
ALINMA BANK
(A Saudi Joint Stock Company)

BASEL III Pillar 3 Disclosures
For the Financial Period Ended June 30, 2025

Table of Contents

#	Description	Page
1	KM1: Key metrics (at consolidated group level)	4
2	KM2: Key metrics - TLAC requirements (at resolution group level)	Not applicable
3	OV1: Overview of RWA	6
4	CMS1: Comparison of modelled and standardized RWA at risk level	Not applicable
5	CMS2 – Comparison of modelled and standardized RWA for credit risk at asset class	Not applicable
6	CCA: Main features of regulatory capital instruments and of other TLAC-eligible instruments	7
7	CC1 - Composition of regulatory capital	9
8	CC2 - Reconciliation of regulatory capital to balance sheet	12
9	TLAC1: TLAC composition for G-SIBs (at resolution group level)	Not applicable
10	TLAC2 - Material subgroup entity - creditor ranking at legal entity level	Not applicable
11	TLAC3 - Resolution entity - creditor ranking at legal entity level	Not applicable
12	ENC: Asset encumbrance	14
13	CR1: Credit quality of assets	14
14	CR2: Changes in stock of defaulted loans and debt securities	14
15	CR3: Credit risk mitigation techniques – overview	14
16	CR4: Standardised approach – credit risk exposure and credit risk mitigation (CRM) effects	15
17	CR5: Standardised approach - exposures by asset classes and risk weights	16
18	CR6: IRB - Credit risk exposures by portfolio and PD range	Not applicable
19	CR7: IRB - Effect on RWA of credit derivatives used as CRM techniques	Not applicable
20	CR8: RWA flow statements of credit risk exposures under IRB	Not applicable
21	CR10: IRB (specialized lending under the slotting approach)	Not applicable
22	CCR1: Analysis of CCR exposures by approach	19
23	CCR3: Standardised approach - CCR exposures by regulatory portfolio and risk weights	19
24	CCR4: IRB - CCR exposures by portfolio and PD scale	Not applicable
25	CCR5: Composition of collateral for CCR exposure	19
26	CCR6: Credit derivatives exposures	Not applicable
27	CCR7: RWA flow statements of CCR exposures under Internal Model Method (IMM)	Not applicable
28	CCR8: Exposures to central counterparties	Not applicable
29	SEC1: Securitization exposures in the banking book	Not applicable
30	SEC2: Securitization exposures in the trading book	Not applicable
31	SEC3: Securitization exposures in the banking book and associated regulatory capital requirements - bank acting as originator or as sponsor	Not applicable
32	SEC4: Securitization exposures in the banking book and associated capital requirements - bank acting as investor	Not applicable
33	MR1: Market risk under the standardised approach	20
34	MR2: Qualitative disclosures for banks using the IMA	Not applicable
35	MR3: Market risk under the simplified standardized approach	Not applicable
36	CVA1: The reduced basic approach for CVA (BA-CVA)	Not applicable
37	CVA2: The full basic approach for CVA (BA-CVA)	Not applicable
38	CVA3: The standardised approach for CVA (SA-CVA)	Not applicable
39	CVA4: RWA flow statements of CVA risk exposures under SA-CVA	20

#	Description	Page
40	CCyB1 - Geographical distribution of credit exposures used in the calculation of the bank-specific countercyclical capital buffer requirement	Not applicable
41	LR1- Summary comparison of accounting assets vs leverage ratio exposure measure	20
42	LR2- Leverage ratio common disclosure template	21
43	LIQ1: Liquidity Coverage Ratio (LCR)	23
44	LIQ2: Net Stable Funding Ratio (NSFR)	24

KM1: Key Metrics (at group consolidated level)						
		T	T-1	T-2	T-3	SAR 000's
		June 30, 2025	March 31, 2025	December 31, 2024	September 30, 2024	T-4 June 30, 2024
Available capital (amounts)						
1	Common Equity Tier 1 (CET1)	34,081,670	34,149,178	32,714,234	32,390,115	31,418,900
1a	Fully loaded ECL accounting model CET1	34,081,670	34,149,178	32,714,234	32,329,876	31,298,422
2	Tier 1	44,707,620	42,899,678	41,464,734	41,141,515	40,170,400
2a	Fully loaded ECL accounting model Tier 1	44,707,620	42,899,678	41,464,734	41,081,276	40,049,922
3	Total capital	47,607,316	45,680,329	44,040,887	43,989,209	42,915,543
3a	Fully loaded ECL accounting model total capital	47,607,316	45,680,329	44,040,887	43,928,970	42,795,065
Risk-weighted assets (amounts)						
4	Total risk-weighted assets (RWA)	258,010,876	249,216,628	248,228,490	242,149,543	231,569,460
4a	Total risk-weighted assets (pre-floor)	258,010,876	249,216,628	248,228,490	242,149,543	231,569,460
Risk-based capital ratios as a percentage of RWA						
5	CET1 ratio (%)	13.21%	13.70%	13.18%	13.38%	13.57%
5a	Fully loaded ECL accounting model CET1 (%)	13.21%	13.70%	13.18%	13.35%	13.52%
5b	CET1 ratio (%) (pre-floor ratio)	13.21%	13.70%	13.18%	13.38%	13.57%
6	Tier 1 ratio (%)	17.33%	17.21%	16.70%	16.99%	17.35%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	17.33%	17.21%	16.70%	16.97%	17.29%
6b	Tier 1 ratio (%) (pre-floor ratio)	17.33%	17.21%	16.70%	16.99%	17.35%
7	Total capital ratio (%)	18.45%	18.33%	17.74%	18.17%	18.53%
7a	Fully loaded ECL accounting model total capital ratio (%)	18.45%	18.33%	17.74%	18.14%	18.48%
7b	Total capital ratio (%) (pre-floor ratio)	18.45%	18.33%	17.74%	18.17%	18.53%
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 (%)	6.21%	6.70%	6.18%	6.38%	6.57%
Basel III Leverage ratio						
13	Total Basel III leverage ratio exposure measure	322,079,510	312,920,157	301,959,220	292,893,329	282,584,983
14	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves)	13.88%	13.71%	13.73%	14.05%	14.22%
14 a	Fully loaded ECL accounting model Basel III leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) (%)	13.88%	13.71%	13.73%	14.03%	14.17%
14 b	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)	13.88%	13.71%	13.73%	14.03%	14.17%

KM1: Key Metrics (at group consolidated level)						
		T	T-1	T-2	T-3	SAR 000's T-4
		June 30, 2025	March 31, 2025	December 31, 2024	September 30, 2024	June 30, 2024
14 c	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	13.88%	13.71%	13.73%	14.05%	14.22%
14 d	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	13.88%	13.71%	13.73%	14.03%	14.17%
Liquidity Coverage Ratio (LCR)						
15	Total high-quality liquid assets (HQLA)	51,037,161	50,278,535	46,763,162	44,594,900	43,238,816
16	Total net cash outflow	41,481,281	38,816,209	38,322,586	33,828,912	33,472,706
17	LCR ratio (%)	123.04%	129.53%	122.03%	131.82%	129.18%
Net Stable Funding Ratio (NSFR)						
18	Total available stable funding	200,575,813	192,788,405	184,139,370	181,828,138	178,335,325
19	Total required stable funding	185,410,597	178,412,712	170,193,530	166,551,667	163,007,754
20	NSFR ratio	108.18%	108.06%	108.19%	109.17%	109.40%

OV1: Overview of RWA					
		a	b	c	Drivers behind significant differences in T and T-1
		RWA		Minimum capital requirements	
		T	T-1	T	
		June 30, 2025	March 31, 2025	June 30, 2025	
1	Credit risk (excluding counterparty credit risk)	238,369,975	231,194,640	19,069,598	Due to growth in assets and financing
2	Of which: standardized approach (SA)	238,369,975	231,194,640	19,069,598	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)	1,398,470	1,426,758	111,878	
7	Of which: standardized approach for counterparty credit risk	1,398,470	1,426,758	111,878	
8	Of which: IMM				
9	Of which: other CCR				
10	Credit valuation adjustment (CVA)	1,398,470	1,426,758	111,878	
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	3,241,482	3,118,866	259,319	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	4,877,896	3,325,023	390,232	Due to growth in interest rate risk
21	Of which: standardized approach (SA)	4,877,896	3,325,023	390,232	Due to growth in interest rate risk
22	Of which: internal model approach (IMA)				
23	Capital charge for switch between trading book and banking book	-	-	-	
24	Operational risk	8,724,584	8,724,584	697,967	
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)	258,010,876	249,216,628	20,640,870	

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

		a		
		Quantitative / qualitative information		
1	Issuer	Alinma Bank	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	XS3079963834
3	Governing law(s) of the instrument	Saudi Arabian law	English 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	N/A
4	Transitional Basel III rules	Additional Tier 1	Additional Tier 1	Additional Tier 1
5	Post-transitional Basel III rules	Eligible	Eligible	Eligible
6	Eligible at solo/group/group and solo	Group & solo	Group & solo	Group & solo
7	Instrument type (refer to SACAP)	Jr Subordinated sukuk	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	USD 500
9	Par value of instrument	SAR 5,000	USD 1,000	USD 500
10	Accounting classification	Equity	Equity	Equity
11	Original date of issuance	July 1, 2021	6 March 2024	28 May 2025
12	Perpetual or dated	Perpetual	Perpetual	Perpetual
13	Original maturity date	N/A	N/A	N/A
14	Issuer call subject to prior SAMA approval	Yes	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	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	Fixed from date of issue up to 2030 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.	The applicable profit rate is 6.5% per annum from date of issue up to 2030 and is subjected to reset every 5 years.
19	Existence of a dividend stopper	Yes	Yes	Yes
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary	Fully discretionary
21	Existence of step-up or other incentive to redeem	No	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A

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

		a		
		Quantitative / qualitative information		
30	Writedown feature	Yes	Yes	Yes
31	If writedown, writedown trigger(s)	Non-viability event	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.	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	Permanent
34	If temporary write-down, description of writeup mechanism	N/A	N/A	N/A
34a	Type of subordination	Jr. Subordinated.	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.	The financial instrument is junior to senior creditors.
36	Non-compliant transitioned features	N/A	N/A	N/A
37	If yes, specify non-compliant features	N/A	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	4,565,402	C	
3	Accumulated other comprehensive income (and other reserves)	4,764,157	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	34,329,559		
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	(66,932)		
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)	(180,957)	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	(247,889)		
29	Common Equity Tier 1 capital (CET1)	34,081,670		

Additional Tier 1 capital: instruments				
30	Directly issued qualifying additional Tier 1 instruments plus related stock surplus	10,625,950	B	
31	Of which: classified as equity under applicable accounting standards	10,625,950	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	10,625,950		
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)	10,625,950		
45	Tier 1 capital (T1 = CET1 + AT1)	44,707,620		
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	2,899,696		
51	Tier 2 capital before regulatory adjustments	2,899,696		
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	2,899,696		
59	Total regulatory capital (= Tier 1 + Tier2)	47,607,316		
60	Total risk-weighted assets	258,010,876		
Capital adequacy ratios and buffers				
61	Common Equity Tier 1 capital (as a percentage of risk-weighted assets)	13.21%		
62	Tier 1 capital (as a percentage of risk-weighted assets)	17.33%		
63	Total capital (as a percentage of risk-weighted assets)	18.45%		
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	6.21%		
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)	2,899,695		
77	Cap on inclusion of provisions in Tier 2 capital under standardised approach	2,899,696		
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	14,547,008	14,547,008	
2	Items in the course of collection from other banks	-	-	
3	Trading portfolio assets	-	-	
4	Financial assets designated at fair value	18,084,532	18,084,532	
5	Derivative financial instruments	412,179	412,179	
6	Loans and advances to banks	4,799,647	4,799,647	
7	Loans and advances to customers	218,596,197	218,596,197	
8	Reverse repurchase agreements and other similar secured lending	-	-	
9	Financial investments held at amortized cost	33,506,373	33,506,373	
10	Current and deferred tax assets	-	-	
11	Prepayments, accrued income and other assets	3,435,098	3,435,098	
12	Investments in associates and joint ventures	48,591	48,591	
13	Goodwill and intangible assets	963,387	963,387	
	Of which: goodwill	-	-	
	Of which: other intangibles (excluding MSR) b	963,387	963,387	
	Of which: MSR	-	-	
14	Property, plant and equipment	2,823,430	2,823,430	
15	Total assets	297,216,442	297,216,442	
Liabilities				
16	Deposits from banks	6,867,724	6,867,724	
17	Items in the course of collection due to other banks	-	-	
18	Customer accounts	229,944,244	229,944,244	
19	Repurchase agreements and other similar secured borrowing	4,385,573	4,385,573	
20	Trading portfolio liabilities	-	-	
21	Financial liabilities designated at fair value	-	-	
22	Derivative financial instruments	260,963	260,963	
23	Debt securities in issue	-	-	
24	Accruals, deferred income and other liabilities	9,579,417	9,579,417	
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	830,248	830,248	
28	Retirement benefit liabilities	573,721	573,721	
29	Total liabilities	252,441,890	252,441,890	

Shareholders' equity				
30	Paid-in share capital	35,625,950	35,625,950	
	Of which: amount eligible for CET1 capital h	25,000,000	25,000,000	A
	Of which: amount eligible for AT1 capital i	10,625,950	10,625,950	B
31	Retained earnings	4,565,402	4,565,402	C
32	Accumulated other comprehensive income	4,583,200	4,583,200	D
33	Total shareholders' equity	44,774,552	44,774,552	

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	4,889,118	292,327,324	297,216,442

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	2,783,852	220,654,612	4,842,267	1,959,379	2,882,888		218,596,197
Debt Securities	-	47,425,205	15,751	-	15,751		47,409,454
Off-balance sheet exposures	-	22,643,136	467,762	95,604	372,158		22,175,374
Total	2,783,852	290,722,953	5,325,780	2,054,983	3,270,797	-	288,181,025

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	2,182,236
2	Loans and debt securities that have defaulted since the last reporting period	775,613
3	Returned to non-defaulted status	-
4	Amounts written off	(173,997)
5	Other changes	-
6	Defaulted loans and debt securities at end of the reporting period (1+2-3-4+5)	2,783,852

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	149,129,963	69,466,234	69,466,234	-
2	Debt securities	47,409,454	-	-	-
3	Total	196,539,417	69,466,234	69,466,234	-
4	Of which defaulted	2,359,933	423,919	423,919	-

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	49,558,880	-	49,558,880	-	158,811	0.32%
2	Non-central government public sector entities	168,936	-	168,936	-	84,468	50%
3	Multilateral development banks	94,698	-	94,698	-	-	0%
4	Banks	5,434,483	3,763,942	5,434,483	1,360,498	2,142,265	32%
	Of which: securities firms and other financial institutions	-	-	-	-	-	0%
5	Covered bonds	-	-	-	-	-	0%
6	Corporates	170,026,669	78,565,939	161,585,197	21,282,638	182,362,856	100%
	Of which: securities firms and other financial institutions	-	-	-	-	-	0%
	Of which: specialised lending	32,723,869	9,158,044	32,013,159	3,366,838	39,345,942	111%
7	Subordinated debt, equity and other capital	6,724,874	-	6,724,874	-	10,583,338	157%
8	Retail	26,989,155	-	26,989,155	-	22,313,304	83%
	MSMEs	1,044,346	-	1,044,346	-	783,260	75%
9	Real estate	26,816,621	-	26,141,055	-	12,694,504	49%
	Of which: general RR	24,962,707	-	24,392,033	-	10,070,971	41%
	Of which: IPRRE	-	-	-	-	-	0%
	Of which: general CRE	-	-	-	-	-	0%
	Of which: IPCR	-	-	-	-	-	0%
	Of which: land acquisition, development and construction	1,853,914	-	1,749,022	-	2,623,533	150%
10	Defaulted exposures	2,783,852	-	824,473	-	808,514	98%
11	Other assets	9,397,255	-	9,397,255	-	7,221,915	77%
12	Total	297,995,422	82,329,882	286,919,007	22,643,136	238,369,975	77%



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

		0%	20%	30%	50%	75%	80%	85%	100%	130%	150%	Other	Total credit exposure (post-CCF and post-CRM)
SR 000's													
1	Sovereigns and their central banks	49,369,774	37,868		-				151,237		-	-	49,558,880
2	Non-central government public sector entities		-		168,936				-		-	-	168,936
3	Multilateral development banks	94,698	-	-	-				-		-	-	94,698
4	Banks		4,241,347	1,823,417	30,782	-			635,146		64,289	-	6,794,981
	Of which: securities firms and other FIs		-	-	-	-			-		-	-	-
5	Covered bonds		-		-				-			-	-
6	Corporates		838		9,802,918	1,462,701	6,757,296	8,649,629	134,281,123	17,724,679	4,188,651	-	182,867,835
	Of which: general corporate		838		9,802,918	1,462,701		8,649,629	123,383,101		4,188,651	-	147,487,838
	Of which: securities firms and other FIs		-		-	-		-	-		-	-	-
	Of which: specialized lending		-		-	-	6,757,296		10,898,022	17,724,679	-	-	35,379,997
7	Subordinated debt, equity and other capital		-		-	-	-		-	-	1,764,606	4,960,268	6,724,874

		0%	20%	30%	50%	75%	80%	85%	100%	130%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
SAR 000's													
8	Retail					18,703,404			8,285,752			-	26,989,155
	Of which: MSMEs					1,044,346			-			-	1,044,346
9	Real estate	-	4,745,180	-	5,969,568	-		-	-		1,749,022	13,677,285	26,141,055
	Of which: general RRE	-	4,745,180	-	5,969,568	-	-	-	-	-	-	13,677,285	24,392,033
	Of which: no loan splitting applied	-	4,745,180	-	5,969,568	-	-	-	-	-	-	13,677,285	24,392,033
	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										1,749,022	-	1,749,022
10	Defaulted exposures				31,939				792,514		20	-	824,473
11	Other assets	2,175,340	-						7,221,915			-	9,397,255
12	Total	51,639,813	9,025,232	1,823,417	16,004,143	20,166,105	6,757,296	8,649,629	151,367,686	17,724,679	7,766,589	18,637,554	309,562,142

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

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%	61,626,536	2,007,447	62,488,462
2	40-70%	15,909,568	468,787	16,004,143
3	75%	20,164,712	1,393	20,166,105
4	80- 85%	15,095,433	2,616,450	15,406,926
5	90-100%	133,000,613	69,919,645	151,367,686
6	105-130%	14,888,669	7,108,049	17,724,679
7	150%	7,595,922	208,110	7,766,589
8	250%	-	-	-
9	400%	-	-	-
10	1250%	-	-	-
11	Others	18,637,554	-	18,637,554
12	Total exposures	286,919,007	82,329,882	309,562,142

CCR1: Analysis of CCR exposures by approach

		a	b	c	d	e	f
		Replacement cost	Potential future exposure	Effective EPE	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
		SR 000's					
1	SA-CCR (for derivatives)	315,866	1,168,753		1.4	2,078,467	1,293,277
2	Internal Model Method (for derivatives and SFTs)			-	-	-	-
3	Simple Approach for credit risk mitigation (for SFTs)					350,643	105,193
4	Comprehensive Approach for credit risk mitigation (for SFTs)					-	-
5	Value-at-risk (VaR) for SFTs					-	-
6	Total	-	-	-	-	-	1,398,470

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		-	-	-	3,696,701	-	-	-	30,651,506	34,348,207
Securities firms		-	-	-	-	-	-	-	-	-
Corporates		-	-	-	-	-	19,363,687	-	-	19,363,687
Regulatory retail portfolios		-	-	-	-	-	-	-	-	-
Other assets		-	-	-	-	-	-	-	-	-
Total		-	-	-	3,696,701	-	19,363,687	-	30,651,506	53,711,894

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	-	-	-	-	-	-
Cash - other currencies	86,850	94,615	-	-	-	-
Domestic sovereign debt	-	-	-	-	-	-
Other sovereign debt	-	-	-	-	-	-
Government agency debt	-	-	-	-	406,188	940,273
Corporate bonds	-	-	-	-	-	3,444,138
Equity securities	-	-	-	-	-	-
Other collateral	-	-	-	-	-	-
Total	86,850	94,615	-	-	406,188	4,384,411

MR1: Market risk under the standardised approach		
		Capital requirement in standardised approach
1	General interest rate risk	42,141
2	Equity risk	241,853
3	Commodity risk	-
4	Foreign exchange risk	84,110
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	22,129
9	Default risk - securitisations (non-correlation trading portfolio)	-
10	Default risk - securitisations (correlation trading portfolio)	-
11	Residual risk add-on	-
12	Total	390,232

CVA4: RWA flow statements of CVA risk exposures under SA-CVA		
		SR 000's
1	Total RWA for CVA at previous quarter-end	1,426,758
2	Total RWA for CVA at end of reporting period	1,398,470

LR1 – Summary comparison of accounting assets vs leverage ratio exposure measure		
		SR 000's
1	Total consolidated assets as per published financial statements	297,216,442
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	2,078,467
9	Adjustment for securities financing transactions (ie repurchase agreements and similar secured lending)	350,643
10	Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	22,643,136
11	Adjustments for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital	-
12	Other adjustments	(209,177)
13	Leverage ratio exposure measure	322,079,510

LR2- Leverage ratio common disclosure			
		June 30, 2025	March 31, 2025
		T	T-1
On-balance sheet exposures			
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	298,966,643	288,377,538
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)	(1,959,379)	(1,490,465)
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)	297,007,265	286,887,073
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)	442,212	462,330
9	Add-on amounts for potential future exposure associated with <i>all</i> derivatives transactions	1,636,255	1,585,576
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)	2,078,467	2,047,906
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	350,643	191,389
17	Agent transaction exposures	-	-
18	Total securities financing transaction exposures (sum of rows 14 to 17)	350,643	191,389
Other off-balance sheet exposures			
19	Off-balance sheet exposure at gross notional amount	82,329,882	85,897,229
20	(Adjustments for conversion to credit equivalent amounts)	(59,686,746)	(62,103,439)
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)	22,643,136	23,793,789
Capital and total exposures			
23	Tier 1 capital	44,707,620	42,899,678
24	Total exposures (sum of rows 7, 13, 18 and 22)	322,079,510	312,920,157
Leverage ratio			
25	Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)	13.88%	13.71%
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	13.88%	13.71%
26	National minimum leverage ratio requirement	3.00%	3.00%
27	Applicable leverage buffers	n/a	n/a
Disclosure of mean values			

LR2- Leverage ratio common disclosure			
		June 30, 2025	March 31, 2025
		T	T-1
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)	322,079,510	312,920,157
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)	322,079,510	312,920,157
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)	13.88%	13.71%
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)	13.88%	13.71%

LIQ1 – Liquidity Coverage Ratio (LCR)			
For the quarter ended June 30, 2025			
		SAR 000's	
		a	b
		Total unweighted value	Total weighted value
		(average)	(average)
High-quality liquid assets			
1	Total HQLA		51,037,161
Cash outflows			
2	Retail deposits and deposits from small business customers, of which:	71,308,950	5,603,850
3	Stable deposits	30,540,898	1,527,045
4	Less stable deposits	40,768,052	4,076,805
5	Unsecured wholesale funding, of which:	96,887,264	39,807,245
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	-	-
7	Non-operational deposits (all counterparties)	94,463,713	37,383,694
8	Unsecured debt	2,423,551	2,423,551
9	Secured wholesale funding	-	-
10	Additional requirements, of which:	15,004,605	1,500,460
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	15,004,605	1,500,460
14	Other contractual funding obligations	-	-
15	Other contingent funding obligations	68,901,315	1,791,419
16	TOTAL CASH OUTFLOWS		48,702,975
Cash inflows			
17	Secured lending (eg reverse repos)	-	-
18	Inflows from fully performing exposures	12,211,361	7,221,693
19	Other cash inflows	-	-
20	TOTAL CASH INFLOWS		7,221,693
			Total adjusted value
21	Total HQLA		51,037,161
22	Total net cash outflows		41,481,281
23	Liquidity Coverage Ratio (%)		123.04%

LIQ2: Net Stable Funding Ratio (NSFR)

		Unweighted value by residual maturity				Weighted value
		No maturity	<6 months	6 months to < 1 year	≥ 1 year	
(In currency amount)						
Available stable funding (ASF) item						
1	Capital:	-	-	-	47,607,316	47,607,316
2	Regulatory capital	-	-	-	47,607,316	47,607,316
3	Other capital instruments	-	-	-	-	-
4	Retail deposits and deposits from small business customers, of which:	60,398,831	21,263,026	953,167	955,194	76,934,763
5	Stable deposits	29,666,202	2,679,125	175,607	39,249	30,934,136
6	Less stable deposits	30,732,629	18,583,901	777,561	915,946	46,000,628
7	Wholesale funding:	63,759,262	85,933,585	3,658,629	4,275,846	76,033,734
8	Operational deposits	-	-	-	-	-
9	Other wholesale funding	63,759,262	85,933,585	3,658,629	4,275,846	76,033,734
10	Liabilities with matching interdependent assets	-	-	-	-	-
11	Other liabilities	10,983,386	-	-	260,963	-
12	NSFR derivative liabilities		-	-	260,963	
13	All other liabilities and equity not included in the above categories	10,983,386	-	-	-	-
14	Total ASF					200,575,813
Required stable funding (RSF) item						
15	Total NSFR high-quality liquid assets (HQLA)					1,780,081
16	Deposits held at other financial institutions for operational purposes	1,937,584	-	-	-	968,792
17	Performing loans and securities:	-	43,060,594	26,540,192	158,330,231	167,241,569
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		2,348,788	-	513,276	845,511
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:		40,270,232	25,778,728	144,839,179	156,137,782
21	With a risk weight of less than or equal to 35% under the Basel II standardised approach for credit risk		-	-	-	-
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		2,861	8,965	6,871,759	4,472,556
24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities		438,714	752,498	6,106,017	5,785,721
25	Assets with matching interdependent liabilities	-	-	-	-	-
26	Other assets:	-	3,504,561	-	13,955,621	14,746,724
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				412,179	151,217

30	NSFR derivative liabilities before deduction of variation margin posted				260,963	52,193
31	All other assets not included in the above categories		3,504,561	-	13,282,478	14,543,315
32	Off-balance sheet items				82,329,882	673,430
33	Total RSF				68,861,274	185,410,597
34	Net Stable Funding Ratio (%)					108.18%