



Pillar III Disclosures

Qualitative & Quantitative Disclosures

30-Sep-20

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Template OV1: Overview of RWA

SAR,000		a	b	c
		RWA		Minimum capital requirements
		Q3 2020	Q2 2020	Q3 2020
1	Credit risk (excluding counterparty credit risk)	54,265,194	54,248,987	4,341,216
2	Of which: standardised approach (SA)	54,265,194	54,248,987	4,341,216
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)	106,483	206,363	8,519
7	Of which: standardised approach for counterparty credit risk	106,483	206,363	8,519
8	Of which: Internal Model Method (IMM)			
9	Of which: other CCR			
10	Credit valuation adjustment (CVA)			
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	2,288,660	1,505,973	183,093
21	Of which: standardised approach (SA)	2,288,660	1,505,973	183,093
22	Of which: internal model approaches (IMA)			
23	Capital charge for switch between trading book and banking book			
24	Operational risk	5,300,789	5,218,742	424,063
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)	61,961,126	61,180,065	4,956,890

Template KM1: Key metrics (at consolidated group level)

SAR,000		a	b	c	d	e
		Q3, 2020	Q2, 2020	Q1, 2020	Q4 2019	Q3 2019
Available capital (amounts)						
1	Common Equity Tier 1 (CET1)	12,630,024	12,464,638	12,528,092	12,081,623	11,818,007
1a	Fully loaded ECL accounting model	12,630,024	12,464,638	12,528,092	11,699,930	11,436,313
2	Tier 1	12,630,024	12,464,638	12,528,092	12,081,623	11,818,007
2a	Fully loaded accounting model Tier 1	12,630,024	12,464,638	12,528,092	11,699,930	11,436,313
3	Total capital	15,003,914	14,819,744	14,869,598	14,382,322	14,168,908
3a	Fully loaded ECL accounting model total capital	15,003,914	14,819,744	14,869,598	13,965,497	13,752,082
Risk-weighted assets (amounts)						
4	Total risk-weighted assets (RWA)	61,961,126	61,180,065	60,782,792	58,411,838	54,446,574
Risk-based capital ratios as a percentage of RWA						
5	Common Equity Tier 1 ratio (%)	20.38%	20.37%	20.61%	20.68%	21.71%
5a	Fully loaded ECL accounting model CET1 (%)	20.38%	20.37%	20.61%	20.03%	21.00%
6	Tier 1 ratio (%)	20.38%	20.37%	20.61%	20.68%	21.71%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	20.38%	20.37%	20.61%	20.03%	21.00%
7	Total capital ratio (%)	24.22%	24.22%	24.46%	24.62%	26.02%
7a	Fully loaded ECL accounting model total capital ratio (%)	24.22%	24.22%	24.46%	23.91%	25.26%
Basel III Leverage Ratio						
13	Total Basel III leverage ratio measure	97,349,863	97,100,241	94,797,116	91,804,172	86,005,095
14	Basel III leverage ratio (%) (row 2/row 13)	12.97%	12.84%	13.22%	13.16%	13.74%
14a	Fully loaded ECL accounting model Basel III leverage ratio (%) (row 2A/row 13)	12.97%	12.84%	13.22%	12.74%	13.30%
Liquidity Coverage Ratio						
15	Total HQLA	28,606,395	28,177,142	28,925,479.5	28,438,737.8	26,780,960.5
16	Total net cash outflow	17,958,494	17,800,507	17,460,341.6	15,785,670.7	14,321,868.2
17	LCR ratio (%)	159.29%	158.29%	165.66%	180.16%	186.99%
Net Stable Funding Ratio						
18	Total available stable funding	54,794,866	52,872,656	53,074,148	52,173,307	48,457,284
19	Total required stable funding	43,771,896	43,919,481	39,991,441	38,690,191	35,613,908
20	NSFR ratio (%)	125.18%	120.39%	132.71%	134.85%	136.06%

Template CC1: Composition of regulatory capital

	a
	Amounts
SAR,000	
Common Equity Tier 1 capital: instruments and reserves	
1 Directly issued qualifying common share (and equivalent for non-joint stock companies) capital plus related stock surplus	8,200,000
2 Retained earnings	1,670,169
3 Accumulated other comprehensive income (and other reserves)	2,567,961
4 <i>Directly issued capital subject to phase-out from CET1 (only applicable to non-joint stock companies)</i>	-
5 Common share capital issued by third parties (amount allowed in group CET1)	-
6 Common Equity Tier 1 capital before regulatory deductions	12,438,130
Common Equity Tier 1 capital regulatory adjustments	
7 Prudent valuation adjustments	
8 Goodwill (net of related tax liability)	
9 Other intangibles other than mortgage servicing rights (net of related tax liability)	
10 Deferred tax assets that rely on future profitability, excluding those arising from temporary differences (net of related tax liability)	
11 Cash flow hedge reserve	191,894
12 Shortfall of provisions to expected losses	
13 Securitisation gain on sale (as set out in paragraph 36 of Basel III securitisation framework)	
14 Gains and losses due to changes in own credit risk on fair valued liabilities	
15 Defined benefit pension fund net assets	
16 Investments in own shares (if not already subtracted from paid-in capital on reported balance sheet)	
17 Reciprocal cross-holdings in common equity	
18 Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)	
19 Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	
20 Mortgage servicing rights (amount above 10% threshold)	
21 Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	
22 Amount exceeding 15% threshold	
23 Of which: significant investments in the common stock of financials	
24 Of which: mortgage servicing rights	
25 Of which: deferred tax assets arising from temporary differences	
26 National specific regulatory adjustments	
27 Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	
28 Total regulatory adjustments to Common Equity Tier 1	191,894
29 Common Equity Tier 1 capital (CET1)	12,630,024
Additional Tier 1 capital: instruments	
30 Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	
31 Of which: classified as equity under applicable accounting standards	
32 Of which: classified as liabilities under applicable accounting standards	
33 <i>Directly issued capital instruments subject to phase-out from additional Tier 1</i>	
34 Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in AT1)	
35 Of which: instruments issued by subsidiaries subject to phase-out	
36 Additional Tier 1 capital before regulatory adjustments	
Additional Tier 1 capital: regulatory adjustments	
37 Investments in own additional Tier 1 instruments	
38 Reciprocal cross-holdings in additional Tier 1 instruments	
39 Investments in capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation	
40 Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation	
41 National specific regulatory adjustments	
42 Regulatory adjustments applied to additional Tier 1 due to insufficient Tier 2 to cover deductions	
43 Total regulatory adjustments to additional Tier 1 capital	
44 Additional Tier 1 capital (AT1)	
45 Tier 1 capital (T1= CET1 + AT1)	12,630,024
Tier 2 capital: instruments and provisions	
46 Directly issued qualifying Tier 2 instruments plus related stock surplus	2,000,000
47 <i>Directly issued capital instruments subject to phase-out from Tier 2</i>	
48 Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	
49 Of which: instruments issued by subsidiaries subject to phase-out	
50 Provisions	373,890
51 Tier 2 capital before regulatory adjustments	2,373,890
Tier 2 capital: regulatory adjustments	
52 Investments in own Tier 2 instruments	
53 Reciprocal cross-holdings in Tier 2 instruments and other TLAC liabilities	
54 Investments in capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)	
54a Investments in the other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation and where the bank does not own more than 10% of the issued common share capital of the entity: amount previously designated for the 5% threshold but that no longer meets the conditions (for G-SIBs only)	
55 Significant investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	
56 National specific regulatory adjustments	
57 Total regulatory adjustments to Tier 2 capital	
58 Tier 2 capital (T2)	2,373,890.42
59 Total regulatory capital (TC = T1 + T2)	15,003,914.48
60 Total risk-weighted assets	61,961,126
Capital ratios and buffers	
61 Common Equity Tier 1 (as a percentage of risk-weighted assets)	20.38%
62 Tier 1 (as a percentage of risk-weighted assets)	20.38%
63 Total capital (as a percentage of risk-weighted assets)	24.22%
64 Institution specific buffer requirement (capital conservation buffer plus countercyclical buffer requirements plus higher loss absorbency requirement, expressed as a percentage of risk-weighted assets)	
65 Of which: capital conservation buffer requirement	
66 Of which: bank-specific countercyclical buffer requirement	
67 Of which: higher loss absorbency requirement	
68 Common Equity Tier 1 (as a percentage of risk-weighted assets) available after meeting the bank's minimum capital requirement.	
National minima (if different from Basel III)	
69 National Common Equity Tier 1 minimum ratio (if different from Basel III minimum)	
70 National Tier 1 minimum ratio (if different from Basel III minimum)	
71 National total capital minimum (if different from Basel III minimum)	
Amounts below the thresholds for deduction (before risk weighting)	
72 Non-significant investments in the capital and other TLAC liabilities of other financial entities	
73 Significant investments in common stock of financial entities	
74 Mortgage servicing rights (net of related tax liability)	
75 Deferred tax assets arising from temporary differences (net of related tax liability)	
Applicable caps on the inclusion of provisions in Tier 2	
76 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	
77 Cap on inclusion of provisions in Tier 2 under standardised approach	
78 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	
79 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	
Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022)	
80 Current cap on CET1 instruments subject to phase-out arrangements	
81 Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	
82 Current cap on AT1 instruments subject to phase-out arrangements	
83 Amount excluded from AT1 due to cap (excess after redemptions and maturities)	
84 Current cap on T2 instruments subject to phase-out arrangements	
85 Amount excluded from T2 due to cap (excess after redemptions and maturities)	

Template CC2: Reconciliation of regulatory capital to balance sheet

SAR,000	a		b	
	Balance sheet as in published financial statements		Under regulatory scope of consolidation	
	As at period-end		As at period-end	
Assets				
Cash and balances with SAMA		4,926,100		4,926,100
Due from banks and other financial institutions		306,603		306,603
Investments		30,093,831		30,093,831
Derivatives		141,883		141,883
Loans and advances, net		54,137,941		54,137,941
Investment in associate		161,453		161,453
Other real estate, net		472,853		472,853
Property and equipment, net		1,089,358		1,089,358
Other assets		580,761		580,761
Total assets		91,910,783		91,910,783
Liabilities				
Due to banks and other financial institutions		12,667,171		12,667,171
Customers' deposits		62,976,387		62,976,387
Derivatives		346,757		346,757
Subordinated debt		2,020,503		2,020,503
Other liabilities		2,097,991		2,097,991
Total liabilities		80,108,809		80,108,809
Shareholders' equity				
Share capital		8,200,000		8,200,000
Statutory reserve		2,657,316		2,657,316
General reserve		68,000		68,000
Other reserves		(157,355)		(157,355)
Retained earnings		1,034,013		1,034,013
Proposed Dividend		-		-
Total shareholders' equity		11,801,974		11,801,974

Template LR1: Summary comparison of accounting assets vs leverage ratio exposure (January 2014 standard)

SAR,000		a
1	Total consolidated assets as per published financial statements	107,284,613
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	(5,370,750)
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)	(4,922,192)
7	Other adjustments	358,192
8	Leverage ratio exposure measure	97,349,863

Template LR2: Leverage ratio common disclosure template (January 2014 standard)

SAR,000		a	b
		Sep-20	Jun-20
On-balance sheet exposures			
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	92,268,975	92,171,758
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)	92,268,975	92,171,758
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)	128,236	162,701
5	Add-on amounts for PFE associated with <i>all</i> derivatives transactions	120,001	235,575
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)	248,236	398,276
Securities financing transactions			
12	Gross SFT <i>assets</i> (with no recognition of netting), after adjusting for sale accounting transactions	0	-
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	0	-
14	CCR exposure for SFT assets	0	-
15	Agent transaction exposures	0	-
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	9,754,843	9,501,583
18	(Adjustments for conversion to credit equivalent amounts)	(4,922,192)	(4,971,376)
19	Off-balance sheet items (sum of rows 17 and 18)	4,832,651	4,530,207
Capital and total exposures			
20	Tier 1 capital	12,630,024	12,464,638
21	Total exposures (sum of rows 3, 11, 16 and 19)	97,349,863	97,100,240
Leverage ratio			
22	Basel III leverage ratio	12.97%	12.84%

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		28,606,395
Cash outflows			
2	Retail deposits and deposits from small business customers, of which:	-	-
3	Stable deposits	-	-
4	Less stable deposits	19,780,878	1,978,088
5	Unsecured wholesale funding, of which:	-	-
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	-	-
7	Non-operational deposits (all counterparties)	29,993,886	18,718,557
8	Unsecured debt	-	-
9	Secured wholesale funding		-
10	Additional requirements, of which:	-	-
11	Outflows related to derivative exposures and other collateral requirements	42,295	42,295
12	Outflows related to loss of funding of debt products	-	-
13	Credit and liquidity facilities	154,322	15,432
14	Other contractual funding obligations	-	-
15	Other contingent funding obligations	9,453,752	232,879
16	TOTAL CASH OUTFLOWS		20,987,251
Cash inflows			
17	Secured lending (eg reverse repo)	-	-
18	Inflows from fully performing exposures	4,707,212	2,353,606
19	Other cash inflows	675,151	675,151
20	TOTAL CASH INFLOWS	5,382,363	3,028,757
		-	Total adjusted value
21	Total HQLA		28,606,395
22	Total net cash outflows		17,958,494
23	Liquidity coverage ratio (%)		159.3%