

CR1: Credit quality of assets - 30 June 2021
SAR 000

	a	b	c	d
	Gross carrying values of		Allowances/ impairments	Net values (a+b-c)
	Defaulted exposures	Non-defaulted exposures		
1 Loans	4,478,739	205,059,472	4,795,675	204,742,536
2 Debt Securities	61,639	52,271,287	182,463	52,150,463
3 Off-balance sheet exposures	613,074	93,004,356	284,753	93,332,677
4 Total	5,153,452	350,335,115	5,262,891	350,225,676

The impairment allowance on debt instruments also includes allowance on the investments at FVOCI

CR2: Changes in stock of defaulted loans and debt securities - 30 June 2021

		<i>SAR 000</i>
		a
1	Defaulted loans and debt securities at end of the previous reporting period	4,387,915
2	Loans and debt securities that have defaulted since the last reporting period	
3	Returned to non-defaulted status	
4	Amounts written off	(282,184)
5	Other changes*	434,647
6	Defaulted loans and debt securities at end of the reporting period	
6	(1+2-3-4±5)	4,540,378

* Other changes include addition, deletion and re-measurement.

CR3: Credit risk mitigation techniques – overview - 30 June 2021

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	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
Loans	203,561,142	1,181,394	1,016,634	83,702	76,084	-	-
Debt securities	52,150,463	-	-	-	-	-	-
Total	255,711,605	1,181,394	1,016,634	83,702	76,084	-	-
Of which defaulted	1,782,488	-	-	-	-	-	-

CR4: Standardised approach – credit risk exposure and Credit Risk Mitigation (CRM) effects - 30 June 2021

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Asset classes	a		b		c		d		e		f	
	Exposures before CCF and CRM		Exposures post-CCF and CRM		Exposures post-CCF and CRM		Exposures post-CCF and CRM		RWA and RWA density		RWA and RWA density	
	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density	RWA	RWA density
1 Sovereigns and their central banks	68,001,271	20,096	68,001,271				2,229			1,334,670		0.02
2 Non-central government public sector entities												
3 Multilateral development banks												
4 Banks	13,543,030	11,444,086	13,543,030				6,049,731			9,899,735		0.51
5 Securities firms	-	449	-				449			224		0.50
6 Corporates	147,580,724	80,748,273	146,499,480				48,778,127			184,170,969		0.94
7 Regulatory retail portfolios	28,669,926	736,929	28,669,926				179,866			21,637,344		0.75
8 Secured by residential property	41,481,878	-	41,481,878				-			20,740,939		0.50
9 Secured by commercial real estate												
10 Equity	4,720,514	-	4,720,514				-			5,737,340		1.22
11 Past-due loans	1,786,106	572,804	1,786,106				196,420			2,084,740		1.05
12 Higher-risk categories												
13 Other assets	11,930,666	94,793	11,919,193				10,009			7,230,850		0.61
14 Total	317,714,115	93,617,430	316,621,398				55,216,831			252,836,811		0.68

CR5: Standardised approach – exposures by asset classes and risk weights - 30 June 2021

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Asset classes/ Risk weight*	0%	10%	20%	35%	50%	75%	85%	100%	150%	Others	Total credit exposures amount (post CCF and post-CRM)
1 Sovereigns and their central banks	65,385,848	-	1,364,199	-	383,244	-	-	870,208	-	-	68,003,499
2 Non-central government public sector entities (PSEs)	-	-	-	-	-	-	-	-	-	-	-
3 Multilateral development banks (MDBs)	-	-	-	-	-	-	-	-	-	-	-
4 Banks	-	-	4,527,658	-	12,141,803	-	-	2,923,301	-	-	19,592,762
5 Securities firms	-	-	-	-	449	-	-	-	-	-	449
6 Corporates	-	-	1,350,394	-	11,694,450	-	31,687,259	149,405,045	1,140,459	-	195,277,607
7 Regulatory retail portfolios	-	-	-	-	-	28,849,792	-	-	-	-	28,849,792
8 Secured by residential property	-	-	-	-	41,481,878	-	-	-	-	-	41,481,878
9 Secured by commercial real estate	-	-	-	-	-	-	-	-	-	-	-
10 Equity	-	-	-	-	-	-	-	4,042,630	-	677,884	4,720,514
11 Past-due loans	-	-	-	-	-	-	-	1,778,098	204,428	-	1,982,526
12 Higher-risk categories	-	-	-	-	-	-	-	-	-	-	-
13 Other assets	4,690,290	-	10,078	-	-	-	-	7,228,834	-	-	11,929,202
14 Total	70,076,138	-	7,252,329	-	65,701,824	28,849,792	31,687,259	166,248,116	1,344,887	677,884	371,838,229

CCR1: Analysis of counterparty credit risk (CCR)[1] exposure by approach - 30 June 2021

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	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)	1,282,474	924,331		1.4	3,055,945	2,273,428
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 Total						2,273,428

CCR2: Credit valuation adjustment (CVA) capital charge - 30 June 2021

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		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	2,688,176	3,153,498
4	Total subject to the CVA capital charge	2,688,176	3,153,498

CCR3: Standardised approach – CCR exposures by regulatory portfolio and risk weights - 30 June 2021

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	a1	a2	b	c	d	e1	e2	f	g	h	i
Regulatory portfolio*/ Risk weight**	0%	2%	10%	20%	50%	75%	85%	100%	150%	Others	Total credit exposures
Sovereigns and their central banks	-	-	-	-	-	-	-	-	-	-	-
Non-central government public sector entities (PSEs)	-	-	-	-	-	-	-	-	-	-	-
Multilateral development banks (MDBs)	-	-	-	-	-	-	-	-	-	-	-
Banks	-	-	-	59,079	662,893	-	-	-	-	-	721,972
Securities firms	-	-	-	2,307	13,642	-	-	-	-	-	15,949
Corporates	-	-	-	-	6,865	-	208,630	1,731,588	-	-	1,947,083
Regulatory retail portfolios	-	-	-	-	-	-	-	-	-	-	-
Other assets	-	367,770	-	-	-	-	-	3,171	-	-	370,941
Total	-	367,770	-	61,386	683,400	-	208,630	1,734,759	-	-	3,055,945

CCR5: Composition of collateral for CCR exposure

	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	Segregated	Unsegregated	Segregated	Unsegregated				
Cash – domestic currency	-	-	-	3,630	-	-	-	-	-	-	-	-
Cash – other currencies	-	40,722	-	1,099,008	-	-	-	-	176,492	-	48,134	-
Domestic sovereign debt	-	-	-	-	-	-	-	-	-	-	-	-
Other sovereign debt	-	-	-	-	-	-	-	-	-	-	-	-
Government agency debt	-	-	-	-	-	-	-	-	-	-	-	-
Corporate bonds	-	-	-	-	-	-	-	-	-	-	-	-
Equity securities	-	-	-	-	-	-	-	-	-	-	-	-
Other collateral	-	-	-	-	-	-	-	-	-	-	-	-
Total	-	40,722	-	1,102,638	-	-	-	-	176,492	-	48,134	-

CCR8: Exposures to central counterparties

		a	b
		EAD (post-CRM)	RWA
1	Exposures to QCCPs (total)	367,770	7,355
	Exposures for trades at QCCPs (excluding initial margin and default		
2	fund contributions); of which	157,287	7,355
3	(i) OTC derivatives	157,287	7,355
4	(ii) Exchange-traded derivatives	-	-
5	(iii) Securities financing transactions	-	-
6	(iv) Netting sets where cross-product netting has been approved	-	-
7	Segregated initial margin	-	-
8	Non-segregated initial margin	210,483	-
9	Pre-funded default fund contributions	-	-
10	Unfunded default fund contributions	-	-
11	Exposures to non-QCCPs (total)	-	-
	Exposures for trades at non-QCCPs (excluding initial margin and		
12	default fund contributions); of which	-	-
13	(i) OTC derivatives	-	-
14	(ii) Exchange-traded derivatives	-	-
15	(iii) Securities financing transactions	-	-
16	(iv) Netting sets where cross-product netting has been approved	-	-
17	Segregated initial margin	-	-
18	Non-segregated initial margin	-	-
19	Pre-funded default fund contributions	-	-
20	Unfunded default fund contributions	-	-

SEC1: Securitisation exposures in the banking book - 30 June 2021

SAR 000

		a	b	c	e	f	g	i	j	k
		Bank acts as originator			Bank acts as sponsor			Banks acts as investor		
		Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
1	Retail (total) – of which	-	-	-	-	-	-	-	-	-
2	residential mortgage	-	-	-	-	-	-	-	-	-
3	credit card	-	-	-	-	-	-	-	-	-
4	other retail exposures	-	-	-	-	-	-	-	-	-
5	re-securitisation	-	-	-	-	-	-	-	-	-
6	Wholesale (total) – of which	-	-	-	-	-	-	-	-	-
7	loans to corporates	-	-	-	-	-	-	-	-	-
8	commercial mortgage	-	-	-	-	-	-	-	-	-
9	lease and receivables	-	-	-	-	-	-	-	-	-
10	other wholesale	-	-	-	-	-	-	-	-	-
11	re-securitisation	-	-	-	-	-	-	-	-	-

SEC4: Securitisation exposures in the banking book and associated capital requirements – bank acting as investor - June 2020

SAR 000

	a	b	c	d	e	f	g	h	i
	Exposure values (by RW bands)					Exposure values (by regulatory approach)			
	≤20% RW	>20% to 50% RW	>50% to 100% RW	>100% to <1250% RW	1250% RW	IRB RBA (including IAA)	IRB SFA	SA/SSFA	1250%
1 Total exposures	-	-	-	-	-	-	-	-	-
2 Traditional securitisation	-	-	-	-	-	-	-	-	-
3 Of which securitisation	-	-	-	-	-	-	-	-	-
4 Of which retail underlying	-	-	-	-	-	-	-	-	-
5 Of which wholesale	-	-	-	-	-	-	-	-	-
6 Of which re-securitisation	-	-	-	-	-	-	-	-	-
7 Of which senior	-	-	-	-	-	-	-	-	-
8 Of which non-senior	-	-	-	-	-	-	-	-	-
9 Synthetic securitisation	-	-	-	-	-	-	-	-	-
10 Of which securitisation	-	-	-	-	-	-	-	-	-
11 Of which retail underlying	-	-	-	-	-	-	-	-	-
12 Of which wholesale	-	-	-	-	-	-	-	-	-
13 Of which re-securitisation	-	-	-	-	-	-	-	-	-
14 Of which senior	-	-	-	-	-	-	-	-	-
15 Of which non-senior	-	-	-	-	-	-	-	-	-

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	j	k	l	m	n	o	p	q
	RWA (by regulatory approach)				Capital charge after cap			
	IRB RBA (including IAA)	IRB SFA	SA/SSFA	1250%	IRB RBA (including IAA)	IRB SFA	SA/SSFA	1250%
1 Total exposures	-	-	-	-	-	-	-	-
2 Traditional securitisation	-	-	-	-	-	-	-	-
3 Of which securitisation	-	-	-	-	-	-	-	-
4 Of which retail underlying	-	-	-	-	-	-	-	-
5 Of which wholesale	-	-	-	-	-	-	-	-
6 Of which re-securitisation	-	-	-	-	-	-	-	-
7 Of which senior	-	-	-	-	-	-	-	-
8 Of which non-senior	-	-	-	-	-	-	-	-
9 Synthetic securitisation	-	-	-	-	-	-	-	-
10 Of which securitisation	-	-	-	-	-	-	-	-
11 Of which retail underlying	-	-	-	-	-	-	-	-
12 Of which wholesale	-	-	-	-	-	-	-	-
13 Of which re-securitisation	-	-	-	-	-	-	-	-
14 Of which senior	-	-	-	-	-	-	-	-
15 Of which non-senior	-	-	-	-	-	-	-	-

MR1: Market risk under standardised approach - 30 June 2021

		<i>SAR 000</i>
		a
		RWA
	Outright products	3,071,235
1	Interest rate risk (general and specific)	1,050,200
2	Equity risk (general and specific)	1,421,885
3	Foreign exchange risk	599,150
4	Commodity risk	
	Options	
5	Simplified approach	
6	Delta-plus method	
7	Scenario approach	
8	Securitisation	
9	Total	3,071,235