



# **BASEL III – Pillar III**

## **Quantitative Disclosures**

**(As at 31 December 2013)**



SAR '000'

**TABLE 1: SCOPE OF APPLICATION****Capital Deficiencies (Table 1, (e))**

<b>Particulars</b>	<b>Amount</b>
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 )
<b>Assets</b>			
Cash and balances at central banks	29,970,266		29,970,266
Due from banks and other financial institutions	15,462,510		15,462,510
Investments, net	39,573,058		39,573,058
Loans and advances, net	187,088,098		187,088,098
Debt securities			
Trading assets			
Investment in associates			
Derivatives			
Goodwill			
Other intangible assets			
Property and equipment, net	4,320,448		4,320,448
Other assets	3,456,305		3,456,305
<b>Total assets</b>	<b>279,870,685</b>	<b>0</b>	<b>279,870,685</b>
<b>Liabilities</b>			
Due to Banks and other financial institutions	3,639,709		3,639,709
Items in the course of collection due to other banks			
Customer deposits	231,589,113		231,589,113
Trading liabilities			
Debt securities in issue			
Derivatives			
Retirement benefit liabilities			
Taxation liabilities			
Accruals and deferred income			
Borrowings			
Other liabilities	6,237,270		6,237,270
<b>Subtotal</b>	<b>241,466,092</b>	<b>0</b>	<b>241,466,092</b>
Paid up share capital	15,000,000		15,000,000
Statutory reserves	15,000,000		15,000,000
Other reserves	2,068,170		2,068,170
Retained earnings	4,086,423		4,086,423
Minority Interest			
Proposed dividends	2,250,000		2,250,000
<b>Total liabilities and equity</b>	<b>279,870,685</b>	<b>0</b>	<b>279,870,685</b>

\* 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
<b>Assets</b>				
Cash and balances at central banks	29,970,266		29,970,266	
Due from banks and other financial institutions	15,462,510		15,462,510	
Investments, net	39,573,058		39,573,058	
Loans and advances, net	187,088,098		187,088,098	
of which Collective provisions	2,296,861		2,296,861	A
Debt securities				
Equity shares				
Investment in associates				
Derivatives				
Goodwill				
Other intangible assets				
Property and equipment, net	4,320,448		4,320,448	
Other assets	3,456,305		3,456,305	
<b>Total assets</b>	<b>279,870,685</b>	<b>0</b>	<b>279,870,685</b>	
<b>Liabilities</b>				
Due to Banks and other financial institutions	3,639,709		3,639,709	
Items in the course of collection due to other banks				
Customer deposits	231,589,113		231,589,113	
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	6,237,270		6,237,270	
<b>Subtotal</b>	<b>241,466,092</b>	<b>0</b>	<b>241,466,092</b>	
Paid up share capital	15,000,000		15,000,000	
of which amount eligible for CET1	15,000,000		15,000,000	H
of which amount eligible for AT1				I
Statutory reserves	15,000,000		15,000,000	
Other reserves	2,068,170		2,068,170	
Retained earnings	4,086,423		4,086,423	
Minority Interest				
Proposed dividends	2,250,000		2,250,000	
<b>Total liabilities and equity</b>	<b>279,870,685</b>	<b>0</b>	<b>279,870,685</b>	

**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 <sup>1</sup> of regulatory capital reported by the bank	Amounts <sup>1</sup> 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)			
	<b>Common Equity Tier 1 capital: Instruments and reserves</b>		
1	Directly issued qualifying common share capital (and equivalent for non-joint stock companies) plus related stock surplus	15,000,000	H
2	Retained earnings	6,336,423	
3	Accumulated other comprehensive income (and other reserves)	17,068,170	
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	<b>Common Equity Tier 1 capital before regulatory adjustments</b>	<b>38,404,593</b>	
	<b>Common Equity Tier 1 capital: Regulatory adjustments</b>		
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	<b>Total regulatory adjustments to Common equity Tier 1</b>		
29	<b>Common Equity Tier 1 capital (CET1)</b>	<b>38,404,593</b>	
	<b>Additional Tier 1 capital: instruments</b>		
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	<b>Additional Tier 1 capital before regulatory adjustments</b>		
	<b>Additional Tier 1 capital: regulatory adjustments</b>		
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)	38,404,593	

<sup>1</sup>For 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.

<sup>(2)</sup> 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 <sup>1</sup> of regulatory capital reported by the bank	Amounts <sup>1</sup> 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
<b>Tier 2 capital: instruments and provisions</b>			
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	2,296,861	A
51	<b>Tier 2 capital before regulatory adjustments</b>	<b>2,296,861</b>	
<b>Tier 2 capital: regulatory adjustments</b>			
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)	2,296,861	
59	Total capital (TC = T1 + T2)	40,701,454	
RISK WEIGHTED ASSETS IN REPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT			
OF WHICH: [INSERT NAME OF ADJUSTMENT]			
OF WHICH: ...			
60	Total risk weighted assets	207,669,930	
<b>Capital ratios</b>			
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	18.49%	
62	Tier 1 (as a percentage of risk weighted assets)	18.49%	
63	Total capital (as a percentage of risk weighted assets)	19.60%	
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)	18.49%	
<b>National minima (if different from Basel 3)</b>			
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	
<b>Amounts below the thresholds for deduction (before risk weighting)</b>			
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)		
<b>Applicable caps on the inclusion of provisions in Tier 2</b>			
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)		
77	Cap on inclusion of provisions in Tier 2 under standardised approach		
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		
<b>Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022)</b>			
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)		

<sup>1</sup>For 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.

<sup>(2)</sup> 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.



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:	58,958,176	
SAMA and Saudi Government	58,958,176	
Others		
Multilateral Development Banks (MDBs)		
Public Sector Entities (PSEs)		
Banks and securities firms	16,018,974	547,160
Corporates	57,442,003	4,538,633
Retail non-mortgages	117,521,459	7,051,288
Small Business Facilities Enterprises (SBFE's)		
Mortgages	13,445,487	1,075,639
Residential	12,666,402	1,013,312
Commercial	779,085	62,327
Securitized assets		
Equity	2,715,394	402,020
Others	18,822,162	630,895
<b>Total</b>	<b>284,923,656</b>	<b>14,245,635</b>



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			27,684		27,684
Internal models approach					

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





SAR '000'

<b>TABLE 3: CAPITAL ADEQUACY</b>	
<b>Capital Requirements for Operational Risk* (Table 3, (e))</b>	
<b>Particulars</b>	<b>Capital requirement</b>
• Basic indicator approach;	
• Standardized approach;	1,886,001
• Alternate standardized approach;	
• Advanced measurement approach (AMA).	
<b>Total</b>	<b>1,886,001</b>

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



SAR '000'

**TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES**

<b>Credit Risk Exposure (Table 4, (b))</b>		
<b>Portfolios</b>	<b>Total gross credit risk exposure</b>	<b>Average gross credit risk exposure over the period</b>
Sovereigns and central banks:	58,958,340	57,812,347
SAMA and Saudi Government	58,958,340	57,812,347
Others		
Multilateral Development Banks (MDBs)		
Public Sector Entities (PSEs)		
Banks and securities firms	16,174,336	15,835,728
Corporates	60,403,336	60,961,147
Retail non-mortgages	117,521,459	115,942,195
Small Business Facilities Enterprises (SBFE's)		
Mortgages	13,445,487	12,901,769
Residential	12,666,402	11,892,926
Commercial	779,085	1,008,843
Securitized assets		
Equity	2,715,394	2,165,800
Others	34,714,412	35,057,205
<b>Total</b>	<b>303,932,766</b>	<b>300,676,191</b>



**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:	58,958,340						58,958,340
SAMA and Saudi Government	58,958,340						58,958,340
Others							-
Multilateral Development Banks (MDBs)							-
Public Sector Entities (PSEs)							-
Banks and securities firms	12,494,346	2,609,981	174,660	225,833	586,763	82,753	16,174,336
Corporates	54,927,107	1,551,205	379,921		3,169,304	375,799	60,403,336
Retail non-mortgages	115,532,732	815,724			1,173,003		117,521,459
Small Business Facilities Enterprises (SBFE's)							-
Mortgages	11,886,540	264,021			1,294,926		13,445,487
Residential	11,107,455	264,021			1,294,926		12,666,402
Commercial	779,085						779,085
Securitized assets							-
Equity	1,526,093	20,907	452		1,167,943		2,715,394
Others	34,394,195	67,917	338		251,941	22	34,714,412
<b>Total</b>	<b>289,719,354</b>	<b>5,329,755</b>	<b>555,371</b>	<b>225,833</b>	<b>7,643,879</b>	<b>458,574</b>	<b>303,932,766</b>

**TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES**

Industry Sector Breakdown (Table 4, (d))													
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:	58,958,340												58,958,340
SAMA and Saudi Government	58,958,340												58,958,340
Others													-
Multilateral Development Banks (MDBs)													-
Public Sector Entities (PSEs)													-
Banks and securities firms		16,174,336											16,174,336
Corporates	2,047,968	4,805,747	918,618	13,983,360	118,765	2,936,476	3,726,652	12,884,975	6,619,729	12,361,046			60,403,336
Retail non-mortgages											117,521,459		117,521,459
Small Business Facilities Enterprises (SBFE's)													-
Mortgages								779,085			12,666,402		13,445,487
Residential								-			12,666,402		12,666,402
Commercial								779,085					779,085
Securitized assets													-
Equity		42,829								2,640		2,669,925	2,715,394
Others		502,528	326,339	3,731,025		573,464	698,583	987,075	654,172	11,727	1,761,993	25,467,507	34,714,412
<b>Total</b>	<b>61,006,308</b>	<b>21,525,440</b>	<b>1,244,957</b>	<b>17,714,385</b>	<b>118,765</b>	<b>3,509,940</b>	<b>4,425,235</b>	<b>14,651,135</b>	<b>7,273,901</b>	<b>12,375,413</b>	<b>131,949,854</b>	<b>28,137,432</b>	<b>303,932,766</b>



**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	No Fixed Maturity	Total
Sovereigns and central banks:	7,137,412	3,936,293	9,522,854	8,191,510	15,878,174				14,292,097	58,958,340
SAMA and Saudi Government	7,137,412	3,936,293	9,522,854	8,191,510	15,878,174				*14,292,097	58,958,340
Others										
Multilateral Development Banks (MDBs)										
Public Sector Entities (PSEs)										-
Banks and securities firms	4,673,150	3,364,284	2,826,350	3,918,913	1,391,639					16,174,336
Corporates	1,338,731	6,836,261	14,513,733	9,117,329	6,429,114	4,643,837	9,022,252	8,502,080		60,403,336
Retail non-mortgages	688,925	4,190,243	6,837,219	10,047,091	19,325,116	58,578,083	17,625,769	229,015		117,521,459
Small Business Facilities Enterprises (SBFE's)										
Mortgages	653	168,891	340,543	511,192	779,583	2,312,962	2,231,481	7,100,183		13,445,487
Residential	528	162,951	326,607	480,336	726,884	2,122,992	1,935,473	6,910,631		12,666,402
Commercial	125	5,940	13,936	30,855	52,699	189,970	296,008	189,552		779,085
Securitized assets										-
Equity	1,547,451							1,167,943		2,715,394
Others	19,899,952		550,000	1,226,023	277,861	1,339,733	2,001,419	5,098,975	** 4,320,448	34,714,412
<b>Total</b>	<b>35,286,275</b>	<b>18,495,972</b>	<b>34,590,698</b>	<b>33,012,057</b>	<b>44,081,488</b>	<b>66,874,614</b>	<b>30,880,920</b>	<b>22,098,196</b>	<b>15,216,041</b>	<b>303,932,766</b>

**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										
Manufacturing	265,580	265,580	7,148	2,529	263,051		320,466	742	374,950	
Mining and quarrying			3,365							
Electricity, water, gas and health services	5,694	5,694	2,138		2,183	3,511	134	2	132	
Building and construction	243,060	243,060	54,313	20,397	201,053	21,610	107,694	156,912	35,329	
Commerce	406,066	406,066	144,796	8	405,025	1,033	175,931	203,052	315,719	
Transportation and communication	10,039	10,039	15,036	10,039			122		122	
Services	68,926	68,926	236		68,926		30	819,960	1,458	
Consumer loans and credit cards	1,761,993	1,761,993	332,784	471,084	694,534	596,374	1,087,034	1,307,345	1,061,412	
Others	246,325	246,325	33,728	20,579	15,081	210,665	208,627	219,066	158	2,529,570
<b>Total</b>	<b>3,007,686</b>	<b>3,007,686</b>	<b>593,544</b>	<b>524,637</b>	<b>1,649,854</b>	<b>833,194</b>	<b>1,900,037</b>	<b>2,707,080</b>	<b>1,789,280</b>	<b>2,529,570</b>

**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	2,891,770	593,544	508,655	1,617,109	766,006	1,701,723	2,443,048
Other GCC & Middle East							8,795
Europe							
North America							
South East Asia	115,916	251,348	15,982	32,745	67,188	87,557	77,727
Others countries							
<b>Total</b>	<b>3,007,686</b>	<b>844,892</b>	<b>524,637</b>	<b>1,649,854</b>	<b>833,194</b>	<b>1,789,280</b>	<b>2,529,570</b>



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	2,596,323	2,236,308
Charge-offs taken against the allowances during the period	(2,707,080)	
Amounts set aside (or reversed) during the period	1,900,037	293,262
Other adjustments:		
- exchange rate differences		
- business combinations		
- acquisitions and disposals of subsidiaries		
- etc.		
Transfers between allowances		
Balance, end of the year	1,789,280	2,529,570

\* Charge-offs and recoveries that have been recorded directly to the income statement are SAR 2,707,080 and SAR 317,997 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:	58,958,340									
SAMA and Saudi Government	58,958,340									
Others										
Multilateral Development Banks (MDBs)										
Public Sector Entities (PSEs)										
Banks and securities firms		3,899,937		12,274,400						
Corporates		886,364				59,516,973				
Retail non-mortgages					117,521,459					
Small Business Facilities Enterprises (SBFE's)										
Mortgages										
Residential						12,666,402				
Commercial						779,085				
Securitized assets										
Equity	21,922					1,539,355		1,154,116		
Others	20,955,198	937,485				12,134,919				


**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	4,362,097	
Retail non-mortgages		
Small Business Facilities Enterprises (SBFE's)		
Mortgages		
Residential		
Commercial		
Securitized assets		
Equity		
Others		
<b>Total</b>	<b>4,362,097</b>	

\* For capital calculation purposes, the bank does not take benefit of such collaterals



### \*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				
<b>Total</b>				

\*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

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

<b>Exposure type</b>	<b>Securitization exposures retained or purchased</b>
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

<b>*TABLE 9 (m)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH</b>			
<b>Securitized Subject To Early Amortization Treatment</b>			
<b>Type of underlying assets</b>	<b>Aggregate drawn exposures attributed to the seller's and investor's interests</b>	<b>Aggregate capital charges incurred by the bank against</b>	
		<b>its retained shares of the drawn balances and undrawn lines</b>	<b>the investor's shares of drawn balances and undrawn lines</b>
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**

<b>Exposure type</b>	<b>Securitization exposures retained or purchased</b>
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'

<b>*TABLE 9 (r)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH</b>		
<b>Securitization exposure retained subject to market risk approach where bank is an originator or purchaser</b>		
<b>Exposure type</b>	<b>Outstanding exposures</b>	
	<b>Traditional</b>	<b>Synthetic</b>
Credit cards		
Home equity loans		
Commercial loans		
Automobile loans		
Small business loans		
Equipment leases		
Others		

SAR '000'

<b>*TABLE 9 (r)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH</b>		
<b>Securitization exposure retained subject to market risk approach where bank is a sponsor</b>		
<b>Exposure type</b>	<b>Outstanding exposures</b>	
	<b>Traditional</b>	<b>Synthetic</b>
Credit cards		
Home equity loans		
Commercial loans		
Automobile loans		
Small business loans		
Equipment leases		
Others		

\*N/A





SAR '000'

<b>*TABLE 9 (s)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH</b>		
<b>Securitized Exposures</b>		
<b>Exposure type</b>	<b>On balance sheet aggregate exposure retained or purchased</b>	<b>Off Balance Sheet Aggregate Exposure</b>
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
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'

<b>*TABLE 9 (u)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH</b>			
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'

<b>*TABLE 9 (u)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH</b>		
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'

<b>*TABLE 9 (u)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH</b>			
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

<b>*TABLE 9 (v)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH</b>			
<b>Securitized Subject To Early Amortization Treatment</b>			
<b>Type of underlying assets</b>	<b>Aggregate drawn exposures attributed to the seller's and investor's interests</b>	<b>Aggregate capital charges incurred by the bank against</b>	
		<b>its retained shares of the drawn balances and undrawn lines</b>	<b>the investor's shares of drawn balances and undrawn lines</b>
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			27,684		27,684


**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	1,922,102	1,922,102	793,293	793,293	



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	21,922	20,907
Agriculture and fishing		
Manufacturing		
Mining and quarrying		
Electricity, water, gas and health services		
Building and construction		
Commerce		
Transportation and communication		
Services	452	2,188
Others	770,919	1,899,007
<b>Total</b>	<b>793,293</b>	<b>1,922,102</b>



**TABLE 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS**

<b>Gains / Losses Etc. (Table 13, (d) and (e))</b>	
<b>Particulars</b>	<b>Amount</b>
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	6,690
Agriculture and fishing	
Manufacturing	
Mining and quarrying	
Electricity, water, gas and health services	
Building and construction	
Commerce	
Transportation and communication	
Services	845
Others	394,485
<b>Total</b>	<b>402,020</b>



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:	1,127,700
Downward rate shocks:	(1,127,700)