

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

<b>Particulars</b>	<b>Amount</b>
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	Adjustment of banking associates / other entities (*)	Under regulatory scope of consolidation
	( C )	( D )	( E )
<b>Assets</b>			
Cash and balances at central banks	4,704,267		4,704,267
Due from banks and other financial institutions	2,611,815		2,611,815
Investments, net	24,068,173		24,068,173
Loans and advances, net	57,018,317		57,018,317
Investment in associates	892,970		892,970
Derivatives	954,350		954,350
Other assets	2,306,434		2,306,434
<b>Total assets</b>	<b>92,556,326</b>	<b>0</b>	<b>92,556,326</b>
<b>Liabilities</b>			
Due to Banks and other financial institutions	4,063,924		4,063,924
Customer deposits	70,314,128		70,314,128
Debt securities in issue	2,000,000		2,000,000
Borrowings	2,000,000		2,000,000
Other liabilities	2,235,715		2,235,715
<b>Total liabilities</b>	<b>80,613,767</b>	<b>0</b>	<b>80,613,767</b>
Paid up share capital	6,500,000		6,500,000
Statutory reserves	3,613,000		3,613,000
Other reserves	515,911		515,911
Retained earnings	1,389,064	-	1,389,064
Proposed dividends	-		-
Employee stock option shares	(49,889)		(49,889)
<b>Total liabilities and equity</b>	<b>92,581,853</b>	<b>0</b>	<b>92,581,853</b>

**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
<b>Assets</b>				
Cash and balances at central banks	4,704,267		4,704,267	
Due from banks and other financial institutions	2,611,815		2,611,815	
Investments, net	24,068,173		24,068,173	
Loans and advances, net	57,018,317		57,018,317	
<b>of which Collective provisions</b>	<b>475,245</b>	<b>0</b>	<b>475,245</b>	<b>A</b>
Investment in associates	892,970		892,970	
Property and equipment, net	-		-	
Other assets	2,306,434		2,306,434	
<b>of which goodwill</b>	<b>18,295</b>	<b>0</b>	<b>18,295</b>	<b>B</b>
<b>Total assets</b>	<b>91,601,976</b>	<b>0</b>	<b>91,601,976</b>	
<b>Liabilities</b>				
Due to Banks and other financial institutions	4,063,924		4,063,924	
Customer deposits	70,314,128		70,314,128	
Debt securities in issue	2,000,000		2,000,000	
<b>of which Tier 2 capital instruments</b>	<b>2,000,000</b>	<b>0</b>	<b>2,000,000</b>	
Borrowings	2,000,000		2,000,000	
Other liabilities	2,235,715		2,235,715	
<b>Subtotal</b>	<b>80,613,767</b>	<b>0</b>	<b>80,613,767</b>	
<b>Paid up share capital</b>	<b>6,500,000</b>		<b>6,500,000</b>	
<b>of which amount eligible for CET1</b>	<b>6,500,000</b>		<b>6,500,000</b>	<b>C</b>
<b>of which amount eligible for AT1</b>	<b>-</b>	<b>-</b>	<b>-</b>	
Statutory reserves	3,613,000		3,613,000	<b>D</b>
Other reserves	466,022		466,022	<b>E</b>
<b>of which: Employee stock option shares</b>	<b>(49,889)</b>	<b>-</b>	<b>(49,889)</b>	<b>F</b>
Retained earnings	1,389,064		1,389,064	<b>G</b>
<b>of which: Goodwill</b>	<b>18,295</b>	<b>-</b>	<b>18,295</b>	<b>F</b>
Minority Interest	-		-	
Proposed dividends	-		-	
<b>Total liabilities and equity</b>	<b>92,581,853</b>	<b>-</b>	<b>92,581,853</b>	

**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 <sup>1</sup> of regulatory capital reported by the bank	Amounts <sup>1</sup> 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)			
	<b>Common Equity Tier 1 capital: Instruments and reserves</b>		
1	Directly issued qualifying common share capital (and equivalent for non-joint stock companies) plus related stock surplus	6,500,000	C
2	Retained earnings	1,389,064	D + G
3	Accumulated other comprehensive income (and other reserves)	4,128,911	E
<b>6</b>	<b>Common Equity Tier 1 capital before regulatory adjustments</b>	<b>12,017,975</b>	
	<b>Common Equity Tier 1 capital: Regulatory adjustments</b>		
8	Goodwill (net of related tax liability)	(18,295)	B
16	Investments in own shares (if not already netted off paid-in capital on reported balance sheet)	(49,889)	
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	(68,184)	
29	<b>Common Equity Tier 1 capital (CE1)</b>	<b>11,949,791</b>	
	<b>Additional Tier 1 capital: instruments</b>		
36	<b>Additional Tier 1 capital before regulatory adjustments</b>	<b>-</b>	
	<b>Additional Tier 1 capital: regulatory adjustments</b>		
44	Additional Tier 1 capital (AT1)	-	
45	<b>Tier 1 capital (T1 = CE1 + AT1)</b>	<b>11,949,791</b>	

**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

Components <sup>1</sup> of regulatory capital reported by the bank	Amounts <sup>1</sup> 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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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
49	of which: instruments issued by subsidiaries subject to phase out	-
50	Provisions	475,245
51	<b>Tier 2 capital before regulatory adjustments</b>	<b>2,475,245</b>
Tier 2 capital: regulatory adjustments		
57	Total regulatory adjustments to Tier 2 capital	-
58	<b>Tier 2 capital (T2)</b>	<b>2,475,245</b>
59	<b>Total capital (TC = T1 + T2)</b>	<b>14,425,036</b>
60	<b>Total risk weighted assets</b>	<b>81,698,782</b>
Capital ratios		
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	14.63%
62	Tier 1 (as a percentage of risk weighted assets)	14.63%
63	<b>Total capital (as a percentage of risk weighted assets)</b>	<b>17.66%</b>
68	<b>Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)</b>	<b>14.63%</b>
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)	975,713
77	Cap on inclusion of provisions in Tier 2 under standardised approach	475,245
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)	-

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/igroup/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))**

<b>Portfolios</b>	<b>Amount of exposures</b>	<b>Capital requirements</b>
Sovereigns and central banks:		
SAMA and Saudi Government	12,339,180	-
Others	-	-
Multilateral Development Banks (MDBs)	-	-
Public Sector Entities (PSEs)	-	-
Banks and securities firms	8,874,878	351,008
Corporates	40,117,810	2,847,470
Retail non-mortgages	11,230,732	682,538
Small Business Facilities Enterprises (SBFE's)	17,850	1,280
Mortgages	-	-
Residential	289,674	23,174
Commercial	5,274,328	421,946
Securitized assets	-	-
Equity	1,623,229	129,858
Others	11,630,818	1,031,478
<b>Total</b>	<b>91,398,498</b>	<b>5,488,753</b>

**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	0	1,126	-	<b>13,126</b>

\* Capital requirements are to be disclosed only for the approaches used.

**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).	
<b>Total</b>	<b>278,213</b>

\* Capital requirement is to be disclosed only for the approach used.

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

Particulars	Total capital ratio	Tier 1 capital ratio
	%	
Top consolidated level	17.66%	14.63%
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	12,341,382	12,945,246
Others	-	-
Multilateral Development Banks (MDBs)	-	-
Public Sector Entities (PSEs)	-	-
Banks and securities firms	10,018,302	9,228,161
Corporates	48,961,079	47,421,469
Retail non-mortgages	11,233,183	11,138,611
Small Business Facilities Enterprises (SBFE's)	24,006	25,266
Mortgages		
Residential	289,674	154,849
Commercial	5,274,328	6,152,339
Securitized assets	-	-
Equity	1,623,229	1,706,783
Others	11,840,370	12,014,928
<b>Total</b>	<b>101,605,553</b>	<b>100,787,653</b>

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	12,341,382	-	-	-	-	-	<b>12,341,382</b>
Others	-	-	-	-	-	-	-
Multilateral Development Banks (MDBs)	-	-	-	-	-	-	-
Public Sector Entities (PSEs)	-	-	-	-	-	-	-
Banks and securities firms	3,278,427	3,346,140	1,939,766	1,306,498	145,521	1,950	<b>10,018,302</b>
Corporates	40,880,230	7,288,749	38,686	753,413	-	(0)	<b>48,961,079</b>
Retail non-mortgages	11,233,183	-	-	-	-	-	<b>11,233,183</b>
Small Business Facilities Enterprises (SBFE's)	24,006	-	-	-	-	-	<b>24,006</b>
Mortgages	-	-	-	-	-	-	-
Residential	289,674	-	-	-	-	-	<b>289,674</b>
Commercial	5,274,328	-	-	-	-	-	<b>5,274,328</b>
Securitized assets	-	-	-	-	-	-	-
Equity	1,614,600	-	-	8,628	-	-	<b>1,623,229</b>
Others	11,809,039	-	-	31,331	-	-	<b>11,840,370</b>
<b>Total</b>	<b>86,744,870</b>	<b>10,634,889</b>	<b>1,978,453</b>	<b>2,099,870</b>	<b>145,521</b>	<b>1,950</b>	<b>101,605,553</b>

**TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES**
**Industry Sector Breakdown (Table 4, (d))**

Portfolios	Industry Sector												Total
	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	
Sovereigns and central banks:													
SAMA and Saudi Government	12,341,071	(0)	-	312	-	-	-	-	-	-	-	-	12,341,383
Others	-	-	-	-	-	-	-	-	-	-	-	-	-
Multilateral Development Banks (MDBs)	-	-	-	-	-	-	-	-	-	-	-	-	-
Public Sector Entities (PSEs)	-	-	-	-	-	-	-	-	-	-	-	-	-
Banks and securities firms	0	10,010,573	-	6,900	-	-	-	-	-	-	-	828	10,018,301
Corporates	7,407,903	8,518,893	41,790	6,813,603	472,039	869,863	9,977,812	10,116,591	1,870,201	2,175,873	-	696,512	48,961,079
Retail non-mortgages	496	-	-	-	-	-	2,968	6,630	-	-	11,223,090	(0)	11,233,183
Small Business Facilities Enterprises	-	1,488	-	1,657	-	-	9,804	6,736	1,529	2,667	-	124	24,006
Mortgages	-	-	-	-	-	-	-	-	-	-	-	-	-
Residential	-	-	-	-	-	-	-	-	-	-	-	289,674	289,674
Commercial	-	25,804	-	4,715	-	-	176,408	4,553,388	-	205,904	-	308,110	5,274,328
Securitized assets	-	-	-	-	-	-	-	-	-	-	-	-	-
Equity	-	1,231,140	-	274,966	-	-	-	32,545	-	84,578	-	-	1,623,229
Others	0	0	-	-	-	-	-	1,576,873	-	-	609,222	9,654,274	11,840,370
<b>Total</b>	<b>19,749,470</b>	<b>19,787,897</b>	<b>41,790</b>	<b>7,102,153</b>	<b>472,039</b>	<b>869,863</b>	<b>10,166,992</b>	<b>16,292,763</b>	<b>1,871,730</b>	<b>2,469,021</b>	<b>11,832,312</b>	<b>10,949,522</b>	<b>101,605,553</b>

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

Portfolios	Maturity breakdown									
	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	Total
Sovereigns and central banks:										
SAMA and Saudi Government*	1,206,919	503,952	7,117,325		-			-	3,513,187	12,341,382
Others	-	-	-	-	-	-	-	-	-	-
Multilateral Development Banks (MDBs)	-	-	-	-	-	-	-	-	-	-
Public Sector Entities (PSEs)	-	-	-	-	-	-	-	-	-	-
Banks and securities firms	1,373,099	631,197	757,107	331,405	78,456	2,292,215	1,931,935	2,584,435	38,453	10,018,302
Corporates	2,427,066	3,232,348	6,891,967	5,429,633	7,439,806	8,171,069	4,353,957	7,824,228	3,191,005	48,961,078
Retail non-mortgages	1,352	1,776	7,512	15,427	59,361	1,408,206	9,584,640	123,890	31,020	11,233,183
Small Business Facilities Enterprises (SBFEs)	2,423	769	3,350	2,770	3,669	5,110	1,129	-	4,786	24,006
Mortgages	-	-	-	-	-	-	-	-	-	-
Residential					193	1,536	12,512	275,433	-	289,674
Commercial	29,427	297,232	500,065	264,690	341,277	1,070,671	2,156,186	614,781	-	5,274,328
Securitized assets	-	-	-	-	-	-	-	-	-	-
Equity	-	-	-	-	-	-	-	-	1,623,229	1,623,229
Others	304,810	398,832	1,197,153	1,451,449	2,991,772	271,021	312,580	90	4,912,663	11,840,370
<b>Total</b>	<b>5,345,095</b>	<b>5,066,105</b>	<b>16,474,478</b>	<b>7,495,373</b>	<b>10,914,534</b>	<b>13,219,828</b>	<b>18,352,939</b>	<b>11,422,857</b>	<b>13,314,343</b>	<b>101,605,553</b>

**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	-	-	-	-	-	-	-	-	-	3,145
Banks and other financial institutions	27,605	-	14,301	-	-	-	38,781	(45,105)	27,600	67,887
Agriculture and fishing	-	-	-	-	-	-	-	-	-	176
Manufacturing	-	11,382	12,806	6,310	-	5,072	-	-	-	54,760
Mining and quarrying	-	-	-	-	-	-	-	-	-	4,378
Electricity, water, gas and health services	-	-	-	-	-	-	-	-	-	1,600
Building and Construction	1,095	3,892	35,471	3,892	-	-	-	-	700	47,735
Commerce	195,821	185,892	13,041	154,720	29,725	1,448	-	-	106,100	71,584
Transportation and communication	43,783	-	-	-	-	-	-	-	22,000	16,439
Services	14,085	6,322	545	319	5,971	33	-	-	17,100	16,991
Consumer loans and credit cards	139,350	140,372	54,107	55,860	73,564	10,948	54,125	(47,301)	139,350	55,361
Others / (General)	6,244	417,899	48,249	5,595	4	412,300	-	-	7,000	135,189
<b>Total</b>	<b>427,983</b>	<b>765,761</b>	<b>178,519</b>	<b>226,696</b>	<b>109,263</b>	<b>429,802</b>	<b>92,906</b>	<b>(92,406)</b>	<b>319,850</b>	<b>475,245</b>

**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	427,983	178,519	226,696	109,263	429,802	319,850	475,245
Other GCC & Middle East		-	-	-	-		
Europe		-	-	-	-		
North America		-	-	-	-		
South East Asia		-	-	-	-		
Others countries		-	-	-	-		
<b>Total</b>	<b>427,983</b>	<b>178,519</b>	<b>226,696</b>	<b>109,263</b>	<b>429,802</b>	<b>319,850</b>	<b>475,245</b>

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

<b>Particulars</b>	<b>Specific allowances</b>	<b>General allowances</b>
Balance, beginning of the year	319,349	503,243
Charge-offs taken against the allowances during the period	(112,932)	(4,097)
Amounts set aside (or reversed) during the period	40,700	69,000
Other adjustments:	-	-
- exchange rate differences	-	-
- business combinations	-	-
- acquisitions and disposals of subsidiaries	-	-
- recoveries	20,527	5
Transfers between allowances	52,206	(92,906)
Balance, end of the year	<b>319,850</b>	<b>475,245</b>

**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	12,341,382	-	-	-	-	-	-	-	12,341,382	-
Others	-	-	-	-	-	-	-	-	-	-
Multilateral Development Banks (MDBs)	-	-	-	-	-	-	-	-	-	-
Public Sector Entities (PSEs)	-	-	-	-	-	-	-	-	-	-
Banks and securities firms	-	3,560,354	-	3,671,543	-	1,402,762	490,673	892,970	10,018,302	-
Corporates	-	3,846,897	-	3,649,791	-	40,730,621	733,770	-	48,961,079	-
Retail non-mortgages	-	-	-	-	11,087,184	1,644	144,356	-	11,233,183	-
Small Business Facilities Enterprises (SBFE's)	-	-	-	-	20,516	-	3,489	-	24,006	-
Mortgages	-	-	-	-	-	-	-	-	-	-
Residential	-	-	-	-	-	289,674	-	-	289,674	-
Commercial	-	-	-	-	-	5,274,328	-	-	5,274,328	-
Securitized assets	-	-	-	-	-	-	-	-	-	-
Equity	-	-	-	-	-	1,623,229	-	-	1,623,229	-
Others	909,635	-	-	-	-	10,930,735	(0)	-	11,840,369	-
<b>Grand Total</b>	<b>13,251,018</b>	<b>7,407,251</b>	<b>-</b>	<b>7,321,334</b>	<b>11,107,700</b>	<b>60,252,992</b>	<b>1,372,287</b>	<b>892,970</b>	<b>101,605,553</b>	<b>-</b>

\* 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	1,300	
Corporates	273,821	
Retail non-mortgages	10,769	
Small Business Facilities Enterprises (SBFE's)	49,564	
Mortgages		
Residential		
Commercial		
Securitized assets		
Equity		
Others	10,671	
<b>Total</b>	<b>346,125</b>	<b>-</b>

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	714,049
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)	1,126,679
Notional value of credit derivative hedges	
Current credit exposure (by type of credit exposure):	
-Interest rate contracts	974,178
-FX contracts	147,701
-Equity contracts	
-Credit derivatives	
-Commodity/other contracts	4,800

▪ Bank's estimate of Alpha (if the bank has received supervisory approval) is N/A

\* Currently, netting for credit exposure measurement purposes not permitted in KSA.

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	37,499			
Collateralized bond obligations				
Collateralized loan obligations				
Others				
<b>Total</b>				

**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	-	1,126	-	13,126

**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	13,285	13,285	1,609,943	1,609,943	-

**TABLE 13: EQUITIES : DISCLOSURES FOR BANKING BOOK POSITIONS**
**Types And Nature of Investments (Table 13, (c))**

<b>Investments</b>	<b>Publicly traded</b>	<b>Privately held</b>
Government and quasi government	-	
Banks and other financial institutions	1,230,233	
Agriculture and fishing	-	
Manufacturing	266,337	
Mining and quarrying	-	
Electricity, water, gas and health services	-	
Building and construction	-	
Commerce	32,545	
Transportation and communication	-	
Services	80,828	
Others	-	13,285
<b>Total</b>	<b>1,609,943</b>	<b>13,285</b>

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)	316,569
Total latent revaluation gains (losses)*	-
Unrealized gains (losses) included in Capital	316,569
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	98,491
Agriculture and fishing	-
Manufacturing	21,997
Mining and quarrying	-
Electricity, water, gas and health services	-
Building and construction	-
Commerce	2,604
Transportation and communication	-
Services	6,766
Others	-
<b>Total</b>	<b>129,858</b>

**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	(19,080)
USD	16,380
Downward rate shocks:	
SAR	19,080
USD	(16,380)