

Basel III Pillar 3 Disclosures

31 March 2022

Basel III Pillar 3

Quantitative Disclosures

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Template KM1

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

	a	b	c	d	e
	Mar-2022	Dec-2021	Sep-2021	Jun-2021	Mar-2021
Available capital (amounts)					
1 Common Equity Tier 1 (CET1)	12,372,965	12,051,419	11,934,704	11,487,878	10,908,375
1a Fully loaded ECL accounting model	12,325,412	11,980,090	11,863,375	11,416,549	10,837,046
2 Tier 1	12,372,965	12,051,419	11,934,704	11,487,878	10,908,375
2a Fully loaded ECL accounting model Tier 1	12,325,412	11,980,090	11,863,375	11,416,549	10,837,046
3 Total capital	16,390,064	16,016,676	15,892,589	16,447,007	13,816,053
3a Fully loaded ECL accounting model total capital	16,342,511	15,945,347	15,821,260	16,375,678	13,744,724
4 Total risk-weighted assets (RWA)	90,145,127	85,483,995	84,848,002	85,432,044	80,930,502
5 Common Equity Tier 1 ratio (%)	13.73%	14.10%	14.07%	13.45%	13.48%
5a Fully loaded ECL accounting model Common Equity Tier 1 (%)	13.67%	14.01%	13.98%	13.36%	13.39%
6 Tier 1 ratio (%)	13.73%	14.10%	14.07%	13.45%	13.48%
6a Fully loaded ECL accounting model Tier 1 ratio (%)	13.67%	14.01%	13.98%	13.36%	13.39%
7 Total capital ratio (%)	18.18%	18.74%	18.73%	19.25%	17.07%
7a Fully loaded ECL accounting model total capital ratio (%)	18.13%	18.65%	18.65%	19.17%	16.98%
8 Capital conservation buffer requirement (2.5% from 2019) (%)	2.50%	2.50%	2.50%	2.50%	2.50%
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)	2.50%	2.50%	2.50%	2.50%	2.50%
12 CET1 available after meeting the bank's minimum capital requirements (%)	11.23%	11.60%	11.57%	10.95%	10.98%
13 Total Basel III leverage ratio exposure measure	125,715,581	119,274,970	119,427,057	115,840,613	110,189,825
14 Basel III leverage ratio (%) (row 2 / row 13)	9.84%	10.10%	9.99%	9.92%	9.90%
14a Fully loaded ECL accounting model Basel III leverage ratio (%) (row 2a / row13)	9.80%	10.04%	9.93%	9.86%	9.83%
15 Total HQLA	19,269,362	19,417,882	19,634,182	19,095,578	18,336,929
16 Total net cash outflow	13,938,613	13,490,996	12,397,041	13,737,001	13,173,875
17 LCR ratio (%)	138.24%	143.93%	158.38%	139.01%	139.19%
18 Total available stable funding	82,589,288	81,314,843	80,931,094	75,858,178	70,707,867
19 Total required stable funding	75,384,886	71,498,307	70,053,548	67,677,875	65,077,703
20 NSFR ratio	109.56%	113.73%	115.53%	112.09%	108.65%

B.2 - Template OV1

Overview of RWA (SAR '000)

		a	b	c
		RWA		Minimum Capital Requirements
		Mar 2022	Dec 2021	Mar 2022
1	Credit risk (excluding counterparty credit risk) (CCR)	81,367,939	77,220,576	6,509,435
2	Of which standardised approach (SA)	81,367,939	77,220,576	6,509,435
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	1,025,072	992,157	82,006
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	552,177	244,600	44,174
21	Of which standardised approach (SA)	552,177	244,600	44,174
22	Of which internal model approaches (IMM)	-	-	-
23	Capital charge for switch between trading book and banking book	-	-	-
24	Operational risk	8,225,011	8,018,819	658,001
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)	90,145,127	85,483,995	7,211,610

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	116,441,951
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)	6,464,269
7	Other adjustments	2,809,361
8	Leverage ratio exposure measure	125,715,581

Template LR2

Leverage ratio common disclosure template (SAR '000)

		a	b
On-balance sheet exposures		Mar 2022	Dec 2021
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	119,251,312	113,509,787
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)	119,251,312	113,509,787
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	11,795,222	10,631,906
18	(Adjustments for conversion to credit equivalent amounts)	(5,330,953)	(4,866,723)
19	Off-balance sheet items (sum of rows 17 and 18)	6,464,269	5,765,183
Capital and total exposures			
20	Tier 1 capital	12,372,965	12,051,419
21	Total exposures (sum of rows 3, 11, 16 and 19)	125,715,581	119,274,970
Leverage ratio			
21	Basel III leverage ratio	9.84%	10.10%

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		19,269,362
Cash outflows			
2	Retail deposits and deposits from small business customers, of which:		
3	Stable deposits	-	-
4	Less stable deposits	45,100,468	4,510,047
5	Unsecured wholesale funding, of which:		
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	-	-
7	Non-operational deposits (all counterparties)	30,035,354	13,541,930
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	838,047	83,805
14	Other contractual funding obligations	16,893,086	506,793
15	Other contingent funding obligations	10,161,635	203,233
16	TOTAL CASH OUTFLOWS		18,845,807
Cash inflows			
17	Secured lending (eg reverse repos)		
18	Inflows from fully performing exposures	7,558,977	4,907,193
19	Other cash inflows		
20	TOTAL CASH INFLOWS	7,558,977	4,907,193
Total adjusted value			
21	Total HQLA		19,269,362
22	Total net cash outflows		13,938,613
23	Liquidity Coverage Ratio (%)		138.24%

APPENDIX: TABLES AND TEMPLATES THAT ARE NOT APPLICABLE

	Tables and Templates
Overview of risk management, key prudential metrics and RWA	KM2 – Key metrics – total loss-absorbing capacity (TLAC) requirements (at resolution group level)
Credit risk	CR8 – RWA flow statements of credit risk exposures under IRB
Counterparty credit risk	CCR – RWA flow statements of CCR exposures under the internal models method (IMM)
Market risk	MR2 – RWA flow statements of market risk exposures under an IMA