



**SAUDI BRITISH BANK**

## Basel III Pillar 3

AS AT 30th JUNE 2018

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**KM1: Key metrics (at consolidated group level) (Figures in SAR 000's)**

		a	b	c	d	e
		Jun'18	Mar'18	Dec'17	Sep'17	Jun'17
<b>Available capital (amounts)</b>						
1	Common Equity Tier 1 (CET1)	34,325,703	33,332,802	33,344,592	32,745,535	32,749,252
1a	Fully loaded ECL accounting model	32,847,203	31,772,164			
2	Tier 1	34,325,703	33,332,802	33,344,592	32,745,535	32,749,252
2a	Fully loaded ECL accounting model Tier 1	32,847,203	31,772,164			
3	Total capital	38,084,779	37,397,153	37,476,959	37,073,355	36,505,083
3a	Fully loaded ECL accounting model total capital	36,605,055	34,544,220			
<b>Risk-weighted assets (amounts)</b>						
4	Total risk-weighted assets (RWA)	171,032,331	174,085,161	178,579,651	178,414,151	177,276,721
<b>Risk-based capital ratios as a percentage of RWA</b>						
5	Common Equity Tier 1 ratio (%)	20.07%	19.15%	18.67%	18.35%	18.47%
5a	Fully loaded ECL accounting model Common Equity Tier 1 (%)	19.21%	18.25%			
6	Tier 1 ratio (%)	20.07%	19.15%	18.67%	18.35%	18.47%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	19.21%	18.25%			
7	Total capital ratio (%)	22.27%	21.48%	20.99%	20.78%	20.59%
7a	Fully loaded ECL accounting model total capital ratio (%)	21.40%	19.84%			
<b>Additional CET1 buffer requirements as a percentage of RWA</b>						
8	Capital conservation buffer requirement (2.5% from 2019) (%)	1.875%	1.875%	1.250%	1.250%	1.250%
9	Countercyclical buffer requirement (%)	0.067%	0.066%	0.066%	0.067%	0.064%
10	Bank G-SIB and/or D-SIB additional requirements (%)	0.50%	0.50%	0.50%	0.50%	0.50%
11	Total of bank CET1 specific buffer requirements (%) (row 8 + row 9 + row 10)	2.442%	2.441%	1.816%	1.817%	1.814%
12	CET1 available after meeting the bank's minimum capital requirements (%)	17.63%	16.71%	16.86%	16.54%	16.66%
<b>Basel III leverage ratio</b>						
13	Total Basel III leverage ratio exposure measure	234,130,688	234,438,694	236,203,263	228,485,268	228,916,057
14	Basel III leverage ratio (%) (row 2 / row 13)	14.66%	14.22%	14.12%	14.33%	14.31%
14a	Fully loaded ECL accounting model Basel III leverage ratio (%) (row 2a / row13)	14.03%	13.55%			
<b>Liquidity Coverage Ratio</b>						
15	Total HQLA	39,494,288	41,844,700	37,863,633	36,253,787	36,422,259
16	Total net cash outflow	23,957,969	23,604,627	21,327,740	17,492,065	19,361,672
17	LCR ratio (%)	165%	177%	178%	207%	188%
<b>Net Stable Funding Ratio</b>						
18	Total available stable funding	131,236,912	128,850,389	130,637,898	127,107,163	135,077,600
19	Total required stable funding	90,448,498	94,428,311	94,023,861	93,407,217	95,188,623
20	NSFR ratio	145%	136%	139%	136%	142%

**OV1: Overview of RWA (Figures in SAR 000's)**

		a	b	c
		RWA		Minimum capital requirements
		Jun-18	Mar-18	Jun-18
1	Credit risk (excluding counterparty credit risk)	153,350,502	155,631,338	12,268,039
2	<i>Of which: standardised approach (SA)</i>	153,350,502	155,631,338	12,268,039
3	<i>Of which: foundation internal ratings-based (F-IRB) approach</i>			
4	<i>Of which: supervisory slotting approach</i>			
5	<i>Of which: advanced internal ratings-based (A-IRB) approach</i>			
6	Counterparty credit risk (CCR)	705,819	699,924	56,466
7	<i>Of which: standardised approach for counterparty credit risk</i>	705,819	699,924	56,466
8	<i>Of which: Internal Model Method (IMM)</i>			
9	<i>Of which: other CCR</i>			
10	Credit valuation adjustment (CVA)	140,961	162,634	11,277
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	268,613	240,288	21,489
15	Settlement risk			
16	Securitisation exposures in banking book			
17	<i>Of which: securitisation internal ratings-based approach (SEC-IRBA)</i>			
18	<i>Of which: securitisation external ratings-based approach (SEC-ERBA), including internal assessment approach (IAA)</i>			
19	<i>Of which: securitisation standardised approach (SEC-SA)</i>			
20	Market risk	1,265,288	2,171,163	101,223
21	<i>Of which: standardised approach (SA)</i>	1,265,288	2,171,163	101,223
22	<i>Of which: internal model approaches (IMA)</i>			
23	Capital charge for switch between trading book and banking book			
24	Operational risk	12,649,995	12,543,983	1,012,000
25	Amounts below the thresholds for deduction (subject to 250% risk weight)	2,651,154	2,635,831	212,092
26	Floor adjustment			
27	<b>Total (1 + 6 + 10 + 11 + 12 + 13 + 14 + 15 + 16 + 20 + 23 + 24 + 25 + 26)</b>	<b>171,032,331</b>	<b>174,085,161</b>	<b>13,682,586</b>

**CCyB1: Geographical distribution of credit exposures used in the countercyclical capital buffer (Figures in SAR 000's)**

Geographical breakdown	Countercyclical capital buffer rate	Bank-specific countercyclical capital buffer rate
KSA	0.00%	0.000%
GCC and ME	0.0% to 2.5%	0.029%
North America	0.0% to 2.5%	0.001%
Europe	0.0% to 2.5%	0.004%
South East Asia	0.0% to 2.5%	0.026%
Others	0.0% to 2.5%	0.007%
<b>Total</b>		<b>0.067%</b>

**LR1: Summary comparison of accounting assets vs leverage ratio exposure measure (Figures in SAR 000's)**

		A
1	Total consolidated assets as per published financial statements	183,013,114
2	Adjustment 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 fiduciary assets recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	-
4	Adjustments for derivative financial instruments	814,383
5	Adjustment for securities financing transactions (ie repos and similar secured lending)	-
6	Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off balance sheet exposures)	48,342,182
7	Other adjustments	1,961,009
<b>8</b>	<b>Leverage ratio exposure</b>	<b>234,130,688</b>

**LR2: Leverage ratio common disclosure template (Figures in SAR 000's)**

		a	b
		Jun-18	Mar-18
<b>On-balance sheet exposures</b>			
1	On-balance sheet items (excluding derivatives and SFTs, but including collateral)	184,686,055	184,787,043
2	(Relevant Asset amounts deducted in determining Basel III Tier 1 capital)		
3	<b>Total on-balance sheet exposures</b> (excluding derivatives and SFTs) (sum of lines 1 and 2)	<b>184,686,055</b>	<b>184,787,043</b>
<b>Derivative exposures</b>			
4	Replacement cost associated with all derivatives transactions (ie net of eligible cash	288,068	268,363
5	Add-on amounts for Potential Financial Exposure (PFE) associated with all derivatives transactions	814,383	840,778
6	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the		
7	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)		
8	(Exempted CCP leg of client-cleared trade exposures)		
9	Adjusted effective notional amount of written credit derivatives		
10	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)		
11	<b>Total derivative exposures (sum of lines 4 to 10)</b>	<b>1,102,451</b>	<b>1,109,141</b>
<b>Securities financing transaction exposures</b>			
12	Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions		
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)		
14	Credit Conversion Factor (CCR) exposure for Security Financing Transaction (SFT ) assets		
15	Agent transaction exposures		
16	<b>Total securities financing transaction exposures (sum of lines 12 to 15)</b>	<b>-</b>	<b>-</b>
<b>Other off-balance sheet exposures</b>			
17	Off-balance sheet exposure at gross notional amount	115,612,780	117,866,910
18	(Adjustments for conversion to credit equivalent amounts)	(67,270,598)	(69,324,399)
19	<b>Off-balance sheet items (sum of lines 17 and 18)</b>	<b>48,342,182</b>	<b>48,542,511</b>
<b>Capital and total exposures</b>			
20	Tier 1 capital	34,325,703	33,332,802
21	<b>Total exposures (sum of lines 3, 11, 16 and 19)</b>	<b>234,130,688</b>	<b>234,438,694</b>
<b>Leverage ratio</b>			
22	<b>Basel III leverage ratio</b>	<b>14.66%</b>	<b>14.22%</b>

**LIQ1: Liquidity Coverage Ratio (LCR) (Figures in SAR 000's)**

		a	b
		Total unweighted value (average)	Total weighted value (average)
<b>High-quality liquid assets</b>			
1	Total high-quality liquid assets (HQLA)		39,494,288
<b>Cash outflows</b>			
2	<b>Retail deposits and deposits from small business customers, of which:</b>		
3	Stable deposits	-	-
4	Less stable deposits	50,276,251	5,027,625
5	<b>Unsecured wholesale funding, of which:</b>		
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	-	-
7	Non-operational deposits (all counterparties)	66,333,485	30,924,645
8	Unsecured debt	-	-
9	<b>Secured wholesale funding</b>	-	-
10	<b>Additional requirements, of which:</b>		
11	Outflows related to derivative exposures and other collateral requirements	94,528	94,528
12	Outflows related to loss of funding on debt products	-	-
13	Credit and liquidity facilities	4,146,656	414,666
14	<b>Other contractual funding obligations</b>	-	-
15	<b>Other contingent funding obligations</b>	<b>116,069,134</b>	<b>2,783,349</b>
16	<b>TOTAL CASH OUTFLOWS</b>	-	39,244,812
<b>Cash inflows</b>			
17	<b>Secured lending (eg reverse repos)</b>		
18	<b>Inflows from fully performing exposures</b>	20,337,578	15,197,391
19	Other cash inflows	89,452	89,452
20	<b>TOTAL CASH INFLOWS</b>	20,427,030	15,286,843
			<b>Total adjusted value</b>
21	<b>TOTAL HQLA</b>		39,494,288
22	<b>TOTAL NET CASH OUTFLOWS</b>		23,957,969
23	<b>LIQUIDITY COVERAGE RATIO (%)</b>		165%



**LIQ2: Net Stable Funding Ratio(NSFR) (Figures in SAR 000's)**

		a	b	c	d	e
		Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
<b>Available stable funding (ASF) item</b>						
1	Capital	35,984,779	-	-	7,580,549	43,565,328
2	Regulatory capital	35,984,779	-	-	2,100,000	38,084,779
3	Other capital instruments	-	-	-	5,480,549	5,480,549
4	Retail deposits and deposits from small business customers:	47,156,448	8,988,388	495,175	-	50,976,010
5	Stable deposits	-	-	-	-	-
6	Less stable deposits	47,156,448	8,988,388	495,175	-	50,976,010
7	Wholesale funding:	39,941,011	32,681,504	782,158	-	36,695,575
8	Operational deposits	-	-	-	-	-
9	Other wholesale funding	39,941,011	32,681,504	782,158	-	36,695,575
10	Liabilities with matching interdependent assets	-	-	-	-	-
11	Other liabilities:	3,754,843	5,661,783	-	3,445,386	-
12	NSFR derivative liabilities	-	-	-	3,445,386	-
13	All other liabilities and equity not included in the above categories	3,754,843	5,661,783	-	-	-
14	<b>Total ASF</b>					<b>131,236,912</b>
<b>Required stable funding (RSF) item</b>						
15	Total NSFR high-quality liquid assets (HQLA)					-
16	Deposits held at other financial institutions for operational purposes	-	-	-	-	-
17	Performing loans and securities:	3,424,964	64,616,227	12,099,614	78,232,016	86,722,096
18	Performing loans to financial institutions secured by Level 1 HQLA	-	645,274	853,864	18,535,968	1,001,755
19	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	-	12,724,168	1,165,283	-	2,118,418
20	Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which:	3,424,964	50,835,003	9,108,896	49,992,678	74,178,208
21	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	-	-	-	-
22	Performing residential mortgages, of which:	-	-	-	-	-
23	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	-	-	-	-
24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	-	411,782	971,571	9,703,370	9,423,715
25	Assets with matching interdependent liabilities	-	-	-	-	-
26	Other assets:	1,665,905	-	-	1,845,972	3,511,877
27	Physical traded commodities, including gold	-	-	-	-	-
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	-	-	-	-	-
29	NSFR derivative assets	-	-	-	-	-
30	NSFR derivative liabilities before deduction of variation margin posted	-	-	-	-	-
31	All other assets not included in the above categories	1,665,905	-	-	1,845,972	3,511,877
32	Off-balance sheet items	-	-	-	142,374,917	214,525
33	<b>Total RSF</b>					<b>90,448,498</b>
34	<b>Net Stable Funding Ratio (%)</b>					<b>145%</b>

## Liquidity Coverage Ratio (LCR) and Net Stable Funding Ratio (NSFR) Commentary

Liquidity risk is the risk that Saudi British Bank (SABB) does not have sufficient financial resources to meet its obligations when they fall due, or will have to do so at excessive cost. This risk can arise from mismatches in the timing of cash flows. Funding risk (a particular form of liquidity risk) arises when the necessary liquidity to fund illiquid asset positions cannot be obtained at the expected terms and when required.

The Bank has an internal Liquidity and Funding Risk Framework, using the external Liquidity Coverage Ratio (LCR) and Net Stable Funding Requirement (NSFR) SAMA regulatory framework as a foundation, but adding extra metrics/limits and overlays to address the risks that the Bank considers are not adequately reflected by the external regulatory framework.

The objective of the LCR is to limit the risks of severe cash outflows owing to an over-reliance on volatile funding sources and certain lending commitments. Under the LCR, SABB is required to hold a minimum level of unencumbered high-quality liquid assets (HQLA) to withstand an acute stress scenario lasting 30 days. The LCR is specifically designed to improve the short-term resilience of SABB against liquidity shocks.

The LCR and NSFR framework defines customer deposits as "stable", "semi-stable", and "non-stable". Stable and semi-stable funds are defined as deposits that are less likely to be actively managed by customers and therefore, more likely to remain with the bank during a period of stress. Equally, non-stable funds are defined as those deposits that are more actively managed by customers and more likely to be withdrawn at the early indication of market stress forming part of the LCR calculations.

SABB has established Risk Appetite Statements covering liquidity risk that are approved by the Board Risk Committee annually, and reviewed monthly through Asset Liability Management Committee (ALCO) and Risk Management Committee (RMC) with quarterly reports provided to the Board Risk Committee (BRC).

SABB manages and monitors depositor and debt security concentration in order to avoid undue reliance on large individual depositors and ensuring a satisfactory overall funding mix and maturity profile of deposit and debt securities.

SABB seeks to maintain a cushion of unencumbered, high quality, liquid assets mainly comprising of deposits with the central bank, cash and unencumbered sovereign debt, that can be liquidated or repoed in times of stressed liquidity. The asset tolerance limit is defined and monitored by ALCO on a monthly basis.

LCR & NSFR are used to stress the liquidity position across a range of maturity bands and through the application of bank specific and market wide scenarios.

Current accounts and savings deposits payable on demand or at short notice form a significant part of SABB's funding and there is considerable focus on maintaining the stability of such deposits. SABB manages and monitors depositor and debt security concentration in order to avoid undue reliance on large individual depositors and ensuring a satisfactory overall funding mix and maturity profile of deposit and debt securities.

A comprehensive Contingency Funding Plan is in place and tested on an annual basis. The plan identifies early indicators of stress conditions and describes actions to be taken in the event of difficulties arising from systemic or other crises, while minimising adverse long-term implications for the business.

SABB has at its disposal a wide range of money market and capital sources to cover the funding needs.

SABB continues to diversify its sources of funds through its debt issuances in both local and international markets in order to source longer term funding for its balance sheet. The mark to market of the Bank's back to back derivative exposures does not have significant impact on liquidity management.

As per SAMA guidelines, a currency is considered as "significant" if the aggregate liabilities denominated in that currency amounts to five per cent or more of the bank's total liabilities. Only SAR and USD are material currencies and are monitored accordingly.

The main contributors of the LCR of the Bank are unencumbered, high quality liquid assets (HQLAs) and net cash outflows primarily arising from customer deposits.

The 3 month average of the LCR has decreased to 165% as at 30th June 2018 from 177% as at 31st March 2018, this was mainly due to a decrease in Average HQLA by SAR 2 B and an increase in Average cash outflows by SAR 2 B partially offset by an increase in Average cash inflows by SAR 2 B.

The NSFR as at 30th June is 145% comprising of Available Stable Funding (ASF) of SAR 131 B and Required Stable Funding (RSF) of SAR 90 B.

The intra period changes were in line with the banks activities and were well above the minimum requirements.

**CR1 : Credit Quality Asset (Figures in SAR 000's)**

		a	b	c	d
		Gross carrying values of		Allowances / Impairments	Net Value (a+b-c)
		Defaulted Exposures	Non- Defaulted Exposures		
1	Loans	2,545,969	115,480,800	4,665,228	113,361,541
2	Debt Securities		30,504,368		30,504,368
3	Off-balance sheet exposures		72,812,199		72,812,199
4	<b>Total</b>	<b>2,545,969</b>	<b>218,797,367</b>	<b>4,665,228</b>	<b>216,678,108</b>

Defaulted exposure is considered when non-performing loans and past due are over 90 days and impaired.

**CR2 Changes in stock of Defaulted Loans and Debt Securities (Figures in SAR 000's)**

		a
1	Defaulted loans and debt securities at end of the previous reporting period	1,893,534
2	Loans and debt securities that have defaulted since the last reporting period	712,239
3	Returned to non-defaulted status	1,649
4	Amounts written off	58,155
5	Other changes	
6	<b>Defaulted loans and debt securities at end of the reporting period (1+2-3-4±5)</b>	<b>2,545,969</b>

**CR3 Credit Risk Mitigation techniques – Overview (Figures in SAR 000's)**

		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	111,211,546	1,538,312	239,865	611,683	295,119		
2	Debt Securities	30,504,368						
3	Total	141,715,914	1,538,312	239,865	611,683	295,119		
4	Of Which Defaulted	2,545,969						

**CR4 Standardised approach – Credit risk exposure and Credit Risk Mitigation (CRM) effects (Figures in SAR 000's)**

	Exposure Classes	a	b	c	d	e	f
		Exposures before CCF and CRM		Exposure 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	38,954,661		38,970,500	3,976	39,542	0.1%
2	Non-central government public sector entities						
3	Multilateral development banks	2,193,702	65,625	2,193,702	574	82,170	3.7%
4	Banks	17,178,819	20,244,796	17,458,099	9,125,455	10,941,367	41.2%
5	Securities firms						
6	Corporates	96,007,169	95,125,540	95,473,274	33,612,745	123,068,847	95.3%
7	Regulatory retail portfolios	13,331,802	176,515	13,331,575	12	9,998,690	75.0%
8	Secured by residential property	9,429,197	-	9,429,197		4,714,599	50.0%
9	Secured by commercial real estate						
10	Equity	2,216,507		2,216,507		4,054,323	182.9%
11	Past-due loans	1,411,783		1,411,783		1,845,767	130.7%
12	Higher-risk categories	862	304		152	228	150.0%
13	Other assets	3,216,164		3,216,164		1,524,741	47.4%
14	<b>Total</b>	<b>183,940,666</b>	<b>115,612,780</b>	<b>183,700,801</b>	<b>42,742,914</b>	<b>156,270,274</b>	<b>69.0%</b>

**CR5 Standardised approach – exposures by asset classes and risk weights (Figures in SAR 000's)**

	a	b	c	d	e	f	g	h	i	j
Exposure Classes/Risk Weight	0%	10%	20%	35%	50%	75%	100%	150%	Others	Total credit exposures amount (post CCF and post-CRM)
1 Sovereigns and their central banks	38,776,765		197,711				-			38,974,476
2 Non-central government public sector entities (PSEs)										
3 Multilateral development banks (MDBs)	1,783,429		410,847							2,194,276
4 Banks			8,343,985		17,934,001		305,569			26,583,554
5 Securities firms										
6 Corporates			3,001,159		7,232,487		118,852,373			129,086,019
7 Regulatory retail portfolios						13,331,575	12			13,331,587
8 Secured by residential property					9,429,197					9,429,197
9 Secured by commercial real estate										
10 Equity							1,134,557		1,081,950	2,216,507
11 Past-due loans							543,815	867,968		1,411,783
12 Higher-risk categories								152		152
13 Other assets	1,667,452		111,556				1,431,480		5,676	3,216,164
14 <b>Total</b>	<b>42,227,646</b>		<b>12,065,258</b>		<b>34,595,685</b>	<b>13,331,575</b>	<b>122,267,806</b>	<b>868,120</b>	<b>1,087,626</b>	<b>226,443,715</b>

**CCR1 Analysis of counterparty credit risk (CCR) exposure by approach (Figures in SAR 000's)**

		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)	288,068	814,383			1,102,452	705,819
2	Internal Model Method (for derivatives and SFTs)						
3	Simple Approach for credit risk mitigation (for SFTs)						
4	Comprehensive Approach for credit risk mitigation (for SFTs)						
5	VaR for SFTs						
6	<b>Total</b>					<b>1,102,452</b>	<b>705,819</b>



**CCR2 Credit Valuation Adjustment (CVA) capital charge (Figures in SAR 000's)**

		a	b
		EAD post-CRM	RWA
	Total portfolios subject to the Advanced CVA capital charge		
1	(i) VaR component (including the 3xmultiplier)		
2	(ii) Stressed VaR component (including the 3xmultiplier)		
3	All portfolios subject to the Standardised CVA capital charge	1,102,452	140,961
4	Total subject to the CVA capital charge	<b>1,102,452</b>	<b>140,961</b>

**CCR3 Standardised approach – CCR exposures by regulatory portfolio and risk weights (Figures in SAR 000's)**

		a	b	c	d	e	f	g	h	i
	Regulatory portfolio/ Risk weight	0%	10%	20%	50%	75%	100%	150%	Others	Total credit exposures
1	Sovereigns and their central banks									
2	Non-central government public sector entities (PSEs)									
3	Multilateral development banks (MDBs)									
4	Banks			25,748	411,177					436,925
5	Securities firms									
6	Corporates			0	3,551		489,864			493,415
7	Regulatory retail portfolios									
8	Other assets									
9	<b>Total</b>			<b>25,748</b>	<b>414,728</b>		<b>489,864</b>			<b>930,341</b>

**CCR5 Composition of Collateral for CCR Exposure (Figures in SAR 000's)**

		a	b	c	d	e	f
		Collateral used in derivative transactions				Collateral used in SFTs	
		Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral
		Segregated	Unsegregated	Segregated	Unsegregated		
1	Cash – domestic currency		4,650				
2	Cash – other currencies	44,250	54,825		104,213		
3	Domestic sovereign debt						
4	Other sovereign debt						
5	Government agency debt						
6	Corporate bonds						
7	Equity securities						
8	Other collateral						
9	<b>Total</b>	<b>44,250</b>	<b>59,475</b>		<b>104,213</b>		

**CCR6 Credit Derivatives Exposures (Figures in SAR 000's)**

	a	b
	Protection bought	Protection sold
<b>Notionals</b>		
Single-name credit default swaps		
Index credit default swaps		
Total return swaps		
Credit options		
Other credit derivatives		
<b>Total notionals</b>		
<b>Fair values</b>		
Positive fair value (asset)		
Negative fair value (liability)		

**CCR8 Exposures to central counterparties (Figures in SAR 000's)**

		a	b
		EAD (post-CRM)	RWA
<b>1</b>	<b>Exposures to QCCPs (total)</b>	172,112	3,443
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which	172,112	3,443
3	(i) OTC derivatives	172,112	3,443
4	(ii) Exchange-traded derivatives		
5	(iii) Securities financing transactions		
6	(iv) Netting sets where cross-product netting has been approved		
7	Segregated initial margin		
8	Non-segregated initial margin		
9	Pre-funded default fund contributions		
10	Unfunded default fund contributions		
<b>11</b>	<b>Exposures to non-QCCPs (total)</b>		
12	Exposures for trades at non-QCCPs (excluding initial margin and default fund contributions); of which		
13	(i) OTC derivatives		
14	(ii) Exchange-traded derivatives		
15	(iii) Securities financing transactions		
16	(iv) Netting sets where cross-product netting has been approved		
17	Segregated initial margin		
18	Non-segregated initial margin		
19	Pre-funded default fund contributions		
20	Unfunded default fund contributions		

**MR1 - Market Risk under standardised approach (Figures in SAR 000's)**

		a
		RWA
	Outright products	
1	Interest rate risk (general and specific)	776,275
2	Equity risk (general and specific)	
3	Foreign exchange risk	489,013
4	Commodity risk	
	Options	
5	Simplified approach	
6	Delta-plus method	
7	Scenario approach	
8	Securitisation	
<b>9</b>	<b>Total</b>	<b>1,265,288</b>

**APPENDIX: TABLES AND TEMPLATES ARE NOT APPLICABLE**

	Tables and templates
Credit risk	CR6 - IRB - Credit risk exposures by portfolio and PD range
	CR7 - IRB - Effect on RWA of credit derivatives used as CRM techniques
	CR8 - RWA flow statements of credit risk exposures under IRB
	CR10 - IRB (specialised lending and equities under the simple risk weight method)
Counterparty credit risk	CCR4 - IRB - CCR exposures by portfolio and PD scale
	CCR7 - RWA flow statements of CCR exposures under the Internal Model Method (IMM)
	SEC1 - Securitisation exposures in the banking book
Securitisation	SEC2 - Securitisation exposures in the trading book
	SEC3 - Securitisation exposures in the banking book and associated regulatory capital requirements - bank acting as originator or as sponsor
	SEC4 - Securitisation exposures in the banking book and associated capital requirements - bank acting as investor
	MRC - The structure of desks for banks using the IMA
Market risk	MR2 - RWA flow statements of market risk exposures under IMA (Phase I only)
	MR2 - Market risk IMA per risk type (Phase II only)
	MR3 - IMA values for trading portfolios (Phase I only)
	MR3 - RWA flow statements of market risk exposures under IMA (Phase II only)
	MR4 - Comparison of VaR estimates with gains/losses (Phase I only)