



Basel III Pillar 3 Disclosures

30 June 2022

Table of Contents

Part 2 – Overview of Risk Management and RWA	3
<i>KM1 – Key metrics (at consolidated group level)</i>	<i>3</i>
<i>OVI – Overview of RWA</i>	<i>4</i>
Part 4 – Composition of capital and TLAC	5
<i>CC1 – Composition of regulatory capital</i>	<i>5</i>
<i>CC2 – Reconciliation of regulatory capital to balance sheet</i>	<i>9</i>
<i>CCA - Main features of regulatory capital instruments and of other TLAC-eligible instruments</i>	<i>10</i>
Part 5 – Macro prudential supervisory measures	15
<i>CCyB1 – Geographical distribution of credit exposures used in the countercyclical buffer</i>	<i>15</i>
Part 6 – Leverage ratio	15
<i>LR1 – Summary comparison of accounting assets vs leverage ratio exposure measure</i>	<i>15</i>
<i>LR2 – Leverage ratio common disclosure template</i>	<i>16</i>
Part 7 - Liquidity	17
<i>LIQ1 – Liquidity Coverage Ratio (LCR)</i>	<i>17</i>
<i>LIQ2 – Net Stable Funding Ratio (NSFR)</i>	<i>19</i>
Part 8 – Credit Risk	21
<i>CR1 – Credit quality of assets</i>	<i>21</i>
<i>CR2 – Changes in stock of defaulted loans and debt securities</i>	<i>21</i>
<i>CR3 – Credit risk mitigation techniques – overview</i>	<i>21</i>
<i>CR4 – Standardized approach – credit risk exposure and Credit Risk Mitigation (CRM) effects</i>	<i>22</i>
<i>CR5 – Standardized approach – exposures by asset classes and risk weights</i>	<i>23</i>
Part 9 – Counterparty Credit Risk	24
<i>CCR1 – Analysis of counterparty credit risk (CCR) exposure by approach</i>	<i>24</i>
<i>CCR2 – Credit valuation adjustment (CVA) capital charge</i>	<i>24</i>
<i>CCR3 – Standardized approach of CCR exposures by regulatory portfolio and risk weights</i>	<i>24</i>
<i>CCR5 – Composition of collateral for CCR exposure</i>	<i>25</i>
<i>CCR8: Exposures to central counterparties</i>	<i>26</i>
Part 10 – Securitization	27
<i>SEC1 – Securitization exposures in the banking book</i>	<i>27</i>
<i>SEC4 – Securitization exposures in the banking book and associated capital requirements – bank acting as investor</i>	<i>28</i>
Part 11 – Market Risk	29
<i>MR1 – Market risk under standardized approach</i>	<i>29</i>
Appendix	30

Part 2 – Overview of Risk Management and RWA

KM1 – Key metrics (at consolidated group level)

SAR '000		Q2 2022	Q1 2022	Q4 2021	Q3 2021	Q2 2021
	Available capital (amounts)					
1	Common Equity Tier 1 (CET1)	109,585,888	112,657,705	110,160,107	110,237,311	109,984,081
1a	Fully loaded ECL accounting model	108,273,817	111,345,634	108,410,679	108,487,883	108,234,653
2	Tier 1	121,773,388	124,845,205	122,347,607	122,424,811	122,171,581
2a	Fully loaded ECL accounting model Tier 1	120,461,317	123,533,134	120,598,179	120,675,383	120,422,153
3	Total capital	127,332,764	130,463,930	127,759,030	128,328,866	128,517,378
3a	Fully loaded ECL accounting model total capital	126,020,693	129,151,859	126,009,602	126,579,438	126,767,950
	Risk-weighted assets (amounts)					
4	Total risk-weighted assets (RWA)	692,113,673	664,634,979	665,326,734	671,934,967	685,343,715
	Risk-based capital ratios as a percentage of RWA					
5	Common Equity Tier 1 ratio (%)	15.83%	16.95%	16.56%	16.41%	16.05%
5a	Fully loaded ECL accounting model Common Equity Tier 1 (%)	15.64%	16.75%	16.29%	16.15%	15.79%
6	Tier 1 ratio (%)	17.59%	18.78%	18.39%	18.22%	17.83%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	17.40%	18.59%	18.13%	17.96%	17.57%
7	Total capital ratio (%)	18.40%	19.63%	19.20%	19.10%	18.75%
7a	Fully loaded ECL accounting model total capital ratio (%)	18.21%	19.43%	18.94%	18.84%	18.50%
	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 (%)	0.19%	0.21%	0.26%	0.26%	0.24%
10	Bank G-SIB and/or D-SIB additional requirements (%)	1.50%	1.50%	1.50%	1.50%	1.50%
11	Total of bank CET1 specific buffer requirements (%) (row 8 + row 9 + row 10)	4.19%	4.21%	4.26%	4.26%	4.24%
12	CET1 available after meeting the bank's minimum capital requirements (%)	11.64%	12.74%	12.30%	12.15%	11.81%
	Basel III leverage ratio					
13	Total Basel III leverage ratio exposure measure	1,002,773,355	959,602,324	962,925,629	949,846,436	943,332,102
14	Basel III leverage ratio (%) (row 2 / row 13)	12.14%	13.01%	12.71%	12.89%	12.95%
14a	Fully loaded ECL accounting model Basel III leverage ratio (%) (row 2a / row 13)	12.01%	12.87%	12.52%	12.70%	12.77%
	Liquidity Coverage Ratio					
15	Total HQLA	191,536,327	201,169,069	191,702,097	186,178,082	195,793,300
16	Total net cash outflow	73,360,287	95,719,543	83,372,226	73,640,422	95,495,597
17	LCR ratio (%)	261%	210%	230%	253%	205%
	Net Stable Funding Ratio					
18	Total available stable funding	653,801,565	661,360,606	634,750,137	643,809,071	647,241,771
19	Total required stable funding	545,515,501	558,419,639	530,443,929	552,834,049	536,868,732
20	NSFR ratio	120%	118%	120%	116%	121%

OV1 – Overview of RWA

SAR '000		RWA		Minimum capital Requirements
		June-22	March-22	June-22
1	Credit risk (excluding counterparty credit risk) (CCR)	566,236,478	538,706,670	45,298,918
2	Of which standardized approach (SA)	566,236,478	538,706,670	45,298,918
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	13,838,986	11,236,611	1,107,119
7	Of which standardized approach for counterparty credit risk	13,838,986	11,236,611	1,107,119
8	Of which internal model method (IMM)			
9	Of which other CCR			
10	Credit valuation adjustment (CVA)	14,100,396	14,018,406	1,128,032
11	Equity positions under the simple risk weight approach			
12	Equity investments in funds – look-through approach	18,878,513	22,769,267	1,510,281
13	Equity investments in funds – mandate-based approach			
14	Equity investments in funds – fallback approach	6,620,421	5,765,495	529,634
15	Settlement risk			
16	Securitization exposures in banking book	1,297,583	1,259,074	103,807
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)	1,297,583	1,259,074	103,807
19	Of which SA/simplified supervisory formula approach (SSFA)			
20	Market risk	13,547,761	15,622,872	1,083,821
21	Of which standardized approach (SA)	13,547,761	15,622,872	1,083,821
22	Of which internal model approaches (IMA)			
23	Capital charge for switch between trading book and banking book			
24	Operational risk	57,593,534	55,256,584	4,607,483
25	Amounts below the thresholds for deduction (subject to 250% risk weight)			
26	Floor adjustment			
27	Total (1+6+10+11+12+13+14+15+16+20+23+24+25+26)	692,113,673	664,634,979	55,369,094

*Changes in ratios and figures are mainly driven by the portfolio growth.

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
	Common Equity Tier 1 capital: instruments and reserves		
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	22,231,180	
3	Accumulated other comprehensive income (and other reserves)	20,120,486	
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)	713,890	
6	Common Equity Tier 1 capital before regulatory adjustments	151,547,355	
	Common Equity Tier 1 capital: regulatory adjustments		
7	Prudent valuation adjustments		
8	Goodwill (net of related tax liability)	34,006,782	(a) minus (d)
9	Other intangibles other than mortgage servicing rights (net of related tax liability)	7,796,031	(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	(562,694)	
12	Shortfall of provisions to expected losses		
13	Securitisation gain on sale (as set out in paragraph 36 of Basel III securitization framework ²⁵)		
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)	2,033,419	
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	(1,312,071)	
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	41,961,467	
29	Common Equity Tier 1 capital (CET1)	109,585,888	
	Additional Tier 1 capital: instruments		
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	
	Additional Tier 1 capital: regulatory adjustments		
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)	121,773,388	
	Tier 2 capital: instruments and provisions		

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	5,559,377	
51	Tier 2 capital before regulatory adjustments	5,559,377	
	Tier 2 capital: regulatory adjustments		
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	Tier 2 capital (T2)	5,559,377	
59	Total regulatory capital (TC = T1 + T2)	127,332,764	
60	Total risk-weighted assets	692,113,673	
	Capital ratios and buffers		
61	Common Equity Tier 1 (as a percentage of risk-weighted assets)	15.83%	
62	Tier 1 (as a percentage of risk-weighted assets)	17.59%	
63	Total capital (as a percentage of risk-weighted assets)	18.40%	
64	Institution-specific buffer requirement (capital conservation buffer plus countercyclical buffer requirements plus higher loss absorbency requirement, expressed as a percentage of risk-weighted assets)	4.19%	
65	Of which: capital conservation buffer requirement	2.50%	
66	Of which: bank-specific countercyclical buffer requirement	0.19%	
67	Of which: higher loss absorbency requirement	1.50%	
68	Common Equity Tier 1 (as a percentage of risk-weighted assets) available after meeting the bank's minimum capital requirements	11.64%	
	National minima (if different from Basel III)		
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	
	Amounts below the thresholds for deduction (before risk weighting)		
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)		
	Applicable caps on the inclusion of provisions in Tier 2		
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	5,559,377	
77	Cap on inclusion of provisions in Tier 2 under standardised approach	7,762,155	
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		
	Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022)		
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	
SR '000			
Assets			
Cash and balances with SAMA	59,412,098	59,412,098	
Due from banks and other financial institutions, net	30,720,056	30,720,056	
Investments, net	247,850,745	247,850,745	
Financing and advances, net	536,188,564	536,188,564	
Positive fair value of derivatives, net	12,730,262	12,730,262	
Investments in associates, net	245,720	245,720	
Property, equipment and software, net	9,282,257	9,282,257	
Goodwill	34,006,782	34,006,782	(a)
Intangible assets	7,796,031	7,796,031	(b)
Right of use assets, net	1,839,913	1,839,913	
Other assets	18,400,749	18,400,749	
Total Assets	958,473,177	958,473,177	
Liabilities			
Due to banks and other financial institutions	147,233,180		
Customers' deposits	593,011,429		
Debt securities issued	10,531,966		
of which Directly issued qualifying Tier 2 instruments			
Negative fair value of derivatives, net	12,016,844	12,016,844	
Other liabilities	33,958,745		
Total liabilities	796,752,164	12,016,844	
Shareholders' equity			
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	(2,033,419)	(2,033,419)	
Statutory reserve	31,354,329	31,354,329	
Other reserves (cumulative changes in fair values)	(5,209,304)	(5,209,304)	
Employees' share based payments reserve	316,346	316,346	
Retained earnings	22,249,273	22,249,273	
Foreign currency translation reserve	(6,358,978)	(6,358,978)	
Non-controlling interests	733,466	733,466	
of which Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	713,890	713,890	
Total shareholders' equity	161,721,013	161,721,013	

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%	228,374	134,593		
Others	2.50%	61,624,888	40,375,423		
Sum		61,853,262	40,510,016		
Total		653,800,740	522,478,384	0.19%	1,010,731

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	958,473,177
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	12,319,346
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)	73,783,645
7	Other adjustments	(41,802,813)
8	Leverage ratio exposure measure	1,002,773,355

LR2 – Leverage ratio common disclosure template

SAR *000		T (Jun-22)	T-1 (Mar-22)
On-balance sheet exposures			
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs),but including collateral)	945,742,915	911,475,348
2	(Asset amounts deducted in determining Basel III Tier 1 capital)	-41,802,813	-42,004,520
3	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of rows 1 and 2)	903,940,102	869,470,828
Derivative exposures			
4	Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	12,730,262	10,089,304
5	Add-on amounts for PFE associated with all derivatives transactions	12,319,346	9,034,196
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 rows 4 to 10)	25,049,608	19,123,500
Securities financing transaction exposures			
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	Total securities financing transaction exposures (sum of rows 12 to 15)		
Other off-balance sheet exposures			
17	Off-balance sheet exposure at gross notional amount	99,888,474	96,469,698
18	(Adjustments for conversion to credit equivalent amounts)	-26,104,829	-25,461,702
19	Off-balance sheet items (sum of rows 17 and 18)	73,783,645	71,007,996
Capital and total exposures			
20	Tier 1 capital	121,773,389	124,845,205
21	Total exposures (sum of rows 3, 11, 16 and 19)	1,002,773,355	959,602,324
Leverage ratio			
22	Basel III leverage ratio	12.14%	13.01%

Part 7 - Liquidity

LIQ1 – Liquidity Coverage Ratio (LCR)

SAR '000		Total unweighted value (average)	Total weighted value (average)
High-quality liquid assets			
1	Total HQLA		191,536,327
Cash outflows			
2	Retail deposits and deposits from small business customers, of which:	361,349,269	35,361,742
3	Stable deposits	-	-
4	Less stable deposits	353,617,416	35,361,742
5	Unsecured wholesale funding, of which:	149,120,771	68,350,194
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	-	-
7	Non-operational deposits (all counterparties)	148,954,479	68,183,903
8	Unsecured debt	166,292	166,292
9	Secured wholesale funding		1,249,992
10	Additional requirements, of which:	8,078,300	972,233
11	Outflows related to derivative exposures and other collateral requirements	182,670	182,670
12	Outflows related to loss of funding on debt products	-	-
13	Credit and liquidity facilities	7,895,630	789,563
14	Other contractual funding obligations	-	-
15	Other contingent funding obligations	126,154,377	2,624,386
16	TOTAL CASH OUTFLOWS		108,558,547
Cash inflows			
17	Secured lending (e.g. reverse repos)	-	-
18	Inflows from fully performing exposures	80,829,131	35,198,260
19	Other cash inflows	152,929,528	-
20	TOTAL CASH INFLOWS	233,758,659	35,198,260
			Total adjusted value
21	Total HQLA		191,536,327
22	Total net cash outflows		73,360,287
23	Liquidity Coverage Ratio (%)		261%

The average LCR is calculated by taking a simple average of monthly figures based on daily average balances beginning from Apr 1st, 2022 to Jun 30th 2022.

During the period, the Bank held an average of 97% 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 3% 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 46% of outflows. Whereas retail and small Businesses' deposits held 30%, and bank placements at 18%. 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 Q2-2022 LCR is 261% compared to Q1-2022 210%, an increase of 51%. The increase in the average LCR between the two periods was primarily due to the decrease in the net cash outflow in unsecured wholesale funding. Additionally, there is a decrease in the HQLA mainly from Level 1 Assets.

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	
Available stable funding (ASF) item						
1	Capital:	-	-	-	170,635,637	170,635,637
2	Regulatory capital				151,437,545	151,437,545
3	Other capital instruments				19,198,092	19,198,092
4	Retail deposits and deposits from small business customers:	353,909,658	15,044,516	1,499,983	1,929,707	335,338,447
5	Stable deposits					
6	Less stable deposits	353,909,658	15,044,516	1,499,983	1,929,707	335,338,447
7	Wholesale funding:	152,104,419	63,452,275	7,148,403	4,817,638	116,170,186
8	Operational deposits	6,940,097				3,470,049
9	Other wholesale funding	145,164,322	63,452,275	7,148,403	4,817,638	112,700,138
10	Liabilities with matching interdependent assets	-	-	-	-	-
11	Other liabilities:	-	146,365,516	11,012,747	26,150,921	31,657,295
12	NSFR derivative liabilities		-	-	-	
13	All other liabilities and equity not included in the above categories	-	146,365,516	11,012,747	26,150,921	31,657,295
14	Total ASF					653,801,565
Required stable funding (RSF) item						
15	Total NSFR high-quality liquid assets (HQLA)					13,929,787
16	Deposits held at other financial institutions for operational purposes	22,441,441	15,637,183	-	7,512,702	26,552,014.03
17	Performing loans and securities:	13,305,361	199,618,643	50,620,593	324,668,180	412,520,069
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	-	3,118,004	4,896,231	8,094,949	11,010,765
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:	-	194,535,670	44,798,272	286,880,239	363,515,174
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	13,305,361	1,964,969	926,090	29,692,993	37,994,130
25	Assets with matching interdependent liabilities	-	-	-	-	-
26	Other assets:	44,677,513	136,698,082	-	83,271,035	91,782,788
27	Physical traded commodities, including gold	761,603				647,362
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs			8,412,909		7,150,972
29	NSFR derivative assets			713,418		713,418
30	NSFR derivative liabilities before deduction of variation margin posted			-		-
31	All other assets not included in the above categories	43,915,910	-	-	83,271,035	83,271,035
32	Off-balance sheet items	-	127,571,756			730,843
33	Total RSF					545,515,501
34	Net Stable Funding Ratio (%)					119.85%

As at the end of Jun 2022, the Bank held a balance of 26% 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 51%, with a 90% ASF factor, 18% 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 2022 is predominantly comprised of performing loans and securities holding 76% 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 69% 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.

A comparison with last quarter's NSFR is presented in the following table:

Description	June-22	Mar-22
NSFR	119.9%	118.4%

The Net Stable Funding Ratio as of Jun 2022 was 119.9%, an increase of 1.5% from Mar 2022's 118.4%.

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	8,856,285	536,118,119	11,711,143	533,263,261
2	Debt Securities	-	226,601,699	47,690	226,554,009
3	Off-balance sheet exposures	-	96,894,519	4,287,370	92,607,149
4	Total	8,856,285	859,614,337	16,046,203	852,424,419

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	8,139,604
2	Loans and debt securities that have defaulted since the last reporting period	2,181,192
3	Returned to non-defaulted status	-863,710
4	Amounts written off	-628,771
5	Other changes	27,970
6	Defaulted loans and debt securities at end of the reporting period (1+2-3-4±5)	8,856,285

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	532,231,996	1,031,265	1,031,265	14,504,670	14,504,670		
2	Debt securities	226,554,009			6,870,292	6,870,292		
3	Total	758,786,005	1,031,265	1,031,265	21,374,962	21,374,962		
4	Of which defaulted	8,856,285						

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	221,435,604	2,588,853	241,024,763	2,588,853	24,156,694	10%
2	Non-central government public sector entities	6,041,556	15,559	782,848	7,666	789,779	100%
3	Multilateral development banks	1,215,092	-	1,526,170	-	-	0%
4	Banks	52,844,872	18,617,702	52,844,872	11,630,260	33,841,154	52%
5	Securities firms	-	-	-	-	-	0%
6	Corporates	276,228,434	71,920,397	260,218,356	51,239,945	286,090,628	92%
7	Regulatory retail portfolios	113,442,799	2,811,406	113,431,949	1,028,870	85,468,449	75%
8	Secured by residential property	133,153,756	61,719	133,153,756	22,332	66,588,044	50%
9	Secured by commercial real estate	11,145,956	119,903	11,145,956	78,443	11,224,399	100%
10	Equity	8,359,709	3,752,936	7,052,703	3,752,936	14,559,406	135%
11	Past-due loans	11,781,587	-	5,334,277	-	5,518,187	103%
12	Higher-risk categories	-	-	-	-	-	0%
13	Other assets	45,790,305	-	45,790,116	3,434,341	37,999,738	77%
14	Total	881,439,670	99,888,474	872,305,767	73,783,645	566,236,478	60%

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	199,537,448	-	21,519,342	-	5,408,177	-	17,148,474	175	-	243,613,616
2	Non-central government public sector entities (PSEs)	723	-	16	-	-	-	789,775	-	-	790,514
3	Multilateral development banks (MDBs)	1,526,170	-	-	-	-	-	-	-	-	1,526,170
4	Banks	-	-	6,067,258	-	51,953,532	-	6,061,080	393,263	-	64,475,133
5	Securities firms	-	-	-	-	-	-	-	-	-	-
6	Corporates	321,743	-	7,266,156	-	32,661,914	-	249,083,999	640,741	21,483,749	311,458,301
7	Regulatory retail portfolios	314,003	-	257,525	-	-	113,889,179	-	111	-	114,460,818
8	Secured by residential property	-	-	-	-	133,176,088	-	-	-	-	133,176,088
9	Secured by commercial real estate	-	-	-	-	-	-	11,224,399	-	-	11,224,399
10	Equity	-	-	-	-	-	-	7,043,855	8,848	3,752,936	10,805,639
11	Past-due loans	-	-	-	-	-	-	4,966,457	367,820	-	5,334,277
12	Higher-risk categories	-	-	-	-	-	-	-	-	-	-
13	Other assets	7,928,244	-	4,120,490	-	167	-	37,175,557	-	-	49,224,457
14	Total	209,628,331	-	39,230,788	-	223,199,877	113,889,179	333,493,594	1,410,959	25,236,685	946,089,412

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)*	4,074,237	11,302,704		1.4	21,527,718	13,768,548
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	Total						13,768,548

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	21,527,718	14,100,396
5	Total subject to the CVA capital charge	21,527,718	14,100,396

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	-	-	-	-	-	2	-	-	2
Non-central government public sector entities (PSEs)	-	-	-	12,197	-	-	-	-	12,197
Multilateral development banks (MDBs)	-	-	-	-	-	-	-	-	-
Banks	-	-	780,046	14,213,658	-	34,540	-	-	15,028,244
Securities firms	-	-	-	-	-	-	-	-	-
Corporates	-	-	2,177	32,268	1	6,437,240	-	-	6,471,685
Regulatory retail portfolios	-	-	782	5	14,801	0	-	-	15,589
Other assets	-	-	-	-	-	-	-	3,521,890	3,521,890
Total	-	-	783,005	14,258,129	14,802	6,471,781	-	3,521,890	25,049,608

*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	848,200	-	704,150	-	-	-
Cash – other currencies	3,381,148	-	4,147,439	-	-	-
Domestic sovereign debt	-	-	-	-	-	1,211,615
Other sovereign debt	-	-	2,690	-	-	-
Government agency debt	-	-	-	-	-	-
Corporate bonds	-	-	-	-	-	-
Equity securities	-	-	-	-	-	-
Other collateral	-	-	-	-	-	-
Total	4,229,348	-	4,854,280	-	-	1,211,615

CCR8: Exposures to central counterparties

SAR '000

		EAD (Post – CRM)	RWA
1	Exposures to QCCPs (total)	3,521,890	70,438
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which	1,929,779	38,596
3	(i) OTC derivatives	1,929,779	38,596
4	(ii) Exchange-traded derivatives		
5	(iii) Securities financing transactions		
6	(iv) Netting sets where cross-product netting has been approved		
7	Segregated initial margin	1,592,111	31,842
8	Non-segregated initial margin		
9	Pre-funded default fund contributions		
10	Unfunded default fund contributions		
11	Exposures to non-QCCPs (total)		
12	Exposures for trades at non-QCCPs (excluding initial margin and default fund contributions); of which		
13	(i) OTC derivatives		
14	(ii) Exchange-traded derivatives		
15	(iii) Securities financing transactions		
16	(iv) Netting sets where cross-product netting has been approved		
17	Segregated initial margin		
18	Non-segregated initial margin		
19	Pre-funded default fund contributions		
20	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
1	Retail (total) – of which							1,799,946		1,799,946
2	residential mortgage							1,635,551		1,635,551
3	credit card									
4	other retail exposures							164,395		164,395
5	re-securitization									
6	Wholesale (total) – of which							4,125,353		4,125,353
7	loans to corporates							4,125,353		4,125,353
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	Total exposures	5,668,749	67,041	189,509	-	-	5,925,300	-	-	-	1,297,583	-	-	-	103,807			
2	Traditional securitization	5,668,749	67,041	189,509	-	-	5,925,300	-	-	-	1,297,583	-	-	-	103,807			
3	Of which securitization	5,668,749	67,041	189,509	-	-	5,925,300	-	-	-	1,297,583	-	-	-	103,807			
4	Of which retail underlying	1,718,946	21,786	59,214			1,799,946				397,832				31,827			
5	Of which wholesale																	
6	Of which loans to corporates	3,949,803	45,255	130,296	-		4,125,353				899,751				71,980			
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	466,736
2	Equity risk	151,998
3	Commodity risk	62,936
4	Foreign exchange risk	402,151
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	Total	1,083,821

Appendix

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

	Tables and templates
Part 2 – Overview of risk management, key prudential metrics and RWA	KM2 – Key metrics – TLAC requirements (at resolution group level)
Part 4 – Composition of capital and TLAC	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
Part 8 – Credit risk	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)
Part 9 – Counterparty credit risk	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)
Part 10 – Securitization	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
Part 11 – Market risk	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