

# Basel III Pillar 3 Disclosures

QUALITATIVE & QUANTITATIVE DISCLOSURES

Q3 2024

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Template KM1: Key metrics (at consolidated group level)

		SR 000's				
		a	b	c	d	e
		T	T-1	T-2	T-3	T-4
<b>Available capital (amounts)</b>						
1	Common Equity Tier 1 (CET1)	13,495,421	12,692,513	12,480,873	12,721,256	12,473,071
1a	Fully loaded ECL accounting model	13,495,421	12,692,513	12,480,873	12,509,204	12,261,019
2	Tier 1	17,370,421	16,567,513	16,355,873	16,596,256	16,348,071
2a	Fully loaded ECL accounting model Tier 1	17,370,421	16,567,513	16,355,873	16,384,204	16,136,019
3	Total capital	19,922,551	19,073,483	18,893,161	19,098,162	18,787,635
3a	Fully loaded ECL accounting model total capital	19,922,551	19,073,483	18,893,161	18,886,110	18,575,583
<b>Risk-weighted assets (amounts)</b>						
4	Total risk-weighted assets (RWA)	110,119,299	105,020,665	103,082,313	95,854,460	93,052,798
4a	Total risk-weighted assets (pre-floor)	110,119,299	105,020,665	103,082,313	95,854,460	93,052,798
<b>Risk-based capital ratios as a percentage of RWA</b>						
5	CET1 ratio (%)	12.26%	12.09%	12.11%	13.27%	13.40%
5a	Fully loaded ECL accounting model CET1 (%)	12.26%	12.09%	12.11%	13.05%	13.18%
5b	CET1 ratio (%) (pre-floor ratio)	12.26%	12.09%	12.11%	13.27%	13.40%
6	Tier 1 ratio (%)	15.77%	15.78%	15.87%	17.31%	17.57%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	15.77%	15.78%	15.87%	17.09%	17.34%
6b	Tier 1 ratio (%) (pre-floor ratio)	15.77%	15.78%	15.87%	17.31%	17.57%
7	Total capital ratio (%)	18.09%	18.16%	18.33%	19.92%	20.19%
7a	Fully loaded ECL accounting model total capital ratio (%)	18.09%	18.16%	18.33%	19.70%	19.96%
7b	Total capital ratio (%) (pre-floor ratio)	18.09%	18.16%	18.33%	19.92%	20.19%
<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 (%)	0.00%	0.00%	0.00%	0.00%	0.00%
10	Bank G-SIB and/or D-SIB additional requirements (%)	0.00%	0.00%	0.00%	0.00%	0.00%
11	Total of bank CET1 specific buffer requirements (%) (row 8 + row 9 + row 10)	2.50%	2.50%	2.50%	2.50%	2.50%
12	CET1 available after meeting the bank's minimum capital requirements (%)	5.26%	5.09%	5.11%	6.27%	7.40%
<b>Basel III leverage ratio</b>						
13	Total Basel III leverage ratio exposure measure	163,437,038	154,853,657	152,066,009	143,298,361	143,044,725
14	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves)	10.63%	10.70%	10.76%	11.58%	11.43%
14a	Fully loaded ECL accounting model Basel III leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) (%)	10.63%	10.70%	10.76%	11.43%	11.28%
14b	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)	-	-	-	-	-
14c	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	-	-	-	-	-
14d	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	-	-	-	-	-
<b>Liquidity Coverage Ratio (LCR)</b>						
15	Total high-quality liquid assets (HQLA)	29,775,768	27,443,706	31,593,659	25,666,185	32,727,889
16	Total net cash outflow	19,724,595	17,598,958	15,203,803	18,037,932	16,221,220
17	LCR ratio (%)	<b>150.96%</b>	<b>155.94%</b>	<b>207.80%</b>	<b>142.29%</b>	<b>201.76%</b>
<b>Net Stable Funding Ratio (NSFR)</b>						
18	Total available stable funding	85,518,293	79,683,240	69,838,324	67,312,359	66,896,926
19	Total required stable funding	71,929,492	64,485,363	61,116,706	59,923,460	57,434,574
20	NSFR ratio	<b>118.89%</b>	<b>123.57%</b>	<b>114.27%</b>	<b>112.33%</b>	<b>116.48%</b>

Template OV1 Overview of RWA

		SR 000's			Drivers behind significant differences in T and T-1
		a	b	c	
		RWA		Minimum capital requirements	
	T	T-1	T		
1	Credit risk (excluding counterparty credit risk)	96,107,493	90,744,745	7,688,599	-
2	Of which: standardised approach (SA)	96,107,493	90,744,745	7,688,599	-
3	Of which: foundation internal ratings-based (F-IRB) approach				
4	Of which: supervisory slotting approach				
5	Of which: advanced internal ratings-based (A-IRB) approach				
6	Counterparty credit risk (CCR)	364,577	335,305	29,166	-
7	Of which: standardised approach for counterparty credit risk	364,577	335,305	29,166	-
8	Of which: IMM				
9	Of which: other CCR				
10	Credit valuation adjustment (CVA)	364,577	335,305	29,166	-
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	2,579,263	2,444,292	206,341	-
14	Equity investments in funds - fall-back approach	3,777,296	3,653,678	302,184	-
15	Settlement risk	-	-	-	-
16	Securitisation exposures in banking book	-	-	-	-
17	Of which: securitisation IRB approach (SEC-IRBA)	-	-	-	-
18	Of which: securitisation external ratings-based approach (SEC-ERBA), including internal assessment approach (IAA)	-	-	-	-
19	Of which: securitisation standardised approach (SEC-SA)	-	-	-	-
20	Market risk	2,065,257	2,646,504	165,221	-
21	Of which: standardised approach (SA)	2,065,257	2,646,504	165,221	-
22	Of which: internal model approach (IMA)				
23	Capital charge for switch between trading book and banking book	-	-	-	-
24	Operational risk	4,860,836	4,860,836	388,867	-
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)	<b>110,119,299</b>	<b>105,020,665</b>	<b>8,809,544</b>	

**Template LR1: Summary comparison of accounting assets vs leverage ratio exposure**

		<b>SR 000's</b>
<b>#</b>	<b>Particulars</b>	<b>a</b>
1	Total consolidated assets as per published financial statements	189,649,698
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	-16,985,614
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)	-9,782,949.90
11	Adjustments for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital	
12	Other adjustments	555,904
<b>13</b>	<b>Leverage ratio exposure measure</b>	<b>163,437,038</b>

## Template LR2: Leverage ratio common disclosure template

		SR 000's	
		a	b
		T	T-1
<b>On Balance sheet exposures</b>			
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	145,747,923	138,511,554
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	<b>Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of rows 1 to 6)</b>	<b>145,747,923</b>	<b>138,511,554</b>
<b>Derivative exposures</b>			
8	Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	150,051	194,083
9	Add-on amounts for potential future exposure associated with all derivatives transactions	548,221	473,840
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>698,272</b>	<b>667,923</b>
<b>Securities financing transaction exposures</b>			
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	<b>Total securities financing transaction exposures (sum of rows 14 to 17)</b>	<b>-</b>	<b>-</b>
<b>Other off balance sheet exposures</b>			
19	Off-balance sheet exposure at gross notional amount	26,773,793	26,690,475
20	(Adjustments for conversion to credit equivalent amounts)	-9,782,950	-11,016,294
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>16,990,843</b>	<b>15,674,181</b>
<b>Capital and total exposures</b>			
23	<b>Tier 1 capital</b>	<b>17,370,421</b>	<b>16,567,513</b>
24	<b>Total exposures (sum of rows 7, 13, 18 and 22)</b>	<b>163,437,038</b>	<b>154,853,657</b>
<b>Leverage ratio</b>			
25	<b>Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)</b>	<b>10.63%</b>	<b>10.70%</b>
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	-	-
26	<b>National minimum leverage ratio requirement</b>	-	-
27	<b>Applicable leverage buffers</b>	-	-
<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)	-	-

Template LIQ1: Liquidity Coverage Ratio (LCR)

		SR 000's	
		a	b
		Total unweighted value (average)	Total weighted value (average)
<b>High quality liquid assets</b>			
1	Total HQLA		29,775,768
<b>Cash outflows</b>			
2	<b>Retail deposits and deposits from small business customers, of which:</b>	19,748,955	1,974,896
3	Stable deposits	-	-
4	Less stable deposits	19,748,955	1,974,896
5	<b>Unsecured wholesale funding, of which:</b>	47,330,913	25,858,164
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	-	-
7	Non-operational deposits (all counterparties)	47,330,913	25,858,164
8	Unsecured debt	-	-
9	<b>Secured wholesale funding</b>	-	-
10	<b>Additional requirements, of which:</b>	1,759,133	209,596
11	Outflows related to derivative exposures and other collateral requirements	37,425	37,425
12	Outflows related to loss of funding on debt products	-	-
13	Credit and liquidity facilities	1,721,708	172,171
14	<b>Other contractual funding obligations</b>	-	-
15	<b>Other contingent funding obligation</b>	25,615,586	600,385
16	<b>TOTAL CASH OUTFLOWS</b>		<b>28,643,040</b>
<b>Cash inflows</b>			
17	Secured lending (eg reverse repos)	-	-
18	Inflows from fully performing exposures	15,548,778	8,910,283
19	Other cash inflows	8,163	8,163
20	<b>TOTAL CASH INFLOWS</b>		<b>8,918,446</b>
			<b>Total adjusted value</b>
21	Total HQLA		29,775,768
22	Total net cash outflows		19,724,595
23	Liquidity Coverage Ratio (%)		<b>150.96%</b>