البنك الأول

Alawwal bank

BASEL III

PILLAR 3 QUARTERLY DISCLOSURES

As at

30-June-2018

CONTENT

Template KM1: Key metrics (at consolidated group level)

SAR '000

		a	b	c	d	e
		T Jun-18	T-1 Mar-18	T-2 Dec-17	T-3 Sep-17	T-4 June-17
	Available capital (amounts)					
1	Common Equity Tier 1 (CET1)	13,827,335	13,596,524	13,599,696	13,308,616	12,977,490
1a	Fully loaded ECL accounting model (Without 5 year transitional impact in Tier 1)	13,458,294	13,227,483			
2	Tier 1	13,827,335	13,596,524	13,599,696	13,308,616	12,977,490
2a	Fully loaded ECL accounting model Tier 1 (Without 5 year transitional impact in Tier 1)	13,458,294	13,227,483			
3	Total Capital	17,203,978	16,986,501	17,067,379	17,687,522	17,248,596
3a	Fully loaded ECL accounting model total Capital (Without 5 year transitional impact in Tier I & II)	16,834,937	16,621,465			
	Risk-Weighted assets (amounts)					
4	Total Risk Weighted Assets (RWA)	76,814,450	78,169,600	83,900,484	89,392,306	92,332,411
	Risk-based capital ratios as a percentage of RWA					
5	Common Equity Tier 1 ratio (%)	18.00%	17.39%	16.21%	14.89%	14.06%
5A	Fully loaded ECL accounting model Common Equity Tier 1 (%)	17.52%	16.92%			
6	Tier 1 ratio (%)	18.00%	17.39%	16.21%	14.89%	14.06%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	17.52%	16.92%			
7	Total capital ratio (%)	22.40%	21.73%	20.34%	19.79%	18.68%
7a	Fully loaded ECL accounting model total capital ratio (%)	21.92%	21.26%			
	Additional CET1 buffer requirements as a percentage of RWA					
8	Capital conservation buffer requirement (2.5% from 2019) (%)	-	-	-	-	-
9	Countercyclical buffer requirement (%)	-	-	-	-	-
10	Bank G-SIB and/or D-SIB additional requirements (%)	-	-	-	-	-
11	Total of bank CET1 specific buffer requirements (%) (row 8 + row 9 + row 10)	-	-	-	-	-
12	CET1 available after meeting the bank's minimum capital requirements (%)	-	-	-	-	-
	Basel III leverage ratio					
13	Total Basel III leverage ratio exposure measure	97,642,118	101,842,434	113,464,221	115,196,356	116,750,968
14	Basel III leverage ratio (%) (row 2 / row 13)	14.16%	13.35%	11.99%	11.55%	11.12%
14a	Fully loaded ECL accounting model Basel III leverage ratio (%) (row 2a / row13)	13.78%	12.99%			
	Liquidity Coverage Ratio					
15	Total HQLA	20,952,827	23,686,030	23,984,427	22,705,594	22,751,883
16	Total net cash outflow	7,308,208	7,818,729	6,725,138	5,723,567	7,164,552
17	LCR ratio (%)	286.70%	302.94%	356.64%	396.70%	317.56%
	Net Stable Funding Ratio					
18	Total available stable funding	57,396,656	59,205,251	62,728,056	67,265,352	69,848,343
19	Total required stable funding	43,909,311	44,791,176	47,439,796	50,279,301	54,607,935
20	NSFR ratio	130.72%	132.18%	132.23%	133.78%	127.91%

Variance Explanation between T and T-1

Increase in Common Equity Tier 1 ratio (%) from 17.39% to 18.00% is primarily attributed to decrease in RWA due to lower loan/exposure volumes

Increase in Leverage ratio (%) from 13.35% to 14.16% is primarily attributed to decrease in exposure volumes across On balance sheet, off balance sheet and derivatives by SAR -4.2bn, due to suppressed market conditions.

B.2 - Template OV1: Overview of RWA

SAR '000

		a	b	c
		RWA		Minimum capital requirements *
		T Jun-18	T Mar-18	T June-18
1	Credit risk (excluding counterparty credit risk)	69,308,842	70,445,428	5,544,707
2	Of which: standardised approach (SA)	69,308,842	70,445,428	5,544,707
3	Of which: foundation internal rating-based (F-IRB) approach	-	-	-
4	Of which: Supervisory slotting approach	-	-	-
5	Of which: advanced internal rating-based (A-IRB) approach	-	-	-
6	Counterparty credit risk (CCR)	482,676	668,919	38,614
7	Of which: standardised approach for counterparty credit risk (SA-CCR)*	482,676	668,919	38,614
8	Of which: internal model method (IMM)	-	-	-
9	Of which: Other CCR	-	-	-
10	Credit Valuation Adjustment (CVA)	339,899	404,231	27,192
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 banking book	-	-	-
17	Of which: securitisation internal ratings-based approach (SEC-IRBA)	-	-	-
18	Of which: securitisation external ratings-based approach (SEC-ERBA), including internal assessment approach (IAA)	-	-	-
19	Of which: securitisation standardised approach (SEC-SA)	-	-	-
20	Market risk	306,313	326,452	24,505
21	Of which: standardised approach (SA)	306,313	326,452	24,505
22	Of which: internal model approaches (IMA)	-	-	-
23	Capital charge for switch between trading book and banking book	-	-	-
24	Operational risk	6,376,721	6,324,570	510,138
25	Amounts below the thresholds for deduction (subject to 250% risk weight)	-	-	-
26	Floor adjustment	-	-	-
27	**Total (1+6+10+11+12+13+14+15+16+20+23+24+25+26)**	**76,814,450**	**78,169,600**	**6,145,156**

**Minimum Capital Requirements here and in all tables where the term is used, represents the Pillar 1 Capital Charge at 8% of RWA*

Explanation of significant drivers behind differences in reporting periods T and T-1 Decrease in credit/CCR/CVA RWAs by is sar -1.4bn primarily attributed to lower loan/exposure volumes due to suppressed market conditions

LR1: Summary comparison of accounting assets versus leverage ratio exposure measure

	Item	In SR 000's
1	Total consolidated assets as per published financial statements	84,884,278
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	Adjustments 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 instrument.	705,112
5	Adjustment for securities financing transactions (i.e. repos and similar secured lending)	-
6	Adjustment for off-balance sheet items(i.e. conversation to credit equivalent amounts of off-balance sheet exposures)	12,052,728
7	Other adjustments	-
8	**Leverage ratio exposure**	**97,642,118**

LR2: Leverage Ratio Common Disclosure Template

Row	Item	Jun 30,2018 In SR 000's	Mar 31,2018 In SR 000's
	On-Balance sheet exposures		
1	On-balance sheet items (excluding derivatives and SFTs but including collateral)	84,884,278	88,803,427
2	(Relevant Asset amounts deducted in determining Basel III Tier 1 capital)	-	-
3	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)	84,884,278	88,803,427
	Derivative exposures		
4	Replacement cost associated with all derivatives transactions (i.e. net of eligible cash variation margin)	229,588	269,412
5	added-on amount for Potential Financial Exposure (PFE) associated with all derivatives transactions	475,524	714,134
6	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework	-	-
7	(Deduction of receivables assets for cash variation margin provided in derivatives transactions)	-	-
8	(Exempted CCP leg of clients-cleared trade exposures)	-	-
9	Adjusted effective notional amount of written credit derivatives	-	-
10	(Adjusted effective notional offsets and add-on deductions fro written credit derivatives)	-	-
11	**Total derivatives exposures(sum of lines 4 to 10)**	705,112	983,546
	Securities financing transaction exposures		
12	Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transaction.	-	-
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	**Total securities financing transaction exposures (sum of lines 12 to 15)**	-	-
	Other off-balance sheet exposures		
17	Off-balance sheet exposure at gross notional amount	24,465,410	24,413,156
18	(Adjustments for conversion to credit equivalent amounts)	(12,412,682)	(12,357,695)
19	Off-balance sheet items (sum of lines 17 and 18)	12,052,728	12,055,461
	Capital and total exposures		
20	**Tier 1 Capital**	13,827,335	13,596,524
21	**Total exposures (sum of lines 3, 11, 16 and 19)**	97,642,118	101,842,434
	Leverage ratio		
22	**Basel III leverage ratio***	**14.16%**	**13.35%**

* minimum requirement is 3%

Reconciliation

Row	Item	In SR 000's	In SR 000's
1	Total Assets amounts on Financial Statements	84,884,278	88,803,427
2	Total On balance sheet assets according to Row #1 on Table 2	84,884,278	88,803,427
3	**Difference between 1 and 2 above**	**-**	**-**

Increase in Leverage ratio (%) from 13.35% to 14.16% is primarily attributed to decrease in exposure volumes across On balance sheet, off balance sheet and derivatives by SAR -4.2bn, due to suppressed market conditions

LIQA – Liquidity risk management

Qualitative disclosures

Risk defintion

Liquidity Risk is the risk that the Bank is unable to meet its financial obligations in a timely manner at reasonable cost. Financial obligations include: liabilities to depositors; payments due under derivative contracts; settlement of repurchase transactions; and lending and investment commitments.

Risk appetite

The Bank's appetite for Liquidity Risk is low and it seeks to mitigate the liquidity risks inherent in any liability transformation business by maintaining an appropriate volume of liquid assets and by various other management techniques in order to maintain the confidence of depositors and counterparties, to ensure regulatory minimum ratios are met, to manage the cost of funds, and to enable the core Business Units to generate revenue.

Overview of the Bank's Liquidity Risk Management framework

The management of liquidity is a core function of any bank, being inherent in the maturity transformation process that underlies corporate and retail banking. Given its wide scope, a single measurement to identify Liquidity Risk is insufficient. The Bank therefore applies a broad range of approaches to measure and monitor Liquidity Risk, including forward looking and historical metrics. These approaches are set out in the Bank's liquidity risk management framework that contains a variety of risk management techniques that are consistent with the BCBS Principles for Sound Liquidity Risk Management and Supervision and Basel III requirements including intraday liquidity reporting.

The Bank produces an Internal Liquidity Adequacy Assessment Plan ("ILAAP"). The ILAAP is the formal process through which the Bank identifies, assesses and documents liquidity and funding risks and requirements in relation to its risk appetite. A key outcome of the ILAAP is to demonstrate to the Board of Directors ("the Board") and the Saudi Arabian Monetary Authority ("SAMA"), the sufficiency, or otherwise, of liquid assets and range of funding sources to fulfil operational, strategic and regulatory requirements, under normal and stressed conditions.

Key governance and control and aspects of the Liquidity Risk Management Framework by function:

Function:	Responsibilities:
Board	▪ The Board and the Board Risk Committee are responsible for approving the liquidity risk-appetite, the Liquidity policy and the ILAAP. ▪ The Board receives regular liquidity risk-appetite reporting to observe whether the Bank remains within its approved appetite thresholds ▪ The Board has delegated authority to the Bank's Asset and Liability Committee (ALCO) for the management of the Bank's liquidity risk management framework.
ALCO	▪ The Bank's ALCO is responsible for the management of the Bank's liquidity risk management framework which includes liquidity policy oversight, setting limits and monitoring performance against risk appetite ▪ ALCO undertakes the management review and approval of the ILAAP ▪ It provides strategic oversight in respect to the Bank's asset and liability management ▪ It provides direct guidance and instruction to business units with regard to asset and liability growth and composition targets and steers the balance sheet through the approval of Funds Transfer Pricing methodologies and liquidity premia ▪ ALCO can take direct balance sheet action, for instance raising long-term debt or capital.
Treasury Group function	▪ **Primary risk-owner** – the Treasury Group function is responsible for the detailed day-to-day management of the Bank's liquidity position and adherence to internal and regulatory ratio requirements ▪ The Treasury Group function owns - and Risk Management review and recommend - the Bank's Liquidity policy, Funding Strategy and Contingency Funding Plan ("CFP") ▪ Treasury is responsible for managing liquidity across all currencies ▪ Treasury together with the Financial Institutions Group, are responsible to ensure that appropriate nostro facilities, with overdrafts if appropriate, and foreign exchange lines are in place with a range of local and international banks.
Risk Management	▪ **Secondary risk-owner** – Risk Management provides independent oversight of all significant liquidity risks and supports the Treasury Function with liquidity risk analysis, risk measurement and reporting, and the development and performance of liquidity stress-testing.
Financial Control	▪ The Financial Control department is responsible for the regulatory reporting of liquidity returns to SAMA and alongside Risk Management, are responsible for internal liquidity reporting to ALCO and the Treasury Group Function ▪ Custodian of the FTP model and responsible for ensuring that the methodologies agreed by ALCO are reflected in reporting.
Business Units	▪ Business Units support Liquidity Risk management by providing information to the Treasury function of any anticipated / expected material cash-flows from customers.

Maintenance of a portfolio of High Quality Liquid Assets

The Treasury department is responsible for the management of the Bank’s investment portfolio, which is dominated by High Quality Liquid Assets (HQLA’s). Maintenance of the portfolio of HQLA’s is core to the management of the Bank’s liquidity on an operational and regulatory basis, and represents the principal liquidity buffer in the event of a stress scenario transpiring.

The Investment Policy determines the asset types that can be invested in, it is owned by Treasury and approved by ALCO and the Board, and is submitted to SAMA. When managing the investment portfolio, Treasury will have regard to the ongoing ability to monetise assets irrespective of the regulatory classification. In particular, it will consider the concentration of liquid assets by issuer, currency, tenor and means of monetisation (sale, repo, range of counterparties etc.) will be considered.

The Bank considers the assets in the investment portfolio not eligible for inclusion as HQLAs may nonetheless be useful sources of liquidity, particularly in non-stressed markets. These assets therefore have a role to play in meeting the Bank’s liquidity needs, including via international repo markets. Investment in these assets, within the limitations of the Bank’s investment policy, is therefore frequently desirable.

Liquidity stress testing

The Bank's liquidity stress testing scenarios are designed to demonstrate that the Bank is able to withstand a range of material liquidity stress events. A key output of liquidity stress scenarios is the LCR which is computed after applying varying stresses, for example, to the roll-off factors for deposits that mature within 30-days. A range of other regulatory and internal ratios under stressed conditions are prepared for management assessment and are communicated to the Board.

Intraday liquidity stress testing methodology is based on the stress testing guidance set out by the BCBS, internal stress scenarios from the Bank’s Contingency Funding Plan and other internal liquidity stress testing approaches.

Contingency funding plan

Alawwal Bank's Contingency Funding Plan sets out the plan of action Alawwal Bank would use to fund business activity in crisis situations and periods of market stress. It consists of two main parts:

> **Part 1: Analysis and Identification** - the risk factors, key reports and metrics that are reviewed on an ongoing basis to identify whether the Bank is entering a stressed liquidity environment that necessitates the activation of the Liquidity Crisis Action Plan. This includes a table of liquidity stress scenarios - Bank specific - that are plausible for Alawwal Bank’s size and operation - and systematic – in alignment with international best practice and SAMA requirements.

Part 2: The Liquidity Crisis Action Plan ("LCAP") - describes in detail the Bank's responses to a liquidity crisis. This includes identification of key individuals and formulation of the decision making and communication trees. It further details specific actions and mitigants that could be applied and the individuals responsible for executing them.

The Bank is required to test its CFP in accordance within its CFP policy. As part the testing, the Bank will ensure that the test scenarios applied are current and relevant.

Liquidity Coverage Ratio monitoring

The Bank monitors its LCR in all significant currencies. A currency is considered "significant" if the aggregate liabilities denominated in that currency amount to 5 percent or more of the Bank's total liabilities. Using this approach, only SAR and USD are material currencies for Alawwal bank and the LCR in these currencies are monitored and reported as per the Basel and SAMA requirements accordingly.

The reporting of the quarterly LCR based on daily averages became applicable from 1st Jan 2017. Alawwal bank has used 91 data points to calculate the LCR to quarter-end 30th June 2018, which is at 286.7 percent. The quarter end LCR to March 31st was calculated using 90 data points, which was at 302.94 percent. The movement between the two quarters was mainly due to an decrease in Total HQLA of around SAR 2.7 billion. The intra period LCR's were comfortably above the minimum requirements of SAMA/Basel as provided hereunder:

	1 Jan 2015	1 Jan 2016	1 Jan 2017	1 Jan 2018	1 Jan 2019
Minimum LCR	60%	70%	80%	90%	100%

LCR Common Disclosure Template As at 30th June 2018			
(In SR 000's)		**TOTAL UNWEIGHTED VALUE (Daily Average for the Quarter)**	**TOTAL WEIGHTED VALUE (Daily Average for the Quarter)**
HIGH QUALITY LIQUID ASSETS			
1	**Total high-quality liquid assets (HQLA)**	**21,145,184**	**20,952,827**
CASH OUTFLOWS			
2	**Retail deposits and deposits from small business customer of which**	**21,721,690**	**2,172,169**
3	Stable deposits	-	-
4	Less stable deposits	21,721,690	2,172,169
5	**Unsecured wholesale funding of which**	**24,260,734**	**10,225,493**
6	Operational Deposits (all Counterparties)	-	-
7	Non-Operational Deposits(all counterparties	24,237,467	10,225,493
8	Unsecured Debt	-	-
9	Secured wholesale funding	23,268	-
10	**Additional requirements of which**	**49,155,999**	**1,557,749**
11	Outflows related to derivative exposures and other collateral requirements	-	-
12	Outflows related to loss of funding on debt products	-	-
13	Credit and liquidity facilities	2,205,378	371,723
14	Other contractual funding oblifations	-	-
15	Other contingent funding obligations	46,950,620	1,186,026
16	**TOTAL CASH OUTFLOWS**	**95,138,423**	**13,955,412**
CASH INFLOWS			
17	Secured lending (eg Reverse repos)	-	-
18	Inflows from fully performing exposures	11,215,533	6,637,816
19	Other cash inflows	9,388	9,388
20	**TOTAL CASH INFLOWS**	**11,224,921**	**6,647,204**
		-	-
21	**TOTAL HQLA**	**21,145,184**	**20,952,827**
22	**TOTAL NET CASH OUTFLOWS**	**83,913,502**	**7,308,208**
23	**LIQUIDITY COVERAGE RATIO (%)**		**286.70%**

B.7 - Template CR1: Credit quality of assets

		a	b	c	d
		Gross carrying values of		Allowances/ impairments	Net values (a+b-c)
		Defaulted exposures	Non-defaulted exposures		
1	**Loans**	2,449,095	60,420,349	3,741,687	59,127,757
2	**Debt Securities**	-	16,412,100	-	16,412,100
3	**Off-balance sheet exposures**	-	24,465,410	-	24,465,410
4	**Total**	**2,449,095**	**101,297,859**	**3,741,687**	**100,005,267**

B.8 - Template CR2: Changes in stock of defaulted loans and debt securities

		a
1	**Defaulted loans and debt securities at end of the previous reporting period**	**1,985,604**
2	Loans and debt securities that have defaulted since the last reporting period	571,813
3	Returned to non-defaulted status	-
4	Amounts written off	(108,321)
5	Other changes	-
6	**Defaulted loans and debt securities at end of the reporting period (1+2-3-4±5)**	**2,449,095**

B.11 - Template CR3: Credit risk mitigation techniques – overview

		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 derivative	Exposures secured by credit derivatives, of which: secured amount
1	**Loans**	60,792,955	-	-	3,069	3,069	-	-
2	**Debt securities**	16,412,100	-	-	-	-	-	-
3	**Total**	77,205,055	-	-	3,069	3,069	-	-
4	**Of which defaulted**	-	-	-	-	-	-	-

B.13 - Template CR4: Standardised approach – credit risk exposure and Credit Risk Mitigation (CRM) effects

		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	17,892,598	-	17,935,878	-	-	0.00%
2	Non-central government public sector entities	-	-	-	-	-	-
3	Multilateral development banks	377,429	-	377,429	-	-	0.00%
4	Banks	2,356,846	3,528,981	2,474,423	1,664,141	2,062,847	49.84%
5	Securities firms	501	19,812	501	9,906	4,268	41.01%
6	Corporates	42,401,948	20,916,617	42,582,987	9,470,821	51,849,399	99.61%
7	Regulatory retail portfolios	8,479,449	-	8,479,449	-	6,646,473	78.38%
8	Secured by residential property	10,493,367	-	10,493,367	-	5,246,684	50.00%
9	Secured by commercial real estate	-	-	-	-	-	-
10	Equity	181,662	-	213,174	-	290,442	136.25%
11	Past-due loans	3,204,339	-	1,127,850	-	1,505,473	133.48%
12	Higher-risk categories	-	-	-	-	-	-
13	Other assets	2,672,440	-	2,672,440	-	1,703,255	63.73%
14	**Total**	**88,060,580**	**24,465,410**	**86,357,498**	**11,144,869**	**69,308,841**	**71.08%**

B.14 - Template CR5: Standardised approach – exposures by asset classes and risk weights

CR5: Standardised approach – exposures by asset classes and risk weights
AS AT 30 JUNE 2018
(SAR '000s)

		a	b	c	d	e	f	g	h	i	j
	Asset 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	17,935,878	-	-	-	-	-	-	-	-	17,935,878
2	Non-central government public sector entities (PSEs)	-	-	-	-	-	-	-	-	-	-
3	Multilateral development banks (MDBs)	377,429	-	-	-	-	-	-	-	-	377,429
4	Banks	-	-	1,573,659	-	1,635,870	-	926,743	2,292	-	4,138,564
5	Securities firms	-	-	3,955	-	5,951	-	501	-	-	10,408
6	Corporates	-	-	-	-	408,820	-	51,644,990	-	-	52,053,809
7	Regulatory retail portfolios	-	-	-	-	-	7,331,904	1,147,545	-	-	8,479,449
8	Secured by residential property	-	-	-	-	10,493,367	-	-	-	-	10,493,367
9	Secured by commercial real estate	-	-	-	-	-	-	-	-	-	-
10	Equity	-	-	-	-	-	-	161,662		51,512	213,174
11	Past-due loans	-	-	-	-	-	-	372,606	755,245	-	1,127,850
12	Higher-risk categories	-	-	-	-	-	-	-	-	-	-
13	Other assets	969,185						1,703,255	-	-	2,672,440
14	**Total**	**19,282,492**	**-**	**1,577,614**	**-**	**12,544,008**	**7,331,904**	**55,957,302**	**757,536**	**51,512**	**97,502,367**

B.22 - Template CCR1: Analysis of counterparty credit risk (CCR)[1] exposure by approach

		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)	229,588	475,524		-	705,112	482,676
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	Total						482,676

B.23 - Template CCR2: Credit valuation adjustment (CVA) capital charge

		a	b
		EAD post-CRM	RWA
	Total portfolios subject to the Advanced CVA capital charge	-	-
1	(i) VaR component (including the 3×multiplier)		-
2	(ii) Stressed VaR component (including the 3×multiplier)		-
3	All portfolios subject to the Standardised CVA capital charge	705,112	339,899
4	**Total subject to the CVA capital charge**	**705,112**	**339,899**

B.24 - Template CCR3: Standardised approach – CCR exposures by regulatory portfolio and risk weights

	a	b	c	d	e	f	g	h	i
Regulatory portfolio*/ Risk weight***	0%	10%	20%	50%	75%	100%	150%	Others	Total credit exposures
Sovereigns and their central banks	-	-	-	-	-	-	-	-	-
Non-central government public sector entities (PSEs)	-	-	-	-	-	-	-	-	-
Multilateral development banks (MDBs)	-	-	-	-	-	-	-	-	-
Banks	-	-	48,055	355,759	-	53	-	-	403,867
Securities firms	-	-	-	-	-	-	-	-	-
Corporates	-	-	-	-	-	301,245	-	-	301,245
Regulatory retail portfolios	-	-	-	-	-	-	-	-	-
Other assets	-	-	-	-	-	-	-	-	-
Total	-	-	48,055	355,759	-	301,297	-	-	705,112

B.26 - Template CCR5: Composition of collateral for CCR exposure

	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		
Cash – domestic currency	-	-	-	-	-	-
Cash – other currencies	35,761	-	29,136	-	-	-
Domestic sovereign debt	-	-	-	-	-	-
Other sovereign debt	-	-	-	-	-	-
Government agency debt	-	-	-	-	-	-
Corporate bonds	-	-	-	-	-	-
Equity securities	-	-	-	-	-	-
Other collateral	-	-	-	-	-	-
Total	**35,761**	**-**	**29,136**	**-**	**-**	**-**

B.37 - Template MR1: Market risk under standardised approach

MR1: Market risk under standardised approach
AS AT 30 June 2018
(SAR '000s)

		a
		RWA
	Outright products	**306,313**
1	Interest rate risk (general and specific)	253,562
2	Equity risk (general and specific)	-
3	Foreign exchange risk	52,751
4	Commodity risk	-
	Options	**-**
5	Simplified approach	-
6	Delta-plus method	-
7	Scenario approach	-
8	Securitisation	-
9	**Total**	**306,313**