

Pillar III Disclosures

Qualitative & Quantitative Disclosures

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Template KM1: Key metrics (at consolidated group level)

| | 1 | | b | | Ь | - |
|-----|--|---------------|-------------|---------------|---------------|---------------|
| | SAR,000 | a Q2, 2021 | Q1, 2021 | c Q4, 2020 | a Q3, 2020 | e Q2, 2020 |
| | Available capital (amounts) | Q2, 2021 | Q1, 2021 | Q4, 2020 | Q3, 2020 | Q2, 2020 |
| 1 | Common Equity Tier 1 (CET1) | 12,686,992 | 12,520,916 | 12,159,294 | 12,630,024 | 12,464,638 |
| | Fully loaded ECL accounting model | 12,050,835 | 11,884,759 | 11,523,137 | 12,030,024 | 11,828,482 |
| | Tier 1 | 14,561,992 | 12,520,916 | 12,159,294 | 12,630,024 | 12,464,638 |
| _ | Fully loaded accounting model Tier 1 | 13,925,835 | 11,884,759 | 11,523,137 | 11,993,867 | 11,828,482 |
| 3 | Total capital | 14,957,998 | 15,018,362 | 14,793,072 | 15,003,914 | 14,819,744 |
| - | Fully loaded ECL accounting model total capital | 14,321,841 | 14,382,205 | 14,156,915 | 14,367,758 | 14,183,587 |
| 50 | Risk-weighted assets (amounts) | 11,022,012 | 1,002,200 | 1,100,010 | 1,007,700 | 11)100)007 |
| 4 | Total risk-weighted assets (RWA) | 63,388,301 | 64,291,526 | 62,633,102 | 61,961,126 | 61,180,065 |
| | Risk-based capital ratios as a percentage of RWA | | · · · · | | · · · | |
| 5 | Common Equity Tier 1 ratio (%) | 20.01% | 19.48% | 19.41% | 20.38% | 20.37% |
| 5a | Fully loaded ECL accounting model CET1 (%) | 19.01% | 18.49% | 18.40% | 19.36% | 19.33% |
| 6 | Tier 1 ratio (%) | 22.97% | 19.48% | 19.41% | 20.38% | 20.37% |
| 6a | Fully loaded ECL accounting model Tier 1 ratio (%) | 21.97% | 18.49% | 18.40% | 19.36% | 19.33% |
| 7 | Total capital ratio (%) | 23.60% | 23.36% | 23.62% | 24.22% | 24.22% |
| 7a | Fully loaded ECL accounting model total capital ratio (%) | 22.59% | 22.37% | 22.60% | 23.19% | 23.18% |
| | Basel III Leverage Ratio | | | | | |
| 13 | Total Basel III leverage ratio measure | 101,404,098 | 100,058,889 | 98,277,808 | 97,349,863 | 97,100,241 |
| 14 | Basel III leverage ratio (%) (row 2/row 13) | 14.36% | 12.51% | 12.37% | 12.97% | 12.84% |
| | Fully loaded ECL accounting model Basel III leverage ratio (%) (row 2A/row | | | | | |
| 14a | 13) | 13.73% | 11.88% | 11.73% | 12.32% | 12.18% |
| | Liquidity Coverage Ratio | | | | | |
| 15 | Total HQLA | 28,757,553 | 28,778,255 | 28,733,433 | 28,606,395 | 28,177,142 |
| 16 | Total net cash outflow | 16,983,221 | 16,271,186 | 16,821,092 | 17,958,494 | 17,800,507 |
| | LCR ratio (%) | 169.33% | 176.87% | 170.82% | 159.29% | 158.29% |
| | Net Stable Funding Ratio | | | | | |
| - | Total available stable funding | 57,196,052 | 54,925,734 | 52,848,048 | 54,794,866 | 52,872,656 |
| 19 | Total required stable funding | 46,535,951 | 45,662,429 | 44,814,239 | 43,771,896 | 43,919,481 |
| 20 | NSFR ratio (%) | 122.91% | 120.29% | 117.93% | 125.18% | 120.39% |

Template OV1: Overview of RWA

| | | а | b | с |
|----|--|------------|------------|------------------------------|
| | SAR,000 | RWA | | Minimum capital requirements |
| | | Q2 2021 | Q1 2021 | Q1 2021 |
| 1 | Credit risk (excluding counterparty credit risk) | 56,142,598 | 56,506,406 | 4,497,854 |
| 2 | Of which: standardised approach (SA) | 56,142,598 | 56,506,406 | 4,497,854 |
| 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) | 23,698 | 76,196 | 1,896 |
| 7 | Of which: standardised approach for counterparty credit risk | 23,698 | 76,196 | 1,896 |
| 8 | Of which: Internal Model Method (IMM) | - | - | - |
| 9 | Of which: other CCR | - | - | - |
| 10 | Credit valuation adjustment (CVA) | 56,873 | 183,842 | 4,550 |
| 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) | - | - | - |
| | Of which: securitisation external ratings-based approach (SEC-ERBA), including | | | |
| 18 | internal assessment approach | - | - | - |
| 19 | Of which: securitisation standardised approach (SEC-SA) | - | - | - |
| 20 | Market risk | 1,428,545 | 1,895,480 | 114,284 |
| 21 | Of which: standardised approach (SA) | 1,428,545 | 1,895,480 | 114,284 |
| 22 | Of which: internal model approaches (IMA) | - | - | - |
| 23 | Capital charge for switch between trading book and banking book | - | - | - |
| 24 | Operational risk | 5,736,587 | 5,629,603 | 458,927 |
| 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) | 63,388,301 | 64,291,526 | 5,077,510 |

| mplate CC1: Composition of regulatory capital | |
|--|---|
| | |
| | a |
| | |
| | Amounts |
| | Anounts |
| SAR,000 | |
| Common Equity Tier 1 capital: instruments and reserves Directly issued qualifying common share (and equivalent for non-joint stock companies) capital plus related stock surplus | 8,200,00 |
| Retained earnings | 1,797,56 |
| Accumulated other comprehensive income (and other reserves) Directly issued capital subject to phase-out from CET1 (only applicable to non-joint stock companies) | 2,572,37 |
| Common share capital issued by third parties (amount allowed in group CET1) Common Equity Tier 1 capital before regulatory deductions | - 12,569,94 |
| Common Equity Tier 1 capital regulatory adjustments Prudent valuation adjustments | |
| Goodwill (net of related tax liability) | |
| Other intangibles other than mortgage servicing rights (net of related tax liability) Deferred tax assets that rely on future profitability, excluding those arising from temporary differences (net of related tax liability) | |
| Cash flow hedge reserve Shortfall of provisions to expected losses | (117,044.3 |
| Securitisation gain on sale (as set out in paragraph 36 of Basel III securitisation framework) Gains and losses due to changes in own credit risk on fair valued liabilities | |
| Defined benefit pension fund net assets | |
| Investments in own shares (if not already subtracted from paid-in capital on reported balance sheet) Reciprocal cross-holdings in common equity | |
| 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) | |
| Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation (amount above 10% threshold) | |
| Mortgage servicing rights (amount above 10% threshold) Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability) | |
| Amount exceeding 15% threshold Of which: significant investments in the common stock of financials | |
| Of which: mortgage servicing rights | |
| Of which: deferred tax assets arising from temporary differences National specific regulatory adjustments | |
| Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions Total regulatory adjustments to Common Equity Tier 1 | - (117,044.3 |
| Common Equity Tier 1 capital (ET1) | 12,686,99 |
| Additional Tier 1 capital: instruments Directly issued qualifying Additional Tier 1 instruments plus related stock surplus | 1,875,000.0 |
| OF which: classified as equity under applicable accounting standards | 1,875,000.0 |
| Of which: classified as liabilities under applicable accounting standards Directly issued capital instruments subject to phase-out from additional Tier 1 | |
| Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in AT1) Of which: instruments issued by subsidiaries subject to phase-out | |
| Additional Tier 1 capital before regulatory adjustments | 1,875,000.0 |
| Additional Tier 1 capital: regulatory adjustments Investments in own additional Tier 1 instruments | |
| Reciprocal cross-holdings in additional Tier 1 instruments Investments in capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation | |
| Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation | |
| National specific regulatory adjustments Regulatory adjustments applied to additional Tier 1 due to insufficient Tier 2 to cover deductions | |
| Total regulatory adjustments to additional Tier 1 capital Additional Tier 1 capital (AT1) | - 1,875,000.0 |
| Tier 1 capital (T1= CET1 + AT1) | 14,561,99 |
| Tier 2 capital: instruments and provisions Directly issued qualifying Tier 2 instruments plus related stock surplus | |
| Directly issued capital instruments subject to phase-out from Tier 2 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) | |
| Of which: instruments issued by subsidiaries subject to phase-out Provisions | - 396,00 |
| Tier 2 capital before regulatory adjustments | 396,00 |
| Ter 2 capital: regulatory adjustments Investments in own Tier 2 instruments Investments Invest | - |
| Reciprocal cross-holdings in Tier 2 instruments and other TLAC liabilities 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 | |
| investments in capital and other reactions of banking, inflatelation 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) | |
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| common share capital of the entity (amount above 10% threshold) 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) 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) National specific regulatory adjustments | - - - - |
| common share capital of the entity (amount above 10% threshold) 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) 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) | |
| common share capital of the entity (amount above 10% threshold) investments in the other TLAC labilities 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) Significant investments in the capital and other TLAC labilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) National specific regulatory adjustments to Ter 2 capital Tier 2 capital (T2) Total regulatory capital (TC = T1 + T2) | 14,957,997.8 |
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| common share capital of the entity (amount above 10% threshold) 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) 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) 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) National specific regulatory adjustments to Ter 2 capital Teta regulatory adjustments to Ter 2 capital Teta regulatory capital (TC = T1 + T2) Total regulatory capital (TC = T1 + T2) Total risk-weighted assets Capital risks and buffers | 14,957,997.8 63,388,30 20,01 22,91 |
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| common share capital of the entity (amount above 10% threshold) investments in the other TLG 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 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) National specific regulatory adjustments Total regulatory adjustments Total regulatory capital (TC = T + T2) Total regulatory (requirement (capital conservation buffer sequirements) Orticle requirement (capital conservation buffer plus countercyclical buffer requirements plus higher loss absorbency requirement, expressed as a percentage of risk-weighted assets) Of which: bank-specific countercyclical buffer requirement Of which: bank-specific countercyclical buffer requirements plus higher loss absorbency requirement, expressed as a percentage of risk-weighted assets) Of which: bank-specific countercyclical buffer requirement. Of which: bank-specific countercyclical buffer requirement Of which: bank-specific countercyclical buffer requirement Of which: bank-specific countercyclic | 14,957,997.8 63,388,30 20.0: 22.9: |
| common share capital of the entity (amount above 10% threshold) investments in the other TLG liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) 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) National specific regulatory adjustments Total regulatory capital (TC = 1 to 72) Total regulatory capital (TC = 1 to 72) Total regulatory capital (TC = 1 to 72) Total regulatory capital (TC = 1 to 74) Total regulatory capital (TC = 1 to 74) Total regulatory capital (TC = 1 to 74) Total regulatory capital (TC = 1 to 74) Total regulatory capital (TC = 1 to 74) Total regulatory capital (TC = 1 to 74) Total regulatory capital (TC = 1 to 74) Total regulatory capital (TC = 1 to 74) Total regulatory capital (TC = 1 (Ta) Total regulatory capital (TC = 1 to 74) Total regulatory capital (TC = 1 (Ta) Total regulatory capital (TC = 1 to 74) Total regulatory capital (TC = 1 (Ta) Total regulatory capital (Ta) Total regulatory capital (Ta = 1 (Ta) Total regulatory capital (Ta) Total regulatory capital (Ta) Total regulatory capital (Ta) Total capital ans a percentage of risk-weighted asse | 14,957,997.8 63,388,30 20,01 22,91 |
| common share capital of the entity (amount above 10% threshold) investments in the other TLAC labilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) Significant investments in the capital and other TLAC labilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) National specific regulatory adjustments Total regulatory adjustments Total regulatory capital (TC 1 + T2) Total regulatory capital (TC 1 + T2) Total risk-weighted assets Capital risk are outside the scope of regulatory consolidation (net of eligible short positions) Common Equity Tier 1 (as a percentage of risk-weighted assets) Total risk-weighted assets) Total capital age a percentage of risk-weighted assets) Total capital age a percentage of risk-weighted assets) Of which: capital conservation buffer requirement. Common Equity Tier 1 (as a percentage of risk-weighted assets) Of which: capital conservation buffer requirement. Common Equity Tier 1 (as a percentage of risk-weighted assets) Of which: capital conservation buffer requirement. Common Equity Tier 1 (as a percentage of risk-weighted assets) Of which: capital conservation buffer requirement. Common Equity Tier 1 (as a percentage of risk-weighted assets) Of which: capital conservation buffer requirement. Commo | 14,957,997.8 63,388,30 20.01 22.97 |
| common share capital of the entity (amount above 10% threshold) 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 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) National specific regulatory adjustments Teat regulatory adjustments to Tier 2 capital Teat regulatory adjustments to Tier 2 capital Total regulatory capital (T = T1 + T2) Common Equity Tier 1 (as a percentage of risk-weighted assets) Tea 1 (as a percentage of risk-weighted assets) Of which: capital conservation buffer equirement Of which: capital conservation buffer requirement Of which: capital conservation buffer requirement Of which: capital apprecities of risk-weighted assets) Significant investments in the capital and other TLAC liabilities of banking in minimum National Common Equity Tier 1 (as a percentage of risk-weighted asset) | 14,957,997.8 63,388,30 20.01 22.97 |
| common share capital of the entity (amount above 10% threshold) 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 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) National specific regulatory adjustments to Tier 2 capital Tier 2 capital (T2) Total regulatory adjustments to Tier 2 capital Total regulatory capital (TC = T1 + T2) Total risk-weighted assets Capital ratios and buffers Common Equity Tier 1 (as a percentage of risk-weighted assets) Total capital (as a percentage of risk-weighted assets) Total capital conservation buffer requirement Of which: capital conservation buffer requirement </td <td></td> | |

Template CC2: Reconciliation of regulatory capital to balance sheet

| | а | b |
|---|---|---|
| | Balance sheet as in published financial | |
| | statements | Under regulatory scope of consolidation |
| SAR,000 | As at period-end | As at period-end |
| Assets | | |
| Cash and balances with SAMA | 5,124,835 | 5,124,835 |
| Due from banks and other financial institutions | 538,644 | 538,644 |
| Investments | 30,573,620 | 30,573,620 |
| Positive fair value of Derivatives | 11,054 | 11,054 |
| Loans and advances, net | 56,900,681 | 56,900,681 |
| Investment in associate | 209,466 | 209,466 |
| Other real estate, net | 473,287 | 473,287 |
| Property and equipment, net | 1,156,135 | 1,156,135 |
| Other assets | 908,333 | 908,333 |
| Total assets | 95,896,055 | 95,896,055 |
| Liabilities | | |
| Due to banks and other financial institutions | 9,112,326 | 9,112,326 |
| Customers' deposits | 70,690,780 | 70,690,780 |
| Negative fair value of Derivatives | 249,672 | 249,672 |
| Subordinated debt | - | - |
| Other liabilities | 2,034,487 | 2,034,487 |
| Total liabilities | 82,087,264 | 82,087,264 |
| Shareholders' equity | | |
| Share capital | 8,200,000 | 8,200,000 |
| Statutory reserve | 2,665,754 | 2,665,754 |
| General reserve | - | - |
| Other reserves | (93,375) | (93,375) |
| Retained earnings | 1,161,412 | 1,161,412 |
| Proposed Dividend | - | - |
| Total shareholders' equity | 11,933,791 | 11,933,791 |
| Tier 1 Sukuk | 1,875,000 | 1,875,000 |
| Total Equity | 13,808,791 | 13,808,791 |

| | TABLE 2: CAPITAL STRUCTURE | | | | | | |
|----|---|------------------------------------|--------------------------|--|--|--|--|
| | Main features template of regulatory capital instruments - (Table 2(e)) | | | | | | |
| 1 | Issuer | Bank Aliazira | Bank Aliazira | | | | |
| 2 | Unique identifier (e.g. CUSPIN, ISIN or Bloomberg identifier for private placement) | SA143FK0FVJ0 | XS2358740590 | | | | |
| 3 | Governing law(s) of the instrument | Law of the Kingdom of Saudi Arabia | English Law | | | | |
| | Regulatory treatment | | | | | | |
| 4 | Transitional Basel III rules | Common Equity Tier 1 | Equity Tier 1 | | | | |
| 5 | Post-transitional Basel III rules | Common Equity Tier 1 | Equity Tier 1 | | | | |
| 6 | Eligible at solo/lgroup/group&solo | Group & Solo | Group & Solo | | | | |
| 7 | Instrument type | Paid-up Share Capital | Tier I Sukuk | | | | |
| 8 | Amount recognied in regulatory capital (Currency in mil, as of most recent reporting date) | SAR 8,200 million | USD 500 MM | | | | |
| 9 | Par value of instrument | SAR 8,200 million | USD 500 MM | | | | |
| 10 | Accounting classification | Shareholders' equity | Shareholders' equity | | | | |
| 11 | Original date of issuance | 27-Jul-1976 | 29-Jun-2021 | | | | |
| 12 | Perpetual or dated | Perpetual | Perpetual | | | | |
| 13 | Original maturity date | No maturity | No maturity | | | | |
| 14 | Issuer call subject to prior supervisory approval | No | Yes | | | | |
| 15 | Option call date, contingent call dates and redemption amount | Not Applicable | 29-Jun-2026 | | | | |
| 16 | Subsequent call dates if applicable | Not Applicable | Anytime after above date | | | | |
| | Coupons / dividends | | | | | | |
| 17 | Fixed or Floating dividend/coupon | Not Applicable | Fixed | | | | |
| 18 | Coupon rate and any related index | Not Applicable | 3.95% | | | | |
| 19 | Existence of a dividend stopper | Not Applicable | Not Applicable | | | | |
| 20 | Fully discretionary, partially discretionary or mandatory | Fully discretionary | Fully discretionary | | | | |
| 21 | Existence of step up or other incentive to redeem | No | No | | | | |
| 22 | Non cumulative or cumulative | Non-Cumulative | Non-Cumulative | | | | |
| 23 | Convertible or non-convertible | Nonconvertible | Nonconvertible | | | | |
| 24 | If convertible, conversion trigger (s) | Not Applicable | Not Applicable | | | | |
| 25 | If convertible, fully or partially | Not Applicable | Not Applicable | | | | |
| 26 | If convertible, conversion rate | Not Applicable | Not Applicable | | | | |
| 27 | If convertible, mandatory or optional conversion | Not Applicable | Not Applicable | | | | |
| 28 | If convertible, specify instrument type convertible into | Not Applicable | Not Applicable | | | | |
| 29 | If convertible, specify issuer of instrument it converts into | Not Applicable | Not Applicable | | | | |
| 30 | Write-down feature | No | No | | | | |
| 31 | Convertible or non-convertible | Not Applicable | Not Applicable | | | | |
| 32 | If write-down, full or partial | Not Applicable | Not Applicable | | | | |
| 33 | If write-down, permanent or temporary | Not Applicable | Not Applicable | | | | |
| 34 | If temporary writedown, description of the write-up mechansim | Not Applicable | Not Applicable | | | | |
| 35 | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | None | Paid-up Share Capital | | | | |
| 36 | Non-compliant transitioned features | No | Yes | | | | |
| 37 | If yes, specify non-compliant features | Not Applicable | Presence of call option | | | | |

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

| | SAR,000 | а |
|---|---|-------------|
| 1 | Total consolidated assets as per published financial statements | 114,444,508 |
| 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 | (5,525,867) |
| 5 | Adjustment for securities financing transactions (ie repos and similar secured lending) Adjustments for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance | - |
| 6 | sheet exposures) | (7,916,846) |
| 7 | Other adjustments | 402,303 |
| 8 | Leverage ratio exposure measure | 101,404,098 |

Template LR2: Leverage ratio common disclosure template

| | 2 | b |
|--|-------------|-------------|
| SAR,000 | a Jun-21 | Mar-21 |
| On-balance sheet exposures | Juli-21 | IVId1-21 |
| On-balance sheet exposures (excluding derivatives and securities financing | | |
| 1 transactions (SFTs), but including collateral) | 96,298,359 | 95,035,270 |
| 2 (Asset amounts deducted in determining Basel III Tier 1 capital) | 50,298,335 | 93,033,270 |
| Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of row | - | - |
| 3 1 and 2) | 06 208 250 | 05 025 270 |
| | 96,298,359 | 95,035,270 |
| Derivative exposures | | |
| Deplecement cost accoriated with all derivatives transactions (where applicable | | |
| Replacement cost associated with <i>all</i> derivatives transactions (where applicable | 7 070 | 100.070 |
| 4 net of eligible cash variation margin and/or with bilateral netting) | 7,978 | 100,270 |
| 5 Add-on amounts for PFE associated with <i>all</i> derivatives transactions | 60,343 | 90,505 |
| Gross-up for derivatives collateral provide where deducted from the balance | | |
| 6 sheet assets pursuant to the operative accounting framework | - | - |
| (Deductions of receivable assets for cash variation margin provided in derivatives | | |
| 7 transactions) | - | - |
| 8 (Exempted CCP leg of client-cleared trade exposures) | - | - |
| 9 Adjusted effective notional amount of written credit derivatives | - | - |
| (Adjusted effective notional offsets and add-on deductions for written credit | | |
| 10 derivatives) | - | - |
| 11 Total derivative exposures (sum of rows 4 to 10) | 68,320 | 190,774 |
| Securities financing transactions | | |
| Gross SFT assets (with no recognition of netting), after adjusting for sale | | |
| 12 accounting transactions | 0 | 0 |
| | | |
| 13 (Netted amounts of cash payables and cash receivables of gross SFT assets) | 0 | 0 |
| 14 CCR exposure for SFT assets | 0 | 0 |
| 15 Agent transaction exposures | 0 | 0 |
| 16 Total securities financing transaction exposures (sum of rows 12 to 15) | 0 | 0 |
| Other off-balance sheet exposures | | |
| 17 Off-balance sheet exposure at gross notional amount | 12,954,265 | 10,551,738 |
| 18 (Adjustments for conversion to credit equivalent amounts) | (7,916,846) | (5,718,893) |
| 19 Off-balance sheet items (sum of rows 17 and 18) | 5,037,418 | 4,832,844 |
| Capital and total exposures | | |
| 20 Tier 1 capital | 14,561,992 | 12,520,916 |
| 21 Total exposures (sum of rows 3, 11, 16 and 19) | 101,404,098 | 100,058,889 |
| Leverage ratio | | |
| 22 Basel III leverage ratio | 14.36% | 12.51% |

<u>Liquidity</u>

Template LIQ1: Liquidity Coverage Ratio (LCR)

| | а | b |
|---|----------------------------------|--------------------------------|
| | Total unweighted value (average) | Total weighted value (average) |
| High-quality liquid assets | | |
| 1 Total HQLA | | 28,767,904 |
| Cash outflows | | |
| 2 Retail deposits and deposits from small business customers, of which: | - | - |
| 3 Stable deposits | - | - |
| 4 Less stable deposits | 22,350,504 | 2,235,050 |
| 5 Unsecured wholesale funding, of which: | - | - |
| 6 Operational deposits (all counterparties) and deposits in networks of cooperative banks | - | - |
| 7 Non-operational deposits (all counterparties) | 28,666,031 | 18,118,242 |
| 8 Unsecured debt | - | - |
| 9 Secured wholesale funding | | - |
| 10 Additional requirements, of which: | - | - |
| 11 Outflows related to derivative exposures and other collateral requirements | 40,475 | 40,475 |
| 12 Outflows related to loss of funding of debt products | - | - |
| 13 Credit and liquidity facilities | 178,915 | 17,892 |
| 14 Other contractual funding obligations | - | - |
| 15 Other contingent funding obligations | 9,786,149 | 241,142 |
| 16 TOTAL CASH OUTFLOWS | | 20,652,800 |
| Cash inflows | | |
| 17 Secured lending (eg reverse repo) | - | - |
| 18 Inflows from fully performing exposures | 7,449,644 | 4,025,246 |
| 19 Other cash inflows | 351 | 351 |
| 20 TOTAL CASH INFLOWS | 7,449,995 | 4,025,597 |
| | - | Total adjusted value |
| 21 Total HQLA | | 28,767,904 |
| 22 Total net cash outflows | | 16,627,203 |
| 23 Liquidity coverage ratio (%) | | 173% |

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)

| | | а | b | С | d | е | |
|----|---|--------------|-------------|----------------------|------------|----------------|--|
| | | | | oy residual maturity | | Weighted value | |
| _ | | No maturity* | <6 months | 6 months to <1 year | ≥1 year | | |
| | ilable stable funding (ASF) item | | | | | | |
| _ | Capital: | | | | | | |
| 2 | 5 , 1 | 13,082,998 | - | - | 1,875,000 | 14,957,998 | |
| 3 | | - | - | - | - | - | |
| 4 | Retail deposits and deposits from small business | - | - | - | - | - | |
| - | customers: | | | | | | |
| 5 | Stable deposits Less stable deposits | 22,997,554 | - 1,878,788 | - | - | - | |
| 6 | Wholesale funding: | 22,997,554 | 1,878,788 | 217,922 | 2,864 | 22,587,702 | |
| 8 | | - | - | - | - | - | |
| 9 | Other wholesale funding | 15,591,713 | 30,515,572 | 3,727,058 | 2,703,545 | 19,650,351 | |
| _ | Liabilities with matching interdependent assets | 15,591,715 | 50,515,572 | 5,727,038 | 2,703,545 | 19,050,551 | |
| 10 | Other liabilities: | | | | - | | |
| 12 | NSFR derivative liabilities | | | | 184,812 | | |
| | All other liabilities and equity not included in the | | | | 10 .,012 | | |
| 13 | above categories | 4,412,595 | 31,840 | - | - | - | |
| 14 | Total ASF | | | | | 57,196,052 | |
| | uired stable funding (RSF) item | | | | | | |
| | Total NSFR high-quality liquid assets (HQLA) | | | | | | |
| | Deposits held at other financial institutions for | | | | | | |
| 16 | operational purposes | | | | | | |
| 17 | Performing loans and securities: | | | | | | |
| 10 | Performing loans to financial institutions secured by | | | 2 0 0 2 5 0 0 | 22.440.642 | 4.959.656 | |
| 18 | Level 1 HQLA | - | - | 2,062,500 | 23,110,613 | 1,258,656 | |
| | Performing loans to financial institutions secured by | | | | | | |
| 19 | non-Level 1 HQLA and unsecured performing loans to | - | - | - | - | - | |
| | financial institutions | | | | | | |
| | | | | | | | |
| 20 | Performing loans to non-financial corporate clients, | - | 22,430,947 | 7,810,754 | 27,700,503 | 38,666,279 | |
| 20 | loans to retail and small business customers, and | | 22,430,347 | 7,010,734 | 27,700,505 | 30,000,273 | |
| | loans to sovereigns, central banks and PSEs, of which: | | | | | | |
| | With a risk weight of less than or equal to 35% | | | | | | |
| 21 | under the Basel II standardised approach for credit | - | - | - | - | - | |
| | risk | | | | | | |
| 22 | Performing residential mortgages, of which: | - | - | - | - | - | |
| ~~ | With a risk weight of less than or equal to 35% | | | | | | |
| 23 | under the Basel II standardised approach for credit | - | - | - | - | - | |
| - | risk | | | | | | |
| 24 | Securities that are not in default and do not availiby | 445,785 | | 360,000 | 2 602 220 | 3,621,748 | |
| 24 | 5 1 57 | 445,785 | - | 360,000 | 3,603,329 | 3,021,748 | |
| 25 | as HQLA, including exchange-traded equities | 0 | 0 | 0 | 0 | 0 | |
| 25 | Assets with matching interdependent liabilities Other liabilities: | 0 | 0 | 0 | 0 | 0 | |
| 26 | Physical traded commodities, including gold | U | U | U | U | U | |
| 2/ | r nysicai tradea commonities, including gola | - | | | | - | |
| 28 | Assets posted as initial margin for derivative | | | | - | _ | |
| 20 | contracts and contributions to default funds of CCPs | | | | | - | |
| 29 | | | | | - | - | |
| | NSFR derivative liabilities before deduction of | | | | | | |
| 30 | variation margin posted | | | | - | - | |
| - | | | | | | | |
| 31 | All other assets not included in the above categories | 2,597,894 | 304,739 | 0 | 375,000 | 2,972,894 | |
| 32 | Off-balance sheet items | | - | - | - | 16,374 | |
| _ | Total RSF | | | | | 46,535,951 | |
| _ | Net Stable Funding Ratio (%) | | | | | 122.91% | |
| | tome to be reported in the "ne maturity" time bucket d | | | | 1 1 1 11 | | |

* 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, nonmaturity 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

| Tem | Template CR1: Credit quality of assets | | | | | | | | |
|-----|--|---------------------|-------------------------|------------------------|---|---------|---|--------------------|--|
| | | | | | | | | | |
| | | а | b | c | d | е | f | g | |
| | | Carrying | values of | Allowances/impairments | Of which ECL accounting prov expo | | Of which ECL accounting provisions for credit | Net values (a+b-c) | |
| | | | | | Allocated in regulatory Allocated in regulatory | | losses on IRB | | |
| | SAR,000 | Defaulted exposures | Non-defaulted exposures | | category or Specific category or General | | exposures | | |
| 1 | Loans | 1,399,856 | 57,887,006 | 2,386,181 | 1,990,175 | 396,006 | - | 56,900,681 | |
| 2 | Debt securities | - | 30,129,220 | 6,297 | - | 6,297 | - | 30,122,923 | |
| 3 | Off-balance sheet exposures | 100,533 | 5,609,643 | 391,750 | 357,732 | 34,018 | - | 5,318,426 | |
| 4 | Total | 1,500,389 | 93,625,869 | 2,784,228 | 2,347,907 | 436,321 | - | 92,342,030 | |

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

| SAR,000 | а |
|--|-----------|
| 1 Defaulted loans and debt securities at the end of the previous reporting period | 1,241,957 |
| 2 Loans and debt securities that have defaulted since the last reporting period | 331,295 |
| 3 Returned to non-default status | (21,400) |
| 4 Amounts written off | (105,526) |
| 5 Other changes | (46,470) |
| 6 Defaulted loans and debt securities at the end of the reporting period (1+2-3-4±5) | 1,399,856 |

Template CR3: Credit risk mitigation techniques - overview

| | | а | b | с | d | е | f | g |
|---|--------------------|----------------------|------------|---------------|------------|--------------------------|-------------|-------------------|
| | | Exposures unsecured: | Exposures | Exposures | Exposures | Exposures secured by | Exposures | Exposures secured |
| | | carrying amount | secured by | secured by | secured by | financial guarantees, of | secured by | by credit |
| | | | collateral | collateral of | financial | which: secured amount | credit | derivatives, of |
| | | | | which: | guarantees | | derivatives | which: secured |
| | | | | secured | | | | amount |
| | SAR,000 | | | amount | | | | |
| 1 | Loans | 90,201,610 | 1,789,469 | 1,789,469 | - | - | - | - |
| 2 | Debt securities | - | - | - | - | - | - | - |
| 3 | Total | 90,201,610 | 1,789,469 | 1,789,469 | - | - | - | - |
| 4 | Of which defaulted | - | - | - | - | - | - | - |

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

| | | а | b | c | d | е | f |
|----|--------------------------------------|-------------------------|--------------------------|-------------------------|--------------------------|---------------------|-------------|
| | SAR,000 | Exposures befo | ore CCF and CRM | Exposures po | st-CCF and 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 | 29,708,639 | 750,987 | 29,708,639 | 35,497 | 815,498 | 2.74% |
| | Non-central government public sector | | | | | | |
| 2 | entities | - | 300,739 | - | 75,739 | 37,869 | 50.00% |
| 3 | Multilateral development banks | - | - | - | - | - | |
| 4 | Banks | 562,515 | 239,867 | 562,515 | 238,900 | 757,847 | 94.56% |
| 5 | Securities firms | - | - | - | - | - | |
| 6 | Corporates | 32,743,667 | 11,259,488 | 29,536,772 | 4,525,842 | 30,928,937 | 90.80% |
| 7 | Regulatory retail portfolios | 15,050,958 | 403,184 | 14,660,084 | 141,285 | 11,719,867 | 79.18% |
| 8 | Secured by residential property | 15,361,411 | - | 15,360,839 | - | 7,681,259 | 50.01% |
| 9 | Secured by commercial real estate | - | - | - | - | - | |
| 10 | Equity | 289,581 | - | 289,581 | - | 581,992 | 200.98% |
| 11 | Past-due loans | 492,587 | - | 372,761 | - | 477,031 | 127.97% |
| 12 | Higher-risk categories | - | - | - | - | - | |
| 13 | Other assets | 4,101,295 | - | 4,101,295 | - | 3,142,298 | 76.62% |
| 14 | Total | 98,310,652 | 12,954,265 | 94,592,486 | 5,017,263 | 56,142,598 | 56.36% |

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

| SAR,000 | а | b | c | d | e | f | g | h | i | i |
|--|------------|-----|---------|-----|------------|------------|-----------|------------|---------|---|
| 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 | 28,553,371 | 0 | 0 | 0 | 0 | 0 | 435,207 | 756,106 | 0 | 29,744,684 |
| 2 Non-central government public sector entities (PSEs) | 37,776 | 0 | 0 | 0 | 37,962 | 0 | 0 | 0 | 0 | 75,739 |
| 3 Multilateral development banks (MDBs) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 4 Banks | 0 | 0 | 297,583 | 0 | 174,264 | 0 | 115,920 | 268,803 | 98 | 856,667 |
| 5 Securities firms | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 6 Corporates | 2,971,960 | 0 | 0 | 0 | 2,741,038 | 0 | 8,570,406 | 19,791,729 | 0 | 34,075,133 |
| 7 Regulatory retail portfolios | 25,349 | 0 | 0 | 0 | 0 | 12,354,598 | 2,449 | 2,418,973 | 0 | 14,801,369 |
| 8 Secured by residential property | 0 | 0 | 0 | 0 | 15,359,160 | 0 | 0 | 1,678 | 0 | 15,360,839 |
| 9 Secured by commercial real estate | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 10 Equity | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 289,581 | 0 | 289,581 |
| 11 Past-due loans | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 164,222 | 208,539 | 372,761 |
| 12 Higher-risk categories | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 13 Other assets | 1,370,686 | 0 | 0 | 0 | 0 | 0 | 0 | 2,730,609 | 0 | 4,101,295 |
| 14 Total | 32,959,143 | 0 | 297,583 | 0 | 18,312,425 | 12,354,598 | 9,123,982 | 26,421,701 | 208,637 | 99,678,069 |

| | а | 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) | 7,978 | 81,620 | - | - | 68,320 | 23,698 |
| 2 Internal Model Method (for derivatives and SFTs) | | | - | - | - | - |
| 3 Simple Approach for credit risk mitigation (for SFTs) | | | | | - | - |
| Comprehensive Approach for credit risk mitigation (for | | | | | | |
| 4 SFTs) | | | | | - | - |
| 5 VaR for SFTs | | | | | - | - |
| 6 Total | | | | | | 23,698 |

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

Template CCR2: Credit valuation adjustment (CVA) capital charge

| | а | 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 | 61,083 | 56,873 |
| 4 Total subject to the CVA capital charge | 61,083 | 56,873 |

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

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

| | а | b | c | d | e | f | g | h | i |
|--|-----|-----|--------|-----|-----|--------|------|--------|-----------------------|
| Risk weight** Regulatory portfolio* | 0% | 10% | 20% | 50% | 75% | 100% | 150% | Others | Total credit exposure |
| Sovereigns | | | | | | | | | - |
| Non-central government public sector entities (PSEs) | 549 | - | - | - | - | - | - | - | 549 |
| Multilateral development banks (MDBs) | - | - | - | - | - | - | - | - | - |
| Banks | - | - | 54,823 | 392 | - | 18 | - | - | 55,234 |
| Securities firms | - | - | - | - | - | - | - | - | - |
| Corporates | - | - | - | - | - | 12,519 | - | - | 12,519 |
| Regulatory retail portfolios | - | - | - | - | - | - | - | - | - |
| Other assets | - | - | - | - | - | - | - | - | - |
| Total | 549 | - | 54,823 | 392 | - | 12,537 | - | - | 68,302 |

* 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.

Template CCR5: Composition of collateral for CCR exposure

| | а | b | с | d | e | f | | | |
|--------------------------|------------|---------------------------|----------------------------|--------------|-----------------------------------|---------------------------------|--|--|--|
| | | Collateral used i | in derivative transactions | | Collateral used in SFTs | | | | |
| | Fair valu | ue of collateral received | Fair value of posted col | lateral | Fair value of collateral received | Fair value of posted collateral | | | |
| | Segregated | Unsegregated | Segregated | Unsegregated | Fair value of conateral received | Fair value of posted conateral | | | |
| Cash - domestic currency | - | - | - | - | - | - | | | |
| Cash - other currencies | - | - | 174,431 | - | - | - | | | |
| 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)

| | | а |
|----|--|----------------------|
| | | Capital charge in SA |
| 1 | General interest rate risk | - |
| 2 | Equity risk | 71,326 |
| 3 | Commodity risk | - |
| 4 | Foreign exchange risk | 42,958 |
| 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 | 114,284 |