

## Pillar III Disclosures

June 30<sup>th</sup>, 2025

Al Rajhi Bank

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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## Overview of risk management, key prudential metrics and RWA:

### KM1: Key metrics (at consolidated group level)

١٠٠٠'s		a	b	c	d	e
		Jun-25	Mar-25	Dec-24	Sep-24	Jun-24
<b>Available capital (amounts)</b>						
1	Common Equity Tier 1 (CET1)	102,691,292	103,097,474	97,702,820	93,450,515	92,968,888
1a	Fully loaded ECL accounting model	102,691,292	103,097,474	97,702,820	93,210,291	92,488,440
2	Tier 1	128,566,292	128,972,474	117,952,821	113,700,515	113,218,888
2a	Fully loaded ECL accounting model Tier 1	128,566,292	128,972,474	117,952,821	113,460,291	112,738,440
3	Total capital	133,832,761	134,367,465	123,588,989	119,650,792	119,018,480
3a	Fully loaded ECL accounting model total capital	133,832,761	134,367,465	123,588,989	119,410,568	118,538,032
<b>Risk-weighted assets (amounts)</b>						
4	Total risk-weighted assets (RWA)	663,810,004	651,141,900	611,438,764	577,849,598	565,516,630
4a	Total risk-weighted assets (pre-floor)	663,810,004	651,141,900	611,438,764	577,849,598	565,516,630
<b>Risk-based capital ratios as a percentage of RWA</b>						
5	CET1 ratio (%)	15.47%	15.83%	15.98%	16.17%	16.44%
5a	Fully loaded ECL accounting model CET1 (%)	15.47%	15.83%	15.98%	16.13%	16.35%
5b	CET1 ratio (%) (pre-floor ratio)	15.47%	15.83%	15.98%	16.17%	16.44%
6	Tier 1 ratio (%)	19.37%	19.81%	19.29%	19.68%	20.02%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	19.37%	19.81%	19.29%	19.63%	19.94%
6b	Tier 1 ratio (%) (pre-floor ratio)	19.37%	19.81%	19.29%	19.68%	20.02%
7	Total capital ratio (%)	20.16%	20.64%	20.21%	20.71%	21.05%
7a	Fully loaded ECL accounting model total capital ratio (%)	20.16%	20.64%	20.21%	20.66%	20.96%
7b	Total capital ratio (%) (pre-floor ratio)	20.16%	20.64%	20.21%	20.71%	21.05%
<b>Additional CET1 buffer requirements as a percentage of RWA</b>						
8	Capital conservation buffer requirement (2.5% from 2019) (%)	2.50%	2.50%	2.50%	2.50%	2.50%
9	Countercyclical buffer requirement (%)	0.14%	0.15%	0.15%	0.15%	0.15%
10	Bank G-SIB and/or D-SIB additional requirements (%)	1.00%	1.00%	0.50%	0.50%	0.50%
11	Total of bank CET1 specific buffer requirements (%) (row 8 + row 9 + row 10)	3.64%	3.65%	3.15%	3.15%	3.15%
12	CET1 available after meeting the bank's minimum capital requirements (%)	7.33%	7.68%	8.33%	8.52%	8.79%
<b>Basel III leverage ratio</b>						
13	Total Basel III leverage ratio exposure measure	1,098,876,644	1,082,173,663	1,031,527,711	954,300,517	913,819,190
14	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves)	11.70%	11.92%	11.43%	11.91%	12.39%
14a	Fully loaded ECL accounting model Basel III leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) (%)	11.70%	11.92%	11.43%	11.89%	12.34%
14b	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)	11.70%	11.92%	11.43%	11.91%	12.39%
14c	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	11.70%	11.92%	11.44%	11.92%	12.40%
14d	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	11.70%	11.92%	11.44%	11.92%	12.40%
<b>Liquidity Coverage Ratio (LCR)</b>						
15	Total high-quality liquid assets (HQLA)	120,722,246	124,452,937	128,093,837	130,983,821	121,074,979
16	Total net cash outflow	78,931,447	83,732,564	106,660,633	95,490,126	82,842,532
17	LCR ratio (%)	152.95%	148.63%	120.09%	137.17%	146.15%
<b>Net Stable Funding Ratio (NSFR)</b>						
18	Total available stable funding	732,630,425	719,699,931	681,528,159	645,855,287	625,466,005
19	Total required stable funding	674,345,894	652,266,180	626,781,421	592,431,508	571,057,421
20	NSFR ratio	108.64%	110.34%	108.73%	109.02%	109.53%

## OV1: Overview of RWA

		a	b	c	Drivers behind significant differences
		RWA		Minimum capital requirements	
		Jun-25	Mar-25	Jun-25	
1	<b>Credit risk (excluding counterparty credit risk)</b>	<b>578,915,559</b>	<b>560,195,502</b>	<b>46,313,245</b>	<b>Increase in EAD</b>
2	Of which: standardized approach (SA)	578,915,559	560,195,502	46,313,245	
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	<b>Counterparty credit risk (CCR)</b>	<b>5,157,966</b>	<b>4,720,175</b>	<b>412,637</b>	<b>Increase in Derivatives</b>
7	Of which: standardized approach for counterparty credit risk	5,157,966	4,720,175	412,637	
8	Of which: IMM				
9	Of which: other CCR				
10	<b>Credit valuation adjustment (CVA)</b>	<b>5,157,966</b>	<b>4,720,175</b>	<b>412,637</b>	<b>Increase in Derivatives</b>
11	Equity positions under the simple risk weight approach and the internal model method during the five-year linear phase-in period	5,157,966	4,720,175	412,637	
12	<b>Equity investments in funds</b>	<b>3,408,621</b>	<b>4,144,065</b>	<b>272,690</b>	<b>Decrease in Equity Investment</b>
13	Of which: Look-through approach	3,408,621	4,144,065	272,690	
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	<b>Market risk</b>	<b>14,991,291</b>	<b>21,183,382</b>	<b>1,199,303</b>	<b>Decrease in FX &amp; Equity</b>
22	Of which: standardized approach (SA)	14,991,291	21,183,382	1,199,303	
23	Of which: internal model approach (IMA)				
24	Capital charge for switch between trading book and banking book				
25	<b>Operational risk</b>	<b>56,178,602</b>	<b>56,178,602</b>	<b>4,494,288</b>	<b>No Change</b>
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	<b>Total (1 + 6 + 10 + 12 + 21 + 25)</b>	<b>663,810,004</b>	<b>651,141,900</b>	<b>53,104,800</b>	

## Composition of Capital:

### 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-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 Q2-2025



		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-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 Q2-2025



		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-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 Q2-2025

		Quantitative / qualitative information
1	Issuer	Al Rajhi Tier 1 Sukuk Limited
2	Unique identifier	XS2975300208
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 1,500 Million
9	Par value of instrument	USD 1,000
10	Accounting classification	Shareholders' Equity
11	Original date of issuance	21 January 2025
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	21 July 2030
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	6.250% 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-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

## CC1: Composition of regulatory capital

		a	b
		Amounts	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
<b>Common Equity Tier 1 capital: instruments and reserves</b>			
1	Directly issued qualifying common share (and equivalent for non-joint stock companies) capital plus related stock surplus	40,000,000	h
2	Retained earnings	26,925,282	
3	Accumulated other comprehensive income (and other reserves)	38,061,711	
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)	118,335	
6	<b>Common Equity Tier 1 capital before regulatory adjustments</b>	<b>105,105,328</b>	
<b>Common Equity Tier 1 capital: regulatory adjustments</b>			
7	Prudent valuation adjustments	-	
8	Goodwill (net of related tax liability)	(55,065)	a
9	Other intangibles other than mortgage servicing rights (MSR) (net of related tax liability)	(2,316,972)	b
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	76,337	
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	(118,335)	
27	Regulatory adjustments applied to Common Equity Tier 1 capital due to insufficient Additional Tier 1 and Tier 2 capital to cover deductions	-	
28	<b>Total regulatory adjustments to Common Equity Tier 1 capital</b>	<b>(2,414,035)</b>	
29	<b>Common Equity Tier 1 capital (CET1)</b>	<b>102,691,292</b>	
<b>Additional Tier 1 capital: instruments</b>			
30	Directly issued qualifying additional Tier 1 instruments plus related stock surplus	25,875,000	i
31	Of which: classified as equity under applicable accounting standards	25,875,000	

# Basel Disclosures: Pillar III Q2-2025

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	<b>Additional Tier 1 capital before regulatory adjustments</b>	<b>25,875,000</b>	
<b>Additional Tier 1 capital: regulatory adjustments</b>			
37	Investments in own additional Tier 1 instruments	-	
38	Reciprocal cross-holdings in additional Tier 1 instruments	-	
39	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, 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	<b>Total regulatory adjustments to additional Tier 1 capital</b>	<b>-</b>	
44	<b>Additional Tier 1 capital (AT1)</b>	<b>25,875,000</b>	
45	<b>Tier 1 capital (T1 = CET1 + AT1)</b>	<b>128,566,292</b>	
<b>Tier 2 capital: instruments and provisions</b>			
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	5,266,469	
51	<b>Tier 2 capital before regulatory adjustments</b>	<b>5,266,469</b>	
<b>Tier 2 capital: regulatory adjustments</b>			
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	<b>Total regulatory adjustments to Tier 2 capital</b>	<b>-</b>	
58	<b>Tier 2 capital</b>	<b>5,266,469</b>	
59	<b>Total regulatory capital (= Tier 1 + Tier2)</b>	<b>133,832,761</b>	
60	<b>Total risk-weighted assets</b>	<b>663,810,004</b>	
<b>Capital adequacy ratios and buffers</b>			
61	<b>Common Equity Tier 1 capital (as a percentage of risk-weighted assets)</b>	<b>15.47%</b>	
62	<b>Tier 1 capital (as a percentage of risk-weighted assets)</b>	<b>19.37%</b>	
63	<b>Total capital (as a percentage of risk-weighted assets)</b>	<b>20.16%</b>	

64	<b>Institution-specific buffer requirement (capital conservation buffer plus countercyclical buffer requirements plus higher loss absorbency requirement, expressed as a percentage of risk weighted assets)</b>	<b>3.64%</b>	
65	Of which: capital conservation buffer requirement	2.50%	
66	Of which: bank-specific countercyclical buffer requirement	0.14%	
67	Of which: higher loss absorbency requirement	1.00%	
68	<b>Common Equity Tier 1 capital (as a percentage of risk-weighted assets) available after meeting the bank's minimum capital requirements</b>	<b>7.33%</b>	
<b>National minima (if different from Basel III)</b>			
69	National minimum Common Equity Tier 1 capital adequacy ratio (if different from Basel III minimum)	N/A	
70	National minimum Tier 1 capital adequacy ratio (if different from Basel III minimum)	N/A	
71	National minimum Total capital adequacy ratio (if different from Basel III minimum)	N/A	
<b>Amounts below the thresholds for deduction (before risk-weighting)</b>			
72	Non-significant investments in the capital and other TLAC liabilities of other financial entities	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	
<b>Applicable caps on the inclusion of provisions in Tier 2 capital</b>			
76	Provisions eligible for inclusion in Tier 2 capital in respect of exposures subject to standardized approach (prior to application of cap)	5,266,469	
77	Cap on inclusion of provisions in Tier 2 capital under standardized approach	7,408,001	
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	
<b>Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022)</b>			
80	Current cap on CET1 instruments subject to phase-out arrangements	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	

## 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	
<b>Assets</b>				
1	Cash and balances with Central Banks	50,148,597	50,148,597	
2	Due from banks and other financial institutions, net	30,433,704	30,433,704	
3	Investments, net	181,448,745	181,448,745	
4	Positive fair value of Shariah compliant derivatives	1,754,174	1,754,174	
5	Financing, net	741,714,924	741,714,924	
6	Other assets, net	15,388,237	15,388,237	
7	Investment in associates	1,094,091	1,094,091	
8	Investment properties, net	1,349,443	1,349,443	
9	Property, equipment, and right of use assets, net	13,284,445	13,284,445	
10	<b>Goodwill and other intangible assets, net</b>	<b>2,372,037</b>	<b>2,372,037</b>	
	Of which: goodwill	55,065	55,065	a
	Of which: other intangibles (excluding MSR)	2,316,972	2,316,972	b
	Of which: MSR	-	-	c
11	<b>Total assets</b>	<b>1,038,988,397</b>	<b>1,038,988,397</b>	
<b>Liabilities</b>				
12	Due to banks, Saudi Central Bank and other financial institutions	210,141,069	210,141,069	
13	Customers' deposits	641,986,720	641,986,720	
14	Negative fair value of Shariah compliant derivatives	2,147,004	2,147,004	
15	Sukuk issued	14,032,255	14,032,255	
16	Other liabilities	36,632,718	36,632,718	
17	<b>Total liabilities</b>	<b>904,939,766</b>	<b>904,939,766</b>	
<b>Shareholders' equity</b>				
18	Paid-in share capital	40,000,000	40,000,000	
	Of which: amount eligible for CET1 capital	40,000,000	40,000,000	h
19	Additional Tier 1 capital	28,943,303	28,943,303	
	Of which: amount eligible for AT1 capital	25,875,000	25,875,000	i
	Of which: amount not eligible for AT1 capital	3,068,303	3,068,303	
20	Retained earnings	26,925,282	26,925,282	
21	Accumulated other comprehensive income	38,061,711	38,061,711	
22	Non-controlling interests	118,335	118,335	
23	<b>Total shareholders' equity</b>	<b>134,048,631</b>	<b>134,048,631</b>	

## Asset encumbrance:

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	77,190,093	961,798,304	1,038,988,397

## Credit Risk:

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	5,549,352	744,515,615	8,350,043	3,211,426	5,138,618	-		741,714,924
Debt Securities	-	168,328,133	46,286	-	46,286	-		168,281,847
Off-balance sheet exposures	422,211	70,331,458	244,512	164,339	80,173	-		70,509,157
<b>Total</b>	<b>5,971,564</b>	<b>983,175,206</b>	<b>8,640,842</b>	<b>3,375,765</b>	<b>5,265,077</b>	<b>-</b>		<b>980,505,927</b>

CR2: Changes in stock of defaulted loans and debt securities

		Jun-25
1	Defaulted loans and debt securities at end of the previous reporting period	5,405,189
2	Loans and debt securities that have defaulted since the last reporting period	2,333,950
3	Returned to non-defaulted status	(977,978)
4	Amounts written off	(1,211,809)
5	Other changes	-
6	Defaulted loans and debt securities at end of the reporting period (1+2-3-4+5)	5,549,352

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	718,642,993	23,071,931	22,362,976	708,956	-
2	Debt securities	168,281,847	-	-	-	-
3	<b>Total</b>	<b>886,924,840</b>	<b>23,071,931</b>	<b>22,362,976</b>	<b>708,956</b>	<b>-</b>
4	Of which defaulted	2,337,927	-	-	-	-

## 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	<b>Sovereigns and their central banks</b>	227,572,329	-	227,572,329	-	10,762,565	4.7%
2	<b>Non-central government public sector entities</b>	904,392	19,283	904,392	7,200	455,796	50.0%
3	<b>Multilateral development banks</b>	173,520	124,129	173,520	62,065	83,205	35.3%
4	<b>Banks</b>	46,250,523	2,699,249	44,530,496	1,516,989	15,163,004	32.9%
	Of which: securities firms and other financial institutions	-	-	-	-	-	0.0%
5	<b>Covered bonds</b>	-	-	-	-	-	0.0%
6	<b>Corporates</b>	188,157,352	166,526,760	180,099,164	43,073,773	204,471,301	91.6%
	Of which: securities firms and other financial institutions	-	-	-	-	-	0.0%
	Of which: specialized lending	6,239,749	-	6,239,749	-	6,994,217	112.1%
7	<b>Subordinated debt, equity and other capital</b>	12,872,072	-	10,292,984	-	15,456,536	150.2%
8	<b>Retail</b>	230,487,289	12,138,927	229,661,684	1,551,114	175,466,787	75.9%
	Of which: MSMEs	18,490,675	913,436	18,479,024	428,564	14,180,691	75.0%
9	<b>Real estate</b>	291,765,621	214,600	291,765,621	200,839	125,346,741	42.9%
	Of which: general RR	278,665,707	-	278,665,707	-	106,803,456	38.3%
	Of which: IPRRE	574,870	-	574,870	-	431,153	75.0%
	Of which: general CRE	1,064,538	-	1,064,538	-	706,286	66.3%
	Of which: IPCR	215,423	-	215,423	-	236,965	110.0%
	Of which: land acquisition, development and construction	11,245,082	214,600	11,245,082	200,839	17,168,882	150.0%
10	<b>Defaulted exposures</b>	5,549,352	422,211	2,337,927	51,409	1,911,094	80.0%
11	<b>Other assets</b>	41,138,345	-	37,012,133	-	29,798,531	80.5%
12	<b>Total</b>	1,044,870,795	182,145,159	1,024,350,250	46,463,387	578,915,559	54.1%

# Basel Disclosures: Pillar III Q2-2025

## 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%	*Other	Total credit exposure amount (post-CCF and post-CRM)
1	<b>Sovereigns and their central banks</b>	207,801,535	10,473,097	-	-	-	1,939,550	-	-	-	6,678,101	-	-	680,046	-	227,572,329
2	<b>Non-central government public sector entities</b>	-	-	-	-	-	911,592	-	-	-	-	-	-	-	-	911,592
3	<b>Multilateral development banks</b>	-	-	172,936	-	-	62,648	-	-	-	-	-	-	-	-	235,584
4	<b>Banks</b>	-	22,465,762	18,543,804	158,064	-	1,856,594	-	82,948	-	714,985	-	-	2,225,328	-	46,047,485
4a	Of which: securities firms and other financial institutions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	<b>Covered bonds</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	<b>Corporates</b>	-	-	-	-	-	30,526,360	-	5,308,517	26,000,406	156,754,228	-	2,514,893	2,068,532	-	223,172,937
6a	Of which: securities firms and other financial institutions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6b	Of which: specialized lending	-	-	-	-	-	-	-	-	-	3,724,856	-	2,514,893	-	-	6,239,749
7	<b>Subordinated debt, equity and other capital</b>	-	-	-	-	-	-	-	-	-	-	-	-	10,268,614	24,371	10,292,984
8	<b>Retail</b>	-	-	-	-	1,793,944	-	-	219,037,368	-	10,381,486	-	-	-	-	231,212,798
8a	Of which: Retail MSMEs	-	-	-	-	-	-	-	18,907,589	-	-	-	-	-	-	18,907,589
9	<b>Real estate</b>	-	185,810,590	-	-	-	-	614,120	93,880,405	-	-	215,423	-	11,445,921	-	291,966,460
9a	Of which: general RRE	-	185,810,590	-	-	-	-	-	93,429,987	-	-	-	-	-	-	279,240,577
9b	Of which: no loan splitting applied	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9c	Of which: loan splitting applied (Secured)	-	185,810,590	-	-	-	-	-	-	-	-	-	-	-	-	185,810,590
9d	Of which: loan splitting applied (Unsecured)	-	-	-	-	-	-	-	92,855,117	-	-	-	-	-	-	92,855,117
9e	Of which: IPRRE	-	-	-	-	-	-	-	574,870	-	-	-	-	-	-	574,870
9f	Of which: general CRE	-	-	-	-	-	-	614,120	450,418	-	-	-	-	-	-	1,064,538
9g	Of which: no loan splitting applied	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9h	Of which: loan splitting applied (Secured)	-	-	-	-	-	-	614,120	-	-	-	-	-	-	-	614,120
9i	Of which: loan splitting applied (Unsecured)	-	-	-	-	-	-	-	450,418	-	-	-	-	-	-	450,418
9j	Of which: IPCRE	-	-	-	-	-	-	-	-	-	-	215,423	-	-	-	215,423
9k	Of which: land acquisition, development and construction	-	-	-	-	-	-	-	-	-	-	-	-	11,445,921	-	11,445,921
10	<b>Defaulted exposures</b>	-	-	-	-	-	961,727	-	-	-	1,422,365	-	-	5,244	-	2,389,335
11	<b>Other assets</b>	6,864,614	436,234	-	-	-	-	-	-	-	29,711,285	-	-	-	-	37,012,133
12	<b>Total</b>	214,666,149	219,185,683	18,716,740	158,064	1,793,944	36,258,472	614,120	318,309,237	26,000,406	205,662,450	215,423	2,514,893	26,693,684	24,371	1,070,813,638



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%	453,408,606	1,510,406	58.92%	452,568,573
2	40-70%	39,373,428	2,724,674	57.36%	38,824,600
3	75%	315,201,447	16,055,691	19.44%	318,309,237
4	80- 85%	25,224,875	6,521,711	26.67%	26,000,406
5	90-100%	182,712,753	154,518,428	25.80%	205,662,450
6	105-130%	2,730,316	-	-	2,730,316
7	150%	26,195,000	814,250	62.04%	26,693,684
8	250%	-	-	-	-
9	400%	-	-	-	-
10	1250%	-	-	-	-
11	*Other	24,371	-	-	24,371
12	<b>Total exposures</b>	<b>1,044,870,795</b>	<b>182,145,159</b>	<b>26.18%</b>	<b>1,070,813,638</b>

\*The phase-in arrangement for unlisted equities is being applied

## Counterparty Credit Risk:

### 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)	1,470,095	2,422,853		1.4	5,450,127	3,033,209
2	Internal Model Method (for derivatives and SFTs)			-	-	-	-
3	Simple Approach for credit risk mitigation (for SFTs)					-	-
4	Comprehensive Approach for credit risk mitigation (for SFTs)					5,858,370	2,124,756
5	Value-at-risk (VaR) for SFTs					-	-
6	<b>Total</b>						<b>5,157,966</b>

### 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		-	-	1,748,911	8,645,163	-	-	-	-	10,394,074
Securities firms		-	-	-	-	-	-	-	-	-
Corporates		-	-	-	17,910	-	896,513	-	-	914,423
Regulatory retail portfolios		-	-	-	-	-	-	-	-	-
Other assets		-	-	-	-	-	-	-	-	-
<b>Total</b>		-	-	<b>1,748,911</b>	<b>8,663,073</b>	-	<b>896,513</b>	-	-	<b>11,308,497</b>

## 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 Segregated	Unsegregated	Fair value of posted collateral Segregated	Unsegregated	Fair value of collateral received	Fair value of posted collateral
Cash - domestic currency	-	218,740	-	(51,700)	7,708,942	-
Cash - other currencies	-	572,138	-	(586,425)	16,069,533	-
Domestic sovereign debt	-	-	-	-	-	7,511,469
Other sovereign debt	-	-	-	-	-	4,552,873
Government agency debt	-	-	-	-	-	-
Corporate bonds	-	-	-	-	-	14,614,704
Equity securities	-	-	-	-	-	-
Other collateral	-	-	-	-	-	-
<b>Total</b>	-	<b>790,878</b>	-	<b>(638,125)</b>	<b>23,778,475</b>	<b>26,679,046</b>

## Market Risk:

### MR1: Market risk under the standardized approach

		a
		Capital requirement in standardized approach
1	General interest rate risk	245,598
2	Equity risk	199,976
3	Commodity risk	-
4	Foreign exchange risk	45,659
5	Credit spread risk - non-securitizations	418,321
6	Credit spread risk - securitizations (non-correlation trading portfolio)	-
7	Credit spread risk - securitization (correlation trading portfolio)	-
8	Default risk - non-securitizations	289,749
9	Default risk - securitizations (non-correlation trading portfolio)	-
10	Default risk - securitizations (correlation trading portfolio)	-
11	Residual risk add-on	-
<b>12</b>	<b>Total</b>	<b>1,199,303</b>

## Leverage Ratio:

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

	Particulars	Jun-25
1	Total consolidated assets as per published financial statements	1,038,988,397
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	5,450,127
9	Adjustment for securities financing transactions (i.e. repurchase agreements and similar secured lending)	5,858,370
10	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)	47,684,005
11	Adjustments for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital	-
12	Other adjustments	895,745
13	<b>Leverage ratio exposure measure</b>	<b>1,098,876,644</b>

## LR2: Leverage ratio common disclosure template

		a	b
		Jun-25	Mar-25
<b>On-Balance sheet exposures</b>			
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	1,045,631,944	1,029,752,368
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)	(3,211,426)	(3,020,831)
6	(Asset amounts deducted in determining Basel III Tier 1 capital and regulatory adjustments)	(2,372,038)	(2,010,256)
7	<b>Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of rows 1 to 6)</b>	<b>1,040,048,481</b>	<b>1,024,721,281</b>
<b>Derivative exposures</b>			
8	Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	2,058,133	2,298,932
9	Add-on amounts for potential future exposure associated with all derivatives transactions	3,391,994	3,075,984
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	<b>Total derivative exposures (sum of rows 8 to 12)</b>	<b>5,450,127</b>	<b>5,374,916</b>
<b>Securities financing transaction exposures</b>			
14	Gross SFT assets (with no recognition of netting), after adjustment for sale accounting transactions	29,810,875	25,703,625
15	(Netted amounts of cash payables and cash receivables of gross SFT assets)	(26,077,262)	(22,455,491)
16	Counterparty credit risk exposure for SFT assets	2,124,756	1,844,100
17	Agent transaction exposures	-	-
18	<b>Total securities financing transaction exposures (sum of rows 14 to 17)</b>	<b>5,858,370</b>	<b>5,092,233</b>
<b>Other off-balance sheet exposures</b>			
19	Off-balance sheet exposure at gross notional amount	182,145,159	185,979,619
20	(Adjustments for conversion to credit equivalent amounts)	(134,461,154)	(138,832,499)
21	(Specific and general provisions associated with off-balance sheet exposures deducted in determining Tier 1 capital)	(164,339)	(161,888)
22	<b>Off-balance sheet items (sum of rows 19 to 21)</b>	<b>47,519,666</b>	<b>46,985,232</b>
<b>Capital and total exposures</b>			
23	<b>Tier 1 capital</b>	<b>128,566,292</b>	<b>128,972,474</b>
24	<b>Total exposures (sum of rows 7, 13, 18 and 22)</b>	<b>1,098,876,644</b>	<b>1,082,173,663</b>
<b>Leverage ratio</b>			
25	<b>Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)</b>	<b>11.70%</b>	<b>11.92%</b>
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	11.70%	11.92%
26	<b>National minimum leverage ratio requirement</b>	<b>3.00%</b>	<b>3.00%</b>
27	<b>Applicable leverage buffers</b>	<b>8.70%</b>	<b>8.92%</b>
<b>Disclosure of mean values</b>			
28	Mean value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	3,604,113	3,110,123
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	3,733,613	3,248,134
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)	1,098,747,144	1,082,035,653
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)	1,098,747,144	1,082,035,653
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)	11.70%	11.92%
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)	11.70%	11.92%

## Macroprudential supervisory measures:

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%	935,490,219	532,599,703		
Malaysia	2.50%	19,060,214	16,251,599		
Kuwait	2.50%	8,641,873	5,026,813		
France	1.00%	6,957,993	1,892,337		
Jordan	2.50%	6,078,062	4,898,284		
United States	0.00%	6,059,787	1,771,884		
United Arab Emirates	0.00%	5,029,003	2,259,688		
Bahrain	2.50%	4,236,954	3,460,192		
Qatar	2.50%	3,686,824	762,927		
United Kingdom	2.00%	2,635,531	534,636		
Other	0.00%	1,752,649	555,147		
Other	0.75%	39,053	5,858		
Other	1.00%	15,503	5,111		
Other	2.50%	1,351,599	1,081,640		
<b>SUM</b>		<b>948,331,658</b>	<b>537,186,421</b>		
<b>Total</b>		<b>1,001,035,263</b>	<b>571,105,819</b>	<b>0.1430%</b>	<b>816,748</b>

## Liquidity:

### LIQ1: Liquidity Coverage Ratio (LCR):

		a	b
		Total unweighted value (average)	Total weighted value (average)
<b>High quality liquid assets</b>			
1	<b>Total HQLA</b>		<b>120,722,246</b>
<b>Cash outflows</b>			
2	<b>Retail deposits and deposits from small business customers, of which:</b>	<b>338,347,744</b>	<b>25,303,294</b>
3	Stable deposits	119,126,286	5,956,314
4	Less stable deposits	219,221,458	19,346,979
5	<b>Unsecured wholesale funding, of which:</b>	<b>208,506,292</b>	<b>85,221,288</b>
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	500,680	125,170
7	Non-operational deposits (all counterparties)	204,828,282	84,817,673
8	Unsecured debt	3,177,331	278,445
9	<b>Secured wholesale funding</b>	<b>46,143,128</b>	<b>1,278,111</b>
10	<b>Additional requirements, of which:</b>	<b>22,639,760</b>	<b>2,230,542</b>
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	22,639,760	2,230,542
14	<b>Other contractual funding obligations</b>	<b>36,834,947</b>	<b>-</b>
15	<b>Other contingent funding obligation</b>	<b>43,523,994</b>	<b>870,480</b>
16	<b>TOTAL CASH OUTFLOWS</b>		<b>114,903,715</b>
<b>Cash inflows</b>			
17	Secured lending (e.g. reverse repos)	-	-
18	Inflows from fully performing exposures	55,284,176	35,587,699
19	Other cash inflows	384,569	384,569
20	<b>TOTAL CASH INFLOWS</b>		<b>35,972,268</b>
<b>Total adjusted value</b>			
21	<b>Total HQLA</b>		<b>120,722,246</b>
22	<b>Total net cash outflows</b>		<b>78,931,447</b>
23	<b>Liquidity Coverage Ratio (%)</b>		<b>152.95%</b>

## 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:	-	-	-	142,676,060	142,676,060
2	Regulatory capital	-	-	-	133,832,761	133,832,761
3	Other capital instruments	-	-	-	8,843,299	8,843,299
4	Retail deposits and deposits from small business customers, of which:	290,032,788	33,505,400	6,332,719	12,014,625	315,069,320
5	Stable deposits	122,957,831	323,145	136,593	134,200	117,380,891
6	Less stable deposits	167,074,957	33,182,255	6,196,126	11,880,425	197,688,428
7	Wholesale funding:	143,237,995	231,422,729	13,631,421	70,235,336	274,882,720
8	Operational deposits	-	458,264	-	-	229,132
9	Other wholesale funding	143,237,995	230,964,465	13,631,421	70,235,336	274,653,588
10	Liabilities with matching interdependent assets	-	-	-	-	-
11	Other liabilities	40,096,767	-	-	2,326	2,326
12	NSFR derivative liabilities	-	-	-	-	-
13	All other liabilities and equity not included in the above categories	40,096,767	-	-	2,326	2,326
14	Total ASF					732,630,425
Required stable funding (RSF) item						
15	Total NSFR high-quality liquid assets (HQLA)	-	-	-	-	15,194,554
16	Deposits held at other financial institutions for operational purposes	1,306,163	-	-	-	653,081
17	Performing loans and securities:	-	-	-	-	-
18	Performing loans to financial institutions secured by Level 1 HQLA	-	-	-	-	-
19	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	-	26,190,026	2,997,771	2,959,383	8,386,772
20	Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which:	-	67,175,627	86,908,113	519,494,026	77,041,870
21	With a risk weight of less than or equal to 35% under the Basel II standardized approach for credit risk	-	-	-	53,347,250	476,245,635
22	Performing residential mortgages, of which:	-	-	-	-	-
23	With a risk weight of less than or equal to 35% under the Basel II standardized approach for credit risk	-	-	-	-	-
24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	-	4,390,939	2,218,629	48,916,528	46,288,102
25	Assets with matching interdependent liabilities	-	-	-	-	-
26	Other assets:	49,267,834	-	-	-	49,267,834
27	Physical traded commodities, including gold	-	-	-	-	-
28	Assets posted as initial margin for derivative contracts and contributions to default funds of central counterparties	-	-	-	-	-
29	NSFR derivative assets	-	-	-	-	-
30	NSFR derivative liabilities before deduction of variation margin posted	-	-	-	-	-
31	All other assets not included in the above categories	49,267,834	-	-	-	49,267,834
32	Off-balance sheet items	-	69,504,622	-	-	1,268,045
33	Total RSF					674,345,894
34	Net Stable Funding Ratio (%)					108.64%