

Template KM1: Key metrics

	a	b	c	d	e	
	T	T-1	T-2	T-3	T-4	
	Sep 19	Jun 19	Mar 19	Dec 18	Sep 18	
Available capital (amounts)						
1	Common Equity Tier 1 (CET1)	39,242	39,428	37,645	36,774	36,751
1a	Fully loaded ECL accounting model	39,242	39,428	37,645	36,774	36,751
2	Tier 1	39,242	39,428	37,645	36,774	36,751
2a	Fully loaded ECL accounting model Tier 1	39,242	39,428	37,645	36,774	36,751
3	Total capital	43,685	43,835	42,094	41,158	41,157
3a	Fully loaded ECL accounting model total capital	43,685	43,835	42,094	41,158	41,157
Risk-weighted assets (amounts)						
4	Total risk-weighted assets (RWA)	244,074	238,446	232,405	227,915	223,188
Risk-based capital ratios as a percentage of RWA						
5	Common Equity Tier 1 ratio (%)	16.1%	16.5%	16.2%	16.1%	16.5%
5a	Fully loaded ECL accounting model Common Equity Tier 1 (%)	16.1%	16.5%	16.2%	16.1%	16.5%
6	Tier 1 ratio (%)	16.1%	16.5%	16.2%	16.1%	16.5%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	16.1%	16.5%	16.2%	16.1%	16.5%
7	Total capital ratio (%)	17.9%	18.4%	18.1%	18.1%	18.4%
7a	Fully loaded ECL accounting model total capital ratio (%)	17.9%	18.4%	18.1%	18.1%	18.4%
Additional CET1 buffer requirements as a percentage of RWA						
8	Capital conservation buffer requirement (2.5% from 2019) (%)	2.500%	2.500%	2.50%	1.88%	1.88%
9	Countercyclical buffer requirement (%)	0.0481%	0.041%	0.025%	0.025%	0.021%
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)	3.048%	3.041%	3.025%	2.400%	2.396%
12	CET1 available after meeting the bank's minimum capital requirements (%)	13.0%	13.5%	13.2%	13.7%	14.1%
Basel III leverage ratio						
13	Total Basel III leverage ratio exposure measure	317,858	313,202	307,570	297,586	293,346
14	Basel III leverage ratio (%) (row 2 / row 13)	12.3%	12.6%	12.2%	12.4%	12.5%
14a	Fully loaded ECL accounting model Basel III leverage ratio (%) (row 2a / row 13)	12.3%	12.6%	12.2%	12.4%	12.5%
Liquidity Coverage Ratio*						
15	Total HQLA	42,639	43,882	41,511	36,700	36,932
16	Total net cash outflow	25,888	29,295	29,030	30,237	29,906
17	LCR ratio (%)	165%	150%	143%	121%	123%
Net Stable Funding Ratio						
18	Total available stable funding	165,834	162,720	158,649	149,865	144,697
19	Total required stable funding	144,142	138,333	132,521	129,435	124,234
20	NSFR ratio	115%	118%	120%	116%	116%

* LCR may not equal to an LCR computed on the basis of the average values of the set of line items disclosed in the template

OV1: Overview of RWA - September 2019

		<i>SAR 000</i>		
		a	b	c
		RWA		Minimum capital requirements
		Sep 19	Jun 19	Sep 19
1	Credit risk (excluding counterparty credit risk) (CCR) Includes item 23	221,863,755	215,743,748	17,749,100
2	Of which standardised approach (SA)	221,863,755	215,743,748	17,749,100
3	Of which internal rating-based (IRB) approach			-
4	Counterparty credit risk	3,055,526	3,984,033	244,442
5	Of which standardised approach for counterparty credit risk (SA-CCR)	3,055,526	3,984,033	244,442
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	3,083,150	3,213,200	246,652
17	Of which standardised approach (SA)	3,083,150	3,213,200	246,652
18	Of which internal model approaches (IMM)			-
19	Operational risk	16,071,839	15,504,588	1,285,747
20	Of which Basic Indicator Approach			-
21	Of which Standardised Approach	16,071,839	15,504,588	1,285,747
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)	244,074,270	238,445,569	19,525,942

Leverage ratio common disclosure

September 30, 2019

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

		Sep 30, 2019
Row #	Item	In SR 000's
1	Total Assets as per published financial statements	250,572,960
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	Adjustment for derivative financial instruments	1,250,461
5	Adjustment for securities financing transactions (i.e. repos and similar secured lending)	-
6	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of Off-balance sheet exposures)	64,979,198
7	Other adjustments	1,055,847
8	Leverage ratio exposure (A)	317,858,466

LR2: Leverage Ratio Common Disclosure Template (Table 2)

		Sep 30, 2019	Jun 30, 2019
Row #	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)	250,365,816	245,967,534
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) (a)	250,365,816	245,967,534
Derivative exposures			
4	Replacement cost associated with <i>all</i> derivatives transactions (i.e. net of eligible cash variation margin)	1,262,991	1,885,201
5	Add-on amounts for Potential Financial Exposure (PFE) associated with <i>all</i> derivatives transactions	1,250,461	970,061
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)	2,513,452	2,855,262
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 **	189,182,151	182,336,835
18	(Adjustments for conversion to credit equivalent amounts)	(124,202,953)	(117,957,807)
19	Off-balance sheet items (sum of lines 17 and 18) (c)	64,979,198	64,379,028
Capital and total exposures			
20	Tier 1 capital (B)	39,241,952	39,428,043
21	Total exposures (sum of lines 3, 11, 16 and 19) (A) = (a+b+c)	317,858,466	313,201,824
Leverage ratio			
22	Basel III leverage ratio*** (C) = (B) / (A)	12.3%	12.6%

**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, 2019
Row #	Item	In SR 000's
1	Total Assets on Financial Statements	250,572,960
2	Total On balance sheet assets Row # 1 on Table 2	250,365,816
3	Difference between 1 and 2 above	207,144
Explanation		
	Positive fair value of Derivatives	650,512
	Other adjustment represents provision	(443,368)
		207,144

Table 3, comprises of explanation of each row pertaining above Table 2

Table 4 providing explanations for significant variances in Leverage Ratio over previous quarter, being first disclosure have not been included above

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

LCR Common Disclosure Template			
(In SR 000's)		TOTAL UNWEIGHTED VALUE (average)	TOTAL WEIGHTED VALUE (average)
HIGH-QUALITY LIQUID ASSETS			
1	Total high quality liquid assets (HQLA)		42,638,520
CASH OUTFLOWS			
2	Retail deposits and deposits from small businesses customers of which:	75,974,503	7,597,450
3	<i>Stable deposits</i>		
4	<i>Less stable deposits</i>	75,974,503	7,597,450
5	Unsecured wholesale funding of which:	64,121,179	29,304,304
6	<i>Operational deposits (all counterparties)</i>		
7	<i>Non operational deposits (all counterparties)</i>	64,121,179	29,304,304
8	<i>Unsecured debt</i>		
9	Secured wholesale funding		
10	Additional requirement of which:	11,761,167	1,190,135
11	<i>Outflows related to derivative exposure and other collateral requirements</i>	15,576	15,576
12	<i>Outflows related to loss of funding on debt products</i>		
13	<i>Credit and liquidity facilities</i>	11,745,590	1,174,559
14	Other contractual funding obligations		
15	Other contingent funding obligations	210,064,479	4,851,123
16	TOTAL CASH OUTFLOWS		42,943,013
CASH INFLOWS			
17	Secured lending (eg reverse repos)		
18	Inflows from fully performing exposures	27,197,237	17,043,203
19	Other cash inflows	12,001	12,001
20	TOTAL CASH INFLOW	27,209,238	17,055,204
			TOTAL ADJUSTED VALUE
21	TOTAL HQLA		42,638,520
22	TOTAL NET CASH OUTFLOW		25,887,809
23	LIQUIDITY COVERAGE RATIO		165%

Unweighted values are calculated as outstanding balances maturing or callable within 30 days (for inflows and outflows).

^b Weighted values are calculated after the application of respective haircuts (for HQLA) or inflow and outflow rates (for inflows and outflows).

^c Adjusted values are calculated after the application of both (i) haircuts and inflow and outflow rates *and* (ii) any applicable caps (i.e. cap on Level 2B and Level 2 assets for HQLA and cap on inflows).

Notes to disclosure:

1. Data is presented as simple average of 90 days observations over Q3 2019.
2. Number of data points used in calculating the average figures is 90.
3. LCR may not equal to an LCR computed on the basis of the average values of the set of line items disclosed in the template