



# Disclosures Under Basel III Framework

**Basel III Pillar 3 Disclosures**  
**March 31, 2022**

Template KM1: Key metrics

		a	b	c	d	e
		Mar 22	Dec 21	Sep 21	Jun 21	Mar 21
<b>Available capital (amounts)</b>						
1	Common Equity Tier 1 (CET1)	48,117	47,306	46,045	44,540	44,237
1a	Fully loaded ECL accounting model	48,117	47,306	46,045	44,540	44,237
2	Tier 1	50,930	47,306	46,045	44,540	44,237
2a	Fully loaded ECL accounting model Tier 1	50,930	47,306	46,045	44,540	44,237
3	Total capital	60,202	56,695	55,475	54,240	54,091
3a	Fully loaded ECL accounting model total capital	60,202	56,695	55,475	54,240	54,091
<b>Risk-weighted assets (amounts)</b>						
4	Total risk-weighted assets (RWA)	313,214	298,475	287,216	280,517	274,610
<b>Risk-based capital ratios as a percentage of RWA</b>						
5	Common Equity Tier 1 ratio (%)	15.4%	15.8%	16.0%	15.9%	16.1%
5a	Fully loaded ECL accounting model Common Equity Tier 1 (%)	15.4%	15.8%	16.0%	15.9%	16.1%
6	Tier 1 ratio (%)	16.3%	15.8%	16.0%	15.9%	16.1%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	16.3%	15.8%	16.0%	15.9%	16.1%
7	Total capital ratio (%)	19.2%	19.0%	19.3%	19.3%	19.7%
7a	Fully loaded ECL accounting model total capital ratio (%)	19.2%	19.0%	19.3%	19.3%	19.7%
<b>Additional CET1 buffer requirements as a percentage of RWA</b>						
8	Capital conservation buffer requirement (2.5% from 2019) (%)	2.500%	2.500%	2.500%	2.500%	2.500%
9	Countercyclical buffer requirement (%)	0.0340%	0.0352%	0.0349%	0.0417%	0.0365%
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)	3.034%	3.035%	3.035%	3.042%	3.037%
12	CET1 available after meeting the bank's minimum capital requirements (%)	12.3%	12.8%	13.0%	12.8%	13.1%
<b>Basel III leverage ratio</b>						
13	Total Basel III leverage ratio exposure measure	425,069	401,897	388,136	385,083	374,286
14	Basel III leverage ratio (%) (row 2 / row 13)	12.0%	11.8%	11.9%	11.6%	11.8%
14a	Fully loaded ECL accounting model Basel III leverage ratio (%) (row 2a / row 13)	12.0%	11.8%	11.9%	11.6%	11.8%
<b>Liquidity Coverage Ratio</b>						
15	Total HQLA	51,441	52,913	52,178	55,117	52,020
16	Total net cash outflow	32,850	31,553	30,967	31,368	28,758
17	LCR ratio (%)	157%	168%	168%	176%	181%
<b>Net Stable Funding Ratio</b>						
18	Total available stable funding	237,788	220,366	216,230	213,400	210,850
19	Total required stable funding	202,665	189,747	173,481	169,118	164,454
20	NSFR ratio	117%	116%	125%	126%	128%

OV1: Overview of RWA - March 2022

		<i>SAR 000</i>		
		a	b	c
		RWA		Minimum capital requirements
		Mar 22	Dec 21	Mar 22
<b>1</b>	<b>Credit risk (excluding counterparty credit risk) (CCR) Includes item 23</b>	285,042,525	269,779,255	22,803,402
<b>2</b>	Of which standardised approach (SA)	285,042,525	269,779,255	22,803,402
<b>3</b>	Of which internal rating-based (IRB) approach			
<b>4</b>	<b>Counterparty credit risk</b>	3,411,249	4,848,861	272,900
<b>5</b>	Of which standardised approach for counterparty credit risk (SA-CCR)	3,411,249	4,848,861	272,900
<b>6</b>	Of which internal model method (IMM)			
<b>7</b>	<b>Equity positions in banking book under market-based approach</b>			
<b>8</b>	<b>Equity investments in funds – look-through approach</b>			
<b>9</b>	<b>Equity investments in funds – mandate-based approach</b>			
<b>10</b>	<b>Equity investments in funds – fall-back approach</b>			
<b>11</b>	<b>Settlement risk</b>			
<b>12</b>	<b>Securitisation exposures in banking book</b>			
<b>13</b>	Of which IRB ratings-based approach (RBA)			
<b>14</b>	Of which IRB Supervisory Formula Approach (SFA)			
<b>15</b>	Of which SA/simplified supervisory formula approach (SSFA)			
<b>16</b>	<b>Market risk</b>	4,947,104	4,197,387	395,768
<b>17</b>	Of which standardised approach (SA)	4,947,104	4,197,387	395,768
<b>18</b>	Of which internal model approaches (IMM)			
<b>19</b>	<b>Operational risk</b>	19,813,082	19,649,357	1,585,047
<b>20</b>	Of which Basic Indicator Approach			
<b>21</b>	Of which Standardised Approach	19,813,082	19,649,357	1,585,047
<b>22</b>	Of which Advanced Measurement Approach			
<b>23</b>	<b>Amounts below the thresholds for deduction (subject to 250% risk weight)</b>			
<b>24</b>	<b>Floor adjustment</b>			
<b>25</b>	<b>Total (1+4+7+8+9+10+11+12+16+19+23+24)</b>	<b>313,213,960</b>	<b>298,474,860</b>	<b>25,057,117</b>

## Leverage ratio common disclosure

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

#	Item	Mar 31, 2022 In SR 000's
1	Total Assets as per published financial statements	348,468,315
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	1,205,158
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)	75,351,131
7	Other adjustments	44,376
8	<b>Leverage ratio exposure (A)</b>	<b>425,068,980</b>

LR2: Leverage Ratio Common Disclosure Template (Table 2)

#	Item	Mar 31, 2022 In SR 000's	Dec 31, 2021 In SR 000's
<b>On-balance sheet exposures</b>			
1	On-balance sheet items (excluding derivatives and SFTs, but including collateral)	346,873,550	324,321,303
2	(Relevant Asset amounts deducted in determining Basel III Tier 1 capital)		
3	<b>Total on-balance sheet exposures</b>	<b>346,873,550</b>	<b>324,321,303</b>
<b>Derivative exposures</b>			
4	Replacement cost associated with <i>all</i> derivatives transactions (i.e. net of eligible cash variation margin)	1,639,141	2,008,836
5	Add-on amounts for Potential Financial Exposure (PFE) associated with <i>all</i> derivatives transactions	1,205,158	1,191,630
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	<b>Total derivative exposures (sum of lines 4 to 10) (b)</b>	<b>2,844,299</b>	<b>3,200,466</b>
<b>Securities financing transaction exposures</b>			
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	<b>Total securities financing transaction exposures (sum of lines 12 to 15)</b>		
<b>Other off-balance sheet exposures</b>			
17	Off-balance sheet exposure at gross notional amount **	212,476,421	199,932,420
18	(Adjustments for conversion to credit equivalent amounts)	(137,125,291)	(125,557,670)
19	<b>Off-balance sheet items (sum of lines 17 and 18) (c)</b>	<b>75,351,130</b>	<b>74,374,750</b>
<b>Capital and total exposures</b>			
20	<b>Tier 1 capital (B)</b>	<b>50,930,233</b>	<b>47,306,359</b>
21	<b>Total exposures (sum of lines 3, 11, 16 and 19) (A) = (a+b+c)</b>	<b>425,068,979</b>	<b>401,896,519</b>
<b>Leverage ratio</b>			
22	<b>Basel III leverage ratio*** (C) = (B) / (A)</b>	<b>12.0%</b>	<b>11.8%</b>

\*\*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, 2022 In SR 000's
1	Total Assets on Financial Statements	348,468,315
2	Total On balance sheet assets Row # 1 on Table 2	346,873,550
3	<b>Difference between 1 and 2 above</b>	<b>1,594,765</b>
<b>Explanation</b>		
	Positive fair value of Derivatives	1,594,765
	Other adjustment represents provision	
		<b>1,594,765</b>

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

SAR 000

	TOTAL UNWEIGHTED VALUE (average)	TOTAL WEIGHTED VALUE (average)
<b>1</b>	<b>Total high quality liquid assets (HQLA)</b>	<b>51,440,822</b>
<b>2</b>	<b>Retail deposits and deposits from small businesses customers of which:</b>	<b>95,048,454</b>
<b>3</b>	<i>Stable deposits</i>	-
<b>4</b>	<i>Less stable deposits</i>	95,048,454
<b>5</b>	<b>Unsecured wholesale funding of which:</b>	<b>86,802,305</b>
<b>6</b>	<i>Operational deposits (all counterparties)</i>	
<b>7</b>	<i>Non operational deposits (all counterparties)</i>	86,802,305
<b>8</b>	<i>Unsecured debt</i>	-
<b>9</b>	<b>Secured wholesale funding</b>	490,028
<b>10</b>	<b>Additional requirement of which:</b>	<b>22,858,267</b>
<b>11</b>	<i>Outflows related to derivative exposure and other collateral requirements</i>	489,000
<b>12</b>	<i>Outflows related to loss of funding on debt products</i>	-
<b>13</b>	<i>Credit and liquidity facilities</i>	22,369,267
<b>14</b>	<i>Other contractual funding obligations</i>	-
<b>15</b>	<i>Other contingent funding obligations</i>	252,835,957
<b>16</b>	<b>TOTAL CASH OUTFLOWS</b>	<b>56,638,134</b>
<b>17</b>	<i>Secured lending (eg reverse repos)</i>	-
<b>18</b>	<i>Inflows from fully performing exposures</i>	32,320,591
<b>19</b>	<i>Other cash inflows</i>	-
<b>20</b>	<b>TOTAL CASH INFLOW</b>	<b>32,320,591</b>
<b>21</b>	<b>TOTAL HQLA</b>	<b>51,440,822</b>
<b>22</b>	<b>TOTAL NET CASH OUTFLOW</b>	<b>32,850,051</b>
<b>23</b>	<b>LIQUIDITY COVERAGE RATIO</b>	<b>157%</b>