



Disclosures Under Basel III Framework

Basel III Pillar 3 Disclosures
September 30, 2022

Template KM1: Key Metrics

a	b	c	d	e
Sep 22	Jun 22	Mar 22	Dec 21	Sep 21

Available capital (amounts)

1	Common Equity Tier 1 (CET1)	46,657	46,716	48,117	47,306	46,045
1a	Fully loaded ECL accounting model	46,657	46,716	48,117	47,306	46,045
2	Tier 1	49,476	49,530	50,930	47,306	46,045
2a	Fully loaded ECL accounting model Tier 1	49,476	49,530	50,930	47,306	46,045
3	Total capital	58,776	58,851	60,202	56,695	55,475
3a	Fully loaded ECL accounting model total capital	58,776	58,851	60,202	56,695	55,475

Risk-weighted assets (amounts)

4	Total risk-weighted assets (RWA)	308,390	301,635	313,214	298,475	287,216
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Risk-based capital ratios as a percentage of RWA

5	Common Equity Tier 1 ratio (%)	15.1%	15.5%	15.4%	15.8%	16.0%
5a	Fully loaded ECL accounting model Common Equity Tier 1 (%)	15.1%	15.5%	15.4%	15.8%	16.0%
6	Tier 1 ratio (%)	16.0%	16.4%	16.3%	15.8%	16.0%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	16.0%	16.4%	16.3%	15.8%	16.0%
7	Total capital ratio (%)	19.1%	19.5%	19.2%	19.0%	19.3%
7a	Fully loaded ECL accounting model total capital ratio (%)	19.1%	19.5%	19.2%	19.0%	19.3%

Additional CET1 buffer requirements as a percentage of RWA

8	Capital conservation buffer requirement (2.5% from 2019) (%)	2.500%	2.500%	2.500%	2.500%	2.500%
9	Countercyclical buffer requirement (%)	0.0242%	0.0265%	0.0340%	0.0352%	0.0349%
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)	3.0244%	3.027%	3.0344%	3.035%	3.035%
12	CET1 available after meeting the bank's minimum capital requirements (%)	12.1%	12.5%	12.3%	12.8%	13.0%

Basel III leverage ratio

13	Total Basel III leverage ratio exposure measure	423,661	441,443	425,069	401,897	388,136
14	Basel III leverage ratio (%) (row 2 / row 13)	11.7%	11.2%	12.0%	11.8%	11.9%
14a	Fully loaded ECL accounting model Basel III leverage ratio (%) (row 2a / row 13)	11.7%	11.2%	12.0%	11.8%	11.9%

Liquidity Coverage Ratio

15	Total HQLA	71,611	53,645	51,441	52,913	52,178
16	Total net cash outflow	43,407	31,141	32,850	31,553	30,967
17	LCR ratio (%)	165%	172%	157%	168%	168%

Net Stable Funding Ratio

18	Total available stable funding	233,468	236,317	237,788	220,366	216,230
19	Total required stable funding	198,777	201,993	202,665	189,747	173,481
20	NSFR ratio	117%	117%	117%	116%	125%

OV1: Overview of RWA - Sep 2022

SAR 000

		a	b	c
		RWA		Minimum capital requirements
		Sep 22	Jun 22	Sep 22
1	Credit risk (excluding counterparty credit risk) (CCR) Includes item 23	277,051,098	273,871,056	22,164,088
2	Of which standardised approach (SA)	277,051,098	273,871,056	22,164,088
3	Of which internal rating-based (IRB) approach			
4	Counterparty credit risk	4,104,223	3,445,843	328,338
5	Of which standardised approach for counterparty credit risk (SA-CCR)	4,104,223	3,445,843	328,338
6	Of which internal model method (IMM)			
7	Equity positions in banking book under market-based approach			
8	Equity investments in funds – look-through approach			
9	Equity investments in funds – mandate-based approach			
10	Equity investments in funds – fall-back approach			
11	Settlement risk			
12	Securitisation exposures in banking book			
13	Of which IRB ratings-based approach (RBA)			
14	Of which IRB Supervisory Formula Approach (SFA)			
15	Of which SA/simplified supervisory formula approach (SSFA)			
16	Market risk	6,564,170	4,150,967	525,134
17	Of which standardised approach (SA)	6,564,170	4,150,967	525,134
18	Of which internal model approaches (IMM)			
19	Operational risk	20,670,939	20,167,258	1,653,675
20	Of which Basic Indicator Approach			
21	Of which Standardised Approach	20,670,939	20,167,258	1,653,675
22	Of which Advanced Measurement Approach			
23	Amounts below the thresholds for deduction (subject to 250% risk weight)			
24	Floor adjustment			
25	Total (1+4+7+8+9+10+11+12+16+19+23+24)	308,390,430	301,635,124	24,671,234

Leverage ratio common disclosure- Sep 2022

LR1: Summary Comparison of accounting assets versus leverage ratio exposure measure (Table 1)

		Sep 30, 2022
#	Item	In SR 000's
1	Total Assets as per published financial statements	347,880,918
2	Adjustment for investments in banking, financial insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	0
3	Adjustment for fiduciary assets recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	0
4	Adjustment for derivative financial instruments	1,790,944
5	Adjustment for securities financing transactions (i.e. repos and similar secured lending)	0
6	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of Off-balance sheet exposures)	75,711,260
7	Other adjustments	-1,722,219
8	Leverage ratio exposure (A)	423,660,902

LR2: Leverage Ratio Common Disclosure Template (Table 2)

		Sep 30, 2022	Jun 30, 2022
#	Item	In SR 000's	In SR 000's
On-balance sheet exposures			
1	On-balance sheet items (excluding derivatives and SFTs, but including collateral)	344,181,078	355,642,195
2	(Relevant Asset amounts deducted in determining Basel III Tier 1 capital)		
3	Total on-balance sheet exposures	344,181,078	355,642,195
Derivative exposures			
4	Replacement cost associated with <i>all</i> derivatives transactions (i.e. net of eligible cash variation margin)	1,977,621	1,963,015
5	Add-on amounts for Potential Financial Exposure (PFE) associated with <i>all</i> derivatives transactions	1,790,944	1,539,139
6	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework		
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) (b)	3,768,565	3,502,154
Securities financing transaction exposures			
12	Gross SFT assets (with no recognition of netting), after adjusting for sales 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 **	210,636,878	285,715,048
18	(Adjustments for conversion to credit equivalent amounts)	(134,925,618)	(203,415,599)
19	Off-balance sheet items (sum of lines 17 and 18) (c)	75,711,260	82,299,450
Capital and total exposures			
20	Tier 1 capital (B)	49,476,646	49,530,474
21	Total exposures (sum of lines 3, 11, 16 and 19) (A) = (a+b+c)	423,660,903	441,443,798
Leverage ratio			
22	Basel III leverage ratio*** (C) = (B) / (A)	11.7%	11.2%

**Includes commitments that are unconditionally cancellable at any time by the Bank or automatic cancellation due to deterioration in a borrower's creditworthiness

***Current minimum requirement is 3%

Reconciliation (Table 5)

		Sep 30, 2022
#	Item	In SR 000's
1	Total Assets on Financial Statements	347,880,918
2	Total On balance sheet assets Row # 1 on Table 2	344,181,078
3	Difference between 1 and 2 above	3,699,840
Explanation		
	Positive fair value of Derivatives	3,699,840
	Other adjustment represents provision	
		3,699,840

LIQ1: Liquidity Coverage Ratio (LCR) Sep 2022
[LCR Common Disclosure Prudential Return Template]

SAR 000

		TOTAL UNWEIGHTED VALUE (average)	TOTAL WEIGHTED VALUE (average)
1	Total high quality liquid assets (HQLA)		71,611,177
2	Retail deposits and deposits from small businesses customers of which:	95,083,502	9,508,350
3	<i>Stable deposits</i>	-	-
4	<i>Less stable deposits</i>	95,083,502	9,508,350
5	Unsecured wholesale funding of which:	109,378,132	48,772,682
6	<i>Operational deposits (all counterparties)</i>		
7	<i>Non operational deposits (all counterparties)</i>	109,378,132	48,772,682
8	<i>Unsecured debt</i>	-	-
9	Secured wholesale funding	888,230	888,230
10	Additional requirement of which:	25,672,320	4,231,414
11	<i>Outflows related to derivative exposure and other collateral requirements</i>	1,849,091	1,849,091
12	<i>Outflows related to loss of funding on debt products</i>	-	-
13	<i>Credit and liquidity facilities</i>	23,823,229	2,382,323
14	Other contractual funding obligations	-	-
15	Other contingent funding obligations	248,994,934	5,278,028
16	TOTAL CASH OUTFLOWS		68,678,704
17	Secured lending (eg reverse repos)	-	-
18	Inflows from fully performing exposures	31,749,456	22,389,252
19	Other cash inflows	2,882,704	2,882,704
20	TOTAL CASH INFLOW	34,632,160	25,271,956
21	TOTAL HQLA		71,611,177
22	TOTAL NET CASH OUTFLOW		43,406,748
23	LIQUIDITY COVERAGE RATIO		164.98%