

Basel III - Pillar 3 Disclosures

30 June 2023

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Overview of Risk Management and RWA

KM1 – Key metrics

(SAR '000)

| | | a | b | c | d | e |
|---|--|-------------|-------------|-------------|-------------|-------------|
| | | Jun-23 | Mar-23 | Dec-22 | Sep-22 | Jun-22 |
| Available capital (amounts) | | | | | | |
| 1 | Common Equity Tier 1 (CET1) | 14,194,592 | 14,106,122 | 13,446,502 | 13,082,231 | 12,646,955 |
| 1a | Fully loaded ECL accounting model CET1 | 14,170,815 | 14,082,346 | 13,398,948 | 13,034,678 | 12,599,402 |
| 2 | Tier 1 | 14,194,592 | 14,106,122 | 13,446,502 | 13,082,231 | 12,646,955 |
| 2a | Fully loaded ECL accounting model Tier 1 | 14,170,815 | 14,082,346 | 13,398,948 | 13,034,678 | 12,599,402 |
| 3 | Total capital | 18,417,236 | 18,306,826 | 17,548,528 | 17,172,671 | 16,714,883 |
| 3a | Fully loaded ECL accounting model total capital | 18,393,459 | 18,283,050 | 17,500,975 | 17,125,119 | 16,667,330 |
| Risk-weighted assets (amounts) | | | | | | |
| 4 | Total risk-weighted assets (RWA) | 104,575,778 | 105,737,299 | 99,117,264 | 96,057,630 | 94,666,619 |
| 4a | Total risk-weighted assets (pre-floor) | 104,575,778 | 105,737,299 | 99,117,264 | 96,057,630 | 94,666,619 |
| Risk-based capital ratios as a percentage of RWA | | | | | | |
| 5 | CET1 ratio (%) | 13.57% | 13.34% | 13.57% | 13.62% | 13.36% |
| 5a | Fully loaded ECL accounting model CET1 (%) | 13.55% | 13.32% | 13.52% | 13.57% | 13.31% |
| 5b | CET1 ratio (%) (pre-floor ratio) | 13.57% | 13.34% | 13.57% | 13.62% | 13.36% |
| 6 | Tier 1 ratio (%) | 13.57% | 13.34% | 13.57% | 13.62% | 13.36% |
| 6a | Fully loaded ECL accounting model Tier 1 ratio (%) | 13.55% | 13.32% | 13.52% | 13.57% | 13.31% |
| 6b | Tier 1 ratio (%) (pre-floor ratio) | 13.57% | 13.34% | 13.57% | 13.62% | 13.36% |
| 7 | Total capital ratio (%) | 17.61% | 17.31% | 17.70% | 17.88% | 17.66% |
| 7a | Fully loaded ECL accounting model total capital ratio (%) | 17.59% | 17.29% | 17.66% | 17.83% | 17.61% |
| 7b | Total capital ratio (%) (pre-floor ratio) | 17.61% | 17.31% | 17.70% | 17.88% | 17.66% |
| Additional CET1 buffer requirements as a percentage of RWA | | | | | | |
| 8 | Capital conservation 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 (%) | 11.07% | 10.84% | 11.07% | 11.12% | 10.86% |
| Basel III leverage ratio | | | | | | |
| 13 | Total Basel III leverage ratio exposure measure | 150,996,276 | 151,166,617 | 140,910,735 | 136,531,613 | 131,277,077 |
| 14 | Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves) | 9.40% | 9.33% | 9.54% | 9.58% | 9.63% |
| 14a | Fully loaded ECL accounting model Basel III leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) (%) | 9.38% | 9.32% | 9.51% | 9.55% | 9.60% |
| 14b | Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves) | 9.40% | 9.33% | 9.54% | 9.58% | 9.63% |

| | | a | b | c | d | e |
|---------------------------------|---|------------|------------|------------|------------|------------|
| | | Jun-23 | Mar-23 | Dec-22 | Sep-22 | Jun-22 |
| 14c | Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets | 9.40% | 9.33% | 9.54% | 9.58% | 9.63% |
| 14d | Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets | 9.40% | 9.33% | 9.54% | 9.58% | 9.63% |
| Liquidity Coverage Ratio | | | | | | |
| 15 | Total high-quality liquid assets (HQLA) | 22,131,636 | 22,113,461 | 22,160,891 | 20,313,734 | 19,622,007 |
| 16 | Total net cash outflow | 16,443,882 | 13,894,553 | 14,227,852 | 13,713,320 | 14,389,317 |
| 17 | LCR ratio (%) | 134.59% | 159.15% | 155.76% | 148.13% | 136.37% |
| Net Stable Funding Ratio | | | | | | |
| 18 | Total available stable funding | 94,706,804 | 94,718,889 | 89,487,560 | 88,807,248 | 86,560,407 |
| 19 | Total required stable funding | 85,417,932 | 83,375,382 | 80,653,774 | 81,560,302 | 79,460,589 |
| 20 | NSFR ratio | 110.87% | 113.61% | 110.95% | 108.89% | 108.94% |

OV1 – Overview of risk-weighted assets (RWA)

(SAR '000)

| | | a | b | c |
|----|--|--------------------|--------------------|------------------------------------|
| | | RWA | | Minimum Capital Requirements |
| | | Jun-23 | Mar-23 | Jun-23 |
| 1 | Credit risk (excluding counterparty credit risk) | 96,123,042 | 94,362,920 | 7,689,843 |
| 2 | Of which: standardised approach (SA) | 96,123,042 | 94,362,920 | 7,689,843 |
| 3 | Of which: foundation internal ratings-based (F-IRB) approach | | | |
| 4 | Of which: supervisory slotting approach | | | |
| 5 | Of which: advanced internal ratings-based (A-IRB) approach | | | |
| 6 | Counterparty credit risk (CCR) | - | - | - |
| 7 | Of which: standardised approach for counterparty credit risk | - | - | - |
| 8 | Of which: IMM | | | |
| 9 | Of which: other CCR | | | |
| 10 | Credit valuation adjustment (CVA) | - | - | - |
| 11 | Equity positions under the simple risk weight approach and the internal model method during the five-year linear phase-in period | - | - | - |
| 12 | Equity investments in funds – look-through approach | - | - | - |
| 13 | Equity investments in funds – mandate-based approach | 1,688,506 | 1,693,416 | 135,080 |
| 14 | Equity investments in funds – fall-back approach | - | - | - |
| 15 | Settlement risk | - | - | - |
| 16 | Securitisation exposures in banking book | - | - | - |
| 17 | Of which: securitisation IRB approach (SEC-IRBA) | - | - | - |
| 18 | Of which: securitisation external ratings-based approach (SEC-ERBA), including internal assessment approach (IAA) | - | - | - |
| 19 | Of which: securitisation standardised approach (SEC-SA) | - | - | - |
| 20 | Market risk | 697,914 | 3,614,648 | 55,833 |
| 21 | Of which: standardised approach (SA) | 697,914 | 3,614,648 | 55,833 |
| 22 | Of which: internal model approach (IMA) | | | |
| 23 | Capital charge for switch between trading book and banking book | - | - | - |
| 24 | Operational risk | 6,066,316 | 6,066,316 | 485,305 |
| 25 | Amounts below the thresholds for deduction (subject to 250% risk weight) | - | - | - |
| 26 | Output floor applied | | | |
| 27 | Floor adjustment (before application of transitional cap) | - | - | |
| 28 | Floor adjustment (after application of transitional cap) | - | - | |
| 29 | Total (1 + 6 + 10 + 11 + 12 + 13 + 14 + 15 + 16 + 20 + 23 + 24 + 25 + 28) | 104,575,778 | 105,737,299 | 8,366,062 |

Composition of capital and TLAC

CCA – Main features of regulatory capital instruments and of other total loss-absorbing capacity (TLAC) - eligible instruments

| | | a |
|----|---|--|
| | | Quantitative / qualitative information |
| 1 | Issuer | Bank Albilad |
| 2 | Unique identifier (eg Committee on Uniform Security Identification Procedures (CUSIP), International Securities Identification Number (ISIN) or Bloomberg identifier for private placement) | SA15AFK0HS36 - BP0668155 |
| 3 | Governing law(s) of the instrument | The instrument is governed by the laws of the Kingdom of Saudi Arabia |
| 3a | Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law) | Not applicable |
| 4 | Transitional Basel III rules | Tier 2 |
| 5 | Post-transitional Basel III rules | Eligible |
| 6 | Eligible at solo/group/group and solo | Solo |
| 7 | Instrument type (refer to SACAP) | Subordinated Tier 2 Sukuk |
| 8 | Amount recognised in regulatory capital (currency in millions, as of most recent reporting date) | SAR 3,000 millions |
| 9 | Par value of instrument | SAR 3,000 millions |
| 10 | Accounting classification | Liability at amortized cost |
| 11 | Original date of issuance | 15-Apr-21 |
| 12 | Perpetual or dated | Dated |
| 13 | Original maturity date | 15-Apr-31 |
| 14 | Issuer call subject to prior SAMA approval | Yes |
| 15 | Optional call date, contingent call dates and redemption amount | The Sukuk may be redeemed prior to the Expiry Date at the option of the Issuer (subject to prior written approval from the Banking Regulator, if then required) on the Periodic Distribution Date that falls on the [fifth] anniversary of the Closing Date in whole, but not in part, on giving not less than thirty (30) days' nor more than sixty (60) days' notice to the Sukukholders' Agent in accordance with the Declaration of Agency and to the Sukukholders in accordance with Condition 18 (Notices) (which notice shall be irrevocable), and, |

| | | a |
|-----|---|---|
| | | Quantitative / qualitative information |
| | | subject to Condition 5(b) (Subordination) and Condition 12 (Write-down at the Point of Non-viability), each Sukukholder shall receive its pro rata share of the Sukuk Capital on the date specified in such notice (the Optional Dissolution Date). |
| 16 | Subsequent call dates, if applicable | Not Applicable |
| | Coupons / dividends | |
| 17 | Fixed or floating dividend/coupon | Floating |
| 18 | Coupon rate and any related index | 3M SAIBOR + 165 Basis points |
| 19 | Existence of a dividend stopper | No |
| 20 | Fully discretionary, partially discretionary or mandatory | Mandatory |
| 21 | Existence of step-up or other incentive to redeem | No |
| 22 | Non-cumulative or cumulative | Cumulative |
| 23 | Convertible or non-convertible | 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 | Writedown feature | Yes |
| 31 | If writedown, writedown trigger(s) | Terms of issuance provide the legal basis for the regulator to trigger write down |
| 32 | If writedown, full or partial | Full or partial |
| 33 | If writedown, permanent or temporary | Permanent |
| 34 | If temporary write-own, description of writeup mechanism | Not applicable |
| 34a | Type of subordination | Contractual |
| 35 | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned). | Subordinated debt and senior debt instruments are senior to this instrument |
| 36 | Non-compliant transitioned features | Not applicable |
| 37 | If yes, specify non-compliant features | Not applicable |

On April 15, 2021, the Bank issued 3,000 Sukuk Certificates (Sukuk) of SR 1 million each, and payable quarterly each year until April 15, 2031. The Bank has a call option which can be exercised on or after April 15, 2026 as per the terms mentioned in the related offering circular.

CC1 – Composition of regulatory capital

(SAR '000)

| | | a | b |
|----|--|-------------------|--|
| | | Amounts | Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation |
| | Common Equity Tier 1 capital: instruments and reserves | | |
| 1 | Directly issued qualifying common share (and equivalent for non-joint stock companies) capital plus related stock surplus | 10,000,000 | (h) |
| 2 | Retained earnings | 2,720,639 | |
| 3 | Accumulated other comprehensive income (and other reserves) | 1,473,953 | |
| 4 | <i>Directly issued capital subject to phase-out from CET1 (only applicable to non-joint stock companies)</i> | - | |
| 5 | Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1) | - | |
| 6 | Common Equity Tier 1 capital before regulatory adjustments | 14,194,592 | |
| | Common Equity Tier 1 capital: regulatory adjustments | | |
| 7 | Prudent valuation adjustments | - | |
| 8 | Goodwill (net of related tax liability) | - | (a) minus (d) |
| 9 | Other intangibles other than mortgage servicing rights (net of related tax liability) | - | (b) minus (e) |
| 10 | Deferred tax assets that rely on future profitability, excluding those arising from temporary differences (net of related tax liability) | - | |
| 11 | Cash flow hedge reserve | - | |
| 12 | Shortfall of provisions to expected losses | - | |
| 13 | Securitisation gain on sale (as set out in paragraph 36 of Basel III securitisation framework [1]) | - | |
| 14 | Gains and losses due to changes in own credit risk on fair valued liabilities | - | |
| 15 | Defined benefit pension fund net assets | - | |
| 16 | Investments in own shares (if not already subtracted from paid-in capital on reported balance sheet) | - | |
| 17 | Reciprocal cross-holdings in common equity | - | |
| 18 | Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold) | - | |
| 19 | Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation (amount above 10% threshold) | - | |
| 20 | Mortgage servicing rights (amount above 10% threshold) | - | (c) minus (f) minus 10% threshold |
| 21 | Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability) | - | |
| 22 | Amount exceeding the 15% threshold | - | |
| 23 | Of which: significant investments in the common stock of financials | - | |
| 24 | Of which: mortgage servicing rights | - | |
| 25 | Of which: deferred tax assets arising from temporary differences | - | |
| 26 | National specific regulatory adjustments | - | |
| 27 | Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional | - | |

| | | a | b |
|-----|---|------------|--|
| | | Amounts | Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation |
| | Tier 1 and Tier 2 to cover deductions | | |
| 28 | Total regulatory adjustments to Common Equity Tier 1 | - | |
| 29 | Common Equity Tier 1 capital (CET1) | 14,194,592 | |
| | Additional Tier 1 capital: instruments | | |
| 30 | Directly issued qualifying additional Tier 1 instruments plus related stock surplus | - | (i) |
| 31 | Of which: classified as equity under applicable accounting standards | - | |
| 32 | Of which: classified as liabilities under applicable accounting standards | - | |
| 33 | Directly issued capital instruments subject to phase-out from additional Tier 1 | - | |
| 34 | Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group additional Tier 1 capital) | - | |
| 35 | Of which: instruments issued by subsidiaries subject to phase-out | - | |
| 36 | Additional Tier 1 capital before regulatory adjustments | - | |
| | Additional Tier 1 capital: regulatory adjustments | | |
| 37 | Investments in own additional Tier 1 instruments | - | |
| 38 | Reciprocal cross-holdings in additional Tier 1 instruments | - | |
| 39 | Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold) | - | |
| 40 | Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation | - | |
| 41 | National specific regulatory adjustments | - | |
| 42 | Regulatory adjustments applied to additional Tier 1 due to insufficient Tier 2 to cover deductions | - | |
| 43 | Total regulatory adjustments to additional Tier 1 capital | - | |
| 44 | Additional Tier 1 capital (AT1) | - | |
| 45 | Tier 1 capital (T1 = CET1 + AT1) | 14,194,592 | |
| | Tier 2 capital: instruments and provisions | | |
| 46 | Directly issued qualifying Tier 2 instruments plus related stock surplus | 3,000,000 | |
| 47 | Directly issued capital instruments subject to phase-out from Tier 2 | - | |
| 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) | - | |
| 49 | Of which: instruments issued by subsidiaries subject to phase-out | - | |
| 50 | Provisions | 1,222,644 | |
| 51 | Tier 2 capital before regulatory adjustments | 4,222,644 | |
| | Tier 2 capital: regulatory adjustments | | |
| 52 | Investments in own Tier 2 instruments | - | |
| 53 | Reciprocal cross-holdings in Tier 2 instruments and other TLAC liabilities | - | |
| 54 | Investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold) | - | |
| 54a | Investments in the other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation and where the bank does not own more than 10% of the issued common share capital of the entity: amount previously designated for the 5% threshold but that no longer meets the conditions (for G-SIBs only) | - | |

| | | a | b |
|----|---|--------------------|--|
| | | Amounts | Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation |
| 55 | Significant investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) | - | |
| 56 | National specific regulatory adjustments | - | |
| 57 | Total regulatory adjustments to Tier 2 capital | | |
| 58 | Tier 2 capital (T2) | 4,222,644 | |
| 59 | Total regulatory capital (TC = T1 + T2) | 18,417,236 | |
| 60 | Total risk-weighted assets | 104,575,778 | |
| | Capital ratios and buffers | | |
| 61 | Common Equity Tier 1 (as a percentage of risk-weighted assets) | 13.57% | |
| 62 | Tier 1 (as a percentage of risk-weighted assets) | 13.57% | |
| 63 | Total capital (as a percentage of risk-weighted assets) | 17.61% | |
| 64 | Institution-specific buffer requirement (capital conservation buffer plus countercyclical buffer requirements plus higher loss absorbency requirement, expressed as a percentage of risk-weighted assets) | 0.00% | |
| 65 | Of which: capital conservation buffer requirement | 0.00% | |
| 66 | Of which: bank-specific countercyclical buffer requirement | 0.00% | |
| 67 | Of which: higher loss absorbency requirement | 0.00% | |
| 68 | Common Equity Tier 1 (as a percentage of risk-weighted assets) available after meeting the bank's minimum capital requirements | 13.57% | |
| | National minima (if different from Basel III) | | |
| 69 | National Common Equity Tier 1 minimum ratio (if different from Basel III minimum) | - | |
| 70 | National Tier 1 minimum ratio (if different from Basel III minimum) | - | |
| 71 | National total capital minimum ratio (if different from Basel III minimum) | - | |
| | Amounts below the thresholds for deduction (before risk weighting) | | |
| 72 | Non-significant investments in the capital and other TLAC liabilities of other financial entities | - | |
| 73 | Significant investments in the common stock of financial entities | - | |
| 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) | 1,222,644 | |
| 77 | Cap on inclusion of provisions in Tier 2 under standardised approach | 1,222,644 | |
| 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) | - | |

CC2 – Reconciliation of regulatory capital to balance sheet

(SAR '000)

| | a | b | c |
|---|--|---|-----------|
| | Balance sheet as in published financial statements | Under regulatory scope of consolidation | Reference |
| | As at period-end | As at period-end | |
| Assets | | | |
| Cash and balances at central banks | 7,284,474 | 7,284,474 | |
| Items in the course of collection from other banks | 457,359 | 457,359 | |
| Trading portfolio assets | 15,091,797 | 15,091,797 | |
| Financial assets designated at fair value | - | - | |
| Derivative financial instruments | - | - | |
| Loans and advances to banks | 3,214,576 | 3,214,576 | |
| Loans and advances to customers | 98,853,772 | 98,853,772 | |
| Reverse repurchase agreements and other similar secured lending | - | - | |
| Available for sale financial investments | 7,328,709 | 7,328,709 | |
| Current and deferred tax assets | - | - | |
| Prepayments, accrued income and other assets | 1,049,621 | 1,049,621 | |
| Investments in associates and joint ventures | - | - | |
| Goodwill and intangible assets | - | - | |
| Of which: goodwill | - | - | a |
| Of which: other intangibles (excluding MSR) | - | - | b |
| Of which: MSR | - | - | c |
| Property, plant and equipment | 2,124,028 | 2,124,028 | |
| Total assets | 135,404,336 | 135,404,336 | |
| Liabilities | | | |
| Deposits from banks | 5,225,838 | 5,225,838 | |
| Items in the course of collection due to other banks | - | - | |
| Customer accounts | 106,286,921 | 106,286,921 | |
| Repurchase agreements and other similar secured borrowing | - | - | |
| Trading portfolio liabilities | - | - | |
| Financial liabilities designated at fair value | - | - | |

| | a | b | c |
|--|--|---|-----------|
| | Balance sheet as in published financial statements | Under regulatory scope of consolidation | Reference |
| | As at period-end | As at period-end | |
| Assets | | | |
| Derivative financial instruments | - | - | |
| Debt securities in issue | 3,046,233 | 3,046,233 | |
| Accruals, deferred income and other liabilities | 6,132,615 | 6,132,615 | |
| Current and deferred tax liabilities | - | - | |
| Of which: deferred tax liabilities (DTL) related to goodwill | - | - | d |
| Of which: DTL related to intangible assets (excluding MSR) | - | - | e |
| Of which: DTL related to MSR | - | - | f |
| Subordinated liabilities | - | - | |
| Provisions | 172,205 | 172,205 | |
| Retirement benefit liabilities | 369,709 | 369,709 | |
| Total liabilities | 121,233,521 | 121,233,521 | |
| Shareholders' equity | | | |
| Paid-in share capital | 10,000,000 | 10,000,000 | |
| Of which: amount eligible for CET1 capital | 10,000,000 | 10,000,000 | h |
| Of which: amount eligible for AT1 capital | - | - | i |
| Retained earnings | 2,720,639 | 2,720,639 | |
| Accumulated other comprehensive income | 1,450,176 | 1,473,953 | |
| Total shareholders' equity | 14,170,815 | 14,194,592 | |

Asset encumbrance

ENC– Asset encumbrance

(SAR '000)

| | a | b | c |
|--|-------------------|---------------------|-------------|
| | Encumbered assets | Unencumbered assets | Total |
| The assets on the balance sheet would be disaggregated; there can be as much disaggregation as desired | - | 138,331,846 | 138,331,846 |

Credit Risk

CR1 – Credit quality of assets

(SAR '000)

| | | a | b | c | d | e | f | g |
|---|--------------------------------|--------------------------|--------------------------------|----------------------------|--|--|--|-----------------------|
| | | Gross carrying values of | | Allowances/ impairments | Of which ECL accounting provisions for credit losses on SA exposures | | Of which ECL accounting provisions for credit losses on IRB exposures | Net values (a+b-c) |
| | | Defaulted exposures | Non- defaulted exposures | | Allocated in regulatory category of Specific | Allocated in regulatory category of General | | |
| 1 | Loans | 1,515,042 | 100,228,680 | 2,889,950 | 1,177,818 | 1,712,132 | - | 98,853,772 |
| 2 | Debt Securities | - | 20,459,264 | 28,580 | - | - | - | 20,430,685 |
| 3 | Off-balance sheet exposures | - | 16,968,524 | 163,084 | - | 163,084 | - | 16,805,440 |
| 4 | Total | 1,515,042 | 137,656,468 | 3,081,614 | 1,177,818 | 1,875,216 | - | 136,089,897 |

CR2 – Changes in stock of defaulted loans and debt securities

(SAR '000)

| | | a |
|---|--|-----------|
| 1 | Defaulted loans and debt securities at end of the previous reporting period | 1,246,435 |
| 2 | Loans and debt securities that have defaulted since the last reporting period | 502,598 |
| 3 | Returned to non-defaulted status | (48,212) |
| 4 | Amounts written off | (111,626) |
| 5 | Other changes | (74,153) |
| 6 | "Defaulted loans and debt securities at end of the reporting period (1+2-3-4+5)" | 1,515,042 |

CR3 – Credit risk mitigation techniques – overview

(SAR '000)

| | | a | b | c | d | e |
|---|--------------------|---|----------------------------|------------------------------------|--|--|
| | | Exposures unsecured: carrying amount | Exposures to be secured | Exposures secured by collateral | Exposures secured by financial guarantees | Exposures secured by credit derivatives |
| 1 | Loans | 98,853,772 | - | - | - | - |
| 2 | Debt securities | 20,430,685 | - | - | - | - |
| 3 | Total | 119,284,457 | - | - | - | - |
| 4 | Of which defaulted | 1,515,042 | - | - | - | - |

CR4 – Standardised approach - Credit risk exposure and credit risk mitigation effects

(SAR '000)

| | Asset classes | a | b | c | d | e | f |
|----|---|------------------------------|--------------------------|----------------------------|--------------------------|---------------------|-------------|
| | | 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 | 22,112,856 | - | 22,112,856 | - | 1,241,882 | 5.62% |
| 2 | Non-central government public sector entities | - | - | - | - | - | - |
| 3 | Multilateral development banks | - | - | - | - | - | - |
| 4 | Banks | 2,996,059 | 1,591,071 | 2,996,059 | 1,250,040 | 1,491,563 | 35.13% |
| | Of which: securities firms and other financial institutions | 2,996,059 | 1,591,071 | 2,996,059 | 1,250,040 | 1,491,563 | 35.13% |
| 5 | Covered bonds | - | - | - | - | - | - |
| 6 | Corporates | 32,097,905 | 30,533,738 | 30,902,004 | 10,188,533 | 38,180,049 | 92.92% |
| | Of which: securities firms and other financial institutions | 27,932,236 | 30,533,738 | 26,736,335 | 10,188,533 | 34,652,924 | 93.85% |
| | Of which: specialised lending | 4,165,669 | - | 4,165,669 | - | 3,527,126 | 84.67% |
| 7 | Subordinated debt, equity and other capital | 3,715,178 | - | 3,715,178 | - | 5,057,824 | 136.14% |
| 8 | MSMEs | 13,614,179 | 3,533,760 | 13,614,179 | 668,207 | 10,734,355 | 75.16% |
| 9 | Real estate | 56,634,917 | - | 56,600,707 | - | 35,653,064 | 62.99% |
| | Of which: general RRE | 35,301,718 | - | 35,301,718 | - | 13,202,321 | 37.40% |
| | Of which: IPRRE | - | - | - | - | - | - |
| | Of which: general CRE | 8,873,169 | - | 8,838,959 | - | 8,572,377 | 96.98% |
| | Of which: IPCRE | 3,596,952 | - | 3,596,952 | - | 2,813,927 | 78.23% |
| | Of which: land acquisition, development and construction | 8,863,079 | - | 8,863,079 | - | 11,064,439 | 124.84% |
| 10 | Defaulted exposures | 1,634,714 | - | 562,069 | - | 579,504 | 103.10% |
| 11 | Other assets | 4,572,860 | - | 4,572,860 | - | 3,184,801 | 69.65% |
| 12 | Total | 137,378,669 | 35,658,568 | 135,075,912 | 12,106,780 | 96,123,042 | 581% |

CR5 – Standardized approach – exposures by asset classes and risk weights

(SAR '000)

| Asset classes/ Risk weight | 0% | 10% | 15% | 20% | 25% | 30% |
|---|------------|-----|-----|-----------|-----------|-----------|
| 1 Sovereigns and their central banks | 19,641,534 | | | 1,536,801 | | |
| 2 Non-central government public sector entities (PSEs) | | | | - | | |
| 3 Multilateral development banks (MDBs) | - | | | - | | |
| 4 Banks | | | | 1,649,479 | | 1,181,175 |
| Of which: securities firms and other financial institutions | | | | 1,649,479 | | 1,181,175 |
| 5 Covered bonds | | - | - | - | - | |
| 6 Corporates/including corporate SMEs | | | | - | | |
| Of which: securities firms and other financial institutions | | | | - | | |
| Of which: specialised lending | | | | - | | |
| 7 Subordinated debt, equity and other capital | | | | | | |
| 8 Retail | | | | | | |
| MSME | | | | | | |
| 9 Real estate | - | | | 2,645,184 | 2,281,147 | 8,227,069 |
| Of which: general RRE | - | | | 2,645,184 | 2,281,147 | 8,227,069 |
| Of which: no loan splitting applied | - | | | 2,645,184 | 2,281,147 | 8,227,069 |
| Of which: loan splitting applied (secured) | | | | - | | |
| Of which: loan splitting applied (unsecured) | - | | | - | | - |
| Of which: IPRRE | | | | | | - |
| Of which: general CRE | - | | | - | | - |
| Of which: no loan splitting applied | - | | | - | | - |
| Of which: loan splitting applied (secured) | | | | | | - |
| Of which: loan splitting applied (unsecured) | - | | | - | | - |
| Of which: IPCRE | | | | | | |
| Of which: land acquisition, development and construction | | | | | | |
| 10 Defaulted exposures | | | | | | |
| 11 Other assets | 1,388,059 | | | - | | |
| 12 Total | 21,029,593 | - | - | 5,831,464 | 2,281,147 | 9,408,244 |

(SAR '000)

| Asset classes/ Risk weight | 35% | 40% | 45% | 50% | 60% | 65% | 70% |
|---|-----|------------|-----|------------|--------|-----|-----------|
| 1 Sovereigns and their central banks | | | | - | | | |
| 2 Non-central government public sector entities (PSEs) | | | | - | | | |
| 3 Multilateral development banks (MDBs) | | | | - | | | |
| 4 Banks | | - | | 1,219,228 | | | |
| Of which: securities firms and other financial institutions | | - | | 1,219,228 | | | |
| 5 Covered bonds | | | | - | | | |
| 6 Corporates/including corporate SMEs | | | | 3,086,744 | | - | |
| Of which: securities firms and other financial institutions | | | | 3,086,744 | | - | |
| Of which: specialised lending | | | | - | | | |
| 7 Subordinated debt, equity and other capital | | | | | | | |
| 8 Retail | | | - | | | | |
| MSME | | | - | | | | |
| 9 Real estate | | 14,615,503 | | 7,421,475 | 19,400 | - | 2,513,946 |
| Of which: general RRE | | 14,615,503 | | 7,421,475 | | - | 111,340 |
| Of which: no loan splitting applied | | 14,615,503 | | 7,421,475 | | - | 111,340 |
| Of which: loan splitting applied (secured) | | | | | | | |
| Of which: loan splitting applied (unsecured) | | - | | - | | - | |
| Of which: IPRRE | - | | - | | - | | |
| Of which: general CRE | | - | | - | 19,400 | - | |
| Of which: no loan splitting applied | | - | | - | 19,400 | | |
| Of which: loan splitting applied (secured) | | | | | - | | |
| Of which: loan splitting applied (unsecured) | | - | | - | | - | |
| Of which: IPCRE | | | | | | | 2,402,606 |
| Of which: land acquisition, development and construction | | | | | | | |
| 10 Defaulted exposures | | | | 187,578 | | | |
| 11 Other assets | | | | | | | |
| 12 Total | - | 14,615,503 | - | 11,915,024 | 19,400 | - | 2,513,946 |

(SAR '000)

| Asset classes/ Risk weight | | 75% | 80% | 85% | 90% | 100% | 105% | 110% |
|----------------------------|---|-------------------|------------------|------------------|----------------|-------------------|----------|----------------|
| 1 | Sovereigns and their central banks | | | | | 934,521 | | |
| 2 | Non-central government public sector entities (PSEs) | | | | | - | | |
| 3 | Multilateral development banks (MDBs) | | | - | | - | | |
| 4 | Banks | - | | | | 193,250 | | |
| | Of which: securities firms and other financial institutions | - | | | | 193,250 | | |
| 5 | Covered bonds | | | | | - | | |
| 6 | Corporates/including corporate SMEs | 226,999 | 3,456,334 | 4,478,812 | | 29,665,902 | | |
| | Of which: securities firms and other financial institutions | 226,999 | | 4,478,812 | | 29,132,312 | | |
| | Of which: specialised lending | - | 3,456,334 | | | 533,590 | | |
| 7 | Subordinated debt, equity and other capital | | | | | 1,029,885 | | |
| 8 | Retail | 14,192,126 | | | | 90,261 | | |
| | MSME | 837,857 | | | | - | | |
| 9 | Real estate | - | - | 1,725,478 | 908,391 | 11,554,439 | - | 285,955 |
| | Of which: general RRE | - | - | - | | - | | |
| | Of which: no loan splitting applied | - | | - | | - | | |
| | Of which: loan splitting applied (secured) | | | | | | | |
| | Of which: loan splitting applied (unsecured) | - | | - | | - | | |
| | Of which: IPRRE | - | | | | | - | |
| | Of which: general CRE | - | - | 1,725,478 | | 7,094,081 | | |
| | Of which: no loan splitting applied | | | 1,725,478 | | 7,094,081 | | |
| | Of which: loan splitting applied (secured) | | | | | | | |
| | Of which: loan splitting applied (unsecured) | - | - | | | - | | |
| | Of which: IPCRE | | | | 908,391 | - | | 285,955 |
| | Of which: land acquisition, development and construction | | | | | 4,460,358 | | |
| 10 | Defaulted exposures | | | | | 152,043 | | |
| 11 | Other assets | | | | | 3,184,801 | | |
| 12 | Total | 14,419,124 | 3,456,334 | 6,204,290 | 908,391 | 46,805,103 | - | 285,955 |

(SAR '000)

| | Asset classes/ Risk weight | 130% | 150% | 250% | 400% | 1250% | Others | Total credit exposures amount (post CCF and-CRM) |
|----|---|----------------|------------------|----------|----------|----------|----------|--|
| 1 | Sovereigns and their central banks | | - | | | | - | 22,112,856 |
| 2 | Non-central government public sector entities (PSEs) | | - | | | | - | - |
| 3 | Multilateral development banks (MDBs) | | - | | | | - | - |
| 4 | Banks | | 2,967 | | | | - | 4,246,099 |
| | Of which: securities firms and other financial institutions | | 2,967 | | | | - | 4,246,099 |
| 5 | Covered bonds | | | | | | - | - |
| 6 | Corporates/including corporate SMEs | 175,745 | - | | | | - | 41,090,536 |
| | Of which: securities firms and other financial institutions | | - | | | | - | 36,924,867 |
| | Of which: specialised lending | 175,745 | - | | | | - | 4,165,669 |
| 7 | Subordinated debt, equity and other capital | | 2,685,292 | - | - | | - | 3,715,178 |
| 8 | Retail | | | | | | - | 14,282,386 |
| | MSME | | | | | | - | 837,857 |
| 9 | Real estate | - | 4,402,721 | - | - | - | - | 56,600,707 |
| | Of which: general RRE | - | - | - | - | | - | 35,301,718 |
| | Of which: no loan splitting applied | - | - | - | - | | - | 35,301,718 |
| | Of which: loan splitting applied (secured) | | | | | | - | - |
| | Of which: loan splitting applied (unsecured) | | - | | | | - | - |
| | Of which: IPRRE | | - | | | | - | - |
| | Of which: general CRE | | - | | | | - | 8,838,959 |
| | Of which: no loan splitting applied | | | | | | - | 8,838,959 |
| | Of which: loan splitting applied (secured) | | | | | | - | - |
| | Of which: loan splitting applied (unsecured) | | - | | | | - | - |
| | Of which: IPCRE | | | | | | - | 3,596,952 |
| | Of which: land acquisition, development and construction | | 4,402,721 | | | | - | 8,863,079 |
| 10 | Defaulted exposures | | 222,448 | | | | - | 562,069 |
| 11 | Other assets | | | | | - | - | 4,572,860 |
| 12 | Total | 175,745 | 7,313,429 | - | - | - | - | 147,182,692 |

(SAR '000)

| | Risk Weight | a | b | c |
|----|---|---------------------------|--------------------------------------|--|
| | | On-balance sheet exposure | Off-balance sheet exposure (pre-CCF) | Weighted average CCF* Exposure (post-CCF and post-CRM) |
| 1 | Less than 40% | 38,315,839 | 248,156 | 38,550,448 |
| 2 | 40–70% | 29,078,092 | 1,337,330 | 29,063,873 |
| 3 | 75% | 13,750,917 | 3,533,760 | 14,419,124 |
| 4 | 85% | 9,425,087 | 5,414,668 | 9,660,624 |
| 5 | 90–100% | 39,028,742 | 25,119,070 | 47,713,494 |
| 6 | 105–130% | 461,700 | - | 461,700 |
| 7 | 150% | 7,318,294 | 5,585 | 7,313,429 |
| 8 | 250% | - | - | - |
| 9 | 400% | - | - | - |
| 10 | 1250% | - | - | - |
| 11 | Total | 137,378,669 | 35,658,568 | 147,182,692 |
| | * Weighting is based on off-balance sheet exposure (pre-CCF). | | | |

Market risk

MR1 – Market risk under standardized approach

| | | (SAR '000) |
|-----------|--|---|
| | | a |
| | | Capital requirement in standardised approach |
| 1 | General interest rate risk | - |
| 2 | Equity risk | - |
| 3 | Commodity risk | - |
| 4 | Foreign exchange risk | 55,833 |
| 5 | Credit spread risk – non-securitisations | - |
| 6 | Credit spread risk – securitisations (non-correlation trading portfolio) | - |
| 7 | Credit spread risk – securitisation (correlation trading portfolio) | - |
| 8 | Default risk – non-securitisations | - |
| 9 | Default risk – securitisations (non-correlation trading portfolio) | - |
| 10 | Default risk – securitisations (correlation trading portfolio) | - |
| 11 | Residual risk add-on | - |
| 12 | Total | 55,833 |

Leverage Ratio

LR1 – Summary comparison of accounting assets vs leverage ratio exposure measure

(SAR '000)

| Items | | a |
|-------|--|--------------------|
| 1 | Total consolidated assets as per published financial statements | 135,404,336 |
| 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 securitised exposures that meet the operational requirements for the recognition of risk transference | - |
| 4 | Adjustments for temporary exemption of central bank reserves (if applicable) | - |
| 5 | Adjustment for fiduciary assets recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure | - |
| 6 | Adjustments for regular-way purchases and sales of financial assets subject to trade date accounting | - |
| 7 | Adjustments for eligible cash pooling transactions | - |
| 8 | Adjustments for derivative financial instruments | - |
| 9 | Adjustment for securities financing transactions (ie repurchase agreements and similar secured lending) | - |
| 10 | Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures) | 13,769,235 |
| 11 | Adjustments for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital | - |
| 12 | Other adjustments | 1,822,705 |
| 13 | Leverage ratio exposure measure | 150,996,276 |

LR2 – Leverage ratio common disclosure template

(SAR '000)

| | | a | b |
|---|---|--------------------|--------------------|
| | | Jun-23 | Mar-23 |
| On-balance sheet exposures | | | |
| 1 | On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral) | 137,227,041 | 137,181,600 |
| 2 | Gross-up for derivatives collateral provided where deducted from balance sheet assets pursuant to the operative accounting framework | - | - |
| 3 | (Deductions of receivable assets for cash variation margin provided in derivatives transactions) | - | - |
| 4 | (Adjustment for securities received under securities financing transactions that are recognised as an asset) | - | - |
| 5 | (Specific and general provisions associated with on-balance sheet exposures that are deducted from Tier 1 capital) | - | - |
| 6 | (Asset amounts deducted in determining Tier 1 capital and regulatory adjustments) | - | - |
| 7 | Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of rows 1 to 6) | 137,227,041 | 137,181,600 |
| Derivative exposures | | | |
| 8 | Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin, with bilateral netting and/or the specific treatment for client cleared derivatives) | - | - |
| 9 | Add-on amounts for potential future exposure associated with all derivatives transactions | - | - |
| 10 | (Exempted central counterparty (CCP) leg of client-cleared trade exposures) | - | - |
| 11 | Adjusted effective notional amount of written credit derivatives | - | - |
| 12 | (Adjusted effective notional offsets and add-on deductions for written credit derivatives) | - | - |
| 13 | Total derivative exposures (sum of rows 8 to 12) | - | - |
| Securities financing transaction exposures | | | |
| 14 | Gross SFT assets (with no recognition of netting), after adjustment for sale accounting transactions | - | - |
| 15 | (Netted amounts of cash payables and cash receivables of gross SFT assets) | - | - |
| 16 | Counterparty credit risk exposure for SFT assets | - | - |
| 17 | Agent transaction exposures | - | - |
| 18 | Total securities financing transaction exposures (sum of rows 14 to 17) | - | - |
| Other off-balance sheet exposures | | | |
| 19 | Off-balance sheet exposure at gross notional amount | 35,658,568 | 46,644,700 |
| 20 | (Adjustments for conversion to credit equivalent amounts) | (21,889,333) | (32,659,682) |

| | | a | b |
|------------------------------------|---|--------------------|--------------------|
| | | Jun-23 | Mar-23 |
| 21 | (Specific and general provisions associated with off-balance sheet exposures deducted in determining Tier 1 capital) | - | - |
| 22 | Off-balance sheet items (sum of rows 19 and 21) | 13,769,235 | 13,985,017 |
| Capital and total exposures | | | |
| 23 | Tier 1 capital | 14,194,592 | 14,106,122 |
| 24 | Total exposures (sum of rows 3, 11, 16 and 19) | 150,996,276 | 151,166,617 |
| Leverage ratio | | | |
| 25 | Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) | 9.40% | 9.33% |
| 25a | Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) | 9.40% | 9.33% |
| 26 | National minimum leverage ratio requirement | | |
| 27 | Applicable leverage buffers | | |
| Disclosure of mean values | | | |
| 28 | Mean value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables | - | - |
| 29 | Quarter-end value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables | - | - |
| 30 | Total exposures (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables) | - | - |
| 30a | Total exposures (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables) | - | - |
| 31 | Basel III leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables) | - | - |
| 31a | Basel III leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables) | - | - |

Liquidity

LIQ1 – Liquidity Coverage Ratio (LCR)

| | | (SAR '000) | |
|-----------------------------------|---|-------------------------------------|-----------------------------------|
| | | a | b |
| | | Total unweighted value (average) | Total weighted value (average) |
| High-quality liquid assets | | | |
| 1 | Total HQLA | | 22,131,636.27 |
| Cash outflows | | | |
| 2 | Retail deposits and deposits from small business customers, of which: | 44,173,081 | 4,417,308 |
| 3 | Stable deposits | - | - |
| 4 | Less stable deposits | 44,173,081 | 4,417,308 |
| 5 | Unsecured wholesale funding, of which: | 38,803,922 | 17,530,081 |
| 6 | Operational deposits (all counterparties) and deposits in networks of cooperative banks | - | - |
| 7 | Non-operational deposits (all counterparties) | 38,803,922 | 17,530,081 |
| 8 | Unsecured debt | - | - |
| 9 | Secured wholesale funding | - | - |
| 10 | Additional requirements, of which: | 11,364,045 | 58,934 |
| 11 | Outflows related to derivative exposures and other collateral requirements | - | - |
| 12 | Outflows related to loss of funding on debt products | - | - |
| 13 | Credit and liquidity facilities | 11,364,045 | 58,934 |
| 14 | Other contractual funding obligations | 29,540,176 | 886,205 |
| 15 | Other contingent funding obligations | 35,742,496 | 714,850 |
| 16 | TOTAL CASH OUTFLOWS | | 23,607,378 |
| Cash inflows | | | |
| 17 | Secured lending (eg reverse repos) | - | - |
| 18 | Inflows from fully performing exposures | 9,755,064 | 7,163,496 |
| 19 | Other cash inflows | - | - |
| 20 | TOTAL CASH INFLOWS | | 7,163,496 |
| Total adjusted value | | | |
| 21 | Total HQLA | | 22,131,636 |
| 22 | Total net cash outflows | | 16,443,882 |
| 23 | Liquidity Coverage Ratio (%) | | 134.59% |

LIQ2 – Net Stable Funding Ratio (NSFR)

| (In currency amount) | a | b | c | d | e |
|--|---------------------------------------|-------------------|----------------------|------------|-------------------|
| | 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: | 18,420,039 | - | - | 3,043,372 | 21,463,411 |
| 2 Regulatory capital | 18,420,039 | - | - | - | 18,417,236 |
| 3 Other capital instruments | - | - | - | 3,043,372 | 3,043,372 |
| 4 Retail deposits and deposits from small business customers: | 41,214,529 | 9,351,379 | 1,235 | - | 45,510,429 |
| 5 Stable deposits | - | - | - | - | - |
| 6 Less stable deposits | 41,214,529 | 9,351,379 | 1,235 | - | 45,510,429 |
| 7 Wholesale funding: | 25,634,615 | 23,840,882 | 5,996,036 | - | 27,735,767 |
| 8 Operational deposits | 120,623 | - | - | - | 60,311 |
| 9 Other wholesale funding | 25,513,993 | 23,840,882 | 5,996,036 | - | 27,675,455 |
| 10 Liabilities with matching interdependent assets | - | - | - | - | - |
| 11 Other liabilities: | 11,364,045 | - | - | - | - |
| 12 NSFR derivative liabilities | | | | | |
| 13 All other liabilities and equity not included in the above categories | 11,364,045 | - | - | - | - |
| 14 Total ASF | | | | | 94,706,804 |
| Required stable funding (RSF) item | | | | | |
| 15 Total NSFR high-quality liquid assets (HQLA) | | | | | 667,191 |
| 16 Deposits held at other financial institutions for operational purposes | 1,621,330 | - | - | - | 810,665 |
| 17 Performing loans and securities: | - | - | - | - | 80,260,808 |
| 18 Performing loans to financial institutions secured by Level 1 HQLA | - | - | - | - | - |
| 19 Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions | - | 1,765,632 | 10,308 | 1,370,869 | 1,640,868 |
| 20 Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which: | - | 16,373,164 | 8,904,093 | 72,990,459 | 74,680,519 |
| 21 With a risk weight of less than or equal to 35% under the Basel II standardised approach for credit risk | - | - | - | - | - |
| 22 Performing residential mortgages, of which: | - | - | - | - | - |
| 23 With a risk weight of less than or equal to 35% under the Basel II standardised approach for credit risk | - | - | - | - | - |
| 24 Securities that are not in default and do not qualify as HQLA, including exchange-traded equities | 745,244 | - | - | 3,889,368 | 3,939,421 |
| 25 Assets with matching interdependent liabilities | - | - | - | - | - |
| 26 Other assets: | 3,647,692 | - | - | - | 3,647,692 |
| 27 Physical traded commodities, including gold | - | | | | - |
| 28 Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs | | | - | | - |
| 29 NSFR derivative assets | | | - | | - |
| 30 NSFR derivative liabilities before deduction of variation margin posted | | | - | | - |
| 31 All other assets not included in the above categories | 3,647,692 | | - | | 3,647,692 |
| 32 Off-balance sheet items | | | | | 31,576 |
| 33 Total RSF | | | | | 85,417,932 |
| 34 Net Stable Funding Ratio (%) | | | | | 110.87% |