



SAUDI BRITISH BANK

PILLAR III - QUANTITATIVE DISCLOSURES

AS AT 30th JUN 2014



As at 30th Jun 2014
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	14,763,295		14,763,295
Due from banks and other financial institutions	1,869,872		1,869,872
Investments, net	26,108,946		26,108,946
Loans and advances, net	112,709,618		112,709,618
Debt securities	14,276,867		14,276,867
Trading assets	1,000		1,000
Equity shares	1,088,626		1,088,626
Investment in associates	718,323		718,323
Derivatives	946,509		946,509
Goodwill	0		0
Other intangible assets	0		0
Property and equipment, net	613,987		613,987
Other assets	2,371,050		2,371,050
Total assets	175,468,093	0	175,468,093
Liabilities			
Due to Banks and other financial institutions	2,802,004		2,802,004
Items in the course of collection due to other banks	0		0
Customer deposits	138,295,464		138,295,464
Trading liabilities	0		0
Debt securities in issue	5,272,105		5,272,105
Derivatives	776,030		776,030
Retirement benefit liabilities	346,944		346,944
Taxation liabilities	0		0
Accruals and deferred income	556,299		556,299
Borrowings	93,750		93,750
Other liabilities	3,175,665		3,175,665
Subtotal	151,318,261	0	151,318,261
Paid up share capital	10,000,000		10,000,000
Statutory reserves	7,934,504		7,934,504
Other reserves	168,535		168,535
Retained earnings	6,046,793		6,046,793
Minority Interest	0		0
Proposed dividends	0		0
Total liabilities and equity	175,468,093	0	175,468,093

* 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	14,763,295		14,763,295	
Due from banks and other financial institutions	1,869,872		1,869,872	
Investments, net	26,108,946		26,108,946	
Loans and advances, net	112,709,618		112,709,618	
of which Collective provisions	1,147,006		1,147,006	A
Debt securities	14,276,867		14,276,867	
Trading assets	1,000		1,000	
Equity shares	1,088,626		1,088,626	
Investment in associates	718,323		718,323	
Derivatives	946,509		946,509	
Goodwill	0		0	
Other intangible assets	0		0	
Property and equipment, net	613,987		613,987	
Other assets	2,371,050		2,371,050	
Total assets	175,468,093	0	175,468,093	
Liabilities				
Due to Banks and other financial institutions	2,802,004		2,802,004	
Items in the course of collection due to other banks	0		0	
Customer deposits	138,295,464		138,295,464	
Trading liabilities	0		0	
Debt securities in issue	5,272,105		5,272,105	
of which Tier 2 capital instruments	3,000,000		3,000,000	B
Derivatives	776,030		776,030	
Retirement benefit liabilities	346,944		346,944	
Taxation liabilities	0		0	
Accruals and deferred income	556,299		556,299	
Borrowings	93,750		93,750	
Other liabilities	3,175,665		3,175,665	
Subtotal	151,318,261	0	151,318,261	
Paid up share capital	10,000,000		10,000,000	
of which amount eligible for CET1	10,000,000		10,000,000	C
of which amount eligible for AT1	0		0	
Statutory reserves	7,934,504		7,934,504	D
Other reserves	168,535		168,535	E
Retained earnings	6,046,793		6,046,793	F
Minority Interest	0		0	
Proposed dividends	0		0	
Total liabilities and equity	175,468,093	0	175,468,093	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 Pre - Basel III regulatory scope of consolidation from step 2

Components¹ of regulatory capital reported by the bank

Amounts¹ subject to Pre - Basel III treatment

(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	10,000,000
2	Retained earnings	6,046,793
3	Accumulated other comprehensive income (and other reserves)	8,103,039
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	24,149,832
	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)	24,149,832
	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)	(362,000)
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)	24,149,832

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 Pre - Basel III regulatory scope of consolidation from step 2

Amounts¹ subject to Pre - Basel III treatment

Components¹ of regulatory capital reported by the bank

Tier 2 capital: instruments and provisions		
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	1,500,000
47	Directly issued capital instruments subject to phase out from Tier 2	480,000
48	Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	
49	of which: instruments issued by subsidiaries subject to phase out	
50	Provisions	1,147,006
51	Tier 2 capital before regulatory adjustments	
Tier 2 capital: regulatory adjustments		3,127,006
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)	(362,000)
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)	3,127,006
59	Total capital (TC = T1 + T2)	27,276,838
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	161,383,077
Capital ratios		
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	14.96%
62	Tier 1 (as a percentage of risk weighted assets)	14.96%
63	Total capital (as a percentage of risk weighted assets)	16.90%
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)	1,147,006
77	Cap on inclusion of provisions in Tier 2 under standardised approach	1,856,428
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 480mil
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 1,500mil
9 Par value of instrument	SAR 1,500mil
10 Accounting classification	Liability - amortised cost
11 Original date of issuance	17th December 2013
12 Perpetual or dated	Dated
13 Original maturity date	17th December 2020
14 Issuer call subject to prior supervisory approval	Yes
15 Option call date, contingent call dates and redemption amount	Call option only available after 5 years or for a regulatory or tax event, 17th December 2018 as the date for redemption, SABB shall be entitled to redeem in whole, but not in part, by giving not less than thirty (30) days' not more than sixty (60) days' notice to the Sukukholders
16 Subsequent call dates if applicable	As above
Coupons / dividends	
17 Fixed or Floating dividend/coupon	Floating
18 Coupon rate and any related index	6 months SIBOR + 140bps
19 Existence of a dividend stopper	No
20 Fully discretionary, partially discretionary or mandatory	Mandatory
21 Existence of step up or other incentive to redeem	No
22 Non cumulative or cumulative	Non cumulative
23 Convertible or non-convertible	Non - convertible
24 If convertible, conversion trigger (s)	N/A
25 If convertible, fully or partially	N/A
26 If convertible, conversion rate	N/A
27 If convertible, mandatory or optional conversion	N/A
28 If convertible, specify instrument type convertible into	N/A
29 If convertible, specify issuer of instrument it converts into	N/A
30 Write-down feature	Yes
31 If write-down, write-down trigger (s)	Terms of contract of the instrument provide the legal basis for SAMA to trigger write-down (a contractual approach)
32 If write-down, full or partial	Written down fully or partial
33 If write-down, permanent or temporary	Permanent
34 If temporary writedown, description of the write-up mechansim	
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Subordinated. Senior bondholders are immediately senior to this instrument.
36 Non-compliant transitioned features	N/A
37 If yes, specify non-compliant features	N/A

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

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Table 3 - CAPITAL ADEQUACY		
Amount of Exposures Subject To Standardized Approach of Credit Risk and related Capital Requirements (Table 3, (b))		
Portfolios	Amount of exposure	Capital requirement
Sovereigns and central banks:		
SAMA and Saudi Government	40,693,025	-
Others	1,380,636	13,986
Multilateral Development Banks (MDBs)	-	-
Public Sector Entities (PSEs)	-	-
Banks and securities firms	7,994,363	335,274
Corporates	94,838,060	6,729,376
Retail non-mortgages	15,966,848	963,674
Small Business Facilities Enterprises (SBFE's)	-	-
Mortgages	-	-
Residential	10,492,201	841,486
Commercial	-	-
Securitized assets	-	-
Equity	1,806,949	235,977
Others	2,292,998	67,555
Total	175,465,080	9,187,328



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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	85,532	-	53,758	-	139,290

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



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Table 3 - CAPITAL ADEQUACY	
Capital Requirements for Operational Risk* (Table 3, (e))	
Particulars	Capital requirement
Standardized approach	890,214

*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	16.90%	14.96%

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Table 4 (STA) : CREDIT RISK : GENERAL DISCLOSURES

Credit Risk Exposure (Table 4. (b))		
Portfolios	Total gross credit risk exposure	Average gross credit risk exposure over the period
Sovereigns and central banks:		
SAMA and Saudi Government	40,693,025	-
Others	1,380,636	-
Multilateral Development Banks (MDBs)	124,061	-
Public Sector Entities (PSEs)	-	-
Banks and securities firms	16,007,241	-
Corporates	125,687,196	-
Retail non-mortgages	15,975,929	-
Small Business Facilities Enterprises (SBFE's)	-	-
Mortgages	-	-
Residential	10,492,201	-
Commercial	-	-
Securitized assets	-	-
Equity	1,806,949	-
Others	2,292,998	-
Total	214,460,236	-

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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	40,693,025	-	-	-	-	-	40,693,025
Others	-	1,025,787	295,814	-	59,035	-	1,380,636
Multilateral Development Banks (MDBs)	-	-	-	-	-	124,061	124,061
Public Sector Entities (PSEs)	-	-	-	-	-	-	-
Banks and securities firms	2,133,452	4,042,680	5,284,536	1,064,654	67,092	3,414,827	16,007,241
Corporates	124,075,766	1,611,430	-	-	-	-	125,687,196
Retail non-mortgages	15,975,929	-	-	-	-	-	15,975,929
Small Business Facilities Enterprises (SBFE's)	-	-	-	-	-	-	-
Mortgages	-	-	-	-	-	-	-
Residential	10,492,201	-	-	-	-	-	10,492,201
Commercial	-	-	-	-	-	-	-
Securitized assets	-	-	-	-	-	-	-
Equity	1,806,949	-	-	-	-	-	1,806,949
Others	2,292,998	-	-	-	-	-	2,292,998
Total	197,470,320	6,679,897	5,580,350	1,064,654	126,127	3,538,888	214,460,236

Table 4 (STA) : CREDIT RISK : GENERAL DISCLOSURES

Industry Sector Breakdown (Table 4, d)													
	Government and quasi government	Banks and other financial institutions	Agriculture and fishing	Manufacturing	Mining and quarrying	Electricity, water, Gas and health services	Building and construction	Commerce	Transportation and communication	Services	Consumer loans and credit cards	Others	Total
Portfolios													
Sovereigns and central banks:													
SAMA and Saudi Government	40,693,025	-	-	-	-	-	-	-	-	-	-	-	40,693,025
Others	1,380,636	-	-	-	-	-	-	-	-	-	-	-	1,380,636
Multilateral Development Banks (MDBs)	-	124,061	-	-	-	-	-	-	-	-	-	-	124,061
Public Sector Entities (PSEs)	-	-	-	-	-	-	-	-	-	-	-	-	-
Banks and securities firms	-	16,007,241	-	-	-	-	-	-	-	-	-	-	16,007,241
Corporates	-	12,627,696	1,829,828	25,800,854	1,797,553	6,230,870	28,130,797	35,240,399	6,800,649	5,773,222	-	1,455,328	125,687,196
Retail non-mortgages	-	-	-	-	-	-	-	-	-	-	15,975,929	-	15,975,929
Small Business Facilities Enterprises (SBFE's)	-	-	-	-	-	-	-	-	-	-	-	-	-
Mortgages	-	-	-	-	-	-	-	-	-	-	-	-	-
Residential	-	-	-	-	-	-	-	-	-	-	10,492,201	-	10,492,201
Commercial	-	-	-	-	-	-	-	-	-	-	-	-	-
Securitized assets	-	-	-	-	-	-	-	-	-	-	-	-	-
Equity	-	1,806,949	-	-	-	-	-	-	-	-	-	-	1,806,949
Others	-	-	-	-	-	-	-	-	-	-	-	2,292,998	2,292,998
Total	42,073,661	30,565,947	1,829,828	25,800,854	1,797,553	6,230,870	28,130,797	35,240,399	6,800,649	5,773,222	26,468,130	3,748,326	214,460,236

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	6,339,654	-	1,998,190	4,986,864	18,228,153	-	-	1,224,408	7,915,756	40,693,025
Others	-	-	-	223,697	215,675	299,812	298,735	342,717	-	1,380,636
Multilateral Development Banks (MDBs)	-	-	68,289	55,772	-	-	-	-	-	124,061
Public Sector Entities (PSEs)	-	-	-	-	-	-	-	-	-	-
Banks and Securities Firms	2,649,342	400,211	1,307,853	1,806,142	1,947,597	2,734,380	3,478,684	1,683,032	-	16,007,241
Corporates	14,527,669	14,928,230	27,988,561	14,416,114	11,905,622	17,844,595	8,689,766	15,386,639	-	125,687,196
Retail non-mortgages	2,268,547	18,261	47,343	65,734	355,751	3,860,261	9,272,731	87,301	-	15,975,929
Small Business Facilities Enterprises (SBFE's)	-	-	-	-	-	-	-	-	-	-
Mortgages	-	-	-	-	-	-	-	-	-	-
Residential	889	473	199	2,492	5,837	93,130	194,844	10,194,337	-	10,492,201
Commercial	-	-	-	-	-	-	-	-	-	-
Securitized assets	-	-	-	-	-	-	-	-	-	-
Equity	-	-	-	-	-	-	-	-	1,806,949	1,806,949
Others	-	-	-	-	-	-	-	-	2,292,998	2,292,998
Total	25,786,101	15,347,175	31,410,435	21,556,815	32,658,635	24,832,178	21,934,760	28,918,434	12,015,703	214,460,236

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	-	-	2,272	-	-	-	-	-	-	-	-
Agriculture and fishing	-	-	62,953	-	-	-	-	-	-	-	3,784
Manufacturing	128,045	128,045	-	-	-	-	7,478	-	-	7,478	217,486
Mining and quarrying	-	-	-	-	-	-	-	-	-	-	16,670
Electricity, water. Gas and health services	-	-	57,166	-	-	-	-	-	-	-	23,566
Building and construction	502,107	502,107	25,010	-	-	-	101,320	(590)	(165)	100,565	202,955
Commerce	473,593	473,593	196,539	-	-	-	455,366	93	-	455,459	314,178
Transportation and communication	-	-	64,540	-	-	-	-	-	-	-	8,329
Services	57,150	57,150	42,991	-	-	-	22,879	16,767	-	39,646	328,521
Consumer loans and credit cards	45,622	163,449	1,168,691	117,827	-	-	291,120	210,328	(192,945)	308,503	-
Others	340,731	372,556	623,576	31,825	-	-	288,080	(17,243)	-	270,837	31,517
Total	1,547,248	1,696,900	2,243,738	149,652	-	-	1,166,243	209,355	(193,110)	1,182,488	1,147,006



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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	1,547,248	2,243,738	149,652	-	-	1,182,488	1,147,006
Other GCC and Middle East	-	-	-	-	-	-	-
Europe	-	-	-	-	-	-	-
North America	-	-	-	-	-	-	-
SouthEast Asia	-	-	-	-	-	-	-
Others countries	-	-	-	-	-	-	-
Total	1,547,248	2,243,738	149,652	-	-	1,182,488	1,147,006



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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	1,166,243	1,092,426
Charge-offs taken against the allowances during the period	(193,110)	-
Amounts set aside (or reversed) during the period	209,355	54,580
Other adjustments:	-	-
- exchange rate differences	-	-
- business combinations	-	-
- acquisitions and disposals of subsidiaries	-	-
- etc.	-	-
Transfers between allowances	-	-
Balance, end of the year	1,182,488	1,147,006

Table 5 (STA) : CREDIT RISK : DISCLOSURES FOR PORTFOLIOS SUBJECT TO THE STANDARDIZED APPROACH

Allocation of Exposures to Risk Buckets (Table 5, (b))

Particulars	Risk buckets									TOTAL	Deducted	
	0%	20%	35%	50%	75%	100%	150%	Other risk weights	Unrated			
Sovereigns and central banks												
SAMA and Saudi Government	40,693,025	-	-	-	-	-	-	-	-	-	40,693,025	-
Others	1,025,787	59,035	-	265,600	-	30,214	-	-	-	-	1,380,636	-
Multilateral Development Banks (MDBs)	-	-	-	124,011	-	50	-	-	-	-	124,061	-
Public Sector Entities (PSEs)	-	-	-	-	-	-	-	-	-	-	-	-
Banks and securities firms	-	2,763,726	-	13,338,403	-	618,839	-	-	-	-	16,720,968	-
Corporates	-	5,750,495	-	2,732,159	-	110,088,394	304,443	-	-	-	118,875,491	-
Retail non-mortgages	-	-	-	-	15,869,019	597	99,553	-	-	-	15,969,169	-
Small Business Facilities Enterprises (SBFE's)	-	-	-	-	-	-	-	-	-	-	-	-
Mortgages	-	-	-	-	-	-	-	-	-	-	-	-
Residential	-	-	-	-	-	10,439,444	52,757	-	-	-	10,492,201	-
Commercial	-	-	-	-	-	-	-	-	-	-	-	-
Securitized assets	-	-	-	-	-	-	-	-	-	-	-	-
Equity	-	-	-	-	-	1,082,950	-	723,999	-	-	1,806,949	-
Others	1,211,136	296,774	-	-	-	785,088	-	-	-	-	2,292,998	-
TOTAL	42,929,948	8,870,030	-	16,460,173	15,869,019	123,045,576	456,753	723,999	-	-	208,355,498	-

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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	7,099	
Corporates	6,090,879	720,826
Retail non-mortgages	6,760	
Small Business Facilities Enterprises (SBFE's)		
Mortgages		
Residential		
Commercial		
Securitized assets		
Equity		
Others		
Total	6,104,738	720,826

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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	1,140,408
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)	3,108,335
Notional value of credit derivative hedges	
Current credit exposure (by type of credit exposure):	
-Interest rate contracts	1,039,063
-FX contracts	1,903,053
-Equity contracts	166,219
-Credit derivatives	
-Commodity/other contracts	

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

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



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

NIL

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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

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

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

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

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

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

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

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

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

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

Outstanding exposures securitized by the bank

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

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

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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

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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

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

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

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

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

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

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

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

TABLE 9 (u)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH			
Deductions from capital			
Type of underlying assets	Exposures deducted from Tier 1 capital	Credit enhancing I/Os deducted from total capital	Other exposures deducted from total capital
Credit cards	NIL		
Home equity loans			
Commercial loans			
Automobile loans			
Small business loans			
Equipment leases			
Others			

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

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

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

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

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

Re-Securitisation Exposures Retained or Purchased		
Securitisation Exposure	Credit Risk Mitigation	
	Applied	Not Applied
Loans	NIL	
Commitments		
Asset-backed securities		
Mortgage-backed securities		
Corporate bonds		
Equity securities		
Private equity investments		
Others		

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

Re-Securitisation Exposures Retained or Purchased	
Guarantor Credit Worthiness (Grade 1 being the highest)	Aggregate Exposure
Grade 1	NIL
Grade 2	
Grade 3	
Grade 4	
Grade 5	
Grade 6	
Grade 7	

Table 10: MARKET RISK: DISCLOSURES FOR BANKS USING THE STANDARDIZED APPROACH

Level of Market Risks in Terms Of Capital Requirements (Table 10, (b))					
	Interest rate risk	Equity position risk	Foreign exchange risk	Commodity risk	Total
Capital requirements	85,532	-	53,758	-	139,290

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Table 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS

Value of Investments (Table 13, (b))

	Unquoted Investments		Quoted Investments		
	Value disclosed in Financial Statements	Fair Value	Value disclosed in Financial Statements	Fair Value	Publicly quoted share values (if materially different from fair value)
Investments	685,761	685,761	1,121,188	1,469,109	-

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	1,121,188	595,293
Agriculture and Fishing	-	-
Manufacturing	-	-
Mining and Quarrying	-	-
Electricity, water, gas and health services	-	-
Building and Construction	-	-
Commerce	-	-
Transportation and communication	-	-
Services	-	8,409
Others	-	82,059
Total	1,121,188	685,761

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)	(15,582)
Total latent revaluation gains (losses)*	N/A
Unrealised gains (losses) included in capital	(15,582)
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	137,318
Agriculture and Fishing	-
Manufacturing	-
Mining and Quarrying	-
Electricity, water, gas and health services	-
Building and Construction	-
Commerce	-
Transportation and communication	-
Services	673
Others	6,565
Total	144,556

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	



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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	(1,435,984)
USD	(386,018)
	-
Downward rate shocks:	-
SAR	1,435,984
USD	386,018