

Disclosure under Pillar III of Basel III for March 31, 2018

Table KM1: Key Metrics (at group consolidated level)

| | | March 2018 | Dec-17* | Sep-17 | June-17 | March 2017* |
|---|---|-------------|-------------|-------------|-------------|-------------|
| Available Capital (amounts: SAR '000) | | | | | | |
| 1 | Common Equity Tier 1 (CET 1) <i>(after transitional arrangement for IFRS 9)</i> | 20,757,011 | 20,343,762 | 20,101,154 | 19,485,300 | 19,581,313 |
| 1a | Fully loaded ECL accounting model <i>(before transitional arrangement for IFRS 9)</i> | 20,178,717 | 20,343,762 | 20,101,154 | 19,485,300 | 19,581,313 |
| 2 | Tier 1 <i>(after transitional arrangement for IFRS 9)</i> | 20,757,011 | 20,343,762 | 20,101,154 | 19,485,300 | 19,581,313 |
| 2a | Fully loaded ECL accounting model Tier 1 <i>(before transitional arrangement for IFRS 9)</i> | 20,178,717 | 20,343,762 | 20,101,154 | 19,485,300 | 19,581,313 |
| 3 | Total Capital <i>(after transitional arrangement for IFRS 9)</i> | 21,788,683 | 21,227,969 | 20,847,912 | 20,231,600 | 20,234,113 |
| 3a | Fully loaded ECL accounting model total capital <i>(before transitional arrangement for IFRS 9)</i> | 21,354,803 | 21,227,969 | 20,847,912 | 20,231,600 | 20,234,113 |
| Risk-weighted assets (amounts: SAR '000) | | | | | | |
| 4 | Total risk-weighted assets (RWA)-Pillar - 1 | 102,105,551 | 103,488,260 | 100,946,153 | 100,850,921 | 98,097,935 |
| Risk-based capital ratios as a percentage of RWA-Pillar -1 | | | | | | |
| 5 | Common Equity Tier 1 ratio (%) | 20.33% | 19.66% | 19.91% | 19.32% | 19.96% |
| 5a | Fully loaded ECL accounting model Common Equity Tier 1 (%) | 19.76% | 19.66% | 19.91% | 19.32% | 19.96% |
| 6 | Tier 1 ratio (%) | 20.33% | 19.66% | 19.91% | 19.32% | 19.96% |
| 6a | Fully loaded ECL accounting model Tier 1 ratio (%) | 19.76% | 19.66% | 19.91% | 19.32% | 19.96% |
| 7 | Total capital ratio (%) | 21.34% | 20.51% | 20.65% | 20.06% | 20.63% |
| 7a | Fully loaded ECL accounting model capital ratio (%) | 20.91% | 20.51% | 20.65% | 20.06% | 20.63% |
| Additional CET1 buffer requirements as a percentage fo RWA | | | | | | |
| 8 | Capital conversion buffer requirement (2.5% from 2019) (%) | 1.875% | 1.250% | 1.250% | 1.250% | 1.250% |
| 9 | Countercyclical buffer requirement (%) | 0.000% | 0.000% | 0.000% | 0.000% | 0.000% |
| 10 | Bank G-SIB and/or D-SIB additional requirements (%) | 0.000% | 0.000% | 0.000% | 0.000% | 0.000% |
| 11 | Total of bank CET1 specific buffer requirements (%) (row 8 + row 9 + row 10) | 1.875% | 1.250% | 1.250% | 1.250% | 1.250% |
| 12 | CET1 available after meeting the bank's minimum capital requirements (%) (5-11) | 18.454% | 18.408% | 18.663% | 18.071% | 18.711% |
| Basel III leverage ratio | | | | | | |
| 13 | Total Basel III leverage ratio exposure measure (amounts: SAR '000) | 120,481,421 | 121,567,467 | 117,537,773 | 117,980,109 | 112,003,111 |
| 14 | Basel III leverage ratio (%) (row 2 / row 13) | 17.23% | 16.73% | 17.10% | 16.52% | 17.48% |
| 14a | Fully loaded ECL accounting model Basel III leverage ratio (%) (row 2a / row 13) | 16.75% | 16.73% | 17.10% | 16.52% | 17.48% |
| Liquidity Coverage Ratio | | | | | | |
| 15 | Total HQLA (amounts: SAR '000) | 20,058,486 | 17,194,371 | 16,135,346 | 12,941,196 | 9,904,538 |
| 16 | Total net cash outflow (amounts: SAR '000) | 12,714,031 | 7,995,665 | 10,077,400 | 7,175,309 | 4,168,880 |
| 17 | LCR ratio (%) | 157.77% | 215.05% | 160.11% | 180.36% | 237.58% |
| Net Stable Funding Ratio | | | | | | |
| 18 | Total available stable funding (amounts: SAR '000) | 78,740,411 | 77,888,865 | 76,770,965 | 77,022,835 | 74,115,227 |
| 19 | Total required stable funding (amounts: SAR '000) | 73,369,041 | 72,947,107 | 68,962,519 | 69,251,117 | 67,352,668 |
| 20 | NSFR ratio | 107.32% | 106.77% | 111.32% | 111.22% | 110.04% |

* Restatements in Financial Statements

B.2 - Template OV1: Overview of RWA

| | | a | b | c |
|----|--|--------------------|--------------------|------------------------------|
| | | RWA | | Minimum capital requirements |
| | | Mar-18 | Dec-17 | Mar-18 |
| 1 | Credit risk (excluding counterparty credit risk) (CCR) | 91,970,465 | 93,545,905 | 7,357,637 |
| 2 | Of which standardised approach (SA) | 91,970,465 | 93,545,905 | 7,357,637 |
| 3 | Of which internal rating-based (IRB) approach | | | - |
| 4 | Counterparty credit risk | - | - | - |
| 5 | Of which standardised approach for counterparty credit risk (SA-CCR) | | | - |
| 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 | 2,116,441 | 2,344,813 | 169,315 |
| 9 | Equity investments in funds – mandate-based approach | - | - | - |
| 10 | Equity investments in funds – fall-back approach | - | - | - |
| 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 | 1,058,343 | 870,356 | 84,667 |
| 17 | Of which standardised approach (SA) | 1,058,343 | 870,356 | 84,667 |
| 18 | Of which internal model approaches (IMM) | - | - | - |
| 19 | Operational risk | 6,960,302 | 6,727,186 | 556,824 |
| 20 | Of which Basic Indicator Approach | 6,960,302 | 6,727,186 | 556,824 |
| 21 | Of which Standardised Approach | | | - |
| 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) | 102,105,551 | 103,488,260 | 8,168,444 |