



# Disclosures Under Basel III Framework

**Basel III Pillar 3 Disclosures**  
**June 30, 2022**

Disclosures Under Basel III Framework - Jun 2022  
(Basel III Pillar 3 Disclosures)

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Market risk	MR1 – Market risk under standardised approach

**Template KM1: Key metrics**

		a	b	c	d	e
		Jun-22	Mar 22	Dec 21	Sep 21	Jun 21
<b>Available capital (amounts)</b>						
<b>1</b>	Common Equity Tier 1 (CET1)	<b>46,716</b>	48,117	<b>47,306</b>	46,045	<b>44,540</b>
<b>1a</b>	Fully loaded ECL accounting model	<b>46,716</b>	48,117	<b>47,306</b>	46,045	<b>44,540</b>
<b>2</b>	Tier 1	<b>49,530</b>	50,930	<b>47,306</b>	46,045	<b>44,540</b>
<b>2a</b>	Fully loaded ECL accounting model Tier 1	<b>49,530</b>	50,930	<b>47,306</b>	46,045	<b>44,540</b>
<b>3</b>	Total capital	<b>58,851</b>	60,202	<b>56,695</b>	55,475	<b>54,240</b>
<b>3a</b>	Fully loaded ECL accounting model total capital	<b>58,851</b>	60,202	<b>56,695</b>	55,475	<b>54,240</b>
<b>Risk-weighted assets (amounts)</b>						
<b>4</b>	Total risk-weighted assets (RWA)	<b>301,635</b>	313,214	<b>298,475</b>	287,216	<b>280,517</b>
<b>Risk-based capital ratios as a percentage of RWA</b>						
<b>5</b>	Common Equity Tier 1 ratio (%)	<b>15.5%</b>	15.4%	<b>15.8%</b>	16.0%	<b>15.9%</b>
<b>5a</b>	Fully loaded ECL accounting model Common Equity Tier 1 (%)	<b>15.5%</b>	15.4%	<b>15.8%</b>	16.0%	<b>15.9%</b>
<b>6</b>	Tier 1 ratio (%)	<b>16.4%</b>	16.3%	<b>15.8%</b>	16.0%	<b>15.9%</b>
<b>6a</b>	Fully loaded ECL accounting model Tier 1 ratio (%)	<b>16.4%</b>	16.3%	<b>15.8%</b>	16.0%	<b>15.9%</b>
<b>7</b>	Total capital ratio (%)	<b>19.5%</b>	19.2%	<b>19.0%</b>	19.3%	<b>19.3%</b>
<b>7a</b>	Fully loaded ECL accounting model total capital ratio (%)	<b>19.5%</b>	19.2%	<b>19.0%</b>	19.3%	<b>19.3%</b>
<b>Additional CET1 buffer requirements as a percentage of RWA</b>						
<b>8</b>	Capital conservation buffer requirement (2.5% from 2019) (%)	<b>2.500%</b>	2.500%	<b>2.500%</b>	2.500%	<b>2.500%</b>
<b>9</b>	Countercyclical buffer requirement (%)	<b>0.0265%</b>	0.0340%	<b>0.0352%</b>	0.0349%	<b>0.0417%</b>
<b>10</b>	Bank G-SIB and/or D-SIB additional requirements (%)	<b>0.50%</b>	0.50%	<b>0.50%</b>	0.50%	<b>0.50%</b>
<b>11</b>	Total of bank CET1 specific buffer requirements (%) (row 8 + row 9 + row 10)	<b>3.027%</b>	3.034%	<b>3.035%</b>	3.035%	<b>3.042%</b>
<b>12</b>	CET1 available after meeting the bank's minimum capital requirements (%)	<b>12.5%</b>	12.3%	<b>12.8%</b>	13.0%	<b>12.8%</b>
<b>Basel III leverage ratio</b>						
<b>13</b>	Total Basel III leverage ratio exposure measure	<b>441,443</b>	425,069	<b>401,897</b>	388,136	<b>385,083</b>
<b>14</b>	Basel III leverage ratio (%) (row 2 / row 13)	<b>11.2%</b>	12.0%	<b>11.8%</b>	11.9%	<b>11.6%</b>
<b>14a</b>	Fully loaded ECL accounting model Basel III leverage ratio (%) (row 2a / row 13)	<b>11.2%</b>	12.0%	<b>11.8%</b>	11.9%	<b>11.6%</b>
<b>Liquidity Coverage Ratio</b>						
<b>15</b>	Total HQLA	<b>53,645</b>	51,441	<b>52,913</b>	52,178	<b>55,117</b>
<b>16</b>	Total net cash outflow	<b>31,141</b>	32,850	<b>31,553</b>	30,967	<b>31,368</b>
<b>17</b>	LCR ratio (%)	<b>172%</b>	157%	<b>168%</b>	168%	<b>176%</b>
<b>Net Stable Funding Ratio</b>						
<b>18</b>	Total available stable funding	<b>236,317</b>	237,788	<b>220,366</b>	216,230	<b>213,400</b>
<b>19</b>	Total required stable funding	<b>201,993</b>	202,665	<b>189,747</b>	173,481	<b>169,118</b>
<b>20</b>	NSFR ratio	<b>117%</b>	117%	<b>116%</b>	125%	<b>126%</b>

OV1: Overview of RWA - June 2022

SAR 000

		a		b		c	
		RWA				Minimum capital requirements	
		Jun-22	Mar 22			Jun-22	
1	<b>Credit risk (excluding counterparty credit risk) (CCR) Includes item 23</b>	273,871,056	285,042,525			21,909,684	
2	Of which standardised approach (SA)	273,871,056	285,042,525			21,909,684	
3	Of which internal rating-based (IRB) approach						
4	<b>Counterparty credit risk</b>	3,445,843	3,411,249			275,667	
5	Of which standardised approach for counterparty credit risk (SA-CCR)	3,445,843	3,411,249			275,667	
6	Of which internal model method (IMM)						
7	<b>Equity positions in banking book under market-based approach</b>						
8	<b>Equity investments in funds – look-through approach</b>						
9	<b>Equity investments in funds – mandate-based approach</b>						
10	<b>Equity investments in funds – fall-back approach</b>						
11	<b>Settlement risk</b>						
12	<b>Securitisation exposures in banking book</b>						
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	<b>Market risk</b>	4,150,967	4,947,104			332,077	
17	Of which standardised approach (SA)	4,150,967	4,947,104			332,077	
18	Of which internal model approaches (IMM)						
19	<b>Operational risk</b>	20,167,258	19,813,082			1,613,381	
20	Of which Basic Indicator Approach						
21	Of which Standardised Approach	20,167,258	19,813,082			1,613,381	
22	Of which Advanced Measurement Approach						
23	<b>Amounts below the thresholds for deduction (subject to 250% risk weight)</b>						
24	<b>Floor adjustment</b>						
25	<b>Total (1+4+7+8+9+10+11+12+16+19+23+24)</b>	301,635,124	313,213,960			24,130,810	

## TABLE 2: CAPITAL STRUCTURE - June 2022

### 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)
<b>Assets</b>		
Cash and balances at central banks	42,486,060	42,486,060
Due from banks and other financial institutions	13,806,808	13,806,808
Investments, net	53,538,261	53,538,261
Loans and advances, net	239,650,459	239,650,459
Debt securities	0	0
Trading assets	0	0
Investment in associates	576,084	576,084
Derivatives	2,311,433	2,311,433
Goodwill	0	0
Other intangible assets	0	0
Property and equipment, net	2,983,443	2,983,443
Prepayments and accrued income		0
Other assets	2,601,080	2,601,080
<b>Total assets</b>	<b>357,953,628</b>	<b>357,953,628</b>
<b>Liabilities</b>		
Due to Banks and other financial institutions	46,838,323	46,838,323
Items in the course of collection due to other b	0	0
Customer deposits	237,477,015	237,477,015
Trading liabilities	0	0
Debt securities in issue	8,716,327	8,716,327
Derivatives	1,954,314	1,954,314
Retirement benefit liabilities	0	0
Taxation liabilities	0	0
Accruals and deferred income	0	0
Borrowings	0	0
Other liabilities	13,517,649	13,517,649
<b>Subtotal</b>	<b>308,503,628</b>	<b>308,503,628</b>
<b>Equity</b>		
Paid up share capital	30,000,000	30,000,000
Statutory reserves	9,187,224	9,187,224
Other reserves	(1,579,874)	(1,579,874)
Retained earnings	9,028,575	9,028,575
Minority Interest	0	0
Proposed dividends	0	0
Tier 1 Sukuk	2,814,075	2,814,075
<b>Total equity</b>	<b>49,450,000</b>	<b>49,450,000</b>
<b>Total liabilities and equity</b>	<b>357,953,628</b>	<b>357,953,628</b>

**TABLE 2: CAPITAL STRUCTURE - June 2022**

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
<b>Assets</b>				
Cash and balances at central banks	42,486,060	0	42,486,060	
eligible provisions	3	0	3	A
Due from banks and other financial instituti	13,806,808	0	13,806,808	
eligible provisions	1,509	0	1,509	A
Investments, net	53,538,261	0	53,538,261	
eligible provisions	31,729	0	31,729	A
Loans and advances, net	239,650,459	0	239,650,459	
eligible provisions	563,108	0	563,108	A
Debt securities	0	0	0	
Equity shares	0	0	0	
Investment in associates	576,084	0	576,084	
Derivatives	2,311,433	0	2,311,433	
Goodwill	0	0	0	
Other intangible assets	0	0	0	
Property and equipment, net	2,983,443	0	2,983,443	
Prepayments and accrued income			0	
Other assets	2,601,080	0	2,601,080	
<b>Total assets</b>	<b>357,953,628</b>	<b>0</b>	<b>357,953,628</b>	
<b>Liabilities</b>				
Due to Banks and other financial institution	46,838,323	0	46,838,323	
Items in the course of collection due to oth	0	0	0	
Customer deposits	237,477,015	0	237,477,015	
Trading liabilities	0	0	0	
Debt securities in issue	8,716,327	0	8,716,327	
of which Tier 2 capital instruments	8,716,327	0	8,716,327	B
Derivatives	1,954,314	0	1,954,314	
Retirement benefit liabilities	0	0	0	
Taxation liabilities	0	0	0	
Accruals and deferred income	0	0	0	
Borrowings	0	0	0	
Other liabilities	13,517,649	0	13,517,649	
eligible provisions	70,748	0	70,748	A
<b>Subtotal</b>	<b>308,503,628</b>	<b>0</b>	<b>308,503,628</b>	
<b>Equity</b>				
Paid up share capital	30,000,000	0	30,000,000	
of which amount eligible for CET1	30,000,000	0	30,000,000	H
of which amount eligible for AT1	0	0	0	I
Statutory reserves	9,187,224	0	9,187,224	
of which representing stock Surplus	0		0	
Other reserves	(1,579,874)	0	(1,579,874)	
Retained earnings	9,028,575	0	9,028,575	
Minority Interest	0	0	0	
Proposed dividends	0	0	0	
Tier 1 Sukuk	2,814,075		2,814,075	
<b>Total equity</b>	<b>49,450,000</b>		<b>49,450,000</b>	
<b>Total liabilities and equity</b>	<b>357,953,628</b>	<b>0</b>	<b>357,953,628</b>	

**CAPITAL STRUCTURE June 2022**  
**CC1: Composition of regulatory capital**

Common template - Step 3 (Table 2(d)) i  
All figures are in SAR'000

Components \* of regulatory capital reported by the bank

numbers / letters of the balance sheet under the

(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	30,000,000	H
2	Retained earnings	9,028,575	
3	Accumulated other comprehensive income (and other reserves)	7,607,350	
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)		
6	<b>Common Equity Tier 1 capital before regulatory adjustments</b>	<b>46,635,925</b>	
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)	(11,826)	
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	92,300	
12	Shortfall of provisions to expected losses		
13	Securitisation gain on sale (as set out in paragraph 36 of Basel III securitisation framework 25)		
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, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)		
19	Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation (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	<b>Total regulatory adjustments to Common equity Tier 1</b>	<b>(80,474)</b>	
29	<b>Common Equity Tier 1 capital (CET1)</b>	<b>46,716,399</b>	
Additional Tier 1 capital: instruments			
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	2,814,075	
31	of which: classified as equity under applicable accounting standards	2,814,075	
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		
36	<b>Additional Tier 1 capital before regulatory adjustments</b>	<b>2,814,075</b>	
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, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)		
40	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation		
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	<b>Additional Tier 1 capital (AT1)</b>	<b>2,814,075</b>	
	<b>Tier 1 capital (T1 = CET1 + AT1)</b>	<b>49,530,474</b>	

**CAPITAL STRUCTURE June 2022**  
**CC1: Composition of regulatory capital**

Common template - Step 3 (Table 2(d) ii)  
All figures are in SAR'000

Components<sup>1</sup> 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	8,716,327	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	604,846	A
51	<b>Tier 2 capital before regulatory adjustments</b>	<b>9,321,173</b>	
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	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	consolidation and where the bank does not own more than 10% of the issued common share capital of the entity: amount		
a	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	<b>Tier 2 capital (T2)</b>	<b>9,321,173</b>	
59	<b>Total regulatory capital (TC = T1 + T2)</b>	<b>58,851,647</b>	
60	<b>Total risk weighted assets</b>	<b>301,635,124</b>	
Capital ratios			
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	0	
62	Tier 1 (as a percentage of risk weighted assets)	0	
63	<b>Total capital (as a percentage of risk weighted assets)</b>	<b>0</b>	
64	Institution-specific buffer requirement (capital conservation buffer plus countercyclical buffer requirements plus higher loss absorbency requirement, expressed as a percentage of risk-weighted assets)	0	
65	of which: capital conservation buffer requirement	0	
66	of which: bank specific countercyclical buffer requirement	0	
67	of which: G-SIB / D-SIB buffer requirement	0	
68	Common Equity Tier 1 (as a percentage of risk-weighted assets) available after meeting the bank's minimum capital requirements		
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 financial entities	576,084	
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)	604,846	
77	Cap on inclusion of provisions in Tier 2 under standardised approach	3,466,461	
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 - June 2022

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)
4	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	25-02-2020
12	Perpetual or dated	Dated
13	Original maturity date	25-02-2030
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
17	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)	Not applicable
25	If convertible, fully or partially	Not applicable
26	If convertible, conversion rate	Not applicable
27	If convertible, mandatory or optional conversion	Not applicable
28	If convertible, specify instrument type convertible into	Not applicable
29	If convertible, specify issuer of instrument it converts into	Not applicable
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	NA
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	NA
37	If yes, specify non-compliant features	NA

\* Issued by Capital Market Authority (CMA) in Saudi Arabia  
**Note:** Further explanation of rows (1-37) as given above are provided in SAMA circular # BCS 23295 dated 23 July 2012 entitled "Composition of Capital Disclosure Requirements issued by the BCBS in December 2012."

**CAPITAL STRUCTURE - June 2022**

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
4	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	09-02-2021
12	Perpetual or dated	Dated
13	Original maturity date	09-02-2031
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)	Not applicable
25	If convertible, fully or partially	Not applicable
26	If convertible, conversion rate	Not applicable
27	If convertible, mandatory or optional conversion	Not applicable
28	If convertible, specify instrument type convertible into	Not applicable
29	If convertible, specify issuer of instrument it converts into	Not applicable
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	NA
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	NA
37	If yes, specify non-compliant features	NA

\* Issued by Capital Market Authority (CMA) in Saudi Arabia

**Note:** Further explanation of rows (1-37) as given above are provided in SAMA circular # BCS 23295 dated 23 July 2012 entitled "Composition of Capital Disclosure Requirements issued by the BCBS in December 2012.

**CAPITAL STRUCTURE - June 2022**

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

1	Issuer	Riyadh Tier 1 Sukuk Limited
2	Unique identifier (eg CUSPIN, ISIN or Bloomberg identifier for private placement)	RIBL 4 PERP
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)
4	Regulatory treatment	
4	Transitional Basel III rules	Tier 1
5	Post-transitional Basel III rules	Eligible
6	Eligible at solo/igroup/group&solo	Solo
7	Instrument type	USD denominated Additional Tier 1 capital sukuk.
8	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date)	USD 750 million
9	Par value of instrument	USD 750 million
10	Accounting classification	Capital Instrument Tier 1
11	Original date of issuance	16-02-2022
12	Perpetual or dated	Perpetual
13	Original maturity date	Perpetual Tier 1 Capital (subject to any early redemption as described below)
14	Issuer call subject to prior supervisory approval	(6-month par call) 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 Capital Certificates are perpetual securities in respect of which there is no fixed redemption date 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 Capital Certificates
16	Subsequent call dates if applicable	As above
17	Coupons / dividends	
17	Fixed or Floating dividend/coupon	Fixed
18	Coupon rate and any related index	4.000 per cent for the period from and including the Issue Date to but excluding the First Reset Date. Resets on the First Reset Date and every five years thereafter on the basis of the Relevant Five Year Reset Rate
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)	Not applicable
25	If convertible, fully or partially	Not applicable
26	If convertible, conversion rate	Not applicable
27	If convertible, mandatory or optional conversion	Not applicable
28	If convertible, specify instrument type convertible into	Not applicable
29	If convertible, specify issuer of instrument it converts into	Not applicable
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	NA
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Subordination (i) constitute Additional Tier 1 Capital of the Bank, (ii) constitute direct, unsecured, unconditional and subordinated obligations of the Bank, (iii) rank subordinate and junior to all Senior Obligations but not further or otherwise, (iv) rank pari passu with all other Pari Passu Obligations and rank in priority only to all Junior Obligations.
36	Non-compliant transitioned features	NA
37	If yes, specify non-compliant features	NA

\* Issued by Capital Market Authority (CMA) in Saudi Arabia

Note: Further explanation of rows (1-37) as given above are provided in SAMA circular # BC5 23295 dated 23 July 2012 entitled "Composition of Capital Disclosure Requirements issued by the BCBS in December 2012.

**CCyB1 – Geographical distribution of credit exposures used in the countercyclical capital buffer - June 2022**

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%	0.0196%
North America	0.0% to 2.5%	0.0001%
Latin America	0.0% to 2.5%	0.0002%
Europe	0.0% to 2.5%	0.0024%
South East Asia	0.0% to 2.5%	0.0014%
Others	0.0% to 2.5%	0.0029%
<b>Total</b>		<b>0.0265%</b>

Leverage ratio common disclosure- June 2022

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

		June 30, 2022
#	Item	In SR 000's
1	Total Assets as per published financial statements	357,953,628
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	1,539,139
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)	82,299,450
7	Other adjustments	(348,418)
8	<b>Leverage ratio exposure (A)</b>	<b>441,443,798</b>

LR2: Leverage Ratio Common Disclosure Template (Table 2)

#	Item	June 30, 2022 In SR 000's	Mar 31, 2022 In SR 000's
<b>On-balance sheet exposures</b>			
1	On-balance sheet items (excluding derivatives and SFTs, but including collateral)	355,642,195	346,873,550
2	(Relevant Asset amounts deducted in determining Basel III Tier 1 capital)		
3	<b>Total on-balance sheet exposures</b>	<b>355,642,195</b>	<b>346,873,550</b>
<b>Derivative exposures</b>			
4	Replacement cost associated with all derivatives transactions (i.e. net of eligible cash variation margin)	1,963,015	1,639,141
5	Add-on amounts for Potential Financial Exposure (PFE) associated with all derivatives transactions	1,539,139	1,205,158
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>	<b>3,502,154</b>	<b>2,844,299</b>
<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 **	285,715,048	212,476,421
18	(Adjustments for conversion to credit equivalent amounts)	(203,415,599)	(137,125,291)
19	<b>Off-balance sheet items (sum of lines 17 and 18) (c)</b>	<b>82,299,450</b>	<b>75,351,130</b>
<b>Capital and total exposures</b>			
20	Tier 1 capital (B)	49,530,474	50,930,233
21	<b>Total exposures (sum of lines 3, 11, 16 and 19) (A) = (a+b+c)</b>	<b>441,443,798</b>	<b>425,068,979</b>
<b>Leverage ratio</b>			
22	<b>Basel III Leverage ratio*** (C) = (B) / (A)</b>	<b>11.2%</b>	<b>12.0%</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)

#	Item	June 30, 2022 In SR 000's
1	Total Assets on Financial Statements	357,953,628
2	Total On balance sheet assets Row # 1 on Table 2	355,642,195
3	<b>Difference between 1 and 2 above</b>	<b>2,311,433</b>
<b>Explanation</b>		
	Positive fair value of Derivatives	2,311,433
	Other adjustment represents provision	
		<b>2,311,433</b>

**LIQ1: Liquidity Coverage Ratio (LCR)**

		TOTAL UNWEIGHTED VALUE (average)	TOTAL WEIGHTED VALUE (average)	SAR 000
1	Total high quality liquid assets (HQLA)			53,645,480
2	Retail deposits and deposits from small businesses customers of which:	95,083,502		9,508,350
3	Stable deposits	-		-
4	Less stable deposits	95,083,502		9,508,350
5	Unsecured wholesale funding of which:	92,668,542		41,385,019
6	Operational deposits (all counterparties)			
7	Non operational deposits (all counterparties)	92,668,542		41,385,019
8	Unsecured debt	-		-
9	Secured wholesale funding	966,780		867,827
10	Additional requirement of which:	24,365,655		2,876,665
11	Outflows related to derivative exposure and other collateral requirements	489,000		489,000
12	Outflows related to loss of funding on debt products	-		-
13	Credit and liquidity facilities	23,876,655		2,387,665
14	Other contractual funding obligations	-		-
15	Other contingent funding obligations	248,994,934		5,278,028
16	<b>TOTAL CASH OUTFLOWS</b>			<b>59,915,890</b>
17	Secured lending (eg reverse repos)	-		-
18	Inflows from fully performing exposures	37,224,532		28,775,192
19	Other cash inflows	-		-
20	<b>TOTAL CASH INFLOW</b>	<b>37,224,532</b>		<b>28,775,192</b>
				<b>TOTAL ADJUSTED VALUE</b>
21	TOTAL HQLA			53,645,480
22	TOTAL NET CASH OUTFLOW			31,140,698
23	<b>LIQUIDITY COVERAGE RATIO</b>			<b>172.27%</b>

## LIQ2 – Net Stable Funding Ratio (NSFR)

SAR 000

(In Currency Amount)

ASF Item	Unweighted value by residual maturity				Weighted value
	No maturity*	< 6 months	6 months to < 1yr	≥ 1yr	
1 Capital	58,851,000	-	-	-	58,851,000
2 Regulatory capital	58,851,000				58,851,000
3 Other capital instruments					
4 Retail deposits and deposits from small business customers:	92,127,013	4,858,112	574,669	763,380	88,567,195
5 Stable deposits					
6 Less stable deposits	92,127,013	4,858,112	574,669	763,380	88,567,195
7 Wholesale funding	57,750,313	95,019,371	13,411,129	20,266,337	88,898,950
8 Operational deposits					
9 Other wholesale funding	57,750,313	95,019,371	13,411,129	20,266,337	88,898,950
10 Liabilities with matching interdependent assets					
11 Other liabilities:	14,332,304	-	-	-	-
12 NSFR derivative liabilities		-			
13 All other liabilities and equity not included in the above categories	14,332,304				-
<b>14 Total ASF</b>					<b>236,317,144</b>
<b>RSF Item</b>					
15 Total NSFR high-quality liquid assets (HQLA)					1,816,371
16 Deposits held at other financial institutions for operational					
17 Performing loans and securities:	5,655	87,274,494	30,835,434	151,281,241	183,480,877
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		12,812,126	2,397,073	2,108,633	5,228,988.29
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:		67,685,018	27,147,226	139,614,255	166,088,239
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	5,655	6,777,350	1,291,135	9,558,353	12,163,650
25 Assets with matching interdependent liabilities					
26 Other assets:	14,920,858	644,802	-	-	15,468,940
27 Physical traded commodities, including gold					
28 Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs		644,802			548,082
29 NSFR derivative assets					-
30 NSFR derivative liabilities before deduction of variation margin posted					-
31 All other assets not included in the above categories	14,920,858	-	-	-	14,920,858
32 Off-balance sheet items				23,763,862	1,188,193
<b>33 Total RSF</b>					<b>201,993,343</b>
<b>34 Net Stable Funding Ratio (%)</b>					<b>116.99%</b>

CR1: Credit quality of assets - June 2022

SAR 000

		a	b	c	d
		Gross carrying values of		Allowances/ impairments*	Net values (a+b-c)
		Defaulted exposures	Non-defaulted exposures		
1	Loans	4,730,241	239,776,910	4,856,692	239,650,459
2	Debt Securities **	508,965	50,662,438	295,816	50,875,587
3	Off-balance sheet exposures *	311,322	285,403,726	203,087	285,511,961
4	<b>Total</b>	<b>5,550,527</b>	<b>575,843,075</b>	<b>5,355,595</b>	<b>576,038,007</b>

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

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



**CR2: Changes in stock of defaulted loans and debt securities - June 2022**

SAR 000

		a
1	<b>Defaulted loans and debt securities at end of the previous reporting period</b>	4,387,656
2	Loans and debt securities that have defaulted since the last reporting period	
3	Returned to non-defaulted status	
4	Amounts written off	(369,353)
5	Other changes*	1,220,903
6	<b>Defaulted loans and debt securities at end of the reporting period (1+2-3-4±5)</b>	<b>5,239,205</b>

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

CR3: Credit risk mitigation techniques – overview - June 2022

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	237,984,162	1,666,297	1,080,590	2,909,808	1,538,694	-	-
Debt securities	50,875,587	-	-	750,522	745,261	-	-
<b>Total</b>	<b>288,859,749</b>	<b>1,666,297</b>	<b>1,080,590</b>	<b>3,660,330</b>	<b>2,283,955</b>	<b>-</b>	<b>-</b>
of which defaulted	2,101,494	-	-	-	-	-	-

CR4: Standardised approach – credit risk exposure and Credit Risk Mitigation (CRM) effects - June 2022

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	71,957,346	62,095	70,957,346	17,735	1,173,584	2%					
2	Non-central government public sector entities	-	-	-	-	-	0%					
3	Multilateral development banks	-	-	-	-	-	0%					
4	Banks	19,896,856	10,609,981	19,896,856	6,404,056	9,527,240	36%					
5	Securities firms	6,125,131	1,606,873	5,388,336	727,001	2,779,717	45%					
6	Corporates	157,043,555	272,195,737	154,770,617	54,338,357	196,602,039	94%					
7	Regulatory retail portfolios	31,285,529	791,519	30,935,133	153,325	23,316,343	75%					
8	Secured by residential property	53,777,811	-	53,777,811	-	26,888,906	50%					
9	Secured by commercial real estate	-	-	-	-	-	0%					
10	Equity	1,757,801	-	1,757,801	-	2,643,422	150%					
11	Past-due loans	2,101,494	311,322	2,101,494	73,115	2,174,610	100%					
12	Higher-risk categories	-	-	-	-	-	0%					
13	Other assets	13,863,638	137,522	13,859,223	28,654	8,765,195	63%					
14	<b>Total</b>	<b>357,809,162</b>	<b>285,715,048</b>	<b>353,444,617</b>	<b>61,742,242</b>	<b>273,871,056</b>	<b>66%</b>					

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

CR5: Standardised approach – exposures by asset classes and risk weights - June 2022

SAR 000

		a	b	c	d	e	f	g	h	i	j	k
		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	66,956,754	-	3,338,277	-	348,242	-	-	331,808	-	-	70,975,080
2	Non-central government public sector entities (PSEs)	-	-	-	-	-	-	-	-	-	-	-
3	Multilateral development banks (MDBs)	-	-	-	-	-	-	-	-	-	-	-
4	Banks	607,878	-	12,825,497	-	11,810,889	-	-	1,056,550	97	-	26,300,912
5	Securities firms	-	-	1,219,617	-	4,720,271	-	-	175,028	420	-	6,115,337
6	Corporates	-	-	1,746,250	-	13,929,117	-	31,209,262	161,152,320	1,072,026	-	209,108,974
7	Regulatory retail portfolios	-	-	-	-	-	31,088,458	-	-	-	-	31,088,458
8	Secured by residential property	-	-	-	-	53,777,811	-	-	-	-	-	53,777,811
9	Secured by commercial real estate	-	-	-	-	-	-	-	-	-	-	-
10	Equity	-	-	-	-	-	-	-	1,167,387	-	590,414	1,757,801
11	Past-due loans	-	-	-	-	-	-	-	2,174,610	-	-	2,174,610
12	Higher-risk categories	-	-	-	-	-	-	-	-	-	-	-
13	Other assets	5,122,682	-	-	-	-	-	-	8,765,195	-	-	13,887,877
14	<b>Total</b>	<b>72,687,313</b>	<b>-</b>	<b>19,129,642</b>	<b>-</b>	<b>84,586,330</b>	<b>31,088,458</b>	<b>31,209,262</b>	<b>174,822,897</b>	<b>1,072,543</b>	<b>590,414</b>	<b>415,186,860</b>

CCR1: Analysis of counterparty credit risk (CCR)[1] exposure by approach - June 2022

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)	1,402,154	1,098,803		1.4	3,502,154	1,876,298
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						1,876,298

## CCR2: Credit valuation adjustment (CVA) capital charge - June 2022

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	2,379,372	1,569,545
4	<b>Total subject to the CVA capital charge</b>	<b>2,379,372</b>	<b>1,569,545</b>

CCR3: Standardised approach – CCR exposures by regulatory portfolio and risk weights - June 2022

SAR 000

Reg portfolio/Risk weight	a	b	c	d	e	f	g	h	i	j	k	l
	0%	2%	4%	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	-	-	-	-	219,251	268,984	-	-	65,508	-	-	553,743
Securities firms	-	-	-	-	69,322	320,359	-	-	30,399	-	-	420,080
Corporates	-	-	-	-	-	-	-	-	1,405,549	-	-	1,405,549
Regulatory retail portfolios	-	-	-	-	-	-	-	-	-	-	-	-
Other assets	-	-	-	-	-	-	-	-	-	-	-	-
Past-due	-	-	-	-	-	-	-	-	-	-	-	-
Centrally cleared through a Domestic QCCP	-	-	-	-	-	-	-	-	-	-	-	-
Centrally cleared through a Foreign QCCP	-	1,122,782	-	-	-	-	-	-	-	-	-	1,122,782
<b>Total</b>		<b>1,122,782</b>			<b>288,573</b>	<b>589,343</b>			<b>1,501,456</b>			<b>3,502,154</b>

\*The breakdown by risk weight and regulatory portfolio included in the template is for illustrative purposes. Banks may complete the template with the breakdown of asset classes according to the local implementation of the Basel framework.

\*\*Banks subject to the simplified standardised approach should indicate risk weights determined by the supervisory authority in the columns.

## CCR5: Composition of collateral for CCR exposure - June 2022

	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		
Cash – domestic currency	-	-	-	1,760	-	-
Cash – other currencies	-	1,099,341	726,709	374,324	-	684,115
Domestic sovereign debt	-	-	-	-	-	-
Other sovereign debt	-	-	-	-	-	-
Government agency debt	-	-	-	-	-	-
Corporate bonds	-	-	-	-	-	-
Equity securities	-	-	-	-	-	-
Other collateral	-	-	-	-	-	-
<b>Total</b>	-	<b>1,099,341</b>	<b>726,709</b>	<b>376,084</b>	-	<b>684,115</b>



## CCR8: Exposures to central counterparties

		a	b
		EAD (post-CRM)	RWA
<b>1</b>	<b>Exposures to QCCPs (total)</b>	<b>396,073.48</b>	<b>22,455.64</b>
<b>2</b>	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which	1,122,782	22,456
<b>3</b>	(i) OTC derivatives	1,122,782	22,456
<b>4</b>	(ii) Exchange-traded derivatives	-	-
<b>5</b>	(iii) Securities financing transactions	-	-
<b>6</b>	(iv) Netting sets where cross-product netting has been approved	-	-
<b>7</b>	Segregated initial margin	-	-
<b>8</b>	Non-segregated initial margin	- 726,709	-
<b>9</b>	Pre-funded default fund contributions	-	-
<b>10</b>	Unfunded default fund contributions	-	-
<b>11</b>	<b>Exposures to non-QCCPs (total)</b>	<b>-</b>	<b>-</b>
<b>12</b>	Exposures for trades at non-QCCPs (excluding initial margin and default fund contributions); of which	-	-
<b>13</b>	(i) OTC derivatives	-	-
<b>14</b>	(ii) Exchange-traded derivatives	-	-
<b>15</b>	(iii) Securities financing transactions	-	-
<b>16</b>	(iv) Netting sets where cross-product netting has been approved	-	-
<b>17</b>	Segregated initial margin	-	-
<b>18</b>	Non-segregated initial margin	-	-
<b>19</b>	Pre-funded default fund contributions	-	-
<b>20</b>	Unfunded default fund contributions	-	-

Accompanying narrative: Narrative commentary to explain any significant changes over the reporting period and the key drivers of such changes.

SEC1: Securitisation exposures in the banking book - June 2022

		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	-	-	-	-	-	-	-	-	-
	Wholesale (total)									
6	-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 -**

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	12.5
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 - June 2022

		<i>SAR 000</i>
		a
		RWA
	Outright products	4,150,967
1	Interest rate risk (general and specific)	1,429,800
2	Equity risk (general and specific)	2,465,079
3	Foreign exchange risk	256,088
4	Commodity risk	
	Options	-
5	Simplified approach	
6	Delta-plus method	
7	Scenario approach	
8	Securitisation	
9	<b>Total</b>	<b>4,150,966.97</b>