



Disclosures Under Basel III Framework

Basel III Pillar 3 Disclosures
March 31, 2026

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Tables and templates

KM1 – Key metrics (at consolidated group level)

OV1 – Overview of RWA

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

LR2 – Leverage ratio common disclosure template

LIQ1 – Liquidity Coverage Ratio (LCR)

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

		a	b	c	d	e
		Mar-26	Dec-25	Sep-25	Jun-25	Mar-25
Available capital (amounts)						
1	Common Equity Tier 1 (CET1)	66,303,431	64,065,139	61,461,928	60,866,196	61,030,906
1a	Fully loaded ECL accounting model	66,303,431	64,065,139	61,461,928	60,866,196	61,030,906
2	Tier 1	79,119,960	75,441,339	72,837,228	72,241,796	72,407,556
2a	Fully loaded ECL accounting model Tier 1	79,119,960	75,441,339	72,837,228	72,241,796	72,407,556
3	Total capital	91,927,943	86,727,974	82,213,658	76,874,472	77,027,938
3a	Fully loaded ECL accounting model total capital	91,927,943	86,727,974	82,213,658	76,874,472	77,027,938
Risk-weighted assets (amounts)						
4	Total risk-weighted assets (RWA)	474,006,772	472,575,816	461,703,442	455,530,160	440,352,592
4a	Total risk-weighted assets (pre-floor)	474,006,772	472,575,816	461,703,442	455,530,160	440,352,592
Risk-based capital ratios as a percentage of RWA						
5	CET1 ratio (%)	13.99%	13.56%	13.31%	13.36%	13.86%
5a	Fully loaded ECL accounting model CET1 (%)	13.99%	13.56%	13.31%	13.36%	13.86%
5b	CET1 ratio (%) (pre-floor ratio)	13.99%	13.56%	13.31%	13.36%	13.86%
6	Tier 1 ratio (%)	16.69%	15.96%	15.78%	15.86%	16.44%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	16.69%	15.96%	15.78%	15.86%	16.44%
6b	Tier 1 ratio (%) (pre-floor ratio)	16.69%	15.96%	15.78%	15.86%	16.44%
7	Total capital ratio (%)	19.39%	18.35%	17.81%	16.88%	17.49%
7a	Fully loaded ECL accounting model total capital ratio (%)	19.39%	18.35%	17.81%	16.88%	17.49%
7b	Total capital ratio (%) (pre-floor ratio)	19.39%	18.35%	17.81%	16.88%	17.49%
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 (%)	0.077%	0.076%	0.079%	0.082%	0.079%
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)	3.077%	3.076%	3.079%	3.082%	3.079%
12	CET1 available after meeting the bank's minimum capital requirements (%)	6.41%	5.98%	5.73%	5.78%	6.28%
Basel III leverage ratio						
13	Total Basel III leverage ratio exposure measure	644,826,034	630,256,835	620,709,784	603,377,727	579,432,660
14	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves)	12.27%	11.97%	11.73%	11.97%	12.50%
14a	Fully loaded ECL accounting model Basel III leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) (%)	12.27%	11.97%	11.73%	11.97%	12.50%
14b	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)	12.95%	12.30%	12.07%	12.32%	13.03%
14c	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	12.27%	11.96%	11.72%	11.96%	12.49%
14d	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	12.94%	12.29%	12.05%	12.31%	13.02%
Liquidity Coverage Ratio (LCR)						
15	Total high-quality liquid assets (HQLA)	71,185,970	62,769,696	62,386,856	63,390,981	62,948,512
16	Total net cash outflow	48,945,739	42,764,184	40,472,928	45,072,394	43,076,263
17	LCR ratio (%)	145.44%	146.78%	154.14%	140.64%	146.13%
Net Stable Funding Ratio (NSFR)						
18	Total available stable funding	334,177,239	319,727,267	312,538,681	303,518,643	294,020,275
19	Total required stable funding	294,680,534	292,848,517	291,507,870	284,791,147	270,123,616
20	NSFR ratio	113.40%	109.18%	107.21%	106.58%	108.85%

	SR 000's			Drivers behind significant differences in T and T-1
	a	b	c	
	RWA		Minimum capital requirements	
	Mar-26	Dec-25	Mar-26	
1 Credit risk (excluding counterparty credit risk)	424,243,340	425,634,432	33,939,467	Mainly due to a decrease in assets with higher risk weights & Off-balance sheet items.
2 Of which: standardised approach (SA)	424,243,340	425,634,432	33,939,467	Mainly due to a decrease in assets with higher risk weights & Off-balance sheet items.
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)	7,636,027	7,142,600	610,882	Mainly due to an increase in notional amounts of derivatives.
7 Of which: standardised approach for counterparty credit risk	7,636,027	7,142,600	610,882	Mainly due to an increase in notional amounts of derivatives.
8 Of which: IMM				
9 Of which: other CCR				
10 Credit valuation adjustment (CVA)	8,386,009	6,628,713	670,881	Mainly due to an increase in notional amounts of derivatives.
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	626,333	631,815	50,107	No material movements.
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	11,987,670	14,955,348	959,014	Mainly due to a decrease in FX net open positions.
21 Of which: standardised approach (SA)	11,987,670	14,955,348	959,014	Mainly due to a decrease in FX net open positions.
22 Of which: internal model approach (IMA)				
23 Capital charge for switch between trading book and banking book				
24 Operational risk	21,127,394	17,582,909	1,690,192	Mainly due to inclusion of year 2025 and dropping of year 2022.
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)	474,006,772	472,575,817	37,920,542	

**LR1- Summary comparison of accounting assets vs leverage ratio exposure measure - 31
March 2026**

SR 000's

#	Particulars	a
1	Total consolidated assets as per published financial statements	537,083,416
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	7,830,278
9	Adjustment for securities financing transactions (ie repurchase agreements and similar secured lending)	590,050
10	Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of offbalance sheet exposures)	106,345,052
11	Adjustments for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital	
12	Other adjustments	-7,022,762
13	Leverage ratio exposure measure	644,826,034

LR2- Leverage ratio common disclosure

		SR 000's	
		a	b
		Mar-26	Dec-25
On Balance sheet exposures			
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	530,060,654	513,082,580
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)	530,060,654	513,082,580
Derivative exposures			
8	Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	2,987,083	2,623,459
9	Add-on amounts for potential future exposure associated with all derivatives transactions	4,843,194	4,557,871
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)	7,830,278	7,181,330
Securities financing transaction exposures			
14	Gross SFT assets (with no recognition of netting), after adjustment for sale accounting transactions	18,392,414	19,117,047
15	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-18,212,682	-18,774,718
16	Counterparty credit risk exposure for SFT assets	410,318	443,734
17	Agent transaction exposures	-	
18	Total securities financing transaction exposures (sum of rows 14 to 17)	590,050	786,063
Other off balance sheet exposures			
19	Off-balance sheet exposure at gross notional amount	291,176,330	291,102,188
20	(Adjustments for conversion to credit equivalent amounts)	-184,831,278	-181,895,327
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)	106,345,052	109,206,861
Capital and total exposures			
23	Tier 1 capital	79,119,960	75,441,339
24	Total exposures (sum of rows 7, 13, 18 and 22)	644,826,034	630,256,835
Leverage ratio			
25	Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)	12.27%	11.97%
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	12.95%	12.30%
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	218,467	341,308
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	179,732	342,329
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)	645,044,501	630,598,143
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)	611,239,510	613,753,466
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)	12.27%	11.96%
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)	12.94%	12.29%

LIQ1: Liquidity Coverage Ratio (LCR) - 31 March 2026
SR 000's

		a	b
		Total unweighted value (average)	Total weighted value (average)
High quality liquid assets			
1	Total HQLA		71,185,970
Cash outflows			
2	Retail deposits and deposits from small business customers, of which:	86,063,128	8,606,313
3	Stable deposits	-	-
4	Less stable deposits	86,063,128	8,606,313
5	Unsecured wholesale funding, of which:	160,820,746	70,898,246
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks		
7	Non-operational deposits (all counterparties)	160,820,746	70,898,246
8	Unsecured debt	-	-
9	Secured wholesale funding	2,533,983	2,533,983
10	Additional requirements, of which:	37,376,535	4,017,298
11	Outflows related to derivative exposures and other collateral requirements	310,716	310,716
12	Outflows related to loss of funding on debt products	-	-
13	Credit and liquidity facilities	37,065,819	3,706,582
14	Other contractual funding obligations	-	-
15	Other contingent funding obligation	282,968,021	7,294,518
16	TOTAL CASH OUTFLOWS		93,350,358
Cash inflows			
17	Secured lending (eg reverse repos)	-	-
18	Inflows from fully performing exposures	61,652,014	44,193,409
19	Other cash inflows	211,210	211,210
20	TOTAL CASH INFLOWS	61,863,224	44,404,619
			Total adjusted value
21	Total HQLA		71,185,970
22	Total net cash outflows		48,945,739
23	Liquidity Coverage Ratio (%)		145.44%