

Disclosure under Pillar III of Basel III for September 30, 2020

Table KMI: Key Metrics (at group consolidated level)

		September 30, 2020	June 30, 2020	March 31, 2020	December 31, 2019	September 30, 2019
	Available Capital (amounts: SAR '000)					
1	Common Equity Tier 1 (CET 1) <i>(after transitional arrangement for IFRS 9)</i>	24,761,707	24,108,755	23,500,837	22,878,645	22,364,864
1a	Fully loaded ECL accounting model <i>(before transitional arrangement for IFRS 9)</i>	24,038,840	23,385,888	22,777,970	22,444,925	21,931,144
2	Tier 1 <i>(after transitional arrangement for IFRS 9)</i>	24,761,707	24,108,755	23,500,837	22,878,645	22,364,864
2a	Fully loaded ECL accounting model Tier 1 <i>(before transitional arrangement for IFRS 9)</i>	24,038,840	23,385,888	22,777,970	22,444,925	21,931,144
3	Total Capital <i>(after transitional arrangement for IFRS 9)</i>	26,239,393	25,559,646	24,917,716	24,253,513	23,700,782
3a	Fully loaded ECL accounting model total capital <i>(before transitional arrangement for IFRS 9)</i>	25,516,526	24,836,779	24,194,849	23,819,793	23,267,062
	Risk-weighted assets (amounts: SAR '000)					
4	Total risk-weighted assets (RWA)-Pillar - 1	133,112,492	130,611,540	129,212,976	119,718,952	117,094,598
	Risk-based capital ratios as a percentage of RWA-Pillar -1					
5	Common Equity Tier 1 ratio (%)	18.60%	18.46%	18.19%	19.11%	19.10%
5a	Fully loaded ECL accounting model Common Equity Tier 1 (%)	18.06%	17.90%	17.63%	18.75%	18.73%
6	Tier 1 ratio (%)	18.60%	18.46%	18.19%	19.11%	19.10%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	18.06%	17.90%	17.63%	18.75%	18.73%
7	Total capital ratio (%)	19.71%	19.57%	19.28%	20.26%	20.24%
7a	Fully loaded ECL accounting model capital ratio (%)	19.17%	19.02%	18.72%	19.90%	19.87%
	Additional CET1 buffer requirements as a percentage fo RWA					
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	Total of bank CET1 specific buffer requirements (%) (row 8 + row 9 + row 10)	2.50%	2.50%	2.50%	2.50%	2.50%
12	CET1 available after meeting the bank's minimum capital requirements (%) (5-11)	16.10%	15.96%	15.69%	16.61%	16.60%
	Basel III leverage ratio					
13	Total Basel III leverage ratio exposure measure (amounts: SAR '000)	157,143,811	151,521,589	147,766,591	140,652,541	136,546,466
14	Basel III leverage ratio (%) (row 2 / row 13)	15.76%	15.91%	15.90%	16.27%	16.38%
14a	Fully loaded ECL accounting model Basel III leverage ratio (%) (row 2a / row 13)	15.30%	15.43%	15.41%	15.96%	16.06%
	Liquidity Coverage Ratio**					
15	Total HQLA (amounts: SAR '000)	28,088,983	26,433,237	26,051,670	25,344,825	24,273,739
16	Total net cash outflow (amounts: SAR '000)	18,936,532	21,564,182	19,346,978	20,327,287	19,894,644
17	LCR ratio (%)	148.33%	122.58%	134.65%	124.68%	122.01%
	Net Stable Funding Ratio					
18	Total available stable funding (amounts: SAR '000)	100,804,963	97,863,285	91,142,487	89,251,715	87,937,864
19	Total required stable funding (amounts: SAR '000)	83,726,559	82,488,665	79,521,072	73,827,085	72,627,458
20	NSFR ratio	120.40%	118.64%	114.61%	120.89%	121.08%

** Average of 90 days

		a	b	c
		RWA		Minimum capital requirements
		September 30, 2020	June 30, 2020	September 30, 2020
1	Credit risk (excluding counterparty credit risk) (CCR)	116,254,772	113,757,486	9,300,382
2	Of which standardised approach (SA)	116,254,772	113,757,486	9,300,382
3	Of which internal rating-based (IRB) approach	-	-	-
4	Counterparty credit risk	-	-	-
5	Of which standardised approach for counterparty credit risk (SA-CCR)	-	-	-
6	Of which internal model method (IMM)	-	-	-
7	Equity positions in banking book under market-based approach	-	-	-
8	Equity investments in funds – look-through approach	1,960,142	1,964,644	156,811
9	Equity investments in funds – mandate-based approach	-	-	-
10	Equity investments in funds – fall-back approach	-	-	-
11	Settlement risk	-	-	-
12	Securitisation exposures in banking book	-	-	-
13	Of which IRB ratings-based approach (RBA)	-	-	-
14	Of which IRB Supervisory Formula Approach (SFA)	-	-	-
15	Of which SA/simplified supervisory formula approach (SSFA)	-	-	-
16	Market risk	4,986,800	5,245,032	398,944
17	Of which standardised approach (SA)	4,986,800	5,245,032	398,944
18	Of which internal model approaches (IMM)	-	-	-
19	Operational risk	9,910,778	9,644,378	792,862
20	Of which Basic Indicator Approach	9,910,778	9,644,378	792,862
21	Of which Standardised Approach	-	-	-
22	Of which Advanced Measurement Approach	-	-	-
23	Amounts below the thresholds for deduction (subject to 250% risk weight)	-	-	-
24	Floor adjustment	-	-	-
25	Total (1+4+7+8+9+10+11+12+16+19+23+24)	133,112,492	130,611,540	10,648,999