



**Basel III Pillar 3 Disclosures
30 June 2024**

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KM1: Key metrics (at consolidated group level) - June 2024		(Figures in SR 000's)				
		a	b	c	d	e
		30-Jun-24	31-Mar-24	31-Dec-23	30-Sep-23	30-Jun-23
Available capital (amounts)						
1	Common Equity Tier 1 (CET1)	36,172,277	35,169,672	35,253,240	33,915,864	33,893,772
1a	Fully loaded ECL accounting model	36,172,277	35,169,672	35,069,477	33,732,102	33,710,010
2	Tier 1	36,172,277	35,169,672	35,253,240	33,915,864	33,893,772
2a	Fully loaded ECL accounting model Tier 1	36,172,277	35,169,672	35,069,477	33,732,102	33,710,010
3	Total Capital	39,921,771	39,013,287	39,069,665	37,905,637	37,961,201
3a	Fully loaded ECL accounting model total capital	39,921,771	39,013,287	38,885,902	37,721,875	37,777,439
Risk-weighted assets (amount)						
4	Total risk-weighted assets (RWA)	209,483,936	196,940,242	187,278,912	183,001,117	178,625,782
4a	Total risk-weighted assets (pre-floor)	209,483,936	196,940,242	187,278,912	183,001,117	178,625,782
Risk-based capital ratios as a percentage of RWA						
5	Common Equity Tier 1 (CET1) ratio (%)	17.27%	17.86%	18.82%	18.53%	18.97%
5a	Fully loaded ECL accounting model CET1 (%)	17.27%	17.86%	18.73%	18.43%	18.87%
5b	CET1 ratio (%) (pre-floor ratio)	17.27%	17.86%	18.82%	18.53%	18.97%
6	Tier 1 ratio (%)	17.27%	17.86%	18.82%	18.53%	18.97%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	17.27%	17.86%	18.73%	18.43%	18.87%
6b	Tier 1 ratio (%) (pre-floor ratio)	17.27%	17.86%	18.82%	18.53%	18.97%
7	Total capital ratio (%)	19.06%	19.81%	20.86%	20.71%	21.25%
7a	Fully loaded ECL accounting model total capital ratio (%)	19.06%	19.81%	20.76%	20.61%	21.15%
7b	Total capital ratio (%) (pre-floor ratio)	19.06%	19.81%	20.86%	20.71%	21.25%
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 (%)	0.04%	0.04%	0.03%	0.02%	0.01%
10	Bank G-SIB and/or D-SIB additional requirements (%)					
11	Total of bank CET1 specific buffer requirements (%) (row 8 + row 9 + row 10)	2.54%	2.54%	2.53%	2.52%	2.51%
12	CET1 available after meeting the bank's minimum capital requirements (%)	10.23%	10.82%	11.79%	11.51%	11.97%
Basel III Leverage ratio						
13	Total Basel III leverage ratio exposure measure	268,070,029	262,116,662	249,193,286	247,541,935	246,027,336
14	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves)	13.49%	13.42%	14.15%	13.70%	13.78%
14a	Fully loaded ECL accounting model Basel III leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) (%)	13.49%	13.42%	14.07%	13.63%	13.70%
14b	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)	13.49%	13.42%	14.15%	13.70%	13.78%
14c	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	13.48%	13.51%	14.06%	13.77%	13.75%
14d	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	13.48%	13.51%	14.06%	13.77%	13.75%
Liquidity Coverage Ratio						
15	Total high-quality liquid assets (HQLA)	42,895,938	40,850,156	41,993,841	42,901,578	43,254,646
16	Total net cash outflow	26,523,072	28,366,589	23,650,193	27,099,655	24,165,822
17	LCR ratio (%)	162%	144%	178%	158%	179%
Net Stable Funding Ratio						
18	Total available stable funding	150,857,025	150,662,654	148,362,296	139,926,349	143,840,183
19	Total required stable funding	121,562,005	117,821,773	122,440,242	121,212,671	120,208,070
20	NSFR ratio	124%	128%	121%	115%	120%

OV1: Overview of risk-weighted assets (RWA) - June 2024

(Figures in SR 000's)

	a	b	c
	RWA		Minimum capital requirements
	30-Jun-24	31-Mar-24	30-Jun-24
1 Credit risk (excluding counterparty credit risk)	174,648,159	168,443,408	13,971,853
2 Of which standardised approach (SA)	174,648,159	168,443,408	13,971,853
3 Of which: foundation internal ratings-based (F-IRB) approach	0	0	0
4 Of which: supervisory slotting approach	0	0	0
5 Of which: advanced internal ratings-based (A-IRB) approach	0	0	0
6 Counterparty credit risk (CCR)	1,710,482	1,310,864	136,839
7 Of which: standardised approach for counterparty credit risk	1,710,482	1,310,864	136,839
8 Of which: IMM	0	0	0
9 Of which: other CCR	0	0	0
10 Credit valuation adjustment (CVA)	6,886,043	3,037,514	550,883
11 Equity positions under the simple risk weight approach and the internal model method during the five-year linear phase-in period	0	0	0
12 Equity investments in funds – look-through approach	0	0	0
13 Equity investments in funds – mandate-based approach	0	0	0
14 Equity investments in funds – fall-back approach	267,128	200,853	21,370
15 Settlement risk	0	0	0
16 Securitisation exposures in banking book	0	0	0
17 Of which: securitisation IRB approach (SEC-IRBA)	0	0	0
18 Of which: securitisation external ratings-based approach (SEC-ERBA), including internal assessment approach (IAA)	0	0	0
19 Of which: securitisation standardised approach (SEC-SA)	0	0	0
20 Market risk	15,287,635	13,263,115	1,223,011
21 Of which: standardised approach (SA)	15,287,635	13,263,115	1,223,011
22 Of which: internal model approach (IMA)	0	0	0
23 Capital charge for switch between trading book and banking book	0	0	0
24 Operational risk	10,684,489	10,684,489	854,759
25 Amounts below the thresholds for deduction (subject to 250% risk weight)	0	0	0
26 Output floor applied	0	0	0
27 Floor adjustment (before application of transitional cap)	0	0	0
28 Floor adjustment (after application of transitional cap)	0	0	0
29 Total (1 + 6 + 10 + 11 + 12 + 13 + 14 + 15 + 16 + 20 + 23 + 24 + 25 + 28)	209,483,936	196,940,242	16,758,715

CC1 - Composition of Regulatory Capital - June 2024

(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	20,000,000	H
2	5,474,412	G + J
3	10,697,865	C
4	0	
5	0	
6	36,172,277	
Common Equity Tier 1 capital: Regulatory adjustments		
7	0	
8	0	
9	0	
10	0	
11	0	
12	0	
13	0	
14	0	
15	0	
16	0	
17	0	
18	0	
19	0	
20	0	
21	0	
22	0	
23	0	
24	0	
25	0	
26	0	
27	0	
28	0	
29	36,172,277	
Additional Tier 1 capital: instruments		
30	0	
31	0	
32	0	
33	0	
34	0	
35	0	
36	0	
Additional Tier 1 capital: regulatory adjustments		
37	0	
38	0	
39	0	
40	0	
41	0	
42	0	
43	0	
44	0	
45	36,172,277	

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>	0	
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)	0	
49	<i>of which: instruments issued by subsidiaries subject to phase out</i>	0	
50	Provisions	936,994	A
51	Tier 2 capital before regulatory adjustments	3,749,494	
	Tier 2 capital: regulatory adjustments		
52	Investments in own Tier 2 instruments	0	
53	Reciprocal cross-holdings in Tier 2 instruments	0	
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)	0	
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)	0	
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	0	
57	Total regulatory adjustments to Tier 2 capital	0	
58	Tier 2 capital (T2)	3,749,494	
59	Total regulatory capital (TC = T1 + T2)	39,921,771	
60	Total risk weighted assets	209,483,936	
	Capital ratios and buffers		
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	17.27%	
62	Tier 1 (as a percentage of risk weighted assets)	17.27%	
63	Total capital (as a percentage of risk weighted assets)	19.06%	
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)	7.04%	
65	of which: capital conservation buffer requirement	2.50%	
66	of which: bank specific countercyclical buffer requirement	0.04%	
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	10.23%	
	National minima (if different from Basel 3)		
69	National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum)	0	
70	National Tier 1 minimum ratio (if different from Basel 3 minimum)	0	
71	National total capital minimum ratio (if different from Basel 3 minimum)	0	
	Amounts below the thresholds for deduction (before risk weighting)		
72	Non-significant investments in the capital of other financials	0	
73	Significant investments in the common stock of financials	0	
74	Mortgage servicing rights (net of related tax liability)	0	
75	Deferred tax assets arising from temporary differences (net of related tax liability)	0	
	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)	936,994	
77	Cap on inclusion of provisions in Tier 2 under standardised approach	2,293,898	
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	0	
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	0	
82	Current cap on AT1 instruments subject to phase out arrangements	0	
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	0	
84	Current cap on Tier 2 instruments subject to phase-out arrangements	0	
85	Amount excluded from Tier 2 capital due to cap (excess over cap after redemptions and maturities)	0	

CC2 - Reconciliation of regulatory capital to balance sheet - June 2024

(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 2024	As at 30 June 2024	
Assets			
Cash and balances at central banks	11,301,612	11,301,612	
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	2,460,166	2,460,166	
Deposits with banks and other financial institutions	3,608,007	3,608,007	
Loans and advances to customers	161,612,143	161,612,143	
Reverse repurchase agreements and other similar secured trading	0	0	
Investments, net	48,128,441	48,128,441	
Current and deferred tax assets	141,730	141,730	
Prepayments, accrued income and other assets	3,909,964	3,909,964	
Investments in associates and joint ventures	951,507	951,507	
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	2,638,132	2,638,132	
Total assets	234,751,702	234,751,702	
Liabilities			
Deposits from banks and other financial institutions	10,940,156	10,940,156	
Items in the course of collection due to other banks	0	0	
Customer accounts	175,586,262	175,586,262	
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	1,866,763	1,866,763	
Debt securities in issue	0	0	
Accruals, deferred income and other liabilities	5,913,993	5,913,993	
Current and deferred tax liabilities	321,048	321,048	
Of which: DTLs related to goodwill			(d)
Of which: DTLs related to intangible (excluding MSRs)			(e)
Of which: DTLs related to MSRS			(f)
Subordinated liabilities / Sukuk	2,828,870	2,828,870	
Provisions for credit related commitments and contingencies	529,721	529,721	
End of service benefits	563,644	563,644	
Total liabilities	198,550,457	198,550,457	
Shareholders' equity			
Paid-in share capital	20,000,000	20,000,000	
Of which: amount eligible for CET1	20,000,000	20,000,000	(h)
Of which: amount eligible for AT1	0		(i)
Statutory reserves	10,648,000	10,648,000	
Accumulated other comprehensive income	49,865	49,865	
Retained earnings	5,474,412	5,474,412	
Proposed dividends	0	0	
Non-controlling Interest	28,968	28,968	
Total Shareholders' equity	36,201,245	36,201,245	
Total Liabilities and equity	234,751,702	234,751,702	

**CCA - Main features of regulatory capital instruments and of other TLAC-eligible instruments -
June 2024**

		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

ENC: Asset encumbrance - June 2024	(Figures in SR 000's)
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	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	0	45,803,150	45,803,150

CR1: Credit quality of assets - June 2024							(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 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	2,488,048	162,437,215	3,313,120	1,760,224	1,552,896	0	161,612,143		
2 Debt Securities	0	44,535,370	37,043	0	37,043	0	44,498,327		
3 Off-balance sheet exposures	1,971,355	42,046,903	529,720	463,366	66,354	0	43,488,538		
4 Total	4,459,403	249,019,488	3,879,883	2,223,590	1,656,293	0	249,599,008		

CR2: Changes in stock of defaulted loans and debt securities - June 2024

(Figures in SR 000's)

	a
1 Defaulted loans and debt securities at end of the previous reporting period	2,301,884
2 Loans and debt securities that have defaulted since the last reporting period	868,727
3 Returned to non-defaulted status	362,063
4 Amounts written off	323,678
5 Other changes	3,177
6 Defaulted loans and debt securities at end of the reporting period (1+2-3-4±5)	2,488,048

CR3: Credit risk mitigation techniques – overview - June 2024	(Figures in SR 000's)
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		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	128,713,873	32,898,269	22,446,520	10,451,749	
2	Debt securities	44,498,327				
3	Total	173,212,200	32,898,269	22,446,520	10,451,749	0
4	Of which defaulted	345,166	313,044	186,142	126,902	

CR4: Standardised approach – credit risk exposure and credit risk mitigation (CRM) effects - June 2024

(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	46,321,489	0	45,927,684	0	912,245	1.99%
2 Non-central government public sector entities	0	0	0	0	0	0.00%
3 Multilateral development banks	0	0	0	0	0	0.00%
4 Banks	4,928,098	2,513,861	4,928,098	1,503,062	2,851,088	44.33%
Of which: securities firms and other financial institutions	0	0	0	0	0	0.00%
5 Covered bonds	0	0	0	0	0	0.00%
6 Corporates	93,866,588	67,191,411	79,241,009	25,321,254	99,209,312	94.88%
Of which: securities firms and other financial institutions	4,948,993	1,438,401	2,935,761	281,454	3,050,306	94.81%
Of which: specialised lending	13,265,049	0	12,983,220	0	11,360,199	87.50%
7 Subordinated debt, equity and other capital	3,456,953	0	3,456,953	0	7,526,008	217.71%
8 Retail	19,877,776	0	19,846,634	0	14,894,580	75.05%
MSMEs	2,394	0	1,807	0	1,355	75.00%
9 Real estate	53,678,365	0	50,265,736	0	39,312,004	78.21%
Of which: general RRE	24,847,564	0	24,381,080	0	8,495,615	34.85%
Of which: IPRRE	3,325,846	0	2,966,540	0	2,239,051	75.48%
Of which: general CRE	2,819,493	0	2,579,485	0	2,421,322	93.87%
Of which: IPCRE	7,430,024	0	7,358,898	0	6,686,416	90.86%
Of which: land acquisition, development and construction	15,255,439	0	12,979,733	0	19,469,600	150.00%
10 Defaulted exposures	2,522,204	688,916	689,433	79,846	793,112	103.10%
11 Other assets*	11,248,354	0	11,248,354	0	9,416,938	83.72%
12 Total	235,899,827	70,394,188	215,603,902	26,904,162	174,915,287	

CR5: Standardised approach – exposures by asset classes and risk weights - June 2024

(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%	400%	1250%	Other	Total credit exposure amount (post-CCF and post-CRM)		
1 Sovereigns and their central banks	44,438,539	721,125	0	0	0	0	0	0	0	0	0	0	0	0	768,020	0	0	0	0	0	0	0	0	0	45,927,684	
2 Non-central government public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
3 Multilateral development banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
4 Banks	0	332,348	0	4,467,967	0	0	0	484,736	0	0	0	0	0	0	1,034,609	0	0	0	111,501	0	0	0	0	0	6,431,160	
Of which: securities firms and other financial institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
5 Covered bonds	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
6 Corporates	0	71,062	0	0	0	0	0	2,450,961	0	0	0	8,849,108	16,510,713	0	76,133,068	0	0	489,335	58,015	0	0	0	0	0	104,562,263	
Of which: securities firms and other financial institutions	0	71,062	0	0	0	0	0	220,121	0	0	0	0	0	0	2,926,033	0	0	0	0	0	0	0	0	0	3,217,216	
Of which: specialised lending	0	0	0	0	0	0	0	0	0	0	0	8,849,108	0	0	3,644,776	0	0	489,335	0	0	0	0	0	0	12,983,220	
7 Subordinated debt, equity and other capital	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,652,841	1,446,469	357,643	0	0	0	3,456,953	
8 Retail	0	0	0	0	0	0	0	0	0	0	19,809,510	0	0	0	34,535	0	0	0	0	0	0	0	0	2,589	19,846,634	
MSMEs	0	0	0	0	0	0	0	0	0	0	1,807	0	0	0	0	0	0	0	0	0	0	0	0	0	1,807	
9 Real estate	0	3,437,893	2,110,156	6,997,165	100,332	9,189,659	516,995	1,349,888	520,825	3,541,929	1,807,188	0	0	1,478,809	2,184,076	656,487	3,098,565	0	12,979,733	0	0	0	0	296,037	50,265,736	
Of which: general RRE	0	3,437,893	2,110,156	6,859,352	0	9,189,659	248,155	1,349,888	125,417	760,405	4,118	0	0	0	0	0	0	0	0	0	0	0	0	0	296,037	24,381,080
Of which: no loan splitting applied	0	3,437,893	2,110,156	6,859,352	0	9,189,659	248,155	1,349,888	125,417	760,405	4,118	0	0	0	0	0	0	0	0	0	0	0	0	0	296,037	24,381,080
Of which: loan splitting applied (Secured)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Of which: loan splitting applied (Unsecured)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Of which: IPBRE	0	0	0	137,813	100,332	0	268,839	0	0	1,803,070	0	0	0	0	656,487	0	0	0	0	0	0	0	0	0	0	2,966,540
Of which: general CRE	0	0	0	0	0	0	0	395,408	0	0	0	0	0	0	2,184,076	0	0	0	0	0	0	0	0	0	0	2,579,485
Of which: no loan splitting applied	0	0	0	0	0	0	0	395,408	0	0	0	0	0	0	2,184,076	0	0	0	0	0	0	0	0	0	0	2,579,485
Of which: loan splitting applied (Secured)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Of which: loan splitting applied (Unsecured)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Of which: IPCRE	0	0	0	0	0	0	0	0	0	2,781,524	0	0	0	1,478,809	0	0	3,098,565	0	0	0	0	0	0	0	0	7,358,898
Of which: land acquisition, development and construction	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	12,979,733	0	0	0	0	0	0	12,979,733
10 Defaulted exposures	0	0	0	0	0	0	0	45,954	0	0	0	0	0	0	629,708	0	0	0	93,618	0	0	0	0	0	769,280	
11 Other assets*	2,077,174	0	0	0	0	0	0	0	0	0	0	0	0	0	9,149,810	0	0	0	0	0	0	0	21,370	0	11,248,354	
12 Total	46,515,712	4,562,428	2,110,156	11,465,131	100,332	9,189,659	516,995	4,331,538	520,825	3,541,929	21,616,698	8,849,108	16,510,713	1,478,809	89,933,828	656,487	3,098,565	489,335	14,895,707	1,446,469	357,643	21,370	298,626	242,508,064		

	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%	74,198,841	714,766	76.99%	73,943,418
2 40-70%	5,196,888	1,166,602	44.21%	5,667,984
3 75%	25,519,004	0	0.00%	25,158,627
4 80-85%	23,941,940	14,146,093	35.06%	25,359,821
5 90-100%	83,360,670	54,239,400	41.74%	91,412,636
6 105-130%	4,688,499	0	0.00%	4,244,388
7 150%	17,168,502	127,328	53.55%	14,895,707
8 250%	1,446,469	0	0.00%	1,446,469
9 400%	357,643	0	0.00%	357,643
10 1250%	21,370	0	0.00%	21,370
11 Total exposures	235,899,827	70,394,188	251.55%	242,508,064

CCR1: Analysis of CCR exposures by approach - June 2024							(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)	1,320,368	596,000		1.4	2,682,915	1,672,472
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						1,672,472

CCR3: Standardised approach – CCR exposures by regulatory portfolio and risk weights - June 2024 (Figures in SR 000's)

	a	b	c	d	e	f	g	h	i	j	k
Risk weight* →	0%	10%	20%	30%	50%	75%	85%	100%	150%	Others	Total credit exposure
Regulatory portfolio* ↓											
Sovereigns	0	0	5,201	0	0	0	0	0	0	0	5,201
Non-central government public sector entities	0	0	0	0	0	0	0	0	0	0	0
Multilateral development banks	0	0	0	0	0	0	0	0	0	0	0
Banks	0	0	689,540	628,971	34	0	0	0	0	0	1,318,546
Securities firms	0	0	0	0	0	0	0	0	0	0	0
Corporates	0	0	0	0	28,705	0	0	1,330,462	0	0	1,359,167
Regulatory retail portfolios	0	0	0	0	0	0	0	0	0	0	0
Other assets	0	0	0	0	0	0	0	0	0	0	0
Total	0	0	694,741	628,971	28,739	0	0	1,330,462	0	0	2,682,915

CCR5: Composition of collateral for CCR exposure - June 2024	(Figures in SR 000's)
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	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	0	0	0	0	0	0
Cash – other currencies	1,000,643,467	0	240,293,875	0	0	0
Domestic sovereign debt	0	0	0	0	0	0
Other sovereign debt	0	0	0	0	0	0
Government agency debt	0	0	0	0	0	0
Corporate bonds	0	0	0	0	0	0
Equity securities	0	0	0	0	0	0
Other collateral	0	0	0	0	0	0
Total	1,000,643,467	0	240,293,875	0	0	0

CCR8: Exposures to central counterparties - June 2024	(Figures in SR 000's)
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		a	b
		EAD (post-CRM)	RWA
1	Exposures to QCCPs (total)	1,900,504	38,010
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which	0	0
3	(i) OTC derivatives	0	0
4	(ii) Exchange-traded derivatives	1,900,504	38,010
5	(iii) Securities financing transactions	0	0
6	(iv) Netting sets where cross-product netting has been approved	0	0
7	Segregated initial margin	0	
8	Non-segregated initial margin	0	0
9	Pre-funded default fund contributions	0	0
10	Unfunded default fund contributions	0	0
11	Exposures to non-QCCPs (total)		0
12	Exposures for trades at non-QCCPs (excluding initial margin and default fund contributions); of which	0	0
13	(i) OTC derivatives	0	0
14	(ii) Exchange-traded derivatives	0	0
15	(iii) Securities financing transactions	0	0
16	(iv) Netting sets where cross-product netting has been approved	0	0
17	Segregated initial margin	0	
18	Non-segregated initial margin	0	0
19	Pre-funded default fund contributions	0	0
20	Unfunded default fund contributions	0	0

CVA1: The reduced basic approach for CVA (BA-CVA) - June 2024	(Figures in SR 000's)
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		a	b
		Components	BA-CVA RWA
1	Aggregation of systematic components of CVA risk	592,259	
2	Aggregation of idiosyncratic components of CVA risk	255,254	
3	Total		6,886,043

**LR1: Summary comparison of accounting assets vs leverage
ratio exposure measure - June 2024**

(Figures in SR 000's)

	a	
1	Total consolidated assets as per published financial statements	234,751,702
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	0
3	Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference	0
4	Adjustments for temporary exemption of central bank reserves (if applicable)	0
5	Adjustment for fiduciary assets recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	0
6	Adjustments for regular-way purchases and sales of financial assets subject to trade date accounting	0
7	Adjustments for eligible cash pooling transactions	0
8	Adjustments for derivative financial instruments	4,583,419
9	Adjustment for securities financing transactions (ie repurchase agreements and similar secured lending)	0
10	Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	28,734,909
11	Adjustments for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital	0
12	Other adjustments	0
13	Leverage ratio exposure measure	268,070,029

LR2: Leverage ratio common disclosure - June 2024		(Figures in SR 000's)	
		a	b
		30-Jun-24	31-Mar-24
On-balance sheet exposures			
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	234,705,702	230,084,429
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)	234,705,702	230,084,429
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)	2,542,871	2,125,665
9	Add-on amounts for potential future exposure associated with all derivatives transactions	730,999	447,085
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)	4,583,419	3,601,850
Securities financing transaction exposures			
14	Gross SFT assets (with no recognition of netting), after adjustment for sale accounting transactions	46,000	2,062,000
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)	46,000	2,062,000
Other off-balance sheet exposures			
19	Off-balance sheet exposure at gross notional amount	70,394,188	62,895,896
20	(Adjustments for conversion to credit equivalent amounts)	-41,659,280	-36,527,512
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)	28,734,909	26,368,384
Capital and total exposures			
23	Tier 1 capital	36,172,277	35,169,672
24	Total exposures (sum of rows 7, 13, 18 and 22)	268,070,029	262,116,662
Leverage ratio			
25	Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)	13.49%	13.42%
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	13.49%	13.42%
26	National minimum leverage ratio requirement	3.00%	3.00%
27	Applicable leverage buffers	10.49%	10.42%

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

LR2: Leverage ratio common disclosure - June 2024		(Figures in SR 000's)	(Figures in SR 000's)
Disclosure of mean values		30-Jun-24	31-Mar-24
28	Mean value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	243,322	238,458
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	46,000	2,062,000
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)	268,267,350	260,293,121
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)	268,267,350	260,293,121
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)	13.48%	13.51%
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)	13.48%	13.51%

CCyB1 – Geographical distribution of credit exposures used in the calculation of the bank-specific countercyclical capital buffer requirement - June 2024					(Figures in SR 000's)
Geographical breakdown	a Countercyclical capital buffer rate	b Exposure values and/or risk-weighted assets (RWA) used in the computation of the countercyclical capital buffer		d Bank-specific countercyclical capital buffer rate	e Countercyclical capital buffer amount
		Exposure values	RWA		
Saudi Arabia	0.0%		171,129,904		0
Afghanistan	2.5%		72		2
Algeria	2.5%		964		24
Australia	1.0%		78		1
Bahrain	2.5%		566,514		14,163
Bangladesh	2.5%		10,261		257
Belgium	0.0%		0		0
Brazil	0.0%		10		0
Canada	0.0%		26,382		0
Cayman Island	2.5%		405,535		10,138
China	0.0%		248		0
Cyprus	2.5%		3		0
Denmark	2.5%		1		0
Egypt	2.5%		26,855		671
France	1.0%		92,806		928
Germany	0.8%		273,324		2,050
India	0.0%		7,257		0
Indonesia	0.0%		313		0
Italy	0.0%		1,413		0
Iraq	2.5%		5		0
Jordan	2.5%		237,279		5,932
Japan	0.0%		10,343		0
Korea S.	2.5%		4,491		112
Kuwait	2.5%		605,197		15,130
Lebanon	2.5%		300		8
Malaysia	2.5%		420		11
Mauritania	2.5%		0		0
Morocco	2.5%		0		0
Nepal	2.5%		5,062		127
Netherlands	1.0%		6,206		62
Nigeria	2.5%		134		3
Oman	2.5%		278,918		6,973
Pakistan	2.5%		13,802		345
Palestine	2.5%		427		11
Philippines	2.5%		17,171		429
Russia	0.0%		16		0
Singapore	0.0%		50,938		0
South Africa	0.0%		323		0
Spain	0.0%		40,058		0
Sri Lanka	2.5%		2,326		58
Sudan	2.5%		1,699		42
Sweden	2.0%		8		0
Switzerland	0.0%		9,849		0
Syria	2.5%		1,935		48
Thailand	2.5%		5		0
Tunisia	2.5%		7		0
Turkey	2.5%		56		1
United Arab Emirates	2.5%		238,804		5,970
United Kingdom	2.0%		166,143		3,323
United States	0.0%		283,927		0
Yemen	2.5%		258		6
Residual Other European Countries	2.5%		33		1
Residual Other European Union Countries	2.5%		0		0
Residual Other African Countries	2.5%		234		6
Residual Other Asian Countries	2.5%		0		0
Residual Other Middle Eastern Countries	2.5%		12,650		316
Residual Other North & Central American Countries	2.5%		0		0
Residual other Oceania Countries	2.5%		0		0
Residual Other South American Countries	2.5%		0		0
Sum			2,969,981		
Total			174,530,961	0.04%	67,149

MR1: Market risk under the standardised approach - June 2024		(Figures in SR 000's)
		a
		Capital requirement in standardised approach
1	General interest rate risk	71,903
2	Equity risk	777,382
3	Commodity risk	
4	Foreign exchange risk	188,678
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	185,048
9	Default risk – securitisations (non-correlation trading portfolio)	
10	Default risk – securitisations (correlation trading portfolio)	
11	Residual risk add-on	
12	Total	1,223,011

LIQ1 - Liquidity Coverage Ratio - June 2024		(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 HQLA		42,895,938
CASH OUTFLOWS			
2	Retail deposits and deposits from small business customers, of which:	52,035,226	5,203,523
3	Stable deposits	-	-
4	Less stable deposits	52,035,226	5,203,523
5	Unsecured wholesale funding, of which:	68,932,742	
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	-	-
7	Non-operational deposits (all counterparties)	68,919,953	34,629,522
8	Unsecured debt	12,789	12,789
9	Secured wholesale funding		
10	Additional requirements, of which:	7,785,335	
11	Outflows related to derivative exposures and other collateral requirements	1,349,150	1,349,150
12	Outflows related to loss of funding on debt products	-	-
13	Credit and liquidity facilities	6,436,185	643,618
14	Other contractual funding obligations	-	-
15	Other contingent funding obligations	60,565,870.96	1,458,240.07
16	TOTAL CASH OUTFLOWS		43,296,842
CASH INFLOWS			
17	Secured lending (eg. reverse repos)	-	-
18	Inflows from fully performing exposures	26,264,727.37	15,343,336.37
19	Other cash inflows	1,430,433.47	1,430,433.47
20	TOTAL CASH INFLOWS	27,695,160.84	16,773,769.84
			TOTAL ADJUSTED^c VALUE
21	TOTAL HQLA		42,895,938
22	TOTAL NET CASH OUTFLOWS		26,523,072
23	LIQUIDITY COVERAGE RATIO (%)		162%

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 2024

(Figures in SR 000's)

(In currency amount)	a	b	c	d	e	
	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:	36,201,245	0	0	2,812,500	39,013,745
2	Regulatory capital	36,201,245	0	0	2,812,500	39,013,745
3	Other capital instruments	0	0	0	0	0
4	Retail deposits and deposits from small	47,742,251	21,232,781	1,983,985	100,821	63,963,935
5	Stable deposits	0	0	0	0	0
6	Less stable deposits	47,742,251	21,232,781	1,983,985	100,821	63,963,935
7	Wholesale funding:	28,756,097	76,884,039	9,685,142	141,302	47,874,071
8	Operational deposits	0	0	0	0	0
9	Other wholesale funding	28,756,097	76,884,039	9,685,142	141,302	47,874,071
10	Liabilities with matching					
11	Other liabilities:	6,033,931	23,719	10,548	1,866,763	5,274
12	NSFR derivative liabilities		0	0	1,866,763	
13	All other liabilities and equity not	6,033,931	23,719	10,548	0	5,274
14	Total ASF					150,857,025
Required stable funding (RSF) item						
15	Total NSFR high-quality liquid assets					1,826,485
16	Deposits held at other financial	0	0	0	0	0
17	Performing loans and securities:	5,232,158	71,690,534	17,773,772	81,488,061	111,087,370
18	Performing loans to financial	0	0	0	0	0
19	Performing loans to financial	280,147	9,724,988	1,229,039	2,132,511	4,247,801
20	Performing loans to non-financial	3,591,854	61,374,307	15,693,037	58,978,319	90,306,525
21	With a risk weight of less than or	0	0	0	0	0
22	Performing residential mortgages, of	0	298,804	337,031	10,945,738	7,432,647
23	With a risk weight of less than or	0	0	0	0	0
24	Securities that are not in default and	1,360,156	292,435	514,665	9,431,494	9,100,398
25	Assets with matching interdependent	0	0	0	0	0
26	Other assets:	2,804,094	3,022,834	130,282	2,438,451	8,300,666
27	Physical traded commodities,	0				0
28	Assets posted as initial margin for		0	0	633,292	538,298
29	NSFR derivative assets		0	0	0	0
30	NSFR derivative liabilities before		0	0	373,353	373,353
31	All other assets not included in the	2,804,094	3,022,834	130,282	1,431,806	7,389,016
32	Off-balance sheet items		0	0	6,949,672	347,484
33	Total RSF					121,562,005
34	Net Stable Funding Ratio (%)					124.10%

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.