Basel III - Pillar 3 Disclosures

30th September 2026

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Overview of Risk Management and RWA

KM1 – Key metrics

(SAR '000)

		a	b	c	d	e
		Sep-26	Jun-26	Mar-26	Dec-25	Sep-25
	Available capital (amounts)					
1	Common Equity Tier 1 (CET1)	18,738,474	19,307,252	19,204,312	18,918,062	18,472,284
1a	Fully loaded ECL accounting model CET1	18,738,474	19,307,252	19,204,312	18,918,062	18,472,284
2	Tier 1	23,051,607	23,620,385	23,517,445	21,355,920	20,910,142
2a	Fully loaded ECL accounting model Tier 1	23,051,607	23,620,385	23,517,445	21,355,920	20,910,142
3	Total capital	24,122,098	24,812,308	27,694,364	25,742,482	25,363,731
3a	Fully loaded ECL accounting model total capital	24,122,098	24,812,308	27,694,364	25,742,482	25,363,731
	Risk-weighted assets (amounts)					
4	Total risk-weighted assets (RWA)	138,514,984	138,566,435	134,051,536	127,435,617	124,821,786
4a	Total risk-weighted assets (pre-floor)	138,514,984	138,566,435	134,051,536	127,435,617	124,821,786
	Risk-based capital ratios as a percentage of RWA					
5	CET1 ratio (%)	13.53%	13.93%	14.33%	14.85%	14.80%
5a	Fully loaded ECL accounting model CET1 (%)	13.53%	13.93%	14.33%	14.85%	14.80%
5b	CET1 ratio (%) (pre-floor ratio)	13.53%	13.93%	14.33%	14.85%	14.80%
6	Tier 1 ratio (%)	16.64%	17.05%	17.54%	16.76%	16.75%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	16.64%	17.05%	17.54%	16.76%	16.75%
6b	Tier 1 ratio (%) (pre-floor ratio)	16.64%	17.05%	17.54%	16.76%	16.75%
7	Total capital ratio (%)	17.41%	17.91%	20.66%	20.20%	20.32%
7a	Fully loaded ECL accounting model total capital ratio (%)	17.41%	17.91%	20.66%	20.20%	20.32%
7b	Total capital ratio (%) (pre-floor ratio)	17.41%	17.91%	20.66%	20.20%	20.32%
	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 (%)	1.02%	1.02%	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)	3.52%	3.52%	2.50%	2.50%	2.50%
12	CET1 available after meeting the bank's minimum capital requirements (%)	5.51%	5.91%	7.33%	7.85%	7.80%
	Basel III leverage ratio					
13	Total Basel III leverage ratio exposure measure	198,192,327	200,202,708	193,543,899	187,112,944	183,047,981
14	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves)	11.63%	11.80%	12.15%	11.41%	11.42%
14a	Fully loaded ECL accounting model Basel III leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) (%)	11.63%	11.80%	12.15%	11.41%	11.42%

		a	b	c	d	e
		Sep-26	Jun-26	Mar-26	Dec-25	Sep-25
14b	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)	11.63%	11.80%	12.15%	11.41%	11.42%
14c	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	11.63%	11.80%	12.15%	11.41%	11.42%
14d	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	11.63%	11.80%	12.15%	11.41%	11.42%
	Liquidity Coverage Ratio					
15	Total high-quality liquid assets (HQLA)	27,365,057	26,915,860	27,055,701	25,147,301	23,671,864
16	Total net cash outflow	17,514,806	19,738,811	19,334,361	18,823,658	19,676,492
17	LCR ratio (%)	156.24%	136.36%	139.94%	133.59%	120.31%
	Net Stable Funding Ratio					
18	Total available stable funding	135,330,268	133,599,979	125,680,382	121,263,761	119,933,913
19	Total required stable funding	118,838,425	120,891,672	116,815,413	112,303,488	109,346,137
20	NSFR ratio	113.88%	110.51%	107.59%	107.98%	109.68%

OV1 – Overview of risk-weighted assets (RWA)

(SAR '000)

		a	b	c
		RWA		Minimum Capital Requirements
		Sep-26	Jun-26	Sep-26
1	Credit risk (excluding counterparty credit risk)	125,747,696	126,335,641	10,059,816
2	Of which: standardised approach (SA)	125,747,696	126,335,641	10,059,816
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)	179,906	144,900	14,393
7	Of which: standardised approach for counterparty credit risk	179,906	144,900	14,393
8	Of which: IMM			
9	Of which: other CCR			
10	Credit valuation adjustment (CVA)	668,095	346,447	53,448
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	1,917,330	1,918,651	153,386
13	Equity investments in funds – mandate-based approach	61,584	5,506	4,927
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	4,475,819	4,350,735	358,066
21	Of which: standardised approach (SA)	4,475,819	4,350,735	358,066
22	Of which: internal model approach (IMA)			
23	Capital charge for switch between trading book and banking book	-	-	-
24	Operational risk	5,464,554	5,464,554	437,164
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)**	**138,514,984**	**138,566,435**	**11,081,199**

Leverage Ratio

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

(SAR '000)

	Items	Sep-26
1	Total consolidated assets as per published financial statements	185,890,459
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	539,417
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)	12,097,541
11	Adjustments for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital	-
12	Other adjustments	(335,089)
13	**Leverage ratio exposure measure**	**198,192,327**

LR2 – Leverage ratio common disclosure template

(SAR '000)

		A	B
		Sep-26	Jun-26
	On-balance sheet exposures		
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	185,684,964	187,622,742
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 Tier 1 capital)	-	-
6	(Asset amounts deducted in determining Tier 1 capital and regulatory adjustments)	(129,594)	(139,586)
7	**Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of rows 1 to 6)**	**185,555,370**	**187,483,155**
	Derivative exposures		
8	Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin, with bilateral netting and/or the specific treatment for client cleared derivatives)	287,693	76,122
9	Add-on amounts for potential future exposure associated with all derivatives transactions	251,724	292,769
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)**	**539,417**	**368,891**
	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	37,229,299	38,431,401

		A	B
		Sep-26	Jun-26
20	(Adjustments for conversion to credit equivalent amounts)	(25,131,758)	(26,080,739)
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 and 21)**	**12,097,541**	**12,350,662**
	Capital and total exposures		
23	**Tier 1 capital**	**23,051,607**	**23,620,385**
24	**Total exposures (sum of rows 3, 11, 16 and 19)**	**198,192,327**	**200,202,708**
	Leverage ratio		
25	**Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)**	**11.63%**	**11.80%**
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	11.63%	11.80%
26	**National minimum leverage ratio requirement**	**3.00%**	**3.00%**
27	**Applicable leverage buffers**	**8.63%**	**8.80%**

Liquidity

LIQ1 – Liquidity Coverage Ratio (LCR)

(SAR '000)

		a	b
		Total unweighted value (average)	Total weighted value (average)
High-quality liquid assets			
1	Total HQLA		27,365,057
Cash outflows			
2	**Retail deposits and deposits from small business customers, of which:**	**53,804,155**	**5,380,415**
3	Stable deposits	-	-
4	Less stable deposits	53,804,155	5,380,415
5	**Unsecured wholesale funding, of which:**	**52,135,381**	**22,670,264**
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	-	-
7	Non-operational deposits (all counterparties)	52,135,381	22,670,264
8	Unsecured debt	-	-
9	**Secured wholesale funding**	-	-
10	**Additional requirements, of which:**	**1,718,246**	**185,455**
11	Outflows related to derivative exposures and other collateral requirements	-	-
12	Outflows related to loss of funding on debt products	-	-
13	Credit and liquidity facilities	1,718,246	185,455
14	**Other contractual funding obligations**	**-**	**-**
15	**Other contingent funding obligations**	**35,689,819**	**926,674**
16	**TOTAL CASH OUTFLOWS**		**29,162,808**
Cash inflows			
17	Secured lending (eg reverse repos)	-	-
18	Inflows from fully performing exposures	16,269,976	11,648,002
19	Other cash inflows	-	-
20	**TOTAL CASH INFLOWS**		**11,648,002**
21	**Total HQLA**		**27,365,057**
22	**Total net cash outflows**		**17,514,806**
23	**Liquidity Coverage Ratio (%)**		**156.24%**