

Quantitative Disclosures under Pillar III of Basel III for December 31, 2019

B.2 - Template OV1: Overview of RWA

| SAR (000) | | a | b | c |
|-----------|--|-------------------|--------------------|------------------------------|
| | | RWA | | Minimum capital requirements |
| | | December 31, 2019 | September 30, 2019 | December 31, 2019 |
| 1 | Credit risk (excluding counterparty credit risk) (CCR) | 75,743,899 | 75,640,284 | 6,059,512 |
| 2 | Of which standardised approach (SA) | 75,743,899 | 75,640,284 | 6,059,512 |
| 3 | Of which internal rating-based (IRB) approach | - | - | - |
| 4 | Counterparty credit risk | 675,517 | 675,517 | 54,041 |
| 5 | Of which standardised approach for counterparty credit risk (SA-CCR) | 675,517 | 675,517 | 54,041 |
| 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 | 1,380,148 | 1,246,346 | 110,412 |
| 17 | Of which standardised approach (SA) | 1,380,148 | 1,246,346 | 110,412 |
| 18 | Of which internal model approaches (IMM) | - | - | - |
| 19 | Operational risk | 5,061,360 | 4,794,695 | 404,909 |
| 20 | Of which Basic Indicator Approach | 5,061,360 | 4,794,695 | 404,909 |
| 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) | 82,860,925 | 82,356,842 | 6,628,874 |