

BASEL III

PILLAR 3 – Quantitative Disclosures



June 30, 2016



TABLE 1: SCOPE OF APPLICATION - June 2016

Capital Deficiencies (Table 1, (e))	
Particulars	Amount SAR '000'
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	



TABLE 2: CAPITAL STRUCTURE

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

All figures are in SAR'000

	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	34,212,948	-	34,212,948
Due from banks and other financial institutions	24,893,746	-	24,893,746
Investments, net	37,261,373	-	37,261,373
Loans and advances, net	224,523,051	-	224,523,051
Debt securities	-	-	-
Trading assets	-	-	-
Investment in associates	-	-	-
Derivatives	-	-	-
Goodwill	-	-	-
Other intangible assets	-	-	-
Property and equipment, net	5,942,600	-	5,942,600
Other assets	4,547,112	-	4,547,112
Total assets	331,380,830	0	331,380,830
Liabilities			
Due to Banks and other financial institutions	3,693,125	-	3,693,125
Items in the course of collection due to other banks	-	-	-
Customer deposits	270,957,721	-	270,957,721
Trading liabilities	-	-	-
Debt securities in issue	-	-	-
Derivatives	-	-	-
Retirement benefit liabilities	-	-	-
Taxation liabilities	-	-	-
Accruals and deferred income	-	-	-
Borrowings	-	-	-
Other liabilities	7,681,628	-	7,681,628
Subtotal	282,332,474	0	282,332,474
Paid up share capital	16,250,000	-	16,250,000
Statutory reserves	16,250,000	-	16,250,000
Other reserves	3,812,856	-	3,812,856
Retained earnings	12,735,500	-	12,735,500
Minority Interest	-	-	-
Proposed dividends	-	-	-
Total liabilities and equity	331,380,830	0	331,380,830

* For further details on column D please refer to step 1 on page 16 of the guidance notes .

Additional information:

List of entities (including disclosure of such entities balance sheet, balance sheet activity and principal activities)



TABLE 2: CAPITAL STRUCTURE

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

All figures are in SAR'000

	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	34,212,948	-	34,212,948	
Due from banks and other financial institutions	24,893,746	-	24,893,746	
Investments, net	37,261,373	-	37,261,373	
Loans and advances, net	224,523,051	-	224,523,051	
of which Collective provisions	4,482,923		4,482,923	A
Debt securities	-	-	-	
Equity shares	-	-	-	
Investment in associates	-	-	-	
Derivatives	-	-	-	
Goodwill	-	-	-	
Other intangible assets	-	-	-	
Property and equipment, net	5,942,600	-	5,942,600	
Other assets	4,547,112	-	4,547,112	
Total assets	331,380,830	0	331,380,830	
Liabilities				
Due to Banks and other financial institutions	3,693,125	-	3,693,125	
Items in the course of collection due to other banks	-	-	-	
Customer deposits	270,957,721	-	270,957,721	
Trading liabilities	-	-	-	
Debt securities in issue	-	-	-	
of which Tier 2 capital instruments	-		-	B
Derivatives	-	-	-	
Retirement benefit liabilities	-	-	-	
Taxation liabilities	-	-	-	
Accruals and deferred income	-	-	-	
Borrowings	-	-	-	
Other liabilities	7,681,628	-	7,681,628	
Subtotal	282,332,474	0	282,332,474	
Paid up share capital	16,250,000	-	16,250,000	
of which amount eligible for CET1	16,250,000		16,250,000	H
of which amount eligible for AT1	0		0	I
Statutory reserves	16,250,000	-	16,250,000	
Other reserves	3,812,856	-	3,812,856	
Retained earnings	12,735,500	-	12,735,500	
Minority Interest	0	-	0	
Proposed dividends	0	-	0	
Total liabilities and equity	331,380,830	0	331,380,830	

Note: Items A B, H, I have been mapped as an example to Table 2d, for further details please refer to step 2 on page 17 of the guidance notes .



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
All figures are in SAR'000

		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
(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	16,250,000		H
2	Retained earnings	12,735,500		
3	Accumulated other comprehensive income (and other reserves)	20,062,856		
4	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)	-		
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	-		
6	Common Equity Tier 1 capital before regulatory adjustments	49,048,356		
Common Equity Tier 1 capital: Regulatory adjustments				
7	Prudential valuation adjustments	-		
8	Goodwill (net of related tax liability)	-		
9	Other intangibles other than mortgage-servicing rights (net of related tax liability)	-		
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	-		
11	Cash-flow hedge reserve	-		
12	Shortfall of provisions to expected losses	-		
13	Securitisation gain on sale (as set out in paragraph 562 of Basel II framework)	-		
14	Gains and losses due to changes in own credit risk on fair valued liabilities	-		
15	Defined-benefit pension fund net assets	-		
16	Investments in own shares (if not already netted off paid-in capital on reported balance sheet)	-		
17	Reciprocal cross-holdings in common equity	-		
18	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 share capital (amount above 10% threshold)	-		
19	Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold)	-		
20	Mortgage servicing rights (amount above 10% threshold)	-		
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	-		
22	Amount exceeding the 15% threshold	-		
23	of which: significant investments in the common stock of financials	-		
24	of which: mortgage servicing rights	-		
25	of which: deferred tax assets arising from temporary differences	-		
26	National specific regulatory adjustments	-		
REGULATORY ADJUSTMENTS APPLIED TO COMMON EQUITY TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT				
OF WHICH: [INSERT NAME OF ADJUSTMENT]				
OF WHICH: ...				
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	-		
29	Common Equity Tier 1 capital (CET1)	49,048,356		
Additional Tier 1 capital: instruments				
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	-		
31	of which: classified as equity under applicable accounting standards	-		
32	of which: classified as liabilities under applicable accounting standards	-		
33	Directly issued capital instruments subject to phase out from Additional Tier 1	-		
34	Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)	-		
35	of which: instruments issued by subsidiaries subject to phase out	-		
36	Additional Tier 1 capital before regulatory adjustments	-		
Additional Tier 1 capital: regulatory adjustments				
37	Investments in own Additional Tier 1 instruments	-		
38	Reciprocal cross-holdings in Additional Tier 1 instruments	-		
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)	-		
40	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	-		
41	National specific regulatory adjustments	-		
REGULATORY ADJUSTMENTS APPLIED TO ADDITIONAL TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT				
OF WHICH: [INSERT NAME OF ADJUSTMENT]				
OF WHICH: ...				
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	-		
43	Total regulatory adjustments to Additional Tier 1 capital	-		
44	Additional Tier 1 capital (AT1)	-		
45	Tier 1 capital (T1 = CET1 + AT1)	49,048,356		

¹For detailed explanation of rows (1-85), please refer to SAMA circular # BCS 23295 dated 23 July 2012 entitled "Composition of Capital Disclosure Requirements issued by the BCBS in June 2012.

⁽²⁾ All rows related to IRB Approach are only valid, if SAMA has provided its Regulatory Approval to use IRB Approaches

Note: Items which are not applicable are to be left blank.



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

All figures are in SAR'000

	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	-	B
47	Directly issued capital instruments subject to phase out from Tier 2	-	
48	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)	-	
49	of which: instruments issued by subsidiaries subject to phase out	-	
50	Provisions	2,749,145	A
51	Tier 2 capital before regulatory adjustments	2,749,145	
Tier 2 capital: regulatory adjustments			
52	Investments in own Tier 2 instruments	-	
53	Reciprocal cross-holdings in Tier 2 instruments	-	
54	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)	-	
55	Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	-	
56	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 ADJUSTMENT]			
OF WHICH: ...			
57	Total regulatory adjustments to Tier 2 capital	-	
58	Tier 2 capital (T2)	2,749,145	
59	Total capital (TC = T1 + T2)	51,797,501	
RISK WEIGHTED ASSETS IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT			
OF WHICH: [INSERT NAME OF ADJUSTMENT]			
OF WHICH: ...			
60	Total risk weighted assets	247,511,428	
Capital ratios			
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	19.82%	
62	Tier 1 (as a percentage of risk weighted assets)	19.82%	
63	Total capital (as a percentage of risk weighted assets)	20.93%	
64	Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB buffer requirement expressed as a percentage of risk weighted assets)	-	
65	of which: capital conservation buffer requirement	-	
66	of which: bank specific countercyclical buffer requirement	-	
67	of which: G-SIB buffer requirement	-	
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)	19.82%	
National minima (if different from Basel 3)			
69	National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum)	n/a	
70	National Tier 1 minimum ratio (if different from Basel 3 minimum)	n/a	
71	National total capital minimum ratio (if different from Basel 3 minimum)	n/a	
Amounts below the thresholds for deduction (before risk weighting)			
72	Non-significant investments in the capital of other financials	-	
73	Significant investments in the common stock of financials	-	
74	Mortgage servicing rights (net of related tax liability)	-	
75	Deferred tax assets arising from temporary differences (net of related tax liability)	-	
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)	2,749,145	
77	Cap on inclusion of provisions in Tier 2 under standardised approach	2,749,145	
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	-	
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	-	
Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022)			
80	Current cap on CET1 instruments subject to phase out arrangements	-	
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	-	
82	Current cap on AT1 instruments subject to phase out arrangements	-	
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	-	
84	Current cap on T2 instruments subject to phase out arrangements	-	
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	-	

¹For detailed explanation of rows (1-85), please refer to SAMA circular # BCS 23295 dated 23 July 2012 entitled "Composition of Capital Disclosure Requirements issued by the BCBS in June 2012.

⁽²⁾ All rows related to IRB Approach are only valid, if SAMA has provided its Regulatory Approval to use IRB Approaches

Note: Items which are not applicable are to be left blank.



TABLE 2: CAPITAL STRUCTURE

Main features template of regulatory capital instruments - (Table 2(e))	
1 Issuer	N/A
2 Unique identifier (eg CUSPIN, ISIN or Bloomberg identifier for private placement)	N/A
3 Governing law(s) of the instrument	N/A
Regulatory treatment	N/A
4 Transitional Basel III rules	N/A
5 Post-transitional Basel III rules	N/A
6 Eligible at solo/group/group&solo	N/A
7 Instrument type	N/A
8 Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date)	N/A
9 Par value of instrument	N/A
10 Accounting classification	N/A
11 Original date of issuance	N/A
12 Perpetual or dated	N/A
13 Original maturity date	N/A
14 Issuer call subject to prior supervisory approval	N/A
15 Option call date, contingent call dates and redemption amount	N/A
16 Subsequent call dates if applicable	N/A
Coupons / dividends	N/A
17 Fixed or Floating dividend/coupon	N/A
18 Coupon rate and any related index	N/A
19 Existence of a dividend stopper	N/A
20 Fully discretionary, partially discretionary or mandatory	N/A
21 Existence of step up or other incentive to redeem	N/A
22 Non cumulative or cumulative	N/A
23 Convertible or non-convertible	N/A
24 If convertible, conversion trigger (s)	N/A
25 If convertible, fully or partially	N/A
26 If convertible, conversion rate	N/A
27 If convertible, mandatory or optional conversion	N/A
28 If convertible, specify instrument type convertible into	N/A
29 If convertible, specify issuer of instrument it converts into	N/A
30 Write-down feature	N/A
31 If write-down, write-down trigger (s)	N/A
32 If write-down, full or partial	N/A
33 If write-down, permanent or temporary	N/A
34 If temporary writedown, description of the write-up mechansim	N/A
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	N/A
36 Non-compliant transitioned features	N/A
37 If yes, specify non-compliant features	N/A

Note: Further explanation of rows (1-37) as given above are provided in SAMA circular # BCS 23295 dated 23 July 2012 entitled "Composition of Capital Disclosure Requirements issued by the BCBS in June 2012.



TABLE 3: CAPITAL ADEQUACY - June 2016

Amount of Exposures Subject To Standardized Approach of Credit Risk and related Capital Requirements (TABLE 3, (b)) SAR '000'

Portfolios	Amount of exposures	Capital requirements
Sovereigns and central banks:	52,503,920	-
SAMA and Saudi Government	52,503,920	-
Others	-	-
Multilateral Development Banks (MDBs)	506,940	-
Public Sector Entities (PSEs)	3,313,018	132,521
Banks and securities firms	28,404,754	1,005,471
Corporates	64,608,273	4,924,074
Retail non-mortgages	139,145,410	8,433,137
Small Business Facilities Enterprises (SBFE's)	-	-
Mortgages	22,308,960	1,790,253
Residential	20,127,986	1,614,939
Commercial	2,180,974	175,313
Securitized assets	-	-
Equity	1,760,943	197,361
Others	25,490,595	798,137
Total	338,042,813	17,280,955



TABLE 3: CAPITAL ADEQUACY - June 2016

Capital Requirements For Market Risk* (822, Table 3, (d))					SAR '000'
	Interest rate risk	Equity position risk	Foreign exchange risk	Commodity risk	Total
Standardized approach			301,731		301,731
Internal models approach					

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



TABLE 3: CAPITAL ADEQUACY - June 2016	
Capital Requirements for Operational Risk* (Table 3, (e))	
Particulars	Capital requirement SAR '000'
• Basic indicator approach;	
• Standardized approach;	1,904,655
• Alternate standardized approach;	
• Advanced measurement approach (AMA).	
Total	1,904,655

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



TABLE 3: CAPITAL ADEQUACY - June 2016

Capital Adequacy Ratios (TABLE 3, (f))		
Particulars	Total capital ratio	Tier 1 capital ratio
	%	
Top consolidated level	20.93%	19.82%
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 -June 2016		
Credit Risk Exposure (Table 4, (b)) SAR '000'		
Portfolios	Total gross credit risk exposure	Average gross credit risk exposure over the period
Sovereigns and central banks:	52,503,920	57,833,365.79
SAMA and Saudi Government	52,503,920	56,808,970
Others		1,024,396
Multilateral Development Banks (MDBs)	506,940	252,870
Public Sector Entities (PSEs)	3,660,829	2,543,900
Banks and securities firms	28,491,442	27,799,939
Corporates	74,592,203	69,606,719
Retail non-mortgages	139,433,911	136,974,062
Small Business Facilities Enterprises (SBFE's)		-
Mortgages	22,308,960	20,557,502
Residential	20,127,986	19,090,035
Commercial	2,180,974	1,467,468
Securitized assets		-
Equity	1,760,943	1,932,437
Others	25,490,594	28,010,898
Total	348,749,742	345,511,694



TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES -June 2016

Geographic Breakdown (Table 4, (c)) SAR '000'							
Portfolios	Geographic area						
	Saudi Arabia	Other GCC & Middle East	Europe	North America	South East Asia	Others countries	Total
Sovereigns and central banks:	51,675,947	530,927	-	-	297,046	-	52,503,920
SAMA and Saudi Government	51,675,947	530,927	-	-	297,046	-	52,503,920
Others	-	-	-	-	-	-	-
Multilateral Development Banks (MDBs)	506,940	-	-	-	-	-	506,940
Public Sector Entities (PSEs)	3,660,829						3,660,829
Banks and securities firms	16,183,027	11,371,276	105,365	102,727	539,156	189,891	28,491,442
Corporates	70,713,247	923,070	-	-	2,955,886	-	74,592,203
Retail non-mortgages	135,014,827	2,599,117	-	-	1,819,966	-	139,433,910
Small Business Facilities Enterprises (SBFE's)	-	-	-	-	-	-	-
Mortgages	22,308,960	-	-	-	-	-	22,308,960
Residential	20,127,986	-	-	-	-	-	20,127,986
Commercial	2,180,974	-	-	-	-	-	2,180,974
Securitized assets	-	-	-	-	-	-	-
Equity	1,739,673	20,907	363		-	-	1,760,943
Others	25,137,380	77,610	-	-	275,605	-	25,490,595
Total	326,940,829	15,522,908	105,728	102,727	5,887,659	189,891	348,749,742



TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES -June 2016

Industry Sector Breakdown (Table 4, (d)) SAR '000'													
Portfolios	Industry sector												
	Government and quasi government	Banks and other financial institutions	Agriculture and fishing	Manufacturing	Mining and quarrying	Electricity, water, gas and health services	Building and construction	Commerce	Transportation and communication	Services	Consumer loans and credit cards	Others	Total
Sovereigns and central banks:	52,503,920	-	-	-	-	-	-	-	-	-	-	-	52,503,920
SAMA and Saudi Government	52,503,920	-	-	-	-	-	-	-	-	-	-	-	52,503,920
Others	-	-	-	-	-	-	-	-	-	-	-	-	-
Multilateral Development Banks (MDBs)	-	506,940	-	-	-	-	-	-	-	-	-	-	506,940
Public Sector Entities (PSEs)	-	-	-	2,899,469	761,360	-	-	-	-	-	-	-	3,660,829
Banks and securities firms	-	28,491,442	-	-	-	-	-	-	-	-	-	-	28,491,442
Corporates	93,143	1,026,915	881,549	15,979,101	937,887	5,842,188	8,385,101	11,063,306	5,553,217	1,501,842	-	23,327,954	74,592,203
Retail non-mortgages	-	-	-	-	-	-	-	-	-	-	139,433,911	-	139,433,911
Small Business Facilities Enterprises (SBFE's)	-	-	-	-	-	-	-	-	-	-	-	-	-
Mortgages	-	-	-	-	-	-	-	2,180,974	-	-	20,127,986	-	22,308,960
Residential	-	-	-	-	-	-	-	-	-	-	20,127,986	-	20,127,986
Commercial	-	-	-	-	-	-	-	2,180,974	-	-	-	-	2,180,974
Securitized assets	-	-	-	-	-	-	-	-	-	-	-	-	-
Equity	-	396,740	-	-	-	-	-	-	-	31,881	-	1,332,322	1,760,943
Others	-	-	-	-	-	-	-	-	-	-	-	25,490,595	25,490,595
Total	52,597,063	30,422,037	881,549	18,878,570	1,699,247	5,842,188	8,385,101	13,244,280	5,553,217	1,533,723	159,561,897	50,150,871	348,749,742



TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES - June 2016

Residual Contractual Maturity Breakdown (Table 4, (e)) SAR '000'										
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	No Fixed Maturity	Total
Sovereigns and central banks:	2,734,862	1,893,160	16,081,806	-	12,781,968	-	-	-	19,012,124	52,503,920
SAMA and Saudi Government	2,734,862	1,893,160	16,081,806	-	12,781,968	-	-	-	19,012,124	52,503,920
Others	-	-	-	-	-	-	-	-	-	-
Multilateral Development Banks (MDBs)					506,940					506,940
Public Sector Entities (PSEs)		202,778	283,889	1,706,250	347,811			1,120,101		3,660,829
Banks and securities firms	1,223,447	8,264,982	4,286,345	4,786,308	6,592,768	3,337,245	35	311		28,491,442
Corporates	268,244	944,111	12,249,586	19,368,112	12,549,989	15,958,893	3,347,350	9,905,918		74,592,203
Retail non-mortgages	4,560	4,364,942	8,496,008	12,210,303	22,286,143	71,828,674	19,531,037	712,243		139,433,910
Small Business Facilities Enterprises (SBFE's)	-	-	-	-	-	-	-	-	-	-
Mortgages	940	737,827	393,932	589,569	891,312	3,140,346	3,220,050	13,334,985	-	22,308,960
Residential	807	737,827	391,268	566,704	860,712	2,926,833	3,015,731	11,628,104	-	20,127,986
Commercial	133	-	2,664	22,865	30,599	213,513	204,319	1,706,881		2,180,974
Securitized assets	-	-	-	-	-	-	-	-	-	-
Equity	1,760,943									1,760,943
Others	20,130	260,432	1,226,793	640,511	1,110,203	4,496,246	803,110	672,197	16,260,974	25,490,595
Total	6,013,125	16,668,233	43,018,360	39,301,053	57,067,134	98,761,403	26,901,582	25,745,755	35,273,098	348,749,742



TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES -June 2016

Impaired Loans, Past Due Loans and Allowances (Table 4, (f)) SAR '000'											
Industry sector	Impaired loans	Defaulted	Aging of Past Due Loans (days)				Specific allowances				General allowances
			Less than 90	90-180	180-360	Over 360	Balance at the beginning of the period	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	-	-	-	-	-	-	-	-	-	-	-
Manufacturing	356,661	356,661	-	276	4,898	351,488	319,481	5,762	-	325,244	-
Mining and quarrying	-	-	-	-	-	-	-	-	-	-	-
Electricity, water, gas and health services	130,343	130,343	-	129,564	-	779	358,746	986	-	359,733	-
Building and construction	191,688	191,688	-	16,218	5,106	170,364	474,189	119,015	-	593,204	-
Commerce	860,306	860,306	-	262,932	340,731	256,642	300,587	38,305	-	338,891	-
Transportation and communication	66,587	66,587	-	6,913	1,523	58,151	90,705	41,182	-	131,887	-
Services	40,073	40,073	-	12,655	25,006	2,412	60,718	60,417	-	121,135	-
Consumer loans and credit cards	1,315,440	1,315,440	389,113	548,173	758,347	8,919	(328,508)	657,725	676,213	(346,996)	-
Others	330,110	330,110	-	72,869	11,811	245,430	397,058	10,002	-	407,060	-
portfolio provision	-	-	-	-	-	-	-	-	-	-	4,482,923
Total	3,291,209	3,291,209	389,113	1,049,601	1,147,422	1,094,186	1,672,976	933,395	676,213	1,930,158	4,482,923



TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES -June 2016

Impaired Loans, Past Due Loans And Allowances (Table 4, (g)) SAR '000'							
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	3,245,472	208,407	1,041,263	1,125,406	1,078,803	1,901,682	4,354,237
Other GCC & Middle East	7,660	25,830	1,359	2,011	4,290	5,635	39,170
Europe							
North America							
South East Asia	38,077	154,876	6,979	20,005	11,093	22,841	89,516
Others countries							
Total	3,291,209	389,113	1,049,601	1,147,422	1,094,186	1,930,158	4,482,923



TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES - June 2016

Reconciliation Of Changes In The Allowances For Loan Impairment (Table 4, (h)) SAR '000'

Particulars	Specific allowances	General allowances
Balance, beginning of the year	1,672,976	4,100,423
Charge-offs taken against the allowances during the period	(676,213)	-
Amounts set aside (or reversed) during the period	933,396	382,500
Other adjustments:		
- exchange rate differences		
- business combinations		
- acquisitions and disposals of subsidiaries		
- etc.		
Transfers between allowances		
Balance, end of the year	1,930,158	4,482,923



TABLE 5 (STA): CREDIT RISK: DISCLOSURES FOR PORTFOLIOS SUBJECT TO THE STANDARDIZED APPROACH - June 2016

Allocation Of Exposures To Risk Buckets (Table 5, (b)) SAR '000'										
Particulars	Risk buckets								Unrated	Deducted
	0%	20%	35%	50%	75%	100%	150%	Other risk weights		
Sovereigns and central banks:	52,503,920	-	-	-	-	-	-	-	-	-
SAMA and Saudi Government	52,503,920	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-	-	-
Multilateral Development Banks (MDBs)	506,940.00	-	-	-	-	-	-	-	-	-
Public Sector Entities (PSEs)	-	-	-	3,660,829	-	-	-	-	-	-
Banks and securities firms	-	5,446,625	-	23,044,817	-	-	-	-	-	-
Corporates	-	1,442,123	-	1,640,888	-	71,248,079	261,112	-	-	-
Retail non-mortgages	-	-	-	-	137,646,591	189,816	1,597,503	-	-	-
Small Business Facilities Enterprises (SBFE's)	-	-	-	-	-	-	-	-	-	-
Mortgages	-	-	-	-	-	22,143,318	165,642	-	-	-
Residential	-	-	-	-	-	20,010,476	117,510	-	-	-
Commercial	-	-	-	-	-	2,132,842	48,132	-	-	-
Securitized assets	-	-	-	-	-	-	-	-	-	-
Equity	-	-	-	-	-	1,760,943	-	-	-	-
Others	14,476,141	414,578	-	-	-	10,599,876	-	-	-	-



Table 7 (STA): CREDIT RISK MITIGATION (CRM): DISCLOSURES FOR STANDARDIZED APPROACH -June 2016		
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)	2,656	
Banks and securities firms	1,884	
Corporates	1,138,518	179,207
Retail non-mortgages	192,238	
Small Business Facilities Enterprises (SBFE's)		
Mortgages		
Residential		
Commercial		
Securitized assets		
Equity		
Others		
Total	1,335,296	179,207



SAR '000'

*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



SAR '000'

*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



SAR '000'

*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



SAR '000'

***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



SAR '000'

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		

SAR '000'

*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



SAR '000'

*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



SAR '000'

*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



SAR '000'

*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



**TABLE 10: MARKET RISK: DISCLOSURES FOR BANKS USING THE STANDARDIZED APPROACH
- June 2016**

Level Of Market Risks In Terms Of Capital Requirements (Table 10, (b)) SAR '000'					
	Interest rate risk	Equity position risk	Foreign exchange risk	Commodity risk	Total
Capital requirements			301,731		301,731



TABLE 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS - June 2016

Value Of Investments (Table 13, (b)) SAR '000'					
	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	23,458	23,458	1,737,486	1,737,486	



TABLE 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS -June 2016

Types And Nature of Investments (Table 13, (c)) SAR '000'

Investments	Publicly traded	Privately held
Government and quasi government		
Banks and other financial institutions	78,278	20,907
Agriculture and fishing		
Manufacturing		
Mining and quarrying		
Electricity, water, gas and health services		
Building and construction		
Commerce		
Transportation and communication		
Services		2,551
Others	1,659,208	
Total	1,737,486	23,458



TABLE 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS -June 2016

Gains / Losses Etc. (Table 13, (d) and (e)) SAR '000'	
Particulars	Amount
Cumulative realized gains (losses) arising from sales and liquidations in the reporting period	
Total unrealized gains (losses)	
Total latent revaluation gains (losses)*	N/A
Unrealized gains (losses) included in Capital	
Latent revaluation gains (losses) included in Capital*	N/A

*Not applicable to KSA to date



TABLE 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS -June 2016

Capital Requirements (Table 13, (f)) SAR '000'

Equity grouping	Capital requirements
Government and quasi government	-
Banks and other financial institutions	31,739
Agriculture and fishing	-
Manufacturing	-
Mining and quarrying	-
Electricity, water, gas and health services	-
Building and construction	-
Commerce	-
Transportation and communication	-
Services	2,551
Others	163,071
Total	197,361



TABLE 14: INTEREST RATE RISK IN THE BANKING BOOK (IRRBB) -June 2016

200bp Interest Rate Shocks for currencies with more than 5% of Assets or Liabilities (Table 14, (b))

Rate Shocks	Change in earnings SAR '000'
Upward rate shocks:	
SAR	521,287
Downward rate shocks:	
SAR	(521,287)