



# BANK ALJAZIRA

Revised Basel III Pillar 3 – Qualitative & Quantitative Disclosures

June 30, 2017

## Summary

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**B.2 - Template OV1: Overview of RWA (Figures in SAR 000's)**

		a	b	c
		RWA		Minimum capital requirements
		Jun-17	Mar-17	Jun-17
1	Credit risk (excluding counterparty credit risk) (CCR)	46,682,427	47,552,633	3,734,594
2	Of which standardised approach (SA)	46,682,427	47,552,633	3,734,594
3	Of which internal rating-based (IRB) approach	-	-	-
4	Counterparty credit risk	319,533	272,583	25,563
5	Of which standardised approach for counterparty credit risk (SA-CCR)	319,533	272,583	25,563
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	906,989	1,175,238	72,559
17	Of which standardised approach (SA)	906,989	1,209,713	72,559
18	Of which internal model approaches (IMM)	-	-	-
19	Operational risk	4,879,475	4,754,063	390,358
20	Of which Basic Indicator Approach	4,879,475	4,754,063	390,358
21	Of which Standardised 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)	52,788,423	53,754,517	4,223,074

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### B.7 - Template CR1: Credit quality of assets (Figures in SAR 000's)

		a	b	c	d
		Gross carrying values of		Allowances/ impairments	Net values (a+b-c)
		Defaulted exposures	Non-defaulted exposures		
1	Loans	529,138	41,185,241	743,053	40,971,326
2	Debt Securities	-	17,228,334	-	17,228,334
3	Off-balance sheet exposures	119,224	5,917,917	-	6,037,141
4	<b>Total</b>	<b>648,362</b>	<b>64,331,492</b>	<b>743,053</b>	<b>64,236,801</b>

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### B.8 - Template 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	483,999
2 Loans and debt securities that have defaulted since the last reporting period	194,959
3 Returned to non-defaulted status	
4 Amounts written off	149,820
5 Other changes	
<b>6 (1+2-3-4±5)</b>	<b>529,138</b>

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**B.11 - Template 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	61,591,802	2	2	-	-	-	-
2 Debt Securities	-	-	-	-	-	-	-
3 Total	61,591,802	2	2	-	-	-	-
4 Of which defaulted	-	-	-	-	-	-	-

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**B.13 - Template CR4: Standardised approach – credit risk exposure and Credit Risk Mitigation (CRM) effects (Figures in SAR 000's)**

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	15,583,932	-	14,271,432	-	-	-	-	-	-	-	0%
2	Non-central government public sector entities	2,637,938	150,000	2,637,938	1,204	-	-	528,190	-	-	-	20%
3	Multilateral development banks	-	5,219	-	-	-	-	-	-	-	-	-
4	Banks	3,269,303	262,734	3,260,461	251,359	-	-	1,436,081	-	-	-	41%
5	Securities firms	-	-	-	-	-	-	-	-	-	-	-
6	Corporates	21,223,047	9,749,800	21,124,745	3,104,509	-	-	24,036,966	-	-	-	99%
7	Regulatory retail portfolios	14,438,898	264,946	14,215,363	133,341	-	-	11,285,460	-	-	-	79%
8	Secured by residential property	5,840,979	20,741	5,851,789	5,259	-	-	4,380,383	-	-	-	75%
9	Secured by commercial real estate	-	-	-	-	-	-	-	-	-	-	-
10	Equity	136,491	-	136,491	-	-	-	136,491	-	-	-	100%
11	Past-due loans	521,553	40,416	230,076	19,398	-	-	305,174	-	-	-	122%
12	Higher-risk categories	-	-	-	-	-	-	-	-	-	-	-
13	Other assets	5,142,447	-	5,142,447	-	-	-	3,951,119	-	-	-	77%
14	<b>Total</b>	<b>68,794,588</b>	<b>10,493,856</b>	<b>66,870,742</b>	<b>3,515,070</b>	-	-	<b>46,059,864</b>	-	-	-	<b>65%</b>

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B.14 - Template 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
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	16,408,932	-	-	-	-	-	-	-	-	16,408,932
2 Non-central government public sector entities (PSEs)	-	-	2,637,938	-	-	-	-	-	-	2,637,938
3 Multilateral development banks (MDBs)	-	-	-	-	1,204	-	-	-	-	1,204
4 Banks	-	-	1,526,393	-	2,301,392	-	52,194	75	-	3,880,054
5 Securities firms	-	-	-	-	-	-	-	-	-	-
6 Corporates	-	-	3,230	-	-	-	24,375,452	-	-	24,378,682
7 Regulatory retail portfolios	-	-	-	-	-	11,898,739	2,469,940	-	-	14,368,680
8 Secured by residential property	-	-	-	-	-	5,840,779	-	-	-	5,840,779
9 Secured by commercial real estate	-	-	-	-	-	-	-	-	-	-
10 Equity	-	-	-	-	-	-	136,491	-	-	136,491
11 Past-due loans	-	-	-	-	-	-	-	-	-	-
12 Higher-risk categories	-	-	-	-	-	-	-	-	-	-
13 Other assets	1,196,585	-	-	-	3,114	-	4,062,359	129,864	-	5,391,921
14 <b>Total</b>	17,605,517	-	4,167,561	-	2,305,710	17,739,518	31,096,436	129,939	-	73,044,681



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B.22 - Template CCR1: Analysis of counterparty credit risk (CCR)[1] 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)	100,055	524,860		-	779,224	319,533
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						319,533

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**B.23 - Template CCR2: Credit valuation adjustment (CVA) capital charge (Figures in SAR 000's)**

		<b>a</b>	<b>b</b>
		<b>EAD post-CRM</b>	<b>RWA</b>
	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	49,805	622,563
4	Total subject to the CVA capital charge	49,805	622,563

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B.24 - Template 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
Sovereigns and their central banks	-	-	-	-	-	-	-	-	-
Non-central government public sector entities (PSEs)	257,856	-	-	-	-	-	-	-	257,856
Multilateral development banks (MDBs)	-	-	-	-	-	-	-	-	-
Banks	-	-	59,062	309,172	-	-	-	-	368,234
Securities firms	-	-	-	-	-	-	-	-	-
Corporates	-	-	-	-	-	149,428	-	-	149,428
Regulatory retail portfolios	-	-	-	-	-	3,707	-	-	3,707
Other assets	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>257,856</b>	<b>-</b>	<b>59,062</b>	<b>309,172</b>	<b>-</b>	<b>153,134</b>	<b>-</b>	<b>-</b>	<b>779,224</b>

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B.26 - Template 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		
Cash – domestic currency	-	-	-	-	-	-
Cash – other currencies	-	-	189,694	-	-	-
Domestic sovereign debt	-	-	-	-	-	-
Other sovereign debt	-	-	-	-	-	-
Government agency debt	-	-	-	-	-	-
Corporate bonds	-	-	-	-	-	-
Equity securities	-	-	-	-	-	-
Other collateral	-	-	-	-	-	-
<b>Total</b>	-	-	189,694	-	-	-

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**B.37 - Template MR1: Market risk under standardised approach (Figures in SAR**

		a
		RWA
	Outright products	
1	Interest rate risk (general and specific)	18,639
2	Equity risk (general and specific)	191,388
3	Foreign exchange risk	696,960
4	Commodity risk	-
	Options	-
5	Simplified approach	-
6	Delta-plus method	-
7	Scenario approach	-
8	Securitisation	-
<b>9</b>	<b>Total</b>	<b>906,987</b>