

BANQUE SAUDI FRANSI

Revised Basel III Pillar 3 Disclosures

30 September 2022

Revised Basel III Pillar 3– Disclosures

KM1: Key metrics - Sep 30, 2022 (Figures in SAR 000's)

	a	b	c	d	e
	T	T-1	T-2	T-3	T-4
Available capital (amounts)	Sep-22	Jun-22	Mar-22	Dec-21	Sep-21
1 Common Equity Tier 1 (CET1) (excluding IFRS 9 adjustment)	34,575,747				
1a Fully loaded ECL accounting model	39,000,497	38,463,630	39,916,097	39,466,406	38,729,998
2 Tier 1 (excluding IFRS 9 adjustment)	39,575,747				
2a Fully loaded ECL accounting model Tier 1	39,000,497	38,463,630	39,916,097	39,466,406	39,466,406
3 Total capital (Tier I+Tier II) (excluding IFRS 9 adjustment)	41,854,322				
3a Fully loaded ECL accounting model total capital	41,279,072	40,888,955	42,206,502	41,780,897	41,008,919
Risk-weighted assets (amounts)					
4 Total risk-weighted assets (RWA)	211,807,224	215,998,255	207,826,417	202,219,816	199,889,085
Risk-based capital ratios as a percentage of RWA					
5 Common Equity Tier 1 ratio (%)	16.32%				
5a Fully loaded ECL accounting model Common Equity Tier 1 (%)	18.41%	17.81%	19.21%	19.52%	19.38%
6 Tier 1 ratio (%)	18.68%				
6a Fully loaded ECL accounting model Tier 1 ratio (%)	18.41%	17.81%	19.21%	19.52%	19.74%
7 Total capital ratio (%)	19.76%				
7a Fully loaded ECL accounting model total capital ratio (%)	19.49%	18.93%	20.31%	20.66%	20.52%
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 (%)	0.06%	0.06%	0.06%	0.06%	0.06%
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)	3.06%	3.06%	3.06%	3.06%	3.06%
12 CET1 available after meeting the bank's minimum capital requirements (%)	15.36%	14.75%	16.14%	16.45%	16.32%
Basel III leverage ratio					
13 Total Basel III leverage ratio exposure measure	264,130,388	268,449,806	259,491,923	253,526,031	250,747,393
14 Basel III leverage ratio (%) (row 2 / row 13)	14.98%				
14a Fully loaded ECL accounting model Basel III leverage ratio (%) (row 2a / row 13)	14.77%	14.33%	15.38%	15.57%	15.74%
Liquidity Coverage Ratio*					
15 Total HQLA	38,553,231	40,488,803	39,479,123	39,699,525	39,977,145
16 Total net cash outflow	20,808,111	20,146,030	20,369,446	22,185,744	22,729,354
17 LCR ratio (%)	185%	201%	194%	179%	176%
Net Stable Funding Ratio					
18 Total available stable funding	146,431,650	147,433,694	146,101,486	142,013,102	141,921,545
19 Total required stable funding	129,716,459	127,046,049	122,600,866	120,725,448	118,439,666
20 NSFR ratio	113%	116%	119%	118%	120%

* LCR may not equal to an LCR computed on the basis of the average values of the set of line items disclosed in the template

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OV1: Overview of RWA - 30 September 2022 (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) (CCR)*	193,515,509	196,205,304	15,481,241
2	Of which standardised approach (SA)	193,515,509	196,205,304	15,481,241
3	Of which internal rating-based (IRB) approach			
4	Counterparty Credit Risk	2,421,312	3,247,997	193,705
5	Of which standardised approach for counterparty credit risk (SA-CCR)	2,421,312	3,247,997	193,705
6	Of which internal model method (IMM)			
7	Equity positions in banking book under market-based approach			
8	Equity investments in funds - look-through approach			
9	Equity investments in funds - mandate-based approach			
10	Equity investments in funds - fall-back approach			
11	Settlement risk			
12	Securitisation exposures in banking book			
13	Of which IRB ratings-based approach (RBA)			
14	Of which IRB Supervisory Formula Approach (SFA)			
15	Of which SA/simplified supervisory formula approach (SSFA)			
16	Market risk	2,214,413	2,982,740	177,153
17	Of which standardised approach (SA)	2,214,413	2,982,740	177,153
18	Of which internal model approaches (IMM)			
19	Operational risk	13,655,990	13,562,214	1,092,479
20	Of which Basic Indicator Approach			
21	Of which Standardised Approach	13,655,990	13,562,214	1,092,479
22	Of which Advanced Measurement Approach			
23	Amounts below the thresholds for deduction (subject to 250% risk weight)			
24	Floor adjustment			
25	Total (1+4+7+8+9+10+11+12+16+19+23+24)	211,807,224	215,998,255	16,944,578
Explanation of significant drivers behind differences in reporting periods T and T-1 ; RWA for Credit risk decreased mainly due to reduction in exposure				