Gulf International Bank – Saudi Arabia

BASEL 3 PILLAR 3 DISCLOSURES

As at 30th June 2026

GIB

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1. KM1 - Key metrics

SAR 000's		a	b	c	d	e
		30-Jun-2026	31-Mar-2026	31-Dec-2025	30-Sep-2025	30-Jun-2025
	Available capital (amounts)					
1	Common Equity Tier 1 (CET1)	8,164,153	8,127,815	8,159,214	8,074,084	7,976,628
1a	Fully loaded ECL accounting model					
2	Tier 1	10,039,653	10,003,315	10,034,714	8,074,084	7,976,628
2a	Fully loaded ECL accounting model Tier 1					
3	Total capital	11,834,626	11,804,914	11,777,092	9,805,960	9,715,307
3a	Fully loaded ECL accounting model total capital					
	Risk-weighted assets (amounts)					
4	Total risk-weighted assets (RWA)	54,981,555	57,218,464	57,065,229	55,008,795	57,066,330
4a	Total risk-weighted assets (pre-floor)					
	Risk-based capital ratios as a percentage of RWA					
5	Common Equity Tier 1 ratio (%)	14.8%	14.2%	14.3%	14.7%	14.0%
5a	Fully loaded ECL accounting model Common Equity Tier 1 (%)					
5b	Common Equity Tier 1 ratio (%) (pre-floor ratio)					
6	Tier 1 ratio (%)	18.3%	17.5%	17.6%	14.7%	14.0%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)					
6b	Tier 1 ratio (%) (pre-floor ratio)					
7	Total capital ratio (%)	21.5%	20.6%	20.6%	17.8%	17.0%
7a	Fully loaded ECL accounting model total capital ratio (%)					
7b	Total capital ratio (%) (pre-floor ratio)					
	Additional CET1 buffer requirements as a percentage of RWA					
8	Capital conservation buffer requirement (2.5% from 2019) (%)	2.5%	2.5%	2.5%	2.5%	2.5%
9	Countercyclical buffer requirement (%)	1.0%	0.1%	0.1%	0.1%	0.1%
10	Bank G-SIB and/or D-SIB additional requirements (%)					
11	Total of bank CET1 specific buffer requirements (%) (row 8 + row 9 + row 10)	3.5%	2.6%	2.6%	2.6%	2.6%
12	CET1 available after meeting the bank's minimum capital requirements (%)	6.8%	7.1%	7.2%	7.6%	6.9%
	Basel III leverage ratio					
13	Total Basel III leverage ratio exposure measure	74,872,273	80,565,001	80,065,638	73,304,629	75,592,735
14	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves)	13.4%	12.4%	12.5%	11.0%	10.6%
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)	14.0%	13.4%	14.0%	11.8%	11.2%
14c	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	13.3%	12.4%			
14d	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	13.9%	13.3%			
	Liquidity Coverage Ratio (LCR)					
15	Total high-quality liquid assets (HQLA)	13,319,344	12,043,471	10,964,937	10,990,645	13,291,760
16	Total net cash outflow	7,678,535	7,070,827	7,218,458	5,701,422	7,773,422
17	LCR ratio (%)	173.5%	170.3%	151.9%	192.8%	171.0%
	Net Stable Funding Ratio (NSFR)					
18	Total available stable funding	36,019,035	38,477,225	38,961,978	31,048,815	33,419,816
19	Total required stable funding	26,816,167	26,201,302	27,955,764	22,843,386	25,570,393
20	NSFR ratio	134.3%	146.9%	139.4%	135.9%	130.7%

2. OV1 - Overview of RWA

SAR 000's		a	b	c
		RWA		Minimum capital requirements
		30 Jun 2026	31 Mar 2026	30 Jun 2026
1	Credit risk (excluding counterparty credit risk)	48,815,896	50,817,835	3,905,272
2	Of which: standardised approach (SA)	48,815,896	50,817,835	3,905,272
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)	316,393	302,268	25,311
7	Of which: standardised approach for counterparty credit risk	316,393	302,268	25,311
8	Of which: Internal Model Method (IMM)			
9	Of which: other CCR			
10	Credit valuation adjustment (CVA)	316,393	302,268	25,311
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	3,356,292	3,619,512	268,503
21	Of which: standardised approach (SA)	3,356,292	3,619,512	268,503
22	Of which: internal model approaches (IMA)			
23	Capital charge for switch between trading book and banking book			
24	Operational risk	2,176,581	2,176,581	174,126
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)	54,981,555	57,218,464	4,398,523

3. CC1 - Composition of regulatory capital

SAR 000's		a Amounts	b 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	7,500,000	h	
2	Retained earnings	500,739		
3	Accumulated other comprehensive income (and other reserves)	163,414		
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	8,164,153		
	Common Equity Tier 1 capital: regulatory adjustments			
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)	8,164,153		
	Additional Tier 1 capital: instruments			
30	Directly issued qualifying additional Tier 1 instruments plus related stock surplus	1,875,500	i	
31	Of which: classified as equity under applicable accounting standards	1,875,500		
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	1,875,500		
	Additional Tier 1 capital: regulatory adjustments			
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)	1,875,500		
45	Tier 1 capital (T1 = CET1 + AT1)	10,039,653		
	Tier 2 capital: instruments and provisions			
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	294,973		
51	**Tier 2 capital before regulatory adjustments**	1,794,973		
	Tier 2 capital: regulatory adjustments			
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)	1,794,973		
59	Total regulatory capital (TC = T1 + T2)	11,834,626		
60	Total risk-weighted assets	54,981,555		
	Capital adequacy ratios and buffers			
61	Common Equity Tier 1 capital (as a percentage of risk-weighted assets)	14.8%		
62	Tier 1 capital (as a percentage of risk-weighted assets)	18.3%		
63	Total capital (as a percentage of risk-weighted assets)	21.5%		
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)	3.5%		
65	Of which: capital conservation buffer requirement	2.5%		

66	Of which: bank-specific countercyclical buffer requirement	1.0%		
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	6.8%		
	National minima (if different from Basel III)			
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)			
	Amounts below the thresholds for deduction (before risk weighting)			
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)			
	Applicable caps on the inclusion of provisions in Tier 2 capital			
76	Provisions eligible for inclusion in Tier 2 capital in respect of exposures subject to standardised approach (prior to application of cap)	294,973		
77	Cap on inclusion of provisions in Tier 2 capital under standardised approach	687,269		
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			
	Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022)			
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 2026	As at 30 Jun 2026	
Assets			
Cash and balances at central banks	3,255,119	3,255,119	
Due from banks and other financial institutions	2,528,060	2,528,063	
Trading portfolio assets	355,656	355,656	
Financial assets designated at amortised cost	13,698,769	13,703,868	
Derivative financial instruments	166,756	166,756	
Loans and advances to banks			
Loans and advances to customers	34,388,150	34,658,194	
Reverse repurchase agreements and other similar secured lending			
Available for sale financial investments	3,381,572	3,381,572	
Current and deferred tax assets			
Prepayments, accrued income and other assets	1,008,068	1,008,068	
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	663,835	663,835	
Total assets	**59,445,985**	**59,721,131**	
Liabilities			
Due to banks and other financial institutions	13,105,278		
Customer accounts	33,333,731		
Repurchase agreements and other similar secured borrowing			
Trading portfolio liabilities			
Financial liabilities designated at fair value			
Derivative financial instruments	100,276		
Debt securities in issue	1,502,455		
Accruals, deferred income and other liabilities	1,364,592		
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			
Total liabilities	**49,406,332**		
Shareholders' equity			
Paid-in share capital	7,500,000	7,500,000	
Statutory reserve	174,479	174,479	h
Fair value reserve	(11,065)	(11,065)	i
Retained earnings	500,739	500,739	
Additional Tier I capital	1,875,500	1,875,500	
Intangible assets			
Tier II Capital		1,794,973	
Total shareholders' equity	**10,039,653**	**11,834,626**	

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

SAR 000's		a		
		Quantitative / qualitative information		
1	Issuer	Gulf International Bank - Saudi Arabia	Gulf International Bank - Saudi Arabia	Gulf International Bank - Saudi Arabia
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	NA	SA15UFK0K430	ISIN: XS3227715334
3	Governing law(s) of the instrument	Kingdom of Saudi Arabia Laws	Kingdom of Saudi Arabia Laws	English Law
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	NA	NA	NA
4	Transitional Basel III rules	Common Equity Tier 1	Tier 2 Capital	Additional Tier 1 Capital
5	Post-transitional Basel III rules	Common Equity Tier 1	Tier 2 Capital	Additional Tier 1 Capital
6	Eligible at solo/group/group and solo	Group and Solo	Group and Solo	Group and Solo
7	Instrument type (refer to SACAP)	Paid-up Share Capital	Subordinated debt	Subordinated – Additional Tier 1
8	Amount recognised in regulatory capital (currency in thousands, as of most recent reporting date)	SAR 7,500,000	SAR 1,500,000	USD 500,000
9	Par value of instrument	SAR 7,500,000	SAR 1,500,000	USD 500,000
10	Accounting classification	Equity	Liability	Equity
11	Original date of issuance	3-Apr-19	19-Dec-23	12-Nov-25
12	Perpetual or dated	Perpetual	Dated	Perpetual
13	Original maturity date	No Maturity	19-Dec-33	No Maturity
14	Issuer call subject to prior SAMA approval	NA	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	NA	19-Dec-28	In compliance with Basel III rules, call date is equal to or greater than 5 years, as the first call date is 12th November 2030, and the instrument may be redeemed early due to a capital event, tax event or at the option of the Bank as described in the terms and conditions of the instrument
16	Subsequent call dates, if applicable	NA	NA	The first call date and any date thereafter up to and including the first reset date which is 12 May 2031: any profit distribution dates thereafter
	Coupons / dividends			
17	Fixed or floating dividend/coupon	NA	Floating	Fixed
18	Coupon rate and any related index	NA	3-month SAIBOR + 1.2%	Coupon rate 6.625% fixed per annum until the first reset date. Resets on the first reset date and every 5 years thereafter to the 5 years UST rate + the margin payable semi-annually
19	Existence of a dividend stopper	NA	NA	Yes

20	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Mandatory	Full discretionary
21	Existence of step-up or other incentive to redeem	NA	NA	None
22	Non-cumulative or cumulative	NA	NA	Non-cumulative
23	Convertible or non-convertible	NA	NA	Non-convertible
24	If convertible, conversion trigger(s)	NA	NA	None
25	If convertible, fully or partially	NA	NA	NA
26	If convertible, conversion rate	NA	NA	NA
27	If convertible, mandatory or optional conversion	NA	NA	NA
28	If convertible, specify instrument type convertible into	NA	NA	NA
29	If convertible, specify issuer of instrument it converts into	NA	NA	NA
30	Write-down feature	NA	NA	Yes
31	If write-down, write-down trigger(s)	NA	NA	Non-viability event
32	If write-down, full or partial	NA	NA	Full or partial write-down
33	If write-down, permanent or temporary	NA	NA	Permanent
34	If temporary write-down, description of writeup mechanism	NA	NA	NA
34a	Type of subordination	NA	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	In liquidation or insolvency of the issuer, the claim of instrument holders shall rank junior to all unsubordinated and subordinated creditors of the issuer, including Tier2 capital instruments
36	Non-compliant transitioned features	NA	NA	NA
37	If yes, specify non-compliant features	NA	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	1.00%	50,103,288	48,386,015		
Afghanistan					
Albania					
Algeria					
Argentina					
Australia					
Austria	2.50%	3,758	1,127		
Bahamas					
Bahrain	2.50%	390,642	322,158		
Bangladesh					
Barbados					
Belgium					
Bermuda					

Bosnia and Herzegovina					
Brazil					
Brunei					
Bulgaria					
Canada	0.00%	3,758	752		
Cayman Island	2.50%	112,745	33,823		
China	0.00%	150,504	45,151		
Comoros Islands					
Croatia					
Cyprus					
Denmark	2.50%	3,758	1,127		
Djibouti					
Ecuador					
Egypt	2.50%	315,260	287,586		
Finland					
France	1.00%	91,775	27,532		
Germany	0.75%	34,043	9,837		
Ghana					
Greece					
Hong Kong					
India	0.00%	382,139	482,638		
Indonesia					
Iran					
Iraq					
Ireland					
Italy	0.00%	16,001	4,800		
Jamaica					
Japan	0.00%	119,759	35,928		
Jordan	2.50%	63,486	63,316		
Kenya					
Korea S.	1.00%	358,731	96,538		
Kosovo					
Kuwait	2.50%	13,153	3,946		
Lebanon					
Libya					
Macedonia					
Malaysia	2.50%	162,458	48,738		
Mauritania					
Mexico					
Montenegro					
Morocco					
Myanmar					
Nepal					
Neth. Antilles					
Netherlands	2.00%	13,155	3,758		
New Zealand					
Nigeria					

Norway	2.50%	3,758	752		
Oman	2.50%	123,281	70,910		
Pakistan	2.50%	90,189	135,284		
Palestine					
Peru					
Philippines					
Qatar	2.50%	23,675	7,102		
Romania					
Russia					
Senegal					
Serbia					
Seychelles					
Sierra Leone					
Singapore					
Slovenia					
Somalia					
South Africa					
Spain	0.50%	79,073	23,722		
Sri Lanka					
Sudan					
Sweden	2.00%	40,387	8,077		
Switzerland	0.00%	7,756	1,551		
Syria					
Taiwan					
Thailand					
Tunisia					
Turkey	0.00%	20,620	20,611		
United Arab Emirates	2.50%	794,432	297,927		
United Kingdom	2.00%	48,881	10,869		
United States	0.00%	807,116	288,217		
Uruguay					
Venezuela					
Yemen					
Residual Other European Countries					
Residual Other European Union Countries	2.50%	1,357	2,035		
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		52,871,285	49,842,180		
Total		54,378,938	50,721,829	1.02%	517,643

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	59,445,985
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	202,321
9	Adjustment for securities financing transactions (ie repurchase agreements and similar secured lending)	415,693
10	Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off balance sheet exposures)	14,808,274
11	Adjustments for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital	
12	Other adjustments	
13	**Leverage ratio exposure measure**	**74,872,273**

8. LR2 - Leverage ratio common disclosure

SAR 000's		a	b
		30 Jun 2026	31 Mar 2026
On-balance sheet exposures			
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	59,554,375	64,752,998
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)	(275,146)	(276,820)
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)**	**59,279,229**	**64,476,178**
Derivative exposures			
8	Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	133,756	182,040
9	Add-on amounts for potential future exposure associated with all derivatives transactions	235,321	261,880
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)**	**369,077**	**443,920**
Securities financing transaction exposures			
14	Gross SFT assets (with no recognition of netting), after adjustment for sale accounting transactions	6,218,551	4,467,620
15	(Netted amounts of cash payables and cash receivables of gross SFT assets)	(5,802,858)	(4,194,751)
16	Counterparty credit risk exposure for SFT assets		
17	Agent transaction exposures		
18	**Total securities financing transaction exposures (sum of rows 14 to 17)**	**415,693**	**272,869**
Other off-balance sheet exposures			
19	Off-balance sheet exposure at gross notional amount	39,129,520	39,467,037
20	(Adjustments for conversion to credit equivalent amounts)	(24,274,459)	(24,043,030)
21	(Specific and general provisions associated with off-balance sheet exposures deducted in determining Tier 1 capital)	(46,787)	(51,973)
22	**Off-balance sheet items (sum of rows 19 to 21)**	**14,808,274**	**15,372,034**
Capital and total exposures			
23	Tier 1 capital	10,039,653	10,003,315
24	**Total exposures (sum of rows 7, 13, 18 and 22)**	**74,872,273**	**80,565,001**
Leverage ratio			
25	**Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)**	**13.4%**	**12.4%**
25a	**Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)**	**14.0%**	**13.4%**
26	National minimum leverage ratio requirement	3.0%	3.0%
27	Applicable leverage buffers		
Disclosures 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	374,726	345,219
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	415,693	272,869
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)	75,246,999	80,910,220
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)	72,248,036	74,985,040
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)	13.3%	12.4%
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)	13.9%	13.3%

9. LIQ1 - Liquidity Coverage Ratio (LCR)

	SAR 000's	Total unweighted value	Total weighted value
High quality liquid assets			
1	Total HQLA		13,319,344
Cash outflows			
2	**Retail deposits and deposits from small business customers, of which:**	**4,956,999**	**138,733**
3	Stable deposits		
4	Less stable deposits	4,956,999	138,733
5	**Unsecured wholesale funding, of which:**	**22,785,856**	**9,273,180**
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks		
7	Non-operational deposits (all counterparties)	22,785,856	9,273,180
8	Unsecured debt		
9	**Secured wholesale funding**	**1,203,344**	**1,108,897**
10	**Additional requirements, of which:**	**2,129,867**	**229,801**
11	Outflows related to derivative exposures and other collateral requirements	18,683	18,683
12	Outflows related to loss of funding on debt products		
13	Credit and liquidity facilities	2,111,184	211,118
14	**Other contractual funding obligations**		
15	**Other contingent funding obligations**	**25,408,388**	**569,642**
16	**TOTAL CASH OUTFLOWS**		**11,320,253**
Cash inflows			
17	Secured lending (eg reverse repos)		
18	Inflows from fully performing exposures	4,951,125	3,623,824
19	Other cash inflows	17,894	17,894
20	**TOTAL CASH INFLOWS**		**3,641,718**
			Total adjusted value
21	Total HQLA		13,319,344
22	Total net cash outflows		7,678,535
23	Liquidity Coverage Ratio (%)		**173.5%**

10. LIQ2 - Net Stable Funding Ratio (NSFR)

		a	b	c	d	e
		Unweighted Value by Residual Maturity				
	SAR 000's	No maturity	< 6 months	≥ 6 months to < 1 year	≥ 1 year	Weighted Value
	Available stable funding (ASF)					
1	**Capital:**				**11,834,626**	**11,834,626**
2	Regulatory capital				11,834,626	11,834,626
3	Other capital instruments					
4	**Retail deposits and deposits from small business customers, of which:**	**746,219**	**4,231,490**	**89,090**		**4,560,120**
5	Stable deposits					
6	Less stable deposits	746,219	4,231,490	89,090		4,560,120
7	**Wholesale funding:**	**19,655,053**	**17,440,080**	**62,378**	**4,382,457**	**19,624,289**
8	Operational deposits					
9	Other wholesale funding	19,655,053	17,440,080	62,378	4,382,457	19,624,289
10	**Liabilities with matching interdependent assets**					
11	**Other liabilities**					
12	NSFR derivative liabilities					
13	All other liabilities and equity not included in the above categories					
14	**Total ASF**					**36,019,035**
	Required stable funding (RSF)					
15	**Total NSFR high-quality liquid assets (HQLA)**	**9,681**	**6,765,555**	**396,858**	**7,938,444**	**1,366,762**
16	**Deposits held at other financial institutions for operational purposes**					
17	**Performing loans and securities:**		**25,473,084**	**2,783,579**	**12,951,527**	**24,201,538**
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		2,673,118			400,968
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:		19,692,957	2,782,546		11,237,751
21	With a risk weight of less than or equal to 35% under the Basel II standardised approach for credit risk		6,751	1,033	10,986,718	9,342,602
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		3,100,258		1,964,809	3,220,217
25	**Assets with matching interdependent liabilities**					
26	**Other assets:**		**976,008**	**434**	**176,956**	**1,153,398**
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				72,519	72,519
30	NSFR derivative liabilities before deduction of variation margin posted				20,836	20,836
31	All other assets not included in the above categories		976,008	434	83,601	1,060,043
32	**Off-balance sheet items**		**10,661,925**	**4,522,450**	**10,073,437**	**94,469**
33	**Total RSF**					**26,816,167**
34	**Net Stable Funding Ratio**					**134.3%**

11. ENC - Asset encumbrance

SAR 000's		a	b	c
Balance Sheet Assets		Encumbered assets	Unencumbered assets	Total
1	Cash and balances with Saudi Central Bank (SAMA)		3,255,119	3,255,119
2	Due from banks and other financial institutions, net		2,528,060	2,528,060
3	Investments, net	6,176,250	11,259,747	17,435,997
4	Positive fair value of derivatives		166,756	166,756
5	Loans and advances, net		34,388,150	34,388,150
6	Other assets		1,671,903	1,671,903
7	**Total**	**6,176,250**	**53,269,735**	**59,445,985**

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	742,509	34,582,360	666,675	666,675	270,044		34,658,194
2	Debt Securities		17,047,312			5,099		17,047,312
3	Off-balance sheet exposures		39,914,290		53,920	19,827		39,914,290
4	**Total**	**742,509**	**91,543,962**	**666,675**	**720,595**	**294,970**	**-**	**91,619,796**

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	**Defaulted loans and debt securities at end of the previous reporting period**	**702,529**
2	Loans and debt securities that have defaulted since the last reporting period	50,032
3	Returned to non-defaulted status	
4	Amounts written off	(10,052)
5	Other changes	
6	**Defaulted loans and debt securities at end of the reporting period (1+2-3-4+5)**	**742,509**

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	32,633,125	2,025,069	1,967,829	57,240	
2	Debt Securities	17,047,312				
3	**Total**	**49,680,437**	**2,025,069**	**1,967,829**	**57,240**	-
4	Of which defaulted	43,719	32,115	24,764	7,351	

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	16,222,734		16,261,834	13,782	1,020,918	6%
2	Non-central government public sector entities	1,344,071	11,131	1,344,071	11,131	677,601	50%
3	Multilateral development banks	112,745	93,947	112,745	9,395	35,702	29%
4	Banks	3,322,386	11,574,269	3,327,756	4,193,428	2,545,230	34%
	Of which: securities firms and other financial institutions						
5	Covered bonds						
6	Corporates	35,405,332	28,234,943	35,366,702	10,080,743	42,462,992	93%
	Of which: securities firms and other financial institutions	2,789,338	616,745	2,784,329	360,697	2,922,232	93%
	Of which: specialised lending						
7	Subordinated debt, equity and other capital	88,171		88,171		220,428	250%
8	Retail	732,307		732,307		732,307	100%
	MSMEs						
9	Real estate	1,021,844		1,021,844		372,000	36%
	Of which: general RR	1,021,844		1,021,844		372,000	36%
	Of which: IPRRE						
	Of which: general CRE						
	Of which: IPCR						
	Of which: land acquisition, development and construction						
10	Defaulted exposures	75,833		69,993		35,773	51%
11	Other assets	1,040,052		1,040,052		1,029,338	99%
12	**Total**	**59,365,475**	**39,914,290**	**59,365,475**	**14,308,479**	**49,132,289**	**67%**

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	14,379,799	982,865		177,214		735,738			16,275,616
2	Non-central government public sector entities				1,355,202					1,355,202
3	Multilateral development banks		9,395	112,745						122,140
4	Banks		3,222,164	3,310,486	262,705		624,888	100,941		7,521,184
	Of which: securities firms and other financial institutions									
5	Covered bonds									
6	Corporates	1,237,174	25,896		1,869,778	4,984,033	37,154,292		176,272	45,447,445
	Of which: securities firms and other financial institutions				445,585		2,699,441			3,145,026
	Of which: specialised lending									
7	Subordinated debt, equity and other capital								88,171	88,171
8	Retail						732,307			732,307
	MSMEs									
9	Real estate		79,013	218,293	86,477				638,061	1,021,844
	Of which: general RRE		79,013	218,293	86,477				638,061	1,021,844
	Of which: no loan splitting applied		79,013	218,293	86,477				638,061	1,021,844
	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	5,965			59,073		2,393	2,562		69,993
11	Other assets	10,715					1,029,337			1,040,052
12	**Total**	**15,633,653**	**4,319,333**	**3,641,524**	**3,810,449**	**4,984,033**	**40,278,955**	**103,503**	**902,504**	**73,673,954**

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%	20,195,846	10,375,771	23,646,199
2	40-70%	4,126,664	1,265,035	4,396,820
3	75%	176,272		176,273
4	80-85%	4,151,851	1,723,167	4,984,033
5	90-100%	30,624,108	25,551,762	40,278,955
6	105-130%			
7	150%	2,563	998,555	103,503
8	250%	88,171		88,171
9	400%			
10	1250%			
11	**Total**	**59,365,475**	**39,914,290**	**73,673,954**

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)	95,540	168,087		1.4	369,077	212,539
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)					415,693	103,854
5	Value-at-risk (VaR) for SFTs						
6	**Total**						**316,393**

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				11,131					11,131
Multilateral development banks									
Banks			308,639					308,229	616,868
Securities firms									
Corporates						155,841		930	156,771
Regulatory retail portfolios									
Other assets									
Total	-	-	**308,639**	**11,131**	-	**155,841**	-	**309,159**	**784,770**

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					599,036	
Cash - other currencies				62,007	5,203,822	
Domestic sovereign debt						2,444,355
Other sovereign debt						2,741,356
Government agency debt						
Corporate bonds						347,766
Equity securities						
Other collateral						685,074
Total	-	-	-	**62,007**	**5,802,858**	**6,218,551**

20. CCR6 - Credit derivatives exposures

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

21. CCR8 - Exposures to central counterparties

	SAR 000's	a EAD (post-CRM)	b RWA
1	**Exposures to QCCPs (total)**		
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		
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		

22. MR1 - Market risk under standardised approach

SAR 000's		a
		Capital requirement in standardised approach
1	General interest rate risk	172
2	Equity risk	249,124
3	Commodity risk	
4	Foreign exchange risk	5,864
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	13,343
9	Default risk – securitisations (non-correlation trading portfolio)	
10	Default risk – securitisations (correlation trading portfolio)	
11	Residual risk add-on	
12	**Total**	**268,503**