

Disclosure under Pillar III of Basel III for September 30, 2021

Table KMI: Key Metrics (at group consolidated level)

		September 30, 2021	June 30, 2021	March 31, 2021	December 31, 2020	September 30, 2020
	Available Capital (amounts: SAR '000)					
1	Common Equity Tier 1 (CET 1) <i>(after transitional arrangement for IFRS 9)</i>	30,887,221	25,921,799	25,803,998	25,151,654	24,761,707
1a	Fully loaded ECL accounting model <i>(before transitional arrangement for IFRS 9)</i>	30,164,354	25,198,932	25,081,131	24,428,787	24,038,840
2	Tier 1 <i>(after transitional arrangement for IFRS 9)</i>	30,887,221	25,921,799	25,803,998	25,151,654	24,761,707
2a	Fully loaded ECL accounting model Tier 1 <i>(before transitional arrangement for IFRS 9)</i>	30,164,354	25,198,932	25,081,131	24,428,787	24,038,840
3	Total Capital <i>(after transitional arrangement for IFRS 9)</i>	32,522,435	27,537,400	27,405,138	26,698,388	26,239,394
3a	Fully loaded ECL accounting model total capital <i>(before transitional arrangement for IFRS 9)</i>	31,799,568	26,814,533	26,682,271	25,975,521	25,516,527
	Risk-weighted assets (amounts: SAR '000)					
4	Total risk-weighted assets (RWA)-Pillar - 1	145,249,745	143,514,591	142,540,012	138,348,690	133,112,492
	Risk-based capital ratios as a percentage of RWA-Pillar -1					
5	Common Equity Tier 1 ratio (%)	21.26%	18.06%	18.10%	18.18%	18.60%
5a	Fully loaded ECL accounting model Common Equity Tier 1 (%)	20.77%	17.56%	17.60%	17.66%	18.06%
6	Tier 1 ratio (%)	21.26%	18.06%	18.10%	18.18%	18.60%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	20.77%	17.56%	17.60%	17.66%	18.06%
7	Total capital ratio (%)	22.39%	19.19%	19.23%	19.30%	19.71%
7a	Fully loaded ECL accounting model capital ratio (%)	21.89%	18.68%	18.72%	18.78%	19.17%
	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)	18.76%	15.56%	15.60%	15.68%	16.10%
	Basel III leverage ratio					
13	Total Basel III leverage ratio exposure measure (amounts: SAR '000)	175,361,636	172,863,594	169,460,875	166,152,668	157,143,811
14	Basel III leverage ratio (%) (row 2 / row 13)	17.61%	15.00%	15.23%	15.14%	15.76%
14a	Fully loaded ECL accounting model Basel III leverage ratio (%) (row 2a / row 13)	17.20%	14.58%	14.80%	14.70%	15.30%
	Liquidity Coverage Ratio**					
15	Total HQLA (amounts: SAR '000)	32,435,613	31,001,859	29,750,381	31,410,833	28,088,983
16	Total net cash outflow (amounts: SAR '000)	24,738,420	22,349,528	18,406,031	16,691,194	18,936,532
17	LCR ratio (%)	131.11%	138.71%	161.63%	188.19%	148.33%
	Net Stable Funding Ratio					
18	Total available stable funding (amounts: SAR '000)	114,464,995	108,810,109	105,330,228	104,264,680	100,804,963
19	Total required stable funding (amounts: SAR '000)	104,614,016	102,884,583	99,526,814	94,622,964	83,726,559
20	NSFR ratio	109.42%	105.76%	105.83%	110.19%	120.40%

** Average of 90 days

		a	b	c
		RWA		Minimum capital requirements
		September 30, 2021	June 30, 2021	September 30, 2021
1	Credit risk (excluding counterparty credit risk) (CCR)	128,771,650	127,197,893	10,301,732
2	Of which standardised approach (SA)	128,771,650	127,197,893	10,301,732
3	Of which internal rating-based (IRB) approach	-	-	-
4	Counterparty credit risk	1,424	-	114
5	Of which standardised approach for counterparty credit risk (SA-CCR)	1,424	-	114
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	2,044,082	2,050,163	163,527
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	3,433,472	3,572,927	274,678
17	Of which standardised approach (SA)	3,433,472	3,572,927	274,678
18	Of which internal model approaches (IMM)	-	-	-
19	Operational risk	10,999,117	10,693,608	879,929
20	Of which Basic Indicator Approach	10,999,117	10,693,608	879,929
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)	145,249,745	143,514,591	11,619,866