

Basel III Pillar 3 Quantitative Disclosures

30 September 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 Sep-17	T-1 Jun-17	T
1	Credit risk (excluding counterparty credit risk) (CCR)	48,490,666	46,925,617	3,879,253
2	Of which standardized approach (SA)	48,490,666	46,925,617	3,879,253
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	551,025	187,926	44,082
17	Of which standardized approach (SA)	551,025	187,926	44,082
18	Of which internal model approaches (IMM)	-	-	-
19	Operational risk	4,746,995	4,598,689	379,760
20	Of which Basic Indicator Approach	4,746,995	4,598,689	379,760
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)	53,788,686	51,712,232	4,303,095

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	4,492,350	-	4,492,350	-	126,837	3%	
2	Non-central government public sector entities	-	-	-	-	-	-	
3	Multilateral development banks	249,844	-	249,844	-	124,922	50%	
4	Banks	8,660,582	893,171	8,660,582	641,120	2,712,075	29%	
5	Securities firms	-	-	-	-	-	-	
6	Corporates	20,501,447	5,553,146	20,501,447	2,575,345	22,966,664	100%	
7	Regulatory retail portfolios	12,093,219	419,357	12,093,219	34,951	9,096,128	75%	
8	Secured by residential property	2,102,386	-	2,102,386	-	1,576,790	75%	
9	Secured by commercial real estate	8,373,163	131,589	8,373,163	103,118	8,476,281	100%	
10	Equity	3,902,131	-	3,902,131	-	2,092,060	54%	
11	Past-due loans	85,003	111,051	85,003	74,141	167,995	106%	
12	Higher-risk categories	-	-	-	-	-	-	
13	Other assets	2,786,437.00	0	2,786,437	-	1,150,914	41%	
14	Total	63,246,562	7,108,314	63,246,562	3,428,675	48,490,666	73%	

Significant increase in "Banks" and "Equity" asset classes is observed on quarter to quarter basis at the end of 30th September, 2017 as placements with other Financial Institutions increased with more investments in mutual funds. In

addition to aforementioned, significant increase in "Commercial Real Estate" asset classes is also observed due to increase in corporate business financing portfolio.

B.37 - Template MR1

Market risk under standardized approach (SAR '000)

		a
		RWA
	Outright products	551,025
1	Interest rate risk (general and specific)	-
2	Equity risk (general and specific)	-
3	Foreign exchange risk	551,025
4	Commodity risk	-
	Options	-
5	Simplified approach	-
6	Delta-plus method	-
7	Scenario approach	-
8	Securitization	-
9	Total	551,025

Bank's foreign exchange exposure increase to SAR555 million in 30 Sep 2017 from SAR 188 million as of 30 June, 2017. The increase in the foreign exchange was due to increase in USD net open positions.