

KM1: Key metrics (at consolidated group level)						
SAR (000)		a	b	c	d	e
		31-Mar-22	31-Dec-21	30-Sep-21	30-Jun-21	31-Mar-21
Available capital (amounts)						
1	Common Equity Tier 1 (CET1) (excluding IFRS 9 Adjustment)	14,536,860	15,605,736	15,492,322	14,321,446	14,193,532
1a	Fully loaded ECL accounting model	13,988,489	14,783,180	14,669,766	13,498,890	13,370,976
2	Tier 1 (excluding IFRS 9 Adjustment)	16,585,230	17,928,292	18,314,878	17,144,002	17,016,088
2a	Fully loaded ECL accounting model Tier 1	16,036,860	17,105,736	17,492,322	16,321,446	16,193,532
3	Total capital (Tier I+Tier II) (excluding IFRS 9 Adjustment)	17,191,893	18,572,728	18,961,197	17,895,910	17,729,799
3a	Fully loaded ECL accounting model total capital	16,643,523	17,750,172	18,138,641	17,073,354	16,907,243
Risk-weighted assets (amounts)						
4	Total risk-weighted assets (RWA)-Pillar 1	89,672,217	85,165,308	84,214,002	79,809,997	79,619,888
Risk-based capital ratios as a percentage of RWA-Pillar 1						
5	Common Equity Tier 1 ratio (%)	16.21%	18.32%	18.40%	17.94%	17.83%
5a	Fully loaded ECL accounting model Common Equity Tier 1 (%)	15.60%	17.36%	17.42%	16.91%	16.79%
6	Tier 1 ratio (%)	18.50%	21.05%	21.75%	21.48%	21.37%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	17.88%	20.09%	20.77%	20.45%	20.34%
7	Total capital ratio (%)	19.17%	21.81%	22.52%	22.42%	22.27%
7a	Fully loaded ECL accounting model total capital ratio (%)	18.56%	20.84%	21.54%	21.39%	21.23%
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)	13.71%	15.82%	15.90%	15.44%	15.33%
Basel III leverage ratio						
13	Total Basel III leverage ratio exposure measure	119,178,593	111,800,003	109,706,289	108,692,552	105,986,796
14	Basel III leverage ratio (%) (row 2 / row 13)	13.92%	16.04%	16.69%	15.77%	16.05%
14a	Fully loaded ECL accounting model Basel III leverage ratio (%) (row 2a / row13)	13.46%	15.30%	15.94%	15.02%	15.28%
Liquidity Coverage Ratio						
15	Total HQLA	14,402,980	14,588,409	15,142,681	16,070,425	15,920,778
16	Total net cash outflow	6,315,640	5,993,079	7,935,837	7,786,796	7,880,219
17	LCR ratio (%)	228.05%	243.42%	190.81%	206.38%	202.03%
Net Stable Funding Ratio						
18	Total available stable funding	69,262,931	65,622,239	66,866,571	64,784,589	62,062,448
19	Total required stable funding	57,260,155	52,047,594	52,202,437	51,401,377	50,293,626
20	NSFR ratio (%)	120.96%	126.08%	128.09%	126.04%	123.40%