

Basel III - Pillar 3 Disclosures

30th September 2025

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Overview of Risk Management and RWA

KM1 – Key metrics

(SAR '000)

		a	b	c	d	e
		Sep-25	Jun-25	Mar-25	Dec-24	Sep-24
	Available capital (amounts)					
1	Common Equity Tier 1 (CET1)	18,472,284	18,318,524	17,592,107	16,693,230	16,131,863
1a	Fully loaded ECL accounting model CET1	18,472,284	18,318,524	17,592,107	16,693,230	16,131,863
2	Tier 1	20,910,142	20,756,382	17,592,107	16,693,230	16,131,863
2a	Fully loaded ECL accounting model Tier 1	20,910,142	20,756,382	17,592,107	16,693,230	16,131,863
3	Total capital	25,363,731	25,164,437	21,961,813	21,017,878	20,413,215
3a	Fully loaded ECL accounting model total capital	25,363,731	25,164,437	21,961,813	21,017,878	20,413,215
	Risk-weighted assets (amounts)					
4	Total risk-weighted assets (RWA)	124,821,786	121,329,804	118,222,955	114,707,072	110,513,685
4a	Total risk-weighted assets (pre-floor)	124,821,786	121,329,804	118,222,955	114,707,072	110,513,685
	Risk-based capital ratios as a percentage of RWA					
5	CET1 ratio (%)	14.80%	15.10%	14.88%	14.55%	14.60%
5a	Fully loaded ECL accounting model CET1 (%)	14.80%	15.10%	14.88%	14.55%	14.60%
5b	CET1 ratio (%) (pre-floor ratio)	14.80%	15.10%	14.88%	14.55%	14.60%
6	Tier 1 ratio (%)	16.75%	17.11%	14.88%	14.55%	14.60%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	16.75%	17.11%	14.88%	14.55%	14.60%
6b	Tier 1 ratio (%) (pre-floor ratio)	16.75%	17.11%	14.88%	14.55%	14.60%
7	Total capital ratio (%)	20.32%	20.74%	18.58%	18.32%	18.47%
7a	Fully loaded ECL accounting model total capital ratio (%)	20.32%	20.74%	18.58%	18.32%	18.47%
7b	Total capital ratio (%) (pre-floor ratio)	20.32%	20.74%	18.58%	18.32%	18.47%
	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 (%)	7.80%	8.10%	7.88%	7.55%	7.60%
	Basel III leverage ratio					
13	Total Basel III leverage ratio exposure measure	183,047,981	177,131,778	174,793,599	171,004,390	168,817,868
14	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves)	11.42%	11.72%	10.06%	9.76%	9.56%
14a	Fully loaded ECL accounting model Basel III leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) (%)	11.42%	11.72%	10.06%	9.76%	9.56%

		a	b	c	d	e
		Sep-25	Jun-25	Mar-25	Dec-24	Sep-24
14b	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)	11.42%	11.72%	10.06%	9.76%	9.56%
14c	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	11.42%	11.72%	10.06%	9.76%	9.56%
14d	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	11.42%	11.72%	10.06%	9.76%	9.56%
Liquidity Coverage Ratio						
15	Total high-quality liquid assets (HQLA)	23,671,864	23,241,094	21,526,068	21,218,926	22,387,731
16	Total net cash outflow	19,676,492	17,717,645	17,054,305	17,259,464	17,646,758
17	LCR ratio (%)	120.31%	131.17%	126.22%	122.94%	126.87%
Net Stable Funding Ratio						
18	Total available stable funding	119,933,913	115,344,347	110,916,515	107,258,824	105,414,559
19	Total required stable funding	109,346,137	105,671,027	102,592,012	99,410,226	95,034,012
20	NSFR ratio	109.68%	109.15%	108.11%	107.90%	110.92%

OV1 – Overview of risk-weighted assets (RWA)

(SAR '000)

		a	b	c
		RWA		Minimum Capital Requirements
		Sep-25	Jun-25	Sep-25
1	Credit risk (excluding counterparty credit risk)	114,517,123	111,045,264	9,161,370
2	Of which: standardised approach (SA)	114,517,123	111,045,264	9,161,370
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)	38,798	35,193	3,104
7	Of which: standardised approach for counterparty credit risk	38,798	35,193	3,104
8	Of which: IMM			
9	Of which: other CCR			
10	Credit valuation adjustment (CVA)	40,810	36,682	3,265
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	1,763,911	1,593,309	141,113
13	Equity investments in funds – mandate-based approach	6,054	5,818	484
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	3,433,084	3,591,533	274,647
21	Of which: standardised approach (SA)	3,433,084	3,591,533	274,647
22	Of which: internal model approach (IMA)			
23	Capital charge for switch between trading book and banking book	-	-	-
24	Operational risk	5,022,005	5,022,005	401,760
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)	124,821,786	121,329,804	9,985,743

Leverage Ratio

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

(SAR '000)

Items		A
1	Total consolidated assets as per published financial statements	167,929,329
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	89,006
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)	13,715,179
11	Adjustments for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital	-
12	Other adjustments	1,314,467
13	Leverage ratio exposure measure	183,047,981

LR2 – Leverage ratio common disclosure template

(SAR '000)

		A	B
		Sep-25	Jun-25
On-balance sheet exposures			
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	169,243,796	163,253,750
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)	-	-
7	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of rows 1 to 6)	169,243,796	163,253,750
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)	22,580	29,608
9	Add-on amounts for potential future exposure associated with all derivatives transactions	40,996	26,513
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)	89,006	78,570
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	38,502,718	37,091,962

		A	B
		Sep-25	Jun-25
20	(Adjustments for conversion to credit equivalent amounts)	(24,787,539)	(23,292,504)
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)	13,715,179	13,799,458
Capital and total exposures			
23	Tier 1 capital	20,910,142	20,756,382
24	Total exposures (sum of rows 3, 11, 16 and 19)	183,047,981	177,131,778
Leverage ratio			
25	Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)	11.42%	11.72%
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	11.42%	11.72%
26	National minimum leverage ratio requirement	3.00%	3.00%
27	Applicable leverage buffers	8.42%	8.72%

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		23,671,864
Cash outflows			
2	Retail deposits and deposits from small business customers, of which:	51,086,655	5,108,666
3	Stable deposits	-	-
4	Less stable deposits	51,086,655	5,108,666
5	Unsecured wholesale funding, of which:	49,456,214	21,111,861
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	-	-
7	Non-operational deposits (all counterparties)	49,456,214	21,111,861
8	Unsecured debt	-	-
9	Secured wholesale funding	-	-
10	Additional requirements, of which:	1,282,220	128,222
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	1,282,220	128,222
14	Other contractual funding obligations	-	-
15	Other contingent funding obligations	33,679,928	838,647
16	TOTAL CASH OUTFLOWS		27,187,395
Cash inflows			
17	Secured lending (eg reverse repos)	-	-
18	Inflows from fully performing exposures	10,570,350	7,510,902
19	Other cash inflows	-	-
20	TOTAL CASH INFLOWS		7,510,902
21	Total HQLA		23,671,864
22	Total net cash outflows		19,676,492
23	Liquidity Coverage Ratio (%)		120.31%

General qualitative disclosure requirements related to CVA

CVA4 – RWA flow statements of CVA risk exposures under SA-CVA

(SAR '000)

		a
1	Total RWA for CVA at previous quarter-end (Q2-25)	36,682
2	Total RWA for CVA at end of reporting period (Q3-25)	40,810