

Basel III Pillar 3

30 September 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
		Sep-2021	Jun-2021	Mar-2021	Dec-2020	Sep-2020
Available capital (amounts)						
1	Common Equity Tier 1 (CET1)	11,934,704	11,487,878	10,908,375	10,801,732	10,382,250
1a	Fully loaded ECL accounting model	11,863,375	11,416,549	10,837,046	10,730,403	10,310,921
2	Tier 1	11,934,704	11,487,878	10,908,375	10,801,732	10,382,250
2a	Fully loaded ECL accounting model Tier 1	11,863,375	11,416,549	10,837,046	10,730,403	10,310,921
3	Total capital	15,892,589	16,447,007	13,816,053	13,651,474	13,215,699
3a	Fully loaded ECL accounting model total capital	15,821,260	16,375,678	13,744,724	13,580,145	13,144,370
Total risk-weighted assets (RWA)						
4	Total risk-weighted assets (RWA)	84,848,002	85,432,044	80,930,502	76,061,833	74,447,180
Capital ratios						
5	Common Equity Tier 1 ratio (%)	14.07%	13.45%	13.48%	14.20%	13.95%
5a	Fully loaded ECL accounting model Common Equity Tier 1 (%)	13.98%	13.36%	13.39%	14.11%	13.85%
6	Tier 1 ratio (%)	14.07%	13.45%	13.48%	14.20%	13.95%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	13.98%	13.36%	13.39%	14.11%	13.85%
7	Total capital ratio (%)	18.73%	19.25%	17.07%	17.95%	17.75%
7a	Fully loaded ECL accounting model total capital ratio (%)	18.65%	19.17%	16.98%	17.85%	17.66%
Capital conservation buffer requirements						
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 (%)	11.57%	10.95%	10.98%	11.70%	11.45%
Basel III leverage ratio						
13	Total Basel III leverage ratio exposure measure	119,427,057	115,840,613	110,189,825	102,976,239	99,528,939
14	Basel III leverage ratio (%) (row 2 / row 13)	9.99%	9.92%	9.90%	10.49%	10.43%
14a	Fully loaded ECL accounting model Basel III leverage ratio (%) (row 2a / row13)	9.93%	9.86%	9.83%	10.42%	10.36%
Liquidity						
15	Total HQLA	19,634,182	19,095,578	18,336,929	17,204,857	16,362,364
16	Total net cash outflow	12,397,041	13,737,001	13,173,875	13,949,812	14,764,166
17	LCR ratio (%)	158%	139%	139%	123%	111%
Stable Funding						
18	Total available stable funding	80,931,094	75,858,178	70,707,867	68,229,190	63,499,124
19	Total required stable funding	70,053,548	67,677,875	65,077,703	60,012,828	57,232,830
20	NSFR ratio	116%	112%	109%	114%	111%

B.2 - Template OV1

Overview of RWA (SAR '000)

		a	b	c
		RWA		Minimum Capital Requirements
		Sep 2021	June 2021	Sep 2021
1	Credit risk (excluding counterparty credit risk) (CCR)	76,630,780	76,730,308	6,130,462
2	Of which standardised approach (SA)	76,630,780	76,730,308	6,130,462
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	1,113,895	1,546,147	89,112
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	389,088	1,054,127	31,127
21	Of which standardised approach (SA)	389,088	1,054,127	31,127
22	Of which internal model approaches (IMM)	-	-	-
23	Capital charge for switch between trading book and banking book	-	-	-
24	Operational risk	7,828,134	7,647,609	626,251
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)	84,848,002	85,432,044	6,787,840

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	111,606,289
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)	5,067,827
7	Other adjustments	2,752,941
8	Leverage ratio exposure measure	119,427,057

Template LR2

Leverage ratio common disclosure template (SAR '000)

		a	b
On-balance sheet exposures		Sep-2021	Jun-2021
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	114,359,230	110,877,083
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)	114,359,230	110,877,083
Derivative exposures			
4	Replacement cost associated with <i>a//</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>a//</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	9,086,260	8,969,598
18	(Adjustments for conversion to credit equivalent amounts)	(4,018,433)	(4,002,352)
19	Off-balance sheet items (sum of rows 17 and 18)	5,067,827	4,967,246
Capital and total exposures			
20	Tier 1 capital	11,934,704	11,487,878
21	Total exposures (sum of rows 3, 11, 16 and 19)	119,427,057	115,844,329
Leverage ratio			
21	Basel III leverage ratio	9.99%	9.92%

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		19,634,182
Cash outflows			
2	Retail deposits and deposits from small business customers, of which:	40,412,820	4,041,282
3	Stable deposits	-	-
4	Less stable deposits	40,412,820	4,041,282
5	Unsecured wholesale funding, of which:	32,235,784	13,307,678
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	-	-
7	Non-operational deposits (all counterparties)	32,235,784	13,307,678
8	Unsecured debt	-	-
9	Secured wholesale funding	-	-
10	Additional requirements, of which:	734,304	73,430
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	734,304	73,430
14	Other contractual funding obligations	11,935,523	358,066
15	Other contingent funding obligations	8,750,812	175,016
16	TOTAL CASH OUTFLOWS	-	17,955,472
Cash inflows			
17	Secured lending (eg reverse repos)		
18	Inflows from fully performing exposures	8,641,221	5,558,431
19	Other cash inflows		
20	TOTAL CASH INFLOWS	8,641,221	5,558,431
Total adjusted value			
21	Total HQLA		19,634,182
22	Total net cash outflows		12,397,041
23	Liquidity Coverage Ratio (%)		158.38%

APPENDIX: TABLES AND TEMPLATES THAT ARE NOT APPLICABLE

	Tables and Templates
Part 2 – Overview of risk management, key prudential metrics and RWA	KM2 – Key metrics – total loss-absorbing capacity (TLAC) requirements (at resolution group level)
Part 8 – Credit risk	CR8 – RWA flow statements of credit risk exposures under IRB
Part 9 – Counterparty credit risk	CCR – RWA flow statements of CCR exposures under the internal models method (IMM)
Part 11 – Market risk	MR2 – RWA flow statements of market risk exposures under an IMA