

	March 31, 2022	December 31, 2021	September 30, 2021	June 30, 2021	March 31, 2021	
Available Capital (amounts: SAR '000)						
1	Common Equity Tier 1 (CET 1) <i>(after transitional arrangement for IFRS 9)</i>	27,180,849	26,433,895	25,887,221	25,921,799	25,803,998
1a	Fully loaded ECL accounting model <i>(before transitional arrangement for IFRS 9)</i>	26,518,221	25,711,028	25,164,354	25,198,932	25,081,131
2	Tier 1 <i>(after transitional arrangement for IFRS 9)</i>	32,180,849	31,433,895	30,887,221	25,921,799	25,803,998
2a	Fully loaded ECL accounting model Tier 1 <i>(before transitional arrangement for IFRS 9)</i>	31,518,221	30,711,028	30,164,354	25,198,932	25,081,131
3	Total Capital <i>(after transitional arrangement for IFRS 9)</i>	33,891,328	33,097,592	32,522,435	27,537,400	27,405,138
3a	Fully loaded ECL accounting model total capital <i>(before transitional arrangement for IFRS 9)</i>	33,228,700	32,374,725	31,799,568	26,814,533	26,682,271
Risk-weighted assets (amounts: SAR '000)						
4	Total risk-weighted assets (RWA)-Pillar - 1	149,234,394	145,284,203	145,249,745	143,514,591	142,540,012
Risk-based capital ratios as a percentage of RWA-Pillar - 1						
5	Common Equity Tier 1 ratio (%)	18.21%	18.19%	17.35%	18.06%	18.10%
5a	Fully loaded ECL accounting model Common Equity Tier 1 (%)	17.77%	17.70%	16.86%	17.56%	17.60%
6	Tier 1 ratio (%)	21.56%	21.64%	20.70%	18.06%	18.10%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	21.12%	21.14%	20.21%	17.56%	17.60%
7	Total capital ratio (%)	22.71%	22.78%	21.79%	19.19%	19.23%
7a	Fully loaded ECL accounting model capital ratio (%)	22.27%	22.28%	21.31%	18.68%	18.72%
Additional CET1 buffer requirements as a percentage fo RWA						
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	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 (%) (5-11)	15.71%	15.69%	14.85%	15.56%	15.60%
Basel III leverage ratio						
13	Total Basel III leverage ratio exposure measure (amounts: SAR '000)	188,265,926	181,887,466	175,361,636	172,863,594	169,460,875
14	Basel III leverage ratio (%) (row 2 / row 13)	17.09%	17.28%	17.61%	15.00%	15.23%
14a	Fully loaded ECL accounting model Basel III leverage ratio (%) (row 2a / row 13)	16.74%	16.88%	17.20%	14.58%	14.80%
Liquidity Coverage Ratio**						
15	Total HQLA (amounts: SAR '000)	33,202,353	32,486,784	32,435,613	31,001,859	29,750,381
16	Total net cash outflow (amounts: SAR '000)	24,872,016	24,225,585	24,738,420	22,349,528	18,406,031
17	LCR ratio (%)	133.49%	134.10%	131.11%	138.71%	161.63%
Net Stable Funding Ratio						
18	Total available stable funding (amounts: SAR '000)	122,390,924	118,084,979	114,464,995	108,810,109	105,330,228
19	Total required stable funding (amounts: SAR '000)	111,128,228	105,714,951	104,614,016	102,884,583	99,526,814
20	NSFR ratio	110.13%	111.70%	109.42%	105.76%	105.83%

** Average of 90 days

		a	b	c
		RWA		Minimum capital requirements
		March 31, 2022	December 31, 2021	March 31, 2022
1	Credit risk (excluding counterparty credit risk) (CCR)	134,598,760	131,060,721	10,767,901
2	Of which standardised approach (SA)	134,598,760	131,060,721	10,767,901
3	Of which internal rating-based (IRB) approach	-	-	-
4	Counterparty credit risk	2,752	2,562	220
5	Of which standardised approach for counterparty credit risk (SA-CCR)	2,752	2,562	220
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	2,236,785	2,032,452	178,943
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	829,611	945,712	66,369
17	Of which standardised approach (SA)	829,611	945,712	66,369
18	Of which internal model approaches (IMM)	-	-	-
19	Operational risk	11,566,486	11,242,756	925,319
20	Of which Basic Indicator Approach	11,566,486	11,242,756	925,319
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)	149,234,394	145,284,203	11,938,752