ALINMA BANK
(A Saudi Joint Stock Company)

BASEL III Pillar 3 Disclosures
For the Financial Period Ended June 30, 2026

Basel Disclosures: Pillar III Q2-2026

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

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

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Overview of risk management, key prudential metrics and RWA:

KM1: Key metrics (at consolidated group level)

SAR 000's		T	T–1	T–2	T–3	T–4
		June 30, 2026	March 31, 2026	December 31, 2025	September 30, 2025	June 30, 2025
Available capital (amounts)						
1	Common Equity Tier 1 (CET1)	**37,759,727**	37,083,284	35,691,124	34,901,240	34,081,670
1a	Fully loaded ECL accounting model CET1	**37,759,727**	37,083,284	35,691,124	34,901,240	34,081,670
2	Tier 1	**50,138,802**	49,585,334	48,193,174	47,403,290	44,707,620
2a	Fully loaded ECL accounting model Tier 1	**50,138,802**	49,585,334	48,193,174	47,403,290	44,707,620
3	Total capital	**55,703,610**	55,064,756	52,445,767	49,962,574	47,607,316
3a	Fully loaded ECL accounting model total capital	**55,703,610**	55,064,756	52,445,767	49,962,574	47,607,316
Risk-weighted assets (amounts)						
4	Total risk-weighted assets (RWA)	**280,108,985**	276,630,909	263,676,903	259,565,231	258,010,876
4a	Total risk-weighted assets (pre-floor)	**280,108,985**	276,630,909	263,676,903	259,565,231	258,010,876
Risk-based capital ratios as a percentage of RWA						
5	CET1 ratio (%)	**13.48%**	13.41%	13.54%	13.45%	13.21%
5a	Fully loaded ECL accounting model CET1 (%)	**13.48%**	13.41%	13.54%	13.45%	13.21%
5b	CET1 ratio (%) (pre-floor ratio)	**13.48%**	13.41%	13.54%	13.45%	13.21%
6	Tier 1 ratio (%)	**17.90%**	17.92%	18.28%	18.26%	17.33%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	**17.90%**	17.92%	18.28%	18.26%	17.33%
6b	Tier 1 ratio (%) (pre-floor ratio)	**17.90%**	17.92%	18.28%	18.26%	17.33%
7	Total capital ratio (%)	**19.89%**	19.91%	19.89%	19.25%	18.45%
7a	Fully loaded ECL accounting model total capital ratio (%)	**19.89%**	19.91%	19.89%	19.25%	18.45%
7b	Total capital ratio (%) (pre-floor ratio)	**19.89%**	19.91%	19.89%	19.25%	18.45%
Additional CET1 buffer requirements as a percentage of RWA						
8	Capital conservation buffer requirement (2.5% from 2019) (%)	**2.50%**	2.50%	2.50%	2.50%	2.50%
9	Countercyclical buffer requirement (%)	**1.01%**	0.03%	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)	**3.51%**	2.53%	2.50%	2.50%	2.50%
12	CET1 available after meeting the bank's minimum capital requirements (%)	**5.47%**	6.38%	6.54%	6.45%	6.21%
Basel III Leverage ratio						
13	Total Basel III leverage ratio exposure measure	**354,864,818**	352,774,711	334,832,962	330,768,512	322,079,510
14	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves)	**14.13%**	14.06%	14.39%	14.33%	13.88%
14a	Fully loaded ECL accounting model Basel III leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) (%)	**14.13%**	14.06%	14.39%	14.33%	13.88%
14b	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)	**14.13%**	14.06%	14.39%	14.33%	13.88%
14c	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	**14.13%**	14.06%	14.39%	14.33%	13.88%
14d	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	**14.13%**	14.06%	14.39%	14.33%	13.88%
Liquidity Coverage Ratio (LCR)						
15	Total high-quality liquid assets (HQLA)	**57,497,017**	56,254,388	53,712,165	52,131,064	51,037,161
16	Total net cash outflow	**40,943,708**	42,596,820	39,674,247	41,668,663	41,481,281
17	LCR ratio (%)	**140.43%**	132.06%	135.38%	125.11%	123.04%
Net Stable Funding Ratio (NSFR)						
18	Total available stable funding	**226,028,672**	223,469,790	213,074,388	213,893,069	200,575,813
19	Total required stable funding	**203,067,779**	199,982,377	192,899,662	189,079,747	185,410,597
20	NSFR ratio	**111.31%**	111.74%	110.46%	113.12%	108.18%

OV1: Overview of RWA

		a	b	c	
		RWA		Minimum capital requirements	Drivers behind significant differences in T and T-1
		T	T–1	T	
		June 30, 2026	March 31, 2026	June 30, 2026	
1	**Credit risk (excluding counterparty credit risk)**	**259,833,367**	**255,151,256**	**20,786,669**	Due to growth in assets and financing
2	Of which: standardized approach (SA)	259,833,367	255,151,256	20,786,669	Due to growth in assets and financing
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)**	**1,260,254**	**1,205,880**	**100,820**	
7	Of which: standardized approach for counterparty credit risk	1,260,254	1,205,880	100,820	
8	Of which: IMM				
9	Of which: other CCR				
10	**Credit valuation adjustment (CVA)**	**1,260,254**	**1,205,880**	**100,820**	
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**	**3,728,893**	**3,933,455**	**298,311**	Due to growth in fund investments
13	**Equity investments in funds – mandate-based approach**	-	-	-	
14	**Equity investments in funds – fall-back approach**	-	-	-	
15	**Settlement risk**	-	-	-	
16	**Securitization exposures in banking book**	-	-	-	
17	Of which: securitization IRB approach (SEC-IRBA)	-	-	-	
18	Of which: securitization external ratings-based approach (SEC-ERBA), including internal assessment approach (IAA)	-	-	-	
19	Of which: securitization standardized approach (SEC-SA)	-	-	-	
20	**Market risk**	**3,482,371**	**4,590,593**	**278,590**	Due to growth in interest rate risk
21	Of which: standardized approach (SA)	3,482,371	4,590,593	278,590	Due to growth in interest rate risk
22	Of which: internal model approach (IMA)				
23	**Capital charge for switch between trading book and banking book**	-	-	-	
24	**Operational risk**	**10,543,845**	**10,543,845**	**843,508**	
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)**	**280,108,985**	**276,630,909**	**22,408,719**	

Basel Disclosures: Pillar III Q2-2026

Composition of Capital:

CCA: Main features of regulatory capital instruments and of other TLAC-eligible instruments

	Quantitative / qualitative information								
1	Issuer	Alinma Bank	Alinma Bank	Alinma Bank	Alinma Bank	Alinma Bank	Alinma Bank	Alinma Bank	Alinma Bank
2	Unique identifier (eg Committee on Uniform Security Identification Procedures (CUSIP), International Securities Identification Number (ISIN) or Bloomberg identifier for private placement)	SA15BFK0J7J5	XS2753907554	XS3079963834	XS3168164286	XS3213445003	XS3277009877	SA16IFK0O0J6	XS3310388734
3	Governing law(s) of the instrument	Saudi Arabian law	English Law	English Law	English Law	English Law (subordination provisions governed by Saudi Arabian law & regulations)	English Law (subordination provisions governed by Saudi Arabian law & regulations)	Saudi Arabian law	English 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)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
4	Transitional Basel III rules	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	Tier 2	Tier 2	Additional Tier 1	Additional Tier 1
5	Post-transitional Basel III rules	Eligible	Eligible	Eligible	Eligible	Eligible	Eligible	Eligible	Eligible
6	Eligible at solo/group/group and solo	Group & solo	Group & solo	Group & solo	Group & solo	Eligible at solo	Eligible at solo	Group & solo	Group & solo
7	Instrument type (refer to SACAP)	Subordinated sukuk	Jr Subordinated Sukuk	Jr Subordinated Sukuk	Jr Subordinated Sukuk	Tier 2 Capital Trust Certificate	Tier 2 Capital Trust Certificate	Jr Subordinated Sukuk	Jr Subordinated Sukuk
8	Amount recognised in regulatory capital (currency in millions, as of most recent reporting date)	SAR 5,000	USD 1,000	USD 500	USD 500	USD 500 million	USD 300 million	SAR 3,000	USD 500
9	Par value of instrument	SAR 5,000	USD 1,000	USD 500	USD 500	USD 500 million	USD 300 million	SAR 3,000	USD 500
10	Accounting classification	Equity	Equity	Equity	Equity	Financial Liability	Financial Liability	Equity	Equity
11	Original date of issuance	July 1, 2021	6 March 2024	28 May 2025	3 September 2025	10 Nov 2025	23 Jan 2026	May 14, 2026	20 May 2026
12	Perpetual or dated	Perpetual	Perpetual	Perpetual	Perpetual	Dated – 10-year (non-call for the first 5 years)	Dated – 10-year (non-call for the first 5 years)	Perpetual	Perpetual
13	Original maturity date	N/A	N/A	N/A	N/A	10 Nov 2035	23 Jan 2036	N/A	N/A
14	Issuer call subject to prior SAMA approval	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	In compliance with Basel III rules, call date is equal to or greater than 5 years and the Sukuk may be redeemed early due to a capital event, tax event or at the option of the Bank as described in the terms and conditions of the Sukuk				Call Dates: 10 Nov 2030 and each subsequent Periodic Distribution Date (semi-annual). Redemption amount: Dissolution Distribution Amount = outstanding face amount + any accrued but unpaid periodic distribution amounts.	Call Dates: 23 Jan 2031 and each subsequent Periodic Distribution Date (semi-annual). Redemption amount: Dissolution Distribution Amount = outstanding face amount + any accrued but unpaid periodic distribution amounts.	In compliance with Basel III rules, call date is equal to or greater than 5 years and the Sukuk may be redeemed early due to a capital event, tax event or at the option of the Bank as described in the terms and conditions of the Sukuk	

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Quantitative / qualitative information									
16	Subsequent call dates, if applicable	As above	As above	As above	As above	As above	As above	As above	As above
	Coupons / dividends					Semi-annual profit distributions (Islamic "coupon") on 10 May and 10 Nov each year, starting 10 May 2026.	Semi-annual profit distributions (Islamic "coupon") on 23 Jan and 23 Jull each year, starting 23 Jul 2026.		
17	Fixed or floating dividend/coupon	Fixed from date of issue up to 2026 and then floating every 5 years	Fixed from date of issue up to 2029 and then floating every 5 years	Fixed from date of issue up to 2030 and then floating every 5 years	Fixed from date of issue up to 2026 and then floating every 5 years	Fixed from date of issue up to 2029 and then floating every 5 years	Fixed from date of issue up to 2030 and then floating every 5 years	Fixed from date of issue up to 2030 and then floating every 5 years	Fixed for the first 5 years (10 Nov 2025 – 10 Nov 2030).
18	Coupon rate and any related index	The applicable profit rate is 4% per annum from date of issue up to 2026 and is subjected to reset every 5 years.	The applicable profit rate is 6.5% per annum from date of issue up to 2029 and is subjected to reset every 5 years.	The applicable profit rate is 6.5% per annum from date of issue up to 2030 and is subjected to reset every 5 years.	The applicable profit rate is 4% per annum from date of issue up to 2026 and is subjected to reset every 5 years.	The applicable profit rate is 6.5% per annum from date of issue up to 2029 and is subjected to reset every 5 years.	The applicable profit rate is 6.5% per annum from date of issue up to 2030 and is subjected to reset every 5 years.	The applicable profit rate is 6.25% per annum from date of issue up to 2030 and is subjected to reset every 5 years.	"Profit Rate 5.792 % (fixed) per annum for first 5 years
19	Existence of a dividend stopper	Yes	Yes	Yes	Rate Rest after 5 years at T+210 bps reset margin"	"Profit Rate 5.873 % (fixed) per annum for first 5 years			
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary	Fully discretionary	Rate Rest after 5 years at T+210 bps reset margin"	"Profit Rate 6.50 % (fixed) per annum for first 5 years			
21	Existence of step-up or other incentive to redeem	No	No	No	Rate Rest after 5 years at T+143 bps reset margin"	The applicable profit rate is 6.625% per annum from date of issue up to 2031 and is subjected to reset every 5 years.			
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Yes	Yes	Yes	Yes	Profit is payable as long as the Obligor remains solvent and the instrument is not in a non-viability event.
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary
24	If convertible, conversion trigger(s)	N/A	N/A	N/A	No	No	No	No	At the Reset Date (10 Nov 2030) if market rates rise, the reset rate may be higher than existing rates, providing an incentive for early redemption.
25	If convertible, fully or partially	N/A	N/A	N/A	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
26	If convertible, conversion rate	N/A	N/A	N/A	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
30	Writedown feature	Yes	Yes	Yes	N/A	N/A	N/A	N/A	N/A

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Quantitative / qualitative information									
31	If writedown, writedown trigger(s)	Non-viability event	Non-viability event	Non-viability event	N/A	N/A	N/A	N/A	N/A
32	If writedown, full or partial	Fully or partially. The Sukuk allow the Bank to write-down (in full or in part) any amounts due to the holders in the event of non-viability event with approval from SAMA.	Fully or partially. The Sukuk allow the Bank to write-down (in full or in part) any amounts due to the holders in the event of non-viability event with approval from SAMA.	Fully or partially. The Sukuk allow the Bank to write-down (in full or in part) any amounts due to the holders in the event of non-viability event with approval from SAMA.	N/A	N/A	N/A	N/A	N/A
33	If writedown, permanent or temporary	Permanent	Permanent	Permanent	Yes	Yes	Yes	Yes	Yes
34	If temporary write-down, description of writeup mechanism	N/A	N/A	N/A	Non-viability event	Non-viability event	Non-viability event	Non-viability event	Non-Viability Event
34a	Type of subordination	Jr. Subordinated.	jr. Subordinated.	jr. Subordinated.	Fully or partially. The Sukuk allow the Bank to write-down (in full or in part) any amounts due to the holders in the event of non-viability event with approval from SAMA.	Fully or partially. The Sukuk allow the Bank to write-down (in full or in part) any amounts due to the holders in the event of non-viability event with approval from SAMA.	Fully or partially. The Sukuk allow the Bank to write-down (in full or in part) any amounts due to the holders in the event of non-viability event with approval from SAMA.	Fully or partially. The Sukuk allow the Bank to write-down (in full or in part) any amounts due to the holders in the event of non-viability event with approval from SAMA.	Fully or partially. The Sukuk allow the Bank to write-down (in full or in part) any amounts due to the holders in the event of non-viability event with approval from SAMA.
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned).	The financial instrument is junior to senior creditors.	The financial instrument is junior to senior creditors.	The financial instrument is junior to senior creditors.	Permanent	Permanent	Permanent	Permanent	Permanent
36	Non-compliant transitioned features	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
37	If yes, specify non-compliant features	N/A	N/A	N/A	Subordinated.	jr. Subordinated.	jr. Subordinated.	jr. Subordinated.	Subordinated

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CC1: Composition of regulatory capital

		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	3,983,602	C	
3	Accumulated other comprehensive income (and other reserves)	4,000,010	D	
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**	**37,983,612**		
	Common Equity Tier 1 capital: regulatory adjustments			
7	Prudent valuation adjustments	-		
8	Goodwill (net of related tax liability)	-		
9	Other intangibles other than mortgage servicing rights (MSR) (net of related tax liability)	-		
10	Deferred tax assets (DTA) that rely on future profitability, excluding those arising from temporary differences (net of related tax liability)	-		
11	Cash flow hedge reserve	14,344		
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)	(238,229)	D	
17	Reciprocal cross-holdings in common equity	-		
18	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)	-		
19	Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	-		
20	MSR (amount above 10% threshold)	-		
21	DTA arising from temporary differences (amount above 10% threshold, net of related tax liability)	-		
22	Amount exceeding the 15% threshold	-		
23	Of which: significant investments in the common stock of financials	-		
24	Of which: MSR	-		
25	Of which: DTA arising from temporary differences	-		
26	National specific regulatory adjustments	-		
27	Regulatory adjustments applied to Common Equity Tier 1 capital due to insufficient Additional Tier 1 and Tier 2 capital to cover deductions	-		
28	**Total regulatory adjustments to Common Equity Tier 1 capital**	**(223,885)**		
29	**Common Equity Tier 1 capital (CET1)**	**37,759,727**		
	Additional Tier 1 capital: instruments			
30	Directly issued qualifying additional Tier 1 instruments plus related stock surplus	12,379,075	B	
31	Of which: classified as equity under applicable accounting standards	12,379,075	B	
32	Of which: classified as liabilities under applicable accounting standards	-		

		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
33	Directly issued capital instruments subject to phase-out from additional Tier 1 capital	-		
34	Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group additional Tier 1 capital)	-		
35	Of which: instruments issued by subsidiaries subject to phase-out	-		
36	**Additional Tier 1 capital before regulatory adjustments**	**12,379,075**		
	Additional Tier 1 capital: regulatory adjustments			
37	Investments in own additional Tier 1 instruments	-		
38	Reciprocal cross-holdings in additional Tier 1 instruments	-		
39	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)	-		
40	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation	-		
41	National specific regulatory adjustments	-		
42	Regulatory adjustments applied to additional Tier 1 capital due to insufficient Tier 2 capital to cover deductions	-		
43	**Total regulatory adjustments to additional Tier 1 capital**	-		
44	**Additional Tier 1 capital (AT1)**	**12,379,075**		
45	**Tier 1 capital (T1 = CET1 + AT1)**	**50,138,802**		
	Tier 2 capital: instruments and provisions			
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	3,000,000		
47	Directly issued capital instruments subject to phase-out from Tier 2 capital	-		
48	Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	-		
49	Of which: instruments issued by subsidiaries subject to phase-out	-		
50	Provisions	2,564,808		
51	**Tier 2 capital before regulatory adjustments**	**5,564,808**		
	Tier 2 capital: regulatory adjustments			
52	Investments in own Tier 2 instruments	-		
53	Reciprocal cross-holdings in Tier 2 instruments and other TLAC liabilities	-		
54	Investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)	-		
54a	Investments in the other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation and where the bank does not own more than 10% of the issued common share capital of the entity: amount previously designated for the 5% threshold but that no longer meets the conditions (for G-SIBs only)	-		
55	Significant investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	-		
56	National specific regulatory adjustments	-		
57	**Total regulatory adjustments to Tier 2 capital**	-		
58	**Tier 2 capital**	**5,564,808**		
59	**Total regulatory capital (= Tier 1 + Tier2)**	**55,703,610**		
60	**Total risk-weighted assets**	**280,108,985**		

Basel Disclosures: Pillar III Q2-2026

		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
	Capital adequacy ratios and buffers			
61	**Common Equity Tier 1 capital (as a percentage of risk-weighted assets)**	**13.48%**		
62	**Tier 1 capital (as a percentage of risk-weighted assets)**	**17.90%**		
63	**Total capital (as a percentage of risk-weighted assets)**	**19.89%**		
64	**Institution-specific buffer requirement (capital conservation buffer plus countercyclical buffer requirements plus higher loss absorbency requirement, expressed as a percentage of riskweighted assets)**	**3.52%**		
65	Of which: capital conservation buffer requirement	2.50%		
66	Of which: bank-specific countercyclical buffer requirement	1.02%		
67	Of which: higher loss absorbency requirement	0.00%		
68	**Common Equity Tier 1 capital (as a percentage of risk-weighted assets) available after meeting the bank's minimum capital requirements**	5.46%		
	National minima (if different from Basel III)			
69	National minimum Common Equity Tier 1 capital adequacy ratio (if different from Basel III minimum)	N/A		
70	National minimum Tier 1 capital adequacy ratio (if different from Basel III minimum)	N/A		
71	National minimum Total capital adequacy ratio (if different from Basel III minimum)	N/A		
	Amounts below the thresholds for deduction (before risk-weighting)			
72	Non-significant investments in the capital and other TLAC liabilities of other financial entities	N/A		
73	Significant investments in the common stock of financial entities	N/A		
74	MSR (net of related tax liability)	N/A		
75	DTA arising from temporary differences (net of related tax liability)	N/A		
	Applicable caps on the inclusion of provisions in Tier 2 capital			
76	Provisions eligible for inclusion in Tier 2 capital in respect of exposures subject to standardised approach (prior to application of cap)	2,468,653		
77	Cap on inclusion of provisions in Tier 2 capital under standardised approach	3,294,528		
78	Provisions eligible for inclusion in Tier 2 capital in respect of exposures subject to internal ratings based approach (prior to application of cap)	-		
79	Cap for inclusion of provisions in Tier 2 capital under internal ratings-based approach	-		
	Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022)			
80	Current cap on CET1 instruments subject to phase-out arrangements	-		
81	Amount excluded from CET1 capital due to cap (excess over cap after redemptions and maturities)	-		
82	Current cap on AT1 instruments subject to phase-out arrangements	-		
83	Amount excluded from AT1 capital due to cap (excess over cap after redemptions and maturities)	-		
84	Current cap on Tier 2 instruments subject to phase-out arrangements	-		
85	Amount excluded from Tier 2 capital due to cap (excess over cap after redemptions and maturities)	-		

Basel Disclosures: Pillar III Q2-2026

CC2: Reconciliation of regulatory capital to balance sheet

CC2 - Reconciliation of regulatory capital to balance sheet				
		Balance sheet as in published financial statements	Under regulatory scope of consolidation	Reference
		As at period-end	As at period-end	
	Assets			
1	Cash and balances at central banks	16,795,024	16,795,024	
2	Items in the course of collection from other banks	-	-	
3	Trading portfolio assets	-	-	
4	Financial assets designated at fair value	16,162,391	16,162,391	
5	Derivative financial instruments	515,897	515,897	
6	Loans and advances to banks	2,642,634	2,642,634	
7	Loans and advances to customers	243,911,154	243,911,154	
8	Reverse repurchases agreements and other similar secured lending	-	-	
9	Financial investments held at amortized cost	40,320,722	40,320,722	
10	Current and deferred tax assets	-	-	
11	Prepayments, accrued income and other assets	3,984,490	3,984,490	
12	Investments in associates and joint ventures	133,741	133,741	
13	Goodwill and intangible assets	1,305,335	1,305,335	
	Of which: goodwill	-	-	
	Of which: other intangibles (excluding MSR) b	1,305,335	1,305,335	
	Of which: MSR	-	-	
14	Property, plant and equipment	3,515,995	3,515,995	
15	**Total assets**	**329,287,383**	**329,287,383**	
	Liabilities			
16	Deposits from banks	5,657,443	5,657,443	
17	Items in the course of collection due to other banks	-	-	
18	Customer accounts	245,254,218	245,254,218	
19	Repurchase agreements and other similar secured borrowing	4,021,472	4,021,472	
20	Trading portfolio liabilities	-	-	
21	Financial liabilities designated at fair value		-	
22	Derivative financial instruments	392,824	392,824	
23	Debt securities in issue	6,817,381	6,817,381	
24	Accruals, deferred income and other liabilities	13,339,036	13,339,036	
25	Current and deferred tax liabilities	-	-	
	Of which: deferred tax liabilities (DTL) related to goodwill d	-	-	
	Of which: DTL related to intangible assets (excluding MSR) e	-	-	
	Of which: DTL related to MSR	-	-	
26	Subordinated liabilities	3,038,793	3,038,793	
27	Provisions	641,759	641,759	
28	Retirement benefit liabilities	-	-	
29	**Total liabilities**	**279,162,926**	**279,162,926**	
	Shareholders' equity			
30	Paid-in share capital	42,379,075	42,379,075	
	Of which: amount eligible for CET1 capital h	30,000,000	30,000,000	**A**
	Of which: amount eligible for AT1 capital i	12,379,075	12,379,075	**B**
31	Retained earnings	3,983,602	3,983,602	**C**
32	Accumulated other comprehensive income	3,761,780	3,761,780	**D**
33	**Total shareholders' equity**	**50,124,457**	**50,124,457**	

Basel Disclosures: Pillar III Q2-2026

Asset encumbrance:

ENC: Asset encumbrance

	SR 000's	Encumbered Assets	Unencumbered Assets	Total
1	The assets on the balance sheet would be disaggregated; there can be as much disaggregation as desired	6,419,834	322,867,549	329,287,383

Credit Risk:

CR1: Credit quality of assets

SR 000's	Gross carrying values of Allowances/ impairments		"Allowances/ impairments"	Of which ECL accounting provisions for credit losses on SA exposures		Of which ECL accounting provisions for credit losses on IRB exposures	Net values (a+b-c)
	Defaulted exposures	Non defaulted exposures		Allocated in regulatory category of Specific	Allocated in regulatory category of General		
Loans	2,374,640	245,714,317	4,177,803	1,755,258	2,422,545		243,911,154
Debt Securities	-	52,342,451	45,092	-	45,092		52,297,359
Off-balance sheet exposures	-	24,076,422	254,276	163,832	90,444		23,822,146
Total	**2,374,640**	**322,133,190**	**4,477,171**	**1,919,090**	**2,558,081**	**-**	**320,030,659**

CR2: Changes in stock of defaulted loans and debt securities

		June 30, 2026
1	**Defaulted loans and debt securities at end of the previous reporting period**	2,134,663
2	Loans and debt securities that have defaulted since the last reporting period	376,736
3	Returned to non-defaulted status	-
4	Amounts written off	(136,759)
5	Other changes	-
6	**Defaulted loans and debt securities at end of the reporting period (1+2-3-4+5)**	**2,374,640**

CR3: Credit risk mitigation techniques – overview

	SR 000's	Exposures unsecured: carrying amount	Exposures to be secured	Exposures secured by collateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives
1	Loans	170,362,395	73,548,759	73,548,759	-	-
2	Debt securities	52,297,359	-	-	-	-
3	**Total**	**222,659,754**	**73,548,759**	**73,548,759**	-	-
4	Of which defaulted	1,845,160	529,480	529,480	-	-

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

SR 000's		a	b	c	d	e	f
		Exposures before CCF and CRM		Exposures post-CCF and post-CRM		RWA and RWA Density	
	Asset Classes	**On-balance sheet amount**	**Off-balance sheet amount**	**On-balance sheet amount**	**Off-balance sheet amount**	**RWA**	**RWA Density**
1	Sovereigns and their central banks	57,949,704	-	57,949,704	-	11,587	0.02%
2	Non-central government public sector entities	166,788	-	166,788	-	83,394	50%
3	Multilateral development banks	95,041	-	95,041	-	-	0%
4	Banks	3,373,973	4,805,549	3,373,973	1,716,507	1,869,347	37%
	Of which: securities firms and other financial institutions	-	-	-	-	-	0%
5	Covered bonds	-	-	-	-	-	0%
6	Corporates	182,171,294	86,742,810	176,007,907	22,100,026	197,546,747	100%
	Of which: securities firms and other financial institutions	-	-	-	-	-	0%
	Of which: specialised lending	35,949,108	7,893,399	35,869,335	3,152,695	41,229,937	106%
7	Subordinated debt, equity and other capital	4,804,914	-	4,804,914	-	8,903,349	185%
8	Retail	34,068,759	-	32,210,064	-	27,323,134	85%
	Of which: MSMEs	841,013	-	841,013	-	630,760	75%
9	Real estate	32,793,687	-	27,539,288	-	14,519,293	53%
	Of which: general RR	30,269,894	-	25,058,827	-	10,798,601	43%
	Of which: IPRRE	-	-	-	-	-	0%
	Of which: general CRE	-	-	-	-	-	0%
	Of which: IPCR	-	-	-	-	-	0%
	Of which: land acquisition, development and construction	2,523,793	-	2,480,461	-	3,720,692	150%
10	Defaulted exposures	2,374,640	474,732	619,382	259,889	770,696	88%
11	Other assets	11,221,928	-	11,221,928	-	8,805,820	78%
12	**Total**	**329,020,728**	**92,023,091**	**313,988,989**	**24,076,422**	**259,833,367**	**77%**

Basel Disclosures: Pillar III Q2-2026

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

	Asset Class	0%	20%	30%	50%	75%	80%	85%	100%	130%	150%	Other	Total credit exposure (post-CCF and post-CRM)
							SR 000's						
1	**Sovereigns and their central banks**	57,892,156	57,290		258				-		-	-	57,949,704
2	**Non-central government public sector entities**		-		166,788				-		-	-	166,788
3	**Multilateral development banks**	95,041		-	-				-		-	-	95,041
4	**Banks**		2,148,096	2,106,144	295,463	-			302,025		238,753	-	5,090,480
	Of which: securities firms and other FIs		-	-	-	-			-		-	-	-
5	**Covered bonds**		-		-				-			-	-
6	**Corporates**		78,793		8,858,680	882,322	9,199,630	9,570,570	149,266,264	13,492,777	6,758,897	-	198,107,933
	Of which: general corporate		78,793		8,858,680	882,322		9,570,570	132,936,641		6,758,897	-	159,085,902
	Of which: securities firms and other FIs		-		-	-		-	-		-	-	-
	Of which: specialized lending		-		-	-	9,199,630		16,329,623	13,492,777	-	-	39,022,030
7	**Subordinated debt, equity and other capital**								-	-	564,970	4,239,944	4,804,914
8	**Retail**					19,547,719			12,662,345			-	32,210,064
	Of which: MSMEs					841,013			-			-	841,013
9	**Real estate**	-	4,940,297	-	5,609,179	-		-	-		2,480,461	14,509,351	27,539,288
	Of which: general RRE	-	4,940,297	-	5,609,179	-	-	-	-	-	-	14,509,351	25,058,827
	Of which: no loan splitting applied	-	4,940,297	-	5,609,179	-	-	-	-	-	-	14,509,351	25,058,827
	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	-	-	-	-							-	-
	Of which: loan splitting applied (Secured)											-	-
	Of which: loan splitting applied (Unsecured)	-	-	-	-	-	-		-		-	-	-
	Of which: IPCRE								-		-	-	-
	Of which: land ADC										2,480,461	-	2,480,461
10	**Defaulted exposures**				239,888				616,646		22,738	-	879,271
11	**Other assets**	2,416,108	-						8,805,820			-	11,221,928
12	**Total**	**60,403,305**	**7,224,476**	**2,106,144**	**15,170,255**	**20,430,041**	**9,199,630**	**9,570,570**	**171,653,100**	**13,492,777**	**10,065,818**	**18,749,295**	**338,065,411**

Exposure amounts and CCFs applied to off-balance sheet exposures, categorised based on risk bucket of converted exposures				
SR 000's				
	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%	68,490,000	3,503,871	69,733,925
2	40-70%	14,848,543	1,097,736	15,170,255
3	75%	20,232,070	1,961,971	20,430,041
4	80- 85%	18,275,363	4,096,092	18,770,200
5	90-100%	153,343,780	73,809,752	171,653,100
6	105-130%	10,974,183	6,308,145	13,492,777
7	150%	9,075,755	1,245,524	10,065,818
8	250%	-	-	-
9	400%	-	-	-
10	1250%	-	-	-
11	Others	18,749,295	-	18,749,295
12	**Total exposures**	**313,988,989**	**92,023,091**	**338,065,411**

Basel Disclosures: Pillar III Q2-2026

Counterparty Credit Risk:

CCR1: Analysis of CCR exposures by approach

		a	b	c	d	e	f
		Replacement cost	Potential future exposure	Effective EPE	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
1	SA-CCR (for derivatives)	256,966	1,037,798		1.4	1,812,670	1,069,355
2	Internal Model Method (for derivatives and SFTs)			-	-	-	-
3	Simple Approach for credit risk mitigation (for SFTs)					661,038	190,899
4	Comprehensive Approach for credit risk mitigation (for SFTs)					-	-
5	Value-at-risk (VaR) for SFTs					-	-
6	**Total**						1,260,254

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

Regulatory portfolio*↓ / Risk weight*→	0%	10%	20%	50%	75%	100%	150%	Others	Total credit exposure
Sovereigns	-	-	-	-	-	-	-	-	-
Non-central government public sector entities	-	-	-	-	-	-	-	-	-
Multilateral development banks	-	-	-	-	-	-	-	-	-
Banks	-	-	1,207,245	3,686,474	-	-	-	28,150,236	33,043,955
Securities firms	-	-	-	-	-	-	-	-	-
Corporates	-	-	-	-	-	19,950,700	-	-	19,950,700
Regulatory retail portfolios	-	-	-	-	-	-	-	-	-
Other assets	-	-	-	-	-	-	-	-	-
Total	**-**	**-**	**1,207,245**	**3,686,474**	**-**	**19,950,700**	**-**	**28,150,236**	**52,994,655**

CCR5: Composition of collateral for CCR exposure

	Collateral used in derivative transactions				Collateral used in SFTs	
	Segregated	Unsegregated	Segregated	Unsegregated	Fair value of collateral received	Fair value of posted collateral
Cash - domestic currency	-	81,250	-	3,140	-	750
Cash - other currencies	199,163	35,138	-	-	8,713	31,268
Domestic sovereign debt	-	-	-	-	180,244	-
Other sovereign debt	-	-	-	-	-	-
Government agency debt	-	-	-	-	-	-
Corporate bonds	-	-	-	-	-	3,014,665
Equity securities	-	-	-	-	-	-
Other collateral	-	-	-	-	-	-
Total	**199,163**	**116,388**	**-**	**3,140**	**188,957**	**3,046,683**

Market Risk:

MR1: Market risk under the standardized approach

		Capital requirement in standardized approach
1	General interest rate risk	5,758
2	Equity risk	173,976
3	Commodity risk	-
4	Foreign exchange risk	87,249
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	11,607
9	Default risk - securitisations (non-correlation trading portfolio)	-
10	Default risk - securitisations (correlation trading portfolio)	-
11	Residual risk add-on	-
12	**Total**	**278,590**

Basel Disclosures: Pillar III Q2-2026

Macroprudential supervisory measures:

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

Template CCyB1 - Geographical distribution of credit exposures used in the calculation of the bank-specific countercyclical capital buffer requirement					
	a	b	c	d	e
Geographical breakdown	Countercyclical capital buffer rate	Exposure values and/or risk-weighted assets (RWA) used in the computation of the countercyclical capital buffer		Bank-specific countercyclical capital buffer rate	Countercyclical capital buffer amount
		Exposure values	RWA		
Saudi Arabia	1.00%	317,424,202	245,029,435		
Cayman Island	2.50%	703,327	595,688		
Kuwait	2.50%	686,176	1,005,459		
United Arab Emirates	2.50%	309,173	219,619		
Bahrain	2.50%	222,717	233,427		
Oman	2.50%	83,671	83,365		
United Kingdom	2.00%	48,800	38,685		
Egypt	2.50%	32,911	32,911		
France	1.00%	22,018	4,153		
Malaysia	2.50%	14,724	14,724		
New Zealand	2.50%	6,135	2,864		
Korea S.	1.00%	952	952		
Hong Kong	0.50%	2	2		
Others	2.50%	12,471	12,471		
SUM		**319,567,279**	**247,273,755**		
Total		**320,331,225**	**247,997,352**	**1.01%**	**2,506,132**

Leverage Ratio:

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

		SR 000's
1	Total consolidated assets as per published financial statements	329,287,383
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	1,812,670
9	Adjustment for securities financing transactions (ie repurchase agreements and similar secured lending)	661,038
10	Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	24,076,422
11	Adjustments for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital	-
12	Other adjustments	(972,694)
13	**Leverage ratio exposure measure**	**354,864,818**

Basel Disclosures: Pillar III Q2-2026

LR2: Leverage ratio common disclosure template

		June 30, 2026 T	March 31, 2026 T–1
	On-balance sheet exposures		
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	330,069,947	324,521,839
2	Gross-up for derivatives collateral provided where deducted from balance sheet assets pursuant to the operative accounting framework	-	-
3	(Deductions of receivable assets for cash variation margin provided in derivatives transactions)	-	-
4	(Adjustment for securities received under securities financing transactions that are recognized as an asset)	-	-
5	(Specific and general provisions associated with on-balance sheet exposures that are deducted from Tier 1 capital)	(1,755,258)	(1,422,448)
6	(Asset amounts deducted in determining Tier 1 capital and regulatory adjustments)	-	-
7	**Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of rows 1 to 6)**	**328,314,689**	**323,099,391**
	Derivative exposures		
8	Replacement cost associated with *all* derivatives transactions (where applicable net of eligible cash variation margin, with bilateral netting and/or the specific treatment for client cleared derivatives)	359,752	300,492
9	Add-on amounts for potential future exposure associated with *all* derivatives transactions	1,452,918	1,463,426
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)**	**1,812,670**	**1,763,918**
	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	661,038	727,623
17	Agent transaction exposures	-	-
18	**Total securities financing transaction exposures (sum of rows 14 to 17)**	**661,038**	**727,623**
	Other off-balance sheet exposures		
19	Off-balance sheet exposure at gross notional amount	92,023,091	94,231,323
20	(Adjustments for conversion to credit equivalent amounts)	(67,946,669)	(67,047,545)
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)**	**24,076,422**	**27,183,778**
	Capital and total exposures		
23	**Tier 1 capital**	**50,138,802**	**49,585,334**
24	**Total exposures (sum of rows 7, 13, 18 and 22)**	**354,864,818**	**352,774,711**
	Leverage ratio		
25	**Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)**	**14.13%**	**14.06%**
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	**14.13%**	**14.06%**
26	**National minimum leverage ratio requirement**	**3.00%**	3.00%
27	**Applicable leverage buffers**	**n/a**	n/a
	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)	354,864,818	352,774,711
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)	354,864,818	352,774,711
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)	14.13%	14.06%
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)	14.13%	14.06%

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Liquidity:

LIQ1: Liquidity Coverage Ratio (LCR):

For the quarter ended June 30, 2026			
		SAR 000's	
		a	b
		Total unweighted value (average)	Total weighted value (average)
High-quality liquid assets			
1	**Total HQLA**		**57,497,017**
Cash outflows			
2	**Retail deposits and deposits from small business customers, of which:**	77,076,878	6,066,464
3	Stable deposits	32,824,477	1,641,224
4	Less stable deposits	44,252,401	4,425,240
5	**Unsecured wholesale funding, of which:**	88,697,278	39,180,701
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	-	-
7	Non-operational deposits (all counterparties)	81,883,931	32,367,354
8	Unsecured debt	6,813,347	6,813,347
9	**Secured wholesale funding**	-	-
10	**Additional requirements, of which:**	13,987,294	1,398,729
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	13,987,294	1,398,729
14	**Other contractual funding obligations**	-	-
15	**Other contingent funding obligations**	77,826,682	2,060,222
16	**TOTAL CASH OUTFLOWS**		**48,706,117**
Cash inflows			
17	**Secured lending (e.g. reverse repos)**	-	-
18	**Inflows from fully performing exposures**	12,980,064	7,762,409
19	Other cash inflows	-	-
20	**TOTAL CASH INFLOWS**		7,762,409
Total adjusted value			
21	**Total HQLA**		**57,497,017**
22	**Total net cash outflows**		**40,943,708**
23	**Liquidity Coverage Ratio (%)**		**140.43%**

Basel Disclosures: Pillar III Q2-2026

LIQ2: Net Stable Funding Ratio (NSFR):

		Unweighted value by residual maturity				Weighted value
		No maturity	<6 months	6 months to < 1 year	≥ 1 year	
	Available stable funding (ASF) item					
1	**Capital:**	-	-	-	55,703,610	57,578,157
2	*Regulatory capital*	-	-	-	55,703,610	55,703,610
3	*Other capital instruments*	-	-	-	-	1,874,547
4	**Retail deposits and deposits from small business customers, of which:**	64,206,738	29,838,159	2,342,782	351,145	88,893,276
5	*Stable deposits*	31,504,422	4,058,238	301,742	58,372	34,129,554
6	*Less stable deposits*	32,702,316	25,779,921	2,041,040	292,773	54,763,722
7	**Wholesale funding:**	59,249,283	85,633,858	11,435,172	6,857,624	79,557,239
8	*Operational deposits*	-	-	-	-	-
9	*Other wholesale funding*	59,249,283	85,633,858	11,435,172	6,857,624	79,557,239
10	**Liabilities with matching interdependent assets**	-	-	-	-	-
11	**Other liabilities**	13,980,795	-	-	392,824	-
12	*NSFR derivative liabilities*		-	-	392,824	
13	*All other liabilities and equity not included in the above categories*	13,980,795	-	-	-	-
14	**Total ASF**					**226,028,672**
	Required stable funding (RSF) item					
15	Total NSFR high-quality liquid assets (HQLA)	-	-	-	-	2,027,370
16	Deposits held at other financial institutions for operational purposes	675,296	-	-	-	337,648
17	Performing loans and securities:	-	54,221,482	29,992,147	165,643,758	180,794,225
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*	-	1,454,453	10,054	502,831	717,083
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:*	-	52,051,577	29,132,596	153,745,594	171,275,841
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*	-	754	6,786	8,336,034	5,422,192
24	*Securities that are not in default and do not qualify as HQLA, including exchange-traded equities*	-	714,698	842,711	3,059,299	3,379,109
25	Assets with matching interdependent liabilities	-	-	-	-	-
26	Other assets:	-	3,829,045	-	17,974,662	19,222,225
27	*Physical traded commodities, including gold*	-				-
28	*Assets posted as initial margin for derivative contracts and contributions to default funds of central counterparties*		-	-	-	-
29	*NSFR derivative assets*	-	-	-	515,897	123,073
30	*NSFR derivative liabilities before deduction of variation margin posted*	-	-	-	392,824	78,565
31	*All other assets not included in the above categories*	-	3,829,045	-	17,065,941	19,020,587
32	*Off-balance sheet items*	-	-	-	92,023,091	686,310
33	***Total RSF***					**203,067,779**
34	***Net Stable Funding Ratio (%)***					**111.31%**