Quantitative Disclosures under Pillar III of Basel III for June 30, 2022

KM1: Key metrics (at consolidated group level)

SAR (000)		a	b	c	d	e
		30-Jun-22	31-Mar-22	31-Dec-21	30-Sep-21	30-Jun-21
Available capital (amounts)						
1	Common Equity Tier 1 (CET1) (excluding IFRS 9 Adjustment)	14,041,478	14,536,860	15,605,736	15,492,322	14,321,446
1a	Fully loaded ECL accounting model	13,493,107	13,988,489	14,783,180	14,669,766	13,498,890
2	Tier 1 (excluding IFRS 9 Adjustment)	17,804,848	16,585,230	17,928,292	18,314,878	17,144,002
2a	Fully loaded ECL accounting model Tier 1	17,256,478	16,036,860	17,105,736	17,492,322	16,321,446
3	Total capital (Tier I+Tier II) (excluding IFRS 9 Adjustment)	18,345,992	17,191,893	18,572,728	18,961,197	17,895,910
3a	Fully loaded ECL accounting model total capital	17,797,621	16,643,523	17,750,172	18,138,641	17,073,354
	Risk-weighted assets (amounts)					
4	Total risk-weighted assets (RWA)-Pillar 1	**87,704,168**	**89,672,217**	**85,165,308**	**84,214,002**	**79,809,997**
	Risk-based capital ratios as a percentage of RWA-Pillar 1					
5	Common Equity Tier 1 ratio (%)	16.01%	16.21%	18.32%	18.40%	17.94%
5a	Fully loaded ECL accounting model Common Equity Tier 1 (%)	15.38%	15.60%	17.36%	17.42%	16.91%
6	Tier 1 ratio (%)	20.30%	18.50%	21.05%	21.75%	21.48%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	19.68%	17.88%	20.09%	20.77%	20.45%
7	Total capital ratio (%)	20.92%	19.17%	21.81%	22.52%	22.42%
7a	Fully loaded ECL accounting model total capital ratio (%)	20.29%	18.56%	20.84%	21.54%	21.39%
	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)	**13.51%**	**13.71%**	**15.82%**	**15.90%**	**15.44%**
	Basel III leverage ratio					
13	Total Basel III leverage ratio exposure measure	120,142,723	119,073,133	111,800,003	109,706,289	108,692,552
14	Basel III leverage ratio (%) (row 2 / row 13)	14.82%	13.92%	16.04%	16.69%	15.77%
14a	Fully loaded ECL accounting model Basel III leverage ratio (%) (row 2a / row13)	**14.36%**	**13.47%**	**15.30%**	**15.94%**	**15.02%**
	Liquidity Coverage Ratio					
15	Total HQLA	15,723,517	14,402,980	14,588,409	15,142,681	16,070,425
16	Total net cash outflow	6,264,960	6,315,640	5,993,079	7,935,837	7,786,796
17	LCR ratio (%)	**250.98%**	**228.05%**	**243.42%**	**190.81%**	**206.38%**
	Net Stable Funding Ratio					
18	Total available stable funding	71,147,198	69,262,931	65,622,239	66,866,571	64,784,589
19	Total required stable funding	57,813,897	57,260,155	52,047,594	52,202,437	51,401,377
20	NSFR ratio (%)	**123.06%**	**120.96%**	**126.08%**	**128.09%**	**126.04%**