

### Template KM1: Key metrics

		a	b	c	d	e
		Mar 20	Dec 19	Sep 19	Jun 19	Mar 19
<b>Available capital (amounts)</b>						
1	Common Equity Tier 1 (CET1)	37,797	40,571	39,242	39,428	37,645
1a	Fully loaded ECL accounting model	37,797	40,571	39,242	39,428	37,645
2	Tier 1	37,797	40,571	39,242	39,428	37,645
2a	Fully loaded ECL accounting model Tier 1	37,797	40,571	39,242	39,428	37,645
3	Total capital	48,388	45,085	43,685	43,835	42,094
3a	Fully loaded ECL accounting model total capital	48,388	45,085	43,685	43,835	42,094
<b>Risk-weighted assets (amounts)</b>						
4	Total risk-weighted assets (RWA)	258,055	249,556	244,074	238,446	232,405
<b>Risk-based capital ratios as a percentage of RWA</b>						
5	Common Equity Tier 1 ratio (%)	14.6%	16.3%	16.1%	16.5%	16.2%
5a	Fully loaded ECL accounting model Common Equity Tier 1 (%)	14.6%	16.3%	16.1%	16.5%	16.2%
6	Tier 1 ratio (%)	14.6%	16.3%	16.1%	16.5%	16.2%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	14.6%	16.3%	16.1%	16.5%	16.2%
7	Total capital ratio (%)	18.8%	18.1%	17.9%	18.4%	18.1%
7a	Fully loaded ECL accounting model total capital ratio (%)	18.8%	18.1%	17.9%	18.4%	18.1%
<b>Additional CET1 buffer requirements as a percentage of RWA</b>						
8	Capital conservation buffer requirement (2.5% from 2019) (%)	2.500%	2.500%	2.50%	2.50%	2.50%
9	Countercyclical buffer requirement (%)	0.0440%	0.051%	0.048%	0.041%	0.025%
10	Bank G-SIB and/or D-SIB additional requirements (%)	0.50%	0.50%	0.50%	0.50%	0.50%
11	Total of bank CET1 specific buffer requirements (%) (row 8 + row 9 + row 10)	3.044%	3.051%	3.048%	3.041%	3.025%
12	CET1 available after meeting the bank's minimum capital requirements (%)	11.6%	13.2%	13.0%	13.5%	13.2%
<b>Basel III leverage ratio</b>						
13	Total Basel III leverage ratio exposure measure	346,367	332,247	317,858	313,202	307,570
14	Basel III leverage ratio (%) (row 2 / row 13)	10.9%	12.2%	12.3%	12.6%	12.2%
14a	Fully loaded ECL accounting model Basel III leverage ratio (%) (row 2a / row 13)	10.9%	12.2%	12.3%	12.6%	12.2%
<b>Liquidity Coverage Ratio*</b>						
15	Total HQLA	52,398	46,281	42,639	43,882	41,511
16	Total net cash outflow	31,245	29,801	25,888	29,295	29,030
17	LCR ratio (%)	168%	155%	165%	150%	143%
<b>Net Stable Funding Ratio</b>						
18	Total available stable funding	173,323	175,303	165,834	162,720	158,649
19	Total required stable funding	150,394	146,035	144,142	138,333	132,521
20	NSFR ratio	115%	120%	115%	118%	120%

## OV1: Overview of RWA - March 2020

SAR 000

		a	b	c
		RWA		Minimum capital requirements
		Mar 20	Dec 19	Mar 20
1	Credit risk (excluding counterparty credit risk) (CCR) Includes item 23	231,189,000	224,182,053	18,495,120
2	Of which standardised approach (SA)	231,189,000	224,182,053	18,495,120
3	Of which internal rating-based (IRB) approach			-
4	Counterparty credit risk	6,202,787	5,111,184	496,223
5	Of which standardised approach for counterparty credit risk (SA-CCR)	6,202,787	5,111,184	496,223
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	-	-	-
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	3,574,113	3,701,400	285,929
17	Of which standardised approach (SA)	3,574,113	3,701,400	285,929
18	Of which internal model approaches (IMM)			-
19	Operational risk	17,088,746	16,561,830	1,367,100
20	Of which Basic Indicator Approach			-
21	Of which Standardised Approach	17,088,746	16,561,830	1,367,100
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>258,054,646</b>	<b>249,556,467</b>	<b>20,644,372</b>

## Leverage ratio common disclosure

March 31, 2020

### LR1: Summary Comparison of accounting assets versus leverage ratio exposure measure (Table 1)

		Mar 31, 2020
Row #	Item	In SR 000's
1	Total Assets as per published financial statements	279,696,566
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 fiduciary assets recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	-
4	Adjustment for derivative financial instruments	1,312,591
5	Adjustment for securities financing transactions (i.e. repos and similar secured lending)	-
6	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of Off-balance sheet exposures)	64,624,627
7	Other adjustments	733,220
<b>8</b>	<b>Leverage ratio exposure (A)</b>	<b>346,367,004</b>

### LR2: Leverage Ratio Common Disclosure Template (Table 2)

		Mar 31, 2020	Dec 31, 2019
Row #	Item	In SR 000's	In SR 000's
<b>On-balance sheet exposures</b>			
1	On-balance sheet items (excluding derivatives and SFTs, but including collateral)	278,021,136	265,180,031
2	(Relevant Asset amounts deducted in determining Basel III Tier 1 capital)	-	-
3	<b>Total on-balance sheet exposures</b> (excluding derivatives and SFTs) (sum of lines 1 and 2) (a)	278,021,136	265,180,031
<b>Derivative exposures</b>			
4	Replacement cost associated with <i>all</i> derivatives transactions (i.e. net of eligible cash variation margin)	2,408,650	1,963,173
5	Add-on amounts for Potential Financial Exposure (PFE) associated with <i>all</i> derivatives transactions	1,312,591	939,357
6	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework		
7	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)		
8	(Exempted CCP leg of client-cleared trade exposures)		
9	Adjusted effective notional amount of written credit derivatives		
10	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)		
11	<b>Total derivative exposures (sum of lines 4 to 10) (b)</b>	3,721,241	2,902,530
<b>Securities financing transaction exposures</b>			
12	Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transactions	-	-
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-	-
14	Credit Conversion Factor (CCR) exposure for Security Financing Transaction (SFT) assets	-	-
15	Agent transaction exposures	-	-
16	<b>Total securities financing transaction exposures (sum of lines 12 to 15)</b>	-	-
<b>Other off-balance sheet exposures</b>			
17	Off-balance sheet exposure at gross notional amount **	183,411,996	178,388,581
18	(Adjustments for conversion to credit equivalent amounts)	(118,787,369)	(114,224,415)
19	<b>Off-balance sheet items (sum of lines 17 and 18) (c)</b>	64,624,627	64,164,166
<b>Capital and total exposures</b>			
20	<b>Tier 1 capital (B)</b>	37,797,337	40,571,462
21	<b>Total exposures (sum of lines 3, 11, 16 and 19) (A) = (a+b+c)</b>	346,367,004	332,246,727
<b>Leverage ratio</b>			
22	<b>Basel III leverage ratio*** (C) = (B) / (A)</b>	<b>10.9%</b>	<b>12.2%</b>

\*\*Includes commitments that are unconditionally cancellable at any time by the Bank or automatic cancellation due to deterioration in a borrower's creditworthiness

\*\*\*Current minimum requirement is 3%

### Reconciliation (Table 5)

		Mar 31, 2020
Row #	Item	In SR 000's
1	Total Assets on Financial Statements	279,696,566
2	Total On balance sheet assets Row # 1 on Table 2	278,021,136
3	<b>Difference between 1 and 2 above</b>	<b>1,675,430</b>
<b>Explanation</b>		
	Positive fair value of Derivatives	1,675,430
	Other adjustment represents provision	-
		<b>1,675,430</b>

## LIQ1: Liquidity Coverage Ratio (LCR)

[LCR Common Disclosure Prudential Return Template]

<b>LCR Common Disclosure Template</b>		
(In SR 000's)	TOTAL UNWEIGHTED VALUE (average)	TOTAL WEIGHTED VALUE (average)
<b>HIGH-QUALITY LIQUID ASSETS</b>		
1	Total high quality liquid assets (HQLA)	52,397,960
<b>CASH OUTFLOWS</b>		
2	Retail deposits and deposits from small businesses customers of which:	74,151,042
3	<i>Stable deposits</i>	-
4	<i>Less stable deposits</i>	74,151,042
5	Unsecured wholesale funding of which:	75,217,643
6	<i>Operational deposits (all counterparties)</i>	
7	<i>Non operational deposits (all counterparties)</i>	75,217,643
8	<i>Unsecured debt</i>	-
9	Secured wholesale funding	766,464
10	Additional requirement of which:	12,283,103
11	<i>Outflows related to derivative exposure and other collateral requirements</i>	19,894
12	<i>Outflows related to loss of funding on debt products</i>	-
13	<i>Credit and liquidity facilities</i>	12,263,209
14	Other contractual funding obligations	-
15	Other contingent funding obligations	217,126,005
16	<b>TOTAL CASH OUTFLOWS</b>	48,575,199
<b>CASH INFLOWS</b>		
17	Secured lending (eg reverse repos)	-
18	Inflows from fully performing exposures	27,174,192
19	Other cash inflows	16,154
20	<b>TOTAL CASH INFLOW</b>	27,190,346
		<i>TOTAL ADJUSTED VALUE</i>
21	<b>TOTAL HQLA</b>	52,397,960
22	<b>TOTAL NET CASH OUTFLOW</b>	31,245,222
23	<b>LIQUIDITY COVERAGE RATIO</b>	<b>168%</b>

- Unweighted values are calculated as outstanding balances maturing or callable within 30 days (for inflows and outflows).
- Weighted values are calculated after the application of respective haircuts (for HQLA) or inflow and outflow rates (for inflows and outflows).
- Adjusted values are calculated after the application of both (i) haircuts and inflow and outflow rates *and* (ii) any applicable caps (i.e. cap on Level 2B and Level 2 assets for HQLA and cap on inflows).

**Notes to disclosure:**

1. Data is presented as simple average of 90 days observations over Q1 2020.
2. Number of data points used in calculating the average figures is 90.
3. LCR may not equal to an LCR computed based on the average values of the set of line items disclosed in the template.