

KM1: Key metrics (at consolidated group level)						
SAR (000)		a	b	c	d	e
		31-Dec-22	30-Sep-22	30-Jun-22	31-Mar-22	31-Dec-21
Available capital (amounts)						
1	Common Equity Tier 1 (CET1) (excluding IFRS 9 Adjustment)	14,104,772	13,823,348	14,041,478	14,536,860	15,605,736
1a	Fully loaded ECL accounting model	13,556,401	13,274,977	13,493,107	13,988,489	14,783,180
2	Tier 1 (excluding IFRS 9 Adjustment)	17,319,772	17,038,348	17,256,478	16,036,860	17,105,736
2a	Fully loaded ECL accounting model Tier 1	16,771,401	16,489,977	16,708,107	15,488,489	16,283,180
3	Total capital (Tier I+Tier II) (excluding IFRS 9 Adjustment)	17,894,732	17,631,862	17,797,621	16,643,523	17,750,172
3a	Fully loaded ECL accounting model total capital	17,346,361	17,083,492	17,249,250	16,095,152	16,927,616
Risk-weighted assets (amounts)						
4	Total risk-weighted assets (RWA)-Pillar 1	98,210,907	91,577,276	87,704,168	89,672,217	85,165,308
Risk-based capital ratios as a percentage of RWA-Pillar 1						
5	Common Equity Tier 1 ratio (%)	14.36%	15.09%	16.01%	16.21%	18.32%
5a	Fully loaded ECL accounting model Common Equity Tier 1 (%)	13.80%	14.50%	15.38%	15.60%	17.36%
6	Tier 1 ratio (%)	17.64%	18.61%	19.68%	17.88%	20.09%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	17.08%	18.01%	19.05%	17.27%	19.12%
7	Total capital ratio (%)	18.22%	19.25%	20.29%	18.56%	20.84%
7a	Fully loaded ECL accounting model total capital ratio (%)	17.66%	18.65%	19.67%	17.95%	19.88%
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)	11.86%	12.59%	13.51%	13.71%	15.82%
Basel III leverage ratio						
13	Total Basel III leverage ratio exposure measure	122,881,394	118,588,903	120,142,723	119,073,133	111,800,003
14	Basel III leverage ratio (%) (row 2 / row 13)	14.09%	14.83%	14.82%	13.92%	16.04%
14a	Fully loaded ECL accounting model Basel III leverage ratio (%) (row 2a / row13)	13.65%	14.37%	14.36%	13.01%	15.30%
Liquidity Coverage Ratio						
15	Total HQLA	16,957,712	16,654,694	15,723,517	14,402,980	14,588,409
16	Total net cash outflow	7,712,893	8,052,517	6,264,960	6,315,640	5,993,079
17	LCR ratio (%)	219.86%	206.83%	250.98%	228.05%	243.42%
Net Stable Funding Ratio						
18	Total available stable funding	69,739,893	69,706,851	71,147,198	69,262,931	65,622,239
19	Total required stable funding	60,829,440	59,659,860	57,813,897	57,260,155	52,047,594
20	NSFR ratio (%)	114.65%	116.84%	123.06%	120.96%	126.08%