

<b>KM1: Key metrics (at consolidated group level)</b>						
<b>SAR (000)</b>		<b>a</b>	<b>b</b>	<b>c</b>	<b>d</b>	<b>e</b>
		<b>30-Sep-21</b>	<b>30-Jun-21</b>	<b>31-Mar-21</b>	<b>31-Dec-20</b>	<b>30-Sep-20</b>
<b>Available capital (amounts)</b>						
1	Common Equity Tier 1 (CET1) (excluding IFRS 9 Adjustment)	15,492,322	14,321,446	14,193,532	14,135,294	13,610,800
1a	Fully loaded ECL accounting model	14,669,766	13,498,890	13,370,976	13,312,738	12,788,244
2	Tier 1 (excluding IFRS 9 Adjustment)	18,314,878	17,144,002	17,016,088	16,957,850	16,433,356
2a	Fully loaded ECL accounting model Tier 1	17,492,322	16,321,446	16,193,532	16,135,294	15,610,800
3	Total capital (Tier I+Tier II) (excluding IFRS 9 Adjustment)	18,961,197	17,895,910	17,729,799	17,688,823	17,175,056
3a	Fully loaded ECL accounting model total capital	18,138,641	17,073,354	16,907,243	16,866,267	16,352,500
<b>Risk-weighted assets (amounts)</b>						
4	Total risk-weighted assets (RWA)-Pillar 1	<b>84,214,002</b>	<b>79,809,997</b>	<b>79,619,888</b>	<b>79,537,458</b>	<b>80,359,121</b>
<b>Risk-based capital ratios as a percentage of RWA-Pillar 1</b>						
5	Common Equity Tier 1 ratio (%)	18.40%	17.94%	17.83%	17.77%	16.94%
5a	Fully loaded ECL accounting model Common Equity Tier 1 (%)	17.42%	16.91%	16.79%	16.74%	15.91%
6	Tier 1 ratio (%)	21.75%	21.48%	21.37%	21.32%	20.45%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	20.77%	20.45%	20.34%	20.29%	19.43%
7	Total capital ratio (%)	22.52%	22.42%	22.27%	22.24%	21.37%
7a	Fully loaded ECL accounting model total capital ratio (%)	21.54%	21.39%	21.23%	21.21%	20.35%
<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 (%)	0.00%	0.00%	0.00%	0.00%	0.00%
10	Bank G-SIB and/or D-SIB additional requirements (%)	0.00%	0.00%	0.00%	0.00%	0.00%
11	<b>Total of bank CET1 specific buffer requirements (%) (row 8 + row 9 + row 10)</b>	<b>2.50%</b>	<b>2.50%</b>	<b>2.50%</b>	<b>2.50%</b>	<b>2.50%</b>
12	CET1 available after meeting the Bank's minimum capital requirements (%) (5-11)	<b>15.90%</b>	<b>15.44%</b>	<b>15.33%</b>	<b>15.27%</b>	<b>14.44%</b>
<b>Basel III leverage ratio</b>						
13	Total Basel III leverage ratio exposure measure	109,706,289	108,692,552	105,986,796	109,609,327	107,963,763
14	Basel III leverage ratio (%) (row 2 / row 13)	16.69%	15.77%	16.05%	15.47%	15.22%
14a	Fully loaded ECL accounting model Basel III leverage ratio (%) (row 2a / row13)	<b>15.94%</b>	<b>15.02%</b>	<b>15.28%</b>	<b>14.72%</b>	<b>14.46%</b>
<b>Liquidity Coverage Ratio</b>						
15	Total HQLA	15,142,681	16,070,425	15,920,778	16,948,453	17,673,971
16	Total net cash outflow	7,935,837	7,786,796	7,880,219	7,959,201	6,409,288
17	LCR ratio (%)	<b>190.81%</b>	<b>206.38%</b>	<b>202.03%</b>	<b>212.94%</b>	<b>275.76%</b>
<b>Net Stable Funding Ratio</b>						
18	Total available stable funding	66,866,571	64,784,589	62,062,448	63,596,940	64,587,414
19	Total required stable funding	52,202,437	51,401,377	50,293,626	49,758,156	51,316,753
20	NSFR ratio (%)	<b>128.09%</b>	<b>126.04%</b>	<b>123.40%</b>	<b>127.81%</b>	<b>125.86%</b>