

Saudi Awwal Bank

Pillar 3 Disclosures - 31 March 2024



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

	a	b	c	d	e
	Mar-24	Dec-23	Sep-23	Jun-23	Mar-23
Available capital (amounts)					
1 Common Equity Tier 1 (CET1)	49,007,153	48,053,574	45,815,367	47,033,351	47,479,334
1a Fully loaded ECL accounting model	48,485,619	47,353,603	44,946,144	45,990,286	46,262,422
2 Tier 1	52,992,153	52,038,574	45,815,367	47,033,351	47,479,334
2a Fully loaded ECL accounting model Tier 1	52,470,619	51,338,603	44,946,144	45,990,286	46,262,422
3 Total capital	58,974,813	57,997,047	51,769,107	52,877,981	53,240,890
3a Fully loaded ECL accounting model total capital	58,453,280	53,312,075	50,899,884	51,834,797	52,023,978
Risk-weighted assets (amounts)					
4 Total risk-weighted assets (RWA)	294,953,689	294,150,926	280,685,087	284,628,078	276,097,045
4a Total risk-weighted assets (pre-floor)	294,953,689	294,150,926	280,685,087	284,628,078	276,097,045
Risk-based capital ratios as a percentage of RWA					
5 CET1 ratio (%)	16.62%	16.34%	16.32%	16.52%	17.20%
5a Fully loaded ECL accounting model CET1 (%)	16.44%	16.10%	16.01%	16.16%	16.76%
5b CET1 ratio (%) (pre-floor ratio)	17.97%	17.69%	16.32%	16.52%	17.20%
6 Tier 1 ratio (%)	17.97%	17.69%	16.32%	16.52%	17.20%
6a Fully loaded ECL accounting model Tier 1 ratio (%)	17.79%	17.45%	16.01%	16.16%	16.76%
6b Tier 1 ratio (%) (pre-floor ratio)	17.97%	17.69%	16.32%	16.52%	17.20%
7 Total capital ratio (%)	19.99%	19.72%	18.44%	18.58%	19.28%
7a Fully loaded ECL accounting model total capital ratio (%)	19.82%	18.12%	18.13%	18.21%	18.84%
7b Total capital ratio (%) (pre-floor ratio)	19.99%	19.72%	18.44%	18.58%	19.28%
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 (%)	0.07%	0.03%	0.01%	0.04%	0.01%
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)	3.07%	3.03%	3.01%	3.04%	3.01%
12 CET1 available after meeting the bank's minimum capital requirements (%)	13.55%	13.31%	13.31%	13.49%	14.19%
Basel III leverage ratio					
13 Total Basel III leverage ratio exposure measure	459,535,052	443,085,201	418,607,436	410,117,874	402,342,673
14 Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves)	11.53%	11.74%	10.94%	11.47%	11.80%
14a Fully loaded ECL accounting model Basel III leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) (%)	11.42%	11.59%	10.74%	11.21%	11.50%
14b Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)	11.42%	11.59%	10.74%	11.21%	11.50%
14c Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	11.42%	11.59%	10.74%	11.21%	11.50%
14d Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	11.42%	11.59%	10.74%	11.21%	11.50%
Liquidity Coverage Ratio (LCR)					
15 Total high-quality liquid assets (HQLA)	95,218,657	93,770,049	96,166,082	96,006,267	94,357,438
16 Total net cash outflow	52,891,595	51,033,770	51,213,040	53,580,021	45,575,840
17 LCR ratio (%)	180.03%	183.74%	187.78%	179.18%	207.03%
Net Stable Funding Ratio (NSFR)					
18 Total available stable funding	233,960,636	225,704,648	211,917,342	211,852,483	211,485,333
19 Total required stable funding	183,463,622	176,667,657	175,636,744	167,580,458	161,679,701
20 NSFR ratio	127.52%	127.76%	120.66%	126.42%	130.81%

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

				Drivers behind significant differences in Mar-24 and Dec-23
	a	b	c	
	RWA		Minimum capital requirements	
	Mar-24	Dec-23	Mar-24	
1 Credit risk (excluding counterparty credit risk)	276,900,474	276,007,880	22,152,038	
2 <i>Of which: standardised approach (SA)</i>	276,900,474	276,007,880	22,152,038	Increase in Financing activities
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)	1,388,994	1,530,509	111,119	Decrease in Exposure at default
7 <i>Of which: standardised approach for counterparty credit risk</i>	-	-	-	
8 <i>Of which: IMM</i>				
9 <i>Of which: other CCR</i>				
10 Credit valuation adjustment (CVA)	945,677	1,068,553	75,654	
11 Equity positions under the simple risk weight approach and the internal model method during the five-year linear phase-in period	-	-	-	
12 Equity investments in funds - look-through approach	-	-	-	
13 Equity investments in funds - mandate-based approach	-	-	-	
14 Equity investments in funds - fall-back approach	199,475	206,313	15,958	
15 Settlement risk	-	-	-	
16 Securitisation exposures in banking book	-	-	-	
17 <i>Of which: securitisation IRB 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>	-	-	-	
20 Market risk	2,041,692	3,724,396	163,335	Decrease in FX net open position
21 <i>Of which: standardised approach (SA)</i>	2,041,692	3,724,396	163,335	
22 <i>Of which: internal model approach (IMA)</i>				
23 Capital charge for switch between trading book and banking book	-	-	-	
24 Operational risk	12,233,759	10,458,162	978,701	Increase in the gross of 10 year losses
25 Amounts below the thresholds for deduction (subject to 250% risk weight)	1,243,618	1,155,114	99,489	
26 Output floor applied				
27 Floor adjustment (before application of transitional cap)	-	-		
28 Floor adjustment (after application of transitional cap)	-	-		
29 Total (1 + 6 + 10 + 11 + 12 + 13 + 14 + 15 + 16 + 20 + 23 + 24 + 25 + 28)	294,953,689	294,150,926	23,596,295	

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

#	Particulars	a
1	Total consolidated assets as per published financial statements	358,627,075
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	12,689,654
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 offbalance sheet exposures)	88,218,323
11	Adjustments for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital	-
12	Other adjustments	-
13	Leverage ratio exposure measure	459,535,052

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

		a	b
		Mar-24	Dec-23
On Balance sheet exposures			
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	358,627,075	346,257,287
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 Basel III Tier 1 capital)	-	-
6	(Asset amounts deducted in determining Basel III Tier 1 capital and regulatory adjustments)	-	-
7	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of rows 1 to 6)	358,627,075	346,257,287
Derivative exposures			
8	Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	4,436,212	4,412,352
9	Add-on amounts for potential future exposure associated with all derivatives transactions	8,253,442	8,800,192
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	Total derivative exposures (sum of rows 8 to 12)	12,689,654	13,212,545
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	Counterparty credit risk exposure for SFT assets	-	-
17	Agent transaction exposures	-	-
18	Total securities financing transaction exposures (sum of rows 14 to 17)	-	-
Other off balance sheet exposures			
19	Off-balance sheet exposure at gross notional amount	272,096,431	258,968,751
20	(Adjustments for conversion to credit equivalent amounts)	(183,878,108)	(175,353,381)
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 19 to 21)	88,218,323	83,615,370
Capital and total exposures			
23	Tier 1 capital	52,992,153	52,038,574
24	Total exposures (sum of rows 7, 13, 18 and 22)	459,535,052	443,085,201
Leverage ratio			
25	Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)	11.53%	11.74%
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	11.53%	11.74%

		a	b
		Mar-24	Dec-23
26	National minimum leverage ratio requirement	3.00%	3.00%
27	Applicable leverage buffers	8.53%	8.74%
Disclosure of mean values			
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 HQLA		95,218,657
Cash outflows			
2	Retail deposits and deposits from small business customers, of which:	78,973,720	6,205,047
3	<i>Stable deposits</i>	-	-
4	<i>Less stable deposits</i>	78,973,720	6,205,047
5	Unsecured wholesale funding, of which:	145,597,960	73,630,267
6	<i>Operational deposits (all counterparties) and deposits in networks of cooperative banks</i>	-	-
7	<i>Non-operational deposits (all counterparties)</i>	145,597,960	73,630,267
8	<i>Unsecured debt</i>	-	-
9	Secured wholesale funding	-	-
10	Additional requirements, of which:	12,490,675	1,760,690
11	<i>Outflows related to derivative exposures and other collateral requirements</i>	568,470	568,470
12	<i>Outflows related to loss of funding on debt products</i>	-	-
13	<i>Credit and liquidity facilities</i>	11,922,205	1,192,221
14	Other contractual funding obligations	-	-
15	Other contingent funding obligation	243,778,137	6,132,719
16	TOTAL CASH OUTFLOWS		87,728,724
Cash inflows			
17	Secured lending (eg reverse repos)	-	-
18	Inflows from fully performing exposures	55,404,208	34,245,472
19	Other cash inflows	591,657	591,657
20	TOTAL CASH INFLOWS		34,837,129
			Total adjusted value
21	Total HQLA		95,218,657
22	Total net cash outflows		52,891,595
23	Liquidity Coverage Ratio (%)		180.03%

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

	a
1 Total RWA for CVA at previous quarter-end	1,068,553
2 Total RWA for CVA at end of reporting period	945,677