

| KM1: Key metrics (at consolidated group level) | | | | | | |
|--|---|-------------|-------------|-------------|-------------|-------------|
| SAR (000) | | a | b | c | d | e |
| | | 30-Jun-20 | 31-Mar-20 | 31-Dec-19 | 30-Sep-19 | 30-Jun-19 |
| Available capital (amounts) | | | | | | |
| 1 | Common Equity Tier 1 (CET1) (excluding IFRS 9 Adjustment) | 13,043,335 | 11,296,135 | 12,482,246 | 12,434,263 | 11,975,477 |
| 1a | Fully loaded ECL accounting model | 12,220,779 | 10,473,579 | 11,988,712 | 11,940,729 | 11,481,943 |
| 2 | Tier 1 (excluding IFRS 9 Adjustment) | 15,865,891 | 14,112,459 | 14,975,780 | 14,927,797 | 14,469,011 |
| 2a | Fully loaded ECL accounting model Tier 1 | 15,043,335 | 13,289,903 | 14,482,246 | 14,434,263 | 13,975,477 |
| 3 | Total capital (Tier I+Tier II) (excluding IFRS 9 Adjustment) | 16,592,017 | 14,917,821 | 15,624,076 | 15,484,190 | 15,009,837 |
| 3a | Fully loaded ECL accounting model total capital | 15,769,461 | 14,095,265 | 15,130,542 | 14,990,656 | 14,516,303 |
| Risk-weighted assets (amounts) | | | | | | |
| 4 | Total risk-weighted assets (RWA)-Pillar 1 | 80,865,656 | 85,960,102 | 82,860,925 | 82,356,842 | 83,651,684 |
| Risk-based capital ratios as a percentage of RWA-Pillar 1 | | | | | | |
| 5 | Common Equity Tier 1 ratio (%) | 16.13% | 13.14% | 15.06% | 15.10% | 14.32% |
| 5a | Fully loaded ECL accounting model Common Equity Tier 1 (%) | 15.11% | 12.18% | 14.47% | 14.50% | 13.73% |
| 6 | Tier 1 ratio (%) | 19.62% | 16.42% | 18.07% | 18.13% | 17.30% |
| 6a | Fully loaded ECL accounting model Tier 1 ratio (%) | 18.60% | 15.46% | 17.48% | 17.53% | 16.71% |
| 7 | Total capital ratio (%) | 20.52% | 17.35% | 18.86% | 18.80% | 17.94% |
| 7a | Fully loaded ECL accounting model total capital ratio (%) | 19.50% | 16.40% | 18.26% | 18.20% | 17.35% |
| 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) | 13.63% | 10.64% | 12.56% | 12.60% | 11.82% |
| Basel III leverage ratio | | | | | | |
| 13 | Total Basel III leverage ratio exposure measure | 114,469,620 | 110,976,850 | 111,310,415 | 106,841,913 | 108,265,613 |
| 14 | Basel III leverage ratio (%) (row 2 / row 13) | 13.86% | 12.72% | 13.31% | 13.82% | 13.21% |
| 14a | Fully loaded ECL accounting model Basel III leverage ratio (%) (row 2a / row13) | 13.14% | 11.98% | 13.01% | 13.51% | 12.91% |
| Liquidity Coverage Ratio | | | | | | |
| 15 | Total HQLA | 17,929,724 | 18,409,231 | 18,933,096 | 19,213,121 | 18,221,279 |
| 16 | Total net cash outflow | 7,367,087 | 9,898,896 | 9,010,808 | 9,189,933 | 8,483,933 |
| 17 | LCR ratio (%) | 243.38% | 185.97% | 210.12% | 209.07% | 214.77% |
| Net Stable Funding Ratio | | | | | | |
| 18 | Total available stable funding | 66,148,580 | 64,869,453 | 62,196,595 | 59,440,799 | 60,647,814 |
| 19 | Total required stable funding | 51,385,312 | 52,934,044 | 50,693,827 | 50,125,334 | 50,491,417 |
| 20 | NSFR ratio (%) | 128.73% | 122.55% | 122.69% | 118.58% | 120.12% |