Q2 2026

بنك الجزيرة
aljazira bank

Basel III Pillar 3 Disclosures

QUALITATIVE & QUANTITATIVE DISCLOSURES

ajb بنك الجزيرة aljazira bank

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Template KM1: Key Metrics (at consolidated group level)

SR 000's

		a	b	c	d	e
		T	T-1	T-2	T-3	T-4
Available capital (amounts)						
1	Common Equity Tier 1 (CET1)	15,175,481	14,824,911	15,065,179	14,899,980	14,223,885
1a	Fully loaded ECL accounting model	15,175,481	14,824,911	15,065,179	14,899,980	14,223,885
2	Tier 1	23,389,481	23,038,911	21,815,179	21,649,980	19,098,885
2a	Fully loaded ECL accounting model Tier 1	23,389,481	23,038,911	21,815,179	21,649,980	19,098,885
3	Total capital	26,085,581	25,741,469	24,469,684	24,342,598	21,755,154
3a	Fully loaded ECL accounting model total capital	26,085,581	25,741,469	24,469,684	24,342,598	21,755,154
Risk-weighted assets (amounts)						
4	Total risk-weighted assets (RWA)	135,948,119	131,089,313	122,690,000	127,646,764	121,490,539
4a	Total risk-weighted assets (pre-floor)	135,948,119	131,089,313	122,690,000	127,646,764	121,490,539
Risk-based capital ratios as a percentage of RWA						
5	CET1 ratio (%)	11.16%	11.31%	12.28%	11.67%	11.71%
5a	Fully loaded ECL accounting model CET1 (%)	11.16%	11.31%	12.28%	11.67%	11.71%
5b	CET1 ratio (%) (pre-floor ratio)	11.16%	11.31%	12.28%	11.67%	11.71%
6	Tier 1 ratio (%)	17.20%	17.57%	17.78%	16.96%	15.72%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	17.20%	17.57%	17.78%	16.96%	15.72%
6b	Tier 1 ratio (%) (pre-floor ratio)	17.20%	17.57%	17.78%	16.96%	15.72%
7	Total capital ratio (%)	19.19%	19.64%	19.94%	19.07%	17.91%
7a	Fully loaded ECL accounting model total capital ratio (%)	19.19%	19.64%	19.94%	19.07%	17.91%
7b	Total capital ratio (%) (pre-floor ratio)	19.19%	19.64%	19.94%	19.07%	17.91%
Additional CET1 buffer requirements as a percentage of RWA						
8	Capital conservation buffer requirement (2.5% from 2019) (%)	2.50%	2.50%	2.50%	2.50%	2.50%
9	Countercyclical buffer requirement (%)	0.98%	0.01%	0.01%	0.01%	0.01%
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)	3.48%	2.51%	2.51%	2.51%	2.51%
12	CET1 available after meeting the bank's minimum capital requirements (%)	3.18%	4.30%	5.27%	4.66%	4.70%
Basel III leverage ratio						
13	Total Basel III leverage ratio exposure measure	202,564,601	193,285,296	182,488,689	186,188,714	178,571,897
14	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves)	11.55%	11.92%	11.95%	11.63%	10.70%
14a	Fully loaded ECL accounting model Basel III leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) (%)	11.55%	11.92%	11.95%	11.63%	10.70%
14b	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)	11.55%	11.92%	11.95%	11.63%	10.70%
14c	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	11.55%	11.92%	11.95%	11.63%	10.70%
14d	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	11.55%	11.92%	11.95%	11.63%	10.70%
Liquidity Coverage Ratio (LCR)						
15	Total high-quality liquid assets (HQLA)	37,570,789	35,158,584	28,934,210	26,217,529	26,216,707
16	Total net cash outflow	19,171,159	20,927,144	15,658,986	19,985,613	21,016,881
17	LCR ratio (%)	195.98%	168.00%	184.78%	131.18%	124.74%
Net Stable Funding Ratio (NSFR)						
18	Total available stable funding	101,946,947	97,680,625	90,378,697	90,462,297	86,898,746
19	Total required stable funding	89,189,378	84,820,764	79,044,395	78,618,462	77,054,845
20	NSFR ratio	114.30%	115.16%	114.34%	115.06%	112.78%

Template OV1 Overview of RWA

SR 000's

		a	b	c	
		RWA		Minimum capital requirements	Drivers behind significant differences in T and T-1
		T	T-1	T	
1	Credit risk (excluding counterparty credit risk)	122,629,633	118,294,058	9,810,371	**Increase in exposures**
2	Of which: standardised approach (SA)	122,629,633	118,294,058	9,810,371	
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)	432,080	442,102	34,566	**Decrease in derivatives transactions**
7	Of which: standardised approach for counterparty credit risk	432,080	442,102	34,566	
8	Of which: IMM				
9	Of which: other CCR				
10	Credit valuation adjustment (CVA)	432,080	442,102	34,566	**Decrease in derivatives transactions**
11	Equity positions under the simple risk weight approach and the internal model method during the five-year linear phase-in period	-	-	-	
12	Equity investments in funds - look-through approach	-	-	-	
13	Equity investments in funds - mandate-based approach	4,787,207	4,623,467	382,978	**Increase in exposures**
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	1,950,264	1,570,729	156,021	**Increase in trading book**
21	Of which: standardised approach (SA)	1,950,264	1,570,729	156,021	
22	Of which: internal model approach (IMA)				
23	Capital charge for switch between trading book and banking book	-	-	-	
24	Operational risk	5,716,855	5,716,855	457,348	
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)**	**135,948,119**	**131,089,313**	**10,875,850**	

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

		Quantitative / qualitative information						
1	Issuer	Bank AlJazira	Bank AlJazira	Bank AlJazira	Bank AlJazira	Bank AlJazira	Bank AlJazira	Bank AlJazira
2	Unique identifier (eg Committee on Uniform Security Identification Procedures (CUSIP), International Securities Identification Number (ISIN) or Bloomberg identifier for private placement)	SA143FK0FVJ0	SA15RFK0JV33	SA166FK0M8J8	XS3184155441	SA16HFK0NJ32	XS3401945517	SA15EFK0JH39
3	Governing law(s) of the instrument	Laws of the Kingdom of Saudi Arabia	Laws of the Kingdom of Saudi Arabia	Laws of the Kingdom of Saudi Arabia	English Law	Laws of Kingdom of Saudi Arabia	English Law	Laws of the Kingdom of Saudi Arabia
4	Transitional Basel III rules	Common Equity Tier 1	Equity Tier 1	Equity Tier 1	Equity Tier 1	Equity Tier 1	Equity Tier 1	Tier 2 Capital
5	Post-transitional Basel III rules	Common Equity Tier 1	Equity Tier 1	Equity Tier 1	Equity Tier 1	Equity Tier 1	Equity Tier 1	Tier 2 Capital
6	Eligible at solo/group/group and solo	Group and Solo	Group and Solo	Group and Solo	Group and Solo	Group and Solo	Group and Solo	Group and Solo
7	Instrument type (refer to SACAP)	Paid-up Share Capital	Tier I Sukuk	Tier I Sukuk	Tier I Sukuk	Tier I Sukuk	Tier I Sukuk	Subordinated Sukuk
8	Amount recognised in regulatory capital (currency in millions, as of most recent reporting date)	SAR 12,813 million	SAR 2,000 million	SAR 1,000 million	USD 500 million	SAR 1,464 million	USD 500 million	SAR 2,000 million
9	Par value of instrument	SAR 12,813 million	SAR 2,000 million	SAR 1,000 million	USD 500 million	SAR 1,464 million	USD 500 million	SAR 2,000 million
10	Accounting classification	Shareholders' equity	Equity	Equity	Equity	Equity	Equity	Liability
11	Original date of issuance	27-Jul-76	21-Jun-23	15-Jan-25	22-Sep-25	12-Mar-26	24-Jun-26	8-Dec-21
12	Perpetual or dated	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Dated
13	Original maturity date	No maturity	No maturity	No maturity	No maturity	No maturity	No maturity	8-Dec-31
14	Issuer call subject to prior SAMA approval	No	Yes	Yes	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	Not Applicable	21-Jun-28	15-Jan-30	22-Sep-30	12-Mar-31	24-Jun-31	8-Dec-26
16	Subsequent call dates, if applicable	Not Applicable	Any coupon date after above date	Any coupon date after above date	Any coupon date after above date	Any coupon date after above date	Any coupon date after above date	Any coupon date after above date
	Coupons / dividends							
17	Fixed or floating dividend/coupon	Not Applicable	Fixed	Fixed	Fixed	Fixed	Fixed	Floating
18	Coupon rate and any related index	Not Applicable	6.00%	6.30%	6.50%	6.35%	6.50%	6M SAIBOR + 155bps
19	Existence of a dividend stopper	Not Applicable	Yes	Yes	Yes	Yes	Yes	Not Applicable
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Mandatory
21	Existence of step-up or other incentive to redeem	No	No	No	No	No	No	No
22	Non-cumulative or cumulative	Non-Cumulative	Non-Cumulative	Non-Cumulative	Non-Cumulative	Non-Cumulative	Non-Cumulative	Non-Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
25	If convertible, fully or partially	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
26	If convertible, conversion rate	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
27	If convertible, mandatory or optional conversion	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
28	If convertible, specify instrument type convertible into	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
29	If convertible, specify issuer of instrument it converts into	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
30	Writedown feature	No	Yes	Yes	Yes	Yes	Yes	Yes
31	If writedown, writedown trigger(s)	Not Applicable	Non-viability event, as determined by the Saudi Arabian Monetary Authority	Non-viability event, as determined by the Saudi Arabian Monetary Authority	Non-viability event, as determined by the Saudi Arabian Monetary Authority	Non-viability event, as determined by the Saudi Arabian Monetary Authority	Non-viability event, as determined by the Saudi Arabian Monetary Authority	Non-viability event, as determined by the Saudi Arabian Monetary Authority
32	If writedown, full or partial	Not Applicable	As determined by the Saudi Arabian Monetary Authority	As determined by the Saudi Arabian Monetary Authority	As determined by the Saudi Arabian Monetary Authority	As determined by the Saudi Arabian Monetary Authority	As determined by the Saudi Arabian Monetary Authority	As determined by the Saudi Arabian Monetary Authority
33	If writedown, permanent or temporary	Not Applicable	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent
34	If temporary write-down, description of writeup mechanism	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
34a	Type of subordination	Statutory	Statutory	Statutory	Statutory	Statutory	Statutory	Statutory
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned).	None	Tier 2 Capital	Tier 2 Capital	Tier 2 Capital	Tier 2 Capital	Tier 2 Capital	Subordinated to Depositors, General Creditors of the bank
36	Non-compliant transitioned features	No	No	No	No	No	No	No
37	If yes, specify non-compliant features	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable

Template CC1: Composition of regulatory capital

SR 000's

		a	b	
		Amounts	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation	Commentary to explain any significant changes over the reporting period and the key drivers of such change
Common Equity Tier 1 capital: instruments and reserves				
1	Directly issued qualifying common share (and equivalent for non-joint stock companies) capital plus related stock surplus	12,812,500		
2	Retained earnings	2,081,031		
3	Accumulated other comprehensive income (and other reserves)	366,649		
4	Directly issued capital subject to phase-out from CET1 capital (only applicable to non-joint stock companies)	-		
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1 capital)	-		
6	**Common Equity Tier 1 capital before regulatory adjustments**	15,260,180		
Common Equity Tier 1 capital: regulatory adjustments				
7	Prudent valuation adjustments	-		
8	Goodwill (net of related tax liability)	-		
9	Other intangibles other than mortgage servicing rights (MSR) (net of related tax liability)	-		
10	Deferred tax assets (DTA) that rely on future profitability, excluding those arising from temporary differences (net of related tax liability)	-		
11	Cash flow hedge reserve	(10,292)		
12	Shortfall of provisions to expected losses	-		
13	Securitisation gain on sale (as set out in SACAP4.1.4)	-		
14	Gains and losses due to changes in own credit risk on fair valued liabilities	-		
15	Defined benefit pension fund net assets	-		
16	Investments in own shares (if not already subtracted from paid-in capital on reported balance sheet)	(74,407)		
17	Reciprocal cross-holdings in common equity	-		
18	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)	-		
19	Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	-		
20	MSR (amount above 10% threshold)	-		
21	DTA arising from temporary differences (amount above 10% threshold, net of related tax liability)	-		
22	Amount exceeding the 15% threshold	-		
23	Of which: significant investments in the common stock of financials	-		
24	Of which: MSR	-		
25	Of which: DTA arising from temporary differences	-		
26	National specific regulatory adjustments	-		
27	Regulatory adjustments applied to Common Equity Tier 1 capital due to insufficient Additional Tier 1 and Tier 2 capital to cover deductions	-		
28	**Total regulatory adjustments to Common Equity Tier 1 capital**	(84,699)		
29	**Common Equity Tier 1 capital (CET1)**	15,175,481		
Additional Tier 1 capital: instruments				
30	Directly issued qualifying additional Tier 1 instruments plus related stock surplus	8,214,000		
31	Of which: classified as equity under applicable accounting standards	8,214,000		
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 capital)	-		
35	Of which: instruments issued by subsidiaries subject to phase-out	-		
36	**Additional Tier 1 capital before regulatory adjustments**	8,214,000		
Additional Tier 1 capital: regulatory adjustments				
37	Investments in own additional Tier 1 instruments	-		
38	Reciprocal cross-holdings in additional Tier 1 instruments	-		
39	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)	-		
40	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation	-		
41	National specific regulatory adjustments	-		
42	Regulatory adjustments applied to additional Tier 1 capital due to insufficient Tier 2 capital to cover deductions	-		
43	**Total regulatory adjustments to additional Tier 1 capital**	-		
44	**Additional Tier 1 capital (AT1)**	8,214,000		
45	**Tier 1 capital (T1 = CET1 + AT1)**	23,389,481		

Template CC1: Composition of regulatory capital … *continued*

SR 000's

		a	b	
		Amounts	**Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation**	**Commentary to explain any significant changes over the reporting period and the key drivers of such change**
Tier 2 capital: instruments and provisions				
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	1,999,274		
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	696,826		
51	**Tier 2 capital before regulatory adjustments**	2,696,100		
Tier 2 capital: regulatory adjustments				
52	Investments in own Tier 2 instruments	-		
53	Reciprocal cross-holdings in Tier 2 instruments and other TLAC liabilities	-		
54	Investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)	-		
54a	Investments in the other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation and where the bank does not own more than 10% of the issued common share capital of the entity: amount previously designated for the 5% threshold but that no longer meets the conditions (for G-SIBs only)	-		
55	Significant investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	-		
56	National specific regulatory adjustments	-		
57	**Total regulatory adjustments to Tier 2 capital**	-		
58	**Tier 2 capital**	2,696,100		
59	**Total regulatory capital (= Tier 1 + Tier2)**	26,085,581		
60	**Total risk-weighted assets**	135,948,119		
Capital adequacy ratios and buffers				
61	**Common Equity Tier 1 capital (as a percentage of risk-weighted assets)**	11.16%		
62	**Tier 1 capital (as a percentage of risk-weighted assets)**	17.20%		
63	**Total capital (as a percentage of risk-weighted assets)**	19.19%		
64	**Institution-specific buffer requirement (capital conservation buffer plus countercyclical buffer requirements plus higher loss absorbency requirement, expressed as a percentage of riskweighted assets)**	3.48%		
65	Of which: capital conservation buffer requirement	2.50%		
66	Of which: bank-specific countercyclical buffer requirement	0.98%		
67	Of which: higher loss absorbency requirement			
68	**Common Equity Tier 1 capital (as a percentage of risk-weighted assets) available after meeting the bank's minimum capital requirements**	3.18%		
National minima (if different from Basel III)				
69	National minimum Common Equity Tier 1 capital adequacy ratio (if different from Basel III minimum)	n/a		
70	National minimum Tier 1 capital adequacy ratio (if different from Basel III minimum)	n/a		
71	National minimum Total capital adequacy ratio (if different from Basel III minimum)	n/a		
Amounts below the thresholds for deduction (before risk-weighting)				
72	Non-significant investments in the capital and other TLAC liabilities of other financial entities			
73	Significant investments in the common stock of financial entities			
74	MSR (net of related tax liability)			
75	DTA arising from temporary differences (net of related tax liability)			
Applicable caps on the inclusion of provisions in Tier 2 capital				
76	Provisions eligible for inclusion in Tier 2 capital in respect of exposures subject to standardised approach (prior to application of cap)	696,826		
77	Cap on inclusion of provisions in Tier 2 capital under standardised approach	1,543,672		
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		
Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022)				
80	Current cap on CET1 instruments subject to phase-out arrangements			
81	Amount excluded from CET1 capital due to cap (excess over cap after redemptions and maturities)			
82	Current cap on AT1 instruments subject to phase-out arrangements			
83	Amount excluded from AT1 capital due to cap (excess over cap after redemptions and maturities)			
84	Current cap on Tier 2 instruments subject to phase-out arrangements			
85	Amount excluded from Tier 2 capital due to cap (excess over cap after redemptions and maturities)			

Template CC2: Reconciliation of regulatory capital to balance sheet

SR 000's

		a	b	c
		Balance sheet as in published financial statements	Under regulatory scope of consolidation	Reference
		As at period-end	As at period-end	
Assets				
1	Cash and balances with Saudi Central Bank (SAMA)	10,577,441	10,577,441	
2	Due from banks and other financial institutions, net	5,310,773	5,310,773	
3	Investments, net	40,964,304	40,964,304	
4	Positive fair value of Shari'ah compliant derivatives	165,902	165,902	
5	Financing, net	120,962,208	120,962,208	
6	Other assets	1,157,003	1,157,003	
7	Investment in an associate	335,111	335,111	
8	Other real estate, net	131,175	131,175	
9	Property, equipment, intangibles and right of use assets, net	1,579,759	1,579,759	
10	**Total assets**	**181,183,676**	**181,183,676**	
Liabilities				
11	Due to banks, Saudi Central Bank and other financial institutions	20,143,739	20,143,739	
12	Customers' deposits	132,737,512	132,737,512	
13	Negative fair value of Shari'ah compliant derivatives	136,235	136,235	
14	Subordinated Sukuk	2,007,863	2,007,863	
15	Other liabilities	2,758,555	2,758,555	
16	**Total liabilities**	**157,783,904**	**157,783,904**	
Shareholders' equity				
17	Paid-in share capital	**12,812,500**	**12,812,500**	
	Of which: amount eligible for CET1 capital	12,738,093	12,738,093	
18	Tier 1 Sukuk (Additional Tier 1)	8,214,000	8,214,000	
	Of which: amount eligible for AT1 capital	8,214,000	8,214,000	
19	Statutory reserve	802,412	802,412	
20	Other reserves	(435,764)	(435,764)	
21	Retained earnings	2,081,031	2,081,031	
22	**Total shareholders' equity**	**23,399,772**	**23,399,772**	

Template ENC: Asset encumbrance

SR 000's

		a	b	c
		Encumbered Assets	Unencumbered Assets	Total
1	The assets on the balance sheet would be disaggregated; there can be as much disaggregation as desired	12,021,421	169,162,255	181,183,676

Template CR1: Credit quality of assets

SR 000's

		a	b	c	d	e	f	g
		Gross carrying values of		Allowances/ impairments	Of which ECL accounting		Of which ECL accounting provisions for credit losses on IRB exposures	Net values (a+b-c)
		Defaulted exposures	Nondefaulted exposures		Allocated in regulatory category of Specific	Allocated in regulatory category of General		
1	Loans	1,074,953	121,794,456	1,907,201	1,302,024	605,177	-	120,962,208
2	Debt Securities	-	34,721,654	12,687	-	12,687	-	34,708,967
3	Off-balance sheet exposures	525,368	27,465,766	316,992	246,433	70,559	-	27,674,142
4	**Total**	1,600,321	183,981,876	2,236,880	1,548,457	688,423	-	183,345,317

Template CR2: Changes in stock of defaulted loans and debt securities

SR 000's

		a
1	**Defaulted loans and debt securities at end of the previous reporting period**	1,164,659
2	Loans and debt securities that have defaulted since the last reporting period	509,060
3	Returned to non-defaulted status	(17,770)
4	Amounts written off	(294,122)
5	Other changes	(286,874)
6	**Defaulted loans and debt securities at end of the reporting period (1+2-3-4+5)**	1,074,953

Template CR3: Credit risk mitigation techniques - overview

SR 000's

		a	b	c	d	e
		Exposures unsecured: carrying amount	Exposures to be secured	Exposures secured by collateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives
1	Loans	113,529,357	7,432,851	7,432,851	-	-
2	Debt securities	34,708,967	-	-	-	-
3	**Total**	148,238,324	7,432,851	7,432,851	-	-
4	Of which defaulted	1,074,953	-	-	-	-

Template CR4: Standardized approach - credit risk exposure and Credit Risk Mitigation (CRM) effects

SR 000's

		a	b	c	d	e	f
		Exposures before CCF and CRM		Exposures post-CCF and post-CRM		RWA and RWA Density	
	Asset Classes	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA Density
1	Sovereigns and their central banks	39,993,727	259,659	39,993,727	53,447	257,134	0.6%
2	Non-central government public sector entities	4,383,074	91,525	4,339,074	85,947	2,212,510	50.0%
3	Multilateral development banks	-	-	-	-	-	n.a.
4	Banks	**8,438,774**	**11,783,044**	**8,438,774**	**9,977,565**	**12,413,747**	**67.4%**
	Of which: securities firms and other financial institutions	-	-	-	-	-	n.a.
5	Covered bonds	-	-	-	-	-	n.a.
6	Corporates	**48,439,353**	**20,158,390**	**41,448,402**	**9,315,731**	**48,821,894**	**96.2%**
	Of which: securities firms and other financial institutions	-	-	-	-	-	n.a.
	Of which: specialised lending	3,396,538	-	3,396,538	-	3,861,839	113.7%
7	Subordinated debt, equity and other capital	4,437,332	-	4,437,093	-	8,366,467	188.6%
8	Retail	**16,688,084**	**40,489**	**16,143,276**	**28,409**	**12,687,275**	**78.5%**
	MSMEs	-	-	-	-	-	n.a.
9	Real estate	**53,378,258**	**-**	**52,946,019**	**-**	**34,335,162**	**64.8%**
	Of which: general RR	24,854,707	-	24,840,285	-	7,879,870	31.7%
	Of which: IPRRE	4,303,796	-	4,260,215	-	1,987,723	46.7%
	Of which: general CRE	6,012,528	-	5,789,739	-	5,610,758	96.9%
	Of which: IPCR	7,580,788	-	7,468,347	-	6,020,392	80.6%
	Of which: land acquisition, development and construction	9,028,847	-	9,028,847	-	11,323,106	125.4%
10	Defaulted exposures	1,074,953	525,369	352,315	281,255	515,028	81.3%
11	Other assets	4,003,867	-	4,003,867	-	3,020,416	75.4%
12	**Total**	**180,837,422**	**32,858,476**	**172,102,547**	**19,742,354**	**122,629,633**	**63.9%**

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

SR 000's

		0%	20%	25%	30%	35%	40%	45%	50%	60%	70%	75%	85%	90%	100%	110%	130%	150%	250%	Other	Total credit exposure amount (post-CCF and post-CRM)
1	**Sovereigns and their central banks**	38,761,505	1,285,669						-						-			-		-	40,047,174
2	**Non-central government public sector entities**		-						4,425,021						-			-		-	4,425,021
3	**Multilateral development banks**	-	-		-				-				-		-			-		-	-
4	**Banks**		4,428,537		3,612,062		-		2,756,127			24,821	-		4,688,893			2,905,899		-	18,416,339
	Of which: securities firms and other financial institutions		-		-		-		-			-	-		-			-		-	-
5	**Covered bonds**		-	-					-				-		-					-	-
6	**Corporates**		-						3,135,169			568,131	4,652,819		40,857,009		1,551,005	-		-	50,764,133
	Of which: securities firms and other financial institutions		-						-			-	-		-			-		-	-
	Of which: specialised lending		-						-			-	-		1,845,533		1,551,005	-		-	3,396,538
7	**Subordinated debt, equity and other capital**												-		-			160,023	4,277,070	-	4,437,093
8	**Retail**							218,584				13,486,420	-		2,438,272					28,409	16,171,685
	MSMEs							-				-	-		-					-	-
9	**Real estate**	-	4,024,226	2,617,391	9,975,902	365,074	6,974,038	3,304,252	1,231,923	835,762	4,456,685	176,163	301,817	2,147,025	11,039,384	907,859		4,588,518		-	52,946,019
	Of which: general RRE	-	4,024,226	2,617,391	9,949,486		6,974,038		1,231,923		43,222	-	-	-	-		-	-	-	-	24,840,286
	Of which: no loan splitting applied	-	4,024,226	2,617,391	9,949,486		6,974,038		1,231,923		43,222	-	-		-		-	-	-	-	24,840,286
	Of which: loan splitting applied (Secured)		-										-							-	-
	Of which: loan splitting applied (Unsecured)	-	-		-		-		-			-	-		-			-		-	-
	Of which: IPRRE				26,416	365,074		3,304,252		388,310		176,163	-					-		-	4,260,215
	Of which: general CRE	-	-		-		-		-	447,452		-	-		5,342,287			-		-	5,789,739
	Of which: no loan splitting applied	-	-		-		-		-	447,452			-		5,342,287					-	5,789,739
	Of which: loan splitting applied (Secured)									-			-							-	-
	Of which: loan splitting applied (Unsecured)	-	-		-		-		-			-	-		-			-		-	-
	Of which: IPCRE										4,413,463		-	2,147,025	-	907,859		-		-	7,468,347
	Of which: land acquisition, development and construction														4,440,329			4,588,518		-	9,028,847
10	**Defaulted exposures**								241,304				-		388,044			4,222		-	633,570
11	**Other assets**	983,451	-										-		3,020,416					-	4,003,867
12	**Total**	39,744,956	9,738,432	2,617,391	13,587,964	365,074	6,974,038	3,522,836	11,789,544	835,762	4,456,685	14,255,535	4,954,636	2,147,025	62,432,018	907,859	1,551,005	7,658,662	4,277,070	28,409	191,844,901

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

		a	b	c	d
	Risk Weight	**On-balance sheet exposure**	**Off-balance sheet exposure (pre-CCF)**	**Weighted average CCF***	**Exposure (post-CCF and post CRM)**
1	Less than 40%	63,662,754	2,729,917	87.9%	66,053,817
2	40-70%	25,374,317	3,649,900	82.9%	27,578,863
3	75%	14,308,962	67,280	36.9%	14,255,535
4	**80- 85%**	3,741,389	1,938,584	69.7%	4,954,636
5	90-100%	62,089,823	21,415,072	49.1%	64,606,384
6	105-130%	2,458,866	-	0.0%	2,458,865
7	150%	4,924,241	3,057,723	89.5%	7,659,731
8	250%	4,277,070	-	0.0%	4,277,070
9	400%	-	-	0.0%	-
10	1250%	-	-	0.0%	-
11	**Total exposures**	180,837,422	32,858,476		191,844,901

* Weighting is based on off-balance sheet exposure (pre-CCF).

Template CCR1: Analysis of counterparty credit risk (CCR) exposure by approach

SR 000's

		a	b	c	d	e	f
		Replacement cost	Potential future exposure	Effective EPE	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
1	SA-CCR (for derivatives)	86,886	556,666		1.4	900,972	318,171
2	Internal Model Method (for derivatives and SFTs)			-	-	-	-
3	Simple Approach for credit risk mitigation (for SFTs)					-	-
4	Comprehensive Approach for credit risk mitigation (for SFTs)					591,708	113,909
5	Value-at-risk (VaR) for SFTs					-	-
6	**Total**						432,080

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

SR 000's

	a	b	c	d	e	f	g	h	i
Regulatory portfolio*↓ Risk weight*→	0%	10%	20%	50%	75%	100%	150%	Others	Total credit exposure
Sovereigns	22,164	-	-	-	-	-	-	-	22,164
Non-central government public sector	-	-	-	-	-	-	-	-	-
Multilateral development banks	-	-	-	-	-	-	-	-	-
Banks	-	-	1,291,204	10,945	-	22,194	-	-	1,324,343
Securities firms	-	-	-	-	-	-	-	-	-
Corporates	-	-	-	-	-	146,173	-	-	146,173
Regulatory retail portfolios	-	-	-	-	-	-	-	-	-
Other assets	-	-	-	-	-	-	-	-	-
Total	22,164	-	1,291,204	10,945	-	168,367	-	-	1,492,680

Template CCR5: Composition of collateral for CCR exposure

SR 000's

	a	b	c	d	e	f
	Collateral used in derivative transactions				Collateral used in SFTs	
	Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral
	Segregated	Unsegregated	Segregated	Unsegregated		
Cash - domestic currency	-	-	-	-	4,576,932	880,000
Cash - other currencies	-	-	-	-	482,357	-
Domestic sovereign debt	-	-	-	-	922,000	4,522,522
Other sovereign debt	-	-	-	-	-	-
Government agency debt	-	-	-	-	-	-
Corporate bonds	-	-	-	-	-	956,063
Equity securities	-	-	-	-	-	-
Other collateral	-	-	-	-	-	-
Total	-	-	-	-	5,981,289	6,358,585

Template CCR6: Credit derivatives exposures

SR 000's

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

Template CCR8: Exposures to central counterparties

SR 000's

		a EAD (post-CRM)	b RWA
1	**Exposures to QCCPs (total)**		
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		
11	**Exposures to non-QCCPs (total)**		
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 MR1: Market risk under the standardized approach (SA)

SR 000's

		a Capital requirement
1	General interest rate risk	1,007
2	Equity risk	8,310
3	Commodity risk	-
4	Foreign exchange risk	140,226
5	Credit spread risk - non-securitisations	295
6	Credit spread risk - securitisations (non-correlation trading portfolio)	-
7	Credit spread risk - securitisation (correlation trading portfolio)	-
8	Default risk - non-securitisations	6,183
9	Default risk - securitisations (non-correlation trading portfolio)	-
10	Default risk - securitisations (correlation trading portfolio)	-
11	Residual risk add-on	-
12	**Total**	156,021

Template CCyB1 - Geographical distribution of credit exposures used in the calculation of the bank-specific countercyclical capital buffer requirement

SR 000's

	a	b	c	d	e
Geographical breakdown	Countercyclical capital buffer rate	Exposure values and/or risk-weighted assets (RWA) used in the computation of the countercyclical capital buffer		Bank-specific countercyclical capital buffer rate	Countercyclical capital buffer amount
		Exposure values	RWA		
Saudi Arabia	1.00%	141,452,130	100,215,771		
Belgium	1.25%	1,642	3,119		
Cyprus	2.50%	187,500	139,344		
United Arab Emirates	2.50%	11,250	31,500		
United Kingdom	2.00%	136,578	204,867		
United States	0.00%	1,052,732	2,081,098		
Residual Other European Union Countries	0.50%	382,707	191,168		
Total		142,171,807	100,785,769		
		143,224,539	102,866,867	0.98%	1,011,521

Template LR1: Summary comparison of accounting assets vs leverage ratio exposure

		SR 000's
#	Particulars	a
1	Total consolidated assets as per published financial statements	181,183,676
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	900,972
9	Adjustment for securities financing transactions (ie repurchase agreements and similar secured lending)	591,708
10	Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of offbalance sheet exposures)	20,054,147
11	Adjustments for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital	-
12	Other adjustments	(165,902)
13	**Leverage ratio exposure measure**	**202,564,601**

Template LR2: Leverage ratio common disclosure template

SR 000's

		a	b
		T	T-1
On Balance sheet exposures			
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	181,017,774	172,948,510
2	Gross-up for derivatives collateral provided where deducted from balance sheet assets pursuant to the operative accounting framework	-	-
3	(Deductions of receivable assets for cash variation margin provided in derivatives transactions)	-	-
4	(Adjustment for securities received under securities financing transactions that are recognised as an asset)	-	-
5	(Specific and general provisions associated with on-balance sheet exposures that are deducted from Basel III Tier 1 capital)	-	-
6	(Asset amounts deducted in determining Basel III Tier 1 capital and regulatory	-	-
7	**Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of**	**181,017,774**	**172,948,510**
Derivative exposures			
8	Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	121,640	115,368
9	Add-on amounts for potential future exposure associated with all derivatives transactions	779,332	708,372
10	(Exempted central counterparty (CCP) leg of client-cleared trade exposures)	-	-
11	Adjusted effective notional amount of written credit derivatives	-	-
12	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	-	-
13	**Total derivative exposures (sum of rows 8 to 12)**	**900,972**	**823,740**
Securities financing transaction exposures			
14	Gross SFT assets (with no recognition of netting), after adjustment for sale accounting transactions	-	-
15	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-	-
16	Counterparty credit risk exposure for SFT assets	591,708	602,688
17	Agent transaction exposures	-	-
18	**Total securities financing transaction exposures (sum of rows 14 to 17)**	**591,708**	**602,688.00**
Other off balance sheet exposures			
19	Off-balance sheet exposure at gross notional amount	32,858,476	31,708,305
20	(Adjustments for conversion to credit equivalent amounts)	(12,804,329)	(12,797,947)
21	(Specific and general provisions associated with off-balance sheet exposures deducted in determining Tier 1 capital)	-	-
22	**Off-balance sheet items (sum of rows 19 to 21)**	**20,054,147**	**18,910,358**
Capital and total exposures			
23	**Tier 1 capital**	23,389,481	23,038,911
24	**Total exposures (sum of rows 7, 13, 18 and 22)**	202,564,601	193,285,296
Leverage ratio			
25	**Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)**	**11.55%**	**11.92%**
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	11.55%	11.92%
26	**National minimum leverage ratio requirement**	3.00%	3.00%
27	**Applicable leverage buffers**	8.55%	8.92%
Disclosure of mean values			
28	Mean value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	-	-
29	Quarter-end value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	-	-
30	Total exposures (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	202,564,601	193,285,296
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)	202,564,601	193,285,296
31	Basel III leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	11.55%	11.92%
31a	Basel III leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	11.55%	11.92%

Template LIQ1: Liquidity Coverage Ratio (LCR)

SR 000's

		a	b
		Total unweighted value (average)	Total weighted value (average)
	High quality liquid assets		
1	Total HQLA		37,570,789
2	**Retail deposits and deposits from small business customers, of which:**	19,237,356	1,923,736
3	Stable deposits	-	-
4	Less stable deposits	19,237,356	1,923,736
5	**Unsecured wholesale funding, of which:**	46,076,804	29,191,241
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	-	-
7	Non-operational deposits (all counterparties)	46,076,804	29,191,241
8	Unsecured debt	-	-
9	**Secured wholesale funding**	-	-
10	**Additional requirements, of which:**	2,767,628	311,526
11	Outflows related to derivative exposures and other collateral requirements	38,626	38,626
12	Outflows related to loss of funding on debt products	-	-
13	Credit and liquidity facilities	2,729,002	272,900
14	**Other contractual funding obligations**	-	-
15	**Other contingent funding obligation**	30,390,374	656,309
16	**TOTAL CASH OUTFLOWS**		**32,082,812**
Cash inflows			
17	Secured lending (eg reverse repos)	-	-
18	Inflows from fully performing exposures	21,852,448	12,911,653
19	Other cash inflows	-	-
20	**TOTAL CASH INFLOWS**		12,911,653
		Total adjusted value	
21	Total HQLA		37,570,789
22	Total net cash outflows		19,171,159
23	Liquidity Coverage Ratio (%)		**195.98%**

Template LIQ2: Net Stable Funding Ratio (NSFR)

SR 000's

		a	b	c	d	e
(In currency amount)		**Unweighted value by residual maturity**				**Weighted value**
		No maturity	**<6 months**	**6 months to < 1 year**	**≥ 1 year**	
Available stable funding (ASF) item						
1	**Capital:**	24,086,307	-	-	1,999,274	26,085,581
2	*Regulatory capital*	24,086,307	-	-	1,999,274	26,085,581
3	*Other capital instruments*	-	-	-	-	-
4	**Retail deposits and deposits from small business customers, of which:**	17,776,578	7,462,784	204,009	44,628	22,943,662
5	*Stable deposits*	-	-	-	-	-
6	*Less stable deposits*	17,776,578	7,462,784	204,009	44,628	22,943,662
7	**Wholesale funding:**	-	123,230,178	3,231,220	1,068,448	50,521,473
8	*Operational deposits*	-	-	-	-	-
9	*Other wholesale funding*	-	123,230,178	3,231,220	1,068,448	50,521,473
10	**Liabilities with matching interdependent assets**	-	-	-	-	-
11	**Other liabilities**	-	-	690,682	2,050,890	2,396,231
12	*NSFR derivative liabilities*		-	-	-	
13	*All other liabilities and equity not included in the above categories*	-	-	690,682	2,050,890	2,396,231
14	**Total ASF**					101,946,947
Required stable funding (RSF) item						
15	Total NSFR high-quality liquid assets (HQLA)					-
16	Deposits held at other financial institutions for operational purposes	-	-	-	-	-
17	Performing loans and securities:	**38,834**	**37,031,406**	**54,754,719**	**78,281,398**	**85,843,968**
18	*Performing loans to financial institutions secured by Level 1 HQLA*	-	922,000	2,235,708	28,293,005	1,618,680
19	*Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions*	-	2,968,750	1,000,000	-	945,313
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:*	-	32,877,331	50,384,511	41,654,956	75,464,633
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*	38,834	263,325	1,134,500	8,333,437	7,815,342
25	Assets with matching interdependent liabilities	-	-	-	-	-
26	Other assets:	2,849,928	-	-	352,315	3,202,243
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*	2,849,928	-	-	352,315	3,202,243
32	*Off-balance sheet items*		-	-	-	143,167
33	**Total RSF**					89,189,378
34	**Net Stable Funding Ratio (%)**					**114.30%**