



Basel III Pillar 3 Semi-annual Disclosures 30 June 2021

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KM1: Key metrics (at consolidated group level) - June 2021		(Figures in SR 000's)				
		a	b	c	d	e
		30-Jun-21	31-Mar-21	31-Dec-20	30-Sep-20	30-Jun-20
	Available capital (amounts)					
1	Common Equity Tier 1 (CET1)	30,583,289	30,525,050	30,285,615	29,890,037	28,978,205
1a	Fully loaded ECL accounting model	30,032,001	29,973,762	29,734,327	29,338,749	28,426,917
2	Tier 1	30,583,289	30,525,050	30,285,615	29,890,037	28,978,205
2a	Fully loaded ECL accounting model Tier 1	30,032,001	29,973,762	29,734,327	29,338,749	28,426,917
3	Total Capital	34,592,449	34,387,522	34,238,842	32,931,821	32,167,304
3a	Fully loaded ECL accounting model total capital	34,041,161	33,836,234	33,687,554	32,380,533	31,616,016
	Risk-weighted assets (amount)					
4	Total risk-weighted assets (RWA)	157,004,412	155,449,734	155,412,511	162,435,562	163,734,862
	Risk-based capital ratios as a percentage of RWA					
5	Common Equity Tier 1 ratio (%)	19.48%	19.64%	19.49%	18.40%	17.70%
5a	Fully loaded ECL accounting model Common Equity Tier 1 (%)	19.13%	19.28%	19.13%	18.06%	17.36%
6	Tier 1 ratio (%)	19.48%	19.64%	19.49%	18.40%	17.70%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	19.13%	19.28%	19.13%	18.06%	17.36%
7	Total capital ratio (%)	22.03%	22.12%	22.03%	20.27%	19.65%
7a	Fully loaded ECL accounting model total capital ratio (%)	21.68%	21.77%	21.68%	19.93%	19.31%
	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%	0.05%	0.05%	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)	2.54%	2.55%	2.55%	2.55%	2.50%
12	CET1 available after meeting the bank's minimum capital requirements (%)	12.44%	12.59%	12.44%	11.36%	10.70%
	Basel III Leverage ratio					
13	Total Basel III leverage ratio exposure measure	205,924,032	203,156,059	207,054,862	215,072,065	216,450,039
14	Basel III leverage ratio (%) (row 2 / row 13)	14.85%	15.03%	14.63%	13.90%	13.39%
14a	Fully loaded ECL accounting model Basel III leverage ratio (%) (row 2a / row 13)	14.58%	14.75%	14.36%	13.64%	13.13%
	Liquidity Coverage Ratio					
15	Total HQLA	47,405,085	47,946,229	51,699,244	49,200,731	48,152,840
16	Total net cash outflow	19,355,833	20,581,590	22,934,332	22,463,467	22,291,627
17	LCR ratio (%)	245%	233%	225%	219%	216%
	Net Stable Funding Ratio					
18	Total available stable funding	121,988,323	118,292,174	120,032,636	120,783,917	121,117,109
19	Total required stable funding	96,710,454	94,983,351	95,714,795	98,617,463	99,190,973
20	NSFR ratio	126%	125%	125%	122%	122%

B.2 - OV1: Overview of RWA - June 2021

(Figures in SR 000's)

	a	b	c
	RWA		Minimum capital requirements
	30-Jun-21	31-Mar-21	30-Jun-21
1 Credit risk (excluding counterparty credit risk) (CCR) *	133,437,642	132,244,162	10,675,011
2 Of which standardised approach (SA)	133,437,642	132,244,162	10,675,011
3 Of which internal rating-based (IRB) approach			-
4 Counterparty credit risk	2,815,961	2,916,720	225,277
5 Of which standardised approach for counterparty credit risk (SA-CCR)**	2,815,961	2,916,720	225,277
6 Of which internal model method (IMM)			-
7 Equity positions in banking book under market-based approach			-
8 Equity investments in funds – look-through approach	2,819,215	2,706,469	225,537
9 Equity investments in funds – mandate-based approach			-
10 Equity investments in funds – fall-back approach	1,215,921	2,213,202	97,274
11 Settlement risk			-
12 Securitisation exposures in banking book			-
13 Of which IRB ratings-based approach (RBA)			-
14 Of which IRB Supervisory Formula Approach (SFA)			-
15 Of which SA/simplified supervisory formula approach (SSFA)			-
16 Market risk	2,392,796	1,168,094	191,424
17 Of which standardised approach (SA)	2,392,796	1,168,094	191,424
18 Of which internal model approaches (IMM)			-
19 Operational risk	14,322,877	14,201,087	1,145,830
20 Of which Basic Indicator Approach			-
21 Of which Alternate Standardised Approach	14,322,877	14,201,087	1,145,830
22 Of which Advanced Measurement Approach			-
23 Amounts below the thresholds for deduction (subject to 250% risk weight)			-
24 Floor adjustment			-
25 Total (1+4+7+8+9+10+11+12+16+19+23+24)	157,004,412	155,449,734	12,560,353

B.3 - LI1: Differences between accounting and regulatory scopes of consolidation and mapping of financial statement categories with regulatory risk categories - June 2021 (Figures in SR 000's)

(Figures in SR 000's)

	a	b	c	d	e	f	g
	Carrying values as reported in published financial statements	Carrying values under scope of regulatory consolidation	Subject to credit risk framework	Carrying values of items:			
Subject to counterparty credit risk framework				Subject to the securitisation framework	Subject to the market risk framework	Not subject to capital requirements or subject to deduction from capital	
Assets							
Cash and balances with SAMA	9,090,087	9,090,087	9,090,087				
Due from banks and other financial institutions	3,200,225	3,200,225	3,200,225				
Positive fair value derivatives	991,407	991,407		991,407			
Investments, net	43,700,669	43,700,669	43,700,669				
Loans and advances, net	117,830,016	117,830,016	121,259,897				
Investments in associates	1,136,227	1,136,227	1,136,226				
Other real estate	219,977	219,977	219,977				
Investment property, net	-	-	-				
Property and equipment, net	2,247,399	2,247,399	2,247,399				
Other assets	3,460,551	3,460,551	3,460,550				
Total assets	181,876,558	181,876,558	184,315,030	991,407	-	-	-
Liabilities							
Due to banks and other financial institutions	10,751,113						10,751,113
Negative fair value derivatives	2,580,467						2,580,467
Customers' deposits	130,220,476						130,220,476
Other liabilities	5,435,942						5,435,942
Sukuk	2,828,704						2,828,704
Total liabilities	151,816,702		-	-	-	-	151,816,702

B.4 - LI2: Main sources of differences between regulatory exposure amounts and carrying values in financial statements - June 2021

(Figures in SR 000's)

		(Figures in SR 000's)				
		a	b	c	d	e
		Total	Items subject to:			
			Credit risk framework	Securitisation framework	Counterparty credit risk framework	Market risk framework
1	Asset carrying value amount under scope of regulatory consolidation (as per template LI1)	181,876,558	184,315,030	-	991,407	-
2	Liabilities carrying value amount under regulatory scope of consolidation (as per template LI1)	-	-	-	-	-
3	Total net amount under regulatory scope of consolidation	181,876,558	184,315,030	-	991,407	-
4	Off-balance sheet amounts	39,324,166	15,671,552			
5	Differences in valuations					
6	Differences due to different netting rules, other than those already included in row 2					
7	Differences due to consideration of provisions					
8	Differences due to prudential filters					
9	Derivatives	66,751,167			3,036,103	45,378,239
10	Exposure amounts considered for regulatory purposes	287,951,891	199,986,582	-	4,027,510	45,378,239

CC1 - Composition of Regulatory Capital - June 2021

(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	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	14,987,915	G + J
3	Accumulated other comprehensive income (and other reserves)	595,373	C
4	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)		
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)		
6	Common Equity Tier 1 capital before regulatory adjustments	30,583,289	
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)	30,583,289	
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)	30,583,289	

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	1,196,660	A
51	Tier 2 capital before regulatory adjustments	4,009,160	
Tier 2 capital: regulatory adjustments			
52	Investments in own Tier 2 instruments		
53	Reciprocal cross-holdings in Tier 2 instruments		
54	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold)		
54a	Investments in the other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation and where the bank does not own more than 10% of the issued common share capital of the entity: amount previously designated for the 5% threshold but that no longer meets the condition (for G-SIBs only)		
55	Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	0	
56	National specific regulatory adjustments		
57	Total regulatory adjustments to Tier 2 capital		
58	Tier 2 capital (T2)	4,009,160	
59	Total regulatory capital (TC = T1 + T2)	34,592,449	
60	Total risk weighted assets	157,004,412	
Capital ratios and buffers			
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	19.48%	
62	Tier 1 (as a percentage of risk weighted assets)	19.48%	
63	Total capital (as a percentage of risk weighted assets)	22.03%	
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	12.44%	
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)	1,196,660	
77	Cap on inclusion of provisions in Tier 2 under standardised approach	1,753,609	
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)		
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach		
Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022)			
80	Current cap on CET1 instruments subject to phase out arrangements		
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)		
82	Current cap on AT1 instruments subject to phase out arrangements		
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)		
84	Current cap on T2 instruments subject to phase out arrangements		
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)		

CC2 - Reconciliation of regulatory capital to balance sheet - June 2021

(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-2021	As at 30-June-2021	
Assets			
Cash and balances at central banks	9,090,087	9,090,087	
Items in the course of collection from other banks			
Trading portfolio assets			
Financial assets designated at fair value			
Derivative financial instruments	991,407	991,407	
Deposits with banks and other financial institutions	3,200,225	3,200,225	
Loans and advances to customers	117,830,016	117,830,016	
Reverse repurchase agreements and other similar secured trading			
Investments, net	43,700,669	43,700,669	
Current and deferred tax assets	71,588	71,588	
Prepayments, accrued income and other assets	3,608,940	3,608,940	
Investments in associates and joint ventures	1,136,227	1,136,227	
Goodwill and intangible assets			
Of which: goodwill			(a)
Of which: other intangible (excluding MSRs)			(b)
Of which: MSRS			(c)
Property, plant and equipment	2,247,399	2,247,399	
Total assets	181,876,558	181,876,558	
Liabilities			
Deposits from banks and other financial institutions	10,751,113	10,751,113	
Items in the course of collection due to other banks			
Customer accounts	130,220,476	130,220,476	
Repurchase agreements and other similar secured borrowing			
Trading portfolio liabilities			
Financial liabilities designated at fair value			
Derivative financial instruments	2,580,467	2,580,467	
Debt securities in issue			
Accruals, deferred income and other liabilities	3,809,393	3,809,393	
Current and deferred tax liabilities	517,737	517,737	
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	2,828,704	2,828,704	
Provisions for credit related commitments and contingencies	591,322	591,322	
End of service benefits	517,490	517,490	
Total liabilities	151,816,702	151,816,702	
Shareholders' equity			
Paid-in share capital	15,000,000	15,000,000	
Of which: amount eligible for CET1	15,000,000	15,000,000	(h)
Of which: amount eligible for AT1	0	-	(i)
Statutory reserves	8,317,000	8,317,000	
Accumulated other comprehensive income	595,373	595,373	
Retained earnings	6,119,627	6,119,627	
Proposed dividends	0	0	
Non-controlling Interest	27,856	27,856	
Total Shareholders' equity	30,059,856	30,059,856	
Total Liabilities and equity	181,876,558	181,876,558	

CCA - Main features of regulatory capital instruments and of other TLAC-eligible instruments - June 2021

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

LR1: Summary comparison of accounting assets vs leverage ratio exposure measure - June 2021

(Figures in SR 000's)

	a	
1	Total consolidated assets as per published financial statements	181,876,558
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	
3	Adjustment for fiduciary assets recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	
4	Adjustments for derivative financial instruments	3,036,103
5	Adjustment for securities financing transactions (ie repos and similar secured lending)	
6	Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	17,148,789
7	Other adjustments	
8	Leverage ratio exposure measure	202,061,449

LR2: Leverage ratio common disclosure- June 2021(Figures in SR
000's)

		a	b
		30-Jun-21	31-Mar-21
On-balance sheet exposures			
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	185,328,140	181,899,886
2	(Asset amounts deducted in determining Basel III Tier 1 capital)		
3	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of rows 1 and 2)	185,328,140	181,899,886
Derivative exposures			
4	Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	1,212,758	1,193,890
5	Add-on amounts for PFE associated with all derivatives transactions	955,887	1,025,240
6	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework		
7	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)		
8	(Exempted CCP leg of client-cleared trade exposures)		
9	Adjusted effective notional amount of written credit derivatives		
10	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)		
11	Total derivative exposures (sum of rows 4 to 10) *	3,036,103	3,106,782
Securities financing transaction exposures			
12	Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	411,000	111,000
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)		
14	CCR exposure for SFT assets		
15	Agent transaction exposures		
16	Total securities financing transaction exposures (sum of rows 12 to 15)	411,000	111,000
Other off-balance sheet exposures			
17	Off-balance sheet exposure at gross notional amount	39,324,153	40,555,440
18	(Adjustments for conversion to credit equivalent amounts)	-22,175,364	-22,517,049
19	Off-balance sheet items (sum of rows 17 and 18)	17,148,789	18,038,391
Capital and total exposures			
20	Tier 1 Capital	30,583,289	30,525,050
21	Total exposures (sum of lines 3,11,16 and 19)	205,924,032	203,156,059
Leverage ratio			
22	Basel III leverage ratio	14.85%	15.03%

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

LIQ1 - Liquidity Coverage Ratio - June 2021		(Figures in SR 000's)	
Amount in SAR '000		TOTAL UNWEIGHTED^a VALUE (average)	TOTAL WEIGHTED^b VALUE (average)
High Quality Liquid Assets			
1	Total high-quality liquid assets (HQLA)		47,405,085
CASH OUTFLOWS			
2	Retail deposits and deposits from small business customers, of which:		
3	Stable deposits		
4	Less stable deposits	49,957,872	4,995,787
5	Unsecured wholesale funding, of which:		
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks		
7	Non-operational deposits (all counterparties)	46,478,335	25,660,845
8	Unsecured debt	0	0
9	Secured wholesale funding	0	0
10	Additional requirements, of which:		
11	Outflows related to derivative exposures and other collateral requirements	471,771	471,771
12	Outflows related to loss of funding on debt products		
13	Credit and liquidity facilities	1,885,228	188,523
14	Other contractual funding obligations		
15	Other contingent funding obligations	37,316,707	902,531
16	TOTAL CASH OUTFLOWS		32,219,457
CASH INFLOWS			
17	Secured lending (eg. reverse repos)		
18	Inflows from fully performing exposures	19,546,005	11,841,876
19	Other cash inflows	1,021,747	1,021,747
20	TOTAL CASH INFLOWS	20,567,752	12,863,624
			TOTAL ADJUSTED ^c VALUE
21	TOTAL HQLA		47,405,085
22	TOTAL NET CASH OUTFLOWS		19,355,833
23	LIQUIDITY COVERAGE RATIO (%)		244.91%

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 2021					(Figures in SR 000's)	
(in currency amount)	Unweighted value by residual maturity				Weighted value	
	No maturity	< 6 months	6 months to < 1yr	≥ 1yr		
ASF Item						
1	Capital:	31,780,106	-	-	2,812,343	34,592,449
2	Regulatory Capital	31,780,106			2,812,343	34,592,449
3	Other capital instruments					
4	Retail deposits and deposits from small business customers:	49,065,996	6,868,132	564,560	18,085	50,866,904
5	Stable deposits					
6	Less stable deposits	49,065,996	6,868,132	564,560	18,085	50,866,904
7	Wholesale funding:	30,018,378	35,935,575	12,950,224	5,444,000	36,528,970
8	Operational deposits					
9	Other wholesale funding	30,018,378	35,935,575	12,950,224	5,444,000	36,528,970
10	Liabilities with matching interdependent assets					
11	Other liabilities					
12	NSFR derivative liabilities		2,580,467		-	
13	All other liabilities and equity not included in the above categories	5,865,469			-	-
14	Total ASF					121,988,323
RSF Item						
15	Total NSFR high-quality liquid assets (HQLA)					1,763,789
16	Deposits held at other financial institutions for operational purpose					
17	Performing loans and securities:	2,250,624	50,561,179	12,017,246	65,219,653	84,683,631
18	Performing loans to financial institution secured by level 1 HQLA		15,000	108,000	402,250	457,000
19	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	579,223	6,194,179	74,199	480,587	1,446,814
20	Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSE, of which:	1,671,401	44,346,112	10,448,516	59,492,661	77,966,076
21	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk					
22	Performing residential mortgages, of which:					
23	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk					
24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities		5,888	1,386,531	4,844,155	4,813,741
25	Assets with matching interdependent liabilities					
26	Other assets:	8,722,433	-	-	1,526,530	10,177,383
27	Physical traded commodities, including gold	-				-
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs				477,199	405,619
29	NSFR derivative assets				533,237	533,237
30	NSFR derivative liabilities before deduction of variation margin posted				516,093	516,093
31	All other assets not included in the above categories	8,722,433				8,722,433
32	Off-balance sheet items				1,713,012	85,651
33	Total RSF					96,710,454
34	Net Stable Funding Ratio (%)					126.14%

B.7 - CR1: Credit quality of assets - June 2021

(Figures in SR 000's)

		a	b	c	d
		Gross carrying values of		Allowances/ impairments	Net values (a+b-c)
		Defaulted exposures	Non-defaulted exposures		
1	Loans	3,925,273	117,334,624	1,915,344	119,344,553
2	Debt Securities		40,773,293		40,773,293
3	Off-balance sheet exposures	1,051,924	23,398,088	495,992	23,954,020
4	Total	4,977,197	181,506,005	2,411,336	184,071,866

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

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

B.8 - CR2: Changes in stock of defaulted loans and debt securities - June 2021

(Figures in SR 000's)

	a
1 Defaulted loans and debt securities at end of the previous reporting period	4,599,607
2 Loans and debt securities that have defaulted since the last reporting period	61,424
3 Returned to non-defaulted status	47,695
4 Amounts written off	842,482
5 Other changes	154,418
6 (1+2-3-4±5)	3,925,273

B.11 - CR3: Credit risk mitigation techniques – Overview - June 2021

(Figures in SR 000's)

	a	b	c	d	e	f	g
	Exposures unsecured: carrying amount	Exposures secured by collateral	Exposures secured by collateral, of which: secured amount	Exposures secured by financial guarantees	Exposures secured by financial guarantees, of which: secured amount	Exposures secured by credit derivatives	Exposures secured by credit derivatives, of which: secured amount
1 Loans	108,906,406	10,438,147	1,216,963	556,817	70,953		
2 Debt securities	40,773,293						
3 Total	149,679,699	10,438,147	1,216,963	556,817	70,953	-	-
4 Of which defaulted	3,586,089	339,183	7,113				

B.13 - CR4: Standardised approach – Credit risk exposure and Credit Risk Mitigation (CRM) effects - (Figures in SR 000's)
June 2021

Asset classes	a	b	c	d	e	f
	Exposures before CCF and CRM		Exposures post-CCF and CRM		RWA and RWA density	
	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
1 Sovereigns and their central banks	43,338,748	-	43,338,748	-	224,411	0.52%
2 Non-central government public sector entities						
3 Multilateral development banks						
4 Banks	3,861,772	2,152,701	3,861,772	1,238,761	3,010,375	59.02%
5 Securities firms	77,395		77,395		38,697	
6 Corporates	91,601,407	36,979,091	90,392,273	13,727,052	98,891,053	94.98%
7 Regulatory retail portfolios	17,316,554		17,316,554		12,987,415	75.00%
8 Secured by residential property	13,458,619		13,458,619		6,730,044	50.01%
9 Secured by commercial real estate						
10 Equity	2,819,215		2,819,215		2,819,215	100.00%
11 Past-due loans	1,519,549		1,512,436		1,512,436	100.00%
12 Higher-risk categories	1,236,952	178,275	1,236,236	74,000	4,171,591	318.38%
13 Other assets	8,642,600	14,099	8,642,600	-	7,087,541	82.01%
14 Total	183,872,811	39,324,166	182,655,848	15,039,813	137,472,778	69.54%

B.14 - CR5: Standardised approach – Exposures by asset classes and risk weights - June 2021

(Figures in SR 000's)

Asset classes/ Risk weight	a	b	c	d	e	f	g	h	i	j
	0%	10%	20%	35%	50%	75%	100%	150%	Others	Total credit exposures amount (post CCF and post-CRM)
1 Sovereigns and their central banks	42,324,703		987,043				27,002			43,338,748
2 Non-central government public sector entities (PSEs)										-
3 Multilateral development banks (MDBs)										-
4 Banks			582,777		3,247,873		1,269,883			5,100,533
5 Securities firms					77,395					77,395
6 Corporates					3,936,058		78,448,318		21,734,949	104,119,325
7 Regulatory retail portfolios						17,316,554				17,316,554
8 Secured by residential property					13,457,151		1,468			13,458,619
9 Secured by commercial real estate										-
10 Equity							2,819,215			2,819,215
11 Past-due loans							1,512,436			1,512,436
12 Higher-risk categories								76,736	1,233,500	1,310,236
13 Other assets	1,555,059						7,087,541			8,642,600
14 Total	43,879,762		1,569,820		20,718,477	17,316,554	91,165,863	76,736	22,968,449	197,695,661

B.22 - CCR1: Analysis of counterparty credit risk (CCR)[1] exposure by approach - June 2021

(Figures in SR 000's)

	a	b	c	d	e	f
	Replacement cost	Potential future exposure	EEPE	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
1 SA-CCR (for derivatives)	653,595	620,702		1.4	1,784,016	1,227,979
2 Internal Model Method (for derivatives and SFTs)						
3 Simple Approach for credit risk mitigation (for SFTs)						
4 Comprehensive Approach for credit risk mitigation (for SFTs)						
5 VaR for SFTs						
6 Total						1,227,979

**B.23 - CCR2: Credit valuation adjustment (CVA) capital charge -
June 2021**

(Figures in SR 000's)

		a	b
		EAD post-CRM	RWA
	Total portfolios subject to the Advanced CVA capital charge		
1	(i) VaR component (including the 3×multiplier)		
2	(ii) Stressed VaR component (including the 3×multiplier)		
3	All portfolios subject to the Standardised CVA capital charge	1,784,016	1,562,941
4	Total subject to the CVA capital charge	1,784,016	1,562,941

B.24 - CCR3: Standardised approach – CCR exposures by regulatory portfolio and risk weights -June 2021

(Figures in SR 000's)

Regulatory portfolio/ Risk weight	a 0%	b 10%	c 20%	d 50%	e 75%	f 100%	g 150%	h Others	i Total credit exposures
Sovereigns and their central banks									-
Non-central government public sector entities (PSEs)									-
Multilateral development banks (MDBs)									-
Banks			332,066	580,769		7,649			920,483
Securities firms									-
Corporates						863,532			863,532
Regulatory retail portfolios									-
Other assets						-			-
Total	-	-	332,066	580,769	-	871,181	-	-	1,784,016

B.26 - CCR5: Composition of collateral for CCR exposure - June 2021

(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 – SAR		900		3,450		
Cash –USD			477,227	2,119,672		
Domestic sovereign debt						
Other sovereign debt					410,994	526,000
Government agency debt						
Corporate bonds						
Equity securities						
Other collateral						
Total	-	900	477,227	2,123,122	410,994	526,000

B.29 - CCR8: Exposures to central counterparties -June 2021

(Figures in SR 000's)

		a	b
		EAD (post-CRM)	RWA
1	Exposures to QCCPs (total)	1,252,087	25,042
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which	1,252,087	25,042
3	(i) OTC derivatives		
4	(ii) Exchange-traded derivatives	1,252,087	25,042
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		

B.37 - MR1: Market risk under standardised approach - June 2021 (Figures in SR 000's)

		a
		RWA
	Outright products	2,387,549
1	Interest rate risk (general and specific)	783,691
2	Equity risk (general and specific)	
3	Foreign exchange risk	1,590,056
4	Commodity risk	13,802
	Options	5,247
5	Simplified approach	5,247
6	Delta-plus method	
7	Scenario approach	
8	Securitisation	
9	Total	2,392,796