



Gulf International Bank – Saudi Arabia

BASEL 3 PILLAR 3 DISCLOSURES

As at 30th September 2019



GIB

1. OV1 - Overview of RWA

SAR 000's		(a)	(b)	(c)
		RWA		Minimum capital requirements
		30 Sep 2019	30 June 2019	30 Sep 2019
1	Credit risk (excluding counterparty credit risk)	23,420,868	25,598,671	1,873,669
2	Of which: standardised approach (SA)	23,420,868	25,598,671	1,873,669
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)	503,344	358,454	40,268
7	Of which: standardised approach for counterparty credit risk	503,344	358,454	40,268
8	Of which: Internal Model Method (IMM)			
9	Of which: other CCR			
10	Credit valuation adjustment (CVA)	328,688	312,611	26,295
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	518,855	514,708	41,508
21	Of which: standardised approach (SA)	518,855	514,708	41,508
22	Of which: internal model approaches (IMA)			
23	Capital charge for switch between trading book and banking book			
24	Operational risk	761,032	761,032	60,883
25	Amounts below the thresholds for deduction (subject to 250% risk weight)			
26	Floor adjustment	0		0
27	Total (1 + 6 + 10 + 11 + 12 + 13 + 14 + 15 + 16 + 20 + 23 + 24 + 25 + 26)	25,532,787	27,545,476	2,042,623

Point to note:

(i) Items marked with an asterisk () will be applicable only after their respective policy frameworks take effect. Until then, "Not applicable" should be reported in the rows.*