
ALINMA BANK
(A Saudi Joint Stock Company)

BASEL III Pillar 3 Disclosures
For the Financial Period Ended June 30, 2024

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KM1: Key metrics (at consolidated group level)						
		T	T-1	T-2	T-3	T-4
		June 30, 2024	March 31, 2024	December 31, 2023	September 30, 2023	June 30, 2023
Available capital (amounts)						
1	Common Equity Tier 1 (CET1)	31,418,900	30,789,236	29,574,557	28,821,857	28,338,036
1a	Fully loaded ECL accounting model	31,298,422	30,608,520	29,333,601	28,460,423	27,976,602
2	Tier 1	40,170,400	39,539,736	34,574,557	33,821,857	33,338,036
2a	Fully loaded ECL accounting model Tier 1	40,049,922	39,359,020	34,333,601	33,460,423	32,976,602
3	Total capital	42,915,543	42,149,672	36,997,990	36,121,890	35,651,695
3a	Fully loaded ECL accounting model total capital	42,795,065	41,968,956	36,757,034	35,760,457	35,290,261
Risk-weighted assets (amounts)						
4	Total risk-weighted assets (RWA)	231,569,460	221,066,964	211,594,124	206,258,295	193,900,349
4a	Total risk-weighted assets (pre-floor)	231,569,460	221,066,964	211,594,124	206,258,295	193,900,349
Risk-based capital ratios as a percentage of RWA						
5	CET1 ratio (%)	13.57%	13.93%	13.98%	13.97%	14.61%
5a	Fully loaded ECL accounting model CET1 (%)	13.52%	13.85%	13.86%	13.80%	14.43%
5b	CET1 ratio (%) (pre-floor ratio)	13.57%	13.93%	13.98%	13.97%	14.61%
6	Tier 1 ratio (%)	17.35%	17.89%	16.34%	16.40%	17.19%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	17.29%	17.80%	16.23%	16.22%	17.01%
6b	Tier 1 ratio (%) (pre-floor ratio)	17.35%	17.89%	16.34%	16.40%	17.19%
7	Total capital ratio (%)	18.53%	19.07%	17.49%	17.51%	18.39%
7a	Fully loaded ECL accounting model total capital ratio (%)	18.48%	18.98%	17.37%	17.34%	18.20%
7b	Total capital ratio (%) (pre-floor ratio)	18.53%	19.07%	17.49%	17.51%	18.39%
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 (%)	6.57%	6.93%	6.98%	6.97%	7.61%
Basel III leverage ratio						
13	Total Basel III leverage ratio exposure measure	282,584,983	267,528,862	258,152,275	252,600,218	247,736,863
14	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves)	14.22%	14.78%	13.39%	13.39%	13.46%

14a	Fully loaded ECL accounting model Basel III leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) (%)	14.17%	14.71%	13.30%	13.25%	13.31%
14b	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)	14.17%	14.71%	13.30%	13.25%	13.31%
14c	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	14.22%	14.78%	13.39%	13.39%	13.46%
14d	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	14.17%	14.71%	13.30%	13.25%	13.31%
Liquidity Coverage Ratio (LCR)						
15	Total high-quality liquid assets (HQLA)	43,238,816	41,024,946	40,248,784	37,217,908	35,902,711
16	Total net cash outflow	33,472,706	30,739,617	27,421,904	22,531,805	22,981,211
17	LCR ratio (%)	129.18%	133.46%	146.78%	165.18%	156.23%
Net Stable Funding Ratio (NSFR)						
18	Total available stable funding	178,335,325	167,809,957	161,301,733	155,404,322	154,943,480
19	Total required stable funding	163,007,754	154,719,497	148,320,345	144,803,708	138,216,754
20	NSFR ratio	109.40%	108.46%	108.75%	107.32%	112.10%



OV1: Overview of RWA

		RWA		Minimum capital requirements
		T	T-1	T
		June 30, 2024	March 31, 2024	
1	Credit risk (excluding counterparty credit risk)	217,003,329	206,995,618	17,360,266
2	Of which: standardised approach (SA)	217,003,329	206,995,618	17,360,266
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)	645,385	608,547	51,631
7	Of which: standardised approach for counterparty credit risk	645,385	608,547	51,631
8	Of which: IMM	-	-	-
9	Of which: other CCR	-	-	-
10	Credit valuation adjustment (CVA)	645,385	608,547	51,631
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	2,608,103	1,799,264	208,648
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 IRB 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	3,345,795	3,733,523	267,664
21	Of which: standardised approach (SA)	3,345,795	3,733,523	267,664
22	Of which: internal model approach (IMA)	-	-	-
23	Capital charge for switch between trading book and banking book	-	-	-
24	Operational risk	7,321,465	7,321,465	585,717
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)	231,569,460	221,066,964	18,525,557

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)	Junior Subordinated sukuk	Junior 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	March 6, 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	Callable on 06-Mar-2029
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.

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

		a	
		Quantitative / qualitative information	
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
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	Junior Subordinated.	Junior 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



CC1 - Composition of regulatory capital

		Amounts	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	25,000,000	A	
2	Retained earnings	3,327,525	C	
3	Accumulated other comprehensive income (and other reserves)	3,283,981	D	
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	31,611,506		
Common Equity Tier 1 capital: regulatory adjustments				
7	Prudent valuation adjustments	-		
8	Goodwill (net of related tax liability)	-		
9	Other intangibles other than mortgage servicing rights (MSR) (net of related tax liability)	-		
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	12,610		
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)	(205,216)	D	
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	MSR (amount above 10% threshold)	-		
21	DTA 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: MSR	-		
25	Of which: DTA 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	(192,606)		
29	Common Equity Tier 1 capital (CET1)	31,418,900		
Additional Tier 1 capital: instruments				
30	Directly issued qualifying additional Tier 1 instruments plus related stock surplus	8,751,500	B	
31	Of which: classified as equity under applicable accounting standards	8,751,500	B	
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	8,751,500		
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)	8,751,500		
45	Tier 1 capital (T1 = CET1 + AT1)	40,170,400		
Tier 2 capital: instruments and provisions				
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	-		
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	2,745,143		
51	Tier 2 capital before regulatory adjustments	2,745,143		
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	2,745,143		
59	Total regulatory capital (= Tier 1 + Tier2)	42,915,543		
60	Total risk-weighted assets	220,902,201		
Capital adequacy ratios and buffers				
61	Common Equity Tier 1 capital (as a percentage of risk-weighted assets)	14.22%		
62	Tier 1 capital (as a percentage of risk-weighted assets)	18.18%		

63	Total capital (as a percentage of risk-weighted assets)	19.43%		
64	Institution-specific buffer requirement (capital conservation buffer plus countercyclical buffer requirements plus higher loss absorbency requirement, expressed as a percentage of riskweighted assets)	2.50%		
65	Of which: capital conservation buffer requirement	2.50%		
66	Of which: bank-specific countercyclical buffer requirement	0.00%		
67	Of which: higher loss absorbency requirement	0.00%		
68	Common Equity Tier 1 capital (as a percentage of risk-weighted assets) available after meeting the bank's minimum capital requirements	6.57%		
National minima (if different from Basel III)				
69	National minimum Common Equity Tier 1 capital adequacy ratio (if different from Basel III minimum)	N/A		
70	National minimum Tier 1 capital adequacy ratio (if different from Basel III minimum)	N/A		
71	National minimum Total capital adequacy ratio (if different from Basel III minimum)	N/A		
Amounts below the thresholds for deduction (before risk-weighting)				
72	Non-significant investments in the capital and other TLAC liabilities of other financial entities	N/A		
73	Significant investments in the common stock of financial entities	N/A		
74	MSR (net of related tax liability)	N/A		
75	DTA arising from temporary differences (net of related tax liability)	N/A		
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)	2,925,906		
77	Cap on inclusion of provisions in Tier 2 capital under standardised approach	2,745,143		
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)	-		

CC2 - Reconciliation of regulatory capital to balance sheet

		Balance sheet as in published financial statements	Under regulatory scope of consolidation	Reference
		As at period-end	As at period-end	
Assets				
1	Cash and balances at central banks	13,875,424	13,875,424	
2	Items in the course of collection from other banks	-	-	
3	Trading portfolio assets	-	-	
4	Financial assets designated at fair value	16,405,370	16,405,370	
5	Derivative financial instruments	301,171	301,171	
6	Loans and advances to banks	3,323,900	3,323,900	
7	Loans and advances to customers	189,911,986	189,911,986	
8	Reverse repurchase agreements and other similar secured lending	-	-	
9	Financial investments held at amortized cost	29,994,876	29,994,876	
10	Current and deferred tax assets	-	-	
11	Prepayments, accrued income and other assets	3,075,963	3,075,963	
12	Investments in associates and joint ventures	230,339	230,339	
13	Goodwill and intangible assets	629,906	629,906	
	Of which: goodwill	-	-	
	Of which: other intangibles (excluding MSR) b	629,906	629,906	
	Of which: MSR	-	-	
14	Property, plant and equipment	2,389,506	2,389,506	
15	Total assets	260,138,441	260,138,441	
Liabilities				
16	Deposits from banks	5,772,523	5,772,523	
17	Items in the course of collection due to other banks	-	-	
18	Customer accounts	205,356,595	205,356,595	
19	Repurchase agreements and other similar secured borrowing	1,877,992	1,877,992	
20	Trading portfolio liabilities	-	-	
21	Financial liabilities designated at fair value	-	-	
22	Derivative financial instruments	-	-	
23	Debt securities in issue	-	-	
24	Accruals, deferred income and other liabilities	5,606,877	5,606,877	
25	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	-	-	
26	Subordinated liabilities	-	-	
27	Provisions	962,442	962,442	
28	Retirement benefit liabilities	524,700	524,700	
29	Total liabilities	220,101,129	220,101,129	
Shareholders' equity				
30	Paid-in share capital	33,751,500	33,751,500	
	Of which: amount eligible for CET1 capital h	25,000,000	25,000,000	A
	Of which: amount eligible for AT1 capital i	8,751,500	8,751,500	B
31	Retained earnings	3,207,047	3,207,047	C
32	Accumulated other comprehensive income	3,078,765	3,078,765	D
33	Total shareholders' equity	40,037,312	40,037,312	



ENC: Asset encumbrance

		Encumbered Assets	Unencumbered Assets	Total
1	The assets on the balance sheet would be disaggregated; there can be as much disaggregation as desired	2,130,625	258,007,816	260,138,441

CR1: Credit quality of assets

	Gross carrying values of Allowances/ impairments		"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		
Loans	1,518,480	192,039,840	3,646,334	740,539	2,905,795	-	189,911,986
Debt Securities	-	42,694,911	19,744	-	19,744	-	42,675,167
Off-balance sheet exposures	-	21,072,691	638,722	190,365	448,357	-	20,433,969
Total	1,518,480	255,807,442	4,304,800	930,904	3,373,896	-	253,021,122

CR2: Changes in stock of defaulted loans and debt securities

		SR 000's
1	Defaulted loans and debt securities at end of the previous reporting period	2,862,461
2	Loans and debt securities that have defaulted since the last reporting period	86,974
3	Returned to non-defaulted status	-
4	Amounts written off	(1,430,955)
5	Other changes	-
6	Defaulted loans and debt securities at end of the reporting period (1+2-3-4+5)	1,518,480

CR3: Credit risk mitigation techniques - overview

	Exposures unsecured: carrying amount	Exposures to be secured	Exposures secured by collateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives
1	Loans	123,905,265	66,006,721	66,006,721	-
2	Debt securities	42,675,167	-	-	-
3	Total	166,580,432	66,006,721	66,006,721	-
4	Of which defaulted	1,113,788	404,692	404,692	-

CR4: Standardised approach – credit risk exposure and credit risk mitigation (CRM) effects

		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	44,016,654	-	44,016,654	-	153,572	0.35%
2	Non-central government public sector entities	159,396	-	159,396	-	79,698	50%
3	Multilateral development banks	94,857	-	94,857	-	-	0%
4	Banks	3,789,240	2,106,749	3,789,240	1,069,952	1,517,777	31%
	Of which: securities firms and other financial institutions	-	-	-	-	-	0%
5	Covered bonds	-	-	-	-	-	0%
6	Corporates	151,658,253	70,981,535	149,631,638	20,002,739	170,313,471	100%
	Of which: securities firms and other financial institutions	-	-	-	-	-	0%
	Of which: specialised lending	32,264,627	6,808,845	31,553,918	2,456,814	37,453,879	110%
7	Subordinated debt, equity and other capital	5,988,910	-	5,988,910	-	8,146,466	136%
8	Retail	22,770,910	-	22,770,910	-	19,003,082	83%
	MSMEs	823,163	-	823,163	-	617,372	75%
9	Real estate	21,927,655	-	21,927,655	-	10,949,085	50%
	Of which: general RR	20,371,958	-	20,371,958	-	8,615,539	42%
	Of which: IPRRE	-	-	-	-	-	0%

	Of which: general CRE	-	-	-	-	-	0%
	Of which: IPCR	-	-	-	-	-	0%
	Of which: land acquisition, development and construction	1,555,697	-	1,555,697	-	2,333,546	150%
10	Defaulted exposures	1,518,480	-	777,942	-	744,805	96%
11	Other assets	8,308,513	-	8,308,512	-	6,095,374	73%
12	Total	260,232,868	73,088,284	257,465,714	21,072,691	217,003,329	78%

CR5: Standardized approach - exposures by asset classes and risk weights

As of June 30, 2024

SR 000's

	0%	20%	30%	50%	75%	80%	85%	100%	130%	150%	Other	Total credit exposure (post-CCF and post-CRM)
1 Sovereigns and their central banks	43,832,787	37,868	-	-	-	-	-	145,998	-	-	-	44,016,654
2 Non-central government public sector entities	-	-	-	159,396	-	-	-	-	-	-	-	159,396
3 Multilateral development banks	94,857	-	-	-	-	-	-	-	-	-	-	94,857
4 Banks	-	3,306,061	1,003,203	66,168	-	-	-	806,241	-	77,519	-	4,859,192
Of which: securities firms and other FIs	-	-	-	-	-	-	-	-	-	-	-	-
5 Covered bonds	-	-	-	-	-	-	-	-	-	-	-	-
6 Corporates	-	3,427	-	8,183,681	1,620,609	6,213,095	8,011,914	124,107,494	15,619,221	5,874,937	-	169,634,377
Of which: general corporate	-	3,427	-	8,183,681	1,620,609	-	8,011,914	111,929,078	-	5,874,937	-	135,623,646
Of which: securities firms and other FIs	-	-	-	-	-	-	-	-	-	-	-	-
Of which: specialized lending	-	-	-	-	-	6,213,095	-	12,178,416	15,619,221	-	-	34,010,731
7 Subordinated debt, equity and other capital	-	-	-	-	-	-	-	-	4,184,496	1,804,414	-	5,988,910

	0%	20%	30%	50%	75%	80%	85%	100%	130%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
8 Retail					15,071,314			7,699,596			-	22,770,910
Of which: MSMEs					823,163			-			-	823,163
9 Real estate	-	3,984,074	-	5,172,339	-		-	-		1,555,697	11,215,544	21,927,655
Of which: general RRE	-	3,984,074	-	5,172,339	-	-	-	-	-	-	11,215,544	20,371,958
Of which: no loan splitting applied	-	3,984,074	-	5,172,339	-	-	-	-	-	-	11,215,544	20,371,958
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 ADC										1,555,697	-	1,555,697
10 Defaulted exposures				66,287				711,642		13	-	777,942
11 Other assets	2,213,139	-						6,095,374			-	8,308,512
12 Total	46,140,782	7,331,431	1,003,203	13,647,871	16,691,924	6,213,095	8,011,914	139,166,344	19,803,717	9,312,580	11,215,544	278,538,405

Exposure amounts and CCFs applied to off-balance sheet exposures, categorised based on risk bucket of converted exposures

As of June 30, 2024				SR 000's
	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%	53,703,245	1,510,285	54,475,416
2	40-70%	13,618,175	34,224	13,647,871
3	75%	16,691,924	-	16,691,924
4	80- 85%	14,024,926	1,576,298	14,225,009
5	90-100%	121,895,463	64,141,727	139,166,344
6	105-130%	17,856,934	4,866,958	19,803,717
7	150%	8,459,504	958,793	9,312,580
8	250%	-	-	-
9	400%	-	-	-
10	1250%	-	-	-
11	Others	11,215,544	-	11,215,544
12	Total exposures	257,465,714	73,088,284	278,538,405

CCR1: Analysis of CCR exposures by approach

As of December 31, 2023

SR 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)	139,830	598,647		1.4	1,033,868	607,543
2	Internal Model Method (for derivatives and SFTs)			-	-	-	-
3	Simple Approach for credit risk mitigation (for SFTs)					126,139	37,842
4	Comprehensive Approach for credit risk mitigation (for SFTs)					-	-
5	Value-at-risk (VaR) for SFTs					-	-
6	Total	-	-	-	-	-	645,385

CCR3: Standardised approach - CCR exposures by regulatory portfolio and risk weights

Regulatory portfolio*↓	Risk weight*→	0%	10%	20%	50%	75%	100%	150%	Others	Total credit exposure
Sovereigns		-	-	-	-	-	-	-	-	-
Non-central government public sector entities		-	-	-	-	-	-	-	-	-
Multilateral development banks		-	-	-	-	-	-	-	-	-
Banks		-	-	50,000	-	-	1,629,004	-	14,754,140	16,433,144
Securities firms		-	-	-	-	-	-	-	-	-
Corporates		-	-	-	-	-	9,242,151	-	-	9,242,151
Regulatory retail portfolios		-	-	-	-	-	-	-	-	-
Other assets		-	-	-	-	-	-	-	-	-
Total		-	-	50,000	-	-	10,871,155	-	14,754,140	25,675,295



CCR5: Composition of collateral for CCR exposure

	Collateral used in derivative transactions				Collateral used in SFTs	
	Segregated	Unsegregated	Segregated	Unsegregated	Fair value of collateral received	Fair value of posted collateral
Cash - domestic currency	-	184,910	-	4,330	-	-
Cash - other currencies	-	57,675	-	6,413	-	-
Domestic sovereign debt	-	-	-	-	-	-
Other sovereign debt	-	-	-	-	-	-
Government agency debt	-	-	-	-	-	911,878
Corporate bonds	-	-	-	-	-	1,056,648
Equity securities	-	-	-	-	-	-
Other collateral	-	-	-	-	-	-
Total	-	242,585	-	10,743	-	1,968,526

MR1: Market risk under the standardised approach

		Capital requirement in standardised approach
1	General interest rate risk	12,308
2	Equity risk	163,204
3	Commodity risk	-
4	Foreign exchange risk	74,447
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	17,704
9	Default risk - securitisations (non-correlation trading portfolio)	-
10	Default risk - securitisations (correlation trading portfolio)	-
11	Residual risk add-on	-
12	Total	267,664

CVA4: RWA flow statements of CVA risk exposures under SA-CVA

		SR 000's
1	Total RWA for CVA at previous quarter-end	608,547
2	Total RWA for CVA at end of reporting period	645,385

LRI- Summary comparison of accounting assets vs leverage ratio exposure measure

#	Particulars	SR 000's
1	Total consolidated assets as per published financial statements	260,138,441
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	1,033,868
9	Adjustment for securities financing transactions (ie repurchase agreements and similar secured lending)	126,139
10	Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of offbalance sheet exposures)	21,072,691
11	Adjustments for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital	-
12	Other adjustments	213,844
13	Leverage ratio exposure measure	282,584,983

LR2- Leverage ratio common disclosure template

		T	T-1
On Balance sheet exposures			
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	261,092,824	246,718,298
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)	(740,539)	(1,652,333)
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)	260,352,285	245,065,965
Derivative exposures			
8	Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	195,762	192,202
9	Add-on amounts for potential future exposure associated with all derivatives transactions	838,106	764,808
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)	1,033,868	957,010
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	126,139	160,515
17	Agent transaction exposures	-	-
18	Total securities financing transaction exposures (sum of rows 14 to 17)	126,139	160,515
Other off balance sheet exposures			
19	Off-balance sheet exposure at gross notional amount	73,088,284	74,702,393
20	(Adjustments for conversion to credit equivalent amounts)	(52,015,594)	(53,357,021)
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)	21,072,691	21,345,372
Capital and total exposures			

23	Tier 1 capital	40,170,400	39,539,736
24	Total exposures (sum of rows 7, 13, 18 and 22)	282,584,983	267,528,862
Leverage ratio			
25	Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)	14.22%	14.78%
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	14.22%	14.71%
26	National minimum leverage ratio requirement	3.00%	3.00%
27	Applicable leverage buffers	n/a	n/a
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)	282,584,983	267,528,862
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)	282,584,983	267,528,862
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)	14.22%	14.78%
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)	14.22%	14.71%



LIQ1: Liquidity Coverage Ratio (LCR)

		Total unweighted value (average)	Total weighted value (average)
High quality liquid assets			
1	Total HQLA		43,238,816
Cash outflows			
2	Retail deposits and deposits from small business customers, of which:		
		60,496,429	4,739,440
3	Sdeposits	26,204,049	1,310,202
4	Less sdeposits	34,292,380	3,429,238
5	Unsecured wholesale funding, of which:	73,714,985	31,255,270
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	-	-
7	Non-operational deposits (all counterparties)	70,147,987	27,688,272
8	Unsecured debt	3,566,998	3,566,998
9	Secured wholesale funding	-	-
10	Additional requirements, of which:	11,327,299	1,132,730
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	11,327,299	1,132,730
14	Other contractual funding obligations	-	-
15	Other contingent funding obligation	61,619,567	1,585,971
16	TOTAL CASH OUTFLOWS		38,713,411
Cash inflows			
17	Secured lending (eg reverse repos)	-	-
18	Inflows from fully performing exposures	9,069,206	5,240,705
19	Other cash inflows	-	-
20	TOTAL CASH INFLOWS		5,240,704.59
			Total adjusted value
21	Total HQLA		43,238,816
22	Total net cash outflows		33,472,706
23	Liquidity Coverage Ratio (%)		129.18%

LIQ2: Net Stable Funding Ratio (NSFR)

(In currency amount)		Unweighted value by residual maturity				Weighted value
		No maturity	<6 months	6 months to < 1 year	≥ 1 year	
Available stable funding (ASF) item						
1	Capital:	-	-	-	42,915,543	42,915,543
2	<i>Regulatory capital</i>	-	-	-	42,915,543	42,915,543
3	<i>Other capital instruments</i>	-	-	-	-	-
4	Retail deposits and deposits from small business customers, of which:	55,440,446	12,948,452	951,491	227,528	64,067,799
5	<i>Stable deposits</i>	27,112,857	1,416,560	149,017	32,152	27,276,665
6	<i>Less stable deposits</i>	28,327,589	11,531,891	802,475	195,376	36,791,135
7	Wholesale funding:	55,614,792	76,133,181	7,016,424	4,674,796	71,351,982
8	<i>Operational deposits</i>	-	-	-	-	-
9	<i>Other wholesale funding</i>	55,614,792	76,133,181	7,016,424	4,674,796	71,351,982
10	Liabilities with matching interdependent assets	-	-	-	-	-
11	Other liabilities	6,834,223	-	-	259,795	-
12	<i>NSFR derivative liabilities</i>	-	-	-	259,795	-
13	<i>All other liabilities and equity not included in the above categories</i>	6,834,223	-	-	-	-
14	Total ASF					178,335,325
Required stable funding (RSF) item						
15	Total NSFR high-quality liquid assets (HQLA)	-	-	-	-	1,546,434
16	Deposits held at other financial institutions for operational purposes	1,006,202	-	-	-	503,101
17	Performing loans and securities:	-	40,716,407	21,037,250	139,413,997	147,501,436
18	<i>Performing loans to financial institutions secured by Level 1 HQLA</i>	-	-	-	-	-
19	<i>Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions</i>	-	2,307,530	-	10,167	356,297
20	<i>Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which:</i>	-	38,405,597	19,779,205	125,582,788	135,837,771
21	<i>With a risk weight of less than or equal to 35% under the Basel II standardised approach for credit risk</i>	-	-	-	-	-
22	<i>Performing residential mortgages, of which:</i>	-	-	-	-	-
23	<i>With a risk weight of less than or equal to 35% under the Basel II standardised approach for credit risk</i>	-	2,512	8,045	5,355,898	3,486,613

24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	-	768	1,250,000	8,465,143	7,820,756
25	Assets with matching interdependent liabilities	-	-	-	-	-
26	Other assets:	-	2,922,719	-	10,495,562	12,950,650
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	-	-	-	297,190	37,394
30	NSFR derivative liabilities before deduction of variation margin posted	-	-	-	259,795	51,959
31	All other assets not included in the above categories	-	2,922,719	-	9,938,577	12,861,296
32	Off-balance sheet items	-	-	-	73,088,284	506,133
33	Total RSF				62,965,624	163,007,754
34	Net Stable Funding Ratio (%)					109.40%