



**Basel III Pillar 3 Semi-annual Disclosures  
30 June 2017**

**B.2 - OV1: Overview of RWA - June 2017**

(Figures in SR 000's)

		a	b	c
		RWA		Minimum capital requirements
		30-Jun-17	31-Mar-17	30-Jun-17
<b>1</b>	<b>Credit risk (excluding Counterparty Credit Risk (CCR) &amp; Equity)</b>	<b>141,940,320</b>	<b>141,459,160</b>	<b>11,355,226</b>
2	Of which standardised approach (SA)	141,940,320	141,459,160	11,355,226
3	Of which internal rating-based (IRB) approach			-
<b>4</b>	<b>Counterparty credit risk</b>	<b>2,249,873</b>	<b>2,063,077</b>	<b>179,990</b>
5	Of which standardised approach for counterparty credit risk (SA-CCR)	2,249,873	2,063,077	179,990
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	1,213,295	1,223,029	97,064
9	Equity investments in funds – mandate-based approach			-
10	Equity investments in funds – fall-back approach	612,501	1,171,399	49,000
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)			-
<b>16</b>	<b>Market risk</b>	<b>1,190,698</b>	<b>1,624,902</b>	<b>95,256</b>
17	Of which standardised approach (SA)	1,190,698	1,624,902	95,256
18	Of which internal model approaches (IMM)			-
<b>19</b>	<b>Operational risk</b>	<b>13,176,799</b>	<b>13,032,714</b>	<b>1,054,144</b>
20	Of which Basic Indicator Approach			-
21	Of which Alternate Standardised Approach	13,176,799	13,032,714	1,054,144
22	Of which Advanced Measurement Approach			-
23	Amounts below the thresholds for deduction (subject to 250% risk weight)			-
24	Floor adjustment			-
<b>25</b>	<b>Total (1+4+7+8+9+10+11+12+16+19+23+24)</b>	<b>160,383,486</b>	<b>160,574,281</b>	<b>12,830,679</b>

**B.7 - CR1: Credit quality of assets - June 2017**

(Figures in SR 000's)

		a	b	c	d
		Gross carrying values of		Allowances/ impairments	Net values (a+b-c)
		Defaulted exposures	Non-defaulted exposures		
1	Loans	1,490,837	116,648,936	1,925,078	116,214,695
2	Debt Securities		23,589,021		23,589,021
3	Off-balance sheet exposures				-
4	<b>Total</b>	1,490,837	140,237,957	1,925,078	139,803,716

The following criteria are used to determine obligor default. The obligor:

- Has an obligation which is 90 (or more) days past due.
- Has an obligation for which the bank has stopped accruing interest.
- Has an obligation that is classified as non-performing by the bank.

**B.8 - CR2: Changes in stock of defaulted loans and debt securities - June 2017** (Figures in SR 000's)

	a
<b>1</b> Defaulted loans and debt securities at end of the previous reporting period	<b>1,225,906</b>
2 Loans and debt securities that have defaulted since the last reporting period	385,783
3 Returned to non-defaulted status	-
4 Amounts written off	(210,859)
5 Other changes	90,007
<b>6</b> Defaulted loans and debt securities at end of the reporting period <b>(1+2-3-4±5)</b>	<b>1,490,837</b>

**B.11 - CR3: Credit risk mitigation techniques – Overview - June 2017**

(Figures in SR 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	102,289,254	13,925,441	974,131	197,441	80,769		
2	Debt securities	23,589,021						
<b>3</b>	<b>Total</b>	<b>125,878,275</b>	<b>13,925,441</b>	<b>974,131</b>	<b>197,441</b>	<b>80,769</b>	-	-
4	Of which defaulted	1,436,303	54,534	1,081	-	-		

### B.13 - CR4: Standardised approach – Credit risk exposure and Credit Risk Mitigation (CRM) effects - June 2017

(Figures in SR 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	34,241,053		34,241,053		-	0.00%
2 Non-central government public sector entities						
3 Multilateral development banks						
4 Banks	8,455,236	4,107,122	8,455,236	2,355,733	5,662,136	52.37%
5 Securities firms	412,205		412,205		194,862	47.27%
6 Corporates	95,578,735	44,768,764	94,764,156	17,726,737	111,481,139	99.10%
7 Regulatory retail portfolios	23,354,723		23,354,723		17,516,043	75.00%
8 Secured by residential property	1,633,205		1,633,205		1,224,903	75.00%
9 Secured by commercial real estate						
10 Equity	1,290,716		1,290,716		1,825,795	141.46%
11 Past-due loans	223,621		222,564		222,564	100.00%
12 Higher-risk categories	914,631	86,637	902,540	80,403	2,107,327	214.39%
13 Other assets	6,258,830	773,669	6,258,830	362,689	3,531,347	53.33%
14 <b>Total</b>	<b>172,362,955</b>	<b>49,736,192</b>	<b>171,535,228</b>	<b>20,525,562</b>	<b>143,766,116</b>	<b>74.85%</b>

**B.14 - CR5: Standardised approach – Exposures by asset classes and risk weights - June 2017**

(Figures in SR 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	34,241,053									34,241,053
2 Non-central government public sector entities (PSEs)										-
3 Multilateral development banks (MDBs)										-
4 Banks			2,672,645		6,021,452		2,116,872			10,810,969
5 Securities firms			37,469		374,736					412,205
6 Corporates					2,036,635		110,454,258			112,490,893
7 Regulatory retail portfolios						23,354,723				23,354,723
8 Secured by residential property						1,633,205				1,633,205
9 Secured by commercial real estate										-
10 Equity			3,433		51,666		1,186,617		49,000	1,290,716
11 Past-due loans							222,564			222,564
12 Higher-risk categories								350,031	632,912	982,943
13 Other assets	3,090,172						3,531,347			6,621,519
<b>14 Total</b>	<b>37,331,225</b>	<b>-</b>	<b>2,713,547</b>	<b>-</b>	<b>8,484,489</b>	<b>24,987,928</b>	<b>117,511,658</b>	<b>350,031</b>	<b>681,912</b>	<b>192,060,790</b>

**B.22 - CCR1: Analysis of counterparty credit risk (CCR)[1] exposure by approach - June 2017**

(Figures in SR 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)	230,247	588,166		1.4	1,145,778	677,586
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 <b>Total</b>						<b>677,586</b>



**B.23 - CCR2: Credit valuation adjustment (CVA) capital charge - June 2017** (Figures in SR 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	1,020,732	1,572,163
4	<b>Total subject to the CVA capital charge</b>	<b>1,020,732</b>	<b>1,572,163</b>

**B.24 - CCR3: Standardised approach – CCR exposures by regulatory portfolio and risk weights - June 2017**

(Figures in SR 000's)

	a	b	c	d	e	f	g	h	i
<b>Regulatory portfolio/ Risk weight</b>	<b>0%</b>	<b>10%</b>	<b>20%</b>	<b>50%</b>	<b>75%</b>	<b>100%</b>	<b>150%</b>	<b>Others</b>	<b>Total credit exposures</b>
Sovereigns and their central banks									-
Non-central government public sector entities (PSEs)									-
Multilateral development banks (MDBs)									-
Banks			281,016	485,246		2	110		766,374
Securities firms									-
Corporates				1,622		377,782			379,404
Regulatory retail portfolios									-
Other assets									-
<b>Total</b>	-	-	<b>281,016</b>	<b>486,868</b>	-	<b>377,784</b>	<b>110</b>	-	<b>1,145,778</b>

**B.26 - CCR5: Composition of collateral for CCR exposure - June 2017**

(Figures in SR 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			5,888				99,488					5,849
Domestic sovereign debt												
Other sovereign debt												
Government agency debt												
Corporate bonds												
Equity securities												
Other collateral												
<b>Total</b>			-	5,888			-	99,488			-	5,849

**B.29 - CCR8: Exposures to central counterparties - June 2017**

(Figures in SR 000's)

		a	b
		EAD (post-CRM)	RWA
<b>1</b>	<b>Exposures to QCCPs (total)</b>	<b>6,192</b>	<b>124</b>
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which	6,192	124
3	(i) OTC derivatives		
4	(ii) Exchange-traded derivatives	6,192	124
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		
<b>11</b>	<b>Exposures to non-QCCPs (total)</b>	<b>-</b>	<b>-</b>
12	Exposures for trades at non-QCCPs (excluding initial margin and default fund contributions); of which	-	-
13	(i) OTC derivatives		
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		

**B.37 - MR1: Market risk under standardised approach - June 2017** (Figures in SR 000's)

		a
		RWA
	Outright products	<b>1,187,629</b>
1	Interest rate risk (general and specific)	472,193
2	Equity risk (general and specific)	
3	Foreign exchange risk	681,038
4	Commodity risk	34,398
	Options	3,069
5	Simplified approach	3,069
6	Delta-plus method	
7	Scenario approach	
8	Securitisation	
<b>9</b>	<b>Total</b>	<b>1,190,698</b>