



Gulf International Bank – Saudi Arabia

BASEL 3 PILLAR 3 DISCLOSURES

As at 30th June 2023



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1. KM1: Key metrics

SAR 000's		a	b	c	d	e
		30-Jun-2023	31-Mar-2023	31-Dec-2022	30-Sep-2022	30-Jun-2022
	Available capital (amounts)					
1	Common Equity Tier 1 (CET1)	7,317,722	7,241,248	7,182,483	7,209,538	7,189,422
1a	Fully loaded ECL accounting model					
2	Tier 1	7,317,722	7,241,248	7,182,483	7,209,538	7,189,422
2a	Fully loaded ECL accounting model Tier 1					
3	Total capital	7,546,845	7,460,456	7,432,844	7,473,534	7,446,636
3a	Fully loaded ECL accounting model total capital					
	Risk-weighted assets (amounts)					
4	Total risk-weighted assets (RWA)	42,277,430	39,252,010	36,795,725	34,498,394	32,751,919
	Risk-based capital ratios as a percentage of RWA					
5	Common Equity Tier 1 ratio (%)	17.3%	18.4%	19.5%	20.9%	22.0%
5a	Fully loaded ECL accounting model Common Equity Tier 1 (%)					
6	Tier 1 ratio (%)	17.3%	18.4%	19.5%	20.9%	22.0%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)					
7	Total capital ratio (%)	17.9%	19.0%	20.2%	21.7%	22.7%
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%	0.1%
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%	2.6%
12	CET1 available after meeting the bank's minimum capital requirements (%)	6.8%	7.9%	9.0%	10.3%	11.4%
	Basel III leverage ratio					
13	Total Basel III leverage ratio exposure measure	58,753,572	58,118,301	52,853,923	48,434,520	47,485,505
14	Basel III leverage ratio (%) (row 2 / row 13)	12.5%	12.5%	13.6%	14.9%	15.1%
14a	Fully loaded ECL accounting model Basel III leverage ratio (%) (row 2a / row13)					
	Liquidity Coverage Ratio					
15	Total HQLA	11,725,124	16,188,275	10,894,229	11,042,639	11,681,411
16	Total net cash outflow	2,534,653	6,302,301	3,493,627	5,627,456	6,154,361
17	LCR ratio (%)	462.6%	256.9%	311.8%	196.2%	189.8%
	Net Stable Funding Ratio					
18	Total available stable funding	25,169,153	24,460,597	24,348,193	23,206,107	22,621,000
19	Total required stable funding	17,957,045	17,487,833	17,777,873	16,007,376	15,541,807
20	NSFR ratio	140.2%	145.6%	136.9%	144.9%	145.5%

2. OV1 - Overview of RWA

SAR 000's		(a)		(c)
		RWA		Minimum capital requirements
		30 Jun 2023	31 Mar 2023	30 Jun 2023
1	Credit risk (excluding counterparty credit risk)	38,000,175	35,364,145	3,040,014
2	Of which: standardised approach (SA)	38,000,175	35,364,145	3,040,014
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)	320,490	317,763	25,639
7	Of which: standardised approach for counterparty credit risk	320,490	317,763	25,639
8	Of which: Internal Model Method (IMM)			
9	Of which: other CCR			
10	Credit valuation adjustment (CVA)	320,490	317,763	25,639
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	2,418,738	2,034,802	193,499
21	Of which: standardised approach (SA)	2,418,738	2,034,802	193,499
22	Of which: internal model approaches (IMA)			
23	Capital charge for switch between trading book and banking book			
24	Operational risk	1,217,537	1,217,537	97,403
25	Amounts below the thresholds for deduction (subject to 250% risk weight)			
26	Floor adjustment	0		0
27	Total (1 + 6 + 10 + 11 + 12 + 13 + 14 + 15 + 16 + 20 + 23 + 24 + 25 + 26)	42,277,430	39,252,010	3,382,194

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. CC1: Composition of regulatory capital

30 June 2023		a	b
SAR 000's		Amounts	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
	Common Equity Tier 1 capital: instruments and reserves		
1	Directly issued qualifying common share (and equivalent for non-joint stock companies) capital plus related stock surplus	7,500,000	
2	Accumulated losses	(111,082)	
3	Accumulated other comprehensive income (and other reserves)	(1,373)	
4	Directly issued capital subject to phase-out from CET1 (only applicable to non-joint stock companies)		
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)		
6	Common Equity Tier 1 capital before regulatory adjustments	7,387,545	
	Common Equity Tier 1 capital: regulatory adjustments		
7	Prudent valuation adjustments		
8	Goodwill (net of related tax liability)		(a) minus (d)
9	Other intangibles other than mortgage servicing rights (net of related tax liability)	(69,823)	(b) minus (e)
10	Deferred tax assets that rely on future profitability, excluding those arising from temporary differences (net of related tax liability)		
11	Cash flow hedge reserve		
12	Shortfall of provisions to expected losses		
13	Securitisation gain on sale (as set out in paragraph 36 of Basel III securitisation framework25)		
14	Gains and losses due to changes in own credit risk on fair valued liabilities		
15	Defined benefit pension fund net assets		
16	Investments in own shares (if not already subtracted from paid-in capital on reported balance sheet)		
17	Reciprocal cross-holdings in common equity		
18	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)		
19	Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation (amount above 10% threshold)		
20	Mortgage servicing rights (amount above 10% threshold)		(c) minus (f) minus 10% threshold
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)		
22	Amount exceeding the 15% threshold		
23	Of which: significant investments in the common stock of financials		
24	Of which: mortgage servicing rights		
25	Of which: deferred tax assets arising from temporary differences		
26	National specific regulatory adjustments		
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions		
28	Total regulatory adjustments to Common Equity Tier 1	(69,823)	
29	Common Equity Tier 1 capital (CET1)	7,317,722	
	Additional Tier 1 capital: instruments		
30	Directly issued qualifying additional Tier 1 instruments plus related stock surplus		
31	Of which: classified as equity under applicable accounting standards		
32	Of which: classified as liabilities under applicable accounting standards		
33	Directly issued capital instruments subject to phase-out from additional Tier 1		
34	Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)		
35	Of which: instruments issued by subsidiaries subject to phase-out		
36	Additional Tier 1 capital before regulatory adjustments		

	Additional Tier 1 capital: regulatory adjustments		
37	Investments in own additional Tier 1 instruments		
38	Reciprocal cross-holdings in additional Tier 1 instruments		
39	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)		
40	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation		
41	National specific regulatory adjustments		
42	Regulatory adjustments applied to additional Tier 1 due to insufficient Tier 2 to cover deductions		
43	Total regulatory adjustments to additional Tier 1 capital		
44	Additional Tier 1 capital (AT1)		
45	Tier 1 capital (T1 = CET1 + AT1)	7,317,722	
	Tier 2 capital: instruments and provisions		
46	Directly issued qualifying Tier 2 instruments plus related stock surplus		
47	Directly issued capital instruments subject to phase-out from Tier 2		
48	Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2)		
49	Of which: instruments issued by subsidiaries subject to phase-out		
50	Provisions	229,123	
51	Tier 2 capital before regulatory adjustments	229,123	
	Tier 2 capital: regulatory adjustments		
52	Investments in own Tier 2 instruments		
53	Reciprocal cross-holdings in Tier 2 instruments and other TLAC liabilities		
54	Investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)		
54a	Investments in the other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation and where the bank does not own more than 10% of the issued common share capital of the entity: amount previously designated for the 5% threshold but that no longer meets the conditions (for G-SIBs only)		
55	Significant investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)		
56	National specific regulatory adjustments		
57	Total regulatory adjustments to Tier 2 capital		
58	Tier 2 capital (T2)	229,123	
59	Total regulatory capital (TC = T1 + T2)	7,546,845	
60	Total risk-weighted assets	42,277,430	
	Capital ratios and buffers		
61	Common Equity Tier 1 (as a percentage of risk-weighted assets)	17.3%	
62	Tier 1 (as a percentage of risk-weighted assets)	17.3%	
63	Total capital (as a percentage of risk-weighted assets)	17.9%	
64	Institution-specific buffer requirement (capital conservation buffer plus countercyclical buffer requirements plus higher loss absorbency requirement, expressed as a percentage of risk-weighted assets)	2.6%	
65	Of which: capital conservation buffer requirement	2.5%	
66	Of which: bank-specific countercyclical buffer requirement	0.1%	
67	Of which: higher loss absorbency requirement		
68	Common Equity Tier 1 (as a percentage of risk-weighted assets) available after meeting the bank's minimum capital requirements	6.8%	
	National minima (if different from Basel III)		
69	National Common Equity Tier 1 minimum ratio (if different from Basel III minimum)		
70	National Tier 1 minimum ratio (if different from Basel III minimum)		
71	National total capital minimum ratio (if different from Basel III minimum)		
	Amounts below the thresholds for deduction (before risk weighting)		
72	Non-significant investments in the capital and other TLAC liabilities of other financial entities		

73	Significant investments in the common stock of financial entities		
74	Mortgage servicing rights (net of related tax liability)		
75	Deferred tax assets arising from temporary differences (net of related tax liability)		
	Applicable caps on the inclusion of provisions in Tier 2		
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	229,123	
77	Cap on inclusion of provisions in Tier 2 under standardised approach	483,014	
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)		
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach		
	Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022)		
80	Current cap on CET1 instruments subject to phase-out arrangements		
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)		
82	Current cap on AT1 instruments subject to phase-out arrangements		
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)		
84	Current cap on T2 instruments subject to phase-out arrangements		
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)		

4. CC2 – Reconciliation of regulatory capital to balance sheet

	a	b	c
	Balance sheet as in published financial statements	Under regulatory scope of consolidation	Reference
	As at 30 Jun 2023	As at 30 Jun 2023	
Assets			
Cash and balances with the Saudi Arabian Monetary Authority (SAMA)	4,243,609	4,243,609	
Due from banks and other financial institutions	6,191,952	6,191,952	
Investments held at fair value through statement of income	252,481	252,481	
Investments held at fair value through other comprehensive income	36,252	36,252	
Investments held at amortised cost	8,218,072	8,219,720	
Positive fair value of derivative financial instruments	402,610	402,610	
Loans and advances, net	25,877,139	26,077,246	
Other assets	380,216	380,216	
Furniture, fixtures and equipment	54,026	54,026	
Right-of-use assets	190,820	190,820	
Intangible assets	69,823		
Total assets	45,917,000	46,048,932	
Liabilities			
Due to banks and other financial institutions	6,353,244	6,353,244	
Customers' deposits	30,663,192	30,663,192	
Negative fair value of derivative financial instruments	299,380	299,380	
Other liabilities	1,003,754	976,386	
Lease liabilities	209,885	209,885	
Total liabilities	38,529,455	38,502,087	
Shareholders' equity			
Share capital	7,500,000	7,500,000	
Statutory reserve	1,753	1,753	
Fair value reserve	(3,126)	(3,126)	
Accumulated losses	(111,082)	(111,082)	
Intangible assets		(69,823)	
Tier II Capital		229,123	
Total Liabilities & shareholders' equity	45,917,000	46,048,932	

5. CCA: Main features of regulatory capital instruments and of other TLAC-eligible instruments

		a
		Quantitative / qualitative information
1	Issuer	Gulf International Bank - Saudi Arabia
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	NA
3	Governing law(s) of the instrument	Kingdom of Saudi Arabia Laws
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	NA
4	Transitional Basel III rules	NA
5	Post-transitional Basel III rules	NA
6	Eligible at solo/group/group and solo	Group
7	Instrument type (types to be specified by each jurisdiction)	Ordinary Shares
8	Amount recognised in regulatory capital (currency in millions, as of most recent reporting date)	7,500,000
9	Par value of instrument	10
10	Accounting classification	Equity
11	Original date of issuance	3-Apr-19
12	Perpetual or dated	Perpetual
13	Original maturity date	No Maturity
14	Issuer call subject to prior supervisory approval	NA
15	Optional call date, contingent call dates and redemption amount	NA
16	Subsequent call dates, if applicable	NA
	Coupons / dividends	
17	Fixed or floating dividend/coupon	NA
18	Coupon rate and any related index	NA
19	Existence of a dividend stopper	NA
20	Fully discretionary, partially discretionary or mandatory	NA
21	Existence of step-up or other incentive to redeem	NA
22	Non-cumulative or cumulative	NA
23	Convertible or non-convertible	NA
24	If convertible, conversion trigger(s)	NA
25	If convertible, fully or partially	NA
26	If convertible, conversion rate	NA
27	If convertible, mandatory or optional conversion	NA
28	If convertible, specify instrument type convertible into	NA
29	If convertible, specify issuer of instrument it converts into	NA
30	Writedown feature	NA
31	If writedown, writedown trigger(s)	NA
32	If writedown, full or partial	NA
33	If writedown, permanent or temporary	NA
34	If temporary write-own, description of writeup mechanism	NA
34a	Type of subordination	NA
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned).	NA
36	Non-compliant transitioned features	NA
37	If yes, specify non-compliant features	NA

6. CCyB1 – Geographical distribution of credit exposures used in the countercyclical capital buffer

SAR 000's	a	b	c	d	e
Geographical breakdown	Countercyclical capital buffer rate	Exposure values and/or risk-weighted assets used in the computation of the countercyclical capital buffer		Bank-specific countercyclical capital buffer rate	Countercyclical buffer amount
		Exposure values	Risk-weighted assets		
GCC & ME	2.50%	1,201,374	745,216		
Europe	0.67%	283,436	83,411		
South E. Asia	0.12%	1,162,361	1,038,746		
North America	0.00%	698,440	346,606		
Sum		3,345,610	2,213,979		
Total		40,248,510	39,911,988	0.05%	20,413

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

SAR 000's		a
1	Total consolidated assets as per published financial statements	45,917,000
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	40,690
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)	12,865,705
11	Adjustments for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital	
12	Other adjustments	(69,823)
13	Leverage ratio exposure measure	58,753,572

8. LR2 - Leverage ratio common disclosure

SAR 000's		a	b
		30 June 2023	31 Mar 2023
On-balance sheet exposures			
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	45,716,144	45,718,654
2	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework		
3	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)		
4	(Adjustment for securities received under securities financing transactions that are recognised as an asset)		
5	(Specific and general provisions associated with on-balance sheet exposures that are deducted from Tier 1 capital)	(201,755)	(193,317)
6	(Asset amounts deducted in determining Basel III Tier 1 capital)	(69,823)	(58,702)
7	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of rows 1 and 2)	45,444,566	45,466,635
Derivative exposures			
8	Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	308,178	259,925
9	Add-on amounts for PFE associated with all derivatives transactions	105,113	153,534
10	(Exempted CCP leg of client-cleared trade exposures)		
11	Adjusted effective notional amount of written credit derivatives	30,010	30,023
12	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)		
13	Total derivative exposures (sum of rows 4 to 10)	443,301	443,482
Securities financing transaction exposures			
14	Gross SFT assets (with no recognition of netting), after adjustment for sale accounting transactions		
15	(Netted amounts of cash payables and cash receivables of gross SFT assets)		
16	CCR exposure for SFT assets		
17	Agent transaction exposures		
18	Total securities financing transaction exposures (sum of rows 12 to 15)	-	-
Other off-balance sheet exposures			
19	Off-balance sheet exposure at gross notional amount	33,960,669	32,657,958
20	(Adjustments for conversion to credit equivalent amounts)	(21,011,307)	(20,449,774)
21	(Specific and general provisions associated with off-balance sheet exposures deducted in determining Tier 1 capital)	(83,657)	
22	Off-balance sheet items (sum of rows 17 to 18)	12,865,705	12,208,184
Capital and total exposures			
23	Tier 1 capital	7,317,722	7,241,248
24	Total exposures (sum of rows 3, 11, 16 and 19)	58,753,572	58,118,301
Leverage ratio			
25	Basel III leverage ratio	12.5%	12.5%
26	National minimum leverage ratio requirement	3%	3%

9. LIQ1 – Liquidity Coverage Ratio (LCR)

SAR,000s		Total unweighted Value	Total weighted Value
High-quality liquid assets			
1	Total HQLA		11,725,124
Cash outflows			
2	Retail deposits and deposits from small business customers, of which:		
3	Stable deposits	-	-
4	Less stable deposits	3,849,152	152,970
5	Unsecured wholesale funding, of which:	-	-
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	-	-
7	Non-operational deposits (all counterparties)	19,412,898	7,873,765
8	Unsecured debt	-	-
9	Secured wholesale funding		
10	Additional requirements, of which:		
11	Outflows related to derivative exposures and other collateral requirements	9,486	9,486
12	Outflows related to loss of funding on debt products		
13	Credit and liquidity facilities	2,191,480	219,148
14	Other contractual funding obligations		
15	Other contingent funding obligations	21,408,562	487,840
16	TOTAL CASH OUTFLOWS		8,743,209
Cash inflows			
17	Secured lending (eg reverse repos)	-	-
18	Inflows from fully performing exposures	6,523,352	6,197,849
19	Other cash inflows	836,740	10,707
20	TOTAL CASH INFLOWS	7,360,092	6,208,556
			Total adjusted value
21	Total HQLA		11,725,124
22	Total net cash outflows		2,534,653
23	Liquidity Coverage Ratio (%)		462.6%

10. LIQ2 – Net Stable Funding Ratio (NSFR)

SAR 000s	Unweighted Value by Residual Maturity			Weighted Value
	< 6 months	≥ 6 months to < 1 year	≥1 year	
Available stable funding (ASF)				
Capital			7,546,845	7,546,845
Retail: Less stable deposits	3,644,850	204,302		3,464,237
Wholesale funding (non-operational deposit)	21,008,134	401,606	583,343	11,288,213
Other wholesale funding	10,938,501	70,745	489,390	2,869,858
Total ASF				25,169,153
Required stable funding (RSF)				
Coins and banknotes	7,780			
Total central bank reserves	5,841,158			
Unsecured loans to financial institutions	5,880,000	30,073		897,037
Securities eligible as Level 1 HQLA	101,174	1,315,299	4,086,192	275,133
Securities eligible for Level 2B HQLA		98,540	553,955	278,975
Unencumbered loans to non-financial corporate clients with a residual maturity of less than one year	12,698,036	2,250,647		7,474,341
Unencumbered loans to retail and small business customers with a residual maturity of less than one year	146,739	144,686		145,712
Unencumbered performing loans with risk weights greater than 35% under the Basel II standardised approach for credit risk	6,756		7,925,055	6,739,674
Unencumbered Non-HQLA exchange traded equities				
Unencumbered Non-HQLA securities not in default	15,038		881,628	764,421
Other short-term unsecured instruments and transactions with a residual maturity of less than one year	763,616			381,808
Defaulted securities and non-performing loans	183,998	1,091	36,961	222,050
Derivatives assets			347,714	103,229
Required stable funding associated with derivative liabilities			48,897	48,897
All other assets not included in above categories that qualify for 100% treatment	516,109	83		516,192
Off-balance sheet items	9,480,054	3,652,169	10,467,820	109,574
Total RSF				17,957,045
Net Stable Funding Ratio				140.2%

11. ENC – Asset encumbrance

SAR 000's		a	b	c
Balance Sheet Assets		Encumbered assets	Unencumbered assets	Total
01	Cash and balances with the Saudi Arabian Monetary Authority (SAMA)		4,243,609	4,243,609
02	Due from banks and other financial institutions		6,191,952	6,191,952
03	Investments held at fair value through statement of income		252,481	252,481
04	Investments held at fair value through other comprehensive income		36,252	36,252
05	Investments held at amortised cost		8,218,072	8,218,072
06	Positive fair value of derivative financial instruments		402,610	402,610
07	Loans and advances, net		25,877,139	25,877,139
08	Other assets		694,885	694,885
	Total		45,917,000	45,917,000

12. CR1 - Credit quality of assets

SAR 000's	a		b	c	d		e	f	e
	Gross carrying values of		Non-defaulted exposures	Allowances/impairments	Of which ECL accounting provisions for credit losses On SA exposures		Allocated in regulatory category of General	Of which ECL accounting provisions for credit losses on IRB exposures	Net values (a+b-c)
	Defaulted exposures				Allocated in regulatory category of Specific				
01	Loans	576,681	25,896,134	395,569	395,569	200,107		26,077,246	
02	Debt Securities		8,219,720			1,648		8,219,720	
03	Off-balance sheet exposures		34,377,534		112,156	27,368		34,377,534	
04	Total	576,681	68,493,388	395,569	507,725	229,123		68,674,500	

A default is considered to have occurred with regard to a particular obligor when either or both of the two following events have taken place:

1. The obligor is past due for 90 days or more on any material credit obligations to the Bank including principal instalments, interest payments and fees.
2. The bank considers that the obligor is unlikely to pay its credit obligations to the bank in full, without recourse by the bank to actions such as realizing security (if any).

13. CR2 - Changes in stock of defaulted loans and debt securities

SAR 000's		Loans
1	Defaulted loans and debt securities at end of the previous reporting period	631,500
2	Loans and debt securities that have defaulted since the last reporting period	47,206
3	Returned to non-defaulted status	
4	Amounts written off	(118,528)
5	Other changes	16,503
6	Defaulted loans and debt securities at end of the reporting period	576,681

14. CR3 - Credit risk mitigation techniques – overview

SAR 000's		Exposures unsecured: carrying amount	Exposures to be secured	Exposures secured by collateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives
01	Loans	24,947,155	1,130,091	410,184	12,069	
02	Debt Securities	8,219,720				
03	Total	33,166,875	1,130,091	410,184	12,069	
04	Of which defaulted	178,491	2,621		2,574	

15. CR4 - Standardised approach – credit risk exposure and Credit Risk Mitigation (CRM) effects

SAR 000's		a	b	c	d	e	f
		Exposures before CCF and CRM		Exposures post-CCF and CRM		RWA and RWA density	
Asset classes		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
01	Sovereigns and their central banks	11,577,466		11,582,529	2,695	116,412	1%
02	Non-central government public sector entities	11,165	9,664	11,165	9,664	10,414	50%
03	Banks	6,315,019	5,305,023	6,322,566	2,889,087	2,780,959	30%
04	Corporates	25,764,260	29,062,847	25,754,224	9,102,940	33,527,340	96%
05	Regulatory retail portfolios	1,115,025		1,115,025		1,115,025	100%
06	Secured by Residential Property	392,304		392,304		134,479	34%
07	Equity & Subordinated Debt	86,295		86,295		165,694	192%
08	Past-due loans	181,112		178,538		130,350	72%
09	Other assets	347,772		347,772		339,992	98%
	Total	45,790,418	34,377,534	45,790,418	12,004,386	38,320,665	66%

16. CR5 - Standardised approach – exposures by asset classes and risk weights

SAR 000's		a	b	c	d	e	f	g	h	j
Asset classes/ Risk weight*		0%	20%	30%	50%	75%	85%	100%	Other	Total credit exposures amount (post CCF and post-CRM)
01	Sovereigns and their central banks	11,304,774	205,047					75,403		11,585,224
02	Non-central government public sector entities				20,829					20,829
03	Banks		6,188,255	1,161,400	1,334,221			527,777		9,211,653
04	Corporates	506,453			527,170	262,771	3,293,958	30,266,812		34,857,164
05	Regulatory retail portfolios							1,115,025		1,115,025
06	Secured by residential property		48,770	102,224	7,801				233,509	392,304
07	Equity & Subordinated Debt								86,295	86,295
08	Past-due loans				129,852			15,211	33,475	178,538
09	Other assets	7,780						339,992		347,772
	Total	11,819,007	6,442,072	1,263,624	2,019,873	262,771	3,293,958	32,340,220	353,279	57,794,804

SAR 000's		a	b	c	d
Exposure amounts and CCFs applied to off-balance sheet exposures, categorised based on risk bucket of converted exposures		On-balance sheet exposure	Off-balance sheet exposure (pre-CCF)	Weighted average CCF*	Exposure (post-CCF and post-CRM)
Risk Weight					
01	Less than 40%	18,291,330	3,266,246	38.4%	19,546,343
02	40-70%	1,013,278	2,691,724	45.3%	2,231,742
03	75%	262,771		-	262,771
04	85%	3,002,264	921,952	31.6%	3,293,958
05	90-100%	23,101,004	27,497,612	33.6%	32,340,219
06	105-130%				
07	150%	83,519			83,519
08	250%	36,252			36,252
	Total	45,790,418	34,377,534	34.9%	57,794,804

17. CCR1 - Analysis of counterparty credit risk (CCR) exposure by approach

SAR 000's		a	b	c	d	e	f
		Replacement cost	Potential future exposure	EEPE	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
1	SA-CCR (for derivatives)	220,141	77,619		1.4	416,864	320,490
2	Internal Model Method (for derivatives and SFTs)						
3	Simple Approach for credit risk mitigation (for SFTs)						
4	Comprehensive Approach for credit risk mitigation (for SFTs)						
5	VaR for SFTs						
6	Total						320,490

18. CCR3 - Standardised approach – CCR exposures by regulatory portfolio and risk weights

SAR 000's	a	b	c	d	e	f	g	h	i
Regulatory portfolio/ Risk weight	0%	10%	20%	50%	85%	100%	150%	Others	Total credit exposures
Non-central government public sector entities				9,664					9,664
Banks			4,249	173,264					177,513
Corporates					10,075	219,612			229,687
Total			4,249	182,928	10,075	219,612			416,864

19. CCR5 - Composition of collateral for CCR exposure

		a	b	c	d	e	f
		Collateral used in derivative transactions				Collateral used in SFTs	
SAR 000's		Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral
		Segregated	Unsegregated	Segregated	Unsegregated		
1	Cash – other currencies		104,440				
	Total		104,440				

20. CCR6 - Credit derivatives exposures

SAR 000's		a	b
		Protection bought	Protection Sold
Notionals			
	Single-name Credit default swaps	30,010	30,010
	Total notionals	30,010	30,010
Fair values			
	Positive fair values (asset)	41	
	Negative fair values (liability)		(41)

21. CCR8 - Exposures to central counterparties

SAR 000's		a	b
		EAD (post-CRM)	RWA
1	Exposures to QCCPs (total)		-
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which	-	-
3	(i) OTC derivatives		
4	(ii) Exchange-traded derivatives		
5	(iii) Securities financing transactions		
6	(iv) Netting sets where cross-product netting has been approved		
7	Segregated initial margin		
8	Non-segregated initial margin		
9	Pre-funded default fund contributions		
10	Unfunded default fund contributions		
11	Exposures to non-QCCPs (total)	416,864	320,490
12	Exposures for trades at non-QCCPs (excluding initial margin and default fund contributions); of which	416,864	320,490
13	(i) OTC derivatives	416,864	320,490
14	(ii) Exchange-traded derivatives		
15	(iii) Securities financing transactions		
16	(iv) Netting sets where cross-product netting has been approved		
17	Segregated initial margin		
18	Non-segregated initial margin		
19	Pre-funded default fund contributions		
20	Unfunded default fund contributions		

22. MR1 - Market risk under standardised approach

SAR 000's		a
		Capital charge in SA
1	General interest rate risk	464
2	Equity risk	172,499
3	Foreign exchange risk	11,300
4	Commodity risk	
5	Credit spread risk – non-securitisations	
6	Credit spread risk – securitisations (non-correlation trading portfolio)	
7	Credit spread risk – securitisation (correlation trading portfolio)	
8	Default risk – non-securitisations	9,236
9	Default risk – securitisations (non-correlation trading portfolio)	
10	Default risk – securitisations (correlation trading portfolio)	
11	Residual risk add-on	
12	Total	193,499