

# Pillar III Disclosures

Al Rajhi Bank



**September 30, 2018**



## Summary – Quarterly Report

Section	Tables and templates	Template ref. #	Applicable
Part 2 – Overview of risk management and RWA	OV1 – Overview of RWA	B.2	Yes
Part 4 – Credit risk	CR8 – RWA flow statements of credit risk exposures under IRB	B.8	No
Part 5 – Counterparty credit risk	CCR7 – RWA flow statements of CCR exposures under the Internal Model Method (IMM)	B.28	No
Part 7 – Market risk	MR2 – RWA flow statements of market risk exposures under an IMA	B.38	No



## B.2 - Template OV1: Overview of RWA

SAR '000s		a	b	c
		RWA		Minimum capital requirements
		Sep-18	Jun-18	Sep-18
1	Credit risk (excluding counterparty credit risk) (CCR)	220,577,850	217,166,376	17,646,228
2	Of which standardised approach (SA)	220,577,850	217,166,376	17,646,228
3	Of which internal rating-based (IRB) approach	-	-	-
4	Counterparty credit risk	-	-	-
5	Of which standardised approach for counterparty credit risk (SA-CCR)	-	-	-
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	5,219,629	5,356,719	417,570
17	Of which standardised approach (SA)	5,219,629	5,356,719	417,570
18	Of which internal model approaches (IMM)	-	-	-
19	Operational risk	26,832,383	26,832,383	2,146,591
20	Of which Basic Indicator Approach	-	-	-
21	Of which Standardised Approach	26,832,383	26,832,383	2,146,591
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)	252,629,862	249,355,478	20,210,389

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

No significant change between the two periods.

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

Not Applicable.

**\*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.**

The Bank uses Standardized approach to measure capital requirements on the Equity exposure. IMM does not apply.

### Reports B8, B28 and B38 are not applicable