

Basel III Pillar 3 Quantitative Disclosures

31 March 2017

Basel III Pillar 3
Quantitative Disclosures

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B.2 - Template OV1

Overview of RWA (SAR '000)

		a	b	c
		RWA		Minimum Capital Requirements
		T Mar-17	T Dec-16	T
1	Credit risk (excluding counterparty credit risk) (CCR)	45,494,228	42,831,321	3,639,538
2	Of which standardized approach (SA)	45,494,228	42,831,321	3,639,538
3	Of which internal rating-based (IRB) approach	-	-	-
4	Counterparty credit risk	-	-	-
5	Of which standardized approach for counterparty credit risk (SA-CCR)	-	-	-
6	Of which internal model method (IMM)	-	-	-
7	Equity positions in banking book under market-based approach	-	-	-
8	Equity investments in funds – look-through approach	-	-	-
9	Equity investments in funds – mandate-based approach	-	-	-
10	Equity investments in funds – fall-back approach	-	-	-
11	Settlement risk	-	-	-
12	Securitization exposures in banking book	-	-	-
13	Of which IRB ratings-based approach (RBA)	-	-	-
14	Of which IRB Supervisory Formula Approach (SFA)	-	-	-
15	Of which SA/simplified supervisory formula approach (SSFA)	-	-	-
16	Market risk	866,977	991,676	69,358
17	Of which standardized approach (SA)	866,977	991,676	69,358
18	Of which internal model approaches (IMM)	-	-	-
19	Operational risk	4,475,144	4,340,692	358,012
20	Of which Basic Indicator Approach	4,475,144	4,340,692	358,012
21	Of which Standardized Approach	-	-	-
22	Of which Advanced Measurement Approach	-	-	-
23	Amounts below the thresholds for deduction (subject to 250% risk weight)	-	-	-
24	Floor adjustment	-	-	-
25	Total (1+4+7+8+9+10+11+12+16+19+23+24)	50,836,349	48,163,689	4,066,908

B.13 - Template CR4

Standardized approach – credit risk exposure and Credit Risk Mitigation (CRM) effects (SAR '000)

	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	2,596,945	-	2,596,945	-	-	0%	
2	Non-central government public sector entities	-	-	-	-	-	-	
3	Multilateral development banks	-	-	-	-	-	-	
4	Banks	8,791,862	943,492	8,791,862	663,562	2,914,524	31%	
5	Securities firms	-	-	-	-	-	-	
6	Corporates	20,422,866	5,490,254	20,422,866	2,672,893	22,779,963	99%	
7	Regulatory retail portfolios	11,537,179	389,412	11,534,338	24,232	8,668,927	75%	
8	Secured by residential property	1,464,237	-	1,464,237	-	1,462,866	100%	
9	Secured by commercial real estate	6,623,671	128,840	6,623,671	100,817	6,724,488	100%	
10	Equity	2,953,401	-	2,953,401	-	659,507	22%	
11	Past-due loans	472,796	114,310	26,723	76,740	110,646	107%	
12	Higher-risk categories	-	-	-	-	-	-	
13	Other assets	3,595,450	-	3,595,450	-	2,173,307	60%	
14	Total	58,458,407	7,066,309	58,009,492	3,538,244	45,494,228	74%	

Significant increase in "Corporates", "Commercial Real Estate" asset classes is observed as Bank's corporate business financing portfolio increased on quarter to quarter basis at the end of 31st March, 2017. In addition to

aforementioned significant increase in "Banks" and "Equity" asset classes is also observed due to increase in Murabaha/placements with other Financial Institutions and Murabaha deals with SAMA respectively.

B.37 - Template MR1

Market risk under standardized approach (SAR '000)

		a
		RWA
	Outright products	866,977
1	Interest rate risk (general and specific)	-
2	Equity risk (general and specific)	-
3	Foreign exchange risk	866,977
4	Commodity risk	-
	Options	-
5	Simplified approach	-
6	Delta-plus method	-
7	Scenario approach	-
8	Securitization	-
9	Total	866,977

Bank's foreign exchange exposure slightly decreases to SAR 867 million as of March 31, 2017 from SAR 991.7 million as at Dec 31, 2017 due to reduction in USD short position.