

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	4,186,998		4,186,998
Due from banks and other financial institutions	6,155,497		6,155,497
Investments, net	1,667,069		1,667,069
Loans and advances, net	23,415,423		23,415,423
Debt securities			
Trading assets			
Investment in associates			
Derivatives			
Goodwill			
Other intangible assets			
Property and equipment, net	762,204		762,204
Other assets	136,117		136,117
Total assets	36,323,308	0	36,323,308
Liabilities			
Due to Banks and other financial institutions	975,616		975,616
Items in the course of collection due to other banks			
Customer deposits	29,107,718		29,107,718
Trading liabilities			
Debt securities in issue			
Derivatives			
Retirement benefit liabilities			
Taxation liabilities			
Accruals and deferred income			
Borrowings			
Other liabilities	1,139,085		1,139,085
Subtotal	31,222,419	0	31,222,419
Paid up share capital	4,000,000		4,000,000
Statutory reserves	552,396		552,396
Other reserves	958		958
Retained earnings	547,535		547,535
Minority Interest			
Proposed dividends			
Total liabilities and equity	36,323,308	0	36,323,308

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	4,186,998		4,186,998	
Due from banks and other financial institutions	6,155,497		6,155,497	
Investments, net	1,667,069		1,667,069	
Loans and advances, net	23,415,423		23,415,423	
of which Collective provisions	477,376		477,376	A
Debt securities				
Equity shares				
Investment in associates				
Derivatives				
Goodwill				
Other intangible assets				
Property and equipment, net	762,204		762,204	
Other assets	136,117		136,117	
Total assets	36,323,308	0	36,323,308	
Liabilities				
Due to Banks and other financial institutions	975,616		975,616	
Items in the course of collection due to other banks				
Customer deposits	29,107,718		29,107,718	
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	1,139,085		1,139,085	
Subtotal	31,222,419	0	31,222,419	
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	552,396		552,396	
Other reserves	958		958	
Retained earnings	547,535		547,535	
Minority Interest				
Proposed dividends				
Total liabilities and equity	36,323,308	0	36,323,308	

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

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	729,827
3	Accumulated other comprehensive income (and other reserves)	371,062
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	5,100,889
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)	5,100,889
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)	5,100,889

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

Components¹ 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	350,674
51	Tier 2 capital before regulatory adjustments	350,674
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)	350,674
59	Total capital (TC = T1 + T2)	5,451,563
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	31,808,801
Capital ratios		
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	16.04%
62	Tier 1 (as a percentage of risk weighted assets)	16.04%
63	Total capital (as a percentage of risk weighted assets)	17.14%
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)	9.04%
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	2,577,201	-
Others	-	-
Multilateral Development Banks (MDBs)	-	-
Public Sector Entities (PSEs)	-	-
Banks and securities firms	5,889,294	133,144
Corporates	11,385,134	910,811
Retail non-mortgages	8,026,286	481,577
Small Business Facilities Enterprises (SBFE's)	61,573	3,694
Mortgages		-
Residential	1,460,599	116,848
Commercial	3,174,273	253,942
Securitized assets	-	-
Equity	1,409,069	28,553
Others	2,817,255	75,301
Total	36,800,684	2,003,870

TABLE 3: CAPITAL ADEQUACY

	Interest rate risk	Equity position risk	Foreign exchange risk	Commodity risk	Total
Standardised approach	-	-	48,987	-	48,987

TABLE 3: CAPITAL ADEQUACY

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

Particulars	Capital requirement
Basic indicator approach;	251,406

TABLE 3: CAPITAL ADEQUACY		
Particulars	Total capital ratio	Tier 1 capital ratio
	%	
Top consolidated level	17.14	16.04

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	2,577,201	2,071,195
Others	-	-
Multilateral Development Banks (MDBs)	-	-
Public Sector Entities (PSEs)	-	-
Banks and securities firms	6,070,674	6,225,281
Corporates	14,284,358	12,069,853
Retail non-mortgages	8,026,286	7,326,966
Small Business Facilities Enterprises (SBFE's)	87,992	77,698
Mortgages		-
Residential	1,460,599	1,489,383
Commercial	3,174,273	3,338,711
Securitized assets	-	-
Equity	1,409,069	1,947,598
Others	2,817,255	2,490,773
Total	39,907,707	37,037,459

TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES

Portfolios	Geographic area						Total
	Saudi Arabia	Other GCC & Middle East	Europe	North America	South East Asia	Others countries	
Sovereigns and central banks:							
SAMA and Saudi Government	2,577,201						2,577,201
Others							-
Multilateral Development Banks (MDBs)							-
Public Sector Entities (PSEs)							-
Banks and securities firms	4,173,333	1,897,341					6,070,674
Corporates	14,284,358						14,284,358
Retail non-mortgages	8,026,286						8,026,286
Small Business Facilities Enterprises (SBFE's)	87,992						87,992
Mortgages							
Residential	1,460,599						1,460,599
Commercial	3,174,273						3,174,273
Securitized assets	-						-
Equity	1,409,069						1,409,069
Others	2,551,051	51,599	93,031	60,238	32,483	28,853	2,817,254
Total	37,744,162	1,948,940	93,031	60,238	32,483	28,853	39,907,707

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	2,577,201	-	-	-	-	-	-	-	-	-	-	-	2,577,201
Others													-
Multilateral Development Banks (MDBs)													-
Public Sector Entities (PSEs)													-
Banks and securities firms	-	6,070,674	-	-	-	-	-	-	-	-	-	-	6,070,674
Corporates			672,064	3,438,727	637,500		1,434,325	3,630,130	378,455	1,825,419		2,267,738	14,284,358
Retail non-mortgages											8,026,286		8,026,286
Small Business Facilities Enterprises (SBFE's)	-	-	-	11,033	-	-	17,131	21,029	1,250	16,959		20,590	87,992
Mortgages													
Residential											1,460,599		1,460,599
Commercial	-	-	-	-	-	-	3,174,273	-	-	-	-	-	3,174,273
Securitized assets													-
Equity	1,052,159	26,152	21,942	69,040	6,217	-	15,205	-	33,166	13,379		171,809	1,409,069
Others	-	-	-	-	-	-	4,968				37,966	2,774,321	2,817,255
Total	3,629,360	6,096,826	694,006	3,518,800	643,717	-	4,645,902	3,651,159	412,871	1,855,757	9,524,851	5,234,458	39,907,707

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	800,484	1,776,717	-	-	-	-	-	-	-	2,577,201
Others										-
Multilateral Development Banks (MDBs)										-
Public Sector Entities (PSEs)										-
Banks and securities firms	1,100,649	3,458,715	797,639	512,627	201,044	-	-	-	-	6,070,674
Corporates	537,965	1,018,180	2,837,735	3,387,653	3,568,738	1,240,513	1,164,891	-	528,683	14,284,358
Retail non-mortgages	3,362	163,816	391,358	536,873	1,063,687	3,930,661	1,930,693	249	5,587	8,026,286
Small Business Facilities Enterprises (SBFE's)	1,798	2,488	11,780	9,084	11,384	31,824	13,584	-	6,050	87,992
Mortgages										
Residential	378	12,281	24,991	37,629	75,235	319,166	324,501	-	666,418	1,460,599
Commercial	20,724	283,563	886,041	507,853	1,032,711	214,059	58,184	-	171,138	3,174,273
Securitized assets										-
Equity	757,696	400,723	250,650							1,409,069
Others	1,876,001	-	-	-	-	-	-	941,254		2,817,255
Total	5,099,057	7,116,483	5,200,194	4,991,719	5,952,799	5,736,223	3,491,853	941,503	1,377,876	39,907,707

TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES

Impaired Loans, Past Due Loans and Allowances (Table 4, (f))

Industry sector	Impaired loans	Past Due (>90 days), not impaired	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	-	-	-	-	-	-	-	-	-	-	19,315
Manufacturing	2,811	-	2,811	34,816	-	-	2,811	(4,802)	(300,746)	2,815	80,300
Mining and quarrying	-	-	-	-	-	-	-	-	-	-	-
Electricity, water, gas and health services	-	-	-	-	-	-	-	-	-	-	-
Building and construction	61,953	-	61,852	4,697	502	-	61,350	31,184	-	57,237	102,534
Commerce	73,387	-	73,387	-	-	-	73,387	13,109	(19,730)	73,453	92,710
Transportation and communication	-	-	-	-	-	-	-	-	-	-	8,899
Services	8,981	-	716	8,265	-	236	480	8,145	(52,615)	8,660	42,856
Consumer loans and credit cards	122,945	-	122,945	199,790	25,745	33,053	64,147	36,392	-	84,978	63,262
Others	190,791	-	190,791	-	-	-	190,791	12,499	-	190,791	67,502
Total	460,868	-	452,502	247,568	26,247	33,289	392,966	96,527	(373,091)	417,934	477,378

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	460,868	247,568	26,247	33,289	392,966	417,934	477,378
Other GCC & Middle East	-	-	-	-	-	-	-
Europe	-	-	-	-	-	-	-
North America	-	-	-	-	-	-	-
South East Asia	-	-	-	-	-	-	-
Others countries	-	-	-	-	-	-	-
Total	460,868	247,568	26,247	33,289	392,966	417,934	477,378

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	(373,995)	-
Amounts set aside (or reversed) during the period	118,222	57,065
Transfers between allowances	(20,791)	20,791
Balance, end of the year	417,935	477,376

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	2,577,201									
Others										
Multilateral Development Banks (MDBs)										
Public Sector Entities (PSEs)										
Banks and securities firms		4,295,543		1,771,016				4,114		
Corporates						14,284,358				
Retail non-mortgages					8,026,286					
Small Business Facilities Enterprises (SBFE's)					87,992					
Mortgages										
Residential						1,460,599				
Commercial						3,174,273				
Securitized assets										
Equity	1,052,159					356,910				
Others	1,876,001					941,254	-			
Total	5,505,361	4,295,543	-	1,771,016	8,114,278	20,217,394	4,114			

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	459,273	
Retail non-mortgages		
Small Business Facilities Enterprises (SBFE's)	168,835	
Mortgages		
Residential		
Commercial		
Securitized assets		
Equity		
Others		
Total	628,108	

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	-	-	48,987	-	48,987

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	206,910	206,910	

TABLE 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS		
Investments	Publicly traded	Privately held
Government and quasi government	-	
Banks and other financial institutions	26,152	
Agriculture and fishing	21,942	
Manufacturing	69,040	
Mining and quarrying	6,217	
Electricity, water, gas and health services	-	
Building and construction	15,205	
Commerce	-	
Transportation and communication	33,166	
Services	13,379	
Others	21,809	150,000
Total	206,910	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)	28,272
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	2,092
Agriculture and fishing	1,755
Manufacturing	5,523
Mining and quarrying	497
Electricity, water, gas and health services	-
Building and construction	1,216
Commerce	-
Transportation and communication	2,653
Services	1,070
Others	13,745
Total	28,551

TABLE 14: INTEREST RATE RISK IN THE BANKING BOOK (IRRBB)	
200bp interest rate shocks for currencies with more than 5 % of Assets or Liabilities	
Rate Shocks	Change in earning
Upward rate shocks:	(4,256,192)
Downward rate shocks:	(9,387,219)