

# Basel III - Pillar 3 Disclosures

30 June 2025

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## Overview of Risk Management and RWA

### KM1 – Key metrics

(SAR '000)

		a	b	c	d	e
		Jun-25	Mar-25	Dec-24	Sep-24	Jun-24
<b>Available capital (amounts)</b>						
1	Common Equity Tier 1 (CET1)	18,318,524	17,592,107	16,693,230	16,131,863	15,805,747
1a	Fully loaded ECL accounting model CET1	18,318,524	17,592,107	16,693,230	16,131,863	15,805,747
2	Tier 1	20,756,382	17,592,107	16,693,230	16,131,863	15,805,747
2a	Fully loaded ECL accounting model Tier 1	20,756,382	17,592,107	16,693,230	16,131,863	15,805,747
3	Total capital	25,164,437	21,961,813	21,017,878	20,413,215	20,075,740
3a	Fully loaded ECL accounting model total capital	25,164,437	21,961,813	21,017,878	20,413,215	20,075,740
<b>Risk-weighted assets (amounts)</b>						
4	Total risk-weighted assets (RWA)	121,329,804	118,222,955	114,707,072	110,513,685	110,907,150
4a	Total risk-weighted assets (pre-floor)	121,329,804	118,222,955	114,707,072	110,513,685	110,907,150
<b>Risk-based capital ratios as a percentage of RWA</b>						
5	CET1 ratio (%)	15.10%	14.88%	14.55%	14.60%	14.25%
5a	Fully loaded ECL accounting model CET1 (%)	15.10%	14.88%	14.55%	14.60%	14.25%
5b	CET1 ratio (%) (pre-floor ratio)	15.10%	14.88%	14.55%	14.60%	14.25%
6	Tier 1 ratio (%)	17.11%	14.88%	14.55%	14.60%	14.25%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	17.11%	14.88%	14.55%	14.60%	14.25%
6b	Tier 1 ratio (%) (pre-floor ratio)	17.11%	14.88%	14.55%	14.60%	14.25%
7	Total capital ratio (%)	20.74%	18.58%	18.32%	18.47%	18.10%
7a	Fully loaded ECL accounting model total capital ratio (%)	20.74%	18.58%	18.32%	18.47%	18.10%
7b	Total capital ratio (%) (pre-floor ratio)	20.74%	18.58%	18.32%	18.47%	18.10%
<b>Additional CET1 buffer requirements as a percentage of RWA</b>						
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 (%)	8.10%	7.88%	7.55%	7.60%	7.25%
<b>Basel III leverage ratio</b>						
13	Total Basel III leverage ratio exposure measure	177,131,778	174,793,599	171,004,390	168,817,868	161,071,616
14	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves)	11.72%	10.06%	9.76%	9.56%	9.81%

		a	b	c	d	e
		Jun-25	Mar-25	Dec-24	Sep-24	Jun-24
14a	Fully loaded ECL accounting model Basel III leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) (%)	11.72%	10.06%	9.76%	9.56%	9.81%
14b	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)	11.72%	10.06%	9.76%	9.56%	9.81%
14c	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	11.72%	10.06%	9.76%	9.56%	9.81%
14d	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	11.72%	10.06%	9.76%	9.56%	9.81%
<b>Liquidity Coverage Ratio</b>						
15	Total high-quality liquid assets (HQLA)	23,241,094	21,526,068	21,218,926	22,387,731	21,872,301
16	Total net cash outflow	17,717,645	17,054,305	17,259,464	17,646,758	18,618,188
17	LCR ratio (%)	131.17%	126.22%	122.94%	126.87%	117.48%
<b>Net Stable Funding Ratio</b>						
18	Total available stable funding	115,344,347	110,916,515	107,258,824	105,414,559	100,527,704
19	Total required stable funding	105,671,027	102,592,012	99,410,226	95,034,012	91,974,734
20	NSFR ratio	109.15%	108.11%	107.90%	110.92%	109.30%

## OV1 – Overview of RWA

(SAR '000)

		a	b	c
		RWA		Minimum Capital Requirements
		Jun-25	Mar-25	Jun-25
1	Credit risk (excluding counterparty credit risk)	111,045,264	107,949,987	8,883,621
2	Of which: standardised approach (SA)	111,045,264	107,949,987	8,883,621
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)	35,193	25,240	2,815
7	Of which: standardised approach for counterparty credit risk	35,193	25,240	2,815
8	Of which: IMM			
9	Of which: other CCR			
10	Credit valuation adjustment (CVA)	36,682	38,830	2,935
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	1,593,309	1,446,319	127,465
13	Equity investments in funds – mandate-based approach	5,818	180,176	465
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	3,591,533	3,560,398	287,323
21	Of which: standardised approach (SA)	3,591,533	3,560,398	287,323
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	<b>Total (1 + 6 + 10 + 11 + 12 + 13 + 14 + 15 + 16 + 20 + 23 + 24 + 25 + 28)</b>	<b>121,329,804</b>	<b>118,222,955</b>	<b>9,706,384</b>

## Asset encumbrance

### ENC– Asset encumbrance

The assets on the balance sheet would be disaggregated; there can be as much disaggregation as desired.

(SAR '000)

The assets on the balance sheet would be disaggregated; there can be as much disaggregation as desired	a	b	c
	Encumbered assets	Unencumbered assets	Total
Repurchase Agreements	1,795,663	-	1,795,663
Others	-	160,106,633	160,106,633
<b>Total</b>	<b>1,795,663</b>	<b>160,106,633</b>	<b>161,902,296</b>

## Composition of Capital and TLAC

### CC1 – Composition of regulatory capital

(SAR '000)

		a	b
		Amounts	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
	<b>Common Equity Tier 1 capital: instruments and reserves</b>		
1	Directly issued qualifying common share (and equivalent for non-joint stock companies) capital plus related stock surplus	15,000,000	(h)
2	Retained earnings	1,835,283	
3	Accumulated other comprehensive income (and other reserves)	1,483,241	
4	<i>Directly issued capital subject to phase-out from CET1 (only applicable to non-joint stock companies)</i>	-	
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	-	
6	<b>Common Equity Tier 1 capital before regulatory adjustments</b>	<b>18,318,524</b>	
	<b>Common Equity Tier 1 capital: regulatory adjustments</b>		
7	Prudent valuation adjustments	-	
8	Goodwill (net of related tax liability)	-	(a) minus (d)
9	Other intangibles other than mortgage servicing rights (net of related tax liability)	-	(b) minus (e)
10	Deferred tax assets that rely on future profitability, excluding those arising from temporary differences (net of related tax liability)	-	
11	Cash flow hedge reserve	-	
12	Shortfall of provisions to expected losses	-	
13	Securitisation gain on sale (as set out in paragraph 36 of Basel III securitisation framework [1])	-	
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)	-	
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	Mortgage servicing rights (amount above 10% threshold)	-	(c) minus (f) minus 10% threshold
21	Deferred tax assets 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: mortgage servicing rights	-	
25	Of which: deferred tax assets arising from temporary differences	-	
26	National specific regulatory adjustments	-	

		a	b
		Amounts	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	-	
28	Total regulatory adjustments to Common Equity Tier 1	-	
29	Common Equity Tier 1 capital (CET1)	18,318,524	
	Additional Tier 1 capital: instruments		
30	Directly issued qualifying additional Tier 1 instruments plus related stock surplus	2,437,858	(i)
31	Of which: classified as equity under applicable accounting standards	2,437,858	
32	Of which: classified as liabilities under applicable accounting standards	-	
33	<i>Directly issued capital instruments subject to phase-out from additional Tier 1</i>	-	
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	<i>Of which: instruments issued by subsidiaries subject to phase-out</i>	-	
36	Additional Tier 1 capital before regulatory adjustments	2,437,858	
	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 due to insufficient Tier 2 to cover deductions	-	
43	Total regulatory adjustments to additional Tier 1 capital	-	
44	Additional Tier 1 capital (AT1)	2,437,858	
45	Tier 1 capital (T1 = CET1 + AT1)	20,756,382	
	Tier 2 capital: instruments and provisions		
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	3,000,000	
47	<i>Directly issued capital instruments subject to phase-out from Tier 2</i>	-	
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	<i>Of which: instruments issued by subsidiaries subject to phase-out</i>	-	
50	Provisions	1,408,055	
51	Tier 2 capital before regulatory adjustments	4,408,055	
	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	-	



		a	b
		Amounts	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
	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	<b>Total regulatory adjustments to Tier 2 capital</b>	-	
58	<b>Tier 2 capital (T2)</b>	<b>4,408,055</b>	
59	<b>Total regulatory capital (TC = T1 + T2)</b>	<b>25,164,437</b>	
60	<b>Total risk-weighted assets</b>	<b>121,329,804</b>	
	<b>Capital ratios and buffers</b>		
61	Common Equity Tier 1 (as a percentage of risk-weighted assets)	15.10%	
62	Tier 1 (as a percentage of risk-weighted assets)	17.11%	
63	Total capital (as a percentage of risk-weighted assets)	20.74%	
64	Institution-specific buffer requirement (capital conservation buffer plus countercyclical buffer requirements plus higher loss absorbency requirement, expressed as a percentage of risk-weighted assets)	2.50%	
65	Of which: capital conservation buffer requirement	2.50%	
66	Of which: bank-specific countercyclical buffer requirement	0%	
67	Of which: higher loss absorbency requirement	0%	
68	Common Equity Tier 1 (as a percentage of risk-weighted assets) available after meeting the bank's minimum capital requirements	8.10%	
	National minima (if different from Basel III)		
69	National Common Equity Tier 1 minimum ratio (if different from Basel III minimum)	-	
70	National Tier 1 minimum ratio (if different from Basel III minimum)	-	
71	National total capital minimum ratio (if different from Basel III minimum)	-	
	<b>Amounts below the thresholds for deduction (before risk weighting)</b>		
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	Mortgage servicing rights (net of related tax liability)	-	
75	Deferred tax assets arising from temporary differences (net of related tax liability)	-	
	<b>Applicable caps on the inclusion of provisions in Tier 2</b>		
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	1,408,055	
77	Cap on inclusion of provisions in Tier 2 under standardised approach	1,408,055	
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	-	
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	-	
	<b>Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022)</b>		
80	Current cap on CET1 instruments subject to phase-out arrangements	-	
81	Amount excluded from CET1 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 due to cap (excess over cap after redemptions and maturities)	-	
84	Current cap on T2 instruments subject to phase-out arrangements	-	
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	-	

## CC2 – Reconciliation of regulatory capital to balance sheet

(SAR '000)

	a	b
	Balance sheet as in published financial statements	Under regulatory scope of consolidation
	As at period-end	As at period-end
<b>Assets</b>		
Cash and balances with Saudi Central Bank	10,909,768	10,909,768
Due from banks and other financial institutions, net	2,821,961	2,821,961
Investments, net	28,637,266	28,637,266
Financing, net	115,688,861	115,688,861
Other assets	1,190,843	1,190,843
Property, equipment and right of use assets, net	2,653,597	2,653,597
<b>Total assets</b>	<b>161,902,296</b>	<b>161,902,296</b>
<b>Liabilities</b>		
Due to banks, Saudi Central Bank and other financial institutions	6,308,340	-
Customers' deposits	123,928,506	-
Sukuk	3,144,457	-
Other liabilities	7,764,611	-
<b>Total liabilities</b>	<b>141,145,914</b>	<b>-</b>
<b>Shareholders' equity</b>		
Paid-in share capital	15,000,000	15,000,000
Of which: amount eligible for CET1 capital	15,000,000	15,000,000
Of which: amount eligible for AT1 capital	-	-
Retained earnings	1,835,283	1,835,283
Accumulated other comprehensive income	1,483,241	1,483,241
Tier 1 Sukuk	2,437,858	2,437,858
<b>Total shareholders' equity</b>	<b>20,756,382</b>	<b>20,756,382</b>

## CCA – Main features of regulatory capital instruments and of other TLAC-eligible instruments

1)		Quantitative / qualitative information
1	Issuer	Bank Albilad
2	Unique identifier (eg Committee on Uniform Security Identification Procedures (CUSIP), International Securities Identification Number (ISIN) or Bloomberg identifier for private placement)	SA15AFK0HS36 - BP0668155
3	Governing law(s) of the instrument	The instrument is governed by the laws 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)	Not applicable
4	Transitional Basel III rules	Tier 2
5	Post-transitional Basel III rules	Eligible
6	Eligible at solo/group/group and solo	Solo
7	Instrument type (refer to SACAP)	Subordinated Tier 2 Sukuk
8	Amount recognised in regulatory capital (currency in millions, as of most recent reporting date)	SAR 3,000 millions
9	Par value of instrument	SAR 3,000 millions
10	Accounting classification	Liability at amortized cost
11	Original date of issuance	15-Apr-21
12	Perpetual or dated	Dated
13	Original maturity date	15-Apr-31
14	Issuer call subject to prior SAMA approval	Yes
15	Optional call date, contingent call dates and redemption amount	"15 April 2026" The Sukuk may be redeemed prior to the Expiry Date at the option of the Issuer (subject to prior written approval from the Banking Regulator, if then required) on the Periodic Distribution Date that falls on the [fifth] anniversary of the Closing Date in whole, but not in part, on giving not less than thirty (30) days' nor more than sixty (60) days' notice to the Sukukholders' Agent in accordance with the Declaration of Agency and to the Sukukholders in accordance with Condition 18 (Notices) (which notice shall be irrevocable), and, subject to Condition 5(b) (Subordination) and Condition 12 (Write-down at the Point of Non-viability), each Sukukholder shall receive its pro rata share of the Sukuk Capital on the date specified in such notice (the Optional Dissolution Date)."
16	Subsequent call dates, if applicable	Not Applicable
	Coupons / dividends	
17	Fixed or floating dividend/coupon	Floating

1)		Quantitative / qualitative information
18	Coupon rate and any related index	3M SAIBOR + 165 Basis points
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step-up or other incentive to redeem	No
22	Non-cumulative or cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	Not applicable
25	If convertible, fully or partially	Not applicable
26	If convertible, conversion rate	Not applicable
27	If convertible, mandatory or optional conversion	Not applicable
28	If convertible, specify instrument type convertible into	Not applicable
29	If convertible, specify issuer of instrument it converts into	Not applicable
30	Writedown feature	Yes
31	If writedown, writedown trigger(s)	Terms of issuance provide the legal basis for the regulator to trigger write down
32	If writedown, full or partial	Full or partial
33	If writedown, permanent or temporary	Permanent
34	If temporary write-own, description of writeup mechanism	Not applicable
34a	Type of subordination	Contractual
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned).	Subordinated debt and senior debt instruments are senior to this instrument
36	Non-compliant transitioned features	Not applicable
37	If yes, specify non-compliant features	Not applicable

On April 15, 2021, the Bank issued 3,000 Sukuk Certificates (Sukuk) of SR 1 million each, and payable quarterly each year until April 15, 2031. The Bank has a call option which can be exercised on or after April 15, 2026 as per the terms mentioned in the related offering circular.

2)		Quantitative / qualitative information
1	Issuer	BAB USD AT1 SUKUK Limited
2	Unique identifier (eg Committee on Uniform Security Identification Procedures (CUSIP), International Securities Identification Number (ISIN) or Bloomberg identifier for private placement)	ALBIAB 6 1/2 PERP, ISIN XS3071347994
3	Governing law(s) of the instrument	English Law (except certain provision which shall be governed by Saudi Arabian 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)	As per the term and conditions of the Sukuk, the write-down clause is subject to and superseded by, any applicable statutory loss absorption regime become effective in KSA.
4	Transitional Basel III rules	Tier 1
5	Post-transitional Basel III rules	Yes
6	Eligible at solo/group/group and solo	Solo
7	Instrument type (refer to SACAP)	USD denominated Additional Tier 1 Capital Sukuk
8	Amount recognised in regulatory capital (currency in millions, as of most recent reporting date)	USD 650 million
9	Par value of instrument	USD 650 million
10	Accounting classification	Capital Instrument Tier 1
11	Original date of issuance	Thursday, May 22, 2025
12	Perpetual or dated	Perpetual
13	Original maturity date	Perpetual Tier 1 Capital (Subject to any early redemption as described below)
14	Issuer call subject to prior SAMA approval	22 May 2030 (the "First Call Date") and on any date thereafter up to and including 22 November 2030 (the "First Reset Date") or on any Periodic Distribution Date following the First Reset Date subject to conditions for redemption and provided that no redemption will be permitted following delivery of a Non-Viability Notice.
15	Optional call date, contingent call dates and redemption amount	<p>The Capital Certificates are perpetual securities and have no fixed or final redemption date. Unless the Certificates have previously been redeemed or purchase and cancelled, the Bank may instruct the Trustee to redeem all (but not some only) of the Certificates on the applicable Call Date.</p> <p>In addition, upon the occurrence of a Tax Event or a Capital Event, the Bank may instruct the Trustee to redeem all (but not some only) of the Certificates at any time in accordance with the Conditions.</p>
16	Subsequent call dates, if applicable	As Above
	Coupons / dividends	

2)		Quantitative / qualitative information
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	6.50%
19	Existence of a dividend stopper	Yes
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary
21	Existence of step-up or other incentive to redeem	No
22	Non-cumulative or cumulative	Non cumulative
23	Convertible or non-convertible	Non convertible
24	If convertible, conversion trigger(s)	Not Applicable
25	If convertible, fully or partially	Not Applicable
26	If convertible, conversion rate	Not Applicable
27	If convertible, mandatory or optional conversion	Not Applicable
28	If convertible, specify instrument type convertible into	Not Applicable
29	If convertible, specify issuer of instrument it converts into	Not Applicable
30	Writedown feature	Yes
31	If writedown, writedown trigger(s)	Terms of issuance provide the legal basis for the regulator to trigger write down
32	If writedown, full or partial	Full or Partial
33	If writedown, permanent or temporary	Permanent
34	If temporary write-own, description of writeup mechanism	Not Applicable
34a	Type of subordination	Unsecured, Junior Subordinated
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned).	The payment obligations of the Bank under the Master Mudaraba Agreement (including all payments which are the equivalent of principal and profit) will (a) constitute Additional Tier 1 Capital of the Bank, (b) constitute direct, unsecured, unconditional and subordinated obligations of the Bank, and (c) upon the occurrence and continuation of any Winding-Up Proceeding, rank (i) subordinate and junior to all Senior Obligations but not further or otherwise, (ii) pari passu with all other Pari Passu Obligations and (iii) in priority only to all Junior Obligations.
36	Non-compliant transitioned features	Not Applicable
37	If yes, specify non-compliant features	Not Applicable

On May 22, 2025, the Bank issued Additional Tier I Sukuk of USD 650 million.

## 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	161,902,296
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	78,570
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)	13,799,458
11	Adjustments for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital	-
12	Other adjustments	1,351,454
13	<b>Leverage ratio exposure measure</b>	<b>177,131,778</b>

## LR2 – Leverage ratio common disclosure template

		(SAR '000)	
		a	b
		Jun-25	Mar-25
<b>On-balance sheet exposures</b>			
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	163,253,750	160,691,388
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	<b>Total on-balance sheet exposures</b> (excluding derivatives and SFTs) (sum of rows 1 to 6)	<b>163,253,750</b>	<b>160,691,388</b>
<b>Derivative exposures</b>			
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)	29,608	17,414
9	Add-on amounts for potential future exposure associated with all derivatives transactions	26,513	27,282
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	<b>Total derivative exposures</b> (sum of rows 8 to 12)	<b>78,570</b>	<b>62,575</b>
<b>Securities financing transaction exposures</b>			
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	<b>Total securities financing transaction exposures</b> (sum of rows 14 to 17)	<b>-</b>	<b>-</b>
<b>Other off-balance sheet exposures</b>			
19	Off-balance sheet exposure at gross notional amount	37,091,962	35,144,424
20	(Adjustments for conversion to credit equivalent amounts)	-23,292,504	-21,104,788



		a	b
		Jun-25	Mar-25
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)	13,799,458	14,039,636
Capital and total exposures			
23	Tier 1 capital	20,756,382	17,592,107
24	Total exposures (sum of rows 3, 11, 16 and 19)	177,131,778	174,793,599
Leverage ratio			
25	Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)	11.72%	10.06%
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	11.72%	10.06%
26	National minimum leverage ratio requirement	3.00%	3.00%
27	Applicable leverage buffers	8.72%	7.06%

## Liquidity

### LIQ1 – Liquidity Coverage Ratio (LCR)

		(SAR '000)	
		a	b
		Total unweighted value (average)	Total weighted value (average)
<b>High-quality liquid assets</b>			
1	Total HQLA		23,241,094
<b>Cash outflows</b>			
2	Retail deposits and deposits from small business customers, of which:	49,552,489	4,955,249
3	Stable deposits	-	-
4	Less stable deposits	49,552,489	4,955,249
5	Unsecured wholesale funding, of which:	49,138,090	20,850,362
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	-	-
7	Non-operational deposits (all counterparties)	49,138,090	20,850,362
8	Unsecured debt	-	-
9	Secured wholesale funding		
10	Additional requirements, of which:	1,667,219	166,722
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	1,667,219	166,722
14	Other contractual funding obligations	-	-
15	Other contingent funding obligations	33,219,829	817,824
16	<b>TOTAL CASH OUTFLOWS</b>		<b>26,790,157</b>
<b>Cash inflows</b>			
17	Secured lending (eg reverse repos)	-	-
18	Inflows from fully performing exposures	12,560,164	9,072,512
19	Other cash inflows	-	-
20	<b>TOTAL CASH INFLOWS</b>		<b>9,072,512</b>
<b>Total adjusted value</b>			
21	Total HQLA		23,241,094
22	Total net cash outflows		17,717,645
23	<b>Liquidity Coverage Ratio (%)</b>		<b>131.17%</b>

## LIQ2 – Net Stable Funding Ratio (NSFR)

(SAR '000)

(In currency amount)		a	b	c	d	e
		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:	22,164,437	-	-	-	22,164,437
2	Regulatory capital	22,164,437	-	-	-	22,164,437
3	Other capital instruments	-	-	-	-	-
4	Retail deposits and deposits from small business customers:	42,073,493	25,144,541	1,700,666	132,916	62,159,745
5	Stable deposits	-	-	-	-	-
6	Less stable deposits	42,073,493	25,144,541	1,700,666	132,916	62,159,745
7	Wholesale funding:	37,650,609	19,156,779	4,537,578	347,682	31,020,165
8	Operational deposits	93,440	-	-	-	46,720
9	Other wholesale funding	37,557,169	19,156,779	4,537,578	347,682	30,973,445
10	Liabilities with matching interdependent assets	-	-	-	-	-
11	Other liabilities:	10,133,279	308,580	-	-	-
12	NSFR derivative liabilities			-		
13	All other liabilities and equity not included in the above categories	10,133,279	308,580	-	-	-
14	Total ASF	115,344,347				
Required stable funding (RSF) item						
15	Total NSFR high-quality liquid assets (HQLA)					732,518
16	Deposits held at other financial institutions for operational purposes	536,024	-	-	-	268,012
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	-	453,730	-	1,659,852	1,727,911
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:	-	25,316,692	10,987,757	82,477,871	86,692,450
21	With a risk weight of less than or equal to 35% under the Basel II standardised approach for credit risk	-	-	-	1,195,821	777,284
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	775,998	239,578	632,911	10,324,719	9,871,855
25	Assets with matching interdependent liabilities	-	-	-	-	-
26	Other assets:	4,325,299	833,120	182,133	194,351	5,534,903
27	Physical traded commodities, including gold	-				
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs		-	-	-	-
29	NSFR derivative assets		-	-	-	-
30	NSFR derivative liabilities before deduction of variation margin posted		-	-	-	-
31	All other assets not included in the above categories	4,325,299	833,120	182,133	194,351	5,534,903
32	Off-balance sheet items		37,091,962	-	-	66,095
33	Total RSF	105,671,027				
34	Net Stable Funding Ratio (%)	109.15%				

## Credit Risk

### CR1 – Credit quality of assets

(SAR '000)

		a	b	c	d	e	f	g
		Gross carrying values of		Allowance s/ impairme nts	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	1,244,628	116,812,463	2,368,230	1,056,951	1,311,279	-	115,688,861
2	Debt Securities	-	25,944,749	30,446	-	30,446	-	25,914,303
3	Off-balance sheet exposures	-	18,735,253	136,188	-	136,188	-	18,599,065
4	<b>Total</b>	<b>1,244,628</b>	<b>161,492,465</b>	<b>2,534,864</b>	<b>1,056,951</b>	<b>1,477,913</b>	<b>-</b>	<b>160,202,229</b>

### CR2 – Changes in stock of defaulted loans and debt securities

(SAR '000)

		a
1	Defaulted loans and debt securities at end of the previous reporting period	1,329,832
2	Loans and debt securities that have defaulted since the last reporting period	504,967
3	Returned to non-defaulted status	39,293
4	Amounts written off	348,175
5	Other changes	(202,703)
6	"Defaulted loans and debt securities at end of the reporting period (1+2-3-4+5)"	1,244,628

### CR3 – Credit risk mitigation techniques – overview

(SAR '000)

		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	115,688,861	-	2,088,531	254,140	-
2	Debt securities	25,914,303	-	-	-	-
3	Total	141,603,164	-	2,088,531	254,140	-
4	Of which defaulted	1,244,628	-	-	-	-

## CR4 – Standardised approach - Credit risk exposure and credit risk mitigation effects

(SAR '000)

	Asset classes	a	b	c	d	e	f
		Exposures before CCF and CRM		Exposures post-CCF and CRM		RWA and RWA density	
		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	26,589,047	-	26,589,047	-	944,203	4%
2	Non-central government public sector entities	-	-	-	-	-	0%
3	Multilateral development banks	93,943	-	93,943	-	-	0%
4	Banks	2,957,807	2,292,988	2,957,807	1,654,694	2,444,853	53%
	Of which: securities firms and other financial institutions	2,957,807	2,292,988	2,957,807	1,654,694	2,444,853	53%
5	Covered bonds	-	-	-	-	-	0%
6	Corporates	35,876,385	31,848,611	34,561,179	10,214,766	41,383,287	92%
	Of which: securities firms and other financial institutions	-	-	-	-	-	0%
	Of which: specialised lending	7,340,873	-	7,340,873	-	6,120,231	83%
7	Subordinated debt, equity and other capital	6,517,502	-	6,517,502	-	9,855,714	151%
8	Retail	14,980,224	2,950,362	14,825,931	543,383	11,571,947	75%
	MSMEs	242,157	1,206,125	87,864	368,959	342,618	75%
9	Real estate	68,576,325	-	67,703,153	-	40,812,392	60%
	Of which: general RRE	41,981,990	-	41,981,990	-	14,727,611	35%
	Of which: IPRRE	-	-	-	-	-	0%
	Of which: general CRE	9,634,621	-	9,445,620	-	9,155,602	97%
	Of which: IPCRE	4,894,920	-	4,894,920	-	3,712,533	76%
	Of which: land acquisition, development and construction	12,064,794	-	11,380,623	-	13,216,646	116%
10	Defaulted exposures	1,244,628	-	170,151	-	164,003	96%
11	Other assets	5,844,906	-	5,844,906	-	3,868,866	66%
12	<b>Total</b>	<b>162,680,766</b>	<b>37,091,962</b>	<b>159,263,618</b>	<b>12,412,843</b>	<b>111,045,264</b>	<b>65%</b>

## CR5 – Standardized approach – exposures by asset classes and risk weights

(SAR '000)

	Asset classes/ Risk weight	0%	10%	15%	20%	25%	30%
1	Sovereigns and their central banks	25,644,844			-		
2	Non-central government public sector entities (PSEs)				-		
3	Multilateral development banks (MDBs)	93,943			-		
4	Banks				1,080,834		2,248,858
	Of which: securities firms and other financial institutions				1,080,834		2,248,858
5	Covered bonds		-	-	-	-	
6	Corporates/including corporate SMEs				993,455		
	Of which: securities firms and other financial institutions				-		
	Of which: specialised lending				-		
7	Subordinated debt, equity and other capital						
8	Retail						
	MSME						
9	Real estate	-			4,944,706	2,856,716	10,949,515
	Of which: general RRE	-			4,944,706	2,856,716	10,949,515
	Of which: no loan splitting applied	-			4,944,706	2,856,716	10,949,515
	Of which: loan splitting applied (secured)				-		
	Of which: loan splitting applied (unsecured)	-			-		-
	Of which: IPRRE						-
	Of which: general CRE	-			-		-
	Of which: no loan splitting applied	-			-		-
	Of which: loan splitting applied (secured)						
	Of which: loan splitting applied (unsecured)	-			-		-
	Of which: IPCRE						
	Of which: land acquisition, development and construction						
10	Defaulted exposures						
11	Other assets	1,976,040			-		
12	Total	27,714,827	-	-	7,018,995	2,856,716	13,198,373

(SAR '000)

	Asset classes/ Risk weight	35%	40%	45%	50%	60%	65%	70%
1	Sovereigns and their central banks				-			
2	Non-central government public sector entities (PSEs)				-			
3	Multilateral development banks (MDBs)				-			
4	Banks		6,323		223,092			
	Of which: securities firms and other financial institutions		6,323		223,092			
5	Covered bonds				-			
6	Corporates/including corporate SMEs				2,425,590		-	
	Of which: securities firms and other financial institutions				-		-	
	Of which: specialised lending				2,425,590			
7	Subordinated debt, equity and other capital							
8	Retail			-				
	MSME			-				
9	Real estate	-	18,758,905	-	4,472,148	520,373	-	3,821,611
	Of which: general RRE		18,758,905		4,472,148		-	-
	Of which: no loan splitting applied		18,758,905		4,472,148		-	-
	Of which: loan splitting applied (secured)							
	Of which: loan splitting applied (unsecured)		-		-		-	
	Of which: IPRRE	-		-		-		
	Of which: general CRE		-		-	520,373	-	
	Of which: no loan splitting applied		-		-	520,373		
	Of which: loan splitting applied (secured)					-		
	Of which: loan splitting applied (unsecured)		-		-		-	
	Of which: IPCRE							3,821,611
	Of which: land acquisition, development and construction							
10	Defaulted exposures				24,703			
11	Other assets							
12	Total	-	18,765,228	-	7,145,533	520,373	-	3,821,611



(SAR '000)

	Asset classes/ Risk weight	75%	80%	85%	90%	100%	105%	110%
1	Sovereigns and their central banks					944,203		
2	Non-central government public sector entities (PSEs)					-		
3	Multilateral development banks (MDBs)					-		
4	Banks	1,090				278,641		
	Of which: securities firms and other financial institutions	1,090				278,641		
5	Covered bonds					-		
6	Corporates/including corporate SMEs	1,121,492	1,950,589	7,950,228		28,869,044		
	Of which: securities firms and other financial institutions	-		-		-		
	Of which: specialised lending	-	1,950,589			1,690,458		
7	Subordinated debt, equity and other capital					-		
8	Retail	15,189,465				179,849		
	MSME	456,823				-		
9	Real estate	-		545,793	716,172	16,088,031	-	357,137
	Of which: general RRE	-	-	-	-	-		
	Of which: no loan splitting applied	-	-	-		-		
	Of which: loan splitting applied (secured)							
	Of which: loan splitting applied (unsecured)	-	-	-		-		
	Of which: IPRRE	-	-				-	
	Of which: general CRE	-	-	545,793		8,379,454		
	Of which: no loan splitting applied			545,793		8,379,454		
	Of which: loan splitting applied (secured)							
	Of which: loan splitting applied (unsecured)	-	-			-		
	Of which: IPCRE				716,172	-		357,137
	Of which: land acquisition, development and construction					7,708,577		
10	Defaulted exposures					133,042		
11	Other assets					3,868,866		
12	Total	16,312,047	1,950,589	8,496,021	716,172	50,361,676	-	357,137

(SAR '000)

	Asset classes/ Risk weight	130%	150%	250%	400%	1250%	Others	Total credit exposures amount (post CCF and-CRM)
1	Sovereigns and their central banks		-				-	26,589,047
2	Non-central government public sector entities (PSEs)		-				-	-
3	Multilateral development banks (MDBs)		-				-	93,943
4	Banks		773,663				-	4,612,501
	Of which: securities firms and other financial institutions		773,663				-	4,612,501
5	Covered bonds						-	-
6	Corporates/including corporate SMEs	1,274,236	191,311				-	44,775,945
	Of which: securities firms and other financial institutions		-				-	-
	Of which: specialised lending	1,274,236	-				-	7,340,873
7	Subordinated debt, equity and other capital		6,318,848	-	-		198,653	6,517,502
8	Retail						-	15,369,314
	MSME						-	456,823
9	Real estate		3,672,046				-	67,703,153
	Of which: general RRE	-	-	-	-		-	41,981,990
	Of which: no loan splitting applied	-	-	-	-		-	41,981,990
	Of which: loan splitting applied (secured)						-	-
	Of which: loan splitting applied (unsecured)		-				-	-
	Of which: IPRRE		-				-	-
	Of which: general CRE		-				-	9,445,620
	Of which: no loan splitting applied						-	9,445,620
	Of which: loan splitting applied (secured)						-	-
	Of which: loan splitting applied (unsecured)		-				-	-
	Of which: IPCRE		-				-	4,894,920
	Of which: land acquisition, development and construction		3,672,046				-	11,380,623
10	Defaulted exposures		12,406				-	170,151
11	Other assets					-	-	5,844,906
12	<b>Total</b>	<b>1,274,236</b>	<b>10,968,274</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>198,653</b>	<b>171,676,461</b>

Exposure amounts and CCFs applied to off-balance sheet exposures, categorized based on risk bucket of converted exposures.

(SAR '000)

	Risk Weight	a	b	c
		On-balance sheet exposure	Off-balance sheet exposure (pre-CCF)	Weighted average CCF* Exposure (post-CCF and post-CRM)
1	Less than 40%	49,937,097	1,049,426	50,788,910
2	40–70%	30,942,261	154,229	30,252,745
3	75%	15,921,867	2,955,023	16,312,047
4	85%	9,788,272	4,697,990	10,446,610
5	90–100%	43,296,700	27,225,539	51,077,848
6	105–130%	1,631,373	-	1,631,373
7	150%	10,964,543	1,009,754	10,968,274
8	250%	-	-	-
9	400%	-	-	-
10	1250%	-	-	-
11	Others	198,653	-	198,653
12	Total	162,680,766	37,091,962	171,676,461

## Counterparty Credit Risk

### CCR1 – Analysis of CCR exposures by approach

(SAR '000)

		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)	29,608	26,513		1.40	78,570	35,193
2	Internal Model Method (for derivatives and SFTs)			-	-	-	-
3	Simple Approach for credit risk mitigation (for SFTs)					-	-
4	Comprehensive Approach for credit risk mitigation (for SFTs)					-	-
5	Value-at-risk (VaR) for SFTs					-	-
6	<b>Total</b>						<b>35,193</b>

### CCR3 – Standardized approach - CCR exposures by regulatory portfolio and risk weights

(SAR '000)

Regulatory portfolio*↓	Risk weight*→	a	b	c	d	e	f	g	h	i
		0%	10%	20%	50%	75%	100%	150%	Others	Total credit exposure
Sovereigns		-	-	-	-	-	-	-	-	-
Non-central government public sector entities		-	-	-	-	-	-	-	-	-
Multilateral development banks		-	-	-	-	-	-	-	-	-
Banks		-	-	2,261	-	-	9,787	-	59,211	<b>71,259</b>
Securities firms		-	-	-	-	-	-	-	-	-
Corporates		-	-	-	-	143	6,605	-	563	<b>7,311</b>
Regulatory retail portfolios		-	-	-	-	-	-	-	-	-
Other assets		-	-	-	-	-	-	-	-	-
<b>Total</b>		-	-	2,261	-	143	16,392	-	59,774	<b>78,570</b>

## CCR5 – Composition of collateral for CCR exposure

(SAR '000)

	a	b	c	d	e	f
	Collateral used in derivative transactions				Collateral used in SFTs	
	Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral
	Segregated	Unsegregated	Segregated	Unsegregated		
Cash - domestic currency	-	-	-	9,950	308,580	-
Cash - other currencies	7,223	-	-	-	1,487,083	4,552
Domestic sovereign debt	-	-	-	-	-	-
Other sovereign debt	-	-	-	-	-	225,547
Government agency debt	-	-	-	-	-	-
Corporate bonds	-	-	-	-	-	1,562,180
Equity securities	-	-	-	-	-	-
Other collateral	-	-	-	-	-	-
<b>Total</b>	<b>7,223</b>	<b>-</b>	<b>-</b>	<b>9,950</b>	<b>1,795,663</b>	<b>1,792,279</b>

## Market risk

### MR1 – Market risk under standardized approach

		(SAR '000)
		a
		Capital requirement in standardised approach
1	General interest rate risk	-
2	Equity risk	196,450
3	Commodity risk	-
4	Foreign exchange risk	90,872
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	-
9	Default risk – securitisations (non-correlation trading portfolio)	-
10	Default risk – securitisations (correlation trading portfolio)	-
11	Residual risk add-on	-
12	<b>Total</b>	<b>287,323</b>

## General qualitative disclosure requirements related to CVA

### CVA1 – The reduced basic approach for CVA (BA-CVA)

(SAR '000)

		a	b
		Components	BA-CVA RWA
1	Aggregation of systematic components of CVA risk	3,458	
2	Aggregation of idiosyncratic components of CVA risk	2,903	
3	<b>Total</b>		<b>36,682</b>

### CVA2 – The reduced basic approach for CVA (BA-CVA)

(SAR '000)

		a
		BA-CVA RWA
1	K Reduced	36,682
2	K Hedged	-
3	<b>Total</b>	<b>36,682</b>

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

(SAR '000)

		a
1	Total RWA for CVA at previous quarter-end	38,830
2	Total RWA for CVA at end of reporting period	36,682