KM1: Key metrics (at consolidated group level)						
SAR (000)		**a**	**b**	**b**	**c**	**d**
		30-Sep-20	**30-Jun-20**	**31-Mar-20**	**31-Dec-19**	**30-Sep-19**
Available capital (amounts)						
1	Common Equity Tier 1 (CET1) (excluding IFRS 9 Adjustment)	13,610,800	13,043,335	11,296,135	12,482,246	12,434,263
1a	Fully loaded ECL accounting model	12,788,244	12,220,779	10,473,579	11,988,712	11,940,729
2	Tier 1 (excluding IFRS 9 Adjustment)	16,433,356	15,865,891	14,112,459	14,975,780	14,927,797
2a	Fully loaded ECL accounting model Tier 1	15,610,800	15,043,335	13,289,903	14,482,246	14,434,263
3	Total capital (Tier I+Tier II) (excluding IFRS 9 Adjustment)	17,175,056	16,592,017	14,917,821	15,624,076	15,484,190
3a	Fully loaded ECL accounting model total capital	16,352,500	15,769,461	14,095,265	15,130,542	14,990,656
	Risk-weighted assets (amounts)					
4	Total risk-weighted assets (RWA)-Pillar 1	**80,359,121**	**80,865,656**	**85,960,102**	**82,860,925**	**82,356,842**
	Risk-based capital ratios as a percentage of RWA-Pillar 1					
5	Common Equity Tier 1 ratio (%)	16.94%	16.13%	13.14%	15.06%	15.10%
5a	Fully loaded ECL accounting model Common Equity Tier 1 (%)	15.91%	15.11%	12.18%	14.47%	14.50%
6	Tier 1 ratio (%)	20.45%	19.62%	16.42%	18.07%	18.13%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	19.43%	18.60%	15.46%	17.48%	17.53%
7	Total capital ratio (%)	21.37%	20.52%	17.35%	18.86%	18.80%
7a	Fully loaded ECL accounting model total capital ratio (%)	20.35%	19.50%	16.40%	18.26%	18.20%
	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 (%)	0.00%	0.00%	0.00%	0.00%	0.00%
10	Bank G-SIB and/or D-SIB additional requirements (%)	0.00%	0.00%	0.00%	0.00%	0.00%
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 (%) (5-11)	**14.44%**	**13.63%**	**10.64%**	**12.56%**	**12.60%**
	Basel III leverage ratio					
13	Total Basel III leverage ratio exposure measure	107,963,763	114,469,620	110,976,850	111,310,415	106,841,913
14	Basel III leverage ratio (%) (row 2 / row 13)	15.22%	13.86%	12.72%	13.31%	13.82%
14a	Fully loaded ECL accounting model Basel III leverage ratio (%) (row 2a / row13)	**14.46%**	**13.14%**	**11.98%**	**13.01%**	**13.51%**
	Liquidity Coverage Ratio					
15	Total HQLA	17,673,971	17,929,724	18,409,231	18,933,096	19,213,121
16	Total net cash outflow	6,409,288	7,367,087	9,898,896	9,010,808	9,189,933
17	LCR ratio (%)	**275.76%**	**243.38%**	**185.97%**	**210.12%**	**209.07%**
	Net Stable Funding Ratio					
18	Total available stable funding	64,587,414	66,148,580	64,869,453	62,196,595	59,440,799
19	Total required stable funding	51,316,753	51,385,312	52,934,044	50,693,827	50,125,334
20	NSFR ratio (%)	**125.86%**	**128.73%**	**122.55%**	**122.69%**	**118.58%**