

B.2 - Template OV1: Overview of RWA

SAR (000)		a	b	c
		RWA		Minimum capital requirements
		31-Dec-16	30-Sep-16	31-Dec-16
1	Credit risk (excluding counterparty credit risk) (CCR)	78,022,425	80,036,508	6,241,794
2	Of which standardised approach (SA)	78,022,425	80,036,508	6,241,794
3	Of which internal rating-based (IRB) approach	-	-	-
4	Counterparty credit risk	1,087,006	932,904	86,960
5	Of which standardised approach for counterparty credit risk (SA-CCR)	1,087,006	932,904	86,960
6	Of which internal model method (IMM)	-	-	-
7	Equity positions in banking book under market-based approach	-	-	-
8	Equity investments in funds – look-through approach	-	-	-
9	Equity investments in funds – mandate-based approach	-	-	-
10	Equity investments in funds – fall-back approach	-	-	-
11	Settlement risk	-	-	-
12	Securitisation exposures in banking book	-	-	-
13	Of which IRB ratings-based approach (RBA)	-	-	-
14	Of which IRB Supervisory Formula Approach (SFA)	-	-	-
15	Of which SA/simplified supervisory formula approach (SSFA)	-	-	-
16	Market risk	605,492	1,255,204	48,439
17	Of which standardised approach (SA)	605,492	1,255,204	48,439
18	Of which internal model approaches (IMM)	-	-	-
19	Operational risk	4,294,667	3,924,371	343,573
20	Of which Basic Indicator Approach	4,294,667	3,924,371	343,573
21	Of which Standardised Approach	-	-	-
22	Of which Advanced Measurement Approach	-	-	-
23	Amounts below the thresholds for deduction (subject to 250% risk weight)	-	-	-
24	Floor adjustment	-	-	-
25	Total (1+4+7+8+9+10+11+12+16+19+23+24)	84,009,590	86,148,987	6,720,767

B.3 - Template LI1: Differences between accounting and regulatory scopes of consolidation and mapping of financial statement categories with regulatory risk categories

SAR (000)	a	b	c	d	e	f	g
	Carrying values as reported in published financial	Carrying values under scope of regulatory consolidation	Subject to credit risk framework	Subject to counterparty credit risk framework	Carrying values of items:		
					Subject to the securitisation framework	Subject to the market risk framework	Not subject to capital requirements or subject to deduction from capital
Assets							
Cash and balances with SAMA	5,684,338	5,684,338	5,684,338	-	-	-	-
Due from banks and other financial institutions	2,302,293	2,302,293	2,302,293	-	-	-	-
Investments, net	21,447,894	21,447,894	21,447,894	-	-	-	-
Loans and advances, net	60,249,052	60,249,052	60,798,566	-	-	-	-
Investments in associates	1,000,337	1,000,337	1,000,337	-	-	-	-
Property, equipment, and intangibles, net	987,600	987,600	987,600	-	-	-	-
Positive fair values of derivatives	1,914,717	1,914,717	-	1,706,456	-	-	-
Other real estate	418,724	418,724	418,724	-	-	-	-
Other assets	356,543	356,543	356,543	-	-	-	-
Total assets	94,361,498	94,361,498	92,996,295	1,706,456	-	-	-
Liabilities							
Due to banks and other financial institutions	8,996,716	-	-	-	-	-	8,996,716
Customer deposits	65,640,325	-	-	-	-	-	65,640,325
Term loans	2,032,187	-	-	-	-	-	2,032,187
Subordinated debt	2,002,373	-	-	-	-	-	2,002,373
Negative fair values of derivatives	1,424,927	-	-	-	-	-	1,424,927
Other liabilities	721,782	-	-	-	-	-	721,782
Total liabilities	80,818,310	-	-	-	-	-	80,818,310
Total Equity	13,543,188						13,543,188
Total liabilities and equity	94,361,498						94,361,498

B.4 - Template LI2: Main sources of differences between regulatory exposure amounts and carrying values in financial statements

SAR (000)		a	b	c	d	e
		Total	Items subject to:			
	Credit risk framework		Securitisation framework	Counterparty credit risk framework	Market risk framework	
1	Asset carrying value amount under scope of regulatory consolidation (as per template LI1)	94,361,498	92,996,295	-	1,706,456	-
2	Liabilities carrying value amount under regulatory scope of consolidation (as per template LI1)	-	-	-	-	-
3	Total net amount under regulatory scope of consolidation	94,361,498	92,996,295	-	1,706,456	-
4	Off-balance sheet amounts	11,264,500	8,349,473	-	-	-
5	Differences in valuations	-	-	-	-	-
6	Differences due to different netting rules, other than those already included in row 2	-	-	-	-	-
7	Differences due to consideration of provisions	549,514	549,514	-	-	-
8	Differences due to prudential filters	-	-	-	-	-
9	Market Risk of Fx Exposure					455,492
10	Derivatives	23,525,125		-	271,967	150,000
11	Exposure amounts considered for regulatory purposes	129,700,637	101,895,282	-	1,978,423	605,492

B.7 - Template CR1: Credit quality of assets

SAR (000)		a	b	c	d
		Gross carrying values of		Allowances/ impairments	Net values (a+b-c)
		Defaulted exposures	Non-defaulted exposures		
1	Loans	1,512,019	59,731,877	994,844	60,249,052
2	Debt Securities	-	20,430,147	-	20,430,147
3	Off-balance sheet exposures	3,740	11,264,500	-	11,268,240
4	Total	1,515,759	91,426,524	994,844	91,947,439

Defaulted exposures comprise of non-performing loans and past due over 90 days, but not impaired

B.8 - Template CR2: Changes in stock of defaulted loans and debt securities

1	Defaulted loans and debt securities at end of the previous reporting period	1,596,507
2	Loans and debt securities that have defaulted since the last reporting period	500,678
3	Returned to non-defaulted status	(492,307)
4	Amounts written off	(89,119)
5	Other changes	0
6	Defaulted loans and debt securities at end of the reporting period (1+2-3-4±5)	1,515,759

B9.1: CREDIT RISK: GENERAL DISCLOSURES
Geographic Breakdown

Portfolios	Geographic area						Total
	Saudi Arabia	Other GCC & Middle East	Europe	North America	South East Asia	Others Countries	
Sovereigns and central banks:							
SAMA and Saudi Government	11,357,135	-	-	-	-	-	11,357,135
Others	3,350,590	-	-	-	-	-	3,350,590
Multilateral Development Banks (MDBs)	-	-	-	-	-	-	-
Public Sector Entities (PSEs)	-	-	-	-	-	-	-
Banks and securities firms	4,781,278	1,946,301	2,196,548	1,601,120	386,172	241,249	11,152,668
Corporates	42,617,050	4,658,334	335,141	527,346	-	0	48,137,871
Retail non-mortgages	15,939,342	-	-	-	-	-	15,939,342
Small Business Facilities Enterprises (SBFE's)	33,001	-	-	-	-	-	33,001
Mortgages	-	-	-	-	-	-	-
Residential	745,852	-	-	-	-	-	745,852
Commercial	4,516,390	-	-	-	-	-	4,516,390
Securitized assets	-	-	-	-	-	-	-
Equity	945,860	-	-	71,887	-	-	1,017,746
Others	8,566,889	-	-	-	-	-	8,566,889
Total	92,853,387	6,604,635	2,531,689	2,200,354	386,172	241,249	104,817,485

B9.2: CREDIT RISK: GENERAL DISCLOSURES
Industry Sector Breakdown

Portfolios	Industry Sector												
	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	11,357,135	-	-	-	-	-	-	-	-	-	-	-	11,357,135
Others	3,350,590	-	-	-	-	-	-	-	-	-	-	-	3,350,590
Multilateral Development Banks (MDBs)	-	-	-	-	-	-	-	-	-	-	-	-	-
Public Sector Entities (PSEs)	-	-	-	-	-	-	-	-	-	-	-	-	-
Banks and securities firms	2,464,300	8,688,367	-	-	-	-	-	-	-	-	-	-	11,152,667
Corporates	2,455,348	4,588,349	35,128	7,556,653	926,964	961,812	10,253,767	16,106,943	2,154,756	2,743,508	-	354,643	48,137,872
Retail non-mortgages	0	-	-	365	200	(0)	2,255	5,317	-	-	15,931,205	(0)	15,939,341
Small Business Facilities Enterprises (S	421	-	-	3,233	4	1	4,344	13,788	559	10,472	-	180	33,001
Mortgages	-	-	-	-	-	-	-	-	-	-	-	-	-
Residential	669	-	-	-	-	-	-	-	-	-	-	745,183	745,852
Commercial	-	9,611	-	-	-	-	133,824	2,170,277	-	47,112	-	2,155,566	4,516,391
Securitized assets	-	-	-	-	-	-	-	-	-	-	-	-	-
Equity	-	942,110	-	71,887	-	-	-	-	-	3,750	-	-	1,017,746
Others	(0)	(0)	-	-	-	-	-	677,333	-	-	-	7,889,557	8,566,890
Total	19,628,464	14,228,436	35,128	7,632,138	927,167	961,812	10,394,189	18,973,658	2,155,315	2,804,842	15,931,205	11,145,129	104,817,485

B9.3: CREDIT RISK: GENERAL DISCLOSURES
Residual Contractual Maturity Breakdown

Portfolios	Maturity breakdown									
	Less than 8 days	8-30 days	31-90 days	91-180 days	181-360 days	2-3 years	4-5 years	Over 5 years	No Fixed Maturity	Total
Sovereigns and central banks:										
SAMA and Saudi Government*	1,385,573	-	-	-	-	-	1,948,805	4,446,994	3,575,763	11,357,135
Others	-	-	-	208,981	-	77,077	1,097,203	1,967,330	-	3,350,591
Multilateral Development Banks (MDBs)	-	-	-	-	-	-	-	-	-	-
Public Sector Entities (PSEs)	-	-	-	-	-	-	-	-	-	-
Banks and securities firms	2,131,137	1,267,071	622,467	117,373	636,981	1,539,953	2,775,151	1,062,196	1,000,337	11,152,667
Corporates	2,847,235	3,991,501	7,763,915	9,662,278	4,703,862	6,205,491	6,941,351	5,303,211	719,027	48,137,872
Retail non-mortgages	635	3,562	12,089	21,022	71,670	2,485,630	9,689,321	470,266	3,185,146	15,939,341
Small Business Facilities Enterprises (SBFE's)	425	1,188	3,351	8,939	2,153	10,431	380	180	5,953	33,001
Mortgages	-	-	-	-	-	-	-	-	-	-
Residential					58	2,167	19,937	723,689		745,852
Commercial	117,592	20,285	1,061,581	205,003	307,511	841,181	1,813,686	149,550		4,516,390
Securitized assets	-	-	-	-	-	-	-	-	-	-
Equity	-	-	-	-	-	-	-	-	1,017,746	1,017,746
Others	881,498	393,642	1,002,300	1,925,204	932,156	989,296	1,036,469	-	1,406,324	8,566,889
Total	7,364,095	5,677,250	10,465,704	12,148,801	6,654,391	12,151,227	25,322,304	14,123,416	10,910,296	104,817,485

B9.4: CREDIT RISK: GENERAL DISCLOSURES
Impaired Loans, Past Due Loans and Allowances

Industry sector	Impaired loans	Defaulted	Aging of Past Due Loans (days)				Specific allowances			General allowances
			Less than 90	90-180	180-360	Over 360	Charges / transfers during the period	Charge-offs during the period	Balance at the end of the period	
Government and quasi government	-	-	-	-	-	-	-	-	-	1,423
Banks and other financial institutions	27,065	5,144	5,719	5,144	-	-	68,000	-	27,100	33,313
Agriculture and fishing	-	-	-	-	-	-	-	-	-	227
Manufacturing	1,727	98,066	24,206	40,788	57,278	-	-	-	2,000	54,146
Mining and quarrying	-	4	4,796	4	-	-	-	-	-	6,729
Electricity, water, gas and health services	-	-	-	-	-	-	-	-	-	-
Building and Construction	559,191	29,913	57,503	14,022	15,891	-	-	-	700	56,487
Commerce	202,015	127,867	63,050	-	126,419	1,448	-	(9,300)	146,794	105,789
Transportation and communication	45,112	-	-	-	-	-	800	-	30,800	16,551
Services	12,742	-	12,176	-	-	-	-	(1,800)	15,400	17,207
Consumer loans and credit cards	214,637	-	92,016	-	-	-	164,554	(156,565)	214,636	165,662
Others / (General)	7,124	181,412	7,544	235	58,360	122,817	-	(3,194)	7,900	91,980
Total	1,069,613	442,406	267,010	60,193	257,948	124,265	233,354	(170,859)	445,330	549,514

B9.5: CREDIT RISK: GENERAL DISCLOSURES
Impaired Loans, Past Due Loans And Allowances

Geographic area	Impaired loans	Aging of Past Due Loans (days)				Specific allowances	General allowances
		Less than 90	90-180	180-360	Over 360		
Saudi Arabia	1,069,613	267,010	60,193	257,948	124,265	445,330	549,514
Other GCC & Middle East		-	-	-	-		
Europe		-	-	-	-		
North America		-	-	-	-		
South East Asia		-	-	-	-		
Others countries		-	-	-	-		
Total	1,069,613	267,010	60,193	257,948	124,265	445,330	549,514

B9.6: CREDIT RISK: GENERAL DISCLOSURES
Reconciliation Of Changes In The Allowances For Loan Impairment

Particulars	Specific allowances	General allowances
Balance, beginning of the year	382,834	455,882
Charge-offs taken against the allowances during the period	(170,859)	(7,000)
Amounts set aside (or reversed) during the period	145,930	100,070
Other adjustments:	-	-
- exchange rate differences	-	-
- business combinations	-	-
- acquisitions and disposals of subsidiaries	-	-
- recoveries	87,425	562
Transfers between allowances	-	-
Balance, end of the year	445,330	549,514

▪ Charge-offs and recoveries that have been recorded directly to the income statement are SAR NIL and SAR NIL respectively.

B.11 - Template CR3: Credit risk mitigation techniques – overview

SAR (000)		a	b	c	d	e	f	g
		Exposures unsecured: carrying amount	Exposures secured by collateral	Exposures secured by collateral, of which: secured amount	Exposures secured by financial guarantees	Exposures secured by financial guarantees, of which: secured amount	Exposures secured by credit derivatives	Exposures secured by credit derivatives, of which: secured amount
1	Loans	60,249,052	-	-	-	-	-	-
2	Debt securities	20,430,147	-	-	-	-	-	-
3	Total	80,679,199	-	-	-	-	-	-
4	Of which defaulted	-	-	-	-	-	-	-

B.13 - Template CR4: Standardised approach – credit risk exposure and Credit Risk Mitigation (CRM) effects

SAR (000)		a	b	c	d	e	f
		Exposures before CCF and CRM		Exposures post-CCF and CRM		RWA and RWA density	
Asset classes		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
1	Sovereigns and their central banks	14,707,725	-	14,707,725	-	-	-
2	Non-central government public sector entities	-	-	-	-	-	-
3	Multilateral development banks	-	240,000	-	-	-	-
4	Banks and Securities firms	9,693,558	49,089,427	9,693,558	217,858	3,681,591	0.37
5	Corporates	40,398,499	41,731,693	40,223,405	7,181,137	45,720,198	0.96
6	Regulatory retail portfolios	16,183,940	169,097	15,963,404	8,939	12,099,481	0.76
7	Secured by residential property	745,852	-	745,852	-	746,244	1.00
8	Secured by commercial real estate	4,516,390	-	4,516,390	-	4,516,390	1.00
9	Equity	1,017,746	-	1,017,746	-	1,017,746	1.00
10	Past-due loans	-	-	-	-	-	-
11	Higher-risk categories	-	-	-	-	-	-
12	Other assets	8,092,632	8,581,812	8,046,032	517,016	10,240,775	1.20
13	Total	95,356,342	99,812,029	94,914,112	7,924,950	78,022,425	6.29

B.14 - Template CR5: Standardised approach – exposures by asset classes and risk weights

SAR (000)		a	b	c	d	e	f	g	h	i	j
Asset classes/ Risk weight*		0%	10%	20%	35%	50%	75%	100%	150%	Others**	Total credit exposures amount (post CCF and post-CRM)
1	Sovereigns and their central banks	14,707,726									14,707,726
2	Non-central government public sector entities (PSEs)										-
3	Multilateral development banks (MDBs)										-
4	Banks & Securities firms			4,050,433		4,212,017		88,009	560,620	1,000,337	9,911,416
5	Corporates			2,936,204		1,641,170		41,829,874	997,294	-	47,404,542
6	Regulatory retail portfolios						15,808,498	5,318	158,527		15,972,343
7	Secured by residential property							745,067	785		745,852
8	Secured by commercial real estate							4,516,390			4,516,390
9	Equity							1,017,747			1,017,747
10	Past-due loans										-
11	Higher-risk categories										-
12	Other assets							8,563,046			8,563,046
13	Total	14,707,726	-	6,986,637	-	5,853,187	15,808,498	56,765,451	1,717,226	1,000,337	102,839,062

*Banks subject to the simplified standardised approach should indicate risk weights determined by the supervisory authority in the columns.

** Investments in Associates

B.22 - Template CCR1: Analysis of counterparty credit risk (CCR)[1] exposure by approach

SAR (000)		a	b	c	d	e	f
		Replacement cost	Potential future exposure	EEPE	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
1	SA-CCR (for derivatives)	1,706,456	271,967		1.4	1,978,423	1,087,006
2	Internal Model Method (for derivatives and SFTs)						
3	Simple Approach for credit risk mitigation (for SFTs)						
4	Comprehensive Approach for credit risk mitigation (for SFTs)						
5	VaR for SFTs						
6	Total						1,087,006

B.23 - Template CCR2: Credit valuation adjustment (CVA) capital charge

SAR (000)		a	b
		EAD post-CRM	RWA
	Total portfolios subject to the Advanced CVA capital charge		
1	(i) VaR component (including the 3×multiplier)		
2	(ii) Stressed VaR component (including the 3×multiplier)		
3	All portfolios subject to the Standardised CVA capital charge	1,978,423	58,748
4	Total subject to the CVA capital charge	1,978,423	58,748

B.24 - Template CCR3: Standardised approach – CCR exposures by regulatory portfolio and risk weights

SAR (000)	a	b	c	d	e	f	g	h	i
Regulatory portfolio*/ Risk weight***	0%	10%	20%	50%	75%	100%	150%	Others	Total credit exposures
Sovereigns and their central banks									-
Non-central government public sector entities (PSEs)									-
Multilateral development banks (MDBs)									-
Banks and Securities firms			914,142	327,309					1,241,451
									-
Corporates				110,397		622,733			733,130
Regulatory retail portfolios									-
Other assets						3,843			3,843
Total	-	-	914,142	437,706	-	626,576	-	-	1,978,424

*The breakdown by risk weight and regulatory portfolio included in the template is for illustrative purposes. Banks may complete the template with the breakdown of asset classes according to the local implementation of the Basel framework.

**Banks subject to the simplified standardised approach should indicate risk weights determined by the supervisory authority in the columns.

B.37 - Template MR1: Market risk under standardised approach

SAR (000)		a
		RWA
	Outright products	605,492
1	Interest rate risk (general and specific)	150,000
2	Equity risk (general and specific)	-
3	Foreign exchange risk	455,492
4	Commodity risk	-
	Options	-
5	Simplified approach	-
6	Delta-plus method	-
7	Scenario approach	-
8	Securitisation	-
9	Total	605,492

The Bank's market risk component comprises of Fx and Interest Rate Risk.

The Bank does not maintain trading book positions in Equity and OTC Derivatives.

B 42.1: INTEREST RATE RISK IN THE BANKING BOOK (IRRBB)
200bp Interest Rate Shocks for currencies with more than 5% of Assets or Liabilities

Rate Shocks	Change in earnings
Upward rate shocks:	
SAR	27,000
USD	48,673
Downward rate shocks:	
SAR	(27,000)
USD	(48,673)