



Gulf International Bank – Saudi Arabia

BASEL 3 PILLAR 3 DISCLOSURES

As at 30th September 2023



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1. KM1: Key metrics

SAR 000's		a	b	c	d	e
		30-Sep-2023	30-Jun-2023	31-Mar-2023	31-Dec-2022	30-Sep-2022
	Available capital (amounts)					
1	Common Equity Tier 1 (CET1)	7,376,911	7,317,722	7,241,248	7,182,483	7,209,538
1a	Fully loaded ECL accounting model					
2	Tier 1	7,376,911	7,317,722	7,241,248	7,182,483	7,209,538
2a	Fully loaded ECL accounting model Tier 1					
3	Total capital	7,634,091	7,546,845	7,460,456	7,432,844	7,473,534
3a	Fully loaded ECL accounting model total capital					
	Risk-weighted assets (amounts)					
4	Total risk-weighted assets (RWA)	43,120,891	42,277,430	39,252,010	36,795,725	34,498,394
	Risk-based capital ratios as a percentage of RWA					
5	Common Equity Tier 1 ratio (%)	17.1%	17.3%	18.4%	19.5%	20.9%
5a	Fully loaded ECL accounting model Common Equity Tier 1 (%)					
6	Tier 1 ratio (%)	17.1%	17.3%	18.4%	19.5%	20.9%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)					
7	Total capital ratio (%)	17.7%	17.9%	19.0%	20.2%	21.7%
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 (%)	6.6%	6.8%	7.9%	9.0%	10.3%
	Basel III leverage ratio					
13	Total Basel III leverage ratio exposure measure	60,686,700	58,753,572	58,118,301	52,853,923	48,434,520
14	Basel III leverage ratio (%) (row 2 / row 13)	12.2%	12.5%	12.5%	13.6%	14.9%
14a	Fully loaded ECL accounting model Basel III leverage ratio (%) (row 2a / row13)					
	Liquidity Coverage Ratio					
15	Total HQLA	15,591,358	11,725,124	16,188,275	10,894,229	11,042,639
16	Total net cash outflow	8,301,787	2,534,653	6,302,301	3,493,627	5,627,456
17	LCR ratio (%)	187.8%	462.6%	256.9%	311.8%	196.2%
	Net Stable Funding Ratio					
18	Total available stable funding	27,983,578	25,169,153	24,460,597	24,348,193	23,206,107
19	Total required stable funding	17,456,389	17,957,045	17,487,833	17,777,873	16,007,376
20	NSFR ratio	160.3%	140.2%	145.6%	136.9%	144.9%

2. OV1 - Overview of RWA

SAR 000's		(a)	(b)	(c)
		RWA		Minimum capital requirements
		30 Sep 2023	30 Jun 2023	30 Sep 2023
1	Credit risk (excluding counterparty credit risk)	38,721,043	38,000,175	3,097,683
2	Of which: standardised approach (SA)	38,721,043	38,000,175	3,097,683
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)	396,014	320,490	31,681
7	Of which: standardised approach for counterparty credit risk	396,014	320,490	31,681
8	Of which: Internal Model Method (IMM)			
9	Of which: other CCR			
10	Credit valuation adjustment (CVA)	396,014	320,490	31,681
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	2,390,283	2,418,738	191,223
21	Of which: standardised approach (SA)	2,390,283	2,418,738	191,223
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			
27	Total (1 + 6 + 10 + 11 + 12 + 13 + 14 + 15 + 16 + 20 + 23 + 24 + 25 + 26)	43,120,891	42,277,430	3,449,671

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	47,010,303
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	74,913
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)	13,679,379
11	Adjustments for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital	
12	Other adjustments	(77,895)
13	Leverage ratio exposure measure	60,686,700

4. LR2 - Leverage ratio common disclosure

SAR 000's		a	b
		30 Sep 2023	30 Jun 2023
On-balance sheet exposures			
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	46,799,861	45,716,144
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)	(227,590)	(201,755)
6	(Asset amounts deducted in determining Basel III Tier 1 capital)	(77,895)	(69,823)
7	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of rows 1 and 2)	46,494,376	45,444,566
Derivative exposures			
8	Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	309,356	308,178
9	Add-on amounts for PFE associated with all derivatives transactions	173,583	105,113
10	(Exempted CCP leg of client-cleared trade exposures)		
11	Adjusted effective notional amount of written credit derivatives	30,006	30,010
12	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)		
13	Total derivative exposures (sum of rows 4 to 10)	512,945	443,301
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	32,207,511	33,960,669
20	(Adjustments for conversion to credit equivalent amounts)	(18,442,464)	(21,011,307)
21	(Specific and general provisions associated with off-balance sheet exposures deducted in determining Tier 1 capital)	(85,668)	(83,657)
22	Off-balance sheet items (sum of rows 17 to 18)	13,679,379	12,865,705
Capital and total exposures			
23	Tier 1 capital	7,376,911	7,317,722
24	Total exposures (sum of rows 3, 11, 16 and 19)	60,686,700	58,753,572
Leverage ratio			
25	Basel III leverage ratio	12.2%	12.5%
26	National minimum leverage ratio requirement	3%	3%

5. LIQ1 – Liquidity Coverage Ratio (LCR)

SAR,000s		Total unweighted Value	Total weighted Value
High-quality liquid assets			
1	Total HQLA		15,591,358
Cash outflows			
2	Retail deposits and deposits from small business customers, of which:		
3	Stable deposits	-	-
4	Less stable deposits	4,342,295	168,903
5	Unsecured wholesale funding, of which:		
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	-	-
7	Non-operational deposits (all counterparties)	22,259,052	9,992,120
8	Unsecured debt	-	-
9	Secured wholesale funding		
10	Additional requirements, of which:		
11	Outflows related to derivative exposures and other collateral requirements	5,802	5,802
12	Outflows related to loss of funding on debt products		
13	Credit and liquidity facilities	4,008,559	400,856
14	Other contractual funding obligations		
15	Other contingent funding obligations	20,917,010	457,392
16	TOTAL CASH OUTFLOWS		11,025,073
Cash inflows			
17	Secured lending (eg reverse repos)	-	-
18	Inflows from fully performing exposures	3,063,365	2,716,890
19	Other cash inflows	1,181,397	6,396
20	TOTAL CASH INFLOWS	4,244,762	2,723,286
			Total adjusted value
21	Total HQLA		15,591,358
22	Total net cash outflows		8,301,787
23	Liquidity Coverage Ratio (%)		187.8%