Basel III - Pillar 3 Disclosures

30 June 2026

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Overview of Risk Management and RWA

KM1 – Key metrics

(SAR '000)

		a	b	c	d	e
		Jun-26	Mar-26	Dec-25	Sep-25	Jun-25
	Available capital (amounts)					
1	Common Equity Tier 1 (CET1)	19,307,252	19,204,312	18,918,062	18,472,284	18,318,524
1a	Fully loaded ECL accounting model CET1	19,307,252	19,204,312	18,918,062	18,472,284	18,318,524
2	Tier 1	23,620,385	23,517,445	21,355,920	20,910,142	20,756,382
2a	Fully loaded ECL accounting model Tier 1	23,620,385	23,517,445	21,355,920	20,910,142	20,756,382
3	Total capital	24,812,308	27,694,364	25,742,482	25,363,731	25,164,437
3a	Fully loaded ECL accounting model total capital	24,812,308	27,694,364	25,742,482	25,363,731	25,164,437
	Risk-weighted assets (amounts)					
4	Total risk-weighted assets (RWA)	138,566,435	134,051,536	127,435,617	124,821,786	121,329,804
4a	Total risk-weighted assets (pre-floor)	138,566,435	134,051,536	127,435,617	124,821,786	121,329,804
	Risk-based capital ratios as a percentage of RWA					
5	CET1 ratio (%)	13.93%	14.33%	14.85%	14.80%	15.10%
5a	Fully loaded ECL accounting model CET1 (%)	13.93%	14.33%	14.85%	14.80%	15.10%
5b	CET1 ratio (%) (pre-floor ratio)	13.93%	14.33%	14.85%	14.80%	15.10%
6	Tier 1 ratio (%)	17.05%	17.54%	16.76%	16.75%	17.11%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	17.05%	17.54%	16.76%	16.75%	17.11%
6b	Tier 1 ratio (%) (pre-floor ratio)	17.05%	17.54%	16.76%	16.75%	17.11%
7	Total capital ratio (%)	17.91%	20.66%	20.20%	20.32%	20.74%
7a	Fully loaded ECL accounting model total capital ratio (%)	17.91%	20.66%	20.20%	20.32%	20.74%
7b	Total capital ratio (%) (pre-floor ratio)	17.91%	20.66%	20.20%	20.32%	20.74%
	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%	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)	3.52%	2.50%	2.50%	2.50%	2.50%
12	CET1 available after meeting the bank's minimum capital requirements (%)	5.91%	7.33%	7.85%	7.80%	8.10%
	Basel III leverage ratio					
13	Total Basel III leverage ratio exposure measure	200,342,294	193,543,899	187,112,944	183,047,981	177,131,778
14	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves)	11.79%	12.15%	11.41%	11.42%	11.72%

		a	b	c	d	e
		Jun-26	Mar-26	Dec-25	Sep-25	Jun-25
14a	Fully loaded ECL accounting model Basel III leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) (%)	11.79%	12.15%	11.41%	11.42%	11.72%
14b	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)	11.79%	12.15%	11.41%	11.42%	11.72%
14c	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	11.79%	12.15%	11.41%	11.42%	11.72%
14d	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	11.79%	12.15%	11.41%	11.42%	11.72%
	Liquidity Coverage Ratio					
15	Total high-quality liquid assets (HQLA)	26,915,860	27,055,701	25,147,301	23,671,864	23,241,094
16	Total net cash outflow	19,738,811	19,334,361	18,823,658	19,676,492	17,717,645
17	LCR ratio (%)	136.36%	139.94%	133.59%	120.31%	131.17%
	Net Stable Funding Ratio					
18	Total available stable funding	133,599,979	125,680,382	121,263,761	119,933,913	115,344,347
19	Total required stable funding	120,891,672	116,815,413	112,303,488	109,346,137	105,671,027
20	NSFR ratio	110.51%	107.59%	107.98%	109.68%	109.15%

OV1 – Overview of RWA

(SAR '000)

		a	b	c
		RWA		Minimum Capital Requirements
		Jun-26	Mar-26	Jun-26
1	Credit risk (excluding counterparty credit risk)	126,335,641	123,001,797	10,106,851
2	Of which: standardised approach (SA)	126,335,641	123,001,797	10,106,851
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)	144,900	65,593	11,592
7	Of which: standardised approach for counterparty credit risk	144,900	65,593	11,592
8	Of which: IMM			
9	Of which: other CCR			
10	Credit valuation adjustment (CVA)	346,447	128,596	27,716
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	1,918,651	1,778,621	153,492
13	Equity investments in funds – mandate-based approach	5,506	85,727	440
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	4,350,735	3,526,648	348,059
21	Of which: standardised approach (SA)	4,350,735	3,526,648	348,059
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)**	**138,566,435**	**134,051,536**	**11,085,315**

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

1 and 2)		USD 650 million	USD 500 million
		Quantitative / qualitative information	
1	Issuer	BAB USD AT1 SUKUK Limited	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	BAB USD AT1 SUKUK LIMITED, ISIN - XS3268049916
3	Governing law(s) of the instrument	English Law (except certain provision which shall be governed by Saudi Arabian Law)	English Law (except certain provision which shall be governed by Suadi 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.	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	Tier 1
5	Post-transitional Basel III rules	Yes	Yes
6	Eligible at solo/group/group and solo	Solo	Solo
7	Instrument type (refer to SACAP)	USD denominated Additional Tier 1 Capital Sukuk	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	USD 500 million
9	Par value of instrument	USD 650 million	USD 500 million
10	Accounting classification	Capital Instrument Tier 1	Capital Instrument Tier 1
11	Original date of issuance	Thursday, May 22, 2025	Thursday, January 15, 2026
12	Perpetual or dated	Perpetual	Perpetual
13	Original maturity date	Perpetual Tier 1 Capital (Subject to any early redemption as described below)	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	15 Jan 2031 (the "First Call Date") and on any date thereafter up to and including 15 Jan 2031 (the "First Reset Date") or on any Periodic Distribution Date following the First Reset Date subject to conditions for

1 and 2)		USD 650 million	USD 500 million
		Quantitative / qualitative information	
		for redemption and provided that no redemption will be permitted following delivery of a Non-Viability Notice.	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	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. 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.	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. 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.
16	Subsequent call dates, if applicable	As Above	As Above
	Coupons / dividends		
17	Fixed or floating dividend/coupon	Fixed	Fixed
18	Coupon rate and any related index	6.50%	6.375%
19	Existence of a dividend stopper	Yes	Yes
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary
21	Existence of step-up or other incentive to redeem	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	Not Applicable	Not Applicable
25	If convertible, fully or partially	Not Applicable	Not Applicable
26	If convertible, conversion rate	Not Applicable	Not Applicable
27	If convertible, mandatory or optional conversion	Not Applicable	Not Applicable
28	If convertible, specify instrument type convertible into	Not Applicable	Not Applicable
29	If convertible, specify issuer of instrument it converts into	Not Applicable	Not Applicable
30	Writedown feature	Yes	Yes
31	If writedown, writedown trigger(s)	Terms of issuance provide the legal basis for the regulator to trigger write down	Terms of issuance provide the legal basis for the regulator to trigger write down

1 and 2)		USD 650 million	USD 500 million
		Quantitative / qualitative information	
32	If writedown, full or partial	Full or Partial	Full or Partial
33	If writedown, permanent or temporary	Permanent	Permanent
34	If temporary write-own, description of writeup mechanism	Not Applicable	Not Applicable
34a	Type of subordination	Unsecured, Junior Subordinated	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.	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	Not Applicable
37	If yes, specify non-compliant features	Not Applicable	Not Applicable

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
	Common Equity Tier 1 capital: instruments and reserves		
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	2,460,567	
3	Accumulated other comprehensive income (and other reserves)	1,996,045	
4	*Directly issued capital subject to phase-out from CET1 (only applicable to non-joint stock companies)*	-	
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	-	
6	Common Equity Tier 1 capital before regulatory adjustments	**19,456,612**	
	Common Equity Tier 1 capital: regulatory adjustments		
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)	(139,586)	(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	(9,774)	
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	-	
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	**(149,360)**	

		a	b
		Amounts	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
29	Common Equity Tier 1 capital (CET1)	**19,307,252**	
	Additional Tier 1 capital: instruments		
30	Directly issued qualifying additional Tier 1 instruments plus related stock surplus	4,313,133	(i)
31	Of which: classified as equity under applicable accounting standards	4,313,133	
32	Of which: classified as liabilities under applicable accounting standards	-	
33	*Directly issued capital instruments subject to phase-out from additional Tier 1*	-	
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	*Of which: instruments issued by subsidiaries subject to phase-out*	-	
36	Additional Tier 1 capital before regulatory adjustments	**4,313,133**	
	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)	**4,313,133**	
45	Tier 1 capital (T1 = CET1 + AT1)	**23,620,385**	
	Tier 2 capital: instruments and provisions		
46	Directly issued qualifying Tier 2 instruments plus related stock surplus		
47	*Directly issued capital instruments subject to phase-out from Tier 2*	-	
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	*Of which: instruments issued by subsidiaries subject to phase-out*	-	
50	Provisions	1,191,923	
51	Tier 2 capital before regulatory adjustments	1,191,923	
	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 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)	-	

		a	b
		Amounts	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
56	National specific regulatory adjustments	-	
57	**Total regulatory adjustments to Tier 2 capital**	-	
58	**Tier 2 capital (T2)**	**1,191,923**	
59	**Total regulatory capital (TC = T1 + T2)**	**24,812,308**	
60	**Total risk-weighted assets**	**138,566,435**	
	Capital ratios and buffers		
61	Common Equity Tier 1 (as a percentage of risk-weighted assets)	13.93%	
62	Tier 1 (as a percentage of risk-weighted assets)	17.05%	
63	Total capital (as a percentage of risk-weighted assets)	17.91%	
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)	3.52%	
65	Of which: capital conservation buffer requirement	2.50%	
66	Of which: bank-specific countercyclical buffer requirement	1.02%	
67	Of which: higher loss absorbency requirement	0.00%	
68	Common Equity Tier 1 (as a percentage of risk-weighted assets) available after meeting the bank's minimum capital requirements	5.91%	
	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)	-	
	Amounts below the thresholds for deduction (before risk weighting)		
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)	-	
	Applicable caps on the inclusion of provisions in Tier 2		
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	1,191,923	
77	Cap on inclusion of provisions in Tier 2 under standardised approach	1,603,247	
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	-	
	Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022)		
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
Assets		
Cash and balances with Saudi Central Bank	8,908,537	8,908,537
Due from banks and other financial institutions, net	8,139,754	8,139,754
Investments, net	32,112,841	32,112,841
Financing, net	133,418,455	133,418,455
Other assets	1,021,947	1,021,947
Property, equipment and right of use assets, net	2,876,482	2,876,482
Total assets	186,478,016	186,478,016
Liabilities		
Due to banks, Saudi Central Bank and other financial institutions	7,766,912	-
Customers' deposits	147,187,916	-
Sukuk	-	-
Other liabilities	7,753,443	-
Total liabilities	162,708,271	-
Shareholders' equity		
Paid-in share capital	19,313,133	19,313,133
Of which: amount eligible for CET1 capital	15,000,000	15,000,000
Of which: amount eligible for AT1 capital	4,313,133	4,313,133
Retained earnings	2,460,567	2,460,567
Accumulated other comprehensive income	1,996,045	1,996,045
Total shareholders' equity	23,769,745	23,769,745

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	3,460,005	-	3,460,005
Others	-	183,018,011	183,018,011
Total	**3,460,005**	**183,018,011**	**186,478,016**

CR1 – Credit quality of assets

(SAR '000)

		a	b	c	d	e	f	g
		Gross carrying values of		Allowances/ impairments	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	1,489,744	134,316,807	2,388,097	1,269,411	1,118,686	-	133,418,454
2	Debt Securities	-	30,093,371	17,651	-	17,651	-	30,075,720
3	Off-balance sheet exposures	-	16,504,437	94,152	46,954	47,198	-	16,410,285
4	**Total**	**1,489,744**	**180,914,615**	**2,499,900**	**1,316,365**	**1,183,535**	**-**	**179,904,459**

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	1,215,222
2	Loans and debt securities that have defaulted since the last reporting period	378,509
3	Returned to non-defaulted status	1,245
4	Amounts written off	146,466
5	Other changes	43,724
6	"Defaulted loans and debt securities at end of the reporting period (1+2-3-4+5)"	1,489,744

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	133,418,454	-	1,561,571	204,511	-
2	Debt securities	30,075,720	-	-	-	-
3	Total	163,494,174	-	1,561,571	204,511	-
4	Of which defaulted	1,489,744	-	-	-	-

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

(SAR '000)

		a	b	c	d	e	f
		Exposures before CCF and CRM		Exposures post-CCF and CRM		RWA and RWA density	
	Asset classes	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	27,548,900	-	27,548,900	-	1,111,623	4%
2	Non-central government public sector entities	-	-	-	-	-	0%
3	Multilateral development banks	-	-	-	-	-	0%
4	Banks	8,176,324	3,014,998	8,176,324	1,899,949	3,646,388	36%
	Of which: securities firms and other financial institutions	8,176,324	3,014,998	8,176,324	1,899,949	3,646,388	36%
5	Covered bonds	-	-	-	-	-	0%
6	Corporates	43,766,426	32,501,963	42,839,571	8,541,458	46,896,490	91%
	Of which: securities firms and other financial institutions	4,784	-	4,784	-	4,784	100%
	Of which: specialised lending	5,286,750	-	5,286,750	-	4,983,752	94%
7	Subordinated debt, equity and other capital	6,946,060	-	6,946,060	-	12,828,393	185%
8	Retail	17,142,916	2,914,440	17,045,188	409,500	13,148,521	75%
	MSMEs	161,659	908,391	63,931	208,895	204,620	75%
9	Real estate	76,212,814	-	75,471,315	-	44,696,023	59%
	Of which: general RRE	45,411,019	-	45,411,019	-	15,801,806	35%
	Of which: IPRRE	-	-	-	-	-	0%
	Of which: general CRE	14,174,615	-	13,545,630	-	11,152,518	82%
	Of which: IPCRE	2,894,225	-	2,894,225	-	2,563,834	89%
	Of which: land acquisition, development and construction	13,732,955	-	13,620,441	-	15,177,865	111%
10	Defaulted exposures	1,489,744	-	311,412	-	229,591	74%
11	Other assets	5,694,350	-	5,694,350	-	3,778,613	66%
12	Total	186,977,534	38,431,401	184,033,121	10,850,908	126,335,641	65%

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	25,178,828			1,452,236		
2	Non-central government public sector entities (PSEs)				-		
3	Multilateral development banks (MDBs)	-			-		-
4	Banks				5,443,805		2,837,858
	Of which: securities firms and other financial institutions				5,443,805		2,837,858
5	Covered bonds						
6	Corporates/including corporate SMEs				-		
	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	-			5,138,995	3,246,303	12,768,028
	Of which: general RRE	-			5,138,995	3,246,303	12,768,028
	Of which: no loan splitting applied	-			5,138,995	3,246,303	12,768,028
	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	1,915,737			-		
12	**Total**	**27,094,565**	**-**	**-**	**12,035,036**	**3,246,303**	**15,605,886**

(SAR '000)

	Asset classes/ Risk weight	35%	40%	45%	50%	60%	65%	70%
1	Sovereigns and their central banks				193,320			
2	Non-central government public sector entities (PSEs)				-			
3	Multilateral development banks (MDBs)				-			
4	Banks		1,554		250,001			
	Of which: securities firms and other financial institutions		1,554		250,001			
5	Covered bonds							
6	Corporates/including corporate SMEs				5,858,431		-	
	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	-	19,968,233	-	4,289,460	5,340,499	-	791,304
	Of which: general RRE		19,968,233		4,289,460		-	-
	Of which: no loan splitting applied		19,968,233		4,289,460		-	-
	Of which: loan splitting applied (secured)							
	Of which: loan splitting applied (unsecured)		-		-		-	
	Of which: IPRRE			-		-		
	Of which: general CRE		-		-	5,340,499	-	
	Of which: no loan splitting applied		-			5,340,499		
	Of which: loan splitting applied (secured)					-		
	Of which: loan splitting applied (unsecured)		-		-		-	
	Of which: IPCRE							791,304
	Of which: land acquisition, development and construction							
10	Defaulted exposures				168,889			
11	Other assets							
12	Total	-	19,969,787	-	10,760,101	5,340,499	-	791,304

(SAR '000)

	Asset classes/ Risk weight	75%	80%	85%	90%	100%	105%	110%
1	Sovereigns and their central banks					724,516		
2	Non-central government public sector entities (PSEs)					-		
3	Multilateral development banks (MDBs)					-		
4	Banks	15,640				1,444,413		
	Of which: securities firms and other financial institutions	15,640				1,444,413		
5	Covered bonds							
6	Corporates/including corporate SMEs	1,773,124	2,252,689	6,109,424		34,680,826		
	Of which: securities firms and other financial institutions	-		-		4,784		
	Of which: specialised lending	-	2,252,689			2,542,263		
7	Subordinated debt, equity and other capital					-		
8	Retail	17,224,669				230,019		
	MSME	272,826				-		
9	Real estate	-		1,712,746	1,516,462	16,997,979	-	586,459
	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	-	-	1,712,746		6,492,385		
	Of which: no loan splitting applied			1,712,746		6,492,385		
	Of which: loan splitting applied (secured)							
	Of which: loan splitting applied (unsecured)	-	-			-		
	Of which: IPCRE				1,516,462	-		586,459
	Of which: land acquisition, development and construction					10,505,594		
10	Defaulted exposures					137,276		
11	Other assets					3,778,613		
12	Total	19,013,433	2,252,689	7,822,170	1,516,462	57,993,640	-	586,459

(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		-				-	27,548,900
2	Non-central government public sector entities (PSEs)		-				-	-
3	Multilateral development banks (MDBs)		-				-	-
4	Banks		83,003				-	10,076,274
	Of which: securities firms and other financial institutions		83,003				-	10,076,274
5	Covered bonds							-
6	Corporates/including corporate SMEs	491,798	214,738				-	51,381,030
	Of which: securities firms and other financial institutions		-				-	4,784
	Of which: specialised lending	491,798	-				-	5,286,750
7	Subordinated debt, equity and other capital		922,803	-	-		6,023,257	6,946,060
8	Retail						-	17,454,688
	MSME						-	272,826
9	Real estate		3,114,847				-	75,471,315
	Of which: general RRE	-	-	-	-		-	45,411,019
	Of which: no loan splitting applied	-	-	-	-		-	45,411,019
	Of which: loan splitting applied (secured)						-	-
	Of which: loan splitting applied (unsecured)		-				-	-
	Of which: IPRRE		-				-	-
	Of which: general CRE		-				-	13,545,630
	Of which: no loan splitting applied						-	13,545,630
	Of which: loan splitting applied (secured)						-	-
	Of which: loan splitting applied (unsecured)		-				-	-
	Of which: IPCRE		-				-	2,894,225
	Of which: land acquisition, development and construction		3,114,847				-	13,620,441
10	Defaulted exposures		5,247				-	311,412
11	Other assets					-	-	5,694,350
12	Total	491,798	4,340,638	-	-	-	6,023,257	194,884,028

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%	57,496,815	748,088	57,981,790
2	40–70%	37,588,111	330,173	36,861,691
3	75%	18,686,021	2,930,080	19,013,433
4	80%--85%	8,687,582	4,848,951	10,074,859
5	90–100%	53,031,143	29,330,222	59,510,102
6	105–130%	1,078,257	-	1,078,257
7	150%	4,386,348	243,887	4,340,638
8	250%	-	-	-
9	400%	-	-	-
10	1250%	-	-	-
11	Others	6,023,257	-	6,023,257
12	Total	186,977,534	38,431,401	194,884,028

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)	54,373	209,120		1.4	368,891	144,900
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	**Total**						**144,900**

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

(SAR '000)

		a	b	c	d	e	f	g	h	i
Regulatory portfolio*↓	Risk weight*→	0%	10%	20%	50%	75%	100%	150%	Others	Total credit exposure
Sovereigns		-	-	-	-	-	-	-	-	**-**
Non-central government public sector entities		-	-	-	-	-	-	-	-	**-**
Multilateral development banks		-	-	-	-	-	-	-	-	**-**
Banks		-	-	45,468	-	-	351	-	267,532	**313,352**
Securities firms		-	-	-	-	-	-	-	-	**-**
Corporates		-	-	-	-	4	53,250	-	2,285	**55,539**
Regulatory retail portfolios		-	-	-	-	-	-	-	-	**-**
Other assets		-	-	-	-	-	-	-	-	**-**
Total		**-**	**-**	**45,468**	**-**	**4**	**53,601**	**-**	**269,818**	**368,891**

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	-	95,225
Cash - other currencies	41,819	-	-	1,050	3,460,005	17,146
Domestic sovereign debt	-	-	-	-	-	-
Other sovereign debt	-	-	-	-	-	460,977
Government agency debt	-	-	-	-	-	-
Corporate bonds	-	-	-	-	-	3,232,931
Equity securities	-	-	-	-	-	-
Other collateral	-	-	-	-	-	-
Total	**41,819**	**-**	**-**	**11,000**	**3,460,005**	**3,806,280**

MR1 – Market risk under standardized approach

(SAR '000)

		a
		Capital requirement in standardised approach
1	General interest rate risk	-
2	Equity risk	217,203
3	Commodity risk	-
4	Foreign exchange risk	130,856
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	Total	348,059

General qualitative disclosure requirements related to CVA

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

(SAR '000)

		a	b
		Components	BA-CVA Capital Requirements
1	Aggregation of systematic components of CVA risk	34,215	
2	Aggregation of idiosyncratic components of CVA risk	25,445	
3	**Total**		**27,716**

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

(SAR '000)

		a
		BA-CVA Capital Requirements
1	K Reduced	42,640
2	K Hedged	-
3	**Total**	**42,640**

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

(SAR '000)

		a
1	Total RWA for CVA at previous quarter-end	128,596
2	Total RWA for CVA at end of reporting period	346,447

CCyB1 - Geographical distribution of credit exposures used in the calculation of the bank-specific countercyclical capital buffer requirement

(SAR '000)

Geographical breakdown	a	b	c	d	e
	Countercyclical capital buffer rate	Exposure values and/or risk-weighted assets (RWA) used in the computation of the countercyclical capital buffer		Bank-specific countercyclical capital buffer rate	Countercyclical capital buffer amount
		Exposure values	RWA		
Saudi Arabia	1.00%	159,683,759	121,236,955		
Bahrain	2.50%	218,403	325,772		
China	0.00%	4,338	8,243		
Kuwait	2.50%	133,864	253,153		
Oman	2.50%	10,551	10,551		
Qatar	2.50%	21,795	21,795		
United Arab Emirates	2.50%	1,540,367	1,589,699		
United Kingdom	2.00%	4,774	9,313		
United States	0.00%	648,435	879,259		
SUM		161,613,512	123,447,238		
Total		162,266,285	124,334,740	1.0195%	1,267,580

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	186,478,016
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	368,891
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)	12,350,662
11	Adjustments for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital	-
12	Other adjustments	1,005,139
13	Leverage ratio exposure measure	200,202,708

LR2 – Leverage ratio common disclosure template

(SAR '000)

		a	b
		Jun-26	Mar-26
	On-balance sheet exposures		
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	187,483,155	181,092,380
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)	**187,483,155**	**181,092,380**
	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)	54,373	26,486
9	Add-on amounts for potential future exposure associated with all derivatives transactions	209,120	96,683
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)	**368,891**	**172,438**
	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	38,431,401	37,824,746
20	(Adjustments for conversion to credit equivalent amounts)	(26,080,739)	(25,545,664)

		a	b
		Jun-26	Mar-26
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)	**12,350,662**	**12,279,081**
	Capital and total exposures		
23	**Tier 1 capital**	**23,620,385**	**23,517,445**
24	**Total exposures** (sum of rows 3, 11, 16 and 19)	**200,202,708**	**193,543,899**
	Leverage ratio		
25	**Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)**	**11.80%**	**12.15%**
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	11.80%	12.15%
26	**National minimum leverage ratio requirement**	**3.00%**	**3.00%**
27	**Applicable leverage buffers**	**8.80%**	**9.15%**

LIQ1 – Liquidity Coverage Ratio (LCR)

(SAR '000)

		a	b
		Total unweighted value (average)	Total weighted value (average)
High-quality liquid assets			
1	Total HQLA		26,915,860
Cash outflows			
2	**Retail deposits and deposits from small business customers, of which:**	**51,463,399**	**5,146,340**
3	Stable deposits	-	-
4	Less stable deposits	51,463,399	5,146,340
5	**Unsecured wholesale funding, of which:**	**52,414,670**	**23,119,253**
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	-	-
7	Non-operational deposits (all counterparties)	52,414,670	23,119,253
8	Unsecured debt	-	-
9	Secured wholesale funding	-	-
10	**Additional requirements, of which:**	**1,227,398**	**129,671**
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	1,227,398	129,671
14	Other contractual funding obligations	-	-
15	Other contingent funding obligations	34,448,488	884,165
16	**TOTAL CASH OUTFLOWS**		**29,279,428**
Cash inflows			
17	Secured lending (eg reverse repos)	-	-
18	Inflows from fully performing exposures	13,754,621	9,540,618
19	Other cash inflows	-	-
20	**TOTAL CASH INFLOWS**		**9,540,618**
Total adjusted value			
21	Total HQLA		26,915,860
22	Total net cash outflows		19,738,811
23	Liquidity Coverage Ratio (%)		136.36%

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:	24,812,308	-	-	-	24,812,308
2	Regulatory capital	24,812,308	-	-	-	24,812,308
3	Other capital instruments	-	-	-	-	-
4	Retail deposits and deposits from small business customers:	42,187,732	31,776,957	3,903,188	653,812	70,734,902
5	Stable deposits	-	-	-	-	-
6	Less stable deposits	42,187,732	31,776,957	3,903,188	653,812	70,734,902
7	Wholesale funding:	42,531,532	28,042,966	1,146,982	4,881,951	38,052,769
8	Operational deposits	91,670	-	-	-	45,835
9	Other wholesale funding	42,439,862	28,042,966	1,146,982	4,881,951	38,006,935
10	Liabilities with matching interdependent assets	-	-	-	-	-
11	Other liabilities:	7,753,443	-	-	-	-
12	NSFR derivative liabilities			-		
13	All other liabilities and equity not included in the above categories	7,753,443	-	-	-	-
14	**Total ASF**					**133,599,979**
Required stable funding (RSF) item						
15	Total NSFR high-quality liquid assets (HQLA)					907,118
16	Deposits held at other financial institutions for operational purposes	486,671	-	-	-	243,336
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	-	5,106,722	100,079	2,172,640	2,988,687
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:	-	23,888,506	14,204,869	94,990,787	99,788,856
21	With a risk weight of less than or equal to 35% under the Basel II standardised approach for credit risk	-	-	-	1,195,566	777,118
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	887,988	686,960	271,885	10,521,460	10,301,700
25	Assets with matching interdependent liabilities	-	-	-	-	-
26	Other assets:	**4,107,786**	**810,339**	**181,535**	**690,999**	**5,790,658**
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	4,107,786	810,339	181,535	690,999	5,790,658
32	Off-balance sheet items			-	-	94,199
33	**Total RSF**					**120,891,672**
34	**Net Stable Funding Ratio (%)**					**110.51%**