

Basel III Pillar 3 Disclosures

QUALITATIVE & QUANTITATIVE DISCLOSURES

Q3 2022

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Template KM1: Key metrics (at consolidated group level)

SAR,000		a	b	c	d	e
		Q3, 2022	Q2, 2022	Q1, 2022	Q4, 2021	Q3, 2021
Available capital (amounts)						
1	Common Equity Tier 1 (CET1)	12,163,674	12,448,967	12,504,578	12,763,118	12,545,340
1a	Fully loaded ECL accounting model	11,739,569	12,024,863	11,868,422	12,126,962	11,909,183
2	Tier 1	14,038,674	14,323,967	14,379,578	14,638,118	14,420,340
2a	Fully loaded accounting model Tier 1	13,614,569	13,899,863	13,743,422	14,001,962	13,784,183
3	Total capital	16,538,406	16,717,023	16,777,570	17,023,088	14,798,688
3a	Fully loaded ECL accounting model total capital	16,114,301	16,292,919	16,141,414	16,386,932	14,162,531
Risk-weighted assets (amounts)						
4	Total risk-weighted assets (RWA)	78,975,870	80,405,537	71,649,324	69,742,050	64,749,252
Risk-based capital ratios as a percentage of RWA						
5	Common Equity Tier 1 ratio (%)	15.40%	15.48%	17.45%	18.30%	19.38%
5a	Fully loaded ECL accounting model CET1 (%)	14.86%	14.96%	16.56%	17.39%	18.39%
6	Tier 1 ratio (%)	17.78%	17.81%	20.07%	20.99%	22.27%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	17.24%	17.29%	19.18%	20.08%	21.29%
7	Total capital ratio (%)	20.94%	20.79%	23.42%	24.41%	22.86%
7a	Fully loaded ECL accounting model total capital ratio (%)	20.40%	20.26%	22.53%	23.50%	21.87%
Basel III Leverage Ratio						
13	Total Basel III leverage ratio measure	118,983,723	122,449,468	111,164,125	110,024,057	104,430,298
14	Basel III leverage ratio (%) (row 2/row 13)	11.80%	11.70%	12.94%	13.30%	13.81%
14a	Fully loaded ECL accounting model Basel III leverage ratio (%) (row 2A/row 13)	11.44%	11.35%	12.36%	12.73%	13.20%
Liquidity Coverage Ratio						
15	Total HQLA	31,362,828	30,347,632	28,702,539	30,428,445	29,379,966
16	Total net cash outflow	18,078,086	17,150,349	17,723,096	19,092,582	15,759,568
17	LCR ratio (%)	173.49%	176.95%	161.95%	159.37%	186.43%
Net Stable Funding Ratio						
18	Total available stable funding	64,822,530	67,259,858	62,574,550	64,135,816	58,514,673
19	Total required stable funding	50,739,192	51,175,023	50,060,842	48,290,773	46,027,855
20	NSFR ratio (%)	127.76%	131.43%	125.00%	132.81%	127.13%

Template OV1 Overview of RWA

SAR,000		a	b	c
		RWA		Minimum capital requirements
		Q3 2022	Q2 2022	Q3 2022
1	Credit risk (excluding counterparty credit risk)	68,871,003	70,659,605	5,509,680
2	Of which: standardised approach (SA)	68,871,003	70,659,605	5,509,680
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)	254,346	111,936	20,348
7	Of which: standardised approach for counterparty credit risk	254,346	111,936	20,348
8	Of which: Internal Model Method (IMM)	-	-	
9	Of which: other CCR	-	-	
10	Credit valuation adjustment (CVA)	710,497	282,800	56,840
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	2,824,937	3,129,933	225,995
21	Of which: standardised approach (SA)	2,824,937	3,129,933	225,995
22	Of which: internal model approaches (IMA)	-	-	
23	Capital charge for switch between trading book and banking book	-	-	
24	Operational risk	6,315,087	6,221,262	505,207
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)	78,975,870	80,405,537	6,318,070

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

SAR,000		a
1	Total consolidated assets as per published financial statements	141,601,500
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	(14,677,434)
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)	(8,462,219)
7	Other adjustments	521,876
8	Leverage ratio exposure measure	118,983,723

Template LR2: Leverage ratio common disclosure template

SAR,000		a	b
		Sep-22	Jun-22
On-balance sheet exposures			
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	110,862,415	115,120,540
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)	110,862,415	115,120,540
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)	187,722	68,684
5	Add-on amounts for PFE associated with <i>all</i> derivatives transactions	533,683	266,006
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)	721,405	334,689
Securities financing transactions			
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	15,862,122	18,114,594
18	(Adjustments for conversion to credit equivalent amounts)	(8,462,219)	(11,120,355)
19	Off-balance sheet items (sum of rows 17 and 18)	7,399,903	6,994,239
Capital and total exposures			
20	Tier 1 capital	14,038,674	14,323,967
21	Total exposures (sum of rows 3, 11, 16 and 19)	118,983,723	122,449,468
Leverage ratio			
22	Basel III leverage ratio	11.80%	11.70%

Template LIQ1: Liquidity Coverage Ratio (LCR)

	a	b
	Total unweighted value (average)	Total weighted value (average)
High-quality liquid assets		
1 Total HQLA		31,362,828
Cash outflows		
2 Retail deposits and deposits from small business customers, of which:	-	-
3 Stable deposits	-	-
4 Less stable deposits	23,145,031	2,314,503
5 Unsecured wholesale funding, of which:	-	-
6 Operational deposits (all counterparties) and deposits in networks of cooperative banks	-	-
7 Non-operational deposits (all counterparties)	37,112,486	20,550,352
8 Unsecured debt	-	-
9 Secured wholesale funding		-
10 Additional requirements, of which:	-	-
11 Outflows related to derivative exposures and other collateral requirements	41,060	41,060
12 Outflows related to loss of funding of debt products	-	-
13 Credit and liquidity facilities	934,274	93,427
14 Other contractual funding obligations	-	-
15 Other contingent funding obligations	13,812,990	346,113
16 TOTAL CASH OUTFLOWS		23,345,455
Cash inflows		
17 Secured lending (eg reverse repo)	-	-
18 Inflows from fully performing exposures	8,941,466	5,267,370
19 Other cash inflows	-	-
20 TOTAL CASH INFLOWS	8,941,466	5,267,370
	-	Total adjusted value
21 Total HQLA		31,362,828
22 Total net cash outflows		18,078,086
23 Liquidity coverage ratio (%)		173%