

# Saudi Awwal Bank

Pillar 3 Disclosures at 30 September 2023



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

	a	b	c	d	e
	Sep-23	Jun-23	Mar-23	Dec-22	Sep-22
<b>Available capital (amounts)</b>					
1 Common Equity Tier 1 (CET1)	45,815,367	47,033,351	47,479,334	45,236,926	44,117,150
1a Fully loaded ECL accounting model	44,946,144	45,990,286	46,262,422	43,846,169	42,552,549
2 Tier 1	45,815,367	47,033,351	47,479,334	45,236,926	44,117,150
2a Fully loaded ECL accounting model Tier 1	44,946,144	45,990,286	46,262,422	43,846,169	42,552,549
3 Total capital	51,769,107	52,877,981	53,240,890	51,032,068	49,770,293
3a Fully loaded ECL accounting model total capital	50,899,884	51,834,797	52,023,978	49,641,312	48,205,693
<b>Risk-weighted assets (amounts)</b>					
4 Total risk-weighted assets (RWA)	280,685,087	284,628,078	276,097,045	256,252,391	245,627,470
4a Total risk-weighted assets (pre-floor)	280,685,087	284,628,078	276,097,045	256,252,391	245,627,470
<b>Risk-based capital ratios as a percentage of RWA</b>					
5 Common Equity Tier 1 ratio (%)	16.32%	16.52%	17.20%	17.65%	17.96%
5a Fully loaded ECL accounting model Common Equity Tier 1 (%)	16.01%	16.16%	16.76%	17.11%	17.32%
5b CET1 ratio (%) (pre-floor ratio)	16.32%	16.52%	17.20%	17.65%	17.96%
6 Tier 1 ratio (%)	16.32%	16.52%	17.20%	17.65%	17.96%
6a Fully loaded ECL accounting model Tier 1 ratio (%)	16.01%	16.16%	16.76%	17.11%	17.32%
6b Tier 1 ratio (%) (pre-floor ratio)	16.32%	16.52%	17.20%	17.65%	17.96%
7 Total capital ratio (%)	18.44%	18.58%	19.28%	19.91%	20.26%
7a Fully loaded ECL accounting model total capital ratio (%)	18.13%	18.21%	18.84%	19.37%	19.63%
7b Total capital ratio (%) (pre-floor ratio)	18.44%	18.58%	19.28%	19.91%	20.26%
<b>Additional CET1 buffer requirements as a percentage of RWA</b>					
8 Capital conservation buffer requirement (2.5% from 2019) (%)	2.50%	2.50%	2.50%	2.50%	2.50%
9 Countercyclical buffer requirement (%)	0.01%	0.04%	0.01%	0.01%	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)	3.01%	3.04%	3.01%	3.01%	3.03%
12 CET1 available after meeting the bank's minimum capital requirements (%)	13.31%	13.49%	14.19%	14.64%	14.93%

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

		a	b	c	d	e
		Sep-23	Jun-23	Mar-23	Dec-22	Sep-22
<b>Basel III leverage ratio</b>						
13	Total Basel III leverage ratio exposure measure	418,607,436	410,117,874	402,342,673	439,898,722	417,332,704
14	Basel III leverage ratio (%) (row 2 / row 13)	10.94%	11.47%	11.80%	10.28%	10.57%
14a	Fully loaded ECL accounting model Basel III leverage ratio (%) (row 2a / row13)	10.74%	11.21%	11.50%	9.97%	10.20%
14b	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)	10.82%	11.21%	11.50%	9.97%	10.20%
14c	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	10.82%	11.21%	11.50%	9.97%	10.20%
14d	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	10.82%	11.21%	11.50%	9.97%	10.20%
<b>Liquidity Coverage Ratio</b>						
15	Total HQLA	96,166,082	96,006,267	94,357,438	87,322,535	84,144,949
16	Total net cash outflow	51,213,040	53,580,021	45,575,840	50,793,513	46,968,532
17	LCR ratio (%)	187.78%	179.18%	207.03%	171.92%	179.15%
<b>Net Stable Funding Ratio</b>						
18	Total available stable funding	211,917,342	211,852,483	211,485,333	203,404,980	200,745,200
19	Total required stable funding	175,636,744	167,580,458	161,679,701	158,908,356	158,411,135
20	NSFR ratio	120.66%	126.42%	130.81%	128.00%	126.72%

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

	a	b	c
	RWA		Minimum capital requirements
	Sep-23	Jun-23	Sep-23
1 Credit risk (excluding counterparty credit risk)	264,965,726	256,899,650	21,197,258
2 <i>Of which: standardised approach (SA)</i>	264,965,726	256,899,650	21,197,258
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)	1,434,426	1,340,193	114,754
7 <i>Of which: standardised approach for counterparty credit risk</i>	1,434,426	1,340,193	114,754
8 <i>Of which: Internal Model Method (IMM)</i>	-	-	-
9 <i>Of which: other CCR</i>	-	-	-
10 Credit valuation adjustment (CVA)	1,201,449	5,937,487	96,116
11 Equity positions under the simple risk weight approach and the internal model method during the five-	-	-	-
12 Equity investments in funds – look-through approach	-	-	-
13 Equity investments in funds – mandate-based approach	-	-	-
14 Equity investments in funds – fall-back approach	102,850	102,850	8,228
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
	Sep-23	Jun-23	Sep-23
20 Market risk	1,314,984	8,830,253	105,199
21 <i>Of which: standardised approach (SA)</i>	1,314,984	8,830,253	105,199
22 <i>Of which: internal model approaches (IMA)</i>	-	-	-
23 Capital charge for switch between trading book and banking book	-	-	-
24 Operational risk	10,458,162	10,458,162	836,653
25 Amounts below the thresholds for deduction (subject to 250% risk weight)	1,207,491	1,059,482	96,599
26 Output floor applied	-	-	-
27 Floor adjustment (before application of transitional cap)	-	-	-
28 Floor adjustment (after application of transitional cap)	-	-	-
<b>29 Total (1 + 6 + 10 + 11 + 12 + 13 + 14 + 15 + 16 + 20 + 23 + 24 + 25 + 28)</b>	<b>280,685,087</b>	<b>284,628,078</b>	<b>22,454,807</b>

### 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	324,739,652
2 Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside	-
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	14,214,844
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)	79,652,940
11 Adjustments for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital	-
12 Other adjustments	-
<b>13 Leverage ratio exposure measure</b>	<b>418,607,436</b>

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

		a	b
		Sep-23	Jun-23
<b>On-balance sheet exposures</b>			
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	324,739,652	320,360,052
2	Gross-up for derivatives collateral provided where deducted from balance sheet assets pursuant to the operative accounting framework	-	-
3	(Deductions of receivable 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)	-	-
6	(Asset amounts deducted in determining Tier 1 capital and regulatory adjustments)	-	-
7	<b>Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of rows 1 to 6)</b>	<b>324,739,652</b>	<b>320,360,052</b>
<b>Derivative exposures</b>			
8	Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin, with bilateral netting and/or the specific treatment for client cleared derivatives)	9,015,650	3,718,742
9	Add-on amounts for potential future exposure associated with all derivatives transactions	5,199,194	9,127,243
10	(Exempted central counterparty (CCP) leg of client-cleared trade exposures)	-	-
11	Adjusted effective notional amount of written credit derivatives	-	-
12	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	-	-
13	<b>Total derivative exposures (sum of rows 8 to 12)</b>	<b>14,214,844</b>	<b>12,845,985</b>
<b>Securities financing transaction exposures</b>			
14	Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	-	-
15	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-	-
16	Credit Conversion Factor (CCR) exposure for Security Financing Transaction (SFT ) assets	-	-
17	Agent transaction exposures	-	-
18	<b>Total securities financing transaction exposures (sum of lines 12 to 15)</b>	<b>-</b>	<b>-</b>
<b>Other off-balance sheet exposures</b>			
19	Off-balance sheet exposure at gross notional amount	232,200,548	227,249,421
20	(Adjustments for conversion to credit equivalent amounts)	(152,547,607)	(150,337,584)
21	(Specific and general provisions associated with off-balance sheet exposures deducted in determining Tier 1 capital)	-	-
22	<b>Off-balance sheet items (sum of rows 19 to 21)</b>	<b>79,652,940</b>	<b>76,911,837</b>
<b>Capital and total exposures</b>			
23	Tier 1 capital	45,815,367	47,033,353
24	<b>Total exposures (sum of rows 7, 13, 18 and 22)</b>	<b>418,607,436</b>	<b>410,117,874</b>



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

		a	b
		Sep-23	Jun-23
<b>Leverage ratio</b>			
25	Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)	10.94%	11.47%
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	10.94%	11.47%
26	National minimum leverage ratio requirement	3.00%	3.00%
27	Applicable leverage buffers	7.94%	8.47%
<b>Disclosure of mean values</b>			
28	Mean value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	-	-
29	Quarter-end value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	-	-
30	Total exposures (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	-	-
30a	Total exposures (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	-	-
31	Basel III leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	-	-
31a	Basel III leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	-	-

## 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)		96,166,082
Cash outflows		
2 Retail deposits and deposits from small business customers, of which:	61,713,214	5,232,564
3 Stable deposits	-	-
4 Less stable deposits	61,713,214	5,232,564
5 Unsecured wholesale funding, of which:	139,996,604	64,991,275
6 Operational deposits (all counterparties) and deposits in networks of cooperative banks	-	-
7 Non-operational deposits (all counterparties)	139,996,604	64,991,275
8 Unsecured debt	-	-
9 Secured wholesale funding	-	-
10 Additional requirements, of which:	9,767,234	1,047,771
11 Outflows related to derivative exposures and other collateral requirements	78,942	78,942
12 Outflows related to loss of funding on debt products	-	-
13 Credit and liquidity facilities	9,688,292	968,829
14 Other contractual funding obligations	-	-
15 Other contingent funding obligations	208,256,468	5,729,340
16 TOTAL CASH OUTFLOWS	-	77,000,951

### 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	39,569,540	24,867,729
19 Other cash inflows	1,159,962	920,182
20 TOTAL CASH INFLOWS	-	25,787,911
21 TOTAL HQLA		96,166,082
22 TOTAL NET CASH OUTFLOWS		51,213,040
23 LIQUIDITY COVERAGE RATIO (%)		187.78%

### CVA4: RWA flow statements of CVA risk exposures under SA-CVA (Figures in SAR 000's)

	<u>a</u>
1 Total RWA for CVA at previous quarter-end	5,937,487
2 Total RWA for CVA at end of reporting period	1,201,449