



BASEL III – PILLAR 3

Quantitative Disclosures

(AS AT 30 JUNE 2014)



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	



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	28,421,427	-	28,421,427
Due from banks and other financial institutions	14,739,556	-	14,739,556
Investments, net	42,754,887	-	42,754,887
Loans and advances, net	201,151,065	-	201,151,065
Debt securities	-	-	-
Trading assets	-	-	-
Investment in associates	-	-	-
Derivatives	-	-	-
Goodwill	-	-	-
Other intangible assets	-	-	-
Property and equipment, net	4,523,827	-	4,523,827
Other assets	3,563,758	-	3,563,758
Total assets	295,154,520	0	295,154,520
Liabilities			
Due to Banks and other financial institutions	2,235,620	-	2,235,620
Items in the course of collection due to other banks	-	-	-
Customer deposits	245,416,254	-	245,416,254
Trading liabilities	-	-	-
Debt securities in issue	-	-	-
Derivatives	-	-	-
Retirement benefit liabilities	-	-	-
Taxation liabilities	-	-	-
Accruals and deferred income	-	-	-
Borrowings	-	-	-
Other liabilities	6,837,279	-	6,837,279
Subtotal	254,489,153	0	254,489,153
Paid up share capital	16,250,000	-	16,250,000
Statutory reserves	16,250,000	-	16,250,000
Other reserves	2,924,192	-	2,924,192
Retained earnings	5,241,175	-	5,241,175
Minority Interest	-	-	-
Proposed dividends	-	-	-
Total liabilities and equity	295,154,520	0	295,154,520

* 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	28,421,427	-	28,421,427	
Due from banks and other financial institutions	14,739,556	-	14,739,556	
Investments, net	42,754,887	-	42,754,887	
Loans and advances, net	201,151,065	-	201,151,065	
of which Collective provisions	2,465,444		2,465,444	A
Debt securities	-	-	-	
Equity shares	-	-	-	
Investment in associates	-	-	-	
Derivatives	-	-	-	
Goodwill	-	-	-	
Other intangible assets	-	-	-	
Property and equipment, net	4,523,827	-	4,523,827	
Other assets	3,563,758	-	3,563,758	
Total assets	295,154,520	0	295,154,520	
Liabilities				
Due to Banks and other financial institutions	2,235,620	-	2,235,620	
Items in the course of collection due to other banks	-	-	-	
Customer deposits	245,416,254	-	245,416,254	
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	6,837,279	-	6,837,279	
Subtotal	254,489,153	0	254,489,153	
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	2,924,192	-	2,924,192	
Retained earnings	5,241,175	-	5,241,175	
Minority Interest	0	-	0	
Proposed dividends	0	-	0	
Total liabilities and equity	295,154,520	0	295,154,520	

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	5,241,175	
3	Accumulated other comprehensive income (and other reserves)	19,174,192	
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	40,665,367	
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)	40,665,367	
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)	40,665,367	

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

Source based on reference numbers / letters of the balance sheet under the regulatory scope of consolidation from step 2

	Components ¹ of regulatory capital reported by the bank	Amounts ¹ subject to Pre - Basel III treatment
Tier 2 capital: instruments and provisions		
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	-
47	Directly issued capital instruments subject to phase out from Tier 2	-
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	2,465,444
51	Tier 2 capital before regulatory adjustments	2,465,444
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)	2,465,444
59	Total capital (TC = T1 + T2)	43,130,811
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	224,079,911
Capital ratios		
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	18.15%
62	Tier 1 (as a percentage of risk weighted assets)	18.15%
63	Total capital (as a percentage of risk weighted assets)	19.25%
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)	18.15%
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)	-
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	-
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.



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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:	60,341,696	-
SAMA and Saudi Government	58,696,320	
Others	1,645,377	
Multilateral Development Banks (MDBs)		
Public Sector Entities (PSEs)		
Banks and securities firms	15,517,886	620,715
Corporates	61,333,788	4,873,976
Retail non-mortgages	126,151,187	7,569,071
Small Business Facilities Enterprises (SBFE's)		
Mortgages	15,634,859	1,250,789
Residential	14,705,143	1,176,411
Commercial	929,716	74,377
Securitized assets		
Equity	1,273,355	338,842
Others	21,452,822	739,295
Total	301,705,592	15,392,687



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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			261,547		261,547
Internal models approach					

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



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

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



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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:	60,341,696	56,928,459
SAMA and Saudi Government	58,696,320	56,928,459
Others	1,645,377	1,645,377
Multilateral Development Banks (MDBs)		
Public Sector Entities (PSEs)		
Banks and securities firms	15,744,639	15,718,939
Corporates	63,731,876	63,499,633
Retail non-mortgages	126,151,187	119,144,778
Small Business Facilities Enterprises (SBFE's)		
Mortgages	15,634,859	13,789,579
Residential	14,705,143	12,832,745
Commercial	929,716	956,834
Securitized assets		
Equity	1,273,355	2,193,934
Others	37,469,507	36,977,207
Total	320,347,119	308,252,529



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:	58,696,320						60,341,696
SAMA and Saudi Government	58,696,320						58,696,320
Others					1,645,377		1,645,377
Multilateral Development Banks (MDBs)							-
Public Sector Entities (PSEs)							-
Banks and securities firms	8,116,890	6,062,725	151,590	878,366	384,619	150,449	15,744,639
Corporates	58,488,767	1,717,541			3,338,067	187,500	63,731,876
Retail non-mortgages	124,059,249	1,025,895			1,066,042		126,151,187
Small Business Facilities Enterprises (SBFE's)							-
Mortgages	13,932,916	304,897			1,397,046		15,634,859
Residential	13,003,200	304,897			1,397,046		14,705,143
Commercial	929,716						929,716
Securitized assets							-
Equity	1,122,076	35,106	446		115,726		1,273,355
Others	37,019,411	74,814	338		374,922	22	37,469,507
Total	301,435,630	9,220,978	152,374	878,366	6,676,423	337,971	320,347,119

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:	60,341,696												60,341,696
SAMA and Saudi Government	58,696,320												58,696,320
Others	1,645,377												1,645,377
Multilateral Development Banks (MDBs)													-
Public Sector Entities (PSEs)													-
Banks and securities firms		15,744,639											15,744,639
Corporates	2,676,113	4,867,670	961,550	13,043,719	190,557	4,915,083	4,466,430	15,489,433	5,206,396	11,914,925			63,731,876
Retail non-mortgages											126,151,187		126,151,187
Small Business Facilities Enterprises (SBFE's)													-
Mortgages								929,716			14,705,143		15,634,859
Residential								-			14,705,143		14,705,143
Commercial								929,716					929,716
Securitized assets													-
Equity		41,267								2,634		1,229,454	1,273,355
Others												37,469,507	37,469,507
Total	63,017,809	20,653,576	961,550	13,043,719	190,557	4,915,083	4,466,430	16,419,149	5,206,396	11,917,559	140,856,330	38,698,961	320,347,119

**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:	5,898,089	3,825,354	2,615,352	7,030,652	24,350,710			1,645,377	14,976,163	60,341,696
SAMA and Saudi Government	5,898,089	3,825,354	2,615,352	7,030,652	24,350,710				*14,976,163	58,696,319
Others								1,645,377		1,645,377
Multilateral Development Banks (MDBs)										-
Public Sector Entities (PSEs)										-
Banks and securities firms	4,115,296	3,564,252	4,829,403	1,892,974	1,342,714					15,744,639
Corporates	1,957,877	4,370,218	17,348,182	13,143,712	7,735,427	6,644,008	6,100,117	6,432,334		63,731,876
Retail non-mortgages	560,875	4,666,645	7,498,996	11,047,554	20,788,686	61,850,018	19,410,925	327,489		126,151,187
Small Business Facilities Enterprises (SBFE's)										
Mortgages	898	182,420	368,538	547,017	851,885	2,682,087	2,610,942	8,391,074		15,634,859
Residential	521	174,598	349,021	514,866	771,088	2,383,959	2,194,588	8,316,501		14,705,143
Commercial	377	7,822	19,517	32,151	80,796	298,127	416,354	74,572		929,716
Securitized assets										-
Equity	1,273,355									1,273,355
Others	13,791,847	1,214,329	4,613,570	4,322,251	4,952,454	631,861	1,801,766	1,617,602	**4,523,827	37,469,507
Total	27,598,236	17,823,218	37,274,041	37,984,160	60,021,876	71,807,974	29,923,749	16,768,498	15,216,041	320,347,119

* Balances with Central Bank

** Fixed Assets

**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	362,478	362,478	4,215	2,481	2,246	357,751			374,950	
Mining and quarrying			86						-	
Electricity, water, gas and health services	1,123	1,123	2,230	1,115		8	155		287	
Building and construction	30,041	30,041	10,682	2	2,945	27,093			35,329	
Commerce	945,280	945,280	170,775	13,973	289,336	641,970	452,036		767,755	
Transportation and communication	8,764	8,764	85	7,478		1,286	3,034		3,156	
Services	8,045	8,045	147,744	3,841	6	4,197	3,703		5,161	
Consumer loans and credit cards	1,861,810	1,861,810	470,903	566,989	700,988	593,834	764,215	741,495	1,084,132	
Others	-	-					-		158	2,882,435
Total	3,217,542	3,217,542	806,720	595,880	995,522	1,626,140	1,223,143	741,495	2,270,928	2,882,435

**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	3,139,035	806,720	569,710	973,190	1,596,135	2,173,733	2,784,097
Other GCC & Middle East							12,870
Europe							
North America							
South East Asia	78,507	370,736	26,170	22,332	30,005	97,195	85,467
Others countries							
Total	3,217,542	1,177,456	595,880	995,522	1,626,140	2,270,928	2,882,435



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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	1,789,280	2,529,570
Charge-offs taken against the allowances during the period	(741,495)	
Amounts set aside (or reversed) during the period	1,223,143	352,865
Other adjustments:		
- exchange rate differences		
- business combinations		
- acquisitions and disposals of subsidiaries		
- etc.		
Transfers between allowances		
Balance, end of the year	2,270,928	2,882,435

* Charge-offs and recoveries that have been recorded directly to the income statement are SAR 741,495 and SAR 242,254 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:	60,341,696									
SAMA and Saudi Government	58,696,320									
Others	1,645,377									
Multilateral Development Banks (MDBs)										
Public Sector Entities (PSEs)										
Banks and securities firms				15,744,639						
Corporates				818,182		62,913,694				
Retail non-mortgages					126,151,187					
Small Business Facilities Enterprises (SBFE's)										
Mortgages										
Residential						14,705,143				
Commercial						929,716				
Securitized assets										
Equity								1,273,355		
Others	22,504,471					13,827,722				


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	5,485,552	229,334
Retail non-mortgages		
Small Business Facilities Enterprises (SBFE's)		
Mortgages		
Residential		
Commercial		
Securitized assets		
Equity		
Others		
Total	5,485,552	229,334

* 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				
Total				

*N/A



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***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**

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	
Securitisatation 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



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*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



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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			261,547		261,547

**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	23,095	23,095	1,250,260	1,250,260	



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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	20,360	20,907
Agriculture and fishing		
Manufacturing		
Mining and quarrying		
Electricity, water, gas and health services		
Building and construction		
Commerce		
Transportation and communication		
Services	446	2,188
Others	1,229,454	
Total	1,250,260	23,095

**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*



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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	13,205
Agriculture and fishing	
Manufacturing	
Mining and quarrying	
Electricity, water, gas and health services	
Building and construction	
Commerce	
Transportation and communication	
Services	843
Others	324,793
Total	338,841



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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:	1,167,055
Downward rate shocks:	(1,167,055)