ALINMA BANK

(A Saudi Joint Stock Company)

BASEL III Pillar 3 Disclosures

For the Financial Period Ended June 30, 2023

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KM1: Key Metrics (at group consolidated level)

SAR 000's

		T June 30, 2023	T–1 March 31, 2023	T–2 December 31, 2022	T–3 September 30, 2022	T–4 June 30, 2022
	Available capital (amounts)					
1	Common Equity Tier 1 (CET1)	**28,338,036**	28,585,270	27,358,224	26,844,632	27,069,537
1a	Fully loaded ECL accounting model CET1	**27,976,602**	28,163,597	26,876,312	26,302,482	26,467,148
2	Tier 1	**33,338,036**	33,585,270	32,358,224	31,844,632	32,069,537
2a	Fully loaded ECL accounting model Tier 1	**32,976,602**	33,163,597	31,876,312	31,302,482	31,467,148
3	Total capital	**35,651,695**	35,807,303	34,364,365	33,763,119	33,850,038
3a	Fully loaded ECL accounting model total capital	**35,290,261**	35,385,630	33,882,454	33,220,969	33,247,649
	Risk-weighted assets (amounts)					
4	Total risk-weighted assets (RWA)	**193,900,349**	187,719,625	173,603,952	168,236,862	155,145,171
4a	Total risk-weighted assets (pre-floor)	**193,900,349**	187,719,625	173,603,952	168,236,862	155,145,171
	Risk-based capital ratios as a percentage of RWA					
5	CET1 ratio (%)	**14.61%**	15.23%	15.76%	15.96%	17.45%
5a	Fully loaded ECL accounting model CET1 (%)	**14.43%**	15.00%	15.48%	15.63%	17.06%
5b	CET1 ratio (%) (pre-floor ratio)	**14.61%**	15.23%	15.76%	15.96%	17.45%
6	Tier 1 ratio (%)	**17.19%**	17.89%	18.64%	18.93%	20.67%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	**17.01%**	17.67%	18.36%	18.61%	20.28%
6b	Tier 1 ratio (%) (pre-floor ratio)	**17.19%**	17.89%	18.64%	18.93%	20.67%
7	Total capital ratio (%)	**18.39%**	19.07%	19.79%	20.07%	21.82%
7a	Fully loaded ECL accounting model total capital ratio (%)	**18.20%**	18.85%	19.52%	19.75%	21.43%
7b	Total capital ratio (%) (pre-floor ratio)	**18.39%**	19.07%	19.79%	20.07%	21.82%
	Additional CET1 buffer requirements as a percentage of RWA					
8	Capital conservation buffer requirement (2.5% from 2019) (%)	**2.50%**	2.50%	2.50%	2.50%	2.50%
9	Countercyclical buffer requirement (%)	**0.00%**	0.00%	0.00%	0.00%	0.00%
10	Bank G-SIB and/or D-SIB additional requirements (%)	**0.00%**	0.00%	0.00%	0.00%	0.00%
11	Total of bank CET1 specific buffer requirements (%) (row 8 + row 9 + row 10)	**2.50%**	2.50%	2.50%	2.50%	2.50%
12	CET1 available after meeting the bank's minimum capital requirements (%)	**7.61%**	8.23%	8.76%	8.96%	10.45%

	Basel III Leverage ratio					
13	Total Basel III leverage ratio exposure measure	**247,736,863**	232,782,719	213,546,289	204,402,185	195,357,382
14	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves)	**13.46%**	14.43%	15.15%	15.58%	16.42%
14a	Fully loaded ECL accounting model Basel III leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) (%)	**13.31%**	14.25%	14.93%	15.31%	16.11%
14b	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)	**13.31%**	14.25%	14.93%	15.31%	16.11%
14c	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	**13.46%**	14.43%	15.15%	15.58%	16.42%
14d	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	**13.31%**	14.25%	15.15%	15.58%	16.42%
	Liquidity Coverage Ratio (LCR)					
15	Total high-quality liquid assets (HQLA)	**35,902,711**	34,773,047	35,057,947	35,096,751	35,098,376
16	Total net cash outflow	**22,981,211**	25,956,495	26,233,967	27,104,959	25,247,968
17	LCR ratio (%)	**156.23%**	133.97%	133.64%	129.48%	139.01%
	Net Stable Funding Ratio (NSFR)					
18	Total available stable funding	**154,943,480**	142,388,654	133,572,725	125,213,587	125,420,287
19	Total required stable funding	**138,216,754**	133,058,310	125,854,341	121,324,985	113,520,111
20	NSFR ratio	**112.10%**	107.01%	106.13%	103.21%	110.48%

OV1: Overview of RWA

		a	b	c
		RWA		Minimum capital requirements
		T	T–1	T
		June 30, 2023	Mar 31, 2023	June 30, 2023
1	**Credit risk (excluding counterparty credit risk)**	**184,738,464**	**176,183,723**	**14,779,077**
2	Of which: standardized approach (SA)	184,738,464	176,183,723	14,779,077
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)**	**446,346**	**378,786**	**35,708**
7	Of which: standardized approach for counterparty credit risk	446,346	378,786	35,708
8	Of which: IMM	-	-	-
9	Of which: other CCR	-	-	-
10	**Credit valuation adjustment (CVA)**	**446,346**	**378,786**	**35,708**
11	**Equity positions under the simple risk weight approach and the internal model method during the five-year linear phase-in period**	**-**	**-**	**-**
12	**Equity investments in funds – look-through approach**	**1,654,035**	**1,578,928**	**132,323**
13	**Equity investments in funds – mandate-based approach**	-	-	-
14	**Equity investments in funds – fall-back approach**	-	-	-
15	**Settlement risk**	-	-	-
16	**Securitization exposures in banking book**	-	-	-
17	Of which: securitization IRB approach (SEC-IRBA)	-	-	-
18	Of which: securitization external ratings-based approach (SEC-ERBA), including internal assessment approach (IAA)	-	-	-
19	Of which: securitization standardized approach (SEC-SA)	-	-	-
20	**Market risk**	**574,542**	**3,158,785**	**45,963**
21	Of which: standardized approach (SA)	574,542	3,158,785	45,963
22	Of which: internal model approach (IMA)	-	-	-
23	**Capital charge for switch between trading book and banking book**	**-**	**-**	**-**
24	**Operational risk**	**6,040,617**	**6,040,617**	**483,249**
25	**Amounts below the thresholds for deduction (subject to 250% risk weight)**	**-**	**-**	**-**
26	Output floor applied	-	-	
27	Floor adjustment (before application of transitional cap)	-	-	
28	Floor adjustment (after application of transitional cap)	-	-	
29	**Total (1 + 6 + 10 + 11 + 12 + 13 + 14 + 15 + 16 + 20 + 23 + 24 + 25 + 28)**	**193,900,349**	**187,719,625**	**15,512,028**

Table CCA - Main features of regulatory capital instruments and of other TLAC-eligible instruments

		a
		Quantitative / qualitative information
1	Issuer	Alinma Bank
2	Unique identifier (eg Committee on Uniform Security Identification Procedures (CUSIP), International Securities Identification Number (ISIN) or Bloomberg identifier for private placement)	SA15BFK0J7J5
3	Governing law(s) of the instrument	Saudi Arabian law
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A
4	Transitional Basel III rules	Additional Tier 1
5	Post-transitional Basel III rules	Eligible
6	Eligible at solo/group/group and solo	Group & solo
7	Instrument type (refer to SACAP)	Subordinated sukuk
8	Amount recognised in regulatory capital (currency in millions, as of most recent reporting date)	SAR 5,000
9	Par value of instrument	SAR 5,000
10	Accounting classification	Equity
11	Original date of issuance	July 1, 2021
12	Perpetual or dated	Perpetual
13	Original maturity date	N/A
14	Issuer call subject to prior SAMA approval	Yes
15	Optional call date, contingent call dates and redemption amount	In compliance with Basel III rules, call date is equal to or greater than 5 years and the Sukuk may be redeemed early due to a capital event, tax event or at the option of the Bank as described in the terms and conditions of the Sukuk
16	Subsequent call dates, if applicable	As above
	Coupons / dividends	
17	Fixed or floating dividend/coupon	Fixed from date of issue up to 2026 and then floating every 5 years
18	Coupon rate and any related index	The applicable profit rate is 4% per annum from date of issue up to 2026 and is subjected to reset every 5 years.
19	Existence of a dividend stopper	Yes
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary
21	Existence of step-up or other incentive to redeem	No
22	Non-cumulative or cumulative	Non-cumulative

23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	N/A
25	If convertible, fully or partially	N/A
26	If convertible, conversion rate	N/A
27	If convertible, mandatory or optional conversion	N/A
28	If convertible, specify instrument type convertible into	N/A
29	If convertible, specify issuer of instrument it converts into	N/A
30	Writedown feature	Yes
31	If writedown, writedown trigger(s)	Non-viability event
32	If writedown, full or partial	Fully or partially. The Sukuk allow the Bank to write-down (in full or in part) any amounts due to the holders in the event of non-viability event with approval from SAMA.
33	If writedown, permanent or temporary	Permanent
34	If temporary write-down, description of writeup mechanism	N/A
34a	Type of subordination	Subordinated.
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned).	The financial instrument is junior to senior creditors.
36	Non-compliant transitioned features	N/A
37	If yes, specify non-compliant features	N/A

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CC1 - Composition of regulatory capital

As of June 30, 2023

		a	b	Commentary to explain any significant changes over the reporting period and the key drivers of such change
		Amounts SAR 000's	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation	
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	20,000,000	A	
2	Retained earnings	6,336,742	C	
3	Accumulated other comprehensive income (and other reserves)	2,228,005	D	
4	Directly issued capital subject to phase-out from CET1 capital (only applicable to non-joint stock companies)	-		
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1 capital)	-		
6	**Common Equity Tier 1 capital before regulatory adjustments**	**28,564,747**		
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 (MSR) (net of related tax liability)	-		
10	Deferred tax assets (DTA) that rely on future profitability, excluding those arising from temporary differences (net of related tax liability)	-		
11	Cash flow hedge reserve	-		
12	Shortfall of provisions to expected losses	-		
13	Securitisation gain on sale (as set out in SACAP4.1.4)	-		
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)	(226,711)	C	
17	Reciprocal cross-holdings in common equity	-		

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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	MSR (amount above 10% threshold)	-		
21	DTA arising from temporary differences (amount above 10% threshold, net of related tax liability)	-		
22	Amount exceeding the 15% threshold	-		
23	Of which: significant investments in the common stock of financials	-		
24	Of which: MSR	-		
25	Of which: DTA arising from temporary differences	-		
26	National specific regulatory adjustments	-		
27	Regulatory adjustments applied to Common Equity Tier 1 capital due to insufficient Additional Tier 1 and Tier 2 capital to cover deductions	-		
28	**Total regulatory adjustments to Common Equity Tier 1 capital**	**(226,711)**		
29	**Common Equity Tier 1 capital (CET1)**	**28,338,036**		
Additional Tier 1 capital: instruments				
30	Directly issued qualifying additional Tier 1 instruments plus related stock surplus	5,000,000	**B**	
31	Of which: classified as equity under applicable accounting standards	5,000,000	**B**	
32	Of which: classified as liabilities under applicable accounting standards			
33	Directly issued capital instruments subject to phase-out from additional Tier 1 capital	-		
34	Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group additional Tier 1 capital)	-		
35	Of which: instruments issued by subsidiaries subject to phase-out	-		
36	**Additional Tier 1 capital before regulatory adjustments**	5,000,000		
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 the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)	-		
40	Significant investments in the capital 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 capital due to insufficient Tier 2 capital to cover deductions	-		
43	**Total regulatory adjustments to additional Tier 1 capital**	-		
44	**Additional Tier 1 capital (AT1)**	**5,000,000**		
45	**Tier 1 capital (T1 = CET1 + AT1)**	**33,338,036**		
Tier 2 capital: instruments and provisions				
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	-		
47	Directly issued capital instruments subject to phase-out from Tier 2 capital	-		
48	Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	-		
49	Of which: instruments issued by subsidiaries subject to phase-out	-		
50	Provisions	2,313,659	A	
51	**Tier 2 capital before regulatory adjustments**	2,313,659	A	
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 the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)	-		

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**	2,313,659		
59	**Total regulatory capital (= Tier 1 + Tier2)**	**35,651,695**		
60	**Total risk-weighted assets**	**193,900,349**		
Capital adequacy ratios and buffers				
61	**Common Equity Tier 1 capital (as a percentage of risk-weighted assets)**	14.61%		
62	**Tier 1 capital (as a percentage of risk-weighted assets)**	17.19%		
63	**Total capital (as a percentage of risk-weighted assets)**	18.39%		
64	**Institution-specific buffer requirement (capital conservation buffer plus countercyclical buffer requirements plus higher loss absorbency requirement, expressed as a percentage of riskweighted assets)**	2.50%		
65	Of which: capital conservation buffer requirement	2.50%		
66	Of which: bank-specific countercyclical buffer requirement	0%		
67	Of which: higher loss absorbency requirement	0%		
68	**Common Equity Tier 1 capital (as a percentage of risk-weighted assets) available after meeting the bank's minimum capital requirements**	7.61%		
National minima (if different from Basel III)				
69	National minimum Common Equity Tier 1 capital adequacy ratio (if different from Basel III minimum)	N/A		
70	National minimum Tier 1 capital adequacy ratio (if different from Basel III minimum)	N/A		
71	National minimum Total capital adequacy ratio (if different from Basel III minimum)	N/A		
	Amounts below the thresholds for deduction (before risk-weighting)			

72	Non-significant investments in the capital and other TLAC liabilities of other financial entities	N/A		
73	Significant investments in the common stock of financial entities	N/A		
74	MSR (net of related tax liability)	N/A		
75	DTA arising from temporary differences (net of related tax liability)	N/A		
	Applicable caps on the inclusion of provisions in Tier 2 capital			
76	Provisions eligible for inclusion in Tier 2 capital in respect of exposures subject to standardised approach (prior to application of cap)	2,313,659	A	
77	Cap on inclusion of provisions in Tier 2 capital under standardised approach	2,329,906	A	
78	Provisions eligible for inclusion in Tier 2 capital in respect of exposures subject to internal ratings based approach (prior to application of cap)	-		
79	Cap for inclusion of provisions in Tier 2 capital under internal ratings-based approach	-		
Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022)				
80	Current cap on CET1 instruments subject to phase-out arrangements	-		
81	Amount excluded from CET1 capital due to cap (excess over cap after redemptions and maturities)	-		
82	Current cap on AT1 instruments subject to phase-out arrangements	-		
83	Amount excluded from AT1 capital due to cap (excess over cap after redemptions and maturities)	-		
84	Current cap on Tier 2 instruments subject to phase-out arrangements	-		
85	Amount excluded from Tier 2 capital due to cap (excess over cap after redemptions and maturities)	-		

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CC2 - Reconciliation of regulatory capital to balance sheet

		a	b	c
		Balance sheet as in published financial statements	Under regulatory scope of consolidation	Reference
		As at June 30, 2023 SAR 000's	As at June 30, 2023 SAR 000's	
Assets				
1	Cash and balances at central banks	16,745,373	16,745,373	
2	Items in the course of collection from other banks	-	-	
3	Trading portfolio assets	-	-	
4	Financial assets designated at fair value	15,496,138	15,496,138	
5	Derivative financial instruments	198,212	198,212	
6	Loans and advances to banks	3,473,843	3,473,843	
7	Loans and advances to customers	161,773,128	161,773,128	
8	Reverse repurchase agreements and other similar secured lending	-	-	
9	Investments held at amortized cost	24,535,962	24,535,962	
10	Current and deferred tax assets	-	-	
11	Prepayments, accrued income and other assets	1,950,279	1,950,279	
12	Investments in associates and joint ventures	84,409	84,409	
13	Goodwill and intangible assets	-	-	
	Of which: goodwill	-	-	
	Of which: other intangibles (excluding MSR) b	461,467	461,467	
	Of which: MSR	-	-	
14	Property, plant and equipment	2,181,576	2,181,576	
15	**Total assets**	**226,900,387**	**226,900,387**	
Liabilities				
16	Deposits from banks	8,682,757	8,682,757	
17	Items in the course of collection due to other banks	-	-	
18	Customer accounts	177,873,778	177,873,778	
19	Repurchase agreements and other similar secured borrowing	1,276,588	1,276,588	
20	Trading portfolio liabilities	-	-	
21	Financial liabilities designated at fair value	-	-	
22	Derivative financial instruments	171,139	171,139	
23	Debt securities in issue	-	-	
24	Accruals, deferred income and other liabilities	4,628,918	4,628,918	
25	Current and deferred tax liabilities	-	-	

	Of which: deferred tax liabilities (DTL) related to goodwill d	-	-	
	Of which: DTL related to intangible assets (excluding MSR) e	-	-	
	Of which: DTL related to MSR	-	-	
26	Subordinated liabilities	-	-	
27	Provisions	801,652	801,652	
28	Retirement benefit liabilities	488,952	488,952	
29	**Total liabilities**	**193,923,784**	**193,923,784**	
Shareholders' equity				
30	Paid-in share capital	25,000,000	25,000,000	
	Of which: amount eligible for CET1 capital h	20,000,000	20,000,000	**A**
	Of which: amount eligible for AT1 capital i	5,000,000	5,000,000	**B**
31	Retained earnings	5,975,308	5,975,308	**C**
32	Accumulated other comprehensive income	2,001,295	2,001,295	**D**
33	**Total shareholders' equity**	**32,976,603**	**32,976,603**	

LIA – Explanations of differences between accounting and regulatory exposure amounts

Banks must explain the origins of the differences between accounting amounts, as reported in financial statements amounts and regulatory exposure amounts, as displayed in Templates LI1 and LI2.		
a	Banks must explain the origins of any significant differences between the amounts in columns (a) and (b) in Template LI1.	None
b	Banks must explain the origins of differences between carrying values and amounts considered for regulatory purposes shown in Template LI2.	None
c	In accordance with the implementation of the guidance on prudent valuation (see Basel Framework “prudent valuation guidance”), banks must describe systems and controls to ensure that the valuation estimates are prudent and reliable. Disclosure must include: (i) Valuation methodologies, including an explanation of how far mark-to-market and mark-to-model methodologies are used. (ii) Description of the independent price verification process. (iii) Procedures for valuation adjustments or reserves (including a description of the process and the methodology for valuing trading positions by type of instrument).	Not applicable
d	Banks with insurance subsidiaries must disclose: (i) The national regulatory approach used with respect to insurance entities in determining a bank's reported capital positions (ie deduction of investments in insurance subsidiaries or alternative approaches, as discussed in Basel Framework “Scope and definitions” Banking, securities and other financial subsidiaries (Insurance entities); and (ii) Any surplus capital in insurance subsidiaries recognized when calculating the bank's capital adequacy (see Basel Framework “Scope and definitions” Banking, securities and other financial subsidiaries (Insurance entities).	Not applicable

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LI1: Differences between accounting and regulatory scopes of consolidation and mapping of financial statement categories with regulatory risk categories

As of June 30, 2023

SR 000's

		a	b	c	d	e	f	g
		Carrying values as reported in published financial statements	Carrying values under scope of regulatory consolidation	Carrying value of items:				
				Subject to credit risk framework	Subject to counterparty credit risk framework	Subject to the securitization framework	Subject to the market risk framework	Not subject to capital requirements or subject to deduction from capital
Assets								
1	Cash and balances at central banks	16,745,373	16,745,373	16,745,373	-	-	-	-
2	Items in the course of collection from other banks	-	-	-	-	-	-	-
3	Trading portfolio assets	-	-	-	-	-	-	-
4	Financial assets designated at fair value	15,496,138	15,496,138	15,496,138	-	-	-	-
5	Derivative financial instruments	198,212	198,212	-	198,212	-	-	-
6	Loans and advances to banks	3,473,843	3,473,843	3,473,843	-	-	-	-
7	Loans and advances to customers	161,773,128	161,773,128	161,773,128	-	-	-	-
8	Reverse repurchase agreements and other similar secured lending	-	-	-	-	-	-	-
9	Investments held at amortized cost	24,535,962	24,535,962	24,535,962	-	-	-	-
10	Current and deferred tax assets	-	-	-	-	-	-	-
11	Prepayments, accrued income and other assets	1,950,279	1,950,279	1,950,279	-	-	-	-
12	Investments in associates and joint ventures	84,409	84,409	84,409	-	-	-	-

13	Goodwill and intangible assets	-	-	-	-	-	-	-
	Of which: goodwill	-	-	-	-	-	-	-
	Of which: other intangibles (excluding MSR) b	461,467	461,467	461,467	-	-	-	-
	Of which: MSR	-	-	-	-	-	-	-
14	Property, plant and equipment	2,181,576	2,181,576	2,181,576	-	-	-	-
Total Assets		**226,900,387**	**226,900,387**	**226,702,175**	**198,212**	**-**	**-**	**-**
Liabilities								
11	Deposits from banks	8,682,757	8,682,757	-	-	-	-	8,682,757
12	Items in the course of collection due to other banks	-	-	-	-	-	-	-
13	Customer accounts	177,873,778	177,873,778	-	-	-	-	177,873,778
14	Repurchase agreements and other similar secured borrowings	1,276,588	1,276,588	-	-	-	-	1,276,588
15	Trading portfolio liabilities	-	-	-	-	-	-	-
16	Financial liabilities designated at fair value	-	-	-	-	-	-	-
17	Derivative financial instruments	171,139	171,139	-	-	-	-	171,139
18	Debt securities in issue	-	-	-	-	-	-	-
19	Accruals, deferred income and other liabilities	4,628,918	4,628,918	-	-	-	-	4,628,918
20	Current and deferred tax liabilities	-	-	-	-	-	-	-
	Of which: deferred tax liabilities (DTL) related to goodwill	-	-	-	-	-	-	-
	Of which: DTL related to intangible assets (excluding MSR)	-	-	-	-	-	-	-
	Of which: DTL related to MSR	-	-	-	-	-	-	-
21	Subordinated liabilities	-	-	-	-	-	-	-
22	Provisions	801,652	801,652	-	-	-	-	801,652
23	Retirement benefit liabilities	488,952	488,952	-	-	-	-	488,952
Total Liabilities		**193,923,784**	**193,923,784**	**-**	**-**	**-**	**-**	**193,923,784**

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LI2: Main sources of differences between regulatory exposure amounts and carrying values in financial statements

As of June 30, 2023

SR 000's

		a	b	c	d	e
			Items subject to:			
		Total	Credit risk framework	Securitization framework	Counterparty credit risk framework	Market risk framework
1	Asset carrying value amount under scope of regulatory consolidation (as per Template LI1)	226,900,387	226,702,175	-	198,212	-
2	Liabilities carrying value amount under regulatory scope of consolidation (as per Template LI1)	-	-	-	-	-
3	**Total net amount under regulatory scope of consolidation (Row 1 - Row 2)**	**226,900,387**	**226,702,175**	**-**	**198,212**	**-**
4	Off-balance sheet amounts	19,969,416	19,969,416	-	-	
5	Differences in valuations	-	-	-	-	
6	Differences due to different netting rules, other than those already included in row 2	-	-	-	-	
7	Differences due to consideration of provisions	2,313,659	2,313,659	-	-	
8	Differences due to prudential filters	-	-	-	-	
9	-	-	-	-	-	
10	**Exposure amounts considered for regulatory purposes**	**249,183,462**	**248,985,250**	**-**	**198,212**	

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CR1: Credit quality of assets

As of June 30, 2023

SR 000's

	a	b	c	d	e	f	g
	Gross 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)
	Defaulted exposures	Non-Defaulted exposures		Allocated in regulatory category of Specific	Allocated in regulatory category of General		
Loans	3,136,394	162,717,846	4,081,112	1,790,062	2,291,050	-	161,773,128
Debt Securities	-	36,266,811	19,879	-	19,879	-	36,246,932
Off-balance sheet exposures	-	19,969,416	545,299	219,308	325,991	-	19,424,117
Total	**3,136,394**	**218,954,073**	**4,646,290**	**2,009,370**	**2,636,921**	**-**	**217,444,177**

CR2: Changes in stock of defaulted loans and debt securities

As of June 30, 2023

SR 000's

		a
1	**Defaulted loans and debt securities at end of the previous reporting period**	2,919,914
2	Loans and debt securities that have defaulted since the last reporting period, net of settlements and accruals	794,444
3	Returned to non-defaulted status	-
4	Amounts written off	(577,964)
5	Other changes	-
6	**Defaulted loans and debt securities at end of the reporting period (1+2-3-4+5)**	**3,136,394**

CR3: Credit risk mitigation techniques - overview

As of June 30, 2023

SR 000's

		a	b	c	d	e
		Exposures unsecured: carrying amount	Exposures to be secured	Exposures secured by collateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives
1	Loans	87,478,492	74,294,636	74,294,636	-	-
2	Debt securities	36,246,932	-	-	-	-
3	**Total**	**123,725,424**	**74,294,636**	**74,294,636**	**-**	**-**
4	Of which defaulted	1,330,220	1,806,174	1,806,174	-	-

CR4: Standardized approach – credit risk exposure and credit risk mitigation (CRM) effects

As of June 30, 2023 | **SR 000's**

		a	b	c	d	e	f
		Exposures before CCF and CRM		Exposures post-CCF and post- CRM		RWA and RWA Density	
	Asset Classes	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA Density
1	Sovereigns and their central banks	41,978,470	-	41,978,470	-	287,116	1%
2	Non-central government public sector entities	-	-	-	-	-	0%
3	Multilateral development banks	-	-	-	-	-	0%
4	Banks	3,476,572	2,197,009	3,476,572	1,113,494	1,404,969	31%
	Of which: securities firms and other FIs	-	-	-	-	-	0%
5	Covered bonds	-	-	-	-	-	0%
6	Corporates	125,565,158	65,185,106	123,485,198	18,855,922	141,476,356	99%
	Of which: securities firms and other FIs	-	-	-	-	-	0%
	Of which: specialized lending	21,722,333	3,628,025	21,113,769	1,270,772	22,979,670	103%
7	Subordinated debt, equity and other capital	6,939,676	-	6,939,676	-	7,961,275	115%
8	Retail exposures	21,083,466	-	21,083,466	-	17,464,769	83%
9	Real estate	19,910,295	-	19,910,295	-	10,461,549	53%
	Of which: general RR	18,206,248	-	18,206,248	-	7,905,479	43%
	Of which: IPRRE	-	-	-	-	-	0%
	Of which: general CRE	-	-	-	-	-	0%
	Of which: IPCR	-	-	-	-	-	0%
	Of which: land ADC	1,704,046	-	1,704,046	-	2,556,070	150%
10	Defaulted exposures	3,136,394	-	1,346,332	-	1,089,107	81%
11	Other assets	6,459,230	-	6,459,230	-	4,593,323	71%
12	**Total**	**228,549,260**	**67,382,115**	**224,679,238**	**19,969,416**	**184,738,464**	**76%**

CR5: Standardized approach - exposures by asset classes and risk weights

As of June 30, 2023 SR 000's

		0%	20%	30%	50%	75%	80%	85%	100%	130%	150%	Other	Total credit exposure (post-CCF and post-CRM)
1	**Sovereigns and their central banks**	41,691,354	-		-				287,116		-	-	41,978,470
2	**Non-central government public sector entities**		-		-				-		-	-	-
3	**Multilateral development banks**	-	-	-	-				-		-	-	-
4	**Banks**		3,573,505	429,959	168,458	-			300,328		117,816	-	4,590,066
	Of which: securities firms and other FIs		-	-	-	-			-		-	-	-
5	**Covered bonds**		-		-				-			-	-
6	**Corporates**		5,579		6,715,624	1,950,791	7,838,078	6,068,808	106,110,731	7,209,149	6,442,361	-	142,341,120
	Of which: general corporate		5,579		6,715,624	1,950,791		6,068,808	98,773,416		6,442,361	-	119,956,579
	Of which: securities firms and other FIs		-		-	-		-	-		-	-	-
	Of which: specialized lending		-		-	-	7,838,078		7,337,315	7,209,149	-	-	22,384,541
7	**Subordinated debt, equity and other capital**		-		-	-	-		4,896,479	-	2,043,197	-	6,939,676

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SAR 000's

		0%	20%	30%	50%	75%	80%	85%	100%	130%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
8	**Retail**					14,474,789			6,608,677			-	**21,083,466**
	MSMEs					-			-			-	-
9	**Real estate**	-	3,500,663	-	4,440,692	-		-	-		1,704,046	10,264,893	**19,910,295**
	Of which: general RRE	-	3,500,663	-	4,440,692	-	-	-	-	-	-	10,264,893	**18,206,248**
	Of which: no loan splitting applied	-	3,500,663	-	4,440,692	-	-	-	-	-	-	10,264,893	**18,206,248**
	Of which: loan splitting applied (Secured)		-									-	-
	Of which: loan splitting applied (Unsecured)	-	-	-	-	-	-	-	-		-	-	-
	Of which: IPRRE			-		-	-				-	-	-
	Of which: general CRE	-	-	-	-	-	-	-	-		-	-	-
	Of which: no loan splitting applied	-	-	-	-							-	-
	Of which: loan splitting applied (Secured)											-	-
	Of which: loan splitting applied (Unsecured)	-	-	-	-	-	-		-		-	-	-
	Of which: IPCRE								-		-	-	-
	Of which: land ADC										1,704,046	-	**1,704,046**
10	**Defaulted exposures**				514,457				831,869		6	-	**1,346,332**
11	**Other assets**	1,865,907	-						4,593,323			-	**6,459,230**
12	**Total**	**43,557,261**	**7,079,746**	**429,959**	**11,839,231**	**16,425,580**	**7,838,078**	**6,068,808**	**123,628,523**	**7,209,149**	**10,307,426**	**10,264,893**	**244,648,655**

Exposure amounts and CCFs applied to off-balance sheet exposures, categorised based on risk bucket of converted exposures

As of June 30, 2023 — **SR 000's**

Risk Weight		a	b	cd
		On-balance sheet exposure	Off-balance sheet exposure (pre-CCF)	Weighted average CCF*Exposure (post-CCF and post CRM)
1	Less than 40%	50,459,762	1,414,818	51,066,966
2	40-70%	11,645,204	261,201	11,839,231
3	75%	16,250,965	1,746,154	16,425,580
4	80- 85%	13,187,660	2,266,446	13,906,886
5	90-100%	107,257,004	57,923,091	123,628,523
6	105-130%	6,021,597	3,035,901	7,209,149
7	150%	9,592,154	734,505	10,307,426
8	250%	-	-	-
9	400%	-	-	-
10	1250%	-	-	-
11	Others	10,264,893	-	10,264,893
12	**Total exposures**	**224,679,238**	**67,382,115**	**244,648,655**

CRB: Additional disclosure related to the credit quality of assets

Qualitative disclosures	
a	**The scope and definitions of "past due" and "impaired" exposures used for accounting purposes and the differences, if any, between the definition of past due and default for accounting and regulatory purposes. When the accounting framework is IFRS 9, "impaired exposures" are those that are considered "credit-impaired" in the meaning of IFRS 9 Appendix A.**
	A financial asset or group of financial assets is classified as impaired when there is objective evidence of impairment as a result of one or more events that occurred after the initial recognition of the financial asset. Such objective evidences include but are not limited to: • Significant financial difficulties of the obligor • A breach of contract, such as a default etc. • The rescheduling of financing facility by the lender based on the financial difficulties of the obligor. • It becomes probable that the obligor will enter bankruptcy • Observable data indicating that there is a measurable decrease in the estimated future cash flow from a group of financing assets since their initial recognition. An assessment for impairment is made on regular basis to determine the amount of impairment loss. The Bank follows Basel definition for default i.e." The borrower is more than 90 days past due on principal or profit on any material obligation to the Bank".
b	**The extent of past-due exposures (more than 90 days) that are not considered to be impaired and the reasons for this.**
	Credit impairments are determined based on the IFRS 9 guidelines.
c	**Description of methods used for determining accounting provisions for credit losses. In addition, banks that have adopted an ECL accounting model must provide information on the rationale for categorization of ECL accounting provisions in general and specific categories for standardized approach exposures.**
	The Bank categorizes its financial assets into the following three stages in accordance with IFRS 9 methodology: • **Stage 1 Performing assets** – Financial asset(s) at origination or existing financial assets, at the reporting date, with no significant increase in credit risk since origination: The Bank recognizes an impairment allowance amounting to 12-month expected credit losses using a point-in-time PD (an estimate of the probability of default over the next 12 months). Profits associated with the asset are recognized on the basis of gross carrying value. • **Stage 2 Underperforming assets** – Financial asset(s) that have significantly deteriorated in credit quality since origination: In determining whether the credit risk has significantly increased since initiation, the bank assesses the change, if any, in the risk of default over the expected life of the financial asset. The trigger point for classifying an account to Stage 2 and the consequent calculation of lifetime expected credit loss is based on past due obligations (rebuttable assumption if payments are more than 30 days past due). However, the most important consideration for categorization to Stage 2 is a determination by the Impairment Committee that the credit quality has deteriorated to the degree defined by the IFRS 9 guidelines. For retail borrowers, over 30 days past due is typically the trigger point for Stage 2 Classification. The Bank recognizes impairment amounting to lifetime expected credit losses using a lifetime PD (an estimate of the probability of default over the life of the asset). Profits associated with the asset are recognized on the basis of gross carrying value.

	• **Stage 3 Credit-impaired assets** – Financial asset(s) that show objective evidence of impairment: For credit **impaired** financial asset(s), the Bank recognizes impairment amounting to lifetime expected credit losses using a lifetime PD as in stage 2. Profits associated with the asset are recognized on the basis of net carrying value.
d	**The bank's own definition of a restructured exposure. Banks should disclose the definition of restructured exposures they use (which may be a definition from the local accounting or regulatory framework).**
	The borrowers are classified as Restructured exposure in the event when there is a material change or modification of the terms and conditions of the financing contract compared to the agreed contract. The key objective of this arrangement is to address the borrower's financial difficulty in meeting the commitments specified under credit securing contract. The borrower is eligible to exit from the restructured category when all payments, as per revised contractual terms have been made in a timely manner over a repayment period of not less than 12 months as per prevalent regulatory conditions and borrower has resolved its financial difficulty.

Quantitative disclosures

e	Breakdown of exposures by geographical areas, industry and residual maturity.

CRB: Additional disclosure related to the credit quality of assets							
CRB (e) Breakdown of exposures by geographical areas							
Asset classes	Geographic area						
	Saudi Arabia	Other GCC & Middle East	Europe	North America	South East Asia	Other countries	Total
Sovereigns and central banks:	41,691,354	287,116	-	-	-	-	41,978,470
Multilateral Development Banks (MDBs)	-	-	-	-	-	-	-
Public Sector Entities (PSEs)	-	-	-	-	-	-	-
Banks and securities firms	2,263,777	1,664,647	314,656	326,069	3,748	17,169	4,590,066
Subordinated debt, equity and other capital instruments	5,873,618	982,569	39,900	20,009	14,370	9,210	6,939,676
Corporates	121,427,974	-	-	-	-	-	121,427,974
Specialized Lending	20,160,684	-	-	-	-	2,832,422	22,993,106
Retail non-mortgages	21,083,466	-	-	-	-	-	21,083,466
Real estate exposures	-	-	-	-	-	-	-
Residential	19,910,295	-	-	-	-	-	19,910,295
Commercial	-	-	-	-	-	-	-
Securitized assets	-	-	-	-	-	-	-
Defaulted exposures	3,136,394	-	-	-	-	-	3,136,394
Others	6,459,230	-	-	-	-	-	6,459,230
Total	**242,006,791**	**2,934,332**	**354,556**	**346,078**	**18,118**	**2,858,801**	**248,518,677**

**Exposures are defined as the sum of on-balance sheet exposures pre-CRM and off-balance sheet exposures post-CCF but pre-CRM.*

CRB: Additional disclosure related to the credit quality of assets														
CRB (e) Breakdown of exposures by industry														
Asset classes	Industry sector													
	Agriculture, forestry and fishing	Mining and quarrying	Manufac-turing	Electricity, water and related industries	Construc-tion	Trade and repair of vehicles	Transport and storage	Accomm. and food services	Information and comm.	Financial and insurance	Real estate	Retail	Others	Total
Sovereigns and central banks:	-	-	-	-	-	-	-	-	-	-	-	-	41,978,470	41,978,470
Multilateral Development Banks (MDBs)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Public Sector Entities (PSEs)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Banks and securities firms	-	-	-	-	-	-	-	-	-	4,590,066	-	-	-	4,590,066
Subordinated debt, equity and other capital instruments	-	-	476,902	-	4,482	104,085	28,239	-	94,934	5,534,030	689,505	-	7,500	6,939,676
Corporates	1,243,430	1,022,211	11,738,462	5,569,180	21,053,154	13,205,167	3,725,793	10,989,542	2,064,823	8,352,626	27,328,565	-	15,135,022	121,427,975
Specialized lending	-	4,158,259	3,333,542	6,103,523	2,626,580	-	2,832,422	811,528	-	-	-	-	3,127,251	22,993,106
Retail non-mortgages	-	-	-	-	-	-	-	-	-	-	-	21,083,466	-	21,083,466
Real estate exposures	-	-	-	-	-	-	-	-	-	-	-	19,910,295	-	19,910,295
Residential	-	-	-	-	-	-	-	-	-	-	-	19,910,295	-	19,910,295
Commercial	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Securitized assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Defaulted exposures	-	-	1,325,460	-	492,885	26,449	27,516	70,467	-	-	6,808	625,714	561,095	3,136,394
Others	-	-	-	-	-	-	-	-	-	-	-	-	6,459,230	6,459,230
Total	**1,243,430**	**5,180,470**	**16,874,366**	**11,672,703**	**24,177,101**	**13,335,701**	**6,613,970**	**11,871,537**	**2,159,757**	**18,476,722**	**28,024,878**	**41,619,475**	**67,268,568**	**248,518,677**

**Exposures are defined as the sum of on-balance sheet exposures pre-CRM and off-balance sheet exposures post-CCF but pre-CRM.*

CRB: Additional disclosure related to the credit quality of assets							
CRB (e) Breakdown of exposures by residual maturity							
	Maturity breakdown						
Asset classes	On demand	Short Term: Less Than 1 Year	Medium Term: 1 - 3 Years	Medium Term: 3 - 5 Years	Long Term: Over 5 Years	No Stated maturity	Total
Sovereigns and central banks:	-	19,186,656	4,897,982	3,399,394	14,494,439	-	41,978,470
Multilateral Development Banks (MDBs)	-	-	-	-	-	-	-
Public Sector Entities (PSEs)	-	-	-	-	-	-	-
Banks and securities firms	3,365,164	668,096	445,398	111,408	-	-	4,590,066
Subordinated debt, equity and other capital instruments	-	-	234,535	3,243,386	1,848,813	1,612,942	6,939,676
Corporates	-	30,535,717	36,211,928	17,715,507	36,964,821	-	121,427,974
Specialized lending	-	653,376	1,512,000	2,964,470	17,863,261	-	22,993,106
Retail non-mortgages	-	3,689,439	5,880,638	10,962,036	551,352	-	21,083,466
Real estate exposures	-	10,829	111,635	265,419	19,522,412	-	19,910,295
Residential	-	10,829	111,635	265,419	19,522,412	-	19,910,295
Commercial	-	-	-	-	-	-	-
Securitized assets	-	-	-	-	-	-	-
Defaulted exposures	3,136,394	-	-	-	-	-	3,136,394
Others	-	-	-	-	-	6,459,230	6,459,230
Total	**6,501,558**	**54,744,113**	**49,294,116**	**38,661,620**	**91,245,098**	**8,072,171**	**248,518,677**

**Exposures are defined as the sum of on-balance sheet exposures pre-CRM and off-balance sheet exposures post-CCF but pre-CRM.*

f	Amounts of impaired exposures (according to the definition used by the bank for accounting purposes) and related accounting provisions, broken down by geographical areas and industry.

CRB: Additional disclosure related to the credit quality of assets		
CRB (f) Breakdown of impaired exposures and related accounting provisions by geographical areas		
Geographic area	**Impaired loans**	**Related accounting provisions**
Saudi Arabia	3,136,394	1,790,062
Other GCC & Middle East	-	-
Europe	-	-
North America	-	-
South East Asia	-	-
Other countries	-	-
Total	**3,136,394**	**1,790,062**

CRB: Additional disclosure related to the credit quality of assets		
CRB (f) Breakdown of impaired exposures and related accounting provisions by industry		
Industry sector	**Impaired loans**	**Related accounting provisions**
Agriculture, forestry and fishing	-	-
Mining and quarrying	-	-
Manufacturing	1,325,460	759,751
Electricity, water and related industries	-	-
Construction	492,885	217,850
Trade and repair of vehicles	26,449	22,006
Transportation and storage	27,516	27,516
Accommodation and food services	70,467	53,201
Information and communication	-	-
Financial and insurance	-	-
Real estate	6,808	2,893
Retail	625,714	411,155
Others	561,095	295,690
Total	**3,136,394**	**1,790,062**

g	Ageing analysis of accounting past-due exposures.

CRB: Additional disclosure related to the credit quality of assets					
CRB (g) Ageing analysis of accounting past-due exposures					
Exposure	Aging of Past Due Loans (days)				
	Less than 90	90-180	180-360	Over 360	Total
Past due exposures	1,228,933	983,960	781,129	1,371,305	4,365,328

h	Breakdown of restructured exposures between impaired and not impaired exposures.

CRB: Additional disclosure related to the credit quality of assets					
CRB (h) Breakdown of restructured exposures between impaired and not impaired exposures					
Exposures	Performing	Non-performing	Total exposure	Impaired	Specific provisions and adjustments
Loans	1,862,265	664,057	2,526,323	664,057	272,217
Of which: corporate	1,862,265	664,057	2,526,323	664,057	272,217
Of which: retail	-	-	-	-	-
Debt securities	-	-	-	-	-
Off-balance sheet exposure	-	-	-	-	-
Total	**1,862,265**	**664,057**	**2,526,323**	**664,057**	**272,217**

CRB-A – Additional disclosure related to prudential treatment of problem assets

Qualitative disclosures	
a	**The bank's own definition of non-performing exposures. The bank should specify in particular if it is using the definition provided in the guidelines on prudential treatment of problem assets (hereafter in this table referred to as SAMA's Rules on Management of Problem No. 41033343, January 2020. And provide a discussion on the implementation of its definition, including the materiality threshold used to categorize exposures as past due, the exit criteria of the non-performing category (providing information on a probation period, if relevant), together with any useful information for users' understanding of this categorization. This would include a discussion of any differences or unique processes for the categorization of corporate and retail loans.**
	The Bank follows regulatory (Basel - default /IFRS9 - Impaired) definition for default, i.e. the borrower is more than 90 days past due on principal and profit on any material obligation to the Bank. In addition for non-retail, any obligor classified with an internal risk rating of 8 or worse (default/partial loss) for any reason that leads to a conclusion that the obligor is substantially incapable of settling obligations and categorized as non-performing exposures.
b	**The bank's own definition of a forborne exposure. The bank should specify in particular if it is using the definition provided in the Guidelines and provide a discussion on the implementation of its definition, including the exit criteria of the restructured or forborne category (providing information on the probation period, if relevant), together with any useful information for users' understanding of this categorization. This would include a discussion of any differences or unique processes for the categorization of corporate and retail loans1.**
	The borrowers are classified as Restructured exposure in the event when there is a material change or modification of the terms and conditions of the financing contract compared to the agreed contract. The key objective of this arrangement is to address the borrower's financial difficulty in meeting the commitments specified under credit securing contract. The borrower is eligible to exit from the restructured category when all payments, as per revised contractual terms have been made in a timely manner over a repayment period of not less than 12 months as per prevalent regulatory conditions and borrower has resolved its financial difficulty.

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Quantitative disclosures	
c	Gross carrying value of total performing as well as non-performing exposures, broken down first by debt securities, loans and off-balance sheet exposures. Loans should be further broken down by corporate and retail exposures. Non-performing exposures should in addition be split into (i) defaulted exposures and/or impaired exposures;5 (ii) exposures that are not defaulted/impaired exposures but are more than 90 days past due; and (iii) other exposures where there is evidence that full repayment is unlikely without the bank's realization of collateral (which would include exposures that are not defaulted/impaired and are not more than 90 days past due but for which payment is unlikely without the bank's realization of collateral, even if the exposures are not past due). Value adjustments and provisions or non-performing exposures should also be disclosed.
	Please see CR1 for the gross carrying value of total performing as well as non-performing exposures, broken down first by debt securities, loans and off-balance sheet exposures. Please see CRB (f) for the breakup of non-performing loans and related provisions and value adjustments. Please see below excerpt from the Bank's Q2 2023 interim financial statements for the breakdown of loans by corporate and retail exposures.

	SAR'000				
June 30, 2023 (Unaudited)	Performing	Non-performing	Gross	Allowance for impairment	Financing, net
Retail	40,993,761	625,714	41,619,475	(847,216)	40,772,259
Corporate	121,724,085	2,510,680	124,234,765	(3,233,896)	121,000,869
Total	162,717,846	3,136,394	165,854,240	(4,081,112)	161,773,128

d	Gross carrying values of restructured/forborne exposures broken down first by debt securities, loans and off-balance sheet exposures. Loans should be further broken down by corporate and retail exposures to enable an understanding of material differences in the level of risk among different portfolios (e.g., retail exposures secured by real estate/mortgages, revolving exposures, SMEs, other retail). Exposures should, in addition, be split into performing and non-performing, and impaired and not impaired exposures. Value adjustments and provisions for non-performing exposures should also be disclosed.
	Please see CRB (h) for the consolidated report on restructured exposures.

CCR1: Analysis of CCR exposures by approach

As of June 30, 2023

SR 000's

		a	b	c	d	e	f
		Replacement cost	Potential future exposure	Effective EPE	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
1	SA-CCR (for derivatives)	195,214	325,488		1.4	728,983	415,247
2	Internal Model Method (for derivatives and SFTs)			-	-	-	-
3	Simple Approach for credit risk mitigation (for SFTs)					103,662	31,099
4	Comprehensive Approach for credit risk mitigation (for SFTs)					-	-
5	Value-at-risk (VaR) for SFTs					-	-
6	**Total**						**446,346**

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

As of June 30, 2023

SR 000's

		a	b	c	d	e	f	g	h	i
Regulatory portfolio*↓	Risk weight*→	0%	10%	20%	50%	75%	100%	150%	Others	Total credit exposure
Sovereigns		-	-	-	-	-	-	-	-	-
Non-central government public sector entities		-	-	-	-	-	-	-	-	-
Multilateral development banks		-	-	-	-	-	-	-	-	-
Banks		-	-	15,851	3,874	-	281,947	-	530,973	**832,645**
Securities firms		-	-	-	-	-	-	-	-	-
Corporates		-	-	-	-	-	-	-	-	-
Regulatory retail portfolios		-	-	-	-	-	-	-	-	-
Other assets		-	-	-	-	-	-	-	-	-
Total		**-**	**-**	**15,851**	**3,874**	**-**	**281,947**	**-**	**530,973**	**832,645**

CCR5: Composition of collateral for CCR exposure

As of June 30, 2023

SR 000's

	a	b	c	d	e	f
	Collateral used in derivative transactions				Collateral used in SFTs	
	Fair value of collateral received		Fair value of posted collateral			
	Segregated	Unsegregated	Segregated	Unsegregated	Fair value of collateral received	Fair value of posted collateral
Cash - domestic currency	-	6,300	-	-	-	-
Cash - other currencies	-	50,990	-	-	-	-
Domestic sovereign debt	-	-	-	-	-	-
Other sovereign debt	-	-	-	-	-	-
Government agency debt	-	-	-	-	-	964,656
Corporate bonds	-	-	-	-	23,371	415,773
Equity securities	-	-	-	-	-	-
Other collateral	-	-	-	-	-	-
Total	**-**	**57,290**	**-**	**-**	**23,371**	**1,380,429**

MR1: Market risk under the standardized approach

As of June 30, 2023

SR 000's

		Capital requirement in standardized approach
1	General interest rate risk	36,041
2	Equity risk	-
3	Commodity risk	-
4	Foreign exchange risk	9,922
5	Credit spread risk - non-securitizations	-
6	Credit spread risk - securitizations (non-correlation trading portfolio)	-
7	Credit spread risk - securitization (correlation trading portfolio)	-
8	Default risk - non-securitizations	-
9	Default risk - securitizations (non-correlation trading portfolio)	-
10	Default risk - securitizations (correlation trading portfolio)	-
11	Residual risk add-on	-
12	**Total**	**45,963**

CVA4: RWA flow statements of CVA risk exposures under SA-CVA

As of June 30, 2023

SR 000's

1	**Total RWA for CVA at previous quarter-end**	378,786
2	**Total RWA for CVA at end of reporting period**	446,346

LR1 – Summary comparison of accounting assets vs leverage ratio exposure measure

		June 30, 2023
1	Total consolidated assets as per published financial statements	226,900,387
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	-
3	Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference	-
4	Adjustments for temporary exemption of central bank reserves (if applicable)	-
5	Adjustment for fiduciary assets recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	-
6	Adjustments for regular-way purchases and sales of financial assets subject to trade date accounting	-
7	Adjustments for eligible cash pooling transactions	-
8	Adjustments for derivative financial instruments	728,983
9	Adjustment for securities financing transactions (ie repurchase agreements and similar secured lending)	103,662
10	Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	19,969,416
11	Adjustments for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital	-
12	Other adjustments	34,414
13	**Leverage ratio exposure measure**	**247,736,863**

LR2- Leverage ratio common disclosure

		June 30, 2023	Mar 31, 2023
		T	T–1
On-balance sheet exposures			
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	**228,724,863**	215,685,917
2	Gross-up for derivatives collateral provided where deducted from balance sheet assets pursuant to the operative accounting framework	-	-
3	(Deductions of receivable assets for cash variation margin provided in derivatives transactions)	-	-
4	(Adjustment for securities received under securities financing transactions that are recognized as an asset)	-	-
5	(Specific and general provisions associated with on-balance sheet exposures that are deducted from Tier 1 capital)	**(1,790,062)**	(1,728,557)
6	(Asset amounts deducted in determining Tier 1 capital and regulatory adjustments)	-	-
7	**Total on-balance sheet exposures** (excluding derivatives and SFTs) (sum of rows 1 to 6)	**226,934,801**	213,957,360
Derivative exposures			
8	Replacement cost associated with *all* derivatives transactions (where applicable net of eligible cash variation margin, with bilateral netting and/or the specific treatment for client cleared derivatives)	**273,300**	41,539
9	Add-on amounts for potential future exposure associated with *all* derivatives transactions	**455,684**	250,220
10	(Exempted central counterparty (CCP) leg of client-cleared trade exposures)	-	-
11	Adjusted effective notional amount of written credit derivatives	-	-
12	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	-	-
13	**Total derivative exposures (sum of rows 8 to 12)**	**728,983**	291,759
Securities financing transaction exposures			
14	Gross SFT assets (with no recognition of netting), after adjustment for sale accounting transactions	-	-
15	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-	-
16	Counterparty credit risk exposure for SFT assets	**103,662**	-
17	Agent transaction exposures	-	-
18	**Total securities financing transaction exposures (sum of rows 14 to 17)**	**103,662**	-
Other off-balance sheet exposures			
19	Off-balance sheet exposure at gross notional amount	**67,382,115**	62,430,953
20	(Adjustments for conversion to credit equivalent amounts)	**(47,412,699)**	(43,897,354)
21	(Specific and general provisions associated with off-balance sheet exposures deducted in determining Tier 1 capital)	-	-
22	**Off-balance sheet items (sum of rows 19 to 21)**	**19,969,416**	18,533,600

Capital and total exposures			
23	**Tier 1 capital**	**33,338,036**	33,585,270
24	**Total exposures (sum of rows 7, 13, 18 and 22)**	**247,736,863**	232,782,719
Leverage ratio			
25	**Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)**	**13.46%**	14.43%
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	**13.46%**	14.25%
26	**National minimum leverage ratio requirement**	**3.00%**	3.00%
27	**Applicable leverage buffers**	**n/a**	n/a
Disclosure of mean values			
28	Mean value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	**-**	-
29	Quarter-end value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	**-**	-
30	Total exposures (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	**247,736,863**	232,782,719
30a	Total exposures (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	**247,736,863**	232,782,719
31	Basel III leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	**13.46%**	14.43%
31a	Basel III leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	**13.46%**	14.43%

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LIQ1 – Liquidity Coverage Ratio (LCR)

For the quarter ended June 30, 2023

SAR 000's

		a	b
		Total unweighted value (average)	Total weighted value (average)
High-quality liquid assets			
1	**Total HQLA**		**35,902,711**
Cash outflows			
2	**Retail deposits and deposits from small business customers, of which:**	**53,025,050**	**4,151,858**
3	Stable deposits	23,012,937	1,150,647
4	Less stable deposits	30,012,113	3,001,211
5	**Unsecured wholesale funding, of which:**	**57,180,931**	**23,109,825**
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	-	-
7	Non-operational deposits (all counterparties)	55,671,755	21,600,649
8	Unsecured debt	1,509,176	1,509,176
9	**Secured wholesale funding**	-	-
10	**Additional requirements, of which:**	**4,531,122**	**453,112**
11	Outflows related to derivative exposures and other collateral requirements	-	-
12	Outflows related to loss of funding on debt products	-	-
13	Credit and liquidity facilities	4,531,122	453,112
14	**Other contractual funding obligations**	**-**	**-**
15	**Other contingent funding obligations**	**62,173,444**	**1,652,082**
16	**TOTAL CASH OUTFLOWS**		**29,366,877**
Cash inflows			
17	**Secured lending (eg reverse repos)**	**-**	**-**
18	**Inflows from fully performing exposures**	**9,695,055**	**6,385,666**
19	Other cash inflows	-	-
20	**TOTAL CASH INFLOWS**		**6,385,666**
			Total adjusted value
21	**Total HQLA**		**35,902,711**
22	**Total net cash outflows**		**22,981,211**
23	**Liquidity Coverage Ratio (%)**		**156.23%**

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LIQ2: Net Stable Funding Ratio (NSFR)

As of June 30, 2023

SAR 000's

		a	b	c	d	e
		Unweighted value by residual maturity				
(In currency amount)		No maturity	<6 months	6 months to < 1 year	≥ 1 year	Weighted value
Available stable funding (ASF) item						
1	**Capital:**	**-**	**-**	**-**	**35,651,695**	**35,651,695**
2	*Regulatory capital*	-	-	-	35,651,695	35,651,695
3	*Other capital instruments*	-	-	-	-	-
4	**Retail deposits and deposits from small business customers, of which:**	**51,327,770**	**10,543,091**	**2,213,215**	**277,408**	**59,269,968**
5	*Stable deposits*	25,258,705	841,705	237,414	38,615	25,059,548
6	*Less stable deposits*	26,069,065	9,701,386	1,975,801	238,794	34,210,420
7	**Wholesale funding:**	**41,648,813**	**68,741,536**	**7,873,511**	**5,207,732**	**60,021,817**
8	*Operational deposits*	-	-	-	-	-
9	*Other wholesale funding*	41,648,813	68,741,536	7,873,511	5,207,732	60,021,817
10	**Liabilities with matching interdependent assets**	**-**	**-**	**-**	**-**	**-**
11	**Other liabilities**	**5,858,589**	**-**	**-**	**232,074**	**-**
12	*NSFR derivative liabilities*		-	-	232,074	
13	*All other liabilities and equity not included in the above categories*	5,858,589	-	-	-	-
14	**Total ASF**					**154,943,480**
Required stable funding (RSF) item						
15	**Total NSFR high-quality liquid assets (HQLA)**					**1,269,318**
16	**Deposits held at other financial institutions for operational purposes**	**700,904**	**-**	**-**	**-**	**350,452**
17	**Performing loans and securities:**	**-**	**38,780,370**	**17,239,851**	**117,525,413**	**126,018,044**
18	*Performing loans to financial institutions secured by Level 1 HQLA*	-	-	-	-	-
19	*Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions*		2,772,939	-	-	415,941
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:*		36,005,876	16,064,786	103,756,605	114,228,445

21	*With a risk weight of less than or equal to 35% under the Basel II standardized 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*		1,555	7,280	4,590,694	2,988,369
24	*Securities that are not in default and do not qualify as HQLA, including exchange-traded equities*		-	1,167,785	9,178,115	8,385,290
25	**Assets with matching interdependent liabilities**	**-**	**-**	**-**	**-**	**-**
26	**Other assets:**	**-**	**2,440,983**	**-**	**8,313,199**	**10,370,311**
27	*Physical traded commodities, including gold*	-				-
28	*Assets posted as initial margin for derivative contracts and contributions to default funds of central counterparties*		-	-	-	-
29	*NSFR derivative assets*				198,212	-
30	*NSFR derivative liabilities before deduction of variation margin posted*				232,074	46,415
31	*All other assets not included in the above categories*		2,440,983	-	7,882,913	10,323,897
32	***Off-balance sheet items***				**67,382,102**	**208,628**
33	***Total RSF***					**138,216,754**
34	***Net Stable Funding Ratio (%)***					**112.10%**