

Pillar III Disclosures

June 30th, 2024

Al Rajhi Bank

Basel Disclosures: Pillar III Q2-2024

The following templates are not covered as not applicable to the bank's approach:

SN	Template	Description
1	KM2	Key metrics - TLAC requirements (at resolution group level)
2	CMS1	Comparison of modelled and standardised RWA at risk level
3	CMS2	Comparison of modelled and standardised RWA for credit risk at asset class
4	TLAC1	TLAC composition for G-SIBs (at resolution group level)
5	TLAC2	Material subgroup entity - creditor ranking at legal entity level
6	TLAC3	Resolution entity - creditor ranking at legal entity level
7	CR6	IRB - Credit risk exposures by portfolio and PD range
8	CR7	IRB - Effect on RWA of credit derivatives used as CRM techniques
9	CR8	RWA flow statements of credit risk exposures under IRB
10	CR10	IRB (specialized lending under the slotting approach)
11	CCR4	IRB - CCR exposures by portfolio and PD scale
12	CCR6	Credit derivatives exposures
13	CCR7	RWA flow statements of CCR exposures under Internal Model Method (IMM)
14	CCR8	Exposures to central counterparties
15	SEC1	Securitization exposures in the banking book
16	SEC2	Securitization exposures in the trading book
17	SEC3	Securitization exposures in the banking book and associated regulatory capital requirements - bank acting as originator or as sponsor
18	SEC4	Securitization exposures in the banking book and associated capital requirements - bank acting as investor
19	MR2	Market risk for banks using the IMA
20	MR3	Market risk under the simplified standardized approach
21	CVA1	The reduced basic approach for CVA (BA-CVA)
22	CVA2	The full basic approach for CVA (BA-CVA)
23	CVA3	The standardized approach for CVA (SA-CVA)
24	CVA4	RWA flow statements of CVA risk exposures under SA-CVA

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KM1: Key metrics (at consolidated group level)

SAR 000's		a	b	c	d	e
		Jun-24	Mar-24	Dec-23	Sep-23	Jun-23
Available capital (amounts)						
1	Common Equity Tier 1 (CET1)	92,968,888	88,772,618	89,651,971	85,494,379	86,819,804
1a	Fully loaded ECL accounting model	92,488,440	88,051,946	88,691,075	84,293,259	85,378,460
2	Tier 1	113,218,888	105,272,618	106,151,971	101,994,379	103,319,804
2a	Fully loaded ECL accounting model Tier 1	112,738,440	104,551,946	105,191,075	100,793,259	101,878,460
3	Total capital	119,018,480	110,918,244	111,998,910	107,864,880	109,041,953
3a	Fully loaded ECL accounting model total capital	118,538,032	110,197,572	111,038,014	106,663,760	107,600,609
Risk-weighted assets (amounts)						
4	Total risk-weighted assets (RWA)	565,516,630	549,040,886	520,329,578	519,381,963	503,517,503
4a	Total risk-weighted assets (pre-floor)	565,516,630	549,040,886	520,329,578	519,381,963	503,517,503
Risk-based capital ratios as a percentage of RWA						
5	CET1 ratio (%)	16.44%	16.17%	17.23%	16.46%	17.24%
5a	Fully loaded ECL accounting model CET1 (%)	16.35%	16.04%	17.05%	16.23%	16.96%
5b	CET1 ratio (%) (pre-floor ratio)	16.44%	16.17%	17.23%	16.46%	17.24%
6	Tier 1 ratio (%)	20.02%	19.17%	20.40%	19.64%	20.52%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	19.94%	19.04%	20.22%	19.41%	20.23%
6b	Tier 1 ratio (%) (pre-floor ratio)	20.02%	19.17%	20.40%	19.64%	20.52%
7	Total capital ratio (%)	21.05%	20.20%	21.52%	20.77%	21.66%
7a	Fully loaded ECL accounting model total capital ratio (%)	20.96%	20.07%	21.34%	20.54%	21.37%
7b	Total capital ratio (%) (pre-floor ratio)	21.05%	20.20%	21.52%	20.77%	21.66%
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 (%)	0.15%	0.15%	0.15%	0.13%	0.13%
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)	3.15%	3.15%	3.15%	3.13%	3.13%
12	CET1 available after meeting the bank's minimum capital requirements (%)	8.79%	8.52%	9.58%	8.83%	9.61%
Basel III leverage ratio						
13	Total Basel III leverage ratio exposure measure	913,819,190	877,918,102	846,835,630	839,457,011	823,816,959
14	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves)	12.39%	11.99%	12.54%	12.15%	12.54%
14a	Fully loaded ECL accounting model Basel III leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) (%)	12.34%	11.91%	12.42%	12.01%	12.37%
14b	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)	12.99%	12.61%	13.19%	12.82%	13.28%
14c	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	12.40%	11.99%	12.53%	12.15%	12.54%
14d	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	13.00%	12.61%	13.18%	12.82%	13.28%
Liquidity Coverage Ratio (LCR)						
15	Total high-quality liquid assets (HQLA)	121,074,979	105,358,085	105,493,867	131,324,088	126,723,833
16	Total net cash outflow	82,842,532	78,546,405	90,523,951	90,750,981	88,736,373
17	LCR ratio (%)	146.15%	134.13%	116.54%	144.71%	142.81%
Net Stable Funding Ratio (NSFR)						
18	Total available stable funding	625,466,005	610,001,833	579,142,856	576,184,764	569,586,081
19	Total required stable funding	571,057,421	549,081,041	529,084,943	522,078,091	512,857,271
20	NSFR ratio	109.53%	111.10%	109.46%	110.36%	111.06%

OV1: Overview of RWA

		a	b	c	Drivers behind significant differences
		RWA		Minimum capital requirements	
		Jun-24	Mar-24	Jun-24	
1	Credit risk (excluding counterparty credit risk)	501,815,263	485,568,398	40,145,221	Increase in EAD
2	Of which: standardized approach (SA)	501,815,263	485,568,398	40,145,221	
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)	3,043,705	1,982,217	243,496	Increase in Derivatives
7	Of which: standardized approach for counterparty credit risk	3,043,705	1,982,217	243,496	
8	Of which: IMM				
9	Of which: other CCR				
10	Credit valuation adjustment (CVA)	3,043,705	1,982,217	243,496	Increase in Derivatives
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	4,970,839	4,284,303	397,667	Increase in Mutual Funds
13	Of which: Look-through approach	4,970,839	4,284,303	397,667	
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	5,634,209	8,214,841	450,737	Decrease in FX position
22	Of which: standardized approach (SA)	5,634,209	8,214,841	450,737	
23	Of which: internal model approach (IMA)				
24	Capital charge for switch between trading book and banking book				
25	Operational risk	47,008,909	47,008,909	3,760,713	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)	565,516,630	549,040,886	45,241,330	

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	SA15GVK0JI30
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 1,000,000
10	Accounting classification	Shareholders' Equity
11	Original date of issuance	23 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	23 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	3.500% 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	Full or 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

Basel Disclosures: Pillar III Q2-2024

		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	16 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	16 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	5.500% 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	Full or partial
33	If write-down, permanent or temporary	Permanent
34	If temporary write-down, 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

Basel Disclosures: Pillar III Q2-2024

		Quantitative / qualitative information
1	Issuer	Al Rajhi Tier 1 Sukuk Limited
2	Unique identifier	XS2819196879
3	Governing law(s) of the instrument	English Law
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)	USD 1,000 Million
9	Par value of instrument	USD 1,000
10	Accounting classification	Shareholders' Equity
11	Original date of issuance	16 May 2024
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	16 May 2029
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	6.375% per annum fixed rate payable semi-annually 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	Full or 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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CC1: Composition of regulatory capital

		a	b
		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	h
2	Retained earnings	20,966,117	
3	Accumulated other comprehensive income (and other reserves)	32,911,586	
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	93,877,703	
Common Equity Tier 1 capital: regulatory adjustments			
7	Prudent valuation adjustments	-	
8	Goodwill (net of related tax liability)	-248,733	a minus d
9	Other intangibles other than mortgage servicing rights (MSR) (net of related tax liability)	-1,217,339	b minus e
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	76,810	
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)	-	c minus f minus 10% threshold
21	DTA arising from temporary differences (amount above 10% threshold, net of related tax liability)	-	
22	Amount exceeding the 15% threshold	-	
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	480,448	
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	-908,814	
29	Common Equity Tier 1 capital (CET1)	92,968,888	
Additional Tier 1 capital: instruments			
30	Directly issued qualifying additional Tier 1 instruments plus related stock surplus	20,250,000	i
31	Of which: classified as equity under applicable accounting standards	20,250,000	

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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	20,250,000	
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)	20,250,000	
45	Tier 1 capital (T1 = CET1 + AT1)	113,218,888	
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	-	
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	5,799,592	
51	Tier 2 capital before regulatory adjustments	5,799,592	
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	5,799,592	
59	Total regulatory capital (= Tier 1 + Tier2)	119,018,480	
60	Total risk-weighted assets	565,516,630	
Capital adequacy ratios and buffers			
61	Common Equity Tier 1 capital (as a percentage of risk-weighted assets)	16.44%	
62	Tier 1 capital (as a percentage of risk-weighted assets)	20.02%	

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63	Total capital (as a percentage of risk-weighted assets)	21.05%	
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)	3.15%	
65	Of which: capital conservation buffer requirement	2.50%	
66	Of which: bank-specific countercyclical buffer requirement	0.15%	
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	8.79%	
National minima (if different from Basel III)			
69	National minimum Common Equity Tier 1 capital adequacy ratio (if different from Basel III minimum)	N/A	
70	National minimum Tier 1 capital adequacy ratio (if different from Basel III minimum)	N/A	
71	National minimum Total capital adequacy ratio (if different from Basel III minimum)	N/A	
Amounts below the thresholds for deduction (before risk-weighting)			
72	Non-significant investments in the capital and other TLAC liabilities of other financial entities	N/A	
73	Significant investments in the common stock of financial entities	N/A	
74	MSR (net of related tax liability)	N/A	
75	DTA arising from temporary differences (net of related tax liability)	N/A	
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)	5,799,592	
77	Cap on inclusion of provisions in Tier 2 capital under standardized approach	6,334,826	
78	Provisions eligible for inclusion in Tier 2 capital in respect of exposures subject to internal ratings-based approach (prior to application of cap)	N/A	
79	Cap for inclusion of provisions in Tier 2 capital under internal ratings-based approach	N/A	
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	N/A	
81	Amount excluded from CET1 capital due to cap (excess over cap after redemptions and maturities)	N/A	
82	Current cap on AT1 instruments subject to phase-out arrangements	N/A	
83	Amount excluded from AT1 capital due to cap (excess over cap after redemptions and maturities)	N/A	
84	Current cap on Tier 2 instruments subject to phase-out arrangements	N/A	
85	Amount excluded from Tier 2 capital due to cap (excess over cap after redemptions and maturities)	N/A	

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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 at central banks	41,966,508	41,966,508	
2	Items in the course of collection from other banks	500,477	500,477	
3	Trading portfolio assets	6,665,610	6,665,610	
4	Financial assets designated at fair value	21,788,533	21,788,533	
5	Derivative financial instruments	1,577,381	1,577,381	
6	Loans and advances to banks	14,126,240	14,126,240	
7	Loans and advances to customers	621,890,877	621,890,877	
8	Reverse repurchase agreements and other similar secured lending	-	-	
9	Available for sale financial investments	124,571,971	124,571,971	
10	Current and deferred tax assets	-	-	
11	Prepayments, accrued income and other assets	17,002,428	17,002,428	
12	Investments in associates and joint ventures	974,646	974,646	
13	Goodwill and intangible assets	1,466,072	1,466,072	
	Of which: goodwill	248,733	248,733	a
	Of which: other intangibles (excluding MSR)	1,217,339	1,217,339	b
	Of which: MSR	-	-	c
14	Property, plant and equipment	14,428,844	14,428,844	
15	Total assets	866,959,587	866,959,587	
Liabilities				
16	Deposits from banks	62,933,468	62,933,468	
17	Items in the course of collection due to other banks	-	-	
18	Customer accounts	622,572,292	622,572,292	
19	Repurchase agreements and other similar secured borrowing	24,767,218	24,767,218	
20	Trading portfolio liabilities	-	-	
21	Financial liabilities designated at fair value	-	-	
22	Derivative financial instruments	1,442,598	1,442,598	
23	Debt securities in issue	8,086,919	8,086,919	
24	Accruals, deferred income and other liabilities	30,760,998	30,760,998	
25	Current and deferred tax liabilities	-	-	
	Of which: deferred tax liabilities (DTL) related to goodwill	-	-	d
	Of which: DTL related to intangible assets (excluding MSR)	-	-	e
	Of which: DTL related to MSR	-	-	f
26	Subordinated liabilities	-	-	
27	Provisions	-	-	
28	Retirement benefit liabilities	-	-	
29	Total liabilities	750,563,493	750,563,493	
Shareholders' equity				
30	Paid-in share capital	40,000,000	40,000,000	
	Of which: amount eligible for CET1 capital	40,000,000	40,000,000	h
31	Additional Tier 1 capital	22,518,391	22,518,391	
	Of which: amount eligible for AT1 capital	20,250,000	20,250,000	i
	Of which: amount not eligible for AT1 capital	2,268,391	2,268,391	
32	Retained earnings	20,966,117	20,966,117	
33	Accumulated other comprehensive income	32,911,586	32,911,586	
34	Total shareholders' equity	116,396,094	116,396,094	

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	26,794,375	840,165,212	866,959,587

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	Allocated in regulatory category of Specific	Allocated in regulatory category of General	Of which ECL accounting provisions for credit losses on IRB exposures	Net values (a+b-c)	
	Defaulted exposures	Non-defaulted exposures							
Loans	4,925,355	625,242,815	8,277,293	2,680,934	5,596,359	-	621,890,877		
Debt Securities	-	153,093,177	67,063	-	67,063	-	153,026,114		
Off-balance sheet exposures	337,502	57,310,163	272,873	139,130	133,743	-	57,374,792		
Total	5,262,857	835,646,155	8,617,229	2,820,064	5,797,165	-	832,291,783		

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

		Jun-24
1	Defaulted loans and debt securities at end of the previous reporting period	4,729,863
2	Loans and debt securities that have defaulted since the last reporting period	1,338,523
3	Returned to non-defaulted status	835,160
4	Amounts written off	-1,978,191
5	Other changes	-
6	Defaulted loans and debt securities at end of the reporting period (1+2-3-4+5)	4,925,355

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	609,913,769	11,977,108	11,701,361	275,748	-
2	Debt securities	153,026,114	-	-	-	-
3	Total	762,939,883	11,977,108	11,701,361	275,748	-
4	Of which defaulted	2,244,421	-	-	-	-

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	158,328,239	-	158,328,239	-	7,261,101	4.6%
2 Non-central government public sector entities	-	365	-	115	58	50.0%
3 Multilateral development banks	172,211	143,295	172,211	71,648	87,487	35.9%
4 Banks	46,911,004	4,543,247	46,911,004	2,510,544	13,991,414	28.3%
Of which: securities firms and other financial institutions	-	-	-	-	-	0.0%
5 Covered bonds	-	-	-	-	-	0.0%
6 Corporates	143,491,252	118,808,236	142,434,503	30,498,609	157,074,910	90.8%
Of which: securities firms and other financial institutions	-	-	-	-	-	0.0%
Of which: specialized lending	6,333,915	-	6,333,915	-	7,067,816	111.6%
7 Subordinated debt, equity and other capital	8,010,320	-	6,873,484	-	10,310,226	150.0%
8 Retail	212,889,310	12,580,691	212,051,495	2,823,010	162,086,734	75.4%
Of which: MSMEs	12,392,001	3,552,643	12,392,001	1,476,220	10,401,166	75.0%
9 Real estate	255,958,238	1,058,564	255,958,238	626,934	118,358,721	46.1%
Of which: general RR	241,158,220	-	241,158,220	-	96,242,808	39.9%
Of which: IPRRE	-	-	-	-	-	0.0%
Of which: general CRE	1,184,537	-	1,184,537	-	885,770	74.8%
Of which: IPCR	207,109	-	207,109	-	227,819	110.0%
Of which: land acquisition, development and construction	13,408,373	1,058,564	13,408,373	626,934	21,002,324	149.6%
10 Defaulted exposures	4,925,355	337,502	2,244,421	15,430	1,745,744	77.3%
11 Other assets	41,231,887	-	38,188,434	-	30,898,869	80.9%
12 Total	871,917,817	137,471,900	863,162,028	36,546,290	501,815,263	55.8%

Basel Disclosures: Pillar III Q2-2024

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

Asset Class	0%	20%	30%	40%	45%	50%	60%	75%	85%	100%	110%	130%	150%	Total credit exposure amount (post-CCF and post-CRM)
1 Sovereigns and their central banks	144,233,231	8,558,734	-	-	-	496,936	-	-	-	4,516,242	-	-	523,096	158,328,239
2 Non-central government public sector entities	-	-	-	-	-	115	-	-	-	-	-	-	-	115
3 Multilateral development banks	-	-	172,211	-	-	71,648	-	-	-	-	-	-	-	243,858
4 Banks	-	23,607,000	23,330,322	81,107	-	830,906	-	286,713	-	640,529	-	-	644,972	49,421,548
4a Of which: securities firms and other financial institutions	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5 Covered bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6 Corporates	-	-	-	-	-	24,139,011	-	8,773,596	18,758,618	117,846,359	-	2,446,338	969,189	172,933,111
6a Of which: securities firms and other financial institutions	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6b Of which: specialized lending	-	-	-	-	-	-	-	-	-	3,887,578	-	2,446,338	-	6,333,915
7 Subordinated debt, equity and other capital	-	-	-	-	-	-	-	-	-	-	-	-	6,873,484	6,873,484
8 Retail	-	-	-	-	1,564,065	-	-	207,710,137	-	5,600,303	-	-	-	214,874,504
8a Of which: Retail MSMEs	-	-	-	-	-	-	-	13,868,221	-	-	-	-	-	13,868,221
9 Real estate	-	153,865,194	-	-	-	-	17,552	88,460,010	-	101,274	207,109	-	13,934,033	256,585,172
9a Of which: general RRE	-	153,865,194	-	-	-	-	-	87,293,025	-	-	-	-	-	241,158,220
9b Of which: no loan splitting applied	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9c Of which: loan splitting applied (Secured)	-	153,865,194	-	-	-	-	-	-	-	-	-	-	-	153,865,194
9d Of which: loan splitting applied (Unsecured)	-	-	-	-	-	-	-	87,293,025	-	-	-	-	-	87,293,025
9e Of which: IPRRE	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9f Of which: general CRE	-	-	-	-	-	-	17,552	1,166,985	-	-	-	-	-	1,184,537
9g Of which: no loan splitting applied	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9h Of which: loan splitting applied (Secured)	-	-	-	-	-	-	17,552	-	-	-	-	-	-	17,552
9i Of which: loan splitting applied (Unsecured)	-	-	-	-	-	-	-	1,166,985	-	-	-	-	-	1,166,985
9j Of which: IPCRE	-	-	-	-	-	-	-	-	-	-	207,109	-	-	207,109
9k Of which: land acquisition, development and construction	-	-	-	-	-	-	-	-	-	101,274	-	-	13,934,033	14,035,307
10 Defaulted exposures	-	-	-	-	-	1,043,455	-	-	-	1,201,156	-	-	15,241	2,259,851
11 Other assets	6,889,184	500,477	-	-	-	-	-	-	-	30,798,773	-	-	-	38,188,434
12 Total	151,122,416	186,531,405	23,502,532	81,107	1,564,065	26,582,070	17,552	305,230,456	18,758,618	160,704,637	207,109	2,446,338	22,960,014	899,708,318

Basel Disclosures: Pillar III Q2-2024

Risk Weight	a	b	c	d	
	On-balance sheet exposure	Off-balance sheet exposure (pre-CCF)	Weighted average CCF	Weighted average CCF*Exposure (post-CCF and post CRM)	
1	Less than 40%	446,932,425	2,643,588	57.38%	361,156,352
2	40-70%	27,867,136	4,260,669	52.86%	28,244,794
3	75%	215,021,242	13,137,701	22.20%	305,230,456
4	80- 85%	17,588,995	4,937,650	32.23%	18,758,618
5	90-100%	139,893,758	110,666,618	25.58%	160,704,637
6	105-130%	2,653,446	-	0.00%	2,653,446
7	150%	21,960,814	1,825,674	55.87%	22,960,014
8	250%	-	-	0.00%	-
9	400%	-	-	0.00%	-
10	1250%	-	-	0.00%	-
11	Total exposures	871,917,817	137,471,900	27.36%	899,708,318

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)	1,318,354	1,066,997		1.4	3,339,492	1,829,860
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)					3,428,274	1,213,846
5	Value-at-risk (VaR) for SFTs					-	-
6	Total						3,043,705

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		-	-	872,600	3,544,191	-	167,326	-	1,686,192	6,270,309
Securities firms		-	-	-	-	-	-	-	-	-
Corporates		-	-	-	147,102	-	350,355	-	-	497,457
Regulatory retail portfolios		-	-	-	-	-	-	-	-	-
Other assets		-	-	-	-	-	-	-	-	-
Total		-	-	872,600	3,691,293	-	517,681	-	1,686,192	6,767,766

CCR5: Composition of collateral for CCR exposure

	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	Segregated	Unsegregated	Segregated	Unsegregated	Segregated	Unsegregated	Segregated	Unsegregated
Cash - domestic currency	-	325,800	-	-8,250	-	-	10,756,844	-	-	-	-	-
Cash - other currencies	-	926,775	-	-122,246	-	-	14,784,906	-	-	-	-	-
Domestic sovereign debt	-	-	-	-	-	-	-	-	-	-	10,729,422	-
Other sovereign debt	-	-	-	-	-	-	-	-	-	-	2,866,534	-
Government agency debt	-	-	-	-	-	-	-	-	-	-	-	-
Corporate bonds	-	-	-	-	-	-	-	-	-	-	10,824,112	-
Equity securities	-	-	-	-	-	-	-	-	-	-	-	-
Other collateral	-	-	-	-	-	-	-	-	-	-	-	-
Total	-	1,252,575	-	(130,496)	-	(130,496)	25,541,750	-	-	-	24,420,068	-

MR1: Market risk under the standardized approach

		a
		Capital requirement in standardized approach
1	General interest rate risk	14,442
2	Equity risk	250,318
3	Commodity risk	-
4	Foreign exchange risk	126,507
5	Credit spread risk - non-securitizations	3,534
6	Credit spread risk - securitizations (non-correlation trading portfolio)	-
7	Credit spread risk - securitization (correlation trading portfolio)	-
8	Default risk - non-securitizations	55,936
9	Default risk - securitizations (non-correlation trading portfolio)	-
10	Default risk - securitizations (correlation trading portfolio)	-
11	Residual risk add-on	-
12	Total	450,737

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

Particulars		Jun-24
1	Total consolidated assets as per published financial statements	866,959,587
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	3,339,492
9	Adjustment for securities financing transactions (i.e. repurchase agreements and similar secured lending)	3,428,274
10	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)	37,608,571
11	Adjustments for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital	-
12	Other adjustments	2,483,267
13	Leverage ratio exposure measure	913,819,190

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LR2: Leverage ratio common disclosure template

		a	b
		Jun-24	Mar-24
On-Balance sheet exposures			
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	873,728,990	843,257,150
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)	-2,680,934	-2,847,340
6	(Asset amounts deducted in determining Basel III Tier 1 capital and regulatory adjustments)	-1,466,072	-1,522,860
7	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of rows 1 to 6)	869,581,984	838,886,950
Derivative exposures			
8	Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	1,845,695	1,248,203
9	Add-on amounts for potential future exposure associated with all derivatives transactions	1,493,796	1,052,123
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)	3,339,492	2,300,325
Securities financing transaction exposures			
14	Gross SFT assets (with no recognition of netting), after adjustment for sale accounting transactions	26,794,375	34,394,396
15	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-24,767,218	-32,862,590
16	Counterparty credit risk exposure for SFT assets	1,401,117	784,208
17	Agent transaction exposures	-	-
18	Total securities financing transaction exposures (sum of rows 14 to 17)	3,428,274	2,316,014
Other off-balance sheet exposures			
19	Off-balance sheet exposure at gross notional amount	137,471,900	144,092,263
20	(Adjustments for conversion to credit equivalent amounts)	-99,863,330	-109,535,331
21	(Specific and general provisions associated with off-balance sheet exposures deducted in determining Tier 1 capital)	-139,130	-142,120
22	Off-balance sheet items (sum of rows 19 to 21)	37,469,441	34,414,812
Capital and total exposures			
23	Tier 1 capital	113,218,888	105,272,618
24	Total exposures (sum of rows 7, 13, 18 and 22)	913,819,190	877,918,102
Leverage ratio			
25	Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)	12.39%	11.99%
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	12.99%	12.61%
26	National minimum leverage ratio requirement	3.00%	3.00%
27	Applicable leverage buffers	9.39%	8.99%
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	1,479,729	1,340,818
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	2,027,157	1,531,806
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)	913,271,762	877,727,113
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)	870,804,777	834,555,641
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)	12.40%	11.99%
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)	13.00%	12.61%

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

Geographical breakdown	a	b	c	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%	801,831,686	466,604,934		
Malaysia	2.50%	17,260,591	13,166,473		
Kuwait	2.50%	8,639,413	6,115,462		
Jordan	2.50%	5,977,459	4,788,857		
France	1.00%	4,426,125	1,287,623		
United States	0.00%	2,835,338	850,601		
United Arab Emirates	2.50%	2,584,921	1,417,622		
Qatar	2.50%	2,514,135	736,758		
United Kingdom	2.00%	2,120,965	567,513		
Bahrain	2.50%	1,708,260	1,135,766		
Italy	0.00%	1,601,875	231,508		
Other	2.50%	1,534,016	1,594,354		
Other	0.00%	1,390,651	1,023,837		
Other	0.75%	23,807	3,571		
Other	1.00%	426	64		
SUM		807,659,550	468,710,881		
Total		854,449,668	499,524,943	0.1498%	748,136

LIQ1: Liquidity Coverage Ratio (LCR):

		a	b
		Total unweighted value (average)	Total weighted value (average)
High quality liquid assets			
1	Total HQLA		121,074,979
Cash outflows			
2	Retail deposits and deposits from small business customers, of which:	309,411,462	23,642,377
3	Stable deposits	109,314,540	5,465,727
4	Less stable deposits	200,096,922	18,176,650
5	Unsecured wholesale funding, of which:	192,939,869	82,683,773
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	539,711	134,928
7	Non-operational deposits (all counterparties)	189,301,964	82,277,110
8	Unsecured debt	3,098,194	271,735
9	Secured wholesale funding	3,566,136	186,136
10	Additional requirements, of which:	13,942,254	1,408,391
11	Outflows related to derivative exposures and other collateral requirements	-	-
12	Outflows related to loss of funding on debt products	-	-
13	Credit and liquidity facilities	13,942,254	1,408,391
14	Other contractual funding obligations	-	-
15	Other contingent funding obligation	35,842,181	716,844
16	TOTAL CASH OUTFLOWS		108,637,521
Cash inflows			
17	Secured lending (e.g. reverse repos)	-	-
18	Inflows from fully performing exposures	43,383,635	25,401,362
19	Other cash inflows	393,627	393,627
20	TOTAL CASH INFLOWS		25,794,989
Total adjusted value			
21	Total HQLA		121,074,979
22	Total net cash outflows		82,842,532
23	Liquidity Coverage Ratio (%)		146.15%

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LIQ2: Net Stable Funding Ratio (NSFR):

		a	b	c	d	e
		Unweighted value by residual maturity				Weighted value
		No maturity	<6 months	6 months to < 1 year	≥ 1 year	
Available stable funding (ASF) item						
1	Capital:	-	-	-	119,018,480	119,018,480
2	<i>Regulatory capital</i>	-	-	-	119,018,480	119,018,480
3	<i>Other capital instruments</i>	-	-	-	-	-
4	Retail deposits and deposits from small business customers, of which:	282,653,636	23,184,141	6,282,465	2,895,023	289,396,566
5	<i>Stable deposits</i>	111,545,129	197,815	123,566	-	106,273,185
6	<i>Less stable deposits</i>	171,108,507	22,986,326	6,158,899	2,895,023	183,123,382
7	Wholesale funding:	145,543,669	151,952,032	23,787,139	55,457,549	216,098,969
8	<i>Operational deposits</i>	-	-	-	-	-
9	<i>Other wholesale funding</i>	145,543,669	151,952,032	23,787,139	55,457,549	216,098,969
10	Liabilities with matching interdependent assets	-	-	-	-	-
11	Other liabilities	35,297,942	29,398,720	1,334,852	-	951,989
12	<i>NSFR derivative liabilities</i>	-	-	-	-	-
13	<i>All other liabilities and equity not included in the above categories</i>	35,297,942	29,398,720	1,334,852	-	951,989
14	Total ASF					625,466,005
Required stable funding (RSF) item						
15	Total NSFR high-quality liquid assets (HQLA)	-	-	-	-	9,511,549
16	Deposits held at other financial institutions for operational purposes	-	1,200,118	-	-	600,059
17	Performing loans and securities:	-	-	-	-	-
18	<i>Performing loans to financial institutions secured by Level 1 HQLA</i>	-	-	-	-	-
19	<i>Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions</i>	-	11,866,061	2,919,658	-	3,239,738
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>	-	-	-	-	-
21	<i>With a risk weight of less than or equal to 35% under the Basel II standardized approach for credit risk</i>	-	48,897,683	75,056,419	485,432,365	473,398,161
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>	-	-	-	-	-
24	<i>Securities that are not in default and do not qualify as HQLA, including exchange-traded equities</i>	-	4,813,584	4,037,084	31,314,699	31,107,370
25	Assets with matching interdependent liabilities	-	-	-	-	-
26	Other assets:	-	52,171,585	-	-	52,171,585
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>	-	52,171,585	-	-	52,171,585
32	<i>Off-balance sheet items</i>	-	56,789,874	-	-	1,028,959
33	Total RSF					571,057,421
34	Net Stable Funding Ratio (%)					109.53%