بنك الجزيرة
BANK ALJAZIRA

2024

Basel III Pillar 3 Disclosures

QUALITATIVE & QUANTITATIVE DISCLOSURES

Q4 2024

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Applicability Status of Disclosure Template with respect to Bank Aljazira

Sr. no.	Templates	Name	Applicability
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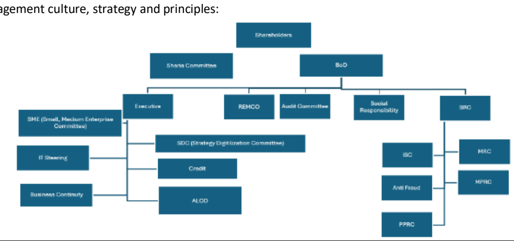
75	LIQ2	Net stable funding ratio (NSFR)	Applicable

Template KM1: Key Metrics (at consolidated group level)

SR 000's

		a	b	c	d	e
		T	T-1	T-2	T-3	T-4
Available capital (amounts)						
1	Common Equity Tier 1 (CET1)	13,288,378	13,495,421	12,692,513	12,480,873	12,721,256
1a	Fully loaded ECL accounting model	13,288,378	13,495,421	12,692,513	12,480,873	12,509,204
2	Tier 1	17,163,378	17,370,421	16,567,513	16,355,873	16,596,256
2a	Fully loaded ECL accounting model Tier 1	17,163,378	17,370,421	16,567,513	16,355,873	16,384,204
3	Total capital	19,779,623	19,922,551	19,073,483	18,893,161	19,098,162
3a	Fully loaded ECL accounting model total capital	19,779,623	19,922,551	19,073,483	18,893,161	18,886,110
Risk-weighted assets (amounts)						
4	Total risk-weighted assets (RWA)	109,748,593	110,119,299	105,020,665	103,082,313	95,854,460
4a	Total risk-weighted assets (pre-floor)	109,748,593	110,119,299	105,020,665	103,082,313	95,854,460
Risk-based capital ratios as a percentage of RWA						
5	CET1 ratio (%)	12.11%	12.26%	12.09%	12.11%	13.27%
5a	Fully loaded ECL accounting model CET1 (%)	12.11%	12.26%	12.09%	12.11%	13.05%
5b	CET1 ratio (%) (pre-floor ratio)	12.11%	12.26%	12.09%	12.11%	13.27%
6	Tier 1 ratio (%)	15.64%	15.77%	15.78%	15.87%	17.31%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	15.64%	15.77%	15.78%	15.87%	17.09%
6b	Tier 1 ratio (%) (pre-floor ratio)	15.64%	15.77%	15.78%	15.87%	17.31%
7	Total capital ratio (%)	18.02%	18.09%	18.16%	18.33%	19.92%
7a	Fully loaded ECL accounting model total capital ratio (%)	18.02%	18.09%	18.16%	18.33%	19.70%
7b	Total capital ratio (%) (pre-floor ratio)	18.02%	18.09%	18.16%	18.33%	19.92%
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 (%)	5.11%	6.26%	6.09%	6.11%	7.27%
Basel III leverage ratio						
13	Total Basel III leverage ratio exposure measure	166,342,534	163,437,038	154,853,657	152,066,009	143,298,361
14	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves)	10.32%	10.63%	10.70%	10.76%	11.58%
14a	Fully loaded ECL accounting model Basel III leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) (%)	10.32%	10.63%	10.70%	10.76%	11.43%
14b	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)	-	-	-	-	-
14c	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	-	-	-	-	-
14d	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	-	-	-	-	-
Liquidity Coverage Ratio (LCR)						
15	Total high-quality liquid assets (HQLA)	24,348,253	29,775,768	27,443,706	31,593,659	25,666,185
16	Total net cash outflow	19,672,457	19,724,595	17,598,958	15,203,803	18,037,932
17	LCR ratio (%)	123.77%	150.96%	155.94%	207.80%	142.29%
Net Stable Funding Ratio (NSFR)						
18	Total available stable funding	85,299,303	85,518,293	79,683,240	69,838,324	67,312,359
19	Total required stable funding	72,494,382	71,929,492	64,485,363	61,116,706	59,923,460
20	NSFR ratio	117.66%	118.89%	123.57%	114.27%	112.33%

Table OVA: Bank Risk Management Approach

Banks must describe their risk management objectives and policies, in particular:		
a	How the business model determines and interacts with the overall risk profile (e.g. the key risks related to the business model and how each of these risks is reflected and described in the risk disclosures) and how the risk profile of the bank interacts with the risk tolerance approved by the board.	Bank's mission is "to be the Core Banker to our chosen target customers, helping them grow their businesses and wealth" with diversified revenue streams originating from Kingdom. The Bank's strategy remains to identify the current and emerging customer needs and ensuring that it exceeds the customers' expectation, while transforming into a fully integrate Bank offering seamless services to its Retail, Investment, Commercial and Corporate clients. The Bank quantifies its risks using methodologies that have been reasonably tested and deemed to be accepted in the industry. Where risks are not easily quantified, due to the lack of commonly accepted risk measurement techniques, best practices and qualified expert judgment is used to determine the size and materiality of the risk. The bank's ICAAP & ILAAP process focuses on the qualitative controls in managing such material, non-quantifiable risks within the established governance framework of the Bank. These qualitative measures include the following: - Adequate governance process through MRC, BRC, EXCoM and Board; - Adequate systems, procedures and internal controls; - Effective risk mitigation strategies; - Regular monitoring and reporting through various committees and management forums.
b	The risk governance structure: responsibilities attributed throughout the bank (e.g. oversight and delegation of authority; breakdown of responsibilities by type of risk, business unit etc.); relationships between the structures involved in risk management processes (e.g. board of directors, executive management, separate risk committee, risk management structure, compliance function, internal audit function).	The Bank operates an enterprise-wide risk management framework, which is centered on the embedding of a strong risk culture. The framework ensures the governance, capabilities and methods are in place to facilitate risk management and decision-making across the organization. It applies to all subsidiary legal entities, business segments and functions and links each component of the framework to help deliver our strategy in a safe and sustainable way. The risk management governance approach is premised on three lines of defense – risk taking business units, risk control units and internal audit. The risk-taking units are responsible for the day-to-day management of risks inherent in their business activities while the risk control units are responsible for setting-up the risk management frameworks and developing tools and methodologies for the identification, measurement, monitoring, control and testing of risk. Complementing this is internal audit which provides independent assurance of the effectiveness of the risk management approach. The ERM framework of the Bank aims to establish a Risk based strategy for all its products and banking services, driving operational efficiency across the Bank, with guidance on identifying and addressing various forms of principal risks (including credit, market, operational, liquidity, reputational, compliance risk, etc.), with risk based capital utilization forming the key criteria for design and implementation of services, where applicable.
c	Channels to communicate, decline and enforce the risk culture within the bank (e.g. code of conduct; manuals containing operating limits or procedures to treat violations or breaches of risk thresholds; procedures to raise and share risk issues between business lines and risk functions).	The Bank has established an enterprise risk capital management framework to manage its material risks. The key components of the framework include the following: I. Defined risk appetite and strategy. II. Risk governance establishing the roles and responsibilities for the management committees and Enterprise Risk Management Group. III. A comprehensive review and analysis of material risks – as assessed by the Bank, at regular frequency along with the review of existing risk mitigation mechanisms. IV. Measurement methodologies for the quantification of risk. V. Monitoring and reporting process to ensure that the risk is maintained within the established tolerance levels. VI. Capital management linked to the overall business strategy to ensure that the capital is commensurate to the levels of risk inherent in the business. VII. Stress test measures to determine if the capital levels are adequate in case of adverse events and take decisions to enhance the capital or mitigate risk. Moreover, following are major Board and Management Committee entrusted with the oversight of the overall risk profile of the bank in order to communicate, decline and enforce the Enterprise Risk Management culture, strategy and principles: 
d	The scope and main features of risk measurement systems.	At BAJ, the Enterprise Risk Management through the Chief Risk Officer, Chief Credit Officer, and the Credit Risk Managers assumes the independent responsibility of reviewing and co-signing the approval through the Management Credit Committee (MCC), the Executive Committee (ExCom), of all major credit proposals of the Bank which are prepared, sponsored and recommended by the Business Units. In addition, Enterprise Risk Management Group (ERMG) provides risk management and advisory to all lines of business for the major risk categories including credit risk, market risk, liquidity risk, operational risk and other industry-specific risks that are discussed under Pillar 2 of the BASEL regime. ERMG ensures that the core risk policies of the bank are consistent and current, sets the risk tolerance level through the approved Risk Appetite Framework & Policy. Also, ERMG is responsible for the development and implementation of various risk policies and related business decisions empowered by the board. ERMG is functionally and organizationally independent of the business units and other risk taking units within BAJ.
e	Description of the process of risk information reporting provided to the board and senior management, in particular the scope and main content of reporting on risk exposure.	Process of risk information reporting provided to the board and senior management Risk dashboards are reported to Board and Senior Management on a quarterly basis through various MIS. The dashboard covers all material risks i.e. credit risk quality, credit risk profile, credit concentration, top exposures, market risk reports, operational risk dashboards.
f	Qualitative information on stress testing (e.g. portfolios subject to stress testing, scenarios adopted, and methodologies used, and use of stress testing in risk management).	The bank's stress testing program is in compliance with the applicable SAMA Stress Testing guidelines encapsulated in a Board approved Stress Testing Framework and Policy. It is embedded in the risk and capital management process. The program serves as a forward-looking risk and capital management tool to understand the bank's risk profile under extreme but plausible conditions. Such conditions may arise from macroeconomic, strategic, political and business environmental factors. The Stress Testing methodology and assertions undergo comprehensive review and challenging process to ensure that these remain in sync with the prevailing regulatory and global best practices. The stress testing exercise in Bank Aljazira is viewed as a means to review bank's capital allocation strategy based on different extreme stress scenarios and the Bank makes necessary adjustments to its strategy where warranted, based on the stress testing results. Under Bank AL Jazira's Stress Testing Policy and Framework, the potential unfavorable effects of stress scenarios on the bank's profitability, asset quality, liquidity, risk weighted assets and capital adequacy are modeled.
g	The strategies and processes to manage, hedge and mitigate risks that arise from the bank's business model and the processes for monitoring the continuing effectiveness of hedges and mitigants.	Risk Management structure at the bank supports the BRC and BoD in fulfilling the responsibilities of overseeing the risks in the Bank's businesses and making sure necessary controls are in place. It reviews the ability of the Bank to manage risks based on board approved Risk Appetite Framework & Policy (RAF), appropriate analysis and formulation of necessary risk management policies. It also approves the credit classification system in the bank and risk policies for assets and liabilities management as recommended by assets and liabilities committee. The Risk Management culture at BAJ fosters monitoring of the risk management environment, and an integrated evaluation of risks and their interactions. It also ensures the Bank has a consistent approach to monitoring, managing and mitigating the risks the Bank accepts and incurs in its activities. The bank measures the exposures to financial and other significant risks including credits, market, liquidity, reputational, operational and strategic risks in addition to evaluating tolerance levels and approval of appropriate transactions. The bank pro-actively manages the credit risk exposures at transaction and relationship levels. A detailed risk review, including information on provisions, is prepared quarterly. Single name counterparty concentrations are monitored at transaction level. Large exposures and portfolio concentrations are reported regularly to senior management and the Board. BAJ ensures that the overall Business strategy; Risk policies, procedures & methodologies are consistent with the Bank's Risk Appetite. ERMG also prepares the annual Internal Capital Adequacy Assessment Process (ICAAP), Internal Liquidity Adequacy Assessment Process (ILAAP) and Stress Testing reports to SAMA which are approved by the BRC prior to submission to SAMA. The ICAAP and ILAAP are two of the most important risk assessment documents utilized to report the risk attributes being measured and monitored by the Bank's Senior Management and the Board Committees.

Template OV1 Overview of RWA

		SR 000's			
		a	b	c	Drivers behind significant differences in T and T-1
		RWA		Minimum capital requirements	
		T	T-1	T	
1	Credit risk (excluding counterparty credit risk)	99,954,170	96,107,493	7,996,334	
2	Of which: standardised approach (SA)	99,954,170	96,107,493	7,996,334	
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)	285,559	364,577	22,845	
7	Of which: standardised approach for counterparty credit risk	285,559	364,577	22,845	
8	Of which: IMM				
9	Of which: other CCR				
10	Credit valuation adjustment (CVA)	285,559	364,577	22,845	
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	2,893,632	6,270,489	231,491	
14	Equity investments in funds - fall-back approach	-	86,070	-	
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	1,468,837	2,065,257	117,507	
21	Of which: standardised approach (SA)	1,468,837	2,065,257	117,507	
22	Of which: internal model approach (IMA)				
23	Capital charge for switch between trading book and banking book				
24	Operational risk	4,860,836	4,860,836	388,867	
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)	109,748,593	110,119,299	8,779,887	

Template CCA: Main Features of Regulatory Capital Instruments and other TLAC- eligible instruments

		a	b	c	d
		Quantitative / qualitative			
1	Issuer	Bank Aljazira	Bank Aljazira	Bank Aljazira	Bank Aljazira
2	Unique identifier (eg Committee on Uniform Security Identification Procedures (CUSIP), International Securities Identification Number (ISIN) or Bloomberg identifier for private placement)	SA143FK0FVJ0	XS2358740590	SA15EFK0JH39	SA15RFK0JV33
3	Governing law(s) of the instrument	Law of the Kingdom of Saudi Arabia	English Law	Law of the Kingdom of Saudi Arabia	Law 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)	0	0	0	0
4	Transitional Basel III rules	Common Equity Tier 1	Equity Tier 1	Tier 2 Capital	Equity Tier 1
5	Post-transitional Basel III rules	Common Equity Tier 1	Equity Tier 1	Ineligible	Equity Tier 1
6	Eligible at solo/group/group and solo	Group & Solo	Group & Solo	Group & Solo	Group & Solo
7	Instrument type (refer to SACAP)	Paid-up Share Capital	Tier I Sukuk	Subordinated Sukuk	Tier I Sukuk
8	Amount recognised in regulatory capital (currency in millions, as of most recent reporting date)	SAR 10,250 million	USD 500 MM	SAR 2,000 mln	SAR 2,000 mln
9	Par value of instrument	SAR 10,250 million	USD 500 MM	SAR 2,000 mln	SAR 2,000 mln
10	Accounting classification	Shareholders' equity	Equity	Liability	Equity
11	Original date of issuance	27-Jul-76	29-Jun-21	8-Dec-21	21-Jun-23
12	Perpetual or dated	Perpetual	Perpetual	Dated	Perpetual
13	Original maturity date	No maturity	No maturity	48190	No maturity
14	Issuer call subject to prior SAMA approval	No	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	Not Applicable	29-Jun-26	8-Dec-26	21-Jun-28
16	Subsequent call dates, if applicable	Not Applicable	Anytime after above date	Anytime after above date	Any coupon date after above date
	Coupons / dividends	N/A	3.95%	6M SAIBOR + 155bps	6.00%
17	Fixed or floating dividend/coupon	Not Applicable	Fixed	Float	Fixed
18	Coupon rate and any related index	Not Applicable	4%	6M SAIBOR + 155bps	6%
19	Existence of a dividend stopper	Not Applicable	Yes	Not Applicable	Yes
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary	Mandatory	Fully discretionary
21	Existence of step-up or other incentive to redeem	No	No	No	No
22	Non-cumulative or cumulative	Non-Cumulative	Non-Cumulative	Non-Cumulative	Non-Cumulative
23	Convertible or non-convertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible
24	If convertible, conversion trigger(s)	Not Applicable	Not Applicable	Not Applicable	Not Applicable
25	If convertible, fully or partially	Not Applicable	Not Applicable	Not Applicable	Not Applicable
26	If convertible, conversion rate	Not Applicable	Not Applicable	Not Applicable	Not Applicable
27	If convertible, mandatory or optional conversion	Not Applicable	Not Applicable	Not Applicable	Not Applicable
28	If convertible, specify instrument type convertible into	Not Applicable	Not Applicable	Not Applicable	Not Applicable
29	If convertible, specify issuer of instrument it converts into	Not Applicable	Not Applicable	Not Applicable	Not Applicable
30	Writedown feature	No	Yes	Yes	Yes
31	If writedown, writedown trigger(s)	Not Applicable	A "trigger event" is the earlier of: (1) a decision that a write-off, without which the bank would become non-viable, is necessary, as determined by the relevant authority; and (2) the decision to make a public sector injection of capital, or equivalent support, without which the bank would have become non-viable, as determined by the relevant authority.	A "trigger event" is the earlier of: (1) a decision that a write-off, without which the bank would become non-viable, is necessary, as determined by the relevant authority; and (2) the decision to make a public sector injection of capital, or equivalent support, without which the bank would have become nonviable, as determined by the relevant authority.	A "trigger event" is the earlier of: (1) a decision that a write-off, without which the bank would become non-viable, is necessary, as determined by the relevant authority; and (2) the decision to make a public sector injection of capital, or equivalent support, without which the bank would have become non-viable, as determined by the relevant authority.
32	If writedown, full or partial	Not Applicable	As determined by the Financial Regulator	As determined by the Financial Regulator	As determined by the Financial Regulator
33	If writedown, permanent or temporary	Not Applicable	Permanent	Permanent	Permanent
34	If temporary write-down, description of writeup mechanism	Not Applicable	Not Applicable	Not Applicable	Not Applicable
34a	Type of subordination	N/A	N/A	Contractual	N/A
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned).	None	Paid-up Share Capital	Tier I Insturments	Paid-up Share Capital
36	Non-compliant transitioned features	No	Yes	Yes	Yes
37	If yes, specify non-compliant features	Not Applicable	Presence of call option	Presence of call option	Presence of call option

Template CC1: Composition of Regulatory Capital

SR 000's

		a	b	
		Amounts	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation	Commentary to explain any significant changes over the reporting period and the key drivers of such change
Common Equity Tier 1 capital: instruments and reserves				
1	Directly issued qualifying common share (and equivalent for non-joint stock companies) capital plus related stock surplus	10,250,000		
2	Retained earnings	2,462,887		
3	Accumulated other comprehensive income (and other reserves)	613,810		
4	Directly issued capital subject to phase-out from CET1 capital (only applicable to non-joint stock companies)	-		
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1 capital)	-		
6	**Common Equity Tier 1 capital before regulatory adjustments**	13,326,697		
Common Equity Tier 1 capital: regulatory adjustments				
7	Prudent valuation adjustments	0		
8	Goodwill (net of related tax liability)	0		
9	Other intangibles other than mortgage servicing rights (MSR) (net of related tax liability)	0		
10	Deferred tax assets (DTA) that rely on future profitability, excluding those arising from temporary differences (net of related tax liability)	0		
11	Cash flow hedge reserve	(38,319)		
12	Shortfall of provisions to expected losses	0		
13	Securitisation gain on sale (as set out in SACAP4.1.4)	0		
14	Gains and losses due to changes in own credit risk on fair valued liabilities	0		
15	Defined benefit pension fund net assets	0		
16	Investments in own shares (if not already subtracted from paid-in capital on reported balance sheet)	0		
17	Reciprocal cross-holdings in common equity	0		
18	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)	0		
19	Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	0		
20	MSR (amount above 10% threshold)	0		

21	DTA arising from temporary differences (amount above 10% threshold, net of related tax liability)	0		
22	Amount exceeding the 15% threshold	0		
23	Of which: significant investments in the common stock of financials	0		
24	Of which: MSR	0		
25	Of which: DTA arising from temporary differences	0		
26	National specific regulatory adjustments	0		
27	Regulatory adjustments applied to Common Equity Tier 1 capital due to insufficient Additional Tier 1 and Tier 2 capital to cover deductions	0		
28	**Total regulatory adjustments to Common Equity Tier 1 capital**	(38,319)		
29	**Common Equity Tier 1 capital (CET1)**	13,288,378		
Additional Tier 1 capital: instruments				
30	Directly issued qualifying additional Tier 1 instruments plus related stock surplus	3,875,000		
31	Of which: classified as equity under applicable accounting standards	3,875,000		
32	Of which: classified as liabilities under applicable accounting standards	0		
33	Directly issued capital instruments subject to phase-out from additional Tier 1 capital	0		
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 additional Tier 1 capital)	0		
35	Of which: instruments issued by subsidiaries subject to phase-out	0		
36	**Additional Tier 1 capital before regulatory adjustments**	3,875,000		
Additional Tier 1 capital: regulatory adjustments				
37	Investments in own additional Tier 1 instruments	0		
38	Reciprocal cross-holdings in additional Tier 1 instruments	0		
39	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)	0		
40	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation	0		
41	National specific regulatory adjustments	0		
42	Regulatory adjustments applied to additional Tier 1 capital due to insufficient Tier 2 capital to cover deductions	0		
43	**Total regulatory adjustments to additional Tier 1 capital**	-		
44	**Additional Tier 1 capital (AT1)**	3,875,000		
45	**Tier 1 capital (T1 = CET1 + AT1)**	17,163,378		
Tier 2 capital: instruments and provisions				
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	1,996,662		
47	Directly issued capital instruments subject to phase-out from Tier 2 capital	-		
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	Of which: instruments issued by subsidiaries subject to phase-out	-		
50	Provisions	619,583		

51	**Tier 2 capital before regulatory adjustments**	2,616,245		
Tier 2 capital: regulatory adjustments				
52	Investments in own Tier 2 instruments	0		
53	Reciprocal cross-holdings in Tier 2 instruments and other TLAC liabilities	0		
54	Investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)	0		
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 conditions (for G-SIBs only)	0		
55	Significant investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	0		
56	National specific regulatory adjustments	0		
57	**Total regulatory adjustments to Tier 2 capital**	-		
58	**Tier 2 capital**	2,616,245		
59	**Total regulatory capital (= Tier 1 + Tier2)**	19,779,623		
60	**Total risk-weighted assets**	109,748,593		
Capital adequacy ratios and buffers				
61	**Common Equity Tier 1 capital (as a percentage of risk-weighted assets)**	12.11		
62	**Tier 1 capital (as a percentage of risk-weighted assets)**	15.64		
63	**Total capital (as a percentage of risk-weighted assets)**	18.02		
64	**Institution-specific buffer requirement (capital conservation buffer plus countercyclical buffer requirements plus higher loss absorbency requirement, expressed as a percentage of risk weighted assets)**	2.50%		
65	Of which: capital conservation buffer requirement	2.50%		
66	Of which: bank-specific countercyclical buffer requirement			
67	Of which: higher loss absorbency requirement			
68	**Common Equity Tier 1 capital (as a percentage of risk-weighted assets) available after meeting the bank's minimum capital requirements**	5.11%		
National minima (if different from Basel III)				
69	National minimum Common Equity Tier 1 capital adequacy ratio (if different from Basel III minimum)			
70	National minimum Tier 1 capital adequacy ratio (if different from Basel III minimum)			
71	National minimum Total capital adequacy ratio (if different from Basel III minimum)			
	Amounts below the thresholds for deduction (before risk-weighting)			
72	Non-significant investments in the capital and other TLAC liabilities of other financial entities			
73	Significant investments in the common stock of financial entities			
74	MSR (net of related tax liability)			
75	DTA arising from temporary differences (net of related tax liability)			
	Applicable caps on the inclusion of provisions in Tier 2 capital			

76	Provisions eligible for inclusion in Tier 2 capital in respect of exposures subject to standardised approach (prior to application of cap)			
77	Cap on inclusion of provisions in Tier 2 capital under standardised approach			
78	Provisions eligible for inclusion in Tier 2 capital in respect of exposures subject to internal ratings based approach (prior to application of cap)			
79	Cap for inclusion of provisions in Tier 2 capital 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			
81	Amount excluded from CET1 capital due to cap (excess over cap after redemptions and maturities)			
82	Current cap on AT1 instruments subject to phase-out arrangements			
83	Amount excluded from AT1 capital due to cap (excess over cap after redemptions and maturities)			
84	Current cap on Tier 2 instruments subject to phase-out arrangements			
85	Amount excluded from Tier 2 capital due to cap (excess over cap after redemptions and maturities)			

Template CC2: Reconciliation of Regulatory Capital to Balance Sheet

SR 000's

		a	b	c
		Balance sheet as in published financial statements	Under regulatory scope of consolidation	Reference
		As at period-end	As at period-end	
Assets				
1	Cash and balances at central banks	6,118,369	6,118,369	-
2	Items in the course of collection from other banks	-	-	-
3	Due from banks and other financial institutions, net	6,697,117	6,697,117	-
4	Investments at FVIS	1,794,618	1,794,618	-
5	Investments at FVOCI	13,315,238	13,315,238	-
6	Amortised cost investments	21,083,867	21,083,867	-
7	Positive fair value of Shari'ah compliant derivatives	151,737	151,737	-
8	Financing, net	96,912,496	96,912,496	-
9	Reverse repurchase agreements and other similar secured lending	-	-	-
10	Current and deferred tax assets	-	-	-
11	Prepayments, accrued income and other assets	1,250,834	1,250,834	-
12	Investments in associates and joint ventures	323,716	323,716	-
13	Goodwill and intangible assets	-	-	-
	Of which: goodwill	-	-	-
	Of which: other intangibles (excluding MSR) b	-	-	-
	Of which: MSR	-	-	-
14	Property, plant and equipment	1,258,076	1,258,076	-
15	**Total assets**	148,906,068	148,906,068	-
Liabilities				
16	Deposits from banks	8,736,626	8,736,626	-
17	Items in the course of collection due to other banks	-	-	-
18	Customer accounts	108,186,514	108,186,514	-
19	Repurchase agreements and other similar secured borrowing	10,572,707	10,572,707	-
20	Trading portfolio liabilities	-	-	-
21	Financial liabilities designated at fair value	-	-	-
22	Derivative financial instruments	164,999	164,999	-
23	Debt securities in issue	2,005,918	2,005,918	-
24	Accruals, deferred income and other liabilities	1,376,922	1,376,922	-
25	Current and deferred tax liabilities	-	-	-
	Of which: deferred tax liabilities (DTL) related to goodwill d	-	-	-
	Of which: DTL related to intangible assets (excluding MSR) e	-	-	-
	Of which: DTL related to MSR	-	-	-
26	Subordinated liabilities	-	-	-
27	Provisions	351,252	351,252	-
28	Retirement benefit liabilities	309,433	309,433	-
29	**Total liabilities**	131,704,371	131,704,371	-
Shareholders' equity				
30	Paid-in share capital	14,125,000	14,125,000	
	Of which: amount eligible for CET1 capital h	10,250,000	10,250,000	-
	Of which: amount eligible for AT1 capital i	3,875,000	3,875,000	-
31	Retained earnings	4,170,163	4,170,163	-
32	Accumulated other comprehensive income	-1,093,466	-1,093,466	-
33	**Total shareholders' equity**	17,201,697	17,201,697	-

Table LIA: Explanations of Differences Between Accounting and Regulatory Exposure Amounts

Banks must explain the origins of the differences between accounting amounts, as reported in financial statements amounts and regulatory		
a	Banks must explain the origins of any significant differences between the amounts in columns (a) and (b) in Template LI1.	Bank Al Jazira does not have any difference between "Carrying Vales as reported in published financial statements" and "Carrying values under scope of regulatory consolidation.
b	Banks must explain the origins of differences between carrying values and amounts considered for regulatory purposes shown in Template LI2.	On-Balance Sheet: In case of On-Balance Sheet items, currently there are no differences between carrying values and amounts considered for regulatory purposes except loan loss provisions and Unidentified Differences. - Off-Balance Sheet & Derivatives: In case of Off-Balance sheet and Derivatives Notional values are populated as total carrying / accounting value where as credit equivalent amounts (i.e. after applying conversion factors including Add-on adjustments in case of Derivative portfolio) are populated under respective regulatory framework
c	In accordance with the implementation of the guidance on prudent valuation (see Basel Framework “prudent valuation guidance”), banks must describe systems and controls to ensure that the valuation estimates are prudent and reliable. Disclosure must include: (i) Valuation methodologies, including an explanation of how far mark-to-market and mark-to-model methodologies are used. (ii) Description of the independent price verification process. (iii) Procedures for valuation adjustments or reserves (including a description of the process and the methodology for valuing trading positions by type of instrument).	Please refer to the Published Financial Statements.
d	Banks with insurance subsidiaries must disclose: (i) The national regulatory approach used with respect to insurance entities in determining a bank's reported capital positions (ie deduction of investments in insurance subsidiaries or alternative approaches, as discussed in Basel Framework “Scope and definitions” Banking, securities and other financial subsidiaries (Insurance entities); and (ii) Any surplus capital in insurance subsidiaries recognized when calculating the bank's capital adequacy (see Basel Framework “Scope and definitions” Banking, securities and other financial subsidiaries (Insurance entities).	Not Applicable

Template LI1: Differences between Accounting and Regulatory Scopes of Consolidation and Mapping of Financial Statement Categories with Regulatory Risk Categories

SR 000's

		a	b	c	d	e	f	g
		Carrying values as reported in published financial statements	Carrying values under scope of regulatory consolidation	Carrying value of items:				
				Subject to credit risk framework	Subject to counterparty credit risk framework	Subject to the securitization framework	Subject to the market risk framework	Not subject to capital requirements or subject to deduction from capital
Assets								
1	Cash and balances at central banks	6,118,369	6,118,369	6,118,369	-	-	-	-
2	Items in the course of collection from other banks	-	-	-	-	-	-	-
3	Due from banks and other financial institutions, net	6,697,117	6,697,117	6,697,117	-	-	-	-
4	Investments at FVIS	1,794,618	1,794,618	-	-	-	1,794,618	-
5	Investments at FVOCI	13,315,238	13,315,238	13,315,238	-	-	-	-
6	Amortised cost investments	21,083,867	21,083,867	21,083,867	-	-	-	-
7	Positive fair value of Shari'ah compliant derivatives	151,737	151,737	-	151,737	-	151,737	-
8	Financing, net	96,912,496	96,912,496	96,912,496	-	-	-	-
9	Reverse repurchase agreements and other similar secured lending	-	-	-	-	-	-	-
10	Current and deferred tax assets	-	-	-	-	-	-	-
11	Prepayments, accrued income and other assets	1,250,834	1,250,834	1,250,834	-	-	-	-
12	Investments in associates and joint ventures	323,716	323,716	323,716	-	-	-	-
13	Goodwill and intangible assets	-	-	-	-	-	-	-
	Of which: goodwill	-	-	-	-	-	-	-
	Of which: other intangibles (excluding MSR) b	-	-	-	-	-	-	-
	Of which: MSR	-	-	-	-	-	-	-
14	Property, plant and equipment	1,258,076	1,258,076	1,258,076	-	-	-	-
Total Assets		**148,906,068**	**148,906,068**	**146,959,713**	**151,737**	**-**	**1,946,355**	**-**
Liabilities								
11	Deposits from banks	8,736,626	8,736,626	-	-	-	-	8,736,626
12	Items in the course of collection due to other banks	-	-	-	-	-	-	-
13	Customer accounts	108,186,514	108,186,514	-	-	-	-	108,186,514
14	Repurchase agreements and other similar secured borrowing	10,572,707	10,572,707	-	-	-	-	10,572,707
15	Trading portfolio liabilities	-	-	-	-	-	-	-
16	Financial liabilities designated at fair value	-	-	-	-	-	-	-
17	Derivative financial instruments	164,999	164,999	-	-	-	-	164,999
18	Debt securities in issue	2,005,918	2,005,918	-	-	-	-	2,005,918
19	Accruals, deferred income and other liabilities	1,376,922	1,376,922	-	-	-	-	1,376,922
20	Current and deferred tax liabilities	-	-	-	-	-	-	-
	Of which: deferred tax liabilities (DTL) related to goodwill d	-	-	-	-	-	-	-
	Of which: DTL related to intangible assets (excluding MSR) e	-	-	-	-	-	-	-
	Of which: DTL related to MSR	-	-	-	-	-	-	-
21	Subordinated liabilities	-	-	-	-	-	-	-
22	Provisions	351,252	351,252	-	-	-	-	351,252
23	Retirement benefit liabilities	309,433	309,433	-	-	-	-	309,433
Total Liabilities		**131,704,371**	**131,704,371**	**-**	**-**	**-**	**-**	**131,704,371**

Template LI2: Main Sources of Differences between Regulatory Exposure Amounts and Carrying Values in Financial Statements

SR 000's

		a	b	c	d	e
		Total	Items subject to:			
			Credit risk framework	Securitisation framework	Counterparty credit risk framework	Market risk framework
1	Asset carrying value amount under scope of regulatory consolidation (as per Template LI1)	148,906,068	146959713.1	0	151737	1946355
2	Liabilities carrying value amount under regulatory scope of consolidation (as per Template LI1)	131,704,371	-	0	0	0
3	Total net amount under regulatory scope of consolidation (Row 1 - Row 2)	**17,201,697**	**146,959,713**	**-**	**151,737**	**1,946,355**
4	Off-balance sheet amounts	23,940,356	23,940,356			
5	Differences in valuations					
6	Differences due to different netting rules, other than those already included in row 2					
7	Differences due to consideration of provisions					
8	Differences due to prudential filters					
9	Derivative	17,102,698			285,559	
10	Exposure amounts considered for regulatory purposes	**189,949,122**	**170,900,069**	**-**	**437,296**	

Template ENC: Asset Encumbrance

SR 000's

		a	b	c
		Encumbered Assets	Unencumbered Assets	Total
1	The assets on the balance sheet would be disaggregated; there can be as much disaggregation as desired	15,426,196	133,479,872	148,906,068

Table REMA: Remuneration Policy

Qualitative disclosures		
a	Information relating to the bodies that oversee remuneration. Disclosures should include: (i) Name, composition and mandate of the main body overseeing remuneration. (ii) External consultants whose advice has been sought, the body by which they were commissioned, and in what areas of the remuneration process. (iii) A description of the scope of the bank's remuneration policy (eg by regions, business lines), including the extent to which it is applicable to foreign subsidiaries and branches. (iv) A description of the types of employees considered as material risk-takers and as senior managers.	i) NRC, Board and AGM for overseeing the remuneration.
		ii) Mercer, AON, Inspiring Dimensions and Koren Ferry.
		iii) The scope of this policy covers 1- all full time employees and outsource are governed through the labor law and the contractual agreement between the parties involved. 2- The scope is applicable to all subsidaries of the bank.
		iv) MRTs are decided by the Enterprise Risk Management Group working in collaboration with Human Capital , the following guidelines will be used when deciding the MRTs for BAJ: 1. The lowest grade for an MRT is 20, VP Level. 2. An MRT position must report into another MRT position. 3. The lowest level that an MRT position can be found is at N-2, and some N-3 roles will be considered on exceptional cases. 4. Tier 1 MRT are higher risks and Tier 2 are lower risks. Roles with more than 3 Risk Exposure qualify to be MRT. Senior Managers : Senior Vice Presidents (SVP) Covers grades 22 to 25 which are Bands A and B.
b	Information relating to the design and structure of remuneration processes. Disclosures should include: (i) An overview of the key features and objectives of remuneration policy. (ii) Whether the remuneration committee reviewed the firm's remuneration policy during the past year, and if so, an overview of any changes that were made, the reasons for those changes and their impact on remuneration. (iii) A discussion of how the bank ensures that risk and compliance employees are remunerated independently of the businesses they oversee.	i) The following are the key features of the policy and the objective of it. remuneration objective: Provide the framework and governance for the provision of employee compensation and of benefits, Support business strategy by putting in place measures that allow the bank to attract, motivate and retain talented employees, cover all aspects of compensation so as to ensure that risks related to compensation have been prudently managed, Ensure the bank’s compensation practices are in compliance with SAMA Rules on Compensation Practices & FSB Principles and Standards and Provide guidance on effective risk management through compensation and hence promote alignment of compensation. Key Features are: A. Fixed Benefits B. Nonfixed Benefits C. Variable Pay
		ii) Policy was reviewed in 2024 and approved by NRC and Board. Changes are related to Banks Remunerations Rules such as (Clawback and Malus, deferral, roles and responsibilities)
		iii) As Per the Approved Bonus Approach by NRC and Board, the Separation of Control Functions from the main pool to follow SAMA direction to allow independence of the control function.
c	Description of the ways in which current and future risks are taken into account in the remuneration processes. Disclosures should include an overview of the key risks, their measurement and how these measures affect remuneration.	Compensation is adjusted for all types of risk. 1. Compensation outcomes are symmetric with risk outcomes at the bank level. 2. The bank identifies material risk takers (MRT) for compensation purposes. 3. The bank uses an appropriate mix of quantitative and qualitative methods in making ex ante risk adjustments. 4. The bank make use of malus or clawback where there have been material breaches. 5. There is clear differentiation of the pay-at-risk profile for revenue generators and the control function
d	Description of the ways in which the bank seeks to link performance during a performance measurement period with levels of remuneration. Disclosures should include: (i) An overview of main performance metrics for bank, top-level business lines and individuals. (ii) A discussion of how amounts of individual remuneration are linked to bank-wide and individual performance. (iii) A discussion of the measures the bank will in general implement to adjust remuneration in the event that performance metrics are weak, including the bank's criteria for determining "weak" performance metrics.	i) The following are the main bank performance metrics: Company : BAJ’s financial commitment expressed as key economic ratio’s. This is mainly for all KPI’s with direct financial impact. This is applicable for all CEO-1, CEO-2, and relevant business area Conduct : BAJ’s commitment to being an organization that does things in the right way for the benefit of all our stakeholders. This is applicable for all employees down to level “Manager”. Client : BAJ’s commitment to putting the customer at the heart of what we do. This is applicable for all CEO-1, CEO-2, and VP’s. Community : BAJ’s positive impact on the planet and community by demonstrating good governance This is applicable for all CEO-1 only. Colleague : BAJ’s expected values and behaviors from each and every one of us. These are 9 Core competencies. For Branch Network Employees, They have the Balance Score card that is measuring different dimensions on monthly bases like : Growth, Sales, Quality, Customers, and Profit.
e	Description of the ways in which the bank seeks to adjust remuneration to take account of longer-term performance. Disclosures should include: (i) A discussion of the bank's policy on deferral and vesting of variable remuneration and, if the fraction of variable remuneration that is deferred differs across employees or groups of employees, a description of the factors that determine the fraction and their relative importance. (ii) A discussion of the bank's policy and criteria for adjusting deferred remuneration before vesting and after vesting through clawback arrangements, subject to the relevant laws in Saudi Arabia.	i)for BAJ LTIP Apart from individual performance, the plan takes into account bankwide performance metrics prior to vesting release for each period, similar vesting across all levels.
		ii) Prior to any vesting release, the NRC in consultation with the CEO agree, based on bank results, whether the vesting is released in full, reduced, topped up or withdrawn. The LTIP is subject to standard forfeiture and non-forfeiture conditions. The LTIP awards and governance will be subject to Malus and Clawback conditions as defined in the Compensation Policy and the Code of Conduct for the bank.
f	Description of the different forms of variable remuneration that the bank utilizes and the rationale for using these different forms. Disclosures should include: (i) An overview of the forms of variable remuneration offered (ie cash, shares and share-linked instruments and other forms). (ii) A discussion of the use of the different forms of variable remuneration and, if the mix of different forms of variable remuneration differs across employees or groups of employees), a description the factors that determine the mix and their relative	i) cash only.
		Ii) same across all levels.

Template REM1: Remuneration Awarded During the Financial Year

SR 000's

			a	b
Renuneration Amount			**Senior management, as defined in SAMA circular No.42081293 date 21/11/1442AH**	**Other material risktakers**
1	Fixed Remuneration	Number of employees	24	45
2		Total fixed remuneration (rows 3 + 5 + 7)	**45,147**	**54,604**
3		*Of which: cash-based*	45147	54604
4		Of which: deferred	0	0
5		*Of which: shares or other share-linked instruments*	0	0
6		Of which: deferred	0	0
7		*Of which: other forms*	0	0
8		Of which: deferred	0	0
9	Variable Remuneration	Number of employees	24	45
10		Total fixed remuneration (rows 11 + 13 + 15)	**23,849**	**16,633**
11		*Of which: cash-based*	23849.041	16633.176
12		Of which: deferred	16051.28	6736.931
13		*Of which: shares or other share-linked instruments*	0	0
14		Of which: deferred	0	0
15		*Of which: other forms*	0	0
16		Of which: deferred	0	0
#	**Total remuneration (2 + 10)**		**68,996**	**71,237**

Template REM2: Special Payments

SR 000's

Special Payments		Guaranteed bonuses		Sign-on awards		Severence payments	
		Number of employees	Total amount	Number of employees	Total amount	Number of employees	Total amount
1	Senior Management	-	-	2	2,500	-	-
2	Other material risk-takers	-	-	-	-	-	-

Template REM3: Deferred Remuneration

SR 000's

		a	b	c	d	e
Deferred and retained remuneration		Total amount of outstanding deferred remuneration	Of which: total amount of outstanding deferred and retained remuneration exposed to ex post explicit and/or implicit adjustment	Total amount of amendment during the year due to ex post explicit adjustments	Total amount of amendment during the year due to ex post implicit adjustments	Total amount of deferred remuneration paid out in the financial year
1	Senior Management	-	-	-	-	-
2	*Cash*	45,147	-	-	-	3,683
3	*Shares*	-	-	-	-	-
4	*Cash linked instruments*	-	-	-	-	-
5	*Other*	-	-	-	-	-
6	Other materiak risk-takers	-	-	-	-	-
7	*Cash*	54,604	-	-	-	694
8	*Shares*	-	-	-	-	-
9	*Cash linked instruments*	-	-	-	-	-
10	*Other*	-	-	-	-	-
11	Total	99,751	-	-	-	4,377

Table CRA: General Qualitative Information About Credit Risk

	Banks must describe their risk management	
(a)	How the business model translates into the components of the bank's credit risk profile	Credit risk, is the risk that one party to a financial instrument will fail to discharge an obligation and cause the other party to incur a financial loss. Credit exposures arise principally in lending activities that arises from loans and advances, and investment activities. There is also credit risk on credit related commitments, contingencies and derivatives. - BAJ is a diversified financial services institution operating in Saudi Arabia, with a range of business activities and income streams. The Bank's activities comprises mainly of the following financial services: - Personal Banking: Deposits, loans and investment products for individuals, remittance, real estate financing, credit card issuance and personal financing. - Corporate Banking: Loans, deposits and other credit products for corporate, small and medium sized business and institutional customers. - Treasury: Treasury is responsible for managing the assets and liabilities of the Bank. This includes profit rate risk mitigation and liquidity management to ensure that the Bank remains financially secure for customers. The other activities of Treasury include managing the Bank's investment portfolio, offering the Bank's customers Treasury products/solutions to meet their business and risk requirements.
(b)	Criteria and approach used for defining credit risk management policy and for setting credit risk limits	The Bank manages and measures credit risk through a variety of policies, processes and toll, the principal amongst them are: - Credit Policy Limits : Overall limits for business lines; Single exposure limits; Economic segment exposure limit; Geographic limit and Product limits etc. - Risk Identification, measurements and assessment: Portfolio analysis; Credit rating assessments for corporate clients; Periodic credit risk reveiws; Impairment assessments and Stress testing. - Mitigation / Controls: Collateral policy for some classes of lending; Documentation controls; Guarantor where appropriate and Facilities structure
(c)	Structure and organization of the credit risk management and control function	At BAJ, the Risk Management through the Chief Risk Officer, Chief Credit Officer, and the Credit Risk Managers, assumes the independent responsibility of reviewing and co-signing the approval through the Management Credit Committee (MCC) and the Executive Committee (Excom), of all major credit proposals of the Bank which are prepared, sponsored and recommended by the Business Units.
(d)	Relationships between the credit risk management, risk control, compliance and internal audit functions	The Bank has developed and implemented business line wise credit risk and portfolio management dashboards. These dashboards are produced on a monthly basis by the ERMG and discussed at various forums including but not limited to Senior Management and Board Risk Committee.
(e)	Scope and main content of the reporting on credit risk exposure and on the credit risk management function to the executive management	The Bank has developed and implemented business line wise credit risk and portfolio management dashboards. These dashboards are produced on a monthly basis by the ERMG and discussed at various forums including but not limited to Senior Management and Board Risk Committee.

Template CR1: Credit Quality of Assets

SR 000's

		a	b	c	d	e	f	g
		Gross carrying values of		Allowances/ impairments	Of which ECL accounting		Of which ECL accounting provisions for credit losses on IRB exposures	Net values (a+b-c)
		Defaulted exposures	Nondefaulted exposures		Allocated in regulatory category of Specific	Allocated in regulatory category of General		
1	Loans	1,202,077.00	98,239,426.00	2,529,006.67	1,929,613.23	599,394.45	-	96,912,496.33
2	Debt Securities	-	30,887,023.00	11,951.54	-	11,951.54	-	30,875,071.46
3	Off-balance sheet exposures	505,302.43	17,798,956.57	351,252.05	296,706.00	54,546.00	-	17,953,006.95
4	**Total**	1,707,379	146,925,406	2,892,210	2,226,319	665,892	-	145,740,575

Template CR2: Changes in Stock of Defaulted Loans and Debt Securities

SR 000's

		a
1	**Defaulted loans and debt securities at end of the previous reporting period**	1,364,942
2	Loans and debt securities that have defaulted since the last reporting period	80,683
3	Returned to non-defaulted status	(191,824)
4	Amounts written off	(11,029)
5	Other changes	(40,695)
6	**Defaulted loans and debt securities at end of the reporting period (1+2-3-4+5)**	1,202,077

Template CR3: Credit Risk Mitigation Techniques – Overview

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	94,174,103	2,738,393	2,738,393	-	-
2	Debt securities	30,875,071	-	-	-	-
3	**Total**	125,049,175	2,738,393	2,738,393	-	-
4	Of which defaulted	1,202,077	-	-	-	-

Template CR4: Standardized Approach - Credit Risk Exposure and Credit Risk Mitigation (CRM) Effects

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	30,963,544	-	30,963,544	-	242,836	0.8%
2	Non-central government public sector entities	5,192,633	435,211	5,192,633	248,970	2,720,801	50.0%
3	Multilateral development banks	-	-	-	-	-	0.0%
4	Banks	8,248,073	5,933,773	8,248,073	5,579,138	7,449,931	53.9%
	Of which: securities firms and other financial institutions	-	-	-	-	-	0.0%
5	Covered bonds	-	-	-	-	-	0.0%
6	Corporates	38,106,207	17,010,600	34,995,722	9,768,675	41,988,702	93.8%
	Of which: securities firms and other financial institutions	-	-	-	-	-	0.0%
	Of which: specialised lending	4,796,006	14,254	4,796,006	14,254	4,994,530	103.8%
7	Subordinated debt, equity and other capital	3,912,203	-	3,878,217	-	6,190,871	159.6%
8	Retail	13,727,960	55,470	13,719,650	42,373	10,642,737	77.3%
	MSMEs	37,068	-	-	-	27,801	0.0%
9	Real estate	44,838,373	-	44,230,535	-	27,614,845	62.4%
	Of which: general RR	21,839,075	-	21,829,365	-	6,747,956	30.9%
	Of which: IPRRE	3,939,504	-	3,878,172	-	2,051,060	52.9%
	Of which: general CRE	4,453,207	-	4,260,808	-	4,203,943	98.7%
	Of which: IPCR	7,891,486	-	7,809,270	-	6,703,451	85.8%
	Of which: land acquisition, development and construction	6,715,102	-	6,452,920	-	7,908,436	122.6%
10	Defaulted exposures	1,222,584	505,302	308,120	209,940	312,236	60.3%
11	Other assets	5,264,194	-	5,264,194	-	5,684,843	108.0%
12	**Total**	**151,475,771**	**23,940,356**	**146,800,688**	**15,849,096**	**102,847,802**	**63.2%**

Template CR5: Standardised Approach - Exposures by Asset Classes and Risk Weights

SR 000's

		0%	10%	15%	20%	25%	30%	35%	40%	45%	50%	60%	65%
1	**Sovereigns and their central banks**	29,749,367			1,214,178						-		
2	**Non-central government public sector entities**				248,970						5,192,633		
3	**Multilateral development banks**	-			-		-				-		
4	**Banks**				2,825,673		5,070,724		37,365		1,940,550		
	Of which: securities firms and other financial institutions				-		-		-		-		
5	**Covered bonds**		-	-	-	-					-		
6	**Corporates**				-						-		-
	Of which: securities firms and other financial institutions				-						-		-
	Of which: specialised lending				-						-		
7	**Subordinated debt, equity and other capital**												
8	**Retail**									90,335			
	MSMEs									-			
9	**Real estate**	-			3,892,995	2,839,759	8,507,572	226,128	6,352,310	1,805,864	450,704	964,662	-
	Of which: general RRE	-			3,892,995	2,839,759	8,280,941		6,352,310		450,704		-
	Of which: no loan splitting applied	-			3,892,995	2,839,759	8,280,941		6,352,310		450,704		-
	Of which: loan splitting applied (Secured)				-								
	Of which: loan splitting applied (Unsecured)	-			-		-		-		-		-
	Of which: IPRRE						226,631	226,128		1,805,864		822,500	
	Of which: general CRE	-			-		-		-		-	142,162	-
	Of which: no loan splitting applied	-			-		-		-		-	142,162	
	Of which: loan splitting applied (Secured)											-	
	Of which: loan splitting applied (Unsecured)	-			-		-		-		-		-
	Of which: IPCRE												
	Of which: land acquisition, development and construction												
10	**Defaulted exposures**										411,648		
11	**Other assets**	741,607			-								
12	**Total**	30,490,974	-	-	8,181,815	2,839,759	13,578,296	226,128	6,389,675	1,896,199	7,995,535	964,662	-

		70%	75%	80%	85%	90%	100%	105%	110%	130%	150%	250%	400%	1250%	Other	Total credit exposure amount (post-CCF and
1	**Sovereigns and their central banks**						-				-				-	30,963,544
2	**Non-central government public sector entities**						-				-				-	5,441,603
3	**Multilateral development banks**						-				-				-	-
4	**Banks**		98,647				2,954,008				900,243				-	13,827,211
	Of which: securities firms and other financial institutions		-				-				-				-	-
5	**Covered bonds**						-				-				-	-
6	**Corporates**		-	-	-		4,196,030			614,230	-				-	44,764,397
	Of which: securities firms and other financial institutions		-		-		-				-				-	-
	Of which: specialised lending		-	-			4,196,030			614,230	-				-	4,810,261
7	**Subordinated debt, equity and other capital**						68,155				1,323,422	3,542,912	636,411		38,694	5,609,593
8	**Retail**		12,312,009				1,342,878								16,801	13,762,023
	MSMEs		-				-								-	-
9	**Real estate**	2,699,996	797,049		-	4,059,050	-	-	1,062,880		2,941,522				7,630,045	44,230,535
	Of which: general RRE	12,656	-	-	-	-	-			-	-	-	-		-	21,829,365
	Of which: no loan splitting applied	12,656	-	-	-		-			-	-	-	-		-	21,829,365
	Of which: loan splitting applied (Secured)														-	-
	Of which: loan splitting applied (Unsecured)		-	-	-		-				-				-	-
	Of which: IPRRE		797,049	-				-			-				-	3,878,172
	Of which: general CRE		-	-	-		-				-				4,118,646	4,260,808
	Of which: no loan splitting applied														4,118,646	4,260,808
	Of which: loan splitting applied (Secured)														-	-
	Of which: loan splitting applied (Unsecured)		-	-			-				-				-	-
	Of which: IPCRE	2,687,340				4,059,050	-		1,062,880		-				-	7,809,270
	Of which: land acquisition, development and construction										2,941,522				3,511,399	6,452,920
10	**Defaulted exposures**						106,412				-				-	518,059
11	**Other assets**						2,791,211							-	-	3,532,818
12	**Total**	2,699,996	13,207,706	-	-	4,059,050	11,458,693	-	1,062,880	614,230	5,165,187	3,542,912	636,411	-	7,685,539	162,649,784

		a	b	cd
	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%	54,038,287	1,475,208	55,316,972
2	40-70%	23,448,629	1,610,083	23,887,088
3	75%	13,537,027	98,652	13,527,339
4	**80- 85%**	3,886,755	2,446,242	6,063,633
5	90-100%	46,103,274	17,483,173	52,777,637
6	105-130%	1,749,150	-	1,715,804
7	150%	4,533,326	826,998	5,181,988
8	250%	3,572,169	-	3,542,912
9	400%	607,155	-	636,411
10	1250%	-	-	-
11	**Total exposures**	151,475,771	23,940,356	162,649,784

Table CRB: Additional Disclosure Related to the Credit Quality of Assets

Qualitative disclosures		
a	The scope and definitions of "past due" and "impaired" exposures used for accounting purposes and the differences, if any, between the definition of past due and default for accounting and regulatory purposes. When the accounting framework is IFRS 9, "impaired exposures" are those that are considered "credit-impaired" in the meaning of IFRS 9 Appendix A.	> Under the new IFRS-9 regime, the Bank recognises impairment based on a forward looking Expected Credit Loss (ECL) approach. The key inputs into the measurement of ECL are the term structure of the following variables: > Probability of Default (PD) > Loss Given Default (LGD) > Exposure at Default (EAD) The above parameters are derived from internally developed statistical models, other historical data and are adjusted for forward looking information. The bank recongnises financial assets into following three stages in accordance with IFRS-9 methodology: Stage 1 – Performing assets: Financial asset(s) that are not significantly deteriorated in credit quality since origination. The impairment allowance will be recorded based on 12 months ECL Stage 2 – Underperforming assets: Financial asset(s) that have significantly deteriorated in credit quality since origination. This credit quality assessment is made by comparing the remaining lifetime PD as at reporting date with the remaining lifetime PD point in time that was estimated at the time of initial recognition of the exposure (adjusted where relevant for changes in prepayment expectations). The impairment allowance will be recorded based on lifetime ECL. Stage 3 – Impaired assets: For Financial asset(s) that are impaired, the Bank will recognize the impairment allowance based on life time ECL.
b	The extent of past-due exposures (more than 90 days) that are not considered to be impaired and the reasons for this.	If the situation arises as a result of temporary cash flow constraints of the borrower and in the Bank's view the recovery of the dues or the borrower's intention to repay is not in doubt, such outstandings may be classified as past due but not impaired (Ex: loans against receivables under contracts with Government Sector). However, the such exposures are appropriately classified into relevant stage.
c	Description of methods used for determining accounting provisions for credit losses. In addition, banks that have adopted an ECL accounting model must provide information on the rationale for categorisation of ECL accounting provisions in general and specific categories for standardised approach exposures.	The IFRS 9 requirements for impairment calculation entails forward looking models to consider ECL across three different stages. The bank initiates the impairment computation with the stage assessment exercise to identify the applicability of the assets to the three prescribed stages based on the levels of Credit Risk as given in #a above. The Bank classifies Stage 1 and 2 exposures as General provisions while of Stage 3 as Specifc provisions.
d	The bank's own definition of a restructured exposure. Banks should disclose the definition of restructured exposures they use (which may be a definition from the local accounting or regulatory framework).	A restructured exposure is where the bank extends the repayment period of an outstanding at the request of the borrower, to align with the borrower's cash flow which has changed from the time the original facility was granted. The factors driving this could be delay in implementation of a project resulting in delays in billing and collection or delay in realisation of receivables due to administrative reasons. The rescheduled facility will be governed by the new agreements that will be signed between the bank and the borrower. The bank as a policy does not grant any remission in fees or interest for the restructured exposures and merely grants additional time to align the repayment schedule with the cash flow generation rate of the obligor.
Quantitative disclosures		
e	Breakdown of exposures by geographical areas, industry and residual	Please refer quantitative disclosures. In CRB-E.1, CRB-E.2, and CRB-E.3
f	Amounts of impaired exposures (according to the definition used by the bank for accounting purposes) and related accounting provisions, broken down by geographical areas and industry.	Please refer quantitative disclosures. In CRB-F.1, CRB-F.2
g	Ageing analysis of accounting past-due exposures.	Please refer quantitative disclosures. In CRB F.1
h	Breakdown of restructured exposures between impaired and not	Restructured Loans : SAR 1.687Bn (All not impaired)

Table CRB E.1: Quantitative Disclosures For Exposure By Geographical Area

CRB -E.1							
Geographic Breakdown- 31 Dec 2024 (Figures in SAR 000's)							
Portfolios	Geographic area						
	Saudi Arabia	Other GCC & Middle East	Europe	North America	South East Asia	Other countries	Total
Sovereigns and central banks	30,963,544	-	-	-	-	-	**30,963,544**
Public Sector Entities	5,441,603	-	-	-	-	-	**5,441,603**
Banks	4,534,177	5,169,557	1,714,716	190,975	2,215,338	2,448	**13,827,211**
Subordinated debt, equity and other capital instruments	3,878,217	-	-	-	-	-	**3,878,217**
Retail Exposure	13,762,023	-	-	-	-	-	**13,762,023**
Corporates and Securities Firms & Other Financial institutions	39,865,470	-	88,667	-	-	-	**39,954,137**
Specialized Lending	4,810,261	-	-	-	-	-	**4,810,261**
Real Estate Exposure	44,230,535	-	-	-	-	-	**44,230,535**
Other Assets	3,532,818	-	-	-	-	-	**3,532,818**
Defaulted Exposures	518,059	-	-	-	-	-	**518,059**
Equity Investment in Funds	237,363	-	-	1,494,013	-	-	**1,731,376**
TOTAL	**151,774,071**	**5,169,557**	**1,803,382**	**1,684,987**	**2,215,338**	**2,448**	**162,649,784**

Table CRB E.2: Quantitative Disclosures For Exposure By Industry Sector

CRB-E.2													
Industry Sector Breakdown - 31 Dec 2024 (Figures in SAR 000's)													
Portfolios	Industry sector												
	Government and quasi government	Banks and other financial Institutions	Agriculture and fishing	Manufacturing	Mining and quarrying	Electricity, water, gas and health services	Building and construction	Commerce	Transportation and communication	Services	Consumer loans and credit cards	Others	Total
Sovereigns and central banks	30,963,544	-	-	-	-	-	-	-	-	-	-	-	**30,963,544**
Public Sector Entities	5,441,603	-	-	-	-	-	-	-	-	-	-	-	**5,441,603**
Banks	-	13,827,211	-	-	-	-	-	-	-	-	-	-	**13,827,211**
Subordinated debt, equity and other capital instruments	-	3,878,217	-	-	-	-	-	-	-	-	-	-	**3,878,217**
Retail Exposure	-	-	-	-	-	-	-	-	-	-	12,459,926	1,302,097	**13,762,023**
Corporates and Securities Firms & Other Financial institutions	-	-	520,026	1,631,660	4,735	474,494	9,497,571	6,027,198	581,747	897,636	-	20,319,071	**39,954,137**
Specialized Lending	-	-	-	397,930	2,145,775	-	-	226,069	841,692	-	-	1,198,795	**4,810,261**
Real Estate Exposure	-	-	-	-	-	-	15,861,009	-	-	-	21,829,365	6,540,161	**44,230,535**
Other Assets	-	-	-	-	-	-	-	-	-	-	-	3,532,818	**3,532,818**
Defaulted Exposures	-	-	-	-	-	-	-	-	-	-	-	518,059	**518,059**
Equity Investment in Funds	-	1,731,376	-	-	-	-	-	-	-	-	-	-	**1,731,376**
TOTAL	**36,405,147**	**19,436,804**	**520,026**	**2,029,590**	**2,150,510**	**474,494**	**25,358,580**	**6,253,267**	**1,423,439**	**897,636**	**34,289,291**	**33,411,002**	**162,649,784**

Table CRB E.3: Quantitative Disclosures For Exposure By Residual Maturity

CRB E.3							
Residual Contractual Maturity Breakdown - 31 Dec 2024 (Figures in SAR 000's)							
Portfolios	**Maturity breakdown**						
	0-90 days	**90-180 days**	**180-360 days**	**1-3 years**	**3-5 years**	**Over 5 years**	**Total**
Sovereigns and central banks	5,430,102	-	18,707	688,914	8,470,032	16,355,789	**30,963,544**
Public Sector Entities	365,411	5,000,000	36,441	-	39,751	-	**5,441,603**
Banks	12,068,514	257,536	1,500,000	-	-	1,161	**13,827,211**
Subordinated debt, equity and other capital instruments	-	-	910,622	2,138,633	632,661	196,301	**3,878,217**
Retail Exposure	27,225	40,447	499,406	3,632,910	9,247,589	314,446	**13,762,023**
Corporates and Securities Firms & Other Financial institutions	8,165,940	6,657,934	16,605,432	2,373,181	1,714,860	4,436,791	**39,954,137**
Specialized Lending	3,300,088	230,047	40,080	-	349,855	890,191	**4,810,261**
Real Estate Exposure	3,536,101	3,481,850	13,106,387	309,516	729,308	23,067,374	**44,230,535**
Other Assets	-	-	-	-	-	3,532,818	**3,532,818**
Defaulted Exposures	518,059	-	-	-	-	-	**518,059**
Equity Investment in Funds	-	-	-	-	1,731,376	-	**1,731,376**
TOTAL	**33,411,439**	**15,667,813**	**32,717,074**	**9,143,155**	**22,915,431**	**48,794,871**	**162,649,784**

Table CRB F.1: Quantitative Disclosures for Exposure for Amount Impaired by sector and aging Analysis

CRB F.1									
Impaired Loans, Past Due Loans and Allowances - 31 December 2024 (Figures in SAR'000s)									
Industry sector	Impaired loans	Aging of Past Due Loans (days)				Specific allowances			General allowances
		Less than 90 **	90-180	180-360	Over 360	Gross charges during the period	Charge-offs during the period	Balance at the end of the period	
Government and quasi government	-	0	0	0	0	-	-	-	9,435
Banks and other financial institutions	-	439,730	-	-	-	(10,546)	-	-	5,850
Agriculture and fishing	-	0	0	0	0	-	-	-	176
Manufacturing	54,189	115	-	-	169,000	(10,656)	159,734	563,290	4,479
Mining and quarrying	-	0	0	0	0	-	-	-	107
Electricity, water, gas and health services	2,920	186	-	-	-	-	-	284	308
Building and construction	488,125	67,602	10,093	-	14	17,103	125,772	439,053	10,053
Commerce	214,927	113,443	7,828	14,007	37,779	126,480	268,079	417,315	106,632
Transportation and communication	-	519	-	-	-	-	-	-	466
Service	79,908	14,392	-	13	2	1,292	1,220	74,580	229,740
Consumer loans and credit cards	282,305	1,185,339	5,354	3,754	4,873	(2,582)	28,692	169,163	142,164
Others	79,704	47,883	2,248	344,791	293,600	108,483	2,008	265,929	89,984
TOTAL	**1,202,077**	**1,869,208**	**25,523**	**362,564**	**505,268**	**229,573**	**585,505**	**1,929,613**	**599,394**

Table CRB F.2: Quantitative Disclosures For Exposure For Impaired Exposure By Geographic Area

CRB F.2							
Impaired Loans, Past Due Loans And Allowances- 31 December 2024 (Figures in SAR'000s)							
Geographic area	Impaired loans	Aging of Past Due Loans (days)				Specific allowances	General allowances
		Less than 90	90-180	180-360	Over 360		
Saudi Arabia	1,202,077	1,869,208	25,523	362,564	505,268	1,929,613	599,394
Other GCC & Middle East	-	-	-	-	-	-	-
Europe	-	-	-	-	-	-	-
North America	-	-	-	-	-	-	-
South East Asia	-	-	-	-	-	-	-
Other countries	-	-	-	-	-	-	-
TOTAL	**1,202,077**	**1,869,208**	**25,523**	**362,564**	**505,268**	**1,929,613**	**599,394**

Table CRB-A – Additional disclosure related to prudential treatment of problem assets

Qualitative disclosures		
a	The bank's own definition of non-performing exposures. The bank should specify in particular if it is using the definition provided in the guidelines on prudential treatment of problem assets (hereafter in this table referred to as SAMA's Rules on Management of Problem No. 41033343, January 2020. And provide a discussion on the implementation of its definition, including the materiality threshold used to categorise exposures as past due, the exit criteria of the non-performing category (providing information on a probation period, if relevant), together with any useful information for users' understanding of this categorisation. This would include a discussion of any differences or unique processes for the categorisation of corporate and retail loans.	Bank defines non-performing exposures as exposures with material amounts that are more than 90 days past due or exposures where the debtor is assessed as unlikely to pay its credit obligations in full without the realization of collateral, regardless of the existence of any past due amounts or number days past due.
b	The bank's own definition of a forborne exposure. The bank should specify in particular if it is using the definition provided in the Guidelines and provide a discussion on the implementation of its definition, including the exit criteria of the restructured or forborne category (providing information on the probation period, if relevant), together with any useful information for users' understanding of this categorisation. This would include a discussion of any differences or unique processes for the catagorisation of corporate and retail loans[1].	A restructured or foreborne exposure is where the bank extends the repayment period of an outstanding at the request of the borrower, to align with the borrower's cash flow which has changed from the time the original facility was granted. The factors driving this could be delay in implementation of a project resulting in delays in billing and collection or delay in realization of receivables due to administrative reasons. The rescheduled facility will be governed by the new agreements that will be signed between the bank and the borrower. The bank as a policy does not grant any remission in fees or profit for the restructured exposures and merely grants additional time to align the repayment schedule with the cash flow generation rate of the obligor. The Bank has implemented the SAMA guidelines on prudential treatment of problem assets and has been monitoring its restructuring accounts accordingly.
Quantitative disclosures		
c	Gross carrying value of total performing as well as non-performing exposures, broken down first by debt securities, loans and off-balance sheet exposures. Loans should be further broken down by corporate and retail exposures. Non-performing exposures should in addition be split into (i) defaulted exposures and/or impaired exposures;[5] (ii) exposures that are not defaulted/impaired exposures but are more than 90 days past due; and (iii) other exposures where there is evidence that full repayment is unlikely without the bank's realisation of collateral (which would include exposures that are not defaulted/impaired and are not more than 90 days past due but for which payment is unlikely without the bank's realisation of collateral, even if the exposures are not past due). Value adjustments and provisions[6] or non-performing exposures should also be disclosed.	Refer to CR1
d	Gross carrying values of restructured/forborne exposures broken down first by debt securities, loans and off-balance sheet exposures. Loans should be further broken down by corporate and retail exposures to enable an understanding of material differences in the level of risk among different portfolios (eg retail exposures secured by real estate/mortages, revolving exposures, SMEs, other retail). Exposures should, in addition, be split into performing and non-performing, and impaired and not impaired exposures. Value adjustments and provisions for non-performing exposures should also be disclosed.	Refer to CRB (h)

Table CRC: Qualitative Disclosure related to Credit Risk Mitigation Techniques

Banks must disclose:		
a	Core features of policies and processes for, and an indication of the extent to which the bank makes use of, on- and off-balance sheet netting.	Netting can reduce capital adequacy requirements by offsetting deposits held by the bank against financing arrangements. However netting arrangements are not used by the Bank unless the deposits need to be in the form of collateral with a specific charge or lien in favor of the Bank.
b	Core features of policies and processes for collateral evaluation and management.	Collateral evaluation and management is the responsibility of the Credit Administration and Control (CAC) Division. Collaterals are mainly in the form of real estate, cash margins and equity shares traded locally. Policy guidelines exist as to the periodicity of the valuation of the collateral, the minimum security coverage ratios to be maintained and the action points if these levels are breached. The bank has empanelled property evaluators and a minimum of three evaluations are done from three different empanelled valuers. An internal rule has been established to arrive at the appraised value of the property. Insurance/Takaful where necessary is also taken where applicable.
c	Information about market or credit risk concentrations under the credit risk mitigation instruments used (ie by guarantor type, collateral and credit derivative providers). Banks should disclose a meaningful breakdown of their credit derivative providers, and set the level of granularity of this breakdown in accordance with section 10. For instance, banks are not required to identify their derivative counterparties nominally if the name of the counterparty is considered to be confidential information. Instead, the credit derivative exposure can be broken down by rating class or by type of counterparty (eg banks, other financial institutions, non-financial institutions).	Bank Al Jazira's corporate portfolio is focused substantially on Saudi large, medium, and small business entities. The credit granting process is centralized and has a well reinforced governance process that ensures independent input from Enteprise Risk Management Group prior to decision making. Due to the wholesale nature of business, Country Concentration (outside Saudi Arabia) is virtually non-existent.

Table CRD: Qualitative Disclosure on Banks' use of External Credit Ratings under the Standardised Approach for Credit Risk

A. For portfolios that are risk-weighted under the standardised approach for credit risk, banks must disclose the following information:		
a	Names of the external credit assessment institutions (ECAIs);	(a) Fitch (b) Standard & Poor's & (c) Moody's.
b	The asset classes for which each ECAI is used;	The asset classes for which each ECAI or ECA is used; - In accordance with the guideline issued by SAMA, ECAI risk assessments are used by the Bank as part of the determination of risk weightings for the following classes of exposure: - Claims on sovereigns and their central banks; - Claims on Multilateral Development Banks; - Claims on Banks and Securities Firms; and - Claims on corporates.
c	A description of the process used to transfer the issuer to issue credit ratings onto comparable assets in the banking book (see SCRE8.16 to SCRE8.18); and	As per the Credit policy following is the description of the process: o External Ratings: The Bank considers use of ratings provided by major reputed External Rating Agencies (ERA) for the cases: - Ratings of Financial Institutions, Banks and Sovereigns from ERAs are considered; - In case of differing ratings between different rating agencies, the lower rating grade is considered. o Countries and Central Governments: The following rules are applicable for consideration of ORR of Sovereigns and governments: - External ratings is considered for rating governments; - In case of absence of ratings, or unrated governments, the expsure may be proposed by the business and approved by the CRD and the CRO. o Government entities: - All Government agencies are rated as per the rules prescribed in the Master Rating Scale; - In case the customer is partially guaranteed by a government agency (less than 100%), the guaranteed part is rated based on the government agency rating, and the other partis rated based on the company's' rating/ ORR. o Financial Institutions - The Bank may consider reference to External ratings for assessing risks pertaining to Financial Institutions; - Ratings of Financial Institutions may also be considered based on dedicated models in case external ratings are unavailable, based on approval of rating by the Mangement Credit Committee and Market Risk Policy Committee.
d	The alignment of the alphanumerical scale of each agency used with risk buckets (as per SAMA circular No. B.C.S 242, issued April 11, 2007).	(see table below)

BAJ Internal Grade	Description	Mapping to Moodys Master Scale
1A	Superior	**A2**
2A	Excellent	**A2**
2B	Excellent	**A2**
2C	Excellent	**A3**
3A	Very Good	**A3**
3B	Very Good	**Baa1**
3C	Very Good	**Baa1**
4A	Good	**Baa2**
4B	Good	**Baa2**
4C	Good	**Baa3**
5A	Acceptable	**Baa3**
5B	Acceptable	**Ba1**
5C	Acceptable	**Ba2**
6A	Acceptable with Care	**Ba2**
6B	Acceptable with Care, Not Rated, Start Up	**Ba3**
6C	Acceptable with Care, Watchlist	**B1**
7A	Special Attention	**B2**
7B	Special Attention	**B3**
7C	Special Attention	**Caa1**
8A	Default	**C**
9A	Default	**100.0000%**
9B	Default	**100.0000%**

Table CCRA: Qualitative Disclosure Related to CCR

Banks must provide risk management objectives and policies related to counterparty credit risk, including:		
a	The method used to assign the operating limits defined in terms of internal capital for counterparty credit exposures and for CCP exposures;	The Standardised Approach for Counterparty Credit Risk (SA-CCR) is used for computing Exposure at Default (EAD). The EAD is converted to Risk Weighted Assets (RWA) by applying RWA percentages based on external ratings. The RWA includes a CVA component added to it.
b	Policies relating to guarantees and other risk mitigants and assessments concerning counterparty risk, including exposures towards CCPs;	- The Bank has undertaken Credit Support Annexure (CSAs)with major derivative financial counterparties to mitigate counterparty credit risk.
c	Policies with respect to wrong-way risk exposures;	- Wrong-way risk occurs when exposure to a counterparty is adversely correlated with The Credit quality of that counterparty. The Bank considers its exposure to such risk as limited and immaterial.
d	The impact in terms of the amount of collateral that the bank would be required to provide given a credit rating downgrade.	- This will be managed through variation margin and The impact of any increase in variation margin due to The fact that potential Credit rating downgrade is considered minimal.C32

Template CCR1: Analysis of Counterparty Credit Risk (CCR) Exposure by Approach

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)	108,077	366,680		1.40	664,660	285,559
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**						285,559

Template CCR3: Standardized approach - CCR exposures by Regulatory Portfolio and Risk Weights

SR 000's

		a	b	c	d	e	f	g	h	i
Regulatory portfolio*↓	Risk weight*→	0%	10%	20%	50%	75%	100%	150%	Others	Total credit exposure
Sovereigns		-	-	-	-	-	-	-	-	-
Non-central government public sector entities		-	-	-	-	-	-	-	-	-
Multilateral development banks		-	-	-	-	-	-	-	-	-
Banks		-	-	383,457.40	24,414.12	-	32,150.62	-	85,897.36	525,919
Securities firms		-	-	-	-	-	-	-	-	-
Corporates		-	-	-	-	-	113,788.34	24,952.16	-	138,741
Regulatory retail portfolios		-	-	-	-	-	-	-	-	-
Other assets		-	-	-	-	-	-	-	-	-
Total		-	-	383,457	24,414	-	145,939	24,952	85,897	664,660

Table MRA: General qualitative Disclosure Requirements Related to Market Risk

Banks must describe their risk management objectives and policies for market risk according to the framework as follows:		
a	Strategies and processes of the bank, which must include an explanation and/or a description of:	**Market Risk:** **a) Introduction:** Market risk is the risk that the fair value or the future cash flows of a financial instrument will fluctuate due to changes in market variables such as equity prices, profit rates, foreign exchange rates, and commodity prices. **b) Management of Market Risk** Delegated by the Board, the Market Risk Policy Committee (MRPC) is responsible for the policies, limits and controls used in managing market risk. The Bank has an approved Market Risk Policy and Treasury Limits Package that clearly defines policies, procedures, and limits of market risk exposures. The primary objective is to manage volatility in earnings and highlight the market risk and liquidity risk profile to Senior Management, Board Risk Committee (BRC), Asset and Liability Committee (ALCO), the Board of Directors and the national supervisor. **I. Foreign Exchange Risk** Foreign Exchange risk is the risk that financial assets that are denominated in foreign currency lose value, or financial liabilities that are denominated in foreign currency gain value. The MRPC has set limits on net open positions by currency. There are limits for USD, Other G10 Currencies, GCC Currencies, and currencies in other regions. The Bank has negligible exposure in foreign exchange because its assets and liabilities are mainly denominated in Saudi Riyals (SAR) and to a limited extent in United States Dollars (USD) or in USD-pegged currencies. **II. Equity Price Risk** Equity price risk refers to the risk of a decrease in fair values of the Bank's investments in equities. The Bank's portfolio of securities is regularly marked to market and positive/negative changes are taken into the Bank's equity or income statement. **c) Capital Treatment for Market Risk** Bank AlJazira computes the minimum capital requirements against market risk using the Standardized Approach. The capital serves
	(i) The bank's strategic objectives in undertaking trading activities, as well as the processes implemented to identify, measure, monitor and control the bank's market risks, including policies for hedging risk and the strategies/processes for monitoring the continuing effectiveness of hedges.	
	(ii) Policies for determining whether a position is designated as trading, including the definition of stale positions and the risk management policies for monitoring those positions. In addition, banks should describe cases where instruments are assigned to the trading or banking book contrary to the general presumptions of their instrument category and the market and gross fair value of such cases, as well as cases where instruments have been moved from one book to the other since the last reporting period, including the gross fair value of such cases and the reason for the move.	
	(iii) Description of internal risk transfer activities, including the types of internal risk transfer desk (SMAR5)	**Market Risk Management Structure:** Market Risk unit is mainly responsible for monitoring Foreign Exchange Risk, Equity Price Risk and Liquidity Risk on a daily basis. The primary tools used to monitor market risks are: I. Market Risk Factors II. Factor Sensitivity III. Loss Triggers IV. Profit Rate Exposure V. Market Access Requirement VI. Stress Tests
b	The structure and organisation of the market risk management function, including a description of the market risk governance structure established to implement the strategies and processes of the bank discussed in row (a) above.	**Governance Bodies:** Market Risk Policy Committee (MRPC) The Board Executive Committee (Excom) delegates the decision making authority of monitoring and controlling Treasury activities through the MRPC. This authority includes the risk appetite setting process which culminates in the approval of the market risk and Treasury related credit. **Asset and Liability Committee (ALCO)** ExCom delegates the decision making authority of monitoring and controlling liquidity and accrual risks on BAJ's balance sheet to the ALCO. **Board of Directors Executive Committee (ExCom)** The ExCom has been delegated by the BOD and chaired by the chairman of board of directors. It is the responsibility of the ExCom, in accordance with the delegated powers, to approve credit and monitor the implementation of the strategy and policies set by the BOD, recommend the budget and operating plan of action submitted for the fiscal year, and ensure proper implementation of the policies of the BOD.
c	The scope and nature of risk reporting and/or measurement systems.	BAJ has implemented a comprehensive Market Risk Control function supported by robust MIS systems. Market Risk Management uses various MIS system for the below monitoring and reporting purpose: I. Foreign Exchange Profit & Loss II. Trading DV01 III. Investment Portfolio IV. Profit Rate Exposure V. Market Access Requirement

Table MR1: Market risk Under the Standardized Approach (SA)

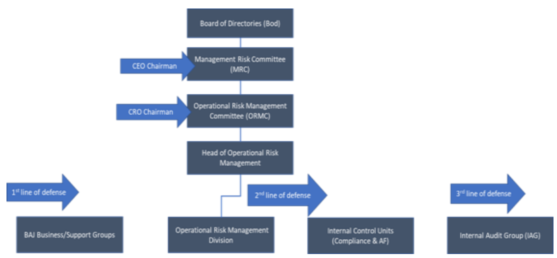
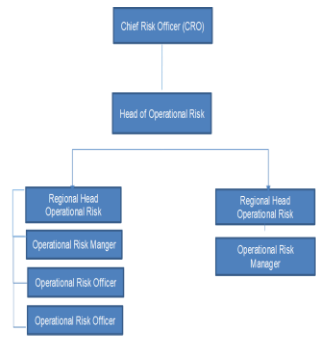
SR 000's

		a
		Capital requirement in standardised approach
1	General interest rate risk	55,214
2	Equity risk	13,652
3	Commodity risk	-
4	Foreign exchange risk	47,498
5	Credit spread risk - non-securitisations	-
6	Credit spread risk - securitisations (non-correlation trading portfolio)	-
7	Credit spread risk - securitisation (correlation trading portfolio)	-
8	Default risk - non-securitisations	1,143
9	Default risk - securitisations (non-correlation trading portfolio)	-
10	Default risk - securitisations (correlation trading portfolio)	-
11	Residual risk add-on	-
12	**Total**	117,507

Table CVAA: General Qualitative Disclosure Requirements Related to CVA

Banks must describe their risk management objectives and policies for CVA risk as follows:		
a	An explanation and/or a description of the bank's processes implemented to identify, measure, monitor and control the bank's CVA risks, including policies for hedging CVA risk and the processes for monitoring the continuing effectiveness of hedges.	BAJ is using the Standardized approaches for Counterparty Credit Risk(SA-CCR) and the Alternative Treatment for Credit Valuation Adjustment. (CVA) Standardized Approach for Counterparty Credit Risk (SA-CCR): SA-CCR aims to provide a more risk-sensitive approach to measuring counterparty credit risk associated with derivative transactions, securities financing transactions, and long-settlement transactions. The methodology accounts for potential future exposure (PFE) and incorporates a more risk-sensitive approach to the recognition of collateral and hedges. It introduces a efficient calculation for the exposure amount that is more aligned with the actual risk of the OTC derivative transactions. Alternative Treatment for Credit Valuation Adjustment (AT-CVA): As allowed by SAMA for banks having aggregate notional exposure less than the Materiality Threshold i.e. SAR 446Billion, for all non-centrally cleared derivatives, to use Alternative Treatement i.e. applying CVA charge equivalent to total CCR capital charge. CVA relates to an adjustment to the mid-market valuation of the portfolio of trades with a counterparty. This adjustment reflects the market value of the credit risk due to any failure to perform on contractual agreements with a counterparty. This adjustment may reflect the market value of the credit risk of the counterparty or the market value of the credit risk of both the bank and the counterparty. **Hedging Policies:** Derivative Hedging: Bank may enter into instruments such as Profit rate swaps to offset the credit risk associated with specific counterparties. BAJ uses Profit Rate Derivatives to hedge against the rate movements that could affect CVA exposures. Diversifying the portfolio of derivative transactions across various counterparties and asset classes is also a risk mitigation strategy for BAJ. This helps reduce concentration risk and the impact of a default from a single counterparty. Given the dynamic nature of CVA risk, bank may engage in dynamic hedging strategies, regularly adjusting their hedges to account for changes in market conditions and counterparty creditworthiness. **Monitoring Hedge Effectiveness:** Regular Assessments: Bank performs regular assessments to ensure that its hedging strategies are effective in mitigating CVA risks. This involves comparing the changes in the value of the derivatives used for hedging with the changes in the CVA exposure.
b	Whether the bank is eligible and has chosen to set its capital requirement for CVA at 100% of the bank's capital requirement for counterparty credit risk as applicable under SMAR14.	BAJ haing having aggregate notional exposure less than the Materiality Threshold i.e. SAR 446Billion, for all non-centrally cleared derivatives, uses Alternative Treatement i.e. applying CVA charge equivalent to total CCR capital charge.

Table ORA: General qualitative information on a bank's operational risk framework

Banks must describe		
a	Their policies, frameworks and guidelines for the management of operational risk.	Yes, bank has approved policy and procedures in place to manage Operational Risk in the bank, P&P are updated periodically to reflect and be aligned with the related regulations and requirements (The Operational Risk Management Framework is designed to establish an effective association between the risk management and the risk owners represented by various business and support groups within the bank. Business and support groups are responsible to manage their activities and the risks within their respective groups, however processes have been established to involve the Operational Risk Division to facilitate risk identification, measurement, assessment and control. Operational Risk framework across the Bank is also subject to independent review by Internal Audit function. The components of the Operational Risk framework to manage and monitor operational risks are (Risk & Control Self-Assessment (RCSA)/ Key Risk Indicators (KRI)/ Loss Data Management (LDM)/ Business Continuity Management (BCM)/ Outsourcing/Anti-Fraud Management
b	The structure and organisation of their operational risk management and control function.	 
c	Their operational risk measurement system (ie the systems and data used to measure operational risk in order to estimate the operational risk capital charge).	Yes, ORMD use EGRC system and started using a new system for EGRC from ARCHER, all the data related to risks, controls, KRI and losses/near misses have been transferred to the new system. Operational loss data captured registered, the full data is available in ops risk system and operational risk capital charge is calculated at excel not direct from system.
d	The scope and main context of their reporting framework on operational risk to executive management and to the board of directors.	Yes, Reporting the Bank wide status of Operational Risks to the Management Risk Committee (MRC) and/or the Board Risk Committee (BRC).
e	The risk mitigation and risk transfer used in the management of operational risk. This includes mitigation by policy (such as the policies on risk culture, risk appetite, and outsourcing), by divesting from high-risk businesses, and by the establishment of controls. The remaining exposure can then be absorbed by the bank or transferred. For instance, the impact of operational losses can be mitigated with insurance.	Yes, ORMD policy covers the and defines the risk mitigation methods related to internal controls, establishing and investing in new controls/defining Operational loss appetite /policy and procedures review and update, Outsourcing and 3rd party engagements/ and using insurance i.e. D&O and BBB insurance policies.

Template OR1: Historical Losses

SR 000's

		a	b	c	d	e	f	g	h	i	j	k
		T	T-1	T-2	T-3	T-4	T-5	T-6	T-7	T-8	T-9	Ten year Average
Using 44,600 SAR threshold												
1	Total amount of operational losses net of recoveries (no exclusions)	5,627.00	30,115.00	17,033.00	6,712.00	34,918.00	22,163.00	159.00	801.00	1,406.00	3,351.00	12,228.50
2	Total number of operational risk losses	19.00	46.00	31.00	19.00	31.00	24.00	10.00	9.00	10.00	21.00	22.00
3	Total amount of excluded operational risk losses	-	-	-	-	-	-	-	-	-	-	-
4	Total number of exclusions	-	-	-	-	-	-	-	-	-	-	-
5	Total amount of operational losses net of recoveries and net of excluded losses	5,627.00	30,241.00	17,033.00	6,712.00	34,918.00	22,163.00	1,592.00	801.00	1,406.00	3,351.00	12,384.40
Using 446,000 SAR threshold												
6	Total amount of operational losses net of recoveries (no exclusions)	3,599.00	27,097.00	14,214.00	4,600.00	32,854.00	20,175.00	601.00	-	-	-	10,314.00
7	Total number of operational risk losses	3.00	14.00	9.00	5.00	15.00	14.00	1.00	-	-	-	6.10
8	Total amount of excluded operational risk losses	-	-	-	-	-	-	-	-	-	-	-
9	Total number of exclusions	-	-	-	-	-	-	-	-	-	-	-
10	Total amount of operational losses net of recoveries and net of excluded losses	3,599.00	27,097.00	14,214.00	4,600.00	32,854.00	20,175.00	601.00	-	-	-	10,314.00
Details of operational risk capital calculation												
11	Are losses used to calculate the ILM (yes/no)?	NO										
12	If "no" in row 11, is the exclusion of internal loss data due to non compliance with the minimum loss data standards (yes/no)?	YES										
13	Loss event threshold: 44,600 SAR or 446,000 SAR for the operational risk capital calculation if applicable	44,600 SAR										

Template OR2: Business Indicator and Subcomponents

SR 000's

		a	b	c
	BI and its subcomponents	T	T-1	T-2
1	Interest, lease and dividend component	2,427,502		
1a	Interest and lease income	6,324,693	3,971,021	3,171,492
1b	Interest and lease expense	(3,979,093)	(1,399,499)	(498,247)
1c	Interest earning assets	113,899,154	104,677,210	96,241,213
1d	Dividend income	153,352	44,954	804
2	Services component	749,669		
2a	Fee and commission income	758,995	694,573	718,548
2b	Fee and commission expense	0	0	0
2c	Other operating income	21,701	54,019	1,171
2d	Other operating expense	(7,042)	(35,652)	(72,350)
3	Financial component	63,386		
3a	Net P&L on the trading book	(3,447)	50,662	(11,613)
3b	Net P&L on the banking book	12,194	32,591	109,771
4	BI	3,240,557		
5	Business indicator component (BIC)	388,867		

Disclosure on BI:

		a
6a	BI gross of excluded divested activities	0
6b	Reduction in BI due to excluded divested	0

Template OR3: Minimum Required Operational Risk Capital

SR 000's

#	Particulars	a
1	Business indicator component (BIC)	388,867
2	Internal loss multiplier (ILM)	1
3	Minimum required operational risk capital (ORC)	388,867
4	Operational risk RWA	4,860,836

Table IRRBBA - IRRBB Risk Management Objectives and Policies (Quantitative disclosures)

SR 000's

Quantitative disclosures		
1	Average repricing maturity assigned to non-maturity deposits (NMDs).	Average repricing maturity assigned to NMDs is 3.67 Years (Retail) and 3.1 Years (Wholesale).
2	Longest repricing maturity assigned to NMDs.	Longest repricing maturity assigned to NMDs is 10 Years.

Template IRRBB1 - Quantitative Information on IRRBB1

SR 000's

In reporting currency	ΔEVE		ΔNII	
Period	**T**	**T-1**	**T**	**T-1**
Parallel up	(1,080,145)	(2,167,924)	(248,247)	(210,659)
Parallel down	1,808,195	2,906,878	251,844	210,659
Steepener	(312,925)	(1,096,103)		
Flattener	464,255	716,256		
Short rate up	(178,601)	(392,289)		
Short rate down	988,934	(1,485,771)		
Maximum	1,080,145	2,167,924	251,844	210,659
Period	**T**		**T-1**	
Tier 1 capital	17,163,378		16,596,256	

Template LR1: Summary Comparison of Accounting Assets vs Leverage Ratio Exposure

SR 000's

#	Particulars	a
1	Total consolidated assets as per published financial statements	189,949,122
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	(16,438,038)
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 offbalance sheet exposures)	(7,767,944)
11	Adjustments for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital	0
12	Other adjustments	599,394
13	**Leverage ratio exposure measure**	**166,342,534**

Template LR2: Leverage Ratio Common Disclosure Template

SR 000's

		a	b
		T	T-1
On Balance sheet exposures			
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	149,505,462	145,747,923
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)**	**149,505,462**	**145,747,923**
Derivative exposures			
8	Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	151,308	150,051
9	Add-on amounts for potential future exposure associated with all derivatives transactions	513,352	548,221
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)**	**664,660**	**698,272**
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	23,940,356	26,773,793
20	(Adjustments for conversion to credit equivalent amounts)	-7,767,944	-9,782,950
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)**	**16172412**	**16990843**
Capital and total exposures			
23	**Tier 1 capital**	17,163,378	17,370,421
24	**Total exposures (sum of rows 7, 13, 18 and 22)**	166,342,534	163,437,038
Leverage ratio			
25	**Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)**	**10.32%**	**10.63%**
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	-	-
26	**National minimum leverage ratio requirement**	-	-
27	**Applicable leverage buffers**	-	-
Disclsoure 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	-	-
29	Quarter-end value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	-	-
30	Total exposures (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	-	-
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)	-	-
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)	-	-
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)	-	-

Table LIQA - Liquidity Risk Management

Qualitative disclosures		
a	Governance of liquidity risk management, including: risk tolerance; structure and responsibilities for liquidity risk management; internal liquidity reporting; and communication of liquidity risk strategy, policies and practices across business lines and with the board of directors.	The Bank has developed Liquidity Risk Policy (LRP) as an important tool to manage adherence to Liquidity Ratios and Liquidity Stress Scenarios as approved by the Market Risk Policy Committee (MRPC) of the Bank. Any exception to the Liquidity Risk Policy must be approved by MRPC and notified to the BRC (as part of regular reporting), Board/ExCom. The Bank has a sound governance process for the management of liquidity and associated risks with well-defined roles and responsibilities of various stakeholders involved in the daily management and monitoring of the Bank's liquidity position. The Bank has enhanced its liquidity risk management framework by enhancing the charters of Committees as well as produce various liquidity metrics at a regular frequency which help in assessing the liquidity risk profile of the Bank. The Bank computes LCR, NSFR, SLR and LDR as per the required frequency of the regulator. Additionally, the Bank also conducts a CFP testing on a quarterly basis. Treasury team is responsible for the management of the Bank's liquidity and the structural maturity mismatches. Market and Liquidity Risk Management Unit within Enterprise Risk Management Group (ERMG) works closely with the Treasury team of the Bank to track the liquidity ratios and conduct liquidity stress tests to better prepare the Bank for business as usual and unexpected stress scenarios. Treasury works under the guidelines of the Liquidity Risk Policy (LRP). The Bank's Risk Appetite Framework defines the Bank's Risk Capacity, Risk Appetite, Risk Limit and Risk Profile as approved by the Board after reviewing by the Board Risk Committee (BRC). The Risk Appetite Framework also defines the roles and responsibilities of various stakeholders. The MRPC is the ultimate owner of the Bank's Liquidity Risk management framework and responsible to review the liquidity position of the Bank on a regular basis. The ILAAP is reviewed by the ILAAP Steering Committee and Board Risk Committee (BRC) and approved by the Board upon recommendation of the BRC. i. Board and Senior Management Oversight☐ The Board of Directors (BoD) has the overall responsibility for the establishment and governance of the risk management framework and are assisted by Board Level and Management Level Committees. The Board Level Committees are as under: ii. Board of Directors Executive Committee (ExCom)☐ The ExCom has been delegated by the BoD and chaired by the Chairman of BoD. It is the responsibility of the ExCom, in accordance with the delegated powers, to approve credit and monitor the implementation of the strategy and policies set out by the BoD, recommend the budget and operating plan of action submitted by Finance Team for the fiscal year, and ensure proper implementation of policies approved by the BoD. iii. Board Risk Committee ☐ The Board Risk Committee (BRC) is primarily responsible for providing advice to the Board in relation to current and future potential risk exposures of the Bank and future risk strategy, including determination of risk appetite and tolerance. iv. Market Risk Policy Committee ☐ The Board Executive Committee (ExCom) has delegated the decision making authority of monitoring and controlling Treasury activities through MRPC. This authority includes the risk appetite setting process which culminates in the approval of the market and liquidity risk and Treasury related activities. MRPC has the following roles and responsibilities: · Review and approve Market Risk Policy, Liquidity Risk Policy, Contingency Liquidity Policy and Profit Rate Risk Policy. ☐ · All changes/revisions in the above mentioned policies to be approved by MRPC and then to be ratified by the Board of Directors (BoD) after Excom and BRC endorsement (based on the relevance of the subject matter).☐ · Review and approve the Market Risk Limits Package.☐ · Propose changes to overall Treasury limits to the MRPC for review and submission to the Board after Excom and BRC endorsement (based on the relevance of the subject matter).☐ · New Product, New Activity and Complex Transaction approval.☐ · Communicate to the Excom (through the MRPC meeting minutes) any material positions and risks as appropriate.☐ · Communicate to the Excom (through the MRPC meeting minutes) of all limit exceptions and excesses.☐ · Treasury related Product Programs review and approval.☐ · Authorize temporary increases or permanent changes to limits.☐ · Review reports on trading portfolio risks.☐ · Oversee the structure, composition and performance of the investment portfolio.☐ · Reclassify certain Investment exposures within Board approval limits.☐ · Review and approve all existing and new counterparty credit and issuer limits along with all limit approvals related to the Treasury Business.☐ v. Asset and Liability Committee☐ ExCom has delegated the decision making authority of monitoring and controlling liquidity and accrual risks on the Bank's balance sheet to the ALCO. To strategically manage these risks, ALCO has the authority to establish, change or allocate limits related to the Bank's business lines/products. Roles of the ALCO: ☐ · To develop an effective Asset and Liability Management Framework for Bank wide portfolios and to ensure optimal balance sheet management.☐ · To oversee and monitor the Bank's approved policies and procedures in relation to the management and control of the following key balance sheet risks.☐ o Liquidity risk – being the risk from the Bank's inability to meet obligations when they become due without incurring unacceptable losses because of an inability to liquidate assets or to obtain adequate funding.☐ o Accrual risk – being the risk to earnings from adverse movements in profit rates.☐ · Oversee the installation and maintenance of an information system that supplies, on a timely basis, the information and data necessary for the ALCO to fulfil its roles and responsibilities.

Table LIQA - Liquidity Risk Management

Qualitative disclosures		
b	Funding strategy, including policies on diversification in the sources and tenor of funding, and whether the funding strategy is centralised or decentralised.	The Board of Directors of the Bank recognises the importance of liquidity management and funding strategy both for ensuring the effective liquidity risk management at the Bank in compliance with the regulatory requirements as well as within the Risk Appetite Limits set by the Board. The funding strategy assess the funding requirement based on the projected growth of the balance sheet and the main source of funding envisaged. i. Funding Diversification Customer deposits constitute major source of funding for the Bank followed by shareholders' equity and due to banks and FIs. The debt issuances are a relatively smaller portion of the overall funding profile of the Bank. Customer deposits are well diversified across six major segments. Among the customer deposits "Corporate profit bearing (Naqa'a deposits)" and "Retail non-profit bearing (current accounts)" deposits constitute the major chunk of the total customer deposits (45 percent of the total customer deposits equivalent to SAR 48.7 Billion). In term of diversification among tenure, the Bank ensures to have a healthy mix of short, medium and long term funding. Most of the interbank funding is of short term in nature which is primarily utilised for managing short term liquidity requirements. Corporate deposits provide the short and medium term funding profile. Retail current accounts are non-maturity accounts which can be withdrawn at any time. However, based on the behavioural study of historical data these deposits remain with the Bank for a relatively longer term, that is, they have shown a lower decay rate. Another long term source of funding for the Bank are issuance of Sukuk. In term of diversification among tenure, the Bank ensures to have a healthy mix of short, medium and long term funding. Most of the interbank funding is of short term in nature which is primarily utilised for managing short term liquidity requirements. Corporate deposits provide the short and medium term funding profile. Retail current accounts are non-maturity accounts which can be withdrawn at any time. However, based on the behavioural study of historical data these deposits remain with the Bank for a relatively longer term, that is, they have shown a lower decay rate. Another long term source of funding for the Bank are issuance of Sukuk. ii. Monitoring Mechanism for Funding Diversification The Bank ensure to limit concentration in any one particular funding source or tenor so as to minimise the risk in case that particular funding source run dry. The Bank main funding source are customer deposits which are relatively more stable as compared to wholesale market funding. The Bank do raise funds from wholesale market through bond issuance and interbank market, but the proportion of these in the overall balance sheet is relatively lower. The following reports the Bank tracks on a regular basis so as to ensure that the funding sources remain well diversified: · Large fund providers (LFP) Report: On a monthly basis ALCO tracks the funds raised through large fund providers and their percentage to total deposits. · Interbank borrowing concentration analysis: Market risk produces this report on a monthly basis which monitor the counterparty concentration and highlights if overreliance is placed on any single interbank counterparty.
c	Liquidity risk mitigation techniques.	Market Risk Management has established a monitoring and reporting framework for liquidity risk that provides pertinent information to ALCO. The following lists the salient aspects of monitoring that is done on a regular basis: · Monitoring of the implementation of the limits according to Market Risk Policy guidelines. · Timely detection and correction of deficiencies in the policies, processes and procedures of liquidity gap risk. · Managing liquidity risk through on-going, periodic and annual reviews. · Verifying the authenticity and availability of the sources of funds available to the Bank.
d	An explanation of how stress testing is used.	As part of our enterprise wide Stress Testing exercise, Enterprise Risk Management Group (ERMG) addresses unusual and unexpected events to occur and accordingly prepares to face and survive such situations. This requires foreseeing situations under hypothetical scenarios considering the question 'what-if' and development of stress tests in such scenarios. This enables the organization to be well equipped to cope with the crisis situations when they arise. Under the ILAAP regime the bank has developed multiple scenarios comprising of Bank Specific, Market–wide and Combined Stressed Scenarios. These stress testing scenarios have been assessed with and without Management Action (MA) to arrive at the movement in the Bank's regulatory ratios, cash flows, balance sheet and profitability. These management actions are taken to restore the Bank's liquidity positions within the regulatory requirements and internal liquidity risk appetite limits.
e	An outline of the bank's contingency funding plans.	The Bank has developed a detailed Contingency Funding Plan (CFP) clearly detailing the approach and actions to be adopted in order to manage its liquidity position during a contingency situation. The Board of Directors and Senior Management of the Bank recognizes the importance of liquidity in the day-to-day operations of the Bank and strongly believes in the need to have a plan for addressing liquidity requirements in times of crisis. Liquidity crisis may unfold due to external as well as internal factors, and CFP has been articulated and developed to address these crisis situations. The CFP has defined Early Warning Indicators (EWIs) for both internal as well as external factors. These EWIs are tracked on a regular basis. The Asset and Liability Committee (ALCO) has been designated to execute the CFP and communicate directly with the Board of Directors via the MRPC. The CFP clearly defines the roles and responsibilities of the ALCO Members in a crisis situation. In a crisis situation, the ALCO will convene and decide on the future course of action including formally invoking the CFP. The Bank's Board of Director will be informed immediately by the Chairman of the ALCO. In addition, regular status reports will be submitted to the Board Executive Committee.

Table LIQA - Liquidity Risk Management

Quantitative disclosures

f	Customised measurement tools or metrics that assess the structure of the bank's balance sheet or that project cash flows and future liquidity positions, taking into account off-balance sheet risks which are specific to that bank.	BAJ assesses Liquidity gaps and the structure of a bank's balance sheet by through the projected cash flows and future liquidity positions, taking into account off-balance sheet risks specific to the Bank, Bank follows the following steps: 1. Identification of Off-Balance Sheet Risks: Bank conducts a comprehensive assessment of their off-balance sheet risks. This involves identification and understanding of potential risks arising from contingent liabilities, commitments, guarantees, and other off-balance sheet exposures. 2. Customized Measurement Tool: Bank developed its customized measurement tools tailored to its specific off-balance sheet risks. These tools capture and analyze the impact of off-balance sheet activities on the bank's liquidity position and projected future liquidity needs. 3. Consideration of Future Cash Flows: Bank projects its future cash flows and the timing of inflows and outflows to determine potential liquidity gaps. This metric involves various factors such as loan maturities, expected deposits and withdrawal patterns and potential contingent funding needs. 4. Assess the structure of the balance sheet: Banks regularly assesses the Balance Sheet Structure in order to ensure its alignment with the Risk Appetite and Liquidity Requirements. This assessment involves analyzing the composition of assets and liabilities, including their maturity/repricing, liquidity and marketability. It also includes evaluating the adequacy and availability of liquid assets to meet potential liquidity needs.
g	Concentration limits on collateral pools and sources of funding (both products and counterparties).	Management of collateral entails distinguishing between pledged and unencumbered assets that are available at all times and can be utilised to raise liquidity. It includes identification of the jurisdiction in which the collateral resides so when needed, the collateral can be freely moved from one jurisdiction to another. The Bank tracks the portfolio of unencumbered assets along with the jurisdiction in which these collaterals reside. A sample unencumbered report is shown below:

S.No.	Particular(s)	Type and Nature	Location	Haircut
1	Available unencumbered assets that are marketable as collaterals in secondary market	Sukuk	Saudi Arabia	25%
2	Available unencumbered assets that are eligible secured financing with central bank at pre-arranged (if available) or current haircuts at reasonable costs for standing facility	Sukuk Guaranteed by MoF	Saudi Arabia	15%
		SAMA FRN	Saudi Arabia	10%
		KSA Sukuk	Saudi Arabia	2%
3	Customer collateral received that the bank is permitted to deliver or re-pledge	-	-	-

h	Liquidity exposures and funding needs at the level of individual legal entities, foreign branches and subsidiaries, taking into account legal, regulatory and operational limitations on the transferability of liquidity.	Liquidity exposures and funding needs at the level of individual legal entities, foreign branches and subsidiaries, taking into account legal, regulatory and operational limitations on the transferability of capital. The Bank has established the lending limit to AlJazira Capital (subsidiary of Bank AlJazira) within the SAMA lending limit of 25% of its own capital. The Bank foresees no requirement of liquidity transferability issues from its subsidiaries or affiliates.
i	Balance sheet and off-balance sheet items broken down into maturity buckets and the resultant liquidity gaps.	

As of Dec 2024 Amounts in SAR '000	Within 3 months	3-12 months	1-5 years	Over 5 years	No fixed maturity	Total
Assets						
Cash and balances with SAMA	-	-	-	-	6,118,369	6,118,369
Due from banks and other financial institutions	2,439,715	3,852,884	-	-	404,518	6,697,117
Investments, net	450,228	609,392	14,032,443	18,779,761	2,321,899	36,193,723
Positive fair value of derivatives	44,699	20,475	19,003	67,560	-	151,737
Loans and advances, net	21,328,983	13,784,669	31,604,289	29,783,203	411,352	96,912,496
Investment in Associates	-	-	-	-	323,716	323,716
Other real estate, net	-	-	-	-	139,717	139,717
Property and Equipment	-	-	-	-	1,258,076	1,258,076
Other assets	49,451	148,354	-	-	913,312	1,111,117
Total Assets	**24,313,076**	**18,415,774**	**45,655,735**	**48,630,524**	**11,890,959**	**148,906,068**
Liabilities						
Due to banks and other financial institutions	15,324,288	3,400,271	288,671	-	296,103	19,309,333
Negative fair value of derivaties	45,530	21,651	19,531	78,287	-	164,999
Customers' deposits	43,324,069	16,786,217	83,577	-	47,992,651	108,186,514
Other liabilities	10,934	47,147	96,536	23,203	1,859,786	2,037,606
Subordinated Sukuk	-	9,255	-	1,996,663	-	2,005,918
Total Liabilities	**58,704,821**	**20,264,541**	**488,315**	**2,098,153**	**50,148,540**	**131,704,370**
Shareholders' Equity	-	-	-	-	**16,415,494**	**16,415,494**
Total Liabilities and Shareholders' Equity	**58,704,821**	**20,264,541**	**488,315**	**2,098,153**	**66,564,034**	**148,119,864**
Total Off Balance Sheet	**9,034,467**	**2,890,003**	**1,550,271**	**280,540**	-	**13,755,281**
Gap	**(43,426,212)**	**(4,738,770)**	**43,617,149**	**46,251,831**	**(54,673,075)**	**(12,969,077)**
Cummulative Gap	**(43,426,212)**	**(48,164,982)**	**(4,547,833)**	**41,703,998**	**(12,969,077)**	-

Template LIQ1: Liquidity Coverage Ratio (LCR)

SR 000's

		a	b
		Total unweighted value (average)	**Total weighted value (average)**
High quality liquid assets			
1	Total HQLA		24,348,253
Cash outflows			
2	**Retail deposits and deposits from small business customers, of which:**	1,956,058	1,956,058
3	Stable deposits	-	-
4	Less stable deposits	1,956,058	1,956,058
5	**Unsecured wholesale funding, of which:**	46,394,328	27,070,516
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	-	-
7	Non-operational deposits (all counterparties)	46,394,328	27,070,516
8	Unsecured debt	-	-
9	**Secured wholesale funding**	-	-
10	**Additional requirements, of which:**	2,265,516	261,697
11	Outflows related to derivative exposures and other collateral requirements	39,050	39,050
12	Outflows related to loss of funding on debt products	-	-
13	Credit and liquidity facilities	2,226,466	222,647
14	**Other contractual funding obligations**	-	-
15	**Other contingent funding obligation**	-	511,160
16	**TOTAL CASH OUTFLOWS**		**29,799,431**
Cash inflows			
17	Secured lending (eg reverse repos)	-	-
18	Inflows from fully performing exposures	16,719,226	10,126,974
19	Other cash inflows	-	-
20	**TOTAL CASH INFLOWS**		10,126,974
			Total adjusted value
21	Total HQLA		24,348,253
22	Total net cash outflows		19,672,457
23	Liquidity Coverage Ratio (%)		**123.77%**

Template LIQ2: Net Stable Funding Ratio (NSFR)

SR 000's

		a	b	c	d	e
		Unweighted value by residual maturity				
(In currency amount)		No maturity	<6 months	6 months to < 1 year	≥ 1 year	Weighted value
Available stable funding (ASF) item						
1	**Capital:**	17,782,961	-	-	1,996,662	19,779,623
2	Regulatory capital	17,782,961	-	-	1,996,662	19,779,623
3	Other capital instruments	-	-	-	-	-
4	**Retail deposits and deposits from small business customers, of which:**	19,605,669	13,760,152	-	-	30,029,239
5	Stable deposits	-	-	-	-	-
6	Less stable deposits	19,605,669	13,760,152	-	-	30,029,239
7	**Wholesale funding:**	-	79,610,197	6,604,706	371,282	29,090,507
8	Operational deposits	-	-	-	-	-
9	Other wholesale funding	-	79,610,197	6,604,706	371,282	29,090,507
10	**Liabilities with matching interdependent assets**	-	-	-	-	-
11	**Other liabilities**	-	11,524,779	544,709	6,127,579	6,399,934
12	NSFR derivative liabilities		-	-	-	
13	All other liabilities and equity not included in the above categories	-	11,524,779	544,709	6,127,579	6,399,934
14	**Total ASF**					85,299,303
Required stable funding (RSF) item						
15	Total NSFR high-quality liquid assets (HQLA)					-
16	Deposits held at other financial institutions for operational purposes	-	363,440.00	-	25,206,336.75	1,279,357.59
17	Performing loans and securities:	-	-	-	-	-
18	Performing loans to financial institutions secured by Level 1 HQLA	-	-	-	-	-
19	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	-	-	-	-	-
20	Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which:	-	39,359,513.42	54,897,503.26	2,562,772.43	49,691,280.77
21	With a risk weight of less than or equal to 35% under the Basel II standardised approach for credit risk	-	-	-	-	-
22	Performing residential mortgages, of which:	-	-	-	-	-
23	With a risk weight of less than or equal to 35% under the Basel II standardised approach for credit risk	-	-	-	-	-
24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	33,985.71	150,000.00	161,250.00	9,645,685.50	8,383,345.53
25	Assets with matching interdependent liabilities	-	-	-	-	-
26	Other assets:	13,029,075	-	-	-	13,029,075
27	Physical traded commodities, including gold	-				-
28	Assets posted as initial margin for derivative contracts and contributions to default funds of central counterparties		-	-	-	-
29	NSFR derivative assets		-	-	-	-
30	NSFR derivative liabilities before deduction of variation margin posted		-	-	-	-
31	All other assets not included in the above categories	13,029,074.86	-	-	-	13,029,075
32	Off-balance sheet items		-	-	-	111,323
33	**Total RSF**					72,494,382
34	**Net Stable Funding Ratio (%)**					117.66%