



Basel III Pillar 3 Quantitative Disclosures

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Basel III Pillar 3
Quantitative Disclosures

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KM1

Key metrics (at consolidated group level) (SAR '000)

		a	b	c	d	e
		T	T-1	T-2	T-3	T-4
		Sep-19	Jun-19	Mar-19	Dec-18	Sep-18
Available capital (amounts)						
1	Common Equity Tier 1 (CET1)	9,115,041	8,873,823	8,313,454	7,890,012	7,997,612
1a	Fully loaded ECL accounting model	9,115,041	8,873,823	8,313,454	7,890,012	7,997,612
2	Tier 1	9,115,041	8,873,823	8,313,454	7,890,012	7,997,612
2a	Fully loaded ECL accounting model Tier 1	9,115,041	8,873,823	8,313,454	7,890,012	7,997,612
3	Total capital	11,868,769	11,576,630	10,989,391	10,580,867	10,663,633
3a	Fully loaded ECL accounting model total capital	11,868,769	11,576,630	10,989,391	10,580,867	10,663,633
Risk-weighted assets (amounts)						
4	Total risk-weighted assets (RWA)	66,829,627	62,717,246	60,110,174	61,072,465	58,868,117
Risk-based capital ratios as a percentage of RWA						
5	Common Equity Tier 1 ratio (%)	13.64%	14.15%	13.83%	12.92%	13.59%
5a	Fully loaded ECL accounting model Common Equity Tier 1 (%)	13.64%	14.15%	13.83%	12.92%	13.59%
6	Tier 1 ratio (%)	13.64%	14.15%	13.83%	12.92%	13.59%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	13.64%	14.15%	13.83%	12.92%	13.59%
7	Total capital ratio (%)	17.76%	18.46%	18.28%	17.33%	18.11%
7a	Fully loaded ECL accounting model total capital ratio (%)	17.76%	18.46%	18.28%	17.33%	18.11%
Additional CET1 buffer requirements as a percentage of RWA						
8	Capital conservation buffer requirement (2.5% from 2019) (%)	2.5%	2.5%	2.5%	1.88%	1.88%
9	Countercyclical buffer requirement (%)	0%	0%	0%	0%	0%
10	Bank G-SIB and/or D-SIB additional requirements (%)	0%	0%	0%	0%	0%
11	Total of bank CET1 specific buffer requirements (%) (row 8 + row 9 + row 10)	2.5%	2.5%	2.5%	1.88%	1.875
12	CET1 available after meeting the bank's minimum capital requirements (%)	11.14%	11.65%	11.33%	11.04%	11.71%
Basel III Leverage Ratio						
13	Total Basel III leverage ratio exposure measure	86,882,409	81,932,570	77,454,710	78,562,844	76,343,842
14	Basel III leverage ratio (%) (row 2 / row 13)	10.49%	10.83%	10.73%	10.04%	10.48%
14a	Fully loaded ECL accounting model Basel III leverage ratio (%) (row 2a / row13)	10.49%	10.83%	10.73%	10.04%	10.48%
Liquidity Coverage Ratio						
15	Total HQLA	13,579,372	12,210,857	10,763,864	10,019,090	9,374,607
16	Total net cash outflow	10,237,395	10,007,897	8,376,363	8,214,708	8,539,065
17	LCR ratio (%)	133%	122%	129%	122%	110%
Net Stable Funding Ratio						
18	Total available stable funding	61,758,805	56,041,768	54,045,408	52,401,695	50,537,389
19	Total required stable funding	49,463,860	46,255,125	44,266,694	47,836,297	47,152,340
20	NSFR ratio	125%	121%	122%	110%	107%

OV1
Overview of RWA (SAR '000)

		a	b	c
		RWA		Minimum Capital Requirements
		T Sep 19	T-1 Jun 19	T
1	Credit risk (excluding counterparty credit risk) (CCR)	60,298,227	56,224,555	4,823,858
2	Of which standardised approach (SA)	60,298,227	56,224,555	4,823,858
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			
7	Of which standardised approach for counterparty credit risk (SA-CCR)	-	-	-
8	Of which internal model method (IMM)	-	-	-
9	Of which: other CCR	-	-	-
10	Credit valuation adjustment (CVA)	-	-	-
11	Equity positions in banking book under market-based approach	-	-	-
12	Equity investments in funds – look-through approach	-	-	-
13	Equity investments in funds – mandate-based approach	1,262,424	999,812	100,994
14	Equity investments in funds – fall-back approach	-	-	-
15	Settlement risk			
16	Securitisation exposures in banking book	-	-	-
17	Of which: securitisation internal ratings-based approach (SEC-IRBA)	-	-	-
18	Of which: securitisation external ratings-based approach (SEC-ERBA), including internal assessment approach (IAA)	-	-	-
19	Of which: securitisation standardised approach (SEC-SA)	-	-	-
20	Market risk	356,752	548,463	28,540
21	Of which standardised approach (SA)	356,752	548,463	28,540
22	Of which internal model approaches (IMM)		-	-
23	Capital charge for switch between trading book and banking book		-	-
24	Operational risk	6,174,649	5,944,229	493,972
25	Amounts below the thresholds for deduction (subject to 250% risk weight)		-	-
26	Floor adjustment		-	-
27	Total (1+4+7+8+9+10+11+12+16+19+23+24)	66,829,627	62,717,246	5,346,370

LR1
Summary comparison of accounting assets vs leverage ratio exposure measure (SAR '000)

	Items	a
1	Total consolidated assets as per published financial statements	81,207,043
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	Adjustment for securities financing transactions (ie repos and similar secured lending)	
6	Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	3,705,768
7	Other adjustments	1,969,598
8	Leverage ratio exposure measure	86,882,409

LR2

Leverage ratio common disclosure template (SAR '000)

		a	b
		T	T-1
		Sep-19	Jun-19
On-balance sheet exposures			
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	83,176,640	78,844,993
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)	83,176,640	78,844,993
Derivative exposures			
4	Replacement cost associated with <i>all</i> derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)		-
5	Add-on amounts for PFE associated with <i>all</i> derivatives transactions		-
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)		-
Securities financing transaction exposures			
12	Gross SFT <i>assets</i> (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	7,501,177	6,303,572
18	(Adjustments for conversion to credit equivalent amounts)	-3,795,409	-3,215,995
19	Off-balance sheet items (sum of rows 17 and 18)	3,705,768	3,087,577
Capital and total exposures			
20	Tier 1 capital	9,115,041	8,873,823
21	Total exposures (sum of rows 3, 11, 16 and 19)	86,882,408	81,932,570
Leverage ratio			
21	Basel III leverage ratio	10.49%	10.83%

LIQ1
Liquidity Coverage Ratio (LCR) (SAR '000)

		a	b
		Total unweighted value (average)	Total weighted value (average)
High-quality liquid assets			
1	Total HQLA		13,579,372
Cash outflows			
2	Retail deposits and deposits from small business customers, of which:	43,319,773	4,331,977
3	Stable deposits		
4	Less stable deposits	43,319,773	4,331,977
5	Unsecured wholesale funding, of which:	20,505,616	9,629,709
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks		
7	Non-operational deposits (all counterparties)	20,505,616	9,629,709
8	Unsecured debt		
9	Secured wholesale funding		
10	Additional requirements, of which:	776,658	77,666
11	Outflows related to derivative exposures and other collateral requirements		
12	Outflows related to loss of funding on debt products		
13	Credit and liquidity facilities	776,658	77,666
14	Other contractual funding obligations	26,843	26,843
15	Other contingent funding obligations	7,533,215	150,664
16	TOTAL CASH OUTFLOWS		14,216,859
Cash inflows			
17	Secured lending (eg reverse repos)	-	-
18	Inflows from fully performing exposures	5,406,630	3,979,465
19	Other cash inflows	-	-
20	TOTAL CASH INFLOWS	5,406,630	3,979,465
		Total adjusted value	
21	Total HQLA	13,579,372	13,579,372
22	Total net cash outflows		10,237,395
23	Liquidity Coverage Ratio (%)		133%