

The Saudi British Bank

Pillar 3 Disclosures at 30 Sept 2022



The Saudi British Bank

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KM1: Key metrics (at consolidated group level) (Figures in SAR 000's)

	a	b	c	d	e
	Sep-22	Jun-22	Mar-22	Dec-21	Sep-21
Available capital (amounts)					
1 Common Equity Tier 1 (CET1)	44,117,150	44,847,812	44,157,187	44,263,704	43,801,205
1a Fully loaded ECL accounting model	42,552,549	43,109,367	42,514,409	42,620,927	42,158,428
2 Tier 1	44,117,150	44,847,812	44,157,187	44,263,704	43,801,205
2a Fully loaded ECL accounting model Tier 1	42,552,549	43,109,367	42,514,409	42,620,927	42,158,428
3 Total capital	49,770,293	50,538,135	49,881,532	50,114,484	49,792,721
3a Fully loaded ECL accounting model total capital	48,205,693	48,799,690	48,238,755	48,471,707	48,149,944
Risk-weighted assets (amounts)					
4 Total risk-weighted assets (RWA)	245,627,470	244,067,818	238,126,804	229,416,073	227,454,732
Risk-based capital ratios as a percentage of RWA					
5 Common Equity Tier 1 ratio (%)	17.96%	18.38%	18.54%	19.29%	19.26%
5a Fully loaded ECL accounting model Common Equity Tier 1 (%)	17.32%	17.66%	17.85%	18.58%	18.53%
6 Tier 1 ratio (%)	17.96%	18.38%	18.54%	19.29%	19.26%
6a Fully loaded ECL accounting model Tier 1 ratio (%)	17.32%	17.66%	17.85%	18.58%	18.53%
7 Total capital ratio (%)	20.26%	20.71%	20.95%	21.84%	21.89%
7a Fully loaded ECL accounting model total capital ratio (%)	19.63%	19.99%	20.26%	21.13%	21.17%
Additional CET1 buffer requirements as a percentage of RWA					
8 Capital conservation buffer requirement (2.5% from 2019) (%)	2.50%	2.50%	2.50%	2.50%	2.50%
9 Countercyclical buffer requirement (%)	0.03%	0.01%	0.02%	0.06%	0.05%
10 Bank G-SIB and/or D-SIB additional requirements (%)	0.50%	0.50%	0.50%	0.50%	0.50%
11 Total of bank CET1 specific buffer requirements (%) (row 8 + row 9 + row 10)	3.03%	3.01%	3.02%	3.06%	3.05%
12 CET1 available after meeting the bank's minimum capital requirements (%)	14.93%	15.36%	15.53%	16.24%	16.21%

KM1: Key metrics (at consolidated group level) (Figures in SAR 000's)

	a	b	c	d	e
	Sep-22	Jun-22	Mar-22	Dec-21	Sep-21
Basel III leverage ratio					
13 Total Basel III leverage ratio exposure measure	417,332,704	369,852,938	346,205,752	335,107,914	329,185,978
14 Basel III leverage ratio (%) (row 2 / row 13)	10.57%	12.13%	12.75%	13.21%	13.31%
14a Fully loaded ECL accounting model Basel III leverage ratio (%) (row 2a / row13)	10.20%	11.66%	12.28%	12.72%	12.81%
Liquidity Coverage Ratio					
15 Total HQLA	84,144,949	73,765,644	69,018,562	71,615,328	70,731,944
16 Total net cash outflow	46,968,532	46,747,709	44,102,748	40,190,858	37,461,245
17 LCR ratio (%)	179%	158%	156%	178%	189%
Net Stable Funding Ratio					
18 Total available stable funding	200,745,200	205,608,674	199,093,997	196,618,655	191,969,457
19 Total required stable funding	158,411,135	153,855,597	154,327,427	148,768,866	144,729,761
20 NSFR ratio	126.7%	133.6%	129.0%	132%	133%

OV1: Overview of RWA (Figures in SAR 000's)

	a	b	c
	RWA		Minimum capital requirements
	Sep-22	Jun-22	Sep-22
1 Credit risk (excluding counterparty credit risk)	220,898,517	219,648,853	17,671,882
2 Of which: standardised approach (SA)	220,898,517	219,648,853	17,671,882
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)	1,195,217	802,295	95,617
7 Of which: standardised approach for counterparty credit risk	1,195,217	802,295	95,617
8 Of which: Internal Model Method (IMM)	-	-	-
9 Of which: other CCR	-	-	-
10 Credit valuation adjustment (CVA)	164,950	111,422	13,196
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	128,263	128,263	10,261
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)	-	-	-

OV1: Overview of RWA (Figures in SAR 000's)

	a	b	c
	RWA		Minimum capital requirements
	Sep-22	Jun-22	Sep-22
20 Market risk	3,278,970	3,863,826	262,318
21 Of which: standardised approach (SA)	3,278,970	3,863,826	262,318
22 Of which: internal model approaches (IMA)	-	-	-
23 Capital charge for switch between trading book and banking book	-	-	-
24 Operational risk	16,212,894	16,212,894	1,297,031
25 Amounts below the thresholds for deduction (subject to 250% risk weight)	3,748,661	3,300,266	299,893
26 Floor adjustment	-	-	-
27 Total (1 + 6 + 10 + 11 + 12 + 13 + 14 + 15 + 16 + 20 + 23 + 24 + 25 + 26)	245,627,470	244,067,818	19,650,199

LR1: Summary comparison of accounting assets vs leverage ratio exposure measure (Figures in SAR 000's)

	A
1 Total consolidated assets as per published financial statements	299,108,356
2 Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside	
3 Adjustment for fiduciary assets recognised on the balance sheet pursuant to the operative	
4 Adjustments for derivative financial instruments	58,143,791
5 Adjustment for securities financing transactions (ie repos and similar secured lending)	
6 Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off balance sheet exposures)	60,248,479
7 Other adjustments	(167,922)
8 Leverage ratio exposure	417,332,704

LR2: Leverage ratio common disclosure template (Figures in SAR 000's)

		a	b
		Sep-22	Jun-22
On-balance sheet exposures			
1	On-balance sheet items (excluding derivatives and SFTs, but including collateral)	298,940,434	304,347,669
2	(Relevant Asset amounts deducted in determining Basel III Tier 1 capital)		-
3	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)	298,940,434	304,347,669
Derivative exposures			
4	Replacement cost associated with all derivatives transactions (ie net of eligible cash variation margin)	1,441,448	1,031,210
5	Add-on amounts for Potential Financial Exposure (PFE) associated with all derivatives transactions	385,500	472,629
6	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting		-
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 lines 4 to 10)	58,143,791	1,503,839
Securities financing transaction exposures			
12	Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions		-
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)		-
14	Credit Conversion Factor (CCR) exposure for Security Financing Transaction (SFT) assets		-
15	Agent transaction exposures		-
16	Total securities financing transaction exposures (sum of lines 12 to 15)		-
Other off-balance sheet exposures			
17	Off-balance sheet exposure at gross notional amount	192,184,856	201,490,939
18	(Adjustments for conversion to credit equivalent amounts)	(131,936,377)	(137,489,509)
19	Off-balance sheet items (sum of lines 17 and 18)	60,248,479	64,001,430
Capital and total exposures			
20	Tier 1 capital	44,117,150	44,847,812
21	Total exposures (sum of lines 3, 11, 16 and 19)	417,332,704	369,852,938
Leverage ratio			
22	Basel III leverage ratio	10.57%	12.13%

LIQ1: Liquidity Coverage Ratio (LCR) (Figures in SAR 000's)

	a	b
	Total Unweighted Value (average)	Total Weighted Value (average)
High-quality liquid assets		
1 Total High-Quality Liquid Assets (HQLA)		84,144,949
Cash outflows		
2 Retail deposits and deposits from small business customers, of which:	60,639,396	5,529,500
3 Stable deposits	-	-
4 Less stable deposits	60,639,396	5,529,500
5 Unsecured wholesale funding, of which:	125,661,793	58,363,860
6 Operational deposits (all counterparties) and deposits in networks of cooperative banks	-	-
7 Non-operational deposits (all counterparties)	125,661,793	58,363,860
8 Unsecured debt	-	-
9 Secured wholesale funding	-	-
10 Additional requirements, of which:	198,212,267	5,487,431
11 Outflows related to derivative exposures and other collateral requirements	85,354	85,354
12 Outflows related to loss of funding on debt products	-	-
13 Credit and liquidity facilities	5,915,872	591,587
14 Other contractual funding obligations	-	-
15 Other contingent funding obligations	192,211,041	4,810,490
16 TOTAL CASH OUTFLOWS	384,513,456	69,380,790

LIQ1: Liquidity Coverage Ratio (LCR) (Figures in SAR 000's)

	a	b
	Total Unweighted Value (average)	Total Weighted Value (average)
Cash inflows		
17 Secured lending (eg reverse repos)	-	-
18 Inflows from fully performing exposures	32,691,275	22,067,911
19 Other cash inflows	539,565	344,346
20 TOTAL CASH INFLOWS	33,230,840	22,412,258
21 TOTAL HQLA		84,144,949
22 TOTAL NET CASH OUTFLOWS		46,968,532
23 LIQUIDITY COVERAGE RATIO (%)		179%