

Basel III Pillar 3

31 March 2021

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Quantitative Disclosures

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Template KM1

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

		a	b	c	d	e
		Mar-2021	Dec-2020	Sep-2020	Jun-2020	Mar-2020
Available capital (amounts)						
1	Common Equity Tier 1 (CET1)	10,908,375	10,801,732	10,382,250	9,923,667	9,611,012
1a	Fully loaded ECL accounting model	10,908,375	10,801,732	10,382,250	9,923,667	9,611,012
2	Tier 1	10,908,375	10,801,732	10,382,250	9,923,667	9,611,012
2a	Fully loaded ECL accounting model Tier 1	10,908,375	10,801,732	10,382,250	9,923,667	9,611,012
3	Total capital	13,816,053	13,651,474	13,215,699	12,725,785	12,405,489
3a	Fully loaded ECL accounting model total capital	13,816,053	13,651,474	13,215,699	12,725,785	12,405,489
Risk-weighted assets (amounts)						
4	Total risk-weighted assets (RWA)	80,930,502	76,061,833	74,447,180	71,853,718	70,365,787
Risk-based capital ratios as a percentage of RWA						
5	Common Equity Tier 1 ratio (%)	13.48%	14.20%	13.95%	13.81%	13.66%
5a	Fully loaded ECL accounting model Common Equity Tier 1 (%)	13.48%	14.20%	13.95%	13.81%	13.66%
6	Tier 1 ratio (%)	13.48%	14.20%	13.95%	13.81%	13.66%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	13.48%	14.20%	13.95%	13.81%	13.66%
7	Total capital ratio (%)	17.07%	17.95%	17.75%	17.71%	17.63%
7a	Fully loaded ECL accounting model total capital ratio (%)	17.07%	17.95%	17.75%	17.71%	17.63%
Additional CET1 buffer requirements as a percentage of RWA						
8	Capital conservation buffer requirement (2.5% from 2019) (%)	2.5%	2.5%	2.5%	2.5%	2.5%
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%	2.5%	2.5%
12	CET1 available after meeting the bank's minimum capital requirements (%)	10.98%	11.70%	11.45%	11.31%	11.16%
Basel III Leverage Ratio						
13	Total Basel III leverage ratio exposure measure	110,189,825	102,976,239	99,528,939	95,217,684	94,901,262
14	Basel III leverage ratio (%) (row 2 / row 13)	9.90%	10.49%	10.43%	10.42%	10.13%
14a	Fully loaded ECL accounting model Basel III leverage ratio (%) (row 2a / row13)	9.90%	10.49%	10.43%	10.42%	10.13%
Liquidity Coverage Ratio						
15	Total HQLA	18,336,929	17,204,857	16,362,364	16,144,691	15,138,021
16	Total net cash outflow	13,173,875	13,949,812	14,764,166	13,020,787	12,577,510
17	LCR ratio (%)	139%	123%	111%	124%	120%
Net Stable Funding Ratio						
18	Total available stable funding	70,707,867	68,229,190	63,499,124	65,142,794	64,036,931
19	Total required stable funding	65,077,703	60,012,828	57,232,830	56,651,201	54,253,452
20	NSFR ratio	109%	114%	111%	115%	118%

B.2 - Template OV1

Overview of RWA (SAR '000)

		a	b	c
		RWA		Minimum Capital Requirements
		Mar 2021	Dec 2020	Mar 2021
1	Credit risk (excluding counterparty credit risk) (CCR)	72,614,256	67,979,379	5,809,140
2	Of which standardised approach (SA)	72,614,256	67,979,379	5,809,140
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	1,480,833	1,455,222	118,467
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	847,775	839,000	67,822
21	Of which standardised approach (SA)	847,775	839,000	67,822
22	Of which internal model approaches (IMM)	-	-	-
23	Capital charge for switch between trading book and banking book	-	-	-
24	Operational risk	7,468,472	7,243,454	597,478
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)	80,930,502	76,061,833	6,474,440

Template LR1

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

Items		a
1	Total consolidated assets as per published financial statements	102,519,693
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)	5,048,103
7	Other adjustments	2,622,029
8	Leverage ratio exposure measure	110,189,825

Template LR2

Leverage ratio common disclosure template (SAR '000)

		a	b
On-balance sheet exposures		Mar-2021	Dec-2020
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	105,141,722	98,129,217
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)	105,141,722	98,129,217
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	9,439,811	9,551,353
18	(Adjustments for conversion to credit equivalent amounts)	(4,391,708)	(4,704,331)
19	Off-balance sheet items (sum of rows 17 and 18)	5,048,103	4,847,022
Capital and total exposures			
20	Tier 1 capital	10,908,375	10,801,732
21	Total exposures (sum of rows 3, 11, 16 and 19)	110,189,825	102,976,239
Leverage ratio			
21	Basel III leverage ratio	9.90%	10.49%

Template LIQ1

Liquidity Coverage Ratio (LCR) (SAR '000)

		a	b
		Total unweighted value (average)	Total weighted value (average)
High-quality liquid assets			
1	Total HQLA		18,336,929
Cash outflows			
2	Retail deposits and deposits from small business customers, of which:		
3	Stable deposits		
4	Less stable deposits	40,883,519	4,088,352
5	Unsecured wholesale funding, of which:		
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks		
7	Non-operational deposits (all counterparties)	28,350,488	12,311,684
8	Unsecured debt		
9	Secured wholesale funding		
10	Additional requirements, of which:		
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		
14	Other contractual funding obligations	79	79
15	Other contingent funding obligations	12,083,712	408,501
16	TOTAL CASH OUTFLOWS		16,808,616
Cash inflows			
17	Secured lending (eg reverse repos)		
18	Inflows from fully performing exposures	6,131,025	3,634,742
19	Other cash inflows		
20	TOTAL CASH INFLOWS		3,634,742
			Total adjusted value
21	Total HQLA		18,336,929
22	Total net cash outflows		13,173,875
23	Liquidity Coverage Ratio (%)		139.19%

APPENDIX: TABLES AND TEMPLATES THAT ARE NOT APPLICABLE

	Tables and templates
Part 3 – Linkages between financial statements and regulatory exposures	PV1 – Prudent valuation adjustments (PVA)
Part 4 – Composition of capital and TLAC	CC1 – Composition of regulatory capital
	CC2 – Reconciliation of regulatory capital to balance sheet
	CCA – Main features of regulatory capital instruments and of other TLAC-eligible instruments
Part 5 – Macroprudential supervisory measures	GSIB1 – Disclosure of G-SIB indicators
	CCyB1 – Geographical distribution of credit exposures used in the countercyclical buffer
Part 7 – Liquidity	LIQA – Liquidity risk management
	LIQ 2 – Net Stable Funding Ratio (NSFR)
Part 8 – Credit risk	CR1 – Credit quality of assets
	CR2 – Changes in stock of defaulted loans and debt securities
	CRB – Additional disclosure related to the credit quality of assets
	CRC – Qualitative disclosure requirements related to credit risk mitigation techniques
	CR3 – Credit risk mitigation techniques – overview
	CRD – Qualitative disclosures on banks’ use of external credit ratings under the standardised approach for credit risk
	CR4 – Standardised approach – credit risk exposure and credit risk mitigation (CRM) effects
	CR5 – Standardised approach – exposures by asset classes and risk weights
Part 11 – Market risk	MRA – General qualitative disclosure requirements related to market risk
	MR1 – Market risk under SA
Part 12 – Interest rate risk in the banking book	IRRBBA – IRRBB risk management objective and policies
	IRRBB1 – Quantitative information on IRRBB
Part 13 – Remuneration	REMA – Remuneration policy
	REM1 – Remuneration awarded during the financial year
	REM2 – Special payments
	REM3 – Deferred remuneration