



Disclosures Under Basel III Framework

Basel III Pillar 3 Disclosures
June 30, 2021

Basel III Pillar 3 Disclosures 30 June 2021

	Tables and templates
Overview of risk management and RWA	KM1 – Key metrics (at consolidated group level)
	OV1 – Overview of RWA
Composition of capital and TLAC	CC1 – Composition of regulatory capital
	CC2 – Reconciliation of regulatory capital to balance sheet
	CCA – Main features of regulatory capital instruments and of other TLAC- eligible instruments
Macroprudential supervisory measures Leverage ratio	CCyB1 – Geographical distribution of credit exposures used in the countercyclical buffer
	LR1 – Summary comparison of accounting assets vs leverage ratio exposure measure LR2 – Leverage ratio common disclosure template
Liquidity	LIQ1 – Liquidity Coverage Ratio (LCR)
	LIQ 2 – Net Stable Funding Ratio (NSFR)
Credit risk	CR1 – Credit quality of assets
	CR2 – Changes in stock of defaulted loans and debt securities
	CR3 – Credit risk mitigation techniques – overview
	CR4 – Standardised approach – credit risk exposure and Credit Risk Mitigation (CRM) effects
	CR5 – Standardised approach – exposures by asset classes and risk weights
Counterparty credit risk	CCR1 – Analysis of counterparty credit risk (CCR) exposure by approach
	CCR2 – Credit valuation adjustment (CVA) capital charge
	CCR3 – Standardised approach of CCR exposures by regulatory portfolio and risk weights
	CCR5 – Composition of collateral for CCR exposure
	CCR8 – Exposures to central counterparties
Securitisation	SEC1 – Securitisation exposures in the banking book
	SEC4 – Securitisation exposures in the banking book and associated capital requirements – bank acting as investor
Market risk	MR1 – Market risk under standardised approach

Template KM1: Key metrics

		<i>SAR Million</i>				
		a	b	c	d	e
		Jun 21	Mar 21	Dec 20	Sep 20	Jun 20
Available capital (amounts)						
1	Common Equity Tier 1 (CET1)	44,540	44,237	44,352	42,654	40,786
1a	Fully loaded ECL accounting model	44,540	44,237	44,352	42,654	40,786
2	Tier 1	44,540	44,237	44,352	42,654	40,786
2a	Fully loaded ECL accounting model Tier 1	44,540	44,237	44,352	42,654	40,786
3	Total capital	54,240	54,091	51,131	49,131	47,506
3a	Fully loaded ECL accounting model total capital	54,240	54,091	51,131	49,131	47,506
Risk-weighted assets (amounts)						
4	Total risk-weighted assets (RWA)	280,517	274,610	268,134	265,329	266,463
Risk-based capital ratios as a percentage of RWA						
5	Common Equity Tier 1 ratio (%)	15.9%	16.1%	16.5%	16.1%	15.3%
5a	Fully loaded ECL accounting model Common Equity Tier 1 (%)	15.9%	16.1%	16.5%	16.1%	15.3%
6	Tier 1 ratio (%)	15.9%	16.1%	16.5%	16.1%	15.3%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	15.9%	16.1%	16.5%	16.1%	15.3%
7	Total capital ratio (%)	19.3%	19.7%	19.1%	18.5%	17.8%
7a	Fully loaded ECL accounting model total capital ratio (%)	19.3%	19.7%	19.1%	18.5%	17.8%
Additional CET1 buffer requirements as a percentage of RWA						
8	Capital conservation buffer requirement (2.5% from 2019) (%)	2.500%	2.500%	2.500%	2.500%	2.500%
9	Countercyclical buffer requirement (%)	0.0417%	0.0365%	0.0334%	0.0320%	0.0367%
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)	3.042%	3.037%	3.033%	3.032%	3.037%
12	CET1 available after meeting the bank's minimum capital requirements (%)	12.8%	13.1%	13.5%	13.0%	12.3%
Basel III leverage ratio						
13	Total Basel III leverage ratio exposure measure	385,083	374,286	376,462	373,858	360,644
14	Basel III leverage ratio (%) (row 2 / row 13)	11.6%	11.8%	11.8%	11.4%	11.3%
14a	Fully loaded ECL accounting model Basel III leverage ratio (%) (row 2a / row 13)	11.6%	11.8%	11.8%	11.4%	11.3%
Liquidity Coverage Ratio*						
15	Total HQLA	55,117	52,020	61,539	51,074	50,435
16	Total net cash outflow	31,368	28,758	30,843	26,828	31,504
17	LCR ratio (%)	176%	181%	200%	190%	160%
Net Stable Funding Ratio						
18	Total available stable funding	213,400	210,850	208,482	207,909	196,369
19	Total required stable funding	169,118	164,454	160,523	160,427	159,868
20	NSFR ratio	126%	128%	130%	130%	123%

OV1: Overview of RWA - 30 June 2021

SAR 000

	a	b	c
	RWA		Minimum capital requirements
	Jun 21	Mar 21	Jun 21
1 Credit risk (excluding counterparty credit risk) (CCR) Includes item 23	252,836,811	246,732,102	20,226,945
2 Of which standardised approach (SA)	252,836,811	246,732,102	20,226,945
3 Of which internal rating-based (IRB) approach			
4 Counterparty credit risk	5,426,926	4,307,877	434,154
5 Of which standardised approach for counterparty credit risk (SA-CCR)	5,426,926	4,307,877	434,154
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	3,071,235	4,838,413	245,699
17 Of which standardised approach (SA)	3,071,235	4,838,413	245,699
18 Of which internal model approaches (IMM)			
19 Operational risk	19,181,970	18,731,640	1,534,558
20 Of which Basic Indicator Approach			
21 Of which Standardised Approach	19,181,970	18,731,640	1,534,558
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)	280,516,942	274,610,032	22,441,355

CAPITAL STRUCTURE - 30 June 2021

CC2 – Reconciliation of regulatory capital to balance sheet

Balance sheet - Step 1 (Table 2(b))

All figures are in SAR '000

	Balance sheet in Published financial statements (C)	Under regulatory scope of consolidation (E)
Assets		
Cash and balances at central banks	40,854,055	40,854,055
Due from banks and other financial institutions	7,878,052	7,878,052
Investments, net	57,121,643	57,121,643
Loans and advances, net	204,742,536	204,742,536
Debt securities	0	0
Trading assets	0	0
Investment in associates	663,110	663,110
Derivatives	1,352,264	1,352,264
Goodwill	0	0
Other intangible assets	0	0
Property and equipment, net	2,431,512	2,431,512
Other assets	2,223,157	2,223,157
Total assets	317,266,329	317,266,329
Liabilities		
Due to Banks and other financial institutions	43,122,772	43,122,772
Items in the course of collection due to other banks	0	0
Customer deposits	202,452,996	202,452,996
Trading liabilities	0	0
Debt securities in issue	8,710,117	8,710,117
Derivatives	1,463,207	1,463,207
Retirement benefit liabilities	0	0
Taxation liabilities	0	0
Accruals and deferred income	0	0
Borrowings	0	0
Other liabilities	16,966,440	16,966,440
Subtotal	272,715,532	272,715,532
Shareholders' equity		
Paid up share capital	30,000,000	30,000,000
Statutory reserves	7,680,879	7,680,879
Other reserves	2,069,230	2,069,230
Retained earnings	4,800,688	4,800,688
Minority Interest	0	0
Proposed dividends	0	0
Total liabilities and equity	317,266,329	317,266,329

CAPITAL STRUCTURE- 30 June 2021

Balance sheet - Step 2 (Table 2(c))

All figures are in SAR '000

	Balance sheet in Published financial statements (C)	Adjustment of banking associates / other entities (D)	Under regulatory scope of consolidation (E)	Reference
Assets				
Cash and balances at central banks	40,854,055	0	40,854,055	
eligible provisions	513	0	513	A
Due from banks and other financial institutions	7,878,052	0	7,878,052	
eligible provisions	10,767	0	10,767	A
Investments, net	57,121,643	0	57,121,643	
eligible provisions	8,267	0	8,267	A
Loans and advances, net	204,742,536	0	204,742,536	
eligible provisions	924,170	0	924,170	A
Debt securities	0	0	0	
Equity shares	0	0	0	
Investment in associates	663,110	0	663,110	
Derivatives	1,352,264	0	1,352,264	
Goodwill	0	0	0	
Other intangible assets	0	0	0	
Property and equipment, net	2,431,512	0	2,431,512	
Other assets	2,223,157	0	2,223,157	
Total assets	317,266,329	0	317,266,329	
Liabilities				
Due to Banks and other financial institutions	43,122,772	0	43,122,772	
Items in the course of collection due to other banks	0	0	0	
Customer deposits	202,452,996	0	202,452,996	
Trading liabilities	0	0	0	
Debt securities in issue	8,710,117	0	8,710,117	
of which Tier 2 capital instruments	8,710,117	0	8,710,117	B
Derivatives	1,463,207	0	1,463,207	
Retirement benefit liabilities	0	0	0	
Taxation liabilities	0	0	0	
Accruals and deferred income	0	0	0	
Borrowings	0	0	0	
Other liabilities	16,966,440	0	16,966,440	
eligible provisions	46,075	0	46,075	A
Subtotal	272,715,532	0	272,715,532	
Shareholders' equity				
Paid up share capital	30,000,000	0	30,000,000	
of which amount eligible for CET1	30,000,000	0	30,000,000	C
of which amount eligible for AT1	0	0	0	
Statutory reserves	7,680,879	0	7,680,879	E
of which representing stock Surplus	0		0	
Other reserves	2,069,230	0	2,069,230	F
Retained earnings	4,800,688	0	4,800,688	G
Minority Interest	0	0	0	
Proposed dividends	0	0	0	
Total liabilities and equity	317,266,329	0	317,266,329	

CAPITAL STRUCTURE - 30 June 2021
CC1: Composition of regulatory capital

Common template - Step 3 (Table 2(d)) i

All figures are in SAR'000

Components¹ of
regulatory capital
reported by the bank

Source based on
reference numbers /
letters of the balance
sheet under the
regulatory scope of
consolidation from step 2

Common Equity Tier 1 capital: Instruments and reserves	
1	Directly issued qualifying common share capital (and equivalent for non-joint stock companies) plus related stock surplus
2	Retained earnings
3	Accumulated other comprehensive income (and other reserves)
4	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)
Common Equity Tier 1 capital before regulatory adjustments	
44,550,797	
Common Equity Tier 1 capital: Regulatory adjustments	
7	Prudential valuation adjustments
8	Goodwill (net of related tax liability)
9	Other intangibles other than mortgage-servicing rights (net of related tax liability)
10	Deferred tax assets 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 paragraph 562 of Basel II framework)
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 netted off paid-in capital on reported balance sheet)
17	Reciprocal cross-holdings in common equity
18	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued share capital (amount above 10% thresh
19	Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold)
20	Mortgage servicing rights (amount above 10% threshold)
21	Deferred tax assets 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: mortgage servicing rights
25	of which: deferred tax assets arising from temporary differences
26	National specific regulatory adjustments
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions
28	Total regulatory adjustments to Common equity Tier 1
(10,501)	
Common Equity Tier 1 capital (CET1)	
44,540,296	
Additional Tier 1 capital: instruments	
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus
31	of which: classified as equity under applicable accounting standards
32	of which: classified as liabilities under applicable accounting standards
33	Directly issued capital instruments subject to phase out from Additional Tier 1
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 AT1)
35	of which: instruments issued by subsidiaries subject to phase out
Additional Tier 1 capital before regulatory adjustments	
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, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (am
40	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)
41	National specific regulatory adjustments
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions
43	Total regulatory adjustments to Additional Tier 1 capital
44	Additional Tier 1 capital (AT1)
Tier 1 capital (T1 = CET1 + AT1)	
44,540,296	

C
G
E+F

CAPITAL STRUCTURE - 30 June 2021
CC1: Composition of regulatory capital

Common template - Step 3 (Table 2(d)) ii

All figures are in SAR'000

Components¹ of
regulatory capital
reported by the bank

Source based on reference
numbers / letters of the
balance sheet under the
regulatory scope of
consolidation from step 2

Tier 2 capital: instruments and provisions			
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	8,710,117	B
47	Directly issued capital instruments subject to phase out from Tier 2		
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	989,792	A
51	Tier 2 capital before regulatory adjustments	9,699,909	
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)		
54	a 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 (T2)	9,699,909	
59	Total capital (TC = T1 + T2)	54,240,205	
60	Total risk weighted assets	280,516,942	
Capital ratios			
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	15.9%	
62	Tier 1 (as a percentage of risk weighted assets)	15.9%	
63	Total capital (as a percentage of risk weighted assets)	19.3%	
64	Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB/D-SIB buffer requirement expressed as a percentage of risk weighted assets)		
65	of which: capital conservation buffer requirement	7.54%	
66	of which: bank specific countercyclical buffer requirement	2.5%	
67	of which: G-SIB / D-SIB buffer requirement	0.042%	
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)	0.5%	
National minima (if different from Basel 3)			
69	National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum)	n/a	
70	National Tier 1 minimum ratio (if different from Basel 3 minimum)	n/a	
71	National total capital minimum ratio (if different from Basel 3 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		
73	Significant investments in the common stock of financials	677,884	
74	Mortgage servicing rights (net of related tax liability)		
75	Deferred tax assets arising from temporary differences (net of related tax liability)		
Applicable caps on the inclusion of provisions in Tier 2			
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	989,792	
77	Cap on inclusion of provisions in Tier 2 under standardised approach	3,228,297	
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)		
79	Cap for inclusion of provisions in Tier 2 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 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 due to cap (excess over cap after redemptions and maturities)		
84	Current cap on T2 instruments subject to phase out arrangements		
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)		

CAPITAL STRUCTURE- 30 June 2021

Main features template of regulatory capital instruments - (Table 2(e))

1	Issuer	Riyad Sukuk Limited
2	Unique identifier (eg CUSPIN, ISIN or Bloomberg identifier for private placement)	ISIN: XS2120069047
3	Governing law(s) of the instrument	English law (except certain provisions, including those relating to the status and subordination of the Certificates, the Master Purchase Agreement and Sale/Transfer Agreement which shall be governed by Saudi Arabian law)
	Regulatory treatment	
4	Transitional Basel III rules	Tier 2
5	Post-transitional Basel III rules	Eligible
6	Eligible at solo/igroup/group&solo	Solo
7	Instrument type	Subordinated Trust Certificates
8	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date)	USD 1,500 million
9	Par value of instrument	USD 1,500 million
10	Accounting classification	Liability at amortised cost
11	Original date of issuance	43886
12	Perpetual or dated	Dated
13	Original maturity date	47539
14	Issuer call subject to prior supervisory approval	At the 5th anniversary of the Issue Date, and each Periodic Distribution Date thereafter, subject to, amongst other conditions, prior written approval from the Financial Regulator, if then required
15	Option call date, contingent call dates and redemption amount	The Trust Certificates may be redeemed prior to the scheduled dissolution date due to: (i) a Capital Disqualification Event, (ii) tax reasons, or (iii) at the option of the Issuer on the Periodic Distribution Date that falls on the 5th anniversary of the Issue Date, and each Periodic Distribution Date thereafter, in each case, subject to the conditions to redemption and repurchase, and as further set out in the terms and conditions of the Trust Certificates
16	Subsequent call dates if applicable	As above
	Coupons / dividends	
17	Fixed or Floating dividend/coupon	Fixed
18	Coupon rate and any related index	3.174% per annum fixed rate payable semi-annually in arrear on each Periodic Distribution Date from and including the Issue Date to but excluding the First Call Date. The Profit Rate shall thereafter reset on the First Call Date
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	Yes
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	Write-down feature	Yes
31	If write-down, write-down trigger (s)	Terms of issuance provide the legal basis for the regulator to trigger write down
32	If write-down, full or partial	Can be full or partial
33	If write-down, permanent or temporary	Permanent
34	If temporary writedown, description of the write-up mechanism	N/A
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Subordinated. Senior obligations are immediately senior to this instrument
36	Non-compliant transitioned features	N/A
37	If yes, specify non-compliant features	N/A
37	If yes, specify non-compliant features	N/A

CAPITAL STRUCTURE- 30 June 2021

Main features template of regulatory capital instruments - (Table 2(e))

1	Issuer	Riyad Bank
2	Unique identifier (eg CUSPIN, ISIN or Bloomberg identifier for private placement)	RIBL: AB
3	Governing law(s) of the instrument	The instrument is governed by the laws of the Kingdom of Saudi Arabia
	Regulatory treatment	
4	Transitional Basel III rules	Tier 2
5	Post-transitional Basel III rules	Eligible
6	Eligible at solo/igroup/group&solo	Solo
7	Instrument type	Sub-ordinated sukuk
8	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date)	SAR 3,000 million
9	Par value of instrument	SAR 3,000 million
10	Accounting classification	Liability at amortised cost
11	Original date of issuance	9-Feb-21
12	Perpetual or dated	Dated
13	Original maturity date	9-Feb-31
14	Issuer call subject to prior supervisory approval	Issuer call at the [5th] anniversary of the Issue Date, subject to prior written approval from the regulator, if then required.
15	Option call date, contingent call dates and redemption amount	The Sukuk may be redeemed prior to the scheduled dissolution date due to: (i) regulatory capital reasons, (ii) tax reasons, or (iii) at the option of the Issuer on the Periodic Distribution Date that falls on the [5th] anniversary of the Issue Date, in each case, as set out in the terms and conditions of the Sukuk
16	Subsequent call dates if applicable	As above
	Coupons / dividends	
17	Fixed or Floating dividend/coupon	Floating
18	Coupon rate and any related index	6-month SAIBOR plus 150 basis point
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
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	Write-down feature	Yes
31	If write-down, write-down trigger (s)	Terms of issuance provide the legal basis for the regulator to trigger write down
32	If write-down, full or partial	Can be full or partial
33	If write-down, permanent or temporary	Permanent
34	If temporary writedown, description of the write-up mechanism	N/A
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Sub-ordinated. Senior Bond holders are immediately senior to this instrument
36	Non-compliant transitioned features	N/A
37	If yes, specify non-compliant features	N/A

CCyB1 – Geographical distribution of credit exposures used in the countercyclical capital buffer - 30 June 2021

a	b	e
Geographical breakdown	Countercyclical capital buffer rate	Bank-specific countercyclical capital buffer rate
KSA	0.0%	0.0000%
GCC and ME	2.5%	0.0185%
North America	0.0% to 2.5%	0.0002%
Latin America	0.0% to 2.5%	0.0002%
Europe	0.0% to 2.5%	0.0101%
South East Asia	0.0% to 2.5%	0.0054%
Others	0.0% to 2.5%	0.0072%
Total		0.0417%

Leverage ratio common disclosure

30 June 2021

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

Row #	Item	In SR 000's
1	Total Assets as per published financial statements	317,266,329
2	Adjustment for investments in banking, financial insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	0
3	Adjustment for fiduciary assets recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	0
4	Adjustment for derivative financial instruments	1,294,063
5	Adjustment for securities financing transactions (i.e. repos and similar secured lending)	0
6	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of Off-balance sheet exposures)	66,112,922
7	Other adjustments	409,618
8	Leverage ratio exposure (A)	385,082,932

LR2: Leverage Ratio Common Disclosure Template (Table 2)

Row #	Item	Jun 30, 2021 In SR 000's	Mar 31, 2021 In SR 000's
On-balance sheet exposures			
1	On-balance sheet items (excluding derivatives and SFTs, but including collateral)	315,914,065	306,747,477
2	(Relevant Asset amounts deducted in determining Basel III Tier 1 capital)		
3	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2) (a)	315,914,065	306,747,477
Derivative exposures			
4	Replacement cost associated with <i>all</i> derivatives transactions (i.e. net of eligible cash variation margin)	1,761,882	1,452,105
5	Add-on amounts for Potential Financial Exposure (PFE) associated with <i>all</i> derivatives transactions	1,294,063	1,243,265
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	Total derivative exposures (sum of lines 4 to 10) (b)	3,055,945	2,695,370
Securities financing transaction exposures			
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	Total securities financing transaction exposures (sum of lines 12 to 15)		
Other off-balance sheet exposures			
17	Off-balance sheet exposure at gross notional amount **	178,070,178	179,758,292
18	(Adjustments for conversion to credit equivalent amounts)	(111,957,256)	(114,915,227)
19	Off-balance sheet items (sum of lines 17 and 18) (c)	66,112,922	64,843,065
Capital and total exposures			
20	Tier 1 capital (B)	44,540,296	44,237,361
21	Total exposures (sum of lines 3, 11, 16 and 19) (A) = (a+b+c)	385,082,932	374,285,912
Leverage ratio			
22	Basel III leverage ratio*** (C) = (B) / (A)	11.6%	11.8%

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

Reconciliation (Table 5)

Row #	Item	Jun 30, 2021 In SR 000's
1	Total Assets on Financial Statements	317,266,329
2	Total On balance sheet assets Row # 1 on Table 2	315,914,065
3	Difference between 1 and 2 above	1,352,264
Explanation		
	Positive fair value of Derivatives	1,352,264
	Other adjustment represents provision	
		1,352,264

LIQ1: Liquidity Coverage Ratio (LCR)
[LCR Common Disclosure Prudential Return Template]

SAR 000

	TOTAL UNWEIGHTED VALUE (average)	TOTAL WEIGHTED VALUE (average)
1 Total high quality liquid assets (HQLA)		55,116,803
2 Retail deposits and deposits from small businesses customers of which:	87,574,320	8,757,432
3 <i>Stable deposits</i>	-	-
4 <i>Less stable deposits</i>	87,574,320	8,757,432
5 Unsecured wholesale funding of which:	80,384,062	35,270,895
6 <i>Operational deposits (all counterparties)</i>		
7 <i>Non operational deposits (all counterparties)</i>	80,384,062	35,270,895
8 <i>Unsecured debt</i>	-	-
9 Secured wholesale funding	1,248,041	1,153,817
10 Additional requirement of which:	14,687,791	1,534,413
11 <i>Outflows related to derivative exposure and other collateral requirements</i>	72,927	72,927
12 <i>Outflows related to loss of funding on debt products</i>	-	-
13 <i>Credit and liquidity facilities</i>	14,614,863	1,461,486
14 Other contractual funding obligations	-	-
15 Other contingent funding obligations	231,412,796	4,781,283
16 TOTAL CASH OUTFLOWS		51,497,841
17 Secured lending (eg reverse repos)	-	-
18 Inflows from fully performing exposures	31,089,238	20,092,963
19 Other cash inflows	37,206	37,206
20 TOTAL CASH INFLOW	31,126,444	20,130,169
21 TOTAL HQLA		55,116,803
22 TOTAL NET CASH OUTFLOW		31,367,672
23 LIQUIDITY COVERAGE RATIO		176%

LIQ2 – Net Stable Funding Ratio (NSFR)

SAR 000

(In Currency Amount)	Unweighted value by residual maturity				Weighted value	
	No maturity*	< 6 months	6 months to < 1yr	≥ 1yr		
ASF Item						
1	Capital	54,240,205	-	-	-	54,240,205
2	Regulatory capital	54,240,205				54,240,205
3	Other capital instruments					
4	Retail deposits and deposits from small business customers:	86,178,764	5,331,633	474,248	1,064,294	83,850,475
5	Stable deposits					
6	Less stable deposits	86,178,764	5,331,633	474,248	1,064,294	83,850,475
7	Wholesale funding	43,476,434	76,447,484	8,450,396	23,322,093	75,309,164
8	Operational deposits					
9	Other wholesale funding	43,476,434	76,447,484	8,450,396	23,322,093	75,309,164
10	Liabilities with matching interdependent assets					
11	Other liabilities:	18,655,852	-	-	-	-
12	NSFR derivative liabilities					
13	All other liabilities and equity not included in the above categories	18,655,852				-
14	Total ASF					213,399,844
RSF Item						
15	Total NSFR high-quality liquid assets (HQLA)					1,513,210
16	Deposits held at other financial institutions for operational purposes					
17	Performing loans and securities:	1,558,757	90,491,500	30,512,344	110,326,849	153,031,852
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		7,766,979	649,557	970,718	2,460,543.65
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:		78,107,482	23,796,998	99,604,874	135,616,382
21	With a risk weight of less than or equal to 35% under the Basel II Standardised 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					
24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	1,558,757	4,617,040	6,065,789	9,751,257	14,954,926
25	Assets with matching interdependent liabilities					
26	Other assets:	13,245,317	210,461	-	-	13,811,502
27	Physical traded commodities, including gold					
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs		210,461			178,891
29	NSFR derivative assets					-
30	NSFR derivative liabilities before deduction of variation margin posted					-
31	All other assets not included in the above categories	13,632,610	-	-	-	13,632,610
32	Off-balance sheet items				15,226,274	761,314
33	Total RSF					169,117,877
34	Net Stable Funding Ratio (%)					126%

CR1: Credit quality of assets - 30 June 2021

SAR 000

	a		b		c	d
	Gross carrying values of					
	Defaulted exposures	Non-defaulted exposures		Allowances/ impairments		
1 Loans	4,478,739	205,059,472		4,795,675	204,742,536	
2 Debt Securities	61,639	52,271,287		182,463	52,150,463	
3 Off-balance sheet exposures	613,074	93,004,356		284,753	93,332,677	
4 Total	5,153,452	350,335,115		5,262,891	350,225,676	

The impairment allowance on debt instruments also includes allowance on the investments at FVOCI

CR2: Changes in stock of defaulted loans and debt securities - 30 June 2021

SAR 000

	a
1 Defaulted loans and debt securities at end of the previous reporting period	4,387,915
2 Loans and debt securities that have defaulted since the last reporting period	
3 Returned to non-defaulted status	
4 Amounts written off	(282,184)
5 Other changes*	434,647
6 Defaulted loans and debt securities at end of the reporting period (1+2-3-4±5)	4,540,378

* Other changes include addition, deletion and re-measurement.

CR3: Credit risk mitigation techniques – overview - 30 June 2021

SAR 000

	a	b	c	d	e	f	g
	Exposures unsecured: carrying amount	Exposures secured by collateral	Exposures secured by collateral, of which: secured amount	Exposures secured by financial guarantees	Exposures secured by financial guarantees, of which: secured amount	Exposures secured by credit derivatives	Exposures secured by credit derivatives, of which: secured amount
Loans	203,561,142	1,181,394	1,016,634	83,702	76,084	-	-
Debt securities	52,150,463	-	-	-	-	-	-
Total	255,711,605	1,181,394	1,016,634	83,702	76,084	-	-
Of which defaulted	1,782,488	-	-	-	-	-	-

CR4: Standardised approach – credit risk exposure and Credit Risk Mitigation (CRM) effects - 30 June 2021

							SAR 000
Asset classes	a	b	c	d	e	f	
	Exposures before CCF and CRM		Exposures post-CCF and CRM		RWA and RWA density		
	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	68,001,271	20,096	68,001,271	2,229	1,334,670	0.02	
2 Non-central government public sector entities							
3 Multilateral development banks							
4 Banks	13,543,030	11,444,086	13,543,030	6,049,731	9,899,735	0.51	
5 Securities firms	-	449	-	449	224	0.50	
6 Corporates	147,580,724	80,748,273	146,499,480	48,778,127	184,170,969	0.94	
7 Regulatory retail portfolios	28,669,926	736,929	28,669,926	179,866	21,637,344	0.75	
8 Secured by residential property	41,481,878	-	41,481,878	-	20,740,939	0.50	
9 Secured by commercial real estate							
10 Equity	4,720,514	-	4,720,514	-	5,737,340	1.22	
11 Past-due loans	1,786,106	572,804	1,786,106	196,420	2,084,740	1.05	
12 Higher-risk categories							
13 Other assets	11,930,666	94,793	11,919,193	10,009	7,230,850	0.61	
14 Total	317,714,115	93,617,430	316,621,398	55,216,831	252,836,811	0.68	

CR5: Standardised approach – exposures by asset classes and risk weights - 30 June 2021

SAR 000

Asset classes/ Risk weight*	0%	10%	20%	35%	50%	75%	85%	100%	150%	Others	Total credit exposures amount (post CCF and post-CRM)
1 Sovereigns and their central banks	65,385,848	-	1,364,199	-	383,244	-	-	870,208	-	-	68,003,499
2 Non-central government public sector entities (PSEs)	-	-	-	-	-	-	-	-	-	-	-
3 Multilateral development banks (MDBs)	-	-	-	-	-	-	-	-	-	-	-
4 Banks	-	-	4,527,658	-	12,141,803	-	-	2,923,301	-	-	19,592,762
5 Securities firms	-	-	-	-	449	-	-	-	-	-	449
6 Corporates	-	-	1,350,394	-	11,694,450	-	31,687,259	149,405,045	1,140,459	-	195,277,607
7 Regulatory retail portfolios	-	-	-	-	-	28,849,792	-	-	-	-	28,849,792
8 Secured by residential property	-	-	-	-	41,481,878	-	-	-	-	-	41,481,878
9 Secured by commercial real estate	-	-	-	-	-	-	-	-	-	-	-
10 Equity	-	-	-	-	-	-	-	4,042,630	-	677,884	4,720,514
11 Past-due loans	-	-	-	-	-	-	-	1,778,098	204,428	-	1,982,526
12 Higher-risk categories	-	-	-	-	-	-	-	-	-	-	-
13 Other assets	4,690,290	-	10,078	-	-	-	-	7,228,834	-	-	11,929,202
14 Total	70,076,138	-	7,252,329	-	65,701,824	28,849,792	31,687,259	166,248,116	1,344,887	677,884	371,838,229

CCR1: Analysis of counterparty credit risk (CCR)[1] exposure by approach - 30 June 2021

SAR 000

	a	b	c	d	e	f
	Replacement cost	Potential future exposure	EEPE	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
1 SA-CCR (for derivatives)	1,282,474	924,331		1.4	3,055,945	2,273,428
2 Internal Model Method (for derivatives and SFTs)						
3 Simple Approach for credit risk mitigation (for SFTs)						
4 Comprehensive Approach for credit risk mitigation (for SFTs)						
5 VaR for SFTs						
6 Total						2,273,428

CCR2: Credit valuation adjustment (CVA) capital charge - 30 June 2021

SAR 000

		a	b
		EAD post-CRM	RWA
	Total portfolios subject to the Advanced CVA capital charge		
1	(i) VaR component (including the 3×multiplier)		
2	(ii) Stressed VaR component (including the 3×multiplier)		
3	All portfolios subject to the Standardised CVA capital charge	2,688,176	3,153,498
4	Total subject to the CVA capital charge	2,688,176	3,153,498

CCR3: Standardised approach – CCR exposures by regulatory portfolio and risk weights - 30 June 2021

	a1	a2	b	c	d	e1	e2	f	g	h	i
Regulatory portfolio*/ Risk weight**	0%	2%	10%	20%	50%	75%	85%	100%	150%	Others	Total credit exposures
Sovereigns and their central banks	-	-	-	-	-	-	-	-	-	-	-
Non-central government public sector entities (PSEs)	-	-	-	-	-	-	-	-	-	-	-
Multilateral development banks (MDBs)	-	-	-	-	-	-	-	-	-	-	-
Banks	-	-	-	59,079	662,893	-	-	-	-	-	721,972
Securities firms	-	-	-	2,307	13,642	-	-	-	-	-	15,949
Corporates	-	-	-	-	6,865	-	208,630	1,731,588	-	-	1,947,083
Regulatory retail portfolios	-	-	-	-	-	-	-	-	-	-	-
Other assets	-	367,770	-	-	-	-	-	3,171	-	-	370,941
Total	-	367,770	-	61,386	683,400	-	208,630	1,734,759	-	-	3,055,945

SAR 000

CCR5: Composition of collateral for CCR exposure

	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				Fair value of collateral received		Fair value of posted collateral	
	Segregated	Unsegregated	Segregated	Unsegregated	Segregated	Unsegregated	Segregated	Unsegregated				
Cash – domestic currency	-	-	-	3,630	-	-	-	-	-	-	-	-
Cash – other currencies	-	40,722	-	1,099,008	-	-	-	-	176,492	-	48,134	-
Domestic sovereign debt	-	-	-	-	-	-	-	-	-	-	-	-
Other sovereign debt	-	-	-	-	-	-	-	-	-	-	-	-
Government agency debt	-	-	-	-	-	-	-	-	-	-	-	-
Corporate bonds	-	-	-	-	-	-	-	-	-	-	-	-
Equity securities	-	-	-	-	-	-	-	-	-	-	-	-
Other collateral	-	-	-	-	-	-	-	-	-	-	-	-
Total	-	40,722	-	1,102,638	-	-	-	-	176,492	-	48,134	-

CCR8: Exposures to central counterparties

		a	b
		EAD (post-CRM)	RWA
1	Exposures to QCCPs (total)	367,770	7,355
	Exposures for trades at QCCPs (excluding initial margin and default		
2	fund contributions); of which	157,287	7,355
3	(i) OTC derivatives	157,287	7,355
4	(ii) Exchange-traded derivatives	-	-
5	(iii) Securities financing transactions	-	-
6	(iv) Netting sets where cross-product netting has been approved	-	-
7	Segregated initial margin	-	-
8	Non-segregated initial margin	210,483	-
9	Pre-funded default fund contributions	-	-
10	Unfunded default fund contributions	-	-
11	Exposures to non-QCCPs (total)	-	-
	Exposures for trades at non-QCCPs (excluding initial margin and		
12	default fund contributions); of which	-	-
13	(i) OTC derivatives	-	-
14	(ii) Exchange-traded derivatives	-	-
15	(iii) Securities financing transactions	-	-
16	(iv) Netting sets where cross-product netting has been approved	-	-
17	Segregated initial margin	-	-
18	Non-segregated initial margin	-	-
19	Pre-funded default fund contributions	-	-
20	Unfunded default fund contributions	-	-

SEC1: Securitisation exposures in the banking book - 30 June 2021

SAR 000

		a	b	c	e	f	g	i	j	k
		Bank acts as originator			Bank acts as sponsor			Banks acts as investor		
		Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
1	Retail (total) – of which	-	-	-	-	-	-	-	-	-
2	residential mortgage	-	-	-	-	-	-	-	-	-
3	credit card	-	-	-	-	-	-	-	-	-
4	other retail exposures	-	-	-	-	-	-	-	-	-
5	re-securitisation	-	-	-	-	-	-	-	-	-
6	Wholesale (total) – of which	-	-	-	-	-	-	-	-	-
7	loans to corporates	-	-	-	-	-	-	-	-	-
8	commercial mortgage	-	-	-	-	-	-	-	-	-
9	lease and receivables	-	-	-	-	-	-	-	-	-
10	other wholesale	-	-	-	-	-	-	-	-	-
11	re-securitisation	-	-	-	-	-	-	-	-	-

SEC4: Securitisation exposures in the banking book and associated capital requirements – bank acting as investor - June 2020

SAR 000

	a	b	c	d	e	f	g	h	i
	Exposure values (by RW bands)					Exposure values (by regulatory approach)			
	≤20% RW	>20% to 50% RW	>50% to 100% RW	>100% to <1250% RW	1250% RW	IRB RBA (including IAA)	IRB SFA	SA/SSFA	1250%
1 Total exposures	-	-	-	-	-	-	-	-	-
2 Traditional securitisation	-	-	-	-	-	-	-	-	-
3 Of which securitisation	-	-	-	-	-	-	-	-	-
4 Of which retail underlying	-	-	-	-	-	-	-	-	-
5 Of which wholesale	-	-	-	-	-	-	-	-	-
6 Of which re-securitisation	-	-	-	-	-	-	-	-	-
7 Of which senior	-	-	-	-	-	-	-	-	-
8 Of which non-senior	-	-	-	-	-	-	-	-	-
9 Synthetic securitisation	-	-	-	-	-	-	-	-	-
10 Of which securitisation	-	-	-	-	-	-	-	-	-
11 Of which retail underlying	-	-	-	-	-	-	-	-	-
12 Of which wholesale	-	-	-	-	-	-	-	-	-
13 Of which re-securitisation	-	-	-	-	-	-	-	-	-
14 Of which senior	-	-	-	-	-	-	-	-	-
15 Of which non-senior	-	-	-	-	-	-	-	-	-

SAR 000

	j	k	l	m	n	o	p	q
	RWA (by regulatory approach)				Capital charge after cap			
	IRB RBA (including IAA)	IRB SFA	SA/SSFA	1250%	IRB RBA (including IAA)	IRB SFA	SA/SSFA	1250%
1 Total exposures	-	-	-	-	-	-	-	-
2 Traditional securitisation	-	-	-	-	-	-	-	-
3 Of which securitisation	-	-	-	-	-	-	-	-
4 Of which retail underlying	-	-	-	-	-	-	-	-
5 Of which wholesale	-	-	-	-	-	-	-	-
6 Of which re-securitisation	-	-	-	-	-	-	-	-
7 Of which senior	-	-	-	-	-	-	-	-
8 Of which non-senior	-	-	-	-	-	-	-	-
9 Synthetic securitisation	-	-	-	-	-	-	-	-
10 Of which securitisation	-	-	-	-	-	-	-	-
11 Of which retail underlying	-	-	-	-	-	-	-	-
12 Of which wholesale	-	-	-	-	-	-	-	-
13 Of which re-securitisation	-	-	-	-	-	-	-	-
14 Of which senior	-	-	-	-	-	-	-	-
15 Of which non-senior	-	-	-	-	-	-	-	-

MR1: Market risk under standardised approach - 30 June 2021

		<i>SAR 000</i>
		a
		RWA
	Outright products	3,071,235
1	Interest rate risk (general and specific)	1,050,200
2	Equity risk (general and specific)	1,421,885
3	Foreign exchange risk	599,150
4	Commodity risk	
	Options	
5	Simplified approach	
6	Delta-plus method	
7	Scenario approach	
8	Securitisation	
9	Total	3,071,235