

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)
Assets			
Cash and balances at central banks	3,653,739		3,653,739
Due from banks and other financial institutions	6,143,890		6,143,890
Investments, net	2,743,819		2,743,819
Loans and advances, net	20,311,442		20,311,442
Debt securities			
Trading assets			
Investment in associates			
Derivatives			
Goodwill			
Other intangible assets			
Property and equipment, net	340,971		340,971
Other assets	153,719		153,719
Total assets	33,347,580	0	33,347,580
Liabilities			
Due to Banks and other financial institutions	707,613		707,613
Items in the course of collection due to other banks			
Customer deposits	26,824,506		26,824,506
Trading liabilities			
Debt securities in issue			
Derivatives			
Retirement benefit liabilities			
Taxation liabilities			
Accruals and deferred income			
Borrowings			
Other liabilities	1,125,631		1,125,631
Subtotal	28,657,750	0	28,657,750
Paid up share capital	4,000,000		4,000,000
Statutory reserves	370,104		370,104
Other reserves	691		691
Retained earnings	319,035		319,035
Minority Interest			
Proposed dividends			
Total liabilities and equity	33,347,580	0	33,347,580

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
Assets				
Cash and balances at central banks	3,653,739		3,653,739	
Due from banks and other financial institutions	6,143,890		6,143,890	
Investments, net	2,743,819		2,743,819	
Loans and advances, net	20,311,442		20,311,442	
of which Collective provisions	430,449		430,449	A
Debt securities				
Equity shares				
Investment in associates				
Derivatives				
Goodwill				
Other intangible assets				
Property and equipment, net	340,971		340,971	
Other assets	153,719		153,719	
Total assets	33,347,580	0	33,347,580	
Liabilities				
Due to Banks and other financial institutions	707,613		707,613	
Items in the course of collection due to other banks				
Customer deposits	26,824,506		26,824,506	
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	1,125,631		1,125,631	
Subtotal	28,657,750	0	28,657,750	
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	370,104		370,104	
Other reserves	691		691	
Retained earnings	319,035		319,035	
Minority Interest				
Proposed dividends				
Total liabilities and equity	33,347,580	0	37,347,580	

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

Components¹ of regulatory capital reported by the bank

Amounts¹ 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

Common Equity Tier 1 capital: Instruments and reserves		
1	Directly issued qualifying common share capital (and equivalent for non-joint stock companies) plus related stock surplus	4,000,000
2	Retained earnings	319,035
3	Accumulated other comprehensive income (and other reserves)	370,795
4	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)	
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	
6	Common Equity Tier 1 capital before regulatory adjustments	4,689,830
Common Equity Tier 1 capital: Regulatory adjustments		
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	Total regulatory adjustments to Common equity Tier 1	
29	Common Equity Tier 1 capital (CET1)	4,689,830
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	Additional Tier 1 capital before regulatory adjustments	
Additional Tier 1 capital: regulatory adjustments		
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	Total regulatory adjustments to Additional Tier 1 capital	
44	Additional Tier 1 capital (AT1)	
45	Tier 1 capital (T1 = CET1 + AT1)	4,689,830

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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 ¹ of regulatory capital reported by the bank	Amounts ¹ subject to Pre - Basel III treatment	Source based on reference numbers / letters of the balance sheet under the regulatory scope of consolidation from step 2
Tier 2 capital: instruments and provisions			
46	Directly issued qualifying Tier 2 instruments plus related stock surplus		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	305,693	A
51	Tier 2 capital before regulatory adjustments	305,693	
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)	305,693	
59	Total capital (TC = T1 + T2)	4,995,523	
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	32,305,639	
Capital ratios			
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	14.5%	
62	Tier 1 (as a percentage of risk weighted assets)	14.5%	
63	Total capital (as a percentage of risk weighted assets)	15.46%	
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)	7.5%	
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)		

TABLE 3: CAPITAL ADEQUACY

Portfolios	Amount of exposures	Capital requirements
Sovereigns and central banks:		
SAMA and Saudi Government	2,004,553	-
Others	-	-
Multilateral Development Banks (MDBs)	-	-
Public Sector Entities (PSEs)	-	-
Banks and securities firms	5,852,775	151,402
Corporates	8,926,936	714,155
Retail non-mortgages	7,033,959	422,038
Small Business Facilities Enterprises (SBFE's)	41,344	2,481
Mortgages		-
Residential	1,505,933	120,475
Commercial	3,448,936	275,914
Securitized assets	-	-
Equity	2,485,819	26,712
Others	2,477,774	43,494
Total	33,778,029	1,756,671

TABLE 3: CAPITAL ADEQUACY

	Interest rate risk	Equity position risk	Foreign exchange risk	Commodity risk	Total
Standardised approach	-	-	26,880	-	26,880



TABLE 3: CAPITAL ADEQUACY

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

Particulars	Capital requirement
Basic indicator approach;	229,319

TABLE 3: CAPITAL ADEQUACY		
Particulars	Total capital ratio	Tier 1 capital ratio
	%	
Top consolidated level	18.06	16.96

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	2,004,553	1,883,866
Others		-
Multilateral Development Banks (MDBs)		-
Public Sector Entities (PSEs)	-	-
Banks and securities firms	5,903,802	6,149,177
Corporates	11,373,904	10,935,357
Retail non-mortgages	7,033,959	6,924,721
Small Business Facilities Enterprises (SBFE's)	67,193	75,303
Mortgages		
Residential	1,505,933	1,502,990
Commercial	3,448,936	3,381,861
Securitized assets	-	-
Equity	2,485,819	2,433,379
Others	2,477,774	2,368,339
Total	36,301,873	35,654,993

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	2,004,553						2,004,553
Others							-
Multilateral Development Banks (MDBs)							-
Public Sector Entities (PSEs)							-
Banks and securities firms	3,573,509	2,313,661				16,632	5,903,802
Corporates	11,373,904						11,373,904
Retail non-mortgages	7,033,959						7,033,959
Small Business Facilities Enterprises (SBFE's)	67,193						67,193
Mortgages							
Residential	1,505,933						1,505,933
Commercial	3,448,936						3,448,936
Securitized assets							-
Equity	2,485,819						2,485,819
Others	2,477,774						2,477,774
Total	33,971,580	2,313,661	-	-	-	16,632	36,301,873

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	2,004,553	-											2,004,553
Others													-
Multilateral Development Banks (MDBs)													-
Public Sector Entities (PSEs)													-
Banks and securities firms		5,903,802											5,903,802
Corporates			577,865	2,445,672	624,807		1,470,721	3,040,959	12,673	1,199,857		2,001,350	11,373,904
Retail non-mortgages											7,033,959		7,033,959
Small Business Facilities Enterprises (SBFE's)	-	-	1,074	2,694	-	-	14,668	21,016	1,250	13,499		12,992	67,193
Mortgages													
Residential											1,505,933		1,505,933
Commercial	-	-	-				3,448,936						3,448,936
Securitized assets													-
Equity	2,151,925	28,728	21,047	48,750	15,972	-	9,890	-	27,549	21,324		160,634	2,485,819
Others	-	-	-	-	-	-	-	-	-	-	-	2,477,774	2,477,774
Total	4,156,478	5,932,530	599,986	2,497,116	640,779	-	4,944,215	3,061,975	41,472	1,234,680	8,539,892	4,652,750	36,301,873

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	Over 5 years	Total
Sovereigns and central banks:									
SAMA and Saudi Government	329,554	1,674,999	-	-	-	-	-	-	2,004,553
Others									-
Multilateral Development Banks (MDBs)									-
Public Sector Entities (PSEs)									-
Banks and securities firms	200,894	2,149,008	917,789	974,449	1,653,749	7,010	903	-	5,903,802
Corporates	1,135,647	1,023,673	2,004,671	1,824,081	3,978,577	949,185	328,847	129,223	11,373,904
Retail non-mortgages	125,687	29,927	303,542	467,913	1,048,779	3,311,291	1,743,794	3,026	7,033,959
Small Business Facilities Enterprises (SBFE's)	2,476	2,120	10,776	13,697	7,979	22,293	4,747	3,105	67,193
Mortgages									
Residential	12,574	1,886	24,001	37,944	83,736	313,118	314,397	718,277	1,505,933
Commercial	16,553	107,860	610,320	230,990	1,878,859	291,387	138,864	174,103	3,448,936
Securitized assets									-
Equity	131,171	900,283	650,356	200,224	300,943	302,842	-	-	2,485,819
Others	1,983,084	-	-	-	-	-	-	494,690	2,477,774
Total	3,937,640	5,889,756	4,521,455	3,749,298	8,952,622	5,197,126	2,531,552	1,522,424	36,301,873

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	-	-	1,075	-	-	-	-	-	-	11,583
Manufacturing	8,395	8,395	11,352			8,395	(2)	(299,965)		41,226
Mining and quarrying	-	-							8,396	1,007
Electricity, water, gas and health services	-	-								
Building and construction	63,891	63,891	534,206		29,705	34,186	33,124	-	59,177	79,517
Commerce	73,584	73,584	7,038		854	72,730	13,240	(19,730)	73,584	52,996
Transportation and communication	-	-								215
Services	1,527	13,703	247	12,423	1,280		1,005	(52,615)	1,520	24,205
Consumer loans and credit cards	91,197	91,197					16,964	-	65,550	183,262
Others	190,791	190,791	137,934		50,000	140,791	12,498		190,791	36,438
Total	429,385	441,561	691,852	12,423	81,839	256,102	76,829	(372,310)	399,018	430,449

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	429,385	691,852	12,423	81,839	256,102	399,018	430,449
Other GCC & Middle East	-	-	-	-	-	-	-
Europe	-	-	-	-	-	-	-
North America	-	-	-	-	-	-	-
South East Asia	-	-	-	-	-	-	-
Others countries	-	-	-	-	-	-	-
Total	429,385	691,852	12,423	81,839	256,102	399,018	430,449

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	694,499	399,520
Charge-offs taken against the allowances during the period	(372,310)	-
Amounts set aside (or reversed) during the period	81,192	26,565
Transfers between allowances	(4,363)	4,364
Balance, end of the year	399,018	430,449

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	2,004,553									
Others										
Multilateral Development Banks (MDBs)										
Public Sector Entities (PSEs)										
Banks and securities firms		3,456,107		2,439,513				8,182		
Corporates						11,373,904				
Retail non-mortgages					7,033,959					
Small Business Facilities Enterprises (SBFE's)					67,193					
Mortgages										
Residential						1,505,933				
Commercial						3,448,936				
Securitized assets										
Equity	2,151,925	2,368,339				333,894				
Others	1,940,301					525,050	12,423			
Total	6,096,779	5,824,446	-	2,439,513	7,101,152	17,187,717	20,605			

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	438,020	
Retail non-mortgages		
Small Business Facilities Enterprises (SBFE's)	148,461	
Mortgages		
Residential		
Commercial		
Securitized assets		
Equity		
Others		
Total	586,481	

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	-	-	26,880	-	26,880

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	183,893	183,893	

TABLE 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS		
Investments	Publicly traded	Privately held
Government and quasi government	-	
Banks and other financial institutions	28,728	
Agriculture and fishing	21,047	
Manufacturing	48,750	
Mining and quarrying	15,972	
Electricity, water, gas and health services	-	
Building and construction	9,890	
Commerce	-	
Transportation and communication	27,549	
Services	21,324	
Others	10,634	150,000
Total	183,894	150,000

TABLE 13: EQUITIES: DISCLOSURES FOR BANKING BOOK	
Gains / Losses Etc. (Table 13, (d) and (e))	
Particulars	Amount
Cumulative realized gains (losses) arising from sales and liquidations in the reporting period	
Total unrealized gains (losses)	19,308
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	2,298
Agriculture and fishing	1,684
Manufacturing	3,900
Mining and quarrying	1,278
Electricity, water, gas and health services	-
Building and construction	791
Commerce	-
Transportation and communication	2,204
Services	1,706
Others	12,851
Total	26,712