



Pillar III Disclosures

Qualitative & Quantitative Disclosures

30-Sep-19

Topic	Table	Information Overview
Overview of risk management, key prudential metrics and RWA	KM1	Key metrics (at consolidated group level)
	OV1	Overview of RWA
Leverage ratio	LR1	Summary comparison of accounting assets vs leverage ratio exposure measure (January 2014 standard)
	LR2	Leverage ratio common disclosure template (January 2014 standard)
Liquidity	LIQ1	Liquidity Coverage Ratio

Template OV1: Overview of RWA

		a	b	c
		Q3 2019	Q2 2019	Q1 2019
Available capital (amounts) SAR,000				
1	Common Equity Tier 1 (CET1)	11,818,007	11,799,899	11,957,539
1a	Fully loaded ECL accounting model (Without 5 year transitional impact in Tier 1)	11,436,313	11,418,205	11,575,845
2	Tier 1	11,818,007	11,799,899	11,957,539
2a	Fully loaded accounting model Tier 1 (Without 5 year transitional impact in Tier 1)	11,436,313	11,418,205	11,575,845
3	Total capital	14,168,908	14,140,235	14,311,961
3a	Fully loaded ECL accounting model total capital (Without 5 year transitional impact in Tier 1)	13,752,082	13,723,409	13,895,135
Risk-weighted assets (amounts)				
4	Total risk-weighted assets (RWA)	54,446,574	53,862,354	52,811,326
Risk-based capital ratios as a percentage of RWA				
5	Common Equity Tier 1 ratio (%)	21.71%	21.91%	22.64%
5a	Fully loaded ECL accounting model CET1 (%)	21.00%	21.20%	21.92%
6	Tier 1 ratio (%)	21.71%	21.91%	22.64%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	21.00%	21.20%	21.92%
7	Total capital ratio (%)	26.02%	26.25%	27.10%
7a	Fully loaded ECL accounting model total capital ratio (%)	25.26%	25.48%	26.31%
Basel III Leverage Ratio				
8	Total Basel III leverage ratio measure	86,005,095	82,393,416	79,355,222
9	Basel III leverage ratio (%) (row 2/row 13)	13.74%	14.32%	15.07%
9a	Fully loaded ECL accounting model Basel III leverage ratio (%) (row 2A/row 13)	13.30%	13.86%	14.59%
Liquidity Coverage Ratio				
10	Total HQLA	26,780,961	25,515,191	25,538,180
12	LCR ratio (%)	186.99%	196.88%	200.81%
Net Stable Funding Ratio				
13	Total available stable funding	48,457,284	47,479,917	47,758,237
14	Total required stable funding	35,613,908	35,008,159	33,468,042
15	NSFR ratio (%)	136.06%	135.63%	142.70%

Template OV1: Overview of RWA

		a	b	c
		RWA		Minimum capital requirements
		Q3 2019	Q2 2019	Q3 2019
1	Credit risk (excluding counterparty credit risk)	47,663,684	47,524,189	3,813,095
2	Of which: standardised approach (SA)	47,663,684	47,524,189	3,813,095
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)	275,820	264,589	22,066
7	Of which: standardised approach for counterparty credit risk	275,820	264,589	22,066
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	1,557,665	1,222,529	124,613
21	Of which: standardised approach (SA)	1,557,665	1,222,529	124,613
22	Of which: internal model approaches (IMA)			
23	Capital charge for switch between trading book and banking book			
24	Operational risk	4,949,404	4,851,047	395,952
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)	54,446,574	53,862,354	4,355,726

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

	a
1 Total consolidated assets as per published financial statements	99,090,972
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	(6,364,505)
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)	(7,037,143)
7 Other adjustments	315,770
8 Leverage ratio exposure measure	86,005,095

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

		a	b
		Sep, 2019	June, 2019
On-balance sheet exposures			
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	80,930,261	77,319,986
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)	80,930,261	77,319,986
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)	107,567	73,887
5	Add-on amounts for PFE associated with <i>all</i> derivatives transactions	353,482	358,265
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)	461,049	432,152
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	11,650,928	11,704,641
18	(Adjustments for conversion to credit equivalent amounts)	(7,037,143)	(7,063,364)
19	Off-balance sheet items (sum of rows 17 and 18)	4,613,785	4,641,277
Capital and total exposures			
20	Tier 1 capital	11,818,007	11,799,899
21	Total exposures (sum of rows 3, 11, 16 and 19)	86,005,094	82,393,416
Leverage ratio			
22	Basel III leverage ratio	13.74%	14.32%

Template LIQ1: Liquidity Coverage Ratio (LCR)

	a	b
	Total unweighted value (average)	Total weighted value (average)
High-quality liquid assets		
1 Total HQLA		26,780,961
Cash outflows		
2 Retail deposits and deposits from small business customers, of which:		
3 Stable deposits	17,173,508	1,717,351
4 Less stable deposits		
5 Unsecured wholesale funding, of which:		
6 Operational deposits (all counterparties) and deposits in networks of cooperative banks		
7 Non-operational deposits (all counterparties)	23,402,249	14,573,602
8 Unsecured debt		
9 Secured wholesale funding		-
10 Additional requirements, of which:		
11 Outflows related to derivative exposures and other collateral requirements	38,529	38,529
12 Outflows related to loss of funding of debt products		
13 Credit and liquidity facilities	150,000	15,000
14 Other contractual funding obligations		
15 Other contingent funding obligations	11,690,182	301,271
16 TOTAL CASH OUTFLOWS		16,645,753
Cash inflows		
17 Secured lending (eg reverse repo)		
18 Inflows from fully performing exposures	3,657,456	1,828,728
19 Other cash inflows	495,157	495,157
20 TOTAL CASH INFLOWS	4,152,613	2,323,885
21 Total HQLA		26,780,961
22 Total net cash outflows		14,321,868
23 Liquidity coverage ratio (%)		187%