



Basel III Pillar 3 Disclosures 30 June 2025

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KM1: Key metrics (at consolidated group level) - June 2025		(Figures in SR 000's)				
		a	b	c	d	e
		30-Jun-25	31-Mar-25	31-Dec-24	30-Sep-24	30-Jun-24
	Available capital (amounts)					
1	Common Equity Tier 1 (CET1)	39,677,640	38,480,254	38,119,301	36,380,768	36,172,277
1a	Fully loaded ECL accounting model	39,677,640	38,480,254	38,119,301	36,380,768	36,172,277
2	Tier 1	43,027,640	41,830,254	38,119,301	36,380,768	36,172,277
2a	Fully loaded ECL accounting model Tier 1	43,027,640	41,830,254	38,119,301	36,380,768	36,172,277
3	Total Capital	47,241,482	45,771,172	42,024,643	40,224,339	39,921,771
3a	Fully loaded ECL accounting model total capital	47,241,482	45,771,172	42,024,643	40,224,339	39,921,771
	Risk-weighted assets (amount)					
4	Total risk-weighted assets (RWA)	240,687,422	231,471,243	221,933,221	209,023,644	209,483,936
4a	Total risk-weighted assets (pre-floor)	240,687,422	231,471,243	221,933,221	209,023,644	209,483,936
	Risk-based capital ratios as a percentage of RWA					
5	Common Equity Tier 1 (CET1) ratio (%)	16.49%	16.62%	17.18%	17.41%	17.27%
5a	Fully loaded ECL accounting model CET1 (%)	16.49%	16.62%	17.18%	17.41%	17.27%
5b	CET1 ratio (%) (pre-floor ratio)	16.49%	16.62%	17.18%	17.41%	17.27%
6	Tier 1 ratio (%)	17.88%	18.07%	17.18%	17.41%	17.27%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	17.88%	18.07%	17.18%	17.41%	17.27%
6b	Tier 1 ratio (%) (pre-floor ratio)	17.88%	18.07%	17.18%	17.41%	17.27%
7	Total capital ratio (%)	19.63%	19.77%	18.94%	19.24%	19.06%
7a	Fully loaded ECL accounting model total capital ratio (%)	19.63%	19.77%	18.94%	19.24%	19.06%
7b	Total capital ratio (%) (pre-floor ratio)	19.63%	19.77%	18.94%	19.24%	19.06%
	Additional CET1 buffer requirements as a percentage of RWA					
8	Capital conservation buffer requirement (2.5% from 2019) (%)	2.50%	2.50%	2.50%	2.50%	2.50%
9	Countercyclical buffer requirement (%)	0.06%	0.04%	0.03%	0.04%	0.04%
10	Bank G-SIB and/or D-SIB additional requirements (%)					
11	Total of bank CET1 specific buffer requirements (%) (row 8 + row 9 + row 10)	2.56%	2.54%	2.53%	2.54%	2.54%
12	CET1 available after meeting the bank's minimum capital requirements (%)	9.43%	9.59%	10.14%	10.37%	10.23%
	Basel III Leverage ratio					
13	Total Basel III leverage ratio exposure measure	306,112,886	299,848,895	284,424,192	272,654,440	268,070,029
14	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves)	14.06%	13.95%	13.40%	13.34%	13.49%
14a	Fully loaded ECL accounting model Basel III leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) (%)	14.06%	13.95%	13.40%	13.34%	13.49%
14b	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)	14.06%	13.95%	13.40%	13.34%	13.49%
14c	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	14.04%	14.05%	13.42%	13.40%	13.48%
14d	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	14.04%	14.05%	13.42%	13.40%	13.48%
	Liquidity Coverage Ratio					
15	Total high-quality liquid assets (HQLA)	50,596,594	48,830,036	45,774,841	44,388,812	42,895,938
16	Total net cash outflow	38,145,539	36,538,652	34,692,835	30,959,574	26,523,072
17	LCR ratio (%)	133%	134%	132%	143%	162%
	Net Stable Funding Ratio					
18	Total available stable funding	168,257,977	161,467,259	151,051,994	150,807,478	150,857,025
19	Total required stable funding	143,717,418	136,242,639	128,887,665	126,761,181	121,562,005
20	NSFR ratio	117%	119%	117%	119%	124%

OV1: Overview of risk-weighted assets (RWA) - June 2025

(Figures in SR 000's)

		a	b	c
		RWA		Minimum capital requirements
		30-Jun-25	31-Mar-25	30-Jun-25
1	Credit risk (excluding counterparty credit risk)	208,729,848	199,261,154	16,698,388
2	Of which standardised approach (SA)	208,729,848	199,261,154	16,698,388
3	Of which: foundation internal ratings-based (F-IRB) approach	0	0	0
4	Of which: supervisory slotting approach	0	0	0
5	Of which: advanced internal ratings-based (A-IRB) approach	0	0	0
6	Counterparty credit risk (CCR)	1,498,930	1,536,183	119,914
7	Of which: standardised approach for counterparty credit risk	1,498,930	1,536,183	119,914
8	Of which: IMM	0	0	0
9	Of which: other CCR	0	0	0
10	Credit valuation adjustment (CVA)	4,569,494	5,341,341	365,560
11	Equity positions under the simple risk weight approach and the internal model method during the five-year linear phase-in period	0	0	0
12	Equity investments in funds – look-through approach	0	0	0
13	Equity investments in funds – mandate-based approach	0	0	0
14	Equity investments in funds – fall-back approach	3,842	8,056	307
15	Settlement risk	0	0	0
16	Securitisation exposures in banking book	0	0	0
17	Of which: securitisation IRB approach (SEC-IRBA)	0	0	0
18	Of which: securitisation external ratings-based approach (SEC-ERBA), including internal assessment approach (IAA)	0	0	0
19	Of which: securitisation standardised approach (SEC-SA)	0	0	0
20	Market risk	13,628,657	13,067,859	1,090,293
21	Of which: standardised approach (SA)	13,628,657	13,067,859	1,090,293
22	Of which: internal model approach (IMA)	0	0	0
23	Capital charge for switch between trading book and banking book	0	0	0
24	Operational risk	12,256,651	12,256,651	980,532
25	Amounts below the thresholds for deduction (subject to 250% risk weight)	0	0	0
26	Output floor applied	0	0	0
27	Floor adjustment (before application of transitional cap)	0	0	0
28	Floor adjustment (after application of transitional cap)	0	0	0
29	Total (1 + 6 + 10 + 11 + 12 + 13 + 14 + 15 + 16 + 20 + 23 + 24 + 25 + 28)	240,687,422	231,471,243	19,254,994

CC1 - Composition of Regulatory Capital - June 2025

(Figures in SR 000's)

	Amounts	Source based on reference numbers / letters of the balance sheet under regulatory scope of consolidation
Common Equity Tier 1 capital: Instruments and reserves		
1 Directly issued qualifying common share capital (and equivalent for non-joint stock companies) capital plus related stock surplus	20,000,000	H
2 Retained earnings	7,629,093	G + J
3 Accumulated other comprehensive income (and other reserves)	12,223,911	C
4 Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)		
5 Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)		
6 Common Equity Tier 1 capital before regulatory adjustments	39,853,004	
Common Equity Tier 1 capital: Regulatory adjustments		
7 Prudential valuation adjustments		
8 Goodwill (net of related tax liability)		
9 Other intangibles other than mortgage-servicing rights (net of related tax liability)		
10 Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)		
11 Cash-flow hedge reserve		
12 Shortfall of provisions to expected losses		
13 Securitisation gain on sale (as set out in paragraph 36 of Basel III securitisation framework)		
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 netted off paid-in capital on reported balance sheet)	-175,364	
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, net of eligible short positions, 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, net of eligible short positions (amount above 10% threshold)		
20 Mortgage servicing rights (amount above 10% threshold)		
21 Deferred tax assets 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: mortgage servicing rights		
25 of which: deferred tax assets arising from temporary differences		
26 National specific regulatory adjustments		
27 Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions		
28 Total regulatory adjustments to Common equity Tier 1	-175,364	
29 Common Equity Tier 1 capital (CET1)	39,677,640	
Additional Tier 1 capital: instruments		
30 Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	3,350,000	
31 of which: classified as equity under applicable accounting standards	3,350,000	
32 of which: classified as liabilities under applicable accounting standards		
33 Directly issued capital instruments subject to phase out from Additional Tier 1		
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 AT1)		
35 of which: instruments issued by subsidiaries subject to phase out		
36 Additional Tier 1 capital before regulatory adjustments		
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, net of eligible short positions, 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 (net of eligible short positions)		
41 National specific regulatory adjustments		
42 Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions		
43 Total regulatory adjustments to Additional Tier 1 capital		
44 Additional Tier 1 capital (AT1)	3,350,000	
45 Tier 1 capital (T1 = CET1 + AT1)	43,027,640	

46	Directly issued qualifying Tier 2 instruments plus related stock surplus	2,812,500	B
47	<i>Directly issued capital instruments subject to phase out from Tier 2</i>		
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	<i>of which: instruments issued by subsidiaries subject to phase out</i>		
50	Provisions	1,401,342	A
51	Tier 2 capital before regulatory adjustments	4,213,842	
	Tier 2 capital: regulatory adjustments		
52	Investments in own Tier 2 instruments		
53	Reciprocal cross-holdings in Tier 2 instruments		
54	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 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 condition (for G-SIBs only)		
55	Significant investments in the capital 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 (T2)	4,213,842	
59	Total regulatory capital (TC = T1 + T2)	47,241,482	
60	Total risk weighted assets	240,687,422	
	Capital ratios and buffers		
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	16.49%	
62	Tier 1 (as a percentage of risk weighted assets)	17.88%	
63	Total capital (as a percentage of risk weighted assets)	19.63%	
64	Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB buffer requirement expressed as a percentage of risk weighted assets)	7.06%	
65	of which: capital conservation buffer requirement	2.50%	
66	of which: bank specific countercyclical buffer requirement	0.06%	
67	of which: G-SIB buffer requirement		
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) available after meeting the bank's minimum capital requirements	9.43%	
	National minima (if different from Basel 3)		
69	National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum)	0	
70	National Tier 1 minimum ratio (if different from Basel 3 minimum)	0	
71	National total capital minimum ratio (if different from Basel 3 minimum)	0	
	Amounts below the thresholds for deduction (before risk weighting)		
72	Non-significant investments in the capital of other financials	0	
73	Significant investments in the common stock of financials	0	
74	Mortgage servicing rights (net of related tax liability)	0	
75	Deferred tax assets arising from temporary differences (net of related tax liability)	0	
	Applicable caps on the inclusion of provisions in Tier 2		
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	1,401,342	
77	Cap on inclusion of provisions in Tier 2 under standardised approach	2,685,026	
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)		
79	Cap for inclusion of provisions in Tier 2 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	0	
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	0	
82	Current cap on AT1 instruments subject to phase out arrangements	0	
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	0	
84	Current cap on Tier 2 instruments subject to phase-out arrangements	0	
85	Amount excluded from Tier 2 capital due to cap (excess over cap after redemptions and maturities)	0	

CC2 - Reconciliation of regulatory capital to balance sheet - June 2025

(Figures in SR 000's)

	a	b	c
	Balance Sheet as in published financial statements	Under regulatory scope of consolidation	Reference
	As at 30 June 2025	As at 30 June 2025	
Assets			
Cash and balances at central banks	13,933,106	13,933,106	
Items in the course of collection from other banks	0	0	
Trading portfolio assets	0	0	
Financial assets designated at fair value	0	0	
Derivative financial instruments	1,806,556	1,806,556	
Deposits with banks and other financial institutions	4,196,485	4,196,485	
Loans and advances to customers	186,475,597	186,475,597	
Reverse repurchase agreements and other similar secured trading	0	0	
Investments, net	54,313,176	54,313,176	
Current and deferred tax assets	148,510	148,510	
Prepayments, accrued income and other assets	3,948,981	3,948,981	
Investments in associates and joint ventures	897,095	897,095	
Goodwill and intangible assets	0	0	
Of which: goodwill	0	0	(a)
Of which: other intangible (excluding MSRs)	0	0	(b)
Of which: MSRS	0	0	(c)
Property, plant and equipment	3,263,550	3,263,550	
Total assets	268,983,055	268,983,055	
Liabilities			
Deposits from banks and other financial institutions	11,563,455	11,563,455	
Items in the course of collection due to other banks	0	0	
Customer accounts	201,738,593	201,738,593	
Repurchase agreements and other similar secured borrowing	0	0	
Trading portfolio liabilities	0	0	
Financial liabilities designated at fair value	0	0	
Derivative financial instruments	1,333,992	1,333,992	
Debt securities in issue	0	0	
Accruals, deferred income and other liabilities	6,871,133	6,871,133	
Current and deferred tax liabilities	352,310	352,310	
Of which: DTLS related to goodwill			(d)
Of which: DTLS related to intangible (excluding MSRs)			(e)
Of which: DTLS related to MSRS			(f)
Subordinated liabilities / Sukuk	2,828,870	2,828,870	
Provisions for credit related commitments and contingencies	606,023	606,023	
End of service benefits	630,145	630,145	
Total liabilities	225,924,521	225,924,521	
Shareholders' equity			
Paid-in share capital	23,350,000	23,350,000	
Of which: amount eligible for CET1	20,000,000	20,000,000	(h)
Of which: amount eligible for AT1	3,350,000	3,350,000	(i)
Treasury reserves	-175,364	-175,364	
Statutory reserves	11,890,000	11,890,000	
Accumulated other comprehensive income	333,911	333,911	
Retained earnings	7,629,093	7,629,093	
Proposed dividends	0	0	
Non-controlling Interest	30,894	30,894	
Total Shareholders' equity	43,058,534	43,058,534	
Total Liabilities and equity	268,983,055	268,983,055	

**CCA - Main features of regulatory capital instruments and of other TLAC-eligible instruments -
June 2025**

		Quantitative / qualitative Information
1	Issuer	ARAB NATIONAL BANK
2	Unique identifier (eg CUSPIN, ISIN or Bloomberg identifier for private placement)	SA168VK0M936
3	Governing law(s) of the instrument	Kingdom of Saudi Arabia
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	
4	Transitional Basel III rules	Additional Tier 1
5	Post-transitional Basel III rules	Eligible
6	Eligible at solo/group/group&solo	Solo & Group
7	Instrument type (types to be specified by each jurisdiction)	Additional Tier 1 Sukuk
8	Amount recognized in regulatory capital (Currency in millions, as of most recent reporting date)	SAR 3,350 MILLION
9	Par value of instrument	SAR 3,350 MILLION
10	Accounting classification	Additional Tier 1 Capital (Equity)
11	Original date of issuance	3-Feb-25
12	Perpetual or dated	Perpetual
13	Original maturity date	NA
14	Issuer call subject to prior supervisory approval	Yes
15	Option call date, contingent call dates and redemption amount	First Call date 3 Feb 2030. The issuer may call the Sukuk starting from its fifth anniversary. The Sukuk may be redeemed in whole but not in part by the Issuer only in the circumstances described in the Conditions.
16	Subsequent call dates if applicable	Yes (see above)
	Coupons / dividends	Quarterly
17	Fixed or Floating dividend/coupon	Fixed Rate
18	Coupon rate and any related index	6.20
19	Existence of a dividend stopper	Yes
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Non cumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Convertible
24	If convertible, conversion trigger (s)	N/A
25	If convertible, fully or partially	N/A
26	If convertible, conversion rate	N/A
27	If convertible, mandatory or optional conversion	N/A
28	If convertible, specify instrument type convertible into	N/A
29	If convertible, specify issuer of instrument it converts into	N/A
30	Write-down feature	Yes (At the point of Non-viability)
31	If write-down, write-down trigger (s)	Terms of contract of the instrument provide the legal basis for SAMA to trigger write-down (a contractual approach)
32	If write-down, full or partial	write-down fully or partial
33	If write-down, permanent or temporary	Permanent
34	If temporary writedown, description of the write-up mechanism	Determined by the Banking Regulator
34a	Type of subordination	Jr Subordinated
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	1- subordinate and junior to all Senior Obligations but not further or otherwise; 2- pari passu with all other Pari Passu Obligations; and 3- in priority only to all Junior Obligations.
36	Non-compliant transitioned features	N/A
37	If yes, specify non-compliant features	N/A

CCA - Main features of regulatory capital instruments and of other TLAC-eligible instruments - June 2025

		Quantitative / qualitative Information
1	Issuer	ANB Sukuk Ltd
2	Unique identifier (eg CUSPIN, ISIN or Bloomberg identifier for private placement)	XS2250029167
3	Governing law(s) of the instrument	English law (except for certain provisions relating to the status and subordination of the Certificates, the Purchase Agreement and any Sale/Transfer Agreement, which shall be governed by the laws of the Kingdom of Saudi Arabia)
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	
4	Transitional Basel III rules	N/A
5	Post-transitional Basel III rules	Tier 2
6	Eligible at solo/group/group&solo	Solo & Group
7	Instrument type (types to be specified by each jurisdiction)	Unsecured Subordinated Sukuk
8	Amount recognized in regulatory capital (Currency in millions, as of most recent reporting date)	USD 750 Million
9	Par value of instrument	USD 750 million
10	Accounting classification	Liability- Held at Amortised Cost
11	Original date of issuance	28-Oct-20
12	Perpetual or dated	Dated
13	Original maturity date	28-Oct-30
14	Issuer call subject to prior supervisory approval	Yes
15	Option call date, contingent call dates and redemption amount	First Call date 28th Oct 2025,
16	Subsequent call dates if applicable	NA
	Coupons / dividends	Semi Annually
17	Fixed or Floating dividend/coupon	Fixed Rate Re-settable
18	Coupon rate and any related index	3.326
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Non cumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A
25	If convertible, fully or partially	N/A
26	If convertible, conversion rate	N/A
27	If convertible, mandatory or optional conversion	N/A
28	If convertible, specify instrument type convertible into	N/A
29	If convertible, specify issuer of instrument it converts into	N/A
30	Write-down feature	At the point of Non-viability
31	If write-down, write-down trigger (s)	Determined by the Banking Regulator
32	If write-down, full or partial	Determined by the Banking Regulator
33	If write-down, permanent or temporary	Determined by the Banking Regulator
34	If temporary writedown, description of the write-up mechanism	Determined by the Banking Regulator
34a	Type of subordination	Unsecured
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Subordinated in right and priority of payment, to the prior payment in full of all deposit liabilities and all other unsubordinated liabilities of the Issuer except all other present and future unsecured and subordinated obligations of the Issuer which by their terms rank equally in right and priority of payment with the Instrument
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	N/A

ENC: Asset encumbrance - June 2025

(Figures in SR 000's)

	a	b	c
	Encumbered assets	Unencumbered assets	Total
The assets on the balance sheet would be disaggregated; there can be as much disaggregation as desired	4,307,381	47,497,100	51,804,481

CR1: Credit quality of assets - June 2025							(Figures in SR 000's)
	a	b	c	d	e	f	g
	Gross carrying values of		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		
1 Loans	2,324,718	187,305,510	3,154,631	1,409,364	1,745,267	0	186,475,597
2 Debt Securities	0	50,096,435	61,849	0	61,849	0	50,034,586
3 Off-balance sheet exposures	598,847	51,667,739	606,023	458,157	147,866	0	51,660,563
4 Total	2,923,565	289,069,684	3,822,503	1,867,521	1,954,982	0	288,170,746

CR2: Changes in stock of defaulted loans and debt securities - June 2025

(Figures in SR 000's)

	a
1 Defaulted loans and debt securities at end of the previous reporting period	2,124,600
2 Loans and debt securities that have defaulted since the last reporting period	527,744
3 Returned to non-defaulted status	33,369
4 Amounts written off	357,870
5 Other changes	63,613
6 Defaulted loans and debt securities at end of the reporting period (1+2-3-4±5)	2,324,718

CR3: Credit risk mitigation techniques – overview - June 2025

(Figures in SR 000's)

		a	b	c	d	e
		Exposures unsecured: carrying amount	Exposures to be secured	Exposures secured by collateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives
1	Loans	158,801,180	27,674,417	20,364,731	7,309,686	.
2	Debt securities	50,096,435	-	-	-	.
3	Total	208,897,615	27,674,417	20,364,731	7,309,686	0
4	Of which defaulted	469,954	358,096	186,443	171,653	.

CR4: Standardised approach – credit risk exposure and credit risk mitigation (CRM) effects - June 2025

(Figures in 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	52,630,203	0	52,277,386	0	1,220,437	2.33%
2 Non-central government public sector entities	1,270,440	0	1,270,440	0	254,088	20.00%
3 Multilateral development banks	0	0	0	0	0	0.00%
4 Banks	5,418,373	3,921,005	5,418,373	2,396,116	4,297,348	54.99%
Of which: securities firms and other financial institutions	0	0	0	0	0	0.00%
5 Covered bonds	0	0	0	0	0	0.00%
6 Corporates	102,839,311	83,019,643	90,255,450	29,590,990	112,744,539	94.07%
Of which: securities firms and other financial institutions	5,469,071	3,451,176	5,394,560	516,464	5,538,112	93.69%
Of which: specialised lending	17,097,530	0	16,887,028	0	13,740,589	81.37%
7 Subordinated debt, equity and other capital	4,802,310	0	4,802,310	0	10,300,253	214.49%
8 Retail	21,817,023	0	21,791,710	0	16,360,630	75.08%
MSMEs	3,483	0	3,156	0	2,367	75.00%
9 Real estate	67,296,887	0	63,971,812	0	53,484,915	83.61%
Of which: general RRE	29,620,473	0	29,293,431	0	10,237,480	34.95%
Of which: IPRRE	3,421,845	0	3,173,671	0	2,895,399	91.23%
Of which: general CRE	6,336,723	0	5,799,343	0	5,380,670	92.78%
Of which: IPCRE	6,581,457	0	6,484,151	0	6,139,541	94.69%
Of which: land acquisition, development and construction	21,336,389	0	19,221,216	0	28,831,824	150.00%
10 Defaulted exposures	2,343,800	598,847	831,268	55,618	900,071	101.49%
11 Other assets	11,266,377	0	11,266,377	0	9,171,410	81.41%
12 Total	269,684,723	87,539,495	251,885,127	32,042,724	208,733,690	

CRS: Standardised approach – exposures by asset classes and risk weights - June 2025

(Figures in SR 000's)

	0%	20%	25%	30%	35%	40%	45%	50%	60%	70%	75%	80%	85%	90%	100%	105%	110%	130%	150%	250%	400%	1250%	Other	Total credit exposure amount (post-CCF and post-CRM)
1 Sovereigns and their central banks	49,960,392	1,317,392	0	0	0	0	0	85,289	0	0	0	0	0	0	914,314	0	0	0	0	0	0	0	0	52,277,386
2 Non-central government public sector entities	0	1,270,440	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,270,440
3 Multilateral development banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4 Banks	0	1,463,961	0	3,856,016	0	0	0	44,094	0	0	0	0	0	0	1,699,847	0	0	0	750,571	0	0	0	0	7,814,489
Of which: securities firms and other financial institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5 Covered bonds	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6 Corporates	0	209,954	0	0	0	0	0	7,299,479	0	0	0	5,120,556	19,921,839	0	84,906,079	0	0	2,330,396	58,138	0	0	0	0	119,846,441
Of which: securities firms and other financial institutions	0	185,324	0	0	0	0	0	449,305	0	0	0	0	0	0	5,276,395	0	0	0	0	0	0	0	0	5,911,024
Of which: specialised lending	0	0	0	0	0	0	0	5,642,893	0	0	0	5,120,556	0	0	3,793,183	0	0	2,330,396	0	0	0	0	0	16,887,028
7 Subordinated debt, equity and other capital	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,550,293	1,688,836	563,181	0	0	4,802,310
8 Retail	0	0	0	0	0	0	0	0	0	0	21,725,702	0	0	0	63,248	0	0	0	0	0	0	0	2,761	21,791,710
MSMEs	0	0	0	0	0	0	0	0	0	0	3,156	0	0	0	0	0	0	0	0	0	0	0	0	3,156
9 Real estate	0	4,425,838	2,395,056	8,641,377	20,610	10,826,830	785,150	1,616,486	1,275,022	2,683,669	4,684	0	0	1,129,467	4,752,660	2,459,737	3,436,855	0	19,221,216	0	0	0	297,156	63,971,812
Of which: general RRE	0	4,425,838	2,395,056	8,486,290	0	10,826,830	380,736	1,616,486	87,082	765,840	4,684	0	0	0	7,433	0	0	0	0	0	0	0	297,156	29,293,431
Of which: no loan splitting applied	0	4,425,838	2,395,056	8,486,290	0	10,826,830	380,736	1,616,486	87,082	765,840	4,684	0	0	0	7,433	0	0	0	0	0	0	0	297,156	29,293,431
Of which: loan splitting applied (Secured)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Of which: loan splitting applied (Unsecured)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Of which: IPRRE	0	0	0	155,087	20,610	0	404,414	0	141,256	0	0	0	0	0	0	2,452,304	0	0	0	0	0	0	0	3,173,671
Of which: general CRE	0	0	0	0	0	0	0	0	1,046,683	0	0	0	0	0	4,752,660	0	0	0	0	0	0	0	0	5,799,343
Of which: no loan splitting applied	0	0	0	0	0	0	0	0	1,046,683	0	0	0	0	0	4,752,660	0	0	0	0	0	0	0	0	5,799,343
Of which: loan splitting applied (Secured)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Of which: loan splitting applied (Unsecured)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Of which: IPCRE	0	0	0	0	0	0	0	0	1,917,829	0	0	0	0	1,129,467	0	0	3,436,855	0	0	0	0	0	0	6,484,151
Of which: land acquisition, development and construction	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	19,221,216	0	0	0	0	19,221,216
10 Defaulted exposures	0	0	0	0	0	0	0	26,488	0	0	0	0	0	0	807,540	0	0	0	52,858	0	0	0	0	886,886
11 Other assets*	2,098,501	0	0	0	0	0	0	0	0	0	0	0	0	0	9,167,569	0	0	0	0	0	0	307	0	11,266,377
12 Total	52,058,893	8,687,585	2,395,056	12,497,393	20,610	10,826,830	785,150	9,071,835	1,275,022	2,683,669	21,730,386	5,120,556	19,921,839	1,129,467	102,311,256	2,459,737	3,436,855	2,330,396	22,633,076	1,688,836	563,181	307	299,917	283,927,851

	a	b	c	d
Risk Weight	On-balance sheet exposure	Off-balance sheet exposure (pre-CCF)	Weighted average CCF	Exposure (post-CCF and post CRM)
1 Less than 40%	86,082,900	1,283,320	70.02%	86,550,688
2 40-70%	14,134,149	503,619	47.03%	13,815,676
3 75%	21,755,699	0	0.00%	21,730,386
4 80-85%	22,991,428	17,254,269	37.51%	25,042,395
5 90-100%	89,184,929	68,320,699	37.54%	103,673,558
6 105-130%	8,533,573	0	0.00%	8,229,749
7 150%	24,749,723	177,587	51.79%	22,633,076
8 250%	1,688,836	0	0.00%	1,688,836
9 400%	563,181	0	0.00%	563,181
10 1250%	307	0	0.00%	307
11 Total exposures	269,684,723	87,539,495		283,927,851

CCR1: Analysis of CCR exposures by approach - June 2025							(Figures in SR 000's)
		a	b	c	d	e	f
		Replacement cost	Potential future exposure	Effective EPE	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
1	SA-CCR (for derivatives)	1,133,050	510,718		1.4	2,301,276	1,469,268
2	Internal Model Method (for derivatives and SFTs)						
3	Simple Approach for credit risk mitigation (for SFTs)						
4	Comprehensive Approach for credit risk mitigation (for SFTs)						
5	Value-at-risk (VaR) for SFTs						
6	Total						1,469,268

CCR3: Standardised approach – CCR exposures by regulatory portfolio and risk weights - June 2025

(Figures in SR 000's)

	a	b	c	d	e	f	g	h	i	j	k
Risk weight*→	0%	10%	20%	30%	50%	75%	85%	100%	150%	Others	Total credit exposure
Regulatory portfolio*↓											
Sovereigns	0	0	0	0	0	0	0	0	0	0	0
Non-central government public sector entities	0	0	0	0	0	0	0	0	0	0	0
Multilateral development banks	0	0	0	0	0	0	0	0	0	0	0
Banks	0	0	642,284	383,693	21	0	0	112	0	0	1,026,110
Securities firms	0	0	0	0	0	0	0	0	0	0	0
Corporates	0	0	6,142	0	89,343	0	0	1,179,681	0	0	1,275,166
Regulatory retail portfolios	0	0	0	0	0	0	0	0	0	0	0
Other assets	0	0	0	0	0	0	0	0	0	0	0
Total	0	0	648,426	383,693	89,364	0	0	1,179,793	0	0	2,301,276

CCR5: Composition of collateral for CCR exposure - June 2025

(Figures in SR 000's)

	a	b	c	d	e	f
	Collateral used in derivative transactions				Collateral used in SFTs	
	Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral
	Segregated	Unsegregated	Segregated	Unsegregated		
Cash – domestic currency	0	0	0	0	0	0
Cash – other currencies	805,640	0	311,309	0	0	0
Domestic sovereign debt	0	0	0	0	0	0
Other sovereign debt	0	0	0	0	0	0
Government agency debt	0	0	0	0	0	0
Corporate bonds	0	0	0	0	0	0
Equity securities	0	0	0	0	0	0
Other collateral	0	0	0	0	0	0
Total	805,640	0	311,309	0	0	0

CCR8: Exposures to central counterparties - June 2025	(Figures in SR 000's)
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		a	b
		EAD (post-CRM)	RWA
1	Exposures to QCCPs (total)	1,483,093	29,662
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which	0	0
3	(i) OTC derivatives	1,483,087	29,662
4	(ii) Exchange-traded derivatives	6	0
5	(iii) Securities financing transactions	0	0
6	(iv) Netting sets where cross-product netting has been approved	0	0
7	Segregated initial margin	0	
8	Non-segregated initial margin	0	0
9	Pre-funded default fund contributions	0	0
10	Unfunded default fund contributions	0	0
11	Exposures to non-QCCPs (total)		0
12	Exposures for trades at non-QCCPs (excluding initial margin and default fund contributions); of which	0	0
13	(i) OTC derivatives	0	0
14	(ii) Exchange-traded derivatives	0	0
15	(iii) Securities financing transactions	0	0
16	(iv) Netting sets where cross-product netting has been approved	0	0
17	Segregated initial margin	0	
18	Non-segregated initial margin	0	0
19	Pre-funded default fund contributions	0	0
20	Unfunded default fund contributions	0	0

CVA1: The reduced basic approach for CVA (BA-CVA) - June 2025	(Figures in SR 000's)
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	a	b
	Components	BA-CVA RWA
1	Aggregation of systematic components of CVA risk	399,805
2	Aggregation of idiosyncratic components of CVA risk	162,594
3	Total	4,569,494

LR1: Summary comparison of accounting assets vs leverage ratio exposure measure - June 2025

(Figures in SR 000's)

		a
1	Total consolidated assets as per published financial statements	268,983,055
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	0
3	Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference	0
4	Adjustments for temporary exemption of central bank reserves (if applicable)	0
5	Adjustment for fiduciary assets recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	0
6	Adjustments for regular-way purchases and sales of financial assets subject to trade date accounting	0
7	Adjustments for eligible cash pooling transactions	0
8	Adjustments for derivative financial instruments	3,784,369
9	Adjustment for securities financing transactions (ie repurchase agreements and similar secured lending)	0
10	Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	33,345,462
11	Adjustments for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital	0
12	Other adjustments	0
13	Leverage ratio exposure measure	306,112,886

LR2: Leverage ratio common disclosure - June 2025		(Figures in SR 000's)	
		a	b
		30-Jun-25	31-Mar-25
On-balance sheet exposures			
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	267,748,055	261,541,127
2	Gross-up for derivatives collateral provided where deducted from balance sheet assets pursuant to the operative accounting framework	0	0
3	(Deductions of receivable assets for cash variation margin provided in derivatives transactions)	0	0
4	(Adjustment for securities received under securities financing transactions that are recognised as an asset)	0	0
5	(Specific and general provisions associated with on-balance sheet exposures that are deducted from Tier 1 capital)	0	0
6	(Asset amounts deducted in determining Tier 1 capital and regulatory adjustments)	0	0
7	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of rows 1 to 6)	267,748,055	261,541,127
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)	2,058,687	1,908,745
9	Add-on amounts for potential future exposure associated with all derivatives transactions	644,434	628,193
10	(Exempted central counterparty (CCP) leg of client-cleared trade exposures)	0	0
11	Adjusted effective notional amount of written credit derivatives	0	0
12	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	0	0
13	Total derivative exposures (sum of rows 8 to 12)	3,784,369	3,551,714
Securities financing transaction exposures			
14	Gross SFT assets (with no recognition of netting), after adjustment for sale accounting transactions	1,235,000	3,109,611
15	(Netted amounts of cash payables and cash receivables of gross SFT assets)	0	0
16	Counterparty credit risk exposure for SFT assets	0	0
17	Agent transaction exposures	0	0
18	Total securities financing transaction exposures (sum of rows 14 to 17)	1,235,000	3,109,611
Other off-balance sheet exposures			
19	Off-balance sheet exposure at gross notional amount	87,539,495	78,710,089
20	(Adjustments for conversion to credit equivalent amounts)	-54,194,033	-47,063,647
21	(Specific and general provisions associated with off-balance sheet exposures deducted in determining Tier 1 capital)	0	0
22	Off-balance sheet items (sum of rows 19 to 21)	33,345,462	31,646,442
Capital and total exposures			
23	Tier 1 capital	43,027,640	41,830,254
24	Total exposures (sum of rows 7, 13, 18 and 22)	306,112,886	299,848,895
Leverage ratio			
25	Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)	14.06%	13.95%
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	14.06%	13.95%
26	National minimum leverage ratio requirement	3.00%	3.00%
27	Applicable leverage buffers	11.06%	10.95%

* As per SA-CCR Exposure at Default is 1.4 * (Replacement Cost + PFE)

LR2: Leverage ratio common disclosure - June 2025		(Figures in SR 000's)	(Figures in SR 000's)
Disclosure of mean values		30-Jun-25	31-Mar-25
28	Mean value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	1,599,779	881,925
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	1,235,000	3,109,611
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)	306,477,665	297,621,209
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)	306,477,665	297,621,209
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)	14.04%	14.05%
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)	14.04%	14.05%

CCyB1 – Geographical distribution of credit exposures used in the calculation of the bank-specific countercyclical capital buffer requirement - June 2025					(Figures in SR 000's)
Geographical breakdown	a Countercyclical capital buffer rate	b Exposure values and/or risk-weighted assets (RWA) used in the computation of the countercyclical capital buffer		d Bank-specific countercyclical capital buffer rate	e Countercyclical capital buffer amount
		Exposure values	RWA		
Saudi Arabia	0.0%		201,106,546		0
Afghanistan	2.5%		37		1
Algeria	2.5%		1,698		42
Australia	1.0%		213		2
Bahrain	2.5%		681,589		17,040
Bangladesh	2.5%		11,029		276
Belgium	1.0%		0		0
Brazil	0.0%		13,237		0
Canada	0.0%		28,404		0
Cayman Island	2.5%		1,814		45
China	0.0%		295		0
Cyprus	2.5%		0		0
Denmark	2.5%		1		0
Egypt	2.5%		240,236		6,006
France	1.0%		90,918		909
Germany	0.8%		140,219		1,052
India	0.0%		12,942		0
Indonesia	0.0%		8,351		0
Italy	0.0%		1,658		0
Iraq	2.5%		7		0
Jordan	2.5%		447,692		11,192
Kenya	2.5%		42		1
Japan	0.0%		1,851		0
Korea S.	2.5%		10,547		264
Kuwait	2.5%		313,558		7,839
Lebanon	2.5%		379		9
Malaysia	2.5%		584		15
Mauritania	2.5%		0		0
Mexico	0.0%		9,871		0
Morocco	2.5%		3,370		84
Nepal	2.5%		10,206		255
Netherlands	2.0%		2,545		51
New Zealand	2.5%		0		0
Nigeria	2.5%		136		3
Oman	2.5%		283,218		7,080
Pakistan	2.5%		14,278		357
Palestine	2.5%		560		14
Peru	2.5%		8,518		213
Philippines	2.5%		11,305		283
Russia	2.5%		19		0
Romania	2.5%		5,360		134
Singapore	0.0%		63,342		0
South Africa	0.0%		6,893		0
Spain	0.0%		39,498		0
Sri Lanka	2.5%		2,065		52
Sudan	2.5%		1,842		46
Sweden	2.0%		31		1
Switzerland	0.0%		20,331		0
Syria	2.5%		2,053		51
Thailand	2.5%		2,723		68
Tunisia	2.5%		2		0
Turkey	2.5%		9,442		236
United Arab Emirates	0.0%		433,443		0
United Kingdom	2.0%		2,106,616		42,132
United States	0.0%		1,530,172		0
Yemen	2.5%		354		9
Residual Other European Countries	2.5%		5,409		135
Residual Other European Union Countries	2.5%		913,701		22,843
Residual Other African Countries	2.5%		184		5
Residual Other Asian Countries	2.5%		6,528		163
Residual Other Middle Eastern Countries	2.5%		78,070		1,952
Residual Other North & Central American Countries	2.5%		21,788		545
Residual other Oceania Countries	2.5%		0		0
Residual Other South American Countries	2.5%		25,969		649
Sum			5,456,855		
Total			208,733,690	0.06%	122,055

MR1: Market risk under the standardised approach - June 2025	(Figures in SR 000's)
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	a
	Capital requirement in standardised approach
1 General interest rate risk	14,718
2 Equity risk	839,355
3 Commodity risk	299
4 Foreign exchange risk	172,641
5 Credit spread risk – non-securitisations	0
6 Credit spread risk – securitisations (non-correlation trading portfolio)	0
7 Credit spread risk – securitisation (correlation trading portfolio)	0
8 Default risk – non-securitisations	51,455
9 Default risk – securitisations (non-correlation trading portfolio)	0
10 Default risk – securitisations (correlation trading portfolio)	0
11 Residual risk add-on	11,824
12 Total	1,090,293

LIQ1 - Liquidity Coverage Ratio - June 2025		(Figures in SR 000's)	
Amount in SAR '000		TOTAL UNWEIGHTED ^a VALUE (average)	TOTAL WEIGHTED ^b VALUE (average)
High Quality Liquid Assets			
1	Total HQLA		50,596,594
CASH OUTFLOWS			
2	Retail deposits and deposits from small business customers, of which:		
3	Stable deposits	-	-
4	Less stable deposits	58,046,499	5,804,650
5	Unsecured wholesale funding, of which:		
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	-	-
7	Non-operational deposits (all counterparties)	90,299,101	46,064,382
8	Unsecured debt	12,981	12,981
9	Secured wholesale funding		
10	Additional requirements, of which:		
11	Outflows related to derivative exposures and other collateral requirements	1,046,636	1,046,636
12	Outflows related to loss of funding on debt products	-	-
13	Credit and liquidity facilities	10,005,138	1,000,514
14	Other contractual funding obligations	-	-
15	Other contingent funding obligations	72,804,586.60	1,759,605.40
16	TOTAL CASH OUTFLOWS		55,688,768
CASH INFLOWS			
17	Secured lending (eg. reverse repos)	-	-
18	Inflows from fully performing exposures	28,215,831.70	16,508,292.40
19	Other cash inflows	1,034,936.20	1,034,936.20
20	TOTAL CASH INFLOWS	29,250,767.90	17,543,228.60
			TOTAL ADJUSTED ^c VALUE
21	TOTAL HQLA		50,596,594
22	TOTAL NET CASH OUTFLOWS		38,145,539
23	LIQUIDITY COVERAGE RATIO (%)		133%

a Unweighted values must be calculated as outstanding balances maturing or callable within 30 days (for inflows and outflows).

b Weighted values must be calculated after the application of respective haircuts (for HQLA) or inflow and outflow rates (for inflows and outflows).

c Adjusted values must be calculated after the application of both

(i) haircuts and inflow and outflow rates

(ii) any applicable caps (ie cap on Level 2B and Level 2 assets for HQLA and cap on inflows).

Data presented in the disclosure is based on simple average of daily observation over the previous quarter.

LIQ2: Net Stable Funding Ratio (NSFR) - June 2025

(Figures in SR 000's)

(In currency amount)	a	b	c	d	e
	Unweighted value by residual maturity				Weighted
	No maturity	< 6 months	6 months to < 1 year	≥ 1 year	value
Available stable funding (ASF) item					
1 Capital:	43,021,553	0	0	0	43,021,553
2 Regulatory capital	43,021,553	0	0	0	43,021,553
3 Other capital instruments	0	0	0	0	0
4 Retail deposits and deposits from small	51,767,038	24,201,420	1,262,249	410,483	69,918,120
5 Stable deposits	0	0	0	0	0
6 Less stable deposits	51,767,038	24,201,420	1,262,249	410,483	69,918,120
7 Wholesale funding:	31,072,428	94,604,213	6,917,337	2,572,459	55,318,305
8 Operational deposits	0	0	0	0	0
9 Other wholesale funding	31,072,428	94,604,213	6,917,337	2,572,459	55,318,305
10 Liabilities with matching					
11 Other liabilities:	7,544,880	2,828,870	0	1,422,661	0
12 NSFR derivative liabilities		0	0	1,422,661	
13 All other liabilities and equity not	7,544,880	2,828,870	0	0	0
14 Total ASF					168,257,977
Required stable funding (RSF) item					
15 Total NSFR high-quality liquid assets					1,976,226
16 Deposits held at other financial	0	0	0	0	0
17 Performing loans and securities:	7,102,445	80,274,095	21,501,868	96,001,057	131,713,517
18 Performing loans to financial	0	0	541,858	0	270,929
19 Performing loans to financial	49,145	2,866,109	338,250	12,348	618,761
20 Performing loans to non-financial	5,051,162	76,816,511	19,811,510	72,262,437	111,530,022
21 With a risk weight of less than or	0	0	0	0	0
22 Performing residential mortgages, of	0	350,308	390,309	12,877,288	8,740,546
23 With a risk weight of less than or	0	0	0	0	0
24 Securities that are not in default and	2,002,138	241,167	419,941	10,848,984	10,553,259
25 Assets with matching interdependent	0	0	0	0	0
26 Other assets:	3,740,582	3,448,231	155,761	2,269,670	9,529,613
27 Physical traded commodities,	0				0
28 Assets posted as initial margin for		0	0	564,210	479,578
29 NSFR derivative assets		0	0	0	0
30 NSFR derivative liabilities before		0	0	284,532	284,532
31 All other assets not included in the	3,740,582	3,448,231	155,761	1,420,929	8,765,503
32 Off-balance sheet items		0	0	9,961,246	498,062
33 Total RSF					143,717,418
34 Net Stable Funding Ratio (%)					117.08%

Liquidity Coverage Ratio – Qualitative Disclosure

Liquidity Risk Management

ANB's liquidity risk management philosophy is predicated upon a conservative business model. The primary objective of the Bank's Liquidity Risk management framework is to ensure that it has sufficient liquidity to meet its obligations in both normal and stressed conditions. The Bank should be able to satisfy its funding needs through normal sources without having to make unplanned sales of assets or borrow expensive funds under emergency conditions.

The Board of Directors (the Board) defines the Bank's liquidity risk strategy, and in particular its appetite for liquidity risk, based on recommendations made by the Asset and Liability Committee (ALCO). The Board reviews and approves the liquidity management policies and ensures that senior management manages liquidity risk effectively in the context of the Bank's business plan and long term funding strategy, as well as the prevailing economic and financial conditions. The Bank uses liquidity ratios and stressed liquidity gaps as key metrics to establish its liquidity risk tolerance levels. These metrics measures the Bank's ability to fulfill all its payment obligations stemming from ongoing business operations under various stress scenarios. The tolerance levels are defined either in the form of limits or management action triggers (MAT) and are part of the Bank's overall liquidity management framework which is approved and reviewed by the Board on an annual basis.

At least once a year the Board reviews and approves the limits that are applied to measure and control liquidity risk on a bank-wide basis. ALCO/Market Risk Policy Committee (MRPC) sets the direction for the Bank's liquidity management subject to the liquidity risk limits and tolerance levels established by the Board. The Board delegates these limits to the Treasury Group through ALCO.

Treasury Group is responsible for managing day-to-day funding activities within the established liquidity risk management policies and limits. It is responsible for establishing appropriate procedures and effective communication channels with operational and business areas to alert the funding desks of imminent funding requirements including loan drawdowns, deposit withdrawals and off-balance sheet commitments. It monitors market developments, understands their implications for the Bank's liquidity risk exposure and recommends appropriate risk management measures to ALCO.

Market Risk Department (MRD), part of the independent Risk Management Group (RMG), periodically reviews liquidity risk policies and procedures, the adequacy of the risk measurement system, including key assumptions and scenarios used and reports their findings and recommendations to ALCO. It is also responsible for monitoring adherence to the various liquidity ratios and limits, both internal and regulatory.

Funding strategy

The Bank's funding strategy is to develop a diversified funding base, while providing protection against unexpected fluctuations. It aims to align sources of funding with their use. As such, earning assets (Loans and Investments) are largely funded with customer deposits. The funding gap for these assets is met using secured funding and long-term debt issuance.

The Bank maintains access to a variety of sources of wholesale funds in multiple currencies across a variety of distribution channels and geographies, including those available from money markets, repo markets and term depositors. It is an active participant in the money market and has direct access to local and international liquidity providers. As a result, wholesale funding is well diversified by product, investor, maturity, and currency.

Liquidity risk mitigation techniques

The Bank maintains excess liquidity in the form of cash and high-quality liquid unencumbered securities that together serve as the Bank's primary means of liquidity risk mitigation. It further limits the composition of high-quality, liquid, unencumbered securities to high quality sovereign bonds.

Diversification of funding is another important area to mitigate liquidity risk. The Bank remains focused on diversifying funding sources. Its most stable funding source is retail clients. Other customer deposits and borrowing from wholesale clients are additional sources of funding.

The Bank is an active participant in money markets and has direct access to local and international liquidity providers. It maintains strong relationships with a number of local and international banks through extensive trading and funding transactions over a number of years. Accesses to both local and international money markets allow the Bank to maintain liquidity in both local and foreign currencies.

Stress Testing

The Bank uses stress testing and scenario analysis to evaluate the impact of sudden and severe stress events on its liquidity position. It uses multiple scenario types to cover the Bank specific and market related events. The purpose of liquidity stress testing is to ascertain the incremental funding that may be required under the defined scenarios and whether the Bank will be able to withstand the stress.

Stress testing is fully integrated in the Bank's liquidity risk management framework. It assesses the Bank's ability to generate sufficient liquidity under extreme conditions and is a key input when defining its target liquidity risk position.

Contingency Funding Plan

The Bank's contingency funding plan sets out the action the Bank will take to fund business activity in crisis situations and periods of market stress. It outlines a list of potential risk factors, key reports and metrics that are reviewed on an ongoing basis to assist in assessing the severity of a liquidity crisis and/or market dislocation. It also describes in detail the Bank's potential responses if the assessments indicate it has entered a liquidity crisis, which include funding its potential cash and collateral needs as well as utilizing secondary sources of liquidity. Mitigates and action items to address specific risks are also described and assigned to individuals responsible for execution.

The contingency funding plan identifies key groups of individuals to ensure effective coordination, control and distribution of information that are critical in the management of a crisis or period of funding stress. It also details the responsibilities of these groups and/or individuals, which include making and disseminating key decisions, coordinating all contingency activities throughout the duration of the crisis or period of market stress, implementing liquidity maintenance activities and managing internal and external communication.

Other Qualitative Information

The Liquidity Coverage Ratio (LCR) is a Basel III metric that measures the sufficiency of High-Quality Liquid Assets (HQLA) available to meet net short-term financial obligations over a thirty-day period in an acute stress scenario. LCR is disclosed using the standard SAMA template and is calculated using the average of daily observations. It is reported to SAMA on monthly basis (using 30 daily averages) and quarterly basis (using 90 daily averages). LCR is disclosed using the standard Basel disclosure template and is calculated using the average of daily observations during the quarter.