



Disclosures Under Basel III Framework

Basel III Pillar 3 Disclosures
June 30, 2025

Basel III Pillar 3 Disclosures 30 June 2025

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KM1: Key metrics (at consolidated group level)

		SR 000				
		a	b	c	d	e
		Jun-25	Mar-25	Dec-24	Sep-24	Jun-24
Available capital (amounts)						
1	Common Equity Tier 1 (CET1)	60,866,196	61,030,906	58,359,010	56,367,266	55,547,254
1a	Fully loaded ECL accounting model	60,866,196	61,030,906	58,359,010	56,367,266	55,547,254
2	Tier 1	72,241,796	72,407,556	67,745,110	62,930,816	62,110,954
2a	Fully loaded ECL accounting model Tier 1	72,241,796	72,407,556	67,745,110	62,930,816	62,110,954
3	Total capital	76,874,472	77,027,938	78,225,414	73,177,039	72,677,002
3a	Fully loaded ECL accounting model total capital	76,874,472	77,027,938	78,225,414	73,177,039	72,677,002
Risk-weighted assets (amounts)						
4	Total risk-weighted assets (RWA)	455,530,160	440,352,592	412,963,098	403,043,293	372,222,986
4a	Total risk-weighted assets (pre-floor)	455,530,160	440,352,592	412,963,098	403,043,293	372,222,986
Risk-based capital ratios as a percentage of RWA						
5	CET1 ratio (%)	13.36%	13.86%	14.13%	13.99%	14.92%
5a	Fully loaded ECL accounting model CET1 (%)	13.36%	13.86%	14.13%	13.99%	14.92%
5b	CET1 ratio (%) (pre-floor ratio)	13.36%	13.86%	14.13%	13.99%	14.92%
6	Tier 1 ratio (%)	15.86%	16.44%	16.40%	15.61%	16.69%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	15.86%	16.44%	16.40%	15.61%	16.69%
6b	Tier 1 ratio (%) (pre-floor ratio)	15.86%	16.44%	16.40%	15.61%	16.69%
7	Total capital ratio (%)	16.88%	17.49%	18.94%	18.16%	19.53%
7a	Fully loaded ECL accounting model total capital ratio (%)	16.88%	17.49%	18.94%	18.16%	19.53%
7b	Total capital ratio (%) (pre-floor ratio)	16.88%	17.49%	18.94%	18.16%	19.53%
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 (%)	0.082%	0.079%	0.087%	0.089%	0.088%
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)	3.08%	3.08%	3.09%	3.09%	3.09%
12	CET1 available after meeting the bank's minimum capital requirements (%)	5.78%	6.28%	6.54%	6.40%	7.34%
Basel III leverage ratio						
13	Total Basel III leverage ratio exposure measure	603,377,727	579,432,660	560,088,781	542,035,395	516,718,142
14	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves)	11.97%	12.50%	12.10%	11.61%	12.02%
14a	Fully loaded ECL accounting model Basel III leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) (%)	11.97%	12.50%	12.10%	11.61%	12.02%
14b	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)	12.32%	13.03%	12.55%	12.00%	12.02%
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%	12.49%	12.09%	11.60%	12.02%
14d	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	12.31%	13.02%	12.54%	11.98%	12.02%
Liquidity Coverage Ratio (LCR)						
15	Total high-quality liquid assets (HQLA)	63,390,981	62,948,512	56,862,538	52,355,888	51,318,422
16	Total net cash outflow	45,072,394	43,076,263	39,227,912	36,858,615	32,706,614
17	LCR ratio (%)	140.64%	146.13%	144.95%	142.05%	156.91%
Net Stable Funding Ratio (NSFR)						
18	Total available stable funding	303,518,643	294,020,275	277,415,460	273,108,499	268,995,801
19	Total required stable funding	284,791,147	270,123,616	259,240,048	249,805,198	238,332,493
20	NSFR ratio	106.58%	108.85%	107.01%	109.33%	112.87%

OV1: Overview of RWA

	SR 000's			Drivers behind significant differences in T and T-1
	a	b	c	
	RWA		Minimum capital requirements	
	Jun-25	Mar-25	Jun-25	
1 Credit risk (excluding counterparty credit risk)	410,318,126	396,066,965	32,825,450	Due to increase in Loans and Advances
2 Of which: standardised approach (SA)	410,318,126	396,066,965	32,825,450	Due to increase in Loans and Advances
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)	5,663,560	5,182,858	453,085	Increase in Replacement Cost/MTM due to decreasing Yields
7 Of which: standardised approach for counterparty credit risk	5,663,560	5,182,858	453,085	No material movement
8 Of which: IMM				
9 Of which: other CCR				
10 Credit valuation adjustment (CVA)	5,660,355	5,133,507	452,828	Due to increase in EAD
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	872,263	781,106	69,781	No material movement
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	15,432,948	15,605,247	1,234,636	No material movement
21 Of which: standardised approach (SA)	15,432,948	15,605,247	1,234,636	No material movement
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)	455,530,160	440,352,592	36,442,413	

Table CCA - Main features of regulatory capital instruments and of other TLAC-eligible instruments - 30 June 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
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	1/23/2025
12	Perpetual or dated	Perpetual
13	Original maturity date	Perpetual Tier 1 Capital (subject to any early redemption as described below)
14	Issuer call subject to prior SAMA approval	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	
17	Fixed or floating dividend/coupon	Fixed 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.
18	Coupon rate and any related index	Yes
19	Existence of a dividend stopper	Fully Discretionary
20	Fully discretionary, partially discretionary or mandatory	No
21	Existence of step-up or other incentive to redeem	Non cumulative
22	Non-cumulative or cumulative	Non convertible
23	Convertible or non-convertible	Not applicable
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 - 30 June 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	2/9/2021
12	Perpetual or dated	Dated
13	Original maturity date	2/9/2031
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.
15	Optional call date, contingent call dates and redemption amount	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
16	Subsequent call dates, if applicable	As above
17	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
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned).	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 - 30 June 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	2/16/2022
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 or floating dividend/coupon
18	Fixed or floating dividend/coupon	Fixed
19	Coupon rate and any related index	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
20	Existence of a dividend stopper	No
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 - 30 June 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	10/5/2022
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 - 30 June 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	10/3/2024
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 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
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	Fixed 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
18	Coupon rate and any related index	
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 writup mechanism	NA
34a	Type of subordination	Unsecured Subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned).	(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

CC1 - Composition of regulatory capital - 30 June 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	Directly issued qualifying common share (and equivalent for non-joint stock companies) capital plus related stock surplus	30,000,000	A
2	Retained earnings	15,485,488	B
3	Accumulated other comprehensive income (and other reserves)	15,477,043	C-E
4	Directly issued capital subject to phase-out from CET1 capital (only applicable to non-joint stock companies)		
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1 capital)		
6	Common Equity Tier 1 capital before regulatory adjustments	60,962,531	F
7	Common Equity Tier 1 capital: regulatory adjustments		
8	Prudent valuation adjustments		
9	Goodwill (net of related tax liability)		
10	Other intangibles other than mortgage servicing rights (MSR) (net of related tax liability)	(144,452)	
11	Deferred tax assets (DTA) that rely on future profitability, excluding those arising from temporary differences (net of related tax liability)		
12	Cash-flow hedge reserve	48,117	
13	Shortfall of provisions to expected losses		
14	Securitisation gain on sale (as set out in SACAP4.1.4)		
15	Gains and losses due to changes in own credit risk on fair valued liabilities		
16	Defined benefit pension fund net assets		
17	Investments in own shares (if not already subtracted from paid-in capital on reported balance sheet)		
18	Reciprocal cross-holdings in common equity		
19	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)		
20	Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation (amount above 10% threshold)		
21	MSR (amount above 10% threshold)		
22	DTA arising from temporary differences (amount above 10% threshold, net of related tax liability)		
23	Amount exceeding the 15% threshold		
24	Of which: significant investments in the common stock of financials		
25	Of which: MSR		
26	Of which: DTA arising from temporary differences		
27	National specific regulatory adjustments		
28	Regulatory adjustments applied to Common Equity Tier 1 capital due to insufficient Additional Tier 1 and Tier 2 capital to cover deductions		
29	Total regulatory adjustments to Common Equity Tier 1 capital	(96,335)	
30	Common Equity Tier 1 capital (CET1)	60,866,196	
31	Additional Tier 1 capital: instruments		
32	Directly issued qualifying additional Tier 1 instruments plus related stock surplus	11,375,600	G
33	Of which: classified as equity under applicable accounting standards		
34	Of which: classified as liabilities under applicable accounting standards		
35	Directly issued capital instruments subject to phase-out from additional Tier 1 capital		
36	Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group additional Tier 1 capital)		
37	Of which: instruments issued by subsidiaries subject to phase-out		
38	Additional Tier 1 capital before regulatory adjustments	11,375,600	
39	Additional Tier 1 capital: regulatory adjustments		
40	Investments in own additional Tier 1 instruments		
41	Reciprocal cross-holdings in additional Tier 1 instruments		
42	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)		
43	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (amount above 10% threshold)		
44	National specific regulatory adjustments		
45	Regulatory adjustments applied to additional Tier 1 capital due to insufficient Tier 2 capital to cover deductions		
46	Total regulatory adjustments to additional Tier 1 capital		
47	Additional Tier 1 capital (AT1)	11,375,600	
48	Tier 1 capital (T1 = CET1 + AT1)	72,241,796	
49	Tier 2 capital: instruments and provisions		
50	Directly issued qualifying Tier 2 instruments plus related stock surplus	3,070,615	H
51	Directly issued capital instruments subject to phase-out from Tier 2 capital		
52	Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2)		
53	Of which: instruments issued by subsidiaries subject to phase-out		
54	Provisions	1,562,061	
55	Tier 2 capital before regulatory adjustments	4,632,676	
56	Tier 2 capital: regulatory adjustments		
57	Investments in own Tier 2 instruments		
58	Reciprocal cross-holdings in Tier 2 instruments and other TLAC liabilities		
59	Investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)		
60	Investments in the other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation and where the bank does not own more than 10% of the issued common share capital of the entity; amount previously designated for the 5% threshold but that no longer meets the conditions (for G-SIBs only)		
61	Significant investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)		
62	National specific regulatory adjustments		
63	Total regulatory adjustments to Tier 2 capital		
64	Tier 2 capital	4,632,676	
65	Total regulatory capital (= Tier 1 + Tier2)	76,874,472	
66	Total risk-weighted assets	455,530,160	
67	Capital adequacy ratios and buffers		
68	Common Equity Tier 1 capital (as a percentage of risk-weighted assets)	13.36%	
69	Tier 1 capital (as a percentage of risk-weighted assets)	15.86%	
70	Total capital (as a percentage of risk-weighted assets)	16.88%	
71	Institution-specific buffer requirement (capital conservation buffer plus countercyclical buffer requirements plus higher loss absorbency requirement, expressed as a percentage of riskweighted assets)	3.08%	
72	Of which: capital conservation buffer requirement	2.5%	
73	Of which: bank-specific countercyclical buffer requirement	0.08%	
74	Of which: higher loss absorbency requirement	0.5%	
75	Common Equity Tier 1 capital (as a percentage of risk-weighted assets) available after meeting the bank's minimum capital requirements	5.78%	
76	National minima (if different from Basel III)		
77	National minimum Common Equity Tier 1 capital adequacy ratio (if different from Basel III minimum)		
78	National minimum Tier 1 capital adequacy ratio (if different from Basel III minimum)		
79	National minimum Total capital adequacy ratio (if different from Basel III minimum)		
80	Amounts below the thresholds for deduction (before risk-weighting)		
81	Non-significant investments in the capital and other TLAC liabilities of other financial entities		
82	Significant investments in the common stock of financial entities	425,883	I
83	MSR (net of related tax liability)		
84	DTA arising from temporary differences (net of related tax liability)		
85	Applicable caps on the inclusion of provisions in Tier 2 capital		
86	Provisions eligible for inclusion in Tier 2 capital in respect of exposures subject to standardised approach (prior to application of cap)	1,562,061	
87	Cap on inclusion of provisions in Tier 2 capital under standardised approach	5,199,771	
88	Provisions eligible for inclusion in Tier 2 capital in respect of exposures subject to internal ratings based approach (prior to application of cap)		
89	Cap for inclusion of provisions in Tier 2 capital under internal ratings-based approach		
90	Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022)		
91	Current cap on CET1 instruments subject to phase-out arrangements		
92	Amount excluded from CET1 capital due to cap (excess over cap after redemptions and maturities)		
93	Current cap on AT1 instruments subject to phase-out arrangements		
94	Amount excluded from AT1 capital due to cap (excess over cap after redemptions and maturities)		
95	Current cap on Tier 2 instruments subject to phase-out arrangements		
96	Amount excluded from Tier 2 capital due to cap (excess over cap after redemptions and maturities)		

CC2 – Reconciliation of regulatory capital to balance sheet - 30 June 2025

	A	B	SR 000's
	Balance sheet in Published financial statements	Under regulatory scope of consolidation	Reference
Assets			
Cash and balances with Saudi Central Bank (SAMA), net	19,601,532	19,601,532	
Due from banks and other financial institutions, net	26,989,281	26,989,281	
Positive fair value of derivatives	5,110,294	5,110,294	
Investments, net	72,658,115	72,658,115	
Loans and advances, net	354,549,970	354,549,970	
Other assets	3,728,635	3,728,635	
Investment in associates	425,883	425,883	I
Other real estate	725,974	725,974	
Property, equipment and right of use assets, net	7,026,614	7,026,614	
Total assets	490,816,298	490,816,298	
Liabilities			
Due to banks and other financial institutions	54,568,694	54,568,694	
Negative fair value of derivatives	4,539,564	4,539,564	
Customer deposits	316,810,862	316,810,862	
Debt securities in issue and term loan	27,614,237	27,614,237	H
Other liabilities	14,944,810	14,944,810	
Subtotal	418,478,167	418,478,167	
Share capital	30,000,000	30,000,000	A
Treasury shares	(264,729)	(264,729)	C
Statutory reserve	15,283,989	15,283,989	D
Other reserves	457,783	457,783	E
Retained earnings	15,485,488	15,485,488	B
Proposed dividends	-	-	
Equity attributable to the shareholders of the Bank	60,962,531	60,962,531	F
Tier 1 Sukuk	11,375,600	11,375,600	G
Total equity	72,338,131	72,338,131	
Total liabilities and equity	490,816,298	490,816,298	

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

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
		SR 000's			
		Exposure values	RWA		
Saudi Arabia	0.0%	398,845,153	347,573,634		
Bahrain	2.5%	1,683,611	1,757,108		
Belgium	1.0%	1,745,122	1,703,674		
Germany	0.8%	1,370,873	785,666		
Italy	0.0%	2,747,081	2,746,584		
Korea S.	1.0%	2,366,192	2,212,183		
Netherlands	2.0%	3,656,030	1,953,261		
Spain	0.0%	1,459,577	1,426,030		
United Arab Emirates	0.0%	1,686,216	1,790,937		
United Kingdom	2.0%	1,542,751	1,423,918		
United States	0.0%	18,066,028	16,067,238		
Others	0.0%	2,474,088	2,623,205		
Others	0.5%	1,373,715	930,801		
Others	1.0%	385,988	387,200		
Others	1.5%	62,200	68,477		
Others	2.5%	6,299,912	6,064,516		
SUM		20,486,453	17,287,103		
Total		445,764,615	389,514,732	0.08157%	25,417

LR1 - Summary comparison of accounting assets vs leverage ratio exposure measure - 30 June 2025

		SR 000's
#	Particulars	a
1	Total consolidated assets as per published financial statements	490,816,298
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	6,035,510
9	Adjustment for securities financing transactions (ie repurchase agreements and similar secured lending)	920,414
10	Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of offbalance sheet exposures)	110,715,799
11	Adjustments for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital	
12	Other adjustments	-5,110,294
13	Leverage ratio exposure measure	603,377,727

LR2- Leverage ratio common disclosure

		SR 000's	
		a	b
		Jun-25	Mar-25
On Balance sheet exposures			
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	485,706,004	460,477,247
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)	485,706,004	460,477,247
Derivative exposures			
8	Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	2,433,637	2,011,010
9	Add-on amounts for potential future exposure associated with all derivatives transactions	3,601,873	3,244,206
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)	6,035,510	5,255,216
Securities financing transaction exposures			
14	Gross SFT assets (with no recognition of netting), after adjustment for sale accounting transactions	21,289,441	23,690,927
15	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-20,700,814	-23,198,318
16	Counterparty credit risk exposure for SFT assets	331,786	334,775
17	Agent transaction exposures		
18	Total securities financing transaction exposures (sum of rows 14 to 17)	920,414	827,384
Other off balance sheet exposures			
19	Off-balance sheet exposure at gross notional amount	311,255,614	311,420,846
20	(Adjustments for conversion to credit equivalent amounts)	-200,539,814	-198,548,034
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)	110,715,799	112,872,812
Capital and total exposures			
23	Tier 1 capital	72,241,796	72,407,556
24	Total exposures (sum of rows 7, 13, 18 and 22)	603,377,727	579,432,659
Leverage ratio			
25	Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)	11.97%	12.50%
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	12.32%	13.03%
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	521,707	441,220
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	588,627	492,609
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)	603,899,433	579,873,880
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)	586,940,052	556,190,138
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%	12.49%

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)	12.31%	13.02%
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LIQ1: Liquidity Coverage Ratio (LCR) - 30 June 2025

		SR 000's	
		a	b
		Total unweighted value (average)	Total weighted value (average)
High quality liquid assets			
1	Total HQLA		63,390,981
Cash outflows			
2	Retail deposits and deposits from small business customers, of which:	96,119,844	9,611,984
3	Stable deposits	-	-
4	Less stable deposits	96,119,844	9,611,984
5	Unsecured wholesale funding, of which:	139,800,162	64,223,553
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	-	-
7	Non-operational deposits (all counterparties)	139,800,162	64,223,553
8	Unsecured debt	-	-
9	Secured wholesale funding	766,665	766,665
10	Additional requirements, of which:	43,571,920	4,587,910
11	Outflows related to derivative exposures and other collateral requirements	256,353	256,353
12	Outflows related to loss of funding on debt products	-	-
13	Credit and liquidity facilities	43,315,567	4,331,557
14	Other contractual funding obligations	-	-
15	Other contingent funding obligation	264,182,175	6,611,472
16	TOTAL CASH OUTFLOWS		85,801,584
Cash inflows			
17	Secured lending (eg reverse repos)	-	-
18	Inflows from fully performing exposures	57,647,638	40,360,452
19	Other cash inflows	368,738	368,738
20	TOTAL CASH INFLOWS		40,729,190
			Total adjusted value
21	Total HQLA		63,390,981
22	Total net cash outflows		45,072,394
23	Liquidity Coverage Ratio (%)		140.64%

LIQ2: Net Stable Funding Ratio (NSFR) - 30 June 2025

(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	e
Available stable funding (ASF) item					SR 000's
1 Capital:	73,874,472	-	-	-	73,874,472
2 Regulatory capital	73,874,472	-	-	-	73,874,472
3 Other capital instruments	-	-	-	-	-
4 Retail deposits and deposits from small business customers, of which:	88,071,800	18,683,944	1,438,973	973,798	98,349,044
5 Stable deposits	-	-	-	-	-
6 Less stable deposits	88,071,800	18,683,944	1,438,973	973,798	98,349,044
7 Wholesale funding:	57,203,932	171,794,421	32,828,982	26,230,079	131,295,127
8 Operational deposits	-	-	-	-	-
9 Other wholesale funding	57,203,932	171,794,421	32,828,982	26,230,079	131,295,127
Liabilities with matching interdependent assets	-	-	-	-	-
11 Other liabilities	19,716,599	-	-	-	-
12 NSFR derivative liabilities	-	-	-	-	-
13 All other liabilities and equity not included in the above categories	19,716,599	-	-	-	-
14 Total ASF					303,518,643
Required stable funding (RSF) item					
15 Total NSFR high-quality liquid assets (HQLA)	-	-	-	-	2,490,142
16 Deposits held at other financial institutions for operational purposes	-	-	-	-	-
17 Performing loans and securities:	-	163,365,040	52,678,273	191,627,791	261,604,548
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	-	27,997,396	590,791	3,322,384	7,817,389
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:	-	133,070,038	38,325,928	176,953,349	236,108,329
21 With a risk weight of less than or equal to 35% under the Basel II standardised approach for credit risk	-	-	-	-	-
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	-	2,297,606	13,761,554	11,352,058	17,678,830
25 Assets with matching interdependent liabilities	-	-	-	-	-
26 Other assets:	17,621,690	1,127,749	-	-	18,580,277
27 Physical traded commodities, including gold	-	-	-	-	-
28 Assets posted as initial margin for derivative contracts and contributions to default funds of central counterparties	-	1,127,749	-	-	958,587
29 NSFR derivative assets	-	-	-	-	-
30 NSFR derivative liabilities before deduction of variation margin posted	-	-	-	-	-
31 All other assets not included in the above categories	17,621,690	-	-	-	17,621,690
32 Off-balance sheet items	-	-	-	42,323,601	2,116,180
33 Total RSF					284,791,147
34 Net Stable Funding Ratio (%)					106.58%

	a	b	c	d		e	f	g
	Gross carrying values of		Allowances/ impairments	Of which ECL accounting provisions for credit losses on SA exposures		Of which ECL accounting provisions for credit losses on IRB exposures		Net values (a+b-c)
	Defaulted exposures	Nondefaulted exposures		Allocated in regulatory category of Specific	Allocated in regulatory category of General			
1 Loans	5,382,843	354,695,478	5,528,351	4,063,545	1,464,806			354,549,970
2 Debt Securities	855,869	65,688,339	476,510	397,159	79,351			65,067,698
3 Off-balance sheet exposures	1,045,975	178,073,205	556,988	472,927	84,061			178,562,192
4 Total	7,284,687	598,457,022	6,561,849	4,933,631	1,628,219		-	599,179,860

Table CR2: Changes in stock of defaulted loans and debt securities - 30 June 2025

		SR 000's
		a
1	Defaulted loans and debt securities at end of the previous reporting period	4,870,159
2	Loans and debt securities that have defaulted since the last reporting period	
3	Returned to non-defaulted status	
4	Amounts written off	-758,137
5	Other changes	2,126,690
6	Defaulted loans and debt securities at end of the reporting period (1+2-3-4+5)	6,238,712

Table CR3: Credit risk mitigation techniques - overview - 30 June 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	323,026,167	31,523,803	18,871,797	6,482,546	-
2	Debt securities	65,221,365	846,333	-	846,333	-
3	Total	388,247,532	32,370,136	18,871,797	7,328,879	-
4	Of which defaulted	6,189,118	49,594	12,909	1,324	-

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	RWA	RWA Density		
1 Sovereigns and their central banks	63,034,957	503,158	63,034,957	50,358	1,824,201	0.03		
2 Non-central government public sector entities	-	22,319	-	15,149	7,575	0.50		
3 Multilateral development banks	75,366	-	75,366	-	-	-		
4 Banks	32,157,175	17,680,342	32,157,175	8,965,985	10,485,917	0.25		
Of which: securities firms and other financial institutions	-	-	-	-	-	-		
5 Covered bonds	-	-	-	-	-	-		
6 Corporates	230,107,379	273,768,356	204,050,834	93,666,910	288,436,327	0.97		
Of which: securities firms and other financial institutions	19,699,259	2,788,209	12,770,502	449,740	12,106,698	0.92		
Of which: specialised lending	34,097,644	21,484,481	31,296,654	7,712,272	45,702,246	1.17		
7 Subordinated debt, equity and other capital	3,803,318	-	3,803,318	-	6,103,393	1.60		
8 Retail	32,676,211	7,964,648	32,594,115	796,465	25,189,321	0.75		
MSMEs	24,074	-	24,074	-	18,056	0.75		
9 Real estate	103,550,378	10,208,419	102,510,222	2,122,845	63,743,225	0.61		
Of which: general RR	66,857,169	4,309,207	66,817,326	430,921	23,402,327	0.35		
Of which: IPRRE	-	-	-	-	-	-		
Of which: general CRE	-	-	-	-	-	-		
Of which: IPCR	3,922,705	83,828	3,922,251	8,774	3,336,339	0.85		
Of which: land acquisition, development and construction	10,814,334	912,649	10,442,765	199,353	15,807,209	1.49		
10 Defaulted exposures	5,865,611	1,108,372	2,531,918	251,701	2,705,360	0.97		
11 Other assets	14,358,372	-	14,358,372	-	11,822,809	0.82		
12 Total	485,628,767	311,255,614	455,116,277	105,869,412	410,318,126	0.73		

	0%	20%	25%	30%	40%	45%	50%	70%	75%	80%	85%	90%	100%	110%	130%	150%	250%	Other	SR 000's Total credit exposure amount (post-CCF and post-CRM)
1 Sovereigns and their central banks	57,241,566	5,016,306	-	-	-	-	13,007	-	-	-	-	-	814,436	-	-	-	-	-	63,085,315
2 Non-central government public sector entities	-	-	-	-	-	-	15,149	-	-	-	-	-	-	-	-	-	-	-	15,149,333
3 Multilateral development banks	75,366	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	75,365,90
4 Banks	-	27,061,838	-	11,993,127	-	-	1,328,335	-	14,488	-	-	-	574,959	-	-	150,413	-	-	41,123,159
Of which: securities firms and other financial institutions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5 Covered bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6 Corporates	-	1,063,836	-	-	-	-	13,724,731	-	4,789,393	5,726,758	51,368,270	-	193,633,280	-	26,128,903	1,282,573	-	-	297,717,744
Of which: securities firms and other financial institutions	-	502,816	-	-	-	-	1,065,897	-	773,833	-	-	-	10,847,464	-	-	30,232	-	-	13,220,242
Of which: specialised lending	-	-	-	-	-	-	-	-	-	5,726,758	-	-	7,153,266	-	26,128,903	-	-	-	39,008,926
7 Subordinated debt, equity and other capital	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	3,111,769	365,846	325,702	3,803,318
8 Retail	-	-	-	-	-	-	754,338	-	31,145,493	-	-	-	1,490,748	-	-	-	-	-	33,390,580
MSMEs	-	-	-	-	-	-	-	-	24,074	-	-	-	-	-	-	-	-	-	24,074
9 Real estate	-	6,989,278	5,034,574	18,105,528	32,525,083	-	4,557,561	1,634,047	-	-	10,762,174	1,743,300	12,361,440	589,902	-	10,330,181	-	-	104,633,068
Of which: general RRE	-	6,989,278	5,034,574	18,105,528	32,525,083	-	4,557,561	36,223	-	-	-	-	-	-	-	-	-	-	67,248,247
Of which: no loan splitting applied	-	6,989,278	5,034,574	18,105,528	32,525,083	-	4,557,561	36,223	-	-	-	-	-	-	-	-	-	-	67,248,247
Of which: loan splitting applied (Secured)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Of which: loan splitting applied (Unsecured)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Of which: IPRRE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Of which: general CRE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Of which: no loan splitting applied	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Of which: loan splitting applied (Secured)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Of which: loan splitting applied (Unsecured)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Of which: IPCRE	-	-	-	-	-	-	-	1,597,824	-	-	-	1,743,300	-	589,902	-	-	-	-	3,931,026
Of which: land acquisition, development and construction	-	-	-	-	-	-	-	-	-	-	-	-	311,937	-	-	10,330,181	-	-	10,642,118
10 Defaulted exposures	-	-	-	-	-	-	566,850	-	-	-	-	-	1,806,436	-	-	410,332	-	-	2,783,618
11 Other assets	2,109,213	532,938	-	-	-	-	-	-	-	-	-	-	11,716,221	-	-	-	-	-	14,358,372
12 Total	59,426,145	40,664,196	5,034,574	30,098,655	32,525,083	754,338	20,205,633	1,634,047	35,949,375	5,726,758	62,130,444	1,743,300	222,397,521	589,902	26,128,903	15,285,268	365,846	325,702	560,985,689

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%	126,625,220	17,817,038	0.4838	135,223,570
2 40-70%	47,736,306	31,211,348	0.3252	55,119,101
3 75%	32,886,562	9,315,826	0.3355	35,949,375
4 80-85%	62,529,825	39,722,292	0.3569	67,857,202
5 90-100%	177,733,684	193,613,826	0.3457	224,140,820
6 105-130%	22,172,488	18,111,705	0.3991	26,718,804
7 150%	15,578,835	1,463,578	0.3262	15,610,971
8 250%	365,846	-	-	365,846
9 400%	-	-	-	-
10 1250%	-	-	-	-
11 Total exposures	485,628,767	311,255,614		560,985,689

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

ENC: Asset encumbrance - 30 June 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	19,712,169	471,104,129	490,816,298

CCR1: Analysis of CCR exposures by approach - 30 June 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)	1,686,349	2,300,475		1.4	5,581,554	5,418,929
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)					920,414	235,552
5	Value-at-risk (VaR) for SFTs						
6	Total						5,654,481

CCR3: Standardised approach - CCR exposures by regulatory portfolio and risk weights - 30 June 2025

		SR 000's								
Regulatory portfolio* ₁	Risk weight* ₂	a	b	c	d	e	f	g	h	i
		0%	10%	20%	50%	75%	100%	150%	Others	Total credit exposure
Sovereigns		16,840	-	-	-	-	-	-	-	16,840
Non-central government public sector		-	-	-	-	-	-	-	-	-
Multilateral development banks		-	-	-	-	-	-	-	-	-
Banks		-	-	497,892	5,083	26,368	-	-	1,075,974	1,605,316
Securities firms		-	-	-	-	-	-	-	-	-
Corporates		-	-	153,332	6,096	-	2,461,066	-	2,259,317	4,879,812
Regulatory retail portfolios		-	-	-	-	-	-	-	-	-
Other assets		-	-	-	-	-	-	-	-	-
Total		16,840	-	651,224	11,179	26,368	2,461,066	-	3,335,291	6,501,968

CCRS: Composition of collateral for CCR exposure - 30 June 2025

	SR 000's					
	a	b	c	d	e	f
	Collateral used in derivative transactions				Collateral used in SFTs	
	Segregated	Unsegregated	Segregated	Unsegregated	Fair value of collateral received	Fair value of posted collateral
Cash - domestic currency	-	30,930	-	3,840	-	2,043,000
Cash - other currencies	-	1,459,875	1,175,442	1,149,328	18,657,814	-
Domestic sovereign debt	-	-	-	-	2,043,000	1,520,868
Other sovereign debt	-	-	-	-	-	743,034
Government agency debt	-	-	-	-	-	-
Corporate bonds	-	-	-	-	-	16,982,539
Equity securities	-	-	-	-	-	-
Other collateral	-	-	-	-	-	-
Total	-	1,490,805	1,175,442	1,153,168	20,700,814	21,289,441

CCR8: Exposures to central counterparties - 30 June 2025

		SR 000's	
		a	b
		EAD (post-CRM)	RWA
1	Exposures to QCCPs (total)		9,079
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which		
3	(i) OTC derivatives	453,957	9,079
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	1,175,442	
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		

CVA1: The reduced basic approach for CVA (BA-CVA) - 30 June 2025

		SR 000's	
		a	b
		Components	BA-CVA RWA
1	Aggregation of systematic components of CVA risk	650,478	
2	Aggregation of idiosyncratic components of CVA risk	249,424	
3	Total		5,660,355

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

		a
1	Total RWA for CVA at previous quarter-end	5,133,507
2	Total RWA for CVA at end of reporting period	5,660,355

SEC1: Securitisation exposures in the banking book - 30 June 2025
SR 000's

		a	b			c	d	e	f			g	h	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	Synthetic	Sub-total	Traditional	Of which STC	Synthetic	Sub-total		
1	Retail (total) - of which	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
2	residential mortgage	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
3	credit card	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
4	other retail exposures	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
5	resecuritisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
6	Wholesale (total) - of which	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
7	loans to corporates	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
8	commercial mortgage	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
9	lease and receivables	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
10	other wholesale	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
11	resecuritisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-																

Table MR1: Market risk under the standardised approach - 30 June 2025

		SR 000's
		a
		Capital requirement in standardised approach
1	General interest rate risk	200,440
2	Equity risk	338,751
3	Commodity risk	-
4	Foreign exchange risk	209,887
5	Credit spread risk - non-securitisations	265,638
6	Credit spread risk - securitisations (non-correlation trading portfolio)	-
7	Credit spread risk - securitisation (correlation trading portfolio)	-
8	Default risk - non-securitisations	219,920
9	Default risk - securitisations (non-correlation trading portfolio)	-
10	Default risk - securitisations (correlation trading portfolio)	-
11	Residual risk add-on	-
12	Total	1,234,636