Basel Pillar III Disclosure

QUALITATIVE & QUANTITATIVE DISCLOSURES

Q2 2025

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Template KM1: Key metrics (at consolidated group level)

SR 000's

		a	b	c	d	e
		T	T-1	T-2	T-3	T-4
Available capital (amounts)						
1	Common Equity Tier 1 (CET1)	14,223,885	13,987,358	13,288,378	13,495,421	12,692,513
1a	Fully loaded ECL accounting model	14,223,885	13,987,358	13,288,378	13,495,421	12,692,513
2	Tier 1	19,098,885	18,862,358	17,163,378	17,370,421	16,567,513
2a	Fully loaded ECL accounting model Tier 1	19,098,885	18,862,358	17,163,378	17,370,421	16,567,513
3	Total capital	21,755,154	21,506,997	19,779,623	19,922,551	19,073,483
3a	Fully loaded ECL accounting model total capital	21,755,154	21,506,997	19,779,623	19,922,551	19,073,483
Risk-weighted assets (amounts)						
4	Total risk-weighted assets (RWA)	121,490,539	118,966,231	109,748,593	110,119,299	105,020,665
4a	Total risk-weighted assets (pre-floor)	121,490,539	118,966,231	109,748,593	110,119,299	105,020,665
Risk-based capital ratios as a percentage of RWA						
5	CET1 ratio (%)	11.71%	11.76%	12.11%	12.26%	12.09%
5a	Fully loaded ECL accounting model CET1 (%)	11.71%	11.76%	12.11%	12.26%	12.09%
5b	CET1 ratio (%) (pre-floor ratio)	11.71%	11.76%	12.11%	12.26%	12.09%
6	Tier 1 ratio (%)	15.72%	15.86%	15.64%	15.77%	15.78%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	15.72%	15.86%	15.64%	15.77%	15.78%
6b	Tier 1 ratio (%) (pre-floor ratio)	15.72%	15.86%	15.64%	15.77%	15.78%
7	Total capital ratio (%)	17.91%	18.08%	18.02%	18.09%	18.16%
7a	Fully loaded ECL accounting model total capital ratio (%)	17.91%	18.08%	18.02%	18.09%	18.16%
7b	Total capital ratio (%) (pre-floor ratio)	17.91%	18.08%	18.02%	18.09%	18.16%
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 (%)	0.00%	0.00%	0.00%	0.00%	0.00%
10	Bank G-SIB and/or D-SIB additional requirements (%)	0.00%	0.00%	0.00%	0.00%	0.00%
11	Total of bank CET1 specific buffer requirements (%) (row 8 + row 9 + row 10)	2.50%	2.50%	2.50%	2.50%	2.50%
12	CET1 available after meeting the bank's minimum capital requirements (%)	4.71%	4.76%	5.11%	5.26%	5.09%
Basel III leverage ratio						
13	Total Basel III leverage ratio exposure measure	178,571,897	174,333,775	166,342,534	163,437,038	154,853,657
14	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves)	10.70%	10.82%	10.32%	10.63%	10.70%
14a	Fully loaded ECL accounting model Basel III leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) (%)	10.70%	10.82%	10.32%	10.63%	10.70%
14b	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)	-	-	-	-	-
14c	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	-	-	-	-	-
14d	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	-	-	-	-	-
Liquidity Coverage Ratio (LCR)						
15	Total high-quality liquid assets (HQLA)	26,216,707	25,540,472	24,348,253	29,775,768	27,443,706
16	Total net cash outflow	21,016,881	19,104,804	19,672,457	19,724,595	17,598,958
17	LCR ratio (%)	125%	134%	124%	151%	156%
Net Stable Funding Ratio (NSFR)						
18	Total available stable funding	86,898,746	85,057,954	85,299,303	85,518,293	79,683,240
19	Total required stable funding	77,054,845	75,101,410	72,494,382	71,929,492	64,485,363
20	NSFR ratio	112.78%	113.26%	117.66%	118.89%	123.57%

Template OV1 Overview of RWA

SR 000's

		a	b	c	Drivers behind significant differences in T and T-1
		RWA		Minimum capital requirements	
		T	T-1	T	
1	Credit risk (excluding counterparty credit risk)	110,766,119	108,446,968	8,861,290	-
2	Of which: standardised approach (SA)	110,766,119	108,446,968	8,861,290	-
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)	245,791	298,352	19,663	-
7	Of which: standardised approach for counterparty credit risk	245,791	298,352	19,663	-
8	Of which: IMM				
9	Of which: other CCR				
10	Credit valuation adjustment (CVA)	245,791	298,352	19,663	-
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	-	-	-	-
13	Equity investments in funds - mandate-based approach	3,370,373	3,012,643	269,630	-
14	Equity investments in funds - fallback approach	-	-	-	-
15	Settlement risk	-	-	-	-
16	Securitisation exposures in banking book	-	-	-	-
17	Of which: Securitisation IRB approach (SEC-IRBA)	-	-	-	-
18	Of which: Securitisation external ratings-based approach (SEC-ERBA), including internal assessment approach (IAA)	-	-	-	-
19	Of which: Securitisation standardised approach (SEC-SA)	-	-	-	-
20	Market risk	1,633,651	1,515,492	130,692	-
21	Of which: standardised approach (SA)	1,633,651	1,515,492	130,692	-
22	Of which: internal model approach (IMA)				
23	Capital charge for switch between trading book and banking book	-	-	-	-
24	Operational risk	5,228,814	5,394,426	418,305	-
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 + 11 + 12 + 13 + 14 + 15 + 16 + 20 + 23 + 24 + 25 + 28)	**121,490,539**	**118,966,231**	**9,719,243**	-

Template CC1: Composition of regulatory capital

SR 000's

		a	b	
		Amounts	**Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation**	**Commentary to explain any significant changes over the reporting period and the key drivers of such change**
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	12,812,500	-	-
2	Retained earnings	1,822,194	-	-
3	Accumulated other comprehensive income (and other reserves)	(335,359)	-	-
4	Directly issued capital subject to phase-out from CET1 capital (only applicable to non-joint stock companies)	-	-	-
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1 capital)	-	-	-
6	**Common Equity Tier 1 capital before regulatory adjustments**	14,299,335	-	-
Common Equity Tier 1 capital: regulatory adjustments				-
7	Prudent valuation adjustments	-	-	-
8	Goodwill (net of related tax liability)	-	-	-
9	Other intangibles other than mortgage servicing rights (MSR) (net of related tax liability)	-	-	-
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	7,740	-	-
12	Shortfall of provisions to expected losses	-	-	-
13	Securitisation 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)	(83,190)	-	-
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	-	-	-
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**	(75,450)	-	-
29	**Common Equity Tier 1 capital (CET1)**	14,223,885	-	-
Additional Tier 1 capital: instruments				-
30	Directly issued qualifying additional Tier 1 instruments plus related stock surplus	4,875,000	-	-

31	Of which: classified as equity under applicable accounting standards	4,875,000	-	-
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 group additional Tier 1 capital)	-	-	-
35	Of which: instruments issued by subsidiaries subject to phase-out	-	-	-
36	**Additional Tier 1 capital before regulatory adjustments**	4,875,000	-	-
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)**	4,875,000	-	-
45	**Tier 1 capital (T1 = CET1 + AT1)**	19,098,885	-	-
Tier 2 capital: instruments and provisions				-
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	1,997,533	-	-
47	Directly issued capital instruments subject to phase-out from Tier 2 capital	-	-	-
48	Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	-	-	-
49	Of which: instruments issued by subsidiaries subject to phase-out	-	-	-
50	Provisions	658,737	-	-
51	**Tier 2 capital before regulatory adjustments**	2,656,270	-	-
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**	2,656,270	-	-
59	**Total regulatory capital (= Tier 1 + Tier2)**	21,755,154	-	-
60	**Total risk-weighted assets**	**121,490,539**	-	-
Capital adequacy ratios and buffers				-
61	**Common Equity Tier 1 capital (as a percentage of risk-weighted assets)**	11.71%	-	-

62	**Tier 1 capital (as a percentage of risk-weighted assets)**	15.72%	-	-
63	**Total capital (as a percentage of risk-weighted assets)**	17.91%	-	-
64	**Institution-specific buffer requirement (capital conservation buffer plus countercyclical buffer requirements plus higher loss absorbency requirement, expressed as a percentage of riskweighted assets)**	2.50%	-	-
65	Of which: capital conservation buffer requirement	2.50%	-	-
66	Of which: bank-specific countercyclical buffer requirement	0.0%	-	-
67	Of which: higher loss absorbency requirement	0.0%	-	-
68	**Common Equity Tier 1 capital (as a percentage of risk-weighted assets) available after meeting the bank's minimum capital requirements**	4.71%	-	-
National minima (if different from Basel III)				-
69	National minimum Common Equity Tier 1 capital adequacy ratio (if different from Basel III minimum)	-	-	-
70	National minimum Tier 1 capital adequacy ratio (if different from Basel III minimum)	-	-	-
71	National minimum Total capital adequacy ratio (if different from Basel III minimum)	-	-	-
	Amounts below the thresholds for deduction (before risk-weighting)			-
72	Non-significant investments in the capital and other TLAC liabilities of other financial entities	-	-	-
73	Significant investments in the common stock of financial entities	-	-	-
74	MSR (net of related tax liability)	-	-	-
75	DTA arising from temporary differences (net of related tax liability)	-	-	-
	Applicable caps on the inclusion of provisions in Tier 2 capital			-
76	Provisions eligible for inclusion in Tier 2 capital in respect of exposures subject to standardised approach (prior to application of cap)	-	-	-
77	Cap on inclusion of provisions in Tier 2 capital under standardised approach	-	-	-
78	Provisions eligible for inclusion in Tier 2 capital in respect of exposures subject to internal ratings based approach (prior to application of cap)	-	-	-
79	Cap for inclusion of provisions in Tier 2 capital under internal ratings-based approach	-	-	-
Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022)				-
80	Current cap on CET1 instruments subject to phase-out arrangements	-	-	-
81	Amount excluded from CET1 capital due to cap (excess over cap after redemptions and maturities)	-	-	-
82	Current cap on AT1 instruments subject to phase-out arrangements	-	-	-
83	Amount excluded from AT1 capital due to cap (excess over cap after redemptions and maturities)	-	-	-
84	Current cap on Tier 2 instruments subject to phase-out arrangements	-	-	-
85	Amount excluded from Tier 2 capital due to cap (excess over cap after redemptions and maturities)	-	-	-

Template CC2: Reconciliation of regulatory capital to balance sheet

SR 000's

		a	b	c
		Balance sheet as in published financial statements	**Under regulatory scope of consolidation**	**Reference**
		As at period-end	**As at period-end**	
Assets				
1	Cash and balances at central banks	6,184,073	6,184,073	-
2	Items in the course of collection from other banks	-	-	-
3	Due from banks and other financial institutions, net	6,944,536	6,944,536	-
4	Investments at FVIS	1,837,571	1,837,571	-
5	Investments at FVOCI	14,110,140	14,110,140	-
6	Amortised cost investments	21,433,612	21,433,612	-
7	Positive fair value of Shari'ah compliant derivatives	90,385	90,385	-
8	Financing, net	103,701,612	103,701,612	-
9	Reverse repurchase agreements and other similar secured lending	-	-	-
10	Current and deferred tax assets	-	-	-
11	Prepayments, accrued income and other assets	1,584,219	1,584,219	-
12	Investments in associates and joint ventures	337,068	337,068	-
13	Goodwill and intangible assets	-	-	-
	Of which: goodwill	-	-	-
	Of which: other intangibles (excluding MSR) b	-	-	-
	Of which: MSR	-	-	-
14	Property, plant and equipment	1,349,430	1,349,430	-
15	**Total assets**	157,572,646	157,572,646	-
Liabilities				
16	Due to Banks	15,778,273	15,778,273	-
17	Items in the course of collection due to other banks	-	-	-
18	Customer accounts	114,154,873	114,154,873	-
19	Repurchase agreements and other similar secured borrowing	4,120,350	4,120,350	-
20	Trading portfolio liabilities	-	-	-
21	Financial liabilities designated at fair value	-	-	-
22	Derivative financial instruments	159,606	159,606	-
23	Debt securities in issue	2,006,413	2,006,413	-
24	Accruals, deferred income and other liabilities	1,587,160	1,587,160	-
25	Current and deferred tax liabilities	-	-	-
	Of which: deferred tax liabilities (DTL) related to goodwill d	-	-	-
	Of which: DTL related to intangible assets (excluding MSR) e	-	-	-
	Of which: DTL related to MSR	-	-	-
26	Subordinated liabilities	-	-	-
27	Provisions	352,945	352,945	-
28	Retirement benefit liabilities	321,881	321,881	-
29	**Total liabilities**	138,481,501	138,481,501	-
Shareholders' equity				
30	Paid-in share capital	17,687,500	17,687,500	
	Of which: amount eligible for CET1 capital h	12,812,500	12,812,500	-
	Of which: amount eligible for AT1 capital i	4,875,000	4,875,000	-
31	Statutory reserve	426,026	426,026	-
32	Retained earnings	1,822,194	1,822,194	-
33	Accumulated other comprehensive income	(844,575)	(844,575)	
33	**Total shareholders' equity**	19,091,145	19,091,145	-

Template ENC: Asset encumbrance

SR 000's

		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	3,794,934	153,777,712	157,572,646

Template CR1: Credit quality of assets

SR 000's

		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		
1	Loans	1,557,724	104,673,641	2,529,753	1,962,651	567,102	-	103,701,612
2	Debt Securities	-	31,859,621	11,771	-	11,771	-	31,847,850
3	Off-balance sheet exposures	483,678	27,464,819	352,946	282,525	70,421	-	27,595,550
4	**Total**	2,041,402	163,998,081	2,894,470	2,245,176	649,294	-	163,145,012

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

SR 000's

		a
1	**Defaulted loans and debt securities at end of the previous reporting period**	1,202,077
2	Loans and debt securities that have defaulted since the last reporting period	446,188
3	Returned to non-defaulted status	(35,260)
4	Amounts written off	(29,805)
5	Other changes	(25,476)
6	**Defaulted loans and debt securities at end of the reporting period (1+2-3-4+5)**	1,557,724

Template CR3: Credit risk mitigation techniques - overview

SR 000's

		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	102,360,607	-	3,870,758	-	-
2	Debt securities	31,859,621	-	-	-	-
3	**Total**	134,220,228	-	3,870,758	-	-
4	Of which defaulted	1,557,724	-	-	-	-

Template CR4: Standardized approach - credit risk exposure and Credit Risk Mitigation (CRM) effects

SR 000's

		a	b	c	d	e	f
		Exposures before CCF and CRM		Exposures post-CCF and post-CRM		RWA and RWA Density	
	Asset Classes	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	32,151,073	54,329	32,151,073	54,329	256,999	1%
2	Non-central government public sector entities	4,915,315	299,867	4,871,345	155,738	2,513,542	50%
3	Multilateral development banks	-	-	-	-	-	0%
4	Banks	8,056,036	10,321,877	8,056,036	9,427,611	11,089,387	63%
	Of which: securities firms and other financial institutions	-	-	-	-	-	0%
5	Covered bonds	-	-	-	-	-	0%
6	Corporates	41,389,823	16,717,740	37,390,005	10,164,747	45,489,363	96%
	Of which: securities firms and other financial institutions	-	-	-	-	-	0%
	Of which: specialized lending	5,043,561	14,254	5,043,561	14,254	5,341,405	106%
7	Subordinated debt, equity and other capital	4,401,457	-	4,401,457	-	7,031,390	160%
8	Retail	14,374,602	71,005	14,355,371	57,532	11,336,715	79%
	MSMEs	18,453	-	-	-	13,840	0%
9	Real estate	47,783,591	-	47,248,892	-	29,465,613	62%
	Of which: general RR	22,709,167	-	22,615,889	-	7,143,346	32%
	Of which: IPRRE	5,892,588	-	5,889,818	-	3,110,281	53%
	Of which: general CRE	4,524,168	-	4,292,969	-	4,223,379	98%
	Of which: IPCR	7,776,263	-	7,726,034	-	6,779,810	88%
	Of which: land acquisition, development and construction	6,881,406	-	6,724,181	-	8,208,798	122%
10	Defaulted exposures	1,557,724	483,678	367,114	227,429	559,076	94%
11	Other assets	5,506,105	-	5,506,105	-	6,394,407	116%
12	**Total**	**160,135,727**	**27,948,496**	**154,347,398**	**20,087,386**	**114,136,492**	**65%**

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

		0%	20%	25%	30%	35%	40%	45%	50%	60%	70%	75%	85%	90%	100%	110%	130%	150%	250%	400%	Other	Total credit exposure amount (post-CCF and post-CRM)
1	**Sovereigns and their central banks**	30,920,407	1,284,995						-													**32,205,402**
2	**Non-central government public sector entities**		-						5,027,084						-			-			-	**5,027,084**
3	**Multilateral development banks**	-	-		-				-						-			-			-	**-**
4	**Banks**		2,145,046		6,416,047		37,365		1,887,140			211,526			5,122,762			1,663,761			-	**17,483,647**
	Of which: securities firms and other financial institutions		-		-		-		-			-			-			-			-	**-**
5	**Covered bonds**		-	-					-						-			-			-	**-**
6	**Corporates**		427,856						2,067,118			568,015	5,540,875		38,005,586		945,301	-			-	**47,554,751**
	Of which: securities firms and other financial institutions		-						-			-	-		-			-			-	**-**
	Of which: specialised lending		-						-			-			4,112,514		945,301	-			-	**5,057,815**
7	**Subordinated debt, equity and other capital**														-			320,662	4,045,588	35,207	-	**4,401,457**
8	**Retail**							81,530				12,140,220			2,183,736						7,417	**14,412,903**
	MSMEs							-				-			-						-	**-**
9	**Real estate**	-	2,349,250	2,595,948	11,341,352	115,362	6,227,229	3,172,071	478,270	1,070,669	2,191,457	1,317,219	-	4,235,850	4,118,994	1,311,039		3,043,133			3,681,049	**47,248,892**
	Of which: general RRE	-	2,349,250	2,595,948	10,952,881		6,227,229		478,270		12,311	-	-	-	-		-	-	-	-	-	**22,615,889**
	Of which: no loan splitting applied	-	2,349,250	2,595,948	10,952,881		6,227,229		478,270		12,311	-	-		-		-	-	-	-	-	**22,615,889**
	Of which: loan splitting applied (Secured)		-																		-	**-**
	Of which: loan splitting applied (Unsecured)	-	-		-		-		-			-	-		-			-			-	**-**
	Of which: IPRRE				388,471	115,362		3,172,071		896,695		1,317,219						-			-	**5,889,818**
	Of which: general CRE	-	-		-		-		-	173,975		-	-		4,118,994			-			-	**4,292,969**
	Of which: no loan splitting applied	-	-		-		-		-	173,975											-	**173,975**
	Of which: loan splitting applied (Secured)									-											-	**-**
	Of which: loan splitting applied (Unsecured)	-	-		-		-		-			-			4,118,994			-			-	**4,118,994**
	Of which: IPCRE										2,179,146			4,235,850	-	1,311,039		-			-	**7,726,034**
	Of which: land acquisition, development and construction																	3,043,133			3,681,049	**6,724,181**
0	**Defaulted exposures**								196,092						273,292			125,159			-	**594,542**
1	**Other assets**	706,906	-												3,024,034						1,775,164	**5,506,105**
2	**Total**	31,627,313	6,207,147	2,595,948	17,757,398	115,362	6,264,594	3,253,601	9,655,705	1,070,669	2,191,457	14,236,981	5,540,875	4,235,850	52,728,404	1,311,039	945,301	5,152,714	4,045,588	35,207	5,463,630	**174,434,784**

		a	b	C
	Risk Weight	**On-balance sheet exposure**	**Off-balance sheet exposure (pre-CCF)**	**Weighted average CCF*Exposure (post-CCF and post CRM)**
1	Less than 40%	56,807,947	1,896,026	58,303,169
2	40-70%	21,459,332	2,544,332	22,436,026
3	75%	14,087,932	257,133	14,277,456
4	**80- 85%**	3,402,785	2,579,061	5,787,210
5	90-100%	52,610,517	18,939,794	60,398,968
6	105-130%	2,283,467	-	2,256,340
7	150%	4,655,226	1,732,150	6,147,094
8	250%	4,059,153	-	4,059,153
9	400%	769,368	-	769,368
10	1250%	-	-	-
11	Other	-	-	-
11	**Total exposures**	160,135,727	27,948,496	174,434,784

Template CCR1: Analysis of counterparty credit risk (CCR) exposure by approach

SR 000's

		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)	59,491	422,399		1.40	674,645	245,791
2	Internal Model Method (for derivatives and SFTs)			N/A	N/A	N/A	-
3	Simple Approach for credit risk mitigation (for SFTs)					N/A	-
4	Comprehensive Approach for credit risk mitigation (for SFTs)					N/A	-
5	Value-at-risk (VaR) for SFTs					N/A	-
6	**Total**						245,791

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

SR 000's

		a	b	c	d	e	f	g	h	i
Regulatory portfolio*↓	Risk weight*→	0%	10%	20%	50%	75%	100%	150%	Others	Total credit exposure
Sovereigns		-	-	-	-	-	-	-	-	-
Non-central government public sector entities		-	-	-	-	-	-	-	-	-
Multilateral development banks		-	-	-	-	-	-	-	-	-
Banks		-	-	460,722	16,289	-	-	-	74,474	551,485
Securities firms		-	-	-	-	-	-	-	-	-
Corporates		-	-	-	-	-	123,160	-	-	123,160
Regulatory retail portfolios		-	-	-	-	-	-	-	-	-
Other assets		-	-	-	-	-	-	-	-	-
Total		-	-	460,722	16,289	-	123,160	-	74,474	674,645

Table MR1: Market risk under the standardized approach (SA)

SR 000's

		a
		Capital requirement in standardised approach
1	General interest rate risk	53,361
2	Equity risk	6,853
3	Commodity risk	-
4	Foreign exchange risk	69,252
5	Credit spread risk - non-securitisations	-
6	Credit spread risk - securitisations (non-correlation trading portfolio)	-
7	Credit spread risk - Securitisation (correlation trading portfolio)	-
8	Default risk - non-securitisations	952
9	Default risk - securitisations (non-correlation trading portfolio)	-
10	Default risk - securitisations (correlation trading portfolio)	-
11	Residual risk add-on	275
12	**Total**	130,692

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

SR 000's

#	Particulars	a
1	Total consolidated assets as per published financial statements	157,572,646
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	674,645
9	Adjustment for securities financing transactions (ie repurchase agreements and similar secured lending)	-
10	Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	20,414,990
11	Adjustments for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital	-
12	Other adjustments	(90,385)
13	**Leverage ratio exposure measure**	**178,571,897**

Template LR2: Leverage ratio common disclosure template

SR 000's

		a	b
		T	T-1
	On Balance sheet exposures		
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	157,482,261	153,783,812
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 recognised as an asset)	-	-
5	(Specific and general provisions associated with on-balance sheet exposures that are deducted from Basel III Tier 1 capital)	-	-
6	(Asset amounts deducted in determining Basel III Tier 1 capital and regulatory adjustments)	-	-
7	**Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of rows 1 to 6)**	**157,482,261**	**153,783,812**
	Derivative exposures		
8	Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	83,287	92,754
9	Add-on amounts for potential future exposure associated with all derivatives transactions	591,358	584,511
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)**	**674,645**	**677,265**
	Securities financing transaction exposures		
14	Gross SFT assets (with no recognition of netting), after adjustment for sale accounting transactions	-	-
15	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-	-
16	Counterparty credit risk exposure for SFT assets	-	-
17	Agent transaction exposures	-	-
18	**Total securities financing transaction exposures (sum of rows 14 to 17)**	**-**	**-**
	Other off balance sheet exposures		
19	Off-balance sheet exposure at gross notional amount	27,948,496	25,908,147
20	(Adjustments for conversion to credit equivalent amounts)	(7,533,506)	(6,035,449)
21	(Specific and general provisions associated with off-balance sheet exposures deducted in determining Tier 1 capital)	-	-
22	**Off-balance sheet items (sum of rows 19 to 21)**	**20,414,990**	**19,872,698**
	Capital and total exposures		
23	**Tier 1 capital**	19,098,885	18,862,358
24	**Total exposures (sum of rows 7, 13, 18 and 22)**	178,571,897	174,333,775
	Leverage ratio		
25	**Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)**	**10.70%**	**10.82%**
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	-	-
26	**National minimum leverage ratio requirement**	-	-
27	**Applicable leverage buffers**	-	-
	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	-	-
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	-	-
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)	-	-
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)	-	-
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)	-	-
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)	-	-

Template LIQ1: Liquidity Coverage Ratio (LCR)

SR 000's

		a	b
		Total unweighted value (average)	**Total weighted value (average)**
High quality liquid assets			
1	Total HQLA		26,216,707
			Cash outflows
2	**Retail deposits and deposits from small business customers, of which:**	21,423,349	2,142,335
3	Stable deposits	-	-
4	Less stable deposits	21,423,349	2,142,335
5	**Unsecured wholesale funding, of which:**	42,649,006	25,664,743
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	-	-
7	Non-operational deposits (all counterparties)	42,649,006	25,664,743
8	Unsecured debt	-	-
9	**Secured wholesale funding**	-	-
10	**Additional requirements, of which:**	1,752,485	208,931
11	Outflows related to derivative exposures and other collateral requirements	37,425	37,425
12	Outflows related to loss of funding on debt products	-	-
13	Credit and liquidity facilities	1,715,060	171,506
14	**Other contractual funding obligations**	-	-
15	**Other contingent funding obligation**	23,877,088	510,539
16	**TOTAL CASH OUTFLOWS**		**28,526,549**
Cash inflows			
17	Secured lending (eg reverse repos)	-	-
18	Inflows from fully performing exposures	14,005,858	7,506,802
19	Other cash inflows	2,865	2,865
20	**TOTAL CASH INFLOWS**		**7,509,667**
			Total adjusted value
21	Total HQLA		26,216,707
22	Total net cash outflows		21,016,881
23	Liquidity Coverage Ratio (%)		**124.74%**

Template LIQ2: Net Stable Funding Ratio (NSFR)

SR 000's

		a	b	c	d	e
(In currency amount)		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:**	14,882,621	-	-	6,872,533	21,755,154
2	*Regulatory capital*	14,882,621	-	-	6,872,533	21,755,154
3	*Other capital instruments*	-	-	-	-	-
4	**Retail deposits and deposits from small business customers, of which:**	18,827,851	4,712,603	261,588	20,300	21,442,138
5	*Stable deposits*	-	-	-	-	-
6	*Less stable deposits*	18,827,851	4,712,603	261,588	20,300	21,442,138
7	**Wholesale funding:**	-	103,255,037	4,375,670	1,321,773	38,645,703
8	*Operational deposits*	-	-	-	-	-
9	*Other wholesale funding*	-	103,255,037	4,375,670	1,321,773	38,645,703
10	**Liabilities with matching interdependent assets**	-	-	-	-	-
11	**Other liabilities**	-	-	-	5,055,751	5,055,751
12	*NSFR derivative liabilities*		-	-	-	
13	*All other liabilities and equity not included in the above categories*	-	-	-	5,055,751	5,055,751
14	**Total ASF**					**86,898,746**
Required stable funding (RSF) item						
15	Total NSFR high-quality liquid assets (HQLA)					-
16	Deposits held at other financial institutions for operational purposes	-	17,375	-	25,814,017	1,291,570
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*	-	-	-	-	-
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:*	-	71,961,448	29,210,411	2,529,753	52,736,220
21	*With a risk weight of less than or equal to 35% under the Basel II standardised approach for credit risk*	-	-	-	-	-
22	*Performing residential mortgages, of which:*	-	-	-	-	-
23	*With a risk weight of less than or equal to 35% under the Basel II standardised approach for credit risk*	-	-	-	-	-
24	*Securities that are not in default and do not qualify as HQLA, including exchange-traded equities*	27,199	161,250	225,000	8,598,623	7,525,074
25	Assets with matching interdependent liabilities	-	-	-	-	-
26	Other assets:	15,416,228	-	-	-	**15,416,228**
27	*Physical traded commodities, including gold*	-				-
28	*Assets posted as initial margin for derivative contracts and contributions to default funds of central counterparties*		-	-	-	-
29	*NSFR derivative assets*		-	-	-	-
30	*NSFR derivative liabilities before deduction of variation margin posted*		-	-	-	-
31	*All other assets not included in the above categories*	15,416,228	-	-	-	15,416,228
32	*Off-balance sheet items*		-	-	-	85,753
33	***Total RSF***					77,054,845
34	***Net Stable Funding Ratio (%)***					**112.78%**

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

		a	b	c	d	e
		Quantitative / qualitative information				
1	Issuer	Bank Aljazira	Bank Aljazira	Bank Aljazira	Bank Aljazira	Bank Aljazira
2	Unique identifier (eg Committee on Uniform Security Identification Procedures (CUSIP), International Securities Identification Number (ISIN) or Bloomberg identifier for private placement)	SA0007879055	XS2358740590	SA15EFK0JH39	SA15RFK0JV33	SA166FK0M8J8
3	Governing law(s) of the instrument	Law of the Kingdom of Saudi Arabia	English Law	Law of the Kingdom of Saudi Arabia	Law of the Kingdom of Saudi Arabia	Law of the Kingdom of Saudi Arabia
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	0	0	0	0	0
4	Transitional Basel III rules	Common Equity Tier 1	Equity Tier 1	Tier 2 Capital	Equity Tier 1	Equity Tier 1
5	Post-transitional Basel III rules	Common Equity Tier 1	Equity Tier 1	Eligible	Equity Tier 1	Equity Tier 1
6	Eligible at solo/group/group and solo	Group & Solo	Group & Solo	Group & Solo	Group & Solo	Group & Solo
7	Instrument type (refer to SACAP)	Paid-up Share Capital	Tier I Sukuk	Subordinated Sukuk	Tier I Sukuk	Tier I Sukuk
8	Amount recognised in regulatory capital (currency in millions, as of most recent reporting date)	SAR 10,250 million	USD 500 MM	SAR 2,000 mln	SAR 2,000 mln	SAR 1,000 mln
9	Par value of instrument	SAR 10,250 million	USD 500 MM	SAR 2,000 mln	SAR 2,000 mln	SAR 1,000 mln
10	Accounting classification	Shareholders' equity	Equity	Liability	Equity	Equity
11	Original date of issuance	27-Jul-76	29-Jun-21	8-Dec-21	21-Jun-23	15-Jan-25
12	Perpetual or dated	Perpetual	Perpetual	Dated	Perpetual	Perpetual
13	Original maturity date	No maturity	No maturity	8-Dec-31	No maturity	No maturity
14	Issuer call subject to prior SAMA approval	No	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	Not Applicable	29-Jun-26	8-Dec-26	21-Jun-28	15-Jul-30
16	Subsequent call dates, if applicable	Not Applicable	Anytime after above date	Anytime after above date	Any coupon date after above date	Any coupon date after above date
	Coupons / dividends					
17	Fixed or floating dividend/coupon	Not Applicable	Fixed	Floating	Fixed	Fixed
18	Coupon rate and any related index	Not Applicable	3.95%	6M SAIBOR + 155bps	6.00%	6.30%
19	Existence of a dividend stopper	Not Applicable	Yes	Not Applicable	Yes	Yes
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary	Mandatory	Fully discretionary	Fully discretionary
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	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible
24	If convertible, conversion trigger(s)	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
25	If convertible, fully or partially	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
26	If convertible, conversion rate	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
27	If convertible, mandatory or optional conversion	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
28	If convertible, specify instrument type convertible into	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
29	If convertible, specify issuer of instrument it converts into	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
30	Writedown feature	No	Yes	Yes	Yes	Yes
31	If writedown, writedown trigger(s)	Not Applicable	A "trigger event" is the earlier of: (1) a decision that a write-off, without which the bank would become non-viable, is necessary, as determined by the relevant authority; and (2) the decision to make a public sector injection of capital, or equivalent support, without which the bank would have become non-viable, as determined by the relevant authority.	A "trigger event" is the earlier of: (1) a decision that a write-off, without which the bank would become non-viable, is necessary, as determined by the relevant authority; and (2) the decision to make a public sector injection of capital, or equivalent support, without which the bank would have become nonviable, as determined by the relevant authority.	A "trigger event" is the earlier of: (1) a decision that a write-off, without which the bank would become non-viable, is necessary, as determined by the relevant authority; and (2) the decision to make a public sector injection of capital, or equivalent support, without which the bank would have become non-viable, as determined by the relevant authority.	A "trigger event" is the earlier of: (1) a decision that a write-off, without which the bank would become non-viable, is necessary, as determined by the relevant authority; and (2) the decision to make a public sector injection of capital, or equivalent support, without which the bank would have become non-viable, as determined by the relevant authority.
32	If writedown, full or partial	Not Applicable	As determined by the Financial Regulator	As determined by the Financial Regulator	As determined by the Financial Regulator	As determined by the Financial Regulator
33	If writedown, permanent or temporary	Not Applicable	Permanent	Permanent	Permanent	Permanent
34	If temporary write-down, description of writeup mechanism	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
34a	Type of subordination	Not Applicable	Not Applicable	Statutory	Not Applicable	Not Applicable
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned).	None	Tier 2 Capital	Subordinated to Senior Debt holders (if any)	Tier 2 Capital	Tier 2 Capital
36	Non-compliant transitioned features	No	Yes	Yes	Yes	Yes
37	If yes, specify non-compliant features	Not Applicable	Presence of call option	Presence of call option	Presence of call option	Presence of call option