



Gulf International Bank – Saudi Arabia

BASEL 3 PILLAR 3 DISCLOSURES

As at 31st March 2021



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1. KM1: Key metrics

SAR 000's		a	b	c	d	e
		31-Mar-2021	31-Dec-2020	30-Sep-2020	30-Jun-2020	31-Mar-2020
	Available capital (amounts)					
1	Common Equity Tier 1 (CET1)	7,056,559	7,059,153	7,271,211	7,340,018	7,328,852
1a	Fully loaded ECL accounting model					
2	Tier 1	7,056,559	7,059,153	7,271,211	7,340,018	7,328,852
2a	Fully loaded ECL accounting model Tier 1					
3	Total capital	7,236,034	7,243,890	7,479,975	7,544,770	7,516,971
3a	Fully loaded ECL accounting model total capital					
	Risk-weighted assets (amounts)					
4	Total risk-weighted assets (RWA)	29,614,458	27,356,337	27,431,880	25,957,555	26,554,428
	Risk-based capital ratios as a percentage of RWA					
5	Common Equity Tier 1 ratio (%)	23.8%	25.8%	26.5%	28.3%	27.6%
5a	Fully loaded ECL accounting model Common Equity Tier 1 (%)					
6	Tier 1 ratio (%)	23.8%	25.8%	26.5%	28.3%	27.6%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)					
7	Total capital ratio (%)	24.4%	26.5%	27.3%	29.1%	28.3%
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%	0.0%	0.1%	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)	2.6%	2.6%	2.5%	2.6%	2.7%
12	CET1 available after meeting the bank's minimum capital requirements (%)	13.3%	15.2%	16.0%	17.7%	16.9%
	Basel III leverage ratio					
13	Total Basel III leverage ratio exposure measure	40,890,587	39,578,953	36,399,501	36,659,221	38,140,430
14	Basel III leverage ratio (%) (row 2 / row 13)	17.3%	17.8%	20.0%	20.0%	19.2%
14a	Fully loaded ECL accounting model Basel III leverage ratio (%) (row 2a / row13)					
	Liquidity Coverage Ratio					
15	Total HQLA	9,402,617	10,953,781	7,823,272	9,540,145	10,065,578
16	Total net cash outflow	4,523,753	5,311,704	3,755,417	4,699,361	2,859,857
17	LCR ratio (%)	207.8%	206.2%	208.3%	203.0%	351.9%
	Net Stable Funding Ratio					
18	Total available stable funding	21,283,905	20,479,075	19,812,255	19,917,312	21,138,369
19	Total required stable funding	14,566,252	13,564,882	12,935,729	12,154,483	12,070,230
20	NSFR ratio	146.1%	150.9%	153.1%	163.8%	175.1%

2. OV1 - Overview of RWA

SAR 000's		(a)		(c)
		RWA		Minimum capital requirements
		31 Mar 2021	31 Dec 2020	31 Mar 2021
1	Credit risk (excluding counterparty credit risk)	27,519,432	25,461,430	2,201,555
2	Of which: standardised approach (SA)	27,519,432	25,461,430	2,201,555
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)	281,656	283,044	22,532
7	Of which: standardised approach for counterparty credit risk	281,656	283,044	22,532
8	Of which: Internal Model Method (IMM)			
9	Of which: other CCR			
10	Credit valuation adjustment (CVA)	133,088	133,088	10,647
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	588,537	527,184	47,083
21	Of which: standardised approach (SA)	588,537	527,184	47,083
22	Of which: internal model approaches (IMA)			
23	Capital charge for switch between trading book and banking book			
24	Operational risk	1,091,745	951,591	87,340
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)	29,614,458	27,356,337	2,369,157

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	34,134,376
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	69,685
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)	6,526,900
11	Adjustments for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital	
12	Other adjustments	159,626
13	Leverage ratio exposure measure	40,890,587

4. LR2 - Leverage ratio common disclosure

SAR 000's		a
		31 Mar 2021
On-balance sheet exposures		
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	34,051,155
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)	34,051,155
Derivative exposures		
4	Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	109,305
5	Add-on amounts for PFE associated with all derivatives transactions	203,227
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)	312,532
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	45,583,963
18	(Adjustments for conversion to credit equivalent amounts)	(39,057,063)
19	Off-balance sheet items (sum of rows 17 to 18)	6,526,900
Capital and total exposures		
20	Tier 1 capital	7,059,559
21	Total exposures (sum of rows 3, 11, 16 and 19)	40,890,587
Leverage ratio		
25	Basel III leverage ratio	17.3%

5. LIQ1 – Liquidity Coverage Ratio (LCR)

SAR 000s	Total Unweighted Value	Total Weighted Value
High-Quality Liquid Assets		
Total high-quality liquid assets (HQLA)		9,402,617
Cash Outflows		
Retail deposits and deposits from small business customers, of which:		
Less stable deposits	1,446,073	144,607
Unsecured wholesale funding, of which:		
Non-operational deposits	13,926,035	5,721,160
Additional requirements, of which:		
Outflows related to derivative exposures and other collateral requirements	160,590	-
Credit and liquidity facilities	1,292,065	129,206
Other contractual funding obligations	-	-
Other contingent funding obligations	14,987,681	340,928
Total Cash Outflows		6,335,902
Cash Inflows		
Inflows from fully performing exposures	3,154,220	1,807,655
Other cash inflows	51,265	4,494
Total Cash Inflows	3,205,485	1,812,148
Total HQLA		9,402,617
Total Net Cash Outflows		4,523,753
Liquidity Coverage Ratio (%)		207.8%