



## **Al Ahli Bank of Kuwait (UAE Branches)**

### **Pillar III Disclosures**

**30-Jun-22**

## Contents

1. General Information / ABK Group Structure .....	3
2. Pillar III Disclosure .....	3
3. Capital Structure .....	3
4. Capital Management .....	3
5. Overview of risk management and RWA .....	4
5.1. Template KM1: Key metrics .....	4
5.2. Template OV1: Overview of RWA .....	5
6. Composition of Capital .....	6
6.1. Template CC1: Composition of regulatory capital .....	6
7. Leverage ratio .....	9
7.1. Template LR2: Leverage ratio common disclosure template .....	9
8. Liquidity Risk Management .....	10
8.1. Template ELAR: Eligible Liquid Assets Ratio .....	10
8.2. Template ASRR: Advances to Stables Resource Ratio .....	10
9. Credit Risk .....	11
9.1. Template CR1: Credit quality of assets .....	11
9.2. Template CR2: Changes in the stock of defaulted loans and debt securities .....	12
9.3. Template CR4: Standardised approach - credit risk exposure and CRM effects .....	12
9.4. Template CR5: Standardised approach – exposure by asset classes and risk weights .....	13
10. Market Risk .....	13
10.1. Template MR1: Market risk under the standardised approach .....	13

### **1. General Information / ABK Group Structure**

Al Ahli Bank of Kuwait KSCP (the Group) structure consists of parent bank in Kuwait, a wholly owned subsidiary in Kuwait (Ahli Capital Investment Company), a subsidiary bank in Egypt (Al Ahli Bank of Kuwait – Egypt) and operates in UAE through its branches in Dubai, Abu Dhabi and DIFC.

The Group is engaged in commercial banking activities, retail banking, international banking, treasury services, investment activities and advisory services.

The Pillar III Disclosure herein pertains to the activities of ABK UAE and all numbers are stated in AED thousands unless stated otherwise.

The central bank of UAE had published memo notice CBUAE/BSN/N/2020/4980 in November 2020 and CBUAE/BSN/N/2021/5508 on 30th November 2021 regarding pillar 3 disclosures. These disclosures have been prepared in accordance with the guidelines along with the Board approved disclosure policy of the bank.

### **2. Pillar III Disclosure**

Pillar III complements the minimum requirements and the supervisory review process. Its aim is to encourage market discipline by developing disclosure requirements which allow market participants to assess specified information on the scope of application of Basel III, capital, particular risk exposures and risk assessment processes, and hence the capital adequacy of the institution. Disclosures consist of both qualitative and quantitative information.

### **3. Capital Structure**

The Central Bank of the UAE sets and monitors capital requirements for the branches of foreign banks.

ABK UAE, calculates its Capital Adequacy Ratio in line with the guidelines issued by the Central Bank of the UAE. The minimum capital adequacy ratio prescribed by the CBUAE is set at 13.0%, at all times of Risk Weighted Assets (RWA), calculated as per the guidelines. Being branches of the Group the capital support remains at all times from the Parent entity.

ABK UAE's regulatory capital comprises of two tiers:

- Tier 1 Capital, which primarily include common Equity Tier 1 CET1 capital comprising of share capital, statutory reserve, other reserves and retained earnings, after deductions for goodwill and intangible assets, if any.
- Tier 2 Capital, which includes general provision of RWA under standardized approach (subject to maximum of 1.25 per cent of total credit risk weighted assets).

### **4. Capital Management**

ABK UAE follows the Group capital management philosophy aimed at maintaining an optimum level of capital to enable it to pursue strategies that build long-term shareholder value, whilst always meeting minimum Pillar I as well as Pillar II capital requirements. The Pillar II capital requirements for ABK-UAE are also assessed similar to the Group's internal estimate of the capital required to cover all the material risks, including those which are not captured under Pillar I capital and these risks include credit concentration risk, interest rate risk in the banking book, liquidity risk, legal risk, residual operational risk, strategic risk and reputation risk.

The Group manages its capital in an integrated manner with the aim of maintaining strong capital ratios and high ratings. This calls for a balanced approach: maintaining capital levels that are sufficient to provide a high return to shareholders; meeting the requirements of regulators, rating agencies and other stakeholders (including

deposit holders ), while supporting future business growth. The cost of capital and its composition in terms of its quality and stability is also considered.

## 5. Overview of risk management and RWA

### 5.1. Template KM1: Key metrics

		a	b	c	d
		T 30-Jun-22	T-1 31-Mar-22	T-2 31-Dec-21	T-3 31-Dec-20
	<b>Available capital (amounts)</b>				
1	Common Equity Tier 1 (CET1)	483,147	503,589	505,228	490,682
1a	Fully loaded ECL accounting model	483,147	503,589	505,228	490,682
2	Tier 1	483,147	503,589	505,228	490,682
2a	Fully loaded ECL accounting model Tier 1	483,147	503,589	505,228	490,682
3	Total capital	510,646	527,804	531,829	516,569
3a	Fully loaded ECL accounting model total capital	510,646	527,804	531,829	516,569
	<b>Risk-weighted assets (amounts)</b>				
4	Total risk-weighted assets (RWA)	2,386,101	2,123,265	2,353,915	2,299,826
	<b>Risk-based capital ratios as a percentage of RWA</b>				
5	Common Equity Tier 1 ratio (%)	20.25%	23.72%	21.46%	21.34%
5a	Fully loaded ECL accounting model CET1 (%)	20.25%	23.72%	21.46%	21.34%
6	Tier 1 ratio (%)	20.25%	23.72%	21.46%	21.34%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	20.25%	23.72%	21.46%	21.34%
7	Total capital ratio (%)	21.40%	24.86%	22.59%	22.46%
7a	Fully loaded ECL accounting model total capital ratio (%)	21.40%	24.86%	22.59%	22.46%
	<b>Additional CET1 buffer requirements as a percentage of RWA</b>				
8	Capital conservation buffer requirement (2.5% from 2019) (%)	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%
12	CET1 available after meeting the bank's minimum capital requirements (%)	10.90%	14.36%	12.09%	11.96%
	<b>Leverage Ratio</b>				
13	Total leverage ratio measure	6,088,138	5,967,349	6,699,260	4,650,843
14	Leverage ratio (%) (row 2/row 13)	7.94%	8.44%	7.54%	10.55%
14a	Fully loaded ECL accounting model leverage ratio (%) (row 2A/row 13)	7.94%	8.44%	7.54%	10.55%
14b	Leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)	7.94%	8.44%	7.54%	10.55%
	<b>Liquidity Coverage Ratio</b>				
15	Total HQLA				
16	Total net cash outflow				
17	LCR ratio (%)				
	<b>Net Stable Funding Ratio</b>				
18	Total available stable funding				

**Pillar III Disclosures under the Capital Adequacy standards (Standardised approach) issued by Central Bank of UAE for the period ended 30<sup>th</sup> June 2022**

19	Total required stable funding				
20	NSFR ratio (%)				
	<b>ELAR</b>				
21	Total HQLA	850,537	785,894	785,412	926,990
22	Total liabilities	4,980,297	4,804,541	5,518,844	3,541,558
<b>23</b>	<b>Eligible Liquid Assets Ratio (ELAR) (%)</b>	<b>17.08%</b>	<b>16.36%</b>	<b>14.23%</b>	<b>26.17%</b>
	<b>ASRR</b>				
24	Total available stable funding	3,090,481	2,987,814	2,991,665	3,294,025
25	Total Advances	2,877,305	2,626,849	2,640,052	2,442,365
<b>26</b>	<b>Advances to Stable Resources Ratio (%)</b>	<b>93.10%</b>	<b>87.92%</b>	<b>88.25%</b>	<b>74.15%</b>

**5.2. Template OV1: Overview of RWA**

		a	b	c
		RWA		Minimum capital requirements
	In AED'000	T 30-Jun-22	T-1 31-Mar-22	T 30-Jun-22
1	Credit risk (excluding counterparty credit risk)	2,082,220	1,870,515	218,633
2	Of which: standardised approach (SA)	2,082,220	1,870,515	218,633
3	Of which: foundation internal ratings-based (F-IRB) approach			
4	Of which: supervisory slotting approach			
5	Of which: advanced internal ratings-based (A-IRB) approach			
6	Counterparty credit risk (CCR)	117,169	66,656	12,303
7	Of which: standardised approach for counterparty credit risk	117,169	66,656	12,303
8	Of which: Internal Model Method (IMM)			
9	Of which: other CCR			
10	Credit valuation adjustment (CVA)	294		31
11	Equity positions under the simple risk weight approach			
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 internal ratings-based approach (SEC-IRBA)			
18	Of which: securitisation external ratings-based approach (SEC-ERBA)			
19	Of which: securitisation standardised approach (SEC-SA)			
20	Market risk	442	413	46
21	Of which: standardised approach (SA)	442	413	46
22	Of which: internal models approach (IMA)			
23	Operational risk	185,681	185,681	19,497

**Pillar III Disclosures under the Capital Adequacy standards (Standardised approach) issued by Central Bank of UAE for the period ended 30<sup>th</sup> June 2022**

24	Amounts below thresholds for deduction (subject to 250% risk weight)			
25	Floor adjustment			
26	<b>Total (1+6+10+11+12+13+14+15+16+20+23)</b>	<b>2,385,807</b>	<b>2,123,265</b>	<b>250,510</b>

**6. Composition of Capital**

**6.1. Template CC1:Composition of regulatory capital**

30-Jun-2022		a	b
		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	390,000	Same as from CC2 template
2	Retained earnings	57,121	
3	Accumulated other comprehensive income (and other reserves)	36,026	
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>483,147</b>	
<b>Common Equity Tier 1 capital regulatory adjustments</b>			
7	Prudent valuation adjustments		
8	Goodwill (net of related tax liability)		CC2 (a) minus (d)
9	Other intangibles including mortgage servicing rights (net of related tax liability)		CC2 (a) minus (d)
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		

**Pillar III Disclosures under the Capital Adequacy standards (Standardised approach) issued by Central Bank of UAE for the period ended 30<sup>th</sup> June 2022**

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>	0	
25	<b>Common Equity Tier 1 capital (CET1)</b>	483,147	
<b>Additional Tier 1 capital: instruments</b>			
26	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	0	
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>	0	
39	<b>Tier 1 capital (T1= CET1 + AT1)</b>	483,147	
<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	27,500	1.25% of CRWA
45	<b>Tier 2 capital before regulatory adjustments</b>	27,500	
<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>		

**Pillar III Disclosures under the Capital Adequacy standards (Standardised approach) issued by Central Bank of UAE for the period ended 30<sup>th</sup> June 2022**

51	Tier 2 capital (T2)	27,500	
52	Total regulatory capital (TC = T1 + T2)	510,646	
53	Total risk-weighted assets	2,385,807	
<b>Capital ratios and buffers</b>			
54	Common Equity Tier 1 (as a percentage of risk-weighted assets)	20.25%	
55	Tier 1 (as a percentage of risk-weighted assets)	20.25%	
56	Total capital (as a percentage of risk-weighted assets)	21.40%	
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	Of which: capital conservation buffer requirement	2.50%	
59	Of which: bank-specific countercyclical buffer requirement		
60	Of which: higher loss absorbency requirement (e.g. DSIB)		
61	Common Equity Tier 1 (as a percentage of risk-weighted assets) available after meeting the bank's minimum capital requirement.	10.90%	
<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	0	
68	Deferred tax assets arising from temporary differences (net of related tax liability)	0	
<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)	31,233	
70	Cap on inclusion of provisions in Tier 2 under standardised approach	27,500	
<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)		

7. Leverage ratio

7.1. Template LR2: Leverage ratio common disclosure template

		a	a
		30-Jun-22	31-Mar-22
<b>On-balance sheet exposures</b>			
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	4,090,467	3,697,850
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	<b>Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of rows 1 to 6)</b>	4,090,467	3,697,850
<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)	120	164
9	Add-on amounts for PFE associated with <i>all</i> derivatives transactions	234,217	215,244
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>	234,338	215,408
<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	2,366,279	2,586,383
20	(Adjustments for conversion to credit equivalent amounts)	(602,945)	(532,292)
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>	1,763,334	2,054,091
<b>Capital and total exposures</b>			

**Pillar III Disclosures under the Capital Adequacy standards (Standardised approach) issued by Central Bank of UAE for the period ended 30<sup>th</sup> June 2022**

23	Tier 1 capital	483,147	503,589
24	Total exposures (sum of rows 7, 13, 18 and 22)	6,088,138	5,967,349
<b>Leverage ratio</b>			
25	Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)	7.94%	8.44%
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)		
26	CBUAE minimum leverage ratio requirement	3%	3%
27	Applicable leverage buffers	<b>4.94%</b>	<b>5.44%</b>

**8. Liquidity Risk Management**

**8.1. Template ELAR: Eligible Liquid Assets Ratio**

30-Jun-2022

1	High Quality Liquid Assets	Nominal amount	Eligible Liquid Asset
1.1	Physical cash in hand at the bank + balances with the CBUAE	850,537	
1.2	UAE Federal Government Bonds and Sukuks	0	
	Sub Total (1.1 to 1.2)	850,537	850,537
1.3	UAE local governments publicly traded debt securities	0	
1.4	UAE Public sector publicly traded debt securities	0	
	Sub total (1.3 to 1.4)	0	0
1.5	Foreign Sovereign debt instruments or instruments issued by their respective central banks	0	0
1.6	<b>Total</b>	<b>850,537</b>	<b>850,537</b>
2	<b>Total liabilities</b>		<b>4,980,297</b>
3	<b>Eligible Liquid Assets Ratio (ELAR)</b>		<b>17.08%</b>

**8.2. Template ASRR: Advances to Stables Resource Ratio**

The table below provides the breakdown of the Bank's Advances to Stable Resource Ratio (ASRR) as per the UAECB Liquidity Regulations.

		30-Jun-22
1	Computation of Advances	Amount
1.1	Net Lending (gross loans - specific and collective provisions + interest in suspense)	2,424,018
1.2	Lending to non-banking financial institutions	93,427
1.3	Net Financial Guarantees & Stand-by LC (issued - received)	10,972
1.4	Interbank Placements	348,888

**Pillar III Disclosures under the Capital Adequacy standards (Standardised approach) issued by Central Bank of UAE for the period ended 30<sup>th</sup> June 2022**

1.5	<b>Total Advances</b>		2,877,305
2	<b>Calculation of Net Stable Ressources</b>		
2.1	Total capital + general provisions		556,003
	<b>Deduct:</b>		
2.1.1	Goodwill and other intangible assets		0
2.1.2	Fixed Assets		22,498
2.1.3	Funds allocated to branches abroad		0
2.1.5	Unquoted Investments		0
2.1.6	Investment in subsidiaries, associates and affiliates		0
2.1.7	<b>Total deduction</b>		22,498
2.2	<b>Net Free Capital Funds</b>		533,505
2.3	<b>Other stable resources:</b>		
2.3.1	Funds from the head office		0
2.3.2	Interbank deposits with remaining life of more than 6 months		0
2.3.3	Refinancing of Housing Loans		0
2.3.4	Borrowing from non-Banking Financial Institutions		224,259
2.3.5	Customer Deposits		2,332,717
2.3.6	Capital market funding/ term borrowings maturing after 6 months from reporting date		0
2.3.7	<b>Total other stable resources</b>		2,556,976
2.4	<b>Total Stable Resources (2.2+2.3.7)</b>		3,090,481
3	<b>Advances TO STABLE RESOURCES RATIO (1.6/ 2.4*100)</b>		<b>93.10%</b>

**9. Credit Risk**

**9.1. Template CR1: Credit quality of assets**

		a	b	c	d		e	f
		Gross carrying values of			Of which ECL accounting provisions for credit losses on SA exposures			
30-Jun-2022		Defaulted exposures	Non-defaulted exposures	Allowances/Impairments	Allocated in regulatory category of Specific	Allocated in regulatory category of General	Net values (a+b-c)	
1	Loans	44,013	2,869,558	82,739	26,324	56,415	2,830,832	
2	Debt securities	-	-	-			-	
3	Off-balance sheet exposures	13,654	2,202,820	20,491	13,517	6,974	2,195,983	
4	<b>Total</b>	<b>57,667</b>	<b>5,072,378</b>	<b>103,230</b>	<b>39,841</b>	<b>63,389</b>	<b>5,026,815</b>	

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

30-Jun-2022		a
1	Defaulted loans and debt securities at the end of the previous reporting period	47,486
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	3,473
6	Defaulted loans and debt securities at the end of the reporting period (1+2-3-4±5)	44,013

9.3. Template CR4: Standardised approach - credit risk exposure and CRM effects

30-Jun-2022		a	b	c	d	e	f
		Exposures before CCF and CRM		Exposures post-CCF and CRM		RWA and RWA density	
	Asset classes	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	1,350,401	-	1,350,401		-	0%
2	Public Sector Entities	50,000	-	50,000		50,000	100%
3	Multilateral development banks	-	-			-	
4	Banks	649,379	3,360	646,880	61,137	393,644	56%
5	Securities firms	-	-			-	
6	Corporates	1,408,230	2,188,052	963,390	240,005	1,192,008	99%
7	Regulatory retail portfolios	4,581	4,756	5,070		5,029	99%
8	Secured by residential property	8,690	-	8,690		3,041	35%
9	Secured by commercial real estate	530,229	6,652	595,889	32,808	530,064	84%
10	Equity Investment in Funds (EIF)			-	-		
11	Past-due loans	44,013	13,653	33,565	-	16,982	51%
12	Higher-risk categories	-	-			-	
13	Other assets	44,944	-	44,944		8,915	20%
14	<b>Total</b>	<b>4,090,467</b>	<b>2,216,474</b>	<b>3,698,828</b>	<b>333,950</b>	<b>2,199,683</b>	

**9.4. Template CR5: Standardised approach – exposure by asset classes and risk weights**

30-Jun-22		a	b	c	d	e	f	g	h	i
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	1,350,401								1,350,401
2	Public Sector Entities						50,000			50,000
3	Multilateral development banks									-
4	Banks		201,989		192,342		257,075			651,406
5	Securities firms									-
6	Corporates				14,250		1,172,131		15,002	1,201,383
7	Regulatory retail portfolios					163	4,907			5,070
8	Secured by residential property			8,690						8,690
9	Secured by commercial real estate	6,618					530,064			536,681
10	Equity Investment in Funds (EIF)									-
11	Past-due loans	137					16,982			17,119
12	Higher-risk categories									-
13	Other assets	34,885	1,430				8,629			44,944
14	<b>Total</b>	<b>1,392,040</b>	<b>203,419</b>	<b>8,690</b>	<b>206,592</b>	<b>163</b>	<b>2,039,788</b>	<b>-</b>	<b>15,002</b>	<b>3,865,694</b>

**10. Market Risk**

**10.1. Template MR1: Market risk under the standardised approach**

30-Jun-22		a
		RWA
1	General Interest rate risk (General and Specific)	-
2	Equity risk (General and Specific)	-
3	Foreign exchange risk	442
4	Commodity risk	-
	Options	
5	Simplified approach	
6	Delta-plus method	
7		
8	Securitisation	
9	<b>Total</b>	<b>442</b>