Q1 2026

بنك الجزيرة
aljazira bank

# Basel III Pillar 3 Disclosures

QUALITATIVE & QUANTITATIVE DISCLOSURES

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## *Template KM1: Key Metrics (at consolidated group level)*

SR 000's

| | | a | b | c | d | e |
|---|---|---|---|---|---|---|
| | | T | T-1 | T-2 | T-3 | T-4 |
| **Available capital (amounts)** | | | | | | |
| 1 | Common Equity Tier 1 (CET1) | 14,824,911 | 15,065,179 | 14,899,980 | 14,223,885 | 13,987,358 |
| 1a | Fully loaded ECL accounting model | 14,824,911 | 15,065,179 | 14,899,980 | 14,223,885 | 13,987,358 |
| 2 | Tier 1 | 23,038,911 | 21,815,179 | 21,649,980 | 19,098,885 | 18,862,358 |
| 2a | Fully loaded ECL accounting model Tier 1 | 23,038,911 | 21,815,179 | 21,649,980 | 19,098,885 | 18,862,358 |
| 3 | Total capital | 25,741,469 | 24,469,684 | 24,342,598 | 21,755,154 | 21,506,997 |
| 3a | Fully loaded ECL accounting model total capital | 25,741,469 | 24,469,684 | 24,342,598 | 21,755,154 | 21,506,997 |
| **Risk-weighted assets (amounts)** | | | | | | |
| 4 | Total risk-weighted assets (RWA) | 131,089,313 | 122,690,000 | 127,646,764 | 121,490,539 | 118,966,231 |
| 4a | Total risk-weighted assets (pre-floor) | 131,089,313 | 122,690,000 | 127,646,764 | 121,490,539 | 118,966,231 |
| **Risk-based capital ratios as a percentage of RWA** | | | | | | |
| 5 | CET1 ratio (%) | 11.31% | 12.28% | 11.67% | 11.71% | 11.76% |
| 5a | Fully loaded ECL accounting model CET1 (%) | 11.31% | 12.28% | 11.67% | 11.71% | 11.76% |
| 5b | CET1 ratio (%) (pre-floor ratio) | 11.31% | 12.28% | 11.67% | 11.71% | 11.76% |
| 6 | Tier 1 ratio (%) | 17.57% | 17.78% | 16.96% | 15.72% | 15.86% |
| 6a | Fully loaded ECL accounting model Tier 1 ratio (%) | 17.57% | 17.78% | 16.96% | 15.72% | 15.86% |
| 6b | Tier 1 ratio (%) (pre-floor ratio) | 17.57% | 17.78% | 16.96% | 15.72% | 15.86% |
| 7 | Total capital ratio (%) | 19.64% | 19.94% | 19.07% | 17.91% | 18.08% |
| 7a | Fully loaded ECL accounting model total capital ratio (%) | 19.64% | 19.94% | 19.07% | 17.91% | 18.08% |
| 7b | Total capital ratio (%) (pre-floor ratio) | 19.64% | 19.94% | 19.07% | 17.91% | 18.08% |
| **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 (%) | 4.31% | 5.28% | 4.67% | 4.71% | 4.76% |
| **Basel III leverage ratio** | | | | | | |
| 13 | Total Basel III leverage ratio exposure measure | 193,285,296 | 182,488,689 | 186,188,714 | 178,571,897 | 174,333,775 |
| 14 | Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves) | 11.92% | 11.95% | 11.63% | 10.70% | 10.82% |
| 14a | Fully loaded ECL accounting model Basel III leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) (%) | 11.92% | 11.95% | 11.63% | 10.70% | 10.82% |
| 14b | Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves) | 11.92% | 11.95% | 11.63% | 10.70% | 10.82% |
| 14c | Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets | 11.92% | 11.95% | 11.63% | 10.70% | 10.82% |
| 14d | Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets | 11.92% | 11.95% | 11.63% | 10.70% | 10.82% |
| **Liquidity Coverage Ratio (LCR)** | | | | | | |
| 15 | Total high-quality liquid assets (HQLA) | 35,158,584 | 28,934,210 | 26,217,529 | 26,216,707 | 25,540,472 |
| 16 | Total net cash outflow | 20,927,144 | 15,658,986 | 19,985,613 | 21,016,881 | 19,104,804 |
| 17 | LCR ratio (%) | 168.00% | 184.78% | 131.18% | 124.74% | 133.69% |
| **Net Stable Funding Ratio (NSFR)** | | | | | | |
| 18 | Total available stable funding | 97,680,625 | 90,378,697 | 90,462,297 | 86,898,746 | 85,057,954 |
| 19 | Total required stable funding | 84,820,764 | 79,044,395 | 78,618,462 | 77,054,845 | 75,101,410 |
| 20 | NSFR ratio | 115.16% | 114.34% | 115.06% | 112.78% | 113.26% |

## *Template OV1 Overview of RWA*

SR 000's

| | | a | b | c | |
|---|---|---|---|---|---|
| | | RWA | | Minimum capital requirements | Drivers behind significant differences in T and T-1 |
| | | T | T-1 | T | |
| 1 | Credit risk (excluding counterparty credit risk) | 118,294,058 | 111,522,981 | 9,463,525 | **Increase in Exposures** |
| 2 | Of which: standardised approach (SA) | 118,294,058 | 111,522,981 | 9,463,525 | |
| 3 | Of which: foundation internal ratings-based | | | | |
| 4 | Of which: supervisory slotting approach | | | | |
| 5 | Of which: advanced internal ratings-based (A- | | | | |
| 6 | Counterparty credit risk (CCR) | 442,102 | 267,609 | 35,368 | **Increase in Derivatives Transactions** |
| 7 | Of which: standardised approach for | 442,102 | 267,609 | 35,368 | |
| 8 | Of which: IMM | | | | |
| 9 | Of which: other CCR | | | | |
| 10 | Credit valuation adjustment (CVA) | 442,102 | 267,609 | 35,368 | **Increase in Derivatives Transactions** |
| 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 | - | - | - | |
| 13 | Equity investments in funds - mandate-based | 4,623,467 | 4,356,876 | 369,877 | **Increase in Exposures** |
| 14 | Equity investments in funds - fall-back | - | - | - | |
| 15 | Settlement risk | - | - | - | |
| 16 | Securitisation exposures in banking book | - | - | - | |
| 17 | Of which: securitisation IRB approach (SEC- | - | - | - | |
| 18 | Of which: securitisation external ratings-based approach (SEC-ERBA), including internal assessment approach (IAA) | - | - | - | |
| 19 | Of which: securitisation standardised | - | - | - | |
| 20 | Market risk | 1,570,729 | 1,046,111 | 125,658 | **Increase in trading book** |
| 21 | Of which: standardised approach (SA) | 1,570,729 | 1,046,111 | 125,658 | |
| 22 | Of which: internal model approach (IMA) | | | | |
| 23 | Capital charge for switch between trading book and banking book | - | - | - | |
| 24 | Operational risk | 5,716,855 | 5,228,814 | 457,348 | **Increase in Business Indicator Component** |
| 25 | Amounts below the thresholds for deduction | - | - | - | |
| 26 | Output floor applied | | | | |
| 27 | Floor adjustment (before application of | - | - | | |
| 28 | Floor adjustment (after application of | - | - | | |
| 29 | Total (1 + 6 + 10 + 11 + 12 + 13 + 14 + 15 + 16 + 20 + 23 + 24 + 25 + 28) | **131,089,313** | **122,690,000** | **10,487,144** | |

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## Template LR1: Summary Comparison of Accounting Assets vs Leverage Ratio Exposure

SR 000's

| # | Particulars | a |
|---|---|---|
| 1 | Total consolidated assets as per published financial statements | 173,113,785 |
| 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 | 823,740 |
| 9 | Adjustment for securities financing transactions (ie repurchase agreements and similar secured lending) | 602,688 |
| 10 | Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of offbalance sheet exposures) | 18,910,358 |
| 11 | Adjustments for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital | - |
| 12 | Other adjustments | (165,275) |
| **13** | **Leverage ratio exposure measure** | **193,285,296** |

## Template LR2: Leverage Ratio Common Disclosure Template

SR 000's

| | | a | b |
|---|---|---|---|
| | | T | T-1 |
| **On Balance sheet exposures** | | | |
| 1 | On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral) | 172,948,510 | 165,827,791 |
| 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) | - | - |
| 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** | **172,948,510** | **165,827,791** |
| **Derivative exposures** | | | |
| 8 | Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting) | 115,368 | 86,581 |
| 9 | Add-on amounts for potential future exposure associated with all derivatives transactions | 708,372 | 619,474 |
| 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)** | **823,740** | **706,055** |
| **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 | 602,688 | - |
| 17 | Agent transaction exposures | - | - |
| **18** | **Total securities financing transaction exposures (sum of rows 14 to 17)** | **602,688** | **-** |
| **Other off balance sheet exposures** | | | |
| 19 | Off-balance sheet exposure at gross notional amount | 31,708,305 | 30,452,533 |
| 20 | (Adjustments for conversion to credit equivalent amounts) | (12,797,947) | (14,497,690) |
| 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)** | **18,910,358** | **15,954,843** |
| **Capital and total exposures** | | | |
| **23** | **Tier 1 capital** | 23,038,911 | 21,815,180 |
| **24** | **Total exposures (sum of rows 7, 13, 18 and 22)** | 193,285,296 | 182,488,689 |
| **Leverage ratio** | | | |
| **25** | **Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)** | **11.92%** | **11.95%** |
| 25a | Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) | 11.92% | 11.95% |
| **26** | **National minimum leverage ratio requirement** | 3.00% | 3.00% |
| **27** | **Applicable leverage buffers** | 8.92% | 8.95% |
| **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) | 193,285,296 | 182,488,689 |
| 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) | 193,285,296 | 182,488,689 |
| 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) | 11.92% | 11.95% |
| 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) | 11.92% | 11.95% |

## Template LIQ1: Liquidity Coverage Ratio (LCR)

SR 000's

| | | a | b |
|---|---|---|---|
| | | Total unweighted value (average) | Total weighted value (average) |
| | **High quality liquid assets** | | |
| 1 | Total HQLA | | 35,158,584 |
| | | | |
| **2** | **Retail deposits and deposits from small business customers, of which:** | 33,126,708 | 3,312,671 |
| 3 | Stable deposits | - | - |
| 4 | Less stable deposits | 33,126,708 | 3,312,671 |
| **5** | **Unsecured wholesale funding, of which:** | 34,671,385 | 26,523,291 |
| **6** | Operational deposits (all counterparties) and deposits in networks of cooperative banks | - | - |
| **7** | Non-operational deposits (all counterparties) | 34,671,385 | 26,523,291 |
| **8** | Unsecured debt | - | - |
| **9** | **Secured wholesale funding** | - | - |
| **10** | **Additional requirements, of which:** | 2,189,357 | 251,870 |
| 11 | Outflows related to derivative exposures and other collateral requirements | 36,593 | 36,593 |
| 12 | Outflows related to loss of funding on debt products | - | - |
| 13 | Credit and liquidity facilities | 2,152,764 | 215,277 |
| **14** | **Other contractual funding obligations** | - | - |
| **15** | **Other contingent funding obligation** | 29,111,503 | 640,205 |
| **16** | **TOTAL CASH OUTFLOWS** | | **30,728,037** |
| **Cash inflows** | | | |
| 17 | Secured lending (eg reverse repos) | - | - |
| 18 | Inflows from fully performing exposures | 17,722,355 | 9,782,899 |
| 19 | Other cash inflows | 17,994 | 17,994 |
| **20** | **TOTAL CASH INFLOWS** | | 9,800,893 |
| | | **Total adjusted value** | |
| 21 | Total HQLA | | 35,158,584 |
| 22 | Total net cash outflows | | 20,927,144 |
| 23 | Liquidity Coverage Ratio (%) | | **168.00%** |

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## Template CCA: Main Features of Regulatory Capital Instruments and other TLAC- eligible instruments

| | | Quantitative / qualitative information | | | | | | |
|---|---|---|---|---|---|---|---|---|
| 1 | Issuer | Bank AlJazira | Bank AlJazira | Bank AlJazira | Bank AlJazira | Bank AlJazira | Bank AlJazira | Bank AlJazira |
| 2 | Unique identifier (eg Committee on Uniform Security Identification Procedures (CUSIP), International Securities Identification Number (ISIN) or Bloomberg identifier for private placement) | SA143FK0FVJ0 | XS2358740590 | SA15EFK0JH39 | SA15RFK0JV33 | SA166FK0M8J8 | XS3184155441 | SA16HFK0NJ32 |
| 3 | Governing law(s) of the instrument | Laws of the Kingdom of Saudi Arabia | English Law | Laws of the Kingdom of Saudi Arabia | Laws of the Kingdom of Saudi Arabia | Laws of the Kingdom of Saudi Arabia | English Law | Laws of Kingdom of Saudi Arabia |
| 4 | Transitional Basel III rules | Common Equity Tier 1 | Equity Tier 1 | Tier 2 Capital | Equity Tier 1 | Equity Tier 1 | Equity Tier 1 | Equity Tier 1 |
| 5 | Post-transitional Basel III rules | Common Equity Tier 1 | Equity Tier 1 | Tier 2 Capital | Equity Tier 1 | Equity Tier 1 | Equity Tier 1 | Equity Tier 1 |
| 6 | Eligible at solo/group/group and solo | Group and Solo | Group and Solo | Group and Solo | Group and Solo | Group and Solo | Group and Solo | Group and Solo |
| 7 | Instrument type (refer to SACAP) | Paid-up Share Capital | Tier I Sukuk | Subordinated Sukuk | Tier I Sukuk | Tier I Sukuk | Tier I Sukuk | Tier I Sukuk |
| 8 | Amount recognised in regulatory capital (currency in millions, as of most recent reporting date) | SAR 12,813 million | USD 500 million | SAR 2,000 million | SAR 2,000 million | SAR 1,000 million | USD 500 million | SAR 1,464 million |
| 9 | Par value of instrument | SAR 12,813 million | USD 500 million | SAR 2,000 million | SAR 2,000 million | SAR 1,000 million | USD 500 million | SAR 1,464 million |
| 10 | Accounting classification | Shareholders' equity | Equity | Liability | Equity | Equity | Equity | Equity |
| 11 | Original date of issuance | 27-Jul-76 | 29-Jun-21 | 8-Dec-21 | 21-Jun-23 | 15-Jan-25 | 22-Sep-25 | 12-Mar-26 |
| 12 | Perpetual or dated | Perpetual | Perpetual | Dated | Perpetual | Perpetual | Perpetual | Perpetual |
| 13 | Original maturity date | No maturity | No maturity | 8-Dec-31 | No maturity | No maturity | No maturity | No maturity |
| 14 | Issuer call subject to prior SAMA approval | No | Yes | Yes | Yes | Yes | Yes | Yes |
| 15 | Optional call date, contingent call dates and redemption amount | Not Applicable | 29-Jun-26 | 8-Dec-26 | 21-Jun-28 | 15-Jan-30 | 22-Sep-30 | 12-Mar-31 |
| 16 | Subsequent call dates, if applicable | Not Applicable | Any coupon date after above date | Any coupon date after above date | Any coupon date after above date | Any coupon date after above date | Any coupon date after above date | Any coupon date after above date |
| | Coupons / dividends | | | | | | | |
| 17 | Fixed or floating dividend/coupon | Not Applicable | Fixed | Floating | Fixed | Fixed | Fixed | Fixed |
| 18 | Coupon rate and any related index | Not Applicable | 3.95% | 6M SAIBOR + 155bps | 6.00% | 6.30% | 6.50% | 6.35% |
| 19 | Existence of a dividend stopper | Not Applicable | Yes | Not Applicable | Yes | Yes | Yes | Yes |
| 20 | Fully discretionary, partially discretionary or mandatory | Fully discretionary | Fully discretionary | Mandatory | Fully discretionary | Fully discretionary | Fully discretionary | Fully discretionary |
| 21 | Existence of step-up or other incentive to redeem | No | No | No | No | No | No | No |
| 22 | Non-cumulative or cumulative | Non-Cumulative | Non-Cumulative | Non-Cumulative | Non-Cumulative | Non-Cumulative | Non-Cumulative | Non-Cumulative |
| 23 | Convertible or non-convertible | Non-convertible | Non-convertible | Non-convertible | Non-convertible | Non-convertible | Non-convertible | Non-convertible |
| 24 | If convertible, conversion trigger(s) | Not Applicable | Not Applicable | Not Applicable | Not Applicable | Not Applicable | Not Applicable | Not Applicable |
| 25 | If convertible, fully or partially | Not Applicable | Not Applicable | Not Applicable | Not Applicable | Not Applicable | Not Applicable | Not Applicable |
| 26 | If convertible, conversion rate | Not Applicable | Not Applicable | Not Applicable | Not Applicable | Not Applicable | Not Applicable | Not Applicable |
| 27 | If convertible, mandatory or optional conversion | Not Applicable | Not Applicable | Not Applicable | Not Applicable | Not Applicable | Not Applicable | Not Applicable |
| 28 | If convertible, specify instrument type convertible into | Not Applicable | Not Applicable | Not Applicable | Not Applicable | Not Applicable | Not Applicable | Not Applicable |
| 29 | If convertible, specify issuer of instrument it converts into | Not Applicable | Not Applicable | Not Applicable | Not Applicable | Not Applicable | Not Applicable | Not Applicable |
| 30 | Writedown feature | No | Yes | Yes | Yes | Yes | Yes | Yes |
| 31 | If writedown, writedown trigger(s) | Not Applicable | Non-viability event, as determined by the Saudi Arabian Monetary Authority | Non-viability event, as determined by the Saudi Arabian Monetary Authority | Non-viability event, as determined by the Saudi Arabian Monetary Authority | Non-viability event, as determined by the Saudi Arabian Monetary Authority | Non-viability event, as determined by the Saudi Arabian Monetary Authority | Non-viability event, as determined by the Saudi Arabian Monetary Authority |
| 32 | If writedown, full or partial | Not Applicable | As determined by the Saudi Arabian Monetary Authority | As determined by the Saudi Arabian Monetary Authority | As determined by the Saudi Arabian Monetary Authority | As determined by the Saudi Arabian Monetary Authority | As determined by the Saudi Arabian Monetary Authority | As determined by the Saudi Arabian Monetary Authority |
| 33 | If writedown, permanent or temporary | Not Applicable | Permanent | Permanent | Permanent | Permanent | Permanent | Permanent |
| 34 | If temporary write-down, description of writeup mechanism | Not Applicable | Not Applicable | Not Applicable | Not Applicable | Not Applicable | Not Applicable | Not Applicable |
| 34a | Type of subordination | Statutory | Statutory | Statutory | Statutory | Statutory | Statutory | Statutory |
| 35 | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned). | None | Tier 2 Capital | Subordinated to Depositors, General Creditors of the bank | Tier 2 Capital | Tier 2 Capital | Tier 2 Capital | Tier 2 Capital |
| 36 | Non-compliant transitioned features | No | No | No | No | No | No | No |
| 37 | If yes, specify non-compliant features | Not Applicable | Not Applicable | Not Applicable | Not Applicable | Not Applicable | Not Applicable | Not Applicable |