



Albaraka Bank Limited
Pillar III Disclosure Report
June 2025



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1. BASIS OF COMPILATION

The following information is compiled in terms of Regulation 43 relating to banks, issued under Section 90 of the Banks Act, No 94 of 1990 (as amended) ("the regulations"), which incorporates the Basel Pillar III requirements on market discipline.

All disclosures are consistent with those disclosed in terms of International Financial Reporting Standards ("IFRS"), unless otherwise stated. All amounts are disclosed in Rand thousands. Where bank and consolidated figures are not materially different, only one table is disclosed.

All tables and disclosures may not be relevant and are excluded from this Pillar III report. These include:

KM2	Key metrics - TLAC requirements (at resolution group level)
OVA	Bank risk management approach
LI1	Differences between accounting and regulatory scopes of consolidation and mapping of financial statements with regulatory risk categories
LI2	Main sources of differences between regulatory exposure amounts and carrying values in financial statements
LIA	Explanations of differences between accounting and regulatory exposure amounts
PV1	Prudent valuation adjustments (PVA)
TLAC1	TLAC composition for G-SIBs (at resolution group level)
TLAC2	Material subgroup entity - creditor ranking at legal entity level
TLAC3	Resolution entity - creditor ranking at legal entity level
GSIB1	Disclosure of G-SIB indicators
CCyB1	Geographical distribution of credit exposures used in the countercyclical buffer
LIQA	Liquidity risk management

CRA	General information about credit risk
CRB	Additional disclosure related to the credit quality of assets
CRC	Qualitative disclosure requirements related to credit risk mitigation techniques
CRD	Qualitative disclosures on banks' use of external credit ratings under the standardised approach for credit risk
CRE	Qualitative disclosures related to IRB models
CR6	IRB - Credit risk exposures by portfolio and PD range
CR7	IRB - Effect on RWA of credit derivatives used as CRM techniques
CR8	RWA flow statements of credit risk exposures under IRB
CR9	IRB- Backtesting of probability of default (PD) per portfolio
CR10	IRB (specialized lending and equities under the simple risk weight method)
CCRA	Qualitative disclosure related to counterparty credit risk
CCR1	Analysis of counterparty credit risk (CCR) exposure by approach
CCR2	Credit valuation adjustment (CVA) capital charge
CCR3	Standardised approach of CCR exposures by regulatory portfolio and risk weights
CCR4	IRB - exposures by portfolio and PD scale
CCR5	Composition of collateral for CCR exposure
CCR6	Credit derivative exposures
CCR7	RWA flow statements of CCR exposures under the Internal Model Method (IMM)
CCR8	Exposures to central counterparties
SECA	Qualitative disclosure requirements related to securitisation exposures
SEC1	Securitisation exposures in the banking book
SEC2	Securitisation exposures in the trading book
SEC3	Securitisation exposures in the banking book and associated regulatory capital requirements - bank acting as originator or as sponsor

SEC4	Securitisation exposures in the banking book and associated capital requirements - bank acting as investor
MRA	Qualitative disclosure requirements related to market risk
MRB	Qualitative disclosures for banks using the Internal Models Approach (IMA)
MRC	The structure of desks for banks using the IMA
MR2	RWA flow statements of market risk exposures under an IMA
MR3	IMA values for trading portfolios
MR4	Comparison of VaR estimates with gains/losses
IRRBBA	IRRBB risk management objective and policies
IRRBB1	Quantitative information on IRRBB
REMA	Remuneration policy
REM1	Remuneration awarded during the financial year
REM2	Special payments
REM3	Deferred remuneration

2. SCOPE OF REPORTING

The quarterly results of Albaraka Bank Limited for the period ended 30 June 2025 is reported on. Albaraka Bank Limited is a registered bank domiciled in South Africa and has as its principal objective the operation of its business according to Islamic banking precepts. The bank's parent and ultimate holding company is the Albaraka Group, a company incorporated in the Kingdom of Bahrain. The address of its registered office is PO Box 1882, Manama, Kingdom of Bahrain.

3. OVERVIEW OF RISK MANAGEMENT, KEY PRUDENTIAL METRICS AND RISK WEIGHTED ASSETS

The following section provides an overview of the key prudential regulatory metrics covering the available capital and ratios, risk weighted assets, leverage ratio, liquidity coverage ratio and net stable funding ratio of the bank's performance and trends over time on a bank solo and consolidated basis.

3.1. KM1 - KEY METRICS

CONSOL						
Line No		30 Jun 2025	31 Mar 2025	31 Dec 2024	30 Sep 2024	30 Jun 2024
Available Capital (Amounts) R'000						
1	Common equity Tier 1 (CET1)	1 057 843	1 029 280	1 022 387	982 584	957 862
1a	Fully loaded expected credit loss (ECL) accounting model	1 057 843	1 029 280	1 022 387	982 584	957 862
2	Tier 1	1 181 843	1 153 280	1 146 387	1 106 584	1 081 862
2a	Fully loaded accounting model Tier 1	1 181 843	1 153 280	1 146 387	1 106 584	1 081 862
3	Total capital	1 390 365	1 371 945	1 367 604	1 362 414	1 346 583
3a	Fully loaded expected credit loss (ECL) accounting model total capital	1 390 365	1 371 945	1 367 604	1 362 414	1 346 583
Risk Weighted Assets (Amounts) R'000						
4	Total risk-weighted assets (RWA)	8 467 353	7 935 461	7 832 191	7 172 477	7 527 397

Risk-Based Capital Ratios as a percentage of RWA						
5	Common equity tier 1 ratio (%)	12.49%	12.97%	13.05%	13.70%	12.73%
5a	Fully loaded ECL accounting model CET1 (%)	12.49%	12.97%	13.05%	13.70%	12.73%
6	Tier 1 ratio (%)	13.96%	14.53%	14.64%	15.43%	14.37%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	13.96%	14.53%	14.64%	15.43%	14.37%
7	Total capital ratio (%)	16.42%	17.29%	17.46%	19.00%	17.89%
7a	Fully loaded ECL accounting model total capital ratio (%)	16.42%	17.29%	17.46%	19.00%	17.89%
Additional CET1 buffer requirements as a percentage of RWA						
8	Capital conservation buffer requirement (2.5% from 2019) (%)	2.50%	2.50%	2.50%	2.50%	2.50%
9	Countercyclical buffer requirement (%)	-	-	-	-	-
10	Bank D-sib additional requirements (%)	-	-	-	-	-
11	Total of bank CET1 specific buffer requirements (%) (row8 + row9 + row10)	2.50%	2.50%	2.50%	2.50%	2.50%
12	CET1 available after meeting the bank's minimum capital requirements (%)	3.74%	4.22%	4.30%	4.95%	3.98%
Basel III Leverage Ratio						
13	Total Basel III leverage ratio measure	10 170 200	10 076 202	10 022 767	9 611 124	9 570 076
14	Basel III leverage ratio (%) (row 2/row 13)	11.62%	11.45%	11.44%	11.51%	11.30%
14a	Fully loaded ECL accounting model Basel III leverage ratio (%) (row 2A/row 13)	11.62%	11.45%	11.44%	11.51%	11.30%
14b	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)	11.62%	11.45%	11.44%	11.51%	11.30%

14c	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	11.62%	11.45%	11.44%	11.51%	11.30%
14d	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	11.62%	11.45%	11.44%	11.51%	11.30%
Liquidity Coverage Ratio						
15	Total HQLA	1 057 577	1 142 041	1 273 976	1 021 898	927 662
16	Total net cash outflow	127 019	126 502	113 422	110 435	103 666
17	LCR ratio (%)	833%	903%	1 123%	925%	895%
Net Stable Funding Ratio						
18	Total available stable funding	7 760 708	7 706 704	7 775 161	7 438 973	7 428 140
19	Total required stable funding	5 988 244	5 894 520	5 889 339	5 922 832	6 007 891
20	NSFR ratio (%)	130%	131%	132%	126%	124%

BANK						
Line No		30 Jun 2025	31 Dec 2024	31 Dec 2024	30 Sep 2024	30 Jun 2024
Available Capital (Amounts) R'000						
1	Common equity Tier 1 (CET1)	1 050 604	1 018 808	1 013 481	977 585	950 588
1a	Fully loaded expected credit loss (ECL) accounting model	1 050 604	1 018 808	1 013 481	977 585	950 588
2	Tier 1	1 174 604	1 142 808	1 137 481	1 101 585	1 074 588
2a	Fully loaded accounting model Tier 1	1 174 604	1 142 808	1 137 481	1 101 585	1 074 588
3	Total capital	1 383 126	1 361 473	1 358 698	1 357 415	1 339 309
3a	Fully loaded expected credit loss (ECL) accounting model total capital	1 383 126	1 361 473	1 358 698	1 357 415	1 339 309
Risk Weighted Assets (Amounts) R'000						
4	Total risk-weighted assets (RWA)	8 584 926	8 029 516	7 907 397	7 186 047	7 546 788
Risk-Based Capital Ratios as a percentage of RWA						
5	Common equity tier 1 ratio (%)	12.24%	12.69%	12.82%	13.60%	12.60%
5a	Fully loaded ECL accounting model CET1 (%)	12.24%	12.69%	12.82%	13.60%	12.60%
6	Tier 1 ratio (%)	13.68%	14.23%	14.39%	15.33%	14.24%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	13.68%	14.23%	14.39%	15.33%	14.24%
7	Total capital ratio (%)	16.11%	16.96%	17.18%	18.89%	17.75%
7a	Fully loaded ECL accounting model total capital ratio (%)	16.11%	16.96%	17.18%	18.89%	17.75%
Additional CET1 buffer requirements as a percentage of RWA						
8	Capital conservation buffer requirement (2.5% from 2019) (%)	2.50%	2.50%	2.50%	2.50%	2.50%
9	Countercyclical buffer requirement (%)	-	-	-	-	-
10	Bank D-sib additional requirements (%)	-	-	-	-	-

11	Total of bank CET1 specific buffer requirements (%) (row8 + row9 + row10)	2.50%	2.50%	2.50%	2.50%	2.50%
12	CET1 available after meeting the bank's minimum capital requirements (%)	3.49%	3.94%	4.07%	4.85%	3.85%
Basel III Leverage Ratio						
13	Total Basel III leverage ratio measure	10 182 986	10 082 854	10 044 924	9 591 114	9 558 302
14	Basel III leverage ratio (%) (row 2/row 13)	11.53%	11.33%	11.32%	11.49%	11.24%
14a	Fully loaded ECL accounting model Basel III leverage ratio (%) (row 2A/row 13)	11.53%	11.33%	11.32%	11.49%	11.24%
14b	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)	11.53%	11.33%	11.32%	11.49%	11.24%
14c	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	11.53%	11.33%	11.32%	11.49%	11.24%
14d	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	11.53%	11.33%	11.32%	11.49%	11.24%
Liquidity Coverage Ratio						
15	Total HQLA	1 057 577	1 142 041	1 273 976	1 021 898	927 662
16	Total net cash outflow	127 019	126 502	113 422	110 435	103 666
17	LCR ratio (%)	833%	903%	1 123%	925%	895%

Net Stable Funding Ratio						
18	Total available stable funding	7 760 708	7 706 704	7 775 161	7 438 973	7 428 140
19	Total required stable funding	5 988 244	5 894 520	5 889 339	5 922 832	6 007 891
20	NSFR ratio (%)	130%	131%	132%	126%	124%

Period under review: Albaraka Bank

- As at 30 June 2025, the total capital ratio reduced year-on-year from 17.75% to 16.11%, due to an increase in risk weighted assets from R7.5 billion to R8.6 billion, primarily in respect of credit RWAs, being proportionately higher than the net increase in total capital.
- The LCR moved from 895% in June 2024 to 833% in June 2025, mainly due to movements in debit card and other suspense accounts as well as the year-on-year increase in term and transactional banking deposits which resulted in higher net cash outflows being proportionately higher than the increase in HQLA. The ratio, however, remains well above average levels over the previous 12 months.

3.2. OV1 - OVERVIEW OF RISK WEIGHTED ASSETS

CONSOL					
		RWA	Min capital requirements*	RWA	Min capital requirements*
		30 Jun 2025 (R'000)		31 Mar 2025 (R'000)	
1	Credit risk (excluding counterparty credit risk) (CCR)	7 536 201	866 663	6 993 024	804 198
2	Of which: standardised approach (SA)	7 536 201	866 663	6 993 024	804 198
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)	4 448	512	9 064	1 042
7	Of which: standardised approach for counterparty credit risk	4 448	512	9 064	1 042
8	Of which: Internal Model Method (IMM)	-	-	-	-
9	Of which: other CCR	-	-	-	-
10	Credit valuation adjustment (CVA)	-	-	-	-
11	Equity positions under the simple risk weight approach	17 680	2 033	17 680	2 033
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 the 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				
19	Of which: securitisation standardised approach (SEC-SA)	-	-	-	-
20	Market risk	22 609	2 600	22 690	2 609
21	Of which: standardized approach (SA)	22 609	2 600	22 690	2 609
22	Of which: internal model approaches (IMA)	-	-	-	-
23	Capital charge for switch between trading book and banking book	-	-	-	-
24	Operational risk	886 415	101 938	893 003	102 695
25	Amounts below thresholds for deduction (subject to 250% risk weight)	-	-	-	-
26	Aggregate capital floor applied	-	-	-	-
27	Floor adjustment (before application of transitional cap)	-	-	-	-
28	Floor adjustment (after application of transitional cap)	-	-	-	-
29	Total (1+6+10+11+12+13+14+15+16+20+23+24+25+28)	8 467 353	973 746	7 935 461	912 578

BANK					
		RWA	Min capital requirements*	RWA	Min capital requirements*
		30 Jun 2025 (R'000)		31 Mar 2025 (R'000)	
1	Credit risk (excluding counterparty credit risk) (CCR)	7 559 609	869 355	7 011 346	806 305
2	Of which: standardised approach (SA)	7 559 609	869 355	7 011 346	806 305
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)	4 448	512	9 064	1 042
7	Of which: standardised approach for counterparty credit risk	4 448	512	9 064	1 042

8	Of which: Internal Model Method (IMM)	-	-	-	-
9	Of which: other CCR	-	-	-	-
10	Credit valuation adjustment (CVA)	-	-	-	-
11	Equity positions under the simple risk weight approach	17 680	2 033	17 680	2 033
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 the 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	-	-	-	-
19	Of which: securitisation standardised approach (SEC-SA)	-	-	-	-
20	Market risk	22 609	2 600	22 690	2 609
21	Of which: standardized approach (SA)	22 609	2 600	22 690	2 609
22	Of which: internal model approaches (IMA)	-	-	-	-
23	Capital charge for switch between trading book and banking book	-	-	-	-
24	Operational risk	886 415	101 938	893 003	102 695
25	Amounts below thresholds for deduction (subject to 250% risk weight)	94 165	10 829	75 733	8 709
26	Aggregate capital floor applied	-	-	-	-
27	Floor adjustment (before application of transitional cap)	-	-	-	-
28	Floor adjustment (after application of transitional cap)	-	-	-	-
29	Total (1+6+10+11+12+13+14+15+16+20+23+24+25+28)	8 584 926	987 266	8 029 516	923 394

* Minimum requirements include the base minimum and idiosyncratic requirement specified by the Registrar.

Period under review – Albaraka Bank

- Risk-weighted assets increased by R555 million from R8 billion in March 2025 to R8.6 billion in June 2025, predominantly due to an increase in credit risk RWAs. Credit risk RWAs increased by R548 million due to an increase in long-term interbank placements.
- Counterparty credit risk, relating to the bank's FEC holdings for foreign notes decreased by R5m for the quarter ending June 2025.
- Equity and market risk remained constant.
- Operational risk is updated bi-annually and is based on a three-year rolling gross income before impairments average balance, moved down by R7 million.
- Other risks which relate to deferred tax assets increased by R18 million for the period.

4. COMPOSITION OF CAPITAL

4.1. CC1 - Composition of regulatory capital

		CONSOL	Reference*
		30 Jun 2025	
	Common Equity Tier 1 capital: instruments and reserves		
1	Directly issued qualifying common share capital (and equivalent for non-joint stock companies) plus related stock surplus	404 599	a
2	Retained earnings	696 109	b
3	Accumulated other comprehensive income (and other reserves)	2 529	c
4	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)	-	
5	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	1 103 237	
	Common Equity Tier 1 capital: regulatory adjustments		
7	Prudential valuation adjustments	(6 730)	
8	Goodwill (net of related tax liability)	-	
9	Other intangibles other than mortgage-servicing rights (net of related tax liability)	(38 664)	d
10	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 111 securitisation framework ²⁵)	-	

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 netted of 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	Significant 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)	-	
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	-	
22	Amount exceeding the 15% threshold	-	
23	of which: significant investments in the common stock of financials	-	
24	of which: mortgage 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	(45 394)	
29	Common Equity Tier 1 capital (CET1)	1 057 843	

	Additional Tier 1 capital: instruments		
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	124 000	
31	Of which: classified as equity under applicable accounting standards	124 000	e
32	of which: classified as liabilities under applicable accounting standards	-	
33	Directly issued capital instruments subject to phase out from Additional Tier 1	-	
34	Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)	-	
35	of which: instruments issued by subsidiaries subject to phase out	-	
36	Additional Tier 1 capital before regulatory adjustments	124 000	
	Additional Tier 1 capital: regulatory adjustments		
37	Investments in own additional Tier 1 instruments	-	
38	Reciprocal cross - holdings in Additional Tier 1 instruments	-	
39	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)	-	
40	Significant investments in the capital of banking, financial and insurance entities 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 cover deductions	-	
43	Total regulatory adjustments to Additional Tier 1 capital		
44	Additional Tier 1 capital (AT1)	124 000	
45	Tier 1 capital (T1 = CET1 1+ AT1)	1 181 843	

	Tier 2 capital and provisions		
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	-	
47	Directly issued capital instruments subject to phase out from Tier 2	173 220	f
48	Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	-	
49	of which: instruments issued by subsidiaries subject to phase out	-	
50	Provisions	35 302	
51	Tier 2 capital before regulatory adjustments	208 522	
	Tier 2 capital: regulatory adjustments		
52	Investments in own Tier 2 instruments	-	
53	Reciprocal cross - holdings in Tier 2 instruments and other TLAC liabilities	-	
54	Investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold)	-	
54a	Investments in the other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation and where the bank does not own more than 10% of the issued common share capital of the entity: amount previously designated for the 5% threshold but that no longer meets the conditions (for G-SIBs only)	-	
55	Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	-	
56	National specific regulatory adjustments	-	
57	Total regulatory adjustments to Tier 2 capital	-	
58	Tier 2 capital (T2)	208 522	
59	Total capital (TC = T1 + T2)	1 390 365	
60	Total risk weighted assets		

	Capital ratios and buffers		
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	12.49%	
62	Tier 1 (as a percentage of risk weighted assets)	13.96%	
63	Total capital (as a percentage of risk weighted assets)	16.42%	
64	Institution specific buffer requirement (capital conservation buffer plus countercyclical buffer requirement plus higher loss absorbency requirement, expressed as a percentage of risk weighted assets)	2.50%	
65	of which: capital conservation buffer requirement	2.50%	
66	of which: bank specific countercyclical buffer requirement	-	
67	of which: higher loss absorbency requirement	-	
68	Common Equity Tier 1 (as a percentage of risk weighted assets) available after meeting the bank's minimum capital requirements	3.74%	
	National Minima (if different from Basel III)		
69	National Common Equity Tier 1 minimum ratio (if different from Basel III minimum)	4.50%	
70	National Tier 1 minimum ratio (if different from Basel III minimum)	6.00%	
71	National total capital minimum ratio (if different from Basel III minimum)	8.00%	
	Amounts, below the threshold for deductions (before risk weighting)		
72	Non-significant investments in the capital and other TLAC liabilities of other financial entities	-	
73	Significant investments in the common stock of financial entities	-	
74	Mortgage servicing rights (net of related tax liability)	-	
75	Deferred tax assets arising from temporary differences (net of related tax liability)	37 052	

	Applicable: caps on the 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)	208 522	
77	Cap on inclusion of provisions in Tier 2 under standardised approach	35 302	
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)	-	

*References refer to CC2- Composition of regulatory capital

4.2. CC2 - Reconciliation of regulatory capital to balance sheet

The difference between the amount disclosed in the financial statements and the capital for regulatory purposes relates to the tranches of the bank's tier 2 Sukuk which have reached their five-year period. In line with regulation 38 (12), a cumulative haircut of R135 million has been applied and this is accordingly excluded from the qualifying amount of tier 2 capital.

CONSOL			
	Balance sheet as in published financial statements	Under regulatory scope of consolidation	Reference
	30 Jun 2025	30 Jun 2025	
Deferred tax asset	37,052	37,052	
Property and equipment	101,793	104,788	
Right of use asset	2,994		
Investment properties	10,339	10,339	
Intangible assets	49,984	38,664	
<i>Of which: other intangibles (excluding MSR)</i>		49,984	d
<i>Net of deferred tax</i>		-11,320	d
Investment in and amount due by subsidiary company			
Investment securities	17,680	17,680	
Advances and other receivables	8,902,693	8,902,693	
Regulatory balances	618,975	618,975	
Cash and cash equivalents	100,008	100,008	
Total Assets	9,841,518		

Deferred tax liability	18,190	18,190	
Welfare and charitable funds	64,575	64,575	
Sukuk holders	311,248	307,700	
<i>of which: directly issued capital instruments subject to phase out from Tier 2</i>	-	173,220	f
Provision for leave pay	10,109		
Lease liabilities	3,499		
Accounts payable	101,024	114,857	
South African Revenue Service	2,220	1,996	
Deposits from customers	8,019,089	8,022,635	
Total Liabilities	8,529,954		
Equity			
Share capital	322,403	322,403	a
Share premium	82,196	82,196	a
Other reserves	2,529	2,529	c
Retained income	780,436	780,438	
<i>of which: relate to eligible CET1</i>		696,109	b
<i>of which: relate to unappropriated profits</i>		84,329	
Additional Tier 1 Sukuk Holders	124,000	124,000	e
Total equity	1,311,564		

*References refer to CC1- Reconciliation of regulatory capital to balance sheet

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

The main features of the group's regulatory capital instruments are disclosed on our website under Financial highlights, Basel disclosures.

5. LEVERAGE RATIO

In terms of Regulation 43(1)(e)(iii)(G), the Bank is required to provide a summarized comparison of the accounting assets and the regulatory leverage ratio differences, as well as the leverage ratio positions of the bank.

5.1. LR1 - SUMMARIZED COMPARISON OF ACCOUNTING ASSETS VS LEVERAGE RATIO EXPOSURE MEASURE

Line No	Item	30 Jun 2025
1	Total consolidated assets as per published financial statements	9 854 305
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 fiduciary assets recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	-
4	Adjustments for derivative financial instruments	(4 448)
5	Adjustment for securities financing transactions (ie repos and similar secured lending)	-
6	Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off- balance sheet exposures)	371 793
7	Other adjustments	(38 664)
8	Leverage ratio exposure	10 182 986

Total assets increased from R9.79 billion in December 2024 to R9.85 billion in June 2025. For the six-month period as at 30 June 2025, customer advances and other receivables grew by R79 million or 1%. Interbank placements increased by R196 million or 14%, primarily funded by cash and cash equivalents which decreased by R212 million or 68%.

5.2. LR2 - LEVERAGE RATIO COMMON DISCLOSURE TEMPLATE

Line no	Item	30 Jun 2025	31 Mar 2025
On Balance sheet exposures			
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	9 845 409	9 807 364
2	Gross-up for derivatives collateral provided where deducted from balance sheet assets pursuant to the operative accounting framework	-	-
3	(Deductions of receivable assets for cash variation margin provided in derivatives transactions)	-	-
4	(Deductions of receivable assets for cash variation margin provided in derivatives transactions)	-	-
5	(Specific and general provisions associated with on-balance sheet exposures that are deducted from Basel III Tier 1 capital)	-	-
6	(Asset amounts deducted in determining Basel III Tier 1 capital)	(38 664)	(40 623)
7	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 to 6)	9 806 745	9 766 741
Derivative exposures			
8	Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	-	-
9	Add-on amounts for potential future exposure associated with all derivatives transactions	-	-
10	(Exempted central counterparty (CCP) leg of client-cleared trade exposures)	-	-
11	Adjusted effective notional amount of written credit derivatives	4 448	9 064
12	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	-	-
13	Total derivative exposures (sum of lines 8 to 12)	4 448	9 064

Securities financing transaction exposures			
14	Gross SFT assets (with no recognition of netting), after adjusting for sales 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 lines 14 to 18)	-	-
Other off-balance sheet exposures			
19	Off-balance sheet exposure at gross notional amount	1 669 295	1 504 756
20	(Adjustments for conversion to credit equivalent amounts)	(1 297 502)	(1 197 707)
21	(Specific and general provisions associated with off-balance sheet exposures deducted in determining Tier 1 capital)	-	-
22	Off-balance sheet items (sum of lines 19 and 21)	371 793	307 049
Capital and total exposures			
23	Tier 1 capital	1 174 604	1 142 808
24	Total exposures (sum of rows 7, 13, 18 and 22)	10 182 986	10 082 854
Leverage ratio			
25	Basel III leverage ratio	11.53%	11.33%
25a	Basel III leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	11.53%	11.33%
26	National minimum leverage ratio requirement	-	-
27	Applicable leverage buffers	-	-
Disclosure of mean values			
28	Mean value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	-	-

29	Quarter-end value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	-	-
30	Total exposures (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	10 182 986	10 082 854
30a	Total exposures (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	10 182 986	10 082 854
31	Basel III leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	11.53%	11.33%
31a	Basel III leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	11.53%	11.33%

- On balance sheet exposure increased slightly from R9.81 billion in March 2025 to R9.85 billion in June 2025.
- Off balance sheet exposure has increased from R1.5 billion to R1.67 billion.

6. LIQUIDITY

6.1. LIQ1 - LIQUIDITY COVERAGE RATIO (LCR)

The objective of the LCR is to promote the short-term resilience of the liquidity risk profile of banks by ensuring that they have sufficient high quality liquid assets to survive a significant stress scenario lasting 30 calendar days. The values in the table are calculated as the simple average of the 3-month values over the period.

The structure and nature of deposits inside the 30-day window is the key driver of both the level and the volatility of the LCR. This weighted outflow is determined by the customer type of liabilities falling into the 30-day contractual bucket.

The HQLA comprises primarily South African sovereign and central bank Rand denominated securities, all of which are eligible for South African Reserve Bank (SARB) repo.

30 Jun 2025			
Line No		Total Unweighted Value	Total Weighted Value
HIGH QUALITY LIQUID ASSETS			
1	Total HQLA	1 031 418	1 031 418
CASH OUTFLOWS			
2	Retail deposits and deposits from small business customers, of which:	5 194 304	241 981
3	Stable deposits		
4	Less stable deposits	5 194 304	241 981
5	Unsecured wholesale funding, of which:	1 672 906	18 515

6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	1 672 906	18 515
7	Non-operational deposits (all counterparties)		
8	Unsecured debt		
9	Secured wholesale funding		
10	Additional requirements, of which:	1 501 600	244 984
11	Outflows related to derivative exposures and other collateral requirements	5 417	5 417
12	Outflows related to loss of funding on debt products		
13	Credit and liquidity facilities	1 302 838	46 222
14	Other contractual funding obligations	193 346	193 346
15	Other contingent funding obligations		
16	TOTAL CASH OUTFLOWS	8 368 810	505 480
CASH INFLOWS			
17	Secured lending (e.g. reverse repos)	-	-
18	Inflows from fully performing exposures	766 832	471 145
19	Other cash inflows	93 834	5 485
20	TOTAL CASH INFLOWS	860 666	476 630
TOTAL ADJUSTED VALUE			
21	Total HQLA		1 031 418
22	Total net cash outflows		126 370
23	LIQUIDITY COVERAGE RATIO (%)		816%

6.2. LIQ2 - NET STABLE FUNDING RATIO (NSFR)

The objective of the Net Stable Funding Ratio (NSFR) is to promote the resilience in the banking sector by requiring banks to maintain a stable funding profile in relation to the composition of their assets and off balance sheet activities on an ongoing structural basis. By ensuring that banks do not embark on excessive maturity transformation that is not sustainable, the NSFR is intended to reduce the likelihood that disruptions to a bank's funding sources would erode its liquidity position, increasing its risk of failure and potentially lead to broader systemic risk. The minimum NSFR requirement is 100%.

The residual maturity of deposits are the key drivers of available stable funding, in particular those from either retail and small business customers or with maturity longer than a year. Capital issued is also a significant contributor. The residual maturity of loans, as well as holdings in securities eligible as HQLA, are the key drivers of required stable funding. Lower weightings apply to mortgages, shorter term loans and HQLA.

30 Jun 2025						
Line No		Unweighted value by residual maturity				Weighted value
		No Maturity	< 6 months	6 months to < 1 year	≥ 1 year	
	Available Stable Funding (ASF) Item	-	0	0	1 614 061	1 614 061
1	Capital:	-	-	-	1 614 061	1 614 061
2	Regulatory capital					
3	Other capital instruments	-	3 433 641	1 569 579	88 811	4 591 709
4	Retail deposits and deposits from small business customers:					
5	Stable deposits	-	1 667 382	1 084 996	174 710	1 550 899
6	Less stable deposits	-	-	-	-	-

7	Wholesale funding:	-	-	-	-	-
8	Operational deposits	-	-	-	-	-
9	Other wholesale funding	-	-	-	-	-
10	Liabilities with matching interdependent assets	-	213 048	7 805	0	3 903
11	Other liabilities:	-	-	-	-	-
12	NSFR derivative liabilities	-	213 048	7 805	0	3 903
13	All other liabilities and equity not included in the above categories	-	5 314 071	2 662 380	1 877 582	7 760 571
14	Total ASF	-	0	0	1 614 061	1 614 061
	Required Stable Funding (RSF) Item					
15	Total NSFR high-quality liquid assets (HQLA)	-	263 043	0	794 534	49 054
16	Deposits held at other financial institutions for operational purposes	-	1 115 076	80 267	-1	207 394
17	Performing loans and securities:	-	-	-	-	-
18	Performing loans to financial institutions secured by Level 1 HQLA	-	-	-	-	-
19	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	-	-	-	-	-
20	Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which:	-	872 563	199 344	0	535 954
21	With a risk weight of less than or equal to 35% under the Basel II standardised approach for credit risk	-	-	-	-	-
22	Performing residential mortgages, of which:	-	-	-	-	-
23	With a risk weight of less than or equal to 35% under the Basel II standardised approach for credit risk	-	3 528	8 116	2 279 568	1 487 541

24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	-	-	-	-	-
25	Assets with matching interdependent liabilities	-	-	-	-	-
26	Other assets:	-	-	-	-	-
27	Physical traded commodities, including gold	-	-	-	-	-
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	-	-	-	-	-
29	NSFR derivative assets	-	-	-	-	-
30	NSFR derivative liabilities before deduction of variation margin posted	-	-	-	-	-
31	All other assets not included in the above categories	-	2 910	14 077	4 221 278	3 624 387
32	Off-balance sheet items	-	1 669 742	0	0	83 912
33	Total RSF	-	3 926 863	301 805	7 295 380	5 988 243
34	Net Stable Funding Ratio (%)					130%

7. CREDIT RISK

7.1. CR1 - CREDIT QUALITY OF ASSETS

		30 Jun 2025 - Bank and Consol						
		a	b	c	d	e	f	g
		Gross carrying values of		Allowances / impairments ⁴	Of which ECL accounting provisions for credit losses		Of which ECL accounting provisions for credit losses on IRB exposures	Net
					on SA exposures			values
		Defaulted exposures	Non-defaulted exposures		Allocated in regulatory category of Specific	Allocated in regulatory category of General		(a+b-c)
1	Loans ¹	163 206	8 071 503	61 717	30 517	31 200	-	8 172 993
2	Debt Securities ²	-	1 226 726	572	-	572	-	1 226 154
3	Off-balance sheet exposures ³	-	1 669 296	3 529	-	3 529	-	1 665 767
4	Total	163 206	10 967 525	65 818	30 517	35 302	-	11 064 913
					on SA exposures			values

(1) Loans represent core debtor advances which form part of Banks on balance sheet exposures

(Products include: Equipment, Motor Vehicle, Property, Trade, Profit Free Loans etc.)

(2) Debt Securities relate to Murabaha Equity Placements with other Banks.

(3) Off Balance Sheet Exposures include: Letter of Guarantees (LG), Letter of Credit (LC), Unutilized Portion of Approved Asset & Trade Facilities etc.)

(4) Allowances / Impairments raised for both On & Off balance sheet exposures in with the IFRS 9 methodology i.e Portfolio and Specific credit impairments

(5) Default occurs when a material obligation of an obligor is overdue for more than 90 days

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

30 Jun 2025 - Bank and Consol		
1	Defaulted loans and debt securities at end of the previous reporting period	171 431
2	Loans and debt securities that have defaulted since the last reporting period	2 797
3	Returned to non-defaulted status	-15 106
4	Amounts written off	-42
5	Other changes	4 127
6	Defaulted loans and debt securities at end of the reporting period (1+2-3-4+5)	163 206

7.3. CR3 - Credit risk mitigation techniques – overview

30th June 2025 -Albaraka Bank Limited & Albaraka Consolidation

		30 Jun 2025 - Bank and Consol						
		a	b	c	d	e	f	g
		Exposures unsecured: carrying amount	Exposures secured by collateral	Exposures secured by collateral, of which: secured amount	Exposures secured by financial guarantees	Exposures secured by financial guarantees, of which: secured amount	Exposures secured by credit derivatives	Exposures secured by credit derivatives, of which: secured amount
1	Loans ¹	37 500	9 866 505	5 806 378	-	-	-	-
2	Debt Securities ²	-	1 226 726	1 226 726	-	-	-	-
4	Total	37 500	11 093 232	7 033 104	-	-	-	-
3	Of which defaulted	-	163 206	134 112	-	-	-	-

(1) Loans represent core debtor advances which form part of Banks on balance sheet exposures

(Products include: Equipment, Motor Vehicle, Property, Trade, Profit Free Loans etc.)

(2) Debt Securities relate to Murabaha Equity Placements with other Banks.

7.4. CR4 - Standardised approach - credit risk exposure and credit risk mitigation (CRM) effects

		30 Jun 2025 - Bank					
		a	b	c	d	e	f
		Exposures before CCF and CRM		Exposures post-CCF and post-CRM		RWA and RWA density	
Line	Asset classes	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
1	Sovereign (including central government and central bank)	794 534	-	794 534	-	-	0%
2	Non-central government public sector entities	17 505	-	-	-	-	0%
3	Multilateral development banks	-	-	-	-	-	0%
4	Banks	1 226 726	-	1 226 726	-	1 201 620	98%
5	Securities Firms	-	-	-	-	-	0%
6	Corporates (excluding corporate real estate as per line 9)	1 966 267	1 509 563	1 966 267	1 509 563	1 880 073	54%
7	Regulatory Retail Portfolio	373 267	26 142	373 267	26 142	373 267	93%
8	Secured by Residential Property	2 326 025	58 992	2 326 025	58 992	1 144 686	48%
9	Secured by Commercial Real Estate	2 593 905	74 599	2 593 905	74 599	2 660 378	100%
10	Equity	-	-	-	-	-	0%
11	Past Dues Loans	163 206	-	163 206	-	164 153	101%
12	Higher Risk Categories	-	-	-	-	-	0%
13	Other Assets	135 432	-	135 432	-	135 432	100%
14	Total	9 596 868	1 669 296	9 579 363	1 669 296	7 559 609	67%

		30 Jun 2025 - Consol					
		a	b	c	d	e	f
		Exposures before CCF and CRM		Exposures post-CCF and post-CRM		RWA and RWA density	
Line	Asset classes	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
1	Sovereign (including central government and central bank)	794 534	-	794 534	-	-	0%
2	Non-central government public sector entities	17 505	-	-	-	-	0%
3	Multilateral development banks	-	-	-	-	-	0%
4	Banks	1 226 726	-	1 226 726	-	1 201 620	98%
5	Securities Firms	-	-	-	-	-	0%
6	Corporates (excluding corporate real estate as per line 9)	1 966 267	1 509 563	1 966 267	1 509 563	1 880 073	54%
7	Regulatory Retail Portfolio	373 267	26 142	373 267	26 142	373 267	93%
8	Secured by Residential Property	2 326 025	58 992	2 326 025	58 992	1 144 686	48%
9	Secured by Commercial Real Estate	2 593 905	74 599	2 593 905	74 599	2 660 378	100%
10	Equity	-	-	-	-	-	0%
11	Past Dues Loans	163 206	-	163 206	-	164 153	101%
12	Higher Risk Categories	-	-	-	-	-	0%
13	Other Assets	71 969	-	71 969	-	71 969	100%
14	Total	9 533 405	1 669 296	9 515 900	1 669 296	7 496 146	67%

7.5. CR5 - Standardised approach - exposures by asset classes and risk weights

		30 Jun 2025 - Bank									
		a	b	c	d	e	f	g	h	i	j
Line	Asset classes \ Risk Weights	0%	10%	20%	35%	50%	75%	100%	150%	Others	Total credit exposures amount (post CCF and post-CRM)
1	Sovereign (including central government and central bank)	794 534	-	-	-	-	-	-	-	-	794 534
2	Non-central government public sector entities	17 505	-	-	-	-	-	-	-	-	17 505
3	Multilateral development banks	-	-	-	-	-	-	-	-	-	-
4	Banks	-	-	31 383	-	-	-	1 195 343	-	-	1 226 726
5	Securities Firms	-	-	-	-	-	-	-	-	-	-
6	Corporates (excluding corporate real estate as per line 9)	1 506 404	-	3 159	-	-	-	1 966 267	-	-	3 475 830
7	Regulatory Retail Portfolio	26 142	-	-	-	-	184 061	189 207	-	-	399 409
8	Secured by Residential Property	3 649	-	-	2 346 556	-	34 813	-	-	-	2 385 018
9	Secured by Commercial Real Estate	2 400	-	-	-	-	-	2 666 103	-	-	2 668 503
10	Equity	-	-	-	-	-	-	-	-	-	-
11	Past Dues Loans	-	-	-	-	16 710	-	84 000	62 496	-	163 206
12	Higher-risk categories	-	-	-	-	-	-	-	-	-	-
13	Other assets	-	-	-	-	-	-	135 432	-	-	135 432
14	Total	2 350 634	-	34 543	2 346 556	16 710	218 874	6 236 352	62 496	-	11 226 164

		30 Jun 2025 - Consol									
		a	b	c	d	e	f	g	h	i	j
Line	Asset classes \ Risk Weights	0%	10%	20%	35%	50%	75%	100%	150%	Others	Total credit exposures amount (post CCF and post-CRM)
1	Sovereign (including central government and central bank)	794 534	-	-	-	-	-	-	-	-	794 534
2	Non-central government public sector entities	17 505	-	-	-	-	-	-	-	-	17 505
3	Multilateral development banks	-	-	-	-	-	-	-	-	-	-
4	Banks	-	-	31 383	-	-	-	1 195 343	-	-	1 226 726
5	Securities Firms	-	-	-	-	-	-	-	-	-	-
6	Corporates (excluding corporate real estate as per line 9)	1 506 404	-	3 159	-	-	-	1 966 267	-	-	3 475 830
7	Regulatory Retail Portfolio	26 142	-	-	-	-	184 061	189 207	-	-	399 409
8	Secured by Residential Property	3 649	-	-	2 346 556	-	34 813	-	-	-	2 385 018
9	Secured by Commercial Real Estate	2 400	-	-	-	-	-	2 666 103	-	-	2 668 503
10	Equity	-	-	-	-	-	-	-	-	-	-
11	Past Dues Loans	-	-	-	-	16 710	-	84 000	62 496	-	163 206
12	Higher-risk categories	-	-	-	-	-	-	-	-	-	-
13	Other assets	-	-	-	-	-	-	71 969	-	-	71 969
14	Total	2 350 634	-	34 543	2 346 556	16 710	218 874	6 172 889	62 496	-	11 202 701

8. MARKET RISK

8.1. MR1 - Market risk under standardized approach

		30 Jun 2025
		RWA
1	General interest rate risk	-
2	Equity risk	-
3	Commodity risk	
4	Foreign exchange risk	22 609
5	Credit spread risk - non-securitisations	-
6	Credit spread risk - securitisations (non-correlation trading portfolio)	-
7	Credit spread risk - securitisations (non-correlation trading portfolio)	-
8	Default risk - non-securitisations	-
9	Default risk - securitisations (non-correlation trading portfolio)	
10	Default risk - securitisations (non-correlation trading portfolio)	
11	Residual risk add-on	
12	Total	22 609