



## **Basel III Pillar 3 Semi-annual Disclosures 30 June 2019**

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KM1: Key metrics (at consolidated group level) - June 2019		(Figures in SR 000's)				
		a	b	c	d	e
		30-Jun-19	31-Mar-19	31-Dec-18	30-Sep-18	30-Jun-18
	<b>Available capital (amounts)</b>					
1	Common Equity Tier 1 (CET1)	27,724,861	26,772,592	26,046,963	25,166,478	25,093,993
1a	Fully loaded ECL accounting model	27,394,088	26,441,819	25,605,933	24,725,449	24,652,963
2	Tier 1	27,724,861	26,772,592	26,046,963	25,166,478	25,093,993
2a	Fully loaded ECL accounting model Tier 1	27,394,088	26,441,819	25,605,933	24,725,449	24,652,963
3	Total Capital	30,463,471	29,491,695	28,566,267	27,645,867	27,623,811
3a	Fully loaded ECL accounting model total capital	30,132,698	29,160,922	28,125,237	27,204,838	27,182,781
	<b>Risk-weighted assets (amount)</b>					
4	Total risk-weighted assets (RWA)	162,244,656	162,123,365	158,225,256	164,722,583	163,414,311
	<b>Risk-based capital ratios as a percentage of RWA</b>					
5	Common Equity Tier 1 ratio (%)	17.09%	16.51%	16.46%	15.28%	15.36%
5a	Fully loaded ECL accounting model Common Equity Tier 1 (%)	16.88%	16.31%	16.18%	15.01%	15.09%
6	Tier 1 ratio (%)	17.09%	16.51%	16.46%	15.28%	15.36%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	16.88%	16.31%	16.18%	15.01%	15.09%
7	Total capital ratio (%)	18.78%	18.19%	18.05%	16.78%	16.90%
7a	Fully loaded ECL accounting model total capital ratio (%)	18.57%	17.99%	17.78%	16.52%	16.63%
	<b>Additional CET1 buffer requirements as a percentage of RWA</b>					
8	Capital conservation buffer requirement (2.5% from 2019) (%)	2.50%	2.50%	1.88%	1.88%	1.88%
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%	1.88%	1.88%	1.88%
12	CET1 available after meeting the bank's minimum capital requirements (%)	10.09%	9.51%	10.09%	8.90%	8.98%
	<b>Basel III Leverage ratio</b>					
13	Total Basel III leverage ratio exposure measure	197,319,616	195,194,781	203,990,062	197,640,380	194,788,865
14	Basel III leverage ratio (%) (row 2 / row 13)	14.05%	13.72%	12.77%	12.73%	12.88%
14a	Fully loaded ECL accounting model Basel III leverage ratio (%) (row 2a / row13)	13.88%	13.55%	12.55%	12.51%	12.66%
	<b>Liquidity Coverage Ratio</b>					
15	Total HQLA	37,380,498	40,197,177	32,970,774	34,232,806	33,904,038
16	Total net cash outflow	16,788,684	17,835,192	18,294,788	19,288,052	18,239,261
17	LCR ratio (%)	223%	225%	180%	177%	186%
	<b>Net Stable Funding Ratio</b>					
18	Total available stable funding	112,611,269	110,063,016	114,259,087	107,789,816	107,921,629
19	Total required stable funding	96,273,946	96,196,856	94,632,745	95,537,623	94,309,393
20	NSFR ratio	117%	114%	121%	113%	114%

**B.2 - OV1: Overview of RWA - June 2019**

(Figures in SR 000's)

		a	b	c
		RWA		Minimum capital requirements
		30-Jun-19	31-Mar-19	30-Jun-19
<b>1</b>	<b>Credit risk (excluding counterparty credit risk) (CCR)</b>	<b>141,747,017</b>	<b>142,122,743</b>	<b>11,339,761</b>
2	Of which standardised approach (SA)	141,747,017	142,122,743	11,339,761
3	Of which internal rating-based (IRB) approach			-
<b>4</b>	<b>Counterparty credit risk</b>	<b>2,443,670</b>	<b>2,523,648</b>	<b>195,494</b>
5	Of which standardised approach for counterparty credit risk (SA-CCR)	2,443,670	2,523,648	195,494
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	1,584,049	1,587,424	126,724
9	Equity investments in funds – mandate-based approach			-
10	Equity investments in funds – fall-back approach	440,111	322,078	35,209
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>2,405,537</b>	<b>1,960,557</b>	<b>192,443</b>
17	Of which standardised approach (SA)	2,405,537	1,960,557	192,443
18	Of which internal model approaches (IMM)	-	-	-
<b>19</b>	<b>Operational risk</b>	<b>13,624,272</b>	<b>13,606,915</b>	<b>1,089,942</b>
20	Of which Basic Indicator Approach			-
21	Of which Alternate Standardised Approach	13,624,272	13,606,915	1,089,942
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>162,244,656</b>	<b>162,123,365</b>	<b>12,979,572</b>

## CC1 - Composition of Regulatory Capital - June 2019

(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	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	12,590,872	G + J
3	Accumulated other comprehensive income (and other reserves)	133,989	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	<b>Common Equity Tier 1 capital before regulatory adjustments</b>	27,724,861	
<b>Common Equity Tier 1 capital: Regulatory adjustments</b>			
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	<b>Total regulatory adjustments to Common equity Tier 1</b>		
29	<b>Common Equity Tier 1 capital (CET1)</b>	27,724,861	
<b>Additional Tier 1 capital: instruments</b>			
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		
<b>Additional Tier 1 capital: regulatory adjustments</b>			
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	<b>Total regulatory adjustments to Additional Tier 1 capital</b>		
44	<b>Additional Tier 1 capital (AT1)</b>		
45	<b>Tier 1 capital (T1 = CET1 + AT1)</b>	27,724,861	
<b>Tier 2 capital: instruments and provisions</b>			
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	2,000,000	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	<i>of which: instruments issued by subsidiaries subject to phase out</i>		
50	Provisions	738,610	A
51	<b>Tier 2 capital before regulatory adjustments</b>	<b>2,738,610</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>2,738,610</b>	
59	<b>Total regulatory capital (TC = T1 + T2)</b>	<b>30,463,471</b>	
60	<b>Total risk weighted assets</b>	<b>162,244,656</b>	
	<b>Capital ratios and buffers</b>		
61	<b>Common Equity Tier 1 (as a percentage of risk weighted assets)</b>	<b>17.09%</b>	
62	<b>Tier 1 (as a percentage of risk weighted assets)</b>	<b>17.09%</b>	
63	<b>Total capital (as a percentage of risk weighted assets)</b>	<b>18.78%</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>10.09%</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)	738,610	
77	Cap on inclusion of provisions in Tier 2 under standardised approach	1,827,686	
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 2019

(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-2019	As at 30-June-2019	
<b>Assets</b>			
Cash and balances at central banks	10,369,394	10,369,394	
Items in the course of collection from other banks	-	-	
Trading portfolio assets	-	-	
Financial assets designated at fair value	-	-	
Derivative financial instruments	1,253,293	1,253,293	
Deposits with banks and other financial institutions	834,931	834,931	
Loans and advances to customers	119,746,213	119,746,213	
Reverse repurchase agreements and other similar secured trading	-	-	
Investments, net	32,388,090	32,388,090	
Current and deferred tax assets	64,326	64,326	
Prepayments, accrued income and other assets	3,105,734	3,105,734	
Investments in associates and joint ventures	886,553	886,553	
Goodwill and intangible assets	-	-	
Of which: goodwill	-	-	(a)
Of which: other intangible (excluding MSRs)	-	-	(b)
Of which: MSRS	-	-	(c)
Property, plant and equipment	2,251,932	2,251,932	
<b>Total assets</b>	<b>170,900,466</b>	<b>170,900,466</b>	
<b>Liabilities</b>			
Deposits from banks and other financial institutions	1,402,690	1,402,690	
Items in the course of collection due to other banks	-	-	
Customer accounts	131,911,948	131,911,948	
Repurchase agreements and other similar secured borrowing	-	-	
Trading portfolio liabilities	-	-	
Financial liabilities designated at fair value	-	-	
Derivative financial instruments	2,122,709	2,122,709	
Debt securities in issue	-	-	
Accruals, deferred income and other liabilities	4,801,874	4,801,874	
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	2,020,601	2,020,601	
Provisions for credit related commitments and contingencies	675,938	675,938	
End of service benefits	534,909	534,909	
<b>Total liabilities</b>	<b>143,470,669</b>	<b>143,470,669</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	-	-	(i)
Statutory reserves	7,000,000	7,000,000	
Accumulated other comprehensive income	133,989	133,989	
Retained earnings	5,260,099	5,260,099	
Proposed dividends	0	0	
Non-controlling Interest	35,709	35,709	
<b>Total Shareholders' equity</b>	<b>27,429,797</b>	<b>27,429,797</b>	
<b>Total Liabilities and equity</b>	<b>170,900,466</b>	<b>170,900,466</b>	

**CCA - Main features of regulatory capital instruments and of other TLAC-eligible instruments - June 2019**

	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 2019**

(Figures in SR 000's)

	a	
1	Total consolidated assets as per published financial statements	170,900,466
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	2,633,124
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)	20,827,033
7	Other adjustments	
<b>8</b>	<b>Leverage ratio exposure measure</b>	<b>194,360,623</b>

**LR2: Leverage ratio common disclosure - June 2019**

(Figures in SR 000's)

		a	b
		30-Jun-19	31-Mar-19
<b>On-balance sheet exposures</b>			
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	172,687,459	170,268,911
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>172,687,459</b>	<b>170,268,911</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)	304,188	293,278
5	Add-on amounts for PFE associated with all derivatives transactions	1,576,615	1,184,663
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>2,633,124</b>	<b>2,069,118</b>
<b>Securities financing transaction exposures</b>			
12	Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	1,172,000	1,187,000
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>1,172,000</b>	<b>1,187,000</b>
<b>Other off-balance sheet exposures</b>			
17	Off-balance sheet exposure at gross notional amount	48,364,942	49,453,466
18	(Adjustments for conversion to credit equivalent amounts)	-27,537,909	-27,783,714
19	<b>Off-balance sheet items (sum of rows 17 and 18)</b>	<b>20,827,033</b>	<b>21,669,752</b>
<b>Capital and total exposures</b>			
20	Tier 1 Capital	27,724,861	26,772,592
21	<b>Total exposures (sum of lines 3,11,16 and 19)</b>	<b>197,319,616</b>	<b>195,194,781</b>
<b>Leverage ratio</b>			
22	Basel III leverage ratio	<b>14.05%</b>	<b>13.72%</b>

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

LIQ1 - Liquidity Coverage Ratio - June 2019		(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)		37,380,498
<b>CASH OUTFLOWS</b>			
2	Retail deposits and deposits from small business customers, of which:		
3	Stable deposits		
4	Less stable deposits	47,227,587	4,722,759
5	Unsecured wholesale funding, of which:		
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks		
7	Non-operational deposits (all counterparties)	44,556,733	23,290,947
8	Unsecured debt		
9	Secured wholesale funding		
10	Additional requirements, of which:		
11	Outflows related to derivative exposures and other collateral requirements	858,501	858,501
12	Outflows related to loss of funding on debt products		
13	Credit and liquidity facilities	3,174,510	317,451
14	Other contractual funding obligations		
15	Other contingent funding obligations	44,923,997	1,079,326
16	<b>TOTAL CASH OUTFLOWS</b>		<b>30,268,984</b>
<b>CASH INFLOWS</b>			
17	Secured lending (eg. reverse repos)		
18	Inflows from fully performing exposures	20,475,368	11,981,670
19	Other cash inflows	1,498,630	1,498,630
20	<b>TOTAL CASH INFLOWS</b>	<b>21,973,998</b>	<b>13,480,300</b>
			TOTAL ADJUSTED <sup>c</sup> VALUE
21	TOTAL HQLA		37,380,498
22	TOTAL NET CASH OUTFLOWS		16,788,684
23	<b>LIQUIDITY COVERAGE RATIO (%)</b>		<b>223%</b>

LIQ2 - Net Stable Funding Ratio (NSFR) - June 2019					(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:	28,463,471	-	-	2,000,000	30,463,471
2	Regulatory Capital	28,463,471			2,000,000	30,463,471
3	Other capital instruments					
4	Retail deposits and deposits from small business customers:	46,352,212	8,014,987	1,381,989	117,404	50,291,673
5	Stable deposits					
6	Less stable deposits	46,352,212	8,014,987	1,381,989	117,404	50,291,673
7	Wholesale funding:	23,737,340	39,806,219	13,204,469	666,650	31,856,126
8	Operational deposits					
9	Other wholesale funding	23,737,340	39,806,219	13,204,469	666,650	31,856,126
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	7,155,726				-
14	<b>Total ASF</b>					<b>112,611,269</b>
<b>RSF Item</b>						
15	Total NSFR high-quality liquid assets (HQLA)					<b>1,321,299</b>
16	Deposits held at other financial institutions for operational purpose					
17	<b>Performing loans and securities:</b>	<b>5,792,622</b>	<b>49,550,340</b>	<b>11,701,457</b>	<b>58,927,695</b>	<b>85,424,865</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	178,280	3,094,579	898,021	1,091,346	2,182,823
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:	4,529,034	46,294,476	10,360,975	54,134,433	78,871,027
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	1,085,309	161,285	442,461	3,701,916	4,371,014
25	Assets with matching interdependent liabilities					
26	<b>Other assets:</b>	<b>7,376,967</b>	<b>-</b>	<b>-</b>	<b>2,878,712</b>	<b>8,515,723</b>
27	Physical traded commodities, including gold					
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs				278,592	236,803
29	NSFR derivative assets				477,411	477,411
30	NSFR derivative liabilities before deduction of variation margin posted				2,122,709	424,542
31	All other assets not included in the above categories	7,376,967				7,376,967
32	Off-balance sheet items				48,169,275	1,012,058
33	<b>Total RSF</b>					<b>96,273,946</b>
34	<b>Net Stable Funding Ratio (%)</b>					<b>117%</b>

**B.7 - CR1: Credit quality of assets - June 2019**

(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	1,759,318	120,923,971	1,093,134	121,590,155
2	Debt Securities		30,849,541		30,849,541
3	Off-balance sheet exposures	713,930	27,214,177	616,479	27,311,628
4	<b>Total</b>	2,473,248	178,987,689	1,709,613	179,751,324

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 2019**

(Figures in SR 000's)

		(Figures in SR 000's)
		a
<b>1</b>	<b>Defaulted loans and debt securities at end of the previous reporting period</b>	<b>1,704,134</b>
2	Loans and debt securities that have defaulted since the last reporting period	100,172
3	Returned to non-defaulted status	24,927
4	Amounts written off	154,684
5	Other changes	134,623
<b>6</b>	<b>Defaulted loans and debt securities at end of the reporting period</b>	
	<b>(1+2-3-4±5)</b>	<b>1,759,318</b>

**B.11 - CR3: Credit risk mitigation techniques – Overview - June 2019**

(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	108,312,602	13,277,553	970,378	202,608	184,594		
2	Debt securities	30,849,541						
<b>3</b>	<b>Total</b>	<b>139,162,143</b>	<b>13,277,553</b>	<b>970,378</b>	<b>202,608</b>	<b>184,594</b>	-	-
4	Of which defaulted	1,759,318	21,176	3,012				

**B.13 - CR4: Standardised approach – Credit risk exposure and Credit Risk Mitigation (CRM) effects - June 2019**

(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	34,097,508	107,985	34,097,508	21,597	-	0.00%
2 Non-central government public sector entities						
3 Multilateral development banks						
4 Banks	1,574,024	3,185,674	1,574,024	1,701,245	2,089,736	63.80%
5 Securities firms	319,802		319,802		159,901	
6 Corporates	98,826,583	44,876,388	97,859,217	16,162,532	111,829,369	98.08%
7 Regulatory retail portfolios	19,906,275		19,906,275		14,929,706	75.00%
8 Secured by residential property	6,160,466		6,160,466		3,080,535	50.00%
9 Secured by commercial real estate						
10 Equity	1,584,050		1,584,050		1,584,050	100.00%
11 Past-due loans	516,307		513,296		513,296	100.00%
12 Higher-risk categories	951,489	112,051	951,488	76,913	2,816,456	273.87%
13 Other assets	8,869,769	82,844	8,869,769	-	6,768,128	76.31%
14 <b>Total</b>	<b>172,806,273</b>	<b>48,364,942</b>	<b>171,835,895</b>	<b>17,962,287</b>	<b>143,771,177</b>	<b>75.75%</b>



**B.14 - CR5: Standardised approach – Exposures by asset classes and risk weights - June 2019**

(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	34,119,105									34,119,105
2 Non-central government public sector entities (PSEs)										-
3 Multilateral development banks (MDBs)										-
4 Banks			680,520		1,282,232		1,312,517			3,275,269
5 Securities firms					319,802					319,802
6 Corporates					4,384,759		109,636,990			114,021,749
7 Regulatory retail portfolios						19,906,275				19,906,275
8 Secured by residential property					6,159,863		603			6,160,466
9 Secured by commercial real estate										-
10 Equity					-		1,584,050			1,584,050
11 Past-due loans							513,296			513,296
12 Higher-risk categories								106,640	921,761	1,028,401
13 Other assets	2,101,640						6,768,129			8,869,769
<b>14 Total</b>	<b>36,220,745</b>		<b>680,520</b>		<b>12,146,656</b>	<b>19,906,275</b>	<b>119,815,585</b>	<b>106,640</b>	<b>921,761</b>	<b>189,798,182</b>

**B.22 - CCR1: Analysis of counterparty credit risk (CCR)[1] exposure by approach - June 2019**

(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)	304,188	1,576,615		1.4	2,633,124	968,482
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>968,482</b>

**B.23 - CCR2: Credit valuation adjustment (CVA) capital charge - June 2019**

(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	2,633,124	1,454,919
<b>4</b>	<b>Total subject to the CVA capital charge</b>	<b>2,633,124</b>	<b>1,454,919</b>

**B.24 - CCR3: Standardised approach – CCR exposures by regulatory portfolio and risk weights -June 2019**

(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	3,476								3,476
Non-central government public sector entities (PSEs)									-
Multilateral development banks (MDBs)									-
Banks			362,941	711,592		3	-		1,074,536
Securities firms									-
Corporates				3,171		538,510			541,680
Regulatory retail portfolios									-
Other assets									-
<b>Total</b>	<b>3,476</b>	<b>-</b>	<b>362,941</b>	<b>714,763</b>	<b>-</b>	<b>538,512</b>	<b>-</b>	<b>-</b>	<b>1,619,692</b>

**B.26 - Template CCR5: Composition of collateral for CCR exposure - June 2019**

(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				7,850		
Cash –USD		370,710		1,248,428		
Domestic sovereign debt						
Other sovereign debt						
Government agency debt						
Corporate bonds						
Equity securities						
Other collateral						
<b>Total</b>	-	370,710	-	1,256,278	-	-

**B.29 - CCR8: Exposures to central counterparties - June 2019**

(Figures in SR 000's)

		a	b
		EAD (post-CRM)	RWA
<b>1</b>	<b>Exposures to QCCPs (total)</b>	<b>1,013,432</b>	<b>20,269</b>
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which	1,013,432	20,269
3	(i) OTC derivatives		
4	(ii) Exchange-traded derivatives	1,013,432	20,269
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 2019**

(Figures in SR 000's)

		a
		RWA
	Outright products	<b>2,402,430</b>
1	Interest rate risk (general and specific)	653,652
2	Equity risk (general and specific)	
3	Foreign exchange risk	1,736,750
4	Commodity risk	12,028
	Options	<b>3,107</b>
5	Simplified approach	3,107
6	Delta-plus method	
7	Scenario approach	
8	Securitisation	
<b>9</b>	<b>Total</b>	<b>2,405,537</b>