



**SAUDI BRITISH BANK**

**PILLAR III - QUANTITATIVE DISCLOSURES**

AS AT 30th JUNE 2016



As at 30th JUNE 2016  
SAR'000

<b>Table 1 - SCOPE OF APPLICATION</b>	
<b>Capital Deficiencies (Table 1, (e))</b>	
<b>Particulars</b>	<b>Amount</b>
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 )
<b>Assets</b>			
Cash and balances at central banks	13,950,773		13,950,773
Due from banks and other financial institutions	14,668,296		14,668,296
Investments, net	9,486,279		9,486,279
Loans and advances, net	131,101,160		131,101,160
Debt securities	17,756,363		17,756,363
Trading assets	0		0
Equity shares	886,110		886,110
Investment in associates	599,817		599,817
Derivatives	756,649		756,649
Goodwill	0		0
Other intangible assets	0		0
Property and equipment, net	1,022,661		1,022,661
Other assets	1,642,487		1,642,487
<b>Total assets</b>	<b>191,870,595</b>	<b>0</b>	<b>191,870,595</b>
<b>Liabilities</b>			
Due to Banks and other financial institutions	2,326,289		2,326,289
Items in the course of collection due to other banks	0		0
Customer deposits	150,268,554		150,268,554
Trading liabilities	0		0
Debt securities in issue	4,515,958		4,515,958
Derivatives	789,190		789,190
Retirement benefit liabilities	400,815		400,815
Taxation liabilities	0		0
Accruals and deferred income	614,049		614,049
Borrowings	31,321		31,321
Other liabilities	3,122,746		3,122,746
<b>Subtotal</b>	<b>162,068,922</b>	<b>0</b>	<b>162,068,922</b>
Paid up share capital	15,000,000		15,000,000
Statutory reserves	7,583,656		7,583,656
Other reserves	(436,802)		(436,802)
Retained earnings	7,654,819		7,654,819
Minority Interest	0		0
Proposed dividends	0		0
<b>Total liabilities and equity</b>	<b>191,870,595</b>	<b>0</b>	<b>191,870,595</b>

\* 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
<b>Assets</b>				
Cash and balances at central banks	13,950,773		13,950,773	
Due from banks and other financial institutions	14,668,296		14,668,296	
Investments, net	9,486,279		9,486,279	
Loans and advances, net	131,101,160		131,101,160	
of which Collective provisions	1,213,516		1,213,516	A
Debt securities	17,756,363		17,756,363	
Trading assets	0		0	
Equity shares	886,110		886,110	
Investment in associates	599,817		599,817	
Derivatives	756,649		756,649	
Goodwill	0		0	
Other intangible assets	0		0	
Property and equipment, net	1,022,661		1,022,661	
Other assets	1,642,487		1,642,487	
<b>Total assets</b>	<b>191,870,595</b>	<b>0</b>	<b>191,870,595</b>	
<b>Liabilities</b>				
Due to Banks and other financial institutions	2,326,289		2,326,289	
Items in the course of collection due to other banks	0		0	
Customer deposits	150,268,554		150,268,554	
Trading liabilities	0		0	
Debt securities in issue	4,515,958		4,515,958	
of which Tier 2 capital instruments	4,515,958		4,515,958	B
Derivatives	789,190		789,190	
Retirement benefit liabilities	400,815		400,815	
Taxation liabilities	0		0	
Accruals and deferred income	614,049		614,049	
Borrowings	31,321		31,321	
Other liabilities	3,122,746		3,122,746	
<b>Subtotal</b>	<b>162,068,922</b>	<b>0</b>	<b>162,068,922</b>	
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	7,583,656		7,583,656	D
Other reserves	(436,802)		(436,802)	E
Retained earnings	7,654,819		7,654,819	F
Minority Interest	0		0	
Proposed dividends	0		0	G
<b>Total liabilities and equity</b>	<b>191,870,595</b>	<b>0</b>	<b>191,870,595</b>	

**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

Amounts<sup>1</sup> subject to Pre - Basel III treatment

Components<sup>1</sup> of regulatory capital reported by the bank

(2)			
<b>Common Equity Tier 1 capital: Instruments and reserves</b>			
1	Directly issued qualifying common share capital (and equivalent for non-joint stock companies) plus related stock surplus	15,000,000	
2	Retained earnings	7,654,819	
3	Accumulated other comprehensive income (and other reserves)	7,146,854	
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	<b>Common Equity Tier 1 capital before regulatory adjustments</b>	<b>29,801,673</b>	
<b>Common Equity Tier 1 capital: Regulatory adjustments</b>			
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	<b>Total regulatory adjustments to Common equity Tier 1</b>		
29	<b>Common Equity Tier 1 capital (CET1)</b>	<b>29,801,673</b>	
<b>Additional Tier 1 capital: instruments</b>			
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	<b>Additional Tier 1 capital before regulatory adjustments</b>		
<b>Additional Tier 1 capital: regulatory adjustments</b>			
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)		(302,747)
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	<b>Total regulatory adjustments to Additional Tier 1 capital</b>		
44	<b>Additional Tier 1 capital (AT1)</b>		
45	<b>Tier 1 capital (T1 = CET1 + AT1)</b>	<b>29,801,673</b>	

<sup>1</sup>For 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.

<sup>(2)</sup> 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

Amounts<sup>1</sup> subject to Pre - Basel III treatment

Components<sup>1</sup> of regulatory capital reported by the bank

<b>Tier 2 capital: instruments and provisions</b>			
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	2,700,000	B
47	<i>Directly issued capital instruments subject to phase out from Tier 2</i>	0	B
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	<i>of which: instruments issued by subsidiaries subject to phase out</i>		
50	Provisions	1,213,516	A
51	<b>Tier 2 capital before regulatory adjustments</b>		
<b>Tier 2 capital: regulatory adjustments</b>			
		3,913,516	
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)		(302,747)
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)	3,913,516	
59	Total capital (TC = T1 + T2)	33,715,189	
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	189,844,165	
<b>Capital ratios</b>			
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	15.70%	
62	Tier 1 (as a percentage of risk weighted assets)	15.70%	
63	Total capital (as a percentage of risk weighted assets)	17.76%	
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)		
<b>National minima (if different from Basel 3)</b>			
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	
<b>Amounts below the thresholds for deduction (before risk weighting)</b>			
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)		
<b>Applicable caps on the inclusion of provisions in Tier 2</b>			
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	1,213,516	
77	Cap on inclusion of provisions in Tier 2 under standardised approach	2,188,427	
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		
<b>Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022)</b>			
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)		

<sup>1</sup>For 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.

<sup>(2)</sup> 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 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 recognized in regulatory capital (Currency in mil, as of most recent reporting date)	SAR 1,200mil
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 recognized 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
15 Option call date, contingent call dates and redemption amount	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
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
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.



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<b>Table 3 - CAPITAL ADEQUACY</b>		
<b>Amount of Exposures Subject To Standardized Approach of Credit Risk and related Capital Requirements (Table 3, (b))</b>		
<b>Portfolios</b>	<b>Amount of exposure</b>	<b>Capital requirement</b>
Sovereigns and central banks:		
SAMA and Saudi Government	26,390,701	-
Others	2,437,782	21,244
Multilateral Development Banks (MDBs)	1,777,216	5,836
Public Sector Entities (PSEs)	-	-
Banks and securities firms	19,878,038	763,232
Corporates	109,526,117	8,232,734
Retail non-mortgages	16,972,194	1,024,495
Small Business Facilities Enterprises (SBFE's)	-	-
Mortgages	-	-
Residential	10,600,923	852,036
Commercial	-	-
Securitized assets	-	-
Equity	1,485,928	196,074
Others	3,896,343	131,937
<b>Total</b>	<b>192,965,242</b>	<b>11,227,587</b>



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<b>Table 3 - CAPITAL ADEQUACY</b>					
<b>Capital requirements for Market Risk* (822, Table 3, (d))</b>					
	<b>Interest rate risk</b>	<b>Equity position risk</b>	<b>Foreign exchange risk</b>	<b>Commodity risk</b>	<b>Total</b>
Standardised approach	64,955	-	73,910	-	138,865

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



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<b>Table 3 - CAPITAL ADEQUACY</b>	
<b>Capital Requirements for Operational Risk* (Table 3, (e))</b>	
<b>Particulars</b>	<b>Capital requirement</b>
Standardized approach	1,042,736

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



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<b>Table 3 - CAPITAL ADEQUACY</b>		
<b>Capital Adequacy Ratios (TABLE 3,(f))</b>		
<b>Particulars</b>	<b>Total capital ratio</b>	<b>Tier 1 capital ratio</b>
	<b>%</b>	
Top consolidated level	17.76%	15.70%

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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	26,390,701	-
Others	2,437,782	-
Multilateral Development Banks (MDBs)	1,777,790	-
Public Sector Entities (PSEs)	-	-
Banks and securities firms	27,884,418	-
Corporates	143,171,516	-
Retail non-mortgages	16,969,364	-
Small Business Facilities Enterprises (SBFE's)	-	-
Mortgages	-	-
Residential	10,600,923	-
Commercial	-	-
Securitized assets	-	-
Equity	1,485,928	-
Others	3,896,343	-
<b>Total</b>	<b>234,614,765</b>	<b>-</b>

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**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	26,390,701	-	-	-	-	-	<b>26,390,701</b>
Others	-	1,296,874	558,439	-	421,933	160,537	<b>2,437,782</b>
Multilateral Development Banks (MDBs)	-	-	744,383	1,032,833	-	574	<b>1,777,790</b>
Public Sector Entities (PSEs)	-	-	-	-	-	-	-
Banks and securities firms	13,661,611	5,428,900	4,401,956	1,465,777	39,897	2,886,277	<b>27,884,418</b>
Corporates	142,578,771	592,745	-	-	-	-	<b>143,171,516</b>
Retail non-mortgages	16,969,364	-	-	-	-	-	<b>16,969,364</b>
Small Business Facilities Enterprises (SBFE's)	-	-	-	-	-	-	-
Mortgages	-	-	-	-	-	-	-
Residential	10,600,923	-	-	-	-	-	<b>10,600,923</b>
Commercial	-	-	-	-	-	-	-
Securitized assets	-	-	-	-	-	-	-
Equity	1,485,928	-	-	-	-	-	<b>1,485,928</b>
Others	3,896,343	-	-	-	-	-	<b>3,896,343</b>
<b>Total</b>	<b>215,583,641</b>	<b>7,318,519</b>	<b>5,704,778</b>	<b>2,498,610</b>	<b>461,830</b>	<b>3,047,388</b>	<b>234,614,765</b>

**Table 4 (STA) : CREDIT RISK : GENERAL DISCLOSURES**

Industry Sector Breakdown (Table 4, d )													
Portfolios	Government and quasi government	Banks and other financial institutions	Agriculture and fishing	Manufacturing	Mining and quarrying	Electricity, water, Gas and health services	Building and construction	Commerce	Transportation and communication	Services	Consumer loans and credit cards	Others	Total
Sovereigns and central banks:													
SAMA and Saudi Government	26,390,701	-	-	-	-	-	-	-	-	-	-	-	26,390,701
Others	2,437,782	-	-	-	-	-	-	-	-	-	-	-	2,437,782
Multilateral Development Banks (MDBs)	-	1,777,790	-	-	-	-	-	-	-	-	-	-	1,777,790
Public Sector Entities (PSEs)	-	-	-	-	-	-	-	-	-	-	-	-	-
Banks and securities firms	-	27,884,418	-	-	-	-	-	-	-	-	-	-	27,884,418
Corporates	-	15,124,772	891,687	27,607,646	4,345,348	6,885,620	30,358,992	40,443,951	7,217,373	9,101,148	-	1,194,980	143,171,516
Retail non-mortgages	-	-	-	-	-	-	-	-	-	-	16,969,364	-	16,969,364
Small Business Facilities Enterprises (SBFE's)	-	-	-	-	-	-	-	-	-	-	-	-	-
Mortgages	-	-	-	-	-	-	-	-	-	-	-	-	-
Residential	-	-	-	-	-	-	-	-	-	-	10,600,923	-	10,600,923
Commercial	-	-	-	-	-	-	-	-	-	-	-	-	-
Securitized assets	-	-	-	-	-	-	-	-	-	-	-	-	-
Equity	-	1,485,928	-	-	-	-	-	-	-	-	-	-	1,485,928
Others	-	-	-	-	-	-	-	-	-	-	-	3,896,343	3,896,343
<b>Total</b>	<b>28,828,483</b>	<b>46,272,908</b>	<b>891,687</b>	<b>27,607,646</b>	<b>4,345,348</b>	<b>6,885,620</b>	<b>30,358,992</b>	<b>40,443,951</b>	<b>7,217,373</b>	<b>9,101,148</b>	<b>27,570,287</b>	<b>5,091,323</b>	<b>234,614,765</b>

**Table 4 (STA) : CREDIT RISK : GENERAL DISCLOSURES**

Residual Contractual Maturity Breakdown (Table 4, (e))										
Portfolios	Maturity breakdown									Total
	Less than 8 days	8-30 days	30-90 days	90-180 days	180-360 days	1-3 years	3-5 years	Over 5 years	No Maturity	
Sovereigns and central banks:										
SAMA and Saudi Government	2,965,883	3,997,083	3,491,703	1,490,295	-	-	3,300,000	2,441,093	8,704,643	<b>26,390,701</b>
Others	56,254	176,695	471,604	126,001	113,668	249,825	1,109,512	134,222	-	<b>2,437,782</b>
Multilateral Development Banks (MDBs)	112,466	63,750	-	563,507	-	1,037,913	154	-	-	<b>1,777,790</b>
Public Sector Entities (PSEs)	-	-	-	-	-	-	-	-	-	-
Banks and Securities Firms	15,238,685	1,121,611	902,037	1,093,466	1,617,501	4,529,526	1,958,882	1,422,709	-	<b>27,884,418</b>
Corporates	10,771,056	20,830,146	27,071,383	22,470,896	19,480,793	12,621,126	8,634,784	21,291,333	-	<b>143,171,516</b>
Retail non-mortgages	2,330,654	9,435	37,093	56,746	262,722	4,823,090	9,449,625	-	-	<b>16,969,364</b>
Small Business Facilities Enterprises (SBFE's)	-	-	-	-	-	-	-	-	-	-
Mortgages	-	-	-	-	-	-	-	-	-	-
Residential	5,094	131	303	1,474	8,348	85,876	229,579	10,270,118	-	<b>10,600,923</b>
Commercial	-	-	-	-	-	-	-	-	-	-
Securitized assets	-	-	-	-	-	-	-	-	-	-
Equity	-	-	-	-	-	-	-	-	1,485,928	<b>1,485,928</b>
Others	-	-	-	-	-	-	-	-	3,896,343	<b>3,896,343</b>
<b>Total</b>	<b>31,480,092</b>	<b>26,198,851</b>	<b>31,974,123</b>	<b>25,802,385</b>	<b>21,483,032</b>	<b>23,347,356</b>	<b>24,682,536</b>	<b>35,559,474</b>	<b>14,086,914</b>	<b>234,614,765</b>

### 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	-	-	-	-	-	-	-	-	-	-	2,660
Banks and other financial institutions	-	-	-	-	-	-	-	-	-	-	160,771
Agriculture and fishing	-	498	18,644	498	-	-	-	-	-	-	310,902
Manufacturing	350,015	350,015	33,671	-	-	-	37,478	12,624	-	50,102	19,079
Mining and quarrying	-	-	-	-	-	-	-	-	-	-	26,111
Electricity, water, Gas and health services	-	-	-	-	-	-	-	-	-	-	222,237
Building and construction	278,929	280,122	67,671	1,193	-	-	171,400	90,874	(17,705)	244,569	377,422
Commerce	329,628	344,762	155,398	15,134	-	-	471,621	(76,844)	(72,649)	322,128	10,012
Transportation and communication	77,966	77,966	11,734	-	-	-	-	77,966	-	77,966	497
Services	17,427	17,427	-	-	-	-	25,244	(10,208)	-	15,036	55,124
Consumer loans and credit cards	99,545	260,137	1,510,277	160,592	-	-	358,518	240,987	(185,612)	413,893	-
Others	394,774	394,774	4,550	-	-	-	249,289	(16,911)	(215)	232,163	28,701
<b>Total</b>	<b>1,548,284</b>	<b>1,725,701</b>	<b>1,801,945</b>	<b>177,417</b>	<b>-</b>	<b>-</b>	<b>1,313,550</b>	<b>318,488</b>	<b>(276,181)</b>	<b>1,355,857</b>	<b>1,213,516</b>

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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	1,548,284	1,801,945	177,417	-	-	1,355,857	1,213,516
Other GCC and Middle East	-	-	-	-	-	-	-
Europe	-	-	-	-	-	-	-
North America	-	-	-	-	-	-	-
SouthEast Asia	-	-	-	-	-	-	-
Others countries	-	-	-	-	-	-	-
<b>Total</b>	<b>1,548,284</b>	<b>1,801,945</b>	<b>177,417</b>	<b>-</b>	<b>-</b>	<b>1,355,857</b>	<b>1,213,516</b>

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**Table 4 (STA) : CREDIT RISK : GENERAL DISCLOSURES**

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

<b>Particulars</b>	<b>Specific allowances</b>	<b>General allowances</b>
Balance, beginning of the year	1,313,550	1,172,996
Charge-offs taken against the allowances during the period	(276,181)	-
Amounts set aside (or reversed) during the period	318,488	40,520
Other adjustments:	-	-
- exchange rate differences	-	-
- business combinations	-	-
- acquisitions and disposals of subsidiaries	-	-
- etc.	-	-
Transfers between allowances	-	-
<b>Balance, end of the year</b>	<b>1,355,857</b>	<b>1,213,516</b>

**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	26,390,701	-	-	-	-	-	-	-	-	-	26,390,701	-
Others	1,972,059	56,254	-	310,354	-	99,116	-	-	-	-	2,437,782	-
Multilateral Development Banks (MDBs)	1,412,463	365,327	-	-	-	-	-	-	-	-	1,777,790	-
Public Sector Entities (PSEs)	-	-	-	-	-	-	-	-	-	-	-	-
Banks and securities firms	-	3,710,535	-	24,675,964	-	107,561	-	-	-	-	28,494,060	-
Corporates	-	1,612,084	-	7,149,454	-	128,985,869	265,619	-	-	-	138,013,026	-
Retail non-mortgages	-	-	-	-	16,853,333	594	110,396	-	-	-	16,964,322	-
Small Business Facilities Enterprises (SBFE's)	-	-	-	-	-	-	-	-	-	-	-	-
Mortgages	-	-	-	-	-	-	-	-	-	-	-	-
Residential	-	-	-	-	-	10,501,868	99,055	-	-	-	10,600,923	-
Commercial	-	-	-	-	-	-	-	-	-	-	-	-
Securitized assets	-	-	-	-	-	-	-	-	-	-	-	-
Equity	-	-	-	-	-	880,435	-	605,493	-	-	1,485,928	-
Others	2,114,664	165,583	-	-	-	1,616,096	-	-	-	-	3,896,343	-
<b>TOTAL</b>	<b>31,889,885</b>	<b>5,909,783</b>	<b>-</b>	<b>32,135,772</b>	<b>16,853,333</b>	<b>142,191,538</b>	<b>475,070</b>	<b>605,493</b>	<b>-</b>	<b>-</b>	<b>230,060,875</b>	<b>-</b>

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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	23,204	
Corporates	4,525,644	632,846
Retail non-mortgages	5,042	
Small Business Facilities Enterprises (SBFE's)		
Mortgages		
Residential		
Commercial		
Securitized assets		
Equity		
Others		
<b>Total</b>	<b>4,553,890</b>	<b>632,846</b>

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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	756,649
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)	2,064,551
Notional value of credit derivative hedges	
Current credit exposure (by type of credit exposure):	
-Interest rate contracts	814,753
-FX contracts	1,228,328
-Equity contracts	21,470
-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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<b>Credit Derivative Transactions (Table 8, (c ) )</b>				
<b>Credit derivative transactions</b>	<b>Proprietary activities</b>		<b>Intermediation Activities</b>	
	<b>Protection bought</b>	<b>Protection sold</b>	<b>Protection bought</b>	<b>Protection sold</b>
Total return swaps	NIL			
Credit default swaps				
Credit options				
Credit linked notes				
Collateralized debt obligations				
Collateralized bond obligations				
Collateralized loan obligations				
Others				
<b>Total</b>				



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

<b>TABLE 9 (g)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH</b>		
<b>Outstanding exposures securitized by the bank as a sponsor</b>		
<b>Exposure type</b>	<b>Outstanding exposures</b>	
	<b>Traditional</b>	<b>Synthetic</b>
Credit cards	<b>NIL</b>	
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	<b>NIL</b>	
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	<b>NIL</b>	
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*



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**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*



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**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*

<b>TABLE 9 (I)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH</b>				
<b>Exposures By Risk Weight Bands</b>				
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%				

<b>TABLE 9 (I)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH</b>			
<b>Deductions from capital</b>			
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*



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<b>TABLE 9 (m)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH</b>			
<b>Securitized Subject To Early Amortization Treatment</b>			
<b>Type of underlying assets</b>	<b>Aggregate drawn exposures attributed to the seller's and investor's interests</b>	<b>Aggregate capital charges incurred by the bank against</b>	
		<b>its retained shares of the drawn balances and undrawn lines</b>	<b>the investor's shares of drawn balances and undrawn lines</b>
Credit cards		<b>NIL</b>	
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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<b>TABLE 9 (n)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH</b>		
Re-Securitisation Exposures Retained or Purchased		
Securitisation Exposure	Credit Risk Mitigation	
	Applied	Not Applied
Loans	<b>NIL</b>	
Commitments		
Asset-backed securities		
Mortgage-backed securities		
Corporate bonds		
Equity securities		
Private equity investments		
Others		

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



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

<b>TABLE 9 (o)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH</b>		
<b>Outstanding exposures securitized by the bank as a sponsor</b>		
<b>Exposure type</b>	<b>Outstanding exposures</b>	
	<b>Traditional</b>	<b>Synthetic</b>
Credit cards	<b>NIL</b>	
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	<b>NIL</b>	
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	<b>NIL</b>	
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*

<b>TABLE 9 (r)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH</b>		
Securitization exposure retained subject to market risk approach where bank is an originator or purchaser		
Exposure type	Outstanding exposures	
	Traditional	Synthetic
Credit cards	<b>NIL</b>	
Home equity loans		
Commercial loans		
Automobile loans		
Small business loans		
Equipment leases		
Others		

<b>TABLE 9 (r)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH</b>		
Securitization exposure retained subject to market risk approach where bank is a sponsor		
Exposure type	Outstanding exposures	
	Traditional	Synthetic
Credit cards	<b>NIL</b>	
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	<b>NIL</b>	
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*

<b>TABLE 9 (t)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH</b>	
Securitization exposures retained or purchased	
Securitisation Exposure	Subject to Comprehensive Risk Measure for specific risk
Loans	<b>NIL</b>
Commitments	
Asset-backed securities	
Mortgage-backed securities	
Corporate bonds	
Equity securities	
Private equity investments	
Others	

<b>TABLE 9 (t)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH</b>	
Exposures By Risk Weight Bands	
Risk weight bands	Securitization exposures retained or purchased subject to specific risk
0% to 20%	<b>NIL</b>
Above 20% to 40%	
Above 40% to 60%	
Above 60% to 80%	
Above 80% to 100%	
Above 100%	

<b>TABLE 9 (u)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH</b>			
Capital Requirements subject to Comprehensive Risk Measures			
Securitisation Exposure	Risk Types		
	Default Risk	Migration Risk	Correlation Risk
Loans	<b>NIL</b>		
Commitments			
Asset-backed securities			
Mortgage-backed securities			
Corporate bonds			
Equity securities			
Private equity investments			
Others			

<b>TABLE 9 (u)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH</b>		
Capital Requirement Risk Weight Bands		
Risk weight bands	Capital Charges	
	Securitisation	Re-Securitisation
0% to 20%	<b>NIL</b>	
Above 20% to 40%		
Above 40% to 60%		
Above 60% to 80%		
Above 80% to 100%		
Above 100%		

<b>TABLE 9 (u)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH</b>			
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	<b>NIL</b>		
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 30th JUNE 2016  
SAR'000

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

Securitized 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*



As at 30th JUNE 2016  
SAR'000

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

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



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**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	64,955	-	73,910	-	138,865



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<b>Table 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS</b>					
<b>Value of Investments (Table 13, (b))</b>					
	<b>Unquoted Investments</b>		<b>Quoted Investments</b>		
	<b>Value disclosed in Financial Statements</b>	<b>Fair Value</b>	<b>Value disclosed in Financial Statements</b>	<b>Fair Value</b>	<b>Publicly quoted share values (if materially different from fair value)</b>
<b>Investments</b>	515,700	515,700	970,228	1,066,624	-

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**Table 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS**

<b>Type and Nature of Investments (Table 13, (c))</b>		
<b>Investments</b>	<b>Publicly traded</b>	<b>Privately held</b>
Government and Quasi-Government	-	-
Banks and Other Financial Institutions	970,228	471,677
Agriculture and Fishing	-	-
Manufacturing	-	-
Mining and Quarrying	-	-
Electricity, water, gas and health services	-	-
Building and Construction	-	-
Commerce	-	-
Transportation and communication	-	-
Services	-	8,765
Others	-	35,258
<b>Total</b>	<b>970,228</b>	<b>515,700</b>



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**Table 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS**

**Gains and Losses etc. (Table 13, (d) and (e))**

<b>Particulars</b>	
Cummulative realised gains / (losses) arising from sales and liquidations in the reporting period	-
Total unrealised gains (losses)	(213,922)
Total latent revaluation gains (losses)*	N/A
Unrealised gains (losses) included in capital	(213,922)
Latent revaluation gains (losses) included in Capital *	N/A

\*Not applicable to KSA to Date



As at 30th JUNE 2016  
SAR'000

<b>Table 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS</b>	
<b>Capital Requirements (Table 13, (f))</b>	
<b>Equity Grouping</b>	<b>Capital Requirements</b>
Government and Quasi-Government	-
Banks and Other Financial Institutions	187,330
Agriculture and Fishing	-
Manufacturing	-
Mining and Quarrying	-
Electricity, water, gas and health services	-
Building and Construction	-
Commerce	-
Transportation and communication	-
Services	5,923
Others	2,821
<b>Total</b>	<b>196,074</b>

**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	
<b>Total</b>	



As at 30th JUNE 2016

SAR'000

<b>Table 14: Interest Rate Risk in the Banking Book (IRRBB)</b>	
<b>200bp Interest Rate Shocks for currencies with more than 5% of Assets or Liabilities (Table 14, (b))</b>	
<b>Rate Shocks</b>	<b>Change in Earnings</b>
Upward Rate Shocks:	
SAR	(821,410)
USD	(90,423)
	-
Downward rate shocks:	
SAR	821,410
USD	90,423