

SABB  ساب

SAUDI BRITISH BANK

PILLAR 3 - QUANTITATIVE DISCLOSURES

AS AT 31st Dec 2012

As at 31st Dec 2012
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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. HSBC Saudi Arabia Limited	496,237
2. Saudi Travellers Cheque Company	5,676
3. SABB Takaful	115,995

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Table 2 - CAPITAL STRUCTURE	
Capital Structure (Table 2, (b to (e)))	
Components of capital	Amount
Core capital - Tier1:	
Eligible paid-up share capital	10,000,000
Shares premium accounts	-
Eligible reserves	6,986,831
Minority interests in the equity of subsidiaries	-
Retained earnings	(146,686)
IAS type adjustments	-
Deductions from Tier 1:	-
Interim losses during the year	-
Intangible assets (including goodwill)	-
Other country specific deductions from Tier 1 at 50%	-
Regulatory calculation differences deduction from Tier 1 at 50%	-
Reciprocal holding of bank capital at 50% deduction	-
Significant minority investments at 10% and above at 50% deduction:	-
Banking and securities entities not fully consolidated	248,118
Insurance organizations	57,998
Commercial organizations	2,838
Total Tier I	16,531,191
Supplementary capital - Tier 2:	-
Revaluation gains/ reserves	-
Subordinated loan capital	1,200,000
Qualifying general provisions	969,132
Interim profits	3,240,316
Deductions from Tier 2:	-
Reciprocal holding of bank capital at 50% deduction	-
Significant minority investments at 10% and above at 50% deduction	-
Banking and securities entities not fully consolidated	248,117
Insurance organizations	57,998
Commercial Organizations	2,838
Other country specific deductions from Tier2 at 50%	-
Regulatory calculation differences deduction from Tier 2 at 50%	-
Total Tier II	5,100,494
Capital to cover market risks - Tier III	-
Short Term Subordinated Debt	-
Tier I and Tier II Capital Available for Market Risk	-
Total eligible capital	21,631,685

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Table 3 - CAPITAL ADEQUACY		
Amount of Exposures Subject To Standardized Approach of Credit Risk and related Capital Requirements (Table 3, (b))		
Portfolios	Amount of exposure	Capital requirement
Sovereigns and central banks:		
SAMA and Saudi Government	36,165,925	-
Others	2,457,982	10,422
Multilateral Development Banks (MDBs)	121,106	4,844
Public Sector Entities (PSEs)	-	-
Banks and securities firms	14,664,079	485,375
Corporates	79,466,618	5,810,931
Retail non-mortgages	13,788,021	817,588
Small Business Facilities Enterprises (SBFE's)	-	-
Mortgages	-	-
Residential	6,489,610	519,169
Commercial	-	-
Securitized assets	-	-
Equity	921,765	73,741
Others	2,313,440	79,860
Total	156,388,546	7,801,930

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Table 3 - CAPITAL ADEQUACY					
Capital requirements for Market Risk* (822, Table 3, (d))					
	Interest rate risk	Equity position risk	Foreign exchange risk	Commodity risk	Total
Standardised approach	123,529	-	22,863	-	146,392

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

Table 3 - CAPITAL ADEQUACY	
Capital Requirements for Operational Risk* (Table 3, (e))	
Particulars	Capital requirement
Standardized approach	800,350

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

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Table 3 - CAPITAL ADEQUACY		
Capital Adequacy Ratios (TABLE 3,(f))		
Particulars	Total capital ratio	Tier 1 capital ratio
	%	
Top consolidated level	15.69%	11.99%

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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	36,165,925	-
Others	2,457,982	-
Multilateral Development Banks (MDBs)	336,656	-
Public Sector Entities (PSEs)	-	-
Banks and securities firms	22,213,846	-
Corporates	106,523,544	-
Retail non-mortgages	13,614,240	-
Small Business Facilities Enterprises (SBFE's)	-	-
Mortgages	-	-
Residential	6,489,610	-
Commercial	-	-
Securitized assets	-	-
Equity	921,765	-
Others	2,313,440	-
Total	191,037,008	-

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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	36,165,925	-	-	-	-	-	36,165,925
Others	-	2,160,965	238,010	-	59,007	-	2,457,982
Multilateral Development Banks (MDBs)	-	-	-	-	-	336,656	336,656
Public Sector Entities (PSEs)	-	-	-	-	-	-	-
Banks and securities firms	1,232,140	3,912,363	9,148,219	4,112,193	146,348	3,662,583	22,213,846
Corporates	103,463,331	2,291,723	58,964	37,500	146,043	525,983	106,523,544
Retail non-mortgages	13,614,240	-	-	-	-	-	13,614,240
Small Business Facilities Enterprises (SBFE's)	-	-	-	-	-	-	-
Mortgages	-	-	-	-	-	-	-
Residential	6,489,610	-	-	-	-	-	6,489,610
Commercial	-	-	-	-	-	-	-
Securitized assets	-	-	-	-	-	-	-
Equity	848,506	-	73,259	-	-	-	921,765
Others	2,313,440	-	-	-	-	-	2,313,440
Total	164,127,192	8,365,051	9,518,452	4,149,693	351,398	4,525,222	191,037,008

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	36,165,925	-	-	-	-	-	-	-	-	-	-	-	36,165,925
Others	2,457,982	-	-	-	-	-	-	-	-	-	-	-	2,457,982
Multilateral Development Banks (MDBs)	-	336,656	-	-	-	-	-	-	-	-	-	-	336,656
Public Sector Entities (PSEs)	-	-	-	-	-	-	-	-	-	-	-	-	-
Banks and securities firms	-	22,213,846	-	-	-	-	-	-	-	-	-	-	22,213,846
Corporates	-	15,045,765	862,157	19,778,946	652,284	3,695,069	22,624,834	30,837,932	6,489,787	3,132,713	-	3,404,057	106,523,544
Retail non-mortgages	-	-	-	-	-	-	-	-	-	-	13,614,240	-	13,614,240
Small Business Facilities Enterprises (SBFE's)	-	-	-	-	-	-	-	-	-	-	-	-	-
Mortgages	-	-	-	-	-	-	-	-	-	-	-	-	-
Residential	-	-	-	-	-	-	-	-	-	-	6,489,610	-	6,489,610
Commercial	-	-	-	-	-	-	-	-	-	-	-	-	-
Securitized assets	-	-	-	-	-	-	-	-	-	-	-	-	-
Equity	-	921,765	-	-	-	-	-	-	-	-	-	-	921,765
Others	-	-	-	-	-	-	-	-	-	-	-	2,313,440	2,313,440
Total	38,623,907	38,518,032	862,157	19,778,946	652,284	3,695,069	22,624,834	30,837,932	6,489,787	3,132,713	20,103,850	5,717,497	191,037,008

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	12,148,525	2,509,414	2,006,711	8,129,779	3,144,909	301,150	-	1,023,087	6,902,350	36,165,925
Others	-	-	-	-	-	1,338,887	779,556	339,539	-	2,457,982
Multilateral Development Banks (MDBs)	-	-	-	-	121,106	215,550	-	-	-	336,656
Public Sector Entities (PSEs)	-	-	-	-	-	-	-	-	-	-
Banks and Securities Firms	9,312,553	791,897	1,187,346	3,138,480	1,986,491	3,002,855	2,195,403	598,821	-	22,213,846
Corporates	13,822,468	13,526,262	24,584,257	13,074,118	9,931,311	14,402,325	8,386,744	8,796,059	-	106,523,544
Retail non-mortgages	1,715,158	70,067	129,922	119,310	259,405	3,397,701	7,818,796	103,881	-	13,614,240
Small Business Facilities Enterprises (SBFE's)	-	-	-	-	-	-	-	-	-	-
Mortgages	-	-	-	-	-	-	-	-	-	-
Residential	1,023	84	880	1,241	4,813	74,203	183,179	6,224,187	-	6,489,610
Commercial	-	-	-	-	-	-	-	-	-	-
Securitized assets	-	-	-	-	-	-	-	-	-	-
Equity	-	-	-	-	-	-	-	-	921,765	921,765
Others	-	-	-	-	-	-	-	-	2,313,440	2,313,440
Total	36,999,727	16,897,724	27,909,116	24,462,928	15,448,035	22,732,671	19,363,678	17,085,574	10,137,555	191,037,008

Table 4 (STA) : CREDIT RISK : GENERAL DISCLOSURES

Impaired loans, Past Due Loans and Allowances (Table 4, (f))

Industry sector	Impaired loans	Defaulted	Ageing of Past Due Loans (days)				Specific allowances				General allowances
			Less than 90	90-180	180-360	Over 360	Balance at the beginning of the period	Charges during the period	Charge-offs during the period	Balance at the end of the period	
Government and quasi government	-	-	-	-	-	-	-	-	-	-	-
Banks and other financial institutions	-	-	-	-	-	-	-	-	-	-	-
Agriculture and fishing	-	-	18,468	-	-	-	-	-	-	-	3,598
Manufacturing	196,537	196,537	26,078	-	-	-	62,262	8,894	(5,752)	65,404	176,902
Mining and quarrying	-	-	-	-	-	-	-	-	-	-	9,106
Electricity, water. Gas and health services	-	-	2,480	-	-	-	-	-	-	-	15,748
Building and construction	391,011	399,673	78,461	8,662	-	-	110,661	(481)	(5,592)	104,588	525,618
Commerce	312,795	322,282	46,005	9,487	-	-	277,171	3,565	(129)	280,607	227,347
Transportation and communication	-	2,773	29,660	2,773	-	-	602	(602)	-	-	7,958
Services	23,586	24,330	-	744	-	-	24,502	(1,068)	(697)	22,737	318,648
Consumer loans and credit cards	50,039	168,864	1,143,188	118,825	-	-	224,434	331,198	(246,644)	308,988	-
Others	624,587	669,289	711,977	44,702	-	-	336,635	(4,717)	(786)	331,132	15,003
Total	1,598,555	1,783,748	2,056,317	185,193	-	-	1,036,267	336,789	(259,600)	1,113,456	1,299,928

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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	1,515,725	2,056,317	185,193	-	-	1,028,221	1,299,928
Other GCC and Middle East	82,830	-	-	-	-	85,235	-
Europe	-	-	-	-	-	-	-
North America	-	-	-	-	-	-	-
SouthEast Asia	-	-	-	-	-	-	-
Others countries	-	-	-	-	-	-	-
Total	1,598,555	2,056,317	185,193	-	-	1,113,456	1,299,928

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Table 4 (STA) : CREDIT RISK : GENERAL DISCLOSURES		
Reconciliation of Changes In The Allowances For Loan Impairment (Table 4, (h))		
Particulars	Specific allowances	General allowances
Balance, beginning of the year	1,036,267	1,044,456
Charge-offs taken against the allowances during the period	(259,600)	-
Amounts set aside (or reversed) during the period	336,789	255,472
Other adjustments:	-	-
- exchange rate differences	-	-
- business combinations	-	-
- acquisitions and disposals of subsidiaries	-	-
- etc.	-	-
Transfers between allowances	-	-
Balance, end of the year	1,113,456	1,299,928

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	36,165,925	-	-	-	-	-	-	-	-	-	36,165,925	-
Others	2,162,174	58,767	-	237,041	-	-	-	-	-	-	2,457,982	-
Multilateral Development Banks (MDBs)	-	50	-	336,606	-	-	-	-	-	-	336,656	-
Public Sector Entities (PSEs)	-	-	-	-	-	-	-	-	-	-	-	-
Banks and securities firms	-	7,123,477	-	14,248,230	-	842,139	-	-	-	-	22,213,846	-
Corporates	-	2,550,035	-	4,953,470	-	94,059,654	449,857	-	-	-	102,013,016	-
Retail non-mortgages	-	-	-	-	13,575,859	38,381	-	-	-	-	13,614,240	-
Small Business Facilities Enterprises (SBFE's)	-	-	-	-	-	-	-	-	-	-	-	-
Mortgages	-	-	-	-	-	-	-	-	-	-	-	-
Residential	-	-	-	-	-	6,489,610	-	-	-	-	6,489,610	-
Commercial	-	-	-	-	-	-	-	-	-	-	-	-
Securitized assets	-	-	-	-	-	-	-	-	-	-	-	-
Equity	-	-	-	-	-	921,765	-	-	-	-	921,765	617,908
Others	966,179	436,260	-	-	-	911,001	-	-	-	-	2,313,440	-
TOTAL	39,294,278	10,168,589	-	19,775,347	13,575,859	103,262,550	449,857	-	-	186,526,480	617,908	-

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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		
Corporates	4,042,012	468,516
Retail non-mortgages		
Small Business Facilities Enterprises (SBFE's)		
Mortgages		
Residential		
Commercial		
Securitized assets		
Equity		
Others		
Total	4,042,012	468,516

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TABLE 8: GENERAL DISCLOSURES FOR EXPOSURES	
General Disclosures (Table 8, (b) and (d))	
Particulars	Amount
Gross positive fair value of contracts	1,951,310
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)	3,082,902
Notional value of credit derivative hedges	
Current credit exposure (by type of credit exposure):	
-Interest rate contracts	1,427,562
-FX contracts	1,552,827
-Equity contracts	102,513
-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.

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

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

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

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TABLE 9 (h)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH		
Outstanding exposures securitized by the bank as an originator or purchaser		
Exposure type	Impaired / Past due assets securitized	Losses recognized by the bank during the current period
Credit cards		NIL
Home equity loans		
Commercial loans		
Automobile loans		
Small business loans		
Equipment leases		
Others		

TABLE 9 (h)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH		
Outstanding exposures securitized by the bank as a sponsor		
Exposure type	Impaired / Past due assets securitized	Losses recognized by the bank during the current period
Credit cards		NIL
Home equity loans		
Commercial loans		
Automobile loans		
Small business loans		
Equipment leases		
Others		

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

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

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

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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

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

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TABLE 9 (m)(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

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

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

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

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

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

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

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

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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 Dec 2012

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

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

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

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TABLE 9 (s)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH		
Securitized Exposures		
Exposure type	On balance sheet aggregate exposure retained or purchased	Off Balance Sheet Aggregate Exposure
Credit cards	NIL	
Home equity loans		
Commercial loans		
Automobile loans		
Small business loans		
Equipment leases		
Others		

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

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

TABLE 9 (t)(STA): SECURITIZATION: DISCLOSURES	
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%	

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TABLE 9 (u)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH			
Capital Requirements subject to Comprehensive Risk Measures			
Securitisations 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	
	Securitisations	Re-Securitisations
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

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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

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	

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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	123,529	-	22,863	-	146,392

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	578,860	578,860	960,813	1,254,773	-

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Table 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS		
Type and Nature of Investments (Table 13, (c))		
Investments	Publicly traded	Privately held
Government and Quasi-Government	-	-
Banks and Other Financial Institutions	960,813	496,737
Agriculture and Fishing	-	-
Manufacturing	-	-
Mining and Quarrying	-	-
Electricity, water, gas and health services	-	-
Building and Construction	-	-
Commerce	-	-
Transportation and communication	-	-
Services	-	9,390
Others	-	72,733
Total	960,813	578,860

Table 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS	
Gains and Losses etc. (Table 13, (d) and (e))	
Particulars	
Cummulative realised gains / (losses) arising from sales and liquidations in the reporting period	-
Total unrealised gains (losses)	(255,402)
Total latent revaluation gains (losses)*	N/A
Unrealised gains (losses) included in capital	(255,402)
Latent revaluation gains (losses) included in Capital *	N/A

*Not applicable to KSA to Date

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Table 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS	
Capital Requirements (Table 13, (f))	
Equity Grouping	Capital Requirements
Government and Quasi-Government	-
Banks and Other Financial Institutions	67,625
Agriculture and Fishing	-
Manufacturing	-
Mining and Quarrying	-
Electricity, water, gas and health services	-
Building and Construction	-
Commerce	-
Transportation and communication	-
Services	297
Others	5,819
Total	73,741

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Table 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS	
Equity Investments Subject To Supervisory Transition Or Grandfathering Provisions (Table 13, (f))	
Equity Grouping	Aggregate Amount
Government and Quasi-Government	NIL
Banks and Other Financial Institutions	
Agriculture and Fishing	
Manufacturing	
Mining and Quarrying	
Electricity, water, gas and health services	
Building and Construction	
Commerce	
Transportation and communication	
Services	
Others	
Total	

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Table 14: Interest Rate Risk in the Banking Book (IRRBB)	
200bp Interest Rate Shocks for currencies with more than 5% of Assets or Liabilities	
(Table 14, (b))	
Rate Shocks	Change in Earnings
Upward Rate Shocks:	
SAR	(974,595)
USD	(378,333)
	-
Downward rate shocks:	
SAR	974,595
USD	378,333