



Basel III Pillar 3 Semi-annual Disclosures 30 June 2022

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KM1: Key metrics (at consolidated group level) - June 2022		(Figures in SR 000's)				
		a	b	c	d	e
		30-Jun-22	31-Mar-22	31-Dec-21	30-Sep-21	30-Jun-21
Available capital (amounts)						
1	Common Equity Tier 1 (CET1)	31,395,764	31,752,755	31,002,690	31,295,754	30,583,289
1a	Fully loaded ECL accounting model	31,028,238	31,385,229	30,451,402	30,744,465	30,032,001
2	Tier 1	31,395,764	31,752,755	31,002,690	31,295,754	30,583,289
2a	Fully loaded ECL accounting model Tier 1	31,028,238	31,385,229	30,451,402	30,744,465	30,032,001
3	Total Capital	35,132,439	35,627,324	35,020,332	35,260,382	34,592,449
3a	Fully loaded ECL accounting model total capital	34,764,913	35,259,799	34,469,044	34,709,093	34,041,161
Risk-weighted assets (amount)						
4	Total risk-weighted assets (RWA)	179,441,365	176,109,266	164,005,477	158,087,859	157,004,412
Risk-based capital ratios as a percentage of RWA						
5	Common Equity Tier 1 ratio (%)	17.50%	18.03%	18.90%	19.80%	19.48%
5a	Fully loaded ECL accounting model Common Equity Tier 1 (%)	17.29%	17.82%	18.57%	19.45%	19.13%
6	Tier 1 ratio (%)	17.50%	18.03%	18.90%	19.80%	19.48%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	17.29%	17.82%	18.57%	19.45%	19.13%
7	Total capital ratio (%)	19.58%	20.23%	21.35%	22.30%	22.03%
7a	Fully loaded ECL accounting model total capital ratio (%)	19.37%	20.02%	21.02%	21.96%	21.68%
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 (%)	0.05%	0.04%	0.07%	0.05%	0.04%
10	Bank G-SIB and/or D-SIB additional requirements (%)					
11	Total of bank CET1 specific buffer requirements (%) (row 8 + row 9 + row 10)	2.55%	2.54%	2.57%	2.55%	2.54%
12	CET1 available after meeting the bank's minimum capital requirements (%)	10.45%	10.99%	11.83%	12.75%	12.44%
Basel III Leverage ratio						
13	Total Basel III leverage ratio exposure measure	233,408,040	227,885,499	214,392,714	206,688,717	205,924,032
14	Basel III leverage ratio (%) (row 2 / row 13)	13.45%	13.93%	14.46%	15.14%	14.85%
14a	Fully loaded ECL accounting model Basel III leverage ratio (%) (row 2a / row13)	13.29%	13.77%	14.20%	14.87%	14.58%
Liquidity Coverage Ratio						
15	Total HQLA	42,315,064	42,406,820	44,324,952	46,580,010	47,405,085
16	Total net cash outflow	22,024,400	25,030,087	24,692,766	24,395,507	19,355,833
17	LCR ratio (%)	192%	169%	180%	191%	245%
Net Stable Funding Ratio						
18	Total available stable funding	131,865,358	131,901,904	122,928,961	121,758,481	121,988,323
19	Total required stable funding	107,386,879	108,452,783	102,144,731	97,665,890	96,710,454
20	NSFR ratio	123%	122%	120%	125%	126%

B.2 - OV1: Overview of RWA - June 2022

(Figures in SR 000's)

	a	b	c
	RWA		Minimum capital requirements
	30-Jun-22	31-Mar-22	30-Jun-22
1 Credit risk (excluding counterparty credit risk) (CCR) *	156,276,813	151,984,436	12,502,145
2 Of which standardised approach (SA)	156,276,813	151,984,436	12,502,145
3 Of which internal rating-based (IRB) approach			-
4 Counterparty credit risk	3,055,557	3,532,676	244,445
5 Of which standardised approach for counterparty credit risk (SA-CCR)**	3,055,557	3,532,676	244,445
6 Of which internal model method (IMM)			-
7 Equity positions in banking book under market-based approach			-
8 Equity investments in funds – look-through approach	3,057,419	3,270,064	244,593
9 Equity investments in funds – mandate-based approach			-
10 Equity investments in funds – fall-back approach	192,013	212,206	15,361
11 Settlement risk			-
12 Securitisation exposures in banking book			-
13 Of which IRB ratings-based approach (RBA)			-
14 Of which IRB Supervisory Formula Approach (SFA)			-
15 Of which SA/simplified supervisory formula approach (SSFA)			-
16 Market risk	1,783,727	2,862,307	142,698
17 Of which standardised approach (SA)	1,783,727	2,862,307	142,698
18 Of which internal model approaches (IMM)			-
19 Operational risk	15,075,836	14,247,577	1,206,067
20 Of which Basic Indicator Approach			-
21 Of which Alternate Standardised Approach	15,075,836	14,247,577	1,206,067
22 Of which Advanced Measurement Approach			-
23 Amounts below the thresholds for deduction (subject to 250% risk weight)			-
24 Floor adjustment			-
25 Total (1+4+7+8+9+10+11+12+16+19+23+24)	179,441,365	176,109,266	14,355,309

B.3 - LI1: Differences between accounting and regulatory scopes of consolidation and mapping of financial statement categories with regulatory risk categories - June 2022 (Figures in SR 000's)

(Figures in SR 000's)

	a	b	c	d	e	f	g
	Carrying values as reported in published financial statements	Carrying values under scope of regulatory consolidation	Subject to credit risk framework	Subject to counterparty credit risk framework	Carrying values of items:		
					Subject to the securitisation framework	Subject to the market risk framework	
Assets							
Cash and balances with SAMA	15,124,321	15,124,321	15,124,321				
Due from banks and other financial institutions	1,791,991	1,791,991	1,791,991				
Positive fair value derivatives	3,162,667	3,162,667		3,162,667			
Investments, net	40,111,130	40,111,130	40,111,130				
Loans and advances, net	143,055,324	143,055,324	146,589,061				
Investments in associates	995,910	995,910	995,910				
Other real estate	1,251,150	1,251,150	1,251,150				
Investment property, net	-	-	-				
Property and equipment, net	2,187,475	2,187,475	2,187,475				
Other assets	2,148,000	2,148,000	2,148,000				
Total assets	209,827,968	209,827,968	210,199,038	3,162,667	-	-	-
Liabilities							
Due to banks and other financial institutions	20,125,517						20,125,517
Negative fair value derivatives	1,902,201						1,902,201
Customers' deposits	146,791,318						146,791,318
Other liabilities	7,125,459						7,125,459
Sukuk	2,828,810						2,828,810
Total liabilities	178,773,305		-	-	-	-	178,773,305

B.4 - LI2: Main sources of differences between regulatory exposure amounts and carrying values in financial statements - June 2022

(Figures in SR 000's)

		(Figures in SR 000's)				
		a	b	c	d	e
		Total	Items subject to:			
			Credit risk framework	Securitisation framework	Counterparty credit risk framework	Market risk framework
1	Asset carrying value amount under scope of regulatory consolidation (as per template LI1)	209,827,968	210,199,038	-	3,162,667	-
2	Liabilities carrying value amount under regulatory scope of consolidation (as per template LI1)	-	-	-	-	-
3	Total net amount under regulatory scope of consolidation	209,827,968	210,199,038	-	3,162,667	-
4	Off-balance sheet amounts	48,710,639	16,921,008			
5	Differences in valuations					
6	Differences due to different netting rules, other than those already included in row 2					
7	Differences due to consideration of provisions					
8	Differences due to prudential filters					
9	Derivatives	77,882,714			5,321,525	59,756,345
10	Exposure amounts considered for regulatory purposes	336,421,321	227,120,046	-	8,484,192	59,756,345

CC1 - Composition of Regulatory Capital - June 2022

(Figures in SR 000's)

	Amounts	Source based on reference numbers / letters of the balance sheet under regulatory scope of consolidation
Common Equity Tier 1 capital: Instruments and reserves		
1	15,000,000	H
2	15,918,258	G + J
3	477,506	C
4		
5		
6	31,395,764	
Common Equity Tier 1 capital: Regulatory adjustments		
7		
8		
9		
10		
11		
12		
13		
14		
15		
16		
17		
18		
19		
20		
21		
22		
23		
24		
25		
26		
27		
28		
29	31,395,764	
Additional Tier 1 capital: instruments		
30		
31		
32		
33		
34		
35		
36		
Additional Tier 1 capital: regulatory adjustments		
37		
38		
39		
40		
41		
42		
43		
44		
45	31,395,764	

Tier 2 capital: instruments and provisions			
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	2,812,500	B
47	<i>Directly issued capital instruments subject to phase out from Tier 2</i>		
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	<i>of which: instruments issued by subsidiaries subject to phase out</i>		
50	Provisions	924,175	A
51	Tier 2 capital before regulatory adjustments	3,736,675	
Tier 2 capital: regulatory adjustments			
52	Investments in own Tier 2 instruments		
53	Reciprocal cross-holdings in Tier 2 instruments		
54	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 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 condition (for G-SIBs only)		
55	Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	0	
56	National specific regulatory adjustments		
57	Total regulatory adjustments to Tier 2 capital		
58	Tier 2 capital (T2)	3,736,675	
59	Total regulatory capital (TC = T1 + T2)	35,132,439	
60	Total risk weighted assets	179,441,365	
Capital ratios and buffers			
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	17.50%	
62	Tier 1 (as a percentage of risk weighted assets)	17.50%	
63	Total capital (as a percentage of risk weighted assets)	19.58%	
64	Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB buffer requirement expressed as a percentage of risk weighted assets)	7.05%	
65	of which: capital conservation buffer requirement	2.50%	
66	of which: bank specific countercyclical buffer requirement	0.05%	
67	of which: G-SIB buffer requirement		
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) available after meeting the bank's minimum capital requirements	10.45%	
National minima (if different from Basel 3)			
69	National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum)		
70	National Tier 1 minimum ratio (if different from Basel 3 minimum)		
71	National total capital minimum ratio (if different from Basel 3 minimum)		
Amounts below the thresholds for deduction (before risk weighting)			
72	Non-significant investments in the capital of other financials		
73	Significant investments in the common stock of financials		
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)	924,175	
77	Cap on inclusion of provisions in Tier 2 under standardised approach	2,032,273	
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		
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)		
82	Current cap on AT1 instruments subject to phase out arrangements		
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)		
84	Current cap on T2 instruments subject to phase out arrangements		
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)		

CC2 - Reconciliation of regulatory capital to balance sheet - June 2022

(Figures in SR 000's)

	a	b	c
	Balance Sheet as in published financial statements	Under regulatory scope of consolidation	Reference
	As at 30-June-2022	As at 30-June-2022	
Assets			
Cash and balances at central banks	15,124,321	15,124,321	
Items in the course of collection from other banks	0	0	
Trading portfolio assets	0	0	
Financial assets designated at fair value	0	0	
Derivative financial instruments	3,162,667	3,162,667	
Deposits with banks and other financial institutions	1,791,991	1,791,991	
Loans and advances to customers	143,055,324	143,055,324	
Reverse repurchase agreements and other similar secured trading	0	0	
Investments, net	40,111,130	40,111,130	
Current and deferred tax assets	73,995	73,995	
Prepayments, accrued income and other assets	3,325,155	3,325,155	
Investments in associates and joint ventures	995,910	995,910	
Goodwill and intangible assets	0	0	
Of which: goodwill	0	0	(a)
Of which: other intangible (excluding MSRs)	0	0	(b)
Of which: MSRS	0	0	(c)
Property, plant and equipment	2,187,475	2,187,475	
Total assets	209,827,968	209,827,968	
Liabilities			
Deposits from banks and other financial institutions	20,125,517	20,125,517	
Items in the course of collection due to other banks	0	0	
Customer accounts	146,791,318	146,791,318	
Repurchase agreements and other similar secured borrowing	0	0	
Trading portfolio liabilities	0	0	
Financial liabilities designated at fair value	0	0	
Derivative financial instruments	1,902,201	1,902,201	
Debt securities in issue	0	0	
Accruals, deferred income and other liabilities	5,756,459	5,756,459	
Current and deferred tax liabilities	402,348	402,348	
Of which: DTLS related to goodwill	0	0	(d)
Of which: DTLS related to intangible (excluding MSRs)	0	0	(e)
Of which: DTLS related to MSRS	0	0	(f)
Subordinated liabilities / Sukuk	2,828,810	2,828,810	
Provisions for credit related commitments and contingencies	435,398	435,398	
End of service benefits	531,254	531,254	
Total liabilities	178,773,305	178,773,305	
Shareholders' equity			
Paid-in share capital	15,000,000	15,000,000	
Of which: amount eligible for CET1	15,000,000	15,000,000	(h)
Of which: amount eligible for AT1	0	0	(i)
Statutory reserves	8,862,000	8,862,000	
Accumulated other comprehensive income	477,506	477,506	
Retained earnings	6,688,733	6,688,733	
Proposed dividends	0	0	
Non-controlling Interest	26,424	26,424	
Total Shareholders' equity	31,054,663	31,054,663	
Total Liabilities and equity	209,827,968	209,827,968	

CCA - Main features of regulatory capital instruments and of other TLAC-eligible instruments - June 2022

		Quantitative / qualitative Information
1	Issuer	ANB Sukuk Ltd
2	Unique identifier (eg CUSPIN, ISIN or Bloomberg identifier for private placement)	XS2250029167
3	Governing law(s) of the instrument	English law (except for certain provisions relating to the status and subordination of the Certificates, the Purchase Agreement and any Sale/Transfer Agreement, which shall be 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)	
4	Transitional Basel III rules	N/A
5	Post-transitional Basel III rules	Tier 2
6	Eligible at solo/group/group&solo	Solo & Group
7	Instrument type (types to be specified by each jurisdiction)	Unsecured Subordinated Sukuk
8	Amount recognized in regulatory capital (Currency in millions, as of most recent reporting date)	USD 750 Million
9	Par value of instrument	USD 750 million
10	Accounting classification	Liability- Held at Amortised Cost
11	Original date of issuance	28-Oct-20
12	Perpetual or dated	Dated
13	Original maturity date	28-Oct-30
14	Issuer call subject to prior supervisory approval	Yes
15	Option call date, contingent call dates and redemption amount	First Call date 28th Oct 2025,
16	Subsequent call dates if applicable	NA
	Coupons / dividends	Semi Annually
17	Fixed or Floating dividend/coupon	Fixed Rate Re-settable
18	Coupon rate and any related index	3.326
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
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	Write-down feature	At the point of Non-viability
31	If write-down, write-down trigger (s)	Determined by the Banking Regulator
32	If write-down, full or partial	Determined by the Banking Regulator
33	If write-down, permanent or temporary	Determined by the Banking Regulator
34	If temporary writedown, description of the write-up mechanism	Determined by the Banking Regulator
34a	Type of subordination	Unsecured
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Subordinated in right and priority of payment, to the prior payment in full of all deposit liabilities and all other unsubordinated liabilities of the Issuer except all other present and future unsecured and subordinated obligations of the Issuer which by their terms rank equally in right and priority of payment with the Instrument
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	N/A

LR1: Summary comparison of accounting assets vs leverage ratio exposure measure - June 2022

(Figures in SR 000's)

	a	
1	Total consolidated assets as per published financial statements	209,827,968
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 recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	
4	Adjustments for derivative financial instruments	5,321,525
5	Adjustment for securities financing transactions (ie repos and similar secured len	
6	Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	14,705,999
7	Other adjustments	
8	Leverage ratio exposure measure	229,855,492

LR2: Leverage ratio common disclosure- June 2022

(Figures in SR 000's)

		a	b
		30-Jun-22	31-Mar-22
On-balance sheet exposures			
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	207,854,053	206,244,393
2	(Asset amounts deducted in determining Basel III Tier 1 capital)		
3	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of rows 1 and 2)	207,854,053	206,244,393
Derivative exposures			
4	Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	2,469,128	1,774,141
5	Add-on amounts for PFE associated with all derivatives transactions	1,331,961	1,283,783
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) *	5,321,525	4,281,093
Securities financing transaction exposures			
12	Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	5,526,463	1,648,931
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)	5,526,463	1,648,931
Other off-balance sheet exposures			
17	Off-balance sheet exposure at gross notional amount	48,710,638	43,160,182
18	(Adjustments for conversion to credit equivalent amounts)	-34,004,639	-27,449,100
19	Off-balance sheet items (sum of rows 17 and 18)	14,705,999	15,711,082
Capital and total exposures			
20	Tier 1 Capital	31,395,764	31,752,755
21	Total exposures (sum of lines 3,11,16 and 19)	233,408,040	227,885,499
Leverage ratio			
22	Basel III leverage ratio	13.45%	13.93%

* As per SA-CCR Exposure at Default is 1.4 * (Replacement Cost + PFE)

LIQ1 - Liquidity Coverage Ratio - June 2022		(Figures in SR 000's)	
Amount in SAR '000		TOTAL UNWEIGHTED^a VALUE (average)	TOTAL WEIGHTED^b VALUE (average)
High Quality Liquid Assets			
1	Total high-quality liquid assets (HQLA)		42,315,064
CASH OUTFLOWS			
2	Retail deposits and deposits from small business customers, of which:		
3	Stable deposits		
4	Less stable deposits	48,682,395	4,868,239
5	Unsecured wholesale funding, of which:		
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks		
7	Non-operational deposits (all counterparties)	61,070,349	30,349,698
8	Unsecured debt		
9	Secured wholesale funding		
10	Additional requirements, of which:		
11	Outflows related to derivative exposures and other collateral requirements	1,364,891	1,364,891
12	Outflows related to loss of funding on debt products		
13	Credit and liquidity facilities	2,199,378	219,938
14	Other contractual funding obligations		
15	Other contingent funding obligations	41,572,932	1,028,581
16	TOTAL CASH OUTFLOWS		37,831,346
CASH INFLOWS			
17	Secured lending (eg. reverse repos)		
18	Inflows from fully performing exposures	22,437,281	13,776,699
19	Other cash inflows	2,030,247	2,030,247
20	TOTAL CASH INFLOWS	24,467,529	15,806,946
			TOTAL ADJUSTED^c VALUE
21	TOTAL HQLA		42,315,064
22	TOTAL NET CASH OUTFLOWS		22,024,400
23	LIQUIDITY COVERAGE RATIO (%)		192%

a Unweighted values must be calculated as outstanding balances maturing or callable within 30 days (for inflows and outflows).

b Weighted values must be calculated after the application of respective haircuts (for HQLA) or inflow and outflow rates (for inflows and outflows).

c Adjusted values must be calculated after the application of both

(i) haircuts and inflow and outflow rates

(ii) any applicable caps (ie cap on Level 2B and Level 2 assets for HQLA and cap on inflows).

Data presented in the disclosure is based on simple average of daily observation over the previous quarter.

LIQ2 - Net Stable Funding Ratio (NSFR) - June 2022					(Figures in SR 000's)	
(in currency amount)		Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
ASF Item						
1	Capital:	32,303,409	-	-	2,828,810	35,132,218
2	Regulatory Capital					
3	Other capital instruments					
4	Retail deposits and deposits from small business customers:	46,214,147	9,042,371	1,329,899	36,955	50,964,730
5	Stable deposits					
6	Less stable deposits	46,214,147	9,042,371	1,329,899	36,955	50,964,730
7	Wholesale funding:	38,089,449	49,674,951	10,270,309	5,442,732	45,768,410
8	Operational deposits					
9	Other wholesale funding	38,089,449	49,674,951	10,270,309	5,442,732	45,768,410
10	Liabilities with matching interdependent assets					
11	Other liabilities					
12	NSFR derivative liabilities		1,902,201			
13	All other liabilities and equity not included in the above categories	5,489,739				-
RSF Item						
15	Total NSFR high-quality liquid assets (HQLA)					1,404,061
16	Deposits held at other financial institutios for operational purpose					
17	Performing loans and securities:	899,981	75,304,606	13,033,283	68,995,525	98,754,715
18	Performing loans to financial institution secured by level 1 HQLA		6,304,022	512,000	144,677	715,878
19	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	523,999	3,749,495	628,358	446,703	1,323,307
20	Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSE, of which:	375,982	65,244,509	11,886,055	62,892,194	92,023,647
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		6,580	6,870	5,511,950	4,691,883
25	Assets with matching interdependent liabilities					
26	Other assets:	5,940,207	-	-	1,267,715	7,102,752
27	Physical traded commodities, including gold					
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs				701,137	595,967
29	NSFR derivative assets				186,138	186,138
30	NSFR derivative liabilities before deduction of variation margin posted				380,440	380,440
31	All other assets not included in the above categories	5,940,207				5,940,207
32	Off-balance sheet items				2,507,031	125,352
33	Total RSF					107,386,879
34	Net Stable Funding Ratio (%)					123%

B.7 - CR1: Credit quality of assets - June 2022

(Figures in SR 000's)

		a	b	c	d
		Gross carrying values of		Allowances/ impairments	Net values (a+b-c)
		Defaulted exposures	Non-defaulted exposures		
1	Loans	3,106,208	143,482,853	1,331,856	145,257,205
2	Debt Securities		37,051,259		37,051,259
3	Off-balance sheet exposures	857,994	25,703,332	325,079	26,236,247
4	Total	3,964,202	206,237,444	1,656,935	208,544,711

The following criteria are used to determine obligor default. The obligor:

- Has an obligation which is 90 (or more) days past due.
- Has an obligation for which the bank has stopped accruing interest.
- Has an obligation that is classified as non-performing by the bank.

B.8 - CR2: Changes in stock of defaulted loans and debt securities - June 2022

(Figures in SR 000's)

	a
1 Defaulted loans and debt securities at end of the previous reporting period	2,641,393
2 Loans and debt securities that have defaulted since the last reporting period	776,002
3 Returned to non-defaulted status	22,973
4 Amounts written off	170,195
5 Other changes	-118,020
6 (1+2-3-4±5)	3,106,208

B.11 - CR3: Credit risk mitigation techniques – Overview - June 2022

(Figures in SR 000's)

	a	b	c	d	e	f	g
	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	136,183,693	9,073,512	1,329,316	1,798	-		
2 Debt securities	37,051,259						
3 Total	173,234,952	9,073,512	1,329,316	1,798	-	-	-
4 Of which defaulted	2,738,490	367,718	10,595				

B.13 - CR4: Standardised approach – Credit risk exposure and Credit Risk Mitigation (CRM) effects - June 2022 (Figures in SR 000's)

Asset classes	a	b	c	d	e	f
	Exposures before CCF and CRM		Exposures post-CCF and 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	48,709,799	7,572	48,709,799	1,514	379,405	0.78%
2 Non-central government public sector entities						
3 Multilateral development banks						
4 Banks	2,730,498	2,489,818	2,730,498	1,439,188	2,719,430	65.22%
5 Securities firms						
6 Corporates	109,554,604	46,100,115	108,233,688	14,768,711	117,860,611	95.82%
7 Regulatory retail portfolios	18,763,787		18,763,787		14,072,840	75.00%
8 Secured by residential property	16,144,866		16,144,866		8,072,433	50.00%
9 Secured by commercial real estate						
10 Equity	3,057,419		3,057,419		3,057,419	100.00%
11 Past-due loans	1,121,986		1,125,550		1,125,550	100.00%
12 Higher-risk categories	1,267,393	99,634	1,255,429	86,233	3,177,374	236.82%
13 Other assets	10,718,935	13,500	10,718,935	-	9,061,183	84.53%
14 Total	212,069,287	48,710,639	210,739,971	16,295,646	159,526,245	70.26%

B.14 - CR5: Standardised approach – Exposures by asset classes and risk weights - June 2022

(Figures in SR 000's)

Asset classes/ Risk weight	a	b	c	d	e	f	g	h	i	j
	0%	10%	20%	35%	50%	75%	100%	150%	Others	Total credit exposures amount (post CCF and post-CRM)
1 Sovereigns and their central banks	48,221,065		138,555				351,694			48,711,313
2 Non-central government public sector entities (PSEs)										-
3 Multilateral development banks (MDBs)										-
4 Banks			77,678		2,776,228		1,315,780			4,169,686
5 Securities firms										-
6 Corporates					2,441,893		94,421,571		26,138,935	123,002,399
7 Regulatory retail portfolios						18,763,787				18,763,787
8 Secured by residential property					16,144,866		-			16,144,866
9 Secured by commercial real estate										-
10 Equity							3,057,419			3,057,419
11 Past-due loans							1,125,550			1,125,550
12 Higher-risk categories								330,391	1,011,271	1,341,662
13 Other assets	1,657,752						9,061,183			10,718,935
14 Total	49,878,817		216,233		21,362,987	18,763,787	109,333,197	330,391	27,150,206	227,035,617

B.22 - CCR1: Analysis of counterparty credit risk (CCR)[1] exposure by approach - June 2022

(Figures in SR 000's)

	a	b	c	d	e	f
	Replacement cost	Potential future exposure	EEPE	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
1 SA-CCR (for derivatives)	806,054	782,154		1.4	2,223,491	1,430,093
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						1,430,093

B.23 - CCR2: Credit valuation adjustment (CVA) capital charge - June 2022 (Figures in SR 000's)

		a	b
		EAD post-CRM	RWA
	Total portfolios subject to the Advanced CVA capital charge		
1	(i) VaR component (including the 3×multiplier)		
2	(ii) Stressed VaR component (including the 3×multiplier)		
3	All portfolios subject to the Standardised CVA capital charge	2,223,491	1,563,504
4	Total subject to the CVA capital charge	2,223,491	1,563,504

B.24 - CCR3: Standardised approach – CCR exposures by regulatory portfolio and risk weights -June 2022

(Figures in SR 000's)

	a	b	c	d	e	f	g	h	i
Regulatory portfolio/ Risk weight	0%	10%	20%	50%	75%	100%	150%	Others	Total credit exposures
Sovereigns and their central banks									-
Non-central government public sector entities (PSEs)			296,889						296,889
Multilateral development banks (MDBs)									-
Banks			288,731	647,813		296,889			1,233,433
Securities firms									-
Corporates				1,991		691,178			693,169
Regulatory retail portfolios									-
Other assets									-
Total	-	-	585,619	649,805	-	988,067	-	-	2,223,491

B.26 - Template CCR5: Composition of collateral for CCR exposure - June 2022

(Figures in SR 000's)

	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		850		3,300		
Cash – other currencies		1,385,802	701,190	306,788		
Domestic sovereign debt					5,526,194	6,848,022
Other sovereign debt						539,204
Government agency debt						
Corporate bonds						118,160
Equity securities						
Other collateral						
Total	-	1,386,652	701,190	310,088	5,526,194	7,505,385

B.29 - CCR8: Exposures to central counterparties -June 2022

(Figures in SR 000's)

		a	b
		EAD (post-CRM)	RWA
1	Exposures to QCCPs (total)	3,098,034	61,961
	Exposures for trades at QCCPs (excluding initial margin and default		
2	fund contributions); of which	3,098,034	61,961
3	(i) OTC derivatives		
4	(ii) Exchange-traded derivatives	3,098,034	61,961
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		
11	Exposures to non-QCCPs (total)	-	-
	Exposures for trades at non-QCCPs (excluding initial margin and		
12	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		

B.37 - MR1: Market risk under standardised approach - June 2022

(Figures in SR 000's)

		a
		RWA
	Outright products	1,776,366
1	Interest rate risk (general and specific)	854,249
2	Equity risk (general and specific)	
3	Foreign exchange risk	913,401
4	Commodity risk	8,716
	Options	7,361
5	Simplified approach	7,361
6	Delta-plus method	
7	Scenario approach	
8	Securitisation	
9	Total	1,783,727