



# Pillar III Disclosures

Qualitative & Quantitative Disclosures

31-Mar-21

| Topic                               | Table | Information Overview   |
|-------------------------------------|-------|--|
| Overview of risk management and RWA | KM1   | Key metrics (at consolidated group level)  |
|                                     | OV1   | Overview of RWA  |
| Leverage ratio                      | LR1   | Summary comparison of accounting assets vs leverage ratio exposure measure (January 2014 standard) |
|                                     | LR2   | Leverage ratio common disclosure template (January 2014 standard)                                  |
| Liquidity                           | LIQ1  | Liquidity Coverage Ratio   |

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

| SAR,000   |  | a           | b          | c          | d          | e          |
|---|--|-------------|------------|------------|------------|------------|
|   |  | Q1, 2021    | Q4, 2020   | Q3, 2020   | Q2, 2020   | Q1, 2020   |
| <b>Available capital (amounts)</b>                      |  |             |            |            |            |            |
| 1   | Common Equity Tier 1 (CET1)  | 12,520,916  | 12,159,294 | 12,630,024 | 12,464,638 | 12,528,092 |
| 1a  | Fully loaded ECL accounting model  | 11,884,759  | 11,523,137 | 11,993,867 | 11,828,482 | 11,891,935 |
| 2   | Tier 1   | 12,520,916  | 12,159,294 | 12,630,024 | 12,464,638 | 12,528,092 |
| 2a  | Fully loaded accounting model Tier 1   | 11,884,759  | 11,523,137 | 11,993,867 | 11,828,482 | 11,891,935 |
| 3   | Total capital  | 15,018,362  | 14,793,072 | 15,003,914 | 14,819,744 | 14,869,598 |
| 3a  | Fully loaded ECL accounting model total capital                                | 14,382,205  | 14,156,915 | 14,367,758 | 14,183,587 | 14,233,442 |
| <b>Risk-weighted assets (amounts)</b>                   |  |             |            |            |            |            |
| 4   | Total risk-weighted assets (RWA)   | 64,291,526  | 62,633,102 | 61,961,126 | 61,180,065 | 60,782,792 |
| <b>Risk-based capital ratios as a percentage of RWA</b> |  |             |            |            |            |            |
| 5   | Common Equity Tier 1 ratio (%)   | 19.48%      | 19.41%     | 20.38%     | 20.37%     | 20.61%     |
| 5a  | Fully loaded ECL accounting model CET1 (%)                                     | 18.49%      | 18.40%     | 19.36%     | 19.33%     | 19.56%     |
| 6   | Tier 1 ratio (%)   | 19.48%      | 19.41%     | 20.38%     | 20.37%     | 20.61%     |
| 6a  | Fully loaded ECL accounting model Tier 1 ratio (%)                             | 18.49%      | 18.40%     | 19.36%     | 19.33%     | 19.56%     |
| 7   | Total capital ratio (%)  | 23.36%      | 23.62%     | 24.22%     | 24.22%     | 24.46%     |
| 7a  | Fully loaded ECL accounting model total capital ratio (%)                      | 22.37%      | 22.60%     | 23.19%     | 23.18%     | 23.42%     |
| <b>Basel III Leverage Ratio</b>                         |  |             |            |            |            |            |
| 13  | Total Basel III leverage ratio measure   | 100,058,889 | 98,277,808 | 97,349,863 | 97,100,241 | 94,797,116 |
| 14  | Basel III leverage ratio (%) (row 2/row 13)                                    | 12.51%      | 12.37%     | 12.97%     | 12.84%     | 13.22%     |
| 14a   | Fully loaded ECL accounting model Basel III leverage ratio (%) (row 2A/row 13) | 11.88%      | 11.73%     | 12.32%     | 12.18%     | 12.54%     |
| <b>Liquidity Coverage Ratio</b>                         |  |             |            |            |            |            |
| 15  | Total HQLA   | 28,778,255  | 28,733,433 | 28,606,395 | 28,177,142 | 28,925,480 |
| 16  | Total net cash outflow   | 16,271,186  | 16,821,092 | 17,958,494 | 17,800,507 | 17,460,342 |
| 17  | LCR ratio (%)  | 176.87%     | 170.82%    | 159.29%    | 158.29%    | 165.66%    |
| <b>Net Stable Funding Ratio</b>                         |  |             |            |            |            |            |
| 18  | Total available stable funding   | 54,925,734  | 52,848,048 | 54,794,866 | 52,872,656 | 53,074,148 |
| 19  | Total required stable funding  | 45,662,429  | 44,814,239 | 43,771,896 | 43,919,481 | 39,991,441 |
| 20  | NSFR ratio (%)   | 120.29%     | 117.93%    | 125.18%    | 120.39%    | 132.71%    |

**Template OV1: Overview of RWA**

| SAR,000 |   | a                 | b                 | c                            |
|---------|---|-------------------|-------------------|------------------------------|
|         |   | RWA               |                   | Minimum capital requirements |
|         |   | Q1 2021           | Q4 2020           | Q4 2020                      |
| 1       | Credit risk (excluding counterparty credit risk)  | 56,690,247        | 55,262,828        | 4,535,220                    |
| 2       | Of which: standardised approach (SA)  | 56,690,247        | 55,262,828        | 4,535,220                    |
| 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)  | 76,196            | 97,439            | 6,096                        |
| 7       | Of which: standardised approach for counterparty credit risk  | 76,196            | 97,439            | 6,096                        |
| 8       | Of which: Internal Model Method (IMM)   |                   |                   |                              |
| 9       | Of which: other CCR   |                   |                   |                              |
| 10      | Credit valuation adjustment (CVA)   |                   |                   |                              |
| 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   | 1,895,480         | 1,775,940         | 151,638                      |
| 21      | Of which: standardised approach (SA)  | 1,895,480         | 1,775,940         | 151,638                      |
| 22      | Of which: internal model approaches (IMA)   |                   |                   |                              |
| 23      | Capital charge for switch between trading book and banking book   |                   |                   |                              |
| 24      | Operational risk  | 5,629,603         | 5,496,895         | 450,368                      |
| 25      | Amounts below thresholds for deduction (subject to 250% risk weight)  |                   |                   |                              |
| 26      | Floor adjustment  |                   |                   |                              |
| 27      | <b>Total (1+6+10+11+12+13+14+15+16+20+23+24+25+26)</b>  | <b>64,291,526</b> | <b>62,633,102</b> | <b>5,143,322</b>             |

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

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| SAR,000 |   | a                  |
|---------|---|--------------------|
| 1       | Total consolidated assets as per published financial statements   | 110,123,233        |
| 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  | (4,797,383)        |
| 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)   | (5,718,893)        |
| 7       | Other adjustments   | 451,932            |
| 8       | <b>Leverage ratio exposure measure</b>  | <b>100,058,889</b> |

**Template LR2: Leverage ratio common disclosure template**

| SAR,000                                  |   | a                  | b                 |
|--|---|--------------------|-------------------|
|  |   |                    | Dec-20            |
| <b>On-balance sheet exposures</b>        |   |                    |                   |
| 1  | On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)                                   | 95,035,270         | 92,729,150        |
| 2  | (Asset amounts deducted in determining Basel III Tier 1 capital)  |                    | -                 |
| 3  | <b>Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of row 1 and 2)</b>   | 95,035,270         | 92,729,150        |
| <b>Derivative exposures</b>              |   |                    |                   |
| 4  | Replacement cost associated with <i>all</i> derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting) | 100,270            | 128,712           |
| 5  | Add-on amounts for PFE associated with <i>all</i> derivatives transactions  | 90,505             | 105,790           |
| 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                                       | <b>Total derivative exposures (sum of rows 4 to 10)</b>   | 190,774            | 234,503           |
| <b>Securities financing transactions</b> |   |                    |                   |
| 12                                       | Gross SFT <i>assets</i> (with no recognition of netting), after adjusting for sale 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                                       | <b>Total securities financing transaction exposures (sum of rows 12 to 15)</b>  | 0                  | 0                 |
| <b>Other off-balance sheet exposures</b> |   |                    |                   |
| 17                                       | Off-balance sheet exposure at gross notional amount   | 10,551,738         | 9,997,746         |
| 18                                       | (Adjustments for conversion to credit equivalent amounts)   | (5,718,893)        | (4,683,591)       |
| 19                                       | <b>Off-balance sheet items (sum of rows 17 and 18)</b>  | 4,832,844          | 5,314,155         |
| <b>Capital and total exposures</b>       |   |                    |                   |
| 20                                       | <b>Tier 1 capital</b>   | <b>12,520,916</b>  | <b>12,159,294</b> |
| 21                                       | <b>Total exposures (sum of rows 3, 11, 16 and 19)</b>   | <b>100,058,889</b> | <b>98,277,808</b> |
| <b>Leverage ratio</b>                    |   |                    |                   |
| 22                                       | <b>Basel III leverage ratio</b>   | 12.51%             | 12.37%            |

## Liquidity

### Template LIQ1: Liquidity Coverage Ratio (LCR)

|   | a                                | b                              |
|---|----------------------------------|--------------------------------|
|   | Total unweighted value (average) | Total weighted value (average) |
| <b>High-quality liquid assets</b>   |                                  |                                |
| 1 Total HQLA  |                                  | 28,778,255                     |
| <b>Cash outflows</b>  |                                  |                                |
| 2 Retail deposits and deposits from small business customers, of which:                   | -                                | -                              |
| 3 Stable deposits   | -                                | -                              |
| 4 Less stable deposits  | 21,696,149                       | 2,227,580                      |
| 5 Unsecured wholesale funding, of which:  | -                                | -                              |
| 6 Operational deposits (all counterparties) and deposits in networks of cooperative banks | -                                | -                              |
| 7 Non-operational deposits (all counterparties)   | 28,570,344                       | 17,652,310                     |
| 8 Unsecured debt  | -                                | -                              |
| 9 Secured wholesale funding   |                                  | -                              |
| 10 Additional requirements, of which:   | -                                | -                              |
| 11 Outflows related to derivative exposures and other collateral requirements             | 44,772                           | 44,772                         |
| 12 Outflows related to loss of funding of debt products                                   | -                                | -                              |
| 13 Credit and liquidity facilities  | 256,427                          | 25,643                         |
| 14 Other contractual funding obligations  | -                                | -                              |
| 15 Other contingent funding obligations   | 10,340,825                       | 257,974                        |
| 16 TOTAL CASH OUTFLOWS  |                                  | 20,208,278                     |
| <b>Cash inflows</b>   |                                  |                                |
| 17 Secured lending (eg reverse repo)  | -                                | -                              |
| 18 Inflows from fully performing exposures  | 7,218,825                        | 3,937,093                      |
| 19 Other cash inflows   | -                                | -                              |
| 20 TOTAL CASH INFLOWS   | 7,218,825                        | 3,937,093                      |
|   | -                                | <b>Total adjusted value</b>    |
| 21 Total HQLA   |                                  | 28,778,255                     |
| 22 Total net cash outflows  |                                  | 16,271,186                     |
| 23 Liquidity coverage ratio (%)   |                                  | 177%                           |

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