

Basel III Pillar 3 Disclosures

QUALITATIVE & QUANTITATIVE DISCLOSURES

Q1 2025

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Template KM1: Key metrics (at consolidated group level)

	a	b	c	d	e	
	T	T-1	T-2	T-3	T-4	
Available capital (amounts)						
1	Common Equity Tier 1 (CET1)	13,987,358	13,288,378	13,495,421	12,692,513	12,480,873
1a	Fully loaded ECL accounting model	13,987,358	13,288,378	13,495,421	12,692,513	12,480,873
2	Tier 1	18,862,358	17,163,378	17,370,421	16,567,513	16,355,873
2a	Fully loaded ECL accounting model Tier 1	18,862,358	17,163,378	17,370,421	16,567,513	16,355,873
3	Total capital	21,506,997	19,779,623	19,922,551	19,073,483	18,893,161
3a	Fully loaded ECL accounting model total capital	21,506,997	19,779,623	19,922,551	19,073,483	18,893,161
Risk-weighted assets (amounts)						
4	Total risk-weighted assets (RWA)	118,966,231	109,748,593	110,119,299	105,020,665	103,082,313
4a	Total risk-weighted assets (pre-floor)	118,966,231	109,748,593	110,119,299	105,020,665	103,082,313
Risk-based capital ratios as a percentage of RWA						
5	CET1 ratio (%)	11.76%	12.11%	12.26%	12.09%	12.11%
5a	Fully loaded ECL accounting model CET1 (%)	11.76%	12.11%	12.26%	12.09%	12.11%
5b	CET1 ratio (%) (pre-floor ratio)	11.76%	12.11%	12.26%	12.09%	12.11%
6	Tier 1 ratio (%)	15.86%	15.64%	15.77%	15.78%	15.87%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	15.86%	15.64%	15.77%	15.78%	15.87%
6b	Tier 1 ratio (%) (pre-floor ratio)	15.86%	15.64%	15.77%	15.78%	15.87%
7	Total capital ratio (%)	18.08%	18.02%	18.09%	18.16%	18.33%
7a	Fully loaded ECL accounting model total capital ratio (%)	18.08%	18.02%	18.09%	18.16%	18.33%
7b	Total capital ratio (%) (pre-floor ratio)	18.08%	18.02%	18.09%	18.16%	18.33%
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 (%)	4.76%	5.11%	5.26%	5.09%	5.11%
Basel III leverage ratio						
13	Total Basel III leverage ratio exposure measure	174,333,775	166,342,534	163,437,038	154,853,657	152,066,009
14	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves)	10.82%	10.32%	10.63%	10.70%	10.76%
14a	Fully loaded ECL accounting model Basel III leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) (%)	10.82%	10.32%	10.63%	10.70%	10.76%
14b	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)	0	0	0	0	0
14c	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	0	0	0	0	0
14d	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	0	0	0	0	0
Liquidity Coverage Ratio (LCR)						
15	Total high-quality liquid assets (HQLA)	25,540,472	24,348,253	29,775,768	27,443,706	31,593,659
16	Total net cash outflow	19,104,804	19,672,457	19,724,595	17,598,958	15,203,803
17	LCR ratio (%)	133.69%	123.77%	150.96%	155.94%	207.80%
Net Stable Funding Ratio (NSFR)						
18	Total available stable funding	85,057,954	85,299,303	85,518,293	79,683,240	69,838,324
19	Total required stable funding	75,101,410	72,494,382	71,929,492	64,485,363	61,116,706
20	NSFR ratio	113.26%	117.66%	118.89%	123.57%	114.27%

Template OV1 Overview of RWA

		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)	108,446,968	99,954,170	8,675,757	
2	Of which: standardised approach (SA)	108,446,968	99,954,170	8,675,757	
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)	298,352	285,559	23,868	
7	Of which: standardised approach for counterparty credit risk	298,352	285,559	23,868	
8	Of which: IMM				
9	Of which: other CCR				
10	Credit valuation adjustment (CVA)	298,352	285,559	23,868	
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	3,012,643	2,893,632	241,011	
14	Equity investments in funds - fall-back 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	1,515,492	1,468,837	121,239	
21	Of which: standardised approach (SA)	1,515,492	1,468,837	121,239	
22	Of which: internal model approach (IMA)				
23	Capital charge for switch between trading book and banking book	-	-	-	
24	Operational risk	5,394,426	4,860,836	431,554	
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)	118,966,231	109,748,593	9,517,299	

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

#	Particulars	a
1	Total consolidated assets as per published financial statements	153,155,929
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 securitised 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 recognised 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	677,265
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 offbalance sheet exposures)	19,872,698
11	Adjustments for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital	
12	Other adjustments	627,883
13	Leverage ratio exposure measure	174,333,775

Template LR2: Leverage ratio common disclosure template

		a	b
		T	T-1
On Balance sheet exposures			
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	153,783,812	149,505,462
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)	153,783,812	149,505,462
Derivative exposures			
8	Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	92,754	151,308
9	Add-on amounts for potential future exposure associated with all derivatives transactions	584,511	513,352
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)	677,265	664,660
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	25,908,147	23,940,356
20	(Adjustments for conversion to credit equivalent amounts)	-6,035,449	-7,767,944
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)	19,872,698	16,172,412
Capital and total exposures			
23	Tier 1 capital	18,862,358	17,163,378
24	Total exposures (sum of rows 7, 13, 18 and 22)	174,333,775	166,342,534
Leverage ratio			
25	Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)	10.82%	10.32%
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		25,540,472
Cash outflows			
2	Retail deposits and deposits from small business customers, of which:	21,087,277	2,108,728
3	Stable deposits	-	-
4	Less stable deposits	21,087,277	2,108,728
5	Unsecured wholesale funding, of which:	40,446,612	24,176,904
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	-	-
7	Non-operational deposits (all counterparties)	40,446,612	24,176,904
8	Unsecured debt	-	-
9	Secured wholesale funding	-	-
10	Additional requirements, of which:	2,018,259	235,508
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	1,980,834	198,083
14	Other contractual funding obligations	-	-
15	Other contingent funding obligation	21,618,196	475,026
16	TOTAL CASH OUTFLOWS		26,996,165
Cash inflows			
17	Secured lending (eg reverse repos)	-	-
18	Inflows from fully performing exposures	14,163,696	7,887,716
19	Other cash inflows	3,646	3,646
20	TOTAL CASH INFLOWS		7,891,362
			Total adjusted value
21	Total HQLA		25,540,472
22	Total net cash outflows		19,104,804
23	Liquidity Coverage Ratio (%)		133.69%

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
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
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
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
4	Transitional Basel III rules	Common Equity Tier 1	Equity Tier 1	Tier 2 Capital	Equity Tier 1
5	Post-transitional Basel III rules	Common Equity Tier 1	Equity Tier 1	Eligible	Equity Tier 1
6	Eligible at solo/group/group and 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
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
9	Par value of instrument	SAR 10,250 million	USD 500 MM	SAR 2,000 mln	SAR 2,000 mln
10	Accounting classification	Shareholders' equity	Equity	Liability	Equity
11	Original date of issuance	27-Jul-76	29-Jun-21	8-Dec-21	21-Jun-23
12	Perpetual or dated	Perpetual	Perpetual	Dated	Perpetual
13	Original maturity date	No maturity	No maturity	8-Dec-31	No maturity
14	Issuer call subject to prior SAMA approval	No	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	Not Applicable	29-Jun-26	8-Dec-26	21-Jun-28
16	Subsequent call dates, if applicable	Not Applicable	Anytime after above date	Anytime after above date	Any coupon date after above date
	<i>Coupons / dividends</i>				
17	Fixed or floating dividend/coupon	Not Applicable	Fixed	Floating	Fixed
18	Coupon rate and any related index	Not Applicable	3.95%	6M SAIBOR + 155bps	6.00%
19	Existence of a dividend stopper	Not Applicable	Yes	Not Applicable	Yes
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary	Mandatory	Fully discretionary
21	Existence of step-up or other incentive to redeem	No	No	No	No
22	Non-cumulative or cumulative	Non-Cumulative	Non-Cumulative	Non-Cumulative	Non-Cumulative
23	Convertible or non-convertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible
24	If convertible, conversion trigger(s)	Not Applicable	Not Applicable	Not Applicable	Not Applicable
25	If convertible, fully or partially	Not Applicable	Not Applicable	Not Applicable	Not Applicable
26	If convertible, conversion rate	Not Applicable	Not Applicable	Not Applicable	Not Applicable
27	If convertible, mandatory or optional conversion	Not Applicable	Not Applicable	Not Applicable	Not Applicable
28	If convertible, specify instrument type convertible into	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
30	Writedown feature	No	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 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
33	If writedown, permanent or temporary	Not Applicable	Permanent	Permanent	Permanent
34	If temporary write-down, description of writeup mechanism	Not Applicable	Not Applicable	Not Applicable	Not Applicable
34a	Type of subordination	Not Applicable	Not Applicable	Statutory	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
36	Non-compliant transitioned features	No	Yes	Yes	Yes
37	If yes, specify non-compliant features	Not Applicable	Presence of call option	Presence of call option	Presence of call option