



Gulf International Bank – Saudi Arabia

BASEL 3 PILLAR 3 DISCLOSURES

As at 31st March 2020



GIB

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1. KM1: Key metrics

SAR 000's		a	B	c	E
		31-Mar-2020	31-Dec-2019	30-Sep-2019	30-Jun-2019
Available capital (amounts)					
1	Common Equity Tier 1 (CET1)	7,329,592	7,506,879	7,486,311	7,499,493
1a	Fully loaded ECL accounting model				
2	Tier 1	7,329,592	7,506,879	7,486,311	7,499,493
2a	Fully loaded ECL accounting model Tier 1				
3	Total capital	7,517,711	7,637,509	7,665,206	7,673,530
3a	Fully loaded ECL accounting model total capital				
Risk-weighted assets (amounts)					
4	Total risk-weighted assets (RWA)	26,554,428	25,603,376	25,532,787	27,545,477
Risk-based capital ratios as a percentage of RWA					
5	Common Equity Tier 1 ratio (%)	27.6%	29.3%	29.3%	27.2%
5a	Fully loaded ECL accounting model Common Equity Tier 1 (%)				
6	Tier 1 ratio (%)	27.6%	29.3%	29.3%	27.2%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)				
7	Total capital ratio (%)	28.3%	29.8%	30.0%	27.9%
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%
9	Countercyclical buffer requirement (%)	0.2%	0.2%		
10	Bank G-SIB and/or D-SIB additional requirements (%)				
11	Total of bank CET1 specific buffer requirements (%) (row 8 + row 9 + row 10)	2.7%	2.7%	2.5%	2.5%
12	CET1 available after meeting the bank's minimum capital requirements (%)	16.9%	18.6%	18.8%	16.7%
Basel III leverage ratio					
13	Total Basel III leverage ratio exposure measure	38,140,430	36,926,376	34,578,018	40,318,864
14	Basel III leverage ratio (%) (row 2 / row 13)	19.2%	20.3%	21.7%	18.6%
14a	Fully loaded ECL accounting model Basel III leverage ratio (%) (row 2a / row13)				
Liquidity Coverage Ratio					
15	Total HQLA	10,065,578	10,090,462	8,389,852	11,803,933
16	Total net cash outflow	2,859,857	3,965,805	2,223,263	4,198,120
17	LCR ratio (%)	351.9%	254.4%	377.4%	281.1%
Net Stable Funding Ratio					
18	Total available stable funding	21,138,369	20,619,425	18,896,703	21,899,118
19	Total required stable funding	12,070,230	12,194,922	10,431,166	11,409,386
20	NSFR ratio	175.1%	169.0%	181.2%	191.9%

2. OV1 - Overview of RWA

SAR 000's		(a)		(c)
		RWA		Minimum capital requirements
		31 Mar 2020	31 Dec 2019	31 Mar 2020
1	Credit risk (excluding counterparty credit risk)	24,702,216	23,861,812	1,976,177
2	Of which: standardised approach (SA)	24,702,216	23,861,812	1,976,177
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)	305,435	309,801	24,435
7	Of which: standardised approach for counterparty credit risk	305,435	309,801	24,435
8	Of which: Internal Model Method (IMM)			
9	Of which: other CCR			
10	Credit valuation adjustment (CVA)	173,738	250,450	13,899
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	421,448	420,281	33,716
21	Of which: standardised approach (SA)	421,448	420,281	33,716
22	Of which: internal model approaches (IMA)			
23	Capital charge for switch between trading book and banking book			
24	Operational risk	951,591	761,032	76,127
25	Amounts below the thresholds for deduction (subject to 250% risk weight)			
26	Floor adjustment	0	0	0
27	Total (1 + 6 + 10 + 11 + 12 + 13 + 14 + 15 + 16 + 20 + 23 + 24 + 25 + 26)	26,554,428	25,603,376	2,124,354

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	31,981,295
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	8,528
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)	5,962,488
11	Adjustments for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital	
12	Other adjustments	188,119
13	Leverage ratio exposure measure	38,140,430

4. LR2 - Leverage ratio common disclosure

SAR 000's		A
		31 March 2020
On-balance sheet exposures		
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	31,862,024
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)	31,862,024
Derivative exposures		
4	Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	241,769
5	Add-on amounts for PFE associated with all derivatives transactions	74,149
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)	315,918
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	28,149,030
18	(Adjustments for conversion to credit equivalent amounts)	(22,186,542)
19	Off-balance sheet items (sum of rows 17 to 18)	5,962,488
Capital and total exposures		
20	Tier 1 capital	7,329,592
21	Total exposures (sum of rows 3, 11, 16 and 19)	38,140,430
Leverage ratio		
25	Basel III leverage ratio	19.2%

5. LIQ1 – Liquidity Coverage Ratio (LCR)

SAR 000s	Total Unweighted Value	Total Weighted Value
High-Quality Liquid Assets		
Total high-quality liquid assets (HQLA)		10,065,578
Cash Outflows		
Retail deposits and deposits from small business customers, of which:	5,438,734	235,884
Less stable deposits	2,358,840	235,884
Unsecured wholesale funding, of which:	12,460,123	5,146,943
Non-operational deposits	12,460,123	5,146,943
Additional requirements, of which:	1,245,706	124,289
Outflows related to derivative exposures and other collateral requirements	10,188	737
Credit and liquidity facilities	1,235,517	123,552
Other contractual funding obligations	-	-
Other contingent funding obligations	15,539,555	367,867
Total Cash Outflows		5,874,983
Cash Inflows		
Inflows from fully performing exposures	3,654,539	3,011,454
Other cash inflows	97,314	3,672
Total Cash Inflows	3,751,853	3,015,126
Total HQLA		10,065,578
Total Net Cash Outflows		2,859,857
Liquidity Coverage Ratio (%)		351.9%