



Pillar III Disclosures

Qualitative & Quantitative Disclosures

30-Sep-21

Topic	Table	Information Overview	Page No.
Overview of risk management and RWA	KM1	Key metrics (at consolidated group level)	3
	OV1	Overview of RWA	4
Leverage ratio	LR1	Summary comparison of accounting assets vs leverage ratio exposure measure (January 2014 standard)	5
	LR2	Leverage ratio common disclosure template (January 2014 standard)	6
Liquidity	LIQ1	Liquidity Coverage Ratio	7

Template KM1: Key metrics (at consolidated group level)

SAR,000		a	b	c	d	e
		Q3, 2021	Q2, 2021	Q1, 2021	Q4, 2020	Q3, 2020
Available capital (amounts)						
1	Common Equity Tier 1 (CET1)	12,545,339.89	12,686,992	12,520,916	12,159,294	12,630,024
1a	Fully loaded ECL accounting model	11,909,183.32	12,050,835	11,884,759	11,523,137	11,993,867
2	Tier 1	14,420,339.89	14,561,992	12,520,916	12,159,294	12,630,024
2a	Fully loaded accounting model Tier 1	13,784,183.32	13,925,835	11,884,759	11,523,137	11,993,867
3	Total capital	14,798,687.89	14,957,998	15,018,362	14,793,072	15,003,914
3a	Fully loaded ECL accounting model total capital	14,162,531.32	14,321,841	14,382,205	14,156,915	14,367,758
Risk-weighted assets (amounts)						
4	Total risk-weighted assets (RWA)	64,749,251.78	63,388,301	64,291,526	62,633,102	61,961,126
Risk-based capital ratios as a percentage of RWA						
5	Common Equity Tier 1 ratio (%)	19.38%	20.01%	19.48%	19.41%	20.38%
5a	Fully loaded ECL accounting model CET1 (%)	18.39%	19.01%	18.49%	18.40%	19.36%
6	Tier 1 ratio (%)	22.27%	22.97%	19.48%	19.41%	20.38%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	21.29%	21.97%	18.49%	18.40%	19.36%
7	Total capital ratio (%)	22.86%	23.60%	23.36%	23.62%	24.22%
7a	Fully loaded ECL accounting model total capital ratio (%)	21.87%	22.59%	22.37%	22.60%	23.19%
Basel III Leverage Ratio						
13	Total Basel III leverage ratio measure	104,430,297.92	101,404,098	100,058,889	98,277,808	97,349,863
14	Basel III leverage ratio (%) (row 2/row 13)	13.81%	14.36%	12.51%	12.37%	12.97%
14a	Fully loaded ECL accounting model Basel III leverage ratio (%) (row 2A/row 13)	13.20%	13.73%	11.88%	11.73%	12.32%
Liquidity Coverage Ratio						
15	Total HQLA	29,379,966.41	28,757,553	28,778,255	28,733,433	28,606,395
16	Total net cash outflow	15,759,568.13	16,983,221	16,271,186	16,821,092	17,958,494
17	LCR ratio (%)	186.43%	169.33%	176.87%	170.82%	159.29%
Net Stable Funding Ratio						
18	Total available stable funding	58,514,673.21	57,196,052	54,925,734	52,848,048	54,794,866
19	Total required stable funding	46,027,855.44	46,535,951	45,662,429	44,814,239	43,771,896
20	NSFR ratio (%)	127.13%	122.91%	120.29%	117.93%	125.18%

Template OV1: Overview of RWA

SAR,000		a	b	c
		RWA		Minimum capital requirements
		Q3 2021	Q2 2021	Q3 2021
1	Credit risk (excluding counterparty credit risk)	56,938,843	56,142,598	4,555,107
2	Of which: standardised approach (SA)	56,938,843	56,142,598	4,555,107
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 (CCR)	214,734	23,698	17,179
7	Of which: standardised approach for counterparty credit risk	214,734	23,698	17,179
8	Of which: Internal Model Method (IMM)	-	-	
9	Of which: other CCR	-	-	
10	Credit valuation adjustment (CVA)	157,824	56,873	12,626
11	Equity positions under the simple risk weight 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 the 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	-	-	
19	Of which: securitisation standardised approach (SEC-SA)	-	-	
20	Market risk	1,571,301	1,428,545	125,704
21	Of which: standardised approach (SA)	1,571,301	1,428,545	125,704
22	Of which: internal model approaches (IMA)	-	-	
23	Capital charge for switch between trading book and banking book	-	-	
24	Operational risk	5,866,549	5,736,587	469,324
25	Amounts below thresholds for deduction (subject to 250% risk weight)	-	-	
26	Floor adjustment	-	-	
27	Total (1+6+10+11+12+13+14+15+16+20+23+24+25+26)	64,749,252	63,388,301	5,179,940

Template LR1: Summary comparison of accounting assets vs leverage ratio exposure

SAR,000		a
1	Total consolidated assets as per published financial statements	117,446,068
2	Adjustments 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	(6,217,047)
5	Adjustment for securities financing transactions (ie repos and similar secured lending)	-
6	Adjustments for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	(7,183,692)
7	Other adjustments	384,969
8	Leverage ratio exposure measure	104,430,297

Template LR2: Leverage ratio common disclosure template

SAR,000		a	b
		Sep-21	Jun-21
On-balance sheet exposures			
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	98,962,715	96,298,359
2	(Asset amounts deducted in determining Basel III Tier 1 capital)		-
3	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of row 1 and 2)	98,962,715	96,298,359
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)	3,213	7,978
5	Add-on amounts for PFE associated with <i>all</i> derivatives transactions	257,772	60,343
6	Gross-up for derivatives collateral provide where deducted from the balance sheet assets pursuant to the operative accounting framework	-	-
7	(Deductions of receivable 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)	260,985	68,320
Securities financing transactions			
12	Gross SFT <i>assets</i> (with no recognition of netting), after adjusting for sale accounting transactions	0	0
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	0	0
14	CCR exposure for SFT assets	0	0
15	Agent transaction exposures	0	0
16	Total securities financing transaction exposures (sum of rows 12 to 15)	0	0
Other off-balance sheet exposures			
17	Off-balance sheet exposure at gross notional amount	12,390,290	12,954,265
18	(Adjustments for conversion to credit equivalent amounts)	(7,183,692)	(7,916,846)
19	Off-balance sheet items (sum of rows 17 and 18)	5,206,598	5,037,418
Capital and total exposures			
20	Tier 1 capital	14,420,340	14,561,992
21	Total exposures (sum of rows 3, 11, 16 and 19)	104,430,297	101,404,098
Leverage ratio			
22	Basel III leverage ratio	13.81%	14.36%

Liquidity

Template LIQ1: Liquidity Coverage Ratio (LCR)

	a	b
	Total unweighted value (average)	Total weighted value (average)
High-quality liquid assets		
1 Total HQLA		29,379,966
Cash outflows		
2 Retail deposits and deposits from small business customers, of which:	-	-
3 Stable deposits	-	-
4 Less stable deposits	23,643,345	2,364,334
5 Unsecured wholesale funding, of which:	-	-
6 Operational deposits (all counterparties) and deposits in networks of cooperative banks	-	-
7 Non-operational deposits (all counterparties)	27,123,561	16,627,248
8 Unsecured debt	-	-
9 Secured wholesale funding		-
10 Additional requirements, of which:	-	-
11 Outflows related to derivative exposures and other collateral requirements	41,034	41,034
12 Outflows related to loss of funding of debt products	-	-
13 Credit and liquidity facilities	528,599	52,860
14 Other contractual funding obligations	-	-
15 Other contingent funding obligations	12,542,712	322,097
16 TOTAL CASH OUTFLOWS		19,407,573
Cash inflows		
17 Secured lending (eg reverse repo)	-	-
18 Inflows from fully performing exposures	6,750,914	3,648,005
19 Other cash inflows	-	-
20 TOTAL CASH INFLOWS	6,750,914	3,648,005
	-	Total adjusted value
21 Total HQLA		29,379,966
22 Total net cash outflows		15,759,568
23 Liquidity coverage ratio (%)		186.43%

Instructions & Definitions: See pages 59 & 60 of Basel's Pillar 3 disclosure requirements - consolidated and enhanced framework - March 2017