

Saudi Awwal Bank

Pillar 3 Disclosures - 30 September 2024



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

	a	b	c	d	e
	Sep-24	Jun-24	Mar-24	Dec-23	Sep-23
Available capital (amounts)					
1 Common Equity Tier 1 (CET1)	49,734,524	48,435,897	49,007,153	48,053,574	45,815,367
1a Fully loaded ECL accounting model	49,560,680	48,088,208	48,485,619	47,353,603	44,946,144
2 Tier 1	53,719,524	52,420,897	52,992,153	52,038,574	45,815,367
2a Fully loaded ECL accounting model Tier 1	53,545,680	52,073,208	52,470,619	51,338,603	44,946,144
3 Total capital	59,628,401	58,340,178	58,974,813	57,997,047	51,769,107
3a Fully loaded ECL accounting model total capital	59,454,556	57,992,489	58,453,280	53,312,075	50,899,884
Risk-weighted assets (amounts)					
4 Total risk-weighted assets (RWA)	317,516,415	297,788,631	294,953,689	294,150,926	280,685,087
4a Total risk-weighted assets (pre-floor)	317,516,415	297,788,631	294,953,689	294,150,926	280,685,087
Risk-based capital ratios as a percentage of RWA					
5 CET1 ratio (%)	15.66%	16.27%	16.62%	16.34%	16.32%
5a Fully loaded ECL accounting model CET1 (%)	15.61%	16.15%	16.44%	16.10%	16.01%
5b CET1 ratio (%) (pre-floor ratio)	16.92%	17.60%	17.97%	17.69%	16.32%
6 Tier 1 ratio (%)	16.92%	17.60%	17.97%	17.69%	16.32%
6a Fully loaded ECL accounting model Tier 1 ratio (%)	16.86%	17.49%	17.79%	17.45%	16.01%
6b Tier 1 ratio (%) (pre-floor ratio)	16.92%	17.60%	17.97%	17.69%	16.32%
7 Total capital ratio (%)	18.78%	19.59%	19.99%	19.72%	18.44%
7a Fully loaded ECL accounting model total capital ratio (%)	18.72%	19.47%	19.82%	18.12%	18.13%
7b Total capital ratio (%) (pre-floor ratio)	18.78%	19.59%	19.99%	19.72%	18.44%
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 (%)	0.01%	0.02%	0.07%	0.03%	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)	3.01%	3.02%	3.07%	3.03%	3.01%
12 CET1 available after meeting the bank's minimum capital requirements (%)	12.65%	13.25%	13.55%	13.31%	13.31%
Basel III leverage ratio					
13 Total Basel III leverage ratio exposure measure	488,158,981	461,579,479	459,535,052	443,085,201	418,607,436
14 Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves)	11.00%	11.36%	11.53%	11.74%	10.94%
14a Fully loaded ECL accounting model Basel III leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) (%)	10.97%	11.28%	11.42%	11.59%	10.74%
14b Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)	10.97%	11.28%	11.42%	11.59%	10.74%
14c Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	10.97%	11.28%	11.42%	11.59%	10.74%
14d Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	10.97%	11.28%	11.42%	11.59%	10.74%
Liquidity Coverage Ratio (LCR)					
15 Total high-quality liquid assets (HQLA)	97,491,102	98,192,916	95,218,657	93,770,049	96,166,082
16 Total net cash outflow	56,765,086	56,102,825	52,891,595	51,033,770	51,213,040
17 LCR ratio (%)	171.74%	175.02%	180.03%	183.74%	187.78%
Net Stable Funding Ratio (NSFR)					
18 Total available stable funding	240,008,233	240,176,205	233,960,636	225,704,648	211,917,342
19 Total required stable funding	205,010,178	188,531,352	183,463,622	176,667,657	175,636,744
20 NSFR ratio	117.07%	127.39%	127.52%	127.76%	120.66%

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

	a	b	c	Drivers behind significant differences in Sep-24 and Jun-24
	RWA		Minimum capital requirements	
	Sep-24	Jun-24	Sep-24	
1 Credit risk (excluding counterparty credit risk)	301,009,749	282,124,595	24,080,780	
2 <i>Of which: standardised approach (SA)</i>	301,009,749	282,124,595	24,080,780	Due to the Balance sheet growth
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)	1,618,248	966,435	129,460	Due to the interest rate movement
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)	1,544,525	908,638	123,562	Due to the interest rate movement
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	213,213	211,888	17,057	
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	896,922	1,343,317	71,754	Mainly due to decrease in the net FX position
21 <i>Of which: standardised approach (SA)</i>	896,922	1,343,317	71,754	
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	12,233,759	978,701	
25 Amounts below the thresholds for deduction (subject to 250% risk weight)	-	-	-	
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)	317,516,415	297,788,631	25,401,313	

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	383,360,003
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	2,447,734
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)	102,351,244
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	488,158,981

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

		a	b
		Sep-24	Jun-24
On Balance sheet exposures			
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	383,360,003	365,203,688
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)	383,360,003	365,203,688
Derivative exposures			
8	Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	1,074,974	761,039
9	Add-on amounts for potential future exposure associated with all derivatives transactions	1,372,759	1,324,916
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)	2,447,734	2,085,955
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	304,806,299	294,791,673
20	(Adjustments for conversion to credit equivalent amounts)	(202,455,055)	(200,501,838)
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)	102,351,244	94,289,835

		a	b
		Sep-24	Jun-24
Capital and total exposures			
23	Tier 1 capital	53,719,524	52,420,897
24	Total exposures (sum of rows 7, 13, 18 and 22)	488,158,981	461,579,479
Leverage ratio			
25	Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)	11.00%	11.36%
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	11.00%	11.36%
26	National minimum leverage ratio requirement	3.00%	3.00%
27	Applicable leverage buffers	8.00%	8.36%
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		97,491,102
Cash outflows			
2	Retail deposits and deposits from small business customers, of which:	84,459,967	6,395,727
3	<i>Stable deposits</i>	-	-
4	<i>Less stable deposits</i>	84,459,967	6,395,727
5	Unsecured wholesale funding, of which:	152,632,779	75,490,491
6	<i>Operational deposits (all counterparties) and deposits in networks of cooperative banks</i>	-	-
7	<i>Non-operational deposits (all counterparties)</i>	152,632,779	75,490,491
8	<i>Unsecured debt</i>	-	-
9	Secured wholesale funding	-	-
10	Additional requirements, of which:	13,891,819	1,801,528
11	<i>Outflows related to derivative exposures and other collateral requirements</i>	458,162	458,162
12	<i>Outflows related to loss of funding on debt products</i>	-	-
13	<i>Credit and liquidity facilities</i>	13,433,657	1,343,366
14	Other contractual funding obligations	-	-
15	Other contingent funding obligation	276,067,506	6,945,433
16	TOTAL CASH OUTFLOWS		90,633,179
Cash inflows			
17	Secured lending (eg reverse repos)	-	-
18	Inflows from fully performing exposures	58,130,184	33,404,914
19	Other cash inflows	463,178	463,178
20	TOTAL CASH INFLOWS		33,868,093
			Total adjusted value
21	Total HQLA		97,491,102
22	Total net cash outflows		56,765,086
23	Liquidity Coverage Ratio (%)		171.74%

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	908,638
2 Total RWA for CVA at end of reporting period	1,544,525