

## 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	4,464,531		4,464,531
Due from banks and other financial institutions	9,074,191		9,074,191
Investments, net	2,992,852		2,992,852
Loans and advances, net	36,930,159		36,930,159
Debt securities			
Trading assets			
Investment in associates			
Derivatives			
Goodwill			
Other intangible assets			
Property and equipment, net	781,782		781,782
Other assets	169,926		169,926
<b>Total assets</b>	<b>54,413,441</b>	<b>0</b>	<b>54,413,441</b>
<b>Liabilities</b>			
Due to SAMA	2,000,911		2,000,911
Due to Banks and other financial institutions	2,228,018		2,228,018
Items in the course of collection due to other banks			
Customer deposits	42,118,378		42,118,378
Trading liabilities			
Debt securities in issue			
Derivatives			
Retirement benefit liabilities			
Taxation liabilities			
Accruals and deferred income			
Borrowings			
Other liabilities	1,255,783		1,255,783
<b>Subtotal</b>	<b>47,603,090</b>	<b>0</b>	<b>47,603,090</b>
Paid up share capital	6,000,000		6,000,000
Statutory reserves	429,066		429,066
Other reserves	12,271		12,271
Retained earnings	481,714		481,714
Treasury shares	(114,389)		(114,389)
Employees' share plan	1,689		1,689
Minority Interest			
Proposed dividends			
<b>Total liabilities and equity</b>	<b>54,413,441</b>	<b>0</b>	<b>54,413,441</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	4,464,531		4,464,531	
Due from banks and other financial institutions	9,074,191		9,074,191	
Investments, net	2,992,852		2,992,852	
Loans and advances, net	36,930,159		36,930,159	
of which Collective provisions	522,835		522,835	A
Debt securities				
Equity shares				
Investment in associates				
Derivatives				
Goodwill				
Other intangible assets				
Property and equipment, net	781,782		781,782	
Other assets	169,926		169,926	
Total assets	54,413,441	0	54,413,441	
<b>Liabilities</b>				
Due to SAMA	2,000,911		2,000,911	
Due to Banks and other financial institutions	2,228,018		2,228,018	
Items in the course of collection due to other banks				
Customer deposits	42,118,378		42,118,378	
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	1,255,783		1,255,783	
Subtotal	47,603,090	0	47,603,090	
Paid up share capital	6,000,000		6,000,000	
of which amount eligible for CET1	6,000,000		6,000,000	H
of which amount eligible for AT1				I
Statutory reserves	429,066		429,066	
Other reserves	12,271		12,271	
Retained earnings	481,714		481,714	
Treasury shares	(114,389)		(114,389)	
Employees' share plan	1,689		1,689	
Total liabilities and equity	54,413,441	0	54,413,441	

**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	6,000,000
2	Retained earnings	123,317
3	Accumulated other comprehensive income (and other reserves)	687,034
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>6,810,351</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>6,810,351</b>
Additional Tier 1 capital: instruments		
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>6,810,351</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

Source based on reference numbers / letters of the balance sheet under the regulatory scope of consolidation from step 2

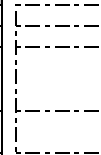
Amounts<sup>1</sup> subject to Pre - Basel III treatment

Components<sup>1</sup> of regulatory capital reported by the bank

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	522,835
51	<b>Tier 2 capital before regulatory adjustments</b>	<b>522,835</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	Total regulatory adjustments to Tier 2 capital	
58	Tier 2 capital (T2)	522,835
59	Total capital (TC = T1 + T2)	7,333,186
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	47,284,657
Capital ratios		
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	14.40%
62	Tier 1 (as a percentage of risk weighted assets)	14.40%
63	Total capital (as a percentage of risk weighted assets)	15.51%
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)	5.74%
National minima (if different from Basel 3)		
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
Amounts below the thresholds for deduction (before risk weighting)		
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)	
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)	522,835
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	
Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022)		
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)	

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**TABLE 3: CAPITAL ADEQUACY**

Portfolios	Amount of exposures	Capital requirements
Sovereigns and central banks:		
SAMA and Saudi Government	2,600,793	-
Others	-	-
Multilateral Development Banks (MDBs)	-	-
Public Sector Entities (PSEs)	-	-
Banks and securities firms	8,724,306	186,489
Corporates	19,744,767	1,571,149
Retail non-mortgages	11,421,718	685,057
Small Business Facilities Enterprises (SBFE's)	92,141	5,528
Mortgages		-
Residential	1,183,116	94,644
Commercial	5,539,721	443,178
Securitized assets	-	-
Equity	2,394,424	44,356
Others	3,161,820	75,856
Past Dues	616,121	6,526
<b>Total</b>	<b>55,478,927</b>	<b>3,112,782</b>

**TABLE 3: CAPITAL ADEQUACY**

	Interest rate risk	Equity position risk	Foreign exchange risk	Commodity risk	Total
Standardised approach		-	86,217	-	86,217

<b>TABLE 3: CAPITAL ADEQUACY</b>	
<b>Capital Requirements for Operational Risk* (Table 3, (e))</b>	
<b>Particulars</b>	<b>Capital requirement</b>
Basic indicator approach;	329,384

TABLE 3: CAPITAL ADEQUACY		
Particulars	Total capital ratio	Tier 1 capital ratio
	%	
Top consolidated level	15.51%	14.40%



<b>TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES</b>		
<b>Portfolios</b>	<b>Total gross credit risk exposure</b>	<b>Average gross credit risk exposure over the period</b>
Sovereigns and central banks:		
SAMA and Saudi Government	2,600,793	2,624,673
Others	-	-
Multilateral Development Banks (MDBs)	-	-
Public Sector Entities (PSEs)	-	-
Banks and securities firms	9,140,285	8,895,256
Corporates	22,997,170	22,981,966
Retail non-mortgages	11,421,718	11,335,679
Small Business Facilities Enterprises (SBFE's)	334,781	332,695
Mortgages		
Residential	1,183,116	1,194,346
Commercial	5,539,721	5,861,312
Securitized assets	-	-
Equity	2,394,424	2,398,094
Others	3,161,820	3,154,477
Past dues	616,121	576,400
<b>Total</b>	<b>59,389,949</b>	<b>59,354,896</b>

NOTE: Average exposure represents average of two quarter end positions.

**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	2,600,793						2,600,793
Others	-						-
Multilateral Development Banks (MDBs)	-						-
Public Sector Entities (PSEs)	-						-
Banks and securities firms	6,919,978	1,852,201	356,505	-		11,602	9,140,285
Corporates	22,948,272	48,898					22,997,170
Retail non-mortgages	11,421,718						11,421,718
Small Business Facilities Enterprises (SBFE's)	334,781						334,781
Mortgages	-						
Residential	1,183,116						1,183,116
Commercial	5,539,721						5,539,721
Securitized assets	-						-
Equity	2,394,424						2,394,424
Others	2,811,935	42,238	(15,237)	235,037	41,120	46,727	3,161,820
Past Dues	616,121						616,121
<b>Total</b>	<b>56,770,859</b>	<b>1,943,337</b>	<b>341,268</b>	<b>235,037</b>	<b>41,120</b>	<b>58,329</b>	<b>59,389,950</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	2,600,793												2,600,793
Others													-
Multilateral Development Banks (MDBs)													-
Public Sector Entities (PSEs)													-
Banks and securities firms		9,140,285											9,140,285
Corporates	10,480		370,631	5,095,912	812,311	724,306	3,029,365	5,228,093	499,567	3,203,380	-	4,023,127	22,997,170
Retail non-mortgages											11,421,718		11,421,718
Small Business Facilities Enterprises (SBFE's)	-	-	1,145	223,745	-	-	24,876	26,328	4,114	20,332		34,242	334,781
Mortgages													
Residential											1,183,116		1,183,116
Commercial	-	-	-				5,539,721						5,539,721
Securitized assets													-
Equity	1,839,973	6,232	7,256	44,028	11,736	-	11,577	28,033	27,459	26,742		391,388	2,394,424
Others	-	-	-	-	-	-	-	-	-	-	-	3,161,820	3,161,820
Past Dues		90,923		44,557	-	-	77,073	182,017	-	4,489	155,860	61,202	616,121
<b>Total</b>	<b>4,451,246</b>	<b>9,237,440</b>	<b>379,031</b>	<b>5,408,242</b>	<b>824,047</b>	<b>724,306</b>	<b>8,682,612</b>	<b>5,464,471</b>	<b>531,139</b>	<b>3,254,943</b>	<b>12,760,694</b>	<b>7,671,778</b>	<b>59,389,949</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	70,803	2,529,990	-	-	-	-	-	-	-	2,600,793
Others										-
Multilateral Development Banks (MDBs)										-
Public Sector Entities (PSEs)										-
Banks and securities firms	1,272,848	5,063,325	683,698	472,248	1,109,179	435,669	103,320	-	-	9,140,285
Corporates	934,354	1,335,688	3,541,151	7,414,943	7,334,357	1,787,973	555,454	-	93,249	22,997,170
Retail non-mortgages	4,214	260,609	596,999	782,567	1,530,890	5,644,547	2,583,528	83	18,281	11,421,718
Small Business Facilities Enterprises (SBFE's)	5,835	5,756	42,160	53,550	81,658	109,643	29,021	-	7,157	334,781
Mortgages										-
Residential	202	12,420	26,017	39,037	79,155	309,477	272,492	-	444,317	1,183,116
Commercial	-	-	459,621	1,457,885	3,511,111	80,738	30,367	-	-	5,539,721
Securitized assets										-
Equity	-	600,285	490,496	-	749,192	-	-	554,451	-	2,394,424
Others	2,213,623	-	-	-	-	-	-	948,197	-	3,161,820
Past dues	-	29	-	-	5,395	642	-	610,055	-	616,121
<b>Total</b>	<b>4,501,879</b>	<b>9,808,102</b>	<b>5,840,143</b>	<b>10,220,230</b>	<b>14,400,936</b>	<b>8,368,688</b>	<b>3,574,182</b>	<b>2,112,786</b>	<b>563,004</b>	<b>59,389,949</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	-	-	-	-	-	-	-	-	-	6,730
Manufacturing	44,557	44,557	129,727	1,298	7,433	35,826	(14,259)	-	39,980	85,374
Mining and quarrying	-	-	-	-	-	-	-	-	-	6,337
Electricity, water, gas and health services	-	-	-	-	-	-	-	-	-	7,997
Building and construction	77,073	77,073	70,248	-	2,915	74,158	11,835	-	77,074	132,386
Commerce	182,017	182,017	178,035	79,497	926	101,594	32,162	-	121,652	85,947
Transportation and communication	-	-	-	-	-	-	-	-	-	9,022
Services	4,489	4,489	131,547	4,332	-	158	1,029	-	1,253	48,910
Consumer loans and credit cards	155,860	154,892	217,971	36,234	44,267	74,391	24,759	-	150,574	65,184
Others	61,202	61,202	642	-	-	60,559	(651)	-	61,194	74,949
<b>Total</b>	<b>525,198</b>	<b>524,230</b>	<b>728,171</b>	<b>121,361</b>	<b>55,542</b>	<b>346,685</b>	<b>54,875</b>	<b>-</b>	<b>451,727</b>	<b>522,835</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	525,198	728,171	121,361	55,542	346,685	451,727	522,835
Other GCC & Middle East	-	-	-	-	-	-	-
Europe	-	-	-	-	-	-	-
North America	-	-	-	-	-	-	-
South East Asia	-	-	-	-	-	-	-
Others countries	-	-	-	-	-	-	-
<b>Total</b>	<b>525,198</b>	<b>728,171</b>	<b>121,361</b>	<b>55,542</b>	<b>346,685</b>	<b>451,727</b>	<b>522,835</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	396,852	467,373
Charge-offs taken against the allowances during the period	-	-
Amounts set aside (or reversed) during the period	78,907	31,430
Transfers between allowances	(24,032)	24,032
Balance, end of the year	<b>451,727</b>	<b>522,835</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	2,600,793									
Others										
Multilateral Development Banks (MDBs)										
Public Sector Entities (PSEs)										
Banks and securities firms		6,771,937		2,142,666			225,683			
Corporates				210,817		22,786,353				
Retail non-mortgages					11,421,718					
Small Business Facilities Enterprises (SBFE's)					334,781					
Mortgages										
Residential						1,183,116				
Commercial						5,539,721				
Securitized assets										
Equity	1,839,973					554,451				
Others	2,213,623					948,197				
Past Dues						610,103	6,018			
<b>Total</b>	<b>6,654,389</b>	<b>6,771,937</b>	<b>-</b>	<b>2,353,482</b>	<b>11,756,499</b>	<b>31,621,941</b>	<b>231,701</b>			



<b>TABLE 7 (STA): CREDIT RISK MITIGATION (CRM): DISCLOSURES FOR STANDARDIZED APPROACH</b>		
<b>Credit Risk Exposure Covered By CRM (Table 7, (b) and (c))</b>		
<b>Portfolios</b>	<b>Covered by</b>	
	<b>Eligible financial collateral *</b>	<b>Guarantees / credit derivatives *</b>
Sovereigns and central banks:		
SAMA and Saudi Government		
Others		
Multilateral Development Banks (MDBs)		
Public Sector Entities (PSEs)		
Banks and securities firms		
Corporates	527,899	
Retail non-mortgages		
Small Business Facilities Enterprises (SBFE's)	349,367	
Mortgages		
Residential		
Commercial		
Securitized assets		
Equity		
Others		
<b>Total</b>	<b>877,266</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	-	-	86,217	-	86,217

**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	157,500	157,500	396,951	396,951	

<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	6,232	
Agriculture and fishing	7,256	
Manufacturing	44,028	
Mining and quarrying	11,736	
Electricity, water, gas and health services	-	
Building and construction	11,577	
Commerce	28,033	
Transportation and communication	27,459	
Services	26,742	
Others	233,888	157,500
<b>Total</b>	<b>396,951</b>	<b>157,500</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)	23,983
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	499
Agriculture and fishing	580
Manufacturing	3,522
Mining and quarrying	939
Electricity, water, gas and health services	-
Building and construction	926
Commerce	2,243
Transportation and communication	2,197
Services	2,139
Others	31,312
<b>Total</b>	<b>44,357</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:	7,335,351
Downward rate shocks:	(7,335,351)