

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	Adjustment of banking associates / other entities (*)	Under regulatory scope of consolidation
	(C)	(D)	(E)
<b>Assets</b>			
Cash and balances at central banks	6,307,029	-	6,307,029
Due from banks and other financial institutions	5,573,529	-	5,573,529
Investments, net	17,696,495	-	17,696,495
Loans and advances, net	47,566,871	-	47,566,871
Debt securities	-	-	-
Trading assets	-	-	-
Investment in associates	1,070,648	-	1,070,648
Derivatives	-	-	-
Goodwill	-	-	-
Other intangible assets	-	-	-
Property and equipment, net	872,534	-	872,534
Prepayments and accrued income	-	-	-
Other assets	1,408,307	-	1,408,307
<b>Total assets</b>	<b>80,495,413</b>	<b>0</b>	<b>80,495,413</b>
<b>Liabilities</b>			
Due to Banks and other financial institutions	9,828,232	-	9,828,232
Items in the course of collection due to other banks	-	-	-
Customer deposits	57,043,847	-	57,043,847
Trading liabilities	-	-	-
Debt securities in issue	-	-	-
Derivatives	-	-	-
Retirement benefit liabilities	-	-	-
Taxation liabilities	-	-	-
Accruals and deferred income	-	-	-
Borrowings	2,000,000	-	2,000,000
Other liabilities	1,370,559	-	1,370,559
<b>Total liabilities</b>	<b>70,242,638</b>	<b>0</b>	<b>70,242,638</b>
Paid up share capital	5,500,000	-	5,500,000
Statutory reserves	3,253,000	-	3,253,000
Other reserves	(33,664)	-	(33,664)
Retained earnings	1,533,439	-	1,533,439
Minority Interest	-	-	-
Proposed dividends	-	-	-
<b>Total liabilities and equity</b>	<b>80,495,413</b>	<b>0</b>	<b>80,495,413</b>

\* For further details on column D please refer to step 1 on page 16 of the guidance notes .

**Additional information:**

List of entities (including disclosure of such entities balance sheet, balance sheet activity and principal activities)

**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	6,307,029	-	6,307,029	
Due from banks and other financial institutions	5,573,529	-	5,573,529	
Investments, net	17,696,495	-	17,696,495	
Loans and advances, net	47,566,871	-	47,566,871	
<b>of which Collective provisions</b>	<b>461,023</b>	<b>0</b>	<b>461,023</b>	<b>A</b>
Debt securities	-	-	0	
Equity shares	-	-	-	
Investment in associates	1,070,648	-	1,070,648	
Derivatives	-	-	-	
Goodwill	-	-	-	
Other intangible assets	-	-	-	
Property and equipment, net	872,534	-	872,534	
Prepayments and accrued income	-	-	-	
Other assets	1,408,307	-	1,408,307	
<b>of which goodwill</b>	<b>18,821</b>	<b>0</b>	<b>18,821</b>	<b>B</b>
<b>Total assets</b>	<b>80,495,413</b>	<b>0</b>	<b>80,495,413</b>	
<b>Liabilities</b>				
Due to Banks and other financial institutions	9,828,232	-	9,828,232	
Items in the course of collection due to other banks	-	-	-	
Customer deposits	57,043,847	-	57,043,847	
Trading liabilities	-	-	-	
Debt securities in issue	-	-	-	
<b>of which Tier 2 capital instruments</b>	<b>0</b>	<b>0</b>	<b>0</b>	
Derivatives	-	-	-	
Retirement benefit liabilities	-	-	-	
Taxation liabilities	-	-	-	
Accruals and deferred income	-	-	-	
Borrowings	2,000,000	-	2,000,000	
Other liabilities	1,370,559	-	1,370,559	
<b>Subtotal</b>	<b>70,242,638</b>	<b>0</b>	<b>70,242,638</b>	
Paid up share capital	5,500,000	-	5,500,000	
<b>of which amount eligible for CET1</b>	<b>5,500,000</b>		<b>5,500,000</b>	<b>C</b>
<b>of which amount eligible for AT1</b>	<b>0</b>	<b>0</b>	<b>0</b>	
Statutory reserves	3,253,000	-	3,253,000	<b>D</b>
Other reserves	(33,664)	-	(33,664)	<b>E</b>
<b>of which: Employee stock option shares</b>	<b>(29,374)</b>	<b>0</b>	<b>(29,374)</b>	<b>F</b>
Retained earnings	1,533,439	-	1,533,439	<b>G</b>
<b>of which: Goodwill</b>	<b>18,821</b>	<b>0</b>	<b>18,821</b>	<b>F</b>
Minority Interest	-	-	-	
Proposed dividends	-	-	-	
<b>Total liabilities and equity</b>	<b>80,495,413</b>	<b>0</b>	<b>80,495,413</b>	

Note: Items A B, H, I have been mapped as an example to Table 2d, for further details please refer to step 2 on page 17 of the guidance notes .

**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	5,500,000	C D + G E
2	Retained earnings	4,786,439	
3	Accumulated other comprehensive income (and other reserves)	(33,664)	
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	<b>Common Equity Tier 1 capital before regulatory adjustments</b>	<b>10,252,775</b>	
<b>Common Equity Tier 1 capital: Regulatory adjustments</b>			
7	Prudential valuation adjustments	-	
8	Goodwill (net of related tax liability)	(18,821)	B
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	-	
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	<b>Total regulatory adjustments to Common equity Tier 1</b>	<b>(18,821)</b>	
29	<b>Common Equity Tier 1 capital (CET1)</b>	<b>10,233,954</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>Additional Tier 1 capital: instruments</b>		
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	-	
31	of which: classified as equity under applicable accounting standards		
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	<b>Additional Tier 1 capital before regulatory adjustments</b>	-	
	<b>Additional Tier 1 capital: regulatory adjustments</b>		
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	-	
	REGULATORY ADJUSTMENTS APPLIED TO ADDITIONAL TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT		
	OF WHICH:		
	OF WHICH: ...		
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	-	
43	Total regulatory adjustments to Additional Tier 1 capital	-	
44	<b>Additional Tier 1 capital (AT1)</b>	-	
45	<b>Tier 1 capital (T1 = CET1 + AT1)</b>	<b>10,233,954</b>	

<sup>1</sup>For detailed explanation of rows (1-85), please refer to SAMA circular # BCS 23295 dated 23 July 2012 entitled "Composition of Capital Disclosure Requirements issued by the BCBS in June 2012.

<sup>(2)</sup> All rows related to IRB Approach are only valid, if SAMA has provided its Regulatory Approval to use IRB Approaches

Note: Items which are not applicable are to be left blank.

**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	-
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	461,023
51	<b>Tier 2 capital before regulatory adjustments</b>	<b>461,023</b>
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	<b>Total regulatory adjustments to Tier 2 capital</b>	<b>-</b>
58	<b>Tier 2 capital (T2)</b>	<b>461,023</b>
59	<b>Total capital (TC = T1 + T2)</b>	<b>10,694,977</b>

A

0
0
0

**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		
	RISK WEIGHTED ASSETS IN REPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT	-
	OF WHICH:	-
	OF WHICH: ...	-
<b>60</b>	<b>Total risk weighted assets</b>	<b>70,715,787</b>
	<b>Capital ratios</b>	
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	14.47%
62	Tier 1 (as a percentage of risk weighted assets)	14.47%
63	<b>Total capital (as a percentage of risk weighted assets)</b>	<b>15.12%</b>
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
<b>68</b>	<b>Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)</b>	<b>14.47%</b>
	<b>National minima (if different from Basel 3)</b>	
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
	<b>Amounts below the thresholds for deduction (before risk weighting)</b>	
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)	
	<b>Applicable caps on the inclusion of provisions in Tier 2</b>	
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	841,026
77	Cap on inclusion of provisions in Tier 2 under standardised approach	461,023
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	
	<b>Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022)</b>	
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)	-

<sup>1</sup>For detailed explanation of rows (1-85), please refer to SAMA circular # BCS 23295 dated 23 July 2012 entitled "Composition of Capital Disclosure Requirements issued by the BCBS in June 2012.

<sup>2</sup> All rows related to IRB Approach are only valid, if SAMA has provided its Regulatory Approval to use IRB Approaches

Note: Items which are not applicable are to be left blank.

TABLE2: CAPITAL STRUCTURE		
Main features template of regulatory capital instruments - (Table 2(e))		
1	Issuer	N/A
2	Unique identifier (eg CUSPIN, ISIN or Bloomberg identifier for private placement)	N/A
3	Governing law(s) of the instrument	N/A
	Regulatory treatment	
4	Transitional Basel III rules	N/A
5	Post-transitional Basel III rules	N/A
6	Eligible at solo/group/group&solo	N/A
7	Instrument type	N/A
8	Amount recognized in regulatory capital (Currency in mil, as of most recent reporting date)	N/A
9	Par value of instrument	N/A
10	Accounting classification	N/A
11	Original date of issuance	N/A
12	Perpetual or dated	N/A
13	Original maturity date	N/A
14	Issuer call subject to prior supervisory approval	N/A
15	Option call date, contingent call dates and redemption amount	NA
16	Subsequent call dates if applicable	NA
	Coupons / dividends	
17	Fixed or Floating dividend/coupon	NA
18	Coupon rate and any related index	NA
19	Existence of a dividend stopper	NA
20	Fully discretionary, partially discretionary or mandatory	NA
21	Existence of step up or other incentive to redeem	NA
22	Non cumulative or cumulative	NA
23	Convertible or non-convertible	NA
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	NA
31	If write-down, write-down trigger (s)	NA
32	If write-down, full or partial	NA
33	If write-down, permanent or temporary	NA
34	If temporary writedown, description of the write-up mechansim	NA
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	NA
36	Non-compliant transitioned features	NA
37	If yes, specify non-compliant features	NA

**Note:** Further explanation of rows (1-37) as given above are provided in SAMA circular # BCS 23295 dated 23 July 2012 entitled "Composition of Capital Disclosure Requirements issued by the BCBS in June 2012.

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	8,620,186	-
Others	106,827	4,273
Multilateral Development Banks (MDBs)	-	-
Public Sector Entities (PSEs)	-	-
Banks and securities firms	12,355,673	378,502
Corporates	31,580,346	2,189,532
Retail non-mortgages	8,872,335	544,050
Small Business Facilities Enterprises (SBFE's)	25,913	1,643
Mortgages	-	-
Residential	31,076	2,546
Commercial	5,907,061	472,565
Securitized assets	-	-
Equity	854,429	68,354
Others	11,284,536	1,025,823
<b>Total</b>	<b>79,638,382</b>	<b>4,687,288</b>

<b>TABLE 3: CAPITAL ADEQUACY</b>					
<b>Capital Requirements For Market Risk* (822, Table 3, (d))</b>					
	<b>Interest rate risk</b>	<b>Equity position risk</b>	<b>Foreign exchange risk</b>	<b>Commodity risk</b>	<b>Total</b>
Standardized approach	-	5,000	17,995	600	<b>23,595</b>
Internal models approach					

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

TABLE3: CAPITAL ADEQUACY	
Capital Requirements for Operational Risk* (Table 3, (e))	
Particulars	Capital requirement
• Basic indicator approach;	251,700
• Standardized approach;	
• Alternate standardized approach;	
• Advanced measurement approach (AMA).	
Total	251,700

\* 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	15.12%	17.62%
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	8,620,186	7,425,174
Others	106,827	110,080
Multilateral Development Banks (MDBs)	-	-
Public Sector Entities (PSEs)	-	-
Banks and securities firms	13,031,043	11,255,295
Corporates	39,779,638	35,085,119
Retail non-mortgages	8,876,090	7,342,812
Small Business Facilities Enterprises (SBFE's)	30,971	32,245
Mortgages		
Residential	31,076	33,283
Commercial	5,907,061	5,586,029
Securitized assets		
Equity	854,429	748,459
Others	11,489,936	9,939,454
<b>Total</b>	<b>88,727,257</b>	<b>77,557,950</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						
	Saudi Arabia	Other GCC & Middle East	Europe	North America	South East Asia	Others Countries	Total
Sovereigns and central banks:							-
SAMA and Saudi Government	8,620,186						8,620,186
Others	-	106,827					106,827
Multilateral Development Banks (MDBs)	-	-					-
Public Sector Entities (PSEs)	-						-
Banks and securities firms	4,669,470	3,360,602	3,066,530	1,773,263	156,824	4,354	13,031,043
Corporates	35,030,547	3,423,003	797,112	329,852	-	199,124	39,779,638
Retail non-mortgages	8,876,090						8,876,090
Small Business Facilities Enterprises (SBFE's)	30,971						30,971
Mortgages	-						-
Residential	31,076						31,076
Commercial	5,907,061						5,907,061
Securitized assets							-
Equity	845,800			8,629			854,429
Others	11,489,936			-			11,489,936
<b>Total</b>	<b>75,501,137</b>	<b>6,890,432</b>	<b>3,863,642</b>	<b>2,111,744</b>	<b>156,824</b>	<b>203,478</b>	<b>88,727,257</b>

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	8,620,186	-	-	-	-	-	-	-	-	-	-	-	8,620,186
Others	-	106,827	-	-	-	-	-	-	-	-	-	-	106,827
Multilateral Development Banks (MDBs)													
Public Sector Entities (PSEs)													
Banks and securities firms	-	13,031,043	-	-	-	-	-	-	-	-	-	-	13,031,043
Corporates	1,666,459	5,597,598	1,102,324	6,894,900	418,319	360	8,666,722	11,327,057	174,223	2,260,025	-	1,671,650	39,779,638
Retail non-mortgages	-	-	-	-	465	443	1,567	-	88	185	8,734,841	138,507	8,876,090
Small Business Facilities Enterprises (SBFE's)	4,473	1,188	-	4,532	1,196	-	7,008	9,260	40	3,076	198	-	30,971
Mortgages													
Residential	-	-	-	-	-	-	-	-	-	-	-	31,076	31,076
Commercial	3,386,249	-	-	12,824	-	-	697,689	59,583	-	394,296	19,063	1,337,357	5,907,061
Securitized assets													
Equity	-	498,188	-	203,988	-	-	9,788	18,600	71,850	41,890	-	10,129	854,429
Others	(0)	657,055	-	62,046	-	-	1,757,102	1,377,451	-	1,132,930	789,747	5,713,605	11,489,936
<b>Total</b>	<b>13,677,367</b>	<b>19,891,897</b>	<b>1,102,324</b>	<b>7,178,289</b>	<b>419,980</b>	<b>803</b>	<b>11,139,876</b>	<b>12,791,951</b>	<b>246,201</b>	<b>3,832,402</b>	<b>9,574,925</b>	<b>8,871,242</b>	<b>88,727,257</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	30-90 days	90-180 days	180-360 days	2-3 years	4-5 years	Over 5 years	No Fixed Maturity	Total
Sovereigns and central banks:										
SAMA and Saudi Government*	3,206,457	1,006,592	1,477,595		502,025				2,427,517	8,620,186
Others							106,827	-		106,827
Multilateral Development Banks (MDBs)										-
Public Sector Entities (PSEs)										-
Banks and securities firms	1,430,179	1,169,460	975,448	1,410,255	1,115,185	1,816,873	1,939,313	2,701,689	472,641	13,031,043
Corporates	1,800,984	3,938,345	7,220,466	6,801,528	3,615,168	4,848,126	3,916,291	6,775,453	863,277	39,779,638
Retail non-mortgages	600	1,935	4,680	14,437	72,449	906,778	7,667,490	183,416	24,305	8,876,090
Small Business Facilities Enterprises (SBFE's)	849	1,593	3,848	3,577	1,329	7,879	1,630		10,266	30,971
Mortgages										-
Residential						736	1,457	28,883		31,076
Commercial	168,322	175,417	895,822	340,236	416,564	2,047,905	1,779,937	82,858		5,907,061
Securitized assets										-
Equity									854,429	854,429
Others	20,270	404,034	541,381	1,746,406	1,536,144	542,899	273,142	74,158	6,351,502	11,489,936
<b>Total</b>	<b>6,627,661</b>	<b>6,697,376</b>	<b>11,119,240</b>	<b>10,316,439</b>	<b>7,258,864</b>	<b>10,171,196</b>	<b>15,686,087</b>	<b>9,846,457</b>	<b>11,003,938</b>	<b>88,727,257</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	-	-	-	-	-	-	-	-	-	3,882
Banks and other financial institutions	-	-	25,193	-	-	-	-	-	-	25,308
Agriculture and fishing	3,913	-	-	-	-	-	-	-	3,900	10,929
Manufacturing	21,024	6,292	46,320	6,232	-	60	-	-	20,400	86,790
Mining and quarrying	-	-	-	-	-	-	-	-	-	4,199
Electricity, water, gas and health services	-	-	-	-	-	-	-	-	-	-
Building and Construction	-	44,316	7,259	19,006	24	25,286	-	-	-	47,127
Commerce	184,273	145,387	44,785	51,925	93,462	-	-	(177,707)	88,800	170,199
Transportation and communication	-	-	-	-	-	-	-	-	-	2,158
Services	14,051	49,046	4,536	5,444	43,602	-	-	-	17,100	44,346
Consumer loans and credit cards	96,283	87,130	57,421	87,130	-	-	302,842	(50,942)	96,283	182,977
Others / (General)	75,471	7,106	2,860	5,624	11	1,471	-	-	42,300	126,160
<b>Total</b>	<b>395,015</b>	<b>339,277</b>	<b>188,374</b>	<b>175,361</b>	<b>137,099</b>	<b>26,817</b>	<b>302,842</b>	<b>(228,649)</b>	<b>268,783</b>	<b>704,075</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	395,015	188,374	175,361	137,099	26,817	268,783	704,075
Other GCC & Middle East	-	-	-	-	-	-	-
Europe	-	-	-	-	-	-	-
North America	-	-	-	-	-	-	-
South East Asia	-	-	-	-	-	-	-
Others countries	-	-	-	-	-	-	-
<b>Total</b>	<b>395,015</b>	<b>188,374</b>	<b>175,361</b>	<b>137,099</b>	<b>26,817</b>	<b>268,783</b>	<b>704,075</b>

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	104,402	712,086
Charge-offs taken against the allowances during the period	(149,659)	(78,988)
Amounts set aside (or reversed) during the period	-	105,000
Other adjustments:	-	-
- exchange rate differences	-	-
- business combinations	-	-
- acquisitions and disposals of subsidiaries	-	-
- recoveries	11,198	36
Transfers between allowances	302,842	(302,842)
Balance, end of the year	268,783	435,292

- Charge-offs and recoveries that have been recorded directly to the income statement are SAR..N/A.. and SAR 11,198,000 .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	8,620,186								8,620,186	
Others				106,827					106,827	
Multilateral Development Banks (MDBs)									-	
Public Sector Entities (PSEs)									-	
Banks and securities firms		6,259,723		5,991,132	-	543,943	236,246		13,031,043	
Corporates		3,652,844		2,195,468	-	33,806,567	124,759		39,779,638	
Retail non-mortgages					8,680,239	1,031	194,819		8,876,090	
Small Business Facilities Enterprises (SBFE's)					29,494	-	1,477		30,971	
Mortgages									-	
Residential						29,585	1,492		31,076	
Commercial						5,907,061			5,907,061	
Securitized assets									-	
Equity						854,429			854,429	
Others	532,296					9,886,992	-	1,070,648	11,489,936	-
<b>Grand Total</b>	<b>9,152,482</b>	<b>9,912,567</b>	<b>-</b>	<b>8,293,427</b>	<b>8,709,733</b>	<b>51,029,608</b>	<b>558,793</b>	<b>1,070,648</b>	<b>88,727,257</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	241,706	
Retail non-mortgages	8,954	
Small Business Facilities Enterprises (SBFE's)	34,856	
Mortgages		
Residential		
Commercial		
Securitized assets		
Equity		
Others	17,764	
<b>Total</b>	<b>304,580</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	168,556
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)	13,453,194
Notional value of credit derivative hedges	
Current credit exposure (by type of credit exposure):	
-Interest rate contracts	202,935
-FX contracts	19,351
-Equity contracts	
-Credit derivatives	
-Commodity/other contracts	

▪ 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 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	-	5,000	17,995	600	23,595

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	10,129	10,129	844,300	844,300	-

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	498,184	
Agriculture and fishing	-	
Manufacturing	203,988	
Mining and quarrying	-	
Electricity, water, gas and health services	-	
Building and construction	9,788	
Commerce	18,600	
Transportation and communication	71,850	
Services	41,890	
Others		10,129
<b>Total</b>	<b>844,300</b>	<b>10,129</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)	125,875
Total latent revaluation gains (losses)*	-
Unrealized gains (losses) included in Capital	125,875
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	39,855
Agriculture and fishing	-
Manufacturing	16,319
Mining and quarrying	-
Electricity, water, gas and health services	-
Building and construction	783
Commerce	1,488
Transportation and communication	5,748
Services	3,351
Others	810
<b>Total</b>	<b>68,354</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	99,980
USD	(107,120)
Downward rate shocks:	
SAR	(99,980)
USD	107,120