



BASEL III – Quantitative Disclosures

PILLAR 3 - (December 2015)

**TABLE 1: SCOPE OF APPLICATION - December 2015**

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	27,053,716	-	27,053,716
Due from banks and other financial institutions	26,911,056	-	26,911,056
Investments, net	41,226,864	-	41,226,864
Loans and advances, net	210,217,868	-	210,217,868
Debt securities	-	-	-
Trading assets	-	-	-
Investment in associates	-	-	-
Derivatives	-	-	-
Goodwill	-	-	-
Other intangible assets	-	-	-
Property and equipment, net	5,578,931	-	5,578,931
Other assets	4,631,213	-	4,631,213
Total assets	315,619,648	0	315,619,648
Liabilities			
Due to Banks and other financial institutions	4,558,224	-	4,558,224
Items in the course of collection due to other banks	-	-	-
Customer deposits	256,227,769	-	256,227,769
Trading liabilities	-	-	-
Debt securities in issue	-	-	-
Derivatives	-	-	-
Retirement benefit liabilities	-	-	-
Taxation liabilities	-	-	-
Accruals and deferred income	-	-	-
Borrowings	-	-	-
Other liabilities	8,194,601	-	8,194,601
Subtotal	268,980,594	0	268,980,594
Paid up share capital	16,250,000	-	16,250,000
Statutory reserves	16,250,000	-	16,250,000
Other reserves	2,997,754	-	2,997,754
Retained earnings	8,666,300	-	8,666,300
Minority Interest	-	-	-
Proposed dividends	2,475,000	-	2,475,000
Total liabilities and equity	315,619,648	0	315,619,648

* 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	27,053,716	-	27,053,716	
Due from banks and other financial institutions	26,911,056	-	26,911,056	
Investments, net	41,226,864	-	41,226,864	
Loans and advances, net	210,217,868	-	210,217,868	
of which Collective provisions	4,100,423		4,100,423	A
Debt securities	-	-	-	
Equity shares	-	-	-	
Investment in associates	-	-	-	
Derivatives	-	-	-	
Goodwill	-	-	-	
Other intangible assets	-	-	-	
Property and equipment, net	5,578,931	-	5,578,931	
Other assets	4,631,213	-	4,631,213	
Total assets	315,619,648	0	315,619,648	
Liabilities				
Due to Banks and other financial institutions	4,558,224	-	4,558,224	
Items in the course of collection due to other banks	-	-	-	
Customer deposits	256,227,769	-	256,227,769	
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	8,194,601	-	8,194,601	
Subtotal	268,980,594	0	268,980,594	
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	2,997,754	-	2,997,754	
Retained earnings	8,666,300	-	8,666,300	
Minority Interest	0	-	0	
Proposed dividends	2,475,000	-	2,475,000	
Total liabilities and equity	315,619,648	0	315,619,648	

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	16,250,000.00	H
2	Retained earnings	11,141,300.00	
3	Accumulated other comprehensive income (and other reserves)	19,247,754.00	
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	46,639,054.00	
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)	46,639,054.00	
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)	46,639,054.00	

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	2,582,262	A
51	Tier 2 capital before regulatory adjustments	2,582,262	
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)	2,582,262	
59	Total capital (TC = T1 + T2)	49,221,316	
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	236,539,757	
Capital ratios			
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	19.72%	
62	Tier 1 (as a percentage of risk weighted assets)	19.72%	
63	Total capital (as a percentage of risk weighted assets)	20.81%	
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)	19.72%	
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)	2,582,262	
77	Cap on inclusion of provisions in Tier 2 under standardised approach	2,582,262	
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 - December 2015**

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:	56,352,458	-
SAMA and Saudi Government	53,892,236	-
Others	2,460,222	-
Multilateral Development Banks (MDBs)	-	-
Public Sector Entities (PSEs)	2,852,935	114,117
Banks and securities firms	26,700,095	1,013,704
Corporates	55,158,853	4,286,414
Retail non-mortgages	135,483,847	8,129,031
Small Business Facilities Enterprises (SBFE's)	-	-
Mortgages	19,228,720	1,538,298
Residential	18,473,750	1,477,900
Commercial	754,970	60,398
Securitized assets	-	-
Equity	1,924,299	153,944
Others	23,940,741	1,072,198
Total	321,641,949	16,307,706

**TABLE 3: CAPITAL ADEQUACY - December 2015**

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			492,051		492,051
Internal models approach					

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

**TABLE 3: CAPITAL ADEQUACY - December 2015****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 - December 2015

Capital Adequacy Ratios (TABLE 3, (f))		
Particulars	Total capital ratio	Tier 1 capital ratio
	%	
Top consolidated level	20.81%	19.72%
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 -December 2015**

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:	56,352,713	67,298,845
SAMA and Saudi Government	53,892,491	65,562,834
Others	2,460,222	1,736,012
Multilateral Development Banks (MDBs)	-	-
Public Sector Entities (PSEs)	2,852,935	713,234
Banks and securities firms	27,214,729	23,107,436
Corporates	62,397,576	65,118,205
Retail non-mortgages	135,483,847	131,973,165
Small Business Facilities Enterprises (SBFE's)	-	-
Mortgages	19,228,720	18,704,677
Residential	18,473,750	17,838,582
Commercial	754,970	866,096
Securitized assets	-	-
Equity	1,924,299	2,094,259
Others	26,489,180	36,319,802
Total	331,943,999	345,329,623

**TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES -December 2015**

Geographic Breakdown (Table 4, (c)) SAR '000'

Portfolios	Geographic area						Total
	Saudi Arabia	Other GCC & Middle East	Europe	North America	South East Asia	Others countries	
Sovereigns and central banks:	53,892,491	1,234,688	-	-	1,225,534	-	56,352,713
SAMA and Saudi Government	53,892,491	-	-	-	-	-	53,892,491
Others	-	1,234,688	-	-	1,225,534	-	2,460,222
Multilateral Development Banks (MDBs)	-	-	-	-	-	-	-
Public Sector Entities (PSEs)	2,852,935	-	-	-	-	-	2,852,935
Banks and securities firms	11,802,367	14,041,953	236,490	233,543	787,736	112,640	27,214,729
Corporates	58,731,924	928,379	-	-	2,737,273	-	62,397,576
Retail non-mortgages	131,138,307	2,603,354	-	-	1,742,186	-	135,483,847
Small Business Facilities Enterprises (SBFE's)	-	-	-	-	-	-	-
Mortgages	19,228,720	-	-	-	-	-	19,228,720
Residential	18,473,750	-	-	-	-	-	18,473,750
Commercial	754,970	-	-	-	-	-	754,970
Securitized assets	-	-	-	-	-	-	-
Equity	1,903,036	20,907	357	-	-	-	1,924,299
Others	24,322,391	221,147	31,297	905,758	1,006,748	1,839	26,489,180
Total	303,872,170	17,815,740	268,144	1,139,301	7,499,478	114,479	331,943,999



TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES -December 2015

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:	56,352,713	-	-	-	-	-	-	-	-	-	-	-	56,352,713
SAMA and Saudi Government	53,892,491	-	-	-	-	-	-	-	-	-	-	-	53,892,491
Others	2,460,222	-	-	-	-	-	-	-	-	-	-	-	2,460,222
Multilateral Development Banks (MDBs)	-	-	-	-	-	-	-	-	-	-	-	-	-
Public Sector Entities (PSEs)	-	-	-	2,091,575	761,360	-	-	-	-	-	-	-	2,852,935
Banks and securities firms	-	27,214,729	-	-	-	-	-	-	-	-	-	-	27,214,729
Corporates	3,215,906	2,231,254	637,071	14,346,677	277,748	5,092,026	9,131,983	4,114,884	6,336,644	7,272,909	-	9,740,474	62,397,576
Retail non-mortgages	-	-	-	-	-	-	-	-	-	-	135,483,847	-	135,483,847
Small Business Facilities Enterprises (SBFE's)	-	-	-	-	-	-	-	-	-	-	-	-	-
Mortgages	-	-	-	-	-	-	-	754,970	-	-	18,473,750	-	19,228,720
Residential	-	-	-	-	-	-	-	-	-	-	18,473,750	-	18,473,750
Commercial	-	-	-	-	-	-	-	754,970	-	-	-	-	754,970
Securitized assets	-	-	-	-	-	-	-	-	-	-	-	-	-
Equity	-	75,518	-	-	-	-	-	-	-	2,544	-	1,846,237	1,924,299
Others	-	-	-	-	-	-	-	-	-	-	-	26,489,180	26,489,180
Total	59,568,619	29,521,500	637,071	16,438,252	1,039,108	5,092,026	9,131,983	4,869,854	6,336,644	7,275,453	153,957,597	38,075,891	331,943,999

**TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES - December 2015**

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:	-	4,500,268	21,400,033	10,826,985	-	-	-	2,460,222	17,165,205	56,352,713
SAMA and Saudi Government	-	4,500,268	21,400,033	10,826,985	-	-	-	-	17,165,205	53,892,491
Others	-	-	-	-	-	-	-	2,460,222	-	2,460,222
Multilateral Development Banks (MDBs)	-	-	-	-	-	-	-	-	-	-
Public Sector Entities (PSEs)	1,898,513	-	-	954,422	-	-	-	-	-	2,852,935
Banks and securities firms	100,000	2,397,026	6,667,779	7,809,145	9,120,779	1,120,000	-	-	-	27,214,729
Corporates	686,823	3,303,226	33,201,329	9,076,175	5,030,555	7,365,293	3,218,533	515,641	-	62,397,576
Retail non-mortgages	4,440	4,250,080	8,272,439	11,888,993	21,418,783	69,938,528	19,017,084	693,500	-	135,483,847
Small Business Facilities Enterprises (SBFE's)	-	-	-	-	-	-	-	-	-	-
Mortgages	770	704,863	373,788	541,385	822,258	2,796,070	2,880,996	11,108,590	-	19,228,720
Residential	770	704,863	373,788	537,283	783,948	2,733,278	2,523,218	10,816,602	-	18,473,750
Commercial	-	-	-	4,102	38,310	62,791	357,778	291,989	-	754,970
Securitized assets	-	-	-	-	-	-	-	-	-	-
Equity	1,924,299	-	-	-	-	-	-	-	-	1,924,299
Others	21,515	278,344	1,311,171	684,565	1,186,562	4,805,494	858,347	718,430	16,624,753	26,489,180
Total	4,636,360	15,433,808	71,226,539	41,781,670	37,578,936	86,025,384	25,974,961	13,036,162	33,789,958	331,943,999



TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES - December 2015

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	147,347	147,347	-	147,200	-	147	186,367	135,740	2,625	319,481	
Mining and quarrying	-	-	-	-	-	-	-	-	-	-	-
Electricity, water, gas and health services	502,706	502,706	-	102,376	791	399,539	173,358	186,375	986	358,746	
Building and construction	522,704	522,704	-	326,838	181,090	14,776	12,890	461,299		474,189	
Commerce	92,248	92,248	12,064	5,976	86,253	19	69,433	235,715	4,562	300,587	
Transportation and communication	94,859	94,859	-	35,230	59,629	-	1,981	112,024	23,300	90,705	
Services	41,588	41,588	283,239	24,966	1,751	14,871	9,334	51,384		60,718	
Consumer loans and credit cards	1,412,313	1,412,313	291,829	627,802	776,996	7,515	1,076,879	366,155	1,771,542	(328,508)	
Others	453,146	453,146	288	1,018	174,252	277,876	247,755	173,101	23,798	397,058	
portfolio provision	-	-	-	-	-	-	-	-	-	-	4,100,423
Total	3,266,911	3,266,911	587,420	1,271,406	1,280,762	714,743	1,777,997	1,721,792	1,826,813	1,672,976	4,100,423

**TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES -December 2015**

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	3,233,791	498,245	1,259,818	1,272,826	701,147	1,652,515	3,980,016
Other GCC & Middle East	6,012	23,698	2,040	871	3,101	4,047	36,177
Europe							
North America							
South East Asia	27,108	65,477	9,548	7,065	10,495	16,415	84,230
Others countries							
Total	3,266,911	587,420	1,271,406	1,280,762	714,743	1,672,976	4,100,423


TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES - December 2015

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

Particulars	Specific allowances	General allowances
Balance, beginning of the year	1,777,997	3,416,329
Charge-offs taken against the allowances during the period	(1,826,813)	-
Amounts set aside (or reversed) during the period	1,721,793	684,094
Other adjustments:		
- exchange rate differences		
- business combinations		
- acquisitions and disposals of subsidiaries		
- etc.		
Transfers between allowances		
Balance, end of the year	1,672,976	4,100,423



TABLE 5 (STA): CREDIT RISK: DISCLOSURES FOR PORTFOLIOS SUBJECT TO THE STANDARDIZED APPROACH - December 2015

Allocation Of Exposures To Risk Buckets (Table 5, (b)) SAR '000'										
Particulars	Risk buckets									Deducted
	0%	20%	35%	50%	75%	100%	150%	Other risk weights	Unrated	
Sovereigns and central banks:	56,352,713	-	-	-	-	-	-	-	-	-
SAMA and Saudi Government	53,892,491									
Others	2,460,222									
Multilateral Development Banks (MDBs)										
Public Sector Entities (PSEs)				2,852,935						
Banks and securities firms		2,391,823		24,822,906						
Corporates		2,448,057		6,398,196		53,551,323				
Retail non-mortgages					135,483,847					
Small Business Facilities Enterprises (SBFE's)										
Mortgages										
Residential						18,473,750				
Commercial						754,970				
Securitized assets										
Equity						1,924,299				
Others	8,865,284	315,305		2,233,134		15,075,457				



Table 7 (STA): CREDIT RISK MITIGATION (CRM): DISCLOSURES FOR STANDARDIZED APPROACH -December 2015

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	2,510,524	-
Retail non-mortgages	-	-
Small Business Facilities Enterprises (SBFE's)	-	-
Mortgages	-	-
Residential	-	-
Commercial	-	-
Securitized assets	-	-
Equity	-	-
Others	-	-
Total	2,510,524	-



*TABLE 8: GENERAL DISCLOSURES FOR EXPOSURES RELATED TO COUNTERPARTY CREDIT RISK (CCR)

General Disclosures (Table 8, (b) and (d))	
Particulars	Amount
Gross positive fair value of contracts	
Netting Benefits*	
Netted Current Credit Exposure*	
Collateral held:	
-Cash	
-Government securities	
-Others	
Exposure amount (under the applicable method)	
-Internal Models Method (IMM)	
-Current Exposure Method (CEM)	
Notional value of credit derivative hedges	
Current credit exposure (by type of credit exposure):	
-Interest rate contracts	
-FX contracts	
-Equity contracts	
-Credit derivatives	
-Commodity/other contracts	

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

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

*N/A



***TABLE 8: GENERAL DISCLOSURES FOR EXPOSURES RELATED TO COUNTERPARTY CREDIT RISK (CCR)**

Credit Derivative Transactions (Table 8, (c))				
Credit derivative transactions	Proprietary activities		Intermediation activities	
	Protection bought	Protection sold	Protection bought	Protection sold
Total return swaps				
Credit default swaps				
Credit options				
Credit linked notes				
Collateralized debt obligations				
Collateralized bond obligations				
Collateralized loan obligations				
Others				
Total				

*N/A



SAR '000'

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

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

SAR '000'

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

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

*N/A



SAR '000'

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

Outstanding exposures securitized by the bank as an originator or purchaser

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

SAR '000'

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

Outstanding exposures securitized by the bank as a sponsor

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

*N/A



SAR '000'

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

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

*N/A



SAR '000'

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

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

SAR '000'

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

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

*N/A



SAR '000'

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

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

*N/A



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

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

***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*



SAR '000'

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

Securitization exposures retained or purchased	
Securitisatio 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%	



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			



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

Securitized Assets 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	

**TABLE 10: MARKET RISK: DISCLOSURES FOR BANKS USING THE STANDARDIZED APPROACH
- December 2015**

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			492,051		492,051

**TABLE 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS - December 2015**

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	23,451	23,451	1,900,848	1,900,848	

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

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

Investments	Publicly traded	Privately held
Government and quasi government	-	-
Banks and other financial institutions	75,518	20,907
Agriculture and fishing	-	-
Manufacturing	-	-
Mining and quarrying	-	-
Electricity, water, gas and health services	-	-
Building and construction	-	-
Commerce	-	-
Transportation and communication	-	-
Services	-	2,544
Others	1,825,330	-
Total	1,900,848	23,451


TABLE 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS -December
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 - December 2015****Capital Requirements (Table 13, (f)) SAR '000'**

Equity grouping	Capital requirements
Government and quasi government	-
Banks and other financial institutions	30,856
Agriculture and fishing	-
Manufacturing	-
Mining and quarrying	-
Electricity, water, gas and health services	-
Building and construction	-
Commerce	-
Transportation and communication	-
Services	814
Others	292,605
Total	324,275



TABLE 14: INTEREST RATE RISK IN THE BANKING BOOK (IRRBB) -December 2015

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	1,687
Downward rate shocks:	
SAR	(1,687)