

ALINMA BANK (A Saudi Joint Stock Company)

BASEL III Pillar 3 Disclosures
For the Financial Period Ended September 30, 2024



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| | KM1: Key metrics (at consolidated group level) | | | | | | | | |
|-------|--|-------------|-------------|-------------|--------------|-------------|--|--|--|
| | | T | T-1 | T-2 | T-3 | T-4 | | | |
| | | September | June 30, | March 31, | December 31, | September | | | |
| | | 30, 2024 | 2024 | 2024 | 2023 | 30, 2023 | | | |
| Avai | Available capital (amounts) | | | | | | | | |
| 1 | Common Equity Tier 1 (CET1) | 32,390,115 | 31,418,900 | 30,789,236 | 29,574,557 | 28,821,857 | | | |
| 1a | Fully loaded ECL accounting model | 32,329,876 | 31,298,422 | 30,608,520 | 29,333,601 | 28,460,423 | | | |
| 2 | Tier 1 | 41,141,515 | 40,170,400 | 39,539,736 | 34,574,557 | 33,821,857 | | | |
| 2a | Fully loaded ECL accounting model Tier 1 | 41,081,276 | 40,049,922 | 39,359,020 | 34,333,601 | 33,460,423 | | | |
| 3 | Total capital | 43,989,209 | 42,915,543 | 42,149,672 | 36,997,990 | 36,121,890 | | | |
| 3a | Fully loaded ECL accounting model total capital | 43,928,970 | 42,795,065 | 41,968,956 | 36,757,034 | 35,760,457 | | | |
| Risk- | weighted assets (amounts) | | | | | | | | |
| 4 | Total risk-weighted assets (RWA) | 242,149,543 | 231,569,460 | 221,066,964 | 211,594,124 | 206,258,295 | | | |
| 4a | Total risk-weighted assets (pre-floor) | 242,149,543 | 231,569,460 | 221,066,964 | 211,594,124 | 206,258,295 | | | |
| Risk- | based capital ratios as a percentage of RWA | | | | | | | | |
| 5 | CET1 ratio (%) | 13.38% | 13.57% | 13.93% | 13.98% | 13.97% | | | |
| 5a | Fully loaded ECL accounting model CET1 (%) | 13.35% | 13.52% | 13.85% | 13.86% | 13.80% | | | |
| 5b | CET1 ratio (%) (pre-floor ratio) | 13.38% | 13.57% | 13.93% | 13.98% | 13.97% | | | |
| 6 | Tier 1 ratio (%) | 16.99% | 17.35% | 17.89% | 16.34% | 16.40% | | | |
| 6a | Fully loaded ECL accounting model Tier 1 | | | | | | | | |
| | ratio (%) | 16.97% | 17.29% | 17.80% | 16.23% | 16.22% | | | |
| 6b | Tier 1 ratio (%) (pre-floor ratio) | 16.99% | 17.35% | 17.89% | 16.34% | 16.40% | | | |
| 7 | Total capital ratio (%) | 18.17% | 18.53% | 19.07% | 17.49% | 17.51% | | | |
| 7a | Fully loaded ECL accounting model total | | | | | | | | |
| | capital ratio (%) | 18.14% | 18.48% | 18.98% | 17.37% | 17.34% | | | |
| 7b | Total capital ratio (%) (pre-floor ratio) | 18.17% | 18.53% | 19.07% | 17.49% | 17.51% | | | |
| Addi | tional CET1 buffer requirements as a percentag | e of RWA | | | | | | | |
| 8 | Capital conservation buffer requirement | | | | | | | | |
| | (2.5% from 2019) (%) | 2.50% | 2.50% | 2.50% | 2.50% | 2.50% | | | |
| 9 | Countercyclical buffer requirement (%) | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | | | |
| 10 | Bank G-SIB and/or D-SIB additional | | | | | | | | |
| | requirements (%) | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | | | |
| 11 | Total of bank CET1 specific buffer | | | | | | | | |
| | requirements (%) (row 8 + row 9 + row 10) | 2.50% | 2.50% | 2.50% | 2.50% | 2.50% | | | |
| 12 | CET1 available after meeting the bank's | 6.2004 | 6.5704 | 6.020/ | 6.0004 | 6.0704 | | | |
| _ | minimum capital requirements (%) | 6.38% | 6.57% | 6.93% | 6.98% | 6.97% | | | |
| | I III leverage ratio | | | | | | | | |
| 13 | Total Basel III leverage ratio exposure | 292,893,329 | 282,584,983 | 267,528,862 | 258,152,275 | 252,600,218 | | | |
| 14 | measure | 14.050/ | 14 2207 | 14 700/ | 12.2007 | 12 2007 | | | |
| 14 | Basel III leverage ratio (%) (including the | 14.05% | 14.22% | 14.78% | 13.39% | 13.39% | | | |
| | impact of any applicable temporary exemption of central bank reserves) | | | | | | | | |
| | exemption of central bank reserves) | | | | | | | | |



| 14a | Fully loaded ECL accounting model Basel III | 14.03% | 14.17% | 14.71% | 13.30% | 13.25% |
|-------|---|-------------|-------------|-------------|-------------|-------------|
| | leverage ratio (including the impact of any | | | | | |
| | applicable temporary exemption of central | | | | | |
| | bank reserves) (%) | | | | | |
| 14b | Basel III leverage ratio (%) (excluding the | 14.03% | 14.17% | 14.71% | 13.30% | 13.25% |
| | impact of any applicable temporary | | | | | |
| | exemption of central bank reserves) | | | | | |
| 14c | Basel III leverage ratio (%) (including the | 14.05% | 14.22% | 14.78% | 13.39% | 13.39% |
| | impact of any applicable temporary | | | | | |
| | exemption of central bank reserves) | | | | | |
| | incorporating mean values for SFT assets | | | | | |
| 14d | Basel III leverage ratio (%) (excluding the | 14.03% | 14.17% | 14.71% | 13.30% | 13.25% |
| | impact of any applicable temporary | | | | | |
| | exemption of central bank reserves) | | | | | |
| | incorporating mean values for SFT assets | | | | | |
| Liqui | dity Coverage Ratio (LCR) | | | | | |
| 15 | Total high-quality liquid assets (HQLA) | 44,594,900 | 43,238,816 | 41,024,946 | 40,248,784 | 37,217,908 |
| 16 | Total net cash outflow | 33,828,912 | 33,472,706 | 30,739,617 | 27,421,904 | 22,531,805 |
| 17 | LCR ratio (%) | 131.82% | 129.18% | 133.46% | 146.78% | 165.18% |
| Net S | stable Funding Ratio (NSFR) | | | | | |
| 18 | Total available stable funding | 181,828,138 | 178,335,325 | 167,809,957 | 161,301,733 | 155,404,322 |
| 19 | Total required stable funding | 166,551,667 | 163,007,754 | 154,719,497 | 148,320,345 | 144,803,708 |
| 20 | NSFR ratio | 109.17% | 109.40% | 108.46% | 108.75% | 107.32% |



OV1: Overview of RWA

| | | RWA | | Minimum capital requirements |
|----|---|-------------|-------------|------------------------------------|
| | | T | T-1 | Т |
| | | September | June | |
| | | 30, 2024 | 30, 2024 | |
| 1 | Credit risk (excluding counterparty credit risk) | 225,334,577 | 217,003,329 | 18,026,766 |
| 2 | Of which: standardised approach (SA) | 225,334,577 | 217,003,329 | 18,026,766 |
| 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) | 1,671,983 | 645,385 | 133,759 |
| 7 | Of which: standardised approach for counterparty credit risk | 1,671,983 | 645,385 | 133,759 |
| 8 | Of which: IMM | - | - | - |
| 9 | Of which: other CCR | - | - | - |
| 10 | Credit valuation adjustment (CVA) | 1,671,983 | 645,385 | 133,759 |
| 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 | 2,480,959 | 2,608,103 | 198,477 |
| 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 | 3,668,575 | 3,345,795 | 293,486 |
| 21 | Of which: standardised approach (SA) | 3,668,575 | 3,345,795 | 293,486 |
| 22 | Of which: internal model approach (IMA) | - | - | - |
| 23 | Capital charge for switch between trading book and banking book | - | - | - |
| 24 | Operational risk | 7,321,465 | 7,321,465 | 585,717 |
| 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) | 242,149,543 | 231,569,460 | 19,371,963 |



| CVA4: RWA flow statements of CVA risk exposures under SA-CVA | | | | | |
|--|--|-----------|--|--|--|
| SR 000's | | | | | |
| 1 | Total RWA for CVA at previous quarter-end | 645,385 | | | |
| 2 | Total RWA for CVA at end of reporting period | 1,671,983 | | | |



| L | LR1- Summary comparison of accounting assets vs leverage ratio exposure measure | | | | |
|----|---|-------------|--|--|--|
| # | Particulars | SR 000's | | | |
| 1 | Total consolidated assets as per published financial statements | 266,982,676 | | | |
| 2 | Adjustment for investments in banking, financial, insurance or commercial entities | - | | | |
| | that are consolidated for accounting purposes but outside the scope of regulatory | | | | |
| | consolidation | | | | |
| 3 | Adjustment for securitised exposures that meet the operational requirements for the | - | | | |
| | recognition of risk transference | | | | |
| 4 | Adjustments for temporary exemption of central bank reserves (if applicable) | - | | | |
| 5 | Adjustment for fiduciary assets recognised on the balance sheet pursuant to the | - | | | |
| | operative accounting framework but excluded from the leverage ratio exposure | | | | |
| | measure | | | | |
| 6 | Adjustments for regular-way purchases and sales of financial assets subject to trade | - | | | |
| | date accounting | | | | |
| 7 | Adjustments for eligible cash pooling transactions | - | | | |
| 8 | Adjustments for derivative financial instruments | 2,320,983 | | | |
| 9 | Adjustment for securities financing transactions (ie repurchase agreements and | | | | |
| | similar secured lending) | 134,321 | | | |
| 10 | Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of | | | | |
| | offbalance sheet exposures) | 23,052,185 | | | |
| 11 | Adjustments for prudent valuation adjustments and specific and general provisions | - | | | |
| | which have reduced Tier 1 capital | | | | |
| 12 | Other adjustments | 403,164 | | | |
| 13 | Leverage ratio exposure measure | 292,893,329 | | | |



| | LR2- Leverage ratio common disclosure | template | |
|-------|---|--------------|--------------|
| | | Т | T-1 |
| On B | alance sheet exposures | | |
| 1 | On-balance sheet exposures (excluding derivatives and securities | 260 216 054 | 261 002 024 |
| | financing transactions (SFTs), but including collateral) | 268,216,054 | 261,092,824 |
| 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 | (020.214) | (740 520) |
| | exposures that are deducted from Basel III Tier 1 capital) | (830,214) | (740,539) |
| 6 | (Asset amounts deducted in determining Basel III Tier 1 capital and | | |
| | regulatory adjustments) | - | - |
| 7 | Total on-balance sheet exposures (excluding derivatives and SFTs) | 267.207.040 | 260 252 205 |
| | (sum of rows 1 to 6) | 267,385,840 | 260,352,285 |
| Deriv | vative exposures | | |
| 8 | Replacement cost associated with all derivatives transactions (where | | |
| | applicable net of eligible cash variation margin and/or with bilateral | 855,281 | 195,762 |
| | netting) | | |
| 9 | Add-on amounts for potential future exposure associated with all | 1.465.703 | 030.106 |
| | derivatives transactions | 1,465,702 | 838,106 |
| 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) | 2,320,983 | 1,033,868 |
| Secu | rities 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 | 134,321 | 126,139 |
| 17 | Agent transaction exposures | - | - |
| 18 | Total securities financing transaction exposures (sum of rows 14 to 17) | 134,321 | 126,139 |
| Othe | r off balance sheet exposures | | |
| 19 | Off-balance sheet exposure at gross notional amount | 82,467,540 | 73,088,284 |
| 20 | (Adjustments for conversion to credit equivalent amounts) | (59,415,355) | (52,015,594) |
| 21 | (Specific and general provisions associated with off-balance sheet | | |
| | exposures deducted in determining Tier 1 capital) | - | - |
| | Off-balance sheet items (sum of rows 19 to 21) | 23,052,185 | 21,072,691 |



| 23 | Tier 1 capital | 41,141,515 | 40,170,400 |
|-------|--|-------------|-------------|
| 24 | Total exposures (sum of rows 7, 13, 18 and 22) | 292,893,329 | 282,584,983 |
| Leve | rage ratio | | |
| 25 | Leverage ratio (including the impact of any applicable temporary | 14.05% | 1/1 229/ |
| | exemption of central bank reserves) | 14.05% | 14.22% |
| 25a | Leverage ratio (excluding the impact of any applicable temporary | 14.03% | 14.17% |
| | exemption of central bank reserves) | 14.03% | 14.17/0 |
| 26 | National minimum leverage ratio requirement | 3.00% | 3.00% |
| 27 | Applicable leverage buffers | n/a | n/a |
| Discl | soure 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 | 292,893,329 | 282,584,983 |
| | transactions and netted of amounts of associated cash payables and | | |
| | cash receivables) | | |
| 30 | Total exposures (excluding the impact of any applicable temporary | | |
| a | exemption of central bank reserves) incorporating mean values from | | |
| | row 28 of gross SFT assets (after adjustment for sale accounting | 292,893,329 | 282,584,983 |
| | transactions and netted of amounts of associated cash payables and | | |
| | cash receivables) | | |
| 31 | Basel III leverage ratio (including the impact of any applicable | | |
| | temporary exemption of central bank reserves) incorporating mean | | |
| | values from row 28 of gross SFT assets (after adjustment for sale | 14.05% | 14.22% |
| | accounting transactions and netted of amounts of associated cash | | |
| | payables and cash receivables) | | |
| 31a | Basel III leverage ratio (excluding the impact of any applicable | | |
| | temporary exemption of central bank reserves) incorporating mean | | |
| | values from row 28 of gross SFT assets (after adjustment for sale | 14.03% | 14.17% |
| | accounting transactions and netted of amounts of associated cash | | |
| | payables and cash receivables) | | |



| | LIQ1: Liquidity Coverage Ratio (LCR) | | | | |
|------|--|----------------------------------|--------------------------------|--|--|
| | | Total unweighted value (average) | Total weighted value (average) | | |
| | | (average) | | | |
| Higl | h quality liquid assets | | | | |
| 1 | Total HQLA | | 44,594,900 | | |
| Casl | n outflows | | | | |
| 2 | Retail deposits and deposits from small business | | | | |
| | customers, of which: | 61,701,034 | 4,800,241 | | |
| 3 | Stable deposits | 27,397,252 | 1,369,863 | | |
| 4 | Less Stable deposits | 34,303,782 | 3,430,378 | | |
| 5 | Unsecured wholesale funding, of which: | 79,681,078 | 33,006,098 | | |
| 6 | Operational deposits (all counterparties) and | | | | |
| | deposits in networks of cooperative banks | - | - | | |
| 7 | Non-operational deposits (all counterparties) | 77,151,724 | 30,476,745 | | |
| 8 | Unsecured debt | 2,529,354 | 2,529,354 | | |
| 9 | Secured wholesale funding | - | - | | |
| 10 | Additional requirements, of which: | 11,394,419 | 1,139,442 | | |
| 11 | Outflows related to derivative exposures and | | | | |
| | other collateral requirements | - | - | | |
| 12 | Outflows related to loss of funding on debt | | | | |
| | products | - | - | | |
| 13 | Credit and liquidity facilities | 11,394,419 | 1,139,442 | | |
| 14 | Other contractual funding obligations | - | - | | |
| 15 | Other contingent funding obligation | 62,772,365 | 1,623,868 | | |
| 16 | TOTAL CASH OUTFLOWS | | 40,569,649 | | |
| Casl | n inflows | | | | |
| 17 | Secured lending (eg reverse repos) | - | - | | |
| 18 | Inflows from fully performing exposures | 10,795,383 | 6,740,737 | | |
| 19 | Other cash inflows | - | - | | |
| 20 | TOTAL CASH INFLOWS | | 6,740,737 | | |
| | | | Total adjusted value | | |
| 21 | Total HQLA | | 44,594,900 | | |
| 22 | Total net cash outflows | | 33,828,912 | | |
| 23 | Liquidity Coverage Ratio (%) | | 131.82% | | |