
ALINMA BANK
(A Saudi Joint Stock Company)

BASEL III Pillar 3 Disclosures
For the Financial Period Ended September 30, 2023

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KM1: Key Metrics (at group consolidated level)

		T	T-1	T-2	T-3	T-4
		September 30, 2023	June 30, 2023	March 31, 2023	December 31, 2022	September 30, 2022
Available capital (amounts)						
1	Common Equity Tier 1 (CET1)	28,821,857	28,338,036	28,585,270	27,358,224	26,844,632
1a	Fully loaded ECL accounting model CET1	28,460,423	27,976,602	28,163,597	26,876,312	26,302,482
2	Tier 1	33,821,857	33,338,036	33,585,270	32,358,224	31,844,632
2a	Fully loaded ECL accounting model Tier 1	33,460,423	32,976,602	33,163,597	31,876,312	31,302,482
3	Total capital	36,121,890	35,651,695	35,807,303	34,364,365	33,763,119
3a	Fully loaded ECL accounting model total capital	35,760,457	35,290,261	35,385,630	33,882,454	33,220,969
Risk-weighted assets (amounts)						
4	Total risk-weighted assets (RWA)	206,258,295	193,900,349	187,719,625	173,603,952	168,236,862
4a	Total risk-weighted assets (pre-floor)	206,258,295	193,900,349	187,719,625	173,603,952	168,236,862
Risk-based capital ratios as a percentage of RWA						
5	CET1 ratio (%)	13.97%	14.61%	15.23%	15.76%	15.96%
5a	Fully loaded ECL accounting model CET1 (%)	13.80%	14.43%	15.00%	15.48%	15.63%
5b	CET1 ratio (%) (pre-floor ratio)	13.97%	14.61%	15.23%	15.76%	15.96%
6	Tier 1 ratio (%)	16.40%	17.19%	17.89%	18.64%	18.93%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	16.22%	17.01%	17.67%	18.36%	18.61%
6b	Tier 1 ratio (%) (pre-floor ratio)	16.40%	17.19%	17.89%	18.64%	18.93%
7	Total capital ratio (%)	17.51%	18.39%	19.07%	19.79%	20.07%
7a	Fully loaded ECL accounting model total capital ratio (%)	17.34%	18.20%	18.85%	19.52%	19.75%
7b	Total capital ratio (%) (pre-floor ratio)	17.51%	18.39%	19.07%	19.79%	20.07%
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 (%)	0.00%	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 (%)	6.97%	7.61%	8.23%	8.76%	8.96%

Basel III Leverage ratio						
13	Total Basel III leverage ratio exposure measure	252,600,218	247,736,863	232,782,719	213,546,289	204,402,185
14	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves)	13.39%	13.46%	14.43%	15.15%	15.58%
14a	Fully loaded ECL accounting model Basel III leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) (%)	13.25%	13.31%	14.25%	14.93%	15.31%
14b	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)	13.25%	13.31%	14.25%	14.93%	15.31%
14c	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	13.39%	13.46%	14.43%	15.15%	15.58%
14d	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	13.25%	13.31%	14.25%	15.15%	15.58%
Liquidity Coverage Ratio (LCR)						
15	Total high-quality liquid assets (HQLA)	37,217,908	35,902,711	34,773,047	35,057,947	35,096,751
16	Total net cash outflow	22,531,805	22,981,211	25,956,495	26,233,967	27,104,959
17	LCR ratio (%)	165.18%	156.23%	133.97%	133.64%	129.48%
Net Stable Funding Ratio (NSFR)						
18	Total available stable funding	155,404,322	154,943,480	142,388,654	133,572,725	125,213,587
19	Total required stable funding	144,803,708	138,216,754	133,058,310	125,854,341	121,324,985
20	NSFR ratio	107.32%	112.10%	107.01%	106.13%	103.21%

V1: Overview of RWA

		a	b	c
		RWA		Minimum capital requirements
		T	T-1	T
		Sep 30, 2023	Jun 30, 2023	Sep 30, 2023
1	Credit risk (excluding counterparty credit risk)	191,884,330	184,738,464	15,350,746
2	Of which: standardised approach (SA)	191,884,330	184,738,464	15,350,746
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)	302,558	446,346	24,205
7	Of which: standardised approach for counterparty credit risk	302,558	446,346	24,205
8	Of which: IMM	-	-	-
9	Of which: other CCR	-	-	-
10	Credit valuation adjustment (CVA)	302,558	446,346	24,205
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	1,635,618	1,654,035	130,849
13	Equity investments in funds – mandate-based approach	-	-	-
14	Equity investments in funds – fall-back approach	-	-	-
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	6,092,616	574,542	487,409
21	Of which: standardised approach (SA)	6,092,616	574,542	487,409
22	Of which: internal model approach (IMA)	-	-	-
23	Capital charge for switch between trading book and banking book	-	-	-
24	Operational risk	6,040,617	6,040,617	483,249
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)	206,258,295	193,900,349	16,500,664

CVA4: RWA flow statements of CVA risk exposures under SA-CVA

As of September 30, 2023

SR 000's

1	Total RWA for CVA at previous quarter-end	446,346
2	Total RWA for CVA at end of reporting period	302,558

LR1 – Summary comparison of accounting assets vs leverage ratio exposure measure

		a September 30, 2023
1	Total consolidated assets as per published financial statements	232,585,313
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	425,018
9	Adjustment for securities financing transactions (ie repurchase agreements and similar secured lending)	138,686
10	Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	19,511,383
11	Adjustments for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital	-
12	Other adjustments	-60,183
13	Leverage ratio exposure measure	252,600,218

LR2- Leverage ratio common disclosure template

		Sep 30, 2023	Jun 30, 2023
		T	T-1
On-balance sheet exposures			
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	234,677,983	228,724,863
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)	(2,152,853)	(1,790,062)
6	(Asset amounts deducted in determining Tier 1 capital and regulatory adjustments)	-	-
7	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of rows 1 to 6)	232,525,130	226,934,801
Derivative exposures			
8	Replacement cost associated with <i>all</i> derivatives transactions (where applicable net of eligible cash variation margin, with bilateral netting and/or the specific treatment for client cleared derivatives)	171,910	273,300
9	Add-on amounts for potential future exposure associated with <i>all</i> derivatives transactions	253,108	455,684
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)	425,018	728,983
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	138,686	103,662
17	Agent transaction exposures	-	-
18	Total securities financing transaction exposures (sum of rows 14 to 17)	138,686	103,662
Other off-balance sheet exposures			
19	Off-balance sheet exposure at gross notional amount	69,070,893	67,382,115
20	(Adjustments for conversion to credit equivalent amounts)	(49,559,510)	(47,412,699)
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)	19,511,383	19,969,416

Capital and total exposures			
23	Tier 1 capital	33,821,857	33,338,036
24	Total exposures (sum of rows 7, 13, 18 and 22)	252,600,218	247,736,863
Leverage ratio			
25	Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)	13.39%	13.46%
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	13.39%	13.46%
26	National minimum leverage ratio requirement	3.00%	3.00%
27	Applicable leverage buffers	0.00%	0.00%
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)	252,600,218	247,736,863
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)	252,600,218	247,736,863
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)	13.39%	13.46%
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)	13.39%	13.46%

LIQ1 – Liquidity Coverage Ratio (LCR)

For the quarter ended September 30, 2023

		a	b
		Total unweighted value (average)	Total weighted value (average)
High-quality liquid assets			
1	Total HQLA		37,217,908
Cash outflows			
2	Retail deposits and deposits from small business customers, of which:	55,975,852	4,390,210
3	Stable deposits	24,147,498	1,207,375
4	Less stable deposits	31,828,354	3,182,835
5	Unsecured wholesale funding, of which:	58,062,419	24,069,817
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	-	-
7	Non-operational deposits (all counterparties)	56,049,067	22,056,465
8	Unsecured debt	2,013,352	2,013,352
9	Secured wholesale funding	-	-
10	Additional requirements, of which:	65,337,160	2,015,298
11	Outflows related to derivative exposures and other collateral requirements	-	-
12	Outflows related to loss of funding on debt products	-	-
13	Credit and liquidity facilities	65,337,160	2,015,298
14	Other contractual funding obligations	-	-
15	Other contingent funding obligations	-	-
16	TOTAL CASH OUTFLOWS		30,475,326
Cash inflows			
17	Secured lending (eg reverse repos)	-	-
18	Inflows from fully performing exposures	11,959,182	7,943,521
19	Other cash inflows	-	-
20	TOTAL CASH INFLOWS		7,943,521
			Total adjusted value
21	Total HQLA		37,217,908
22	Total net cash outflows		22,531,805
23	Liquidity Coverage Ratio (%)		165.18%