



SAUDI BRITISH BANK

PILLAR III - QUANTITATIVE DISCLOSURES

AS AT 31st DECEMBER 2016

As at 31st DECEMBER 2016
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	24,121,821		24,121,821
Due from banks and other financial institutions	8,217,746		8,217,746
Investments, net	28,198,461		28,198,461
Loans and advances, net	120,964,815		120,964,815
Debt securities	0		0
Trading assets	0		0
Equity shares	1,074,594		1,074,594
Investment in associates	642,297		642,297
Derivatives	721,912		721,912
Goodwill	0		0
Other intangible assets	0		0
Property and equipment, net	1,038,352		1,038,352
Other assets	1,075,896		1,075,896
Total assets	186,055,894	0	186,055,894
Liabilities			
Due to Banks and other financial institutions	3,419,174		3,419,174
Items in the course of collection due to other banks	0		0
Customer deposits	140,639,785		140,639,785
Trading liabilities	0		0
Debt securities in issue	4,517,636		4,517,636
Derivatives	604,793		604,793
Retirement benefit liabilities	414,510		414,510
Taxation liabilities	0		0
Accruals and deferred income	677,739		677,739
Borrowings	1,709,958		1,709,958
Other liabilities	2,793,371		2,793,371
Subtotal	154,776,966	0	154,776,966
Paid up share capital	15,000,000		15,000,000
Statutory reserves	8,557,339		8,557,339
Other reserves	24,052		24,052
Retained earnings	7,127,537		7,127,537
Minority Interest	0		0
Proposed dividends	570,000		570,000
Total liabilities and equity	186,055,894	0	186,055,894

* 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	24,121,821		24,121,821	
Due from banks and other financial institutions	8,217,746		8,217,746	
Investments, net	28,198,461		28,198,461	
Loans and advances, net	120,964,815		120,964,815	
of which Collective provisions	1,200,244		1,200,244	A
Debt securities	0		0	
Trading assets	0		0	
Equity shares	1,074,594		1,074,594	
Investment in associates	642,297		642,297	
Derivatives	721,912		721,912	
Goodwill	0		0	
Other intangible assets	0		0	
Property and equipment, net	1,038,352		1,038,352	
Other assets	1,075,896		1,075,896	
Total assets	186,055,894	0	186,055,894	
Liabilities				
Due to Banks and other financial institutions	3,419,174		3,419,174	
Items in the course of collection due to other banks	0		0	
Customer deposits	140,639,785		140,639,785	
Trading liabilities	0		0	
Debt securities in issue	4,517,636		4,517,636	
of which Tier 2 capital instruments	4,517,636		4,517,636	B
Derivatives	604,793		604,793	
Retirement benefit liabilities	414,510		414,510	
Taxation liabilities	0		0	
Accruals and deferred income	677,739		677,739	
Borrowings	1,709,958		1,709,958	
Other liabilities	2,793,371		2,793,371	
Subtotal	154,776,966	0	154,776,966	
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	8,557,339		8,557,339	D
Other reserves	24,052		24,052	E
Retained earnings	7,127,537		7,127,537	F
Minority Interest	0		0	
Proposed dividends	570,000		570,000	
Total liabilities and equity	186,055,894	0	186,055,894	G

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 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	7,697,537
3	Accumulated other comprehensive income (and other reserves)	8,581,391
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	31,278,928
	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)	31,278,928
	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)	(323,987)
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)	31,278,928

C
F + G
D + E

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 regulatory scope of consolidation from step 2

Components¹ of regulatory capital reported by the bank

Amounts¹ subject to Pre - Basel III treatment

Tier 2 capital: instruments and provisions		
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	2,400,000
47	Directly issued capital instruments subject to phase out from Tier 2	0
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	1,200,244
51	Tier 2 capital before regulatory adjustments	
	Tier 2 capital: regulatory adjustments	3,600,244
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)	(323,987)
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)	3,600,244
59	Total capital (TC = T1 + T2)	34,879,172
	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	177,746,845
	Capital ratios	
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	17.60%
62	Tier 1 (as a percentage of risk weighted assets)	17.60%
63	Total capital (as a percentage of risk weighted assets)	19.62%
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)	1,200,244
77	Cap on inclusion of provisions in Tier 2 under standardised approach	2,023,738
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 recognised in regulatory capital (Currency in mil, as of most recent reporting date)	SAR 0mil
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 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	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/group/group&solo	Solo
7 Instrument type	Subordinated Sukuk
8 Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date)	SAR 900mil
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/group/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	
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)	
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	
	Subordinated. Senior bondholders are immediately senior to this instrument.
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to 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.

As at 31st DECEMBER 2016
SAR'000

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	37,815,296	-
Others	2,991,631	12,097
Multilateral Development Banks (MDBs)	2,263,490	8,385
Public Sector Entities (PSEs)	-	-
Banks and securities firms	12,207,659	365,016
Corporates	100,722,926	7,646,936
Retail non-mortgages	16,626,416	1,006,459
Small Business Facilities Enterprises (SBFE's)	-	-
Mortgages	-	-
Residential	10,314,923	829,636
Commercial	-	-
Securitized assets	-	-
Equity	1,700,155	218,310
Others	3,331,836	135,157
Total	187,974,332	10,221,995



As at 31st DECEMBER 2016
SAR'000

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	41,247	-	159,912	-	201,159

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



As at 31st DECEMBER 2016
SAR'000

Table 3 - CAPITAL ADEQUACY	
Capital Requirements for Operational Risk* (Table 3, (e))	
Particulars	Capital requirement
Standardized approach	1,066,663

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



As at 31st DECEMBER 2016

Table 3 - CAPITAL ADEQUACY		
Capital Adequacy Ratios (TABLE 3,(f))		
Particulars	Total capital ratio	Tier 1 capital ratio
	%	
Top consolidated level	19.62%	17.60%



As at 31st DECEMBER 2016

SAR'000

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	37,815,296	-
Others	2,991,631	-
Multilateral Development Banks (MDBs)	2,264,064	-
Public Sector Entities (PSEs)	-	-
Banks and securities firms	19,985,331	-
Corporates	133,555,237	-
Retail non-mortgages	16,625,110	-
Small Business Facilities Enterprises (SBFE's)	-	-
Mortgages	-	-
Residential	10,314,923	-
Commercial	-	-
Securitized assets	-	-
Equity	1,700,155	-
Others	3,331,836	-
Total	228,583,583	-

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	37,815,296	-	-	-	-	-	37,815,296
Others	-	1,259,189	321,227	750,288	509,597	151,331	2,991,631
Multilateral Development Banks (MDBs)	-	-	978,795	1,284,695	-	574	2,264,064
Public Sector Entities (PSEs)	-	-	-	-	-	-	-
Banks and securities firms	5,592,244	3,625,473	2,916,016	5,147,658	41,899	2,662,041	19,985,331
Corporates	133,084,090	471,147	-	-	-	-	133,555,237
Retail non-mortgages	16,625,110	-	-	-	-	-	16,625,110
Small Business Facilities Enterprises (SBFE's)	-	-	-	-	-	-	-
Mortgages	-	-	-	-	-	-	-
Residential	10,314,923	-	-	-	-	-	10,314,923
Commercial	-	-	-	-	-	-	-
Securitized assets	-	-	-	-	-	-	-
Equity	1,700,155	-	-	-	-	-	1,700,155
Others	3,331,836	-	-	-	-	-	3,331,836
Total	208,463,654	5,355,809	4,216,038	7,182,641	551,496	2,813,946	228,583,583

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	37,815,296	-	-	-	-	-	-	-	-	-	-	-	37,815,296
Others	2,991,631	-	-	-	-	-	-	-	-	-	-	-	2,991,631
Multilateral Development Banks (MDBs)	-	2,264,064	-	-	-	-	-	-	-	-	-	-	2,264,064
Public Sector Entities (PSEs)	-	-	-	-	-	-	-	-	-	-	-	-	-
Banks and securities firms	-	19,985,331	-	-	-	-	-	-	-	-	-	-	19,985,331
Corporates	-	7,929,982	625,129	28,878,512	5,124,664	7,397,697	29,384,704	35,657,478	7,582,363	7,320,164	-	3,654,543	133,555,237
Retail non-mortgages	-	-	-	-	-	-	-	-	-	-	16,625,110	-	16,625,110
Small Business Facilities Enterprises (SBFE's)	-	-	-	-	-	-	-	-	-	-	-	-	-
Mortgages	-	-	-	-	-	-	-	-	-	-	-	-	-
Residential	-	-	-	-	-	-	-	-	-	-	10,314,923	-	10,314,923
Commercial	-	-	-	-	-	-	-	-	-	-	-	-	-
Securitized assets	-	-	-	-	-	-	-	-	-	-	-	-	-
Equity	-	1,700,155	-	-	-	-	-	-	-	-	-	-	1,700,155
Others	-	-	-	-	-	-	-	-	-	-	-	3,331,836	3,331,836
Total	40,806,927	31,879,532	625,129	28,878,512	5,124,664	7,397,697	29,384,704	35,657,478	7,582,363	7,320,164	26,940,033	6,986,379	228,583,583

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	15,936,197	3,711,971	640,526	-	-	-	3,791,094	4,882,596	8,852,914	37,815,296
Others	-	433,733	750,288	-	-	608,542	1,062,599	136,470	-	2,991,631
Multilateral Development Banks (MDBs)	-	146,472	281,638	93,697	187,712	1,554,545	-	-	-	2,264,064
Public Sector Entities (PSEs)	-	-	-	-	-	-	-	-	-	-
Banks and Securities Firms	8,647,435	261,967	1,536,043	1,074,730	1,901,093	3,409,216	1,624,131	1,530,717	-	19,985,331
Corporates	17,560,005	11,944,822	26,733,596	18,446,821	13,819,157	10,404,873	9,182,682	25,463,279	-	133,555,237
Retail non-mortgages	2,538,693	10,553	51,538	88,664	297,785	4,379,521	9,258,356	-	-	16,625,110
Small Business Facilities Enterprises (SBFE's)	-	-	-	-	-	-	-	-	-	-
Mortgages	-	-	-	-	-	-	-	-	-	-
Residential	5,038	182	1,298	1,783	4,823	84,544	238,386	9,978,868	-	10,314,923
Commercial	-	-	-	-	-	-	-	-	-	-
Securitized assets	-	-	-	-	-	-	-	-	-	-
Equity	-	-	-	-	-	-	-	-	1,700,155	1,700,155
Others	-	-	-	-	-	-	-	-	3,331,836	3,331,836
Total	44,687,368	16,509,700	29,994,926	19,705,696	16,210,569	20,441,240	25,157,248	41,991,930	13,884,905	228,583,583

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	-	-	-	-	-	-	-	-	-	-	1,864
Banks and other financial institutions	-	-	30,849	-	-	-	-	-	-	-	85,441
Agriculture and fishing	-	-	-	-	-	-	-	-	-	-	293,788
Manufacturing	127,552	157,712	317,220	30,160	-	-	65,560	(3,182)	-	62,378	17,348
Mining and quarrying	-	-	-	-	-	-	-	-	-	-	21,225
Electricity, water. Gas and health services	-	-	1,659	-	-	-	-	-	-	-	295,520
Building and construction	680,253	683,075	40,136	2,822	-	-	231,484	306,052	(17,705)	519,831	440,116
Commerce	277,331	280,320	493,956	2,989	-	-	338,254	222,788	(315,755)	245,287	9,409
Transportation and communication	77,966	77,966	-	-	-	-	77,966	-	-	77,966	436
Services	16,426	16,426	6,216	-	-	-	13,823	2,383	-	16,206	28,031
Consumer loans and credit cards	125,673	314,182	1,653,535	188,509	-	-	358,518	520,793	(420,242)	459,069	-
Others	350,278	351,704	8,976	1,426	-	-	227,945	81,000	(215)	308,730	7,066
Total	1,655,479	1,881,385	2,552,547	225,906	-	-	1,313,550	1,129,834	(753,917)	1,689,467	1,200,244



As at 31st DECEMBER 2016
SAR'000

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	1,655,479	2,552,547	225,906	-	-	1,689,467	1,200,244
Other GCC and Middle East	-	-	-	-	-	-	-
Europe	-	-	-	-	-	-	-
North America	-	-	-	-	-	-	-
SouthEast Asia	-	-	-	-	-	-	-
Others countries	-	-	-	-	-	-	-
Total	1,655,479	2,552,547	225,906	-	-	1,689,467	1,200,244



As at 31st DECEMBER 2016

SAR'000

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	1,313,550	1,172,996
Charge-offs taken against the allowances during the period	(753,917)	-
Amounts set aside (or reversed) during the period	1,129,834	27,248
Other adjustments:	-	-
- exchange rate differences	-	-
- business combinations	-	-
- acquisitions and disposals of subsidiaries	-	-
- etc.	-	-
Transfers between allowances	-	-
Balance, end of the year	1,689,467	1,200,244

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								Other risk weights	Unrated	TOTAL	Deducted
	0%	20%	35%	50%	75%	100%	150%					
Sovereigns and central banks												
SAMA and Saudi Government	37,815,296	-	-	-	-	-	-	-	-	-	37,815,296	-
Others	2,764,760	-	-	151,331	-	-	75,540	-	-	-	2,991,631	-
Multilateral Development Banks (MDBs)	1,739,438	524,626	-	-	-	-	-	-	-	-	2,264,064	-
Public Sector Entities (PSEs)	-	-	-	-	-	-	-	-	-	-	-	-
Banks and securities firms	-	7,342,491	-	13,063,160	-	-	178,846	188	-	-	20,584,685	-
Corporates	-	1,246,587	-	7,534,872	-	-	120,561,163	605,550	-	-	129,948,172	-
Retail non-mortgages	-	-	-	-	16,472,562	-	592	150,543	-	-	16,623,697	-
Small Business Facilities Enterprises (SBFE's)	-	-	-	-	-	-	-	-	-	-	-	-
Mortgages	-	-	-	-	-	-	-	-	-	-	-	-
Residential	-	-	-	-	-	-	10,203,858	111,065	-	-	10,314,923	-
Commercial	-	-	-	-	-	-	-	-	-	-	-	-
Securitized assets	-	-	-	-	-	-	-	-	-	-	-	-
Equity	-	-	-	-	-	-	1,052,182	-	647,973	-	1,700,155	-
Others	1,444,681	247,115	-	-	-	-	1,640,040	-	-	-	3,331,836	-
TOTAL	43,764,174	9,360,820	-	20,749,362	16,472,562	133,712,222	867,345	647,973	-	-	225,574,459	-

As at 31st DECEMBER 2016
SAR'000

**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	23,310	
Corporates	2,984,399	622,665
Retail non-mortgages	1,413	
Small Business Facilities Enterprises (SBFE's)		
Mortgages		
Residential		
Commercial		
Securitized assets		
Equity		
Others		
Total	3,009,122	622,665

As at 31st DECEMBER 2016
SAR'000

**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	721,912
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)	1,832,448
Notional value of credit derivative hedges	
Current credit exposure (by type of credit exposure):	
-Interest rate contracts	810,064
-FX contracts	1,001,727
-Equity contracts	20,657
-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.



As at 31st DECEMBER 2016
SAR'000

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

NIL

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		

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

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

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	

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

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

As at 31st DECEMBER 2016
SAR'000

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

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



As at 31st DECEMBER 2016

SAR'000

TABLE 9 (t)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH	
Securitization exposures retained or purchased	
Securitisatation 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

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	41,247	-	159,912	-	201,159

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	548,851	548,851	1,151,304	1,298,935	-

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	1,151,304	513,678
Agriculture and Fishing	-	-
Manufacturing	-	-
Mining and Quarrying	-	-
Electricity, water, gas and health services	-	-
Building and Construction	-	-
Commerce	-	-
Transportation and communication	-	-
Services	-	8,712
Others	-	26,461
Total	1,151,304	548,851

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)	8,308
Total latent revaluation gains (losses)*	N/A
Unrealised gains (losses) included in capital	8,308
Latent revaluation gains (losses) included in Capital *	N/A

*Not applicable to KSA to Date

Table 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS

Capital Requirements (Table 13, (f))

Equity Grouping	Capital Requirements
Government and Quasi-Government	-
Banks and Other Financial Institutions	210,274
Agriculture and Fishing	-
Manufacturing	-
Mining and Quarrying	-
Electricity, water, gas and health services	-
Building and Construction	-
Commerce	-
Transportation and communication	-
Services	5,919
Others	2,117
Total	218,310

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	
Banks and Other Financial Institutions	
Agriculture and Fishing	
Manufacturing	
Mining and Quarrying	
Electricity, water, gas and health services	NIL
Building and Construction	
Commerce	
Transportation and communication	
Services	
Others	
Total	



As at 31st DECEMBER 2016
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	(950,544)
USD	(91,223)
	-
Downward rate shocks:	-
SAR	950,544
USD	91,223