



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	9,667,641		9,667,641
Due from banks and other financial institutions	2,223,809		2,223,809
Investments, net	18,415,403		18,415,403
Loans and advances, net	54,765,783		54,765,783
Investment in associates	733,576		733,576
Property and equipment, net	915,942		915,942
Other assets	1,339,739		1,339,739
Total assets	88,061,893	0	88,061,893
Liabilities			
Due to Banks and other financial institutions	4,075,202		4,075,202
Customer deposits	67,725,148		67,725,148
Debt securities in issue	2,000,000		2,000,000
Borrowings	2,000,000		2,000,000
Other liabilities	1,314,129		1,314,129
Total liabilities	77,114,479	0	77,114,479
Paid up share capital	6,000,000		6,000,000
Statutory reserves	3,253,000		3,253,000
Other reserves	450,220		450,220
Retained earnings	1,244,194	-	1,244,194
Total liabilities and equity	88,061,893	0	88,061,893

* 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
Assets				
Cash and balances at central banks	9,667,641		9,667,641	
Due from banks and other financial institutions	2,223,809		2,223,809	
Investments, net	18,415,403		18,415,403	
Loans and advances, net	54,765,783		54,765,783	
of which Collective provisions	590,538	0	590,538	A
Investment in associates	733,576		733,576	
Property and equipment, net	915,942		915,942	
Other assets	1,339,739		1,339,739	
of which goodwill	18,821	0	18,821	B
Total assets	88,061,893	0	88,061,893	
Liabilities				
Due to Banks and other financial institutions	4,075,202		4,075,202	
Customer deposits	67,725,148		67,725,148	
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	1,314,129		1,314,129	
Subtotal	77,114,479	0	77,114,479	
Paid up share capital	6,000,000		6,000,000	C
of which amount eligible for CET1	6,000,000		6,000,000	
of which amount eligible for AT1	0	0	0	
Statutory reserves	3,253,000		3,253,000	D
Other reserves	450,220		450,220	E
of which: Employee stock option shares	(31,551)	0	(31,551)	F
Retained earnings	1,244,194		1,244,194	G
of which: Goodwill	18,295	0	18,295	F
Minority Interest	-		-	
Proposed dividends	-		-	
Total liabilities and equity	88,061,893	0	88,061,893	

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 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	4,497,194	
3	Accumulated other comprehensive income (and other reserves)	450,220	
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	10,947,414	
	Common Equity Tier 1 capital: Regulatory adjustments		
7	Prudential valuation adjustments	-	
8	Goodwill (net of related tax liability)	(18,821)	B
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	(18,821)	
29	Common Equity Tier 1 capital (CET1)	10,928,593	
	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 (AT1)	-	
45	Tier 1 capital (T1 = CET1 + AT1)	10,928,593	

¹For 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.

⁽²⁾ 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 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
	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 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	590,538		
51	Tier 2 capital before regulatory adjustments	2,590,538		
	Tier 2 capital: regulatory adjustments			
57	Total regulatory adjustments to Tier 2 capital	-		
58	Tier 2 capital (T2)	2,590,538		
59	Total capital (TC = T1 + T2)	13,519,131		
60	Total risk weighted assets	78,849,347		
	Capital ratios			
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	13.86%		
62	Tier 1 (as a percentage of risk weighted assets)	13.86%		
63	Total capital (as a percentage of risk weighted assets)	17.15%		
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)	13.86%		
	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)	927,734		
77	Cap on inclusion of provisions in Tier 2 under standardised approach	590,538		
	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)	-		

¹For 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.

⁽²⁾ 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
Main features template of regulatory capital instruments - (Table 2(e))

1	Issuer	The 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

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	11,803,896	-
Others	-	-
Multilateral Development Banks (MDBs)	-	-
Public Sector Entities (PSEs)	-	-
Banks and securities firms	8,955,873	405,514
Corporates	36,953,580	2,616,688
Retail non-mortgages	10,951,094	668,872
Small Business Facilities Enterprises (SBFE's)	17,230	1,246
Mortgages	-	-
Residential	32,475	2,598
Commercial	6,265,967	501,277
Securitized assets	-	-
Equity	1,308,321	104,666
Others	10,938,004	956,325
Total	87,226,440	5,257,186

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	14,502	-	104,249	-	118,751

* 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;	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	17.15%	13.86%
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	11,805,801	8,907,166
Others	-	53,194
Multilateral Development Banks (MDBs)	-	-
Public Sector Entities (PSEs)	-	-
Banks and securities firms	9,805,888	10,871,858
Corporates	44,937,082	40,408,290
Retail non-mortgages	10,958,877	9,239,250
Small Business Facilities Enterprises (SBFE's)	24,043	28,563
Mortgages		
Residential	32,475	31,871
Commercial	6,265,967	6,256,622
Securitized assets		-
Equity	1,308,321	1,147,905
Others	11,146,193	10,980,596
Total	96,284,647	87,925,315

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	11,805,801						11,805,801
Others	-	-					-
Multilateral Development Banks (MDBs)	-	-					-
Public Sector Entities (PSEs)	-						-
Banks and securities firms	4,254,362	1,946,088	2,046,933	1,406,920	150,816	769	9,805,888
Corporates	40,601,583	3,819,747	47,870	467,882	-	-	44,937,082
Retail non-mortgages	10,958,877						10,958,877
Small Business Facilities Enterprises (SBFE's)	24,043						24,043
Mortgages	-						-
Residential	32,475						32,475
Commercial	6,265,967						6,265,967
Securitized assets							-
Equity	1,299,692			8,629			1,308,321
Others	11,036,008			110,185			11,146,193
Total	86,278,808	5,765,835	2,094,803	1,993,616	150,816	769	96,284,648

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	11,805,801	-	-	-	-	-	-	-	-	-	-	-	11,805,801
Others	-	-	-	-	-	-	-	-	-	-	-	-	-
Multilateral Development Banks (MDBs)	-	-	-	-	-	-	-	-	-	-	-	-	-
Public Sector Entities (PSEs)	-	-	-	-	-	-	-	-	-	-	-	-	-
Banks and securities firms	-	9,805,888	-	-	-	-	-	-	-	-	-	-	9,805,888
Corporates	5,083,750	10,016,311	24,884	8,162,751	428,457	-	8,575,887	8,549,642	2,147,316	1,348,291	-	599,793	44,937,082
Retail non-mortgages	250	-	-	-	190	-	1,355	7,072	-	143	10,949,867	-	10,958,877
Small Business Facilities Enterprises (SBEs)	-	1,280	-	2,016	-	10	4,461	7,751	2,335	5,993	-	197	24,043
Mortgages	-	-	-	-	-	-	-	-	-	-	-	-	-
Residential	-	-	-	-	-	-	-	-	-	-	32,475	-	32,475
Commercial	-	-	-	11,352	-	-	371,230	4,982,382	-	221,439	-	679,564	6,265,967
Securitized assets	-	-	-	-	-	-	-	-	-	-	-	-	-
Equity	-	1,007,096	9,997	179,275	-	-	-	14,575	-	87,245	-	10,134	1,308,321
Others	-	179,870	-	-	-	-	-	2,462,360	-	-	751,924	7,752,040	11,146,194
Total	16,889,801	21,010,445	34,881	8,355,394	428,647	10	8,952,933	16,023,782	2,149,651	1,663,111	11,734,266	9,041,727	96,284,648

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	30-90 days	90-180 days	180-360 days	2-3 years	4-5 years	Over 5 years	No Fixed Maturity	
Sovereigns and central banks:										
SAMA and Saudi Government*	6,111,944	-	-		2,509,376				3,184,481	11,805,801
Others							-	-		-
Multilateral Development Banks (MDBs)										-
Public Sector Entities (PSEs)										-
Banks and securities firms	938,853	1,938,823	894,064	75,804	344,866	1,339,789	1,694,916	2,471,388	107,385	9,805,888
Corporates	1,517,832	2,986,245	7,305,053	6,271,455	4,610,499	7,398,938	2,155,087	7,458,681	5,233,292	44,937,082
Retail non-mortgages	527	2,199	10,458	26,256	431,657	1,152,081	9,026,417	294,278	15,004	10,958,877
Small Business Facilities Enterprises (SBFE's)	2,003	210	1,806	971	4,649	5,237	3,451		5,716	24,043
Mortgages										-
Residential						411	1,326	30,738		32,475
Commercial	47,428	25,038	341,870	399,860	1,408,424	2,017,964	1,542,705	482,678		6,265,967
Securitized assets										-
Equity									1,308,321	1,308,321
Others	245,335	603,094	338,529	1,312,547	2,412,486	388,023	1,000,215	55,590	4,790,375	11,146,194
Total	8,863,922	5,555,609	8,891,780	8,086,893	11,721,957	12,302,443	15,424,117	10,793,353	14,644,575	96,284,648

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	-	-	-	-	-	-	-	-	-	3,905
Banks and other financial institutions	-	-	-	-	-	-	28,000	(387)	27,600	44,837
Agriculture and fishing	-	-	-	-	-	-	-	-	-	-
Manufacturing	21,024	15,821	4,542	15,821	-	-	-	-	20,400	63,802
Mining and quarrying	-	-	-	-	-	-	-	-	-	4,285
Electricity, water, gas and health services	-	-	-	-	-	-	-	-	-	-
Building and Construction	-	31,662	289	31,662	-	-	-	-	-	43,879
Commerce	184,175	66,591	283	66,591	-	-	-	-	88,800	190,709
Transportation and communication	-	38,259	85	-	-	38,259	-	-	-	17,729
Services	14,057	7	16,558	7	-	-	-	-	17,100	18,642
Consumer loans and credit cards	105,161	193,924	47,846	58,144	101,789	33,991	70,672	(61,792)	105,161	-
Others / (General)	103,074	28,687	21,872	28,615	72	-	-	-	42,300	144,459
Total	427,491	374,951	91,475	200,840	101,861	72,250	98,672	(62,179)	301,361	532,247

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	427,491	91,475	200,840	101,861	72,250	301,361	532,247
Other GCC & Middle East		-	-	-	-		
Europe		-	-	-	-		
North America		-	-	-	-		
South East Asia		-	-	-	-		
Others countries		-	-	-	-		
Total	427,491	91,475	200,840	101,861	72,250	301,361	532,247

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	(65,705)	
Amounts set aside (or reversed) during the period	-	162,000
Other adjustments:	-	-
- exchange rate differences	-	-
- business combinations	-	-
- acquisitions and disposals of subsidiaries	-	-
- recoveries	33,240	-
Transfers between allowances	65,043	(65,045)
Balance, end of the year	301,361	532,247

• Charge-offs and recoveries that have been recorded directly to the income statement are SAR...N/A.. and SAR 33,240,000 .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	11,805,801									11,805,801	
Others				-						-	
Multilateral Development Banks (MDBs)										-	
Public Sector Entities (PSEs)										-	
Banks and securities firms		3,124,752		4,540,514	-	285,160	1,121,886	733,576		9,805,888	
Corporates		3,834,305		2,882,694	-	38,220,083	0			44,937,082	
Retail non-mortgages					10,761,314	1,189	196,374			10,958,877	
Small Business Facilities Enterprises (SBFE's)					20,514	-	3,529			24,043	
Mortgages										-	
Residential						32,475	-			32,475	
Commercial						6,265,967				6,265,967	
Securitized assets										-	
Equity						1,308,321				1,308,321	
Others	573,263					9,606,945	965,985	-		11,146,193	-
Grand Total	12,379,064	6,959,057	-	7,423,208	10,781,828	55,720,140	2,287,775	733,576		96,284,648	-

* 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	1,200	
Corporates	272,416	
Retail non-mortgages	10,631	
Small Business Facilities Enterprises (SBFE's)	50,457	
Mortgages		
Residential		
Commercial		
Securitized assets		
Equity		
Others	12,834	
Total	347,538	-

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	118,955
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)	13,544,099
Notional value of credit derivative hedges	
Current credit exposure (by type of credit exposure):	
-Interest rate contracts	687,436
-FX contracts	74,284
-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 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	37,502			
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	14,502	-	104,249	-	118,751

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	10,134	10,134	1,298,188	1,298,188	-

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	1,007,096	
Agriculture and fishing	9,997	
Manufacturing	179,275	
Mining and quarrying	-	
Electricity, water, gas and health services	-	
Building and construction	-	
Commerce	14,575	
Transportation and communication	-	
Services	87,245	
Others		10,134
Total	1,298,188	10,134



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)	274,856
Total latent revaluation gains (losses)*	-
Unrealized gains (losses) included in Capital	274,856
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	80,568
Agriculture and fishing	800
Manufacturing	14,342
Mining and quarrying	-
Electricity, water, gas and health services	-
Building and construction	-
Commerce	1,166
Transportation and communication	-
Services	6,980
Others	-
Total	103,856

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	55,260
USD	(61,340)
Downward rate shocks:	
SAR	(55,260)
USD	61,340