Basel Pillar III Disclosure

QUALITATIVE & QUANTITATIVE DISCLOSURES

Q3 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)	14,899,980	14,223,885	13,987,358	13,288,378	13,495,421
1a	Fully loaded ECL accounting model	14,899,980	14,223,885	13,987,358	13,288,378	13,495,421
2	Tier 1	21,649,980	19,098,885	18,862,358	17,163,378	17,370,421
2a	Fully loaded ECL accounting model Tier 1	21,649,980	19,098,885	18,862,358	17,163,378	17,370,421
3	Total capital	24,342,598	21,755,154	21,506,997	19,779,623	19,922,551
3a	Fully loaded ECL accounting model total capital	24,342,598	21,755,154	21,506,997	19,779,623	19,922,551
Risk-weighted assets (amounts)						
4	Total risk-weighted assets (RWA)	127,646,764	121,490,539	118,966,231	109,748,593	110,119,299
4a	Total risk-weighted assets (pre-floor)	127,646,764	121,490,539	118,966,231	109,748,593	110,119,299
Risk-based capital ratios as a percentage of RWA						
5	CET1 ratio (%)	11.67%	11.71%	11.76%	12.11%	12.26%
5a	Fully loaded ECL accounting model CET1 (%)	11.67%	11.71%	11.76%	12.11%	12.26%
5b	CET1 ratio (%) (pre-floor ratio)	11.67%	11.71%	11.76%	12.11%	12.26%
6	Tier 1 ratio (%)	16.96%	15.72%	15.86%	15.64%	15.77%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	16.96%	15.72%	15.86%	15.64%	15.77%
6b	Tier 1 ratio (%) (pre-floor ratio)	16.96%	15.72%	15.86%	15.64%	15.77%
7	Total capital ratio (%)	19.07%	17.91%	18.08%	18.02%	18.09%
7a	Fully loaded ECL accounting model total capital ratio (%)	19.07%	17.91%	18.08%	18.02%	18.09%
7b	Total capital ratio (%) (pre-floor ratio)	19.07%	17.91%	18.08%	18.02%	18.09%
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 (%)	4.67%	4.71%	4.76%	5.11%	5.26%
Basel III leverage ratio						
13	Total Basel III leverage ratio exposure measure	186,188,714	178,571,897	174,333,775	166,342,534	163,437,038
14	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves)	11.63%	10.70%	10.82%	10.32%	10.63%
14a	Fully loaded ECL accounting model Basel III leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) (%)	11.63%	10.70%	10.82%	10.32%	10.63%
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)	26,217,529	26,216,707	25,540,472	24,348,253	29,775,768
16	Total net cash outflow	19,985,613	21,016,881	19,104,804	19,672,457	19,724,595
17	LCR ratio (%)	131.18%	124.74%	133.69%	123.77%	150.96%
Net Stable Funding Ratio (NSFR)						
18	Total available stable funding	90,462,297	86,898,746	85,057,954	85,299,303	85,518,293
19	Total required stable funding	78,618,462	77,054,845	75,101,410	72,494,382	71,929,492
20	NSFR ratio	115.06%	112.78%	113.26%	117.66%	118.89%

Template OV1 Overview of RWA

		a	b	c	
		RWA		Minimum capital requirements	Drivers behind significant differences in T and T-1
		T	T-1	T	
1	Credit risk (excluding counterparty credit risk)	116,392,914	110,766,119	9,311,433	-
2	Of which: standardised approach (SA)	116,392,914	110,766,119	9,311,433	-
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)	232,527	245,791	18,602	-
7	Of which: standardised approach for counterparty credit risk	232,527	245,791	18,602	-
8	Of which: IMM				
9	Of which: other CCR				
10	Credit valuation adjustment (CVA)	232,527	245,791	18,602	-
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	3,468,168	3,370,373	277,453	-
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	2,091,814	1,633,651	167,345	-
21	Of which: standardised approach (SA)	2,091,814	1,633,651	167,345	-
22	Of which: internal model approach (IMA)				
23	Capital charge for switch between trading book and banking book	-	-	-	-
24	Operational risk	5,228,814	5,228,814	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)	**127,646,764**	**121,490,539**	**10,211,740**	-

SR 000's

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	163,427,758
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	599,761
9	Adjustment for securities financing transactions (i.e. repurchase agreements and similar secured lending)	-
10	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)	22,264,152
11	Adjustments for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital	-
12	Other adjustments	(102,957)
13	**Leverage ratio exposure measure**	**186,188,714**

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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)	163,324,801	157,482,261
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)**	**163,324,801**	**157,482,261**
	Derivative exposures		
8	Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	74,096	83,287
9	Add-on amounts for potential future exposure associated with all derivatives transactions	525,665	591,358
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)**	**599,761**	**674,645**
	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	30,051,887	27,948,496
20	(Adjustments for conversion to credit equivalent amounts)	(7,787,735)	(7,533,506)
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)**	**22,264,152**	**20,414,990**
	Capital and total exposures		
23	**Tier 1 capital**	21,649,980	19,098,885
24	**Total exposures (sum of rows 7, 13, 18 and 22)**	186,188,714	178,571,897
	Leverage ratio		
25	**Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)**	**11.63%**	**10.70%**
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		26,217,529
			Cash outflows
2	**Retail deposits and deposits from small business customers, of which:**	27,168,417	2,716,843
3	Stable deposits	-	-
4	Less stable deposits	27,168,417	2,716,843
5	**Unsecured wholesale funding, of which:**	38,840,640	24,452,650
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	-	-
7	Non-operational deposits (all counterparties)	38,840,640	24,452,650
8	Unsecured debt	-	-
9	**Secured wholesale funding**	-	-
10	**Additional requirements, of which:**	1,717,104	205,393
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	1,679,679	167,968
14	**Other contractual funding obligations**	-	-
15	**Other contingent funding obligation**	28,455,091	628,306
16	**TOTAL CASH OUTFLOWS**		**28,003,192**
Cash inflows			
17	Secured lending (eg reverse repos)	-	-
18	Inflows from fully performing exposures	14,838,934	7,989,272
19	Other cash inflows	28,307	28,307
20	**TOTAL CASH INFLOWS**		**8,017,579**
			Total adjusted value
21	Total HQLA		26,217,529
22	Total net cash outflows		19,985,613
23	Liquidity Coverage Ratio (%)		**131.18%**

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

		a	b	c	d	e	f
		Quantitative / qualitative information					
1	Issuer	Bank AlJazira	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)	SA143FK0FVJ0	XS2358740590	SA15EFK0JH39	SA15RFK0JV33	SA166FK0M8J8	XS3184155441
3	Governing law(s) of the instrument	Laws of the Kingdom of Saudi Arabia	English Law	Laws of the Kingdom of Saudi Arabia	Laws of the Kingdom of Saudi Arabia	Laws of the Kingdom of Saudi Arabia	English Law
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)	NA	NA	NA	NA	NA	NA
4	Transitional Basel III rules	Common Equity Tier 1	Equity Tier 1	Tier 2 Capital	Equity Tier 1	Equity Tier 1	Equity Tier 1
5	Post-transitional Basel III rules	Common Equity Tier 1	Equity Tier 1	Tier 2 Capital	Equity Tier 1	Equity Tier 1	Equity Tier 1
6	Eligible at solo/group/group and solo	Group and Solo	Group and Solo	Group and Solo	Group and Solo	Group and Solo	Group and Solo
7	Instrument type (refer to SACAP)	Paid-up Share Capital	Tier I Sukuk	Subordinated Sukuk	Tier I Sukuk	Tier I Sukuk	Tier I Sukuk
8	Amount recognised in regulatory capital (currency in millions, as of most recent reporting date)	SAR 12,813 million	USD 500 million	SAR 2,000 million	SAR 2,000 million	SAR 1,000 million	USD 500 million
9	Par value of instrument	SAR 12,813 million	USD 500 million	SAR 2,000 million	SAR 2,000 million	SAR 1,000 million	USD 500 million
10	Accounting classification	Shareholders' equity	Equity	Liability	Equity	Equity	Equity
11	Original date of issuance	27-Jul-76	29-Jun-21	8-Dec-21	21-Jun-23	15-Jan-25	22-Sep-25
12	Perpetual or dated	Perpetual	Perpetual	Dated	Perpetual	Perpetual	Perpetual
13	Original maturity date	No maturity	No maturity	8-Dec-31	No maturity	No maturity	No maturity
14	Issuer call subject to prior SAMA approval	No	Yes	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	22-Sep-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	Any coupon date after above date
	Coupons / dividends						
17	Fixed or floating dividend/coupon	Not Applicable	Fixed	Floating	Fixed	Fixed	Fixed
18	Coupon rate and any related index	Not Applicable	3.95%	6M SAIBOR + 155bps	6.00%	6.30%	6.50%
19	Existence of a dividend stopper	Not Applicable	Yes	Not Applicable	Yes	Yes	Yes
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary	Mandatory	Fully discretionary	Fully discretionary	Fully discretionary
21	Existence of step-up or other incentive to redeem	No	No	No	No	No	No
22	Non-cumulative or cumulative	Non-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	Non-convertible
24	If convertible, conversion trigger(s)	Not Applicable	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	Not Applicable
26	If convertible, conversion rate	Not Applicable	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	Not Applicable
28	If convertible, specify instrument type convertible into	Not Applicable	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	Not Applicable
30	Writedown feature	No	Yes	Yes	Yes	Yes	Yes
31	If writedown, writedown trigger(s)	Not Applicable	Non-viability event, as determined by the Saudi Arabian Monetary Agency	Non-viability event, as determined by the Saudi Arabian Monetary Agency	Non-viability event, as determined by the Saudi Arabian Monetary Agency	Non-viability event, as determined by the Saudi Arabian Monetary Agency	Non-viability event, as determined by the Saudi Arabian Monetary Agency
32	If writedown, full or partial	Not Applicable	As determined by the Saudi Arabian Monetary Agency	As determined by the Saudi Arabian Monetary Agency	As determined by the Saudi Arabian Monetary Agency	As determined by the Saudi Arabian Monetary Agency	As determined by the Saudi Arabian Monetary Agency
33	If writedown, permanent or temporary	Not Applicable	Permanent	Permanent	Permanent	Permanent	Permanent
34	If temporary write-down, description of writeup mechanism	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
34a	Type of subordination	Statutory	Statutory	Statutory	Statutory	Statutory	Statutory
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 Depositors, General Creditors of the bank	Tier 2 Capital	Tier 2 Capital	Tier 2 Capital
36	Non-compliant transitioned features	No	No	No	No	No	No
37	If yes, specify non-compliant features	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable