

## Basel III Pillar 3 Disclosures

30 June 2023

**Template KMI: Key metrics (at consolidated group level)**

		a	b	c	d	e
		Q2 2023	Q1 2023	Q4 2022	Q3 2022	Q2 2022
<b>Available capital (amounts)</b>						
1	Common Equity Tier 1 (CET1)	116,134,516	114,575,644	111,851,304	108,181,493	109,585,888
1a	Fully loaded ECL accounting model CET1	115,259,802	113,700,930	110,539,233	106,869,422	108,273,817
2	Tier 1	130,417,746	131,063,144	127,338,804	123,668,993	121,773,388
2a	Fully loaded ECL accounting model Tier 1	129,543,032	130,188,430	126,026,733	122,356,922	120,461,317
3	Total capital	135,423,316	136,172,244	132,551,726	129,037,552	127,332,764
3a	Fully loaded ECL accounting model total capital	134,548,602	135,297,530	131,239,655	127,725,481	126,020,693
<b>Risk-weighted assets (amounts)</b>						
4	Total risk-weighted assets (RWA)	684,261,057	705,864,807	696,082,220	691,338,884	692,113,673
4a	Total risk-weighted assets (pre-floor)	684,261,057	705,864,807	696,082,220	691,338,884	692,113,673
<b>Risk-based capital ratios as a percentage of RWA</b>						
5	CET1 ratio (%)	16.97%	16.23%	16.07%	15.65%	15.83%
5a	Fully loaded ECL accounting model CET1 (%)	16.84%	16.11%	15.88%	15.46%	15.64%
5b	CET1 ratio (%) (pre-floor ratio)	16.97%	16.23%	16.07%	15.65%	15.83%
6	Tier 1 ratio (%)	19.06%	18.57%	18.29%	17.89%	17.59%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	18.93%	18.44%	18.11%	17.70%	17.40%
6b	Tier 1 ratio (%) (pre-floor ratio)	19.06%	18.57%	18.29%	17.89%	17.59%
7	Total capital ratio (%)	19.79%	19.29%	19.04%	18.66%	18.40%
7a	Fully loaded ECL accounting model total capital ratio (%)	19.66%	19.17%	18.85%	18.48%	18.21%
7b	Total capital ratio (%) (pre-floor ratio)	19.79%	19.29%	19.04%	18.66%	18.40%
<b>Additional CET1 buffer requirements as a percentage of RWA</b>						
8	Capital conservation buffer requirement (2.5% from 2019) (%)	2.50%	2.50%	2.50%	2.50%	2.50%
9	Countercyclical buffer requirement (%)	0.17%	0.15%	0.17%	0.17%	0.19%
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)	4.17%	4.15%	4.17%	4.17%	4.19%
12	CET1 available after meeting the bank's minimum capital requirements (%)	8.30%	7.58%	7.40%	6.98%	7.14%
<b>Basel III Leverage ratio</b>						
13	Total Basel III leverage ratio exposure measure	1,053,731,334	1,052,075,375	985,279,925	998,468,532	1,002,772,384
14	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves)	12.38%	12.46%	12.92%	12.39%	12.14%
14a	Fully loaded ECL accounting model Basel III leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) (%)	12.29%	12.37%	12.79%	12.25%	12.01%
14b	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)	12.38%	12.46%	N/A	N/A	N/A
14c	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	12.81%	12.89%	N/A	N/A	N/A
14d	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	12.38%	12.46%	N/A	N/A	N/A
<b>Liquidity Coverage Ratio (LCR)</b>						
15	Total high-quality liquid assets (HQLA)	173,857,950	172,601,677	179,914,135	174,937,497	179,536,327
16	Total net cash outflow	59,871,365	63,504,882	64,813,952	65,661,176	73,360,287
17	LCR ratio (%)	290%	272%	278%	266%	246%
<b>Net Stable Funding Ratio (NSFR)</b>						
18	Total available stable funding	651,291,456	654,567,924	634,185,253	653,582,428	653,801,565
19	Total required stable funding	574,568,098	567,036,407	548,702,675	548,725,573	545,515,501
20	NSFR ratio	113%	115%	116%	119%	120%

**Template OV1: Overview of RWA**

		a	b	c
		RWA		Minimum capital requirements
		Jun-23	Mar-23	Jun-23
1	Credit risk (excluding counterparty credit risk)	569,791,820	588,392,646	45,583,346
2	Of which: standardised approach (SA)	569,791,820	588,392,646	45,583,346
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 (CCR)	7,582,259	8,734,733	606,581
7	Of which: standardised approach for counterparty credit risk	7,582,259	8,734,733	606,581
8	Of which: IMM			
9	Of which: other CCR			
10	Credit valuation adjustment (CVA)	8,126,678	8,981,629	650,134
11	Equity positions under the simple risk weight approach and the internal model method during the five-year linear phase-in period			
12	Equity investments in funds – look-through approach	27,626,525	23,659,386	2,210,122
13	Equity investments in funds – mandate-based approach			
14	Equity investments in funds – fall-back approach	4,719,352	6,312,034	377,548
15	Settlement risk			
16	Securitisation exposures in banking book	1,515,972	1,554,967	121,278
17	Of which: securitisation IRB approach (SEC-IRBA)			
18	Of which: securitisation external ratings-based approach (SEC-ERBA), including internal assessment approach (IAA)	1,515,972	1,554,967	121,278
19	Of which: securitisation standardised approach (SEC-SA)			
20	Market risk	27,615,436	30,946,397	2,209,235
21	Of which: standardised approach (SA)	27,615,436	30,946,397	2,209,235
22	Of which: internal model approach (IMA)			
23	Capital charge for switch between trading book and banking book			
24	Operational risk	37,283,015	37,283,015	2,982,641
25	Amounts below the thresholds for deduction (subject to 250% risk weight)			
26	Output floor applied			
27	Floor adjustment (before application of transitional cap)			
28	Floor adjustment (after application of transitional cap)			
29	Total (1 + 6 + 10 + 11 + 12 + 13 + 14 + 15 + 16 + 20 + 23 + 24 + 25 + 28)	684,261,057	705,864,807	54,740,885

**Table CCA – Main features of regulatory capital instruments and of other TLAC-eligible instruments**

		Quantitative / qualitative information
1	Issuer	Saudi National Bank
2	Unique identifier (eg Committee on Uniform Security Identification Procedures (CUSIP), International Securities Identification Number (ISIN) or Bloomberg identifier for private placement)	SNB AB
3	Governing law(s) of the instrument	Saudi Arabia
3a	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
4	Transitional Basel III rules	N/A
5	Post-transitional Basel III rules	N/A
6	Eligible at solo/group/group and solo	Group and Solo
7	Instrument type (refer to SACAP)	Ordinary shares
8	Amount recognised in regulatory capital (currency in millions, as of most recent reporting date)	SAR 60,000 mil
9	Par value of instrument	SAR 10
10	Accounting classification	Equity
11	Original date of issuance	11/12/2014
12	Perpetual or dated	Perpetual
13	Original maturity date	N/A
14	Issuer call subject to prior SAMA approval	N/A
15	Optional call date, contingent call dates and redemption amount	N/A
16	Subsequent call dates, if applicable	N/A
Coupons / dividends		
17	Fixed or floating dividend/coupon	N/A
18	Coupon rate and any related index	N/A
19	Existence of a dividend stopper	N/A
20	Fully discretionary, partially discretionary or mandatory	N/A
21	Existence of step-up or other incentive to redeem	N/A
22	Non-cumulative or cumulative	N/A
23	Convertible or non-convertible	N/A
24	If convertible, conversion trigger(s)	N/A
25	If convertible, fully or partially	N/A
26	If convertible, conversion rate	N/A
27	If convertible, mandatory or optional conversion	N/A
28	If convertible, specify instrument type convertible into	N/A
29	If convertible, specify issuer of instrument it converts into	N/A
30	Writedown feature	N/A
31	If writedown, writedown trigger(s)	N/A
32	If writedown, full or partial	N/A
33	If writedown, permanent or temporary	N/A
34	If temporary write-down, description of writeup mechanism	N/A
34a	Type of subordination	N/A
35	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
36	Non-compliant transitioned features	N/A
37	If yes, specify non-compliant features	N/A

		Quantitative / qualitative information
1	Issuer	Saudi National Bank
2	Unique identifier (eg Committee on Uniform Security Identification Procedures (CUSIP), International Securities Identification Number (ISIN) or Bloomberg identifier for private placement)	N/A
3	Governing law(s) of the instrument	Law of the Kingdom of Saudi Arabia
3a	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
4	Transitional Basel III rules	Additional Tier 1 Capital
5	Post-transitional Basel III rules	Eligible
6	Eligible at solo/group/group and solo	Group and Solo
7	Instrument type (refer to SACAP)	Subordinated Sukuk
8	Amount recognised in regulatory capital (currency in millions, as of most recent reporting date)	SAR 2,000mil
9	Par value of instrument	SAR 2,000mil
10	Accounting classification	Equity
11	Original date of issuance	7/15/2015
12	Perpetual or dated	Perpetual
13	Original maturity date	N/A
14	Issuer call subject to prior SAMA approval	Yes
15	Optional call date, contingent call dates and redemption amount	In compliance with Basel III, the first call date is 15 July 2025 which is equal to 10 years following the date of the issuance; in addition (on any profit distribution date after the date of issuance), upon the occurrence of a Tax Event or a Capital Event (each, as defined in the terms and conditions of the instrument), the instrument may be redeemed in accordance with the terms and conditions of the instrument; in all such cases the redemption is in full at 100% of outstanding face amount.
16	Subsequent call dates, if applicable	Any profit distribution dates after the first call date
	Coupons / dividends	
17	Fixed or floating dividend/coupon	Floating
18	Coupon rate and any related index	3-month offered rate for deposits in Saudi Riyals + 3.25% p.a (subject to contractual fallback provisions in case of unavailability of the rate and other events set out in the terms and conditions of the instrument)
19	Existence of a dividend stopper	Yes
20	Fully discretionary, partially discretionary or mandatory	Fully Discretionary
21	Existence of step-up or other incentive to redeem	None
22	Non-cumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	N/A
25	If convertible, fully or partially	N/A
26	If convertible, conversion rate	N/A
27	If convertible, mandatory or optional conversion	N/A
28	If convertible, specify instrument type convertible into	N/A
29	If convertible, specify issuer of instrument it converts into	N/A
30	Writedown feature	Yes
31	If writedown, writedown trigger(s)	Terms and conditions of the instrument provide the legal basis for SAMA to trigger write-down
32	If writedown, full or partial	Full or partial write-down
33	If writedown, permanent or temporary	Permanent
34	If temporary write-down, description of writeup mechanism	N/A
34a	Type of subordination	N/A
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned).	Subordinated. Unsubordinated and all subordinated payment obligations that are not junior or pari-passu to this instrument are senior to this instrument (including the Tier II subordinated sukukholders).
36	Non-compliant transitioned features	N/A
37	If yes, specify non-compliant features	N/A

		Quantitative / qualitative information
1	Issuer	Saudi National Bank
2	Unique identifier (eg Committee on Uniform Security Identification Procedures (CUSIP), International Securities Identification Number (ISIN) or Bloomberg identifier for private placement)	N/A
3	Governing law(s) of the instrument	Law of the Kingdom of Saudi Arabia
3a	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
4	Transitional Basel III rules	Additional Tier 1 Capital
5	Post-transitional Basel III rules	Eligible
6	Eligible at solo/group/group and solo	Group and solo
7	Instrument type (refer to SACAP)	Subordinated Sukuk
8	Amount recognised in regulatory capital (currency in millions, as of most recent reporting date)	SAR 4,200 Mil
9	Par value of instrument	SAR 4,200 Mil
10	Accounting classification	Equity
11	Original date of issuance	44012
12	Perpetual or dated	Perpetual
13	Original maturity date	N/A
14	Issuer call subject to prior SAMA approval	Yes
15	Optional call date, contingent call dates and redemption amount	In compliance with Basel III, the first call date is 30 June 2025 which is equal to 5 years following the date of the issuance; in addition (on any date on or after the date of issuance (whether or not a profit distribution date)), upon the occurrence of a Tax Event or a Capital Event (each, as defined in the terms and conditions of the instrument), the instrument may be redeemed in accordance with the terms and conditions of the instrument; in all such cases the redemption is in full at 100% of outstanding face amount with any accrued and unpaid profit thereon.
16	Subsequent call dates, if applicable	In relation to the issuer call option, any profit distribution date following the first call date
	Coupons / dividends	
17	Fixed or floating dividend/coupon	Variable
18	Coupon rate and any related index	4.25% p.a. from (and including) the date of issuance to (but excluding) the first call date; reset every five years thereafter to mid-swap rate for Saudi Riyal swap transactions with a maturity of five years + 2.85% p.a. (subject to contractual fallback provisions in case of unavailability of the rate and other events set out in the terms and conditions of the instrument)
19	Existence of a dividend stopper	Yes
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary
21	Existence of step-up or other incentive to redeem	None
22	Non-cumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	None
25	If convertible, fully or partially	N/A
26	If convertible, conversion rate	N/A
27	If convertible, mandatory or optional conversion	N/A
28	If convertible, specify instrument type convertible into	N/A
29	If convertible, specify issuer of instrument it converts into	N/A
30	Writedown feature	Yes
31	If writedown, writedown trigger(s)	Terms and conditions of the instrument provide the legal basis for SAMA to trigger write-down
32	If writedown, full or partial	Full or partial write-down
33	If writedown, permanent or temporary	Permanent
34	If temporary write-down, description of writeup mechanism	N/A
34a	Type of subordination	N/A
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned).	Subordinated. Unsubordinated and all subordinated payment obligations that are not junior or pari-passu to this instrument are senior to this instrument (including the Tier II subordinated sukukholders).
36	Non-compliant transitioned features	N/A
37	If yes, specify non-compliant features	N/A

		Quantitative / qualitative information
1	Issuer	Saudi National Bank
2	Unique identifier (eg Committee on Uniform Security Identification Procedures (CUSIP), International Securities Identification Number (ISIN) or Bloomberg identifier for private placement)	N/A
3	Governing law(s) of the instrument	Law of the Kingdom of Saudi Arabia
3a	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
4	Transitional Basel III rules	Additional Tier 1 Capital
5	Post-transitional Basel III rules	Eligible
6	Eligible at solo/group/group and solo	Group and solo
7	Instrument type (refer to SACAP)	Subordinated Sukuk
8	Amount recognised in regulatory capital (currency in millions, as of most recent reporting date)	SAR 3,300 Mil
9	Par value of instrument	SAR 3,300 Mil
10	Accounting classification	Equity
11	Original date of issuance	9/15/2022
12	Perpetual or dated	Perpetual
13	Original maturity date	N/A
14	Issuer call subject to prior SAMA approval	Yes
15	Optional call date, contingent call dates and redemption amount	In compliance with Basel III, the first call date is 15 September 2027 which is equal to 5 years following the date of the issuance; in addition (on any date on or after the date of issuance (whether or not a profit distribution date)), upon the occurrence of a Tax Event or a Capital Event (each, as defined in the terms and conditions of the instrument), the instrument may be redeemed in accordance with the terms and conditions of the instrument; in all such cases the redemption is in full at 100% of outstanding face amount with any accrued and unpaid profit thereon.
16	Subsequent call dates, if applicable	In relation to the issuer call option, any profit distribution date following the first call date
	Coupons / dividends	
17	Fixed or floating dividend/coupon	Variable
18	Coupon rate and any related index	5.00% p.a. from (and including) the date of issuance to (but excluding) the first call date; reset every five years thereafter to mid-swap rate for Saudi Riyal swap transactions with a maturity of five years + 1.003% p.a. (subject to contractual fallback provisions in case of unavailability of the rate and other events set out in the terms and conditions of the instrument)
19	Existence of a dividend stopper	Yes
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary
21	Existence of step-up or other incentive to redeem	None
22	Non-cumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	None
25	If convertible, fully or partially	N/A
26	If convertible, conversion rate	N/A
27	If convertible, mandatory or optional conversion	N/A
28	If convertible, specify instrument type convertible into	N/A
29	If convertible, specify issuer of instrument it converts into	N/A
30	Writedown feature	Yes
31	If writedown, writedown trigger(s)	Terms and conditions of the instrument provide the legal basis for SAMA to trigger write-down
32	If writedown, full or partial	Full or partial write-down
33	If writedown, permanent or temporary	Permanent
34	If temporary write-down, description of writeup mechanism	N/A
34a	Type of subordination	N/A
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned).	Subordinated. Unsubordinated and all subordinated payment obligations that are not junior or pari-passu to this instrument are senior to this instrument (including the Tier II subordinated sukukholders).
36	Non-compliant transitioned features	N/A
37	If yes, specify non-compliant features	N/A

		Quantitative / qualitative information
1	Issuer	NCB Tier 1 Sukuk Limited / Obligor: Saudi National Bank
2	Unique identifier (eg Committee on Uniform Security Identification Procedures (CUSIP), International Securities Identification Number (ISIN) or Bloomberg identifier for private placement)	ISIN: XS2280537916
3	Governing law(s) of the instrument	English Law
3a	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
4	Transitional Basel III rules	Additional Tier 1 Capital
5	Post-transitional Basel III rules	Eligible
6	Eligible at solo/group/group and solo	Group and Solo
7	Instrument type (refer to SACAP)	Subordinated Sukuk
8	Amount recognised in regulatory capital (currency in millions, as of most recent reporting date)	USD 1,250mil
9	Par value of instrument	USD 1,250mil
10	Accounting classification	Equity
11	Original date of issuance	1/26/2021
12	Perpetual or dated	Perpetual
13	Original maturity date	N/A
14	Issuer call subject to prior SAMA approval	Yes
15	Optional call date, contingent call dates and redemption amount	In compliance with Basel III, the first call date is 26 July 2026 which is equal to 5.5 years following the date of the issuance; in addition (on any date on or after the date of issuance (whether or not a profit distribution date)), upon the occurrence of a Tax Event or a Capital Event (each, as defined in the terms and conditions of the instrument), the instrument may be redeemed in accordance with the terms and conditions of the instrument; in all such cases the redemption is in full at 100% of outstanding face amount with any accrued and unpaid profit thereon.
16	Subsequent call dates, if applicable	The first call date and any date thereafter up to and including the first reset date which is 26 January 2027; any profit distribution dates thereafter
	Coupons / dividends	
17	Fixed or floating dividend/coupon	Variable
18	Coupon rate and any related index	3.50% p.a. from (and including) the date of issuance to (but excluding) the first reset date; reset every six years thereafter to Relevant Six Year Reset Rate (as defined in the conditions of the instrument) + 2.889% p.a. (subject to contractual fallback provisions in case of unavailability of the rate and other events set out in the terms and conditions of the instrument)
19	Existence of a dividend stopper	Yes
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary
21	Existence of step-up or other incentive to redeem	None
22	Non-cumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	None
25	If convertible, fully or partially	N/A
26	If convertible, conversion rate	N/A
27	If convertible, mandatory or optional conversion	N/A
28	If convertible, specify instrument type convertible into	N/A
29	If convertible, specify issuer of instrument it converts into	N/A
30	Writedown feature	Yes
31	If writedown, writedown trigger(s)	Terms and conditions of the instrument provide the legal basis for SAMA to trigger write-down
32	If writedown, full or partial	Written down fully or partial
33	If writedown, permanent or temporary	Permanent
34	If temporary write-down, description of writeup mechanism	N/A
34a	Type of subordination	N/A
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned).	Subordinated. Unsubordinated and all subordinated payment obligations that are not junior or pari-passu to this instrument are senior to this instrument (including the Tier II subordinated sukukholders).
36	Non-compliant transitioned features	N/A
37	If yes, specify non-compliant features	N/A



		Quantitative / qualitative information
1	Issuer	SNB Capital
2	Unique identifier (eg Committee on Uniform Security Identification Procedures (CUSIP), International Securities Identification Number (ISIN) or Bloomberg identifier for private placement)	N/A
3	Governing law(s) of the instrument	The instrument is governed by the laws of the Kingdom of Saudi Arabia
3a	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
4	Transitional Basel III rules	Additional Tier 1 Capital
5	Post-transitional Basel III rules	Eligible
6	Eligible at solo/group/group and solo	Group and Solo
7	Instrument type (refer to SACAP)	Subordinated Sukuk
8	Amount recognised in regulatory capital (currency in millions, as of most recent reporting date)	
9	Par value of instrument	SAR 1,000 Mil
10	Accounting classification	Equity
11	Original date of issuance	2/8/2023
12	Perpetual or dated	Perpetual
13	Original maturity date	N/A
14	Issuer call subject to prior SAMA approval	
15	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
16	Subsequent call dates, if applicable	Any profit distribution date following the first call date
	Coupons / dividends	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	5.8% from (including date of issuance) to (excluding the first optional call date), reset every five years thereafter.
19	Existence of a dividend stopper	Yes
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary
21	Existence of step-up or other incentive to redeem	None
22	Non-cumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	None
25	If convertible, fully or partially	N/A
26	If convertible, conversion rate	N/A
27	If convertible, mandatory or optional conversion	N/A
28	If convertible, specify instrument type convertible into	N/A
29	If convertible, specify issuer of instrument it converts into	N/A
30	Writedown feature	Yes
31	If writedown, writedown trigger(s)	Non-Viability Event
32	If writedown, full or partial	Full or partial write-down
33	If writedown, permanent or temporary	Permanent
34	If temporary write-down, description of writeup mechanism	N/A
34a	Type of subordination	Direct, unsecured, unconditional and subordinated obligations
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned).	Subordinate and junior to all Senior Obligations
36	Non-compliant transitioned features	N/A
37	If yes, specify non-compliant features	N/A

**Template CC1 – Composition of regulatory capital**

(In SAR thousands)

		a	b
		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	123,701,800	h
2	Retained earnings	9,387,261	
3	Accumulated other comprehensive income (and other reserves)	23,783,632	
4	<i>Directly issued capital subject to phase-out from CET1 capital (only applicable to non-joint stock companies)</i>	-	
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1 capital)	593,551	
6	<b>Common Equity Tier 1 capital before regulatory adjustments</b>	157,466,244	
<b>Common Equity Tier 1 capital: regulatory adjustments</b>			
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 (MSR) (net of related tax liability)	(6,972,388)	b minus e
10	<i>Deferred tax assets (DTA) that rely on future profitability, excluding those arising from temporary differences (net of related tax liability)</i>	-	
11	Cash flow hedge reserve	655,006	
12	Shortfall of provisions to expected losses	-	
13	Securitisation gain on sale (as set out in [CAP30.14])	-	
14	Gains and losses due to changes in own credit risk on fair valued liabilities	-	
15	<i>Defined benefit pension fund net assets</i>	-	
16	Investments in own shares (if not already subtracted from paid-in capital on reported balance sheet)	(1,882,278)	
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	MSR (amount above 10% threshold)	-	c minus f minus 10% threshold
21	DTA 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: MSR	-	
25	Of which: DTA arising from temporary differences	-	
26	National specific regulatory adjustments	874,714	
27	Regulatory adjustments applied to Common Equity Tier 1 capital due to insufficient Additional Tier 1 and Tier 2 capital to cover deductions	-	
28	<b>Total regulatory adjustments to Common Equity Tier 1 capital</b>	(41,331,728)	
29	<b>Common Equity Tier 1 capital (CET1)</b>	116,134,516	
<b>Additional Tier 1 capital: instruments</b>			
30	Directly issued qualifying additional Tier 1 instruments plus related stock surplus	14,187,500	i
31	Of which: classified as equity under applicable accounting standards	14,187,500	
32	Of which: classified as liabilities under applicable accounting standards	-	
33	Directly issued capital instruments subject to phase-out from additional Tier 1 capital	-	
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 additional Tier 1 capital)	95,730	
35	Of which: instruments issued by subsidiaries subject to phase-out	-	
36	<b>Additional Tier 1 capital before regulatory adjustments</b>	14,283,230	

<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 capital due to insufficient Tier 2 capital to cover deductions	
43	<b>Total regulatory adjustments to additional Tier 1 capital</b>	-
44	<b>Additional Tier 1 capital (AT1)</b>	14,283,230
45	<b>Tier 1 capital (T1 = CET1 + AT1)</b>	130,417,746
<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 capital	
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	5,005,571
51	<b>Tier 2 capital before regulatory adjustments</b>	5,005,571
<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 eligible short positions)	
56	National specific regulatory adjustments	
57	<b>Total regulatory adjustments to Tier 2 capital</b>	-
58	<b>Tier 2 capital</b>	5,005,571
59	<b>Total regulatory capital (= Tier 1 + Tier2)</b>	135,423,316
60	<b>Total risk-weighted assets</b>	684,261,057
<b>Capital adequacy ratios and buffers</b>		
61	<b>Common Equity Tier 1 capital (as a percentage of risk-weighted assets)</b>	16.97%
62	<b>Tier 1 capital (as a percentage of risk-weighted assets)</b>	19.06%
63	<b>Total capital (as a percentage of risk-weighted assets)</b>	19.79%
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>	4.17%
65	Of which: capital conservation buffer requirement	2.50%
66	Of which: bank-specific countercyclical buffer requirement	0.17%
67	Of which: higher loss absorbency requirement	1.50%
68	<b>Common Equity Tier 1 capital (as a percentage of risk-weighted assets) available after meeting the bank's minimum capital requirements</b>	8.30%
<b>National minima (if different from Basel III)</b>		

69	National minimum Common Equity Tier 1 capital adequacy ratio (if different from Basel III minimum)	N/A	
70	National minimum Tier 1 capital adequacy ratio (if different from Basel III minimum)	N/A	
71	National minimum Total capital adequacy 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	MSR (net of related tax liability)		
75	DTA arising from temporary differences (net of related tax liability)		

**Applicable caps on the inclusion of provisions in Tier 2 capital**

76	Provisions eligible for inclusion in Tier 2 capital in respect of exposures subject to standardised approach (prior to application of cap)	5,005,571	
77	Cap on inclusion of provisions in Tier 2 capital under standardised approach	7,742,033	
78	Provisions eligible for inclusion in Tier 2 capital in respect of exposures subject to internal ratings-based approach (prior to application of cap)		
79	Cap for inclusion of provisions in Tier 2 capital 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 capital 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 capital due to cap (excess over cap after redemptions and maturities)	N/A	
84	Current cap on Tier 2 instruments subject to phase-out arrangements	N/A	
85	Amount excluded from Tier 2 capital due to cap (excess over cap after redemptions and maturities)	N/A	

Template CC2 – Reconciliation of regulatory capital to balance sheet

(In SAR thousands)

	a	b	c
	Balance sheet as in published financial statements	Under regulatory scope of consolidation	Reference
	As at period-end	As at period-end	
<b>Assets</b>			
Cash and balances with SAMA	44,771,447	44,771,447	
Due from banks and other financial institutions, net	22,039,943	22,039,943	
Investments, net	264,827,244	264,827,244	
Financing and advances, net	577,849,291	577,849,291	
Positive fair value of derivatives	23,382,611	23,382,611	
Investments in associates, net	246,049	246,049	
Property, equipment and software, net	10,243,535	10,243,535	
Goodwill	34,006,782	34,006,782	(a)
Intangible assets	6,972,388	6,972,388	(b)
Right of use assets, net	1,049,470	1,049,470	
Other assets	10,773,894	10,773,894	
<b>Total Assets</b>	<b>996,162,654</b>	<b>996,162,654</b>	
<b>Liabilities</b>			
Due to banks and other financial institutions	162,719,734		
Customers' deposits	602,209,199		
Debt securities issued	13,719,280		
Negative fair value of derivatives	22,964,761	22,964,761	
Other liabilities	23,671,612		
<b>Total liabilities</b>	<b>825,284,586</b>	<b>22,964,761</b>	
<b>Shareholders' equity</b>			
Share capital	60,000,000	60,000,000	
Share premium	63,701,800	63,701,800	
Tier 1 Sukuk	15,187,500	15,187,500	
Of which: amount eligible for CET1	123,701,800	123,701,800	(h)
Of which: amount eligible for AT1	14,283,230	14,283,230	(i)
Treasury shares	(1,882,278)	(1,882,278)	
Statutory reserve	36,044,720	36,044,720	
Other reserves (cumulative changes in fair values)	(5,176,253)	(5,176,253)	
Employees' share based payments reserve	398,639	398,639	
Retained earnings	9,387,260	9,387,260	
Foreign currency translation reserve	(7,483,474)	(7,483,474)	
Non-controlling interests	700,154	700,154	
of which Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	593,551	593,551	
<b>Total shareholders' equity</b>	<b>170,878,068</b>	<b>309,456,649</b>	

**Encumbered assets** are assets that the bank is restricted or prevented from liquidating, selling, transferring or assigning due to Legal, regulatory, contractual or other limitations. **Unencumbered assets:** Unencumbered assets are assets which do not meet the definition of encumbered.definition of encumbered.

(In SAR thousands)	a	b	c
	Encumbered assets	Unencumbered assets	Total
Cash Collateral Posted	6,785,390		
Sovereign debt	6,508,863		
Equity securities	3,748		
Repurchase Agreements	85,866,572	-	85,866,572
Others	-	896,998,081	896,998,081
Total	99,164,573	896,998,081	996,162,654

## Template CR1: Credit quality of assets

(In SAR thousands)

	a	b	c	d	e	f	g
	Gross carrying values of		Allowances/impairments	Of which ECL accounting provisions for credit losses on SA exposures		Of which ECL accounting provisions for credit losses on IRB exposures	Net values (a+b-c)
	Defaulted exposures	Non-defaulted exposures		Allocated in regulatory category of Specific	Allocated in regulatory category of General		
1 Loans	7,868,530	577,978,121	10,813,817	5,867,652	4,946,165		575,032,833
2 Debt		241,184,547	32,010		32,010		241,152,537
Securities							-
3 Off-balance sheet exposures	1,582,710	301,966,413	387,417	387,417	-		303,161,706
<b>4 Total</b>	<b>9,451,240</b>	<b>1,121,129,081</b>	<b>11,233,244</b>	<b>6,255,068</b>	<b>4,978,175</b>	-	<b>1,119,347,077</b>

(In SAR thousands)		a
1	<b>Defaulted loans and debt securities at end of the previous reporting period</b>	<b>8,982,525</b>
2	Loans and debt securities that have defaulted since the last reporting period	1,051,155
3	Returned to non-defaulted status	(95,296)
4	Amounts written off	(1,865,146)
5	Other changes	(204,708)
6	<b>Defaulted loans and debt securities at end of the reporting period (1+2-3-4+5)</b>	<b>7,868,530</b>



(In SAR thousands)		a	b	c	d	e
		Exposures unsecured: carrying amount	Exposures to be secured	Exposures secured by collateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives
1	Loans	487,824,786	87,208,047	69,748,552	17,459,496	
2	Debt securities	233,662,763	7,489,774		7,489,774	
3	<b>Total</b>	<b>721,487,549</b>	<b>94,697,821</b>	<b>69,748,552</b>	<b>24,949,270</b>	
4	Of which defaulted	7,868,530				

(In SAR thousands)		a	b	c	d	e	f
		Exposures before CCF and CRM		Exposures post-CCF and post-CRM		RWA and RWA density	
	Asset classes	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	226,551,322	11,885	245,424,027	4,754	19,331,384	8%
2	Non-central government public sector entities	6,019,585	116,154	793,595	58,045	424,448	50%
3	Multilateral development banks	2,231,968	-	2,465,474	-	-	0%
4	Banks	52,329,337	19,264,362	52,103,302	12,539,064	29,258,248	45%
	Of which: securities firms and other financial institutions						
5	Covered bonds	4,078,298	-	4,078,298	-	778,561	19%
6	Corporates	279,782,469	256,088,934	241,695,708	85,364,362	303,066,411	93%
	Of which: securities firms and other financial institutions						
	Of which: specialised lending	25,761,560	5,214,405	25,761,560	2,141,328	30,474,606	109%
7	Subordinated debt, equity and other capital	12,782,385	3,702,545	11,280,621	1,481,018.14	17,009,527	133%
8	Retail	130,409,216	13,219,124	121,247,228	2,368,968	92,888,759	75%
	MSMEs	6,793,836	2,007,300	5,709,012	1,008,722	5,038,301	75%
9	Real estate	165,466,988	5,449,411	165,466,988	2,179,764	80,783,744	48%
	Of which: general RRE						
	Of which: IPRRE						
	Of which: general CRE						
	Of which: IPCRE						
	Of which: land acquisition, development and construction	5,747,237	5,449,411	5,747,237	2,179,764	11,811,743	149%
10	Defaulted exposures	10,684,988	4,113,999	4,817,336	451,308	3,972,963	75%
11	Other assets	29,617,686	-	29,617,686	-	21,009,716	71%
12	<b>Total</b>	<b>919,954,242</b>	<b>301,966,413</b>	<b>878,990,262</b>	<b>104,447,284</b>	<b>568,523,759</b>	<b>58%</b>

Template CR5: Standardised approach – exposures by asset classes and risk weights  
(In SAR thousands)

Asset classes	0%	10%	##	20%	25%	30%	##	40%	45%	50%	60%	##	##	75%	80%	85%	##	100%	###	110%	130%	150%	250% <sup>(1)</sup>	400% <sup>(1)</sup>	1250%	Other	Total credit exposure amount (post-CCE and post-CRM)
<b>1 Sovereigns and their central banks</b>	208,050,670			18,761,329						6,077,498								12,537,114				2,170					245,428,781
<b>2 Non-central government public sector entities</b>				1,479						848,304																1,857	851,640
<b>3 Multilateral development banks</b>	2,465,474																										2,465,474
<b>4 Banks</b>				5,356,627		38,072,213		277		11,841,539				4,617				6,419,451				2,947,643					64,642,366
Of which: securities firms and other financial institutions																											-
<b>5 Covered bonds</b>		520,989		3,507,309						50,000																	4,078,298
<b>6 Corporates</b>				6,846,347						31,916,807				9,638,241	266,089	26,871,528		240,090,331				8,900,174	2,530,554				327,060,071
Of which: securities firms and other financial institutions																											-
Of which: specialised lending										90,233					266,089			18,646,392			8,900,174						27,902,888
<b>7 Subordinated debt, equity and other capital</b>																						3,859,381	7,115,154	306,085	1,481,018	12,761,639	
<b>8 Retail</b>								1,407,571						119,939,699				2,015,715								253,211	123,616,196
MSMEs														6,717,734													6,717,734
<b>9 Real estate</b>				96,388,874	81,945	180,917		38,309	5,320	25,052	85,324			56,150,958				133,736		6,627,694		7,927,001				1,622	167,646,752
Of which: general RRE	-			96,388,874	81,945	180,917	-	38,309	5,320	25,052	85,324	-	-	56,150,958				133,736	-			-				-	153,090,435
Of which: no loan splitting applied				326,658	81,945	180,917		38,309	5,320	25,052	85,324			1,980				133,736									879,241
Of which: loan splitting applied (secured)				96,062,216										56,148,978													152,211,194
Of which: loan splitting applied (unsecured)																											-
Of which: IPRRE																											-
Of which: general CRE																					6,627,694						6,627,694
Of which: no loan splitting applied																					6,627,694						6,627,694
Of which: loan splitting applied (secured)																											-
Of which: loan splitting applied (unsecured)																											-
Of which: IPCRE																											-
Of which: land acquisition, development and construction																						7,927,001					7,927,001
<b>10 Defaulted exposures</b>										3,365,643								1,128,719				774,281					5,268,643
<b>11 Other assets</b>	8,294,949			391,277														20,931,461									29,617,686
<b>12 Total</b>	<b>218,811,092</b>	<b>520,989</b>	<b>-</b>	<b>131,253,243</b>	<b>81,945</b>	<b>38,253,130</b>	<b>-</b>	<b>38,586</b>	<b>1,412,891</b>	<b>54,124,843</b>	<b>85,324</b>	<b>-</b>	<b>-</b>	<b>185,733,515</b>	<b>266,089</b>	<b>26,871,528</b>	<b>-</b>	<b>283,256,528</b>	<b>-</b>	<b>6,627,694</b>	<b>8,900,174</b>	<b>18,041,030</b>	<b>7,115,154</b>	<b>306,085</b>	<b>-</b>	<b>1,737,708</b>	<b>983,437,546</b>

**Exposure amounts and CCFs applied to off-balance sheet exposures, categorised based on risk bucket of converted exposures**

	<b>Risk weight</b>	<i>a</i> <b>On-balance sheet exposure</b>	<i>b</i> <b>Off-balance sheet exposure (pre-CCF)</b>	<i>c</i> <b>Weighted average CCF*</b>	<i>d</i> <b>Exposure (post-CCF and post-CRM)</b>
1	<i>Less than 40%</i>	366,200,566.11	11,862,150	67%	395,721,708.92
2	<i>40–70%</i>	54,249,498.19	31,913,066	27%	55,661,643.53
3	<i>75%</i>	184,608,147.16	9,809,641	25%	185,733,514.64
4	<i>85%</i>	21,427,314.70	26,166,518	27%	27,137,616.64
5	<i>90–100%</i>	223,158,633.53	203,199,879	37%	283,256,527.70
6	<i>105–130%</i>	20,893,862.97	5,004,147	40%	22,896,233.19
7	<i>150%</i>	14,943,986.39	10,308,468	30%	18,041,030.37
8	<i>250%</i>	306,085.07	3,702,545	40%	1,787,103.21
9	<i>400%</i>	12,161,473.50	-	-	12,539,021.70
10	<i>1250%</i>	377,548.20	-	-	377,548.20
<b>11</b>	<b><i>Total exposures</i></b>	<b>898,327,115.82</b>	<b>301,966,413</b>		<b>1,003,151,948.11</b>
* Weighting is based on off-balance sheet exposure (pre-CCF).					

## Template CCR1: Analysis of CCR exposures by approach

(In SAR thousands)	a	b	c	d	e	f
	Replacement cost	Potential future exposure	Effective EPE	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
1 SA-CCR (for derivatives)	3,502,871	4,551,989		1.4	11,276,804	7,466,260
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 Value-at-risk (VaR) for SFTs						
6 <b>Total</b>						7,466,260

## Template CCR3: Standardised approach – CCR exposures by regulatory portfolio and risk weights

(In SAR thousands)	a	b	c	d	e	f	g	h	i
Risk weight*→	0%	10%	20%	50%	75%	100%	150%	Others	Total credit exposure
Regulatory portfolio*↓									
Sovereigns	147,318					98,585			245,904
Non-central government public sector entities				4,515					4,515
Multilateral development banks									-
Banks	-		1,302,064	287,623		12,471	25,210	3,534,810	5,162,178
Securities firms									-
Corporates				25,842		5,835,077			5,860,918
Regulatory retail portfolios									-
Other assets					3,289				3,289
<b>Total</b>	<b>147,318</b>	<b>-</b>	<b>1,302,064</b>	<b>317,980</b>	<b>3,289</b>	<b>5,946,133</b>	<b>25,210</b>	<b>3,534,810</b>	<b>11,276,804</b>

## Template CCR5: Composition of collateral for CCR exposure

(In SAR thousands)	a	b	c	d	e	f
	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	540,940	-	596,150			
Cash – other currencies	5,701,735	-	6,189,240			
Domestic sovereign debt	-	-	-			
Other sovereign debt	-	-	6,508,863			
Government agency debt	-	-	-			
Corporate bonds	-	-	-			
Equity securities	-	-	3,748			
Other collateral	-	-	-			
<b>Total</b>	<b>6,242,675</b>		<b>13,298,001</b>			

(In SAR thousands)	a	b
	EAD (post-CRM)	RWA
<b>1 Exposures to QCCPs (total)</b>	5,799,944	115,999
2 Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which	5,799,944	115,999
3 (i) OTC derivatives	5,799,944	115,999
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		
8 Non-segregated initial margin		
9 Pre-funded default fund contributions		
10 Unfunded default fund contributions		
<b>11 Exposures to non-QCCPs (total)</b>	11,276,804	7,466,260
12 Exposures for trades at non-QCCPs (excluding initial margin and default fund contributions); of which	11,276,804	7,466,260
13 (i) OTC derivatives	11,276,804	7,466,260
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		



## Template SEC1: Securitisation exposures in the banking book

(In SAR thousand)	a	b	c	d	e	f	g	h	i	j	k	l
	Bank acts as originator				Bank acts as sponsor				Banks acts as investor			
	Traditional	Of which simple, transparent and comparable (STC)	Synthetic	Sub-total	Traditiona l	Of which STC	Synthetic	Sub-total	Traditional	Of which STC	Synthetic	Sub-total
1 Retail (total)									2,569,313			2,569,313
– of which												
2 residential mortgage									2,462,861			2,462,861
3 credit card												-
4 other retail exposures									106,452	106,452		212,904
5 re-securitisation												-
6 Wholesale (total)									4,228,519			4,228,519
– of which												
7 loans to corporates									4,228,519			4,228,519
8 commercial mortgage												-
9 lease and receivables												-
# other wholesale												-
# re-securitisation												-

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

(In SAR thousands)		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
		Exposure values (by risk weight bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach)				Capital charge after cap			
		≤20%	>20% to 50%	>50% to 100%	>100% to <1250%	1250%	SEC-IRBA	SEC-ERBA and SEC-IAA	SEC-SA	#####	SEC-IRBA	SEC-ERBA and SEC-IAA	SEC-SA	#####	SEC-IRBA	SEC-ERBA and SEC-IAA	SEC-SA	1250%
1	<b>Total exposures</b>	6,575,884	13,372	83,620	124,957			6,797,832				1,515,972				121,278		
2	Traditional securitisation	6,575,884	13,372	83,620	124,957			6,797,832				1,515,972				121,278		
3	Of which securitisation	6,575,884	13,372	83,620	124,957			6,797,832				1,515,972				121,278		
4	Of which retail underlying	2,462,861						2,462,861				492,572				39,406		
5	Of which STC	47,389	13,372	45,691				106,452				51,555				4,124		
6	Of which wholesale	4,065,634		37,928	124,957			4,228,519				971,844				77,748		
7	Of which STC																	
8	Of which re-securitisation																	
9	Synthetic securitisation																	
10	Of which securitisation																	
11	Of which retail underlying																	
12	Of which wholesale																	
13	Of which re-securitisation																	

## Template MR1: Market risk under the standardised approach

(In SAR thousands)		a
		Capital requirement in standardised approach
1	General interest rate risk	108,857
2	Equity risk	351,783
3	Commodity risk	295,640
4	Foreign exchange risk	1,280,266
5	Credit spread risk – non-securitisations	116,544
6	Credit spread risk – securitisations (non-correlation trading portfolio)	
7	Credit spread risk – securitisation (correlation trading portfolio)	
8	Default risk – non-securitisations	15,735
9	Default risk – securitisations (non-correlation trading portfolio)	
10	Default risk – securitisations (correlation trading portfolio)	
11	Residual risk add-on	40,410
12	<b>Total</b>	<b>2,209,235</b>

## Template CVA4: RWA flow statements of CVA risk exposures under SA-CVA

(In SAR thousands)		a
1	<b>Total RWA for CVA at previous quarter-end</b>	<b>8,981,629</b>
2	<b>Total RWA for CVA at end of reporting period</b>	<b>8,126,678</b>

(In SAR thousands)	a	b	c	d	e
Geographical breakdown	Countercyclical capital buffer rate	Exposure values and/or risk-weighted assets (RWA) used in the computation of the countercyclical capital buffer		Bank-specific countercyclical capital buffer rate	Countercyclical capital buffer amount
		Exposure values	RWA		
Luxembourg	0.50%	7,014,310	5,807,974	29,040	
France	0.50%	1,017,341	264,561	1,323	
Germany	0.75%	254,347	69,838	524	
Netherlands	1.00%	407,278	365,193	3,652	
United Kingdom	1.00%	13,255,920	3,531,324	35,313	
Australia	1.00%	17,912	17,820	178	
Hong Kong	1.00%	431,244	185,888	1,859	
Sweden	2.00%	3,241	1,621	32	
Others	2.50%	60,719,341	36,485,292	912,132	
Sum		83,120,934	46,729,510	984,053	
Total		752,728,854	580,358,522	0.17%	984,053

(In SAR thousands)		a
1	Total consolidated assets as per published financial statements	996,162,655
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 securitised exposures that meet the operational requirements for the recognition of risk transference	
4	Adjustments for temporary exemption of central bank reserves (if applicable)	
5	Adjustment for fiduciary assets recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	(2,142,000)
6	Adjustments for regular-way purchases and sales of financial assets subject to trade date accounting	
7	Adjustments for eligible cash pooling transactions	
8	Adjustments for derivative financial instruments	(6,305,864)
9	Adjustment for securities financing transactions (ie repurchase agreements and similar secured lending)	
10	Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	106,995,713
11	Adjustments for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital	
12	Other adjustments	(40,979,170)
<b>13</b>	<b>Leverage ratio exposure measure</b>	<b>1,053,731,334</b>

Template LR2: Leverage ratio common disclosure template

(In SAR thousands)		a	b
		Q2 2023	Q1 2023
<b>On-balance sheet exposures</b>			
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	972,780,044	957,440,542
2	Gross-up for derivatives collateral provided where deducted from balance sheet assets pursuant to the operative accounting framework		
3	(Deductions of receivable assets for cash variation margin provided in derivatives transactions)	(2,142,000)	(1,870,348)
4	(Adjustment for securities received under securities financing transactions that are recognised as an asset)		
5	(Specific and general provisions associated with on-balance sheet exposures that are deducted from Tier 1 capital)		
6	(Asset amounts deducted in determining Tier 1 capital and regulatory adjustments)	(40,979,170)	(41,184,240)
7	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of rows 1 to 6)	929,658,874	914,385,954
<b>Derivative exposures</b>			
8	Replacement cost associated with <i>all</i> derivatives transactions (where applicable net of eligible cash variation margin, with bilateral netting and/or the specific treatment for client cleared derivatives)	9,976,761	18,612,568
9	Add-on amounts for potential future exposure associated with <i>all</i> derivatives transactions	7,099,986	1,910,878
10	(Exempted central counterparty (CCP) leg of client-cleared trade exposures)		
11	Adjusted effective notional amount of written credit derivatives		
12	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)		
13	Total derivative exposures (sum of rows 8 to 12)	17,076,747	20,523,446
<b>Securities financing transaction exposures</b>			
14	Gross SFT assets (with no recognition of netting), after adjustment for sale accounting transactions		
15	(Netted amounts of cash payables and cash receivables of gross SFT assets)		
16	Counterparty credit risk exposure for SFT assets		
17	Agent transaction exposures		
18	Total securities financing transaction exposures (sum of rows 14 to 17)		
<b>Other off-balance sheet exposures</b>			
19	Off-balance sheet exposure at gross notional amount	301,966,413	297,553,340
20	(Adjustments for conversion to credit equivalent amounts)	(194,970,700)	(180,387,364)
21	(Specific and general provisions associated with off-balance sheet exposures deducted in determining Tier 1 capital)		
22	Off-balance sheet items (sum of rows 19 to 21)	106,995,713	117,165,976
<b>Capital and total exposures</b>			
23	Tier 1 capital	130,417,746	131,063,144
24	Total exposures (sum of rows 7, 13, 18 and 22)	1,053,731,334	1,052,075,375
<b>Leverage ratio</b>			
25	Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)	12.81%	12.89%
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	12.38%	12.46%
26	National minimum leverage ratio requirement	3%	3%
27	Applicable leverage buffers	9%	9%
<b>Disclosure of mean values</b>			
28	Mean value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables		
29	Quarter-end value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables		
30	Total exposures (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)		
30a	Total exposures (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)		
31	Basel III leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)		
31a	Basel III leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)		

Template LIQ1: Liquidity Coverage Ratio (LCR)

(In SAR thousands)		a	b
		Total unweighted value (average)	Total unweighted value (average)
<b>High-quality liquid assets</b>			
1	Total HQLA		173,857,950
<b>Cash outflows</b>			
2	<b>Retail deposits and deposits from small business customers, of which:</b>	<b>349,815,148</b>	<b>32,817,945</b>
3	Stable deposits	-	-
4	Less stable deposits	328,179,451	32,817,945
5	<b>Unsecured wholesale funding, of which:</b>	<b>145,338,842</b>	<b>67,059,227</b>
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	-	-
7	Non-operational deposits (all counterparties)	145,306,542	67,026,927
8	Unsecured debt	32,300	32,300
9	<b>Secured wholesale funding</b>		<b>4,133,983</b>
10	<b>Additional requirements, of which:</b>	<b>13,825,985</b>	<b>1,545,274</b>
11	Outflows related to derivative exposures and other collateral requirements	180,750	180,750
12	Outflows related to loss of funding on debt products	-	-
13	Credit and liquidity facilities	13,645,235	1,364,524
14	<b>Other contractual funding obligations</b>	-	-
15	<b>Other contingent funding obligations</b>	124,931,128	2,743,847
16	<b>TOTAL CASH OUTFLOWS</b>		<b>108,300,276</b>
<b>Cash inflows</b>			
17	<b>Secured lending (eg reverse repos)</b>	-	-
18	<b>Inflows from fully performing exposures</b>	<b>105,660,902</b>	<b>48,428,910</b>
19	Other cash inflows	15,142,272,263	-
20	<b>TOTAL CASH INFLOWS</b>	15,247,933,165	48,428,910
		<b>Total adjusted value</b>	
21	<b>Total HQLA</b>		173,857,950
22	<b>Total net cash outflows</b>		59,871,365
23	<b>Liquidity Coverage Ratio (%)</b>		290.39%

The average LCR is calculated by taking a simple average of monthly figures based on daily average balances beginning from April 1st, 2023 to June 30, 2023.

During the period, the Bank held an average of 96% 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 4% 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 47% of outflows. Whereas retail and small Businesses' deposits held 30%, 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 Q2-2023 LCR is 290.39% as compared to Q1-2023 LCR was 271.79%, a increase of 18.59%. The increase in the average LCR between the two periods is primarily due to increased in weighted average level 2A assets and decreased in net cash outflow mainly due to increased in average inflow of non financial corporate sector.



## Template LIQ2: Net Stable Funding Ratio (NSFR)

		a	b	c	d	e
(In SAR thousands)		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:	-	-	-	175,880,331	175,880,331
2	Regulatory capital				157,466,244	157,466,244
3	Other capital instruments				18,414,087	18,414,087
4	Retail deposits and deposits from small business customers:	323,183,482	23,664,342	9,382,306	2,455,059	323,062,176
5	Stable deposits					
6	Less stable deposits	323,183,482	23,664,342	9,382,306	2,455,059	323,062,176
7	Wholesale funding:	149,733,116	91,500,158	5,661,871	354,089	123,801,661
8	Operational deposits	4,889,404				2,444,702
9	Other wholesale funding	144,843,712	91,500,158	5,661,871	354,089	121,356,960
10	Liabilities with matching interdependent assets	-	-	-	-	-
11	Other liabilities:	-	178,964,863	6,047,209	25,523,683	28,547,287
12	NSFR derivative liabilities				-	
13	All other liabilities and equity not included in the above categories	-	178,964,863	6,047,209	25,523,683	28,547,287
14	<b>Total ASF</b>					651,291,456
<b>Required stable funding (RSF) item</b>						
15	Total NSFR high-quality liquid assets (HQLA)					11,726,415
16	Deposits held at other financial institutions for operational purposes	15,414,492	15,261,056	-	16,656,538	31,994,311
17	Performing loans and securities:	13,066,610	188,390,277	51,553,745	361,737,359	437,845,471
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	-	2,028,325	-	-	304,249
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:	-	182,715,317	46,950,453	327,448,257	393,163,903
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	13,066,610	3,646,635	4,603,293	34,289,102	44,377,319
25	Assets with matching interdependent liabilities	-	-	-	-	0
26	Other assets:	44,896,268	150,080,046	-	89,082,128	91,956,083
27	Physical traded commodities, including gold	154,555				131,372
28	Assets posted as initial margin for derivative contracts and contributions to default funds of central counterparties				2,734,981	2,324,734
29	NSFR derivative assets				417,850	417,850
30	NSFR derivative liabilities before deduction of variation margin posted					-
31	All other assets not included in the above categories	44,741,713			89,082,128	89,082,128
32	Off-balance sheet items		146,927,216			1,045,818
33	<b>Total RSF</b>					574,568,098
34	<b>Net Stable Funding Ratio (%)</b>					113.35%

As at the end of June 2023, 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 50%, with a 90% ASF factor, 19% 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 June 2023 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 68% 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:

<b>Description</b>	<b>June-23</b>	<b>Mar-23</b>
<b>NSFR</b>	<b>113.35%</b>	<b>115.44%</b>

The Net Stable Funding Ratio as of June 2023 is 113.35%. A decrease of 2.08% as compared to March 2023 115.44%.