

Disclosure under Pillar III of Basel III for March 31, 2021

Table KM1: Key Metrics (at group consolidated level)

		March 31, 2021	December 31, 2020	September 30, 2020	June 30, 2020	March 31, 2020
	Available Capital (amounts: SAR '000)					
1	Common Equity Tier 1 (CET 1) <i>(after transitional arrangement for IFRS 9)</i>	25,803,998	25,151,654	24,761,707	24,108,755	23,500,837
1a	Fully loaded ECL accounting model <i>(before transitional arrangement for IFRS 9)</i>	25,081,131	24,428,787	24,038,840	23,385,888	22,777,970
2	Tier 1 <i>(after transitional arrangement for IFRS 9)</i>	25,803,998	25,151,654	24,761,707	24,108,755	23,500,837
2a	Fully loaded ECL accounting model Tier 1 <i>(before transitional arrangement for IFRS 9)</i>	25,081,131	24,428,787	24,038,840	23,385,888	22,777,970
3	Total Capital <i>(after transitional arrangement for IFRS 9)</i>	27,405,138	26,698,388	26,239,394	25,559,646	24,917,716
3a	Fully loaded ECL accounting model total capital <i>(before transitional arrangement for IFRS 9)</i>	26,682,271	25,975,521	25,516,527	24,836,779	24,194,849
	Risk-weighted assets (amounts: SAR '000)					
4	Total risk-weighted assets (RWA)-Pillar - 1	142,540,012	138,348,690	133,112,492	130,611,540	129,212,976
	Risk-based capital ratios as a percentage of RWA-Pillar -1					
5	Common Equity Tier 1 ratio (%)	18.10%	18.18%	18.60%	18.46%	18.19%
5a	Fully loaded ECL accounting model Common Equity Tier 1 (%)	17.60%	17.66%	18.06%	17.90%	17.63%
6	Tier 1 ratio (%)	18.10%	18.18%	18.60%	18.46%	18.19%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	17.60%	17.66%	18.06%	17.90%	17.63%
7	Total capital ratio (%)	19.23%	19.30%	19.71%	19.57%	19.28%
7a	Fully loaded ECL accounting model capital ratio (%)	18.72%	18.78%	19.17%	19.02%	18.72%
	Additional CET1 buffer requirements as a percentage fo RWA					
8	Capital conversion 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 (%) (5-11)	15.60%	15.68%	16.10%	15.96%	15.69%
	Basel III leverage ratio					
13	Total Basel III leverage ratio exposure measure (amounts: SAR '000)	169,460,875	166,152,668	157,143,811	151,521,589	147,766,591
14	Basel III leverage ratio (%) (row 2 / row 13)	15.23%	15.14%	15.76%	15.91%	15.90%
14a	Fully loaded ECL accounting model Basel III leverage ratio (%) (row 2a / row 13)	14.80%	14.70%	15.30%	15.43%	15.41%
	Liquidity Coverage Ratio**					
15	Total HQLA (amounts: SAR '000)	29,750,381	31,410,833	28,088,983	26,433,237	26,051,670
16	Total net cash outflow (amounts: SAR '000)	18,406,031	16,691,194	18,936,532	21,564,182	19,346,978
17	LCR ratio (%)	161.63%	188.19%	148.33%	122.58%	134.65%
	Net Stable Funding Ratio					
18	Total available stable funding (amounts: SAR '000)	105,330,228	104,264,680	100,804,963	97,863,285	91,142,487
19	Total required stable funding (amounts: SAR '000)	99,526,814	94,622,964	83,726,559	82,488,665	79,521,072
20	NSFR ratio	105.83%	110.19%	120.40%	118.64%	114.61%

** Average of 90 days

		a	b	c
		RWA		Minimum capital requirements
		March 31, 2021	December 31, 2020	March 31, 2021
1	Credit risk (excluding counterparty credit risk) (CCR)	126,067,759	121,744,372	10,085,421
2	Of which standardised approach (SA)	126,067,759	121,744,372	10,085,421
3	Of which internal rating-based (IRB) approach	-	-	-
4	Counterparty credit risk	-	-	-
5	Of which standardised approach for counterparty credit risk (SA-CCR)	-	-	-
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	2,023,369	1,994,371	161,870
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	4,012,164	4,491,592	320,973
17	Of which standardised approach (SA)	4,012,164	4,491,592	320,973
18	Of which internal model approaches (IMM)	-	-	-
19	Operational risk	10,436,720	10,118,355	834,938
20	Of which Basic Indicator Approach	10,436,720	10,118,355	834,938
21	Of which Standardised Approach	-	-	-
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)	142,540,012	138,348,690	11,403,201