



**Basel III Pillar 3 Quantitative
Disclosure Requirements
30 June 2015**

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	33,102,444		33,102,444
Due from banks and other financial institutions	29,797,476		29,797,476
Investments, net	150,018,196		150,018,196
Financing and advances, net	233,013,775		233,013,775
Investment in associates	407,835		407,835
Other real estate, net	845,743		845,743
Goodwill	429,042		429,042
Other intangible assets	128,841		128,841
Property and equipment, net	3,758,482		3,758,482
Other assets	9,919,878		9,919,878
Total assets	461,421,712		461,421,712
Liabilities			
Due to Banks and other financial institutions	30,604,935		30,604,935
Customer deposits	360,466,450		360,466,450
Debt securities in issue	10,075,880		10,075,880
Other liabilities	9,766,245		9,766,245
Subtotal	410,913,510		410,913,510
Paid up share capital	20,000,000		20,000,000
Treasury Shares	(190,510)		(190,510)
Statutory reserves	17,172,081		17,172,081
Other reserves	1,305,096		1,305,096
Retained earnings	12,260,758		12,260,758
Minority Interest	1,490,813		1,490,813
Proposed dividends	-		-
Foreign currency translation reserve	(2,530,036)		(2,530,036)
Tier 1 sukuk	1,000,000		1,000,000
Total liabilities and equity	461,421,712		461,421,712

TABLE 2: CAPITAL STRUCTURE

Balance sheet - Step 2 (Table 2(c))

All figures are in SAR'000

	Balance sheet in Published financial statements (C)	Adjustment of banking associates / other entities (D)	Under regulatory scope of consolidation (E)	Reference*
Assets				
Cash and balances at central banks	33,102,444		33,102,444	
Due from banks and other financial institutions	29,797,476		29,797,476	
Investments, net	150,018,196		150,018,196	
Financing and advances, net	233,013,775		233,013,775	
of which Collective provisions	(2,630,568)		(2,630,568)	A
Investment in associates	407,835		407,835	
Other real estate, net	845,743		845,743	
Goodwill	429,042		429,042	B
Other intangible assets	128,841		128,841	C
Property and equipment, net	3,758,482		3,758,482	
Other assets	9,919,878		9,919,878	
Total assets	461,421,712		461,421,712	
Liabilities				
Due to Banks and other financial institutions	30,604,935		30,604,935	
Customer deposits	360,466,450		360,466,450	
Debt securities in issue	10,075,880		10,075,880	
Other liabilities	9,766,245		9,766,245	
Subtotal	410,913,510		410,913,510	
Paid up share capital	20,000,000		20,000,000	
Treasury Shares	(190,510)		(190,510)	D
Statutory reserves	17,172,081		17,172,081	
Other reserves	1,305,096		1,305,096	
Retained earnings	12,260,758		12,260,758	
Minority Interest	1,490,813		1,490,813	
of which Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	1,163,762		1,163,762	E
Proposed dividends	0		0	
Foreign currency translation reserve	(2,530,036)		(2,530,036)	
Tier 1 sukuk	1,000,000		1,000,000	
Total liabilities and equity	461,421,712		461,421,712	

* Note: please refer to page numbers 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 ¹ of regulatory capital reported by the bank	Amounts ¹ subject to Pre - Basel III treatment	Source based on reference numbers / letters of the balance sheet under the regulatory scope of consolidation from step 2
(2)				
Common Equity Tier 1 capital: Instruments and reserves				
1	Directly issued qualifying common share capital (and equivalent for non-joint stock companies) plus related stock surplus	20,000,000		
2	Retained earnings	12,260,758		
3	Accumulated other comprehensive income (and other reserves)	15,947,141		
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)	1,163,762		
6	Common Equity Tier 1 capital before regulatory adjustments	49,371,661		E
Common Equity Tier 1 capital: Regulatory adjustments				
7	Prudential valuation adjustments			
8	Goodwill (net of related tax liability)	429,042		B
9	Other intangibles other than mortgage-servicing rights (net of related tax liability)	128,841		C
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)			
11	Cash-flow hedge reserve	(83,626)		
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)	190,510		D
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			
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	664,767		
29	Common Equity Tier 1 capital (CET1)	48,706,895		
Additional Tier 1 capital: instruments				
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	1,000,000		
31	of which: classified as equity under applicable accounting standards	1,000,000		
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	1,000,000		
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			
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)	1,000,000		
45	Tier 1 capital (T1 = CET1 + AT1)	49,706,895		



TABLE 2: CAPITAL STRUCTURE	
Common template (transition) - Step 3 (Table 2(d)) ii	
(From January 2013 to 2018 identical to post 2018) With amount subject to Pre- Basel III Treatment	
All figures are in SAR'000	

	Components ¹ of regulatory capital reported by the bank	Amounts ¹ subject to Pre - Basel III treatment	Source based on reference numbers / letters of the balance sheet under the regulatory scope of consolidation from step 2
Tier 2 capital: instruments and provisions			
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	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	2,630,568	
51	Tier 2 capital before regulatory adjustments	7,630,568	A
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)	7,630,568	
59	Total capital (TC = T1 + T2)	57,337,462	
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	348,964,635	
Capital ratios			
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	14.0%	
62	Tier 1 (as a percentage of risk weighted assets)	14.2%	
63	Total capital (as a percentage of risk weighted assets)	16.4%	
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)	2,630,568	
77	Cap on inclusion of provisions in Tier 2 under standardised approach	3,918,073	
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)		

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. 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

TABLE 2: CAPITAL STRUCTURE	
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 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

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 +	Capital requirements	total Amount of Exposure	total Capital requirements
Sovereigns and central banks:	85,324,765	354,837	1,345,572	-	86,670,337	354,837
SAMA and Saudi Government	46,781,055	-	18,750	-	46,799,805	-
Others	38,543,710	354,837	1,326,822	-	39,870,532	354,837
Multilateral Development Banks (MDBs)	8,946,621	-	-	-	8,946,621	-
Public Sector Entities (PSEs)	9,234	737	8,196	614	17,430	1,351
Banks and securities firms	35,485,193	1,264,335	9,922,485	396,722	45,407,678	1,661,057
Corporates	190,501,252	11,284,915	40,569,096	2,789,631	231,070,348	14,074,546
Retail non-mortgages	67,564,746	4,029,774	3,896,395	201,284	71,461,141	4,231,059
Small Business Facilities Enterprises (SBFE's)	5,923,482	333,016	2,160,774	124,832	8,084,256	457,848
Mortgages	26,643,859	2,131,509	951,557	76,127	27,595,416	2,207,636
Residential	18,266,634	1,461,331	400,927	32,077	18,667,561	1,493,408
Commercial	8,377,225	670,178	550,630	44,050	8,927,855	714,228
Securitized assets	10,003,636	160,058	-	-	10,003,636	160,058
Equity	1,522,726	129,608	-	-	1,522,726	129,608
Others	29,139,326	1,686,388	2,385	569,129	29,141,711	2,255,518
Total	455,141,359	21,042,161	56,695,686	4,033,507	511,837,045	25,075,669

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	371,612	-	234,248	-	605,859

TABLE 3: CAPITAL ADEQUACY	
Capital Requirements for Operational Risk (Table 3, (e))	
Particulars	Capital requirement
• Standardized approach;	2,235,643
Total	2,235,643

TABLE 3: CAPITAL ADEQUACY		
Capital Adequacy Ratios (TABLE 3, (f))		
Particulars	Total capital ratio	Tier 1 capital ratio
	%	
Top consolidated level	16.4%	14.2%

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:	86,670,337	100,307,775
SAMA and Saudi Government	46,799,805	61,710,094
Others	39,870,532	38,597,681
Multilateral Development Banks (MDBs)	8,946,621	8,571,906
Public Sector Entities (PSEs)	17,430	81,699
Banks and securities firms	45,407,678	37,221,210
Corporates	231,070,348	210,580,882
Retail non-mortgages	71,461,141	72,195,217
Small Business Facilities Enterprises (SBFE's)	8,084,256	8,398,372
Mortgages	27,595,416	26,285,317
Residential	18,667,561	17,312,905
Commercial	8,927,855	8,972,412
Securitized assets	10,003,636	8,989,761
Equity	1,522,726	1,590,016
Others	29,141,711	26,768,781
Total	511,837,045	492,592,565

* 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:	46,799,805	10,191,853	368,179	13,277,469	11,169,019	804,375	4,059,638	86,670,337
SAMA and Saudi Government	46,799,805	-	-	-	-	-	-	46,799,805
Others	-	10,191,853	368,179	13,277,469	11,169,019	804,375	4,059,638	39,870,532
Multilateral Development Banks (MDBs)	3,854,055	-	656,250	-	3,719,596	716,720	-	8,946,621
Public Sector Entities (PSEs)	-	-	-	17,430	-	-	-	17,430
Banks and securities firms	11,616,630	9,243,103	4,138,484	2,382,592	3,928,510	4,054,598	10,043,761	45,407,678
Corporates	154,001,887	26,179,939	3,235,957	18,742,819	17,512,899	2,246,419	9,150,426	231,070,348
Retail non-mortgages	60,376,315	-	-	11,084,827	-	-	-	71,461,141
Small Business Facilities Enterprises (SBFE's)	-	-	-	8,084,256	-	-	-	8,084,256
Mortgages	15,257,689	-	-	12,337,727	-	-	-	27,595,416
Residential	12,525,974	-	-	6,141,587	-	-	-	18,667,561
Commercial	2,731,715	-	-	6,196,140	-	-	-	8,927,855
Securitized assets	-	-	-	-	7,993,323	-	2,010,314	10,003,636
Equity	1,498,512	18,081	-	6,133	-	-	-	1,522,726
Others	19,445,652	811,611	3,079,267	2,291,226	3,369,592	8,058	136,305	29,141,711
Total	312,850,545	46,444,588	11,478,137	60,140,223	47,692,939	7,830,169	25,400,444	511,837,045

TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES

Portfolios	Industry Sector Breakdown (Table 4, (d))												
	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:	86,670,337	-	-	-	-	-	-	-	-	-	-	-	86,670,337
SAMA and Saudi Government	46,799,805	-	-	-	-	-	-	-	-	-	-	-	46,799,805
Others	39,870,532	-	-	-	-	-	-	-	-	-	-	-	39,870,532
Multilateral Development Banks (MDBs)	-	8,946,621	-	-	-	-	-	-	-	-	-	-	8,946,621
Public Sector Entities (PSEs)	-	-	-	93	28	2,454	-	164	-	14,394	-	297	17,430
Banks and securities firms	-	45,394,193	-	-	-	-	-	-	-	-	-	13,485	45,407,678
Corporates	14,841,261	22,679,443	1,226,795	39,122,715	4,726,140	24,594,500	33,981,828	51,887,418	13,528,001	20,565,363	-	3,916,884	231,070,348
Retail non-mortgages	-	13,230	133,135	2,319,513	64,932	16,213	1,171,517	3,563,873	251,504	438,650	60,517,113	2,971,461	71,461,141
Small Business Facilities Enterprises (SBFE's)	-	12,896	133,058	2,292,668	64,918	16,210	1,168,988	3,561,772	251,328	438,130	140,594	3,694	8,084,256
Mortgages	-	9,144	133,479	1,598,396	49,964	88,012	2,575,342	2,452,831	220,259	709,766	15,625,288	4,132,936	27,595,416
Residential	-	6,389	47,370	451,949	16,019	40,058	865,200	831,512	114,688	204,489	12,622,898	3,466,987	18,667,561
Commercial	-	2,754	86,109	1,146,447	33,945	47,954	1,710,142	1,621,318	105,570	505,277	3,002,390	665,948	8,927,855
Securitized assets	-	-	-	-	-	-	-	-	-	-	-	10,003,636	10,003,636
Equity	-	1,133,936	-	11,050	-	-	-	368,302	-	9,438	-	-	1,522,726
Others	-	10,991,361	12,256	85,465	9,330	1,512	90,565	186,564	6,787	12,295	1,960	17,743,616	29,141,711
Total	101,511,598	89,167,927	1,505,665	43,137,233	4,850,394	24,702,691	37,819,253	58,459,151	14,006,550	21,749,906	76,144,361	38,782,316	511,837,045

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:	13,584,716	3,002,698	8,435,773	2,042,932	1,062,100	4,975,690	8,747,074	44,819,355	86,670,337
SAMA and Saudi Government	4,808,531	3,002,698	8,039,428	2,013,211	239,682	541,198	2,345	28,152,712	46,799,805
Others	8,776,186	-	396,344	29,721	822,417	4,434,492	8,744,729	16,666,643	39,870,532
Multilateral Development Banks (MDBs)	-	-	93,750	251,250	151,875	1,314,855	1,809,097	5,325,794	8,946,621
Public Sector Entities (PSEs)	3,351	168	77	142	3,098	5,713	181	4,699	17,430
Banks and securities firms	7,056,499	2,911,061	4,202,162	9,521,834	8,767,970	6,924,065	2,683,330	3,340,757	45,407,678
Corporates	6,725,995	11,265,157	36,950,859	26,544,434	23,286,136	35,010,495	26,510,000	64,777,272	231,070,347
Retail non-mortgages	2,809,718	3,587,696	3,221,897	4,764,480	8,938,673	28,704,471	17,587,050	1,847,156	71,461,141
Small Business Facilities Enterprises (SBFE's)	425,211	283,183	844,586	1,559,943	2,102,722	2,094,198	367,658	406,756	8,084,256
Mortgages	166,414	191,815	494,286	1,011,755	1,919,434	6,217,914	4,803,055	12,790,743	27,595,416
Residential	84,824	107,731	134,396	363,726	868,990	3,138,464	2,631,050	11,338,379	18,667,561
Commercial	81,590	84,084	359,890	648,029	1,050,444	3,079,449	2,172,005	1,452,364	8,927,855
Securitized assets	-	-	-	-	-	136,194	457,428	9,410,014	10,003,636
Equity	6,133	-	-	-	-	-	-	1,516,593	1,522,726
Others	13,450,557	-	-	-	-	114,115	-	15,577,039	29,141,711
Total	43,803,383	20,958,595	53,398,803	44,136,828	44,129,286	83,403,512	62,597,215	159,409,422	511,837,045

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	3,092	3,092	1,530	14	319	2,759	(721)	-	2,276	-
Agriculture and fishing	36,488	36,488	19,740	11,098	11,296	14,094	5,608	(118)	23,336	-
Manufacturing	544,960	544,960	608,865	49,630	93,669	401,661	19,231	(5,832)	434,728	-
Mining and quarrying	24,538	24,538	9,065	6,302	15,774	2,462	20,646	-	23,385	-
Electricity, water, gas and health services	8,765	8,765	288,927	683	464	7,618	(1,188)	-	6,687	-
Building and construction	497,613	497,613	668,117	55,613	68,683	373,317	80,793	(195,033)	398,173	-
Commerce	1,168,206	1,168,206	821,949	337,828	201,798	628,580	188,084	(114,508)	1,009,593	-
Transportation and communication	49,567	49,567	251,197	2,978	5,732	40,857	7,017	(41)	45,046	-
Services	46,252	46,252	280,746	12,078	5,412	28,762	2,755	(21)	35,503	-
Consumer loans and credit cards	570,367	570,367	4,036,987	449,124	97,979	23,264	489,601	(516,612)	319,972	-
Others	73,900	73,900	56,843	4,930	11,522	57,448	1,098	(281)	58,545	-
Total	3,023,749	3,023,749	7,043,965	930,279	512,648	1,580,822	812,924	(832,446)	2,357,243	2,630,568

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	1,738,084	4,725,981	622,597	126,642	988,845	1,491,632	2,405,595
Other GCC & Middle East							
Turkey	1,285,665	2,317,984	307,682	386,006	591,977	865,612	224,973
Others countries							
Total	3,023,749	7,043,965	930,279	512,648	1,580,822	2,357,243	2,630,568

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	2,376,766	2,755,499
Charge-offs taken against the allowances during the period	(832,446)	
Amounts set aside (or reversed) during the period	902,942	(106,571)
Other adjustments:		
- exchange rate differences	(89,305)	(25,915)
- business combinations		
- acquisitions and disposals of subsidiaries		
- etc.	(343)	7,555
Transfers between allowances	(372)	
Balance, end of the period	2,357,243	2,630,568

▪ Charge-offs and recoveries that have been recorded directly to the income statement are SAR 633 K and SAR (194,519 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	
	0%	20%	35%	50%	75%	100%	150%	Other risk weights		Unrated
Sovereigns and central banks:	94,053,103	1,003,183	-	8,469,649	-	-	-	-	-	-
SAMA and Saudi Government	58,847,785	-	-	-	-	-	-	-	-	-
Others	35,205,318	1,003,183	-	8,469,649	-	-	-	-	-	-
Multilateral Development Banks (MDBs)	8,946,621	-	-	-	-	-	-	-	-	-
Public Sector Entities (PSEs)	235	35	-	732	-	16,428	-	-	-	-
Banks and securities firms	694,715	5,867,177	-	36,621,833	-	1,246,593	7,728	-	-	-
Corporates	551,696	34,613,547	-	20,383,987	-	159,815,092	548	-	-	-
Retail non-mortgages	259,002	564,632	-	81,447	70,204,270	172,788	-	-	-	-
Small Business Facilities Enterprises (SBFE's)	211,270	90,748	-	575	7,591,591	10,972	-	-	-	-
Mortgages	-	-	-	-	-	27,595,416	-	-	-	-
Residential	-	-	-	-	-	18,667,561	-	-	-	-
Commercial	-	-	-	-	-	8,927,855	-	-	-	-
Securitized assets	-	10,003,636	-	-	-	-	-	-	-	-
Equity	-	-	-	-	-	1,457,810	-	64,916	-	-
Others	8,086,120	28,021	-	37,750	-	20,849,311	139,025	-	-	-

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:	1,314,796	-
SAMA and Saudi Government	-	-
Others	1,314,796	-
Multilateral Development Banks (MDBs)	-	-
Public Sector Entities (PSEs)	493	-
Banks and securities firms	694,715	983,517
Corporates	6,121,636	16,153,201
Retail non-mortgages	927,300	182,764
Small Business Facilities Enterprises (SBFE's)	387,642	182,764
Mortgages	-	-
Residential	-	-
Commercial	-	-
Securitized assets	-	-
Equity	-	-
Others	1,482	-
Total	9,060,421	17,319,482

TABLE 8: GENERAL DISCLOSURES FOR EXPOSURES

General Disclosures (Table 8, (b) and (d))

Particulars	Amount
Gross positive fair value of contracts	1,342,565
Netting Benefits	
Netted Current Credit Exposure *	
Collateral held:	
-Cash	
-Government securities	
-Others	
Exposure amount (under the applicable method)	3,698,807
-Internal Models Method (IMM)	
-Current Exposure Method (CEM)	3,698,807
Notional value of credit derivative hedges	
Current credit exposure (by type of credit exposure):	3,698,807
-Interest rate contracts	554,493
-FX contracts	3,119,537
-Equity contracts	10,833
-Credit derivatives	
-Commodity/other contracts	13,944

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

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	449,361	N/A	1,073,365	1,073,365	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	0	0
Banks and other financial institutions	1,073,365	60,571
Agriculture and fishing	0	0
Manufacturing	0	11,050
Mining and quarrying	0	0
Electricity, water, gas and health services	0	0
Building and construction	0	0
Commerce	0	368,302
Transportation and communication	0	0
Services	0	9,438
Others	0	0
Total	1,073,365	449,361

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	17,105
Total unrealized gains (losses)	921,523
Total latent revaluation gains (losses)	
Unrealized gains (losses) included in Capital	921,523
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	0
Banks and other financial institutions	97,492
Agriculture and fishing	0
Manufacturing	884
Mining and quarrying	0
Electricity, water, gas and health services	0
Building and construction	0
Commerce	29,464
Transportation and communication	0
Services	1,768
Others	0
Total	129,608

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	1,904,662
USD	185,453
Downward rate shocks:	
SAR	(1,904,662)
USD	(185,453)