

# Saudi Awwal Bank

Pillar 3 Disclosures - 30 June 2023



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**KM1: Key metrics (at consolidated group level) (Figures in SAR 000's)**

	a	b	c	d	e
	Jun-23	Mar-23	Dec-22	Sep-22	Jun-22
<b>Available capital (amounts)</b>					
1 Common Equity Tier 1 (CET1)	47,033,351	47,479,334	45,236,926	44,117,150	44,847,812
1a Fully loaded ECL accounting model	45,990,286	46,262,422	43,846,169	42,552,549	43,109,367
2 Tier 1	47,033,351	47,479,334	45,236,926	44,117,150	44,847,812
2a Fully loaded ECL accounting model Tier 1	45,990,286	46,262,422	43,846,169	42,552,549	43,109,367
3 Total capital	52,877,981	53,240,890	51,032,068	49,770,293	50,538,135
3a Fully loaded ECL accounting model total capital	51,834,797	52,023,978	49,641,312	48,205,693	48,799,690
<b>Risk-weighted assets (amounts)</b>					
4 Total risk-weighted assets (RWA)	284,628,078	276,097,045	256,252,391	245,627,470	244,067,818
4a Total risk-weighted assets (pre-floor)	284,628,078	276,097,045	256,252,391	245,627,470	244,067,818
<b>Risk-based capital ratios as a percentage of RWA</b>					
5 CET1 ratio (%)	16.52%	17.20%	17.65%	17.96%	18.38%
5a Fully loaded ECL accounting model CET1 (%)	16.16%	16.76%	17.11%	17.32%	17.66%
5b CET1 ratio (%) (pre-floor ratio)	16.52%	17.20%	17.65%	17.96%	18.38%
6 Tier 1 ratio (%)	16.52%	17.20%	17.65%	17.96%	18.38%
6a Fully loaded ECL accounting model Tier 1 ratio (%)	16.16%	16.76%	17.11%	17.32%	17.66%
6b Tier 1 ratio (%) (pre-floor ratio)	16.52%	17.20%	17.65%	17.96%	18.38%
7 Total capital ratio (%)	18.58%	19.28%	19.91%	20.26%	20.71%
7a Fully loaded ECL accounting model total capital ratio (%)	18.21%	18.84%	19.37%	19.63%	19.99%
7b Total capital ratio (%) (pre-floor ratio)	18.58%	19.28%	19.91%	20.26%	20.71%
<b>Additional CET1 buffer requirements as a percentage of RWA</b>					
8 Capital conservation buffer requirement (2.5% from 2019) (%)	2.50%	2.50%	2.50%	2.50%	2.50%
9 Countercyclical buffer requirement (%)	0.036%	0.01%	0.01%	0.03%	0.01%
10 Bank G-SIB and/or D-SIB additional requirements (%)	0.50%	0.50%	0.50%	0.50%	0.50%
11 Total of bank CET1 specific buffer requirements (%) (row 8 + row 9 + row 10)	3.04%	3.01%	3.01%	3.03%	3.01%
12 CET1 available after meeting the bank's minimum capital requirements (%)	13.49%	14.19%	14.64%	14.93%	15.36%
<b>Basel III leverage ratio</b>					
13 Total Basel III leverage ratio exposure measure	410,117,874	402,342,673	439,898,722	417,332,704	369,852,938
14 Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves)	11.47%	11.80%	10.28%	10.57%	12.13%
14a Fully loaded ECL accounting model Basel III leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) (%)	11.21%	11.50%	9.97%	10.20%	11.66%
14b Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)	11.21%	11.50%	9.97%	10.20%	11.66%
14c Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	11.21%	11.50%	9.97%	10.20%	11.66%
14d Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	11.21%	11.50%	9.97%	10.20%	11.66%
<b>Liquidity Coverage Ratio (LCR)</b>					
15 Total high-quality liquid assets (HQLA)	96,006,267	94,357,438	87,322,535	84,144,949	73,765,644
16 Total net cash outflow	53,580,021	45,575,840	50,793,513	46,968,532	46,747,709
17 LCR ratio (%)	179.18%	207.03%	171.92%	179.15%	157.80%
<b>Net Stable Funding Ratio (NSFR)</b>					
18 Total available stable funding	211,852,483	211,485,333	203,404,980	200,745,200	205,608,674
19 Total required stable funding	167,580,458	161,679,701	158,908,356	158,411,135	153,855,597
20 NSFR ratio	126.42%	130.81%	128.00%	126.72%	133.64%

**CCA: Main features of regulatory capital instruments and of other TLAC-eligible instruments (Figures in SAR 000's)**

		a
		Quantitative / qualitative information
1 Issuer		Saudi Awwal Bank(SAB)
2 International Securities Identification Number (ISIN) or Bloomberg identifier for private placement)	Unique identifier (eg Committee on Uniform Security Identification Procedures (CUSIP), International Securities Identification Number (ISIN) or Bloomberg identifier for private placement)	ISIN No.SA153VK0GKJ8
3 Governing law(s) of the instrument	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	The instrument is governed by the laws of the Kingdom of Saudi Arabia
4 Transitional Basel III rules		Tier 2
5 Post-transitional Basel III rules		Eligible
6 Eligible at solo/group/group and solo		Solo
7 Instrument type (refer to SACAP)		Subordinated Sukuk
8 Amount recognised in regulatory capital (currency in millions, as of most recent reporting date)		SAR 5,000mil
9 Par value of instrument		SAR 5,000mil
10 Accounting classification		Liability - amortised cost
11 Original date of issuance		22 July 2020
12 Perpetual or dated		Dated
13 Original maturity date		22 July 2030
14 Issuer call subject to prior SAMA approval		Yes
15 Optional call date, contingent call dates and redemption amount		Call option only available after 5 years or for a regulatory or tax event, 22 July 2025 as the date for redemption, SAB shall be entitled to redeem in whole, but not in part, by giving not less than thirty (30) days' not more than sixty (60) days' notice to the Sukukholders
16 Subsequent call dates, if applicable	Coupons / dividends	As above
17 Fixed or floating dividend/coupon		Floating
18 Coupon rate and any related index		6 months SIBOR + 195bps
19 Existence of a dividend stopper		No
20 Fully discretionary, partially discretionary or mandatory		Mandatory
21 Existence of step-up or other incentive to redeem		No
22 Non-cumulative or cumulative		Non cumulative
23 Convertible or non-convertible		Non - convertible
24 If convertible, conversion trigger(s)		N/A
25 If convertible, fully or partially		N/A
26 If convertible, conversion rate		N/A
27 If convertible, mandatory or optional conversion		N/A
28 If convertible, specify instrument type convertible into		N/A
29 If convertible, specify issuer of instrument it converts into		N/A
30 Writedown feature		Yes
31 If writedown, writedown trigger(s)		Terms of contract of the instrument provide the legal basis for SAMA to trigger write-down (a contractual approach)
32 If writedown, full or partial		Written down fully or partial
33 If writedown, permanent or temporary		Permanent
34 If temporary write-down, description of writeup mechanism		N/A
34a Type of subordination		N/A
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned).		Subordinated. Senior bondholders are immediately senior to this instrument.
36 Non-compliant transitioned features		N/A
37 If yes, specify non-compliant features		N/A

## CC1: Composition of regulatory capital (Figures in SAR 000's)

	a	b	
	Amounts	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation	Commentary to explain any significant changes over the reporting period and the key drivers of such change
<b>Common Equity Tier 1 capital: instruments and reserves</b>			
1	20,547,945		No material change
2	9,119,444		No material change
3	28,068,289		No material change
4	-		
5	-		
6	57,735,679		No material change
<b>Common Equity Tier 1 capital: regulatory adjustments</b>			
7	-		
8	9,035,605		No material change
9	1,666,722		No material change
10	-		
11	-		
12	-		
13	-		
14	-		
15	-		
16	-		
17	-		
18	-		
19	-		
20	-		

	a	b	
	Amounts	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation	Commentary to explain any significant changes over the reporting period and the key drivers of such change
21		-	
22		-	
23		-	
24		-	
25		-	
26		-	
27		-	
<b>28 Total regulatory adjustments to Common Equity Tier 1 capital</b>	-	<b>10,702,327</b>	<b>No material change</b>
<b>29 Common Equity Tier 1 capital (CET1)</b>		<b>47,033,351</b>	<b>No material change</b>
<b>Additional Tier 1 capital: instruments</b>			
30		-	i
31		-	
32		-	
33		-	
34		-	
35		-	
<b>36 Additional Tier 1 capital before regulatory adjustments</b>		-	
<b>Additional Tier 1 capital: regulatory adjustments</b>			
37		-	
38		-	
39		-	
40		-	
41		-	
42		-	
<b>43 Total regulatory adjustments to additional Tier 1 capital</b>		-	

	a	b	
	Amounts	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation	Commentary to explain any significant changes over the reporting period and the key drivers of such change
<b>44 Additional Tier 1 capital (AT1)</b>	-		
<b>45 Tier 1 capital (T1 = CET1 + AT1)</b>	<b>47,033,351</b>		
<b>Tier 2 capital: instruments and provisions</b>			
46 Directly issued qualifying Tier 2 instruments plus related stock surplus	5,000,000		
47 Directly issued capital instruments subject to phase-out from Tier 2 capital	-		
48 Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	-		
49 Of which: instruments issued by subsidiaries subject to phase-out	-		
50 Provisions	844,630		
<b>51 Tier 2 capital before regulatory adjustments</b>	<b>5,844,630</b>		
<b>Tier 2 capital: regulatory adjustments</b>			
52 Investments in own Tier 2 instruments	-		
53 Reciprocal cross-holdings in Tier 2 instruments and other TLAC liabilities	-		
54 Investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)	-		
54a Investments in the other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation and where the bank does not own more than 10% of the issued common share capital of the entity: amount previously designated for the 5% threshold but that no longer meets the conditions (for G-SIBs only)	-		
55 Significant investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	-		
56 National specific regulatory adjustments	-		
<b>57 Total regulatory adjustments to Tier 2 capital</b>	<b>-</b>		
<b>58 Tier 2 capital</b>	<b>5,844,630</b>		
<b>59 Total regulatory capital (= Tier 1 + Tier2)</b>	<b>52,877,981</b>		
<b>60 Total risk-weighted assets</b>	<b>284,628,078</b>		
<b>Capital adequacy ratios and buffers</b>			
<b>61 Common Equity Tier 1 capital (as a percentage of risk-weighted assets)</b>	<b>16.52%</b>		

	a	b	
	Amounts	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation	Commentary to explain any significant changes over the reporting period and the key drivers of such change
<b>62 Tier 1 capital (as a percentage of risk-weighted assets)</b>	<b>16.52%</b>		
<b>63 Total capital (as a percentage of risk-weighted assets)</b>	<b>18.58%</b>		
<b>64 Institution-specific buffer requirement (capital conservation buffer plus countercyclical buffer requirements plus higher loss absorbency requirement, expressed as a percentage of riskweighted assets)</b>	<b>3.04%</b>		
65 Of which: capital conservation buffer requirement	2.50%		
66 Of which: bank-specific countercyclical buffer requirement	0.04%		
67 Of which: higher loss absorbency requirement	0.50%		
<b>68 Common Equity Tier 1 capital (as a percentage of risk-weighted assets) available after meeting the bank's minimum capital requirements</b>	-		
<b>National minima (if different from Basel III)</b>			
69 National minimum Common Equity Tier 1 capital adequacy ratio (if different from Basel III minimum)	-		
70 National minimum Tier 1 capital adequacy ratio (if different from Basel III minimum)	-		
71 National minimum Total capital adequacy ratio (if different from Basel III minimum)	-		
<b>Amounts below the thresholds for deduction (before risk-weighting)</b>			
72 Non-significant investments in the capital and other TLAC liabilities of other financial entities	-		
73 Significant investments in the common stock of financial entities	-		
74 MSR (net of related tax liability)	-		
75 DTA arising from temporary differences (net of related tax liability)	-		
<b>Applicable caps on the inclusion of provisions in Tier 2 capital</b>			
76 Provisions eligible for inclusion in Tier 2 capital in respect of exposures subject to standardised approach (prior to application of cap)	844,630		
77 Cap on inclusion of provisions in Tier 2 capital under standardised approach	-		
78 Provisions eligible for inclusion in Tier 2 capital in respect of exposures subject to internal ratings based approach (prior to application of cap)	-		
79 Cap for inclusion of provisions in Tier 2 capital under internal ratings-based approach	-		
<b>Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022)</b>			
80 Current cap on CET1 instruments subject to phase-out arrangements	-		



		a	b
		Amounts	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
		Commentary to explain any significant changes over the reporting period and the key drivers of such change	
81	Amount excluded from CET1 capital due to cap (excess over cap after redemptions and maturities)	-	
82	Current cap on AT1 instruments subject to phase-out arrangements	-	
83	Amount excluded from AT1 capital due to cap (excess over cap after redemptions and maturities)	-	
84	Current cap on Tier 2 instruments subject to phase-out arrangements	-	
85	Amount excluded from Tier 2 capital due to cap (excess over cap after redemptions and maturities)	-	

## CC2: Reconciliation of regulatory capital to balance sheet (Figures in SAR 000's)

	a	b	c
	Balance sheet as in published financial statements	Under regulatory scope of consolidation	Reference
	Jun-23	Jun-23	
<b>Assets</b>			
1 Cash and balances at central banks	15,264,120	15,264,120	
2 Items in the course of collection from other banks	-	-	
3 Trading portfolio assets	91,615,422	91,615,421	
4 Financial assets designated at fair value	1,914,460	1,914,460	
5 Derivative financial instruments	2,490,654	2,490,654	
6 Loans and advances to banks	6,018,502	6,018,502	
7 Loans and advances to customers	198,671,023	198,671,022	
8 Reverse repurchase agreements and other similar secured lending	673,410	673,410	
9 Available for sale financial investments	-	-	
10 Current and deferred tax assets	-	-	
11 Prepayments, accrued income and other assets	423,793	423,793	
12 Investments in associates and joint ventures	423,793	423,793	
13 Goodwill and intangible assets	10,702,327	-	
<i>Of which: goodwill</i>	9,035,605	-	
<i>Of which: other intangibles (excluding MSR) b</i>	1,666,722	-	
<i>Of which: MSR</i>	-	-	
14 Property, plant and equipment	6,715,436	6,715,436	
<b>15 Total assets</b>	<b>334,912,940</b>	<b>324,210,613</b>	
<b>Liabilities</b>			
16 Deposits from banks	32,957,105	32,957,105	
17 Items in the course of collection due to other banks	-	-	
18 Customer accounts	222,733,814	222,733,814	
19 Repurchase agreements and other similar secured borrowing	-	-	
20 Trading portfolio liabilities	-	-	
21 Financial liabilities designated at fair value	-	-	
22 Derivative financial instruments	2,137,415	2,137,415	
23 Debt securities in issue	5,167,354	5,167,354	
24 Accruals, deferred income and other liabilities	15,224,640	15,224,640	
25 Current and deferred tax liabilities	-	-	
<i>Of which: deferred tax liabilities (DTL) related to goodwill d</i>	-	-	
<i>Of which: DTL related to intangible assets (excluding MSR) e</i>	-	-	
<i>Of which: DTL related to MSR</i>	-	-	
26 Subordinated liabilities	-	-	
27 Provisions	-	-	
28 Retirement benefit liabilities	-	-	
<b>29 Total liabilities</b>	<b>278,220,329</b>	<b>278,220,329</b>	
<b>Shareholders' equity</b>			
30 Paid-in share capital	20,547,945	20,547,945	
<i>Of which: amount eligible for CET1 capital h</i>	20,547,945	20,547,945	
<i>Of which: amount eligible for AT1 capital i</i>	-	-	
31 Retained earnings	8,076,377	9,119,440	
32 Accumulated other comprehensive income	28,068,289	28,068,295	
<b>33 Total shareholders' equity</b>	<b>56,692,611</b>	<b>57,735,681</b>	

**ENC: Asset encumbrance (Figures in SAR 000's)**

		a	b	c
		Encumbered Assets	Unencumbered Assets	Total
1	The assets on the balance sheet would be disaggregated; there can be as much disaggregation as desired	2,750,000.00	78,847,476.68	81,597,476.68

## OV1: Overview of RWA (Figures in SAR 000's)

	a			b			c			Drivers behind significant differences in Jun-23 and Mar-23
	RWA			Minimum capital requirements						
	Jun-23	Mar-23	Jun-23	Jun-23	Mar-23	Jun-23				
1	Credit risk (excluding counterparty credit risk)			256,899,650	243,421,099	20,551,972				
2	<i>Of which: standardised approach (SA)</i>			256,899,650	243,421,099	20,551,972				Increase in Financing activities
3	<i>Of which: foundation internal ratings-based (F-IRB) approach</i>									
4	<i>Of which: supervisory slotting approach</i>									
5	<i>Of which: advanced internal ratings-based (A-IRB) approach</i>									
6	Counterparty credit risk (CCR)			1,340,193	1,719,755	107,215				Decrease in Exposure
7	<i>Of which: standardised approach for counterparty credit risk</i>			-	-	-				
8	<i>Of which: IMM</i>									
9	<i>Of which: other CCR</i>									
10	Credit valuation adjustment (CVA)			5,937,487	3,759,799	474,999				Increase in derivatives activities
11	Equity positions under the simple risk weight approach and the internal model method during the five-year linear phase-in period			-	-	-				
12	Equity investments in funds - look-through approach			-	-	-				
13	Equity investments in funds - mandate-based approach			-	-	-				
14	Equity investments in funds - fall-back approach			102,850	128,287	8,228				
15	Settlement risk			-	-	-				
16	Securitisation exposures in banking book			-	-	-				
17	<i>Of which: securitisation IRB approach (SEC-IRBA)</i>			-	-	-				
18	<i>Of which: securitisation external ratings-based approach (SEC-ERBA), including internal assessment approach (IAA)</i>			-	-	-				
19	<i>Of which: securitisation standardised approach (SEC-SA)</i>			-	-	-				
20	Market risk			8,830,253	15,037,434	706,420				Decrease in FX net open position
21	<i>Of which: standardised approach (SA)</i>			8,830,253	15,037,434	706,420				
22	<i>Of which: internal model approach (IMA)</i>									
23	Capital charge for switch between trading book and banking book			-	-	-				
24	Operational risk			10,458,162	10,458,162	836,653				No change
25	Amounts below the thresholds for deduction (subject to 250% risk weight)			1,059,482	1,572,509	84,759				
26	Output floor applied									
27	Floor adjustment (before application of transitional cap)			-	-					
28	Floor adjustment (after application of transitional cap)			-	-					
29	<b>Total (1 + 6 + 10 + 11 + 12 + 13 + 14 + 15 + 16 + 20 + 23 + 24 + 25 + 28)</b>			<b>284,628,078</b>	<b>276,097,045</b>	<b>22,770,246</b>				

**CR1: Credit quality of assets (Figures in SAR 000's)**

	a	b	c	d	e	f	g
	Gross carrying values of		Allowances/ impairments	Of which ECL accounting provisions for credit losses on SA exposures		Of which ECL accounting provisions for credit losses on IRB exposures	Net values (a+b-c)
	Defaulted exposures	Nondefaulted exposures		Allocated in regulatory category of Specific	Allocated in regulatory category of General		
1 Loans	8,157,564	196,512,302	5,998,843	-	-	-	198,671,023
2 Debt Securities	-	93,503,723	16,839	-	-	-	93,486,884
3 Off-balance sheet exposures	2,811,668	119,820,908	988,485	-	-	-	121,644,091
<b>4 Total</b>	<b>10,969,232</b>	<b>409,836,933</b>	<b>7,004,167</b>	-	-	-	<b>413,801,998</b>

**CR2: Changes in stock of defaulted loans and debt securities (Figures in SAR 000's)**

	<b>a</b>
<b>1 Defaulted loans and debt securities at end of the previous reporting period</b>	<b>8,133,811</b>
2 Loans and debt securities that have defaulted since the last reporting period	73,923
3 Returned to non-defaulted status	-
4 Amounts written off	(445,490)
5 Other changes	(491)
<b>6 Defaulted loans and debt securities at end of the reporting period (1+2-3-4+5)</b>	<b>7,761,753</b>

**CR3: Credit risk mitigation techniques - overview (Figures in SAR 000's)**

	a	b	c	d	e
	Exposures unsecured: carrying amount	Exposures to be secured	Exposures secured by collateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives
1 Loans	198,671,022	567,906	567,906	-	-
2 Debt securities	93,486,884	-	-	-	-
<b>3 Total</b>	<b>292,157,906</b>	<b>567,906</b>	<b>567,906</b>	-	-
4 <i>Of which defaulted</i>	<i>7,761,753</i>	-	-	-	-

### CR4: Standardised approach – credit risk exposure and credit risk mitigation (CRM) effects (Figures in SAR 000's)

Asset Classes	a		b		c		d		e		f	
	Exposures before CCF and CRM		Exposures post-CCF and post- CRM		Exposures before CCF and CRM		Exposures post-CCF and post- CRM		RWA and RWA Density		RWA and RWA Density	
	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA Density	RWA	RWA Density
1 Sovereigns and their central banks	100,189,070	831,666	100,189,070	125,606	100,189,070	125,606	100,189,070	125,606	1,633,548	2%	1,633,548	2%
2 Non-central government public sector entities	4,746,966	6,729,128	4,746,966	1,640,226	4,746,966	1,640,226	4,746,966	1,640,226	3,193,596	50%	3,193,596	50%
3 Multilateral development banks	-	-	-	-	-	-	-	-	-	0%	-	0%
4 Banks	6,741,663	32,213,685	6,741,663	12,361,523	6,741,663	12,361,523	6,741,663	12,361,523	8,243,119	43%	8,243,119	43%
Of which: securities firms and other financial institutions	6,741,663	32,213,685	6,741,663	12,361,523	6,741,663	12,361,523	6,741,663	12,361,523	8,243,119	43%	8,243,119	43%
5 Covered bonds	-	-	-	-	-	-	-	-	-	0%	-	0%
6 Corporates	138,584,458	184,393,350	136,610,198	62,118,671	136,610,198	62,118,671	136,610,198	62,118,671	183,682,229	92%	183,682,229	92%
Of which: securities firms and other financial institutions	133,671,892	184,393,350	131,799,115	62,118,671	131,799,115	62,118,671	131,799,115	62,118,671	179,409,316	93%	179,409,316	93%
Of which: specialised lending	4,912,566	-	4,811,083	-	4,811,083	-	4,811,083	-	4,272,913	89%	4,272,913	89%
7 Subordinated debt, equity and other capital	686,344	-	686,344	-	686,344	-	686,344	-	1,416,655	206%	1,416,655	206%
8 Retail MSMEs	23,452,891	1,170,792	23,224,862	160,848	23,224,862	160,848	23,224,862	160,848	17,225,267	74%	17,225,267	74%
9 Real estate	37,566,684	-	37,457,586	-	37,457,586	-	37,457,586	-	22,163,942	59%	22,163,942	59%
Of which: general RR	24,170,273	-	24,072,514	-	24,072,514	-	24,072,514	-	9,167,650	38%	9,167,650	38%
Of which: IPRRE	-	-	-	-	-	-	-	-	-	0%	-	0%
Of which: general CRE	11,558,259	-	11,547,084	-	11,547,084	-	11,547,084	-	11,774,504	102%	11,774,504	102%
Of which: IPCR	-	-	-	-	-	-	-	-	-	0%	-	0%
Of which: land acquisition, development and construction	1,838,152	-	1,837,987	-	1,837,987	-	1,837,987	-	415,878	23%	415,878	23%
10 Defaulted exposures	11,537,011	1,910,800	9,625,918	585,482	9,625,918	585,482	9,625,918	585,482	14,585,483	143%	14,585,483	143%
11 Other assets	5,544,502	-	5,544,502	-	5,544,502	-	5,544,502	-	5,918,143	107%	5,918,143	107%
<b>12 Total</b>	<b>329,049,589</b>	<b>227,249,421</b>	<b>324,827,108</b>	<b>76,992,356</b>	<b>324,827,108</b>	<b>76,992,356</b>	<b>324,827,108</b>	<b>76,992,356</b>	<b>258,061,983</b>	<b>64%</b>	<b>258,061,983</b>	<b>64%</b>



CRS: Standardised approach - exposures by asset classes and risk weights (Figures in SAR 000's)

	0%	20%	25%	30%	40%	45%	50%	70%	75%	80%	85%	100%	110%	130%	150%	250%	1250%	Total credit exposure amount (post-CCF and post-CRM)
<b>1 Sovereigns and their central banks</b>	93,897,059	5,977,945	-	-	-	-	3,427	-	-	-	-	436,246	-	-	-	-	-	100,314,676
<b>2 Non-central government public sector entities</b>	-	-	-	-	-	-	6,387,193	-	-	-	-	-	-	-	-	-	-	6,387,193
<b>3 Multilateral development banks</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>4 Banks</b>	-	314,252	-	13,287,168	211	-	2,587,446	-	-	-	-	2,224,532	-	-	689,576	-	-	19,103,186
Of which: securities firms and other financial institutions	-	314,252	-	13,287,168	211	-	2,587,446	-	-	-	-	2,224,532	-	-	689,576	-	-	19,103,186
<b>5 Covered bonds</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>6 Corporates</b>	-	217,993	-	-	-	-	27,458,762	2,986,486	3,962,989	4,711,540	156,845,690	-	848,094	1,697,316	-	-	-	198,728,869
Of which: securities firms and other financial institutions	-	217,993	-	-	-	-	27,458,762	2,986,486	-	4,711,540	156,845,690	-	-	1,697,316	-	-	-	193,917,786
Of which: specialised lending	-	-	-	-	-	-	-	-	3,962,989	-	-	-	848,094	-	-	-	-	4,811,083
<b>7 Subordinated debt, equity and other capital</b>	-	-	-	-	-	-	-	-	-	-	-	254,323	-	-	-	423,793	8,228	686,344
<b>8 Retail</b>	-	-	-	-	-	2,718,941	-	18,466,041	-	-	-	2,200,727	-	-	-	-	-	23,385,710
MSMEs	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>9 Real estate</b>	-	4,194,630	2,947,425	6,395,331	5,130,662	-	2,313,495	4,593,851	-	-	22,566	11,023,510	130,031	-	706,085	-	-	37,457,586
Of which: general RRE	-	4,194,630	2,947,425	6,395,331	5,130,662	-	810,616	4,593,851	-	-	-	-	-	-	-	-	-	24,072,514
Of which: no loan splitting applied	-	4,194,630	2,947,425	6,395,331	5,130,662	-	810,616	4,593,851	-	-	-	-	-	-	-	-	-	24,072,514
Of which: loan splitting applied (Secured)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Of which: loan splitting applied (Unsecured)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Of which: IPRRE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Of which: general CRE	-	-	-	-	-	-	-	-	-	-	-	10,988,220	-	-	428,833	-	-	11,417,053
Of which: no loan splitting applied	-	-	-	-	-	-	-	-	-	-	-	10,988,220	-	-	428,833	-	-	11,417,053
Of which: loan splitting applied (Secured)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Of which: loan splitting applied (Unsecured)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Of which: IPCRE	-	-	-	-	-	-	-	-	-	-	-	-	130,031	-	-	-	-	130,031
Of which: land acquisition, development and construction	-	-	-	-	-	-	1,502,879	-	-	-	22,566	35,290	-	-	277,252	-	-	1,837,987
<b>10 Defaulted exposures</b>	-	-	-	-	-	-	302,487	-	-	-	-	858,262	-	-	9,050,652	-	-	10,211,400
<b>11 Other assets</b>	-	-	-	-	-	-	-	-	-	-	-	5,295,407	-	-	-	249,094	-	5,544,502
<b>12 Total</b>	<b>93,897,059</b>	<b>10,704,819</b>	<b>2,947,425</b>	<b>19,682,500</b>	<b>5,130,874</b>	<b>2,718,941</b>	<b>39,052,808</b>	<b>4,593,851</b>	<b>21,452,528</b>	<b>3,962,989</b>	<b>4,734,106</b>	<b>179,138,698</b>	<b>130,031</b>	<b>848,094</b>	<b>12,143,629</b>	<b>672,887</b>	<b>8,228</b>	<b>401,819,464</b>

		a	b	cd
Risk Weight		On-balance sheet exposure	Off-balance sheet exposure (pre-CCF)	Weighted average CCF*Exposure (post-CCF and post CRM)
1	Less than 40%	117,204,805	27,114,278	127,231,802
2	40-70%	39,962,659	34,030,220	51,496,473
3	75%	19,928,393	5,463,069	21,452,528
4	80- 85%	8,050,061	2,611,028	8,697,094
5	90-100%	131,219,083	154,179,663	179,138,698
6	105-130%	989,299	-	978,125
7	150%	11,014,174	3,851,163	12,143,629
8	250%	672,887	-	672,887
9	400%	-	-	-
10	1250%	8,228	-	8,228
<b>11</b>	<b>Total exposures</b>	<b>329,049,589</b>	<b>227,249,421</b>	<b>401,819,464</b>

**CCR1: Analysis of CCR exposures by approach (Figures in SAR 000's)**

	a	b	c	d	e	f
	Replacement cost	Potential future exposure	Effective EPE	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
1 SA-CCR (for derivatives)	227,496	558,364		1.40	1,100,204	884,734
2 Internal Model Method (for derivatives and SFTs)			-	-	-	-
3 Simple Approach for credit risk mitigation (for SFTs)					-	-
4 Comprehensive Approach for credit risk mitigation (for SFTs)					-	-
5 Value-at-risk (VaR) for SFTs					-	-
<b>6 Total</b>						<b>884,734</b>

**CCR3: Standardised approach - CCR exposures by regulatory portfolio and risk weights (Figures in SAR 000's)**

Regulatory portfolio*↓	Risk weight*→	a	b	c	d	e	f	g	h	i
		0%	10%	20%	50%	75%	100%	150%	Others	Total credit exposure
Sovereigns		-	-	-	-	-	-	-	-	-
Non-central government public sector entities		-	-	-	-	-	182	-	-	182
Multilateral development banks		-	-	-	-	-	-	-	-	-
Banks		-	-	18,887	13,204	-	-	-	221,940	254,032
Securities firms		-	-	-	-	-	-	-	-	-
Corporates		-	-	-	-	19,869	792,279	274	33,570	845,991
Regulatory retail portfolios		-	-	-	-	-	-	-	-	-
Other assets		-	-	-	-	-	-	-	-	-
<b>Total</b>		-	-	<b>18,887</b>	<b>13,204</b>	<b>19,869</b>	<b>792,460</b>	<b>274</b>	<b>255,511</b>	<b>1,100,204</b>

**CCR5: Composition of collateral for CCR exposure (Figures in SAR 000's)**

	a	b	c	d	e	f
	Collateral used in derivative transactions				Collateral used in SFTs	
	Segregated	Unsegregated	Segregated	Unsegregated	Fair value of collateral received	Fair value of posted collateral
Cash - domestic currency	-	10,850.00	-	6,300.00	-	-
Cash - other currencies	-	467,587.40	135,262.40	216,637.40	-	-
Domestic sovereign debt	-	-	-	-	-	-
Other sovereign debt	-	-	-	-	-	-
Government agency debt	-	-	-	-	-	-
Corporate bonds	-	-	-	-	-	-
Equity securities	-	-	-	-	-	-
Other collateral	-	-	-	-	-	-
<b>Total</b>	-	<b>478,437.40</b>	<b>135,262.40</b>	<b>222,937.40</b>	-	-

**CCR8: Exposures to central counterparties (Figures in SAR 000's)**

		a	b
		EAD (post-CRM)	RWA
<b>1</b>	<b>Exposures to QCCPs (total)</b>		<b>455,459</b>
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which	11,745,780	455,459
3	(i) OTC derivatives	11,745,780	455,459
4	(ii) Exchange-traded derivatives	-	-
5	(iii) Securities financing transactions	-	-
6	(iv) Netting sets where cross-product netting has been approved	-	-
7	Segregated initial margin	-	
8	Non-segregated initial margin	-	-
9	Pre-funded default fund contributions	-	-
10	Unfunded default fund contributions	-	-
<b>11</b>	<b>Exposures to non-QCCPs (total)</b>		-
12	Exposures for trades at non-QCCPs (excluding initial margin and default fund contributions); of which	-	-
13	(i) OTC derivatives	-	-
14	(ii) Exchange-traded derivatives	-	-
15	(iii) Securities financing transactions	-	-
16	(iv) Netting sets where cross-product netting has been approved	-	-
17	Segregated initial margin	-	
18	Non-segregated initial margin	-	-
19	Pre-funded default fund contributions	-	-
20	Unfunded default fund contributions	-	-

**MR1: Market risk under the standardised approach (Figures in SAR 000's)**

		a
		Capital requirement in standardised approach
1	General interest rate risk	16,618
2	Equity risk	-
3	Commodity risk	-
4	Foreign exchange risk	679,514
5	Credit spread risk - non-securitisations	9,389
6	Credit spread risk - securitisations (non-correlation trading portfolio)	-
7	Credit spread risk - securitisation (correlation trading portfolio)	-
8	Default risk - non-securitisations	900
9	Default risk - securitisations (non-correlation trading portfolio)	-
10	Default risk - securitisations (correlation trading portfolio)	-
11	Residual risk add-on	-
<b>12</b>	<b>Total</b>	<b>706,420</b>

**CVA1: The reduced basic approach for CVA (BA-CVA) (Figures in SAR 000's)**

		a	b
		Components	BA-CVA RWA
1	Aggregation of systematic components of CVA risk	16,362,505,687,043	
2	Aggregation of idiosyncratic components of CVA risk	13,384,746,515,578	
<b>3</b>	<b>Total</b>		<b>5,937,487</b>



**CVA2: The full basic approach for CVA (BA-CVA) (Figures in SAR 000's)**

		a
		BA-CVA RWA
1	K Reduced	730,768
2	K Hedged	-
<b>3</b>	<b>Total</b>	<b>1,484,372</b>

**LR1- Summary comparison of accounting assets vs leverage ratio exposure measure (Figures in SAR 000's)**

#	Particulars	a
1	Total consolidated assets as per published financial statements	320,360,052
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	-
3	Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference	-
4	Adjustments for temporary exemption of central bank reserves (if applicable)	-
5	Adjustment for fiduciary assets recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	-
6	Adjustments for regular-way purchases and sales of financial assets subject to trade date accounting	-
7	Adjustments for eligible cash pooling transactions	-
8	Adjustments for derivative financial instruments	12,845,985
9	Adjustment for securities financing transactions (ie repurchase agreements and similar secured lending)	-
10	Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of offbalance sheet exposures)	76,911,837
11	Adjustments for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital	-
12	Other adjustments	-
<b>13</b>	<b>Leverage ratio exposure measure</b>	<b>410,117,874</b>

**LR2- Leverage ratio common disclosure template (Figures in SAR 000's)**

		a	b
		Jun-23	Mar-23
<b>On Balance sheet exposures</b>			
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	320,360,052	318,188,607
2	Gross-up for derivatives collateral provided where deducted from balance sheet assets pursuant to the operative accounting framework	-	-
3	(Deductions of receivable assets for cash variation margin provided in derivatives transactions)	-	-
4	(Adjustment for securities received under securities financing transactions that are recognised as an asset)	-	-
5	(Specific and general provisions associated with on-balance sheet exposures that are deducted from Basel III Tier 1 capital)	-	-
6	(Asset amounts deducted in determining Basel III Tier 1 capital and regulatory adjustments)	-	-
<b>7</b>	<b>Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of rows 1 to 6)</b>	<b>320,360,052</b>	<b>318,188,607</b>
<b>Derivative exposures</b>			
8	Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	3,718,742	11,019,524
9	Add-on amounts for potential future exposure associated with all derivatives transactions	9,127,243	2,054,675
10	(Exempted central counterparty (CCP) leg of client-cleared trade exposures)	-	-
11	Adjusted effective notional amount of written credit derivatives	-	-
12	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	-	-
<b>13</b>	<b>Total derivative exposures (sum of rows 8 to 12)</b>	<b>12,845,985</b>	<b>13,074,199</b>
<b>Securities financing transaction exposures</b>			
14	Gross SFT assets (with no recognition of netting), after adjustment for sale accounting transactions	-	-
15	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-	-
16	Counterparty credit risk exposure for SFT assets	-	-
17	Agent transaction exposures	-	-
<b>18</b>	<b>Total securities financing transaction exposures (sum of rows 14 to 17)</b>	<b>-</b>	<b>-</b>
<b>Other off balance sheet exposures</b>			
19	Off-balance sheet exposure at gross notional amount	227,249,421	222,314,628
20	(Adjustments for conversion to credit equivalent amounts)	(150,337,584)	(151,234,762)
21	(Specific and general provisions associated with off-balance sheet exposures deducted in determining Tier 1 capital)	-	-
<b>22</b>	<b>Off-balance sheet items (sum of rows 19 to 21)</b>	<b>76,911,837</b>	<b>71,079,866</b>

		a	b
		Jun-23	Mar-23
<b>Capital and total exposures</b>			
<b>23</b>	<b>Tier 1 capital</b>	<b>47,033,353</b>	<b>47,502,481</b>
<b>24</b>	<b>Total exposures (sum of rows 7, 13, 18 and 22)</b>	<b>410,117,874</b>	<b>402,342,673</b>
<b>Leverage ratio</b>			
<b>25</b>	<b>Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)</b>	<b>11.47%</b>	<b>11.81%</b>
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	11.47%	11.81%
<b>26</b>	<b>National minimum leverage ratio requirement</b>	<b>3.00%</b>	<b>3.00%</b>
<b>27</b>	<b>Applicable leverage buffers</b>	<b>8.47%</b>	<b>8.81%</b>
<b>Disclosure of mean values</b>			
28	Mean value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	-	-
29	Quarter-end value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	-	-
30	Total exposures (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	-	-
30a	Total exposures (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	-	-
31	Basel III leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	-	-
31a	Basel III leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	-	-

**CCyB1 - Geographical distribution of credit exposures used in the calculation of the bank-specific countercyclical capital buffer requirement (Figures in SAR 000's)**

Geographical breakdown	a	b	c	d	e
	Countercyclical capital buffer rate	Exposure values and/or risk-weighted assets (RWA) used in the computation		Bank-specific countercyclical capital buffer rate	Countercyclical capital buffer amount
		Exposure values	RWA		
Saudi Arabia	0.00%	405,503,514	240,003,414		
Afghanistan	2.50%	1,886	989		
Algeria	2.50%	676	462		
Australia	1.00%	22,503	11,696		
Austria	2.50%	1,279	861		
Bahrain	2.50%	12,792	6,529		
Bangladesh	2.50%	583	353		
Brazil	0.00%	11	5		
Canada	2.50%	9,646	5,369		
China	0.00%	723	441		
Croatia	0.50%	24	10		
Cyprus	0.00%	766	485		
Egypt	2.50%	2,512,811	926,478		
France	0.50%	1,902	1,311		
Germany	0.75%	373	247		
Ghana	2.50%	118	47		
Greece	2.50%	1,421	861		
Hong Kong	1.00%	5,530	5,501		
India	0.00%	179,673	118,644		
Indonesia	0.00%	151	68		
Iraq	2.50%	5	2		
Ireland	0.50%	971	627		
Italy	0.00%	5,099	4,681		
Jamaica	2.50%	910	682		
Japan	0.00%	221,937	221,937		
Jordan	2.50%	56,258	36,771		
Kenya	2.50%	37	16		
Korea S.	0.00%	3,750,127	3,534,491		
Kuwait	2.50%	82,629	81,654		
Lebanon	2.50%	11,783	8,347		

Geographical breakdown	a	b	c	d	e
	Countercyclical capital buffer rate	Exposure values and/or risk-weighted assets (RWA) used in the computation		Bank-specific countercyclical capital buffer rate	Countercyclical capital buffer amount
		Exposure values	RWA		
Malaysia	2.50%	9,719	6,614		
Mauritania	2.50%	122	92		
Morocco	2.50%	1,699	1,126		
Nepal	2.50%	1,576	1,015		
Netherlands	1.00%	856	558		
New Zealand	2.50%	156	115		
Nigeria	2.50%	148	66		
Norway	2.50%	1	0		
Oman	2.50%	28,759	28,124		
Pakistan	2.50%	16,196	9,207		
Palestine	2.50%	2,539	1,543		
Philippines	2.50%	383,659	238,918		
Qatar	2.50%	110,994	110,994		
Senegal	2.50%	3	1		
Singapore	0.00%	25	11		
Somalia	2.50%	103	46		
South Africa	0.00%	9,790	6,368		
Spain	0.00%	6,851	3,185		
Sri Lanka	2.50%	10,238	6,507		
Sudan	2.50%	4,736	2,834		
Sweden	1.00%	68	31		
Switzerland	0.00%	11	5		
Syria	2.50%	2,895	1,431		
Thailand	2.50%	204	142		
Tunisia	2.50%	535	369		
Turkey	0.00%	6,873	6,741		
United Arab Emirates	2.50%	2,095,739	2,022,096		
United Kingdom	1.00%	9,598	5,395		
United States	0.00%	898,164	590,361		
Venezuela	2.50%	894	586		
Yemen	2.50%	416	187		
Residual Other European Countries	2.50%	4,241	2,850		
Residual Other African Countries	2.50%	2,009	1,462		

Geographical breakdown	a	b		c	d	e
	Countercyclical capital buffer rate	Exposure values and/or risk-weighted assets (RWA) used in the computation		RWA	Bank-specific countercyclical capital buffer rate	Countercyclical capital buffer amount
		Exposure values				
Residual Other Asian Countries	2.50%	264		193		
Residual Other Middle Eastern Countries	2.50%	11,205		5,165		
Residual Other South American Countries	2.50%	956		677		
Unallocated	2.50%	314,547		157,321		
<b>SUM</b>		<b>5,739,211</b>		<b>3,694,479</b>		
<b>Total</b>		<b>416,322,925</b>		<b>248,185,315</b>	0.04%	92,120

**LIQ1: Liquidity Coverage Ratio (LCR) (Figures in SAR 000's)**

		a	b
		Total unweighted value (average)	Total weighted value (average)
High quality liquid assets			
1	Total HQLA		96,006,267
Cash outflows			
2	Retail deposits and deposits from small business customers, of which:	61,611,672	5,291,021
3	<i>Stable deposits</i>	-	-
4	<i>Less stable deposits</i>	61,611,672	5,291,021
5	Unsecured wholesale funding, of which:	136,027,392	63,246,488
6	<i>Operational deposits (all counterparties) and deposits in networks of cooperative banks</i>	-	-
7	<i>Non-operational deposits (all counterparties)</i>	136,027,392	63,246,488
8	<i>Unsecured debt</i>	-	-
9	Secured wholesale funding	-	-
10	Additional requirements, of which:	6,059,446	720,764
11	<i>Outflows related to derivative exposures and other collateral requirements</i>	127,577	127,577
12	<i>Outflows related to loss of funding on debt products</i>	-	-
13	<i>Credit and liquidity facilities</i>	5,931,869	593,187
14	Other contractual funding obligations	28,571	26,786
15	Other contingent funding obligation	210,187,368	6,240,261
16	TOTAL CASH OUTFLOWS		75,525,319
Cash inflows			
17	Secured lending (eg reverse repos)	-	-
18	Inflows from fully performing exposures	33,069,781	21,648,825
19	Other cash inflows	484,731	296,473
20	TOTAL CASH INFLOWS		21,945,298
			<b>Total adjusted value</b>
21	<b>Total HQLA</b>		<b>96,006,267</b>
22	<b>Total net cash outflows</b>		<b>53,580,021</b>
23	<b>Liquidity Coverage Ratio (%)</b>		<b>179.18%</b>



**LIQ2: Net Stable Funding Ratio (NSFR) (Figures in SAR 000's)**

	a	b	c	d	e
	Unweighted value by residual maturity				Weighted value
	No maturity	<6 months	6 months to < 1 year	≥ 1 year	
<b>Available stable funding (ASF) item</b>					
<b>1 Capital:</b>	57,735,678	-	-	5,000,000	62,735,678
2 Regulatory capital	57,735,678	-	-	-	57,735,678
3 Other capital instruments	-	-	-	5,000,000	5,000,000
<b>4 Retail deposits and deposits from small business customers, of which:</b>	<b>61,032,695</b>	<b>19,851,471</b>	<b>1,737,529</b>	<b>244,911</b>	<b>74,604,437</b>
5 Stable deposits	-	-	-	-	-
6 Less stable deposits	61,032,695	19,851,471	1,737,529	244,911	74,604,437
<b>7 Wholesale funding:</b>	<b>81,742,560</b>	<b>84,160,952</b>	<b>2,629,865</b>	<b>4,290,936</b>	<b>74,512,368</b>
8 Operational deposits	-	-	-	-	-
9 Other wholesale funding	81,742,560	84,160,952	2,629,865	4,290,936	74,512,368
<b>10 Liabilities with matching interdependent assets</b>	-	-	-	-	-
<b>11 Other liabilities</b>	<b>17,362,055</b>	-	-	-	-
12 NSFR derivative liabilities	-	-	-	-	-
13 All other liabilities and equity not included in the above categories	17,362,055	-	-	-	-
<b>14 Total ASF</b>					<b>211,852,483</b>
<b>Required stable funding (RSF) item</b>					
15 Total NSFR high-quality liquid assets (HQLA)	-	-	-	-	-
16 Deposits held at other financial institutions for operational purposes	-	-	-	-	-
17 Performing loans and securities:	9,901,725	81,310,475	20,248,208	180,312,674	146,708,352
18 Performing loans to financial institutions secured by Level 1 HQLA	-	8,052,128	3,749,970	73,066,989	4,243,454
19 Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial in	-	6,018,502	-	-	902,775
20 Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereign	9,477,932	66,834,265	13,036,103	102,452,604	135,193,923
21 With a risk weight of less than or equal to 35% under the Basel II standardised approach for credit risk	-	-	-	-	-
22 Performing residential mortgages, of which:	-	-	-	-	-
23 With a risk weight of less than or equal to 35% under the Basel II standardised approach for credit risk	-	-	-	-	-
24 Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	423,793	405,580	3,462,134	4,793,081	6,368,200
25 Assets with matching interdependent liabilities	-	-	-	-	-
26 Other assets:	-	3,451,384	3,687,844	13,192,981	20,332,209
27 Physical traded commodities, including gold	-	-	-	-	-
28 Assets posted as initial margin for derivative contracts and contributions to default funds of central counterparties	-	-	-	-	-
29 NSFR derivative assets	-	-	-	2,490,654	2,490,654
30 NSFR derivative liabilities before deduction of variation margin posted	-	-	-	-	-
31 All other assets not included in the above categories	-	3,451,384	3,687,844	10,702,327	17,841,555
32 Off-balance sheet items	-	-	-	211,010,683	539,897
<b>33 Total RSF</b>					<b>167,580,458</b>
<b>34 Net Stable Funding Ratio (%)</b>					<b>126.42%</b>