

Quantitative Disclosures under Pillar III of Basel III for December 31, 2014

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	-	



TABLE 2: CAPITAL STRUCTURE

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)
Assets			
Cash and balances at central banks	9,127,694		9,127,694
Due from banks and other financial institutions	879,496		879,496
Investments, net	22,396,949		22,396,949
Loans and advances, net	57,472,514		57,472,514
Investment in associates	846,351		846,351
Property and equipment, net	909,622		909,622
Other assets	1,993,814		1,993,814
Total assets	93,626,440	0	93,626,440

Liabilities			
Due to Banks and other financial institutions	5,002,088		5,002,088
Customer deposits	70,733,411		70,733,411
Debt securities in issue	2,000,000		2,000,000
Borrowings	2,000,000		2,000,000
Other liabilities	2,038,809		2,038,809
Total liabilities	81,774,308	0	81,774,308

Total liabilities and equity	93,626,440	0	93,626,440
Proposed dividends	-		-
Minortity Interests	-		-
Retained earnings	1,630,241	-	1,630,241
Other reserves	608,891		608,891
Statutory reserves	3,613,000		3,613,000
Paid up share capital	6,000,000		6,000,000

البنك السعودي للاستثمار The Saudi Investment Bank Quantitative Disclosures under Pillar III of Basel III for December 31, 2014 SAR (000)

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	9,127,694		9,127,694	
Due from banks and other financial institutions	879,496		879,496	
Investments, net	22,396,949		22,396,949	
Loans and advances, net	57,472,514		57,472,514	
of which Collective provisions	536,985	0	536,985	Α
Investment in associates	846,351		846,351	
Property and equipment, net	909,622		909,622	
Other assets	1,993,814		1,993,814	
of which goodwill	18,295	0	18,295	В
Total assets	93,626,440	0	93,626,440	
Liabilities				
Due to Banks and other financial institutions	5,002,088		5,002,088	
Customer deposits	70,733,411		70,733,411	
Debt securities in issue	2,000,000		2,000,000	
of which Tier 2 capital instruments	2,000,000	0	2,000,000	
Derivatives			-	
Retirement benefit liabilities			-	
Taxation liabilities			-	
Accruals and deferred income			-	

 Accruals and deferred income

 Borrowings
 2,000,000
 2,000,000

 Other liabilities
 2,038,809
 2,038,809

 Subtotal
 81,774,308
 0
 81,774,308

raid up share capital	6,000,000		6,000,000	
of which amount eligible for CET1	6,000,000		6,000,000	С
of which amount eligible for AT1	0	0	0	
Statutory reserves	3,613,000		3,613,000	D
Other reserves	608,891		608,891	E
of which: Employee stock option shares	(31,551)	0	(31,551)	B of 2
Retained earnings	1,630,241		1,630,241	G
of which: Goodwill	18,295	0	18,295	F
Minority Interest	_		-	
Proposed dividends	-		-	

البناك السعودي للاستثمار The Saudi Investment Bank	Quantitative Disclosures under Pillar III of Basel III for December 31, 2014	SAR (000)
	TABLE 2: CAPITAL STRUCTURE	
	Common template (transition) - Step 3 (Table 2(d)) i	
(From Ja	nuary 2013 to 2018 identical to post 2018) With amount subject to Pre-Basel III Treatment	

Common Equity Tier 1 capital: Instruments and reserves 6,000,000 1 Directly used quilitying common Aura capital (and equaciant for no joint stock companies) plas related stock scriptias 6,000,000 3 Accumulated other competensive income (and other reserves) 6,000,000 0,88,901 4 Directly isocal equital abults to haddness and belot by third partice (around allowed in group CET) - - 5 Common Aura capital isotes to haddness and belot by third partice (around allowed in group CET) - - 6 Common Equity Tier 1 capital digits from states (around allowed in group CET) - - 6 Common Equity Tier 1 capital distoches regalatory adjustments - - 7 Pradecial valuation adjustments - - 8 Cookadul (cet o related tax habity) (18,225) B 21 of which adjustments - - 25 of which adjustments - - 25 of which adjustments - - 25 of which adjustments - - 26 of which adjustments - - 27 Bradiatory adjustments andex of manage the regulatory adjustments	(2)		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
I Directly issued qualifying common abare capital (and equivalent for non-joint stock companies) plus related stock waplas 6,000,000 C 2 Retained transfing 5,343,341 D • 6 G 3 Accumulated orber comprehensive income (and other reserves) 608,891 - 4 Directly issued capital subject to plase out from CET1 (and) significable to non-joint stock companies) - - 5 Common Buart capital subject to plase out from CET1 capital: Regulatory adjustments - - 6 Common Buart capital subject to plase out from CET1 capital: Regulatory adjustments - - 7 Prederiati valuation adjustments - - - - 8 Goodedit (or of related Ta kinkity) (GK2,55) - - - 21 of which: disprificant function adjustments -<	(2)	Common Equity Tier 1 capital: Instruments and reserves			
2 Realised carnings 5.243.241 D+G 3 Accumulation toric comprehensive incents (and other reserves) 608.891 E 4 Directly isoad capital subject to phase out from CET 1 (only applicable to non-joint stock comprunies) 608.891 E 5 Common dure capital analytics (anount allowed in group CET 1) 6 6 6 6 Common Suppit Ther 1 capital before regulatory adjustments 8 6 6 7 Prodential valuation adjustments (B2595) B 3 of which: adjustments in the common stock of financials - - 23 of which: adjustments - - - 24 of which: adjustments - - - 7 Prodential valuation adjustments - - - - 25 of which: adjustments - <t< td=""><td>1</td><td></td><td>6.000.000</td><td></td><td>С</td></t<>	1		6.000.000		С
4 Directly issued equifal abject to plass our from CET 1 (outy applicable to non-joint) stock companiso) - 5 Common Requity firer 1 capital before regulatory adjustments 11.852,132 6 Common Requity firer 1 capital before regulatory adjustments - 7 Predential valuation adjustments - 8 Cocholit (ref related tas liability) 0(18,205) - 20 of which: mort gas very king rights - - 21 of which: mort gas very king rights - - 23 of which: stort gas very king rights - - - 24 of which: wort gas very king rights - - - - 25 of which: wort gas very king rights -	2		5,243,241		$\mathbf{D} + \mathbf{G}$
\$ Common share capital insexity subsidiaries and held by third parties (amount allowed in group CET1) - 6 Common Equity Tier 1 capital before regulatory adjustments 11.852,132 7 Predential valuation adjustments - 8 Goodball (or of related tas habity) (18.255) B 23 of which: significant investments in the common stock of financials - - 24 of which: defered tas asset ansing from temporary differences - - 26 advicit: defered tas asset ansing from temporary differences - - 26 WHICH: [INERT NAME OF ADUIST MENT] - - 06 WHICH: [INERT NAME OF ADUIST MENT] - - 07 WHICH: [INERT NAME OF ADUIST MENT] - - 07 WHICH: [INERT NAME OF ADUIST MENT] - - 07 WHICH: [INERT NAME OF ADUIST MENT] - - 08 Total regulatory adjustments to Commone Equity Ter 1 due to insufficient Additional Ter 1 and Ter 2 to cover deductions - - 28 Total regulatory adjustments - - - 39 Total regulatory adjustments - -	3	Accumulated other comprehensive income (and other reserves)	608,891		Е
6 Common Equity Tier 1 capital before regulatory adjustments 11,852,132 7 Predential valuation adjustments . 8 Cookolil (net of related tax liability) (18,295) B 30 of shich: significant investments in the common stock of financials . . . 24 of shich: deferred tax satet arising from temporary differences 25 of shich: deferred tax satet arising from temporary differences 26 National specific registary adjustments 26 Of which: INSERT NAME OF ADUSTMENT] 27 Regulatory adjustments supplied to Commone figuity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions . . . 28 Pathol regulatory adjustments to Common equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions . . . 29 Common Equity Tier 1 capital (CEI) 29 Common Equity Tier 1 capital of the outis . . . </td <td>4</td> <td>Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)</td> <td>-</td> <td></td> <td></td>	4	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)	-		
Common Equity Tier 1 capital: Regulatory adjustments	5	Common share capital isued by subsidiaries and held by third parties (amount allowed in group CET1)	-		
7 Pridential valuation adjustments	6	Common Equity Tier 1 capital before regulatory adjustments	11,852,132		
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35 of which: instruments issued by subsidiaries subject to phase out	29	Common Equity Tier 1 capital (CETI)	11,833,837		
36 Additional Tier 1 capital before regulatory adjustments - Additional Tier 1 capital: regulatory adjustments - 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)		Additional Tier 1 capital: instruments			
Additional Tier 1 capital: regulatory adjustmentsImage: Capital Capit	35	of which: instruments issued by subsidiaries subject to phase out			
39 Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short	36	Additional Tier 1 capital before regulatory adjustments	-		
39 positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)		Additional Tier 1 capital: regulatory adjustments			
41 National specific regulatory adjustments - 41 National specific regulatory adjustments - 6 REGULATORY ADJUSTMENTS APPLIED TO ADDITIONAL TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT 6 OF WHICH: 7 OF WHICH: 8 OF WHICH: 9 OF WHICH: 9 OF WHICH: 9 OF WHICH: 9 Of a regulatory adjustments to Additional Tier 1 capital 14 Additional Tier 1 capital (AT1)	39				
REGULATORY ADJUSTMENTS APPLIED TO ADDITIONAL TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENTOF WHICH:OF WHICH:OF WHICH:143 Total regulatory adjustments to Additional Tier 1 capital144 Additional Tier 1 capital (AT1)	41		-		
Additional Tier 1 capital (ATI)	41		-		
OF WHICH: Image: Constraint of the second s		REGULATORY ADJUSTMENTS APPLIED TO ADDITIONAL TIER I IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT			
43 Total regulatory adjustments to Additional Tier 1 capital 44 Additional Tier 1 capital (ATI)		OF WHICH:			
44 Additional Tier 1 capital (AT1)		OF WHICH:			
	43	Total regulatory adjustments to Additional Tier 1 capital	-		
45 Tier 1 capital (T1 = CET1 + AT1) 11,833,837	44	Additional Tier 1 capital (ATI)	-		
	45	Tier 1 capital (T1 = CET1 + AT1)	11,833,837		

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I	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		
		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
٦	Tier 2 capital: instruments and provisions		
6	Directly issued qualifying Tier 2 instruments plus related stock surplus	-	
7	Directly issued capital instruments subject to phase out from Tier 2	2,000,000	
.8	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)	_	
.9	of which: instruments issued by subsidiaries subject to phase out	-	
0	Provisions	536,985	Α
1	Tier 2 capital before regulatory adjustments	2,536,985	
	Tier 2 capital: regulatory adjustments		
2	Investments in own Tier 2 instruments	-	0
3	Reciprocal cross-holdings in Tier 2 instruments	-	0
4	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)	-	0
5	Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	-	
6	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 ADJUST MENT]		
	OF WHICH:		
	Total regulatory adjustments to Tier 2 capital	-	
_	Tier 2 capital (T2)	2,536,985	
9	Total capital (TC = T1 + T2)	14,370,822	
0	Total risk weighted assets	84,146,347	
	Capital ratios		
_	Common Equity Tier 1 (as a percentage of risk weighted assets)	14.06%	
_	Tier 1 (as a percentage of risk weighted assets)	14.06%	
_	Total capital (as a percentage of risk weighted assets)	17.08%	
8	Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)	14.06%	
\dashv	National minima (if different from Basel 3)		
4	Amounts below the thresholds for deduction (before risk weighting)		
4	Applicable caps on the inclusion of provisions in Tier 2		
-		977,420	4
7	Cap on inclusion of provisions in Tier 2 under standardised approach Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022)	536,985	
5	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	-	



البنك السعودي للاستثمار The Saudi Investment Bank

TABLE 2: CAPITAL STRUCTURE

	Main features template of regulatory capital instruments - (Table 2(e))	
1	Issuer	Saudi Investment Bank
2	Unique identifier (eg CUSPIN, ISIN or Bloomberg identifier for private placement)	SA13JFK0G534
2		Private Placement under CMA
3	Governing law(s) of the instrument	regulations
	Regulatory treatment	
4	Transitional Basel III rules	N/A
5	Post-transitional Basel III rules	Yes
6	Eligible at solo/Igroup/group&solo	GROUP and Solo
7	Instrument type	Sukuk
8	Amount recognied 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
		6 months SIBOR Plus 145 basis
18	Coupon rate and any related index	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
20	If convertible, mandatory or optional conversion	NA
28	If convertible, specify instrument type convertible into	NA
29	If convertible, specify instrument if converts into	NA
30	Write-down feature	Yes
31	If 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 To be determined by SAMA
34	If temporary writedown, description of the write-up mechansim	To be determined by SAMA To be determined by SAMA
54	in temporary winedows, description of the write up meenansm	Junior in right of payments to
		"claims of depositor's or any
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	other unsubordinated payment
		obligatons"
36	Non-compliant transitioned features	NO
50	Non-compliant transitioned reatines	NO



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	15,582,603	-		
Others	-	-		
Multilateral Development Banks (MDBs)	-	-		
Public Sector Entities (PSEs)	-	-		
Banks and securities firms	7,602,851	355,879		
Corporates	37,777,272	2,747,385		
Retail non-mortgages	11,033,495	670,156		
Small Business Facilities Enterprises (SBFE's)	17,007	1,203		
Mortgages	-	-		
Residential	30,938	2,553		
Commercial	6,612,831	529,026		
Securitized assets	-	-		
Equity	1,876,631	150,130		
Others	12,004,456	1,060,345		
Total	92,538,083	5,516,678		



Quantitative Disclosures under Pillar III of Basel III for December 31, 2014 SA

L	SAR (000)

TABLE 3: CAPITAL ADEQUACY										
Capital Requirements For Market Risk* (822, Table 3, (d))										
	Interest rate risk Equity position risk Foreign exchange risk Commodity risk									
Standardized approach	12,000	-	186,007	-	198,007					

البنائ السعودي للاستثمار The Saudi Investment Bank	Quantitative Disclosures under Pillar III of Basel III for December 31, 2014	SAR (000)
	TABLE 3: CAPITAL ADEQUACY	
	Capital Requirements for Operational Risk* (Table 3, (e))	
Particulars		Capital requirement
Basic indicator approach;		278.213
• Standardized approach;		
 Alternate standardized approach; 		
Advanced measurement approach (A	MA).	
Total		278,213



Quantitative Disclosures under Pillar III of Basel III for December 31, 2014 SAR (000)

TABLE 3: CAPITAL ADEQUACY

Capital Adequacy Ratios (TABLE 3, (f))

Particulars	Total capital ratio	Tier 1 capital ratio
	0	6
Top consolidated level	17.08%	14.06%
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 DIS CLOSU	RES	
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	15,582,603	12,132,356
Others	-	_
Multilateral Development Banks (MDBs)	-	
Public Sector Entities (PSEs)	-	-
Banks and securities firms	8,635,005	9,185,101
Corporates	46,389,815	44,537,877
Retail non-mortgages	11,036,676	10,777,874
Small Business Facilities Enterprises (SBFE's)	23,711	24,199
Mortgages		
Residential	30,938	31,571
Commercial	6,612,831	6,662,986
Securitized assets		-
Equity	1,876,631	1,520,557
Others	12,251,955	11,875,931
Total	102,440,165	96,748,452

1. 'Total gross credit risk exposure' equals on-balance sheet, off-balance sheet after application of credit conversion factor, and derivatives at their credit equivalent values.

2. 'Average gross credit risk exposure over the period' represents the previous four Basel III Regulatory Reports.

	C	1									
Geographic Breakdown (Table 4, (c))											
	Geographic area										
Portfolios	Saudi Arabia	Other GCC & Middle East	Europe	North America	South East Asia	Others Countries	Total				
Sovereigns and central banks:											
SAMA and Saudi Government	15,582,603	-	-	-	_		15,582,603				
Others	-	-	-	-	-	_	-				
Multilateral Development Banks (MDBs)	-	-	-	-	-	-	-				
Public Sector Entities (PSEs)	-	-	-	-	-	_	-				
Banks and securities firms	3,394,266	1,628,938	1,712,540	1,368,862	-	530,399	8,635,005				
Corporates	41,047,190	4,985,614	46,093	310,918	-	-	46,389,815				
Retail non-mortgages	11,036,676	-	-	-	_		11,036,676				
Small Business Facilities Enterprises (SBFE's)	23,711	-	-	-	-	-	23,711				
Mortgages	-	-	-	-	-	-	-				
Residential	30,938	-	-	-	-	-	30,938				
Commercial	6,612,831	-	-	-	-	-	6,612,831				
Securitized assets	-	-	-	-	_	-	_				
Equity	1,867,994	-	-	8,637	-	-	1,876,631				
Others	12,219,340		-	32,614	_		12,251,955				
Total	91,815,550	6,614,552	1,758,633	1,721,030	-	530,400	102,440,165				

Quantitative Disclosures under Pillar III of Basel III for December 31, 2014



Quantitative Disclosures under Pillar III of Basel III for December 31, 2014 SAR (000)

		TABLE4	(STA): CRED	DIT RISK: GEI	NERAL DISC	LOSURES						
Impaired Loans, Past Due Loans and Allowances (Table 4, (f))												
			Ag	ging of Past D	ue Loans (day	rs)	Sp					
Industry sector	Impaire d loans	De faulte d	Less than 90	90-180	180-360	O ver 360	Charges / transfers during the period	Charge- offs during the period	Balance at the end of the period	General allowances		
Government and quasi government	-	-	-	-	-	-	-	-	-	1,653		
Banks and other financial institutions	-		-	-	-	-	18,237	(3,913)	27,600	31,356		
Agriculture and fishing	-	-	-	-	-	-	-	-	-	175		
Manufacturing	21,024	3,384	972	-	3,384	-	-	-	11,024	60,083		
Mining and quarrying	-	-	-	-	-	-	-	-	-	3,939		
Electricity, water, gas and health services	-	-	-	-	-	-	-	-	-	-		
Building and Construction	-	37,123	-	-	37,123	-	-	-	-	39,945		
Commerce	165,677	1,448	12,229	-	1,448	-	-	-	88,800	114,302		
Transportation and communication	-	41,129	-	-	41,129	-	-	-	-	12,531		
Services	14,071	441,347	-	2,357	438,990	-	-	-	17,100	16,702		
Consumer loans and credit cards	132,526	_	125,539	-	-	-	193,112	(188,077)	132,525	116,046		
Others / (General)	103,097	8,357	56,705	3,234	5,053	70	-	-	42,300	106,510		
Total	436,395	532,788	195,445	5,591	527,127	70	211,349	(191,990)	319,349	503,242		

البنك السعودك للاستثمار The Saudi Investment Bank

Quantitative Disclosures under Pillar III of Basel III for December 31, 2014 SAR (000)

			Т	ABLE4 (STA)	: CREDIT RE	SK: GENERA	L DISCLOSU	JRES					
				Indus	try Sector Bro	eakdown (Tab	le 4, (d))						
							Industry Sec	tor					
Portfolios	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	15,582,603	-	-	-	-	-	-	-	-	-	-	-	15,582,603
Others	-	-	-	-	-	-	-	-	-	-	-	-	_
Multilateral Development Banks (MDBs)	-	-	-	-	-	-	-	-	-	-	-	-	_
Public Sector Entities (PSEs)	-	-	-	-	-	-	-	-	-	-	-	-	-
Banks and securities firms	-	8,635,005	-	-	-	-	-	-	-	-	-	-	8,635,005
Corporates	5,072,473	8,598,183	50,341	7,719,394	501,671	492,742	8,917,345	10,686,813	1,817,281	1,785,053	-	748,519	46,389,815
Retail non-mortgages	2,939	-	-	-	170	-	1,239	9,108	-	181	11,023,038	-	11,036,675
Small Business Facilities Enterprises	-	1,406	-	-	-	-	9,377	7,003	1,948	3,978	-	-	23,711
Mortgages	-	-	-	-	-	-	-	-	-	-	-	-	-
Residential	-	-	-	-	-	-	-	-	-	-	30,938	-	30,938
Commercial	-	31,022	-	9,937	-	-	268,480	5,255,723	-	368,689	-	678,980	6,612,831
Securitized assets	-	-	-	-	-	-	-	-	-	-	-	-	-
Equity	-	1,466,161	-	261,616	-	-	-	27,198	-	111,519		10,137	1,876,631
Others	-	-	-	-	-	-	-	1,933,796	-	-	683,150	9,635,010	12,251,956
Total	20,658,015	18,731,776	50,341	7,990,948	501,841	492,742	9,196,441	17,919,640	1,819,228	2,269,420	11,737,126	11,072,646	102,440,165



		TA	ABLE4 (STA): (CREDIT RISK: G	ENERAL DIS CI	OSURES								
	Residual Contractual Maturity Breakdown (Table 4, (e))													
	Maturity break down													
Portfolios	Less than 8 days	8-30 days	31-90 days	91-180 days	181-360 days	2-3 years	4-5 years	Over 5 years	No Fixed Maturity	Total				
Sovereigns and central banks:														
SAMA and Saudi Government*	4,710,303	1,007,353	1,509,432	3,518,868	1,507,581	-	-	-	3,329,067	15,582,603				
Others	-	-	-	-	-	-	-	-	-	-				
Multilateral Development Banks (MDBs)	-	-	-	-	-	-	-	-	-	-				
Public Sector Entities (PSEs)	-	-	-	-	-	-	-	-	-	-				
Banks and securities firms	5,686	2,126,594	379,286	138,038	295,836	1,659,825	2,123,326	1,853,709	52,706	8,635,005				
Corporates	2,206,292	3,794,095	8,835,053	5,310,474	11,292,403	7,315,134	665,523	6,065,470	905,370	46,389,815				
Retail non-mortgages	473	14,403	5,560	414,642	116,541	1,109,270	8,938,359	408,116	29,312	11,036,676				
Small Business Facilities Enterprises (SBFE's)	2,530	1,600	567	4,777	3,421	3,645	3,110	-	4,062	23,711				
Mortgages	-	-	-	-	-	-	-	-	-	-				
Residential	-	-	-	-	-	668	2,002	28,268	-	30,938				
Commercial	913,287	43,781	614,399	186,747	739,890	1,696,392	1,968,724	449,611	-	6,612,831				
Securitized assets	-	-	-	-	-	-	-	-	-	-				
Equity	-	-	-	-	-	-	-	-	1,876,631	1,876,631				
Others	614,287	639,818	1,696,163	1,496,614	4,835,427	615,926	465,209	16,105	1,872,405	12,251,954				
Total	8,452,858	7,627,644	13,040,459	11,070,159	18,791,098	12,400,861	14,166,254	8,821,279	8,069,553	102,440,165				



Quantitative Disclosures under Pillar III of Basel III for December 31, 2014 SAR (000)

		TABLE4	(STA): CRED	IT RISK: GE	NERAL DISC	LOSURES							
Impaired Loans, Past Due Loans and Allowances (Table 4, (f))													
			Ag	ging of Past D	ue Loans (day	s)	Spe	ecific allowar	nces				
Industry sector	Impaire d loans	Defaulted	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	General allowances			
Government and quasi government	-	-	-	-	-	-	-	-	-	1,653			
Banks and other financial institutions	-	-	-	-	-	-	18,237	(3,913)	27,600	31,356			
Agriculture and fishing			-	-	-	-	-	-	-	175			
Manufacturing	21,024	3,384	972	-	3,384	-	-	-	11,024	60,083			
Mining and quarrying	-		-	-	-	-	-	-	-	3,939			
Electricity, water, gas and health services	_	_	-	-	-	-	-	-	-	_			
Building and Construction	-	37,123	-	-	37,123	-	-	-	-	39,945			
Commerce	165,677	1,448	12,229	-	1,448	-	-	-	88,800	114,302			
Transportation and communication	-	41,129	-	-	41,129	-	-	-	-	12,531			
Services	14,071	441,347	-	2,357	438,990	-	-	-	17,100	16,702			
Consumer loans and credit cards	132,526	-	125,539	-	-	-	135,112	(130,078)	132,525	116,046			
Others / (General)	103,097	8,357	56,705	3,234	5,053	70	-	-	42,300	106,510			
Total	436,395	532,788	195,445	5,591	527,127	70	153,349	(133,991)	319,349	503,242			



Quantitative Disclosures under Pillar III of Basel III for December 31, 2014 SAR

TA	TABLE 4 (STA): CREDIT RISK: GENERAL DIS CLOSURES											
Impaired Loans, Past Due Loans And Allowances (Table 4, (g))												
	Impaired	Ag	ging of Past D	ue Loans (day	rs)	Specific	General					
Geographic area	loans	Less than 90	90-180	180-360	Over 360	allowances	allowances					
Saudi Arabia	436,395	195,445	5,591	527,127	70	319,349	503,242					
Other GCC & Middle East		-	-	-	-							
Europe		-	-	-	-							
North America		-	-	-	-							
South East Asia		-	-	-	-							
Others countries		-	-	-	-							
Total	436,395	195,445	5,591	527,127	70	319,349	503,242					



TABLE 4 (STA): CREDIT RISK: GENER	RAL DIS CLOSURES									
Reconciliation Of Changes In The Allowances For Loan Impairment (Table 4, (h))										
Particulars	Specific allowances	General allowances								
Balance, beginning of the year	268,783	435,292								
Charge-offs taken against the allowances during the period	(133,991)									
Amounts set aside (or reversed) during the period	153,349	67,951								
Other adjustments:	-	-								
- exchange rate differences										
- business combinations	-	-								
- acquisitions and disposals of subsidiaries	-	-								
- recoveries	31,208	-								
Transfers between allowances	-	-								
Balance, end of the year	319,349	503,243								

• Charge-offs and recoveries that have been recorded directly to the income statement are SAR...N/A.. and SAR 31,208,000 .respectively.



Quantitative Disclosures under Pillar III of Basel III for December 31, 2014 SAR (000)

TABLE 5	(STA): CREDIT	RISK: DISCL	OSURES FO	OR PORTFOLIC	S SUBJECT TO) THE STANDA	RDIZED APPR	OACH				
Allocation Of Exposures To Risk Buckets (Table 5, (b))												
					Risk Buckets							
Particulars	0%	20%	35%	50%	75%	100%	150%	* Others	Total	Deducted		
Sovereigns and central banks:												
SAMA and Saudi Government	15,582,603	-	-	-	-	-	-	-	15,582,603			
Others	-	-	-	-	-	-	-	-	-			
Multilateral Development Banks (MDBs)	-	-	-	-	-	-	-	-	-			
Public Sector Entities (PSEs)	-	-	-	-	-	-	-	-	-			
Banks and securities firms	-	2,272,112	-	4,690,548	-	46,672	779,323	846,351	8,635,005			
Corporates	-	3,113,432	-	2,927,549	-	39,473,149	875,685	-	46,389,815			
Retail non-mort gages	-	-	-	-	10,899,950	1,437	135,289	-	11,036,676			
Small Business Facilities Enterprises (SBFE's)	-	-	-	-	20,664	-	3,047	-	23,711			
Mortgages	-	-	-	-	-	-	-	-	-			
Residential	-	-	-	-	-	28,984	1,954	-	30,938			
Commercial	-	-	-	-	-	6,612,831	-	-	6,612,831			
Securitized assets	-	-	-	-	-	-	-	-	-			
Equity	-	-	-	-	-	1,876,631	-	-	1,876,631			
Others	538,074	-	-	-	-	10,691,664	1,022,217	-	12,251,955	-		
Grand Total	16,120,677	5,385,544	-	7,618,097	10,920,614	58,731,368	2,817,515	846,351	102,440,165	-		

* 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))

	Cove	Covered by		
Portfolios	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	700			
Corporates	264,032			
Retail non-mortgages	7,744			
Small Business Facilities Enterprises (SBFE's)	50,933			
Mortgages				
Residential				
Commercial				
Securitized assets				
Equity				
Others	7,864			
То	stal 331,272	-		



TABLE 8: GENERAL DIS CLOSURES FOR EXPOSURES RELATED TO COUNTERPARTY CREDIT RISK (CCR) General Disclosures (Table 8, (b) and (d)) Particulars Amount Gross positive fair value of contracts 605,729 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) 1,009,893 Notional value of credit derivative hedges Current credit exposure (by type of credit exposure): 875,145 -Interest rate contracts 129,943 -FX contracts -Equity contracts -Credit derivatives -Commodity/other contracts 4,805



Quantitative Disclosures under Pillar III of Basel III for December 31, 2014

SAR (000)

TABLE 8: GENERAL DISCLOSURES FOR EXPOSURES RELATED TO COUNTERPARTY CREDIT RISK (CCR)				
Credit Derivative Transactions (Table 8, (c))				
	Proprietar	Intermediation activities		
Credit derivative transactions	Protection bought	Protection sold	Protection bought	Protection sold
Total return swaps				
Credit default swaps				
Credit options				
Credit linked notes				
Collateralized debt obligations	35,534			
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	12,000	-	186,007	-	198,007



TABLE 13: EQUITIES: DIS CLOS URES FOR BANKING BOOK POSITIONS					
Value of Investments (Table 13, (b))					
	Un-quoted i	n-quoted investments Quoted investments			nts
	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	10,137	10,137	1,866,494	1,866,494	-



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	1,466,161	
Agriculture and fishing	-	
Manufacturing	261,616	
Mining and quarrying	-	
Electricity, water, gas and health services	-	
Building and construction	-	
Commerce	27,198	
Transportation and communication	-	
Services	111,519	
Others	-	10,137
Total	1,866,494	10,137



Quantitative Disclosures under Pillar III of Basel III for December 31, 2014

TABLE 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS		
Gains / Losses Etc. (Table 13, (d) and (e))		
Amount		
-		
443,763		
-		
443,763		
-		

*Not applicable to KSA to date



TABLE 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS Capital Requirements (Table 13, (f))		
Government and quasi government		
Banks and other financial institutions	-	
Agriculture and fishing	118,103	
Manufacturing	-	
Mining and quarrying	20,929	
Electricity, water, gas and health services	-	
Building and construction	-	
Commerce	-	
Transportation and communication	2,176	
Services	-	
Others	8,922	
Total	150,130	



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	2,140	
USD	(2,020)	
Downward rate shocks:		
SAR	(2,140)	
USD	2,020	