



Gulf International Bank – Saudi Arabia

BASEL 3 PILLAR 3 DISCLOSURES

As at 30th June 2024



Table of contents

1.	KM1: KEY METRICS	3
2.	OV1 - OVERVIEW OF RWA.....	4
3.	CC1: COMPOSITION OF REGULATORY CAPITAL	5
4.	CC2 – RECONCILIATION OF REGULATORY CAPITAL TO BALANCE SHEET	7
5.	CCA: MAIN FEATURES OF REGULATORY CAPITAL INSTRUMENTS AND OF OTHER TLAC-ELIGIBLE INSTRUMENTS	8
6.	CCYB1 – GEOGRAPHICAL DISTRIBUTION OF CREDIT EXPOSURES USED IN THE COUNTERCYCLICAL CAPITAL BUFFER	9
7.	LR1 - SUMMARY COMPARISON OF ACCOUNTING ASSETS VS LEVERAGE RATIO EXPOSURE MEASURE	10
8.	LR2 - LEVERAGE RATIO COMMON DISCLOSURE	11
9.	LIQ1 – LIQUIDITY COVERAGE RATIO (LCR)	12
10.	LIQ2 – NET STABLE FUNDING RATIO (NSFR)	13
11.	ENC – ASSET ENCUMBRANCE	14
12.	CR1 - CREDIT QUALITY OF ASSETS	14
13.	CR2 - CHANGES IN STOCK OF DEFAULTED LOANS AND DEBT SECURITIES	15
14.	CR3 - CREDIT RISK MITIGATION TECHNIQUES – OVERVIEW.....	15
15.	CR4 - STANDARDISED APPROACH – CREDIT RISK EXPOSURE AND CREDIT RISK MITIGATION (CRM) EFFECTS	15
16.	CR5 - STANDARDISED APPROACH – EXPOSURES BY ASSET CLASSES AND RISK WEIGHTS	16
17.	CCR1 - ANALYSIS OF COUNTERPARTY CREDIT RISK (CCR) EXPOSURE BY APPROACH	17
18.	CCR3 - STANDARDISED APPROACH – CCR EXPOSURES BY REGULATORY PORTFOLIO AND RISK WEIGHTS .	17
19.	CCR5 - COMPOSITION OF COLLATERAL FOR CCR EXPOSURE.....	18
20.	CCR8 - EXPOSURES TO CENTRAL COUNTERPARTIES	18
21.	MR1 - MARKET RISK UNDER STANDARDISED APPROACH	19

1. KM1: Key metrics

SAR 000's		a	b	c	d	e
		30-Jun-2024	31-Mar-2024	31-Dec-2023	30-Sep-2023	30-Jun-2023
	Available capital (amounts)					
1	Common Equity Tier 1 (CET1)	7,522,682	7,479,421	7,409,183	7,376,911	7,317,722
1a	Fully loaded ECL accounting model					
2	Tier 1	7,522,682	7,479,421	7,409,183	7,376,911	7,317,722
2a	Fully loaded ECL accounting model Tier 1					
3	Total capital	9,326,914	9,288,977	9,205,271	7,634,091	7,546,845
3a	Fully loaded ECL accounting model total capital					
	Risk-weighted assets (amounts)					
4	Total risk-weighted assets (RWA)	45,379,369	45,639,614	44,202,676	43,120,891	42,277,430
	Risk-based capital ratios as a percentage of RWA					
5	Common Equity Tier 1 ratio (%)	16.6%	16.4%	16.8%	17.1%	17.3%
5a	Fully loaded ECL accounting model Common Equity Tier 1 (%)					
6	Tier 1 ratio (%)	16.6%	16.4%	16.8%	17.1%	17.3%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)					
7	Total capital ratio (%)	20.6%	20.4%	20.8%	17.7%	17.9%
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%	2.5%
9	Countercyclical buffer requirement (%)	0.0%	0.0%	0.0%	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)	2.5%	2.5%	2.5%	2.6%	2.6%
12	CET1 available after meeting the bank's minimum capital requirements (%)	6.1%	5.9%	6.2%	6.6%	6.8%
	Basel III leverage ratio					
13	Total Basel III leverage ratio exposure measure	61,299,821	62,231,825	60,577,513	60,686,700	58,753,572
14	Basel III leverage ratio (%) (row 2 / row 13)	12.3%	12.0%	12.2%	12.2%	12.5%
14a	Fully loaded ECL accounting model Basel III leverage ratio (%) (row 2a / row13)					
	Liquidity Coverage Ratio					
15	Total HQLA	13,947,693	15,311,220	14,291,924	15,591,358	11,725,124
16	Total net cash outflow	7,022,612	8,139,023	7,045,938	8,301,787	2,534,653
17	LCR ratio (%)	198.6%	188.1%	202.8%	187.8%	462.6%
	Net Stable Funding Ratio					
18	Total available stable funding	28,719,705	28,160,101	27,969,667	27,983,578	25,169,153
19	Total required stable funding	19,526,138	19,328,473	19,327,423	17,456,389	17,957,045
20	NSFR ratio	147.1%	145.7%	144.7%	160.3%	140.2%

2. OV1 - Overview of RWA

SAR 000's		(a)		(c)
		RWA		Minimum capital requirements
		30 Jun 2024	31 Mar 2024	30 Jun 2024
1	Credit risk (excluding counterparty credit risk)	40,005,062	40,642,810	3,200,405
2	Of which: standardised approach (SA)	40,005,062	40,642,810	3,200,405
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)	232,789	236,340	18,623
7	Of which: standardised approach for counterparty credit risk	232,789	236,340	18,623
8	Of which: Internal Model Method (IMM)			
9	Of which: other CCR			
10	Credit valuation adjustment (CVA)	232,789	236,340	18,623
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	3,317,406	2,932,801	265,393
21	Of which: standardised approach (SA)	3,317,406	2,932,801	265,393
22	Of which: internal model approaches (IMA)			
23	Capital charge for switch between trading book and banking book			
24	Operational risk	1,591,323	1,591,323	127,306
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)	45,379,369	45,639,614	3,630,349

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. CC1: Composition of regulatory capital

30 June 2024		a	b
SAR 000's		Amounts	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
	Common Equity Tier 1 capital: instruments and reserves		
1	Directly issued qualifying common share (and equivalent for non-joint stock companies) capital plus related stock surplus	7,500,000	
2	Retained earnings	133,733	
3	Accumulated other comprehensive income (and other reserves)	(4,614)	
4	Directly issued capital subject to phase-out from CET1 (only applicable to non-joint stock companies)		
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)		
6	Common Equity Tier 1 capital before regulatory adjustments	7,629,119	
	Common Equity Tier 1 capital: regulatory adjustments		
7	Prudent valuation adjustments		
8	Goodwill (net of related tax liability)		(a) minus (d)
9	Other intangibles other than mortgage servicing rights (net of related tax liability)	(106,437)	(b) minus (e)
10	Deferred tax assets that rely on future profitability, excluding those arising from temporary differences (net of related tax liability)		
11	Cash flow hedge reserve		
12	Shortfall of provisions to expected losses		
13	Securitisation gain on sale (as set out in paragraph 36 of Basel III securitisation framework25)		
14	Gains and losses due to changes in own credit risk on fair valued liabilities		
15	Defined benefit pension fund net assets		
16	Investments in own shares (if not already subtracted from paid-in capital on reported balance sheet)		
17	Reciprocal cross-holdings in common equity		
18	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)		
19	Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation (amount above 10% threshold)		
20	Mortgage servicing rights (amount above 10% threshold)		(c) minus (f) minus 10% threshold
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)		
22	Amount exceeding the 15% threshold		
23	Of which: significant investments in the common stock of financials		
24	Of which: mortgage servicing rights		
25	Of which: deferred tax assets arising from temporary differences		
26	National specific regulatory adjustments		
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions		
28	Total regulatory adjustments to Common Equity Tier 1	(106,437)	
29	Common Equity Tier 1 capital (CET1)	7,522,682	
	Additional Tier 1 capital: instruments		
30	Directly issued qualifying additional Tier 1 instruments plus related stock surplus		
31	Of which: classified as equity under applicable accounting standards		
32	Of which: classified as liabilities under applicable accounting standards		
33	Directly issued capital instruments subject to phase-out from additional Tier 1		
34	Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)		
35	Of which: instruments issued by subsidiaries subject to phase-out		
36	Additional Tier 1 capital before regulatory adjustments		

	Additional Tier 1 capital: regulatory adjustments		
37	Investments in own additional Tier 1 instruments		
38	Reciprocal cross-holdings in additional Tier 1 instruments		
39	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)		
40	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation		
41	National specific regulatory adjustments		
42	Regulatory adjustments applied to additional Tier 1 due to insufficient Tier 2 to cover deductions		
43	Total regulatory adjustments to additional Tier 1 capital		
44	Additional Tier 1 capital (AT1)		
45	Tier 1 capital (T1 = CET1 + AT1)	7,522,682	
	Tier 2 capital: instruments and provisions		
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	1,500,000	
47	Directly issued capital instruments subject to phase-out from Tier 2		
48	Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2)		
49	Of which: instruments issued by subsidiaries subject to phase-out		
50	Provisions	304,232	
51	Tier 2 capital before regulatory adjustments	1,804,232	
	Tier 2 capital: regulatory adjustments		
52	Investments in own Tier 2 instruments		
53	Reciprocal cross-holdings in Tier 2 instruments and other TLAC liabilities		
54	Investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)		
54a	Investments in the other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation and where the bank does not own more than 10% of the issued common share capital of the entity: amount previously designated for the 5% threshold but that no longer meets the conditions (for G-SIBs only)		
55	Significant investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)		
56	National specific regulatory adjustments		
57	Total regulatory adjustments to Tier 2 capital		
58	Tier 2 capital (T2)	1,804,232	
59	Total regulatory capital (TC = T1 + T2)	9,326,914	
60	Total risk-weighted assets	45,379,369	
	Capital ratios and buffers		
61	Common Equity Tier 1 (as a percentage of risk-weighted assets)	16.6%	
62	Tier 1 (as a percentage of risk-weighted assets)	16.6%	
63	Total capital (as a percentage of risk-weighted assets)	20.6%	
64	Institution-specific buffer requirement (capital conservation buffer plus countercyclical buffer requirements plus higher loss absorbency requirement, expressed as a percentage of risk-weighted assets)	2.5%	
65	Of which: capital conservation buffer requirement	2.5%	
66	Of which: bank-specific countercyclical buffer requirement	0.0%	
67	Of which: higher loss absorbency requirement		
68	Common Equity Tier 1 (as a percentage of risk-weighted assets) available after meeting the bank's minimum capital requirements	6.1%	
	National minima (if different from Basel III)		
69	National Common Equity Tier 1 minimum ratio (if different from Basel III minimum)		
70	National Tier 1 minimum ratio (if different from Basel III minimum)		
71	National total capital minimum ratio (if different from Basel III minimum)		
	Amounts below the thresholds for deduction (before risk weighting)		
72	Non-significant investments in the capital and other TLAC liabilities of other financial entities		

73	Significant investments in the common stock of financial entities		
74	Mortgage servicing rights (net of related tax liability)		
75	Deferred tax assets arising from temporary differences (net of related tax liability)		
	Applicable caps on the inclusion of provisions in Tier 2		
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	304,232	
77	Cap on inclusion of provisions in Tier 2 under standardised approach	567,242	
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)		
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach		
	Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022)		
80	Current cap on CET1 instruments subject to phase-out arrangements		
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)		
82	Current cap on AT1 instruments subject to phase-out arrangements		
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)		
84	Current cap on T2 instruments subject to phase-out arrangements		
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)		

4. CC2 – Reconciliation of regulatory capital to balance sheet

	a	b	c
	Balance sheet as in published financial statements	Under regulatory scope of consolidation	Reference
	As at 30 Jun 2024	As at 30 Jun 2024	
Assets			
Cash and balances with the Saudi Central Bank (SAMA)	6,351,770	6,351,770	
Due from banks and other financial institutions, net	3,235,100	3,235,106	
Investments, net	9,695,940	9,698,409	
Positive fair value of derivatives	277,834	277,834	
Loans and advances, net	28,173,252	28,451,584	
Other assets	431,783	431,783	
Furniture, fixtures and equipment, net	64,362	64,362	
Right-of-use assets, net	221,676	221,676	
Intangible assets, net	106,437	-	
Total assets	48,558,154	48,732,524	
Liabilities			
Due to banks, SAMA and other financial institutions	5,114,299	5,114,299	
Customers' deposits	32,513,088	32,513,088	
Negative fair value of derivatives	200,237	200,237	
Subordinated debt	1,502,499	-	
Other liabilities	1,367,888	1,346,962	
Lease liabilities	231,024	231,024	
Total liabilities	40,929,035	39,405,610	
Shareholders' equity			
Share capital	7,500,000	7,500,000	
Statutory reserve	1,753	1,753	
Fair value reserve	(6,367)	(6,367)	
Retained earnings / (accumulated losses)	133,733	133,733	
Intangible assets	-	(106,437)	
Tier II Capital	-	1,804,232	
Total Liabilities & shareholders' equity	48,558,154	48,732,524	

5. CCA: Main features of regulatory capital instruments and of other TLAC-eligible instruments

		a	b
		Quantitative / qualitative information	Quantitative / qualitative information
1	Issuer	Gulf International Bank - Saudi Arabia	Gulf International Bank - Saudi Arabia
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	NA	SA15UFK0K430
3	Governing law(s) of the instrument	Kingdom of Saudi Arabia Laws	Kingdom of Saudi Arabia Laws
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	NA	NA
4	Transitional Basel III rules	Common Equity Tier 1	Tier 2 Capital
5	Post-transitional Basel III rules	Common Equity Tier 1	Tier 2 Capital
6	Eligible at solo/group/group and solo	Group and Solo	Group and Solo
7	Instrument type (types to be specified by each jurisdiction)	Paid-up Share Capital	Subordinated debt
8	Amount recognised in regulatory capital (currency in thousands, as of most recent reporting date)	SAR 7,500,000	SAR 1,500,000
9	Par value of instrument	SAR 7,500,000	SAR 1,500,000
10	Accounting classification	Equity	Liability
11	Original date of issuance	3-Apr-19	19-Dec-23
12	Perpetual or dated	Perpetual	Dated
13	Original maturity date	No Maturity	19-Dec-33
14	Issuer call subject to prior supervisory approval	NA	Yes
15	Optional call date, contingent call dates and redemption amount	NA	19-Dec-28
16	Subsequent call dates, if applicable	NA	NA
	Coupons / dividends		
17	Fixed or floating dividend/coupon	NA	Floating
18	Coupon rate and any related index	NA	3-month SAIBOR + 1.2%
19	Existence of a dividend stopper	NA	NA
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Mandatory
21	Existence of step-up or other incentive to redeem	NA	NA
22	Non-cumulative or cumulative	NA	NA
23	Convertible or non-convertible	NA	NA
24	If convertible, conversion trigger(s)	NA	NA
25	If convertible, fully or partially	NA	NA
26	If convertible, conversion rate	NA	NA
27	If convertible, mandatory or optional conversion	NA	NA
28	If convertible, specify instrument type convertible into	NA	NA
29	If convertible, specify issuer of instrument it converts into	NA	NA
30	Writedown feature	NA	NA
31	If writedown, writedown trigger(s)	NA	NA
32	If writedown, full or partial	NA	NA
33	If writedown, permanent or temporary	NA	NA
34	If temporary write-own, description of writeup mechanism	NA	NA
34a	Type of subordination	NA	NA
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned).	NA	NA
36	Non-compliant transitioned features	NA	NA

37	If yes, specify non-compliant features	NA	NA
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6. CCyB1 – Geographical distribution of credit exposures used in the countercyclical capital buffer

SAR 000's	a	b		d	e
Geographical breakdown	Countercyclical capital buffer rate	Exposure values and/or risk-weighted assets used in the computation of the countercyclical capital buffer		Bank-specific countercyclical capital buffer rate	Countercyclical buffer amount
		Exposure values	Risk-weighted assets		
GCC & ME	2.50%	1,036,857	556,673		
Europe	1.12%	199,210	57,599		
South E. Asia	0.14%	1,002,266	881,113		
North America	0.00%	615,858	184,757		
Sum		2,854,191	1,680,143		
Total		42,964,013	42,506,486	0.04%	15,782

7. LR1 - Summary comparison of accounting assets vs leverage ratio exposure measure

SAR 000's		a
1	Total consolidated assets as per published financial statements	48,558,154
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	(8,033)
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)	12,856,137
11	Adjustments for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital	
12	Other adjustments	(106,437)
13	Leverage ratio exposure measure	61,299,821

8. LR2 - Leverage ratio common disclosure

SAR 000's		a	b
		30 June 2024	31 Mar 2024
On-balance sheet exposures			
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	48,561,127	47,521,116
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)	(280,807)	(278,256)
6	(Asset amounts deducted in determining Basel III Tier 1 capital)	(106,437)	(100,307)
7	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of rows 1 and 2)	48,173,883	47,142,553
Derivative exposures			
8	Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	153,716	162,565
9	Add-on amounts for PFE associated with all derivatives transactions	116,085	118,067
10	(Exempted CCP leg of client-cleared trade exposures)		
11	Adjusted effective notional amount of written credit derivatives	-	30,005
12	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)		
13	Total derivative exposures (sum of rows 4 to 10)	269,801	310,637
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	26,543,467	35,357,548
20	(Adjustments for conversion to credit equivalent amounts)	(13,586,374)	(20,474,237)
21	(Specific and general provisions associated with off-balance sheet exposures deducted in determining Tier 1 capital)	(100,956)	(104,676)
22	Off-balance sheet items (sum of rows 17 to 18)	12,856,137	14,778,635
Capital and total exposures			
23	Tier 1 capital	7,522,682	7,479,421
24	Total exposures (sum of rows 3, 11, 16 and 19)	61,299,821	62,231,825
Leverage ratio			
25	Basel III leverage ratio	12.3%	12.0%
26	National minimum leverage ratio requirement	3.0%	3.0%

9. LIQ1 – Liquidity Coverage Ratio (LCR)

SAR,000s		Total unweighted Value	Total weighted Value
High-quality liquid assets			
1	Total HQLA		13,947,693
Cash outflows			
2	Retail deposits and deposits from small business customers, of which:		
3	Stable deposits		
4	Less stable deposits	5,230,404	153,951
5	Unsecured wholesale funding, of which:		
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks		
7	Non-operational deposits (all counterparties)	23,680,108	10,198,186
8	Unsecured debt		
9	Secured wholesale funding		
10	Additional requirements, of which:		
11	Outflows related to derivative exposures and other collateral requirements	5,160	5,160
12	Outflows related to loss of funding on debt products		
13	Credit and liquidity facilities	813,209	81,321
14	Other contractual funding obligations		
15	Other contingent funding obligations	20,139,297	422,739
16	TOTAL CASH OUTFLOWS		10,861,357
Cash inflows			
17	Secured lending (eg reverse repos)		
18	Inflows from fully performing exposures	4,549,717	3,833,977
19	Other cash inflows	723,522	4,767
20	TOTAL CASH INFLOWS	5,273,239	3,838,745
			Total adjusted value
21	Total HQLA		13,947,693
22	Total net cash outflows		7,022,612
23	Liquidity Coverage Ratio (%)		198.6%

10. LIQ2 – Net Stable Funding Ratio (NSFR)

SAR 000s	Unweighted Value by Residual Maturity			Weighted Value
	< 6 months	≥ 6 months to < 1 year	≥1 year	
Available stable funding (ASF)				
Capital			9,326,914	9,326,914
Retail: Less stable deposits	4,958,622	271,782		4,707,364
Wholesale funding (non-operational deposit)	21,418,867	699,852	1,085,147	12,144,506
Other wholesale funding	9,636,385	62,000	301,664	2,540,921
Total ASF				28,719,705
Required stable funding (RSF)				
Coins and banknotes	12,270			
Total central bank reserves	8,246,015			
Unsecured loans to financial institutions	3,121,692			468,254
Securities eligible as Level 1 HQLA		324,458	5,035,373	267,992
Securities eligible for Level 2A HQLA			73,470	11,020
Securities eligible for Level 2B HQLA		98,624	700,402	399,513
Unencumbered loans to non-financial corporate clients with a residual maturity of less than one year	15,990,532	3,084,074		9,537,303
Unencumbered loans to retail and small business customers with a residual maturity of less than one year	122,358	119,337		120,848
Unencumbered performing loans with risk weights greater than 35% under the Basel II standardised approach for credit risk	6,753		7,245,663	6,162,190
Unencumbered Non-HQLA exchange traded equities				
Unencumbered Non-HQLA securities not in default			1,230,162	1,045,638
Other short-term unsecured instruments and transactions with a residual maturity of less than one year	1,383,934			691,967
Defaulted securities and non-performing loans	146,407	59	58,298	204,764.09
Derivatives assets			117,264	117,264
Required stable funding associated with derivative liabilities			29,702	29,702
All other assets not included in above categories that qualify for 100% treatment	429,024			429,023.78
Off-balance sheet items	10,829,993	3,285,072	6,837,441	40,660
Total RSF				19,526,138
Net Stable Funding Ratio				147.1%

11. ENC – Asset encumbrance

SAR 000's		a	b	c
Balance Sheet Assets		Encumbered assets	Unencumbered assets	Total
01	Cash and balances with the Saudi Arabian Monetary Authority (SAMA)		6,351,770	6,351,770
02	Due from banks and other financial institutions		3,235,100	3,235,100
03	Investments held at fair value through statement of income		329,428	329,428
04	Investments held at fair value through other comprehensive income	52,289	79,177	131,466
05	Investments held at amortised cost		9,235,046	9,235,046
06	Positive fair value of derivative financial instruments		277,834	277,834
07	Loans and advances, net		28,173,252	28,173,252
08	Other assets		824,258	824,258
	Total	52,289	48,505,865	48,558,154

12. CR1 - Credit quality of assets

SAR 000's	a	b	c	d	e	f	e
	Gross carrying values of		Allowances/ impairments	Of which ECL accounting provisions for credit losses On SA exposures		Of which ECL accounting provisions for credit losses on IRB exposures	Net values (a+b-c)
	Defaulted exposures	Non-defaulted exposures		Allocated in regulatory category of Specific	Allocated in regulatory category of General		
01	Loans	571,524	28,286,970	406,910	406,910	278,332	28,451,584
02	Debt Securities		9,237,515			2,629	9,237,515
03	Off-balance sheet exposures		26,813,267		155,062	23,425	26,813,267
04	Total	571,524	64,337,752	406,910	561,972	304,386	64,502,366

A default is considered to have occurred with regard to a particular obligor when either or both of the two following events have taken place:

1. The obligor is past due for 90 days or more on any material credit obligations to the Bank including principal instalments, interest payments and fees.
2. The bank considers that the obligor is unlikely to pay its credit obligations to the bank in full, without recourse by the bank to actions such as realizing security (if any).

13. CR2 - Changes in stock of defaulted loans and debt securities

SAR 000's		Loans
1	Defaulted loans and debt securities at end of the previous reporting period	591,296
2	Loans and debt securities that have defaulted since the last reporting period	13,816
3	Returned to non-defaulted status	-
4	Amounts written off	(21,332)
5	Other changes	(12,256)
6	Defaulted loans and debt securities at end of the reporting period	571,524

14. CR3 - Credit risk mitigation techniques – overview

SAR 000's		Exposures unsecured: carrying amount	Exposures to be secured	Exposures secured by collateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives
01	Loans	27,665,481	786,103.00	725,933.00	60,170.00	
02	Debt Securities	9,237,515				
03	Total	36,902,996	786,103.00	725,933.00	60,170.00	
04	Of which defaulted	79,868	84,746	76,193	8,553	

15. CR4 - Standardised approach – credit risk exposure and Credit Risk Mitigation (CRM) effects

SAR 000's		a	b	c	d	e	f
		Exposures before CCF and CRM		Exposures post-CCF and CRM		RWA and RWA density	
Asset classes		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
01	Sovereigns and their central banks	14,322,871		14,337,351	15,290	136,038	1%
02	Non-central government public sector entities	382,720	7,421	382,720	7,421	195,071	50%
03	Banks	3,631,128	2,372,359	3,671,789	2,465,189	1,732,223	28%
04	Corporates	28,000,273	24,485,387	27,953,686	9,416,360	36,345,459	97%
05	Regulatory retail portfolios	841,938		841,938		841,938	100%
06	Secured by Residential Property	371,015		371,015		130,271	35%
07	Equity & Subordinated Debt	79,421		79,421		198,551	250%
08	Past-due loans	164,615		156,061		113,702	73%
09	Other assets	556,868		556,868		544,598	98%
	Total	48,350,849	26,865,167	48,350,849	11,904,260	40,237,851	67%

16. CR5 - Standardised approach – exposures by asset classes and risk weights

SAR 000's		a	b	c	d	e	f	g	h	i
Asset classes/ Risk weight*		0%	20%	30%	50%	85%	100%	150%	Other	Total credit exposures amount (post CCF and post-CRM)
01	Sovereigns and their central banks	14,158,692	72,389				121,560			14,352,641
02	Non-central government public sector entities				390,141					390,141
03	Banks	51,900	3,439,186	2,244,748	61,578		338,353	1,213		6,136,978
04	Corporates	174,264	1,566		433,411	4,027,856	32,620,202		112,747	37,370,046
05	Regulatory retail portfolios						841,938			841,938
06	Secured by residential property		39,143	84,689	9,035				238,148	371,015
07	Equity & Subordinated Debt								79,421	79,421
08	Past-due loans	10			119,414		1,921	34,716		156,061
09	Other assets	12,270					544,598			556,868
	Total	14,397,136	3,552,284	2,329,437	1,013,579	4,027,856	34,468,572	35,929	430,316	60,255,109

SAR 000's		a	b	c	d
Exposure amounts and CCFs applied to off-balance sheet exposures, categorised based on risk bucket of converted exposures		On-balance sheet exposure	Off-balance sheet exposure (pre-CCF)	Weighted average CCF*	Exposure (post-CCF and post-CRM)
Risk Weight					
01	Less than 40%	18,097,962	4,457,758	49.3%	20,297,128
02	40-70%	1,198,089	114,917	30.8%	1,233,456
03	75%	112,747			112,747
04	85%	3,319,768	1,442,758	49.1%	4,027,856
05	90-100%	25,508,146	20,847,309	43.0%	34,468,572
06	105-130%				
07	150%	34,716	2,426	50.0%	35,929
08	250%	79,421			79,421
	Total	48,350,849	26,865,167	44.3%	60,255,109

17. CCR1 - Analysis of counterparty credit risk (CCR) exposure by approach

SAR 000's		a	b	c	d	e	f
		Replacement cost	Potential future exposure	EEPE	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
1	SA-CCR (for derivatives)	109,797	82,918		1.4	269,801	232,789
2	Internal Model Method (for derivatives and SFTs)						
3	Simple Approach for credit risk mitigation (for SFTs)						
4	Comprehensive Approach for credit risk mitigation (for SFTs)						
5	VaR for SFTs						
6	Total						232,789

18. CCR3 - Standardised approach – CCR exposures by regulatory portfolio and risk weights

SAR 000's	a	b	c	d	e	f	g	h	i
Regulatory portfolio/ Risk weight	0%	20%	30%	50%	85%	100%	150%	Others	Total credit exposures
Non-central government public sector entities				7,421					7,421
Banks		10,554	32,639						43,193
Corporates					13,410	205,778			219,188
Total		10,554	32,639	7,421	13,410	205,778			269,801

19. CCR5 - Composition of collateral for CCR exposure

SAR 000's		a	b	c	d	e	f
		Collateral used in derivative transactions				Collateral used in SFTs	
		Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral
Segregated	Unsegregated	Segregated	Unsegregated				
1	Cash – other currencies		104,457				
	Total		104,457				

20. CCR8 - Exposures to central counterparties

SAR 000's		a	b
		EAD (post-CRM)	RWA
1	Exposures to QCCPs (total)		
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which		
3	(i) OTC derivatives		
4	(ii) Exchange-traded derivatives		
5	(iii) Securities financing transactions		
6	(iv) Netting sets where cross-product netting has been approved		
7	Segregated initial margin		
8	Non-segregated initial margin		
9	Pre-funded default fund contributions		
10	Unfunded default fund contributions		
11	Exposures to non-QCCPs (total)	269,801	232,789
12	Exposures for trades at non-QCCPs (excluding initial margin and default fund contributions); of which	269,801	232,789
13	(i) OTC derivatives	269,801	232,789
14	(ii) Exchange-traded derivatives		
15	(iii) Securities financing transactions		
16	(iv) Netting sets where cross-product netting has been approved		
17	Segregated initial margin		
18	Non-segregated initial margin		
19	Pre-funded default fund contributions		
20	Unfunded default fund contributions		

21. MR1 - Market risk under standardised approach

SAR 000's		a
		Capital charge in SA
1	General interest rate risk	233
2	Equity risk	230,587
3	Foreign exchange risk	22,223
4	Commodity risk	
5	Credit spread risk – non-securitisations	
6	Credit spread risk – securitisations (non-correlation trading portfolio)	
7	Credit spread risk – securitisation (correlation trading portfolio)	
8	Default risk – non-securitisations	12,349
9	Default risk – securitisations (non-correlation trading portfolio)	
10	Default risk – securitisations (correlation trading portfolio)	
11	Residual risk add-on	
12	Total	265,393