

Saudi Awwal Bank

Pillar 3 Disclosures - 30 September 2025



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KM1: Key metrics (at consolidated group level) (Figures in SAR 000's)

	a	b	c	d	e
	Sep-25	Jun-25	Mar-25	Dec-24	Sep-24
Available capital (amounts)					
1 Common Equity Tier 1 (CET1)	54,502,222	54,097,773	54,224,861	50,821,286	50,895,094
1a Fully loaded ECL accounting model	54,502,222	54,097,773	54,224,861	50,821,286	50,721,250
2 Tier 1	66,888,722	64,500,273	62,189,861	58,786,286	54,880,094
2a Fully loaded ECL accounting model Tier 1	66,888,722	64,500,273	62,189,861	58,786,286	54,706,250
3 Total capital	72,579,510	70,431,510	68,047,489	64,565,180	60,788,971
3a Fully loaded ECL accounting model total capital	72,579,510	70,431,510	68,047,489	64,565,180	60,615,126
Risk-weighted assets (amounts)					
4 Total risk-weighted assets (RWA)	378,631,569	360,148,843	345,109,638	325,481,889	320,514,406
4a Total risk-weighted assets (pre-floor)	378,631,569	360,148,843	345,109,638	325,481,889	320,514,406
Risk-based capital ratios as a percentage of RWA					
5 CET1 ratio (%)	14.39%	15.02%	15.71%	15.61%	15.88%
5a Fully loaded ECL accounting model CET1 (%)	14.39%	15.02%	15.71%	15.61%	15.82%
5b CET1 ratio (%) (pre-floor ratio)	14.39%	15.02%	15.71%	15.61%	15.82%
6 Tier 1 ratio (%)	17.67%	17.91%	18.02%	18.06%	17.12%
6a Fully loaded ECL accounting model Tier 1 ratio (%)	17.67%	17.91%	18.02%	18.06%	17.07%
6b Tier 1 ratio (%) (pre-floor ratio)	17.67%	17.91%	18.02%	18.06%	17.12%
7 Total capital ratio (%)	19.17%	19.56%	19.72%	19.84%	18.97%
7a Fully loaded ECL accounting model total capital ratio (%)	19.17%	19.56%	19.72%	19.84%	18.91%
7b Total capital ratio (%) (pre-floor ratio)	19.17%	19.56%	19.72%	19.84%	18.97%
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 (%)	0.016%	0.004%	0.005%	0.020%	0.010%
10 Bank G-SIB and/or D-SIB additional requirements (%)	0.50%	0.50%	0.50%	0.50%	0.50%
11 Total of bank CET1 specific buffer requirements (%) (row 8 + row 9 + row 10)	3.02%	3.00%	3.00%	3.02%	3.01%
12 CET1 available after meeting the bank's minimum capital requirements (%)	11.38%	12.02%	12.71%	12.59%	12.87%
Basel III leverage ratio					
13 Total Basel III leverage ratio exposure measure	555,728,962	537,592,439	523,410,836	493,007,036	488,158,981
14 Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves)	12.04%	12.00%	11.88%	11.92%	11.24%
14a Fully loaded ECL accounting model Basel III leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) (%)	12.04%	12.00%	11.88%	11.92%	11.21%
14b Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)	12.04%	12.00%	11.88%	11.92%	11.21%
14c Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	12.04%	12.00%	11.88%	11.92%	11.21%
14d Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	12.04%	12.00%	11.88%	11.92%	11.21%
Liquidity Coverage Ratio (LCR)					
15 Total high-quality liquid assets (HQLA)	111,517,253	100,122,383	96,634,105	98,104,175	97,491,102
16 Total net cash outflow	78,242,858	71,288,139	67,509,447	68,489,326	56,765,086
17 LCR ratio (%)	142.53%	140.45%	143.14%	143.24%	171.74%
Net Stable Funding Ratio (NSFR)					
18 Total available stable funding	283,963,526	271,146,878	266,373,884	249,683,335	248,991,283
19 Total required stable funding	241,733,595	232,363,608	227,840,400	212,193,031	205,996,663
20 NSFR ratio	117.47%	116.69%	116.91%	117.67%	120.87%

OV1: Overview of RWA (Figures in SAR 000's)

		a	b	c	Drivers behind significant differences in Sep-25 and Jun-25
		RWA		Minimum capital requirements	
		Sep-25	Jun-25	Sep-25	
1	Credit risk (excluding counterparty credit risk)	355,317,964	337,872,057	28,425,437	
2	Of which: standardised approach (SA)	355,317,964	337,872,057	28,425,437	Due to the Balance sheet growth
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)	1,614,413	1,776,129	129,153	
7	Of which: standardised approach for counterparty credit risk	-	-	-	
8	Of which: IMM				
9	Of which: other CCR				
10	Credit valuation adjustment (CVA)	1,595,708	1,755,998	127,657	
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	-	-	-	
13	Equity investments in funds - mandate-based approach	-	-	-	
14	Equity investments in funds - fall-back approach	212,714	211,800	17,017	
15	Settlement risk	-	-	-	
16	Securitisation exposures in banking book	-	-	-	
17	Of which: securitisation IRB approach (SEC-IRBA)	-	-	-	
18	Of which: securitisation external ratings-based approach (SEC-ERBA), including internal assessment approach (IAA)	-	-	-	
19	Of which: securitisation standardised approach (SEC-SA)	-	-	-	
20	Market risk	5,669,526	4,311,616	453,562	Mainly due to an increase in trading activities
21	Of which: standardised approach (SA)	5,669,526	4,311,616	453,562	
22	Of which: internal model approach (IMA)				
23	Capital charge for switch between trading book and banking book	-	-	-	
24	Operational risk	14,221,244	14,221,244	1,137,699	
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)	378,631,569	360,148,843	30,290,526	

LR1- Summary comparison of accounting assets vs leverage ratio exposure measure (Figures in SAR 000's)

#	Particulars	a
1	Total consolidated assets as per published financial statements	432,627,871
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	3,528,726
9	Adjustment for securities financing transactions (ie repurchase agreements and similar secured lending)	2,118,943
10	Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of offbalance sheet exposures)	117,453,421
11	Adjustments for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital	-
12	Other adjustments	-
13	Leverage ratio exposure measure	555,728,962

LR2- Leverage ratio common disclosure template (Figures in SAR 000's)

		a	b
		Sep-25	Jun-25
On Balance sheet exposures			
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	432,627,871	420,031,610
2	Gross-up for derivatives collateral provided where deducted from balance sheet assets pursuant to the operative accounting framework	-	-
3	(Deductions of receivable assets for cash variation margin provided in derivatives transactions)	-	-
4	(Adjustment for securities received under securities financing transactions that are recognised as an asset)	-	-
5	(Specific and general provisions associated with on-balance sheet exposures that are deducted from Basel III Tier 1 capital)	-	-
6	(Asset amounts deducted in determining Basel III Tier 1 capital and regulatory adjustments)	-	-
7	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of rows 1 to 6)	432,627,871	420,031,610
Derivative exposures			
8	Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	915,486	1,297,416
9	Add-on amounts for potential future exposure associated with all derivatives transactions	2,613,240	1,349,617
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)	3,528,726	2,647,033
Securities financing transaction exposures			
14	Gross SFT assets (with no recognition of netting), after adjustment for sale accounting transactions	2,118,943	1,167,482
15	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-	-
16	Counterparty credit risk exposure for SFT assets	-	-
17	Agent transaction exposures	-	-
18	Total securities financing transaction exposures (sum of rows 14 to 17)	2,118,943	1,167,482
Other off balance sheet exposures			
19	Off-balance sheet exposure at gross notional amount	352,037,082	335,587,612
20	(Adjustments for conversion to credit equivalent amounts)	(234,583,661)	(221,841,298)
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)	117,453,421	113,746,314
Capital and total exposures			
23	Tier 1 capital	66,888,722	64,500,273
24	Total exposures (sum of rows 7, 13, 18 and 22)	555,728,962	537,592,439
Leverage ratio			
25	Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)	12.04%	12.00%
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	12.04%	12.00%
26	National minimum leverage ratio requirement	3.00%	3.00%
27	Applicable leverage buffers	9.04%	9.00%

LIQ1: Liquidity Coverage Ratio (LCR) (Figures in SAR 000's)

		a	b
		Total unweighted value (average)	Total weighted value (average)
High quality liquid assets			
1	Total HQLA		111,517,253
Cash outflows			
2	Retail deposits and deposits from small business customers, of which:	88,173,385	6,914,940
3	Stable deposits	-	-
4	Less stable deposits	88,173,385	6,914,940
5	Unsecured wholesale funding, of which:	186,950,644	77,923,358
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	-	-
7	Non-operational deposits (all counterparties)	186,027,594	77,000,307
8	Unsecured debt	923,050	923,050
9	Secured wholesale funding	-	-
10	Additional requirements, of which:	27,012,680	3,122,723
11	Outflows related to derivative exposures and other collateral requirements	468,284	468,284
12	Outflows related to loss of funding on debt products	-	-
13	Credit and liquidity facilities	26,544,396	2,654,440
14	Other contractual funding obligations	-	-
15	Other contingent funding obligation	307,590,946	7,634,670
16	TOTAL CASH OUTFLOWS		95,595,691
Cash inflows			
17	Secured lending (eg reverse repos)	-	-
18	Inflows from fully performing exposures	26,110,439	16,877,954
19	Other cash inflows	474,879	474,879
20	TOTAL CASH INFLOWS		17,352,834
			Total adjusted value
21	Total HQLA		111,517,253
22	Total net cash outflows		78,242,858
23	Liquidity Coverage Ratio (%)		142.53%

CVA4: RWA flow statements of CVA risk exposures under SA-CVA (Figures in SAR 000's)

	a
1 Total RWA for CVA at previous quarter-end	1,755,998
2 Total RWA for CVA at end of reporting period	1,595,708