

Disclosure under Pillar III of Basel III for September 30, 2018

Table KM1: Key Metrics (at group consolidated level)

	Sep 2018	June 2018	March 2018	Dec-17*	Sep-17	
Available Capital (amounts: SAR '000)						
1	Common Equity Tier 1 (CET 1) <i>(after transitional arrangement for IFRS 9)</i>	20,790,674	20,165,920	20,757,011	20,343,762	20,101,154
1a	Fully loaded ECL accounting model <i>(before transitional arrangement for IFRS 9)</i>	20,212,381	19,587,627	20,178,717	20,343,762	20,101,154
2	Tier 1 <i>(after transitional arrangement for IFRS 9)</i>	20,790,674	20,165,920	20,757,011	20,343,762	20,101,154
2a	Fully loaded ECL accounting model Tier 1 <i>(before transitional arrangement for IFRS 9)</i>	20,212,381	19,587,627	20,178,717	20,343,762	20,101,154
3	Total Capital <i>(after transitional arrangement for IFRS 9)</i>	22,028,957	21,389,845	21,788,683	21,227,969	20,847,912
3a	Fully loaded ECL accounting model total capital <i>(before transitional arrangement for IFRS 9)</i>	21,450,664	20,811,553	21,354,803	21,227,969	20,847,912
Risk-weighted assets (amounts: SAR '000)						
4	Total risk-weighted assets (RWA)-Pillar - 1	107,371,804	105,646,366	102,105,551	103,488,260	100,946,153
Risk-based capital ratios as a percentage of RWA-Pillar -1						
5	Common Equity Tier 1 ratio (%)	19.36%	19.09%	20.33%	19.66%	19.91%
5a	Fully loaded ECL accounting model Common Equity Tier 1 (%)	18.82%	18.54%	19.76%	19.66%	19.91%
6	Tier 1 ratio (%)	19.36%	19.09%	20.33%	19.66%	19.91%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	18.82%	18.54%	19.76%	19.66%	19.91%
7	Total capital ratio (%)	20.52%	20.25%	21.34%	20.51%	20.65%
7a	Fully loaded ECL accounting model capital ratio (%)	19.98%	19.70%	20.91%	20.51%	20.65%
Additional CET1 buffer requirements as a percentage fo RWA						
8	Capital conversion buffer requirement (2.5% from 2019) (%)	1.875%	1.875%	1.250%	1.250%	1.250%
9	Countercyclical buffer requirement (%)	0.000%	0.000%	0.000%	0.000%	0.000%
10	Bank G-SIB and/or D-SIB additional requirements (%)	0.000%	0.000%	0.000%	0.000%	0.000%
11	Total of bank CET1 specific buffer requirements (%) (row 8 + row 9 + row 10)	1.875%	1.875%	1.250%	1.250%	1.250%
12	CET1 available after meeting the bank's minimum capital requirements (%) (5-11)	17.488%	17.213%	19.079%	18.408%	18.663%
Basel III leverage ratio						
13	Total Basel III leverage ratio exposure measure (amounts: SAR '000)	127,278,006	123,449,439	120,481,421	121,567,467	117,537,773
14	Basel III leverage ratio (%) (row 2 / row 13)	16.33%	16.34%	17.23%	16.73%	17.10%
14a	Fully loaded ECL accounting model Basel III leverage ratio (%) (row 2a / row 13)	15.88%	15.87%	16.75%	16.73%	17.10%
Liquidity Coverage Ratio**						
15	Total HQLA (amounts: SAR '000)	19,617,786	19,041,624	17,669,857	16,446,531	13,587,634
16	Total net cash outflow (amounts: SAR '000)	16,781,439	14,799,387	10,838,388	11,077,449	6,533,483
17	LCR ratio (%)	116.90%	128.66%	163.03%	148.47%	207.97%
Net Stable Funding Ratio						
18	Total available stable funding (amounts: SAR '000)	82,424,634	80,375,619	78,740,411	77,888,865	76,770,965
19	Total required stable funding (amounts: SAR '000)	75,573,999	74,945,279	73,369,041	72,947,107	68,962,519
20	NSFR ratio	109.06%	107.25%	107.32%	106.77%	111.32%

* Restatements in Financial Statements

** Average of 90 days

B.2 - Template OV1: Overview of RWA

		a	b	c
		RWA		Minimum capital requirements
		Sep-18	Jun-18	Sep-18
1	Credit risk (excluding counterparty credit risk) (CCR)	96,940,208	95,619,412	7,755,217
2	Of which standardised approach (SA)	96,940,208	95,619,412	7,755,217
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	2,122,429	2,294,645	169,794
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	788,592	526,583	63,087
17	Of which standardised approach (SA)	788,592	526,583	63,087
18	Of which internal model approaches (IMM)	-	-	-
19	Operational risk	7,520,575	7,205,726	601,646
20	Of which Basic Indicator Approach	7,520,575	7,205,726	601,646
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	Total (1+4+7+8+9+10+11+12+16+19+23+24)	107,371,804	105,646,366	8,589,744