



Basel III - Pillar 3

Quarterly Disclosures

As at 31st March 2017

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B.2 - Template OV1: Overview of RWA

SAR '000

		a	b	c
		RWA		Minimum capital requirements
		T Mar-17	T-1 Dec-16	T Mar-17
1	Credit risk (excluding counterparty credit risk) (CCR)	87,982,782	88,648,251	8,138,407
2	Of which standardised approach (SA)	87,982,782	88,648,251	8,138,407
3	Of which internal rating-based (IRB) approach			-
4	Counterparty credit risk	1,890,776	1,566,145	166,586
5	Of which standardised approach for counterparty credit risk (SA-CCR)*	1,890,776	1,566,145	166,586
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	167,242	210,754	13,379
17	Of which standardised approach (SA)	167,242	210,754	13,379
18	Of which internal model approaches (IMM)	-		-
19	Operational risk	5,684,463	5,498,588	454,757
20	Of which Basic Indicator Approach			-
21	Of which Standardised Approach	5,684,463	5,498,588	454,757
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)	95,725,262	95,923,737	8,773,130

* For the year ended 31 December 2016, the counterparty credit risk was calculated as per Current Exposure methodology

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

a) Counterparty Credit risk is higher during the period T, mainly due to the calculations made as per the new standardised approach for counterparty credit risk (SA-CCR) guidelines, which came effective from 1st January 2017

When minimum capital requirements in column (c) do not correspond to 8% of RWA in column (a), banks must explain the adjustments made.

A) Minimum capital requirement for credit risk is calculated at 9.25% of Credit risk including the capital conservation buffer requirement of 1.25% applicable for the year 2017

B) Minimum capital requirement for counterparty credit risk, excluding CVA is calculated at 9.25%