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**ALINMA BANK**  
**(A Saudi Joint Stock Company)**

**BASEL III Pillar 3 Disclosures**  
**For the Financial Period Ended June 30, 2021**

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### KM1: Key Metrics (at group consolidated level)

		June 30, 2021	March 31, 2021	December 31, 2020	September 30, 2020	June 30, 2020
	<b>Available Capital (amounts: SAR '000)</b>					
1	Common Equity Tier 1 (CET 1) <i>(after transitional arrangement for IFRS 9)</i>	25,921,799	25,803,998	25,151,654	24,761,707	24,108,755
1a	Fully loaded ECL accounting model <i>(before transitional arrangement for IFRS 9)</i>	25,198,932	25,081,131	24,428,787	24,038,840	23,385,888
2	Tier 1 <i>(after transitional arrangement for IFRS 9)</i>	25,921,799	25,803,998	25,151,654	24,761,707	24,108,755
2a	Fully loaded ECL accounting model Tier 1 <i>(before transitional arrangement for IFRS 9)</i>	25,198,932	25,081,131	24,428,787	24,038,840	23,385,888
3	Total Capital <i>(after transitional arrangement for IFRS 9)</i>	27,537,400	27,405,137	26,698,388	26,239,393	25,559,646
3a	Fully loaded ECL accounting model total capital <i>(before transitional arrangement for IFRS 9)</i>	26,814,533	26,682,271	25,975,521	25,516,527	24,836,779
	<b>Risk-weighted assets (amounts: SAR '000)</b>					
4	Total risk-weighted assets (RWA)-Pillar - 1	143,514,591	142,540,012	138,348,690	133,112,492	130,611,540
	<b>Risk-based capital ratios as a percentage of RWA-Pillar -1</b>					
5	Common Equity Tier 1 ratio (%)	18.06%	18.10%	18.18%	18.60%	18.46%
5a	Fully loaded ECL accounting model Common Equity Tier 1 (%)	17.56%	17.60%	17.66%	18.06%	17.90%
6	Tier 1 ratio (%)	18.06%	18.10%	18.18%	18.60%	18.46%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	17.56%	17.60%	17.66%	18.06%	17.90%
7	Total capital ratio (%)	19.19%	19.23%	19.30%	19.71%	19.57%
7a	Fully loaded ECL accounting model capital ratio (%)	18.68%	18.72%	18.78%	19.17%	19.02%
	<b>Additional CET1 buffer requirements as a percentage of RWA</b>					
8	Capital conversion buffer requirement (2.5% from 2019) (%)	2.50%	2.50%	2.50%	2.50%	2.50%
9	Countercyclical buffer requirement (%)	0.00%	0.00%	0.00%	0.00%	0.00%
10	Bank G-SIB and/or D-SIB additional requirements (%)	0.00%	0.00%	0.00%	0.00%	0.00%
11	<b>Total of bank CET1 specific buffer requirements (%) (row 8 + row 9 + row 10)</b>	2.50%	2.50%	2.50%	2.50%	2.50%
12	CET1 available after meeting the bank's minimum capital requirements (%) (5-11)	15.56%	15.60%	15.68%	16.10%	15.96%
	<b>Basel III leverage ratio</b>					
13	Total Basel III leverage ratio exposure measure (amounts: SAR '000)	172,863,594	169,460,875	166,152,668	157,143,811	151,521,589
14	Basel III leverage ratio (%) (row 2 / row 13)	15.00%	15.23%	15.14%	15.76%	15.91%
14a	Fully loaded ECL accounting model Basel III leverage ratio (%) (row 2a / row 13)	14.58%	14.80%	14.70%	15.30%	15.43%
	<b>Liquidity Coverage Ratio**</b>					
15	Total HQLA (amounts: SAR '000)	31,001,859	29,750,381	31,410,833	28,088,983	26,433,237
16	Total net cash outflow (amounts: SAR '000)	22,349,528	18,406,031	16,691,194	18,936,532	21,564,182
17	LCR ratio (%)	138.71%	161.63%	188.19%	148.33%	122.58%
	<b>Net Stable Funding Ratio</b>					
18	Total available stable funding (amounts: SAR '000)	108,810,109	105,330,228	104,264,680	100,804,963	97,863,285
19	Total required stable funding (amounts: SAR '000)	102,884,583	99,526,814	94,622,964	83,726,559	82,488,665
20	NSFR ratio	105.76%	105.83%	110.19%	120.40%	118.64%

\*\* Average of 90 days

OV1: Overview of RWA

		a	b	c
		RWA		Minimum capital requirements*
		June 30, 2021	March 31, 2021	June 30, 2021
1	<b>Credit risk (excluding counterparty credit risk) (CCR)</b>	127,197,893	126,067,759	10,175,831
2	Of which standardised approach (SA)	127,197,893	126,067,759	10,175,831
3	Of which internal rating-based (IRB) approach	-	-	-
4	<b>Counterparty credit risk</b>	-	-	-
5	Of which standardised approach for counterparty credit risk (SA-CCR)	-	-	-
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>	2,050,163	2,023,369	164,013
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>	3,572,927	4,012,164	285,834
17	Of which standardised approach (SA)	3,572,927	4,012,164	285,834
18	Of which internal model approaches (IMM)	-	-	-
19	<b>Operational risk</b>	10,693,608	10,436,720	855,489
20	Of which Basic Indicator Approach	10,693,608	10,436,720	855,489
21	Of which Standardised Approach	-	-	-
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>	143,514,591	142,540,012	11,481,167

\*calculated as 8% of RWA

**CC2: Reconciliation of regulatory capital to balance sheet**

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

	Balance sheet in Published financial statements (C)	Adjustment of banking associates / other entities (D)	Under regulatory scope of consolidation (E)
<b>Assets</b>			
Cash and balances with Saudi Central Bank ('SAMA')	9,583,806		9,583,806
Due from banks and other financial institutions, net	733,698		733,698
Investments, net	30,699,390		30,699,390
Financing, net	119,622,599		119,622,599
Property and equipment and right of use assets, net	2,319,822		2,319,822
Other assets	1,097,242		1,097,242
<b>Total assets</b>	<b>164,056,557</b>	<b>0</b>	<b>164,056,557</b>
<b>Liabilities</b>			
Due to SAMA, banks and other financial institutions	7,624,819		7,624,819
Customers' deposits	125,878,116		125,878,116
Amount due to Mutual Funds' unitholders	479,644		479,644
Other liabilities	4,875,046		4,875,046
<b>Total Liabilities</b>	<b>138,857,625</b>	<b>0</b>	<b>138,857,625</b>
Share capital	20,000,000		20,000,000
Statutory reserve	591,498		591,498
Other reserves	165,839		165,839
Retained earnings	4,535,838		4,535,838
Treasury shares	(94,243)		(94,243)
<b>Total liabilities and equity</b>	<b>164,056,557</b>	<b>0</b>	<b>164,056,557</b>

**CC2: Reconciliation of regulatory capital to balance sheet**

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

	Adjustment			Reference
	Balance sheet in Published financial statements (C)	of banking associates / other entities (D)	Under regulatory scope of consolidation (E)	
<b>Assets</b>				
Cash and balances with Saudi Central Bank ('SAMA')	9,583,806		9,583,806	
Due from banks and other financial institutions, net	733,698		733,698	
Investments, net	30,699,390		30,699,390	
Financing, net	119,622,599		119,622,599	
of which Collective provisions	2,175,879		2,175,879	A
Property and equipment and right of use assets, net	2,319,822		2,319,822	
Other assets	1,097,242		1,097,242	
<b>Total assets</b>	<b>164,056,557</b>	<b>0</b>	<b>164,056,557</b>	
<b>Liabilities</b>				
Due to SAMA, banks and other financial institutions	7,624,819		7,624,819	
Customers' deposits	125,878,116		125,878,116	
Amount due to Mutual Funds' unitholders	479,644		479,644	
Other liabilities	4,875,046		4,875,046	
<b>Total Liabilities</b>	<b>138,857,625</b>	<b>0</b>	<b>138,857,625</b>	
<b>Equity</b>				
Paid up share capital	20,000,000		20,000,000	
of which amount eligible for CET1	20,000,000		20,000,000	B
of which amount eligible for AT1	-		-	C
Statutory reserve	591,498		591,498	D
Other reserves	165,839		165,839	E
Retained earnings	4,535,838		4,535,838	F
Treasury shares	(94,243)		(94,243)	H
<b>Total liabilities and equity</b>	<b>164,056,557</b>	<b>0</b>	<b>164,056,557</b>	

**CC1 – Composition of regulatory capital**

**Common template (Post 2018) - Step 3 (Table 2d (i))**

		Components 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
	<b>Common Equity Tier 1 capital: Instruments and reserves</b>		
1	Directly issued qualifying common share capital (and equivalent for non-joint stock companies) plus related stock surplus	20,000,000	B
2	Retained earnings	5,258,705	F *
3	Accumulated other comprehensive income (and other reserves)	757,337	D+E+G
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>26,016,042</b>	
	<b>Common Equity Tier 1 capital: Regulatory adjustments</b>		
7	Prudential valuation adjustments	-	
8	Goodwill (net of related tax liability)	-	
9	Other intangibles other than mortgage-servicing rights (net of related tax liability)	-	
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	-	
11	Cash-flow hedge reserve	-	
12	Shortfall of provisions to expected losses	-	
13	Securitisation gain on sale (as set out in paragraph 562 of Basel II framework)	-	
14	Gains and losses due to changes in own credit risk on fair valued liabilities	-	
15	Defined-benefit pension fund net assets	-	
16	Investments in own shares (if not already netted off paid-in capital on reported balance sheet)	(94,243)	H
17	Reciprocal cross-holdings in common equity	-	
18	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued share capital (amount above 10% thresh	-	
19	Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold)	-	

\*After transitional adjustment for IFRS-9

		Components 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
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>(94,243)</b>	
29	<b>Common Equity Tier 1 capital (CET1)</b>	<b>25,921,799</b>	
	<b>Additional Tier 1 capital: instruments</b>		
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	-	
31	of which: classified as equity under applicable accounting standards	-	
32	of which: classified as liabilities under applicable accounting standards	-	
33	Directly issued capital instruments subject to phase out from Additional Tier 1	-	
34	Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)	-	
35	of which: instruments issued by subsidiaries subject to phase out	-	
36	<b>Additional Tier 1 capital before regulatory adjustments</b>	-	
	<b>Additional Tier 1 capital: regulatory adjustments</b>		
37	Investments in own Additional Tier 1 instruments	-	
38	Reciprocal cross-holdings in Additional Tier 1 instruments	-	
39	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (am	-	
40	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	-	
41	National specific regulatory adjustments	-	
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	-	
43	Total regulatory adjustments to Additional Tier 1 capital	-	
44	<b>Additional Tier 1 capital (AT1)</b>	-	
45	<b>Tier 1 capital (T1 = CET1 + AT1)</b>	<b>25,921,799</b>	

Note: Items which are not applicable are to be left blank.



**CC1 – Composition of regulatory capital**

**Common template (Post 2018) - Step 3 (Table 2d (ii))**

		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
<b>Tier 2 capital: instruments and provisions</b>			
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	-	
47	<i>Directly issued capital instruments subject to phase out from Tier 2</i>	-	
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	<i>of which: instruments issued by subsidiaries subject to phase out</i>	-	
50	Provisions	1,615,601	
51	<b>Tier 2 capital before regulatory adjustments</b>	<b>1,615,601</b>	<b>A</b>
<b>Tier 2 capital: regulatory adjustments</b>			
52	Investments in own Tier 2 instruments	-	
53	Reciprocal cross-holdings in Tier 2 instruments	-	
54	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)	-	
55	Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	-	
56	National specific regulatory adjustments	-	
57	<b>Total regulatory adjustments to Tier 2 capital</b>	<b>-</b>	
58	<b>Tier 2 capital (T2)</b>	<b>1,615,601</b>	
59	<b>Total capital (TC = T1 + T2)</b>	<b>27,537,400</b>	
60	<b>Total risk weighted assets</b>	<b>143,514,591</b>	
<b>Capital ratios</b>			
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	18.06%	
62	Tier 1 (as a percentage of risk weighted assets)	18.06%	
63	Total capital (as a percentage of risk weighted assets)	<b>19.19%</b>	
64	Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB buffer requirement expressed as a percentage of risk weighted assets)	-	
65	of which: capital conservation buffer requirement	-	
66	of which: bank specific countercyclical buffer requirement	-	
67	of which: G-SIB buffer requirement	-	

		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
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)	-	
<b>National minima (if different from Basel 3)</b>			
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	
<b>Amounts below the thresholds for deduction (before risk weighting)</b>			
72	Non-significant investments in the capital of other financials	-	
73	Significant investments in the common stock of financials	-	
74	Mortgage servicing rights (net of related tax liability)	-	
75	Deferred tax assets arising from temporary differences (net of related tax liability)	-	
<b>Applicable caps on the inclusion of provisions in Tier 2</b>			
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	2,175,879	A
77	Cap on inclusion of provisions in Tier 2 under standardised approach	1,615,601	A
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	-	
<b>Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022)</b>			
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)	-	

Note: Items which are not applicable are to be left blank.

**CCA – Main features of regulatory capital instruments and of other TLAC-eligible instruments**

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

NONE

LR1 – Leverage ratio common disclosure template

A. Summary Comparison (Table 1)

For the Quarter Ended June 30, 2021

Summary comparison of accounting assets versus leverage ratio exposure measure		
Row #	Item	In SR 000's
1	Total consolidated assets as per published financial statements	164,056,557
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	-
3	Adjustment for fiduciary assets recognized on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	-
4	Adjustments for derivative financial instruments	-
5	Adjustment for securities financing transactions (i.e. repos and similar secured lending)	-
6	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)	8,807,037
7	Other adjustments	-
8	<b>Leverage ratio exposure</b>	<b>172,863,594</b>

LR1 – Leverage ratio common disclosure template

B. Leverage Ratio Common Disclosure Template (Table 2)

In SR 000's

Row #	Item	June 30, 2021	March 31, 2021
<b>On –balance sheet exposures</b>			
1	On-balance sheet items (excluding derivatives and SFTs, but including collateral)	164,056,557	159,951,039
2	(Relevant Asset amounts deducted in determining Basel III Tier 1 capital)	-	-
3	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)	164,056,557	159,951,039
<b>Derivatives Exposure</b>			
4	Replacement cost associated with all derivatives transactions (ie net of eligible cash variation margin)	-	-
5	Add-on amounts for Potential Financial Exposure (PFE) associated with all derivatives transactions	-	-
6	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework	-	-
7	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)	-	-
8	(Exempted CCP leg of client-cleared trade exposures)	-	-
9	Adjusted effective notional amount of written credit derivatives	-	-
10	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	-	-
11	Total derivative exposures (Sum of lines 4 to 10)	-	-
<b>Securities financing transaction exposure</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	Total securities financing transaction exposures (Sum of lines 12 to 15)	-	-
<b>Other off-balance sheet exposures</b>			
17	Off-balance sheet exposure at gross notional amount	13,793,652	14,521,872
18	(Adjustments for conversion to credit equivalent amounts)	(4,986,615)	(5,012,036)
19	Off-balance sheet items (Sum of lines 17 and 18)	8,807,037	9,509,836
<b>Capital and total exposures</b>			
20	Tier 1 capital	25,921,799	25,803,998
21	Total exposures (Sum of lines 3, 11, 16 and 19)	172,863,594	169,460,875
<b>Leverage ratio</b>			
22	Basel III leverage ratio	15.00%	15.23%

LR1 – Leverage ratio common disclosure template

Table 5

For the Quarter Ended June 30, 2021

A reconciliation requirements that details sources of material differences between the bank's total balance sheet assets in their financial statements and on-balance sheet exposures in the table 2.

		SR 000's
1	Total Assets amounts on Financial Statements	164,056,557
2	Total on balance sheet assets according Row #1 on Table 2	164,056,557
3	Difference between 1 and 2 above	-

## LIQ1 – Liquidity Coverage Ratio (LCR)

For the quarter ended June 30, 2021

		SAR '000	
		Total Unweighted Value (average)	Total weighted Value (average)
<b>HIGH QUALITY LIQUID ASSETS</b>			
1	Total High-Quality Liquid Assets (HQLA)	31,001,859	31,001,859
<b>CASH OUTFLOWS</b>			
2	Retail deposits and deposits from small business of which:	43,015,551	4,301,555
3	<i>Stable deposits</i>	-	-
4	<i>Less stable deposits</i>	43,015,551	4,301,555
5	Unsecured wholesale funding of which	48,500,182	20,928,281
6	<i>Operational deposits (all counterparties)</i>	-	-
7	<i>Non-operational deposits (all counterparties)</i>	45,953,168	18,381,267
8	<i>Unsecured debt</i>	2,547,014	2,547,014
9	Secured wholesale funding	-	-
10	Additional requirements of which	41,210,795	1,099,936
11	<i>Outflow related to derivative exposures and other collateral requirements</i>	-	-
12	<i>Outflows related to loss of funding on debt products</i>	-	-
13	<i>Credit and liquidity facilities</i>	41,210,795	1,099,936
14	Other contractual funding obligations	-	-
15	Other contingent funding obligations	-	-
16	<b>TOTAL CASH OUTFLOWS</b>	<b>132,726,528</b>	<b>26,329,772</b>
<b>CASH INFLOWS</b>			
17	Secured lending (e.g. reverse repos)	-	-
18	Inflows from fully performing exposures	7,262,570	3,980,244
19	Other cash inflows	-	-
20	<b>TOTAL CASH INFLOWS</b>	<b>7,262,570</b>	<b>3,980,244</b>
21	<b>TOTAL HQLA</b>		<b>31,001,859</b>
22	<b>TOTAL NET CASH OUTFLOWS</b>		<b>22,349,528</b>
23	<b>LIQUIDITY COVERAGE RATIO (%)</b>		<b>138.71%</b>

- a) Unweighted values are calculated as outstanding balances maturing or callable within 30 days (for inflows and Outflows).
- b) Weighted values are calculated after application of respective haircuts (for HQLA) or inflow and outflow rates (for inflows and outflows).
- c) Adjusted values are calculated after application of both i) haircuts and inflow and outflow rates and ii) any applicable caps (i.e. cap on level 2B and level 2 assets for HQLA and cap on inflows).
- d) Average of Last three months data.

**LIQ2: Net Stable Funding Ratio (NSFR)**

For the Quarter Ended June 30, 2021

SAR in '000		Unweighted value by residual maturity				Weighted value
		No Maturity	< 6 months	6 months to < 1 year	1 year or more	
<b>ASF Items</b>						
1	Capital	26,814,533	-	-	722,867	27,537,400
2	Regulatory capital	26,814,533	-	-	-	26,814,533
3	Other capital instruments	-	-	-	722,867	722,867
4	Retail deposits and deposits from small business customers:	43,773,083	1,093,872	166,621	47,561	40,577,779
5	Stable deposits	-	-	-	-	-
6	Less stable deposits	43,773,083	1,093,871.91	166,621	47,561	40,577,779
7	Wholesale funding	35,714,121	42,738,405	7,984,347	1,984,926	40,694,930
8	Operational deposits	-	-	-	-	-
9	Other wholesale funding	35,714,121	42,738,405	7,984,347	1,984,926	40,694,930
10	Liabilities with matching interdependent assets	-	-	-	-	-
11	Other liabilities:	5,354,691	-	-	-	-
12	NSFR derivative liabilities	-	-	-	-	-
13	All other liabilities and equity not included in the above categories	5,354,691	-	-	-	-
14	<b>Total ASF</b>					<b>108,810,109</b>



## LIQ2: Net Stable Funding Ratio (NSFR)

For the Quarter Ended June 30, 2021

						RSF Items
15	Total NSFR high-quality liquid assets (HQLA)					1,126,620
16	Deposits held at other financial institutions for operational purpose	553,644	-	-	-	276,822
17	Performing loans and securities:	-	19,268,507	13,533,696	89,474,218	92,390,672
18	Performing loans to financial institutions secured by Level 1 HQLA	-	181,471	-	-	27,221
19	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	-	-	-	1,195,161	1,015,887
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:	-	19,087,036.52	13,533,696	88,279,056	91,347,564
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	-	-	-	-	-
25	Assets with matching interdependent liabilities	-	-	-	-	-
26	Other assets:	-	-	-	-	-
27	Physical traded commodities, including gold	-	-	-	-	-
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	-	-	-	-	-
29	NSFR derivative assets	-	-	-	-	-
30	NSFR derivative liabilities before deduction of variation margin posted	-	-	-	-	-
31	All other assets not included in the above categories	3,837,521	2,324,664	-	2,948,105	9,086,997
32	Off-balance sheet items	-	-	-	40,265,296	3,472
33	<b>Total RSF</b>					<b>102,884,583</b>
34	<b>Net Stable Funding Ratio (%)</b>					<b>105.76%</b>

### CR1: Credit quality of assets

As of June 30, 2021

SAR '000

		a	b	c	d
		Gross carrying values of		Allowances/ impairments	Net values (a+b-c)
		Defaulted exposures	Non-defaulted exposures		
1	Loans and other investments	3,316,352	120,207,454	3,901,207	119,622,599
2	Debt Securities	-	28,134,154	9,310	28,124,844
3	Off-balance sheet exposures	-	8,807,037	-	8,807,037
4	<b>Total</b>	<b>3,316,352</b>	<b>157,148,645</b>	<b>3,910,517</b>	<b>156,554,480</b>

Default exposure comprises of non performing financing exposures and past due more than 90 day, but not yet impaired.

### CR2: Changes in stock of defaulted loans and debt securities

As of June 30, 2021

SAR '000

	a	
1	Defaulted loans and debt securities at end of the previous reporting period (Dec 31, 2020)	3,320,164
2	Loans and debt securities that have defaulted since the last reporting period (June 30, 2021)	118,808
3	Returned to non-defaulted status	-
4	Amounts written off	(122,620)
5	Other changes	-
6	<b>Defaulted loans and debt securities at end of the reporting period (1+2-3-4±5)</b>	<b>3,316,352</b>

Defaulted Loans to total portfolio has increased due to addition of new non-performing customers and growing portfolio partially offset by write offs made during the period.

CR3: Credit risk mitigation techniques – Overview

As of June 30, 2021

SAR '000

		a	b	c	d	e	f	g
		Exposures unsecured: carrying amount	Exposures secured by collateral	Exposures secured by collateral, of which: secured amount	Exposures secured by financial guarantees	Exposures secured by financial guarantees, of which: secured amount	Exposures secured by credit derivatives	Exposures secured by credit derivatives, of which: secured amount
1	Loans	64,074,549	59,449,257	55,814,220	-	-	-	-
2	Debt securities	28,134,154	-	-	-	-	-	-
3	<b>Total</b>	<b>92,208,703</b>	<b>59,449,257</b>	<b>55,814,220</b>	-	-	-	-
4	<b>Of which defaulted</b>	<b>1,209,529</b>	<b>2,106,822</b>	<b>2,025,842</b>	-	-	-	-

Although a significant portion of credit is secured by collateral, however, bank is currently not availing the CRM benefit as a prudence measure.

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

As of June 30, 2021

SAR '000

Asset classes	a	b	c	d	e	f
	Exposures before CCF and CRM		Exposures post-CCF and CRM		RWA and RWA density	
	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
1 Sovereigns and their central banks	29,113,158	-	29,113,158	-	-	0%
2 Non-central government public sector entities	-	-	-	-	-	0%
3 Multilateral development banks	-	-	-	-	-	0%
4 Banks	735,115	1,285,771	735,115	636,660	783,683	57%
5 Securities firms	-	-	-	-	-	0%
6 Corporates	94,521,915	12,507,881	94,521,915	8,170,377	100,514,376	98%
7 Regulatory retail portfolios	13,100,036	-	13,100,036	-	10,139,948	77%
8 Secured by residential property	13,109,032	-	13,109,032	-	6,554,516	50%
9 Secured by commercial real estate	-	-	-	-	-	0%
10 Equity	155,282	-	155,282	-	465,847	300%
11 Past-due loans	2,931,920	-	1,067,494	-	1,067,494	100%
12 Higher-risk categories	6,785,312	-	6,785,312	-	6,305,126	93%
13 Other assets	6,288,549	-	6,288,549	-	3,417,066	54%
14 <b>Total</b>	166,740,319	13,793,652	164,875,893	8,807,037	129,248,056	74%

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

As of June 30, 2021

SAR '000

	Asset classes/ Risk weight*	a	b	c	d	e	f	g	h	i	j
		0%	10%	20%	35%	50%	75%	100%	150%	Others	Total credit exposures amount (post CCF and post-CRM)
1	Sovereigns and their central banks	29,113,158	-	-	-	-	-	-	-	-	29,113,158
2	Non-central government public sector entities (PSEs)	-	-	-	-	-	-	-	-	-	-
3	Multilateral development banks (MDBs)	-	-	-	-	-	-	-	-	-	-
4	Banks	-	-	735,115	-	-	-	636,660	-	-	1,371,775
5	Securities firms	-	-	-	-	-	-	-	-	-	-
6	Corporates	-	-	-	-	3,152,287	-	95,528,190	-	4,011,814	102,692,292
7	Regulatory retail portfolios	-	-	-	-	-	11,840,353	1,259,683	-	-	13,100,036
8	Secured by residential property	-	-	-	-	13,109,032	-	-	-	-	13,109,032
9	Secured by commercial real estate	-	-	-	-	-	-	-	-	-	-
10	Equity	-	-	-	-	-	-	-	-	155,282	155,282
11	Past-due loans	-	-	-	-	-	-	1,067,494	-	-	1,067,494
12	Higher-risk categories	-	-	-	-	-	-	4,510,818	-	2,274,494	6,785,312
13	Other assets	2,871,484	-	-	-	1,237,453	-	2,179,612	-	-	6,288,549
14	<b>Total</b>	<b>31,984,642</b>	<b>-</b>	<b>735,115</b>	<b>-</b>	<b>17,498,772</b>	<b>11,840,353</b>	<b>105,182,457</b>	<b>-</b>	<b>6,441,591</b>	<b>173,682,930</b>

**MR1: Market risk under Standardised Approach**

As of June 30, 2021

SAR '000

		a RWA
	Outright products	<b>3,572,927</b>
1	Interest rate risk (general and specific)	-
2	Equity risk (general and specific)	2,861,815
3	Foreign exchange risk	711,112
4	Commodity risk	-
	Options	-
5	Simplified approach	-
6	Delta-plus method	-
7	Scenario approach	-
8	Securitisation	-
<b>9</b>	<b>Total</b>	<b>3,572,927</b>

The decrease in RWA during the period is mainly due to decrease in investments in traded securities.