

## TABLE 2: CAPITAL STRUCTURE

### Balance sheet - Step 1 (Table 2(b))

All figures are in SAR'000

	Balance sheet in Published financial statements ( C )	Adjustment of banking associates / other entities (*) ( D )	Under regulatory scope of consolidation ( E )
<b>Assets</b>			
Cash and balances at central banks	4,302,042		4,302,042
Due from banks and other financial institutions	9,788,028		9,788,028
Investments, net	2,350,874		2,350,874
Loans and advances, net	31,682,808		31,682,808
Debt securities			
Trading assets			
Investment in associates			
Derivatives			
Goodwill			
Other intangible assets			
Property and equipment, net	784,511		784,511
Other assets	234,979		234,979
<b>Total assets</b>	<b>49,143,242</b>	<b>0</b>	<b>49,143,242</b>
<b>Liabilities</b>			
Due to SAMA	720,000		720,000
Due to Banks and other financial institutions	2,456,096		2,456,096
Items in the course of collection due to other banks			
Customer deposits	38,302,119		38,302,119
Trading liabilities			
Debt securities in issue			
Derivatives			
Retirement benefit liabilities			
Taxation liabilities			
Accruals and deferred income			
Borrowings			
Other liabilities	1,574,607		1,574,607
<b>Subtotal</b>	<b>43,052,822</b>	<b>0</b>	<b>43,052,822</b>
Paid up share capital	5,000,000		5,000,000
Statutory reserves	763,960		763,960
Other reserves	(54,142)		(54,142)
Retained earnings	380,602		380,602
Minority Interest			
Proposed dividends			
<b>Total liabilities and equity</b>	<b>49,143,242</b>	<b>0</b>	<b>49,143,242</b>

## TABLE 2: CAPITAL STRUCTURE

### Balance sheet - Step 2 (Table 2(c))

All figures are in SAR'000

	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	4,302,042		4,302,042	
Due from banks and other financial institutions	9,788,028		9,788,028	
Investments, net	2,350,874		2,350,874	
Loans and advances, net	31,682,808		31,682,808	
of which Collective provisions	466,942		466,942	A
Debt securities				
Equity shares				
Investment in associates				
Derivatives				
Goodwill				
Other intangible assets				
Property and equipment, net	784,511		784,511	
Other assets	234,979		234,979	
<b>Total assets</b>	<b>49,143,242</b>	<b>0</b>	<b>49,143,242</b>	
<b>Liabilities</b>				
Due to SAMA	720,000		720,000	
Due to Banks and other financial institutions	2,456,096		2,456,096	
Items in the course of collection due to other banks				
Customer deposits	38,302,119		38,302,119	
Trading liabilities				
Debt securities in issue				
of which Tier 2 capital instruments				B
Derivatives				
Retirement benefit liabilities				
Taxation liabilities				
Accruals and deferred income				
Borrowings				
Other liabilities	1,574,607		1,574,607	
<b>Subtotal</b>	<b>43,052,822</b>	<b>0</b>	<b>43,052,822</b>	
Paid up share capital	5,000,000		5,000,000	
of which amount eligible for CET1	5,000,000		5,000,000	H
of which amount eligible for AT1				I
Statutory reserves	763,960		763,960	
Other reserves	(54,142)		(54,142)	
Retained earnings	380,602		380,602	
Minority Interest				
Proposed dividends				
<b>Total liabilities and equity</b>	<b>49,143,242</b>	<b>0</b>	<b>49,143,242</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

All figures are in SAR'000

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	5,000,000
2	Retained earnings	380,602
3	Accumulated other comprehensive income (and other reserves)	709,818
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	<b>Common Equity Tier 1 capital before regulatory adjustments</b>	<b>6,090,420</b>
<b>Common Equity Tier 1 capital: Regulatory adjustments</b>		
7	Prudential valuation adjustments	
8	Goodwill (net of related tax liability)	
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>	
29	<b>Common Equity Tier 1 capital (CET1)</b>	<b>6,090,420</b>
<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: [INSERT NAME OF ADJUSTMENT]		
OF WHICH: ...		
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	
43	<b>Total regulatory adjustments to Additional Tier 1 capital</b>	
44	<b>Additional Tier 1 capital (AT1)</b>	
45	<b>Tier 1 capital (T1 = CET1 + AT1)</b>	<b>6,090,420</b>

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**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

All figures are in SAR'000

	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
<b>Tier 2 capital: instruments and provisions</b>			
46	Directly issued qualifying Tier 2 instruments plus related stock surplus		B
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	466,942	A
51	<b>Tier 2 capital before regulatory adjustments</b>	<b>466,942</b>	
<b>Tier 2 capital: regulatory adjustments</b>			
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)	466,942	
59	Total capital (TC = T1 + T2)	6,557,362	
RISK WEIGHTED ASSETS IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT			
OF WHICH: [INSERT NAME OF ADJUSTMENT]			
OF WHICH: ...			
60	Total risk weighted assets	42,577,107	
<b>Capital ratios</b>			
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	14.30%	
62	Tier 1 (as a percentage of risk weighted assets)	14.30%	
63	Total capital (as a percentage of risk weighted assets)	15.40%	
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)	7.0%	
65	of which: capital conservation buffer requirement		
66	of which: bank specific countercyclical buffer requirement		
67	of which: G-SIB buffer requirement		
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)	5.73%	
<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)	466,942	
77	Cap on inclusion of provisions in Tier 2 under standardised approach		
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)		

**TABLE 3: CAPITAL ADEQUACY**

Portfolios	Amount of exposures	Capital requirements
Sovereigns and central banks:		
SAMA and Saudi Government	2,630,162	-
Others	-	-
Multilateral Development Banks (MDBs)	-	-
Public Sector Entities (PSEs)	-	-
Banks and securities firms	9,461,681	226,065
Corporates	16,955,873	1,352,169
Retail non-mortgages	9,844,917	590,589
Small Business Facilities Enterprises (SBFE's)	90,720	5,443
Mortgages		-
Residential	1,269,695	101,576
Commercial	4,628,502	370,280
Securitized assets	-	-
Equity	1,748,996	63,911
Others	3,016,921	81,495
Past Dues	457,044	1,257
<b>Total</b>	<b>50,104,511</b>	<b>2,792,784</b>

**TABLE 3: CAPITAL ADEQUACY**

	Interest rate risk	Equity position risk	Foreign exchange risk	Commodity risk	Total
Standardised approach		-	65,402	-	65,402



**TABLE 3: CAPITAL ADEQUACY**

**Capital Requirements for Operational Risk\* (Table 3, (e))**

Particulars	Capital requirement
Basic indicator approach;	297,980

<b>TABLE 3: CAPITAL ADEQUACY</b>		
<b>Particulars</b>	<b>Total capital ratio</b>	<b>Tier 1 capital ratio</b>
	<b>%</b>	
Top consolidated level	15.40%	14.30%



**TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES**

Portfolios	Total gross credit risk exposure	Average gross credit risk exposure over the period
Sovereigns and central banks:		
SAMA and Saudi Government	2,630,162	2,659,450
Others	-	-
Multilateral Development Banks (MDBs)	-	-
Public Sector Entities (PSEs)	-	-
Banks and securities firms	9,573,011	9,720,788
Corporates	19,945,497	19,017,231
Retail non-mortgages	9,843,145	9,284,811
Small Business Facilities Enterprises (SBFE's)	126,211	133,233
Mortgages		
Residential	1,269,695	1,290,162
Commercial	4,628,502	4,597,167
Securitized assets	-	-
Equity	1,748,996	1,599,274
Others	3,030,216	2,972,669
<b>Total</b>	<b>52,795,436</b>	<b>51,274,785</b>

**TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES**

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	2,630,162						2,630,162
Others							-
Multilateral Development Banks (MDBs)							-
Public Sector Entities (PSEs)							-
Banks and securities firms	5,400,441	4,172,570					9,573,011
Corporates	19,896,565	48,932					19,945,497
Retail non-mortgages	9,843,145						9,843,145
Small Business Facilities Enterprises (SBFE's)	126,211						126,211
Mortgages	-						
Residential	1,269,695						1,269,695
Commercial	4,628,502						4,628,502
Securitized assets	-						-
Equity	1,748,996						1,748,996
Others	2,703,444	8,650	144,019	122,971	16,588	34,544	3,030,216
<b>Total</b>	<b>48,247,162</b>	<b>4,230,152</b>	<b>144,019</b>	<b>122,971</b>	<b>16,588</b>	<b>34,544</b>	<b>52,795,436</b>

**TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES**

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	2,630,162	-											<b>2,630,162</b>
Others													-
Multilateral Development Banks (MDBs)													-
Public Sector Entities (PSEs)													-
Banks and securities firms		9,573,011											<b>9,573,011</b>
Corporates	10,606		694,226	4,785,144	697,891	238,923	2,437,877	4,381,649	775,535	3,025,217		2,898,429	<b>19,945,497</b>
Retail non-mortgages											9,843,145		<b>9,843,145</b>
Small Business Facilities Enterprises (SBFE's)	-	-	-	16,419	-	-	24,176	22,705	6,668	21,061		35,182	<b>126,211</b>
Mortgages													
Residential											1,269,695		<b>1,269,695</b>
Commercial	-	-	-				4,628,502						<b>4,628,502</b>
Securitized assets													-
Equity	950,114	8,829	14,609	75,189	17,326	-	34,542	-	17,646	49,218		581,524	<b>1,748,996</b>
Others	-	-	-	-	-	-	-	2,708		-	10,588	3,016,921	<b>3,030,216</b>
<b>Total</b>	<b>3,590,882</b>	<b>9,581,840</b>	<b>708,835</b>	<b>4,876,753</b>	<b>715,217</b>	<b>238,923</b>	<b>7,125,096</b>	<b>4,407,062</b>	<b>799,849</b>	<b>3,095,496</b>	<b>11,123,428</b>	<b>6,532,056</b>	<b>52,795,436</b>

**TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES**

Portfolios	Maturity breakdown									
	Less than 8 days	8-30 days	30-90 days	90-180 days	180-360 days	1-3 years	3-5 years	No Maturity	Over 5 years	Total
Sovereigns and central banks:										
SAMA and Saudi Government	224,659	2,405,503	-	-	-	-	-	-	-	<b>2,630,162</b>
Others										-
Multilateral Development Banks (MDBs)										-
Public Sector Entities (PSEs)										-
Banks and securities firms	1,491,482	4,521,184	398,877	1,510,142	1,387,975	201,535	61,816	-	-	<b>9,573,011</b>
Corporates	1,282,573	1,327,636	3,282,269	5,566,727	5,872,887	2,387,584	175,023	-	50,799	<b>19,945,497</b>
Retail non-mortgages	181,173	139,670	482,421	681,551	1,272,340	4,921,532	2,146,840	249	17,369	<b>9,843,145</b>
Small Business Facilities Enterprises (SBFE's)	3,443	8,644	18,350	21,822	20,700	39,213	9,893	-	4,144	<b>126,211</b>
Mortgages										
Residential	1,261	11,675	25,239	38,434	69,083	325,912	289,696	-	508,395	<b>1,269,695</b>
Commercial	26,121	59,206	447,154	788,516	3,229,900	68,513	9,092	-	-	<b>4,628,502</b>
Securitized assets										-
Equity	300,055	650,059	-	-	-	-	-	798,882		<b>1,748,996</b>
Others	1,998,229	-	-	-	-	-	-	1,031,987		<b>3,030,216</b>
<b>Total</b>	<b>5,508,997</b>	<b>9,123,577</b>	<b>4,654,310</b>	<b>8,607,193</b>	<b>11,852,885</b>	<b>7,944,289</b>	<b>2,692,360</b>	<b>1,831,118</b>	<b>580,707</b>	<b>52,795,436</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 during the period	Charge-offs during the period	Balance at the end of the period	
Government and quasi government	-	-								
Banks and other financial institutions	-	-								
Agriculture and fishing	-	-	265,861	-	-	-	-	-	-	13,336
Manufacturing	148,054	13,913	85,833	-	13,221	692	22,407	-	62,370	83,522
Mining and quarrying	-	-	-	-	-	-	-	-	-	2,357
Electricity, water, gas and health services	-	-	-	-	-	-	-	-	-	-
Building and construction	35,258	35,258	-	-	-	35,258	(21,419)	-	35,258	114,938
Commerce	80,388	80,388	27,726	3,676	-	76,711	68	-	77,679	75,342
Transportation and communication	-	-	-	-	-	-	-	-	-	15,187
Services	1,402	1,402	18,024	-	1,363	39	(1,587)	-	1,403	47,178
Consumer loans and credit cards	150,548	150,411	256,685	40,596	45,795	64,020	32,637	-	141,939	57,753
Others	84,751	84,751	2,602	-	-	84,751	24,192	-	84,751	57,330
<b>Total</b>	<b>500,398</b>	<b>366,121</b>	<b>656,732</b>	<b>44,272</b>	<b>60,378</b>	<b>261,470</b>	<b>56,297</b>	<b>-</b>	<b>403,399</b>	<b>466,942</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	500,398	656,732	44,272	60,378	261,470	403,399	466,942
Other GCC & Middle East	-	-	-	-	-	-	-
Europe	-	-	-	-	-	-	-
North America	-	-	-	-	-	-	-
South East Asia	-	-	-	-	-	-	-
Others countries	-	-	-	-	-	-	-
<b>Total</b>	<b>500,398</b>	<b>656,732</b>	<b>44,272</b>	<b>60,378</b>	<b>261,470</b>	<b>403,399</b>	<b>466,942</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	347,102	477,996
Charge-offs taken against the allowances during the period	-	-
Amounts set aside (or reversed) during the period	42,976	2,267
Transfers between allowances	13,321	(13,321)
Balance, end of the year	<b>403,399</b>	<b>466,942</b>

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

Particulars	Risk buckets									Deducted
	0%	20%	35%	50%	75%	100%	150%	Other risk weights	Unrated	
Sovereigns and central banks:										
SAMA and Saudi Government	2,630,162									
Others										
Multilateral Development Banks (MDBs)										
Public Sector Entities (PSEs)										
Banks and securities firms		6,361,359		3,203,608				8,044		
Corporates				10,606		19,934,892				
Retail non-mortgages					9,843,145					
Small Business Facilities Enterprises (SBFE's)					126,211					
Mortgages										
Residential						1,269,695				
Commercial						4,628,502				
Securitized assets										
Equity	950,114	-				798,882				
Others	1,998,229					1,027,159	4,828			
<b>Total</b>	<b>5,578,505</b>	<b>6,361,359</b>	<b>-</b>	<b>3,214,214</b>	<b>9,969,357</b>	<b>27,659,130</b>	<b>12,872</b>			



**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		
Corporates	550,906	
Retail non-mortgages		
Small Business Facilities Enterprises (SBFE's)	351,796	
Mortgages		
Residential		
Commercial		
Securitized assets		
Equity		
Others		
<b>Total</b>	<b>902,702</b>	

**TABLE 10: MARKET RISK: DISCLOSURES FOR BANKS USING THE STANDARDIZED APPROACH**

	Interest rate risk	Equity position risk	Foreign exchange risk	Commodity risk	Total
Capital requirements	-	-	65,402	-	65,402

**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	150,000	150,000	648,882	648,882	

<b>TABLE 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS</b>		
<b>Investments</b>	<b>Publicly traded</b>	<b>Privately held</b>
Government and quasi government		
Banks and other financial institutions	8,829	
Agriculture and fishing	14,609	
Manufacturing	75,189	
Mining and quarrying	17,326	
Electricity, water, gas and health services	-	
Building and construction	34,542	
Commerce	-	
Transportation and communication	17,646	
Services	49,218	
Others	431,524	150,000
<b>Total</b>	<b>648,882</b>	<b>150,000</b>

<b>TABLE 13: EQUITIES: DISCLOSURES FOR BANKING BOOK</b>	
<b>Gains / Losses Etc. (Table 13, (d) and (e))</b>	
<b>Particulars</b>	<b>Amount</b>
Cumulative realized gains (losses) arising from sales and liquidations in the reporting period	
Total unrealized gains (losses)	17,416
Total latent revaluation gains (losses)*	
Unrealized gains (losses) included in Capital	
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	706
Agriculture and fishing	1,169
Manufacturing	6,015
Mining and quarrying	1,386
Electricity, water, gas and health services	-
Building and construction	2,763
Commerce	-
Transportation and communication	1,412
Services	3,937
Others	46,522
<b>Total</b>	<b>63,911</b>

<b>TABLE 14: INTEREST RATE RISK IN THE BANKING BOOK (IRRBB)</b>	
<b>200bp interest rate shocks for currencies with more than 5 % of Assets or Liabilities</b>	
<b>Rate Shocks</b>	<b>Change in earning</b>
Upward rate shocks:	8,097,451
Downward rate shocks:	(8,097,451)