

# Basel III - Pillar 3 Disclosures

30 June 2022

Basel III Pillar 3

Quantitative Disclosures

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**KM1**

**Key metrics (at consolidated group level) (SAR '000)**

		a	b	c	d	e
		T	T-1	T-2	T-3	T-4
		Jun-22	Mar-22	Dec-21	Sep-21	Jun-21
<b>Available capital (amounts)</b>						
1	Common Equity Tier 1 (CET1)	12,646,955	12,372,965	12,051,419	11,934,704	11,487,878
1a	Fully loaded ECL accounting model	12,599,402	12,325,412	11,980,090	11,863,375	11,416,549
2	Tier 1	12,646,955	12,372,965	12,051,419	11,934,704	11,487,878
2a	Fully loaded ECL accounting model Tier 1	12,599,402	12,325,412	11,980,090	11,863,375	11,416,549
3	Total capital	16,714,883	16,390,064	16,016,676	15,892,589	16,447,007
3a	Fully loaded ECL accounting model total capital	16,667,330	16,342,511	15,945,347	15,821,260	16,375,678
<b>Risk-weighted assets (amounts)</b>						
4	Total risk-weighted assets (RWA)	94,666,619	90,145,127	85,483,995	84,848,002	85,432,044
<b>Risk-based capital ratios as a percentage of RWA</b>						
5	Common Equity Tier 1 ratio (%)	13.36%	13.73%	14.10%	14.07%	13.45%
5a	Fully loaded ECL accounting model Common Equity Tier 1 (%)	13.31%	13.67%	14.01%	13.98%	13.36%
6	Tier 1 ratio (%)	13.36%	13.73%	14.10%	14.07%	13.45%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	13.31%	13.67%	14.01%	13.98%	13.36%
7	Total capital ratio (%)	17.66%	18.18%	18.74%	18.73%	19.25%
7a	Fully loaded ECL accounting model total capital ratio (%)	17.61%	18.13%	18.65%	18.65%	19.17%
<b>Additional CET1 buffer requirements as a percentage of RWA</b>						
8	Capital conservation buffer requirement (%)	2.50%	2.50%	2.50%	2.50%	2.50%
9	Countercyclical buffer requirement (%)	0%	0%	0%	0%	0%
10	Bank G-SIB and/or D-SIB additional requirements (%)	0%	0%	0%	0%	0%
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 (%)	10.86%	11.23%	11.60%	11.57%	10.95%
<b>Basel III leverage ratio</b>						
13	Total Basel III leverage ratio exposure measure	131,277,077	125,715,581	119,274,970	119,427,057	115,840,613
14	Basel III leverage ratio (%) (row 2 / row 13)	9.63%	9.84%	10.10%	9.99%	9.92%
14a	Fully loaded ECL accounting model Basel III leverage ratio (%) (row 2a / row13)	9.60%	9.80%	10.04%	9.93%	9.86%
<b>Liquidity Coverage Ratio</b>						
15	Total HQLA	19,622,007	19,269,362	19,417,882	19,634,182	19,095,578
16	Total net cash outflow	14,389,317	13,938,613	13,490,996	12,397,041	13,737,001
17	LCR ratio (%)	136%	138%	144%	158%	139%
<b>Net Stable Funding Ratio</b>						
18	Total available stable funding	86,560,407	82,589,288	81,314,843	80,931,094	75,858,178
19	Total required stable funding	79,460,589	75,384,886	71,498,307	70,053,548	67,677,875
20	NSFR ratio	109%	110%	114%	116%	112%

OV1

Overview of RWA (SAR '000)

		a	b	c
		RWA		Minimum Capital Requirements
		Jun-22	Mar-22	Jun-22
1	Credit risk (excluding counterparty credit risk) (CCR)	85,434,210	81,367,939	6,834,737
2	Of which standardised approach (SA)	85,434,210	81,367,939	6,834,737
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	-	-	-
7	Of which standardised approach for counterparty credit risk (SA-CCR)	-	-	-
8	Of which internal model method (IMM)	-	-	-
9	Of which: other CCR	-	-	-
10	Credit valuation adjustment (CVA)	-	-	-
11	Equity positions in banking book under market-based approach	-	-	-
12	Equity investments in funds – look-through approach	-	-	-
13	Equity investments in funds – mandate-based approach	1,042,948	1,025,072	83,436
14	Equity investments in funds – fall-back approach	-	-	-
15	Settlement risk	-	-	-
16	Securitisation exposures in banking book	-	-	-
17	Of which: securitisation internal ratings-based 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	825,281	552,177	66,022
21	Of which standardised approach (SA)	825,281	552,177	66,022
22	Of which internal model approaches (IMM)	-	-	-
23	Capital charge for switch between trading book and banking book	-	-	-
24	Operational risk	8,407,128	8,225,011	672,570
25	Amounts below the thresholds for deduction (subject to 250% risk weight)	-	-	-
26	Floor adjustment	-	-	-
27	<b>Total (1+4+7+8+9+10+11+12+16+20+23+24)</b>	<b>94,666,619</b>	<b>90,145,127</b>	<b>7,573,330</b>

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
	<b>Common Equity Tier 1 capital: instruments and reserves</b>		
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	1,539,342	
3	Accumulated other comprehensive income (and other reserves)	1,107,613	
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	<b>Common Equity Tier 1 capital before regulatory adjustments</b>	<b>12,646,955</b>	
	<b>Common Equity Tier 1 capital: regulatory adjustments</b>		
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 Tier 1 and Tier 2 to cover deductions		

		a	b
		Amounts	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
28	Total regulatory adjustments to Common Equity Tier 1		
29	Common Equity Tier 1 capital (CET1)	12,646,955	
	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	<i>Directly issued capital instruments subject to phase-out from additional Tier 1</i>		
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 AT1)		
35	<i>Of which: instruments issued by subsidiaries subject to phase-out</i>		
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)	12,646,955	
	Tier 2 capital: instruments and provisions		
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	3,000,000	
47	<i>Directly issued capital instruments subject to phase-out from Tier 2</i>		
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	<i>Of which: instruments issued by subsidiaries subject to phase-out</i>		
50	Provisions	1,067,928	
51	Tier 2 capital before regulatory adjustments	4,067,928	
	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	<b>Total regulatory adjustments to Tier 2 capital</b>		
58	<b>Tier 2 capital (T2)</b>	<b>4,067,928</b>	
59	<b>Total regulatory capital (TC = T1 + T2)</b>	<b>16,714,883</b>	
60	<b>Total risk-weighted assets</b>	<b>94,666,619</b>	
	<b>Capital ratios and buffers</b>		
61	Common Equity Tier 1 (as a percentage of risk-weighted assets)	13.36%	
62	Tier 1 (as a percentage of risk-weighted assets)	13.36%	
63	Total capital (as a percentage of risk-weighted assets)	17.66%	
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)	2.50%	
65	Of which: capital conservation buffer requirement	2.50%	
66	Of which: bank-specific countercyclical buffer requirement	0%	
67	Of which: higher loss absorbency requirement	0%	
68	Common Equity Tier 1 (as a percentage of risk-weighted assets) available after meeting the bank's minimum capital requirements	10.86%	
	<b>National minima (if different from Basel III)</b>		
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)		
	<b>Amounts below the thresholds for deduction (before risk weighting)</b>		
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)		
	<b>Applicable caps on the inclusion of provisions in Tier 2</b>		
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	1,067,928	
77	Cap on inclusion of provisions in Tier 2 under standardised approach		
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		
	<b>Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022)</b>		
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
	Balance sheet as in published financial statements	Under regulatory scope of consolidation
Assets	As at period-end	As at period-end
Cash and Balances with SAMA	7,081,056	7,081,056
Due from banks and other financial institutions, net	2,241,742	2,241,742
Investments, net	18,274,975	18,274,975
Financing, Net	91,205,869	91,245,889
Property and equipment, net	1,973,183	1,973,183
Other assets	733,896	733,896
<b>Total assets</b>	<b>121,510,721</b>	<b>121,550,741</b>
Liabilities		
Due to banks and other financial institutions	10,402,936	10,402,936
Customer deposits	89,107,961	89,107,961
Subordinated Sukuk	3,024,496	3,024,496
Other liabilities	6,368,393	6,368,393
<b>Total liabilities</b>	<b>108,903,786</b>	<b>108,903,786</b>
Shareholders' equity		
Paid-in share capital	10,000,000	10,000,000
Of which: amount eligible for CET1	10,000,000	10,000,000
Of which: amount eligible for AT1		
Retained earnings	1,524,543	1,564,563
	a	b
	Balance sheet as in published financial statements	Under regulatory scope of consolidation
	As at period-end	As at period-end
Accumulated other comprehensive income	1,082,392	1,082,392
<b>Total shareholders' equity</b>	<b>12,606,935</b>	<b>12,646,955</b>



CCA

Main features of regulatory capital instruments and of other TLAC-eligible instruments

		a
		Quantitative / qualitative information
1	Issuer	Bank Albilad
2	Unique identifier (eg CUSIP, 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 (types to be specified by each jurisdiction)	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 supervisory 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, 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

		a
		Quantitative / qualitative information
	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 Tier 2 Sukuk Certificates (Sukuk) of SAR 1 million each, and payable every three months each year until April 15, 2031, on which date the Sukuk will be redeemed. 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.

LR1

Summary comparison of accounting assets vs leverage ratio exposure measure (SAR '000)

	Items	a
1	Total consolidated assets as per published financial statements	121,510,721
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 fiduciary assets recognized on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	-
4	Adjustments for derivative financial instruments	-
5	Adjustment for securities financing transactions (ie repos and similar secured lending)	-
6	Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	7,132,573
7	Other adjustments	2,633,783
<b>8</b>	<b>Leverage ratio exposure measure</b>	<b>131,277,077</b>

LR2

Leverage ratio common disclosure template (SAR '000)

		a	b
On-balance sheet exposures		Jun-22	Mar-22
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	124,144,504	119,251,312
2	(Asset amounts deducted in determining Basel III Tier 1 capital)	-	-
3	<b>Total on-balance sheet exposures</b> (excluding derivatives and SFTs) (sum of rows 1 and 2)	<b>124,144,504</b>	<b>119,251,312</b>
<b>Derivative exposures</b>			
4	Replacement cost associated with <i>all</i> derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	-	-
5	Add-on amounts for PFE associated with <i>all</i> derivatives transactions	-	-
6	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework	-	-
7	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)	-	-
8	(Exempted CCP leg of client-cleared trade exposures)	-	-
9	Adjusted effective notional amount of written credit derivatives	-	-
10	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	-	-
11	<b>Total derivative exposures (sum of rows 4 to 10)</b>	<b>-</b>	<b>-</b>
<b>Securities financing transaction exposures</b>			
12	Gross SFT <i>assets</i> (with no recognition of netting), after adjusting for sale accounting transactions	-	-
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-	-
14	CCR exposure for SFT assets	-	-
15	Agent transaction exposures	-	-
16	<b>Total securities financing transaction exposures (sum of rows 12 to 15)</b>	<b>-</b>	<b>-</b>
<b>Other off-balance sheet exposures</b>			
17	Off-balance sheet exposure at gross notional amount	13,157,532	11,795,222
18	(Adjustments for conversion to credit equivalent amounts)	(6,024,959)	(5,330,953)
19	<b>Off-balance sheet items (sum of rows 17 and 18)</b>	<b>7,132,573</b>	<b>6,464,269</b>
<b>Capital and total exposures</b>			
20	<b>Tier 1 capital</b>	<b>12,646,955</b>	<b>12,372,965</b>
21	<b>Total exposures (sum of rows 3, 11, 16 and 19)</b>	<b>131,277,077</b>	<b>125,715,581</b>
<b>Leverage ratio</b>			
21	<b>Basel III leverage ratio</b>	<b>9.63%</b>	<b>9.84%</b>

LIQ1
Liquidity Coverage Ratio (LCR) (SAR '000)

		a	b
		Total unweighted value (average)	Total weighted value (average)
<b>High-quality liquid assets</b>			
1	Total HQLA		19,622,007
<b>Cash outflows</b>			
2	<b>Retail deposits and deposits from small business customers, of which:</b>	44,739,819	4,473,982
3	Stable deposits		
4	Less stable deposits	44,739,819	4,473,982
5	<b>Unsecured wholesale funding, of which:</b>	<b>30,530,798</b>	<b>13,442,784</b>
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks		
7	Non-operational deposits (all counterparties)	30,530,798	13,442,784
8	Unsecured debt		
9	<b>Secured wholesale funding</b>		
10	<b>Additional requirements, of which:</b>	<b>679,704</b>	<b>67,970</b>
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	679,704	67,970
14	<b>Other contractual funding obligations</b>	<b>26,528,168</b>	<b>795,845</b>
15	<b>Other contingent funding obligations</b>	<b>11,875,856</b>	<b>237,517</b>
16	<b>TOTAL CASH OUTFLOWS</b>		<b>19,018,099</b>
<b>Cash inflows</b>			
17	Secured lending (eg reverse repos)		
18	<b>Inflows from fully performing exposures</b>	6,935,627	4,628,782
19	Other cash inflows		
20	<b>TOTAL CASH INFLOWS</b>	<b>6,935,627</b>	<b>4,628,782</b>
<b>Total adjusted value</b>			
21	Total HQLA		19,622,007
22	Total net cash outflows		14,389,317
23	Liquidity Coverage Ratio (%)		136.37%

LIQ2

Net Stable Funding Ratio (NSFR) (SAR '000)

(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	
<b>Available stable funding (ASF) item</b>					
1 Capital:					<b>20,386,961</b>
2 <i>Regulatory capital</i>				16,714,883	16,714,883
3 <i>Other capital instruments</i>				3,672,078	3,672,078
4 Retail deposits and deposits from small business customers:					<b>42,099,834</b>
5 <i>Stable deposits</i>					
6 <i>Less stable deposits</i>	45,153,543	1,453,381	170,668	0.88	42,099,834
7 Wholesale funding:					<b>24,073,613</b>
8 <i>Operational deposits</i>	175,738				87,869
9 <i>Other wholesale funding</i>	23,278,458	12,278,936	12,414,094	-	23,985,744
10 Liabilities with matching interdependent assets					
11 Other liabilities:					
12 <i>NSFR derivative liabilities</i>					
13 <i>All other liabilities and equity not included in the above categories</i>	7,935,998				
<b>14 Total ASF</b>					<b>86,560,408</b>
<b>Required stable funding (RSF) item</b>					
15 Total NSFR high-quality liquid assets (HQLA)					<b>640,395</b>
16 Deposits held at other financial institutions for operational purposes					
17 Performing loans and securities:					<b>74,615,290</b>
18 <i>Performing loans to financial institutions secured by Level 1 HQLA</i>					
19 <i>Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions</i>	856,639	650,272	502,247	670,800	1,447,784
20 <i>Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which:</i>		17,130,262	8,530,284	66,504,920	69,359,455
21 <i>With a risk weight of less than or equal to 35% under the Basel II standardised approach for credit risk</i>					
22 <i>Performing residential mortgages, of which:</i>					
23 <i>With a risk weight of less than or equal to 35% under the Basel II standardised approach for credit risk</i>					
24 <i>Securities that are not in default and do not qualify as HQLA, including exchange-traded equities</i>	877,194			3,602,866	3,808,051
25 Assets with matching interdependent liabilities					
26 Other assets:					<b>4,204,904</b>
27 <i>Physical traded commodities, including gold</i>					
28 <i>Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs</i>					
29 <i>NSFR derivative assets</i>					
30 <i>NSFR derivative liabilities before deduction of variation margin posted</i>					
31 <i>All other assets not included in the above categories</i>	4,175,643				4,175,643
32 Off-balance sheet items					<b>29,261</b>
<b>33 Total RSF</b>					<b>79,460,589</b>
<b>34 Net Stable Funding Ratio (%)</b>					<b>108.94%</b>

CR1

Credit quality of assets (SAR '000)

		a	b	c	d
		Gross carrying values of		Allowances/ impairments	Net values (a+b-c)
		Defaulted exposures	Non-defaulted exposures		
1	Loans	1,183,655	92,663,582	2,641,368	91,205,869
2	Debt Securities	-	15,533,416	16,638	15,516,778
3	Off-balance sheet exposures	297,873	12,883,530	165,986	13,015,416
4	<b>Total</b>	<b>1,481,528</b>	<b>121,080,529</b>	<b>2,823,992</b>	<b>119,738,064</b>

An event of default is considered to have occurred if any one or both of the following events happen:

- The obligor fails to honor any material credit obligation towards the Bank for a period in excess of 90 days. On day 91, the obligor should be classified as a non-performing obligor and its rating should be adjusted accordingly.
- The Bank considers that the obligor is unlikely to pay its credit obligations to the banking group in full, without recourse by the bank to actions such as realizing security (if held).

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	942,782
2	Loans and debt securities that have defaulted since the last reporting period	538,033
3	Returned to non-defaulted status	22,770
4	Amounts written off	234,890
5	Other changes	(39,500)
6	Defaulted loans and debt securities at end of the reporting period (1+2-3-4±5)	1,183,655

Defaulted finances at the end of reporting period increased as compared to previous reporting date. Moreover, during the period there were also recoveries from non performing clients. However, there were a few corporate clients that turned NPLs that caused to increase in overall NPLs.



CR3

Credit risk mitigation techniques – overview (SAR '000)

	a	b	c	d	e	f	g
	Exposures unsecured: carrying amount	Exposures secured by collateral	Exposures secured by collateral, of which: secured amount	Exposures secured by financial guarantees	Exposures secured by financial guarantees, of which: secured amount	Exposures secured by credit derivatives	Exposures secured by credit derivatives, of which: secured amount
1	Loans	91,205,869	-	-	-	-	-
2	Debt securities	15,516,778	-	-	-	-	-
3	Total	106,722,648	-	-	-	-	-
4	Of which defaulted	1,183,655	-	-	-	-	-

Financing portfolio of the Bank increased significantly over the period. Major contributor of the aforementioned increase is in the corporate financing along with consumer financing. Moreover, exposure in the debt securities has increased over the period due to more participation in Sukuks.

CR4

Standardized approach – credit risk exposure and Credit Risk Mitigation (CRM) 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	18,154,112	-	18,154,112	-	-	0%
2	Non-central government public sector entities	-	-	-	-	-	-
3	Multilateral development banks	-	-	-	-	-	-
4	Banks	3,794,825	3,152,811	3,794,825	1,671,543	2,155,140	39%
5	Securities firms	-	-	-	-	-	-
6	Corporates	33,470,993	8,078,425	33,470,993	5,058,907	36,230,805	94%
7	Regulatory retail portfolios	14,898,780	1,857,020	14,898,780	402,123	11,475,677	75%
8	Secured by residential property	29,941,353	-	29,941,353	-	14,970,677	50%
9	Secured by commercial real estate	15,555,055	-	15,555,055	-	15,555,055	100%
10	Equity	2,762,906	-	2,762,906	-	1,871,309	68%
11	Past-due loans	377,168	-	377,168	-	462,032	123%
12	Higher-risk categories	-	-	-	-	-	-
13	Other assets	4,272,372	-	4,272,372	-	2,713,516	64%
14	<b>Total</b>	<b>123,227,564</b>	<b>13,088,256</b>	<b>123,227,564</b>	<b>7,132,573</b>	<b>85,434,210</b>	<b>66%</b>

CR5
Standardized approach – exposures by asset classes and risk weights (SAR '000)

Asset classes/ Risk weight*		a	b	c	d	e	f	g	h	i	j
		0%	10%	20%	35%	50%	75%	100%	150%	Others	Total credit exposures amount (post CCF and post-CRM)
1	Sovereigns and their central banks	18,154,112	-	-	-	-	-	-	-	-	18,154,112
2	Non-central government public sector entities (PSEs)	-	-	-	-	-	-	-	-	-	-
3	Multilateral development banks (MDBs)	-	-	-	-	-	-	-	-	-	-
4	Banks	-	-	2,240,377	-	3,038,154	-	187,532	304	-	5,466,367
5	Securities firms	-	-	-	-	-	-	-	-	-	-
6	Corporates	-	-	-	-	2,605,072	-	29,281,088	-	6,643,742	38,529,902
7	Regulatory retail portfolios	-	-	-	-	-	15,300,903	-	-	-	15,300,903
8	Secured by residential property	-	-	-	-	29,941,353	-	-	-	-	29,941,353
9	Secured by commercial real estate	-	-	-	-	15,555,055	-	-	-	-	15,555,055
10	Equity	1,298,754	-	-	-	-	-	828,361	-	635,791	2,762,906
11	Past-due loans	-	-	-	-	-	-	207,441	169,727	-	377,168
12	Higher-risk categories	-	-	-	-	-	-	-	-	-	-
13	Other assets	1,558,856	-	-	-	-	-	2,713,516	-	-	4,272,372
14	<b>Total</b>	<b>21,011,722</b>	<b>-</b>	<b>2,240,377</b>	<b>-</b>	<b>51,139,634</b>	<b>15,300,903</b>	<b>33,217,938</b>	<b>170,031</b>	<b>7,279,533</b>	<b>130,360,137</b>

MR1

Market risk under standardized approach (SAR '000)

		a
		RWA
	<b>Outright products</b>	
1	Interest rate risk (general and specific)	-
2	Equity risk (general and specific)	-
3	Foreign exchange risk	66,022
4	Commodity risk	-
	<b>Options</b>	-
5	Simplified approach	-
6	Delta-plus method	-
7	Scenario approach	-
8	Securitization	-
<b>9</b>	<b>Total</b>	<b>66,022</b>