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**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 30, 2024	June 30, 2024	March 31, 2024	December 31, 2023	September 30, 2023
<b>Available capital (amounts)</b>						
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
<b>Risk-weighted assets (amounts)</b>						
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
<b>Risk-based capital ratios as a percentage of RWA</b>						
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%
<b>Additional CET1 buffer requirements as a percentage of RWA</b>						
8	Capital conservation buffer requirement (2.5% from 2019) (%)	2.50%	2.50%	2.50%	2.50%	2.50%
9	Countercyclical buffer requirement (%)	0.00%	0.00%	0.00%	0.00%	0.00%
10	Bank G-SIB and/or D-SIB additional requirements (%)	0.00%	0.00%	0.00%	0.00%	0.00%
11	Total of bank CET1 specific buffer requirements (%) (row 8 + row 9 + row 10)	2.50%	2.50%	2.50%	2.50%	2.50%
12	CET1 available after meeting the bank's minimum capital requirements (%)	6.38%	6.57%	6.93%	6.98%	6.97%
<b>Basel III leverage ratio</b>						
13	Total Basel III leverage ratio exposure measure	292,893,329	282,584,983	267,528,862	258,152,275	252,600,218
14	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves)	14.05%	14.22%	14.78%	13.39%	13.39%

14a	Fully loaded ECL accounting model Basel III leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) (%)	14.03%	14.17%	14.71%	13.30%	13.25%
14b	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)	14.03%	14.17%	14.71%	13.30%	13.25%
14c	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	14.05%	14.22%	14.78%	13.39%	13.39%
14d	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	14.03%	14.17%	14.71%	13.30%	13.25%
<b>Liquidity Coverage Ratio (LCR)</b>						
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%
<b>Net Stable Funding Ratio (NSFR)</b>						
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	T
		September 30, 2024	June 30, 2024	
1	<b>Credit risk (excluding counterparty credit risk)</b>	<b>225,334,577</b>	<b>217,003,329</b>	<b>18,026,766</b>
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	<b>Counterparty credit risk (CCR)</b>	<b>1,671,983</b>	<b>645,385</b>	<b>133,759</b>
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	<b>Credit valuation adjustment (CVA)</b>	<b>1,671,983</b>	<b>645,385</b>	<b>133,759</b>
11	Equity positions under the simple risk weight approach and the internal model method during the five-year linear phase-in period	-	-	-
12	<b>Equity investments in funds - look-through approach</b>	<b>2,480,959</b>	<b>2,608,103</b>	<b>198,477</b>
13	Equity investments in funds - mandate-based approach	-	-	-
14	Equity investments in funds - fall-back approach	-	-	-
15	<b>Settlement risk</b>	-	-	-
16	<b>Securitisation exposures in banking book</b>	-	-	-
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	<b>Market risk</b>	<b>3,668,575</b>	<b>3,345,795</b>	<b>293,486</b>
21	Of which: standardised approach (SA)	3,668,575	3,345,795	293,486
22	Of which: internal model approach (IMA)	-	-	-
23	<b>Capital charge for switch between trading book and banking book</b>	-	-	-
24	<b>Operational risk</b>	<b>7,321,465</b>	<b>7,321,465</b>	<b>585,717</b>
25	Amounts below the thresholds for deduction (subject to 250% risk weight)	-	-	-
26	<b>Output floor applied</b>	-	-	-
27	<b>Floor adjustment (before application of transitional cap)</b>	-	-	-
28	<b>Floor adjustment (after application of transitional cap)</b>	-	-	-
29	<b>Total (1 + 6 + 10 + 11 + 12 + 13 + 14 + 15 + 16 + 20 + 23 + 24 + 25 + 28)</b>	<b>242,149,543</b>	<b>231,569,460</b>	<b>19,371,963</b>

**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



### 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	<b>Leverage ratio exposure measure</b>	<b>292,893,329</b>

LR2- Leverage ratio common disclosure template

		T	T-1
<b>On Balance sheet exposures</b>			
1	On-balance sheet exposures (excluding derivatives and securities 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 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	<b>Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of rows 1 to 6)</b>	<b>267,385,840</b>	<b>260,352,285</b>
<b>Derivative exposures</b>			
8	Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	855,281	195,762
9	Add-on amounts for potential future exposure associated with all 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	<b>Total derivative exposures (sum of rows 8 to 12)</b>	<b>2,320,983</b>	<b>1,033,868</b>
<b>Securities financing transaction exposures</b>			
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	<b>Total securities financing transaction exposures (sum of rows 14 to 17)</b>	<b>134,321</b>	<b>126,139</b>
<b>Other off balance sheet exposures</b>			
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)	-	-
22	<b>Off-balance sheet items (sum of rows 19 to 21)</b>	<b>23,052,185</b>	<b>21,072,691</b>
<b>Capital and total exposures</b>			



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
<b>Leverage ratio</b>			
25	Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)	14.05%	14.22%
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	14.03%	14.17%
26	National minimum leverage ratio requirement	3.00%	3.00%
27	Applicable leverage buffers	n/a	n/a
<b>Disclosure of mean values</b>			
28	Mean value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	-	-
29	Quarter-end value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	-	-
30	Total exposures (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	292,893,329	282,584,983
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)	292,893,329	282,584,983
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)	14.05%	14.22%
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)	14.03%	14.17%

### LIQ1: Liquidity Coverage Ratio (LCR)

		Total unweighted value (average)	Total weighted value (average)
<b>High quality liquid assets</b>			
1	Total HQLA		44,594,900
<b>Cash outflows</b>			
2	<b>Retail deposits and deposits from small business customers, of which:</b>	<b>61,701,034</b>	<b>4,800,241</b>
3	Stable deposits	27,397,252	1,369,863
4	Less Stable deposits	34,303,782	3,430,378
5	<b>Unsecured wholesale funding, of which:</b>	<b>79,681,078</b>	<b>33,006,098</b>
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	<b>Secured wholesale funding</b>	<b>-</b>	<b>-</b>
10	<b>Additional requirements, of which:</b>	<b>11,394,419</b>	<b>1,139,442</b>
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	<b>Other contractual funding obligations</b>	<b>-</b>	<b>-</b>
15	<b>Other contingent funding obligation</b>	<b>62,772,365</b>	<b>1,623,868</b>
16	<b>TOTAL CASH OUTFLOWS</b>		<b>40,569,649</b>
<b>Cash inflows</b>			
17	Secured lending (eg reverse repos)	-	-
18	Inflows from fully performing exposures	10,795,383	6,740,737
19	Other cash inflows	-	-
20	<b>TOTAL CASH INFLOWS</b>		<b>6,740,737</b>
			<b>Total adjusted value</b>
21	Total HQLA		44,594,900
22	Total net cash outflows		33,828,912
23	Liquidity Coverage Ratio (%)		<b>131.82%</b>