

Samba Financial Group  
Basel III - Pillar 3 Disclosure Report

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March 2018

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**Capital structure**

<b>Samba Financial Group</b>
<b>TABLE 2: CAPITAL STRUCTURE</b>
<b>Statement of Financial Position - Step 1 (Table 2(b))</b>

All figures are in SAR 000

March 31, 2018

	Statement of Financial Position in Published financial statements	Adjustment of banking associates / other entities	Under regulatory scope of consolidation
<b>Assets</b>			
Cash and balances with central banks	30,218,614	-	30,218,614
Due from banks and other financial institutions	13,577,745	-	13,577,745
Investments, net	61,009,698	-	61,009,698
Loans and advances, net	116,038,806	-	116,038,806
Debt securities			
Trading assets			
Investment in associates			
Derivatives	4,718,703	-	4,718,703
Goodwill	20,456	-	20,456
Other intangible assets / deferred tax	32,220	-	32,220
Property and equipment, net	2,666,891	-	2,666,891
Other assets (excluding goodwill and deferred tax)	627,390	-	627,390
<b>Total Assets</b>	<b>228,910,523</b>	<b>-</b>	<b>228,910,523</b>
<b>Liabilities and Equity</b>			
<b>Liabilities</b>			
Due to banks and other financial institutions	3,848,069	-	3,848,069
Items in the course of collection due to other banks			
Customer deposits	172,327,251	-	172,327,251
Trading liabilities			
Debt securities in issue			
Derivatives	2,863,676		2,863,676
Retirement benefit liabilities			
Taxation liabilities			
Accruals and deferred income			
Borrowings			
Other liabilities	6,307,307	-	6,307,307
<b>Total Liabilities</b>	<b>185,346,303</b>	<b>-</b>	<b>185,346,303</b>
Share capital	18,979,392	-	18,979,392
Statutory reserve	15,811,044	-	15,811,044
Other reserves	489,120	-	489,120
Retained earnings	6,692,715	-	6,692,715
Non-controlling interest	97,549	-	97,549
Proposed dividends	1,494,400	-	1,494,400
<b>Total Liabilities and Equity</b>	<b>228,910,523</b>	<b>-</b>	<b>228,910,523</b>

Samba Financial Group		
TABLE 2: CAPITAL STRUCTURE		
Statement of Financial Position - Step 2 (Table 2(c))		

	March 31, 2018			Reference
	Statement of Financial Position in Published financial statements	Adjustment of banking associates / other entities	Under regulatory scope of consolidation	
	(C)	(D)	(E)	
<i>All figures are in SAR 000</i>				
<b>Assets</b>				
Cash and balances with central banks	30,218,614	-	30,218,614	
Due from banks and other financial institutions	13,577,745	-	13,577,745	
Investments, net	61,009,698	-	61,009,698	
Loans and advances, net	116,038,806	-	116,038,806	
<i>which is net of credit loss provision - portfolio</i>	1,266,209	-	1,266,209	A
Debt securities				
Trading assets				
Investment in associates				
Derivatives	4,718,703		4,718,703	
Goodwill	20,456	-	20,456	B
Other intangible assets / deferred tax	32,220	-	32,220	
<i>of which ineligible (to be deducted) deferred tax assets</i>	-	-	-	C
Property and equipment, net	2,666,891	-	2,666,891	
Other assets (excluding goodwill and deferred tax)	627,390	-	627,390	
<b>Total Assets</b>	<b>228,910,523</b>	<b>-</b>	<b>228,910,523</b>	
<b>Liabilities</b>				
Due to banks and other financial institutions	3,848,069	-	3,848,069	
Items in the course of collection due to other banks				
Customer deposits	172,327,251	-	172,327,251	
Trading liabilities				
Debt securities in issue				
Derivatives	2,863,676		2,863,676	
Retirement benefit liabilities				
Taxation liabilities				
Accruals and deferred income				
Borrowings				
Other liabilities	6,307,307	-	6,307,307	
<b>Total Liabilities</b>	<b>185,346,303</b>	<b>-</b>	<b>185,346,303</b>	
Share capital	18,979,392	-	18,979,392	D
<i>of which paid in capital</i>	20,000,000	-	20,000,000	
<i>of which Investments in own shares (excluding amounts already derecognised under the relevant accounting standards)</i>	(1,020,608)	-	(1,020,608)	E
Statutory reserve	15,811,044	-	15,811,044	F
Other reserves	489,120	-	489,120	
<i>of which unrealised gains on available for sale financial assets</i>	587,660	-	587,660	G
<i>of which exchange translation reserve from converting foreign currency subsidiaries and branches to the group currency</i>	(208,821)	-	(208,821)	H
<i>of which general reserve</i>	130,000	-	130,000	I
<i>of which cash flow hedge reserve</i>	(19,719)	-	(19,719)	J
Retained earnings	6,692,715	-	6,692,715	
Non-controlling interest	97,549	-	97,549	
Proposed dividends	1,494,400	-	1,494,400	K
<b>Total Liabilities and Equity</b>	<b>228,910,523</b>	<b>-</b>	<b>228,910,523</b>	

Samba Financial Group		
TABLE 2: CAPITAL STRUCTURE		
Common Template (transition) - Step 3 (Table 2(d)) i		
(From January 2013 to 2018 identical to post 2018) With amount subject to Pre- Basel III Treatment		

	Components of regulatory capital reported by the bank	March 31, 2018	
		Amounts subject to Pre - Basel III treatment	Source based on reference numbers / letters of the balance sheet under the regulatory scope of consolidation from step 2

All figures are in SAR 000

Common Equity Tier 1 Capital: Instruments and Reserves			
1	Directly issued qualifying common share capital (and equivalent for non-joint stock companies) plus related stock surplus	20,000,000	D
2	Retained earnings	10,292,303	
3	Accumulated other comprehensive income (and other reserves)	16,300,164	F+G+H+I+J+K
4	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)		
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	24,060	
6	<b>Common Equity Tier 1 capital before regulatory adjustments</b>	<b>46,616,527</b>	<b>-341</b>
Common Equity Tier 1 Capital: Regulatory Adjustments			
7	Prudential valuation adjustments		
8	Goodwill (net of related tax liability)	20,456	B
9	Other intangibles other than mortgage-servicing rights (net of related tax liability)		
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	0	C
11	Cash-flow hedge reserve	-19,719	J
12	Shortfall of provisions to expected losses		
13	Securitisation gain on sale (as set out in paragraph 562 of Basel II framework)		
14	Gains and losses due to changes in own credit risk on fair valued liabilities		
15	Defined-benefit pension fund net assets		
16	Investments in own shares (if not already netted off paid-in capital on reported balance sheet)	1,020,608	E
17	Reciprocal cross-holdings in common equity		
18	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)		
19	Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold)		
20	Mortgage servicing rights (amount above 10% threshold)		
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)		
22	Amount exceeding the 15% threshold		
23	of which: significant investments in the common stock of financials		
24	of which: mortgage servicing rights		
25	of which: deferred tax assets arising from temporary differences		
26	National specific regulatory adjustments		
REGULATORY ADJUSTMENTS APPLIED TO COMMON EQUITY TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT			
OF WHICH: [INSERT NAME OF ADJUSTMENT]			
OF WHICH: ...			
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions		
28	<b>Total regulatory adjustments to Common equity Tier 1</b>	<b>1,021,346</b>	
29	<b>Common Equity Tier 1 capital (CET1)</b>	<b>45,595,181</b>	
Additional Tier 1 capital: instruments			
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus		
31	of which: classified as equity under applicable accounting standards		
32	of which: classified as liabilities under applicable accounting standards		
33	Directly issued capital instruments subject to phase out from Additional Tier 1		
34	Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)	5,556	
35	of which: instruments issued by subsidiaries subject to phase out		
36	<b>Additional Tier 1 capital before regulatory adjustments</b>	<b>5,556</b>	
Additional Tier 1 Capital: Regulatory Adjustments			
37	Investments in own Additional Tier 1 instruments		
38	Reciprocal cross-holdings in Additional Tier 1 instruments		
39	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)		
40	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)		
41	National specific regulatory adjustments		
REGULATORY ADJUSTMENTS APPLIED TO ADDITIONAL TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT			
OF WHICH: [INSERT NAME OF ADJUSTMENT]			
OF WHICH: ...			
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions		
43	Total regulatory adjustments to Additional Tier 1 capital	-	
44	<b>Additional Tier 1 capital (AT1)</b>	<b>5,556</b>	
45	<b>Tier 1 capital (T1 = CET1 + AT1)</b>	<b>45,600,736</b>	

Samba Financial Group	
TABLE 2: CAPITAL STRUCTURE	
Common Template (transition) - Step 3 (Table 2(d)) ii	
(From January 2013 to 2018 identical to post 2018) With amount subject to Pre- Basel III Treatment	

March 31, 2018

All figures are in SAR 000

	Components of regulatory capital reported by the bank	Amounts subject to Pre - Basel III treatment	Source based on reference numbers / letters of the balance sheet under the regulatory scope of consolidation from step 2
<b>Tier 2 capital: instruments and provisions</b>			
46	Directly issued qualifying Tier 2 instruments plus related stock surplus		
47	Directly issued capital instruments subject to phase out from Tier 2		
48	Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	6,871	
49	of which: instruments issued by subsidiaries subject to phase out		
50	Provisions	1,266,209	
51	<b>Tier 2 capital before regulatory adjustments</b>	<b>1,273,080</b>	A
<b>Tier 2 capital: regulatory adjustments</b>			
52	Investments in own Tier 2 instruments		
53	Reciprocal cross-holdings in Tier 2 instruments		
54	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold)		
55	Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)		
56	National specific regulatory adjustments		
REGULATORY ADJUSTMENTS APPLIED TO TIER 2 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT			
OF WHICH: [INSERT NAME OF ADJUSTMENT]			
OF WHICH: ...			
57	Total regulatory adjustments to Tier 2 capital	0	
58	Tier 2 capital (T2)	1,273,080	
59	Total capital (TC = T1 + T2)	46,873,816	
RISK WEIGHTED ASSETS IN REPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT			
OF WHICH: [INSERT NAME OF ADJUSTMENT]			
OF WHICH: ...			
60	Total risk weighted assets	208,983,101	
<b>Capital Ratios</b>			
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	21.82%	
62	Tier 1 (as a percentage of risk weighted assets)	21.82%	
63	<b>Total capital (as a percentage of risk weighted assets)</b>	<b>22.43%</b>	
64	Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB buffer requirement expressed as a percentage of risk weighted assets)	7.38%	
65	of which: capital conservation buffer requirement	1.88%	
66	of which: bank specific countercyclical buffer requirement	0.0%	
67	of which: D-SIB buffer requirement	1.0%	
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)	17.32%	
<b>National minima (if different from Basel 3)</b>			
69	National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum)	n/a	
70	National Tier 1 minimum ratio (if different from Basel 3 minimum)	n/a	
71	National total capital minimum ratio (if different from Basel 3 minimum)	n/a	
<b>Amounts below the thresholds for deduction (before risk weighting)</b>			
72	Non-significant investments in the capital of other financials	2,651,333	
73	Significant investments in the common stock of financials		
74	Mortgage servicing rights (net of related tax liability)		
75	Deferred tax assets arising from temporary differences (net of related tax liability)	-	
<b>Applicable caps on the inclusion of provisions in Tier 2</b>			
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	1,266,209	
77	Cap on inclusion of provisions in Tier 2 under standardised approach	2,330,922	
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)		
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach		
<b>Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022)</b>			
80	Current cap on CET1 instruments subject to phase out arrangements		
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)		
82	Current cap on AT1 instruments subject to phase out arrangements		
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)		
84	Current cap on T2 instruments subject to phase out arrangements		
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)		

Note: Items which are not applicable have been left blank.

Samba Financial Group		
TABLE 2: CAPITAL STRUCTURE		
Main Features of Regulatory Capital Instruments - (Table 2(e))		
1	Issuer	Samba Financial Group
2	Unique identifier (e.g. CUSPIN, ISIN or Bloomberg identifier for private placement)	SAMBA:AB
3	Governing law(s) of the instrument	Saudi Arabia
Regulatory treatment		
4	Transitional Basel III rules	Not Applicable
5	Post-transitional Basel III rules	Not Applicable
6	Eligible at solo/igroup/group&solo	Group
7	Instrument type	Ordinary Shares
8	Amount recognized in regulatory capital (SAR in millions, as of March 31, 2018)	20000
9	Par value of instrument (SAR)	10
10	Accounting classification	Equity
11	Original date of issuance	July 12, 1980
12	Perpetual or dated	Perpetual
13	Original maturity date	No maturity
14	Issuer call subject to prior supervisory approval	Not Applicable
15	Option call date, contingent call dates and redemption amount	Not Applicable
16	Subsequent call dates if applicable	Not Applicable
Coupons / dividends		
17	Fixed or Floating dividend/coupon	Not Applicable
18	Coupon rate and any related index	Not Applicable
19	Existence of a dividend stopper	Not Applicable
20	Fully discretionary, partially discretionary or mandatory	Not Applicable
21	Existence of step up or other incentive to redeem	Not Applicable
22	Non cumulative or cumulative	Not Applicable
Convertible or non-convertible		
24	If convertible, conversion trigger (s)	Not Applicable
25	If convertible, fully or partially	Not Applicable
26	If convertible, conversion rate	Not Applicable
27	If convertible, mandatory or optional conversion	Not Applicable
28	If convertible, specify instrument type convertible into	Not Applicable
29	If convertible, specify issuer of instrument it converts into	Not Applicable
Write-down feature		
31	If write-down, write-down trigger (s)	Not Applicable
32	If write-down, full or partial	Not Applicable
33	If write-down, permanent or temporary	Not Applicable
34	If temporary write-down, description of the write-up mechanism	Not Applicable
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Not Applicable
36	Non-compliant transitioned features	Not Applicable
37	If yes, specify non-compliant features	Not Applicable

**Liquidity coverage ratio**

**Samba Financial Group**  
**LIQ1: Liquidity Coverage Ratio (LCR)**

**March 31, 2018**

<i>All figures are in SAR 000s</i>		TOTAL UNWEIGHTED <sup>a</sup> VALUE (average)	TOTAL WEIGHTED <sup>b</sup> VALUE (average)
<b>HIGH-QUALITY LIQUID ASSETS</b>			
1	<b>Total High Quality Liquid Assets (HQLA)</b>		<b>70,265,169</b>
<b>CASH OUTFLOWS</b>			
2	Retail deposits and deposits from small business customers, of which:	95,665,258	9,332,283
3	<i>Stable deposits</i>	-	-
4	<i>Less stable deposits</i>	95,665,258	9,332,283
5	Unsecured wholesale funding, of which:	45,016,585	20,054,691
6	<i>Operational deposits (all counterparties) and deposits in networks of cooperative banks</i>	-	-
7	<i>Non-operational deposits (all counterparties)</i>	45,016,585	20,054,691
8	<i>Unsecured debt</i>	-	-
9	Secured wholesale funding		-
10	Additional requirements, of which:	2,219,483	364,992
11	<i>Outflows related to derivative exposures and other collateral requirements</i>	158,937	158,937
12	<i>Outflows related to loss of funding on debt products</i>	-	-
13	<i>Credit and liquidity facilities</i>	2,060,546	206,055
14	Other contractual funding obligations	-	-
15	Other contingent funding obligations	161,686,402	4,438,344
16	<b>TOTAL CASH OUTFLOWS</b>		<b>34,190,309</b>
<b>CASH INFLOWS</b>			
17	Secured lending (e.g. reverse repos)	-	-
18	Inflows from fully performing exposures	14,475,291	8,246,843
19	Other cash inflows	816,051	816,051
20	<b>TOTAL CASH INFLOWS</b>	<b>15,291,342</b>	<b>9,062,894</b>
<b>TOTAL ADJUSTED<sup>c</sup> VALUE</b>			
21	<b>TOTAL HQLA</b>		<b>70,265,169</b>
22	<b>TOTAL NET CASH OUTFLOWS</b>		<b>25,127,415</b>
23	<b>LIQUIDITY COVERAGE RATIO (%)</b>		<b>279.64%</b>

- a Unweighted values must be calculated as outstanding balances maturing or callable within 30 days (for inflows and outflows).
- b Weighted values must be calculated after application of respective haircuts (for HQLA) or inflow and outflow rates (for inflows and outflows).
- c Adjusted values must be calculated after application of both (i) haircuts and inflow and outflow rates and (ii) any applicable caps (i.e. cap on Level 2B and Levels 2 assets for HQLA and cap on inflows).
- d The quantitative data is presented as a simple average of monthly observations, using 3 data points, over the first quarter of 2018.



**Leverage ratio**

**Samba Financial Group**  
**Leverage Ratio Common Disclosure**  
**March 31, 2018**

**LR1: Summary Comparison of Accounting Assets versus Leverage Ratio Exposure Measure**

Row #	Item	In SR 000
1	Total Assets as per published financial statements	228,910,523
2	Adjustment for investments in banking, financial insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	-
3	Adjustment for fiduciary assets recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	-
4	Adjustment for derivative financial instruments	9,801,086
5	Adjustment for securities financing transactions (i.e. repos and similar secured lending)	-
6	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of Off-balance sheet exposures)	26,925,880
7	Other adjustments	(1,576,519)
<b>8</b>	<b>Leverage ratio exposure (A)</b>	<b>264,060,970</b>

**LR2: Leverage Ratio Common Disclosure**

Row #	Item	In SR 000's
<b>On-Balance Sheet Exposures</b>		
1	On-balance sheet items (excluding derivatives and SFTs, but including collateral)	222,615,301
2	(Relevant Asset amounts deducted in determining Basel III Tier 1 capital)	-
<b>3</b>	<b>Total on-balance sheet exposures (sum of lines 1 and 2) (a)</b>	<b>222,615,301</b>
<b>Derivative Exposures</b>		
4	Replacement cost associated with all derivatives transactions (i.e. net of eligible cash variation margin)	4,718,703
5	Add-on amounts for Potential Financial Exposure (PFE) associated with all derivatives transactions	9,801,086
6	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework	-
7	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)	-
8	(Exempted CCP leg of client-cleared trade exposures)	-
9	Adjusted effective notional amount of written credit derivatives	-
10	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	-
<b>11</b>	<b>Total derivative exposures (sum of lines 4 to 10) (b)</b>	<b>14,519,789</b>
<b>Securities Financing Transaction Exposures</b>		
12	Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transactions	-
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-
14	Credit Conversion Factor (CCR) exposure for Security Financing Transaction assets	-
15	Agent transaction exposures	-
<b>16</b>	<b>Total securities financing transaction exposures (sum of lines 12 to 15)</b>	<b>-</b>
<b>Other Off-Balance Sheet Exposures</b>		
17	Off-balance sheet exposure at gross notional amount **	164,837,934
18	(Adjustments for conversion to credit equivalent amounts)	(137,912,054)
<b>19</b>	<b>Off-balance sheet items (sum of lines 17 and 18) (c)</b>	<b>26,925,880</b>
<b>Capital and Total Exposures</b>		
<b>20</b>	<b>Tier 1 capital (B)</b>	<b>45,600,736</b>
<b>21</b>	<b>Total exposures (sum of lines 3, 11, 16 and 19) (A) = (a+b+c)</b>	<b>264,060,970</b>
<b>Leverage Ratio</b>		
<b>22</b>	<b>Basel III Leverage Ratio*** (C) = (B) / (A)</b>	<b>17.27%</b>

\*\*Includes commitments that are unconditionally cancellable at any time by the Bank or automatic cancellation due to deterioration in a borrower's creditworthiness

\*\*\*Current minimum requirement is 3%

## Risk weighted assets

### KM1: Key metrics (at consolidated group level)

SAR 000s

Samba Financial Group					
KM1: Key metrics (at consolidated group level)					
	a	b	c	d	e
	Mar 2018	Dec 2017	Sep 2017	Jun 2017	Mar 2017
<b>Available capital (amounts)</b>					
1 Common Equity Tier 1 (CET1)	45,595,181	44,616,565	43,546,425	43,857,185	43,842,808
1a Fully loaded ECL accounting model	43,489,652	-	-	-	-
2 Tier 1	45,600,736	44,622,638	43,551,793	43,863,987	43,847,950
2a Fully loaded ECL accounting model Tier 1	43,495,207	-	-	-	-
3 Total capital	46,873,816	45,749,323	44,678,864	45,002,788	44,958,091
3a Fully loaded ECL accounting model total capital	45,033,424	-	-	-	-
<b>Risk-weighted assets (amounts)</b>					
4 Total risk-weighted assets (RWA)	208,983,101	216,413,971	226,713,191	228,981,479	231,676,529
<b>Risk-based capital ratios as a percentage of RWA</b>					
5 Common Equity Tier 1 ratio (%)	21.82%	20.62%	19.21%	19.15%	18.92%
5a Fully loaded ECL accounting model Common Equity Tier 1 (%)	20.81%	-	-	-	-
6 Tier 1 ratio (%)	21.82%	20.62%	19.21%	19.16%	18.93%
6a Fully loaded ECL accounting model Tier 1 ratio (%)	20.81%	-	-	-	-
7 Total capital ratio (%)	22.43%	21.14%	19.71%	19.65%	19.41%
7a Fully loaded ECL accounting model total capital ratio (%)	21.55%	-	-	-	-
<b>Additional CET1 buffer requirements as a percentage of RWA</b>					
8 Capital conservation buffer requirement (2.5% from 2019) (%)	1.88%	1.25%	1.25%	1.25%	1.25%
9 Countercyclical buffer requirement (%)	0.00%	0.00%	0.00%	0.00%	0.00%
10 Bank G-SIB and/or D-SIB additional requirements (%)	1.00%	1.00%	1.00%	1.00%	1.00%
11 Total of bank CET1 specific buffer requirements (%) (row 8 + row 9 + row 10)	2.88%	2.25%	2.25%	2.25%	2.25%
12 CET1 available after meeting the bank's minimum capital requirements (%)	17.32%	16.12%	14.71%	14.65%	14.42%
<b>Basel III leverage ratio</b>					
13 Total Basel III leverage ratio exposure measure	264,060,970	261,325,591	262,927,456	258,517,331	265,375,199
14 Basel III leverage ratio (%) (row 2 / row 13)	17.27%	17.08%	16.56%	16.97%	16.52%
14a Fully loaded ECL accounting model Basel III leverage ratio (%) (row 2a / row 13)	16.47%	-	-	-	-
<b>Liquidity Coverage Ratio</b>					
15 Total HQLA	70,265,169	65,552,918	62,313,691	63,802,857	72,555,021
16 Total net cash outflow	25,127,415	28,161,560	31,069,732	34,259,864	36,957,366
17 LCR ratio (%)	279.64%	232.77%	200.56%	186.23%	196.32%
<b>Net Stable Funding Ratio</b>					
18 Total available stable funding	169,690,258	161,377,880	161,955,375	165,931,721	165,934,730
19 Total required stable funding	124,752,436	123,092,972	123,280,412	125,360,105	121,734,803
20 NSFR ratio	136.02%	131.10%	131.37%	132.36%	136.31%

OV1 - Overview of Risk Weighted Assets

SAR 000s

Samba Financial Group				
OV1: Overview of RWA				
		Risk Weighted Assets (RWA)		Minimum capital requirements
		Mar 2018	Dec 2017	Mar 2018
1	Credit risk (excluding counterparty credit risk) (CCR)	156,813,724	153,812,793	12,545,098
2	Of which standardised approach (SA)	156,813,724	153,812,793	12,545,098
3	Of which internal rating-based (IRB) approach	-	-	-
4	Counterparty credit risk	14,991,341	17,569,875	1,199,307
5	Of which standardised approach for counterparty credit risk (SA-CCR)	14,991,341	17,569,875	1,199,307
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	4,040,542	7,167,861	323,243
9	Equity investments in funds – mandate-based approach	-	-	-
10	Equity investments in funds – fall-back approach	10,628,150	9,393,947	850,252
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	8,790,297	15,165,875	703,224
17	Of which standardised approach (SA)	8,790,297	15,165,875	703,224
18	Of which internal model approaches (IMM)	-	-	-
19	Operational risk	13,719,047	13,303,620	1,097,524
20	Of which Basic Indicator Approach	-	-	-
21	Of which Standardised Approach	13,719,047	13,303,620	1,097,524
22	Of which Advanced Measurement Approach	-	-	-
23	Amounts below the thresholds for deduction (subject to 250% risk weight)	-	-	-
24	Floor adjustment	-	-	-
25	<b>Total (1+4+7+8+9+10+11+12+16+19+23+24)</b>	<b>208,983,101</b>	<b>216,413,971</b>	<b>16,718,648</b>

Market Risk RWA has reduced over the period as a result of the decision taken earlier in the year to align the regulatory treatment of the acquired equities portfolio with IFRS9 guidelines.

List of quarterly disclosures not applicable to Samba Financial Group is as follows:

	Templates	Ref #
Credit risk	CR8 - RWA flow statements of credit risk exposures under IRB	B.18
Counterparty credit risk	CCR7 - RWA flow statements of CCR exposures under the Internal Model Method (IMM)	B.28
Market risk	MR2 - RWA flow statements of market risk exposures under an IMA	B.38