



Disclosures Under Basel III Framework

Basel III Pillar 3 Disclosures
June 30, 2024

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KM1: Key metrics (at consolidated group level)
SR 000

| | | a | b | c | d | e |
|---|---|-------------|-------------|-------------|-------------|-------------|
| | | Jun-24 | Mar-24 | Dec-23 | Sep-23 | Jun-23 |
| Available capital (amounts) | | | | | | |
| 1 | Common Equity Tier 1 (CET1) | 55,547,254 | 53,290,711 | 53,451,132 | 50,659,386 | 50,892,993 |
| 1a | Fully loaded ECL accounting model | 55,547,254 | 53,290,711 | 53,451,132 | 50,659,386 | 50,892,993 |
| 2 | Tier 1 | 62,110,954 | 59,853,586 | 60,013,632 | 57,222,224 | 57,455,868 |
| 2a | Fully loaded ECL accounting model Tier 1 | 62,110,954 | 59,853,586 | 60,013,632 | 57,222,224 | 57,455,868 |
| 3 | Total capital | 72,677,002 | 70,142,600 | 70,511,967 | 67,310,080 | 66,803,127 |
| 3a | Fully loaded ECL accounting model total capital | 72,677,002 | 70,142,600 | 70,511,967 | 67,310,080 | 66,803,127 |
| Risk-weighted assets (amounts) | | | | | | |
| 4 | Total risk-weighted assets (RWA) | 372,222,986 | 363,209,221 | 340,106,914 | 325,145,862 | 320,997,326 |
| 4a | Total risk-weighted assets (pre-floor) | 372,222,986 | 363,209,221 | 340,106,914 | 325,145,862 | 320,997,326 |
| Risk-based capital ratios as a percentage of RWA | | | | | | |
| 5 | CET1 ratio (%) | 14.92% | 14.67% | 15.72% | 15.58% | 15.85% |
| 5a | Fully loaded ECL accounting model CET1 (%) | 14.92% | 14.67% | 15.72% | 15.58% | 15.85% |
| 5b | CET1 ratio (%) (pre-floor ratio) | 14.92% | 14.67% | 15.72% | 15.58% | 15.85% |
| 6 | Tier 1 ratio (%) | 16.69% | 16.48% | 17.65% | 17.60% | 17.90% |
| 6a | Fully loaded ECL accounting model Tier 1 ratio (%) | 16.69% | 16.48% | 17.65% | 17.60% | 17.90% |
| 6b | Tier 1 ratio (%) (pre-floor ratio) | 16.69% | 16.48% | 17.65% | 17.60% | 17.90% |
| 7 | Total capital ratio (%) | 19.53% | 19.31% | 20.73% | 20.70% | 20.81% |
| 7a | Fully loaded ECL accounting model total capital ratio (%) | 19.53% | 19.31% | 20.73% | 20.70% | 20.81% |
| 7b | Total capital ratio (%) (pre-floor ratio) | 19.53% | 19.31% | 20.73% | 20.70% | 20.81% |
| 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 (%) | 0.088% | 0.126% | 0.082% | 0.082% | 0.093% |
| 10 | Bank G-SIB and/or D-SIB additional requirements (%) | 0.50% | 0.50% | 0.50% | 0.50% | 0.50% |
| 11 | Total of bank CET1 specific buffer requirements (%) (row 8 + row 9 + row 10) | 3.09% | 3.13% | 3.08% | 3.08% | 3.09% |
| 12 | CET1 available after meeting the bank's minimum capital requirements (%) | 11.84% | 11.55% | 12.63% | 12.50% | 12.76% |
| Basel III leverage ratio | | | | | | |
| 13 | Total Basel III leverage ratio exposure measure | 516,718,142 | 515,371,055 | 486,290,189 | 472,266,587 | 476,442,462 |
| 14 | Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves) | 12.02% | 11.61% | 12.34% | 12.12% | 12.06% |
| 14a | Fully loaded ECL accounting model Basel III leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) (%) | 12.02% | 11.61% | 12.34% | 12.12% | 12.06% |
| 14b | Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves) | 12.02% | 11.61% | 12.34% | 12.12% | 12.06% |
| 14c | Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets | 12.02% | 11.61% | 12.34% | 12.12% | 12.06% |
| 14d | Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets | 12.02% | 11.61% | 12.34% | 12.12% | 12.06% |
| Liquidity Coverage Ratio (LCR) | | | | | | |
| 15 | Total high-quality liquid assets (HQLA) | 51,318,422 | 49,108,084 | 51,802,125 | 53,776,953 | 59,815,270 |
| 16 | Total net cash outflow | 32,706,614 | 33,263,932 | 32,394,413 | 31,859,308 | 33,057,921 |
| 17 | LCR ratio (%) | 156.91% | 147.63% | 159.91% | 168.80% | 180.94% |
| Net Stable Funding Ratio (NSFR) | | | | | | |
| 18 | Total available stable funding | 268,995,801 | 265,041,821 | 260,634,284 | 253,064,624 | 256,057,814 |
| 19 | Total required stable funding | 238,332,493 | 241,782,362 | 229,766,552 | 222,957,640 | 217,506,163 |
| 20 | NSFR ratio | 112.87% | 109.62% | 113.43% | 113.50% | 117.72% |

OV1: Overview of RWA

| | SR000's | | | Drivers behind significant differences in T and T-1 |
|--|-------------|-------------|------------------------------|---|
| | a | b | c | |
| | RWA | | Minimum capital requirements | |
| | Jun-24 | Mar-24 | Jun-24 | |
| 1 Credit risk (excluding counterparty credit risk) | 336,815,083 | 328,107,371 | 26,945,207 | Increase in Loans & Advances |
| 2 Of which: standardised approach (SA) | 336,815,083 | 328,107,371 | 26,945,207 | |
| 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) | 2,827,916 | 2,852,340 | 226,233 | |
| 7 Of which: standardised approach for counterparty credit risk | 2,827,916 | 2,852,340 | 226,233 | |
| 8 Of which: IMM | | | | |
| 9 Of which: other CCR | | | | |
| 10 Credit valuation adjustment (CVA) | 5,647,091 | 5,634,877 | 451,767 | |
| 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 | 1,170,512 | 151,751 | 93,641 | |
| 13 Equity investments in funds - mandate-based approach | | | | |
| 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 | 10,050,264 | 10,750,760 | 804,021 | Decrease in FX open position |
| 21 Of which: standardised approach (SA) | 10,050,264 | 10,750,760 | 804,021 | |
| 22 Of which: internal model approach (IMA) | | | | |
| 23 Capital charge for switch between trading book and banking book | | | | |
| 24 Operational risk | 15,712,122 | 15,712,122 | 1,256,970 | |
| 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) | 372,222,986 | 363,209,221 | 29,777,839 | |

Table CCA - Main features of regulatory capital instruments and of other TLAC-eligible instruments - 30 June 2024

| | | a Quantitative / qualitative information |
|-----|---|---|
| 1 | Issuer | Riyad Bank |
| 2 | Unique identifier (eg Committee on Uniform Security Identification Procedures (CUSIP), International Securities Identification Number (ISIN) or Bloomberg identifier for private placement) | RIBL: AB |
| 3 | Governing law(s) of the instrument | The instrument is governed by the laws of the Kingdom of Saudi Arabia |
| 3a | Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law) | As per the terms and conditions of the sukuk, the write-down clause is subject to, and superseded by, any applicable statutory loss absorption regime becoming effective in KSA." |
| 4 | Transitional Basel III rules | Tier 2 |
| 5 | Post-transitional Basel III rules | Eligible |
| 6 | Eligible at solo/group/group and solo | Solo |
| 7 | Instrument type (refer to SACAP) | Sub-ordinated sukuk |
| 8 | Amount recognised in regulatory capital (currency in millions, as of most recent reporting date) | SAR 3,000 million |
| 9 | Par value of instrument | SAR 3,000 million |
| 10 | Accounting classification | Liability at amortised cost |
| 11 | Original date of issuance | 09/02/2021 |
| 12 | Perpetual or dated | Dated |
| 13 | Original maturity date | 09/02/2031 |
| 14 | Issuer call subject to prior SAMA approval | Issuer call at the [5th] anniversary of the Issue Date, subject to prior written approval from the regulator, if then required. |
| 15 | Optional call date, contingent call dates and redemption amount | The Sukuk may be redeemed prior to the scheduled dissolution date due to: (i) regulatory capital reasons, (ii) tax reasons, or (iii) at the option of the Issuer on the Periodic Distribution Date that falls on the [5th] anniversary of the Issue Date, in each case, as set out in the terms and conditions of the Sukuk |
| 16 | Subsequent call dates, if applicable | As above |
| | Coupons / dividends | |
| 17 | Fixed or floating dividend/coupon | Floating |
| 18 | Coupon rate and any related index | 6-month SAIBOR plus 150 basis point |
| 19 | Existence of a dividend stopper | No |
| 20 | Fully discretionary, partially discretionary or mandatory | Mandatory |
| 21 | Existence of step-up or other incentive to redeem | No |
| 22 | Non-cumulative or cumulative | Non cumulative |
| 23 | Convertible or non-convertible | Non convertible |
| 24 | If convertible, conversion trigger(s) | Not applicable |
| 25 | If convertible, fully or partially | Not applicable |
| 26 | If convertible, conversion rate | Not applicable |
| 27 | If convertible, mandatory or optional conversion | Not applicable |
| 28 | If convertible, specify instrument type convertible into | Not applicable |
| 29 | If convertible, specify issuer of instrument it converts into | Not applicable |
| 30 | Writedown feature | Yes |
| 31 | If writedown, writedown trigger(s) | Terms of issuance provide the legal basis for the regulator to trigger write down |
| 32 | If writedown, full or partial | Can be full or partial |
| 33 | If writedown, permanent or temporary | Permanent |
| 34 | If temporary write-down, description of writeup mechanism | NA |
| 34a | Type of subordination | Unsecured |
| 35 | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned). | Sub-ordinated. Senior Bond holders are immediately senior to this instrument |
| 36 | Non-compliant transitioned features | NA |
| 37 | If yes, specify non-compliant features | NA |

Table CCA - Main features of regulatory capital instruments and of other TLAC-eligible instruments - 30 June 2024

| | | a Quantitative / qualitative information |
|-----|---|---|
| 1 | Issuer | Riyad Sukuk Limited |
| 2 | Unique identifier (eg Committee on Uniform Security Identification Procedures (CUSIP), International Securities Identification Number (ISIN) or Bloomberg identifier for private placement) | ISIN: XS2120069047 |
| 3 | Governing law(s) of the instrument | English law (except certain provisions, including those relating to the status and subordination of the Certificates, the Master Purchase Agreement and Sale/Transfer Agreement which shall be governed by Saudi Arabian law) |
| 3a | Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law) | As per the terms and conditions of the sukuk, the write-down clause is subject to, and superseded by, any applicable statutory loss absorption regime becoming effective in KSA." |
| 4 | Transitional Basel III rules | Tier 2 |
| 5 | Post-transitional Basel III rules | Eligible |
| 6 | Eligible at solo/group/group and solo | Solo |
| 7 | Instrument type (refer to SACAP) | Subordinated Trust Certificates |
| 8 | Amount recognised in regulatory capital (currency in millions, as of most recent reporting date) | USD 1,500 million |
| 9 | Par value of instrument | USD 1,500 million |
| 10 | Accounting classification | Liability at amortised cost |
| 11 | Original date of issuance | 25/02/2020 |
| 12 | Perpetual or dated | Dated |
| 13 | Original maturity date | 25/02/2030 |
| 14 | Issuer call subject to prior SAMA approval | At the 5th anniversary of the Issue Date, and each Periodic Distribution Date thereafter, subject to, amongst other conditions, prior written approval from the Financial Regulator, if then required |
| 15 | Optional call date, contingent call dates and redemption amount | The Trust Certificates may be redeemed prior to the scheduled dissolution date due to: (i) a Capital Disqualification Event, (ii) tax reasons, or (iii) at the option of the Issuer on the Periodic Distribution Date that falls on the 5th anniversary of the Issue Date, and each Periodic Distribution Date thereafter, in each case, subject to the conditions to redemption and repurchase, and as further set out in the terms and conditions of the Trust Certificates |
| 16 | Subsequent call dates, if applicable | As above |
| 17 | Coupons / dividends | Fixed |
| 18 | Coupon rate and any related index | 3.174% per annum fixed rate payable semi-annually in arrear on each Periodic Distribution Date from and including the Issue Date to but excluding the First Call Date. The Profit Rate shall thereafter reset on the First Call Date |
| 19 | Existence of a dividend stopper | No |
| 20 | Fully discretionary, partially discretionary or mandatory | Mandatory |
| 21 | Existence of step-up or other incentive to redeem | Yes |
| 22 | Non-cumulative or cumulative | Non cumulative |
| 23 | Convertible or non-convertible | Non convertible |
| 24 | If convertible, conversion trigger(s) | Not applicable |
| 25 | If convertible, fully or partially | Not applicable |
| 26 | If convertible, conversion rate | Not applicable |
| 27 | If convertible, mandatory or optional conversion | Not applicable |
| 28 | If convertible, specify instrument type convertible into | Not applicable |
| 29 | If convertible, specify issuer of instrument it converts into | Not applicable |
| 30 | Writedown feature | Yes |
| 31 | If writedown, writedown trigger(s) | Terms of issuance provide the legal basis for the regulator to trigger write down |
| 32 | If writedown, full or partial | Can be full or partial |
| 33 | If writedown, permanent or temporary | Permanent |
| 34 | If temporary write-down, description of writeup mechanism | NA |
| 34a | Type of subordination | Unsecured |
| 35 | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned). | Sub-ordinated. Senior obligations are immediately senior to this instrument |
| 36 | Non-compliant transitioned features | NA |
| 37 | If yes, specify non-compliant features | NA |

Table CCA - Main features of regulatory capital instruments and of other TLAC-eligible instruments - 30 June 2024

| | | a Quantitative / qualitative information |
|----|---|--|
| 1 | Issuer | Riyad Tier 1 Sukuk Limited |
| 2 | Unique identifier (eg Committee on Uniform Security Identification Procedures (CUSIP), International Securities Identification Number (ISIN) or Bloomberg identifier for private placement) | RIBL 4 PERP |
| 3 | Governing law(s) of the instrument | English law (except certain provisions, including those relating to the status and subordination of the Certificates, the Master Purchase Agreement and Sale/Transfer Agreement which shall be governed by Saudi Arabian law) |
| 3a | Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law) | As per the terms and conditions of the sukuk, the write-down clause is subject to, and superseded by, any applicable statutory loss absorption regime becoming effective in KSA." |
| 4 | Transitional Basel III rules | Tier 1 |
| 5 | Post-transitional Basel III rules | Eligible |
| 6 | Eligible at solo/group/group and solo | Solo |
| 7 | Instrument type (refer to SACAP) | USD denominated Additional Tier 1 capital sukuk. |
| 8 | Amount recognised in regulatory capital (currency in millions, as of most recent reporting date) | USD 750 million |
| 9 | Par value of instrument | USD 750 million |
| 10 | Accounting classification | Capital Instrument Tier 1 |
| 11 | Original date of issuance | 16/02/2022 |
| 12 | Perpetual or dated | Perpetual |
| 13 | Original maturity date | Perpetual Tier 1 Capital (subject to any early redemption as described below) |
| 14 | Issuer call subject to prior SAMA approval | (6-month par call) at the 5th anniversary of the Issue Date, and each Periodic Distribution Date thereafter, subject to, amongst other conditions, prior written approval from the Financial Regulator, if then required |
| 15 | Optional call date, contingent call dates and redemption amount | The Capital Certificates are perpetual securities in respect of which there is no fixed redemption date may be redeemed prior to the scheduled dissolution date due to: (i) a Capital Disqualification Event, (ii) tax reasons, or (iii) at the option of the Issuer on the Periodic Distribution Date that falls on the 5th anniversary of the Issue Date, and each Periodic Distribution Date thereafter, in each case, subject to the conditions to redemption and repurchase, and as further set out in the terms and conditions of the Capital Certificates |
| 16 | Subsequent call dates, if applicable | As above |
| 17 | Coupons / dividends | Fixed |
| 18 | Fixed or floating dividend/coupon | 4.000 per cent for the period from and including the Issue Date to but excluding the First Reset Date. Resets on the First Reset Date and every five years thereafter on the basis of the Relevant Five Year Reset Rate |
| 19 | Coupon rate and any related index | No |
| 20 | Existence of a dividend stopper | Mandatory |
| 21 | Fully discretionary, partially discretionary or mandatory | Mandatory |
| 22 | Existence of step-up or other incentive to redeem | Yes |
| 23 | Non-cumulative or cumulative | Non cumulative |
| 24 | Convertible or non-convertible | Non convertible |
| 25 | If convertible, conversion trigger(s) | Not applicable |
| 26 | If convertible, fully or partially | Not applicable |
| 27 | If convertible, conversion rate | Not applicable |
| 28 | If convertible, mandatory or optional conversion | Not applicable |
| 29 | If convertible, specify instrument type convertible into | Not applicable |
| 30 | If convertible, specify issuer of instrument it converts into | Not applicable |
| 31 | Writedown feature | Yes |
| 32 | If writedown, writedown trigger(s) | Terms of issuance provide the legal basis for the regulator to trigger write down |
| 33 | If writedown, full or partial | Can be full or partial |
| 34 | If writedown, permanent or temporary | Permanent |
| 35 | If temporary write-down, description of writeup mechanism | NA |
| 36 | Type of subordination | Unsecured |
| 37 | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned). | Subordination (i) constitute Additional Tier 1 Capital of the Bank, (ii) constitute direct, unsecured, unconditional and subordinated obligations of the Bank, (iii) rank subordinate and junior to all Senior Obligations but not further or otherwise, (iv) rank pari passu with all other Pari Passu Obligations and rank in priority only to all Junior Obligations. |
| 38 | Non-compliant transitioned features | NA |
| 39 | If yes, specify non-compliant features | NA |

Table CCA - Main features of regulatory capital instruments and of other TLAC-eligible instruments - 30 June 2024

| | | a Quantitative / qualitative information |
|-----|---|--|
| 1 | Issuer | Riyad Bank |
| 2 | Unique identifier (eg Committee on Uniform Security Identification Procedures (CUSIP), International Securities Identification Number (ISIN) or Bloomberg identifier for private placement) | RIBL 4 PERP |
| 3 | Governing law(s) of the instrument | The instrument is governed by the laws of the Kingdom of Saudi Arabia |
| 3a | Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law) | As per the terms and conditions of the sukuk, the write-down clause is subject to, and superseded by, any applicable statutory loss absorption regime becoming effective in KSA." |
| 4 | Transitional Basel III rules | Tier 1 |
| 5 | Post-transitional Basel III rules | Eligible |
| 6 | Eligible at solo/group/group and solo | Solo |
| 7 | Instrument type (refer to SACAP) | SAR denominated Additional Tier 1 capital sukuk. |
| 8 | Amount recognised in regulatory capital (currency in millions, as of most recent reporting date) | SAR 3,750 million |
| 9 | Par value of instrument | SAR 3,750 million |
| 10 | Accounting classification | Capital Instrument Tier 1 |
| 11 | Original date of issuance | 05/10/2022 |
| 12 | Perpetual or dated | Perpetual |
| 13 | Original maturity date | Perpetual Tier 1 Capital (subject to any early redemption as described below) |
| 14 | Issuer call subject to prior SAMA approval | at the 5th anniversary of the Issue Date, and each Periodic Distribution Date thereafter, subject to, amongst other conditions, prior written approval from the Financial Regulator, if then required |
| 15 | Optional call date, contingent call dates and redemption amount | The Capital Certificates are perpetual securities in respect of which there is no fixed redemption date may be redeemed prior to the scheduled dissolution date due to: (i) a Capital Disqualification Event, (ii) tax reasons, or (iii) at the option of the Issuer on the Periodic Distribution Date that falls on the 5th anniversary of the Issue Date, and each Periodic Distribution Date thereafter, in each case, subject to the conditions to redemption and repurchase, and as further set out in the terms and conditions of the Capital Certificates |
| 16 | Subsequent call dates, if applicable | As above |
| | Coupons / dividends | |
| 17 | Fixed or floating dividend/coupon | Fixed |
| 18 | Coupon rate and any related index | 5.25 per cent. per annum payable quarterly in arrear on each Periodic Distribution Date from and including the issue date to but excluding 5/10/2027G (the First Reset Date). The return rate shall thereafter reset on the First Reset Date and every five years thereafter, as detailed in the offering circular in relation to the Sukuk. |
| 19 | Existence of a dividend stopper | No |
| 20 | Fully discretionary, partially discretionary or mandatory | Mandatory |
| 21 | Existence of step-up or other incentive to redeem | Yes |
| 22 | Non-cumulative or cumulative | Non cumulative |
| 23 | Convertible or non-convertible | Non convertible |
| 24 | If convertible, conversion trigger(s) | Not applicable |
| 25 | If convertible, fully or partially | Not applicable |
| 26 | If convertible, conversion rate | Not applicable |
| 27 | If convertible, mandatory or optional conversion | Not applicable |
| 28 | If convertible, specify instrument type convertible into | Not applicable |
| 29 | If convertible, specify issuer of instrument it converts into | Not applicable |
| 30 | Writedown feature | Yes |
| 31 | If writedown, writedown trigger(s) | Terms of issuance provide the legal basis for the regulator to trigger write down |
| 32 | If writedown, full or partial | Can be full or partial |
| 33 | If writedown, permanent or temporary | Permanent |
| 34 | If temporary write-down, description of writeup mechanism | NA |
| 34a | Type of subordination | Unsecured |
| 35 | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned). | Subordination (i) constitute Additional Tier 1 Capital of the Bank, (ii) constitute direct, unsecured, unconditional and subordinated obligations of the Bank, (iii) rank subordinate and junior to all Senior Obligations but not further or otherwise, (iv) rank pari passu with all other Pari Passu Obligations and rank in priority only to all Junior Obligations. |
| 36 | Non-compliant transitioned features | NA |
| 37 | If yes, specify non-compliant features | NA |

CC1 - Composition of regulatory capital - 30 June 2024
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 | 30,000,000 | A |
| 2 | Retained earnings | 13,339,072 | B |
| 3 | Accumulated other comprehensive income (and other reserves) | 12,443,834 | C-E |
| 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 | 55,782,906 | F |
| 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) | (123,089) | |
| Deferred tax assets (DTA) that rely on future profitability, excluding those arising from temporary differences (net of related tax liability) | | | |
| 10 | | | |
| 11 | Cash flow hedge reserve | (112,563) | |
| 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) | | |
| 17 | Reciprocal cross-holdings in common equity | | |
| 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) | | | |
| 18 | | | |
| Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation (amount above 10% threshold) | | | |
| 19 | | | |
| 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 | | |
| Regulatory adjustments applied to Common Equity Tier 1 capital due to insufficient Additional Tier 1 and Tier 2 capital to cover deductions | | | |
| 27 | | | |
| 28 | Total regulatory adjustments to Common Equity Tier 1 capital | (235,652) | |
| 29 | Common Equity Tier 1 capital (CET1) | 55,547,254 | |
| Additional Tier 1 capital: instruments | | | |
| 30 | Directly issued qualifying additional Tier 1 instruments plus related stock surplus | 6,563,700 | G |
| 31 | Of which: classified as equity under applicable accounting standards | | |
| 32 | Of which: classified as liabilities under applicable accounting standards | | |
| 33 | Directly issued capital instruments subject to phase-out from additional Tier 1 capital | | |
| 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) | | | |
| 34 | | | |
| 35 | Of which: instruments issued by subsidiaries subject to phase-out | | |
| 36 | Additional Tier 1 capital before regulatory adjustments | 6,563,700 | |
| Additional Tier 1 capital: regulatory adjustments | | | |
| 37 | Investments in own additional Tier 1 instruments | | |
| 38 | Reciprocal cross-holdings in additional Tier 1 instruments | | |
| 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) | | | |
| 39 | | | |
| Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation | | | |
| 40 | | | |
| 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 | 0 | |
| 44 | Additional Tier 1 capital (AT1) | 6,563,700 | |
| 45 | Tier 1 capital (T1 = CET1 + AT1) | 62,110,954 | |
| Tier 2 capital: instruments and provisions | | | |
| 46 | Directly issued qualifying Tier 2 instruments plus related stock surplus | 8,772,290 | H |
| 47 | Directly issued capital instruments subject to phase-out from Tier 2 capital | | |
| 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) | | | |
| 48 | | | |
| 49 | Of which: instruments issued by subsidiaries subject to phase-out | | |
| 50 | Provisions | 1,793,758 | |
| 51 | Tier 2 capital before regulatory adjustments | 10,566,048 | |
| Tier 2 capital: regulatory adjustments | | | |
| 52 | Investments in own Tier 2 instruments | | |
| 53 | Reciprocal cross-holdings in Tier 2 instruments and other TLAC liabilities | | |
| 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) | | | |
| 54 | | | |
| 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) | | | |
| 54a | | | |
| 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) | | | |
| 55 | | | |
| 56 | National specific regulatory adjustments | | |
| 57 | Total regulatory adjustments to Tier 2 capital | - | |
| 58 | Tier 2 capital | 10,566,048 | |
| 59 | Total regulatory capital (= Tier 1 + Tier 2) | 72,677,002 | |
| 60 | Total risk-weighted assets | 372,222,986 | |
| Capital adequacy ratios and buffers | | | |
| 61 | Common Equity Tier 1 capital (as a percentage of risk-weighted assets) | 14.92% | |
| 62 | Tier 1 capital (as a percentage of risk-weighted assets) | 16.69% | |
| 63 | Total capital (as a percentage of risk-weighted assets) | 19.53% | |
| Institution-specific buffer requirement (capital conservation buffer plus countercyclical buffer requirements plus higher loss absorbency requirement, expressed as a percentage of risk-weighted assets) | | | |
| 64 | | 3.09% | |
| 65 | Of which: capital conservation buffer requirement | 2.5% | |
| 66 | Of which: bank-specific countercyclical buffer requirement | 0.09% | |
| 67 | Of which: higher loss absorbency requirement | 0.5% | |
| 68 | Common Equity Tier 1 capital (as a percentage of risk-weighted assets) available after meeting the bank's minimum capital requirements | 11.84% | |
| National minima (if different from Basel III) | | | |
| 69 | National minimum Common Equity Tier 1 capital adequacy ratio (if different from Basel III minimum) | | |
| 70 | National minimum Tier 1 capital adequacy ratio (if different from Basel III minimum) | | |
| 71 | National minimum Total capital adequacy ratio (if different from Basel III minimum) | | |
| 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 | 394,683 | I |
| 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 | | | |
| Provisions eligible for inclusion in Tier 2 capital in respect of exposures subject to standardised approach (prior to application of cap) | | | |
| 76 | | 1,793,758 | |
| Cap on inclusion of provisions in Tier 2 capital under standardised approach | | | |
| 77 | | 4,245,537 | |
| Provisions eligible for inclusion in Tier 2 capital in respect of exposures subject to internal ratings based approach (prior to application of cap) | | | |
| 78 | | | |
| Cap for inclusion of provisions in Tier 2 capital under internal ratings-based approach | | | |
| 79 | | | |
| Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022) | | | |
| Current cap on CET1 instruments subject to phase-out arrangements | | | |
| 80 | | | |
| Amount excluded from CET1 capital due to cap (excess over cap after redemptions and maturities) | | | |
| 81 | | | |
| Current cap on AT1 instruments subject to phase-out arrangements | | | |
| 82 | | | |
| Amount excluded from AT1 capital due to cap (excess over cap after redemptions and maturities) | | | |
| 83 | | | |
| Current cap on Tier 2 instruments subject to phase-out arrangements | | | |
| 84 | | | |
| Amount excluded from Tier 2 capital due to cap (excess over cap after redemptions and maturities) | | | |
| 85 | | | |

CC2 – Reconciliation of regulatory capital to balance sheet - 30 June 2024

| | A Balance sheet in Published financial statements | B Under regulatory scope of consolidation | SR 000's Reference |
|--|---|---|------------------------------|
| Assets | | | |
| Cash and balances with Saudi Central Bank (SAMA), net | 29,388,551 | 29,388,551 | |
| Due from banks and other financial institutions | 9,307,639 | 9,307,639 | |
| Positive fair value of derivatives | 4,621,936 | 4,621,936 | |
| Investments, net | 61,073,429 | 61,073,429 | |
| Loans and advances, net | 291,051,288 | 291,051,288 | |
| Other assets | 2,664,406 | 2,664,406 | |
| Investment in associates | 394,683 | 394,683 | I |
| Other real estate | 701,570 | 701,570 | |
| Property, equipment and right of use assets, net | 5,825,266 | 5,825,266 | |
| Total assets | 405,028,768 | 405,028,768 | |
| Liabilities | | | |
| Due to banks and other financial institutions | 35,943,750 | 35,943,750 | |
| Negative fair value of derivatives | 4,341,047 | 4,341,047 | |
| Customer deposits | 276,008,647 | 276,008,647 | |
| Debt securities in issue and term loan | 13,303,436 | 13,303,436 | H |
| Other liabilities | 13,085,282 | 13,085,282 | |
| Subtotal | 342,682,162 | 342,682,162 | |
| Share capital | 30,000,000 | 30,000,000 | A |
| Treasury shares | (165,912) | (165,912) | C |
| Statutory reserve | 12,953,515 | 12,953,515 | D |
| Other reserves | (343,769) | (343,769) | E |
| Retained earnings | 13,339,072 | 13,339,072 | B |
| Proposed dividends | - | - | |
| Equity attributable to the shareholders of the Bank | 55,782,906 | 55,782,906 | F |
| Tier 1 Sukuk | 6,563,700 | 6,563,700 | G |
| Total equity | 62,346,606 | 62,346,606 | |
| Total liabilities and equity | 405,028,768 | 405,028,768 | |

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

| Geographical breakdown | a | b | | 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 | 0.0% | | 339,552,229 | 283,434,815 | 0.0000% | - | |
| Afghanistan | 2.5% | - | - | - | 0.0000% | - | |
| Albania | 2.5% | - | - | - | 0.0000% | - | |
| Algeria | 2.5% | - | - | - | 0.0000% | - | |
| Argentina | 0.0% | 340,000 | 340,000 | - | 0.0000% | - | |
| Australia | 1.0% | 345,703 | 236,595 | - | 0.0007% | 189 | |
| Austria | 2.5% | 156,591 | 156,591 | - | 0.0012% | 313 | |
| Bahamas | 2.5% | - | - | - | 0.0000% | - | |
| Bahrain | 2.5% | 1,146,492 | 1,146,486 | - | 0.0091% | 2,293 | |
| Bangladesh | 2.5% | 6 | 4 | - | 0.0000% | 0 | |
| Barbados | 2.5% | - | - | - | 0.0000% | - | |
| Belgium | 0.5% | 929,346 | 929,346 | - | 0.0015% | 372 | |
| Bermuda | 2.5% | 2,910 | 4,365 | - | 0.0000% | 9 | |
| Bosnia and Herzegovina | 2.5% | - | - | - | 0.0000% | - | |
| Brazil | 0.0% | 328,572 | 326,937 | - | 0.0000% | - | |
| Brunei | 2.5% | - | - | - | 0.0000% | - | |
| Bulgaria | 2.5% | - | - | - | 0.0000% | - | |
| Canada | 0.0% | 4,529 | 5,266 | - | 0.0000% | - | |
| Cayman Island | 2.5% | - | - | - | 0.0000% | - | |
| China | 0.0% | 459,783 | 434,296 | - | 0.0000% | - | |
| Comoros Islands | 2.5% | - | - | - | 0.0000% | - | |
| Croatia | 2.5% | - | - | - | 0.0000% | - | |
| Cyprus | 2.5% | - | - | - | 0.0000% | - | |
| Denmark | 2.5% | - | - | - | 0.0000% | - | |
| Djibouti | 2.5% | - | - | - | 0.0000% | - | |
| Ecuador | 2.5% | - | - | - | 0.0000% | - | |
| Egypt | 2.5% | 54,124 | 54,141 | - | 0.0004% | 108 | |
| Finland | 2.5% | 7,382 | 7,382 | - | 0.0001% | 15 | |
| France | 1.0% | 294,667 | 242,861 | - | 0.0008% | 194 | |
| Germany | 0.8% | 1,637,174 | 866,027 | - | 0.0021% | 520 | |
| Ghana | 2.5% | - | - | - | 0.0000% | - | |
| Greece | 2.5% | - | - | - | 0.0000% | - | |
| Hong Kong | 1.0% | 289,206 | 260,654 | - | 0.0008% | 209 | |
| India | 0.0% | 249,905 | 227,357 | - | 0.0000% | - | |
| Indonesia | 0.0% | 4,778 | 2,389 | - | 0.0000% | - | |
| Iran | 2.5% | - | - | - | 0.0000% | - | |
| Iraq | 2.5% | - | - | - | 0.0000% | - | |
| Ireland | 2.5% | 41,698 | 46,189 | - | 0.0004% | 92 | |
| Italy | 0.0% | 1,551,907 | 1,551,907 | - | 0.0000% | - | |
| Jamaica | 2.5% | - | - | - | 0.0000% | - | |
| Japan | 0.0% | 155,595 | 122,612 | - | 0.0000% | - | |
| Jordan | 2.5% | 19,935 | 15,493 | - | 0.0001% | 31 | |
| Kenya | 2.5% | - | - | - | 0.0000% | - | |
| Korea S. | 2.5% | - | - | - | 0.0000% | - | |
| Kosovo | 2.5% | - | - | - | 0.0000% | - | |
| Kuwait | 2.5% | 731,748 | 723,808 | - | 0.0057% | 1,448 | |
| Lebanon | 2.5% | - | - | - | 0.0000% | - | |
| Libya | 2.5% | - | - | - | 0.0000% | - | |
| Macedonia | 2.5% | - | - | - | 0.0000% | - | |
| Malaysia | 2.5% | 5,257 | 5,257 | - | 0.0000% | 11 | |
| Malaysia | 2.5% | 39,156 | 39,156 | - | 0.0003% | 78 | |
| Mauritania | 0.0% | 264,473 | 385,267 | - | 0.0000% | - | |
| Mexico | 2.5% | - | - | - | 0.0000% | - | |
| Montenegro | 2.5% | - | - | - | 0.0000% | - | |
| Morocco | 2.5% | 278 | 1 | - | 0.0000% | 0 | |
| Myanmar | 2.5% | - | - | - | 0.0000% | - | |
| Nepal | 2.5% | - | - | - | 0.0000% | - | |
| Neth. Antilles | 2.5% | - | - | - | 0.0000% | - | |
| Netherlands | 2.0% | 2,100,428 | 1,150,950 | - | 0.0073% | 1,842 | |
| New Zealand | 2.5% | - | - | - | 0.0000% | - | |
| Nigeria | 2.5% | 464,483 | 232,242 | - | 0.0018% | 464 | |
| Norway | 2.5% | 599 | 120 | - | 0.0000% | 0 | |
| Oman | 2.5% | 295,321 | 295,318 | - | 0.0023% | 591 | |
| Pakistan | 2.5% | 67,857 | 66,741 | - | 0.0005% | 133 | |
| Palestine | 2.5% | 80,328 | 68,279 | - | 0.0005% | 137 | |
| Peru | 2.5% | 19,357 | 19,357 | - | 0.0002% | 39 | |
| Philippines | 0.0% | 423 | 43 | - | 0.0000% | - | |
| Qatar | 2.5% | 762,195 | 736,337 | - | 0.0058% | 1,473 | |
| Romania | 2.5% | - | - | - | 0.0000% | - | |
| Russia | 2.5% | 17,222 | 8,611 | - | 0.0001% | 17 | |
| Senegal | 2.5% | - | - | - | 0.0000% | - | |
| Serbia | 2.5% | - | - | - | 0.0000% | - | |
| Seychelles | 2.5% | - | - | - | 0.0000% | - | |
| Sierra Leone | 2.5% | - | - | - | 0.0000% | - | |
| Singapore | 0.0% | 36,179 | 36,179 | - | 0.0000% | - | |
| Slovenia | 2.5% | - | - | - | 0.0000% | - | |
| Somalia | 2.5% | - | - | - | 0.0000% | - | |
| South Africa | 0.0% | 148,280 | 148,280 | - | 0.0000% | - | |
| Spain | 0.0% | 1,316,878 | 1,065,182 | - | 0.0000% | - | |
| Sri Lanka | 2.5% | - | - | - | 0.0000% | - | |
| Sudan | 2.5% | 1,239 | 81 | - | 0.0000% | 0 | |
| Sweden | 2.0% | - | - | - | 0.0000% | - | |
| Switzerland | 0.0% | 114,411 | 114,411 | - | 0.0000% | - | |
| Syria | 2.5% | 41,310 | 39,570 | - | 0.0003% | 79 | |
| Taiwan | 2.5% | - | - | - | 0.0000% | - | |
| Thailand | 2.5% | - | - | - | 0.0000% | - | |
| Tunisia | 2.5% | - | - | - | 0.0000% | - | |
| Turkey | 2.5% | - | - | - | 0.0000% | - | |
| United Arab Emirates | 2.5% | 328,914 | 328,876 | - | 0.0026% | 658 | |
| United Kingdom | 2.0% | 2,346,624 | 2,174,230 | - | 0.0138% | 3,479 | |
| United States | 0.0% | 14,742,071 | 12,466,710 | - | 0.0000% | - | |
| Uruguay | 2.5% | - | - | - | 0.0000% | - | |
| Venezuela | 2.5% | - | - | - | 0.0000% | - | |
| Yemen | 2.5% | 16,000 | 13,600 | - | 0.0001% | 27 | |
| Residual Other European Countries | 2.5% | - | - | - | 0.0000% | - | |
| Residual Other European Union Countries | 0.5% | 1,925,214 | 1,081,686 | - | 0.0017% | 433 | |
| Residual Other African Countries | 2.5% | 1,453 | 2,179 | - | 0.0000% | 4 | |
| Residual Other Asian Countries | 1.0% | 1,974,954 | 1,845,489 | - | 0.0058% | 1,476 | |
| Residual Other Middle Eastern Countries | 2.5% | - | - | - | 0.0000% | - | |
| Residual Other North & Central American Countries | 2.5% | 1,579,470 | 1,558,848 | - | 0.0123% | 3,118 | |
| Residual other Oceania Countries | 2.5% | - | - | - | 0.0000% | - | |
| Residual Other South American Countries | 2.5% | 497,965 | 436,300 | - | 0.0034% | 873 | |
| International Inst. | 2.5% | - | - | - | 0.0000% | - | |
| Unallocated | 2.5% | 920,562 | 777,022 | - | 0.0061% | 1,554 | |
| SUM | | | 378,413,180 | 316,231,842 | 0.08806% | | |
| Total | | | | | 0.08806% | | |

LR1 - Summary comparison of accounting assets vs leverage ratio exposure measure - 30 June 2024

| | | SR 000's |
|-----------|--|--------------------|
| # | Particulars | a |
| 1 | Total consolidated assets as per published financial statements | 405,028,768 |
| 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 | 1,994,018 |
| 9 | Adjustment for securities financing transactions (ie repurchase agreements and similar secured lending) | |
| 10 | Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of offbalance sheet exposures) | 111,492,319 |
| 11 | Adjustments for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital | |
| 12 | Other adjustments | -1,796,963 |
| 13 | Leverage ratio exposure measure | 516,718,142 |

LR2- Leverage ratio common disclosure

| | | SR 000's | |
|---|---|--------------------|--------------------|
| | | a | b |
| | | Jun-24 | Mar-24 |
| On Balance sheet exposures | | | |
| 1 | On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral) | 400,406,832 | 400,414,735 |
| 2 | Gross-up for derivatives collateral provided where deducted from balance sheet assets pursuant to the operative accounting framework | | |
| 3 | (Deductions of receivable assets for cash variation margin provided in derivatives transactions) | | |
| 4 | (Adjustment for securities received under securities financing transactions that are recognised as an asset) | | |
| 5 | (Specific and general provisions associated with on-balance sheet exposures that are deducted from Basel III Tier 1 capital) | | |
| 6 | (Asset amounts deducted in determining Basel III Tier 1 capital and regulatory adjustments) | | |
| 7 | Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of rows 1 to 6) | 400,406,832 | 400,414,735 |
| Derivative exposures | | | |
| 8 | Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting) | 2,824,973 | 2,744,137 |
| 9 | Add-on amounts for potential future exposure associated with all derivatives transactions | 1,994,018 | 1,922,173 |
| 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) | 4,818,991 | 4,666,311 |
| 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 | | |
| 17 | Agent transaction exposures | | |
| 18 | Total securities financing transaction exposures (sum of rows 14 to 17) | - | - |
| Other off balance sheet exposures | | | |
| 19 | Off-balance sheet exposure at gross notional amount | 289,847,678 | 288,513,482 |
| 20 | (Adjustments for conversion to credit equivalent amounts) | -178,355,359 | -178,223,471 |
| 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) | 111,492,319 | 110,290,010 |
| Capital and total exposures | | | |
| 23 | Tier 1 capital | 62,110,954 | 59,853,586 |
| 24 | Total exposures (sum of rows 7, 13, 18 and 22) | 516,718,142 | 515,371,056 |
| Leverage ratio | | | |
| 25 | Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) | 12.02% | 11.61% |
| 25a | Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) | 12.02% | 11.61% |
| 26 | National minimum leverage ratio requirement | 3.0% | 3.0% |
| 27 | Applicable leverage buffers | | |
| 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) | 516,718,142 | 515,371,056 |
| 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) | 516,718,142 | 515,371,056 |
| 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) | 12.02% | 11.61% |
| 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) | 12.02% | 11.61% |

LIQ1: Liquidity Coverage Ratio (LCR) - 30 June 2024

| | | SR 000's | |
|-----------------------------------|---|---|---------------------------------------|
| | | a | b |
| | | Total unweighted value (average) | Total weighted value (average) |
| High quality liquid assets | | | |
| 1 | Total HQLA | | 51,318,422 |
| Cash outflows | | | |
| 2 | Retail deposits and deposits from small business customers, of which: | 104,976,427 | 10,497,643 |
| 3 | Stable deposits | | |
| 4 | Less stable deposits | 104,976,427 | 10,497,643 |
| 5 | Unsecured wholesale funding, of which: | 97,984,215 | 43,631,013 |
| 6 | Operational deposits (all counterparties) and deposits in networks of cooperative banks | - | - |
| 7 | Non-operational deposits (all counterparties) | 97,984,215 | 43,631,013 |
| 8 | Unsecured debt | - | - |
| 9 | Secured wholesale funding | 680,671 | 680,671 |
| 10 | Additional requirements, of which: | 32,718,048 | 3,340,948 |
| 11 | Outflows related to derivative exposures and other collateral requirements | 77,309 | 77,309 |
| 12 | Outflows related to loss of funding on debt products | - | - |
| 13 | Credit and liquidity facilities | 32,640,739 | 3,263,639 |
| 14 | Other contractual funding obligations | | |
| 15 | Other contingent funding obligation | 265,256,581 | 5,971,947 |
| 16 | TOTAL CASH OUTFLOWS | | 64,122,222 |
| Cash inflows | | | |
| 17 | Secured lending (eg reverse repos) | - | - |
| 18 | Inflows from fully performing exposures | 44,953,642 | 31,267,270 |
| 19 | Other cash inflows | 148,338 | 148,338 |
| 20 | TOTAL CASH INFLOWS | | 31,415,608 |
| | | | Total adjusted value |
| 21 | Total HQLA | | 51,318,422 |
| 22 | Total net cash outflows | | 32,706,614 |
| 23 | Liquidity Coverage Ratio (%) | | 156.91% |

LIQ2: Net Stable Funding Ratio (NSFR) - 30 June 2024
SR 000's

| (In currency amount) | Unweighted value by residual maturity | | | | Weighted value |
|--|---------------------------------------|-------------|----------------------|-------------|--------------------|
| | a | b | c | d | |
| | No maturity | <6 months | 6 months to < 1 year | ≥ 1 year | |
| Available stable funding (ASF) item | | | | | |
| 1 Capital: | 67,052,002 | - | - | - | 67,052,002 |
| 2 Regulatory capital | 67,052,002 | | | | 67,052,002 |
| 3 Other capital instruments | | | | | |
| 4 Retail deposits and deposits from small business customers, of which: | 101,798,812 | 17,374,869 | 1,602,285 | 1,117,457 | 109,815,826 |
| 5 Stable deposits | | | | | |
| 6 Less stable deposits | 101,798,812 | 17,374,869 | 1,602,285 | 1,117,457 | 109,815,826 |
| 7 Wholesale funding: | 51,275,428 | 112,706,448 | 12,638,482 | 20,447,205 | 92,127,973 |
| 8 Operational deposits | | | | | |
| 9 Other wholesale funding | 51,275,428 | 112,706,448 | 12,638,482 | 20,447,205 | 92,127,973 |
| 10 Liabilities with matching interdependent assets | | | | | |
| 11 Other liabilities | 19,015,779 | - | - | - | - |
| 12 NSFR derivative liabilities | | | | | |
| 13 All other liabilities and equity not included in the above categories | 19,015,779 | | | | |
| # Total ASF | | | | | 268,995,801 |
| Required stable funding (RSF) item | | | | | |
| 15 Total NSFR high-quality liquid assets (HQLA) | | | | | 1,936,943 |
| 16 Deposits held at other financial institutions for operational purposes | | | | | |
| 17 Performing loans and securities: | | 117,729,867 | 35,094,560 | 173,156,889 | 220,473,820 |
| 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 | | 10,209,359 | - | 3,010,176 | 4,541,580 |
| 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: | | 98,186,522 | 32,900,344 | 155,842,931 | 198,009,924 |
| 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 | | 9,333,986 | 2,194,216 | 14,303,782 | 17,922,316 |
| 25 Assets with matching interdependent liabilities | | | | | |
| 26 Other assets: | 13,377,917 | 936,946 | - | - | 14,174,321 |
| 27 Physical traded commodities, including gold | | | | | |
| 28 Assets posted as initial margin for derivative contracts and contributions to default funds of central counterparties | | 936,946 | | | 796,404 |
| 29 NSFR derivative assets | | | | | |
| 30 NSFR derivative liabilities before deduction of variation margin posted | | | | | |
| 31 All other assets not included in the above categories | 13,377,917 | - | - | - | 13,377,917 |
| 32 Off-balance sheet items | | | | 34,948,175 | 1,747,409 |
| # Total RSF | | | | | 238,332,493 |
| # Net Stable Funding Ratio (%) | | | | | 112.87% |

| | a | | b | c | d | | e | f | g |
|-------------------------------|--------------------------|--|------------------------|------------------------|--|--|---|---|--------------------|
| | Gross carrying values of | | Nondefaulted exposures | Allowances/impairments | Of which ECL accounting provisions for credit losses on SA exposures | | Allocated in regulatory category of General | Of which ECL accounting provisions for credit losses on IRB exposures | Net values (a+b-c) |
| Defaulted exposures | | Allocated in regulatory category of Specific | | | | | | | |
| 1 Loans | 4,280,123 | 291,864,929 | 5,093,764 | 3,210,297 | 1,883,467 | | | 291,051,288 | |
| 2 Debt Securities | 832,054 | 55,693,089 | 501,515 | 397,131 | 104,384 | | | 56,023,628 | |
| 3 Off-balance sheet exposures | 620,915 | 97,585,973 | 305,188 | 257,904 | 47,285 | | | 97,901,700 | |
| 4 Total | 5,733,091 | 445,143,991 | 5,900,467 | 3,865,332 | 2,035,135 | | - | 444,976,616 | |

Table CR2: Changes in stock of defaulted loans and debt securities - 30 June 2024

| | | SR 000's |
|---|---|------------------|
| | | a |
| 1 | Defaulted loans and debt securities at end of the previous reporting period | 5,127,562 |
| 2 | Loans and debt securities that have defaulted since the last reporting period | |
| 3 | Returned to non-defaulted status | |
| 4 | Amounts written off | -927,370 |
| 5 | Other changes | 911,985 |
| 6 | Defaulted loans and debt securities at end of the reporting period (1+2-3-4+5) | 5,112,176 |

Table CR3: Credit risk mitigation techniques - overview - 30 June 2024

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 | 269,258,193 | 21,793,095 | 13,902,072 | 5,038,226 | - |
| 2 | Debt securities | 55,177,295 | 846,333 | - | 846,333 | - |
| 3 | Total | 324,435,488 | 22,639,427 | 13,902,072 | 5,884,559 | - |
| 4 | Of which defaulted | 2,327,683 | 32,851 | 26,482 | - | - |

CR4: Standardised approach – credit risk exposure and credit risk mitigation (CRM) effects - 30 June 2024

SR 000's

| 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 | On-balance sheet amount | Off-balance sheet amount | RWA | RWA Density | | | | |
| 1 Sovereigns and their central banks | 67,479,739 | 1,166,943 | 67,049,909 | 369,498 | 1,651,368 | 0.02 | | | | | | |
| 2 Non-central government public sector entities | - | - | - | - | - | - | | | | | | |
| 3 Multilateral development banks | - | - | - | - | - | - | | | | | | |
| 4 Banks | 15,555,805 | 27,148,260 | 15,185,142 | 7,705,962 | 7,073,611 | 0.31 | | | | | | |
| Of which: securities firms and other financial institutions | - | - | - | - | - | - | | | | | | |
| 5 Covered bonds | - | - | - | - | - | - | | | | | | |
| 6 Corporates | 187,643,896 | 238,570,224 | 170,390,688 | 84,253,154 | 242,686,477 | 0.95 | | | | | | |
| Of which: securities firms and other financial institutions | 15,299,355 | 3,640,271 | 9,585,823 | 638,011 | 9,040,187 | 0.88 | | | | | | |
| Of which: specialised lending | 18,241,057 | 14,435,712 | 18,241,057 | 4,659,759 | 26,503,793 | 1.16 | | | | | | |
| 7 Subordinated debt, equity and other capital | 3,538,192 | - | 3,833,966 | - | 6,569,498 | 1.71 | | | | | | |
| 8 Retail | 35,907,010 | 16,537,109 | 33,625,927 | 1,636,067 | 26,739,191 | 0.76 | | | | | | |
| MSMEs | 28,346 | 824,790 | 28,327 | 67,135 | 71,597 | 0.75 | | | | | | |
| 9 Real estate | 86,412,239 | 5,236,384 | 77,848,259 | 633,146 | 41,020,844 | 0.52 | | | | | | |
| Of which: general RR | 72,289,265 | 2,974,654 | 64,246,464 | 297,465 | 22,539,839 | 0.35 | | | | | | |
| Of which: IPRRE | - | - | - | - | - | - | | | | | | |
| Of which: general CRE | - | - | - | - | - | - | | | | | | |
| Of which: IPCR | 3,761,422 | 122,048 | 3,690,311 | 28,212 | 3,152,577 | 0.85 | | | | | | |
| Of which: land acquisition, development and construction | 10,361,552 | 2,139,682 | 9,911,485 | 307,468 | 15,328,429 | 1.50 | | | | | | |
| 10 Defaulted exposures | 5,217,602 | 1,188,757 | 2,334,052 | 335,268 | 2,829,874 | 1.06 | | | | | | |
| 11 Other assets | 12,651,352 | - | 12,651,352 | - | 9,414,733 | 0.74 | | | | | | |
| 12 Total | 414,405,835 | 289,847,678 | 382,919,296 | 94,933,095 | 337,985,595 | 0.71 | | | | | | |

| | 0% | 20% | 25% | 30% | 40% | 45% | 50% | 70% | 75% | 80% | 85% | 90% | 100% | 110% | 130% | 150% | 250% | Other | SR 000's Total credit exposure amount (post-CCF and post-CRM) | |
|---|------------|------------|-----------|------------|------------|-----------|------------|-----------|------------|-----------|------------|-----------|-------------|---------|------------|------------|---------|---------|--|-------------|
| 1 Sovereigns and their central banks | 61,160,869 | 5,758,964 | - | - | - | - | - | - | - | - | - | - | 499,575 | - | - | - | - | - | - | 67,419,407 |
| 2 Non-central government public sector entities | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 3 Multilateral development banks | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 4 Banks | - | 9,214,686 | - | 11,223,437 | - | - | 1,560,156 | - | 12,348 | - | - | - | 492,824 | - | - | - | 387,653 | - | - | 22,891,105 |
| Of which: securities firms and other financial institutions | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 5 Covered bonds | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 6 Corporates | - | 1,049,286 | - | - | - | - | 13,554,088 | - | 6,428,914 | 2,774,484 | 45,943,901 | - | 169,743,702 | - | 13,859,582 | 1,109,886 | - | - | - | 254,463,842 |
| Of which: securities firms and other financial institutions | - | 226,925 | - | - | - | - | 1,294,106 | - | 1,493,594 | - | - | - | 7,172,518 | - | - | 36,690 | - | - | - | 10,223,834 |
| Of which: specialised lending | - | - | - | - | - | - | - | - | - | 2,774,484 | - | - | 6,266,750 | - | 13,859,582 | - | - | - | - | 22,900,815 |
| 7 Subordinated debt, equity and other capital | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 0 | 2,837,055 | 342,122 | 654,788 | - | 3,833,966 |
| 8 Retail | - | - | - | - | - | 1,314,874 | - | - | 31,198,492 | - | - | - | 2,748,629 | - | - | - | - | - | - | 35,261,994 |
| MSMEs | - | - | - | - | - | - | - | - | 95,462 | - | - | - | - | - | - | - | - | - | - | 95,462 |
| 9 Real estate | - | 6,521,784 | 4,566,147 | 17,355,038 | 31,850,168 | - | 4,140,942 | 1,589,242 | - | - | - | 1,730,211 | - | 508,920 | - | 10,218,953 | - | - | - | 78,481,405 |
| Of which: general RRE | - | 6,521,784 | 4,566,147 | 17,355,038 | 31,850,168 | - | 4,140,942 | 1,589,242 | - | - | - | - | - | - | - | - | - | - | - | 64,543,929 |
| Of which: no loan splitting applied | - | 6,521,784 | 4,566,147 | 17,355,038 | 31,850,168 | - | 4,140,942 | 1,589,242 | - | - | - | - | - | - | - | - | - | - | - | 64,543,929 |
| Of which: loan splitting applied (Secured) | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Of which: loan splitting applied (Unsecured) | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Of which: IPRRE | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Of which: general CRE | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Of which: no loan splitting applied | - | - | - | - | - | - | - | 109,851 | - | - | - | - | - | - | - | - | - | - | - | 109,851 |
| Of which: loan splitting applied (Secured) | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Of which: loan splitting applied (Unsecured) | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Of which: IPCRE | - | - | - | - | - | - | - | 1,479,391 | - | - | - | 1,730,211 | - | 508,920 | - | - | - | - | - | 3,718,523 |
| Of which: land acquisition, development and construction | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 10,218,953 | - | - | - | 10,218,953 |
| 10 Defaulted exposures | - | - | - | - | - | - | 375,713 | - | - | - | - | - | 1,596,789 | - | - | 696,819 | - | - | - | 2,669,320 |
| 11 Other assets | 3,231,260 | 6,699 | - | - | - | - | - | - | - | - | - | - | 9,413,393 | - | - | - | - | - | - | 12,651,352 |
| 12 Total | 64,392,129 | 22,551,418 | 4,566,147 | 28,578,476 | 31,850,168 | 1,314,874 | 19,630,899 | 1,589,242 | 37,639,754 | 2,774,484 | 45,943,901 | 1,730,211 | 184,494,912 | 508,920 | 13,859,582 | 15,250,366 | 342,122 | 654,788 | 477,672,392 | |

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% | 114,153,448 | 30,683,727 | 0.6877 | 120,088,169 |
| 2 40-70% | 53,060,188 | 28,513,611 | 0.5447 | 54,519,764 |
| 3 75% | 33,874,606 | 10,392,132 | 0.3964 | 37,087,549 |
| 4 80-85% | 41,730,825 | 33,592,874 | 0.3175 | 48,718,385 |
| 5 90-100% | 144,259,422 | 172,923,984 | 0.3514 | 186,777,328 |
| 6 105-130% | 10,834,505 | 11,051,638 | 0.4008 | 14,368,502 |
| 7 150% | 15,593,410 | 2,689,712 | 0.2184 | 15,115,784 |
| 8 250% | 899,430 | - | - | 996,911 |
| 9 400% | - | - | - | - |
| 10 1250% | - | - | - | - |
| 11 Total exposures | 414,405,835 | 289,847,678 | - | 477,672,392 |

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

ENC: Asset encumbrance - 30 June 2024
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 | 13,008,434 | 393,397,585 | 406,406,019 |

CCR1: Analysis of CCR exposures by approach - 30 June 2024
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) | 2,017,838 | 1,424,298 | | 1.4 | 4,818,991 | 2,827,916 |
| 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) | | | | | | |
| 5 Value-at-risk (VaR) for SFTs | | | | | | |
| 6 Total | | | | | | 2,827,916 |

CCR3: Standardised approach - CCR exposures by regulatory portfolio and risk weights - 30 June 2024

| SR 000's | | | | | | | | | | |
|--------------------------------------|---------------|----|-----|---------|---------|-------|-----------|------|---------|-----------------------|
| | Risk weight*→ | a | b | c | d | e | f | q | h | i |
| Regulatory portfolio*↓ | | 0% | 10% | 20% | 50% | 75% | 100% | 150% | Others | Total credit exposure |
| Sovereigns | | | | | | | | | | - |
| Non-central government public sector | | | | | | | | | | - |
| Multilateral development banks | | | | | | | | | | - |
| Banks | | | | 154,362 | 2,121 | | 1,016 | | 277,865 | 435,364 |
| Securities firms | | | | | 158,252 | 9,972 | 31,766 | | | 199,989 |
| Corporates | | | | | | | 2,560,780 | | | 2,560,780 |
| Regulatory retail portfolios | | | | | | | | | | - |
| Other assets | | | | | | | | | | - |
| Total | | - | - | 154,362 | 160,373 | 9,972 | 2,593,561 | - | 277,865 | 3,196,133 |

CCR5: Composition of collateral for CCR exposure - 30 June 2024
SR 000's

| | a | | b | | c | | d | | e | | f | |
|--------------------------|--|------------------|----------------|----------------|-------------------------|--------------|-----------------------------------|---------------------------------|---|--|---------------|--|
| | Collateral used in derivative transactions | | | | Collateral used in SFTs | | | | | | | |
| | Segregated | Unsegregated | Segregated | Unsegregated | Segregated | Unsegregated | Fair value of collateral received | Fair value of posted collateral | | | | |
| Cash - domestic currency | | 85,250 | | 37,180 | | | | | | | | |
| Cash - other currencies | | 1,766,989 | 937,346 | 734,514 | | | 70,728 | | | | 26,682 | |
| Domestic sovereign debt | | | | | | | | | | | | |
| Other sovereign debt | | | | | | | | | | | | |
| Government agency debt | | | | | | | | | | | | |
| Corporate bonds | | | | | | | | | | | | |
| Equity securities | | | | | | | | | | | | |
| Other collateral | | | | | | | | | | | | |
| Total | - | 1,852,239 | 937,346 | 771,694 | | | 70,728 | | | | 26,682 | |

CCR8: Exposures to central counterparties - 30 June 2024

| | | SR 000's | |
|-----------|---|-----------------------|------------|
| | | a | b |
| | | EAD (post-CRM) | RWA |
| 1 | Exposures to QCCPs (total) | | 32,618 |
| 2 | Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which | | |
| 3 | (i) OTC derivatives | 1,622,858 | 32,457 |
| 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 | | |

CVA1: The reduced basic approach for CVA (BA-CVA) - 30 June 2024

| | | SR 000's | |
|---|---|-------------------|-------------------|
| | | a | b |
| | | Components | BA-CVA RWA |
| 1 | Aggregation of systematic components of CVA risk | 426,595 | |
| 2 | Aggregation of idiosyncratic components of CVA risk | 180,861 | |
| 3 | Total | | 5,647,091 |

CVA4: RWA flow statements of CVA risk exposures under SA-CVA

| | | a |
|---|--|-----------|
| 1 | Total RWA for CVA at previous quarter-end | 5,634,877 |
| 2 | Total RWA for CVA at end of reporting period | 5,647,091 |

SEC1: Securitisation exposures in the banking book - 30 June 2024
SR 000's

| | a | b | | | d | e | | | g | | | i | j | | | k | l |
|----|------------------------------|-------------------------|---|-----------|---|----------------------|-------------|--------------|-----------------------|-----------|-------------|---|--------------|-----------|-----------|---|---|
| | | Bank acts as originator | | | | Bank acts as sponsor | | | Bank acts as investor | | | | | | | | |
| | | Traditional | Of which simple, transparent and comparable (STC) | Synthetic | | Sub-total | Traditional | Of which STC | Synthetic | Sub-total | Traditional | | Of which STC | Synthetic | Sub-total | | |
| 1 | Retail (total) - of which | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| 2 | residential mortgage | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| 3 | credit card | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| 4 | other retail exposures | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| 5 | resecuritisation | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| 6 | Wholesale (total) - of which | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| 7 | loans to corporates | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| 8 | commercial mortgage | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| 9 | lease and receivables | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| 10 | other wholesale | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| 11 | resecuritisation | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |

SEC4: Securitisation exposures in the banking book and associated capital requirements - bank acting as investor - 30 June 2024
SR 000's

| | a | b | c | d | e | f | g | h | i | j | k | l | m | n | o | p | q |
|-------------------------------|--|-------------|--------------|-----------------|-------|--|----------------------|--------|-------|------------------------------|----------------------|--------|-------|--------------------------|----------------------|--------|-------|
| | Exposure values (by risk weight bands) | | | | | Exposure values (by regulatory approach) | | | | RWA (by regulatory approach) | | | | Capital charge after cap | | | |
| | <=20% | >20% to 50% | >50% to 100% | >100% to <1250% | 1250% | SEC-IRBA | SEC-IRBA and SEC-IAA | SEC-SA | 1250% | SEC-IRBA | SEC-IRBA and SEC-IAA | SEC-SA | 1250% | SEC-IRBA | SEC-IRBA and SEC-IAA | SEC-SA | 1250% |
| 1 Total Exposures | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 2 Tradition securitisation | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 3 of which securitisation | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 4 of which retail underlying | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 5 of which STC | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 6 of which wholesale | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 7 of which STC | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 8 of which re-securitisation | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 9 Synthetic securitisation | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 10 of which securitisation | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 11 of which retail underlying | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 12 of which wholesale | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 13 of which re-securitisation | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |

Table MR1: Market risk under the standardised approach - 30 June 2024

| | | SR 000's |
|----|--|---|
| | | a |
| | | Capital requirement in standardised approach |
| 1 | General interest rate risk | 98,800 |
| 2 | Equity risk | 464,915 |
| 3 | Commodity risk | - |
| 4 | Foreign exchange risk | 15,658 |
| 5 | Credit spread risk - non-securitisations | - |
| 6 | Credit spread risk - securitisations (non-correlation trading portfolio) | - |
| 7 | Credit spread risk - securitisation (correlation trading portfolio) | - |
| 8 | Default risk - non-securitisations | 224,647 |
| 9 | Default risk - securitisations (non-correlation trading portfolio) | - |
| 10 | Default risk - securitisations (correlation trading portfolio) | - |
| 11 | Residual risk add-on | - |
| 12 | Total | 804,021 |