



SAUDI BRITISH BANK

PILLAR III - QUANTITATIVE DISCLOSURES

AS AT 30th JUNE 2015

As at 30th JUNE 2015
SAR'000

Table 1 - SCOPE OF APPLICATION

Capital Deficiencies (Table 1, (e))

Particulars	Amount
The aggregate amount of capital deficiencies in subsidiaries not included in the consolidation i.e that are deducted	
1. Subsidiary 1	-
2. Subsidiary 2	-
3. Subsidiary 3	-

TABLE 2: CAPITAL STRUCTURE

Balance sheet - Step 1 (Table 2(b))

	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	11,958,330		11,958,330
Due from banks and other financial institutions	4,472,067		4,472,067
Investments, net	29,922,425		29,922,425
Loans and advances, net	126,550,623		126,550,623
Debt securities	13,462,309		13,462,309
Trading assets	0		0
Equity shares	1,147,241		1,147,241
Investment in associates	732,670		732,670
Derivatives	808,253		808,253
Goodwill	0		0
Other intangible assets	0		0
Property and equipment, net	940,513		940,513
Other assets	2,333,691		2,333,691
Total assets	192,328,122	0	192,328,122
Liabilities			
Due to Banks and other financial institutions	3,147,063		3,147,063
Items in the course of collection due to other banks	0		0
Customer deposits	151,018,595		151,018,595
Trading liabilities	0		0
Debt securities in issue	6,756,500		6,756,500
Derivatives	718,740		718,740
Retirement benefit liabilities	0		0
Taxation liabilities	0		0
Accruals and deferred income	170,565		170,565
Borrowings	62,500		62,500
Other liabilities	3,202,443		3,202,443
Subtotal	165,076,406	0	165,076,406
Paid up share capital	15,000,000		15,000,000
Statutory reserves	7,064,131		7,064,131
Other reserves	139,669		139,669
Retained earnings	4,372,916		4,372,916
Minority Interest	0		0
Proposed dividends	675,000		675,000
Total liabilities and equity	192,328,122	0	192,328,122

* For further details on column D please refer to step 1 on page 16 of the guidance notes .

Additional information:

List of entities (including disclosure of such entities balance sheet, balance sheet activity and principal activities)

TABLE 2: CAPITAL STRUCTURE

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

	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	11,958,330		11,958,330	
Due from banks and other financial institutions	4,472,067		4,472,067	
Investments, net	29,922,425		29,922,425	
Loans and advances, net	126,550,623		126,550,623	
of which Collective provisions	1,162,666		1,162,666	A
Debt securities	13,462,309		13,462,309	
Trading assets	0		0	
Equity shares	1,147,241		1,147,241	
Investment in associates	732,670		732,670	
Derivatives	808,253		808,253	
Goodwill	0		0	
Other intangible assets	0		0	
Property and equipment, net	940,513		940,513	
Other assets	2,333,691		2,333,691	
Total assets	192,328,122	0	192,328,122	
Liabilities				
Due to Banks and other financial institutions	3,147,063		3,147,063	
Items in the course of collection due to other banks	0		0	
Customer deposits	151,018,595		151,018,595	
Trading liabilities	0		0	
Debt securities in issue	6,756,500		6,756,500	
of which Tier 2 capital instruments	4,500,000		4,500,000	B
Derivatives	718,740		718,740	
Retirement benefit liabilities	0		0	
Taxation liabilities	0		0	
Accruals and deferred income	170,565		170,565	
Borrowings	62,500		62,500	
Other liabilities	3,202,443		3,202,443	
Subtotal	165,076,406	0	165,076,406	
Paid up share capital	15,000,000		15,000,000	
of which amount eligible for CET1	15,000,000		15,000,000	C
of which amount eligible for AT1	0		0	
Statutory reserves	7,064,131		7,064,131	D
Other reserves	139,669		139,669	E
Retained earnings	4,372,916		4,372,916	F
Minority Interest	0		0	
Proposed dividends	675,000		675,000	G
Total liabilities and equity	192,328,122	0	192,328,122	

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

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

Amounts¹ subject to Pre - Basel III treatment

Components¹ of regulatory capital reported by the bank

(2)		
	Common Equity Tier 1 capital: Instruments and reserves	
1	Directly issued qualifying common share capital (and equivalent for non-joint stock companies) plus related stock surplus	15,000,000
2	Retained earnings	5,047,916
3	Accumulated other comprehensive income (and other reserves)	7,203,800
4	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)	
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	
6	Common Equity Tier 1 capital before regulatory adjustments	27,251,716
	Common Equity Tier 1 capital: Regulatory adjustments	
7	Prudential valuation adjustments	
8	Goodwill (net of related tax liability)	
9	Other intangibles other than mortgage-servicing rights (net of related tax liability)	
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	
11	Cash-flow hedge reserve	
12	Shortfall of provisions to expected losses	
13	Securitisation gain on sale (as set out in paragraph 562 of Basel II framework)	
14	Gains and losses due to changes in own credit risk on fair valued liabilities	
15	Defined-benefit pension fund net assets	
16	Investments in own shares (if not already netted off paid-in capital on reported balance sheet)	
17	Reciprocal cross-holdings in common equity	
18	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)	
19	Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold)	
20	Mortgage servicing rights (amount above 10% threshold)	
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	
22	Amount exceeding the 15% threshold	
23	of which: significant investments in the common stock of financials	
24	of which: mortgage servicing rights	
25	of which: deferred tax assets arising from temporary differences	
26	National specific regulatory adjustments	
	REGULATORY ADJUSTMENTS APPLIED TO COMMON EQUITY TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT OF WHICH: (INSERT NAME OF ADJUSTMENT) OF WHICH:...	
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	
28	Total regulatory adjustments to Common equity Tier 1	
29	Common Equity Tier 1 capital (CET1)	27,251,716
	Additional Tier 1 capital: instruments	
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	
31	of which: classified as equity under applicable accounting standards	
32	of which: classified as liabilities under applicable accounting standards	
33	Directly issued capital instruments subject to phase out from Additional Tier 1	
34	Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)	
35	of which: instruments issued by subsidiaries subject to phase out	
36	Additional Tier 1 capital before regulatory adjustments	
	Additional Tier 1 capital: regulatory adjustments	
37	Investments in own Additional Tier 1 instruments	
38	Reciprocal cross-holdings in Additional Tier 1 instruments	
39	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)	
40	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	
41	National specific regulatory adjustments	
	REGULATORY ADJUSTMENTS APPLIED TO ADDITIONAL TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT OF WHICH: (INSERT NAME OF ADJUSTMENT) OF WHICH: ...	
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	
43	Total regulatory adjustments to Additional Tier 1 capital	
44	Additional Tier 1 capital (AT1)	
45	Tier 1 capital (T1 = CET1 + AT1)	27,251,716

C
F + G
D + E

(369,173)

¹For detailed explanation of rows (1-85), please refer to SAMA circular # BCS 23295 dated 23 July 2012 entitled "Composition of Capital Disclosure Requirements issued by the BCBS in June 2012.

⁽²⁾ All rows related to IRB Approach are only valid, if SAMA has provided its Regulatory Approval to use IRB Approaches

Note: Items which are not applicable are to be left blank.

TABLE 2: CAPITAL STRUCTURE

Common template (transition) - Step 3 (Table 2(d)) ii

(From January 2013 to 2018 identical to post 2018) With amount subject to Pre- Basel III Treatment

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

Amounts¹ subject to Pre - Basel III treatment

Components¹ of regulatory capital reported by the bank

Tier 2 capital: instruments and provisions		
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	3,000,000
47	Directly issued capital instruments subject to phase out from Tier 2	210,000
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	1,162,666
51	Tier 2 capital before regulatory adjustments	
Tier 2 capital: regulatory adjustments		4,372,666
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)	(369,173)
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)	4,372,666
59	Total capital (TC = T1 + T2)	31,624,382
RISK WEIGHTED ASSETS IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT		
OF WHICH: [INSERT NAME OF ADJUSTMENT]		
OF WHICH: ...		
60	Total risk weighted assets	179,892,360
Capital ratios		
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	15.15%
62	Tier 1 (as a percentage of risk weighted assets)	15.15%
63	Total capital (as a percentage of risk weighted assets)	17.58%
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)	1,162,666
77	Cap on inclusion of provisions in Tier 2 under standardised approach	2,068,035
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	
Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022)		
80	Current cap on CET1 instruments subject to phase out arrangements	
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	
82	Current cap on AT1 instruments subject to phase out arrangements	
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	
84	Current cap on T2 instruments subject to phase out arrangements	
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	

¹For detailed explanation of rows (1-85), please refer to SAMA circular # BCS 23295 dated 23 July 2012 entitled "Composition of Capital Disclosure Requirements issued by the BCBS in June 2012.

⁽²⁾ All rows related to IRB Approach are only valid, if SAMA has provided its Regulatory Approval to use IRB Approaches

Note: Items which are not applicable are to be left blank.

TABLE 2: CAPITAL STRUCTURE	
Main features template of regulatory capital instruments - (Table 2(e))	
1 Issuer	Saudi British Bank (SABB)
2 Unique identifier (eg CUSPIN, ISIN or Bloomberg identifier for private placement)	ISIN No. SA131VK0GJ37
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	Ineligible
6 Eligible at solo/group/group&solo	Solo
7 Instrument type	Subordinated Sukuk
8 Amount recognized in regulatory capital (Currency in mil, as of most recent reporting date)	SAR 210mil
9 Par value of instrument	SAR 1,500mil
10 Accounting classification	Liability - amortised cost
11 Original date of issuance	28th March 2012
12 Perpetual or dated	Dated
13 Original maturity date	28th March 2017
14 Issuer call subject to prior supervisory approval	Yes
15 Option call date, contingent call dates and redemption amount	Call option only available for a regulatory or tax event. SABB will be entitled to redeem in whole, but not in part, by giving not less than thirty (30) days' not more than (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	3 month SIBOR + 120bps
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	No
31 If write-down, write-down trigger (s)	N/A
32 If write-down, full or partial	N/A
33 If write-down, permanent or temporary	N/A
34 If temporary writedown, description of the write-up mechsanim	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	Yes
37 If yes, specify non-compliant features	No writedown or non convertible feature

Note: Further explanation of rows (1-37) as given above are provided in SAMA circular # BCS 23295 dated 23 July 2012 entitled "Composition of Capital Disclosure Requirements issued by the BCBS in June 2012.

TABLE 2: CAPITAL STRUCTURE	
Main features template of regulatory capital instruments - (Table 2(e))	
1 Issuer	Saudi British Bank (SABB)
2 Unique identifier (eg CUSPIN, ISIN or Bloomberg identifier for private placement)	ISIN No.SA13EFK0GJJ0
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	Solo
7 Instrument type	Subordinated Sukuk
8 Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date)	SAR 1,500mil
9 Par value of instrument	SAR 1,500mil
10 Accounting classification	Liability - amortised cost
11 Original date of issuance	17th December 2013
12 Perpetual or dated	Dated
13 Original maturity date	17th December 2020
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, 17th December 2018 as the date for redemption, SABB shall be entitled to redeem in whole, but not in part, by giving not less than thirty (30) days' not 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 + 140bps
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	
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

Note: Further explanation of rows (1-37) as given above are provided in SAMA circular # BCS 23295 dated 23 July 2012 entitled "Composition of Capital Disclosure Requirements issued by the BCBS in June 2012.

TABLE 2: CAPITAL STRUCTURE	
Main features template of regulatory capital instruments - (Table 2(e))	
1 Issuer	Saudi British Bank (SABB)
2 Unique identifier (eg CUSPIN, ISIN or Bloomberg identifier for private placement)	ISIN No.SA13QVK0GK33
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	Solo
7 Instrument type	Subordinated Sukuk
8 Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date)	SAR 1,500mil
9 Par value of instrument	SAR 1,500mil
10 Accounting classification	Liability - amortised cost
11 Original date of issuance	28th May 2015
12 Perpetual or dated	Dated
13 Original maturity date	28th May 2025
14 Issuer call subject to prior supervisory approval	Yes
	Call option only available after 5 years or for a regulatory or tax event, 28th May 2020 as the date for redemption, SABB shall be entitled to redeem in whole, but not in part, by giving not less than thirty (30) days' not more than sixty (60) days' notice to the Sukukholders
15 Option call date, contingent call dates and redemption amount	As above
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 + 130bps
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
	Terms of contract of the instrument provide the legal basis for SAMA to trigger write-down (a contractual approach)
31 If write-down, write-down trigger (s)	Written down fully or partial
32 If write-down, full or partial	Permanent
33 If write-down, permanent or temporary	Permanent
34 If temporary writedown, description of the write-up mechansim	Subordinated. Senior bondholders are immediately senior to this instrument.
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	N/A
36 Non-compliant transitioned features	N/A
37 If yes, specify non-compliant features	N/A

Note: Further explanation of rows (1-37) as given above are provided in SAMA circular # BCS 23295 dated 23 July 2012 entitled "Composition of Capital Disclosure Requirements issued by the BCBS in June 2012.

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Table 3 - CAPITAL ADEQUACY		
Amount of Exposures Subject To Standardized Approach of Credit Risk and related Capital Requirements (Table 3, (b))		
Portfolios	Amount of exposure	Capital requirement
Sovereigns and central banks:		
SAMA and Saudi Government	40,255,967	-
Others	1,343,856	15,060
Multilateral Development Banks (MDBs)	-	-
Public Sector Entities (PSEs)	-	-
Banks and securities firms	12,215,086	440,788
Corporates	107,152,979	7,746,985
Retail non-mortgages	15,948,225	962,475
Small Business Facilities Enterprises (SBFE's)	-	-
Mortgages	-	-
Residential	10,917,416	876,110
Commercial	-	-
Securitized assets	-	-
Equity	1,879,411	243,495
Others	2,753,382	93,177
Total	192,466,322	10,378,090



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Table 3 - CAPITAL ADEQUACY					
Capital requirements for Market Risk* (822, Table 3, (d))					
	Interest rate risk	Equity position risk	Foreign exchange risk	Commodity risk	Total
Standardised approach	92,584	-	77,501	-	170,085

*Capital requirements are to be disclosed only for the approaches used.



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Table 3 - CAPITAL ADEQUACY	
Capital Requirements for Operational Risk* (Table 3, (e))	
Particulars	Capital requirement
Standardized approach	985,882

*Capital requirements are to be disclosed only for the approaches used.

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Table 3 - CAPITAL ADEQUACY

Capital Adequacy Ratios (TABLE 3,(f))

Particulars	Total capital ratio	Tier 1 capital ratio
	%	
Top consolidated level	17.58%	15.15%



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Table 4 (STA) : CREDIT RISK : GENERAL DISCLOSURES

Credit Risk Exposure (Table 4. (b))		
Portfolios	Total gross credit risk exposure	Average gross credit risk exposure over the period
Sovereigns and central banks:		
SAMA and Saudi Government	40,255,967	-
Others	1,343,856	-
Multilateral Development Banks (MDBs)	50	-
Public Sector Entities (PSEs)	-	-
Banks and securities firms	19,590,150	-
Corporates	142,007,950	-
Retail non-mortgages	15,949,688	-
Small Business Facilities Enterprises (SBFE's)	-	-
Mortgages	-	-
Residential	10,917,416	-
Commercial	-	-
Securitized assets	-	-
Equity	1,879,411	-
Others	2,753,382	-
Total	234,697,870	-

Table 4 (STA) : CREDIT RISK : GENERAL DISCLOSURES

Geographic Breakdown (Table 4, c)							
Portfolios	Saudi Arabia	Other GCC & Middle East	Europe	North America	South East Asia	Other countries	Total
Sovereigns and central banks:							
SAMA and Saudi Government	40,255,967	-	-	-	-	-	40,255,967
Others	-	932,503	187,248	-	224,105	-	1,343,856
Multilateral Development Banks (MDBs)	-	-	-	-	-	50	50
Public Sector Entities (PSEs)	-	-	-	-	-	-	-
Banks and securities firms	4,930,966	5,711,364	5,278,513	410,100	269,301	2,989,906	19,590,150
Corporates	140,339,547	1,668,403	-	-	-	-	142,007,950
Retail non-mortgages	15,949,688	-	-	-	-	-	15,949,688
Small Business Facilities Enterprises (SBFE's)	-	-	-	-	-	-	-
Mortgages	-	-	-	-	-	-	-
Residential	10,917,416	-	-	-	-	-	10,917,416
Commercial	-	-	-	-	-	-	-
Securitized assets	-	-	-	-	-	-	-
Equity	1,879,411	-	-	-	-	-	1,879,411
Others	2,753,382	-	-	-	-	-	2,753,382
Total	217,026,377	8,312,270	5,465,761	410,100	493,406	2,989,956	234,697,870

Table 4 (STA) : CREDIT RISK : GENERAL DISCLOSURES

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
Portfolios													
Sovereigns and central banks:													
SAMA and Saudi Government	40,255,967	-	-	-	-	-	-	-	-	-	-	-	40,255,967
Others	1,343,856	-	-	-	-	-	-	-	-	-	-	-	1,343,856
Multilateral Development Banks (MDBs)	-	50	-	-	-	-	-	-	-	-	-	-	50
Public Sector Entities (PSEs)	-	-	-	-	-	-	-	-	-	-	-	-	-
Banks and securities firms	-	19,590,150	-	-	-	-	-	-	-	-	-	-	19,590,150
Corporates	-	17,651,874	773,245	29,457,249	2,452,198	5,957,278	33,570,129	36,062,345	6,512,682	7,793,437	-	1,777,513	142,007,950
Retail non-mortgages	-	-	-	-	-	-	-	-	-	-	15,949,688	-	15,949,688
Small Business Facilities Enterprises (SBFE's)	-	-	-	-	-	-	-	-	-	-	-	-	-
Mortgages	-	-	-	-	-	-	-	-	-	-	-	-	-
Residential	-	-	-	-	-	-	-	-	-	-	10,917,416	-	10,917,416
Commercial	-	-	-	-	-	-	-	-	-	-	-	-	-
Securitized assets	-	-	-	-	-	-	-	-	-	-	-	-	-
Equity	-	1,879,411	-	-	-	-	-	-	-	-	-	-	1,879,411
Others	-	-	-	-	-	-	-	-	-	-	-	2,753,382	2,753,382
Total	41,599,823	39,121,485	773,245	29,457,249	2,452,198	5,957,278	33,570,129	36,062,345	6,512,682	7,793,437	26,867,104	4,530,895	234,697,870

Table 4 (STA) : CREDIT RISK : GENERAL DISCLOSURES

Residual Contractual Maturity Breakdown (Table 4, (e))										
Portfolios	Maturity breakdown									
	Less than 8 days	8-30 days	30-90 days	90-180 days	180-360 days	1-3 years	3-5 years	Over 5 years	No Maturity	Total
Sovereigns and central banks:										
SAMA and Saudi Government	1,110,303	-	2,997,915	8,890,350	18,052,836	-	-	-	9,204,563	40,255,967
Others	-	-	-	38,654	-	544,032	298,483	462,687	-	1,343,856
Multilateral Development Banks (MDBs)	-	-	-	50	-	-	-	-	-	50
Public Sector Entities (PSEs)	-	-	-	-	-	-	-	-	-	-
Banks and Securities Firms	4,369,908	335,577	2,312,200	1,613,471	924,580	6,413,198	2,181,728	1,439,488	-	19,590,150
Corporates	16,589,688	18,763,015	27,148,571	22,646,887	14,595,372	16,927,690	6,789,462	18,547,265	-	142,007,950
Retail non-mortgages	2,264,737	18,234	46,918	66,145	354,478	3,852,110	9,260,864	86,202	-	15,949,688
Small Business Facilities Enterprises (SBFE's)	-	-	-	-	-	-	-	-	-	-
Mortgages	-	-	-	-	-	-	-	-	-	-
Residential	925	492	207	2,593	6,073	96,904	202,741	10,607,481	-	10,917,416
Commercial	-	-	-	-	-	-	-	-	-	-
Securitized assets	-	-	-	-	-	-	-	-	-	-
Equity	-	-	-	-	-	-	-	-	1,879,411	1,879,411
Others	-	-	-	-	-	-	-	-	2,753,382	2,753,382
Total	24,335,561	19,117,318	32,505,811	33,258,150	33,933,339	27,833,934	18,733,278	31,143,123	13,837,356	234,697,870

Table 4 (STA) : CREDIT RISK : GENERAL DISCLOSURES

Impaired loans, Past Due Loans and Allowances (Table 4, (f))											
Industry sector	Impaired loans	Defaulted	Ageing of Past Due Loans (days)				Specific allowances				General allowances
			Less than 90	90-180	180-360	Over 360	Balance at the beginning of the period	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	-	-	549	-	-	-	-	-	-	-	1,730
Agriculture and fishing	-	-	41,511	-	-	-	-	-	-	-	10,733
Manufacturing	110,665	110,665	4,959	-	-	-	37,478	-	-	37,478	258,495
Mining and quarrying	-	-	80	-	-	-	-	-	-	-	16,725
Electricity, water. Gas and health services	-	-	-	-	-	-	-	-	-	-	40,610
Building and construction	477,857	507,342	54,343	29,485	-	-	171,400	165	(165)	171,400	227,735
Commerce	344,187	347,509	68,594	3,322	-	-	471,621	91,340	(91,340)	471,621	315,932
Transportation and communication	82,966	82,966	-	-	-	-	-	-	-	-	11,166
Services	15,578	15,578	-	-	-	-	25,244	6,350	(6,350)	25,244	235,791
Consumer loans and credit cards	85,499	219,759	1,469,612	134,260	-	-	321,148	208,717	(196,533)	333,332	-
Others	391,519	516,725	91,346	125,206	-	-	227,548	(13,090)	(23,776)	190,682	43,749
Total	1,508,271	1,800,544	1,730,994	292,273	-	-	1,254,439	293,482	(318,164)	1,229,757	1,162,666



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Table 4 (STA) : CREDIT RISK : GENERAL DISCLOSURES							
Impaired loans, Past Due Loans and Allowances (Table 4, (g))							
Geographic area	Impaired loans	Ageing of Past Due Loans (days)				Specific allowances	General allowances
		Less than 90	90-180	180-360	Over 360		
Saudi Arabia	1,508,271	1,730,994	292,273	-	-	1,229,757	1,162,666
Other GCC and Middle East	-	-	-	-	-	-	-
Europe	-	-	-	-	-	-	-
North America	-	-	-	-	-	-	-
SouthEast Asia	-	-	-	-	-	-	-
Others countries	-	-	-	-	-	-	-
Total	1,508,271	1,730,994	292,273	-	-	1,229,757	1,162,666



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Table 4 (STA) : CREDIT RISK : GENERAL DISCLOSURES

Reconciliation of Changes In The Allowances For Loan Impairment (Table 4, (h))

Particulars	Specific allowances	General allowances
Balance, beginning of the year	1,254,439	1,148,106
Charge-offs taken against the allowances during the period	(318,164)	-
Amounts set aside (or reversed) during the period	293,482	14,560
Other adjustments:	-	-
- exchange rate differences	-	-
- business combinations	-	-
- acquisitions and disposals of subsidiaries	-	-
- etc.	-	-
Transfers between allowances	-	-
Balance, end of the year	1,229,757	1,162,666

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									TOTAL	Deducted	
	0%	20%	35%	50%	75%	100%	150%	Other risk weights	Unrated			
Sovereigns and central banks												
SAMA and Saudi Government	40,255,967	-	-	-	-	-	-	-	-	-	40,255,967	-
Others	932,503	58,046	-	353,307	-	-	-	-	-	-	1,343,856	-
Multilateral Development Banks (MDBs)	-	-	-	50	-	-	-	-	-	-	50	-
Public Sector Entities (PSEs)	-	-	-	-	-	-	-	-	-	-	-	-
Banks and securities firms	-	4,235,256	-	15,818,800	-	129,555	-	-	-	-	20,183,611	-
Corporates	-	4,971,433	-	5,884,141	-	123,912,726	408,783	-	-	-	135,177,083	-
Retail non-mortgages	-	-	-	-	15,840,462	595	100,522	-	-	-	15,941,579	-
Small Business Facilities Enterprises (SBFE's)	-	-	-	-	-	-	-	-	-	-	-	-
Mortgages	-	-	-	-	-	-	-	-	-	-	-	-
Residential	-	-	-	-	-	10,849,486	67,930	-	-	-	10,917,416	-
Commercial	-	-	-	-	-	-	-	-	-	-	-	-
Securitized assets	-	-	-	-	-	-	-	-	-	-	-	-
Equity	-	-	-	-	-	1,141,065	-	738,346	-	-	1,879,411	-
Others	1,508,368	100,380	-	-	-	1,144,634	-	-	-	-	2,753,382	-
TOTAL	42,696,838	9,365,115	-	22,056,298	15,840,462	137,178,061	577,235	738,346	-	-	228,452,355	-

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**Table 7 (STA) : CREDIT RISK MITIGATION (CRM)
; DISCLOSURES FOR STANDARDIZED
APPROACH**

Credit Risk Exposure covered by CRM (Table 7, (b) and c))		
Portfolios	Covered by	
	Eligible financial collateral	Guarantees/ credit derivatives
Sovereigns and central banks		
SAMA and Saudi Government		
Others		
Multilateral Development Banks (MDBs)		
Public Sector Entities (PSEs)		
Banks and securities firms	9,008	
Corporates	6,228,398	602,469
Retail non-mortgages	8,109	
Small Business Facilities Enterprises (SBFE's)		
Mortgages		
Residential		
Commercial		
Securitized assets		
Equity		
Others		
Total	6,245,515	602,469

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**TABLE 8: GENERAL DISCLOSURES FOR EXPOSURES
RELATED TO COUNTERPARTY CREDIT RISK (CCR)**

General Disclosures (Table 8, (b) and (d))	
Particulars	Amount
Gross positive fair value of contracts	808,253
Netting Benefits*	
Netted Current Credit Exposure*	
Collateral held:	
-Cash	
-Government securities	
-Others	
Exposure amount (under the applicable method)	
-Internal Models Method (IMM)	
-Current Exposure Method (CEM)	2,235,633
Notional value of credit derivative hedges	
Current credit exposure (by type of credit exposure):	
-Interest rate contracts	820,831
-FX contracts	1,381,322
-Equity contracts	33,480
-Credit derivatives	
-Commodity/other contracts	

* Bank's estimate of Alpha (if the bank has received supervisory approval) is: N/A

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



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Credit Derivative Transactions (Table 8, (c))				
Credit derivative transactions	Proprietary activities		Intermediation Activities	
	Protection bought	Protection sold	Protection bought	Protection sold
Total return swaps	NIL			
Credit default swaps				
Credit options				
Credit linked notes				
Collateralized debt obligations				
Collateralized bond obligations				
Collateralized loan obligations				
Others				
Total				



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TABLE 9 (g)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH		
Outstanding exposures securitized by the bank as an originator or purchaser		
Exposure type	Outstanding exposures	
	Traditional	Synthetic
Credit cards	NIL	
Home equity loans		
Commercial loans		
Automobile loans		
Small business loans		
Equipment leases		
Others		

TABLE 9 (g)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH		
Outstanding exposures securitized by the bank as a sponsor		
Exposure type	Outstanding exposures	
	Traditional	Synthetic
Credit cards	NIL	
Home equity loans		
Commercial loans		
Automobile loans		
Small business loans		
Equipment leases		
Others		

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TABLE 9 (h)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH

Outstanding exposures securitized by the bank as an originator or purchaser

Exposure type	Impaired / Past due assets securitized	Losses recognized by the bank during the current period
Credit cards	NIL	
Home equity loans		
Commercial loans		
Automobile loans		
Small business loans		
Equipment leases		
Others		

TABLE 9 (h)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH

Outstanding exposures securitized by the bank as a sponsor

Exposure type	Impaired / Past due assets securitized	Losses recognized by the bank during the current period
Credit cards	NIL	
Home equity loans		
Commercial loans		
Automobile loans		
Small business loans		
Equipment leases		
Others		

Please provide the type of securities (e.g. RMBS, CMBS, ABS, CDOs) for each securitised exposure

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TABLE 9 (i)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH	
Outstanding exposures securitized by the bank	
Exposure type	Securitization exposures retained or purchased
Credit cards	NIL
Home equity loans	
Commercial loans	
Automobile loans	
Small business loans	
Equipment leases	
Others	

Please provide the type of securities (e.g. RMBS, CMBS, ABS, CDOs) for each securitised exposure

TABLE 9 (j)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH

Summary of current year's securitization activity of the bank as an originator or purchaser

Exposure types	Amount of exposures securitized	Recognized gain or loss on sale
Credit cards	NIL	
Home equity loans		
Commercial loans		
Automobile loans		
Small business loans		
Equipment leases		
Others		

TABLE 9 (j)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH

Summary of current year's securitization activity of the bank as a sponsor

Exposure types	Amount of exposures securitized	Recognized gain or loss on sale
Credit cards	NIL	
Home equity loans		
Commercial loans		
Automobile loans		
Small business loans		
Equipment leases		
Others		

Please provide the type of securities (e.g. RMBS, CMBS, ABS, CDOs) for each securitised exposure

TABLE 9 (k)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH

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

Please provide the type of securities (e.g. RMBS, CMBS, ABS, CDOs) for each securitized exposure

TABLE 9 (I)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH

Exposures By Risk Weight Bands				
Risk weight bands	Securitisation		Re-Securitisation	
	Exposures retained or purchased	Associated capital charges	Exposures retained or purchased	Associated capital charges
0% to 20%	NIL		NIL	
Above 20% to 40%				
Above 40% to 60%				
Above 60% to 80%				
Above 80% to 100%				
Above 100%				

TABLE 9 (I)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH

Deductions from capital			
Type of underlying assets	Exposures deducted from Tier 1 capital	Credit enhancing I/Os deducted from total capital	Other exposures deducted from total capital
Credit cards	NIL		
Home equity loans			
Commercial loans			
Automobile loans			
Small business loans			
Equipment leases			
Others			

Please provide the type of securities (e.g. RMBS, CMBS, ABS, CDOs) for each securitised exposure

TABLE 9 (m)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH

Securitized assets Subject To Early Amortization Treatment			
Type of underlying assets	Aggregate drawn exposures attributed to the seller's and investor's interests	Aggregate capital charges incurred by the bank against	
		its retained shares of the drawn balances and undrawn lines	the investor's shares of drawn balances and undrawn lines
Credit cards		NIL	
Home equity loans			
Commercial loans			
Automobile loans			
Small business loans			
Equipment leases			
Others			

Please provide the type of securities (e.g. RMBS, CMBS, ABS, CDOs) for each securitised exposure

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TABLE 9 (n)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH		
Re-Securitisation Exposures Retained or Purchased		
Securitisation Exposure	Credit Risk Mitigation	
	Applied	Not Applied
Loans	NIL	
Commitments		
Asset-backed securities		
Mortgage-backed securities		
Corporate bonds		
Equity securities		
Private equity investments		
Others		

TABLE 9 (n)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH	
Re-Securitisation Exposures Retained or Purchased	
Guarantor Credit Worthiness (Grade 1 being the highest)	Aggregate Exposure
Grade 1	NIL
Grade 2	
Grade 3	
Grade 4	
Grade 5	
Grade 6	
Grade 7	



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TABLE 9 (o)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH

Outstanding exposures securitized by the bank as an originator or purchaser		
Exposure type	Outstanding exposures	
	Traditional	Synthetic
Credit cards	NIL	
Home equity loans		
Commercial loans		
Automobile loans		
Small business loans		
Equipment leases		
Others		

TABLE 9 (o)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH

Outstanding exposures securitized by the bank as a sponsor		
Exposure type	Outstanding exposures	
	Traditional	Synthetic
Credit cards	NIL	
Home equity loans		
Commercial loans		
Automobile loans		
Small business loans		
Equipment leases		
Others		

Please provide the type of securities (e.g. RMBS, CMBS, ABS, CDOs) for each securitised exposure

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TABLE 9 (p)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH

Outstanding exposures securitized by the bank

Exposure type	Securitization exposures retained or purchased
Credit cards	NIL
Home equity loans	
Commercial loans	
Automobile loans	
Small business loans	
Equipment leases	
Others	

Please provide the type of securities (e.g. RMBS, CMBS, ABS, CDOs) for each securitised exposure

TABLE 9 (q)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH

Summary of current year's securitization activity of the bank as an originator or purchaser

Exposure types	Amount of exposures securitized	Recognized gain or loss on sale
Credit cards	NIL	
Home equity loans		
Commercial loans		
Automobile loans		
Small business loans		
Equipment leases		
Others		

TABLE 9 (q)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH

Summary of current year's securitization activity of the bank as a sponsor

Exposure types	Amount of exposures securitized	Recognized gain or loss on sale
Credit cards	NIL	
Home equity loans		
Commercial loans		
Automobile loans		
Small business loans		
Equipment leases		
Others		

Please provide the type of securities (e.g. RMBS, CMBS, ABS, CDOs) for each securitised exposure

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TABLE 9 (r)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH

Securitization exposure retained subject to market risk approach where bank is an originator or purchaser

Exposure type	Outstanding exposures	
	Traditional	Synthetic
Credit cards	NIL	
Home equity loans		
Commercial loans		
Automobile loans		
Small business loans		
Equipment leases		
Others		

TABLE 9 (r)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH

Securitization exposure retained subject to market risk approach where bank is a sponsor

Exposure type	Outstanding exposures	
	Traditional	Synthetic
Credit cards	NIL	
Home equity loans		
Commercial loans		
Automobile loans		
Small business loans		
Equipment leases		
Others		

Please provide the type of securities (e.g. RMBS, CMBS, ABS, CDOs) for each securitised exposure

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

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

Please provide the type of securities (e.g. RMBS, CMBS, ABS, CDOs) for each securitized exposure

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

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

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

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

TABLE 9 (u)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH

Capital Requirements subject to Comprehensive Risk Measures			
Securitisation Exposure	Risk Types		
	Default Risk	Migration Risk	Correlation Risk
Loans	NIL		
Commitments			
Asset-backed securities			
Mortgage-backed securities			
Corporate bonds			
Equity securities			
Private equity investments			
Others			

TABLE 9 (u)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH

Capital Requirement Risk Weight Bands		
Risk weight bands	Capital Charges	
	Securitisation	Re-Securitisation
0% to 20%	NIL	
Above 20% to 40%		
Above 40% to 60%		
Above 60% to 80%		
Above 80% to 100%		
Above 100%		

TABLE 9 (u)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH

Deductions from capital			
Type of underlying assets	Exposures deducted from Tier 1 capital	Credit enhancing I/Os deducted from total capital	Other exposures deducted from total capital
Credit cards	NIL		
Home equity loans			
Commercial loans			
Automobile loans			
Small business loans			
Equipment leases			
Others			

Please provide the type of securities (e.g. RMBS, CMBS, ABS, CDOs) for each securitised exposure

TABLE 9 (v)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH

Securitized Assets Subject To Early Amortization Treatment			
Type of underlying assets	Aggregate drawn exposures attributed to the seller's and investor's interests	Aggregate capital charges incurred by the bank against	
		its retained shares of the drawn balances and undrawn lines	the investor's shares of drawn balances and undrawn lines
Credit cards		NIL	
Home equity loans			
Commercial loans			
Automobile loans			
Small business loans			
Equipment leases			
Others			

Please provide the type of securities (e.g. RMBS, CMBS, ABS, CDOs) for each securitised exposure

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TABLE 9 (w)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH		
Re-Securitisation Exposures Retained or Purchased		
Securitisation Exposure	Credit Risk Mitigation	
	Applied	Not Applied
Loans	NIL	
Commitments		
Asset-backed securities		
Mortgage-backed securities		
Corporate bonds		
Equity securities		
Private equity investments		
Others		

TABLE 9 (w)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH	
Re-Securitisation Exposures Retained or Purchased	
Guarantor Credit Worthiness (Grade 1 being the highest)	Aggregate Exposure
Grade 1	NIL
Grade 2	
Grade 3	
Grade 4	
Grade 5	
Grade 6	
Grade 7	

Table 10: MARKET RISK: DISCLOSURES FOR BANKS USING THE STANDARDIZED APPROACH					
Level of Market Risks in Terms Of Capital Requirements (Table 10, (b))					
	Interest rate risk	Equity position risk	Foreign exchange risk	Commodity risk	Total
Capital requirements	92,584	-	77,501	-	170,085

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Table 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS					
Value of Investments (Table 13, (b))					
	Unquoted 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	658,470	658,470	1,220,941	1,603,246	-

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Table 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS

Type and Nature of Investments (Table 13, (c))		
Investments	Publicly traded	Privately held
Government and Quasi-Government	-	-
Banks and Other Financial Institutions	1,220,941	606,233
Agriculture and Fishing	-	-
Manufacturing	-	-
Mining and Quarrying	-	-
Electricity, water, gas and health services	-	-
Building and Construction	-	-
Commerce	-	-
Transportation and communication	-	-
Services	-	8,310
Others	-	43,927
Total	1,220,941	658,470

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Table 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS	
Gains and Losses etc. (Table 13, (d) and (e))	
Particulars	
Cumulative realised gains / (losses) arising from sales and liquidations in the reporting period	-
Total unrealised gains (losses)	(23,864)
Total latent revaluation gains (losses)*	N/A
Unrealised gains (losses) included in capital	(23,864)
Latent revaluation gains (losses) included in Capital *	N/A

*Not applicable to KSA to Date

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Table 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS

Capital Requirements (Table 13, (f))

Equity Grouping	Capital Requirements
Government and Quasi-Government	-
Banks and Other Financial Institutions	146,174
Agriculture and Fishing	-
Manufacturing	-
Mining and Quarrying	-
Electricity, water, gas and health services	-
Building and Construction	-
Commerce	-
Transportation and communication	-
Services	665
Others	3,514
Total	150,353

As at 30th JUNE 2015

SAR'000

Table 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS	
Equity Investments Subject To Supervisory Transition Or Grandfathering Provisions (Table 13, (f))	
Equity Grouping	Aggregate Amount
Government and Quasi-Government	NIL
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	
Others	
Total	



As at 30th JUNE 2015

SAR'000

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	(974,011)
USD	(337,644)
	-
Downward rate shocks:	-
SAR	974,011
USD	337,644