



# Pillar III Disclosures

Qualitative & Quantitative Disclosures

30-Jun-21

Topic	Table	Information Overview	Page No.
Overview of risk management and RWA	KM1	Key metrics (at consolidated group level)	3
	OV1	Overview of RWA	4
Composition of capital	CC1	Composition of regulatory capital	5
	CC2	Reconciliation of regulatory capital to balance sheet	6
	CCA	Main features of regulatory capital instruments and of other TLAC- eligible instruments	7
Leverage ratio	LR1	Summary comparison of accounting assets vs leverage ratio exposure measure (January 2014 standard)	8
	LR2	Leverage ratio common disclosure template (January 2014 standard)	9
Liquidity	LIQ1	Liquidity Coverage Ratio	10
	LIQ2	Net Stable Funding Ratio	11
Credit risk	CR1	Credit quality of assets	12
	CR2	Changes in the stock of defaulted loans and debt securities	13
	CR3	Credit risk mitigation techniques - overview	14
	CR4	Standardised approach - credit risk exposure and CRM effects	15
	CR5	Standardised approach - exposures by asset classes and risk weights	16
Counterparty credit risk (CCR)	CCR1	Analysis of CCR by approach	17
	CCR2	Credit valuation adjustment (CVA) capital charge	18
	CCR3	Standardised approach of CCR exposures by regulatory portfolio and risk weights	19
	CCR5	Composition of collateral for CCR exposure	20
Market risk	MR1	Market risk under the standardised approach	21

**Template KM1: Key metrics (at consolidated group level)**

SAR,000		a	b	c	d	e
		Q2, 2021	Q1, 2021	Q4, 2020	Q3, 2020	Q2, 2020
<b>Available capital (amounts)</b>						
1	Common Equity Tier 1 (CET1)	12,686,992	12,520,916	12,159,294	12,630,024	12,464,638
1a	Fully loaded ECL accounting model	12,050,835	11,884,759	11,523,137	11,993,867	11,828,482
2	Tier 1	14,561,992	12,520,916	12,159,294	12,630,024	12,464,638
2a	Fully loaded accounting model Tier 1	13,925,835	11,884,759	11,523,137	11,993,867	11,828,482
3	Total capital	14,957,998	15,018,362	14,793,072	15,003,914	14,819,744
3a	Fully loaded ECL accounting model total capital	14,321,841	14,382,205	14,156,915	14,367,758	14,183,587
<b>Risk-weighted assets (amounts)</b>						
4	Total risk-weighted assets (RWA)	63,388,301	64,291,526	62,633,102	61,961,126	61,180,065
<b>Risk-based capital ratios as a percentage of RWA</b>						
5	Common Equity Tier 1 ratio (%)	20.01%	19.48%	19.41%	20.38%	20.37%
5a	Fully loaded ECL accounting model CET1 (%)	19.01%	18.49%	18.40%	19.36%	19.33%
6	Tier 1 ratio (%)	22.97%	19.48%	19.41%	20.38%	20.37%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	21.97%	18.49%	18.40%	19.36%	19.33%
7	Total capital ratio (%)	23.60%	23.36%	23.62%	24.22%	24.22%
7a	Fully loaded ECL accounting model total capital ratio (%)	22.59%	22.37%	22.60%	23.19%	23.18%
<b>Basel III Leverage Ratio</b>						
13	Total Basel III leverage ratio measure	101,404,098	100,058,889	98,277,808	97,349,863	97,100,241
14	Basel III leverage ratio (%) (row 2/row 13)	14.36%	12.51%	12.37%	12.97%	12.84%
14a	Fully loaded ECL accounting model Basel III leverage ratio (%) (row 2A/row 13)	13.73%	11.88%	11.73%	12.32%	12.18%
<b>Liquidity Coverage Ratio</b>						
15	Total HQLA	28,757,553	28,778,255	28,733,433	28,606,395	28,177,142
16	Total net cash outflow	16,983,221	16,271,186	16,821,092	17,958,494	17,800,507
17	LCR ratio (%)	169.33%	176.87%	170.82%	159.29%	158.29%
<b>Net Stable Funding Ratio</b>						
18	Total available stable funding	57,196,052	54,925,734	52,848,048	54,794,866	52,872,656
19	Total required stable funding	46,535,951	45,662,429	44,814,239	43,771,896	43,919,481
20	NSFR ratio (%)	122.91%	120.29%	117.93%	125.18%	120.39%

**Template OV1: Overview of RWA**

SAR,000		a	b	c
		RWA		Minimum capital requirements
		Q2 2021	Q1 2021	Q1 2021
1	Credit risk (excluding counterparty credit risk)	56,142,598	56,506,406	4,497,854
2	Of which: standardised approach (SA)	56,142,598	56,506,406	4,497,854
3	Of which: foundation internal ratings-based (F-IRB) approach	-	-	-
4	Of which: supervisory slotting approach	-	-	-
5	Of which: advanced internal ratings-based (A-IRB) approach	-	-	-
6	Counterparty credit risk (CCR)	23,698	76,196	1,896
7	Of which: standardised approach for counterparty credit risk	23,698	76,196	1,896
8	Of which: Internal Model Method (IMM)	-	-	-
9	Of which: other CCR	-	-	-
10	Credit valuation adjustment (CVA)	56,873	183,842	4,550
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 the 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	-	-	-
19	Of which: securitisation standardised approach (SEC-SA)	-	-	-
20	Market risk	1,428,545	1,895,480	114,284
21	Of which: standardised approach (SA)	1,428,545	1,895,480	114,284
22	Of which: internal model approaches (IMA)	-	-	-
23	Capital charge for switch between trading book and banking book	-	-	-
24	Operational risk	5,736,587	5,629,603	458,927
25	Amounts below thresholds for deduction (subject to 250% risk weight)	-	-	-
26	Floor adjustment	-	-	-
27	<b>Total (1+6+10+11+12+13+14+15+16+20+23+24+25+26)</b>	<b>63,388,301</b>	<b>64,291,526</b>	<b>5,077,510</b>

Template CC1: Composition of regulatory capital

	a
	Amounts
SAR,000	
<b>Common Equity Tier 1 capital: instruments and reserves</b>	
1	8,200,000
2	1,797,569
3	2,572,379
4	-
5	-
6	12,569,948
<b>Common Equity Tier 1 capital regulatory adjustments</b>	
7	-
8	-
9	-
10	-
11	(117,044.31)
12	-
13	-
14	-
15	-
16	-
17	-
18	-
19	-
20	-
21	-
22	-
23	-
24	-
25	-
26	-
27	-
28	(117,044.31)
29	12,686,992
<b>Additional Tier 1 capital: instruments</b>	
30	1,875,000.00
31	1,875,000.00
32	-
33	-
34	-
35	-
36	1,875,000.00
<b>Additional Tier 1 capital: regulatory adjustments</b>	
37	-
38	-
39	-
40	-
41	-
42	-
43	-
44	1,875,000.00
45	14,561,992
<b>Tier 2 capital: instruments and provisions</b>	
46	-
47	-
48	-
49	-
50	396,006
51	396,006
<b>Tier 2 capital: regulatory adjustments</b>	
52	-
53	-
54	-
54a	-
55	-
56	-
57	-
58	396,006.00
59	14,957,997.89
60	63,388,301
<b>Capital ratios and buffers</b>	
61	20.01%
62	22.97%
63	23.60%
64	-
65	-
66	-
67	-
68	-
<b>National minima (if different from Basel III)</b>	
69	-
70	-
71	-
<b>Amounts below the thresholds for deduction (before risk weighting)</b>	
72	-
73	-
74	-
75	-
<b>Applicable caps on the inclusion of provisions in Tier 2</b>	
76	-
77	-
78	-
79	-
<b>Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022)</b>	
80	-
81	-
82	-
83	-
84	-
85	-

Template CC2: Reconciliation of regulatory capital to balance sheet

SAR,000	a		b	
	Balance sheet as in published financial statements		Under regulatory scope of consolidation	
	As at period-end		As at period-end	
<b>Assets</b>				
Cash and balances with SAMA		5,124,835		5,124,835
Due from banks and other financial institutions		538,644		538,644
Investments		30,573,620		30,573,620
Positive fair value of Derivatives		11,054		11,054
Loans and advances, net		56,900,681		56,900,681
Investment in associate		209,466		209,466
Other real estate, net		473,287		473,287
Property and equipment, net		1,156,135		1,156,135
Other assets		908,333		908,333
<b>Total assets</b>		<b>95,896,055</b>		<b>95,896,055</b>
<b>Liabilities</b>				
Due to banks and other financial institutions		9,112,326		9,112,326
Customers' deposits		70,690,780		70,690,780
Negative fair value of Derivatives		249,672		249,672
Subordinated debt		-		-
Other liabilities		2,034,487		2,034,487
<b>Total liabilities</b>		<b>82,087,264</b>		<b>82,087,264</b>
<b>Shareholders' equity</b>				
Share capital		8,200,000		8,200,000
Statutory reserve		2,665,754		2,665,754
General reserve		-		-
Other reserves		(93,375)		(93,375)
Retained earnings		1,161,412		1,161,412
Proposed Dividend		-		-
<b>Total shareholders' equity</b>		<b>11,933,791</b>		<b>11,933,791</b>
Tier 1 Sukuk		1,875,000		1,875,000
<b>Total Equity</b>		<b>13,808,791</b>		<b>13,808,791</b>

TABLE 2: CAPITAL STRUCTURE

Main features template of regulatory capital instruments - Table 2(e)			
1	Issuer	Bank Aljazira	Bank Aljazira
2	Unique identifier (e.g. CUSPIN, ISIN or Bloomberg identifier for private placement)	SA143FK0FVJ0	XS2358740590
3	Governing law(s) of the instrument	Law of the Kingdom of Saudi Arabia	English Law
Regulatory treatment			
4	Transitional Basel III rules	Common Equity Tier 1	Equity Tier 1
5	Post-transitional Basel III rules	Common Equity Tier 1	Equity Tier 1
6	Eligible at solo/group/group&solo	Group & Solo	Group & Solo
7	Instrument type	Paid-up Share Capital	Tier I Sukuk
8	Amount recognized in regulatory capital (Currency in mil, as of most recent reporting date)	SAR 8,200 million	USD 500 MM
9	Par value of instrument	SAR 8,200 million	USD 500 MM
10	Accounting classification	Shareholders' equity	Shareholders' equity
11	Original date of issuance	27-Jul-1976	29-Jun-2021
12	Perpetual or dated	Perpetual	Perpetual
13	Original maturity date	No maturity	No maturity
14	Issuer call subject to prior supervisory approval	No	Yes
15	Option call date, contingent call dates and redemption amount	Not Applicable	29-Jun-2026
16	Subsequent call dates if applicable	Not Applicable	Anytime after above date
Coupons / dividends			
17	Fixed or Floating dividend/coupon	Not Applicable	Fixed
18	Coupon rate and any related index	Not Applicable	3.95%
19	Existence of a dividend stopper	Not Applicable	Not Applicable
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary
21	Existence of step up or other incentive to redeem	No	No
22	Non cumulative or cumulative	Non-Cumulative	Non-Cumulative
23	Convertible or non-convertible	Nonconvertible	Nonconvertible
24	If convertible, conversion trigger (s)	Not Applicable	Not Applicable
25	If convertible, fully or partially	Not Applicable	Not Applicable
26	If convertible, conversion rate	Not Applicable	Not Applicable
27	If convertible, mandatory or optional conversion	Not Applicable	Not Applicable
28	If convertible, specify instrument type convertible into	Not Applicable	Not Applicable
29	If convertible, specify issuer of instrument it converts into	Not Applicable	Not Applicable
30	Write-down feature	No	No
31	Convertible or non-convertible	Not Applicable	Not Applicable
32	If write-down, full or partial	Not Applicable	Not Applicable
33	If write-down, permanent or temporary	Not Applicable	Not Applicable
34	If temporary writedown, description of the write-up mechansim	Not Applicable	Not Applicable
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	None	Paid-up Share Capital
36	Non-compliant transitioned features	No	Yes
37	If yes, specify non-compliant features	Not Applicable	Presence of call option

---

**Template LR1: Summary comparison of accounting assets vs leverage ratio exposure**


---

SAR,000	<b>a</b>
1 Total consolidated assets as per published financial statements	114,444,508
2 Adjustments 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	(5,525,867)
5 Adjustment for securities financing transactions (ie repos and similar secured lending)	-
6 Adjustments for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	(7,916,846)
7 Other adjustments	402,303
<b>8 Leverage ratio exposure measure</b>	<b>101,404,098</b>

**Template LR2: Leverage ratio common disclosure template**

SAR,000		<b>a</b>	<b>b</b>
		<b>Jun-21</b>	<b>Mar-21</b>
<b>On-balance sheet exposures</b>			
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	96,298,359	95,035,270
2	(Asset amounts deducted in determining Basel III Tier 1 capital)	-	-
3	<b>Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of row 1 and 2)</b>	96,298,359	95,035,270
<b>Derivative exposures</b>			
4	Replacement cost associated with <i>all</i> derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	7,978	100,270
5	Add-on amounts for PFE associated with <i>all</i> derivatives transactions	60,343	90,505
6	Gross-up for derivatives collateral provide where deducted from the balance sheet assets pursuant to the operative accounting framework	-	-
7	(Deductions of receivable 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 rows 4 to 10)</b>	68,320	190,774
<b>Securities financing transactions</b>			
12	Gross SFT <i>assets</i> (with no recognition of netting), after adjusting for sale accounting transactions	0	0
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	0	0
14	CCR exposure for SFT assets	0	0
15	Agent transaction exposures	0	0
16	<b>Total securities financing transaction exposures (sum of rows 12 to 15)</b>	0	0
<b>Other off-balance sheet exposures</b>			
17	Off-balance sheet exposure at gross notional amount	12,954,265	10,551,738
18	(Adjustments for conversion to credit equivalent amounts)	(7,916,846)	(5,718,893)
19	<b>Off-balance sheet items (sum of rows 17 and 18)</b>	5,037,418	4,832,844
<b>Capital and total exposures</b>			
20	<b>Tier 1 capital</b>	<b>14,561,992</b>	<b>12,520,916</b>
21	<b>Total exposures (sum of rows 3, 11, 16 and 19)</b>	<b>101,404,098</b>	<b>100,058,889</b>
<b>Leverage ratio</b>			
22	<b>Basel III leverage ratio</b>	14.36%	12.51%

## Liquidity

### Template LIQ1: Liquidity Coverage Ratio (LCR)

		a	b
		Total unweighted value (average)	Total weighted value (average)
<b>High-quality liquid assets</b>			
1	Total HQLA		28,767,904
<b>Cash outflows</b>			
2	Retail deposits and deposits from small business customers, of which:	-	-
3	Stable deposits	-	-
4	Less stable deposits	22,350,504	2,235,050
5	Unsecured wholesale funding, of which:	-	-
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	-	-
7	Non-operational deposits (all counterparties)	28,666,031	18,118,242
8	Unsecured debt	-	-
9	Secured wholesale funding		-
10	Additional requirements, of which:	-	-
11	Outflows related to derivative exposures and other collateral requirements	40,475	40,475
12	Outflows related to loss of funding of debt products	-	-
13	Credit and liquidity facilities	178,915	17,892
14	Other contractual funding obligations	-	-
15	Other contingent funding obligations	9,786,149	241,142
16	<b>TOTAL CASH OUTFLOWS</b>		20,652,800
<b>Cash inflows</b>			
17	Secured lending (eg reverse repo)	-	-
18	Inflows from fully performing exposures	7,449,644	4,025,246
19	Other cash inflows	351	351
20	<b>TOTAL CASH INFLOWS</b>	7,449,995	4,025,597
		-	<b>Total adjusted value</b>
21	Total HQLA		28,767,904
22	Total net cash outflows		16,627,203
23	Liquidity coverage ratio (%)		173%

Instructions & Definitions: See pages 59 & 60 of Basel's Pillar 3 disclosure requirements - consolidated and enhanced framework - March 2017

## Liquidity

### Template LIQ2: Net Stable Funding Ratio (NSFR)

	a	b	c	d	e
	Unweighted value by residual maturity				Weighted value
	No maturity*	<6 months	6 months to <1 year	≥1 year	
<b>Available stable funding (ASF) item</b>					
1 Capital:					
2 <i>Regulatory capital</i>	13,082,998	-	-	1,875,000	14,957,998
3 <i>Other capital instruments</i>	-	-	-	-	-
4 Retail deposits and deposits from small business customers:	-	-	-	-	-
5 <i>Stable deposits</i>	-	-	-	-	-
6 <i>Less stable deposits</i>	22,997,554	1,878,788	217,922	2,864	22,587,702
7 Wholesale funding:	-	-	-	-	-
8 <i>Operational deposits</i>	-	-	-	-	-
9 <i>Other wholesale funding</i>	15,591,713	30,515,572	3,727,058	2,703,545	19,650,351
10 Liabilities with matching interdependent assets	-	-	-	-	-
11 Other liabilities:	-	-	-	-	-
12 <i>NSFR derivative liabilities</i>				184,812	
13 <i>All other liabilities and equity not included in the above categories</i>	4,412,595	31,840	-	-	-
14 <b>Total ASF</b>					57,196,052
<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:					
18 <i>Performing loans to financial institutions secured by Level 1 HQLA</i>	-	-	2,062,500	23,110,613	1,258,656
19 <i>Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions</i>	-	-	-	-	-
20 <i>Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which:</i>	-	22,430,947	7,810,754	27,700,503	38,666,279
21 <i>With a risk weight of less than or equal to 35% under the Basel II standardised approach for credit risk</i>	-	-	-	-	-
22 <i>Performing residential mortgages, of which:</i>	-	-	-	-	-
23 <i>With a risk weight of less than or equal to 35% under the Basel II standardised approach for credit risk</i>	-	-	-	-	-
24 <i>Securities that are not in default and do not qualify as HQLA, including exchange-traded equities</i>	445,785	-	360,000	3,603,329	3,621,748
25 Assets with matching interdependent liabilities	0	0	0	0	0
26 Other liabilities:	0	0	0	0	0
27 <i>Physical traded commodities, including gold</i>	-				-
28 <i>Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs</i>				-	-
29 <i>NSFR derivative assets</i>				-	-
30 <i>NSFR derivative liabilities before deduction of variation margin posted</i>				-	-
31 <i>All other assets not included in the above categories</i>	2,597,894	304,739	0	375,000	2,972,894
32 Off-balance sheet items		-	-	-	16,374
33 <b>Total RSF</b>					46,535,951
34 <b>Net Stable Funding Ratio (%)</b>					122.91%

\* Items to be reported in the "no maturity" time bucket do not have a stated maturity. These may include, but are not limited to, items such as capital with perpetual maturity, non-maturity deposits, short positions, open maturity positions, non-HQLA equities and physical traded commodities.

Instructions & Definitions: See pages 61 to 64 of Basel's Pillar 3 disclosure requirements - consolidated and enhanced framework - March 2017

Template CR1: Credit quality of assets

		a	b	c	d	e	f	g
		Carrying values of		Allowances/impairments	Of which ECL accounting provisions for credit losses on SA exposures		Of which ECL accounting provisions for credit losses on IRB exposures	Net values (a+b-c)
		Defaulted exposures	Non-defaulted exposures		Allocated in regulatory category or Specific	Allocated in regulatory category or General		
SAR,000								
1	Loans	1,399,856	57,887,006	2,386,181	1,990,175	396,006	-	56,900,681
2	Debt securities	-	30,129,220	6,297	-	6,297	-	30,122,923
3	Off-balance sheet exposures	100,533	5,609,643	391,750	357,732	34,018	-	5,318,426
4	<b>Total</b>	<b>1,500,389</b>	<b>93,625,869</b>	<b>2,784,228</b>	<b>2,347,907</b>	<b>436,321</b>	<b>-</b>	<b>92,342,030</b>

---

**Template CR2: Changes in stock of defaulted loans and debt securities**


---

SAR,000		a
<b>1</b>	<b>Defaulted loans and debt securities at the end of the previous reporting period</b>	1,241,957
2	Loans and debt securities that have defaulted since the last reporting period	331,295
3	Returned to non-default status	(21,400)
4	Amounts written off	(105,526)
5	Other changes	(46,470)
<b>6</b>	<b>Defaulted loans and debt securities at the end of the reporting period (1+2-3-4±5)</b>	1,399,856

**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 derivatives	Exposures secured by credit derivatives, of which: secured amount
SAR,000								
1	Loans	90,201,610	1,789,469	1,789,469	-	-	-	-
2	Debt securities	-	-	-	-	-	-	-
3	Total	90,201,610	1,789,469	1,789,469	-	-	-	-
4	Of which defaulted	-	-	-	-	-	-	-

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

SAR,000	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	29,708,639	750,987	29,708,639		815,498	2.74%						
2 Non-central government public sector entities	-	300,739	-	75,739	37,869	50.00%						
3 Multilateral development banks	-	-	-	-	-							
4 Banks	562,515	239,867	562,515	238,900	757,847	94.56%						
5 Securities firms	-	-	-	-	-							
6 Corporates	32,743,667	11,259,488	29,536,772	4,525,842	30,928,937	90.80%						
7 Regulatory retail portfolios	15,050,958	403,184	14,660,084	141,285	11,719,867	79.18%						
8 Secured by residential property	15,361,411	-	15,360,839	-	7,681,259	50.01%						
9 Secured by commercial real estate	-	-	-	-	-							
10 Equity	289,581	-	289,581	-	581,992	200.98%						
11 Past-due loans	492,587	-	372,761	-	477,031	127.97%						
12 Higher-risk categories	-	-	-	-	-							
13 Other assets	4,101,295	-	4,101,295	-	3,142,298	76.62%						
14 Total	98,310,652	12,954,265	94,592,486	5,017,263	56,142,598	56.36%						

**B.14 - Template CR5: Standardised approach – exposures by asset classes and risk weights (Figures in SAR 000's)**

SAR,000	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	28,553,371	0	0	0	0	0	435,207	756,106	0	29,744,684
2 Non-central government public sector entities (PSEs)	37,776	0	0	0	37,962	0	0	0	0	75,739
3 Multilateral development banks (MDBs)	0	0	0	0	0	0	0	0	0	0
4 Banks	0	0	297,583	0	174,264	0	115,920	268,803	98	856,667
5 Securities firms	0	0	0	0	0	0	0	0	0	0
6 Corporates	2,971,960	0	0	0	2,741,038	0	8,570,406	19,791,729	0	34,075,133
7 Regulatory retail portfolios	25,349	0	0	0	0	12,354,598	2,449	2,418,973	0	14,801,369
8 Secured by residential property	0	0	0	0	15,359,160	0	0	1,678	0	15,360,839
9 Secured by commercial real estate	0	0	0	0	0	0	0	0	0	0
10 Equity	0	0	0	0	0	0	0	289,581	0	289,581
11 Past-due loans	0	0	0	0	0	0	0	164,222	208,539	372,761
12 Higher-risk categories	0	0	0	0	0	0	0	0	0	0
13 Other assets	1,370,686	0	0	0	0	0	0	2,730,609	0	4,101,295
14 <b>Total</b>	<b>32,959,143</b>	<b>0</b>	<b>297,583</b>	<b>0</b>	<b>18,312,425</b>	<b>12,354,598</b>	<b>9,123,982</b>	<b>26,421,701</b>	<b>208,637</b>	<b>99,678,069</b>

**Counterparty credit risk**

**Template CCR1: Analysis of counterparty credit risk (CCR) 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)	7,978	81,620	-	-	68,320	23,698
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						23,698

Definitions: See Page 38 of Basel's Revised Pillar disclosure requirements - January 2015

## Counterparty credit risk

### 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 3x multiplier)		-
2	(ii) Stressed VaR component (including the 3x multiplier)		-
3	All portfolios subject to the Standardised CVA capital charge	61,083	56,873
4	Total subject to the CVA capital charge	<b>61,083</b>	<b>56,873</b>

Definitions: See Page 39 of Basel's *Revised Pillar disclosure requirements - January 2015*

## Counterparty credit risk

### Template CCR3: Standardised approach - CCR exposures by regulatory portfolio and risk weights

Risk weight**	a	b	c	d	e	f	g	h	i
	0%	10%	20%	50%	75%	100%	150%	Others	Total credit exposure
<b>Regulatory portfolio*</b>									
Sovereigns									-
Non-central government public sector entities (PSEs)	549	-	-	-	-	-	-	-	549
Multilateral development banks (MDBs)	-	-	-	-	-	-	-	-	-
Banks	-	-	54,823	392	-	18	-	-	55,234
Securities firms	-	-	-	-	-	-	-	-	-
Corporates	-	-	-	-	-	12,519	-	-	12,519
Regulatory retail portfolios	-	-	-	-	-	-	-	-	-
Other assets	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>549</b>	<b>-</b>	<b>54,823</b>	<b>392</b>	<b>-</b>	<b>12,537</b>	<b>-</b>	<b>-</b>	<b>68,302</b>

\* The breakdown by risk weight and regulatory portfolio included in the template is for illustrative purposes. Banks may complete the template with the breakdown of asset classes according to the local implementation of the Basel framework.

\*\* Banks subject to the simplified standardised approach should indicate risk weights determined by the supervisory authority in the columns.

Total credit exposures: the total amount relevant for capital requirements calculation, having applied CRM techniques

Other assets: the amount excludes exposures to CCPs, which are reported in CCR8.

**Counterparty credit risk**

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							
	Segregated		Unsegregated		Segregated		Unsegregated		Fair value of collateral received		Fair value of posted collateral	
Cash - domestic currency	-	-	-	-	-	-	-	-	-	-	-	-
Cash - other currencies	-	-	-	-	174,431	-	-	-	-	-	-	-
Domestic sovereign debt	-	-	-	-	-	-	-	-	-	-	-	-
Government agency debt	-	-	-	-	-	-	-	-	-	-	-	-
Corporate bonds	-	-	-	-	-	-	-	-	-	-	-	-
Equity securities	-	-	-	-	-	-	-	-	-	-	-	-
Other collateral	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	-	-	-	-	-	-	-	-	-	-	-	-

Definitions: See Page 43 of Basel's Revised Pillar disclosure requirements - January 2015

## Market risk

**Table MR1: Market risk under the standardised approach (SA)**

		<b>a</b>
		<b>Capital charge in SA</b>
1	General interest rate risk	-
2	Equity risk	71,326
3	Commodity risk	-
4	Foreign exchange risk	42,958
5	Credit spread risk - non-securitisations	-
6	Credit spread risk - securitisations (non-correlation trading portfolio)	-
7	Credit spread risk - securitisation (correlation trading portfolio)	-
8	Default risk - non-securitisations	-
9	Default risk - securitisations (non-correlation trading portfolio)	-
10	Default risk - securitisations (correlation trading portfolio)	-
11	Residual risk add-on	-
<b>12</b>	<b>Total</b>	<b>114,284</b>