



BASEL III – PILLAR 3

Quantitative Disclosures

(AS AT 30 JUNE 2013)



SAR '000'

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:	N/A
1. Subsidiary 1	
2. Subsidiary 2	
3. Subsidiary 3	
4. Subsidiary n	



SAR '000'

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:	52,998,149	-
SAMA and Saudi Government	52,998,149	-
Others	-	-
Multilateral Development Banks (MDBs)	-	-
Public Sector Entities (PSEs)	-	-
Banks and securities firms	18,441,093	593,886
Corporates	56,972,739	4,496,728
Retail non-mortgages	116,565,154	6,993,909
Small Business Facilities Enterprises (SBFE's)	-	-
Mortgages	12,793,419	1,023,474
Residential	11,511,534	920,923
Commercial	1,281,885	102,551
Securitized assets	-	-
Equity	1,263,740	299,658
Others	18,838,601	716,334
Total	277,872,896	14,123,989



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	Total
Standardised approach	-	-	183,978	-	183,978
Internal models approach					

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



SAR '000'

TABLE 3: CAPITAL ADEQUACY	
Capital Requirements for Operational Risk* (Table 3, (e))	
Particulars	Capital requirement
• Basic indicator approach;	
• Standardized approach;	1,708,557
• Alternate standardized approach;	
• Advanced measurement approach (AMA).	
Total	1,708,557

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



SAR '000'

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:	52,998,313	59,484,093
SAMA and Saudi Government	52,998,313	59,484,093
Others	-	-
Multilateral Development Banks (MDBs)	-	-
Public Sector Entities (PSEs)	-	-
Banks and securities firms	18,527,284	17,095,912
Corporates	63,819,084	60,932,193
Retail non-mortgages	116,565,154	112,478,749
Small Business Facilities Enterprises (SBFE's)	-	-
Mortgages	12,793,419	12,146,812
Residential	11,511,534	10,940,010
Commercial	1,281,885	1,206,803
Securitized assets	-	-
Equity	1,263,740	1,221,388
Others	36,290,119	33,910,493
Total	302,257,112	297,269,640



TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES

Geographic Breakdown (Table 4, (c))							
Portfolios	Geographic area						
	Saudi Arabia	Other GCC & Middle East	Europe	North America	South East Asia	Others countries	Total
Sovereigns and central banks:	52,998,313	-	-	-	-	-	52,998,313
SAMA and Saudi Government	52,998,313	-	-	-	-	-	52,998,313
Others	-	-	-	-	-	-	-
Multilateral Development Banks (MDBs)	-	-	-	-	-	-	-
Public Sector Entities (PSEs)	-	-	-	-	-	-	-
Banks and securities firms	15,183,989	2,862,319	-	-	480,976	-	18,527,284
Corporates	57,531,640	3,084,866	-	-	3,202,577	-	63,819,084
Retail non-mortgages	113,198,322	886,068	-	-	2,480,764	-	116,565,154
Small Business Facilities Enterprises (SBFE's)	-	-	-	-	-	-	-
Mortgages	11,619,371	511,456	-	-	662,592	-	12,793,419
Residential	10,337,486	511,456	-	-	662,592	-	11,511,534
Commercial	1,281,885	-	-	-	-	-	1,281,885
Securitized assets	-	-	-	-	-	-	-
Equity	1,242,407	20,907	426	-	-	-	1,263,740
Others	34,742,441	59,100	-	-	1,488,226	352	36,290,119
Total	286,516,483	7,424,716	426	-	8,315,136	352	302,257,112



TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES

Portfolios	Industry Sector Breakdown (Table 4, (d))												
	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:	52,998,313	-	-	-	-	-	-	-	-	-	-	-	52,998,313
SAMA and Saudi Government	52,998,313	-	-	-	-	-	-	-	-	-	-	-	52,998,313
Others	-	-	-	-	-	-	-	-	-	-	-	-	-
Multilateral Development Banks (MDBs)	-	-	-	-	-	-	-	-	-	-	-	-	-
Public Sector Entities (PSEs)	-	-	-	-	-	-	-	-	-	-	-	-	-
Banks and securities firms	-	18,527,284	-	-	-	-	-	-	-	-	-	-	18,527,284
Corporates	2,749,946	4,846,696	568,969	13,427,086	-	4,630,308	4,843,217	9,393,179	9,650,412	10,266,063	-	3,443,208	63,819,084
Retail non-mortgages	-	-	-	-	-	-	-	-	-	-	116,565,154	-	116,565,154
Small Business Facilities Enterprises (SBFE's)	-	-	-	-	-	-	-	-	-	-	-	-	-
Mortgages	-	-	-	-	-	-	-	1,281,885	-	-	11,511,534	-	12,793,419
Residential	-	-	-	-	-	-	-	-	-	-	11,511,534	-	11,511,534
Commercial	-	-	-	-	-	-	-	1,281,885	-	-	-	-	1,281,885
Securitized assets	-	-	-	-	-	-	-	-	-	-	-	-	-
Equity	-	602,732	-	-	-	-	-	-	-	2,614	-	658,394	1,263,739
Others	-	-	-	3,222	-	29,551	61,339	32,418	-	21,897	1,817,323	34,324,369	36,290,119
Total	55,748,259	23,976,712	568,969	13,430,308	-	4,659,859	4,904,556	10,707,482	9,650,412	10,290,573	129,894,011	38,425,972	302,257,112



TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES

Residual Contractual Maturity Breakdown (Table 4, (e))									
Portfolios	Maturity breakdown								
	Less than 8 days	8-30 days	30-90 days	90-180 days	180-360 days	1-3 years	3-5 years	Over 5 years	Total
Sovereigns and central banks:	16,974,172	3,735,889	1,030,306	9,537,783	21,720,163	-	-	-	52,998,313
SAMA and Saudi Government	16,974,172	3,735,889	1,030,306	9,537,783	21,720,163	-	-	-	52,998,313
Others									
Multilateral Development Banks (MDBs)									
Public Sector Entities (PSEs)									-
Banks and securities firms	1,952,849	5,528,226	8,667,726	1,082,111	1,296,372	-	-	-	18,527,284
Corporates	1,821,092	6,591,621	14,327,076	9,862,569	8,629,700	6,839,661	9,060,343	6,687,021	63,819,083
Retail non-mortgages	2,266	3,803,119	6,200,859	9,202,773	17,919,835	58,103,842	21,165,838	166,623	116,565,154
Small Business Facilities Enterprises (SBFE's)									
Mortgages	573	160,368	448,099	691,141	890,428	2,235,284	2,201,706	6,165,820	12,793,419
Residential	573	151,364	303,438	450,121	699,698	1,980,564	1,813,264	6,112,512	11,511,534
Commercial	-	9,004	144,661	241,019	190,731	254,720	388,441	53,308	1,281,885
Securitized assets	-	-	-	-	-	-	-	-	-
Equity	558,819	-	-	-	-	-	-	704,921	1,263,740
Others	15,586,900	3,740,156	1,625,870	2,909,118	6,080,957	3,679,835	2,434,514	232,769	36,290,119
Total	36,896,671	23,559,379	32,299,936	33,285,495	56,537,455	70,858,621	34,862,400	13,957,155	302,257,112

**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 during the period	Charge-offs during the period	Balance at the end of the period	
Government and quasi government	-	-	-	-	-	-	-	-	-	-
Banks and other financial institutions	-	-	-	-	-	-	-	-	-	-
Agriculture and fishing	-	-	15,875	-	-	-	-	-	-	-
Manufacturing	3,222	3,222	7,214	2,969	-	253	3,388	5,113	793	-
Mining and quarrying	-	-	538,204	-	-	-	-	-	-	-
Electricity, water, gas and health services	29,551	29,551	40,582	2,244	27,307	-	445	1	494	-
Building and construction	69,181	69,181	27,655	20,889	47,142	1,150	19,942	49,642	66,137	-
Commerce	38,322	38,322	130,168	7,613	28,162	2,547	8,464	13,091	28,126	-
Transportation and communication	-	-	66	-	-	-	-	-	-	-
Services	100,756	100,756	5,314	78,860	-	21,897	177	381	2,629	-
Consumer loans and credit cards	1,817,323	1,817,323	619,754	489,116	717,772	610,434	536,458	913,805	663,099	-
Others	243,722	243,722	77,691	15,869	2,134	225,719	291,831	1,091,612	615,908	2,168,079
Total	2,302,078	2,302,078	1,462,522	617,560	822,518	862,000	860,706	2,073,645	1,377,187	2,168,079

**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	90-100	180-360	Over 360		
Saudi Arabia	2,163,137	1,462,522	597,979	785,715	779,443	1,335,927	2,168,079
Other GCC & Middle East							
Europe							
North America							
South East Asia	138,941	487,746	19,581	36,802	82,557	41,259	
Others countries							
Total	2,302,078	1,950,268	617,560	822,518	862,000	1,377,187	2,168,079



SAR '000'

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	2,590,126	2,242,504
Charge-offs taken against the allowances during the period	(2,073,645)	(1,204,558)
Amounts set aside (or reversed) during the period	1,454,381	536,458
Other adjustments:		
- exchange rate differences		
- business combinations		
- acquisitions and disposals of subsidiaries		
- etc.		
Transfers between allowances	(593,675)	593,675
Balance, end of the year	1,377,187	2,168,079

▪ Charge-offs and recoveries that have been recorded directly to the income statement are SAR 1,837,429,805 and SAR 106,501,501 respectively.



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%	Other risk weights	Unrated	
Sovereigns and central banks:	52,998,313									
SAMA and Saudi Government	52,998,313									
Others										
Multilateral Development Banks (MDBs)										
Public Sector Entities (PSEs)										
Banks and securities firms		5,989,904		12,537,380		56,018,194				
Corporates		954,545				6,846,345				
Retail non-mortgages					116,565,154					
Small Business Facilities Enterprises (SBFE's)										
Mortgages										
Residential						11,511,534				
Commercial						1,281,885				
Securitized assets										
Equity	23,005							1,240,735		
Others	20,614,323	545,898		1,448,731		13,681,167				


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		
Corporates	11,631,001	
Retail non-mortgages		
Small Business Facilities Enterprises (SBFE's)		
Mortgages		
Residential		
Commercial		
Securitized assets		
Equity		
Others		
Total	11,631,001	



*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	
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)	
Notional value of credit derivative hedges	
Current credit exposure (by type of credit exposure):	
-Interest rate contracts	
-FX contracts	
-Equity contracts	
-Credit derivatives	
-Commodity/other contracts	

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

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

*N/A



***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				

*N/A



SAR '000'

***TABLE 9 (g)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH**
Outstanding exposures securitized by the bank as an originator or purchaser

Exposure type	Outstanding exposures	
	Traditional	Synthetic
Credit cards		
Home equity loans		
Commercial loans		
Automobile loans		
Small business loans		
Equipment leases		
Others		

SAR '000'

***TABLE 9 (g)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH**
Outstanding exposures securitized by the bank as a sponsor

Exposure type	Outstanding exposures	
	Traditional	Synthetic
Credit cards		
Home equity loans		
Commercial loans		
Automobile loans		
Small business loans		
Equipment leases		
Others		

*N/A



SAR '000'

***TABLE 9 (h)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH**
Outstanding exposures securitized by the bank as an originator or purchaser

Exposure type	Impaired / Past due assets securitized	Losses recognized by the bank during the current period
Credit cards		
Home equity loans		
Commercial loans		
Automobile loans		
Small business loans		
Equipment leases		
Others		

SAR '000'

***TABLE 9 (h)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH**
Outstanding exposures securitized by the bank as a sponsor

Exposure type	Impaired / Past due assets securitized	Losses recognized by the bank during the current period
Credit cards		
Home equity loans		
Commercial loans		
Automobile loans		
Small business loans		
Equipment leases		
Others		

*N/A



SAR '000'

***TABLE 9 (i)(STA): SECURITIZATION: DISCLOSURES FOR STA
APPROACH****Outstanding exposures securitized by the bank**

Exposure type	Securitization exposures retained or purchased
Credit cards	
Home equity loans	
Commercial loans	
Automobile loans	
Small business loans	
Equipment leases	
Others	

*N/A



SAR '000'

***TABLE 9 (j)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH**
Summary of current year's securitization activity of the bank as an originator or purchaser

Exposure types	Amount of exposures securitized	Recognized gain or loss on sale
Credit cards		
Home equity loans		
Commercial loans		
Automobile loans		
Small business loans		
Equipment leases		
Others		

SAR '000'

***TABLE 9 (j)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH**
Summary of current year's securitization activity of the bank as a sponsor

Exposure types	Amount of exposures securitized	Recognized gain or loss on sale
Credit cards		
Home equity loans		
Commercial loans		
Automobile loans		
Small business loans		
Equipment leases		
Others		

*N/A



SAR '000'

***TABLE 9 (k)(STA): SECURITIZATION: DISCLOSURES FOR
STA APPROACH**

Securitized Exposures		
Exposure type	On balance sheet aggregate exposure retained or purchased	Off balance sheet aggregate exposure
Credit cards		
Home equity loans		
Commercial loans		
Automobile loans		
Small business loans		
Equipment leases		
Others		

*N/A



***TABLE 9 (I)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH**

Exposures By Risk Weight Bands				
Risk weight bands	Securitisation		Re-Securitisation	
	Exposures retained or purchased	Associated capital charges	Exposures retained or purchased	Associated capital charges
0% to 20%				
Above 20% to 40%				
Above 40% to 60%				
Above 60% to 80%				
Above 80% to 100%				
Above 100%				

SAR '000'

***TABLE 9 (I)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH**

Deductions from capital			
Type of underlying assets	Exposures deducted from Tier 1 capital	Credit enhancing I/Os deducted from total capital	Other exposures deducted from total capital
Credit cards			
Home equity loans			
Commercial loans			
Automobile loans			
Small business loans			
Equipment leases			
Others			

*N/A

*TABLE 9 (m)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH			
Securitized Subject To Early Amortization Treatment			
Type of underlying assets	Aggregate drawn exposures attributed to the seller's and investor's interests	Aggregate capital charges incurred by the bank against	
		its retained shares of the drawn balances and undrawn lines	the investor's shares of drawn balances and undrawn lines
Credit cards			
Home equity loans			
Commercial loans			
Automobile loans			
Small business loans			
Equipment leases			
Others			

*N/A



SAR '000'

***TABLE 9 (n)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH**

Re-Securitisation Exposures Retained or Purchased		
Securitisation Exposure	Credit Risk Mitigation	
	Applied	Not Applied
Loans		
Commitments		
Asset-backed securities		
Mortgage-backed securities		
Corporate bonds		
Equity securities		
Private equity investments		
Others		

SAR '000'

***TABLE 9 (n)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH**

Re-Securitisation Exposures Retained or Purchased	
Guarantor Credit Worthiness (Grade 1 being the highest)	Aggregate Exposure
Grade 1	
Grade 2	
Grade 3	
Grade 4	
Grade 5	
Grade 6	
Grade 7	

*N/A


TABLE 9 (o)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH
Outstanding exposures securitized by the bank as an originator or purchaser

Exposure type	Outstanding exposures	
	Traditional	Synthetic
Credit cards		
Home equity loans		
Commercial loans		
Automobile loans		
Small business loans		
Equipment leases		
Others		

***TABLE 9 (o)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH**
Outstanding exposures securitized by the bank as a sponsor

Exposure type	Outstanding exposures	
	Traditional	Synthetic
Credit cards		
Home equity loans		
Commercial loans		
Automobile loans		
Small business loans		
Equipment leases		
Others		

*N/A



SAR '000'

***TABLE 9 (p)(STA): SECURITIZATION: DISCLOSURES FOR STA
APPROACH**

Outstanding exposures securitized by the bank	
Exposure type	Securitization exposures retained or purchased
Credit cards	
Home equity loans	
Commercial loans	
Automobile loans	
Small business loans	
Equipment leases	
Others	

*N/A



SAR '000'

***TABLE 9 (q)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH**
Summary of current year's securitization activity of the bank as an originator or purchaser

Exposure types	Amount of exposures securitized	Recognized gain or loss on sale
Credit cards		
Home equity loans		
Commercial loans		
Automobile loans		
Small business loans		
Equipment leases		
Others		

SAR '000'

***TABLE 9 (q)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH**
Summary of current year's securitization activity of the bank as a sponsor

Exposure types	Amount of exposures securitized	Recognized gain or loss on sale
Credit cards		
Home equity loans		
Commercial loans		
Automobile loans		
Small business loans		
Equipment leases		
Others		

*N/A



SAR '000'

***TABLE 9 (r)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH**
Securitization exposure retained subject to market risk approach where bank is an originator or purchaser

Exposure type	Outstanding exposures	
	Traditional	Synthetic
Credit cards		
Home equity loans		
Commercial loans		
Automobile loans		
Small business loans		
Equipment leases		
Others		

SAR '000'

***TABLE 9 (r)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH**
Securitization exposure retained subject to market risk approach where bank is a sponsor

Exposure type	Outstanding exposures	
	Traditional	Synthetic
Credit cards		
Home equity loans		
Commercial loans		
Automobile loans		
Small business loans		
Equipment leases		
Others		

*N/A



SAR '000'

***TABLE 9 (s)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH**

Securitized Exposures		
Exposure type	On balance sheet aggregate exposure retained or purchased	Off Balance Sheet Aggregate Exposure
Credit cards		
Home equity loans		
Commercial loans		
Automobile loans		
Small business loans		
Equipment leases		
Others		

*N/A


***TABLE 9 (t)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH**

Securitization exposures retained or purchased	
Securitisat ion Exposure	Subject to Comprehensive Risk Measure for specific risk
Loans	
Commitments	
Asset-backed securities	
Mortgage-backed securities	
Corporate bonds	
Equity securities	
Private equity investments	
Others	

SAR '000'

***TABLE 9 (t)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH**

Exposures By Risk Weight Bands	
Risk weight bands	Securitization exposures retained or purchased subject to specific risk
0% to 20%	
Above 20% to 40%	
Above 40% to 60%	
Above 60% to 80%	
Above 80% to 100%	
Above 100%	

*N/A



SAR '000'

*TABLE 9 (u)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH			
Capital Requirements subject to Comprehensive Risk Measures			
Securitisation Exposure	Risk Types		
	Default Risk	Migration Risk	Correlation Risk
Loans			
Commitments			
Asset-backed securities			
Mortgage-backed securities			
Corporate bonds			
Equity securities			
Private equity investments			
Others			

SAR '000'

*TABLE 9 (u)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH		
Capital Requirement Risk Weight Bands		
Risk weight bands	Capital Charges	
	Securitisation	Re-Securitisation
0% to 20%		
Above 20% to 40%		
Above 40% to 60%		
Above 60% to 80%		
Above 80% to 100%		
Above 100%		

SAR '000'

*TABLE 9 (u)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH			
Deductions from capital			
Type of underlying assets	Exposures deducted from Tier 1 capital	Credit enhancing I/Os deducted from total capital	Other exposures deducted from total capital
Credit cards			
Home equity loans			
Commercial loans			
Automobile loans			
Small business loans			
Equipment leases			
Others			

*N/A

*TABLE 9 (v)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH			
Securitized Subject To Early Amortization Treatment			
Type of underlying assets	Aggregate drawn exposures attributed to the seller's and investor's interests	Aggregate capital charges incurred by the bank against	
		its retained shares of the drawn balances and undrawn lines	the investor's shares of drawn balances and undrawn lines
Credit cards			
Home equity loans			
Commercial loans			
Automobile loans			
Small business loans			
Equipment leases			
Others			

*N/A



***TABLE 9 (w)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH**

Re-Securitisation Exposures Retained or Purchased		
Securitisation Exposure	Credit Risk Mitigation	
	Applied	Not Applied
Loans		
Commitments		
Asset-backed securities		
Mortgage-backed securities		
Corporate bonds		
Equity securities		
Private equity investments		
Others		

SAR '000'

***TABLE 9 (w)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH**

Re-Securitisation Exposures Retained or Purchased	
Guarantor Credit Worthiness (Grade 1 being the highest)	Aggregate Exposure
Grade 1	
Grade 2	
Grade 3	
Grade 4	
Grade 5	
Grade 6	
Grade 7	

*N/A



SAR '000'

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			183,978		183,978


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	23,521	23,521	1,240,219	1,240,219	



SAR '000'

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	581,825	20,907
Agriculture and fishing	-	-
Manufacturing	-	-
Mining and quarrying	-	-
Electricity, water, gas and health services	-	-
Building and construction	-	-
Commerce	-	-
Transportation and communication	-	-
Services	-	2,614
Others	658,394	-
Total	1,240,219	23,521

**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)	
Total latent revaluation gains (losses)*	
Unrealized gains (losses) included in Capital	
Latent revaluation gains (losses) included in Capital*	

**Not applicable to KSA to date*



SAR '000'

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	143,216
Agriculture and fishing	-
Manufacturing	-
Mining and quarrying	-
Electricity, water, gas and health services	-
Building and construction	-
Commerce	-
Transportation and communication	-
Services	209
Others	156,233
Total	299,658



SAR '000'

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:	1,100,643
Downward rate shocks:	(1,100,643)