Gulf International Bank - Saudi Arabia

BASEL 3 PILLAR 3 DISCLOSURES

As at 30<sup>th</sup> June 2024

GiB

#### Table of contents

1.	KM1: KEY METRICS
2.	OV1 - OVERVIEW OF RWA
3.	CC1: COMPOSITION OF REGULATORY CAPITAL
4.	CC2 – RECONCILIATION OF REGULATORY CAPITAL TO BALANCE SHEET
5.	CCA: MAIN FEATURES OF REGULATORY CAPITAL INSTRUMENTS AND OF OTHER TLAC-ELIGIBLE INSTRUMENTS
6.	CCYB1 – GEOGRAPHICAL DISTRIBUTION OF CREDIT EXPOSURES USED IN THE COUNTERCYCLICAL CAPITAL BUFFER
7.	LR1 - SUMMARY COMPARISON OF ACCOUNTING ASSETS VS LEVERAGE RATIO EXPOSURE MEASURE 10
8.	LR2 - LEVERAGE RATIO COMMON DISCLOSURE
9.	LIQ1 – LIQUIDITY COVERAGE RATIO (LCR)12
10.	LIQ2 – NET STABLE FUNDING RATIO (NSFR)13
11.	ENC – ASSET ENCUMBRANCE
12.	CR1 - CREDIT QUALITY OF ASSETS
13.	CR2 - CHANGES IN STOCK OF DEFAULTED LOANS AND DEBT SECURITIES
14.	CR3 - CREDIT RISK MITIGATION TECHNIQUES – OVERVIEW15
15.	CR4 - STANDARDISED APPROACH – CREDIT RISK EXPOSURE AND CREDIT RISK MITIGATION (CRM) EFFECTS 
16.	CR5 - STANDARDISED APPROACH – EXPOSURES BY ASSET CLASSES AND RISK WEIGHTS
17.	CCR1 - ANALYSIS OF COUNTERPARTY CREDIT RISK (CCR) EXPOSURE BY APPROACH
18.	CCR3 - STANDARDISED APPROACH – CCR EXPOSURES BY REGULATORY PORTFOLIO AND RISK WEIGHTS . 17
19.	CCR5 - COMPOSITION OF COLLATERAL FOR CCR EXPOSURE
20.	CCR8 - EXPOSURES TO CENTRAL COUNTERPARTIES
21.	MR1 - MARKET RISK UNDER STANDARDISED APPROACH

#### 1. KM1: Key metrics

		а	b	С	d	е
	SAR 000's	30-Jun-	31-Mar-	31-Dec-	30-Sep-	30-Jun-
	Available capital (amounts)	2024	2024	2023	2023	2023
1	Common Equity Tier 1 (CET1)	7,522,682	7,479,421	7,409,183	7,376,911	7,317,722
1	Fully loaded ECL accounting model	7,522,002	7,173,121	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	7,517,722
1a	Tier 1	7,522,682	7,479,421	7,409,183	7,376,911	7,317,722
2	Fully loaded ECL accounting model Tier 1	7,522,002	7,473,421	7,403,103	7,570,511	7,517,722
2a	-	9,326,914	9,288,977	9,205,271	7,634,091	7,546,845
3	Total capital	9,320,914	9,200,977	9,203,271	7,034,091	7,540,845
3a	Fully loaded ECL accounting model total capital					
	Risk-weighted assets (amounts)					
4	Total risk-weighted assets (RWA)	45,379,369	45,639,614	44,202,676	43,120,891	42,277,430
	Risk-based capital ratios as a percentage of RWA					
5	Common Equity Tier 1 ratio (%)	16.6%	16.4%	16.8%	17.1%	17.3%
5a	Fully loaded ECL accounting model Common Equity Tier 1 (%)					
6	Tier 1 ratio (%)	16.6%	16.4%	16.8%	17.1%	17.3%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)					
7	Total capital ratio (%)	20.6%	20.4%	20.8%	17.7%	17.9%
7a	Fully loaded ECL accounting model total capital ratio (%)					
	Additional CET1 buffer requirements as a percentage of RWA					
8	Capital conservation buffer requirement (2.5% from 2019) (%)	2.5%	2.5%	2.5%	2.5%	2.5%
9	Countercyclical buffer requirement (%)	0.0%	0.0%	0.0%	0.1%	0.1%
10	Bank G-SIB and/or D-SIB additional requirements (%)					
11	Total of bank CET1 specific buffer requirements (%) (row 8 + row 9 + row 10)	2.5%	2.5%	2.5%	2.6%	2.6%
12	CET1 available after meeting the bank's minimum	6.1%	5.9%	6.2%	6.6%	6.8%
12	capital requirements (%)					
	Basel III leverage ratio	64,000,004	60.004.005	60 577 540	60.606.700	50 750 570
13	Total Basel III leverage ratio exposure measure	61,299,821	62,231,825	60,577,513	60,686,700	58,753,572
14	Basel III leverage ratio (%) (row 2 / row 13)	12.3%	12.0%	12.2%	12.2%	12.5%
14a	Fully loaded ECL accounting model Basel III leverage ratio (%) (row 2a / row13)					
	Liquidity Coverage Ratio					
15	Total HQLA	13,947,693	15,311,220	14,291,924	15,591,358	11,725,124
16	Total net cash outflow	7,022,612	8,139,023	7,045,938	8,301,787	2,534,653
17	LCR ratio (%)	198.6%	188.1%	202.8%	187.8%	462.6%
	Net Stable Funding Ratio					
18	Total available stable funding	28,719,705	28,160,101	27,969,667	27,983,578	25,169,153
19	Total required stable funding	19,526,138	19,328,473	19,327,423	17,456,389	17,957,045
20	NSFR ratio	147.1%	145.7%	144.7%	160.3%	140.2%

#### 2. OV1 - Overview of RWA

		(a)		(c)
		RV	VA	Minimum capital requirements
	SAR 000's	30 Jun 2024	31 Mar 2024	30 Jun 2024
1	Credit risk (excluding counterparty credit risk)	40,005,062	40,642,810	3,200,405
2	Of which: standardised approach (SA)	40,005,062	40,642,810	3,200,405
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)	232,789	236,340	18,623
7	Of which: standardised approach for counterparty credit risk	232,789	236,340	18,623
8	Of which: Internal Model Method (IMM)			
9	Of which: other CCR			
10	Credit valuation adjustment (CVA)	232,789	236,340	18,623
11	Equity positions under the simple risk weight approach			
12	Equity investments in funds – look-through approach			
13	Equity investments in funds – mandate-based approach			
14	Equity investments in funds – fall-back approach			
15	Settlement risk			
16	Securitisation exposures in banking book			
17	Of which: securitisation internal ratings-based approach (SEC-IRBA)			
18	Of which: securitisation external ratings-based approach (SEC-ERBA), including internal assessment approach (IAA)			
19	Of which: securitisation standardised approach (SEC-SA)			
20	Market risk	3,317,406	2,932,801	265,393
21	Of which: standardised approach (SA)	3,317,406	2,932,801	265,393
22	Of which: internal model approaches (IMA)			
23	Capital charge for switch between trading book and banking book			
24	Operational risk	1,591,323	1,591,323	127,306
25	Amounts below the thresholds for deduction (subject to 250% risk weight)			
26	Floor adjustment			
27	<b>Total</b> (1 + 6 + 10 + 11 + 12 + 13 + 14 + 15 + 16 + 20 + 23 + 24 + 25 + 26)	45,379,369	45,639,614	3,630,349

Point to note:

(i) Items marked with an asterisk (\*) will be applicable only after their respective policy frameworks take effect. Until then, "Not applicable" should be reported in the rows.

### 3. CC1: Composition of regulatory capital

SAR 000's         Source based on reference members/letters of the balance sheet under the regulatory scope of consolidation           1         Directly issued qualifying common share (and equivalent for non-joint stock companies) capital plus related stock surplus         7.500,000           2         Retained earnings         133,733           3         Accumulated other comprehensive income (and other reserves)         (4,614)           4         Directly issued qualifying common share (and equivalent for non-joint stock support of the regulatory stock companies)         (4,614)           5         Common faulty Ter 1 capital is before regulatory adjustments         7,629,110           6         Common faulty Ter 1 capital is before regulatory adjustments         7,629,110           7         Prudent valuation adjustments         7,629,110           8         Godwill (red or felstet at isability)         (10,6,437)         (0) minus (d)           9         Other intangibles other than mortgage servicing rights (net of related tax liability)         (10,6,437)         (0) minus (d)           10         Deferred tax assets that revol on turue prohibility, excluding those arising from temporary differences [net of related tax liability]         (10,6,437)         (0) minus (d)           11         Cash flow digs: service (rank of the rangel and particle)         (10,6,437)         (10) minus (d)           13         Securitistion gain		30 June 2024	а	b
SAR 000's         scope of consolidation           Common Equity Tier 1 capital: instruments and reserves         7.500.000           I         Directly issued qualifying common share (and equivalent for non-joint stock companies) capital plus related stock surplus         133,733           2         Retained earnings         133,733           3         Accumulated other comprehensive income (and other reserves)         (4,614)           4         Directly issued capital subject to phase-out from CETI (only applicable to non-joint stock companies)         7,629,119           6         Common Squiry Tier 1 capital regulatory adjustments         7,629,119           7         Prudent valuation adjustments         7,629,119           8         Goodwall (net or feated tax liability)         (a) minus (d)           9         Other intangibies other than mortgage servicing rights (net of related tax liability)         (10,6,437)           10         temporary differences (net of related tax liability)         (10,6,437)         (b) minus (e)           13         Securitisation gain on sale (as set out in paragraph 36 of Basel III securitisation framework2)         Immediate capital incount capital				Source based on reference numbers/letters of
Common Equity Tier 1 capital: instruments and reserves         Image: Comparise 1           1         Directly issued qualifying common share (and equivalent for non-joint stock companies) capital plus related stock surplus         133,733           2         Retained earnings         133,733           3         Accumulated other comprehensive income (and other reserves)         (4,614)           4         Directly issued capital subject to phase-out from CETI (only applicable to non-joint stock companies)         (4,614)           5         Common share capital issued by subsidiaries and held by third parties (amount allowed in group CETI)         (6           6         Common Equity Tier 1 capital regulatory adjustments         7,529,119           7         Prudent valuation adjustments         (a) minus (d)           8         Goodwill (net of related tax liability)         (106,437)         (b) minus (e)           0         Deferred tax assets that rely on future profitability, excluding those arising from tempory differences (and other serves)         (a) minus (d)           11         Cash flow hedge reserve         (a)         (b) minus (e)           12         Shortfile of provisions to expected losses         (a)         (b) minus (e)           13         Securitisation gain on sale (as set out in paragraph 36 of Basel III securitisation farmacework2)         (c)         (c) minus (f) minus (f)				under the regulatory
1         Directly issued qualifying common share (and equivalent for non-joint stock         7,500,000           2         Retained earnings         133,733           3         Accumulated ther comprehensive income (and other reserves)         (4,614)           4         Directly issued qatali subject to phase-out from CET1 (only applicable to non-joint stock companies)         (4,614)           5         Common Stare capital issued by subsidiaries and held by third parties (amount allowed in group CET1)         (4,614)           6         Common Equity Tier 1 capital regulatory adjustments         7,629,119           Common Equity Tier 1 capital regulatory adjustments         (2)           7         Prudent valuation adjustments         (10,6,437)           8         Goodwill (net of related tax liability)         (10,6,437)           9         Other intrangibles other law in bability, excluding those arising from temporary differences (net of related tax liability)         (10,6,437)           10         Deferred tax assets that rely on future profitability, excluding those arising from temporary differences (net of related tax liability)         (10,6,437)           11         Cash flow hedge reserve         (10,6,437)           12         Shortfail of provisions to expected losses         (10,6,437)           13         Securitistion gain on sate capital (anonut paragraph 36 of Basel III securitistion far make set (for ala				scope of consolidation
1         companies) capital plus related stock surplus         133,733           3         Accumulated other comprehensive income (and other reserves)         (4,614)           4         Directly issued capital subject to phase-out from CET1 (only applicable to non-joint stock companies)         (4,614)           5         Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)         (4,614)           6         Common Equity Tier 1 capital before regulatory adjustments         7,629,119           Common Equity Tier 1 capital before regulatory adjustments         7,629,119           Common Equity Tier 1 capital before regulatory adjustments         (a) minus (d)           9         Other intangibles other than mortgage servicing rights (net of related tax liability)         (10,6,437)         (b) minus (e)           0         Deferred tax assets that rely on future profitability, excluding those arising from temporary differences (net or related tax liability)         (10,6,437)         (b) minus (e)           10         Deferred tax assets that rely on future profitability, excluding those arising from temporary differences (net or related tax liability)         (10,6,437)         (b) minus (e)           11         Cash flow hedge reserve              12         Shortfall of provisions to expected losses              13				
3         Accumulated other comprehensive income (and other reserves)         [4,614]           4         Directly is used capital subject to phase-out from CET1 (only applicable to non-joint stock companies)         [4,614]           5         Common share capital issued by subsidiaries and held by third parties (amount allowed in group.CETT)         [7,629,119]           6         Common Equity Tier 1 capital regulatory adjustments         [7,629,119]           7         Prudent valuation adjustments         [8,000,000]           8         Goodwill (net of related tax liability)         (10,6437)         (b) minus (e)           9         Deferred tax assets that rely on future profitability, excluding those arising from temporary differences (net of related tax liability)         [10,6437]         (b) minus (e)           10         Deferred tax assets that rely on future profitability, excluding those arising from temporary differences (net of related tax liability)         [10,6437]         (b) minus (e)           11         Cash flow hedge reserve         [10,6437]         [0]         [0]           12         Shortfall of provisions to expected loses         [11,614]         [11,614]         [11,614]           13         Securitisation gain on sale (as set out in paragraph 35 of Basel III securitisation framework25)         [11,614]         [11,614]         [11,614]           14         Gains and loses due to changes in o	1		7,500,000	
Burectly issued capital subject to phase-out from CET1 (only applicable to non-joint stock companies)         Image: Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)           6         Common Equity Tier 1 capital before regulatory adjustments         7,629,119           Common Equity Tier 1 capital before regulatory adjustments         7,629,119           7         Prudent valuation adjustments         (a) minus (d)           9         Other intangibles other than mortgage servicing rights (net of related tax liability)         (10,6,437)         (b) minus (d)           10         Deferred tax assets that rely on future profitability, excluding those arising from temporary differences (net of related tax liability)         (10,6,437)         (b) minus (e)           11         Cash flow hedge reserve         (10,6,437)         (b) minus (e)           12         Shortfall of provisions to expected losses         (a) minus (d)           13         Securitisation gain on sale (as set out in paragraph 36 of Basel III securitisation framework25)         (b) minus (a) market (f) to all ready subtracted from paid-in capital on reported balance sheet)         (c) minus (f) minus           14         Gains and losses due to changes in own credit risk on fair valued liabilities         (c) minus (f) minus           16         Investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation (amount above 10% threshold)				
4         stock companies)	3		(4,614)	
3         allowed in group CET1)         7,629,119           6         Common Equity Tier 1 capital before regulatory adjustments         7,629,119           7         Prudent valuation adjustments         (a) minus (d)           9         Other intangibles other than mortgage servicing rights (net of related tax liability)         (106,437)         (b) minus (e)           10         Deferred tax satest hart rely on future profitability, excluding those arising from temporary differences (net of related tax liability)         (106,437)         (b) minus (e)           11         Cash flow hedge reserve	4			
Common Equity Tier 1 capital: regulatory adjustmentsImage: control of the second s	5			
Common Equity Tier 1 capital: regulatory adjustmentsImage: control of the second s	6		7,629,119	
7       Prudent valuation adjustments       (a) minus (d)         8       Goodwill (net of related tax liability)       (10, minus (d)         9       Other intangibles other than mortgage servicing rights (net of related tax liability)       (10, 6, 437)       (b) minus (e)         10       Deferred tax assets that rely on future profitability, excluding those arising from temporary differences (net of related tax liability)       (10, 6, 437)       (b) minus (e)         11       Cash flow hedge reserve       intermediate (tax liability)       (b) minus (e)         12       Shortfall of provisions to expected losses       intermediate (tax liability)       intermediate (tax liability)         13       Securitisation gain on sale (as set out in paragraph 36 of Basel III securitisation gain and losses due to changes in own credit risk on fair valued liabilities       intermediate (tax liability)         14       Gains and losses due to changes in own credit risk on fair valued liabilities       intermediate (tax liability)         15       Defined benefit pension fund net assets       intermediate (tax liability)       intermediate (tax liability)         16       Investments in the common equity       intermediate (tax liability)       intermediate (tax liability)         17       Reciprocal cross-holdings in common equity (threshold)       intershold)       intershold)         18       outside the scope of regulatory consolidation (am				
8         Goodwill net of related tax liability)         (a) minus (d)           9         Other intangibles other than mortgage servicing rights (net of related tax liability)         (106,437)         (b) minus (e)           10         Deferred tax assets that rely on future profitability, excluding those arising from temporary differences (net of related tax liability)         (106,437)         (b) minus (e)           11         Cash flow hedge reserve         (106,437)         (b) minus (e)           12         Shortfall of provisions to expected losses         (106,437)         (b) minus (e)           13         Securitisation gain on sale (as set out in paragraph 36 of Basel III securitisation framework25)         (106,437)         (106,437)           14         Gains and losses due to changes in own credit risk on fair valued liabilities         (106,437)         (106,437)           15         Defined banefit pension fund net assets         (106,437)         (106,437)         (106,437)           16         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)         (100, minus (10, minus 10)% threshold           20         Mortgage servicing rights (amount above 10% threshold)         (100, minus (10, minus 10)% threshold           21         Amount exceeding the 15% threshold         (20,	7			
9         Other intangibles other than mortgage servicing rights (net of related tax liability)         (106,437)         (b) minus (e)           0         Deferred tax assets that rely on future profitability, excluding those arising from temporary differences (net of related tax liability)             11         Cash flow hedge reserve               12         Shortfall of provisions to expected losses               13         Securitisation gain on sale (as set out in paragraph 36 of Basel III securitisation framework25)              14         Gains and losses due to changes in own credit risk on fair valued liabilities              15         Defined benefit pension fund net assets               16         Investments in own shares (if not already subtracted from paid-in capital on reported balance sheet)              17         Reciprocal cross-holdings in common equity         Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (amount above 10% threshold)              19         significant investments in the common stock of fanancial and insurance entities that are outside the scope of regulatory adjustments to common stock of f	8			(a) minus (d)
10         Deferred tax assets that rely on future profitability, excluding those arising from temporary differences (net of related tax liability)         11           12         Shortfall of provisions to expected losses         12           13         Securitisation gain on sale (as set out in paragraph 36 of Basel III securitisation framework25)         12           14         Gains and losses due to changes in own credit risk on fair valued liabilities         12           15         Defined benefit pension fund net assets         12           16         Investments in own shares (if not already subtracted from paid-in capital on reported balance sheet)         12           17         Reciprocal cross-holdings in common equity         12           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)         (c) minus 10% threshold)           20         Mortgage servicing rights (amount above 10% threshold)         (c) minus 10% threshold           21         Deferred tax assets arising from temporary differences (amount above 10% threshold), net of related tax liability)         12           22         Amount exceeding the 15% threshold         12         10% threshold           23         Of which: significant investments in the common stock of financials         12 <t< td=""><td>9</td><td></td><td>(106,437)</td><td></td></t<>	9		(106,437)	
11       Cash flow hedge reserve       Image: Control of the second of the seco	10	Deferred tax assets that rely on future profitability, excluding those arising from		
12       Shortfall of provisions to expected losses       Image: constraint of the provisions of the paragraph 36 of Basel III securitisation framework 25)         13       Securitisation gain on sale (as set out in paragraph 36 of Basel III securitisation framework 25)         14       Gains and losses due to changes in own credit risk on fair valued liabilities       Image: constraint of the paragraph 36 of Basel III securitisation framework 25)         14       Gains and losses due to changes in own credit risk on fair valued liabilities       Image: constraint of the paragraph 36 of Basel III securitisation framework 25)         16       Investments in new nahares (if not already subtracted from paid-in capital on reported balance sheet)       Image: constraint of the constraint of the paragraph 36 of Basel III securitis that are constraint of the consthe constraint of the constraint of the cons	11			
13         Securitisation gain on sale (as set out in paragraph 36 of Basel III securitisation framework25)           4         Gains and losses due to changes in own credit risk on fair valued liabilities				
14       Gains and losses due to changes in own credit risk on fair valued liabilities       Image: Contemp of the contemp	13	Securitisation gain on sale (as set out in paragraph 36 of Basel III securitisation		
15       Defined benefit pension fund net assets       Investments in own shares (if not already subtracted from paid-in capital on reported balance sheet)         16       Investments in own shares (if not already subtracted from paid-in capital on reported balance sheet)       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)       Investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation (amount above 10% threshold)         20       Mortgage servicing rights (amount above 10% threshold)       (c) minus (f) minus 10% threshold         21       Deferred tax assets arising from temporary differences (amount above 10% threshold)       10% threshold         23       Of which: significant investments in the common stock of financials       24         24       Of which: significant investments in the common stock of financials       24         25       Of which: significant investments in the common stock of financials       24         27       Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions       27         28       Total regulatory adjustments to Common Equity Tier 1       (106,437)         29       Common Equity Tier 1 capital (CET1)       7,522,682         30       Directly issued qualifying additional Tier 1 i	14			
16       Investments in own shares (if not already subtracted from paid-in capital on reported balance sheet)         17       Reciprocal cross-holdings in common equity         18       Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)         19       entities that are outside the scope of regulatory consolidation (amount above 10% threshold)         20       Mortgage servicing rights (amount above 10% threshold)         21       Deferred tax assets arising from temporary differences (amount above 10% threshold)         21       Deferred tax assets arising from temporary differences (amount above 10% threshold)         22       Amount exceeding the 15% threshold         23       Of which: nortgage servicing rights         24       Of which: nortgage servicing rights         25       Of which: deferred tax assets arising from temporary differences         26       National specific regulatory adjustments         27       Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions         28       Total regulatory adjustments to Common Equity Tier 1       (106,437)         29       Common Equity Tier 1 capital (CET1)       7,522,682         30       Directly issued qualifying additional Tier 1 instrumen	15			
17       Reciprocal cross-holdings in common equity       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)         18       Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation (amount above 10% threshold)         19       Fitting that are outside the scope of regulatory consolidation (amount above 10% threshold)         20       Mortgage servicing rights (amount above 10% threshold)       (c) minus (f) minus 10% threshold)         21       Deferred tax assets arising from temporary differences (amount above 10% threshold net of related tax liability)       (c) minus (f) minus 10% threshold         22       Amount exceeding the 15% threshold       (c) minus (f) minus 10% threshold         23       Of which: significant investments in the common stock of financials       (c) minus (f) minus 10% threshold         24       Of which: deferred tax assets arising from temporary differences       (c) minus (f) minus 10% threshold         25       Of which: deferred tax assets arising from temporary differences       (c) minus (f) minus 10% threshold         27       Regulatory adjustments to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions       (106,437)         29       Common Equity Tier 1 capital (CET1)       7,522,682	16	Investments in own shares (if not already subtracted from paid-in capital on		
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)Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation (amount above 10% threshold)Common Equity rights (amount above 10% threshold)(c) minus (f) minus 10% threshold)Common Equity rights (amount above 10% threshold)(c) minus (f) minus 10% thresholdCommon Equity rights (amount above 10% threshold)(c) minus (f) minus 10% thresholdCommon Equity rights (amount above 10% threshold)(c) minus (f) minus 10% thresholdCommon Equity rights (amount above 10% threshold)(c) minus (f) minus 10% thresholdCommon Equity rights (amount above 10% threshold)(c) minus (f) minus 10% thresholdCommon Equity rights (amount above 10% threshold)(c) minus (f) minus 10% thresholdCommon Equity rights (amount above 10% threshold)(c) minus (f) minus 10% thresholdCommon Equity rights (amount above 10% threshold)(c) minus (f) minus 10% thresholdCommon Equity rights(c) minus for memorary differencesCommon Equity rights applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductionsCommon Equity Tier 1 capital (CET1)7,522,682Additional Tier 1 capital (CET1)7,522,682Common Equity Tier 1 capital instruments plus related stock surplusCommon Equity Tier 1 capital instruments plus related stock surplusCommon Equity Tier 1 capitali	17			
18       outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)				
than 10% of the issued share capital (amount above 10% threshold)Image: significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation (amount above 10% threshold)Image: significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation (amount above 10% threshold)(c) minus (f) minus 10% threshold20Mortgage servicing rights (amount above 10% threshold)(c) minus (f) minus 10% threshold(c) minus (f) minus 10% threshold21Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)Image: significant investments (f) thresholdImage: significant investments (f) threshold22Amount exceeding the 15% thresholdImage: significant investments in the common stock of financialsImage: significant investments (f) threshold23Of which: significant investments in the common stock of financialsImage: significant investments (f) thresholdImage: significant (f) threshold24Of which: deferred tax assets arising from temporary differencesImage: significant (f) thresholdImage: significant (f) threshold27Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductionsImage: significant (f) thresholdImage: significant (f) threshold30Directly issued qualifying additional Tier 1 instruments plus related stock surplusImage: significant (f) thresholdImage: significant (f) threshold31Of which: classified as liabilities under	18			
19entities that are outside the scope of regulatory consolidation (amount above 10% threshold)(c) minus (f) minus 10% threshold20Mortgage servicing rights (amount above 10% threshold)(c) minus (f) minus 10% threshold21Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)(c) minus (f) minus 10% threshold22Amount exceeding the 15% threshold(c) minus 10% threshold23Of which: significant investments in the common stock of financials(c) minus 10%24Of which: deferred tax assets arising from temporary differences(c) minus25Of which: deferred tax assets arising from temporary differences(c) minus26National specific regulatory adjustments(c) minus27Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions(106,437)29Common Equity Tier 1 capital (CET1)7,522,68230Directly issued qualifying additional Tier 1 instruments plus related stock surplus(c) minus31Of which: classified as equity under applicable accounting standards(c) minus32Of which: classified as liabilities under applicable accounting standards(c) minus33Directly issued capital instruments subject to phase-out(more 3) issued by subsidiaries and held by third parties (amount allowed in group AT1)35Of which: instruments issued by subsidiaries subject to phase-out(c) minus				
threshold)(c) minus (c) minus 10% threshold)20Mortgage servicing rights (amount above 10% threshold)(c) minus (f) minus 10% threshold21Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)(c) minus (f) minus 10% threshold22Amount exceeding the 15% threshold(c) minus 10% threshold23Of which: significant investments in the common stock of financials(c) minus (c) minus24Of which: mortgage servicing rights(c) minus (c) minus25Of which: deferred tax assets arising from temporary differences(c) minus (c) minus26National specific regulatory adjustments(c) minus (c) minus (c) minus27Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions(106,437)28Total regulatory adjustments to Common Equity Tier 1 (c) minus (c) minus tay applicable accounting standards(c) minus (c) minus (		Significant investments in the common stock of banking, financial and insurance		
200Interface10% threshold21Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)10% threshold22Amount exceeding the 15% threshold10%23Of which: significant investments in the common stock of financials10%24Of which: mortgage servicing rights10%25Of which: deferred tax assets arising from temporary differences10%26National specific regulatory adjustments10%27Regulatory adjustment applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions10%28Total regulatory adjustments to Common Equity Tier 1(106,437)29Common Equity Tier 1 capital (CET1)7,522,68230Directly issued qualifying additional Tier 1 instruments plus related stock surplus10%31Of which: classified as equity under applicable accounting standards10%32Of which: classified as equity under applicable accounting standards10%33Directly issued capital instruments subject to phase-out from additional Tier 110%34Additional Tier 1 instruments not included in group AT1)10%35Of which: instruments issued by subsidiaries subject to phase-out10%	19			
21threshold, net of related tax liability)22Amount exceeding the 15% threshold23Of which: significant investments in the common stock of financials24Of which: mortgage servicing rights25Of which: deferred tax assets arising from temporary differences26National specific regulatory adjustments27Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions28Total regulatory adjustments to Common Equity Tier 1(106,437)29Common Equity Tier 1 capital (CET1)7,522,6824dditional Tier 1 capital: instruments30Directly issued qualifying additional Tier 1 instruments plus related stock surplus31Of which: classified as liabilities under applicable accounting standards32Of which: classified as liabilities under applicable accounting standards33Directly issued capital instruments subject to phase-out from additional Tier 134Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)35Of which: instruments issued by subsidiaries subject to phase-out	20	Mortgage servicing rights (amount above 10% threshold)		
22Amount exceeding the 15% thresholdImage: content of the cont	21			
23Of which: significant investments in the common stock of financials24Of which: mortgage servicing rights25Of which: deferred tax assets arising from temporary differences26National specific regulatory adjustments27Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions28Total regulatory adjustments to Common Equity Tier 129Common Equity Tier 1 capital (CET1)7,522,6824dditional Tier 1 capital: instruments30Directly issued qualifying additional Tier 1 instruments plus related stock surplus31Of which: classified as equity under applicable accounting standards32Of which: classified as liabilities under applicable accounting standards33Directly issued capital instruments subject to phase-out from additional Tier 134Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)35Of which: instruments issued by subsidiaries subject to phase-out	22			
25Of which: deferred tax assets arising from temporary differences26National specific regulatory adjustments27Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions28Total regulatory adjustments to Common Equity Tier 1(106,437)29Common Equity Tier 1 capital (CET1)7,522,682Additional Tier 1 capital: instruments30Directly issued qualifying additional Tier 1 instruments plus related stock surplus31Of which: classified as equity under applicable accounting standards32Of which: classified as liabilities under applicable accounting standards33Directly issued capital instruments subject to phase-out from additional Tier 134Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)35Of which: instruments issued by subsidiaries subject to phase-out	23	Of which: significant investments in the common stock of financials		
26National specific regulatory adjustmentsImage: constraint of the system of the	24			
26National specific regulatory adjustmentsImage: constraint of the system of the	25	Of which: deferred tax assets arising from temporary differences		
27Additional Tier 1 and Tier 2 to cover deductions(106,437)28Total regulatory adjustments to Common Equity Tier 1(106,437)29Common Equity Tier 1 capital (CET1)7,522,682Additional Tier 1 capital: instruments7,522,68230Directly issued qualifying additional Tier 1 instruments plus related stock surplus31Of which: classified as equity under applicable accounting standards32Of which: classified as liabilities under applicable accounting standards33Directly issued capital instruments subject to phase-out from additional Tier 134Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)35Of which: instruments issued by subsidiaries subject to phase-out	26			
29Common Equity Tier 1 capital (CET1)7,522,682Additional Tier 1 capital: instruments30Directly issued qualifying additional Tier 1 instruments plus related stock surplus31Of which: classified as equity under applicable accounting standards32Of which: classified as liabilities under applicable accounting standards33Directly issued capital instruments subject to phase-out from additional Tier 134Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)35Of which: instruments issued by subsidiaries subject to phase-out	27			
29Common Equity Tier 1 capital (CET1)7,522,682Additional Tier 1 capital: instruments30Directly issued qualifying additional Tier 1 instruments plus related stock surplus31Of which: classified as equity under applicable accounting standards32Of which: classified as liabilities under applicable accounting standards33Directly issued capital instruments subject to phase-out from additional Tier 134Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)35Of which: instruments issued by subsidiaries subject to phase-out	28	Total regulatory adjustments to Common Equity Tier 1	(106,437)	
30Directly issued qualifying additional Tier 1 instruments plus related stock surplus31Of which: classified as equity under applicable accounting standards32Of which: classified as liabilities under applicable accounting standards33Directly issued capital instruments subject to phase-out from additional Tier 134Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)35Of which: instruments issued by subsidiaries subject to phase-out	29	Common Equity Tier 1 capital (CET1)	7,522,682	
31Of which: classified as equity under applicable accounting standards32Of which: classified as liabilities under applicable accounting standards33Directly issued capital instruments subject to phase-out from additional Tier 134Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)35Of which: instruments issued by subsidiaries subject to phase-out		Additional Tier 1 capital: instruments		
32Of which: classified as liabilities under applicable accounting standardsImage: Standards33Directly issued capital instruments subject to phase-out from additional Tier 134Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)35Of which: instruments issued by subsidiaries subject to phase-out				
33Directly issued capital instruments subject to phase-out from additional Tier 134Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)35Of which: instruments issued by subsidiaries subject to phase-out				
34Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)35Of which: instruments issued by subsidiaries subject to phase-out				
34by subsidiaries and held by third parties (amount allowed in group AT1)35Of which: instruments issued by subsidiaries subject to phase-out	33			
	34	by subsidiaries and held by third parties (amount allowed in group AT1)		
26 Additional Tiar 1 conital hofers regulatory adjustments	-			
30 Additional fier 1 capital before regulatory adjustments	36	Additional Tier 1 capital before regulatory adjustments		

	Additional Tier 1 capital: regulatory adjustments		
37	Investments in own additional Tier 1 instruments		
38	Reciprocal cross-holdings in additional Tier 1 instruments		
50	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		
39	than 10% of the issued common share capital of the entity (amount above 10%		
	threshold)		
	Significant investments in the capital of banking, financial and insurance entities		
40	that are outside the scope of regulatory consolidation		
41	National specific regulatory adjustments		
42	Regulatory adjustments applied to additional Tier 1 due to insufficient Tier 2 to		
42	cover deductions		
43	Total regulatory adjustments to additional Tier 1 capital		
44	Additional Tier 1 capital (AT1)		
45	Tier 1 capital (T1 = CET1 + AT1)	7,522,682	
	Tier 2 capital: instruments and provisions		
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	1,500,000	
47	Directly issued capital instruments subject to phase-out from Tier 2		
48	Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34)		
40	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	304,232	
51	Tier 2 capital before regulatory adjustments	1,804,232	
	Tier 2 capital: regulatory adjustments		
52	Investments in own Tier 2 instruments		
53	Reciprocal cross-holdings in Tier 2 instruments and other TLAC liabilities		
	Investments in the capital and other TLAC liabilities of banking, financial and		
54	insurance entities that are outside the scope of regulatory consolidation, where		
0.	the bank does not own more than 10% of the issued common share capital of the		
	entity (amount above 10% threshold)		
	Investments in the other TLAC liabilities of banking, financial and insurance entities		
- 4	that are outside the scope of regulatory consolidation and where the bank does		
54a	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) Significant investments in the capital and other TLAC liabilities of banking, financial		
55	and insurance entities that are outside the scope of regulatory consolidation (net		
55	of eligible short positions)		
56	National specific regulatory adjustments		
57	Total regulatory adjustments to Tier 2 capital		
58	Tier 2 capital (T2)	1,804,232	
59	Total regulatory capital (TC = T1 + T2)	9,326,914	
60	Total risk-weighted assets	45,379,369	
	Capital ratios and buffers	10,070,000	
61	Common Equity Tier 1 (as a percentage of risk-weighted assets)	16.6%	
62	Tier 1 (as a percentage of risk-weighted assets)	16.6%	
63	Total capital (as a percentage of risk-weighted assets)	20.6%	
	Institution-specific buffer requirement (capital conservation buffer plus	2.5%	
64	countercyclical buffer requirements plus higher loss absorbency requirement,		
	expressed as a percentage of risk-weighted assets)		
65	Of which: capital conservation buffer requirement	2.5%	
66	Of which: bank-specific countercyclical buffer requirement	0.0%	
67	Of which: higher loss absorbency requirement		
69	Common Equity Tier 1 (as a percentage of risk-weighted assets) available after	6.1%	
68	meeting the bank's minimum capital requirements		
	National minima (if different from Basel III)		
69	National Common Equity Tier 1 minimum ratio (if different from Basel III minimum)		
	Notional Tior 1 minimum ratio (if different from Dead III white incom)		
70	National Tier 1 minimum ratio (if different from Basel III minimum)		
71	National total capital minimum 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		
L			

73	Significant investments in the common stock of financial entities	1	
74	Mortgage servicing rights (net of related tax liability)		
75	Deferred tax assets arising from temporary differences (net of related tax liability)		
	Applicable caps on the inclusion of provisions in Tier 2		
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	304,232	
77	Cap on inclusion of provisions in Tier 2 under standardised approach	567,242	
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)		
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach		
	Capital instruments subject to phase-out arrangements (only applicable between		
	1 Jan 2018 and 1 Jan 2022)		
80	Current cap on CET1 instruments subject to phase-out arrangements		
81	Amount excluded from CET1 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 due to cap (excess over cap after redemptions and maturities)		
84	Current cap on T2 instruments subject to phase-out arrangements		
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)		

### 4. CC2 – Reconciliation of regulatory capital to balance sheet

	а	b	С
	Balance sheet as in published financial statements	Under regulatory scope of consolidation	Reference
	As at 30 Jun 2024	As at 30 Jun 2024	
Assets			
Cash and balances with the Saudi Central Bank (SAMA)	6,351,770	6,351,770	
Due from banks and other financial institutions, net	3,235,100	3,235,106	
Investments, net	9,695,940	9,698,409	
Positive fair value of derivatives	277,834	277,834	
Loans and advances, net	28,173,252	28,451,584	
Other assets	431,783	431,783	
Furniture, fixtures and equipment, net	64,362	64,362	
Right-of-use assets, net	221,676	221,676	
Intangible assets, net	106,437	-	
Total assets	48,558,154	48,732,524	
Liabilities			
Due to banks, SAMA and other financial institutions	5,114,299	5,114,299	
Customers' deposits	32,513,088	32,513,088	
Negative fair value of derivatives	200,237	200,237	
Subordinated debt	1,502,499	-	
Other liabilities	1,367,888	1,346,962	
Lease liabilities	231,024	231,024	
Total liabilities	40,929,035	39,405,610	
Shareholders' equity			
Share capital	7,500,000	7,500,000	
Statutory reserve	1,753	1,753	
Fair value reserve	(6,367)	(6,367)	
Retained earnings / (accumulated losses)	133,733	133,733	
Intangible assets	-	(106,437)	
Tier II Capital	-	1,804,232	
Total Liabilities & shareholders' equity	48,558,154	48,732,524	

# 5. CCA: Main features of regulatory capital instruments and of other TLAC-eligible instruments

Quantitative / qualitative information         Quantitative qualitative information           1         Issuer         Guif International Bank Suid Arabia placement)         Guif International Bank Suid Arabia Placement)         Guif International Bank Suid Arabia Suid Arabia           3         Governing Isw(3) of the instrument         Kingdom of Suid I Arabia Laws         SkitSUFKOK330           3a         Means by which enforceability requirement of Section 13 of the TLAC Term Sheet's achieved (for other TLAC-eligible instruments governed by foreign law)         NA         NA           4         Transitional Basel II rules         Common Equity Tier 1         Tier 2 Capital           5         Post-transitional Basel II rules         Common Equity Tier 1         Tier 2 Capital           6         Eligible at solo/group/group and solo         Group and Solo         Group and Solo           7         Instrument type (types to be specified by each jurisdiction)         Paid-up Share Capital         Subordinated debt           8         Anount recognised in regulatory capital (currency in thousands, as of most recent reporting diate)         SAR 1,500,000         SAR 1,500,000           10         Accounting classification         Equity         Liability           11         Original date of issuance         3-Apr-19         19-Dec-33           12         Perpetual or dated         Perpetual <t< th=""><th></th><th></th><th>а</th><th>b</th></t<>			а	b
Itsuer         qualitative information         qualitative information           1         Issuer         Guff International Bank -Soud Arabia         Guff International Bank -Soud Arabia           2         Unique Identifier (gc CUSP), ISIN or Bioomberg Identifier for private placement)         NA         SALSURK430           3         Governing lax(s) of the instrument         Kingdom of Saudi Arabia         Kingdom of Saudi Arabia           4         Transitional Basel II rules         Common Equity Titer 1         Titer 2 Capital           5         Post-transitional Basel II rules         Common Equity Titer 1         Titer 2 Capital           6         Eligible at solo/group/group and solo         Group and Solo         Group and Solo           7         Instrument type (types to be specified by each jurisdiction)         Paid-up Share Capital         SAR 1.500,000           8         Amount recognised in regulatory capital (currency in thousands, as of most recent reporting date)         SAR 7.500,000         SAR 1.500,000           10         Accounting classification         Equity         Liability           11         Original maturity date         NA         NA           13         Original iduate of issuance         NA         NA           14         Issuer call subject to pior supervisory approval         NA         NA			Quantitative /	Quantitative /
Insure         Information         Information           1         Issuer         Guif International Bank- Saudi Arabia         Guif International Bank- Saudi Arabia         Guif International Bank- Saudi Arabia         Guif International Bank- Saudi Arabia         Saudi Arabia           2         Unique identifier (gc CUSP, ISIN or Bloomberg identifier for private placement)         NA         SATSUFROK330           3         Governing law(s) of the instrument         Kingdom of Saudi Arabia         Kingdom of Saudi Arabia           4         Transitional Basel III rules         Common Equity Tier 1         Tier 2 Capital           5         Post-transitional Basel III rules         Common Equity Tier 1         Tier 2 Capital           6         Eigble at solo/group/group and solo         Group and Solo         Group and Solo           7         Instrument type (types to be specified by each jurisdiction)         Paid-up Share Capital         Subordinated debt           8         Amount recognitad lare of issuance         SAR 7,500,000         SAR 1,500,000         SAR 1,500,000           10         Arginal date of issuance         SApr 19         19-Dec-23           11         Original date of issuance         SApr 19         19-Dec-23           12         Perpetual or dated         Perpetual         Dated           13				
Number         Saudi Arabia         Saudi Arabia           2         Unique identifier (g CUSIP, ISIN or Bloomberg identifier for private placement)         NA         SAISUFK0K430           3         Governing law(s) of the instrument of coverning law(s) of the instrument of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign isw)         Kingdom of Saudi Arabia         Kingdom of Saudi Arabia           4         Transitional Basel III rules         Common Equity Tier 1         Tier 2 Capital           5         Post-transitional Basel III rules         Common Equity Tier 1         Tier 2 Capital           6         Eligible at solog/roup/group and solo         Group and Solo         Group and Solo           7         Instrument type (types to be specified by each jurisdiction)         Paid-up Share Capital         Subordinated debt           8         Amount recognised in regulatory capital (currency in thousands, as of most recent reporting data)         SAR 7,500,000         SAR 1,500,000           10         Accounting classification         Equity         Liabitity         Liabitity           11         Original maturity date         No Maturity         19-Dec-23           12         Perpetual or dated         Perpetual         Dated           13         Original maturity date         NA         NA			-	
2         Unique identifier (eg CUSP, ISIN or Bioomberg identifier for private placement)         NA         SA15UFK0K430           3         Governing law(s) of the instrument         Kingdom of Saudi Arabia Laws         Kingdom of Saudi Arabia Laws         Kingdom of Saudi Arabia Laws         Arabia Laws           3a         Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligble instruments governed by foreign law)         NA         NA           4         Transitional Basel II rules         Common Equity Tier 1         Tier 2 Capital           5         Post-transitional Basel II rules         Common Equity Tier 1         Tier 2 Capital           6         Eligible at solo/group/group and solo         Group and Solo         Soud Arabia Subordinated debt           7         Instrument type (types to be specified by each jurisdiction)         Paid-up Share Capital         Subordinated debt           8         Amount recognised in regulatory capital (currency in thousands, as of most recent reporting date)         SAR 1,500,000         SAR 1,500,000           10         Accounting classification         Equity         Lability         1ability           11         Original maturity date         No Maturity         19-Dec-33           12         Perpetual or dated         Na         Na           13         Original maturity	1	Issuer	Gulf International Bank -	Gulf International Bank
placement)         memory           3         Governing law(s) of the instrument         Kingdom of Saudi Arabia Laws         Kingdom of Saudi Arabia Laws           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)         NA         NA           4         Transitional Basel III rules         Common Equity Tier 1         Tier 2 Capital           6         Eligible at solo/group/group and solo         Group and Solo         Group and Solo           7         Instrument type (types to be specified by each jurisdiction)         Paid-up Share Capital         Subordinated debt           8         Amount recognised in regulatory capital (currency in thousands, as of most record: reporting date)         SAR 7,500,000         SAR 1,500,000           9         Par value of instrument         SAR 7,500,000         SAR 1,500,000           10         Accounting dissification         Equity         Lability           11         Original maturity date         No Maturity         19-Dec-23           12         Perpetual or dated         Perpetual         Dated           13         Original maturity date         NA         Yes           14         Issuer call subject to prior supervisory approval         NA         NA           14 <td></td> <td></td> <td></td> <td></td>				
3         Governing law(s) of the instrument         Kingdom of Saudi Arabia Laws         Kingdom of Saudi Arabia Laws           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)         NA         NA           4         Transitional Basel II rules         Common Equity Tier 1         Tier 2 Capital           5         Post-transitional Basel II rules         Common Equity Tier 1         Tier 2 Capital           6         Eligible at solo/group/group and solo         Group and Solo         Group and Solo           7         Instrument type (types to be specified by each jurisdiction)         Paid-up Share Capital         Subordinated debt           8         Amount recognised in regulatory capital (currency in thousands, as of most recent reporting dasif         Subordinated debt           9         Par value of instrument         SAR 7,500,000         SAR 1,500,000           10         Accounting dasif         Dated         Dated           11         Original maturity date         NA         Yes           13         Original maturity date         NA         Yes           14         Issuer call states, if applicable         NA         NA           15         Optional call dates, if applicable         NA         NA <t< td=""><td>2</td><td></td><td>NA</td><td>SA15UFK0K430</td></t<>	2		NA	SA15UFK0K430
International state         International state         Arabia Laws         Arabia Laws           3a         Means by which enforceability requirement of Section 13 of the TLAC         NA         NA           4         Transitional Basel III rules         Common Equity Tier 1         Tier 2 Capital           5         Post-transitional Basel III rules         Common Equity Tier 1         Tier 2 Capital           6         Eligible at solo/group/group and solo         Group and Solo         Group and Solo           7         Instrument type (types to be specified by each jurisdiction)         Paid-up Share Capital         Subordinated debt           8         Amount recognised in regulatory capital (currency in thousands, as of most recomment reporting date)         SAR 7,500,000         SAR 1,500,000           9         Par value of instrument         SAR 7,500,000         SAR 1,500,000           10         Accounting dassification         Equity         Labitity           11         Original date of issuance         3-Aport.19         19-Dec-23           12         Perpetual or dated         Perpetual         Dated           13         Original maturity date         NA         Yes           14         Issuer call subject to prior supervisory approval         NA         NA           14         Issuer cal	3		Kingdom of Saudi Arabia	Kingdom of Saudi
Image: series of the			-	_
4         Transitional Basel III rules         Common Equity Tier 1         Tier 2 Capital           5         Post-transitional Basel III rules         Common Equity Tier 1         Tier 2 Capital           6         Eligible at solo/group/group and solo         Group and Solo         Group and Solo           7         Instrument type (types to be specified by each jurisdiction)         Paid-up Share Capital         Subordinated debt           8         Amount recognised in regulatory capital (currency in thousands, as of most recent reporting date)         SAR 7,500,000         SAR 1,500,000           9         Par value of instrument         SAR 7,500,000         SAR 1,500,000           10         Accounting classification         Equity         Liability           11         Original date of issuance         3-Apr-19         19-Dec-23           12         Perpetual or dated         Perpetual         Dated           13         Original maturity date         No Maturity         19-Dec-28           14         Issuer call subject to prior supervisory approval         NA         Yes           15         Optional call date, contingent call dates and redemption amount         NA         NA           16         Subsequent call date, if applicable         NA         NA           17         Fixed or floating di	3a	Term Sheet is achieved (for other TLAC-eligible instruments governed	NA	NA
Instrument type (types to be specified by each jurisdiction)         Group and Solo         Group and Solo           7         Instrument type (types to be specified by each jurisdiction)         Paid-up Share Capital         Subordinated debt           8         Amount recognised in regulatory capital (currency in thousands, as of most recent reporting date)         SAR 7,500,000         SAR 1,500,000           9         Par value of instrument         SAR 7,500,000         SAR 1,500,000           10         Accounting classification         Equity         Liability           11         Original date of issuance         3-Apr-19         19-Dec-23           12         Perpetual or dated         Perpetual         Dated           13         Original maturity date         No Maturity         19-Dec-28           14         Issuer call subject to prior supervisory approval         NA         19-Dec-28           15         Optional call date, contingent call dates and redemption amount         NA         19-Dec-28           15         Subsequent call dates, if applicable         NA         19-Dec-28           16         Subport and widend/coupon         NA         Floating           17         Fixed or floating dividend/scopper         NA         NA           18         Coupon rate and any related index <t< td=""><td>4</td><td></td><td>Common Equity Tier 1</td><td>Tier 2 Capital</td></t<>	4		Common Equity Tier 1	Tier 2 Capital
7         Instrument type (types to be specified by each jurisdiction)         Paid-up Share Capital         Subordinated debt           8         Amount recognised in regulatory capital (currency in thousands, as of most recent reporting date)         SAR 7,500,000         SAR 1,500,000           9         Par value of instrument         SAR 7,500,000         SAR 1,500,000           10         Accounting classification         Equity         Liability           11         Original date of issuance         3-Apr-19         19-Dec-23           12         Perpetual or dated         Perpetual         Dated           13         Original maturity date         No Maturity         19-Dec-33           14         Issuer call subject to prior supervisory approval         NA         Yes           15         Optional call dates, if applicable         NA         NA           16         Subsequent call dates, if applicable         NA         NA           17         Fixed or floating dividend/coupon         NA         Shalbox amonth SalbOx + 1.2%           18         Coupon rate and any related index         NA         NA           19         Existence of a dividend stopper         NA         NA           11         Existence of step-up or other incentive to redeem         NA         NA	5	Post-transitional Basel III rules	Common Equity Tier 1	Tier 2 Capital
8         Amount recognised in regulatory capital (currency in thousands, as of most recent reporting date)         SAR 7,500,000         SAR 1,500,000           9         Par value of instrument         SAR 7,500,000         SAR 1,500,000           10         Accounting classification         Equity         Liability           11         Original date of issuance         3-Apr-19         19-Dec-23           12         Perpetual or dated         Perpetual         Dated           13         Original maturity date         No Maturity         19-Dec-33           14         Issuer call subject to prior supervisory approval         NA         Yes           15         Optional call date, contingent call dates and redemption amount         NA         Insect 28           16         Subsequent call dates, if applicable         NA         NA           17         Fixed or floating dividend/coupon         NA         NA           18         Coupons / dividend stopper         NA         NA           19         Existence of a dividend stopper         NA         NA           19         Existence of step-up or other incentive to redeem         NA         NA           12         Non-cumulative or cumulative         NA         NA           14         ft convertible, conv	6	Eligible at solo/group/group and solo	Group and Solo	Group and Solo
most recent reporting date)         most recent reporting date)           9         Par value of instrument         SAR 7,500,000         SAR 1,500,000           10         Accounting classification         Equity         Liability           11         Original date of issuance         3-Apr-19         19-Dec-33           12         Perpetual or dated         Perpetual         Dated           13         Original maturity date         No Maturity         19-Dec-33           14         issuer call subject to prior supervisory approval         NA         Yes           15         Optional call date, contingent call dates and redemption amount         NA         19-Dec-28           16         Subsequent call dates, if applicable         NA         NA           17         Fixed or floating dividend/coupon         NA         Floating           18         Coupon rate and any related index         NA         NA           19         Existence of a dividend stopper         NA         NA           11         Existence of a dividend stopper         NA         NA           12         Existence of a dividend stopper         NA         NA           13         Convertible or non-convertible         NA         NA           14         I	7	Instrument type (types to be specified by each jurisdiction)	Paid-up Share Capital	Subordinated debt
10     Accounting classification     Equity     Liability       11     Original date of issuance     3-Apr-19     19-Dec-23       12     Perpetual of dated     Perpetual     Dated       13     Original maturity date     No Murrity     19-Dec-23       14     Issuer call subject to prior supervisory approval     NA     Yes       15     Optional call date, contingent call dates and redemption amount     NA     19-Dec-28       16     Subsequent call dates, if applicable     NA     NA       17     Fixed or floating dividend/coupon     NA     Floating       18     Coupons / dividends	8		SAR 7,500,000	SAR 1,500,000
11     Original date of issuance     3-Apr-19     19-Dec-23       12     Perpetual or dated     Perpetual     Dated       13     Original maturity date     No Maturity     19-Dec-23       14     Issuer call subject to prior supervisory approval     NA     Yes       15     Optional call date, contingent call dates and redemption amount     NA     19-Dec-28       16     Subsequent call dates, if applicable     NA     NA       7     Fixed or floating dividend/coupon     NA     Floating       18     Coupons / dividends stopper     NA     NA       19     Existence of a dividend stopper     NA     NA       20     Fully discretionary, partially discretionary or mandatory     Fully discretionary     Mandatory       21     Existence of step-up or other incentive to redeem     NA     NA       22     Non-cumulative or cumulative     NA     NA       23     If convertible, conversion trigger(s)     NA     NA       24     If convertible, conversion rate     NA     NA       25     If convertible, specify instrument type convertible into     NA     NA       26     If convertible, specify instrument type convertible into     NA     NA       27     If convertible, specify instrument it converts into     NA     NA <td>9</td> <td>Par value of instrument</td> <td>SAR 7,500,000</td> <td>SAR 1,500,000</td>	9	Par value of instrument	SAR 7,500,000	SAR 1,500,000
12     Perpetual or dated     Perpetual     Dated       13     Original maturity date     No Maturity     19-Dec-33       14     Issuer call subject to prior supervisory approval     NA     Yes       15     Optional call date, contingent call dates and redemption amount     NA     19-Dec-28       16     Subsequent call dates, if applicable     NA     NA       17     Fixed or floating dividend/coupon     NA     Floating       18     Coupon rate and any related index     NA     3-month SAIBOR + 1.2%       19     Existence of a dividend stopper     NA     NA       20     Fully discretionary, partially discretionary or mandatory     Fully discretionary     Mandatory       21     Existence of step-up or other incentive to redeem     NA     NA       22     Non-cumulative or cumulative     NA     NA       23     Convertible, conversion trigger(s)     NA     NA       24     If convertible, conversion rate     NA     NA       25     If convertible, specify instrument type convertible into     NA     NA       26     If convertible, specify instrument type convertible into     NA     NA       28     If convertible, specify instrument it converts into     NA     NA       34     If writedown, full or partial     NA	10	Accounting classification	Equity	Liability
13     Original maturity date     No Maturity     19-Dec-33       14     Issuer call subject to prior supervisory approval     NA     Yes       15     Optional call date, contingent call dates and redemption amount     NA     19-Dec-38       16     Subsequent call dates, if applicable     NA     NA       17     Fixed or floating dividend/coupon     NA     Floating       18     Coupon rate and any related index     NA     3-month SAIBOR + 1.2%       19     Existence of a dividend stopper     NA     NA       20     Fully discretionary, partially discretionary or mandatory     Fully discretionary     Mandatory       21     Existence of step-up or other incentive to redeem     NA     NA       22     Non-cumulative or cumulative     NA     NA       23     Convertible, conversion trigger(s)     NA     NA       24     If convertible, conversion rate     NA     NA       25     If convertible, specify instrument type convertible into     NA     NA       26     If convertible, specify instrument type convertible into     NA     NA       27     If convertible, specify instrument type convertible into     NA     NA       28     If convertible, specify instrument type convertible into     NA     NA       29     If convertible, sp	11	Original date of issuance	3-Apr-19	19-Dec-23
14     Issuer call subject to prior supervisory approval     NA     Yes       15     Optional call date, contingent call dates and redemption amount     NA     19-Dec-28       16     Subsequent call dates, if applicable     NA     NA       17     Fixed or floating dividend/coupon     NA     Floating       18     Coupon rate and any related index     NA     3-month SAIBOR + 1.2%       19     Existence of a dividend stopper     NA     NA       20     Fully discretionary, partially discretionary or mandatory     Fully discretionary     Mandatory       21     Existence of step-up or other incentive to redeem     NA     NA       22     Non-cumulative or cumulative     NA     NA       23     Convertible, conversion trigger(s)     NA     NA       24     If convertible, conversion rate     NA     NA       25     If convertible, conversion rate     NA     NA       24     If convertible, specify instrument type convertible into     NA     NA       25     If convertible, specify instrument type convertible into     NA     NA       24     If convertible, specify instrument type convertible into     NA     NA       25     If convertible, specify instrument type convertible into     NA     NA       26     If convertible, specify i	12	Perpetual or dated	Perpetual	Dated
15       Optional call date, contingent call dates and redemption amount       NA       19-Dec-28         16       Subsequent call dates, if applicable       NA       NA         17       Fixed or floating dividend/coupon       NA       Floating         18       Coupon rate and any related index       NA       3-month SAIBOR + 1.2%         19       Existence of a dividend stopper       NA       NA         20       Fully discretionary, partially discretionary or mandatory       Fully discretionary       Mandatory         21       Existence of step-up or other incentive to redeem       NA       NA         20       Non-cumulative or cumulative       NA       NA         21       Existence of step-up or other incentive to redeem       NA       NA         22       Non-cumulative or cumulative       NA       NA         23       Convertible, on on-convertible       NA       NA         24       If convertible, fully or partially       NA       NA         25       If convertible, specify instrument type conversion       NA       NA         26       If convertible, specify instrument type conversion       NA       NA         28       If convertible, specify instrument type convertible into       NA       NA         <	13	Original maturity date	No Maturity	19-Dec-33
16       Subsequent call dates, if applicable       NA       NA         Coupons / dividends       NA       Floating         17       Fixed or floating dividend/coupon       NA       Floating         18       Coupon rate and any related index       NA       3-month SAIBOR + 1.2%         19       Existence of a dividend stopper       NA       NA       NA         20       Fully discretionary, partially discretionary or mandatory       Fully discretionary       Mandatory         21       Existence of step-up or other incentive to redeem       NA       NA         22       Non-cumulative or cumulative       NA       NA         23       Convertible or non-convertible       NA       NA         24       If convertible, conversion trigger(s)       NA       NA         25       If convertible, fully or partially       NA       NA         26       If convertible, specify instrument type conversion       NA       NA         28       If convertible, specify instrument type conversion       NA       NA         29       If convertible, specify instrument type conversinto       NA       NA         30       Writedown, feature       NA       NA       NA         31       If writedown, feature	14	Issuer call subject to prior supervisory approval	NA	Yes
Coupons / dividendsNAFloating17Fixed or floating dividend/couponNAFloating18Coupon rate and any related indexNA3-month SAIBOR + 1.2%19Existence of a dividend stopperNANA20Fully discretionary, partially discretionary or mandatoryFully discretionary21Existence of step-up or other incentive to redeemNANA22Non-cumulative or cumulativeNANA23Convertible or non-convertibleNANA24If convertible, conversion trigger(s)NANA25If convertible, conversion rateNANA26If convertible, conversion rateNANA27If convertible, specify instrument type convertible intoNANA28If convertible, specify instrument it converts intoNANA29If convertible, specify instrument it converts intoNANA30Writedown, writedown trigger(s)NANA31If writedown, upremanent or temporaryNANA32If writedown, permanent or temporaryNANA33If writedown, permanent or temporaryNANA34aType of subordinationNANA35aPosition in subordination hierarchy in liquidation (specify instrument to hierarchy or priori or instrument in the insolvency creditor hierarchy of the legal entity concerned).NA	15	Optional call date, contingent call dates and redemption amount	NA	19-Dec-28
17Fixed or floating dividend/couponNAFloating18Coupon rate and any related indexNA3-month SAIBOR + 1.2%19Existence of a dividend stopperNANA20Fully discretionary, partially discretionary or mandatoryFully discretionaryMandatory21Existence of step-up or other incentive to redeemNANA22Non-cumulative or cumulativeNANA23Convertible or non-convertibleNANA24If convertible, conversion trigger(s)NANA25If convertible, conversion trigger(s)NANA26If convertible, conversion rateNANA27If convertible, mandatory or optional conversionNANA28If convertible, specify instrument type convertible intoNANA29If convertible, specify instrument it converts intoNANA30Writedown featureNANA31If writedown, writedown trigger(s)NANA32If writedown, featureNANA33If writedown, writedown trigger(s)NANA34If writedown, description of writeup mechanismNANA34Type of subordination hierarchy in liquidation (specify instrument type instrument in the insolvency creditor hierarchy of the legal entity concerned).NA	16	Subsequent call dates, if applicable	NA	NA
18       Coupon rate and any related index       NA       3-month SAIBOR + 1.2%         19       Existence of a dividend stopper       NA       NA         20       Fully discretionary, partially discretionary or mandatory       Fully discretionary       Mandatory         21       Existence of step-up or other incentive to redeem       NA       NA         22       Non-cumulative or cumulative       NA       NA         23       Convertible or non-convertible       NA       NA         24       If convertible, conversion trigger(s)       NA       NA         25       If convertible, conversion rate       NA       NA         26       If convertible, conversion rate       NA       NA         27       If convertible, specify instrument type convertible into       NA       NA         28       If convertible, specify instrument type convertible into       NA       NA         29       If convertible, specify instrument it converts into       NA       NA         30       Writedown feature       NA       NA         31       If writedown, writedown trigger(s)       NA       NA         32       If writedown, permanent or temporary       NA       NA         33       If writedown, permanent or temporary		Coupons / dividends		
19Existence of a dividend stopperNANA20Fully discretionary, partially discretionary or mandatoryFully discretionaryMandatory21Existence of step-up or other incentive to redeemNANA22Non-cumulative or cumulativeNANA23Convertible or non-convertibleNANA24If convertible, conversion trigger(s)NANA25If convertible, fully or partiallyNANA26If convertible, conversion rateNANA27If convertible, partiallyNANA28If convertible, specify instrument type convertible intoNANA29If convertible, specify instrument it converts intoNANA30Writedown featureNANA31If writedown full or partialNANA33If writedown, full or partialNANA34If temporary write-own, description of writeup mechanismNANA34aType of subordinationNANA35Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned).NANA	17		NA	Floating
20Fully discretionary, partially discretionary or mandatoryFully discretionaryMandatory21Existence of step-up or other incentive to redeemNANA22Non-cumulative or cumulativeNANA23Convertible or non-convertibleNANA24If convertible, conversion trigger(s)NANA25If convertible, fully or partiallyNANA26If convertible, conversion rateNANA27If convertible, specify instrument type convertible intoNANA28If convertible, specify instrument type convertible intoNANA29If convertible, specify issuer of instrument is converts intoNANA30Writedown, featureNANA31If writedown, full or partialNANA33If writedown, permanent or temporaryNANA34Type of subordination hierarchy in liquidation (specify instrument type instrument type instrument type instrument type instrument type instrument type instrument in the insolvency creditorNA34aType of subordination hierarchy in liquidation (specify instrument type instrument in the insolvency creditorNANA34aType of subordination hierarchy in liquidation (specify instrument type instrument in the insolvency creditorNANA34aType of subordination hierarchy in liquidation (specify instrument in the insolvency creditor intervent).NANA	18	Coupon rate and any related index	NA	3-month SAIBOR + 1.2%
21Existence of step-up or other incentive to redeemNANA22Non-cumulative or cumulativeNANA23Convertible or non-convertibleNANA24If convertible, conversion trigger(s)NANA25If convertible, fully or partiallyNANA26If convertible, conversion rateNANA27If convertible, mandatory or optional conversionNANA28If convertible, specify instrument type convertible intoNANA29If convertible, specify issuer of instrument it converts intoNANA30Writedown featureNANA31If writedown, writedown trigger(s)NANA32If writedown, full or partialNANA33If writedown, permanent or temporaryNANA34Type of subordinationNANA35Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor NANA34Output of the legal entity concerned).NANA	19	Existence of a dividend stopper	NA	NA
22Non-cumulative or cumulativeNANA23Convertible or non-convertibleNANA24If convertible, conversion trigger(s)NANA25If convertible, fully or partiallyNANA26If convertible, conversion rateNANA27If convertible, mandatory or optional conversionNANA28If convertible, specify instrument type convertible intoNANA29If convertible, specify issuer of instrument it converts intoNANA30Writedown featureNANA31If writedown, writedown trigger(s)NANA32If writedown, full or partialNANA33If temporary write-own, description of writeup mechanismNANA34Type of subordinationNANA35Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned).NANA	20	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Mandatory
23Convertible or non-convertibleNANA24If convertible, conversion trigger(s)NANA25If convertible, fully or partiallyNANA26If convertible, conversion rateNANA27If convertible, mandatory or optional conversionNANA28If convertible, specify instrument type convertible intoNANA29If convertible, specify issuer of instrument it converts intoNANA30Writedown featureNANA31If writedown, writedown trigger(s)NANA33If writedown, full or partialNANA34If temporary write-own, description of writeup mechanismNANA35Position in subordination hierarchy in liquidation (specify instrument type instrument in the insolvency creditor hierarchy of the legal entity concerned).NANA	21	Existence of step-up or other incentive to redeem	NA	NA
24If convertible, conversion trigger(s)NANA25If convertible, fully or partiallyNANA26If convertible, conversion rateNANA27If convertible, mandatory or optional conversionNANA28If convertible, specify instrument type convertible intoNANA29If convertible, specify issuer of instrument it converts intoNANA30Writedown featureNANA31If writedown, writedown trigger(s)NANA32If writedown, permanent or temporaryNANA33If writedown, permanent or temporaryNANA34Type of subordinationNANA35Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned).NANA	22	Non-cumulative or cumulative	NA	NA
25If convertible, fully or partiallyNANA26If convertible, conversion rateNANA27If convertible, mandatory or optional conversionNANA28If convertible, specify instrument type convertible intoNANA29If convertible, specify issuer of instrument it converts intoNANA30Writedown featureNANA31If writedown, writedown trigger(s)NANA32If writedown, full or partialNANA33If writedown, permanent or temporaryNANA34Type of subordinationNANA35Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned).NA	23	Convertible or non-convertible	NA	NA
26If convertible, conversion rateNANA27If convertible, mandatory or optional conversionNANA28If convertible, specify instrument type convertible intoNANA29If convertible, specify issuer of instrument it converts intoNANA30Writedown featureNANA31If writedown, writedown trigger(s)NANA32If writedown, full or partialNANA33If writedown, permanent or temporaryNANA34Type of subordinationNANA35Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned).NA	24	If convertible, conversion trigger(s)	NA	NA
27If convertible, mandatory or optional conversionNANA28If convertible, specify instrument type convertible intoNANA29If convertible, specify issuer of instrument it converts intoNANA30Writedown featureNANA31If writedown, writedown trigger(s)NANA32If writedown, full or partialNANA33If writedown, permanent or temporaryNANA34If temporary write-own, description of writeup mechanismNANA35Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned).NANA	25	If convertible, fully or partially	NA	NA
28If convertible, specify instrument type convertible intoNANA29If convertible, specify issuer of instrument it converts intoNANA30Writedown featureNANA31If writedown, writedown trigger(s)NANA32If writedown, full or partialNANA33If writedown, permanent or temporaryNANA34If temporary write-own, description of writeup mechanismNANA35Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned).NANA	26	If convertible, conversion rate	NA	NA
29If convertible, specify issuer of instrument it converts intoNANA30Writedown featureNANA31If writedown, writedown trigger(s)NANA32If writedown, full or partialNANA33If writedown, permanent or temporaryNANA34If temporary write-own, description of writeup mechanismNANA34aType of subordinationNANA35Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditorNANA	27	If convertible, mandatory or optional conversion	NA	NA
30Writedown featureNANA31If writedown, writedown trigger(s)NANA32If writedown, full or partialNANA33If writedown, permanent or temporaryNANA34If temporary write-own, description of writeup mechanismNANA34aType of subordinationNANA35Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditorNANA	28	If convertible, specify instrument type convertible into	NA	NA
31If writedown, writedown trigger(s)NANA32If writedown, full or partialNANA33If writedown, permanent or temporaryNANA34If temporary write-own, description of writeup mechanismNANA34aType of subordinationNANA35Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditorNANA	29	If convertible, specify issuer of instrument it converts into	NA	NA
32If writedown, full or partialNANA33If writedown, permanent or temporaryNANA34If temporary write-own, description of writeup mechanismNANA34aType of subordinationNANA35Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditorNANANANANANA	30	Writedown feature	NA	NA
33If writedown, permanent or temporaryNANA34If temporary write-own, description of writeup mechanismNANA34aType of subordinationNANA35Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditorNANAANANANA	31	If writedown, writedown trigger(s)	NA	NA
34     If temporary write-own, description of writeup mechanism     NA     NA       34a     Type of subordination     NA     NA       35     Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor     NA     NA       NA     NA     NA     NA	32	If writedown, full or partial	NA	NA
34a     Type of subordination     NA     NA       35     Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor     NA     NA       NA     NA     NA     NA	33	If writedown, permanent or temporary	NA	NA
35       Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor       NA       NA         hierarchy of the legal entity concerned).       NA       NA	34	If temporary write-own, description of writeup mechanism	NA	NA
type immediately senior to instrument in the insolvency creditor     NA     NA       hierarchy of the legal entity concerned).     NA     NA	34a	Type of subordination	NA	NA
	35	type immediately senior to instrument in the insolvency creditor	NA	NA
	36		NA	NA

30 <sup>th</sup> Jւ	u <mark>ne 2024 G</mark> U	GULF INTERNATIONAL BANK - SAUDI ARABIA			
37	If yes, specify non-compliant features	NA	NA		

# 6. CCyB1 – Geographical distribution of credit exposures used in the countercyclical capital buffer

SAR 000's	а	b	C	d	е
Geographical breakdown	Countercyclical capital buffer	Exposure values and/or risk- computation of the coun		Bank-specific countercyclical capital buffer rate	Countercyclical buffer amount
	rate	Exposure values	Risk-weighted assets		
GCC & ME	2.50%	1,036,857	556,673		
Europe	1.12%	199,210	57,599		
South E. Asia	0.14%	1,002,266	881,113		
North America	0.00%	615,858	184,757		
Sum		2,854,191	1,680,143		
Total		42,964,013	42,506,486	0.04%	15,782

#### 7. LR1 - Summary comparison of accounting assets vs leverage ratio exposure measure

	SAR 000's	а
1	Total consolidated assets as per published financial statements	48,558,154
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	
3	Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference	
4	Adjustments for temporary exemption of central bank reserves (if applicable)	
5	Adjustment for fiduciary assets recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	
6	Adjustments for regular-way purchases and sales of financial assets subject to trade date accounting	
7	Adjustments for eligible cash pooling transactions	
8	Adjustments for derivative financial instruments	(8,033)
9	Adjustment for securities financing transactions (ie repurchase agreements and similar secured lending)	
10	Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off balance sheet exposures)	12,856,137
11	Adjustments for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital	
12	Other adjustments	(106,437)
13	Leverage ratio exposure measure	61,299,821

#### 8. LR2 - Leverage ratio common disclosure

On-bala	SAR 000's ance sheet exposures On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	30 June 2024 48,561,127	31 Mar 2024 47,521,116
1 2	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	48,561,127	47.521.116
2	transactions (SFTs), but including collateral)	48,561,127	47.521.116
		1	,021,110
3	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework		
	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)		
4	(Adjustment for securities received under securities financing transactions that are recognised as an asset)		
5	(Specific and general provisions associated with on-balance sheet exposures that are deducted from Tier 1 capital)	(280,807)	(278,256)
6	(Asset amounts deducted in determining Basel III Tier 1 capital)	(106,437)	(100,307)
7	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of rows 1 and 2)	48,173,883	47,142,553
Derivat	tive exposures		
8	Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	153,716	162,565
9	Add-on amounts for PFE associated with all derivatives transactions	116,085	118,067
10	(Exempted CCP leg of client-cleared trade exposures)		
11	Adjusted effective notional amount of written credit derivatives	-	30,005
12	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)		
13	Total derivative exposures (sum of rows 4 to 10)	269,801	310,637
Securiti	ies 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	CCR exposure for SFT assets		
17	Agent transaction exposures		
18	Total securities financing transaction exposures (sum of rows 12 to 15)	-	-
Other o	off-balance sheet exposures		
19	Off-balance sheet exposure at gross notional amount	26,543,467	35,357,548
20	(Adjustments for conversion to credit equivalent amounts)	(13,586,374)	(20,474,237)
21	(Specific and general provisions associated with off-balance sheet exposures deducted in determining Tier 1 capital)	(100,956)	(104,676)
22	Off-balance sheet items (sum of rows 17 to 18)	12,856,137	14,778,635
Capital	and total exposures		
23	Tier 1 capital	7,522,682	7,479,421
24	Total exposures (sum of rows 3, 11, 16 and 19)	61,299,821	62,231,825
24	7e ratio		
24 Leverag 25	Basel III leverage ratio	12.3%	12.0%

### 9. LIQ1 – Liquidity Coverage Ratio (LCR)

SAR,0	00s	Total unweighted Value	Total weighted Value
High-	quality liquid assets		
1	Total HQLA		13,947,693
Cash	outflows		
2	Retail deposits and deposits from small business customers, of which:		
3	Stable deposits		
4	Less stable deposits	5,230,404	153,951
5	Unsecured wholesale funding, of which:		
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks		
7	Non-operational deposits (all counterparties)	23,680,108	10,198,186
8	Unsecured debt		
9	Secured wholesale funding		
10	Additional requirements, of which:		
11	Outflows related to derivative exposures and other collateral requirements	5,160	5,160
12	Outflows related to loss of funding on debt products		
13	Credit and liquidity facilities	813,209	81,321
14	Other contractual funding obligations		
15	Other contingent funding obligations	20,139,297	422,739
16	TOTAL CASH OUTFLOWS		10,861,357
Cash	inflows		
17	Secured lending (eg reverse repos)		
18	Inflows from fully performing exposures	4,549,717	3,833,977
19	Other cash inflows	723,522	4,767
20	TOTAL CASH INFLOWS	5,273,239	3,838,745
			Total adjusted value
21	Total HQLA		13,947,693
22	Total net cash outflows		7,022,612
23	Liquidity Coverage Ratio (%)		198.6%

### 10. LIQ2 – Net Stable Funding Ratio (NSFR)

	Unweighte	d Value by Residual	Maturity	W. *. I. I. J
SAR 000s		≥ 6 months to <		Weighted Value
Available stable funding (ASF) Capital	< 6 months	1 year	≥1 year 9,326,914	9,326,914
Retail: Less stable deposits	4,958,622	271,782	0,020,021	4,707,364
Wholesale funding (non-operational deposit)	21,418,867	699,852	1,085,147	12,144,506
Other wholesale funding	9,636,385	62,000	301,664	2,540,921
Total ASF	5,000,000	02,000		28,719,705
				20)/ 20)/ 00
Required stable funding (RSF) Coins and banknotes	12,270			
Total central bank reserves	8,246,015			
Unsecured loans to financial institutions	3,121,692			468,254
Securities eligible as Level 1 HQLA		324,458	5,035,373	267,992
Securities eligible for Level 2A HQLA			73,470	11,020
Securities eligible for Level 28 HQLA		98,624	700,402	399,513
Unencumbered loans to non-financial corporate clients with a residual maturity of less than one year	15,990,532	3,084,074		9,537,303
Unencumbered loans to retail and small business customers with a residual maturity of less than one year	122,358	119,337		120,848
Unencumbered performing loans with risk weights greater than 35% under the Basel II standardised approach for credit risk	6,753		7,245,663	6,162,190
Unencumbered Non-HQLA exchange traded equities				
Unencumbered Non-HQLA securities not in default			1,230,162	1,045,638
Other short-term unsecured instruments and transactions with a residual maturity of less than one year	1,383,934			691,967
Defaulted securities and non-performing loans	146,407	59	58,298	204,764.09
Derivatives assets			117,264	117,264
Required stable funding associated with derivative liabilities			29,702	29,702
All other assets not included in above categories that qualify for 100% treatment	429,024			429,023.78
Off-balance sheet items	10,829,993	3,285,072	6,837,441	40,660
Total RSF				19,526,138
Net Stable Funding Ratio				147.1%

#### 11. ENC – Asset encumbrance

	SAR 000's	а	b	С
	Balance Sheet Assets	Encumbered assets	Unencumbered assets	Total
01	Cash and balances with the Saudi Arabian Monetary Authority (SAMA)		6,351,770	6,351,770
02	Due from banks and other financial institutions		3,235,100	3,235,100
03	Investments held at fair value through statement of income		329,428	329,428
04	Investments held at fair value through other comprehensive income	52,289	79,177	131,466
05	Investments held at amortised cost		9,235,046	9,235,046
06	Positive fair value of derivative financial instruments		277,834	277,834
07	Loans and advances, net		28,173,252	28,173,252
08	Other assets		824,258	824,258
	Total	52,289	48,505,865	48,558,154

#### 12. CR1 - Credit quality of assets

		а	b	С	d	е	f	е
	Gross carrying values of			Of which ECL provisions for On SA ex	credit losses	Of which ECL accounting		
_	SAR <b>000's</b>	Defaulted exposures	Non- defaulted exposures	Allowances/ impairments	Allocated in regulatory category of Specific	Allocated in regulatory category of General	provisions for credit losses on IRB exposures	Net values (a+b-c)
01	Loans	571,524	28,286,970	406,910	406,910	278,332		28,451,584
02	Debt Securities		9,237,515			2,629		9,237,515
03	Off-balance sheet exposures		26,813,267		155,062	23,425		26,813,267
04	Total	571,524	64,337,752	406,910	561,972	304,386		64,502,366

A default is considered to have occurred with regard to a particular obligor when either or both of the two following events have taken place:

1. The obligor is past due for 90 days or more on any material credit obligations to the Bank including principal instalments, interest payments and fees.

2. The bank considers that the obligor is unlikely to pay its credit obligations to the bank in full, without recourse by the bank to actions such as realizing security (if any).

#### 13. CR2 - Changes in stock of defaulted loans and debt securities

	SAR 000's	Loans
1	Defaulted loans and debt securities at end of the previous reporting period	591,296
2	Loans and debt securities that have defaulted since the last reporting period	13,816
3	Returned to non-defaulted status	-
4	Amounts written off	(21,332)
5	Other changes	(12,256)
6	Defaulted loans and debt securities at end of the reporting period	571,524

#### 14. CR3 - Credit risk mitigation techniques – overview

	SAR 000's	Exposures unsecured: carrying amount	Exposures to be secured	Exposures secured by collateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives
01	Loans	27,665,481	786,103.00	725,933.00	60,170.00	
02	Debt Securities	9,237,515				
03	Total	36,902,996	786,103.00	725,933.00	60,170.00	
04	Of which defaulted	79,868	84,746	76,193	8,553	

# 15. CR4 - Standardised approach – credit risk exposure and Credit Risk Mitigation (CRM) effects

		а	b	C	d	е	f
	SAR 000's		Exposures before CCF and CRM		ost-CCF and M	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
01	Sovereigns and their central banks	14,322,871		14,337,351	15,290	136,038	1%
02	Non-central government public sector entities	382,720	7,421	382,720	7,421	195,071	50%
03	Banks	3,631,128	2,372,359	3,671,789	2,465,189	1,732,223	28%
04	Corporates	28,000,273	24,485,387	27,953,686	9,416,360	36,345,459	97%
05	Regulatory retail portfolios	841,938		841,938		841,938	100%
06	Secured by Residential Property	371,015		371,015		130,271	35%
07	Equity & Subordinated Debt	79,421		79,421		198,551	250%
08	Past-due loans	164,615		156,061		113,702	73%
09	Other assets	556,868		556,868		544,598	98%
	Total	48,350,849	26,865,167	48,350,849	11,904,260	40,237,851	67%

#### 16. CR5 - Standardised approach – exposures by asset classes and risk weights

	SAR 000's	а	b	С	d	е	f	g	h	i
	Asset classes/ Risk weight*	0%	20%	30%	50%	85%	100%	150%	Other	Total credit exposures amount (post CCF and post- CRM)
01	Sovereigns and their central banks	14,158,692	72,389				121,560			14,352,641
02	Non-central government public sector entities				390,141					390,141
03	Banks	51,900	3,439,186	2,244,748	61,578		338,353	1,213		6,136,978
04	Corporates	174,264	1,566		433,411	4,027,856	32,620,202		112,747	37,370,046
05	Regulatory retail portfolios						841,938			841,938
06	Secured by residential property		39,143	84,689	9,035				238,148	371,015
07	Equity & Subordinated Debt								79,421	79,421
08	Past-due loans	10			119,414		1,921	34,716		156,061
09	Other assets	12,270					544,598			556,868
	Total	14,397,136	3,552,284	2,329,437	1,013,579	4,027,856	34,468,572	35,929	430,316	60,255,109

	SAR 000's	а	b	С	d	
	Exposure amounts and CCFs applied to off- balance sheet exposures, categorised based on risk bucket of converted exposures Risk Weight	On-balance sheet exposure	Off-balance sheet exposure (pre- CCF)	Weighted average CCF*	Exposure (post- CCF and post- CRM)	
01	Less than 40%	18,097,962	4,457,758	49.3%	20,297,128	
02	40-70%	1,198,089	114,917	30.8%	1,233,456	
03	75%	112,747			112,747	
04	85%	3,319,768	1,442,758	49.1%	4,027,856	
05	90-100%	25,508,146	20,847,309	43.0%	34,468,572	
06	105-130%					
07	150%	34,716	2,426	50.0%	35,929	
08	250%	79,421			79,421	
	Total	48,350,849	26,865,167	44.3%	60,255,109	

#### 17. CCR1 - Analysis of counterparty credit risk (CCR) exposure by approach

		а	b	с	d	е	f
	SAR 000's	Replacement cost	Potential future exposure	EEPE	Alpha used for computing regulatory EAD	EAD post- CRM	RWA
1	SA-CCR (for derivatives)	109,797	82,918		1.4	269,801	232,789
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	VaR for SFTs						
6	Total						232,789

# 18. CCR3 - Standardised approach – CCR exposures by regulatory portfolio and risk weights

SAR 000's	а	b	С	d	е	f	g	h	i
Regulatory portfolio/ Risk weight	0%	20%	30%	50%	85%	100%	150%	Others	Total credit exposures
Non-central government public sector entities				7,421					7,421
Banks		10,554	32,639						43,193
Corporates					13,410	205,778			219,188
Total		10,554	32,639	7,421	13,410	205,778			269,801

#### 19. CCR5 - Composition of collateral for CCR exposure

		а	b	C	d	е	f
		Coll	Collateral used in SFTs				
	SAR 000's	Fair value of col	llateral received	Fair value of po	osted collateral	Fair value of collateral	Fair value of posted
		Segregated	Unsegregated	Segregated	Unsegregated	received	collateral
1	Cash – other currencies		104,457				
	Total		104,457				

#### 20. CCR8 - Exposures to central counterparties

		а	b
	SAR 000's	EAD (post-CRM)	RWA
1	Exposures to QCCPs (total)		
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which		
3	(i) OTC derivatives		
4	(ii) Exchange-traded derivatives		
5	(iii) Securities financing transactions		
6	(iv) Netting sets where cross-product netting has been approved		
7	Segregated initial margin		
8	Non-segregated initial margin		
9	Pre-funded default fund contributions		
10	Unfunded default fund contributions		
11	Exposures to non-QCCPs (total)	269,801	232,789
12	Exposures for trades at non-QCCPs (excluding initial margin and default fund contributions); of which	269,801	232,789
13	(i) OTC derivatives	269,801	232,789
14	(ii) Exchange-traded derivatives		
15	(iii) Securities financing transactions		
16	(iv) Netting sets where cross-product netting has been approved		
17	Segregated initial margin		
18	Non-segregated initial margin		
19	Pre-funded default fund contributions		
20	Unfunded default fund contributions		

#### 21. MR1 - Market risk under standardised approach

		а
	SAR 000's	Capital charge in SA
1	General interest rate risk	233
2	Equity risk	230,587
3	Foreign exchange risk	22,223
4	Commodity risk	
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	12,349
9	Default risk – securitisations (non-correlation trading portfolio)	
10	Default risk – securitisations (correlation trading portfolio)	
11	Residual risk add-on	
12	Total	265,393