

Basel III - Pillar 3 Disclosures

30 September 2022

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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-2022	Jun-2022	Mar-2022	Dec-2021	Sep-2021
Available capital (amounts)						
1	Common Equity Tier 1 (CET1)	13,082,231	12,646,955	12,372,965	12,051,419	11,934,704
1a	Fully loaded ECL accounting model	13,034,678	12,599,402	12,325,412	11,980,090	11,863,375
2	Tier 1	13,082,231	12,646,955	12,372,965	12,051,419	11,934,704
2a	Fully loaded ECL accounting model Tier 1	13,034,678	12,599,402	12,325,412	11,980,090	11,863,375
3	Total capital	17,172,671	16,714,883	16,390,064	16,016,676	15,892,589
3a	Fully loaded ECL accounting model total capital	17,125,119	16,667,330	16,342,511	15,945,347	15,821,260
Total risk-weighted assets (RWA)						
4	Total risk-weighted assets (RWA)	96,057,630	94,666,619	90,145,127	85,483,995	84,848,002
Capital ratios						
5	Common Equity Tier 1 ratio (%)	13.62%	13.36%	13.73%	14.10%	14.07%
5a	Fully loaded ECL accounting model Common Equity Tier 1 (%)	13.57%	13.31%	13.67%	14.01%	13.98%
6	Tier 1 ratio (%)	13.62%	13.36%	13.73%	14.10%	14.07%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	13.57%	13.31%	13.67%	14.01%	13.98%
7	Total capital ratio (%)	17.88%	17.66%	18.18%	18.74%	18.73%
7a	Fully loaded ECL accounting model total capital ratio (%)	17.83%	17.61%	18.13%	18.65%	18.65%
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 (%)	11.12%	10.86%	11.23%	11.60%	11.57%
Basel III leverage ratio						
13	Total Basel III leverage ratio exposure measure	136,531,613	131,277,077	125,715,581	119,274,970	119,427,057
14	Basel III leverage ratio (%) (row 2 / row 13)	9.58%	9.63%	9.84%	10.10%	9.99%
14a	Fully loaded ECL accounting model Basel III leverage ratio (%) (row 2a / row13)	9.55%	9.60%	9.80%	10.04%	9.93%
Liquidity coverage ratio						
15	Total HQLA	20,313,734	19,622,007	19,269,362	19,417,882	19,634,182
16	Total net cash outflow	13,713,320	14,389,317	13,938,613	13,490,996	12,397,041
17	LCR ratio (%)	148.13%	136.37%	138.24%	143.93%	158.38%
Stable funding ratio						
18	Total available stable funding	88,807,248	86,560,407	82,589,288	81,314,843	80,931,094
19	Total required stable funding	81,560,302	79,460,589	75,384,886	71,498,307	70,053,548
20	NSFR ratio	108.89%	108.94%	109.56%	113.73%	115.53%

B.2 - Template OV1

Overview of RWA (SAR '000)

		a	b	c
		RWA		Minimum Capital Requirements
		Sep 2022	June 2022	Sep 2021
1	Credit risk (excluding counterparty credit risk) (CCR)	87,235,216	85,434,210	6,978,817
2	Of which standardised approach (SA)	87,235,216	85,434,210	6,978,817
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	1,090,046	1,042,948	87,204
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	235,821	825,281	18,866
21	Of which standardised approach (SA)	235,821	825,281	18,866
22	Of which internal model approaches (IMM)	-	-	-
23	Capital charge for switch between trading book and banking book	-	-	-
24	Operational risk	8,586,593	8,407,128	686,927
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)	96,057,630	94,666,619	7,684,610

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	127,020,148
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)	6,693,261
7	Other adjustments	2,818,204
8	Leverage ratio exposure measure	136,531,613

Template LR2

Leverage ratio common disclosure template (SAR '000)

		a	b
On-balance sheet exposures		Sep-2022	Jun-2022
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	129,838,352	124,144,504
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)	129,838,352	124,144,504
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	12,282,413	13,157,532
18	(Adjustments for conversion to credit equivalent amounts)	(5,589,152)	(6,024,959)
19	Off-balance sheet items (sum of rows 17 and 18)	6,693,261	7,132,573
Capital and total exposures			
20	Tier 1 capital	13,082,231	12,646,955
21	Total exposures (sum of rows 3, 11, 16 and 19)	136,531,613	131,277,077
Leverage ratio			
21	Basel III leverage ratio	9.58%	9.63%

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		20,313,734
Cash outflows			
2	Retail deposits and deposits from small business customers, of which:	44,333,284	4,433,328
3	Stable deposits	-	-
4	Less stable deposits	44,333,284	4,433,328
5	Unsecured wholesale funding, of which:		
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	-	-
7	Non-operational deposits (all counterparties)	32,288,937	14,074,477
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	614,446	72,236
14	Other contractual funding obligations	29,457,750	883,733
15	Other contingent funding obligations	15,430,107	308,602
16	TOTAL CASH OUTFLOWS		19,772,376
Cash inflows			
17	Secured lending (eg reverse repos)	-	-
18	Inflows from fully performing exposures	8,906,769	6,059,056
19	Other cash inflows	-	-
20	TOTAL CASH INFLOWS	8,906,769	6,059,056
Total adjusted value			
21	Total HQLA		20,313,734
22	Total net cash outflows		13,713,320
23	Liquidity Coverage Ratio (%)		148.13%

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