

Basel III Pillar 3 Disclosures

30 June 2019

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Part 2 – Overview of Risk Management and RWA

KM1 – Key metrics (at consolidated group level)

SAR '000		a	b	c	d	e
		Q2 2019	Q1 2019	Q4 2018	Q3 2018	Q2 2018
	Available capital (amounts)					
1	Common Equity Tier 1 (CET1)	61,756,274	62,109,150	59,613,049	57,316,053	58,488,827
1a	Fully loaded ECL accounting model	61,208,764	61,561,640	58,240,455	55,943,458	57,116,233
2	Tier 1	68,756,274	69,109,150	66,613,049	64,316,053	65,488,827
2a	Fully loaded ECL accounting model Tier 1	68,208,764	68,561,640	65,240,455	62,943,458	64,116,233
3	Total capital	72,037,869	72,409,568	74,315,282	72,225,608	73,465,542
3a	Fully loaded ECL accounting model total capital	72,037,869	72,409,568	74,315,282	72,225,608	73,465,542
	Risk-weighted assets (amounts)					
4	Total risk-weighted assets (RWA)	385,371,994	375,403,633	360,189,193	361,091,185	361,095,830
	Risk-based capital ratios as a percentage of RWA					
5	Common Equity Tier 1 ratio (%)	16.03%	16.54%	16.55%	15.87%	16.20%
5a	Fully loaded ECL accounting model Common Equity Tier 1 (%)	15.88%	16.40%	16.17%	15.49%	15.82%
6	Tier 1 ratio (%)	17.84%	18.41%	18.49%	17.81%	18.14%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	17.70%	18.26%	18.11%	17.43%	17.76%
7	Total capital ratio (%)	18.69%	19.29%	20.63%	20.00%	20.35%
7a	Fully loaded ECL accounting model total capital ratio (%)	18.69%	19.29%	20.63%	20.00%	20.35%
	Additional CET1 buffer requirements as a percentage of RWA					
8	Capital conservation buffer requirement (2.5% from 2019) (%)	2.500%	2.500%	1.875%	1.875%	1.875%
9	Countercyclical buffer requirement (%)	0.01%	0.01%	0.01%	0.01%	0.01%
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)	3.5%	3.5%	2.9%	2.9%	2.9%
12	CET1 available after meeting the bank's minimum capital requirements (%)	12.5%	13.0%	13.7%	13.0%	13.3%
	Basel III leverage ratio					
13	Total Basel III leverage ratio exposure measure	521,145,958	508,722,877	494,595,268	500,031,014	498,401,654
14	Basel III leverage ratio (%) (row 2 / row 13)	13.19%	13.58%	13.47%	12.86%	13.14%
14a	Fully loaded ECL accounting model Basel III leverage ratio (%) (row 2a / row 13)	13.09%	13.48%	13.19%	12.59%	12.86%
	Liquidity Coverage Ratio					
15	Total HQLA	92,219,635	97,622,305	96,511,579	97,794,859	98,982,691
16	Total net cash outflow	49,708,918	53,071,320	54,827,652	53,043,589	46,710,452
17	LCR ratio (%)	186%	184%	176%	184%	212%
	Net Stable Funding Ratio					
18	Total available stable funding	329,763,773	319,017,669	319,978,643	323,720,535	301,562,144
19	Total required stable funding	262,837,913	256,474,196	249,781,659	246,325,387	248,576,883
20	NSFR ratio	125%	124%	128%	131%	121%

OV1 – Overview of RWA

SAR '000		a	b	c
		RWA		Minimum capital Requirements
		T (June-19)	T-1 (Mar-19)	T (June-19)
1	Credit risk (excluding counterparty credit risk) (CCR)	302,629,869	297,700,711	24,210,389
2	Of which standardized approach (SA)	302,629,868	297,700,711	24,210,389
3	Of which foundation internal ratings-based (F-IRB) approach			
4	Of which supervisory slotting approach			
5	Of which advanced internal ratings-based (A-IRB) approach			
6	Counterparty credit risk	10,127,241	8,217,229	810,179
7	Of which standardized approach for counterparty credit risk	10,127,241	8,217,229	810,179
8	Of which internal model method (IMM)			
9	Of which other CCR			
10	Credit valuation adjustment (CVA)	9,437,532	6,719,568	755,003
11	Equity positions under the simple risk weight approach			
12	Equity investments in funds – look-through approach	9,200,941	8,487,831	736,075
13	Equity investments in funds – mandate-based approach			
14	Equity investments in funds – fallback approach	1,520,614	1,622,053	121,649
15	Settlement risk			
16	Securitization exposures in banking book	1,138,607	1,001,580	91,089
17	Of which securitization internal ratings-based approach (SEC-IRBA)			
18	Of which securitization external ratings-based approach (SEC-ERBA), including internal assessment approach (IAA)			
19	Of which SA/simplified supervisory formula approach (SSFA)	1,138,607	1,001,580	91,089
20	Market risk	16,629,043	16,260,097	1,330,323
21	Of which standardized approach (SA)	16,629,043	16,260,097	1,330,323
22	Of which internal model approaches (IMM)			
23	Capital charge for switch between trading book and banking book			
24	Operational risk	34,688,148	35,394,562	2,775,052
25	Amounts below the thresholds for deduction (subject to 250% risk weight)			
26	Floor adjustment			
27	Total (1+6+10+11+12+13+14+15+16+20+23+24+25+26)	385,371,994	375,403,633	30,829,760

*Increase in securitization due to increase in book size

Part 4 – Composition of capital and TLAC

CC1 – Composition of regulatory capital

SAR '000		a	b
	Common Equity Tier 1 capital: instruments and reserves		
1	Directly issued qualifying common share (and equivalent for non-joint stock companies) capital plus related stock surplus	30,000,000	(a)
2	Retained earnings	11,710,956	(b) & (c)
3	Accumulated other comprehensive income (and other reserves)	19,072,123	(d), (e), (f), & (g)
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)	674,200	(h)
6	Common Equity Tier 1 capital before regulatory adjustments	61,457,279	
	Common Equity Tier 1 capital: regulatory adjustments		
7	Prudent valuation adjustments		
8	Goodwill (net of related tax liability)		(i)
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)		
11	Cash flow hedge reserve	(109,456)	
12	Shortfall of provisions to expected losses		
13	Securitisation gain on sale (as set out in paragraph 36 of Basel III securitization framework ²⁵)		
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 subtracted from paid-in capital on reported balance sheet)	357,971	(j)
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, 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 (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	(547,510)	
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions		
28	Total regulatory adjustments to Common Equity Tier 1	(298,995)	
29	Common Equity Tier 1 capital (CET1)	61,756,274	
	Additional Tier 1 capital: instruments		
30	Directly issued qualifying additional Tier 1 instruments plus related stock surplus	7,000,000	
31	Of which: classified as equity under applicable accounting standards	7,000,000	(k)
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)		
35	Of which: instruments issued by subsidiaries subject to phase-out		
36	Additional Tier 1 capital before regulatory adjustments	7,000,000	
	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, 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		
41	National specific regulatory adjustments		
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	0	
44	Additional Tier 1 capital (AT1)	7,000,000	
45	Tier 1 capital (T1 = CET1 + AT1)	68,756,274	
	Tier 2 capital: instruments and provisions		

46	Directly issued qualifying Tier 2 instruments plus related stock surplus		(I)
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)		
49	Of which: instruments issued by subsidiaries subject to phase-out		
50	Provisions	3,281,595	
51	Tier 2 capital before regulatory adjustments	3,281,595	
	Tier 2 capital: regulatory adjustments		
52	Investments in own Tier 2 instruments		
53	Reciprocal cross-holdings in Tier 2 instruments and other TLAC liabilities		
54	Investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)		
54a	Investments in the other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation and where the bank does not own more than 10% of the issued common share capital of the entity: amount previously designated for the 5% threshold but that no longer meets the conditions (for G-SIBs only)		
55	Significant investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of short positions)		
56	National specific regulatory adjustments		
57	Total regulatory adjustments to Tier 2 capital		
58	Tier 2 capital (T2)	3,281,595	
59	Total regulatory capital (TC = T1 + T2)	72,037,869	
60	Total risk-weighted assets	385,371,994	
	Capital ratios and buffers		
61	Common Equity Tier 1 (as a percentage of risk-weighted assets)	16.03%	
62	Tier 1 (as a percentage of risk-weighted assets)	17.84%	
63	Total capital (as a percentage of risk-weighted assets)	18.69%	
64	Institution-specific buffer requirement (capital conservation buffer plus countercyclical buffer requirements plus higher loss absorbency requirement, expressed as a percentage of risk-weighted assets)	3.51%	
65	Of which: capital conservation buffer requirement	2.50%	
66	66 Of which: bank-specific countercyclical buffer requirement	0.01%	
67	67 Of which: higher loss absorbency requirement	1.00%	
68	Common Equity Tier 1 (as a percentage of risk-weighted assets) available after meeting the bank's minimum capital requirements	12.52%	
	National minima (if different from Basel III)		
69	National Common Equity Tier 1 minimum ratio (if different from Basel III minimum)	n/a	

70	National Tier 1 minimum ratio (if different from Basel III minimum)	n/a	
71	National total capital minimum ratio (if different from Basel III minimum)	n/a	
	Amounts below the thresholds for deduction (before risk weighting)		
72	Non-significant investments in the capital and other TLAC liabilities of other financial entities		
73	Significant investments in the common stock of financial entities		
74	Mortgage servicing rights (net of related tax liability)		
75	Deferred tax assets arising from temporary differences (net of related tax liability)		
	Applicable caps on the inclusion of provisions in Tier 2		
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	3,281,595	
77	Cap on inclusion of provisions in Tier 2 under standardised approach	4,175,685	
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		
	Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022)		
80	Current cap on CET1 instruments subject to phase-out arrangements	n/a	
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	n/a	
82	Current cap on AT1 instruments subject to phase-out arrangements	n/a	
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	n/a	
84	Current cap on T2 instruments subject to phase-out arrangements	n/a	
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	n/a	

CC2 – Reconciliation of regulatory capital to balance sheet

	a	b	c
	Balance sheet as in published financial statements	Under regulatory scope of consolidation	Reference
SR '000	As at period-end	As at period-end	
Assets			
Cash and balances with SAMA	31,493,396	31,493,396	
Due from banks and other financial institutions, net	14,127,769	14,127,769	
Investments, net	126,629,790	126,629,790	
Financing and advances, net	276,267,211	276,267,211	
Positive fair value of derivatives, net	5,339,018	5,339,018	
Investments in associates, net	449,931	449,931	
Other real estate, net	1,226,523	1,226,523	
Property, equipment and software, net	5,379,307	5,379,307	
Goodwill			(i)
Right of use assets, net	1,787,133	1,787,133	
Other assets	15,943,216	15,943,216	
Total assets	478,643,294	478,643,294	
Liabilities			
Due to banks and other financial institutions	61,593,983	61,593,983	
Customers' deposits	327,437,090	327,437,090	
Debt securities issued	1,864,984	1,864,984	
of which Directly issued qualifying Tier 2 instruments			(l)
Negative fair value of derivatives, net	5,977,258	5,977,258	
Other liabilities	13,480,881	13,480,881	
Total liabilities	410,354,196	410,354,196	
Shareholders' equity			
Paid-in share capital	30,000,000	30,000,000	
Of which: amount eligible for CET1	30,000,000	30,000,000	(a)
Of which: amount eligible for AT1			
Treasury Shares	(357,971)	(357,971)	(j)
Statutory reserve	22,894,980	22,894,980	(d)
Other reserves (cumulative changes in fair values)	669,476	669,476	(e)
Employees' share based payments reserve	145,037	145,037	(f)
Retained earnings	11,710,957	11,710,957	(b)
Proposed dividend			(c)
Foreign currency translation reserve	(4,637,370)	(4,637,370)	(g)
Tier 1 Sukuk	7,000,000	7,000,000	(k)
Non-controlling interests	863,990	863,990	
of which Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)			(h)
Total shareholders' equity	68,289,098	68,289,098	

CCA - Main features of regulatory capital instruments and of other TLAC-eligible instruments

1)	Quantitative / qualitative information
Issuer	National Commercial Bank
Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	N/A
Governing law(s) of the instrument	The instrument is governed by the laws of the Kingdom of Saudi Arabia
Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A
Transitional Basel III rules	Additional Tier 1
Post-transitional Basel III rules	Eligible
Eligible at solo/group/group and solo	Group and Solo
Instrument type (types to be specified by each jurisdiction)	Subordinated Sukuk
Amount recognised in regulatory capital (currency in millions, as of most recent reporting date)	SAR 1,000mil
Par value of instrument	SAR 1,000mil
Accounting classification	Equity
Original date of issuance	22nd June 2015
Perpetual or dated	Perpetual
Original maturity date	N/A
Issuer call subject to prior supervisory approval	Yes
Optional call date, contingent call dates and redemption amount	In compliance with Basel III, call date is equal to or greater than 5 years
Subsequent call dates, if applicable	Any profit distribution dates after the first call date
Coupons / dividends	
Fixed or floating dividend/coupon	N/A
Coupon rate and any related index	N/A
Existence of a dividend stopper	Yes
Fully discretionary, partially discretionary or mandatory	Fully Discretionary
Existence of step-up or other incentive to redeem	None
Non-cumulative or cumulative	Non cumulative
Convertible or non-convertible	Non - convertible
If convertible, conversion trigger(s)	N/A
If convertible, fully or partially	N/A
If convertible, conversion rate	N/A
If convertible, mandatory or optional conversion	N/A
If convertible, specify instrument type convertible into	N/A
If convertible, specify issuer of instrument it converts into	N/A
Writedown feature	Yes
If writedown, writedown trigger(s)	Terms of contract of the instrument provide the legal basis for SAMA to trigger write-down (a contractual approach)
If writedown, full or partial	Written down fully or partial
If writedown, permanent or temporary	Permanent
If temporary write-own, description of writeup mechanism	N/A
Type of subordination	N/A
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned).	Subordinated. Senior and Tier II subordinated sukukholders are senior to this instrument
Non-compliant transitioned features	N/A
If yes, specify non-compliant features	N/A

2)

Quantitative / qualitative

		information
1	Issuer	National Commercial Bank
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	N/A
3	Governing law(s) of the instrument	The instrument is governed by the laws of the Kingdom of Saudi Arabia
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A
4	Transitional Basel III rules	Additional Tier 1
5	Post-transitional Basel III rules	Eligible
6	Eligible at solo/group/group and solo	Group and Solo
7	Instrument type (types to be specified by each jurisdiction)	Subordinated Sukuk
8	Amount recognised in regulatory capital (currency in millions, as of most recent reporting date)	SAR 2,000mil
9	Par value of instrument	SAR 2,000mil
10	Accounting classification	Equity
11	Original date of issuance	15th July 2015
12	Perpetual or dated	Perpetual
13	Original maturity date	N/A
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	In compliance with Basel III, call date is equal to or greater than 5 years
16	Subsequent call dates, if applicable	Any profit distribution dates after the first call date
	Coupons / dividends	
17	Fixed or floating dividend/coupon	N/A
18	Coupon rate and any related index	N/A
19	Existence of a dividend stopper	Yes
20	Fully discretionary, partially discretionary or mandatory	Fully Discretionary
21	Existence of step-up or other incentive to redeem	None
22	Non-cumulative or cumulative	Non cumulative
23	Convertible or non-convertible	Non - convertible
24	If convertible, conversion trigger(s)	N/A
25	If convertible, fully or partially	N/A
26	If convertible, conversion rate	N/A
27	If convertible, mandatory or optional conversion	N/A
28	If convertible, specify instrument type convertible into	N/A
29	If convertible, specify issuer of instrument it converts into	N/A
30	Writedown feature	Yes
31	If writedown, writedown trigger(s)	Terms of contract of the instrument provide the legal basis for SAMA to trigger write-down (a contractual approach)
32	If writedown, full or partial	Written down fully or partial
33	If writedown, permanent or temporary	Permanent
34	If temporary write-own, description of writeup mechanism	N/A
34a	Type of subordination	N/A
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned).	Subordinated. Senior and Tier II subordinated sukukholders are senior to this instrument
36	Non-compliant transitioned features	N/A
37	If yes, specify non-compliant features	N/A

3)	Quantitative / qualitative information
Issuer	National Commercial Bank
Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	N/A
Governing law(s) of the instrument	The instrument is governed by the laws of the Kingdom of Saudi Arabia
Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A
Transitional Basel III rules	Additional Tier 1
Post-transitional Basel III rules	Eligible
Eligible at solo/group/group and solo	Group and Solo
Instrument type (types to be specified by each jurisdiction)	Subordinated Sukuk
Amount recognised in regulatory capital (currency in millions, as of most recent reporting date)	SAR 2,700mil
Par value of instrument	SAR 2,700mil
Accounting classification	Equity
Original date of issuance	23rd December 2015
Perpetual or dated	Perpetual
Original maturity date	N/A
Issuer call subject to prior supervisory approval	Yes
Optional call date, contingent call dates and redemption amount	In compliance with Basel III, call date is equal to or greater than 5 years
Subsequent call dates, if applicable	Any profit distribution dates after the first call date
Coupons / dividends	
Fixed or floating dividend/coupon	N/A
Coupon rate and any related index	N/A
Existence of a dividend stopper	Yes
Fully discretionary, partially discretionary or mandatory	Fully Discretionary
Existence of step-up or other incentive to redeem	None
Non-cumulative or cumulative	Non cumulative
Convertible or non-convertible	Non - convertible
If convertible, conversion trigger(s)	N/A
If convertible, fully or partially	N/A
If convertible, conversion rate	N/A
If convertible, mandatory or optional conversion	N/A
If convertible, specify instrument type convertible into	N/A
If convertible, specify issuer of instrument it converts into	N/A
Writedown feature	Yes
If writedown, writedown trigger(s)	Terms of contract of the instrument provide the legal basis for SAMA to trigger write-down (a contractual approach)
If writedown, full or partial	Written down fully or partial
If writedown, permanent or temporary	Permanent
If temporary write-own, description of writeup mechanism	N/A
Type of subordination	N/A
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned).	Subordinated. Senior and Tier II subordinated sukukholders are senior to this instrument
Non-compliant transitioned features	N/A
If yes, specify non-compliant features	N/A

4)		Quantitative / qualitative information
1	Issuer	National Commercial Bank
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	N/A
3	Governing law(s) of the instrument	Saudi Arabia
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A
4	Transitional Basel III rules	Additional Tier 1
5	Post-transitional Basel III rules	Eligible
6	Eligible at solo/group/group and solo	Group and Solo
7	Instrument type (types to be specified by each jurisdiction)	Subordinated Sukuk
8	Amount recognised in regulatory capital (currency in millions, as of most recent reporting date)	SAR 1,300 mil
9	Par value of instrument	SAR 1,300 mil
10	Accounting classification	Equity
11	Original date of issuance	5th of June 2017
12	Perpetual or dated	Perpetual
13	Original maturity date	N/A
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	Compliant with Basel requirements for call date to be equal to or greater than 5 years
16	Subsequent call dates, if applicable	Any profit distribution date following the first call date
	Coupons / dividends	
17	Fixed or floating dividend/coupon	N/A
18	Coupon rate and any related index	N/A
19	Existence of a dividend stopper	Yes
20	Fully discretionary, partially discretionary or mandatory	Fully Discretionary
21	Existence of step-up or other incentive to redeem	None
22	Non-cumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	N/A
25	If convertible, fully or partially	N/A
26	If convertible, conversion rate	N/A
27	If convertible, mandatory or optional conversion	N/A
28	If convertible, specify instrument type convertible into	N/A
29	If convertible, specify issuer of instrument it converts into	N/A
30	Writedown feature	Yes
31	If writedown, writedown trigger(s)	Terms of contract of the instrument provide the legal basis for SAMA to trigger write-down (a contractual approach)
32	If writedown, full or partial	Full or partial write-down
33	If writedown, permanent or temporary	Permanent
34	If temporary write-own, description of writeup mechanism	N/A
34a	Type of subordination	N/A
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned).	Subordinated. Senior and Tier II subordinated sukukholders are senior to this instrument
36	Non-compliant transitioned features	N/A
37	If yes, specify non-compliant features	N/A

Part 5 – Microprudential supervisory measures

CCyB1 – Geographical distribution of credit exposures used in the countercyclical buffer

SAR '000	a	b	c	d	e
Geographical breakdown	Countercyclical capital buffer rate	Exposure values and/or risk-weighted assets used in the computation of the countercyclical capital buffer		Bank-specific countercyclical capital buffer rate	Countercyclical buffer amount
		Exposure values	Risk-weighted assets		
UK	1.00%	3,234,075	1,617,037		
Sum		3,234,075	1,617,037		
Total		383,476,265	297,310,672	0.01%	16,170

Part 6 – Leverage ratio

LR1 – Summary comparison of accounting assets vs leverage ratio exposure measure

SAR '000		a
1	Total consolidated assets as per published financial statements	478,643,294
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 recognized on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	
4	Adjustments for derivative financial instruments	5,545,838
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)	36,956,826
7	Other adjustments	
8	Leverage ratio exposure measure	521,145,958

LR2 – Leverage ratio common disclosure template

SAR '000		a	b
		T (June-19)	T-1 (Mar-19)
On-balance sheet exposures			
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs),but including collateral)	473,263,987	461,961,874
2	(Asset amounts deducted in determining Basel III Tier 1 capital)		
3	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of rows 1 and 2)	473,263,987	461,961,874
Derivative exposures			
4	Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	5,379,307	4,385,729
5	Add-on amounts for PFE associated with all derivatives transactions	5,545,838	3,574,257
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)		
11	Total derivative exposures (sum of rows 4 to 10)	10,925,145	7,959,986
Securities financing transaction exposures			
12	Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions		
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)		
14	CCR exposure for SFT assets		
15	Agent transaction exposures		
16	Total securities financing transaction exposures (sum of rows 12 to 15)		
Other off-balance sheet exposures			
17	Off-balance sheet exposure at gross notional amount	61,041,809	64,326,949
18	(Adjustments for conversion to credit equivalent amounts)	(24,084,983)	(25,525,932)
19	Off-balance sheet items (sum of rows 17 and 18)	36,956,826	38,801,017
Capital and total exposures			
20	Tier 1 capital	68,756,274	69,109,150
21	Total exposures (sum of rows 3, 11, 16 and 19)	521,145,958	508,722,877
Leverage ratio			
22	Basel III leverage ratio	13.19%	13.58%

Part 7 - Liquidity

LIQ1 – Liquidity Coverage Ratio (LCR)

SAR '000		a	b
		Total unweighted value (average)	Total weighted value (average)
High-quality liquid assets			
1	Total HQLA		92,219,635
Cash outflows			
2	Retail deposits and deposits from small business customers, of which:	216,973,658	20,126,022
3	Stable deposits		
4	Less stable deposits	216,973,658	20,126,022
5	Unsecured wholesale funding, of which:	88,514,435	37,506,620
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks		
7	Non-operational deposits (all counterparties)	88,514,435	37,506,620
8	Unsecured debt		
9	Secured wholesale funding		1,977,928
10	Additional requirements, of which:	14,659,904	1,516,808
11	Outflows related to derivative exposures and other collateral requirements	302,862	302,862
12	Outflows related to loss of funding on debt products		
13	Credit and liquidity facilities	14,357,041	1,213,946
14	Other contractual funding obligations		
15	Other contingent funding obligations	84,429,503	2,020,222
16	TOTAL CASH OUTFLOWS		63,147,601
Cash inflows			
17	Secured lending (e.g. reverse repos)		
18	Inflows from fully performing exposures	29,559,681	13,375,058
19	Other cash inflows	63,625	63,625
20	TOTAL CASH INFLOWS	29,559,681	13,438,683
			Total adjusted value
21	Total HQLA		92,219,635
22	Total net cash outflows		49,708,918
23	Liquidity Coverage Ratio (%)		186%

The average LCR is calculated by taking a simple average of monthly figures based on daily average balances for the period from April 2019 to June 2019.

During the period from April 2019- June 2019, the Bank held an average of 91% of its High Quality Liquid Assets (HQLAs) in securities with a 0% risk weight, issued or guaranteed by sovereigns, central banks and supranational entities. The remaining 9%

of HQLAs held a 20% risk weight from securities guaranteed by sovereigns and non-financial corporate bonds rated AA- or better.

The majority of the bank's weighted cash outflows are attributable to non-financial corporates at 51% of outflows. Whereas retail and small Businesses' deposits held 32%, and bank placements at 5%. NCB's derivatives positions are not significant as most transactions are conducted on a back-to-back basis with limited open positions being taken. NCB's main activities are conducted in SAR and USD. The peg between both currencies enhances the funding ability and provides the flexibility to interchange between both currencies.

Additionally, following regulatory guidelines, LCR is monitored separately for all significant currencies to ensure the liquidity ratios are met at all times in either currency, these include SAR, USD and TRY.

For the three months ending in June 30th, 2019, the average LCR was 186%, an increase of 2% in comparison to March's 184% average balance. The increase in the average LCR between the two periods is primarily due to the decrease in Net Cash Outflows.

LIQ2 – Net Stable Funding Ratio (NSFR)

		a	b	c	d	e
		Unweighted value by residual maturity				Weighted value
SAR'000		No maturity	< 6 months	6 months to < 1 year	≥ 1 year	
Available stable funding (ASF) item						
1	Capital:				72,384,490	72,384,490
2	Regulatory capital				61,445,929	61,445,929
3	Other capital instruments				10,938,561	10,938,561
4	Retail deposits and deposits from small business customers:	193,931,153	16,094,212	2,515,151	2,179,694	193,466,158
5	Stable deposits					
6	Less stable deposits	193,931,153	16,094,212	2,515,151	2,179,694	193,466,158
7	Wholesale funding:	64,647,639	38,867,840	12,020,188	969,543	58,737,378
8	Operational deposits	4,509,096				2,254,548
9	Other wholesale funding	60,138,544	38,867,840	12,020,188	969,543	56,482,830
10	Liabilities with matching interdependent assets					
11	Other liabilities:		73,406,610	3,167,088	3,592,203	5,175,747
12	NSFR derivative liabilities					
13	All other liabilities and equity not included in the above categories		73,406,610	3,167,088	3,592,203	5,175,747
14	Total ASF					329,763,773
Required stable funding (RSF) item						
15	Total NSFR high-quality liquid assets (HQLA)					3,888,993
16	Deposits held at other financial institutions for operational purposes	2,233,691				1,116,845
17	Performing loans and securities:	6,385,041	98,840,459	31,948,818	166,416,714	206,531,078
18	Performing loans to financial institutions secured by Level 1 HQLA					
19	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions		7,435,118	2,879,262	1,031,075	3,585,974
20	Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which:		90,814,929	32,189,507	128,236,208	170,502,995
21	With a risk weight of less than or equal to 35% under the Basel II standardised approach for credit risk				16,487,111	10,716,622
22	Performing residential mortgages, of which:					
23	With a risk weight of less than or equal to 35% under the Basel II standardised approach for credit risk					
24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	6,385,041	590,412	(3,119,952)	20,662,321	21,725,488
25	Assets with matching interdependent liabilities					
26	Other assets:	31,550,792	101,564,277	9,038,329	31,819,039	50,668,030
27	Physical traded commodities, including gold	504,135				428,515
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs			7,615,082		6,472,820
29	NSFR derivative assets					
30	NSFR derivative liabilities before deduction of variation margin posted					
31	All other assets not included in the above categories	31,046,657	291,527	9,038,329	31,819,039	43,766,696
32	Off-balance sheet items		96,929,396			632,965
33	Total RSF					262,837,913
34	Net Stable Funding Ratio (%)					125%

As at the end of June 2019, the Bank held a balance of 22% of its Available Stable Funding (ASF) in capital, with a 100% ASF factor, comprised of regulatory and other capital instruments. The majority of the remaining balance of Available Stable Funding was 59% in retail deposits, with a 90% ASF factor, and a 18% composition of wholesale funding, with a 50% ASF factor.

The Required Stable Funding (RSF) as at the end of June 2019 was predominantly comprised of performing loans and securities holding 79% of the total Required Stable Funding, with various RSF factors. Of these loans, were performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to financial institutions at 70% of the total Required Stable Funding. The remaining composition of the RSF held weights in HQLA's, deposits held at other financial institutions, other assets and off balance sheet items.

Part 8 – Credit Risk

CR1 – Credit quality of assets

SAR '000		a	b	c	d
		Gross carrying values of		Allowances/ impairments	Net values (a+b-c)
		Defaulted exposures	Non-defaulted exposures		
1	Loans	5,065,354	278,532,376	7,330,519	276,267,211
2	Debt Securities		117,611,165	204,067	117,407,098
3	Off-balance sheet exposures		61,041,809	285,522	60,756,287
4	Total	5,065,354	457,185,350	7,820,108	454,430,596

A default is considered to have occurred with regard to a particular obligor when either or both of the two following events have taken place:

1. The obligor is past due for 90 days or more on any material credit obligations to the Bank including principal instalments, interest payments and fees. The materiality threshold for recognition of default is 5% of the total outstanding credit obligations of the client.
2. The bank considers that the obligor is unlikely to pay its credit obligations to the bank in full, without recourse by the bank to actions such as realizing security (if any).

CR2 – Changes in stock of defaulted loans and debt securities

SAR '000		A
1	Defaulted loans and debt securities at end of the previous reporting period	5,247,377
2	Loans and debt securities that have defaulted since the last reporting period	1,556,837
3	Returned to non-defaulted status	492,913
4	Amounts written off	857,965
5	Other changes	(387,982)
6	Defaulted loans and debt securities at end of the reporting period (1+2-3-4±5)	5,065,354

CR3 – Credit risk mitigation techniques – overview

SAR '000		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	258,794,680	17,472,531	303,113	14,987,403	14,987,403		
2	Debt securities	115,633,132	1,773,966		1,773,966	1,773,966		
3	Total	374,427,812	19,246,497	303,113	16,761,368	16,761,368		
4	Of which defaulted	5,065,354	114,233	754				

CR4 – Standardized approach – credit risk exposure and Credit Risk Mitigation (CRM) effects

SAR '000		a	b	c	d	e	f
		Exposures before CCF & CRM		Exposures post-CCF & 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	107,880,743	2,861,914	127,061,408	2,407,511	9,330,231	7%
2	Non-central government public sector entities	465,468	3,575	465,468	1,539	466,380	100%
3	Multilateral development banks	1,667,111		1,675,754			0%
4	Banks	23,112,007	11,520,777	23,138,262	8,142,109	18,356,960	59%
5	Securities firms						0%
6	Corporates	166,987,124	38,721,839	151,756,382	21,518,292	155,342,340	90%
7	Regulatory retail portfolios	80,198,241	7,389,347	79,161,010	2,277,795	60,920,127	75%
8	Secured by residential property	30,004,083	186,729	30,004,083	78,781	15,041,432	50%
9	Secured by commercial real estate	10,222,001	357,627	10,222,001	213,636	10,435,637	100%
10	Equity	3,410,775		2,833,085		2,954,317	104%
11	Past-due loans	5,065,465		1,239,559		1,351,046	109%
12	Higher-risk categories						0%
13	Other assets	38,091,287		38,090,784	2,317,162	28,431,399	70%
14	Total	467,104,306	61,041,809	465,647,797	36,956,826	302,629,869	60%

CR5 – Standardized approach – exposures by asset classes and risk weights

SAR '000

Asset classes/ Risk weight*		a	b	c	d	e	f	g	h	i	j
		0%	10%	20%	35%	50%	75%	100%	150%	Others	Total credit exposures amount (post CCF and post-CRM)
1	Sovereigns and their central banks	118,449,147		781,078		1,366,044		8,490,730	176		129,087,174
2	Non-central government public sector entities (PSEs)	892						466,380			467,272
3	Multilateral development banks (MDBs)	1,675,754									1,675,754
4	Banks	88,319		7,659,437		13,972,665		9,456,354	191,915		31,368,690
5	Securities firms										
6	Corporates	248,920		4,631,499		28,049,860		140,410,910	51,156		173,392,345
7	Regulatory retail portfolios	302,122		120,029			81,192,146				81,614,297
8	Secured by residential property					30,082,864					30,082,864
9	Secured by commercial real estate							10,435,637			10,435,637
10	Equity							2,752,263		80,821	2,833,085
11	Past-due loans							1,016,585	222,974		1,239,559
12	Higher-risk categories	335,156		791,152		1,510		2,475,493			3,603,312
13	Other assets	9,153,984		2,317,173				25,333,477			36,804,634
14	Total	130,254,295		16,300,366		73,472,944	81,192,146	200,837,829	466,221	80,821	502,604,623

Part 9 – Counterparty Credit Risk

CCR1 – Analysis of counterparty credit risk (CCR) exposure by approach

SAR '000		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)*	3,504,428	6,100,774		1.4	13,447,284	10,127,241
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	Total						10,127,241

CCR2 – Credit valuation adjustment (CVA) capital charge

SAR '000		a	b
		EAD post-CRM	RWA
1	Total portfolios subject to the Advanced CVA capital charge		
2	(i) VaR component (including the 3x multiplier)		
3	(ii) Stressed VaR component (including the 3x multiplier)		
4	All portfolios subject to the Standardized CVA capital charge	13,447,284	9,437,532
5	Total subject to the CVA capital charge	13,447,284	9,437,532

CCR3 – Standardized approach of CCR exposures by regulatory portfolio and risk weights

SAR '000	a	b	c	d	e	f	g	h	i
Regulatory portfolio*/ Risk weight**	0%	10%	20%	50%	75%	100%	150%	Others	Total credit exposures
Sovereigns and their central banks									
Non-central government public sector entities (PSEs)									
Multilateral development banks (MDBs)									
Banks			364,185	4,567,366		51			4,931,603
Securities firms									
Corporates				77,887		3,529,243			3,607,130
Regulatory retail portfolios					2,351				2,351
Other assets			118,172	1,221,885		3,566,143			4,906,200
Total			482,358	5,867,138	2,351	7,095,437			13,447,284

*The breakdown by risk weight and regulatory portfolio included in the template is for illustrative purposes. Banks may complete the template with the breakdown of asset classes according to the local implementation of the Basel framework.

**Banks subject to the simplified standardized approach should indicate risk weights determined by the supervisory authority in the columns.

CCR5 – Composition of collateral for CCR exposure

SAR '000	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		208,706	4,311,526	3,016,314		
Domestic sovereign debt						332,331
Other sovereign debt	1,938					166,470
Government agency debt						
Corporate bonds						
Equity securities						
Other collateral						
Total	1,938	208,706	4,311,526	3,016,314		498,802

Part 10 – Securitization

SEC1 – Securitization exposures in the banking book

SAR '000		a	b	c	d	e	f	g	h	i
		Bank acts as originator			Bank acts as sponsor			Banks acts as investor		
		Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
1	Retail (total) – of which							2,360,686		2,360,686
2	residential mortgage									
3	credit card									
4	other retail exposures							2,360,686		2,360,686
5	re-securitization									
6	Wholesale (total) – of which							2,217,034		2,217,034
7	loans to corporates							2,217,034		2,217,034
8	commercial mortgage									
9	lease and receivables									
10	other wholesale									
11	re-securitization									

SEC4 – Securitization exposures in the banking book and associated capital requirements – bank acting as investor

SAR '000		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
		Exposure values (by RW bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach)				Capital charge after cap			
		≤20% RW	>20% to 50% RW	>50% to 100% RW	>100% to <1250% RW	1250 % RW	IRB RBA (including IAA)	IRB SFA	SA/SSFA	1250%	IRB RBA (including IAA)	IRB SFA	SA/SSFA	1250 %	IRB RBA (including IAA)	IRB SFA	SA/SSFA	1250 %
1	Total exposures	4,140,878	51,932	261,771	123,138			4,577,719					1,138,607				91,089	
2	Traditional securitization	4,140,878	51,932	261,771	123,138			4,577,719					1,138,607				91,089	
3	Of which securitization	4,140,878	51,932	261,771	123,138			4,577,719					1,138,607				91,089	
4	Of which retail underlying	2,275,017		85,669				2,360,686					496,041				39,683	
5	Of which wholesale																	
5a	Of which loans to corporates	1,865,861	51,932	176,103	123,138			2,217,034					642,566				51,405	
6	Of which re-securitization																	
7	Of which senior																	
8	Of which non-senior																	
9	Synthetic securitization																	
10	Of which securitization																	
11	Of which retail underlying																	
12	Of which wholesale																	
13	Of which re-securitization																	
14	Of which senior																	
15	Of which non-senior																	

Part 11 – Market Risk

MR1 – Market risk under standardized approach

SAR '000		a
		Capital charge in SA
1	General interest rate risk	1,041,605
2	Equity risk	885
3	Commodity risk	11,228
4	Foreign exchange risk	276,606
5	Credit spread risk – non-securitizations	
6	Credit spread risk – securitizations (non-correlation trading portfolio)	
7	Credit spread risk – securitization (correlation trading portfolio)	
8	Default risk – non-securitizations	
9	Default risk – securitizations (non-correlation trading portfolio)	
10	Default risk – securitizations (correlation trading portfolio)	
11	Residual risk add-on	
12	Total	1,330,323

Appendix

The below list of tables and templates are Not Available as the related approach is Not Applicable to the Bank

	Tables and templates
Part 2 – Overview of risk management, key prudential metrics and RWA	KM2 – Key metrics – TLAC requirements (at resolution group level)
Part 4 – Composition of capital and TLAC	TLAC1 – TLAC composition for G-SIBs (at resolution group level)
	TLAC2 – Material subgroup entity – creditor ranking at legal entity level
	TLAC3 – Resolution entity – creditor ranking at legal entity level
Part 8 – Credit risk	CRE – Qualitative disclosures related to IRB models
	CR6 – IRB - Credit risk exposures by portfolio and PD range
	CR7 – IRB – Effect on RWA of credit derivatives used as CRM techniques
	CR8 – RWA flow statements of credit risk exposures under IRB
	CR10 – IRB (specialized lending and equities under the simple risk weight method)
Part 9 – Counterparty credit risk	CCR4 – IRB – CCR exposures by portfolio and PD scale
	CCR6 – Credit derivatives exposures
	CCR7 – RWA flow statements of CCR exposures under the Internal Model Method (IMM)
	CCR8 – Exposures to central counterparties
Part 10 – Securitization	SEC2 – Securitization exposures in the trading book
	SEC3 – Securitization exposures in the banking book and associated regulatory capital requirements – bank acting as originator or as sponsor
Part 11 – Market risk	MR2 – RWA flow statements of market risk exposures under an IMA
	MR3 – IMA values for trading portfolios
	MR4 – Comparison of VaR estimates with gains/losses