

---

**ALINMA BANK**  
**(A Saudi Joint Stock Company)**

**BASEL III Pillar 3 Disclosures**  
**For the Financial Period Ended September 30, 2025**

---

## Table of Contents

#	Description	Page
1	KM1: Key metrics (at consolidated group level)	3
2	KM2: Key metrics - TLAC requirements (at resolution group level)	Not applicable
3	OV1: Overview of RWA	5
4	CCA: Main features of regulatory capital instruments and of other TLAC-eligible instruments	6
5	CMS1: Comparison of modelled and standardized RWA at risk level	Not applicable
6	CR8: RWA flow statements of credit risk exposures under IRB	Not applicable
7	CCR7: RWA flow statements of CCR exposures under Internal Model Method (IMM)	Not applicable
8	MR2: Qualitative disclosures for banks using the IMA	Not applicable
9	CVA4: RWA flow statements of CVA risk exposures under SA-CVA	8
10	LR1- Summary comparison of accounting assets vs leverage ratio exposure measure	8
11	LR2- Leverage ratio common disclosure template	9
12	LIQ1: Liquidity Coverage Ratio (LCR)	11

**KM1: Key Metrics (at group consolidated level)**

		SAR 000's				
		T	T-1	T-2	T-3	T-4
		September 30, 2025	June 30, 2025	March 31, 2025	December 31, 2024	September 30, 2024
<b>Available capital (amounts)</b>						
1	Common Equity Tier 1 (CET1)	<b>34,901,240</b>	34,081,670	34,149,178	32,714,234	32,390,115
1a	Fully loaded ECL accounting model CET1	<b>34,901,240</b>	34,081,670	34,149,178	32,714,234	32,329,876
2	Tier 1	<b>47,403,290</b>	44,707,620	42,899,678	41,464,734	41,141,515
2a	Fully loaded ECL accounting model Tier 1	<b>47,403,290</b>	44,707,620	42,899,678	41,464,734	41,081,276
3	Total capital	<b>49,962,574</b>	47,607,316	45,680,329	44,040,887	43,989,209
3a	Fully loaded ECL accounting model total capital	<b>49,962,574</b>	47,607,316	45,680,329	44,040,887	43,928,970
<b>Risk-weighted assets (amounts)</b>						
4	Total risk-weighted assets (RWA)	<b>259,565,231</b>	258,010,876	249,216,628	248,228,490	242,149,543
4a	Total risk-weighted assets (pre-floor)	<b>259,565,231</b>	258,010,876	249,216,628	248,228,490	242,149,543
<b>Risk-based capital ratios as a percentage of RWA</b>						
5	CET1 ratio (%)	<b>13.45%</b>	13.21%	13.70%	13.18%	13.38%
5a	Fully loaded ECL accounting model CET1 (%)	<b>13.45%</b>	13.21%	13.70%	13.18%	13.35%
5b	CET1 ratio (%) (pre-floor ratio)	<b>13.45%</b>	13.21%	13.70%	13.18%	13.38%
6	Tier 1 ratio (%)	<b>18.26%</b>	17.33%	17.21%	16.70%	16.99%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	<b>18.26%</b>	17.33%	17.21%	16.70%	16.97%
6b	Tier 1 ratio (%) (pre-floor ratio)	<b>18.26%</b>	17.33%	17.21%	16.70%	16.99%
7	Total capital ratio (%)	<b>19.25%</b>	18.45%	18.33%	17.74%	18.17%
7a	Fully loaded ECL accounting model total capital ratio (%)	<b>19.25%</b>	18.45%	18.33%	17.74%	18.14%
7b	Total capital ratio (%) (pre-floor ratio)	<b>19.25%</b>	18.45%	18.33%	17.74%	18.17%
<b>Additional CET1 buffer requirements as a percentage of RWA</b>						
8	Capital conservation buffer requirement (2.5% from 2019) (%)	<b>2.50%</b>	2.50%	2.50%	2.50%	2.50%
9	Countercyclical buffer requirement (%)	<b>0.00%</b>	0.00%	0.00%	0.00%	0.00%
10	Bank G-SIB and/or D-SIB additional requirements (%)	<b>0.00%</b>	0.00%	0.00%	0.00%	0.00%
11	Total of bank CET1 specific buffer requirements (%) (row 8 + row 9 + row 10)	<b>2.50%</b>	2.50%	2.50%	2.50%	2.50%
12	CET1 available after meeting the bank's minimum capital requirements (%)	<b>6.45%</b>	6.21%	6.70%	6.18%	6.38%
<b>Basel III Leverage ratio</b>						
13	Total Basel III leverage ratio exposure measure	<b>330,768,512</b>	322,079,510	312,920,157	301,959,220	292,893,329
14	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves)	<b>14.33%</b>	13.88%	13.71%	13.73%	14.05%
14 a	Fully loaded ECL accounting model Basel III leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) (%)	<b>14.33%</b>	13.88%	13.71%	13.73%	14.03%
14 b	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)	<b>14.33%</b>	13.88%	13.71%	13.73%	14.03%



**KM1: Key Metrics (at group consolidated level)**

		SAR 000's				
		T	T-1	T-2	T-3	T-4
		September 30, 2025	June 30, 2025	March 31, 2025	December 31, 2024	September 30, 2024
14 c	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	<b>14.33%</b>	13.88%	13.71%	13.73%	14.05%
14 d	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	<b>14.33%</b>	13.88%	13.71%	13.73%	14.03%
<b>Liquidity Coverage Ratio (LCR)</b>						
15	Total high-quality liquid assets (HQLA)	<b>52,131,064</b>	51,037,161	50,278,535	46,763,162	44,594,900
16	Total net cash outflow	<b>41,668,663</b>	41,481,281	38,816,209	38,322,586	33,828,912
17	LCR ratio (%)	<b>125.11%</b>	123.04%	129.53%	122.03%	131.82%
<b>Net Stable Funding Ratio (NSFR)</b>						
18	Total available stable funding	<b>213,893,069</b>	200,575,813	192,788,405	184,139,370	181,828,138
19	Total required stable funding	<b>189,079,747</b>	185,410,597	178,412,712	170,193,530	166,551,667
20	NSFR ratio	<b>113.12%</b>	108.18%	108.06%	108.19%	109.17%

# OV1: Overview of RWA

SAR 000's		a	b	c	Drivers behind significant differences in T and T-1
		RWA		Minimum capital requirements	
		T	T-1	T	
		September 30, 2025	June 30, 2025	September 30, 2025	
1	Credit risk (excluding counterparty credit risk)	241,552,393	238,369,975	19,324,191	Due to growth in assets and financing
2	Of which: standardized approach (SA)	241,552,393	238,369,975	19,324,191	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)	919,709	1,398,470	73,577	
7	Of which: standardized approach for counterparty credit risk	919,709	1,398,470	73,577	
8	Of which: IMM				
9	Of which: other CCR				
10	Credit valuation adjustment (CVA)	919,709	1,398,470	73,577	
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	3,348,680	3,241,482	267,894	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	4,100,156	4,877,896	328,012	Due to decline in net FX position
21	Of which: standardized approach (SA)	4,100,156	4,877,896	328,012	Due to decline in net FX position
22	Of which: internal model approach (IMA)				
23	Capital charge for switch between trading book and banking book	-	-	-	
24	Operational risk	8,724,584	8,724,584	697,967	
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)	259,565,231	258,039,164	20,765,218	

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

		a			
		Quantitative / qualitative information			
1	Issuer	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
3	Governing law(s) of the instrument	Saudi Arabian law	English Law	English 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
4	Transitional Basel III rules	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1
5	Post-transitional Basel III rules	Eligible	Eligible	Eligible	Eligible
6	Eligible at solo/group/group and solo	Group & solo	Group & solo	Group & solo	Group & solo
7	Instrument type (refer to SACAP)	Jr Subordinated sukuk	Jr Subordinated Sukuk	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
9	Par value of instrument	SAR 5,000	USD 1,000	USD 500	USD 500
10	Accounting classification	Equity	Equity	Equity	Equity
11	Original date of issuance	1 July 2021	6 March 2024	28 May 2025	3 September 2025
12	Perpetual or dated	Perpetual	Perpetual	Perpetual	Perpetual
13	Original maturity date	N/A	N/A	N/A	N/A
14	Issuer call subject to prior SAMA approval	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			
16	Subsequent call dates, if applicable	As above	As above	As above	As above
	<i>Coupons / dividends</i>				
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 2030 and then floating every 5 years
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 6.25% per annum from date of issue up to 2030 and is subjected to reset every 5 years.
19	Existence of a dividend stopper	Yes	Yes	Yes	Yes
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary
21	Existence of step-up or other incentive to redeem	No	No	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A

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

		a			
		Quantitative / qualitative information			
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A
30	Writedown feature	Yes	Yes	Yes	Yes
31	If writedown, writedown trigger(s)	Non-viability event	Non-viability event	Non-viability event	Non-viability event
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.	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.
33	If writedown, permanent or temporary	Permanent	Permanent	Permanent	Permanent
34	If temporary write-down, description of writeup mechanism	N/A	N/A	N/A	N/A
34a	Type of subordination	Jr. Subordinated.	jr. Subordinated.	jr. Subordinated.	jr. Subordinated.
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.	The financial instrument is junior to senior creditors.
36	Non-compliant transitioned features	N/A	N/A	N/A	N/A
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A

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

		SR 000's
1	<b>Total RWA for CVA at previous quarter-end</b>	<b>1,398,470</b>
2	<b>Total RWA for CVA at end of reporting period</b>	<b>919,709</b>

**LR1 – Summary comparison of accounting assets vs leverage ratio exposure measure**

		SR 000's
1	Total consolidated assets as per published financial statements	<b>307,213,515</b>
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	1,476,676
9	Adjustment for securities financing transactions (ie repurchase agreements and similar secured lending)	262,599
10	Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	22,520,720
11	Adjustments for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital	-
12	Other adjustments	(704,997)
<b>13</b>	<b>Leverage ratio exposure measure</b>	<b>330,768,512</b>



LR2- Leverage ratio common disclosure			
SAR 000's		September 30, 2025	June 30, 2025
		T	T-1
<b>On-balance sheet exposures</b>			
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	308,336,139	298,966,643
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)	(1,827,621)	(1,959,379)
6	(Asset amounts deducted in determining Tier 1 capital and regulatory adjustments)	-	-
7	<b>Total on-balance sheet exposures</b> (excluding derivatives and SFTs) (sum of rows 1 to 6)	<b>306,508,518</b>	<b>297,007,265</b>
<b>Derivative exposures</b>			
8	Replacement cost associated with <i>all</i> derivatives transactions (where applicable net of eligible cash variation margin, with bilateral netting and/or the specific treatment for client cleared derivatives)	400,797	442,212
9	Add-on amounts for potential future exposure associated with <i>all</i> derivatives transactions	1,075,880	1,636,255
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>1,476,676</b>	<b>2,078,467</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	262,599	350,643
17	Agent transaction exposures	-	-
18	<b>Total securities financing transaction exposures (sum of rows 14 to 17)</b>	<b>262,599</b>	<b>350,643</b>
<b>Other off-balance sheet exposures</b>			
19	Off-balance sheet exposure at gross notional amount	82,747,174	82,329,882
20	(Adjustments for conversion to credit equivalent amounts)	(60,226,454)	(59,686,746)
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>22,520,720</b>	<b>22,643,136</b>
<b>Capital and total exposures</b>			
23	<b>Tier 1 capital</b>	<b>47,403,290</b>	<b>44,707,620</b>
24	<b>Total exposures (sum of rows 7, 13, 18 and 22)</b>	<b>330,768,512</b>	<b>322,079,510</b>
<b>Leverage ratio</b>			
25	<b>Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)</b>	<b>14.33%</b>	<b>13.88%</b>
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	14.33%	13.88%
26	<b>National minimum leverage ratio requirement</b>	<b>3.00%</b>	<b>3.00%</b>
27	<b>Applicable leverage buffers</b>	<b>n/a</b>	<b>n/a</b>
<b>Disclosure of mean values</b>			

LR2- Leverage ratio common disclosure			
SAR 000's		September 30, 2025	June 30, 2025
		T	T-1
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)	330,768,512	322,079,510
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)	330,768,512	322,079,510
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)	14.33%	13.88%
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)	14.33%	13.88%

LIQ1 – Liquidity Coverage Ratio (LCR)			
For the quarter ended September 30, 2025			
		SAR 000's	
		a	b
		Total unweighted value	Total weighted value
		(average)	(average)
<b>High-quality liquid assets</b>			
1	Total HQLA		52,131,064
<b>Cash outflows</b>			
2	Retail deposits and deposits from small business customers, of which:	72,206,281	5,690,396
3	Stable deposits	30,604,635	1,530,232
4	Less stable deposits	41,601,646	4,160,165
5	Unsecured wholesale funding, of which:	102,893,931	42,793,021
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	-	-
7	Non-operational deposits (all counterparties)	99,509,829	39,408,919
8	Unsecured debt	3,384,102	3,384,102
9	Secured wholesale funding	-	-
10	Additional requirements, of which:	12,909,663	1,290,966
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	12,909,663	1,290,966
14	Other contractual funding obligations	-	-
15	Other contingent funding obligations	69,854,069	1,819,065
16	TOTAL CASH OUTFLOWS		51,593,449
<b>Cash inflows</b>			
17	Secured lending (eg reverse repos)	-	-
18	Inflows from fully performing exposures	13,794,089	9,924,787
19	Other cash inflows	-	-
20	TOTAL CASH INFLOWS		9,924,787
			Total adjusted value
21	Total HQLA		52,131,064
22	Total net cash outflows		41,668,663
23	Liquidity Coverage Ratio (%)		125.11%