

Quantitative Disclosures under Pillar III of Basel III for March 31, 2017

B.2 - Template OV1: Overview of RWA

SAR (000)		a	b	c	
		RWA			Minimum capital requirements
		31-Mar-17	31-Dec-16	31-Mar-17	
1	Credit risk (excluding counterparty credit risk) (CCR)	78,163,122	78,022,425	6,253,050	
2	Of which standardised approach (SA)	78,163,122	78,022,425	6,253,050	
3	Of which internal rating-based (IRB) approach	-	-	-	
4	Counterparty credit risk	1,123,519	1,087,006	89,882	
5	Of which standardised approach for counterparty credit risk (SA-CCR)	1,123,519	1,087,006	89,882	
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	2,005,873	605,492	160,470	
17	Of which standardised approach (SA)	2,005,873	605,492	160,470	
18	Of which internal model approaches (IMM)	-	-	-	
19	Operational risk	4,294,667	4,294,667	343,573	
20	Of which Basic Indicator Approach	4,294,667	4,294,667	343,573	
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)	85,587,181	84,009,590	6,846,974	

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

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

If the bank uses the IMM for its equity exposures under the market-based approach, it must provide annually a description of the main characteristics of its internal model in an accompanying narrative.