



Pillar III Disclosures

Qualitative & Quantitative Disclosures

31-Mar-20



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 KM1: Overview of RWA

SAR,000		a	b	c	d	e
		Q1 2020	Q4 2019	Q3 2019	Q2 2019	Q1 2019
Available capital (amounts)						
1	Common Equity Tier 1 (CET1)	12,528,092	12,081,623	11,818,007	11,799,899	11,957,539
1a	Fully loaded ECL accounting model (Without 5 year transitional impact in Tier 1)	12,528,092	11,699,930	11,436,313	11,418,205	11,575,845
2	Tier 1	12,528,092	12,081,623	11,818,007	11,799,899	11,957,539
2a	Fully loaded accounting model Tier 1 (Without 5 year transitional impact in Tier 1)	12,528,092	11,699,930	11,436,313	11,418,205	11,575,845
3	Total capital	14,869,598	14,382,322	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)	14,869,598	13,965,497	13,752,082	13,723,409	13,895,135
Risk-weighted assets (amounts)						
4	Total risk-weighted assets (RWA)	60,782,792	58,411,838	54,446,574	53,862,354	52,811,326
Risk-based capital ratios as a percentage of RWA						
5	Common Equity Tier 1 ratio (%)	20.61%	20.68%	21.71%	21.91%	22.64%
5a	Fully loaded ECL accounting model CET1 (%)	20.61%	20.03%	21.00%	21.20%	21.92%
6	Tier 1 ratio (%)	20.61%	20.68%	21.71%	21.91%	22.64%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	20.61%	20.03%	21.00%	21.20%	21.92%
7	Total capital ratio (%)	24.46%	24.62%	26.02%	26.25%	27.10%
7a	Fully loaded ECL accounting model total capital ratio (%)	24.46%	23.91%	25.26%	25.48%	26.31%
Basel III Leverage Ratio						
8	Total Basel III leverage ratio measure	94,797,116	91,804,172	86,005,095	82,393,416	79,355,222
9	Basel III leverage ratio (%) (row 2/row 13)	13.22%	13.16%	13.74%	14.32%	15.07%
9a	Fully loaded ECL accounting model Basel III leverage ratio (%) (row 2A/row 13)	13.22%	12.74%	13.30%	13.86%	14.59%
Liquidity Coverage Ratio						
10	Total HQLA	28,925	28,438,738	26,780,961	25,515,191	25,538,180
11	Total net cash outflow	17,460	15,785,671	14,321,868	12,960,052	12,717,799
12	LCR ratio (%)	165.66%	180.16%	186.99%	196.88%	200.81%
Net Stable Funding Ratio						
13	Total available stable funding	53,074	52,173,307	48,457,284	47,479,917	47,758,237
14	Total required stable funding	39,991	38,690,191	35,613,908	35,008,159	33,468,042
15	NSFR ratio (%)	132.71%	134.85%	136.06%	135.63%	142.70%

Template OV1: Overview of RWA

SAR,000		a	b	c
		RWA		Minimum capital requirements
		Q1 2020	Q4 2019	Q1 2020
1	Credit risk (excluding counterparty credit risk)	53,970,938	51,442,506	4,317,675
2	Of which: standardised approach (SA)	53,970,938	51,442,506	4,317,675
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)	231,601	232,561	18,528
7	Of which: standardised approach for counterparty credit risk	231,601	232,561	18,528
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	1,434,444	1,677,030	114,756
21	Of which: standardised approach (SA)	1,434,444	1,677,030	114,756
22	Of which: internal model approaches (IMA)			
23	Capital charge for switch between trading book and banking book			
24	Operational risk	5,145,809	5,059,741	411,665
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)	60,782,792	58,411,838	4,862,623

Leverage ratio

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	106,025,684
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	(6,202,513)
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)	(5,314,863)
7	Other adjustments	288,808
8	Leverage ratio exposure measure	94,797,116

Leverage ratio

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

SAR,000		a	b
		Mar-20	Dec-19
On-balance sheet exposures			
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	90,022,411	86,809,911
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)	90,022,411	86,809,911
Derivative exposures			
4	Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	126,780	78,676
5	Add-on amounts for PFE associated with all derivatives transactions	277,274	304,674
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)	404,053	383,350
Securities financing transactions			
12	Gross SFT assets (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	9,685,690	11,600,696
18	(Adjustments for conversion to credit equivalent amounts)	(5,314,863)	(6,989,786)
19	Off-balance sheet items (sum of rows 17 and 18)	4,370,828	4,610,910
Capital and total exposures			
20	Tier 1 capital	12,528,092	12,081,623
21	Total exposures (sum of rows 3, 11, 16 and 19)	94,797,292	91,804,172
Leverage ratio			
22	Basel III leverage ratio	13.22%	13.16%

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		28,925,480
Cash outflows			
2	Retail deposits and deposits from small business customers, of which:		
3	Stable deposits	18,981,988	1,898,199
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)	28,580,266	18,713,201
8	Unsecured debt		
9	Secured wholesale funding		-
10	Additional requirements, of which:		
11	Outflows related to derivative exposures and other collateral requirements	40,257	40,257
12	Outflows related to loss of funding of debt products		
13	Credit and liquidity facilities	277,065	27,707
14	Other contractual funding obligations	-	-
15	Other contingent funding obligations	9,793,117	244,471
16	TOTAL CASH OUTFLOWS		20,923,834
Cash inflows			
17	Secured lending (eg reverse repo)	-	-
18	Inflows from fully performing exposures	5,282,287	2,641,143
19	Other cash inflows	822,349	822,349
20	TOTAL CASH INFLOWS	6,104,636	3,463,492
21	Total HQLA		28,925,480
22	Total net cash outflows		17,460,342
23	Liquidity coverage ratio (%)		166%