Basel III Pillar 3 Disclosures
30 June 2023

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KM1: Key metrics (at consolidated group level) - June 2023

(Figures in SR 000's)

		a	b	c	d	e
		30-Jun-23	31-Mar-23	31-Dec-22	30-Sep-22	30-Jun-22
	Available capital (amounts)					
1	Common Equity Tier 1 (CET1)	33,893,772	32,827,901	31,875,272	32,116,347	31,395,764
1a	Fully loaded ECL accounting model	33,710,010	32,644,138	31,507,747	31,748,821	31,028,238
2	Tier 1	33,893,772	32,827,901	31,875,272	32,116,347	31,395,764
2a	Fully loaded ECL accounting model Tier 1	33,710,010	32,644,138	31,507,747	31,748,821	31,028,238
3	Total Capital	37,961,201	36,869,927	35,829,105	35,948,580	35,132,439
3a	Fully loaded ECL accounting model total capital	37,777,439	36,686,164	35,461,580	35,581,054	34,764,913
	Risk-weighted assets (amount)					
4	Total risk-weighted assets (RWA)	178,625,782	167,728,199	181,102,417	181,079,616	179,441,365
4a	Total risk-weighted assets (pre-floor)	178,625,782	167,728,199	181,102,417	181,079,616	179,441,365
	Risk-based capital ratios as a percentage of RWA					
5	Common Equity Tier 1 (CET1) ratio (%)	18.97%	19.57%	17.60%	17.74%	17.50%
5a	Fully loaded ECL accounting model CET1 (%)	18.87%	19.46%	17.40%	17.53%	17.29%
5b	CET1 ratio (%) (pre-floor ratio)	18.97%	19.57%	17.60%	17.74%	17.50%
6	Tier 1 ratio (%)	18.97%	19.57%	17.60%	17.74%	17.50%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	18.87%	19.46%	17.40%	17.53%	17.29%
6b	Tier 1 ratio (%) (pre-floor ratio)	18.97%	19.57%	17.60%	17.74%	17.50%
7	Total capital ratio (%)	21.25%	21.98%	19.78%	19.85%	19.58%
7a	Fully loaded ECL accounting model total capital ratio (%)	21.15%	21.87%	19.58%	19.65%	19.37%
7b	Total capital ratio (%) (pre-floor ratio)	21.25%	21.98%	19.78%	19.85%	19.58%
	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 (%)	0.01%	0.01%	0.03%	0.03%	0.05%
10	Bank G-SIB and/or D-SIB additional requirements (%)					
11	Total of bank CET1 specific buffer requirements (%) (row 8 + row 9 + row 10)	2.51%	2.51%	2.53%	2.53%	2.55%
12	CET1 available after meeting the bank's minimum capital requirements (%)	11.97%	12.57%	10.57%	10.71%	10.45%
	Basel III Leverage ratio					
13	Total Basel III leverage ratio exposure measure	246,027,336	242,446,759	234,540,860	229,700,288	233,408,040
14	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves)	13.78%	13.54%	13.59%	13.98%	13.45%
14a	Fully loaded ECL accounting model Basel III leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) (%)	13.70%	13.46%	13.43%	13.82%	13.29%
14b	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)	13.78%	13.54%	13.59%	13.98%	13.45%
14c	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	13.75%	13.69%			
14d	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	13.75%	13.69%			
	Liquidity Coverage Ratio					
15	Total high-quality liquid assets (HQLA)	43,254,646	42,472,333	40,180,543	39,760,947	42,315,064
16	Total net cash outflow	24,165,822	20,796,397	22,340,140	22,701,136	22,024,400
17	LCR ratio (%)	179%	204%	180%	175%	192%
	Net Stable Funding Ratio					
18	Total available stable funding	143,840,183	138,207,118	136,597,363	132,205,156	131,865,358
19	Total required stable funding	120,208,070	115,019,554	112,152,648	112,420,016	107,386,879
20	NSFR ratio	120%	120%	122%	118%	123%

	OV1: Overview of risk-weighted assets (RWA) - June 2023			(Figures in SR 000's)
		a	b	c
		RWA		Minimum capital requirements
		30-Jun-23	31-Mar-23	30-Jun-23
1	Credit risk (excluding counterparty credit risk)	160,188,653	153,661,875	12,815,092
2	Of which standardised approach (SA)	160,188,653	153,661,875	12,815,092
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)	1,457,955	1,027,225	116,636
7	Of which: standardised approach for counterparty credit risk	1,457,955	1,027,225	116,636
8	Of which: IMM			
9	Of which: other CCR			
10	Credit valuation adjustment (CVA)	3,990,931	2,611,419	319,275
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			
13	Equity investments in funds – mandate-based approach			
14	Equity investments in funds – fall-back approach	611,781	199,285	48,942
15	Settlement risk			
16	Securitisation exposures in banking book			
17	Of which: securitisation IRB approach (SEC-IRBA)			
18	Of which: securitisation external ratings-based approach (SEC-ERBA), including internal assessment approach (IAA)			
19	Of which: securitisation standardised approach (SEC-SA)			
20	Market risk	3,262,985	1,112,177	261,039
21	Of which: standardised approach (SA)	3,262,985	1,112,177	261,039
22	Of which: internal model approach (IMA)			
23	Capital charge for switch between trading book and banking book			
24	Operational risk	9,113,477	9,116,218	729,078
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)**	**178,625,782**	**167,728,199**	**14,290,063**

CCA - Main features of regulatory capital instruments and of other TLAC-eligible instruments - June 2023

		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/lgroup/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 suboridation	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

CC1 - Composition of Regulatory Capital - June 2023

(Figures in SR 000's)

		Amounts	Source based on reference numbers / letters of the balance sheet under regulatory scope of consolidatiion
	Common Equity Tier 1 capital: Instruments and reserves		
1	Directly issued qualifying common share capital (and equivalent for non-joint stock companies) capital plus related stock surplus	15,000,000	H
2	Retained earnings	9,056,567	G + J
3	Accumulated other comprehensive income (and other reserves)	9,837,205	C
4	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)		
5	Common share capital isued by subsidiaries and held by third parties (amount allowed in group CET1)		
6	**Common Equity Tier 1 capital before regulatory adjustments**	33,893,772	
	Common Equity Tier 1 capital: Regulatory adjustments		
7	Prudential valuation adjustments		
8	Goodwill (net of related tax liability)		
9	Other intangibles other than mortgage-servicing rights (net of related tax liability)		
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)		
11	Cash-flow hedge reserve		
12	Shortfall of provisions to expected losses		
13	Securitisation gain on sale (as set out in paragraph 36 of Basel III securitisation framework)		
14	Gains and losses due to changes in own credit risk on fair valued liabilities		
15	Defined-benefit pension fund net assets		
16	Investments in own shares (if not already netted off paid-in capital on reported balance sheet)		
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, net of eligible short positions, 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, net of eligible short positions (amount above 10% threshold)		
20	Mortgage servicing rights (amount above 10% threshold)		
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)		
22	Amount exceeding the 15% threshold		
23	of which: significant investments in the common stock of financials		
24	of which: mortgage servicing rights		
25	of which: deferred tax assets arising from temporary differences		
26	National specific regulatory adjustments		
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions		
28	**Total regulatory adjustments to Common equity Tier 1**		
29	**Common Equity Tier 1 capital (CET1)**	33,893,772	
	Additional Tier 1 capital: instruments		
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus		
31	of which: classified as equity under applicable accounting standards		
32	of which: classified as liabilities under applicable accounting standards		
33	Directly issued capital instruments subject to phase out from Additional Tier 1		
34	Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)		
35	of which: instruments issued by subsidiaries subject to phase out		
36	Additional Tier 1 capital before regulatory adjustments		
	Additional Tier 1 capital: regulatory adjustments		
37	Investments in own Additional Tier 1 instruments		
38	Reciprocal cross-holdings in Additional Tier 1 instruments		
39	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, 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 10% threshold)		
40	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)		
41	National specific regulatory adjustments		
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions		
43	**Total regulatory adjustments to Additional Tier 1 capital**		
44	**Additional Tier 1 capital (AT1)**		
45	**Tier 1 capital (T1 = CET1 + AT1)**		33,893,772

Tier 2 capital: instruments and provisions			
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	2,812,500	B
47	*Directly issued capital instruments subject to phase out from Tier 2*		
48	Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2)		
49	*of which: instruments issued by subsidiaries subject to phase out*		
50	Provisions	1,254,929	A
51	**Tier 2 capital before regulatory adjustments**	4,067,429	
	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)		
56	National specific regulatory adjustments		
57	**Total regulatory adjustments to Tier 2 capital**		
58	**Tier 2 capital (T2)**	**4,067,429**	
59	**Total regulatory capital (TC = T1 + T2)**	**37,961,201**	
60	**Total risk weighted assets**	**178,625,782**	
	Capital ratios and buffers		
61	**Common Equity Tier 1 (as a percentage of risk weighted assets)**	**18.97%**	
62	**Tier 1 (as a percentage of risk weighted assets)**	**18.97%**	
63	**Total capital (as a percentage of risk weighted assets)**	**21.25%**	
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)**	**7.00%**	
65	of which: capital conservation buffer requirement	**2.50%**	
66	of which: bank specific countercyclical buffer requirement		
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**	**11.97%**	
	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)	1,254,929	
77	Cap on inclusion of provisions in Tier 2 under standardised approach	2,078,117	
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 Tier 2 instruments subject to phase-out arrangements		
85	Amount excluded from Tier 2 capital due to cap (excess over cap after redemptions and maturities)		

CC2 - Reconciliation of regulatory capital to balance sheet - June 2023

(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 2023	As at 30 June 2023	
Assets				
1	Cash and balances at central banks	11,190,079	11,190,079	
2	Items in the course of collection from other banks	0	0	
3	Trading portfolio assets	0	0	
4	Financial assets designated at fair value	0	0	
5	Derivative financial instruments	2,546,283	2,546,283	
6	Deposits with banks and other financial institutions	1,895,823	1,895,823	
7	Loans and advances to customers	148,851,768	148,851,768	
8	Reverse repurchase agreements and other similar secured trading	0	0	
9	Investments, net	44,645,249	44,645,249	
10	Current and deferred tax assets	82,720	82,720	
11	Prepayments, accrued income and other assets	3,458,010	3,458,010	
12	Investments in associates and joint ventures	986,364	986,364	
13	Goodwill and intangible assets			
	Of which: goodwill			(a)
	Of which: other intangible (excluding MSRs)			(b)
	Of which: MSRS			(c)
14	Property, plant and equipment	2,327,341	2,327,341	
15	**Total assets**	**215,983,637**	**215,983,637**	
Liabiliaties				
16	Deposits from banks and other financial institutions	11,849,890	11,849,890	
17	Items in the course of collection due to other banks	0	0	
18	Customer accounts	158,377,785	158,377,785	
19	Repurchase agreements and other similar secured borrowing	0	0	
20	Trading portfolio liabilities	0	0	
21	Financial liabilities designated at fair value	0	0	
22	Derivative financial instruments	1,731,300	1,731,300	
23	Debt securities in issue	0	0	
24	Accruals, deferred income and other liabilities	6,093,303	6,093,303	
25	Current and deferred tax liabilities	360,314	360,314	
	Of which: DTLS related to goodwill			(d)
	Of which: DTLS related to intangible (excluding MSRs)			(e)
	Of which: DTLS related to MSRS			(f)
26	Subordinated liabilities / Sukuk	2,828,855	2,828,855	
27	Provisions for credit related commitments and contingencies	434,410	434,410	
28	End of service benefits	572,517	572,517	
29	**Total liabilities**	**182,248,374**	**182,248,374**	
Shareholders' equity				
30	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)
31	Statutory reserves	9,630,000	9,630,000	
32	Accumulated other comprehensive income	207,205	207,205	
33	Retained earnings	8,872,804	8,872,804	
34	Proposed dividends	0	0	
35	Non-controlling Interest	25,254	25,254	
36	**Total Shareholders' equity**	**33,735,263**	**33,735,263**	
37	**Total Liabilities and equity**	**215,983,637**	**215,983,637**	

ENC: Asset encumbrance - June 2023			(Figures in SR 000's)
	a	b	c
	Encumbered assets	**Unencumbered assets**	**Total**
The assets on the balance sheet would be disaggregated; there can be as much disaggregation as desired	167,000	44,875,346	45,042,346

CR1: Credit quality of assets - June 2023								(Figures in SR 000's)
		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	3,720,329	149,788,471	4,238,195	2,245,102	1,993,093		149,270,604
2	Debt Securities	0	41,724,698	37,126	0	37,126		41,687,572
3	Off-balance sheet exposures	652,722	55,896,042	434,410	358,252	76,158		56,114,354
4	**Total**	**4,373,051**	**247,409,211**	**4,709,731**	**2,603,355**	**2,106,377**	**-**	**247,072,530**

CR2: Changes in stock of defaulted loans and debt securities - June 2023

(Figures in SR 000's)

		a
1	**Defaulted loans and debt securities at end of the previous reporting period**	**3,136,090**
2	Loans and debt securities that have defaulted since the last reporting period	1,582,859
3	Returned to non-defaulted status	44,272
4	Amounts written off	293,258
5	Other changes	661,090
6	**Defaulted loans and debt securities at end of the reporting period (1+2-3-4±5)**	**3,720,329**

CR3: Credit risk mitigation techniques – overview - June 2023		(Figures in SR 000's)			
		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	122,820,109	28,443,588	22,751,130	5,692,458	
2	Debt securities	41,724,698				
3	**Total**	**164,544,808**	**28,443,588**	**22,751,130**	**5,692,458**	**0**
4	Of which defaulted	1,328,508	203,106	149,034	54,072	

CR4: Standardised approach – credit risk exposure and credit risk mitigation (CRM) effects - June 2023

(Figures in SR 000's)

		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	45,575,891	0	45,197,797	0	587,231	1.30%
2	Non-central government public sector entities	0	0	0	0	0	
3	Multilateral development banks	0	0	0	0	0	
4	Banks	2,752,712	1,885,377	2,752,712	1,185,476	1,646,776	41.82%
	Of which: securities firms and other financial institutions	0	0	0	0	0	
5	Covered bonds	0	0	0	0	0	
6	Corporates	83,470,610	54,010,664	72,235,243	18,887,658	86,368,756	94.78%
	Of which: securities firms and other financial institutions	4,505,269	0	3,217,707	0	3,112,152	96.72%
	Of which: specialised lending	10,416,071	0	10,019,228	0	8,764,774	87.48%
7	Subordinated debt, equity and other capital	5,327,517	0	5,327,508	0	12,246,323	229.87%
8	Retail	19,333,737	0	19,319,253	0	14,529,235	75.21%
	MSMEs	-638	0	-1,050	0	-787	75.00%
9	Real estate	50,759,237	0	45,150,108	0	34,704,937	76.87%
	Of which: general RRE	23,971,967	0	22,802,208	0	8,079,516	35.43%
	Of which: IPRRE	2,374,256	0	2,116,842	0	1,119,072	52.87%
	Of which: general CRE	2,869,377	0	2,321,311	0	2,202,883	94.90%
	Of which: IPCRE	6,370,070	0	6,285,230	0	5,866,690	93.34%
	Of which: land acquisition, development and construction	15,173,567	0	11,624,517	0	17,436,775	150.00%
10	Defaulted exposures	3,720,329	652,722	1,462,726	141,579	1,691,041	105.41%
11	Other assets	10,100,854	0	10,100,854	0	9,026,135	89.36%
12	**Total**	**221,040,887**	**56,548,764**	**201,546,201**	**20,214,713**	**160,800,434**	**72.51%**

CR5: Standardised approach – exposures by asset classes and risk weights - June 2023 **(Figures in SR 000's)**

		0%	20%	25%	30%	35%	40%	45%	50%	60%	70%	75%	80%	85%	90%	100%	105%	110%	130%	150%	250%	1250%	Other	Total credit exposure amount (post-CCF and post-CRM)
1	**Sovereigns and their central banks**	44,079,145	664,277						0							454,375				0			0	45,197,797
2	**Non-central government public sector entities**		0						0							0				0			0	0
3	**Multilateral development banks**	0	0		0				0							0				0			0	0
4	**Banks**		338,956		2,885,316		0		24,840			0				665,288				23,788			0	3,938,188
	Of which: securities firms and other financial		0		0		0		0			0				0				0			0	0
5	**Covered bonds**		0	0					0							0							0	0
6	**Corporates**		30,207						2,545,823			0	6,830,851	14,875,855		66,410,252			372,388	57,526			0	91,122,901
	Of which: securities firms and other financial institutions		30,207						162,779			0		0		3,024,721				0			0	3,217,707
	Of which: specialised lending		0						0			0	6,830,851			2,815,989			372,388	0			0	10,019,228
7	**Subordinated debt, equity and other capital**															0				1,072,447	4,255,061		0	5,327,508
8	**Retail**							0				19,202,455				32,027							84,770	19,319,253
	MSMEs							0				-1,050				0							0	-1,050
9	**Real estate**	0	3,220,731	1,931,287	6,268,678	26,206	8,093,489	2,000,617	1,566,964	406,519	3,258,016	2,015		0	733,012	2,069,048	298,249	3,301,067		11,624,517			349,693	45,150,108
	Of which: general RRE	0	3,220,731	1,931,287	6,201,729		8,093,489	276,532	1,566,964	110,448	1,006,864	0	0	0	0	43,808	663		0	0	0		349,693	22,802,208
	Of which: no loan splitting applied	0	3,220,731	1,931,287	6,201,729		8,093,489	276,532	1,566,964	110,448	1,006,864	0	0	0		43,808	663		0	0	0		349,693	22,802,208
	Of which: loan splitting applied (Secured)		0																				0	0
	Of which: loan splitting applied (Unsecured)	0	0		0		0		0			0	0	0		0				0			0	0
	Of which: IPRRE				66,949	26,206		1,724,085		0		2,015	0				297,586			0			0	2,116,842
	Of which: general CRE	0	0		0		0		0	296,071		0	0	0		2,025,240				0			0	2,321,311
	Of which: no loan splitting applied	0	0		0		0		0	0													0	0
	Of which: loan splitting applied (Secured)									296,071						2,025,240							0	2,321,311
	Of which: loan splitting applied (Unsecured)	0	0		0		0		0			0	0			0				0			0	0
	Of which: IPCRE										2,251,152				733,012	0		3,301,067		0			0	6,285,230
	Of which: land acquisition, development and construction																			11,624,517			0	11,624,517
10	**Defaulted exposures**								21,206							1,388,420				194,679			0	1,604,305
11	**Other assets**	1,637,557	0													8,414,354						48,942	0	10,100,854
12	**Total**	**45,716,702**	**4,254,170**	**1,931,287**	**9,153,994**	**26,206**	**8,093,489**	**2,000,617**	**4,158,833**	**406,519**	**3,258,016**	**19,204,471**	**6,830,851**	**14,875,855**	**733,012**	**79,433,765**	**298,249**	**3,301,067**	**372,388**	**12,972,958**	**4,255,061**	**48,942**	**434,463**	**221,760,914**

		a	b	c	d
	Risk Weight	**On-balance sheet exposure**	**Off-balance sheet exposure (pre-CCF)**	**Weighted average CCF**	**Exposure (post-CCF and post CRM)**
1	Less than 40%	69,580,939	772,601	100%	69,614,280
2	40-70%	9,244,829	296,187	99%	8,771,938
3	75%	142,383	0	100%	138,714
4	**80- 85%**	40,688,404	9,300,408	88%	40,966,641
5	90-100%	74,537,416	45,995,539	76%	79,567,394
6	105-130%	7,410,218	0	100%	6,674,593
7	150%	13,987,207	184,029	99%	10,643,986
8	250%	5,400,548	0	100%	5,334,425
9	400%	0	0	0%	0
10	1250%	48,942	0	100%	48,942
11	**Total exposures**	**221,040,887**	**56,548,764**	**87%**	**221,760,914**

	CCR1: Analysis of CCR exposures by approach - June 2023						(Figures in SR 000's)
		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)	953,683	387,239		1.4	1,877,291	1,408,323
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	Total						1,408,323

CCR3: Standardised approach – CCR exposures by regulatory portfolio and risk weights - June 2023	(Figures in SR 000's)

	a	b	c	d	e	f	h	i	j	k
Risk weight*→ / Regulatory portfolio*↓	0%	10%	20%	30%	50%	75%	100%	150%	Others	Total credit exposure
Sovereigns										0
Non-central government public sector entities										0
Multilateral development banks										0
Banks			85,155	549,388	54		2,258			636,856
Securities firms					32,490		700,593			733,083
Corporates							507,352			507,352
Regulatory retail portfolios										0
Other assets										0
Total	0	0	85,155	549,388	32,544	0	1,210,203	0	0	1,877,291

CCR5: Composition of collateral for CCR exposure - June 2023

(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	-2,300					
Cash – other currencies	-1,075,509		619,220			
Domestic sovereign debt						
Other sovereign debt						
Government agency debt						
Corporate bonds						
Equity securities						
Other collateral						
Total	**-1,077,809**	**0**	**619,220**	**0**	**0**	**0**

CCR8: Exposures to central counterparties - June 2023 (Figures in SR 000's)

		a	b
		EAD (post-CRM)	RWA
1	**Exposures to QCCPs (total)**	**2,481,609**	**49,632**
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which		
3	(i) OTC derivatives	2,481,609	49,632
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		
11	**Exposures to non-QCCPs (total)**		
12	Exposures for trades at non-QCCPs (excluding initial margin and default fund contributions); of which		
13	(i) OTC derivatives		
14	(ii) Exchange-traded derivatives		
15	(iii) Securities financing transactions		
16	(iv) Netting sets where cross-product netting has been approved		
17	Segregated initial margin		
18	Non-segregated initial margin		
19	Pre-funded default fund contributions		
20	Unfunded default fund contributions		

MR1: Market risk under the standardised approach - June 2023

(Figures in SR 000's)

		a
		Capital requirement in standardised approach
1	General interest rate risk	48,511
2	Equity risk	
3	Commodity risk	
4	Foreign exchange risk	212,527
5	Credit spread risk – non-securitisations	
6	Credit spread risk – securitisations (non-correlation trading portfolio)	
7	Credit spread risk – securitisation (correlation trading portfolio)	
8	Default risk – non-securitisations	
9	Default risk – securitisations (non-correlation trading portfolio)	
10	Default risk – securitisations (correlation trading portfolio)	
11	Residual risk add-on	
12	**Total**	**261,039**

CVA1: The reduced basic approach for CVA (BA-CVA) - June 2023			(Figures in SR 000's)
		a	b
		Components	BA-CVA RWA
1	Aggregation of systematic components of CVA risk	390,499	
2	Aggregation of idiosyncratic components of CVA risk	100,692	
3	**Total**		**3,990,932**

LR1: Summary comparison of accounting assets vs leverage ratio exposure measure - June 2023

(Figures in SR 000's)

		a
1	Total consolidated assets as per published financial statements	215,983,637
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	
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	4,358,900
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)	21,424,480
11	Adjustments for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital	
12	Other adjustments	
13	**Leverage ratio exposure measure**	**241,767,017**

LR2: Leverage ratio common disclosure - June 2023			(Figures in SR 000's)
		a	b
		30-Jun-23	31-Mar-23
On-balance sheet exposures			
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	218,943,146	213,995,666
2	Gross-up for derivatives collateral provided where deducted from balance sheet assets pursuant to the operative accounting framework	0	0
3	(Deductions of receivable assets for cash variation margin provided in derivatives transactions)	0	0
4	(Adjustment for securities received under securities financing transactions that are recognised as an asset)	0	0
5	(Specific and general provisions associated with on-balance sheet exposures that are deducted from Tier 1 capital)	0	0
6	(Asset amounts deducted in determining Tier 1 capital and regulatory adjustments)	0	0
7	**Total on-balance sheet exposures** (excluding derivatives and SFTs) (sum of rows 1 to 6)	**218,943,146**	**213,995,666**
Derivative exposures			
8	Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin, with bilateral netting and/or the specific treatment for client cleared derivatives)	2,656,930	2,116,131
9	Add-on amounts for potential future exposure associated with all derivatives transactions	456,570	375,370
10	(Exempted central counterparty (CCP) leg of client-cleared trade exposures)	0	0
11	Adjusted effective notional amount of written credit derivatives	0	0
12	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	0	0
13	**Total derivative exposures (sum of rows 8 to 12)**	**4,358,900**	**3,488,100**
Securities financing transaction exposures			
14	Gross SFT assets (with no recognition of netting), after adjustment for sale accounting transactions	1,300,810	4,304,402
15	(Netted amounts of cash payables and cash receivables of gross SFT assets)	0	0
16	Counterparty credit risk exposure for SFT assets	0	0
17	Agent transaction exposures	0	0
18	**Total securities financing transaction exposures (sum of rows 14 to 17)**	**1,300,810**	**4,304,402**
Other off-balance sheet exposures			
19	Off-balance sheet exposure at gross notional amount	56,548,764	57,064,296
20	(Adjustments for conversion to credit equivalent amounts)	-35,124,284	-36,405,706
21	(Specific and general provisions associated with off-balance sheet exposures deducted in determining Tier 1 capital)	0	0
22	**Off-balance sheet items (sum of rows 19 to 21)**	**21,424,480**	**20,658,591**
Capital and total exposures			
23	**Tier 1 capital**	33,893,772	32,827,901
24	**Total exposures (sum of rows 7, 13, 18 and 22)**	**246,027,336**	**242,446,759**
Leverage ratio			
25	**Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)**	**13.78%**	**13.54%**
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)		
26	**National minimum leverage ratio requirement**	**3.00%**	**3.00%**
27	**Applicable leverage buffers**	**10.78%**	**10.54%**

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

LR2: Leverage ratio common disclosure - June 2023			(Figures in SR 000's)
Disclosure of mean values		30-Jun-23	31-Mar-23
28	Mean value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	1,732,167	1,609,890
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	1,300,810	4,304,402
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)	246,458,693	239,752,247
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)	246,458,693	239,752,247
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)	13.75%	13.69%
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)	13.75%	13.69%

	LIQ1 - Liquidity Coverage Ratio - June 2023		(Figures in SR 000's)
		TOTAL UNWEIGHTEDa VALUE (average)	TOTAL WEIGHTEDb VALUE (average)
High Quality Liquid Assets			
1	Total HQLA		43,254,646
CASH OUTFLOWS			
2	Retail deposits and deposits from small business customers, of which:	46,941,343	4,694,134
3	Stable deposits		
4	Less stable deposits	46,941,343	4,694,134
5	Unsecured wholesale funding, of which:	64,186,858	32,387,259
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks		
7	Non-operational deposits (all counterparties)	64,186,858	32,387,259
8	Unsecured debt		
9	Secured wholesale funding		
10	Additional requirements, of which:	5,731,530	1,825,824
11	Outflows related to derivative exposures and other collateral requirements	1,391,857	1,391,857
12	Outflows related to loss of funding on debt products		
13	Credit and liquidity facilities	4,339,673	433,967
14	Other contractual funding obligations		
15	Other contingent funding obligations	50,057,279	1,259,981
16	**TOTAL CASH OUTFLOWS**		**40,167,199**
CASH INFLOWS			
17	Secured lending (eg. reverse repos)		
18	Inflows from fully performing exposures	23,109,588	14,447,184
19	Other cash inflows	1,554,193	1,554,193
20	**TOTAL CASH INFLOWS**	**24,663,781**	**16,001,377**
			TOTAL ADJUSTEDc VALUE
21	TOTAL HQLA		43,254,646
22	TOTAL NET CASH OUTFLOWS		24,165,822
23	**LIQUIDITY COVERAGE RATIO (%)**		**179%**

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 obervation over the previous quarter.

LIQ2: Net Stable Funding Ratio (NSFR) - June 2023

(Figures in SR 000's)

		a	b	c	d	e
(In currency amount)		Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1 year	≥ 1 year	
Available stable funding (ASF) item						
1	**Capital:**	**35,132,346**			**2,828,855**	**37,961,201**
2	*Regulatory capital*	35,132,346			2,828,855	37,961,201
3	*Other capital instruments*					
4	**Retail deposits and**	**44,909,977**	**16,061,787**	**2,066,031**	**228,059**	**56,962,073**
5	*Stable deposits*					
6	*Less stable deposits*	44,909,977	16,061,787	2,066,031	228,059	56,962,073
7	**Wholesale funding:**	**32,752,581**	**60,411,003**	**4,828,947**	**6,678,855**	**48,916,908**
8	*Operational deposits*					
9	*Other wholesale funding*	32,752,581	60,411,003	4,828,947	6,678,855	48,916,908
10	**Liabilities with matching**					
11	**Other liabilities:**	**5,833,671**	**1,731,300**	**0**	**0**	**0**
12	*NSFR derivative liabilities*		1,731,300			
13	*All other liabilities and*	5,833,671				
14	**Total ASF**					**143,840,183**
Required stable funding (RSF) item						
15	*Total NSFR high-quality*					
16	*Deposits held at other*					
17	*Performing loans and*					
18	*Performing loans to*	0	2,083,512	96,000	0	152,176
19	*Performing loans to*	489,545	3,606,274	321,958	301,274	1,003,195
20	*Performing loans to non-*	793,683	53,857,288	11,471,773	81,189,023	101,675,200
21	*With a risk weight of*					
22	*Performing residential*					
23	*With a risk weight of*					
24	*Securities that are not in*	0	719	769,191	8,755,272	7,826,936
25	*Assets with matching*					
26	**Other assets:**	**7,030,600**				**7,690,701**
27	*Physical traded*					
28	*Assets posted as initial*				283,686	241,133
29	*NSFR derivative assets*				72,708	72,708
30	*NSFR derivative liabilities*				346,260	346,260
31	*All other assets not*	7,030,600			0	7,030,600
32	Off-balance sheet items				4,505,581	225,279
33	**Total RSF**					120,208,070
34	**Net Stable Funding Ratio**					**119.66%**

Liquidity Coverage Ratio – Qualitative Disclosure

Liquidity Risk Management

ANB's liquidity risk management philosophy is predicated upon a conservative business model. The primary objective of the Bank's Liquidity Risk management framework is to ensure that it has sufficient liquidity to meet its obligations in both normal and stressed conditions. The Bank should be able to satisfy its funding needs through normal sources without having to make unplanned sales of assets or borrow expensive funds under emergency conditions.

The Board of Directors (the Board) defines the Bank's liquidity risk strategy, and in particular its appetite for liquidity risk, based on recommendations made by the Asset and Liability Committee (ALCO). The Board reviews and approves the liquidity management policies and ensures that senior management manages liquidity risk effectively in the context of the Bank's business plan and long term funding strategy, as well as the prevailing economic and financial conditions. The Bank uses liquidity ratios and stressed liquidity gaps as key metrics to establish its liquidity risk tolerance levels. These metrics measures the Bank's ability to fulfill all its payment obligations stemming from ongoing business operations under various stress scenarios. The tolerance levels are defined either in the form of limits or management action triggers (MAT) and are part of the Bank's overall liquidity management framework which is approved and reviewed by the Board on an annual basis.

At least once a year the Board reviews and approves the limits that are applied to measure and control liquidity risk on a bank-wide basis. ALCO/Market Risk Policy Committee (MRPC) sets the direction for the Bank's liquidity management subject to the liquidity risk limits and tolerance levels established by the Board. The Board delegates these limits to the Treasury Group through ALCO.

Treasury Group is responsible for managing day-to-day funding activities within the established liquidity risk management policies and limits. It is responsible for establishing appropriate procedures and effective communication channels with operational and business areas to alert the funding desks of imminent funding requirements including loan drawdowns, deposit withdrawals and off-balance sheet commitments. It monitors market developments, understands their implications for the Bank's liquidity risk exposure and recommends appropriate risk management measures to ALCO.

Market Risk Department (MRD), part of the independent Risk Management Group (RMG), periodically reviews liquidity risk policies and procedures, the adequacy of the risk measurement system, including key assumptions and scenarios used and reports their findings and recommendations to ALCO. It is also responsible for monitoring adherence to the various liquidity ratios and limits, both internal and regulatory.

Funding strategy

The Bank's funding strategy is to develop a diversified funding base, while providing protection against unexpected fluctuations. It aims to align sources of funding with their use. As such, earning assets (Loans and Investments) are largely funded with customer deposits. The funding gap for these assets is met using secured funding and long-term debt issuance.

The Bank maintains access to a variety of sources of wholesale funds in multiple currencies across a variety of distribution channels and geographies, including those available from money markets, repo markets and term depositors. It is an active participant in the money market and has direct access to local and international liquidity providers. As a result, wholesale funding is well diversified by product, investor, maturity, and currency.

Liquidity risk mitigation techniques

The Bank maintains excess liquidity in the form of cash and high-quality liquid unencumbered securities that together serve as the Bank's primary means of liquidity risk mitigation. It further limits the composition of high-quality, liquid, unencumbered securities to high quality sovereign bonds.

Diversification of funding is another important area to mitigate liquidity risk. The Bank remains focused on diversifying funding sources. Its most stable funding source is retail clients. Other customer deposits and borrowing from wholesale clients are additional sources of funding.

The Bank is an active participant in money markets and has direct access to local and international liquidity providers. It maintains strong relationships with a number of local and international banks through extensive trading and funding transactions over a number of years. Accesses to both local and international money markets allow the Bank to maintain liquidity in both local and foreign currencies.

Stress Testing

The Bank uses stress testing and scenario analysis to evaluate the impact of sudden and severe stress events on its liquidity position. It uses multiple scenario types to cover the Bank specific and market related events. The purpose of liquidity stress testing is to ascertain the incremental funding that may be required under the defined scenarios and whether the Bank will be able to withstand the stress.

Stress testing is fully integrated in the Bank's liquidity risk management framework. It assesses the Bank's ability to generate sufficient liquidity under extreme conditions and is a key input when defining its target liquidity risk position.

Contingency Funding Plan

The Bank's contingency funding plan sets out the action the Bank will take to fund business activity in crisis situations and periods of market stress. It outlines a list of potential risk factors, key reports and metrics that are reviewed on an ongoing basis to assist in assessing the severity of a liquidity crisis and/or market dislocation. It also describes in detail the Bank's potential responses if the assessments indicate it has entered a liquidity crisis, which include funding its potential cash and collateral needs as well as utilizing secondary sources of liquidity. Mitigates and action items to address specific risks are also described and assigned to individuals responsible for execution.

The contingency funding plan identifies key groups of individuals to ensure effective coordination, control and distribution of information that are critical in the management of a crisis or period of funding stress. It also details the responsibilities of these groups and/or individuals, which include making and disseminating key decisions, coordinating all contingency activities throughout the duration of the crisis or period of market stress, implementing liquidity maintenance activities and managing internal and external communication.

Other Qualitative Information

The Liquidity Coverage Ratio (LCR) is a Basel III metric that measures the sufficiency of High-Quality Liquid Assets (HQLA) available to meet net short-term financial obligations over a thirty-day period in an acute stress scenario. LCR is disclosed using the standard SAMA template and is calculated using the average of daily observations. It is reported to SAMA on monthly basis (using 30 daily averages) and quarterly basis (using 90 daily averages).

LCR is disclosed using the standard Basel disclosure template and is calculated using the average of daily observations during the quarter.