

Disclosure under Pillar III of Basel III for September 30, 2022

Table KMI: Key Metrics (at group consolidated level)

		September 30, 2022	June 30, 2022	March 31, 2022	December 31, 2021	September 30, 2021
	<b>Available Capital (amounts: SAR '000)</b>					
1	Common Equity Tier 1 (CET 1) <i>(after transitional arrangement for IFRS 9)</i>	26,844,632	27,069,537	27,180,849	26,433,895	25,887,221
1a	Fully loaded ECL accounting model <i>(before transitional arrangement for IFRS 9)</i>	26,302,482	26,467,148	26,518,221	25,711,028	25,164,354
2	Tier 1 <i>(after transitional arrangement for IFRS 9)</i>	31,844,632	32,069,537	32,180,849	31,433,895	30,887,221
2a	Fully loaded ECL accounting model Tier 1 <i>(before transitional arrangement for IFRS 9)</i>	31,302,482	31,467,148	31,518,221	30,711,028	30,164,354
3	Total Capital <i>(after transitional arrangement for IFRS 9)</i>	33,763,119	33,850,038	33,891,328	33,097,592	32,522,435
3a	Fully loaded ECL accounting model total capital <i>(before transitional arrangement for IFRS 9)</i>	33,220,969	33,247,649	33,228,700	32,374,725	31,799,568
	<b>Risk-weighted assets (amounts: SAR '000)</b>					
4	Total risk-weighted assets (RWA)-Pillar - 1	168,236,862	155,145,171	149,234,394	145,284,203	145,249,745
	<b>Risk-based capital ratios as a percentage of RWA-Pillar -1</b>					
5	Common Equity Tier 1 ratio (%)	15.96%	17.45%	18.21%	18.19%	17.82%
5a	Fully loaded ECL accounting model Common Equity Tier 1 (%)	15.63%	17.06%	17.77%	17.70%	17.32%
6	Tier 1 ratio (%)	18.93%	20.67%	21.56%	21.64%	21.26%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	18.61%	20.28%	21.12%	21.14%	20.77%
7	Total capital ratio (%)	20.07%	21.82%	22.71%	22.78%	22.39%
7a	Fully loaded ECL accounting model capital ratio (%)	19.75%	21.43%	22.27%	22.28%	21.89%
	<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)	13.46%	14.95%	15.71%	15.69%	15.32%
	<b>Basel III leverage ratio</b>					
13	Total Basel III leverage ratio exposure measure (amounts: SAR '000)	204,402,185	195,357,382	188,265,926	181,887,466	175,361,636
14	Basel III leverage ratio (%) (row 2 / row 13)	15.58%	16.42%	17.09%	17.28%	17.61%
14a	Fully loaded ECL accounting model Basel III leverage ratio (%) (row 2a / row 13)	15.31%	16.11%	16.74%	16.88%	17.20%
	<b>Liquidity Coverage Ratio**</b>					
15	Total HQLA (amounts: SAR '000)	35,096,751	35,098,376	33,202,353	32,486,784	32,435,613
16	Total net cash outflow (amounts: SAR '000)	27,104,959	25,247,968	24,872,016	24,225,585	24,738,420
17	LCR ratio (%)	129.48%	139.01%	133.49%	134.10%	131.11%
	<b>Net Stable Funding Ratio</b>					
18	Total available stable funding (amounts: SAR '000)	125,213,587	125,420,287	122,390,924	118,084,979	114,464,995
19	Total required stable funding (amounts: SAR '000)	121,324,985	113,520,111	111,128,228	105,714,951	104,614,016
20	NSFR ratio	103.21%	110.48%	110.13%	111.70%	109.42%

\*\* Average of 90 days

		a	b	c
		RWA		Minimum capital requirements
		September 30, 2022	June 30, 2022	September 30, 2022
1	Credit risk (excluding counterparty credit risk) (CCR)	152,302,057	140,097,647	12,184,164.58
2	Of which standardised approach (SA)	152,302,057	140,097,647	12,184,164.58
3	Of which internal rating-based (IRB) approach	-	-	-
4	Counterparty credit risk	26,099	7,839	2,087.94
5	Of which standardised approach for counterparty credit risk (SA-CCR)	26,099	7,839	2,087.94
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	1,150,769	2,334,633	92,061.56
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	2,439,959	783,609	195,196.72
17	Of which standardised approach (SA)	2,439,959	783,609	195,196.72
18	Of which internal model approaches (IMM)	-	-	-
19	Operational risk	12,317,977	11,921,443	985,438.16
20	Of which Basic Indicator Approach	12,317,977	11,921,443	985,438.16
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>168,236,862</b>	<b>155,137,332</b>	<b>13,456,861</b>