

Quantitative Disclosures under Pillar III of Basel III for December 31, 2020

KM1: Key metrics (at consolidated group level)						
SAR (000)		a	b	c	d	e
		31-Dec-20	30-Sep-20	30-Jun-20	31-Mar-20	31-Dec-19
Available capital (amounts)						
1	Common Equity Tier 1 (CET1) (excluding IFRS 9 Adjustment)	14,135,294	13,610,800	13,043,335	11,296,135	12,482,246
1a	Fully loaded ECL accounting model	13,312,738	12,788,244	12,220,779	10,473,579	11,988,712
2	Tier 1 (excluding IFRS 9 Adjustment)	16,957,850	16,433,356	15,865,891	14,112,459	14,975,780
2a	Fully loaded ECL accounting model Tier 1	16,135,294	15,610,800	15,043,335	13,289,903	14,482,246
3	Total capital (Tier I+Tier II) (excluding IFRS 9 Adjustment)	17,688,823	17,175,056	16,592,017	14,917,821	15,624,076
3a	Fully loaded ECL accounting model total capital	16,866,267	16,352,500	15,769,461	14,095,265	15,130,542
Risk-weighted assets (amounts)						
4	Total risk-weighted assets (RWA)-Pillar 1	79,537,458	80,359,121	80,865,656	85,960,102	82,860,925
Risk-based capital ratios as a percentage of RWA-Pillar 1						
5	Common Equity Tier 1 ratio (%)	17.77%	16.94%	16.13%	13.14%	15.06%
5a	Fully loaded ECL accounting model Common Equity Tier 1 (%)	16.74%	15.91%	15.11%	12.18%	14.47%
6	Tier 1 ratio (%)	21.32%	20.45%	19.62%	16.42%	18.07%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	20.29%	19.43%	18.60%	15.46%	17.48%
7	Total capital ratio (%)	22.24%	21.37%	20.52%	17.35%	18.86%
7a	Fully loaded ECL accounting model total capital ratio (%)	21.21%	20.35%	19.50%	16.40%	18.26%
Additional CET1 buffer requirements as a percentage of RWA						
8	Capital conservation 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)	15.27%	14.44%	13.63%	10.64%	12.56%
Basel III leverage ratio						
13	Total Basel III leverage ratio exposure measure	109,587,640	107,963,763	114,469,620	110,976,850	111,310,415
14	Basel III leverage ratio (%) (row 2 / row 13)	15.47%	15.22%	13.86%	12.72%	13.31%
14a	Fully loaded ECL accounting model Basel III leverage ratio (%) (row 2a / row13)	14.72%	14.46%	13.14%	11.98%	13.01%
Liquidity Coverage Ratio						
15	Total HQLA	16,948,453	17,673,971	17,929,724	18,409,231	18,933,096
16	Total net cash outflow	7,959,201	6,409,288	7,367,087	9,898,896	9,010,808
17	LCR ratio (%)	212.94%	275.76%	243.38%	185.97%	210.12%
Net Stable Funding Ratio						
18	Total available stable funding	63,596,940	64,587,414	66,148,580	64,869,453	62,196,595
19	Total required stable funding	49,758,156	51,316,753	51,385,312	52,934,044	50,693,827
20	NSFR ratio (%)	127.81%	125.86%	128.73%	122.55%	122.69%