

Pillar III Disclosures

June 30th, 2023

Al Rajhi Bank

Basel Disclosures: Pillar III Q2-2023

Template	Description	Applicability
KM1	Template KM1: Key metrics (at consolidated group level)	Y
KM2	Template KM2: Key metrics - TLAC requirements (at resolution group level)	N
OVA	Template OVA: Bank risk management approach	N
OV1	Template OV1: Overview of RWA	Y
CMS1	Template CMS1: Comparison of modelled and standardized RWA at risk level	N
CMS2	Template CMS2: Comparison of modelled and standardized RWA for credit risk at asset class	N
CCA	Template CCA: Main features of regulatory capital instruments and of other TLAC-eligible instruments	Y
CC1	Template CC1: Composition of regulatory capital	Y
CC2	Template CC2: Reconciliation of regulatory capital to balance sheet	Y
TLAC1	Template TLAC1: TLAC composition for G-SIBs (at resolution group level)	N
TLAC2	Template TLAC2: Material subgroup entity - creditor ranking at legal entity level	N
TLAC3	Template TLAC3: Resolution entity - creditor ranking at legal entity level	N
CDC	Template CDC: Capital distribution constraints	N
LIA	Template LIA: Explanations of differences between accounting and regulatory exposure amounts	N
LI1	Template LI1: Differences between accounting and regulatory scopes of consolidation and mapping of financial statement categories with regulatory risk categories	N
LI2	Template LI2: Main sources of differences between regulatory exposure amounts and carrying values in financial statements	N
PV1	Template PV1: Prudent valuation adjustments (PVAs)	N
ENC	Template ENC: Asset encumbrance	Y
REMA	Template REMA: Remuneration policy	N
REM1	Template REM1: Remuneration awarded during the financial year	N
REM2	Template REM2: Special Payments	N
REM3	Template REM3: Deferred remuneration	N
CR1	Template CR1: Credit quality of assets	Y
CR2	Template CR2: Changes in stock of defaulted loans and debt securities	Y
CRB	Template CRB: Additional disclosure related to the credit quality of assets	N
CRB-A	Template CRB-A: Additional disclosure related to prudential treatment of problem assets	N
CRC	Template CRC: Qualitative disclosure related to credit risk mitigation techniques	N
CRD	Template CRD: Qualitative disclosure on banks' use of external credit ratings under the standardized approach for credit risk"	N
CR3	Template CR3: Credit risk mitigation techniques - overview	Y
CR4	Template CR4: Standardized approach – credit risk exposure and credit risk mitigation (CRM) effects	Y
CR5	Template CR5: Standardized approach - exposures by asset classes and risk weights	Y
CRE	Template CRE: Qualitative disclosure related to IRB models	N
CR6	Template CR6: IRB - Credit risk exposures by portfolio and PD range	N
CR7	Template CR7: IRB - Effect on RWA of credit derivatives used as CRM techniques	N
CR8	Template CR8: RWA flow statements of credit risk exposures under IRB	N
CR9	Template CR9: IRB - Back testing of probability of default (PD) per portfolio	N
CR10	Template CR10: IRB (specialized lending under the slotting approach)	N
CCRA	Template CCRA: Qualitative disclosure related to CCR	N
CCR1	Template CCR1: Analysis of CCR exposures by approach	Y

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CCR3	Template CCR3: Standardized approach - CCR exposures by regulatory portfolio and risk weights	Y
CCR4	Template CCR4: IRB - CCR exposures by portfolio and PD scale	N
CCR5	Template CCR5: Composition of collateral for CCR exposure	Y
CCR6	Template CCR6: Credit derivatives exposures	N
CCR7	Template CCR7: RWA flow statements of CCR exposures under Internal Model Method (IMM)	N
CCR8	Template CCR8: Exposures to central counterparties	N
SECA	Template SECA: Qualitative disclosure requirements related to securitization exposures	N
SEC1	Template SEC1: Securitization exposures in the banking book	N
SEC2	Template SEC2: Securitization exposures in the trading book	N
SEC3	Template SEC3: Securitization exposures in the banking book and associated regulatory capital requirements - bank acting as originator or as sponsor	N
SEC4	Template SEC4: Securitization exposures in the banking book and associated capital requirements - bank acting as investor	N
MRA	Template MRA: General qualitative disclosure requirements related to market risk	N
MR1	Template MR1: Market risk under the standardized approach	Y
MRB	Template MRB: Qualitative disclosures for banks using the IMA	N
MR2	Template MR2: Market risk for banks using the IMA	N
MR3	Template MR3: Market risk under the simplified standardized approach	N
CVAA	Template CVAA: General qualitative disclosure requirements related to CVA	N
CVA1	Template CVA1: The reduced basic approach for CVA (BA-CVA)	N
CVA2	Template CVA2: The full basic approach for CVA (BA-CVA)	N
CVAB	Template CVAB: Qualitative disclosures for banks using the SA-CVA	N
CVA3	Template CVA3: The standardized approach for CVA (SA-CVA)	N
CVA4	Template CVA4: RWA flow statements of CVA risk exposures under SA-CVA	N
ORA	Template ORA: General qualitative information on a bank's operational risk framework	N
OR1	Template OR1: Historical losses	N
OR2	Template OR2: Business Indicator and subcomponents	N
OR3	Template OR3: Minimum required operational risk capital	N
IRRBBA	Template IRRBBA: IRRBB risk management objectives and policies (Quantitative disclosures)	N
IRRBB1	Template IRRBB1: Quantitative information on IRRBB	N
LR1	Template LR1: Summary comparison of accounting assets vs leverage ratio exposure measure	Y
LR2	Template LR2: Leverage ratio common disclosure template	Y
GSIB1	Template GSIB1: Disclosure of G-SIB indicators	N
CCyB1	Template CCyB1: Geographical distribution of credit exposures used in the calculation of the	Y
LIQA	Template LIQA: Liquidity risk management	N
LIQ1	Template LIQ1: Liquidity Coverage Ratio (LCR)	Y
LIQ2	Template LIQ2: Net Stable Funding Ratio (NSFR)	Y

Template KM1: Key metrics (at consolidated group level)

SAR 000's		a	b	c	d	e
		Jun-23	Mar-23	Dec-22	Sep-22	Jun-22
Available capital (amounts)						
1	Common Equity Tier 1 (CET1)	86,819,804	83,136,321	84,432,280	80,892,598	77,208,915
1a	Fully loaded ECL accounting model	85,378,460	81,454,753	82,510,488	78,730,582	74,806,675
2	Tier 1	103,319,804	99,636,321	100,932,280	87,392,598	83,708,915
2a	Fully loaded ECL accounting model Tier 1	101,878,460	97,954,753	99,010,488	85,230,582	81,306,675
3	Total capital	109,041,953	105,371,408	106,607,868	92,896,798	89,092,244
3a	Fully loaded ECL accounting model total capital	107,600,609	103,689,840	104,686,076	90,734,782	86,690,004
Risk-weighted assets (amounts)						
4	Total risk-weighted assets (RWA)	503,517,503	504,983,825	497,972,697	479,224,582	471,136,703
4a	Total risk-weighted assets (pre-floor)	503,517,503	504,983,825	497,972,697	479,224,582	471,136,703
Risk-based capital ratios as a percentage of RWA						
5	CET1 ratio (%)	17.24%	16.46%	16.96%	16.88%	16.39%
5a	Fully loaded ECL accounting model CET1 (%)	16.96%	16.13%	16.57%	16.43%	15.88%
5b	CET1 ratio (%) (pre-floor ratio)	17.24%	16.46%	16.96%	16.88%	16.39%
6	Tier 1 ratio (%)	20.52%	19.73%	20.27%	18.24%	17.77%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	20.23%	19.40%	19.88%	17.79%	17.26%
6b	Tier 1 ratio (%) (pre-floor ratio)	20.52%	19.73%	20.27%	18.24%	17.77%
7	Total capital ratio (%)	21.66%	20.87%	21.41%	19.38%	18.91%
7a	Fully loaded ECL accounting model total capital ratio (%)	21.37%	20.53%	21.02%	18.93%	18.40%
7b	Total capital ratio (%) (pre-floor ratio)	21.66%	20.87%	21.41%	19.38%	18.91%
Additional CET1 buffer requirements as a percentage of RWA						
8	Capital conservation buffer requirement (2.5% from 2019) (%)	2.50%	2.50%	2.50%	2.50%	2.50%
9	Countercyclical buffer requirement (%)	0.13%	0.00%	0.00%	0.00%	0.00%
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)	3.13%	3.00%	3.00%	3.00%	3.00%
12	CET1 available after meeting the bank's minimum capital requirements (%)	9.61%	8.96%	9.46%	9.38%	8.89%
Basel III leverage ratio						
13	Total Basel III leverage ratio exposure measure	823,315,740	812,341,691	792,019,126	760,861,811	727,516,974
14	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves)	12.55%	12.27%	12.74%	11.49%	11.51%
14a	Fully loaded ECL accounting model Basel III leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) (%)	12.37%	12.06%	12.50%	11.20%	11.18%
14b	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)	13.29%	13.00%	13.46%	12.19%	12.14%
14c	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	12.55%	12.26%	12.74%	11.49%	11.51%

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14d	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	13.29%	12.99%	13.46%	12.19%	12.14%
Liquidity Coverage Ratio (LCR)						
15	Total high-quality liquid assets (HQLA)	126,723,833	121,954,894	118,093,251	112,678,870	109,976,494
16	Total net cash outflow	88,736,373	90,046,424	93,896,077	92,975,256	90,881,723
17	LCR ratio (%)	142.81%	135.44%	125.77%	121.19%	121.01%
Net Stable Funding Ratio (NSFR)						
18	Total available stable funding	569,586,082	553,726,604	547,104,937	534,200,603	510,443,212
19	Total required stable funding	512,857,271	508,502,885	497,594,714	485,727,708	465,260,757
20	NSFR ratio	111.06%	108.89%	109.95%	109.98%	109.71%

Template CCA: Main features of regulatory capital instruments and of other TLAC-eligible instruments

		Quantitative / qualitative information
1	Issuer	Al Rajhi Banking and Investment Corporation
2	Unique identifier	SA15GVK0J130
3	Governing law(s) of the instrument	Laws of Kingdom of Saudi Arabia
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	Subordinated
8	Amount recognized in regulatory capital (Currency in millions, as of most recent reporting date)	SAR 6,500 Million
9	Par value of instrument	SAR 1 Million
10	Accounting classification	Shareholders' Equity
11	Original date of issuance	23rd January 2022
12	Perpetual or dated	Perpetual
13	Original maturity date	No Maturity
14	Issuer call subject to prior supervisory approval	Yes
15	Option call date, contingent call dates and redemption amount	23rd January 2027
16	Subsequent call dates, if applicable	Following the first call date, any profit distribution date thereafter
17	Fixed or Floating dividend/coupon	Fixed to Floating
18	Coupon rate and any related index	3.5% per annum fixed rate payable quarterly from the issue date excluding the reset date. The return rate shall thereafter reset on the reset date.
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	Write-down feature	Yes
31	If write down, write-down trigger(s)	Non-Viability Event
32	If write-down, full or partial	Partial
33	If write-down, permanent or temporary	Permanent
34	If temporary write-own, description of writeup mechanism	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 financial instrument is junior to senior creditors and Tier 2 capital instruments
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	N/A

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		Quantitative / qualitative information
1	Issuer	Al Rajhi Banking and Investment Corporation
2	Unique identifier	SA15L00GHCJ9
3	Governing law(s) of the instrument	Laws of Kingdom of Saudi Arabia
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	Subordinated
8	Amount recognized in regulatory capital (Currency in millions, as of most recent reporting date)	SAR 10,000 Million
9	Par value of instrument	SAR 1,000
10	Accounting classification	Shareholders' Equity
11	Original date of issuance	16th November 2022
12	Perpetual or dated	Perpetual
13	Original maturity date	No Maturity
14	Issuer call subject to prior supervisory approval	Yes
15	Option call date, contingent call dates and redemption amount	16th November 2027
16	Subsequent call dates, if applicable	Following the first call date, any profit distribution date thereafter
17	Fixed or Floating dividend/coupon	Fixed to Floating
18	Coupon rate and any related index	5.5% per annum fixed rate payable quarterly from the issue date excluding the reset date. The return rate shall thereafter reset on the reset date.
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	Write-down feature	Yes
31	If write down, write-down trigger(s)	Non-Viability Event
32	If write-down, full or partial	Partial
33	If write-down, permanent or temporary	Permanent
34	If temporary write-own, description of writeup mechanism	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 financial instrument is junior to senior creditors and Tier 2 capital instruments
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	N/A

Template CC1: Composition of regulatory capital

		a	b	Commentary to explain any significant changes over the reporting period and the key drivers of such change
		Amounts	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation	
Common Equity Tier 1 capital: instruments and reserves				
1	Directly issued qualifying common share (and equivalent for non-joint stock companies) capital plus related stock surplus	40,000,000		<i>No change</i>
2	Retained earnings	17,731,928		<i>Increase in the earnings for the period</i>
3	Accumulated other comprehensive income (and other reserves)	28,955,518		<i>No material change</i>
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	Common Equity Tier 1 capital before regulatory adjustments	86,687,446		
Common Equity Tier 1 capital: regulatory adjustments				
7	Prudent valuation adjustments			
8	Goodwill (net of related tax liability)	-248,733		<i>No material change</i>
9	Other intangibles other than mortgage servicing rights (MSR) (net of related tax liability)	-1,060,253		<i>No material change</i>
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	Securitization 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)			
22	Amount exceeding the 15% threshold			

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23	Of which: significant investments in the common stock of financials			
24	Of which: MSR			
25	Of which: DTA arising from temporary differences			
26	National specific regulatory adjustments	1,441,344		No material change
27	Regulatory adjustments applied to Common Equity Tier 1 capital due to insufficient Additional Tier 1 and Tier 2 capital to cover deductions			
28	Total regulatory adjustments to Common Equity Tier 1 capital	132,358		
29	Common Equity Tier 1 capital (CET1)	86,819,804		
Additional Tier 1 capital: instruments				
30	Directly issued qualifying additional Tier 1 instruments plus related stock surplus	16,500,000	i	No change
31	Of which: classified as equity under applicable accounting standards	16,500,000		
32	Of which: classified as liabilities under applicable accounting standards			
33	Directly issued capital instruments subject to phase-out from additional Tier 1 capital			
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 additional Tier 1 capital)			
35	Of which: instruments issued by subsidiaries subject to phase-out			
36	Additional Tier 1 capital before regulatory adjustments	16,500,000		
Additional Tier 1 capital: regulatory adjustments				
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, 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			
41	National specific regulatory adjustments			
42	Regulatory adjustments applied to additional Tier 1 capital due to insufficient Tier 2 capital to cover deductions			
43	Total regulatory adjustments to additional Tier 1 capital	-		
44	Additional Tier 1 capital (AT1)	16,500,000		
45	Tier 1 capital (T1 = CET1 + AT1)	103,319,804		
Tier 2 capital: instruments and provisions				
46	Directly issued qualifying Tier 2 instruments plus related stock surplus			
47	Directly issued capital instruments subject to phase-out from Tier 2 capital			

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48	Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2)			
49	Of which: instruments issued by subsidiaries subject to phase-out			
50	Provisions	5,722,149		<i>No material change</i>
51	Tier 2 capital before regulatory adjustments	5,722,149		
Tier 2 capital: regulatory adjustments				
52	Investments in own Tier 2 instruments			
53	Reciprocal cross-holdings in Tier 2 instruments and other TLAC liabilities			
54	Investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)			
54a	Investments in the other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation and where the bank does not own more than 10% of the issued common share capital of the entity: amount previously designated for the 5% threshold but that no longer meets the conditions (for G-SIBs only)			
55	Significant investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)			
56	National specific regulatory adjustments			
57	Total regulatory adjustments to Tier 2 capital	-		
58	Tier 2 capital	5,722,149		
59	Total regulatory capital (= Tier 1 + Tier2)	109,041,953		
60	Total risk-weighted assets	503,517,503		<i>Increase in CRWA and MRWA</i>
Capital adequacy ratios and buffers				
61	Common Equity Tier 1 capital (as a percentage of risk-weighted assets)	17.24%		
62	Tier 1 capital (as a percentage of risk-weighted assets)	20.52%		
63	Total capital (as a percentage of risk-weighted assets)	21.66%		
64	Institution-specific buffer requirement (capital conservation buffer plus countercyclical buffer requirements plus higher loss absorbency requirement, expressed as a percentage of risk weighted assets)	3.13%		
65	Of which: capital conservation buffer requirement	2.50%		
66	Of which: bank-specific countercyclical buffer requirement	0.13%		
67	Of which: higher loss absorbency requirement	0.50%		
68	Common Equity Tier 1 capital (as a percentage of risk-weighted assets) available after meeting the bank's minimum capital requirements	9.61%		
National minima (if different from Basel III)				
69	National minimum Common Equity Tier 1 capital adequacy ratio (if different from Basel III minimum)			

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70	National minimum Tier 1 capital adequacy ratio (if different from Basel III minimum)			
71	National minimum Total capital adequacy ratio (if different from Basel III minimum)			
Amounts below the thresholds for deduction (before risk-weighting)				
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)			
Applicable caps on the inclusion of provisions in Tier 2 capital				
76	Provisions eligible for inclusion in Tier 2 capital in respect of exposures subject to standardized approach (prior to application of cap)	5,858,947		
77	Cap on inclusion of provisions in Tier 2 capital under standardized approach	5,722,149		
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			
Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022)				
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)			

Template CC2: Reconciliation of regulatory capital to balance sheet

		a	b	c
		Balance sheet as in published financial statements	Under regulatory scope of consolidation	Reference
		As at period-end	As at period-end	
Assets				
1	Cash and balances with Central Banks	46,020,421	46,020,421	
2	Due from banks and other financial institutions, net	10,983,167	10,983,167	
3	Investments, net	120,548,151	120,548,151	
4	Financing, net	579,080,207	579,080,207	
5	Investment in associate	871,701	871,701	
6	Investment properties, net	1,361,193	1,361,193	
7	Property and equipment, net	11,771,672	11,771,672	
8	Goodwill and other intangibles, net	1,308,986	1,308,986	
9	Positive fair value of Shariah compliant derivatives	1,085,426	1,085,426	
10	Other assets, net	11,489,326	11,489,326	
11	Total assets	784,520,250	784,520,250	
Liabilities				
12	Due to banks and other financial institutions	81,591,132	81,591,132	
13	Customers' deposits	570,665,286	570,665,286	
14	Negative fair value of Shariah compliant derivatives	1,001,224	1,001,224	
15	Sukuk issued	3,789,878	3,789,878	
16	Other liabilities, net	24,285,284	24,285,284	
17	Total liabilities	681,332,804	681,332,804	
Shareholders' equity				
18	Share capital	40,000,000	40,000,000	
19	Statutory reserve	29,287,706	29,287,706	
20	Other reserves	(332,188)	(332,188)	
21	Retained earnings	17,731,928	17,731,928	
22	Proposed dividends	-	-	
23	Tier I Sukuk	16,500,000	16,500,000	
24	Total shareholders' equity	103,187,446	103,187,446	

Template ENC: Asset encumbrance

		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	-	784,520,250	784,520,250

Template OV1: Overview of RWA

		a	b	c	Drivers behind significant differences in T and T-1
		RWA		Minimum capital requirements	
		Jun-23	Mar-23	Jun-23	
1	Credit risk (excluding counterparty credit risk)	454,255,803	454,382,229	36,340,464	Reduction in financing
2	Of which: standardized approach (SA)	454,255,803	454,382,229	36,340,464	
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)	1,089,471	647,579	87,158	Increase in the EAD
7	Of which: standardized approach for counterparty credit risk	1,089,471	647,579	87,158	
8	Of which: IMM				
9	Of which: other CCR				
10	Credit valuation adjustment (CVA)	1,089,471	647,579	87,158	Increase in the EAD
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	3,516,103	4,424,736	281,288	Reduction in the underlying risk-weights
13	Of which: Look-through approach	3,516,103	4,424,736	281,288	
14	Of which: Mandate-based approach				
15	Of which: Fall-back approach				
16	Settlement risk				
17	Securitization exposures in banking book				
18	Of which: securitization IRB approach (SEC-IRBA)				
19	Of which: securitization external ratings-based approach (SEC-ERBA), including internal assessment approach (IAA)				
20	Of which: securitization standardized approach (SEC-SA)				
21	Market risk	5,123,439	6,438,486	409,875	Decrease in FX net open position
22	Of which: standardized approach (SA)	5,123,439	6,438,486	409,875	
23	Of which: internal model approach (IMA)				
24	Capital charge for switch between trading book and banking book				
25	Operational risk	38,443,216	38,443,216	3,075,457	No change
26	Amounts below the thresholds for deduction (subject to 250% risk weight)				
27	Output floor applied				
28	Floor adjustment (before application of transitional cap)				
29	Floor adjustment (after application of transitional cap)				
30	Total (1 + 6 + 10 + 12 + 21 + 25)	503,517,503	504,983,825	40,281,400	

Template CR1: Credit quality of assets

	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	Non-defaulted exposures		Allocated in regulatory category of Specific	Allocated in regulatory category of General		
Loans	3,573,636	583,547,687	8,041,116	2,335,077	5,706,039	-	579,080,207
Debt Securities	-	120,597,425	49,274	-	49,274	-	120,548,151
Off-balance sheet exposures	341,957	105,570,165	238,915	138,985	99,930	-	105,673,206
Total	3,915,592	809,715,277	8,329,305	2,474,062	5,855,243	-	805,301,564

Template CR2: Changes in stock of defaulted loans and debt securities

		Jun-23
1	Defaulted loans and debt securities at end of the previous reporting period	3,084,717
2	Loans and debt securities that have defaulted since the last reporting period	2,817,134
3	Returned to non-defaulted status	-690,381
4	Amounts written off	-1,637,834
5	Other changes	-
6	Defaulted loans and debt securities at end of the reporting period (1+2-3-4+5)	3,573,636

Template CR3: Credit risk mitigation techniques – overview

		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	575,849,111	3,231,096	2,380,046	-	-
2	Debt securities	120,548,151	-	-	-	-
3	Total	696,397,262	3,231,096	2,380,046	-	-
4	Of which defaulted	1,238,559	-	-	-	-

Template CR4: Standardized approach – credit risk exposure and credit risk mitigation (CRM) effects

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	157,466,133	-	157,466,133	-	6,367,553	4.04%
2	Non-central government public sector entities	-	846	-	-	-	0.00%
3	Multilateral development banks	-	-	-	-	-	0.00%
4	Banks	27,347,314	4,074,393	27,347,314	2,232,262	10,052,657	33.99%
	Of which: securities firms and other financial institutions	-	-	-	-	-	0.00%
5	Covered bonds	-	-	-	-	-	0.00%
6	Corporates	109,344,791	100,499,106	108,718,242	26,789,976	124,757,807	92.07%
	Of which: securities firms and other financial institutions	-	-	-	-	-	0.00%
	Of which: specialized lending	8,769,612	-	8,769,612	-	9,505,284	108.39%
7	Subordinated debt, equity and other capital	5,196,844	-	4,879,857	-	7,092,137	145.33%
8	Retail	217,472,085	186,229	215,718,589	14,030	162,510,987	75.33%
	Of which: MSMEs	14,849,834	51,395	14,849,834	8,442	11,143,707	75.00%
9	Real estate	241,724,610	809,591	241,724,610	567,540	114,750,502	47.36%
	Of which: general RR	226,279,893	-	226,279,893	-	92,310,949	40.80%
	Of which: IPRRE	-	-	-	-	-	0.00%
	Of which: general CRE	2,049,520	-	2,049,520	-	1,546,360	75.45%
	Of which: IPCR	-	-	-	-	-	0.00%
	Of which: land acquisition, development and construction	13,395,197	809,591	13,395,197	567,540	20,893,193	149.64%
10	Defaulted exposures	3,573,636	341,957	1,238,559	195,601	892,746	62.25%
11	Other assets	27,985,275	-	27,985,275	-	27,831,414	99.45%
12	Total	790,110,689	105,912,121	785,078,579	29,799,408	454,255,803	55.75%

Template CR5: Standardized approach - exposures by asset classes and risk weights

Asset Class	0%	20%	30%	45%	50%	75%	85%	100%	130%	150%	Total credit exposure amount (post-CCF and post-CRM)
1 Sovereigns and their central banks	147,107,983	4,675,647	-	-	500,160	-	-	5,182,344	-	-	157,466,133
2 Non-central government public sector entities	-	-	-	-	-	-	-	-	-	-	-
3 Multilateral development banks	-	-	-	-	-	-	-	-	-	-	-
4 Banks	-	12,596,469	11,850,634	-	3,421,932	-	-	597,204	-	1,113,335	29,579,575
Of which: securities firms and other financial institutions	-	-	-	-	-	-	-	-	-	-	-
5 Covered bonds	-	-	-	-	-	-	-	-	-	-	-
6 Corporates	-	-	-	-	19,606,452	1,159,343	9,286,804	103,003,380	2,452,239	-	135,508,217
Of which: securities firms and other financial institutions	-	-	-	-	-	-	-	-	-	-	-
Of which: specialized lending	-	-	-	-	-	-	-	6,317,374	2,452	-	6,319,826
7 Subordinated debt, equity and other capital	-	-	-	-	-	-	-	455,298	-	4,424,560	4,879,857
8 Retail	-	-	-	1,126,747	-	210,407,684	-	4,198,189	-	-	215,732,619
Of which: Retail MSMEs	-	-	-	-	-	14,858,276	-	-	-	-	14,858,276
9 Real estate	-	140,725,402	-	-	-	87,567,132	-	138,703	-	13,860,913	242,292,150
Of which: general RRE	-	140,725,402	-	-	-	85,554,492	-	-	-	-	226,279,893
Of which: no loan splitting applied	-	-	-	-	-	-	-	-	-	-	-
Of which: loan splitting applied (Secured)	-	140,725,402	-	-	-	-	-	-	-	-	140,725,402
Of which: loan splitting applied (Unsecured)	-	-	-	-	-	85,554,492	-	-	-	-	85,554,492
Of which: IPRRE	-	-	-	-	-	-	-	-	-	-	-
Of which: general CRE	-	-	-	-	-	2,012,641	-	36,880	-	-	2,049,520
Of which: no loan splitting applied	-	-	-	-	-	-	-	-	-	-	-
Of which: loan splitting applied (Secured)	-	-	-	-	-	-	-	-	-	-	-
Of which: loan splitting applied (Unsecured)	-	-	-	-	-	2,012,641	-	36,880	-	-	2,049,520
Of which: IPCRE	-	-	-	-	-	-	-	-	-	-	-
Of which: land acquisition, development and construction	-	-	-	-	-	-	-	101,824	-	13,860,913	13,962,737
10 Defaulted exposures	-	-	-	-	1,082,827	-	-	351,333	-	-	1,434,159
11 Other assets	-	192,326	-	-	-	-	-	27,792,949	-	-	27,985,275
12 Total	147,107,983	158,189,844	11,850,634	1,126,747	24,611,371	299,134,159	9,286,804	141,719,398	2,452,239	19,398,808	814,877,987

Basel Disclosures: Pillar III Q2-2023

Risk Weight		a	b	cd
		On-balance sheet exposure	Off-balance sheet exposure (pre-CCF)	Weighted average CCF*Exposure (post-CCF and post CRM)
1	Less than 40%	317,136,338	499,983	317,148,462
2	40-70%	23,332,660	4,428,525	25,738,118
3	75%	299,113,038	221,685	299,134,159
4	80- 85%	9,044,119	663,096	9,286,804
5	90-100%	115,913,779	97,937,634	141,719,398
6	105-130%	2,452,239	-	2,452,239
7	150%	18,086,407	2,161,198	19,398,808
8	250%	-	-	-
9	400%	-	-	-
10	1250%	-	-	-
11	Total exposures	785,078,579	105,912,121	814,877,987

Template CCR1: Analysis of CCR exposures by approach

		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)	155,107	199,374		1.4	496,273	280,491
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)					1,630,724	808,980
5	Value-at-risk (VaR) for SFTs					-	-
6	Total						1,089,471

Template CCR3: Standardized approach - CCR exposures by regulatory portfolio and risk weights

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		-	-	-	-	-	-	-	-	-
Multilateral development banks		-	-	-	-	-	-	-	-	-
Banks		-	28,238	31,909	641,479	-	-	-	-	701,626
Securities firms		-	-	-	-	-	-	-	-	-
Corporates		-	-	-	1,343,720	-	81,651	-	-	1,425,371
Regulatory retail portfolios		-	-	-	-	-	-	-	-	-
Other assets		-	-	-	-	-	-	-	-	-
Total		-	28,238	31,909	1,985,200	-	81,651	-	-	2,126,997

Template CCR5: Composition of collateral for CCR exposure

	a	b	c	d	e	f
	Collateral used in derivative transactions				Collateral used in SFTs	
	Segregated	Unsegregated	Segregated	Unsegregated	Fair value of collateral received	Fair value of posted collateral
Cash - domestic currency		264,260			1,518,267	
Cash - other currencies		583,163		-51,034	16,168,727	
Domestic sovereign debt						7,571,697
Other sovereign debt						9,742,695
Government agency debt						
Corporate bonds						5,016,617
Equity securities						
Other collateral						
Total	-	847,423	-	-51,034	17,686,993	22,331,010

Template MR1: Market risk under the standardized approach

		a
		Capital requirement in standardized approach
1	General interest rate risk	10,019
2	Equity risk	225,362
3	Commodity risk	2,258
4	Foreign exchange risk	129,264
5	Credit spread risk - non-securitizations	7,346
6	Credit spread risk - securitizations (non-correlation trading portfolio)	-
7	Credit spread risk - securitization (correlation trading portfolio)	-
8	Default risk - non-securitizations	35,625
9	Default risk - securitizations (non-correlation trading portfolio)	-
10	Default risk - securitizations (correlation trading portfolio)	-
11	Residual risk add-on	-
12	Total	409,875

Template LR1: Summary comparison of accounting assets vs leverage ratio exposure measure

#	Particulars	a
1	Total consolidated assets as per published financial statements	784,520,250
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 securitized 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 recognized 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	496,273
9	Adjustment for securities financing transactions (i.e. repurchase agreements and similar secured lending)	1,630,724
10	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)	30,909,475
11	Adjustments for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital	-
12	Other adjustments	5,759,018
13	Leverage ratio exposure measure	823,315,740

Template LR2: Leverage ratio common disclosure template

		a	b
		Jun-23	Mar-23
On-Balance sheet exposures			
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	790,279,268	779,409,472
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 recognized 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)	-	-
7	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of rows 1 to 6)	790,279,268	779,409,472
Derivative exposures			
8	Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	217,149	72,287
9	Add-on amounts for potential future exposure associated with all derivatives transactions	279,124	337,743
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)	-	-
13	Total derivative exposures (sum of rows 8 to 12)	496,273	410,031
Securities financing transaction exposures			
14	Gross SFT assets (with no recognition of netting), after adjustment for sale accounting transactions	17,716,000	21,459,309
15	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-17,420,132	-20,749,408
16	Counterparty credit risk exposure for SFT assets	1,334,855	538,072
17	Agent transaction exposures	-	-
18	Total securities financing transaction exposures (sum of rows 14 to 17)	1,630,724	1,247,973
Other off-balance sheet exposures			
19	Off-balance sheet exposure at gross notional amount	105,912,121	105,108,120
20	(Adjustments for conversion to credit equivalent amounts)	-75,002,646	-73,833,905
21	(Specific and general provisions associated with off-balance sheet exposures deducted in determining Tier 1 capital)	-	-
22	Off-balance sheet items (sum of rows 19 to 21)	30,909,475	31,274,215
Capital and total exposures			
23	Tier 1 capital	103,319,804	99,636,321
24	Total exposures (sum of rows 7, 13, 18 and 22)	823,315,740	812,341,691
Leverage ratio			
25	Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)	12.55%	12.27%
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	13.29%	13.00%
26	National minimum leverage ratio requirement	3.00%	3.00%
27	Applicable leverage buffers	9.55%	9.27%

Basel Disclosures: Pillar III Q2-2023

Disclosure of mean values			
28	Mean value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	373,952	775,731
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	295,868	709,900
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)	823,393,824	812,407,521
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)	777,373,403	766,782,661
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)	12.55%	12.26%
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)	13.29%	12.99%

Template CCyB1: Geographical distribution of credit exposures used in the calculation of the bank-specific countercyclical capital buffer requirement

Geographical breakdown	a	b		d	e
	Countercyclical capital buffer rate	Exposure values and/or risk-weighted assets (RWA) used in the computation of the countercyclical capital buffer		Bank-specific countercyclical capital buffer rate	Countercyclical capital buffer amount
		Exposure values	RWA		
Saudi Arabia	0.00%	621,773,702	425,232,655		
Australia	1.00%	865	1,298		
Austria	2.50%	35,897	10,769		
Bahrain	2.50%	1,854,803	1,420,503		
Bangladesh	2.50%	75,890	111,992		
Canada	0.00%	1,419	426		
China	0.00%	1,567	670		
Egypt	2.50%	233,865	238,065		
Finland	2.50%	431	86		
France	0.50%	1,699,430	533,486		
Greece	2.50%	600	600		
India	0.00%	135,159	125,138		
Indonesia	0.00%	46,447	23,224		
Italy	0.00%	1,025,586	512,793		
Japan	0.00%	46,521	13,956		
Jordan	2.50%	4,475,802	3,867,336		
Korea S.	0.00%	17,241	5,172		
Kuwait	2.50%	6,063,817	4,609,928		
Malaysia	2.50%	13,904,877	10,749,832		
Morocco	2.50%	7,458	7,458		
Nepal	2.50%	825	1,238		
Oman	2.50%	111,358	111,358		
Pakistan	2.50%	822,983	1,234,475		
Palestine	2.50%	3,360	5,040		
Philippines	2.50%	66,003	33,001		
Qatar	2.50%	605,055	124,090		
South Africa	0.00%	2,242	2,242		
Spain	0.00%	138,015	119,223		
Sri Lanka	2.50%	19,831	29,747		
Switzerland	0.00%	263,280	78,984		
Thailand	2.50%	10,812	5,406		
Tunisia	2.50%	4,612	6,917		
Turkey	0.00%	13,181	13,181		
United Arab Emirates	2.50%	1,443,723	504,493		
United Kingdom	1.00%	1,025,432	381,118		
United States	0.00%	4,296,539	1,284,587		
Residual Other Asian Countries	2.50%	3,867	3,867		
SUM		627,760,900	427,412,251		
Total		660,232,497	451,404,354	0.1292%	583,397

Template LIQ1: Liquidity Coverage Ratio (LCR)

		a	b
		Total unweighted value (average)	Total weighted value (average)
High quality liquid assets			
1	Total HQLA		126,723,833
Cash outflows			
2	Retail deposits and deposits from small business customers, of which:	269,052,696	21,364,402
3	Stable deposits	105,660,569	5,025,190
4	Less stable deposits	163,392,127	16,339,213
5	Unsecured wholesale funding, of which:	207,804,395	87,518,585
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks		
7	Non-operational deposits (all counterparties)	207,804,395	87,518,585
8	Unsecured debt		
9	Secured wholesale funding		
10	Additional requirements, of which:	17,017,510	1,722,408
11	Outflows related to derivative exposures and other collateral requirements		
12	Outflows related to loss of funding on debt products	16,872,838	1,664,539
13	Credit and liquidity facilities	144,673	57,869
14	Other contractual funding obligations		
15	Other contingent funding obligation	27,370,416	547,408
16	TOTAL CASH OUTFLOWS		111,152,803
Cash inflows			
17	Secured lending (e.g. reverse repos)		
18	Inflows from fully performing exposures	37,950,168	22,167,692
19	Other cash inflows	248,738	248,738
20	TOTAL CASH INFLOWS		22,416,430
Total adjusted value			
21	Total HQLA		126,723,833
22	Total net cash outflows		88,736,373
23	Liquidity Coverage Ratio (%)		142.81%

Template LIQ2: Net Stable Funding Ratio (NSFR)

	a	b			e
		Unweighted value by residual maturity			
	No maturity	<6 months	6 months to < 1 year	≥ 1 year	Weighted value
Available stable funding (ASF) item					
1 Capital:	-	-	-	109,041,953	109,041,953
2 <i>Regulatory capital</i>				109,041,953	109,041,953
3 <i>Other capital instruments</i>					
4 Retail deposits and deposits from small business customers, of which:	267,800,769	5,684,037	4,321,596	-	255,293,986
5 <i>Stable deposits</i>	162,530,750	5,632,801	4,278,383		100,096,245
6 <i>Less stable deposits</i>	105,270,019	51,236	43,213		155,197,741
7 Wholesale funding:	176,582,293	120,021,255	26,025,642	42,870,697	204,185,292
8 <i>Operational deposits</i>					
9 <i>Other wholesale funding</i>	176,582,293	120,021,255	26,025,642	42,870,697	204,185,292
10 Liabilities with matching interdependent assets					
11 Other liabilities	33,951,367	8,258,184	2,132,368	4,477,573	1,064,851
12 <i>NSFR derivative liabilities</i>					
13 <i>All other liabilities and equity not included in the above categories</i>	33,951,367	8,258,184	2,132,368	4,477,573	1,064,851
14 Total ASF					569,586,082
Required stable funding (RSF) item					
15 Total NSFR high-quality liquid assets (HQLA)					
16 Deposits held at other financial institutions for operational purposes		4,150,253			2,075,127
17 Performing loans and securities:					
18 <i>Performing loans to financial institutions secured by Level 1 HQLA</i>		1,199,397	303,756	84,409,530	4,295,634
19 <i>Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions</i>		7,093,891	1,760,453	-	1,944,310
20 <i>Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which:</i>		51,362,703	67,569,688	6,110,000	63,437,696
21 <i>With a risk weight of less than or equal to 35% under the Basel II standardized approach for credit risk</i>					
22 <i>Performing residential mortgages, of which:</i>					
23 <i>With a risk weight of less than or equal to 35% under the Basel II standardized approach for credit risk</i>				449,482,874	382,060,443
24 <i>Securities that are not in default and do not qualify as HQLA, including exchange-traded equities</i>		3,528,852	2,579,781	25,271,029	24,534,691
25 Assets with matching interdependent liabilities					
26 Other assets:	-	33,677,623	-	-	33,677,623
27 <i>Physical traded commodities, including gold</i>					
28 <i>Assets posted as initial margin for derivative contracts and contributions to default funds of central counterparties</i>					
29 <i>NSFR derivative assets</i>					
30 <i>NSFR derivative liabilities before deduction of variation margin posted</i>					
31 <i>All other assets not included in the above categories</i>		33,677,623			33,677,623
32 <i>Off-balance sheet items</i>		44,364,084			831,748.08
33 Total RSF					512,857,271
34 Net Stable Funding Ratio (%)					111.06%