



**Basel III Pillar 3 Quantitative
Disclosure Requirements
JUNE 2014**

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:	
1. Subsidiary 1	Nil
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	32,080,815		32,080,815
Due from banks and other financial institutions	20,919,042		20,919,042
Investments, net	163,635,227		163,635,227
Loans and advances, net	206,194,657		206,194,657
Investment in associates	407,835		407,835
Other real estate, net	861,144		861,144
Goodwill	541,203		541,203
Other intangible assets	276,408		276,408
Property and equipment, net	3,438,311		3,438,311
Other assets	7,175,398		7,175,398
Total assets	435,530,040		435,530,040
Liabilities			
Due to Banks and other financial institutions	26,198,484		26,198,484
Customer deposits	345,597,090		345,597,090
Debt securities in issue	9,501,714		9,501,714
Other liabilities	7,878,324		7,878,324
Subtotal	389,175,612		389,175,612
Paid up share capital	20,000,000		20,000,000
Treasury Shares	(190,510)		(190,510)
Statutory reserves	15,102,989		15,102,989
Other reserves	1,712,209		1,712,209
Retained earnings	7,976,455		7,976,455
Minority Interest	1,746,697		1,746,697
Proposed dividends	1,595,707		1,595,707
Foreign currency translation reserve	(1,589,119)		(1,589,119)
Total liabilities and equity	435,530,040		435,530,040

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	32,080,815		32,080,815	
Due from banks and other financial institutions	20,919,042		20,919,042	
Investments, net	163,635,227		163,635,227	
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% decuded from Tier 1	11,484		11,484	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	11,484		11,484	B
Loans and advances, net	206,194,657		206,194,657	
of which Collective provisions	(2,700,133)		(2,700,133)	C
Investment in associates	407,835		407,835	
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% decuded from Tier 1	20,973		20,973	D
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	20,973		20,973	E
Other real estate, net	861,144		861,144	
Goodwill	541,203		541,203	F
Other intangible assets	276,408		276,408	G
Property and equipment, net	3,438,311		3,438,311	
Other assets	7,175,398		7,175,398	
Total assets	435,530,040		435,530,040	
Liabilities				
Due to Banks and other financial institutions	26,198,484		26,198,484	
Customer deposits	345,597,090		345,597,090	
Debt securities in issue	9,501,714		9,501,714	
Other liabilities	7,878,324		7,878,324	
Subtotal	389,175,612		389,175,612	
Paid up share capital	20,000,000		20,000,000	
Treasury Shares	(190,510)		(190,510)	H
Statutory reserves	15,102,989		15,102,989	
Other reserves	1,712,209		1,712,209	
Retained earnings	7,976,455		7,976,455	
Minority Interest	1,746,697		1,746,697	
Proposed dividends	1,595,707		1,595,707	
Foreign currency translation reserve	(1,589,119)		(1,589,119)	
Total liabilities and equity	435,530,040		435,530,040	

* Please refer to pages 4 and 5 for the impact of these adjustments on the capital structure

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 of regulatory capital reported by the bank	Amounts 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
Common Equity Tier 1 capital: Instruments and reserves			
Directly issued qualifying common share capital (and equivalent for non-joint stock companies) plus related stock surplus	20,000,000		
Retained earnings	9,572,162		
Accumulated other comprehensive income (and other reserves)	15,226,078		
Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	1,588,717		
Common Equity Tier 1 capital before regulatory adjustments	46,386,958		
Common Equity Tier 1 capital: Regulatory adjustments			
Goodwill (net of related tax liability)	541,203		F
Other intangibles other than mortgage-servicing rights (net of related tax liability)	276,408		G
Cash-flow hedge reserve	2,174		
Investments in own shares (if not already netted off paid-in capital on reported balance sheet)	190,510		H
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		
Total regulatory adjustments to Common equity Tier 1	1,042,752		
Common Equity Tier 1 capital (CET1)	45,344,206		
Tier 1 capital (T1 = CET1 + AT1)	45,344,206		A + D

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 of regulatory capital reported by the bank	Amounts 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		
Directly issued qualifying Tier 2 instruments plus related stock surplus	5,000,000	
Provisions	2,700,133	C
Tier 2 capital before regulatory adjustments	7,700,133	
Tier 2 capital: regulatory adjustments		
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	B + E
Total regulatory adjustments to Tier 2 capital	32,458	
Tier 2 capital (T2)	7,667,675	
Total capital (TC = T1 + T2)	53,011,881	
Total risk weighted assets	292,623,514	
Capital ratios		
Common Equity Tier 1 (as a percentage of risk weighted assets)	15.5%	
Tier 1 (as a percentage of risk weighted assets)	15.5%	
Total capital (as a percentage of risk weighted assets)	18.1%	
Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	2,700,133	
Cap on inclusion of provisions in Tier 2 under standardised approach	3,249,816	

TABLE 2: CAPITAL STRUCTURE

Main features template of regulatory capital instruments - (Table 2(e))		
1	Issuer	National Commercial Bank (NCOMBK)
2	Unique identifier (eg CUSPIN, ISIN or Bloomberg identifier for private placement)	ISIN No. SA13HFK01EJ4
3	Governing law(s) of the instrument	The instrument is governed by the laws of the Kingdom of Saudi Arabia
	Regulatory treatment	
4	Transitional Basel III rules	Tier 2
5	Post-transitional Basel III rules	Eligible
6	Eligible at solo/igroup/group&solo	Group and Solo
7	Instrument type	Subordinated Sukuk
8	Amount recognized in regulatory capital (Currency in mil, as of most recent reporting date)	SAR 5,000mil
9	Par value of instrument	SAR 5,000mil
10	Accounting classification	Liability - amortized cost
11	Original date of issuance	25th February 2014
12	Perpetual or dated	Dated
13	Original maturity date	25th February 2024
14	Issuer call subject to prior supervisory approval	Yes
15	Option call date, contingent call dates and redemption amount	Call option only available after 5 years or for a regulatory or tax event, 25th February 2019 as the date for redemption, NCB shall be entitled to redeem in whole, but not in part, by giving not less than thirty (30) days' nor more than sixty (60) days' notice to the Sukukholders
16	Subsequent call dates if applicable	As above
	Coupons / dividends	
17	Fixed or Floating dividend/coupon	Floating
18	Coupon rate and any related index	6 months SIBOR + 110bps
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Non cumulative or cumulative	Non cumulative
23	Convertible or non-convertible	Non - convertible
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	Yes
31	If write-down, write-down trigger (s)	Terms of contract of the instrument provide the legal basis for SAMA to trigger write-down (a contractual approach)
32	If write-down, full or partial	Written down fully or partial
33	If write-down, permanent or temporary	Permanent
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)	Subordinated. Senior bondholders are immediately senior to this instrument
36	Non-compliant transitioned features	N/A
37	If yes, specify non-compliant features	N/A

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:	122,756,986	432,877	-	-	122,756,986	432,877
SAMA and Saudi Government	82,813,278	-	-	-	82,813,278	-
Others	39,943,707	432,877	-	-	39,943,707	432,877
Multilateral Development Banks (MDBs)	7,234,488	-	-	-	7,234,488	-
Public Sector Entities (PSEs)	19,231	1,511	16,378	1,246	35,610	2,757
Banks and securities firms	22,656,378	834,557	7,666,668	316,424	30,323,046	1,150,982
Corporates	157,503,162	9,432,164	33,874,841	2,420,243	191,378,004	11,852,407
Retail non-mortgages	64,606,722	3,856,699	3,310,344	182,193	67,917,066	4,038,892
Small Business Facilities Enterprises (SBFE's)	5,121,499	286,391	1,888,095	109,407	7,009,594	395,798
Mortgages	21,877,417	1,341,078	955,508	38,211	22,832,925	1,379,289
Residential	14,515,016	955,142	429,202	17,168	14,944,218	972,310
Commercial	7,362,401	385,936	526,306	21,043	7,888,707	406,978
Securitized assets	8,092,556	129,481	-	-	8,092,556	129,481
Equity	2,144,845	171,588	-	-	2,144,845	171,588
Others	22,209,816	1,347,998	32,906	292,552	22,242,723	1,640,550
Total	429,101,602	17,547,952	45,856,646	3,250,870	474,958,247	20,798,821

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	286,415		274,113		560,528

TABLE 3: CAPITAL ADEQUACY	
Capital Requirements for Operational Risk (Table 3, (e))	
Particulars	Capital requirement
• Standardized approach;	2,050,531
Total	2,050,531

TABLE 3: CAPITAL ADEQUACY		
Capital Adequacy Ratios (TABLE 3, (f))		
Particulars	Total capital ratio	Tier 1 capital ratio
	%	
Top consolidated level	18.1%	15.5%

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:	122,756,986	114,704,165
SAMA and Saudi Government	82,813,278	80,123,325
Others	39,943,707	34,580,840
Multilateral Development Banks (MDBs)	7,234,488	8,551,675
Public Sector Entities (PSEs)	35,610	36,991
Banks and securities firms	30,323,046	23,264,935
Corporates	191,378,004	177,597,637
Retail non-mortgages	67,917,066	63,662,924
Small Business Facilities Enterprises (SBFE's)	7,009,594	6,046,368
Mortgages	22,832,925	19,694,232
Residential	14,944,218	12,531,002
Commercial	7,888,707	7,163,231
Securitized assets	8,092,556	8,157,628
Equity	2,144,845	2,953,312
Others	22,242,723	19,934,436
Total	474,958,247	438,557,935

* The average is calculated on a quarterly basis

TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES

Geographic Breakdown (Table 4, (c))								
Portfolios	Geographic area							
	Saudi Arabia	Other GCC & Middle East	Europe	Turkey	North America	South East Asia	Other countries	Total
Sovereigns and central banks:	82,813,278	12,685,513	1,466,250	14,554,572	7,878,947	1,465,613	1,892,813	122,756,986
SAMA and Saudi Government	82,813,278							82,813,278
Others		12,685,513	1,466,250	14,554,572	7,878,947	1,465,613	1,892,813	39,943,707
Multilateral Development Banks (MDBs)	3,570,563		281,250		3,007,675	375,000		7,234,488
Public Sector Entities (PSEs)				35,610				35,610
Banks and securities firms	14,490,249	4,914,279	2,166,478	1,433,878	2,835,943	28,650	4,453,569	30,323,046
Corporates	128,846,709	19,794,389	4,286,564	18,680,770	15,618,089	790,740	3,360,742	191,378,004
Retail non-mortgages	58,442,481			9,474,585				67,917,067
Small Business Facilities Enterprises (SBFE's)				7,009,594				7,009,594
Mortgages	11,649,288			11,183,637				22,832,925
Residential	9,363,534			5,580,684				14,944,218
Commercial	2,285,754			5,602,953				7,888,707
Securitized assets					8,092,556			8,092,556
Equity	2,144,845							2,144,845
Others	14,124,251	1,466,356	2,621,026	2,986,238	875,330		169,521	22,242,723
Total	316,081,664	38,860,537	10,821,568	58,349,290	38,308,541	2,660,003	9,876,644	474,958,247

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:	122,666,311			90,675									122,756,986
SAMA and Saudi Government	82,813,278												82,813,278
Others	39,853,032			90,675									39,943,707
Multilateral Development Banks (MDBs)		7,234,488											7,234,488
Public Sector Entities (PSEs)				335	35	4,832		13		30,014		381	35,610
Banks and securities firms		30,296,648										26,397	30,323,046
Corporates	5,948,610	17,939,734	1,078,401	35,147,675	4,237,894	22,291,329	27,497,215	37,717,058	16,622,982	18,681,952	434,232	3,780,922	191,378,004
Retail non-mortgages		11,638	115,026	1,880,358	70,516	24,095	1,092,555	3,062,155	210,547	362,616	58,541,967	2,545,592	67,917,067
Small Business Facilities Enterprises (SBFE's)		11,596	115,007	1,874,521	70,501	24,095	1,091,513	3,061,731	210,510	361,063	99,347	89,709	7,009,594
Mortgages		10,582	107,454	1,496,661	61,541	96,031	2,253,221	2,326,126	199,856	598,483	11,828,547	3,854,423	22,832,925
Residential		4,787	35,670	418,260	20,067	34,653	922,241	753,937	107,178	178,527	9,416,506	3,052,393	14,944,218
Commercial		5,795	71,784	1,078,400	41,475	61,378	1,330,980	1,572,189	92,678	419,956	2,412,041	802,030	7,888,707
Securitized assets												8,092,556	8,092,556
Equity		1,746,524		11,050				379,271		8,000			2,144,845
Others		5,774,829	6,224	57,947	1,881	1,877	50,398	78,043	7,187	7,047	14,048	16,243,241	22,242,723
Total	128,614,921	63,014,442	1,307,105	38,684,702	4,371,868	22,418,163	30,893,389	43,562,667	17,040,572	19,688,111	70,818,795	34,543,512	474,958,247

TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES

Residual Contractual Maturity Breakdown (Table 4, (e))									
Portfolios	Maturity breakdown								Total
	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	
Sovereigns and central banks:	17,961,433	8,054,359	9,136,051	9,543,877	25,644,483	4,322,272	6,462,614	41,631,897	122,756,986
SAMA and Saudi Government	7,843,542	8,053,698	9,102,181	8,635,915	22,399,010	688,690	56,032	26,034,212	82,813,279
Others	10,117,892	661	33,870	907,962	3,245,473	3,633,582	6,406,582	15,597,685	39,943,707
Multilateral Development Banks (MDBs)			486,188	93,750	1,187,500	1,190,625	1,088,925	3,187,500	7,234,488
Public Sector Entities (PSEs)	3,214	159	19	1,085	2,457	19,200	23	9,451	35,610
Banks and securities firms	7,854,895	1,945,185	3,729,317	2,549,529	6,842,718	4,348,395	2,114,726	938,282	30,323,046
Corporates	6,382,690	10,696,374	19,484,152	22,036,162	20,281,668	39,457,483	24,699,619	48,339,855	191,378,003
Retail non-mortgages	6,076,253	670,129	4,489,542	5,369,585	9,835,511	24,843,148	14,808,461	1,824,438	67,917,067
Small Business Facilities Enterprises (SBFE's)	387,910	259,943	829,109	1,293,498	1,856,795	1,660,575	330,561	391,204	7,009,594
Mortgages	133,946	158,451	571,307	987,573	1,943,543	5,373,898	3,648,504	10,015,702	22,832,925
Residential	69,305	92,425	335,153	518,017	1,027,009	2,833,673	2,419,692	7,648,944	14,944,218
Commercial	64,641	66,026	236,154	469,556	916,534	2,540,225	1,228,813	2,366,758	7,888,707
Securitized assets						81,943	608,352	7,402,261	8,092,556
Equity								2,144,845	2,144,845
Others	10,929,265	6,782	3,472	4,421	18,639	506,200	115,496	10,658,448	22,242,723
Total	49,341,697	21,531,438	37,900,048	40,585,981	65,756,520	80,143,164	53,546,721	126,152,679	474,958,247

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	4,190	4,190	4,892	465	682	3,042	68	-	3,947	-
Agriculture and fishing	22,107	22,107	42,326	2,456	3,598	16,053	1,228	-	13,131	-
Manufacturing	484,505	484,505	651,548	26,464	42,412	415,629	90,370	-	436,854	-
Mining and quarrying	4,642	4,642	46,447	516	756	3,371	1,637	-	3,381	-
Electricity, water, gas and health services	10,215	10,215	57,491	3,304	1,265	5,646	424	-	4,786	-
Building and construction	580,290	580,290	810,224	25,027	33,397	521,865	(10,910)	-	529,097	-
Commerce	1,156,783	1,156,783	1,037,440	49,905	174,347	932,531	149,490	(182,868)	1,043,065	-
Transportation and communication	21,857	21,857	99,542	1,246	1,826	18,786	(4,089)	-	19,626	-
Services	46,241	46,241	206,487	11,077	7,266	27,899	657	-	40,825	-
Consumer loans and credit cards	444,704	444,704	3,500,194	317,817	53,699	73,188	382,854	(435,238)	276,696	-
Others	100,285	100,285	98,074	4,848	8,194	87,243	11,977	(80)	68,043	-
Total	2,875,820	2,875,820	6,554,666	443,126	327,441	2,105,253	623,706	(618,186)	2,439,451	2,700,132

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	1,939,543	3,967,712	339,112	175,059	1,425,373	1,757,447	2,530,705
Other GCC & Middle East							
Turkey	936,276	2,586,953	104,014	152,382	679,880	682,004	169,427
Others countries							
Total	2,875,820	6,554,666	443,126	327,441	2,105,253	2,439,451	2,700,132

TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES		
Reconciliation Of Changes In The Allowances For Loan Impairment (Table 4, (h))		
Particulars	Specific allowances	General allowances
Balance, beginning of the year	2,433,927	2,408,255
Charge-offs taken against the allowances during the period	(618,186)	
Amounts set aside (or reversed) during the period	623,002	291,919
Other adjustments:		
- exchange rate differences	708	(42)
- business combinations		
- acquisitions and disposals of subsidiaries		
- etc.		
Transfers between allowances		
Balance, end of the period	2,439,451	2,700,132

- Charge-offs and recoveries that have been recorded directly to the income statement are SAR 1,628 K and SAR (868,808) k 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 (SAR '000)
	0%	20%	35%	50%	75%	100%	150%	Other risk weights	Unrated	
Sovereigns and central banks:	124,766,799	1,080,038		10,332,903		28,502				
SAMA and Saudi Government	94,063,278									
Others	30,703,521	1,080,038		10,332,903		28,502				
Multilateral Development Banks (MDBs)	7,234,488									
Public Sector Entities (PSEs)	682	50		795		34,027				
Banks and securities firms		3,705,497		25,570,984		780,933				
Corporates	225,346	29,006,279		12,287,436		133,051,657	295,107			
Retail non-mortgages	254,670	284,988			66,997,082	30,444				
Small Business Facilities Enterprises (SBFE's)	190,162	71,950			6,551,001	23,552				
Mortgages				11,183,637		11,649,288				
Residential				5,580,684		9,363,534				
Commercial				5,602,953		2,285,754				
Securitized assets		8,092,556								
Equity						2,144,845				64,916
Others	6,265,687	684,357		123,536	2,280	16,121,537	2,429,893	291,925		

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)	902	
Banks and securities firms		4,195,472
Corporates	4,449,442	12,893,126
Retail non-mortgages	622,863	183,445
Small Business Facilities Enterprises (SBFE's)	520,803	
Mortgages		
Residential		
Commercial		
Securitized assets		
Equity		
Others	6,595	
Total	5,079,801	17,272,043

TABLE 8: GENERAL DISCLOSURES FOR EXPOSURES	
General Disclosures (Table 8, (b) and (d))	
Particulars	Amount
Gross positive fair value of contracts	642,471
Netting Benefits	
Netted Current Credit Exposure	
Collateral held:	
-Cash	
-Government securities	
-Others	
Exposure amount (under the applicable method)	2,224,852
-Current Exposure Method (CEM)	2,224,852
Notional value of credit derivative hedges	
Current credit exposure (by type of credit exposure):	2,224,852
-Interest rate contracts	375,578
-FX contracts	1,849,274
-Equity contracts	
-Credit derivatives	
-Commodity/other contracts	

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	400,648	N/A	1,744,197	1,744,197	

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	1,744,197	2,327
Agriculture and fishing		
Manufacturing		11,050
Mining and quarrying		
Electricity, water, gas and health services		
Building and construction		
Commerce		379,271
Transportation and communication		
Services		8,000
Others		
Total	1,744,197	400,648

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	187,032
Total unrealized gains (losses)	1,068,138
Total latent revaluation gains (losses)	
Unrealized gains (losses) included in Capital	1,068,138
Latent revaluation gains (losses) included in Capital	

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	139,722
Agriculture and fishing	
Manufacturing	884
Mining and quarrying	
Electricity, water, gas and health services	
Building and construction	
Commerce	30,342
Transportation and communication	
Services	640
Others	
Total	171,588

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	2,604,660
USD	(416,460)
GBP	(2,065)
EUR	(59,273)
TRY	122,282
Downward rate shocks:	
SAR	(2,604,660)
USD	416,460
GBP	2,065
EUR	59,273
TRY	(122,282)