Pillar III Disclosures

December 31st, 2025

Al Rajhi Bank

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Overview of risk management, key prudential metrics and RWA

KM1: Key metrics (at consolidated group level)

⃁ 000's		a	b	c	d	e
		Dec-25	Sep-25	Jun-25	Mar-25	Dec-24
Available capital (amounts)						
1	Common Equity Tier 1 (CET1)	112,182,620	106,337,342	102,691,292	103,097,474	97,698,293
1a	Fully loaded ECL accounting model	112,182,620	106,337,342	102,691,292	103,097,474	97,698,293
2	Tier 1	138,057,620	132,212,342	128,566,292	128,972,474	117,948,293
2a	Fully loaded ECL accounting model Tier 1	138,057,620	132,212,342	128,566,292	128,972,474	117,948,293
3	Total capital	147,278,251	141,478,140	133,832,761	134,367,465	123,584,461
3a	Fully loaded ECL accounting model total capital	147,278,251	141,478,140	133,832,761	134,367,465	123,584,461
Risk-weighted assets (amounts)						
4	Total risk-weighted assets (RWA)	673,912,642	670,155,602	663,810,004	651,141,900	611,434,236
4a	Total risk-weighted assets (pre-floor)	673,912,642	670,155,602	663,810,004	651,141,900	611,434,236
Risk-based capital ratios as a percentage of RWA						
5	CET1 ratio (%)	16.65%	15.87%	15.47%	15.83%	15.98%
5a	Fully loaded ECL accounting model CET1 (%)	16.65%	15.87%	15.47%	15.83%	15.98%
5b	CET1 ratio (%) (pre-floor ratio)	16.65%	15.87%	15.47%	15.83%	15.98%
6	Tier 1 ratio (%)	20.49%	19.73%	19.37%	19.81%	19.29%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	20.49%	19.73%	19.37%	19.81%	19.29%
6b	Tier 1 ratio (%) (pre-floor ratio)	20.49%	19.73%	19.37%	19.81%	19.29%
7	Total capital ratio (%)	21.85%	21.11%	20.16%	20.64%	20.21%
7a	Fully loaded ECL accounting model total capital ratio (%)	21.85%	21.11%	20.16%	20.64%	20.21%
7b	Total capital ratio (%) (pre-floor ratio)	21.85%	21.11%	20.16%	20.64%	20.21%
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 (%)	0.14%	0.14%	0.14%	0.15%	0.15%
10	Bank G-SIB and/or D-SIB additional requirements (%)	1.00%	1.00%	1.00%	1.00%	0.50%
11	Total of bank CET1 specific buffer requirements (%) (row 8 + row 9 + row 10)	3.64%	3.64%	3.64%	3.65%	3.15%
12	CET1 available after meeting the bank's minimum capital requirements (%)	8.50%	7.73%	7.33%	7.68%	8.33%
Basel III leverage ratio						
13	Total Basel III leverage ratio exposure measure	1,117,168,918	1,121,725,092	1,098,876,644	1,082,173,663	1,031,527,711
14	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves)	12.36%	11.79%	11.70%	11.92%	11.43%
14a	Fully loaded ECL accounting model Basel III leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) (%)	12.36%	11.79%	11.70%	11.92%	11.43%
14b	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)	12.36%	11.79%	11.70%	11.92%	11.43%
14c	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	12.36%	11.79%	11.70%	11.92%	11.44%
14d	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	12.36%	11.79%	11.70%	11.92%	11.44%
Liquidity Coverage Ratio (LCR)						
15	Total high-quality liquid assets (HQLA)	127,264,128	122,297,775	120,722,246	124,452,937	128,093,837
16	Total net cash outflow	75,418,330	79,230,454	78,931,447	83,732,564	106,660,633
17	LCR ratio (%)	168.74%	154.36%	152.95%	148.63%	120.09%
Net Stable Funding Ratio (NSFR)						
18	Total available stable funding	734,464,419	751,552,605	732,630,425	719,699,931	681,528,159
19	Total required stable funding	674,090,710	679,595,314	674,345,894	652,266,180	626,781,421
20	NSFR ratio	108.96%	110.59%	108.64%	110.34%	108.73%

OVA: Bank risk management approach

a) The business model and how it determines and interacts with the overall risk profile and how the risk profile of the Bank interacts with the risk tolerance approved by the board:

The Bank's risk profile is derived from its risk appetite which is the overall approach for establishing, communicating, and monitoring all material risks of the Bank through organizational roles and responsibilities, Risk Appetite Statements, policies, risk limits, processes, controls, and systems in the pursuit of its strategic and business objectives. An entrenched and institutionalized Risk Appetite allows the Bank to shape and ensure alignment of risk profile to business and risk strategy and helps to avoid excessive risk taking. The Bank has a clearly defined Risk Appetite Statement that aligns risk management with the overall business plans. The Bank quantifies the risk exposure through the amount of capital using the regulatory/economic capital and the potential adverse impact in terms of the volatility of its earnings. The Risk Appetite is defined via metrics, classified as triggers (goals and direction to proceed under normal business conditions), and minimum levels (Bank's tolerance to adverse events in the internal or external operating environment).

The Bank has followed a top-down approach to implement its Risk Appetite framework to different lines of businesses. Risk Appetite is further refined on an annual basis in order to keeping in view the significant regulatory changes, and operating environment trends, which would impact the banking sector. The Bank's culture is to actively take risks that are adequately rewarded and are in line with achieving the Bank's business objectives. Such risk taking should augment the Bank's profit thereby enhancing shareholder value. All Business Units and employees of the Bank are accountable for identifying and managing the risks embedded under their responsibilities that is still evolving at a Business Unit and product/segment level. Risk Appetite is cascaded operationally to different Business Units and functions through defined risk policies, delegated authorities, governance committees, and by cascading Bank, Subsidiary, Business Unit, Foreign Branches and segment/product activities and strategies, key risks and the Bank-level capital and liquidity positions.

b) The risk governance structure: responsibilities attributed throughout the bank; relationships between the structures involved in risk management processes:

The Bank has implemented a comprehensive risk governance and ownership structure that ensures effective oversight and accountability for managing risks across the organization. This structure is aligned with the Bank's risk governance standards and global best practices.

The Bank's governance structure is organized into two levels:

1. Board Committees: These committees provide strategic guidance an ensure alignment with the Bank's overarching risk appetite and objectives.
2. Management Committees (Level 1 and Level 2): These committees handle the operational aspects of risk management, ensuring that controls and processes are executed effectively at the business level.

At the Board level, the Board Risk Management Committee (BRMC), chaired by a non-executive Board member, is responsible for the strategic oversight of the Bank's risk management function. The Chief Risk Officer (CRO) leads the Risk Group, overseeing the identification, monitoring, and review of risks on a daily basis. The CRO has direct access to the BRMC, ensuring that all risk-related viewpoints and critical developments are promptly addressed.

The Board Audit Committee (BAC) assists the Board of Directors to carry out the responsibilities of supervision and compliance regarding the validity of the

financial statements of the bank and the effectiveness of the internal control system in the light of the risks faced by the bank, and evaluate the efficiency, independence and performance of the external and internal auditors.

c) Channels to communicate, decline and enforce the risk culture within the Bank:

The Risk Appetite Statement (RAS) Framework serves as a common basis for consistent development, management and communication of the Risk Appetite Statement across the Bank and provides the structure to manage evolving risks. It helps providing transparency over risk management and strategic decisions and in turn promotes a strong Risk Culture within the Bank. Maintaining a strong Risk Culture is critical to the strategy and business activities of the Bank. The Bank's Risk Culture requires that each Business Unit and each employee of the Bank is accountable for identifying and managing the risks embedded under their responsibilities, and they are expected to:

- Own the risks that are associated with their responsibilities.
- Understand the underlying risks in their businesses and the approach to mitigate those risks by appropriately pricing and managing the risk.
- Exercise control over processes to ensure that adverse risk outcomes are managed appropriately without any time lag.
- Make decisions after all consideration of the accepting risks after taking holistic views into account, which includes impact on capital, funding and liquidity.
- Perform cost-benefit analysis while managing risk and risk-return analysis while sourcing new business.
- Immediately report and investigate risk issues and events as soon as they arise.
- Work diligently to resolve and close risk issues assigned to other responsibility by either Operational Risk, Internal Audit, Regulations, Senior Management or other Business Units.

d) The scope and main features of risk measurement systems:

The Bank has structured a number of financial products which are in accordance with Shariah law in order to meet the customer's demand. These products are all classified as financing assets in the Bank's consolidated statement of financial position. In measuring credit risk of financing at a counterparty level, the Bank considers the overall credit worthiness of the customer based on a proprietary risk methodology.

This risk rating methodology utilizes a 10-point scale based on quantitative and qualitative factors with seven performing categories (rated 1 to 7) and three non-performing categories (rated 8-10). The risk rating process is intended to advise the various independent approval authorities of the inherent risks associated with the counterparty and assist in determining suitable pricing commensurate with the associated risk.

e) The process of risk information reporting provided to the board and senior management:

At a management level, the Bank's Risk Management Committee (RMC), chaired by the MD & CEO, plays a critical role within the Bank's Risk Governance and Risk Management aspects. The purpose of the Committee is to review how effectively businesses within the Bank are managing their risks, and to provide strategic and tactical direction for the management of risks. The Committee shall report to the Board Risk Management Committee (BRMC) on its activities and any recommendations.

f) Qualitative information on stress testing:

The Bank adopts Integrated Stress Testing Approach, in which different types of stressed events are inter-linked and are jointly considered for their impact on the financials and key regulatory ratios. The approach determines the financial impact of both systematic risk and idiosyncratic risk scenarios on Bank's capital adequacy across all three stress severity levels – Mild, Moderate and Severe. Besides, the Bank has comprehensive capital and liquidity stress testing in alignment with Internal Capital Adequacy Assessment Plan (ICAAP) and Internal Liquidity Adequacy Assessment Plan (ILAAP) guidelines issued by SAMA. The Bank has comprehensive and specific Management Action Plans to ensure that capital, leverage ratios are managed well within the Risk Appetite thresholds if the key ratios come under unexpected pressure.

g) The strategies and processes to manage, hedge and mitigate risks that arise from the Bank's business model and the processes for monitoring the continuing effectiveness of hedges and mitigants:

On annual basis, key Risks are identified and plan of actions are listed out to mitigate those risks. The identification of Key Risks and its mitigation plans are discussed in Management Committee meetings and presented to BRMC and to the Board of Directors on an ongoing basis. The mitigation plans are reviewed regularly and the implementation of the action plans are monitored.

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alrajhi bank

OV1: Overview of RWA

		a	b	c	
		RWA		Minimum capital requirements	Drivers behind significant differences
		Dec-25	Sep-25	Dec-25	
1	**Credit risk (excluding counterparty credit risk)**	**599,122,490**	**591,686,591**	**47,929,799**	**Increase in EAD**
2	Of which: standardized approach (SA)	599,122,490	591,686,591	47,929,799	
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)**	**4,791,038**	**5,439,949**	**383,283**	**Decrease in Replacement cost**
7	Of which: standardized approach for counterparty credit risk	4,791,038	5,439,949	383,283	
8	Of which: IMM				
9	Of which: other CCR				
10	**Credit valuation adjustment (CVA)**	**4,791,038**	**5,439,949**	**383,283**	**Decrease in Replacement cost**
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 - look-through approach**	**3,837,897**	**4,384,857**	**307,032**	**Decrease in Equity Investment**
13	Equity investments in funds - mandate-based approach				
14	Equity investments in funds - fall-back approach				
15	Settlement risk				
16	Securitization exposures in banking book				
17	Of which: securitization IRB approach (SEC-IRBA)				
18	Of which: securitization external ratings-based approach (SEC-ERBA), including internal assessment approach (IAA)				
19	Of which: securitization standardized approach (SEC-SA)				
21	**Market risk**	**15,302,335**	**17,136,410**	**1,224,187**	**Decrease in FX Investments**
21	Of which: standardized approach (SA)	15,302,335	17,136,410	1,224,187	
22	Of which: internal model approach (IMA)				
23	Capital charge for switch between trading book and banking book				
24	**Operational risk**	**46,067,844**	**46,067,844**	**3,685,428**	**No Change**
25	Amounts below the thresholds for deduction (subject to 250% risk weight)				
26	Output floor applied				
27	Floor adjustment (before application of transitional cap)				
28	Floor adjustment (after application of transitional cap)				
29	**Total (1 + 6 + 10 + 12 + 21 + 25)**	**673,912,642**	**670,155,602**	**53,913,011**	

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	Al Rajhi Banking and Investment Corporation	Al Rajhi Tier 1 Sukuk Limited	Al Rajhi Tier 1 Sukuk Limited	Al Rajhi Sukuk Limited
2	Unique identifier	SA15GVK0JI30	SA15L00GHCJ9	XS2819196879	XS2975300208	XS3124428254
3	Governing law(s) of the instrument	Laws of Kingdom of Saudi Arabia	Laws of Kingdom of Saudi Arabia	English Law	English Law	English Law
4	Transitional Basel III rules	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	Tier 2 Certificates
5	Post-transitional Basel III rules	Eligible	Eligible	Eligible	Eligible	Eligible
6	Eligible at solo/group/group and solo	Group and Solo	Group and Solo	Group and solo	Group and solo	Group and solo
7	Instrument type	Subordinated	Subordinated	Subordinated	Subordinated	Subordinated unsecured
8	Amount recognized in regulatory capital (Currency in millions, as of most recent reporting date)	SAR 6,500 Million	SAR 10,000 Million	USD 1,000 Million	USD 1,500 Million	USD 1,000 Million
9	Par value of instrument	SAR 1,000,000	SAR 1,000	USD 1,000	USD 1,000	USD 1,000
10	Accounting classification	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity	Subordinated debt
11	Original date of issuance	23 January 2022	16 November 2022	16 May 2024	21 January 2025	16 September 2025
12	Perpetual or dated	Perpetual	Perpetual	Perpetual	Perpetual	Dated
13	Original maturity date	No Maturity	No Maturity	No Maturity	No Maturity	16 March 2036
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes	Yes
15	Option call date, contingent call dates and redemption amount	23 January 2027	16 November 2027	16 May 2029	21 July 2030	16 September 2030
16	Subsequent call dates, if applicable	Following the first call date, any profit distribution date thereafter	Following the first call date, any profit distribution date thereafter	Following the first call date, any profit distribution date thereafter	Following the first call date, any profit distribution date thereafter	Following the first call date, any profit distribution date thereafter
17	Fixed or Floating dividend/coupon	Fixed to Floating	Fixed to Floating	Fixed to Floating	Fixed to Floating	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.	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.	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.	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.	5.651% 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	Yes	Yes	Yes	No
20	Fully discretionary, partially discretionary or mandatory	Fully Discretionary	Fully Discretionary	Fully Discretionary	Fully Discretionary	Mandatory
21	Existence of step-up or other incentive to redeem	No	No	No	No	No
22	Non-cumulative or cumulative	Non-Cumulative	Non-Cumulative	Non-Cumulative	Non-Cumulative	Non-Cumulative
23	Convertible or non-convertible	Non-Convertible	Non-Convertible	Non-Convertible	Non-Convertible	Non-Convertible
24	If convertible, conversion trigger(s)	N/A	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A	N/A
30	Write-down feature	Yes	Yes	Yes	Yes	Yes
31	If write down, write-down trigger(s)	Non-Viability Event	Non-Viability Event	Non-viability event	Non-viability event	Non-viability event
32	If write-down, full or partial	Full or partial	Full or partial	Full or partial	Full or partial	Full or partial
33	If write-down, permanent or temporary	Permanent	Permanent	Permanent	Permanent	Permanent
34	If temporary write-own, description of writeup mechanism	N/A	N/A	N/A	N/A	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	The financial instrument is junior to senior creditors and Tier 2 capital instruments	The financial instrument is junior to senior creditors and Tier 2 capital instruments	The financial instrument is junior to senior creditors and Tier 2 capital instruments	The financial instrument is junior to senior creditors, and senior to Tier 1 capital instruments
36	Non-compliant transitioned features	No	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A	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**
	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	34,272,747	
3	Accumulated other comprehensive income (and other reserves)	40,581,422	
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 bank's CET1 capital)	150,297	
6	**Common Equity Tier 1 capital before regulatory adjustments**	**115,004,466**	
	Common Equity Tier 1 capital: regulatory adjustments		
7	Prudent valuation adjustments	-	
8	Goodwill (net of related tax liability)	(59,593)	a
9	Other intangibles other than mortgage servicing rights (MSR) (net of related tax liability)	(2,661,462)	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	49,506	
12	Shortfall of provisions to expected losses	-	
13	Securitization gain on sale (as set out in SACAP4.1.4)	-	
14	Gains and losses due to changes in own credit risk on fair valued liabilities	-	
15	Defined benefit pension fund net assets	-	
16	Investments in own shares (if not already subtracted from paid-in capital on reported balance sheet)	-	
17	Reciprocal cross-holdings in common equity	-	
18	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)	-	
19	Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	-	
20	MSR (amount above 10% threshold)	-	
21	DTA arising from temporary differences (amount above 10% threshold, net of related tax liability)	-	
22	Amount exceeding the 15% threshold	-	
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	(150,297)	
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**	**(2,821,846)**	
29	**Common Equity Tier 1 capital (CET1)**	**112,182,620**	
	Additional Tier 1 capital: instruments		
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	
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 bank's additional Tier 1 capital)	-	
35	Of which: instruments issued by subsidiaries subject to phase-out	-	
36	**Additional Tier 1 capital before regulatory adjustments**	**25,875,000**	
	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)**	**25,875,000**	
45	**Tier 1 capital (T1 = CET1 + AT1)**	**138,057,620**	
	Tier 2 capital: instruments and provisions		
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	3,750,000	
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 bank's Tier 2)	-	
49	Of which: instruments issued by subsidiaries subject to phase-out	-	
50	Provisions	5,470,631	
51	**Tier 2 capital before regulatory adjustments**	**9,220,631**	
	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**	**9,220,631**	
59	**Total regulatory capital (= Tier 1 + Tier2)**	**147,278,251**	
60	**Total risk-weighted assets**	**673,912,642**	
	Capital adequacy ratios and buffers		
61	**Common Equity Tier 1 capital (as a percentage of risk-weighted assets)**	**16.65%**	
62	**Tier 1 capital (as a percentage of risk-weighted assets)**	**20.49%**	
63	**Total capital (as a percentage of risk-weighted assets)**	**21.85%**	
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)**	3.64%	
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	**Common Equity Tier 1 capital (as a percentage of risk-weighted assets) available after meeting the bank's minimum capital requirements**	**8.50%**	
	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)	5,470,631	
77	Cap on inclusion of provisions in Tier 2 capital under standardized approach	7,537,005	
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	

CC2: Reconciliation of regulatory capital to balance sheet

		Balance sheet as in published financial statements As at period-end	Reference
	Assets		
1	Cash and balances with Central Banks	54,004,876	
2	Due from banks and other financial institutions, net	26,940,586	
3	Investments, net	174,304,596	
4	Positive fair value of derivatives	2,066,981	
5	Financing, net	752,759,851	
6	Other assets, net	14,943,963	
7	Investment in associates	1,157,245	
8	Investment properties, net	1,350,021	
9	Property, equipment, right of use and software, net	15,740,178	
	Of which: goodwill	59,593	a
	Of which: other intangibles (excluding MSR)	2,661,462	b
10	**Total assets**	**1,043,268,297**	
	Liabilities		
11	Due to banks, Saudi Central Bank and other financial institutions	117,283,797	
12	Customers' deposits	667,287,500	
13	Negative fair value of derivatives	2,276,665	
14	Debt securities and term financing	79,866,625	
15	Other liabilities	33,641,365	
16	**Total liabilities**	**900,355,952**	
	Shareholders' equity		
17	Paid-in share capital	40,000,000	h
	Of which: amount eligible for CET1 capital	40,000,000	
18	Additional Tier 1 capital	27,907,879	
	Of which: amount eligible for AT1 capital	25,875,000	i
	Of which: amount not eligible for AT1 capital	2,032,879	
19	Retained earnings	34,272,747	
20	Accumulated other comprehensive income	40,581,422	
21	Non-controlling interests	150,297	
22	**Total shareholders' equity**	**142,912,345**	

Capital distribution constraints

CDC: Capital distribution constraints

		a	b
		CET1 capital ratio that would trigger capital distribution constraints (%)	Current CET1 capital ratio (%)
1	CET1 minimum requirement plus Basel III buffers (not taking into account CET1 capital used to meet other minimum regulatory capital/ TLAC ratios)	8.14%	16.65%
2	CET1 capital plus Basel III buffers (taking into account CET1 capital used to meet other minimum regulatory capital/ TLAC ratios)	8.14%	
		Leverage ratio that would trigger capital distribution constraints (%)	**Current leverage ratio (%)**
3	[Applicable only for G-SIBs] Leverage ratio	N/A	N/A

Links between financial statements and regulatory exposures

LIA: Explanations of differences between accounting and regulatory exposure amounts

a) The origins of any significant differences between the amounts in Template LI1:

The information utilized in accounting purposes varies from that utilized to compute the minimum capital requirements. Moreover, the measurement of risk exposures might also vary depending on the intended purpose. The exposure details disclosed in Pillar 3 are employed for computing the minimum capital requirement and other regulatory ratios.

b) The origins of differences between carrying values and amounts considered for regulatory purposes shown in Template LI2:

The key differences between accounting exposures and carrying values under scope of regulatory consolidation are illustrated below:

- Off-Balance sheet exposures post the utilization of credit conversion factor (CCF),
- Add-ons and differences in netting and credit risk mitigation (CRM) on derivatives,
- Securities Financing Transactions (SFTs) and differences in netting and credit risk mitigation (CRM) on Repo-Style Transactions; and
- General provision add-back.

c) Systems and controls description to ensure that the valuations are prudent and reliable:

For more details about the valuation methodologies, please refer to Note #3 of the annual financial statements.

LI1: Differences between accounting and regulatory scopes of consolidation and mapping of financial statement categories with regulatory risk categories

		Carrying values as reported in published financial statements	Carrying value of items:				
			Subject to credit risk framework	Subject to counterparty credit risk framework	Subject to the securitization framework	Subject to the market risk framework	Not subject to capital requirements or subject to deduction from capital
Assets							
1	Cash and balances with Central Banks	54,004,876	54,004,876	-	-	-	
2	Due from banks and other financial institutions, net	26,940,586	26,940,586	-	-	-	
3	Investments, net	174,304,596	171,042,359	22,100,563	-	3,262,237	
4	Positive fair value of derivatives	2,066,981	-	2,066,981	-	1,970,268	
5	Financing, net	752,759,851	752,759,851	-	-	-	
6	Other assets, net	14,943,963	14,943,963	-	-	-	
7	Investment in associates	1,157,245	1,157,245	-	-	-	
8	Investment properties, net	1,350,021	1,350,021	-	-	-	
9	Property, equipment, right of use and software, net	15,740,178	15,740,178	-	-	-	
	Of which: goodwill	59,593	-	-	-	-	59,593
	Of which: other intangibles (excluding MSR)	2,661,462	-	-	-	-	2,661,462
Total Assets		**1,043,268,297**	**1,037,939,079**	**24,167,544**	-	**5,232,505**	**2,721,055**
Liabilities							
10	Due to banks, Saudi Central Bank and other financial institutions	117,283,797	-	18,452,110	-	-	98,831,687
11	Customers' deposits	667,287,500	-	-	-	-	667,287,500
12	Negative fair value of derivatives	2,276,665	-	2,276,665	-	1,842,708	-
13	Debt securities and term financing	79,866,625	-	-	-	-	79,866,625
14	Other liabilities	33,641,365	-	-	-	-	33,641,365
Total Liabilities		**900,355,952**	**-**	**20,728,775**	**-**	**1,842,708**	**879,627,177**

LI2: Main sources of differences between regulatory exposure amounts and carrying values in financial statements

		a	b	c	d	e
			Items subject to:			
		Total	Credit risk framework	Securitization framework	Counterparty credit risk framework	Market risk framework
1	Asset carrying value amount under scope of regulatory consolidation (as per Template LI1)	1,040,547,242	1,037,939,079	-	24,167,544	5,232,505
2	Liabilities carrying value amount under regulatory scope of consolidation (as per Template LI1)	20,728,775	-	-	20,728,775	1,842,708
3	**Total net amount under regulatory scope of consolidation (Row 1 - Row 2)**	**1,019,818,467**	**1,037,939,079**	**-**	**3,438,769**	**3,389,797**
4	Off-balance sheet amounts	220,354,050	63,173,010	-	-	
5	Differences due to consideration of provisions	8,739,977	8,739,977	-	-	
6	Counterparty credit risk add-on for SFTs	-	-	-	2,525,202	
7	Replacement cost associated with all derivatives transactions	-	-	-	836,551	
8	Add-on amounts for potential future exposure associated with all derivatives transactions	-	-	-	2,134,737	
9	Counterparty credit risk add-on for associated with replacement cost and potential future exposure	-	-	-	1,188,515	
10	**Exposure amounts considered for regulatory purposes**	**1,248,912,494**	**1,109,852,065**	**-**	**10,123,774**	

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	60,459,200	982,809,097	**1,043,268,297**

Remuneration

REMA: Remuneration policy

a) Information relating to the bodies that oversee remuneration:

In line with the SAMA Banks Remuneration Rules, the remuneration of the bank's employees including the Senior Management is overseen by the Board Nomination and Remuneration Committee that consists of 4 members and the bank's main Board of Directors comprising of 11 members. As per the guidelines, the remuneration policy is approved by NRC and the Board of Directors and in addition, the Senior Management Remuneration Policy is also approved by the General Assembly.

Al Rajhi Bank designed and developed the Bank's remuneration policy to be fully compliant with the SAMA Banks Remuneration Rules and no external consultants were involved. The only support received by external consultants (KornFerry and Aon) is to obtain independent remuneration market data and market positioning information.

The scope of the bank's remuneration policy is applicable for all bank employees and relevant fully owned subsidiaries in KSA and overseas operating in the financial sector are governed by their own remuneration policies (designed based on SAMA Rules) and approved by their own boards.

The bank's Senior Management is defined based on the functions, roles and responsibilities entrusted to those positions who take, propose and implement strategic decisions and manage the bank's business processes including senior management positions that requires SAMA non-objection for appointment.

In ARB KSA, this is interpreted as employees in General Manager level and Assist General Manager level employee roles that require SAMA No-Objection. In addition to the above Senior Managers list, employees at Director and above level is considered as material risk-takers.

b) Information relating to the design and structure of remuneration processes:

The objective of the remuneration policy includes the commitment to attract, retain, develop, motivate and equitably remunerate employees of the highest caliber and talent in recognition to their relative contribution in effectively conducting the business of the bank and in achieving strategic goals. The remuneration proposition is built towards rewarding performance, managing risk, adherence to the Risk Management Framework, implementation and adherence to the Internal Control Framework, and compliance with the regulatory requirements. In line with the new SAMA Rules, in addition to recognizing the delivery of set KPI's and goals, the ethical behavior, conduct standards and work practices in compliance with all Internal & external policies, laws, related rules or regulations is also a key component of an employee's overall performance assessment and any breaches will be subjected to remuneration adjustment mechanism as included in the remuneration policy.

The Nomination and Remuneration Committee regularly review the effective implementation of the approved Remuneration policy. In 2023, the Nomination and Remuneration Committee held a dedicated meeting to review in detail the enhanced Remuneration Policy which was designed to be fully aligned with SAMA's Banks Remuneration Rules issued in January 2023. once the committee reviewed and approved the Remuneration Policy of the bank, it was implemented with effect from 01st June 2023.

The Risk and Compliance KPIs does not include any net profit and revenue related KPIs similar to other support function KPIs that include such profit related KPIs thereby ensuring the separation of the risk and compliance functions from business development initiatives. As such their performance and reward is not linked to the growth of the business they oversee. Also these functions have their own Board Committees that ensure the independence of these functions.

c) Description of the ways in which current and future risks are taken into account in the remuneration processes:

The bank's remuneration tools are fully aligned with the performance of the employees and the KPIs of employees are designed based on the balanced score card methodology which includes a dedicated quadrant for control and governance.

The effective management of these KPIs are independently monitored, reviewed and led by the respective control, risk and governance teams. Any breaches of these critical risk measurements will affect the KPI achievement thereby directly impacting the remuneration of the applicable employees. The incentive plans are reviewed and approved by the Chief Risk Officer and there are established negative factors embedded in the plans that affect the remuneration in the event of breaches to the risk measurements.

d) Description of the ways in which the bank seeks to link performance during a performance measurement period with levels of remuneration:

The Bank has implemented the best in class performance management systems with Key Performance Indicators (KPIs) designed using the balanced scorecard methodology. This approach ensures that the bank is focused on achieving a well-rounded set of KPIs that covers financial, strategic, processes, customers, employees and importantly governance and control elements. As such, the employee remuneration will be driven by achieving the balanced scorecard rather than only financial related elements.

The individual remuneration Fixed pay is based on Market Rates and the Variable Pay based on performance, the accrued budget for the variable pay is based on the targeted financial results achievement, individual's performance and the overall market positioning.

The bank has established a strict pay for performer rewards strategy where employees will be rewarded based on their overall performance that includes financial and non-financial KPIs, including compliance, risk, governance, behavior and conduct etc. If an employee is identified as a weak performer based on the above criteria, there will be significant negative impact on variable remuneration, including no variable remuneration. The bank's policies provide clear direction on under achiever management process and the remuneration approach based on performance. In the event the bank is below the set financial targets, the variable pay budget will be reviewed and reduced accordingly.

e) Description of the ways in which the bank seeks to adjust remuneration to take account of longer-term performance:

The bank's remuneration policy clearly states that the current and potential risks will be taken into account when determining the size and distribution of the variable remuneration. The variable remuneration of senior management as well as other employees whose actions have a material impact on the risk exposure of the bank will be deferred as follows:

- senior managers will have 40% of variable remuneration deferred and awarded in ARB shares aligned with the bank's deferred share policy over a period of 3 years.
- more senior managers will have 60% of their variable bonus deferred and awarded in ARB shares over a period of 3 years.
- most senior manager will have more than 60% of the variable pay deferred and awarded in ARB shares over a period of 3 years.

The bank's deferred bonus policies allow the bank to hold back on any future variable pay and claw back on past variable pay, based on the remuneration adjustment framework. All employees receiving deferred bonuses are clearly advised with regard to this condition.

f) Description of the different forms of variable remuneration that the Bank utilizes and the rationale for using these different forms:

The bank's variable remuneration varies depending on the employee's position and role and it takes into account the full range of financial and non-financial incentives in an employment relationship, and will include; incentives, cash bonus and deferred bonus. The bank ensure that the incentives provided by the remuneration proposition take into consideration risk impact and all incentive plans are reviewed and approved by the Chief Risk Officer. The determination of the variable bonus pool takes into account the overall performance of the bank and the distribution to individual employees are based on performance of the employees as well as that of the business/function.

The bank's variable remuneration options are driven by the employee's position and role and it takes into account the financial and non-financial KPIs each employee is responsible to achieve. Frontline staff responsible for sales and back office staff responsible for sales related back end work are eligible for incentives schemes and will not be part of the cash bonus framework. Other employees are eligible for cash bonus and in line with the remuneration policy guidelines, the senior employees based on current and potential risks will be extended deferred bonus and determination of the amount will depend the seniority of the employee.

REM1: Remuneration awarded during the financial year

			a	b
	Remuneration Amount		**Senior management**	**Other material risktakers**
1	**Fixed Remuneration**	**Number of employees**	**18**	**2,002**
2		**Total fixed remuneration (rows 3 + 5 + 7)**	**38,439**	**1,075,552**
3		*Of which: cash-based*	38,439	1,075,552
4		Of which: deferred	-	-
5		*Of which: shares or other share-linked instruments*	-	-
6		Of which: deferred	-	-
7		*Of which: other forms*	-	-
8		Of which: deferred	-	-
9	**Variable Remuneration**	**Number of employees**	**18**	**2,002**
10		**Total fixed remuneration (rows 11 + 13 + 15)**	**98,933**	**578,849**
11		*Of which: cash-based*	21,985	535,843
12		Of which: deferred	**-**	**-**
13		*Of which: shares or other share-linked instruments*	76,948	43,006
14		Of which: deferred	-	-
15		*Of which: other forms*	-	-
16		Of which: deferred	-	-
#	**Total remuneration (2 + 10)**		**137,372**	**1,654,401**

REM2: Special payments

Special Payments	Guaranteed bonuses		Sign-on awards		Severance payments	
	Number of employees	Total amount	Number of employees	Total amount	Number of employees	Total amount
1 Senior Management	-	-	-	-	-	-
2 Other material risk-takers	-	-	4	975	-	-

REM3: Deferred remuneration

	Deferred and retained remuneration	a	b	c	d	e
		Total amount of outstanding deferred remuneration	Of which: total amount of outstanding deferred and retained remuneration exposed to ex post explicit and/or implicit adjustment	Total amount of amendment during the year due to ex post explicit adjustments	Total amount of amendment during the year due to ex post implicit adjustments	Total amount of deferred remuneration paid out in the financial year
1	**Senior Management, of which:**					
2	*Cash*	-	-	-	-	-
3	*Shares*	64,854	-	-	-	36,189
4	*Cash linked instruments*	-	-	-	-	-
5	*Other*	-	-	-	-	-
6	**Other material risk-takers, of which:**					
7	*Cash*	-	-	-	-	-
8	*Shares*	37,438	-	-	-	19,556
9	*Cash linked instruments*	-	-	-	-	-
10	*Other*	-	-	-	-	-
11	**Total**	**102,292**	**-**	**-**	**-**	**55,745**

Credit risk

CRA General qualitative information about credit risk

a) The translation of the business model into the component of the Bank’s credit risk profile:

Credit risk is considered to be the most significant and pervasive risk for the Bank. The Bank takes on exposure to credit risk, which is the risk that the counterparty to a financial transaction will fail to discharge an obligation causing the Bank to incur a financial loss. Credit risk arises principally from financing (credit facilities provided to customers) and from cash and deposits held with other Banks. Further, there is credit risk in certain off-balance sheet financial instruments, including guarantees relating to purchase and sale of foreign currencies letters of credit, acceptances and commitments to extend credit. Credit risk monitoring and control is performed by the Credit Group which sets parameters and thresholds for the Bank’s financing activities.

b) Criteria and approach used for defining credit risk management policy and for setting credit risk limits:

Approval, disbursements, administration, classification, recoveries and write-offs for Corporate & SME and Retail credits are governed by the Bank's Wholesale (Non-Retail) Credit Policy and Retail Credit Policy respectively. The policy is reviewed by Credit Group and approved by the Board Risk Management Committee and the Board. The Bank manages limits and controls concentrations of credit risk wherever they are identified – in particular, to individual customers, industries segmentation, collateral types and countries. For Retail and MSB portfolios, product-specific caps and debt-burden thresholds are implemented.

c) Structure and organization of the credit risk management and control function:

All Corporate, SME and FI credit proposals are independently reviewed by Credit Group and recommended to appropriate approval authority as defined in the Wholesale Credit Policy of the Bank, which includes Management level Credit Committee and Executive Committee of the Board. For Retail, Micro & Small Businesses (MSB) and Private Banking, the Bank has in place comprehensive product program manuals highlighting requirements of every aspect of such lending, including credit assessment criteria, documentation standards, and collection frameworks.

d) Relationships between the credit risk management, risk control, compliance and internal audit functions:

All Corporate Credit proposals submitted by Corporate Banking are independently reviewed by Credit Group before the proposals are approved by the appropriated approval authority. For retail and MSB portfolios automated decision engines are in place.. Compliance team ensures that SAMA guidelines are complied with, including retail lending regulations and debt-burden thresholds. As part of Internal Audit plan, Internal Audit team reviews Credit Approval Process, collection strategies, and submits its findings to Board Audit Committee for its review.

e) Scope and main content of the reporting on credit risk exposure and on the credit risk management function to the executive management:

Comprehensive Portfolio reports with all key risk metrics including top watch list exposures, top NPL exposures and top written off exposures for both Corporate and SME portfolios are presented to RMC, BRMC, Executive Committee and the Board of Directors on a regular basis. For retail and MSB portfolios, portfolio quality metrics including delinquency trends, collection performance, and portfolio concentration indicators are reported. The report highlights the status of the exposure, recoveries, if any, collaterals, provisions held against these accounts and the action plan to regularize/recover the dues from these accounts.

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	5,694,220	755,748,519	8,682,888	3,348,104	5,334,784	-	**752,759,851**
Debt Securities	-	160,686,670	55,590	-	55,590	-	**160,631,080**
Off-balance sheet exposures	333,492	83,202,112	206,818	128,060	78,758	-	**83,328,786**
Total	**6,027,712**	**999,637,301**	**8,945,297**	**3,476,165**	**5,469,132**	**-**	**996,719,716**

CR2: Changes in stock of defaulted loans and debt securities

		Dec-25
1	**Defaulted loans and debt securities at end of the previous reporting period**	**5,809,524**
2	Loans and debt securities that have defaulted since the last reporting period	1,744,408
3	Returned to non-defaulted status	(235,817)
4	Amounts written off	(1,623,895)
5	Other changes	-
6	**Defaulted loans and debt securities at end of the reporting period (1+2-3-4+5)**	**5,694,220**

CRB: Additional disclosure related to the credit quality of assets

Qualitative disclosures:

a) The scope and definitions of "past due" and "impaired" exposures used for accounting purposes:

The Bank considers a financial asset to be in default when:

▪ the customer is unlikely to pay its credit obligations to the Bank in full, without recourse by the Bank to actions such as realizing security (if any is held); or

▪ the customer is past due more than 90 days on any material credit obligation to the Bank.

b) The extent of past-due exposures (more than 90 days) that are not considered to be impaired:

A facility that has been renegotiated due to deterioration in the customer's condition is usually considered to be credit-impaired unless there is evidence that the risk of not receiving contractual cash flows is not material and there are no other indicators of impairment.

c) Description of methods used for determining accounting provisions for credit losses:

The measurement of impairment losses under IFRS 9 across all categories of financial assets requires judgement, in particular, the estimation of the amount and timing of future cash flows and collateral values when determining impairment losses and the assessment of a significant increase in credit risk. These estimates are driven by a number of factors, changes in which can result in different levels of allowances.

The Bank’s ECL calculations are outputs of complex models with a number of underlying assumptions regarding the choice of variable inputs and their interdependencies. Elements of the ECL models such as Probability of Default (“PD”), Exposure at Default (“EAD”) and Loss Given Default rate (“LGD”), that are considered accounting judgements and estimates include:

▪ The selection of an estimation technique or modelling that are considered accounting judgements;

▪ The selection of inputs for those models, and the interdependencies between those inputs such as macroeconomic scenarios and economic inputs.

d) The Bank's own definition of a restructured exposure:

Restructuring occurs if the terms of a financial asset are renegotiated or modified or an existing financial asset is replaced with a new one due to financial difficulties of the customer.

Quantitative disclosures:

a) Breakdown of exposures by geographical area, industry and residual maturity:

- Geographical area of the major categories of assets, commitments and contingencies:

	Kingdom of Saudi Arabia	Other GCC and Middle East	North America	South East Asia	Other Countries	Total
Assets						
Cash and balances with SAMA and other central Banks	51,608,727	1,209,899	294,860	241,936	649,454	54,004,876
Due from Banks and other financial institutions	9,857,156	1,767,523	14,244,866	1,071,041		26,940,586
Financing, net						
Corporate	259,184,660	2,915,614	-	8,586,569	-	270,686,843
Retail	476,346,137	4,254,855	-	1,472,016	-	482,073,008
Investments, net						
Investment in an associate	1,157,245	-	-	-	-	1,157,245
Investments held at amortized cost	119,255,743	5,365,717	5,922,636	2,851,917	4,867,936	138,263,949
FVIS Investments	2,420,245	1,713,327	102,616	-	3,548,700	7,784,888
FVOCI investments	22,504,835	2,725,904	93,750	2,660,575	270,695	28,255,759
Total assets	**942,334,748**	**19,952,838**	**20,658,729**	**16,884,054**	**9,336,785**	**1,009,167,154**
Commitments and contingencies	**78,166,670**	**1,401,686**	**-**	**3,967,248**	**-**	**83,535,604**

- Breakdown of financing by industry:

	Performing	Non-Performing	Allowance for impairment	Net financing
Description				
Government and Quasi-Government	81,642,998	-	-	81,642,998
Commercial	77,711,310	2,872,919	(1,641,031)	78,943,198
Industrial	28,126,204	271,492	(135,475)	28,262,221
Building and construction	10,949,866	75,839	(44,096)	10,981,609
Consumer	484,580,737	1,926,178	(1,250,333)	485,256,582
Services	34,890,358	477,940	(235,810)	35,132,488
Agriculture and fishing	1,714,799	1,095	(539)	1,715,355
Finance, Insurance & Investments	17,616,919	994	(508)	17,617,405
Others	18,515,328	67,763	(40,312)	18,542,779
Total	**755,748,519**	**5,694,220**	**(3,348,104)**	**758,094,635**
12 month and life time ECL not credit impaired	**-**	**-**	**(5,334,784)**	**(5,334,784)**
Balance	**755,748,519**	**5,694,220**	**(8,682,888)**	**752,759,851**

▪ Residual Maturity:

	Less than 3 months	3 to 12 months	1 to 5 years	Over 5 years	No Fixed Maturity	Total
Assets						
Cash and balances with SAMA and other central Banks	**6,977,000**	-	-	-	**47,027,876**	**54,004,876**
Due from Banks and other financial institutions	**19,815,931**	**2,959,419**	**750,000**	-	**3,415,236**	**26,940,586**
Investments, net						
Investments held at amortized cost	1,157,005	312,461	38,422,995	98,371,488	-	138,263,949
FVIS investments	206,250	-	664,794	4,201,029	2,712,815	7,784,888
FVOCI investments	2,374,774	112,500	10,151,913	14,309,078	1,307,494	28,255,759
Positive fair value of Shariah compliant derivatives	**20,768**	**38,009**	**588,398**	**1,419,805**	-	**2,066,981**
Financing, net						
Corporate	54,799,656	53,644,562	111,892,540	50,350,085	-	270,686,843
Retail	32,808,763	72,731,544	187,561,002	188,971,699	-	482,073,008
Other assets, net	-	-	-	-	**13,390,634**	**13,390,634**
Investment in an associate	-	-	-	-	**1,157,245**	**1,157,245**
Investment in properties, net	-	-	-	-	**1,350,021**	**1,350,021**
Property, equipment, right of use and other intangible assets, net	-	-	-	-	**15,740,178**	**15,740,178**
Disposal group classified as held for sale	-	-	-	-	**1,553,329**	**1,553,329**
Total Assets	**118,160,147**	**129,798,496**	**350,031,642**	**357,623,184**	**87,654,828**	**1,043,268,297**

b) Amounts of impaired exposures and related accounting provisions, broken down by geographical areas and industry:

▪ Geographical area:

	Kingdom of Saudi Arabia	Other GCC and Middle East	South East of Asia	Total
Non-performing				
Corporate	3,676,787	61,431	29,824	**3,768,042**
Retail	1,816,767	82,964	26,447	**1,926,178**
Allowance for impairment of financing				
Corporate	(4,138,108)	(80,880)	(29,993)	**(4,248,981)**
Retail	(4,265,595)	(106,477)	(61,835)	**(4,433,907)**

- Industry sector:

	Non-Performing	Allowance for impairment	Net financing
Government and Quasi-Government	-	-	-
Commercial	2,872,919	(1,641,031)	1,231,888
Industrial	271,492	(135,475)	136,017
Building and construction	75,839	(44,096)	31,743
Consumer	1,926,178	(1,250,333)	675,845
Services	477,940	(235,810)	242,130
Agriculture and fishing	1,095	(539)	556
Finance, Insurance & Investments	994	(508)	486
Others	67,763	(40,312)	27,451
Total	**5,694,220**	**(3,348,104)**	**2,346,116**

c) Ageing analysis of accounting past-due exposures:

	Non-Performing	Allowance for impairment	Net
Day Past Due (DPD)			
90 ≥ DPD < 180	2,013,485	1,252,972	760,513
180 ≤ DPD < 360	1,571,667	811,813	759,854
DPD ≥ 360	2,109,068	1,283,319	825,749
Total	**5,694,220**	**3,348,104**	**2,346,116**

d) Breakdown of restructured exposures between impaired and non-impaired exposures:

	Corporate	Consumer	Total
Performing (non-impaired)	157,819	15,853	173,672
Impaired	1,244,746	594,557	1,839,303
Total	**1,402,565**	**610,410**	**2,012,975**

CRB-A: CRB-A – Additional disclosure related to prudential treatment of problem assets:

Qualitative disclosures:

a) The definition of non-performing exposures:

The Bank considers a financial asset to be in default when:

▪ the customer is unlikely to pay its credit obligations to the Bank in full, without recourse by the Bank to actions such as realizing security (if any is held); or

▪ the customer is past due more than 90 days on any material credit obligation to the Bank.

b) The definition of a forborne exposure:

Any exposure arrangement in which the original terms and conditions have been changed or modified such that the modified terms result in a concession to the borrower, and the modification, which would not have been otherwise granted, was granted as a result of the borrower's financial difficulty.

Quantitative disclosures:

a) Breakdown of performing and non-performing exposures:

	Corporate		Consumer		Allowances	Net Carrying Value
	Non-impaired	Impaired	Non-impaired	Impaired		
Debt Securities	160,686,670	-	-	-	(55,590)	**160,631,080**
Loans	271,167,782	3,768,042	484,580,737	1,926,178	(8,682,888)	**752,759,851**
Off-balance sheet exposures	83,222,018	313,586	-	-	(206,818)	**83,328,786**
Total	**515,076,469**	**4,081,629**	**484,580,737**	**1,926,178**	**(8,945,297)**	**996,719,717**

b) Breakdown of restructured exposures:

	Corporate		Consumer		Allowances
	Non-impaired	Impaired	Non-impaired	Impaired	
Debt Securities	-	-	-	-	**-**
Loans	157,819	1,244,746	15,853	594,557	**56,287**
Off-balance sheet exposures	-	-	-	-	**-**
Total	**157,819**	**1,244,746**	**15,853**	**594,557**	**56,287**

CRC: Qualitative disclosure related to credit risk mitigation techniques

a) Core features of policies and processes for, and an indication of the extent to which the Bank makes use of, on- and off-balance sheet netting:

To mitigate its credit risks on financial assets, the Bank seeks to use collateral, where possible. The collateral comes in various forms, such as cash, securities, marketable securities, letters of credit/guarantees, real estate, receivables, inventories, other non-financial assets and credit enhancements such as netting agreements. Collateral, unless repossessed, is not recorded on the Bank's statement of financial position.

b) Core features of policies and processes for collateral evaluation and management:

It is generally assessed, at a minimum, at inception and re-assessed on a periodic basis. However, some collateral, for example, cash or market securities relating to margining requirements, is valued daily. To the extent possible, the Bank uses active market data for valuing financial assets held as collateral. Non-financial collateral, such as real estate, is valued based on data provided by third parties such as mortgage brokers, or based on housing price indices (HPIs).

c) Information about market or credit risk concentrations under the credit risk mitigation instruments used:

Concentrations of credit risks arise when a number of customers are engaged in similar business activities, activities in the same geographic region, or have similar economic features that would cause their ability to meet contractual obligations to be similarly affected by changes in economic, political or other conditions. Concentrations of credit risks indicate the relative sensitivity of the Bank's performance to developments affecting a particular industry or geographical location. The Bank seeks to manage its credit risk exposure through diversification of its financing to ensure there is no undue concentration of risks with to individuals or banks of customers in specific geographical locations or economic sectors, which is achieved through Risk Appetite thresholds, Target Market Criteria and Risk Acceptance Criteria. For retail and MSB portfolios, concentration is additionally monitored through product-wise exposure caps, geographic distribution limits, and income segment diversification. The Bank manages credit risk by placing limits on the amount of risk accepted in relation to individual customers and banks, and to geographic and economic segments. Such risks are monitored on a regular basis and are subject to an annual or more frequent review, when considered necessary. Limits on the level of credit risk by product, economic sector and by country are reviewed at least annually by the Board Risk Management Committee / Executive Committee.

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	726,126,060	26,633,790	25,553,425	1,080,366	-
2	Debt securities	160,631,080	-	-	-	-
3	**Total**	**886,757,140**	**26,633,790**	**25,553,425**	**1,080,366**	**-**
4	Of which defaulted	2,346,116	-	-	-	-

CRD: Qualitative disclosure on Banks' use of external credit ratings under the standardized approach for credit risk

a) Names of the external credit assessment institutions (ECAIs):

The recognition of external credit assessments is in line with SAMA consultative document concerning the minimum capital requirements for credit risk issued in February 2022 where the following ECAIs qualify as Eligible ECAI's in Saudi Arabia:

- Standard & Poor's (S&P);
- Moody's; and
- Fitch.

b) The asset classes for which each ECAI is used:

External credit assessment institutions (ECAIs) ratings are utilized across various asset classes, including corporate sukuks, sovereign sukuks, structured finance products, project finance, and Bank financings. Several ECAIs specialize in assessing and rating several types of assets based on their creditworthiness and risk levels.

c) Description of the process used to transfer the issuer to issue credit ratings onto comparable assets in the Banking book:

Please refer to paragraph 107-109 of *Basel III: Finalising post-crisis reforms* issued in December 2017.

d) The alignment of the alphanumerical scale of each agency used with risk buckets:

SAMA assigned eligible ECAIs' ratings to the risk weights available under the standardized risk weighting framework, i.e. deciding which rating categories correspond to which risk weights.

The following ECAI's ratings mapping is utilized and subject to review by SAMA as appropriate:

SAMA	S&P	Moody's	Fitch
1	AAA	Aaa	AAA
	AA+	Aa1	AA+
	AA	Aa2	AA
	AA-	Aa3	AA-
2	A+	A1	A+
	A	A2	A
	A-	A3	A-
3	BBB+	Baa1	BBB+
	BBB	Baa2	BBB
	BBB-	Baa3	BBB-
4	BB+	Ba1	BB+
	BB	Ba2	BB
	BB-	Ba3	BB-
	B+	B1	B+
	B	B2	B
	B-	B3	B-
5	CCC+	Caa1	CCC+
	CCC	Caa2	CCC
	CCC-	Caa3	CCC-
	CC	Ca	CC
	C	C	C
	D	D	D
6	Unrated	Unrated	Unrated

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**	**225,177,781**	**21,596**	**223,714,816**	**4,319**	**9,183,556**	**4.1%**
2	**Non-central government public sector entities**	**904,081**	**46,193**	**904,081**	**18,000**	**461,040**	**50.0%**
3	**Multilateral development Banks**	**291,815**	**169,483**	**291,815**	**84,741**	**147,612**	**39.2%**
4	**Banks**	**40,404,964**	**5,126,560**	**39,824,063**	**3,345,813**	**15,128,808**	**35.0%**
	Of which: securities firms and other financial institutions	-	-	-	-	-	0.0%
5	**Covered bonds**	**-**	**-**	**-**	**-**	**-**	**0.0%**
6	**Corporates**	**208,063,843**	**200,727,152**	**194,559,431**	**56,878,429**	**233,201,925**	**92.7%**
	Of which: securities firms and other financial institutions	-	-	-	-	-	0.0%
	Of which: specialized lending	8,973,723	-	8,973,723	-	9,652,274	107.6%
7	**Subordinated debt, equity and other capital**	**12,429,539**	**-**	**11,786,837**	**-**	**17,746,701**	**150.6%**
8	**Retail**	**229,295,964**	**13,617,531**	**222,388,404**	**1,482,183**	**169,237,969**	**75.6%**
	Of which: MSMEs	19,587,343	203,868	19,571,029	140,817	14,783,885	75.0%
9	**Real estate**	**285,948,162**	**312,044**	**285,948,162**	**185,440**	**123,266,990**	**43.1%**
	Of which: general RR	271,694,201	-	271,694,201	-	104,321,017	38.4%
	Of which: IPRRE	2,223,339	-	2,223,339	-	1,667,504	75.0%
	Of which: general CRE	888,922	-	888,922	-	592,803	66.7%
	Of which: IPCR	762,608	-	762,608	-	838,869	110.0%
	Of which: land acquisition, development and construction	10,379,092	312,044	10,379,092	185,440	15,846,797	150.0%
10	**Defaulted exposures**	**5,694,220**	**333,492**	**2,345,140**	**26,949**	**1,680,045**	**70.8%**
11	**Other assets**	**41,277,942**	**-**	**36,489,906**	**-**	**29,067,842**	**79.7%**
12	**Total**	**1,049,488,312**	**220,354,050**	**1,018,252,655**	**62,025,873**	**599,122,490**	**55.5%**

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

	Asset Class	0%	20%	30%	40%	45%	50%	60%	75%	80%	85%	100%	110%	130%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
1	**Sovereigns and their central Banks**	206,548,691	9,296,105	-	-	-	1,727,887	-	-	-	-	5,518,574	-	-	627,879	-	223,719,135
2	**Non-central government public sector entities**	-	-	-	-	-	922,081	-	-	-	-	-	-	-	-	-	922,081
3	**Multilateral development Banks**	-	18,750	175,204	-	-	182,602	-	-	-	-	-	-	-	-	-	376,557
4	**Banks**	-	20,417,638	18,262,395	5,942	-	409,932	-	59,154	-	-	1,414,737	-	-	2,600,078	-	43,169,876
	Of which: securities firms and other financial institutions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	**Covered bonds**	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	**Corporates**	-	-	-	-	-	26,159,130	-	3,292,422	3,888,281	40,320,400	170,851,115	-	4,854,024	2,072,488	-	251,437,860
	Of which: securities firms and other financial institutions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Of which: specialized lending	-	-	-	-	-	-	-	-	3,888,281	-	231,418	-	4,854,024	-	-	8,973,723
7	**Subordinated debt, equity and other capital**	-	-	-	-	-	-	-	-	-	-	-	-	-	11,122,374	664,462	11,786,837
8	**Retail**	-	-	-	-	1,901,624	-	-	214,346,900	-	-	7,622,063	-	-	-	-	223,870,587
	Of which: Retail MSMEs	-	-	-	-	-	-	-	19,711,846	-	-	-	-	-	-	-	19,711,846
9	**Real estate**	-	180,817,516	-	-	-	-	492,591	93,496,356	-	-	-	762,608	-	10,564,531	-	286,133,602
	Of which: general RRE	-	180,817,516	-	-	-	-	-	90,876,685	-	-	-	-	-	-	-	271,694,201
	Of which: no loan splitting applied	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Of which: loan splitting applied (Secured)	-	180,817,516	-	-	-	-	-	-	-	-	-	-	-	-	-	180,817,516
	Of which: loan splitting applied (Unsecured)	-	-	-	-	-	-	-	90,876,685	-	-	-	-	-	-	-	90,876,685
	Of which: IPRRE	-	-	-	-	-	-	-	2,223,339	-	-	-	-	-	-	-	2,223,339
	Of which: general CRE	-	-	-	-	-	-	492,591	396,331	-	-	-	-	-	-	-	888,922
	Of which: no loan splitting applied	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Of which: loan splitting applied (Secured)	-	-	-	-	-	-	492,591	-	-	-	-	-	-	-	-	492,591
	Of which: loan splitting applied (Unsecured)	-	-	-	-	-	-	-	396,331	-	-	-	-	-	-	-	396,331
	Of which: IPCRE	-	-	-	-	-	-	-	-	-	-	-	762,608	-	-	-	762,608
	Of which: land acquisition, development and construction	-	-	-	-	-	-	-	-	-	-	-	-	-	10,564,531	-	10,564,531
10	**Defaulted exposures**	-	-	-	-	-	1,390,780	-	-	-	-	974,614	-	-	6,694	-	2,372,088
11	**Other assets**	6,979,787	552,847	-	-	-	-	-	-	-	-	28,957,273	-	-	-	-	36,489,906
12	**Total**	213,528,478	211,102,855	18,437,599	5,942	1,901,624	30,792,412	492,591	311,194,831	3,888,281	40,320,400	215,338,375	762,608	4,854,024	26,994,045	664,462	1,080,278,528

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%	442,453,835	3,344,364	59.43%	443,068,932
2	40-70%	34,741,704	1,992,030	54.90%	33,192,569
3	75%	308,517,353	16,483,904	16.35%	311,194,831
4	80- 85%	42,619,189	11,741,655	25.47%	44,208,681
5	90-100%	187,720,239	185,868,003	29.07%	215,338,375
6	105-130%	5,616,632	-	-	5,616,632
7	150%	26,512,195	924,094	53.57%	26,994,045
8	250%	-	-	-	-
9	400%	-	-	-	-
10	1250%	-	-	-	-
11	Other	1,307,164	-	-	664,462
12	**Total exposures**	**1,049,488,312**	**220,354,050**	**28.73%**	**1,080,278,528**

Counterparty credit risk

CCRA: Qualitative disclosure related to CCR

a) The method used to assign the operating limits defined in terms of internal capital for counterparty credit exposures and for CCP exposures:

The Bank uses a risk-based framework to determine the operating limit for CCR exposure, Pre-Settlement Risk (PSR) & Settlement Risk (SR). This framework quantifies the potential future exposure of the underlying based on historical analysis.

b) Policies relating to guarantees and other risk mitigants and assessments concerning counterparty risk, including exposures towards CCPs:

Counterparty exposures are regulated under the framework of the International Swaps and Derivatives Association (ISDA) and Credit Support Annex (CSA). In light of mandatory margining requirement, the Bank is establishing CSAs under ISDA agreements for margining with relevant counterparties. Moreover, the Bank's policy includes the use of collateral arrangements as specified in the CSA. Therefore, both the stand as CCR mitigants.

c) Policies with respect to wrong-way risk exposures:

The governance of the Bank product approval process is designed to thoroughly evaluate and assess a range of risks, including wrong way risk, prior to the introduction of any new products.

d) The impact in terms of the amount of collateral that the Bank would be required to provide given a credit rating downgrade:

The derivatives contracts held by the Bank do not include terms for additional collateral posting in the event of credit rating downgrade.

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)	836,551	2,134,737		1.4	4,159,804	2,265,837
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)					5,963,971	2,525,202
5	Value-at-risk (VaR) for SFTs					-	-
6	**Total**						**4,791,038**

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	-	-	464,897	8,305,206	-	-	-	-	**8,770,103**
Securities firms	-	-	-	-	-	-	-	-	**-**
Corporates	-	-	-	28,507		1,325,164			**1,353,671**
Regulatory retail portfolios	-	-	-	-	-	-	-	-	**-**
Other assets	-	-	-	-	-	-	-	-	**-**
Total	**-**	**-**	**464,897**	**8,333,713**	**-**	**1,325,164**	**-**	**-**	**10,123,774**

CCR5: Composition of collateral for CCR exposure:

	a	b	c	d	e	f
	Collateral used in derivative transactions			Collateral used in SFTs		
	Segregated	Unsegregated	Segregated	Unsegregated	Fair value of collateral received	Fair value of posted collateral
Cash - domestic currency	-	180,250	-	(51,250)	9,848,265	-
Cash - other currencies	-	446,475	-	(565,594)	10,068,579	-
Domestic sovereign debt	-	-	-	-	-	8,218,239
Other sovereign debt	-	-	-	-	-	2,958,741
Government agency debt	-	-	-	-	-	-
Corporate bonds	-	-	-	-	-	12,294,966
Equity securities	-	-	-	-	-	-
Other collateral	-	-	-	-	-	-
Total	**-**	**626,725**	**-**	**(616,844)**	**19,916,844**	**23,471,945**

Market Risk

MRA: General qualitative disclosure requirements related to market risk:

a) The Bank's strategic objectives in undertaking trading activities, as well as the processes implemented to identify, measure, monitor and control the Bank's market risks, including policies for hedging risk and the strategies/processes for monitoring the continuing effectiveness of hedges:

Being an Islamic Bank, the Bank does not face any major "Market Risk" except for Profit Rate Risk in Banking Book (PRRBB) under Pillar II. Although, as per the scope of "Market Risk" as defined by BCBS, the Bank is also exposed to Foreign Exchange risk but this is only in a limited way. All Foreign exchange exposures are taken by the Bank for client purposes and therefore there are no trading/proprietary positions. Besides, for these client oriented foreign exchange positions very limited overnight position limits are given which results in insignificant foreign exchange risk for the Bank. The major foreign exchange position for the Bank originates from USD which again is a pegged currency, therefore, the risk is minimal.

b) Policies for determining whether a position is designated as trading, including the definition of stale positions and the risk management policies for monitoring those positions. In addition, Banks should describe cases where instruments are assigned to the trading or Banking book contrary to the general presumptions of their instrument category and the market and gross fair value of such cases, as well as cases where instruments have been moved from one book to the other since the last reporting period, including the gross fair value of such cases and the reason for the move:

The Bank established the policies and procedures to ensure the position is designated, trading or Banking, in accordance to the SAMA's Guidelines. This includes:

- Define and demarcate the boundary between the Banking book ("BB") and Trading book ("TB").
- Identify all instruments, including the BB positions, that are required to be included in the market risk capital calculations.
- Define the criteria for the initial identification of the TB instruments.
- Provide the requirements for any subsequent re-assignments/movements of instruments between books, if any.

c) Description of internal risk transfer activities, including the types of internal risk transfer desk:

Existing instruments are not transferred between Banking and trading book. The Bank strictly prohibits any internal risk transfers.

d) The structure and organization of the market risk management function, including a description of the market risk governance structure established to implement the strategies and processes of the Bank:

Market Risk function is part of Enterprise Risk Management (ERM) function. ERM reports to Group Chief Risk Officer (CRO). Market Risk function independently reviews the compliance to the approved Treasury Limits and communicates to Senior Management in case of any concerns.

e) The scope and nature of risk reporting and/or measurement systems:

Comprehensive Market & Liquidity Risks reports are presented to ALCO for its review and discussion. Besides, Market & Liquidity Risk Dashboard highlighting various positions/limits, are presented to RMC/BRMC.

MR1: Market risk under the standardized approach:

		a
		Capital requirement in standardized approach
1	General interest rate risk	393,961
2	Equity risk	304,162
3	Commodity risk	-
4	Foreign exchange risk	228,516
5	Credit spread risk - non-securitizations	73,753
6	Credit spread risk - securitizations (non-correlation trading portfolio)	-
7	Credit spread risk - securitization (correlation trading portfolio)	-
8	Default risk - non-securitizations	223,794
9	Default risk - securitizations (non-correlation trading portfolio)	-
10	Default risk - securitizations (correlation trading portfolio)	-
11	Residual risk add-on	-
12	**Total**	**1,224,187**

Credit valuation adjustment risk

CVAA: General qualitative disclosure requirements related to CVA:

a) The eligibility to set capital requirement for CVA at 100% of the capital requirement for counterparty credit risk:

The Bank is currently below the materiality threshold where the aggregate notional amount of non-centrally cleared derivatives is less than SAR 446 billion. Hence, the bank opted not to calculate its Credit Valuation Adjustment (CVA) capital requirements using the SA-CVA or BA-CVA but instead followed the alternative approach where Credit Valuation Adjustment (CVA) capital requirements is equal to 100% of the Bank's capital requirement for counterparty credit risk (CCR).

Operational risk

ORA: General qualitative information on a Bank's operational risk framework:

a) Policies, frameworks and guidelines for the management of operational risk:

Bank's Operational Risk Management Policy sets out the core principles of the Operational Risk framework along with the roles and responsibilities of all stakeholders. under which Operational Risk should be managed in Al-Rajhi Bank. The policy is approved by the BoD and reviewed annually.

The Operational Risk Management Framework of the Bank is governed by the Operational Risk Management Policy and Procedures, while the implementation is supported by an operational risk management system and designated Business Risk Control Managers (BRCMs) or Operational Risk Champions within different units across the Bank who are responsible for implementation of the Operational Risk Management Policy in coordination with Operational Risk Management Department (ORMD).
The Policy is also supported by Bank's procedures and tools which are developed by Operational Risk team as part of its regular exercise to further strengthen the embedded operational risk culture and to ensure that the first line of defence (Business Units – BU) managers can accomplish Operational Risk activities effectively.

The Bank's Operational Risk Policy and practices address all significant areas of Operational Risk Management across the Bank including, but not limited to, Risk Control Self-Assessment (RCSA), Products/Services & Outsourced Contracts Risk Assessments, Key Risk Indicators, Operational Loss Data Management, Operational Risk Monitoring, Change Management and Reporting.

b) The structure and organization of their operational risk management and control function:

The Bank's Operational Risk Structure embraces the "3 Lines of Defence" Risk Operating Model in accordance with Basel. 1st line - Business Line Management; 2nd line - An independent Operational Risk Management function; 3rd line - An independent review function i.e. Internal Audit.
The Operational Risk Management Department -within the Risk Management Group- is primarily responsible for the oversight of operational risk management across the Bank.

Furthermore, in order to maintain consistent approach; designated Business Risk Control Managers (BRCMs) or Operational Risk Champions have been assigned from all departments of the Bank and are responsible for implementation of the Framework in coordination with the Operational Risk Management department.

c) The Operational risk measurement system:

Operational Risk incidents and losses are being reported through Archer platform under EGRC and encouraging a more conscious operational risk enterprise culture; all the data is reported based on archer with validation checks i.e., maker and checker.

d) The scope and main context of their reporting framework on operational risk to executive management and to the board of directors:

The Group Operational Risk Committee - GORC monitors, assesses and manages the operational risk profile of the bank on an ongoing basis to ensure that an adequate control environment exists across its businesses and functions to maintain an acceptable level of residual risk. The Risk Management Committee -RMC and the Board Risk Committee-BRMC continuously evaluates the effectiveness of its operational risk culture and operational risk framework.
The Bank's operational risk profile is regularly shared with senior management and the Board Risk Management Committee, which ensures a robust and consistent approach to operational risk management, monitoring, and oversight at all levels of the organization.
Senior Management encourage a culture of prompt escalation, supported by clearly defined roles and responsibilities in line with policies and committee charters.

e) The risk mitigation and risk transfer used in the management of operational risk including mitigation by policy, by divesting from high-risk businesses, and by the establishment of controls:

For Risk mitigation and strengthening the control environment, various Operational Risk mitigation tools are implemented including Risk Control and Self-Assessment (RCSA), reporting and monitoring of Key Risk Indicators (KRI), incident & losses Root Cause Analysis (RCA), action plans monitoring, new products and services risk assessment, outsourcing risk assessment, risk register maintenance as well as risk reporting.

In addition, the bank applied the risk transfer approach under various insurance policies i.e., BBB insurance, Director and Office, insurance Property etc. in order to mitigate the uncertain impacts.

Furthermore, the bank conducts various awareness activities communication channels, training sessions to promote and maintain effective risk aware culture.

OR1: Historical losses:

		a	b	c	d	e	f	g	h	i	j	k
		T	**T-1**	**T-2**	**T-3**	**T-4**	**T-5**	**T-6**	**T-7**	**T-8**	**T-9**	**Average**
	Using 44,600 SAR threshold											
1	Total amount of operational losses net of recoveries (no exclusions)	142,158	83,122	256,262	71,633	77,099	225,609					
2	Total number of operational risk losses	108	128	129	66	87	77					
3	Total amount of excluded operational risk losses	-	-	-	-	-	-					
4	Total number of exclusions	-	-	-	-	-	-					
5	Total amount of operational losses net of recoveries and net of excluded losses	142,158	83,122	256,262	71,633	77,099	225,609					
	Using 446,000 SAR threshold											
6	Total amount of operational losses net of recoveries (no exclusions)	133,728	70,940	244,312	66,709	72,531	221,730					
7	Total number of operational risk losses	57	43	43	34	40	37					
8	Total amount of excluded operational risk losses	-	-	-	-	-	-					
9	Total number of exclusions	-	-	-	-	-	-					
10	Total amount of operational losses net of recoveries and net of excluded losses	133,728	70,940	244,312	66,709	72,531	221,730					
	Details of operational risk capital calculation											
11	Are losses used to calculate the ILM (yes/no)?	Yes*	No	No	No	No	No					
12	If “no” in row 11, is the exclusion of internal loss data due to non-compliance with the minimum loss data standards (yes/no)?	-	Yes	Yes	Yes	Yes	Yes					
13	Loss event threshold: 44,600 SAR or 446,000 SAR for the operational risk capital calculation if applicable	44600	N/A	N/A	N/A	N/A	N/A					

*** Note: Starting from 2024 Data, the bank has calculated ILM**

OR2: Business Indicator and subcomponents:

BI and its subcomponents		a	b	c
		T	**T-1**	**T-2**
1	**Interest, lease and dividend component**	**17,687,310**		
1a	Interest and lease income	47,116,666	38,835,692	28,308,351
1b	Interest and lease expense	22,423,239	17,697,745	6,273,809
1c	Interest earning assets	887,688,699	742,488,363	702,880,091
1d	Dividend income	303,162	136,884	128,097
2	**Services component**	**11,551,165**		
2a	Fee and commission income	10,768,382	9,497,432	9,138,242
2b	Fee and commission expense	6,075,655	5,271,782	4,514,103
2c	Other operating income	2,680,750	816,625	1,752,063
2d	Other operating expense	1,584,665	97,110	1,317,497
3	**Financial component**	**1,615,446**		
3a	Net P&L on the trading book	1,438,572	1,295,923	1,194,301
3b	Net P&L on the Banking book	516,561	203,047	197,936
4	**BI**	**30,853,921**		
5	**Business indicator component (BIC)**	**4,494,288**		

6	**Disclosure on BI**	**a**
6a	BI gross of excluded divested activities	N/A
6b	Reduction in BI due to excluded divested activities	N/A

OR3: Minimum required operational risk capital:

#	Particulars	a
1	Business indicator component (BIC)	4,494,288
2	Internal loss multiplier (ILM)	0.8200
3	Minimum required operational risk capital (ORC)	3,685,428
4	**Operational risk RWA**	**46,067,844**

Interest rate risk in the banking book

IRRBBA: IRRBB risk management objectives and policies (Quantitative disclosures)

1	Average repricing maturity assigned to non-maturity deposits (NMDs).	3.59 Years
2	Longest repricing maturity assigned to NMDs.	20 Years

IRRBB1: Quantitative information on IRRBB

In reporting currency	ΔEVE		ΔNII	
Period	**T**	**T-1**	**T**	**T-1**
Parallel up	15,749,671	15,840,028	2,315,275	2,536,285
Parallel down	(16,235,606)	(14,216,961)	(2,315,275)	(2,536,285)
Steepener	6,082,202	3,846,438		
Flattener	(2,297,321)	677,099		
Short rate up	5,437,851	7,700,552		
Short rate down	(5,485,377)	(7,834,458)		
Maximum	15,749,671	15,840,028	2,315,275	2,536,285
Period	**T**		**T-1**	
Tier 1 capital	**138,057,620**		**117,952,821**	

***The EVE and NII Loss number (as Positive) in the given table for the current period (T) and last period (T-1)**

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		
Malaysia	2.5%	20,507,041	17,972,373		
Kuwait	2.5%	6,862,814	5,005,666		
France	1.0%	6,690,589	1,954,708		
Qatar	2.5%	5,361,529	1,075,245		
Jordan	2.5%	4,746,991	3,608,364		
Bahrain	2.5%	3,027,738	3,724,941		
United Kingdom	2.0%	1,711,054	427,328		
Pakistan	2.5%	768,599	584,314		
Other	0.50%	675,816	51,056		
Other	0.75%	39,633	5,945		
Other	1.00%	29,896	9,147		
Other	2.50%	919,664	780,729		
SUM		**51,341,364**	**35,199,816**		
Total		**1,046,212,674**	**593,315,790**	**0.1428%**	**847,276**

Leverage ratio

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

#	Particulars	Dec-25
1	Total consolidated assets as per published financial statements	1,043,268,297
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	4,159,804
9	Adjustment for securities financing transactions (i.e. repurchase agreements and similar secured lending)	5,963,971
10	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)	63,301,070
11	Adjustments for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital	-
12	Other adjustments	475,777
13	**Leverage ratio exposure measure**	**1,117,168,918**

LR2: Leverage ratio common disclosure template

		a	b
		Dec-25	**Sep-25**
	On-Balance sheet exposures		
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	1,049,941,293	1,066,218,017
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)	(3,348,104)	(3,434,703)
6	(Asset amounts deducted in determining Basel III Tier 1 capital and regulatory adjustments)	(2,721,055)	(2,507,500)
7	**Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of rows 1 to 6)**	**1,043,872,134**	**1,060,275,814**
	Derivative exposures		
8	Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	1,171,172	1,640,901
9	Add-on amounts for potential future exposure associated with all derivatives transactions	2,988,632	2,758,514
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)**	**4,159,804**	**4,399,415**
	Securities financing transaction exposures		
14	Gross SFT assets (with no recognition of netting), after adjustment for sale accounting transactions	21,890,879	26,136,970
15	(Netted amounts of cash payables and cash receivables of gross SFT assets)	(18,452,110)	(21,923,858)
16	Counterparty credit risk exposure for SFT assets	2,525,202	2,691,693
17	Agent transaction exposures	-	-
18	**Total securities financing transaction exposures (sum of rows 14 to 17)**	**5,963,971**	**6,904,806**
	Other off-balance sheet exposures		
19	Off-balance sheet exposure at gross notional amount	220,354,050	183,895,201
20	(Adjustments for conversion to credit equivalent amounts)	(157,052,980)	(133,619,715)
21	(Specific and general provisions associated with off-balance sheet exposures deducted in determining Tier 1 capital)	(128,060)	(130,429)
22	**Off-balance sheet items (sum of rows 19 to 21)**	**63,173,010**	**50,145,057**
	Capital and total exposures		
23	**Tier 1 capital**	**138,057,620**	**132,212,342**
24	**Total exposures (sum of rows 7, 13, 18 and 22)**	**1,117,168,918**	**1,121,725,092**
	Leverage ratio		
25	**Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)**	**12.36%**	**11.79%**
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	12.36%	11.79%
26	**National minimum leverage ratio requirement**	**3.00%**	**3.00%**
27	**Applicable leverage buffers**	**9.36%**	**8.79%**
	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	3,509,397	4,006,285
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	3,438,769	4,213,112
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)	1,117,239,545	1,121,518,265
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)	1,117,239,545	1,121,518,265
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)	12.36%	11.79%
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)	12.36%	11.79%

Liquidity

LIQA: Liquidity Risk Management:

Qualitative disclosures:

a) Governance of liquidity risk management:

The liquidity risk management structure at ARB has a top down approach from the Board of Directors (BOD) to Group Treasury. ARBs Board of Directors have the ultimate responsibility for the management of overall liquidity risk function within the Bank. However, the BOD has delegated their authority to Group Asset Liability Management Committee (ALCO) to ensure daily, timely and effective risk management across the ARB Group. ARB Group has adopted a holistic approach towards maintaining a liquidity risk management and control framework. The Bank recognizes that there is no one metric or event that could address all the dimensions or causes of liquidity risk. Hence, Liquidity risk control framework has been established along-with approved liquidity risk appetite parameters within which the Banks's liquidity function operates. The delegation of approval authorities is formalized and governed by a clear mandate set by the ALCO. The Group Treasurer keeps ALCO informed of Liquidity and Funding risk/requirements as and when they arise. The Liquidity Risk tolerances are defined as part of Bank's Liquidity/Treasury Risk Appetite Statement which is also approved by the Board. All the Liquidity measures are reported to ALCO and to BRMC at frequent intervals. The related Liquidity risk policy is updated on an annual basis to reflect the changing operating environment and Bank's strategy given each stakeholder's responsibility as per contemporary situations.

b) Funding strategy:

The Funding Strategy of the Bank is developed every year it is undertaken at a centralized level. The oversight of the funding plan is maintained by ALCO through liquidity and funding management tools. Monitoring of funding health of ARB sits with Market and Liquidity risk management function as per the BoD approved risk appetite and limits, while management of liquidity and funding position of the bank has been delegated by ALCO to Treasury Group.

The Funding Strategy focuses on diversifying the bank's funding mix, through the tapping of new markets to secure additional funding of direct investments (DIs), call & saving accounts as well as sukuk and certificate of deposits (CDs) issuances, Repos and longer FI funding, e.g. Syndication and Bilateral, in line with observed market behavior that shifted towards profit bearing deposits. However, maintaining the leading position in current accounts (CAs) market dominance remains a priority for the bank.

c) Liquidity risk mitigation techniques:

Identifying, assessing, measuring and monitoring liquidity risks, conducting regular and 'ad hoc' risk analysis (such as stress tests), reporting the findings and recommending to the ALCO through CRO are the key control and mitigation of liquidity risks techniques, if any. The Bank has also been conducting its annual ILAAP exercise. This provides the Bank with an opportunity to estimate / project its liquidity gap positions and ratios over next one-year horizon under stress events. It enables the Bank to plan accordingly for any market or idiosyncratic liquidity stress events. Accordingly, corrective action and management action plan is drafted to overcome such stress situations. As part of its ILAAP exercise, the Bank has a well drafted CFP in place that can be invoked in stress liquidity situations. The Bank has regularly been testing its CFP to ascertain its feasibility in times when needed.

d) Stress testing:

The Bank conducts liquidity stress testing as part of its ILAAP exercise. The liquidity stress testing is an integral part of the Bank's enterprise risk management framework and is used to evaluate the Bank's potential to survive liquidity stress events. The potential impact from these liquidity stress events is measured and monitored regularly. The results of stress tests and scenario analysis are used to determine adequate levels of liquid asset buffer (LAB) and to ensure that an appropriate level of contingency funding is maintained. The results also assist in the formulation of a 'Management Action Plans' (MAP) that can be invoked in the event of an impending liquidity crisis. The Bank uses the stress tests for understanding its Liquidity risk profile and communicating the same to the BoD and senior management for setting its risk limits and putting in place appropriate management action plans for managing the situations that may arise under adverse circumstances.

The Bank has implemented a robust governance framework outlining the roles and responsibilities of different business units in the Bank to conduct and manage its stress testing program.

e) Contingency funding plans:

The Group-Contingency Funding Plan ("GCFP" or "CFP") is a written response mechanism to be followed under adverse or stress liquidity scenarios, in order to enable the Bank to efficiently meet all liquidity obligations as they fall due. This includes components of liquidity management that are pre-emptive in nature, components that address immediate liquidity requirements, components required to restore the liquidity positions and ratios to regulatory or appetite thresholds and finally long-term strategic actions to improve the liquidity profile of the Balance sheet. The contents of the CFP are generic in nature and may be tailored to adapt any situation as it unfolds, under the directions of the Liquidity Response Team (LRT).

The ARB GCFP is applicable to Al Rajhi Bank KSA and to all its banking branches, subsidiaries and overseas entities. While the ARB Group Liquidity Risk Management Policy is applicable under all operating environments, the GCFP will be operative only in the event of an adverse or stressed liquidity situation. Each International branch and subsidiary of ARB will also have in place its own CFP, which should be consistent with the Group CFP and should meet their local regulatory requirements. In case of any conflict between the GCFP and local CFPs of the international branches/subsidiaries of ARB, the more conservative document shall prevail.

The GCFP is an integral part of the Bank's overall Group Liquidity Risk Governance framework. Both the GCFP and Group Liquidity Risk Management Policy complement each other.

f) Assessment of future's liquidity position:

The Bank, during its ILAAP exercise, evaluates the current and future liquidity positions along with the funding requirements necessary considering the Bank's business strategies. In addition, the exercise provides a forward-looking view, about the Group's liquidity risk profile to ensure that it is aligned to the Board's expectations under normal & stressed situations. Moreover, the Group measures and monitors the on and off-balance sheet liquidity positions through the liquidity mismatch for different time-buckets and SAMA regulatory liquidity ratios. The behavioral assumptions for liquidity are reviewed frequently and are approved by ALCO for the purpose of monitoring liquidity gaps.

g) Concentration limits on collateral pools and sources of funding:

The Bank's risk appetite is based on its business activities and intends to identify, measure, and monitor the risk stemming from its business activities to ensure that the management is apprised of the potential risk exposures and concentrations in the portfolio. These limits were established to mitigate the liquidity risk of the bank and avoid excessive concentration in its funding sources.

h) Liquidity exposures and funding needs at the level of individual legal entities, foreign branches and subsidiaries:

The Bank assesses its liquidity adequacy and monitors its exposure against the defined risk appetite limits on periodic basis. It is also known that the Bank has one subsidiary operating in Malaysia and two branches operating in Kuwait and Jordan. They are primarily managing their funding and liquidity requirements through customer deposits. However, the Head Office in KSA provides support to these entities on a need basis through placements and there is no expectation of any transfer of liquidity from these entities back to head office over and above the deposits placed.

It is noted that the funding lines are more for management of the local liquidity ratio requirements and for comfort needed by the local regulators in these jurisdictions. The Bank has put a capping limit on the funding lines to its overseas branches and subsidiaries. This limit are revised on a periodic basis, depending on the size and requirement of international entities.

i) Balance sheet and off-balance sheet items broken down into maturity buckets and the resultant liquidity gaps:

The Bank has in place its balance sheet categorized by maturity buckets which organizes assets and liabilities based on their remaining time to maturity. This categorization helps in assessing liquidity, funding stability, and profit rate risk. The difference between assets and liabilities in each maturity bucket is known as the liquidity gap and it is monitored regularly against approved threshold.

The Bank system tools are well-equipped to provide a daily detailed liquidity gap analysis across the various maturity buckets helping to manage the gap effectively and ensure having sufficient liquidity to meet obligations while optimizing returns.

Quantitative disclosures:

	Less than 3 months	3 to 12 months	1 to 5 years	Over 5 years	No Fixed Maturity	Total
Assets						
Cash and balances with SAMA and other central Banks	6,977,000	-	-	-	47,027,876	**54,004,876**
Due from Banks and other financial institutions	19,815,931	2,959,419	750,000	-	3,415,236	**26,940,586**
Financing, net						
Corporate	54,799,656	53,644,562	111,892,540	50,350,085	-	**270,686,843**
Retail	32,808,763	72,731,544	187,561,002	188,971,699	-	**482,073,008**
Investments, net						
Investment in an associate	-	-	-	-	1,157,245	**1,157,245**
Investments held at amortized cost	1,157,005	312,461	38,422,995	98,371,488	-	**138,263,949**
FVIS investments	206,250	-	664,794	4,201,029	2,712,815	**7,784,888**
FVOCI investments	2,374,774	112,500	10,151,913	14,309,078	1,307,494	**28,255,759**
Positive fair value of derivatives	20,768	38,009	588,398	1,419,805	-	**2,066,981**
Total Assets	**118,160,147**	**129,798,496**	**350,031,642**	**357,623,184**	**55,620,666**	**1,011,234,135**
Liabilities						
Due to Banks and other financial institutions	83,152,719	18,115,617	9,219,087	6,152,013	644,361	**117,283,797**
Demand deposits and call accounts	-	-	-	-	421,380,121	**421,380,121**
Customers' time investments	139,286,196	65,719,687	11,673,915	17,921,274	-	**234,601,072**
Other customer accounts	-	-	-	-	11,306,307	**11,306,307**
Negative fair value of derivatives	43,306	73,136	698,790	1,461,433	-	**2,276,665**
Debt securities and term financing	8,877,705	33,765,834	37,223,086	-	-	**79,866,625**
Total Liabilities	**231,359,926**	**117,674,274**	**58,814,878**	**25,534,720**	**433,330,789**	**866,714,587**
Gap	**(113,199,778)**	**12,124,222**	**291,216,764**	**332,088,464**	**(377,710,123)**	**144,519,548**

LIQ1: Liquidity Coverage Ratio (LCR)

		a	b
		Total unweighted value (average)	Total weighted value (average)
	High quality liquid assets		
1	**Total HQLA**		**127,264,128**
	Cash outflows		
2	**Retail deposits and deposits from small business customers, of which:**	341,804,762	25,092,220
3	Stable deposits	115,914,052	5,795,703
4	Less stable deposits	225,890,710	19,296,518
5	**Unsecured wholesale funding, of which:**	231,777,424	97,679,007
6	Operational deposits (all counterparties) and deposits in networks of cooperative Banks	469,856	117,464
7	Non-operational deposits (all counterparties)	231,307,567	97,561,543
8	Unsecured debt	-	-
9	**Secured wholesale funding**	40,350,050	830,298
10	**Additional requirements, of which:**	47,890,923	26,093,467
11	Outflows related to derivative exposures and other collateral requirements	23,695,084	23,695,084
12	Outflows related to loss of funding on debt products	-	-
13	Credit and liquidity facilities	24,195,839	2,398,383
14	**Other contractual funding obligations**	42,669,839	-
15	**Other contingent funding obligation**	60,150,573	1,203,011
16	**TOTAL CASH OUTFLOWS**		**150,898,004**
	Cash inflows		
17	Secured lending (e.g. reverse repos)	-	-
18	Inflows from fully performing exposures	74,251,613	51,337,495
19	Other cash inflows	24,142,180	24,142,180
20	**TOTAL CASH INFLOWS**		**75,479,674**
	Total adjusted value		
21	**Total HQLA**		**127,264,128**
22	**Total net cash outflows**		**75,418,330**
23	**Liquidity Coverage Ratio (%)**		**168.74%**

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:**	-	-	-	157,690,559	157,690,559
2	*Regulatory capital*	-	-	-	147,278,251	147,278,251
3	*Other capital instruments*	-	-	-	10,412,308	10,412,308
4	**Retail deposits and deposits from small business customers, of which:**	302,508,881	42,371,968	10,717,537	11,361,876	337,277,151
5	*Stable deposits*	117,261,505	151,202	121,841	211,079	111,868,899
6	*Less stable deposits*	185,247,376	42,220,766	10,595,696	11,150,797	225,408,252
7	**Wholesale funding:**	118,600,175	200,647,979	54,826,570	70,045,182	239,496,709
8	*Operational deposits*	-	214,160	-	-	107,080
9	*Other wholesale funding*	118,600,175	200,433,819	54,826,570	70,045,182	239,389,629
10	**Liabilities with matching interdependent assets**	-	-	-	-	-
11	**Other liabilities**	35,215,306	-	-	1,648,219	-
12	*NSFR derivative liabilities*		-	-	1,648,219	
13	*All other liabilities and equity not included in the above categories*	35,215,306	-	-	-	-
14	**Total ASF**					**734,464,419**
	Required stable funding (RSF) item					
15	Total NSFR high-quality liquid assets (HQLA)					**14,720,058**
16	Deposits held at other financial institutions for operational purposes	1,943,296	-	-	-	971,648
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*	-	23,269,148	2,637,278	-	4,809,011
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:*	-	75,527,219	99,640,498	525,321,789	87,583,858
21	*With a risk weight of less than or equal to 35% under the Basel II standardized approach for credit risk*	-	-	-	41,544,170	473,527,231
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*	-	5,484,870	223,812	47,721,340	44,829,956
25	Assets with matching interdependent liabilities	-	-	-	-	-
26	Other assets:	46,365,302	-	-	3,663,906	46,820,635
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*		-	-	1,387,241	-
30	*NSFR derivative liabilities before deduction of variation margin posted*		-	-	2,276,665	455,333
31	*All other assets not included in the above categories*	46,365,302	-	-	-	46,365,302
32	*Off-balance sheet items*		81,396,134	-	-	828,312
33	***Total RSF***					**674,090,710**
34	***Net Stable Funding Ratio (%)***					**108.96%**