

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	4,610,967		4,610,967
Due from banks and other financial institutions	5,153,399		5,153,399
Investments, net	3,479,530		3,479,530
Loans and advances, net	26,755,303		26,755,303
Debt securities			
Trading assets			
Investment in associates			
Derivatives			
Goodwill			
Other intangible assets			
Property and equipment, net	764,731		764,731
Other assets	213,713		213,713
Total assets	40,977,643	0	40,977,643
Liabilities			
Due to Banks and other financial institutions	443,195		443,195
Items in the course of collection due to other banks			
Customer deposits	33,353,868		33,353,868
Trading liabilities			
Debt securities in issue			
Derivatives			
Retirement benefit liabilities			
Taxation liabilities			
Accruals and deferred income			
Borrowings			
Other liabilities	1,711,045		1,711,045
Subtotal	35,508,108	0	35,508,108
Paid up share capital	4,000,000		4,000,000
Statutory reserves	552,396		552,396
Other reserves	(8,434)		(8,434)
Retained earnings	925,573		925,573
Minority Interest			
Proposed dividends			
Total liabilities and equity	40,977,643	0	40,977,643

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	4,610,967		4,610,967	
Due from banks and other financial institutions	5,153,399		5,153,399	
Investments, net	3,479,530		3,479,530	
Loans and advances, net	26,755,303		26,755,303	
of which Collective provisions	503,631		503,631	A
Debt securities				
Equity shares				
Investment in associates				
Derivatives				
Goodwill				
Other intangible assets				
Property and equipment, net	764,731		764,731	
Other assets	213,713		213,713	
Total assets	40,977,643	0	40,977,643	
Liabilities				
Due to Banks and other financial institutions	443,195		443,195	
Items in the course of collection due to other banks				
Customer deposits	33,353,868		33,353,868	
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	1,711,045		1,711,045	
Subtotal	35,508,108	0	35,508,108	
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	(8,434)		(8,434)	
Retained earnings	925,573		925,573	
Minority Interest				
Proposed dividends				
Total liabilities and equity	40,977,643	0	40,977,643	

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	925,573
3	Accumulated other comprehensive income (and other reserves)	543,962
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	5,469,535
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)	5,469,535
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)	5,469,535

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	385,421
51	Tier 2 capital before regulatory adjustments	385,421
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)	385,421
59	Total capital (TC = T1 + T2)	5,854,956
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	34,576,968
Capital ratios		
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	15.82%
62	Tier 1 (as a percentage of risk weighted assets)	15.82%
63	Total capital (as a percentage of risk weighted assets)	16.93%
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)	6.97%
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	2,717,233	-
Others	-	-
Multilateral Development Banks (MDBs)	-	-
Public Sector Entities (PSEs)	-	-
Banks and securities firms	4,717,889	104,427
Corporates	13,297,288	1,055,783
Retail non-mortgages	8,774,581	526,475
Small Business Facilities Enterprises (SBFE's)	87,788	5,267
Mortgages		-
Residential	1,419,870	113,590
Commercial	4,094,527	327,562
Securitized assets	-	-
Equity	3,021,530	33,209
Others	3,350,568	81,706
Total	41,481,274	2,248,018

TABLE 3: CAPITAL ADEQUACY

	Interest rate risk	Equity position risk	Foreign exchange risk	Commodity risk	Total
Standardised approach	-	-	32,137	-	32,137

TABLE 3: CAPITAL ADEQUACY

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

Particulars	Capital requirement
Basic indicator approach;	267,324

TABLE 3: CAPITAL ADEQUACY		
Particulars	Total capital ratio	Tier 1 capital ratio
	%	
Top consolidated level	16.93%	15.82%

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	2,717,233	2,860,907
Others	-	-
Multilateral Development Banks (MDBs)	-	-
Public Sector Entities (PSEs)	-	-
Banks and securities firms	4,966,479	5,576,924
Corporates	15,874,773	15,103,774
Retail non-mortgages	8,774,581	8,657,749
Small Business Facilities Enterprises (SBFE's)	129,159	118,822
Mortgages		
Residential	1,419,870	1,433,216
Commercial	4,094,527	3,711,374
Securitized assets	-	-
Equity	3,021,530	2,780,235
Others	3,350,568	3,192,356
Total	44,348,720	43,435,356

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	2,717,233						2,717,233
Others							-
Multilateral Development Banks (MDBs)							-
Public Sector Entities (PSEs)							-
Banks and securities firms	3,601,561	1,325,600	-	-	-	39,319	4,966,480
Corporates	15,874,773						15,874,773
Retail non-mortgages	8,774,581						8,774,581
Small Business Facilities Enterprises (SBFE's)	129,159						129,159
Mortgages							
Residential	1,419,870						1,419,870
Commercial	4,094,527						4,094,527
Securitized assets	-						-
Equity	3,021,530						3,021,530
Others	2,915,058	42,293	48,413	275,715		69,089	3,350,568
Total	42,548,292	1,367,893	48,413	275,715	-	108,408	44,348,720

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	2,717,233	-											2,717,233
Others													-
Multilateral Development Banks (MDBs)													-
Public Sector Entities (PSEs)													-
Banks and securities firms		4,966,480											4,966,480
Corporates			784,631	3,829,730	881,164		1,466,289	3,878,686	845,128	2,270,427		1,918,719	15,874,773
Retail non-mortgages											8,774,581		8,774,581
Small Business Facilities Enterprises (SBFE's)	-	-	-	15,470	-	-	29,416	33,196	-	22,825		28,252	129,159
Mortgages													
Residential											1,419,870		1,419,870
Commercial	-	-	-				4,094,527						4,094,527
Securitized assets													-
Equity	2,650,779	15,739	13,813	62,176	24,488	-	18,585	-	42,758	22,135		171,057	3,021,530
Others	-	-	-	-	-	-	568	499	-	250	41,564	3,307,688	3,350,568
Total	5,368,012	4,982,219	798,444	3,907,376	905,652	-	5,609,386	3,912,381	887,886	2,315,636	10,236,015	5,425,716	44,348,720

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	622,389	2,094,844	-	-	-	-	-	-	-	2,717,233
Others										-
Multilateral Development Banks (MDBs)										-
Public Sector Entities (PSEs)										-
Banks and securities firms	730,472	2,740,347	308,531	343,182	774,179	7,050	62,719	-	-	4,966,480
Corporates	1,879,061	876,472	2,385,285	3,788,762	4,498,756	1,024,199	832,415	-	589,823	15,874,773
Retail non-mortgages	1,373	183,948	413,835	604,303	1,143,194	4,318,992	2,100,098	249	8,590	8,774,581
Small Business Facilities Enterprises (SBFE's)	2,410	8,267	16,522	21,706	14,457	40,438	22,706	-	2,654	129,159
Mortgages										
Residential	562	12,678	25,379	39,012	76,742	325,000	321,482	-	619,014	1,419,870
Commercial	102,283	4,061	773	296,111	3,201,884	211,804	81,785	-	195,827	4,094,527
Securitized assets										-
Equity	1,021,069	1,900,412	100,049							3,021,530
Others	2,372,124	-	-	-	-	-	-	978,444		3,350,568
Total	6,731,742	7,821,029	3,250,375	5,093,075	9,709,212	5,927,482	3,421,204	978,693	1,415,908	44,348,720

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	-	-	-	-	-	-	-	-	-	-	19,294
Manufacturing	3,047	-	3,047	24,262	273	-	2,774	232	-	3,047	84,889
Mining and quarrying	-	-	-	-	-	-	-	-	-	-	11,969
Electricity, water, gas and health services	-	-	-	-	-	-	-	-	-	-	-
Building and construction	57,485	-	57,485	-	-	190	57,295	(319)	-	56,918	113,616
Commerce	72,789	-	72,789	15,687	-	-	72,789	(1,162)	-	72,291	85,857
Transportation and communication	-	-	-	-	-	-	-	-	-	-	14,622
Services	5,888	-	236	5,652	-	236	-	(3,022)	-	5,638	44,100
Consumer loans and credit cards	129,083	-	129,083	182,993	27,583	32,615	68,886	20,461	(17,921)	87,518	76,564
Others	177,405	-	177,405	-	-	-	177,405	(13,386)	-	177,405	52,719
Total	445,697	-	440,045	228,594	27,856	33,041	379,149	2,804	(17,921)	402,817	503,631

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	445,697	228,594	27,856	33,041	379,149	402,817	503,631
Other GCC & Middle East	-	-	-	-	-	-	-
Europe	-	-	-	-	-	-	-
North America	-	-	-	-	-	-	-
South East Asia	-	-	-	-	-	-	-
Others countries	-	-	-	-	-	-	-
Total	445,697	228,594	27,856	33,041	379,149	402,817	503,631

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	(17,921)	-
Amounts set aside (or reversed) during the period	7,757	21,302
Transfers between allowances	(4,953)	4,953
Balance, end of the year	402,817	503,631

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	2,717,233									
Others										
Multilateral Development Banks (MDBs)										
Public Sector Entities (PSEs)										
Banks and securities firms		3,539,851		1,417,624				9,005		
Corporates				200,000		15,674,773				
Retail non-mortgages					8,774,581					
Small Business Facilities Enterprises (SBFE's)					129,159					
Mortgages										
Residential						1,419,870				
Commercial						4,094,527				
Securitized assets										
Equity	2,650,779					338,812			31,939	
Others	2,329,244					1,021,324	-			
Total	7,697,256	3,539,851	-	1,617,624	8,903,740	22,549,306	9,005	31,939		

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	591,243	
Retail non-mortgages		
Small Business Facilities Enterprises (SBFE's)	174,238	
Mortgages		
Residential		
Commercial		
Securitized assets		
Equity		
Others		
Total	765,481	

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	-	-	32,137	-	32,137

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	220,751	220,751	

TABLE 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS		
Investments	Publicly traded	Privately held
Government and quasi government	-	
Banks and other financial institutions	15,739	
Agriculture and fishing	13,813	
Manufacturing	62,176	
Mining and quarrying	24,488	
Electricity, water, gas and health services		
Building and construction	18,585	
Commerce		
Transportation and communication	42,758	
Services	22,135	
Others	21,057	150,000
Total	220,751	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)	18,395
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	1,259
Agriculture and fishing	1,105
Manufacturing	4,974
Mining and quarrying	1,959
Electricity, water, gas and health services	
Building and construction	1,487
Commerce	
Transportation and communication	3,421
Services	1,771
Others	13,684
Total	29,660

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)