THE SAUDI NATIONAL BANK

(A Saudi Joint Stock Company)

UNAUDITED CONDENSED INTERIM CONSOLIDATED FINANCIAL INFORMATION

FOR THE SIX MONTHS PERIOD ENDED

30 JUNE 2026

CONTENTS OF THE CONDENSED INTERIM CONSOLIDATED FINANCIAL INFORMATION

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Independent auditors' report on review of the condensed interim consolidated financial information
To the shareholders of The Saudi National Bank

Introduction

We have reviewed the accompanying condensed interim consolidated statement of financial position of **The Saudi National Bank** ("the Bank") and its subsidiaries (collectively referred to as "the Group") as of 30 June 2026 and the related condensed interim consolidated statements of income and comprehensive income for the three-month and six-month periods ended 30 June 2026, and the condensed interim consolidated statements of changes in equity and cashflows for the six-month period then ended and other explanatory notes. Management is responsible for the preparation and presentation of this condensed interim consolidated financial information in accordance with International Accounting Standard 34 - *"Interim Financial Reporting"* ("IAS 34"), as endorsed in the Kingdom of Saudi Arabia. Our responsibility is to express a conclusion on this condensed interim consolidated financial information based on our review.

Scope of Review

We conducted our review in accordance with International Standard on Review Engagements 2410, *"Review of Interim Financial Information Performed by the Independent Auditor of the Entity"*, as endorsed in the Kingdom of Saudi Arabia. A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with International Standards on Auditing, as endorsed in the Kingdom of Saudi Arabia, and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

Conclusion

Based on our review, nothing has come to our attention that causes us to believe that the accompanying condensed interim consolidated financial information is not prepared, in all material respects, in accordance with IAS 34, as endorsed in the Kingdom of Saudi Arabia.

PricewaterhouseCoopers

Ali A. Alotaibi
Certified Public Accountant
License No. 379

29 July 2026
15 Safar 1448H

Deloitte and Touche & Co.
Chartered Accountants

Waleed bin Moh'd Sobahi
Certified Public Accountant
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CONDENSED INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION

AS AT (Amounts in ⃁ '000)

	Note	30 June 2026 (Unaudited)	31 December 2025 (Audited)	30 June 2025 (Unaudited)
ASSETS				
Cash and balances with central banks	3	**62,968,568**	44,923,237	56,575,571
Due from banks and other financial institutions, net	4	**27,009,164**	22,970,831	23,567,333
Investments, net	5	**322,219,398**	320,004,190	315,460,117
Financing and advances, net	6	**739,562,568**	729,310,906	714,838,607
Positive fair value of derivatives	7	**25,718,610**	26,890,803	24,893,704
Property, equipment and software, net		**13,646,554**	13,065,976	12,153,340
Goodwill		**34,006,782**	34,006,782	34,006,782
Intangible assets, net		**4,511,551**	4,921,688	5,331,830
Right of use assets, net		**882,899**	967,447	1,046,657
Other assets		**14,162,124**	12,969,693	13,124,467
Total assets		**1,244,688,218**	1,210,031,553	1,200,998,408
LIABILITIES AND EQUITY				
LIABILITIES				
Due to banks, central banks and other financial institutions	8	**146,639,934**	190,189,039	175,411,444
Customers' deposits	9	**698,169,934**	636,094,377	658,675,412
Debt securities in issue and term loans	10	**142,705,466**	132,642,363	118,849,352
Negative fair value of derivatives	7	**24,156,376**	25,373,376	23,923,445
Other liabilities		**18,156,157**	21,905,150	26,251,864
Total liabilities		**1,029,827,867**	1,006,204,305	1,003,111,517
EQUITY				
EQUITY ATTRIBUTABLE TO EQUITY HOLDERS OF THE BANK				
Share capital	12	**60,000,000**	60,000,000	60,000,000
Share premium		**63,701,800**	63,701,800	63,701,800
Treasury shares		**(2,442,138)**	(2,586,243)	(2,127,245)
Statutory reserve		**52,852,060**	52,814,275	46,513,627
Other reserves (cumulative changes in fair values)		**(2,036,769)**	(1,646,213)	(1,945,218)
Employees' share-based payments reserve		**428,326**	475,359	416,120
Retained earnings		**27,815,386**	21,630,047	20,489,868
Foreign currency translation reserve		**(9,136,618)**	(8,763,198)	(8,488,800)
Equity attributable to shareholders of the Bank		**191,182,047**	185,625,827	178,560,152
Additional Tier 1 Capital	15	**23,152,684**	17,652,684	18,717,500
Equity attributable to equity holders of the Bank		**214,334,731**	203,278,511	197,277,652
Non-controlling interests		**525,620**	548,737	609,239
Total equity		**214,860,351**	203,827,248	197,886,891
Total liabilities and equity		**1,244,688,218**	1,210,031,553	1,200,998,408

The accompanying notes 1 to 24 form an integral part of these condensed interim consolidated financial information.

SA

Hussein H. Eid
Group Chief Financial Officer

Tareq A. Al Sadhan
Group Chief Executive Officer

Saeed M. Al-Ghamdi
Chairman

CONDENSED INTERIM CONSOLIDATED STATEMENT OF INCOME (UNAUDITED)
FOR THE PERIOD ENDED 30 JUNE (Amounts in ⃁ '000)

	Note	For the three-month period ended 30 June 2026	30 June 2025	For the six-month period ended 30 June 2026	30 June 2025
Special commission income		**15,403,976**	15,158,013	**30,164,208**	29,478,376
Special commission expense		**(7,509,937)**	(8,073,927)	**(14,773,847)**	(15,143,237)
Net special commission income		**7,894,039**	7,084,086	**15,390,361**	14,335,139
Fee income from banking services		**1,840,082**	1,855,664	**3,804,787**	3,676,706
Fee expense from banking services		**(597,475)**	(612,209)	**(1,251,992)**	(1,196,097)
Fee income from banking services, net		**1,242,607**	1,243,455	**2,552,795**	2,480,609
Exchange income, net		**611,538**	592,045	**1,359,692**	1,125,820
Gains from fair value through income statement (FVIS) financial instruments, net		**960,231**	467,545	**1,357,107**	1,171,983
Trading income/(loss), net		**81,483**	167,043	**20,347**	223,136
Dividend income		**117,512**	155,575	**237,012**	219,398
Gains on non-FVIS financial instruments, net		**130,111**	172,361	**313,122**	256,466
Other operating expenses, net		**(454,872)**	(371,720)	**(997,432)**	(690,646)
Total operating income		**10,582,649**	9,510,390	**20,233,004**	19,121,905
Salaries and employee-related expenses		**1,270,116**	1,227,368	**2,590,836**	2,476,571
Rent and premises-related expenses		**111,528**	119,488	**221,375**	242,926
Depreciation/amortisation of property, equipment, software, and right of use assets		**421,846**	411,625	**734,127**	760,206
Amortisation of intangible assets		**205,070**	205,070	**410,140**	410,140
Other general and administrative expenses		**781,476**	801,324	**1,634,888**	1,601,627
Total operating expenses before expected credit losses		**2,790,036**	2,764,875	**5,591,366**	5,491,470
Impairment charge/(reversal) for expected credit losses, net		**257,760**	(169,849)	**(320,109)**	(138,555)
Total operating expenses		**3,047,796**	2,595,026	**5,271,257**	5,352,915
Income from operations, net		**7,534,853**	6,915,364	**14,961,747**	13,768,990
Other non-operating income/(expense), net		**(110,744)**	(50,555)	**(249,051)**	(185,018)
Income for the period before zakat and income tax		**7,424,109**	6,864,809	**14,712,696**	13,583,972
Zakat and income tax expense	14	**(809,261)**	(737,743)	**(1,670,464)**	(1,472,539)
Net income for the period		**6,614,848**	6,127,066	**13,042,232**	12,111,433
Net income for the period attributable to:					
Equity holders of the Bank		**6,605,872**	6,137,244	**13,028,814**	12,159,147
Non-controlling interests		**8,976**	(10,178)	**13,418**	(47,714)
Net income for the period		**6,614,848**	6,127,066	**13,042,232**	12,111,433
Basic earnings per share (expressed in ⃁ per share)	16	**1.07**	0.99	**2.11**	1.95
Diluted earnings per share (expressed in ⃁ per share)	16	**1.07**	0.99	**2.11**	1.95

The accompanying notes 1 to 24 form an integral part of these condensed interim consolidated financial information.

SA

Hussein H. Eid
Group Chief Financial Officer

Tareq A. Al Sadhan
Group Chief Executive Officer

Saeed M. Al-Ghamdi
Chairman

CONDENSED INTERIM CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME (UNAUDITED)
FOR THE PERIOD ENDED 30 JUNE (Amounts in ⃁ '000)

	For the three-month period ended		For the six-month period ended	
	30 June 2026	30 June 2025	**30 June 2026**	30 June 2025
Net income for the period	**6,614,848**	6,127,066	**13,042,232**	12,111,433
Other comprehensive income/(loss)				
Items that will not be reclassified to the condensed interim consolidated statement of income in subsequent periods:				
- Revaluation gains/(losses) on equity instruments at fair value through other comprehensive income	**24,309**	(153,728)	**52,105**	33,835
Items that are or may be reclassified to the condensed interim consolidated statement of income in subsequent periods:				
- Net movement in foreign currency translation reserve losses	**(275,854)**	(214,845)	**(555,649)**	(558,529)
Fair value through other comprehensive income - debt instruments:				
- Net changes in fair values	**505,381**	602,641	**(692,274)**	1,510,638
- Net amounts transferred to the condensed interim consolidated statement of income	**(46,550)**	(124,964)	**(175,149)**	(174,820)
Cash flow hedges:				
- Effective portion of changes in fair values	**90,311**	(12,759)	**179,846**	(24,813)
- Net amounts transferred to the condensed interim consolidated statement of income	**49,401**	89,804	**160,463**	145,791
Total other comprehensive income/(loss)	**346,998**	186,149	**(1,030,658)**	932,102
Total comprehensive income for the period	**6,961,846**	6,313,215	**12,011,574**	13,043,535
Attributable to:				
Equity holders of the Bank	**7,041,520**	6,388,531	**12,187,120**	13,279,806
Non-controlling interests	**(79,674)**	(75,316)	**(175,546)**	(236,271)
Total comprehensive income for the period	**6,961,846**	6,313,215	**12,011,574**	13,043,535

The accompanying notes 1 to 24 form an integral part of these condensed interim consolidated financial information.

SA

Hussein H. Eid	Tareq A. Al Sadhan	Saeed M. Al-Ghamdi
Group Chief Financial Officer	Group Chief Executive Officer	Chairman

CONDENSED INTERIM CONSOLIDATED STATEMENT OF CHANGES IN EQUITY (UNAUDITED)
FOR THE SIX-MONTH PERIOD ENDED 30 JUNE (Amounts in ⃁ '000)

	Note	Share capital	Share premium	Treasury shares	Statutory reserve	Other reserves: Cash flow hedge reserves	Other reserves: FVOCI financial instruments reserve	Employees' share-based payments reserve	Retained earnings	Foreign currency translation reserve	Total equity attributable to shareholders of the Bank	Additional Tier 1 Capital	Total equity attributable to equity holders of the Bank	Non-controlling interests	Total equity
2026															
Balance as at 1 January 2026		**60,000,000**	**63,701,800**	**(2,586,243)**	**52,814,275**	**(124,811)**	**(1,521,402)**	**475,359**	**21,630,047**	**(8,763,198)**	**185,625,827**	**17,652,684**	**203,278,511**	**548,737**	**203,827,248**
Net income for the period		**-**	**-**	**-**	**-**	**-**	**-**	**-**	**13,028,814**	**-**	**13,028,814**	**-**	**13,028,814**	**13,418**	**13,042,232**
Other comprehensive income/(loss) for the period		**-**	**-**	**-**	**-**	**340,309**	**(808,583)**	**-**	**-**	**(373,420)**	**(841,694)**	**-**	**(841,694)**	**(188,964)**	**(1,030,658)**
Total comprehensive income/(loss) for the period		**-**	**-**	**-**	**-**	**340,309**	**(808,583)**	**-**	**13,028,814**	**(373,420)**	**12,187,120**	**-**	**12,187,120**	**(175,546)**	**12,011,574**
Other consolidation adjustments		**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
Impact arising from the application of IAS 29 at a foreign subsidiary		**-**	**-**	**-**	**37,785**	**-**	**52,672**	**-**	**577,389**	**-**	**667,846**	**-**	**667,846**	**152,429**	**820,275**
Additional Tier 1 Capital issued	15	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**5,500,000**	**5,500,000**	**-**	**5,500,000**
Additional Tier 1 Capital related costs	15	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**(484,867)**	**-**	**(484,867)**	**-**	**(484,867)**	**-**	**(484,867)**
Settlement of vested share based payment plan via treasury shares		**-**	**-**	**144,105**	**-**	**-**	**-**	**(133,154)**	**(10,951)**	**-**	**-**	**-**	**-**	**-**	**-**
Employees' share based payments plan reserve - charged to the condensed interim consolidated statement of income		**-**	**-**	**-**	**-**	**-**	**-**	**86,121**	**-**	**-**	**86,121**	**-**	**86,121**	**-**	**86,121**
Transfer of realized fair value gains/(losses) for FVOCI equity instruments to retained earnings		**-**	**-**	**-**	**-**	**-**	**25,046**	**-**	**(25,046)**	**-**	**-**	**-**	**-**	**-**	**-**
Final dividend paid for 2025	13	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**(6,900,000)**	**-**	**(6,900,000)**	**-**	**(6,900,000)**	**-**	**(6,900,000)**
Balance as at 30 June 2026		**60,000,000**	**63,701,800**	**(2,442,138)**	**52,852,060**	**215,498**	**(2,252,267)**	**428,326**	**27,815,386**	**(9,136,618)**	**191,182,047**	**23,152,684**	**214,334,731**	**525,620**	**214,860,351**

	Note	Share capital	Share premium	Treasury shares	Statutory reserve	Other reserves: Cash flow hedge reserves	Other reserves: FVOCI financial instruments reserve	Employees' share-based payments reserve	Retained earnings	Foreign currency translation reserve	Total equity attributable to shareholders of the Bank	Additional Tier 1 Capital	Total equity attributable to equity holders of the Bank	Non-controlling interests	Total equity
2025															
Balance as at 1 January 2025		60,000,000	63,701,800	(2,099,227)	46,481,447	(32,755)	(3,372,171)	460,764	14,351,188	(8,113,107)	171,377,939	21,187,500	192,565,439	709,822	193,275,261
Net income for the period		-	-	-	-	-	-	-	12,159,147	-	12,159,147	-	12,159,147	(47,714)	12,111,433
Other comprehensive income/(loss) for the period		-	-	-	-	120,978	1,375,374	-	-	(375,693)	1,120,659	-	1,120,659	(188,557)	932,102
Total comprehensive income/(loss) for the period		-	-	-	-	120,978	1,375,374	-	12,159,147	(375,693)	13,279,806	-	13,279,806	(236,271)	13,043,535
Other consolidation adjustments		-	-	-	-	-	-	-	531	-	531	-	531	-	531
Impact arising from the application of IAS 29 at a foreign subsidiary		-	-	-	32,180	-	(29,288)	-	487,726	-	490,618	-	490,618	135,688	626,306
Additional Tier 1 Capital issued	15	-	-	-	-	-	-	-	-	-	-	1,730,000	1,730,000	-	1,730,000
Additional Tier 1 Capital called	15	-	-	-	-	-	-	-	-	-	-	(4,200,000)	(4,200,000)	-	(4,200,000)
Additional Tier 1 Capital related costs	15	-	-	-	-	-	-	-	(554,086)	-	(554,086)	-	(554,086)	-	(554,086)
Purchase of treasury shares for employees' based payment plan		-	-	(122,836)	-	-	-	-	(190)	-	(123,026)	-	(123,026)	-	(123,026)
Settlement of vested share based payment plan via treasury shares		-	-	94,818	-	-	-	(133,014)	38,196	-	-	-	-	-	-
Employees' share based payments plan reserve - charged to the condensed interim consolidated statement of income		-	-	-	-	-	-	88,370	-	-	88,370	-	88,370	-	88,370
Transfer of realized fair value gains/(losses) for FVOCI equity instruments to retained earnings		-	-	-	-	-	(7,356)	-	7,356	-	-	-	-	-	-
Final dividend paid for 2024	13	-	-	-	-	-	-	-	(6,000,000)	-	(6,000,000)	-	(6,000,000)	-	(6,000,000)
Balance as at 30 June 2025		60,000,000	63,701,800	(2,127,245)	46,513,627	88,223	(2,033,441)	416,120	20,489,868	(8,488,800)	178,560,152	18,717,500	197,277,652	609,239	197,886,891

The accompanying notes 1 to 24 form an integral part of these condensed interim consolidated financial information.

SA

Hussein H. Eid
Group Chief Financial Officer

Tareq A. Al Sadhan
Group Chief Executive Officer

Saeed M. Al-Ghamdi
Chairman

CONDENSED INTERIM CONSOLIDATED STATEMENT OF CASH FLOWS (UNAUDITED)
FOR THE SIX-MONTH PERIOD ENDED 30 JUNE (Amounts in ⃁'000)

	Note	30 June 2026	30 June 2025
OPERATING ACTIVITIES			
Income for the period before zakat and income tax		**14,712,696**	13,583,972
Adjustments to reconcile income for the period before zakat and income tax to net cash from/(used in) operating activities:			
Amortisation of (discount)/premium on non-FVIS financial instruments, net		**(100,791)**	(93,295)
(Gains)/losses on non-FVIS financial instruments, net		**(313,122)**	(256,466)
(Gains)/losses on disposal of property, equipment and software, net		**6,838**	11,307
Loss on disposal of other repossessed assets		**10,397**	14,940
Depreciation/amortisation of property, equipment, software, and right of use assets		**734,127**	760,206
Impairment charge/(reversal) for expected credit losses, net		**(320,109)**	(138,555)
Amortisation of intangible assets		**410,140**	410,140
Share based payments plan expense		**103,778**	107,819
Net monetary loss/(gain) from the application of IAS 29-Hyperinflationary economies		**185,537**	133,063
		15,429,491	14,533,131
Net (increase)/decrease in operating assets:			
Statutory deposits with central banks		**(7,083,404)**	(1,806,327)
Due from banks and other financial institutions with original maturity of more than three months, net		**2,426,574**	1,320,516
Held at fair value through income statement (FVIS) investments		**(3,996,540)**	(3,683,953)
Financing and advances, net		**(13,283,884)**	(63,358,263)
Positive fair value of derivatives		**1,309,253**	2,452,314
Other assets		**(48,703)**	1,682,326
Net increase/(decrease) in operating liabilities:			
Due to banks, central banks and other financial institutions		**(43,218,962)**	(9,568,641)
Customers' deposits		**63,967,728**	81,484,740
Negative fair value of derivatives		**(1,202,048)**	(1,973,288)
Zakat and income tax paid		**(2,822,356)**	(2,467,216)
Other liabilities		**(1,313,617)**	3,571,492
Net cash generated from/(used in) operating activities		**10,163,532**	22,186,831
INVESTING ACTIVITIES			
Proceeds from sale and maturity of non-FVIS investments		**41,430,659**	31,789,281
Purchase of non-FVIS investments		**(40,319,338)**	(50,466,624)
Purchase of property, equipment and software		**(1,177,010)**	(756,847)
Proceeds from disposal of property and equipment		**269**	2,219
Net cash generated from/(used in) investing activities		**(65,420)**	(19,431,971)
FINANCING ACTIVITIES			
Debt securities and term-loans issued	10	**77,886,716**	79,441,671
Debt securities and term-loans paid	10	**(67,867,081)**	(55,684,748)
Additional Tier 1 Capital issuance		**5,500,000**	1,730,000
Additional Tier 1 Capital called		**-**	(4,200,000)
Additional Tier 1 Capital related costs		**(484,867)**	(554,086)
Lease liabilities paid		**(162,523)**	(190,469)
Purchase of treasury shares		**-**	(122,836)
Final dividend paid for 2025 and 2024	13	**(6,900,000)**	(6,000,000)
Net cash generated from/(used in) financing activities		**7,972,245**	14,419,532
Net increase/(decrease) in cash and cash equivalents		**18,070,357**	17,174,392
Foreign currency translation reserve-net movement in cash and cash equivalents at the beginning of the period		**(187,776)**	(268,589)
Cash and cash equivalents at the beginning of the period		**26,082,051**	21,001,893
Cash and cash equivalents at the end of the period	17	**43,964,632**	37,907,696
Special commission income received during the period		**29,973,798**	29,168,584
Special commission expense paid during the period		**14,489,210**	13,743,491
Supplemental non-cash information			
Movement in other reserves and transfers to the condensed interim consolidated statement of income		**(527,114)**	1,456,796

The accompanying notes 1 to 24 form an integral part of these condensed interim consolidated financial information.

SA

Hussein H. Eid
Group Chief Financial Officer

Tareq A. Al Sadhan
Group Chief Executive Officer

Saeed M. Al-Ghamdi
Chairman

1 GENERAL

(1.1) Introduction

The Saudi National Bank (the "Bank") is a Saudi Joint Stock Company that was formed and licensed under registration certificate authenticated by a Royal Decree on 28 Rajab 1369H (corresponding to 15 May 1950) and registered under commercial registration number 4030001588 dated 19 Safar 1418H (corresponding to 26 June 1997) with Unified Number 7000025887. The Bank is regulated by the Saudi Central Bank (SAMA).

The objective of the Group is to provide a full range of banking and investment management services. The Group also provides non-special commission based banking products in compliance with Shariah rules, which are approved and supervised by an independent Shariah Board established by the Bank.

The Bank operates through its 489 branches (31 December 2025: 481 branches), 22 retail service centers (31 December 2025: 23 centers) and 91 QuickPay remittance centers (31 December 2025: 93 centers) in the Kingdom of Saudi Arabia and four overseas branches in the Kingdom of Bahrain, United Arab Emirates, Qatar and the Republic of Singapore. The Board of Directors in their meeting dated 23 November 2015 resolved to close the Bank's branch operations domiciled in Beirut, Lebanon. The required regulatory approvals have been received and the legal formalities in respect of the closure of the branch are in progress.

The Bank's Head Office is located at the following address:

The Saudi National Bank Tower
King Abdullah Financial District
King Fahd Road,
3208 Al Aqeeq District,
Riyadh 13519 - 6676,
Kingdom of Saudi Arabia

The condensed interim consolidated financial statements is also referred to as the condensed interim consolidated financial information of The Saudi National Bank and its subsidiaries (collectively referred to as the "Group").

FOR THE SIX-MONTH PERIOD ENDED 30 JUNE 2026 (Amounts in ⃁'000) (Unaudited)

1 GENERAL (continued)

(1.2) Group's subsidiaries

The details of the Group's significant subsidiaries are as follows:

Name of subsidiary	Ownership % 30 June 2026	Ownership % 31 December 2025	Ownership % 30 June 2025	Functional currency	Description
SNB Capital Company (SNBC)	**100.00%**	100.00%	100.00%	Saudi Arabian Riyal	A Saudi Closed Joint Stock Company registered in the Kingdom of Saudi Arabia to manage the Bank's investment services and asset management activities.
SNB Capital Dubai Inc.	**100.00%**	100.00%	100.00%	US Dollar	An exempt company with limited liability incorporated in the Cayman Islands to source, structure and invest in private equity and real estate development opportunities across emerging markets.
SNB Capital Real Estate Investment Company (REIC)	**100.00%**	100.00%	100.00%	Saudi Arabian Riyal	The Company is a special purpose entity registered in the Kingdom of Saudi Arabia. The primary objective of REIC is to hold and register the real estate assets on behalf of real estate funds managed by SNB Capital Company.
Türkiye Finans Katılım Bankası A.Ş. (TFKB)	**67.03%**	67.03%	67.03%	Turkish Lira	A participation bank registered in Turkey that collects funds through current accounts, profit sharing accounts and lends funds to consumer and corporate customers, through finance leases and profit/loss sharing partnerships. TF Varlık Kiralama AŞ, (TFVK) and TFKB Varlik Kiralama A.Ş. which are special purpose entities (SPEs), fully owns the issued share capital by TFKB.TF Varlık Kiralama AŞ, (TFVK) established in connection with issuance of sukuks by TFKB and TFKB Varlik Kiralama A.Ş., established in connection with issuance of sukuks by TFKB's clients.
Real Estate Development Company For Management and Ownership Limited (REDCO)	**100.00%**	100.00%	100.00%	Saudi Arabian Riyal	A Limited Liability Company registered in the Kingdom of Saudi Arabia. REDCO is engaged in keeping and managing title deeds and collateralized real estate properties for the employees of SNB. Pursuant to management resolution Samba Real Estate has been merged with REDCO effective on 18 May 2024.
SNB Market Limited	**100.00%**	100.00%	100.00%	US Dollar	A Limited Liability Company registered in the Cayman Islands, engaged in trading derivatives and Repos/Reverse Repos on behalf of the Bank in conducting transaction based on netting jurisdiction.
Eastgate MENA Direct Equity L.P.	**100.00%**	100.00%	100.00%	US Dollar	A private equity fund domiciled in the Cayman Islands. The Fund's investment objective is to generate returns via investments in direct private equity opportunities in high growth businesses in countries within the Middle East and North Africa (MENA).
Itqan Quality for Business Solutions Company	**100.00%**	100.00%	100.00%	Saudi Arabian Riyal	A Limited Liability Company registered in the Kingdom of Saudi Arabia, engaged in recruitment services within the Kingdom. Formerly known as AlAhli Outsourcing Company "AlAhli Esnad".
Samba Bank Limited (SBL)	**84.51%**	84.51%	84.51%	Pakistani Rupee	A subsidiary incorporated as a banking company in Pakistan and is engaged in commercial banking and related services, and is listed on the Pakistan Stock Exchange.
SNB Global Limited	**100.00%**	100.00%	100.00%	US Dollar	A Limited Liability Company registered in the Cayman Islands, engaged in trading derivatives and Repos/Reverse Repos on behalf of the Bank in conducting transaction based on netting jurisdiction.
SNB Funding Limited	**100.00%**	100.00%	100.00%	US Dollar	A Limited Liability Company registered in the Cayman Islands established with the main objective of generating liquidity for the Bank through issuance of bonds.
Al-Ghad Financial Company (Digital Ventures)	**100.00%**	100.00%	100.00%	Saudi Arabian Riyal	A Limited Liability Company registered in the Kingdom of Saudi Arabia, engaged in selling of point of sale (POS) equipment and devices.
NEO Company	**100.00%**	100.00%	-	Saudi Arabian Riyal	A Joint Stock Company registered in the Kingdom of Saudi Arabia, engaged in consumer microfinancing.

FOR THE SIX-MONTH PERIOD ENDED 30 JUNE 2026 (Amounts in ⃁'000) (Unaudited)

2 BASIS OF PREPARATION AND SUMMARY OF MATERIAL ACCOUNTING POLICIES AND ESTIMATES

(2.1) Basis of Preparation

The condensed interim consolidated financial information of the Group as at and for the period ended on 30 June 2026 have been prepared in accordance with International Accounting Standard 34, “Interim Financial Reporting” (“IAS 34”) that is endorsed in the Kingdom of Saudi Arabia and other standards and pronouncements endorsed by the Saudi Organization for Chartered and Professional Accountants ("SOCPA").

The condensed interim consolidated financial information do not include all the information and disclosures required in the annual consolidated financial statements, and should be read in conjunction with the Group’s annual consolidated financial statements for the year ended 31 December 2025. The consolidated financial statements of the Group as at and for the year ended 31 December 2025, were prepared in accordance with International Financial Reporting Standards (IFRS® Accounting Standards) as endorsed in the Kingdom of Saudi Arabia and other standards and pronouncements issued by SOCPA.

The condensed interim consolidated financial information are expressed in Saudi Arabian Riyals (⃁).

The preparation of condensed interim consolidated financial information requires management to make judgments, estimates and assumptions that affect the application of accounting policies and the reported amounts of assets and liabilities, income and expense. Actual results may differ from these estimates.

(2.2) Basis of consolidation

The condensed interim consolidated financial information comprise the condensed interim consolidated financial information of The Saudi National Bank and its subsidiaries (see note 1.2). The condensed interim consolidated financial information of the subsidiaries are prepared for the same reporting period as that of the Bank, using consistent accounting policies.

(a) Subsidiaries

Subsidiaries are entities which are controlled by the Group. To meet the definition of control, all three of the following criteria must be met:

i) the Group has power over an entity;
ii) the Group has exposure, or rights, to variable returns from its involvement with the entity; and
iii) the Group has the ability to use its power over the entity to affect the amount of the entity’s returns.

Subsidiaries are consolidated from the date on which control is transferred to the Bank and cease to be consolidated from the date on which the control is transferred from the Bank. The results of subsidiaries acquired or disposed off during the period, if any, are included in the condensed interim consolidated statement of income from the date of the acquisition or up to the date of disposal, as appropriate.

(b) Non-controlling interests

Non-controlling interests represent the portion of net income and net assets of subsidiaries not owned, directly or indirectly, by the Bank in its subsidiaries and are presented separately in the condensed interim consolidated statement of income and within equity in the condensed interim consolidated statement of financial position, separately from the Bank’s equity. Any losses applicable to the non-controlling interests in a subsidiary are allocated to the non-controlling interests even if doing so causes the non-controlling interests to have a deficit balance.

(c) Associates

Associates are enterprises over which the Group exercises significant influence. Investments in associates are initially recognised at cost and subsequently accounted for under the equity method of accounting and are carried in the condensed interim consolidated statement of financial position at the lower of the equity-accounted or the recoverable amount.

Equity-accounted value represents the cost plus post-acquisition changes in the Group's share of net assets of the associate (share of the results, reserves and accumulated gains/losses based on latest available financial statements) less impairment, if any.

The previously recognised impairment loss in respect of investment in associate can be reversed through the condensed interim consolidated statement of income, such that the carrying amount of the investment in the condensed interim consolidated statement of financial position remains at the lower of the equity-accounted (before provision for impairment) or the recoverable amount. On derecognition the difference between the carrying amount of investment in associate and the fair value of the consideration received is recognised in the condensed interim consolidated statement of income.

(d) Transactions eliminated on consolidation

Intra-group balances, and income and expenses (except for foreign currency transaction gains or losses) arising from intra-group transactions are eliminated in preparing the condensed interim consolidated financial information.

(2.3) Material accounting and risk management policies, estimates and assumptions

The accounting policies, estimates, methods of computation, and assumptions adopted in the preparation of the condensed interim consolidated financial information are consistent with those followed in the preparation of the Group’s annual consolidated financial statements for the year ended 31 December 2025, except for the adoption of new standards effective from 1 January 2026, as explained in Note 2.4. The Group has not early adopted any standard, interpretation, or amendment that has been issued but is not yet effective. The Group’s assessment of the ongoing geopolitical situation is disclosed in Note 22.

Hyperinflationary economy

Turkey has been considered as a hyperinflationary economy since the second quarter of 2022. TFKB uses the index published by the Turkish Statistical Institute to arrive at the below conversion factors that represents the ratio of hyperinflated balances to historical cost:

Item	**30 June 2026**	31 December 2025	30 June 2025
Index	**129.99**	110.39	98.40
Conversion factor	**1.1776**	1.3089	1.1667

(2.4) New standards, interpretations and amendments adopted by the Group

The following standards, interpretations or amendments are effective and are adopted by the Group but do not have a significant impact on the condensed interim consolidated financial information of the Group.

Standards, amendments, interpretations	Description	Effective date
Amendments to IFRS 9 and IFRS 7, Amendments to the Classification and Measurement of Financial Instruments	Under the amendments, certain financial assets including those with ESG-linked features could now meet the SPPI criterion, provided that their cash flows are not significantly different from an identical financial asset without such a feature. The IASB has amended IFRS 9 to clarify when a financial asset or a financial liability is recognized and derecognized and to provide an exception for certain financial liabilities settled using an electronic payment system.	1 January 2026
Amendments to IFRS 9 and IFRS 7, Contracts referencing Nature-dependent Electricity	Contracts Referencing Nature-dependent Electricity amends IFRS 9 Financial Instruments and IFRS 7 Financial Instruments: Disclosures to more faithfully reflect the effects of contracts referencing nature-dependent electricity on an entity’s financial statements.	1 January 2026
Annual improvements to IFRS – Volume 11	Annual improvements are limited to changes that either clarify the wording in an Accounting Standard or correct relatively minor unintended consequences, oversights or conflicts between the requirements in the Accounting Standards. The 2024 amendments are to the following standards: IFRS 1 First-time Adoption of International Financial Reporting Standards; IFRS 7 Financial Instruments: Disclosures and its accompanying Guidance on implementing IFRS 7; IFRS 9 Financial Instruments; IFRS 10 Consolidated Financial Statements; and IAS 7 Statement of Cash Flows.	1 January 2026

FOR THE SIX-MONTH PERIOD ENDED 30 JUNE 2026 (Amounts in ⃁'000) (Unaudited)

2 BASIS OF PREPARATION AND SUMMARY OF MATERIAL ACCOUNTING POLICIES AND ESTIMATES (continued)

(2.5) Accounting standards issued but not yet effective

The International Accounting Standards Board (IASB) has issued the following standards and amendments which will become effective on or after 1 January 2027. The Group is evaluating the impact on future financial statements, if any, of adopting these pronouncements.

Standards, amendments, interpretations	Description	Effective date
Amendments to IFRS 10 and IAS 28- Sale or Contribution of Assets between an Investor and its Associate or Joint Venture	Partial gain or loss recognition for transactions between an investor and its associate or joint venture only apply to the gain or loss resulting from the sale or contribution of assets that do not constitute a business as defined in IFRS 3 Business Combinations and the gain or loss resulting from the sale or contribution to an associate or a joint venture of assets that constitute a business as defined in IFRS 3 is recognized in full.	Effective date deferred indefinitely
IFRS 19, Subsidiaries without Public Accountability: Disclosures	IFRS 19 allows eligible subsidiaries to apply International Financial Reporting Standards (IFRS® Accounting Standards) with the reduced disclosure requirements of IFRS 19. A subsidiary may choose to apply the new standard in its consolidated, separate or individual financial statements provided that, at the reporting date it does not have public accountability and its parent produces consolidated financial statements under International Financial Reporting Standards (IFRS® Accounting Standards).	1 January 2027
IFRS 18 - presentation and disclosure in financial statements	IFRS 18 ‘Presentation and Disclosure in Financial Statements’, as endorsed in Kingdom of Saudi Arabia (IFRS 18) will replace IAS 1 ‘Presentation of Financial Statements’’ as endorsed in the Kingdom of Saudi Arabia, for annual reporting periods beginning on or after 1 January 2027. Earlier application is permitted. The Bank has not early adopted IFRS 18 in preparing this interim condensed consolidated financial information. The Bank has established a formal IFRS 18 implementation programme which includes assessments of financial statement presentation, management reporting, data and systems requirements and reporting implications. The Bank is currently assessing the estimated impact that the initial application of IFRS 18 will have on its consolidated financial statements. Based on the assessment performed to date, the expected impacts pertain to the presentation, aggregation, disaggregation and disclosure of information within the consolidated financial statements. **Presentation of Statement of Income** IFRS 18 requires entities to classify income and expenses into specified categories within the statement of income, namely operating, investing, financing, income taxes and discontinued operations. It also introduces mandatory subtotal including Operating Profit and Profit for the year Neither total profit for the period nor total equity is expected to change as a result of adopting IFRS 18. However, the Bank expects changes to the presentation and classification of certain income and expense items within the statement of income, including the introduction of IFRS-defined subtotals. Based on its preliminary assessment, the Bank has concluded that providing financing to customers and investing in financial assets as part of its banking activities constitute specified main business activities for the purposes of IFRS 18. Based on this, the Bank expects the following impacts on the interim condensed consolidated financial statements: • Financing income arising from customer financing assets, investment securities and treasury activities supporting the Bank's specified main business activities is expected to be presented within the operating category. • Funding costs relating to customer deposits, debt securities issued and other financing liabilities that support the Bank's specified main business activities are expected to be presented within the operating category. • Foreign exchange differences are expected to be classified in the same category as the underlying assets and liabilities giving rise to those differences. Based on the Bank's current assessment, the majority of foreign exchange differences arise from financing, treasury and investment activities that support the Bank's core banking operations and are therefore expected to be presented within operating performance. The Bank continues to assess whether any foreign exchange differences relate to activities that may require presentation outside the operating category under IFRS 18. • Gains and losses arising from derivatives designated in hedging relationships are expected to be presented in the same category as the underlying hedged exposures. Based on the Bank's current assessment, the majority of derivatives are associated with customer financing, treasury and funding activities that support the Bank's core banking operations and are therefore expected to be presented within operating performance. The Bank continues to assess whether any derivatives relate to activities that may require presentation outside the operating category under IFRS 18. The share of profit or loss from associates and joint ventures accounted for using the equity method, if any, will be presented within the investing category and outside operating profit as required by IFRS 18. Certain expenses arising from liabilities or other obligations that are not directly linked to the Bank's specified main business activities, i-e. interest charge on lease liabilities and the interest cost of employee benefit obligations are currently being assessed and would be presented within the financing category in accordance with IFRS 18. In addition, IFRS 18 may require changes to certain line-item descriptions, subtotals and disclosures currently presented in the statement of income. The assessment remains subject to completion of the Bank's implementation activities and any future interpretative or regulatory developments. **Management-defined Performance Measures** IFRS 18 introduces new disclosure requirements for Management-defined Performance Measures ("MPMs"), which are subtotals of income and expenses used in public communications to communicate management's view of an aspect of the Bank's financial performance. Such measures will be required to be disclosed within a single note to the financial statements together with explanations of their purpose and reconciliations to the most directly comparable IFRS-defined totals or subtotals. The Bank is assessing whether measures communicated externally, net operating income before impairment provision or other performance metrics that meet the definition of Management-defined Performance Measures under IFRS 18 and may therefore require enhanced disclosures and reconciliations. **Principles of Aggregation and Disaggregation** IFRS 18 introduces enhanced requirements relating to the aggregation and disaggregation of information throughout the financial statements and accompanying notes. These requirements are intended to improve transparency by ensuring that material information is presented separately and dissimilar items are not obscured through aggregation. The Bank is currently assessing whether additional disaggregation may be required for other assets, other liabilities, other operating income, other general and administrative expenses, other operating expenses. The Bank also expects certain line-item descriptions currently used within the financial statements to be refined to enhance clarity and consistency with the objectives of IFRS 18. **Consequential Amendments** IFRS 18 introduces consequential amendments to other IFRS, including IAS 7 Statement of Cash Flows, IAS 33 Earnings per Share and IAS 34 Interim Financial Reporting. The Bank is currently assessing the impact of these amendments, including potential changes to the presentation of operating cash flows and the classification of interest, dividends and other cash flow items. The Bank is also evaluating requirements relating to comparative information and retrospective application upon adoption of IFRS 18. The Bank's assessment remains ongoing and further refinements to the expected impact may arise as implementation activities progress, industry practice evolves and additional guidance from regulators and standard setters become available.	1 January 2027

FOR THE SIX-MONTH PERIOD ENDED 30 JUNE 2026 (Amounts in ⃁'000) (Unaudited)

3 CASH AND BALANCES WITH CENTRAL BANKS

	30 June 2026 (Unaudited)	31 December 2025 (Audited)	30 June 2025 (Unaudited)
Cash in hand	**7,496,294**	8,449,248	9,908,450
Balances with central banks:			
Statutory deposit	**43,214,399**	36,130,995	36,408,861
Money market placements and current accounts	**12,257,875**	342,994	10,258,260
Cash and balances with central banks	**62,968,568**	44,923,237	56,575,571

4 DUE FROM BANKS AND OTHER FINANCIAL INSTITUTIONS, NET

	30 June 2026 (Unaudited)	31 December 2025 (Audited)	30 June 2025 (Unaudited)
Current accounts	**11,133,624**	12,504,429	9,965,304
Money market placements	**13,510,335**	9,346,209	12,498,940
Reverse repos	**2,366,847**	1,121,531	1,104,669
Expected credit loss allowance	**(1,642)**	(1,338)	(1,580)
Due from banks and other financial institutions, net	**27,009,164**	22,970,831	23,567,333

FOR THE SIX-MONTH PERIOD ENDED 30 JUNE 2026 (Amounts in ⃁'000) (Unaudited)

5 INVESTMENTS, NET

(5.1) Investments are classified as follows:

	30 June 2026 (Unaudited)		
	Domestic	**International**	**Total**
Fixed rate securities	**1,587,367**	**2,202,247**	**3,789,614**
Floating rate securities	-	-	-
Equities	**1,795,539**	**2,419,447**	**4,214,986**
Mutual funds, hedge funds and others	**2,191,642**	**25,099,898**	**27,291,540**
Held at FVIS	**5,574,548**	**29,721,592**	**35,296,140**
Fixed rate securities	**17,085,842**	**62,356,780**	**79,442,622**
Floating rate securities	**5,375,117**	**9,959,637**	**15,334,754**
Equities	**597,550**	**795,422**	**1,392,972**
Mutual funds, hedge funds and others	**116,392**	**711,840**	**828,232**
Held at FVOCI	**23,174,901**	**73,823,679**	**96,998,580**
Fixed rate securities	**142,784,086**	**30,777,633**	**173,561,719**
Floating rate securities	**15,350,700**	**1,028,627**	**16,379,327**
Expected credit loss allowance	**(10,685)**	**(5,683)**	**(16,368)**
Held at amortised cost, net	**158,124,101**	**31,800,577**	**189,924,678**
Investments, net	**186,873,550**	**135,345,848**	**322,219,398**

	31 December 2025 (Audited)		
	Domestic	International	Total
Fixed rate securities	1,548,350	1,120,609	2,668,959
Floating rate securities	-	2,117	2,117
Equities	1,578,791	508,062	2,086,853
Mutual funds, hedge funds and others	2,166,055	24,375,616	26,541,671
Held at FVIS	5,293,196	26,006,404	31,299,600
Fixed rate securities	14,394,450	61,226,519	75,620,969
Floating rate securities	5,729,771	10,097,111	15,826,882
Equities	759,782	947,774	1,707,556
Mutual funds, hedge funds and others	110,194	365,835	476,029
Held at FVOCI	20,994,197	72,637,239	93,631,436
Fixed rate securities	143,921,986	25,041,190	168,963,176
Floating rate securities	25,109,285	1,016,873	26,126,158
Expected credit loss allowance	(11,488)	(4,692)	(16,180)
Held at amortised cost, net	169,019,783	26,053,371	195,073,154
Investments, net	195,307,176	124,697,014	320,004,190

FOR THE SIX-MONTH PERIOD ENDED 30 JUNE 2026 (Amounts in ⃁'000) (Unaudited)

5 INVESTMENTS, NET (continued)

(5.1) Investments are classified as follows (continued):

	30 June 2025 (Unaudited)		
	Domestic	International	Total
Fixed rate securities	1,719,008	1,548,361	3,267,369
Floating rate securities	-	-	-
Equities	1,026,173	507,893	1,534,066
Mutual funds, hedge funds and others	1,652,187	22,793,955	24,446,142
Held at FVIS	4,397,368	24,850,209	29,247,577
Fixed rate securities	13,829,435	59,904,498	73,733,933
Floating rate securities	4,939,903	10,280,852	15,220,755
Equities	1,529,336	3,440,016	4,969,352
Mutual funds, hedge funds and others	106,870	372,850	479,720
Held at FVOCI	20,405,544	73,998,216	94,403,760
Fixed rate securities	141,977,654	23,282,964	165,260,618
Floating rate securities	25,585,848	988,238	26,574,086
Expected credit loss allowance	(17,040)	(8,884)	(25,924)
Held at amortised cost, net	167,546,462	24,262,318	191,808,780
Investments, net	192,349,374	123,110,743	315,460,117

FOR THE SIX-MONTH PERIOD ENDED 30 JUNE 2026 (Amounts in ⃁'000) (Unaudited)

5 INVESTMENTS, NET (continued)

(5.2) The analysis of the composition of investments is as follows:

	30 June 2026 (Unaudited)		
	Quoted	**Unquoted**	**Total**
Fixed rate securities	**3,789,614**	**-**	**3,789,614**
Floating rate securities	**-**	**-**	**-**
Equities	**1,907,598**	**2,307,388**	**4,214,986**
Mutual funds, hedge funds and others	**2,803,060**	**24,488,480**	**27,291,540**
Held at FVIS	**8,500,272**	**26,795,868**	**35,296,140**
Fixed rate securities	**78,772,332**	**670,290**	**79,442,622**
Floating rate securities	**8,457,733**	**6,877,021**	**15,334,754**
Equities	**1,371,946**	**21,026**	**1,392,972**
Mutual funds, hedge funds and others	**116,392**	**711,840**	**828,232**
Held at FVOCI	**88,718,403**	**8,280,177**	**96,998,580**
Fixed rate securities	**171,899,389**	**1,662,330**	**173,561,719**
Floating rate securities	**11,815,050**	**4,564,277**	**16,379,327**
Expected credit loss allowance	**(6,072)**	**(10,296)**	**(16,368)**
Held at amortised cost, net	**183,708,367**	**6,216,311**	**189,924,678**
Investments, net	**280,927,042**	**41,292,356**	**322,219,398**

	31 December 2025 (Audited)		
	Quoted	Unquoted	Total
Fixed rate securities	2,668,959	-	2,668,959
Floating rate securities	2,117	-	2,117
Equities	249,188	1,837,665	2,086,853
Mutual funds, hedge funds and others	2,294,329	24,247,342	26,541,671
Held at FVIS	5,214,593	26,085,007	31,299,600
Fixed rate securities	74,953,255	667,714	75,620,969
Floating rate securities	8,754,778	7,072,104	15,826,882
Equities	1,688,104	19,452	1,707,556
Mutual funds, hedge funds and others	110,194	365,835	476,029
Held at FVOCI	85,506,331	8,125,105	93,631,436
Fixed rate securities	167,299,497	1,663,679	168,963,176
Floating rate securities	21,313,050	4,813,108	26,126,158
Expected credit loss allowance	(5,088)	(11,092)	(16,180)
Held at amortised cost, net	188,607,459	6,465,695	195,073,154
Investments, net	279,328,383	40,675,807	320,004,190

FOR THE SIX-MONTH PERIOD ENDED 30 JUNE 2026 (Amounts in ⃁'000) (Unaudited)

5 INVESTMENTS, NET (continued)

(5.2) The analysis of the composition of investments is as follows (continued):

	30 June 2025 (Unaudited)		
	Quoted	Unquoted	Total
Fixed rate securities	3,267,369	-	3,267,369
Floating rate securities	-	-	-
Equities	429,895	1,104,171	1,534,066
Mutual funds, hedge funds and others	2,222,604	22,223,538	24,446,142
Held at FVIS	5,919,868	23,327,709	29,247,577
Fixed rate securities	73,074,159	659,774	73,733,933
Floating rate securities	7,831,537	7,389,218	15,220,755
Equities	4,950,608	18,744	4,969,352
Mutual funds, hedge funds and others	106,869	372,851	479,720
Held at FVOCI	85,963,173	8,440,587	94,403,760
Fixed rate securities	163,626,450	1,634,168	165,260,618
Floating rate securities	15,345,382	11,228,704	26,574,086
Expected credit loss allowance	(10,065)	(15,859)	(25,924)
Held at amortised cost, net	178,961,767	12,847,013	191,808,780
Investments, net	270,844,808	44,615,309	315,460,117

a) Investments held at amortised cost include investments amounted to ⃁4,806 million (31 December 2025: ⃁4,271 million and 30 June 2025: ⃁4,416 million) which are held under a fair value hedge relationship. As at 30 June 2026, the fair value of these investments amounted to ⃁4,754 million (31 December 2025: ⃁4,272 million and 30 June 2025: ⃁4,383 million).

b) Investments include debt securities that are issued by the Ministry of Finance of the Kingdom of Saudi Arabia amounted to ⃁171,002 million (31 December 2025: ⃁178,972 million and 30 June 2025: ⃁175,358 million).

c) Investments include Shariah based investments amounted to ⃁185,908 million (31 December 2025: ⃁189,328 million and 30 June 2025: ⃁181,005 million).

FOR THE SIX-MONTH PERIOD ENDED 30 JUNE 2026 (Amounts in ⃁ '000) (Unaudited)

5 INVESTMENTS, NET (continued)

(5.3) The movement in gross carrying amount of debt instruments held at FVOCI is as follows:

	30 June 2026 (Unaudited)			
	Stage 1	**Stage 2**	**Stage 3**	**Total**
Balance as at 1 January 2026	**91,229,240**	**218,611**	**-**	**91,447,851**
Additions	**19,229,637**	**-**	**-**	**19,229,637**
Derecognized on sale or matured	**(13,970,030)**	**(5,916)**	**-**	**(13,975,946)**
Change in fair value	**(1,869,903)**	**(1,267)**	**-**	**(1,871,170)**
Transfer to stage 1	**37,129**	**(37,129)**	**-**	**-**
Transfer to stage 2	**-**	**-**	**-**	**-**
Transfer to stage 3	**-**	**-**	**-**	**-**
Foreign currency translation and other adjustments	**(52,996)**	**-**	**-**	**(52,996)**
Balance as at 30 June 2026	**94,603,077**	**174,299**	**-**	**94,777,376**

	31 December 2025 (Audited)			
	Stage 1	Stage 2	Stage 3	Total
Balance as at 1 January 2025	80,852,844	577,554	-	81,430,398
Additions	39,202,791	-	-	39,202,791
Derecognized on sale or matured	(29,511,442)	(360,973)	-	(29,872,415)
Change in fair value	920,328	5,891	-	926,219
Transfer to stage 1	8,835	(8,835)	-	-
Transfer to stage 2	(4,974)	4,974	-	-
Transfer to stage 3	-	-	-	-
Foreign currency translation and other adjustments	(239,142)	-	-	(239,142)
Balance as at 31 December 2025	91,229,240	218,611	-	91,447,851

	30 June 2025 (Unaudited)			
	Stage 1	Stage 2	Stage 3	Total
Balance as at 1 January 2025	80,852,844	577,554	-	81,430,398
Additions	28,526,565	-	-	28,526,565
Derecognized on sale or matured	(20,931,734)	(43,136)	-	(20,974,870)
Change in fair value	117,715	5,819	-	123,534
Transfer to stage 1	8,835	(8,835)	-	-
Transfer to stage 2	(18,952)	18,952	-	-
Transfer to stage 3	-	-	-	-
Foreign currency translation and other adjustments	(150,939)	-	-	(150,939)
Balance as at 30 June 2025	88,404,334	550,354	-	88,954,688

FOR THE SIX-MONTH PERIOD ENDED 30 JUNE 2026 (Amounts in ⃁ '000) (Unaudited)

5 INVESTMENTS, NET (continued)

(5.4) The movement in gross carrying amount of debt instruments held at amortized cost is as follows:

	30 June 2026 (Unaudited)			
	Stage 1	**Stage 2**	**Stage 3**	**Total**
Balance as at 1 January 2026	**194,704,816**	**384,518**	**-**	**195,089,334**
Additions	**15,510,604**	**-**	**-**	**15,510,604**
Derecognized on sale or matured	**(20,645,054)**	**-**	**-**	**(20,645,054)**
Transfer to stage 1	-	-	-	-
Transfer to stage 2	-	-	-	-
Transfer to stage 3	-	-	-	-
Foreign currency translation and other adjustments	**(13,838)**	**-**	**-**	**(13,838)**
Balance as at 30 June 2026	**189,556,528**	**384,518**	**-**	**189,941,046**

	31 December 2025 (Audited)			
	Stage 1	Stage 2	Stage 3	Total
Balance as at 1 January 2025	179,935,669	455,310	-	180,390,979
Additions	32,732,762	-	-	32,732,762
Derecognized on sale or matured	(17,576,768)	(70,542)	-	(17,647,310)
Transfer to stage 1	250	(250)	-	-
Transfer to stage 2	-	-	-	-
Transfer to stage 3	-	-	-	-
Foreign currency translation and other adjustments	(387,097)	-	-	(387,097)
Balance as at 31 December 2025	194,704,816	384,518	-	195,089,334

	30 June 2025 (Unaudited)			
	Stage 1	Stage 2	Stage 3	Total
Balance as at 1 January 2025	179,935,669	455,310	-	180,390,979
Additions	22,722,840	-	-	22,722,840
Derecognized on sale or matured	(11,143,339)	(19,141)	-	(11,162,480)
Transfer to stage 1	250	(250)	-	-
Transfer to stage 2	-	-	-	-
Transfer to stage 3	-	-	-	-
Foreign currency translation and other adjustments	(116,635)	-	-	(116,635)
Balance as at 30 June 2025	191,398,785	435,919	-	191,834,704

FOR THE SIX-MONTH PERIOD ENDED 30 JUNE 2026 (Amounts in ⃁ '000) (Unaudited)

5 INVESTMENTS, NET (continued)

(5.5) An analysis of changes in expected credit loss allowance for debt instruments carried at amortized cost and FVOCI, is as follows:

	30 June 2026 (Unaudited)			
	Stage 1	**Stage 2**	**Stage 3**	
	12 month ECL	**Lifetime ECL not credit impaired**	**Lifetime ECL credit impaired**	**Total**
Balance as at 1 January 2026	**23,846**	**10,191**	**-**	**34,037**
Net ECL charge/(reversal)	**(2,421)**	**(472)**	**-**	**(2,893)**
Transfer to stage 1	**157**	**(157)**	**-**	**-**
Transfer to stage 2	**-**	**-**	**-**	**-**
Transfer to stage 3	**-**	**-**	**-**	**-**
Foreign currency translation and other adjustments	**(62)**	**-**	**-**	**(62)**
Balance as at 30 June 2026	**21,520**	**9,562**	**-**	**31,082**

	31 December 2025 (Audited)			
	Stage 1	Stage 2	Stage 3	
	12 month ECL	Lifetime ECL not credit impaired	Lifetime ECL credit impaired	Total
Balance as at 1 January 2025	42,290	19,139	-	61,429
Net ECL charge/(reversal)	(18,636)	(8,756)	-	(27,392)
Transfer to stage 1	192	(192)	-	-
Transfer to stage 2	-	-	-	-
Transfer to stage 3	-	-	-	-
Foreign currency translation and other adjustments	-	-	-	-
Balance as at 31 December 2025	23,846	10,191	-	34,037

	30 June 2025 (Unaudited)			
	Stage 1	Stage 2	Stage 3	
	12 month ECL	Lifetime ECL not credit impaired	Lifetime ECL credit impaired	Total
Balance as at 1 January 2025	42,290	19,139	-	61,429
Net ECL charge/(reversal)	16	479	-	495
Transfer to stage 1	192	(192)	-	-
Transfer to stage 2	-	-	-	-
Transfer to stage 3	-	-	-	-
Foreign currency translation and other adjustments	-	-	-	-
Balance as at 30 June 2025	42,498	19,426	-	61,924

(5.6) The analysis of investments by counterparty is as follows

	30 June 2026 (Unaudited)	31 December 2025 (Audited)	30 June 2025 (Unaudited)
Government and quasi-government	**222,715,144**	230,235,983	225,913,862
Banks and other financial institutions	**40,761,036**	37,684,436	39,039,854
Corporates	**58,743,218**	52,083,771	50,506,401
Investments, net	**322,219,398**	320,004,190	315,460,117

FOR THE SIX-MONTH PERIOD ENDED 30 JUNE 2026 (Amounts in ⃁'000) (Unaudited)

6 FINANCING AND ADVANCES, NET

(6.1) Financing and advances, net

	30 June 2026 (Unaudited)					
	Performing financing and advances	**Non-performing financing and advances**	**Total financing and advances**	**Allowance for expected credit losses**	**Purchased or originated credit-impaired**	**Financing and advances, net**
Corporate	**262,874,610**	**1,745,632**	**264,620,242**	**(3,171,405)**	**898,027**	**262,346,864**
Micro, Small and Medium Enterprises "MSMEs"	**94,043,451**	**1,499,195**	**95,542,646**	**(1,793,348)**	**2**	**93,749,300**
Wholesale	**356,918,061**	**3,244,827**	**360,162,888**	**(4,964,753)**	**898,029**	**356,096,164**
Residential finance	**199,679,874**	**625,148**	**200,305,022**	**(1,165,195)**	**-**	**199,139,827**
Personal finance	**98,177,842**	**246,434**	**98,424,276**	**(571,706)**	**-**	**97,852,570**
Auto lease	**18,429,384**	**58,862**	**18,488,246**	**(91,520)**	**-**	**18,396,726**
Credit cards	**6,388,707**	**82,582**	**6,471,289**	**(135,352)**	**-**	**6,335,937**
Private banking	**37,349,359**	**375,154**	**37,724,513**	**(114,975)**	**-**	**37,609,538**
Retail	**360,025,166**	**1,388,180**	**361,413,346**	**(2,078,748)**	**-**	**359,334,598**
International	**20,973,438**	**380,865**	**21,354,303**	**(478,120)**	**-**	**20,876,183**
Others*	**3,255,623**	**-**	**3,255,623**	**-**	**-**	**3,255,623**
Financing and advances, net	**741,172,288**	**5,013,872**	**746,186,160**	**(7,521,621)**	**898,029**	**739,562,568**

	31 December 2025 (Audited)					
	Performing financing and advances	Non-performing financing and advances	Total financing and advances	Allowance for expected credit losses	Purchased or originated credit-impaired	Financing and advances, net
Corporate	273,840,165	1,613,561	275,453,726	(2,904,785)	1,722,863	274,271,804
Micro, Small and Medium Enterprises "MSMEs"	80,199,362	1,798,535	81,997,897	(1,920,274)	102	80,077,725
Wholesale	354,039,527	3,412,096	357,451,623	(4,825,059)	1,722,965	354,349,529
Residential finance	195,572,842	655,778	196,228,620	(1,164,025)	-	195,064,595
Personal finance	99,091,795	274,376	99,366,171	(619,982)	-	98,746,189
Auto lease	19,052,455	36,645	19,089,100	(90,005)	-	18,999,095
Credit cards	6,456,044	61,343	6,517,387	(122,740)	-	6,394,647
Private banking	31,716,288	207,415	31,923,703	(96,193)	-	31,827,510
Retail	351,889,424	1,235,557	353,124,981	(2,092,945)	-	351,032,036
International	20,230,827	353,673	20,584,500	(437,984)	-	20,146,516
Others*	3,782,825	-	3,782,825	-	-	3,782,825
Financing and advances, net	729,942,603	5,001,326	734,943,929	(7,355,988)	1,722,965	729,310,906

	30 June 2025 (Unaudited)					
	Performing financing and advances	Non-performing financing and advances	Total financing and advances	Allowance for expected credit losses	Purchased or originated credit-impaired	Financing and advances, net
Corporate	274,811,343	2,652,605	277,463,948	(3,883,344)	2,261,916	275,842,520
Micro, Small and Medium Enterprises "MSMEs"	77,578,592	1,777,967	79,356,559	(2,316,107)	9,191	77,049,643
Wholesale	352,389,935	4,430,572	356,820,507	(6,199,451)	2,271,107	352,892,163
Residential finance	188,749,959	455,419	189,205,378	(891,146)	-	188,314,232
Personal finance	94,778,031	260,648	95,038,679	(733,323)	-	94,305,356
Auto lease	19,045,752	35,835	19,081,587	(118,663)	-	18,962,924
Credit cards	5,678,991	57,310	5,736,301	(117,553)	-	5,618,748
Private banking	31,123,580	253,266	31,376,846	(103,302)	-	31,273,544
Retail	339,376,313	1,062,478	340,438,791	(1,963,987)	-	338,474,804
International	19,650,149	334,922	19,985,071	(422,951)	-	19,562,120
Others*	3,909,520	-	3,909,520	-	-	3,909,520
Financing and advances, net	715,325,917	5,827,972	721,153,889	(8,586,389)	2,271,107	714,838,607

*Others includes margin lending.

Financing and advances, net, include financing products in compliance with Shariah rules mainly Murabaha, Tawarruq and Ijara amounting to ⃁613,919 million (31 December 2025: ⃁603,663 million and 30 June 2025: ⃁581,801 million).

FOR THE SIX-MONTH PERIOD ENDED 30 JUNE 2026 (Amounts in ⃁'000) (Unaudited)

6 FINANCING AND ADVANCES, NET (continued)

(6.2) The analysis of changes in gross carrying amounts is as follows:

	30 June 2026 (Unaudited)			
Consolidated	**Stage 1**	**Stage 2**	**Stage 3**	**Total**
Balance as at 1 January 2026	**709,601,223**	**19,993,062**	**5,349,644**	**734,943,929**
Net increase/(decrease) during the period	**13,657,622**	**479,889**	**(43,728)**	**14,093,783**
Transfer to stage 1	**2,956,908**	**(2,806,020)**	**(150,888)**	**-**
Transfer to stage 2	**(2,594,766)**	**2,678,469**	**(83,703)**	**-**
Transfer to stage 3	**(557,336)**	**(882,813)**	**1,440,149**	**-**
Bad debts written off	**-**	**-**	**(1,258,737)**	**(1,258,737)**
Foreign currency translation adjustment	**(1,490,183)**	**(80,667)**	**(21,965)**	**(1,592,815)**
Balance as at 30 June 2026	**721,573,468**	**19,381,920**	**5,230,772**	**746,186,160**

	31 December 2025 (Audited)			
Consolidated	Stage 1	Stage 2	Stage 3	Total
Balance as at 1 January 2025	636,077,653	18,143,678	7,984,471	662,205,802
Net increase/(decrease) during the year	85,351,220	(3,600,562)	17,993	81,768,651
Transfer to stage 1	1,528,968	(1,244,027)	(284,941)	-
Transfer to stage 2	(9,180,756)	9,285,489	(104,733)	-
Transfer to stage 3	(1,434,747)	(2,458,946)	3,893,693	-
Bad debts written off	-	-	(6,121,686)	(6,121,686)
Foreign currency translation adjustment	(2,741,115)	(132,570)	(35,153)	(2,908,838)
Balance as at 31 December 2025	709,601,223	19,993,062	5,349,644	734,943,929

	30 June 2025 (Unaudited)			
Consolidated	Stage 1	Stage 2	Stage 3	Total
Balance as at 1 January 2025	636,077,653	18,143,678	7,984,471	662,205,802
Net increase/(decrease) during the period	64,759,570	(987,473)	(87,003)	63,685,094
Transfer to stage 1	1,535,997	(1,200,799)	(335,198)	-
Transfer to stage 2	(7,902,199)	8,015,982	(113,783)	-
Transfer to stage 3	(1,014,296)	(659,267)	1,673,563	-
Bad debts written off	-	-	(2,917,146)	(2,917,146)
Foreign currency translation adjustment	(1,709,064)	(84,622)	(26,175)	(1,819,861)
Balance as at 30 June 2025	691,747,661	23,227,499	6,178,729	721,153,889

FOR THE SIX-MONTH PERIOD ENDED 30 JUNE 2026 (Amounts in ⃁'000) (Unaudited)

6 FINANCING AND ADVANCES, NET (continued)

(6.2) The analysis of changes in gross carrying amounts is as follows: (continued)

	30 June 2026 (Unaudited)			
Wholesale	**Stage 1**	**Stage 2**	**Stage 3**	**Total**
Balance as at 1 January 2026	**338,119,940**	**15,919,587**	**3,412,096**	**357,451,623**
Net increase/(decrease) during the period	**2,639,777**	**575,845**	**(132,437)**	**3,083,185**
Transfer to stage 1	**1,639,802**	**(1,625,764)**	**(14,038)**	**-**
Transfer to stage 2	**(649,562)**	**660,220**	**(10,658)**	**-**
Transfer to stage 3	**(176,245)**	**(185,539)**	**361,784**	**-**
Bad debts written off	**-**	**-**	**(371,920)**	**(371,920)**
Foreign currency translation adjustment	**-**	**-**	**-**	**-**
Balance as at 30 June 2026	**341,573,712**	**15,344,349**	**3,244,827**	**360,162,888**

	31 December 2025 (Audited)			
Wholesale	Stage 1	Stage 2	Stage 3	Total
Balance as at 1 January 2025	278,259,029	14,767,591	5,218,533	298,245,153
Net increase/(decrease) during the year	67,083,597	(3,514,702)	(484,014)	63,084,881
Transfer to stage 1	231,003	(223,786)	(7,217)	-
Transfer to stage 2	(7,016,534)	7,037,943	(21,409)	-
Transfer to stage 3	(437,155)	(2,147,459)	2,584,614	-
Bad debts written off	-	-	(3,878,411)	(3,878,411)
Foreign currency translation adjustment	-	-	-	-
Balance as at 31 December 2025	338,119,940	15,919,587	3,412,096	357,451,623

	30 June 2025 (Unaudited)			
Wholesale	Stage 1	Stage 2	Stage 3	Total
Balance as at 1 January 2025	278,259,029	14,767,591	5,218,533	298,245,153
Net increase/(decrease) during the period	60,870,684	(1,002,071)	17,578	59,886,191
Transfer to stage 1	228,575	(222,915)	(5,660)	-
Transfer to stage 2	(6,057,313)	6,058,473	(1,160)	-
Transfer to stage 3	(327,903)	(184,215)	512,118	-
Bad debts written off	-	-	(1,310,837)	(1,310,837)
Foreign currency translation adjustment	-	-	-	-
Balance as at 30 June 2025	332,973,072	19,416,863	4,430,572	356,820,507

FOR THE SIX-MONTH PERIOD ENDED 30 JUNE 2026 (Amounts in ⃁ '000) (Unaudited)

6 FINANCING AND ADVANCES, NET (continued)

(6.2) The analysis of changes in gross carrying amounts is as follows: (continued)

	30 June 2026 (Unaudited)			
Retail	**Stage 1**	**Stage 2**	**Stage 3**	**Total**
Balance as at 1 January 2026	**348,582,518**	**2,958,588**	**1,583,875**	**353,124,981**
Net increase/(decrease) during the period	**9,207,734**	**(175,069)**	**95,931**	**9,128,596**
Transfer to stage 1	**1,228,840**	**(1,091,990)**	**(136,850)**	**-**
Transfer to stage 2	**(1,525,280)**	**1,598,322**	**(73,042)**	**-**
Transfer to stage 3	**(362,289)**	**(613,108)**	**975,397**	**-**
Bad debts written off	**-**	**-**	**(840,231)**	**(840,231)**
Foreign currency translation adjustment	**-**	**-**	**-**	**-**
Balance as at 30 June 2026	**357,131,523**	**2,676,743**	**1,605,080**	**361,413,346**

	31 December 2025 (Audited)			
Retail	Stage 1	Stage 2	Stage 3	Total
Balance as at 1 January 2025	338,077,067	2,488,831	2,342,878	342,908,776
Net increase/(decrease) during the year	12,173,075	(334,603)	517,601	12,356,073
Transfer to stage 1	1,233,378	(955,659)	(277,719)	-
Transfer to stage 2	(1,961,313)	2,044,613	(83,300)	-
Transfer to stage 3	(939,689)	(284,594)	1,224,283	-
Bad debts written off	-	-	(2,139,868)	(2,139,868)
Foreign currency translation adjustment	-	-	-	-
Balance as at 31 December 2025	348,582,518	2,958,588	1,583,875	353,124,981

	30 June 2025 (Unaudited)			
Retail	Stage 1	Stage 2	Stage 3	Total
Balance as at 1 January 2025	338,077,067	2,488,831	2,342,878	342,908,776
Net increase/(decrease) during the period	(741,665)	(137,128)	(27,647)	(906,440)
Transfer to stage 1	1,228,640	(899,105)	(329,535)	-
Transfer to stage 2	(1,640,991)	1,753,606	(112,615)	-
Transfer to stage 3	(660,594)	(443,105)	1,103,699	-
Bad debts written off	-	-	(1,563,545)	(1,563,545)
Foreign currency translation adjustment	-	-	-	-
Balance as at 30 June 2025	336,262,457	2,763,099	1,413,235	340,438,791

FOR THE SIX-MONTH PERIOD ENDED 30 JUNE 2026 (Amounts in ⃁'000) (Unaudited)

6 FINANCING AND ADVANCES, NET (continued)

(6.2) The analysis of changes in gross carrying amounts is as follows: (continued)

	30 June 2026 (Unaudited)			
International	**Stage 1**	**Stage 2**	**Stage 3**	**Total**
Balance as at 1 January 2026	**19,115,940**	**1,114,887**	**353,673**	**20,584,500**
Net increase/(decrease) during the period	**2,337,313**	**79,113**	**(7,222)**	**2,409,204**
Transfer to stage 1	**88,266**	**(88,266)**	**-**	**-**
Transfer to stage 2	**(419,924)**	**419,927**	**(3)**	**-**
Transfer to stage 3	**(18,802)**	**(84,166)**	**102,968**	**-**
Bad debts written off	**-**	**-**	**(46,586)**	**(46,586)**
Foreign currency translation adjustment	**(1,490,183)**	**(80,667)**	**(21,965)**	**(1,592,815)**
Balance as at 30 June 2026	**19,612,610**	**1,360,828**	**380,865**	**21,354,303**

	31 December 2025 (Audited)			
International	Stage 1	Stage 2	Stage 3	Total
Balance as at 1 January 2025	16,291,934	887,256	423,060	17,602,250
Net increase/(decrease) during the year	5,761,346	248,743	(15,594)	5,994,495
Transfer to stage 1	64,587	(64,582)	(5)	-
Transfer to stage 2	(202,909)	202,933	(24)	-
Transfer to stage 3	(57,903)	(26,893)	84,796	-
Bad debts written off	-	-	(103,407)	(103,407)
Foreign currency translation adjustment	(2,741,115)	(132,570)	(35,153)	(2,908,838)
Balance as at 31 December 2025	19,115,940	1,114,887	353,673	20,584,500

	30 June 2025 (Unaudited)			
International	Stage 1	Stage 2	Stage 3	Total
Balance as at 1 January 2025	16,291,934	887,256	423,060	17,602,250
Net increase/(decrease) during the period	4,170,654	151,726	(76,934)	4,245,446
Transfer to stage 1	78,782	(78,779)	(3)	-
Transfer to stage 2	(203,895)	203,903	(8)	-
Transfer to stage 3	(25,799)	(31,947)	57,746	-
Bad debts written off	-	-	(42,764)	(42,764)
Foreign currency translation adjustment	(1,709,064)	(84,622)	(26,175)	(1,819,861)
Balance as at 30 June 2025	18,602,612	1,047,537	334,922	19,985,071

FOR THE SIX-MONTH PERIOD ENDED 30 JUNE 2026 (Amounts in ⃁'000) (Unaudited)

6 FINANCING AND ADVANCES, NET (continued)

(6.2) The analysis of changes in gross carrying amounts is as follows: (continued)

	30 June 2026 (Unaudited)			
Others	**Stage 1**	**Stage 2**	**Stage 3**	**Total**
Balance as at 1 January 2026	**3,782,825**	**-**	**-**	**3,782,825**
Net increase/(decrease) during the period	**(527,202)**	**-**	**-**	**(527,202)**
Transfer to stage 1	-	-	-	-
Transfer to stage 2	-	-	-	-
Transfer to stage 3	-	-	-	-
Bad debts written off	-	-	-	-
Foreign currency translation adjustment	-	-	-	-
Balance as at 30 June 2026	**3,255,623**	**-**	**-**	**3,255,623**

	31 December 2025 (Audited)			
Others	Stage 1	Stage 2	Stage 3	Total
Balance as at 1 January 2025	3,449,623	-	-	3,449,623
Net increase/(decrease) during the year	333,202	-	-	333,202
Transfer to stage 1	-	-	-	-
Transfer to stage 2	-	-	-	-
Transfer to stage 3	-	-	-	-
Bad debts written off	-	-	-	-
Foreign currency translation adjustment	-	-	-	-
Balance as at 31 December 2025	3,782,825	-	-	3,782,825

	30 June 2025 (Unaudited)			
Others	Stage 1	Stage 2	Stage 3	Total
Balance as at 1 January 2025	3,449,623	-	-	3,449,623
Net increase/(decrease) during the period	459,897	-	-	459,897
Transfer to stage 1	-	-	-	-
Transfer to stage 2	-	-	-	-
Transfer to stage 3	-	-	-	-
Bad debts written off	-	-	-	-
Foreign currency translation adjustment	-	-	-	-
Balance as at 30 June 2025	3,909,520	-	-	3,909,520

FOR THE SIX-MONTH PERIOD ENDED 30 JUNE 2026 (Amounts in ⃁'000) (Unaudited)

6 FINANCING AND ADVANCES, NET (continued)

(6.3) The analysis of changes in expected credit loss allowance (ECL) is as follows:

	30 June 2026 (Unaudited)			
Consolidated	**Stage 1 (12-month ECL)**	**Stage 2 (lifetime ECL for significant increase in credit risk)**	**Stage 3 (lifetime ECL for credit impaired)**	**Total**
Balance as at 1 January 2026	**2,267,630**	**1,013,881**	**4,074,477**	**7,355,988**
Net impairment charge/(reversal)	**(691,008)**	**956,393**	**1,168,422**	**1,433,807**
Transfer to stage 1	**468,274**	**(343,170)**	**(125,104)**	**-**
Transfer to stage 2	**(88,440)**	**154,134**	**(65,694)**	**-**
Transfer to stage 3	**(981)**	**(238,505)**	**239,486**	**-**
Bad debts written off	**-**	**-**	**(1,258,737)**	**(1,258,737)**
Foreign currency translation adjustment	**(4,652)**	**(10,066)**	**(21,688)**	**(36,406)**
Other movements	**26,969**	**-**	**-**	**26,969**
Balance as at 30 June 2026	**1,977,792**	**1,532,667**	**4,011,162**	**7,521,621**

	31 December 2025 (Audited)			
Consolidated	Stage 1 (12-month ECL)	Stage 2 (lifetime ECL for significant increase in credit risk)	Stage 3 (lifetime ECL for credit impaired)	Total
Balance as at 1 January 2025	2,245,042	1,443,336	6,716,846	10,405,224
Net impairment charge/(reversal)	(574,909)	1,013,555	2,585,804	3,024,450
Transfer to stage 1	714,086	(477,267)	(236,819)	-
Transfer to stage 2	(185,859)	291,746	(105,887)	-
Transfer to stage 3	(978)	(1,199,087)	1,200,065	-
Bad debts written off	-	-	(6,121,686)	(6,121,686)
Foreign currency translation adjustment	(10,075)	(22,600)	(37,925)	(70,600)
Other movements	80,323	(35,802)	74,079	118,600
Balance as at 31 December 2025	2,267,630	1,013,881	4,074,477	7,355,988

	30 June 2025 (Unaudited)			
Consolidated	Stage 1 (12-month ECL)	Stage 2 (lifetime ECL for significant increase in credit risk)	Stage 3 (lifetime ECL for credit impaired)	Total
Balance as at 1 January 2025	2,245,042	1,443,336	6,716,846	10,405,224
Net impairment charge/(reversal)	(164,462)	315,957	913,080	1,064,575
Transfer to stage 1	380,661	(222,725)	(157,936)	-
Transfer to stage 2	(81,205)	141,631	(60,426)	-
Transfer to stage 3	(425)	(226,464)	226,889	-
Bad debts written off	-	-	(2,917,146)	(2,917,146)
Foreign currency translation adjustment	(3,289)	(7,137)	(684)	(11,110)
Other movements	-	44,846	-	44,846
Balance as at 30 June 2025	2,376,322	1,489,444	4,720,623	8,586,389

FOR THE SIX-MONTH PERIOD ENDED 30 JUNE 2026 (Amounts in ⃁'000) (Unaudited)

6 FINANCING AND ADVANCES, NET (continued)

(6.3) The analysis of changes in expected credit loss allowance (ECL) is as follows: (continued)

	30 June 2026 (Unaudited)			
	Stage 1	**Stage 2**	**Stage 3**	
Wholesale	**(12-month ECL)**	**(lifetime ECL for significant increase in credit risk)**	**(lifetime ECL for credit impaired)**	**Total**
Balance as at 1 January 2026	**848,601**	**599,161**	**3,377,297**	**4,825,059**
Net impairment charge/(reversal)	**(259,893)**	**594,437**	**177,070**	**511,614**
Transfer to stage 1	**107,264**	**(58,461)**	**(48,803)**	**-**
Transfer to stage 2	**(12,579)**	**19,224**	**(6,645)**	**-**
Transfer to stage 3	**(779)**	**(34,378)**	**35,157**	**-**
Bad debts written off	**-**	**-**	**(371,920)**	**(371,920)**
Foreign currency translation adjustment	**-**	**-**	**-**	**-**
Other movements	**-**	**-**	**-**	**-**
Balance as at 30 June 2026	**682,614**	**1,119,983**	**3,162,156**	**4,964,753**

	31 December 2025 (Audited)			
	Stage 1	Stage 2	Stage 3	
Wholesale	(12-month ECL)	(lifetime ECL for significant increase in credit risk)	(lifetime ECL for credit impaired)	Total
Balance as at 1 January 2025	1,085,299	1,062,673	4,951,099	7,099,071
Net impairment charge/(reversal)	(232,403)	445,482	1,439,948	1,653,027
Transfer to stage 1	65,863	(40,653)	(25,210)	-
Transfer to stage 2	(30,099)	33,637	(3,538)	-
Transfer to stage 3	(726)	(866,176)	866,902	-
Bad debts written off	-	-	(3,878,411)	(3,878,411)
Foreign currency translation adjustment	-	-	-	-
Other movements	(39,333)	(35,802)	26,507	(48,628)
Balance as at 31 December 2025	848,601	599,161	3,377,297	4,825,059

	30 June 2025 (Unaudited)			
	Stage 1	Stage 2	Stage 3	
Wholesale	(12-month ECL)	(lifetime ECL for significant increase in credit risk)	(lifetime ECL for credit impaired)	Total
Balance as at 1 January 2025	1,085,299	1,062,673	4,951,099	7,099,071
Net impairment charge/(reversal)	93,391	82,045	319,235	494,671
Transfer to stage 1	46,107	(27,609)	(18,498)	-
Transfer to stage 2	(15,080)	15,309	(229)	-
Transfer to stage 3	(275)	(72,941)	73,216	-
Bad debts written off	-	-	(1,310,837)	(1,310,837)
Foreign currency translation adjustment	-	-	-	-
Other movements	-	(83,454)	-	(83,454)
Balance as at 30 June 2025	1,209,442	976,023	4,013,986	6,199,451

FOR THE SIX-MONTH PERIOD ENDED 30 JUNE 2026 (Amounts in ⃁ '000) (Unaudited)

6 FINANCING AND ADVANCES, NET (continued)

(6.3) The analysis of changes in expected credit loss allowance (ECL) is as follows: (continued)

	30 June 2026 (Unaudited)			
	Stage 1	**Stage 2**	**Stage 3**	
Retail	**(12-month ECL)**	**(lifetime ECL for significant increase in credit risk)**	**(lifetime ECL for credit impaired)**	**Total**
Balance as at 1 January 2026	**1,277,960**	**280,134**	**534,851**	**2,092,945**
Net impairment charge/(reversal)	**(316,413)**	**319,826**	**795,652**	**799,065**
Transfer to stage 1	**357,219**	**(280,918)**	**(76,301)**	**-**
Transfer to stage 2	**(73,388)**	**132,339**	**(58,951)**	**-**
Transfer to stage 3	**-**	**(199,984)**	**199,984**	**-**
Bad debts written off	**-**	**-**	**(840,231)**	**(840,231)**
Foreign currency translation adjustment	**-**	**-**	**-**	**-**
Other movements	**26,969**	**-**	**-**	**26,969**
Balance as at 30 June 2026	**1,272,347**	**251,397**	**555,004**	**2,078,748**

	31 December 2025 (Audited)			
	Stage 1	Stage 2	Stage 3	
Retail	(12-month ECL)	(lifetime ECL for significant increase in credit risk)	(lifetime ECL for credit impaired)	Total
Balance as at 1 January 2025	1,123,307	222,788	1,522,431	2,868,526
Net impairment charge/(reversal)	(456,890)	565,756	1,088,193	1,197,059
Transfer to stage 1	645,894	(434,285)	(211,609)	-
Transfer to stage 2	(153,994)	256,339	(102,345)	-
Transfer to stage 3	(13)	(330,464)	330,477	-
Bad debts written off	-	-	(2,139,868)	(2,139,868)
Foreign currency translation adjustment	-	-	-	-
Other movements	119,656	-	47,572	167,228
Balance as at 31 December 2025	1,277,960	280,134	534,851	2,092,945

	30 June 2025 (Unaudited)			
	Stage 1	Stage 2	Stage 3	
Retail	(12-month ECL)	(lifetime ECL for significant increase in credit risk)	(lifetime ECL for credit impaired)	Total
Balance as at 1 January 2025	1,123,307	222,788	1,522,431	2,868,526
Net impairment charge/(reversal)	(245,817)	235,843	540,680	530,706
Transfer to stage 1	330,935	(191,499)	(139,436)	-
Transfer to stage 2	(65,194)	125,443	(60,249)	-
Transfer to stage 3	(7)	(152,098)	152,105	-
Bad debts written off	-	-	(1,563,545)	(1,563,545)
Foreign currency translation adjustment	-	-	-	-
Other movements	-	128,300	-	128,300
Balance as at 30 June 2025	1,143,224	368,777	451,986	1,963,987

FOR THE SIX-MONTH PERIOD ENDED 30 JUNE 2026 (Amounts in ⃁'000) (Unaudited)

6 FINANCING AND ADVANCES, NET (continued)

(6.3) The analysis of changes in expected credit loss allowance (ECL) is as follows: (continued)

	30 June 2026 (Unaudited)			
	Stage 1	**Stage 2**	**Stage 3**	
International	**(12-month ECL)**	**(lifetime ECL for significant increase in credit risk)**	**(lifetime ECL for credit impaired)**	**Total**
Balance as at 1 January 2026	**141,069**	**134,586**	**162,329**	**437,984**
Net impairment charge/(reversal)	**(114,702)**	**42,130**	**195,700**	**123,128**
Transfer to stage 1	**3,791**	**(3,791)**	**-**	**-**
Transfer to stage 2	**(2,473)**	**2,571**	**(98)**	**-**
Transfer to stage 3	**(202)**	**(4,143)**	**4,345**	**-**
Bad debts written off	**-**	**-**	**(46,586)**	**(46,586)**
Foreign currency translation adjustment	**(4,652)**	**(10,066)**	**(21,688)**	**(36,406)**
Other movements	**-**	**-**	**-**	**-**
Balance as at 30 June 2026	**22,831**	**161,287**	**294,002**	**478,120**

	31 December 2025 (Audited)			
	Stage 1	Stage 2	Stage 3	
International	(12-month ECL)	(lifetime ECL for significant increase in credit risk)	(lifetime ECL for credit impaired)	Total
Balance as at 1 January 2025	36,436	157,875	243,316	437,627
Net impairment charge/(reversal)	114,384	2,317	57,663	174,364
Transfer to stage 1	2,329	(2,329)	-	-
Transfer to stage 2	(1,766)	1,770	(4)	-
Transfer to stage 3	(239)	(2,447)	2,686	-
Bad debts written off	-	-	(103,407)	(103,407)
Foreign currency translation adjustment	(10,075)	(22,600)	(37,925)	(70,600)
Other movements	-	-	-	-
Balance as at 31 December 2025	141,069	134,586	162,329	437,984

	30 June 2025 (Unaudited)			
	Stage 1	Stage 2	Stage 3	
International	(12-month ECL)	(lifetime ECL for significant increase in credit risk)	(lifetime ECL for credit impaired)	Total
Balance as at 1 January 2025	36,436	157,875	243,316	437,627
Net impairment charge/(reversal)	(12,036)	(1,931)	53,165	39,198
Transfer to stage 1	3,619	(3,617)	(2)	-
Transfer to stage 2	(931)	879	52	-
Transfer to stage 3	(143)	(1,425)	1,568	-
Bad debts written off	-	-	(42,764)	(42,764)
Foreign currency translation adjustment	(3,289)	(7,137)	(684)	(11,110)
Other movements	-	-	-	-
Balance as at 30 June 2025	23,656	144,644	254,651	422,951

FOR THE SIX-MONTH PERIOD ENDED 30 JUNE 2026 (Amounts in ⃁ '000) (Unaudited)

6 FINANCING AND ADVANCES, NET (continued)

(6.4) The breakdown of total financing and advances and the related expected credit loss (ECL) allowances by IFRS 9 stage is presented below:

	30 June 2026 (Unaudited)				
	Stage 1	**Stage 2**	**Stage 3**		
	(12-month ECL)	**(lifetime ECL for significant increase in credit risk)**	**(lifetime ECL for credit impaired)**	**Purchased or originated credit-impaired**	**Total**
Total financing and advances					
Wholesale	**341,573,712**	**15,344,349**	**3,244,827**	**898,029**	**361,060,917**
Retail	**357,131,523**	**2,676,743**	**1,605,080**	**-**	**361,413,346**
International	**19,612,610**	**1,360,828**	**380,865**	**-**	**21,354,303**
Others	**3,255,623**	**-**	**-**	**-**	**3,255,623**
Total	**721,573,468**	**19,381,920**	**5,230,772**	**898,029**	**747,084,189**
Allowance for expected credit losses					
Wholesale	**682,614**	**1,119,983**	**3,162,156**	**-**	**4,964,753**
Retail	**1,272,347**	**251,397**	**555,004**	**-**	**2,078,748**
International	**22,831**	**161,287**	**294,002**	**-**	**478,120**
Others	**-**	**-**	**-**	**-**	**-**
Total	**1,977,792**	**1,532,667**	**4,011,162**	**-**	**7,521,621**

	31 December 2025 (Audited)				
	Stage 1	Stage 2	Stage 3		
	(12-month ECL)	(lifetime ECL for significant increase in credit risk)	(lifetime ECL for credit impaired)	Purchased or originated credit-impaired	Total
Total financing and advances					
Wholesale	338,119,940	15,919,587	3,412,096	1,722,965	359,174,588
Retail	348,582,518	2,958,588	1,583,875	-	353,124,981
International	19,115,940	1,114,887	353,673	-	20,584,500
Others	3,782,825	-	-	-	3,782,825
Total	709,601,223	19,993,062	5,349,644	1,722,965	736,666,894
Allowance for expected credit losses					
Wholesale	848,601	599,161	3,377,297	-	4,825,059
Retail	1,277,960	280,134	534,851	-	2,092,945
International	141,069	134,586	162,329	-	437,984
Others	-	-	-	-	-
Total	2,267,630	1,013,881	4,074,477	-	7,355,988

	30 June 2025 (Unaudited)				
	Stage 1	Stage 2	Stage 3		
	(12-month ECL)	(lifetime ECL for significant increase in credit risk)	(lifetime ECL for credit impaired)	Purchased or originated credit-impaired	Total
Total financing and advances					
Wholesale	332,973,072	19,416,863	4,430,572	2,271,107	359,091,614
Retail	336,262,457	2,763,099	1,413,235	-	340,438,791
International	18,602,612	1,047,537	334,922	-	19,985,071
Others	3,909,520	-	-	-	3,909,520
Total	691,747,661	23,227,499	6,178,729	2,271,107	723,424,996
Allowance for expected credit losses					
Wholesale	1,209,442	976,023	4,013,986	-	6,199,451
Retail	1,143,224	368,777	451,986	-	1,963,987
International	23,656	144,644	254,651	-	422,951
Others	-	-	-	-	-
Total	2,376,322	1,489,444	4,720,623	-	8,586,389

7 DERIVATIVES

In the ordinary course of business, the Group utilises the following derivative financial instruments for both trading and hedging purposes:

(a) Swaps

Swaps are commitments to exchange one set of cash flows for another. For interest rate swaps, counterparties generally exchange fixed and floating rate interest rate payments in a single currency without exchanging principal. For currency swaps, principal are exchanged in different currencies. For cross-currency interest rate swaps, principal and fixed and floating special commission payments are exchanged in different currencies.

(b) Forwards and futures

Forwards and futures are contractual agreements to either buy or sell a specified currency, commodity or financial instrument at a specified price and date in the future. Forwards are customized contracts transacted in the over-the-counter market. Foreign currency and interest rate futures are transacted in standardized amounts on regulated exchanges. Changes in futures contract values are settled daily.

(c) Forward rate agreements

Forward rate agreements are individually negotiated interest rate contracts that call for a cash settlement for the difference between a contracted interest rate and the market rate on a specified future date, based on a notional principal for an agreed period of time.

(d) Options

Options are contractual agreements under which the seller (writer) grants the purchaser (holder) the right, but not the obligation, to either buy or sell at a fixed future date or at any time during a specified period, a specified amount of a currency, commodity or financial instrument at a pre-determined price.

(e) Structured derivative products

Structured derivative products provide financial solutions to the customers of the Group to manage their risks in respect of foreign exchange, interest rate and commodity exposures and enhance yields by allowing deployment of excess liquidity within specific risk and return profiles. The majority of the Group's structured derivative transactions are entered on a back-to-back basis with various counterparties.

(7.1) Derivatives held for trading purposes

Most of the Group’s derivative trading activities relate to sales, positioning and arbitrage. Sales activities involve offering products to customers and banks in order to enable them to transfer, modify or reduce current and future risks. Positioning involves managing market risk positions with the expectation of profiting from favorable movements in prices, rates or indices. Arbitrage involves profiting from price differentials between markets or products.

(7.2) Derivatives held for hedging purposes

The Group has adopted a comprehensive system for the measurement and management of risk. Part of the risk management process involves managing the Group's exposure to fluctuations in foreign exchange and interest rate to reduce its exposure to currency and interest rate risks to acceptable levels as determined by the Board of Directors within the guidelines issued by SAMA.

The Board of Directors has established levels of currency risk by setting limits on counterparty and currency position exposures. Positions are monitored on a daily basis and hedging strategies are used to ensure that positions are maintained within the established limits. Asset and liability interest rate gaps are reviewed on a periodic basis and hedging strategies are used to reduce interest rate gaps to within the established limits.

As part of its asset and liability management, the Group uses derivatives for hedging purposes in order to adjust its own exposure to currency and interest rate risks. This is generally achieved by hedging specific transactions as well as strategic hedging against overall statement of financial position exposures. Strategic hedging does not qualify for special hedge accounting and the related derivatives are accounted for as held for trading, such as interest rate swaps, interest rate options and futures, forward foreign exchange contracts and currency options.

The Group uses interest rate swaps to hedge against the interest rate risk arising from specifically identified fixed interest rate exposures. The Group also uses interest rate swaps to hedge against the cash flow risk arising on certain floating rate exposures. In all such cases, the hedging relationship and objective, including details of the hedged items and hedging instrument, are formally documented and the transactions are accounted for as fair value or cash flow hedges.

FOR THE SIX-MONTH PERIOD ENDED 30 JUNE 2026 (Amounts in ⃁ '000) (Unaudited)

7 DERIVATIVES (continued)

The table below shows the positive and negative fair values of derivative financial instruments, together with the notional amounts. The notional amounts, which provide an indication of the volumes of the transactions outstanding at the end of the period, do not necessarily reflect the amounts of future cash flows involved. These notional amounts, therefore, are neither indicative of the Group's exposure to credit risk, which is generally limited to the positive fair value of the derivatives, nor to market risk.

	30 June 2026 (Unaudited)			31 December 2025 (Audited)			30 June 2025 (Unaudited)		
	Positive fair value	**Negative fair value**	**Notional amount**	Positive fair value	Negative fair value	Notional amount	Positive fair value	Negative fair value	Notional amount
Held for trading:									
Interest rate instruments	**23,234,495**	**(22,291,727)**	**936,348,835**	24,990,792	(23,805,681)	942,011,829	21,494,091	(20,335,468)	850,395,658
Forward/future foreign exchange contracts	**1,109,171**	**(1,115,992)**	**166,476,730**	1,102,674	(612,641)	104,726,427	2,696,074	(2,651,504)	118,460,097
Options	**89,773**	**(89,942)**	**23,814,413**	117,496	(117,440)	24,709,385	114,458	(109,455)	18,960,408
Held as fair value hedges:									
Interest rate instruments	**835,558**	**(460,972)**	**51,492,898**	400,008	(469,410)	41,030,519	283,797	(356,205)	14,871,100
Held as cash flow hedges:									
Interest rate instruments and cross currency swaps	**449,613**	**(197,743)**	**21,414,579**	279,833	(368,204)	27,957,001	305,284	(470,813)	22,771,063
Total	**25,718,610**	**(24,156,376)**	**1,199,547,455**	26,890,803	(25,373,376)	1,140,435,161	24,893,704	(23,923,445)	1,025,458,326

The amount of positive fair value of derivatives compliant with Shariah is ⃁1,933 million (31 December 2025: ⃁2,322 million and 30 June 2025: ⃁2,060 million) while the amount of negative fair value of derivatives compliant with Shariah is ⃁1,346 million (31 December 2025: ⃁848 million and 30 June 2025: ⃁1,036 million).

FOR THE SIX-MONTH PERIOD ENDED 30 JUNE 2026 (Amounts in ⃁'000) (Unaudited)

8 DUE TO BANKS, CENTRAL BANKS AND OTHER FINANCIAL INSTITUTIONS

	30 June 2026 (Unaudited)	31 December 2025 (Audited)	30 June 2025 (Unaudited)
Current accounts	**6,580,464**	5,815,242	7,502,728
Money market deposits	**57,564,872**	82,374,946	76,295,289
Repos	**82,494,598**	101,998,851	91,613,427
Total	**146,639,934**	190,189,039	175,411,444

9 CUSTOMERS' DEPOSITS

	30 June 2026 (Unaudited)	31 December 2025 (Audited)	30 June 2025 (Unaudited)
Current and call accounts	**470,241,744**	463,255,347	498,978,328
Time	**201,629,826**	146,157,115	133,334,715
Others	**26,298,364**	26,681,915	26,362,369
Total	**698,169,934**	636,094,377	658,675,412

Other customers’ deposits mainly include margins held for irrevocable commitments and contingencies. The amount of customers’ deposits Shariah-compliant is ⃁537,076 million (31 December 2025: ⃁515,238 million; 30 June 2025: ⃁536,871 million).

International segment deposits included in customers' deposits comprise of:

	30 June 2026 (Unaudited)	31 December 2025 (Audited)	30 June 2025 (Unaudited)
Current and call accounts	**8,900,536**	9,627,315	7,960,163
Time	**14,635,321**	11,813,593	14,758,533
Others	**2,972,394**	3,777,029	3,021,018
Total	**26,508,251**	25,217,937	25,739,714

FOR THE SIX-MONTH PERIOD ENDED 30 JUNE 2026 (Amounts in ⃁'000) (Unaudited)

10 DEBT SECURITIES IN ISSUE AND TERM LOANS

Debt securities in issue and term loans comprises of:

	30 June 2026 (Unaudited)	31 December 2025 (Audited)	30 June 2025 (Unaudited)
Debt securities in issue	**77,063,886**	72,993,614	69,395,894
Term loans	**65,641,580**	59,648,749	49,453,458
Total	**142,705,466**	132,642,363	118,849,352

Debt securities

As at the reporting date, debt securities in issue comprise non-convertible sukuks and certificates of deposits issued by the Group, carrying profit at fixed and floating rates, with maturities up to 2035. Below is the movement of debt securities:

	30 June 2026 (Unaudited)	31 December 2025 (Audited)	30 June 2025 (Unaudited)
Balance at beginning of the year	**72,993,614**	46,622,413	46,622,413
Debt securities issued	**26,984,213**	109,661,419	40,549,683
Debt securities payment	**(22,909,313)**	(83,631,598)	(17,732,893)
Foreign currency translation and other adjustments	**(4,628)**	341,380	(43,309)
Balance at the end of the period/year	**77,063,886**	72,993,614	69,395,894

The amount of debt securities in issue that are compliant with Shariah is ⃁9,244 million (31 December 2025: ⃁8,392 million and 30 June 2025: ⃁6,632 million)

The movement in term loans is as follows:

	30 June 2026 (Unaudited)	31 December 2025 (Audited)	30 June 2025 (Unaudited)
Balance at beginning of the year	**59,648,749**	48,682,958	48,682,958
Term loans issued	**50,902,503**	66,785,523	38,891,988
Term loans payment	**(44,957,768)**	(55,639,003)	(37,951,855)
Foreign currency translation and other adjustments	**48,096**	(180,729)	(169,633)
Balance at the end of the period/year	**65,641,580**	59,648,749	49,453,458

FOR THE SIX-MONTH PERIOD ENDED 30 JUNE 2026 (Amounts in ⃁'000) (Unaudited)

11 CREDIT RELATED COMMITMENTS AND CONTINGENCIES

(11.1) The Group's credit related commitments and contingencies are as follows:

	30 June 2026 (Unaudited)	31 December 2025 (Audited)	30 June 2025 (Unaudited)
Letters of credit	**17,639,907**	16,966,498	18,339,255
Guarantees	**91,164,338**	92,612,856	88,860,401
Acceptances	**8,199,042**	7,001,889	7,308,549
Irrevocable commitments to extend credit	**56,849,352**	61,506,031	51,865,606
Total	**173,852,639**	178,087,274	166,373,811

(11.2) The movement in ECL on commitments and contingencies is as follows:

	30 June 2026 (Unaudited)				
	Stage 1	**Stage 2**	**Stage 3**		
	12 month ECL	**Lifetime ECL not credit impaired**	**Lifetime ECL credit impaired**	**POCI**	**Total**
Balance as at 1 January 2026	**112,249**	**116,877**	**285,734**	**2,466,674**	**2,981,534**
Net impairment charge/(reversal/settlement)	**(7,742)**	**(91,516)**	**(64,112)**	**(846,001)**	**(1,009,371)**
Transfer to stage 1	**3,499**	**(529)**	**(2,970)**	**-**	**-**
Transfer to stage 2	**(1,178)**	**2,489**	**(1,311)**	**-**	**-**
Transfer to stage 3	**(61)**	**(256)**	**317**	**-**	**-**
Foreign currency translation	**(831)**	**(166)**	**(865)**	**-**	**(1,862)**
Balance as at 30 June 2026	**105,936**	**26,899**	**216,793**	**1,620,673**	**1,970,301**

	31 December 2025 (Audited)				
	Stage 1	Stage 2	Stage 3		
	12 month ECL	Lifetime ECL not credit impaired	Lifetime ECL credit impaired	POCI	Total
Balance as at 1 January 2025	182,523	45,699	301,653	2,834,412	3,364,287
Net impairment charge/(reversal/settlement)	(68,003)	73,597	(16,014)	(367,738)	(378,158)
Transfer to stage 1	1,409	(967)	(442)	-	-
Transfer to stage 2	(1,104)	1,140	(36)	-	-
Transfer to stage 3	(392)	(2,203)	2,595	-	-
Foreign currency translation	(2,184)	(389)	(2,022)	-	(4,595)
Balance as at 31 December 2025	112,249	116,877	285,734	2,466,674	2,981,534

	30 June 2025 (Unaudited)				
	Stage 1	Stage 2	Stage 3		
	12 month ECL	Lifetime ECL not credit impaired	Lifetime ECL credit impaired	POCI	Total
Balance as at 1 January 2025	182,523	45,699	301,653	2,834,412	3,364,287
Net impairment charge/(reversal/settlement)	(49,268)	(14,566)	(30,704)	(367,738)	(462,276)
Transfer to stage 1	1,864	(487)	(1,377)	-	-
Transfer to stage 2	(1,079)	1,128	(49)	-	-
Transfer to stage 3	(137)	(258)	395	-	-
Foreign currency translation	(1,392)	(244)	(1,212)	-	(2,848)
Balance as at 30 June 2025	132,511	31,272	268,706	2,466,674	2,899,163

12 SHARE CAPITAL

The authorized, issued and fully paid share capital of the Bank consists of 6,000 million shares of ⃁10 each (31 December 2025: 6,000 million shares and 30 June 2025: 6,000 million shares of ⃁10 each). The capital of the Bank excluding treasury shares consists of 5,935 million shares of ⃁10 each (31 December 2025: 5,931 million shares and 30 June 2025: 5,944 million shares of ⃁10 each).

13 DIVIDEND

The details of dividends paid to the Bank's shareholders are as follows:

Distribution date	Amount (⃁per share)	Total payout net of zakat (⃁'000)	Type	Status
August 2026	1.15	6,900,000	Interim	To be paid
April 2026	1.15	6,900,000	Final	Paid
August 2025	1.00	6,000,000	Interim	Paid
February 2025	1.00	6,000,000	Final	Paid

14 ZAKAT AND TAX

The Bank and it's Saudi subsidiaries are subject to zakat in accordance with regulations of the Zakat, Tax and Customs Authority (“ZATCA”). The Bank’s foreign subsidiaries are obliged to pay income tax as per applicable tax laws of their countries of incorporation. Zakat expense is charged to the consolidated statement of income. The Bank calculated zakat accruals for the period ended 30 June 2026 based on applicable zakat rules for financial institutions. The Bank submitted its zakat return for the year ended 31 December 2025, and obtained the unrestricted zakat certificate. The financial years 2021 and 2025 are under the review of ZATCA, the assessments in respect to the Bank’s zakat returns for the financial years 2020, 2022, 2023 and 2024 have been finalized.

15 ADDITIONAL TIER 1 CAPITAL

During the period ended 30 June 2026, the Bank issued Additional Tier 1 Capital as follows: i) Additional Tier 1 Notes amounting to $ 1 billion (equivalent to ⃁ 3.75 billion) and ii) Additional Tier 1 Sukuk amounting to ⃁ 1.75 billion. These arrangements were approved by the regulatory authorities and the Board of Directors of the Bank.

The applicable profit rate on the Additional Tier 1 capital is payable on each periodic distribution date, except upon the occurrence of a non-payment event or non-payment election by the Group whereby the Group may at its sole discretion (subject to certain terms and conditions) elect not to make any payments. Such non-payment event or non-payment election are not considered to be events of default and the amounts not paid thereof shall not be cumulative or compound with any future payments.

Additional Tier 1 Notes

Additional Tier 1 notes are perpetual securities in respect of which there are no fixed redemption dates, with each note constituting an unsecured, conditional and subordinated obligation of the Group classified under equity. However, the Group shall have the exclusive right to redeem or call the Additional Tier 1 notes in a specific period of time, subject to the terms and conditions of the Additional Tier 1 notes.

Additional Tier 1 Sukuk

Additional Tier 1 sukuk are perpetual securities in respect of which there is no fixed redemption dates and represents an undivided ownership interest of the Additional Tier 1 sukuk -holders in the Additional Tier 1 sukuk assets, with each Sakk constituting an unsecured, conditional and subordinated obligation of the Group classified under equity. However, the Group shall have the exclusive right to redeem or call the Additional Tier 1 sukuk in a specific period of time, subject to the terms and conditions of the Additional Tier 1 sukuk.

FOR THE SIX-MONTH PERIOD ENDED 30 JUNE 2026 (Amounts in ⃁'000) (Unaudited)

16 BASIC AND DILUTED EARNINGS PER SHARE

Basic and diluted earnings per share for the periods ended 30 June 2026 and 30 June 2025 is calculated by dividing the net income attributable to common equity holders of the Bank (after deduction of additional Tier 1 capital costs) for the year by the weighted average number of shares outstanding during the year. The diluted earnings per share are adjusted for the impact of the employees' share based payment plan.

17 CASH AND CASH EQUIVALENTS

Cash and cash equivalents included in the condensed interim consolidated statement of cash flows comprise the following:

	30 June 2026 (Unaudited)	31 December 2025 (Audited)	30 June 2025 (Unaudited)
Cash and balances with central banks excluding statutory deposit with central banks (note 3)	**19,754,169**	8,792,242	20,166,710
Due from banks and other financial institutions with original maturity of three months or less	**24,210,463**	17,289,809	17,740,986
Total	**43,964,632**	26,082,051	37,907,696

18 OPERATING SEGMENTS

An operating segment is a component of the Group that engages in business activities from which it may earn revenues and incur expenses, including revenues and expenses that relate to transactions with any of the Group's other components, whose operating results are reviewed regularly by the Group's management.

The Group has four reportable segments, as described below, which are the Group's strategic divisions. The strategic divisions offer different products and services, and are managed separately based on the Group's management and internal reporting structure.

Retail Provides banking services, including lending and current accounts in addition to products in compliance with Shariah rules which are supervised by the independent Shariah Board, to individuals and private banking customers.

Wholesale Provides banking services including all conventional credit-related products as well as financing products in compliance with Shariah rules to small sized businesses, medium and large establishments and companies. Wholesale also provides full range of treasury and correspondent banking products and services, including money market and foreign exchange, in addition to carrying out investment and trading activities (local and international) and managing liquidity risk, market risk and credit risk.

Capital Market Provides wealth management, asset management, investment banking and shares brokerage services (local and international).

International Comprises banking services provided outside Saudi Arabia. TFKB and SBL are included within this segment.

Transactions between the operating segments are recorded as per the Bank and its subsidiaries' transfer pricing system. The support and Head Office expenses are allocated to segments using activity-based costing.

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18 OPERATING SEGMENTS (continued)

The Group's total operating income, expenses (total and main items), and net income for the period before zakat and income tax, by business segments, are as follows:

	30 June 2026 (Unaudited)				
	Retail	**Wholesale**	**Capital Market**	**International**	**Total**
Total operating income from external customers	**10,354,359**	**7,362,425**	**1,077,306**	**1,438,914**	**20,233,004**
Intersegment operating income/(expense)	**(1,194,087)**	**1,274,382**	**(80,295)**	**-**	**-**
Total operating income	**9,160,272**	**8,636,807**	**997,011**	**1,438,914**	**20,233,004**
of which:					
- Net special commission income	**8,804,073**	**5,730,298**	**166,731**	**689,259**	**15,390,361**
- Fee income from banking services, net	**799,791**	**705,482**	**551,181**	**496,341**	**2,552,795**
Total operating expenses before expected credit losses	**2,948,203**	**1,453,362**	**343,555**	**846,246**	**5,591,366**
of which:					
- Depreciation/amortisation of property, equipment, software and right of use assets	**366,140**	**190,189**	**23,948**	**153,850**	**734,127**
- Amortisation of intangible assets	**273,933**	**92,567**	**43,640**	**-**	**410,140**
Impairment charge/(reversal) for expected credit losses, net	**453,008**	**(887,216)**	**(2,663)**	**116,762**	**(320,109)**
Total operating expenses	**3,401,211**	**566,146**	**340,892**	**963,008**	**5,271,257**
Other non-operating income/(expenses), net	**28,373**	**(88,451)**	**(58)**	**(188,915)**	**(249,051)**
Income for the period before zakat and income tax	**5,787,434**	**7,982,210**	**656,061**	**286,991**	**14,712,696**

	30 June 2025 (Unaudited)				
	Retail	Wholesale	Capital Market	International	Total
Total operating income from external customers	9,977,369	6,979,284	1,275,459	889,793	19,121,905
Intersegment operating income/(expense)	(1,364,343)	1,468,350	(104,007)	-	-
Total operating income	8,613,026	8,447,634	1,171,452	889,793	19,121,905
of which:					
- Net special commission income	8,460,195	5,278,778	245,882	350,284	14,335,139
- Fee income from banking services, net	525,347	885,330	672,121	397,811	2,480,609
Total operating expenses before expected credit losses	3,069,443	1,320,221	329,976	771,830	5,491,470
of which:					
- Depreciation/amortisation of property, equipment, software and right of use assets	398,603	139,828	19,880	201,895	760,206
- Amortisation of intangible assets	273,933	92,567	43,640	-	410,140
Impairment charge/(reversal) for expected credit losses, net	214,223	(399,914)	(493)	47,629	(138,555)
Total operating expenses	3,283,666	920,307	329,483	819,459	5,352,915
Other non-operating income/(expenses), net	(32,732)	(14,255)	(1,823)	(136,208)	(185,018)
Income for the period before zakat and income tax	5,296,628	7,513,072	840,146	(65,874)	13,583,972

FOR THE SIX-MONTH PERIOD ENDED 30 JUNE 2026 (Amounts in ⃁'000) (Unaudited)

18 OPERATING SEGMENTS (continued)

The Group’s total assets and liabilities, by business segments, are as follows:

	30 June 2026 (Unaudited)				
	Retail	**Wholesale**	**Capital Market**	**International**	**Total**
Total assets	**455,752,583**	**715,359,285**	**36,184,528**	**37,391,822**	**1,244,688,218**
Total liabilities	**370,410,226**	**607,891,916**	**18,375,147**	**33,150,578**	**1,029,827,867**
- Customers' deposits	**363,440,475**	**308,214,082**	**7,126**	**26,508,251**	**698,169,934**

	31 December 2025 (Audited)				
	Retail	Wholesale	Capital Market	International	Total
Total assets	447,165,490	693,423,854	33,633,580	35,808,629	1,210,031,553
Total liabilities	356,773,474	598,376,664	19,064,728	31,989,439	1,006,204,305
- Customers' deposits	348,223,247	261,647,602	1,005,591	25,217,937	636,094,377

	30 June 2025 (Unaudited)				
	Retail	Wholesale	Capital Market	International	Total
Total assets	430,663,957	705,615,211	29,514,187	35,205,053	1,200,998,408
Total liabilities	381,966,938	575,771,586	13,787,778	31,585,215	1,003,111,517
- Customers' deposits	371,737,959	261,158,692	39,047	25,739,714	658,675,412

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19 DETERMINATION OF FAIR VALUE AND FAIR VALUE HIERARCHY

Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The fair value measurement is based on the presumption that the transaction takes place either:

- In the accessible principal market for the asset or liability; or
- In the absence of a principal market, in the most advantageous accessible market for the asset or liability.

Fair value information of the Group's financial instruments is analysed below:

a. Fair value information for financial instruments at fair value and investments held at amortized cost - fair value hedged

The Group uses the following hierarchy for determining and disclosing the fair value of financial instruments:

Level 1: Quoted prices in active markets for the same instrument;

Level 2: Quoted prices in active markets for similar assets and liabilities or valuation techniques for which all significant inputs are based on observable market data; and

Level 3: Valuation techniques for which any significant input is not based on observable market data.

For assets and liabilities that are recognised at fair value on a recurring basis, the Group determines whether transfers have occurred between levels in the hierarchy by re-assessing categorisation (based on the lowest level input that is significant to the fair value measurement as a whole) at the end of each reporting period.

There were no changes in the Group's valuation processes, valuation techniques, and types of inputs used in the fair value measurements during the period.

The following table shows an analysis of financial instruments recorded at fair value by level of the fair value:

	30 June 2026 (Unaudited)			
	Level 1	**Level 2**	**Level 3**	**Total**
Financial assets				
Positive fair value of derivatives	**49,087**	**25,669,523**	**-**	**25,718,610**
Financial assets held at FVIS	**3,983,935**	**12,468,879**	**18,843,326**	**35,296,140**
Financial assets held at FVOCI	**84,807,697**	**11,479,043**	**711,840**	**96,998,580**
Investments held at amortised cost, net - Fair value hedged	**-**	**4,754,497**	**-**	**4,754,497**
Total	**88,840,719**	**54,371,942**	**19,555,166**	**162,767,827**
Financial liabilities				
Negative fair value of derivatives	**46,125**	**24,110,251**	**-**	**24,156,376**
Total	**46,125**	**24,110,251**	**-**	**24,156,376**

	31 December 2025 (Audited)			
	Level 1	Level 2	Level 3	Total
Financial assets				
Positive fair value of derivatives	93,345	26,797,458	-	26,890,803
Financial assets held at FVIS	2,311,118	9,844,239	19,144,243	31,299,600
Financial assets held at FVOCI	81,578,894	11,686,707	365,835	93,631,436
Investments held at amortised cost, net - Fair value hedged	-	4,271,749	-	4,271,749
Total	83,983,357	52,600,153	19,510,078	156,093,588
Financial liabilities				
Negative fair value of derivatives	99,599	25,273,777	-	25,373,376
Total	99,599	25,273,777	-	25,373,376

FOR THE SIX-MONTH PERIOD ENDED 30 JUNE 2026 (Amounts in ⃁'000) (Unaudited)

19 DETERMINATION OF FAIR VALUE AND FAIR VALUE HIERARCHY (continued)

a. Fair value information for financial instruments at fair value and investments held at amortized cost - fair value hedged (continued)

	30 June 2025 (Unaudited)			
	Level 1	Level 2	Level 3	Total
Financial assets				
Positive fair value of derivatives	102,318	24,791,386	-	24,893,704
Financial assets held at FVIS	2,808,501	9,566,450	16,872,626	29,247,577
Financial assets held at FVOCI	81,651,716	12,379,194	372,850	94,403,760
Investments held at amortised cost, net - Fair value hedged	-	4,383,324	-	4,383,324
Total	84,562,535	51,120,354	17,245,476	152,928,365
Financial liabilities				
Negative fair value of derivatives	149,270	23,774,175	-	23,923,445
Total	149,270	23,774,175	-	23,923,445

b. Fair value information for financial instruments not measured at fair value

The fair value of Group's financing and advances as at 30 June 2026 by applying the guidance of IFRS 13 "Fair Value Measurement", was 1.7% lower than the corresponding book value (31 December 2025: 0.9% lower than the corresponding book value and 30 June 2025: 0.3% lower than the corresponding book value).

The fair values of due from banks and other financial institutions, Due to banks, Central Banks and other financial institutions, customers' deposits and debt securities in issue and term loans at 30 June 2026, 31 December 2025 and 30 June 2025 are not materially different from their respective carrying values included in the consolidated financial statements, since the current market commission rates for similar financial instruments are not significantly different from the contracted rates, and due to the short duration of due from and due to banks and other financial institutions. An active market for these instruments is not available and the Bank intends to realize the carrying value of these financial instruments through settlement with the counter party at the time of their respective maturities.

c. Valuation technique and significant unobservable inputs for financial instruments at fair value

The Group uses various valuation techniques for the determination of fair values for financial instruments classified under levels 2 and 3 of the fair value hierarchy. These techniques and the significant unobservable inputs used therein are analysed below.

The Group utilises fund managers' reports (and appropriate discounts or haircuts where required) for the determination of fair values of private equity funds, hedge funds, and private debt funds. The fund manager deploys various techniques (such as discounted cash flow models and multiples method) for the valuation of underlying financial instruments classified under levels 2 and 3 of the respective fund's fair value hierarchy. Significant unobservable inputs embedded in the models used by the fund manager include risk adjusted discount rates, marketability and liquidity discounts and control premiums.

For the valuation of unquoted debt securities and derivative financial instruments, the Group obtains fair value estimates from reputable third party valuers, who use techniques such as discounted cash flows, option pricing models and other sophisticated models.

d. Transfer between Level 1 and Level 2 of the fair value hierarchy

During the period ended 30 June 2026 there were FVOCI debt securities transfers from level 2 to level 1 with a carrying amount of ⃁ 281 million (31 December 2025: FVOCI debt securities with a carrying amount of ⃁ 11 million were transferred from Level 2 to Level 1, and 30 June 2025: Nil).

e. Reconciliation of Level 3 fair values

The following table shows a reconciliation from the opening balances to the closing balances for Level 3 fair values:

	30 June 2026 (Unaudited)	31 December 2025 (Audited)	30 June 2025 (Unaudited)
Balance at beginning of the year	**19,510,078**	13,984,746	13,984,746
Total gains/(losses), realised and unrealised	**433,542**	1,344,576	548,803
Purchases	**1,876,631**	5,236,521	3,624,206
Sales/Maturities	**(2,265,085)**	(1,055,765)	(912,279)
Balance at the end of the period/year	**19,555,166**	19,510,078	17,245,476

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20 RELATED PARTY TRANSACTIONS

In the ordinary course of its activities, the Group transacts business with related parties. The related party transactions are governed by limits set by the Banking Control Law and regulations issued by SAMA and approved by the board of directors and management. Related party balances include the balances resulting from transactions with Governmental shareholders. The ultimate controlling party is the Public Investment Fund "PIF", ultimately owned by the Saudi government.

(20.1) The balances resulting from such transactions included in the condensed interim consolidated financial information are as follows:

	30 June 2026 (Unaudited)	31 December 2025 (Audited)	30 June 2025 (Unaudited)
Major shareholders and their affiliates with significant influence:			
Customers' deposits	**20,650,671**	14,186,698	21,078,736
Financing and advances	**57,090,116**	47,607,684	45,411,928
Commitments and contingencies	**7,389,067**	8,016,907	8,038,606
Directors, key management personnel and other companies:			
Financing and advances	**14,152,678**	8,645,585	11,303,348
Customers' deposits	**4,376,908**	5,012,870	3,305,350
Commitments and contingencies	**936,375**	394,156	517,114
End of service benefits	**49,543**	43,489	46,485
Bank's mutual funds:			
Investment	**2,016,270**	2,023,886	1,026,105
Customers' deposits	**154**	213	250

(20.2) Income and expenses pertaining to transactions with related parties included in the condensed interim consolidated financial information are as follows:

	30 June 2026 (Unaudited)	30 June 2025 (Unaudited)
Major shareholder and their affiliates with significant influence:		
Special commission income	**1,375,218**	1,306,026
Special commission expense	**290,790**	423,629
Fees and commission income and expense, net	**177,119**	12,949
Directors, key management personnel and other Companies:		
Special commission income	**672,627**	393,759
Special commission expense	**177,022**	104,662
Fees and commission income and expense, net	**29,952**	8,089
End of service benefit obligation	**134,533**	92,746
Bank's mutual funds:		
Special commission expense	**10**	17

(20.3) The total amount of compensation paid to directors and key management personnel during the period is as follows:

	30 June 2026 (Unaudited)	30 June 2025 (Unaudited)
Short-term employee benefits	**58,551**	52,761
Directors' remuneration	**2,645**	1,260
Post-employment benefits	**48**	74
Other long-term benefits	**231,323**	198,094
Share-based payments	**26,599**	17,410

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21 CAPITAL ADEQUACY

The Group's objectives when managing capital are to comply with the capital requirements set by SAMA to safeguard the Group's ability to continue as a going concern and to maintain a strong capital base.

Capital adequacy and the use of regulatory capital are monitored regularly by management. SAMA requires holding a minimum level of regulatory capital and maintaining a ratio of total regulatory capital to the risk-weighted asset at or above Basel prescribed minimum.

The Group monitors the adequacy of its capital using ratios established by SAMA. These ratios measure capital adequacy by comparing the Bank's eligible capital with its statement of financial position assets, commitments and notional amounts of derivatives at a weighted amount to reflect their relative risk. As at 30 June 2026, the Bank is in compliance with the externally imposed capital requirements.

The following table summarizes the Bank's Pillar-1 Risk Weighted Assets, Tier 1 and Tier 2 capital and capital adequacy ratios:

	30 June 2026 (Unaudited)	31 December 2025 (Audited)	30 June 2025 (Unaudited)
Risk Weighted Assets			
Credit risk	**786,273,061**	773,405,058	740,225,211
Operational risk	**44,482,938**	38,614,619	38,614,619
Market risk	**19,241,961**	18,138,219	28,759,519
Total Pillar-1 - risk weighted assets	**849,997,960**	830,157,896	807,599,349
Common Equity Tier 1 Capital (CET1)	**152,852,896**	147,267,575	139,654,513
Core capital (Tier 1)	**175,260,386**	164,209,115	157,655,622
Supplementary capital (Tier 2)	**11,554,291**	11,426,061	8,846,491
Core and supplementary capital (Tier 1 and Tier 2)	**186,814,677**	175,635,176	166,502,113
Capital Adequacy Ratio (Pillar 1)			
Common Equity Tier 1 Capital (CET1) ratio	**18.0%**	17.7%	17.3%
Core capital (Tier 1) ratio	**20.6%**	19.8%	19.5%
Core and supplementary capital (Tier 1 and Tier 2) ratio	**22.0%**	21.2%	20.6%

Tier 1 capital of the Group comprises share capital, statutory reserve, other reserves, retained earnings, Tier 1 eligible debt securities, foreign currency translation reserve, non-controlling interests, treasury shares, less goodwill, intangible assets and other prescribed deductions. Tier 2 capital comprises of eligible debt securities issued and prescribed amounts of eligible portfolio (collective) provisions less prescribed deductions.

The Group uses the Standardized approach of Basel IV final reforms to calculate the Risk-Weighted Assets and required regulatory capital for Pillar-1 (including Credit Risk, Market Risk and Operational Risk). The management is responsible for ensuring that minimum required Regulatory Capital calculated is compliant with Basel IV final reforms requirements. Quarterly prudential returns are submitted to SAMA showing the Capital Adequacy Ratio.

22 IMPACT OF GEO-POLITICAL SITUATION ON EXPECTED CREDIT LOSSES ("ECL")

The geopolitical situation in the Middle East has deteriorated significantly since 28 February 2026. The situation has remained highly volatile and has impacted several countries in the Middle East including Kingdom of Saudi Arabia, causing disruption to some business and economic activities.

The prevailing geopolitical situation has brought about uncertainties in the economic environment and in response to the increased uncertainty, the Group performed a simulation by adjusting the weighting of the macroeconomic scenarios toward a more cautious outlook, assigning relatively higher weight to the downturn scenario. This simulation had an immaterial impact on the Group condensed interim consolidated financial statement as of 30 June 2026.

The Group will continue to evaluate and closely monitor the current situation to assess any impact geopolitical situation may have on its business and financial performance. This include conducting regular stress testing scenarios, particularly around expected movement in the oil prices and their implication on key risk indicators, including credit, liquidity, operational and solvency risk. In parallel, management continues its review of credit exposures, with focused assessment of vulnerable sectors and collateral adequacy, where applicable.

The impact of such uncertain economic environment is judgmental, and the Group will continue to reassess its position and the related impact on a regular basis as more reliable data becomes available and accordingly determine if any adjustment in the ECL is required in subsequent reporting periods.

23 COMPARATIVE FIGURES

Certain insignificant prior period figures have been reclassified to conform to current period presentation.

24 BOARD OF DIRECTORS' APPROVAL

The condensed interim consolidated financial information were approved and authorised for issue by the Board of Directors on 20 July 2026 (corresponding to 06 Safar 1448H).