



**Basel III Pillar 3 Quantitative
Disclosures
JUNE 2013**

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:	Nil
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	31,417,055		31,417,055
Due from banks and other financial institutions	12,715,077		12,715,077
Investments, net	129,357,824		129,357,824
Loans and advances, net	178,225,823		178,225,823
Debt securities			
Trading assets			
Investment in associates	830,563		830,563
Other real estate, net	215,610		215,610
Derivatives			
Goodwill	595,477		595,477
Other intangible assets	428,961		428,961
Property and equipment, net	2,483,811		2,483,811
Other assets	6,526,052		6,526,052
Total assets	362,796,253	0	362,796,253
Liabilities			
Due to Banks and other financial institutions	24,248,932		24,248,932
Items in the course of collection due to other banks			
Customer deposits	288,045,084		288,045,084
Trading liabilities			
Debt securities in issue	1,511,250		1,511,250
Derivatives			
Retirement benefit liabilities			
Taxation liabilities			
Accruals and deferred income			
Borrowings			
Other liabilities	7,368,665		7,368,665
Subtotal	321,173,931	0	321,173,931
Paid up share capital	15,000,000		15,000,000
Treasury Shares	(177,093)		(177,093)
Statutory reserves	13,623,678		13,623,678
Other reserves	1,482,032		1,482,032
Retained earnings	11,382,058		11,382,058
Minority Interest	1,710,181		1,710,181
Proposed dividends	0		0
Foreign currency translation reserve	(1,398,534)		(1,398,534)
Total liabilities and equity	362,796,253	0	362,796,253

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	31,417,055		31,417,055	
Due from banks and other financial institutions	12,715,077		12,715,077	
Investments, net	129,357,824		129,357,824	
of which 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) - 50% deducted from Tier 1	32,458		32,458	A
of which 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) - 50% deducted from Tier 2	32,458		32,458	B
Loans and advances, net	178,225,823		178,225,823	
of which Collective provisions	(2,606,791)		(2,606,791)	C
Debt securities				
Equity shares				
Investment in associates	830,563		830,563	
Other real estate, net	215,610		215,610	
Derivatives				
Goodwill	595,477		595,477	D
Other intangible assets	428,961		428,961	E
Property and equipment, net	2,483,811		2,483,811	
Other assets	6,526,052		6,526,052	
Total assets	362,796,253	0	362,796,253	
Liabilities				
Due to Banks and other financial institutions	24,248,932		24,248,932	
Items in the course of collection due to other banks				
Customer deposits	288,045,084		288,045,084	
Trading liabilities				
Debt securities in issue	1,511,250		1,511,250	
Derivatives				
Retirement benefit liabilities				
Taxation liabilities				
Accruals and deferred income				
Borrowings				
Other liabilities	7,368,665		7,368,665	
Subtotal	321,173,931	0	321,173,931	
Paid up share capital	15,000,000		15,000,000	
Treasury Shares	(177,093)		(177,093)	F
Statutory reserves	13,623,678		13,623,678	
Other reserves	1,482,032		1,482,032	
Retained earnings	11,382,058		11,382,058	
Minority Interest	1,710,181		1,710,181	
Proposed dividends				
Foreign currency translation reserve	(1,398,534)		(1,398,534)	
Total liabilities and equity	362,796,253	0	362,796,253	

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

Source based on reference numbers / letters of the balance sheet

Amounts¹ subject to Pre - Basel III treatment under the regulatory scope of consolidation from step 2

Components¹ of regulatory capital reported by the bank

(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	15,000,000
2	Retained earnings	11,382,058
3	Accumulated other comprehensive income (and other reserves)	13,707,176
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)	1,710,181
6	Common Equity Tier 1 capital before regulatory adjustments	41,799,415
Common Equity Tier 1 capital: Regulatory adjustments		
7	Prudential valuation adjustments	
8	Goodwill (net of related tax liability)	595,477
9	Other intangibles other than mortgage-servicing rights (net of related tax liability)	428,961
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	0
11	Cash-flow hedge reserve	0
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)	177,093
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)	32,458
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)	0
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	1,233,989
29	Common Equity Tier 1 capital (CET1)	40,565,426
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)	40,565,426

D
E

F

A

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

 Components¹ of
regulatory
capital reported
by the bank

 Amounts¹
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	2,606,791
51	Tier 2 capital before regulatory adjustments	2,606,791
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)	32,458
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	32,458
58	Tier 2 capital (T2)	2,574,333
59	Total capital (TC = T1 + T2)	43,139,759
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	245,820,444
Capital ratios		
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	16.5%
62	Tier 1 (as a percentage of risk weighted assets)	16.5%
63	Total capital (as a percentage of risk weighted assets)	17.5%
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)	
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)	2,606,791
77	Cap on inclusion of provisions in Tier 2 under standardised approach	2,696,086
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)	

C

B

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 (On Balance Sheet)	Capital requirements	Amount of exposures (Off Balance + Derivatives)	Capital requirements	total Amount of Exposure	total Capital requirements
Sovereigns and central banks:	98,565,755	144,451	-	-	98,565,755	144,451
SAMA and Saudi Government	68,351,605	-	-	-	68,351,605	-
Others	30,214,150	144,451	-	-	30,214,150	144,451
Multilateral Development Banks (MDBs)	9,296,988	-	-	-	9,296,988	-
Public Sector Entities (PSEs)	7,851	628	12,851	506	20,702	1,134
Banks and securities firms	13,485,656	460,579	7,000,278	277,477	20,485,933	738,055
Corporates	145,463,405	8,001,957	31,989,725	2,298,473	177,453,130	10,300,430
Retail non-mortgages	57,047,949	3,411,662	2,901,873	139,446	59,949,822	3,551,109
Small Business Facilities Enterprises (SBFE's)	3,790,306	227,418	1,647,736	95,548	5,438,042	322,966
Mortgages	15,294,789	873,801	877,340	35,094	16,172,129	908,894
Residential	9,059,655	551,696	389,517	15,581	9,449,172	567,277
Commercial	6,235,133	322,104	487,823	19,513	6,722,956	341,617
Securitized assets	239,186	239,186	-	-	239,186	239,186
Equity	3,259,015	260,721	-	-	3,259,015	260,721
Others	16,386,236	952,560	309,110	158,409	16,695,346	1,110,969
Total	359,046,829	14,345,545	43,091,177	2,909,405	402,138,006	17,254,950

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	295,506		246,211		541,717

TABLE 3: CAPITAL ADEQUACY	
Capital Requirements for Operational Risk (Table 3, (e))	
Particulars	Capital requirement
• Standardized approach;	1,868,968
Total	1,868,968

TABLE 3: CAPITAL ADEQUACY		
Capital Adequacy Ratios (TABLE 3, (f))		
Particulars	Total capital ratio	Tier 1 capital ratio
	%	
Top consolidated level	17.5%	16.5%

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:	98,565,755	99,365,969
SAMA and Saudi Government	68,351,605	73,478,121
Others	30,214,150	30,159,577
Multilateral Development Banks (MDBs)	9,296,988	9,150,025
Public Sector Entities (PSEs)	20,702	23,530
Banks and securities firms	20,485,933	20,205,298
Corporates	177,453,130	172,170,763
Retail non-mortgages	59,949,822	54,554,205
Small Business Facilities Enterprises (SBFE's)	5,438,042	5,572,991
Mortgages	16,172,129	15,647,809
Residential	9,449,172	9,086,633
Commercial	6,722,956	6,561,176
Securitized assets	239,186	279,141
Equity	3,259,015	2,996,542
Others	16,695,346	17,775,657
Total	402,138,006	392,168,938

* The average is calculated on a quarterly basis

TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES

Geographic Breakdown (Table 4, (c))

Portfolios	Geographic area							Total
	Saudi Arabia	Other GCC & Middle East	Europe	Turkey	North America	South East Asia	Other countries	
Sovereigns and central banks:	68,351,605	11,229,375	935,625	8,700,252	6,528,518	1,113,091	1,707,290	98,565,755
SAMA and Saudi Government	68,351,605							68,351,605
Others		11,229,375	935,625	8,700,252	6,528,518	1,113,091	1,707,289	30,214,150
Multilateral Development Banks (MDBs)	3,570,563		656,250		3,945,175		1,125,000	9,296,988
Public Sector Entities (PSEs)				20,702				20,702
Banks and securities firms	6,646,631	2,510,488	2,104,472	1,587,779	3,043,416	267,815	4,325,332	20,485,933
Corporates	123,783,521	10,775,240	1,869,756	15,963,108	23,189,354	417,375	1,454,775	177,453,130
Retail non-mortgages	51,976,254	135	6,090	7,966,685	539	4	115	59,949,822
Small Business Facilities Enterprises (SBFE's)			231	5,437,285	527			5,438,042
Mortgages	6,551,386		4,155	9,611,582	133		4,872	16,172,129
Residential	4,734,340		2,515	4,708,625	133		3,560	9,449,172
Commercial	1,817,046		1,640	4,902,957			1,313	6,722,956
Securitized assets					239,186		0	239,186
Equity	3,259,015							3,259,015
Others	9,495,633	978,162	2,245,201	1,102,597	2,862,257		11,496	16,695,346
Total	273,634,608	25,493,400	7,821,550	44,952,706	39,808,578	1,798,284	8,628,879	402,138,006

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:	98,565,755												98,565,755
SAMA and Saudi Government	68,351,605												68,351,605
Others	30,214,150												30,214,150
Multilateral Development Banks (MDBs)		9,296,988											9,296,988
Public Sector Entities (PSEs)		282		3,201	37	2,866	1,841	14		12,012	450		20,702
Banks and securities firms		20,415,099									70,834		20,485,933
Corporates	2,411,435	21,918,586	993,887	28,240,072	362,667	17,305,055	27,697,063	35,522,640	13,764,197	16,749,923	590,131	11,897,474	177,453,130
Retail non-mortgages		9,139	90,279	1,841,683	55,631	26,433	906,672	2,156,611	143,241	235,039	54,485,093		59,949,822
Small Business Facilities Enterprises (SBFE)		9,110	90,268	1,769,629	55,629	26,433	904,019	2,136,683	143,156	234,724	68,391		5,438,042
Mortgages		9,726	123,321	1,301,273	52,186	78,017	1,609,248	1,850,580	154,245	504,964	10,488,569		16,172,129
Residential		5,195	32,282	311,327	20,032	40,057	590,953	534,610	97,343	134,226	7,683,147		9,449,172
Commercial		4,531	91,039	989,946	32,154	37,959	1,018,295	1,315,970	56,902	370,738	2,805,422		6,722,956
Securitized assets												239,186	239,186
Equity		2,161,273		265,580				810,112		11,000		11,050	3,259,015
Others		6,832,663	9,774	128,816	434	1,836	200,004	91,848	20,770	8,771		9,400,430	16,695,346
Total	100,977,190	60,643,756	1,217,261	31,780,625	470,955	17,414,207	30,414,828	40,431,805	14,082,453	17,521,709	65,635,077	21,548,140	402,138,006

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	Total
Sovereigns and central banks:	16,396,603	1,506,426	7,872,869	10,239,286	19,043,583	5,571,787	4,686,132	33,249,069	98,565,755
SAMA and Saudi Government	10,111,776	1,502,698	7,325,181	8,509,915	18,153,010	2,215,105	501,344	20,032,576	68,351,605
Others	6,284,827	3,728	547,688	1,729,372	890,573	3,356,682	4,184,788	13,216,493	30,214,150
Multilateral Development Banks (MDBs)		187,500			1,331,250	2,845,563	1,557,675	3,375,000	9,296,988
Public Sector Entities (PSEs)	6,057	6	133	4	362	8,054	14	6,074	20,702
Banks and securities firms	3,660,772	1,428,651	3,423,888	1,038,492	2,714,093	3,204,560	4,839,010	176,467	20,485,933
Corporates	15,252,811	14,941,818	30,233,505	23,687,041	14,657,799	38,848,760	19,167,257	20,664,139	177,453,130
Retail non-mortgages	1,505,481	519,269	900,246	1,224,907	2,418,584	9,608,372	38,153,526	5,619,437	59,949,822
Small Business Facilities Enterprise	259,474	208,449	623,720	1,051,974	1,587,865	1,142,539	231,824	332,198	5,438,042
Mortgages	92,694	109,494	297,766	669,194	1,313,892	3,628,963	2,424,643	7,635,482	16,172,129
Residential	46,217	61,679	137,609	248,921	503,072	1,426,091	1,292,942	5,732,641	9,449,172
Commercial	46,477	47,815	160,157	420,273	810,820	2,202,872	1,131,701	1,902,841	6,722,956
Securitized assets								239,186	239,186
Equity								3,259,015	3,259,015
Others	5,664,782	57,787	47,295	31,123	117,320	229,860	17,401	10,529,778	16,695,346
Total	42,579,202	18,750,949	42,775,702	36,890,048	41,596,883	63,945,917	70,845,657	84,753,647	402,138,006

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	38,618	38,618	125	2,545	5,208	30,864	(4,773)	(18,750)	18,941	-
Agriculture and fishing	19,100	19,100	16,632	2,447	5,007	11,646	2,478	(4,901)	9,620	-
Manufacturing	418,260	418,260	497,820	148,341	70,504	199,415	(5,176)	(15,278)	275,621	-
Mining and quarrying	2,711	2,711	5,651	347	711	1,653	2,485	-	2,485	-
Electricity, water, gas and health services	4,828	4,828	5,819	517	1,058	3,253	(5,791)	(17,012)	3,133	-
Building and construction	592,426	592,426	589,645	28,486	109,849	454,091	111,293	(1,027,709)	578,215	-
Commerce	1,872,959	1,872,959	810,944	67,620	152,944	1,652,396	(61,843)	(300,698)	1,791,418	-
Transportation and communication	56,484	56,484	131,100	1,329	48,830	6,325	(50,647)	-	37,522	-
Services	48,259	48,259	65,743	6,950	2,469	38,839	(26,518)	(12,060)	47,873	-
Consumer loans and credit cards	262,973	262,973	2,478,794	227,548	33,287	2,138	305,972	(342,591)	209,751	-
Others	290,311	290,311	172,015	21,955	44,932	223,425	80,432	-	194,494	-
Total	3,606,929	3,606,929	4,774,287	508,084	474,799	2,624,046	347,912	(1,738,999)	3,169,073	2,606,791

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	2,739,570	3,309,417	399,422	252,418	2,087,730	2,515,853	2,456,651
Other GCC & Middle East	18,750				18,750	18,750	
Turkey	848,609	1,464,870	108,662	222,381	517,566	634,470	150,140
Others countries							
Total	3,606,929	4,774,287	508,084	474,799	2,624,046	3,169,073	2,606,791

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	4,560,160	2,494,969
Charge-offs taken against the allowances during the period	(1,738,999)	
Amounts set aside (or reversed) during the period	389,422	128,835
Other adjustments:		
- exchange rate differences	(41,510)	(17,013)
- business combinations		
- acquisitions and disposals of subsidiaries		
- etc.		
Transfers between allowances		
Balance, end of the period	3,169,073	2,606,791

- Charge-offs and recoveries that have been recorded directly to the income statement are SAR 2,675K and SAR (166,920K) respectively.

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

Allocation Of Exposures To Risk Buckets (Table 5, (b))										
Particulars	0%									Deducted
	0%	20%	35%	50%	75%	100%	150%	Other risk weights	Unrated	
Sovereigns and central banks:	117,403,280	344,850	-	3,376,169	-	48,589	-	-	-	-
SAMA and Saudi Government	93,612,835	-	-	-	-	-	-	-	-	-
Others	23,790,445	344,850	-	3,376,169	-	48,589	-	-	-	-
Multilateral Development Banks (MDBs)	9,296,988	-	-	-	-	-	-	-	-	-
Public Sector Entities (PSEs)	-	57	-	860	-	19,591	-	-	-	-
Banks and securities firms	-	3,862,641	-	16,825,190	-	1,865	-	-	-	-
Corporates	450,146	21,783,007	-	10,702,038	-	118,821,191	31,429	-	-	-
Retail non-mortgages	-	-	-	-	59,094,974	68,869	-	-	-	-
Small Business Facilities Enterprises (SBFE's)	-	-	-	-	5,234,038	-	-	-	-	-
Mortgages	-	-	-	9,622,328	-	6,549,801	-	-	-	-
Residential	-	-	-	4,716,418	-	4,732,755	-	-	-	-
Commercial	-	-	-	4,905,910	-	1,817,046	-	-	-	-
Securitized assets	-	-	-	-	-	-	-	239,186	-	-
Equity	-	-	-	-	-	3,259,015	-	-	-	64,916
Others	4,725,012	3,644,584	-	76,098	1,494	11,378,444	471,667	38,645	-	-

TABLE 7 (STA): CREDIT RISK MITIGATION (CRM): DISCLOSURES		
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)	194	
Banks and securities firms		4,183,343
Corporates	3,719,222	22,648,258
Retail non-mortgages	785,978	
Small Business Facilities Enterprises (SBFE's)	204,005	
Mortgages		
Residential		
Commercial		
Securitized assets		
Equity		
Others	1,081	2,520
Total	4,506,475	26,834,121

TABLE 8: GENERAL DISCLOSURES FOR EXPOSURES	
General Disclosures (Table 8, (b) and (d))	
Particulars	Amount
Gross positive fair value of contracts	462,018
Netting Benefits	
Netted Current Credit Exposure	
Collateral held:	
-Cash	
-Government securities	
-Others	
Exposure amount (under the applicable method)	1,206,393
-Internal Models Method (IMM)	
-Current Exposure Method (CEM)	1,206,393
Notional value of credit derivative hedges	
Current credit exposure (by type of credit exposure):	1,206,393
-Interest rate contracts	157,384
-FX contracts	1,049,009
-Equity contracts	
-Credit derivatives	
-Commodity/other contracts	

TABLE 8: GENERAL DISCLOSURES FOR EXPOSURES

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	Nil			
Credit linked notes				
Collateralized debt obligations				
Collateralized bond obligations				
Collateralized loan obligations				
Others				
Total				

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	833,831	N/A	2,425,184	2,425,184	N/A

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	2,159,604	1,669
Agriculture and fishing		
Manufacturing	265,580	11,050
Mining and quarrying		
Electricity, water, gas and health services		
Building and construction		
Commerce		810,112
Transportation and communication		
Services		11,000
Others		
Total	2,425,184	833,831

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	193
Total unrealized gains (losses)	992,567
Total latent revaluation gains (losses)	
Unrealized gains (losses) included in Capital	992,567
Latent revaluation gains (losses) included in Capital	

*Not applicable to KSA to date

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	172,902
Agriculture and fishing	
Manufacturing	22,130
Mining and quarrying	
Electricity, water, gas and health services	
Building and construction	
Commerce	64,809
Transportation and communication	
Services	880
Others	
Total	260,721

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:	
SAR	306,281
USD	(316,929)
GBP	(127,998)
EUR	(148,462)
JPY	(127,518)
TRY	5,215
Downward rate shocks:	
SAR	(306,281)
USD	316,929
GBP	127,998
EUR	148,462
JPY	127,518
TRY	(5,215)