



Gulf International Bank – Saudi Arabia

# BASEL 3 PILLAR 3 DISCLOSURES

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



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## 1. KM1: Key metrics

SAR 000's		a	b	c	d	e
		30-Sep-2025	30-Jun-2025	31-Mar-2025	31-Dec-2024	30-Sep-2024
	<b>Available capital (amounts)</b>					
1	Common Equity Tier 1 (CET1)	8,074,084	7,976,628	7,762,100	7,677,368	7,589,814
1a	Fully loaded ECL accounting model					
2	Tier 1	8,074,084	7,976,628	7,762,100	7,677,368	7,589,814
2a	Fully loaded ECL accounting model Tier 1					
3	Total capital	9,805,960	9,715,307	9,541,162	9,561,539	9,416,977
3a	Fully loaded ECL accounting model total capital					
	<b>Risk-weighted assets (amounts)</b>					
4	Total risk-weighted assets (RWA)	55,008,795	57,066,330	55,545,795	52,037,452	48,024,053
4a	Total risk-weighted assets (pre-floor)					
	<b>Risk-based capital ratios as a percentage of RWA</b>					
5	Common Equity Tier 1 ratio (%)	14.7%	14.0%	14.0%	14.8%	15.8%
5a	Fully loaded ECL accounting model Common Equity Tier 1 (%)					
5b	Common Equity Tier 1 ratio (%) (pre-floor ratio)					
6	Tier 1 ratio (%)	14.7%	14.0%	14.0%	14.8%	15.8%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)					
6b	Tier 1 ratio (%) (pre-floor ratio)					
7	Total capital ratio (%)	17.8%	17.0%	17.2%	18.4%	19.6%
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%	0.1%
10	Bank G-SIB and/or D-SIB additional requirements (%)					
11	Total of bank CET1 specific buffer requirements (%) (row 8 + row 9 + row 10)	2.6%	2.6%	2.6%	2.6%	2.6%
12	CET1 available after meeting the bank's minimum capital requirements (%)	7.6%	6.9%	6.9%	7.7%	8.7%
	<b>Basel III leverage ratio</b>					
13	Total Basel III leverage ratio exposure measure	73,304,629	75,592,735	71,064,636	73,333,274	68,862,957
14	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves)	11.0%	10.6%	10.9%	10.5%	11.0%
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)	10,990,645	13,291,760	12,088,588	15,065,838	17,606,735
16	Total net cash outflow	5,701,422	7,773,422	8,289,070	3,903,997	5,801,245
17	LCR ratio (%)	192.8%	171.0%	145.8%	385.9%	303.5%
	<b>Net Stable Funding Ratio (NSFR)</b>					
18	Total available stable funding	31,048,815	33,419,816	30,301,052	32,349,153	31,968,981
19	Total required stable funding	22,843,386	25,570,393	22,767,475	21,368,261	20,195,493
20	NSFR ratio	135.9%	130.7%	133.1%	151.4%	158.3%

## 2. OV1 - Overview of RWA

SAR 000's		a	b	c
		RWA		Minimum capital requirements
		30 Sep 2025	30 Jun 2025	30 Sep 2025
1	Credit risk (excluding counterparty credit risk)	48,787,887	51,099,301	3,903,031
2	Of which: standardised approach (SA)	48,787,887	51,099,301	3,903,031
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)	238,849	191,371	19,108
7	Of which: standardised approach for counterparty credit risk	238,849	191,371	19,108
8	Of which: Internal Model Method (IMM)			
9	Of which: other CCR			
10	Credit valuation adjustment (CVA)	238,849	191,371	19,108
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	3,817,496	3,658,574	305,400
21	Of which: standardised approach (SA)	3,817,496	3,658,574	305,400
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)	55,008,795	57,066,330	4,400,704

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

SAR 000's		a
1	Total consolidated assets as per published financial statements	57,764,570
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	177,086
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)	15,362,973
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>73,304,629</b>

#### 4. LR2 - Leverage ratio common disclosure

SAR 000's		a	b
		30 Sep 2025	30 Jun 2025
<b>On-balance sheet exposures</b>			
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	57,800,947	59,582,206
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)	(205,469)	(213,481)
6	(Asset amounts deducted in determining Basel III Tier 1 capital and regulatory adjustments)		
7	<b>Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of rows 1 to 6)</b>	<b>57,595,478</b>	<b>59,368,725</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)	144,409	122,817
9	Add-on amounts for potential future exposure associated with all derivatives transactions	201,769	152,554
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>346,178</b>	<b>275,371</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	40,447,911	38,305,881
20	(Adjustments for conversion to credit equivalent amounts)	(24,982,423)	(22,257,013)
21	(Specific and general provisions associated with off-balance sheet exposures deducted in determining Tier 1 capital)	(102,515)	(100,229)
22	<b>Off-balance sheet items (sum of rows 19 to 21)</b>	<b>15,362,973</b>	<b>15,948,639</b>
<b>Capital and total exposures</b>			
23	Tier 1 capital	8,074,084	7,976,628
24	<b>Total exposures (sum of rows 7, 13, 18 and 22)</b>	<b>73,304,629</b>	<b>75,592,735</b>
<b>Leverage ratio</b>			
25	<b>Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)</b>	<b>11.0%</b>	<b>10.6%</b>
25a	<b>Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)</b>	<b>11.0%</b>	<b>10.6%</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)		

## 5. LIQ1 – Liquidity Coverage Ratio (LCR)

SAR 000's		Total unweighted value	Total weighted value
<b>High quality liquid assets</b>			
1	Total HQLA		10,990,645
2	<b>Retail deposits and deposits from small business customers, of which:</b>	<b>4,698,338</b>	<b>187,729</b>
3	Stable deposits		
4	Less stable deposits	4,698,338	187,729
5	<b>Unsecured wholesale funding, of which:</b>	<b>22,560,793</b>	<b>9,168,757</b>
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks		
7	Non-operational deposits (all counterparties)	22,560,793	9,168,757
8	Unsecured debt		
9	<b>Secured wholesale funding</b>		
10	<b>Additional requirements, of which:</b>	<b>2,201,263</b>	<b>226,744</b>
11	Outflows related to derivative exposures and other collateral requirements	10,387	7,656
12	Outflows related to loss of funding on debt products		
13	Credit and liquidity facilities	2,190,876	219,088
14	<b>Other contractual funding obligations</b>		
15	<b>Other contingent funding obligations</b>	<b>24,688,725</b>	<b>542,306</b>
16	<b>TOTAL CASH OUTFLOWS</b>		<b>10,125,536</b>
<b>Cash inflows</b>			
17	Secured lending (eg reverse repos)		
18	Inflows from fully performing exposures	5,320,488	4,418,437
19	Other cash inflows	133,896	5,677
20	<b>TOTAL CASH INFLOWS</b>		<b>4,424,114</b>
			<b>Total adjusted value</b>
21	Total HQLA		10,990,645
22	Total net cash outflows		5,701,422
23	Liquidity Coverage Ratio (%)		<b>192.8%</b>