



Gulf International Bank – Saudi Arabia

BASEL 3 PILLAR 3 DISCLOSURES

As at 30th September 2021



GIB

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1. KM1: Key metrics

SAR 000's		a	b	c	d	e
		30-Sep-2021	30-Jun-2021	31-Mar-2021	31-Dec-2020	30-Sep-2020
	Available capital (amounts)					
1	Common Equity Tier 1 (CET1)	7,068,416	7,083,675	7,056,559	7,059,153	7,271,211
1a	Fully loaded ECL accounting model					
2	Tier 1	7,068,416	7,083,675	7,056,559	7,059,153	7,271,211
2a	Fully loaded ECL accounting model Tier 1					
3	Total capital	7,263,884	7,254,883	7,236,034	7,243,890	7,479,975
3a	Fully loaded ECL accounting model total capital					
	Risk-weighted assets (amounts)					
4	Total risk-weighted assets (RWA)	33,665,863	31,439,343	29,614,458	27,356,337	27,431,880
	Risk-based capital ratios as a percentage of RWA					
5	Common Equity Tier 1 ratio (%)	21.0%	22.5%	23.8%	25.8%	26.5%
5a	Fully loaded ECL accounting model Common Equity Tier 1 (%)					
6	Tier 1 ratio (%)	21.0%	22.5%	23.8%	25.8%	26.5%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)					
7	Total capital ratio (%)	21.6%	23.1%	24.4%	26.5%	27.3%
7a	Fully loaded ECL accounting model total capital ratio (%)					
	Additional CET1 buffer requirements as a percentage of RWA					
8	Capital conservation buffer requirement (2.5% from 2019) (%)	2.5%	2.5%	2.5%	2.5%	2.5%
9	Countercyclical buffer requirement (%)	0.1%	0.1%	0.1%	0.1%	0.0%
10	Bank G-SIB and/or D-SIB additional requirements (%)					
11	Total of bank CET1 specific buffer requirements (%) (row 8 + row 9 + row 10)	2.6%	2.6%	2.6%	2.6%	2.5%
12	CET1 available after meeting the bank's minimum capital requirements (%)	10.4%	12.0%	13.3%	15.2%	16.0%
	Basel III leverage ratio					
13	Total Basel III leverage ratio exposure measure	43,006,131	41,405,666	40,890,587	39,578,953	36,399,501
14	Basel III leverage ratio (%) (row 2 / row 13)	16.4%	17.1%	17.3%	17.8%	20.0%
14a	Fully loaded ECL accounting model Basel III leverage ratio (%) (row 2a / row13)					
	Liquidity Coverage Ratio					
15	Total HQLA	8,167,843	9,385,347	9,402,617	10,953,781	7,823,272
16	Total net cash outflow	5,003,213	5,320,700	4,523,753	5,311,704	3,755,417
17	LCR ratio (%)	163.3%	176.3%	207.8%	206.2%	208.3%
	Net Stable Funding Ratio					
18	Total available stable funding	22,193,469	21,569,611	21,283,905	20,479,075	19,812,255
19	Total required stable funding	16,206,363	14,856,881	14,566,252	13,564,882	12,935,729
20	NSFR ratio	136.9%	145.2%	146.1%	150.9%	153.1%

2. OV1 - Overview of RWA

SAR 000's		(a)		(c)
		RWA		Minimum capital requirements
		30 Sep 2021	30 Jun 2021	30 Sep 2021
1	Credit risk (excluding counterparty credit risk)	31,751,894	29,364,140	2,540,151
2	Of which: standardised approach (SA)	31,751,894	29,364,140	2,540,151
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)	257,624	268,429	20,610
7	Of which: standardised approach for counterparty credit risk	257,624	268,429	20,610
8	Of which: Internal Model Method (IMM)			
9	Of which: other CCR			
10	Credit valuation adjustment (CVA)	121,075	122,788	9,686
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			
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)			
20	Market risk	443,526	592,242	35,482
21	Of which: standardised approach (SA)	443,526	592,242	35,482
22	Of which: internal model approaches (IMA)			
23	Capital charge for switch between trading book and banking book			
24	Operational risk	1,091,744	1,091,744	87,340
25	Amounts below the thresholds for deduction (subject to 250% risk weight)			
26	Floor adjustment		0	
27	Total (1 + 6 + 10 + 11 + 12 + 13 + 14 + 15 + 16 + 20 + 23 + 24 + 25 + 26)	33,665,863	31,439,343	2,693,269

Point to note:

(i) Items marked with an asterisk (*) will be applicable only after their respective policy frameworks take effect. Until then, "Not applicable" should be reported in the rows.

3. LR1 - Summary comparison of accounting assets vs leverage ratio exposure measure

SAR 000's		a
1	Total consolidated assets as per published financial statements	35,117,971
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 securitised exposures that meet the operational requirements for the recognition of risk transference	
4	Adjustments for temporary exemption of central bank reserves (if applicable)	
5	Adjustment for fiduciary assets recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	
6	Adjustments for regular-way purchases and sales of financial assets subject to trade date accounting	
7	Adjustments for eligible cash pooling transactions	
8	Adjustments for derivative financial instruments	83,455
9	Adjustment for securities financing transactions (ie repurchase agreements and similar secured lending)	
10	Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off balance sheet exposures)	7,652,576
11	Adjustments for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital	
12	Other adjustments	152,129
13	Leverage ratio exposure measure	43,006,131

4. LR2 - Leverage ratio common disclosure

SAR 000's		a
		30 Sep 2021
On-balance sheet exposures		
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	35,058,743
2	(Asset amounts deducted in determining Basel III Tier 1 capital)	
3	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of rows 1 and 2)	35,058,743
Derivative exposures		
4	Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	175,064
5	Add-on amounts for PFE associated with all derivatives transactions	119,748
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 rows 4 to 10)	294,812
Securities financing transaction exposures		
12	Gross SFT assets (with no recognition of netting), after adjustment for sale accounting transactions	
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	
14	CCR exposure for SFT assets	
15	Agent transaction exposures	
16	Total securities financing transaction exposures (sum of rows 12 to 15)	-
Other off-balance sheet exposures		
17	Off-balance sheet exposure at gross notional amount	48,056,745
18	(Adjustments for conversion to credit equivalent amounts)	(40,404,169)
19	Off-balance sheet items (sum of rows 17 to 18)	7,652,576
Capital and total exposures		
20	Tier 1 capital	7,068,416
21	Total exposures (sum of rows 3, 11, 16 and 19)	43,006,131
Leverage ratio		
25	Basel III leverage ratio	16.4%

5. LIQ1 – Liquidity Coverage Ratio (LCR)

SAR 000s	Total Unweighted Value	Total Weighted Value
High-Quality Liquid Assets		
Total high-quality liquid assets (HQLA)		8,167,843
Cash Outflows		
Retail deposits and deposits from small business customers, of which:		
Less stable deposits	1,272,687	127,269
Unsecured wholesale funding, of which:		
Non-operational deposits	14,961,573	6,249,306
Additional requirements, of which:	2,492,265	249,461
Outflows related to derivative exposures and other collateral requirements	261	261
Credit and liquidity facilities	2,492,004	249,200
Other contingent funding obligations	16,212,335	368,086
Total Cash Outflows		6,994,122
Cash Inflows		
Inflows from fully performing exposures	2,428,915	1,980,784
Other cash inflows	53,459	10,125
Total Cash Inflows	2,482,375	1,990,909
Total HQLA		8,167,843
Total Net Cash Outflows		5,003,213
Liquidity Coverage Ratio (%)		163.3%