

TABLE 1: SCOPE OF APPLICATION
Capital Deficiencies (Table 1, (e))

Particulars	Amount
The aggregate amount of capital deficiencies in subsidiaries not included in the consolidation i.e. that are deducted:	
1. Subsidiary 1	-
2. Subsidiary 2	-
3. Subsidiary 3	-
4. Subsidiary n	-

The Saudi Investment Bank
Capital Structure under Basel III for December 31, 2015

TABLE 2: CAPITAL STRUCTURE

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

	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	4,086,987		4,086,987
Due from banks and other financial institutions	6,405,783		6,405,783
Investments, net	18,842,327		18,842,327
Loans and advances, net	60,024,979		60,024,979
Investment in associates	939,022		939,022
Property and equipment, net	1,021,564		1,021,564
Other assets	2,313,057		2,313,057
Total assets	93,633,719	0	93,633,719
Liabilities			
Due to Banks and other financial institutions	5,321,488		5,321,488
Customer deposits	70,328,812		70,328,812
Debt securities in issue	2,000,000		2,000,000
Borrowings	2,000,000		2,000,000
Other liabilities	1,946,957		1,946,957
Total liabilities	81,597,257	0	81,597,257
Paid up share capital	6,500,000		6,500,000
Statutory reserves	3,946,000		3,946,000
Other reserves	11,768		11,768
Retained earnings	1,100,949	-	1,100,949
Proposed dividends	534,500		534,500
Employee stock option shares	(56,755)		(56,755)
Total liabilities and equity	93,633,719	0	93,633,719

The Saudi Investment Bank
Capital Structure under Basel III for December 31, 2015

TABLE 2: CAPITAL STRUCTURE

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

	Balance sheet in Published financial statements	Adjustment of banking associates / other entities	Under regulatory scope of consolidation	Reference
	(C)	(D)	(E)	
Assets				
Cash and balances at central banks	4,086,987		4,086,987	
Due from banks and other financial institutions	6,405,783		6,405,783	
Investments, net	18,842,327		18,842,327	
Loans and advances, net	60,024,979		60,024,979	
of which Collective provisions	455,881	0	455,881	A
Investment in associates	939,022		939,022	
Property and equipment, net	1,021,564		1,021,564	
Other assets	2,313,057		2,313,057	
of which goodwill	18,295	0	18,295	B
Total assets	93,633,719	0	93,633,719	
Liabilities				
Due to Banks and other financial institutions	5,321,488		5,321,488	
Customer deposits	70,328,812		70,328,812	
Debt securities in issue	2,000,000		2,000,000	
of which Tier 2 capital instruments	2,000,000	0	2,000,000	
Borrowings	2,000,000		2,000,000	
Other liabilities	1,946,957		1,946,957	
Subtotal	81,597,257	0	81,597,257	
Paid up share capital	6,500,000		6,500,000	
of which amount eligible for CET1	6,500,000		6,500,000	C
of which amount eligible for AT1	-	-	-	
Statutory reserves	3,946,000		3,946,000	D
Other reserves	(44,987)		(44,987)	E
of which: Employee stock option shares	(56,755)	-	(56,755)	F
Retained earnings	1,100,949		1,100,949	G
of which: Goodwill	18,295	-	18,295	F
Minority Interest	-		-	
Proposed dividends	534,500		534,500	
Total liabilities and equity	93,633,719	-	93,633,719	

The Saudi Investment Bank
Capital Structure under Basel III for December 31, 2015



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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	

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
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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	6,500,000
2	Retained earnings	1,635,449
3	Accumulated other comprehensive income (and other reserves)	3,957,768
6	Common Equity Tier 1 capital before regulatory adjustments	12,093,217
Common Equity Tier 1 capital: Regulatory adjustments		
8	Goodwill (net of related tax liability)	(18,295)
16	Investments in own shares (if not already netted off paid-in capital on reported balance sheet)	(56,755)
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	(75,050)
29	Common Equity Tier 1 capital (CEI)	12,018,167
Additional Tier 1 capital: instruments		
36	Additional Tier 1 capital before regulatory adjustments	-
Additional Tier 1 capital: regulatory adjustments		
44	Additional Tier 1 capital (ATI)	-
45	Tier 1 capital (T1 = CEI + ATI)	12,018,167

C
D + G
E
B

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

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

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	2,000,000
49	of which: instruments issued by subsidiaries subject to phase out	-
50	Provisions	455,881
51	Tier 2 capital before regulatory adjustments	2,455,881
Tier 2 capital: regulatory adjustments		
57	Total regulatory adjustments to Tier 2 capital	-
58	Tier 2 capital (T2)	2,455,881
59	Total capital (TC = T1 + T2)	14,474,048
60	Total risk weighted assets	85,425,592
Capital ratios		
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	14.07%
62	Tier 1 (as a percentage of risk weighted assets)	14.07%
63	Total capital (as a percentage of risk weighted assets)	16.94%
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)	14.07%
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)	1,009,353
77	Cap on inclusion of provisions in Tier 2 under standardised approach	455,881
Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022)		
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	-

A

TABLE 2: CAPITAL STRUCTURE		
Main features template of regulatory capital instruments - (Table 2(e))		
1	Issuer	Saudi Investment Bank
2	Unique identifier (e.g. CUSPIN, ISIN or Bloomberg identifier for private placement)	SA 13JFK0G534
3	Governing law(s) of the instrument	Private Placement under CMA regulations
	Regulatory treatment	
4	Transitional Basel III rules	N/A
5	Post-transitional Basel III rules	Yes
6	Eligible at solo/group/group&solo	GROUP and Solo
7	Instrument type	Sukuk
8	Amount recognized in regulatory capital (SAR "000", as of most recent reporting date)	2,000,000
9	Par value of instrument	Saudi Riyals 1 million
10	Accounting classification	Subordinated debt
11	Original date of issuance	June 5 2014
12	Perpetual or dated	Dated
13	Original maturity date	June 5 2024
14	Issuer call subject to prior supervisory approval	Yes
15	Option call date, contingent call dates and redemption amount	June 5 2019
16	Subsequent call dates if applicable	NIL
	Coupons / dividends	
17	Fixed or Floating dividend/coupon	Floating
18	Coupon rate and any related index	6 months SIBOR Plus 145 basis points
19	Existence of a dividend stopper	NO
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	NO
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)	To be determined by SAMA
32	If write-down, full or partial	To be determined by SAMA
33	If write-down, permanent or temporary	To be determined by SAMA
34	If temporary write-down, description of the write-up mechanism	To be determined by SAMA
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Junior in right of payments to "claims of depositor's or any other unsubordinated payment obligations"
36	Non-compliant transitioned features	NO
37	If yes, specify non-compliant features	NA

TABLE 3: CAPITAL ADEQUACY
Amount of Exposures Subject To Standardized Approach of Credit Risk and related Capital Requirements (TABLE 3, (b))

Portfolios	Amount of exposures	Capital requirements
Sovereigns and central banks:		
SAMA and Saudi Government	8,591,688	-
Multilateral Development Banks (MDBs)	-	-
Public Sector Entities (PSEs)	-	-
Banks and securities firms	12,558,145	380,247
Corporates	41,758,064	3,052,477
Retail non-mortgages	12,900,333	783,176
Small Business Facilities Enterprises (SBFE's)	27,131	1,859
Mortgages	-	-
Residential	428,763	34,301
Commercial	4,794,601	383,568
Securitized assets	-	-
Equity	1,229,911	98,393
Others	11,352,452	1,027,261
Total	93,641,088	5,761,281

TABLE 3: CAPITAL ADEQUACY
Capital Requirements For Market Risk* (822, Table 3, (d))

	Interest rate risk	Equity position risk	Foreign exchange risk	Commodity risk	Total
Standardized approach	14,502	-	45,734	-	60,236

* Capital requirements are to be disclosed only for the approaches used.

TABLE 3: CAPITAL ADEQUACY	
Capital Requirements for Operational Risk* (Table 3, (e))	
Particulars	Capital requirement
• Basic indicator approach;	313,950
• Standardized approach;	
• Alternate standardized approach;	
• Advanced measurement approach (AMA).	
Total	313,950

* Capital requirement is to be disclosed only for the approach used.

TABLE 3: CAPITAL ADEQUACY
Capital Adequacy Ratios (TABLE 3, (f))

Particulars	Total capital ratio	Tier 1 capital ratio
	%	
Top consolidated level	16.94%	14.07%
Bank significant stand alone subsidiary 1		
Bank significant stand alone subsidiary 2		
Bank significant stand alone subsidiary 3		
Bank significant stand alone subsidiary n		

TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES

Credit Risk Exposure (Table 4, (b))		
Portfolios	Total gross credit risk exposure	Average gross credit risk exposure over the period
Sovereigns and central banks:		
SAMA and Saudi Government	8,591,688	10,119,668
Multilateral Development Banks (MDBs)	-	-
Public Sector Entities (PSEs)	-	-
Banks and securities firms	13,807,815	10,287,280
Corporates	49,884,858	49,855,865
Retail non-mortgages	12,903,288	11,638,006
Small Business Facilities Enterprises (SBFEs)	37,056	29,027
Mortgages		
Residential	428,763	328,492
Commercial	4,794,601	5,213,754
Securitized assets	-	-
Equity	1,229,911	1,521,356
Others	11,515,007	11,908,466
Total	103,192,987	100,901,913

TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES

Geographic Breakdown (Table 4, (c))							
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	8,591,688	-	-	-	-	-	8,591,688
Multilateral Development Banks (MDBs)	-	-	-	-	-	-	-
Public Sector Entities (PSEs)	-	-	-	-	-	-	-
Banks and securities firms	4,931,103	4,304,415	2,321,013	1,689,850	173,494	387,940	13,807,815
Corporates	43,725,579	5,429,364	237,523	492,392	-	(0)	49,884,858
Retail non-mortgages	12,903,288	-	-	-	-	-	12,903,288
Small Business Facilities Enterprises (SBFE's)	37,056	-	-	-	-	-	37,056
Mortgages	-	-	-	-	-	-	-
Residential	428,763	-	-	-	-	-	428,763
Commercial	4,794,601	-	-	-	-	-	4,794,601
Securitized assets	-	-	-	-	-	-	-
Equity	1,221,275	-	-	8,636	-	-	1,229,911
Others	11,483,605	-	-	31,403	-	-	11,515,007
Total	88,116,958	9,733,779	2,558,535	2,222,281	173,494	387,939	103,192,987

TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES

Industry Sector Breakdown (Table 4, (d))													
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	8,591,688	0	-	-	-	-	-	-	-	-	-	-	8,591,688
Multilateral Development Banks (MDBs)	-	-	-	-	-	-	-	-	-	-	-	-	-
Public Sector Entities (PSEs)	-	-	-	-	-	-	-	-	-	-	-	-	-
Banks and securities firms	5,312,716	8,495,099	-	-	-	-	-	-	-	-	-	-	13,807,815
Corporates	5,113,789	9,079,617	32,368	7,374,482	439,216	858,769	9,556,364	12,840,751	1,869,965	2,117,539	-	601,999	49,884,858
Retail non-mortgages	-	-	-	398	231	-	2,680	5,776	-	-	12,894,204	(0)	12,903,288
Small Business Facilities Enterprises	-	1,607	-	1,659	-	-	9,514	16,429	1,173	6,673	-	-	37,056
Mortgages	-	-	-	-	-	-	-	-	-	-	-	-	-
Residential	-	-	-	-	-	-	-	-	-	-	-	428,763	428,763
Commercial	-	6,727	-	-	-	-	130,509	3,910,574	-	105,445	-	641,347	4,794,601
Securitized assets	-	-	-	-	-	-	-	-	-	-	-	-	-
Equity	-	938,517	-	195,246	-	-	-	26,968	-	69,180	-	-	1,229,911
Others	0	0	-	-	-	-	-	1,727,639	-	-	628,199	9,159,169	11,515,008
Total	19,018,192	18,521,568	32,368	7,571,785	439,447	858,769	9,699,067	18,528,136	1,871,138	2,298,837	13,522,403	10,831,277	103,192,987

TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES

Residual Contractual Maturity Breakdown (Table 4, (e))										
Portfolios	Maturity breakdown									
	Less than 8 days	8-30 days	31-90 days	90-180 days	180-360 days	2-3 years	4-5 years	Over 5 years	No Fixed Maturity	Total
Sovereigns and central banks:										
SAMA and Saudi Government*	-	-	5,151,911	-	-	-	-	-	3,439,777	8,591,688
Multilateral Development Banks (MDBs)	-	-	-	-	-	-	-	-	-	-
Public Sector Entities (PSEs)	-	-	-	-	-	-	-	-	-	-
Banks and securities firms	2,818,791	2,737,712	1,842,033	53,444	508,208	1,904,445	2,983,576	803,872	155,733	13,807,815
Corporates	1,759,392	4,577,473	10,523,506	7,485,254	7,673,057	7,817,260	1,418,549	7,105,125	1,525,244	49,884,858
Retail non-mortgages	1,145	1,948	5,192	19,857	78,187	2,758,795	9,870,508	142,966	24,690	12,903,288
Small Business Facilities Enterprises (SBFE)	625	1,000	6,383	8,532	2,720	11,828	-	-	5,968	37,056
Mortgages	-	-	-	-	-	-	-	-	-	-
Residential	-	-	-	79	558	1,534	16,648	409,944	-	428,763
Commercial	37,060	105,056	529,763	264,764	355,132	1,478,070	1,639,720	385,037	-	4,794,601
Securitized assets	-	-	-	-	-	-	-	-	-	-
Equity	-	-	-	-	-	-	-	-	1,229,911	1,229,911
Others	1,249	435,951	2,057,235	1,392,949	2,530,244	244,339	531,446	-	4,321,595	11,515,008
Total	4,618,263	7,859,139	20,116,022	9,224,878	11,148,106	14,216,270	16,460,447	8,846,944	10,702,917	103,192,986

*including others

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 / transfers during the period	Charge-offs during the period	Balance at the end of the period	
Government and quasi government	-	-	-	-	-	-	-	-	-	1,122
Banks and other financial institutions	-	-	283	-	-	-	57,675	-	27,100	56,337
Agriculture and fishing	-	-	-	-	-	-	-	-	-	111
Manufacturing	3,210	-	7,502	-	-	-	-	(11,024)	2,000	46,033
Mining and quarrying	-	-	-	-	-	-	-	-	-	2,725
Electricity, water, gas and health services	-	-	-	-	-	-	-	-	-	-
Building and Construction	695	334	2,502	334	-	-	700	-	700	36,368
Commerce	209,514	1,150,180	729	-	118,082	1,032,098	18,000	-	156,094	84,694
Transportation and communication	43,783	151	-	151	-	-	22,000	-	30,000	18,732
Services	14,372	563	1,781	563	-	-	-	-	17,200	12,431
Consumer loans and credit cards	142,741	-	117,225	-	-	-	56,033	(144,132)	142,741	134,182
Others / (General)	33,279	-	137	-	-	-	-	(34,081)	7,000	63,146
Total	447,594	1,151,228	130,159	1,048	118,082	1,032,098	154,408	(189,237)	382,835	455,881

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	447,594	130,159	1,048	118,082	1,032,098	382,835	455,881
Other GCC & Middle East		-	-	-	-		
Europe		-	-	-	-		
North America		-	-	-	-		
South East Asia		-	-	-	-		
Others countries		-	-	-	-		
Total	447,594	130,159	1,048	118,082	1,032,098	382,835	455,881

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	319,349	503,243
Charge-offs taken against the allowances during the period	(189,237)	(4,118)
Amounts set aside (or reversed) during the period	40,700	143,939
Other adjustments:	-	-
- exchange rate differences	-	-
- business combinations	-	-
- acquisitions and disposals of subsidiaries	-	-
- recoveries	56,033	5
Transfers between allowances	155,990	(187,188)
Balance, end of the year	382,835	455,881

TABLE 5 (STA): CREDIT RISK: DISCLOSURES FOR PORTFOLIOS SUBJECT TO THE STANDARDIZED APPROACH
Allocation Of Exposures To Risk Buckets (Table 5, (b))

Particulars	Risk Buckets									Deducted
	0%	20%	35%	50%	75%	100%	150%	* Others	Total	
Sovereigns and central banks:										
SAMA and Saudi Government	8,591,688	-	-	-	-	-	-	-	8,591,688	-
Multilateral Development Banks (MDBs)	-	-	-	-	-	-	-	-	-	-
Public Sector Entities (PSEs)	-	-	-	-	-	-	-	-	-	-
Banks and securities firms	-	6,769,796	-	1,800,031	-	3,501,048	797,918	939,022	13,807,815	-
Corporates	-	2,342,045	-	6,403,493	-	40,563,196	576,124	-	49,884,858	-
Retail non-mortgages	-	-	-	-	12,749,443	1,869	151,976	-	12,903,288	-
Small Business Facilities Enterprises (SBFE's)	-	-	-	-	33,077	187	3,792	-	37,056	-
Mortgages	-	-	-	-	-	-	-	-	-	-
Residential	-	-	-	-	-	428,763	-	-	428,763	-
Commercial	-	-	-	-	-	4,794,601	-	-	4,794,601	-
Securitized assets	-	-	-	-	-	-	-	-	-	-
Equity	-	-	-	-	-	1,229,911	-	-	1,229,911	-
Others	1,474,135	-	-	-	-	10,040,873	(0)	-	11,515,007	-
Grand Total	10,065,823	9,111,841	-	8,203,524	12,782,520	60,560,447	1,529,809	939,022	103,192,987	-

* Exposure related to investments in associated companies are reported under this category.

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		
Multilateral Development Banks (MDBs)		
Public Sector Entities (PSEs)		
Banks and securities firms	1,200	
Corporates	327,334	
Retail non-mortgages	46,157	
Small Business Facilities Enterprises (SBFE's)	18,503	
Mortgages		
Residential		
Commercial		
Securitized assets		
Equity		
Others	4,602	
Total	397,796	-

TABLE 8: GENERAL DISCLOSURES FOR EXPOSURES RELATED TO COUNTERPARTY CREDIT RISK (CCR)

General Disclosures (Table 8, (b) and (d))	
Particulars	Amount
Gross positive fair value of contracts	987,735
Netting Benefits*	
Netted Current Credit Exposure*	
Collateral held:	
-Cash	
-Government securities	
-Others	
Exposure amount (under the applicable method)	
-Internal Models Method (IMM)	
-Current Exposure Method (CEM)	1,183,500
Notional value of credit derivative hedges	
Current credit exposure (by type of credit exposure):	
-Interest rate contracts	1,060,328
-FX contracts	123,171
-Equity contracts	
-Credit derivatives	
-Commodity/other contracts	(0)

▪ Bank's estimate of Alpha (if the bank has received supervisory approval) is N/A

* Currently, netting for credit exposure measurement purposes not permitted in KSA.

TABLE 8: GENERAL DISCLOSURES FOR EXPOSURES RELATED TO COUNTERPARTY CREDIT RISK (CCR)

Credit Derivative Transactions (Table 8, (c))				
Credit derivative transactions	Proprietary activities		Intermediation activities	
	Protection bought	Protection sold	Protection bought	Protection sold
Total return swaps				
Credit default swaps				
Credit options				
Credit linked notes				
Collateralized debt obligations	-			
Collateralized bond obligations				
Collateralized loan obligations				
Others				
Total				

TABLE 10: MARKET RISK: DISCLOSURES FOR BANKS USING THE STANDARDIZED APPROACH
Level Of Market Risks In Terms Of Capital Requirements (Table 10, (b))

	Interest rate risk	Equity position risk	Foreign exchange risk	Commodity risk	Total
Capital requirements	14,502	-	45,734	-	60,236

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	12,387	12,387	1,217,524	1,217,524	-

TABLE 13: EQUITIES : DISCLOSURES FOR BANKING BOOK POSITIONS
Types And Nature of Investments (Table 13, (c))

Investments	Publicly traded	Privately held
Government and quasi government	-	
Banks and other financial institutions	938,516	
Agriculture and fishing	-	
Manufacturing	186,610	
Mining and quarrying	-	
Electricity, water, gas and health services	-	
Building and construction	-	
Commerce	26,968	
Transportation and communication	-	
Services	65,430	
Others	-	12,387
Total	1,217,524	12,387

TABLE 13: EQUITIES : DISCLOSURES FOR BANKING BOOK POSITIONS
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)	14,242
Total latent revaluation gains (losses)*	-
Unrealized gains (losses) included in Capital	14,242
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	76,072
Agriculture and fishing	-
Manufacturing	15,920
Mining and quarrying	-
Electricity, water, gas and health services	-
Building and construction	-
Commerce	2,157
Transportation and communication	-
Services	5,235
Others	-
Total	99,384

TABLE 14: INTEREST RATE RISK IN THE BANKING BOOK (IRRBB)
200bp Interest Rate Shocks for currencies with more than 5% of Assets or Liabilities (Table 14, (b))

Rate Shocks	Change in earnings
Upward rate shocks:	
SAR	(61,020)
USD	33,940
Downward rate shocks:	
SAR	61,020
USD	(33,940)