



Disclosures Under Basel III Framework

Basel III Pillar 3 Disclosures
31 March 2021

Template KM1: Key metrics

	a	b	c	d	e	
	Mar 21	Dec 20	Sep 20	Jun 20	Mar 20	
Available capital (amounts)						
1	Common Equity Tier 1 (CET1)	44,237	44,352	42,654	40,786	37,797
1a	Fully loaded ECL accounting model	44,237	44,352	42,654	40,786	37,797
2	Tier 1	44,237	44,352	42,654	40,786	37,797
2a	Fully loaded ECL accounting model Tier 1	44,237	44,352	42,654	40,786	37,797
3	Total capital	54,091	51,131	49,131	47,506	48,388
3a	Fully loaded ECL accounting model total capital	54,091	51,131	49,131	47,506	48,388
Risk-weighted assets (amounts)						
4	Total risk-weighted assets (RWA)	274,610	268,134	265,329	266,463	258,055
Risk-based capital ratios as a percentage of RWA						
5	Common Equity Tier 1 ratio (%)	16.1%	16.5%	16.1%	15.3%	14.6%
5a	Fully loaded ECL accounting model Common Equity Tier 1 (%)	16.1%	16.5%	16.1%	15.3%	14.6%
6	Tier 1 ratio (%)	16.1%	16.5%	16.1%	15.3%	14.6%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	16.1%	16.5%	16.1%	15.3%	14.6%
7	Total capital ratio (%)	19.7%	19.1%	18.5%	17.8%	18.8%
7a	Fully loaded ECL accounting model total capital ratio (%)	19.7%	19.1%	18.5%	17.8%	18.8%
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 (%)	0.0365%	0.0334%	0.0320%	0.0367%	0.0440%
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)	3.037%	3.033%	3.032%	3.037%	3.044%
12	CET1 available after meeting the bank's minimum capital requirements (%)	13.1%	13.5%	13.0%	12.3%	11.6%
Basel III leverage ratio						
13	Total Basel III leverage ratio exposure measure	374,286	376,462	373,858	360,644	346,367
14	Basel III leverage ratio (%) (row 2 / row 13)	11.8%	11.8%	11.4%	11.3%	10.9%
14a	Fully loaded ECL accounting model Basel III leverage ratio (%) (row 2a / row 13)	11.8%	11.8%	11.4%	11.3%	10.9%
Liquidity Coverage Ratio						
15	Total HQLA	52,020	61,539	51,074	50,435	52,398
16	Total net cash outflow	28,758	30,843	26,828	31,504	31,245
17	LCR ratio (%)	181%	200%	190%	160%	168%
Net Stable Funding Ratio						
18	Total available stable funding	210,850	208,482	207,909	196,369	173,323
19	Total required stable funding	164,454	160,523	160,427	159,868	150,394
20	NSFR ratio	128%	130%	130%	123%	115%

OV1: Overview of RWA - March 2021

		<i>SAR 000</i>		
		a	b	c
		RWA		Minimum capital requirements
		Mar 21	Dec 20	Mar 21
1	Credit risk (excluding counterparty credit risk) (CCR) Includes item 23	246,732,102	240,527,031	19,738,568
2	Of which standardised approach (SA)	246,732,102	240,527,031	19,738,568
3	Of which internal rating-based (IRB) approach			
4	Counterparty credit risk	4,307,877	5,359,843	344,630
5	Of which standardised approach for counterparty credit risk (SA-CCR)	4,307,877	5,359,843	344,630
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	4,838,413	3,879,905	387,073
17	Of which standardised approach (SA)	4,838,413	3,879,905	387,073
18	Of which internal model approaches (IMM)			
19	Operational risk	18,731,640	18,367,191	1,498,531
20	Of which Basic Indicator Approach			
21	Of which Standardised Approach	18,731,640	18,367,191	1,498,531
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)	274,610,032	268,133,970	21,968,803

Leverage ratio common disclosure

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

#	Item	Mar 31, 2021 In SR 000's
1	Total Assets as per published financial statements	308,036,280
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	1,243,265
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)	64,843,065
7	Other adjustments	163,302
8	Leverage ratio exposure (A)	374,285,912

LR2: Leverage Ratio Common Disclosure Template (Table 2)

#	Item	Mar 31, 2021 In SR 000's	Dec 31, 2020 In SR 000's
On-balance sheet exposures			
1	On-balance sheet items (excluding derivatives and SFTs, but including collateral)	306,747,477	308,528,950
2	(Relevant Asset amounts deducted in determining Basel III Tier 1 capital)		
3	Total on-balance sheet exposures	306,747,477	308,528,950
Derivative exposures			
4	Replacement cost associated with <i>all</i> derivatives transactions (i.e. net of eligible cash variation margin)	1,452,105	2,126,238
5	Add-on amounts for Potential Financial Exposure (PFE) associated with <i>all</i> derivatives transactions	1,243,265	1,161,345
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)	2,695,370	3,287,583
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 **	179,758,292	182,828,627
18	(Adjustments for conversion to credit equivalent amounts)	(114,915,227)	(118,182,885)
19	Off-balance sheet items (sum of lines 17 and 18) (c)	64,843,065	64,645,742
Capital and total exposures			
20	Tier 1 capital (B)	44,237,361	44,351,697
21	Total exposures (sum of lines 3, 11, 16 and 19) (A) = (a+b+c)	374,285,912	376,462,275
Leverage ratio			
22	Basel III leverage ratio*** (C) = (B) / (A)	11.8%	11.8%

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

Reconciliation (Table 5)

#	Item	Mar 31, 2021 In SR 000's
1	Total Assets on Financial Statements	308,036,280
2	Total On balance sheet assets Row # 1 on Table 2	306,747,477
3	Difference between 1 and 2 above	1,288,803
Explanation		
	Positive fair value of Derivatives	1,288,803
	Other adjustment represents provision	
		1,288,803

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

SAR'000

	TOTAL UNWEIGHTED VALUE (average)	TOTAL WEIGHTED VALUE (average)
1	Total high quality liquid assets (HQLA)	52,019,937
2	Retail deposits and deposits from small businesses customers of which:	84,372,242
3	<i>Stable deposits</i>	-
4	<i>Less stable deposits</i>	84,372,242
5	Unsecured wholesale funding of which:	83,660,292
6	<i>Operational deposits (all counterparties)</i>	
7	<i>Non operational deposits (all counterparties)</i>	83,660,292
8	<i>Unsecured debt</i>	-
9	Secured wholesale funding	1,008,776
10	Additional requirement of which:	13,392,997
11	<i>Outflows related to derivative exposure and other collateral requirements</i>	21,987
12	<i>Outflows related to loss of funding on debt products</i>	-
13	<i>Credit and liquidity facilities</i>	13,371,010
14	Other contractual funding obligations	-
15	Other contingent funding obligations	227,754,710
16	TOTAL CASH OUTFLOWS	52,271,940
17	Secured lending (eg reverse repos)	-
18	Inflows from fully performing exposures	34,921,364
19	Other cash inflows	11,217
20	TOTAL CASH INFLOW	34,932,581
21	TOTAL HQLA	52,019,937
22	TOTAL NET CASH OUTFLOW	28,758,494
23	LIQUIDITY COVERAGE RATIO	181%