

# The Saudi British Bank

Pillar 3 Disclosures at 30 Jun 2022



**The Saudi British Bank**

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

|  | a           | b           | c           | d           | e           |
|--|-------------|-------------|-------------|-------------|-------------|
|  | Jun-22      | Mar-22      | Dec-21      | Sep-21      | Jun-21      |
| <b>Available capital (amounts)</b>   |             |             |             |             |             |
| 1 Common Equity Tier 1 (CET1)  | 44,847,812  | 44,157,187  | 44,263,704  | 43,801,205  | 44,053,139  |
| 1a Fully loaded ECL accounting model   | 43,109,367  | 42,514,409  | 42,620,927  | 42,158,428  | 42,410,362  |
| 2 Tier 1   | 44,847,812  | 44,157,187  | 44,263,704  | 43,801,205  | 44,053,139  |
| 2a Fully loaded ECL accounting model Tier 1  | 43,109,367  | 42,514,409  | 42,620,927  | 42,158,428  | 42,410,362  |
| 3 Total capital  | 50,538,135  | 49,881,532  | 50,114,484  | 49,792,721  | 50,078,279  |
| 3a Fully loaded ECL accounting model total capital                                 | 48,799,690  | 48,238,755  | 48,471,707  | 48,149,944  | 48,435,502  |
| <b>Risk-weighted assets (amounts)</b>  |             |             |             |             |             |
| 4 Total risk-weighted assets (RWA)   | 244,067,818 | 238,126,804 | 229,416,073 | 227,454,732 | 225,127,013 |
| <b>Risk-based capital ratios as a percentage of RWA</b>                            |             |             |             |             |             |
| 5 Common Equity Tier 1 ratio (%)   | 18.38%      | 18.54%      | 19.29%      | 19.26%      | 19.57%      |
| 5a Fully loaded ECL accounting model Common Equity Tier 1 (%)                      | 17.66%      | 17.85%      | 18.58%      | 18.53%      | 18.84%      |
| 6 Tier 1 ratio (%)   | 18.38%      | 18.54%      | 19.29%      | 19.26%      | 19.57%      |
| 6a Fully loaded ECL accounting model Tier 1 ratio (%)                              | 17.66%      | 17.85%      | 18.58%      | 18.53%      | 18.84%      |
| 7 Total capital ratio (%)  | 20.71%      | 20.95%      | 21.84%      | 21.89%      | 22.24%      |
| 7a Fully loaded ECL accounting model total capital ratio (%)                       | 19.99%      | 20.26%      | 21.13%      | 21.17%      | 21.51%      |
| <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 (%)   | 0.01%       | 0.02%       | 0.06%       | 0.05%       | 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 (%)<br>(row 8 + row 9 + row 10) | 3.01%       | 3.02%       | 3.06%       | 3.05%       | 3.04%       |
| 12 CET1 available after meeting the bank's minimum capital requirements (%)        | 15.36%      | 15.53%      | 16.24%      | 16.21%      | 16.53%      |

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

|   | a           | b           | c           | d           | e           |
|---|-------------|-------------|-------------|-------------|-------------|
|   | Jun-22      | Mar-22      | Dec-21      | Sep-21      | Jun-21      |
| <b>Basel III leverage ratio</b>   |             |             |             |             |             |
| 13 Total Basel III leverage ratio exposure measure                                  | 369,852,938 | 346,205,752 | 335,107,914 | 329,185,978 | 332,215,179 |
| 14 Basel III leverage ratio (%) (row 2 / row 13)                                    | 12.13%      | 12.75%      | 13.21%      | 13.31%      | 13.26%      |
| 14a Fully loaded ECL accounting model Basel III leverage ratio (%) (row 2a / row13) | 11.66%      | 12.28%      | 12.72%      | 12.81%      | 12.77%      |
| <b>Liquidity Coverage Ratio</b>   |             |             |             |             |             |
| 15 Total HQLA   | 73,765,644  | 69,018,562  | 71,615,328  | 70,731,944  | 78,207,157  |
| 16 Total net cash outflow   | 46,747,709  | 44,102,748  | 40,190,858  | 37,461,245  | 37,284,092  |
| 17 LCR ratio (%)  | 158%        | 156%        | 178%        | 189%        | 210%        |
| <b>Net Stable Funding Ratio</b>   |             |             |             |             |             |
| 18 Total available stable funding   | 205,608,674 | 199,093,997 | 196,618,655 | 191,969,457 | 196,656,385 |
| 19 Total required stable funding  | 153,855,597 | 154,327,427 | 148,768,866 | 144,729,761 | 145,471,613 |
| 20 NSFR ratio   | 133.6%      | 129.0%      | 132.2%      | 133%        | 135%        |

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

|  | a           | b           | c                            |
|--|-------------|-------------|------------------------------|
|  | RWA         |             | Minimum capital requirements |
|  | Jun-22      | Mar-22      | Jun-22                       |
| 1 Credit risk (excluding counterparty credit risk)   | 219,648,853 | 216,012,607 | 17,571,909                   |
| 2 Of which: standardised approach (SA)   | 219,648,853 | 216,012,607 | 17,571,909                   |
| 3 Of which: foundation internal ratings-based (F-IRB) approach   | -           | -           | -                            |
| 4 Of which: supervisory slotting approach  | -           | -           | -                            |
| 5 Of which: advanced internal ratings-based (A-IRB) approach   | -           | -           | -                            |
| 6 Counterparty credit risk (CCR)   | 802,295     | 866,864     | 64,184                       |
| 7 Of which: standardised approach for counterparty credit risk   | 802,295     | 866,864     | 64,184                       |
| 8 Of which: Internal Model Method (IMM)  | -           | -           | -                            |
| 9 Of which: other CCR  | -           | -           | -                            |
| 10 Credit valuation adjustment (CVA)   | 111,422     | 105,023     | 8,914                        |
| 11 Equity positions under the simple risk weight approach  | -           | -           | -                            |
| 12 Equity investments in funds – look-through approach   | -           | -           | -                            |
| 13 Equity investments in funds – mandate-based approach  | -           | -           | -                            |
| 14 Equity investments in funds – fall-back approach  | 128,263     | 137,338     | 10,261                       |
| 15 Settlement risk   | -           | -           | -                            |
| 16 Securitisation exposures in banking book  | -           | -           | -                            |
| 17 Of which: securitisation internal ratings-based approach (SEC-IRBA)   | -           | -           | -                            |
| 18 Of which: securitisation external ratings-based approach (SEC-ERBA), including internal assessment approach (IAA) | -           | -           | -                            |
| 19 Of which: securitisation standardised approach (SEC-SA)   | -           | -           | -                            |

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

|   | a                  | b                  | c                            |
|---|--------------------|--------------------|------------------------------|
|   | RWA                |                    | Minimum capital requirements |
|   | Jun-22             | Mar-22             | Jun-22                       |
| 20 Market risk  | 3,863,826          | 2,185,869          | 309,106                      |
| 21 Of which: standardised approach (SA)   | 3,863,826          | 2,185,869          | 309,106                      |
| 22 Of which: internal model approaches (IMA)  | -                  | -                  | -                            |
| 23 Capital charge for switch between trading book and banking book                  | -                  | -                  | -                            |
| 24 Operational risk   | 16,212,894         | 16,212,894         | 1,297,031                    |
| 25 Amounts below the thresholds for deduction (subject to 250% risk weight)         | 3,300,266          | 2,606,210          | 264,021                      |
| 26 Floor adjustment   | -                  | -                  | -                            |
| <b>27 Total (1 + 6 + 10 + 11 + 12 + 13 + 14 + 15 + 16 + 20 + 23 + 24 + 25 + 26)</b> | <b>244,067,818</b> | <b>238,126,804</b> | <b>19,525,426</b>            |

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

|  | Components <sup>1</sup> of regulatory capital reported by the bank | Source based on reference letters of the balance sheet under the regulatory scope of consolidation |
|--|--|--|
| <b>Common Equity Tier 1 capital: Instruments and reserves</b>  |  |  |
| 1 Directly issued qualifying common share capital (and equivalent for non-joint stock companies) plus related stock surplus  | 20,547,945   | C  |
| 2 Retained earnings  | 6,456,519  | F + G  |
| 3 Accumulated other comprehensive income (and other reserves)  | 28,537,540   | D + E  |
| 4 Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)  |  |  |
| 5 Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)   |  |  |
| 6 <b>Common Equity Tier 1 capital before regulatory adjustments</b>  | <b>55,542,004</b>  |  |
| <b>Common Equity Tier 1 capital: Regulatory adjustments</b>  |  |  |
| 7 Prudential valuation adjustments   |  |  |
| 8 Goodwill (net of related tax liability)  | 8,791,896  |  |
| 9 Other intangibles other than mortgage-servicing rights (net of related tax liability)  | 1,902,296  |  |
| 10 Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)   | 0  |  |
| 11 Cash-flow hedge reserve   | 0  |  |
| 12 Shortfall of provisions to expected losses  |  |  |
| 13 Securitisation gain on sale (as set out in paragraph 562 of Basel II framework)   |  |  |
| 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 netted off 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, net of eligible short positions, 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, net of eligible short positions (amount above 10% threshold)   |  |  |
| 20 Mortgage servicing rights (amount above 10% threshold)  |  |  |
| 21 Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)   |  |  |

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

|  | Components <sup>1</sup> of regulatory capital reported by the bank | Source based on reference letters of the balance sheet under the regulatory scope of consolidation |
|--|--|--|
| 22 Amount exceeding the 15% threshold  |  |  |
| 23 of which: significant investments in the common stock of financials   |  |  |
| 24 of which: mortgage servicing rights   |  |  |
| 25 of which: deferred tax assets arising from temporary differences  |  |  |
| 26 National specific regulatory adjustments  |  |  |
| REGULATORY ADJUSTMENTS APPLIED TO COMMON EQUITY TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT  |  |  |
| OF WHICH: [INSERT NAME OF ADJUSTMENT]  |  |  |
| OF WHICH:...   |  |  |
| 27   |  |  |
| Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions                                  |  |  |
| 28 Total regulatory adjustments to Common equity Tier 1  | 10,694,192   |  |
| 29 Common Equity Tier 1 capital (CET1)   | 44,847,812   |  |
| Additional Tier 1 capital: instruments   |  |  |
| 30 Directly issued qualifying Additional Tier 1 instruments plus related stock surplus   |  |  |
| 31 of which: classified as equity under applicable accounting standards  |  |  |
| 32 of which: classified as liabilities under applicable accounting standards   |  |  |
| 33 Directly issued capital instruments subject to phase out from Additional Tier 1   |  |  |
| 34 Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1) |  |  |
| 35 of which: instruments issued by subsidiaries subject to phase out   |  |  |
| 36 Additional Tier 1 capital before regulatory adjustments   | 0  |  |



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

|   | Components <sup>1</sup> of regulatory capital reported by the bank | Source based on reference letters of the balance sheet under the regulatory scope of consolidation |
|---|--|--|
| <b>Additional Tier 1 capital: regulatory adjustments</b>  |  |  |
| 37 Investments in own Additional Tier 1 instruments   |  |  |
| 38 Reciprocal cross-holdings in Additional Tier 1 instruments   |  |  |
| 39 Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold) |  |  |
| 40 Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)   |  |  |
| 41 National specific regulatory adjustments   |  |  |
| REGULATORY ADJUSTMENTS APPLIED TO ADDITIONAL TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT  |  |  |
| OF WHICH: [INSERT NAME OF ADJUSTMENT]   |  |  |
| OF WHICH: ...   |  |  |
| 42 Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions   |  |  |
| 43 Total regulatory adjustments to Additional Tier 1 capital  | 0  |  |
| 44 Additional Tier 1 capital (AT1)  | 0  |  |
| 45 Tier 1 capital (T1 = CET1 + AT1)   | <b>44,847,812</b>  |  |
| <b>Tier 2 capital: instruments and provisions</b>   |  |  |
| 46 Directly issued qualifying Tier 2 instruments plus related stock surplus   | 5,000,000  | <b>B</b>   |
| 47 <i>Directly issued capital instruments subject to phase out from Tier 2</i>  |  |  |
| 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 <i>of which: instruments issued by subsidiaries subject to phase out</i>   |  |  |
| 50 Provisions   | 690,323  | <b>A</b>   |
| 51 <b>Tier 2 capital before regulatory adjustments</b>  |  |  |

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

|   | Components <sup>1</sup> of regulatory capital reported by the bank | Source based on reference letters of the balance sheet under the regulatory scope of consolidation |
|---|--|--|
| <b>Tier 2 capital: regulatory adjustments</b>   | <b>5,690,323</b>   |  |
| 52 Investments in own Tier 2 instruments  |  |  |
| 53 Reciprocal cross-holdings in Tier 2 instruments  |  |  |
| 54 Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold) |  |  |
| 55 Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)  |  |  |
| 56 National specific regulatory adjustments   |  |  |
| REGULATORY ADJUSTMENTS APPLIED TO TIER 2 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT   |  |  |
| OF WHICH: [INSERT NAME OF ADJUSTMENT]   |  |  |
| OF WHICH: ...   |  |  |
| 57 Total regulatory adjustments to Tier 2 capital   | 0  |  |
| 58 Tier 2 capital (T2)  | <b>5,690,323</b>   |  |
| 59 Total capital (TC = T1 + T2)   | 50,538,135   |  |
| RISK WEIGHTED ASSETS IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT   |  |  |
| OF WHICH: [INSERT NAME OF ADJUSTMENT]   |  |  |
| OF WHICH: ...   |  |  |
| 60 Total risk weighted assets   | 244,067,818  |  |
| <b>Capital ratios</b>   |  |  |
| 61 Common Equity Tier 1 (as a percentage of risk weighted assets)   | 18.38%   |  |
| 62 Tier 1 (as a percentage of risk weighted assets)   | 18.38%   |  |
| 63 Total capital (as a percentage of risk weighted assets)  | <b>20.71%</b>  |  |
| 64 Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB buffer requirement expressed as a percentage of risk weighted assets)   | 5.01%  |  |
| 65 of which: capital conservation buffer requirement  | 0.00%  |  |
| 66 of which: bank specific countercyclical buffer requirement   | 0.01%  |  |
| 67 of which: G-SIB buffer requirement   | 0.50%  |  |
| 68 Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)   | 12.38%   |  |

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

|   | Components <sup>1</sup> of regulatory capital reported by the bank | Source based on reference letters of the balance sheet under the regulatory scope of consolidation |
|---|--|--|
| <b>National minima (if different from Basel 3)</b>  |  |  |
| 69 National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum)  | n/a  |  |
| 70 National Tier 1 minimum ratio (if different from Basel 3 minimum)  | n/a  |  |
| 71 National total capital minimum ratio (if different from Basel 3 minimum)   | n/a  |  |
| <b>Amounts below the thresholds for deduction (before risk weighting)</b>   |  |  |
| 72 Non-significant investments in the capital of other financials   |  |  |
| 73 Significant investments in the common stock of financials  |  |  |
| 74 Mortgage servicing rights (net of related tax liability)   |  |  |
| 75 Deferred tax assets arising from temporary differences (net of related tax liability)  |  |  |
| <b>Applicable caps on the inclusion of provisions in Tier 2</b>   |  |  |
| 76 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)           | 690,323  |  |
| 77 Cap on inclusion of provisions in Tier 2 under standardised approach   | 2,799,889  |  |
| 78 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap) |  |  |
| 79 Cap for inclusion of provisions in Tier 2 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 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 due to cap (excess over cap after redemptions and maturities)   |  |  |
| 84 Current cap on T2 instruments subject to phase out arrangements  |  |  |
| 85 Amount excluded from T2 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<br>Published financial<br>statements | Under regulatory scope of<br>consolidation | Reference |
| <b>Assets</b>                                   |  |  |           |
| Cash and balances with SAMA                     | 24,716,348   | 24,716,348                                 |           |
| Due from banks and other financial institutions | 9,140,612  | 9,140,612                                  |           |
| Positive fair value derivatives                 | 1,554,439  | 1,554,439                                  |           |
| Investments, net                                | 73,063,646   | 73,063,646                                 |           |
| Loans and advances, net                         | 176,214,326  | 176,214,326                                |           |
| <i>of which Stage 1 &amp; 2 provisions</i>      | 3,985,633  | 690,323                                    | <b>A</b>  |
| Investment in a joint venture and an associate  | 548,030  | 548,030                                    |           |
| Property and equipment, net                     | 3,419,524  | 3,419,524                                  |           |
| Goodwill & Intangibles                          | 10,680,387   | -  |           |
| Other assets                                    | 3,201,760  | 3,201,760                                  |           |
| <b>Total assets</b>                             | <b>302,539,072</b>                                       | <b>291,858,685</b>                         |           |
| <b>Liabilities</b>                              |  |  |           |
| Due to Banks and other financial institutions   | 22,627,082   | 22,627,082                                 |           |
| Customer deposits                               | 207,451,005  | 207,451,005                                |           |
| Debt securities in issue                        | 5,065,915  | 5,000,000                                  |           |
| <i>of which Tier 2 capital instruments</i>      | 5,065,915  | 5,000,000                                  | <b>B</b>  |
| Borrowings                                      | -  | -  |           |
| Negative fair value derivatives                 | 1,165,074  | 1,165,074                                  |           |
| Other liabilities                               | 12,323,279   | 12,323,279                                 |           |
| <b>Total liabilities</b>                        | <b>248,632,355</b>                                       | <b>248,566,440</b>                         |           |
| <b>Shareholders' equity</b>                     |  |  |           |
| Share capital                                   | 20,547,945   | 20,547,945                                 |           |
| <i>of which amount eligible for CET1</i>        | 20,547,945   | 20,547,945                                 | <b>C</b>  |
| <i>of which amount eligible for AT1</i>         | -  | -  |           |

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

|  | a  | b  | c         |
|--|--|--|-----------|
|  | Balance sheet as in<br>Published financial<br>statements | Under regulatory scope of<br>consolidation | Reference |
| Statutory reserves                                   | 20,547,945   | 20,547,945                                 | <b>D</b>  |
| Other reserves                                       | 7,989,595  | 7,989,595                                  | <b>E</b>  |
| Retained earnings                                    | 4,722,016  | 6,456,519                                  | <b>F</b>  |
| Proposed dividends                                   | -  | -  | <b>G</b>  |
| <b>Total shareholders' equity</b>                    | <b>53,807,501</b>  | <b>55,542,004</b>                          |           |
| Non-controlling interest                             | 99,216   | -  |           |
| Goodwill & Intangibles                               | -  | (10,680,387)                               |           |
| Other (ECL Transitioned amount and Provision stages) | -  | 131,205                                    |           |
| <b>Total liabilities and shareholders' equity</b>    | <b>302,539,072</b>                                       | <b>293,559,262</b>                         |           |

## CCA1: Main features of regulatory capital instruments and of other TLAC-eligible instruments

| a   |   |
|---|---|
| Quantitative / Qualitative information  |   |
| 1 Issuer  | Saudi British Bank (SABB)   |
| 2 Unique identifier (eg CUSPIN, 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   |
| 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  | Tier 2  |
| 5 Post-transitional Basel III rules   | Eligible  |
| 6 Eligible at solo/group/group&solo   | Solo  |
| 7 Instrument type   | Subordinated Sukuk  |
| 8 Amount recognised in regulatory capital (Currency in mil, 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 supervisory approval  | Yes   |
| 15 Option 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, SABB 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 Write-down feature   | Yes   |
| 31 If write-down, write-down trigger (s)  | Terms of contract of the instrument provide the legal basis for SAMA to trigger write-down (a contractual approach)   |
| 32 If write-down, full or partial   | Written down fully or partial   |
| 33 If write-down, permanent or temporary  | Permanent   |
| 34 If temporary writedown, description of the write-up mechansim  |   |
| 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  | 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   |

### CCyB1: Geographical distribution of credit exposures used in the countercyclical capital buffer

| Geographical breakdown | Countercyclical capital buffer rate | Bank-specific countercyclical capital buffer rate |
|------------------------|-------------------------------------|---|
| KSA                    | 0.00%                               | 0.000%  |
| GCC and ME             | 0.0% to 2.5%                        | 0.013%  |
| North America          | 0.0% to 2.5%                        | 0.001%  |
| Europe                 | 0.0% to 2.5%                        | 0.000%  |
| South East Asia        | 0.0% to 2.5%                        | 0.000%  |
| Others                 | 0.0% to 2.5%                        | 0.000%  |
| <b>Total</b>           |                                     | <b>0.015%</b>                                     |

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

|  | A                  |
|--|--------------------|
| 1 Total consolidated assets as per published financial statements  | 302,539,072        |
| 2 Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside | -                  |
| 3 Adjustment for fiduciary assets recognised on the balance sheet pursuant to the operative  | -                  |
| 4 Adjustments for derivative financial instruments   | 1,503,839          |
| 5 Adjustment for securities financing transactions (ie repos and similar secured lending)  | -                  |
| 6 Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off balance sheet exposures)                           | 64,001,430         |
| 7 Other adjustments  | 1,808,597          |
| <b>8 Leverage ratio exposure</b>   | <b>369,852,938</b> |



## LR2: Leverage ratio common disclosure template (Figures in SAR 000's)

|   |  | a             | b             |
|---|--|---------------|---------------|
|   |  | Jun-22        | Mar-22        |
| <b>On-balance sheet exposures</b>                 |  |               |               |
| 1   | On-balance sheet items (excluding derivatives and SFTs, but including collateral)  | 304,347,669   | 285,937,073   |
| 2   | (Relevant Asset amounts deducted in determining Basel III Tier 1 capital)  | -             | -             |
| 3   | Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)                                       | 304,347,669   | 285,937,073   |
| <b>Derivative exposures</b>                       |  |               |               |
| 4   | Replacement cost associated with all derivatives transactions (ie net of eligible cash variation margin)                       | 1,031,210     | 1,143,221     |
| 5   | Add-on amounts for Potential Financial Exposure (PFE) associated with all derivatives transactions                             | 472,629       | 488,597       |
| 6   | Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting | -             | -             |
| 7   | (Deductions of receivables assets for cash variation margin provided in derivatives transactions)                              | -             | -             |
| 8   | (Exempted CCP leg of client-cleared trade exposures)   | -             | -             |
| 9   | Adjusted effective notional amount of written credit derivatives   | -             | -             |
| 10  | (Adjusted effective notional offsets and add-on deductions for written credit derivatives)                                     | -             | -             |
| 11  | Total derivative exposures (sum of lines 4 to 10)  | 1,503,839     | 1,631,818     |
| <b>Securities financing transaction exposures</b> |  |               |               |
| 12  | Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions                            | -             | -             |
| 13  | (Netted amounts of cash payables and cash receivables of gross SFT assets)   | -             | -             |
| 14  | Credit Conversion Factor (CCR) exposure for Security Financing Transaction (SFT ) assets                                       | -             | -             |
| 15  | Agent transaction exposures  | -             | -             |
| 16  | Total securities financing transaction exposures (sum of lines 12 to 15)   | -             | -             |
| <b>Other off-balance sheet exposures</b>          |  |               |               |
| 17  | Off-balance sheet exposure at gross notional amount  | 201,490,939   | 199,689,614   |
| 18  | (Adjustments for conversion to credit equivalent amounts)  | (137,489,509) | (141,052,753) |
| 19  | Off-balance sheet items (sum of lines 17 and 18)   | 64,001,430    | 58,636,861    |
| <b>Capital and total exposures</b>                |  |               |               |
| 20  | Tier 1 capital   | 44,847,812    | 44,157,187    |
| 21  | Total exposures (sum of lines 3, 11, 16 and 19)  | 369,852,938   | 346,205,752   |
| <b>Leverage ratio</b>                             |  |               |               |
| 22  | Basel III leverage ratio   | 12.13%        | 12.75%        |

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

|   | a                                   | b                                 |
|---|-------------------------------------|-----------------------------------|
|   | Total Unweighted Value<br>(average) | Total Weighted Value<br>(average) |
| High-quality liquid assets  |                                     |                                   |
| 1 Total High-Quality Liquid Assets (HQLA)   |                                     | 73,765,644                        |
| Cash outflows   |                                     |                                   |
| 2 Retail deposits and deposits from small business customers, of which:                   | 61,956,843                          | 5,808,625                         |
| 3 Stable deposits   | -                                   | -                                 |
| 4 Less stable deposits  | 61,956,843                          | 5,808,625                         |
| 5 Unsecured wholesale funding, of which:  | 116,524,684                         | 56,225,525                        |
| 6 Operational deposits (all counterparties) and deposits in networks of cooperative banks | -                                   | -                                 |
| 7 Non-operational deposits (all counterparties)   | 116,524,684                         | 56,225,525                        |
| 8 Unsecured debt  | -                                   | -                                 |
| 9 Secured wholesale funding   | -                                   | -                                 |
| 10 Additional requirements, of which:   | 197,302,609                         | 5,443,788                         |
| 11 Outflows related to derivative exposures and other collateral requirements             | 70,013                              | 70,013                            |
| 12 Outflows related to loss of funding on debt products                                   | -                                   | -                                 |
| 13 Credit and liquidity facilities  | 4,447,366                           | 444,737                           |
| 14 Other contractual funding obligations  | 13,750                              | 13,750                            |
| 15 Other contingent funding obligations   | 192,771,480                         | 4,915,288                         |
| 16 TOTAL CASH OUTFLOWS  | 375,784,136                         | 67,477,938                        |

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

|  | a                                   | b                                 |
|--|-------------------------------------|-----------------------------------|
|  | Total Unweighted Value<br>(average) | Total Weighted Value<br>(average) |
| Cash inflows                               |                                     |                                   |
| 17 Secured lending (eg reverse repos)      | -                                   | -                                 |
| 18 Inflows from fully performing exposures | 31,542,736                          | 20,366,250                        |
| 19 Other cash inflows                      | 696,771                             | 363,980                           |
| 20 TOTAL CASH INFLOWS                      | 32,239,507                          | 20,730,230                        |
| 21 TOTAL HQLA                              |                                     | 73,765,644                        |
| 22 TOTAL NET CASH OUTFLOWS                 |                                     | 46,747,709                        |
| 23 LIQUIDITY COVERAGE RATIO (%)            |                                     | 158%                              |

**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 < 1yr | ≥ 1yr     |                |
| Available Stable Funding (ASF) items |   |                                       |            |                   |           |                |
| 1                                    | Capital   | 55,545,946                            | -          | -                 | 8,731,390 | 64,277,336     |
| 2                                    | Regulatory capital  | 55,545,946                            | -          | -                 | -         | 55,545,946     |
| 3                                    | Other capital instruments and liabilities with effective residual maturity of one year or | -                                     | -          | -                 | 8,731,390 | 8,731,390      |
| 4                                    | Retail deposits and deposits from small business customers:☐                              | 69,859,108                            | 8,676,566  | 1,384,956         | -         | 71,928,567     |
| 5                                    | Stable deposits   | -                                     | -          | -                 | -         | -              |
| 6                                    | Less stable deposits  | 69,859,108                            | 8,676,566  | 1,384,956         | -         | 71,928,567     |
| 7                                    | Wholesale funding:  | 103,874,969                           | 34,353,107 | 577,466           | -         | 69,402,771     |
| 8                                    | Operational deposits  | -                                     | -          | -                 | -         | -              |
| 9                                    | Other wholesale funding   | 103,874,969                           | 34,353,107 | 577,466           | -         | 69,402,771     |
| 10                                   | Liabilities with matching interdependent assets   | -                                     | -          | -                 | -         | -              |
| 11                                   | Other liabilities:  | 19,535,563                            | -          | -                 | -         | -              |
| 12                                   | NSFR derivative liabilities   | -                                     | -          | -                 | -         | -              |
| 13                                   | All other liabilities and equity not included in the above categories                     | 19,535,563                            | -          | -                 | -         | -              |
| 14                                   | Total ASF   | -                                     | -          | -                 | -         | 205,608,674    |

**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 < 1yr | ≥ 1yr       |                |
| Required Stable Funding (RSF) items |  |                                       |            |                   |             |                |
| 15                                  | Total NSFR high-quality liquid assets (HQLA)   | -                                     | -          | -                 | -           | -              |
| 16                                  | Deposits held at other financial institutions for operational purposes   | -                                     | -          | -                 | -           | -              |
| 17                                  | Performing loans and securities:   | 6,348,628                             | 71,202,982 | 21,412,432        | 159,261,637 | 133,958,888    |
| 18                                  | Performing loans to financial institutions secured by Level 1 HQLA   | -                                     | -          | 4,147,498         | 57,769,017  | 3,095,826      |
| 19                                  | Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions                                | -                                     | 9,140,612  | 375,000           | -           | 1,558,592      |
| 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: | 6,348,628                             | 58,809,044 | 16,571,780        | 94,484,874  | 120,312,128    |
| 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  | -                                     | 3,253,326  | 318,153           | 7,007,747   | 8,992,342      |
| 25                                  | Assets with matching interdependent liabilities  | -                                     | -          | -                 | 567,905     | 567,905        |

**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 < 1yr | ≥ 1yr       |                |
| 26 | Other assets:   | 15,061,516                            | -          | -                 | 3,967,554   | 19,029,070     |
| 27 | Physical traded commodities, including gold   | -                                     | -          | -                 | -           | -              |
| 28 | Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs | -                                     | -          | -                 | -           | -              |
| 29 | NSFR derivative assets  | -                                     | 70         | -                 | -           | 70             |
| 30 | NSFR derivative liabilities before deduction of variation margin posted                             | -                                     | -          | -                 | -           | -              |
| 31 | All other assets not included in the above categories   | 15,061,516                            | -          | -                 | 3,967,554   | 19,029,070     |
| 32 | Off-balance sheet items   | -                                     | -          | -                 | 186,139,525 | 299,664        |
| 33 | <b>Total RSF</b>  | -                                     | -          | -                 | -           | 153,855,597    |
| 34 | <b>Net Stable Funding Ratio (%)</b>   | -                                     | -          | -                 | -           | 133.6%         |

**CR1 : Credit Quality Asset (Figures in SAR 000's)**

|          |                             | a                        | b                          | c                           | d                  |
|----------|-----------------------------|--------------------------|----------------------------|-----------------------------|--------------------|
|          |                             | Gross carrying values of |                            | Allowances /<br>Impairments | Net Value          |
| Exposure |                             | Defaulted<br>Exposures   | Non-Defaulted<br>Exposures |                             | (a+b-c)            |
| 1        | Loans                       | 8,646,504                | 173,432,228                | 5,864,406                   | 176,214,326        |
| 2        | Debt Securities             | -                        | 73,047,377                 | 16,269                      | 73,063,646         |
| 3        | Off-balance sheet exposures | 558,081                  | 94,575,419                 | 849,795                     | 94,283,705         |
| 4        | <b>Total</b>                | <b>9,204,585</b>         | <b>341,055,024</b>         | <b>6,730,470</b>            | <b>343,529,139</b> |

**CR2 Changes in stock of Defaulted Loans and Debt Securities (Figures in SAR 000's)**

|   | a                |
|---|------------------|
| 1 Defaulted loans and debt securities at end of the previous reporting period           | 7,983,143        |
| 2 Loans and debt securities that have defaulted since the last reporting period         | 465,506          |
| 3 Returned to non-defaulted status  |                  |
| 4 Amounts written off   | (351,898)        |
| 5 Other changes   | (142,263)        |
| <b>6 Defaulted loans and debt securities at end of the reporting period (1+2-3-4±5)</b> | <b>7,954,488</b> |



**CR3 Credit Risk Mitigation techniques – Overview (Figures in SAR 000's)**

|                      | a                                    | b                               | c   | d   | e   | f                                       | g   |
|----------------------|--------------------------------------|---------------------------------|---|---|---|---|---|
| Exposure             | Exposures unsecured: carrying amount | Exposures secured by collateral | Exposures secured by collateral, of which: secured amount | Exposures secured by financial guarantees | Exposures secured by financial guarantees, of which: secured amount | Exposures secured by credit derivatives | Exposures secured by credit derivatives, of which: secured amount |
| 1 Loans              | 175,853,378                          | 355,619                         | 221,454   | 5,328                                     | 4,058   | -                                       | -   |
| 2 Debt Securities    | 73,047,377                           | -                               | -   | -   | -   | -                                       | -   |
| 3 <b>Total</b>       | <b>248,900,755</b>                   | <b>355,619</b>                  | <b>221,454</b>  | <b>5,328</b>                              | <b>4,058</b>  | -                                       | -   |
| 4 Of Which Defaulted | 7,950,388                            | 4,100                           | -   | -   | -   | -                                       | -   |

**CR4 Standardised approach – Credit risk exposure and Credit Risk Mitigation (CRM) effects (Figures in SAR 000's)**

| Exposure Classes                                       | a                            | b                        | c                          | d                        | e                   | f           |
|--|------------------------------|--------------------------|----------------------------|--------------------------|---------------------|-------------|
|  | Exposures before CCF and CRM |                          | Exposures post CCF and CRM |                          | RWA and RWA density |             |
|  | On-balance sheet amount      | Off-balance sheet amount | On-balance sheet amount    | Off-balance sheet amount | RWA                 | RWA density |
| <b>1</b> Sovereigns and their central banks            | 85,257,885                   | 8                        | 85,257,885                 | -                        | -                   | 0%          |
| <b>2</b> Non-central government public sector entities | -                            | -                        | -                          | -                        | -                   | 0%          |
| <b>3</b> Multilateral development banks                | -                            | -                        | -                          | -                        | -                   | 0%          |
| <b>4</b> Banks   | 13,625,735                   | 9,505,981                | 13,633,839                 | 9,505,981                | 11,044,493          | 48%         |
| <b>5</b> Securities firms                              | -                            | -                        | -                          | -                        | -                   | 0%          |
| <b>6</b> Corporates                                    | 135,517,765                  | 44,050,144               | 135,519,041                | 44,055,772               | 167,927,131         | 94%         |
| <b>7</b> Regulatory retail portfolios                  | 19,736,307                   | 42,006                   | 19,736,307                 | 42,006                   | 14,808,813          | 75%         |
| <b>8</b> Secured by residential property               | 18,998,757                   | -                        | 18,998,757                 | -                        | 9,499,379           | 50%         |
| <b>9</b> Secured by commercial real estate             | -                            | -                        | -                          | -                        | -                   | 0%          |
| <b>10</b> Equity                                       | 7,788                        | -                        | 7,788                      | -                        | 7,788               | 100%        |
| <b>11</b> Past-due loans                               | -                            | -                        | -                          | -                        | -                   | 0%          |
| <b>12</b> Higher-risk categories                       | 12,806,298                   | 468                      | 12,805,022                 | -                        | 16,813,342          | 131%        |
| <b>13</b> Other assets                                 | 4,900,108                    | 500                      | 4,900,108                  | 500                      | 2,976,437           | 61%         |
| <b>14 Total</b>  | <b>290,850,643</b>           | <b>53,599,107</b>        | <b>290,858,747</b>         | <b>53,604,259</b>        | <b>223,077,381</b>  | <b>65%</b>  |

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

|  | a                 | b        | c                | d        | e                 | f                 | g                  | h                 | i              | j   |
|--|-------------------|----------|------------------|----------|-------------------|-------------------|--------------------|-------------------|----------------|---|
| Exposure Classes / Risk Weight                         | 0%                | 10%      | 20%              | 35%      | 50%               | 75%               | 100%               | 150%              | Others         | Total credit exposures amount (post CCF and post-CRM) |
| 1 Sovereigns and their central banks                   | 85,257,885        | -        | -                | -        | -                 | -                 | -                  | -                 | -              | 85,257,885  |
| 2 Non-central government public sector entities (PSEs) | -                 | -        | -                | -        | -                 | -                 | -                  | -                 | -              | -   |
| 3 Multilateral development banks (MDBs)                | -                 | -        | -                | -        | -                 | -                 | -                  | -                 | -              | -   |
| 4 Banks  | -                 | -        | 1,052,360        | -        | 22,087,460        | -                 | -                  | -                 | -              | 23,139,820  |
| 5 Securities firms                                     | -                 | -        | -                | -        | -                 | -                 | -                  | -                 | -              | -   |
| 6 Corporates   | 8,140             | -        | 3,194,999        | -        | 23,858,804        | -                 | 152,512,869        | -                 | -              | 179,574,813   |
| 7 Regulatory retail portfolios                         | -                 | -        | -                | -        | -                 | 19,778,313        | -                  | -                 | -              | 19,778,313  |
| 8 Secured by residential property                      | -                 | -        | -                | -        | 18,998,757        | -                 | -                  | -                 | -              | 18,998,757  |
| 9 Secured by commercial real estate                    | -                 | -        | -                | -        | -                 | -                 | -                  | -                 | -              | -   |
| 10 Equity  | -                 | -        | -                | -        | -                 | -                 | 7,788              | -                 | -              | 7,788   |
| 11 Past-due loans                                      | -                 | -        | -                | -        | -                 | -                 | -                  | -                 | -              | -   |
| 12 Higher-risk categories                              | -                 | -        | -                | -        | -                 | -                 | -                  | 12,805,022        | -              | 12,805,022  |
| 13 Other assets  | 1,760,062         | -        | 205,119          | -        | -                 | -                 | 2,589,397          | -                 | 346,030        | 4,900,608   |
| 14 <b>Total</b>  | <b>87,026,087</b> | <b>-</b> | <b>4,452,478</b> | <b>-</b> | <b>64,945,022</b> | <b>19,778,313</b> | <b>155,110,055</b> | <b>12,805,022</b> | <b>346,030</b> | <b>344,463,006</b>                                    |

**CCR1 Analysis of counterparty credit risk (CCR) exposure by approach (Figures in SAR 000's)**

|  | a                | b                         | c    | d                                       | e                | f              |
|--|------------------|---------------------------|------|---|------------------|----------------|
|  | Replacement Cost | Potential Future Exposure | EEPE | Alpha used for computing regulatory EAD | EAD post-CRM     | RWA            |
| 1 SA-CCR (for derivatives)                                     | 601,542          | 472,249                   |      | 1.4                                     | 1,503,307        | 802,295        |
| 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 VaR for SFTs   |                  |                           |      |   | -                | -              |
| 6 <b>Total</b>   |                  |                           |      |   | <b>1,503,307</b> | <b>802,295</b> |

**CCR2 Credit Valuation Adjustment (CVA) capital charge (Figures in SAR 000's)**

|  | a                   | b              |
|--|---------------------|----------------|
| <b>Total portfolios subject to the Advanced CVA capital charge</b> | <b>EAD post-CRM</b> | <b>RWA</b>     |
| 1 (i) VaR component (including the 3×multiplier)                   | -                   | -              |
| 2 (ii) Stressed VaR component (including the 3×multiplier)         | -                   | -              |
| 3 All portfolios subject to the Standardised CVA capital charge    | 1,503,307           | 111,422        |
| <b>4 Total subject to the CVA capital charge</b>                   | <b>1,503,307</b>    | <b>111,422</b> |

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

|  | a         | b          | c          | d          | e          | f           | g           | h             | i                             |
|--|-----------|------------|------------|------------|------------|-------------|-------------|---------------|-------------------------------|
| <b>Regulatory portfolio / Risk weight</b>              | <b>0%</b> | <b>10%</b> | <b>20%</b> | <b>50%</b> | <b>75%</b> | <b>100%</b> | <b>150%</b> | <b>Others</b> | <b>Total credit exposures</b> |
| 1 Sovereigns and their central banks                   | -         | -          | -          | -          | -          | -           | -           | -             | -                             |
| 2 Non-central government public sector entities (PSEs) | -         | -          | -          | -          | -          | -           | -           | -             | -                             |
| 3 Multilateral development banks (MDBs)                | -         | -          | -          | -          | -          | -           | -           | -             | -                             |
| 4 Banks  | -         | -          | 17,760     | 223,733    | -          | -           | -           | -             | 241,493                       |
| 5 Securities firms                                     | -         | -          | -          | -          | -          | -           | -           | -             | -                             |
| 6 Corporates   | -         | -          | -          | -          | -          | 675,143     | -           | -             | 675,143                       |
| 7 Regulatory retail portfolios                         | -         | -          | -          | -          | -          | -           | -           | -             | -                             |
| 8 Other assets   | -         | -          | -          | -          | -          | -           | -           | 587,203       | 587,203                       |
| <b>9 Total</b>   | -         | -          | 17,760     | 223,733    | -          | 675,143     | -           | 587,203       | 1,503,839                     |

**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   |                                   |                                 |
| 1 | Cash – domestic currency | -  | 10,850         | -                               | 1,900          | -                                 | -                               |
| 2 | Cash – other currencies  | -  | 282,338        | 230,588                         | 214,313        | -                                 | -                               |
| 3 | Domestic sovereign debt  | -  | -              | -                               | -              | -                                 | -                               |
| 4 | Other sovereign debt     | -  | -              | -                               | -              | -                                 | -                               |
| 5 | Government agency debt   | -  | -              | -                               | -              | -                                 | -                               |
| 6 | Corporate bonds          | -  | -              | -                               | -              | -                                 | -                               |
| 7 | Equity securities        | -  | -              | -                               | -              | -                                 | -                               |
| 8 | Other collateral         | -  | -              | -                               | -              | -                                 | -                               |
| 9 | <b>Total</b>             | -  | <b>293,188</b> | <b>230,588</b>                  | <b>216,213</b> | -                                 | -                               |

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

|  | a              | b             |
|--|----------------|---------------|
|  | EAD (post-CRM) | RWA           |
| <b>1 Exposures to QCCPs (total)</b>  | <b>586,671</b> | <b>11,733</b> |
| 2 Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which      | 586,671        | 11,733        |
| 3 (i) OTC derivatives  | 586,671        | 11,733        |
| 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 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 standardised approach (Figures in SAR 000's)**

|                   |   | a                |
|-------------------|---|------------------|
| Outright products |   | RWA              |
| 1                 | Interest rate risk (general and specific) | 34,163           |
| 2                 | Equity risk (general and specific)        | 2,557,176        |
| 3                 | Foreign exchange risk                     | 1,272,488        |
| 4                 | Commodity risk                            |                  |
| Options           |   |                  |
| 5                 | Simplified approach                       |                  |
| 6                 | Delta-plus method                         |                  |
| 7                 | Scenario approach                         |                  |
| 8                 | Securitisation                            |                  |
| 9                 | <b>Total</b>                              | <b>3,863,826</b> |

**APPENDIX: TABLES AND TEMPLATES ARE NOT APPLICABLE**

|                                      | Tables and templates   |
|--------------------------------------|--|
| Linkages between F.S & RE            | PV1 - Prudent valuation adjustments (PVA)  |
| Composition of capital and TLAC      | TLAC1 - TLAC composition for G-SIBs (at resolution group level)  |
|                                      | TLAC2 - Material subgroup entity – creditor ranking at legal entity level  |
|                                      | TLAC3 - Resolution entity – creditor ranking at legal entity level   |
| Macroprudential supervisory measures | GSIB1 - Disclosure of G-SIB indicators   |
|                                      | CCyB1 – Geographical distribution of credit exposures used in the countercyclical buffer   |
| Credit risk                          | CRE - Qualitative disclosures related to IRB models  |
|                                      | CR6 - IRB - Credit risk exposures by portfolio and PD range  |
|                                      | CR7 - IRB - Effect on RWA of credit derivatives used as CRM techniques   |
|                                      | CR8 - RWA flow statements of credit risk exposures under IRB   |
|                                      | CR9 - IRB - Backtesting of probability of default (PD) per portfolio   |
|                                      | CR10 - IRB (specialised lending and equities under the simple risk weight method)  |
| Counterparty credit risk             | CCR4 - IRB - CCR exposures by portfolio and PD scale   |
|                                      | CCR6 - Credit derivatives exposures  |
|                                      | CCR7 - RWA flow statements of CCR exposures under the Internal Model Method (IMM)  |
| Securitisation                       | SECA - Qualitative disclosure requirements related to securitisation exposures   |
|                                      | SEC1 - Securitisation exposures in the banking book  |
|                                      | SEC2 - Securitisation exposures in the trading book  |
|                                      | SEC3 - Securitisation exposures in the banking book and associated regulatory capital requirements - bank acting as originator or as sponsor |
|                                      | SEC4 - Securitisation exposures in the banking book and associated capital requirements - bank acting as investor                            |
| Market risk                          | MRB - Qualitative disclosures for banks using the IMA  |
|                                      | MRC - The structure of desks for banks using the IMA   |
|                                      | MR2 - RWA flow statements of market risk exposures under IMA (Phase I only)  |
|                                      | MR2 - Market risk IMA per risk type (Phase II only)  |
|                                      | MR3 - IMA values for trading portfolios (Phase I only)   |
|                                      | MR3 - RWA flow statements of market risk exposures under IMA (Phase II only)   |
|                                      | MR4 - Comparison of VaR estimates with gains/losses (Phase I only)   |