



Pillar III Disclosures

Qualitative & Quantitative Disclosures

30-Jun-22

Topic	Table	Information Overview	Page No
Overview of risk management and RWA	KM1	Key metrics (at consolidated group level)	3
	OV1	Overview of RWA	4
Composition of capital	CC1	Composition of regulatory capital	5
	CC2	Reconciliation of regulatory capital to balance sheet	6
	CCA	Main features of regulatory capital instruments and of other TLAC- eligible instruments	7
Leverage ratio	LR1	Summary comparison of accounting assets vs leverage ratio exposure measure (January 2014 standard)	8
	LR2	Leverage ratio common disclosure template (January 2014 standard)	9
Liquidity	LIQ1	Liquidity Coverage Ratio	10
Credit risk	LIQ2	Net Stable Funding Ratio	11
	CR1	Credit quality of assets	12
	CR2	Changes in the stock of defaulted loans and debt securities	13
	CR3	Credit risk mitigation techniques - overview	14
	CR4	Standardised approach - credit risk exposure and CRM effects	15
Counterparty credit risk (CCR)	CR5	Standardised approach - exposures by asset classes and risk weights	16
	CCR1	Analysis of CCR by approach	17
	CCR2	Credit valuation adjustment (CVA) capital charge	18
	CCR3	Standardised approach of CCR exposures by regulatory portfolio and risk weights	19
Market risk	CCR5	Composition of collateral for CCR exposure	20
	MR1	Market risk under the standardised approach	21

Template KM1: Key metrics (at consolidated group level)

SAR,000		a	b	c	d	e
		Q2, 2022	Q1, 2022	Q4, 2021	Q3, 2021	Q2, 2021
Available capital (amounts)						
1	Common Equity Tier 1 (CET1)	12,448,967	12,504,578	12,763,118	12,545,340	12,686,992
1a	Fully loaded ECL accounting model	12,024,863	11,868,422	12,126,962	11,909,183	12,050,835
2	Tier 1	14,323,967	14,379,578	14,638,118	14,420,340	14,561,992
2a	Fully loaded accounting model Tier 1	13,899,863	13,743,422	14,001,962	13,784,183	13,925,835
3	Total capital	16,717,023	16,777,570	17,023,088	14,798,688	14,957,998
3a	Fully loaded ECL accounting model total capital	16,292,919	16,141,414	16,386,932	14,162,531	14,321,841
Risk-weighted assets (amounts)						
4	Total risk-weighted assets (RWA)	80,405,537	71,649,324	69,742,050	64,749,252	63,388,301
Risk-based capital ratios as a percentage of RWA						
5	Common Equity Tier 1 ratio (%)	15.48%	17.45%	18.30%	19.38%	20.01%
5a	Fully loaded ECL accounting model CET1 (%)	14.96%	16.56%	17.39%	18.39%	19.01%
6	Tier 1 ratio (%)	17.81%	20.07%	20.99%	22.27%	22.97%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	17.29%	19.18%	20.08%	21.29%	21.97%
7	Total capital ratio (%)	20.79%	23.42%	24.41%	22.86%	23.60%
7a	Fully loaded ECL accounting model total capital ratio (%)	20.26%	22.53%	23.50%	21.87%	22.59%
Basel III Leverage Ratio						
13	Total Basel III leverage ratio measure	122,449,468	111,164,125	110,024,057	104,430,298	101,404,098
14	Basel III leverage ratio (%) (row 2/row 13)	11.70%	12.94%	13.30%	13.81%	14.36%
14a	Fully loaded ECL accounting model Basel III leverage ratio (%) (row 2A/row 13)	11.35%	12.36%	12.73%	13.20%	13.73%
Liquidity Coverage Ratio						
15	Total HQLA	30,347,632	28,702,539	30,428,445	29,379,966	28,757,553
16	Total net cash outflow	17,150,349	17,723,096	19,092,582	15,759,568	16,983,221
17	LCR ratio (%)	176.95%	161.95%	159.37%	186.43%	169.33%
Net Stable Funding Ratio						
18	Total available stable funding	67,259,858	62,574,550	64,135,816	58,514,673	57,196,052
19	Total required stable funding	51,175,023	50,060,842	48,290,773	46,027,855	46,535,951
20	NSFR ratio (%)	131.43%	125.00%	132.81%	127.13%	122.91%

Template OV1: Overview of RWA

SAR,000		a	b	c
		RWA		Minimum capital requirements
		Q2 2022	Q1 2022	Q2 2022
1	Credit risk (excluding counterparty credit risk)	70,659,605	62,575,196	5,652,768
2	Of which: standardised approach (SA)	70,659,605	62,575,196	5,652,768
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)	111,936	83,372	8,955
7	Of which: standardised approach for counterparty credit risk	111,936	83,372	8,955
8	Of which: Internal Model Method (IMM)	-	-	
9	Of which: other CCR	-	-	
10	Credit valuation adjustment (CVA)	282,800	218,661	22,624
11	Equity positions under the simple risk weight approach	-	-	
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 the 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	-	-	
19	Of which: securitisation standardised approach (SEC-SA)	-	-	
20	Market risk	3,129,933	2,612,547	250,395
21	Of which: standardised approach (SA)	3,129,933	2,612,547	250,395
22	Of which: internal model approaches (IMA)	-	-	
23	Capital charge for switch between trading book and banking book	-	-	
24	Operational risk	6,221,262	6,159,548	497,701
25	Amounts below thresholds for deduction (subject to 250% risk weight)	-	-	
26	Floor adjustment	-	-	
27	Total (1+6+10+11+12+13+14+15+16+20+23+24+25+26)	80,405,537	64,749,252	6,432,443

Template CC1: Composition of regulatory capital

	a
	Amounts
SAR,000	
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	8,200,000
2 Retained earnings	1,747,296
3 Accumulated other comprehensive income (and other reserves)	2,515,180
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 third parties (amount allowed in group CET1)	-
6 Common Equity Tier 1 capital before regulatory deductions	12,462,476
Common Equity Tier 1 capital regulatory adjustments	
7 Prudent valuation adjustments	-
8 Goodwill (net of related tax liability)	-
9 Other intangibles other than mortgage servicing rights (net of related tax liability)	-
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	13,509.41
12 Shortfall of provisions to expected losses	-
13 Securitisation gain on sale (as set out in paragraph 36 of Basel III securitisation framework)	-
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)	-
21 Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	-
22 Amount exceeding 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	-
28 Total regulatory adjustments to Common Equity Tier 1	13,509.41
29 Common Equity Tier 1 capital (CET1)	12,448,967
Additional Tier 1 capital: instruments	
30 Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	-
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>	1,875,000.00
34 Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in AT1)	-
35 <i>Of which: instruments issued by subsidiaries subject to phase-out</i>	-
36 Additional Tier 1 capital before regulatory adjustments	1,875,000.00
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 capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation	-
40 Significant investments in the common stock 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)	1,875,000.00
45 Tier 1 capital (T1= CET1 + AT1)	14,323,967
Tier 2 capital: instruments and provisions	
46 Directly issued qualifying Tier 2 instruments plus related stock surplus	1,991,495
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	401,561
51 Tier 2 capital before regulatory adjustments	2,393,056
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 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)	-
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)	2,393,056.00
59 Total regulatory capital (TC = T1 + T2)	16,717,022.97
60 Total risk-weighted assets	80,405,537
Capital ratios and buffers	
61 Common Equity Tier 1 (as a percentage of risk-weighted assets)	15.48%
62 Tier 1 (as a percentage of risk-weighted assets)	17.81%
63 Total capital (as a percentage of risk-weighted assets)	20.79%
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)	
65 Of which: capital conservation buffer requirement	
66 Of which: bank-specific countercyclical buffer requirement	
67 Of which: higher loss absorbency requirement	
68 Common Equity Tier 1 (as a percentage of risk-weighted assets) available after meeting the bank's minimum capital requirement.	
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 (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 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)	
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	
Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022)	
80 <i>Current cap on CET1 instruments subject to phase-out arrangements</i>	
81 <i>Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)</i>	
82 <i>Current cap on AT1 instruments subject to phase-out arrangements</i>	
83 <i>Amount excluded from AT1 due to cap (excess after redemptions and maturities)</i>	
84 <i>Current cap on T2 instruments subject to phase-out arrangements</i>	
85 <i>Amount excluded from T2 due to cap (excess after redemptions and maturities)</i>	

Template CC2: Reconciliation of regulatory capital to balance sheet

SAR,000	a		b	
	Balance sheet as in published financial statements		Under regulatory scope of consolidation	
	As at period-end		As at period-end	
Assets				
Cash and balances with SAMA		12,176,416		12,176,416
Due from banks and other financial institutions		2,455,830		2,455,830
Investments		32,040,728		32,040,728
Positive fair value of Derivatives		103,431		103,431
Loans and advances, net		65,635,817		65,635,817
Investment in associate		213,890		213,890
Other real estate, net		505,404		505,404
Property and equipment, net		1,028,192		1,028,192
Other assets		550,914		550,914
Total assets		114,710,622		114,710,622
Liabilities				
Due to banks and other financial institutions		9,914,552		9,914,552
Customers' deposits		86,583,652		86,583,652
Negative fair value of Derivatives		107,451		107,451
Subordinated debt		1,997,668		1,997,668
Other liabilities		2,193,927		2,193,927
Total liabilities		100,797,250		100,797,250
Shareholders' equity				
Share capital		8,200,000		8,200,000
Statutory reserve		2,917,273		2,917,273
General reserve		-		-
Other reserves		(402,093)		(402,093)
Retained earnings		1,323,192		1,323,192
Proposed Dividend		-		-
Total shareholders' equity		12,038,372		12,038,372
Tier 1 Sukuk		1,875,000		1,875,000
Total Equity		13,913,372		13,913,372

TABLE 2: CAPITAL STRUCTURE

Main features template of regulatory capital instruments - (Table 2(e))				
1	Issuer	Bank Ajazira	Bank Ajazira	Bank Ajazira
2	Unique identifier (e.g. CUSPIN, ISIN or Bloomberg identifier for private placement)	SA143FK0FVJD	XS2358740590	SA15EFK0JH39
3	Governing law(s) of the instrument Regulatory treatment	Law of the Kingdom of Saudi Arabia	English Law	Law of the Kingdom of Saudi Arabia
4	Transitional Basel III rules	Common Equity Tier 1	Equity Tier 1	Tier 2 Capital
5	Post-transitional Basel III rules	Common Equity Tier 1	Equity Tier 1	Ineligible
6	Eligible at solo/group/solo	Group & Solo	Group & Solo	Group & Solo
7	Instrument type	Paid-up Share Capital	Tier 1 Sukuk	Subordinated Sukuk
8	Amount recognised in regulatory capital (Currency in mil. as of most recent reporting date)	SAR 8,200 million	USD 500 MM	SAR 2,000 mln
9	Par value of instrument	SAR 8,200 million	USD 500 MM	SAR 2,000 mln
10	Accounting classification	Shareholders' equity	Shareholders' equity	Liability
11	Original date of issuance	27-Jul-1976	29-Jun-2021	8-Dec-2021
12	Perpetual or dated	Perpetual	Perpetual	Dated
13	Original maturity date	No maturity	No maturity	8-Dec-2023
14	Issuer call subject to prior supervisory approval	No	Yes	Yes
15	Option call date, contingent call dates and redemption amount	Not Applicable	29-Jun-2026	8-Dec-2026
16	Subsequent call dates if applicable Coupons / dividends	Not Applicable	Anytime after above date	Anytime after above date
17	Fixed or Floating dividend/coupon	Not Applicable	Fixed	Float
18	Coupon rate and any related index	Not Applicable	3.95%	6M SAIBOR + 155bps
19	Existence of a dividend stopper	Not Applicable	Not Applicable	Not Applicable
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No
22	Non cumulative or cumulative	Non-Cumulative	Non-Cumulative	Non-Cumulative
23	Convertible or non-convertible	Nonconvertible	Nonconvertible	Nonconvertible
24	If convertible, conversion trigger (s)	Not Applicable	Not Applicable	Not Applicable
25	If convertible, fully or partially	Not Applicable	Not Applicable	Not Applicable
26	If convertible, conversion rate	Not Applicable	Not Applicable	Not Applicable
27	If convertible, mandatory or optional conversion	Not Applicable	Not Applicable	Not Applicable
28	If convertible, specify instrument type convertible into	Not Applicable	Not Applicable	Not Applicable
29	If convertible, specify issuer of instrument it converts into	Not Applicable	Not Applicable	Not Applicable
30	Write-down feature	No	No	No
31	Convertible or non-convertible	Not Applicable	Not Applicable	Not Applicable
32	If write-down, full or partial	Not Applicable	Not Applicable	Not Applicable
33	If write-down, permanent or temporary	Not Applicable	Not Applicable	Not Applicable
34	If temporary writedown, description of the write-up mechansim	Not Applicable	Not Applicable	Not Applicable
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	None	Paid-up Share Capital	Paid-up Share Capital
36	Non-compliant transitioned features	No	Yes	Yes
37	If yes, specify non-compliant features	Not Applicable	Presence of call option	Presence of call option

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

SAR,000		a
1	Total consolidated assets as per published financial statements	141,869,201
2	Adjustments 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 recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	-
4	Adjustments for derivative financial instruments	(8,709,295)
5	Adjustment for securities financing transactions (ie repos and similar secured lending)	-
6	Adjustments for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	(11,120,355)
7	Other adjustments	409,918
8	Leverage ratio exposure measure	122,449,468

Template LR2: Leverage ratio common disclosure template

SAR,000		a	b
		Jun-22	Mar-22
On-balance sheet exposures			
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	115,120,540	104,732,020
2	(Asset amounts deducted in determining Basel III Tier 1 capital)		
3	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of row 1 and 2)	115,120,540	104,732,020
Derivative exposures			
4	Replacement cost associated with <i>all</i> derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	68,684	23,577
5	Add-on amounts for PFE associated with <i>all</i> derivatives transactions	266,006	213,632
6	Gross-up for derivatives collateral provide where deducted from the balance sheet assets pursuant to the operative accounting framework	-	-
7	(Deductions of receivable 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	Total derivative exposures (sum of rows 4 to 10)	334,689	237,209
Securities financing transactions			
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	Total securities financing transaction exposures (sum of rows 12 to 15)	-	-
Other off-balance sheet exposures			
17	Off-balance sheet exposure at gross notional amount	18,114,594	19,349,806
18	(Adjustments for conversion to credit equivalent amounts)	(11,120,355)	(13,154,910)
19	Off-balance sheet items (sum of rows 17 and 18)	6,994,239	6,194,896
Capital and total exposures			
20	Tier 1 capital	14,323,967	14,379,578
21	Total exposures (sum of rows 3, 11, 16 and 19)	122,449,468	111,164,125
Leverage ratio			
22	Basel III leverage ratio	11.70%	12.94%

Instructions & Definitions: See pages 53 to 55 of Basel's Pillar 3 disclosure requirements - consolidated and enhanced framework - March 2017

Liquidity

Template LIQ1: Liquidity Coverage Ratio (LCR)

	a	b
	Total unweighted value (average)	Total weighted value (average)
High-quality liquid assets		
1 Total HQLA		30,347,632
Cash outflows		
2 Retail deposits and deposits from small business customers, of which:	-	-
3 Stable deposits	-	-
4 Less stable deposits	23,141,575	2,314,157
5 Unsecured wholesale funding, of which:	-	-
6 Operational deposits (all counterparties) and deposits in networks of cooperative banks	-	-
7 Non-operational deposits (all counterparties)	35,679,488	20,004,803
8 Unsecured debt	-	-
9 Secured wholesale funding	-	-
10 Additional requirements, of which:	-	-
11 Outflows related to derivative exposures and other collateral requirements	37,425	37,425
12 Outflows related to loss of funding of debt products	-	-
13 Credit and liquidity facilities	569,530	56,953
14 Other contractual funding obligations	-	-
15 Other contingent funding obligations	11,613,189	281,899
16 TOTAL CASH OUTFLOWS		22,695,238
Cash inflows		
17 Secured lending (eg reverse repo)	-	-
18 Inflows from fully performing exposures	9,404,568	5,543,922
19 Other cash inflows	967	967
20 TOTAL CASH INFLOWS	9,405,535	5,544,889
	-	Total adjusted value
21 Total HQLA		30,347,632
22 Total net cash outflows		17,150,349
23 Liquidity coverage ratio (%)		176.95%

Instructions & Definitions: See pages 59 & 60 of Basel's Pillar 3 disclosure requirements - consolidated and enhanced framework - March 2017

Liquidity

Template LIQ2: Net Stable Funding Ratio (NSFR)

		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:					
2	Regulatory capital	14,717,023	-	-	2,000,000	16,717,023
3	Other capital instruments	-	-	-	-	-
4	Retail deposits and deposits from small business customers:					
5	Stable deposits	-	-	-	-	-
6	Less stable deposits	22,406,312	2,777,265	133,588	11,799	22,797,248
7	Wholesale funding:					
8	Operational deposits	-	-	-	-	-
9	Other wholesale funding	25,349,925	35,257,315	4,198,799	2,363,657	27,745,587
10	Liabilities with matching interdependent assets	-	-	-	-	-
11	Other liabilities:					
12	NSFR derivative liabilities				-	
13	All other liabilities and equity not included in the above categories	6,188,349	-	-	-	-
14	Total ASF					67,259,858
Required stable funding (RSF) item						
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	-	-	-	25,804,980	1,290,249
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:	-	26,475,920	10,655,149	29,782,292	43,880,482
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	935,414	-	121,875	2,666,496	3,122,561
25	Assets with matching interdependent liabilities	-	-	-	-	-
26	Other liabilities:					
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	2,483,971	957,214,313	-	375,000	2,858,971
32	Off-balance sheet items		-	-	-	16,374
33	Total RSF					51,175,023
34	Net Stable Funding Ratio (%)					131.43%

* Items to be reported in the "no maturity" time bucket do not have a stated maturity. These may include, but are not limited to, items such as capital with perpetual maturity, non-maturity deposits, short positions, open maturity positions, non-HQLA equities and physical traded commodities.

Instructions & Definitions: See pages 61 to 64 of Basel's Pillar 3 disclosure requirements - consolidated and enhanced framework - March 2017

Template CR1: Credit quality of assets

		a	b	c	d	e	f	g
		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)
SAR,000		Defaulted exposures	Non-defaulted exposures		Allocated in regulatory category or Specific	Allocated in regulatory category or General		
1	Loans	1,414,549	66,988,199	2,766,931	2,365,370	401,561	-	65,635,817
2	Debt securities	-	31,111,792	8,356	-	8,356	-	31,103,436
3	Off-balance sheet exposures	110,551	7,479,475	405,667	383,770	21,897	-	7,184,359
4	Total	1,525,100	105,579,466	3,180,954	2,749,140	431,814	-	103,923,612

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

SAR,000		a
1	Defaulted loans and debt securities at the end of the previous reporting period	1,379,115
2	Loans and debt securities that have defaulted since the last reporting period	132,838
3	Returned to non-default status	(73,437)
4	Amounts written off	(26,959)
5	Other changes	2,992
6	Defaulted loans and debt securities at the end of the reporting period (1+2-3-4±5)	1,414,549

Definitions: See Page 20 of Basel's Revised Pillar disclosure requirements - January 2015

Template CR3: Credit risk mitigation techniques - overview

		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
SAR,000								
1	Loans	101,490,361	1,215,565	1,215,565	-	-	-	-
2	Debt securities	-	-	-	-	-	-	-
3	Total	101,490,361	1,215,565	1,215,565	-	-	-	-
4	Of which defaulted	-	-	-	-	-	-	-

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

SAR,000	a		b		c		d		e		f	
	Exposures before CCF and CRM						Exposures post-CCF and CRM					
	On-balance sheet amount		Off-balance sheet amount		On-balance sheet amount		Off-balance sheet amount		RWA and RWA density		RWA density	
1	Sovereigns and their central banks	35,227,218	10,017	35,227,218	-	10,256,351	29%					
2	Non-central government public sector entities	-	300,000	-	75,000	37,500	50%					
3	Multilateral development banks	-	-	-	-	-	0%					
4	Banks	5,602,717	639,827	5,602,717	602,654	3,131,284	50%					
5	Securities firms	-	-	-	-	-	0%					
6	Corporates	34,069,967	15,907,132	31,398,322	5,973,143	29,091,645	78%					
7	Regulatory retail portfolios	32,557,182	1,257,618	31,876,493	88,502	21,504,803	67%					
8	Secured by residential property	5,700,793	-	5,699,327	-	2,850,465	50%					
9	Secured by commercial real estate	-	-	-	-	-	0%					
10	Equity	1,149,629	-	1,149,629	-	1,448,676	126%					
11	Past-due loans	312,943	-	195,058	-	213,889	110%					
12	Higher-risk categories	-	-	-	-	-	0%					
13	Other assets	2,886,806	-	2,886,806	-	2,124,994	74%					
14	Total	117,507,256	18,114,594	114,035,570	6,739,299	70,659,605	59%					

B.14 - Template CR5: Standardised approach – exposures by asset classes and risk weights (Figures in SAR 000's)

SAR,000	a	b	c	d	e	f	g	h	i	j
Asset classes/ Risk weight*	0%	10%	20%	35%	50%	75%	100%	150%	Others	Total credit exposures amount (post CCF and post-CRM)
1 Sovereigns and their central banks	34,862,235	-	-	-	-	-	364,983	-	-	35,227,218
2 Non-central government public sector entities (PSEs)	-	-	-	-	75,000	-	-	-	-	75,000
3 Multilateral development banks (MDBs)	-	-	-	-	-	-	-	-	-	-
4 Banks	-	-	1,538,744	-	772,689	-	3,216,176	108	-	5,527,717
5 Securities firms	-	-	-	-	-	-	-	-	-	-
6 Corporates	-	-	-	-	-	-	42,838,158	-	-	42,838,158
7 Regulatory retail portfolios	-	-	-	-	-	12,842,517	3,512,088	-	-	16,354,605
8 Secured by residential property	-	-	-	-	16,853,765	-	1,603	-	-	16,855,367
9 Secured by commercial real estate	-	-	-	-	-	-	-	-	-	-
10 Equity	-	-	-	-	-	-	950,265	-	199,365	1,149,629
11 Past-due loans	-	-	-	-	-	-	157,397	37,661	-	195,058
12 Higher-risk categories	-	-	-	-	-	-	-	-	-	-
13 Other assets	761,813	-	-	-	-	-	2,124,994	-	-	2,886,806
14 Total	35,624,048	-	1,538,744	-	17,701,454	12,842,517	53,165,662	37,769	199,365	121,109,559

Counterparty credit risk

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

	a	b	c	d	e	f
	Replacement cost	Potential future exposure	EEPE	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
1 SA-CCR (for derivatives)	-	-	-	-	334,690	111,936
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 VaR for SFTs	-	-	-	-	-	-
6 Total	-	-	-	-	-	111,936

Definitions: See Page 38 of Basel's Revised Pillar disclosure requirements - January 2015

Counterparty credit risk**Template CCR2: Credit valuation adjustment (CVA) capital charge**

	a	b
	EAD post-CRM	RWA
Total portfolios subject to the Advanced CVA capital charge	-	-
1 (i) VaR component (including the 3x multiplier)		-
2 (ii) Stressed VaR component (including the 3x multiplier)		-
3 All portfolios subject to the Standardised CVA capital charge	22,624	282,800
4 Total subject to the CVA capital charge	22,624	282,800

Definitions: See Page 39 of Basel's Revised Pillar disclosure requirements - January 2015

Counterparty credit risk

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

Risk weight**	a	b	c	d	e	f	g	h	i
Regulatory portfolio*	0%	10%	20%	50%	75%	100%	150%	Others	Total credit exposure
Sovereigns									-
Non-central government public sector entities (PSEs)	544	-	-	-	-	-	-	-	544
Multilateral development banks (MDBs)	-	-	-	-	-	-	-	-	-
Banks	-	-	238,276	76,411	-	22	-	-	314,709
Securities firms	-	-	-	-	-	-	-	-	-
Corporates	-	-	-	-	-	19,437	-	-	19,437
Regulatory retail portfolios	-	-	-	-	-	-	-	-	-
Other assets	-	-	-	-	-	-	-	-	-
Total	544	-	238,276	76,411	-	19,458	-	-	334,690

* The breakdown by risk weight and regulatory portfolio included in the template is for illustrative purposes. Banks may complete the template with the breakdown of asset classes according to the local implementation of the Basel framework.

** Banks subject to the simplified standardised approach should indicate risk weights determined by the supervisory authority in the columns.

Total credit exposures: the total amount relevant for capital requirements calculation, having applied CRM techniques
 Other assets: the amount excludes exposures to CCPs, which are reported in CCR8.

Counterparty credit risk

Template CCR5: Composition of collateral for CCR exposure

	b		c		d		e		f	
	Collateral used in derivative transactions				Collateral used in SFTs					
	Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received		Fair value of posted collateral			
	Segregated	Unsegregated	Segregated	Unsegregated						
Cash - domestic currency	-	-	-	-	-	-	-	-	-	-
Cash - other currencies	-	-	20,869	-	-	-	-	-	-	-
Domestic sovereign debt	-	-	-	-	-	-	-	-	-	-
Government agency debt	-	-	-	-	-	-	-	-	-	-
Corporate bonds	-	-	-	-	-	-	-	-	-	-
Equity securities	-	-	-	-	-	-	-	-	-	-
Other collateral	-	-	-	-	-	-	-	-	-	-
Total	-	-	-	-	-	-	-	-	-	-

Definitions: See Page 43 of Basel's Revised Pillar disclosure requirements - January 2015

Market risk

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

		a
		Capital charge in SA
1	General interest rate risk	149,666
2	Equity risk	8,713
3	Commodity risk	-
4	Foreign exchange risk	92,015
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	250,395