

Basel III Pillar 3 Disclosures

30 June 2018

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Part 2 – Overview of Risk Management and RWA

KM1 – Key metrics (at consolidated group level)

		a	b	c	d	e
		Q2 2018	Q1 2018	Q4 2017	Q3 2017	Q2 2017
	Available capital (amounts)					
1	Common Equity Tier 1 (CET1)	58,488,827	57,979,658	56,825,326	55,260,027	53,697,179
1a	Fully loaded ECL accounting model	57,116,233	56,607,063	N/A	N/A	N/A
2	Tier 1	65,488,827	64,979,658	63,825,326	62,260,027	60,697,179
2a	Fully loaded ECL accounting model Tier 1	64,116,233	63,607,063	N/A	N/A	N/A
3	Total capital	73,465,542	72,969,345	72,057,626	70,416,518	68,927,079
3a	Fully loaded ECL accounting model total capital	73,465,542	72,969,345	N/A	N/A	N/A
	Risk-weighted assets (amounts)					
4	Total risk-weighted assets (RWA)	361,095,830	357,953,966	361,106,728	379,814,488	379,532,760
	Risk-based capital ratios as a percentage of RWA					
5	Common Equity Tier 1 ratio (%)	16.2%	16.2%	15.7%	14.5%	14.1%
5a	Fully loaded ECL accounting model Common Equity Tier 1 (%)	15.8%	15.8%	N/A	N/A	N/A
6	Tier 1 ratio (%)	18.1%	18.2%	17.7%	16.4%	16.0%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	17.8%	17.8%	N/A	N/A	N/A
7	Total capital ratio (%)	20.3%	20.4%	20.0%	18.5%	18.2%
7a	Fully loaded ECL accounting model total capital ratio (%)	20.3%	20.4%	N/A	N/A	N/A
	Additional CET1 buffer requirements as a percentage of RWA					
8	Capital conservation buffer requirement (2.5% from 2019) (%)	1.875%	1.9%	1.3%	1.3%	1.3%
9	Countercyclical buffer requirement (%)	0.01%	0.0%	0.0%	0.0%	0.0%
10	Bank G-SIB and/or D-SIB additional requirements (%)	1.00%	1.0%	1.0%	1.0%	1.0%
11	Total of bank CET1 specific buffer requirements (%) (row 8 + row 9 + row 10)	2.9%	2.9%	2.3%	2.3%	2.3%
12	CET1 available after meeting the bank's minimum capital requirements (%)	13.3%	13.3%	13.5%	12.3%	11.9%
	Basel III leverage ratio					
13	Total Basel III leverage ratio exposure measure	498,401,654	482,348,412	489,261,486	492,138,294	496,004,666
14	Basel III leverage ratio (%) (row 2 / row 13)	13.14%	13.47%	13.05%	12.65%	12.24%
14a	Fully loaded ECL accounting model Basel III leverage ratio (%) (row 2a / row13)	12.9%	13.19%	N/A	N/A	N/A
	Liquidity Coverage Ratio					
15	Total HQLA	98,982,691	97,437,832	95,128,719	90,566,020	96,158,948
16	Total net cash outflow	46,710,452	49,062,910	53,661,411	52,508,559	57,904,720
17	LCR ratio (%)	212%	199%	177%	172%	166%
	Net Stable Funding Ratio					
18	Total available stable funding	301,562,144	312,407,805	302,216,270	331,528,396	329,952,886
19	Total required stable funding	248,576,883	248,820,463	254,356,063	240,603,501	237,444,040
20	NSFR ratio	121%	126%	119%	138%	139%

OV1 – Overview of RWA

		a	b	c
		RWA		Minimum capital Requirements
		T (June-18)	T-1 (Mar-18)	T (June-18)
1	Credit risk (excluding counterparty credit risk) (CCR)	292,484,351	286,135,725	23,398,748
2	Of which standardized approach (SA)	292,484,351	286,135,725	23,398,748
3	Of which foundation internal ratings-based (F-IRB) approach			-
4	Of which supervisory slotting approach			-
5	Of which advanced internal ratings-based (A-IRB) approach			-
6	Counterparty credit risk	7,322,498	8,643,376	585,800
7	Of which standardized approach for counterparty credit risk	7,322,498	8,643,376	585,800
8	Of which internal model method (IMM)			-
9	Of which other CCR			-
10	Credit valuation adjustment (CVA)	5,055,252	6,874,222	404,420
11	Equity positions under the simple risk weight approach	-	-	-
12	Equity investments in funds – look-through approach	6,966,894	6,821,288	557,352
13	Equity investments in funds – mandate-based approach			-
14	Equity investments in funds – fallback approach	2,054,061	2,262,556	164,325
15	Settlement risk			-
16	Securitization exposures in banking book	982,324	643,910	78,586
17	Of which securitization internal ratings-based approach (SEC-IRBA)			-
18	Of which securitization external ratings-based approach (SEC-ERBA), including internal assessment approach (IAA)			-
19	Of which SA/simplified supervisory formula approach (SSFA)	982,324	643,910	78,586
20	Market risk	11,536,150	12,248,465	922,892
21	Of which standardized approach (SA)	11,536,150	12,248,465	922,892
22	Of which internal model approaches (IMM)			-
23	Capital charge for switch between trading book and banking book			-
24	Operational risk	34,694,300	34,324,423	2,775,544
25	Amounts below the thresholds for deduction (subject to 250% risk weight)			-
26	Floor adjustment			-
27	Total (1+6+10+11+12+13+14+15+16+20+23+24+25+26)	361,095,830	357,953,966	28,887,666

* The increase in RWA for securitized assets is due to reclassification of exposures to match the asset class type.

* the reduction in CCR and CVA is mainly due to the enhancement in credit quality of the portfolio.

Part 5 – Microprudential supervisory measures

CCyB1 – Geographical distribution of credit exposures used in the countercyclical buffer

	a	b	c	d	e
Geographical breakdown	Countercyclical capital buffer rate	Exposure values and/or risk-weighted assets used in the computation of the countercyclical capital buffer		Bank-specific countercyclical capital buffer rate	Countercyclical buffer amount
		Exposure values	Risk-weighted assets		
UK	0.5%	6,133,429	2,996,490		
Sum		6,133,429	2,996,490		
Total		366,528,806	282,765,845	0.01%	14,982

Part 6 – Leverage ratio

LR1 – Summary comparison of accounting assets vs leverage ratio exposure measure

		a
1	Total consolidated assets as per published financial statements	454,374,068
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	
3	Adjustment for fiduciary assets recognized on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	
4	Adjustments for derivative financial instruments	4,156,849
5	Adjustment for securities financing transactions (i.e. repos and similar secured lending)	
6	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)	40,121,705
7	Other adjustments	(250,969)
8	Leverage ratio exposure measure	498,401,654

LR2 – Leverage ratio common disclosure template

		a	b
		T (June-18)	T-1 (Mar-18)
On-balance sheet exposures			
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs),but including collateral)	451,014,495	434,612,252
2	(Asset amounts deducted in determining Basel III Tier 1 capital)	(250,969)	(290,418)
3	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of rows 1 and 2)	450,763,526	434,321,834
Derivative exposures			
4	Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	3,359,573	2,894,036
5	Add-on amounts for PFE associated with all derivatives transactions	4,156,849	3,682,707
6	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework		
7	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)		
8	(Exempted CCP leg of client-cleared trade exposures)		
9	Adjusted effective notional amount of written credit derivatives		
10	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)		
11	Total derivative exposures (sum of rows 4 to 10)	7,516,422	6,576,743
Securities financing transaction exposures			
12	Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions		
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)		
14	CCR exposure for SFT assets		
15	Agent transaction exposures		
16	Total securities financing transaction exposures (sum of rows 12 to 15)		
Other off-balance sheet exposures			
17	Off-balance sheet exposure at gross notional amount	69,462,557	71,643,355
18	(Adjustments for conversion to credit equivalent amounts)	(29,340,852)	(30,193,520)
19	Off-balance sheet items (sum of rows 17 and 18)	40,121,705	41,449,835
Capital and total exposures			
20	Tier 1 capital	65,488,827	64,979,658
21	Total exposures (sum of rows 3, 11, 16 and 19)	498,401,654	482,348,412
Leverage ratio			
22	Basel III leverage ratio	13.1%	13.5%

Part 7 - Liquidity

LIQ1 – Liquidity Coverage Ratio (LCR)

		a	b
		Total unweighted value (average)	Total weighted value (average)
High-quality liquid assets			
1	Total HQLA		98,982,691
Cash outflows			
2	Retail deposits and deposits from small business customers, of which:	229,432,376	21,669,978
3	Stable deposits	-	-
4	Less stable deposits	229,432,376	21,669,978
5	Unsecured wholesale funding, of which:	82,093,702	40,022,624
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	-	-
7	Non-operational deposits (all counterparties)	82,093,702	40,022,624
8	Unsecured debt	-	-
9	Secured wholesale funding		1,091,156
10	Additional requirements, of which:	12,563,475	64,392
11	Outflows related to derivative exposures and other collateral requirements	(1,069,768)	(1,069,768)
12	Outflows related to loss of funding on debt products	-	-
13	Credit and liquidity facilities	13,633,243	1,134,160
14	Other contractual funding obligations	-	-
15	Other contingent funding obligations	86,125,502	1,828,258
16	TOTAL CASH OUTFLOWS		64,676,408
Cash inflows			
17	Secured lending (e.g. reverse repos)		
18	Inflows from fully performing exposures	39,983,002	17,965,956
19	Other cash inflows	-	-
20	TOTAL CASH INFLOWS	39,983,002	17,965,956
			Total adjusted value
21	Total HQLA		98,982,691
22	Total net cash outflows		46,710,452
23	Liquidity Coverage Ratio (%)		212%

The average LCR is calculated by taking a simple average of monthly figures based on daily average balances for the period April 2018 to June 2018.

During the period from April - June 2018, the Bank held an average of 76% of its High Quality Liquid Assets (HQLA) in securities with a 0% risk weight, issued or guaranteed by sovereigns, central banks and supranational entities. The remaining balance of average

HQLAs were 24% with a 20% risk weighted securities guaranteed by sovereigns and non-financial corporate bonds rated AA- or better.

The majority of the bank's cash out flows as reported above are attributable to retail and small business deposits 34%, non-operational deposits including bank placements 62%, secured and additional run-off 2%, while 2% are associated with contingent obligations. NCB derivatives positions are not significant as most transactions are conducted on a back-to-back basis with limited open positions being taken. NCB's main activities are conducted in SAR and USD. The peg between both currencies enhances the funding ability and provides the flexibility to interchange between both currencies.

Additionally, following regulatory guidelines LCR is monitored separately for all significant currencies to ensure the liquidity ratios are met at all times in either currency, these include SAR, USD and TRY.

For the three months ended June 30, 2018, the average LCR was 212%, higher by 13% as compared to the average LCR of 199% as of March 31, 2018.

The increase in the Average LCR between the two periods is due to the increase in HQLAs and decrease in Net Cash Outflows.

LIQ2 – Net Stable Funding Ratio (NSFR)

		a	b	c	d	e
		Unweighted value by residual maturity				Weighted value
Amount in SAR'000		No maturity	< 6 months	6 months to < 1 year	≥ 1 year	
Available stable funding (ASF) item						
1	Capital:	72,877,960	-	-	-	72,877,960
2	Regulatory capital	63,343,454	-	-	-	63,343,454
3	Other capital instruments	9,534,506	-	-	-	9,534,506
4	Retail deposits and deposits from small business customers:	198,816,551	610,460	661,166	-	180,079,359
5	Stable deposits	-	-	-	-	-
6	Less stable deposits	198,816,551	610,460	661,166	-	180,079,359
7	Wholesale funding:	95,519,973	-	-	-	47,759,986
8	Operational deposits	1,876,559	-	-	-	938,279
9	Other wholesale funding	93,643,414	-	-	-	46,821,707
10	Liabilities with matching interdependent assets	-	-	-	-	-
11	Other liabilities:	-	-	1,689,678	10,577,371	844,839
12	NSFR derivative liabilities				(1,457,298)	
13	All other liabilities and equity not included in the above categories			1,689,678	12,034,669	844,839
14	Total ASF					301,562,144
Required stable funding (RSF) item						
15	Total NSFR high-quality liquid assets (HQLA)					5,495,123
16	All other liabilities and equity not included in the above categories	5,989,459	-	-	-	2,994,730
17	Performing loans and securities:	57,966,969	25,035,683	12,837,719	201,206,166	213,622,567
18	Performing loans to financial institutions secured by Level 1 HQLA	-	-	-	-	-
19	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions		1,572,682	428,098		449,951
20	Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which:	57,966,969	23,463,001	12,409,621	158,898,859	180,082,720
21	With a risk weight of less than or equal to 35% under the Basel II standardised approach for credit risk	-	-	-	14,356,574	9,331,773
22	Performing residential mortgages, of which:	-	-	-	-	-
23	With a risk weight of less than or equal to 35% under the Basel II standardised approach for credit risk	-	-	-	-	-
24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	-	-	-	27,950,733	23,758,123
25	Assets with matching interdependent liabilities	-	-	-	-	-
26	Other assets:	27,599	-	-	25,978,479	26,001,937
27	Physical traded commodities, including gold	27,599				23,459
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs					-
29	NSFR derivative assets		1,457,298			1,457,298
30	NSFR derivative liabilities before deduction of variation margin posted		-			-
31	All other assets not included in the above categories		-	-	24,521,181	24,521,181
32	Off-balance sheet items		85,059,798			462,526
33	Total RSF					248,576,883
34	Net Stable Funding Ratio (%)					121%

The NSFR is calculated by taking the figures of the end of month balance as of June 30, 2018.

As at the end of June 2018, the Bank held a balance of 24% of its Available Stable Funding (ASF) in capital, with a 100% ASF factor, comprised of regulatory and other capital instruments. The majority of the remaining balance of Available Stable Funding was 60% in retail deposits, with a 90% ASF factor, and a 16% composition of wholesale funding, with a 50% ASF factor.

The Required Stable Funding (RSF) as at the end of June 2018 was predominantly comprised of performing loans and securities holding 86% of the total Required Stable Funding, with various RSF factors. Of these loans, were performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs at 72% of the total Required Stable Funding. The remaining composition of the RSF held weights in HQLA's, deposits held at other financial institutions, other assets and off balance sheet items.

The Net Stable Funding Ratio as of June 30, 2018 was 121%, a decrease of 4% from March 31, 2018's 125%.

The main driver for decrease in the ratio was the decline in total Available Stable Funding of 3%.

Part 8 – Credit Risk

CR1 – Credit quality of assets

		a	b	c	d
		Gross carrying values of		Allowances/ impairments	Net values (a+b-c)
		Defaulted exposures	Non-defaulted exposures		
1	Loans	4,749,871	268,957,045	7,663,788	266,043,128
2	Debt Securities	-	106,565,900	216,447	106,349,452
3	Off-balance sheet exposures	-	69,462,557	375,271	69,087,286
4	Total	4,749,871	444,985,502	8,255,506	441,479,867

A default is considered to have occurred with regard to a particular obligor when either or both of the two following events have taken place:

1. The obligor is past due for 90 days or more on any material credit obligations to the Bank including principal instalments, interest payments and fees. The materiality threshold for recognition of default is 5% of the total outstanding credit obligations of the client.
2. The bank considers that the obligor is unlikely to pay its credit obligations to the bank in full, without recourse by the bank to actions such as realizing security (if any).

CR2 – Changes in stock of defaulted loans and debt securities

		a
1	Defaulted loans and debt securities at end of the previous reporting period	4,768,992
2	Loans and debt securities that have defaulted since the last reporting period	2,347,367
3	Returned to non-defaulted status	717,400
4	Amounts written off	1,174,560
5	Other changes	(474,528)
6	Defaulted loans and debt securities at end of the reporting period (1+2-3-4+5)	4,749,871

CR3 – Credit risk mitigation techniques – overview

		a	b	c	d	e	f	g
		Exposures unsecured: carrying amount	Exposures secured by collateral	Exposures secured by collateral, of which: secured amount	Exposures secured by financial guarantees	Exposures secured by financial guarantees, of which: secured amount	Exposures secured by credit derivatives	Exposures secured by credit derivatives, of which: secured amount
1	Loans	246,795,700	19,247,428	403,182	15,883,659	15,883,659		
2	Debt securities	104,485,673	1,863,780	-	1,863,780	1,863,780		
3	Total	351,281,373	21,111,207	403,182	17,747,438	17,747,438		
4	Of which defaulted	4,749,871	97,872	232	-	-		

CR4 – Standardized approach – credit risk exposure and Credit Risk Mitigation (CRM) effects

		a	b	c	d	e	f
		Exposures before CCF & CRM		Exposures post-CCF & CRM		RWA and RWA density	
Asset classes		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
1	Sovereigns and their central banks	101,314,885	825,632	119,493,240	728,261	8,748,868	7%
2	Non-central government public sector entities	12,953	7,111	12,953	2,788	7,583	48%
3	Multilateral development banks	1,669,138	-	1,665,602	-	-	0%
4	Banks	26,228,745	18,373,427	26,239,026	10,638,879	19,237,151	52%
5	Securities firms						0%
6	Corporates	173,766,570	40,404,108	158,226,149	23,100,938	164,371,780	91%
7	Regulatory retail portfolios	78,927,146	9,038,423	77,015,618	2,248,135	59,211,285	75%
8	Secured by residential property	23,946,254	298,106	23,946,254	125,176	12,035,715	50%
9	Secured by commercial real estate	7,008,394	514,184	7,008,394	318,607	7,327,001	100%
10	Equity	2,253,187	1,566	1,672,936	783	1,794,169	107%
11	Past-due loans	4,726,421	-	516,982	-	554,350	107%
12	Higher-risk categories						0%
13	Other assets	30,149,434	-	30,148,959	2,958,137	19,196,449	58%
14	Total	450,003,128	69,462,557	445,946,114	40,121,705	292,484,351	60%

CR5 – Standardized approach – exposures by asset classes and risk weights

Asset classes/ Risk weight*		a	b	c	d	e	f	g	h	i	j
		0%	10%	20%	35%	50%	75%	100%	150%	Others	Total credit exposures amount (post CCF and post-CRM)
1	Sovereigns and their central banks	109,478,154	-	1,081,834	-	2,258,200	-	7,403,138	176	-	120,221,501
2	Non-central government public sector entities (PSEs)	111	-	10,059	-	-	-	5,571	-	-	15,741
3	Multilateral development banks (MDBs)	1,665,602	-	-	-	-	-	-	-	-	1,665,602
4	Banks	-	-	5,983,748	-	25,710,261	-	5,181,144	2,752	-	36,877,904
5	Securities firms	-	-	-	-	-	-	-	-	-	-
6	Corporates	207,310	-	7,380,244	-	21,740,431	-	151,948,579	50,525	-	181,327,088
7	Regulatory retail portfolios	181,370	-	88,888	-	204,978	78,788,518	-	-	-	79,263,754
8	Secured by residential property	-	-	-	-	24,071,430	-	-	-	-	24,071,430
9	Secured by commercial real estate	-	-	-	-	-	-	7,327,001	-	-	7,327,001
10	Equity	-	-	-	-	-	-	1,592,898	-	80,820	1,673,718
11	Past-due loans	-	-	-	-	-	-	442,245	74,737	-	516,982
12	Higher-risk categories	-	-	-	-	-	-	-	-	-	-
13	Other assets	10,886,471	-	3,779,500	-	1,151	-	18,439,973	-	-	33,107,097
14	Total	122,419,019	-	18,324,273	-	73,986,451	78,788,518	192,340,549	128,189	80,820	486,067,819

Part 9 – Counterparty Credit Risk

CCR1 – Analysis of counterparty credit risk (CCR) exposure by approach

		a	b	c	d	e	f
		Replacement cost	Potential future exposure	EEPE	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
1	SA-CCR (for derivatives)*	2,669,985	5,519,959		1.4	11,465,922	7,322,498
2	Internal Model Method (for derivatives and SFTs)						
3	Simple Approach for credit risk mitigation (for SFTs)						
4	Comprehensive Approach for credit risk mitigation (for SFTs)						
5	VaR for SFTs						
6	Total						7,322,498

CCR2 – Credit valuation adjustment (CVA) capital charge

		a	b
		EAD post-CRM	RWA
1	Total portfolios subject to the Advanced CVA capital charge		
2	(i) VaR component (including the 3x multiplier)		
3	(ii) Stressed VaR component (including the 3x multiplier)		
4	All portfolios subject to the Standardized CVA capital charge	11,465,922	5,055,252
5	Total subject to the CVA capital charge	11,465,922	5,055,252

CCR3 – Standardized approach of CCR exposures by regulatory portfolio and risk weights

	a	b	c	d	e	f	g	h	i
Regulatory portfolio*/ Risk weight**	0%	10%	20%	50%	75%	100%	150%	Others	Total credit exposures
Sovereigns and their central banks									
Non-central government public sector entities (PSEs)									
Multilateral development banks (MDBs)									
Banks			375,356	4,988,124		125,226			5,488,707
Securities firms						-			-
Corporates						2,238,922			2,238,922
Regulatory retail portfolios					314				314
Other assets			158,144	2,433,659		1,146,177			3,737,979
Total			533,500	7,421,783	314	3,510,324			11,465,922

*The breakdown by risk weight and regulatory portfolio included in the template is for illustrative purposes. Banks may complete the template with the breakdown of asset classes according to the local implementation of the Basel framework.

**Banks subject to the simplified standardized approach should indicate risk weights determined by the supervisory authority in the columns.

CCR5 – Composition of collateral for CCR exposure

	a	b	c	d	e	f
	Collateral used in derivative transactions				Collateral used in SFTs	
	Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral
	Segregated	Unsegregated	Segregated	Unsegregated		
Cash – domestic currency						
Cash – other currencies	1,523,107		(1,471,684)			
Domestic sovereign debt						630,890
Other sovereign debt						701,856
Government agency debt						
Corporate bonds						
Equity securities						
Other collateral						
Total	1,523,107		(1,471,684)			1,332,746

Part 10 – Securitization

SEC1 – Securitization exposures in the banking book

		a	b	c	d	e	f	g	h	i
		Bank acts as originator			Bank acts as sponsor			Banks acts as investor		
		Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
1	Retail (total) – of which							2,670,920		2,670,920
2	residential mortgage									
3	credit card									
4	other retail exposures							2,670,920		2,670,920
5	re-securitization									
6	Wholesale (total) – of which							1,590,176		1,590,176
7	loans to corporates							1,590,176		1,590,176
8	commercial mortgage									
9	lease and receivables									
10	other wholesale									
11	re-securitization									

SEC4 – Securitization exposures in the banking book and associated capital requirements – bank acting as investor

	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
	Exposure values (by RW bands)				Exposure values (by regulatory approach)				RWA (by regulatory approach)				Capital charge after cap				
	≤20% RW	>20% to 50% RW	>50% to 100% RW	>100% to <1250% RW	1250 % RW	IRB RBA (including IAA)	IRB SFA	SA/SSFA	1250%	IRB RBA (including IAA)	IRB SFA	SA/SSFA	1250%	IRB RBA (including IAA)	IRB SFA	SA/SSFA	1250%
1	Total exposures	3,890,441	126,452	210,154	34,049			4,261,096				982,324				78,586	
2	Traditional securitization	3,890,441	126,452	210,154	34,049			4,261,096				982,324				78,586	
3	Of which securitization	3,890,441	126,452	210,154	34,049			4,261,096				982,324				78,586	
4	Of which retail underlying	2,670,920						2,670,920				518,501				41,480	
5	Of which wholesale																
6	Loans to corporate	1,219,521	126,452	210,154	34,049			1,590,176				463,823				37,106	
7	Of which re-securitization																
8	Of which senior																
9	Of which non-senior																
10	Synthetic securitization																
11	Of which securitization																
12	Of which retail underlying																
13	Of which wholesale																
14	Of which re-securitization																
15	Of which senior																
16	Of which non-senior																

Part 11 – Market Risk

MR1 – Market risk under standardized approach

		a
		Capital charge in SA
1	General interest rate risk	702,219
2	Equity risk	
3	Commodity risk	7,248
4	Foreign exchange risk	213,425
5	Credit spread risk – non-securitizations	
6	Credit spread risk – securitizations (non-correlation trading portfolio)	
7	Credit spread risk – securitization (correlation trading portfolio)	
8	Default risk – non-securitizations	
9	Default risk – securitizations (non-correlation trading portfolio)	
10	Default risk – securitizations (correlation trading portfolio)	
11	Residual risk add-on	
12	Total	922,892

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 with SAMA	35,832,018		35,832,018
Due from banks and other financial institutions	18,029,085		18,029,085
Investments, net	114,977,772		114,977,772
Financing and advances, net	266,043,128		266,043,128
Positive fair value of derivatives, net	3,359,573		3,359,573
Investments in associates, net	448,259		448,259
Other real estate, net	1,040,107		1,040,107
Property, equipment and software, net	5,256,742		5,256,742
Goodwill	250,969		250,969
Other assets	9,136,415		9,136,415
Total assets	454,374,068		454,374,068
Liabilities and Equity			
Liabilities			
Due to Banks and other financial institutions	50,023,838		50,023,838
Customers' deposits	317,652,668		317,652,668
Debt securities issued	8,753,860		8,753,860
Negative fair value of derivatives, net	1,902,275		1,902,275
Other liabilities	11,009,441		11,009,441
Total liabilities	389,342,082		389,342,082
Equity			
Share capital	30,000,000		30,000,000
Treasury Shares	(373,313)		(373,313)
Statutory reserve	20,266,514		20,266,514
Other reserves (cumulative changes in fair values)	2,707		2,707
Employees' share based payments reserve	146,774		146,774
Retained earnings	11,065,196		11,065,196
Proposed dividend	0		0
Foreign currency translation reserve	(4,101,118)		(4,101,118)
Tier 1 sukuk	7,000,000		7,000,000
Non-controlling interests	1,025,226		1,025,226
Total equity	65,031,986		65,031,986
Total liabilities and equity	454,374,068		454,374,068

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 with SAMA	35,832,018		35,832,018	
Due from banks and other financial institutions	18,029,085		18,029,085	
Investments, net	114,977,772		114,977,772	
Financing and advances, net	266,043,128		266,043,128	
of which Collective provisions	(2,976,715)		(2,976,715)	A
Positive fair value of derivatives, net	3,359,573		3,359,573	
Investments in associates, net	448,259		448,259	
Other real estate, net	1,040,107		1,040,107	
Property, equipment and software, net	5,256,742		5,256,742	
Goodwill	250,969		250,969	B
Other assets	9,136,415		9,136,415	
Total assets	454,374,068		454,374,068	
Liabilities and Equity				
Liabilities				
Due to Banks and other financial institutions	50,023,838		50,023,838	
Customers' deposits	317,652,668		317,652,668	
Debt securities issued	8,753,860		8,753,860	
Negative fair value of derivatives, net	1,902,275		1,902,275	
Other liabilities	11,009,441		11,009,441	
Total liabilities	389,342,082		389,342,082	
Equity				
Share capital	30,000,000		30,000,000	
Treasury Shares	(373,313)		(373,313)	C
Statutory reserve	20,266,514		20,266,514	
Other reserves (cumulative changes in fair values)	2,707		2,707	
Employees' share based payments reserve	146,774		146,774	
Retained earnings	11,065,196		11,065,196	
of which Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	318,591		318,591	D
Proposed dividend	0		0	
Foreign currency translation reserve	(4,101,118)		(4,101,118)	
Tier 1 sukuk	7,000,000		7,000,000	
Non-controlling interests	1,025,226		1,025,226	
Total equity	65,031,986		65,031,986	
Total liabilities and equity	454,374,068		454,374,068	

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
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	30,000,000	
2	Retained earnings	11,065,196	
3	Accumulated other comprehensive income (and other reserves)	16,314,877	
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)	318,591	
6	Common Equity Tier 1 capital before regulatory adjustments	57,698,664	D
Common Equity Tier 1 capital: Regulatory adjustments			
7	Prudential valuation adjustments		
8	Goodwill (net of related tax liability)	250,969	B
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)	0	
11	Cash-flow hedge reserve	(41,851)	
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)	373,313	C
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	(1,372,595)	
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	(790,164)	
29	Common Equity Tier 1 capital (CET1)	58,488,827	
Additional Tier 1 capital: instruments			
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	7,000,000	
31	of which: classified as equity under applicable accounting standards	7,000,000	
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	7,000,000	
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]			
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)	7,000,000	
45	Tier 1 capital (T1 = CET1 + AT1)	65,488,827	

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

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

Amounts¹ subject to Pre - Basel III treatment

A

<i>All figures are in SAR'000</i>		Components ¹ of regulatory capital reported by the bank
Tier 2 capital: instruments and provisions		
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	5,000,000
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	2,976,715
51	Tier 2 capital before regulatory adjustments	7,976,715
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)	7,976,715
59	Total capital (TC = T1 + T2)	73,465,542
	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	361,095,830
Capital ratios		
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	16.2%
62	Tier 1 (as a percentage of risk weighted assets)	18.1%
63	Total capital (as a percentage of risk weighted assets)	20.3%
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)	2,976,715
77	Cap on inclusion of provisions in Tier 2 under standardised approach	3,935,817
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)	

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. SA13HFK0IEJ4
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

Main features template of regulatory capital instruments - (Table 2(e))		
1	Issuer	National Commercial Bank

2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	N/A
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	Additional Tier 1
5	Post-transitional Basel III rules	Eligible
6	Eligible at solo/group/group&solo	Group and Solo
7	Instrument type	Subordinated Sukuk
8	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date)	SAR 1,000mil
9	Par value of instrument	SAR 1,000mil
10	Accounting classification	Equity
11	Original date of issuance	22nd June 2015
12	Perpetual or dated	Perpetual
13	Original maturity date	N/A
14	Issuer call subject to prior supervisory approval	Yes
15	Option call date, contingent call dates and redemption amount	In compliance with Basel III, call date is equal to or greater than 5 years
16	Subsequent call dates if applicable	Any profit distribution dates after the first call date
	Coupons / dividends	
17	Fixed or Floating dividend/coupon	N/A
18	Coupon rate and any related index	N/A
19	Existence of a dividend stopper	Yes
20	Fully discretionary, partially discretionary or mandatory	Fully Discretionary
21	Existence of step up or other incentive to redeem	None
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 and Tier II subordinated sukukholders are senior to this instrument
36	Non-compliant transitioned features	N/A
37	If yes, specify non-compliant features	N/A

Main features template of regulatory capital instruments - (Table 2(e))		
1	Issuer	National Commercial Bank
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	N/A
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	Additional Tier 1
5	Post-transitional Basel III rules	Eligible
6	Eligible at solo/igroup/group&solo	Group and Solo
7	Instrument type	Subordinated Sukuk
8	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date)	SAR 2,000mil
9	Par value of instrument	SAR 2,000mil
10	Accounting classification	Equity
11	Original date of issuance	15th July 2015
12	Perpetual or dated	Perpetual
13	Original maturity date	N/A
14	Issuer call subject to prior supervisory approval	Yes
15	Option call date, contingent call dates and redemption amount	In compliance with Basel III, call date is equal to or greater than 5 years
16	Subsequent call dates if applicable	Any profit distribution dates after the first call date
	Coupons / dividends	
17	Fixed or Floating dividend/coupon	N/A
18	Coupon rate and any related index	N/A
19	Existence of a dividend stopper	Yes
20	Fully discretionary, partially discretionary or mandatory	Fully Discretionary
21	Existence of step up or other incentive to redeem	None
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 and Tier II subordinated sukukholders are senior to this instrument
36	Non-compliant transitioned features	N/A
37	If yes, specify non-compliant features	N/A

Main features template of regulatory capital instruments - (Table 2(e))		
1	Issuer	National Commercial Bank
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	N/A
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	Additional Tier 1
5	Post-transitional Basel III rules	Eligible
6	Eligible at solo/igroup/group&solo	Group and Solo
7	Instrument type	Subordinated Sukuk
8	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date)	SAR 2,700mil
9	Par value of instrument	SAR 2,700mil
10	Accounting classification	Equity
11	Original date of issuance	23rd December 2015
12	Perpetual or dated	Perpetual
13	Original maturity date	N/A
14	Issuer call subject to prior supervisory approval	Yes
15	Option call date, contingent call dates and redemption amount	In compliance with Basel III, call date is equal to or greater than 5 years
16	Subsequent call dates if applicable	Any profit distribution dates after the first call date
	Coupons / dividends	
17	Fixed or Floating dividend/coupon	N/A
18	Coupon rate and any related index	N/A
19	Existence of a dividend stopper	Yes
20	Fully discretionary, partially discretionary or mandatory	Fully Discretionary
21	Existence of step up or other incentive to redeem	None
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 and Tier II subordinated sukukholders are senior to this instrument
36	Non-compliant transitioned features	N/A
37	If yes, specify non-compliant features	N/A

Main features template of regulatory capital instruments - (Table 2(e))		
1	Issuer	National Commercial Bank
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	N/A
3	Governing law(s) of the instrument	Saudi Arabia
	Regulatory treatment	-
4	Transitional Basel III rules	Additional Tier 1
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 1,300 mil
9	Par value of instrument	SAR 1,300 mil
10	Accounting classification	Equity
11	Original date of issuance	5th of June 2017
12	Perpetual or dated	Perpetual
13	Original maturity date	N/A
14	Issuer call subject to prior supervisory approval	Yes
15	Option call date, contingent call dates and redemption amount	Compliant with Basel requirements for call date to be equal to or greater than 5 years
16	Subsequent call dates if applicable	Any profit distribution date following the first call date
	Coupons / dividends	
17	Fixed or Floating dividend/coupon	N/A
18	Coupon rate and any related index	N/A
19	Existence of a dividend stopper	Yes
20	Fully discretionary, partially discretionary or mandatory	Fully Discretionary
21	Existence of step up or other incentive to redeem	None
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	Full or partial write-down
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 and Tier II subordinated sukukholders are senior to this instrument
36	Non-compliant transitioned features	N/A
37	If yes, specify non-compliant features	N/A

Appendix

The below list of tables and templates are Not Available as the related approach is Not Applicable to the Bank

	Tables and templates
Part 8 – Credit risk	CRE – Qualitative disclosures related to IRB models
	CR6 – IRB - Credit risk exposures by portfolio and PD range
	CR7 – IRB – Effect on RWA of credit derivatives used as CRM techniques
	CR8 – RWA flow statements of credit risk exposures under IRB
	CR10 – IRB (specialized lending and equities under the simple risk weight method)
Part 9 – Counterparty credit risk	CCR4 – IRB – CCR exposures by portfolio and PD scale
	CCR6 – Credit derivatives exposures
	CCR7 – RWA flow statements of CCR exposures under the Internal Model Method (IMM)
	CCR8 – Exposures to central counterparties
Part 10 – Securitization	SEC2 – Securitization exposures in the trading book
	SEC3 – Securitization exposures in the banking book and associated regulatory capital requirements – bank acting as originator or as sponsor
Part 11 – Market risk	MR2 – RWA flow statements of market risk exposures under an IMA
	MR3 – IMA values for trading portfolios
	MR4 – Comparison of VaR estimates with gains/losses