



Basel III Pillar III

Qualitative & Quantitative Disclosures

June 30, 2022

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	10,000,000		C D + G E
2	Retained earnings	1,282,371		
3	Accumulated other comprehensive income (and other reserves)	2,229,031		
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	13,511,402		
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)	13,493,107		
Additional Tier 1 capital: instruments				
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	3,215,000		
31	of which: classified as equity under applicable accounting standards	3,215,000		
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	3,215,000		
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	548,371		
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)	3,215,000		
45	Tier 1 capital (T1 = CET1 + AT1)	17,256,478		

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	541,143
51	Tier 2 capital before regulatory adjustments	541,143
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)	541,143
59	Total capital (TC = T1 + T2)	17,797,621
RISK WEIGHTED ASSETS IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT		
OF WHICH:		
OF WHICH: ...		
60	Total risk weighted assets	87,704,168
Capital ratios		
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	15.38%
62	Tier 1 (as a percentage of risk weighted assets)	19.68%
63	Total capital (as a percentage of risk weighted assets)	20.29%
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	n/a
66	of which: bank specific countercyclical buffer requirement	n/a
67	of which: G-SIB buffer requirement	n/a
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)	15.38%
National minima (if different from Basel 3)		
69	National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum)	n/a
70	National Tier 1 minimum ratio (if different from Basel 3 minimum)	n/a
71	National total capital minimum ratio (if different from Basel 3 minimum)	n/a
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)	541,143
77	Cap on inclusion of provisions in Tier 2 under standardized approach	1,023,400
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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0
0

724,267

CC2 – Reconciliation of regulatory capital to balance sheet

Balance sheet - Step 2 (Table 2(c))			
	Balance sheet in Published financial statements (C)	Adjustment of banking associates / other entities (D)	Under regulatory scope of consolidation (E)
Assets			
Cash and balances at central banks	12,727,573		12,727,573
Due from banks and other financial institutions	3,023,495		3,023,495
Investments, net	28,381,099		28,381,099
Loans and advances, net	62,262,693		62,262,693
of which Collective provisions	541,143	0	541,143
Investment in associates	879,096		879,096
Property and equipment, net	1,374,362		1,374,362
Other assets	2,149,580		2,149,580
of which goodwill	18,295	0	18,295
Total assets	110,797,898	0	110,797,898
Liabilities			
Due to Banks and other financial institutions	24,703,644		24,703,644
Customer deposits	67,458,573		67,458,573
Debt securities in issue	-		-
of which Tier 2 capital instruments	0	0	0
Borrowings	-		-
Other liabilities	1,909,279		1,909,279
Subtotal	94,071,496	0	94,071,496
Paid up share capital	10,000,000		10,000,000
of which amount eligible for CET1	10,000,000		10,000,000
of which amount eligible for AT1	-	-	-
Statutory reserves	2,999,000		2,999,000
Treasury Shares	-		-
Other reserves	(769,969)		(769,969)
of which: Employee stock option shares	-	-	-
Retained earnings	1,282,371		1,282,371
of which: Goodwill	18,295	-	18,295
Minority Interest	-		-
Proposed dividends / Bonus shares	-		-
Tier 1 Sukuk	3,215,000		3,215,000
Total liabilities and equity	110,797,898	-	110,797,898

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	12,727,573		12,727,573
Due from banks and other financial institutions	3,023,495		3,023,495
Investments, net	28,381,099		28,381,099
Loans and advances, net	62,262,693		62,262,693
Investment in associates	879,096		879,096
Property and equipment, net	1,374,362		1,374,362
Other assets	2,149,580		2,149,580
Total assets	110,797,898	0	110,797,898
Liabilities			
Due to Banks and other financial institutions	24,703,644		24,703,644
Customer deposits	67,458,573		67,458,573
Debt securities in issue	-		-
Borrowings	-		-
Other liabilities	1,909,279		1,909,279
Total liabilities	94,071,496	0	94,071,496
Paid up share capital	10,000,000		10,000,000
Statutory reserves	2,999,000		2,999,000
Treasury Shares	-		-
Other reserves	(769,969)		(769,969)
Retained earnings	1,282,371	-	1,282,371
Proposed dividends / Bonus shares	-		-
Tier 1 Sukuk	3,215,000		3,215,000
Total liabilities and equity	110,797,898	0	110,797,898

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

Main features template of regulatory capital instruments - (Table 2(e-1/3))		
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 million
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	Fixed
18	Coupon rate and any related index	6%
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-2/3))		
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 million
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	Fixed
18	Coupon rate and any related index	6%
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

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

Main features template of regulatory capital instruments - (Table 2(e-3/3))		
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)	2,000,000
9	Par value of instrument	SAR 1 million
10	Accounting classification	Equity
11	Original date of issuance	June 29, 2022
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 29, 2027
16	Subsequent call dates if applicable	Any profit distribution dates after the first call date
	Coupons / dividends	
17	Fixed or Floating dividend/coupon	Fixed
18	Coupon rate and any related index	6%
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:	16,182,621	-	-	6,717,877	22,900,498
2	Regulatory capital	14,582,621	-	-	3,215,000	17,797,621
3	Other capital instruments and liabilities	1,600,000	-	-	3,502,877	5,102,877
4	Retail deposits and deposits from small business customers:	33,465,436	15,903,054	1,025,651	-	35,959,912
5	Stable deposits	-	-	-	-	-
6	Less stable deposits	33,465,436	15,903,054	1,025,651	-	35,959,912
7	Wholesale funding:	4,771,464	10,226,409	9,575,703	-	12,286,788
8	Operational deposits	-	-	-	-	-
9	Other wholesale funding	4,771,464	10,226,409	9,575,703	-	12,286,788
10	Liabilities with matching interdependent assets					
11	Other liabilities:	1,374,520	9,945,901	-	(231,054)	-
12	NSFR derivative liabilities	-			-	
13	All other liabilities and equity not included in the above categories	1,374,520	9,945,901	-	(231,054)	
14	Total Available Stable Funding (ASF)	55,794,041	36,075,364	10,601,354	6,486,823	71,147,198
Required stable funding (RSF) item						
15	Total NSFR high-quality liquid assets (HQLA)	4,198,573	8,810,445	(1,106,943)	16,517,390	784,595
16	Deposits held at other financial institutions for operational purposes					-
17	Performing loans and securities:	11,853,033	14,198,512	9,378,758	39,919,725	50,622,667
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	3,348,734	412,275	579,300	6,246	1,058,909
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:	8,268,490	13,786,237	8,799,458	30,570,259	41,421,583
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	235,809	-	(0)	9,343,220	8,142,175
25	Assets with matching interdependent liabilities					
26	Other assets:	3,938,748	3,195	1,876,491	735,224	5,616,499
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	1,168,967				1,168,967
30	NSFR derivative liabilities before deduction of variation margin posted	115,592				115,592
31	All other assets not included in the above categories	2,654,189	3,195	1,876,491	735,224	4,331,940
32	Off-balance sheet items	15,802,745				790,137
33	Total Required Amount of Stable Funding (RSF)	35,793,099	23,012,152	10,148,307	57,172,340	57,813,897
34	Net Stable Funding Ratio (%)	123.06%				

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	3,046,011	61,281,408	2,064,726	62,262,693
2	Debt Securities	-	28,001,656	28,282	27,973,374
3	Off-balance sheet exposures	198,655	11,441,960	214,972	11,425,643
4	Total	3,244,666	100,725,024	2,307,980	101,661,710

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	3,092,554
2	Loans and debt securities that have defaulted since the last reporting period	441,293
3	Returned to non-defaulted status	(14,597)
4	Amounts written off-Net	27,442
5	Other changes-movements in S3 exposures	(302,026)
6	Defaulted loans (including off balance sheet) and debt securities at end of the reporting period	3,244,666

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	25,112,177	37,150,516	32,574,075	-	-	-	-
2	Debt securities	27,973,374	-	-	-	-	-	-
3	Total	53,085,551	37,150,516	32,574,075	-	-	-	-
4	Of which defaulted	1,408,861	1,637,150	1,316,020	-	-	-	-

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	25,812,469	-	25,812,469	-	1,596,212	0.06
Others	5,268,850	150	5,268,850	-	2,173,590	0.41
Non-central government public sector entities	-	-	-	-	-	-
Multilateral development banks	-	482,028	-	-	-	-
Banks and Securities firms	9,657,118	46,059,477	9,656,924	313,622	4,491,512	0.45
Corporates	53,631,954	78,429,415	52,321,216	8,280,246	58,556,863	0.97
Regulatory retail portfolios	7,932,784	119,361	7,927,290	4,576	5,948,900	0.75
Secured by residential property	2,360,836	-	2,360,836	-	1,180,418	0.50
Secured by commercial real estate	70,116	-	70,116	-	70,116	1.00
Equity	249,086	-	249,086	-	249,086	1.00
Other assets	7,887,767	748,180	6,503,101	21,909	6,901,025	1.06
Total	112,870,980	125,838,610	110,169,888	8,620,354	81,167,721	6.20

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	17,831,410	7,981,059	-	-	-	-	-	-	25,812,469
Others	2,123,928	1,039,267	279,837	-	-	1,825,818	-	-	5,268,850
Non-central government public sector entities (PSEs)	-	-	-	-	-	-	-	-	-
Multilateral development banks (MDBs)	-	-	-	-	-	-	-	-	-
Banks & Securities firms	-	1,990,303	7,773,583	-		206,660	-	-	9,970,547
Corporates	-	-	1,997,591	-	6,972,026	51,631,845	-	-	60,601,462
Regulatory retail portfolios	-	-	-	7,931,866	-	-	-	-	7,931,866
Mortgages: Secured by residential property	-	-	2,360,836	-	-	-	-	-	2,360,836
Mortgages: Secured by commercial real estate	-	-	-	-	-	70,116	-	-	70,116
Equity	-	-	-	-	-	249,086	-	-	249,086
Other assets	945,012	-	-	-	-	4,696,133	4,769	879,095	6,525,010
Total	20,900,350	11,010,629	12,411,847	7,931,866	6,972,026	58,679,658	4,769	879,095	118,790,242

*Banks subject to the simplified standardized approach should indicate risk weights determined by the supervisory authority in the columns.

** Investments in Associates, and some other minor exposures.

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)	359,071	252,906		1.4	611,977	341,892
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						341,892

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	611,977	362,417
4	Total subject to the CVA capital charge	611,977	362,417

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	7,000	-	-	-	-	-	-	-	-	7,000
Non-central government public sector entities (PSEs)	-	-	-	-	-	-	-	-	-	-
Multilateral development banks (MDBs)	-	-	-	-	-	-	-	-	-	-
Banks and Securities firms	-	-	255,409	292,497	-	-	-	-	-	547,906
Corporates	-	-	-	-	-	3,962	136,895	-	-	140,858
Regulatory retail portfolios	-	-	-	-	-	-	-	-	-	-
Other assets	-	214,894	-	-	-	-	-	-	-	214,894
Total	7,000	214,894	255,409	292,497	-	3,962	136,895	-	-	910,658

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	13,693	-	216,444	-	-	-
Domestic sovereign debt	-	-	-	-	-	7,826,788
Other sovereign debt	-	-	-	-	-	1,895,682
Government agency debt	-	-	-	-	-	-
Corporate bonds	-	-	-	-	-	3,851,103
Equity securities	-	-	-	-	-	-
Other collateral	-	-	-	-	-	-
Total	13,693	-	216,444	-	-	13,573,574

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

SAR (000)		a
		RWA
	Outright products	740,561
1	Interest rate risk (general and specific)	-
2	Equity risk (general and specific)	-
3	Foreign exchange risk	740,561
4	Commodity risk	-
	Options	-
5	Simplified approach	-
6	Delta-plus method	-
7	Scenario approach	-
8	Securitization	-
9	Total	740,561

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.