

The Saudi British Bank

Pillar 3 Disclosures at 30 June 2021



The Saudi British Bank

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

	a	b	c	d	e
	Jun-21	Mar-21	Dec-20	Sep-20	Jun-20
Available capital (amounts)					
1 Common Equity Tier 1 (CET1)	44,053,139	43,083,826	41,774,973	40,825,023	39,614,996
1a Fully loaded ECL accounting model	42,410,362	41,441,049	40,132,195	39,182,245	37,528,862
2 Tier 1	44,053,139	43,083,826	41,774,973	40,825,023	39,614,996
2a Fully loaded ECL accounting model Tier 1	42,410,362	41,441,049	40,132,195	39,182,245	37,528,862
3 Total capital	50,078,279	49,158,757	48,078,026	47,011,915	40,946,345
3a Fully loaded ECL accounting model total capital	48,435,502	47,515,980	46,435,249	45,369,138	38,860,211
Risk-weighted assets (amounts)					
4 Total risk-weighted assets (RWA)	225,127,013	219,931,975	220,321,411	219,602,675	219,311,596
Risk-based capital ratios as a percentage of RWA					
5 Common Equity Tier 1 ratio (%)	19.57%	19.59%	18.96%	18.59%	18.06%
5a Fully loaded ECL accounting model Common Equity Tier 1 (%)	18.84%	18.84%	18.22%	17.84%	17.11%
6 Tier 1 ratio (%)	19.57%	19.59%	18.96%	18.59%	18.06%
6a Fully loaded ECL accounting model Tier 1 ratio (%)	18.84%	18.84%	18.22%	17.84%	17.11%
7 Total capital ratio (%)	22.24%	22.35%	21.82%	21.41%	18.67%
7a Fully loaded ECL accounting model total capital ratio (%)	21.51%	21.60%	21.08%	20.66%	17.72%
Additional CET1 buffer requirements as a percentage of RWA					
8 Capital conservation buffer requirement (2.5% from 2019) (%)	2.50%	2.50%	2.50%	2.50%	2.50%
9 Countercyclical buffer requirement (%)	0.04%	0.03%	0.04%	0.06%	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)	3.04%	3.03%	3.04%	3.06%	3.06%
12 CET1 available after meeting the bank's minimum capital requirements (%)	16.53%	16.56%	15.92%	15.53%	15.00%

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

	a	b	c	d	e
	Jun-21	Mar-21	Dec-20	Sep-20	Jun-20
Basel III leverage ratio					
13 Total Basel III leverage ratio exposure measure	332,215,179	331,138,272	333,198,107	318,788,141	323,484,551
14 Basel III leverage ratio (%) (row 2 / row 13)	13.26%	13.01%	12.54%	12.81%	12.25%
14a Fully loaded ECL accounting model Basel III leverage ratio (%) (row 2a / row13)	12.77%	12.51%	12.04%	12.29%	11.60%
Liquidity Coverage Ratio					
15 Total HQLA	78,207,157	84,829,759	83,614,822	75,744,641	69,358,446
16 Total net cash outflow	37,284,092	36,129,622	39,152,355	31,893,583	33,319,609
17 LCR ratio (%)	210%	235%	214%	239%	209%
Net Stable Funding Ratio					
18 Total available stable funding	196,656,385	195,932,862	189,762,603	180,154,022	183,443,422
19 Total required stable funding	145,471,613	143,084,458	137,164,146	123,290,323	124,671,490
20 NSFR ratio	135.2%	136.9%	138.3%	146%	147%

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

	a	b	c
	RWA		Minimum capital requirements
	Jun-21	Mar-21	Jun-21
1 Credit risk (excluding counterparty credit risk)	201,361,723	196,118,360	16,108,939
2 Of which: standardised approach (SA)	201,361,723	196,118,360	16,108,939
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)	1,280,055	1,210,465	102,404
7 Of which: standardised approach for counterparty credit risk	1,280,055	1,210,465	102,404
8 Of which: Internal Model Method (IMM)	-	-	-
9 Of which: other CCR	-	-	-
10 Credit valuation adjustment (CVA)	84,257	107,911	6,741
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	137,338	137,338	10,987
15 Settlement risk	-	-	-
16 Securitisation exposures in 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 (IAA)	-	-	-
19 Of which: securitisation standardised approach (SEC-SA)	-	-	-

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

	a	b	c
	RWA		Minimum capital requirements
	Jun-21	Mar-21	Jun-21
20 Market risk	1,635,958	1,730,220	130,877
21 Of which: standardised approach (SA)	1,635,958	1,730,220	130,877
22 Of which: internal model approaches (IMA)	-	-	-
23 Capital charge for switch between trading book and banking book	-	-	-
24 Operational risk	18,021,472	18,021,472	1,441,718
25 Amounts below the thresholds for deduction (subject to 250% risk weight)	2,606,210	2,606,210	208,497
26 Floor adjustment	-	-	-
27 Total (1 + 6 + 10 + 11 + 12 + 13 + 14 + 15 + 16 + 20 + 23 + 24 + 25 + 26)	225,127,013	219,931,975	18,010,162

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

	Components ¹ of regulatory capital reported by the bank	Source based on 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	C
2 Retained earnings	5,074,348	F + G
3 Accumulated other comprehensive income (and other reserves)	29,233,585	D + E
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	54,855,878	
Common Equity Tier 1 capital: Regulatory adjustments		
7 Prudential valuation adjustments		
8 Goodwill (net of related tax liability)	8,610,632	
9 Other intangibles other than mortgage-servicing rights (net of related tax liability)	2,192,107	
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	0	
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)		

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

	Components ¹ of regulatory capital reported by the bank	Source based on reference letters of the balance sheet under the regulatory scope of consolidation
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		
REGULATORY ADJUSTMENTS APPLIED TO COMMON EQUITY TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT		
OF WHICH: [INSERT NAME OF ADJUSTMENT]		
OF WHICH:...		
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	10,802,739	
29 Common Equity Tier 1 capital (CET1)	44,053,139	
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	

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

	Components ¹ of regulatory capital reported by the bank	Source based on reference letters of the balance sheet under the regulatory scope of consolidation
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		
REGULATORY ADJUSTMENTS APPLIED TO ADDITIONAL TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT		
OF WHICH: [INSERT NAME OF ADJUSTMENT]		
OF WHICH: ...		
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	0	
44 Additional Tier 1 capital (AT1)	0	
45 Tier 1 capital (T1 = CET1 + AT1)	44,053,139	
Tier 2 capital: instruments and provisions		
46 Directly issued qualifying Tier 2 instruments plus related stock surplus	5,000,000	B
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	1,025,140	A
51 Tier 2 capital before regulatory adjustments		

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

	Components ¹ of regulatory capital reported by the bank	Source based on reference letters of the balance sheet under the regulatory scope of consolidation
Tier 2 capital: regulatory adjustments	6,025,140	
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		
REGULATORY ADJUSTMENTS APPLIED TO TIER 2 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT		
OF WHICH: [INSERT NAME OF ADJUSTMENT]		
OF WHICH: ...		
57 Total regulatory adjustments to Tier 2 capital	0	
58 Tier 2 capital (T2)	6,025,140	
59 Total capital (TC = T1 + T2)	50,078,279	
RISK WEIGHTED ASSETS IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT		
OF WHICH: [INSERT NAME OF ADJUSTMENT]		
OF WHICH: ...		
60 Total risk weighted assets	225,127,013	
Capital ratios		
61 Common Equity Tier 1 (as a percentage of risk weighted assets)	19.57%	
62 Tier 1 (as a percentage of risk weighted assets)	19.57%	
63 Total capital (as a percentage of risk weighted assets)	22.24%	
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)	5.04%	
65 of which: capital conservation buffer requirement	0.00%	
66 of which: bank specific countercyclical buffer requirement	0.04%	
67 of which: G-SIB buffer requirement	0.50%	
68 Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)	13.57%	

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

	Components ¹ of regulatory capital reported by the bank	Source based on reference letters of the balance sheet under the regulatory scope of consolidation
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)	1,025,140	
77 Cap on inclusion of provisions in Tier 2 under standardised approach	2,568,370	
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)		

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	17,008,743	17,008,743	
Due from banks and other financial institutions	9,694,578	9,504,400	
Positive fair value derivatives	1,408,933	1,408,933	
Investments, net	65,135,076	64,842,713	
Loans and advances, net	161,444,005	161,444,005	
<i>of which Stage 1 & 2 provisions</i>	3,497,447	1,025,140	A
Investment in a joint venture and an associate	584,180	584,180	
Property and equipment, net	3,277,968	3,277,945	
Goodwill & Intangibles	10,802,739	-	
Other assets	3,583,384	3,425,160	
Total assets	272,939,606	261,496,079	
Liabilities			
Due to Banks and other financial institutions	14,093,492	14,093,492	
Customer deposits	186,828,257	186,810,637	
Debt securities in issue	5,062,040	5,000,000	
<i>of which Tier 2 capital instruments</i>	5,062,040	5,000,000	B
Borrowings	-	-	
Negative fair value derivatives	2,036,872	2,036,872	
Other liabilities	12,038,052	11,430,061	
Total liabilities	220,058,713	219,371,062	
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>	-	-	

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
Statutory reserves	20,547,945	20,547,945	D
Other reserves	8,685,640	8,685,640	E
Retained earnings	2,997,723	5,074,348	F
Proposed dividends	-	-	G
Total shareholders' equity	52,779,253	54,855,878	
Non-controlling interest	101,640	-	
Goodwill & Intangibles	-	(10,802,739)	
Other (ECL Transitioned amount and Provision stages)	-	393,572	
Total liabilities and shareholders' equity	272,939,606	263,817,773	

CCA1: Main features of regulatory capital instruments and of other TLAC-eligible instruments

		a
		Quantitative / Qualitative information
1	Issuer	Saudi British Bank (SABB)
2	Unique identifier (eg CUSPIN, ISIN or Bloomberg identifier for private placement)	ISIN No.SA153VK0GKJ8
3	Governing law(s) of the instrument	The instrument is governed by the laws of the Kingdom of Saudi Arabia
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	NA
4	Transitional Basel III rules	Tier 2
5	Post-transitional Basel III rules	Eligible
6	Eligible at solo/group/group&solo	Solo
7	Instrument type	Subordinated Sukuk
8	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date)	SAR 5,000mil
9	Par value of instrument	SAR 5,000mil
10	Accounting classification	Liability - amortised cost
11	Original date of issuance	22 July 2020
12	Perpetual or dated	Dated
13	Original maturity date	22 July 2030
14	Issuer call subject to prior supervisory approval	Yes
15	Option call date, contingent call dates and redemption amount	Call option only available after 5 years or for a regulatory or tax event, 22 July 2025 as the date for redemption, SABB shall be entitled to redeem in whole, but not in part, by giving not less than thirty (30) days' not more than sixty (60) days' notice to the Sukukholders
16	Subsequent call dates if applicable	As above
	Coupons / dividends	
17	Fixed or Floating dividend/coupon	Floating
18	Coupon rate and any related index	6 months SIBOR + 195bps
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Non cumulative or cumulative	Non cumulative
23	Convertible or non-convertible	Non - convertible
24	If convertible, conversion trigger (s)	N/A
25	If convertible, fully or partially	N/A

CCA1: Main features of regulatory capital instruments and of other TLAC-eligible instruments

		a
		Quantitative / Qualitative information
26	If convertible, conversion rate	N/A
27	If convertible, mandatory or optional conversion	N/A
28	If convertible, specify instrument type convertible into	N/A
29	If convertible, specify issuer of instrument it converts into	N/A
30	Write-down feature	Yes
31	If write-down, write-down trigger (s)	Terms of contract of the instrument provide the legal basis for SAMA to trigger write-down (a contractual approach)
32	If write-down, full or partial	Written down fully or partial
33	If write-down, permanent or temporary	Permanent
34	If temporary writedown, description of the write-up mechansim	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Subordinated. Senior bondholders are immediately senior to this instrument.
36	Non-compliant transitioned features	N/A
37	If yes, specify non-compliant features	N/A

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%	0.026%
North America	0.0% to 2.5%	0.002%
Europe	0.0% to 2.5%	0.001%
South East Asia	0.0% to 2.5%	0.000%
Others	0.0% to 2.5%	0.009%
Total		0.039%

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	272,939,606
2 Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside	-
3 Adjustment for fiduciary assets recognised on the balance sheet pursuant to the operative	-
4 Adjustments for derivative financial instruments	1,749,042
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)	55,683,527
7 Other adjustments	1,843,004
8 Leverage ratio exposure	332,215,179

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

		a	b
		Jun-21	Mar-21
On-balance sheet exposures			
1	On-balance sheet items (excluding derivatives and SFTs, but including collateral)	274,782,610	273,336,958
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)	274,782,610	273,336,958
Derivative exposures			
4	variation margin)	1,280,443	1,321,864
5	Add-on amounts for Potential Financial Exposure (PFE) associated with all derivatives transactions	468,599	481,148
6	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting	-	-
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)	1,749,042	1,803,012
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	156,932,393	170,496,555
18	(Adjustments for conversion to credit equivalent amounts)	(101,248,866)	(114,498,254)
19	Off-balance sheet items (sum of lines 17 and 18)	55,683,527	55,998,302
Capital and total exposures			
20	Tier 1 capital	44,053,139	43,083,826
21	Total exposures (sum of lines 3, 11, 16 and 19)	332,215,179	331,138,272
Leverage ratio			
22	Basel III leverage ratio	13.26%	13.01%

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)		78,207,157
Cash outflows		
2 Retail deposits and deposits from small business customers, of which:	66,017,776	6,101,929
3 Stable deposits	-	-
4 Less stable deposits	66,017,776	6,101,929
5 Unsecured wholesale funding, of which:	98,431,672	45,328,449
6 Operational deposits (all counterparties) and deposits in networks of cooperative banks	-	-
7 Non-operational deposits (all counterparties)	98,431,672	45,328,449
8 Unsecured debt	-	-
9 Secured wholesale funding	-	-
10 Additional requirements, of which:	168,180,261	4,384,333
11 Outflows related to derivative exposures and other collateral requirements	61,664	61,664
12 Outflows related to loss of funding on debt products	-	-
13 Credit and liquidity facilities	3,705,867	370,587
14 Other contractual funding obligations	-	-
15 Other contingent funding obligations	164,412,730	3,952,082
16 TOTAL CASH OUTFLOWS	332,629,710	55,814,711

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

	a	b
	Total Unweighted Value (average)	Total Weighted Value (average)
Cash inflows		
17 Secured lending (eg reverse repos)	-	-
18 Inflows from fully performing exposures	27,886,937	18,432,037
19 Other cash inflows	167,285	98,582
20 TOTAL CASH INFLOWS	28,054,222	18,530,619
21 TOTAL HQLA		78,207,157
22 TOTAL NET CASH OUTFLOWS		37,284,092
23 LIQUIDITY COVERAGE RATIO (%)		210%

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	54,855,878	-	-	13,303,840	68,159,718
2	Regulatory capital	54,855,878	-	-	-	54,855,878
3	Other capital instruments and liabilities with effective residual maturity of one year or	-	-	-	13,303,840	13,303,840
4	Retail deposits and deposits from small business customers:☐	72,777,401	10,436,880	383,926	-	75,238,387
5	Stable deposits	-	-	-	-	-
6	Less stable deposits	72,777,401	10,436,880	383,926	-	75,238,387
7	Wholesale funding:	77,458,529	22,805,340	6,252,691	-	53,258,280
8	Operational deposits	-	-	-	-	-
9	Other wholesale funding	77,458,529	22,805,340	6,252,691	-	53,258,280
10	Liabilities with matching interdependent assets	-	-	-	-	-
11	Other liabilities:	14,943,031	-	-	21,654	-
12	NSFR derivative liabilities	-	21,654	-	-	-
13	All other liabilities and equity not included in the above categories	14,943,031	-	-	-	-
14	Total ASF	-	-	-	-	196,656,385

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	
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:	11,187,132	69,644,348	11,654,902	142,146,707	123,956,904
18	Performing loans to financial institutions secured by Level 1 HQLA	-	-	-	54,599,606	2,729,980
19	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	-	8,783,016	37,500	-	1,336,202
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:	11,187,132	59,969,064	10,170,519	80,117,290	111,587,103
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	-	892,268	1,446,883	7,429,811	8,303,618
25	Assets with matching interdependent liabilities	-	-	-	567,906	567,906

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	
26	Other assets:	16,867,720	-	-	3,862,148	20,729,868
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	-	-	-	-	-
30	NSFR derivative liabilities before deduction of variation margin posted	-	-	-	-	-
31	All other assets not included in the above categories	16,867,720	-	-	3,862,148	20,729,868
32	Off-balance sheet items	-	-	-	156,932,393	216,935
33	Total RSF	-	-	-	-	145,471,613
34	Net Stable Funding Ratio (%)	-	-	-	-	135.2%

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

		a	b	c	d
		Gross carrying values of		Allowances / Impairments	Net Value
Exposure		Defaulted Exposures	Non-Defaulted Exposures		(a+b-c)
1	Loans	9,852,339	158,716,193	7,124,527	161,444,005
2	Debt Securities	-	65,135,076	23,001	65,112,075
3	Off-balance sheet exposures	434,535	96,719,010	770,165	96,383,380
4	Total	10,286,874	320,570,279	7,917,693	322,939,460

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	7,917,693
2 Loans and debt securities that have defaulted since the last reporting period	3,707,362
3 Returned to non-defaulted status	2,078,423
4 Amounts written off	2,150
5 Other changes	307,857
6 Defaulted loans and debt securities at end of the reporting period (1+2-3-4±5)	9,852,339

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

	a	b	c	d	e	f	g
Exposure	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	159,715,198	1,156,274	115,808	572,532	571,262	-	-
2 Debt Securities	65,135,076	-	-	-	-	-	-
3 Total	224,850,274	1,156,274	115,808	572,532	571,262	-	-
4 Of Which Defaulted	9,060,596	791,743	-	-	-	-	-

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

		a	b	c	d	e	f
		Exposures before CCF and CRM		Exposures post CCF and CRM		RWA and RWA density	
Exposure Classes		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	71,112,527	-	71,112,527	-	-	0%
2	Non-central government public sector entities	-	-	-	-	-	0%
3	Multilateral development banks	-	448	-	448	90	20%
4	Banks	11,607,664	9,760,818	12,750,188	9,760,818	9,867,449	44%
5	Securities firms	-	-	-	-	-	0%
6	Corporates	124,943,319	38,472,117	124,944,589	38,477,299	150,600,690	92%
7	Regulatory retail portfolios	16,384,224	41,267	16,384,224	41,267	12,290,868	75%
8	Secured by residential property	17,997,736	-	17,997,736	-	8,998,868	50%
9	Secured by commercial real estate	-	-	-	-	-	0%
10	Equity	306,358	-	306,358	-	306,359	100%
11	Past-due loans	-	-	-	-	-	0%
12	Higher-risk categories	14,008,836	24,395	14,007,566	-	18,162,081	130%
13	Other assets	6,289,860	9,932	6,289,860	9,932	3,878,867	62%
14	Total	262,650,525	48,308,977	263,793,049	48,289,764	204,105,271	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	71,112,527	-	-	-	-	-	-	-	-	71,112,527
2 Non-central government public sector entities (PSEs)	-	-	-	-	-	-	-	-	-	-
3 Multilateral development banks (MDBs)	448	-	-	-	-	-	-	-	-	448
4 Banks	-	-	3,441,507	-	19,062,933	-	6,566	-	-	22,511,006
5 Securities firms	-	-	-	-	-	-	-	-	-	-
6 Corporates	27,050	-	3,824,339	-	25,058,029	-	133,698,137	-	-	162,607,555
7 Regulatory retail portfolios	-	-	-	-	-	16,425,491	-	-	-	16,425,491
8 Secured by residential property	-	-	-	-	17,997,736	-	-	-	-	17,997,736
9 Secured by commercial real estate	-	-	-	-	-	-	-	-	-	-
10 Equity	-	-	-	-	-	-	306,359	-	-	306,359
11 Past-due loans	-	-	-	-	-	-	-	-	-	-
12 Higher-risk categories	-	-	-	-	-	-	-	14,007,566	-	14,007,566
13 Other assets	1,848,476	-	110,772	-	-	-	3,853,496	-	487,048	6,299,792
14 Total	72,988,501	-	7,376,618	-	62,118,699	16,425,491	137,864,558	14,007,566	487,048	311,268,481

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)	780,717	505,943		1.4	1,801,324	1,280,055
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					1,801,324	1,280,055

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

	a	b
Total portfolios subject to the Advanced CVA capital charge	EAD post-CRM	RWA
1 (i) VaR component (including the 3×multiplier)	-	-
2 (ii) Stressed VaR component (including the 3×multiplier)	-	-
3 All portfolios subject to the Standardised CVA capital charge	1,801,324	84,257
4 Total subject to the CVA capital charge	1,801,324	84,257

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	-	-	18,266	277,025	-	-	-	-	295,291
5 Securities firms	-	-	-	-	-	-	-	-	-
6 Corporates	-	-	-	-	-	1,130,519	-	-	1,130,519
7 Regulatory retail portfolios	-	-	-	-	-	-	-	-	-
8 Other assets	-	-	-	-	-	-	-	375,514	375,514
9 Total	-	-	18,266	277,025	-	1,130,519	-	375,514	1,801,324

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	-	30,250	-	900	-	-
2	Cash – other currencies	-	393,263	671,963	1,193,586	-	-
3	Domestic sovereign debt	-	-	-	-	-	-
4	Other sovereign debt	-	-	-	-	-	-
5	Government agency debt	-	-	-	-	-	-
6	Corporate bonds	-	-	-	-	-	-
7	Equity securities	-	-	-	-	-	-
8	Other collateral	-	-	-	-	-	-
9	Total	-	423,513	671,963	1,194,486	-	-

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

	a	b
	EAD (post-CRM)	RWA
1 Exposures to QCCPs (total)	375,514	7,511
2 Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which	375,514	7,511
3 (i) OTC derivatives	375,514	7,511
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
Outright products		RWA
1	Interest rate risk (general and specific)	36,488
2	Equity risk (general and specific)	1,399,871
3	Foreign exchange risk	199,600
4	Commodity risk	
Options		
5	Simplified approach	
6	Delta-plus method	
7	Scenario approach	
8	Securitisation	
9	Total	1,635,958

APPENDIX: TABLES AND TEMPLATES 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
	CCyB1 – Geographical distribution of credit exposures used in the countercyclical buffer
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)