



Disclosures Under Basel III Framework

Basel III Pillar 3 Disclosures
December 31, 2025

Basel III Pillar 3 Disclosures 31 December 2025

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Table OVA: Bank's Risk Management approach

a) Business Model Determination and Interaction with Overall Risk Profile

Riyad Bank ("The Bank") is a Saudi Joint Stock Company incorporated in the Kingdom of Saudi Arabia, formed pursuant to the Royal Decree and the Council of Ministers' Resolution No. 91 dated 1 Jumad Al-Awal 1377H (corresponding to November 23, 1957G). The Bank operates under commercial registration No. 1010001054 dated 25 Rabi Al-Thani 1377H (corresponding to November 18, 1957G) through its 332 (2024: 333) licensed branches in the Kingdom of Saudi Arabia, a branch in London-United Kingdom, an agency in Houston-United States, and a representative office in Singapore. The number of the Group's employees stood at 7,130 as at December 31, 2025 (2024: 7,588 employees).

The objective of the Group is to provide a full range of banking and investment services. The Bank also provides to its customers, non-conventional banking products which are approved and supervised by an independent Shariah Board established by the Bank.

The Bank considers the risk management an integral function to ensure the stable risk profile of the Bank and to facilitate the consistent returns to shareholders. The Bank's objectives are to manage the relevant risk types with an application of best practices and relevant frameworks, policies, processes, and methodologies in alignment with Saudi Central Bank (SAMA) guidelines. The Bank has put in place a robust governance structure to ensure an effective risk management for identification, measuring, monitoring, reporting and mitigation of risks. The Bank has a sound risk culture, an enabling risk appetite, enterprise risk management framework and other risk frameworks and policies to ensure robust internal control environment.

Given below are overarching frameworks facilitating the implementation of enterprise risk tools:

- Risk Appetite Framework
- Capital Management Framework
- Enterprise Risk Management Framework
- Other Risks Specific Frameworks and Policies

Risk Management Function of the Bank through appropriate BoD approved risk management frameworks and policies followed by procedures ensure that all existing and emerging risks are identified, measured, monitored and reported within the risk appetite and that they remain within the risk tolerances duly approved by the Board of Directors. Managers of specific risk functions are responsible for the day-to-day functional oversight of the risk including monitoring, assessing, measuring, escalating and reporting of the respective risk types. Active risk management of the Bank includes the processes across the risk lifecycle for conventional and Shar'iah compliant products and follows international best practice for risk management.

b) Risk Governance Structure

The Board of Directors (BoD) is responsible to ensure that the Bank is organized effectively and efficiently and is run according to all appropriate regulatory requirements and best practices. BoD carries out the core responsibilities, including but not limited to setting the Bank's risk appetite and approving the risk frameworks and/or relevant policies. BoD has an effective oversight over the Bank's compliance with all regulatory matters, risk governance and on the implementation of strategic risk related projects.

The BoD has formed sub-committees at board level to have an effective oversight over critical functions of the Bank and to ensure the regulatory compliance, namely Audit Committee, Executive Committee, Nomination & Compensation Committee, Risk Management Committee, Strategic Planning Group, Shariah Committee and Sustainability Committee.

BoDs appoint a Chief Executive Officer (CEO) who is responsible for implementing the BoD's decisions / resolutions and for management of the Bank. CEO is facilitated by an experienced executive management team who operates under the BoDs approved organizational structure.

The Risk Management Function is headed by Chief Risk Officer (CRO) and comprises of Enterprise Risk Management (ERM), Corporate Credit, Retail Risk Management, Special Assets Management, Cyber & Information Security, Anti-Financial Fraud and Corporate Loan Quality.

The Bank has an Enterprise Risk Management Committee (ERMC) at a management level for an effective risk oversight, governance and for ensuring stable risk profile of the Bank. Besides, the Bank has several management level committees of which relevant risk oversight management committees are listed below:

- Main Credit Committee
- Compliance Committee
- Cyber Security Committee
- Asset and Liability Committee
- Credit Remedial Management Committee
- Anti-Financial Fraud Supervising Steering Committee
- Operational Resilience Oversight Executive Committee

c) Channels to Communicate, Define and Enforce the Risk Culture

The Bank ensures a strong culture through effective communication, clear definition and consistent development. Leadership emphasizes the importance of risk management through clear policies, training programs, and interactive forums taking into consideration the Bank's Core values and Risk Appetite Statement (RAS).

The Bank follows an enterprise risk philosophy to establish and execute the Bank-wide criteria for the acceptance, monitoring, control and management of risk. Its purpose is the creation of shareholders value by ensuring the following:

- **Risk Awareness:** Risks should be identified, understood and measure at all Bank levels.
- **Defined Risk Appetite:** The accepted risks by the Bank within the Board's tolerance level in accordance with the Bank's strategy, existing capital constraints, sustainable earnings and maintenance of desired credit rating for the Bank.
- **Clarity and Transparency:** Risk decisions should be clear, explicit, and consistent with strategic business objectives.
- **Risk-Reward Alignment:** Taking and managing risks is one of the Bank's core competencies, risk decisions should be based on the appropriate risk-reward balance.
- **Risk Mitigation:** The Bank's positive actions taken to reduce the overall risk level to be acceptable
- **Compliance:** Decisions that may commit the Bank legally and morally must be in compliance with internal approval procedures, and the regulations of the countries in which the Bank operates, including its domestic and overseas branches and the fully owned subsidiaries. and reflect ethical values prescribed by the sustainable business policies and Principles of Shariah.
- **Accountability:** Employees at all levels must understand the core values of the Bank and its approach to risk. In addition, Employees should be capable of performing their roles and be aware of their accountable actions in relation to risk-taking behavior.

To enforce risk culture, a robust governance framework, transparent incident reporting, regular audits, and whistleblowing system are employed, ensuring adherence to policies and accountability for risk-related actions. This integrated approach promotes transparency, accountability, and proactive risk management, fully aligned with SAMA and Basel guidelines.

The Three Lines of Defense (3LoD) Model is also crucial for effective risk management and corporate governance, providing a structured, layered approach to identifying, managing, and monitoring risks, which further promotes risk culture and facilitates risk communication channels between business groups and control functions. Hence, the Bank utilizes 3LoD Model as part of the governance and risk management structure, to ensure the Bank's business growth ability without taking undue risk that could impact its capital adequacy, shareholder returns and ultimately its brand and reputation. Below is a high-level overview of the 3LoD Model:

First Line of Defense: Refer to Business Units (BUs) and Supporting Divisions which provide operational support to the BUs with main responsibilities for the following:

- Owns and manages risks with day-to-day business activities, ensuring accountability at all levels and sub levels.
- Identifies, manages, mitigates and reports on different risks.
- Perform risk assessments and evaluate related responses to ensure that only the business acceptable risks remain.
- Implement and maintain the applicable mandatory controls of the policies.
- Ensure the operating effectiveness of the key controls.

Second Line of Defense: Refers to Risk and Compliance Functions with main responsibilities for the following:

- Partners with and support the 1st LoD risk management activities.
- It is "independent" of the management & personnel that originate the risk exposures.
- Designs and deploys the overall Risk Management Framework and related policies.
- Monitors risk exposures and adherence to Framework and Strategy.
- Defines and Develops methodologies for risk identification, measurement, aggregation and reporting.
- Consolidate and reporting Enterprise risk exposures to Senior Management and Board.

Third Line of Defense: Refers to Internal Audit with main responsibilities for the following:

- Provides independent assurance that the risk management process is functioning as designed and identifies improvement opportunities.
- To provide an independent assurance of effectiveness the design and of Internal Controls.
- In carrying out this activity, internal Audit il provide specific recommendations for improving the governance, risk & control Framework.

d) The Scope and Main Features of Risk Measurement Systems

The Bank has implemented comprehensive risk measurement systems, frameworks, policies, processes, models and methodologies for timely and effective assessment of existing and emerging risks. In addition, the Bank has developed and implemented risk management tools including but not limited to the following:

- Rating Models
- Key Risk Indicators
- Risk Appetite Statement
- Risk Control Self-Assessment
- Risk-Adjusted Return on Capital
- Stress Testing & Sensitivity Analysis
- Risk Acceptance Criteria & Risk Assessment

e) Description of process of risk information reporting provided to the Board and Senior Management

The Board and senior management are fully apprised on periodic basis regarding the risk profile of the Bank through several reports. The key reports provided to the Board Committees include but not limited to the following:

- **Risk Appetite Dashboard:** The BoD approves the risk appetite statement, proposed by Senior Management in line with the BoD's strategic objectives and guidance, while Business Segments/Units (1st line of defense) manage their risks effectively and in line with the approved risk appetite limits.
- **Stress Testing Reports:** The Board Risk Committee is enabled to understand the potential impact of economic downturns on profitability and capital adequacy, helping them to set appropriate risk tolerances and strategic objectives. It assesses the Bank's vulnerability to "exceptional but plausible" adverse economic scenarios, in line with regulatory requirements.
- **Periodic Risk Reports:** The Board Risk Committee is aided to have a holistic view of the Bank's risk profile. It captures the high-level information about the global and domestic macroeconomic outlook, risk indicators, the current status of the risk initiatives mentioned in Risk Management Strategy including the highlights of key risks mainly Operational Risk, Technology Risk, Cyber & Information Security Risk, Model Risk, liquidity Risk, Interest Rate Risk and Market Risk.
- **Internal Capital Adequacy Assessment Plan (ICAAP):** The primary purpose of the ICAAP is to integrate risk management with strategic planning, enabling Board Committees and Senior Management to proactively assess capital needs against business goals, dividend policies, and potential stress scenarios. It is crucial as it fosters a robust risk culture, improves corporate governance, and allows for more efficient capital allocation, ensuring regulatory compliance.
- **Internal Liquidity Adequacy Assessment Plan (ILAAP):** The primary purpose of the ILAAP to identify, measure, and manage their liquidity and funding risks under both normal and stressed conditions. It is a vital internal tool for governance and strategic planning, enabling the Board and Senior Management to proactively assess the liquidity requirements.

f) Qualitative information on stress testing

The Bank has developed and implemented an Overarching Stress Testing Framework and Policy sets out the core principles and objectives for managing and conducting stress tests within the Bank. In addition, this framework also highlights the roles and responsibilities of the board of directors and management of the Bank in light of SAMA's regulations, including subsidiaries, offshore agencies, branches, and representative offices, where applicable. The key purpose of the Overarching Stress Testing Framework and Policy is highlighted below:

- Establishing the governance structure for stress testing in the bank.
- Developing high-level guiding principles for stress testing in line with SAMA requirements and best practices.
- Adopting a holistic approach to stress testing with the aim of capturing all exceptional but plausible events in the scenario selection process.
- Establishing the guiding principles and overall guidelines of stress testing for the risk assets of the Bank, including the risk and stress parameters, in accordance with the directions issued by the Saudi Central Bank (SAMA) to comply with the rules on stress testing any other related regulations or instructions.
- Establishing the governance structure and roles and responsibilities of the individual departments and units for undertaking stress testing in the Bank, in a detailed manner in line with stress testing framework.

g) The strategies and processes to manage, hedge and mitigate risks

The strategies and processes for managing, hedging, and mitigating risks are integrated into several policies. This ensures that risk-taking is deliberated, quantified, and remains within the Board-approved Risk Appetite Statement (RAS).

The core strategies include but not limited to:

- **Risk Governance & Oversight:** The Bank utilizes the Three Lines of Defense (3LoD) Model to ensure accountability. Business Units (i.e., First Line of Defense) own the risk, while independent Risk Management and Compliance functions (i.e., Second Line of Defense) provide oversight, and Internal Audit (i.e., Third Line of Defense) provides objective assurance.
- **Active Risk Mitigation:** This involves reducing the likelihood or impact of potential losses through:
 - **Credit Mitigation:** Using strict underwriting models, collateralization, and credit scoring to prevent defaults.
 - **Portfolio Diversification:** Spreading exposures across different asset classes, sectors, and geographies to minimize potential concentration risk.
- **Hedging:** This involves managing the Bank's exposure, but not limited to, fluctuations in foreign exchange rates and special commission rates to reduce its exposure to currency and special commission rate risks.
- **Liquidity & Capital Management:** Maintaining robust capital adequacy ratios and liquidity buffers ensures the Bank can absorb unexpected shocks.
- **Continuous Monitoring & Stress Testing:** Leveraging risk tools for frequent monitoring and conducting forward-looking stress tests to evaluate the Bank's resilience under extreme but plausible scenarios.

KM1: Key metrics (at consolidated group level)
SR 000

		a	b	c	d	e
		Dec-25	Sep-25	Jun-25	Mar-25	Dec-24
Available capital (amounts)						
1	Common Equity Tier 1 (CET1)	64,065,139	61,461,928	60,866,196	61,030,906	58,359,010
1a	Fully loaded ECL accounting model	64,065,139	61,461,928	60,866,196	61,030,906	58,359,010
2	Tier 1	75,441,339	72,837,228	72,241,796	72,407,556	67,745,110
2a	Fully loaded ECL accounting model Tier 1	75,441,339	72,837,228	72,241,796	72,407,556	67,745,110
3	Total capital	86,727,974	82,213,658	76,874,472	77,027,938	78,225,414
3a	Fully loaded ECL accounting model total capital	86,727,974	82,213,658	76,874,472	77,027,938	78,225,414

Risk-weighted assets (amounts)						
4	Total risk-weighted assets (RWA)	472,575,816	461,703,442	455,530,160	440,352,592	412,963,098
4a	Total risk-weighted assets (pre-floor)	472,575,816	461,703,442	455,530,160	440,352,592	412,963,098

Risk-based capital ratios as a percentage of RWA

5	CET1 ratio (%)	13.56%	13.31%	13.36%	13.86%	14.13%
5a	Fully loaded ECL accounting model CET1 (%)	13.56%	13.31%	13.36%	13.86%	14.13%
5b	CET1 ratio (%) (pre-floor ratio)	13.56%	13.31%	13.36%	13.86%	14.13%
6	Tier 1 ratio (%)	15.96%	15.78%	15.86%	16.44%	16.40%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	15.96%	15.78%	15.86%	16.44%	16.40%
6b	Tier 1 ratio (%) (pre-floor ratio)	15.96%	15.78%	15.86%	16.44%	16.40%
7	Total capital ratio (%)	18.35%	17.81%	16.88%	17.49%	18.94%
7a	Fully loaded ECL accounting model total capital ratio (%)	18.35%	17.81%	16.88%	17.49%	18.94%
7b	Total capital ratio (%) (pre-floor ratio)	18.35%	17.81%	16.88%	17.49%	18.94%

Additional CET1 buffer requirements as a percentage of RWA

8	Capital conservation buffer requirement (2.5% from 2019) (%)	2.50%	2.50%	2.50%	2.50%	2.50%
9	Countercyclical buffer requirement (%)	0.076%	0.079%	0.082%	0.079%	0.087%
10	Bank G-SIB and/or D-SIB additional requirements (%)	0.50%	0.50%	0.50%	0.50%	0.50%
11	Total of bank CET1 specific buffer requirements (%) (row 8 + row 9 + row 10)	3.076%	3.079%	3.082%	3.079%	3.087%
12	CET1 available after meeting the bank's minimum capital requirements (%)	5.98%	5.73%	5.78%	6.28%	6.54%

Basel III leverage ratio

13	Total Basel III leverage ratio exposure measure	630,256,835	620,709,784	603,377,727	579,432,660	560,088,781
14	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves)	11.97%	11.73%	11.97%	12.50%	12.10%
14a	Fully loaded ECL accounting model Basel III leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) (%)	11.97%	11.73%	11.97%	12.50%	12.10%
14b	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)	12.30%	12.07%	12.32%	13.03%	12.55%
14c	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	11.96%	11.72%	11.96%	12.49%	12.09%
14d	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	12.29%	12.05%	12.31%	13.02%	12.54%

Liquidity Coverage Ratio (LCR)

15	Total high-quality liquid assets (HQLA)	62,769,696	62,386,856	63,390,981	62,948,512	56,862,538
16	Total net cash outflow	42,764,184	40,472,928	45,072,394	43,076,263	39,227,912
17	LCR ratio (%)	147%	154%	141%	146%	145%

Net Stable Funding Ratio (NSFR)

18	Total available stable funding	319,727,267	312,538,681	303,518,643	294,020,275	277,415,460
19	Total required stable funding	292,848,517	291,507,870	284,791,147	270,123,616	259,240,048
20	NSFR ratio	109%	107%	107%	109%	107%

Accompanying narrative

In December 2025, CET1 Capital increased compared to September 2025 mainly due to increase in Statutory reserve. Similarly, Tier 1 Capital increased due to the increase in CET1 Capital. Further, Tier 2 Capital increased compared to September 2025 mainly due to the issuance of USD 250 million in October 2025.

All risk-based capital ratios increased in December 2025 compared to September 2025 due to the increase in CET1 and Tier 2 Capital despite the increase in total risk weighted assets.

CET1 buffer requirements remained relatively stable with a decrease in countercyclical buffer (CCyB) requirements due to increase in exposures with less CCyB rates.

Basel III leverage ratio increase in December 2025 compared to September 2025 mainly due to increase in Tier 1 Capital with relative increase in exposure measure.

The average LCR decreased in December 2025 to 146.78% compared to 154.14% in September 2025, reflecting a decrease of 7.36% between the two periods. The decline is mainly due to decrease in one-month inflows.

NSFR increased in December 2025 to 109.18% compared to 107.21% in September 2025, reflecting an increase of 1.96% between the two periods. The increase is mainly due to the increase in total customers deposits and total regulatory capital.

OV1: Overview of RWA

	SR 000's			Drivers behind significant differences in T and T-1
	a	b	c	
	RWA		Minimum capital requirements	
	Dec-25	Sep-25	Dec-25	
1 Credit risk (excluding counterparty credit risk)	425,634,432	414,987,070	34,050,755	Increase in Loans and Advances
2 Of which: standardised approach (SA)	425,634,432	414,987,070	34,050,755	
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)	7,142,600	6,670,090	571,408	CCR RWA increased mainly due to increase in the size of the derivative portfolio.
7 Of which: standardised approach for counterparty credit risk	7,142,600	6,670,090	571,408	CCR RWA increased mainly due to increase in the size of the derivative portfolio.
8 Of which: IMM				
9 Of which: other CCR				
10 Credit valuation adjustment (CVA)	6,628,713	6,828,819	530,297	CVA RWA decreased due to the improvement in the credit quality(rating) of the counterparties.
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	631,815	912,715	50,545	Mainly due to reduction in exposure amount
13 Equity investments in funds - mandate-based approach				
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	14,955,348	14,721,840	1,196,428	Mainly due to the increase in FX open position
21 Of which: standardised approach (SA)	14,955,348	14,721,840	1,196,428	
22 Of which: internal model approach (IMA)				
23 Capital charge for switch between trading book and banking book				
24 Operational risk	17,582,909	17,582,909	1,406,633	No change
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)	472,575,816	461,703,442	37,806,065	

L11: Differences between accounting and regulatory scopes of consolidation and mapping of financial statement categories with regulatory risk categories - 31 December 2025
SAR 000

	a	b	c	e			g
				d	Carrying values of items:		
	Carrying values as reported in published financial statements	Carrying values under scope of regulatory consolidation	Subject to credit risk framework	Subject to counterparty credit risk framework	Subject to the securitization framework	Subject to the market risk framework	Not subject to capital requirements or subject to deduction from capital
Assets							
Cash and balances with SAMA	19,295,251	19,295,251	19,295,251				
Due from banks and other financial institutions	21,272,353	21,272,353	21,279,019				
Positive fair vale of derivatives	6,398,711	6,398,711		6,398,711			
Investments, net	79,512,892	79,512,892	74,662,803			4,870,489	
Loans and advances, net	373,304,812	373,304,812	375,828,043				
Investment in associates	427,963	427,963	427,963				
Other real estate	648,713	648,713	648,713				
Property and equipment, net	7,721,487	7,721,487	7,721,487				98,694
Other assets	10,899,109	10,899,109	11,217,179				
Total assets	519,481,291	519,481,291	511,080,458	6,398,711	-	4,870,489	98,694
Liabilities							
Due to banks and other financial institutions	39,082,215	39,082,215		18,291,731			20,790,484
Negative fair value of derivatives	5,418,500	5,418,500		5,418,500			-
Customer deposits	331,721,047	331,721,047					331,721,047
Debt securities in issue	47,937,627	47,937,627					47,937,627
Other liabilities*	19,840,445	19,840,445					19,840,445
Total liabilities	443,999,834	443,999,834	-	23,710,231	-	-	420,289,603

*This includes loss allowance for credit related commitments and contingencies

L12: Main sources of differences between regulatory exposure amounts and carrying values in financial statements - 31 December 2025

	<i>SAR 000</i>					
	a	b	c		d	e
	Total (&/or Notional Amounts)	Credit risk framework	Items subject to:		Counterparty credit risk framework	Market risk framework
			Securitisation framework			
Asset carrying value amount under scope of regulatory consolidation (as per template L11)	519,382,597	511,080,458			6,398,711	4,870,489
Liabilities carrying value amount under regulatory scope of consolidation (as per template L11)	23,710,231				23,710,231	
3 Total net amount under regulatory scope of consolidation	495,672,366	511,080,458	-	-	17,311,520	4,870,489
4 Off-balance sheet amounts*	291,102,188	109,206,861				
5 Differences in valuations						
6 Differences due to different netting rules, other than those already included in row 2						
7 Differences due to consideration of provisions			-			
8 Differences due to prudential filters						
9 Market risk on Foreign exchange	263,092					263,092
10 Derivatives (also subject to Credit valuation adjustment)	355,823,513				7,181,330	

*Includes commitments that are unconditionally cancellable at any time by the Bank or automatic cancellation due to deterioration in a borrower's creditworthiness

Table LIA: Explanations of differences between accounting and regulatory exposure amounts

Riyad Bank does not have any difference between 'Carrying values as reported in published financial statements' and 'Carrying values under scope of regulatory consolidation'

On-Balance Sheet

In case of On-Balance Sheet items, currently there are no differences between carrying values and amounts considered for regulatory purposes except certain provisions.

Off-Balance Sheet & Derivatives

In case of Off-Balance sheet and Derivatives Notional values are populated as total carrying/accounting value whereas credit equivalent amounts (i.e. after applying conversion factors including Add-on adjustments in case of Derivative portfolio) are populated under respective regulatory framework.

Valuation methodologies

Please refer to note 2 e) and 37 of Annual Published Financial Statements

CC1 - Composition of regulatory capital - 31 December 2025
SR 000's

	a	b	
	Amounts	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation	Commentary to explain any significant changes over the reporting period and the key drivers of such change
Common Equity Tier 1 capital: instruments and reserves			
1	30,000,000	A	
2	15,364,548	B	
3	18,740,709	C-E	
4			
5			
6	64,105,257	F	
7			
8			
9	(98,694)		
10			
11	58,576		
12			
13			
14			
15			
16			
17			
18			
19			
20			
21			
22			
23			
24			
25			
26			
27	(40,118)		
28			
29	64,065,139		
30	11,376,200	G	
31			
32			
33			
34			
35			
36	11,376,200		
37			
38			
39			
40			
41			
42			
43			
44	11,376,200		
45	75,441,339		
46	8,826,972	H	
47			
48			
49			
50	2,459,663		
51	11,286,635		
52			
53			
54			
55			
56			
57			
58	11,286,635		
59	86,727,974		
60	472,575,816		
61	13.56%		
62	15.96%		
63	18.35%		
64	3.08%		
65	2.5%		
66	0.08%		
67	0.5%		
68	5.98%		
69			
70			
71			
72			
73	427,963	I	
74			
75			
76	2,459,663		
77	5,409,713		
78			
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CC2 – Reconciliation of regulatory capital to balance sheet - 31 December 2025

	A Balance sheet in Published financial statements	B Under regulatory scope of consolidation	SR 000's Reference
Assets			
Cash and balances at central banks	19,295,251	19,295,251	
Due from banks and other financial institutions	21,272,353	21,272,353	
Positive fair value of derivatives	6,398,711	6,398,711	
Investments, net	79,512,892	79,512,892	
Loans and advances, net	373,304,812	373,304,812	
Other assets	10,899,109	10,899,109	
Investment in associates	427,963	427,963	I
Other real estate	648,713	648,713	
Property, equipment and right of use assets, net	7,721,487	7,721,487	
Total assets	519,481,291	519,481,291	
Liabilities			
Due to banks and other financial institutions	39,082,215	39,082,215	
Negative fair value of derivatives	5,418,500	5,418,500	
Customer deposits	331,721,047	331,721,047	
Debt securities in issue and term loan	47,937,627	47,937,627	H
Other liabilities	19,840,445	19,840,445	
Subtotal	443,999,834	443,999,834	
Share capital	30,000,000	30,000,000	A
Treasury shares	(371,733)	(371,733)	C
Statutory reserve	17,886,727	17,886,727	D
Other reserves	1,225,715	1,225,715	E
Retained earnings	15,364,548	15,364,548	B
Proposed dividends	-	-	
Equity attributable to the shareholders of the Bank	64,105,257	64,105,257	F
Tier 1 Sukuk	11,376,200	11,376,200	G
Total equity	75,481,457	75,481,457	
Total liabilities and equity	519,481,291	519,481,291	

CDC: Capital distribution constraints

		a	b	SR 000's
		CET1 capital ratio that would trigger capital distribution constraints (%)	Current CET1 capital ratio (%)	Constrains imposed
1	CET1 minimum requirement plus Basel III buffers (not taking into account CET1 capital used to meet other minimum regulatory capital/ TLAC ratios)	7.58%	13.56%	
2	CET1 capital plus Basel III buffers (taking into account CET1 capital used to meet other minimum regulatory capital/ TLAC ratios)	7.58%	13.56%	
		Leverage ratio that would trigger capital distribution constraints (%)	Current leverage ratio (%)	
3	[Applicable only for G-SIBs] Leverage ratio	N/A	N/A	

Table CCA - Main features of regulatory capital instruments and of other TLAC-eligible instruments - 31 December 2025

		a Quantitative / qualitative information
1	Issuer	Riyad Bank
2	Unique identifier (eg Committee on Uniform Security Identification Procedures (CUSIP), International Securities Identification Number (ISIN) or Bloomberg identifier for private placement)	RIBL: AB
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)	As per the terms and conditions of the sukuk, the write-down clause is subject to, and superseded by, any applicable statutory loss absorption regime becoming effective in KSA."
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)	Sub-ordinated sukuk
8	Amount recognised in regulatory capital (currency in millions, as of most recent reporting date)	SAR 3,000 million
9	Par value of instrument	SAR 3,000 million
10	Accounting classification	Liability at amortised cost
11	Original date of issuance	09/02/2021
12	Perpetual or dated	Dated
13	Original maturity date	09/02/2031
14	Issuer call subject to prior SAMA approval	Issuer call at the [5th] anniversary of the Issue Date, subject to prior written approval from the regulator, if then required. The Sukuk may be redeemed prior to the scheduled dissolution date due to: (i) regulatory capital reasons, (ii) tax reasons, or (iii) at the option of the Issuer on the Periodic Distribution Date that falls on the [5th] anniversary of the Issue Date, in each case, as set out in the terms and conditions of the Sukuk
15	Optional call date, contingent call dates and redemption amount	As above
16	Subsequent call dates, if applicable	As above
	Coupons / dividends	
17	Fixed or floating dividend/coupon	Floating
18	Coupon rate and any related index	6-month SAIBOR plus 150 basis point
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	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	Can be full or partial
33	If writedown, permanent or temporary	Permanent
34	If temporary write-down, description of writeup mechanism	NA
34a	Type of subordination	Unsecured
	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned).	
35		Sub-ordinated. Senior Bond holders are immediately senior to this instrument
36	Non-compliant transitioned features	NA
37	If yes, specify non-compliant features	NA

Table CCA - Main features of regulatory capital instruments and of other TLAC-eligible instruments - 31 December 2025

		a Quantitative / qualitative information
1	Issuer	Riyad Tier 1 Sukuk Limited
2	Unique identifier (eg Committee on Uniform Security Identification Procedures (CUSIP), International Securities Identification Number (ISIN) or Bloomberg identifier for private placement)	RIBL 4 PERP
3	Governing law(s) of the instrument	English law (except certain provisions, including those relating to the status and subordination of the Certificates, the Master Purchase Agreement and Sale/Transfer Agreement 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 terms and conditions of the sukuk, the write-down clause is subject to, and superseded by, any applicable statutory loss absorption regime becoming effective in KSA."
4	Transitional Basel III rules	Tier 1
5	Post-transitional Basel III rules	Eligible
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 750 million
9	Par value of instrument	USD 750 million
10	Accounting classification	Capital Instrument Tier 1
11	Original date of issuance	16/02/2022
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	(6-month par call) at the 5th anniversary of the Issue Date, and each Periodic Distribution Date thereafter, subject to, amongst other conditions, prior written approval from the Financial Regulator, if then required
15	Optional call date, contingent call dates and redemption amount	The Capital Certificates are perpetual securities in respect of which there is no fixed redemption date may be redeemed prior to the scheduled dissolution date due to: (i) a Capital Disqualification Event, (ii) tax reasons, or (iii) at the option of the Issuer on the Periodic Distribution Date that falls on the 5th anniversary of the Issue Date, and each Periodic Distribution Date thereafter, in each case, subject to the conditions to redemption and repurchase, and as further set out in the terms and conditions of the Capital Certificates
16	Subsequent call dates, if applicable	As above
17	Coupons / dividends	Fixed
18	Fixed or floating dividend/coupon	4.000 per cent for the period from and including the Issue Date to but excluding the First Reset Date. Resets on the First Reset Date and every five years thereafter on the basis of the Relevant Five Year Reset Rate
19	Coupon rate and any related index	No
20	Existence of a dividend stopper	Mandatory
21	Fully discretionary, partially discretionary or mandatory	Mandatory
22	Existence of step-up or other incentive to redeem	Yes
23	Non-cumulative or cumulative	Non cumulative
24	Convertible or non-convertible	Non convertible
25	If convertible, conversion trigger(s)	Not applicable
26	If convertible, fully or partially	Not applicable
27	If convertible, conversion rate	Not applicable
28	If convertible, mandatory or optional conversion	Not applicable
29	If convertible, specify instrument type convertible into	Not applicable
30	If convertible, specify issuer of instrument it converts into	Not applicable
31	Writedown feature	Yes
32	If writedown, writedown trigger(s)	Terms of issuance provide the legal basis for the regulator to trigger write down
33	If writedown, full or partial	Can be full or partial
34	If writedown, permanent or temporary	Permanent
35	If temporary write-down, description of writeup mechanism	NA
36	Type of subordination	Unsecured
37	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned).	Subordination (i) constitute Additional Tier 1 Capital of the Bank, (ii) constitute direct, unsecured, unconditional and subordinated obligations of the Bank, (iii) rank subordinate and junior to all Senior Obligations but not further or otherwise, (iv) rank pari passu with all other Pari Passu Obligations and rank in priority only to all Junior Obligations.
38	Non-compliant transitioned features	NA
39	If yes, specify non-compliant features	NA

Table CCA - Main features of regulatory capital instruments and of other TLAC-eligible instruments - 31 December 2025

		a Quantitative / qualitative information
1	Issuer	Riyad Bank
2	Unique identifier (eg Committee on Uniform Security Identification Procedures (CUSIP), International Securities Identification Number (ISIN) or Bloomberg identifier for private placement)	RIBL 4 PERP
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)	As per the terms and conditions of the sukuk, the write-down clause is subject to, and superseded by, any applicable statutory loss absorption regime becoming effective in KSA."
4	Transitional Basel III rules	Tier 1
5	Post-transitional Basel III rules	Eligible
6	Eligible at solo/group/group and solo	Solo
7	Instrument type (refer to SACAP)	SAR denominated Additional Tier 1 capital sukuk.
8	Amount recognised in regulatory capital (currency in millions, as of most recent reporting date)	SAR 3,750 million
9	Par value of instrument	SAR 3,750 million
10	Accounting classification	Capital Instrument Tier 1
11	Original date of issuance	05/10/2022
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	at the 5th anniversary of the Issue Date, and each Periodic Distribution Date thereafter, subject to, amongst other conditions, prior written approval from the Financial Regulator, if then required
15	Optional call date, contingent call dates and redemption amount	The Capital Certificates are perpetual securities in respect of which there is no fixed redemption date may be redeemed prior to the scheduled dissolution date due to: (i) a Capital Disqualification Event, (ii) tax reasons, or (iii) at the option of the Issuer on the Periodic Distribution Date that falls on the 5th anniversary of the Issue Date, and each Periodic Distribution Date thereafter, in each case, subject to the conditions to redemption and repurchase, and as further set out in the terms and conditions of the Capital Certificates
16	Subsequent call dates, if applicable	As above
17	Coupons / dividends	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	5.25 per cent. per annum payable quarterly in arrear on each Periodic Distribution Date from and including the issue date to but excluding 5/10/2027G (the First Reset Date). The return rate shall thereafter reset on the First Reset Date and every five years thereafter, as detailed in the offering circular in relation to the Sukuk.
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	Yes
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	Can be full or partial
33	If writedown, permanent or temporary	Permanent
34	If temporary write-down, description of writeup mechanism	NA
34a	Type of subordination	Unsecured
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned).	Subordination (i) constitute Additional Tier 1 Capital of the Bank, (ii) constitute direct, unsecured, unconditional and subordinated obligations of the Bank, (iii) rank subordinate and junior to all Senior Obligations but not further or otherwise, (iv) rank pari passu with all other Pari Passu Obligations and rank in priority only to all Junior Obligations.
36	Non-compliant transitioned features	NA
37	If yes, specify non-compliant features	NA

Table CCA - Main features of regulatory capital instruments and of other TLAC-eligible instruments - 31 December 2025

		a Quantitative / qualitative information
1	Issuer	Riyad Tier 1 Sukuk Limited
2	Unique identifier (eg Committee on Uniform Security Identification Procedures (CUSIP), International Securities Identification Number (ISIN) or Bloomberg identifier for private placement)	RIBL 4 PERP
3	Governing law(s) of the instrument	English law (except certain provisions, including those relating to the status and subordination of the Certificates, the Master Purchase Agreement and Sale/Transfer Agreement 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 terms and conditions of the sukuk, the write-down clause is subject to, and superseded by, any applicable statutory loss absorption regime becoming effective in KSA."
4	Transitional Basel III rules	Tier 1
5	Post-transitional Basel III rules	Eligible
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 750 million
9	Par value of instrument	USD 750 million
10	Accounting classification	Capital Instrument Tier 1
11	Original date of issuance	03/10/2024
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	(6-month par call) at the 5th anniversary of the Issue Date, and each Periodic Distribution Date thereafter, subject to, amongst other conditions, prior written approval from the Financial Regulator, if then required
15	Optional call date, contingent call dates and redemption amount	The Capital Certificates are perpetual securities in respect of which there is no fixed redemption date may be redeemed prior to the scheduled dissolution date due to: (i) a Capital Disqualification Event, (ii) tax reasons, or (iii) at the option of the Issuer on the Periodic Distribution Date that falls on the 5th anniversary of the Issue Date, and each Periodic Distribution Date thereafter, in each case, subject to the conditions to redemption and repurchase, and as further set out in the terms and conditions of the Capital Certificates
16	Subsequent call dates, if applicable	As above
17	Coupons / dividends	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	6.000 per cent for the period from and including the Issue Date to but excluding the First Reset Date. Resets on the First Reset Date and every five years thereafter on the basis of the Relevant Five Year Reset Rate
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	Yes
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	Can be full or partial
33	If writedown, permanent or temporary	Permanent
34	If temporary write-down, description of writeup mechanism	NA
34a	Type of subordination	Unsecured
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned).	Subordination (i) constitute Additional Tier 1 Capital of the Bank, (ii) constitute direct, unsecured, unconditional and subordinated obligations of the Bank, (iii) rank subordinate and junior to all Senior Obligations but not further or otherwise, (iv) rank pari passu with all other Pari Passu Obligations and rank in priority only to all Junior Obligations.
36	Non-compliant transitioned features	NA
37	If yes, specify non-compliant features	NA

Table CCA - Main features of regulatory capital instruments and of other TLAC-eligible instruments - 31 December 2025

		a Quantitative / qualitative information
1	Issuer	Riyad Bank
2	Unique identifier (eg Committee on Uniform Security Identification Procedures (CUSIP), International Securities Identification Number (ISIN) or Bloomberg identifier for private placement)	SA168JT0M9J5
3	Governing law(s) of the instrument	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)	As per the terms and conditions of the sukuk, the write-down condition is subject to, and superseded by, any applicable statutory loss absorption regime becoming effective in KSA.
4	Transitional Basel III rules	Tier 1
5	Post-transitional Basel III rules	Eligible
6	Eligible at solo/group/group and solo	Solo [Note: Please confirm]
7	Instrument type (refer to SACAP)	SAR denominated Additional Tier 1 capital sukuk
8	Amount recognised in regulatory capital (currency in millions, as of most recent reporting date)	SAR 2,000 million
9	Par value of instrument	SAR 250,000
10	Accounting classification	Capital Instrument Tier 1
11	Original date of issuance	23/01/2025
12	Perpetual or dated	Perpetual
13	Original maturity date	The Sukuk are perpetual securities and accordingly do not have a mandatory fixed redemption date
14	Issuer call subject to prior SAMA approval	Pursuant to Condition 10.1(b)(iii) (Issuer's Call Option), the Issuer may elect to redeem all, but not some only, of the Sukuk of the relevant Series at the relevant Issuer Call Amount on the relevant First Call Date or on any relevant Periodic Distribution Date thereafter (each a Call Date)
15	Optional call date, contingent call dates and redemption amount	Upon the occurrence of a Tax Event or a Capital Event, all, but not some only, of the Sukuk may be redeemed in accordance with Conditions 10.1(c) (Redemption due to Taxation) and 10.1(d) (Redemption for Capital Event) on any date, whether or not a Periodic Distribution Date. In all cases, any redemption of the Sukuk is subject to the conditions described in Condition 10.1(a) (No Fixed Redemption Date and Conditions for Redemption)
16	Subsequent call dates, if applicable	Please refer to item 14 above
17	Coupons / dividends	Fixed
18	Coupon rate and any related index	6.00 per cent. per annum (the Initial Periodic Distribution Rate) payable quarterly in arrear on each Periodic Distribution Date. The Sukuk shall bear profit in respect of the period from (and including) the relevant Issue Date to (but excluding) the first Reset Date, at the rate per annum equal to the relevant Initial Periodic Distribution Rate. The relevant Profit Rate will then be reset on each relevant Reset Date on the basis of the aggregate of the relevant Margin and the Relevant Reset Rate on the relevant Applicable Rate Determination Date.
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)	Non-viability event
32	If writedown, full or partial	Full or partial
33	If writedown, permanent or temporary	Permanent
34	If temporary write-down, 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).	The Relevant Obligations in respect of Sukuk will (a) constitute Additional Tier 1 Capital of the Issuer and (b) constitute direct, unsecured, conditional and subordinated obligations of the Issuer, and (c) upon the occurrence of a Winding Up Proceeding, rank: (1) subordinate and junior to all Senior Obligations but not further or otherwise; (2) pari passu with all other Pari Passu Obligations; and (3) in priority only to all Junior Obligations.
36	Non-compliant transitioned features	Not applicable
37	If yes, specify non-compliant features	Not applicable

Table CCA - Main features of regulatory capital instruments and of other TLAC-eligible instruments - 31 December 2025

		a Quantitative / qualitative information
1	Issuer	Riyad Sukuk Limited
2	Unique identifier (eg Committee on Uniform Security Identification Procedures (CUSIP), International Securities Identification Number (ISIN) or Bloomberg identifier for private placement)	ISIN: XS3068748618
3	Governing law(s) of the instrument	English law
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	As per the terms and conditions of the sukuk, the write-down clause is subject to, and superseded by, any applicable statutory loss absorption regime becoming effective in KSA.
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 Trust Certificates
8	Amount recognised in regulatory capital (currency in millions, as of most recent reporting date)	USD 1250 million
9	Par value of instrument	USD 1,000
10	Accounting classification	[Subordinated debt]
11	Original date of issuance	14/07/2025
12	Perpetual or dated	Dated
13	Original maturity date	14/07/2035
14	Issuer call subject to prior SAMA approval	At the 5th anniversary of the Issue Date, and each Periodic Distribution Date thereafter, subject to, amongst other conditions, prior written approval from the Financial Regulator, if then required
15	Optional call date, contingent call dates and redemption amount	The Trust Certificates may be redeemed prior to the scheduled dissolution date due to: (i) a Capital Disqualification Event, (ii) tax reasons, or (iii) at the option of the Issuer on the Periodic Distribution Date that falls on the 5th anniversary of the Issue Date, and each Periodic Distribution Date thereafter, in each case, subject to the conditions to redemption and repurchase, and as further set out in the terms and conditions of the Trust Certificates
16	Subsequent call dates, if applicable	As above
17	Coupons / dividends	
17	Fixed or floating dividend/coupon	Fixed and to be reset on the reset date
18	Coupon rate and any related index	6.209% per annum fixed rate payable semi-annually in arrear on each Periodic Distribution Date from and including the Issue Date to but excluding the reset date. The Profit Rate shall thereafter reset on the reset date
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	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)	Non-viability event
32	If writedown, full or partial	Can be full or partial
33	If writedown, permanent or temporary	Permanent
34	If temporary write-down, description of writeup mechanism	NA
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).	The financial instrument is junior to senior creditors, and senior to Tier 1 capital instruments
36	Non-compliant transitioned features	NA
37	If yes, specify non-compliant features	NA

Table CCA - Main features of regulatory capital instruments and of other TLAC-eligible instruments - 31 December 2025

		a Quantitative / qualitative information
1	Issuer	Riyad Sukuk Limited
2	Unique identifier (eg Committee on Uniform Security Identification Procedures (CUSIP), International Securities Identification Number (ISIN) or Bloomberg identifier for private placement)	ISIN: XS3202735877
3	Governing law(s) of the instrument	English law
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	As per the terms and conditions of the sukuk, the write-down clause is subject to, and superseded by, any applicable statutory loss absorption regime becoming effective in KSA.
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 Trust Certificates
8	Amount recognised in regulatory capital (currency in millions, as of most recent reporting date)	USD 250 million
9	Par value of instrument	USD 1,000
10	Accounting classification	[Subordinated debt]
11	Original date of issuance	14/10/2025
12	Perpetual or dated	Dated
13	Original maturity date	14/10/2035
14	Issuer call subject to prior SAMA approval	At the 5th anniversary of the Issue Date, and each Periodic Distribution Date thereafter, subject to, amongst other conditions, prior written approval from the Financial Regulator, if then required
15	Optional call date, contingent call dates and redemption amount	The Trust Certificates may be redeemed prior to the scheduled dissolution date due to: (i) a Capital Disqualification Event, (ii) tax reasons, or (iii) at the option of the Issuer on the Periodic Distribution Date that falls on the 5th anniversary of the Issue Date, and each Periodic Distribution Date thereafter, in each case, subject to the conditions to redemption and repurchase, and as further set out in the terms and conditions of the Trust Certificates
16	Subsequent call dates, if applicable	As above
17	Coupons / dividends	
17	Fixed or floating dividend/coupon	Fixed and to be reset on the reset date
18	Coupon rate and any related index	5.829% per annum fixed rate payable semi-annually in arrear on each Periodic Distribution Date from and including the Issue Date to but excluding the reset date. The Profit Rate shall thereafter reset on the reset date
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	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)	Non-viability event
32	If writedown, full or partial	Can be full or partial
33	If writedown, permanent or temporary	Permanent
34	If temporary write-down, description of writeup mechanism	NA
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).	The financial instrument is junior to senior creditors, and senior to Tier 1 capital instruments
36	Non-compliant transitioned features	NA
37	If yes, specify non-compliant features	NA

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

SR 000's

Geographical breakdown	a Countercyclical capital buffer rate	b Exposure values and/or risk-weighted assets (RWA) used in the computation of the countercyclical capital buffer		d Bank-specific countercyclical capital buffer rate	e Countercyclical capital buffer amount
		Exposure values	RWA		
		Saudi Arabia	0.00%		
Bahrain	2.50%	1,629,101	1,557,638		
Belgium	1.00%	1,735,594	1,573,668		
Germany	0.75%	1,389,240	724,788		
Italy	0.00%	2,735,693	2,694,764		
Korea S.	1.00%	1,940,988	1,786,760		
Netherlands	2.00%	3,660,050	1,899,798		
Spain	0.50%	1,304,620	1,304,620		
United Arab Emirates	2.50%	1,127,639	1,053,349		
United Kingdom	2.00%	1,002,938	789,640		
United States	0.00%	18,709,996	14,557,429		
Others	0.00%	2,245,876	2,248,187		
Others	0.50%	1,343,911	811,346		
Others	1.00%	423,459	262,031		
Others	1.50%	73,440	68,044		
Others	2.50%	5,863,853	5,396,004		
SUM		21,494,832	17,227,686		
Total		463,842,288	405,018,408	0.07585%	24,578

Accompanying narrative

The geographic breakdown of the Bank's private sector credit exposures is based on the locations of the counterparties that make up the capital charge, irrespective of where the Bank is physically situated or its country of incorporation. This location is determined by the "ultimate risk" concept in alignment with Bank for International Settlements (BIS) guidelines. The countercyclical capital buffer rates are specified in accordance with the announced countercyclical capital buffer add-on rate to the relevant jurisdictions.

In December 2025, bank-specific countercyclical capital buffer (CCyB) requirement decreased compared to September 2025 mainly due to increase in exposure to other jurisdictions with less CCyB rates resulting in a decrease in the bank-specific countercyclical capital buffer requirement.

**LR1- Summary comparison of accounting assets vs leverage ratio exposure measure - 31
December 2025**

SR 000's

#	Particulars	a
1	Total consolidated assets as per published financial statements	519,481,291
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	7,181,330
9	Adjustment for securities financing transactions (ie repurchase agreements and similar secured lending)	786,063
10	Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of offbalance sheet exposures)	109,206,861
11	Adjustments for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital	
12	Other adjustments	-6,398,711
13	Leverage ratio exposure measure	630,256,835

Accompanying narrative

As illustrated in the above table, the difference between the leverage ratio exposure and the total assets as per FS are Adjustments for derivative financial instruments, Adjustment for SFTs, Adjustment for off-balance sheet items, and positive fair value of derivatives

LR2- Leverage ratio common disclosure

		SR 000's	
		a	b
		Dec-25	Sep-25
On Balance sheet exposures			
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	513,082,580	501,880,030
2	Gross-up for derivatives collateral provided where deducted from balance sheet assets pursuant to the operative accounting framework		
3	(Deductions of receivable assets for cash variation margin provided in derivatives transactions)		
4	(Adjustment for securities received under securities financing transactions that are recognised as an asset)		
5	(Specific and general provisions associated with on-balance sheet exposures that are deducted from Basel III Tier 1 capital)		
6	(Asset amounts deducted in determining Basel III Tier 1 capital and regulatory adjustments)		
7	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of rows 1 to 6)	513,082,580	501,880,030
Derivative exposures			
8	Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	2,623,459	2,799,263
9	Add-on amounts for potential future exposure associated with all derivatives transactions	4,557,871	4,027,832
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)	7,181,330	6,827,094
Securities financing transaction exposures			
14	Gross SFT assets (with no recognition of netting), after adjustment for sale accounting transactions	19,117,047	19,113,482
15	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-18,774,718	-18,359,657
16	Counterparty credit risk exposure for SFT assets	443,734	57,262
17	Agent transaction exposures		
18	Total securities financing transaction exposures (sum of rows 14 to 17)	786,063	811,087
Other off balance sheet exposures			
19	Off-balance sheet exposure at gross notional amount	291,102,188	297,407,314
20	(Adjustments for conversion to credit equivalent amounts)	-181,895,327	-186,215,741
21	(Specific and general provisions associated with off-balance sheet exposures deducted in determining Tier 1 capital)		
22	Off-balance sheet items (sum of rows 19 to 21)	109,206,861	111,191,572
Capital and total exposures			
23	Tier 1 capital	75,441,339	72,837,228
24	Total exposures (sum of rows 7, 13, 18 and 22)	630,256,835	620,709,784
Leverage ratio			
25	Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)	11.97%	11.73%
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	12.30%	12.07%
26	National minimum leverage ratio requirement	3.0%	3.0%
27	Applicable leverage buffers		
Disclosure of mean values			
28	Mean value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	341,308	705,508
29	Quarter-end value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	342,329	753,825
30	Total exposures (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	630,598,143	621,415,293
30a	Total exposures (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	613,753,466	604,387,063
31	Basel III leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	11.96%	11.72%
31a	Basel III leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	12.29%	12.05%

Accompanying narrative

In December 2025, on balance sheet exposures increased compared to September 2025 mainly due to the increase in investments and loans and advances. Derivative exposures increased mainly due to the increase in the add-on amounts for potential future exposure associated with all derivatives transactions. Securities financing transaction exposures increased mainly due to counterparty credit risk exposure for SFT assets. Other off balance sheet exposures decrease mainly due to a decrease in the unconditionally cancellable commitments during the period.

The key factor that explain the difference between the amounts of securities financing transactions (SFTs) that are included in the Bank's Pillar 1 leverage ratio exposure measure and the mean values of SFTs is the exclusion of counterparty credit risk exposure for SFT assets in alignment with Pillar 3 Disclosures requirements.

ENC: Asset encumbrance - 31 December 2025
SR 000's

		a	b	c
		Encumbered Assets	Unencumbered Assets	Total
1	The assets on the balance sheet would be disaggregated; there can be as much disaggregation as desired	18,291,731	501,189,560	519,481,291

LIQA – Liquidity Risk Management

a) Governance of liquidity risk management

The Bank has a robust risk management and governance framework that covers all material risks. Liquidity risk is deemed to be a material risk for the Bank and is part of the overall risk management framework. The risk management framework comprises of Board and Senior Management committees, a Board-approved Risk Appetite Statement, Liquidity Risk Policy, Internal Liquidity Adequacy Assessment Plan (ILAAP), limit management, monitoring and control framework, and an overarching Enterprise Risk Policy.

The Bank adopts a set of liquidity management strategies that limits the liquidity risk to acceptable levels. The compliance of such internal limits is independently monitored and regularly reported to management and to ALCO. According to the degree of imminence of liquidity/funding risk, risk stages are outlined in the Contingency Funding Plan (CFP). These stages are Precaution, Caution and Crisis. For each of these stages, a specific contingency plan has been laid out.

The policy stipulates activation of the CFP in the event of a major liquidity problem. The CFP delineates responsibilities of selected senior executives and sets out a plan of action to be followed in any emerging or sudden liquidity crisis. In order to manage the liquidity contingency process, senior executives designated in this plan draw support from other key management process already established within the Bank. ALCO, on an ongoing basis provides a forum to exchange information, both internal and external, which can affect the Bank's liquidity.

b) Funding strategy

The formulation of funding strategy for the Bank is integrated with the annual strategic planning process. Annually, the Bank develops a detailed budget for immediate next year and three years rolling forecast. For each asset type, forecast volumes are developed. Based on the forecast volumes and forecast mix, the funding strategy of the Bank is developed.

The funding strategy of the Bank focuses on increasing the customer base of non-interest-bearing stable deposits, diversification of funding sources as well enlarging the product mix and customer base of interest-bearing deposits. It also ensures that there is minimum reliance on the whole sale funding (inter-bank) markets and that the Bank maintains a conservative and healthy repo able investment portfolio.

c) Liquidity risk mitigation techniques

The Bank operates within an approved Liquidity risk appetite which is defined as the level and nature of risk that the Bank is willing to take (or mitigate) in order to safeguard the interests of the depositors whilst achieving business objectives. In addition, the RAS takes into consideration constraints imposed by other stakeholders such as regulators and counterparties.

Funding and Liquidity Risk is deemed to be a material risk for the Bank; the risk appetite for funding and liquidity is conservative and deemed to be low. The liquidity risk appetite statement is approved by the Board. Risk appetite is defined on an annual basis or on an ad hoc basis if there is a significant change in the external environment or business strategy.

In addition, the Bank's liquidity risk management techniques include:

- Pro-actively monitor and manage regulatory liquidity ratios such as Liquidity Coverage Ratio (LCR), Net Stable Funding Ratio (NSFR) and SAMA Liquidity Ratio
- Gap Reports to monitor the mismatch risk
- Concentration Risk limits

d) Stress Testing

The Bank measures its liquidity requirements by undertaking scenario analysis under the normal scenario and three stress scenarios as follows:

Normal/Going-concern scenario – this refers to the normal behavior of cash flows in the ordinary course of business and would form the day-to-day focus of the Bank's liquidity management.

Bank-specific ("Name") crisis scenario – covers the behavior of cash flows where there is some actual or perceived problem specific to the Bank.

Market crisis scenario – covers the behavior of cash flows where there is some actual or perceived problem with the general banking industry.

Combined Scenario – covers severe Bank-specific liquidity shock coupled with a severe market wide liquidity impact. Under combined stress scenario, Bank's liquidity position is considered to be under most pressure compared to other two scenarios.

In addition, the Bank has adopted more stringent standards or parameters to reflect its liquidity risk profile and its own assessment of the compliance with the SAMA's LCR standards. The LCR incorporates many of the shocks experienced during the Global Financial Crisis (GFC) into one acute systemic stress for which sufficient liquidity is needed to survive up to 30 calendar days. The Bank adopts a number of liquidity management strategies to control its liquidity risk and ensures that its liquidity requirements can be met even during a crisis situation.

e) Contingency Funding Planning

The objective of the Bank's CFP is to ensure the Bank meets its payment obligations as they fall due under a liquidity crisis scenario. It contains the following:

- An assessment of the sources of funding under different liquidity conditions,
- Liquidity status indicators and metrics and
- Contingency procedures.

Contingency liquidity risk is the risk of not having sufficient funds to meet sudden and unexpected short-term obligations. The CFP references business area action plans and a communications plan. Action plans have been developed for a range of circumstances that might arise in wholesale funding markets. The communications plan aims to reassure principal stakeholders via a rapid communications response to a developing situation. CFP is reviewed annually or if there is a significant change in the external environment or the balance sheet or funding profile of the Bank.

f) Measurement Tools and Metrics

The Bank measures its liquidity and cashflow positions using various ratios including but not limited to LCR, NSFR, SAMA Liquidity Ratio, Loans to Deposit Ratio (LDR), Depositor Concentration ratio, Intraday indicators to assess the liquidity and funding needs of the Bank. Additionally, Bank monitors the liquidity mismatch gaps, currency gaps etc. The Bank considers all the on-balance sheet and off-balance sheet exposures which impact the liquidity position of the Bank, in its liquidity measurement tools and metrics.

g) Concentration Limits and Sources of Funding

The Bank monitors concentration of its various sources of funds including customer deposits and borrowings. The customer deposit concentration is monitored through various dimensions such as counterparties, products, currencies segments etc. The Bank has established top customer depositor concentration limit as part of its risk appetite to achieve diversification of its customer base and to avoid over reliance on few customers. These measures are reported to ALCO on a monthly basis.

h) Liquidity exposures and funding needs of legal entities, foreign branches and subsidiaries

Funding and liquidity requirements of the Bank's subsidiaries and foreign branches are managed at their level.

i) Balance Sheet Maturity Buckets and Liquidity Gaps

Balance sheet and off-balance sheet items are broken down into maturity buckets and the resultant liquidity gaps.

The Bank monitors the liquidity gaps and mismatches of its on/off-balance sheet assets and liabilities. Bank's disclosure on liquidity risk in financial statement shows the mismatches by maturity buckets based on contractual maturities, and non-maturing products are bucketed in overnight bucket.

SAR
"000"

Dec-25	Within 3 months	3-12 months	1- 5 Years	Over 5 Years	No fixed maturity	Total
Assets	143,682,995	86,418,392	94,457,027	161,896,607	33,026,270	519,481,291
Liabilities	324,564,215	52,737,302	26,688,488	15,369,335	100,121,951	519,481,291
On Balance Sheet Liquidity Gap	(180,881,220)	33,681,090	67,768,539	146,527,272	(67,095,681)	-
Off Balance Sheet commitments	42,331,621	56,381,337	63,791,666	18,933,375	-	181,437,999

LIQA – key drivers behind changes in metric values and contextual narrative of Liquidity ratio

a) Liquidity Coverage Ratio (LCR)

The average LCR is calculated by taking a daily average of balances beginning from Oct 1st, 2025 to Dec 31st, 2025. During the period, the Bank held an average of 94.49% of its High-Quality Liquid Assets (HQLAs) in securities with a 0% risk weight, issued or guaranteed by sovereigns, central banks and supranational entities. The remaining 5.51% of HQLAs held a 20% risk weight from securities guaranteed by sovereigns and nonfinancial corporate bonds rated AA- or better. The majority of the bank's weighted cash outflows are attributable to non-financial corporates at 60.13% of outflows. Whereas retail and small Businesses' deposits held 10.52%, and bank placements at 16.25%.

The Group's main activities are conducted in SAR and USD. Following regulatory guidelines, LCR is monitored separately for all significant currencies to ensure the liquidity ratios are met at all times in either currency, SAR and USD.

The average Q4-2025 LCR is 146.78% as compared to Q3-2025 LCR which was 154.14%, a decrease of 7.36%. The decrease in the LCR between the two periods is mainly due to decrease in one-month inflows.

b) Net Stable Funding Ratio (NSFR)

As the end of December 2025, the Bank held a balance of 26.19% of its Available Stable Funding (ASF) in capital, with a 100% ASF factor, comprised of regulatory and other capital instruments.

The majority of Available Stable Funding was wholesale funding at 43.99% with a 50% ASF factor, 29.82% of ASF was in retail and SME deposits, with a 90% ASF factor and the remaining balances were held as other liabilities with different ASF factors.

The Required Stable Funding (RSF) at the end of December 2025 is predominantly comprised of performing loans and securities holding 91.23% of the total Required Stable Funding, with various RSF factors. Of these loans, were performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to financial institutions at 87.55% of the total Required Stable Funding.

The remaining composition of RSF held in HQLA's, deposits held at other financial institutions, other assets and off-balance sheet items.

The Net Stable Funding Ratio as of December 2025 is 109.18% as compared to September 2025 which was 107.21%, An increase of 1.96%. The increase in the NSFR between the two periods is mainly due to the increase in Total Customers Deposits and total regulatory capital.

LIQ1: Liquidity Coverage Ratio (LCR) - 31 December 2025

		SR 000's	
		a	b
		Total unweighted value (average)	Total weighted value (average)
High quality liquid assets			
1	Total HQLA		62,769,696
Cash outflows			
2	Retail deposits and deposits from small business customers, of which:	91,215,869	9,121,587
3	Stable deposits	-	-
4	Less stable deposits	91,215,869	9,121,587
5	Unsecured wholesale funding, of which:	144,455,675	66,236,758
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks		
7	Non-operational deposits (all counterparties)	144,455,675	66,236,758
8	Unsecured debt	-	-
9	Secured wholesale funding	539,197	539,197
10	Additional requirements, of which:	40,086,408	4,288,151
11	Outflows related to derivative exposures and other collateral requirements	310,567	310,567
12	Outflows related to loss of funding on debt products	-	-
13	Credit and liquidity facilities	39,775,841	3,977,584
14	Other contractual funding obligations	-	-
15	Other contingent funding obligation	274,596,856	6,540,293
16	TOTAL CASH OUTFLOWS		86,725,987
Cash inflows			
17	Secured lending (eg reverse repos)	-	-
18	Inflows from fully performing exposures	60,071,483	43,771,567
19	Other cash inflows	190,235	190,235
20	TOTAL CASH INFLOWS		43,961,802
			Total adjusted value
21	Total HQLA		62,769,696
22	Total net cash outflows		42,764,184
23	Liquidity Coverage Ratio (%)		146.78%

Accompanying narrative

The average Q4-2025 LCR is 146.78% as compared to Q3-2025 LCR which was 154.14%, a decrease of 7.36%. The decrease in the LCR between the two periods is mainly due to decrease in one-month inflows.

LIQ2: Net Stable Funding Ratio (NSFR) - 31 December 2025
SR 000's

(In currency amount)	Unweighted value by residual maturity				Weighted value
	a	b	c	d	
	No maturity	<6 months	6 months to < 1 year	≥ 1 year	
Available stable funding (ASF) item					
1 Capital:	83,727,974	-	-	-	83,727,974
2 Regulatory capital	83,727,974	-	-	-	83,727,974
3 Other capital instruments	-	-	-	-	-
4 Retail deposits and deposits from small business customers, of which:	85,379,838	17,221,739	1,530,937	1,633,190	95,352,453
5 Stable deposits	-	-	-	-	-
6 Less stable deposits	85,379,838	17,221,739	1,530,937	1,633,190	95,352,453
7 Wholesale funding:	67,809,251	184,334,331	19,118,852	29,879,617	140,646,840
8 Operational deposits	-	-	-	-	-
9 Other wholesale funding	67,809,251	184,334,331	19,118,852	29,879,617	140,646,840
10 Liabilities with matching interdependent assets	-	-	-	-	-
11 Other liabilities	28,846,594	-	-	-	-
12 NSFR derivative liabilities	-	-	-	-	-
13 All other liabilities and equity not included in the above categories	28,846,594	-	-	-	-
# Total ASF					319,727,267
Required stable funding (RSF) item					
15 Total NSFR high-quality liquid assets (HQLA)					2,945,184
16 Deposits held at other financial institutions for operational purposes	-	-	-	-	-
17 Performing loans and securities:	-	177,575,531	36,789,271	203,865,901	267,179,204
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	-	37,874,875	1,612,640	3,059,408	9,546,959
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:	-	125,503,082	31,221,326	189,808,995	239,699,850
21 With a risk weight of less than or equal to 35% under the Basel II standardised approach for credit risk	-	-	-	2,459,589	1,598,733
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	-	14,197,574	3,955,304	8,537,909	16,333,662
25 Assets with matching interdependent liabilities	-	-	-	-	-
26 Other assets:	19,564,219	1,400,101	-	-	20,754,306
27 Physical traded commodities, including gold	-	-	-	-	-
28 Assets posted as initial margin for derivative contracts and contributions to default funds of central counterparties	-	1,400,101	-	-	1,190,086
29 NSFR derivative assets	-	-	-	-	-
30 NSFR derivative liabilities before deduction of variation margin posted	-	-	-	-	-
31 All other assets not included in the above categories	19,564,219	-	-	-	19,564,219
32 Off-balance sheet items	-	-	-	39,396,468	1,969,823
# Total RSF					292,848,517
# Net Stable Funding Ratio (%)					109.18%

Accompanying narrative

The Net Stable Funding Ratio as of December 2025 is 109.18% as compared to September 2025 which was 107.21%, An increase of 1.96%. The increase in the NSFR between the two periods is mainly due to the increase in Total Customers Deposits and total regulatory capital.

Table CRA: General qualitative information about Credit Risk

a) Business Model & Credit Risk Profile

The Bank has a robust Credit Risk Management Framework (CRMF), Credit Policy and related processes to adequately control and monitor the credit risk in the Bank. Besides, the Bank has cascaded risk appetite to credit risk through qualitative statement and quantitative metrics to ensure the stable credit risk profile of the Bank.

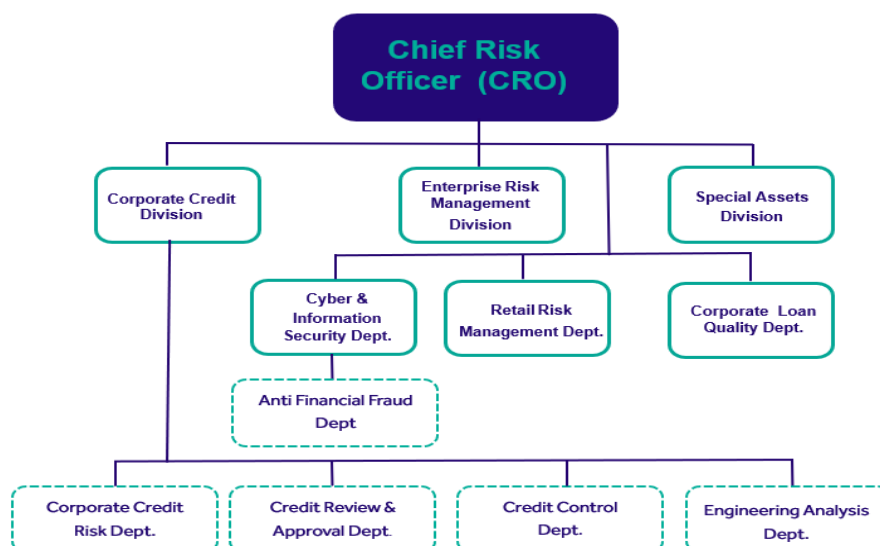
For the purposes of aligning business model to Bank's credit risk profile, the Bank has defined the targeted sectors for different segments. In addition, the Bank has defined criteria in the form of Business Acceptance Criteria (BAC) for any customer to enter into a relationship with the Bank. All these parameters assist the Bank to balance business profiling to Credit Risk.

b) Criteria and approach used for defining credit risk management policy and for setting credit risk limits

The Credit Risk Manual is an integral part of CRMF. It provides details of the Bank's strategy towards the granting of credit limits and the management of associated credit risk. It deals with the details of the principles, standards, risk manuals and processes related to the Bank's operations. The audience of the Credit Policy and Credit Manuals are the Relationship Managers and the credit sanctioning authorities such as the Credit Review and Approval Department and the Credit Committees, along with the personnel engaged in the evaluation, measurement, management and monitoring of risk.

c) Structure and organization of the credit risk management and control function

The Credit Risk Management Structure within the Bank but not limited to is shown in the diagram below:



d) Relationships between the credit risk management, risk control, compliance and internal audit functions

There are control functions responsible for oversight monitoring, design and implementation of internal controls, including but not limited to the following:

Credit risk management aims at preserving the high credit quality of portfolios and thereby protecting the Bank's short-and long-term viability. The Bank's credit risk management builds on the principles of:

1. Appropriate risk diversification within the scope of the mission;
2. Thorough risk assessment at the credit appraisal stage;
3. Risk-based pricing and application of risk mitigation techniques;
4. Continuous risk monitoring at the individual/ counterparty level as well as at portfolio level;
5. Avoidance of undesirable risks to the extent possible. Key risk indicators monitored are, among others, the development in risk class distribution in the lending and treasury portfolios, as well as, large exposures to individual counterparties, sectors and countries.

In addition, the Bank has established Internal Control system duly comprised of three lines of defense to ensure an effective internal control environment, in line with the 'Guidelines on Internal Control' issued by SAMA. Given below is the brief on Bank's Three Lines of Defense model:

- The first line of defense: Divisions and departments who are owners of risks within their respective lines of business, support function or control functions.
- The second line of defense: All risk oversight functions which are responsible for oversight or risk owned by the first line of defense.
- The third line of defense: Internal Audit.

Compliance function as part of the second line is independently carried out by the Bank's Compliance Division, headed by Chief Compliance Officer directly reporting to the Bank's CEO and with a dotted reporting line to Board Audit Committee. Compliance Division is responsible for providing independent oversight and challenge to ensure the Bank's activities comply with SAMA requirements.

Internal audit function is an independent function providing assurance over effectiveness of controls over Bank's activities and reports to Board Audit Committee. Internal Audit annually assess various aspects of credit risk on sample basis within Bank's corporate and retail portfolios.

e) Scope and main content of the reporting on credit risk exposure and on the credit risk management function to the executive management and to the board of directors

The Bank requires management reporting from various risk management functional divisions/departments on a regular basis and ad-hoc basis. Information compiled from all the business areas is to be examined and processed in order to analyze, control and identify early warning signals, emerging risks in line with their respective assigned roles and responsibilities.

Several regular reports are provided to the BoD, Senior Management and other relevant committees including but not limited to:

- Asset Quality Report
- Economic sector ceiling
- ceiling

	a		c	d		f	g	
	Gross carrying values of			Allowances/ impairments	Of which ECL accounting provisions for credit losses on SA exposures			
	Defaulted exposures	Nondefaulted exposures			Allocated in regulatory category of Specific			Allocated in regulatory category of General
1 Loans	4,232,991	373,524,618	4,452,797	2,118,910	2,333,887		373,304,812	
2 Debt Securities	882,647	71,634,996	499,846	413,053	86,793		72,017,797	
3 Off-balance sheet exposures	684,523	141,357,008	222,505	108,927	113,578		141,819,026	
4 Total	5,800,161	586,516,622	5,175,148	2,640,890	2,534,258	-	587,141,635	

Table CR2: Changes in stock of defaulted loans and debt securities - 31 December 2025

		SR 000's
		a
1	Defaulted loans and debt securities at end of the previous reporting period	6,238,712
2	Loans and debt securities that have defaulted since the last reporting period	
3	Returned to non-defaulted status	
4	Amounts written off	-3,019,574
5	Other changes	1,896,500
6	Defaulted loans and debt securities at end of the reporting period (1+2-3-4+5)	5,115,638

Accompanying narrative

The CR2 doesn't include off-balance sheet exposures

Table CRB: Additional disclosure related to the credit quality of assets

a) Scope and definitions of “past due” and “impaired” exposures

A default occurs when the client is past due for more than 90 days on a material credit obligation as per the materiality threshold set by the Bank.

b) The extent of past-due exposures (> than 90 days) that are not considered to be impaired and the reasons for it

The Bank will generally adhere to the 90-day past due (DPD) on a material credit rule in identifying impaired exposures. However, certain past-due exposures exceeding 90 days may not be classified as impaired if supported by robust, well-documented evidence indicating the ability of the borrower to meet its obligation. Such exceptions must be subject to rigorous scrutiny, ensuring that all justifications are clearly documented and aligned with regulatory expectations and internal policies. The evidence should demonstrate that the delay in payments is not indicative of credit impairment but rather attributable to temporary factors or operational delays that do not compromise the borrower's creditworthiness.

c) Description of methods used for determining impairments

In accordance to IFRS 9 Standard, an assessment is made at each reporting date to determine whether there is objective evidence that a financial asset or group of financial assets may be impaired. If such evidence exists, the estimated recoverable amount of that asset is determined and any impairment loss, based on the net present value of future anticipated cash flows, is recognized for changes in its carrying amounts.

Objective evidence that financial assets are impaired can include default or delinquency by a borrower, forbearance of a loan or advance by the group on the terms that the Bank would not otherwise consider, indications that a borrower or issuer will enter bankruptcy, the disappearance of active market for a security or other observable data relating to a group of assets such as adverse changes in the payment status of borrowers or issuers. It may also include instances where the Bank considers that the obligor is unlikely to pay its credit obligations to the Bank, in full, without recourse by the Bank to actions such as realizing the security, if held.

d) The Bank's own definition of a restructured exposure

Restructuring occurs when there is a change or modification of the terms and conditions of the original exposure contract. Restructuring may only occur in the form of either:

- Renegotiation,
- Refinancing,
- Rescheduling or
- Forbearance.

The determination of whether restructuring results in forbearance or renegotiation is based on whether the modified terms of the original exposure contract is concessionary, as a result of the financial difficulty of the borrower.

CREDIT RISK: GENERAL DISCLOSURES - 31 December 2025
Table CRB: Additional disclosure related to the credit quality of assets SAR '000'
Geographic Breakdown

	Saudi Arabia	Other GCC & Middle East	Europe	North America	Latin America	South East Asia	Other Countries	Total
Due from banks and other financial institutions	13,268,161	179,715	3,127,905	3,492,183	-	1,193,733	10,656	21,272,353
Investments, net	56,768,386	1,144,153	3,655,570	13,874,626	658,949	737,890	2,673,318	79,512,892
Loans and advances, net	350,456,250	6,148,440	11,720,658	3,029,387	307,612	-	1,642,465	373,304,812
Retail loans	98,995,861	-	-	-	-	-	-	98,995,861
Commercial loans	251,460,389	6,148,440	11,720,658	3,029,387	307,612	-	1,642,465	274,308,951
Total	420,492,797	7,472,308	18,504,133	20,396,196	966,561	1,931,623	4,326,439	474,090,057

CREDIT RISK: GENERAL DISCLOSURES - 31 December 2025
Table CRB: Additional disclosure related to the credit quality of assets SAR '000'
Maturity Breakdown

	Within 3 months	3-12 months	1-5 years	Over 5 years	No fixed maturity	Total
Due from banks and other financial institutions	18,885,563	-	-	-	2,386,790	21,272,353
Investments, net	2,883,399	12,695,573	17,614,921	39,318,219	7,000,780	79,512,892
Loans and advances, net	186,195,885	85,148,321	39,855,289	62,105,317	-	373,304,812
Retail loans	9,789,555	1,579,032	28,199,478	59,427,796	-	98,995,861
Commercial loans	176,406,330	83,569,289	11,655,811	2,677,521	-	274,308,951
Total	207,964,847	97,843,894	57,470,210	101,423,536	9,387,570	474,090,057

CREDIT RISK: GENERAL DISCLOSURES - 31 December 2025
Table CRB: Additional disclosure related to the credit quality of assets SAR '000'

	Performing	Non performing	Allowance for impairment	Loans and advances, net
Government and quasi Government	2,536,089	-	(508)	2,535,581
Banks and other financial institutions	16,861,765	-	(153,164)	16,708,601
Agriculture and fishing	2,267,174	343	(4,185)	2,263,332
Manufacturing	26,348,925	159,041	(685,647)	25,822,319
Mining and quarrying	13,619,447	1,487	(13,215)	13,607,719
Electricity, water, gas and health services	42,844,176	6,359	(45,273)	42,805,262
Building and construction	26,663,560	232,687	(241,140)	26,655,107
Commerce	103,986,922	1,103,695	(1,384,646)	103,705,971
Transportation and communication	5,781,698	111,053	(33,630)	5,859,121
Services	23,630,195	205,487	(438,728)	23,396,954
Consumer loans and credit cards	99,296,014	1,146,963	(1,447,116)	98,995,861
Others	10,954,529	-	(5,545)	10,948,984
Total	374,790,494	2,967,115 -	4,452,797	373,304,812

CREDIT RISK: GENERAL DISCLOSURES - 31 December 2025
Impaired Loans, Past Due Loans and Allowances SAR '000'

Industry Sector	Nonperforming loans and advances	Ageing of loans and advances (Excluding non-performing loans)				Charges during the period	Charge-offs during the period	Balance at the end of the period	
		31-90	91-180	181-360	Over 360				
Government and quasi government		-	-	-	-	(786)	-	508	
Banks and other financial institutions		-	-	-	-	84,980	-	153,164	
Agriculture and fishing	343	-	1,868	2,693	-	(2,459)	-	4,185	
Manufacturing	159,041	60,316	16,492	15,800	-	66,295	(73,108)	685,647	
Mining and quarrying	1,487	-	-	-	-	5,083	-	13,215	
Electricity, water, gas and health services	6,359	440	2,291	1,167	-	23,258	-	45,273	
Building and construction	232,687	32,356	4,118	15,250	-	782,156	(544,903)	241,140	
Commerce	1,103,695	171,531	113,706	58,414	-	245,172	(75,252)	1,384,646	
Transportation and communication	111,053	2,849	889	70	-	2,349	-	33,630	
Services	205,487	82,299	41,617	13,996	-	(39,040)	(7,602)	438,728	
Consumer loans and credit cards	1,146,963	1,332,610	411,295	-	-	972,309	(1,035,690)	1,447,116	
Others		-	-	-	-	1,810	-	5,545	
Portfolio provision							-	-	
Total	2,967,115	1,682,402	592,275	107,389	-	2,141,127	-	1,736,555	4,452,797

Definitions: * 'Defaulted' are Loans that are Past Due over 90 days, but not yet Impaired

CREDIT RISK: GENERAL DISCLOSURES - 31 December 2025
SAR '000'

Geographic Area	Impaired Loans	Ageing of loans and advances (Excluding non-performing loans)				Specific Allowances
		31-90	91-180	181-360	Over 360	
Saudi Arabia	2,967,115	1,682,402	592,275	107,389	-	4,452,797
Other GCC & Middle East	-	-	-	-	-	-
Europe	-	-	-	-	-	-
North America	-	-	-	-	-	-
South East Asia	-	-	-	-	-	-
Others countries	-	-	-	-	-	-
Total	2,967,115	1,682,402	592,275	107,389	-	4,452,797

CREDIT RISK: GENERAL DISCLOSURES - 31 December 2025

Reconciliation Of Changes In The Allowances For Loan Impairment SAR '000'

Particulars	Specific Allowances
Balance, beginning of the year	5,301,548
Charge-offs taken against the allowances during the period	(1,736,555)
Amounts set aside (or reversed) during the period	2,141,127
Other adjustments:	-
- exchange rate differences	-
- business combinations	-
- acquisitions and disposals of subsidiaries	-
- etc.	(1,253,323)
Transfers between allowances	-
Balance, end of the year	4,452,797

Note: Charge-offs and recoveries have been recorded directly to the income statement.

'other adjustments' represents write-offs that have been charged to P&L in previous years

Table CRB-A: Additional disclosure related to Prudential Treatment of Problem Assets

a) The Bank's own definition of non-performing exposures

Default (Non-Performing Loans) is broadly defined as either non-payment of a material financial obligation for more than 90 days or occurrence of events that would lead the Bank to consider that the obligor is unlikely to service its credit obligations to the Bank.

An exposure ceases to be non-performing and can be recategorized as performing once the counterparty does not have any material exposure more than 90 days past due, repayments have been made when due over a continuous repayment period, the counterparty's condition has improved so that the full repayment of the exposure is likely.

b) The Bank's own definition of a forbore exposure

The definition of forbearance in the Bank is based on meeting two conditions together for any borrower, that the borrower is experiencing financial difficulty in meeting the financial commitments, and the Bank granting a concession that it would not otherwise consider in normal circumstances. The forbearance is based on a Bank's judgment that the loan will not be repaid fully and in time under the current circumstances, and action is needed in view of the borrower's deteriorating situation.

The obligor under the Forbearance category will be reclassified as performing based on the satisfactory repayment and performance of the obligor over a stipulated period. Based on the Bank's assessment of the customer's performance, the obligor may be reclassified as performing.

Table CRB-A (C) – Additional disclosure related to prudential treatment of problem assets

		Gross carrying values of		Defaulted exposure (Stage 3)			SR 000's
		Performing	Non-Performing (Defaulted exposure)	Non-performing/ impaired	Non-defaulted/impaired exposures but are more than 90 days past due	Other exposures*	Allowances/ impairments
1	Loans Corporate	274,228,606	3,086,026	1,820,153	586,178	679,695	3,005,681
2	Loans Retail	99,296,012	1,146,965	1,146,965	-	-	1,447,116
3	Debt Securities	71,634,996	882,647	882,647			499,846
4	Off-balance sheet exposures	141,357,008	684,523	623,921	12,210	48,392	222,505

*other exposures where there is evidence that full repayment is unlikely without the bank's realisation of collateral (which would include exposures that are not defaulted/impaired and are not more than 90 days past due but for which payment is unlikely without the bank's realisation of collateral, even if the exposures are not past due

Table CRB-A (D) – Additional disclosure related to prudential treatment of problem assets
SR 000's

		Gross carrying values of		Allowances/ impairments
		Performing	Non-Performing	
1	Loans Corporate	80,644	14,207	6,525
2	Loans Retail	1,647,430	96,168	63,710
3	Debt Securities			
4	Off-balance sheet exposures	15,249	-	-

Accompanying narrative

The restructured clients are twelve MSME obligors facing financial difficulty, the aim of such modification is to help in remediating the difficulty and bring them back to normal performing customers.

Table CRC: Qualitative disclosure requirements related to credit risk mitigation techniques

a) Core features of policies and processes for, and an indication of the extent to which the bank makes use of, on- and off-balance sheet netting.

On- and off-balance sheet netting can reduce regulatory capital requirements. Where the Bank has legally enforceable netting arrangements for loans and deposits that meet the regulatory requirements, the Bank may calculate capital requirements on the basis of net credit exposures.

b) Core features of policies and processes for collateral evaluation and management

Eligible collaterals are detailed as per the Bank's policy in alignment with regulatory requirements. Several types of collaterals are subject to valuation at origination and revaluation on a regular basis. Valuation is based on the current market value of the collateral. The Bank maintains and updates a list of approved external valuers and surveyors on a regular basis. The Bank also monitors the market value of the collateral and requests additional collateral in accordance with the underlying agreement when deemed necessary.

Documentation and files of each credit facility are checked at least once a year at the review dates to ensure that all authorizations, maturity dates, appraisals and relevant information are up to date.

c) Information about market or credit risk concentrations under the credit risk mitigation instruments

The Bank employs a diverse range of guarantors to mitigate credit risk, including government agencies, financial institutions, and corporate entities. This diversification helps to reduce our exposure to any single guarantor type. Collateral portfolio includes a variety of assets such as real estate, cash deposits, and securities. The value and type of collateral are regularly assessed to ensure they meet the Bank's policy and provide adequate coverage. The Bank use of derivative is back-to-back, primarily for the purpose of managing client related exposures and is not intended for proprietary trading. The Bank carefully monitors concentrations in derivative exposures to individual counterparties, ensuring no undue concentration of credit risk with any single entity.

Table CR3: Credit risk mitigation techniques - overview - 31 December 2025

SR 000's

		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	336,818,873	36,485,939	17,442,644	9,180,573	
2	Debt securities	70,772,060	1,245,737	-	1,083,442	
3	Total	407,590,933	37,731,676	17,442,644	10,264,015	-
4	Of which defaulted	5,088,778	26,860	6,794	-	

Accompanying narrative

In December 2025, loans increased compared to June 2025 by 5.29% while both unsecured and secured loans increased by 4.1% and 15.7%, respectively. Similarly, debt securities increased compared to June 2025 by 9.0%, while both unsecured and secured increased by 8.5% and 47.2%, respectively. While exposures secured by collaterals decreased in December 2025 compared to June 2025 by -7.6%, exposures secured by financial guarantees increased by 40.1%.

Loans and debt securities that are in default decreased by -18.%, while both unsecured and secured decreased by -17.8% and -45.8%, respectively.

Table CRD: Qualitative disclosures on banks' use of external credit ratings under the standardized approach for credit risk

a) "Names of the external credit assessment institutions (ECAIs) and export credit agencies (ECAs)

The Bank uses Moody's, Standard & Poor's and Fitch as External Credit Assessment Institutions (ECAIs) in accordance with SAMA and Bank for international Settlement (BIS).

b) The asset classes for which each ECAI or ECA is used

Eligible ECAIs are used across several asset classes including not limited to the following:

- Exposures to Sovereigns,
- Exposures to Central Banks,
- Exposures to Banks,
- Exposures to Corporates and Securities Firms.

c) A description of the process used to transfer the issuer to issue credit ratings onto comparable assets in the banking book

Paragraph 107-109 of Basel III: Finalizing post-crisis reforms issued in December 2017 details the full description of the process used to transfer the issuer to issue credit ratings onto comparable assets in the banking.

d) The alignment of the alphanumerical scale of each agency used with risk buckets

The alignment of the alphanumerical scale of each agency used with risk buckets follows SAMA allocations of the eligible ECAIs' ratings to the corresponding risk weights within the standardized approach, determining which rating categories match specific risk weights. The following mapping of ECAI ratings is used and is subject to review by SAMA:

Bucket	Moody's	S&P	Fitch
1	Aaa	AAA	AAA
	Aa1	AA+	AA+
	Aa2	AA	AA
	Aa3	AA-	AA-
2	A1	A+	A+
	A2	A	A
	A3	A-	A-
3	Baa1	BBB+	BBB+
	Baa2	BBB	BBB
	Baa3	BBB-	BBB-
4	Ba1	BB+	BB+
	Ba2	BB	BB
	Ba3	BB-	BB-
	B1	B+	B+
	B2	B	B
	B3	B-	B-
5	Caa1	CCC+	CCC+
	Caa2	CCC	CCC
	Caa3	CCC-	CCC-
	Ca	CC	CC
	C	C	C
	D	D	D
6	Unrated	Unrated	Unrated

Asset Classes	a		b		c		d		e		f	
	Exposures before CCF and CRM				Exposures post-CCF and post-CRM				RWA and RWA Density			
	On-balance sheet amount	Off-balance sheet amount	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	70,026,395	503,158	70,026,395	49,901	1,587,704	0.02						
2 Non-central government public sector entities	24	17,948	24	15,000	7,512	0.50						
3 Multilateral development banks	75,017	-	75,017	-	-	-						
4 Banks	32,885,332	19,475,230	32,885,332	9,960,194	10,849,891	0.25						
Of which: securities firms and other financial institutions	-	-	-	-	-	-						
5 Covered bonds	-	-	-	-	-	-						
6 Corporates	244,706,142	258,535,319	217,470,626	92,103,974	298,403,583	0.96						
Of which: securities firms and other financial institutions	18,472,475	3,226,004	10,415,558	1,168,759	9,953,201	0.86						
Of which: specialised lending	39,010,933	16,630,797	35,844,844	6,056,003	49,255,720	1.18						
7 Subordinated debt, equity and other capital	4,488,159	-	4,488,159	-	7,481,185	1.67						
8 Retail	32,470,545	6,995,755	32,060,530	699,575	24,914,672	0.76						
MSMEs	23,187	-	23,187	-	17,391	0.75						
9 Real estate	106,632,730	4,824,666	106,578,395	912,632	66,761,912	0.62						
Of which: general RR	69,040,953	1,136,723	68,990,118	323,552	23,977,656	0.35						
Of which: IPRRE	4,908,427	136,593	4,908,427	13,659	2,480,107	0.50						
Of which: general CRE	2,249,832	0	2,249,832	0	2,029,365	0.90						
Of which: IPCR	7,714,468	259,916	7,710,968	25,992	6,798,880	0.88						
Of which: land acquisition, development and construction	17,957,077	2,512,285	17,957,077	414,335	26,792,689	1.46						
10 Defaulted exposures	5,115,634	750,112	2,576,878	249,579	2,745,675	0.97						
11 Other assets	15,332,585	-	15,332,585	-	12,882,297	0.84						
12 Total	511,732,562	291,102,188	481,493,941	103,990,855	425,634,432	0.73						

Accompanying narrative

The asset class compositions have remained relatively stable since June 2025, resulting in a consistent RWA density. The process for applying credit conversion factors (CCFs), provisioning, and credit risk mitigation measures adheres to the SAMA minimum capital requirements for credit risk issued in December 2022.

For exposures related to off-balance-sheet items, the exposures are first converted into credit exposures according to the prescribed CCFs. Next, these adjusted credit exposures are subtracted from the eligible provisions. Finally, the adjusted credit exposures, which account for both CCFs and provisions, are further adjusted by subtracting/substituting them with eligible credit risk mitigations (CRMs) to derive the final RWA calculations.

SR 000's																							
	0%	20%	25%	30%	35%	40%	45%	50%	60%	70%	75%	80%	85%	90%	100%	105%	110%	130%	150%	250%	Other	Total credit exposure amount (post-CCF and post-CRM)	
1	Sovereigns and their central banks	63,710,515	5,805,600					267,195							292,987							-	70,076,296
2	Non-central government public sector entities		-					15,024							-							-	15,024
3	Multilateral development banks	75,017	-					-							-							-	75,017
4	Banks		27,542,557		13,366,142			1,409,364			12,209				310,364							204,889	42,845,525
	Of which: securities firms and other financial institutions		-		-			-			-				-							-	-
5	Covered bonds		-					-							-							-	-
6	Corporates		1,107,109					15,479,416			6,873,214	6,073,377	56,478,363		194,418,833			28,565,164				579,125	309,574,600
	Of which: securities firms and other financial institutions		201,188					2,170,162			1,707,951		-		7,421,209							83,806	11,584,317
	Of which: specialised lending		-					-			-	6,073,377			7,262,306			28,565,164				-	41,900,846
7	Subordinated debt, equity and other capital														-							3,192,457	4,488,159
	Of which: 384,442																					911,260	
8	Retail						667,722				30,766,522				898,973							426,886	32,760,106
	MSMEs						-				23,187				-							3	23,187
9	Real estate		7,700,914	5,577,203	20,381,904	337,189	32,270,734	1,240,064	4,902,290	551,167	2,757,063	1,758,653		1,407,075	3,151,612	6,717,514	13,376	1,881,715				16,842,553	107,491,026
	Of which: general RRE		7,698,199	5,577,203	18,811,815	-	32,270,734	-	4,902,290	-	53,430	-			-	-	-	-				-	69,313,670
	Of which: no loan splitting applied		7,698,199	5,577,203	18,811,815	-	32,270,734	-	4,902,290	-	53,430	-			-	-	-	-				-	69,313,670
	Of which: loan splitting applied (Secured)		-																			-	-
	Of which: loan splitting applied (Unsecured)		-																			-	-
	Of which: IPRRE				1,572,804	337,189		1,240,064			1,758,653						13,376					-	4,922,086
	Of which: general CRE		-		-			-	551,167						1,698,665							-	2,249,832
	Of which: no loan splitting applied		-		-			-	551,167						1,698,665							-	2,249,832
	Of which: loan splitting applied (Secured)																					-	-
	Of which: loan splitting applied (Unsecured)																					-	-
	Of which: IPCRE									2,703,633							3,151,612					-	7,736,960
	Of which: land acquisition, development and construction															1,528,859						16,842,553	18,371,412
10	Defaulted exposures							554,641							1,878,740							393,076	2,826,457
11	Other assets	2,449,140	1,435												12,882,010							-	15,332,585
12	Total	66,234,672	42,157,614	5,577,203	33,748,046	337,189	32,270,734	1,907,786	22,627,930	551,167	2,757,063	39,410,598	6,073,377	57,885,438	3,151,612	217,399,420	13,376	1,881,715	28,565,164	21,638,988	384,442	911,263	585,484,796

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

	a	b	C	D
Risk Weight	On-balance sheet exposure	Off-balance sheet exposure (pre-CCF)	Weighted average CCF*	Exposure (post-CCF and post CRM)
1 Less than 40%	138,162,932	20,625,698	0.4823	148,054,724
2 40-70%	52,584,451	25,917,268	0.3708	60,114,678
3 75%	37,220,197	7,728,949	0.2839	39,410,598
4 80-85%	58,187,633	35,297,355	0.3772	63,958,815
5 90-100%	175,399,562	183,121,920	0.3694	220,551,033
6 105-130%	27,838,980	15,659,077	0.3794	30,460,258
7 150%	21,043,105	2,751,920	0.2379	22,550,248
8 250%	1,295,702	-		384,442
9 400%	-	-		-
10 1250%	-	-		-
11 Total exposures	511,732,562	291,102,188		585,484,796

* Weighting is based on off-balance sheet exposure (pre-CCF).

Accompanying narrative

The asset class compositions have remained relatively stable since June 2025, resulting in a consistent RWA density. The process for applying credit conversion factors (CCFs), provisioning, and credit risk mitigation measures adheres to the SAMA minimum capital requirements for credit risk issued in December 2022.

For exposures related to off-balance-sheet items, the exposures are first converted into credit exposures according to the prescribed CCFs. Next, these adjusted credit exposures are subtracted from the eligible provisions. Finally, the adjusted credit exposures, which account for both CCFs and provisions, are further adjusted by subtracting/substituting them with eligible credit risk mitigations (CRMs) to derive the final RWA calculations.

Table CCRA: Qualitative disclosure related to counterparty credit risk

a) The method used to assign the operating limits defined in terms of internal capital for counterparty credit exposures and for CCP exposures:

All exposures including exposures to a central counterparty (CCP) are subject to continuous monitoring of events/signals that could potentially lead to or indicate a material change in risk.

The monitoring of limits for counterparty credit exposure is carried out by Risk Management on a daily basis against applicable limits. Limit breaches are reported to senior management.

The Bank has developed and designed an internal risk assessment framework that defines the client's risk profile based on its industry, region, country, product suitability and awareness, required maturity and other relevant information, to set the appropriate risk limits.

b) Policies relating to guarantees and other risk mitigants and assessments concerning counterparty risk, including exposures towards CCPs

The Bank has developed and implemented a credit risk management process to ensure prudent and timely risk identification, quantification, monitoring and reporting of exposures. All counterparties are assessed in conjunction with the Bank's counterparty risk appetite benchmarks and internal risk matrix.

Senior management and the board of directors are responsible for setting risk tolerances for CCR; measuring, monitoring, and controlling CCR risk exposures; and developing and implementing effective policies and procedures. Senior management receives comprehensive CCR exposure reports on a frequent basis. The Bank has established collateral management guidelines which defines eligible collateral, currency, threshold, minimum transfer amount and eligible collaterals.

All exposures with Financial Counterparties and CCPs are subject to daily variation margins and/or initial margins and are closely monitored against mark to market valuations of underlying transactions

c) Policies with respect to wrong-way risk (WWR) exposures

This is governed by Financial Institution Matrix that has an inverse relationship. When the counterparty rating has improved and credit risk is low it enjoys high operating limits to prevent wrong way risk. The Bank regularly assesses the potential exposure that the Bank may have to wrong way risk which are likely to lead to this risk.

d) The impact in terms of the amount of collateral that the bank would be required to provide given a credit rating downgrade

The Bank has standard documentation in place that allows in case of credit rating downgrade, to embed impacts of such downgrade in the covenant for monitoring purposes and also at the same time allows the Bank to call off/terminate such facility and request for additional collateral to mitigate such risk.

CCR1: Analysis of CCR exposures by approach - 31 December 2025
SR 000's

	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)	1,873,899	2,907,744		1.4	6,694,300	6,922,629
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)					786,063	210,230
5 Value-at-risk (VaR) for SFTs						
6 Total						7,132,859

Accompanying narrative

EAD increase is driven by the the increase in the derivatives portfolio size

CCR3: Standardised approach - CCR exposures by regulatory portfolio and risk weights - 31 December 2025

		SR 000's								
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		-	-	-	-	-	-	-	-	-
Multilateral development banks		-	-	-	-	-	-	-	-	-
Banks		-	-	449,522	8,558	35,265	-	-	996,308	1,489,653
Securities firms		-	-	-	-	-	-	-	-	-
Corporates		-	-	47,456	82,091	18,788	2,893,337	575,104	165,662	3,782,439
Regulatory retail portfolios		-	-	-	-	-	-	-	-	-
Other assets		-	-	31,368	-	-	34,954	-	2,141,950	2,208,272
Total		-	-	528,346	90,650	54,053	2,928,291	575,104	3,303,920	7,480,364

Accompanying narrative

EAD increase is driven by the the increase in the derivatives portfolio by 42.5 billion SAR notional

CCRS: Composition of collateral for CCR exposure - 31 December 2025
SR 000's

	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							
	Segregated	Unsegregated	Segregated	Unsegregated	Segregated	Unsegregated	Segregated	Unsegregated	Fair value of collateral received	Fair value of posted collateral		
Cash - domestic currency		16,630		3,240								
Cash - other currencies		1,922,810	373,360	1,294,977					18,774,718			
Domestic sovereign debt											1,548,185	
Other sovereign debt											372,904	
Government agency debt												
Corporate bonds											17,195,958	
Equity securities												
Other collateral												
Total	-	1,939,440	373,360	1,298,217					18,774,718		19,117,047	

Accompanying narrative

Variation margin (VM) increase received by the bank is driven due to favorable movement in the MTM with the margined counterparties on account of increasing yields over the last quarter. Similarly, collateral used in SFTs remained relatively stable compared to June 2025 with no cash posted in domestic currency and no domestic sovereign debt received,

CCR8: Exposures to central counterparties - 31 December 2025
SR 000's

		a	b
		EAD (post-CRM)	RWA
1	Exposures to QCCPs (total)		9,741
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which		
3	(i) OTC derivatives	487,030	9,741
4	(ii) Exchange-traded derivatives		
5	(iii) Securities financing transactions		
6	(iv) Netting sets where cross-product netting has been approved		
7	Segregated initial margin	373,360	
8	Non-segregated initial margin		
9	Pre-funded default fund contributions		
10	Unfunded default fund contributions		
11	Exposures to non-QCCPs (total)		
12	Exposures for trades at non-QCCPs (excluding initial margin and default fund contributions); of which		
13	(i) OTC derivatives		
14	(ii) Exchange-traded derivatives		
15	(iii) Securities financing transactions		
16	(iv) Netting sets where cross-product netting has been approved		
17	Segregated initial margin		
18	Non-segregated initial margin		
19	Pre-funded default fund contributions		
20	Unfunded default fund contributions		

Accompanying narrative

The increase is driven due to the new long dated transactions cleared through the CCP

Table SECA: Qualitative disclosure requirements related to securitization exposures

Bank's objectives in relation to securitization and re-securitization activity

Currently, the bank is neither the originator, sponsor nor investor for any Securitization exposure.

Details of SPEs/Affiliated entities where Bank is acting as sponsor

Not applicable as bank doesn't have any exposure

Summary of the bank's accounting policies for securitization activities.

Not applicable as bank doesn't have any exposure

Names of external credit assessment institution (ECAIs) used for securitizations

Not applicable as bank doesn't have any exposure

Basel internal assessment approach (IAA)

Not applicable to Riyad Bank

SEC4: Securitisation exposures in the banking book and associated capital requirements - bank acting as investor - 31 December 2025

SR 000's

	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
	Exposure values (by risk weight bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach)				Capital charge after cap			
	<=20%	>20% to 50%	>50% to 100%	>100% to <1250%	1250%	SEC-IRBA	SEC-IRBA and SEC-IAA	SEC-SA	1250%	SEC-IRBA	SEC-IRBA and SEC-IAA	SEC-SA	1250%	SEC-IRBA	SEC-IRBA and SEC-IAA	SEC-SA	1250%
1	Total Exposures	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Tradition securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	of which securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	of which STC	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	of which wholesale	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	of which STC	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	of which re-securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Synthetic securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	of which securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	of which wholesale	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	of which re-securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

SEC1: Securitisation exposures in the banking book - 31 December 2025

SR 000's

	a	b			d	e				i	j			k	l
		Bank acts as originator				Bank acts as sponsor					Bank acts as investor				
		Traditional	Of which simple, transparent and comparable (STC)	Synthetic		Sub-total	Traditional	Of which STC	Synthetic		Sub-total	Traditional	Of which STC		
1	Retail (total) - of which	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	residential mortgage	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	credit card	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	other retail exposures	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	res securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Wholesale (total) - of which	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	loans to corporates	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	commercial mortgage	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	lease and receivables	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	other wholesale	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	res securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Table MRA: Qualitative disclosure requirements related to market risk

Risk management Objectives and Policies

Market risk activities are governed by the board approved Market Risk Management Framework, which establishes roles and responsibilities, defines the Bank's market risk appetite, and prescribes the operational policies and procedures for monitoring and controlling market risk. Additionally, the Market Risk Guidelines and the Trading Book Guidelines govern the trading activities in accordance with Board-approved risk appetite.

a) Strategies and processes of the bank

i. Strategic Objective and Risk Management Process

The Bank's risk management strategy supports corporate and strategic objectives within Board-approved Risk Appetite through effective controls and monitoring. Trading activities are guided by Asset and Liability Committee (ALCO) within a strategic framework of market risk averseness and maximizing risk reward ratio.

The Bank engages in trading activities across multiple asset classes. Derivative transactions are primarily executed on back-to-back basis to meet customer requirements and mitigate associated market risks. All net open trading positions are subject to daily monitoring and reporting against Value-at-Risk and Stop-Loss limits.

The Bank maintains approved policies and processes for Fair Value and Cashflow hedges to hedge balance sheet assets and liabilities. The Treasury Risk section review hedge designations and monitors effectiveness testing of all hedging and hedged instruments. The hedging strategies are reviewed by the ALCO.

ii. Trading Book Designation

The Bank's trading activities are governed by the Trading Book Guidelines as well as the Market Risk Framework. The Trading Book Guidelines establishes a clear definition of the trading book and defines the activities classified as "trading" in nature. The Bank's policies prohibit reassignment of the regulatory books classification and any deviation requires SAMA approval.

iii. Internal Risk Transfer Activities

The Bank does not engage in internal risk transfer activities. The Trading Book Guidelines addresses regulations governing any potential risk transfer activities

b) Structure and organization of the market risk management function

Asset and Liability Committee (ALCO) oversees the effective management of Bank's assets and liabilities to maximize shareholder value, support business growth and optimize capital utilization while protecting the institution from any adverse consequences. It ensures growth aligns with the business strategy and Board approved risk appetite.

ALCO also oversees the Bank's domestic and international investments, providing alternative income and liquidity sources. It establishes investment guidelines and mandates (limits and parameters) for the investment managers and monitor portfolio risks and performance.

The trading activity operates under the ALCO approved Treasury limits framework, which comprehensively defines the limits at each market risk factor level and asset class, including Interest Rate, Foreign Exchange and Credit Spread.

An independent Market & Liquidity Risk Management Department (MLRM) within the Enterprise Risk Management (ERM) Division is responsible for identifying, measuring, monitoring and reporting market risk, in accordance with the ALCO approved Treasury limits framework and ensures any breaches are escalated and rectified as per approved escalation mechanism.

MLRM comprises of the following sections:

- **ALM Section** – supports the Bank's capital markets businesses and Asset and Liability Committee (ALCO). The section conducts regular analysis of the Bank's interest rate and liquidity risks using simulation models. These measures include Net Interest Income at Risk, Economic Value of Equity at Risk and Liquidity ratios which are reported to ALCO and the Board of Directors.

- **Market Risk Section** – covers the monitoring of market risk on the trading book, banking book, and the international investments portfolio. The section also conducts a daily analysis of the risks on banking and trading book under stress scenarios along with a daily back testing to record any breaches. The section is also responsible for the capital charge calculation and reporting the same under normal and stressed conditions.
- **Treasury Risk Section** – independently monitors the risks of Treasury and Investment Division. It ensures the segregation and integrity of key reporting processes especially the market rate revaluation process, and ensures that Treasury complies with the approved limits' structure. It also assists Treasury with business and systems developments.

a) Risk Reporting

Market Risk Management Function of the Bank through Board approved risk management frameworks, policies and procedures ensures that all existing and emerging risks are identified, measured, monitored and reported within the risk appetite tolerances duly approved by the Board of Directors. Managers of specific risk functions are responsible for the day-to-day functional oversight of the risk including monitoring, assessing, measuring, escalating, reporting and controlling of the respective risk types. Active risk management of the Bank includes the processes across the risk lifecycle.

This risk reporting policy establishes a framework for timely, accurate, and comprehensive risk reporting within Bank. The primary goal is to enhance the quality of decision-making through a balanced assessment of risks and opportunities. By implementing this policy, we aim to:

- Ensure consistent and timely communication of risk information
- Provide accurate and relevant risk data to stakeholders
- Support informed decision-making at all levels of the organization
- Foster a culture of risk awareness and proactive risk management

Senior Management is responsible to manage the desired risk profile, which is reflected in risk reports from respective risk types. Breaches of risk appetite are escalated to the Board of Directors for their monitoring purposes besides seeking their necessary directions for rectifications of breaches. Actual performance against the thresholds of the Risk Appetite Statement is presented to the relevant Management Committee of the Board on a monthly basis.

To develop effective risk reporting, the Bank follows these key steps:

1. Identify relevant stakeholders and their information needs
2. Establish clear reporting lines and responsibilities
3. Define risk categories and assessment criteria
4. Implement a standardized risk assessment methodology
5. Develop templates for various types of risk reports
6. Set up a system for data collection and analysis
7. Establish a regular reporting schedule including ad hoc reports when circumstances so require
8. Implement a feedback mechanism for continuous improvement

The Bank considers the risk management an integral function to ensure the stable risk profile of the Bank and to facilitate the consistent returns to shareholders. Independent risk reporting is also a key component of the risk reporting controls. The Bank has put in place a robust governance structure to ensure an effective risk management for identification, measuring, monitoring, reporting and mitigation of risks.

The Bank deploys adequate risk management systems for the effective measurement, monitoring and reporting. For market risk, the risk systems are used by the Bank which are widely acknowledged and used for Value at Risk and other risk measures such as Net Interest income at Risk and Economic Value of Equity at Risk. The systems are regularly assessed and upgraded for improvement in risk measurement and adherence to regulatory changes.

Table MR1: Market risk under the standardised approach - 31 December 2025

		SR 000's
		a
		Capital requirement in standardised approach
1	General interest rate risk	167,628
2	Equity risk	566,652
3	Commodity risk	-
4	Foreign exchange risk	263,092
5	Credit spread risk - non-securitisations	57,827
6	Credit spread risk - securitisations (non-correlation trading portfolio)	-
7	Credit spread risk - securitisation (correlation trading portfolio)	-
8	Default risk - non-securitisations	141,229
9	Default risk - securitisations (non-correlation trading portfolio)	-
10	Default risk - securitisations (correlation trading portfolio)	-
11	Residual risk add-on	-
12	Total	1,196,428

Accompanying narrative

Market Risk Capital requirement has increased slightly from 1,177,747 as of September 2025 to 1,196,428 as of December 2025 mainly due to the increase in FX open position.

Table CVAA: General qualitative disclosure requirements related to CVA

a) An explanation and/or a description of the bank's processes implemented to identify, measure, monitor and control the bank's CVA risks, including policies for hedging CVA risk and the processes for monitoring the continuing effectiveness of hedges

The Credit Valuation Adjustment (CVA) capital charge is for potential mark to market losses due to the credit quality deterioration of a counterparty. The Bank has implemented the Reduced Basic Approach (Reduced BA-CVA) methodology to measure CVA capital charge based on the SA-CCR EAD (Standardized Approach for Counterparty Credit Risk Exposure at Default).

The Bank currently does not perform CVA hedging and hence implemented the Reduced BA-CVA approach (which does not recognize any hedges).

b) Whether the bank is eligible and has chosen to set its capital requirement for CVA at 100% of the bank's capital requirement for counterparty credit risk as applicable under SMAR14

The Bank computes the CVA capital charge based on the reduced BA-CVA approach, in adherence to the Central Bank (SAMA) minimum capital requirements for counterparty credit risk and Credit Valuation Adjustment guidelines.

CVA1: The reduced basic approach for CVA (BA-CVA) - 31 December 2025

		SR 000's	
		a	b
		Components	BA-CVA RWA
1	Aggregation of systematic components of CVA risk	770,719	
2	Aggregation of idiosyncratic components of CVA risk	265,577	
3	Total		6,628,713

Accompanying narrative

CVA RWA decreased due to the improvement in the credit quality(rating) of the counterparties.

Table ORA: General qualitative information on a bank's operational risk framework

a) Strategy & Objectives

The Operational Risk Management Department (ORMD) provides independent and specialized operational risk management services to all business and support areas of the Bank to support the effective management of operational risks.

As a Second Line of Defense function, ORMD's objective is to facilitate business and support functions in identifying, measuring/assessing, monitoring, mitigating, and reporting operational risks.

ORMD's role, as part of the Second Line of Defense, is to adopt a proactive approach in supporting First Line of Defense functions in the identification and management of operational risks, thereby reasonably minimizing risks within the Bank's approved risk appetite.

This is supported by an operational risk management framework and related policies and procedures.

The Bank effectively manages operational risk through a comprehensive, Board-approved operational risk management policy. This policy prescribes key risk management aspects of the three lines of defense model and operational risk management tools to facilitate appropriate identification, assessment, mitigation, monitoring and reporting of operational risks. The Bank has also developed a robust governance structure outlining the roles and responsibilities of various stakeholders for managing operational risks. These policies were developed in alignment with the regulatory guidelines and best practices.

Operational Loss Data Governance

The Bank maintains a centralized operational loss data framework that captures gross losses, recoveries, and loss adjustments in alignment with SAMA and Basel requirements.

Operational loss data is systematically collected, validated, and analyzed to support risk management, regulatory reporting, and capital adequacy purposes. The Bank applies defined data quality standards, approval workflows, and reconciliation procedures to ensure the completeness and accuracy of operational loss information.

Historical high-quality loss data is maintained in line with regulatory requirements and is used as a key input into operational risk capital calculations in alignment with Standardized Measurement Approach (SMA), including the determination of the Internal Loss Multiplier (ILM).

a) Structure and Organization of Operational Risk Management

Operational Risk Management Department reports to Enterprise Risk Management Division and is responsible for the development and implementation of Bank's Operational Risk Management Policy across the Bank.

Operational Risk Management Department activities are supported by five sections within the department to facilitate the sustainability and integrity of the Bank's operations and to protect its reputation by controlling, mitigating or transferring the impact of operational risk by performing various risk controlling activities within their scope of work.

Risk Analysis – responsible for the implementation of RCSA and monitor risks through various operational risk tools including Key Risk Indicators (KRI's), KRI Data Quality review, Risk Assessments of New / Changes to existing Products & Services, review of Change requests (CR's), and review of Policies & Procedures.

Operational Incident – performs risk-based examination of the Bank's branch network in accordance with approved methodology to minimize the operational risk exposures. It also investigates on operational loss incidents to identify root – causes of the breach and control failures and publish investigation reports to the stakeholders for implementing appropriate remediations.

Risk Mitigation – responsible for operational loss data management and insurance related mandate. It facilitates the Bank in timely recording, tracking, analysis, and reporting of operational loss incidents using the operational risk management system. It manages and oversees the insurance program and risk transfer of operational losses through a cost-effective insurance program that provides adequate protection against insurable risks.

Risk Monitoring and Advisory – conducts monitoring key activities, limits and metrics including, monitoring of activities transactions, and processes across the Bank domains. Moreover, develop and implement the awareness plan to increase the awareness and training across Lines of defense to increase and enhance the risk culture.

Internal Control – instituted within the Bank to ensure adherence with the requirements of SAMA's Guidelines on Internal Control. The Bank has established an effective mechanism for identification, measurement, monitoring and reporting of risks and their mitigating controls. Guidance for testing of the controls associated with the risks is implemented through quarterly control testing process. The executive management has also implemented the 3 Lines of Defense model within the Bank which defines the roles and responsibilities and relationship between business and risk oversight/monitoring functions.

b) Scope and Nature of Operational Risk Reporting

Operational Risk Management Department ensures that a regular risk reporting is carried out for executive management and the Board. An integrated risk report is presented periodically to the Operational Resilience Working Group (ORW), Enterprise Risk Management Committee, Board Risk Management Committee and Board Audit Committee. The reporting framework encompasses the identification, assessment, monitoring, and mitigation of operational risks across the Bank. The main context of the reporting framework is to provide executive management and the board of directors with a clear understanding of the Bank's operational risk profile and the effectiveness of operational risk management efforts.

c) The risk mitigation and risk transfer used in the management of operational risk

The Bank's risk mitigation process for operational risk is governed by a comprehensive framework designed to identify, assess, monitor, and manage risks effectively. This framework is supported by robust governance, with policies approved by the Board of Directors and oversight provided by a dedicated Operational Risk Working Group to ensure the effective implementation of mitigation measures.

Business units conduct regular risk and control self-assessments (RCSA) to evaluate operational risks within their processes and identify appropriate controls. Any gaps discovered are addressed through targeted action plans aimed at strengthening the control environment.

To proactively monitor risk levels, the Bank employs key risk indicators (KRIs) with predefined thresholds. These thresholds are designed to trigger timely escalations and prompt corrective actions when necessary.

Operational loss data is systematically collected and analyzed to address root causes and implement enhancements to existing controls. External loss events are also reviewed to gain additional insights for preventive measures.

OR1: Historical losses
SR 000's

	a	b	c	d	e	f	g	h	i	j	k	
	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	Ten year Average	
Using 44,600 SAR threshold												
1	Total amount of operational losses net of recoveries (no exclusions)	36,059	34,129	108,177	54,432	20,246	87,028	10,710	11,640	20,534	12,070	39,502
2	Total number of operational risk losses	67	48	51	66	44	26	33	14	16	24	39
3	Total amount of excluded operational risk losses	-	-	-	-	-	-	-	-	-	-	-
4	Total number of exclusions	-	-	-	-	-	-	-	-	-	-	-
5	Total amount of operational losses net of recoveries and net of excluded losses	36,059	34,129	108,177	54,432	20,246	87,028	10,710	11,640	20,534	12,070	39,503
Using 446,000 SAR threshold												
6	Total amount of operational losses net of recoveries (no exclusions)	30,284	29,811	103,107	48,102	13,616	85,419	18,594	11,419	20,025	9,993	37,037
7	Total number of operational risk losses	24	18	16	26	7	10	10	7	5	5	13
8	Total amount of excluded operational risk losses	-	-	-	-	-	-	-	-	-	-	-
9	Total number of exclusions	-	-	-	-	-	-	-	-	-	-	-
10	Total amount of operational losses net of recoveries and net of excluded losses	30,284	29,811	103,107	48,102	13,616	85,419	18,594	11,419	20,025	9,993	37,037
Details of operational risk capital calculation												
11	Are losses used to calculate the ILM (yes/no)?	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	
12	If "no" in row 11, is the exclusion of internal loss data due to non compliance with the minimum loss data standards (yes/no)?	-	-	-	-	-	-	-	-	-	-	
13	Loss event threshold: 44,600 SAR or 446,000 SAR for the operational risk capital calculation if applicable	44,600 SAR	44,600 SAR	44,600 SAR	44,600 SAR	44,600 SAR	44,600 SAR	44,600 SAR	44,600 SAR	44,600 SAR	44,600 SAR	

Accompanying narrative

The Bank maintains a centralized operational loss data framework that captures gross losses, recoveries, and loss adjustments in alignment with SAMA and Basel III requirements. Starting from Q2 2023, the Bank enhanced its operational loss reporting framework to systematically capture and disclose recoveries related to previously recognized operational loss events. These enhancements reflect improvements in data availability, governance, reconciliation with Finance, and validation controls, and align with SAMA and Basel III Pillar 3 disclosure expectations. The Bank utilizes complete and high-quality historical operational loss data in the calculation of operational risk capital under the Standardised Measurement Approach (SMA). The availability of reliable annual loss data supports the application of the Loss Multiplier (LM) in accordance with regulatory requirements.

OR2: Business Indicator and subcomponents

SR 000's

		a	b	c
	BI and its subcomponents	2024	2023	2022
1	Interest, lease and dividend component	8,303,066		
1a	Interest and lease income	24,182,126	20,606,115	12,907,561
1b	Interest and lease expense	11,308,859	8,191,837	2,855,116
1c	Interest earning assets	414,032,304	354,168,697	331,583,990
1d	Dividend income	43,374	40,801	79,861
2	Services component	4,680,167		
2a	Fee and commission income	4,539,492	3,730,796	3,559,071
2b	Fee and commission expense	1,548,552	1,346,175	1,130,404
2c	Other operating income	830,728	682,824	697,589
2d	Other operating expense	42,343	47,607	80,423
3	Financial component	421,113		
3a	Net P&L on the trading book	529,420	419,944	219,029
3b	Net P&L on the banking book	16,802	-43,630	121,775
4	BI	13,404,346		
5	Business indicator component (BIC)	1,876,852		

Disclosure on BI:

		a
6a	BI gross of excluded divested activities	
6b	Reduction in BI due to excluded divested activities	

Accompanying narrative

Significant changes between the current year and the previous year:

The Interest and lease income increased by 17.4% mainly due to an increase in special commission income from loans and advances and investments.

The Interest and lease expense increased by 38.1% due to an increase in special commission expense mainly from Deposits.

The Interest earning assets increased by 16.9% due to an increase in loans, investments, and due from banks.

OR3: Minimum required operational risk capital

		SR 000's
#	Particulars	a
1	Business indicator component (BIC)	1,876,852
2	Internal loss multiplier (ILM)	0.75
3	Minimum required operational risk capital (ORC)	1,406,633
4	Operational risk RWA	17,582,909

Table IRRBBA - IRRBB risk management objectives and policies (Qualitative disclosures)

Qualitative disclosure

Interest Risk in the Banking Book (IRRBB) is the risk to the Bank's earnings and capital that arises out of customers' demands for interest rate related products with various repricing profiles. As the Bank engages in such activities as lending, balance sheet funding and capital management, it may be exposed to the inherent Interest Rate, Foreign Exchange and Liquidity risks.

The Bank manages IRRBB within its established Net Interest Income at Risk (NII) and Economic Value of Equity at Risk (EVE) limit that are measured and monitored by Risk Management Division and reported to the Asset and Liability Committee and to the Board.

The strategies used to mitigate the stressed IRRBB are through the Funds Transfer Pricing (FTP) mechanism, the management of interest rate risk is taken out of the hands of the business units and entrusted to the Treasury /Balance Sheet Management units. The Treasury /Balance Sheet Management performs analysis of the risks inherent in the balance sheet based on the calculations provided by the Market and Liquidity Risk Management Department, and determines appropriate hedging strategies in consultation with the ALCO and then executes those strategies.

The periodicity of calculation of Bank's IRRBB measures is monthly. The Bank uses interest income at risk and economic value of equity at risk to gauge and a description of the specific measures that the Bank uses to gauge its sensitivity to IRRBB.

While the BCBS recommends a 200 bps parallel shifts for stress testing, the Bank uses seven interest rate shock scenarios to gauge the change in its economic value and earnings; +/- 100 bps and +/- 200 bps; +/- 400 bps and one rotation (6 months period to achieve an increase of short-term rates by 50bps up to 6 months term).

Re-pricing and yield curve risks were determined to be the predominant risk categories affecting the Bank. The risk exposure to the embedded options like early redemptions and delays, is not material and hence has not been considered over the past years; However, the Bank applied the call date for its debt issuances. Impact of Prepayments in fixed retail loans is incorporated in IRRBB calculations. Based on the behavioral trends it has been concluded that options risk (excluding prepayments) is not currently significant for the Bank and hence can be excluded from the capital allocation process for interest rate risk at present.

Strategies to mitigate IRRBB include the use of cash and derivative instruments. In the case of significant and fast parallel shifts in rates in either direction, the alternative products available to the Bank are:

- Buy/Sell long/short term government securities or bonds
- Liquidate some Investments
- Buy/Sell futures
- Buy/Sell forwards
- Write payer/receiver swaps
- Pay/Receive fixed rate deposits
- Issue fixed/floating bonds/loans/CDs
- Buy/sell caps/floors

In each case the strategy undertaken by the ALCO is to appropriately adjust the Bank's exposure in terms of duration, timing and interest rates whilst minimizing the accounting issues and remaining within all regulatory limits and ratios.

For generating cash flows, the end rates (including commercial margins and other spreads) have been used. For discounting however, SAIBOR and SOFR rates have been used. The average repricing maturity for NMD's have been estimated based on a historical ten-year redemption data analysis of deposits.

The historical prepayments are analyzed to estimate the annual CPR rates.

Quantitative disclosures

- 1 Average maturity assigned to NMDs: 3.6 years.
- 2 Longest repricing maturity assigned to NMDs: within 6-7 years.

IRRBB1 – Quantitative information on IRRBB - 31 December 2025

In reporting currency	△EVE		△NII	
Period	Dec-25	Dec-24	Dec-25	Dec-24
Parallel up	(6,287,607.73)	(5,256,060.53)	(528,102.72)	(44,482.66)
Parallel down	6,511,894.43	5,121,372.97	493,449.19	45,829.92
Steeper	(122,620.76)	(215,801.04)		
Flattener	1,228,817.97	1,175,103.19		
Short rate up	(1,502,622.57)	(614,191.71)		
Short rate down	3,463,707.98	2,539,545.65		
Maximum	(6,287,607.73)	(5,256,060.53)	(528,102.72)	(44,482.66)
Period	T		T-1	
Tier 1 Capital (See note below)	75,441,339		67,745,110	

Table IRRBBA - IRRBB risk management objectives and policies (Quantitative disclosures)

Quantitative disclosures		
1	Average repricing maturity assigned to non-maturity deposits (NMDs).	Average maturity assigned to NMDs: 3.6 years.
2	Longest repricing maturity assigned to NMDs.	Longest repricing maturity assigned to NMDs: within 6-7 years.

REMA – Remuneration policy (Compensation Policy)

Introduction

Riyad Bank aims to attract, motivate and retain qualified talent and provide employees with the necessary vocational skills, capabilities and expertise to carry out their tasks and responsibilities efficiently and effectively. This policy has been developed to document the regulations followed by the Bank in connection with compensation, benefits and incentives in line with the mission, vision and strategic objectives of the Bank.

The Bank follows a systematic approach in the management of compensation that aims to establish internal equity as well as external competitiveness. Some components of this approach include:

- A documented reward management program
- Market surveys
- A salary scale based upon market compensation surveys
- Job profiles and grades
- A performance management program
- Periodic salary reviews

The nature of work, competitive market conditions, the Bank's financial status, its performance versus budget and strategic objectives, and anticipated future developments are also taken into consideration.

Coverage	Brief Description
Purpose	<p>The policy defines roles, responsibilities, and authorities that are related to employee's compensation. It also aligns the incentive policy with the Bank's risk management framework, how to manage and monitor risk effects as well as maintain the balance between role-based incentives and disincentives, the general framework for incentive policy and its applicability using a risk weighting method, linking rewards to the actual performance levels of employees, types of immediate and deferred incentives, a reward framework for each category of roles/jobs, determining fixed and variable reward element, and the method of payment.</p> <p>The implementation of this policy is in conjunction with the approved Human Capital (HC) policy (and its appendices) and HC processes and procedures, while being governed by the approved administrative authorities (DoA).</p>
Scope	<p>The HC Division is responsible for the implementation and application of this policy through specific processes and procedures. The HC Division will also be responsible for monitoring the applicability of this policy.</p> <p>The scope of this policy covers all levels and categories of employees, in addition to the senior management, whether regularly or contractually employed, as well as outsourcing arrangements with third party service providers, if applicable.</p> <p>Compensation policies, procedures and practices of all the Bank's subsidiaries operating in the financial sector are required to be consistent with this policy, and approved by the respective Board of Directors or nominated representatives. Unless if indicated otherwise.</p> <p>This policy applies also to branches and / or representative offices operating in any foreign jurisdiction, provided that there is no inconsistency with the legal and regulatory requirements of the jurisdiction where they undertake business activities. Unless if indicated otherwise.</p>
Core Principles	<ul style="list-style-type: none"> • Performance-based rewards. • Competitive within the Bank's selected markets. • Uses a total reward model (i.e. basic salary, fixed allowances, role-based allowance, benefits and variable pay). • Fair and equitable in its employee's treatment. • Effectively managed (Risk Management and Governance).
Basic Salary	<ul style="list-style-type: none"> • Basic salaries are paid in accordance with the salary scale approved by the Board of Directors. Salaries are commensurate with an employee's job grade and within the salary range of the grade. The same salary range is applied to all individuals of the same job grade. Ideally, employees should not be paid a basic salary less than the minimum of the range or higher than the maximum the range for which their job has been graded. • Employee basic salaries are reviewed annually to ensure that a competitive market position is maintained.

Fixed Allowances	<ul style="list-style-type: none"> Riyad Bank employees may be entitled to a range of allowances, in accordance with Human Capital Compensation Policy Appendices to cover job related requirements such as housing allowance, transportation allowance, two extra basic salaries, and other allowances as indicated.
Variable Pay	<ul style="list-style-type: none"> The bank strives to develop a sustainable and competitive work environment to attract and retain qualified candidates and to ensure a balance between the present and potential future careers of employees. As such, various roles may be incentivized through a number of variables pay structures.
Performance Bonus	<ul style="list-style-type: none"> The Board of Directors may annually allocate an annual bonus budget, linked to the Bank's performance which includes its current and anticipated future financial status, risk framework and overall achieved results. The Board of Directors approves the process by which the bonuses are dispersed to employees on an annual or quarterly basis as the case may be. The magnitude of a performance bonus award made to an employee is determined by the employee's performance rating (including performance versus risk management KPIs) and the nature of work undertaken.
Product & Sales Incentives	<ul style="list-style-type: none"> The Bank operate a number of sales incentive schemes which are periodically reviewed and that link the specific sales performance of an individual with the Bank's financial goals. Such schemes are designed to encourage eligible employees to set long-term client relationships built upon concern for the client's long-term prosperity without exposing the client to unnecessary levels of risk.
Claw Back	<ul style="list-style-type: none"> This policy aims to ensure that variable pay is aligned with long-term success of the bank and ethical conduct, by fostering accountability among bank employees. Therefore, under specific circumstances and in cases of misconduct, violation of ethical standards, lack of due diligence, poor performance, or poor investments that expose the bank and its clients to risks or significant losses, the bank reserves the right to reclaim previously awarded compensation, including annual performance, deferred bonus, product & sales incentives, or any other form of variable pay.
Deferral Compensation	<ul style="list-style-type: none"> The deferral plan is intended to ensure full compliance with SAMA Banks Remuneration Rules.

Coverage	What it means	What it looks like
Competitiveness	<ol style="list-style-type: none"> Ensuring that rewards are implemented at a level that enables the Bank to attract and retain employees of the required caliber. Applying a systematic approach to benchmarking total reward structure against the right market competitors. 	<ul style="list-style-type: none"> The bank develops a remuneration strategy that ensure remuneration competitiveness against the market including all elements of which fixed pay (Basic salary & Allowance) variable pay (Short term & Long term), benefits, and allowance. The bank carries out salary, compensation and benefits surveys to compare its practices. This process conducted in collaboration with several reputable consulting firms.
Fair & Equitable	<ol style="list-style-type: none"> The Bank follows a systematic approach to the management of compensation that aims to establish internal equity. Ensuring fairness of treatment within and between business functions and employee groups. 	<ul style="list-style-type: none"> Clearly defined and well-applied reward and performance management processes and decision-making criteria. Ensure that an employee's remuneration is appropriate and that employees who perform similar work to a similar level of performance are remunerated in a broadly similar manner. Compliance with relevant regulatory frameworks. Continues monitoring.

Coverage	What it means	What it looks like
Risk Management	<ol style="list-style-type: none"> 1. Remuneration for employees in control functions to be determined independently of the functions they control. 2. Risk Management review of compensation and incentives policies to ensure employees are not rewarded for taking excessive risk or creating undue concentration of risk. 	<ul style="list-style-type: none"> • The remuneration of employees engaged in control functions such as Audit, Compliance, Risk Management and Credit Risk is designed to ensure objectivity and independence of these functions in which assured that their remuneration cannot interfere by Business Heads in functions being monitored and controlled. • Identified risk takers such as executives, senior management and other specific roles/grades within the bank in alignment with the risk management framework, ensuring a strategic approach to managing risks and fostering a secure financial environment. • Any changes to Remuneration policies is signed off by the Risk Management, and Compliance function before submission to the Nomination & Compensation Committee (NCC).
Governance	<ol style="list-style-type: none"> 1. Board of Directors is responsible for reward across the Bank. 2. The Nominations & Compensation Committee (NCC) which comp advises the Board of Directors. 3. The Nominations & Compensation Committee (NCC) is responsible for ensuring that compensation decisions take account of risk. 	<ul style="list-style-type: none"> • The Board of Directors owns the responsibility for approving the compensation policy, and ensuring the effective implementation of the policy. • The Board is advised by the Nominations & Compensation Committee on all matters relating to the compensation policy. • The Nominations & Compensation Committee reviews and recommends to the Board of Directors all compensation matters relating to Executive Management. • The Nominations & Compensation Committee reviews and recommends to the Board of Directors the remuneration policy and structure. • The Nominations & Compensation Committee takes into account during their review and endorsement of the remuneration policy and structures all aspects of risk, including reputational risk, capital risk, liquidity risk, etc.

REM1: Remuneration awarded during the financial year - 31 December 2025

		a	b
		Senior management	Other material risk-takers
	Remuneration amount		
1	Fixed remuneration		
	Number of employees	12	364
2	Total fixed remuneration (3 + 5 + 7)	28,275	155,512
3	Of which: cash-based	28,275	155,512
4	Of which: deferred		
5	Of which: shares or other share-linked instruments		
6	Of which: deferred		
7	Of which: other forms		
8	Of which: deferred		
9	Variable remuneration		
	Number of employees	12	319
10	Total variable remuneration (11 + 13 + 15)	36,475	90,257
11	Of which: cash-based	14,590	75,000
12	Of which: deferred		
13	Of which: shares or other share-linked instruments	21,885	15,257
14	Of which: deferred		
15	Of which: other forms		
16	Of which: deferred		
17	Total remuneration (2 + 10)	64,750	245,769

REM2: Special payments - 31 December 2025

Special payments	Guaranteed bonuses		Sign-on awards		Severance payments		Total amount
	Number of employees	Total amount	Number of employees	Total amount	Number of employees	Number of employees	
Senior management			1	500			
Other material risk-takers							

REM3: Deferred remuneration - 31 December 2025

	a	b	c	d	e
Deferred and retained remuneration	Total amount of outstanding deferred remuneration	Of which: Total amount of outstanding deferred and retained remuneration exposed to ex post explicit and/or implicit adjustment	Total amount of amendment during the year due to ex post explicit adjustments	Total amount of amendment during the year due to ex post implicit adjustments	Total amount of deferred remuneration paid out in the financial year
Senior management	38,398				6,992
Cash					6,992
Shares	38,398				
Cash-linked instruments					
Other					
Other material risk-takers	25,914				4,379
Cash					4,379
Shares	25,914				
Cash-linked instruments					
Other					
Total	64,312	-	-	-	11,371

General Qualitative Disclosure Requirements

Disclosure Policy for Basel III Pillar 3

To comply with the requirements of 'General Guidance Notes: Part A' issued via SAMA's circular 361000126572 dated July 9, 2015, Para 10 Riyad bank has established a Disclosure Policy for Basel III Pillar 3 information.

The Disclosure Policy amongst other things covers scope, implementation date, purpose, applicability and the roles and responsibilities and Internal Controls over preparation of Pillar 3 Disclosures.

	The below list of tables and templates are Not Available
Overview of risk management and RWA	KM2 – Key metrics – TLAC requirements (at resolution group level)
Linkages between financial statements and regulatory exposures	PV1 – Prudent valuation adjustments (PVA)
Composition of capital and TLAC	TLAC1 – TLAC composition for G-SIBs (at resolution group level)
	TLAC2 – Material subgroup entity – creditor ranking at legal entity level
	TLAC3 – Resolution entity – creditor ranking at legal entity level
Macroprudential supervisory measures	GSIB1 – Disclosure of G-SIB indicators
Credit risk	CRE – Qualitative disclosures related to IRB models
	CR6 – IRB – credit risk exposures by portfolio and probability of default (PD) range
	CR7 – IRB – effect on RWA of credit derivatives used as CRM techniques
	CR8 – RWA flow statements of credit risk exposures under IRB
	CR9 – IRB – backtesting of PD per portfolio
	CR10 – IRB (specialised lending and equities under the simple risk weight method)
Counterparty credit risk	CCR4 – IRB – CCR exposures by portfolio and PD scale
	CCR6 – Credit derivatives exposures
	CVA2 – The full basic approach for CVA (BA-CVA)
	CVAB – Qualitative disclosures for banks using the SA-CVA
	CVA3 – The standardised approach for CVA (SA-CVA)
	CVA4 – RWA flow statements of CVA risk exposures under SA-CVA
Securitisation	CCR7 – RWA flow statements of CCR exposures under the Internal Model Method (IMM)
	SEC2 – Securitisation exposures in the trading book
Market risk	SEC3 – Securitisation exposures in the banking book and associated regulatory capital requirements – bank acting as originator or as sponsor
	MRB – Qualitative disclosures for banks using the IMA
	MR2: Market risk for banks using the IMA
	MR3: Market risk under the simplified standardised approach