

The Saudi British Bank

Pillar 3 Disclosures at 31 March 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
	Mar-22	Dec-21	Sep-21	Jun-21	Mar-21
Available capital (amounts)					
1 Common Equity Tier 1 (CET1)	44,157,187	44,263,704	43,801,205	44,053,139	43,083,826
1a Fully loaded ECL accounting model	42,514,409	42,620,927	42,158,428	42,410,362	41,441,049
2 Tier 1	44,157,187	44,263,704	43,801,205	44,053,139	43,083,826
2a Fully loaded ECL accounting model Tier 1	42,514,409	42,620,927	42,158,428	42,410,362	41,441,049
3 Total capital	49,881,532	50,114,484	49,792,721	50,078,279	49,158,757
3a Fully loaded ECL accounting model total capital	48,238,755	48,471,707	48,149,944	48,435,502	47,515,980
Risk-weighted assets (amounts)					
4 Total risk-weighted assets (RWA)	238,126,804	229,416,073	227,454,732	225,127,013	219,931,975
Risk-based capital ratios as a percentage of RWA					
5 Common Equity Tier 1 ratio (%)	18.54%	19.29%	19.26%	19.57%	19.59%
5a Fully loaded ECL accounting model Common Equity Tier 1 (%)	17.85%	18.58%	18.53%	18.84%	18.84%
6 Tier 1 ratio (%)	18.54%	19.29%	19.26%	19.57%	19.59%
6a Fully loaded ECL accounting model Tier 1 ratio (%)	17.85%	18.58%	18.53%	18.84%	18.84%
7 Total capital ratio (%)	20.95%	21.84%	21.89%	22.24%	22.35%
7a Fully loaded ECL accounting model total capital ratio (%)	20.26%	21.13%	21.17%	21.51%	21.60%
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 (%)	0.02%	0.06%	0.05%	0.04%	0.03%
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)	3.02%	3.06%	3.05%	3.04%	3.03%
12 CET1 available after meeting the bank's minimum capital requirements (%)	15.53%	16.24%	16.21%	16.53%	16.56%

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

		a	b	c	d	e
		Mar-22	Dec-21	Sep-21	Jun-21	Mar-21
Basel III leverage ratio						
13	Total Basel III leverage ratio exposure measure	346,205,752	335,107,914	329,185,978	332,215,179	331,138,272
14	Basel III leverage ratio (%) (row 2 / row 13)	12.75%	13.21%	13.31%	13.26%	13.01%
14a	Fully loaded ECL accounting model Basel III leverage ratio (%) (row 2a / row13)	12.28%	12.72%	12.81%	12.77%	12.51%
Liquidity Coverage Ratio						
15	Total HQLA	69,018,562	71,615,328	70,731,944	78,207,157	84,829,759
16	Total net cash outflow	44,102,748	40,190,858	37,461,245	37,284,092	36,129,622
17	LCR ratio (%)	156%	178%	189%	210%	235%
Net Stable Funding Ratio						
18	Total available stable funding	196,618,655	196,618,655	191,969,457	196,656,385	195,932,862
19	Total required stable funding	148,768,866	148,768,866	144,729,761	145,471,613	143,084,458
20	NSFR ratio	132.2%	132.2%	132.6%	135%	137%

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

	a	b	c
	RWA		Minimum capital requirements
	Mar-22	Dec-21	Mar-22
1 Credit risk (excluding counterparty credit risk)	216,012,607	205,207,025	17,281,010
2 <i>Of which: standardised approach (SA)</i>	216,012,607	205,207,025	17,281,010
3 <i>Of which: foundation internal ratings-based (F-IRB) approach</i>	-	-	-
4 <i>Of which: supervisory slotting approach</i>	-	-	-
5 <i>Of which: advanced internal ratings-based (A-IRB) approach</i>	-	-	-
6 Counterparty credit risk (CCR)	866,864	1,147,099	69,349
7 <i>Of which: standardised approach for counterparty credit risk</i>	866,864	1,147,099	69,349
8 <i>Of which: Internal Model Method (IMM)</i>	-	-	-
9 <i>Of which: other CCR</i>	-	-	-
10 Credit valuation adjustment (CVA)	105,023	104,403	8,402
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	137,338	137,338	10,987
15 Settlement risk	-	-	-
16 Securitisation exposures in banking book	-	-	-
17 <i>Of which: securitisation internal ratings-based approach (SEC-IRBA)</i>	-	-	-
18 <i>Of which: securitisation external ratings-based approach (SEC-ERBA), including internal assessment approach (IAA)</i>	-	-	-
19 <i>Of which: securitisation standardised approach (SEC-SA)</i>	-	-	-

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

	a	b	c
	RWA		Minimum capital requirements
	Mar-22	Dec-21	Mar-22
20 Market risk	2,185,869	2,192,526	174,870
21 <i>Of which: standardised approach (SA)</i>	2,185,869	2,192,526	174,870
22 <i>Of which: internal model approaches (IMA)</i>	-	-	-
23 Capital charge for switch between trading book and banking book	-	-	-
24 Operational risk	16,212,894	18,021,472	1,297,031
25 Amounts below the thresholds for deduction (subject to 250% risk weight)	2,606,210	2,606,210	208,497
26 Floor adjustment	-	-	-
27 Total (1 + 6 + 10 + 11 + 12 + 13 + 14 + 15 + 16 + 20 + 23 + 24 + 25 + 26)	238,126,804	229,416,073	19,050,145

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	282,691,737
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	1,631,818
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)	58,636,861
7 Other adjustments	3,245,336
8 Leverage ratio exposure	346,205,752

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

		a	b
		Mar-22	Dec-21
On-balance sheet exposures			
1	On-balance sheet items (excluding derivatives and SFTs, but including collateral)	285,937,073	275,269,080
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)	285,937,073	275,269,080
Derivative exposures			
4	Replacement cost associated with all derivatives transactions (ie net of eligible cash variation margin)	1,143,221	1,278,824
5	Add-on amounts for Potential Financial Exposure (PFE) associated with all derivatives transactions	488,597	469,009
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)	1,631,818	1,747,833
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	199,689,614	191,812,797
18	(Adjustments for conversion to credit equivalent amounts)	(141,052,753)	(133,721,796)
19	Off-balance sheet items (sum of lines 17 and 18)	58,636,861	58,091,001
Capital and total exposures			
20	Tier 1 capital	44,157,187	44,263,704
21	Total exposures (sum of lines 3, 11, 16 and 19)	346,205,752	335,107,914
Leverage ratio			
22	Basel III leverage ratio	12.75%	13.21%

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)		69,018,562
Cash outflows		
2 Retail deposits and deposits from small business customers, of which:	62,717,430	5,884,346
3 Stable deposits	-	-
4 Less stable deposits	62,717,430	5,884,346
5 Unsecured wholesale funding, of which:	109,264,118	51,855,937
6 Operational deposits (all counterparties) and deposits in networks of cooperative banks	-	-
7 Non-operational deposits (all counterparties)	109,264,118	51,855,937
8 Unsecured debt	-	-
9 Secured wholesale funding	-	-
10 Additional requirements, of which:	190,508,776	5,055,657
11 Outflows related to derivative exposures and other collateral requirements	62,271	62,271
12 Outflows related to loss of funding on debt products	-	-
13 Credit and liquidity facilities	3,852,879	385,288
14 Other contractual funding obligations	-	-
15 Other contingent funding obligations	186,593,626	4,608,099
16 TOTAL CASH OUTFLOWS	362,490,323	62,795,940

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	27,911,276	18,298,689
19 Other cash inflows	551,021	394,503
20 TOTAL CASH INFLOWS	28,462,297	18,693,192
21 TOTAL HQLA		69,018,562
22 TOTAL NET CASH OUTFLOWS		44,102,748
23 LIQUIDITY COVERAGE RATIO (%)		156%