

Disclosure under Pillar III of Basel III for March 31, 2020

Table KMI: Key Metrics (at group consolidated level)

		March 31, 2020	December 31, 2019	September 30, 2019	June 30, 2019	March 31, 2019
	<b>Available Capital (amounts: SAR '000)</b>					
1	Common Equity Tier 1 (CET 1) <i>(after transitional arrangement for IFRS 9)</i>	23,500,837	22,878,645	22,364,864	21,612,608	20,892,584
1a	Fully loaded ECL accounting model <i>(before transitional arrangement for IFRS 9)</i>	22,777,970	22,444,925	21,931,144	21,178,888	20,458,863
2	Tier 1 <i>(after transitional arrangement for IFRS 9)</i>	23,500,837	22,878,645	22,364,864	21,612,608	20,892,584
2a	Fully loaded ECL accounting model Tier 1 <i>(before transitional arrangement for IFRS 9)</i>	22,777,970	22,444,925	21,931,144	21,178,888	20,458,863
3	Total Capital <i>(after transitional arrangement for IFRS 9)</i>	24,917,716	24,253,513	23,700,782	22,909,670	22,193,013
3a	Fully loaded ECL accounting model total capital <i>(before transitional arrangement for IFRS 9)</i>	24,194,849	23,819,793	23,267,062	22,475,950	21,759,292
	<b>Risk-weighted assets (amounts: SAR '000)</b>					
4	Total risk-weighted assets (RWA)-Pillar - 1	129,212,976	119,718,952	117,094,598	112,594,010	112,725,786
	<b>Risk-based capital ratios as a percentage of RWA-Pillar -1</b>					
5	Common Equity Tier 1 ratio (%)	18.19%	19.11%	19.10%	19.20%	18.53%
5a	Fully loaded ECL accounting model Common Equity Tier 1 (%)	17.63%	18.75%	18.73%	18.81%	18.15%
6	Tier 1 ratio (%)	18.19%	19.11%	19.10%	19.20%	18.53%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	17.63%	18.75%	18.73%	18.81%	18.15%
7	Total capital ratio (%)	19.28%	20.26%	20.24%	20.35%	19.69%
7a	Fully loaded ECL accounting model capital ratio (%)	18.72%	19.90%	19.87%	19.96%	19.30%
	<b>Additional CET1 buffer requirements as a percentage fo RWA</b>					
8	Capital conversion buffer requirement (2.5% from 2019) (%)	2.50%	2.50%	2.50%	2.50%	2.50%
9	Countercyclical buffer requirement (%)	0.00%	0.00%	0.00%	0.00%	0.00%
10	Bank G-SIB and/or D-SIB additional requirements (%)	0.00%	0.00%	0.00%	0.00%	0.00%
11	<b>Total of bank CET1 specific buffer requirements (%) (row 8 + row 9 + row 10)</b>	2.50%	2.50%	2.50%	2.50%	2.50%
12	CET1 available after meeting the bank's minimum capital requirements (%) (5-11)	15.69%	16.61%	16.60%	16.70%	16.03%
	<b>Basel III leverage ratio</b>					
13	Total Basel III leverage ratio exposure measure (amounts: SAR '000)	147,766,591	140,652,541	136,546,466	131,720,425	129,697,132
14	Basel III leverage ratio (%) (row 2 / row 13)	15.90%	16.27%	16.38%	16.41%	16.11%
14a	Fully loaded ECL accounting model Basel III leverage ratio (%) (row 2a / row 13)	15.41%	15.96%	16.06%	16.08%	15.77%
	<b>Liquidity Coverage Ratio**</b>					
15	Total HQLA (amounts: SAR '000)	26,051,670	25,344,825	24,273,739	23,262,320	21,530,722
16	Total net cash outflow (amounts: SAR '000)	19,346,978	20,327,287	19,894,644	20,874,118	18,570,632
17	LCR ratio (%)	134.65%	124.68%	122.01%	111.44%	115.94%
	<b>Net Stable Funding Ratio</b>					
18	Total available stable funding (amounts: SAR '000)	91,142,487	89,251,715	87,937,864	82,962,646	82,261,302
19	Total required stable funding (amounts: SAR '000)	79,521,072	73,827,085	72,627,458	72,085,986	70,472,710
20	NSFR ratio	114.61%	120.89%	121.08%	115.09%	116.73%

\*\* Average of 90 days

		a	b	c
		RWA		Minimum capital requirements
		March 31, 2020	December 31, 2019	March 31, 2020
1	Credit risk (excluding counterparty credit risk) (CCR)	110,828,153	107,348,194	8,866,252
2	Of which standardised approach (SA)	110,828,153	107,348,194	8,866,252
3	Of which internal rating-based (IRB) approach	-	-	-
4	Counterparty credit risk	-	-	-
5	Of which standardised approach for counterparty credit risk (SA-CCR)	-	-	-
6	Of which internal model method (IMM)	-	-	-
7	Equity positions in banking book under market-based approach	-	-	-
8	Equity investments in funds – look-through approach	2,522,192	2,641,287	201,775
9	Equity investments in funds – mandate-based approach	-	-	-
10	Equity investments in funds – fall-back approach	-	-	-
11	Settlement risk	-	-	-
12	Securitisation exposures in banking book	-	-	-
13	Of which IRB ratings-based approach (RBA)	-	-	-
14	Of which IRB Supervisory Formula Approach (SFA)	-	-	-
15	Of which SA/simplified supervisory formula approach (SSFA)	-	-	-
16	Market risk	6,301,692	461,946	504,135
17	Of which standardised approach (SA)	6,301,692	461,946	504,135
18	Of which internal model approaches (IMM)	-	-	-
19	Operational risk	9,560,939	9,267,525	764,875
20	Of which Basic Indicator Approach	9,560,939	9,267,525	764,875
21	Of which Standardised Approach	-	-	-
22	Of which Advanced Measurement Approach	-	-	-
23	Amounts below the thresholds for deduction (subject to 250% risk weight)	-	-	-
24	Floor adjustment	-	-	-
25	<b>Total (1+4+7+8+9+10+11+12+16+19+23+24)</b>	<b>129,212,976</b>	<b>119,718,952</b>	<b>10,337,038</b>