



# Basel III Pillar 3 Disclosures

QUALITATIVE & QUANTITATIVE DISCLOSURES

Q4 2025

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## Applicability Status of Disclosure Template with respect to Bank Aljazira

Sr. no.	Templates	Name	Applicability
1	KM1	Key metrics (at consolidated group level)	Applicable
2	KM2	Key metrics – total loss-absorbing capacity (TLAC) requirements (at resolution group level)	Not Applicable
3	OVA	Bank risk management approach	Applicable
4	OV1	Overview of risk-weighted assets (RWA)	Applicable
5	CMS1	Comparison of modelled and standardised RWA at risk level	Not Applicable
6	CMS2	Comparison of modelled and standardised RWA for credit risk at asset class level	Not Applicable
7	CCA	Main features of regulatory capital instruments and of other total loss-absorbing capacity (TLAC) - eligible instruments	Applicable
8	CC1	Composition of regulatory capital	Applicable
9	CC2	Reconciliation of regulatory capital to balance sheet	Applicable
10	TLAC1	TLAC composition for global systemically important banks (G-SIBs) (at resolution group level)	Not Applicable
11	TLAC2	Material subgroup entity – creditor ranking at legal entity level	Not Applicable
12	TLAC3	Resolution entity – creditor ranking at legal entity level	Not Applicable
13	CDC	Capital distribution constraints	Applicable
14	LIA	Explanations of differences between accounting and regulatory exposure amount	Applicable
15	LI1	Differences between accounting and regulatory scopes of consolidation and mapping of financial statement categories with regulatory risk categories	Applicable
16	LI2	Main sources of differences between regulatory exposure amounts and carrying values in financial statements	Applicable
17	PV1	Prudent valuation adjustments (PVAs)	Not Applicable
18	ENC	Asset encumbrance	Applicable
19	REMA	Remuneration policy	Applicable
20	REM1	Remuneration awarded during financial year	Applicable
21	REM2	Special payments	Applicable
22	REM3	Deferred remuneration	Applicable
23	CRA	General qualitative information about credit risk	Applicable
24	CR1	Credit quality of assets	Applicable
25	CR2	Changes in stock of defaulted loans and debt securities	Applicable
26	CRB	Additional disclosure related to the credit quality of assets	Applicable
27	CRB-A	Additional disclosure related to prudential treatment of problem assets	Applicable
28	CRC	Qualitative disclosure related to credit risk mitigation techniques	Applicable
29	CR3	Credit risk mitigation techniques - overview	Applicable
30	CRD	Qualitative disclosure on banks' use of external credit ratings under the standardised approach for credit risk	Applicable
31	CR4	Standardised approach - Credit risk exposure and credit risk mitigation effects	Applicable
32	CR5	Standardised approach - Exposures by asset classes and risk weights	Applicable
33	CRE	Qualitative disclosure related to internal ratings-based (IRB) models	Not Applicable
34	CR6	IRB - Credit risk exposures by portfolio and probability of default (PD) range	Not Applicable
35	CR7	IRB - Effect on RWA of credit derivatives used as credit risk mitigation (CRM) techniques	Not Applicable
36	CR8	RWA flow statements of credit risk exposures under IRB	Not Applicable
37	CR9	IRB - Backtesting of probability of default (PD) per portfolio	Not Applicable
38	CR10	IRB (specialised lending under the slotting approach)	Not Applicable
39	CCRA	Qualitative disclosure related to CCR	Applicable
40	CCR1	Analysis of CCR exposures by approach	Applicable
41	CCR3	Standardised approach – CCR exposures by regulatory portfolio and risk weights	Applicable
42	CCR4	IRB – CCR exposures by portfolio and probability-of-default (PD) scale	Not Applicable
43	CCR5	Composition of collateral for CCR exposures	Applicable
44	CCR6	Credit derivatives exposures	Applicable
45	CCR7	RWA flow statements of CCR exposures under the internal models method (IMM)	Not Applicable
46	CCR8	Qualitative disclosure related to CCR	Applicable

## Applicability Status of Disclosure Template with respect to Bank Aljazira

Sr. no.	Templates	Name	Applicability
47	SECA	Qualitative disclosure requirements related to securitisation exposures	Not Applicable
48	SEC1	Securitisation exposures in the banking book	Not Applicable
49	SEC2	Securitisation exposures in the trading book	Not Applicable
50	SEC3	Securitisation exposures in the banking book and associated regulatory capital requirements – bank acting as originator or as sponsor	Not Applicable
51	SEC4	Securitisation exposures in the banking book and associated capital requirements – bank acting as investor	Not Applicable
52	MRA	General qualitative disclosure requirements related to market risk	Applicable
53	MR1	Market risk under the standardised approach	Applicable
54	MRB	Qualitative disclosures for banks using the IMA	Not Applicable
55	MR2	Market risk IMA per risk type	Not Applicable
56	MR3	Risk-weighted asset (RWA) flow statements of market risk exposures under IMA	Not Applicable
57	CVAA	General qualitative disclosure requirements related to CVA	Applicable
58	CVA1	The reduced basic approach for CVA (BA-CVA)	Not Applicable
59	CVA2	The full basic approach for CVA (BA-CVA)	Not Applicable
60	CVAB	Qualitative disclosures for banks using the SA-CVA	Not Applicable
61	CVA3	The standardised approach for CVA (SA-CVA)	Not Applicable
62	CVA4	RWA flow statements of CVA risk exposures under SA-CVA	Not Applicable
63	ORA	General qualitative information on a bank's operational risk framework	Applicable
64	OR1	Historical losses	Applicable
65	OR2	Business indicator and subcomponents	Applicable
66	OR3	Minimum required operational risk capital	Applicable
67	IRRBB	Interest rate risk in the banking book (IRRBB) risk management objective and policies	Applicable
68	IRRBB1	Quantitative information on IRRBB	Applicable
69	GSIB1	Disclosure of global systemically important bank (G-SIB) indicators	Not Applicable
70	CCyB1	Geographical distribution of credit exposures used in the calculation of the bank-specific countercyclical capital buffer requirement	Not Applicable
71	LR1	Summary comparison of accounting assets vs leverage ratio exposure measure	Applicable
72	LR2	Leverage ratio common disclosure template	Applicable
73	LIQA	Liquidity risk management	Applicable
74	LIQ1	Liquidity coverage ratio (LCR)	Applicable
75	LIQ2	Net stable funding ratio (NSFR)	Applicable

## 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	
<b>Available capital (amounts)</b>							
1	Common Equity Tier 1 (CET1)	15,065,179	14,899,980	14,223,885	13,987,358	13,288,378	
1a	Fully loaded ECL accounting model	15,065,179	14,899,980	14,223,885	13,987,358	13,288,378	
2	Tier 1	21,815,179	21,649,980	19,098,885	18,862,358	17,163,378	
2a	Fully loaded ECL accounting model Tier 1	21,815,179	21,649,980	19,098,885	18,862,358	17,163,378	
3	Total capital	24,469,684	24,342,598	21,755,154	21,506,997	19,779,623	
3a	Fully loaded ECL accounting model total capital	24,469,684	24,342,598	21,755,154	21,506,997	19,779,623	
<b>Risk-weighted assets (amounts)</b>							
4	Total risk-weighted assets (RWA)	122,690,000	127,646,764	121,490,539	118,966,231	109,748,593	
4a	Total risk-weighted assets (pre-floor)	122,690,000	127,646,764	121,490,539	118,966,231	109,748,593	
<b>Risk-based capital ratios as a percentage of RWA</b>							
5	CET1 ratio (%)	12.28%	11.67%	11.71%	11.76%	12.11%	
5a	Fully loaded ECL accounting model CET1 (%)	12.28%	11.67%	11.71%	11.76%	12.11%	
5b	CET1 ratio (%) (pre-floor ratio)	12.28%	11.67%	11.71%	11.76%	12.11%	
6	Tier 1 ratio (%)	17.78%	16.96%	15.72%	15.86%	15.64%	
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	17.78%	16.96%	15.72%	15.86%	15.64%	
6b	Tier 1 ratio (%) (pre-floor ratio)	17.78%	16.96%	15.72%	15.86%	15.64%	
7	Total capital ratio (%)	19.94%	19.07%	17.91%	18.08%	18.02%	
7a	Fully loaded ECL accounting model total capital ratio (%)	19.94%	19.07%	17.91%	18.08%	18.02%	
7b	Total capital ratio (%) (pre-floor ratio)	19.94%	19.07%	17.91%	18.08%	18.02%	
<b>Additional CET1 buffer requirements as a percentage of RWA</b>							
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 (%)	5.28%	4.67%	4.71%	4.76%	5.11%	
<b>Basel III leverage ratio</b>							
13	Total Basel III leverage ratio exposure measure	182,488,689	186,188,714	178,571,897	174,333,775	166,342,534	
14	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves)	11.95%	11.63%	10.70%	10.82%	10.32%	
14a	Fully loaded ECL accounting model Basel III leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) (%)	11.95%	11.63%	10.70%	10.82%	10.32%	
14b	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)	11.95%	11.63%	10.70%	10.82%	10.32%	
14c	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	11.95%	11.63%	10.70%	10.82%	10.32%	
14d	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	11.95%	11.63%	10.70%	10.82%	10.32%	
<b>Liquidity Coverage Ratio (LCR)</b>							
15	Total high-quality liquid assets (HQLA)	28,934,210	26,217,529	26,216,707	25,540,472	24,348,253	
16	Total net cash outflow	15,658,986	19,985,613	21,016,881	19,104,804	19,672,457	
17	LCR ratio (%)	184.78%	131.18%	124.74%	133.69%	123.77%	
<b>Net Stable Funding Ratio (NSFR)</b>							
18	Total available stable funding	90,378,697	90,462,297	86,898,746	85,057,954	85,299,303	
19	Total required stable funding	79,044,395	78,618,462	77,054,845	75,101,410	72,494,382	
20	NSFR ratio	114.34%	115.06%	112.78%	113.26%	117.66%	

**Table OVA: Bank Risk Management Approach**

<b>Banks must describe their risk management objectives and policies, in particular:</b>	
<p>a How the business model determines and interacts with the overall risk profile (eg the key risks related to the business model and how each of these risks is reflected and described in the risk disclosures) and how the risk profile of the bank interacts with the risk tolerance approved by the board.</p>	<p>Bank's business model is anchored on its mission to be the core banking partner to its chosen customer segments, supported by diversified revenue streams primarily originating from within the Kingdom. The Bank's strategy focuses on identifying evolving customer needs and delivering integrated banking solutions across Retail, Investment, Commercial, and Corporate Banking, while maintaining prudent risk-taking aligned with its strategic objectives.</p> <p>The Bank's business model gives rise to a range of key risks, including credit risk, concentration risk, liquidity risk, market risk, and operational risk. These risks are reflected and disclosed across relevant risk sections in Pillar 3 report and are assessed in the context of the Bank's overall risk profile.</p> <p>The Bank measures material risks using methodologies that are internally validated and aligned with regulatory standards and industry practices. Where risks are not readily quantifiable due to the absence of established measurement techniques—such as certain strategic, reputational, or emerging risks—management applies structured qualitative assessments supported by expert judgment.</p> <p>The interaction between the Bank's risk profile and its Board-approved risk appetite and tolerance levels is assessed through the ICAAP and ILAAP frameworks, which evaluate both quantitative capital and liquidity adequacy as well as qualitative risk management controls. These processes ensure that risk-taking remains within approved tolerance levels under both normal and stressed conditions.</p> <p>For material risks that are primarily qualitative in nature, the Bank relies on a robust governance and control framework, which includes:</p> <p>Oversight through established governance forums, including the Management Risk Committee (MRC), Board Risk Committee (BRC), Executive Committee (EXCoM), and the Board of Directors;</p> <ul style="list-style-type: none"> <li>- Clearly defined policies, systems, procedures, and internal controls;</li> <li>- Risk mitigation strategies proportionate to the nature and materiality of the risk; and</li> <li>- Ongoing monitoring and regular reporting to senior management and the Board.</li> </ul> <p>This governance framework ensures that the Bank's evolving risk profile remains consistent with its strategic objectives and approved risk tolerance.</p>
<p>b The risk governance structure: responsibilities attributed throughout the bank (eg oversight and delegation of authority; breakdown of responsibilities by type of risk, business unit etc); relationships between the structures involved in risk management processes (eg board of directors, executive management, separate risk committee, risk management structure, compliance function, internal audit function).</p>	<p>Bank operates an enterprise-wide risk management framework designed to embed a strong risk culture and support effective risk identification, assessment, and management across the Bank. The framework applies to all legal entities, business segments, and functions, and provides a structured linkage between strategy, risk-taking, and control activities to ensure risks are managed in a safe and sustainable manner.</p> <p>The Bank's risk governance structure is based on the three lines of defense model, with clearly defined roles and responsibilities:</p> <p>First line of defense (risk-taking business units):</p> <p>Business units are responsible for the day-to-day management of risks arising from their activities, including adherence to approved policies, limits, and delegated authorities. They are accountable for ensuring that risk-taking remains within the Board-approved risk appetite.</p> <p>Second line of defense (risk control and oversight functions):</p> <p>Independent risk management and compliance functions are responsible for establishing risk management frameworks, policies, methodologies, and tools for the identification, measurement, monitoring, and control of principal risks, including credit, market, liquidity, operational, compliance, and reputational risks. These functions provide effective challenges and oversight of the first line and report regularly to senior management and the Board Risk Committee.</p> <p>Third line of defense (internal audit):</p> <p>Internal Audit provides independent assurance to the Board and Audit Committee on the adequacy and effectiveness of the Bank's risk management, governance, and internal control frameworks.</p> <p>Oversight of the risk management framework is exercised by the Board of Directors, supported by the Board Risk Committee (BRC), which approves the risk appetite, key risk policies, and material risk limits. Executive Management and relevant management-level committees are responsible for implementing the Board's directives, managing risks within delegated authorities, and ensuring that material risk issues are escalated appropriately.</p> <p>The Bank's Enterprise Risk Management framework supports a risk-based approach to strategy, product development, and capital and liquidity planning, with risks assessed in a manner proportionate to their nature, scale, and complexity. This governance structure ensures clear accountability, effective oversight, and alignment between the Bank's risk profile, strategy, and approved risk tolerance.</p>

Table OVA: *continued*

c	<p>Channels to communicate, decline and enforce the risk culture within the bank (eg code of conduct; manuals containing operating limits or procedures to treat violations or breaches of risk thresholds; procedures to raise and share risk issues between business lines and risk functions).</p>	<p>The Bank has established an enterprise-wide risk and capital management framework designed to promote a strong and consistent risk culture across the Bank. This framework provides formal channels through which risk expectations are communicated, risk-taking is challenged where necessary, and adherence to approved risk appetite and policies is enforced.</p> <p>The key components of the framework include:</p> <ul style="list-style-type: none"> <li>- A clearly defined risk appetite and risk strategy, approved by the Board, which sets quantitative and qualitative boundaries for risk-taking.</li> <li>- A risk governance structure that defines roles and responsibilities across the Board, management committees, and the Enterprise Risk Management Group.</li> <li>- Regular identification, assessment, and review of material risks, including evaluation of existing risk mitigation measures.</li> <li>- Risk measurement methodologies aligned with regulatory standards and internal risk management practices.</li> <li>- Monitoring and reporting processes to track risk exposures against approved limits and tolerance levels.</li> <li>- Capital management processes aligned with the Bank's business strategy, ensuring capital adequacy relative to the risk profile.</li> <li>- Stress testing frameworks to assess capital resilience under adverse scenarios and to support risk mitigation or capital actions, where required.</li> </ul> <p>Risk culture is communicated and reinforced through a combination of policies, procedures, and governance forums, including the Code of Conduct, risk and credit policies, operating manuals, and clearly defined delegated authorities.</p> <p>These documents establish expected behaviors, operating limits, and procedures for managing and escalating breaches of risk thresholds. Procedures are in place to ensure that risk issues and limit breaches are:</p> <ul style="list-style-type: none"> <li>- Identified and reported by business units to relevant risk control functions;</li> <li>- Escalated to appropriate management committees based on materiality;</li> <li>- Subject to review, challenge, and corrective action, including remediation plans where necessary.</li> </ul> <p>Oversight of the Bank's risk culture, risk profile, and adherence to approved risk appetite is exercised by the Board of Directors, supported by relevant Board and management-level committees. These committees play a central role in communicating risk expectations, declining risk-taking activities that fall outside approved tolerance levels, and enforcing compliance with the Bank's risk management framework.</p>
d	<p>The scope and main features of risk measurement systems.</p>	<p>Bank operates a set of enterprise-wide risk measurement systems designed to identify, assess, monitor, and report material risks across the Bank in a consistent and structured manner. These systems cover all principal risk categories, including credit risk, market risk, liquidity risk, operational risk, and other material and emerging risks, as further discussed under Pillar 2 of the Basel framework.</p> <p>The Bank's risk measurement framework combines quantitative methodologies and qualitative assessments, reflecting the nature, scale, and complexity of each risk type. Quantifiable risks are measured using methodologies aligned with regulatory requirements and internal risk management practices, while risks that are not readily quantifiable are assessed using structured qualitative analysis supported by expert judgment.</p> <p>Enterprise Risk Management Group (ERMG) &amp; Credit Management Group (CMG), under the oversight of the Chief Risk Officer and Chief Credit Officer, is responsible for the development, maintenance, and independent application of risk measurement methodologies. ERMG provides risk management oversight and advisory support to all lines of business and ensures that risk measurement outputs are consistently applied in credit underwriting, portfolio monitoring, and risk reporting.</p> <p>For credit risk, risk measurement outputs form an integral part of the approval and review process for major credit proposals. Senior risk management, including the CRO, CCO, and Credit Risk Managers, independently reviews and co-signs material credit decisions through established governance forums, including the Management Credit Committee (MCC) and Executive Committee (EXCoM).</p> <p>Risk measurement systems are also used to support risk aggregation, limit monitoring, and escalation, enabling the Bank to assess exposures against the Board-approved Risk Appetite Framework and tolerance levels. These measurements feed into the Bank's ICAAP and ILAAP, supporting assessments of capital and liquidity adequacy under both normal and stressed conditions.</p> <p>ERMG is functionally and organizationally independent of business and other risk-taking units and is responsible for ensuring that core risk policies remain current, internally consistent, and aligned with regulatory expectations and the Bank's risk strategy.</p>

Table OVA: *continued*

e	<p>Description of the process of risk information reporting provided to the board and senior management, in particular the scope and main content of reporting on risk exposure.</p> <p>Process of risk information reporting provided to the board and senior management: Risk dashboards are reported to Board and Senior Management on a quarterly basis through various MIS. The dashboard covers all material risks i.e. credit risk quality, credit risk profile, credit concentration, top exposures, market risk reports, operational risk dashboards etc.</p>
f	<p>Qualitative information on stress testing (eg portfolios subject to stress testing, scenarios adopted and methodologies used, and use of stress testing in risk management).</p> <p>Qualitative information on stress testing: The bank's stress testing program is in compliance with the applicable SAMA Stress Testing guidelines encapsulated in a Board approved Stress Testing Framework and Policy. It is embedded in the risk and capital management process. The program serves as a forward-looking risk and capital management tool to understand the bank's risk profile under extreme but plausible conditions. Such conditions may arise from macroeconomic, strategic, political and business environmental factors. The Stress Testing methodology and related impacts undergo comprehensive review and challenging process to ensure that these remain in sync with the prevailing regulatory and global best practices. The stress testing exercise in Bank is viewed as a means to review bank's capital allocation strategy based on different extreme stress scenarios and the Bank makes necessary adjustments to its strategy, where warranted, based on the stress testing results. Under Bank's Stress Testing Policy and Framework, the potential unfavorable effects of stress scenarios on the bank's profitability, asset quality, liquidity, risk weighted assets and capital adequacy are modeled.</p>
g	<p>The strategies and processes to manage, hedge and mitigate risks that arise from the bank's business model and the processes for monitoring the continuing effectiveness of hedges and mitigants.</p> <p>The Bank have established a comprehensive risk management framework that supports the Board of Directors (BoD) and the Board Risk Committee (BRC) in overseeing the risks arising from the Bank's business model and ensuring that appropriate controls, mitigants, and governance arrangements are in place.</p> <p>The Bank's risk management strategies are guided by the Board-approved Risk Appetite Framework and Policy (RAF) and are implemented through a combination of policies, limits, approval processes, and ongoing monitoring. These strategies are designed to ensure that risk-taking remains aligned with the Bank's business strategy and approved tolerance levels.</p> <p>Credit risk mitigation is achieved through prudent underwriting standards, delegated approval authorities, collateral and guarantee requirements, portfolio diversification, and exposure limits at single-name, sectoral, and portfolio levels. Credit risk exposures are actively managed at both transaction and relationship levels. Large exposures and material concentrations are monitored on an ongoing basis and reported regularly to senior management and the Board. A detailed quarterly credit risk review, including asset quality trends and provisioning information, is prepared and reviewed.</p> <p>Market and liquidity risks are managed through limits approved by the Board and implemented by the Asset and Liability Management Committee (ALCO). These include structural balance sheet limits, liquidity buffers, and other risk limits designed to mitigate adverse market movements and funding stresses. The Bank reviews and approves relevant asset-liability management policies and credit classification frameworks through established governance processes.</p> <p>Operational, reputational, and strategic risks are managed through policies, internal controls, escalation procedures, and qualitative risk assessments, supported by continuous monitoring of the risk environment and emerging risk indicators.</p> <p>The continuing effectiveness of risk mitigants and hedging strategies is monitored through regular risk reporting, limit monitoring, stress testing, and periodic reviews by management committees and the BRC. Risk measurement outputs are assessed against approved tolerance levels, and corrective actions are initiated where required.</p>

## Template OV1 Overview of RWA

		a	b	c	Drivers behind significant differences in T and T-1
1	Credit risk (excluding counterparty credit risk)	111,522,981	116,392,914	8,921,838	
2	Of which: standardised approach (SA)	111,522,981	116,392,914	8,921,838	
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)	267,609	232,527	21,409	
7	Of which: standardised approach for counterparty credit risk	267,609	232,527	21,409	
8	Of which: IMM				
9	Of which: other CCR				
10	Credit valuation adjustment (CVA)	267,609	232,527	21,409	
11	Equity positions under the simple risk weight approach and the internal model method during the five-year linear phase-in period			-	
12	Equity investments in funds - look-through approach			-	
13	Equity investments in funds - mandate-based approach	4,356,876	3,468,168	348,550	
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	1,046,111	2,091,814	83,689	
21	Of which: standardised approach (SA)	1,046,111	2,091,814	83,689	
22	Of which: internal model approach (IMA)				
23	Capital charge for switch between trading book and banking book				
24	Operational risk	5,228,814	5,228,814	418,305	
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)	122,690,000	127,646,764	9,815,200	

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

1	Issuer	Quantitative / qualitative information					
		a	b	c	d	e	f
2	Unique identifier (eg Committee on Uniform Security Identification Procedures (CUSIP), International Securities Identification Number (ISIN) or Bloomberg identifier for private placement)	Bank Aljazira	Bank Aljazira	Bank Aljazira	Bank Aljazira	Bank Aljazira	Bank Aljazira
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
4	Transitional Basel III rules	Common Equity Tier 1	Additional Tier 1	Tier 2	Additional Tier 1	Additional Tier 1	Additional Tier 1
5	Post-transitional Basel III rules	Common Equity Tier 1	Additional Tier 1	Tier 2	Additional Tier 1	Additional Tier 1	Additional 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
7	Instrument type (refer to SACAP)	Pad-up Share Capital	Tier I Sukuk	Subordinated 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
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
10	Accounting classification	Shareholders' 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	Perpetual or dated	Perpetual	Perpetual	Dated	Perpetual	Perpetual	Perpetual
13	Original maturity date	No maturity	No maturity	8-Dec-31	No maturity	No maturity	No maturity
14	Issuer call subject to prior SAMA approval	No	Yes	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and/or redemption amount	Not Applicable	29-Jun-26	8-Dec-26	21-Jun-28	15-Jul-30	22-Sep-30
16	Subsequent call dates, if applicable	Not Applicable	Anytime after above date	Anytime after above date	Any coupon date after above date	Any coupon date after above date	Any coupon date after above date
17	Coupon / dividends	Not Applicable					
18	Fixed or floating dividend/coupon	Not Applicable	Fixed	Floating	Fixed	Fixed	Fixed
19	Coupon rate and any related index	Not Applicable	3.95%	6M SABOR + 155bps	6.00%	6.30%	6.50%
20	Existence of a dividend stopper	Not Applicable	Yes	Not Applicable	Yes	Yes	Yes
21	Fully discretionary, partially discretionary	Fully discretionary	Fully discretionary	Mandatory	Fully discretionary	Fully discretionary	Fully discretionary
22	Existence of step-up or other incentive to redeem	No	No	No	No	No	No
23	Non-cumulative or cumulative	Non-Cumulative	Non-Cumulative	Non-Cumulative	Non-Cumulative	Non-Cumulative	Non-Cumulative
24	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
25	If convertible, conversion trigger(s)	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
26	If convertible, fully or partially	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
27	If convertible, conversion rate	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
28	If convertible, mandatory or optional conversion	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
29	If convertible, specify instrument type convertible into	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
30	If convertible, specify issuer of instrument it converts into	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
31	If write-down, write-down 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
32	If write-down, 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
33	If write-down, permanent or temporary	Not Applicable	Permanent	Permanent	Permanent	Permanent	Permanent
34	If temporary write-down, description of	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
34a	Type of subordination	Statutory	Statutory	Statutory	Statutory	Statutory	Statutory
35	Position in subordination hierarchy in liquidation (specify instrument type 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
36	Non-compliant transitioned features	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

## Template CC1: Composition of Regulatory Capital

			SR 000's
	a	b	Commentary to explain any significant changes over the reporting period and the key drivers of such change
	Amounts	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation	
<b>Common Equity Tier 1 capital: instruments and reserves</b>			
1	Directly issued qualifying common share (and equivalent for non-joint stock companies) capital plus related stock surplus	12,812,500	
2	Retained earnings	2,070,448	
3	Accumulated other comprehensive income (and other reserves)	223,648	
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	<b>Common Equity Tier 1 capital before regulatory adjustments</b>	<b>15,106,596</b>	
<b>Common Equity Tier 1 capital: regulatory adjustments</b>			
7	Prudent valuation adjustments	-	
8	Goodwill (net of related tax liability)	-	
9	Other intangibles other than mortgage servicing rights (MSR) (net of related tax	-	
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	40,351	
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	(81,768)	
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%	-	
20	MSR (amount above 10% threshold)	-	
21	DTA arising from temporary differences (amount above 10% threshold, net of related	-	
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	<b>Total regulatory adjustments to Common Equity Tier 1 capital</b>	<b>(41,417)</b>	
29	<b>Common Equity Tier 1 capital (CET1)</b>	<b>15,065,179</b>	
<b>Additional Tier 1 capital: instruments</b>			
30	Directly issued qualifying additional Tier 1 instruments plus related stock surplus	6,750,000	
31	Of which: classified as equity under applicable accounting standards	6,750,000	
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	-	
35	Of which: instruments issued by subsidiaries subject to phase-out	-	
36	<b>Additional Tier 1 capital before regulatory adjustments</b>	<b>6,750,000</b>	
<b>Additional Tier 1 capital: regulatory adjustments</b>			
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	<b>Total regulatory adjustments to additional Tier 1 capital</b>	<b>-</b>	
44	<b>Additional Tier 1 capital (AT1)</b>	<b>6,750,000</b>	
45	<b>Tier 1 capital (T1 = CET1 + AT1)</b>	<b>21,815,179</b>	

Template CC1: Composition of Regulatory Capital ... *continued*

			SR 000's
	a Amounts	b 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
<b>Tier 2 capital: instruments and provisions</b>			
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	1,998,404	
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	656,101	
51	<b>Tier 2 capital before regulatory adjustments</b>	<b>2,654,505</b>	
<b>Tier 2 capital: regulatory adjustments</b>			
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)	-	
56	National specific regulatory adjustments	-	
57	<b>Total regulatory adjustments to Tier 2 capital</b>	<b>-</b>	
58	<b>Tier 2 capital</b>	<b>2,654,505</b>	
59	<b>Total regulatory capital (= Tier 1 + Tier2)</b>	<b>24,469,684</b>	
60	<b>Total risk-weighted assets</b>	<b>122,690,000</b>	
<b>Capital adequacy ratios and buffers</b>			
61	<b>Common Equity Tier 1 capital (as a percentage of risk-weighted assets)</b>	<b>12.28%</b>	
62	<b>Tier 1 capital (as a percentage of risk-weighted assets)</b>	<b>17.78%</b>	
63	<b>Total capital (as a percentage of risk-weighted assets)</b>	<b>19.94%</b>	
64	<b>Institution-specific buffer requirement (capital conservation buffer plus countercyclical buffer requirements plus higher loss absorbency requirement, expressed as a percentage of riskweighted assets)</b>	<b>2.50%</b>	
65	Of which: capital conservation buffer requirement	2.50%	
66	Of which: bank-specific countercyclical buffer requirement		
67	Of which: higher loss absorbency requirement		
68	<b>Common Equity Tier 1 capital (as a percentage of risk-weighted assets) available after meeting the bank's minimum capital requirements</b>	<b>5.28%</b>	
<b>National minima (if different from Basel III)</b>			
69	National minimum Common Equity Tier 1 capital adequacy ratio (if different from Basel)	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	
72	Non-significant investments in the capital and other TLAC liabilities of other financial	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	
76	Provisions eligible for inclusion in Tier 2 capital in respect of exposures subject to standardised approach (prior to application of cap)	656,101.00	
77	Cap on inclusion of provisions in Tier 2 capital under standardised approach	1,400,727.00	
78	Provisions eligible for inclusion in Tier 2 capital in respect of exposures subject to internal ratings based approach (prior to application of cap)	N/A	
79	Cap for inclusion of provisions in Tier 2 capital under internal ratings-based approach	N/A	
<b>Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022)</b>			
80	Current cap on CET1 instruments subject to phase-out arrangements	N/A	
81	Amount excluded from CET1 capital due to cap (excess over cap after redemptions and maturities)	N/A	
82	Current cap on AT1 instruments subject to phase-out arrangements	N/A	
83	Amount excluded from AT1 capital due to cap (excess over cap after redemptions and maturities)	N/A	
84	Current cap on Tier 2 instruments subject to phase-out arrangements	N/A	
85	Amount excluded from Tier 2 capital due to cap (excess over cap after redemptions and maturities)	N/A	

Template CC2: Reconciliation of Regulatory Capital to Balance Sheet

	a <b>Balance sheet as in published financial statements</b>	b <b>Under regulatory scope of consolidation</b>	SR 000's
			c <b>Reference</b>
<b>Assets</b>			
1	Cash and balances with Saudi Central Bank (SAMA)	7,059,209	7,059,209
2	Due from banks and other financial institutions, net	6,025,771	6,025,771
3	Investments, net	38,967,880	38,967,880
4	Positive fair value of Shari'ah compliant derivatives	96,183	96,183
5	Financing, net	110,862,169	110,862,169
6	Other assets	927,024	927,024
7	Investment in an associate	336,713	336,713
8	Other real estate, net	126,000	126,000
9	Property, equipment, intangibles and right of use assets,	1,523,025	1,523,025
10	<b>Total assets</b>	<b>165,923,974</b>	<b>165,923,974</b>
<b>Liabilities</b>			
11	Due to banks, Saudi Central Bank and other financial	23,912,230	23,912,230
12	Customers' deposits	115,395,315	115,395,315
13	Negative fair value of Shari'ah compliant derivatives	180,907	180,907
14	Other liabilities	2,653,204	2,653,204
15	Subordinated Sukuk	2,007,489	2,007,489
16	<b>Total liabilities</b>	<b>144,149,145</b>	<b>144,149,145</b>
<b>Shareholders' equity</b>			
17	Paid-in share capital	12,812,500	26,230,732
	Of which: amount eligible for CET1 capital	12,730,732	12,730,732
18	Tier 1 Sukuk (Additional Tier 1)	6,750,000	6,750,000
	Of which: amount eligible for AT1 capital	6,750,000	6,750,000
19	Statutory reserve	802,412	802,412
20	Other reserves	-578,763	-578,763
21	Retained earnings	2,070,448	2,070,448
33	<b>Total shareholders' equity</b>	<b>21,774,829</b>	<b>21,774,829</b>

Table CDC: Capital distribution

		SR 000's	
		a	b
		CET1 capital ratio that would trigger capital distribution constraints (%)	Current CET1 capital ratio (%)
1	CET1 minimum requirement plus Basel III buffers (not taking into account CET1 capital used to meet other minimum regulatory capital/ TLAC ratios)	7.00%	12.28%
2	CET1 capital plus Basel III buffers (taking into account CET1 capital used to meet other minimum regulatory capital/ TLAC ratios)	7.00%	12.28%
3	[Applicable only for G-SIBs] Leverage ratio	Leverage ratio that would trigger capital distribution constraints (%)	Current leverage ratio (%)
		N/A	N/A

**Table LIA: Explanations of Differences Between Accounting and Regulatory Exposure Amounts**

<b>Banks must explain the origins of the differences between accounting amounts, as reported in financial</b>	
a	Banks must explain the origins of any significant differences between the amounts in columns (a) and (b) in Template LI1.
b	Banks must explain the origins of differences between carrying values and amounts considered for regulatory purposes shown in Template LI2.
c	In accordance with the implementation of the guidance on prudent valuation (see Basel Framework "prudent valuation guidance"), banks must describe systems and controls to ensure that the valuation estimates are prudent and reliable. Disclosure must include: <ul style="list-style-type: none"> <li>(i) Valuation methodologies, including an explanation of how far mark-to-market and mark-to-model methodologies are used.</li> <li>(ii) Description of the independent price verification process.</li> <li>(iii) Procedures for valuation adjustments or reserves (including a description of the process and the methodology for valuing trading positions by type of instrument).</li> </ul>
d	Banks with insurance subsidiaries must disclose: <ul style="list-style-type: none"> <li>(i) The national regulatory approach used with respect to insurance entities in determining a bank's reported capital positions (ie deduction of investments in insurance subsidiaries or alternative approaches, as discussed in Basel Framework "Scope and definitions" Banking, securities and other financial subsidiaries (Insurance entities); and</li> <li>(ii) Any surplus capital in insurance subsidiaries recognized when calculating the bank's capital adequacy (see Basel Framework "Scope and definitions" Banking, securities and other financial subsidiaries (Insurance entities)).</li> </ul>

**Template LI1: Differences between Accounting and Regulatory Scopes of Consolidation and Mapping of Financial Statement Categories with Regulatory Risk Categories**

							SR 000's
	a	b	c	d	e	f	g
	Carrying values as reported in published financial statements	Carrying values under scope of regulatory consolidation	Carrying value of items:				
			Subject to credit risk framework	Subject to counterparty credit risk framework	Subject to the securitization framework	Subject to the market risk framework	Not subject to capital requirements or subject to deduction from capital
<b>Assets</b>							
1	Cash and balances with Saudi Central Bank (SAMA)	7,059,209	7,059,209	7,059,209	-	-	-
2	Due from banks and other financial institutions, net	6,025,771	6,025,771	6,025,771	-	-	-
3	Investments, net	38,967,880	38,967,880	36,232,965	-	-	2,734,915
4	Positive fair value of Shari'ah compliant derivatives	96,183	96,183	96,183	-	96,183	-
5	Financing, net	110,862,169	110,862,169	110,862,169	-	-	-
6	Other assets	927,024	927,024	927,024	-	-	-
7	Investment in an associate	336,713	336,713	336,713	-	-	-
8	Other real estate, net	126,000	126,000	126,000	-	-	-
9	Property, equipment, intangibles and right of use assets, net	1,523,025	1,523,025	1,523,025	-	-	-
<b>Total Assets</b>	<b>165,923,974</b>	<b>165,923,974</b>	<b>163,092,876</b>	<b>96,183</b>	<b>-</b>	<b>2,831,098</b>	<b>-</b>
<b>Liabilities</b>							
10	Due to banks, Saudi Central Bank and other financial institutions	23,912,230	23,912,230	-	-	-	23,912,230
11	Customers' deposits	115,395,315	115,395,315	-	-	-	115,395,315
12	Negative fair value of Shari'ah compliant derivatives	180,907	180,907	-	-	-	180,907
13	Other liabilities	2,653,204	2,653,204	-	-	-	2,653,204
14	Subordinated Sukuk	2,007,489	2,007,489	-	-	-	2,007,489
<b>Total Liabilities</b>	<b>144,149,145</b>	<b>144,149,145</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>144,149,145</b>

**Template LI2: Main Sources of Differences between Regulatory Exposure Amounts and Carrying Values in Financial Statements**

	Total	Items subject to:				SR 000's
		Credit risk framework	Securitisation framework	Counterparty credit risk framework	Market risk framework	
		a b c d e				
1	Asset carrying value amount under scope of regulatory consolidation (as per Template LI1)	165,923,974	163,092,876	-	96,183	2,831,098
2	Liabilities carrying value amount under regulatory scope of consolidation (as per Template LI1)	144,149,145	-	-	-	-
3	Total net amount under regulatory scope of consolidation (Row 1 - Row 2)	<b>21,774,829</b>	<b>163,092,876</b>	-	<b>96,183</b>	<b>2,831,098</b>
4	Off-balance sheet amounts	30,452,533	30,452,533	-	-	-
5	Differences in valuations	-	-	-	-	-
6	Differences due to different netting rules, other than those already included in row 2	-	-	-	-	-
7	Differences due to consideration of provisions	600,500	600,500	-	-	-
8	Differences due to prudential filters	-	-	-	-	-
9	Differences due to derivatives	17,296,674	-	-	17,296,674	-
10	Exposure amounts considered for regulatory purposes	214,273,681	194,145,909	-	17,392,857	-

Template ENC: Asset Encumbrance

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	a <b>Encumbered Assets</b>	b <b>Unencumbered Assets</b>	SR 000's	
			c <b>Total</b>	
1	The assets on the balance sheet would be disaggregated; there can be as much disaggregation as desired	11,495,043	154,428,931	165,923,974

## Table REMA: Remuneration Policy

<b>Qualitative disclosures</b>	
a	<p>Information relating to the bodies that oversee remuneration. Disclosures should include:</p> <ul style="list-style-type: none"> <li>(i) Name, composition and mandate of the main body overseeing remuneration.</li> <li>(ii) External consultants whose advice has been sought, the body by which they were commissioned, and in what areas of the remuneration process.</li> <li>(iii) A description of the scope of the bank's remuneration policy (eg by regions, business lines), including the extent to which it is applicable to foreign subsidiaries and branches.</li> <li>(iv) A description of the types of employees considered as material risk-takers and as senior managers.</li> </ul>
	<p>i) NRC, Board and AGM for overseeing the remuneration.</p> <p>ii) Mercer</p> <p>iii) The scope of this policy covers 1- all full time employees and outsource are governed through the labor law and the contractual agreement between the parties involved. 2- The scope is applicable to all subsidiaries of the bank.</p> <p>iv) MRTs are decided by the Enterprise Risk Management Group working in collaboration with Human Capital , the following guidelines will be used when deciding the MRTs for ajb:</p> <ol style="list-style-type: none"> <li>1. The lowest grade for an MRT is 20, VP Level.</li> <li>2. An MRT position must report into another MRT position.</li> <li>3. The lowest level that an MRT position can be found is at N-2, and some N-3 roles will be considered on exceptional cases.</li> <li>4. Tier 1 MRT are higher risks and Tier 2 are lower risks. Roles with more than 3 Risk Exposure qualify to be MRT.</li> </ol> <p>Senior Managers : Senior Vice Presidents (SVP) Covers grades 22 to 25 which are Bands A and B.</p>
b	<p>Information relating to the design and structure of remuneration processes. Disclosures should include:</p> <ul style="list-style-type: none"> <li>(i) An overview of the key features and objectives of remuneration policy.</li> <li>(ii) Whether the remuneration committee reviewed the firm's remuneration policy during the past year, and if so, an overview of any changes that were made, the reasons for those changes and their impact on remuneration.</li> <li>(iii) A discussion of how the bank ensures that risk and compliance employees are remunerated independently of the businesses they oversee.</li> </ul>
	<p>i) The following are the key features of the policy and the objective of it. remuneration objective: Provide the framework and governance for the provision of employee compensation and of benefits, Support business strategy by putting in place measures that allow the bank to attract, motivate and retain talented employees, cover all aspects of compensation so as to ensure that risks related to compensation have been prudently managed, Ensure the bank's compensation practices are in compliance with SAMA Rules on Compensation Practices &amp; FSB Principles and Standards and Provide guidance on effective risk management through compensation and hence promote alignment of compensation.</p> <p>Key Features are:</p> <ul style="list-style-type: none"> <li>A. Fixed Benefits</li> <li>B. Nonfixed Benefits</li> <li>C. Variable Pay</li> </ul> <p>ii) Policy was reviewed in 2024 and approved by NRC and Board. Changes are related to Banks Remunerations Rules such as (Clawback and Malus, deferral, roles and responsibilities).</p> <p>iii) As Per the Approved Bonus Approach by NRC and Board, the Separation of Control Functions from the main pool to follow SAMA direction to allow independence of the control function.</p>
c	<p>Description of the ways in which current and future risks are taken into account in the remuneration processes.</p> <p>Disclosures should include an overview of the key risks, their measurement and how these measures affect remuneration.</p>
	<p>Compensation is adjusted for all types of risk.</p> <ol style="list-style-type: none"> <li>1. Compensation outcomes are symmetric with risk outcomes at the bank level.</li> <li>2. The bank identifies material risk takers (MRT) for compensation purposes.</li> <li>3. The bank uses an appropriate mix of quantitative and qualitative methods in making ex ante risk adjustments.</li> <li>4. The bank make use of malus or clawback where there have been material breaches.</li> <li>5. There is clear differentiation of the pay-at-risk profile for revenue generators and the control function</li> </ol>
d	<p>Description of the ways in which the bank seeks to link performance during a performance measurement period with levels of remuneration.</p> <p>Disclosures should include:</p> <ul style="list-style-type: none"> <li>(i) An overview of main performance metrics for bank, top-level business lines and individuals.</li> <li>(ii) A discussion of how amounts of individual remuneration are linked to bank-wide and individual performance.</li> <li>(iii) A discussion of the measures the bank will in general implement to adjust remuneration in the event that performance metrics are weak, including the bank's criteria for determining "weak" performance metrics.</li> </ul>
	<p>i) The following are the main bank performance metrics:</p> <p>Company :</p> <p>BAJ's financial commitment expressed as key economic ratio's. This is mainly for all KPI's with direct financial impact. This is applicable for all CEO-1, CEO-2, and relevant business area</p> <p>Conduct :</p> <p>ajb's commitment to being an organization that does things in the right way for the benefit of all our stakeholders. This is applicable for all employees down to level "Manager".</p> <p>Client :</p> <p>ajb's commitment to putting the customer at the heart of what we do. This is applicable for all CEO-1, CEO-2, and VP's.</p> <p>Community :</p> <p>ajb's positive impact on the planet and community by demonstrating good governance</p> <p>Colleague :</p> <p>ajb's expected values and behaviors from each and every one of us. These are 9 Core competencies.</p> <p>For Branch Network Employees, They have the Balance Score card that is measuring different dimensions on monthly bases like : Growth, Sales, Quality, Customers, and Profit.</p>
e	<p>Description of the ways in which the bank seeks to adjust remuneration to take account of longer-term performance.</p> <p>Disclosures should include:</p> <ul style="list-style-type: none"> <li>(i) A discussion of the bank's policy on deferral and vesting of variable remuneration and, if the fraction of variable remuneration that is deferred differs across employees or</li> </ul>
	<p>i) for ajb LTIP Apart from individual performance, the plan takes into account bankwide performance metrics prior to vesting release for each period, similar vesting across all levels.</p> <p>ii) Prior to any vesting release, the NRC in consultation with the CEO agree, based on bank results, whether the vesting is released in full, reduced, topped up or withdrawn. The LTIP is subject to standard forfeiture and non-forfeiture conditions. The LTIP awards and governance will be subject to Malus and Clawback conditions as defined in the Compensation Policy and the Code of Conduct for the bank.</p>
f	<p>Description of the different forms of variable remuneration that the bank utilizes and the rationale for using these</p>
	<p>i) cash &amp; shares</p> <p>ii) Cash and Shares for Material risk takers and Senior Management, and cash for remaining employees</p>

Template REM1: Remuneration Awarded During the Financial Year

Renuneration Amount		SR 000's		
		a	b	
		<b>Senior management, as defined in SAMA circular No.42081293 date 21/11/1442AH</b>		
1	Fixed Remuneration	Number of employees	25.00	48.00
2		Total fixed remuneration (rows 3 + 5 + 7)	<b>46,629</b>	<b>63,525</b>
3		Of which: cash-based	46,629.00	63,525.00
4		Of which: deferred	-	-
5		Of which: shares or other share-linked instruments	-	-
6		Of which: deferred	-	-
7		Of which: other forms	-	-
8		Of which: deferred	-	-
9	Variable Remuneration	Number of employees	25.00	48.00
10		Total fixed remuneration (rows 11 + 13 + 15)	<b>21,476</b>	<b>17,415</b>
11		Of which: cash-based	20,276.00	17,415.00
12		Of which: deferred	5,566.00	678.85
13		Of which: shares or other share-linked instruments	1,200.00	-
14		Of which: deferred	-	-
15		Of which: other forms	-	-
16		Of which: deferred	-	-
17	<b>Total remuneration (2 + 10)</b>		<b>68,105</b>	<b>80,940</b>

**Template REM2: Special Payments**

<b>Special Payments</b>		<b>Guaranteed bonuses</b>		<b>Sign-on awards</b>		<b>Severence payments</b>		SR 000's
		Number of employees	Total amount	Number of employees	Total amount	Number of employees	Total amount	
1	Senior Management	-	-	-	-	-	-	
2	Other material risk-takers	-	-	-	-	-	-	

**Template REM3: Deferred Remuneration**

		<b>a</b>	<b>b</b>	<b>c</b>	<b>d</b>	<b>SR 000's e</b>
<b>Deferred and retained remuneration</b>		<b>Total amount of outstanding deferred remuneration</b>	<b>Of which: total amount of outstanding deferred and retained remuneration exposed to ex post explicit and/or implicit adjustment</b>	<b>Total amount of amendment during the year due to ex post explicit adjustments</b>	<b>Total amount of amendment during the year due to ex post implicit adjustments</b>	<b>Total amount of deferred remuneration paid out in the financial year</b>
1	Senior Management	-	-	-	-	-
2	<i>Cash</i>	46,629.00	-	-	-	11,191.97
3	<i>Shares</i>	-	-	-	-	-
4	<i>Cash linked instruments</i>	-	-	-	-	-
5	<i>Other</i>	-	-	-	-	-
6	Other material risk-takers	-	-	-	-	-
7	<i>Cash</i>	63,525.00	-	-	-	4,164.34
8	<i>Shares</i>	-	-	-	-	-
9	<i>Cash linked instruments</i>	-	-	-	-	-
10	<i>Other</i>	-	-	-	-	-
11	Total	110,154.00	-	-	-	15,356.31

**Table CRA: General Qualitative Information About Credit Risk**

<b>Banks must describe their risk management objectives and policies for credit risk, focusing in particular on:</b>	
(a) How the business model translates into the components of the bank's credit risk profile	Credit risk is the risk of financial loss arising from a counterparty's failure to meet contractual obligations. Credit risk arises primarily from the Bank's financing and lending activities (loans and advances), exposures in the investment portfolio, placements with banks and financial institutions, and off-balance sheet exposures such as commitments, guarantees/LCs and derivatives. The Bank's credit risk profile reflects its diversified business model across Personal Banking, Corporate Banking and Treasury, and is managed within the Board-approved risk appetite through defined underwriting standards, target segments, portfolio concentration limits, and ongoing monitoring of credit quality and concentrations.
(b) Criteria and approach used for defining credit risk management policy and for setting credit risk limits	<p>The Bank's credit risk management framework is anchored in the Board-approved Risk Appetite Statement, which defines the acceptable level and composition of credit risk consistent with the Bank's business strategy and capital and liquidity capacity. The risk appetite is operationalised through a structured credit risk framework comprising (i) risk appetite parameters, (ii) a comprehensive limit taxonomy, (iii) delegated approval authorities, and (iv) ongoing monitoring and breach escalation mechanisms.</p> <p>(i) Risk appetite The risk appetite sets qualitative and quantitative boundaries for credit risk, including target portfolio mix, concentration tolerances and credit quality expectations. These parameters guide origination standards, portfolio growth and risk-taking across business lines.</p> <p>(ii) Limit taxonomy Credit risk limits are established across multiple dimensions, including business lines, single obligor and group exposures, economic sectors, geographic concentrations and product/programme limits. Regulatory limits, including large exposure limits prescribed by Saudi Central Bank, constitute the outer boundary for exposure concentrations, within which the Bank applies more conservative internal limits and sub-limits aligned to its risk appetite and portfolio diversification objectives.</p> <p>(iii) Approval authorities Credit approvals are governed by a formal delegation of authority framework and credit approval matrices approved by the Board/Board committees. Approval authorities are defined based on exposure size, risk grading, product type and counterparty characteristics, with escalation to higher management or committees for material or higher-risk transactions.</p> <p>(iv) Monitoring and breach escalation Credit risk is monitored through portfolio analysis, internal credit assessments (including borrower grading for relevant counterparties), periodic credit reviews, watch-list and early warning indicators, impairment and ECL assessments, and stress testing. Limit utilisation is monitored against approved thresholds, with defined escalation and remediation actions for limit breaches, deteriorating credit quality or emerging concentration risks. Risk mitigation measures include collateral and valuation standards, documentation controls, facility structuring and the use of guarantees where appropriate.</p>
(c) Structure and organization of the credit risk management and control function	<p>The Bank operates a three-lines-of-defence model for credit risk management.</p> <p>First line of defence (Business Units): Responsible for customer origination, relationship management and preparation of credit proposals in accordance with approved policies, underwriting standards and delegated authorities.</p> <p>Second line of defence (Risk Management): Independent credit risk oversight is exercised through the Risk Management function under the Chief Risk Officer and Chief Credit Officer. This includes independent review and challenge of credit proposals, confirmation of alignment with risk appetite and limits, and co-approval of exposures in accordance with the approved credit approval authority matrix and committee charters.</p> <p>Credit committees and governance: Credit proposals are approved through management credit committees, including the Management Credit Committee and Executive Committee, in line with their respective mandates and delegated authorities. Material exposures or exceptions are escalated in accordance with committee charters and governance requirements.</p> <p>Third line of defence (Internal Audit): Internal Audit provides independent assurance on the effectiveness of the credit risk governance framework, adherence to policies and delegated authorities, and the adequacy of controls across the credit lifecycle.</p>
(d) Relationships between the credit risk management, risk control, compliance and internal audit functions	Risk Management establishes the credit risk framework, policies, appetite metrics, portfolio limits, monitoring standards and independent oversight. Compliance supports adherence to applicable laws, regulations and internal policies and provides compliance monitoring/reporting. Internal Audit provides independent assurance over the effectiveness of governance, policy adherence, control design and operating effectiveness across the credit lifecycle, including underwriting, monitoring and remedial management.
(e) Scope and main content of the reporting on credit risk exposure and on the credit risk management function to the executive management	Credit risk reporting is produced at defined frequencies (e.g., monthly/quarterly) and includes, at a minimum: portfolio composition and growth, credit quality trends (including staging/overdue/default where applicable), sector and single-name concentrations versus limits, collateral coverage/valuation movements, watch-list and early warning indicators, limit utilizations and breaches with remediation actions, stress test outcomes, and impairment/ECL movements. Reporting is presented to senior management committees and the Board Risk Committee, with escalation protocols for limit breaches, rapid deterioration in credit quality, or emerging sectoral/obligor risks.

**Template CR1: Credit Quality of Assets**

	a Gross carrying values of	b	c	d Of which ECL accounting		f Of which ECL accounting provisions for credit losses on IRB exposures	g Net values (a+b-c)		
				Allocated in regulatory category of Specific	Allocated in regulatory category of General				
1 Loans	1,164,659.00	111,864,951.00	2,167,441.05	1,589,301.41	578,140.13	-	110,862,168.95		
2 Debt Securities	-	32,779,591.00	13,206.13	-	13,206.13	-	32,766,384.87		
3 Off-balance sheet exposures	360,882.52	23,175,594.48	323,357.99	267,757.00	55,601.00	-	23,213,119.01		
<b>4 Total</b>	<b>1,525,542</b>	<b>167,820,136</b>	<b>2,504,005</b>	<b>1,857,058</b>	<b>646,947</b>	<b>-</b>	<b>166,841,673</b>		

Template CR2: Changes in Stock of Defaulted Loans and Debt Securities

		<b>SR 000's</b>
		a
1	<b>Defaulted loans and debt securities at end of the previous reporting period</b>	1,557,724
2	Loans and debt securities that have defaulted since the last reporting period	234,005
3	Returned to non-defaulted status	83,071
4	Amounts written off	(678,966)
5	Other changes	(31,176)
6	<b>Defaulted loans and debt securities at end of the reporting period (1+2-3-4+5)</b>	1,164,659

**Template CR3: Credit Risk Mitigation Techniques – Overview**

		SR 000's			
		a	b	c	e
		Exposures unsecured: carrying amount	Exposures to be secured	Exposures secured by collateral	Exposures secured by financial guarantees
1	Loans	103,838,114	7,024,055	7,024,055	-
2	Debt securities	32,766,385	-	-	-
<b>3</b>	<b>Total</b>	<b>136,604,499</b>	<b>7,024,055</b>	<b>7,024,055</b>	<b>-</b>
4	Of which defaulted	1,164,659	-	-	-

**Template CR4: Standardized Approach - Credit Risk Exposure and Credit Risk Mitigation (CRM) Effects**

Asset Classes	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	SR 000's	
					Exposures before CCF and CRM	
					Exposures post-CCF and post- CRM	
<b>a</b>	<b>b</b>	<b>c</b>	<b>d</b>	<b>e</b>	<b>f</b>	
1 Sovereigns and their central banks	33,738,131	-	33,738,131	-	257,091	0.8%
2 Non-central government public sector entities	4,620,813	316,669	4,576,813	112,866	2,344,840	50.0%
3 Multilateral development banks	-	-	-	-	-	0.0%
4 Banks	8,057,396	9,048,234	8,057,396	6,407,998	9,262,531	64.0%
Of which: securities firms and other financial institutions	-	-	-	-	-	0.0%
5 Covered bonds	-	-	-	-	-	0.0%
6 Corporates	45,908,034	20,680,065	38,799,384	8,950,815	46,061,468	96.5%
Of which: securities firms and other financial institutions	-	-	-	-	-	0.0%
Of which: specialised lending	2,603,146	-	2,603,146	-	2,871,142	110.3%
7 Subordinated debt, equity and other capital	4,575,992	-	4,575,992	-	13,030,565	284.8%
8 Retail	15,351,011	46,683	15,328,259	25,503	11,997,508	78.1%
MSMEs	-	-	-	-	-	0.0%
9 Real estate	48,859,999	-	48,394,396	-	29,984,203	62.0%
Of which: general RRE	25,809,772	-	25,632,962	-	7,485,818	29.2%
Of which: IPRRE	3,528,976	-	3,464,753	-	1,554,832	44.9%
Of which: general CRE	4,565,959	-	4,381,135	-	4,217,661	96.3%
Of which: IPCR	8,802,554	-	8,762,808	-	7,243,269	82.7%
Of which: land acquisition, development and construction	6,152,738	-	6,152,738	-	9,482,623	154.1%
10 Defaulted exposures	1,164,659	360,883	252,411	129,799	269,418	70.5%
11 Other assets	5,837,742	-	5,837,742	-	2,672,234	45.8%
12 <b>Total</b>	<b>168,113,777</b>	<b>30,452,534</b>	<b>159,560,524</b>	<b>15,626,981</b>	<b>115,879,858</b>	<b>66.1%</b>

## Template CR5: Standardized Approach - Exposures by Asset Classes and Risk Weights

	0%	20%	25%	30%	40%	45%	50%	60%	70%	75%	85%	90%	100%	110%	130%	150%	250%	400%	Other	SR 000's	Total credit exposure amount (post-CCF and post-CRM)	
<b>1</b>	<b>Sovereigns and their central banks</b>	32,452,675	1,285,456	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	33,738,131	
<b>2</b>	<b>Non-central government public sector entities</b>	-	112,866	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4,689,679	
<b>3</b>	<b>Multilateral development banks</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
<b>4</b>	<b>Banks</b>	815,528	-	6,458,910	-	-	1,503,447	-	-	62,994	-	-	4,147,978	-	-	1,476,537	-	-	-	-	14,465,394	
	Of which: securities firms and other financial institutions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
<b>5</b>	<b>Covered bonds</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
<b>6</b>	<b>Corporates</b>	-	-	-	-	-	-	-	-	2,499,427	-	-	569,060	3,764,993	-	40,023,398	-	893,321	-	-	47,750,199	
	Of which: securities firms and other financial institutions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Of which: specialised lending	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,709,825	-	893,321	-	-	2,603,146	
<b>7</b>	<b>Subordinated debt, equity and other capital</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	160,297	4,367,447	48,248	-	4,575,992
<b>8</b>	<b>Retail</b>	-	-	-	-	-	-	-	-	81,014	-	-	13,263,766	-	-	2,000,494	-	-	-	-	8,488	15,353,762
	MSMEs	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
<b>9</b>	<b>Real estate</b>	3,824,739	2,591,284	10,049,335	7,062,090	3,097,783	609,846	408,686	4,450,783	111,152	361,931	3,091,122	8,223,587	1,227,696	-	3,282,362	-	-	-	-	48,394,396	
	Of which: general RRE	3,824,739	2,591,284	9,795,117	7,062,090	-	609,846	-	6,793	400	361,931	-	1,380,762	-	-	-	-	-	-	-	25,632,962	
	Of which: no loan splitting applied	3,824,739	2,591,284	9,795,117	7,062,090	-	609,846	-	6,793	400	361,931	-	1,380,762	-	-	-	-	-	-	-	25,632,962	
	Of which: loan splitting applied (Secured)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Of which: loan splitting applied (Unsecured)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Of which: IPBRE	-	-	-	-	-	254,218	-	3,097,783	-	-	-	112,752	-	-	-	-	-	-	-	3,464,753	
	Of which: general CRE	-	-	-	-	-	-	-	-	408,686	-	-	-	3,972,449	-	-	-	-	-	-	4,381,135	
	Of which: no loan splitting applied	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Of which: loan splitting applied (Secured)	-	-	-	-	-	-	-	-	408,686	-	-	-	-	-	-	-	-	-	-	408,686	
	Of which: loan splitting applied (Unsecured)	-	-	-	-	-	-	-	-	-	-	-	-	3,972,449	-	-	-	-	-	-	3,972,449	
	Of which: IPRE	-	-	-	-	-	-	-	-	-	4,443,990	-	3,091,122	-	-	1,227,696	-	-	-	-	8,762,808	
	Of which: land acquisition, development and construction	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,870,376	-	-	-	-	6,152,738	
<b>10</b>	<b>Qualified exposures</b>	-	-	-	-	-	-	-	-	238,271	-	-	-	-	-	-	-	-	-	-	39,000,000	
<b>11</b>	<b>Other assets</b>	1,059,574	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,105,934	
<b>12</b>	<b>Total</b>	33,512,249	6,038,589	2,591,284	16,508,245	7,062,090	3,178,797	9,427,804	408,686	4,450,783	14,008,972	4,126,924	3,091,122	57,198,943	1,227,696	893,321	4,931,883	4,367,447	48,248	2,114,422	175,187,505	

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

Risk Weight	a	b	cd	
	On-balance sheet exposure	Off-balance sheet exposure (pre-CCF)	Weighted average CCF*Exposure (post-CCF and post CRM)	
1	Less than 40%	57,438,346	2,109,186	58,650,367
2	40-70%	23,861,610	1,982,814	24,528,160
3	75%	14,058,833	62,994	14,048,980
4	<b>80- 85%</b>	2,834,767	2,037,634	4,126,924
5	90-100%	57,690,972	22,582,938	60,290,065
6	105-130%	2,121,214	-	2,121,017
7	150%	4,747,711	1,676,968	6,061,667
8	250%	4,380,274	-	4,380,275
9	400%	980,050	-	980,050
10	1250%	-	-	-
11	<b>Total exposures</b>	168,113,777	30,452,534	175,187,505

**Table CRB: Additional Disclosure Related to the Credit Quality of Assets**

<b>Qualitative disclosures</b>	
a	<p>The scope and definitions of "past due" and "impaired" exposures used for accounting purposes and the differences, if any, between the definition of past due and default for accounting and regulatory purposes. When the accounting framework is IFRS 9, "impaired exposures" are those that are considered "credit-impaired" in the meaning of IFRS 9 Appendix A.</p> <p>Under the IFRS 9 accounting framework, the Bank recognises impairment using a forward-looking Expected Credit Loss (ECL) model. Credit exposures are classified into stages based on changes in credit risk since initial recognition.</p> <p>Past due exposures are exposures where contractual payments of principal and/or profit are overdue by a specified number of days, with 90 days past due generally serving as a key quantitative backstop for default assessment.</p> <p>Impaired exposures for accounting purposes are those classified as Stage 3 (credit-impaired) in accordance with IFRS 9 Appendix A. An exposure is considered credit-impaired when one or more events have occurred that have a detrimental impact on the estimated future cash flows of the financial asset.</p> <p>The Bank applies the following IFRS 9 staging framework:</p> <p>Stage 1 – Performing exposures: Exposures that have not experienced a significant increase in credit risk since initial recognition. Impairment allowance is measured based on 12-month ECL.</p> <p>Stage 2 – Underperforming exposures: Exposures that have experienced a significant increase in credit risk (SICR) since initial recognition, assessed primarily through changes in lifetime probability of default. Impairment allowance is measured based on lifetime ECL.</p> <p>Stage 3 – Credit-impaired exposures: Exposures that are credit-impaired, for which impairment allowance is measured based on lifetime ECL, and interest income is recognised on a net basis.</p>
b	<p>The extent of past-due exposures (more than 90 days) that are not considered to be impaired and the reasons for this.</p> <p><i>For regulatory purposes, the Bank's definition of default is aligned with applicable regulatory</i></p> <p>In limited circumstances, exposures that are more than 90 days past due may not be classified as credit-impaired where the delinquency arises from temporary cash flow constraints and the Bank assesses that the borrower's ability and intention to repay are not in doubt. Examples include short-term delays in receipt of contractual cash flows under government-related contracts or similar low-risk arrangements.</p> <p>Such exposures are not automatically classified as Stage 3 and may be retained in Stage 2, provided that credit impairment indicators are not present. These exposures continue to be closely monitored and are subject to appropriate lifetime ECL provisioning, in line with IFRS 9 requirements and internal credit risk assessment processes.</p>
c	<p>Description of methods used for determining accounting provisions for credit losses. In addition, banks that have adopted an ECL accounting model must provide information on the rationale for categorisation of ECL accounting provisions in general and specific categories for standardised approach exposures.</p> <p>The Bank determines accounting provisions for credit losses in accordance with IFRS 9 Expected Credit Loss (ECL) requirements, using forward-looking models across three impairment stages.</p> <p>The impairment assessment process begins with a stage determination exercise, under which exposures are classified into Stage 1, Stage 2 or Stage 3 based on changes in credit risk since initial recognition, supported by quantitative and qualitative indicators.</p> <p>For regulatory disclosure purposes under the Standardised Approach, the Bank categorises ECL provisions as follows:</p> <p>General provisions: ECL allowances recognised for Stage 1 and Stage 2 exposures, reflecting performing and underperforming assets that are not credit-impaired.</p> <p>Specific provisions: ECL allowances recognised for Stage 3 (credit-impaired) exposures, where objective evidence of impairment exists.</p> <p>This classification ensures consistency between accounting impairment recognition and regulatory credit risk disclosures.</p>
d	<p>The bank's own definition of a restructured exposure. Banks should disclose the definition of restructured exposures they use (which may be a definition from the local accounting or regulatory framework).</p> <p>A restructured exposure refers to an exposure where the Bank modifies the contractual repayment schedule of an existing facility at the request of the borrower, primarily through an extension of tenor, to align repayments with the borrower's revised cash flow profile.</p> <p>Restructuring may arise due to factors such as delays in project implementation, temporary disruptions in billing cycles, or administrative delays in realisation of receivables. Restructured facilities are governed by new contractual agreements executed between the Bank and the borrower.</p> <p>As a matter of policy, the Bank does not grant concessions in the form of interest or fee waivers for restructured exposures and does not forgive principal amounts. Restructuring decisions do not automatically result in impairment classification; however, all restructured exposures are subject to credit risk reassessment and staging under IFRS 9, and impairment recognition is applied where required.</p>
<b>Quantitative disclosures</b>	
e	Breakdown of exposures by geographical areas, industry and residual maturity.
f	Amounts of impaired exposures (according to the definition used by the bank for accounting purposes) and related accounting provisions, broken down by geographical areas and industry.
g	Ageing analysis of accounting past-due exposures.
h	Breakdown of restructured exposures between impaired and not impaired exposures.
	Please refer quantitative disclosures CRB-e.1, CRB-e.2, CRB e.3
	Please refer quantitative disclosures.
	Please refer quantitative disclosures.
	Restructured Loans : SAR 1.687Bn (All not impaired)

Table CRB E.1: Quantitative Disclosures For Exposure By Geographical Area

Geographic Breakdown- 31 Dec 2025 (Figures in SAR 000's)							
Portfolios	Geographic area						
	Saudi Arabia	Other GCC & Middle East	Europe	North America	South East Asia	Other countries	Total
Sovereigns and central banks	33,738,131	-	-	-	-	-	33,738,131
Public Sector Entities	4,689,679	-	-	-	-	-	4,689,679
Banks	4,122,683	3,172,357	2,554,709	1,681,641	2,934,004	-	14,465,394
Subordinated debt, equity and other capital instruments	4,575,992	-	-	-	-	-	4,575,992
Retail Exposure	15,353,762	-	-	-	-	-	15,353,762
Corporates and Securities Firms & Other Financial institutions	42,889,346	-	382,707	1,875,000	-	-	45,147,053
Specialized Lending	2,531,653	-	71,493	-	-	-	2,603,146
Real Estate Exposure	48,394,396	-	-	-	-	-	48,394,396
Other Assets	3,731,809	-	-	-	-	-	3,731,809
Defaulted Exposures	382,210	-	-	-	-	-	382,210
Equity Investment in Funds	496,496	-	-	1,609,437	-	-	2,105,933
<b>TOTAL</b>	<b>160,906,157</b>	<b>3,172,357</b>	<b>3,008,909</b>	<b>5,166,078</b>	<b>2,934,004</b>	<b>-</b>	<b>175,187,505</b>

**Table CRB E.2: Quantitative Disclosures For Exposure By Industry Sector**

Portfolios	Industry Sector Breakdown - 31 Dec 2025 (Figures in SAR '000's)													
	Government and quasi government	Banks and other financial Institutions	Industry sector										Total	
			Agriculture and fishing	Manufacturing	Mining and quarrying	Electricity, water, gas and health services	Building and construction	Commerce	Transportation and communication	Services	Consumer loans and credit cards	Others		
Sovereigns and central banks	33,738,131	-	-	-	-	-	-	-	-	-	-	-	33,738,131	
Public Sector Entities	4,689,679	-	-	-	-	-	-	-	-	-	-	-	4,689,679	
Banks	-	14,465,394	-	-	-	-	-	-	-	-	-	-	14,465,394	
Subordinated debt, equity and other capital instruments	-	4,575,992	-	-	-	-	-	-	-	-	-	-	4,575,992	
Retail Exposure	-	-	-	-	-	-	-	-	-	-	12,988,997	2,364,765	15,353,762	
Corporates and Securities Firms & Other Financial Institutions	-	-	564,448	3,886,032	520,001	1,203,801	8,490,175	6,800,317	2,589,961	373,310	-	20,719,008	45,147,053	
Specialized Lending	-	-	-	866,680	912,087	353,078	71,493	-	-	-	-	399,808	2,603,146	
Real Estate Exposure	-	-	-	-	-	-	15,861,009	-	-	-	-	21,829,365	10,704,022	48,394,396
Other Assets	-	-	-	-	-	-	-	-	-	-	-	3,731,809	3,731,809	
Defaulted Exposures	-	-	-	-	-	-	-	-	-	-	-	382,210	382,210	
Equity Investment in Funds	-	-	2,105,933	-	-	-	-	-	-	-	-	-	2,105,933	
<b>TOTAL</b>	<b>38,427,610</b>	<b>21,147,319</b>	<b>564,448</b>	<b>4,752,712</b>	<b>1,432,088</b>	<b>1,556,879</b>	<b>24,422,677</b>	<b>6,800,317</b>	<b>2,589,961</b>	<b>373,310</b>	<b>34,818,362</b>	<b>38,301,622</b>	<b>175,187,505</b>	

Table CRB E.3: Quantitative Disclosures For Exposure By Residual Maturity

Residual Contractual Maturity Breakdown - 31 Dec 2023 (Figures in SAR 000's)							
Portfolios	Maturity breakdown						
	0-90 days	90-180 days	180-360 days	1-3 years	3-5 years	Over 5 years	Total
Sovereigns and central banks	5,916,685	-	20,383	750,646	9,229,016	17,821,401	<b>33,738,131</b>
Public Sector Entities	314,919	4,309,097	31,405	-	34,258	-	<b>4,689,679</b>
Banks	12,625,527	269,422	1,569,231	-	-	1,214	<b>14,465,394</b>
Subordinated debt, equity and other capital instruments	1	-	1,074,463	2,523,419	746,490	231,619	<b>4,575,992</b>
Retail Exposure	30,374	45,125	557,168	4,053,099	10,317,181	350,815	<b>15,353,762</b>
Corporates and Securities Firms & Other Financial institutions	9,227,282	7,523,278	18,763,672	2,681,628	1,937,744	5,013,449	<b>45,147,053</b>
Specialized Lending	1,785,892	124,494	21,690	-	189,329	481,741	<b>2,603,146</b>
Real Estate Exposure	3,868,988	3,809,631	14,340,221	338,654	797,965	25,238,937	<b>48,394,396</b>
Other Assets	-	-	-	-	-	3,731,809	<b>3,731,809</b>
Defaulted Exposures	382,210	-	-	-	-	-	<b>382,210</b>
Equity Investment in Funds	-	-	-	-	2,105,933	-	<b>2,105,933</b>
<b>TOTAL</b>	<b>34,151,878</b>	<b>16,081,047</b>	<b>36,378,233</b>	<b>10,347,446</b>	<b>25,357,916</b>	<b>52,870,985</b>	<b>175,187,505</b>

Table CRB F.1: Quantitative Disclosures for Exposure for Amount Impaired by sector & aging Analysis

CRB F.1									
Industry sector	Impaired loans	Impaired Loans, Past Due Loans and Allowances - 31 December 2025 (Figures in SAR'000s)							
		Aging of Past Due Loans (days)				Specific allowances			General allowances
		Less than 90 **	90-180	180-360	Over 360	Gross charges during the period	Charge-offs during the	Balance at the end of the period	
Government and quasi government	-	-	-	-	-	24,306	-	24,306	5,435
Banks and other financial institutions	-	-	226,871	-	-	-	-	-	8,099
Agriculture and fishing	-	-	-	-	-	-	-	-	-
Manufacturing	14,502	10,035	-	-	168,999	(26,838)	381,060	155,393	4,864
Mining and quarrying	-	-	-	-	-	-	-	-	82
Electricity, water, gas and health service	-	-	-	-	-	(284)	-	-	487
Building and construction	560,050	-	-	-	6	195,929	127,098	507,884	8,375
Commerce	219,240	261,950	94,602	77,291	8,080	216,947	91,004	543,258	58,921
Transportation and communication	-	-	-	-	-	2,053	-	2,053	444
Service	64,420	93,577	-	2,068	60,282	14,057	6,854	81,781	222,997
Consumer loans and credit cards	226,409	1,430,996	-	-	-	23,030	44,488	147,705	157,209
Others	80,038	10,882	8,151	154,033	373,585	105,846	244,854	126,921	111,227
<b>TOTAL</b>	<b>1,164,659</b>	<b>1,807,440</b>	<b>329,624</b>	<b>233,392</b>	<b>610,952</b>	<b>555,046</b>	<b>895,358</b>	<b>1,589,301</b>	<b>578,140</b>

**Table CRB F.2: Quantitative Disclosures For Exposure For Impaired Exposure By Geographic Area**

CRB F.2							
Geographic area	Impaired loans	Aging of Past Due Loans (days)				Specific allowances	General allowances
		Less than 90	90-180	180-360	Over 360		
Saudi Arabia	1,164,659	1,807,440	329,624	233,392	610,952	1,589,301	574,930
Other GCC & Middle East	-	-	-	-	-	-	3,157
Europe	-	-	-	-	-	-	53
North America	-	-	-	-	-	-	-
South East Asia	-	-	-	-	-	-	-
Other countries	-	-	-	-	-	-	-
<b>TOTAL</b>	<b>1,164,659</b>	<b>1,807,440</b>	<b>329,624</b>	<b>233,392</b>	<b>610,952</b>	<b>1,589,301</b>	<b>578,140</b>

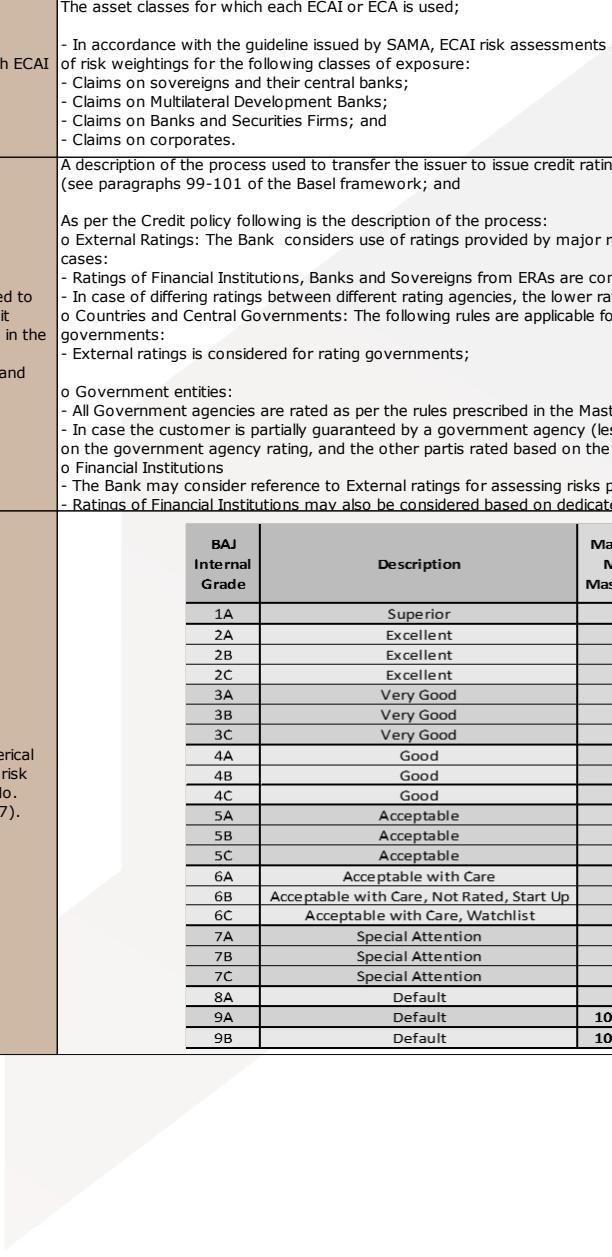
**Table CRB-A – Additional disclosure related to prudential treatment of problem assets**

<b>Qualitative disclosures</b>	
a	<p>The bank's own definition of non-performing exposures. The bank should specify in particular if it is using the definition provided in the guidelines on prudential treatment of problem assets (hereafter in this table referred to as SAMA's Rules on Management of Problem No. 41033343, January 2020. And provide a discussion on the implementation of its definition, including the materiality threshold used to categorise exposures as past due, the exit criteria of the non-performing category (providing information on a probation period, if relevant), together with any useful information for users' understanding of this categorisation. This would include a discussion of any differences or unique processes for the categorisation of corporate and retail loans.</p> <p>The Bank defines non-performing exposures (NPE) in a manner aligned with the Saudi Central Bank guidelines on the prudential treatment of problem assets (BCBS-403 aligned). An exposure is classified as non-performing when it meets either of the following conditions:</p> <p>Past due criterion: the exposure is more than 90 days past due on a material credit obligation; or</p> <p>Unlikely-to-pay criterion: the Bank assesses that the obligor is unlikely to pay its credit obligations in full without realisation of collateral, irrespective of the number of days past due.</p> <p>Exit criteria (cure/probation): An exposure exits the non-performing category when the Bank concludes that the criteria for non-performing classification no longer apply and the exposure has demonstrated sustained performance in accordance with the Bank's cure/probation assessment (including that contractual repayments have been made when due over the relevant cure period, and the obligor's financial difficulty has been resolved). Where a forborne/restructured exposure re-defaults during the cure/probation period, the cure/probation period is re-set.</p>
b	<p>The bank's own definition of a forborne exposure. The bank should specify in particular if it is using the definition provided in the Guidelines and provide a discussion on the implementation of its definition, including the exit criteria of the restructured or forborne category (providing information on the probation period, if relevant), together with any useful information for users' understanding of this categorisation. This would include a discussion of any differences or unique processes for the categorisation of corporate and retail loans<sup>1</sup>.</p> <p>A restructured or forborne exposure is where the bank extends the repayment period of an outstanding at the request of the borrower, to align with the borrower's cash flow which has changed from the time the original facility was granted. The factors driving this could be delay in implementation of a project resulting in delays in billing and collection or delay in realization of receivables due to administrative reasons. The rescheduled facility will be governed by the new agreements that will be signed between the bank and the borrower. The bank as a policy does not grant any remission in fees or profit for the restructured exposures and merely grants additional time to align the repayment schedule with the cash flow generation rate of the obligor.</p> <p>The Bank has implemented the SAMA guidelines on prudential treatment of problem assets and has been monitoring its restructuring accounts accordingly.</p>
<b>Quantitative disclosures</b>	
c	<p>Gross carrying value of total performing as well as non-performing exposures, broken down first by debt securities, loans and off-balance sheet exposures. Loans should be further broken down by corporate and retail exposures. Non-performing exposures should in addition be split into (i) defaulted exposures and/or impaired exposures;<sup>5</sup> (ii) exposures that are not defaulted/impaired exposures but are more than 90 days past due; and (iii) other exposures where there is evidence that full repayment is unlikely without the bank's realisation of collateral (which would include exposures that are not defaulted/impaired and are not more than 90 days past due but for which payment is unlikely without the bank's realisation of collateral, even if the exposures are not past due). Value adjustments and provisions<sup>6</sup> or non-performing exposures should also be disclosed.</p> <p>Refer to CR1</p>
d	<p>Gross carrying values of restructured/forborne exposures broken down first by debt securities, loans and off-balance sheet exposures. Loans should be further broken down by corporate and retail exposures to enable an understanding of material differences in the level of risk among different portfolios (eg retail exposures secured by real estate/mortgages, revolving exposures, SMEs, other retail). Exposures should, in addition, be split into performing and non-performing, and impaired and not impaired exposures. Value adjustments and provisions for non-performing exposures should also be disclosed.</p> <p>Refer to CRB (h)</p>

### Table CRC: Qualitative Disclosure related to Credit Risk Mitigation Techniques

Banks must disclose:	
a Core features of policies and processes for, and an indication of the extent to which the bank makes a use of, on- and off-balance sheet netting.	<p>The Bank maintains policies governing the recognition of on-balance sheet and off-balance sheet netting arrangements, consistent with applicable regulatory and accounting requirements. Netting is recognised for risk management and regulatory capital purposes only where there is a legally enforceable right of set-off, supported by appropriate contractual documentation, and where all applicable regulatory conditions for recognition are satisfied.</p> <p>In practice, the Bank makes limited use of netting arrangements. Customer deposits are not offset against financing exposures for capital adequacy purposes unless such deposits are formally pledged as cash collateral, subject to a specific charge or lien in favour of the Bank, and meet the eligibility and enforceability criteria prescribed under regulatory guidelines.</p> <p>Where the conditions for regulatory recognition of netting are not met, exposures are measured and reported on a gross basis for both risk management and capital adequacy purposes. Off-balance sheet netting arrangements (including master netting agreements for derivatives or similar exposures) are recognised only where legally enforceable and explicitly approved under the Bank's risk management framework.</p>
b Core features of policies and processes for collateral evaluation and management.	<p>Collateral evaluation and management are governed by the Bank's approved credit risk mitigation policies and are administered by the Credit Administration and Control (CAC) Division, with oversight from Risk Management.</p> <p>Eligible collateral is primarily in the form of real estate, cash margins and locally traded equity securities. Collateral is accepted and recognised for credit risk mitigation purposes only where it meets eligibility, enforceability and documentation standards prescribed under regulatory guidelines and the Bank's internal policies.</p> <p>The Bank applies defined policies covering:</p> <p>Initial and periodic valuation of collateral, including minimum revaluation frequencies and trigger-based revaluations where market conditions or credit risk indicators warrant;</p> <p>Use of independent, empanelled valuers for property valuations, with multiple valuations obtained to support prudence and consistency;</p> <p>Internal valuation methodologies and conservative assessment rules to determine the appraised collateral value used for credit risk purposes;</p> <p>Minimum collateral coverage ratios, with defined escalation and remedial actions where coverage falls below approved thresholds; and</p> <p>Insurance or Takaful coverage, where applicable, to mitigate risks related to loss or damage of collateral.</p> <p>Collateral values are subject to ongoing monitoring, and any deterioration in collateral quality or enforceability is considered as part of the Bank's credit risk assessment and impairment staging processes.</p>
c Information about market or credit risk concentrations under the credit risk mitigation instruments used (ie by guarantor type, collateral and credit derivative providers).	<p>The Bank monitors concentration risks arising from the use of credit risk mitigation (CRM) instruments, including concentrations by collateral type, guarantor type and counterparty, as part of its overall credit risk management framework.</p> <p>Collateral-based credit risk mitigation is primarily concentrated in real estate collateral and cash margins, reflecting the Bank's focus on domestic corporate and retail financing activities within Saudi Arabia. Concentration risks arising from reliance on specific collateral types are monitored through portfolio-level analysis and are considered in the setting of sectoral limits, collateral coverage requirements and stress testing.</p> <p>Guarantees, where used, are predominantly provided by corporate counterparties or government-related entities within the Kingdom. The Bank monitors guarantor concentrations to ensure that reliance on individual guarantors or guarantor types remains within approved risk appetite and limit structures.</p> <p>The Bank makes limited use of credit derivatives as credit risk mitigation instruments. Accordingly, concentration risk arising from credit derivative providers is not material. Where applicable, exposures are managed within approved counterparty limits and are subject to independent risk assessment.</p>

**Table CRD: Qualitative Disclosure on Banks' use of External Credit Ratings under the Standardised Approach for Credit Risk**

A. For portfolios that are risk-weighted under the standardised approach for credit risk, banks must disclose the following information:																																																																							
a	Names of the external credit assessment institutions (ECAIs); (a) Fitch (b) Standard & Poor's & (c) Moody's.																																																																						
b	The asset classes for which each ECAI is used;  The asset classes for which each ECAI is used;  - In accordance with the guideline issued by SAMA, ECAI risk assessments are used by the Bank as part of the determination of risk weightings for the following classes of exposure: - Claims on sovereigns and their central banks; - Claims on Multilateral Development Banks; - Claims on Banks and Securities Firms; and - Claims on corporates.																																																																						
c	A description of the process used to transfer the issuer to issue credit ratings onto comparable assets in the banking book (see paragraphs 99-101 of the Basel framework; and  As per the Credit policy following is the description of the process: o External Ratings: The Bank considers use of ratings provided by major reputed External Rating Agencies (ERA) for the cases: - Ratings of Financial Institutions, Banks and Sovereigns from ERAs are considered; - In case of differing ratings between different rating agencies, the lower rating grade is considered. o Countries and Central Governments: The following rules are applicable for consideration of ORR of Sovereigns and governments: - External ratings is considered for rating governments;  o Government entities: - All Government agencies are rated as per the rules prescribed in the Master Rating Scale; - In case the customer is partially guaranteed by a government agency (less than 100%), the guaranteed part is rated based on the government agency rating, and the other part is rated based on the company's rating/ ORR. o Financial Institutions - The Bank may consider reference to External ratings for assessing risks pertaining to Financial Institutions; - Ratings of Financial Institutions may also be considered based on dedicated models in case external ratings are unavailable.																																																																						
d	The alignment of the alphanumerical scale of each agency used with risk buckets (as per SAMA circular No. B.C.S 242, issued April 11, 2007).  																																																																						
	<table border="1"> <thead> <tr> <th>BAJ Internal Grade</th> <th>Description</th> <th>Mapping to Moody's Master Scale</th> </tr> </thead> <tbody> <tr><td>1A</td><td>Superior</td><td>A2</td></tr> <tr><td>2A</td><td>Excellent</td><td>A2</td></tr> <tr><td>2B</td><td>Excellent</td><td>A2</td></tr> <tr><td>2C</td><td>Excellent</td><td>A3</td></tr> <tr><td>3A</td><td>Very Good</td><td>A3</td></tr> <tr><td>3B</td><td>Very Good</td><td>Baa1</td></tr> <tr><td>3C</td><td>Very Good</td><td>Baa1</td></tr> <tr><td>4A</td><td>Good</td><td>Baa2</td></tr> <tr><td>4B</td><td>Good</td><td>Baa2</td></tr> <tr><td>4C</td><td>Good</td><td>Baa3</td></tr> <tr><td>5A</td><td>Acceptable</td><td>Baa3</td></tr> <tr><td>5B</td><td>Acceptable</td><td>Ba1</td></tr> <tr><td>5C</td><td>Acceptable</td><td>Ba2</td></tr> <tr><td>6A</td><td>Acceptable with Care</td><td>Ba2</td></tr> <tr><td>6B</td><td>Acceptable with Care, Not Rated, Start Up</td><td>Ba3</td></tr> <tr><td>6C</td><td>Acceptable with Care, Watchlist</td><td>B1</td></tr> <tr><td>7A</td><td>Special Attention</td><td>B2</td></tr> <tr><td>7B</td><td>Special Attention</td><td>B3</td></tr> <tr><td>7C</td><td>Special Attention</td><td>Caa1</td></tr> <tr><td>8A</td><td>Default</td><td>C</td></tr> <tr><td>9A</td><td>Default</td><td>100.0000%</td></tr> <tr><td>9B</td><td>Default</td><td>100.0000%</td></tr> </tbody> </table>		BAJ Internal Grade	Description	Mapping to Moody's Master Scale	1A	Superior	A2	2A	Excellent	A2	2B	Excellent	A2	2C	Excellent	A3	3A	Very Good	A3	3B	Very Good	Baa1	3C	Very Good	Baa1	4A	Good	Baa2	4B	Good	Baa2	4C	Good	Baa3	5A	Acceptable	Baa3	5B	Acceptable	Ba1	5C	Acceptable	Ba2	6A	Acceptable with Care	Ba2	6B	Acceptable with Care, Not Rated, Start Up	Ba3	6C	Acceptable with Care, Watchlist	B1	7A	Special Attention	B2	7B	Special Attention	B3	7C	Special Attention	Caa1	8A	Default	C	9A	Default	100.0000%	9B	Default	100.0000%
BAJ Internal Grade	Description	Mapping to Moody's Master Scale																																																																					
1A	Superior	A2																																																																					
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9A	Default	100.0000%																																																																					
9B	Default	100.0000%																																																																					

**Table CCRA: Qualitative Disclosure Related to CCR**

Banks must provide risk management objectives and policies related to counterparty credit risk, including:	
a	The method used to assign the operating limits defined in terms of internal capital for counterparty credit exposures and for CCP exposures;
b	Policies relating to guarantees and other risk mitigants and assessments concerning counterparty risk, including exposures towards CCPs;
c	Policies with respect to wrong-way risk exposures;
d	The impact in terms of the amount of collateral that the bank would be required to provide given a credit rating downgrade.

**Template CCR1: Analysis of CCR exposures by approach**

		a	b	c	d	e	SR 000's
		Replacement cost	Potential future exposure	Effective EPE	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
1	SA-CCR (for derivatives)	61844	442481		1.4	706055	267609
2	Internal Model Method (for derivatives and SFTs)			N/A	N/A	N/A	0
3	Simple Approach for credit risk mitigation (for SFTs)					0	0
4	Comprehensive Approach for credit risk mitigation (for SFTs)					0	0
5	Value-at-risk (VaR) for SFTs					0	0
6	<b>Total</b>						<b>267,609</b>

### Template CCR3: Standardized approach - CCR exposures by Regulatory Portfolio and Risk Weights

		SR 000's								
Regulatory portfolio*↓	Risk weight*→	0%	b 10%	c 20%	d 50%	e 75%	f 100%	g 150%	h Others	i Total credit exposure
Sovereigns	-	-	-	-	-	-	-	-	-	-
Non-central government public sector entities	-	-	-	-	-	-	-	-	-	-
Multilateral development banks	-	-	-	-	-	-	-	-	-	-
Banks	-	-	452,747.00	-	-	-	-	-	108,925.00	561,672
Securities firms	-	-	-	-	-	-	-	-	-	-
Corporates	-	-	-	-	-	144,383.00	-	-	-	144,383
Regulatory retail portfolios	-	-	-	-	-	-	-	-	-	-
Other assets	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	-	-	452,747	-	-	144,383	-	-	108,925	706,055

**Template CCR5: Composition of collateral for CCR exposure**

	<b>SR 000's</b>					
	a	b	c	d	e	f
	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 currencies	-	-	-	-	-	-
Cash - other currencies	-	-	-	-	-	-
Domestic sovereign debt	-	-	-	-	-	4,725,522
Other sovereign debt	-	-	-	-	-	-
Government agency debt	-	-	-	-	-	-
Corporate bonds	-	-	-	-	-	956,063
Equity securities	-	-	-	-	-	-
Other collateral	-	-	-	-	-	-
<b>Total</b>	-	-	-	-	-	5,681,585

Template CCR6: Credit derivatives exposures exposure

	SR 000's	
	a	b
	Protection bought	Protection sold
<b>Notionals</b>		
Single-name credit default swaps		
Index credit default swaps		
Total return swaps		
Credit options		
Other credit derivatives		
<b>Total notionals</b>	-	-
<b>Fair values</b>		
Positive fair value (asset)		
Negative fair value (liability)		

**Template CCR8: Exposures to central counterparties**

		SR 000's	
		a	b
		EAD (post-CRM)	RWA
<b>1</b>	<b>Exposures to QCCPs (total)</b>		
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which		
3	(i) OTC derivatives		
4	(ii) Exchange-traded derivatives		
5	(iii) Securities financing transactions		
6	(iv) Netting sets where cross-product netting has been approved		
7	Segregated initial margin		
8	Non-segregated initial margin		
9	Pre-funded default fund contributions		
10	Unfunded default fund contributions		
<b>11</b>	<b>Exposures to non-QCCPs (total)</b>		
12	Exposures for trades at non-QCCPs (excluding initial margin and default fund contributions); of which		
13	(i) OTC derivatives		
14	(ii) Exchange-traded derivatives		
15	(iii) Securities financing transactions		
16	(iv) Netting sets where cross-product netting has been approved		
17	Segregated initial margin		
18	Non-segregated initial margin		
19	Pre-funded default fund contributions		
20	Unfunded default fund contributions		

**Table MRA: General qualitative Disclosure Requirements Related to Market Risk**

Banks must describe their risk management objectives and policies for market risk according to the framework as follows:		
a	Strategies and processes of the bank, which must include an explanation and/or description of:	<p>Market Risk:  i. Introduction  Market risk is the risk that the fair value or the future cash flows of a financial instrument will fluctuate due to changes in market variables such as equity prices, profit rates, foreign exchange rates, and commodity prices.</p> <p>ii. Management of Market Risk  Delegated by the Board, the Market Risk Policy Committee (MRPC) is responsible for the policies, limits and controls used in managing market risk. The Bank has an approved Market Risk Policy and Treasury Limits Package that clearly defines policies, procedures, and limits of market risk exposures.</p> <p>The primary objective is to manage volatility in earnings and highlight the market risk and liquidity risk profile to Senior Management, Board Risk Committee (BRC), Asset and Liability Committee (ALCO), the Board of Directors and the national supervisor.</p> <p>a. Foreign Exchange Risk  Foreign Exchange risk is the risk that financial assets that are denominated in foreign currency lose value, or financial liabilities that are denominated in foreign currency gain value. The MRPC has set limits on net open positions by currency. There are limits for USD, Other G10 Currencies, GCC Currencies, and currencies in other regions. The Bank has negligible exposure in foreign exchange because its assets and liabilities are mainly denominated in Saudi Riyals (SAR) and to a limited extent in United States Dollars (USD) or in USD-pegged currencies.</p> <p>b. Equity Price Risk  Equity price risk refers to the risk of a decrease in fair values of the Bank's investments in equities. The Bank's portfolio of securities is regularly marked to market and positive/negative changes are taken into the Bank's equity or income statement.</p> <p>iii. Capital Treatment for Market Risk  ajb computes the minimum capital requirements against market risk using the Standardized Approach. The capital serves as a financial buffer to withstand any adverse market risk movements. Profit rate risk, foreign currency risk and liquidity risk are the primary risk factors experienced in the Bank's activities.</p>
	(i) The bank's strategic objectives in undertaking trading activities, as well as the processes implemented to identify, measure, monitor and control the bank's market risks, including policies for hedging risk and the strategies/processes for monitoring the continuing effectiveness of hedges.	
	(ii) Policies for determining whether a position is designated as trading, including the definition of stale positions and the risk management policies for monitoring those positions. In addition, banks should describe cases where instruments are assigned to the trading or banking book contrary to the general presumptions of their instrument category and the market and gross fair value of such cases, as well as cases where instruments have been moved from one book to the other since the last reporting period, including the gross fair value of such cases and the reason for the move.	
	(iii) Description of internal risk transfer activities, including the types of internal risk transfer desk (SMARS)	<p>i. Market Risk Management Structure  Market Risk unit is mainly responsible for monitoring Foreign Exchange Risk, Equity Price Risk and Liquidity Risk on a daily basis. The primary tools used to monitor market risks are:</p> <ul style="list-style-type: none"> <li>• Market Risk Factors</li> <li>• Factor Sensitivity</li> <li>• Loss Triggers</li> <li>• Profit Rate Exposure</li> <li>• Market Access Requirement</li> <li>• Stress Tests</li> </ul> <p>ii. Governance Bodies  • Market Risk Policy Committee (MRPC)  The Board Executive Committee (Excom) delegates the decision making authority of monitoring and controlling Treasury activities through the MRPC. This authority includes the risk appetite setting process which culminates in the approval of the market risk and Treasury related credit.</p> <ul style="list-style-type: none"> <li>• Asset and Liability Committee (ALCO)  ExCom delegates the decision making authority of monitoring and controlling liquidity and accrual risks on ajb's balance sheet to the ALCO.</li> <li>• Board of Directors Executive Committee (ExCom)  The ExCom has been delegated by the BOD and chaired by the chairman of board of directors. It is the responsibility of the ExCom, in accordance with the delegated powers, to approve credit and monitor the implementation of the strategy and policies set by the BOD, recommend the budget and operating plan of action submitted for the fiscal year, and ensure proper implementation of the policies of the BOD.</li> <li>• Board Risk Committee (BRC)  The Board Risk Committee is primarily responsible for providing advice to the Board in relation to current and potential future risk exposures of the Bank and future risk strategy, including determination of risk appetite and tolerance.</li> </ul>
b	The structure and organisation of the market risk management function, including a description of the market risk governance structure established to implement the strategies and processes of the bank discussed in row (a) above.	
c	The scope and nature of risk reporting and/or measurement systems.	<p>ajb has implemented a comprehensive Market Risk Control function supported by robust MIS systems. Market Risk Management uses various MIS system for the below monitoring and reporting purpose:</p> <ul style="list-style-type: none"> <li>i. Foreign Exchange Profit &amp; Loss</li> <li>ii. Trading DV01</li> <li>iii. Investment Portfolio</li> <li>iv. Profit Rate Exposure</li> <li>v. Market Access Requirement</li> </ul>

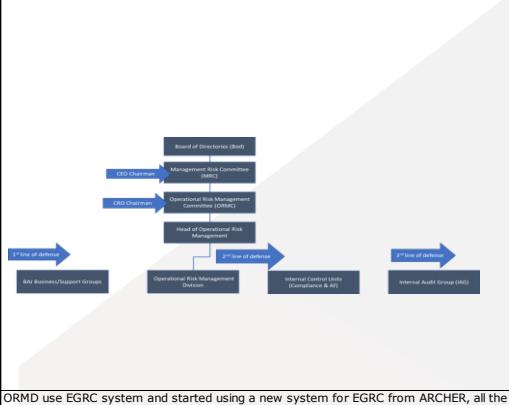
**Table MR1: Market risk Under the Standardized Approach (SA)**

		<b>SR 000's</b>
	a	Capital requirement in standardised approach
1	General interest rate risk	13
2	Equity risk	2,369
3	Commodity risk	-
4	Foreign exchange risk	79,752
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	1,418
9	Default risk - securitisations (non-correlation trading portfolio)	-
10	Default risk - securitisations (correlation trading portfolio)	-
11	Residual risk add-on	137
12	<b>Total</b>	<b>83,689</b>

**Table CVAA: General Qualitative Disclosure Requirements Related to CVA**

<b>Banks must describe their risk management objectives and policies for CVA risk as follows:</b>	
a	<p>An explanation and/or a description of the bank's processes implemented to identify, measure, monitor and control the bank's CVA risks, including policies for hedging CVA risk and the processes for monitoring the continuing effectiveness of hedges.</p> <p>Bank is using the Standardized approaches for Counterparty Credit Risk(SA-CCR) and the Alternative Treatment for Credit Valuation Adjustment. (CVA)</p> <p>The Bank applies the Standardised Approach for Counterparty Credit Risk (SA-CCR) to measure counterparty credit risk exposures associated with derivative transactions, securities financing transactions, and long-settlement transactions. SA-CCR incorporates potential future exposure (PFE) and recognises the impact of collateral and legally enforceable netting arrangements, providing a risk-sensitive measure of exposure.</p> <p>For CVA capital requirements, the Bank applies the Alternative Treatment for Credit Valuation Adjustment (AT-CVA), as permitted by Saudi Central Bank, given that the Bank's aggregate notional amount of non-centrally cleared derivatives remains below the prescribed materiality threshold. Under this treatment, the CVA capital charge is calculated as equivalent to the counterparty credit risk capital charge, without the use of internal CVA models.</p> <p>CVA represents an adjustment to the fair value of derivative portfolios to reflect the counterparty's credit risk and the potential impact of default on contractual obligations.</p> <p><b>Hedging Policies:</b> Where appropriate, the Bank may use profit rate derivative instruments, such as profit rate swaps, primarily for balance-sheet and rate risk management purposes, which may also have an indirect mitigating effect on CVA exposure. The Bank does not rely on complex or model-based CVA hedging strategies.</p> <p><b>Monitoring of hedge effectiveness:</b> The effectiveness of risk mitigation measures, including any hedging activities, is monitored through periodic reviews of derivative valuations, counterparty exposures, and changes in CVA-related risk drivers. These reviews are conducted as part of regular risk monitoring and reporting processes, with material observations escalated to senior management as appropriate.</p>
b	<p>Whether the bank is eligible and has chosen to set its capital requirement for CVA at 100% of the bank's capital requirement for counterparty credit risk as applicable under SMAR14.</p> <p>Bank having aggregate notional exposure less than the Materiality Threshold i.e. SAR 446Billion, for all non-centrally cleared derivatives, uses Alternative Treatment i.e. applying CVA charge equivalent to total CCR capital charge.</p>

**Table ORA: General qualitative information on a bank's operational risk framework**

Banks must describe	
a	Their policies, frameworks and guidelines for the management of operational risk.
b	<p>The structure and organisation of their operational risk management and control function.</p> 
c	Their operational risk measurement system (ie the systems and data used to measure operational risk in order to estimate the operational risk capital charge).
d	The scope and main context of their reporting framework on operational risk to executive management and to the board of directors.
e	The risk mitigation and risk transfer used in the management of operational risk. This includes mitigation by policy (such as the policies on risk culture, risk appetite, and outsourcing), by divesting from high-risk businesses, and by the establishment of controls. The remaining exposure can then be absorbed by the bank or transferred. For instance, the impact of operational losses can be mitigated with insurance.

## Template OR1: Historical Losses

	a T	b T-1	c T-2	d T-3	e T-4	f T-5	g T-6	h T-7	i T-8	j T-9	SR 000's Ten year Average
<b>Using 44,600 SAR threshold</b>											
1 Total amount of operational losses net of recoveries (no exclusions)	33,067.00	5,627.00	30,115.00	17,033.00	6,712.00	34,918.00	22,163.00	159.00	801.00	1,406.00	15,200.10
2 Total number of operational risk losses	17.00	19.00	46.00	31.00	19.00	31.00	24.00	10.00	9.00	10.00	21.60
3 Total amount of excluded operational risk losses	-	-	-	-	-	-	-	-	-	-	-
4 Total number of exclusions	-	-	-	-	-	-	-	-	-	-	-
5 Total amount of operational losses net of recoveries and net of excluded losses	33,067.00	5,627.00	30,241.00	17,033.00	6,712.00	34,918.00	22,163.00	1,592.00	801.00	1,406.00	15,356.00
<b>Using 446,000 SAR threshold</b>											
6 Total amount of operational losses net of recoveries (no exclusions)	31,225.00	3,599.00	27,097.00	14,214.00	4,600.00	32,854.00	20,175.00	601.00	-	-	13,436.50
7 Total number of operational risk losses	4.00	3.00	14.00	9.00	5.00	15.00	14.00	1.00	-	-	6.50
8 Total amount of excluded operational risk losses	-	-	-	-	-	-	-	-	-	-	-
9 Total number of exclusions	-	-	-	-	-	-	-	-	-	-	-
10 Total amount of operational losses net of recoveries and net of excluded losses	31,225.00	3,599.00	27,097.00	14,214.00	4,600.00	32,854.00	20,175.00	601.00	-	-	13,436.50
Details of operational risk capital calculation											
11 Are losses used to calculate the ILM (yes/no)?	NO										
12 If "no" in row 11, is the exclusion of internal loss data due to non compliance with the minimum loss data standards (yes/no)?	YES										
13 Loss event threshold: 44,600 SAR or 446,000 SAR for the operational risk capital calculation if applicable	44,600 SAR										

### Template OR2: Business Indicator and Subcomponents

			SR 000's	
		a	b	c
		T	T-1	T-2
1	BI and its subcomponents			
1	Interest, lease and dividend component	2,636,659		
1a	Interest and lease income	8,039,779	6,324,693	3,971,022
1b	Interest and lease expense	5,437,914	3,979,092	1,399,499
1c	Interest earning assets	130,321,908	113,899,154	104,677,210
1d	Dividend income	192,681	153,352	44,954
2	Services component	804,673		
2a	Fee and commission income	816,639	758,995	694,573
2b	Fee and commission expense	0	0	0
2c	Other operating income	68,091	21,701	54,019
2d	Other operating expense	34,019	7,042	35,652
3	Financial component	44,545		
3a	Net P&L on the trading book	44,641	(3,447)	50,662
3b	Net P&L on the banking book	(3,007)	12,194	32,591
4	BI	3,485,876		
5	Business indicator component (BIC)	418,305		

#### Disclosure on BI:

		a
6a	BI gross of excluded divested activities	0
6b	Reduction in BI due to excluded divested activities	0

**Template OR3: Minimum Required Operational Risk Capital**

#	Particulars	SR 000's a
1	Business indicator component (BIC)	418,305
2	Internal loss multiplier (ILM)	1
3	Minimum required operational risk capital (ORC)	418,305
4	Operational risk RWA	5,228,814

Table IRRBBA - IRRBB Risk Management Objectives and Policies (Quantitative disclosures)

		SR 000's
Quantitative disclosures		
1	Average repricing maturity assigned to non-maturity deposits (NMDs).	Average repricing maturity assigned to NMDs is 5 Years (Retail) and 4 Years (Wholesale).
2	Longest repricing maturity assigned to NMDs.	Longest repricing maturity assigned to NMDs is 10 Years.

**Template IRRBB1 - Quantitative Information on IRRBB1**

<b>In reporting cur</b>	<b>ΔEVE</b>		<b>ΔNII</b>		<b>SR 000's</b>	
	<b>Period</b>	<b>T</b>	<b>T-1</b>	<b>T</b>	<b>T-1</b>	
Parallel up	-1,891,400.00	-1,080,145.00	-209,136.00	-248,247.00		
Parallel down	2,453,375.00	1,808,195.00	212,416.00	251,844.00		
Steepener	-595,801.00	-312,925.00				
Flattener	322,322.00	464,255.00				
Short rate up	-611,684.00	-178,601.00				
Short rate down	715,201.00	988,934.00				
<b>Maximum</b>	<b>1,891,400.00</b>	<b>1,080,145.00</b>	<b>209,136.00</b>	<b>248,247.00</b>		
<b>Period</b>	<b>T</b>		<b>T-1</b>			
<b>Tier 1 capital</b>	<b>21,815,179.00</b>		<b>17,163,378.25</b>			

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

#	Particulars	SR 000's a
1	Total consolidated assets as per published financial statements	165,923,974
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	706,055
9	Adjustment for securities financing transactions (ie repurchase agreements and similar secured lending)	-
10	Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of offbalance sheet exposures)	15,954,843
11	Adjustments for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital	-
12	Other adjustments	(96,183)
<b>13</b>	<b>Leverage ratio exposure measure</b>	<b>182,488,689</b>

Template LR2: Leverage Ratio Common Disclosure Template

		SR 000's	
		a	b
		T	T-1
<b>On Balance sheet exposures</b>			
1.00	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	165,827,791	163,324,801
2.00	Gross-up for derivatives collateral provided where deducted from balance sheet assets pursuant to the operative accounting framework	-	-
3.00	(Deductions of receivable assets for cash variation margin provided in derivatives transactions)	-	-
4.00	(Adjustment for securities received under securities financing transactions that are recognised as an asset)	-	-
5.00	(Specific and general provisions associated with on-balance sheet exposures that are deducted from Basel III Tier 1 capital)	-	-
6.00	(Asset amounts deducted in determining Basel III Tier 1 capital and regulatory adjustments)	-	-
<b>7.00</b>	<b>Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of rows 1 to 6)</b>	<b>165,827,791</b>	<b>163,324,801</b>
<b>Derivative exposures</b>			
8.00	Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	86,581	74,096
9.00	Add-on amounts for potential future exposure associated with all derivatives transactions	619,474	525,665
10.00	(Exempted central counterparty (CCP) leg of client-cleared trade exposures)	-	-
11.00	Adjusted effective notional amount of written credit derivatives	-	-
12.00	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	-	-
<b>13.00</b>	<b>Total derivative exposures (sum of rows 8 to 12)</b>	<b>706,055</b>	<b>599,761</b>
<b>Securities financing transaction exposures</b>			
14.00	Gross SFT assets (with no recognition of netting), after adjustment for sale accounting transactions	-	-
15.00	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-	-
16.00	Counterparty credit risk exposure for SFT assets	-	-
17.00	Agent transaction exposures	-	-
<b>18.00</b>	<b>Total securities financing transaction exposures (sum of rows 14 to 17)</b>	<b>-</b>	<b>-</b>
<b>Other off balance sheet exposures</b>			
19.00	Off-balance sheet exposure at gross notional amount	30,452,533	30,051,887
20.00	(Adjustments for conversion to credit equivalent amounts)	(14,497,690)	(7,787,735)
21.00	(Specific and general provisions associated with off-balance sheet exposures deducted in determining Tier 1 capital)	-	-
<b>22.00</b>	<b>Off-balance sheet items (sum of rows 19 to 21)</b>	<b>15,954,843</b>	<b>22,264,152</b>
<b>Capital and total exposures</b>			
<b>23.00</b>	<b>Tier 1 capital</b>	<b>21,815,179</b>	<b>21,649,980</b>
<b>24.00</b>	<b>Total exposures (sum of rows 7, 13, 18 and 22)</b>	<b>182,488,689</b>	<b>186,188,714</b>
<b>Leverage ratio</b>			
<b>25.00</b>	<b>Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)</b>	<b>11.95%</b>	<b>11.63%</b>
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)		
<b>26</b>	<b>National minimum leverage ratio requirement</b>		
<b>27</b>	<b>Applicable leverage buffers</b>		
<b>Disclosure of mean values</b>			
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)		
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)		
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)		
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)		

## Table LIQA - Liquidity Risk Management

Qualitative disclosures	
a	<p>The Bank has developed Liquidity Risk Policy (LRP) as an important tool to manage adherence to Liquidity Ratios and Liquidity Stress Scenarios as approved by the Market Risk Policy Committee (MRPC) of the Bank. Any exception to the Liquidity Risk Policy must be approved by MRPC and notified to the BRC (as part of regular reporting), Board/ExCom. The Bank has a sound governance process for the management of liquidity and associated risks with well-defined roles and responsibilities of various stakeholders involved in the daily management and monitoring of the Bank's liquidity position.</p> <p>The Bank has enhanced its liquidity risk management framework by enhancing the charters of Committees as well as produce various liquidity metrics at a regular frequency which help in assessing the liquidity risk profile of the Bank. The Bank computes LCR, NSFR, SLR and LDR as per the required frequency of the regulator. Additionally, the Bank also conducts a CFP testing on a quarterly basis.</p> <p>Treasury team is responsible for the management of the Bank's liquidity and the structural maturity mismatches. Market and Liquidity Risk Management Unit within Enterprise Risk Management Group (ERMG) works closely with the Treasury team of the Bank to track the liquidity ratios and conduct liquidity stress tests to better prepare the Bank for business as usual and unexpected stress scenarios. Treasury works under the guidelines of the Liquidity Risk Policy (LRP). The Bank's Risk Appetite Framework defines the Bank's Risk Capacity, Risk Appetite, Risk Limit and Risk Profile as approved by the Board after reviewing by the Board Risk Committee (BRC). The Risk Appetite Framework also defines the roles and responsibilities of various stakeholders. The MRPC is the ultimate owner of the Bank's Liquidity Risk management framework and responsible to review the liquidity position of the Bank on a regular basis. The ILAAP is reviewed by the ILAAP Steering Committee and Board Risk Committee (BRC) and approved by the Board upon recommendation of the BRC.</p> <p>i. Board and Senior Management Oversight <input checked="" type="checkbox"/></p> <p>The Board of Directors (BoD) has the overall responsibility for the establishment and governance of the risk management framework and are assisted by Board Level and Management Level Committees. The Board Level Committees are as under:</p> <p>ii. Board of Directors Executive Committee (ExCom) <input checked="" type="checkbox"/></p> <p>The ExCom has been delegated by the BoD and chaired by the Chairman of BoD. It is the responsibility of the ExCom, in accordance with the delegated powers, to approve credit and monitor the implementation of the strategy and policies set out by the BoD, recommend the budget and operating plan of action submitted by Finance Team for the fiscal year, and ensure proper implementation of policies approved by the BoD.</p> <p>iii. Board Risk Committee <input checked="" type="checkbox"/></p> <p>The Board Risk Committee (BRC) is primarily responsible for providing advice to the Board in relation to current and future potential risk exposures of the Bank and future risk strategy, including determination of risk appetite and tolerance.</p> <p>iv. Market Risk Policy Committee <input checked="" type="checkbox"/></p> <p>The Board Executive Committee (ExCom) has delegated the decision making authority of monitoring and controlling Treasury activities through MRPC. This authority includes the risk appetite setting process which culminates in the approval of the market and liquidity risk and Treasury related activities. MRPC has the following roles and responsibilities:</p> <ul style="list-style-type: none"> <li>- Review and approve Market Risk Management Policy and Liquidity Risk Policy. <input checked="" type="checkbox"/></li> <li>- All changes/revisions in the above mentioned policies to be approved by MRPC and then to be ratified by the Board of Directors (BoD) after Excom and BRC endorsement (based on the relevance of the subject matter). <input checked="" type="checkbox"/></li> <li>- Review and approve the Market Risk Limits Package. <input checked="" type="checkbox"/> Propose changes to overall Treasury limits to the MRPC for review and submission to the Board after Excom and BRC endorsement (based on the relevance of the subject matter). <input checked="" type="checkbox"/></li> </ul> <p>v. Asset and Liability Committee <input checked="" type="checkbox"/></p> <p>ExCom has delegated the decision making authority of monitoring and controlling liquidity and accrual risks on the Bank's balance sheet to the ALCO. To strategically manage these risks, ALCO has the authority to establish, change or allocate limits related to the Bank's business lines/products. Roles of the ALCO: <input checked="" type="checkbox"/></p> <ul style="list-style-type: none"> <li>- To develop an effective Asset and Liability Management Framework for Bank wide portfolios and to ensure optimal balance sheet management. <input checked="" type="checkbox"/></li> </ul> <p>The Board of Directors of the Bank recognizes the importance of liquidity management and funding strategy both for ensuring the effective liquidity risk management at the Bank in compliance with the regulatory requirements as well as within the Risk Appetite Limits set by the Board. The funding strategy assess the funding requirement based on the projected growth of the balance sheet and the main source of funding envisaged.</p> <p>i. Funding Diversification <input checked="" type="checkbox"/></p> <p>Customer deposits constitute major source of funding for the Bank followed by shareholders' equity and due to banks and FIs. The debt issuances are a relatively smaller portion of the overall funding profile of the Bank. Customer deposits are well diversified across six major segments. Among the customer deposits "Corporate profit bearing (Naqa'a deposits)" and "Retail non-profit bearing (current accounts)" deposits constitute the major chunk of the total customer deposits (44 percent of the total customer deposits equivalent to SAR &gt;50 Billion). In term of diversification among tenure, the Bank ensures to have a healthy mix of short, medium and long term funding. Most of the interbank funding is of short term in nature which is primarily utilized for managing short term liquidity requirements. Corporate deposits provide the short and medium term funding profile. Retail current accounts are non-maturity accounts which can be withdrawn at any time. However, based on the behavioral study of historical data these deposits remain with the Bank for a relatively longer term, that is, they have shown a lower decay rate. Another long term source of funding for the Bank are issuance of Sukuk.</p> <p>ii. Monitoring Mechanism for Funding Diversification <input checked="" type="checkbox"/></p> <p>The Bank ensure to limit concentration in any one particular funding source or tenor so as to minimize the risk in case that particular funding source run dry. The Bank main funding source are customer deposits which are relatively more stable as compared to wholesale market funding. The Bank do raise funds from wholesale market through bond issuance and interbank market, but the proportion of these in the overall balance sheet is relatively lower. The following reports the Bank tracks on a regular basis so as to ensure that the funding sources remain well diversified: <input checked="" type="checkbox"/></p> <ul style="list-style-type: none"> <li>- Large fund providers (LFP) Report: On a monthly basis ALCO tracks the funds raised through large fund providers and their percentage to total deposits. <input checked="" type="checkbox"/></li> <li>- Interbank borrowing concentration analysis: Market risk produces this report on a monthly basis which monitor the counterparty concentration and highlights if overreliance is placed on any single interbank counterparty. <input checked="" type="checkbox"/></li> </ul>

## Table LIQA - Liquidity Risk Management

Qualitative disclosures	
b	<p>Funding strategy, including policies on diversification in the sources and tenor of funding, and whether the funding strategy is centralised or decentralised.</p> <p>Market Risk Management has established a monitoring and reporting framework for liquidity risk that provides pertinent information to ALCO.</p> <p>The following lists the salient aspects of monitoring that is done on a regular basis:</p> <ul style="list-style-type: none"> <li>• Monitoring of the implementation of the limits according to Market Risk Policy guidelines.□</li> <li>• Timely detection and correction of deficiencies in the policies, processes and procedures of liquidity gap risk.□</li> <li>• Managing liquidity risk through on-going, periodic and annual reviews.□</li> <li>• Verifying the authenticity and availability of the sources of funds available to the Bank.□</li> </ul>
c	<p>Liquidity risk mitigation techniques.</p> <p>As part of our enterprise wide Stress Testing exercise, Enterprise Risk Management Group (ERMG) addresses unusual and unexpected events to occur and accordingly prepares to face and survive such situations. This requires foreseeing situations under hypothetical scenarios considering the question 'what-if' and development of stress tests in such scenarios. This enables the organization to be well equipped to cope with the crisis situations when they arise.</p> <p>Under the ILAAP regime the bank has developed multiple scenarios comprising of Bank Specific, Market-wide and Combined Stressed Scenarios. These stress testing scenarios have been assessed with and without Management Action (MA) to arrive at the movement in the Bank's regulatory ratios, cash flows, balance sheet and profitability. These management actions are taken to restore the Bank's liquidity positions within the regulatory requirements and internal liquidity risk appetite limits.</p>
d	<p>An explanation of how stress testing is used.</p> <p>The Bank has developed a detailed Contingency Funding Plan (CFP) clearly detailing the approach and actions to be adopted in order to manage its liquidity position during a contingency situation. The Board of Directors and Senior Management of the Bank recognizes the importance of liquidity in the day-to-day operations of the Bank and strongly believes in the need to have a plan for addressing liquidity requirements in times of crisis. Liquidity crisis may unfold due to external as well as internal factors, and CFP has been articulated and developed to address these crisis situations.</p> <p>The CFP has defined Early Warning Indicators (EWIs) for both internal as well as external factors. These EWIs are tracked on a regular basis.</p> <p>The Asset and Liability Committee (ALCO) has been designated to execute the CFP and communicate directly with the Board of Directors via the MRPC. The CFP clearly defines the roles and responsibilities of the ALCO Members in a crisis situation. In a crisis situation, the ALCO will convene and decide on the future course of action including formally invoking the CFP. The Bank's Board of Director will be informed immediately by the Chairman of the ALCO. In addition, regular status reports will be submitted to the Board Executive Committee.</p>
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## Table LIQA - Liquidity Risk Management

<b>Quantitative disclosures</b>																																																																																																																																																																																
f	Customised measurement tools or metrics that assess the structure of the bank's balance sheet or that project cash flows and future liquidity positions, taking into account off-balance sheet risks which are specific to that bank.	<p>ajb assesses Liquidity gaps and the structure of a bank's balance sheet by through the projected cash flows and future liquidity positions, taking into account off-balance sheet risks specific to the Bank. Bank follows the following steps:</p> <ol style="list-style-type: none"> <li>Identification of Off-Balance Sheet Risks Bank conducts a comprehensive assessment of their off-balance sheet risks. This involves identification and understanding of potential risks arising from contingent liabilities, commitments, guarantees, and other off-balance sheet exposures.</li> <li>Customized Measurement Tool Bank developed its customized measurement tools tailored to its specific off-balance sheet risks. These tools capture and analyze the impact of off-balance sheet activities on the bank's liquidity position and projected future liquidity needs.</li> <li>Consideration of Future Cash Flows Bank projects its future cash flows and the timing of inflows and outflows to determine potential liquidity gaps. This metric involves various factors such as loan maturities, expected deposits and withdrawal patterns and potential contingent funding needs.</li> <li>Assess the structure of the balance sheet</li> </ol>																																																																																																																																																																														
g	Concentration limits on collateral pools and sources of funding (both products and counterparties).	<p>Management of collateral entails distinguishing between pledged and unencumbered assets that are available at all times and can be utilized to raise liquidity. It includes identification of the jurisdiction in which the collateral resides so when needed, the collateral can be freely moved from one jurisdiction to another.</p> <p>The Bank tracks the portfolio of unencumbered assets along with the jurisdiction in which these collaterals reside. A sample unencumbered report is shown below:</p> <table border="1"> <thead> <tr> <th>S.No.</th> <th>Particular(s)</th> <th>Type &amp; Nature</th> <th>Location</th> <th>Haircut</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Available unencumbered assets that are marketable as collateral in secondary market.</td> <td>Kingdom of Saudi Arabia Issuance</td> <td>Saudi Arabia</td> <td>2%</td> </tr> <tr> <td>2</td> <td>Available unencumbered assets that are eligible secured financing with Central Bank with prearranged (if available) or current haircut at reasonable costs for standing facility.</td> <td>Ministry of Finance Issuances SAMA Bills/Muhibah Guaranteed by Ministry of Finance</td> <td>Saudi Arabia</td> <td>2%</td> </tr> <tr> <td></td> <td></td> <td></td> <td>Saudi Arabia</td> <td>10%</td> </tr> </tbody> </table>					S.No.	Particular(s)	Type & Nature	Location	Haircut	1	Available unencumbered assets that are marketable as collateral in secondary market.	Kingdom of Saudi Arabia Issuance	Saudi Arabia	2%	2	Available unencumbered assets that are eligible secured financing with Central Bank with prearranged (if available) or current haircut at reasonable costs for standing facility.	Ministry of Finance Issuances SAMA Bills/Muhibah Guaranteed by Ministry of Finance	Saudi Arabia	2%				Saudi Arabia	10%																																																																																																																																																						
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h	Liquidity exposures and funding needs at the level of individual legal entities, foreign branches and subsidiaries, taking into account legal, regulatory and operational limitations on the transferability of liquidity.	<p>The Bank has established the lending limit to AlJazira Capital (subsidiary of ajb) within the SAMA lending limit of 25% of its own capital. The Bank foresees no requirement of liquidity transferability issues from its subsidiaries or affiliates.</p>																																																																																																																																																																														
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Template LIQ1: Liquidity Coverage Ratio (LCR)

		SR 000's	
		a	b
		Total unweighted value	Total weighted value
<b>High quality liquid assets</b>			
1	Total HQLA	-	32,727,889
<b>Cash outflows</b>			
2	<b>Retail deposits and deposits from small business customers, of which:</b>	27,318,679	2,731,868
3	Stable deposits	-	-
4	Less stable deposits	27,318,679	2,731,868
5	<b>Unsecured wholesale funding, of which:</b>	35,143,373	21,184,951
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	-	-
7	Non-operational deposits (all counterparties)	35,143,373	21,184,951
8	Unsecured debt	-	-
9	<b>Secured wholesale funding</b>	-	-
10	<b>Additional requirements, of which:</b>	1,869,908	220,673
11	Outflows related to derivative exposures and other collateral requirements	37,425	37,425
12	Outflows related to loss of funding on debt products	-	-
13	Credit and liquidity facilities	1,832,483	183,248
14	<b>Other contractual funding obligations</b>	-	-
15	<b>Other contingent funding obligation</b>	29,482,807	654,601
16	<b>TOTAL CASH OUTFLOWS</b>	-	<b>24,792,094</b>
<b>Cash inflows</b>			
17	Secured lending (eg reverse repos)	-	-
18	Inflows from fully performing exposures	17,066,804	9,110,389
19	Other cash inflows	22,719	22,719
20	<b>TOTAL CASH INFLOWS</b>	-	<b>9,133,108</b>
			<b>Total adjusted value</b>
21	Total HQLA	-	28,934,210
22	Total net cash outflows	-	15,658,986
23	Liquidity Coverage Ratio (%)	-	<b>184.78%</b>

## Template LIQ2: Net Stable Funding Ratio (NSFR)

(In currency amount)					SR 000's
Available stable funding (ASF) item					
1	Capital:	15,024,829	1,875,000	1,998,404	4,875,000
2	Regulatory capital	15,024,829	1,875,000	1,998,404	4,875,000
3	Other capital instruments	-	-	-	-
4	Retail deposits and deposits from small business customers, of which:	17,113,911	6,244,757	891,589	227,388
5	Stable deposits	-	-	-	-
6	Less stable deposits	17,113,911	6,244,757	891,589	227,388
7	Wholesale funding:	-	110,139,588	3,510,734	1,360,485
8	Operational deposits	-	-	-	-
9	Other wholesale funding	-	110,139,588	3,510,734	1,360,485
10	Liabilities with matching interdependent assets	-	-	-	-
11	Other liabilities	-	-	-	2,362,862
12	NSFR derivative liabilities	-	-	-	-
13	All other liabilities and equity not included in the above categories	-	-	-	2,362,862
14	<b>Total ASF</b>	-	-	-	<b>90,378,697</b>
Required stable funding (RSF) item					
15	Total NSFR high-quality liquid assets (HQLA)	-	-	-	-
16	Deposits held at other financial institutions for operational purposes	-	-	-	26,913,592
17	Performing loans and securities:	-	-	-	-
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	-	-	-	-
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:	-	77,230,944	29,521,204	4,110,021
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	-	-	-	-
24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	38,300	440,813	263,325	5,460,298
25	Assets with matching interdependent liabilities	-	-	-	-
26	Other assets:	15,403,371	-	-	15,403,371
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	-	-	-	-
30	NSFR derivative liabilities before deduction of variation margin posted	-	-	-	-
31	All other assets not included in the above categories	15,403,371	-	-	15,403,371
32	Off-balance sheet items	-	-	-	91,624
33	<b>Total RSF</b>	-	-	-	<b>79,044,395</b>
34	<b>Net Stable Funding Ratio (%)</b>	-	-	-	<b>114.34%</b>