
ALINMA BANK
(A Saudi Joint Stock Company)

BASEL III Pillar 3 Disclosures
For the Financial Period Ended June 30, 2017

Table of Contents

	Tables and templates	Template Reference
	OV1 – Overview of RWA	B.2
Part 4 – Credit risk	CR1 – Credit quality of assets	B.7
	CR2 – Changes in stock of defaulted loans and debt securities	B.8
	CR3 – Credit risk mitigation techniques – overview	B.11
	CR4 – Standardised approach – credit risk exposure and Credit Risk Mitigation (CRM) effects	B.13
	CR5 – Standardised approach – exposures by asset classes and risk weights	B14
Part 7 – Market risk	MR1 – Market risk under Standardised approach	B.37

B.2 - Template OV1: Overview of RWA

	a	b	c
	RWA		Minimum capital requirements
	Jun-17	Mar-17	Jun-17
1 Credit risk (excluding counterparty credit risk) (CCR)	90,975,115	88,914,998	7,278,009
2 Of which standardised approach (SA)	90,975,115	88,914,998	7,278,009
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	2,924,434	2,086,489	233,955
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	819,668	1,211,786	65,573
17 Of which standardised approach (SA)	819,668	1,211,786	65,573
18 Of which internal model approaches (IMM)	-	-	-
19 Operational risk	6,131,704	5,884,662	490,536
20 Of which Basic Indicator Approach	6,131,704	5,884,662	490,536
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)	100,850,921	98,097,935	8,068,074

B.7 - Template CR1: Credit quality of assets

	a	b	c	d
	Gross carrying values of		Allowances/ impairments	Net values (a+b-c)
	Defaulted exposures	Non-defaulted exposures		
1 Loans	711,178	108,622,211	1,189,337	108,144,052
2 Debt Securities	-	3,155,972	-	3,155,972
3 Off-balance sheet exposures	-	6,603,863	-	6,603,863
4 <i>Total</i>	711,178	118,382,046	1,189,337	117,903,887

Default exposure comprises of non performing financing exposures and past due more than 90 day, but not yet impaired.

B.8 - Template CR2: Changes in stock of defaulted loans and debt securities

	a
1 Defaulted loans and debt securities at end of the previous reporting period	563,692
2 Loans and debt securities that have defaulted since the last reporting period	147,486
3 Returned to non-defaulted status	-
4 Amounts written off	-
5 Other changes	-
6 Defaulted loans and debt securities at end of the reporting period (1+2-3-4±5)	711,178

B.11 - Template CR3: Credit risk mitigation techniques – overview

	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	68,417,463	39,726,589	39,127,206	-	-	-	-
2 Debt securities	3,155,972	-	-	-	-	-	-
3 Total	71,573,435	39,726,589	39,127,206	-	-	-	-
4 Of which defaulted	557,531	153,647	270,406	-	-	-	-

B.13 - Template CR4: Standardised approach – credit risk exposure and Credit Risk Mitigation (CRM) effects

	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
1 Sovereigns and their central banks	10,525,408	-	10,525,408	-	-	0%
2 Non-central government public sector entities	-	-	-	-	-	0%
3 Multilateral development banks	-	-	-	-	-	0%
4 Banks	13,801,042	1,461,709	13,801,042	451,989	3,968,899	28%
5 Securities firms	-	-	-	-	-	0%
6 Corporates	66,415,534	8,856,038	66,415,534	6,151,874	72,567,408	0%
7 Regulatory retail portfolios	6,951,303	-	6,951,303	-	5,401,000	78%
8 Secured by residential property	6,863,771	-	6,863,771	-	5,147,829	75%
9 Secured by commercial real estate	-	-	-	-	-	0%
10 Equity	119,899	-	119,899	-	367,212	0%
11 Past-due loans	217,307	-	217,307	-	217,307	100%
12 Higher-risk categories	1,422,684	-	1,422,684	-	2,924,434	206%
13 Other assets	5,729,374	-	5,729,374	-	3,305,460	58%
14 Total	112,046,324	10,317,746	112,046,324	6,603,863	93,899,549	79%

B.14 - Template CR5: Standardised approach – exposures by asset classes and risk weights

	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	10,525,408	-	-	-	-	-	-	-	-	10,525,408
Non-central government public sector entities										
2 (PSEs)	-	-	-	-	-	-	-	-	-	-
3 Multilateral development banks (MDBs)	-	-	-	-	-	-	-	-	-	-
4 Banks	-	-	11,278,703	-	2,522,339	-	451,989	-	-	14,253,031
5 Securities firms	-	-	-	-	-	-	-	-	-	-
6 Corporates	-	-	-	-	-	-	72,567,408	-	-	72,567,408
7 Regulatory retail portfolios	-	-	-	-	-	6,201,210	750,092	-	-	6,951,303
8 Secured by residential property	-	-	-	-	-	6,863,771	-	-	-	6,863,771
9 Secured by commercial real estate	-	-	-	-	-	-	-	-	-	-
10 Equity	-	-	-	-	-	-	-	-	119,899	119,899
11 Past-due loans	-	-	-	-	-	-	217,307	-	-	217,307
12 Higher-risk categories	-	-	-	-	-	-	-	-	1,422,684	1,422,684
13 Other assets	2,423,914	-	-	-	-	-	3,305,460	-	-	5,729,374
14 Total	12,949,322	-	11,278,703	-	2,522,339	13,064,982	77,292,257	-	1,542,583	118,650,186

B.37 - Template MR1: Market risk under standardised approach

		a
		RWA
	Outright products	819,668
1	Interest rate risk (general and specific)	
2	Equity risk (general and specific)	228,669
3	Foreign exchange risk	590,999
4	Commodity risk	-
	Options	-
5	Simplified approach	-
6	Delta-plus method	-
7	Scenario approach	-
8	Securitisation	-
9	Total	819,668