



## **Basel III Pillar III**

### **Quantitative Disclosures**

**June 30, 2020**

**CC1 – Composition of regulatory capital**

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

SAR (000)	Components <sup>1</sup> of regulatory capital reported by the bank
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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
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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
2	Retained earnings
3	Accumulated other comprehensive income (and other reserves)
<b>6</b>	<b>Common Equity Tier 1 capital before regulatory adjustments</b>
Common Equity Tier 1 capital: Regulatory adjustments	
8	Goodwill (net of related tax liability)
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
	OF WHICH: [INSERT NAME OF ADJUSTMENT]
	OF WHICH:...
<b>27</b>	<b>Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions</b>
<b>28</b>	<b>Total regulatory adjustments to Common equity Tier 1</b>
<b>29</b>	<b>Common Equity Tier 1 capital (CET1)</b>
Additional Tier 1 capital: instruments	
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus
31	of which: classified as equity under applicable accounting standards
32	of which: classified as liabilities under applicable accounting standards
33	Directly issued capital instruments subject to phase out from Additional Tier 1
34	Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)
35	of which: instruments issued by subsidiaries subject to phase out
<b>36</b>	<b>Additional Tier 1 capital before regulatory adjustments</b>
Additional Tier 1 capital: regulatory adjustments	
42	IFRS 9 transition added back-year 1
43	Total regulatory adjustments to Additional Tier 1 capital
<b>44</b>	<b>Additional Tier 1 capital (AT1)</b>
<b>45</b>	<b>Tier 1 capital (T1 = CET1 + AT1)</b>

C  
D + G  
E  
  
B

<sup>1</sup>For detailed explanation of rows (1-85), please refer to SAMA circular # BCS 23295 dated 23 July 2012 entitled "Composition of Capital Disclosure Requirements issued by the BCBS in June 2012.

<sup>2</sup> All rows related to IRB Approach are only valid, if SAMA has provided its Regulatory Approval to use IRB Approaches

Note: Items which are not applicable are to be left blank.

**CC1 – Composition of regulatory capital-continued**

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

SAR (000)	Components <sup>1</sup> of regulatory capital reported by the bank
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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
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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	-
49	of which: instruments issued by subsidiaries subject to phase out	-
50	Provisions	726,126
51	<b>Tier 2 capital before regulatory adjustments</b>	<b>726,126</b>
Tier 2 capital: regulatory adjustments		
57	<b>Total regulatory adjustments to Tier 2 capital</b>	<b>-</b>
58	<b>Tier 2 capital (T2)</b>	<b>726,126</b>
59	<b>Total capital (TC = T1 + T2)</b>	<b>15,769,461</b>
60	<b>Total PI risk weighted assets</b>	<b>80,865,656</b>
Capital ratios		
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	15.11%
62	Tier 1 (as a percentage of risk weighted assets)	18.60%
63	<b>Total capital (as a percentage of risk weighted assets)</b>	<b>19.50%</b>
68	<b>Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)</b>	<b>15.11%</b>
National minima (if different from Basel 3)		
Amounts below the thresholds for deduction (before risk weighting)		
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)	726,126
77	Cap on inclusion of provisions in Tier 2 under standardised approach	936,996
Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022)		
85	<b>Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)</b>	<b>-</b>

A

<sup>1</sup>For detailed explanation of rows (1-85), please refer to SAMA circular # BCS 23295 dated 23 July 2012 entitled "Composition of Capital Disclosure Requirements" issued by the BCBS in June 2012.

<sup>(2)</sup> All rows related to IRB Approach are only valid, if SAMA has provided its Regulatory Approval to use IRB Approaches

Note: Items which are not applicable are to be left blank.

## CC2 – Reconciliation of regulatory capital to balance sheet

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

	Balance sheet in Published financial statements	Adjustment of banking associates / other entities (*)	Under regulatory scope of consolidation
	( C )	( D )	( E )
<b>Assets</b>			
Cash and balances at central banks	9,170,440		9,170,440
Due from banks and other financial institutions	2,038,835		2,038,835
Investments, net	30,886,530		30,886,530
Loans and advances, net	58,603,139		58,603,139
Investment in associates	951,949		951,949
Property and equipment, net	1,090,884		1,090,884
Other assets	1,874,193		1,874,193
<b>Total assets</b>	<b>104,615,970</b>	<b>0</b>	<b>104,615,970</b>
<b>Liabilities</b>			
Due to Banks and other financial institutions	21,885,633		21,885,633
Customer deposits	64,242,631		64,242,631
Debt securities in issue	-		-
Borrowings	2,006,741		2,006,741
Other liabilities	2,241,891		2,241,891
<b>Total liabilities</b>	<b>90,376,896</b>	<b>0</b>	<b>90,376,896</b>
Paid up share capital	7,500,000		7,500,000
Statutory reserves	4,988,000		4,988,000
Treasury Shares	(1,041,067)		(1,041,067)
Other reserves	209,987		209,987
Retained earnings	582,154	-	582,154
Proposed dividends	-		-
Tier 1 Sukuk	2,000,000		2,000,000
<b>Total liabilities and equity</b>	<b>104,615,970</b>	<b>0</b>	<b>104,615,970</b>

**CC2 – Reconciliation of regulatory capital to balance sheet**
**Balance sheet - Step 2 (Table 2(c))**

	Balance sheet in Published financial statements	Adjustment of banking associates / other entities	Under regulatory scope of consolidation
	( C )	( D )	( E )
<b>Assets</b>			
Cash and balances at central banks	9,170,440		9,170,440
Due from banks and other financial institutions	2,038,835		2,038,835
Investments, net	30,886,530		30,886,530
Loans and advances, net	58,603,139		58,603,139
<b>of which Collective provisions</b>	<b>726,126</b>	<b>0</b>	<b>726,126</b>
Investment in associates	951,949		951,949
Property and equipment, net	1,090,884		1,090,884
Other assets	1,874,193		1,874,193
<b>of which goodwill</b>	<b>18,295</b>	<b>0</b>	<b>18,295</b>
<b>Total assets</b>	<b>104,615,970</b>	<b>0</b>	<b>104,615,970</b>
<b>Liabilities</b>			
Due to Banks and other financial institutions	21,885,633		21,885,633
Customer deposits	64,242,631		64,242,631
Debt securities in issue	-		-
<b>of which Tier 2 capital instruments</b>	<b>0</b>	<b>0</b>	<b>0</b>
Borrowings	2,006,741		2,006,741
Other liabilities	2,241,891		2,241,891
<b>Subtotal</b>	<b>90,376,896</b>	<b>0</b>	<b>90,376,896</b>
<b>Paid up share capital</b>	<b>7,500,000</b>		<b>7,500,000</b>
<b>of which amount eligible for CET1</b>	<b>7,500,000</b>		<b>7,500,000</b>
<b>of which amount eligible for AT1</b>	<b>-</b>	<b>-</b>	<b>-</b>
Statutory reserves	4,988,000		4,988,000
Treasury Shares	(1,041,067)		(1,041,067)
Other reserves	209,987		209,987
<b>of which: Employee stock option shares</b>	<b>-</b>	<b>-</b>	<b>-</b>
Retained earnings	582,154		582,154
<b>of which: Goodwill</b>	<b>18,295</b>	<b>-</b>	<b>18,295</b>
Minority Interest	-		-
Proposed dividends	-		-
Tier 1 Sukuk	2,000,000		2,000,000
<b>Total liabilities and equity</b>	<b>104,615,970</b>	<b>-</b>	<b>104,615,970</b>

**CCA – Main features of regulatory capital instruments and of other TLAC- eligible instruments**

Main features template of regulatory capital instruments - (Table 2(e-1/4))		
1	Issuer	Saudi Investment Bank
2	Unique identifier (eg CUSPIN, ISIN or Bloomberg identifier for private placement)	N/A
3	Governing law(s) of the instrument	The instrument is governed by the laws of the Kingdom of Saudi Arabia
	Regulatory treatment	
4	Transitional Basel III rules	Additional Tier 1
5	Post-transitional Basel III rules	Eligible
6	Eligible at solo/group/group&solo	GROUP and Solo
7	Instrument type	Subordinated Sukuk
8	Amount recognized in regulatory capital (SAR "000", as of most recent reporting date)	500,000
9	Par value of instrument	SAR 1,000
10	Accounting classification	Equity
11	Original date of issuance	November 21, 2016
12	Perpetual or dated	Perpetual
13	Original maturity date	N/A
14	Issuer call subject to prior supervisory approval	Yes
15	Option call date, contingent call dates and redemption amount	November 21, 2021
16	Subsequent call dates if applicable	Any profit distribution dates after the first call date
	Coupons / dividends	
17	Fixed or Floating dividend/coupon	N/A
18	Coupon rate and any related index	N/A
19	Existence of a dividend stopper	Yes
20	Fully discretionary, partially discretionary or mandatory	Fully Discretionary
21	Existence of step up or other incentive to redeem	None
22	Non cumulative or cumulative	Non cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	NA
25	If convertible, fully or partially	NA
26	If convertible, conversion rate	NA
27	If convertible, mandatory or optional conversion	NA
28	If convertible, specify instrument type convertible into	NA
29	If convertible, specify issuer of instrument it converts into	NA
30	Write-down feature	Yes
31	If write-down, write-down trigger (s)	Terms of contract of the instrument provide the legal basis for SAMA to trigger write-down (a contractual approach)
32	If write-down, full or partial	Written down fully or partial
33	If write-down, permanent or temporary	Permanent
34	If temporary writedown, description of the write-up mechansim	N/A
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Subordinated, Senior and Tier II subordinated sukukholders are senior to this instrument
36	Non-compliant transitioned features	N/A
37	If yes, specify non-compliant features	NA

**Note:** Further explanation of rows (1-37) as given above are provided in SAMA circular # BCS 23295 dated 23 July 2012 entitled "Composition of Capital Disclosure Requirements issued by the BCBS in June 2012.

**CCA – Main features of regulatory capital instruments and of other TLAC- eligible instruments**

Main features template of regulatory capital instruments - (Table 2(e-2/4))		
1	Issuer	Saudi Investment Bank
2	Unique identifier (eg CUSPIN, ISIN or Bloomberg identifier for private placement)	N/A
3	Governing law(s) of the instrument	The instrument is governed by the laws of the Kingdom of Saudi Arabia
	Regulatory treatment	
4	Transitional Basel III rules	Additional Tier 1
5	Post-transitional Basel III rules	Eligible
6	Eligible at solo/group/group&solo	GROUP and Solo
7	Instrument type	Subordinated Sukuk
8	Amount recognized in regulatory capital (SAR "000", as of most recent reporting date)	285,000
9	Par value of instrument	SAR 1,000
10	Accounting classification	Equity
11	Original date of issuance	June 6, 2017
12	Perpetual or dated	Perpetual
13	Original maturity date	N/A
14	Issuer call subject to prior supervisory approval	Yes
15	Option call date, contingent call dates and redemption amount	June 6, 2022
16	Subsequent call dates if applicable	Any profit distribution dates after the first call date
	Coupons / dividends	
17	Fixed or Floating dividend/coupon	N/A
18	Coupon rate and any related index	N/A
19	Existence of a dividend stopper	Yes
20	Fully discretionary, partially discretionary or mandatory	Fully Discretionary
21	Existence of step up or other incentive to redeem	None
22	Non cumulative or cumulative	Non cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	NA
25	If convertible, fully or partially	NA
26	If convertible, conversion rate	NA
27	If convertible, mandatory or optional conversion	NA
28	If convertible, specify instrument type convertible into	NA
29	If convertible, specify issuer of instrument it converts into	NA
30	Write-down feature	Yes
31	If write-down, write-down trigger (s)	Terms of contract of the instrument provide the legal basis for SAMA to trigger write-down (a contractual approach)
32	If write-down, full or partial	Written down fully or partial
33	If write-down, permanent or temporary	Permanent
34	If temporary writedown, description of the write-up mechsansim	N/A
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Subordinated, Senior and Tier II subordinated sukukholders are senior to this instrument
36	Non-compliant transitioned features	N/A
37	If yes, specify non-compliant features	NA

**Note:** Further explanation of rows (1-37) as given above are provided in SAMA circular # BCS 23295 dated 23 July 2012 entitled "Composition of Capital Disclosure Requirements issued by the BCBS in June 2012.

**CCA – Main features of regulatory capital instruments and of other TLAC- eligible instruments**

Main features template of regulatory capital instruments - (Table 2(e-3/4))		
1	Issuer	Saudi Investment Bank
2	Unique identifier (eg CUSPIN, ISIN or Bloomberg identifier for private placement)	N/A
3	Governing law(s) of the instrument	The instrument is governed by the laws of the Kingdom of Saudi Arabia
	Regulatory treatment	
4	Transitional Basel III rules	Additional Tier 1
5	Post-transitional Basel III rules	Eligible
6	Eligible at solo/group/group&solo	GROUP and Solo
7	Instrument type	Subordinated Sukuk
8	Amount recognized in regulatory capital (SAR "000", as of most recent reporting date)	1,000,000
9	Par value of instrument	SAR 1,000
10	Accounting classification	Equity
11	Original date of issuance	March 21, 2018
12	Perpetual or dated	Perpetual
13	Original maturity date	N/A
14	Issuer call subject to prior supervisory approval	Yes
15	Option call date, contingent call dates and redemption amount	March 21, 2023
16	Subsequent call dates if applicable	Any profit distribution dates after the first call date
	Coupons / dividends	
17	Fixed or Floating dividend/coupon	N/A
18	Coupon rate and any related index	N/A
19	Existence of a dividend stopper	Yes
20	Fully discretionary, partially discretionary or mandatory	Fully Discretionary
21	Existence of step up or other incentive to redeem	None
22	Non cumulative or cumulative	Non cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	NA
25	If convertible, fully or partially	NA
26	If convertible, conversion rate	NA
27	If convertible, mandatory or optional conversion	NA
28	If convertible, specify instrument type convertible into	NA
29	If convertible, specify issuer of instrument it converts into	NA
30	Write-down feature	Yes
31	If write-down, write-down trigger (s)	Terms of contract of the instrument provide the legal basis for SAMA to trigger write-down (a contractual approach)
32	If write-down, full or partial	Written down fully or partial
33	If write-down, permanent or temporary	Permanent
34	If temporary writedown, description of the write-up mechsansim	N/A
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Subordinated, Senior and Tier II subordinated sukukholders are senior to this instrument
36	Non-compliant transitioned features	N/A
37	If yes, specify non-compliant features	NA

**Note:** Further explanation of rows (1-37) as given above are provided in SAMA circular # BCS 23295 dated 23 July 2012 entitled "Composition of Capital Disclosure Requirements issued by the BCBS in June 2012.



**CCA – Main features of regulatory capital instruments and of other TLAC- eligible instruments**

Main features template of regulatory capital instruments - (Table 2(e-4/4))		
1	Issuer	Saudi Investment Bank
2	Unique identifier (eg CUSPIN, ISIN or Bloomberg identifier for private placement)	N/A
3	Governing law(s) of the instrument	The instrument is governed by the laws of the Kingdom of Saudi Arabia
	Regulatory treatment	
4	Transitional Basel III rules	Additional Tier 1
5	Post-transitional Basel III rules	Eligible
6	Eligible at solo/igroup/group&solo	GROUP and Solo
7	Instrument type	Subordinated Sukuk
8	Amount recognized in regulatory capital (SAR "000", as of most recent reporting date)	215000
9	Par value of instrument	SAR 1,000
10	Accounting classification	Equity
11	Original date of issuance	April 15, 2019
12	Perpetual or dated	Perpetual
13	Original maturity date	N/A
14	Issuer call subject to prior supervisory approval	Yes
15	Option call date, contingent call dates and redemption amount	April 15, 2024
16	Subsequent call dates if applicable	Any profit distribution dates after the first call date
	Coupons / dividends	
17	Fixed or Floating dividend/coupon	N/A
18	Coupon rate and any related index	N/A
19	Existence of a dividend stopper	Yes
20	Fully discretionary, partially discretionary or mandatory	Fully Discretionary
21	Existence of step up or other incentive to redeem	None
22	Non cumulative or cumulative	Non cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	NA
25	If convertible, fully or partially	NA
26	If convertible, conversion rate	NA
27	If convertible, mandatory or optional conversion	NA
28	If convertible, specify instrument type convertible into	NA
29	If convertible, specify issuer of instrument it converts into	NA
30	Write-down feature	Yes
31	If write-down, write-down trigger (s)	Terms of contract of the instrument provide the legal basis for SAMA to trigger write-down (a contractual approach)
32	If write-down, full or partial	Written down fully or partial
33	If write-down, permanent or temporary	Permanent
34	If temporary writedown, description of the write-up mechansim	N/A
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Subordinated, Senior sukukholders are senior to this instrument
36	Non-compliant transitioned features	N/A
37	If yes, specify non-compliant features	NA

**Note:** Further explanation of rows (1-37) as given above are provided in SAMA circular # BCS 23295 dated 23 July 2012 entitled "Composition of Capital Disclosure Requirements issued by the BCBS in June 2012.

**Table LIQ2: Net Stable Funding Ratio (NSFR)**

SAR (000)		a	b	c	d	e
		Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1 year	≥ 1 year	
<b>Available stable funding (ASF) item</b>						
1	<b>Capital:</b>	<b>16,919,461</b>	-	-	<b>4,640,087</b>	<b>21,559,548</b>
2	Regulatory capital	13,769,461	-	-	2,000,000	15,769,461
3	Other capital instruments and liabilities	3,150,000	-	-	2,640,087	5,790,087
4	Retail deposits and deposits from small business customers:	<b>29,081,143</b>	<b>17,497,199</b>	<b>941,530</b>	-	<b>33,661,164</b>
5	Stable deposits	-	-	-	-	-
6	Less stable deposits	29,081,143	17,497,199	941,530	-	33,661,164
7	Wholesale funding:	<b>6,395,507</b>	10,063,748	5,396,480	-	<b>10,927,868</b>
8	Operational deposits	-	-	-	-	-
9	Other wholesale funding	6,395,507	10,063,748	5,396,480	-	10,927,868
10	Liabilities with matching interdependent assets	-	-	-	-	-
11	Other liabilities:	<b>2,085,358</b>	<b>15,675,755</b>	-	<b>(226,847)</b>	-
12	NSFR derivative liabilities	-	-	-	-	-
13	All other liabilities and equity not included in the above categories	2,085,358	15,675,755	-	(226,847)	-
14	<b>Total Available Stable Funding (ASF)</b>	<b>54,481,469</b>	<b>43,236,702</b>	<b>6,338,011</b>	<b>4,413,240</b>	<b>66,148,580</b>
<b>Required stable funding (RSF) item</b>						
15	Total NSFR high-quality liquid assets (HQLA)	4,392,926	6,543,893	284,742	19,785,392	1,101,201
16	Deposits held at other financial institutions for operational purposes	-	-	-	-	-
17	Performing loans and securities:	<b>8,073,168</b>	<b>22,511,573</b>	<b>8,422,178</b>	<b>29,643,269</b>	<b>44,511,917</b>
18	Performing loans to financial institutions secured by Level 1 HQLA	-	-	-	-	-
19	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	1,790,277	557,225	34,875	300,000	441,635
20	Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which:	5,951,835	21,954,348	8,387,303	23,000,030	<b>38,397,131</b>
21	With a risk weight of less than or equal to 35% under the Basel II standardised approach for credit risk	-	-	-	-	-
22	Performing residential mortgages, of which:	-	-	-	-	-
23	With a risk weight of less than or equal to 35% under the Basel II standardised approach for credit risk	-	-	-	-	-
24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	331,056	-	-	6,343,240	<b>5,673,151</b>
25	Assets with matching interdependent liabilities	-	-	-	-	-
26	Other assets:	<b>4,504,546</b>	-	-	<b>440,423</b>	<b>4,944,968</b>
27	Physical traded commodities, including gold	-	-	-	-	-
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	-	-	-	-	-
29	NSFR derivative assets	665,170	-	-	-	665,170
30	NSFR derivative liabilities before deduction of variation margin posted	440,888	-	-	-	440,888
31	All other assets not included in the above categories	3,398,489	-	-	440,423	3,838,911
32	Off-balance sheet items	16,544,512	-	-	-	<b>827,226</b>
33	<b>Total Required Amount of Stable Funding (RSF)</b>	<b>33,515,152</b>	<b>29,055,466</b>	<b>8,706,920</b>	<b>49,869,084</b>	<b>51,385,312</b>
34	<b>Net Stable Funding Ratio (%)</b>	<b>128.73%</b>				

## B.7 - Template CR1: Credit quality of assets

SAR (000)		a	b	c	d
		Gross carrying values of		Allowances/ impairments (ECL)	Net values (a+b-c)
		Defaulted exposures (Stage 3 Exposures)	Non-defaulted exposures		
1	Loans	3,606,322	57,643,147	2,646,330	<b>58,603,139</b>
2	Debt Securities	-	30,376,551	31,248	<b>30,345,303</b>
3	Off-balance sheet exposures	410,583	11,839,632	227,142	<b>12,023,073</b>
4	<b>Total</b>	<b>4,016,905</b>	<b>99,859,330</b>	<b>2,904,720</b>	<b>100,971,515</b>

Defaulted exposures comprise of non-performing loans, past due over 90 days but not impaired, and other S3 exposures.

**B.8 - Template CR2: Changes in stock of stage 3 credit impaired exposures**

<b>1</b>	<b>Defaulted loans and debt securities (Stage 3 Credit Impaired )at end of the June 30, 2019</b>	<b>3,745,623</b>
2	Loans and debt securities that have defaulted since the last reporting period	290,164
3	Returned to non-defaulted status	(7,306)
4	Amounts written off-Net	(71,209)
5	Other changes-movements in S3 exposures	59,633
<b>6</b>	<b>Defaulted loans (including off balance sheet) and debt securities at end of the reporting period</b>	<b>4,016,905</b>

**B.11 - Template CR3: Credit risk mitigation techniques – overview**

SAR (000)		a	b	c	d	e	f	g
		Exposures unsecured: carrying amount	Exposures secured by collateral	Exposures secured by collateral, of which: secured amount	Exposures secured by financial guarantees	Exposures secured by financial guarantees, of which: secured amount	Exposures secured by credit derivatives	Exposures secured by credit derivatives, of which: secured amount
1	Loans	28,701,291	29,901,848	25,636,587	8,000	8,000	-	-
2	Debt securities	30,345,303	-	-	-	-	-	-
<b>3</b>	<b>Total</b>	<b>59,046,594</b>	<b>-</b>	<b>25,636,587</b>	<b>8,000</b>	<b>8,000</b>	<b>-</b>	<b>-</b>
4	Of which defaulted	1,147,470	2,458,852	1,404,260	-	-	-	-

**B.13 - Template CR4: Standardised approach – credit risk exposure and Credit Risk Mitigation (CRM) effects**

SAR (000)	a	b	c	d	e	f
	Exposures before CCF and CRM		Exposures post-CCF and CRM		RWA and RWA density	
Asset classes	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
Sovereigns and their central banks	30,524,510	465,422	30,524,510	-	-	-
Non-central government public sector entities	-	-	-	-	-	-
Multilateral development banks	-	-	-	-	-	-
Banks and Securities firms	9,121,094	43,607,987	9,121,094	432,632	4,700,426	0.49
Corporates	45,180,929	75,352,029	45,099,732	8,382,380	52,020,217	0.97
Regulatory retail portfolios	9,906,426	174,506	9,906,071	1,786	7,430,892	0.75
Secured by residential property	2,012,678	-	2,009,222	-	1,004,611	0.50
Secured by commercial real estate	1,017,125	-	1,003,362	-	999,368	1.00
Equity	351,222	-	351,222	-	351,222	1.00
Past-due loans	-	-	-	-	-	-
Securitized assets	-	-	-	-	-	-
Other assets	9,150,563	263,402	7,135,518	159,911	7,874,538	1.08
<b>Total</b>	<b>107,264,547</b>	<b>119,863,346</b>	<b>105,150,732</b>	<b>8,976,708</b>	<b>74,381,276</b>	<b>5.79</b>

**B.14 - Template CR5: Standardised approach – exposures by asset classes and risk weights, On Balance Sheet and Off Balance Sheet**

SAR (000)	a	b	c	d	e	f	g	h	i	j
Asset classes/ Risk weight*	0%	10%	20%	35%	50%	75%	100%	150%	Others**	Total credit exposures amount (post CCF and post-CRM)
Sovereigns and their central banks	30,524,510									30,524,510
Non-central government public sector entities (PSEs)										-
Multilateral development banks (MDBs)										-
Banks & Securities firms			555,307		8,818,752	-	179,024	643		9,553,726
Corporates			129,540		1,109,594		46,871,880	3,383	5,367,714	53,482,111
Regulatory retail portfolios						9,907,856				9,907,856
Secured by residential property					2,009,222					2,009,222
Secured by commercial real estate							976,733		26,629	1,003,362
Equity							351,223			351,223
Other assets	986,700						5,081,001	275,781	951,947	7,295,429
<b>Total</b>	<b>31,511,211</b>	<b>-</b>	<b>684,848</b>	<b>-</b>	<b>11,937,568</b>	<b>9,907,856</b>	<b>53,459,861</b>	<b>279,807</b>	<b>6,346,289</b>	<b>114,127,440</b>

\*Banks subject to the simplified standardised approach should indicate risk weights determined by the supervisory authority in the columns.

\*\* Investments in Associates, MSME, and some minor other exposures

## B 9.1: CREDIT RISK: GENERAL DISCLOSURES

Geographic Breakdown of On-Balance Sheet, Off Balance Sheet, and Derivatives Exposures							
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	29,842,726	-	-	-	-	-	29,842,726
Others	-	701,446	-	-	-	-	701,446
Multilateral Development Banks (MDBs)	-	-	-	-	-	-	-
Public Sector Entities (PSEs)	-	-	-	-	-	-	-
Banks and securities firms	4,066,124	1,643,392	1,715,442	2,143,901	187,264	43,486	9,799,609
Corporates	53,758,915	-	-	-	-	-	53,758,915
Retail non-mortgages	9,905,534	-	-	-	-	-	9,905,534
Small Business Facilities Enterprises (SBFE's)	2,322	-	-	-	-	-	2,322
Mortgages:	-	-	-	-	-	-	-
Residential	2,009,222	-	-	-	-	-	2,009,222
Commercial	1,003,362	-	-	-	-	-	1,003,362
Securitized assets	-	-	-	-	-	-	-
Equity	351,222	-	-	-	-	-	351,222
Others	7,295,429	0	120,674	-	-	-	7,416,103
<b>Total</b>	<b>108,234,857</b>	<b>2,344,838</b>	<b>1,836,116</b>	<b>2,143,901</b>	<b>187,264</b>	<b>43,486</b>	<b>114,790,462</b>



**B9.2: CREDIT RISK: GENERAL DISCLOSURES**
**Industry Sector Breakdown of On-Balance Sheet, Off Balance Sheet, and Derivatives Exposures**

Portfolios	Industry Sectors												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	
SAMA and Saudi Government	29,842,726												29,842,726
Others	701,446												701,446
Banks and securities firms		9,799,609											9,799,609
Corporates		11,481,042	145,596	3,854,661	113,595	479,375	11,302,589	11,743,910	1,664,673	3,207,999	-	9,765,476	53,758,915
Retail non-mortgages						123	-	14	-	-	9,905,397		9,905,534
Small Business Facilities Enterprises (SBFE's)							0	1,834	-	488			2,322
Residential								-	-	-	2,009,222	-	2,009,222
Commercial								281,628	-	38,005	-	683,729	1,003,362
Securitized assets													-
Equity		351,222											351,222
Others		3,120,102	50	191,925	-	-	156,759	724,018	79,006	90,454	866,043	2,187,747	7,416,103
<b>Total</b>	<b>30,544,172</b>	<b>24,751,975</b>	<b>145,645</b>	<b>4,046,586</b>	<b>113,595</b>	<b>479,498</b>	<b>11,459,348</b>	<b>12,751,405</b>	<b>1,743,679</b>	<b>3,336,945</b>	<b>12,780,662</b>	<b>12,636,952</b>	<b>114,790,462</b>

**B9.3: CREDIT RISK: GENERAL DISCLOSURES**
**Residual Contractual Maturity Breakdown of On-Balance Sheet, Off Balance Sheet, and Derivatives Exposures**

Portfolios	Maturity breakdown									
	Less than 8 days	8-30 days	31-90 days	91-180 days	181-360 days	1-3 years	3-5 years	Over 5 years	No Fixed Maturity	Total
<i>Sovereigns and central banks:</i>										
SAMA and Saudi Government	7,927,554	458,218	1,210,450	285,225	284,742	6,641,346	4,039,939	9,696,697	-	30,544,172
Others										-
Multilateral Development Banks (MDBs)										-
Public Sector Entities (PSEs)										-
Banks and securities firms	223,511	379,724	514,235	187,883	762,549	1,681,879	1,268,601	2,481,831	2,299,397	9,799,609
Corporates	3,878,117	2,223,730	7,340,671	8,634,408	7,816,417	3,416,706	6,313,889	14,129,320	5,655	53,758,915
Retail non-mortgages	4,207	2,620,493	15,337	50,198	213,383	2,279,435	4,385,494	336,988		9,905,534
Small Business Facilities Enterprises (SBFE's)	4	-	-	515	1,316	-	488	-		2,322
<i>Mortgages:</i>										
Residential	-	72	-	295	680	12,840	38,151	1,957,184	-	2,009,222
Commercial	-	658	100,562	546,241	6,053	147,696	101,920	100,233	-	1,003,362
Equity									351,222	351,222
Others	2,019,431	1,131,474	-	-	-	8,271	166,355	101,612	3,988,959	7,416,103
<b>Total</b>	<b>14,052,824</b>	<b>6,814,368</b>	<b>9,181,255</b>	<b>9,704,765</b>	<b>9,085,140</b>	<b>14,188,173</b>	<b>16,314,837</b>	<b>28,803,866</b>	<b>6,645,234</b>	<b>114,790,462</b>

**B9.4: CREDIT RISK: GENERAL DISCLOSURES**

Impaired Loans (Stage 3), Past Due Loans and Allowances										
Industry sector	NPLs included in Stage 3	Total Past Due	Aging of Past Due Loans (days)				Stage 3 allowances			Stage 1 & 2 allowances
			Less than 90 Days	90-179	180-359	360 and above	Charges / (transfers) during the period	Charge-offs during the period, net	Balance at the end of the period	
Government and quasi government	-		-	-	-	-	-	-	-	8,412
Banks and other financial institutions	2,246	29,279	236,924	-	1	29,278	5,764	-	19,285	69,500
Agriculture and fishing	-	94	10,086	94	-	-	45	-	45	1,525
Manufacturing	169,636	22,625	230,566	16,399	3	6,223	42,761	24,595	196,492	40,704
Mining and quarrying	-	-	-	-	-	-	-	-	-	1,365
Electricity, water, gas and health services	-	-	39,796	-	-	-	-	-	-	4,015
Building and Construction	109,447	40,902	515,117	16,996	2,459	21,447	59,989	-	129,796	78,703
Commerce	846,385	98,585	673,389	47,631	6,953	44,001	44,938	-	472,018	136,499
Transportation and communication	47,682	9,293	22,852	-	3	9,290	1,686	-	42,020	16,676
Services	13,247	30,376	217,785	-	36	30,340	2,949	-	21,007	30,206
Consumer loans and credit cards	266,314	2,973	702,154	2,973	-	-	48,067	46,614	179,954	175,587
Others / (General)	904,925	198,930	1,135,020	384	1,494	197,052	36,648	-	952,583	69,938
<b>Total</b>	<b>2,359,882</b>	<b>433,057</b>	<b>3,783,689</b>	<b>84,477</b>	<b>10,949</b>	<b>337,631</b>	<b>242,847</b>	<b>71,209</b>	<b>2,013,200</b>	<b>633,130</b>

**B9.5: CREDIT RISK: GENERAL DISCLOSURES****Impaired Loans, Past Due Loans And Allowances**

Geographic area	NPLs included in Stage 3	Aging of Past Due Loans (days)					Stage 3 allowances	Stage 1 & 2 allowances
		Total Past Due	Less than 90 days	90-179	180-359	360 and above		
Saudi Arabia	2,359,882	433,057	3,783,689	84,477	10,949	337,631	2,013,200	633,130
Other GCC & Middle East	-	-	-	-	-	-	-	-
Europe	-	-	-	-	-	-	-	-
North America	-	-	-	-	-	-	-	-
South East Asia	-	-	-	-	-	-	-	-
Others countries	-	-	-	-	-	-	-	-
<b>Total</b>	<b>2,359,882</b>	<b>433,057</b>	<b>3,783,689</b>	<b>84,477</b>	<b>10,949</b>	<b>337,631</b>	<b>2,013,200</b>	<b>633,130</b>

**B9.6: CREDIT RISK: GENERAL DISCLOSURES****Reconciliation Of Changes In The Allowances For Loan Impairment**

<b>Particulars</b>	<b>Stage 1</b>	<b>Stage 2</b>	<b>Stage 3</b>	<b>Total</b>
Balance, beginning of the year, adjusted for IFRS 9 adoption	379,511	184,512	1,841,562	2,405,585
Charge-offs taken against the allowances during the period	-	-	(71,209)	(71,209)
Changes in exposures and re- measurement	37,966	31,141	242,847	311,954
Other adjustments:	-	-	-	-
- exchange rate differences	-	-	-	-
- business combinations	-	-	-	-
- acquisitions and disposals of subsidiaries	-	-	-	-
- recoveries	-	-	-	-
Transfers between allowances				-
Balance, end of the year	<b>417,477</b>	<b>215,653</b>	<b>2,013,200</b>	<b>2,646,330</b>

**B.22 - Template CCR1: Analysis of counterparty credit risk (CCR)[1] exposure by approach**

SAR (000)		a	b	c	d	e	f
		Replacement cost	Potential future exposure	EEPE	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
1	SA-CCR (for derivatives)	545,598	250,777		1.4	796,375	383,730
2	Internal Model Method (for derivatives and SFTs)						
3	Simple Approach for credit risk mitigation (for SFTs)						
4	Comprehensive Approach for credit risk mitigation (for SFTs)						
5	VaR for SFTs						
6	<b>Total</b>						<b>383,730</b>

**B.23 - Template CCR2: Credit valuation adjustment (CVA) capital charge**

SAR (000)		a	b
		EAD post-CRM	RWA
	Total portfolios subject to the Advanced CVA capital charge		
1	(i) VaR component (including the 3×multiplier)		
2	(ii) Stressed VaR component (including the 3×multiplier)		
3	All portfolios subject to the Standardised CVA capital charge	796,375	194,712
4	<b>Total subject to the CVA capital charge</b>	<b>796,375</b>	<b>194,712</b>

**B.24 - Template CCR3: Standardised approach – CCR exposures by regulatory portfolio and risk weights, Derivatives**

SAR (000)	a	b	c	d	e	f	g	h	i
Regulatory portfolio*/ Risk weight***	0%	10%	20%	50%	75%	100%	150%	Others	Total credit exposures
Sovereigns and their central banks	19,662	-	-	-	-	-	-	-	19,662
Non-central government public sector entities (PSEs)	-	-	-	-	-	-	-	-	-
Multilateral development banks (MDBs)	-	-	-	-	-	-	-	-	-
Banks and Securities firms	-	-	38,275	207,608	-	-	-	-	245,883
Corporates	-	-	-	11,673	-	257,732	-	7,399	276,804
Regulatory retail portfolios	-	-	-	-	-	-	-	-	-
Other assets	-	-	-	-	-	-	-	120,674	120,674
<b>Total</b>	<b>19,662</b>	<b>-</b>	<b>38,275</b>	<b>219,280</b>	<b>-</b>	<b>257,732</b>	<b>-</b>	<b>128,073</b>	<b>663,022</b>

\*The breakdown by risk weight and regulatory portfolio included in the template is for illustrative purposes. Banks may complete the template with the breakdown of asset classes according to the local implementation of the Basel framework.

\*\*Banks subject to the simplified standardised approach should indicate risk weights determined by the supervisory authority in the columns.



**B.26 - Template CCR5: Composition of collateral for CCR exposure**

SAR (000)	a	b	c	d	e	f
	Collateral used in derivative transactions				Collateral used in SFTs	
	Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral
	Segregated	Unsegregated	Segregated	Unsegregated		
Cash – domestic currency		-		-	-	-
Cash – other currencies	1,609,394	-	1,866,737	-	-	-
Domestic sovereign debt	-	-	-	-	-	-
Other sovereign debt	-	-	-	-	-	-
Government agency debt	-	-	-	-	-	-
Corporate bonds	-	-	-	-	-	14,639,806
Equity securities	-	-	-	-	-	-
Other collateral	-	-	-	-	-	-
<b>Total</b>	<b>1,609,394</b>	<b>-</b>	<b>1,866,737</b>	<b>-</b>	<b>-</b>	<b>14,639,806</b>

**B.37 - Template MR1: Market risk under standardised approach**

SAR (000)		a
		RWA
	Outright products	<b>844,578</b>
1	Interest rate risk (general and specific)	844,578
2	Equity risk (general and specific)	-
3	Foreign exchange risk	-
4	Commodity risk	-
	Options	-
5	Simplified approach	-
6	Delta-plus method	-
7	Scenario approach	-
8	Securitisation	-
<b>9</b>	<b>Total</b>	<b>844,578</b>

The Bank's market risk component comprises of Fx and Interest Rate Risk.

The Bank does not maintain trading book positions in Equity and OTC Derivatives.