

Basel III - Pillar 3 Disclosures

31st March 2026

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Overview of Risk Management and RWA

KM1 – Key metrics

(SAR '000)

		a	b	c	d	e
		Mar-26	Dec-25	Sep-25	Jun-25	Mar-25
Available capital (amounts)						
1	Common Equity Tier 1 (CET1)	19,204,312	18,918,062	18,472,284	18,318,524	17,592,107
1a	Fully loaded ECL accounting model CET1	19,204,312	18,918,062	18,472,284	18,318,524	17,592,107
2	Tier 1	23,517,445	21,355,920	20,910,142	20,756,382	17,592,107
2a	Fully loaded ECL accounting model Tier 1	23,517,445	21,355,920	20,910,142	20,756,382	17,592,107
3	Total capital	27,694,364	25,742,482	25,363,731	25,164,437	21,961,813
3a	Fully loaded ECL accounting model total capital	27,694,364	25,742,482	25,363,731	25,164,437	21,961,813
Risk-weighted assets (amounts)						
4	Total risk-weighted assets (RWA)	134,051,536	127,435,617	124,821,786	121,329,804	118,222,955
4a	Total risk-weighted assets (pre-floor)	134,051,536	127,435,617	124,821,786	121,329,804	118,222,955
Risk-based capital ratios as a percentage of RWA						
5	CET1 ratio (%)	14.33%	14.85%	14.80%	15.10%	14.88%
5a	Fully loaded ECL accounting model CET1 (%)	14.33%	14.85%	14.80%	15.10%	14.88%
5b	CET1 ratio (%) (pre-floor ratio)	14.33%	14.85%	14.80%	15.10%	14.88%
6	Tier 1 ratio (%)	17.54%	16.76%	16.75%	17.11%	14.88%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	17.54%	16.76%	16.75%	17.11%	14.88%
6b	Tier 1 ratio (%) (pre-floor ratio)	17.54%	16.76%	16.75%	17.11%	14.88%
7	Total capital ratio (%)	20.66%	20.20%	20.32%	20.74%	18.58%
7a	Fully loaded ECL accounting model total capital ratio (%)	20.66%	20.20%	20.32%	20.74%	18.58%
7b	Total capital ratio (%) (pre-floor ratio)	20.66%	20.20%	20.32%	20.74%	18.58%
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 (%)	0.00%	0.00%	0.00%	0.00%	0.00%
10	Bank G-SIB and/or D-SIB additional requirements (%)	0.00%	0.00%	0.00%	0.00%	0.00%
11	Total of bank CET1 specific buffer requirements (%) (row 8 + row 9 + row 10)	2.50%	2.50%	2.50%	2.50%	2.50%
12	CET1 available after meeting the bank's minimum capital requirements (%)	7.33%	7.85%	7.80%	8.10%	7.88%
Basel III leverage ratio						
13	Total Basel III leverage ratio exposure measure	193,543,899	187,112,944	183,047,981	177,131,778	174,793,599
14	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves)	12.15%	11.41%	11.42%	11.72%	10.06%
14a	Fully loaded ECL accounting model Basel III leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) (%)	12.15%	11.41%	11.42%	11.72%	10.06%

		a	b	c	d	e
		Mar-26	Dec-25	Sep-25	Jun-25	Mar-25
14b	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)	12.15%	11.41%	11.42%	11.72%	10.06%
14c	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	12.15%	11.41%	11.42%	11.72%	10.06%
14d	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	12.15%	11.41%	11.42%	11.72%	10.06%
Liquidity Coverage Ratio						
15	Total high-quality liquid assets (HQLA)	27,055,701	25,147,301	23,671,864	23,241,094	21,526,068
16	Total net cash outflow	19,334,361	18,823,658	19,676,492	17,717,645	17,054,305
17	LCR ratio (%)	139.94%	133.59%	120.31%	131.17%	126.22%
Net Stable Funding Ratio						
18	Total available stable funding	125,680,382	121,263,761	119,933,913	115,344,347	110,916,515
19	Total required stable funding	116,815,413	112,303,488	109,346,137	105,671,027	102,592,012
20	NSFR ratio	107.59%	107.98%	109.68%	109.15%	108.11%

OV1 – Overview of risk-weighted assets (RWA)

(SAR '000)

		a	b	c
		RWA		Minimum Capital Requirements
		Mar-26	Dec-25	Mar-26
1	Credit risk (excluding counterparty credit risk)	123,001,797	116,188,285	9,840,144
2	Of which: standardised approach (SA)	123,001,797	116,188,285	9,840,144
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)	65,593	89,672	5,247
7	Of which: standardised approach for counterparty credit risk	65,593	89,672	5,247
8	Of which: IMM			
9	Of which: other CCR			
10	Credit valuation adjustment (CVA)	128,596	234,633	10,288
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	1,778,621	1,744,932	142,290
13	Equity investments in funds – mandate-based approach	85,727	83,868	6,858
14	Equity investments in funds – fall-back approach	-	-	-
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	3,526,648	4,072,222	282,132
21	Of which: standardised approach (SA)	3,526,648	4,072,222	282,132
22	Of which: internal model approach (IMA)			
23	Capital charge for switch between trading book and banking book	-	-	-
24	Operational risk	5,464,554	5,022,005	437,164
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)	134,051,536	127,435,617	10,724,123

Composition of Capital and TLAC

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

1)		Quantitative / qualitative information
1	Issuer	Bank Albilad
2	Unique identifier (Eg Committee on Uniform Security Identification Procedures (CUSIP), International Securities Identification Number (ISIN) or Bloomberg identifier for private placement)	SA15AFK0HS36 - BP0668155
3	Governing law(s) of the instrument	The instrument is 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)	Not applicable
4	Transitional Basel III rules	Tier 2
5	Post-transitional Basel III rules	Eligible
6	Eligible at solo/group/group and solo	Solo
7	Instrument type (refer to SACAP)	Subordinated Tier 2 Sukuk
8	Amount recognised in regulatory capital (currency in millions, as of most recent reporting date)	SAR 3,000 millions
9	Par value of instrument	SAR 3,000 millions
10	Accounting classification	Liability at amortized cost
11	Original date of issuance	15-Apr-21
12	Perpetual or dated	Dated
13	Original maturity date	15-Apr-31
14	Issuer call subject to prior SAMA approval	Yes

1)		Quantitative / qualitative information
15	Optional call date, contingent call dates and redemption amount	"15 April 2026" The Sukuk may be redeemed prior to the Expiry Date at the option of the Issuer (subject to prior written approval from the Banking Regulator, if then required) on the Periodic Distribution Date that falls on the [fifth] anniversary of the Closing Date in whole, but not in part, on giving not less than thirty (30) days' nor more than sixty (60) days' notice to the Sukukholders' Agent in accordance with the Declaration of Agency and to the Sukuk holders in accordance with Condition 18 (Notices) (which notice shall be irrevocable), and, subject to Condition 5(b) (Subordination) and Condition 12 (Write-down at the Point of Non-viability), each Sukuk holder shall receive its pro rata share of the Sukuk Capital on the date specified in such notice (the Optional Dissolution Date)."
16	Subsequent call dates, if applicable	Not Applicable
	Coupons / dividends	
17	Fixed or floating dividend/coupon	Floating
18	Coupon rate and any related index	3M SAIBOR + 165 Basis points
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	Cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	Not applicable
25	If convertible, fully or partially	Not applicable
26	If convertible, conversion rate	Not applicable
27	If convertible, mandatory or optional conversion	Not applicable
28	If convertible, specify instrument type convertible into	Not applicable

1)		Quantitative / qualitative information
29	If convertible, specify issuer of instrument it converts into	Not applicable
30	Writedown feature	Yes
31	If writedown, writedown trigger(s)	Terms of issuance provide the legal basis for the regulator to trigger write down
32	If writedown, full or partial	Full or partial
33	If writedown, permanent or temporary	Permanent
34	If temporary write-own, description of writeup mechanism	Not applicable
34a	Type of subordination	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).	Subordinated debt and senior debt instruments are senior to this instrument
36	Non-compliant transitioned features	Not applicable
37	If yes, specify non-compliant features	Not applicable

2 and 3)		USD 650 million	USD 500 million
		Quantitative / qualitative information	
1	Issuer	BAB USD AT1 SUKUK Limited	BAB USD AT1 SUKUK Limited
2	Unique identifier (eg Committee on Uniform Security Identification Procedures (CUSIP), International Securities Identification Number (ISIN) or Bloomberg identifier for private placement)	ALBIAB 6 1/2 PERP, ISIN - XS3071347994	BAB USD AT1 SUKUK LIMITED, ISIN - XS3268049916
3	Governing law(s) of the instrument	English Law (except certain provision which shall be governed by Saudi Arabian Law)	English Law (except certain provision which shall be governed by Saudi Arabian Law)
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	As per the term and conditions of the Sukuk, the write-down clause is subject to and superseded by, any applicable statutory loss absorption regime become effective in KSA.	As per the term and conditions of the Sukuk, the write-down clause is subject to and superseded by, any applicable statutory loss absorption regime become effective in KSA.
4	Transitional Basel III rules	Tier 1	Tier 1
5	Post-transitional Basel III rules	Yes	Yes
6	Eligible at solo/group/group and solo	Solo	Solo
7	Instrument type (refer to SACAP)	USD denominated Additional Tier 1 Capital Sukuk	USD denominated Additional Tier 1 Capital Sukuk
8	Amount recognised in regulatory capital (currency in millions, as of most recent reporting date)	USD 650 million	USD 500 million
9	Par value of instrument	USD 650 million	USD 500 million
10	Accounting classification	Capital Instrument Tier 1	Capital Instrument Tier 1
11	Original date of issuance	Thursday, May 22, 2025	Thursday, January 15, 2026
12	Perpetual or dated	Perpetual	Perpetual
13	Original maturity date	Perpetual Tier 1 Capital (Subject to any early redemption as described below)	Perpetual Tier 1 Capital (Subject to any early redemption as described below)

2 and 3)		USD 650 million	USD 500 million
		Quantitative / qualitative information	
14	Issuer call subject to prior SAMA approval	22 May 2030 (the "First Call Date") and on any date thereafter up to and including 22 November 2030 (the "First Reset Date") or on any Periodic Distribution Date following the First Reset Date subject to conditions for redemption and provided that no redemption will be permitted following delivery of a Non-Viability Notice.	15 Jan 2031 (the "First Call Date") and on any date thereafter up to and including 15 Jan 2031 (the "First Reset Date") or on any Periodic Distribution Date following the First Reset Date subject to conditions for redemption and provided that no redemption will be permitted following delivery of a Non-Viability Notice.
15	Optional call date, contingent call dates and redemption amount	<p>The Capital Certificates are perpetual securities and have no fixed or final redemption date. Unless the Certificates have previously been redeemed or purchase and cancelled, the Bank may instruct the Trustee to redeem all (but not some only) of the Certificates on the applicable Call Date.</p> <p>In addition, upon the occurrence of a Tax Event or a Capital Event, the Bank may instruct the Trustee to redeem all (but not some only) of the Certificates at any time in accordance with the Conditions.</p>	<p>The Capital Certificates are perpetual securities and have no fixed or final redemption date. Unless the Certificates have previously been redeemed or purchase and cancelled, the Bank may instruct the Trustee to redeem all (but not some only) of the Certificates on the applicable Call Date.</p> <p>In addition, upon the occurrence of a Tax Event or a Capital Event, the Bank may instruct the Trustee to redeem all (but not some only) of the Certificates at any time in accordance with the Conditions.</p>
16	Subsequent call dates, if applicable	As Above	As Above
	Coupons / dividends		
17	Fixed or floating dividend/coupon	Fixed	Fixed
18	Coupon rate and any related index	6.50%	6.375%
19	Existence of a dividend stopper	Yes	Yes
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary
21	Existence of step-up or other incentive to redeem	No	No

2 and 3)		USD 650 million	USD 500 million
		Quantitative / qualitative information	
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	Not Applicable	Not Applicable
25	If convertible, fully or partially	Not Applicable	Not Applicable
26	If convertible, conversion rate	Not Applicable	Not Applicable
27	If convertible, mandatory or optional conversion	Not Applicable	Not Applicable
28	If convertible, specify instrument type convertible into	Not Applicable	Not Applicable
29	If convertible, specify issuer of instrument it converts into	Not Applicable	Not Applicable
30	Writedown feature	Yes	Yes
31	If writedown, writedown trigger(s)	Terms of issuance provide the legal basis for the regulator to trigger write down	Terms of issuance provide the legal basis for the regulator to trigger write down
32	If writedown, full or partial	Full or Partial	Full or Partial
33	If writedown, permanent or temporary	Permanent	Permanent
34	If temporary write-own, description of writeup mechanism	Not Applicable	Not Applicable
34a	Type of subordination	Unsecured, Junior Subordinated	Unsecured, Junior Subordinated
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned).	The payment obligations of the Bank under the Master Mudaraba Agreement (including all payments which are the equivalent of principal and profit) will (a) constitute Additional Tier 1 Capital of the Bank, (b) constitute direct, unsecured, unconditional and subordinated obligations of the Bank, and (c) upon the occurrence and continuation of any Winding-Up Proceeding, rank (i) subordinate and junior	The payment obligations of the Bank under the Master Mudaraba Agreement (including all payments which are the equivalent of principal and profit) will (a) constitute Additional Tier 1 Capital of the Bank, (b) constitute direct, unsecured, unconditional and subordinated obligations of the Bank, and (c) upon the occurrence and continuation of any Winding-Up Proceeding, rank (i) subordinate and junior

2 and 3)		USD 650 million	USD 500 million
		Quantitative / qualitative information	
		to all Senior Obligations but not further or otherwise, (ii) pari passu with all other Pari Passu Obligations and (iii) in priority only to all Junior Obligations.	to all Senior Obligations but not further or otherwise, (ii) pari passu with all other Pari Passu Obligations and (iii) in priority only to all Junior Obligations.
36	Non-compliant transitioned features	Not Applicable	Not Applicable
37	If yes, specify non-compliant features	Not Applicable	Not Applicable

Leverage Ratio

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

(SAR '000)

Items		Mar-26
1	Total consolidated assets as per published financial statements	179,959,245
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	172,438
9	Adjustment for securities financing transactions (ie repurchase agreements and similar secured lending)	-
10	Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	12,279,081
11	Adjustments for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital	-
12	Other adjustments	1,133,135
13	Leverage ratio exposure measure	193,543,899

LR2 – Leverage ratio common disclosure template

(SAR '000)

		A	B
		Mar-26	Dec-25
On-balance sheet exposures			
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	181,092,380	174,318,754
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 Tier 1 capital)	-	-
6	(Asset amounts deducted in determining Tier 1 capital and regulatory adjustments)	-	-
7	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of rows 1 to 6)	181,092,380	174,318,754
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)	26,486	33,706
9	Add-on amounts for potential future exposure associated with all derivatives transactions	96,683	108,806
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)	172,438	199,516
Securities financing transaction exposures			
14	Gross SFT assets (with no recognition of netting), after adjustment for sale accounting transactions	-	-
15	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-	-
16	Counterparty credit risk exposure for SFT assets	-	-
17	Agent transaction exposures	-	-
18	Total securities financing transaction exposures (sum of rows 14 to 17)	-	-
Other off-balance sheet exposures			
19	Off-balance sheet exposure at gross notional amount	37,824,746	36,136,016

		A	B
		Mar-26	Dec-25
20	(Adjustments for conversion to credit equivalent amounts)	(25,545,664)	(23,541,343)
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 and 21)	12,279,081	12,594,673
Capital and total exposures			
23	Tier 1 capital	23,517,445	21,355,920
24	Total exposures (sum of rows 3, 11, 16 and 19)	193,543,899	187,112,944
Leverage ratio			
25	Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)	12.15%	11.41%
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	12.15%	11.41%
26	National minimum leverage ratio requirement	3.00%	3.00%
27	Applicable leverage buffers	9.15%	8.41%

Liquidity

LIQ1 – Liquidity Coverage Ratio (LCR)

		(SAR '000)	
		a	b
		Total unweighted value (average)	Total weighted value (average)
High-quality liquid assets			
1	Total HQLA		27,055,701
Cash outflows			
2	Retail deposits and deposits from small business customers, of which:	52,519,918	5,251,992
3	Stable deposits	-	-
4	Less stable deposits	52,519,918	5,251,992
5	Unsecured wholesale funding, of which:	52,653,535	21,944,429
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	-	-
7	Non-operational deposits (all counterparties)	52,653,535	21,944,429
8	Unsecured debt	-	-
9	Secured wholesale funding	-	-
10	Additional requirements, of which:	998,025	103,529
11	Outflows related to derivative exposures and other collateral requirements	-	-
12	Outflows related to loss of funding on debt products	-	-
13	Credit and liquidity facilities	998,025	103,529
14	Other contractual funding obligations	-	-
15	Other contingent funding obligations	33,518,284	851,664
16	TOTAL CASH OUTFLOWS		28,151,613
Cash inflows			
17	Secured lending (eg reverse repos)	-	-
18	Inflows from fully performing exposures	12,875,549	8,817,252
19	Other cash inflows	-	-
20	TOTAL CASH INFLOWS		8,817,252
Total adjusted value			
21	Total HQLA		27,055,701
22	Total net cash outflows		19,334,361
23	Liquidity Coverage Ratio (%)		139.94%

General qualitative disclosure requirements related to CVA

CVA4 – RWA flow statements of CVA risk exposures under SA-CVA

(SAR '000)

		a
1	Total RWA for CVA at previous quarter-end (Q4-25)	234,633
2	Total RWA for CVA at end of reporting period (Q1-26)	128,596