Pillar III Disclosures

September 30th, 2026

Al Rajhi Bank

Classification: Public

The following quarterly templates are not covered in the Pillar III Disclosures as not applicable to the bank's approach:

SN	Template	Description
1	KM2	Key metrics - TLAC requirements (at resolution group level)
2	CMS1	Comparison of modelled and standardised RWA at risk level
3	CR8	RWA flow statements of credit risk exposures under IRB
4	CCR7	RWA flow statements of CCR exposures under Internal Model Method (IMM)
5	MR2	Market risk for banks using the IMA
6	CVA4	RWA flow statements of CVA risk exposures under SA-CVA

Attestation: We hereby attest as senior officers of the Bank, that the Pillar 3 disclosures have been prepared in accordance with the internal control processes approved by the Board of Directors.

Classification: Public

Table of Contents:

Overview of risk management, key prudential metrics and RWA **4**

KM1: Key metrics (at consolidated group level) *4*

OV1: Overview of RWA *5*

Composition of Capital: **6**

CCA: Main features of regulatory capital instruments and of other TLAC-eligible instruments (1/3) *6*

Leverage Ratio: **9**

LR1: Summary comparison of accounting assets vs leverage ratio exposure measure *9*

LR2: Leverage ratio common disclosure template *10*

Liquidity: **11**

LIQ1: Liquidity Coverage Ratio (LCR): *11*

Classification: Public

Overview of risk management, key prudential metrics and RWA

KM1: Key metrics (at consolidated group level)

	﷼ 000's	a	b	c	d	e
		Sep-26	Jun-26	Mar-26	Dec-25	Sep-25
	Available capital (amounts)					
1	Common Equity Tier 1 (CET1)	116,220,383	117,695,236	117,874,137	112,182,620	106,337,342
1a	Fully loaded ECL accounting model	116,220,383	117,695,236	117,874,137	112,182,620	106,337,342
2	Tier 1	149,132,883	147,507,736	147,686,637	138,057,620	132,212,342
2a	Fully loaded ECL accounting model Tier 1	149,132,883	147,507,736	147,686,637	138,057,620	132,212,342
3	Total capital	163,723,260	159,644,029	156,907,766	147,278,251	141,478,140
3a	Fully loaded ECL accounting model total capital	163,723,260	159,644,029	156,907,766	147,278,251	141,478,140
4	Total risk-weighted assets (RWA)	692,706,402	678,499,772	683,171,446	673,912,642	670,155,602
4a	Total risk-weighted assets (pre-floor)	692,706,402	678,499,772	683,171,446	673,912,642	670,155,602
5	CET1 ratio (%)	16.78%	17.35%	17.25%	16.65%	15.87%
5a	Fully loaded ECL accounting model CET1 (%)	16.78%	17.35%	17.25%	16.65%	15.87%
5b	CET1 ratio (%) (pre-floor ratio)	16.78%	17.35%	17.25%	16.65%	15.87%
6	Tier 1 ratio (%)	21.53%	21.74%	21.62%	20.49%	19.73%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	21.53%	21.74%	21.62%	20.49%	19.73%
6b	Tier 1 ratio (%) (pre-floor ratio)	21.53%	21.74%	21.62%	20.49%	19.73%
7	Total capital ratio (%)	23.64%	23.53%	22.97%	21.85%	21.11%
7a	Fully loaded ECL accounting model total capital ratio (%)	23.64%	23.53%	22.97%	21.85%	21.11%
7b	Total capital ratio (%) (pre-floor ratio)	23.64%	23.53%	22.97%	21.85%	21.11%
	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 (%)	1.06%	1.05%	0.14%	0.14%	0.14%
10	Bank G-SIB and/or D-SIB additional requirements (%)	1.00%	1.00%	1.00%	1.00%	1.00%
11	Total of bank CET1 specific buffer requirements (%) (row 8 + row 9 + row 10)	4.56%	4.55%	3.64%	3.64%	3.64%
12	CET1 available after meeting the bank's minimum capital requirements (%)	7.72%	8.29%	9.11%	8.50%	7.73%
	Basel III leverage ratio					
13	Total Basel III leverage ratio exposure measure	1,145,285,719	1,127,533,613	1,127,145,844	1,117,168,918	1,121,725,092
14	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves)	13.02%	13.08%	13.10%	12.36%	11.79%
14a	Fully loaded ECL accounting model Basel III leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) (%)	13.02%	13.08%	13.10%	12.36%	11.79%
14b	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)	13.02%	13.08%	13.10%	12.36%	11.79%
14c	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	13.02%	13.08%	13.10%	12.36%	11.79%
14d	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	13.02%	13.08%	13.10%	12.36%	11.79%
	Liquidity Coverage Ratio (LCR)					
15	Total high-quality liquid assets (HQLA)	127,342,230	131,973,704	127,609,051	127,264,128	122,297,775
16	Total net cash outflow	76,822,026	78,021,808	78,643,886	75,418,330	79,230,454
17	LCR ratio (%)	165.76%	169.15%	162.26%	168.74%	154.36%
	Net Stable Funding Ratio (NSFR)					
18	Total available stable funding	756,469,029	747,097,427	741,036,371	734,464,419	751,552,605
19	Total required stable funding	696,969,123	680,161,910	677,798,185	674,090,710	679,595,314
20	NSFR ratio	108.54%	109.84%	109.33%	108.96%	110.59%

Classification: Public

OV1: Overview of RWA

		a	b	c	
		RWA		Minimum capital requirements	Drivers behind significant differences
		Sep-26	Jun-26	Sep-26	
1	**Credit risk (excluding counterparty credit risk)**	**615,954,966**	**600,221,781**	**49,276,397**	**Increase in Financing and Other Assets**
2	Of which: standardized approach (SA)	615,954,966	600,221,781	49,276,397	
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)**	**3,488,569**	**4,114,072**	**279,085**	**Decrease in Secured Financing transactions**
7	Of which: standardized approach for counterparty credit risk	3,488,569	4,114,072	279,085	
8	Of which: IMM				
9	Of which: other CCR				
10	**Credit valuation adjustment (CVA)**	**3,488,569**	**4,114,072**	**279,085**	**Decrease in Secured Financing transactions**
11	Equity positions under the simple risk weight approach and the internal model method during the five-year linear phase-in period				
12	Equity investment in funds - Look-through approach	4,503,224	4,371,312	360,258	Increase in Equity Investment
13	Equity investment in funds - Mandate-based approach				
14	Equity investment 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**	**13,775,204**	**14,182,663**	**1,102,016**	**Decrease in General Interest Rate exposure**
21	Of which: standardized approach (SA)	13,775,204	14,182,663	1,102,016	
22	Of which: internal model approach (IMA)				
23	Capital charge for switch between trading book and banking book				
24	**Operational risk**	**51,495,870**	**51,495,870**	**4,119,670**	**No Change**
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 + 12 + 20 + 24)**	**692,706,402**	**678,499,772**	**55,416,512**	

Classification: Public

Composition of Capital:

CCA: Main features of regulatory capital instruments and of other TLAC-eligible instruments (1/3)

1	Issuer	Al Rajhi Banking and Investment Corporation	Al Rajhi Banking and Investment Corporation	Al Rajhi Tier 1 Sukuk Limited	Al Rajhi Tier 1 Sukuk Limited	Al Rajhi Sukuk Limited
2	Unique identifier	SA15GVK0JI30	SA15L00GHCJ9	XS2819196879	XS2975300208	XS3124428254
3	Governing law(s) of the instrument	Laws of Kingdom of Saudi Arabia	Laws of Kingdom of Saudi Arabia	English Law	English Law	English Law
4	Transitional Basel III rules	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	Tier 2 Certificates
5	Post-transitional Basel III rules	Eligible	Eligible	Eligible	Eligible	Eligible
6	Eligible at solo/group/group and solo	Group and Solo	Group and Solo	Group and solo	Group and solo	Group and solo
7	Instrument type	Subordinated	Subordinated	Subordinated	Subordinated	Subordinated unsecured
8	Amount recognized in regulatory capital (Currency in millions, as of most recent reporting date)	SAR 6,500 Million	SAR 10,000 Million	USD 1,000 Million	USD 1,500 Million	USD 1,000 Million
9	Par value of instrument	SAR 1,000,000	SAR 1,000	USD 1,000	USD 1,000	USD 1,000
10	Accounting classification	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity	Subordinated debt
11	Original date of issuance	23 January 2022	16 November 2022	16 May 2024	21 January 2025	16 September 2025
12	Perpetual or dated	Perpetual	Perpetual	Perpetual	Perpetual	Dated
13	Original maturity date	No Maturity	No Maturity	No Maturity	No Maturity	16 March 2036
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes	Yes
15	Option call date, contingent call dates and redemption amount	23 January 2027	16 November 2027	16 May 2029	21 July 2030	16 September 2030
16	Subsequent call dates, if applicable	Following the first call date, any profit distribution date thereafter	Following the first call date, any profit distribution date thereafter	Following the first call date, any profit distribution date thereafter	Following the first call date, any profit distribution date thereafter	Following the first call date, any profit distribution date thereafter
17	Fixed or Floating dividend/coupon	Fixed to Floating	Fixed to Floating	Fixed to Floating	Fixed to Floating	Fixed to Floating
18	Coupon rate and any related index	3.500% per annum fixed rate payable quarterly from the issue date excluding the reset date. The return rate shall thereafter reset on the reset date.	5.500% per annum fixed rate payable quarterly from the issue date excluding the reset date. The return rate shall thereafter reset on the reset date.	6.375% per annum fixed rate payable semi-annually from the issue date excluding the reset date. The return rate shall thereafter reset on the reset date.	6.250% per annum fixed rate payable semi-annually from the issue date excluding the reset date. The return rate shall thereafter reset on the reset date.	5.651% per annum fixed rate payable semi-annually from the issue date excluding the reset date. The return rate shall thereafter reset on the reset date.
19	Existence of a dividend stopper	Yes	Yes	Yes	Yes	No
20	Fully discretionary, partially discretionary or mandatory	Fully Discretionary	Fully Discretionary	Fully Discretionary	Fully Discretionary	Mandatory
21	Existence of step-up or other incentive to redeem	No	No	No	No	No
22	Non-cumulative or cumulative	Non-Cumulative	Non-Cumulative	Non-Cumulative	Non-Cumulative	Non-Cumulative
23	Convertible or non-convertible	Non-Convertible	Non-Convertible	Non-Convertible	Non-Convertible	Non-Convertible
24	If convertible, conversion trigger(s)	N/A	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	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
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A	N/A
30	Write-down feature	Yes	Yes	Yes	Yes	Yes
31	If write down, write-down trigger(s)	Non-Viability Event	Non-Viability Event	Non-viability event	Non-viability event	Non-viability event
32	If write-down, full or partial	Full or partial	Full or partial	Full or partial	Full or partial	Full or partial
33	If write-down, permanent or temporary	Permanent	Permanent	Permanent	Permanent	Permanent
34	If temporary write-own, description of writeup mechanism	N/A	N/A	N/A	N/A	N/A
34a	Type of subordination	Contractual	Contractual	Contractual	Contractual	Contractual
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 and Tier 2 capital instruments	The financial instrument is junior to senior creditors and Tier 2 capital instruments	The financial instrument is junior to senior creditors and Tier 2 capital instruments	The financial instrument is junior to senior creditors and Tier 2 capital instruments	The financial instrument is junior to senior creditors, and senior to Tier 1 capital instruments
36	Non-compliant transitioned features	No	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A	N/A

Classification: Public

CCA: Main features of regulatory capital instruments and of other TLAC-eligible instruments (2/3)

1	Issuer	Al Rajhi Tier 1 Sukuk Limited	Al Rajhi Tier 1 Sukuk Limited	Al Rajhi Sukuk Limited	Al Rajhi Sukuk Limited	Al Rajhi Banking and Investment Corporation
2	Unique identifier	XS3265586217	XS3295141702	XS3351090405	XS3489932593	SA16KG0GOK34
3	Governing law(s) of the instrument	English Law	English Law	English Law	English Law	Saudi Arabian Law
4	Transitional Basel III rules	Additional Tier 1	Additional Tier 1	Tier 2 Certificates	Tier 2 Certificates	Additional Tier 1
5	Post-transitional Basel III rules	Eligible	Eligible	Eligible	Eligible	Eligible
6	Eligible at solo/group/group and solo	Group and solo	Group and solo	Group and solo	Group and solo	Group and solo
7	Instrument type	Subordinated	Subordinated	Subordinated unsecured	Subordinated	Subordinated
8	Amount recognized in regulatory capital (Currency in millions, as of most recent reporting date)	USD 1,000 Million	USD 50 Million	USD 750 million	USD 600 million	SAR 500 million
9	Par value of instrument	USD 1,000	USD 1,000	USD 1,000	USD 1,000	SAR 250,000
10	Accounting classification	Shareholders' Equity	Shareholders' Equity	Subordinated debt	Subordinated debt	Shareholders' Equity
11	Original date of issuance	14 January 2026	12 February 2026	21 April 2026	10 September 2026	13 September 2026
12	Perpetual or dated	Perpetual	Perpetual	Dated	Dated	Perpetual
13	Original maturity date	No Maturity	No Maturity	21 April 2036	10 March 2037	No Maturity
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes	Yes
15	Option call date, contingent call dates and redemption amount	14 July 2031	12 August 2031	21 April 2031	10 December 2031	13 September 2031
16	Subsequent call dates, if applicable	Following the first call date, any profit distribution date thereafter	Following the first call date, any profit distribution date thereafter	Following the first call date, any profit distribution date thereafter	Following the first call date, any profit distribution date thereafter	Following the first call date, any profit distribution date thereafter
17	Fixed or Floating dividend/coupon	Fixed to Floating	Fixed to Floating	Fixed to Floating	Fixed to Floating	Fixed to Floating
18	Coupon rate and any related index	6.150% per annum fixed rate payable semi-annually from the issue date excluding the reset date. The return rate shall thereafter reset on the reset date.	6.150% per annum fixed rate payable semi-annually from the issue date excluding the reset date. The return rate shall thereafter reset on the reset date.	6.150% per annum fixed rate payable semi-annually from the issue date excluding the reset date. The return rate shall thereafter reset on the reset date.	6.232% per annum fixed rate payable semi-annually from the issue date excluding the reset date. The return rate shall thereafter reset on the reset date.	6.40% per annum fixed rate payable quarterly from the issue date excluding the reset date. The return rate shall thereafter reset on the reset date.
19	Existence of a dividend stopper	Yes	Yes	No	No	Yes
20	Fully discretionary, partially discretionary or mandatory	Fully Discretionary	Fully Discretionary	Mandatory	N/A	Fully discretionary
21	Existence of step-up or other incentive to redeem	No	No	No	No	No
22	Non-cumulative or cumulative	Non-Cumulative	Non-Cumulative	Non-Cumulative	Non-Cumulative	Non-Cumulative
23	Convertible or non-convertible	Non-Convertible	Non-Convertible	Non-Convertible	Non-Convertible	Non-Convertible
24	If convertible, conversion trigger(s)	N/A	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	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
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A	N/A
30	Write-down feature	Yes	Yes	Yes	Yes	Yes
31	If write down, write-down trigger(s)	Non-viability event	Non-viability event	Non-viability event	Non-viability event	Non-viability event
32	If write-down, full or partial	Full or partial	Full or partial	Full or partial	Full or partial	Full or partial
33	If write-down, permanent or temporary	Permanent	Permanent	Permanent	Permanent	Permanent
34	If temporary write-own, description of writeup mechanism	N/A	N/A	N/A	N/A	N/A
34a	Type of subordination	Contractual	Contractual	Contractual	Contractual	Contractual
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 and Tier 2 capital instruments	The financial instrument is junior to senior creditors and Tier 2 capital instruments	The financial instrument is junior to senior creditors, and senior to Tier 1 capital instruments	The financial instrument is junior to senior creditors, and senior to Tier 1 capital instruments	The financial instrument is junior to senior creditors and Tier 2 capital instruments
36	Non-compliant transitioned features	No	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A	N/A

Classification: Public

CCA: Main features of regulatory capital instruments and of other TLAC-eligible instruments (3/3)

1	Issuer	Al Rajhi Banking and Investment Corporation	Al Rajhi Banking and Investment Corporation	Al Rajhi Banking and Investment Corporation
2	Unique identifier	SA16KG0GOKJ0	SA16KJT0OM33	SA16KJT0OOJ0
3	Governing law(s) of the instrument	Saudi Arabian Law	Saudi Arabian Law	Saudi Arabian Law
4	Transitional Basel III rules	Additional Tier 1	Additional Tier 1	Additional Tier 1
5	Post-transitional Basel III rules	Eligible	Eligible	Eligible
6	Eligible at solo/group/group and solo	Group and solo	Group and solo	Group and solo
7	Instrument type	Subordinated	Subordinated	Subordinated
8	Amount recognized in regulatory capital (Currency in millions, as of most recent reporting date)	SAR 1,500 million	SAR 400 million	SAR 700 million
9	Par value of instrument	SAR 250,000	SAR 250,000	SAR 250,000
10	Accounting classification	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity
11	Original date of issuance	17 September 2026	27 September 2026	27 September 2026
12	Perpetual or dated	Perpetual	Perpetual	Perpetual
13	Original maturity date	No Maturity	No Maturity	No Maturity
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Option call date, contingent call dates and redemption amount	17 September 2031	27 September 2031	27 September 2031
16	Subsequent call dates, if applicable	Following the first call date, any profit distribution date thereafter	Following the first call date, any profit distribution date thereafter	Following the first call date, any profit distribution date thereafter
17	Fixed or Floating dividend/coupon	Fixed to Floating	Fixed to Floating	Fixed to Floating
18	Coupon rate and any related index	6.50% per annum fixed rate payable quarterly from the issue date excluding the reset date. The return rate shall thereafter reset on the reset date.	6.50% per annum fixed rate payable quarterly from the issue date excluding the reset date. The return rate shall thereafter reset on the reset date.	6.60% per annum fixed rate payable quarterly from the issue date excluding the reset date. The return rate shall thereafter reset on the reset date.
19	Existence of a dividend stopper	Yes	Yes	Yes
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary	Fully discretionary
21	Existence of step-up or other incentive to redeem	No	No	No
22	Non-cumulative or cumulative	Non-Cumulative	Non-Cumulative	Non-Cumulative
23	Convertible or non-convertible	Non-Convertible	Non-Convertible	Non-Convertible
24	If convertible, conversion trigger(s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	Yes	Yes	Yes
31	If write down, write-down trigger(s)	Non-viability event	Non-viability event	Non-viability event
32	If write-down, full or partial	Full or partial	Full or partial	Full or partial
33	If write-down, permanent or temporary	Permanent	Permanent	Permanent
34	If temporary write-own, description of writeup mechanism	N/A	N/A	N/A
34a	Type of subordination	Contractual	Contractual	Contractual
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 and Tier 2 capital instruments	The financial instrument is junior to senior creditors and Tier 2 capital instruments	The financial instrument is junior to senior creditors and Tier 2 capital instruments
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Classification: Public

Leverage Ratio:

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

	Particulars	Sep-26
1	Total consolidated assets as per published financial statements	1,075,635,852
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 securitized 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 recognized 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	4,540,845
9	Adjustment for securities financing transactions (i.e. repurchase agreements and similar secured lending)	2,610,055
10	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)	64,924,747
11	Adjustments for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital	-
12	Other adjustments	-2,425,780
13	**Leverage ratio exposure measure**	**1,145,285,719**

Classification: Public

LR2: Leverage ratio common disclosure template

		a	b
		Sep-26	Jun-26
	On-Balance sheet exposures		
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	1,079,894,490	1,061,170,415
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 Basel III Tier 1 capital)	-3,428,998	-3,309,465
6	(Asset amounts deducted in determining Basel III Tier 1 capital and regulatory adjustments)	-3,182,179	-2,962,724
7	**Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of rows 1 to 6)**	**1,073,283,312**	**1,054,898,226**
	Derivative exposures		
8	Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	1,696,630	1,161,394
9	Add-on amounts for potential future exposure associated with all derivatives transactions	2,844,214	2,757,922
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)**	**4,540,845**	**3,919,317**
	Securities financing transaction exposures		
14	Gross SFT assets (with no recognition of netting), after adjustment for sale accounting transactions	18,727,228	20,856,609
15	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-17,177,904	-18,110,336
16	Counterparty credit risk exposure for SFT assets	1,060,732	1,650,377
17	Agent transaction exposures	-	-
18	**Total securities financing transaction exposures (sum of rows 14 to 17)**	**2,610,055**	**4,396,649**
	Other off-balance sheet exposures		
19	Off-balance sheet exposure at gross notional amount	211,327,940	214,920,677
20	(Adjustments for conversion to credit equivalent amounts)	-146,403,193	-150,478,439
21	(Specific and general provisions associated with off-balance sheet exposures deducted in determining Tier 1 capital)	-73,240	-122,816
22	**Off-balance sheet items (sum of rows 19 to 21)**	**64,851,507**	**64,319,421**
	Capital and total exposures		
23	**Tier 1 capital**	**149,132,883**	**147,507,736**
24	**Total exposures (sum of rows 7, 13, 18 and 22)**	**1,145,285,719**	**1,127,533,613**
	Leverage ratio		
25	**Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)**	**13.02%**	**13.08%**
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	13.02%	13.08%
26	**National minimum leverage ratio requirement**	**3.00%**	**3.00%**
27	**Applicable leverage buffers**	**10.02%**	**10.08%**
	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	2,000,524	2,695,933
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	1,549,323	2,746,273
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)	1,145,736,920	1,127,483,274
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)	1,145,736,920	1,127,483,274
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)	13.02%	13.08%
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)	13.02%	13.08%

Classification: Public

Liquidity:

LIQ1: Liquidity Coverage Ratio (LCR):

		a	b
		Total unweighted value (average)	Total weighted value (average)
	High quality liquid assets		
1	**Total HQLA**		**127,342,230**
	Cash outflows		
2	**Retail deposits and deposits from small business customers, of which:**	**376,489,511**	**28,135,371**
3	Stable deposits	115,778,656	5,788,933
4	Less stable deposits	260,710,855	22,346,438
5	**Unsecured wholesale funding, of which:**	**217,880,633**	**95,569,952**
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	-	-
7	Non-operational deposits (all counterparties)	217,880,633	95,569,952
8	Unsecured debt	-	-
9	**Secured wholesale funding**	**31,983,445**	**824,250**
10	**Additional requirements, of which:**	**42,779,683**	**28,974,962**
11	Outflows related to derivative exposures and other collateral requirements	27,587,584	27,587,584
12	Outflows related to loss of funding on debt products	-	-
13	Credit and liquidity facilities	15,192,099	1,387,377
14	**Other contractual funding obligations**	**-**	**-**
15	**Other contingent funding obligation**	**69,073,586**	**1,381,472**
16	**TOTAL CASH OUTFLOWS**		**154,886,006**
	Cash inflows		
17	Secured lending (e.g. reverse repos)	-	-
18	Inflows from fully performing exposures	76,217,492	50,411,620
19	Other cash inflows	27,652,360	27,652,360
20	**TOTAL CASH INFLOWS**		**78,063,980**
	Total adjusted value		
21	**Total HQLA**		127,342,230
22	**Total net cash outflows**		76,822,026
23	**Liquidity Coverage Ratio (%)**		**165.76%**

Classification: Public