

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 (C)	Adjustment of banking associates / other entities (*) (D)	Under regulatory scope of consolidation (E)
Assets			
Cash and balances at central banks	4,683,473		4,683,473
Due from banks and other financial institutions	5,652,459		5,652,459
Investments, net	20,459,586		20,459,586
Loans and advances, net	61,250,686		61,250,686
Debt securities			-
Trading assets			-
Investment in associates	912,993		912,993
Derivatives			-
Goodwill			-
Other intangible assets			-
Property and equipment, net	995,436		995,436
Prepayments and accrued income			-
Other assets	2,100,542		2,100,542
Total assets	96,055,175	0	96,055,175
Liabilities			
Due to Banks and other financial institutions	10,314,733		10,314,733
Customer deposits	68,086,890		68,086,890
Debt securities in issue	2,001,666		2,001,666
Borrowings	1,997,723		1,997,723
Other liabilities	1,803,591		1,803,591
Total liabilities	84,204,603	0	84,204,603
Paid up share capital	7,000,000		7,000,000
Statutory reserves	3,946,000		3,946,000
Other reserves	(160,248)		(160,248)
Retained earnings	1,132,315	-	1,132,315
Proposed dividends	-		-
Employee stock option shares	(67,495)		(67,495)
Total liabilities and equity	96,055,175	0	96,055,175

The Saudi Investment Bank
Capital Structure under Basel III for June 30, 2016

TABLE 2: CAPITAL STRUCTURE

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

	Balance sheet in Published financial statements (C)	Adjustment of banking associates / other entities (D)	Under regulatory scope of consolidation (E)	Reference
Assets				
Cash and balances at central banks	4,683,473		4,683,473	
Due from banks and other financial institutions	5,652,459		5,652,459	
Investments, net	20,459,586		20,459,586	
Loans and advances, net	61,250,686		61,250,686	
of which Collective provisions	590,367	0	590,367	A
Investment in associates	912,993		912,993	
Property and equipment, net	995,436		995,436	
Other assets	2,100,542		2,100,542	
of which goodwill	18,295	0	18,295	B
Total assets	96,055,175	0	96,055,175	
Liabilities				
Due to Banks and other financial institutions	10,314,733		10,314,733	
Customer deposits	68,086,890		68,086,890	
Debt securities in issue	2,001,666		2,001,666	
of which Tier 2 capital instruments	2,000,000	0	2,000,000	
Borrowings	1,997,723		1,997,723	
Other liabilities	1,803,591		1,803,591	
Subtotal	84,204,603	0	84,204,603	
Paid up share capital	7,000,000		7,000,000	
of which amount eligible for CET1	7,000,000		7,000,000	C
of which amount eligible for AT1	-	-	-	
Statutory reserves	3,946,000		3,946,000	D
Other reserves	(227,743)		(227,743)	E
of which: Employee stock option shares	(67,495)	-	(67,495)	F
Retained earnings	1,132,315		1,132,315	G
of which: Goodwill	18,295	-	18,295	F
Minority Interest	-		-	
Proposed dividends	-		-	
Total liabilities and equity	96,055,175	-	96,055,175	

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
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	7,000,000		C
2	Retained earnings	1,132,315		D + G
3	Accumulated other comprehensive income (and other reserves)	3,785,752		E
6	Common Equity Tier 1 capital before regulatory adjustments	11,918,067		
Common Equity Tier 1 capital: Regulatory adjustments				
8	Goodwill (net of related tax liability)	(18,295)		B
16	Investments in own shares (if not already netted off paid-in capital on reported balance sheet)	(67,495)		
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	(85,790)		
29	Common Equity Tier 1 capital (CET1)	11,832,277		
Additional Tier 1 capital: instruments				
36	Additional Tier 1 capital before regulatory adjustments	-		
Additional Tier 1 capital: regulatory adjustments				
44	Additional Tier 1 capital (AT1)	-		
45	Tier 1 capital (T1 = CET1 + AT1)	11,832,277		

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
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	590,367		
51	Tier 2 capital before regulatory adjustments	2,590,367		
Tier 2 capital: regulatory adjustments				
57	Total regulatory adjustments to Tier 2 capital	-		
58	Tier 2 capital (T2)	2,590,367		
59	Total capital (TC = T1 + T2)	14,422,644		
60	Total risk weighted assets	85,764,583		
Capital ratios				
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	13.80%		
62	Tier 1 (as a percentage of risk weighted assets)	13.80%		
63	Total capital (as a percentage of risk weighted assets)	16.82%		
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)	13.80%		
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)	1,007,494		
77	Cap on inclusion of provisions in Tier 2 under standardised approach	590,367		
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)	-		

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The Saudi Investment Bank
Capital Structure under Basel III for June 30, 2016

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
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/igroup/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 writedown, description of the write-up mechansim	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 obligatons"
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	8,262,661	-
Others	2,698,373	-
Multilateral Development Banks (MDBs)	-	-
Public Sector Entities (PSEs)	-	-
Banks and securities firms	11,862,451	329,323
Corporates	41,695,906	3,161,542
Retail non-mortgages	15,348,801	930,231
Small Business Facilities Enterprises (SBFE's)	21,317	1,419
Mortgages	-	-
Residential	623,852	49,908
Commercial	4,849,536	387,963
Securitized assets	-	-
Equity	997,206	79,776
Others	9,804,153	832,447
Total	96,164,256	5,772,609

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	14,529	-	84,728	-	99,256

* 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	Tier 1 capital
	%	
Top consolidated level	16.82%	13.80%
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	8,264,587	8,357,649
Others	2,698,373	1,870,169
Multilateral Development Banks (MDBs)	-	-
Public Sector Entities (PSEs)	-	-
Banks and securities firms	12,927,066	13,342,291
Corporates	49,589,775	50,104,495
Retail non-mortgages	15,351,997	13,579,724
Small Business Facilities Enterprises (SBFE's)	28,169	27,911
Mortgages		
Residential	623,852	478,585
Commercial	4,849,536	4,922,771
Securitized assets	-	-
Equity	997,206	1,114,898
Others	10,011,539	10,566,229
Total	105,342,098	104,364,723

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.

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	8,264,587	-	-	-	-	-	8,264,587
Others	2,698,373	-	-	-	-	-	2,698,373
Multilateral Development Banks (MDBs)	-	-	-	-	-	-	-
Public Sector Entities (PSEs)	-	-	-	-	-	-	-
Banks and securities firms	4,244,305	3,799,210	2,257,201	1,849,740	698,297	78,312	12,927,066
Corporates	46,081,412	2,486,599	285,957	735,807	-	(0)	49,589,775
Retail non-mortgages	15,351,997	-	-	-	-	-	15,351,997
Small Business Facilities Enterprises (SBFE's)	28,169	-	-	-	-	-	28,169
Mortgages	-	-	-	-	-	-	-
Residential	623,852	-	-	-	-	-	623,852
Commercial	4,849,536	-	-	-	-	-	4,849,536
Securitized assets	-	-	-	-	-	-	-
Equity	988,576	-	-	8,630	-	-	997,206
Others	10,011,539	-	-	-	-	-	10,011,539
Total	93,142,345	6,285,809	2,543,159	2,594,177	698,297	78,312	105,342,098

TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES
Industry Sector Breakdown (Table 4, (d))

Portfolios	Industry Sector												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	
Sovereigns and central banks:													
SAMA and Saudi Government	8,264,587	(0)	-	-	-	-	-	-	-	-	-	-	8,264,587
Others	2,698,373	-	-	-	-	-	-	-	-	-	-	-	2,698,373
Multilateral Development Banks (MDBs)	-	-	-	-	-	-	-	-	-	-	-	-	-
Public Sector Entities (PSEs)	-	-	-	-	-	-	-	-	-	-	-	-	-
Banks and securities firms	8,040,792	4,886,274	-	-	-	-	-	-	-	-	-	(0)	12,927,066
Corporates	2,473,921	5,795,287	40,968	7,398,592	929,933	1,023,159	11,095,361	13,974,900	2,251,212	2,644,028	-	1,962,414	49,589,775
Retail non-mortgages	-	-	-	379	218	-	2,364	10,914	-	-	15,338,122	-	15,351,997
Small Business Facilities Enterprises	-	-	-	800	-	-	4,139	15,958	569	6,092	-	610	28,168
Mortgages	-	-	-	-	-	-	-	-	-	-	-	-	-
Residential	-	-	-	-	-	-	-	-	-	-	-	623,852	623,852
Commercial	-	5,391	-	-	-	-	129,352	4,036,972	-	92,030	-	585,791	4,849,536
Securitized assets	-	-	-	-	-	-	-	-	-	-	-	-	-
Equity	-	765,229	-	148,154	-	-	-	21,241	-	62,582	-	-	997,206
Others	-	-	-	-	-	-	-	1,896,592	-	-	496,426	7,618,521	10,011,539
Total	21,477,673	11,452,181	40,968	7,547,925	930,151	1,023,159	11,231,216	19,956,578	2,251,781	2,804,732	15,834,548	10,791,187	105,342,099

TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES
Residual Contractual Maturity Breakdown (Table 4, (e))

Portfolios	Maturity breakdown									Total
	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	
Sovereigns and central banks:										
SAMA and Saudi Government*	179,890						1,314,415	3,216,255	3,554,027	8,264,587
Others	-	-	-	-	211,326	178,099	293,906	2,015,042	-	2,698,373
Multilateral Development Banks (MDBs)	-	-	-	-	-	-	-	-	-	-
Public Sector Entities (PSEs)	-	-	-	-	-	-	-	-	-	-
Banks and securities firms	4,113,694	1,814,750	802,516	445,913	447,915	1,568,034	2,316,083	505,167	912,993	12,927,066
Corporates	1,143,942	4,219,044	8,192,904	7,562,279	7,865,675	6,207,447	7,413,553	4,594,229	2,390,702	49,589,775
Retail non-mortgages	733	1,194	5,254	21,589	100,900	2,921,311	8,722,151	167,168	3,411,697	15,351,997
Small Business Facilities Enterprises (SBFEs)	581	1,798	4,948	4,996	1,946	8,015	-	223	5,662	28,169
Mortgages	-	-	-	-	-	-	-	-	-	-
Residential	-	-	-	227	-	1,966	20,206	601,453	-	623,852
Commercial	4,721	196,976	107,782	275,474	924,756	1,081,291	1,420,241	838,296	-	4,849,536
Securitized assets	-	-	-	-	-	-	-	-	-	-
Equity	-	-	-	-	-	-	-	-	997,206	997,206
Others	36,619	197,717	992,378	1,526,489	2,192,389	744,132	813,322	32	3,508,460	10,011,538
Total	5,480,180	6,431,480	10,105,781	9,836,967	11,744,907	12,710,296	22,313,877	11,937,865	14,780,746	105,342,098

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	-	-	-	-	-	-	-	-	-	3,490
Banks and other financial institutions	27,065	-	-	-	-	-	57,675	-	27,100	72,216
Agriculture and fishing	-	-	2,860	-	-	-	-	-	-	306
Manufacturing	2,018	37,189	130,648	16,566	20,623	-	-	2,000	64,334	
Mining and quarrying	-	-	4,771	-	-	-	-	-	-	10,153
Electricity, water, gas and health services	-	-	-	-	-	-	-	-	-	2,596
Building and Construction	714	402,149	33,270	-	393,865	8,284	-	700	72,823	
Commerce	214,188	895,900	807,027	88,176	-	807,724	2,800	-	159,594	140,953
Transportation and communication	45,112	-	-	-	-	-	800	-	30,800	17,123
Services	14,938	1,553	9,450	1,553	-	-	300	-	17,500	21,801
Consumer loans and credit cards	157,628	131,774	254,099	45,677	72,394	13,703	92,355	(77,468)	157,628	78,735
Others / (General)	6,211	26,837	39,047	31	26,536	270	-	-	6,300	105,837
Total	467,874	1,495,402	1,281,172	152,003	513,418	829,981	153,930	(77,468)	401,622	590,367

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	467,874	1,281,172	152,003	513,418	829,981	401,622	590,367
Other GCC & Middle East		-	-	-	-		
Europe		-	-	-	-		
North America		-	-	-	-		
South East Asia		-	-	-	-		
Others countries		-	-	-	-		
Total	467,874	1,281,172	152,003	513,418	829,981	401,622	590,367

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	382,835	455,881
Charge-offs taken against the allowances during the period	(77,468)	(90,075)
Amounts set aside (or reversed) during the period	85,276	176,000
Other adjustments:	-	-
- exchange rate differences	-	-
- business combinations	-	-
- acquisitions and disposals of subsidiaries	-	-
- recoveries	54,179	562
Transfers between allowances	(43,200)	47,999
Balance, end of the year	401,622	590,367

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	8,264,587	-	-	-	-	-	-	-	8,264,587	-
Others	2,698,373	-	-	-	-	-	-	-	2,698,373	-
Multilateral Development Banks (MDBs)	-	-	-	-	-	-	-	-	-	-
Public Sector Entities (PSEs)	-	-	-	-	-	-	-	-	-	-
Banks and securities firms	-	6,882,594	-	3,744,143	-	934,681	452,656	912,993	12,927,066	-
Corporates	-	1,643,396	-	4,201,902	-	43,657,990	86,487	-	49,589,775	-
Retail non-mortgages	-	-	-	-	15,195,531	2,113	154,353	-	15,351,997	-
Small Business Facilities Enterprises (SBFEs)	-	-	-	-	24,134	2,584	1,450	-	28,169	-
Mortgages	-	-	-	-	-	-	-	-	-	-
Residential	-	-	-	-	-	623,852	-	-	623,852	-
Commercial	-	-	-	-	-	4,849,536	-	-	4,849,536	-
Securitized assets	-	-	-	-	-	-	-	-	-	-
Equity	-	-	-	-	-	997,206	-	-	997,206	-
Others	951,482	-	-	-	-	9,060,057	-	-	10,011,539	-
Grand Total	11,914,441	8,525,990	-	7,946,044	15,219,665	60,128,019	694,946	912,993	105,342,098	-

* 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		
Others		
Multilateral Development Banks (MDBs)		
Public Sector Entities (PSEs)		
Banks and securities firms	600	
Corporates	374,562	
Retail non-mortgages	14,686	
Small Business Facilities Enterprises (SBFE's)	36,398	
Mortgages		
Residential		
Commercial		
Securitized assets		
Equity		
Others	3,309	
Total	429,555	-

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	1,362,767
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)	1,443,559
Notional value of credit derivative hedges	
Current credit exposure (by type of credit exposure):	
-Interest rate contracts	1,141,317
-FX contracts	302,242
-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	14,529	-	84,728	-	99,256

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	14,653	14,653	982,553	982,553	-

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	752,849	
Agriculture and fishing	-	
Manufacturing	148,154	
Mining and quarrying	-	
Electricity, water, gas and health services	-	
Building and construction	-	
Commerce	21,241	
Transportation and communication	-	
Services	60,309	
Others	-	14,653
Total	982,553	14,653

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)	(164,382)
Total latent revaluation gains (losses)*	-
Unrealized gains (losses) included in Capital	(164,382)
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	60,228
Agriculture and fishing	-
Manufacturing	12,843
Mining and quarrying	-
Electricity, water, gas and health services	-
Building and construction	-
Commerce	1,699
Transportation and communication	-
Services	5,007
Others	-
Total	79,776

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	36,820
USD	53,954
Downward rate shocks:	
SAR	(36,820)
USD	(53,954)