



Gulf International Bank – Saudi Arabia

BASEL 3 PILLAR 3 DISCLOSURES

As at 30th June 2021



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1. KM1: Key metrics

SAR 000's		a	b	c	d	e
		30-Jun-2021	31-Mar-2021	31-Dec-2020	30-Sep-2020	30-Jun-2020
	Available capital (amounts)					
1	Common Equity Tier 1 (CET1)	7,083,675	7,056,559	7,059,153	7,271,211	7,340,018
1a	Fully loaded ECL accounting model					
2	Tier 1	7,083,675	7,056,559	7,059,153	7,271,211	7,340,018
2a	Fully loaded ECL accounting model Tier 1					
3	Total capital	7,254,883	7,236,034	7,243,890	7,479,975	7,544,770
3a	Fully loaded ECL accounting model total capital					
	Risk-weighted assets (amounts)					
4	Total risk-weighted assets (RWA)	31,439,343	29,614,458	27,356,337	27,431,880	25,957,555
	Risk-based capital ratios as a percentage of RWA					
5	Common Equity Tier 1 ratio (%)	22.5%	23.8%	25.8%	26.5%	28.3%
5a	Fully loaded ECL accounting model Common Equity Tier 1 (%)					
6	Tier 1 ratio (%)	22.5%	23.8%	25.8%	26.5%	28.3%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)					
7	Total capital ratio (%)	23.1%	24.4%	26.5%	27.3%	29.1%
7a	Fully loaded ECL accounting model total capital ratio (%)					
	Additional CET1 buffer requirements as a percentage of RWA					
8	Capital conservation buffer requirement (2.5% from 2019) (%)	2.5%	2.5%	2.5%	2.5%	2.5%
9	Countercyclical buffer requirement (%)	0.1%	0.1%	0.1%	0.0%	0.1%
10	Bank G-SIB and/or D-SIB additional requirements (%)					
11	Total of bank CET1 specific buffer requirements (%) (row 8 + row 9 + row 10)	2.6%	2.6%	2.6%	2.5%	2.6%
12	CET1 available after meeting the bank's minimum capital requirements (%)	12.0%	13.3%	15.2%	16.0%	17.7%
	Basel III leverage ratio					
13	Total Basel III leverage ratio exposure measure	41,405,666	40,890,587	39,578,953	36,399,501	36,659,221
14	Basel III leverage ratio (%) (row 2 / row 13)	17.1%	17.3%	17.8%	20.0%	20.0%
14a	Fully loaded ECL accounting model Basel III leverage ratio (%) (row 2a / row13)					
	Liquidity Coverage Ratio					
15	Total HQLA	9,385,347	9,402,617	10,953,781	7,823,272	9,540,145
16	Total net cash outflow	5,320,700	4,523,753	5,311,704	3,755,417	4,699,361
17	LCR ratio (%)	176.3%	207.8%	206.2%	208.3%	203.0%
	Net Stable Funding Ratio					
18	Total available stable funding	21,569,611	21,283,905	20,479,075	19,812,255	19,917,312
19	Total required stable funding	14,856,881	14,566,252	13,564,882	12,935,729	12,154,483
20	NSFR ratio	145.2%	146.1%	150.9%	153.1%	163.8%

2. OV1 - Overview of RWA

SAR 000's		(a)		(c)
		RWA		Minimum capital requirements
		30 Jun 2021	31 Mar 2021	30 Jun 2021
1	Credit risk (excluding counterparty credit risk)	29,364,140	27,519,432	2,349,131
2	Of which: standardised approach (SA)	29,364,140	27,519,432	2,349,131
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)	268,429	281,656	21,474
7	Of which: standardised approach for counterparty credit risk	268,429	281,656	21,474
8	Of which: Internal Model Method (IMM)			
9	Of which: other CCR			
10	Credit valuation adjustment (CVA)	122,788	133,088	9,823
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	592,242	588,537	47,379
21	Of which: standardised approach (SA)	592,242	588,537	47,379
22	Of which: internal model approaches (IMA)			
23	Capital charge for switch between trading book and banking book			
24	Operational risk	1,091,744	1,091,745	87,340
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)	31,439,343	29,614,458	2,515,147

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.

3. CC1: Composition of regulatory capital

30 June 2020		a	b
SAR 000's		Amounts	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
	Common Equity Tier 1 capital: instruments and reserves		
1	Directly issued qualifying common share (and equivalent for non-joint stock companies) capital plus related stock surplus	7,500,000	
2	Accumulated losses	(438,036)	
3	Accumulated other comprehensive income (and other reserves)	(21,711)	
4	Directly issued capital subject to phase-out from CET1 (only applicable to non-joint stock companies)		
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)		
6	Common Equity Tier 1 capital before regulatory adjustments	7,083,675	
	Common Equity Tier 1 capital: regulatory adjustments		
7	Prudent valuation adjustments		
8	Goodwill (net of related tax liability)		(a) minus (d)
9	Other intangibles other than mortgage servicing rights (net of related tax liability)		(b) minus (e)
10	Deferred tax assets that rely on future profitability, excluding those arising from temporary differences (net of related tax liability)		
11	Cash flow hedge reserve		
12	Shortfall of provisions to expected losses		
13	Securitisation gain on sale (as set out in paragraph 36 of Basel III securitisation framework25)		
14	Gains and losses due to changes in own credit risk on fair valued liabilities		
15	Defined benefit pension fund net assets		
16	Investments in own shares (if not already subtracted from paid-in capital on reported balance sheet)		
17	Reciprocal cross-holdings in common equity		
18	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)		
19	Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation (amount above 10% threshold)		
20	Mortgage servicing rights (amount above 10% threshold)		(c) minus (f) minus 10% threshold
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)		
22	Amount exceeding the 15% threshold		
23	Of which: significant investments in the common stock of financials		
24	Of which: mortgage servicing rights		
25	Of which: deferred tax assets arising from temporary differences		
26	National specific regulatory adjustments		
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions		
28	Total regulatory adjustments to Common Equity Tier 1		
29	Common Equity Tier 1 capital (CET1)	7,083,675	
	Additional Tier 1 capital: instruments		
30	Directly issued qualifying additional Tier 1 instruments plus related stock surplus		
31	Of which: classified as equity under applicable accounting standards		
32	Of which: classified as liabilities under applicable accounting standards		
33	Directly issued capital instruments subject to phase-out from additional Tier 1		
34	Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)		
35	Of which: instruments issued by subsidiaries subject to phase-out		
36	Additional Tier 1 capital before regulatory adjustments		

	Additional Tier 1 capital: regulatory adjustments		
37	Investments in own additional Tier 1 instruments		
38	Reciprocal cross-holdings in additional Tier 1 instruments		
39	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)		
40	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation		
41	National specific regulatory adjustments		
42	Regulatory adjustments applied to additional Tier 1 due to insufficient Tier 2 to cover deductions		
43	Total regulatory adjustments to additional Tier 1 capital		
44	Additional Tier 1 capital (AT1)		
45	Tier 1 capital (T1 = CET1 + AT1)	7,083,675	
	Tier 2 capital: instruments and provisions		
46	Directly issued qualifying Tier 2 instruments plus related stock surplus		
47	Directly issued capital instruments subject to phase-out from Tier 2		
48	Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2)		
49	Of which: instruments issued by subsidiaries subject to phase-out		
50	Provisions	171,208	
51	Tier 2 capital before regulatory adjustments	171,208	
	Tier 2 capital: regulatory adjustments		
52	Investments in own Tier 2 instruments		
53	Reciprocal cross-holdings in Tier 2 instruments and other TLAC liabilities		
54	Investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)		
54a	Investments in the other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation and where the bank does not own more than 10% of the issued common share capital of the entity: amount previously designated for the 5% threshold but that no longer meets the conditions (for G-SIBs only)		
55	Significant investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)		
56	National specific regulatory adjustments		
57	Total regulatory adjustments to Tier 2 capital		
58	Tier 2 capital (T2)	171,208	
59	Total regulatory capital (TC = T1 + T2)	7,254,883	
60	Total risk-weighted assets	31,439,343	
	Capital ratios and buffers		
61	Common Equity Tier 1 (as a percentage of risk-weighted assets)	22.5%	
62	Tier 1 (as a percentage of risk-weighted assets)	22.5%	
63	Total capital (as a percentage of risk-weighted assets)	23.1%	
64	Institution-specific buffer requirement (capital conservation buffer plus countercyclical buffer requirements plus higher loss absorbency requirement, expressed as a percentage of risk-weighted assets)	2.6%	
65	Of which: capital conservation buffer requirement	2.5%	
66	Of which: bank-specific countercyclical buffer requirement	0.1%	
67	Of which: higher loss absorbency requirement		
68	Common Equity Tier 1 (as a percentage of risk-weighted assets) available after meeting the bank's minimum capital requirements	11.9%	
	National minima (if different from Basel III)		
69	National Common Equity Tier 1 minimum ratio (if different from Basel III minimum)		
70	National Tier 1 minimum ratio (if different from Basel III minimum)		
71	National total capital minimum ratio (if different from Basel III minimum)		
	Amounts below the thresholds for deduction (before risk weighting)		
72	Non-significant investments in the capital and other TLAC liabilities of other financial entities		

73	Significant investments in the common stock of financial entities		
74	Mortgage servicing rights (net of related tax liability)		
75	Deferred tax assets arising from temporary differences (net of related tax liability)		
	Applicable caps on the inclusion of provisions in Tier 2		
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	171,208	
77	Cap on inclusion of provisions in Tier 2 under standardised approach	392,992	
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)		
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach		
	Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022)		
80	Current cap on CET1 instruments subject to phase-out arrangements		
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)		
82	Current cap on AT1 instruments subject to phase-out arrangements		
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)		
84	Current cap on T2 instruments subject to phase-out arrangements		
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)		

4. CC2 – Reconciliation of regulatory capital to balance sheet

	a	b	c
	Balance sheet as in published financial statements	Under regulatory scope of consolidation	Reference
	As at 30 Jun 2021	As at 30 Jun 2021	
Assets			
Cash and balances with the Saudi Arabian Monetary Authority (SAMA)	5,080,038	5,080,038	
Due from banks and other financial institutions	1,295,845	1,295,845	
Investments held at fair value through statement of income	215,547	215,547	
Investments held at fair value through other comprehensive income	292,935	292,935	
Investments held at amortised cost	4,983,699	4,984,407	
Positive fair value of derivative financial instruments	230,928	230,928	
Loans and advances, net	21,426,138	21,596,638	
Property and equipment, net	71,134	71,134	
Intangible assets, net	43,582	43,582	
Right-of-use assets	210,853	210,853	
Other assets	168,468	168,468	
Total assets	34,019,167	34,190,375	
Liabilities			
Due to banks and other financial institutions	1,378,499	1,378,499	
Customers' deposits	24,557,565	24,557,565	
Negative fair value of derivative financial instruments	277,361	277,361	
Government grants	15,536	15,536	
Lease liabilities	208,848	208,848	
Other liabilities	497,683	497,683	
Total liabilities	26,935,492	26,935,492	
Shareholders' equity			
Share capital	7,500,000	7,500,000	
Statutory reserve	1,753	1,753	
Fair value reserve	19,958	19,958	
Accumulated losses	(438,036)	(438,036)	
Tier II Capital		171,208	
Total Liabilities & shareholders' equity	34,019,167	34,190,375	

5. CCA: Main features of regulatory capital instruments and of other TLAC-eligible instruments

		a
		Quantitative / qualitative information
1	Issuer	Gulf International Bank - Saudi Arabia
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	NA
3	Governing law(s) of the instrument	Kingdom of Saudi Arabia Laws
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	NA
4	Transitional Basel III rules	NA
5	Post-transitional Basel III rules	NA
6	Eligible at solo/group/group and solo	Group
7	Instrument type (types to be specified by each jurisdiction)	Ordinary Shares
8	Amount recognised in regulatory capital (currency in millions, as of most recent reporting date)	7,500,000
9	Par value of instrument	10
10	Accounting classification	Equity
11	Original date of issuance	3-Apr-19
12	Perpetual or dated	Perpetual
13	Original maturity date	No Maturity
14	Issuer call subject to prior supervisory approval	NA
15	Optional call date, contingent call dates and redemption amount	NA
16	Subsequent call dates, if applicable	NA
	Coupons / dividends	
17	Fixed or floating dividend/coupon	NA
18	Coupon rate and any related index	NA
19	Existence of a dividend stopper	NA
20	Fully discretionary, partially discretionary or mandatory	NA
21	Existence of step-up or other incentive to redeem	NA
22	Non-cumulative or cumulative	NA
23	Convertible or non-convertible	NA
24	If convertible, conversion trigger(s)	NA
25	If convertible, fully or partially	NA
26	If convertible, conversion rate	NA
27	If convertible, mandatory or optional conversion	NA
28	If convertible, specify instrument type convertible into	NA
29	If convertible, specify issuer of instrument it converts into	NA
30	Writedown feature	NA
31	If writedown, writedown trigger(s)	NA
32	If writedown, full or partial	NA
33	If writedown, permanent or temporary	NA
34	If temporary write-own, description of writeup mechanism	NA
34a	Type of subordination	NA
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned).	NA
36	Non-compliant transitioned features	NA
37	If yes, specify non-compliant features	NA

6. CCyB1 – Geographical distribution of credit exposures used in the countercyclical capital buffer

SAR 000's	a	b	c	d	e
Geographical breakdown	Countercyclical capital buffer rate	Exposure values and/or risk-weighted assets used in the computation of the countercyclical capital buffer		Bank-specific countercyclical capital buffer rate	Countercyclical buffer amount
		Exposure values	Risk-weighted assets		
GCC & ME	2.50%	934,488	599,595		
Europe	0.00%	193,612	71,596		
South E. Asia	0.25%	884,441	803,058		
North America	0.00%	358,628	179,262		
Sum		2,371,169	1,653,511		
Total		41,424,687	31,439,343	0.1%	17,021

7. LR1 - Summary comparison of accounting assets vs leverage ratio exposure measure

SAR 000's		a
1	Total consolidated assets as per published financial statements	34,019,167
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	Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference	
4	Adjustments for temporary exemption of central bank reserves (if applicable)	
5	Adjustment for fiduciary assets recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	
6	Adjustments for regular-way purchases and sales of financial assets subject to trade date accounting	
7	Adjustments for eligible cash pooling transactions	
8	Adjustments for derivative financial instruments	66,138
9	Adjustment for securities financing transactions (ie repurchase agreements and similar secured lending)	
10	Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off balance sheet exposures)	7,149,153
11	Adjustments for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital	
12	Other adjustments	171,208
13	Leverage ratio exposure measure	41,405,666

8. LR2 - Leverage ratio common disclosure

SAR 000's		a
		30 June 2020
On-balance sheet exposures		
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	33,955,804
2	(Asset amounts deducted in determining Basel III Tier 1 capital)	
3	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of rows 1 and 2)	33,955,804
Derivative exposures		
4	Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	210,221
5	Add-on amounts for PFE associated with all derivatives transactions	90,488
6	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework	
7	(Deductions of receivables 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	Total derivative exposures (sum of rows 4 to 10)	300,709
Securities financing transaction exposures		
12	Gross SFT assets (with no recognition of netting), after adjustment for sale accounting transactions	
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	
14	CCR exposure for SFT assets	
15	Agent transaction exposures	
16	Total securities financing transaction exposures (sum of rows 12 to 15)	-
Other off-balance sheet exposures		
17	Off-balance sheet exposure at gross notional amount	48,166,796
18	(Adjustments for conversion to credit equivalent amounts)	(41,017,643)
19	Off-balance sheet items (sum of rows 17 to 18)	7,149,153
Capital and total exposures		
20	Tier 1 capital	7,083,675
21	Total exposures (sum of rows 3, 11, 16 and 19)	41,405,666
Leverage ratio		
25	Basel III leverage ratio	17.1%

9. LIQ1 – Liquidity Coverage Ratio (LCR)

SAR 000s	Total Unweighted Value	Total Weighted Value
High-Quality Liquid Assets		
Total high-quality liquid assets (HQLA)		9,385,347
Cash Outflows		
Retail deposits and deposits from small business customers, of which:		
Less stable deposits	1,357,972	135,797
Unsecured wholesale funding, of which:		
Non-operational deposits	15,010,057	6,283,856
Additional requirements, of which:		
Outflows related to derivative exposures and other collateral requirements	160,599	0.00
Credit and liquidity facilities	1,482,146	148,214.57
Other contingent funding obligations	16,090,384	364,717
Total Cash Outflows		6,932,585
Cash Inflows		
Inflows from fully performing exposures	2,269,030	1,604,861
Other cash inflows	62,817	7,024
Total Cash Inflows	2,331,847	1,611,885
Total HQLA		9,385,347
Total Net Cash Outflows		5,320,700
Liquidity Coverage Ratio (%)		176.3%

10. LIQ2 – Net Stable Funding Ratio (NSFR)

SAR 000s	Unweighted Value by Residual Maturity			Weighted Value
	< 6 months	≥ 6 months to < 1 year	≥ 1 year	
Available stable funding (ASF)				
Capital			7,252,777	7,252,777
Retail: Less stable deposits	3,210,066	49,191	1,312	2,934,643
Wholesale funding (non-operational deposit)	15,914,507	241,311	350,830	8,428,739
Other wholesale funding	5,618,203	150,305	532,019	2,953,451
Total ASF				21,569,611
Required stable funding (RSF)				
Coins and banknotes	13,963			
Total central bank reserves	5,928,742			
Unsecured loans to financial institutions	1,102,200		30,017	195,347
Securities eligible as Level 1 HQLA		1,647,303	2,270,803	195,905
Securities eligible for Level 2B HQLA			508,277	254,138
Unencumbered loans to non-financial corporate clients with a residual maturity of less than one year	12,010,001	1,807,476		6,908,739
Unencumbered loans to retail and small business customers with a residual maturity of less than one year	86,698	87,208		86,953
Unencumbered performing loans with risk weights greater than 35% under the Basel II standardised approach for credit risk			5,496,662	4,672,163
Unencumbered Non-HQLA exchange traded equities				
Unencumbered Non-HQLA securities not in default			1,006,982	855,935
Other short-term unsecured instruments and transactions with a residual maturity of less than one year	1,378,560			689,280
Defaulted securities and non-performing loans	178,249	10,861	125,942	315,052
Derivatives assets			136,567	136,567
Required stable funding associated with derivative liabilities			113,411	22,682
All other assets not included in above categories that qualify for 100% treatment	450,013			450,013
Off-balance sheet items	1,482,146			74,107
Total RSF				14,856,881
Net Stable Funding Ratio				145.2%

11. CR1 - Credit quality of assets

SAR 000's		a	b	c	d
		Gross carrying values of		Allowances/ impairments	Net values (a+b-c)
		Defaulted exposures	Non-defaulted exposures		
01	Loans	847,728	21,228,911	480,001	21,596,638
02	Debt Securities		4,984,407		4,984,407
03	Off-balance sheet exposures		48,467,505		48,467,505
04	Total	847,728	74,680,823	480,001	75,048,550

A default is considered to have occurred with regard to a particular obligor when either or both of the two following events have taken place:

1. The obligor is past due for 90 days or more on any material credit obligations to the Bank including principal instalments, interest payments and fees.
2. The bank considers that the obligor is unlikely to pay its credit obligations to the bank in full, without recourse by the bank to actions such as realizing security (if any).

12. CR2 - Changes in stock of defaulted loans and debt securities

SAR 000's		Loans
1	Defaulted loans and debt securities at end of the previous reporting period	793,615
2	Loans and debt securities that have defaulted since the last reporting period	81,794
3	Returned to non-defaulted status	(27,446)
4	Amounts written off	(235)
5	Other changes	
6	Defaulted loans and debt securities at end of the reporting period	847,728

13. CR3 - Credit risk mitigation techniques – overview

SAR 000's		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
01	Loans	21,025,789	570,849	28,020	7,060	5,648		
02	Debt Securities	4,984,407						
03	Total	26,010,196	570,849	28,020	7,060	5,648		
04	Of which defaulted	367,727						

14. CR4 - Standardised approach – credit risk exposure and Credit Risk Mitigation (CRM) effects

SAR 000's		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
01	Sovereigns and their central banks	9,294,327		9,299,975		0	0%
02	Non-central government public sector entities		3,174		635	127	20%
04	Banks	1,302,264	4,939,161	1,302,264	1,989,083	1,359,926	41%
06	Corporates	21,337,614	43,516,153	21,331,966	5,457,133	26,220,533	98%
07	Regulatory retail portfolios	745,344		745,344		736,931	99%
10	Equity	292,935		292,935		292,935	100%
11	Past-due loans	367,840		367,840		398,566	108%
13	Other assets	634,504	9,017	634,504	3,008	623,551	98%
	Total	33,974,828	48,467,505	33,974,828	7,449,859	29,632,569	72%

15. CR5 - Standardised approach – exposures by asset classes and risk weights

SAR 000's		a	b	c	d	e	f	g	h	j
Asset classes/ Risk weight*		0%	10%	20%	35%	50%	85%	100%	150%	Total credit exposures amount (post CCF and post-CRM)
01	Sovereigns and their central banks	9,299,975								9,299,975
03	Non-central government public sector entities			635						635
04	Banks			1,357,886		1,690,229		243,232		3,291,347
06	Corporates	90,585		17,751		246,086	2,271,578	24,163,099		26,789,099
07	Regulatory retail portfolios					16,826		728,518		745,344
10	Equity							292,935		292,935
11	Past-due loans							306,388	61,452	367,840
13	Other assets	13,963						623,549		637,512
	Total	9,404,523		1,376,272		1,953,141	2,271,578	26,357,721	61,452	41,424,687

16. CCR1 - Analysis of counterparty credit risk (CCR) exposure by approach

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)	150,158	64,634		1.4	300,709	268,429
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						268,429

17. CCR2 - Credit valuation adjustment (CVA) capital charge

SAR 000's		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	300,709	122,788
4	Total subject to the CVA capital charge	300,709	122,788

18. CCR3 - Standardised approach – CCR exposures by regulatory portfolio and risk weights

SAR 000's	a	b	c	d	e	f	g	h	i
Regulatory portfolio/ Risk weight	0%	10%	20%	50%	85%	100%	150%	Others	Total credit exposures
Banks			2,020	56,807					58,827
Corporates					15,069	226,813			241,882
Total			2,020	56,807	15,069	226,813			300,709

19. CCR8 - Exposures to central counterparties

SAR 000's		a	b
		EAD (post-CRM)	RWA
1	Exposures to QCCPs (total)		-
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which	-	-
3	(i) OTC derivatives		
4	(ii) Exchange-traded derivatives		
5	(iii) Securities financing transactions		
6	(iv) Netting sets where cross-product netting has been approved		
7	Segregated initial margin		
8	Non-segregated initial margin		
9	Pre-funded default fund contributions		
10	Unfunded default fund contributions		
11	Exposures to non-QCCPs (total)	300,709	268,429
12	Exposures for trades at non-QCCPs (excluding initial margin and default fund contributions); of which	300,709	268,429
13	(i) OTC derivatives	300,709	268,429
14	(ii) Exchange-traded derivatives		
15	(iii) Securities financing transactions		
16	(iv) Netting sets where cross-product netting has been approved		
17	Segregated initial margin		
18	Non-segregated initial margin		
19	Pre-funded default fund contributions		
20	Unfunded default fund contributions		

20. MR1 - Market risk under standardised approach

SAR 000's		a
		Capital charge in SA
1	General interest rate risk	
2	Equity risk	34,487
3	Foreign exchange risk	12,892
4	Commodity risk	
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	
12	Total	47,379