

TABLE 1: SCOPE OF APPLICATION
Capital Deficiencies (Table 1, (e))

Particulars	Amount
The aggregate amount of capital deficiencies in subsidiaries not included in the consolidation i.e. that are deducted:	
1. Subsidiary 1	-
2. Subsidiary 2	-
3. Subsidiary 3	-
4. Subsidiary n	-

TABLE 2: CAPITAL STRUCTURE
Balance sheet - Step 1 (Table 2(b))

	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	9,127,694		9,127,694
Due from banks and other financial institutions	879,496		879,496
Investments, net	22,396,949		22,396,949
Loans and advances, net	57,472,514		57,472,514
Investment in associates	846,351		846,351
Property and equipment, net	909,622		909,622
Other assets	1,993,814		1,993,814
Total assets	93,626,440	0	93,626,440
Liabilities			
Due to Banks and other financial institutions	5,002,088		5,002,088
Customer deposits	70,733,411		70,733,411
Debt securities in issue	2,000,000		2,000,000
Borrowings	2,000,000		2,000,000
Other liabilities	2,038,809		2,038,809
Total liabilities	81,774,308	0	81,774,308
Paid up share capital	6,000,000		6,000,000
Statutory reserves	3,613,000		3,613,000
Other reserves	608,891		608,891
Retained earnings	1,630,241	-	1,630,241
Minority Interests	-		-
Proposed dividends	-		-
Total liabilities and equity	93,626,440	0	93,626,440

TABLE 2: CAPITAL STRUCTURE

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)	Reference
Assets				
Cash and balances at central banks	9,127,694		9,127,694	
Due from banks and other financial institutions	879,496		879,496	
Investments, net	22,396,949		22,396,949	
Loans and advances, net	57,472,514		57,472,514	
of which Collective provisions	536,985	0	536,985	A
Investment in associates	846,351		846,351	
Property and equipment, net	909,622		909,622	
Other assets	1,993,814		1,993,814	
of which goodwill	18,295	0	18,295	B
Total assets	93,626,440	0	93,626,440	
Liabilities				
Due to Banks and other financial institutions	5,002,088		5,002,088	
Customer deposits	70,733,411		70,733,411	
Debt securities in issue	2,000,000		2,000,000	
of which Tier 2 capital instruments	2,000,000	0	2,000,000	
Derivatives			-	
Retirement benefit liabilities			-	
Taxation liabilities			-	
Accruals and deferred income			-	
Borrowings	2,000,000		2,000,000	
Other liabilities	2,038,809		2,038,809	
Subtotal	81,774,308	0	81,774,308	
Paid up share capital	6,000,000		6,000,000	
of which amount eligible for CET1	6,000,000		6,000,000	C
of which amount eligible for AT1	0	0	0	
Statutory reserves	3,613,000		3,613,000	D
Other reserves	608,891		608,891	E
of which: Employee stock option shares	(31,551)	0	(31,551)	F
Retained earnings	1,630,241		1,630,241	G
of which: Goodwill	18,295	0	18,295	F
Minority Interest	-		-	
Proposed dividends	-		-	

TABLE 2: CAPITAL STRUCTURE

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

	Components ¹ of regulatory capital reported by the bank	Amounts ¹ 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
(2)			
	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	6,000,000	C D + G E
2	Retained earnings	5,243,241	
3	Accumulated other comprehensive income (and other reserves)	608,891	
4	Directly issued capital subject to phase out from CET 1 (only applicable to non-joint stock companies)	-	
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET 1)	-	
6	Common Equity Tier 1 capital before regulatory adjustments	11,852,132	
	Common Equity Tier 1 capital: Regulatory adjustments		
7	Prudential valuation adjustments	-	B
8	Goodwill (net of related tax liability)	(18,295)	
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	-	
	REGULATORY ADJUSTMENTS APPLIED TO COMMON EQUITY TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT	-	
	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)	11,833,837	
	Additional Tier 1 capital: instruments		
35	of which: instruments issued by subsidiaries subject to phase out	-	
36	Additional Tier 1 capital before regulatory adjustments	-	
	Additional Tier 1 capital: regulatory adjustments		
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)	-	
41	National specific regulatory adjustments	-	
	REGULATORY ADJUSTMENTS APPLIED TO ADDITIONAL TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT		
	OF WHICH:		
	OF WHICH: ...		
43	Total regulatory adjustments to Additional Tier 1 capital	-	
44	Additional Tier 1 capital (ATI)	-	
45	Tier 1 capital (T1 = CET1 + ATI)	11,833,837	

TABLE 2: CAPITAL STRUCTURE

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

Components¹ of
regulatory
capital reported
by the bank

Amounts¹
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

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	2,000,000
48	Tier 2 instruments (and CET 1 and AT 1 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	536,985
51	Tier 2 capital before regulatory adjustments	2,536,985
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)	2,536,985
59	Total capital (TC = T1 + T2)	14,370,822
60	Total risk weighted assets	84,146,347
Capital ratios		
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	14.06%
62	Tier 1 (as a percentage of risk weighted assets)	14.06%
63	Total capital (as a percentage of risk weighted assets)	17.08%
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)	14.06%
National minima (if different from Basel 3)		
Amounts below the thresholds for deduction (before risk weighting)		
Applicable caps on the inclusion of provisions in Tier 2		
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	977,420
77	Cap on inclusion of provisions in Tier 2 under standardised approach	536,985
Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022)		
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	-

0
0
0

A

TABLE 2: CAPITAL STRUCTURE
Main features template of regulatory capital instruments - (Table 2(e))

1	Issuer	Saudi Investment Bank
2	Unique identifier (eg CUSPIN, ISIN or Bloomberg identifier for private placement)	SA13JFK0G534
3	Governing law(s) of the instrument	Private Placement under CMA regulations
	Regulatory treatment	
4	Transitional Basel III rules	N/A
5	Post-transitional Basel III rules	Yes
6	Eligible at solo/group/group&solo	GROUP and Solo
7	Instrument type	Sukuk
8	Amount recognized in regulatory capital (SAR "000", as of most recent reporting date)	2,000,000
9	Par value of instrument	Saudi Riyals 1 million
10	Accounting classification	Subordinated debt
11	Original date of issuance	June 5 2014
12	Perpetual or dated	Dated
13	Original maturity date	June 5 2024
14	Issuer call subject to prior supervisory approval	Yes
15	Option call date, contingent call dates and redemption amount	June 5 2019
16	Subsequent call dates if applicable	NIL
	Coupons / dividends	
17	Fixed or Floating dividend/coupon	Floating
18	Coupon rate and any related index	6 months SIBOR Plus 145 basis points
19	Existence of a dividend stopper	NO
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	NO
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)	To be determined by SAMA
32	If write-down, full or partial	To be determined by SAMA
33	If write-down, permanent or temporary	To be determined by SAMA
34	If temporary writedown, description of the write-up mechansim	To be determined by SAMA
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Junior in right of payments to "claims of depositor's or any other unsubordinated payment obligatons"
36	Non-compliant transitioned features	NO
37	If yes, specify non-compliant features	NA

TABLE 3: CAPITAL ADEQUACY
Amount of Exposures Subject To Standardized Approach of Credit Risk and related Capital Requirements (TABLE 3, (b))

Portfolios	Amount of exposures	Capital requirements
Sovereigns and central banks:		
SAMA and Saudi Government	15,582,603	-
Others	-	-
Multilateral Development Banks (MDBs)	-	-
Public Sector Entities (PSEs)	-	-
Banks and securities firms	7,602,851	355,879
Corporates	37,777,272	2,747,385
Retail non-mortgages	11,033,495	670,156
Small Business Facilities Enterprises (SBFE's)	17,007	1,203
Mortgages	-	-
Residential	30,938	2,553
Commercial	6,612,831	529,026
Securitized assets	-	-
Equity	1,876,631	150,130
Others	12,004,456	1,060,345
Total	92,538,083	5,516,678

TABLE 3: CAPITAL ADEQUACY
Capital Requirements For Market Risk* (822, Table 3, (d))

	Interest rate risk	Equity position risk	Foreign exchange risk	Commodity risk	Total
Standardized approach	12,000	-	186,007	-	198,007

TABLE 3: CAPITAL ADEQUACY
Capital Requirements for Operational Risk* (Table 3, (e))

Particulars	Capital requirement
• Basic indicator approach;	278,213
• Standardized approach;	
• Alternate standardized approach;	
• Advanced measurement approach (AMA).	
Total	278,213

TABLE 3: CAPITAL ADEQUACY
Capital Adequacy Ratios (TABLE 3, (f))

Particulars	Total capital ratio	Tier 1 capital ratio
	%	
Top consolidated level	17.08%	14.06%
Bank significant stand alone subsidiary 1		
Bank significant stand alone subsidiary 2		
Bank significant stand alone subsidiary 3		
Bank significant stand alone subsidiary n		

TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES

Credit Risk Exposure (Table 4, (b))		
Portfolios	Total gross credit risk exposure	Average gross credit risk exposure over the period
Sovereigns and central banks:		
SAMA and Saudi Government	15,582,603	12,132,356
Others	-	-
Multilateral Development Banks (MDBs)	-	-
Public Sector Entities (PSEs)	-	-
Banks and securities firms	8,635,005	9,185,101
Corporates	46,389,815	44,537,877
Retail non-mortgages	11,036,676	10,777,874
Small Business Facilities Enterprises (SBFE's)	23,711	24,199
Mortgages		
Residential	30,938	31,571
Commercial	6,612,831	6,662,986
Securitized assets		-
Equity	1,876,631	1,520,557
Others	12,251,955	11,875,931
Total	102,440,165	96,748,452

1. 'Total gross credit risk exposure' equals on-balance sheet, off-balance sheet after application of credit conversion factor, and derivatives at their credit equivalent values.

2. 'Average gross credit risk exposure over the period' represents the previous four Basel III Regulatory Reports.

TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES**Geographic Breakdown (Table 4, (c))**

Portfolios	Geographic area						Total
	Saudi Arabia	Other GCC & Middle East	Europe	North America	South East Asia	Others Countries	
Sovereigns and central banks:							
SAMA and Saudi Government	15,582,603	-	-	-	-	-	15,582,603
Others	-	-	-	-	-	-	-
Multilateral Development Banks (MDBs)	-	-	-	-	-	-	-
Public Sector Entities (PSEs)	-	-	-	-	-	-	-
Banks and securities firms	3,394,266	1,628,938	1,712,540	1,368,862	-	530,399	8,635,005
Corporates	41,047,190	4,985,614	46,093	310,918	-	-	46,389,815
Retail non-mortgages	11,036,676	-	-	-	-	-	11,036,676
Small Business Facilities Enterprises (SBFE's)	23,711	-	-	-	-	-	23,711
Mortgages	-	-	-	-	-	-	-
Residential	30,938	-	-	-	-	-	30,938
Commercial	6,612,831	-	-	-	-	-	6,612,831
Securitized assets	-	-	-	-	-	-	-
Equity	1,867,994	-	-	8,637	-	-	1,876,631
Others	12,219,340	-	-	32,614	-	-	12,251,955
Total	91,815,550	6,614,552	1,758,633	1,721,030	-	530,400	102,440,165

TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES
Impaired Loans, Past Due Loans and Allowances (Table 4, (f))

Industry sector	Impaired loans	Defaulted	Aging of Past Due Loans (days)				Specific allowances			General allowances
			Less than 90	90-180	180-360	Over 360	Charges / transfers during the period	Charge-offs during the period	Balance at the end of the period	
Government and quasi government	-	-	-	-	-	-	-	-	-	1,653
Banks and other financial institutions	-	-	-	-	-	-	18,237	(3,913)	27,600	31,356
Agriculture and fishing	-	-	-	-	-	-	-	-	-	175
Manufacturing	21,024	3,384	972	-	3,384	-	-	-	11,024	60,083
Mining and quarrying	-	-	-	-	-	-	-	-	-	3,939
Electricity, water, gas and health services	-	-	-	-	-	-	-	-	-	-
Building and Construction	-	37,123	-	-	37,123	-	-	-	-	39,945
Commerce	165,677	1,448	12,229	-	1,448	-	-	-	88,800	114,302
Transportation and communication	-	41,129	-	-	41,129	-	-	-	-	12,531
Services	14,071	441,347	-	2,357	438,990	-	-	-	17,100	16,702
Consumer loans and credit cards	132,526	-	125,539	-	-	-	193,112	(188,077)	132,525	116,046
Others / (General)	103,097	8,357	56,705	3,234	5,053	70	-	-	42,300	106,510
Total	436,395	532,788	195,445	5,591	527,127	70	211,349	(191,990)	319,349	503,242

TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES

Industry Sector Breakdown (Table 4, (d))

Portfolios	Industry Sector												
	Government and quasi government	Banks and other financial institutions	Agriculture and fishing	Manufacturing	Mining and quarrying	Electricity, water, gas and health services	Building and construction	Commerce	Transportation and communication	Services	Consumer loans and credit cards	Others	Total
Sovereigns and central banks:													
SAMA and Saudi Government	15,582,603	-	-	-	-	-	-	-	-	-	-	-	15,582,603
Others	-	-	-	-	-	-	-	-	-	-	-	-	-
Multilateral Development Banks (MDBs)	-	-	-	-	-	-	-	-	-	-	-	-	-
Public Sector Entities (PSEs)	-	-	-	-	-	-	-	-	-	-	-	-	-
Banks and securities firms	-	8,635,005	-	-	-	-	-	-	-	-	-	-	8,635,005
Corporates	5,072,473	8,598,183	50,341	7,719,394	501,671	492,742	8,917,345	10,686,813	1,817,281	1,785,053	-	748,519	46,389,815
Retail non-mortgages	2,939	-	-	-	170	-	1,239	9,108	-	181	11,023,038	-	11,036,675
Small Business Facilities Enterprises	-	1,406	-	-	-	-	9,377	7,003	1,948	3,978	-	-	23,711
Mortgages	-	-	-	-	-	-	-	-	-	-	-	-	-
Residential	-	-	-	-	-	-	-	-	-	-	30,938	-	30,938
Commercial	-	31,022	-	9,937	-	-	268,480	5,255,723	-	368,689	-	678,980	6,612,831
Securitized assets	-	-	-	-	-	-	-	-	-	-	-	-	-
Equity	-	1,466,161	-	261,616	-	-	-	27,198	-	111,519	-	10,137	1,876,631
Others	-	-	-	-	-	-	-	1,933,796	-	-	683,150	9,635,010	12,251,956
Total	20,658,015	18,731,776	50,341	7,990,948	501,841	492,742	9,196,441	17,919,640	1,819,228	2,269,420	11,737,126	11,072,646	102,440,165

TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES
Residual Contractual Maturity Breakdown (Table 4, (e))

Portfolios	Maturity breakdown									Total
	Less than 8 days	8-30 days	31-90 days	91-180 days	181-360 days	2-3 years	4-5 years	Over 5 years	No Fixed Maturity	
Sovereigns and central banks:										
SAMA and Saudi Government*	4,710,303	1,007,353	1,509,432	3,518,868	1,507,581	-	-	-	3,329,067	15,582,603
Others	-	-	-	-	-	-	-	-	-	-
Multilateral Development Banks (MDBs)	-	-	-	-	-	-	-	-	-	-
Public Sector Entities (PSEs)	-	-	-	-	-	-	-	-	-	-
Banks and securities firms	5,686	2,126,594	379,286	138,038	295,836	1,659,825	2,123,326	1,853,709	52,706	8,635,005
Corporates	2,206,292	3,794,095	8,835,053	5,310,474	11,292,403	7,315,134	665,523	6,065,470	905,370	46,389,815
Retail non-mortgages	473	14,403	5,560	414,642	116,541	1,109,270	8,938,359	408,116	29,312	11,036,676
Small Business Facilities Enterprises (SBFE's)	2,530	1,600	567	4,777	3,421	3,645	3,110	-	4,062	23,711
Mortgages	-	-	-	-	-	-	-	-	-	-
Residential	-	-	-	-	-	668	2,002	28,268	-	30,938
Commercial	913,287	43,781	614,399	186,747	739,890	1,696,392	1,968,724	449,611	-	6,612,831
Securitized assets	-	-	-	-	-	-	-	-	-	-
Equity	-	-	-	-	-	-	-	-	1,876,631	1,876,631
Others	614,287	639,818	1,696,163	1,496,614	4,835,427	615,926	465,209	16,105	1,872,405	12,251,954
Total	8,452,858	7,627,644	13,040,459	11,070,159	18,791,098	12,400,861	14,166,254	8,821,279	8,069,553	102,440,165

TABLE4 (STA): CREDIT RISK: GENERAL DISCLOSURES
Impaired Loans, Past Due Loans and Allowances (Table 4, (f))

Industry sector	Impaired loans	Defaulted	Aging of Past Due Loans (days)				Specific allowances			General allowances
			Less than 90	90-180	180-360	Over 360	Charges / transfers during the period	Charge-offs during the period	Balance at the end of the period	
Government and quasi government	-	-	-	-	-	-	-	-	-	1,653
Banks and other financial institutions	-	-	-	-	-	-	18,237	(3,913)	27,600	31,356
Agriculture and fishing	-	-	-	-	-	-	-	-	-	175
Manufacturing	21,024	3,384	972	-	3,384	-	-	-	11,024	60,083
Mining and quarrying	-	-	-	-	-	-	-	-	-	3,939
Electricity, water, gas and health services	-	-	-	-	-	-	-	-	-	-
Building and Construction	-	37,123	-	-	37,123	-	-	-	-	39,945
Commerce	165,677	1,448	12,229	-	1,448	-	-	-	88,800	114,302
Transportation and communication	-	41,129	-	-	41,129	-	-	-	-	12,531
Services	14,071	441,347	-	2,357	438,990	-	-	-	17,100	16,702
Consumer loans and credit cards	132,526	-	125,539	-	-	-	135,112	(130,078)	132,525	116,046
Others / (General)	103,097	8,357	56,705	3,234	5,053	70	-	-	42,300	106,510
Total	436,395	532,788	195,445	5,591	527,127	70	153,349	(133,991)	319,349	503,242

TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES
Impaired Loans, Past Due Loans And Allowances (Table 4, (g))

Geographic area	Impaired loans	Aging of Past Due Loans (days)				Specific allowances	General allowances
		Less than 90	90-180	180-360	Over 360		
Saudi Arabia	436,395	195,445	5,591	527,127	70	319,349	503,242
Other GCC & Middle East		-	-	-	-		
Europe		-	-	-	-		
North America		-	-	-	-		
South East Asia		-	-	-	-		
Others countries		-	-	-	-		
Total	436,395	195,445	5,591	527,127	70	319,349	503,242

TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES
Reconciliation Of Changes In The Allowances For Loan Impairment (Table 4, (h))

Particulars	Specific allowances	General allowances
Balance, beginning of the year	268,783	435,292
Charge-offs taken against the allowances during the period	(133,991)	-
Amounts set aside (or reversed) during the period	153,349	67,951
Other adjustments:	-	-
- exchange rate differences	-	-
- business combinations	-	-
- acquisitions and disposals of subsidiaries	-	-
- recoveries	31,208	-
Transfers between allowances	-	-
Balance, end of the year	319,349	503,243

▪ Charge-offs and recoveries that have been recorded directly to the income statement are SAR..N/A.. and SAR 31,208,000 .respectively.

TABLE 5 (STA): CREDIT RISK: DISCLOSURES FOR PORTFOLIOS SUBJECT TO THE STANDARDIZED APPROACH

Allocation Of Exposures To Risk Buckets (Table 5, (b))										
Particulars	Risk Buckets									Deducted
	0%	20%	35%	50%	75%	100%	150%	* Others	Total	
Sovereigns and central banks:										
SAMA and Saudi Government	15,582,603	-	-	-	-	-	-	-	-	15,582,603
Others	-	-	-	-	-	-	-	-	-	-
Multilateral Development Banks (MDBs)	-	-	-	-	-	-	-	-	-	-
Public Sector Entities (PSEs)	-	-	-	-	-	-	-	-	-	-
Banks and securities firms	-	2,272,112	-	4,690,548	-	46,672	779,323	846,351	8,635,005	
Corporates	-	3,113,432	-	2,927,549	-	39,473,149	875,685	-	46,389,815	
Retail non-mortgages	-	-	-	-	10,899,950	1,437	135,289	-	11,036,676	
Small Business Facilities Enterprises (SBFE's)	-	-	-	-	20,664	-	3,047	-	23,711	
Mortgages	-	-	-	-	-	-	-	-	-	
Residential	-	-	-	-	-	28,984	1,954	-	30,938	
Commercial	-	-	-	-	-	6,612,831	-	-	6,612,831	
Securitized assets	-	-	-	-	-	-	-	-	-	
Equity	-	-	-	-	-	1,876,631	-	-	1,876,631	
Others	538,074	-	-	-	-	10,691,664	1,022,217	-	12,251,955	-
Grand Total	16,120,677	5,385,544	-	7,618,097	10,920,614	58,731,368	2,817,515	846,351	102,440,165	-

* Exposure related to investments in associated companies are reported under this category.

TABLE 7 (STA): CREDIT RISK MITIGATION (CRM): DISCLOSURES FOR STANDARDIZED APPROACH
Credit Risk Exposure Covered By CRM (Table 7, (b) and (c))

Portfolios	Covered by	
	Eligible financial collateral *	Guarantees / credit derivatives *
Sovereigns and central banks:		
SAMA and Saudi Government		
Others		
Multilateral Development Banks (MDBs)		
Public Sector Entities (PSEs)		
Banks and securities firms	700	
Corporates	264,032	
Retail non-mortgages	7,744	
Small Business Facilities Enterprises (SBFE's)	50,933	
Mortgages		
Residential		
Commercial		
Securitized assets		
Equity		
Others	7,864	
Total	331,272	-

TABLE 8: GENERAL DISCLOSURES FOR EXPOSURES RELATED TO COUNTERPARTY CREDIT RISK (CCR)
General Disclosures (Table 8, (b) and (d))

Particulars	Amount
Gross positive fair value of contracts	605,729
Netting Benefits*	
Netted Current Credit Exposure*	
Collateral held:	
-Cash	
-Government securities	
-Others	
Exposure amount (under the applicable method)	
-Internal Models Method (IMM)	
-Current Exposure Method (CEM)	1,009,893
Notional value of credit derivative hedges	
Current credit exposure (by type of credit exposure):	
-Interest rate contracts	875,145
-FX contracts	129,943
-Equity contracts	
-Credit derivatives	
-Commodity/other contracts	4,805



TABLE 8: GENERAL DISCLOSURES FOR EXPOSURES RELATED TO COUNTERPARTY CREDIT RISK (CCR)

Credit Derivative Transactions (Table 8, (c))				
Credit derivative transactions	Proprietary activities		Intermediation activities	
	Protection bought	Protection sold	Protection bought	Protection sold
Total return swaps				
Credit default swaps				
Credit options				
Credit linked notes				
Collateralized debt obligations	35,534			
Collateralized bond obligations				
Collateralized loan obligations				
Others				
Total				

TABLE 10: MARKET RISK: DISCLOSURES FOR BANKS USING THE STANDARDIZED APPROACH
Level Of Market Risks In Terms Of Capital Requirements (Table 10, (b))

	Interest rate risk	Equity position risk	Foreign exchange risk	Commodity risk	Total
Capital requirements	12,000	-	186,007	-	198,007

TABLE 13: EQUITIES : DISCLOSURES FOR BANKING BOOK POSITIONS
Value of Investments (Table 13, (b))

	Un-quoted investments		Quoted investments		
	Value disclosed in Financial Statements	Fair value	Value disclosed in Financial Statements	Fair value	Publicly quoted share values (if materially different from fair value)
Investments	10,137	10,137	1,866,494	1,866,494	-

TABLE 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS

Types And Nature of Investments (Table 13, (c))

Investments	Publicly traded	Privately held
Government and quasi government	-	
Banks and other financial institutions	1,466,161	
Agriculture and fishing	-	
Manufacturing	261,616	
Mining and quarrying	-	
Electricity, water, gas and health services	-	
Building and construction	-	
Commerce	27,198	
Transportation and communication	-	
Services	111,519	
Others	-	10,137
Total	1,866,494	10,137

TABLE 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS
Gains / Losses Etc. (Table 13, (d) and (e))

Particulars	Amount
Cumulative realized gains (losses) arising from sales and liquidations in the reporting period	-
Total unrealized gains (losses)	443,763
Total latent revaluation gains (losses)*	-
Unrealized gains (losses) included in Capital	443,763
Latent revaluation gains (losses) included in Capital*	-

*Not applicable to KSA to date

TABLE 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS
Capital Requirements (Table 13, (f))

Equity grouping	Capital requirements
Government and quasi government	
Banks and other financial institutions	-
Agriculture and fishing	118,103
Manufacturing	-
Mining and quarrying	20,929
Electricity, water, gas and health services	-
Building and construction	-
Commerce	-
Transportation and communication	2,176
Services	-
Others	8,922
Total	150,130

TABLE 14: INTEREST RATE RISK IN THE BANKING BOOK (IRRBB)
200bp Interest Rate Shocks for currencies with more than 5% of Assets or Liabilities (Table 14, (b))

Rate Shocks	Change in earnings
Upward rate shocks:	
SAR	2,140
USD	(2,020)
Downward rate shocks:	
SAR	(2,140)
USD	2,020