Pillar III Disclosures

June 30th, 2026

Al Rajhi Bank

The following templates are not covered as not applicable to the bank's approach:

SN	Template	Description
1	KM2	Key metrics - TLAC requirements (at resolution group level)
2	CMS1	Comparison of modelled and standardised RWA at risk level
3	CMS2	Comparison of modelled and standardised RWA for credit risk at asset class
4	TLAC1	TLAC composition for G-SIBs (at resolution group level)
5	TLAC2	Material subgroup entity - creditor ranking at legal entity level
6	TLAC3	Resolution entity - creditor ranking at legal entity level
7	CR6	IRB - Credit risk exposures by portfolio and PD range
8	CR7	IRB - Effect on RWA of credit derivatives used as CRM techniques
9	CR8	RWA flow statements of credit risk exposures under IRB
10	CR10	IRB (specialized lending under the slotting approach)
11	CCR4	IRB - CCR exposures by portfolio and PD scale
12	CCR6	Credit derivatives exposures
13	CCR7	RWA flow statements of CCR exposures under Internal Model Method (IMM)
14	CCR8	Exposures to central counterparties
15	SEC1	Securitization exposures in the banking book
16	SEC2	Securitization exposures in the trading book
17	SEC3	Securitization exposures in the banking book and associated regulatory capital requirements - bank acting as originator or as sponsor
18	SEC4	Securitization exposures in the banking book and associated capital requirements - bank acting as investor
19	MR2	Market risk for banks using the IMA
20	MR3	Market risk under the simplified standardized approach
21	CVA1	The reduced basic approach for CVA (BA-CVA)
22	CVA2	The full basic approach for CVA (BA-CVA)
23	CVA3	The standardized approach for CVA (SA-CVA)
24	CVA4	RWA flow statements of CVA risk exposures under SA-CVA

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Overview of risk management, key prudential metrics and RWA:

KM1: Key metrics (at consolidated group level)

	⃁ 000's	a	b	c	d	e
		Jun-26	Mar-26	Dec-25	Sep-25	Jun-25
	Available capital (amounts)					
1	Common Equity Tier 1 (CET1)	117,695,236	117,874,137	112,182,620	106,337,342	102,691,292
1a	Fully loaded ECL accounting model	117,695,236	117,874,137	112,182,620	106,337,342	102,691,292
2	Tier 1	147,507,736	147,686,637	138,057,620	132,212,342	128,566,292
2a	Fully loaded ECL accounting model Tier 1	147,507,736	147,686,637	138,057,620	132,212,342	128,566,292
3	Total capital	159,644,029	156,907,766	147,278,251	141,478,140	133,832,761
3a	Fully loaded ECL accounting model total capital	159,644,029	156,907,766	147,278,251	141,478,140	133,832,761
	Risk-weighted assets (amounts)					
4	Total risk-weighted assets (RWA)	678,499,772	683,171,446	673,912,642	670,155,602	663,810,004
4a	Total risk-weighted assets (pre-floor)	678,499,772	683,171,446	673,912,642	670,155,602	663,810,004
	Risk-based capital ratios as a percentage of RWA					
5	CET1 ratio (%)	17.35%	17.25%	16.65%	15.87%	15.47%
5a	Fully loaded ECL accounting model CET1 (%)	17.35%	17.25%	16.65%	15.87%	15.47%
5b	CET1 ratio (%) (pre-floor ratio)	17.35%	17.25%	16.65%	15.87%	15.47%
6	Tier 1 ratio (%)	21.74%	21.62%	20.49%	19.73%	19.37%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	21.74%	21.62%	20.49%	19.73%	19.37%
6b	Tier 1 ratio (%) (pre-floor ratio)	21.74%	21.62%	20.49%	19.73%	19.37%
7	Total capital ratio (%)	23.53%	22.97%	21.85%	21.11%	20.16%
7a	Fully loaded ECL accounting model total capital ratio (%)	23.53%	22.97%	21.85%	21.11%	20.16%
7b	Total capital ratio (%) (pre-floor ratio)	23.53%	22.97%	21.85%	21.11%	20.16%
	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 (%)	1.05%	0.14%	0.14%	0.14%	0.14%
10	Bank G-SIB and/or D-SIB additional requirements (%)	1.00%	1.00%	1.00%	1.00%	1.00%
11	Total of bank CET1 specific buffer requirements (%) (row 8 + row 9 + row 10)	4.55%	3.64%	3.64%	3.64%	3.64%
12	CET1 available after meeting the bank's minimum capital requirements (%)	8.29%	9.11%	8.50%	7.73%	7.33%
	Basel III leverage ratio					
13	Total Basel III leverage ratio exposure measure	1,127,533,613	1,127,145,844	1,117,168,918	1,121,725,092	1,098,876,644
14	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves)	13.08%	13.10%	12.36%	11.79%	11.70%
14a	Fully loaded ECL accounting model Basel III leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) (%)	13.08%	13.10%	12.36%	11.79%	11.70%
14b	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)	13.08%	13.10%	12.36%	11.79%	11.70%
14c	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	13.08%	13.10%	12.36%	11.79%	11.70%
14d	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	13.08%	13.10%	12.36%	11.79%	11.70%
	Liquidity Coverage Ratio (LCR)					
15	Total high-quality liquid assets (HQLA)	131,973,704	127,609,051	127,264,128	122,297,775	120,722,246
16	Total net cash outflow	78,021,808	78,643,886	75,418,330	79,230,454	78,931,447
17	LCR ratio (%)	169.15%	162.26%	168.74%	154.36%	152.95%
	Net Stable Funding Ratio (NSFR)					
18	Total available stable funding	747,097,427	741,036,371	734,464,419	751,552,605	732,630,425
19	Total required stable funding	680,161,910	677,798,185	674,090,710	679,595,314	674,345,894
20	NSFR ratio	109.84%	109.33%	108.96%	110.59%	108.64%

OV1: Overview of RWA

		a	b	c	
		RWA		Minimum capital requirements	Drivers behind significant differences
		Jun-26	Mar-26	Jun-26	
1	**Credit risk (excluding counterparty credit risk)**	**600,221,781**	**604,999,871**	**48,017,743**	**Decrease in other assets & off-balance sheet exposures**
2	Of which: standardized approach (SA)	600,221,781	604,999,871	48,017,743	
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)**	**4,114,072**	**4,345,942**	**329,126**	**Decrease in Exposure at Default**
7	Of which: standardized approach for counterparty credit risk	4,114,072	4,345,942	329,126	
8	Of which: IMM				
9	Of which: other CCR				
10	**Credit valuation adjustment (CVA)**	**4,114,072**	**4,345,942**	**329,126**	**Decrease in Exposure at Default**
11	Equity positions under the simple risk weight approach and the internal model method during the five-year linear phase-in period				
12	Equity investment in funds - Look-through approach	4,371,312	3,908,180	349,705	Increase in Equity Investment in funds
13	Equity investment in funds - Mandate-based approach				
14	Equity investment in funds - Fall-back approach				
15	Settlement risk				
16	Securitization exposures in banking book				
17	Of which: securitization IRB approach (SEC-IRBA)				
18	Of which: securitization external ratings-based approach (SEC-ERBA), including internal assessment approach (IAA)				
19	Of which: securitization standardized approach (SEC-SA)				
20	**Market risk**	**14,182,663**	**14,075,641**	**1,134,613**	**Increase in FX Exposure**
21	Of which: standardized approach (SA)	14,182,663	14,075,641	1,134,613	
22	Of which: internal model approach (IMA)				
23	Capital charge for switch between trading book and banking book				
24	**Operational risk**	**51,495,870**	**51,495,870**	**4,119,670**	**No Change**
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 + 12 + 20 + 24)**	**678,499,772**	**683,171,446**	**54,279,982**	

Composition of Capital:

CCA: Main features of regulatory capital instruments and of other TLAC-eligible instruments (1/2)

1	Issuer	Al Rajhi Banking and Investment Corporation	Al Rajhi Banking and Investment Corporation	Al Rajhi Tier 1 Sukuk Limited	Al Rajhi Tier 1 Sukuk Limited
2	Unique identifier	SA15GVK0JI30	SA15L00GHCJ9	XS2819196879	XS2975300208
3	Governing law(s) of the instrument	Laws of Kingdom of Saudi Arabia	Laws of Kingdom of Saudi Arabia	English Law	English Law
4	Transitional Basel III rules	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1
5	Post-transitional Basel III rules	Eligible	Eligible	Eligible	Eligible
6	Eligible at solo/group/group and solo	Group and Solo	Group and Solo	Group and solo	Group and solo
7	Instrument type	Subordinated	Subordinated	Subordinated	Subordinated
8	Amount recognized in regulatory capital (Currency in millions, as of most recent reporting date)	SAR 6,500 Million	SAR 10,000 Million	USD 1,000 Million	USD 1,500 Million
9	Par value of instrument	SAR 1,000,000	SAR 1,000	USD 1,000	USD 1,000
10	Accounting classification	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity
11	Original date of issuance	23 January 2022	16 November 2022	16 May 2024	21 January 2025
12	Perpetual or dated	Perpetual	Perpetual	Perpetual	Perpetual
13	Original maturity date	No Maturity	No Maturity	No Maturity	No Maturity
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Option call date, contingent call dates and redemption amount	23 January 2027	16 November 2027	16 May 2029	21 July 2030
16	Subsequent call dates, if applicable	Following the first call date, any profit distribution date thereafter	Following the first call date, any profit distribution date thereafter	Following the first call date, any profit distribution date thereafter	Following the first call date, any profit distribution date thereafter
17	Fixed or Floating dividend/coupon	Fixed to Floating	Fixed to Floating	Fixed to Floating	Fixed to Floating
18	Coupon rate and any related index	3.500% per annum fixed rate payable quarterly from the issue date excluding the reset date. The return rate shall thereafter reset on the reset date.	5.500% per annum fixed rate payable quarterly from the issue date excluding the reset date. The return rate shall thereafter reset on the reset date.	6.375% per annum fixed rate payable semi-annually from the issue date excluding the reset date. The return rate shall thereafter reset on the reset date.	6.250% per annum fixed rate payable semi-annually from the issue date excluding the reset date. The return rate shall thereafter reset on the reset date.
19	Existence of a dividend stopper	Yes	Yes	Yes	Yes
20	Fully discretionary, partially discretionary or mandatory	Fully Discretionary	Fully Discretionary	Fully Discretionary	Fully Discretionary
21	Existence of step-up or other incentive to redeem	No	No	No	No
22	Non-cumulative or cumulative	Non-Cumulative	Non-Cumulative	Non-Cumulative	Non-Cumulative
23	Convertible or non-convertible	Non-Convertible	Non-Convertible	Non-Convertible	Non-Convertible
24	If convertible, conversion trigger(s)	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A
30	Write-down feature	Yes	Yes	Yes	Yes
31	If write down, write-down trigger(s)	Non-Viability Event	Non-Viability Event	Non-viability event	Non-viability event
32	If write-down, full or partial	Full or partial	Full or partial	Full or partial	Full or partial
33	If write-down, permanent or temporary	Permanent	Permanent	Permanent	Permanent
34	If temporary write-own, description of writeup mechanism	N/A	N/A	N/A	N/A
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned).	The financial instrument is junior to senior creditors and Tier 2 capital instruments	The financial instrument is junior to senior creditors and Tier 2 capital instruments	The financial instrument is junior to senior creditors and Tier 2 capital instruments	The financial instrument is junior to senior creditors and Tier 2 capital instruments
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A

CCA: Main features of regulatory capital instruments and of other TLAC-eligible instruments (2/2)

1	Issuer	Al Rajhi Sukuk Limited	Al Rajhi Tier 1 Sukuk Limited	Al Rajhi Tier 1 Sukuk Limited	Al Rajhi Sukuk Limited
2	Unique identifier	XS3124428254	XS3265586217	XS3295141702	XS3351090405
3	Governing law(s) of the instrument	English Law	English Law	English Law	English Law
4	Transitional Basel III rules	Tier 2 Certificates	Additional Tier 1	Additional Tier 1	Tier 2 Certificates
5	Post-transitional Basel III rules	Eligible	Eligible	Eligible	Eligible
6	Eligible at solo/group/group and solo	Group and solo	Group and solo	Group and solo	Group and solo
7	Instrument type	Subordinated unsecured	Subordinated	Subordinated	Subordinated unsecured
8	Amount recognized in regulatory capital (Currency in millions, as of most recent reporting date)	USD 1,000 Million	USD 1,000 Million	USD 50 Million	USD 750 million
9	Par value of instrument	USD 1,000	USD 1,000	USD 1,000	USD 1,000
10	Accounting classification	Subordinated debt	Shareholders' Equity	Shareholders' Equity	Subordinated debt
11	Original date of issuance	16 September 2025	14 January 2026	12 February 2026	21 April 2026
12	Perpetual or dated	Dated	Perpetual	Perpetual	Dated
13	Original maturity date	16 March 2036	No Maturity	No Maturity	21 April 2036
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Option call date, contingent call dates and redemption amount	16 September 2030	14 July 2031	12 August 2031	21 April 2031
16	Subsequent call dates, if applicable	Following the first call date, any profit distribution date thereafter	Following the first call date, any profit distribution date thereafter	Following the first call date, any profit distribution date thereafter	Following the first call date, any profit distribution date thereafter
17	Fixed or Floating dividend/coupon	Fixed to Floating	Fixed to Floating	Fixed to Floating	Fixed to Floating
18	Coupon rate and any related index	5.651% per annum fixed rate payable semi-annually from the issue date excluding the reset date. The return rate shall thereafter reset on the reset date.	6.150% per annum fixed rate payable semi-annually from the issue date excluding the reset date. The return rate shall thereafter reset on the reset date.	6.150% per annum fixed rate payable semi-annually from the issue date excluding the reset date. The return rate shall thereafter reset on the reset date.	6.150% per annum fixed rate payable semi-annually from the issue date excluding the reset date. The return rate shall thereafter reset on the reset date.
19	Existence of a dividend stopper	No	Yes	Yes	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Fully Discretionary	Fully Discretionary	Mandatory
21	Existence of step-up or other incentive to redeem	No	No	No	No
22	Non-cumulative or cumulative	Non-Cumulative	Non-Cumulative	Non-Cumulative	Non-Cumulative
23	Convertible or non-convertible	Non-Convertible	Non-Convertible	Non-Convertible	Non-Convertible
24	If convertible, conversion trigger(s)	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A
30	Write-down feature	Yes	Yes	Yes	Yes
31	If write down, write-down trigger(s)	Non-viability event	Non-viability event	Non-viability event	Non-viability event
32	If write-down, full or partial	Full or partial	Full or partial	Full or partial	Full or partial
33	If write-down, permanent or temporary	Permanent	Permanent	Permanent	Permanent
34	If temporary write-own, description of writeup mechanism	N/A	N/A	N/A	N/A
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned).	The financial instrument is junior to senior creditors, and senior to Tier 1 capital instruments	The financial instrument is junior to senior creditors and Tier 2 capital instruments	The financial instrument is junior to senior creditors and Tier 2 capital instruments	The financial instrument is junior to senior creditors, and senior to Tier 1 capital instruments
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A

CC1: Composition of regulatory capital

		a	b
		Amounts	**Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation**
	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	60,000,000	h
2	Retained earnings	20,282,411	
3	Accumulated other comprehensive income (and other reserves)	40,390,851	
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**	**120,673,262**	
	Common Equity Tier 1 capital: regulatory adjustments		
7	Prudent valuation adjustments	-	
8	Goodwill (net of related tax liability)	(59,593)	a
9	Other intangibles other than mortgage servicing rights (MSR) (net of related tax liability)	(2,903,131)	b
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	(15,303)	
12	Shortfall of provisions to expected losses	-	
13	Securitization 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)	-	
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**	**(2,978,026)**	
29	**Common Equity Tier 1 capital (CET1)**	**117,695,236**	
	Additional Tier 1 capital: instruments		
30	Directly issued qualifying additional Tier 1 instruments plus related stock surplus	29,812,500	i
31	Of which: classified as equity under applicable accounting standards	29,812,500	
32	Of which: classified as liabilities under applicable accounting standards	-	

		a	b
		Amounts	**Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation**
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**	**29,812,500**	
	Additional Tier 1 capital: regulatory adjustments		
37	Investments in own additional Tier 1 instruments	-	
38	Reciprocal cross-holdings in additional Tier 1 instruments	-	
39	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)	-	
40	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation	-	
41	National specific regulatory adjustments	-	
42	Regulatory adjustments applied to additional Tier 1 capital due to insufficient Tier 2 capital to cover deductions	-	
43	**Total regulatory adjustments to additional Tier 1 capital**	-	
44	**Additional Tier 1 capital (AT1)**	**29,812,500**	
45	**Tier 1 capital (T1 = CET1 + AT1)**	**147,507,736**	
	Tier 2 capital: instruments and provisions		
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	6,562,500	
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	5,573,793	
51	**Tier 2 capital before regulatory adjustments**	**12,136,293**	
	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**	**12,136,293**	
59	**Total regulatory capital (= Tier 1 + Tier2)**	**159,644,029**	
60	**Total risk-weighted assets**	**678,499,772**	
	Capital adequacy ratios and buffers		

		a	b
		Amounts	**Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation**
61	**Common Equity Tier 1 capital (as a percentage of risk-weighted assets)**	**17.35%**	
62	**Tier 1 capital (as a percentage of risk-weighted assets)**	**21.74%**	
63	**Total capital (as a percentage of risk-weighted assets)**	**23.53%**	
64	**Institution-specific buffer requirement (capital conservation buffer plus countercyclical buffer requirements plus higher loss absorbency requirement, expressed as a percentage of risk weighted assets)**	**4.55%**	
65	Of which: capital conservation buffer requirement	2.50%	
66	Of which: bank-specific countercyclical buffer requirement	1.05%	
67	Of which: higher loss absorbency requirement	1.00%	
68	**Common Equity Tier 1 capital (as a percentage of risk-weighted assets) available after meeting the bank's minimum capital requirements**	**8.29%**	
	National minima (if different from Basel III)		
69	National minimum Common Equity Tier 1 capital adequacy ratio (if different from Basel III minimum)	N/A	
70	National minimum Tier 1 capital adequacy ratio (if different from Basel III minimum)	N/A	
71	National minimum Total capital adequacy ratio (if different from Basel III minimum)	N/A	
	Amounts below the thresholds for deduction (before risk-weighting)		
72	Non-significant investments in the capital and other TLAC liabilities of other financial entities	N/A	
73	Significant investments in the common stock of financial entities	N/A	
74	MSR (net of related tax liability)	N/A	
75	DTA arising from temporary differences (net of related tax liability)	N/A	
	Applicable caps on the inclusion of provisions in Tier 2 capital		
76	Provisions eligible for inclusion in Tier 2 capital in respect of exposures subject to standardized approach (prior to application of cap)	5,573,793	
77	Cap on inclusion of provisions in Tier 2 capital under standardized approach	7,557,414	
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	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	

CC2: Reconciliation of regulatory capital to balance sheet

		Balance sheet as in published financial statements As at period-end	Reference
1	Cash and balances with Central Banks	53,266,134	
2	Due from banks and other financial institutions, net	29,548,099	
3	Investments, net	174,998,621	
4	Positive fair value of Shariah compliant derivatives	2,425,532	
5	Financing, net	762,096,104	
6	Other assets, net	12,527,210	
	Of which: goodwill	59,593	a
7	Investment in associates	1,270,007	
8	Investment properties, net	1,325,109	
9	Property, equipment, and right of use and software, net	15,981,404	
	Of which: other intangibles (excluding MSR)	2,564,913	b
10	Disposal group classified as held for sale	1,334,277	
	Of which: other intangibles (excluding MSR)	338,218	b
11	**Total assets**	**1,054,772,497**	
12	Due to banks, Saudi Central Bank and other financial institutions	107,264,297	
13	Customers' deposits	688,359,499	
14	Negative fair value of Shariah compliant derivatives	2,435,137	
15	Sukuk issued	74,834,389	
16	Other liabilities	28,251,905	
17	Liabilities associated with disposal group classified as held for sale	1,061,270	
18	**Total liabilities**	**902,206,497**	
19	Paid-in share capital	60,000,000	
	Of which: amount eligible for CET1 capital	60,000,000	h
20	Statutory Reserves	40,000,000	
21	Other Reserves	390,851	
22	Retained earnings	20,282,411	
23	Equity Sukuk	31,743,500	
	Of which: amount eligible for AT1 capital	29,812,500	i
	Of which: amount not eligible for AT1 capital	1,931,000	
24	Non-controlling interests	149,238	
25	**Total shareholders' equity**	**152,566,000**	

Note: Bank's scope of accounting consolidation and its scope of regulatory consolidation are exactly the same.

Asset encumbrance:

ENC: Asset encumbrance

		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	58,175,206	996,597,290	**1,054,772,497**

Credit Risk:

CR1: Credit quality of assets

	a	b	c	d	e	f	g
	Gross carrying values of		Allowances/ impairments	Of which ECL accounting provisions for credit losses on SA exposures		Of which ECL accounting provisions for credit losses on IRB exposures	Net values (a+b-c)
	Defaulted exposures	Non-defaulted exposures		Allocated in regulatory category of Specific	Allocated in regulatory category of General		
Loans	5,729,463	765,145,586	8,778,945	3,309,465	5,469,480	-	762,096,104
Debt Securities	-	161,742,649	44,016	-	44,016	-	161,698,633
Off-balance sheet exposures	282,609	84,051,997	182,625	122,816	59,809	-	84,151,981
Total	**6,012,072**	**1,010,940,232**	**9,005,586**	**3,432,282**	**5,573,304**	**-**	**1,007,946,718**

CR2: Changes in stock of defaulted loans and debt securities

		Jun-26
1	**Defaulted loans and debt securities at end of the previous reporting period**	**5,895,459**
2	Loans and debt securities that have defaulted since the last reporting period	3,401,107
3	Returned to non-defaulted status	(1,697,587)
4	Amounts written off	(1,869,516)
5	Other changes	-
6	**Defaulted loans and debt securities at end of the reporting period (1+2-3-4+5)**	**5,729,463**

CR3: Credit risk mitigation techniques – overview

		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	731,668,124	30,427,980	29,315,617	1,112,363	-
2	Debt securities	161,698,633	-	-	-	-
3	**Total**	893,366,757	30,427,980	29,315,617	1,112,363	-
4	Of which defaulted	2,419,998	-	-	-	-

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

	Asset Classes	a	b	c	d	e	f
		Exposures before CCF and CRM		Exposures post-CCF and post-CRM		RWA and RWA Density	
		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**	**222,530,182**	**21,596**	**220,996,648**	**4,319**	**8,623,610**	**3.9%**
2	**Non-central government public sector entities**	**903,585**	**1,193**	**903,585**	**-**	**451,793**	**50.0%**
3	**Multilateral development banks**	**288,685**	**37,500**	**288,685**	**18,750**	**90,355**	**29.4%**
4	**Banks**	**43,194,470**	**5,887,822**	**42,587,281**	**3,941,440**	**14,298,298**	**30.7%**
	Of which: securities firms and other financial institutions	**-**	**-**	**-**	**-**	**-**	**0.0%**
5	**Covered bonds**	**-**	**-**	**-**	**-**	**-**	**0.0%**
6	**Corporates**	**224,528,892**	**194,355,348**	**208,137,895**	**57,256,976**	**243,125,811**	**91.6%**
	Of which: securities firms and other financial institutions	-	-	-	-	-	**0.0%**
	Of which: specialized lending	10,097,883	-	10,097,883	-	10,884,718	**107.8%**
7	**Subordinated debt, equity and other capital**	**11,199,423**	**-**	**10,540,524**	**-**	**16,275,169**	**154.4%**
8	**Retail**	**227,246,496**	**14,313,953**	**218,778,214**	**1,541,087**	**166,300,176**	**75.5%**
	Of which: MSMEs	22,334,044	-	22,332,480	-	16,749,360	75.0%
9	**Real estate**	**284,181,726**	**20,656**	**284,181,726**	**19,932**	**120,893,481**	**42.5%**
	Of which: general RR	270,573,677	-	270,573,677	-	104,004,589	38.4%
	Of which: IPRRE	3,296,457	-	3,296,457	-	2,472,343	75.0%
	Of which: general CRE	832,923	-	832,923	-	555,579	66.7%
	Of which: IPCR	967,329	-	967,329	-	1,064,062	110.0%
	Of which: land acquisition, development and construction	8,511,339	20,656	8,511,339	19,932	12,796,907	150.0%
10	**Defaulted exposures**	**5,729,463**	**282,609**	**2,419,606**	**10,553**	**1,943,867**	**80.0%**
11	**Other assets**	**40,937,768**	**-**	**35,549,512**	**-**	**28,219,221**	**79.4%**
12	**Total**	**1,060,740,688**	**214,920,677**	**1,024,383,676**	**62,793,056**	**600,221,781**	**55.2%**

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

	Asset Class	0%	20%	30%	40%	45%	50%	60%	75%	80%	85%	100%	110%	130%	150%	Other**	Total credit exposure amount (post-CCF and post-CRM)
1	**Sovereigns and their central banks**	**204,332,618**	**9,109,810**	**-**	**-**	**-**	**1,900,191**	**-**	**-**	**-**	**-**	**5,271,941**	**-**	**-**	**386,408**	**-**	**221,000,968**
2	**Non-central government public sector entities**	**-**	**-**	**-**	**-**	**-**	**903,585**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**903,585**
3	**Multilateral development banks**	**-**	**18,750**	**288,685**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**307,435**
4	**Banks**	**-**	**22,588,233**	**19,943,307**	**3,694**	**-**	**1,096,278**	**-**	**14,098**	**-**	**-**	**2,174,392**	**-**	**-**	**708,718**	**-**	**46,528,721**
4a	Of which: securities firms and other financial institutions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	**Covered bonds**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
6	**Corporates**	**-**	**-**	**-**	**-**	**-**	**32,593,569**	**-**	**3,449,231**	**4,140,328**	**46,166,763**	**171,605,554**	**-**	**5,383,003**	**2,056,422**	**-**	**265,394,871**
6a	Of which: securities firms and other financial institutions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6b	Of which: specialized lending	-	-	-	-	-	-	-	-	4,140,328	-	574,551	-	5,383,003	-	-	10,097,883
7	**Subordinated debt, equity and other capital**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**9,877,119**	**663,405**	**10,540,524**
8	**Retail**	**-**	**-**	**-**	**-**	**2,018,849**	**-**	**-**	**211,635,033**	**-**	**-**	**6,665,420**	**-**	**-**	**-**	**-**	**220,319,301**
8a	Of which: Retail MSMEs	-	-	-	-	-	-	-	22,332,480	-	-	-	-	-	-	-	22,332,480
9	**Real estate**	**-**	**179,864,852**	**-**	**-**	**-**	**-**	**460,752**	**94,377,454**	**-**	**-**	**-**	**967,329**	**-**	**8,531,271**	**-**	**284,201,658**
9a	Of which: general RRE	-	179,864,852	-	-	-	-	-	94,005,283	-	-	-	-	-	-	-	273,870,135
9b	Of which: no loan splitting applied	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9c	Of which: loan splitting applied (Secured)	-	179,864,852	-	-	-	-	-	-	-	-	-	-	-	-	-	179,864,852
9d	Of which: loan splitting applied (Unsecured)	-	-	-	-	-	-	-	90,708,825	-	-	-	-	-	-	-	90,708,825
9e	Of which: IPRRE	-	-	-	-	-	-	-	3,296,457	-	-	-	-	-	-	-	3,296,457
9f	Of which: general CRE	-	-	-	-	-	-	460,752	372,171	-	-	-	-	-	-	-	832,923
9g	Of which: no loan splitting applied	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9h	Of which: loan splitting applied (Secured)	-	-	-	-	-	-	460,752	-	-	-	-	-	-	-	-	460,752
9i	Of which: loan splitting applied (Unsecured)	-	-	-	-	-	-	-	372,171	-	-	-	-	-	-	-	372,171
9j	Of which: IPCRE	-	-	-	-	-	-	-	-	-	-	-	967,329	-	-	-	967,329
9k	Of which: land acquisition, development and construction	-	-	-	-	-	-	-	-	-	-	-	-	-	8,531,271	-	8,531,271
10	**Defaulted exposures**	**-**	**-**	**-**	**-**	**-**	**1,176,959**	**-**	**-**	**-**	**-**	**1,048,823**	**-**	**-**	**204,377**	**-**	**2,430,158**
11	**Other assets**	**7,147,910**	**227,977**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**28,173,625**	**-**	**-**	**-**	**-**	**35,549,512**
12	**Total**	**211,480,527**	**211,809,622**	**20,231,992**	**3,694**	**2,018,849**	**37,670,582**	**460,752**	**309,475,816**	**4,140,328**	**46,166,763**	**214,939,754**	**967,329**	**5,383,003**	**21,764,316**	**663,405**	**1,087,176,733**

Exposure amounts and CCFs applied to off-balance sheet exposures, categorized 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%	443,084,864	3,482,490	53.70%	443,522,141
2	40-70%	40,212,638	2,657,911	72.78%	40,153,877
3	75%	306,854,614	16,990,638	15.46%	309,475,816
4	80- 85%	49,524,897	13,093,567	26.85%	50,307,092
5	90-100%	191,386,656	178,021,595	30.42%	214,939,754
6	105-130%	6,350,333	-	-	6,350,333
7	150%	22,004,382	674,476	51.17%	21,764,316
8	250%	-	-	-	-
9	400%	-	-	-	-
10	1250%	-	-	-	-
11	Other**	1,322,304	-	-	663,405
12	**Total exposures**	**1,060,740,688**	**214,920,677**	**29.98%**	**1,087,176,733**

*** Weighting is based on off-balance sheet exposure (pre-CCF).**
****The phase-in arrangement for unlisted equities is being applied.**

Counterparty Credit Risk:

CCR1: Analysis of CCR exposures by approach

		a	b	c	d	e	f
		Replacement cost	Potential future exposure	Effective EPE	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
1	SA-CCR (for derivatives)	829,567	1,969,944		1.4	3,919,317	2,321,764
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)					4,396,649	1,792,309
5	Value-at-risk (VaR) for SFTs						
6	**Total**						**4,114,072**

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

Regulatory portfolio ↓	Risk weight →	a	b	c	d	e	f	g	h	i
		0%	10%	20%	50%	75%	100%	150%	Others*	Total credit exposure
Sovereigns		-	-	-	-	-	-	-	-	-
Non-central government public sector entities		-	-	-	-	-	-	-	-	-
Multilateral development banks		-	-	-	-	-	-	-	-	-
Banks		-	-	203,658	2,664,595	-	-	-	3,855,482	6,723,736
Securities firms		-	-	-	-	-	-	-	-	-
Corporates		-	-	-	15,664	-	1,576,566	-	-	1,592,230
Regulatory retail portfolios		-	-	-	-	-	-	-	-	-
Other assets		-	-	-	-	-	-	-	-	-
Total		**-**	**-**	**203,658**	**2,680,259**	**-**	**1,576,566**	**-**	**3,855,482**	**8,315,966**

*** 30% Risk weight exposure is under "Others"**

CCR5: Composition of collateral for CCR exposure

	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	-	233,550	-	(43,550)	8,019,134	-
Cash - other currencies	-	462,938	-	(444,450)	10,209,581	-
Domestic sovereign debt	-	-	-	-	-	8,926,527
Other sovereign debt	-	-	-	-	-	3,308,770
Government agency debt	-	-	-	-	-	-
Corporate bonds	-	-	-	-	-	9,136,130
Equity securities	-	-	-	-	-	-
Other collateral	-	-	-	-	-	-
Total	**-**	**696,488**	**-**	**(488,000)**	**18,228,716**	**21,371,426**

Market Risk:

MR1: Market risk under the standardized approach

		a
		Capital requirement in standardized approach
1	General interest rate risk	214,400
2	Equity risk	300,387
3	Commodity risk	-
4	Foreign exchange risk	336,727
5	Credit spread risk - non-securitizations	55,762
6	Credit spread risk - securitizations (non-correlation trading portfolio)	-
7	Credit spread risk - securitization (correlation trading portfolio)	-
8	Default risk - non-securitizations	227,337
9	Default risk - securitizations (non-correlation trading portfolio)	-
10	Default risk - securitizations (correlation trading portfolio)	-
11	Residual risk add-on	-
12	**Total**	**1,134,613**

Leverage Ratio:

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

	Particulars	Jun-26
1	Total consolidated assets as per published financial statements	1,054,772,497
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 securitized 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 recognized 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	3,919,317
9	Adjustment for securities financing transactions (i.e. repurchase agreements and similar secured lending)	4,396,649
10	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)	64,442,237
11	Adjustments for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital	-
12	Other adjustments	2,913
13	**Leverage ratio exposure measure**	**1,127,533,613**

LR2: Leverage ratio common disclosure template

		a	b
		Jun-26	**Mar-26**
	On-Balance sheet exposures		
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	1,061,170,415	1,058,026,216
2	Gross-up for derivatives collateral provided where deducted from balance sheet assets pursuant to the operative accounting framework	-	-
3	(Deductions of receivable assets for cash variation margin provided in derivatives transactions)	-	-
4	(Adjustment for securities received under securities financing transactions that are recognized as an asset)	-	-
5	(Specific and general provisions associated with on-balance sheet exposures that are deducted from Basel III Tier 1 capital)	(3,309,465)	(3,544,415)
6	(Asset amounts deducted in determining Basel III Tier 1 capital and regulatory adjustments)	(2,962,724)	(2,862,911)
7	**Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of rows 1 to 6)**	**1,054,898,226**	**1,051,618,890**
	Derivative exposures		
8	Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	1,161,394	1,268,196
9	Add-on amounts for potential future exposure associated with all derivatives transactions	2,757,922	3,095,504
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)**	**3,919,317**	**4,363,700**
	Securities financing transaction exposures		
14	Gross SFT assets (with no recognition of netting), after adjustment for sale accounting transactions	20,856,609	22,472,879
15	(Netted amounts of cash payables and cash receivables of gross SFT assets)	(18,110,336)	(19,870,792)
16	Counterparty credit risk exposure for SFT assets	1,650,377	1,863,696
17	Agent transaction exposures	-	-
18	**Total securities financing transaction exposures (sum of rows 14 to 17)**	**4,396,649**	**4,465,783**
	Other off-balance sheet exposures		
19	Off-balance sheet exposure at gross notional amount	214,920,677	208,762,172
20	(Adjustments for conversion to credit equivalent amounts)	(150,478,439)	(141,940,101)
21	(Specific and general provisions associated with off-balance sheet exposures deducted in determining Tier 1 capital)	(122,816)	(124,601)
22	**Off-balance sheet items (sum of rows 19 to 21)**	**64,319,421**	**66,697,470**
	Capital and total exposures		
23	**Tier 1 capital**	147,507,736	147,686,637
24	**Total exposures (sum of rows 7, 13, 18 and 22)**	**1,127,533,613**	**1,127,145,844**
	Leverage ratio		
25	**Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)**	**13.08%**	**13.10%**
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	13.08%	13.10%
26	**National minimum leverage ratio requirement**	**3.00%**	**3.00%**
27	**Applicable leverage buffers**	**10.08%**	**10.10%**
	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	2,695,933	2,737,709
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	2,746,273	2,602,087
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)	1,127,483,274	1,127,281,465
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)	1,127,483,274	1,127,281,465
31	Basel III leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	13.08%	13.10%
31a	Basel III leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	13.08%	13.10%

Macroprudential supervisory measures:

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

Geographical breakdown	a	b	c	d	e
	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%	969,423,021	548,337,364		
Austria	2.50%	27,113	4,067		
Bahrain	2.50%	3,258,527	4,448,671		
Egypt	2.50%	858	51		
France	1.00%	6,113,856	1,876,150		
Germany	0.75%	69,941	6,994		
Greece	2.50%	2,703	676		
Jordan	2.50%	3,914,043	2,776,049		
Kuwait	2.50%	5,431,792	3,351,506		
Malaysia	2.50%	19,232,050	16,510,890		
Nigeria	2.50%	115,059	34,518		
Oman	2.50%	3,285	1,643		
Pakistan	2.50%	421,667	312,125		
Palestine	2.50%	3,000	1,125		
Qatar	2.50%	37,042	5,394		
South Korea	1.00%	426	64		
Spain	0.50%	1,140,681	167,938		
Thailand	2.50%	74	18		
United Arab Emirates	2.50%	1,919,268	1,344,045		
United Kingdom	2.00%	575,842	143,284		
Residual Other Asian Countries	2.50%	3,771	1,885		
SUM		**1,011,694,018**	**579,324,456**		
Total		**1,028,562,045**	**590,243,954**	**1.0548%**	**6,225,710**

Liquidity:

LIQ1: Liquidity Coverage Ratio (LCR):

		a	b
		Total unweighted value (average)	**Total weighted value (average)**
	High quality liquid assets		
1	**Total HQLA**		**131,973,704**
	Cash outflows		
2	**Retail deposits and deposits from small business customers, of which:**	**346,322,460**	**25,802,429**
3	Stable deposits	112,754,925	5,637,746
4	Less stable deposits	233,567,534	20,164,683
5	**Unsecured wholesale funding, of which:**	**241,325,238**	**93,792,896**
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	27,490	6,873
7	Non-operational deposits (all counterparties)	241,297,748	93,786,023
8	Unsecured debt	-	-
9	**Secured wholesale funding**	**34,158,448**	**1,062,997**
10	**Additional requirements, of which:**	**39,288,528**	**21,990,477**
11	Outflows related to derivative exposures and other collateral requirements	20,276,009	20,276,009
12	Outflows related to loss of funding on debt products	-	-
13	Credit and liquidity facilities	19,012,518	1,714,468
14	**Other contractual funding obligations**	**-**	**-**
15	**Other contingent funding obligation**	**66,849,107**	**1,336,982**
16	**TOTAL CASH OUTFLOWS**		**143,985,781**
	Cash inflows		
17	Secured lending (e.g. reverse repos)	-	-
18	Inflows from fully performing exposures	69,381,155	45,612,175
19	Other cash inflows	20,351,798	20,351,798
20	**TOTAL CASH INFLOWS**		**65,963,973**
	Total adjusted value		
21	**Total HQLA**		**131,973,704**
22	**Total net cash outflows**		**78,021,808**
23	**Liquidity Coverage Ratio (%)**		**169.15%**

LIQ2: Net Stable Funding Ratio (NSFR):

		a	b	c	d	e
		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:**	**-**	**-**	**-**	**168,490,730**	**168,490,730**
2	*Regulatory capital*	-	-	-	159,644,029	159,644,029
3	*Other capital instruments*	-	-	-	8,846,702	8,846,702
4	**Retail deposits and deposits from small business customers, of which:**	**296,468,113**	**69,280,510**	**8,613,795**	**11,606,801**	**354,576,722**
5	*Stable deposits*	111,732,739	9,024,984	117,175	216,404	115,047,557
6	*Less stable deposits*	184,735,374	60,255,526	8,496,620	11,390,397	239,529,165
7	**Wholesale funding:**	**111,930,170**	**242,930,859**	**50,139,449**	**71,597,208**	**222,452,956**
8	*Operational deposits*	-	-	-	-	-
9	*Other wholesale funding*	111,930,170	242,930,859	50,139,449	71,597,208	222,452,956
10	**Liabilities with matching interdependent assets**	**-**	**-**	**-**	**-**	**-**
11	**Other liabilities**	**25,801,527**	**-**	**-**	**3,313,748**	**1,577,019**
12	*NSFR derivative liabilities*		-	-	1,736,729	
13	*All other liabilities and equity not included in the above categories*	25,801,527	-	-	1,577,019	1,577,019
14	**Total ASF**					**747,097,427**
	Required stable funding (RSF) item					
15	Total NSFR high-quality liquid assets (HQLA)	-	-	-	-	15,441,046
16	Deposits held at other financial institutions for operational purposes	-	-	-	-	-
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*	-	27,381,096	2,063,219	1,490,893	6,629,667
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:*	-	86,689,395	83,467,206	541,055,035	544,975,081
21	*With a risk weight of less than or equal to 35% under the Basel II standardized approach for credit risk*	-	-	-	36,516,750	23,735,887
22	*Performing residential mortgages, of which:*	-	-	-	-	-
23	*With a risk weight of less than or equal to 35% under the Basel II standardized approach for credit risk*	-	-	-	-	-
24	*Securities that are not in default and do not qualify as HQLA, including exchange-traded equities*	-	3,728,939	2,519,372	43,537,233	41,498,663
25	Assets with matching interdependent liabilities	-	-	-	-	-
26	Other assets:	46,404,262	-	-	4,369,802	47,089,225
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*		-	-	1,934,665	197,936
30	*NSFR derivative liabilities before deduction of variation margin posted*		-	-	2,435,137	487,027
31	*All other assets not included in the above categories*	46,404,262	-	-	-	46,404,262
32	*Off-balance sheet items*		82,619,066	-	-	792,341
33	***Total RSF***					**680,161,910**
34	***Net Stable Funding Ratio (%)***					**109.84%**