



Gulf International Bank – Saudi Arabia

BASEL 3 PILLAR 3 DISCLOSURES

As at 31st Mar 2026



GIB

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1. KM1: Key metrics

SAR 000's		a	b	c	d	e
		31-Mar-2026	31-Dec-2025	30-Sep-2025	30-Jun-2025	31-Mar-2025
	Available capital (amounts)					
1	Common Equity Tier 1 (CET1)	8,127,815	8,159,214	8,074,084	7,976,628	7,762,100
1a	Fully loaded ECL accounting model					
2	Tier 1	10,003,315	10,034,714	8,074,084	7,976,628	7,762,100
2a	Fully loaded ECL accounting model Tier 1					
3	Total capital	11,804,914	11,777,092	9,805,960	9,715,307	9,541,162
3a	Fully loaded ECL accounting model total capital					
	Risk-weighted assets (amounts)					
4	Total risk-weighted assets (RWA)	57,218,464	57,065,229	55,008,795	57,066,330	55,545,795
4a	Total risk-weighted assets (pre-floor)					
	Risk-based capital ratios as a percentage of RWA					
5	Common Equity Tier 1 ratio (%)	14.2%	14.3%	14.7%	14.0%	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 (%)	17.5%	17.6%	14.7%	14.0%	14.0%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)					
6b	Tier 1 ratio (%) (pre-floor ratio)					
7	Total capital ratio (%)	20.6%	20.6%	17.8%	17.0%	17.2%
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 (%)	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 (%)	7.1%	7.2%	7.6%	6.9%	6.9%
	Basel III leverage ratio					
13	Total Basel III leverage ratio exposure measure	80,565,001	80,065,638	73,304,629	75,592,735	71,064,636
14	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves)	12.4%	12.5%	11.0%	10.6%	10.9%
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)	13.4%	14.0%	11.8%	11.2%	11.6%
14c	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	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	13.3%				
	Liquidity Coverage Ratio (LCR)					
15	Total high-quality liquid assets (HQLA)	12,043,471	10,964,937	10,990,645	13,291,760	12,088,588
16	Total net cash outflow	7,070,827	7,218,458	5,701,422	7,773,422	8,289,070
17	LCR ratio (%)	170.3%	151.9%	192.8%	171.0%	145.8%
	Net Stable Funding Ratio (NSFR)					
18	Total available stable funding	38,477,225	38,961,978	31,048,815	33,419,816	30,301,052
19	Total required stable funding	26,201,302	27,955,764	22,843,386	25,570,393	22,767,475
20	NSFR ratio	146.9%	139.4%	135.9%	130.7%	133.1%

2. OV1 - Overview of RWA

SAR 000's		a	b	c
		RWA		Minimum capital requirements
		31 Mar 2026	31 Dec 2025	31 Mar 2026
1	Credit risk (excluding counterparty credit risk)	50,817,835	51,096,149	4,065,427
2	Of which: standardised approach (SA)	50,817,835	51,096,149	4,065,427
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)	302,268	384,216	24,181
7	Of which: standardised approach for counterparty credit risk	302,268	384,216	24,181
8	Of which: Internal Model Method (IMM)			
9	Of which: other CCR			
10	Credit valuation adjustment (CVA)	302,268	384,216	24,181
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	3,619,512	3,274,935	289,561
21	Of which: standardised approach (SA)	3,619,512	3,274,935	289,561
22	Of which: internal model approaches (IMA)			
23	Capital charge for switch between trading book and banking book			
24	Operational risk	2,176,581	1,925,713	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)	57,218,464	57,065,229	4,577,477

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	64,646,340
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	273,758
9	Adjustment for securities financing transactions (ie repurchase agreements and similar secured lending)	272,869
10	Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off balance sheet exposures)	15,372,034
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	80,565,001

4. LR2 - Leverage ratio common disclosure

SAR 000's		a	b
		31 Mar 2026	31 Dec 2025
On-balance sheet exposures			
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	64,752,998	63,888,270
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)	(276,820)	(215,087)
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)	64,476,178	63,673,183
Derivative exposures			
8	Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	182,040	244,863
9	Add-on amounts for potential future exposure associated with all derivatives transactions	261,880	301,069
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)	443,920	545,932
Securities financing transaction exposures			
14	Gross SFT assets (with no recognition of netting), after adjustment for sale accounting transactions	4,467,620	
15	(Netted amounts of cash payables and cash receivables of gross SFT assets)	(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)	272,869	
Other off-balance sheet exposures			
19	Off-balance sheet exposure at gross notional amount	39,467,037	39,784,449
20	(Adjustments for conversion to credit equivalent amounts)	(24,043,030)	(23,864,132)
21	(Specific and general provisions associated with off-balance sheet exposures deducted in determining Tier 1 capital)	(51,973)	(73,794)
22	Off-balance sheet items (sum of rows 19 to 21)	15,372,034	15,846,523
Capital and total exposures			
23	Tier 1 capital	10,003,315	10,034,714
24	Total exposures (sum of rows 7, 13, 18 and 22)	80,565,001	80,065,638
Leverage ratio			
25	Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)	12.4%	12.5%
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	13.4%	14.0%
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	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	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)	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)	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)	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)	13.3%	

5. LIQ1 – Liquidity Coverage Ratio (LCR)

SAR 000's		Total unweighted value	Total weighted value
High quality liquid assets			
1	Total HQLA		12,043,471
2	Retail deposits and deposits from small business customers, of which:	4,782,980	186,813
3	Stable deposits		
4	Less stable deposits	4,782,980	186,813
5	Unsecured wholesale funding, of which:	24,756,306	10,049,164
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks		
7	Non-operational deposits (all counterparties)	24,756,306	10,049,164
8	Unsecured debt		
9	Secured wholesale funding		
10	Additional requirements, of which:	2,336,498	255,412
11	Outflows related to derivative exposures and other collateral requirements	24,180	24,180
12	Outflows related to loss of funding on debt products		
13	Credit and liquidity facilities	2,312,318	231,232
14	Other contractual funding obligations		
15	Other contingent funding obligations	24,518,568	531,230
16	TOTAL CASH OUTFLOWS		11,022,619
Cash inflows			
17	Secured lending (eg reverse repos)		
18	Inflows from fully performing exposures	4,849,871	3,929,525
19	Other cash inflows	61,390	22,267
20	TOTAL CASH INFLOWS		3,951,792
			Total adjusted value
21	Total HQLA		12,043,471
22	Total net cash outflows		7,070,827
23	Liquidity Coverage Ratio (%)		170.3%