

# Saudi Awwal Bank

(Formerly known as The Saudi British Bank)

Pillar 3 Disclosures - 30 June 2024



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

	a	b	c	d	e
	Jun-24	Mar-24	Dec-23	Sep-23	Jun-23
<b>Available capital (amounts)</b>					
1 Common Equity Tier 1 (CET1)	48,435,897	49,007,153	48,053,574	45,815,367	47,033,351
1a Fully loaded ECL accounting model	48,088,208	48,485,619	47,353,603	44,946,144	45,990,286
2 Tier 1	52,420,897	52,992,153	52,038,574	45,815,367	47,033,351
2a Fully loaded ECL accounting model Tier 1	52,073,208	52,470,619	51,338,603	44,946,144	45,990,286
3 Total capital	58,340,178	58,974,813	57,997,047	51,769,107	52,877,981
3a Fully loaded ECL accounting model total capital	57,992,489	58,453,280	53,312,075	50,899,884	51,834,797
<b>Risk-weighted assets (amounts)</b>					
4 Total risk-weighted assets (RWA)	297,788,631	294,953,689	294,150,926	280,685,087	284,628,078
4a Total risk-weighted assets (pre-floor)	297,788,631	294,953,689	294,150,926	280,685,087	284,628,078
<b>Risk-based capital ratios as a percentage of RWA</b>					
5 CET1 ratio (%)	16.27%	16.62%	16.34%	16.32%	16.52%
5a Fully loaded ECL accounting model CET1 (%)	16.15%	16.44%	16.10%	16.01%	16.16%
5b CET1 ratio (%) (pre-floor ratio)	17.60%	17.97%	17.69%	16.32%	16.52%
6 Tier 1 ratio (%)	17.60%	17.97%	17.69%	16.32%	16.52%
6a Fully loaded ECL accounting model Tier 1 ratio (%)	17.49%	17.79%	17.45%	16.01%	16.16%
6b Tier 1 ratio (%) (pre-floor ratio)	17.60%	17.97%	17.69%	16.32%	16.52%
7 Total capital ratio (%)	19.59%	19.99%	19.72%	18.44%	18.58%
7a Fully loaded ECL accounting model total capital ratio (%)	19.47%	19.82%	18.12%	18.13%	18.21%
7b Total capital ratio (%) (pre-floor ratio)	19.59%	19.99%	19.72%	18.44%	18.58%
<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 (%)	0.02%	0.07%	0.03%	0.01%	0.04%
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)	3.02%	3.07%	3.03%	3.01%	3.04%
12 CET1 available after meeting the bank's minimum capital requirements (%)	13.25%	13.55%	13.31%	13.31%	13.49%
<b>Basel III leverage ratio</b>					
13 Total Basel III leverage ratio exposure measure	461,579,479	459,535,052	443,085,201	418,607,436	410,117,874
14 Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves)	11.36%	11.53%	11.74%	10.94%	11.47%
14a Fully loaded ECL accounting model Basel III leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) (%)	11.28%	11.42%	11.59%	10.74%	11.21%
14b Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)	11.28%	11.42%	11.59%	10.74%	11.21%
14c Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	11.28%	11.42%	11.59%	10.74%	11.21%
14d Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	11.28%	11.42%	11.59%	10.74%	11.21%
<b>Liquidity Coverage Ratio (LCR)</b>					
15 Total high-quality liquid assets (HQLA)	98,192,916	95,218,657	93,770,049	96,166,082	96,006,267
16 Total net cash outflow	56,102,825	52,891,595	51,033,770	51,213,040	53,580,021
17 LCR ratio (%)	<b>175.02%</b>	<b>180.03%</b>	<b>183.74%</b>	<b>187.78%</b>	<b>179.18%</b>
<b>Net Stable Funding Ratio (NSFR)</b>					
18 Total available stable funding	240,176,205	233,960,636	225,704,648	211,917,342	211,852,483
19 Total required stable funding	188,531,352	183,463,622	176,667,657	175,636,744	167,580,458
20 NSFR ratio	<b>127.39%</b>	<b>127.52%</b>	<b>127.76%</b>	<b>120.66%</b>	<b>126.42%</b>

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

	a	b	c	Drivers behind significant differences in Jun-24 and Mar-24
	RWA		Minimum capital requirements	
	Jun-24	Mar-24	Jun-24	
1 Credit risk (excluding counterparty credit risk)	282,124,595	276,900,474	22,569,968	
2 <i>Of which: standardised approach (SA)</i>	282,124,595	276,900,474	22,569,968	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)	966,435	1,388,994	77,315	Decrease in Exposure at default
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)	908,638	945,677	72,691	
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	211,888	199,475	16,951	
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	1,343,317	2,041,692	107,465	Decrease in net FX position
21 <i>Of which: standardised approach (SA)</i>	1,343,317	2,041,692	107,465	
22 <i>Of which: internal model approach (IMA)</i>				
23 Capital charge for switch between trading book and banking book	-	-	-	
24 Operational risk	12,233,759	12,233,759	978,701	
25 Amounts below the thresholds for deduction (subject to 250% risk weight)	-	1,243,618	-	
26 Output floor applied				
27 Floor adjustment (before application of transitional cap)	-	-		
28 Floor adjustment (after application of transitional cap)	-	-		
<b>29 Total (1 + 6 + 10 + 11 + 12 + 13 + 14 + 15 + 16 + 20 + 23 + 24 + 25 + 28)</b>	<b>297,788,631</b>	<b>294,953,689</b>	<b>23,823,091</b>	

## CCA: Main features of regulatory capital instruments and of other TLAC-eligible instruments (Figures in SAR 000's) - Tier 1

	a
	Quantitative / qualitative information
1 Issuer	Saudi Awwal Bank(SAB)
2 International Securities Identification Number (ISIN) or Bloomberg identifier for private placement	ISIN No.SA15TFK0JVJ0
3 Governing law(s) of the instrument	The instrument is governed by the laws of the Kingdom of Saudi Arabia
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	NA
4 Transitional Basel III rules	Additional Tier 1
5 Post-transitional Basel III rules	Eligible
6 Eligible at solo/group/group and solo	Group and solo
7 Instrument type (refer to SACAP)	SAR denominated Additional Tier 1 capital sukuk
8 Amount recognised in regulatory capital (currency in millions, as of most recent reporting date)	SAR 4,000mil
9 Par value of instrument	SAR 4,000mil
10 Accounting classification	Shareholders' Equity
11 Original date of issuance	31 October 2023
12 Perpetual or dated	Perpetual
13 Original maturity date	No Maturity
14 Issuer call subject to prior SAMA approval	Yes
15 Optional call date, contingent call dates and redemption amount	Alignment first Call Date 31 October 2028
16 Subsequent call dates, if applicable	As above
Coupons / dividends	
17 Fixed or floating dividend/coupon	Floating
18 Coupon rate and any related index	3 months SAIBOR + 125 bps
19 Existence of a dividend stopper	Yes
20 Fully discretionary, partially discretionary or mandatory	Fully Discretionary
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 as a regulator to trigger write-down.
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).	The Sukuk and the Relevant Obligations in respect of each Series of Sukuk will each constitute direct, unsecured, conditional and subordinated obligations of the Issuer and shall, upon the occurrence of a Winding Up Proceeding rank: (1) subordinate and junior to all Senior Obligations but not further or otherwise; (2) pari passu with all other Pari Passu Obligations; and (3) in priority only to all Junior Obligations.
36 Non-compliant transitioned features	N/A
37 If yes, specify non-compliant features	N/A

**CCA: Main features of regulatory capital instruments and of other TLAC-eligible instruments (Figures in SAR 000's) - Tier 2**

	a Quantitative / qualitative information
1 Issuer	Saudi Awwal Bank(SAB)
Unique identifier (eg Committee on Uniform Security Identification Procedures (CUSIP), 2 International Securities Identification Number (ISIN) or Bloomberg identifier for private placement)	ISIN No.SA153VK0GKJ8
3 Governing law(s) of the instrument	The instrument is governed by the laws of the Kingdom of Saudi Arabia
Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is 3a achieved (for other TLAC-eligible instruments governed by foreign law)	NA
4 Transitional Basel III rules	Tier 2
5 Post-transitional Basel III rules	Eligible
6 Eligible at solo/group/group and solo	Group and 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	As above
Coupons / dividends	
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
Position in subordination hierarchy in liquidation (specify instrument type immediately 35 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	Directly issued qualifying common share (and equivalent for non-joint stock companies) capital plus related stock surplus	20,547,945	c	No material change
2	Retained earnings	12,117,139	f+g	No material change
3	Accumulated other comprehensive income (and other reserves)	26,441,948	d+e	No material change
4	Directly issued capital subject to phase-out from CET1 capital (only applicable to non-joint stock companies)	-		
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1 capital)	-		
6	<b>Common Equity Tier 1 capital before regulatory adjustments</b>	59,107,032		No material change
<b>Common Equity Tier 1 capital: regulatory adjustments</b>				
7	Prudent valuation adjustments	-		
8	Goodwill (net of related tax liability)	(8,778,091)		No material change
9	Other intangibles other than mortgage servicing rights (MSR) (net of related tax liability)	(1,893,044)		No material change
10	Deferred tax assets (DTA) that rely on future profitability, excluding those arising from temporary differences (net of related tax liability)	-		
11	Cash flow hedge reserve	-		
12	Shortfall of provisions to expected losses	-		
13	Securitisation gain on sale (as set out in SACAP4.1.4)	-		
14	Gains and losses due to changes in own credit risk on fair valued liabilities	-		
15	Defined benefit pension fund net assets	-		
16	Investments in own shares (if not already subtracted from paid-in capital on reported balance sheet)	-		
17	Reciprocal cross-holdings in common equity	-		
18	Investments in the capital 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 share capital (amount above 10% threshold)	-		
19	Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	-		
20	MSR (amount above 10% threshold)	-		
21	DTA arising from temporary differences (amount above 10% threshold, net of related tax liability)	-		

	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
22	-		
23	-		
24	-		
25	-		
26	-		
27	-		
<b>28 Total regulatory adjustments to Common Equity Tier 1 capital</b>	<b>(10,671,135)</b>		<b>No material change</b>
<b>29 Common Equity Tier 1 capital (CET1)</b>	<b>48,435,897</b>		<b>No material change</b>
<b>Additional Tier 1 capital: instruments</b>			
30	3,985,000	i	
31	3,985,000		
32	-		
33	-		
34	-		
35	-		
<b>36 Additional Tier 1 capital before regulatory adjustments</b>	<b>3,985,000</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>	<b>-</b>		
<b>44 Additional Tier 1 capital (AT1)</b>	<b>3,985,000</b>		
<b>45 Tier 1 capital (T1 = CET1 + AT1)</b>	<b>52,420,897</b>		
<b>Tier 2 capital: instruments and provisions</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
46	5,000,000	b	
47	-		
48	-		
49	-		
50	919,281		
<b>51 Tier 2 capital before regulatory adjustments</b>	<b>5,919,281</b>	a	
<b>Tier 2 capital: regulatory adjustments</b>			
52	-		
53	-		
54	-		
54a	-		
55	-		
56	-		
<b>57 Total regulatory adjustments to Tier 2 capital</b>	<b>-</b>		
<b>58 Tier 2 capital</b>	<b>5,919,281</b>		
<b>59 Total regulatory capital (= Tier 1 + Tier2)</b>	<b>58,340,178</b>		
<b>60 Total risk-weighted assets</b>	<b>297,788,631</b>		
<b>Capital adequacy ratios and buffers</b>			
<b>61 Common Equity Tier 1 capital (as a percentage of risk-weighted assets)</b>	<b>16.27%</b>		
<b>62 Tier 1 capital (as a percentage of risk-weighted assets)</b>	<b>17.60%</b>		
<b>63 Total capital (as a percentage of risk-weighted assets)</b>	<b>19.59%</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>3.02%</b>		
65	2.50%		
66	0.02%		

		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
67	Of which: higher loss absorbency requirement	0.50%		
<b>68</b>	<b>Common Equity Tier 1 capital (as a percentage of risk-weighted assets) available after meeting the bank's minimum capital requirements</b>	<b>13.25%</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)	N/A		
70	National minimum Tier 1 capital adequacy ratio (if different from Basel III minimum)	N/A		
71	National minimum Total capital adequacy ratio (if different from Basel III minimum)	N/A		
<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)	919,281		
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	-		
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-24	Jun-24	
<b>Assets</b>			
1 Cash and balances at central banks	17,199,233	17,199,233	
2 Items in the course of collection from other banks	-	-	
3 Trading portfolio assets	91,833,503	91,833,503	
4 Financial assets designated at fair value			
5 Derivative financial instruments	2,806,339	2,806,339	
6 Loans and advances to banks	9,599,751	9,599,751	
7 Loans and advances to customers	241,552,027	241,552,027	
8 Reverse repurchase agreements and other similar secured lending			
9 Available for sale financial investments	-	-	
10 Current and deferred tax assets	-	-	
11 Prepayments, accrued income and other assets	4,379,930	4,379,930	
12 Investments in associates and joint ventures	348,844	348,844	
13 Goodwill and intangible assets	10,671,135	10,671,135	
<i>Of which: goodwill</i>	8,778,091	8,778,091	
<i>Of which: other intangibles (excluding MSR) b</i>	1,893,044	1,893,044	
<i>Of which: MSR</i>	-	-	
14 Property, plant and equipment	3,905,320	3,905,320	
<b>15 Total assets</b>	<b>382,296,082</b>	<b>382,296,082</b>	
<b>Liabilities</b>			
16 Deposits from banks	31,132,188	31,132,188	
17 Items in the course of collection due to other banks	-	-	
18 Customer accounts	264,427,002	264,427,002	
19 Repurchase agreements and other similar secured borrowing	-	-	
20 Trading portfolio liabilities	-	-	
21 Financial liabilities designated at fair value	-	-	
22 Derivative financial instruments	2,746,623	2,746,623	
23 Debt securities in issue	5,177,154	5,177,154	b
24 Accruals, deferred income and other liabilities	16,068,772	16,068,772	
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>319,551,739</b>	<b>319,551,739</b>	
<b>Shareholders' equity</b>			
30 Paid-in share capital	49,620,772	49,620,772	c
<i>Of which: amount eligible for CET1 capital h</i>	49,620,772	49,620,772	
<i>Of which: amount eligible for AT1 capital i</i>	3,985,000	3,985,000	
31 Retained earnings	11,769,450	11,769,450	f
32 Accumulated other comprehensive income	(2,630,879)	(2,630,879)	g
<b>33 Total shareholders' equity</b>	<b>62,744,343</b>	<b>62,744,343</b>	

## 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%	510,659,224	267,379,636		-
Afghanistan	0.00%	2,785	785		-
Albania	0.00%	1,031,686	764,329		-
Algeria	2.00%	9,568	5,522		110
Argentina	2.50%	283,537	214,269		5,357
Australia	1.00%	5,625,119	3,212,152		32,122
Austria	2.50%	304,243	270,831		6,771
Bahamas	2.50%	3,449	2,014		50
Bahrain	0.00%	1,502,591	150,999		-
Bangladesh	1.00%	1,500,382	150,211		1,502
Barbados	2.00%	166	87		2
Belgium	0.00%	1,556	893		-
Bermuda	0.75%	103	76		1
Bosnia and Herzegovina	0.00%	17,062	18,611		-
Brazil	0.00%	74,903	45,578		-
Brunei	1.00%	214	213		2
Bulgaria	2.00%	40	18		0
Canada	0.00%	255,475	255,475		-
Cayman Island	2.50%	82	37		1
China	0.00%	0	0		-
Comoros Islands	2.50%	1,299	1,143		29
Croatia	2.50%	0	0		0
Cyprus	2.50%	3,814	2,545		64
Denmark	1.00%	6,571	2,421		24
Djibouti	0.50%	249	187		1
Ecuador	2.50%	68,020	40,377		1,009
Egypt	2.50%	227	131		3
Finland	2.50%	4,601	4,509		113
France	2.50%	-	-		-
Germany	2.50%	-	-		-

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		
Ghana	2.50%	7,717	4,423		111
Greece	2.50%	20,274	9,597		240
Hong Kong	2.50%	2,005	1,106		28
India	0.00%	3,213	1,942		-
Indonesia	2.50%	4,071	2,317		58
Iran	2.50%	3,911	2,401		60
Iraq	2.50%	94	57		1
Ireland	2.50%	-	-		-
Italy	2.50%	14,392	14,387		360
Jamaica	2.50%	1,779	863		22
Japan	2.50%	1,518	1,057		26
Jordan	2.50%	185	139		3
Kenya	2.50%	133	60		1
Korea S.	2.50%	1,410	620		15
Kosovo	2.50%	657	478		12
Kuwait	2.50%	461	262		7
Lebanon	2.50%	1,201	543		14
Libya	2.50%	665	371		9
Macedonia	2.50%	534	287		7
Malaysia	2.50%	0	0		0
Mauritania	2.50%	482	353		9
Mexico	2.50%	224	132		3
Montenegro	1.00%	151	68		1
Morocco	1.50%	544	365		5
Myanmar	1.50%	202	94		1
Nepal	2.50%	620	381		10
Neth. Antilles	2.50%	453	312		8
Netherlands	2.50%	2,985	1,351		34
New Zealand	2.50%	-	-		-
Nigeria	2.50%	82	37		1
Norway	2.50%	322	202		5
Oman	2.00%	223	125		2
Pakistan	2.50%	3,942	1,738		43

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				
Palestine	0.00%	180	81			-
Peru	2.50%	0	-			-
Philippines	2.50%	33	15			0
Qatar	2.50%	258	171			4
Romania	2.50%	-	-			-
Russia	2.50%	0	0			0
Senegal	2.50%	97	44			1
Serbia	2.50%	13	6			0
Seychelles	0.00%	565	357			-
Sierra Leone	2.50%	300	190			5
Singapore	2.50%	65	49			1
Slovenia	2.50%	-	-			-
Somalia	2.50%	13	10			0
South Africa	2.50%	117	53			1
Spain	0.00%	3	1			-
Sri Lanka	2.50%	141	64			2
Sudan	2.50%	122	54			1
Sweden	2.50%	23	10			0
Switzerland	2.50%	58	26			1
Syria	0.00%	569	568			-
Taiwan	2.50%	35	24			1
Thailand	2.50%	34	15			0
Tunisia	2.50%	5	2			0
Turkey	2.50%	20	8			0
United Arab Emirates	1.50%	49	22			0
United Kingdom	2.50%	29	13			0
United States	0.50%	16	7			0
Uruguay	2.50%	21	9			0
Venezuela	2.50%	-	-			-
Yemen	2.50%	-	-			-
Residual Other European Countries	1.75%	4	2			0
Residual Other European Union Countries	2.50%	-	-			-
Residual Other African Countries	2.50%	5	2			0

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		
Residual Other Asian Countries	2.50%	4	2		0
Residual Other Middle Eastern Countries	2.50%	80	36		1
Residual Other North & Central American Countries	2.50%	-	-		-
Residual other Oceania Countries	2.50%	3	1		0
Residual Other South American Countries	0.00%	0	-		-
International Inst.	2.50%	5	2		0
Unallocated	2.50%	0	0		0
<b>SUM</b>		<b>7,884,472</b>	<b>3,951,704</b>		<b>0</b>
<b>Total</b>		<b>521,434,283</b>	<b>282,336,482</b>	0.02%	<b>48,278</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	365,203,688
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	2,085,955
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)	94,289,835
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>461,579,479</b>



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

		a	b
		Jun-24	Mar-24
<b>On Balance sheet exposures</b>			
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	365,203,688	358,627,075
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>365,203,688</b>	<b>358,627,075</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)	761,039	4,436,212
9	Add-on amounts for potential future exposure associated with all derivatives transactions	1,324,916	8,253,442
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>2,085,955</b>	<b>12,689,654</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	294,791,673	272,096,431
20	(Adjustments for conversion to credit equivalent amounts)	(200,501,838)	(183,878,108)
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>94,289,835</b>	<b>88,218,323</b>
<b>Capital and total exposures</b>			
<b>23</b>	<b>Tier 1 capital</b>	<b>52,420,897</b>	<b>52,992,153</b>

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		a	b
		Jun-24	Mar-24
<b>24</b>	<b>Total exposures (sum of rows 7, 13, 18 and 22)</b>	<b>461,579,479</b>	<b>459,535,052</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>11.36%</b>	<b>11.53%</b>
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	11.36%	11.53%
<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>8.36%</b>	<b>8.53%</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)	-	-

**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		98,192,916
Cash outflows			
2	Retail deposits and deposits from small business customers, of which:	83,596,349	6,460,077
3	<i>Stable deposits</i>	-	-
4	<i>Less stable deposits</i>	83,596,349	6,460,077
5	Unsecured wholesale funding, of which:	152,226,317	77,433,840
6	<i>Operational deposits (all counterparties) and deposits in networks of cooperative banks</i>	-	-
7	<i>Non-operational deposits (all counterparties)</i>	152,226,317	77,433,840
8	<i>Unsecured debt</i>	-	-
9	Secured wholesale funding	-	-
10	Additional requirements, of which:	14,359,494	1,847,683
11	<i>Outflows related to derivative exposures and other collateral requirements</i>	457,482	457,482
12	<i>Outflows related to loss of funding on debt products</i>	-	-
13	<i>Credit and liquidity facilities</i>	13,902,013	1,390,201
14	Other contractual funding obligations	-	-
15	Other contingent funding obligation	255,303,891	6,426,097
16	TOTAL CASH OUTFLOWS		92,167,697
Cash inflows			
17	Secured lending (eg reverse repos)	-	-
18	Inflows from fully performing exposures	57,653,949	35,596,133
19	Other cash inflows	468,739	468,739
20	TOTAL CASH INFLOWS		36,064,872
			<b>Total adjusted value</b>
21	<b>Total HQLA</b>		<b>98,192,916</b>
22	<b>Total net cash outflows</b>		<b>56,102,825</b>
23	<b>Liquidity Coverage Ratio (%)</b>		<b>175.02%</b>

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

	Unweighted value by residual maturity				e Weighted value
	a	b	c	d	
	No maturity	<6 months	6 months to < 1 year	≥ 1 year	
<b>Available stable funding (ASF) item</b>					
1 Capital:	59,107,032	-	-	8,985,000	68,092,032
2 Regulatory capital	59,107,032	-	-	-	59,107,032
3 Other capital instruments	-	-	-	8,985,000	8,985,000
4 Retail deposits and deposits from small business customers, of which:	59,384,094	32,479,076	1,827,533	366,929	84,688,562
5 Stable deposits	-	-	-	-	-
6 Less stable deposits	59,384,094	32,479,076	1,827,533	366,929	84,688,562
7 Wholesale funding:	89,987,872	106,451,109	3,530,058	1,532,519	87,395,611
8 Operational deposits	-	-	-	-	-
9 Other wholesale funding	89,987,872	106,451,109	3,530,058	1,532,519	87,395,611
10 Liabilities with matching interdependent assets	-	-	-	-	-
11 Other liabilities	19,287,673	-	-	-	-
12 NSFR derivative liabilities	-	-	-	-	-
13 All other liabilities and equity not included in the above categories	19,287,673	-	-	-	-
14 Total ASF					240,176,205
<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:	10,678,448	117,683,425	26,882,621	188,438,475	166,098,406
18 Performing loans to financial institutions secured by Level 1 HQLA	-	2,115,545	121,422	84,196,529	4,321,675
19 Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	-	9,599,751	-	135,526	1,460,292
20 Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which:	10,329,604	105,968,130	25,038,131	100,216,163	155,851,670
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	348,844	-	1,723,068	3,890,256	4,464,769
25 Assets with matching interdependent liabilities	-	-	-	-	-
26 Other assets:	-	4,379,930	3,905,320	13,477,474	21,762,724
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				2,806,339	2,806,339
30 NSFR derivative liabilities before deduction of variation margin posted				-	-
31 All other assets not included in the above categories		4,379,930	3,905,320	10,671,135	18,956,385
32 Off-balance sheet items				258,295,704	670,222
33 Total RSF					188,531,352
34 Net Stable Funding Ratio (%)					127.39%

**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	2,250,000	79,405,485	81,655,485

**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	7,486,044	240,533,125	6,467,142	3,536,306	2,930,836	-	241,552,027
2 Debt Securities	-	91,856,063	22,560	-	22,560	-	91,833,503
3 Off-balance sheet exposures	2,578,879	147,151,203	996,874	702,880	293,994	-	148,733,208
<b>4 Total</b>	<b>10,064,923</b>	<b>479,540,391</b>	<b>7,486,576</b>	<b>4,239,186</b>	<b>2,930,836</b>	<b>-</b>	<b>482,118,738</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>7,688,364</b>
2 Loans and debt securities that have defaulted since the last reporting period	60,032
3 Returned to non-defaulted status	-
4 Amounts written off	(227,261)
5 Other changes	(35,090)
<b>6 Defaulted loans and debt securities at end of the reporting period (1+2-3-4+5)</b>	<b>7,486,044</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	241,552,027	22,698,924	22,698,924	-	-
2 Debt securities	91,833,503	-	-	-	-
<b>3 Total</b>	<b>333,385,530</b>	<b>22,698,924</b>	<b>22,698,924</b>	-	-
4 <i>Of which defaulted</i>	<i>7,486,044</i>	<i>16,466</i>	<i>16,466</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		RWA and RWA Density							
	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA Density						
1 Sovereigns and their central banks	97,967,535	879,476	97,967,535	163,386	1,562,996	2%						
2 Non-central government public sector entities	5,589,490	8,097,626	5,589,370	2,323,197	3,956,283	50%						
3 Multilateral development banks	-	-	-	-	-	0%						
4 Banks	15,799,701	38,996,034	12,943,592	15,056,007	11,159,254	40%						
Of which: securities firms and other financial institutions	15,799,701	38,996,034	12,943,592	15,056,007	11,159,254	40%						
5 Covered bonds	-	-	-	-	-	0%						
6 Corporates	167,225,424	234,887,697	147,555,535	73,018,925	204,277,168	93%						
Of which: securities firms and other financial institutions	153,550,032	234,349,415	133,880,143	72,749,784	189,290,886	92%						
Of which: specialised lending	13,675,392	538,282	13,675,392	269,141	14,986,282	107%						
7 Subordinated debt, equity and other capital	977,351	-	977,351	-	1,439,373	147%						
8 Retail	27,319,676	10,345,966	25,568,920	1,218,669	20,190,401	75%						
MSMEs	-	-	-	-	-	0%						
9 Real estate	49,102,818	-	48,775,243	-	28,612,641	59%						
Of which: general RR	28,971,381	-	28,971,381	-	9,498,101	33%						
Of which: IPRRE	-	-	-	-	-	0%						
Of which: general CRE	16,060,366	-	15,812,812	-	15,122,136	96%						
Of which: IPCR	-	-	-	-	-	0%						
Of which: land acquisition, development and construction	4,071,071	-	3,991,050	-	3,027,321	76%						
10 Defaulted exposures	7,818,330	1,584,875	4,718,410	304,433	6,232,368	124%						
11 Other assets	4,396,881	-	4,379,930	-	4,694,110	107%						
<b>12 Total</b>	<b>376,197,206</b>	<b>294,791,673</b>	<b>348,475,886</b>	<b>92,084,618</b>	<b>282,124,595</b>	<b>64%</b>						

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

	0%	10%	15%	20%	25%	30%	40%	45%	50%	70%	75%	80%	85%	90%	100%	105%	110%	130%	150%	250%	1250%	Other	Total credit exposure amount (post-CCF and post-CRM)	
<b>1 Sovereigns and their central banks</b>	91,436,247	-	-	6,412,269	-	-	-	-	3,726	-	-	-	-	-	278,679	-	-	-	-	-	-	-	0	98,130,920
<b>2 Non-central government public sector entities</b>	-	-	-	-	-	-	-	-	7,912,567	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7,912,567
<b>3 Multilateral development banks</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>4 Banks</b>	-	-	-	1,225,065	-	19,610,037	762,408	-	4,049,951	-	3,992	-	-	-	1,647,844	-	-	-	700,302	-	-	-	0	27,999,599
Of which: securities firms and other financial institutions	-	-	-	1,225,065	-	19,610,037	762,408	-	4,049,951	-	3,992	-	-	-	1,647,844	-	-	-	700,302	-	-	-	0	27,999,599
<b>5 Covered bonds</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>6 Corporates</b>	-	-	-	162,680	-	-	-	-	31,211,630	5,790,997	6,283,222	7,860,536	159,556,588	-	7,661,311	2,047,496	-	-	-	-	-	-	0	220,574,460
Of which: securities firms and other financial institutions	-	-	-	162,680	-	-	-	-	31,211,630	5,790,997	7,860,536	159,556,588	-	-	-	2,047,496	-	-	-	-	-	-	0	206,629,927
Of which: specialised lending	-	-	-	-	-	-	-	-	-	-	6,283,222	-	-	-	-	-	7,661,311	-	-	-	-	-	-	13,944,533
<b>7 Subordinated debt, equity and other capital</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	32,893	-	-	348,844	-	-	-	-	595,614	977,351
<b>8 Retail</b>	-	-	-	-	-	-	-	1,255,176	-	23,627,361	-	-	-	-	1,905,051	-	-	-	-	-	-	-	-	26,787,589
MSMs	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>9 Real estate</b>	-	-	-	22,237,153	-	-	-	-	1,725,210	6,883,198	213,278	9,026,940	1,787,887	3,138,176	-	-	-	-	-	-	-	-	-	48,775,243
Of which: general RRE	-	-	-	22,237,153	-	-	-	-	-	6,734,228	-	-	-	-	-	-	-	-	-	-	-	-	-	28,971,381
Of which: no loan splitting applied	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Of which: loan splitting applied (Secured)	-	-	-	22,237,153	-	-	-	-	-	6,734,228	-	-	-	-	-	-	-	-	-	-	-	-	-	22,237,153
Of which: loan splitting applied (Unsecured)	-	-	-	-	-	-	-	-	-	6,734,228	-	-	-	-	-	-	-	-	-	-	-	-	-	6,734,228
Of which: IPRE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Of which: general CRE	-	-	-	-	-	-	-	-	1,725,210	-	-	-	5,539,315	-	-	-	-	-	2,997,000	-	-	-	-	14,024,925
Of which: no loan splitting applied	-	-	-	-	-	-	-	-	1,725,210	-	-	-	5,539,315	-	-	-	-	-	2,997,000	-	-	-	-	14,024,925
Of which: loan splitting applied (Secured)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Of which: loan splitting applied (Unsecured)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Of which: IPRE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,787,887	-	-	-	-	-	-	1,787,887
Of which: land acquisition, development and construction	-	-	-	-	-	-	-	-	-	148,970	213,278	3,487,625	-	-	141,176	-	-	-	-	-	-	-	-	3,991,050
<b>10 Defaulted exposures</b>	-	-	-	-	-	-	-	-	814,745	-	-	-	-	-	974,306	-	-	-	3,233,793	-	-	-	-	5,022,844
<b>11 Other assets</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4,170,477	-	-	-	-	209,453	-	-	-	4,379,930
<b>12 Total</b>	91,436,247	-	-	30,037,167	-	19,610,037	762,408	1,255,176	45,717,829	36,305,549	6,283,222	8,073,814	177,592,778	-	1,787,887	8,010,155	9,119,767	209,453	-	-	-	595,614	440,560,504	

**CR5: Standardised approach - exposures by asset classes and risk weights (Figures in SAR 000's)**

		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%	131,534,668	30,807,423	141,083,450
2	40-70%	36,216,058	55,438,584	51,498,814
3	75%	33,251,332	13,564,017	36,305,549
4	80- 85%	12,926,312	8,667,389	14,357,036
5	90-100%	143,088,185	184,987,771	177,592,778
6	105-130%	9,529,319	538,282	9,798,042
7	150%	8,829,314	788,206	9,119,767
8	250%	209,453	-	209,453
9	400%	-	-	-
10	1250%	16,951	-	-
11	Others	595,614	-	595,614
<b>12</b>	<b>Total exposures</b>	<b>376,197,206</b>	<b>294,791,673</b>	<b>440,560,504</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)	311,834	543,243		1.40	1,197,109	908,638
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>908,638</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		-	-	-	-	-	27,617	-	-	27,617
Multilateral development banks		-	-	-	-	-	-	-	-	-
Banks		-	-	9,934	51,528	-	-	-	207,786	269,247
Securities firms		-	-	-	-	-	-	-	-	-
Corporates		-	-	-	-	35,396	764,388	-	-	799,784
Regulatory retail portfolios		-	-	-	-	-	-	-	-	-
Other assets		-	-	-	-	-	-	-	100,461	100,461
<b>Total</b>		-	-	<b>9,934</b>	<b>51,528</b>	<b>35,396</b>	<b>792,005</b>	-	<b>308,246</b>	<b>1,197,109</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	
	Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral
Segregated	Unsegregated	Segregated	Unsegregated			
Cash - domestic currency	8,450.00	-	-	-	-	-
Cash - other currencies	240,974.90	-	159,978.07	-	-	-
Domestic sovereign debt	-	-	-	-	-	-
Other sovereign debt	-	-	-	-	-	-
Government agency debt	-	-	-	-	-	-
Corporate bonds	-	-	-	-	-	-
Equity securities	-	-	-	-	-	-
Other collateral	-	-	-	-	-	-
<b>Total</b>	<b>249,425</b>	-	<b>159,978</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>57,797</b>
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which	888,846	57,797
3	(i) OTC derivatives	888,846	57,797
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>		<b>-</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	-	-

**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	24,319,033,320,792	
2	Aggregation of idiosyncratic components of CVA risk	9,875,818,476,920	
3	<b>Total</b>		<b>1,526,044</b>



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

		a
		BA-CVA RWA
1	K Reduced	187,821
2	K Hedged	-
<b>3</b>	<b>Total</b>	<b>381,511</b>

### **CVA4: RWA flow statements of CVA risk exposures under SA-CVA (Figures in SAR 000's)**

	<b>a</b>
1 Total RWA for CVA at previous quarter-end	<b>945,677</b>
2 Total RWA for CVA at end of reporting period	<b>908,638</b>

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

		a
		Capital requirement in standardised approach
1	General interest rate risk	55,232
2	Equity risk	9,357
3	Commodity risk	2,671
4	Foreign exchange risk	15,086
5	Credit spread risk - non-securitisations	21,006
6	Credit spread risk - securitisations (non-correlation trading portfolio)	-
7	Credit spread risk - securitisation (correlation trading portfolio)	-
8	Default risk - non-securitisations	4,113
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>107,465</b>