

Disclosure under Pillar III of Basel III for September 30, 2019

Table KMI: Key Metrics (at group consolidated level)

		September 30, 2019	June 30, 2019	March 31, 2019	December 31, 2018	September 30, 2018
	Available Capital (amounts: SAR '000)					
1	Common Equity Tier 1 (CET 1) <i>(after transitional arrangement for IFRS 9)</i>	22,364,864	21,612,608	20,892,584	21,876,003	20,790,674
1a	Fully loaded ECL accounting model <i>(before transitional arrangement for IFRS 9)</i>	21,931,144	21,178,888	20,458,863	21,297,709	20,212,381
2	Tier 1 <i>(after transitional arrangement for IFRS 9)</i>	22,364,864	21,612,608	20,892,584	21,876,003	20,790,674
2a	Fully loaded ECL accounting model Tier 1 <i>(before transitional arrangement for IFRS 9)</i>	21,931,144	21,178,888	20,458,863	21,297,709	20,212,381
3	Total Capital <i>(after transitional arrangement for IFRS 9)</i>	23,700,782	22,909,670	22,193,013	23,147,203	22,028,957
3a	Fully loaded ECL accounting model total capital <i>(before transitional arrangement for IFRS 9)</i>	23,267,062	22,475,950	21,759,292	22,568,909	21,450,664
	Risk-weighted assets (amounts: SAR '000)					
4	Total risk-weighted assets (RWA)-Pillar - 1	117,094,598	112,594,010	112,725,786	109,959,869	107,371,804
	Risk-based capital ratios as a percentage of RWA-Pillar -1					
5	Common Equity Tier 1 ratio (%)	19.10%	19.20%	18.53%	19.89%	19.36%
5a	Fully loaded ECL accounting model Common Equity Tier 1 (%)	18.73%	18.81%	18.15%	19.37%	18.82%
6	Tier 1 ratio (%)	19.10%	19.20%	18.53%	19.89%	19.36%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	18.73%	18.81%	18.15%	19.37%	18.82%
7	Total capital ratio (%)	20.24%	20.35%	19.69%	21.05%	20.52%
7a	Fully loaded ECL accounting model capital ratio (%)	19.87%	19.96%	19.30%	20.52%	19.98%
	Additional CET1 buffer requirements as a percentage fo RWA					
8	Capital conversion buffer requirement (2.5% from 2019) (%)	2.500%	2.500%	2.500%	1.875%	1.875%
9	Countercyclical buffer requirement (%)	0.000%	0.000%	0.000%	0.000%	0.000%
10	Bank G-SIB and/or D-SIB additional requirements (%)	0.000%	0.000%	0.000%	0.000%	0.000%
11	Total of bank CET1 specific buffer requirements (%) (row 8 + row 9 + row 10)	2.500%	2.500%	2.500%	1.875%	1.875%
12	CET1 available after meeting the bank's minimum capital requirements (%) (5-11)	16.600%	16.695%	16.034%	18.020%	17.488%
	Basel III leverage ratio					
13	Total Basel III leverage ratio exposure measure (amounts: SAR '000)	136,546,466	131,720,425	129,697,132	128,587,174	127,278,006
14	Basel III leverage ratio (%) (row 2 / row 13)	16.38%	16.41%	16.11%	17.01%	16.33%
14a	Fully loaded ECL accounting model Basel III leverage ratio (%) (row 2a / row 13)	16.06%	16.08%	15.77%	16.56%	15.88%
	Liquidity Coverage Ratio**					
15	Total HQLA (amounts: SAR '000)	24,273,739	23,262,320	21,530,722	20,387,967	19,617,786
16	Total net cash outflow (amounts: SAR '000)	19,894,644	20,874,118	18,570,632	18,663,602	16,781,439
17	LCR ratio (%)	122.01%	111.44%	115.94%	109.24%	116.90%
	Net Stable Funding Ratio					
18	Total available stable funding (amounts: SAR '000)	87,937,864	82,962,646	82,261,302	79,930,299	82,424,634
19	Total required stable funding (amounts: SAR '000)	72,627,458	72,085,986	70,472,710	70,426,115	75,573,999
20	NSFR ratio	121.08%	115.09%	116.73%	113.50%	109.06%

** Average of 90 days

B.2 - Template OV1: Overview of RWA

		a	b	c
		RWA		Minimum capital requirements
		September 30, 2019	June 30, 2019	September 30, 2019
1	Credit risk (excluding counterparty credit risk) (CCR)	104,171,335	101,085,529	8,333,707
2	Of which standardised approach (SA)	104,171,335	101,085,529	8,333,707
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	2,702,078	2,679,467	216,166
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	1,310,199	300,689	104,816
17	Of which standardised approach (SA)	1,310,199	300,689	104,816
18	Of which internal model approaches (IMM)	-	-	-
19	Operational risk	8,910,986	8,528,325	712,879
20	Of which Basic Indicator Approach	8,910,986	8,528,325	712,879
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)	117,094,598	112,594,011	9,367,568