



## **Basel III Pillar 3 Semi-annual Disclosures 30 June 2020**

## Summary

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KM1: Key metrics (at consolidated group level) - June 2020		(Figures in SR 000's)				
		a	b	c	d	e
		30-Jun-20	31-Mar-20	31-Dec-19	30-Sep-19	30-Jun-19
<b>Available capital (amounts)</b>						
1	Common Equity Tier 1 (CET1)	28,978,205	28,234,632	27,944,791	27,944,792	27,724,861
1a	Fully loaded ECL accounting model	28,426,917	27,683,344	27,614,018	27,614,020	27,394,088
2	Tier 1	28,978,205	28,234,632	27,944,791	27,944,792	27,724,861
2a	Fully loaded ECL accounting model Tier 1	28,426,917	27,683,344	27,614,018	27,614,020	27,394,088
3	Total Capital	32,167,304	31,352,966	30,896,077	30,902,840	30,463,471
3a	Fully loaded ECL accounting model total capital	31,616,016	30,801,678	30,565,304	30,572,068	30,132,698
<b>Risk-weighted assets (amount)</b>						
4	Total risk-weighted assets (RWA)	163,734,862	171,017,035	163,072,334	162,911,755	162,244,656
<b>Risk-based capital ratios as a percentage of RWA</b>						
5	Common Equity Tier 1 ratio (%)	17.70%	16.51%	17.14%	17.15%	17.09%
5a	Fully loaded ECL accounting model Common Equity Tier 1 (%)	17.36%	16.19%	16.93%	16.95%	16.88%
6	Tier 1 ratio (%)	17.70%	16.51%	17.14%	17.15%	17.09%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	17.36%	16.19%	16.93%	16.95%	16.88%
7	Total capital ratio (%)	19.65%	18.33%	18.95%	18.97%	18.78%
7a	Fully loaded ECL accounting model total capital ratio (%)	19.31%	18.01%	18.74%	18.77%	18.57%
<b>Additional CET1 buffer requirements as a percentage of RWA</b>						
8	Capital conservation buffer requirement (2.5% from 2019) (%)	2.50%	2.50%	2.50%	2.50%	2.50%
9	Countercyclical buffer requirement (%)					
10	Bank G-SIB and/or D-SIB additional requirements (%)					
11	Total of bank CET1 specific buffer requirements (%) (row 8 + row 9 + row 10)	2.50%	2.50%	2.50%	2.50%	2.50%
12	CET1 available after meeting the bank's minimum capital requirements (%)	10.70%	9.51%	10.14%	10.15%	10.09%
<b>Basel III Leverage ratio</b>						
13	Total Basel III leverage ratio exposure measure	216,450,039	213,040,089	212,502,950	199,540,591	197,319,616
14	Basel III leverage ratio (%) (row 2 / row 13)	13.39%	13.25%	13.15%	14.05%	13.72%
14a	Fully loaded ECL accounting model Basel III leverage ratio (%) (row 2a / row13)	13.13%	12.99%	12.99%	13.88%	13.55%
<b>Liquidity Coverage Ratio</b>						
15	Total HQLA	48,152,840	46,756,341	39,730,274	35,626,048	37,380,498
16	Total net cash outflow	22,291,627	18,838,308	19,274,976	19,214,223	16,788,684
17	LCR ratio (%)	216%	248%	206%	185%	223%
<b>Net Stable Funding Ratio</b>						
18	Total available stable funding	121,117,109	118,043,377	120,469,300	111,575,707	112,611,269
19	Total required stable funding	99,190,973	104,291,950	98,854,926	94,648,376	96,273,946
20	NSFR ratio	122%	113%	122%	118%	117%

**B.2 - OV1: Overview of RWA - June 2020**

(Figures in SR 000's)

		a	b	c
		RWA		Minimum capital requirements
		30-Jun-20	31-Mar-20	30-Jun-20
<b>1</b>	<b>Credit risk (excluding counterparty credit risk) (CCR) *</b>	<b>141,381,193</b>	<b>147,161,249</b>	<b>11,310,495</b>
2	Of which standardised approach (SA)	141,381,193	147,161,249	11,310,495
3	Of which internal rating-based (IRB) approach			-
<b>4</b>	<b>Counterparty credit risk</b>	<b>3,518,351</b>	<b>2,874,691</b>	<b>281,468</b>
5	Of which standardised approach for counterparty credit risk (SA-CCR)**	3,518,351	2,874,691	281,468
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	2,198,044	2,182,842	175,844
9	Equity investments in funds – mandate-based approach			-
10	Equity investments in funds – fall-back approach	1,540,628	1,427,379	123,250
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)			-
<b>16</b>	<b>Market risk</b>	<b>1,360,392</b>	<b>3,574,327</b>	<b>108,831</b>
17	Of which standardised approach (SA)	1,360,392	3,574,327	108,831
18	Of which internal model approaches (IMM)			
<b>19</b>	<b>Operational risk</b>	<b>13,736,254</b>	<b>13,796,547</b>	<b>1,098,900</b>
20	Of which Basic Indicator Approach			-
21	Of which Alternate Standardised Approach	13,736,254	13,796,547	1,098,900
22	Of which Advanced Measurement Approach			-
23	Amounts below the thresholds for deduction (subject to 250% risk weight)			-
24	Floor adjustment			-
<b>25</b>	<b>Total (1+4+7+8+9+10+11+12+16+19+23+24)</b>	<b>163,734,862</b>	<b>171,017,035</b>	<b>13,098,789</b>

**B.3 - LI1: Differences between accounting and regulatory scopes of consolidation and mapping of financial statement categories with regulatory risk categories - June 2020**

(Figures in SR 000's)

(Figures in SR 000's)

	a	b	c	d	e			f	g
	Carrying values as reported in published financial statements	Carrying values under scope of regulatory consolidation	Subject to credit risk framework	Subject to counterparty credit risk framework	Carrying values of items:			Subject to the securitisation framework	Subject to the market risk framework
<b>Assets</b>									
Cash and balances with SAMA	15,011,091	15,011,091	15,011,091						
Due from banks and other financial institutions	1,342,982	1,342,982	1,342,982						
Positive fair value derivatives	1,020,854	1,020,854		1,020,854					
Investments, net	43,342,248	43,342,248	43,342,248						
Loans and advances, net	117,128,954	117,128,954	120,907,442						
Investments in associates	1,264,559	1,264,559	1,264,558						
Other real estate	220,697	220,697	220,697						
Investment property, net	-	-	-						
Property and equipment, net	2,096,693	2,096,693	2,096,693						
Other assets	5,868,467	5,868,467	5,868,466						
<b>Total assets</b>	<b>187,296,545</b>	<b>187,296,545</b>	<b>190,054,177</b>	<b>1,020,854</b>	-	-	-	-	-
<b>Liabilities</b>									
Due to banks and other financial institutions	12,808,405								12,808,405
Negative fair value derivatives	4,434,767								4,434,767
Customers' deposits	133,896,212								133,896,212
Other liabilities	5,684,675								5,684,675
Sukuk	2,012,345								2,012,345
<b>Total liabilities</b>	<b>158,836,404</b>		-	-	-	-	-	-	<b>158,836,404</b>

**B.4 - LI2: Main sources of differences between regulatory exposure amounts and carrying values in financial statements - June 2020**

(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)	187,296,545	190,054,177	-	1,020,854	-
2	Liabilities carrying value amount under regulatory scope of consolidation (as per template LI1)	-	-	-	-	-
3	Total net amount under regulatory scope of consolidation	187,296,545	190,054,177	-	1,020,854	-
4	Off-balance sheet amounts	49,398,868	18,818,686			
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	69,425,766			4,395,867	44,648,732
10	<b>Exposure amounts considered for regulatory purposes</b>	<b>306,121,179</b>	<b>208,872,863</b>	-	<b>5,416,721</b>	<b>44,648,732</b>

## CC1 - Composition of Regulatory Capital - June 2020

(Figures in SR 000's)

	Amounts	Source based on reference numbers / letters of the balance sheet under regulatory scope of consolidation
<b>Common Equity Tier 1 capital: Instruments and reserves</b>		
1	15,000,000	H
2	14,064,259	G + J
3	-86,055	C
4		
5		
6	28,978,204	
<b>Common Equity Tier 1 capital: Regulatory adjustments</b>		
7		
8		
9		
10		
11		
12		
13		
14		
15		
16		
17		
18		
19		
20		
21		
22		
23		
24		
25		
26		
27		
28		
29	28,978,204	
<b>Additional Tier 1 capital: instruments</b>		
30		
31		
32		
33		
34		
35		
36		
<b>Additional Tier 1 capital: regulatory adjustments</b>		
37		
38		
39		
40		
41		
42		
43		
44		
45	28,978,204	

<b>Tier 2 capital: instruments and provisions</b>			
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	2,000,000	B
47	<i>Directly issued capital instruments subject to phase out from Tier 2</i>		
48	Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2)		
49	<i>of which: instruments issued by subsidiaries subject to phase out</i>		
50	Provisions	1,189,100	A
51	<b>Tier 2 capital before regulatory adjustments</b>	<b>3,189,100</b>	
<b>Tier 2 capital: regulatory adjustments</b>			
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	<b>Total regulatory adjustments to Tier 2 capital</b>		
58	<b>Tier 2 capital (T2)</b>	<b>3,189,100</b>	
59	<b>Total regulatory capital (TC = T1 + T2)</b>	<b>32,167,304</b>	
60	<b>Total risk weighted assets</b>	<b>163,734,862</b>	
<b>Capital ratios and buffers</b>			
61	<b>Common Equity Tier 1 (as a percentage of risk weighted assets)</b>	<b>17.70%</b>	
62	<b>Tier 1 (as a percentage of risk weighted assets)</b>	<b>17.70%</b>	
63	<b>Total capital (as a percentage of risk weighted assets)</b>	<b>19.65%</b>	
64	<b>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)</b>	<b>7.00%</b>	
65	<i>of which: capital conservation buffer requirement</i>	<b>2.50%</b>	
66	<i>of which: bank specific countercyclical buffer requirement</i>		
67	<i>of which: G-SIB buffer requirement</i>		
68	<b>Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) available after meeting the bank's minimum capital requirements</b>	<b>10.70%</b>	
<b>National minima (if different from Basel 3)</b>			
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)		
<b>Amounts below the thresholds for deduction (before risk weighting)</b>			
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)		
<b>Applicable caps on the inclusion of provisions in Tier 2</b>			
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	1,189,100	
77	Cap on inclusion of provisions in Tier 2 under standardised approach	1,857,978	
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		
<b>Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022)</b>			
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 2020

(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-2020	As at 30-June-2020	
<b>Assets</b>			
Cash and balances at central banks	15,011,091	15,011,091	
Items in the course of collection from other banks			
Trading portfolio assets			
Financial assets designated at fair value			
Derivative financial instruments	1,020,854	1,020,854	
Deposits with banks and other financial institutions	1,342,982	1,342,982	
Loans and advances to customers	117,128,954	117,128,954	
Reverse repurchase agreements and other similar secured trading			
Investments, net	43,342,248	43,342,248	
Current and deferred tax assets	68,511	68,511	
Prepayments, accrued income and other assets	6,020,653	6,020,653	
Investments in associates and joint ventures	1,264,559	1,264,559	
Goodwill and intangible assets			
Of which: goodwill			(a)
Of which: other intangible (excluding MSRs)			(b)
Of which: MSRS			(c)
Property, plant and equipment	2,096,693	2,096,693	
<b>Total assets</b>	<b>187,296,545</b>	<b>187,296,545</b>	
<b>Liabilities</b>			
Deposits from banks and other financial institutions	12,808,405	12,808,405	
Items in the course of collection due to other banks			
Customer accounts	133,896,212	133,896,212	
Repurchase agreements and other similar secured borrowing			
Trading portfolio liabilities			
Financial liabilities designated at fair value			
Derivative financial instruments	4,434,767	4,434,767	
Debt securities in issue			
Accruals, deferred income and other liabilities	4,537,438	4,537,438	
Current and deferred tax liabilities			
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	2,012,345	2,012,345	
Provisions for credit related commitments and contingencies	583,606	583,606	
End of service benefits	563,631	563,631	
<b>Total liabilities</b>	<b>158,836,404</b>	<b>158,836,404</b>	
<b>Shareholders' equity</b>			
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	7,756,000	7,756,000	
Accumulated other comprehensive income	-86,055	-86,055	
Retained earnings	5,756,971	5,756,971	
Proposed dividends	0	0	
Non-controlling Interest	33,225	33,225	
<b>Total Shareholders' equity</b>	<b>28,460,141</b>	<b>28,460,141</b>	
<b>Total Liabilities and equity</b>	<b>187,296,545</b>	<b>187,296,545</b>	

**CCA - Main features of regulatory capital instruments and of other TLAC-eligible instruments - June 2020**

	Quantitative / qualitative Information
1 Issuer	Arab National Bank
2 Unique identifier (eg CUSPIN, ISIN or Bloomberg identifier for private placement)	SA13TFK0GSJ4
3 Governing law(s) of the instrument	Law of 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)	SAR 2 billion
9 Par value of instrument	SAR 2 billion
10 Accounting classification	Liability- Held at Amortised Cost
11 Original date of issuance	7-Oct-15
12 Perpetual or dated	Dated
13 Original maturity date	7-Oct-25
14 Issuer call subject to prior supervisory approval	Yes
15 Option call date, contingent call dates and redemption amount	First Call date 7 Oct 2020, and callable on each subsequent periodic distribution date at PAR in whole (but not in part), with a notice period not less than 15 days nor more than 30 days
16 Subsequent call dates if applicable	Semi-annually
Coupons / dividends	
17 Fixed or Floating dividend/coupon	Floating
18 Coupon rate and any related index	6m SIBOR + 140bps
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 2020**

(Figures in SR 000's)

		a
1	Total consolidated assets as per published financial statements	187,296,545
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	4,395,867
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)	20,953,555
7	Other adjustments	
8	<b>Leverage ratio exposure measure</b>	<b>212,645,967</b>

**LR2: Leverage ratio common disclosure- June 2020**

 (Figures in  
SR 000's)

		a	b
		30-Jun-20	31-Mar-20
<b>On-balance sheet exposures</b>			
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	184,919,617	188,682,264
2	(Asset amounts deducted in determining Basel III Tier 1 capital)		
3	<b>Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of rows 1 and 2)</b>	<b>184,919,617</b>	<b>188,682,264</b>
<b>Derivative exposures</b>			
4	Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	2,065,459	1,326,443
5	Add-on amounts for PFE associated with all derivatives transactions	1,074,446	1,005,893
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	<b>Total derivative exposures (sum of rows 4 to 10) *</b>	<b>4,395,867</b>	<b>3,265,270</b>
<b>Securities financing transaction exposures</b>			
12	Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	6,181,000	104,000
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)		
14	CCR exposure for SFT assets		
15	Agent transaction exposures		
16	<b>Total securities financing transaction exposures (sum of rows 12 to 15)</b>	<b>6,181,000</b>	<b>104,000</b>
<b>Other off-balance sheet exposures</b>			
17	Off-balance sheet exposure at gross notional amount	49,826,881	48,453,681
18	(Adjustments for conversion to credit equivalent amounts)	-28,873,326	-27,465,126
19	<b>Off-balance sheet items (sum of rows 17 and 18)</b>	<b>20,953,555</b>	<b>20,988,555</b>
<b>Capital and total exposures</b>			
20	Tier 1 Capital	28,978,205	28,234,632
21	Total exposures (sum of lines 3,11,16 and 19)	<b>216,450,039</b>	<b>213,040,089</b>
<b>Leverage ratio</b>			
22	Basel III leverage ratio	<b>13.39%</b>	<b>13.25%</b>

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

LIQ1 - Liquidity Coverage Ratio - June 2020		(Figures in SR 000's)	
Amount in SAR '000		TOTAL UNWEIGHTED <sup>a</sup> VALUE (average)	TOTAL WEIGHTED <sup>b</sup> VALUE (average)
<b>High Quality Liquid Assets</b>			
1	Total high-quality liquid assets (HQLA)		48,152,840
<b>CASH OUTFLOWS</b>			
2	Retail deposits and deposits from small business customers, of which:		
3	Stable deposits		
4	Less stable deposits	48,688,205	4,868,821
5	Unsecured wholesale funding, of which:		
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks		
7	Non-operational deposits (all counterparties)	50,588,660	26,390,227
8	Unsecured debt		
9	Secured wholesale funding		
10	Additional requirements, of which:		
11	Outflows related to derivative exposures and other collateral requirements	281,414	281,414
12	Outflows related to loss of funding on debt products		
13	Credit and liquidity facilities	1,893,243	189,324
14	Other contractual funding obligations		
15	Other contingent funding obligations	44,959,163	1,093,309
16	<b>TOTAL CASH OUTFLOWS</b>		<b>32,823,094</b>
<b>CASH INFLOWS</b>			
17	Secured lending (eg. reverse repos)		
18	Inflows from fully performing exposures	16,337,964	9,476,227
19	Other cash inflows	1,060,666	1,055,240
20	<b>TOTAL CASH INFLOWS</b>	<b>17,398,630</b>	<b>10,531,467</b>
			TOTAL ADJUSTED <sup>c</sup> VALUE
21	TOTAL HQLA		48,152,840
22	TOTAL NET CASH OUTFLOWS		22,291,627
23	<b>LIQUIDITY COVERAGE RATIO (%)</b>		<b>216.01%</b>

LIQ2 - Net Stable Funding Ratio (NSFR) - June 2020					(Figures in SR 000's)	
(in currency amount)		Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
<b>ASF Item</b>						
1	Capital:	30,167,129	-	-	2,000,000	32,167,129
2	Regulatory Capital	30,167,129			2,000,000	32,167,129
3	Other capital instruments					
4	Retail deposits and deposits from small business customers:	48,251,997	6,919,169	545,199	6,498	50,151,227
5	Stable deposits					
6	Less stable deposits	48,251,997	6,919,169	545,199	6,498	50,151,227
7	Wholesale funding:	27,047,017	46,560,564	7,095,990	100,000	38,798,754
8	Operational deposits					
9	Other wholesale funding	27,047,017	46,560,564	7,095,990	100,000	38,798,754
10	Liabilities with matching interdependent assets					
11	Other liabilities					
12	NSFR derivative liabilities					
13	All other liabilities and equity not included in the above categories	18,602,805				-
14	<b>Total ASF</b>					<b>121,117,109</b>
<b>RSF Item</b>						
15	Total NSFR high-quality liquid assets (HQLA)					<b>1,844,629</b>
16	Deposits held at other financial institutions for operational purpose					
17	<b>Performing loans and securities:</b>	<b>8,495,057</b>	<b>48,637,369</b>	<b>12,190,093</b>	<b>54,507,362</b>	<b>83,846,045</b>
18	Performing loans to financial institution secured by level 1 HQLA					
19	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	413,578	3,458,826	806,232	600,523	1,936,041
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:	6,258,211	44,954,388	11,065,718	50,914,459	77,545,554
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	1,823,268	224,155	318,143	2,992,379	4,364,449
25	Assets with matching interdependent liabilities					
26	<b>Other assets:</b>	<b>9,882,863</b>	<b>-</b>	<b>-</b>	<b>6,114,717</b>	<b>12,314,312</b>
27	Physical traded commodities, including gold					
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs				903,033	767,578
29	NSFR derivative assets				776,917	776,917
30	NSFR derivative liabilities before deduction of variation margin posted				4,434,767	886,953
31	All other assets not included in the above categories	9,882,863				9,882,863
32	Off-balance sheet items					1,185,987
33	<b>Total RSF</b>					<b>99,190,973</b>
34	<b>Net Stable Funding Ratio (%)</b>					<b>122.10%</b>

**B.7 - CR1: Credit quality of assets - June 2020**

(Figures in SR 000's)

		(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	3,441,159	117,466,283	1,762,684	119,144,758
2	Debt Securities		41,038,046		41,038,046
3	Off-balance sheet exposures	1,009,052	24,964,505	536,001	25,437,556
4	<b>Total</b>	4,450,211	183,468,834	2,298,685	185,620,360

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 2020**

(Figures in SR 000's)

		(Figures in SR 000's)
		a
1	<b>Defaulted loans and debt securities at end of the previous reporting period</b>	<b>2,816,751</b>
2	Loans and debt securities that have defaulted since the last reporting period	<b>918,030</b>
3	Returned to non-defaulted status	<b>44,653</b>
4	Amounts written off	<b>417,075</b>
5	Other changes	<b>168,106</b>
6	<b>Defaulted loans and debt securities at end of the reporting period</b>	
6	<b>(1+2-3-4±5)</b>	<b>3,441,159</b>



**B.11 - CR3: Credit risk mitigation techniques – Overview - June 2020**

(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	107,586,082	11,558,676	852,155	23,180	6,322		
2 Debt securities	41,038,046						
<b>3 Total</b>	<b>148,624,128</b>	<b>11,558,676</b>	<b>852,155</b>	<b>23,180</b>	<b>6,322</b>	-	-
4 Of which defaulted	3,008,853	432,306	1,171				

**B.13 - CR4: Standardised approach – Credit risk exposure and Credit Risk Mitigation (CRM) effects - June 2020**

(Figures in SR 000's)

Asset classes	a	b	c	d	e	f
	Exposures before CCF and CRM		Exposures post-CCF and CRM		RWA and RWA density	
	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
1 Sovereigns and their central banks	48,249,706	-	48,249,706	-	203,562	0.42%
2 Non-central government public sector entities						
3 Multilateral development banks						
4 Banks	1,674,542	2,081,337	1,674,542	1,206,098	1,685,274	58.50%
5 Securities firms	153,628		153,628		76,814	
6 Corporates	95,001,116	47,156,006	94,150,133	16,676,041	106,469,624	96.07%
7 Regulatory retail portfolios	18,800,906		18,800,906		14,100,679	75.00%
8 Secured by residential property	9,600,267		9,600,267		4,803,863	50.04%
9 Secured by commercial real estate						
10 Equity	2,198,044		2,198,044		2,198,044	100.00%
11 Past-due loans	1,405,894		1,404,777		1,404,777	100.00%
12 Higher-risk categories	1,393,550	100,134	1,393,495	74,000	4,821,554	328.56%
13 Other assets	10,892,122	61,391	10,892,122	-	9,355,673	85.89%
14 <b>Total</b>	<b>189,369,775</b>	<b>49,398,868</b>	<b>188,517,620</b>	<b>17,956,139</b>	<b>145,119,864</b>	<b>70.28%</b>

**B.14 - CR5: Standardised approach – Exposures by asset classes and risk weights - June 2020**

(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	47,261,959		980,231				7,515			48,249,706
2 Non-central government public sector entities (PSEs)										-
3 Multilateral development banks (MDBs)										-
4 Banks			926,537		908,274		1,045,829			2,880,640
5 Securities firms					153,628					153,628
6 Corporates					4,498,096		92,278,075		14,050,003	110,826,174
7 Regulatory retail portfolios						18,800,906				18,800,906
8 Secured by residential property					9,592,808		7,459			9,600,267
9 Secured by commercial real estate										-
10 Equity							2,198,044			2,198,044
11 Past-due loans							1,404,777			1,404,777
12 Higher-risk categories								79,686	1,387,809	1,467,495
13 Other assets	1,536,450						9,355,672			10,892,122
<b>14 Total</b>	<b>48,798,409</b>		<b>1,906,768</b>		<b>15,152,806</b>	<b>18,800,906</b>	<b>106,297,371</b>	<b>79,686</b>	<b>15,437,812</b>	<b>206,473,759</b>

**B.22 - CCR1: Analysis of counterparty credit risk (CCR)[1] exposure by approach - June 2020**

(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)	932,213	671,720		1.4	2,245,506	1,377,329
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 <b>Total</b>						<b>1,377,329</b>

**B.23 - CCR2: Credit valuation adjustment (CVA) capital charge - June 2020**

(Figures in SR 000's)

		a	b
		EAD post-CRM	RWA
	Total portfolios subject to the Advanced CVA capital charge		
1	(i) VaR component (including the 3×multiplier)		
2	(ii) Stressed VaR component (including the 3×multiplier)		
3	All portfolios subject to the Standardised CVA capital charge	2,245,506	2,098,015
<b>4</b>	<b>Total subject to the CVA capital charge</b>	<b>2,245,506</b>	<b>2,098,015</b>

**B.24 - CCR3: Standardised approach – CCR exposures by regulatory portfolio and risk weights -June 2020**

(Figures in SR 000's)

	a	b	c	d	e	f	g	h	i
<b>Regulatory portfolio/ Risk weight</b>	<b>0%</b>	<b>10%</b>	<b>20%</b>	<b>50%</b>	<b>75%</b>	<b>100%</b>	<b>150%</b>	<b>Others</b>	<b>Total credit exposures</b>
Sovereigns and their central banks									-
Non-central government public sector entities (PSEs)									-
Multilateral development banks (MDBs)									-
Banks			460,161	664,356					1,124,518
Securities firms									-
Corporates								1,119,129	1,119,129
Regulatory retail portfolios									-
Other assets						1,859			1,859
<b>Total</b>	-	-	<b>460,161</b>	<b>664,356</b>	-	<b>1,859</b>	-	<b>1,119,129</b>	<b>2,245,506</b>

**B.26 - Template CCR5: Composition of collateral for CCR exposure - June 2020**

(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							10,050					
Cash –USD			1,613		903,066		4,181,762					87
Domestic sovereign debt									6,180,914			
Other sovereign debt												
Government agency debt												
Corporate bonds												
Equity securities												
Other collateral												
<b>Total</b>	-		<b>1,613</b>		<b>903,066</b>		<b>4,191,812</b>		<b>6,180,914</b>		<b>87</b>	

**B.29 - CCR8: Exposures to central counterparties -June 2020**

(Figures in SR 000's)

		a	b
		EAD (post-CRM)	RWA
<b>1</b>	<b>Exposures to QCCPs (total)</b>	<b>2,150,361</b>	<b>43,007</b>
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which	2,150,361	43,007
3	(i) OTC derivatives		
4	(ii) Exchange-traded derivatives	2,150,361	43,007
5	(iii) Securities financing transactions		
6	(iv) Netting sets where cross-product netting has been approved		
7	Segregated initial margin		
8	Non-segregated initial margin		
9	Pre-funded default fund contributions		
10	Unfunded default fund contributions		
<b>11</b>	<b>Exposures to non-QCCPs (total)</b>	<b>-</b>	<b>-</b>
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 2020**

(Figures in SR 000's)

		a
		RWA
	Outright products	<b>1,352,108</b>
1	Interest rate risk (general and specific)	1,107,276
2	Equity risk (general and specific)	-
3	Foreign exchange risk	224,265
4	Commodity risk	20,567
	Options	8,284
5	Simplified approach	8,284
6	Delta-plus method	
7	Scenario approach	
8	Securitisation	
<b>9</b>	<b>Total</b>	<b>1,360,392</b>