



Disclosures Under Basel III Framework

Basel III Pillar 3 Disclosures
June 30, 2023

Disclosures Under Basel III Framework - Jun 2023 (Basel III Pillar 3 Disclosures)

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KM1: Key metrics (at consolidated group level)
SR 000's

		a	b	c	d	e
		Jun-23	Mar-23	Dec-22	Sep-22	Jun-22
Available capital (amounts)						
1	Common Equity Tier 1 (CET1)	50,893	49,012	49,465	46,657	46,716
1a	Fully loaded ECL accounting model	50,893	49,012	49,465	46,657	46,716
2	Tier 1	57,456	55,577	56,036	49,476	49,530
2a	Fully loaded ECL accounting model Tier 1	57,456	55,577	56,036	49,476	49,530
3	Total capital	66,803	64,766	65,353	58,776	58,851
3a	Fully loaded ECL accounting model total capital	66,803	64,766	65,353	58,776	58,851
Risk-weighted assets (amounts)						
4	Total risk-weighted assets (RWA)	320,997	312,670	310,424	308,390	301,635
4a	Total risk-weighted assets (pre-floor)	320,997	312,670	310,424	308,390	301,635
Risk-based capital ratios as a percentage of RWA						
5	CET1 ratio (%)	15.85%	15.70%	15.90%	15.10%	15.50%
5a	Fully loaded ECL accounting model CET1 (%)	15.85%	15.70%	15.90%	15.10%	15.50%
5b	CET1 ratio (%) (pre-floor ratio)	15.85%	15.70%	15.90%	15.10%	15.50%
6	Tier 1 ratio (%)	17.90%	17.80%	18.10%	16.00%	16.40%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	17.90%	17.80%	18.10%	16.00%	16.40%
6b	Tier 1 ratio (%) (pre-floor ratio)	17.90%	17.80%	18.10%	16.00%	16.40%
7	Total capital ratio (%)	20.81%	20.70%	21.10%	19.10%	19.50%
7a	Fully loaded ECL accounting model total capital ratio (%)	20.81%	20.70%	21.10%	19.10%	19.50%
7b	Total capital ratio (%) (pre-floor ratio)	20.81%	20.70%	21.10%	19.10%	19.50%
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 (%)	0.093%	0.053%	0.037%	0.024%	0.027%
10	Bank G-SIB and/or D-SIB additional requirements (%)	0.500%	0.500%	0.500%	0.500%	0.500%
11	Total of bank CET1 specific buffer requirements (%) (row 8 + row 9 + row 10)	3.093%	3.053%	3.037%	3.024%	3.027%
12	CET1 available after meeting the bank's minimum capital requirements (%)	12.76%	12.65%	12.90%	12.10%	12.50%
Basel III leverage ratio						
13	Total Basel III leverage ratio exposure measure	476,442	469,076	436,752	423,661	441,444
14	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves)	12.1%	11.8%	12.8%	11.7%	11.2%
14a	Fully loaded ECL accounting model Basel III leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) (%)	12.1%	12.4%	12.8%	11.7%	11.2%
14b	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)	12.1%	12.4%	12.8%	11.7%	11.2%
14c	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	12.1%	12.4%	12.8%	11.7%	11.2%
14d	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	12.1%	12.4%	12.8%	11.7%	11.2%
Liquidity Coverage Ratio (LCR)						
15	Total high-quality liquid assets (HQLA)	59,815	55,643	55,946	71,611	53,645
16	Total net cash outflow	33,058	29,682	30,741	43,407	31,141
17	LCR ratio (%)	181%	187%	182%	165%	172%
Net Stable Funding Ratio (NSFR)						
18	Total available stable funding	256,058	244,946	239,070	233,468	236,317
19	Total required stable funding	217,506	208,584	202,420	198,777	201,993
20	NSFR ratio	118%	117%	118%	117%	117%

OV1: Overview of RWA

	SR 000's			Drivers behind significant differences in T and T-1
	a	b	c	
	RWA		Minimum capital requirements	
	Jun-23	Mar-23	Jun-23	
1 Credit risk (excluding counterparty credit risk)	294,014,042	284,195,905	23,521,123	increase in Loans & Advances
2 Of which: standardised approach (SA)	294,014,042	284,195,905	23,521,123	
3 Of which: foundation internal ratings-based (F-IRB) approach				
4 Of which: supervisory slotting approach				
5 Of which: advanced internal ratings-based (A-IRB) approach				
6 Counterparty credit risk (CCR)	2,254,609	2,011,086	180,369	Derivative portfolio
7 Of which: standardised approach for counterparty credit risk	2,254,609	2,011,086	180,369	
8 Of which: IMM				
9 Of which: other CCR				
10 Credit valuation adjustment (CVA)	2,991,466	3,842,875	239,317	EAD
11 Equity positions under the simple risk weight approach and the internal model method during the five-year linear phase-in period				
12 Equity investments in funds - look-through approach				
13 Equity investments in funds - mandate-based approach				
14 Equity investments in funds - fall-back approach				
15 Settlement risk				
16 Securitisation exposures in banking book				
17 Of which: securitisation IRB approach (SEC-IRBA)				
18 Of which: securitisation external ratings-based approach (SEC-ERBA), including internal assessment approach (IAA)				
19 Of which: securitisation standardised approach (SEC-SA)				
20 Market risk	8,276,100	8,864,220	662,088	Reduction in FX open positions
21 Of which: standardised approach (SA)	8,276,100	8,864,220	662,088	
22 Of which: internal model approach (IMA)				
23 Capital charge for switch between trading book and banking book				
24 Operational risk	13,461,108	13,755,576	1,076,889	
25 Amounts below the thresholds for deduction (subject to 250% risk weight)				
26 Output floor applied				
27 Floor adjustment (before application of transitional cap)				
28 Floor adjustment (after application of transitional cap)				
29 Total (1 + 6 + 10 + 11 + 12 + 13 + 14 + 15 + 16 + 20 + 23 + 24 + 25 + 28)	320,997,325	312,669,662	25,679,786	

	a	b	
	Amounts	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation	Commentary to explain any significant changes over the reporting period and the key drivers of such change
Common Equity Tier 1 capital: instruments and reserves			
1	Directly issued qualifying common share (and equivalent for non-joint stock companies) capital plus related stock surplus	30,000,000	H
2	Retained earnings	11,346,901	G
3	Accumulated other comprehensive income (and other reserves)	9,780,782	
4	Directly issued capital subject to phase-out from CET1 capital (only applicable to non-joint stock companies)		
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1 capital)		
6	Common Equity Tier 1 capital before regulatory adjustments	51,127,683	
Common Equity Tier 1 capital: regulatory adjustments			
7	Prudent valuation adjustments		
8	Goodwill (net of related tax liability)		
9	Other intangibles other than mortgage servicing rights (MSR) (net of related tax liability)	(153,377)	
10	Deferred tax assets (DTA) that rely on future profitability, excluding those arising from temporary differences (net of related tax liability)		
11	Cash flow hedge reserve	(81,314)	
12	Shortfall of provisions to expected losses		
13	Securitisation gain on sale (as set out in SACAP4.1.4)		
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 subtracted from 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	MSR (amount above 10% threshold)		
21	DTA 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: MSR		
25	Of which: DTA arising from temporary differences		
26	National specific regulatory adjustments		
27	Regulatory adjustments applied to Common Equity Tier 1 capital due to insufficient Additional Tier 1 and Tier 2 capital to cover deductions		
28	Total regulatory adjustments to Common Equity Tier 1 capital	(234,690)	
29	Common Equity Tier 1 capital (CET1)	50,892,993	
Additional Tier 1 capital: instruments			
30	Directly issued qualifying additional Tier 1 instruments plus related stock surplus	6,562,875	
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 capital		
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 additional Tier 1 capital)		
35	Of which: instruments issued by subsidiaries subject to phase-out		
36	Additional Tier 1 capital before regulatory adjustments	6,562,875	
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 capital due to insufficient Tier 2 capital to cover deductions		
43	Total regulatory adjustments to additional Tier 1 capital	0	
44	Additional Tier 1 capital (AT1)	6,562,875	
45	Tier 1 capital (T1 = CET1 + AT1)	57,455,868	
Tier 2 capital: instruments and provisions			
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	8,768,045	B
47	Directly issued capital instruments subject to phase-out from Tier 2 capital		
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	579,215	
51	Tier 2 capital before regulatory adjustments	9,347,260	
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)		
54a	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	0	
58	Tier 2 capital	9,347,260	
59	Total regulatory capital (= Tier 1 + Tier 2)	66,803,127	
60	Total risk-weighted assets	320,997,325	
Capital adequacy ratios and buffers			
61	Common Equity Tier 1 capital (as a percentage of risk-weighted assets)	15.8%	
62	Tier 1 capital (as a percentage of risk-weighted assets)	17.9%	
63	Total capital (as a percentage of risk-weighted assets)	20.8%	
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)	3.1%	
65	Of which: capital conservation buffer requirement	2.5%	
66	Of which: bank-specific countercyclical buffer requirement	0.09%	
67	Of which: higher loss absorbency requirement	0.5%	
68	Common Equity Tier 1 capital (as a percentage of risk-weighted assets) available after meeting the bank's minimum capital requirements	12.8%	
National minima (if different from Basel III)			
69	National minimum Common Equity Tier 1 capital adequacy ratio (if different from Basel III minimum)		
70	National minimum Tier 1 capital adequacy ratio (if different from Basel III minimum)		
71	National minimum Total capital adequacy ratio (if different from Basel III minimum)		
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	375,755	A
74	MSR (net of related tax liability)		
75	DTA arising from temporary differences (net of related tax liability)		
Applicable caps on the inclusion of provisions in Tier 2 capital			
76	Provisions eligible for inclusion in Tier 2 capital in respect of exposures subject to standardised approach (prior to application of cap)	579,215	
77	Cap on inclusion of provisions in Tier 2 capital under standardised approach	3,703,358	
78	Provisions eligible for inclusion in Tier 2 capital in respect of exposures subject to internal ratings based approach (prior to application of cap)		
79	Cap for inclusion of provisions in Tier 2 capital 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 capital 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 capital due to cap (excess over cap after redemptions and maturities)		
84	Current cap on Tier 2 instruments subject to phase-out arrangements		
85	Amount excluded from Tier 2 capital due to cap (excess over cap after redemptions and maturities)		

CC2 - Reconciliation of regulatory capital to balance sheet
SR 000's

	a	b	c
	Balance sheet as in published financial statements As at 30 June 2023	Under regulatory scope of consolidation As at 30 June 2023	Reference
Assets			
1	37,221,225	37,221,225	
2	22,091,875	22,091,875	
3	1,433,427	1,433,427	
4	19,164,168	19,164,168	
5	3,827,170	3,827,170	
6			
7	263,150,024	263,150,024	
8			
9	35,790,035	35,790,035	
10			
11	2,497,535	2,497,535	
12	375,755	375,755	A
13	153,377	153,377	
	Of which: goodwill		
	Of which: other intangibles (excluding MSR) b	153,377	
	Of which: MSR		
14	3,531,057	3,531,057	
15	389,235,648	389,235,648	
Liabilities			
16			
17	34,129,388	34,129,388	
18	272,269,261	272,269,261	
19			
20			
21			
22	3,625,956	3,625,956	
23	8,768,045	8,768,045	B
24	12,752,440	12,752,440	
25	0	0	
	Of which: deferred tax liabilities (DTL) related to goodwill d		
	Of which: DTL related to intangible assets (excluding MSR) e		
	Of which: DTL related to MSR		
26			
27			
28			
29	331,545,090	331,545,090	
Shareholders' equity			
30	30,000,000	30,000,000	
	Of which: amount eligible for CET1 capital h	30,000,000	H
	Of which: amount eligible for AT1 capital i	0	
31	11,346,901	11,346,901	G
32	16,343,657	16,343,657	
33	57,690,558	57,690,558	

Table CCA - Main features of regulatory capital instruments and of other TLAC-eligible instruments - 30 June 2023

		a Quantitative / qualitative information
1	Issuer	Riyad Sukuk Limited
2	Unique identifier (eg Committee on Uniform Security Identification Procedures (CUSIP), International Securities Identification Number (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)
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	As per the terms and conditions of the sukuk, the write-down clause is subject to, and superseded by, any applicable statutory loss absorption regime becoming effective in KSA."
4	Transitional Basel III rules	Tier 2
5	Post-transitional Basel III rules	Eligible
6	Eligible at solo/group/group and solo	Solo
7	Instrument type (refer to SACAP)	Subordinated Trust Certificates
8	Amount recognised in regulatory capital (currency in millions, 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 SAMA 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	Optional 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	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	Writedown feature	Yes
31	If writedown, writedown trigger(s)	Terms of issuance provide the legal basis for the regulator to trigger write down
32	If writedown, full or partial	Can be full or partial
33	If writedown, permanent or temporary	Permanent
34	If temporary write-down, description of writeup mechanism	NA
34a	Type of subordination	Unsecured
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned).	Sub-ordinated. Senior obligations are immediately senior to this instrument
36	Non-compliant transitioned features	NA
37	If yes, specify non-compliant features	NA

Table CCA - Main features of regulatory capital instruments and of other TLAC-eligible instruments - 30 June 2023

		a Quantitative / qualitative information
1	Issuer	Riyad Bank
2	Unique identifier (eg Committee on Uniform Security Identification Procedures (CUSIP), International Securities Identification Number (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
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	As per the terms and conditions of the sukuk, the write-down clause is subject to, and superseded by, any applicable statutory loss absorption regime becoming effective in KSA."
4	Transitional Basel III rules	Tier 2
5	Post-transitional Basel III rules	Eligible
6	Eligible at solo/group/group and solo	Solo
7	Instrument type (refer to SACAP)	Sub-ordinated sukuk
8	Amount recognised in regulatory capital (currency in millions, 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 SAMA approval	Issuer call at the [5th] anniversary of the Issue Date, subject to prior written approval from the regulator, if then required.
15	Optional 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
17	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	Writedown feature	Yes
31	If writedown, writedown trigger(s)	Terms of issuance provide the legal basis for the regulator to trigger write down
32	If writedown, full or partial	Can be full or partial
33	If writedown, permanent or temporary	Permanent
34	If temporary write-down, description of writeup mechanism	NA
34a	Type of subordination	Unsecured
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned).	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

Table CCA - Main features of regulatory capital instruments and of other TLAC-eligible instruments - 30 June 2023

		a Quantitative / qualitative information
1	Issuer	Riyad Tier 1 Sukuk Limited
2	Unique identifier (eg Committee on Uniform Security Identification Procedures (CUSIP), International Securities Identification Number (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)
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	As per the terms and conditions of the sukuk, the write-down clause is subject to, and superseded by, any applicable statutory loss absorption regime becoming effective in KSA."
4	Transitional Basel III rules	Tier 1
5	Post-transitional Basel III rules	Eligible
6	Eligible at solo/group/group and solo	Solo
7	Instrument type (refer to SACAP)	USD denominated Additional Tier 1 capital sukuk.
8	Amount recognised in regulatory capital (currency in millions, 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 SAMA 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	Optional 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	Writedown feature	Yes
31	If writedown, writedown trigger(s)	Terms of issuance provide the legal basis for the regulator to trigger write down
32	If writedown, full or partial	Can be full or partial
33	If writedown, permanent or temporary	Permanent
34	If temporary write-down, description of writeup mechanism	NA
34a	Type of subordination	Unsecured
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned).	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

Table CCA - Main features of regulatory capital instruments and of other TLAC-eligible instruments - 30 June 2023

		a Quantitative / qualitative information
1	Issuer	Riyad Bank
2	Unique identifier (eg Committee on Uniform Security Identification Procedures (CUSIP), International Securities Identification Number (ISIN) or Bloomberg identifier for private placement)	RIBL 4 PERP
3	Governing law(s) of the instrument	The instrument is governed by the laws of the Kingdom of Saudi Arabia
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	As per the terms and conditions of the sukuk, the write-down clause is subject to, and superseded by, any applicable statutory loss absorption regime becoming effective in KSA."
4	Transitional Basel III rules	Tier 1
5	Post-transitional Basel III rules	Eligible
6	Eligible at solo/group/group and solo	Solo
7	Instrument type (refer to SACAP)	SAR denominated Additional Tier 1 capital sukuk.
8	Amount recognised in regulatory capital (currency in millions, as of most recent reporting date)	SAR 3,750 million
9	Par value of instrument	SAR 3,750 million
10	Accounting classification	Capital Instrument Tier 1
11	Original date of issuance	05/10/2022
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 SAMA 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	Optional 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	Fixed
18	Fixed or floating dividend/coupon	5.25 per cent. per annum payable quarterly in arrear on each Periodic Distribution Date from and including the issue date to but excluding 5/10/2027G (the First Reset Date). The return rate shall thereafter reset on the First Reset Date and every five years thereafter, as detailed in the offering circular in relation to the Sukuk.
19	Coupon rate and any related index	No
20	Existence of a dividend stopper	No
21	Fully discretionary, partially discretionary or mandatory	Mandatory
22	Existence of step-up or other incentive to redeem	Yes
23	Non-cumulative or cumulative	Non cumulative
24	Convertible or non-convertible	Non convertible
25	If convertible, conversion trigger(s)	Not applicable
26	If convertible, fully or partially	Not applicable
27	If convertible, conversion rate	Not applicable
28	If convertible, mandatory or optional conversion	Not applicable
29	If convertible, specify instrument type convertible into	Not applicable
30	If convertible, specify issuer of instrument it converts into	Not applicable
31	Writedown feature	Yes
32	If writedown, writedown trigger(s)	Terms of issuance provide the legal basis for the regulator to trigger write down
33	If writedown, full or partial	Can be full or partial
34	If writedown, permanent or temporary	Permanent
35	If temporary write-down, description of writeup mechanism	NA
36	Type of subordination	Unsecured
37	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned).	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.
38	Non-compliant transitioned features	NA
39	If yes, specify non-compliant features	NA

**LR1- Summary comparison of accounting assets vs leverage ratio exposure measure - 30
 June 2023**
SR 000's

#	Particulars	a
1	Total consolidated assets as per published financial statements	389,235,648
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	
3	Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference	
4	Adjustments for temporary exemption of central bank reserves (if applicable)	
5	Adjustment for fiduciary assets recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	
6	Adjustments for regular-way purchases and sales of financial assets subject to trade date accounting	
7	Adjustments for eligible cash pooling transactions	
8	Adjustments for derivative financial instruments	1,718,050
9	Adjustment for securities financing transactions (ie repurchase agreements and similar secured lending)	
10	Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of offbalance sheet exposures)	87,348,608
11	Adjustments for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital	
12	Other adjustments	-1,859,844
13	Leverage ratio exposure measure	476,442,462

LR2- Leverage ratio common disclosure
SR 000's

		a	b
		Jun-23	Mar-23
On Balance sheet exposures			
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	385,408,478	377,789,441
2	Gross-up for derivatives collateral provided where deducted from balance sheet assets pursuant to the operative accounting framework		
3	(Deductions of receivable assets for cash variation margin provided in derivatives transactions)		
4	(Adjustment for securities received under securities financing transactions that are recognised as an asset)		
5	(Specific and general provisions associated with on-balance sheet exposures that are deducted from Basel III Tier 1 capital)		
6	(Asset amounts deducted in determining Basel III Tier 1 capital and regulatory adjustments)		
7	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of rows 1 to 6)	385,408,478	377,789,441
Derivative exposures			
8	Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	1,967,326	1,868,421
9	Add-on amounts for potential future exposure associated with all derivatives transactions	1,718,050	2,073,073
10	(Exempted central counterparty (CCP) leg of client-cleared trade exposures)		
11	Adjusted effective notional amount of written credit derivatives		
12	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)		
13	Total derivative exposures (sum of rows 8 to 12)	3,685,376	3,941,494
Securities financing transaction exposures			
14	Gross SFT assets (with no recognition of netting), after adjustment for sale accounting transactions		
15	(Netted amounts of cash payables and cash receivables of gross SFT assets)		
16	Counterparty credit risk exposure for SFT assets		
17	Agent transaction exposures		
18	Total securities financing transaction exposures (sum of rows 14 to 17)	-	-
Other off balance sheet exposures			
19	Off-balance sheet exposure at gross notional amount	232,912,072	229,895,337
20	(Adjustments for conversion to credit equivalent amounts)	-145,563,464	-142,550,515
21	(Specific and general provisions associated with off-balance sheet exposures deducted in determining Tier 1 capital)		
22	Off-balance sheet items (sum of rows 19 to 21)	87,348,608	87,344,822
Capital and total exposures			
23	Tier 1 capital	57,455,869	55,576,805
24	Total exposures (sum of rows 7, 13, 18 and 22)	476,442,462	469,075,757
Leverage ratio			
25	Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)	12.1%	11.8%
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	12.1%	11.8%
26	National minimum leverage ratio requirement	3.0%	3.0%
27	Applicable leverage buffers		
Disclosure of mean values			
28	Mean value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables		
29	Quarter-end value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables		
30	Total exposures (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)		
30a	Total exposures (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)		
31	Basel III leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)		
31a	Basel III leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)		

LIQ1: Liquidity Coverage Ratio (LCR) - 30 June 2023
SR 000's

		a	b
		Total unweighted value (average)	Total weighted value (average)
High quality liquid assets			
1	Total HQLA		59,815,270
Cash outflows			
2	Retail deposits and deposits from small business customers, of which:	92,672,021	9,267,202
3	Stable deposits	-	-
4	Less stable deposits	92,672,021	9,267,202
5	Unsecured wholesale funding, of which:	109,421,764	47,487,705
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	-	-
7	Non-operational deposits (all counterparties)	109,421,764	47,487,705
8	Unsecured debt	-	-
9	Secured wholesale funding	756,486	756,486
10	Additional requirements, of which:	22,821,493	2,298,314
11	Outflows related to derivative exposures and other collateral requirements	17,961	17,961
12	Outflows related to loss of funding on debt products	-	-
13	Credit and liquidity facilities	22,803,532	2,280,353
14	Other contractual funding obligations	-	-
15	Other contingent funding obligation	235,941,083	5,081,379
16	TOTAL CASH OUTFLOWS		64,891,085
Cash inflows			
17	Secured lending (eg reverse repos)	-	-
18	Inflows from fully performing exposures	43,145,213	31,830,962
19	Other cash inflows	2,202	2,202
20	TOTAL CASH INFLOWS		31,833,164
			Total adjusted value
21	Total HQLA		59,815,270
22	Total net cash outflows		33,057,921
23	Liquidity Coverage Ratio (%)		180.94%

LIQ2: Net Stable Funding Ratio (NSFR) - 30 June 2023
SR 000's

(In currency amount)	Unweighted value by residual maturity				Weighted value
	a	b	c	d	
	No maturity	<6 months	6 months to < 1 year	≥ 1 year	e
Available stable funding (ASF) item					
1 Capital:	66,941,295	-	-	-	66,941,295
2 Regulatory capital	66,941,295	-	-	-	66,941,295
3 Other capital instruments	-	-	-	-	-
4 Retail deposits and deposits from small business customers, of which:	91,456,861	7,618,854	1,208,541	781,119	91,036,948
5 Stable deposits	-	-	-	-	-
6 Less stable deposits	91,456,861	7,618,854	1,208,541	781,119	91,036,948
7 Wholesale funding:	61,356,677	115,154,485	13,507,007	13,451,785	98,079,571
8 Operational deposits	-	-	-	-	-
9 Other wholesale funding	61,356,677	115,154,485	13,507,007	13,451,785	98,079,571
10 Liabilities with matching interdependent assets	-	-	-	-	-
11 Other liabilities	17,759,026	-	-	-	-
12 NSFR derivative liabilities	-	-	-	-	-
13 All other liabilities and equity not included in the above categories	17,759,026	-	-	-	-
# Total ASF					256,057,814
Required stable funding (RSF) item					
15 Total NSFR high-quality liquid assets (HQLA)					1,946,874
16 Deposits held at other financial institutions for operational purposes	-	-	-	-	-
17 Performing loans and securities:	-	112,940,317	35,069,876	151,367,377	195,658,224
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	-	20,267,476	186,901	563,162	3,696,734
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:	-	87,934,413	30,960,849	143,035,872	181,028,122
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	-	4,738,428	3,922,126	7,768,343	10,933,368
25 Assets with matching interdependent liabilities	-	-	-	-	-
26 Other assets:	18,118,430	812,698	-	-	18,809,223
27 Physical traded commodities, including gold	-	-	-	-	-
28 Assets posted as initial margin for derivative contracts and contributions to default funds of central counterparties	-	812,698	-	-	690,793
29 NSFR derivative assets	-	-	-	-	-
30 NSFR derivative liabilities before deduction of variation margin posted	-	-	-	-	-
31 All other assets not included in the above categories	18,118,430	-	-	-	18,118,430
32 Off-balance sheet items	-	-	-	21,836,810	1,091,841
# Total RSF					217,506,162.56
# Net Stable Funding Ratio (%)					117.72%

	a		b	c	d		e	f	g
	Gross carrying values of			Allowances/ impairments	Of which ECL accounting provisions for credit losses on SA exposures		Of which ECL accounting provisions for credit losses on IRB exposures	Net values (a+b-c)	
	Defaulted exposures	Nondefaulted exposures			Allocated in regulatory category of Specific	Allocated in regulatory category of General			
1 Loans	4,380,072	263,438,823	4,668,871	2,337,986	2,330,885		263,150,024		
2 Debt Securities	134,861	53,725,265	425,292	307,445	117,847		53,434,834		
3 Off-balance sheet exposures	793,162	223,484,519	209,488	165,274	44,214		224,068,193		
4 Total	5,308,095	540,648,607	5,303,651	2,810,705	2,492,946	-	540,653,051		

Table CR2: Changes in stock of defaulted loans and debt securities - 30 June 2023

SR 000's

		a
1	Defaulted loans and debt securities at end of the previous reporting period	5,554,881
2	Loans and debt securities that have defaulted since the last reporting period	
3	Returned to non-defaulted status	
4	Amounts written off	-1,313,761
5	Other changes	1,066,975
6	Defaulted loans and debt securities at end of the reporting period (1+2-3-4+5)	5,308,095

Table CR3: Credit risk mitigation techniques - overview - 30 June 2023

SR 000's

		a	b	c	d	e
		Exposures unsecured: carrying amount	Exposures to be secured	Exposures secured by collateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives
1	Loans	246,243,787	16,906,237	12,814,150	2,052,434	-
2	Debt securities	53,434,834	-	-	-	-
3	Total	299,678,621	16,906,237	12,814,150	2,052,434	-
4	Of which defaulted	4,411,082	103,850	30,393	172,703	

Asset Classes	a		b		c		d		e		f	
	Exposures before CCF and CRM				Exposures post-CCF and post-CRM				RWA and RWA Density			
	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA Density	RWA	RWA Density
1 Sovereigns and their central banks	72,021,531	1,031,808	71,667,253	167,092	1,472,944	0.02						
2 Non-central government public sector entities	-	-	-	-	-	-						
3 Multilateral development banks	-	-	-	-	-	-						
4 Banks	27,036,445	19,082,099	26,895,427	7,426,756	8,916,819	0.26						
Of which: securities firms and other financial institutions	-	-	-	-	-	-						
5 Covered bonds	-	-	-	-	-	-						
6 Corporates	168,641,684	196,283,811	153,959,683	69,806,151	210,203,039	0.94						
Of which: securities firms and other financial institutions	9,573,786	3,388,794	5,648,598	601,246	5,843,554	0.93						
Of which: specialised lending	18,600,789	16,399,588	18,600,789	6,081,981	24,747,310	1.00						
7 Subordinated debt, equity and other capital	3,522,827	-	3,450,096	-	5,493,491	1.59						
8 Retail	34,818,062	11,817,464	33,338,503	1,287,610	26,075,796	0.75						
MSMEs	54,629	666,656	53,984	345,980	299,973	0.75						
9 Real estate	80,217,069	3,635,042	70,889,109	363,504	33,152,441	0.47						
Of which: general RR	70,597,916	2,677,288	61,426,252	267,729	21,604,694	0.35						
Of which: IPRRE	-	-	-	-	-	-						
Of which: general CRE	-	-	-	-	-	-						
Of which: IPCR	4,043,108	82,746	4,018,229	8,275	3,249,554	0.81						
Of which: land acquisition, development and construction	5,576,045	875,008	5,444,628	87,501	8,298,193	1.50						
10 Defaulted exposures	4,514,933	395,192	1,922,832	87,386	1,939,116	0.96						
11 Other assets	10,123,647	-	10,123,647	-	6,460,424	0.64						
12 Total	400,950,826	232,912,073	372,300,534	79,484,480	294,014,042	0.65						

	0%	20%	25%	30%	40%	45%	50%	70%	75%	80%	85%	90%	100%	110%	130%	150%	250%	Other	SR 000's Total credit exposure amount (post-CCF and post-CRM)	
1 Sovereigns and their central banks	67,119,256	4,052,681											662,408							71,834,344
2 Non-central government public sector entities																				
3 Multilateral development banks																				
4 Banks		22,669,034		8,647,499			2,596,970		2,018				242,455			164,206				34,322,183
Of which: securities firms and other financial institutions																				
5 Covered bonds																				
6 Corporates		556,612					12,891,313		8,917,086	13,638,052	35,692,462		141,069,641	9,307,168		1,693,502				223,765,835
Of which: securities firms and other financial institutions		60,802					369,624		834,271				4,913,686			71,462				6,249,844
Of which: specialised lending										13,638,052			1,737,550		9,307,168	-				24,682,770
7 Subordinated debt, equity and other capital															358,694	2,701,317	390,085			3,450,096
8 Retail						1,032,704			31,929,323				1,664,087							34,626,114
MSMEs									399,963											399,963
9 Real estate	-	6,033,678	4,167,505	16,715,472	30,617,328	-	4,087,443	2,306,500	-	-	-	1,430,109	-	362,449	-	5,532,129	-	-	-	71,252,613
Of which: general RRE	-	6,033,678	4,167,505	16,715,472	30,617,328	-	4,087,443	2,306,500	-	-	-	-	-	-	-	-	-	-	-	61,693,981
Of which: no loan splitting applied		6,033,678	4,167,505	16,715,472	30,617,328		4,087,443	72,554												61,693,981
Of which: loan splitting applied (Secured)																				
Of which: loan splitting applied (Unsecured)																				
Of which: IPRRE																				
Of which: general CRE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Of which: no loan splitting applied																				
Of which: loan splitting applied (Secured)																				
Of which: loan splitting applied (Unsecured)																				
Of which: IPCRE								2,233,946				1,430,109		362,449						4,026,504
Of which: land acquisition, development and construction																5,532,129				5,532,129
10 Defaulted exposures							336,482						1,479,461			194,276				2,010,219
11 Other assets	3,603,642	74,476											6,445,529							10,123,647
12 Total	70,722,898	33,386,481	4,167,505	25,362,972	30,617,328	1,032,704	19,912,207	2,306,500	41,248,391	13,638,052	35,692,462	1,430,109	151,563,580	362,449	9,665,863	10,285,429	390,085	-	451,785,014	

Exposure amounts and CCFs applied to off-balance sheet exposures, categorised based on risk bucket of converted exposures

	a	b	c	d
Risk Weight	On-balance sheet exposure	Off-balance sheet exposure (pre-CCF)	Weighted average CCF*	Exposure (post-CCF and post CRM)
1 Less than 40%	128,059,836	22,480,259	0.3373	133,639,855
2 40-70%	59,288,762	20,094,586	0.3638	53,868,739
3 75%	37,357,968	9,367,247	0.4727	41,248,391
4 85%	40,192,076	34,978,850	0.3280	49,330,514
5 90-100%	117,599,047	138,489,596	0.3332	152,993,689
6 105-130%	7,260,240	6,588,112	0.4063	10,028,312
7 150%	10,810,894	913,424	0.1220	10,285,429
8 250%	382,005	-		390,085
9 400%				
10 1250%				
11 Total exposures	400,950,826	232,912,073		451,785,014

* Weighting is based on off-balance sheet exposure (pre-CCF).

CCR1: Analysis of CCR exposures by approach - 30 June 2023
SR 000's

	a	b	c	d	e	f
	Replacement cost	Potential future exposure	Effective EPE	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
1 SA-CCR (for derivatives)	796,743	1,082,800		1.4	2,631,360	2,233,529
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 Value-at-risk (VaR) for SFTs						
6 Total						2,233,529

CCR3: Standardised approach - CCR exposures by regulatory portfolio and risk weights - 30 June 2023

SR 000's										
Regulatory portfolio*↓	Risk weight*→	a	b	c	d	e	f	g	h	i
		0%	10%	20%	50%	75%	100%	150%	Others	Total credit exposure
Sovereigns				42,604						42,604
Non-central government public sector										-
Multilateral development banks										-
Banks				71,651	36,013				378,538	486,202
Securities firms					28,565		11,967			40,532
Corporates						36,648	2,025,375			2,062,022
Regulatory retail portfolios										-
Other assets										-
Total		-	-	114,254	64,578	36,648	2,037,342	-	378,538	2,631,360

CCR5: Composition of collateral for CCR exposure - 30 June 2023
SR 000's

	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							
	Segregated	Unsegregated	Segregated	Unsegregated	Segregated	Unsegregated	Segregated	Unsegregated	Fair value of collateral received	Fair value of posted collateral		
Cash - domestic currency				25,750								
Cash - other currencies		437,731	650,105	1,074,787					67,136	126,234		
Domestic sovereign debt												
Other sovereign debt												
Government agency debt												
Corporate bonds												
Equity securities												
Other collateral												
Total	-	437,731	650,105	1,100,537					67,136	126,234		

CCR6: Credit derivatives exposures
SR 000's

	a	b
	Protection bought	Protection sold
Notionals	-	-
Single-name credit default swaps	-	-
Index credit default swaps	-	-
Total return swaps	-	-
Credit options	-	-
Other credit derivatives	-	-
Total notionals	-	-
Fair values	-	-
Positive fair value (asset)	-	-
Negative fair value (liability)	-	-

CCR8: Exposures to central counterparties - 30 June 2023
SR 000's

		a	b
		EAD (post-CRM)	RWA
1	Exposures to QCCPs (total)	1,054,016	21,080
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which		
3	(i) OTC derivatives	1,054,016	21,080
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		
9	Pre-funded default fund contributions		
10	Unfunded default fund contributions		
11	Exposures to non-QCCPs (total)		
12	Exposures for trades at non-QCCPs (excluding initial margin and 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		

Table MR1: Market risk under the standardised approach - 30 June 2023

		SR 000's
		a
		Capital requirement in standardised approach
1	General interest rate risk	47,096
2	Equity risk	492,603
3	Commodity risk	-
4	Foreign exchange risk	29,510
5	Credit spread risk - non-securitisations	-
6	Credit spread risk - securitisations (non-correlation trading portfolio)	-
7	Credit spread risk - securitisation (correlation trading portfolio)	-
8	Default risk - non-securitisations	92,879
9	Default risk - securitisations (non-correlation trading portfolio)	-
10	Default risk - securitisations (correlation trading portfolio)	-
11	Residual risk add-on	-
12	Total	662,088

ENC: Asset encumbrance - 30 June 2023
SR 000's

		a	b	c
		Encumbered Assets	Unencumbered Assets	Total
1	The assets on the balance sheet would be disaggregated; there can be as much disaggregation as desired	10,092,986	45,438,644	55,531,630

CVA1: The reduced basic approach for CVA (BA-CVA) - 30 June 2023

		SR 000's	
		a	b
		Component s	BA-CVA RWA
1	Aggregation of systematic components of CVA risk	368,180	
2	Aggregation of idiosyncratic components of CVA risk	233,696	
3	Total		2,991,466