DIS03: Overview of RWA

Purpose: Provide an overview of total RWA forming the denominator of the risk-based capital requirements.

Scope of application: The template is mandatory for all banks.

Content: Risk-weighted assets and capital requirements under Pillar 1. Pillar 2 requirements should not be included.

Frequency: Quarterly.

Accompanying narrative: Banks are expected to identify and explain the drivers behind differences in reporting periods T and T-1 where these differences are significant.

When minimum capital requirements in column (c) do not correspond to 12% of RWA in column (a), banks must explain the adjustments made.

		a	b	c	
		RWA		Minimum capital requirements	
		T	T-1	T	
1	Credit risk (excluding counterparty credit risk)	1,289,754,064	1,360,220,989	154,759,300	
2	Counterparty credit risk (CCR)	0	0	0	
3	Market risk	18,495,418	27,487,574	2,220,338	
4	Operational risk	214,488,150	212,656,181	25,748,878	
5	Total (1 + 2 + 3 + 4)	1,522,737,632	1,600,364,744	182,728,516	*should not be less than 12% of total RWA*

Definitions and instructions

RWA: risk-weighted assets according to Part A of the BS100B

RWA (T-1): risk-weighted assets as reported in the previous Pillar 3 report (ie at the end of the previous quarter).

Minimum capital requirement T: Pillar 1 capital requirements at the reporting date i.e.*12% of RWA*.

Row number	Explanation
1	*Credit risk (excluding counterparty credit risk):* RWA and capital requirements according to the credit risk framework reported in the BS100A;
2	*Counterparty credit risk:* RWA and capital charges according to the counterparty credit risk framework, as reported in the BS100A.
3	*Market risk:* the amounts reported correspond to the RWA and capital requirements in the BS100B(I).
4	*Operational risk:* the amounts corresponding to the Pillar 1 requirements in the BS100B(II)

Linkages across templates

Amount in [DIS01:cell E17] is equal to [DIS03:cell E18]

Amount in [DIS01:cell F17] is equal to DIS03: cell F18