

Samba Financial Group Basel III - Pillar 3 Disclosure Report

June 2019

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Overview of risk management and Risk Weighted Assets

SAR 000s

Samba Financial Group					
KM1: Key metrics (at consolidated group level)					
	Jun 2019	Mar 2019	Dec 2018	Sep 2018	Jun 2018
Available capital (amounts)					
1 Common Equity Tier 1 (CET1)	45,520,390	44,170,005	44,265,004	45,090,301	45,571,875
1a Fully loaded ECL accounting model	44,408,347	42,578,435	42,320,448	42,930,460	43,444,657
2 Tier 1	45,526,473	44,176,195	44,271,381	45,096,939	45,578,572
2a Fully loaded ECL accounting model Tier 1	44,414,429	42,584,625	42,326,826	42,937,098	43,451,354
3 Total capital	46,881,764	45,575,471	45,526,935	46,375,650	46,856,137
3a Fully loaded ECL accounting model total capital	45,891,681	44,062,271	43,582,379	44,524,643	45,036,463
Risk-weighted assets (amounts)					
4 Total risk-weighted assets (RWA)	205,504,232	203,564,998	200,685,652	203,920,967	200,832,052
Risk-based capital ratios as a percentage of RWA					
5 Common Equity Tier 1 ratio (%)	22.2%	21.7%	22.1%	22.1%	22.7%
5a Fully loaded ECL accounting model Common Equity Tier 1 (%)	21.6%	20.9%	21.1%	21.1%	21.6%
6 Tier 1 ratio (%)	22.2%	21.7%	22.1%	22.1%	22.7%
6a Fully loaded ECL accounting model Tier 1 ratio (%)	21.6%	20.9%	21.1%	21.1%	21.6%
7 Total capital ratio (%)	22.8%	22.4%	22.7%	22.7%	23.3%
7a Fully loaded ECL accounting model total capital ratio (%)	22.3%	21.6%	21.7%	21.8%	22.4%
Additional CET1 buffer requirements as a percentage of RWA					
8 Capital conservation buffer requirement (2.5% from 2019) (%)	2.500%	2.500%	1.875%	1.875%	1.875%
9 Countercyclical buffer requirement (%)	0.333%	0.298%	0.293%	0.367%	0.367%
10 Bank G-SIB and/or D-SIB additional requirements (%)	0.500%	0.500%	0.500%	0.500%	0.500%
11 Total of bank CET1 specific buffer requirements (%) (row 8 + row 9 + row 10)	3.333%	3.298%	2.668%	2.742%	2.742%
12 CET1 available after meeting the bank's minimum capital requirements (%)	14.317%	13.900%	14.889%	14.869%	15.449%
Basel III leverage ratio					
13 Total Basel III leverage ratio exposure measure	264,732,791	264,732,791	259,018,950	262,742,916	260,143,590
14 Basel III leverage ratio (%) (row 2 / row 13)	17.2%	16.7%	17.1%	17.2%	17.5%
14a Fully loaded ECL accounting model Basel III leverage ratio (%) (row 2a / row13)	16.8%	16.1%	16.3%	16.3%	0
Liquidity Coverage Ratio*					
15 Total HQLA	75,365,574	69,761,208	64,577,823	62,120,459	60,163,621
16 Total net cash outflow	34,538,593	26,829,586	26,662,930	25,285,356	22,862,760
17 LCR ratio (%)	218%	260%	242%	246%	263%
Net Stable Funding Ratio					
18 Total available stable funding	164,731,738	161,495,072	166,012,642	164,657,623	164,153,804
19 Total required stable funding	123,969,437	124,707,143	118,754,283	126,485,182	131,112,858
20 NSFR ratio	133%	129%	140%	130%	125%

* Reported as the simple average of daily observations over the quarter per guidelines

Samba Financial Group
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SAR 000s

OV1: Overview of RWA				
	Risk Weighted Assets (RWA)		Minimum capital requirements	
	Jun 2019	Mar 2019	Jun 2019	
1	Credit risk (excluding counterparty credit risk) (CCR)	155,383,079	153,630,084	12,430,646
2	Of which standardised approach (SA)	155,383,079	153,630,084	12,430,646
3	Of which internal rating-based (IRB) approach	-	-	-
4	Counterparty credit risk	6,304,585	5,138,981	504,367
5	Of which standardised approach for counterparty credit risk (SA-CCR)	6,304,585	5,138,981	504,367
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	5,634,868	4,169,959	450,789
9	Equity investments in funds – mandate-based approach	-	-	-
10	Equity investments in funds – fall-back approach	6,988,460	11,144,331	559,077
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	16,972,440	15,260,844	1,357,795
17	Of which standardised approach (SA)	16,972,440	15,260,844	1,357,795
18	Of which internal model approaches (IMM)	-	-	-
19	Operational risk	14,220,800	14,220,800	1,137,664
20	Of which Basic Indicator Approach	-	-	-
21	Of which Standardised Approach	14,220,800	14,220,800	1,137,664
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)	205,504,232	203,564,999	16,440,339

Samba Financial Group
Basel III - Pillar 3 Disclosure as at June 30, 2019

Composition of Capital and TLAC

CC1 - Composition of Regulatory Capital		
	Amounts	Source based on reference numbers / letters of the balance sheet under the regulatory scope of consolidation
	SAR 000	
Common Equity Tier 1 Capital: Instruments and Reserves		
1	20,000,000	D F+G+H+I+J+K
Directly issued qualifying common share capital (and equivalent for non-joint stock companies) plus related stock surplus		
2	6,810,316	
Retained earnings		
3	19,766,081	
Accumulated other comprehensive income (and other reserves)		
4	0	
Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)		
5	20,475	
Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)		
6	46,596,871	
Common Equity Tier 1 Capital: Regulatory Adjustments		
7	0	
Prudential valuation adjustments		
8	14,521	B
Goodwill (net of related tax liability)		
9	0	C
Other intangibles other than mortgage-servicing rights (net of related tax liability)		
10	85,959	J
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)		
11	0	
Cash-flow hedge reserve		
12	0	
Shortfall of provisions to expected losses		
13	0	
Securitisation gain on sale (as set out in paragraph 562 of Basel II framework)		
14	0	
Gains and losses due to changes in own credit risk on fair valued liabilities		
15	0	
Defined-benefit pension fund net assets		
16	976,000	E
Investments in own shares (if not already netted off paid-in capital on reported balance sheet)		
17	0	
Reciprocal cross-holdings in common equity		
18	0	
Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)		
19	0	
Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold)		
20	0	
Mortgage servicing rights (amount above 10% threshold)		
21	0	
Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)		
22	0	
Amount exceeding the 15% threshold		
23	0	
of which: significant investments in the common stock of financials		
24	0	
of which: mortgage servicing rights		
25	0	
of which: deferred tax assets arising from temporary differences		
26	0	
National specific regulatory adjustments		
REGULATORY ADJUSTMENTS APPLIED TO COMMON EQUITY TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT		
OF WHICH: [INSERT NAME OF ADJUSTMENT]		
OF WHICH:...		
27	0	
Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions		
28	1,076,480	
Total regulatory adjustments to Common equity Tier 1		
29	45,520,391	
Common Equity Tier 1 capital (CET1)		
Additional Tier 1 capital: instruments		
30	0	
Directly issued qualifying Additional Tier 1 instruments plus related stock surplus		
31	0	
of which: classified as equity under applicable accounting standards		
32	0	
of which: classified as liabilities under applicable accounting standards		
33	0	
Directly issued capital instruments subject to phase out from Additional Tier 1		
34	6,083	
Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)		
35	0	
of which: instruments issued by subsidiaries subject to phase out		
36	6,083	
Additional Tier 1 capital before regulatory adjustments		
Additional Tier 1 Capital: Regulatory Adjustments		
37	0	
Investments in own Additional Tier 1 instruments		
38	0	
Reciprocal cross-holdings in Additional Tier 1 instruments		
39	0	
Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)		
40	0	
Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)		
41	0	
National specific regulatory adjustments		
REGULATORY ADJUSTMENTS APPLIED TO ADDITIONAL TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT		
OF WHICH: [INSERT NAME OF ADJUSTMENT]		
OF WHICH: ...		
42	0	
Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover		
43	-	
Total regulatory adjustments to Additional Tier 1 capital		
44	6,083	
Additional Tier 1 capital (AT1)		
45	45,526,474	
Tier 1 capital (T1 = CET1 + AT1)		

CC1 - Composition of Regulatory Capital (continued)		
	Amounts	Source based on reference numbers / letters of the balance sheet under the regulatory scope of consolidation
	SAR 000	
Tier 2 capital: instruments and provisions		
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	
47	<i>Directly issued capital instruments subject to phase out from Tier 2</i>	
48	Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	6,020
49	<i>of which: instruments issued by subsidiaries subject to phase out</i>	
50	Provisions	1,349,271
51	Tier 2 capital before regulatory adjustments	1,355,291
Tier 2 capital: regulatory adjustments		
52	Investments in own Tier 2 instruments	
53	Reciprocal cross-holdings in Tier 2 instruments	
54	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold)	
55	Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	
56	National specific regulatory adjustments	
	REGULATORY ADJUSTMENTS APPLIED TO TIER 2 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT	
	OF WHICH: [INSERT NAME OF ADJUSTMENT]	
	OF WHICH: ...	
57	Total regulatory adjustments to Tier 2 capital	0
58	Tier 2 capital (T2)	1,355,291
59	Total capital (TC = T1 + T2)	46,881,765
	RISK WEIGHTED ASSETS IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT	
	OF WHICH: [INSERT NAME OF ADJUSTMENT]	
	OF WHICH: ...	
60	Total risk weighted assets	205,504,232
Capital Ratios		
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	22.2%
62	Tier 1 (as a percentage of risk weighted assets)	22.2%
63	Total capital (as a percentage of risk weighted assets)	22.8%
64	Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB buffer requirement expressed as a percentage of risk weighted assets)	7.833%
65	<i>of which: capital conservation buffer requirement</i>	2.500%
66	<i>of which: bank specific countercyclical buffer requirement</i>	0.333%
67	<i>of which: D-SIB buffer requirement</i>	0.500%
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)	17.3%
National minima (if different from Basel 3)		
69	National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum)	n/a
70	National Tier 1 minimum ratio (if different from Basel 3 minimum)	n/a
71	National total capital minimum ratio (if different from Basel 3 minimum)	n/a
Amounts below the thresholds for deduction (before risk weighting)		
72	Non-significant investments in the capital of other financials	
73	Significant investments in the common stock of financials	
74	Mortgage servicing rights (net of related tax liability)	
75	Deferred tax assets arising from temporary differences (net of related tax liability)	-
Applicable caps on the inclusion of provisions in Tier 2		
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	1,349,271
77	Cap on inclusion of provisions in Tier 2 under standardised approach	
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	
Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022)		
80	Current cap on CET1 instruments subject to phase out arrangements	
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	
82	Current cap on AT1 instruments subject to phase out arrangements	
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	
84	Current cap on T2 instruments subject to phase out arrangements	
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	

Note: Items which are not applicable have been left blank.

CC2 - Reconciliation of Regulatory Capital to Balance Sheet				
SAR 000	Statement of Financial Position in Published financial statements	Adjustment of banking associates / other entities	Under regulatory scope of consolidation	Reference
Assets				
Cash and balances with central banks	20,865,462	-	20,865,462	
Due from banks and other financial institutions	11,961,269	-	11,961,269	
Investments, net	79,249,940	-	79,249,940	
Loans and advances, net	115,062,330	-	115,062,330	
<i>which is net of credit loss provision - portfolio</i>	<i>3,068,669</i>	<i>-</i>	<i>3,068,669</i>	A
Derivatives	4,013,301	-	4,013,301	
Goodwill	14,521	-	14,521	B
Property and equipment, net	3,117,834	-	3,117,834	
Other assets (excluding goodwill and deferred tax)	1,267,064	-	1,267,064	
Total Assets	235,551,721	-	235,551,721	
Liabilities				
Due to banks and other financial institutions	14,249,646	-	14,249,646	
Customer deposits	168,305,643	-	168,305,643	
Derivatives	1,957,978	-	1,957,978	
Other liabilities	6,466,854	-	6,466,854	
Total Liabilities	190,980,121	-	190,980,121	
Share capital	19,024,000	-	19,024,000	D
<i>of which paid in capital</i>	<i>20,000,000</i>	<i>-</i>	<i>20,000,000</i>	
<i>of which Investments in own shares (excluding amounts already derecognised under the relevant accounting standards)</i>	<i>(976,000)</i>	<i>-</i>	<i>(976,000)</i>	E
Statutory reserve	17,193,239	-	17,193,239	F
Other reserves	2,572,842	-	2,572,842	
<i>of which unrealised gains on available for sale financial assets</i>	<i>2,675,826</i>	<i>-</i>	<i>2,675,826</i>	G
<i>of which exchange translation reserve from converting foreign currency subsidiaries and branches to the group currency</i>	<i>(318,943)</i>	<i>-</i>	<i>(318,943)</i>	H
<i>of which general reserve</i>	<i>130,000</i>	<i>-</i>	<i>130,000</i>	I
<i>of which cash flow hedge reserve</i>	<i>85,959</i>	<i>-</i>	<i>85,959</i>	J
Retained earnings	5,695,584	-	5,695,584	
Non-controlling interest	85,935	-	85,935	
Proposed dividends	-	-	-	K
Total Liabilities and Equity	235,551,721	-	235,551,721	

CCA - Main features of regulatory capital instruments and of other TLAC-eligible instruments		
1	Issuer	Samba Financial Group
2	Unique identifier (e.g. CUSPIN, ISIN or Bloomberg identifier for private placement)	SAMBA:AB
3	Governing law(s) of the instrument	Saudi Arabia
3a	Regulatory treatment	
4	Transitional Basel III rules	Not Applicable
5	Post-transitional Basel III rules	Not Applicable
6	Eligible at solo/group/group and solo	Group
7	Instrument type	Ordinary Shares
8	Amount recognized in regulatory capital (SAR in millions, as of December 31, 2018)	20,000
9	Par value of instrument (SAR)	10
10	Accounting classification	Equity
11	Original date of issuance	July 12, 1980
12	Perpetual or dated	Perpetual
13	Original maturity date	No maturity
14	Issuer call subject to prior supervisory approval	Not Applicable
15	Option call date, contingent call dates and redemption amount	Not Applicable
16	Subsequent call dates if applicable	Not Applicable
	Coupons / dividends	
17	Fixed or Floating dividend/coupon	Not Applicable
18	Coupon rate and any related index	Not Applicable
19	Existence of a dividend stopper	Not Applicable
20	Fully discretionary, partially discretionary or mandatory	Not Applicable
21	Existence of step up or other incentive to redeem	Not Applicable
22	Non cumulative or cumulative	Not Applicable
	23 Convertible or non-convertible	
24	If convertible, conversion trigger (s)	Not Applicable
25	If convertible, fully or partially	Not Applicable
26	If convertible, conversion rate	Not Applicable
27	If convertible, mandatory or optional conversion	Not Applicable
28	If convertible, specify instrument type convertible into	Not Applicable
29	If convertible, specify issuer of instrument it converts into	Not Applicable
	30 Write-down feature	
31	If write-down, write-down trigger (s)	Not Applicable
32	If write-down, full or partial	Not Applicable
33	If write-down, permanent or temporary	Not Applicable
34	If temporary write-down, description of the write-up mechanism	Not Applicable
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to ins)	Not Applicable
36	Non-compliant transitioned features	Not Applicable
37	If yes, specify non-compliant features	Not Applicable

Macro prudential Supervisory Measures

CCyB1: Geographical distribution of credit exposures used in countercyclical buffer		
Geographical breakdown	Countercyclical capital buffer rate	Bank-specific countercyclical capital buffer rate
KSA	0.0%	0.000%
GCC	2.5%	0.182%
North America	0.0% to 2.5%	0.023%
Europe	0.0% to 2.5%	0.104%
South East Asia	0.0% to 2.5%	0.000%
Others	0.0% to 2.5%	0.024%
Total		0.333%

Leverage Ratio

LR1 -Summary Comparison of Accounting Assets versus Leverage Ratio Exposure		
	Item	In SR 000
1	Total Consolidated Assets as per published financial statements	235,551,721
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 fiduciary assets recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	-
4	Adjustment for derivative financial instruments	(4,013,301)
5	Adjustment for securities financing transactions (i.e. repos and similar secured	-
6	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of Off-balance sheet exposures)	-
7	Other adjustments	(599,892)
8 Leverage ratio exposure (A)		230,938,528
LR2 -Leverage Ratio Common Disclosure Template		
	Item	SR 000's
On-Balance Sheet Exposures		
1	On-balance sheet items (excluding derivatives and SFTs, but including collateral)	230,938,528
2	(Relevant Asset amounts deducted in determining Basel III Tier 1 capital)	
3	Total on-balance sheet exposures (sum of lines 1 and 2) (a)	230,938,528
Derivative Exposures		
4	Replacement cost associated with <i>all</i> derivatives transactions (i.e. net of eligible cash variation margin)	4,013,301
5	Add-on amounts for Potential Financial Exposure (PFE) associated with <i>all</i> derivatives transactions	5,180,398
6	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework	-
7	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)	-
8	(Exempted CCP leg of client-cleared trade exposures)	-
9	Adjusted effective notional amount of written credit derivatives	-
10	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	-
11	Total derivative exposures (sum of lines 4 to 10) (b)	9,193,699
Securities Financing Transaction Exposures		
12	Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transactions	-
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-
14	Credit Conversion Factor (CCR) exposure for Security Financing Transaction assets	-
15	Agent transaction exposures	-
16	Total securities financing transaction exposures (sum of lines 12 to 15)	-
Other Off-Balance Sheet Exposures		
17	Off-balance sheet exposure at gross notional amount	175,729,148
18	(Adjustments for conversion to credit equivalent amounts)	(151,128,584)
19	Off-balance sheet items (sum of lines 17 and 18) (c)	24,600,564
Capital and Total Exposures		
20	Tier 1 capital (B)	45,526,473
21	Total exposures (sum of lines 3, 11, 16 and 19) (A) = (a+b+c)	264,732,791
Leverage Ratio		
22	Basel III Leverage Ratio*** (C) = (B) / (A)	17.2%

***Current minimum requirement is 3%

Liquidity

LIQ1 - Liquidity Coverage Ratio			
SAR'000		TOTAL UNWEIGHTED VALUE (average)	TOTAL WEIGHTED VALUE (average)
High-quality liquid assets			
1	Total high-quality liquid assets (HQLA)		75,365,574
Cash outflows			
2	Retail deposits and deposits from small business customers, of which:	91,636,977	8,876,040
3	<i>Stable deposits</i>	0	0
4	<i>Less stable deposits</i>	91,636,977	8,876,040
5	Unsecured wholesale funding, of which:	63,067,201	33,240,265
6	<i>Operational deposits (all counterparties) and deposits in networks of cooperative banks</i>	0	0
7	<i>Non-operational deposits (all counterparties)</i>	63,067,201	33,240,265
8	<i>Unsecured debt</i>	0	0
9	Secured wholesale funding		-
10	Additional requirements, of which:	1,174,385	160,326
11	<i>Outflows related to derivative exposures and other collateral requirements</i>	47,653	47,653
12	<i>Outflows related to loss of funding on debt products</i>	0	0
13	<i>Credit and liquidity facilities</i>	1,126,732	112,673
14	Other contractual funding obligations	-	-
15	Other contingent funding obligations	165,234,810	4,583,919
16	TOTAL CASH OUTFLOWS		46,860,549
Cash inflows			
17	Secured lending (eg reverse repos)	-	-
18	Inflows from fully performing exposures	18,130,106	11,997,041
19	Other cash inflows	324,916	324,916
20	TOTAL CASH INFLOWS	18,455,022	12,321,957
			Total Adjusted Value
21	TOTAL HQLA		75,365,574
22	TOTAL NET CASH OUTFLOWS		34,538,593
23	LIQUIDITY COVERAGE RATIO (%)		218%

LIQ2 - Net Stable Funding Ratio						
SAR'000		Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1 year	≥ 1 year	
Available stable funding (ASF) item						
1	Capital:	46,881,764	0	0	0	46,881,764
2	<i>Regulatory capital</i>	46,881,764	0	0	0	46,881,764
3	<i>Other capital instruments</i>	0	0	0	0	0
4	Retail deposits and deposits from small business customers:	86,875,834	4,960,093	123902.46	115.86	82,763,962
5	<i>Stable deposits</i>	0	0	0	0	0
6	<i>Less stable deposits</i>	86,875,834	4,960,093	123902.46	115.86	82,763,962
7	Wholesale funding:	20,908,060	51,965,417	8,188,603	707763.52	32,986,047
8	<i>Operational deposits</i>	0	0	0	0	0
9	<i>Other wholesale funding</i>	20,908,060	51,965,417	8,188,603	707,764	32,986,047
10	Liabilities with matching interdependent assets					
11	Other liabilities:	11,707,086	-	4,199,929	1,032,644	2,099,965
12	<i>NSFR derivative liabilities</i>		0	0	1,032,644	
13	<i>All other liabilities and equity not included in the above categories</i>	11,707,086	0	4,199,929	0	2,099,965
14	Total ASF					164,731,738
Required stable funding (RSF) item						
15	Total NSFR high-quality liquid assets (HQLA)					3,062,576
16	Deposits held at other financial institutions for operational purposes					
17	Performing loans and securities:	569,439	53,150,932	15,312,722	57,522,549	88,967,882
18	<i>Performing loans to financial institutions secured by Level 1 HQLA</i>	0				
19	<i>Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions</i>	0	5,060,775	300,000	2,000,000	2,909,116
20	<i>Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which:</i>	0	46,486,305	14,947,234	45,527,577	76,244,346
21	<i>With a risk weight of less than or equal to 35% under the Basel II standardised approach for credit risk</i>	0				
22	<i>Performing residential mortgages, of which:</i>	0				
23	<i>With a risk weight of less than or equal to 35% under the Basel II standardised approach for credit risk</i>	0				
24	<i>Securities that are not in default and do not qualify as HQLA, including exchange-traded equities</i>	569,439	1,603,853	65,488	9,994,972	9,814,420
25	Assets with matching interdependent liabilities					
26	Other assets:	16,300,624	352,644	44,641	15,327,163	31,864,558
27	<i>Physical traded commodities, including gold</i>	-				-
28	<i>Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs</i>				1,026,034	872,129
29	<i>NSFR derivative assets</i>				112,425	105,815
30	<i>NSFR derivative liabilities before deduction of variation margin posted</i>				206,529	206,529
31	<i>All other assets not included in the above categories</i>	16,300,624	352,644	44,641	13,982,176	30,680,085
32	Off-balance sheet items				171,782,259	74,422
33	Total RSF					123,969,437
34	Net Stable Funding Ratio (%)					133%

Credit Risk

SAR 000s

CR1: Credit quality of assets					
		Gross carrying values of		Allowances/ impairments (c)	Net values (a+b+c)
		Defaulted exposures (a)	Non-defaulted exposures (b)		
1	Loans	1,824,558	116,306,441	- 3,068,669	115,062,330
2	Debt Securities	-	68,508,747	- 19,475	68,489,272
3	Off-balance sheet exposures	-	41,206,894	- 501,457	40,705,437
4	Total	1,824,558	226,022,082	- 3,589,601	224,257,039

“Default” is broadly defined as either non-payment of a material financial obligation persisting for 90 days or occurrence of events that would lead the bank to consider that the Obligor is unlikely to service its credit obligations to the bank.

SAR 000s

CR2: Changes in stock of defaulted loans and debt securities		
1	Defaulted loans and debt securities at end of the previous reporting period - Dec 2018	1,489,407
2	Add: Loans and debt securities that have defaulted since the last reporting period	669,089
3	Less: Returned to non-defaulted status	0
4	Less: Amounts written off	(309,229)
5	Less: Amounts recovered	0
6	Add/Less: Net changes in exposure	(24,709)
7	Defaulted loans and debt securities at end of the reporting period - Jun 2019	1,824,558

SAR 000s

CR3: Credit risk mitigation techniques – overview							
	Exposures unsecured: carrying amount	Exposures secured by collateral	Exposures secured by collateral, of which: secured amount	Exposures secured by financial guarantees	Exposures secured by financial guarantees, of which: secured amount	Exposures secured by credit derivatives	Exposures secured by credit derivatives, of which: secured amount
1	Loans	115,062,330	18,200,750	709,851	35,655	25,214	-
2	Debt securities	68,489,272	-	-	-	-	-
3	Total	183,551,602	18,200,750	709,851	35,655	25,214	-
4	Of which defaulted	1,824,558	940,526	282,945	-	-	-

SAR 000s

CR4: Standardised approach – credit risk exposure and Credit Risk Mitigation (CRM) effects

Asset classes	Exposures before CCF and CRM		Exposures post-CCF and CRM		RWA and RWA density	
	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
1 Sovereigns and their central banks	72,766,818	62,535,426	72,766,818	-	204,476	0.3%
2 Non-central government public sector entities	3,103,063	860,852	3,103,063	850,000	1,976,532	50.0%
3 Multilateral development banks	2,589,504	25,000	2,589,504	-	-	0.0%
4 Banks	24,147,227	36,837,959	24,147,227	2,176,560	11,145,699	42.3%
5 Securities firms	-	-	-	-	-	0.0%
6 Corporates	91,806,253	81,148,268	91,628,425	19,911,893	108,442,934	97.2%
7 Regulatory retail portfolios	12,785,887	-	12,785,887	-	9,589,415	75.0%
8 Secured by residential property	4,310,304	-	4,310,304	-	2,155,152	50.0%
9 Secured by commercial real estate	-	-	-	-	-	0.0%
10 Equity	2,679,854	774,604	2,679,854	774,604	12,623,328	365.4%
11 Past-due loans	2,507,040	-	2,507,040	-	752,658	30.0%
12 Higher-risk categories	-	-	-	-	-	0.0%
13 Other assets	25,265,792	974,110	25,265,792	57,945	15,294,952	60.4%
14 Total	241,961,742	183,156,219	241,783,914	23,771,002	162,185,146	61.1%

SAR 000s

CR5: Standardised approach – exposures by asset class and risk weights

Asset classes/ Risk weight*	0%	20%	50%	75%	100%	150%	Others	Total credit exposures amount (post CCF and post-CRM)
1 Sovereigns and their central banks	72,562,342	-	-	-	204,476	-	-	72,766,818
2 Non-central government public sector entities (PSEs)	-	-	3,953,063	-	-	-	-	3,953,063
3 Multilateral development banks (MDBs)	2,589,504	-	-	-	-	-	-	2,589,504
4 Banks	-	6,753,888	19,519,252	-	50,647	-	-	26,323,787
5 Securities firms	-	-	-	-	-	-	-	-
6 Corporates	-	-	6,501,385	-	105,038,933	-	-	111,540,318
7 Regulatory retail portfolios	-	-	-	12,785,887	-	-	-	12,785,887
8 Secured by residential property	-	-	4,310,304	-	-	-	-	4,310,304
9 Secured by commercial real estate	-	-	-	-	-	-	-	-
10 Equity	-	-	-	-	684,430	-	2,770,028	3,454,458
11 Past-due loans	-	-	-	-	2,504,803	2,237	-	2,507,040
12 Higher-risk categories	-	-	-	-	-	-	-	-
13 Other assets	10,045,219	-	-	-	15,278,518	-	-	25,323,737
14 Total	85,197,065	6,753,888	34,284,004	12,785,887	123,761,807	2,237	2,770,028	265,554,916

Counterparty Credit Risk

SAR 000s

CCR1: Analysis of counterparty credit risk (CCR) exposure by approach						
	Replacement cost	Potential future exposure	EEPE	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
1 SA-CCR (for derivatives)	4,013,301	2,553,628		1.4	9,193,701	6,304,585
2 Internal Model Method (for derivatives and SFTs)			-	-	-	-
3 Simple Approach for credit risk mitigation (for SFTs)					-	-
4 Comprehensive Approach for credit risk mitigation (for SFTs)					-	-
5 VaR for SFTs					-	-
6 Total						6,304,585

SAR 000s

CCR2: Credit valuation adjustment (CVA) capital charge		
	EAD post-CRM	RWA
Total portfolios subject to the Advanced CVA capital charge	-	-
1 (i) VaR component (including the 3x multiplier)		-
2 (ii) Stressed VaR component (including the 3x multiplier)		-
3 All portfolios subject to the Standardised CVA capital charge	6,566,929	5,821,263
4 Total subject to the CVA capital charge	6,566,929	5,821,263

SAR 000s

CCR3: Standardised approach – CCR exposures by regulatory portfolio and risk weights					
Regulatory portfolio/ Risk weight	0%	20%	50%	100%	Total credit exposures
Sovereigns and their central banks	112,515	-	-	-	112,515
Non-central government public sector entities (PSEs)	-	-	-	-	-
Multilateral development banks (MDBs)	-	-	-	-	-
Banks	-	989,387	3,970,179	-	4,959,566
Securities firms	-	-	-	-	-
Corporates	-	-	-	4,121,618	4,121,618
Regulatory retail portfolios	-	-	-	-	-
Other assets	-	-	-	-	-
Total	112,515	989,387	3,970,179	4,121,618	9,193,699

SAR 000s

CCR5: Composition of collateral for CCR exposure						
	Collateral used in derivative transactions				Collateral used in SFTs	
	Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral
	Segregated	Unsegregated	Segregated	Unsegregated		
Cash – domestic currency	-	-	-	-	-	-
Cash – other currencies	392,288	-	1,026,034	-	-	-
Domestic sovereign debt	-	-	-	-	-	-
Other sovereign debt	-	-	-	-	-	-
Government agency debt	-	-	-	-	-	-
Corporate bonds	-	-	-	-	-	-
Equity securities	-	-	-	-	-	-
Other collateral	-	-	-	-	-	-
Total	392,288	-	1,026,034	-	-	-

SAR 000s

CCR6: Credit derivatives exposures		
	Protection bought	Protection sold
Notionals		
Single-name credit default swaps	-	-
Index credit default swaps	-	-
Total return swaps	-	-
Credit options	-	-
Other credit derivatives	-	-
Total notionals	-	-
Fair values	-	-
Positive fair value (asset)	-	-
Negative fair value (liability)	-	-

Securitisation

SAR 000s

SEC2: Securitisation exposures in the trading book									
	Bank acts as originator			Bank acts as sponsor			Banks acts as investor		
	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
1 Retail (total) – of which	-	-	-	-	-	-	-	-	-
2 residential mortgage									
3 credit card									
4 other retail exposures									
5 re-securitisation									
6 Wholesale (total) – of which	-	-	-	-	-	-	216,085	-	216,085
7 loans to corporates							216,085		216,085
8 commercial mortgage									
9 lease and receivables									
10 other wholesale									
11 re-securitisation									

Market Risk

SAR 000s

MR1: Market risk under standardised approach		RWA
	Outright products	16,763,688
1	Interest rate risk (general and specific)	4,819,873
2	Equity risk (general and specific)	1,586,744
3	Foreign exchange risk	10,356,900
4	Commodity risk	172
	Options	208,752
5	Simplified approach	-
6	Delta-plus method	208,752
7	Scenario approach	-
8	Securitisation	
9	Total	16,972,440

List of semi-annual disclosures not applicable to Samba Financial Group is as follows:

	Templates
Overview of risk management, key prudential metrics and RWA	KM2 – Key metrics – TLAC requirements (at resolution group level)
Composition of capital and TLAC	TLAC1 – TLAC composition for G-SIBs (at resolution group level)
	TLAC2 – Material subgroup entity – creditor ranking at legal entity level
	TLAC3 – Resolution entity – creditor ranking at legal entity level
Credit risk	CR6 - IRB - Credit risk exposures by portfolio and PD range
	CR7 - IRB - Effect on RWA of credit derivatives used as CRM techniques
	CR8 - RWA flow statements of credit risk exposures under IRB
	CR10 - IRB (specialised lending and equities under the simple risk weight method)
Counterparty credit risk	CCR4 - IRB - CCR exposures by portfolio and PD scale
	CCR7 - RWA flow statements of CCR exposures under the Internal Model Method (IMM)
	CCR8 - Exposures to central counterparties
Securitisation	SEC1 - Securitisation exposures in the banking book
	SEC3 - Securitisation exposures in the banking book and associated regulatory capital requirements - bank acting as originator or as sponsor
	SEC4 - Securitisation exposures in the banking book and associated capital requirements - bank acting as investor
Market risk	MRC – The structure of desks for banks using the IMA
	MR2 - RWA flow statements of market risk exposures under an IMA
	MR3 - IMA values for trading portfolios
	MR4 - Comparison of VaR estimates with gains/losses