



Basel III Pillar III

Qualitative & Quantitative Disclosures

June 30, 2021

CC1 – Composition of regulatory capital			Amounts subject to Pre - Basel III treatment	Source based on reference numbers / letters of the balance sheet under the regulatory scope of consolidation from step 2
Common template (transition) - Step 3 (Table 2(d)) i				
(From January 2013 to 2018 identical to post 2018) With amount subject to Pre- Basel III Treatment				
SAR (000)		Components of regulatory capital reported by the bank		
Common Equity Tier 1 capital: Instruments and reserves				
1	Directly issued qualifying common share capital (and equivalent for non-joint stock companies) plus related stock surplus	7,500,000		C D + G E
2	Retained earnings	1,023,136		
3	Accumulated other comprehensive income (and other reserves)	4,994,049		
4	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)	-		
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	-		
6	Common Equity Tier 1 capital before regulatory adjustments	13,517,185		
Common Equity Tier 1 capital: Regulatory adjustments				
7	Prudential valuation adjustments	-		B
8	Goodwill (net of related tax liability)	18,295		
9	Other intangibles other than mortgage-servicing rights (net of related tax liability)	-		
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	-		
11	Cash-flow hedge reserve	-		
12	Shortfall of provisions to expected losses	-		
13	Securitisation gain on sale (as set out in paragraph 562 of Basel II framework)	-		
14	Gains and losses due to changes in own credit risk on fair valued liabilities	-		
15	Defined-benefit pension fund net assets	-		
16	Investments in own shares (if not already netted off paid-in capital on reported balance sheet)	-		
17	Reciprocal cross-holdings in common equity	-		
18	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)	-		
19	Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold)	-		
20	Mortgage servicing rights (amount above 10% threshold)	-		
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	-		
22	Amount exceeding the 15% threshold	-		
23	of which: significant investments in the common stock of financials	-		
24	of which: mortgage servicing rights	-		
25	of which: deferred tax assets arising from temporary differences	-		
26	National specific regulatory adjustments	-		
OF WHICH: (INSERT NAME OF ADJUSTMENT)				
OF WHICH:...				
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	-		
28	Total regulatory adjustments to Common equity Tier 1	18,295		
29	Common Equity Tier 1 capital (CET1)	13,498,890		
Additional Tier 1 capital: instruments				
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	2,000,000		
31	of which: classified as equity under applicable accounting standards	2,000,000		
32	of which: classified as liabilities under applicable accounting standards	-		
33	Directly issued capital instruments subject to phase out from Additional Tier 1	-		
34	Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)	-		
35	of which: instruments issued by subsidiaries subject to phase out	-		
36	Additional Tier 1 capital before regulatory adjustments	2,000,000		
Additional Tier 1 capital: regulatory adjustments				
37	Investments in own Additional Tier 1 instruments	-		
38	Reciprocal cross-holdings in Additional Tier 1 instruments	-		
39	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)	-		
40	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	-		
41	National specific regulatory adjustments	822,556		
REGULATORY ADJUSTMENTS APPLIED TO ADDITIONAL TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT				
OF WHICH:				
OF WHICH: ...				
42	IFRS 9 transition added back-year 1	-		
43	Total regulatory adjustments to Additional Tier 1 capital	-		
44	Additional Tier 1 capital (AT1)	2,000,000		
45	Tier 1 capital (T1 = CET1 + AT1)	16,321,446		

CC1 – Composition of regulatory capital-continued	
Common template (transition) - Step 3 (Table 2(d)) ii	
(From January 2013 to 2018 identical to post 2018) With amount subject to Pre- Basel III Treatment	
SAR (000)	Components of regulatory capital reported by the bank
Tier 2 capital: instruments and provisions	
46	Directly issued qualifying Tier 2 instruments plus related stock surplus
47	Directly issued capital instruments subject to phase out from Tier 2
48	Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2)
49	of which: instruments issued by subsidiaries subject to phase out
50	Provisions
51	Tier 2 capital before regulatory adjustments
Tier 2 capital: regulatory adjustments	
52	Investments in own Tier 2 instruments
53	Reciprocal cross-holdings in Tier 2 instruments
54	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold)
55	Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)
56	National specific regulatory adjustments
REGULATORY ADJUSTMENTS APPLIED TO TIER 2 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT	
OF WHICH: [INSERT NAME OF ADJUSTMENT]	
OF WHICH: ...	
57	Total regulatory adjustments to Tier 2 capital
58	Tier 2 capital (T2)
59	Total capital (TC = T1 + T2)
RISK WEIGHTED ASSETS IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT	
OF WHICH:	
OF WHICH: ...	
60	Total risk weighted assets
Capital ratios	
61	Common Equity Tier 1 (as a percentage of risk weighted assets)
62	Tier 1 (as a percentage of risk weighted assets)
63	Total capital (as a percentage of risk weighted assets)
64	Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB buffer requirement expressed as a percentage of risk weighted assets)
65	of which: capital conservation buffer requirement
66	of which: bank specific countercyclical buffer requirement
67	of which: G-SIB buffer requirement
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)
National minima (if different from Basel 3)	
69	National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum)
70	National Tier 1 minimum ratio (if different from Basel 3 minimum)
71	National total capital minimum ratio (if different from Basel 3 minimum)
Amounts below the thresholds for deduction (before risk weighting)	
72	Non-significant investments in the capital of other financials
73	Significant investments in the common stock of financials
74	Mortgage servicing rights (net of related tax liability)
75	Deferred tax assets arising from temporary differences (net of related tax liability)
Applicable caps on the inclusion of provisions in Tier 2	
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardized approach (prior to application of cap)
77	Cap on inclusion of provisions in Tier 2 under standardized approach
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach
Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022)	
80	Current cap on CET1 instruments subject to phase out arrangements
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)
82	Current cap on AT1 instruments subject to phase out arrangements
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)
84	Current cap on T2 instruments subject to phase out arrangements
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)

Amounts subject to Pre - Basel III treatment	Source based on reference numbers / letters of the balance sheet under the regulatory scope of consolidation from step 2
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CC2 – Reconciliation of regulatory capital to balance sheet

Balance sheet - Step 2 (Table 2(c))			
	Balance sheet in Published financial statements	Adjustment of banking associates / other entities	Under regulatory scope of consolidation
	(C)	(D)	(E)
Assets			
Cash and balances at central banks	6,604,649		6,604,649
Due from banks and other financial institutions	2,040,774		2,040,774
Investments, net	29,860,605		29,860,605
Loans and advances, net	56,295,926		56,295,926
of which Collective provisions	751,908	0	751,908
Investment in associates	837,392		837,392
Property and equipment, net	1,024,895		1,024,895
Other assets	1,745,134		1,745,134
of which goodwill	18,295	0	18,295
Total assets	98,409,375	0	98,409,375
Liabilities			
Due to Banks and other financial institutions	21,046,371		21,046,371
Customer deposits	59,812,275		59,812,275
Debt securities in issue	-		-
of which Tier 2 capital instruments	0	0	0
Borrowings	-		-
Other liabilities	2,033,544		2,033,544
Subtotal	82,892,190	0	82,892,190
Paid up share capital	7,500,000		7,500,000
of which amount eligible for CET1	7,500,000		7,500,000
of which amount eligible for AT1	-	-	-
Statutory reserves	5,233,000		5,233,000
Treasury Shares	(1,041,067)		(1,041,067)
Other reserves	802,116		802,116
of which: Employee stock option shares	-	-	-
Retained earnings	1,023,136		1,023,136
of which: Goodwill	18,295	-	18,295
Minority Interest	-		-
Proposed dividends	-		-
Tier 1 Sukuk	2,000,000		2,000,000
Total liabilities and equity	98,409,375	-	98,409,375

CC2 – Reconciliation of regulatory capital to balance sheet
Balance sheet - Step 1 (Table 2(b))

	Balance sheet in Published financial statements	Adjustment of banking associates / other entities	Under regulatory scope of consolidation
	(C)	(D)	(E)
Assets			
Cash and balances at central banks	6,604,649		6,604,649
Due from banks and other financial institutions	2,040,774		2,040,774
Investments, net	29,860,605		29,860,605
Loans and advances, net	56,295,926		56,295,926
Investment in associates	837,392		837,392
Property and equipment, net	1,024,895		1,024,895
Other assets	1,745,134		1,745,134
Total assets	98,409,375	0	98,409,375
Liabilities			
Due to Banks and other financial institutions	21,046,371		21,046,371
Customer deposits	59,812,275		59,812,275
Debt securities in issue	-		-
Borrowings	-		-
Other liabilities	2,033,544		2,033,544
Total liabilities	82,892,190	0	82,892,190
Paid up share capital	7,500,000		7,500,000
Statutory reserves	5,233,000		5,233,000
Treasury Shares	(1,041,067)		(1,041,067)
Other reserves	802,116		802,116
Retained earnings	1,023,136	-	1,023,136
Proposed dividends	-		-
Tier 1 Sukuk	2,000,000		2,000,000
Total liabilities and equity	98,409,375	0	98,409,375

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

Main features template of regulatory capital instruments - (Table 2(e-1/4))		
1	Issuer	Saudi Investment Bank
2	Unique identifier (e.g. CUSPIN, ISIN or Bloomberg identifier for private placement)	N/A
3	Governing law(s) of the instrument	The instrument is governed by the laws of the Kingdom of Saudi Arabia
	Regulatory treatment	
4	Transitional Basel III rules	Additional Tier 1
5	Post-transitional Basel III rules	Eligible
6	Eligible at solo/group/group&solo	GROUP and Solo
7	Instrument type	Subordinated Sukuk
8	Amount recognized in regulatory capital (SAR "000", as of most recent reporting date)	500,000
9	Par value of instrument	SAR 1,000
10	Accounting classification	Equity
11	Original date of issuance	November 21, 2016
12	Perpetual or dated	Perpetual
13	Original maturity date	N/A
14	Issuer call subject to prior supervisory approval	Yes
15	Option call date, contingent call dates and redemption amount	November 21, 2021
16	Subsequent call dates if applicable	Any profit distribution dates after the first call date
	Coupons / dividends	
17	Fixed or Floating dividend/coupon	N/A
18	Coupon rate and any related index	N/A
19	Existence of a dividend stopper	Yes
20	Fully discretionary, partially discretionary or mandatory	Fully Discretionary
21	Existence of step up or other incentive to redeem	None
22	Non cumulative or cumulative	Non cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	NA
25	If convertible, fully or partially	NA
26	If convertible, conversion rate	NA
27	If convertible, mandatory or optional conversion	NA
28	If convertible, specify instrument type convertible into	NA
29	If convertible, specify issuer of instrument it converts into	NA
30	Write-down feature	Yes
31	If write-down, write-down trigger (s)	Terms of contract of the instrument provide the legal basis for SAMA to trigger write-down (a contractual approach)
32	If write-down, full or partial	Written down fully or partial
33	If write-down, permanent or temporary	Permanent
34	If temporary write-down, description of the write-up mechanism	N/A
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Subordinated, Senior and Tier II subordinated sukukholders are senior to this instrument
36	Non-compliant transitioned features	N/A
37	If yes, specify non-compliant features	NA

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

Main features template of regulatory capital instruments - (Table 2(e-2/4))		
1	Issuer	Saudi Investment Bank
2	Unique identifier (e.g. CUSPIN, ISIN or Bloomberg identifier for private placement)	N/A
3	Governing law(s) of the instrument	The instrument is governed by the laws of the Kingdom of Saudi Arabia
	Regulatory treatment	
4	Transitional Basel III rules	Additional Tier 1
5	Post-transitional Basel III rules	Eligible
6	Eligible at solo/group/group&solo	GROUP and Solo
7	Instrument type	Subordinated Sukuk
8	Amount recognized in regulatory capital (SAR "000", as of most recent reporting date)	285,000
9	Par value of instrument	SAR 1,000
10	Accounting classification	Equity
11	Original date of issuance	June 6, 2017
12	Perpetual or dated	Perpetual
13	Original maturity date	N/A
14	Issuer call subject to prior supervisory approval	Yes
15	Option call date, contingent call dates and redemption amount	June 6, 2022
16	Subsequent call dates if applicable	Any profit distribution dates after the first call date
	Coupons / dividends	
17	Fixed or Floating dividend/coupon	N/A
18	Coupon rate and any related index	N/A
19	Existence of a dividend stopper	Yes
20	Fully discretionary, partially discretionary or mandatory	Fully Discretionary
21	Existence of step up or other incentive to redeem	None
22	Non cumulative or cumulative	Non cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	NA
25	If convertible, fully or partially	NA
26	If convertible, conversion rate	NA
27	If convertible, mandatory or optional conversion	NA
28	If convertible, specify instrument type convertible into	NA
29	If convertible, specify issuer of instrument it converts into	NA
30	Write-down feature	Yes
31	If write-down, write-down trigger (s)	Terms of contract of the instrument provide the legal basis for SAMA to trigger write-down (a contractual approach)
32	If write-down, full or partial	Written down fully or partial
33	If write-down, permanent or temporary	Permanent
34	If temporary write-down, description of the write-up mechanism	N/A
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Subordinated, Senior and Tier II subordinated sukukholders are senior to this instrument
36	Non-compliant transitioned features	N/A
37	If yes, specify non-compliant features	NA

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

Main features template of regulatory capital instruments - (Table 2(e-3/4))		
1	Issuer	Saudi Investment Bank
2	Unique identifier (e.g. CUSPIN, ISIN or Bloomberg identifier for private placement)	N/A
3	Governing law(s) of the instrument	The instrument is governed by the laws of the Kingdom of Saudi Arabia
	Regulatory treatment	
4	Transitional Basel III rules	Additional Tier 1
5	Post-transitional Basel III rules	Eligible
6	Eligible at solo/group/group&solo	GROUP and Solo
7	Instrument type	Subordinated Sukuk
8	Amount recognized in regulatory capital (SAR "000", as of most recent reporting date)	1,000,000
9	Par value of instrument	SAR 1,000
10	Accounting classification	Equity
11	Original date of issuance	March 21, 2018
12	Perpetual or dated	Perpetual
13	Original maturity date	N/A
14	Issuer call subject to prior supervisory approval	Yes
15	Option call date, contingent call dates and redemption amount	March 21, 2023
16	Subsequent call dates if applicable	Any profit distribution dates after the first call date
	Coupons / dividends	
17	Fixed or Floating dividend/coupon	N/A
18	Coupon rate and any related index	N/A
19	Existence of a dividend stopper	Yes
20	Fully discretionary, partially discretionary or mandatory	Fully Discretionary
21	Existence of step up or other incentive to redeem	None
22	Non cumulative or cumulative	Non cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	NA
25	If convertible, fully or partially	NA
26	If convertible, conversion rate	NA
27	If convertible, mandatory or optional conversion	NA
28	If convertible, specify instrument type convertible into	NA
29	If convertible, specify issuer of instrument it converts into	NA
30	Write-down feature	Yes
31	If write-down, write-down trigger (s)	Terms of contract of the instrument provide the legal basis for SAMA to trigger write-down (a contractual approach)
32	If write-down, full or partial	Written down fully or partial
33	If write-down, permanent or temporary	Permanent
34	If temporary write-down, description of the write-up mechanism	N/A
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Subordinated, Senior and Tier II subordinated sukukholders are senior to this instrument
36	Non-compliant transitioned features	N/A
37	If yes, specify non-compliant features	NA

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

Main features template of regulatory capital instruments - (Table 2(e-4/4))		
1	Issuer	Saudi Investment Bank
2	Unique identifier (e.g. CUSPIN, ISIN or Bloomberg identifier for private placement)	N/A
3	Governing law(s) of the instrument	The instrument is governed by the laws of the Kingdom of Saudi Arabia
	Regulatory treatment	
4	Transitional Basel III rules	Additional Tier 1
5	Post-transitional Basel III rules	Eligible
6	Eligible at solo/group/group&solo	GROUP and Solo
7	Instrument type	Subordinated Sukuk
8	Amount recognized in regulatory capital (SAR "000", as of most recent reporting date)	215,000
9	Par value of instrument	SAR 1,000
10	Accounting classification	Equity
11	Original date of issuance	April 15, 2019
12	Perpetual or dated	Perpetual
13	Original maturity date	N/A
14	Issuer call subject to prior supervisory approval	Yes
15	Option call date, contingent call dates and redemption amount	April 15, 2024
16	Subsequent call dates if applicable	Any profit distribution dates after the first call date
	Coupons / dividends	
17	Fixed or Floating dividend/coupon	N/A
18	Coupon rate and any related index	N/A
19	Existence of a dividend stopper	Yes
20	Fully discretionary, partially discretionary or mandatory	Fully Discretionary
21	Existence of step up or other incentive to redeem	None
22	Non cumulative or cumulative	Non cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	NA
25	If convertible, fully or partially	NA
26	If convertible, conversion rate	NA
27	If convertible, mandatory or optional conversion	NA
28	If convertible, specify instrument type convertible into	NA
29	If convertible, specify issuer of instrument it converts into	NA
30	Write-down feature	Yes
31	If write-down, write-down trigger (s)	Terms of contract of the instrument provide the legal basis for SAMA to trigger write-down (a contractual approach)
32	If write-down, full or partial	Written down fully or partial
33	If write-down, permanent or temporary	Permanent
34	If temporary write-down, description of the write-up mechanism	N/A
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Subordinated, Senior sukukholders are senior to this instrument
36	Non-compliant transitioned features	N/A
37	If yes, specify non-compliant features	NA

Table LIQ2: Net Stable Funding Ratio (NSFR)

SAR (000)		a	b	c	d	e
		Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1 year	≥ 1 year	
Available stable funding (ASF) item						
1	Capital:	17,673,354	-	-	5,908,264	23,581,619
2	Regulatory capital	15,073,354	-	-	2,000,000	17,073,354
3	Other capital instruments and liabilities	2,600,000	-	-	3,908,264	6,508,264
4	Retail deposits and deposits from small business customers:	33,947,919	11,718,801	959,304	-	33,722,296
5	Stable deposits	-	-	-	-	-
6	Less stable deposits	33,947,919	11,718,801	959,304	-	33,722,296
7	Wholesale funding:	1,941,346	10,923,690	2,096,312	-	7,480,674
8	Operational deposits	-	-	-	-	-
9	Other wholesale funding	1,941,346	10,923,690	2,096,312	-	7,480,674
10	Liabilities with matching interdependent assets					
11	Other liabilities:	189,556	12,603,512	-	(350,924)	-
12	NSFR derivative liabilities	-			-	-
13	All other liabilities and equity not included in the above categories	189,556	12,603,512	-	(350,924)	
14	Total Available Stable Funding (ASF)	53,752,176	35,246,004	3,055,616	5,557,340	64,784,589
Required stable funding (RSF) item						
15	Total NSFR high-quality liquid assets (HQLA)	3,734,649	3,419,982	247,766	17,841,780	931,976
16	Deposits held at other financial institutions for operational purposes					-
17	Performing loans and securities:	7,445,442	18,571,598	9,386,779	33,077,160	45,126,950
18	Performing loans to financial institutions secured by Level 1 HQLA	-	-	-	-	-
19	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	1,560,767	839,994	625,167	-	678,182
20	Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which:	5,526,240	17,731,603	8,761,613	24,650,527	36,981,461
21	With a risk weight of less than or equal to 35% under the Basel II standardized approach for credit risk	-	-	-	-	-
22	Performing residential mortgages, of which:	-	-	-	-	-
23	With a risk weight of less than or equal to 35% under the Basel II standardized approach for credit risk	-	-	-	-	-
24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	358,435	-	(0)	8,426,632	7,467,307
25	Assets with matching interdependent liabilities					
26	Other assets:	3,896,217	-	818,936	247,500	4,553,185
27	Physical traded commodities, including gold	-	-	-	-	-
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	-				-
29	NSFR derivative assets	-				-
30	NSFR derivative liabilities before deduction of variation margin posted	290,795				290,795
31	All other assets not included in the above categories	3,605,422	-	818,936	247,500	4,262,390
32	Off-balance sheet items	15,785,316				789,266
33	Total Required Amount of Stable Funding (RSF)	30,861,624	21,991,580	10,453,481	51,166,440	51,401,377
34	Net Stable Funding Ratio (%)	126.04%				

B.7 - Template CR1: Credit quality of assets

SAR (000)		a	b	c	d
		Gross carrying values of		Allowances/ impairments (ECL)	Net values (a+b-c)
		Defaulted exposures (Stage 3 Exposures)	Non-defaulted exposures		
1	Loans	2,470,152	55,717,809	1,892,035	56,295,926
2	Debt Securities	-	29,309,573	32,442	29,277,131
3	Off-balance sheet exposures	398,452	11,571,500	208,066	11,761,886
4	Total	2,868,604	96,598,882	2,132,543	97,334,943

Defaulted exposures comprise of non-performing loans, past due over 90 days but not impaired, and other S3 exposures.

B.8 - Template CR2: Changes in stock of stage 3 credit impaired exposures

1	Defaulted loans and debt securities (Stage 3 Credit Impaired)at the beginning of the reporting period	2,861,364
2	Loans and debt securities that have defaulted since the last reporting period	53,596
3	Returned to non-defaulted status	(4,895)
4	Amounts written off-Net	(38,394)
5	Other changes-movements in S3 exposures	(3,067)
6	Defaulted loans (including off balance sheet) and debt securities at end of the reporting period	2,868,604

B.11 - Template CR3: Credit risk mitigation techniques – overview

SAR (000)		a	b	c	d	e	f	g
		Exposures unsecured: net carrying amount	Exposures secured by collateral	Exposures secured by collateral, of which: secured amount	Exposures secured by financial guarantees	Exposures secured by financial guarantees, of which: secured amount	Exposures secured by credit derivatives	Exposures secured by credit derivatives, of which: secured amount
1	Loans	25,071,651	31,224,275	27,923,603	-	-	-	-
2	Debt securities	29,277,131	-	-	-	-	-	-
3	Total	54,348,782	31,224,275	27,923,603	-	-	-	-
4	Of which defaulted	925,506	1,544,646	1,248,499	-	-	-	-

B.13 - Template CR4: Standardized approach – credit risk exposure and Credit Risk Mitigation (CRM) effects

SAR (000)	a	b	c	d	e	f
	Exposures before CCF and CRM		Exposures post-CCF and CRM		RWA and RWA density	
Asset Classes	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA amount	RWA density
Sovereigns and central banks:						
SAMA and Saudi Government	20,922,691	-	20,922,691	-	-	-
Others	5,966,573	150	5,966,573	-	2,449,122	0.41
Non-central government public sector entities	-	-	-	-	-	-
Multilateral development banks	-	535,640	-	-	-	-
Banks and Securities firms	7,124,047	43,754,357	7,123,806	212,995	3,419,906	0.47
Corporates	49,707,522	74,410,739	48,626,650	9,232,443	54,973,122	0.95
Regulatory retail portfolios	7,701,400	100,499	7,698,568	1,825	5,775,295	0.75
Secured by residential property	2,200,564	-	2,200,564	-	1,100,282	0.50
Secured by commercial real estate	283,991	-	283,991	-	283,991	1.00
Equity	397,089	-	397,089	-	397,089	1.00
Other assets	6,001,857	105,881	4,970,506	7,007	5,478,114	1.10
Total	100,305,735	118,907,266	98,190,439	9,454,270	73,876,922	6.18

B.14 - Template CR5: Standardized approach – exposures by asset classes and risk weights, On Balance Sheet and Off Balance Sheet

SAR (000)	a	b	c	d	e	f	g	h	i
Asset classes/ Risk weight	0%	20%	50%	75%	85%	100%	150%	Others**	Total credit exposures amount (post CCF and post-CRM)
Sovereigns and central banks:									
SAMA and Saudi Government	20,922,691	-	-	-	-	-	-	-	20,922,691
Others	2,217,861	1,398,170	362,107	-	-	1,988,435	-	-	5,966,573
Non-central government public sector entities (PSEs)	-	-	-	-	-	-	-	-	-
Multilateral development banks (MDBs)	-	-	-	-	-	-	-	-	-
Banks & Securities firms	-	915,041	6,373,711	-		44,061	3,988	-	7,336,801
Corporates	645,834	-	2,726,530	-	5,862,005	48,619,867	4,857	-	57,859,093
Regulatory retail portfolios	-	-	-	7,700,394	-	-	-	-	7,700,394
Mortgages: Secured by residential property	-	-	2,200,564	-	-	-	-	-	2,200,564
Mortgages: Secured by commercial real estate	-	-	-	-	-	283,991	-	-	283,991
Equity	-	-	-	-	-	397,089	-	-	397,089
Other assets	768,347	-	-	-	13,126	3,328,987	29,663	837,391	4,977,513
Total	24,554,733	2,313,212	11,662,912	7,700,394	5,875,131	54,662,430	38,508	837,391	107,644,709

B.22 - Template CCR1: Analysis of counterparty credit risk (CCR)[1] exposure by approach

SAR (000)		a	b	c	d	e	f
		Replacement cost	Potential future exposure	EEPE	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
1	SA-CCR (for derivatives)	137,947	275,447		1.4	413,394	343,715
2	Internal Model Method (for derivatives and SFTs)						
3	Simple Approach for credit risk mitigation (for SFTs)						
4	Comprehensive Approach for credit risk mitigation (for SFTs)						
5	VaR for SFTs						
6	Total						343,715

B.23 - Template CCR2: Credit valuation adjustment (CVA) capital charge

SAR (000)		a	b
		EAD post-CRM	RWA
	Total portfolios subject to the Advanced CVA capital charge		
1	(i) VaR component (including the 3×multiplier)		
2	(ii) Stressed VaR component (including the 3×multiplier)		
3	All portfolios subject to the Standardized CVA capital charge	413,394	230,446
4	Total subject to the CVA capital charge	413,394	230,446

B.24 - Template CCR3: Standardised approach – CCR exposures by regulatory portfolio and risk weights, Derivatives

SAR (000)	a	b	c	d	e	f	g	h	i	j
Regulatory portfolio / Risk weight	0%	2%	20%	50%	75%	85%	100%	150%	Others	Total credit exposures
Sovereigns and their central banks	14,000	-	-	-	-	-	-	-	-	14,000
Non-central government public sector entities (PSEs)	-	-	-	-	-	-	-	-	-	-
Multilateral development banks (MDBs)	-	-	-	-	-	-	-	-	-	-
Banks and Securities firms	-	-	30,224	320,751	-	-	-	-	-	350,975
Corporates	-	-	-	236	-	6,208	169,755	-	-	176,199
Regulatory retail portfolios	-	-	-	-	-	-	-	-	-	-
Other assets	-	107,275	-	-	-	-	-	-	-	107,275
Total	14,000	107,275	30,224	320,987	-	6,208	169,755	-	-	648,449

B.26 - Template CCR5: Composition of collateral for CCR exposure

SAR (000)	a	b	c	d	e	f
	Collateral used in derivative transactions				Collateral used in SFTs	
	Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral
	Segregated	Unsegregated	Segregated	Unsegregated		
Cash – domestic currency		-		-	-	-
Cash – other currencies	1,034,211	-	179,239	-	-	-
Domestic sovereign debt	-	-	-	-	-	8,239,533
Other sovereign debt	-	-	-	-	-	301,976
Government agency debt	-	-	-	-	-	-
Corporate bonds	-	-	-	-	-	5,155,072
Equity securities	-	-	-	-	-	-
Other collateral	-	-	-	-	-	-
Total	1,034,211	-	179,239	-	-	13,696,581

B.37 - Template MR1: Market risk under standardized approach

SAR (000)		a
		RWA
	Outright products	246,289
1	Interest rate risk (general and specific)	246,289
2	Equity risk (general and specific)	-
3	Foreign exchange risk	-
4	Commodity risk	-
	Options	-
5	Simplified approach	-
6	Delta-plus method	-
7	Scenario approach	-
8	Securitization	-
9	Total	246,289

The Bank's market risk component comprises of FX and Interest Rate Risk.

The Bank does not maintain trading book positions in Equity and OTC Derivatives.