



Gulf International Bank – Saudi Arabia

BASEL 3 PILLAR 3 DISCLOSURES

As at 30th September 2022



GIB

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1. KM1: Key metrics

SAR 000's		a	b	c	d	e
		30-Sep-2022	30-Jun-2022	31-Mar-2022	31-Dec-2021	30-Sep-2021
	Available capital (amounts)					
1	Common Equity Tier 1 (CET1)	7,209,538	7,189,422	7,198,270	7,079,286	7,068,416
1a	Fully loaded ECL accounting model					
2	Tier 1	7,209,538	7,189,422	7,198,270	7,079,286	7,068,416
2a	Fully loaded ECL accounting model Tier 1					
3	Total capital	7,473,534	7,446,636	7,451,441	7,327,805	7,263,884
3a	Fully loaded ECL accounting model total capital					
	Risk-weighted assets (amounts)					
4	Total risk-weighted assets (RWA)	34,498,394	32,751,919	31,877,172	33,132,545	33,665,863
	Risk-based capital ratios as a percentage of RWA					
5	Common Equity Tier 1 ratio (%)	20.9%	22.0%	22.6%	21.4%	21.0%
5a	Fully loaded ECL accounting model Common Equity Tier 1 (%)					
6	Tier 1 ratio (%)	20.9%	22.0%	22.6%	21.4%	21.0%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)					
7	Total capital ratio (%)	21.7%	22.7%	23.4%	22.1%	21.6%
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 (%)	10.3%	11.4%	12.0%	10.8%	10.4%
	Basel III leverage ratio					
13	Total Basel III leverage ratio exposure measure	48,434,520	47,485,505	45,192,788	47,056,689	43,006,131
14	Basel III leverage ratio (%) (row 2 / row 13)	14.9%	15.1%	15.9%	15.0%	16.4%
14a	Fully loaded ECL accounting model Basel III leverage ratio (%) (row 2a / row13)					
	Liquidity Coverage Ratio					
15	Total HQLA	11,042,639	11,681,411	9,068,739	9,820,744	8,167,843
16	Total net cash outflow	5,627,456	6,154,361	3,676,622	5,521,796	5,003,213
17	LCR ratio (%)	196.2%	189.8%	246.7%	177.9%	163.3%
	Net Stable Funding Ratio					
18	Total available stable funding	23,206,107	22,621,000	21,979,218	22,865,393	22,193,469
19	Total required stable funding	16,007,376	15,541,807	15,534,013	17,065,622	16,206,363
20	NSFR ratio	144.9%	145.5%	141.4%	134.0%	136.9%

2. OV1 - Overview of RWA

SAR 000's		(a)		(c)
		RWA		Minimum capital requirements
		30 Sep 2022	30 Jun 2022	30 Sep 2022
1	Credit risk (excluding counterparty credit risk)	31,965,011	30,312,663	2,357,201
2	Of which: standardised approach (SA)	31,965,011	30,312,663	2,557,201
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)	329,873	196,987	26,390
7	Of which: standardised approach for counterparty credit risk	329,873	196,987	26,390
8	Of which: Internal Model Method (IMM)			
9	Of which: other CCR			
10	Credit valuation adjustment (CVA)	303,850	236,713	24,308
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	537,875	643,771	43,030
21	Of which: standardised approach (SA)	537,875	643,771	43,030
22	Of which: internal model approaches (IMA)			
23	Capital charge for switch between trading book and banking book			
24	Operational risk	1,361,785	1,361,785	108,943
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)	34,498,394	32,751,919	2,759,872

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	38,123,925
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	(51,000)
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)	10,167,997
11	Adjustments for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital	
12	Other adjustments	193,598
13	Leverage ratio exposure measure	48,434,520

4. LR2 - Leverage ratio common disclosure

SAR 000's		a
		30 Sep 2022
On-balance sheet exposures		
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	37,945,359
2	(Asset amounts deducted in determining Basel III Tier 1 capital)	(46,582)
3	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of rows 1 and 2)	37,898,777
Derivative exposures		
4	Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	236,222
5	Add-on amounts for PFE associated with all derivatives transactions	131,524
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)	367,746
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	29,796,588
18	(Adjustments for conversion to credit equivalent amounts)	(19,628,591)
19	Off-balance sheet items (sum of rows 17 to 18)	10,167,997
Capital and total exposures		
20	Tier 1 capital	7,209,538
21	Total exposures (sum of rows 3, 11, 16 and 19)	48,434,520
Leverage ratio		
25	Basel III leverage ratio	14.9%

5. LIQ1 – Liquidity Coverage Ratio (LCR)

SAR 000s	Total Unweighted Value	Total Weighted Value
High-Quality Liquid Assets		
Total high-quality liquid assets (HQLA)		11,042,639
Cash Outflows		
Retail deposits and deposits from small business customers, of which:		
Less stable deposits	1,185,207	118,521
Unsecured wholesale funding, of which:		
Non-operational deposits	18,903,637	7,747,611
Additional requirements, of which:		
Outflows related to derivative exposures and other collateral requirements	4,261	4,261
Credit and liquidity facilities	3,936,722	393,672
Other contingent funding obligations	17,208,273	383,386
Total Cash Outflows		8,647,451
Cash Inflows		
Inflows from fully performing exposures	3,161,267	3,015,059
Other cash inflows	308,034	4,936
Total Cash Inflows	3,469,301	3,019,995
Total HQLA		11,042,639
Total Net Cash Outflows		5,627,456
Liquidity Coverage Ratio (%)		196.2%