

# Basel III Pillar 3 Disclosures

QUALITATIVE & QUANTITATIVE DISCLOSURES

Q2 2023

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**Template KM1: Key metrics (at consolidated group level)**

		SR 000's				
		a	b	c	d	e
		T	T-1	T-2	T-3	T-4
<b>Available capital (amounts)</b>						
1	Common Equity Tier 1 (CET1)	12,487,345	12,288,943	12,084,910	12,163,674	12,448,967
1a	Fully loaded ECL accounting model Tier 1	12,275,293	12,076,890	11,660,806	11,739,569	12,024,863
2	Tier 1	16,362,345	14,163,943	13,959,910	14,038,674	14,323,967
2a	Fully loaded ECL accounting model Tier 1	16,150,293	13,951,890	13,535,806	13,614,569	13,899,863
3	Total capital	18,775,620	16,731,623	16,507,469	16,538,406	16,717,023
3a	Fully loaded ECL accounting model total capital	18,563,568	16,519,570	16,083,365	16,114,301	16,292,919
<b>Risk-weighted assets (amounts)</b>						
4	Total risk-weighted assets (RWA)	89,927,056	86,456,434	83,739,401	78,975,870	80,405,537
4a	Total risk-weighted assets (pre-floor)	89,927,056	86,456,434	83,739,401	78,975,870	80,405,537
<b>Risk-based capital ratios as a percentage of RWA</b>						
5	CET1 ratio (%)	13.89%	14.21%	14.43%	15.40%	15.48%
5a	Fully loaded ECL accounting model CET1 (%)	13.65%	13.97%	13.93%	14.86%	14.96%
5b	CET1 ratio (%) (pre-floor ratio)	13.89%	14.21%	14.43%	15.40%	15.48%
6	Tier 1 ratio (%)	18.20%	16.38%	16.67%	17.78%	17.81%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	17.96%	16.14%	16.16%	17.24%	17.29%
6b	Tier 1 ratio (%) (pre-floor ratio)	18.20%	16.38%	16.67%	17.78%	17.81%
7	Total capital ratio (%)	20.88%	19.35%	19.71%	20.94%	20.79%
7a	Fully loaded ECL accounting model total capital ratio (%)	20.64%	19.11%	19.21%	20.40%	20.26%
7b	Total capital ratio (%) (pre-floor ratio)	20.88%	19.35%	19.71%	20.94%	20.79%
<b>Additional CET1 buffer requirements as a percentage of RWA</b>						
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 (%)	7.89%	8.21%	8.43%	9.40%	9.48%
<b>Basel III leverage ratio</b>						
13	Total Basel III leverage ratio exposure measure	136,136,155	129,928,614	125,408,927	118,983,723	122,449,468
14	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves)	12.02%	10.90%	11.13%	11.80%	11.70%
14a	Fully loaded ECL accounting model Basel III leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) (%)	11.86%	10.74%	10.79%	11.44%	11.35%
14b	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)					
14c	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets					
14d	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets					
<b>Liquidity Coverage Ratio (LCR)</b>						
15	Total high-quality liquid assets (HQLA)	34,667,264	27,913,492	32,563,498	31,362,828	30,347,632
16	Total net cash outflow	19,178,105	19,748,699	19,736,387	18,078,086	17,150,349
17	LCR ratio (%)	180.76%	141.34%	164.99%	173.49%	176.95%
<b>Net Stable Funding Ratio (NSFR)</b>						
18	Total available stable funding	67,513,376	65,564,352	65,570,995	64,822,530	67,259,858
19	Total required stable funding	55,477,505	55,988,447	53,469,498	50,739,192	51,175,023
20	NSFR ratio	121.70%	117.10%	122.63%	127.76%	131.43%

Template OV1 Overview of RWA

		SR 000's			Drivers behind significant differences in T and T-1
		a	b	c	
		RWA		Minimum capital requirements	
		T	T-1	T	
1	Credit risk (excluding counterparty credit risk)	81,932,571	78,834,665	6,554,606	
2	Of which: standardised approach (SA)	81,932,571	78,834,665	6,554,606	
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)	501,985	308,344	40,159	
7	Of which: standardised approach for counterparty credit risk	501,985	308,344	40,159	
8	Of which: IMM				
9	Of which: other CCR				
10	Credit valuation adjustment (CVA)	501,985	308,344	40,159	
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		-		
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	2,453,068	2,467,632	196,245	
21	Of which: standardised approach (SA)	2,453,068	2,467,632	196,245	
22	Of which: internal model approach (IMA)				
23	Capital charge for switch between trading book and banking book		0		
24	Operational risk	4,537,448	4,537,448	362,996	
25	Amounts below the thresholds for deduction (subject to 250% risk weight)		0		
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)	89,927,056	86,456,434	7,194,164	

## Template CCA: Main features of regulatory capital instruments and of other TLAC-eligible instruments

	a	b	c	d
	Quantitative / qualitative information			
1 Issuer	Bank Aljazira	Bank Aljazira	Bank Aljazira	Bank Aljazira
2 Unique identifier (eg Committee on Uniform Security Identification Procedures (CUSIP), International Securities Identification Number (ISIN) or Bloomberg identifier for private placement)	SA143FK0FVJ0	XS2358740590	SA15EFK0JH39	SA15RFK0JV33
3 Governing law(s) of the instrument	Law of the Kingdom of Saudi Arabia	English Law	Law of the Kingdom of Saudi Arabia	Law 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)	0	0	0	0
4 Transitional Basel III rules	Common Equity Tier 1	Equity Tier 1	Tier 2 Capital	Equity Tier 1
5 Post-transitional Basel III rules	Common Equity Tier 1	Equity Tier 1	Ineligible	Equity Tier 1
6 Eligible at solo/group/group and solo	Group & Solo	Group & Solo	Group & Solo	Group & Solo
7 Instrument type (refer to SACAP)	Paid-up Share Capital	Tier 1 Sukuk	Subordinated Sukuk	Tier 1 Sukuk
8 Amount recognised in regulatory capital (currency in millions, as of most recent reporting date)	SAR 8,200 million	USD 500 MM	SAR 2,000 mln	SAR 2,000 mln
9 Par value of instrument	SAR 8,200 million	USD 500 MM	SAR 2,000 mln	SAR 2,000 mln
10 Accounting classification	Shareholders' equity	Shareholders' equity	Liability	Shareholders' equity
11 Original date of issuance	27-Jul-76	29-Jun-21	8-Dec-21	21-Jun-23
12 Perpetual or dated	Perpetual	Perpetual	Dated	Perpetual
13 Original maturity date	No maturity	No maturity	48190	No maturity
14 Issuer call subject to prior SAMA approval	No	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount	Not Applicable	29-Jun-26	8-Dec-26	21-Jun-28
16 Subsequent call dates, if applicable	Not Applicable	Anytime after above date	Anytime after above date	Any coupon date after above date
17 Coupons / dividends	N/A	4%	6M SAIBOR + 155bps	6%
18 Fixed or floating dividend/coupon	Not Applicable	Fixed	Float	Fixed
19 Coupon rate and any related index	Not Applicable	3.95%	6M SAIBOR + 155bps	6.00%
20 Existence of a dividend stopper	Not Applicable	Not Applicable	Not Applicable	Yes
21 Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary	Mandatory	Fully discretionary
22 Existence of step-up or other incentive to redeem	No	No	No	No
23 Non-cumulative or cumulative	Non-Cumulative	Non-Cumulative	Non-Cumulative	Non-Cumulative
24 Convertible or non-convertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible
25 If convertible, conversion trigger(s)	Not Applicable	Not Applicable	Not Applicable	Not Applicable
26 If convertible, fully or partially	Not Applicable	Not Applicable	Not Applicable	Not Applicable
27 If convertible, conversion rate	Not Applicable	Not Applicable	Not Applicable	Not Applicable
28 If convertible, mandatory or optional conversion	Not Applicable	Not Applicable	Not Applicable	Not Applicable
29 If convertible, specify instrument type convertible into	Not Applicable	Not Applicable	Not Applicable	Not Applicable
30 Writedown feature	No	Yes	Yes	Yes
31 If writedown, writedown trigger(s)	Not Applicable	A "trigger event" is the earlier of: (1) a decision that a write-off, without which the bank would become non-viable, is necessary, as determined by the relevant authority; and (2) the decision to make a public sector injection of capital, or equivalent support, without which the bank would have become non-viable, as determined by the relevant authority.	A "trigger event" is the earlier of: (1) a decision that a write-off, without which the bank would become non-viable, is necessary, as determined by the relevant authority; and (2) the decision to make a public sector injection of capital, or equivalent support, without which the bank would have become non-viable, as determined by the relevant authority.	A "trigger event" is the earlier of: (1) a decision that a write-off, without which the bank would become non-viable, is necessary, as determined by the relevant authority; and (2) the decision to make a public sector injection of capital, or equivalent support, without which the bank would have become non-viable, as determined by the relevant authority.
32 If writedown, full or partial	Not Applicable	As determined by the Financial Regulator	As determined by the Financial Regulator	As determined by the Financial Regulator
33 If writedown, permanent or temporary	Not Applicable	Permanent	Permanent	Permanent
34 If temporary write-down, description of writeup mechanism	Not Applicable	Not Applicable	Not Applicable	Not Applicable
34a Type of subordination	N/A	N/A	Contractual	N/A
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned).	None	Paid-up Share Capital	Paid-up Share Capital (should be Tier 1 Sukuk)	Paid-up Share Capital
36 Non-compliant transitioned features	No	Yes	Yes	Yes
37 If yes, specify non-compliant features	Not Applicable	Presence of call option	Presence of call option	Presence of call option

Template CC1: Composition of regulatory capital

SR 000's			
	a	b	
	Amounts	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation	Commentary to explain any significant changes over the reporting period and the key drivers of such change
<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	8,200,000	
2	Retained earnings	1,729,354	
3	Accumulated other comprehensive income (and other reserves)	2,675,535	
4	Directly issued capital subject to phase-out from CET1 capital (only applicable to non-joint stock companies)	-	
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1 capital)	-	
6	<b>Common Equity Tier 1 capital before regulatory adjustments</b>	<b>12,604,889</b>	
<b>Common Equity Tier 1 capital: regulatory adjustments</b>			
7	Prudent valuation adjustments	0	
8	Goodwill (net of related tax liability)	0	
9	Other intangibles other than mortgage servicing rights (MSR) (net of related tax liability)	0	
10	Deferred tax assets (DTA) that rely on future profitability, excluding those arising from temporary differences (net of related tax liability)	0	
11	Cash flow hedge reserve	-117,544	
12	Shortfall of provisions to expected losses	0	
13	Securitisation gain on sale (as set out in SACAP4.1.4)	0	
14	Gains and losses due to changes in own credit risk on fair valued liabilities	0	
15	Defined benefit pension fund net assets	0	
16	Investments in own shares (if not already subtracted from paid-in capital on reported balance sheet)	0	
17	Reciprocal cross-holdings in common equity	0	
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)	0	
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)	0	
20	MSR (amount above 10% threshold)	0	
21	DTA arising from temporary differences (amount above 10% threshold, net of related tax liability)	0	
22	Amount exceeding the 15% threshold	0	
23	Of which: significant investments in the common stock of financials	0	
24	Of which: MSR	0	
25	Of which: DTA arising from temporary differences	0	
26	National specific regulatory adjustments	0	
27	Regulatory adjustments applied to Common Equity Tier 1 capital due to insufficient Additional Tier 1 and Tier 2 capital to cover deductions	0	
28	<b>Total regulatory adjustments to Common Equity Tier 1 capital</b>	<b>(117,544)</b>	
29	<b>Common Equity Tier 1 capital (CET1)</b>	<b>12,487,345</b>	
<b>Additional Tier 1 capital: instruments</b>			
30	Directly issued qualifying additional Tier 1 instruments plus related stock surplus		
31	Of which: classified as equity under applicable accounting standards	3,875,000	
32	Of which: classified as liabilities under applicable accounting standards	0	
33	Directly issued capital instruments subject to phase-out from additional Tier 1 capital	0	
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)	0	
35	Of which: instruments issued by subsidiaries subject to phase-out	0	
36	<b>Additional Tier 1 capital before regulatory adjustments</b>	<b>3,875,000</b>	
<b>Additional Tier 1 capital: regulatory adjustments</b>			
37	Investments in own additional Tier 1 instruments	0	
38	Reciprocal cross-holdings in additional Tier 1 instruments	0	
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)	0	
40	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation	0	
41	National specific regulatory adjustments	0	
42	Regulatory adjustments applied to additional Tier 1 capital due to insufficient Tier 2 capital to cover deductions	0	
43	<b>Total regulatory adjustments to additional Tier 1 capital</b>	<b>-</b>	
44	<b>Additional Tier 1 capital (AT1)</b>	<b>3,875,000</b>	
45	<b>Tier 1 capital (T1 = CET1 + AT1)</b>	<b>16,362,345</b>	

<b>Tier 2 capital: instruments and provisions</b>			
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	1,994,051	
47	Directly issued capital instruments subject to phase-out from Tier 2 capital	-	
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	419,224	
51	<b>Tier 2 capital before regulatory adjustments</b>	<b>2,413,275</b>	
<b>Tier 2 capital: regulatory adjustments</b>			
52	Investments in own Tier 2 instruments	0	
53	Reciprocal cross-holdings in Tier 2 instruments and other TLAC liabilities	0	
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)	0	
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)	0	
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)	0	
56	National specific regulatory adjustments	0	
57	<b>Total regulatory adjustments to Tier 2 capital</b>	<b>-</b>	
58	<b>Tier 2 capital</b>	<b>2,413,275</b>	
59	<b>Total regulatory capital (= Tier 1 + Tier2)</b>	<b>18,775,620</b>	
60	<b>Total risk-weighted assets</b>	<b>89,927,056</b>	
<b>Capital adequacy ratios and buffers</b>			
61	<b>Common Equity Tier 1 capital (as a percentage of risk-weighted assets)</b>	<b>13.89%</b>	
62	<b>Tier 1 capital (as a percentage of risk-weighted assets)</b>	<b>18.20%</b>	
63	<b>Total capital (as a percentage of risk-weighted assets)</b>	<b>20.88%</b>	
64	<b>Institution-specific buffer requirement (capital conservation buffer plus countercyclical buffer requirements plus higher loss absorbency requirement, expressed as a percentage of riskweighted assets)</b>	<b>2.50%</b>	
65	Of which: capital conservation buffer requirement	2.50%	
66	Of which: bank-specific countercyclical buffer requirement		
67	Of which: higher loss absorbency requirement		
68	<b>Common Equity Tier 1 capital (as a percentage of risk-weighted assets) available after meeting the bank's minimum capital requirements</b>	<b>7.89%</b>	
<b>National minima (if different from Basel III)</b>			
69	National minimum Common Equity Tier 1 capital adequacy ratio (if different from Basel III minimum)		
70	National minimum Tier 1 capital adequacy ratio (if different from Basel III minimum)		
71	National minimum Total capital adequacy 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	MSR (net of related tax liability)		
75	DTA arising from temporary differences (net of related tax liability)		
<b>Applicable caps on the inclusion of provisions in Tier 2 capital</b>			
76	Provisions eligible for inclusion in Tier 2 capital in respect of exposures subject to standardised approach (prior to application of cap)		
77	Cap on inclusion of provisions in Tier 2 capital under standardised approach		
78	Provisions eligible for inclusion in Tier 2 capital in respect of exposures subject to internal ratings based approach (prior to application of cap)		
79	Cap for inclusion of provisions in Tier 2 capital 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 capital 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 capital due to cap (excess over cap after redemptions and maturities)		
84	Current cap on Tier 2 instruments subject to phase-out arrangements		
85	Amount excluded from Tier 2 capital due to cap (excess over cap after redemptions and maturities)		

Template CC2: Reconciliation of regulatory capital to balance sheet

SR 000's			
	a	b	c
	Balance sheet as in published financial statements	Under regulatory scope of consolidation	Reference
	As at period-end	As at period-end	
<b>Assets</b>			
1	Cash and balances at central banks	6,560,359	6,560,359
2	Items in the course of collection from other banks	-	-
3	Trading portfolio assets	1,175,903	1,175,903
4	Financial assets designated at fair value	10,630,445	10,630,445
5	Derivative financial instruments	385,886	385,886
6	Loans and advances to banks	2,611,364	2,611,364
7	Loans and advances to customers	74,941,711	74,941,711
8	Reverse repurchase agreements and other similar secured lending	932,579	932,579
9	Available for sale financial investments	24,533,219	24,533,219
10	Current and deferred tax assets	-	-
11	Prepayments, accrued income and other assets	1,370,062	1,370,062
12	Investments in associates and joint ventures	234,089	234,089
13	Goodwill and intangible assets	195,329	195,329
	Of which: goodwill	-	-
	Of which: other intangibles (excluding MSR) b	195,329	195,329
	Of which: MSR	-	-
14	Property, plant and equipment	872,792	872,792
<b>15</b>	<b>Total assets</b>	<b>124,443,738</b>	<b>124,443,738</b>
<b>Liabilities</b>			
16	Deposits from banks	3,867,735	3,867,735
17	Items in the course of collection due to other banks	-	-
18	Customer accounts	92,081,539	92,081,539
19	Repurchase agreements and other similar secured borrowing	8,229,134	8,229,134
20	Trading portfolio liabilities	-	-
21	Financial liabilities designated at fair value	-	-
22	Derivative financial instruments	218,987	218,987
23	Debt securities in issue	2,003,527	2,003,527
24	Accruals, deferred income and other liabilities	1,150,543	1,150,543
25	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	-	-
26	Subordinated liabilities	-	-
27	Provisions	332,587	332,587
28	Retirement benefit liabilities	291,848	291,848
<b>29</b>	<b>Total liabilities</b>	<b>108,175,901</b>	<b>108,175,901</b>
<b>Shareholders' equity</b>			
30	Paid-in share capital	12,075,000	12,075,000
	Of which: amount eligible for CET1 capital h	8,200,000	8,200,000
	Of which: amount eligible for AT1 capital i	3,875,000	3,875,000
31	Retained earnings	4,711,847	4,711,847
32	Accumulated other comprehensive income	-519,010	-519,010
<b>33</b>	<b>Total shareholders' equity</b>	<b>16,267,837</b>	<b>16,267,837</b>



**Template ENC: Asset encumbrance**

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		SR 000's		
		a	b	c
		Encumbered Assets	Unencumbered Assets	Total
1	The assets on the balance sheet would be disaggregated; there can be as much disaggregation as desired	13,155,133	111,288,605	124,443,738

Template CR1: Credit quality of assets

SR 000's							
	a	b	c	e		f	g
	Gross carrying values of		Allowances/ impairments	Of which ECL accounting		Of which ECL accounting provisions for credit losses on IRB exposures	Net values (a+b-c)
	Defaulted exposures	Nondefaulted exposures		Allocated in regulatory category of Specific	Allocated in regulatory category of General		
Loans	1,302,741	76,439,732	2,800,762	2,381,538	419,224	-	74,941,711
Debt Securities	-	32,888,566	12,844	-	12,844	-	32,875,722
Off-balance sheet exposures	76,009	11,137,123	332,587	301,598	30,989	-	10,880,545
<b>Total</b>	<b>1,378,750</b>	<b>120,465,421</b>	<b>3,146,193</b>	<b>2,683,136</b>	<b>463,057</b>	<b>-</b>	<b>118,697,978</b>

**Template CR2: Changes in stock of defaulted loans and debt securities**

		<b>SR 000's</b>
		a
1	<b>Defaulted loans and debt securities at end of the previous reporting period</b>	1,240,944
2	Loans and debt securities that have defaulted since the last reporting period	141,346
3	Returned to non-defaulted status	-77,401
4	Amounts written off	37,948
5	Other changes	-40,096
6	<b>Defaulted loans and debt securities at end of the reporting period (1+2-3-4+5)</b>	1,302,741

Template CR3: Credit risk mitigation techniques - overview

		SR 000's				
		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	83,710,384	2,111,872	2,111,872	-	-
2	Debt securities	32,875,722	-	-	-	-
<b>3</b>	<b>Total</b>	<b>116,586,106</b>	<b>2,111,872</b>	<b>2,111,872</b>	<b>-</b>	<b>-</b>
4	Of which defaulted	395,026	5,250	5,250	-	-

Template CR4: Standardized approach - credit risk exposure and Credit Risk Mitigation (CRM) effects

		SR 000's						
		a	b	c		d	e	f
		Exposures before CCF and CRM		Exposures post-CCF and post-CRM		RWA and RWA Density		
Asset Classes		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	29,141,559	-	29,137,592	-	299,535	1%	
2	Non-central government public sector entities	7,935,808	763,902	7,700,412	374,984	4,037,698	50%	
3	Multilateral development banks	-	-	-	-	-	0%	
4	Banks	4,034,937	1,868,615	4,028,399	1,633,092	5,714,783	101%	
	Of which: securities firms and other financial institutions	4,034,937	1,868,615	4,028,399	1,633,092	5,714,783	101%	
5	Covered bonds	-	-	-	-	-	0%	
6	Corporates	47,062,169	21,334,109	44,196,960	8,004,099	48,554,406	93%	
	Of which: securities firms and other financial institutions	-	-	-	-	-	0%	
	Of which: specialised lending	1,541,781	-	1,496,048	-	1,624,889	109%	
7	Subordinated debt, equity and other capital	2,392,387	-	2,321,423	-	2,321,423	100%	
8	Retail MSMEs	14,703,281	60,434	14,054,419	30,625	11,514,389	82%	
9	Real estate	16,999,219	-	16,989,814	-	5,144,120	30%	
	Of which: general RR	16,968,721	-	16,959,332	-	5,113,694	30%	
	Of which: IPRRE	-	-	-	-	-	0%	
	Of which: general CRE	30,498	-	30,482	-	30,426	100%	
	Of which: IPCR	-	-	-	-	-	0%	
	Of which: land acquisition, development and construction	-	-	-	-	-	0%	
10	Defaulted exposures	1,325,661	76,009	362,941	32,085	197,513	50%	
11	Other assets	3,695,498	-	2,458,467	-	4,148,704	169%	
12	<b>Total</b>	<b>127,290,521</b>	<b>24,103,071</b>	<b>121,250,427</b>	<b>10,074,886</b>	<b>81,932,571</b>	<b>62%</b>	

Template CR5: Standardised approach - exposures by asset classes and risk weights

	0%	10%	15%	20%	25%	30%	35%	40%	45%	50%	60%	65%	70%
1 Sovereigns and their central banks	28,838,057			0						0			
2 Non-central government public sector entities				0						807,539,662			
3 Multilateral development banks	0			0		0				0			
4 Banks				1,472,460		248,536				6,052			
Of which: securities firms and other financial institutions				1,472,460		248,536				6,052			
5 Covered bonds													
6 Corporates				533,770						4,390,793			
Of which: securities firms and other financial institutions				533,770						4,390,793			
Of which: specialised lending													
7 Subordinated debt, equity and other capital													
8 Retail													
MSMEs													
9 Real estate	139			3,150,823	2,214,131	7,646,507		3,712,161		69,085			166,624
Of which: general RRE				3,150,823	2,214,131	7,646,507		3,712,161		69,085			166,624
Of which: no loan splitting applied													
Of which: loan splitting applied (Secured)				3,150,823	2,214,131	7,646,507		3,712,161		69,085			166,624
Of which: loan splitting applied (Unsecured)													
Of which: IPRRE													
Of which: general CRE	139												
Of which: no loan splitting applied	139												
Of which: loan splitting applied (Secured)													
Of which: loan splitting applied (Unsecured)													
Of which: IPCRE													
Of which: land acquisition, development and													
10 Defaulted exposures										395,026			
11 Other assets	932,720												
12 Total	29,770,916			5,157,054	2,214,131	7,895,043		3,712,161		12,936,352			166,624

	75%	80%	85%	90%	100%	105%	110%	130%	150%	250%	400%	1250%	Other	Total credit exposure amount (post-CCF and post-CRM)
1 Sovereigns and their central banks					299,535,055				0				0	291,759,176
2 Non-central government public sector entities					0				0				0	807,539,618
3 Multilateral development banks					0				0				0	0
4 Banks					980,886				2,953,557					5,661,491
Of which: securities firms and other financial institutions					980,886				2,953,557					5,661,491
5 Covered bonds														
6 Corporates	291,102		7,064,118		39,491,804			429,472						52,201,059
Of which: securities firms and other financial institutions	291,102		7,064,118		38,425,229									50,705,011
Of which: specialised lending					1,066,575			429,472						1,496,048
7 Subordinated debt, equity and other capital					2,321,423									2,321,423
8 Retail	10,303,996				3,766,997								14,052	14,085,044
MSMEs														
9 Real estate													30,343	16,989,814
Of which: general RRE														16,959,332
Of which: no loan splitting applied														16,959,332
Of which: loan splitting applied (Secured)														
Of which: loan splitting applied (Unsecured)														
Of which: IPRRE														
Of which: general CRE													30,343	30,482
Of which: no loan splitting applied													30,343	30,482
Of which: loan splitting applied (Secured)														
Of which: loan splitting applied (Unsecured)														
Of which: IPCRE														
Of which: land acquisition, development and														
10 Defaulted exposures														395,026
11 Other assets													1,525,747	2,458,467
12 Total	10,595,098		7,064,118		46,860,644			429,472	2,953,557				1,570,141	131,325,312

	a	b	cd
Risk Weight	On-balance sheet exposure	Off-balance sheet exposure (pre-CCF)	Weighted average CCF*Exposure (post-CCF and post CRM)
1 Less than 40%	45,072,047	82,369	5,387,888
2 40-70%	17,740,784	843,372	1,608,835
3 75%	10,652,911		
4 80- 85%	6,321,510	1,314,635	3,078,162
5 90-100%	43,568,159	21,082,688	121,250,427
6 105-130%	442,601		
7 150%	3,317,741	780,008	
8 250%	131,953		
9 400%			
10 1250%	42,814		
11 Total exposures	127,290,521	24,103,071	131,325,312

Template CCR1: Analysis of counterparty credit risk (CCR) exposure by approach

		SR 000's					
		a	b	c	d	e	f
		Replacement cost	Potential future exposure	Effective EPE	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
1	SA-CCR (for derivatives)	293,846	283,501		1	808,287	501,985
2	Internal Model Method (for derivatives and SFTs)			-	-	-	-
3	Simple Approach for credit risk mitigation (for SFTs)					-	-
4	Comprehensive Approach for credit risk mitigation (for SFTs)					-	-
5	Value-at-risk (VaR) for SFTs					-	-
6	<b>Total</b>						501,985

**Template CCR3: Standardized approach - CCR exposures by regulatory portfolio and risk weights**

Regulatory portfolio* ↓	Risk weight* →	a	b	c	d	e	f	g	h	i
		0%	10%	20%	50%	75%	100%	150%	Others	Total credit exposure
Sovereigns		-	-	-	-	-	-	-	-	-
Non-central government public sector entities		-	-	-	-	-	-	-	-	-
Multilateral development banks		-	-	-	-	-	-	-	-	-
Banks		-	-	235,920	9,058	-	41,613	188,210	236,383	711,184
Securities firms		-	-	-	-	-	-	-	-	-
Corporates		-	-	-	-	-	55,429	41,673	-	97,103
Regulatory retail portfolios		-	-	-	-	-	-	-	-	-
Other assets		-	-	-	-	-	-	-	-	-
<b>Total</b>		-	-	235,920	9,058	-	97,042	229,883	236,383	808,287



Table MR1: Market risk under the standardized approach (SA)

		SR 000's
		a
		Capital requirement in standardised approach
1	General interest rate risk	38,482
2	Equity risk	-
3	Commodity risk	-
4	Foreign exchange risk	157,763
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	<b>Total</b>	<b>196,245</b>

**Template LR1: Summary comparison of accounting assets vs leverage ratio exposure**

		SR 000's
#	Particulars	a
1	Total consolidated assets as per published financial statements	166,599,100
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	(17,244,003)
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 offbalance sheet exposures)	(13,638,164)
11	Adjustments for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital	
12	Other adjustments	419,223
<b>13</b>	<b>Leverage ratio exposure measure</b>	<b>136,136,155</b>

## Template LR2: Leverage ratio common disclosure template

		SR 000's	
		a	b
		T	T-1
<b>On Balance sheet exposures</b>			
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	124,862,962	120,003,985
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 Basel III Tier 1 capital)		-
6	(Asset amounts deducted in determining Basel III Tier 1 capital and regulatory adjustments)		-
7	<b>Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of rows 1 to 6)</b>	<b>124,862,962</b>	<b>120,003,985</b>
<b>Derivative exposures</b>			
8	Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	411,384	354,965
9	Add-on amounts for potential future exposure associated with all derivatives transactions	396,902	408,707
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	<b>Total derivative exposures (sum of rows 8 to 12)</b>	<b>808,287</b>	<b>763,672</b>
<b>Securities financing transaction exposures</b>			
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	<b>Total securities financing transaction exposures (sum of rows 14 to 17)</b>	-	-
<b>Other off balance sheet exposures</b>			
19	Off-balance sheet exposure at gross notional amount	24,103,071	18,215,380
20	(Adjustments for conversion to credit equivalent amounts)	-13,638,164	-9,054,423
21	(Specific and general provisions associated with off-balance sheet exposures deducted in determining Tier 1 capital)		-
22	<b>Off-balance sheet items (sum of rows 19 to 21)</b>	<b>10,464,907</b>	<b>9,160,957</b>
<b>Capital and total exposures</b>			
23	<b>Tier 1 capital</b>	<b>16,362,345</b>	<b>14,163,943</b>
24	<b>Total exposures (sum of rows 7, 13, 18 and 22)</b>	<b>136,136,155</b>	<b>129,928,614</b>
<b>Leverage ratio</b>			
25	<b>Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)</b>	<b>12.02%</b>	<b>10.90%</b>
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)		
26	<b>National minimum leverage ratio requirement</b>		
27	<b>Applicable leverage buffers</b>		
<b>Disclosure of mean values</b>			
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)		

Template LIQ1: Liquidity Coverage Ratio (LCR)

		SR 000's	
		a	b
		Total unweighted value (average)	Total weighted value (average)
<b>High quality liquid assets</b>			
1	Total HQLA		34,667,264
<b>Cash outflows</b>			
2	<b>Retail deposits and deposits from small business customers, of which:</b>	22,047,749	2,204,775
3	Stable deposits	-	-
4	Less stable deposits	22,047,749	2,204,775
5	<b>Unsecured wholesale funding, of which:</b>	42,391,653	23,234,698
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	-	-
7	Non-operational deposits (all counterparties)	42,391,653	23,234,698
8	Unsecured debt	-	-
9	<b>Secured wholesale funding</b>	-	-
10	<b>Additional requirements, of which:</b>	477,743	82,790
11	Outflows related to derivative exposures and other collateral requirements	38,906	38,906
12	Outflows related to loss of funding on debt products	-	-
13	Credit and liquidity facilities	438,837	43,884
14	<b>Other contractual funding obligations</b>	-	-
15	<b>Other contingent funding obligation</b>	12,099,778	266,888
16	<b>TOTAL CASH OUTFLOWS</b>		<b>25,789,151</b>
<b>Cash inflows</b>			
17	Secured lending (eg reverse repos)	-	-
18	Inflows from fully performing exposures	11,291,790	6,611,045
19	Other cash inflows	-	-
20	<b>TOTAL CASH INFLOWS</b>		<b>6,611,045</b>
			<b>Total adjusted value</b>
21	Total HQLA		34,667,264
22	Total net cash outflows		19,178,105
23	Liquidity Coverage Ratio (%)		<b>180.76%</b>

## Template LIQ2: Net Stable Funding Ratio (NSFR)

		SR 000's				
		a	b	c	d	e
		Unweighted value by residual maturity				Weighted value
(In currency amount)		No maturity	<6 months	6 months to < 1 year	≥ 1 year	
<b>Available stable funding (ASF) item</b>						
1	<b>Capital:</b>	16,781,569	-	-	1,994,051	18,775,620
2	Regulatory capital	16,781,569	-	-	1,994,051	18,775,620
3	Other capital instruments	-	-	-	-	-
4	<b>Retail deposits and deposits from small business customers, of which:</b>	21,171,196	4,381,836	379,366	2,950	23,342,108
5	Stable deposits	-	-	-	-	-
6	Less stable deposits	21,171,196	4,381,836	379,366	2,950	23,342,108
7	<b>Wholesale funding:</b>	1,156,613	74,805,628	1,292,730	1,759,405	25,395,648
8	Operational deposits	-	-	-	-	-
9	Other wholesale funding	1,156,613	74,805,628	1,292,730	1,759,405	25,395,648
10	<b>Liabilities with matching interdependent assets</b>	-	-	-	-	-
11	<b>Other liabilities</b>	14,210,016	119,090	-	-	-
12	NSFR derivative liabilities	-	119,090	-	-	-
13	All other liabilities and equity not included in the above categories	14,210,016	-	-	-	-
14	<b>Total ASF</b>					<b>67,513,376</b>
<b>Required stable funding (RSF) item</b>						
15	Total NSFR high-quality liquid assets (HQLA)	-	-	-	-	-
16	Deposits held at other financial institutions for operational purposes	-	-	-	-	-
17	Performing loans and securities:	-	-	-	-	-
18	Performing loans to financial institutions secured by Level 1 HQLA	-	-	-	24,485,808	1,426,890
19	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	-	-	-	-	-
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:	355,877	14,699,362	12,247,240	28,711,985	47,714,942
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	1,346,130	-	93,750	4,151,123	4,719,540
25	Assets with matching interdependent liabilities	-	-	-	-	-
26	Other assets:	-	-	-	375,000	1,594,191
27	Physical traded commodities, including gold	-	-	-	-	-
28	Assets posted as initial margin for derivative contracts and contributions to default funds of central counterparties	-	-	-	-	-
29	NSFR derivative assets	-	-	-	-	-
30	NSFR derivative liabilities before deduction of variation margin posted	-	-	-	-	-
31	All other assets not included in the above categories	-	-	-	375,000	1,594,191
32	Off-balance sheet items	-	-	-	-	21,942
33	<b>Total RSF</b>					<b>55,477,505</b>
34	<b>Net Stable Funding Ratio (%)</b>					<b>121.70%</b>