



Disclosures Under Basel III Framework

Basel III Pillar 3 Disclosures
September 30, 2025

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

		a	b	c	d	e
		Sep-25	Jun-25	Mar-25	Dec-24	Sep-24
Available capital (amounts)						
1	Common Equity Tier 1 (CET1)	61,461,928	60,866,196	61,030,906	58,359,010	56,367,266
1a	Fully loaded ECL accounting model	61,461,928	60,866,196	61,030,906	58,359,010	56,367,266
2	Tier 1	72,837,228	72,241,796	72,407,556	67,745,110	62,930,816
2a	Fully loaded ECL accounting model Tier 1	72,837,228	72,241,796	72,407,556	67,745,110	62,930,816
3	Total capital	82,213,658	76,874,472	77,027,938	78,225,414	73,177,039
3a	Fully loaded ECL accounting model total capital	82,213,658	76,874,472	77,027,938	78,225,414	73,177,039
Risk-weighted assets (amounts)						
4	Total risk-weighted assets (RWA)	461,703,442	455,530,160	440,352,592	412,963,098	403,043,293
4a	Total risk-weighted assets (pre-floor)	461,703,442	455,530,160	440,352,592	412,963,098	403,043,293
Risk-based capital ratios as a percentage of RWA						
5	CET1 ratio (%)	13.31%	13.36%	13.86%	14.13%	13.99%
5a	Fully loaded ECL accounting model CET1 (%)	13.31%	13.36%	13.86%	14.13%	13.99%
5b	CET1 ratio (%) (pre-floor ratio)	13.31%	13.36%	13.86%	14.13%	13.99%
6	Tier 1 ratio (%)	15.78%	15.86%	16.44%	16.40%	15.61%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	15.78%	15.86%	16.44%	16.40%	15.61%
6b	Tier 1 ratio (%) (pre-floor ratio)	15.78%	15.86%	16.44%	16.40%	15.61%
7	Total capital ratio (%)	17.81%	16.88%	17.49%	18.94%	18.16%
7a	Fully loaded ECL accounting model total capital ratio (%)	17.81%	16.88%	17.49%	18.94%	18.16%
7b	Total capital ratio (%) (pre-floor ratio)	17.81%	16.88%	17.49%	18.94%	18.16%
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 (%)	0.079%	0.082%	0.079%	0.087%	0.089%
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)	3.079%	3.082%	3.079%	3.087%	3.089%
12	CET1 available after meeting the bank's minimum capital requirements (%)	5.73%	5.78%	6.28%	6.54%	6.40%
Basel III leverage ratio						
13	Total Basel III leverage ratio exposure measure	620,709,784	603,377,727	579,432,660	560,088,781	542,035,395
14	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves)	11.73%	11.97%	12.50%	12.10%	11.61%
14a	Fully loaded ECL accounting model Basel III leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) (%)	11.73%	11.97%	12.50%	12.10%	11.61%
14b	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)	12.07%	12.32%	13.03%	12.55%	12.00%
14c	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	11.72%	11.96%	12.49%	12.09%	11.60%
14d	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	12.05%	12.31%	13.02%	12.54%	11.98%
Liquidity Coverage Ratio (LCR)						
15	Total high-quality liquid assets (HQLA)	62,386,856	63,390,981	62,948,512	56,862,538	52,355,888
16	Total net cash outflow	40,472,928	45,072,394	43,076,263	39,227,912	36,858,615
17	LCR ratio (%)	154.14%	140.64%	146.13%	144.95%	142.05%
Net Stable Funding Ratio (NSFR)						
18	Total available stable funding	312,538,681	303,518,643	294,020,275	277,415,460	273,108,499
19	Total required stable funding	291,507,870	284,791,147	270,123,616	259,240,048	249,805,198
20	NSFR ratio	107.21%	106.58%	108.85%	107.01%	109.33%

	SR000's			Drivers behind significant differences in T and T-1
	a	b	c	
	RWA		Minimum capital requirements	
	Sep-25	Jun-25	Sep-25	
1 Credit risk (excluding counterparty credit risk)	414,987,070	410,318,126	33,198,966	Increase in Loans & Advances
2 Of which: standardised approach (SA)	414,987,070	410,318,126	33,198,966	Increase in Loans & 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)	6,670,090	5,663,560	533,607	Increase derivative portfolio
7 Of which: standardised approach for counterparty credit risk	6,670,090	5,663,560	533,607	Increase derivative portfolio
8 Of which: IMM				
9 Of which: other CCR				
10 Credit valuation adjustment (CVA)	6,828,819	5,660,355	546,306	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	912,715	872,263	73,017	No material change
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	14,721,840	15,432,948	1,177,747	Decrease in FX open position
21 Of which: standardised approach (SA)	14,721,840	15,432,948	1,177,747	Decrease in FX open position
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)	461,703,442	455,530,160	36,936,275	

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

		Sep-25
1	Total RWA for CVA at previous quarter-end	5,660,355
2	Total RWA for CVA at end of reporting period	6,828,819

**LR1- Summary comparison of accounting assets vs leverage ratio exposure measure -
 30 Septemebr 2025**
SR 000's

#	Particulars	a
1	Total consolidated assets as per published financial statements	507,566,031
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	6,827,094
9	Adjustment for securities financing transactions (ie repurchase agreements and similar secured lending)	811,087
10	Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of offbalance sheet exposures)	111,191,572
11	Adjustments for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital	
12	Other adjustments	-5,686,001
13	Leverage ratio exposure measure	620,709,784

LR2- Leverage ratio common disclosure

		SR 000's	
		a	b
		Sep-25	Jun-25
On Balance sheet exposures			
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	501,880,030	485,706,004
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)	501,880,030	485,706,004
Derivative exposures			
8	Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	2,799,263	2,433,637
9	Add-on amounts for potential future exposure associated with all derivatives transactions	4,027,832	3,601,873
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)	6,827,094	6,035,510
Securities financing transaction exposures			
14	Gross SFT assets (with no recognition of netting), after adjustment for sale accounting transactions	19,113,482	21,289,441
15	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-18,359,657	-20,700,814
16	Counterparty credit risk exposure for SFT assets	57,262	331,786
17	Agent transaction exposures		
18	Total securities financing transaction exposures (sum of rows 14 to 17)	811,087	920,414
Other off balance sheet exposures			
19	Off-balance sheet exposure at gross notional amount	297,407,314	311,255,614
20	(Adjustments for conversion to credit equivalent amounts)	-186,215,741	-200,539,814
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)	111,191,572	110,715,799
Capital and total exposures			
23	Tier 1 capital	72,837,228	72,241,796
24	Total exposures (sum of rows 7, 13, 18 and 22)	620,709,784	603,377,727
Leverage ratio			
25	Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)	11.74%	11.97%
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	12.07%	12.32%
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	705,508	521,707
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	753,825	588,627
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)	621,415,293	603,899,433
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)	604,387,063	586,940,052
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)	11.72%	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)	12.05%	12.31%

LIQ1: Liquidity Coverage Ratio (LCR) - 30 September 2025
SR 000's

		a	b
		Total unweighted value (average)	Total weighted value (average)
High quality liquid assets			
1	Total HQLA		62,386,856
Cash outflows			
2	Retail deposits and deposits from small business customers, of which:	92,747,625	9,274,763
3	Stable deposits	-	-
4	Less stable deposits	92,747,625	9,274,763
5	Unsecured wholesale funding, of which:	145,054,768	67,793,079
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks		
7	Non-operational deposits (all counterparties)	145,054,768	67,793,079
8	Unsecured debt	-	-
9	Secured wholesale funding	537,250	537,250
10	Additional requirements, of which:	41,687,074	4,372,671
11	Outflows related to derivative exposures and other collateral requirements	226,626	226,626
12	Outflows related to loss of funding on debt products	-	-
13	Credit and liquidity facilities	41,460,448	4,146,045
14	Other contractual funding obligations	-	-
15	Other contingent funding obligation	280,473,673	7,552,942
16	TOTAL CASH OUTFLOWS		89,530,704
Cash inflows			
17	Secured lending (eg reverse repos)	-	-
18	Inflows from fully performing exposures	65,701,515	48,828,350
19	Other cash inflows	229,425	229,425
20	TOTAL CASH INFLOWS		49,057,776
			Total adjusted value
21	Total HQLA		62,386,856
22	Total net cash outflows		40,472,928
23	Liquidity Coverage Ratio (%)		154.14%