



Basel III - Pillar 3

Quarterly Disclosures

As at 30th September 2017

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Table of Contents

| Item | Tables and templates* | Template ref. # | Page No. |
|--|---|----------------------|----------------|
| Part 2 – Overview of risk management and RWA | OV1 – Overview of RWA | B.2 | 1 |
| Part 4 – Credit risk | CR8 – RWA flow statements of credit risk exposures under IRB | B.18 | Not Applicable |
| Part 5 – Counterparty credit risk | CCR7 – RWA flow statements of CCR exposures under the Internal Model Method (IMM) | B.28 | Not Applicable |
| Part 7 – Market risk | MR2 – RWA flow statements of market risk exposures under an IMA | B.38 | Not Applicable |

B.2 - Template OV1: Overview of RWA

SAR '000

| | | a | b | c |
|----|--|-------------|---------------|------------------------------|
| | | RWA | | Minimum capital requirements |
| | | T Sep-17 | T-1 Jun-17 | T Sep-17 |
| 1 | Credit risk (excluding counterparty credit risk) (CCR) | 81,634,901 | 84,522,362 | 6,530,792 |
| 2 | Of which standardised approach (SA) | 81,634,901 | 84,522,362 | 6,530,792 |
| 3 | Of which internal rating-based (IRB) approach | | | - |
| 4 | Counterparty credit risk | 1,477,544 | 1,736,793 | 118,204 |
| 5 | Of which standardised approach for counterparty credit risk (SA-CCR)* | 1,477,544 | 1,736,793 | 118,204 |
| 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 | Securitisation 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 | 147,223 | 238,718 | 11,778 |
| 17 | Of which standardised approach (SA) | 147,223 | 238,718 | 11,778 |
| 18 | Of which internal model approaches (IMM) | - | | - |
| 19 | Operational risk | 6,132,638 | 5,834,538 | 490,611 |
| 20 | Of which Basic Indicator Approach | | | - |
| 21 | Of which Standardised Approach | 6,132,638 | 5,834,538 | 490,611 |
| 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) | 89,392,306 | 92,332,411 | 7,151,385 |

Explanation of significant drivers behind differences in reporting periods T and T-1:

There is no significant movement in RWA between the periods, however the RWAs are lower for the quarter ended 30th September 2017 mainly due to reduction in the loans and advances portfolio.