	3,131	1.4	5,377	1,719
2			-	-	-	-
3	Simple Approach for credit risk mitigation (for SFTs)				-	-
4	Comprehensive Approach for credit risk mitigation (for SFTs)				-	-
5					-	-
6	Total					1,719

CCR2: Credit valuation adjustment (CVA) capital charge

	a	b
	EAD post-CRM	RWA
1	All portfolios subject to the Standardised CVA capital charge*	-
2	All portfolios subject to the Simple alternative CVA capital charge	5,377



CCR3: Standardised approach - CCR exposures by regulatory portfolio and risk weights

Regulatory portfolio	Risk weight							
	a	b	c	d	e	f	g	h
	0%	20%	50%	75%	100%	150%	Others	Total credit exposure
Sovereigns	-	-	-	-	-	-	-	-
Public Sector Entities (PSEs)	-	-	-	-	-	-	-	-
Multilateral development banks (MDBs)	-	-	-	-	-	-	-	-
Banks	-	3,230	2,147	-	-	-	-	5,377
Securities firms	-	-	-	-	-	-	-	-
Corporates	-	-	-	-	-	-	-	-
Regulatory retail portfolios	-	-	-	-	-	-	-	-
Secured by residential property	-	-	-	-	-	-	-	-
Secured by commercial real estate	-	-	-	-	-	-	-	-
Equity Investment in Funds (EIF)	-	-	-	-	-	-	-	-
Past-due loans	-	-	-	-	-	-	-	-
Higher-risk categories	-	-	-	-	-	-	-	-
Other assets	-	-	-	-	-	-	-	-
Total	-	3,230	2,147	-	-	-	-	5,377

CCR5: Composition of collateral for CCR exposure

Not applicable.

Classification : Public

8 Market risk

MR1: Market risk under the standardised approach

		RWA
1	General Interest rate risk (General and Specific)	-
2	Equity risk (General and Specific)	3,828
3	Foreign exchange risk	54,144
4	Commodity risk	-
	Options	-
5	Simplified approach	-
6	Delta-plus method	-
-	-	-
8	Securitisation	-
9	Total	57,972