



Gulf International Bank – Saudi Arabia

BASEL 3 PILLAR 3 DISCLOSURES

As at 31st March 2023



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1. KM1: Key metrics

SAR 000's		a	b	c	d	e
		31-Mar-2023	31-Dec-2022	30-Sep-2022	30-Jun-2022	31-Mar-2022
	Available capital (amounts)					
1	Common Equity Tier 1 (CET1)	7,241,248	7,182,483	7,209,538	7,189,422	7,198,270
1a	Fully loaded ECL accounting model					
2	Tier 1	7,241,248	7,182,483	7,209,538	7,189,422	7,198,270
2a	Fully loaded ECL accounting model Tier 1					
3	Total capital	7,460,456	7,432,844	7,473,534	7,446,636	7,451,441
3a	Fully loaded ECL accounting model total capital					
	Risk-weighted assets (amounts)					
4	Total risk-weighted assets (RWA)	39,252,010	36,795,725	34,498,394	32,751,919	31,877,172
	Risk-based capital ratios as a percentage of RWA					
5	Common Equity Tier 1 ratio (%)	18.4%	19.5%	20.9%	22.0%	22.6%
5a	Fully loaded ECL accounting model Common Equity Tier 1 (%)					
6	Tier 1 ratio (%)	18.4%	19.5%	20.9%	22.0%	22.6%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)					
7	Total capital ratio (%)	19.0%	20.2%	21.7%	22.7%	23.4%
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 (%)	7.9%	9.0%	10.3%	11.4%	12.0%
	Basel III leverage ratio					
13	Total Basel III leverage ratio exposure measure	58,118,301	52,853,923	48,434,520	47,485,505	45,192,788
14	Basel III leverage ratio (%) (row 2 / row 13)	12.5%	13.6%	14.9%	15.1%	15.9%
14a	Fully loaded ECL accounting model Basel III leverage ratio (%) (row 2a / row13)					
	Liquidity Coverage Ratio					
15	Total HQLA	16,188,275	10,894,229	11,042,639	11,681,411	9,068,739
16	Total net cash outflow	6,302,301	3,493,627	5,627,456	6,154,361	3,676,622
17	LCR ratio (%)	256.9%	311.8%	196.2%	189.8%	246.7%
	Net Stable Funding Ratio					
18	Total available stable funding	24,460,597	24,348,193	23,206,107	22,621,000	21,979,218
19	Total required stable funding	17,487,833	17,777,873	16,007,376	15,541,807	15,534,013
20	NSFR ratio	145.6%	136.9%	144.9%	145.5%	141.4%

2. OV1 - Overview of RWA

SAR 000's		(a)	(b)	(c)
		RWA		Minimum capital requirements
		31 Mar 2023	31 Dec 2022	31 Mar 2023
1	Credit risk (excluding counterparty credit risk)	35,364,145	34,293,301	2,829,132
2	Of which: standardised approach (SA)	35,364,145	34,293,301	2,829,132
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)	317,763	343,773	25,421
7	Of which: standardised approach for counterparty credit risk	317,763	343,773	25,421
8	Of which: Internal Model Method (IMM)			
9	Of which: other CCR			
10	Credit valuation adjustment (CVA)	317,763	337,188	25,421
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	2,034,802	459,678	162,784
21	Of which: standardised approach (SA)	2,034,802	459,678	162,784
22	Of which: internal model approaches (IMA)			
23	Capital charge for switch between trading book and banking book			
24	Operational risk	1,217,537	1,361,785	97,403
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)	39,252,010	36,795,725	3,140,161

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	45,954,902
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	13,916
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)	12,208,183
11	Adjustments for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital	
12	Other adjustments	(58,700)
13	Leverage ratio exposure measure	58,118,301

4. LR2 - Leverage ratio common disclosure

SAR 000's		a	b
		31 Mar 2023	31 Dec 2022
On-balance sheet exposures			
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	45,718,654	42,190,002
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)	(193,317)	
6	(Asset amounts deducted in determining Basel III Tier 1 capital)	(58,702)	
7	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of rows 1 and 2)	45,466,635	42,190,002
Derivative exposures			
8	Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	259,925	291,861
9	Add-on amounts for PFE associated with all derivatives transactions	153,534	144,158
10	(Exempted CCP leg of client-cleared trade exposures)		
11	Adjusted effective notional amount of written credit derivatives	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)	443,482	436,019
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	32,657,958	27,583,244
20	(Adjustments for conversion to credit equivalent amounts)	(20,449,774)	(17,355,342)
21	(Specific and general provisions associated with off-balance sheet exposures deducted in determining Tier 1 capital)		
22	Off-balance sheet items (sum of rows 17 to 18)	12,208,184	10,227,902
Capital and total exposures			
23	Tier 1 capital	7,241,248	7,182,483
24	Total exposures (sum of rows 3, 11, 16 and 19)	58,118,301	52,853,923
Leverage ratio			
25	Basel III leverage ratio	12.5%	13.6%
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		
Total high-quality liquid assets (HQLA)		16,188,275
Cash Outflows		
Retail deposits and deposits from small business customers, of which:		
Less stable deposits	928,736	92,874
Unsecured wholesale funding, of which:		
Non-operational deposits	22,633,509	9,428,349
Additional requirements, of which:		
Outflows related to derivative exposures and other collateral requirements	9,398	9,398
Credit and liquidity facilities	2,782,850	278,285
Other contingent funding obligations	19,559,686	433,271
Total Cash Outflows		10,242,177
Cash Inflows		
Inflows from fully performing exposures	4,217,275	3,930,824
Other cash inflows	530,819	9,052
Total Cash Inflows	4,748,094	3,939,876
Total HQLA		16,188,275
Total Net Cash Outflows		6,302,301
Liquidity Coverage Ratio (%)		256.9%