

	December 31, 2021	September 30, 2021	June 30, 2021	March 31, 2021	December 31, 2020	
Available Capital (amounts: SAR '000)						
1	Common Equity Tier 1 (CET 1) <i>(after transitional arrangement for IFRS 9)</i>	26,433,895	25,887,221	25,921,799	25,803,998	25,151,654
1a	Fully loaded ECL accounting model <i>(before transitional arrangement for IFRS 9)</i>	25,711,028	25,164,354	25,198,932	25,081,131	24,428,787
2	Tier 1 <i>(after transitional arrangement for IFRS 9)</i>	31,433,895	30,887,221	25,921,799	25,803,998	25,151,654
2a	Fully loaded ECL accounting model Tier 1 <i>(before transitional arrangement for IFRS 9)</i>	30,711,028	30,164,354	25,198,932	25,081,131	24,428,787
3	Total Capital <i>(after transitional arrangement for IFRS 9)</i>	33,097,592	32,522,435	27,537,400	27,405,138	26,698,388
3a	Fully loaded ECL accounting model total capital <i>(before transitional arrangement for IFRS 9)</i>	32,374,725	31,799,568	26,814,533	26,682,271	25,975,521
Risk-weighted assets (amounts: SAR '000)						
4	Total risk-weighted assets (RWA)-Pillar - 1	145,284,203	145,249,745	143,514,591	142,540,012	138,348,690
Risk-based capital ratios as a percentage of RWA-Pillar - 1						
5	Common Equity Tier 1 ratio (%)	18.19%	17.35%	18.06%	18.10%	18.18%
5a	Fully loaded ECL accounting model Common Equity Tier 1 (%)	17.70%	16.86%	17.56%	17.60%	17.66%
6	Tier 1 ratio (%)	21.64%	20.70%	18.06%	18.10%	18.18%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	21.14%	20.21%	17.56%	17.60%	17.66%
7	Total capital ratio (%)	22.78%	21.79%	19.19%	19.23%	19.30%
7a	Fully loaded ECL accounting model capital ratio (%)	22.28%	21.31%	18.68%	18.72%	18.78%
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)	15.69%	14.85%	15.56%	15.60%	15.68%
Basel III leverage ratio						
13	Total Basel III leverage ratio exposure measure (amounts: SAR '000)	181,887,466	175,361,636	172,863,594	169,460,875	166,152,668
14	Basel III leverage ratio (%) (row 2 / row 13)	17.28%	17.61%	15.00%	15.23%	15.14%
14a	Fully loaded ECL accounting model Basel III leverage ratio (%) (row 2a / row 13)	16.88%	17.20%	14.58%	14.80%	14.70%
Liquidity Coverage Ratio**						
15	Total HQLA (amounts: SAR '000)	32,486,784	32,435,613	31,001,859	29,750,381	31,410,833
16	Total net cash outflow (amounts: SAR '000)	24,225,585	24,738,420	22,349,528	18,406,031	16,691,194
17	LCR ratio (%)	134.10%	131.11%	138.71%	161.63%	188.19%
Net Stable Funding Ratio						
18	Total available stable funding (amounts: SAR '000)	118,084,979	114,464,995	108,810,109	105,330,228	104,264,680
19	Total required stable funding (amounts: SAR '000)	105,714,951	104,614,016	102,884,583	99,526,814	94,622,964
20	NSFR ratio	111.70%	109.42%	105.76%	105.83%	110.19%

** Average of 90 days

		a	b	c
		RWA		Minimum capital requirements
		December 31, 2021	September 30, 2021	December 31, 2021
1	Credit risk (excluding counterparty credit risk) (CCR)	131,060,721	128,771,650	10,484,858
2	Of which standardised approach (SA)	131,060,721	128,771,650	10,484,858
3	Of which internal rating-based (IRB) approach	-	-	-
4	Counterparty credit risk	2,562	1,424	205
5	Of which standardised approach for counterparty credit risk (SA-CCR)	2,562	1,424	205
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	2,032,452	2,044,082	162,596
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	945,712	3,433,472	75,657
17	Of which standardised approach (SA)	945,712	3,433,472	75,657
18	Of which internal model approaches (IMM)	-	-	-
19	Operational risk	11,242,756	10,999,117	899,420
20	Of which Basic Indicator Approach	11,242,756	10,999,117	899,420
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)	145,284,203	145,249,745	11,622,736