



BASEL III – PILLAR 3

Quantitative Disclosures

(AS AT 31 DECEMBER 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	33,585,377	-	33,585,377
Due from banks and other financial institutions	16,516,208	-	16,516,208
Investments, net	42,549,623	-	42,549,623
Loans and advances, net	205,939,960	-	205,939,960
Debt securities	-	-	-
Trading assets	-	-	-
Investment in associates	-	-	-
Derivatives	-	-	-
Goodwill	-	-	-
Other intangible assets	-	-	-
Property and equipment, net	4,813,941	-	4,813,941
Other assets	4,306,446	-	4,306,446
Total assets	307,711,555	0	307,711,555
Liabilities			
Due to Banks and other financial institutions	2,135,237	-	2,135,237
Items in the course of collection due to other banks	-	-	-
Customer deposits	256,077,047	-	256,077,047
Trading liabilities	-	-	-
Debt securities in issue	-	-	-
Derivatives	-	-	-
Retirement benefit liabilities	-	-	-
Taxation liabilities	-	-	-
Accruals and deferred income	-	-	-
Borrowings	-	-	-
Other liabilities	7,603,077	-	7,603,077
Subtotal	265,815,361	0	265,815,361
Paid up share capital	16,250,000	-	16,250,000
Statutory reserves	16,250,000	-	16,250,000
Other reserves	3,348,599	-	3,348,599
Retained earnings	4,828,845	-	4,828,845
Minority Interest	-	-	-
Proposed dividends	1,218,750	-	1,218,750
Total liabilities and equity	307,711,555	0	307,711,555

* 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	33,585,377	-	33,585,377	
Due from banks and other financial institutions	16,516,208	-	16,516,208	
Investments, net	42,549,623	-	42,549,623	
Loans and advances, net	205,939,960	-	205,939,960	
of which Collective provisions	3,416,329		3,416,329	A
Debt securities	-	-	-	
Equity shares	-	-	-	
Investment in associates	-	-	-	
Derivatives	-	-	-	
Goodwill	-	-	-	
Other intangible assets	-	-	-	
Property and equipment, net	4,813,941	-	4,813,941	
Other assets	4,306,446	-	4,306,446	
Total assets	307,711,555	0	307,711,555	
Liabilities				
Due to Banks and other financial institutions	2,135,237	-	2,135,237	
Items in the course of collection due to other banks	-	-	-	
Customer deposits	256,077,047	-	256,077,047	
Trading liabilities	-	-	-	
Debt securities in issue	-	-	-	
of which Tier 2 capital instruments	-		-	B
Derivatives	-	-	-	
Retirement benefit liabilities	-	-	-	
Taxation liabilities	-	-	-	
Accruals and deferred income	-	-	-	
Borrowings	-	-	-	
Other liabilities	7,603,077	-	7,603,077	
Subtotal	265,815,361	0	265,815,361	
Paid up share capital	16,250,000	-	16,250,000	
of which amount eligible for CET1	16,250,000	-	16,250,000	H
of which amount eligible for AT1	0	-	0	I
Statutory reserves	16,250,000	-	16,250,000	
Other reserves	3,348,599	-	3,348,599	
Retained earnings	4,828,845	-	4,828,845	
Minority Interest	0	-	0	
Proposed dividends	1,218,750	-	1,218,750	
Total liabilities and equity	307,711,555	0	307,711,555	

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	6,797,595	
3	Accumulated other comprehensive income (and other reserves)	18,848,599	
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	41,896,194	
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)	41,896,194	
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)	41,896,194	

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	2,526,000	A
51	Tier 2 capital before regulatory adjustments	2,526,000	
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)	2,526,000	
59	Total capital (TC = T1 + T2)	44,422,194	
	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	226,735,679	
Capital ratios			
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	18.48%	
62	Tier 1 (as a percentage of risk weighted assets)	18.48%	
63	Total capital (as a percentage of risk weighted assets)	19.59%	
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)	18.48%	
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.


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:	65,336,673	-
SAMA and Saudi Government	63,828,733	-
Others	1,507,939	-
Multilateral Development Banks (MDBs)	-	-
Public Sector Entities (PSEs)	-	-
Banks and securities firms	17,176,489	671,460
Corporates	62,403,247	4,944,260
Retail non-mortgages	128,621,885	7,717,313
Small Business Facilities Enterprises (SBFE's)	-	-
Mortgages	17,453,424	1,396,274
Residential	16,504,899	1,320,392
Commercial	948,525	75,882
Securitized assets	-	-
Equity	1,175,388	315,103
Others	19,209,781	819,730
Total	311,376,886	15,864,139



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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			54,712		54,712
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;	1,917,739
• Alternate standardized approach;	
• Advanced measurement approach (AMA).	
Total	1,917,739

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

**TABLE 3: CAPITAL ADEQUACY****Capital Adequacy Ratios (TABLE 3, (f))**

Particulars	Total capital ratio	Tier 1 capital ratio
	%	
Top consolidated level	19.59%	18.48%
Bank significant stand alone subsidiary 1		
Bank significant stand alone subsidiary 2		
Bank significant stand alone subsidiary 3		
Bank significant stand alone subsidiary n		



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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:	65,336,801	59,049,622
SAMA and Saudi Government	63,828,861	59,049,622
Others	1,507,939	1,592,639
Multilateral Development Banks (MDBs)	-	-
Public Sector Entities (PSEs)	-	-
Banks and securities firms	17,298,471	16,870,530
Corporates	64,018,043	63,591,093
Retail non-mortgages	128,621,885	126,090,886
Small Business Facilities Enterprises (SBFE's)	-	-
Mortgages	17,453,424	15,978,078
Residential	16,504,899	15,042,012
Commercial	948,525	936,066
Securitized assets	-	-
Equity	1,175,388	1,368,080
Others	34,259,777	37,463,746
Total	328,163,787	320,412,037



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:	63,828,861	-	-	-	1,507,939	-	65,336,801
SAMA and Saudi Government	63,828,861	-	-	-	-	-	63,828,861
Others	-	-	-	-	1,507,939	-	1,507,939
Multilateral Development Banks (MDBs)	-	-	-	-	-	-	-
Public Sector Entities (PSEs)	-	-	-	-	-	-	-
Banks and securities firms	8,357,384	7,024,185	180,391	1,067,426	568,677	100,408	17,298,471
Corporates	59,112,832	1,873,001	-	-	3,032,210	-	64,018,043
Retail non-mortgages	126,456,293	1,196,097	-	-	969,495	-	128,621,885
Small Business Facilities Enterprises (SBFE's)	-	-	-	-	-	-	-
Mortgages	15,850,133	334,280	-	-	1,269,011	-	17,453,424
Residential	14,901,608	334,280	-	-	1,269,011	-	16,504,899
Commercial	948,525	-	-	-	-	-	948,525
Securitized assets	-	-	-	-	-	-	-
Equity	1,028,936	34,711	398	-	111,342	-	1,175,388
Others	31,714,521	524,641	3,244	50,353	1,960,697	6,321	34,259,777
Total	306,348,960	10,986,916	184,033	1,117,779	9,419,371	106,729	328,163,787

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:	65,336,801	-	-	-	-	-	-	-	-	-	-	-	65,336,801
SAMA and Saudi Government	63,828,861	-	-	-	-	-	-	-	-	-	-	-	63,828,861
Others	1,507,939	-	-	-	-	-	-	-	-	-	-	-	1,507,939
Multilateral Development Banks (MDBs)	-	-	-	-	-	-	-	-	-	-	-	-	-
Public Sector Entities (PSEs)	-	-	-	-	-	-	-	-	-	-	-	-	-
Banks and securities firms	-	17,298,471	-	-	-	-	-	-	-	-	-	-	17,298,471
Corporates	2,870,528	3,337,478	625,540	14,203,744	517,923	3,460,777	4,465,341	15,690,073	7,283,821	11,562,818	-	-	64,018,043
Retail non-mortgages	-	-	-	-	-	-	-	-	-	-	128,621,885	-	128,621,885
Small Business Facilities Enterprises (SBFE's)	-	-	-	-	-	-	-	-	-	-	-	-	-
Mortgages	-	-	-	-	-	-	-	948,525	-	-	16,504,899	-	17,453,424
Residential	-	-	-	-	-	-	-	-	-	-	16,504,899	-	16,504,899
Commercial	-	-	-	-	-	-	-	948,525	-	-	-	-	948,525
Securitized assets	-	-	-	-	-	-	-	-	-	-	-	-	-
Equity	-	44,567	-	-	-	-	-	-	-	2,586	-	1,128,235	1,175,388
Others	-	-	-	-	-	-	-	-	-	-	-	34,259,777	34,259,777
Total	68,207,329	20,680,516	625,540	14,203,744	517,923	3,460,777	4,465,341	16,638,598	7,283,821	11,565,404	145,126,784	35,388,012	328,163,787

**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:	10,315,084	4,127,378	10,764,209	8,035,754	15,429,003	-	-	1,507,939	15,157,433	65,336,801
SAMA and Saudi Government	10,315,084	4,127,378	10,764,209	8,035,754	15,429,003	-	-	-	*15,157,433	63,828,861
Others	-	-	-	-	-	-	-	1,507,939	-	1,507,939
Multilateral Development Banks (MDBs)	-	-	-	-	-	-	-	-	-	-
Public Sector Entities (PSEs)	-	-	-	-	-	-	-	-	-	-
Banks and securities firms	4,070,631	2,310,966	2,304,473	4,882,438	3,729,963	-	-	-	-	17,298,471
Corporates	1,356,715	4,128,028	16,326,100	9,639,009	6,913,442	9,108,754	7,357,704	9,188,290	-	64,018,043
Retail non-mortgages	394,413	5,022,387	8,011,730	11,606,598	21,987,478	62,401,358	18,725,798	472,123	-	128,621,885
Small Business Facilities Enterprises (SBFE's)	-	-	-	-	-	-	-	-	-	-
Mortgages	562	186,418	372,437	551,296	827,265	2,854,269	2,745,842	9,915,335	-	17,453,424
Residential	496	186,418	371,651	542,823	802,944	2,608,088	2,408,371	9,584,108	-	16,504,899
Commercial	66	-	786	8,473	24,321	246,181	337,471	331,227	-	948,525
Securitized assets	-	-	-	-	-	-	-	-	-	-
Equity	1,175,388	-	-	-	-	-	-	-	-	1,175,388
Others	14,371,576	1,044,501	2,800,669	5,848,580	2,870,623	232,314	662,776	1,614,798	**4,813,941	34,259,777
Total	31,684,369	16,819,678	40,579,617	40,563,675	51,757,773	74,596,696	29,492,120	22,698,485	19,971,374	328,163,787

* 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	-	-	623	-	-	-	-	-	-	
Agriculture and fishing	-	-	71,431	-	-	-	-	-	-	
Manufacturing	190,085	190,085	77,432	2,461	3,745	183,879	54,209	-	186,367	
Mining and quarrying	-	-	-	-	-	-	-	-	-	
Electricity, water, gas and health services	174,642	174,642	2,417	1,712	1	172,929	168,757	-	173,359	
Building and construction	36,904	36,904	48,868	26,767	7,877	2,260	-	114,346	12,890	
Commerce	84,373	84,373	154,444	13,048	10,308	61,018	108,026	242,141	69,433	
Transportation and communication	7,925	7,925	2,773	7,925	-	-	-	529	1,981	
Services	31,324	31,324	352,696	25,326	5,990	7	-	25,129	9,334	
Consumer loans and credit cards	1,879,863	1,879,863	350,530	556,743	770,855	552,266	1,425,469	1,410,003	1,076,879	
Others	250,614	250,614	123,435	1,043	4,153	245,418	24,404	-	247,755	3,416,329
Total	2,655,730	2,655,730	1,184,648	635,025	802,928	1,217,777	1,780,865	1,792,148	1,777,997	3,416,329

**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	2,571,778	947,491	622,590	791,132	1,158,056	1,709,269	3,321,943
Other GCC & Middle East	3,008	1,973	232	506	2,271	2,582	17,784
Europe							
North America							
South East Asia	80,944	235,185	12,203	11,291	57,450	66,146	76,603
Others countries							
Total	2,655,730	1,184,648	635,025	802,928	1,217,777	1,777,997	3,416,329



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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	(1,792,148)	-
Amounts set aside (or reversed) during the period	1,780,865	886,759
Other adjustments:		
- exchange rate differences		
- business combinations		
- acquisitions and disposals of subsidiaries		
- etc.		
Transfers between allowances		
Balance, end of the year	1,777,997	3,416,329

* Charge-offs and recoveries that have been recorded directly to the income statement are SAR 1,792,148 and SAR 355,444 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:	65,336,801	-	-	-	-	-	-	-	-	-
SAMA and Saudi Government	63,828,861	-	-	-	-	-	-	-	-	-
Others	1,507,939	-	-	-	-	-	-	-	-	-
Multilateral Development Banks (MDBs)	-	-	-	-	-	-	-	-	-	-
Public Sector Entities (PSEs)	-	-	-	-	-	-	-	-	-	-
Banks and securities firms	-	650,000	-	16,648,471	-	-	-	-	-	-
Corporates	-	750,000	-	-	-	63,268,043	-	-	-	-
Retail non-mortgages	-	-	-	-	128,621,885	-	-	-	-	-
Small Business Facilities Enterprises (SBFE's)	-	-	-	-	-	-	-	-	-	-
Mortgages	-	-	-	-	-	17,453,424	-	-	-	-
Residential	-	-	-	-	-	16,504,899	-	-	-	-
Commercial	-	-	-	-	-	948,525	-	-	-	-
Securitized assets	-	-	-	-	-	-	-	-	-	-
Equity	-	-	-	-	-	-	-	1,175,388	-	-
Others	21,910,644	-	-	-	-	14,127,129	-	-	-	-


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	2,925,060	
Retail non-mortgages		
Small Business Facilities Enterprises (SBFE's)		
Mortgages		
Residential		
Commercial		
Securitized assets		
Equity		
Others		
Total	2,925,060	-



*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



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



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***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%				

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*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



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***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



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***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



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***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



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

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

*N/A


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

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

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

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

*N/A



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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			

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*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%		

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*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		

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***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			54,712		54,712

**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	1,152,293	1,152,293	



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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	23,660	20,907
Agriculture and fishing	-	-
Manufacturing	-	-
Mining and quarrying	-	-
Electricity, water, gas and health services	-	-
Building and construction	-	-
Commerce	-	-
Transportation and communication	-	-
Services	398	2,188
Others	1,128,235	-
Total	1,152,293	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	14,261
Agriculture and fishing	-
Manufacturing	-
Mining and quarrying	-
Electricity, water, gas and health services	-
Building and construction	-
Commerce	-
Transportation and communication	-
Services	827
Others	300,014
Total	315,103



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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:	1,215,644
Downward rate shocks:	(1,215,644)