

## TABLE 2: CAPITAL STRUCTURE

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

All figures are in SAR'000

|  | Balance sheet in<br>Published financial<br>statements<br>( C ) | Adjustment of banking<br>associates / other<br>entities (*)<br>( D ) | Under regulatory<br>scope of<br>consolidation<br>( E ) |
|--|--|--|--|
| <b>Assets</b>  |  |  |  |
| Cash and balances at central banks                   | 4,467,704  |  | 4,467,704  |
| Due from banks and other financial institutions      | 8,784,586  |  | 8,784,586  |
| Investments, net                                     | 2,635,330  |  | 2,635,330  |
| Loans and advances, net                              | 28,355,270   |  | 28,355,270   |
| Debt securities                                      |  |  |  |
| Trading assets                                       |  |  |  |
| Investment in associates                             |  |  |  |
| Derivatives  |  |  |  |
| Goodwill   |  |  |  |
| Other intangible assets                              |  |  |  |
| Property and equipment, net                          | 798,369  |  | 798,369  |
| Other assets   | 188,655  |  | 188,655  |
| <b>Total assets</b>                                  | <b>45,229,914</b>  | <b>0</b>   | <b>45,229,914</b>                                      |
| <b>Liabilities</b>                                   |  |  |  |
| Due to Banks and other financial institutions        | 1,191,018  |  | 1,191,018  |
| Items in the course of collection due to other banks |  |  |  |
| Customer deposits                                    | 36,723,742   |  | 36,723,742   |
| Trading liabilities                                  |  |  |  |
| Debt securities in issue                             |  |  |  |
| Derivatives  |  |  |  |
| Retirement benefit liabilities                       |  |  |  |
| Taxation liabilities                                 |  |  |  |
| Accruals and deferred income                         |  |  |  |
| Borrowings   |  |  |  |
| Other liabilities                                    | 1,423,801  |  | 1,423,801  |
| <b>Subtotal</b>                                      | <b>39,338,561</b>  | <b>0</b>   | <b>39,338,561</b>                                      |
| Paid up share capital                                | 4,000,000  |  | 4,000,000  |
| Statutory reserves                                   | 768,403  |  | 768,403  |
| Other reserves                                       | (72,607)   |  | (72,607)   |
| Retained earnings                                    | 1,195,557  |  | 1,195,557  |
| Minority Interest                                    |  |  |  |
| Proposed dividends                                   |  |  |  |
| <b>Total liabilities and equity</b>                  | <b>45,229,914</b>  | <b>0</b>   | <b>45,229,914</b>                                      |

## TABLE 2: CAPITAL STRUCTURE

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

All figures are in SAR'000

|  | Balance sheet in<br>Published financial<br>statements<br>( C ) | Adjustment of banking<br>associates / other<br>entities<br>( D ) | Under regulatory<br>scope of<br>consolidation<br>( E ) | Reference |
|--|--|--|--|-----------|
| <b>Assets</b>  |  |  |  |           |
| Cash and balances at central banks                   | 4,467,704  |  | 4,467,704  |           |
| Due from banks and other financial institutions      | 8,784,586  |  | 8,784,586  |           |
| Investments, net                                     | 2,635,330  |  | 2,635,330  |           |
| Loans and advances, net                              | 28,355,270   |  | 28,355,270   |           |
| of which Collective provisions                       | 477,996  |  | 477,996  | A         |
| Debt securities                                      |  |  |  |           |
| Equity shares  |  |  |  |           |
| Investment in associates                             |  |  |  |           |
| Derivatives  |  |  |  |           |
| Goodwill   |  |  |  |           |
| Other intangible assets                              |  |  |  |           |
| Property and equipment, net                          | 798,369  |  | 798,369  |           |
| Other assets   | 188,655  |  | 188,655  |           |
| Total assets   | 45,229,914   | 0  | 45,229,914   |           |
| <b>Liabilities</b>                                   |  |  |  |           |
| Due to Banks and other financial institutions        | 1,191,018  |  | 1,191,018  |           |
| Items in the course of collection due to other banks |  |  |  |           |
| Customer deposits                                    | 36,723,742   |  | 36,723,742   |           |
| 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                                    | 1,423,801  |  | 1,423,801  |           |
| Subtotal   | 39,338,561   | 0  | 39,338,561   |           |
| Paid up share capital                                | 4,000,000  |  | 4,000,000  |           |
| of which amount eligible for CET1                    | 4,000,000  |  | 4,000,000  | H         |
| of which amount eligible for AT1                     |  |  |  | I         |
| Statutory reserves                                   | 768,403  |  | 768,403  |           |
| Other reserves                                       | (72,607)   |  | (72,607)   |           |
| Retained earnings                                    | 1,195,557  |  | 1,195,557  |           |
| Minority Interest                                    |  |  |  |           |
| Proposed dividends                                   |  |  |  |           |
| Total liabilities and equity                         | 45,229,914   | 0  | 45,229,914   |           |

**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

| <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  | 4,000,000        |
| 2   | Retained earnings  | 1,411,564        |
| 3   | Accumulated other comprehensive income (and other reserves)  | 479,789          |
| 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>5,891,353</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>5,891,353</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>5,891,353</b> |

H

**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 Pre - Basel III regulatory scope of consolidation from step 2

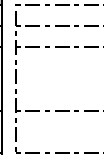
Components<sup>1</sup> of regulatory capital reported by the bank

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

| 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   | 422,334        |
| 51  | <b>Tier 2 capital before regulatory adjustments</b>  | <b>422,334</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)  | 422,334        |
| 59  | Total capital (TC = T1 + T2)   | 6,313,687      |
| 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   | 37,788,388     |
| Capital ratios  |  |                |
| 61  | Common Equity Tier 1 (as a percentage of risk weighted assets)   | 15.6%          |
| 62  | Tier 1 (as a percentage of risk weighted assets)   | 15.6%          |
| 63  | Total capital (as a percentage of risk weighted assets)  | 16.71%         |
| 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)   | 6.8%           |
| 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)   |                |
| 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)  |                |

B

A



**TABLE 3: CAPITAL ADEQUACY**

| Portfolios                                     | Amount of exposures | Capital requirements |
|--|---------------------|----------------------|
| Sovereigns and central banks:                  |                     |                      |
| SAMA and Saudi Government                      | 3,128,613           | -                    |
| Others   | -                   | -                    |
| Multilateral Development Banks (MDBs)          | -                   | -                    |
| Public Sector Entities (PSEs)                  | -                   | -                    |
| Banks and securities firms                     | 8,510,212           | 199,134              |
| Corporates                                     | 14,146,967          | 1,123,757            |
| Retail non-mortgages                           | 8,802,870           | 528,172              |
| Small Business Facilities Enterprises (SBFE's) | 110,929             | 6,656                |
| Mortgages                                      |                     | -                    |
| Residential                                    | 1,360,989           | 108,879              |
| Commercial                                     | 4,857,924           | 388,634              |
| Securitized assets                             | -                   | -                    |
| Equity   | 2,178,560           | 38,188               |
| Others   | 2,610,845           | 79,790               |
| <b>Total</b>                                   | <b>45,707,909</b>   | <b>2,473,211</b>     |

**TABLE 3: CAPITAL ADEQUACY**

|                       | Interest rate risk | Equity position risk | Foreign exchange risk | Commodity risk | Total  |
|-----------------------|--------------------|----------------------|-----------------------|----------------|--------|
| Standardised approach | -                  | -                    | 35,846                | -              | 35,846 |

| <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;  | 284,286                    |

| TABLE 3: CAPITAL ADEQUACY |                     |                      |
|---------------------------|---------------------|----------------------|
| Particulars               | Total capital ratio | Tier 1 capital ratio |
|                           | %                   |                      |
| Top consolidated level    | 16.71               | 15.59                |



**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                      | 3,128,613                        | 2,993,800  |
| Others   | -                                | -  |
| Multilateral Development Banks (MDBs)          | -                                | -  |
| Public Sector Entities (PSEs)                  | -                                | -  |
| Banks and securities firms                     | 8,624,686                        | 6,460,062  |
| Corporates                                     | 16,932,001                       | 15,856,383   |
| Retail non-mortgages                           | 8,802,870                        | 8,728,858  |
| Small Business Facilities Enterprises (SBFE's) | 147,328                          | 132,826  |
| Mortgages                                      |                                  |  |
| Residential                                    | 1,360,989                        | 1,406,260  |
| Commercial                                     | 4,857,924                        | 4,206,261  |
| Securitized assets                             | -                                | -  |
| Equity   | 2,178,560                        | 2,834,174  |
| Others   | 2,610,845                        | 3,107,663  |
| <b>Total</b>                                   | <b>48,643,816</b>                | <b>45,726,286</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                      | 3,128,613         |                         |               |               |                 |                  | 3,128,613         |
| Others   |                   |                         |               |               |                 |                  | -                 |
| Multilateral Development Banks (MDBs)          |                   |                         |               |               |                 |                  | -                 |
| Public Sector Entities (PSEs)                  |                   |                         |               |               |                 |                  | -                 |
| Banks and securities firms                     | 6,165,914         | 2,439,816               |               |               |                 | 18,956           | 8,624,686         |
| Corporates                                     | 16,932,001        |                         |               |               |                 |                  | 16,932,001        |
| Retail non-mortgages                           | 8,802,870         |                         |               |               |                 |                  | 8,802,870         |
| Small Business Facilities Enterprises (SBFE's) | 147,328           |                         |               |               |                 |                  | 147,328           |
| Mortgages                                      | -                 |                         |               |               |                 |                  |                   |
| Residential                                    | 1,360,989         |                         |               |               |                 |                  | 1,360,989         |
| Commercial                                     | 4,857,924         |                         |               |               |                 |                  | 4,857,924         |
| Securitized assets                             | -                 |                         |               |               |                 |                  | -                 |
| Equity   | 2,178,560         |                         |               |               |                 |                  | 2,178,560         |
| Others   | 2,336,472         | 44,767                  | 81,152        | 75,046        | 34,435          | 38,973           | 2,610,845         |
| <b>Total</b>                                   | <b>45,910,671</b> | <b>2,484,583</b>        | <b>81,152</b> | <b>75,046</b> | <b>34,435</b>   | <b>57,929</b>    | <b>48,643,816</b> |

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

| Portfolios                                     | Industry sector                 |  |                         |                  |                      |   |                           |                  |                                  |                  |                                 |                  | Total             |
|--|---------------------------------|--|-------------------------|------------------|----------------------|---|---------------------------|------------------|----------------------------------|------------------|---------------------------------|------------------|-------------------|
|  | Government and quasi government | Banks and other financial institutions | Agriculture and fishing | Manufacturing    | Mining and quarrying | Electricity, water, gas and health services | Building and construction | Commerce         | Transportation and communication | Services         | Consumer loans and credit cards | Others           |                   |
| Sovereigns and central banks:                  |                                 |  |                         |                  |                      |   |                           |                  |                                  |                  |                                 |                  |                   |
| SAMA and Saudi Government                      | 3,128,613                       | -                                      |                         |                  |                      |   |                           |                  |                                  |                  |                                 |                  | <b>3,128,613</b>  |
| Others   |                                 |  |                         |                  |                      |   |                           |                  |                                  |                  |                                 |                  | -                 |
| Multilateral Development Banks (MDBs)          |                                 |  |                         |                  |                      |   |                           |                  |                                  |                  |                                 |                  | -                 |
| Public Sector Entities (PSEs)                  |                                 |  |                         |                  |                      |   |                           |                  |                                  |                  |                                 |                  | -                 |
| Banks and securities firms                     |                                 | 8,624,686                              |                         |                  |                      |   |                           |                  |                                  |                  |                                 |                  | <b>8,624,686</b>  |
| Corporates                                     |                                 |  | 571,439                 | 3,830,540        | 952,918              |   | 1,865,712                 | 3,698,800        | 881,101                          | 2,769,206        |                                 | 2,362,286        | <b>16,932,001</b> |
| Retail non-mortgages                           |                                 |  |                         |                  |                      |   |                           |                  |                                  |                  | 8,802,870                       |                  | <b>8,802,870</b>  |
| Small Business Facilities Enterprises (SBFE's) | -                               | -                                      | -                       | 17,767           | -                    | -   | 24,438                    | 33,566           | 2,569                            | 33,780           |                                 | 35,209           | <b>147,328</b>    |
| Mortgages                                      |                                 |  |                         |                  |                      |   |                           |                  |                                  |                  |                                 |                  |                   |
| Residential                                    |                                 |  |                         |                  |                      |   |                           |                  |                                  |                  | 1,360,989                       |                  | <b>1,360,989</b>  |
| Commercial                                     | -                               | -                                      | -                       |                  |                      |   | 4,857,924                 |                  |                                  |                  |                                 |                  | <b>4,857,924</b>  |
| Securitized assets                             |                                 |  |                         |                  |                      |   |                           |                  |                                  |                  |                                 |                  | -                 |
| Equity   | 1,701,207                       | 9,231                                  | 14,725                  | 91,273           | 13,122               |   | 10,933                    |                  | 15,979                           | 20,613           |                                 | 301,477          | <b>2,178,560</b>  |
| Others   | -                               | -                                      | -                       | 1,610            |                      |   | 663                       | 482              |                                  | 155              | 7,447                           | 2,600,488        | <b>2,610,846</b>  |
| <b>Total</b>                                   | <b>4,829,820</b>                | <b>8,633,917</b>                       | <b>586,164</b>          | <b>3,941,189</b> | <b>966,040</b>       | -   | <b>6,759,670</b>          | <b>3,732,848</b> | <b>899,649</b>                   | <b>2,823,755</b> | <b>10,171,306</b>               | <b>5,299,460</b> | <b>48,643,816</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     | 1-3 years        | 3-5 years        | No Maturity    | Over 5 years   | Total             |
| <b>Sovereigns and central banks:</b>           |                    |                  |                  |                  |                  |                  |                  |                |                |                   |
| SAMA and Saudi Government                      | 769,756            | 2,358,857        | -                | -                | -                | -                | -                | -              | -              | 3,128,613         |
| Others   |                    |                  |                  |                  |                  |                  |                  |                |                | -                 |
| <b>Multilateral Development Banks (MDBs)</b>   |                    |                  |                  |                  |                  |                  |                  |                |                | -                 |
| <b>Public Sector Entities (PSEs)</b>           |                    |                  |                  |                  |                  |                  |                  |                |                | -                 |
| <b>Banks and securities firms</b>              |                    |                  |                  |                  |                  |                  |                  |                |                |                   |
| Banks and securities firms                     | 1,707,909          | 4,081,822        | 697,366          | 608,611          | 1,461,164        | 5,650            | 62,164           | -              | -              | 8,624,685         |
| Corporates                                     | 1,042,424          | 1,854,763        | 2,146,459        | 4,891,419        | 4,868,119        | 1,418,422        | 614,823          | -              | 95,571         | 16,932,001        |
| Retail non-mortgages                           | 4,778              | 190,004          | 441,020          | 612,214          | 1,197,513        | 4,551,340        | 1,795,318        | 249            | 10,435         | 8,802,870         |
| Small Business Facilities Enterprises (SBFE's) | 1,682              | 9,619            | 26,127           | 25,968           | 31,971           | 38,180           | 11,290           | -              | 2,490          | 147,328           |
| <b>Mortgages</b>                               |                    |                  |                  |                  |                  |                  |                  |                |                | -                 |
| Residential                                    | 190                | 12,682           | 26,138           | 39,459           | 77,911           | 335,280          | 301,767          | -              | 567,562        | 1,360,989         |
| Commercial                                     | 211,344            | 288,243          | 1,804,685        | 935,960          | 1,122,482        | 218,574          | 77,017           | -              | 199,618        | 4,857,924         |
| <b>Securitized assets</b>                      |                    |                  |                  |                  |                  |                  |                  |                |                | -                 |
| Equity   | 477,353            | 750,300          | 700,618          | 250,289          |                  |                  | -                | -              | -              | 2,178,560         |
| Others   | 1,613,464          | -                | -                | -                | -                | -                | -                | 997,381        | -              | 2,610,845         |
| <b>Total</b>                                   | <b>5,828,900</b>   | <b>9,546,289</b> | <b>5,842,413</b> | <b>7,363,921</b> | <b>8,759,161</b> | <b>6,567,445</b> | <b>2,862,380</b> | <b>997,630</b> | <b>875,677</b> | <b>48,643,816</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                     | -              | -              | -                              | -             | -             | -              | -                         | -                             | -                                | 12,904             |
| Manufacturing                               | 114,848        | 17,148         | 48,197                         | 14,116        | 258           | 2,774          | 37,148                    | -                             | 39,963                           | 77,085             |
| Mining and quarrying                        | -              | -              | -                              | -             | -             | -              | -                         | -                             | -                                | 14,304             |
| Electricity, water, gas and health services | -              | -              | -                              | -             | -             | -              | -                         | -                             | -                                | -                  |
| Building and construction                   | 57,337         | 57,337         | 43,543                         | -             | -             | 57,337         | (560)                     | -                             | 56,677                           | 126,810            |
| Commerce                                    | 78,093         | 78,093         | 1,782                          | -             | 6,503         | 71,590         | 4,158                     | -                             | 77,611                           | 73,225             |
| Transportation and communication            | -              | -              | -                              | -             | -             | -              | -                         | -                             | -                                | 15,436             |
| Services                                    | 3,145          | 236            | 1,394                          | -             | 236           | -              | (5,670)                   | -                             | 2,990                            | 48,245             |
| Consumer loans and credit cards             | 116,749        | 116,749        | 220,374                        | 33,445        | 35,679        | 47,625         | 87,018                    | (62,694)                      | 109,302                          | 55,486             |
| Others                                      | 60,559         | 60,559         | -                              | -             | -             | 60,559         | (130,232)                 | -                             | 60,559                           | 54,501             |
| <b>Total</b>                                | <b>430,731</b> | <b>330,122</b> | <b>315,290</b>                 | <b>47,561</b> | <b>42,676</b> | <b>239,885</b> | <b>(8,138)</b>            | <b>(62,694)</b>               | <b>347,102</b>                   | <b>477,996</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            | 430,731        | 315,290                        | 47,561        | 42,676        | 239,885        | 347,102             | 477,996            |
| Other GCC & Middle East | -              | -                              | -             | -             | -              | -                   | -                  |
| Europe                  | -              | -                              | -             | -             | -              | -                   | -                  |
| North America           | -              | -                              | -             | -             | -              | -                   | -                  |
| South East Asia         | -              | -                              | -             | -             | -              | -                   | -                  |
| Others countries        | -              | -                              | -             | -             | -              | -                   | -                  |
| <b>Total</b>            | <b>430,731</b> | <b>315,290</b>                 | <b>47,561</b> | <b>42,676</b> | <b>239,885</b> | <b>347,102</b>      | <b>477,996</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                             | 417,934             | 477,376            |
| Charge-offs taken against the allowances during the period | (62,694)            | -                  |
| Amounts set aside (or reversed) during the period          | (139)               | (7,379)            |
| Transfers between allowances                               | (7,999)             | 7,999              |
| Balance, end of the year                                   | <b>347,102</b>      | <b>477,996</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                      | 3,128,613        |                  |          |                  |                  |                   |              |                    |         |          |
| Others   |                  |                  |          |                  |                  |                   |              |                    |         |          |
| Multilateral Development Banks (MDBs)          |                  |                  |          |                  |                  |                   |              |                    |         |          |
| Public Sector Entities (PSEs)                  |                  |                  |          |                  |                  |                   |              |                    |         |          |
| Banks and securities firms                     |                  | 5,899,682        |          | 2,718,999        |                  |                   |              | 6,005              |         |          |
| Corporates                                     |                  |                  |          | 200,000          |                  | 16,732,001        |              |                    |         |          |
| Retail non-mortgages                           |                  |                  |          |                  | 8,802,870        |                   |              |                    |         |          |
| Small Business Facilities Enterprises (SBFE's) |                  |                  |          |                  | 147,328          |                   |              |                    |         |          |
| Mortgages                                      |                  |                  |          |                  |                  |                   |              |                    |         |          |
| Residential                                    |                  |                  |          |                  |                  | 1,360,989         |              |                    |         |          |
| Commercial                                     |                  |                  |          |                  |                  | 4,857,924         |              |                    |         |          |
| Securitized assets                             |                  |                  |          |                  |                  |                   |              |                    |         |          |
| Equity   | 1,701,207        | -                |          |                  |                  | 477,353           |              |                    |         |          |
| Others   | 1,613,464        | -                | -        | -                | -                | 997,381           |              |                    |         |          |
| <b>Total</b>                                   | <b>6,443,284</b> | <b>5,899,682</b> | <b>-</b> | <b>2,918,999</b> | <b>8,950,198</b> | <b>24,425,648</b> | <b>6,005</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   | 543,645                         |                                   |
| Retail non-mortgages                                       |                                 |                                   |
| Small Business Facilities Enterprises (SBFE's)             | 269,079                         |                                   |
| Mortgages  |                                 |                                   |
| Residential  |                                 |                                   |
| Commercial   |                                 |                                   |
| Securitized assets   |                                 |                                   |
| Equity   |                                 |                                   |
| Others   |                                 |                                   |
| <b>Total</b>   | <b>812,724</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 | -                  | -                    | 35,846                | -              | 35,846 |

**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    | 327,353                                 | 327,353    |  |

| <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                            | 9,231                  |                       |
| Agriculture and fishing   | 14,725                 |                       |
| Manufacturing   | 91,273                 |                       |
| Mining and quarrying  | 13,122                 |                       |
| Electricity, water, gas and health services                       | -                      |                       |
| Building and construction   | 10,933                 |                       |
| Commerce  | -                      |                       |
| Transportation and communication                                  | 15,979                 |                       |
| Services  | 20,613                 |                       |
| Others  | 151,477                | 150,000               |
| <b>Total</b>  | <b>327,353</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)  | (20,560)      |
| 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      | 738                  |
| Agriculture and fishing                     | 1,178                |
| Manufacturing                               | 7,302                |
| Mining and quarrying                        | 1,050                |
| Electricity, water, gas and health services | -                    |
| Building and construction                   | 875                  |
| Commerce                                    | -                    |
| Transportation and communication            | 1,278                |
| Services                                    | 1,649                |
| Others                                      | 24,118               |
| <b>Total</b>                                | <b>38,188</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:  | 8,422,479                |
|  |                          |
|  |                          |
| Downward rate shocks:  | (8,422,479)              |
|  |                          |
|  |                          |
|  |                          |