

Disclosure under Pillar III of Basel III for March 31, 2019  
Table KM1: Key Metrics (at group consolidated level)

		March 2019	Dec 2018	Sep 2018	June 2018	March 2018
<b>Available Capital (amounts: SAR '000)</b>						
1	Common Equity Tier 1 (CET 1) <i>(after transitional arrangement for IFRS 9)</i>	20,892,584	21,876,003	20,790,674	20,165,920	20,757,011
1a	Fully loaded ECL accounting model <i>(before transitional arrangement for IFRS 9)</i>	20,458,863	21,297,709	20,212,381	19,587,627	20,178,717
2	Tier 1 <i>(after transitional arrangement for IFRS 9)</i>	20,892,584	21,876,003	20,790,674	20,165,920	20,757,011
2a	Fully loaded ECL accounting model Tier 1 <i>(before transitional arrangement for IFRS 9)</i>	20,458,863	21,297,709	20,212,381	19,587,627	20,178,717
3	Total Capital <i>(after transitional arrangement for IFRS 9)</i>	22,193,013	23,147,203	22,028,957	21,389,845	21,788,683
3a	Fully loaded ECL accounting model total capital <i>(before transitional arrangement for IFRS 9)</i>	21,759,292	22,568,909	21,450,664	20,811,553	21,354,803
<b>Risk-weighted assets (amounts: SAR '000)</b>						
4	Total risk-weighted assets (RWA)-Pillar - 1	112,725,786	109,959,869	107,371,804	105,646,366	102,105,551
<b>Risk-based capital ratios as a percentage of RWA-Pillar -1</b>						
5	Common Equity Tier 1 ratio (%)	18.53%	19.89%	19.36%	19.09%	20.33%
5a	Fully loaded ECL accounting model Common Equity Tier 1 (%)	18.15%	19.37%	18.82%	18.54%	19.76%
6	Tier 1 ratio (%)	18.53%	19.89%	19.36%	19.09%	20.33%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	18.15%	19.37%	18.82%	18.54%	19.76%
7	Total capital ratio (%)	19.69%	21.05%	20.52%	20.25%	21.34%
7a	Fully loaded ECL accounting model capital ratio (%)	19.30%	20.52%	19.98%	19.70%	20.91%
<b>Additional CET1 buffer requirements as a percentage fo RWA</b>						
8	Capital conversion buffer requirement (2.5% from 2019) (%)	2.500%	1.875%	1.875%	1.875%	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	<b>Total of bank CET1 specific buffer requirements (%) (row 8 + row 9 + row 10)</b>	2.500%	1.875%	1.875%	1.875%	1.250%
12	CET1 available after meeting the bank's minimum capital requirements (%) (5-11)	16.034%	18.020%	17.488%	17.213%	19.079%
<b>Basel III leverage ratio</b>						
13	Total Basel III leverage ratio exposure measure (amounts: SAR '000)	129,697,132	128,587,174	127,278,006	123,449,439	120,481,421
14	Basel III leverage ratio (%) (row 2 / row 13)	16.11%	17.01%	16.33%	16.34%	17.23%
14a	Fully loaded ECL accounting model Basel III leverage ratio (%) (row 2a / row 13)	15.77%	16.56%	15.88%	15.87%	16.75%
<b>Liquidity Coverage Ratio**</b>						
15	Total HQLA (amounts: SAR '000)	21,530,722	20,387,967	19,617,786	19,041,624	17,669,857
16	Total net cash outflow (amounts: SAR '000)	18,570,632	18,663,602	16,781,439	14,799,387	10,838,388
17	LCR ratio (%)	115.94%	109.24%	116.90%	128.66%	163.03%
<b>Net Stable Funding Ratio</b>						
18	Total available stable funding (amounts: SAR '000)	82,261,302	79,930,299	82,424,634	80,375,619	78,740,411
19	Total required stable funding (amounts: SAR '000)	70,472,710	70,426,115	75,573,999	74,945,279	73,369,041
20	NSFR ratio	116.73%	113.50%	109.06%	107.25%	107.32%

\* Restatements in Financial Statements

\*\* Average of 90 days

## B.2 - Template OV1: Overview of RWA

		a	b	c
		RWA		Minimum capital requirements
		Mar-19	Dec-18	Mar-19
1	Credit risk (excluding counterparty credit risk) (CCR)	101,413,463	100,021,205	8,113,077
2	Of which standardised approach (SA)	101,413,463	100,021,205	8,113,077
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	2,620,845	1,674,802	209,668
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	503,356	422,812	40,268
17	Of which standardised approach (SA)	503,356	422,812	40,268
18	Of which internal model approaches (IMM)	-	-	-
19	Operational risk	8,188,122	7,841,050	655,050
20	Of which Basic Indicator Approach	8,188,122	7,841,050	655,050
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	<b>Total (1+4+7+8+9+10+11+12+16+19+23+24)</b>	<b>112,725,786</b>	<b>109,959,869</b>	<b>9,018,063</b>