



Gulf International Bank – Saudi Arabia

# BASEL 3 PILLAR 3 DISCLOSURES

As at 30<sup>th</sup> June 2025



## Table of contents

1.	KM1: KEY METRICS .....	3
2.	OV1 - OVERVIEW OF RWA.....	4
3.	CC1: COMPOSITION OF REGULATORY CAPITAL .....	5
4.	CC2 – RECONCILIATION OF REGULATORY CAPITAL TO BALANCE SHEET .....	8
5.	CCA: MAIN FEATURES OF REGULATORY CAPITAL INSTRUMENTS AND OF OTHER TLAC-ELIGIBLE INSTRUMENTS .....	9
6.	CCYB1 – GEOGRAPHICAL DISTRIBUTION OF CREDIT EXPOSURES USED IN THE COUNTERCYCLICAL CAPITAL BUFFER .....	10
7.	LR1 - SUMMARY COMPARISON OF ACCOUNTING ASSETS VS LEVERAGE RATIO EXPOSURE MEASURE .....	13
8.	LR2 - LEVERAGE RATIO COMMON DISCLOSURE .....	14
9.	LIQ1 – LIQUIDITY COVERAGE RATIO (LCR) .....	15
10.	LIQ2 – NET STABLE FUNDING RATIO (NSFR) .....	16
11.	ENC – ASSET ENCUMBRANCE .....	17
12.	CR1 - CREDIT QUALITY OF ASSETS .....	17
13.	CR2 - CHANGES IN STOCK OF DEFAULTED LOANS AND DEBT SECURITIES .....	18
14.	CR3 - CREDIT RISK MITIGATION TECHNIQUES – OVERVIEW.....	18
15.	CR4 - STANDARDISED APPROACH – CREDIT RISK EXPOSURE AND CREDIT RISK MITIGATION (CRM) EFFECTS .....	19
16.	CR5 - STANDARDISED APPROACH – EXPOSURES BY ASSET CLASSES AND RISK WEIGHTS .....	20
17.	CCR1 - ANALYSIS OF COUNTERPARTY CREDIT RISK (CCR) EXPOSURE BY APPROACH .....	22
18.	CCR3 - STANDARDISED APPROACH – CCR EXPOSURES BY REGULATORY PORTFOLIO AND RISK WEIGHTS .	22
19.	CCR5 - COMPOSITION OF COLLATERAL FOR CCR EXPOSURE.....	ERROR! BOOKMARK NOT DEFINED.
20.	CCR8 - EXPOSURES TO CENTRAL COUNTERPARTIES .....	23
21.	MR1 - MARKET RISK UNDER STANDARDISED APPROACH .....	24

## 1. KM1 - Key metrics

SAR 000's		a	b	c	d	e
		30-Jun-2025	31-Mar-2025	31-Dec-2024	30-Sep-2024	30-Jun-2024
	<b>Available capital (amounts)</b>					
1	Common Equity Tier 1 (CET1)	7,976,628	7,762,100	7,677,368	7,589,814	7,522,682
1a	Fully loaded ECL accounting model					
2	Tier 1	7,976,628	7,762,100	7,677,368	7,589,814	7,522,682
2a	Fully loaded ECL accounting model Tier 1					
3	Total capital	9,715,307	9,541,162	9,561,539	9,416,977	9,326,914
3a	Fully loaded ECL accounting model total capital					
	<b>Risk-weighted assets (amounts)</b>					
4	Total risk-weighted assets (RWA)	57,066,330	55,545,795	52,037,452	48,024,053	45,379,369
4a	Total risk-weighted assets (pre-floor)					
	<b>Risk-based capital ratios as a percentage of RWA</b>					
5	Common Equity Tier 1 ratio (%)	14.0%	14.0%	14.8%	15.8%	16.6%
5a	Fully loaded ECL accounting model Common Equity Tier 1 (%)					
5b	Common Equity Tier 1 ratio (%) (pre-floor ratio)					
6	Tier 1 ratio (%)	14.0%	14.0%	14.8%	15.8%	16.6%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)					
6b	Tier 1 ratio (%) (pre-floor ratio)					
7	Total capital ratio (%)	17.0%	17.2%	18.4%	19.6%	20.6%
7a	Fully loaded ECL accounting model total capital ratio (%)					
7b	Total capital ratio (%) (pre-floor ratio)					
	<b>Additional CET1 buffer requirements as a percentage of RWA</b>					
8	Capital conservation buffer requirement (2.5% from 2019) (%)	2.5%	2.5%	2.5%	2.5%	2.5%
9	Countercyclical buffer requirement (%)	0.1%	0.1%	0.1%	0.1%	0.0%
10	Bank G-SIB and/or D-SIB additional requirements (%)					
11	Total of bank CET1 specific buffer requirements (%) (row 8 + row 9 + row 10)	2.6%	2.6%	2.6%	2.6%	2.5%
12	CET1 available after meeting the bank's minimum capital requirements (%)	6.9%	6.9%	7.7%	8.7%	9.6%
	<b>Basel III leverage ratio</b>					
13	Total Basel III leverage ratio exposure measure	75,592,735	71,064,636	73,333,274	68,862,957	61,299,821
14	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves)	10.6%	10.9%	10.5%	11.0%	12.3%
14a	Fully loaded ECL accounting model Basel III leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) (%)					
14b	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)					
14c	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets					
14d	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets					
	<b>Liquidity Coverage Ratio (LCR)</b>					
15	Total high-quality liquid assets (HQLA)	13,291,760	12,088,588	15,065,838	17,606,735	13,947,693
16	Total net cash outflow	7,773,422	8,289,070	3,903,997	5,801,245	7,022,612
17	LCR ratio (%)	171.0%	145.8%	385.9%	303.5%	198.6%
	<b>Net Stable Funding Ratio (NSFR)</b>					
18	Total available stable funding	33,419,816	30,301,052	32,349,153	31,968,981	28,719,705
19	Total required stable funding	25,570,393	22,767,475	21,368,261	20,195,493	19,526,138
20	NSFR ratio	130.7%	133.1%	151.4%	158.3%	147.1%

## 2. OV1 - Overview of RWA

SAR 000's		a	b	c
		RWA		Minimum capital requirements
		30 Jun 2025	31 Mar 2025	30 Jun 2025
1	Credit risk (excluding counterparty credit risk)	51,099,301	49,110,828	4,087,944
2	Of which: standardised approach (SA)	51,099,301	49,110,828	4,087,944
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)	191,371	225,438	15,310
7	Of which: standardised approach for counterparty credit risk	191,371	225,438	15,310
8	Of which: Internal Model Method (IMM)			
9	Of which: other CCR			
10	Credit valuation adjustment (CVA)	191,371	225,438	15,310
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			
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 internal ratings-based 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	3,658,574	4,058,378	292,686
21	Of which: standardised approach (SA)	3,658,574	4,058,378	292,686
22	Of which: internal model approaches (IMA)			
23	Capital charge for switch between trading book and banking book			
24	Operational risk	1,925,713	1,925,713	154,057
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)	57,066,330	55,545,795	4,565,307

## 3. CC1 - Composition of regulatory capital

SAR 000's		a	b	Commentary to explain any significant changes over the reporting period and the key drivers of such change
		Amounts	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation	
	<b>Common Equity Tier 1 capital: instruments and reserves</b>			
1	Directly issued qualifying common share (and equivalent for non-joint stock companies) capital plus related stock surplus	7,500,000	h	
2	Retained earnings	397,851		
3	Accumulated other comprehensive income (and other reserves)	78,777		
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	7,976,628		
	<b>Common Equity Tier 1 capital: regulatory adjustments</b>			
7	Prudent valuation adjustments			
8	Goodwill (net of related tax liability)		a minus d	
9	Other intangibles other than mortgage servicing rights (MSR) (net of related tax liability)		b minus e	
10	Deferred tax assets (DTA) that rely on future profitability, excluding those arising from temporary differences (net of related tax liability)			
11	Cash flow hedge reserve			
12	Shortfall of provisions to expected losses			
13	Securitisation gain on sale (as set out in SACAP4.1.4)			
14	Gains and losses due to changes in own credit risk on fair valued liabilities			
15	Defined benefit pension fund net assets			
16	Investments in own shares (if not already subtracted from paid-in capital on reported balance sheet)			
17	Reciprocal cross-holdings in common equity			
18	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)			
19	Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation (amount above 10% threshold)			
20	Mortgage servicing rights (amount above 10% threshold)		c minus f minus 10% threshold	
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)			
22	Amount exceeding the 15% threshold			
23	Of which: significant investments in the common stock of financials			
24	Of which: mortgage servicing rights			
25	Of which: deferred tax assets arising from temporary differences			
26	National specific regulatory adjustments			
27	Regulatory adjustments applied to Common Equity Tier 1 capital due to insufficient Additional Tier 1 and Tier 2 capital to cover deductions			
28	Total regulatory adjustments to Common Equity Tier 1 capital			
29	Common Equity Tier 1 capital (CET1)	7,976,628		
	<b>Additional Tier 1 capital: instruments</b>			
30	Directly issued qualifying additional Tier 1 instruments plus related stock surplus		i	
31	Of which: classified as equity under applicable accounting standards			
32	Of which: classified as liabilities under applicable accounting standards			

33	Directly issued capital instruments subject to phase-out from additional Tier 1 capital			
34	Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group additional Tier 1 capital)			
35	Of which: instruments issued by subsidiaries subject to phase-out			
36	Additional Tier 1 capital before regulatory adjustments			
	<b>Additional Tier 1 capital: regulatory adjustments</b>			
37	Investments in own additional Tier 1 instruments			
38	Reciprocal cross-holdings in additional Tier 1 instruments			
39	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)			
40	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation			
41	National specific regulatory adjustments			
42	Regulatory adjustments applied to additional Tier 1 capital due to insufficient Tier 2 capital to cover deductions			
43	Total regulatory adjustments to additional Tier 1 capital			
44	Additional Tier 1 capital (AT1)			
45	Tier 1 capital (T1 = CET1 + AT1)	7,976,628		
	<b>Tier 2 capital: instruments and provisions</b>			
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	1,500,000		
47	Directly issued capital instruments subject to phase-out from Tier 2 capital			
48	Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2)			
49	Of which: instruments issued by subsidiaries subject to phase-out			
50	Provisions	238,679		
51	<b>Tier 2 capital before regulatory adjustments</b>	1,738,679		
	<b>Tier 2 capital: regulatory adjustments</b>			
52	Investments in own Tier 2 instruments			
53	Reciprocal cross-holdings in Tier 2 instruments and other TLAC liabilities			
54	Investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)			
54a	Investments in the other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation and where the bank does not own more than 10% of the issued common share capital of the entity: amount previously designated for the 5% threshold but that no longer meets the conditions (for G-SIBs only)			
55	Significant investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)			
56	National specific regulatory adjustments			
57	Total regulatory adjustments to Tier 2 capital			
58	Tier 2 capital (T2)	1,738,679		
59	Total regulatory capital (TC = T1 + T2)	9,715,307		
60	Total risk-weighted assets	57,066,330		
	<b>Capital adequacy ratios and buffers</b>			
61	Common Equity Tier 1 capital (as a percentage of risk-weighted assets)	14.0%		
62	Tier 1 capital (as a percentage of risk-weighted assets)	14.0%		
63	Total capital (as a percentage of risk-weighted assets)	17.0%		
64	Institution-specific buffer requirement (capital conservation buffer plus countercyclical buffer requirements plus higher loss absorbency requirement, expressed as a percentage of risk-weighted assets)	2.6%		
65	Of which: capital conservation buffer requirement	2.5%		

66	Of which: bank-specific countercyclical buffer requirement	0.1%		
67	Of which: higher loss absorbency requirement			
68	Common Equity Tier 1 capital (as a percentage of risk-weighted assets) available after meeting the bank's minimum capital requirements	6.9%		
	<b>National minima (if different from Basel III)</b>			
69	National minimum Common Equity Tier 1 capital adequacy ratio (if different from Basel III minimum)			
70	National minimum Tier 1 capital adequacy ratio (if different from Basel III minimum)			
71	National minimum total capital adequacy ratio (if different from Basel III minimum)			
	<b>Amounts below the thresholds for deduction (before risk weighting)</b>			
72	Non-significant investments in the capital and other TLAC liabilities of other financial entities			
73	Significant investments in the common stock of financial entities			
74	Mortgage servicing rights (net of related tax liability)			
75	Deferred tax assets arising from temporary differences (net of related tax liability)			
	<b>Applicable caps on the inclusion of provisions in Tier 2 capital</b>			
76	Provisions eligible for inclusion in Tier 2 capital in respect of exposures subject to standardised approach (prior to application of cap)	238,679		
77	Cap on inclusion of provisions in Tier 2 capital under standardised approach	713,329		
78	Provisions eligible for inclusion in Tier 2 capital in respect of exposures subject to internal ratings-based approach (prior to application of cap)			
79	Cap for inclusion of provisions in Tier 2 capital under internal ratings-based approach			
	<b>Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022)</b>			
80	Current cap on CET1 instruments subject to phase-out arrangements			
81	Amount excluded from CET1 capital due to cap (excess over cap after redemptions and maturities)			
82	Current cap on AT1 instruments subject to phase-out arrangements			
83	Amount excluded from AT1 capital due to cap (excess over cap after redemptions and maturities)			
84	Current cap on Tier 2 instruments subject to phase-out arrangements			
85	Amount excluded from Tier 2 capital due to cap (excess over cap after redemptions and maturities)			

## 4. CC2 - Reconciliation of regulatory capital to balance sheet

SAR 000's	a	b	c
	Balance sheet as in published financial statements	Under regulatory scope of consolidation	Reference
	As at 30 Jun 2025	As at 30 Jun 2025	
<b>Assets</b>			
Cash and balances at central banks	4,906,944	4,906,944	
Due from banks and other financial institutions	5,630,378	5,630,384	
Trading portfolio assets	379,794	379,794	
Financial assets designated at amortised cost	11,146,338	11,151,439	
Derivative financial instruments	167,215	167,215	
Loans and advances to banks			
Loans and advances to customers	34,686,329	34,894,703	
Reverse repurchase agreements and other similar secured lending			
Available for sale financial investments	1,270,743	1,270,743	
Current and deferred tax assets			
Prepayments, accrued income and other assets	893,062	893,062	
Investments in associates and joint ventures			
Goodwill and intangible assets			
Of which: goodwill			a
Of which: other intangibles (excluding MSR)			b
Of which: MSR			c
Property, plant and equipment	455,137	455,137	
<b>Total assets</b>	<b>59,535,940</b>	<b>59,749,421</b>	
<b>Liabilities</b>			
Due to banks and other financial institutions	11,384,023		
Customer accounts	37,331,499		
Repurchase agreements and other similar secured borrowing			
Trading portfolio liabilities			
Financial liabilities designated at fair value			
Derivative financial instruments	162,771		
Debt securities in issue	1,503,395		
Accruals, deferred income and other liabilities	1,177,624		
Current and deferred tax liabilities			
Of which: deferred tax liabilities (DTL) related to goodwill			d
Of which: DTL related to intangible assets (excluding MSR)			e
Of which: DTL related to MSR			f
Subordinated liabilities			
Provisions			
Retirement benefit liabilities			
<b>Total liabilities</b>	<b>51,559,312</b>	<b>-</b>	
<b>Shareholders' equity</b>			
Paid-in share capital	7,500,000	7,500,000	
Of which: amount eligible for CET1 capital	7,500,000	7,500,000	h
Of which: amount eligible for AT1 capital			i
Retained earnings	397,851	397,851	
Accumulated other comprehensive income	78,777	78,777	
Intangible assets		0	
Tier II Capital		1,738,679	
<b>Total shareholders' equity</b>	<b>7,976,628</b>	<b>9,715,307</b>	

## 5. CCA - Main features of regulatory capital instruments and of other TLAC-eligible instruments

SAR 000's		a	b
		Quantitative / qualitative information	Quantitative / qualitative information
1	Issuer	Gulf International Bank - Saudi Arabia	Gulf International Bank - Saudi Arabia
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	NA	SA15UFK0K430
3	Governing law(s) of the instrument	Kingdom of Saudi Arabia Laws	Kingdom of Saudi Arabia Laws
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)	NA	NA
4	Transitional Basel III rules	Common Equity Tier 1	Tier 2 Capital
5	Post-transitional Basel III rules	Common Equity Tier 1	Tier 2 Capital
6	Eligible at solo/group/group and solo	Group and Solo	Group and Solo
7	Instrument type (refer to SACAP)	Paid-up Share Capital	Subordinated debt
8	Amount recognised in regulatory capital (currency in thousands, as of most recent reporting date)	SAR 7,500,000	SAR 1,500,000
9	Par value of instrument	SAR 7,500,000	SAR 1,500,000
10	Accounting classification	Equity	Liability
11	Original date of issuance	3-Apr-19	19-Dec-23
12	Perpetual or dated	Perpetual	Dated
13	Original maturity date	No Maturity	19-Dec-33
14	Issuer call subject to prior SAMA approval	NA	Yes
15	Optional call date, contingent call dates and redemption amount	NA	19-Dec-28
16	Subsequent call dates, if applicable	NA	NA
	Coupons / dividends		
17	Fixed or floating dividend/coupon	NA	Floating
18	Coupon rate and any related index	NA	3-month SAIBOR + 1.2%
19	Existence of a dividend stopper	NA	NA
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Mandatory
21	Existence of step-up or other incentive to redeem	NA	NA
22	Non-cumulative or cumulative	NA	NA
23	Convertible or non-convertible	NA	NA
24	If convertible, conversion trigger(s)	NA	NA
25	If convertible, fully or partially	NA	NA
26	If convertible, conversion rate	NA	NA
27	If convertible, mandatory or optional conversion	NA	NA
28	If convertible, specify instrument type convertible into	NA	NA
29	If convertible, specify issuer of instrument it converts into	NA	NA
30	Write-down feature	NA	NA
31	If write-down, write-down trigger(s)	NA	NA
32	If write-down, full or partial	NA	NA
33	If write-down, permanent or temporary	NA	NA
34	If temporary write-down, description of writeup mechanism	NA	NA
34a	Type of subordination	NA	NA
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned).	NA	NA
36	Non-compliant transitioned features	NA	NA
37	If yes, specify non-compliant features	NA	NA

## 6. CCyB1 - Geographical distribution of credit exposures used in the countercyclical capital buffer

SAR 000's	a	b	c	d	e
Geographical breakdown	Countercyclical capital buffer rate	Exposure values and/or risk-weighted assets used in the computation of the countercyclical capital buffer		Bank-specific countercyclical capital buffer rate	Countercyclical buffer amount
		Exposure values	Risk-weighted assets		
Saudi Arabia	0.00%	50,415,748	50,539,987		
Afghanistan	-	-	-		
Albania	-	-	-		
Algeria	-	-	-		
Argentina	-	-	-		
Australia	1.00%	3,750	1,125		
Austria	2.50%	1,875	563		
Bahamas	-	-	-		
Bahrain	2.50%	400,873	358,100		
Bangladesh	-	-	-		
Barbados	-	-	-		
Belgium	-	-	-		
Bermuda	-	-	-		
Bosnia and Herzegovina	-	-	-		
Brazil	-	-	-		
Brunei	-	-	-		
Bulgaria	-	-	-		
Canada	0.00%	3,750	750		
Cayman Island	-	-	-		
China	0.00%	23,266	6,979		
Comoros Islands	-	-	-		
Croatia	-	-	-		
Cyprus	-	-	-		
Denmark	2.50%	3,750	1,125		
Djibouti	-	-	-		
Ecuador	-	-	-		
Egypt	2.50%	201,126	197,630		
Finland	-	-	-		
France	1.00%	119,469	35,766		
Germany	0.75%	33,185	9,955		
Ghana	-	-	-		
Greece	-	-	-		
Hong Kong	-	-	-		
India	0.00%	541,638	669,785		
Indonesia	-	-	-		
Iran	-	-	-		

Iraq	-	-	-		
Ireland	-	-	-		
Italy	0.00%	12,907	6,623		
Jamaica	-	-	-		
Japan	0.00%	115,693	34,708		
Jordan	2.50%	112,447	112,288		
Kenya	-	-	-		
Korea S.	1.00%	45,768	2,478		
Kosovo	-	-	-		
Kuwait	2.50%	20,916	6,219		
Lebanon	-	-	-		
Libya	-	-	-		
Macedonia	-	-	-		
Malaysia	2.50%	162,979	48,894		
Mauritania	-	-	-		
Mexico	-	-	-		
Montenegro	-	-	-		
Morocco	-	-	-		
Myanmar	-	-	-		
Nepal	-	-	-		
Neth. Antilles	-	-	-		
Netherlands	2.00%	13,126	3,938		
New Zealand	-	-	-		
Nigeria	-	-	-		
Norway	2.50%	3,750	750		
Oman	2.50%	213,555	207,561		
Pakistan	-	-	-		
Palestine	-	-	-		
Peru	-	-	-		
Philippines	-	-	-		
Qatar	-	-	-		
Romania	-	-	-		
Russia	-	-	-		
Senegal	-	-	-		
Serbia	-	-	-		
Seychelles	-	-	-		
Sierra Leone	-	-	-		
Singapore	-	-	-		
Slovenia	-	-	-		
Somalia	-	-	-		
South Africa	-	-	-		
Spain	0.00%	67,934	21,669		
Sri Lanka	-	-	-		
Sudan	-	-	-		
Sweden	2.00%	79,961	15,992		

Switzerland	0.00%	7,748	1,925		
Syria	-	-	-		
Taiwan	-	-	-		
Thailand	-	-	-		
Tunisia	-	-	-		
Turkey	0.00%	1,921	1,916		
United Arab Emirates	0.00%	708,112	226,790		
United Kingdom	2.00%	15,517	4,638		
United States	0.00%	851,028	322,953		
Uruguay	-	-	-		
Venezuela	-	-	-		
Yemen	-	-	-		
Residual Other European Countries	-	-	-		
Residual Other European Union Countries	2.50%	1,329	1,993		
Residual Other African Countries	-	-	-		
Residual Other Asian Countries	-	-	-		
Residual Other Middle Eastern Countries	-	-	-		
Residual Other North & Central American Countries	-	-	-		
Residual other Oceania Countries	-	-	-		
Residual Other South American Countries	-	-	-		
International Inst.	-	-	-		
Unallocated	-	-	-		
Sum		1,433,379	1,009,014		
Total		54,183,123	52,843,099	0.05%	24,338

## 7. LR1 - Summary comparison of accounting assets vs leverage ratio exposure measure

SAR 000's		a
1	Total consolidated assets as per published financial statements	59,535,940
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	108,156
9	Adjustment for securities financing transactions (ie repurchase agreements and similar secured lending)	
10	Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off balance sheet exposures)	15,948,639
11	Adjustments for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital	
12	Other adjustments	
<b>13</b>	<b>Leverage ratio exposure measure</b>	<b>75,592,735</b>

## 8. LR2 - Leverage ratio common disclosure

SAR 000's		a	b
		30 Jun 2025	31 Mar 2025
<b>On-balance sheet exposures</b>			
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	59,582,206	54,871,665
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)	(213,481)	(249,748)
6	(Asset amounts deducted in determining Basel III Tier 1 capital and regulatory adjustments)	-	(151,392)
7	<b>Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of rows 1 to 6)</b>	<b>59,368,725</b>	<b>54,470,525</b>
<b>Derivative exposures</b>			
8	Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	122,817	134,162
9	Add-on amounts for potential future exposure associated with all derivatives transactions	152,554	182,440
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	<b>Total derivative exposures (sum of rows 8 to 12)</b>	<b>275,371</b>	<b>316,602</b>
<b>Securities financing transaction exposures</b>			
14	Gross SFT assets (with no recognition of netting), after adjustment for sale accounting transactions		
15	(Netted amounts of cash payables and cash receivables of gross SFT assets)		
16	Counterparty credit risk exposure for SFT assets		
17	Agent transaction exposures		
18	<b>Total securities financing transaction exposures (sum of rows 14 to 17)</b>		
<b>Other off-balance sheet exposures</b>			
19	Off-balance sheet exposure at gross notional amount	38,305,881	35,250,253
20	(Adjustments for conversion to credit equivalent amounts)	(22,257,013)	(18,868,399)
21	(Specific and general provisions associated with off-balance sheet exposures deducted in determining Tier 1 capital)	(100,229)	(104,345)
22	<b>Off-balance sheet items (sum of rows 19 to 21)</b>	<b>15,948,639</b>	<b>16,277,509</b>
<b>Capital and total exposures</b>			
23	Tier 1 capital	7,976,628	7,762,100
24	<b>Total exposures (sum of rows 7, 13, 18 and 22)</b>	<b>75,592,735</b>	<b>71,064,636</b>
<b>Leverage ratio</b>			
25	<b>Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)</b>	<b>10.6%</b>	<b>10.9%</b>
25a	<b>Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)</b>	<b>10.6%</b>	<b>10.9%</b>
26	National minimum leverage ratio requirement	3.0%	3.0%
27	Applicable leverage buffers		
<b>Disclosures of mean values</b>			
28	Mean value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables		
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		
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)		
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)		
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)		
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)		

## 9. LIQ1 - Liquidity Coverage Ratio (LCR)

SAR 000's		Total unweighted value	Total weighted value
<b>High quality liquid assets</b>			
1	Total HQLA		13,291,760
<b>Cash outflows</b>			
2	<b>Retail deposits and deposits from small business customers, of which:</b>	<b>4,797,613</b>	<b>172,112</b>
3	Stable deposits		
4	Less stable deposits	4,797,613	172,112
5	<b>Unsecured wholesale funding, of which:</b>	<b>25,498,333</b>	<b>10,336,131</b>
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks		
7	Non-operational deposits (all counterparties)	25,498,333	10,336,131
8	Unsecured debt		
9	<b>Secured wholesale funding</b>		
10	<b>Additional requirements, of which:</b>	<b>2,330,898</b>	<b>1,587,391</b>
11	Outflows related to derivative exposures and other collateral requirements	17,778	10,790
12	Outflows related to loss of funding on debt products		
13	Credit and liquidity facilities	2,313,120	1,576,601
14	<b>Other contractual funding obligations</b>		
15	<b>Other contingent funding obligations</b>	<b>23,985,179</b>	<b>517,563</b>
16	<b>TOTAL CASH OUTFLOWS</b>		<b>12,613,197</b>
<b>Cash inflows</b>			
17	Secured lending (eg reverse repos)		
18	Inflows from fully performing exposures	5,815,431	4,830,690
19	Other cash inflows	102,144	9,085
20	<b>TOTAL CASH INFLOWS</b>		<b>4,839,775</b>
			<b>Total adjusted value</b>
21	Total HQLA		13,291,760
22	Total net cash outflows		7,773,422
23	Liquidity Coverage Ratio (%)		171.0%

## 10. LIQ2 - Net Stable Funding Ratio (NSFR)

SAR 000's		a	b	c	d	e
		Unweighted Value by Residual Maturity				Weighted Value
		No maturity	< 6 months	≥ 6 months to < 1 year	≥ 1 year	
<b>Available stable funding (ASF)</b>						
1	<b>Capital:</b>				<b>9,715,307</b>	<b>9,715,307</b>
2	Regulatory capital				9,715,307	9,715,307
3	Other capital instruments					
4	<b>Retail deposits and deposits from small business customers, of which:</b>	<b>409,940</b>	<b>4,146,740</b>	<b>182,657</b>		<b>4,265,404</b>
5	Stable deposits					
6	Less stable deposits	409,940	4,146,740	182,657		4,265,404
7	<b>Wholesale funding:</b>	<b>19,297,450</b>	<b>22,806,016</b>	<b>914,731</b>	<b>1,857,040</b>	<b>19,439,105</b>
8	Operational deposits					
9	Other wholesale funding	19,297,450	22,806,016	914,731	1,857,040	19,439,105
10	<b>Liabilities with matching interdependent assets</b>					
11	<b>Other liabilities</b>					
12	NSFR derivative liabilities					
13	All other liabilities and equity not included in the above categories					
14	<b>Total ASF</b>					<b>33,419,816</b>
<b>Required stable funding (RSF)</b>						
15	<b>Total NSFR high-quality liquid assets (HQLA)</b>	<b>14,150</b>	<b>11,578,862</b>	<b>400,000</b>	<b>6,607,626</b>	<b>1,308,343</b>
16	<b>Deposits held at other financial institutions for operational purposes</b>					
17	<b>Performing loans and securities:</b>		<b>27,372,071</b>	<b>3,492,155</b>	<b>8,941,575</b>	<b>23,096,508</b>
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					
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:		25,491,175	3,364,043		14,427,609
21	With a risk weight of less than or equal to 35% under the Basel II standardised approach for credit risk		6,752		8,673,143	7,375,548
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		1,874,143	128,112	268,432	1,293,351
25	<b>Assets with matching interdependent liabilities</b>					
26	<b>Other assets:</b>		<b>986,961</b>	<b>16,585</b>	<b>57,435</b>	<b>1,060,980</b>
27	Physical traded commodities, including gold					
28	Assets posted as initial margin for derivative contracts and contributions to default funds of central counterparties					
29	NSFR derivative assets				5,985	5,985
30	NSFR derivative liabilities before deduction of variation margin posted				34,003	34,003
31	All other assets not included in the above categories		986,961	16,585	17,448	1,020,993
32	<b>Off-balance sheet items</b>		<b>12,365,142</b>	<b>4,456,656</b>	<b>10,134,873</b>	<b>104,561</b>
33	<b>Total RSF</b>					<b>25,570,393</b>
34	<b>Net Stable Funding Ratio</b>					<b>130.7%</b>

**11. ENC - Asset encumbrance**

SAR 000's		a	b	c
Balance Sheet Assets		Encumbered assets	Unencumbered assets	Total
1	Cash and balances with the Saudi Arabian Monetary Authority (SAMA)		4,906,944	4,906,944
2	Due from banks and other financial institutions, net		5,630,378	5,630,378
3	Investments, net	3,806,159	8,990,716	12,796,875
4	Positive fair value of derivative financial instruments		167,215	167,215
5	Loans and advances, net		34,686,329	34,686,329
6	Other assets		1,348,199	1,348,199
7	<b>Total</b>	<b>3,806,159</b>	<b>55,729,781</b>	<b>59,535,940</b>

**12. CR1 - Credit quality of assets**

SAR 000's		a	b	c	d	e	f	g
		Gross carrying values of		Allowances/ impairments	Of which ECL accounting provisions for credit losses on SA exposures		Of which ECL accounting provisions for credit losses on IRB exposures	Net values (a+b-c)
		Defaulted exposures	Non-defaulted exposures		Allocated in regulatory category of Specific	Allocated in regulatory category of General		
1	Loans	712,250	34,561,190	378,737	378,737	208,374		34,894,703
2	Debt Securities		12,396,472			5,101		12,396,472
3	Off-balance sheet exposures		38,581,252		150,064	25,198		38,581,252
4	<b>Total</b>	<b>712,250</b>	<b>85,538,914</b>	<b>378,737</b>	<b>528,801</b>	<b>238,673</b>		<b>85,872,427</b>

A default is considered to have occurred with regard to a particular obligor when either or both of the two following events have taken place:

1. The obligor is past due for 90 days or more on any material credit obligations to the Bank including principal instalments, interest payments and fees.
2. 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 security (if any).

**13. CR2 - Changes in stock of defaulted loans and debt securities**

SAR 000's		a
1	<b>Defaulted loans and debt securities at end of the previous reporting period</b>	<b>542,191</b>
2	Loans and debt securities that have defaulted since the last reporting period	479,361
3	Returned to non-defaulted status	-
4	Amounts written off	(262,728)
5	Other changes	(46,574)
6	<b>Defaulted loans and debt securities at end of the reporting period (1+2-3-4+5)</b>	<b>712,250</b>

**14. CR3 - Credit risk mitigation techniques – overview**

SAR 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	34,528,388	366,315	232,928	133,387	
2	Debt Securities	12,396,472				
3	<b>Total</b>	<b>46,924,860</b>	<b>366,315</b>	<b>232,928</b>	<b>133,387</b>	
4	Of which defaulted	322,031	11,482		11,482	

## 15. CR4 - Standardised approach – credit risk exposure and Credit Risk Mitigation (CRM) effects

SAR 000's		a	b	c	d	e	f
		Exposures before CCF and CRM		Exposures post-CCF and post-CRM		RWA and RWA density	
Asset Classes		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
1	Sovereigns and their central banks	14,551,937		14,627,753	17,432	823,646	6%
2	Non-central government public sector entities	1,064,002	2,845	1,064,002	2,845	533,423	50%
3	Multilateral development banks						
4	Banks	6,546,243	6,727,574	6,578,573	3,232,524	2,957,877	30%
	Of which: securities firms and other financial institutions						
5	Covered bonds						
6	Corporates	34,361,220	31,850,833	34,255,652	11,445,740	44,397,975	97%
	Of which: securities firms and other financial institutions	3,018,236	628,923	3,008,236	376,233	3,316,862	98%
	Of which: specialised lending						
7	Subordinated debt, equity and other capital	78,535		78,535		196,339	250%
8	Retail	652,425		652,425		652,425	100%
	MSMEs						
9	Real estate	423,022		423,022		142,273	34%
	Of which: general RR	423,022		423,022		142,273	34%
	Of which: IPRRE						
	Of which: general CRE						
	Of which: IPCR						
	Of which: land acquisition, development and construction						
10	Defaulted exposures	333,513		330,935		242,140	73%
11	Other assets	1,358,724		1,358,724		1,344,574	99%
12	<b>Total</b>	<b>59,369,621</b>	<b>38,581,252</b>	<b>59,369,621</b>	<b>14,698,541</b>	<b>51,290,672</b>	<b>69%</b>

## 16. CR5 - Standardised approach – exposures by asset classes and risk weights

SAR 000's	a	b	c	d	e	f	g	h	j
Asset classes/ Risk weight*	0%	20%	30%	50%	85%	100%	150%	Other	Total credit exposures amount (post-CCF and post-CRM)
1 Sovereigns and their central banks	12,939,897	1,084,820		27,574		592,894			14,645,185
2 Non-central government public sector entities				1,066,847					1,066,847
3 Multilateral development banks									
4 Banks		6,009,314	2,855,614	95,176		849,495	1,498		9,811,097
Of which: securities firms and other financial institutions									
5 Covered bonds									
6 Corporates	104,706	17,915		998,172	4,439,211	40,063,744		77,644	45,701,392
Of which: securities firms and other financial institutions				135,160		3,249,203		106	3,384,469
Of which: specialised lending									
7 Subordinated debt, equity and other capital								78,535	78,535
8 Retail						652,425			652,425
MSMEs									
9 Real estate		61,037	112,174					249,811	423,022
Of which: general RRE		61,037	112,174					249,811	423,022
Of which: no loan splitting applied		61,037	112,174					249,811	423,022
Of which: loan splitting applied (Secured)									
Of which: loan splitting applied (Unsecured)									
Of which: IPRRE									
Of which: general CRE									
Of which: no loan splitting applied									
Of which: loan splitting applied (Secured)									
Of which: loan splitting applied (Unsecured)									
Of which: IPCRE									
Of which: land acquisition, development and construction									
10 Defaulted exposures				210,266		87,994	32,675		330,935
11 Other assets	14,150					1,344,574			1,358,724
12 Total	13,058,753	7,173,086	2,967,788	2,398,035	4,439,211	43,591,126	34,173	405,990	74,068,162

SAR 000's		Exposure amounts and CCFs applied to off-balance sheet exposures, categorised based on risk bucket of converted exposures		
		a	b	cd
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%	20,686,921	7,291,052	23,223,037
2	40-70%	2,534,735	452,549	2,624,436
3	75%	77,644		77,644
4	80-85%	3,573,467	2,528,306	4,439,211
5	90-100%	32,385,642	28,306,349	43,591,126
6	105-130%			
7	150%	32,675	2,996	34,173
8	250%	78,535		78,535
9	400%			
10	1250%			
<b>11</b>	<b>Total</b>	<b>59,369,621</b>	<b>38,581,252</b>	<b>74,068,162</b>

**17. CCR1 - Analysis of counterparty credit risk (CCR) exposure by approach**

SAR 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)	87,727	108,967		1.4	275,371	191,371
2	Internal Model Method (for derivatives and SFTs)						
3	Simple Approach for credit risk mitigation (for SFTs)						
4	Comprehensive Approach for credit risk mitigation (for SFTs)						
5	Value-at-risk (VaR) for SFTs						
6	<b>Total</b>						

**18. CCR3 - Standardised approach – CCR exposures by regulatory portfolio and risk weights**

SAR 000's	a	b	c	d	e	f	g	h	i
Regulatory portfolio/ Risk weight	0%	10%	20%	50%	75%	100%	150%	Others	Total credit exposures
Sovereigns									
Non-central government public sector entities				2,845					2,845
Multilateral development banks									
Banks			38,769					62,214	100,983
Securities firms									0
Corporates						118,124		53,419	171,543
Regulatory retail portfolios									
Other assets									
<b>Total</b>			<b>38,769</b>	<b>2,845</b>		<b>118,124</b>		<b>115,633</b>	<b>275,371</b>

**19. CCR5 - Composition of collateral for CCR exposure**

SAR 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		Fair value of collateral received	Fair value of posted collateral
	Segregated	Unsegregated	Segregated	Unsegregated		
Cash - domestic currency						
Cash - other currencies		1,500		3,077		
Domestic sovereign debt						
Other sovereign debt						
Government agency debt						
Corporate bonds						
Equity securities						
Other collateral						
<b>Total</b>		<b>1,500</b>		<b>3,077</b>		

**20. CCR6 - Credit derivatives exposures**

SAR 000's	a	b
	Protection bought	Protection sold
<b>Notionals</b>		
Single-name credit default swaps		
Index credit default swaps		
Total return swaps		
Credit options		
Other credit derivatives		
<b>Total notionals</b>	-	-
<b>Fair values</b>		
Positive fair values (asset)		
Negative fair values (liability)		

**21. CCR8 - Exposures to central counterparties**

SAR 000's		a	b
		EAD (post-CRM)	RWA
<b>1</b>	<b>Exposures to QCCPs (total)</b>		
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which		
3	(i) OTC derivatives		
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		
8	Non-segregated initial margin		
9	Pre-funded default fund contributions		
10	Unfunded default fund contributions		
<b>11</b>	<b>Exposures to non-QCCPs (total)</b>		
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		

**22. MR1 - Market risk under standardised approach**

SAR 000's		a
		Capital requirement in standardised approach
1	General interest rate risk	32
2	Equity risk	264,634
3	Commodity risk	
4	Foreign exchange risk	14,533
5	Credit spread risk – non-securitisations	
6	Credit spread risk – securitisations (non-correlation trading portfolio)	
7	Credit spread risk – securitisation (correlation trading portfolio)	
8	Default risk – non-securitisations	13,487
9	Default risk – securitisations (non-correlation trading portfolio)	
10	Default risk – securitisations (correlation trading portfolio)	
11	Residual risk add-on	
<b>12</b>	<b>Total</b>	<b>292,686</b>