



SAUDI BRITISH BANK

Basel III Pillar 3

As at 30th June 2020

TABLE OF CONTENTS

Tables and templates		Page
Overview of risk management, key prudential metrics and RWA	KM1 – Key metrics (at consolidated group level)	3
	OV1 – Overview of RWA	4
Composition of capital and TLAC	CC1 – Composition of regulatory capital	5
	CC2 – Reconciliation of regulatory capital to balance sheet	7
Macroprudential supervisory measures	CCyB1 – Geographical distribution of credit exposures used in the countercyclical buffer	8
Leverage ratio	LR1 – Summary comparison of accounting assets vs leverage ratio exposure measure	9
	LR2 – Leverage ratio common disclosure template	10
Liquidity	LIQ1 – Liquidity Coverage Ratio (LCR)	11
	LIQ2 – Net Stable Funding Ratio (NSFR)	12
Credit risk	CR1 – Credit quality of assets	13
	CR2 – Changes in stock of defaulted loans and debt securities	14
	CR3 – Credit risk mitigation techniques – overview	15
	CR4 – Standardised approach – credit risk exposure and Credit Risk Mitigation (CRM) effects	16
	CR5 – Standardised approach – exposures by asset classes and risk weights	17
Counterparty credit risk	CCR1 – Analysis of counterparty credit risk (CCR) exposure by approach	18
	CCR2 – Credit valuation adjustment (CVA) capital charge	19
	CCR3 – Standardised approach of CCR exposures by regulatory portfolio and risk weights	20
	CCR5 - Composition of Collateral for CCR Exposure	21
	CCR8 - Exposures to central counterparties	22
Market risk	MR1 – Market risk under standardised approach	23

KM1: Key metrics (at consolidated group level) (Figures in SAR 000's)

		a	b	c	d	e
		Jun'20	Mar'20	Dec'19	Sep'19	Jun'19
Available capital (amounts)			Restated	Restated	Restated	Restated
1	Common Equity Tier 1 (CET1)	39,614,996	39,198,115	38,450,069	37,515,445	37,761,956
1a	Fully loaded ECL accounting model	37,528,862	37,555,337	37,643,047	36,440,163	36,670,356
2	Tier 1	39,614,996	39,198,115	38,450,069	37,515,445	37,761,956
2a	Fully loaded ECL accounting model Tier 1	37,528,862	37,555,337	37,643,047	36,440,163	36,670,356
3	Total capital	40,946,345	41,909,196	41,269,282	40,332,734	40,733,376
3a	Fully loaded ECL accounting model total capital	38,860,211	40,266,419	40,462,260	39,257,452	39,641,775
Risk-weighted assets (amounts)			Restated	Restated	Restated	Restated
4	Total risk-weighted assets (RWA)	219,311,596	227,952,054	226,214,175	223,483,310	232,600,900
Risk-based capital ratios as a percentage of RWA			Restated	Restated	Restated	Restated
5	Common Equity Tier 1 ratio (%)	18.06%	17.20%	17.00%	16.79%	16.23%
5a	Fully loaded ECL accounting model Common Equity Tier 1 (%)	17.11%	16.48%	16.64%	16.31%	15.77%
6	Tier 1 ratio (%)	18.06%	17.20%	17.00%	16.79%	16.23%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	17.11%	16.48%	16.64%	16.31%	15.77%
7	Total capital ratio (%)	18.67%	18.39%	18.24%	18.05%	17.51%
7a	Fully loaded ECL accounting model total capital ratio (%)	17.72%	17.66%	17.89%	17.57%	17.04%
Additional CET1 buffer requirements as a percentage of RWA			Restated	Restated	Restated	Restated
8	Capital conservation buffer requirement (2.5% from 2019) (%)	2.50%	2.50%	2.50%	2.50%	2.50%
9	Countercyclical buffer requirement (%)	0.06%	0.06%	0.08%	0.08%	0.06%
10	Bank G-SIB and/or D-SIB additional requirements (%)	0.50%	0.50%	0.50%	0.50%	0.50%
11	Total of bank CET1 specific buffer requirements (%) (row 8 + row 9 + row 10)	3.06%	3.06%	3.08%	3.08%	3.06%
12	CET1 available after meeting the bank's minimum capital requirements (%)	15.00%	14.14%	13.92%	13.70%	13.18%
Basel III leverage ratio			Restated	Restated	Restated	Restated
13	Total Basel III leverage ratio exposure measure	323,484,551	326,300,512	334,622,368	334,712,296	329,688,545
14	Basel III leverage ratio (%) (row 2 / row 13)	12.25%	12.01%	11.49%	11.21%	11.45%
14a	Fully loaded ECL accounting model Basel III leverage ratio (%) (row 2a / row13)	11.60%	11.51%	11.25%	10.89%	11.12%
Liquidity Coverage Ratio						
15	Total HQLA	69,358,446	64,960,935	63,844,330	61,847,305	62,059,847
16	Total net cash outflow	33,319,609	30,290,927	29,088,737	27,994,531	23,619,148
17	LCR ratio (%)	209.1%	217%	223%	225%	278%
Net Stable Funding Ratio			Restated	Restated	Restated	Restated
18	Total available stable funding	183,443,422	187,425,553	187,029,503	181,983,867	189,624,913
19	Total required stable funding	124,671,490	132,354,147	131,100,588	131,087,831	134,255,367
20	NSFR ratio	147.1%	141.6%	142.7%	138.8%	141.2%

OV1: Overview of RWA (Figures in SAR 000's)

		a	b	c
		RWA		Minimum capital requirements
		Jun'20	Mar'20	Jun'20
1	Credit risk (excluding counterparty credit risk)	193,140,044	203,432,932	15,451,205
2	<i>Of which: standardised approach (SA)</i>	193,140,044	203,432,932	15,451,205
3	<i>Of which: foundation internal ratings-based (F-IRB) approach</i>			
4	<i>Of which: supervisory slotting approach</i>			
5	<i>Of which: advanced internal ratings-based (A-IRB) approach</i>			
6	Counterparty credit risk (CCR)	1,569,373	1,552,719	125,550
7	<i>Of which: standardised approach for counterparty credit risk</i>	1,569,373	1,552,719	125,550
8	<i>Of which: Internal Model Method (IMM)</i>			
9	<i>Of which: other CCR</i>			
10	Credit valuation adjustment (CVA)	691,415	873,554	55,313
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	147,800	147,800	11,824
15	Settlement risk			
16	Securitisation exposures in banking book			
17	<i>Of which: securitisation internal ratings-based approach (SEC-IRBA)</i>			
18	<i>Of which: securitisation external ratings-based approach (SEC-ERBA), including internal assessment approach (IAA)</i>			
19	<i>Of which: securitisation standardised approach (SEC-SA)</i>			
20	Market risk	2,084,173	2,861,482	166,734
21	<i>Of which: standardised approach (SA)</i>	2,084,173	2,861,482	166,734
22	<i>Of which: internal model approaches (IMA)</i>			
23	Capital charge for switch between trading book and banking book			
24	Operational risk	19,064,614	19,040,238	1,525,169
25	Amounts below the thresholds for deduction (subject to 250% risk weight)	2,614,176	2,604,231	209,134
26	Floor adjustment			
27	Total (1 + 6 + 10 + 11 + 12 + 13 + 14 + 15 + 16 + 20 + 23 + 24 + 25 + 26)	219,311,596	230,512,957	17,544,929

CC1: Composition of regulatory capital (Figures in SAR 000's)

	Components ¹ of regulatory capital reported by the bank	reference letters of the balance sheet under the regulatory scope of consolidation
Common Equity Tier 1 capital: Instruments and reserves		
1	Directly issued qualifying common share capital (and equivalent for non-joint stock companies) plus related stock surplus	20,547,945
2	Retained earnings	1,066,146
3	Accumulated other comprehensive income (and other reserves)	28,690,457
4	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)	
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	
6	Common Equity Tier 1 capital before regulatory adjustments	50,304,549
Common Equity Tier 1 capital: Regulatory adjustments		
7	Prudential valuation adjustments	
8	Goodwill (net of related tax liability)	8,791,897
9	Other intangibles other than mortgage-servicing rights (net of related tax liability)	2,192,106
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	0
11	Cash-flow hedge reserve	(294,451)
12	Shortfall of provisions to expected losses	
13	Securitisation gain on sale (as set out in paragraph 562 of Basel II 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 netted off 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, net of eligible short positions, 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, net of eligible short positions (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 the 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	10,689,553
29	Common Equity Tier 1 capital (CET1)	39,614,996
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	Directly issued capital instruments subject to phase out from Additional Tier 1	
34	Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)	
35	of which: instruments issued by subsidiaries subject to phase out	
36	Additional Tier 1 capital before regulatory adjustments	0
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 the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)	
40	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	
41	National specific regulatory adjustments	
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	

C
F + G
D + E

43	Total regulatory adjustments to Additional Tier 1 capital	0
44	Additional Tier 1 capital (AT1)	0
45	Tier 1 capital (T1 = CET1 + AT1)	39,614,996
Tier 2 capital: instruments and provisions		
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	0
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	<i>of which: instruments issued by subsidiaries subject to phase out</i>	
50	Provisions	1,331,349
51	Tier 2 capital before regulatory adjustments	
Tier 2 capital: regulatory adjustments		
52	Investments in own Tier 2 instruments	
53	Reciprocal cross-holdings in Tier 2 instruments	
54	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold)	
55	Significant investments in the capital 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	0
58	Tier 2 capital (T2)	1,331,349
59	Total capital (TC = T1 + T2)	40,946,345
RISK WEIGHTED ASSETS IN REPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT		
60	Total risk weighted assets	219,311,596
Capital ratios		
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	18.06%
62	Tier 1 (as a percentage of risk weighted assets)	18.06%
63	Total capital (as a percentage of risk weighted assets)	18.67%
64	Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB buffer requirement expressed as a percentage of risk weighted assets)	7.56%
65	<i>of which: capital conservation buffer requirement</i>	2.50%
66	<i>of which: bank specific countercyclical buffer requirement</i>	0.06%
67	<i>of which: G-SIB buffer requirement</i>	0.50%
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)	12.06%
National minima (if different from Basel 3)		
69	National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum)	n/a
70	National Tier 1 minimum ratio (if different from Basel 3 minimum)	n/a
71	National total capital minimum ratio (if different from Basel 3 minimum)	n/a
Amounts below the thresholds for deduction (before risk weighting)		
72	Non-significant investments in the capital of other financials	
73	Significant investments in the common stock of financials	
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)	1,331,349
77	Cap on inclusion of provisions in Tier 2 under standardised approach	2,477,035
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 over cap after redemptions and maturities)	
84	Current cap on T2 instruments subject to phase out arrangements	
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	

B

A

CC2: Reconciliation of regulatory capital to balance sheet (Figures in SAR 000's)

	a	b	c
	Balance sheet as in Published financial statements	Under regulatory scope of consolidation	Reference
Assets			
Cash and balances with SAMA	20,156,478	20,156,478	
Due from banks and other financial institutions	7,284,282	7,093,873	
Positive fair value derivatives	2,246,612	2,246,612	
Investments, net	64,017,639	63,776,142	
Loans and advances, net	152,951,504	152,951,504	
<i>of which Stage 1 & 2 provisions</i>	3,074,611	1,331,349	A
Investment in a joint venture and an associate	571,824	571,824	
Property and equipment, net	3,246,883	3,246,825	
Goodwill & Intangibles	10,984,004	-	
Other assets	5,531,784	5,395,215	
Total assets	266,991,010	255,438,473	
Liabilities			
Due to Banks and other financial institutions	14,957,955	14,957,955	
Customer deposits	188,357,410	188,335,092	
Debt securities in issue	0	0	
<i>of which Tier 2 capital instruments</i>	0	0	B
Borrowings	0	0	
Negative fair value derivatives	3,231,555	3,231,555	
Other liabilities	12,129,182	11,598,547	
Total liabilities	218,676,102	218,123,149	
Shareholders' equity			
Share capital	20,547,945	20,547,945	
<i>of which amount eligible for CET1</i>	20,547,945	20,547,945	C
<i>of which amount eligible for AT1</i>	0		
Statutory reserves	11,485,841	11,485,841	D
Other reserves	17,204,616	17,204,616	E
Retained earnings	(994,451)	1,066,146	F
Proposed dividends	0	0	G
Total shareholders' equity	48,243,951	50,304,549	
Non-controlling interest	70,957	70,957	
Goodwill & Intangibles		(10,984,004)	
Other (ECL Transitioned amount and Provision stages)		(419,690)	
Total liabilities and shareholders' equity	266,991,010	257,094,961	

CCyB1: Geographical distribution of credit exposures used in the countercyclical capital buffer

Geographical breakdown	Countercyclical capital buffer rate	Bank-specific countercyclical capital buffer rate
KSA	0.00%	0.000%
GCC and ME	0.0% to 2.5%	0.033%
North America	0.0% to 2.5%	0.003%
Europe	0.0% to 2.5%	0.001%
South East Asia	0.0% to 2.5%	0.020%
Others	0.0% to 2.5%	0.009%
Total		0.065%

**LR1: Summary comparison of accounting assets vs leverage ratio exposure measure
(Figures in SAR 000's)**

		A
1	Total consolidated assets as per published financial statements	266,991,010
2	Adjustment 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	1,918,803
5	Adjustment for securities financing transactions (ie repos and similar secured lending)	-
6	Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off balance sheet exposures)	53,604,680
7	Other adjustments	970,058
8	Leverage ratio exposure	323,484,551

LR2: Leverage ratio common disclosure template (Figures in SAR 000's)

		a	b
		Jun'20	Mar'20
On-balance sheet exposures			Restated
1	On-balance sheet items (excluding derivatives and SFTs, but including collateral)	267,961,068	266,813,177
2	(Relevant Asset amounts deducted in determining Basel III Tier 1 capital)	-	
3	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)	267,961,068	266,813,177
Derivative exposures			
4	Replacement cost associated with all derivatives transactions (ie net of eligible cash	1,544,067	582,139
5	Add-on amounts for Potential Financial Exposure (PFE) associated with all derivatives transactions	374,736	1,345,533
6	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the	-	-
7	(Deductions of receivables 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 lines 4 to 10)	1,918,803	1,927,671
Securities financing transaction exposures			
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	Credit Conversion Factor (CCR) exposure for Security Financing Transaction (SFT) assets	-	-
15	Agent transaction exposures	-	-
16	Total securities financing transaction exposures (sum of lines 12 to 15)	-	-
Other off-balance sheet exposures			
17	Off-balance sheet exposure at gross notional amount	155,596,397	161,858,730
18	(Adjustments for conversion to credit equivalent amounts)	(101,991,717)	(104,299,067)
19	Off-balance sheet items (sum of lines 17 and 18)	53,604,680	57,559,663
Capital and total exposures			
20	Tier 1 capital	39,614,996	39,198,115
21	Total exposures (sum of lines 3, 11, 16 and 19)	323,484,551	326,300,512
Leverage ratio			
22	Basel III leverage ratio	12.25%	12.01%

LIQ1: Liquidity Coverage Ratio (LCR) (Figures in SAR 000's)

		a	b
		Total unweighted value (average)	Total weighted value (average)
High-quality liquid assets			
1	Total high-quality liquid assets (HQLA)		69,358,446
Cash outflows			
2	Retail deposits and deposits from small business customers, of which:	74,543,816	6,907,267
3	Stable deposits	-	-
4	Less stable deposits	74,543,816	6,907,267
5	Unsecured wholesale funding, of which:	95,351,735	44,215,515
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	-	-
7	Non-operational deposits (all counterparties)	95,351,735	44,215,515
8	Unsecured debt	-	-
9	Secured wholesale funding	-	-
10	Additional requirements, of which:	161,747,190	4,926,363
11	Outflows related to derivative exposures and other collateral requirements	720,033	720,033
12	Outflows related to loss of funding on debt products	-	-
13	Credit and liquidity facilities	4,054,098	405,410
14	Other contractual funding obligations	-	-
15	Other contingent funding obligations	156,973,059	3,800,920
16	TOTAL CASH OUTFLOWS	331,642,742	56,049,145
Cash inflows			
17	Secured lending (eg reverse repos)	-	-
18	Inflows from fully performing exposures	36,150,645	21,830,055
19	Other cash inflows	995,402	899,482
20	TOTAL CASH INFLOWS	37,146,047	22,729,537
		Total adjusted value	
21	TOTAL HQLA		69,358,446
22	TOTAL NET CASH OUTFLOWS		33,319,609
23	LIQUIDITY COVERAGE RATIO (%)		209.1%

LIQ2: Net Stable Funding Ratio(NSFR) (Figures in SAR 000's)

		a	b	c	d	e
		Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
Available Stable Funding (ASF) items						
1	Capital	50,304,549	-	-	6,325,304	56,629,853
2	Regulatory capital	50,304,549	-	-	-	50,304,549
3	Other capital instruments and liabilities with effective residual maturity of one year or more	-	-	-	6,325,304	6,325,304
4	Retail deposits and deposits from small business customers:	67,702,217	14,092,682	418,869	4,260	73,996,651
5	Stable deposits	-	-	-	-	-
6	Less stable deposits	67,702,217	14,092,682	418,869	4,260	73,996,651
7	Wholesale funding:	78,509,774	27,106,832	1,532,352	14,313	52,816,918
8	Operational deposits	-	-	-	-	-
9	Other wholesale funding	78,509,774	27,106,832	1,532,352	14,313	52,816,918
10	Liabilities with matching interdependent assets	-	-	-	-	-
11	Other liabilities:	14,681,492	2,300,492	-	-	-
12	NSFR derivative liabilities	-	2,300,492	-	-	-
13	All other liabilities and equity not included in the above categories	14,681,492	-	-	-	-
14	Total ASF					183,443,422
Required Stable Funding (RSF) items						
15	Total NSFR high-quality liquid assets (HQLA)					-
16	Deposits held at other financial institutions for operational purposes	-	-	-	-	-
17	Performing loans and securities:	3,893,299	69,796,791	12,756,869	144,335,856	101,910,875
18	Performing loans to financial institutions secured by Level 1 HQLA	-	7,916,113	408,980	45,842,960	2,708,403
19	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	1,239,937	16,892,015	95,424	137,402	1,078,329
20	Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which:	2,653,362	43,941,148	12,009,004	89,985,805	89,918,772
21	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	-	-	-	-
22	Performing residential mortgages, of which:	-	-	-	-	-
23	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	-	-	-	-
24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	-	1,047,515	243,461	8,369,690	8,205,371
25	Assets with matching interdependent liabilities	-	-	-	-	-
26	Other assets:	18,224,723	-	-	4,357,095	22,581,817
27	Physical traded commodities, including gold	-	-	-	-	-
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	-	-	-	-	-
29	NSFR derivative assets	-	-	-	711	711
30	NSFR derivative liabilities before deduction of variation margin posted	-	-	-	-	-
31	All other assets not included in the above categories	18,224,723	-	-	4,356,384	22,581,107
32	Off-balance sheet items	-	21,566,753	-	134,032,276	178,798
33	Total RSF					124,671,490
34	Net Stable Funding Ratio (%)					147.1%

CR1 : Credit Quality Asset (Figures in SAR 000's)

		a	b	c	d
		Gross carrying values of		Allowances / Impairments	Net Value
		Defaulted Exposures	Non- Defaulted Exposures		(a+b-c)
1	Loans	9,728,676	150,605,067	7,375,229	152,958,513
2	Debt Securities	-	64,017,639	11,052	64,006,587
3	Off-balance sheet exposures	4,014,710	82,279,084	633,408	85,660,386
4	Total	13,743,386	296,901,790	8,019,689	302,625,487

Defaulted exposure is considered when non-performing loans and past due are over 90 days.

CR2 Changes in stock of Defaulted Loans and Debt Securities
(Figures in SAR 000's)

		a
1	Defaulted loans and debt securities at end of the previous reporting period	7,926,486
2	Loans and debt securities that have defaulted since the last reporting period	2,210,149
3	Returned to non-defaulted status	232,829
4	Amounts written off	175,130
5	Other changes	0
6	Defaulted loans and debt securities at end of the reporting period (1+2-3-4±5)	9,728,676

CR3 Credit Risk Mitigation techniques – Overview (Figures in SAR 000's)

		a	b	c	d	e	f	g
		Exposures unsecured: carrying amount	Exposures secured by collateral	Exposures secured by collateral, of which: secured amount	Exposures secured by financial guarantees	Exposures secured by financial guarantees, of which: secured amount	Exposures secured by credit derivatives	Exposures secured by credit derivatives, of which: secured amount
1	Loans	159,621,442	213,808	102,895	498,492	294,399		
2	Debt Securities	64,017,639	-	-	-	-		
3	Total	223,639,082	213,808	102,895	498,492	294,399		
4	Of Which Defaulted	9,717,655	4,460	2,641	6,560	1,093		

CR4 Standardised approach – Credit risk exposure and Credit Risk Mitigation (CRM) effects (Figures in SAR 000's)

	Exposure Classes	a	b	c	d	e	f
		Exposures before CCF and CRM		Exposure Post CCF and CRM		RWA and RWA density	
		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
1	Sovereigns and their central banks	70,110,319	-	70,191,823	-	115,972	0%
2	Non-central government public sector entities	-	-	-	-	-	-
3	Multilateral development banks	188,090	448	188,090	448	90	0%
4	Banks	9,635,724	8,793,241	9,848,619	8,791,027	9,027,057	48%
5	Securities firms	-	-	-	-	-	-
6	Corporates	124,443,859	37,308,674	124,151,377	36,710,572	145,886,295	91%
7	Regulatory retail portfolios	17,285,135	-	17,285,135	-	13,036,523	75%
8	Secured by residential property	17,106,867	-	17,106,867	-	8,553,433	50%
9	Secured by commercial real estate	-	-	-	-	-	-
10	Equity	2,178,425	-	2,178,425	-	3,974,802	182%
11	Past-due loans	6,316,344	-	6,320,078	-	6,316,344	100%
12	Higher-risk categories	1,329,814	-	1,324,163	-	1,986,245	150%
13	Other assets	8,947,380	-	8,947,380	-	7,005,260	78%
14	Total	257,541,956	46,102,363	257,541,956	45,502,047	195,902,021	65%

CR5 Standardised approach – exposures by asset classes and risk weights (Figures in SAR 000's)

		a	b	c	d	e	f	g	h	i	j
	Exposure Classes/Risk Weight	0%	10%	20%	35%	50%	75%	100%	150%	Others	Total credit exposures amount (post CCF and post-CRM)
1	Sovereigns and their central banks	70,075,851	-	-	-	-	-	115,972			70,191,823
2	Non-central government public sector entities (PSEs)	-	-	-	-	-	-	-			-
3	Multilateral development banks (MDBs)	188,538	-	-	-	-	-	-			188,538
4	Banks	-	-	1,953,358	-	15,746,568	-	939,720			18,639,646
5	Securities firms										-
6	Corporates	54,187	-	3,335,361	-	23,685,890	-	126,200,246		7,586,265	160,861,949
7	Regulatory retail portfolios	-	-	-	-	-	16,994,447	290,688			17,285,135
8	Secured by residential property	-	-	-	-	17,106,867	-	-			17,106,867
9	Secured by commercial real estate	-	-	-	-	-	-	-			-
10	Equity	-	-	-	-	-	-	1,099,687		1,078,738	2,178,425
11	Past-due loans	-	-	-	-	-	-	6,320,078			6,320,078
12	Higher-risk categories								1,324,163		1,324,163
13	Other assets	2,610,921	-	273,214	-	-	-	5,471,662		591,582	8,947,380
14	Total	72,929,498	-	5,561,933	-	56,539,325	16,994,447	140,438,053	1,324,163	9,256,585	303,044,004

CCR1 Analysis of counterparty credit risk (CCR) exposure by approach (Figures in SAR 000's)

	a	b	c	d	e	f
	Replacement Cost	Potential Future Exposure	EEPE	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
1 SA-CCR (for derivatives)	594,263	776,042.31		1.4	1,918,427	1,569,373
2 Internal Model Method (for derivatives and SFTs)						
3 Simple Approach for credit risk mitigation (for SFTs)						
4 Comprehensive Approach for credit risk mitigation (for SFTs)						
5 VaR for SFTs						
6 Total					1,918,427	1,569,373

CCR2 Credit Valuation Adjustment (CVA) capital charge (Figures in SAR 000's)

		a	b
		EAD post-CRM	RWA
	Total portfolios subject to the Advanced CVA capital charge		
1	(i) VaR component (including the 3xmultiplier)		
2	(ii) Stressed VaR component (including the 3xmultiplier)		
3	All portfolios subject to the Standardised CVA capital charge	1,918,427	691,415
4	Total subject to the CVA capital charge	1,918,427	691,415

CCR3 Standardised approach – CCR exposures by regulatory portfolio and risk weights (Figures in SAR 000's)

		a	b	c	d	e	f	g	h	i
	Regulatory portfolio/ Risk weight	0%	10%	20%	50%	75%	100%	150%	Others	Total credit exposures
1	Sovereigns and their central banks	-	-	-	-	-	-	-	-	-
2	Non-central government public sector entities (PSEs)	-	-	-	-	-	-	-	-	-
3	Multilateral development banks (MDBs)	-	-	-	-	-	-	-	-	-
4	Banks	-	-	39,127	323,064	-	-	-	392	362,583
5	Securities firms	-	-	-	-	-	-	-	-	-
6	Corporates	-	-	-	-	-	1,396,819	-	-	1,396,819
7	Regulatory retail portfolios	-	-	-	-	-	-	-	-	-
8	Other assets	-	-	-	-	-	-	-	159,400	159,400
9	Total	-	-	39,127	323,064	-	1,396,819	-	159,792	1,918,803

CCR5 Composition of Collateral for CCR Exposure (Figures in SAR 000's)

		a	b	c	d	e	f
		Collateral used in derivative transactions				Collateral used in SFTs	
		Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral
		Segregated	Unsegregated	Segregated	Unsegregated		
1	Cash – domestic currency	-	21,400	-	2,500	-	-
2	Cash – other currencies	33,278	11,363	1,179,294	838,388	-	-
3	Domestic sovereign debt	-	-	-	-	-	-
4	Other sovereign debt	-	-	-	-	-	-
5	Government agency debt	-	-	-	-	-	-
6	Corporate bonds	-	-	-	-	-	-
7	Equity securities	-	-	-	-	-	-
8	Other collateral	-	-	-	-	-	-
9	Total	33,278	32,763	1,179,294	840,888	-	-

CCR8 Exposures to central counterparties (Figures in SAR 000's)

		a	b
		EAD (post-CRM)	RWA
1	Exposures to QCCPs (total)	159,417	3,188
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which	159,417	3,188
3	(i) OTC derivatives	159,417	3,188
4	(ii) Exchange-traded derivatives		
5	(iii) Securities financing transactions		
6	(iv) Netting sets where cross-product netting has been approved		
7	Segregated initial margin		
8	Non-segregated initial margin		
9	Pre-funded default fund contributions		
10	Unfunded default fund contributions		
11	Exposures to non-QCCPs (total)		
12	Exposures for trades at non-QCCPs (excluding initial margin and default fund contributions); of which		
13	(i) OTC derivatives		
14	(ii) Exchange-traded derivatives		
15	(iii) Securities financing transactions		
16	(iv) Netting sets where cross-product netting has been approved		
17	Segregated initial margin		
18	Non-segregated initial margin		
19	Pre-funded default fund contributions		
20	Unfunded default fund contributions		

**MR1 - Market Risk under standardised approach
(Figures in SAR 000's)**

		a
		RWA
	Outright products	
1	Interest rate risk (general and specific)	0
2	Equity risk (general and specific)	1,836,523
3	Foreign exchange risk	247,650
4	Commodity risk	
	Options	
5	Simplified approach	
6	Delta-plus method	
7	Scenario approach	
8	Securitisation	
9	Total	2,084,173

APPENDIX: TABLES AND TEMPLATES THAT ARE NOT APPLICABLE

	Tables and templates
Linkages between F.S & RE	PV1 - Prudent valuation adjustments (PVA)
Composition of capital and TLAC	TLAC1 - TLAC composition for G-SIBs (at resolution group level)
	TLAC2 - Material subgroup entity – creditor ranking at legal entity level
	TLAC3 - Resolution entity – creditor ranking at legal entity level
Macroprudential supervisory measures	GSIB1 - Disclosure of G-SIB indicators
Credit risk	CRE - Qualitative disclosures related to IRB models
	CR6 - IRB - Credit risk exposures by portfolio and PD range
	CR7 - IRB - Effect on RWA of credit derivatives used as CRM techniques
	CR8 - RWA flow statements of credit risk exposures under IRB
	CR9 - IRB - Backtesting of probability of default (PD) per portfolio
	CR10 - IRB (specialised lending and equities under the simple risk weight method)
Counterparty credit risk	CCR4 - IRB - CCR exposures by portfolio and PD scale
	CCR6 - Credit derivatives exposures
	CCR7 - RWA flow statements of CCR exposures under the Internal Model Method (IMM)
Securitisation	SECA - Qualitative disclosure requirements related to securitisation exposures
	SEC1 - Securitisation exposures in the banking book
	SEC2 - Securitisation exposures in the trading book
	SEC3 - Securitisation exposures in the banking book and associated regulatory capital requirements - bank acting as originator or as sponsor
	SEC4 - Securitisation exposures in the banking book and associated capital requirements - bank acting as investor
Market risk	MRB - Qualitative disclosures for banks using the IMA
	MRC - The structure of desks for banks using the IMA
	MR2 - RWA flow statements of market risk exposures under IMA (Phase I only)
	MR2 - Market risk IMA per risk type (Phase II only)
	MR3 - IMA values for trading portfolios (Phase I only)
	MR3 - RWA flow statements of market risk exposures under IMA (Phase II only)
MR4 - Comparison of VaR estimates with gains/losses (Phase I only)	