



# Basel III Pillar 3 Disclosures

30 June 2021

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## Part 2 – Overview of Risk Management and RWA

### KM1 – Key metrics (at consolidated group level)

SAR '000		Q2-2021	Q1-2021	Q4-2020	Q3-2020	Q2-2020
	<b>Available capital (amounts)</b>					
1	Common Equity Tier 1 (CET1)	109,984,081	73,761,823	71,716,210	67,770,211	65,027,161
1a	Fully loaded ECL accounting model	108,234,653	72,012,395	69,966,782	66,020,783	63,277,733
2	Tier 1	122,171,581	85,949,322	81,916,210	77,970,211	75,227,161
2a	Fully loaded ECL accounting model Tier 1	120,422,153	84,199,894	80,166,782	76,220,783	73,477,733
3	Total capital	128,517,377	90,530,553	86,464,598	82,235,916	79,425,763
3a	Fully loaded ECL accounting model total capital	126,767,950	88,781,125	84,715,170	80,486,488	77,676,335
	<b>Risk-weighted assets (amounts)</b>					
4	Total risk-weighted assets (RWA)	685,343,714	429,577,163	425,439,294	430,617,787	420,473,066
	<b>Risk-based capital ratios as a percentage of RWA</b>					
5	Common Equity Tier 1 ratio (%)	16.05%	17.17%	16.86%	15.74%	15.47%
5a	Fully loaded ECL accounting model Common Equity Tier 1 (%)	15.79%	16.76%	16.45%	15.33%	15.05%
6	Tier 1 ratio (%)	17.83%	20.01%	19.25%	18.11%	17.89%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	17.57%	19.60%	18.84%	17.70%	17.48%
7	Total capital ratio (%)	18.75%	21.07%	20.32%	19.10%	18.89%
7a	Fully loaded ECL accounting model total capital ratio (%)	18.50%	20.67%	19.91%	18.69%	18.47%
	<b>Additional CET1 buffer requirements as a percentage of RWA</b>					
8	Capital conservation buffer requirement (2.5% from 2019) (%)	2.500%	2.500%	2.500%	2.500%	2.500%
9	Countercyclical buffer requirement (%)	0.24%	0.00%	0.00%	0.00%	0.00%
10	Bank G-SIB and/or D-SIB additional requirements (%)	1.50%	1.50%	1.50%	1.50%	1.00%
11	Total of bank CET1 specific buffer requirements (%) (row 8 + row 9 + row 10)	4.2%	4.0%	4.0%	4.0%	3.5%
12	CET1 available after meeting the bank's minimum capital requirements (%)	11.8%	13.2%	12.9%	11.7%	12.0%
	<b>Basel III leverage ratio</b>					
13	Total Basel III leverage ratio exposure measure	943,332,102	649,559,765	653,231,414	628,139,077	607,726,246
14	Basel III leverage ratio (%) (row 2 / row 13)	12.95%	13.23%	12.54%	12.48%	12.38%
14a	Fully loaded ECL accounting model Basel III leverage ratio (%) (row 2a / row 13)	12.77%	12.96%	12.27%	12.13%	12.09%
	<b>Liquidity Coverage Ratio</b>					
15	Total HQLA	195,793,300	135,791,072	123,212,966	125,134,817	112,227,598
16	Total net cash outflow	95,495,597	73,944,671	71,450,070	67,663,645	68,013,211
17	LCR ratio (%)	205%	184%	172%	185%	165%
	<b>Net Stable Funding Ratio</b>					
18	Total available stable funding	647,241,771	421,157,715	414,085,356	405,343,820	383,894,406
19	Total required stable funding	536,868,732	346,095,989	337,978,879	334,297,272	318,637,927
20	NSFR ratio	121%	122%	123%	121%	121%

\*Changes in ratios and figures are mainly due to the merger of NCB and Samba

## OV1 – Overview of RWA

SAR '000		RWA		Minimum capital Requirements
		June-21	March-21	June-21
1	Credit risk (excluding counterparty credit risk) (CCR)	534,011,025	346,287,951	42,720,882
2	Of which standardized approach (SA)	534,011,025	346,287,951	42,720,882
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	16,938,664	10,888,705	1,355,093
7	Of which standardized approach for counterparty credit risk	16,938,664	10,888,705	1,355,093
8	Of which internal model method (IMM)			
9	Of which other CCR			
10	Credit valuation adjustment (CVA)	16,962,768	9,247,857	1,357,021
11	Equity positions under the simple risk weight approach			
12	Equity investments in funds – look-through approach	34,447,595	11,056,800	2,755,808
13	Equity investments in funds – mandate-based approach			
14	Equity investments in funds – fallback approach	522,481	522,481	41,798
15	Settlement risk			
16	Securitization exposures in banking book	1,196,448	1,207,351	95,716
17	Of which securitization internal ratings-based approach (SEC-IRBA)			
18	Of which securitization external ratings-based approach (SEC-ERBA), including internal assessment approach (IAA)	1,196,448	1,207,351	95,716
19	Of which SA/simplified supervisory formula approach (SSFA)			
20	Market risk	27,539,509	12,398,766	2,203,161
21	Of which standardized approach (SA)	27,539,509	12,398,766	2,203,161
22	Of which internal model approaches (IMM)			
23	Capital charge for switch between trading book and banking book			
24	Operational risk	53,725,224	37,967,252	4,298,018
25	Amounts below the thresholds for deduction (subject to 250% risk weight)			
26	Floor adjustment			
27	<b>Total (1+6+10+11+12+13+14+15+16+20+23+24+25+26)</b>	<b>685,343,714</b>	<b>429,577,163</b>	<b>54,827,497</b>

\* The increase in RWAs is mainly a result of the merger of NCB and Samba

## Part 4 – Composition of capital and TLAC

### CC1 – Composition of regulatory capital

SAR '000		Amounts	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
	<b>Common Equity Tier 1 capital: instruments and reserves</b>		
1	Directly issued qualifying common share (and equivalent for non-joint stock companies) capital plus related stock surplus	108,481,800	(h)
2	Retained earnings	16,157,619	
3	Accumulated other comprehensive income (and other reserves)	24,808,682	
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)	743,647	
6	Common Equity Tier 1 capital before regulatory adjustments	150,191,748	
	<b>Common Equity Tier 1 capital: regulatory adjustments</b>		
7	Prudent valuation adjustments		
8	Goodwill (net of related tax liability)	28,523,639	(a) minus (d)
9	Other intangibles other than mortgage servicing rights (net of related tax liability)	11,413,997	(b) minus (e)
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	(121,099)	
12	Shortfall of provisions to expected losses		
13	Securitisation gain on sale (as set out in paragraph 36 of Basel III securitization framework <sup>25</sup> )		
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)	2,140,558	
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	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	(1,749,428)	
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions		
28	Total regulatory adjustments to Common Equity Tier 1	40,207,667	
29	Common Equity Tier 1 capital (CET1)	109,984,082	
	<b>Additional Tier 1 capital: instruments</b>		
30	Directly issued qualifying additional Tier 1 instruments plus related stock surplus	12,187,500	(i)
31	Of which: classified as equity under applicable accounting standards	12,187,500	
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	Additional Tier 1 capital before regulatory adjustments	12,187,500	
	<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, 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 due to insufficient Tier 2 to cover deductions		
43	Total regulatory adjustments to additional Tier 1 capital		
44	Additional Tier 1 capital (AT1)	12,187,500	
45	Tier 1 capital (T1 = CET1 + AT1)	122,171,581	
	<b>Tier 2 capital: instruments and provisions</b>		

46	Directly issued qualifying Tier 2 instruments plus related stock surplus		
47	Directly issued capital instruments subject to phase-out from Tier 2		
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	6,345,796	
51	Tier 2 capital before regulatory adjustments	6,345,796	
	<b>Tier 2 capital: regulatory adjustments</b>		
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 short positions)		
56	National specific regulatory adjustments		
57	Total regulatory adjustments to Tier 2 capital		
58	<b>Tier 2 capital (T2)</b>	6,345,796	
59	<b>Total regulatory capital (TC = T1 + T2)</b>	128,517,377	
60	<b>Total risk-weighted assets</b>	685,343,714	
	<b>Capital ratios and buffers</b>		
61	<b>Common Equity Tier 1 (as a percentage of risk-weighted assets)</b>	16.05%	
62	<b>Tier 1 (as a percentage of risk-weighted assets)</b>	17.83%	
63	<b>Total capital (as a percentage of risk-weighted assets)</b>	18.75%	
64	<b>Institution-specific buffer requirement (capital conservation buffer plus countercyclical buffer requirements plus higher loss absorbency requirement, expressed as a percentage of risk-weighted assets)</b>	4.24%	
65	Of which: capital conservation buffer requirement	2.50%	
66	66 Of which: bank-specific countercyclical buffer requirement	0.24%	
67	67 Of which: higher loss absorbency requirement	1.50%	
68	<b>Common Equity Tier 1 (as a percentage of risk-weighted assets) available after meeting the bank's minimum capital requirements</b>	11.81%	
	<b>National minima (if different from Basel III)</b>		
69	National Common Equity Tier 1 minimum ratio (if different from Basel III minimum)	N/A	

70	National Tier 1 minimum ratio (if different from Basel III minimum)	N/A	
71	National total capital minimum ratio (if different from Basel III minimum)	N/A	
	<b>Amounts below the thresholds for deduction (before risk weighting)</b>		
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		
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)	6,345,796	
77	Cap on inclusion of provisions in Tier 2 under standardised approach	7,550,987	
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	N/A	
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	N/A	
82	Current cap on AT1 instruments subject to phase-out arrangements	N/A	
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	N/A	
84	Current cap on T2 instruments subject to phase-out arrangements	N/A	
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	N/A	



## CC2 – Reconciliation of regulatory capital to balance sheet

	Balance sheet as in published financial statements	Under regulatory scope of consolidation	Reference
	As at period-end	As at period-end	
<b>SR '000</b>			
<b>Assets</b>			
Cash and balances with SAMA	55,718,990	55,718,990	
Due from banks and other financial institutions, net	22,962,578	22,962,578	
Investments, net	228,859,728	228,859,728	
Financing and advances, net	503,156,979	503,156,979	
Positive fair value of derivatives, net	11,161,379	11,161,379	
Investments in associates, net	441,614	441,614	
Property, equipment and software, net	9,049,235	9,049,235	
Goodwill	28,523,639	28,523,639	(a)
Intangible assets	11,413,997	11,413,997	(b)
Right of use assets, net	1,798,042	1,798,042	
Other assets	23,335,019	23,335,019	
<b>Total Assets</b>	<b>896,421,200</b>	<b>896,421,200</b>	
<b>Liabilities</b>			
Due to banks and other financial institutions	99,676,277		
Customers' deposits	588,134,927		
Debt securities issued	7,000,562		
of which Directly issued qualifying Tier 2 instruments			
Negative fair value of derivatives, net	11,773,468	11,773,468	
Other liabilities	29,535,528		
<b>Total liabilities</b>	<b>736,120,762</b>	<b>11,773,468</b>	
<b>Shareholders' equity</b>			
Paid-in share capital	44,780,000	44,780,000	
Share Premium	63,701,800	63,701,800	
Tier 1 Sukuk	12,187,500	12,187,500	
Of which: amount eligible for CET1	108,481,800	108,481,800	(h)
Of which: amount eligible for AT1	12,187,500	12,187,500	(i)
Treasury Shares	(2,140,558)	(2,140,558)	
Statutory reserve	28,369,948	28,369,948	
Other reserves (cumulative changes in fair values)	1,543,908	1,543,908	
Employees' share based payments reserve	273,638	273,638	
Retained earnings	16,157,619	16,157,619	
Foreign currency translation reserve	(5,378,813)	(5,378,813)	
Non-controlling interests	805,396	805,396	
of which Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	743,647	743,647	
<b>Total shareholders' equity</b>	<b>160,300,438</b>	<b>160,300,438</b>	

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

1)	Quantitative / qualitative information
Issuer	Saudi National Bank
Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	SNB AB
Governing law(s) of the instrument	Saudi Arabia
Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A
Transitional Basel III rules	N/A
Post-transitional Basel III rules	N/A
Eligible at solo/group/group and solo	Group
Instrument type (types to be specified by each jurisdiction)	Ordinary shares
Amount recognised in regulatory capital (currency in millions, as of most recent reporting date)	SAR 44,780 mil
Par value of instrument	10
Accounting classification	Equity
Original date of issuance	Nov 12, 2014
Perpetual or dated	Perpetual
Original maturity date	No maturity
Issuer call subject to prior supervisory approval	N/A
Optional call date, contingent call dates and redemption amount	N/A
Subsequent call dates, if applicable	N/A
Fixed or floating dividend/coupon	N/A
Coupon rate and any related index	N/A
Existence of a dividend stopper	N/A
Fully discretionary, partially discretionary or mandatory	N/A
Existence of step-up or other incentive to redeem	N/A
Non-cumulative or cumulative	N/A
Convertible or non-convertible	N/A
If convertible, conversion trigger(s)	N/A
If convertible, fully or partially	N/A
If convertible, conversion rate	N/A
If convertible, mandatory or optional conversion	N/A
If convertible, specify instrument type convertible into	N/A
If convertible, specify issuer of instrument it converts into	N/A
Writedown feature	N/A
If writedown, writedown trigger(s)	N/A
If writedown, full or partial	N/A
If writedown, permanent or temporary	N/A
If temporary write-own, description of writeup mechanism	N/A
Type of subordination	N/A
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned).	N/A
Non-compliant transitioned features	N/A
If yes, specify non-compliant features	N/A

2)	Quantitative / qualitative information
Issuer	Saudi National Bank
Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	N/A
Governing law(s) of the instrument	The instrument is governed by the laws of the Kingdom of Saudi Arabia
Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A
Transitional Basel III rules	Additional Tier 1
Post-transitional Basel III rules	Eligible
Eligible at solo/group/group and solo	Group and Solo
Instrument type (types to be specified by each jurisdiction)	Subordinated Sukuk
Amount recognised in regulatory capital (currency in millions, as of most recent reporting date)	SAR 2,000 mil
Par value of instrument	SAR 2,000 mil
Accounting classification	Equity
Original date of issuance	15th July 2015
Perpetual or dated	Perpetual
Original maturity date	N/A
Issuer call subject to prior supervisory approval	Yes
Optional call date, contingent call dates and redemption amount	In compliance with Basel III, call date is equal to or greater than 5 years
Subsequent call dates, if applicable	Any profit distribution dates after the first call date
Fixed or floating dividend/coupon	N/A
Coupon rate and any related index	N/A
Existence of a dividend stopper	Yes
Fully discretionary, partially discretionary or mandatory	Fully Discretionary
Existence of step-up or other incentive to redeem	None
Non-cumulative or cumulative	Non-cumulative
Convertible or non-convertible	Non-convertible
If convertible, conversion trigger(s)	N/A
If convertible, fully or partially	N/A
If convertible, conversion rate	N/A
If convertible, mandatory or optional conversion	N/A
If convertible, specify instrument type convertible into	N/A
If convertible, specify issuer of instrument it converts into	N/A
Writedown feature	Yes
If writedown, writedown trigger(s)	Terms of contract of the instrument provide the legal basis for SAMA to trigger write-down (a contractual approach)
If writedown, full or partial	Written down fully or partial
If writedown, permanent or temporary	Permanent
If temporary write-own, description of writeup mechanism	N/A
Type of subordination	N/A
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned).	Subordinated. Senior and Tier II subordinated sukukholders are senior to this instrument
Non-compliant transitioned features	N/A
If yes, specify non-compliant features	N/A

3)	Quantitative / qualitative information
Issuer	Saudi National Bank
Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	N/A
Governing law(s) of the instrument	The instrument is governed by the laws of the Kingdom of Saudi Arabia
Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A
Transitional Basel III rules	Additional Tier 1
Post-transitional Basel III rules	Eligible
Eligible at solo/group/group and solo	Group and Solo
Instrument type (types to be specified by each jurisdiction)	Subordinated Sukuk
Amount recognised in regulatory capital (currency in millions, as of most recent reporting date)	SAR 1,300 mil
Par value of instrument	SAR 1,300 mil
Accounting classification	Equity
Original date of issuance	5th of June 2017
Perpetual or dated	Perpetual
Original maturity date	N/A
Issuer call subject to prior supervisory approval	Yes
Optional call date, contingent call dates and redemption amount	Compliant with Basel requirements for call date to be equal to or greater than 5 years
Subsequent call dates, if applicable	Any profit distribution date following the first call date
Fixed or floating dividend/coupon	N/A
Coupon rate and any related index	N/A
Existence of a dividend stopper	Yes
Fully discretionary, partially discretionary or mandatory	Fully Discretionary
Existence of step-up or other incentive to redeem	None
Non-cumulative or cumulative	Non-cumulative
Convertible or non-convertible	Non-convertible
If convertible, conversion trigger(s)	N/A
If convertible, fully or partially	N/A
If convertible, conversion rate	N/A
If convertible, mandatory or optional conversion	N/A
If convertible, specify instrument type convertible into	N/A
If convertible, specify issuer of instrument it converts into	N/A
Writedown feature	Yes
If writedown, writedown trigger(s)	Terms of contract of the instrument provide the legal basis for SAMA to trigger write-down (a contractual approach)
If writedown, full or partial	Full or partial write-down
If writedown, permanent or temporary	Permanent
If temporary write-own, description of writeup mechanism	N/A
Type of subordination	N/A
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned).	Subordinated. Senior and Tier II subordinated sukukholders are senior to this instrument
Non-compliant transitioned features	N/A
If yes, specify non-compliant features	N/A

4)	Quantitative / qualitative information
Issuer	Saudi National Bank
Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	N/A
Governing law(s) of the instrument	The instrument is governed by the laws of the Kingdom of Saudi Arabia
Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A
Transitional Basel III rules	Additional Tier 1 Capital
Post-transitional Basel III rules	Eligible
Eligible at solo/group/group and solo	Group and solo
Instrument type (types to be specified by each jurisdiction)	Subordinated Sukuk
Amount recognised in regulatory capital (currency in millions, as of most recent reporting date)	SAR 4,200 Mil
Par value of instrument	SAR 4,200 Mil*
Accounting classification	Equity
Original date of issuance	30th of June 2020
Perpetual or dated	Perpetual
Original maturity date	N/A
Issuer call subject to prior supervisory approval	Yes
Optional call date, contingent call dates and redemption amount	Compliant with Basel requirements for call date to be equal to or greater than 5 years
Subsequent call dates, if applicable	Any profit distribution date following the first call date
Fixed or floating dividend/coupon	Fixed
Coupon rate and any related index	4.25% from (including date of issuance) to (excluding the first optional call date), reset every five years thereafter.
Existence of a dividend stopper	Yes
Fully discretionary, partially discretionary or mandatory	Fully discretionary
Existence of step-up or other incentive to redeem	None
Non-cumulative or cumulative	Non-cumulative
Convertible or non-convertible	Non-convertible
If convertible, conversion trigger(s)	None
If convertible, fully or partially	N/A
If convertible, conversion rate	N/A
If convertible, mandatory or optional conversion	N/A
If convertible, specify instrument type convertible into	N/A
If convertible, specify issuer of instrument it converts into	N/A
Writedown feature	Yes
If writedown, writedown trigger(s)	Terms of contract of the instrument provide the legal basis for SAMA to trigger write-down (a contractual approach)
If writedown, full or partial	Full or partial write-down
If writedown, permanent or temporary	Permanent
If temporary write-own, description of writeup mechanism	N/A
Type of subordination	N/A
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned).	Subordinated. Senior and Tier II subordinated sukukholders are senior to this instrument
Non-compliant transitioned features	N/A
If yes, specify non-compliant features	N/A

\*SAR 1 Mil par value per each instrument

5)	Quantitative / qualitative information
Issuer	Issuer: SNB Tier 1 Sukuk Limited / Obligor: Saudi National Bank
Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	ISIN: XS2280537916.
Governing law(s) of the instrument	English Law
Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A
Transitional Basel III rules	Additional Tier 1
Post-transitional Basel III rules	Eligible
Eligible at solo/group/group and solo	Group and Solo
Instrument type (types to be specified by each jurisdiction)	Subordinated Sukuk
Amount recognised in regulatory capital (currency in millions, as of most recent reporting date)	USD 1,250 mil
Par value of instrument	USD 1,250 mil
Accounting classification	Equity
Original date of issuance	Pricing Date: 20 January 2021 Settlement/Issue Date: 26 January 2021
Perpetual or dated	Perpetual
Original maturity date	N/A
Issuer call subject to prior supervisory approval	Yes
Optional call date, contingent call dates and redemption amount	<p>Can be called on any day falling in the period commencing on (and including) the First Call Date and ending on (and including) the First Reset Date, or on any Periodic Distribution Date thereafter, in each case with any accrued and unpaid profit thereon to but excluding the date of redemption, subject to the relevant conditions to redemption being satisfied.</p> <p>First call date is on year 5: 26 July 2026 (6 month par call) First Reset Date: 26 January 2027. Subsequent reset dates are every sixth anniversary thereafter Periodic Distribution Dates: 26 January and 26 July in each year, commencing on 26 July 2021 Redemption Amount: USD 1,250mil</p>
Subsequent call dates, if applicable	Any profit distribution dates after the first call date
Fixed or floating dividend/coupon	Fixed
Coupon rate and any related index	3.500% for the period from and including the Issue Date to but excluding the First Reset Date. Resets on the First Reset Date and every six years thereafter on the basis of the Relevant Six Year Reset Rate (as defined in the Conditions) plus the Margin
Existence of a dividend stopper	Yes
Fully discretionary, partially discretionary or mandatory	Fully discretionary
Existence of step-up or other incentive to redeem	None
Non-cumulative or cumulative	Non-cumulative
Convertible or non-convertible	Non-convertible
If convertible, conversion trigger(s)	None
If convertible, fully or partially	N/A
If convertible, conversion rate	N/A
If convertible, mandatory or optional conversion	N/A
If convertible, specify instrument type convertible into	N/A
If convertible, specify issuer of instrument it converts into	N/A
Writedown feature	Yes
If writedown, writedown trigger(s)	Terms of contract of the instrument provide the legal basis for SAMA to trigger write-down (a contractual approach)
If writedown, full or partial	Written down fully or partial
If writedown, permanent or temporary	Permanent
If temporary write-own, description of writeup mechanism	N/A
Type of subordination	N/A
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned).	Subordinated. Senior and Tier II subordinated sukukholders are senior to this instrument
Non-compliant transitioned features	N/A
If yes, specify non-compliant features	N/A

## Part 5 – Macro prudential supervisory measures

### CCyB1 – Geographical distribution of credit exposures used in the countercyclical buffer

SAR '000

Geographical breakdown	Countercyclical capital buffer rate	Exposure values and/or risk-weighted assets used in the computation of the countercyclical capital buffer		Bank-specific countercyclical capital buffer rate	Countercyclical buffer amount
		Exposure values	Risk-weighted assets		
Hong Kong (SAR)	1.00%	280,646	159,330		
Luxembourg	0.25%	128,362	126,847		
Others	2.5%	69,302,276	50,211,311		
<b>Sum</b>		69,711,284	50,497,488		
<b>Total</b>		633,986,434	518,043,045	0.24%	1,257,510

## Part 6 – Leverage ratio

### LR1 – Summary comparison of accounting assets vs leverage ratio exposure measure

SAR '000

1	Total consolidated assets as per published financial statements	896,421,200
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	18,571,195
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)	68,277,342
7	Other adjustments	(39,937,636)
8	<b>Leverage ratio exposure measure</b>	943,332,102

## LR2 – Leverage ratio common disclosure template

SAR *000		T (Jun-21)	T-1 (Mar-21)
<b>On-balance sheet exposures</b>			
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs),but including collateral)	885,259,821	593,289,999
2	(Asset amounts deducted in determining Basel III Tier 1 capital)	-39,937,636	
3	<b>Total on-balance sheet exposures</b> (excluding derivatives and SFTs) (sum of rows 1 and 2)	845,322,185	593,289,999
<b>Derivative exposures</b>			
4	Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	11,161,379	6,280,268
5	Add-on amounts for PFE associated with all derivatives transactions	18,571,195	13,527,613
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	<b>Total derivative exposures (sum of rows 4 to 10)</b>	<b>29,732,574</b>	<b>19,807,881</b>
<b>Securities financing transaction exposures</b>			
12	Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions		
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)		
14	CCR exposure for SFT assets		
15	Agent transaction exposures		
16	<b>Total securities financing transaction exposures (sum of rows 12 to 15)</b>		
<b>Other off-balance sheet exposures</b>			
17	Off-balance sheet exposure at gross notional amount	96,603,586	61,813,662
18	(Adjustments for conversion to credit equivalent amounts)	-28,326,243	-25,351,777
19	<b>Off-balance sheet items (sum of rows 17 and 18)</b>	<b>68,277,342</b>	<b>36,461,885</b>
<b>Capital and total exposures</b>			
20	<b>Tier 1 capital</b>	<b>122,171,581</b>	<b>85,949,322</b>
21	<b>Total exposures (sum of rows 3, 11, 16 and 19)</b>	<b>943,332,102</b>	<b>649,559,765</b>
<b>Leverage ratio</b>			
22	<b>Basel III leverage ratio</b>	<b>12.95%</b>	<b>13.23%</b>



## Part 7 - Liquidity

### LIQ1 – Liquidity Coverage Ratio (LCR)

SAR *000		Total unweighted value (average)	Total weighted value (average)
<b>High-quality liquid assets</b>			
<b>1</b>	<b>Total HQLA</b>		<b>195,793,300</b>
<b>Cash outflows</b>			
<b>2</b>	<b>Retail deposits and deposits from small business customers, of which:</b>	<b>368,343,758</b>	<b>35,680,206</b>
3	Stable deposits		
4	Less stable deposits	368,343,758	35,680,206
<b>5</b>	<b>Unsecured wholesale funding, of which:</b>	<b>169,122,150</b>	<b>79,748,766</b>
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks		
7	Non-operational deposits (all counterparties)	169,119,831	79,746,447
8	Unsecured debt	2,320	2,320
<b>9</b>	<b>Secured wholesale funding</b>		<b>1,103,488</b>
<b>10</b>	<b>Additional requirements, of which:</b>	<b>15,801,331</b>	<b>2,575,464</b>
11	Outflows related to derivative exposures and other collateral requirements	1,296,628	1,296,628
12	Outflows related to loss of funding on debt products		
13	Credit and liquidity facilities	14,504,703	1,278,836
14	<b>Other contractual funding obligations</b>		
15	<b>Other contingent funding obligations</b>	<b>240,099,735</b>	<b>6,359,052</b>
<b>16</b>	<b>TOTAL CASH OUTFLOWS</b>		<b>125,466,975</b>
<b>Cash inflows</b>			
<b>17</b>	<b>Secured lending (e.g. reverse repos)</b>		
<b>18</b>	<b>Inflows from fully performing exposures</b>	<b>31,458,633</b>	<b>29,650,393</b>
19	Other cash inflows	320,985	320,985
<b>20</b>	<b>TOTAL CASH INFLOWS</b>	<b>31,779,618</b>	<b>29,971,378</b>
			<b>Total adjusted value</b>
<b>21</b>	<b>Total HQLA</b>		<b>195,793,300</b>
<b>22</b>	<b>Total net cash outflows</b>		<b>95,495,597</b>
<b>23</b>	<b>Liquidity Coverage Ratio (%)</b>		<b>205%</b>

The average LCR is calculated by taking a simple average of monthly figures based on daily average balances beginning from April 1st, 2021 to June 30th 2021.

During the period, the Bank held an average of 94% of its High Quality Liquid Assets (HQLAs) in securities with a 0% risk weight, issued or guaranteed by sovereigns, central banks and supranational entities. The remaining 6% of HQLAs held a 20% risk weight from securities guaranteed by sovereigns and non-financial corporate bonds rated AA- or better.

The majority of the bank's weighted cash outflows are attributable to non-financial corporates at 44% of outflows. Whereas retail and small Businesses' deposits held 28%, and bank placements at 14%. SNB's derivatives positions are not significant, as most transactions are conducted on a back-to-back basis with limited open positions being taken. The Group's main activities are conducted in SAR USD, and TRY. The peg between SAR and USD currencies enhances the funding ability and provides the flexibility to interchange between both currencies.

Additionally, following regulatory guidelines, LCR is monitored separately for all significant currencies to ensure the liquidity ratios are met at all times in either currency, SAR, USD and TRY.

The average Q2-2021 LCR was 205% compared to Q1-2021 184%, an increase of 21%. The increase in the average LCR between the two periods was primarily due to the Merger with SAMBA.

## LIQ2 – Net Stable Funding Ratio (NSFR)

SAR '000		Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1 year	≥ 1 year	
<b>Available stable funding (ASF) item</b>						
1	Capital:				175,911,199	175,911,199
2	Regulatory capital				150,457,495	150,457,495
3	Other capital instruments				25,453,704	25,453,704
4	Retail deposits and deposits from small business customers:	355,118,327	18,030,180	1,092,707	1,080,309	337,897,402
5	Stable deposits					
6	Less stable deposits	355,118,327	18,030,180	1,092,707	1,080,309	337,897,402
7	Wholesale funding:	122,532,997	96,784,379	17,066,451	5,634,763	112,115,965
8	Operational deposits	4,632,077				2,316,038
9	Other wholesale funding	117,900,921	96,784,379	17,066,451	5,634,763	109,799,926
10	Liabilities with matching interdependent assets					
11	Other liabilities:	12,440,684	80,451,415	13,263,606	14,866,091	21,317,205
12	NSFR derivative liabilities				180,689	
13	All other liabilities and equity not included in the above categories	12,440,684	80,451,415	13,263,606	14,685,402	21,317,205
14	<b>Total ASF</b>					647,241,771
<b>Required stable funding (RSF) item</b>						
15	Total NSFR high-quality liquid assets (HQLA)					9,073,602
16	Deposits held at other financial institutions for operational purposes	6,770,042				3,385,021
17	Performing loans and securities:	14,072,523	170,842,341	45,109,424	323,861,189	403,812,169
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		5,586,429	931,250	9,786,904	11,090,493
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:		164,111,853	42,934,362	275,350,295	346,650,704
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	14,072,523	1,144,059	1,243,812	38,723,990	46,070,972
25	Assets with matching interdependent liabilities					
26	Other assets:	89,294,648	99,200,178	9,581,753	30,537,194	120,029,014
27	Physical traded commodities, including gold	1,541,143				1,309,972
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs			10,026,314		8,522,367
29	NSFR derivative assets			78		252
30	NSFR derivative liabilities before deduction of variation margin posted			36,138		36,138
31	All other assets not included in the above categories	87,753,505	2,663,023	9,581,753	30,320,116	110,160,286
32	Off-balance sheet items		263,079,115			568,926
33	<b>Total RSF</b>					536,868,732
34	<b>Net Stable Funding Ratio (%)</b>					120.56%

As at the end of Jun 2021, the Bank held a balance of 27% of its Available Stable Funding (ASF) in capital, with a 100% ASF factor, comprised of regulatory and other capital instruments. The majority of Available

Stable Funding was held as retail and SME deposits at 52%, with a 90% ASF factor, 17% of ASF was in wholesale funding, with a 50% ASF factor and the remaining balances were held as other liabilities with different ASF factors.

The Required Stable Funding (RSF) at the end of Jun 2021 was predominantly comprised of performing loans and securities holding 75% of the total Required Stable Funding, with various RSF factors. Of these loans, were performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to financial institutions at 67% of the total Required Stable Funding.

The remaining composition of RSF held weights in HQLA's, deposits held at other financial institutions, other assets and off balance sheet items.

## Part 8 – Credit Risk

### CR1 – Credit quality of assets

SAR '000		Gross carrying values of		Allowances/ impairments	Net values (a+b-c)
		Defaulted exposures	Non-defaulted exposures		
1	Loans	7,507,100	503,927,755	11,186,073	500,248,782
2	Debt Securities		203,546,776	65,948	203,480,828
3	Off-balance sheet exposures		91,869,431	1,319,712	90,549,719
4	<b>Total</b>	7,507,100	799,343,962	12,571,733	794,279,329

A default is considered to have occurred with regard to a particular obligor when either or both of the two following events have taken place:

1. The obligor is past due for 90 days or more on any material credit obligations to the Bank including principal instalments, interest payments and fees. The materiality threshold for recognition of default is 5% of the total outstanding credit obligations of the client.
2. The bank considers that the obligor is unlikely to pay its credit obligations to the bank in full, without recourse by the bank to actions such as realizing security (if any).

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

SAR'000

1	Defaulted loans and debt securities at end of the previous reporting period	6,128,435
2	Loans and debt securities that have defaulted since the last reporting period	2,623,350
3	Returned to non-defaulted status	471,232
4	Amounts written off	491,661
5	Other changes	(281,793)
6	<b>Defaulted loans and debt securities at end of the reporting period (1+2-3-4±5)</b>	7,507,100

### CR3 – Credit risk mitigation techniques – overview

SAR '000		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	498,927,999	1,320,783	155,544	20,268,853	20,238,050		
2	Debt securities	203,480,828			1,060,397	1,060,397		
3	<b>Total</b>	<b>702,408,827</b>	<b>1,320,783</b>	<b>155,544</b>	<b>21,329,249</b>	<b>21,298,446</b>		
4	Of which defaulted	7,507,100						

## CR4 – Standardized approach – credit risk exposure and Credit Risk Mitigation (CRM) effects

SAR \*000

Asset classes		Exposures before CCF & CRM		Exposures post-CCF & 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	217,269,978	3,324,467	243,468,786	2,542,467	20,398,652	8%
2	Non-central government public sector entities	11,536,868	2,905,259	1,276,872	853,856	1,657,344	78%
3	Multilateral development banks	671,443	1,875,000	1,060,049	-	-	0%
4	Banks	41,186,083	13,358,706	40,393,151	8,344,401	24,767,776	51%
5	Securities firms	-	-	-	-	-	0%
6	Corporates	290,559,555	68,562,195	269,441,306	50,296,045	296,655,198	93%
7	Regulatory retail portfolios	101,123,398	2,984,719	101,027,611	991,362	76,305,531	75%
8	Secured by residential property	103,781,823	100,866	103,781,823	34,168	51,907,996	50%
9	Secured by commercial real estate	10,744,045	185,575	10,744,045	120,154	10,864,199	100%
10	Equity	7,838,336	2,533,197	6,950,270	2,533,197	13,743,677	145%
11	Past-due loans	14,119,730	-	4,780,671	-	4,958,125	104%
12	Higher-risk categories	-	-	-	-	-	0%
13	Other assets	44,987,164	773,602	44,977,663	2,561,393	32,752,528	69%
14	<b>Total</b>	<b>843,818,425</b>	<b>96,603,586</b>	<b>827,902,248</b>	<b>68,277,042</b>	<b>534,011,025</b>	<b>60%</b>

## CR5 – Standardized approach – exposures by asset classes and risk weights

SAR '000

Asset classes/ Risk weight		0%	10%	20%	35%	50%	75%	100%	150%	Others	Total credit exposures amount (post CCF and post-CRM)
1	Sovereigns and their central banks	202,506,875	-	25,597,079	-	5,256,301	-	12,650,822	176	-	246,011,253
2	Non-central government public sector entities (PSEs)	1,121	-	61	-	944,432	-	1,185,114	-	-	2,130,728
3	Multilateral development banks (MDBs)	1,060,049	-	-	-	-	-	-	-	-	1,060,049
4	Banks	-	-	5,695,614	-	38,032,612	-	4,997,221	12,105	-	48,737,552
5	Securities firms	-	-	-	-	-	-	-	-	-	-
6	Corporates	437,446	-	4,937,170	-	30,541,644	-	262,069,791	370,506	21,380,795	319,737,352
7	Regulatory retail portfolios	133,534	-	197,198	-	-	101,688,240	-	-	-	102,018,972
8	Secured by residential property	-	-	-	-	103,815,992	-	-	-	-	103,815,992
9	Secured by commercial real estate	-	-	-	-	-	-	10,864,199	-	-	10,864,199
10	Equity	-	-	-	-	-	-	6,876,719	-	2,606,749	9,483,468
11	Past-due loans	-	-	-	-	-	-	4,425,763	354,909	-	4,780,671
12	Higher-risk categories	-	-	-	-	-	-	-	-	-	-
13	Other assets	12,743,992	-	3,559,720	-	324	-	31,235,017	-	-	47,539,053
14	<b>Total</b>	216,883,018	-	39,986,841	-	178,591,305	101,688,240	334,304,645	737,696	23,987,544	896,179,290

## Part 9 – Counterparty Credit Risk

### CCR1 – Analysis of counterparty credit risk (CCR) exposure by approach

SAR '000		Replacement cost	Potential future exposure	EEPE	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
1	SA-CCR (for derivatives)*	8,946,473	7,913,351		1.4	23,603,754	16,816,075
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	VaR for SFTs						
6	<b>Total</b>						16,816,075

### CCR2 – Credit valuation adjustment (CVA) capital charge

SAR '000		EAD post-CRM	RWA
1	Total portfolios subject to the Advanced CVA capital charge		
2	(i) VaR component (including the 3× multiplier)		
3	(ii) Stressed VaR component (including the 3× multiplier)		
4	All portfolios subject to the Standardized CVA capital charge	23,603,754	16,962,768
5	<b>Total subject to the CVA capital charge</b>	23,603,754	16,962,768

### CCR3 – Standardized approach of CCR exposures by regulatory portfolio and risk weights

SAR '000

Regulatory portfolio*/ Risk weight**	0%	10%	20%	50%	75%	100%	150%	Others	Total credit exposures
Sovereigns and their central banks	10,992	-	-	-	-	2,184	-	-	13,176
Non-central government public sector entities (PSEs)	-	-	-	-	-	-	-	-	-
Multilateral development banks (MDBs)	-	-	-	-	-	-	-	-	-
Banks	-	-	1,579,240	11,013,430	-	2	-	-	12,592,672
Securities firms	-	-	-	-	-	-	-	-	-
Corporates	-	-	46	6,097	-	10,980,217	-	-	10,986,360
Regulatory retail portfolios	-	-	195	2	10,672	7	-	-	10,876
Other assets	-	-	-	-	-	-	-	6,129,491	6,129,491
<b>Total</b>	10,992	-	1,579,481	11,019,528	10,672	10,982,411	-	6,129,491	29,732,574

\*The breakdown by risk weight and regulatory portfolio included in the template is for illustrative purposes. Banks may complete the template with the breakdown of asset classes according to the local implementation of the Basel framework.

\*\*Banks subject to the simplified standardized approach should indicate risk weights determined by the supervisory authority in the columns.



## CCR5 – Composition of collateral for CCR exposure

SAR '000	Collateral used in derivative transactions				Collateral used in SFTs	
	Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral
	Segregated	Unsegregated	Segregated	Unsegregated		
Cash – domestic currency	27,800		25,400			
Cash – other currencies	634,920		926,412			
Domestic sovereign debt						
Other sovereign debt			5,812,445			
Government agency debt						
Corporate bonds						
Equity securities						
Other collateral						
<b>Total</b>	662,720		6,764,257			

## CCR8: Exposures to central counterparties

SAR '000

		EAD (Post – CRM )	RWA
<b>1</b>	<b>Exposures to QCCPs (total)</b>	6,129,491	122,590
<b>2</b>	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which	25,980	520
<b>3</b>	(i) OTC derivatives	25,980	520
<b>4</b>	(ii) Exchange-traded derivatives		
<b>5</b>	(iii) Securities financing transactions		
<b>6</b>	(iv) Netting sets where cross-product netting has been approved		
<b>7</b>	Segregated initial margin	6,103,510	122,070
<b>8</b>	Non-segregated initial margin		
<b>9</b>	Pre-funded default fund contributions		
<b>10</b>	Unfunded default fund contributions		
<b>11</b>	<b>Exposures to non-QCCPs (total)</b>		
<b>12</b>	Exposures for trades at non-QCCPs (excluding initial margin and default fund contributions); of which		
<b>13</b>	(i) OTC derivatives		
<b>14</b>	(ii) Exchange-traded derivatives		
<b>15</b>	(iii) Securities financing transactions		
<b>16</b>	(iv) Netting sets where cross-product netting has been approved		
<b>17</b>	Segregated initial margin		
<b>18</b>	Non-segregated initial margin		
<b>19</b>	Pre-funded default fund contributions		
<b>20</b>	Unfunded default fund contributions		

## Part 10 – Securitization

### SEC1 – Securitization exposures in the banking book

SAR '000		Bank acts as originator			Bank acts as sponsor			Banks acts as investor		
		Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
<b>1</b>	<b>Retail (total) – of which</b>							1,568,518	-	1,568,518
2	residential mortgage							1,375,412		1,375,412
3	credit card									-
4	other retail exposures							193,107		193,107
5	re-securitization									-
<b>6</b>	<b>Wholesale (total) – of which</b>							3,234,547	-	3,234,547
7	loans to corporates							3,234,547		3,234,547
8	commercial mortgage									
9	lease and receivables									
10	other wholesale									
11	re-securitization									

## SEC4 – Securitization exposures in the banking book and associated capital requirements – bank acting as investor

SAR'000		Exposure values (by RW bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach)				Capital charge after cap			
		≤20% RW	>20% to 50% RW	>50% to 100% RW	>100% to <1250% RW	1250% RW	ERBA	IRB SFA	SA/SSFA	1250%	ERBA	IRB SFA	SA/SSFA	1250%	ERBA	IRB SFA	SA/SSFA	1250%
1	<b>Total exposures</b>	4,304,350	177,587	215,602	105,526		4,697,550				1,196,463				95,717			
2	Traditional securitization	4,304,350	177,587	215,602	105,526		4,697,550				1,196,463				95,717			
3	Of which securitization	4,304,350	177,587	215,602	105,526		4,697,550				1,196,463				95,717			
4	Of which retail underlying	1,474,160	26,547	67,812			1,568,522				355,832				28,467			
5	Of which wholesale																	
6	Of which loans to corporates	2,830,190	151,041	147,790	105,526		3,129,027				840,631				67,250			
7	Of which re-securitization																	
8	Of which senior																	
9	Of which non-senior																	
10	Synthetic securitization																	
11	Of which securitization																	
12	Of which retail underlying																	
13	Of which wholesale																	
14	Of which re-securitization																	
15	Of which senior																	
16	Of which non-senior																	

## Part 11 – Market Risk

### MR1 – Market risk under standardized approach

SAR'000		Capital charge in SA
1	General interest rate risk	1,424,512
2	Equity risk	50,161
3	Commodity risk	124,502
4	Foreign exchange risk	603,986
5	Credit spread risk – non-securitizations	
6	Credit spread risk – securitizations (non-correlation trading portfolio)	
7	Credit spread risk – securitization (correlation trading portfolio)	
8	Default risk – non-securitizations	
9	Default risk – securitizations (non-correlation trading portfolio)	
10	Default risk – securitizations (correlation trading portfolio)	
11	Residual risk add-on	
12	<b>Total</b>	2,203,161

## Appendix

The below list of tables and templates are Not Available as the related approach is Not Applicable to the Bank

	Tables and templates
<b>Part 2 – Overview of risk management, key prudential metrics and RWA</b>	KM2 – Key metrics – TLAC requirements (at resolution group level)
<b>Part 4 – Composition of capital and TLAC</b>	TLAC1 – TLAC composition for G-SIBs (at resolution group level)
	TLAC2 – Material subgroup entity – creditor ranking at legal entity level
	TLAC3 – Resolution entity – creditor ranking at legal entity level
<b>Part 8 – Credit risk</b>	CRE – Qualitative disclosures related to IRB models
	CR6 – IRB - Credit risk exposures by portfolio and PD range
	CR7 – IRB – Effect on RWA of credit derivatives used as CRM techniques
	CR8 – RWA flow statements of credit risk exposures under IRB
	CR10 – IRB (specialized lending and equities under the simple risk weight method)
<b>Part 9 – Counterparty credit risk</b>	CCR4 – IRB – CCR exposures by portfolio and PD scale
	CCR6 – Credit derivatives exposures
	CCR7 – RWA flow statements of CCR exposures under the Internal Model Method (IMM)
<b>Part 10 – Securitization</b>	SEC2 – Securitization exposures in the trading book
	SEC3 – Securitization exposures in the banking book and associated regulatory capital requirements – bank acting as originator or as sponsor
<b>Part 11 – Market risk</b>	MR2 – RWA flow statements of market risk exposures under an IMA
	MR3 – IMA values for trading portfolios
	MR4 – Comparison of VaR estimates with gains/losses