
ALINMA BANK
(A Saudi Joint Stock Company)

BASEL III Pillar 3 Disclosures
For the Financial Period Ended March 31, 2025

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KM1: Key Metrics (at group consolidated level)						
						SAR 000's
		T	T-1	T-2	T-3	T-4
		March 31, 2025	December 31, 2024	September 30, 2024	June 30, 2024	March 31, 2024
Available capital (amounts)						
1	Common Equity Tier 1 (CET1)	34,149,178	32,714,234	32,390,115	31,418,900	30,789,236
1a	Fully loaded ECL accounting model CET1	34,149,178	32,714,234	32,329,876	31,298,422	30,608,520
2	Tier 1	42,899,678	41,464,734	41,141,515	40,170,400	39,539,736
2a	Fully loaded ECL accounting model Tier 1	42,899,678	41,464,734	41,081,276	40,049,922	39,359,020
3	Total capital	45,680,329	44,040,887	43,989,209	42,915,543	42,149,672
3a	Fully loaded ECL accounting model total capital	45,680,329	44,040,887	43,928,970	42,795,065	41,968,956
Risk-weighted assets (amounts)						
4	Total risk-weighted assets (RWA)	249,216,628	248,228,490	242,149,543	231,569,460	221,066,964
4a	Total risk-weighted assets (pre-floor)	249,216,628	248,228,490	242,149,543	231,569,460	221,066,964
Risk-based capital ratios as a percentage of RWA						
5	CET1 ratio (%)	13.70%	13.18%	13.38%	13.57%	13.93%
5a	Fully loaded ECL accounting model CET1 (%)	13.70%	13.18%	13.35%	13.52%	13.85%
5b	CET1 ratio (%) (pre-floor ratio)	13.70%	13.18%	13.38%	13.57%	13.93%
6	Tier 1 ratio (%)	17.21%	16.70%	16.99%	17.35%	17.89%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	17.21%	16.70%	16.97%	17.29%	17.80%
6b	Tier 1 ratio (%) (pre-floor ratio)	17.21%	16.70%	16.99%	17.35%	17.89%
7	Total capital ratio (%)	18.33%	17.74%	18.17%	18.53%	19.07%
7a	Fully loaded ECL accounting model total capital ratio (%)	18.33%	17.74%	18.14%	18.48%	18.98%
7b	Total capital ratio (%) (pre-floor ratio)	18.33%	17.74%	18.17%	18.53%	19.07%
Additional CET1 buffer requirements as a percentage of RWA						
8	Capital conservation buffer requirement (2.5% from 2019) (%)	2.50%	2.50%	2.50%	2.50%	2.50%
9	Countercyclical buffer requirement (%)	0.00%	0.00%	0.00%	0.00%	0.00%
10	Bank G-SIB and/or D-SIB additional requirements (%)	0.00%	0.00%	0.00%	0.00%	0.00%
11	Total of bank CET1 specific buffer requirements (%) (row 8 + row 9 + row 10)	2.50%	2.50%	2.50%	2.50%	2.50%
12	CET1 available after meeting the bank's minimum capital requirements (%)	6.70%	6.18%	6.38%	6.57%	6.93%
Basel III Leverage ratio						
13	Total Basel III leverage ratio exposure measure	312,920,157	301,959,220	292,893,329	282,584,983	267,528,862
14	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves)	13.71%	13.73%	14.05%	14.22%	14.78%
14 a	Fully loaded ECL accounting model Basel III leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) (%)	13.71%	13.73%	14.03%	14.17%	14.71%

KM1: Key Metrics (at group consolidated level)						
		T	T-1	T-2	T-3	SAR 000's T-4
		March 31, 2025	December 31, 2024	September 30, 2024	June 30, 2024	March 31, 2024
14 b	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)	13.71%	13.73%	14.03%	14.17%	14.71%
14 c	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	13.71%	13.73%	14.05%	14.22%	14.78%
14 d	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	13.71%	13.73%	14.03%	14.17%	14.71%
Liquidity Coverage Ratio (LCR)						
15	Total high-quality liquid assets (HQLA)	50,278,535	46,763,162	44,594,900	43,238,816	41,024,946
16	Total net cash outflow	38,816,209	38,322,586	33,828,912	33,472,706	30,739,617
17	LCR ratio (%)	129.53%	122.03%	131.82%	129.18%	133.46%
Net Stable Funding Ratio (NSFR)						
18	Total available stable funding	192,788,405	184,139,370	181,828,138	178,335,325	167,809,957
19	Total required stable funding	178,412,712	170,193,530	166,551,667	163,007,754	154,719,497
20	NSFR ratio	108.06%	108.19%	109.17%	109.40%	108.46%

OV1: Overview of RWA					
		a	b	c	Drivers behind significant differences in T and T-1
		RWA		Minimum capital requirements	
		T	T-1	T	
		March 31, 2025	December 31, 2024	March 31, 2025	
1	Credit risk (excluding counterparty credit risk)	231,194,640	230,007,969	18,495,571	Due to growth in assets and financing
2	Of which: standardized approach (SA)	231,194,640	230,007,969	18,495,571	Due to growth in assets and financing
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)	1,426,758	1,298,068	114,141	
7	Of which: standardized approach for counterparty credit risk	1,426,758	1,298,068	114,141	
8	Of which: IMM	-	-	-	
9	Of which: other CCR	-	-	-	
10	Credit valuation adjustment (CVA)	1,426,758	1,298,068	114,141	
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	3,118,866	2,919,159	249,509	Due to growth in fund investments
13	Equity investments in funds – mandate-based approach	-	-	-	
14	Equity investments in funds – fall-back approach	-	-	-	
15	Settlement risk	-	-	-	
16	Securitization exposures in banking book	-	-	-	
17	Of which: securitization IRB approach (SEC-IRBA)	-	-	-	
18	Of which: securitization external ratings-based approach (SEC-ERBA), including internal assessment approach (IAA)	-	-	-	
19	Of which: securitization standardized approach (SEC-SA)	-	-	-	
20	Market risk	3,325,023	5,383,760	266,002	Due to decrease in net FX position
21	Of which: standardized approach (SA)	3,325,023	5,383,760	266,002	Due to decrease in net FX position
22	Of which: internal model approach (IMA)				
23	Capital charge for switch between trading book and banking book	-	-	-	
24	Operational risk	8,724,584	7,321,465	697,967	
25	Amounts below the thresholds for deduction (subject to 250% risk weight)	-	-	-	
26	Output floor applied	-	-		

OV1: Overview of RWA					
		a	b	c	Drivers behind significant differences in T and T-1
		RWA		Minimum capital requirements	
		T	T-1	T	
		March 31, 2025	December 31, 2024	March 31, 2025	
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)	249,216,628	248,228,490	19,937,330	

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

		a	
		Quantitative / qualitative information	
1	Issuer	Alinma Bank	Alinma Bank
2	Unique identifier (eg Committee on Uniform Security Identification Procedures (CUSIP), International Securities Identification Number (ISIN) or Bloomberg identifier for private placement)	SA15BFK0J7J5	XS2753907554
3	Governing law(s) of the instrument	Saudi Arabian law	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)	N/A	N/A
4	Transitional Basel III rules	Additional Tier 1	Additional Tier 1
5	Post-transitional Basel III rules	Eligible	Eligible
6	Eligible at solo/group/group and solo	Group & solo	Group & solo
7	Instrument type (refer to SACAP)	Jr Subordinated sukuk	Jr Subordinated Sukuk
8	Amount recognised in regulatory capital (currency in millions, as of most recent reporting date)	SAR 5,000	USD 1,000
9	Par value of instrument	SAR 5,000	USD 1,000
10	Accounting classification	Equity	Equity
11	Original date of issuance	July 1, 2021	6 March 2024
12	Perpetual or dated	Perpetual	Perpetual
13	Original maturity date	N/A	N/A
14	Issuer call subject to prior SAMA approval	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	In compliance with Basel III rules, call date is equal to or greater than 5 years and the Sukuk 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 Sukuk	
16	Subsequent call dates, if applicable	As above	As above
	<i>Coupons / dividends</i>		
17	Fixed or floating dividend/coupon	Fixed from date of issue up to 2026 and then floating every 5 years	Fixed from date of issue up to 2029 and then floating every 5 years
18	Coupon rate and any related index	The applicable profit rate is 4% per annum from date of issue up to 2026 and is subjected to reset every 5 years.	The applicable profit rate is 6.5% per annum from date of issue up to 2029 and is subjected to reset every 5 years.
19	Existence of a dividend stopper	Yes	Yes
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary
21	Existence of step-up or other incentive to redeem	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible

Table CCA - Main features of regulatory capital instruments and of other TLAC-eligible instruments			
		a	
		Quantitative / qualitative information	
24	If convertible, conversion trigger(s)	N/A	N/A
25	If convertible, fully or partially	N/A	N/A
26	If convertible, conversion rate	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A
30	Writedown feature	Yes	Yes
31	If writedown, writedown trigger(s)	Non-viability event	Non-viability event
32	If writedown, full or partial	Fully or partially. The Sukuk allow the Bank to write-down (in full or in part) any amounts due to the holders in the event of non-viability event with approval from SAMA.	Fully or partially. The Sukuk allow the Bank to write-down (in full or in part) any amounts due to the holders in the event of non-viability event with approval from SAMA.
33	If writedown, permanent or temporary	Permanent	Permanent
34	If temporary write-down, description of writeup mechanism	N/A	N/A
34a	Type of subordination	Jr. Subordinated.	jr. Subordinated.
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned).	The financial instrument is junior to senior creditors.	The financial instrument is junior to senior creditors.
36	Non-compliant transitioned features	N/A	N/A
37	If yes, specify non-compliant features	N/A	N/A

CVA4: RWA flow statements of CVA risk exposures under SA-CVA		
As of March 31, 2025		
		SR 000's
1	Total RWA for CVA at previous quarter-end	1,298,068
2	Total RWA for CVA at end of reporting period	1,426,758

LR1 – Summary comparison of accounting assets vs leverage ratio exposure measure		
As of March 31, 2025		
		SR 000's
1	Total consolidated assets as per published financial statements	287,222,398
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	2,047,906
9	Adjustment for securities financing transactions (ie repurchase agreements and similar secured lending)	191,389
10	Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	23,793,789
11	Adjustments for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital	-
12	Other adjustments	(335,325)
13	Leverage ratio exposure measure	312,920,157

LR2- Leverage ratio common disclosure			
		March 31, 2025	December 31, 2024
		T	T-1
On-balance sheet exposures			
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	288,377,538	277,746,927
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 recognized as an asset)	-	-
5	(Specific and general provisions associated with on-balance sheet exposures that are deducted from Tier 1 capital)	(1,490,465)	(1,201,106)
6	(Asset amounts deducted in determining Tier 1 capital and regulatory adjustments)	-	-
7	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of rows 1 to 6)	286,887,073	276,545,821
Derivative exposures			
8	Replacement cost associated with <i>all</i> derivatives transactions (where applicable net of eligible cash variation margin, with bilateral netting and/or the specific treatment for client cleared derivatives)	462,330	410,674
9	Add-on amounts for potential future exposure associated with <i>all</i> derivatives transactions	1,585,576	1,505,872
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)	2,047,906	1,916,547
Securities financing transaction exposures			
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	191,389	162,511
17	Agent transaction exposures	-	-
18	Total securities financing transaction exposures (sum of rows 14 to 17)	191,389	162,511
Other off-balance sheet exposures			
19	Off-balance sheet exposure at gross notional amount	85,897,229	80,217,162
20	(Adjustments for conversion to credit equivalent amounts)	(62,103,439)	(56,882,821)
21	(Specific and general provisions associated with off-balance sheet exposures deducted in determining Tier 1 capital)	-	-
22	Off-balance sheet items (sum of rows 19 to 21)	23,793,789	23,334,341
Capital and total exposures			
23	Tier 1 capital	42,899,678	41,464,734
24	Total exposures (sum of rows 7, 13, 18 and 22)	312,920,157	301,959,220
Leverage ratio			
25	Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)	13.71%	13.73%
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	13.71%	13.73%
26	National minimum leverage ratio requirement	3.00%	3.00%
27	Applicable leverage buffers	n/a	n/a

LR2- Leverage ratio common disclosure			
		March 31, 2025	December 31, 2024
		T	T-1
Disclosure of mean values			
28	Mean value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	-	-
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)	312,920,157	301,959,220
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)	312,920,157	301,959,220
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)	13.71%	13.73%
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)	13.71%	13.73%

LIQ1 – Liquidity Coverage Ratio (LCR)			
For the quarter ended March 31, 2025			
		SAR 000's	
		a	b
		Total unweighted value	Total weighted value
		(average)	(average)
High-quality liquid assets			
1	Total HQLA		50,278,535
Cash outflows			
2	Retail deposits and deposits from small business customers, of which:	68,380,518	5,363,562
3	Stable deposits	29,489,795	1,474,490
4	Less stable deposits	38,890,723	3,889,072
5	Unsecured wholesale funding, of which:	89,432,295	36,846,331
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	-	-
7	Non-operational deposits (all counterparties)	86,979,951	34,393,987
8	Unsecured debt	2,452,344	2,452,344
9	Secured wholesale funding	-	-
10	Additional requirements, of which:	14,680,855	1,468,085
11	Outflows related to derivative exposures and other collateral requirements	-	-
12	Outflows related to loss of funding on debt products	-	-
13	Credit and liquidity facilities	14,680,855	1,468,085
14	Other contractual funding obligations	-	-
15	Other contingent funding obligations	64,755,909	1,675,618
16	TOTAL CASH OUTFLOWS		45,353,596
Cash inflows			
17	Secured lending (eg reverse repos)	-	-
18	Inflows from fully performing exposures	10,582,002	6,537,388
19	Other cash inflows	-	-
20	TOTAL CASH INFLOWS		6,537,388
			Total adjusted value
21	Total HQLA		50,278,535
22	Total net cash outflows		38,816,209
23	Liquidity Coverage Ratio (%)		129.53%