



Basel III Pillar 3 Quantitative Disclosures

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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
		T	T-1	T-2	T-3	T-4
		Sep-18	Jun-18	Mar-18	Dec-17	Sep-17
	Available capital (amounts)	10,663,633	10,415,445	10,416,742	10,282,079	10,253,201
1	Common Equity Tier 1 (CET1)	7,997,612	7,770,757	7,777,668	7,588,792	7,580,842
1a	Fully loaded ECL accounting model	7,997,612	7,770,757	7,777,668		
2	Tier 1	7,997,612	7,770,757	7,777,668	7,588,792	7,580,842
2a	Fully loaded ECL accounting model Tier 1	7,997,612	7,770,757	7,777,668		
3	Total capital	10,663,633	10,415,637	10,416,742	10,282,079	10,253,201
3a	Fully loaded ECL accounting model total capital	10,663,633	10,415,637	10,416,742		
	Risk-weighted assets (amounts)	58,868,117	57,620,495	57,356,626	55,462,872	53,788,686
4	Total risk-weighted assets (RWA)	58,868,117	57,620,495	57,356,626	55,462,872	53,788,686
5	Common Equity Tier 1 ratio (%)	13.59%	13.49%	13.56%	13.68%	14.09%
5a	Fully loaded ECL accounting model Common Equity Tier 1 (%)	13.59%	13.49%	13.56%		
6	Tier 1 ratio (%)	13.59%	13.49%	13.56%	13.68%	14.09%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	13.59%	13.49%	13.56%		
7	Total capital ratio (%)	18.11%	18.08%	18.16%	18.54%	19.06%
7a	Fully loaded ECL accounting model total capital ratio (%)	18.11%	18.08%	18.16%		
	Additional CET1 buffer requirements as a percentage of RWA					
8	Capital conservation buffer requirement (2.5% from 2019) (%)	1.88%	1.875%	1.875%	1.25%	1.25%
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)	1.875%	1.875%	1.875%	1.250%	1.250%
12	CET1 available after meeting the bank's minimum capital requirements (%)	11.71%	11.61%	11.69%	12.43%	12.84%
13	Total Basel III leverage ratio exposure measure	76,343,842	73,924,337	71,044,569	67,833,556	67,178,111
14	Basel III leverage ratio (%) (row 2 / row 13)	10.48%	10.51%	10.95%	11.19%	11.28%
14a	Fully loaded ECL accounting model Basel III leverage ratio (%) (row 2a / row13)	10.48%	10.51%	10.95%		
	Liquidity Coverage Ratio					
15	Total HQLA	9,374,607	9,064,385	9,388,210	8,486,113	8,363,152
16	Total net cash outflow	8,539,065	7,010,347	7,044,349	6,625,105	6,094,443
17	LCR ratio (%)	110%	129.30%	133.3%	128.1%	137.2%
	Net Stable Funding Ratio					
18	Total available stable funding	50,537,389	49,803,922	51,341,665	48,862,279	47,448,772
19	Total required stable funding	47,152,340	45,019,294	43,241,505	40,724,185	40,295,704
20	NSFR ratio	107%	110.63%	118.73%	119.98%	117.75%

B.2 - Template OV1

Overview of RWA (SAR '000)

		a	b	c
		RWA		Minimum Capital Requirements
		T Sep 18	T-1 June 18	T
1	Credit risk (excluding counterparty credit risk) (CCR)	53,281,645	51,590,371	4,262,532
2	Of which standardised approach (SA)	53,281,645	51,590,371	4,262,532
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	-	-	-
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	184,247	826,423	14,740
21	Of which standardised approach (SA)	184,247	826,423	14,740
22	Of which internal model approaches (IMM)	-	-	-
23	Capital charge for switch between trading book and banking book	-	-	-
24	Operational risk	5,402,225	5,203,702	432,178
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)	58,868,117	57,620,495	4,709,449

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	70,707,231
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 recognised 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)	3,868,872
7	Other adjustments	1,767,739
8	Leverage ratio exposure measure	76,343,842

Template LR2

Leverage ratio common disclosure template (SAR '000)

		a	b
		T	T-1
		Sep-18	Jun-18
On-balance sheet exposures			
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	72,474,970	70,026,485
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)	72,474,970	70,026,485
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	5,682,325	6,059,733
18	(Adjustments for conversion to credit equivalent amounts)	(1,813,454)	(2,161,881)
19	Off-balance sheet items (sum of rows 17 and 18)	3,868,872	3,897,852
Capital and total exposures			
20	Tier 1 capital	7,997,612	7,770,757
21	Total exposures (sum of rows 3, 11, 16 and 19)	76,343,842	73,924,337
Leverage ratio			
21	Basel III leverage ratio	10.48%	10.51%

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		9,374,607
Cash outflows			
2	Retail deposits and deposits from small business customers, of which:		
3	Stable deposits		
4	Less stable deposits	36,089,875	3,569,082
5	Unsecured wholesale funding, of which:		
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks		
7	Non-operational deposits (all counterparties)	21,636,332	11,309,600
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	1,085,563	107,383
14	Other contractual funding obligations	29,926	29,607
15	Other contingent funding obligations	7,040,678	139,256
16	TOTAL CASH OUTFLOWS		15,154,927
Cash inflows			
17	Secured lending (eg reverse repos)		-
18	Inflows from fully performing exposures	7,933,227	6,615,862
19	Other cash inflows		-
20	TOTAL CASH INFLOWS	7,933,227	6,615,862
		Total adjusted value	
21	Total HQLA		9,374,607
22	Total net cash outflows		8,539,065
23	Liquidity Coverage Ratio (%)		110%