



BASEL III PILLAR 3 QUANTITATIVE DISCLOSURES

30 June 2016

Frequency : SA
Location : W

TABLE 1: SCOPE OF APPLICATION - JUNE 2016	
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:	Nil
1. Subsidiary 1	
2. Subsidiary 2	
3. Subsidiary 3	
4. Subsidiary n	

Frequency : Quarterly

Location : Quarterly Financial Statement

TABLE 2: CAPITAL STRUCTURE - JUNE 2016

Balance sheet - Step 1 (Table 2(b))

All figures are in SAR'000

	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	11,656,065		11,656,065
Due from banks and other financial institutions	8,016,898		8,016,898
Investments, net	23,036,993		23,036,993
Loans and advances, net	117,877,371		117,877,371
Debt securities	0		0
Trading assets	0		0
Investment in associates	604,172		604,172
Derivatives	321,910		321,910
Investment property	1,663,782		1,663,782
Other real estate	136,634		136,634
Property and equipment, net	1,929,364		1,929,364
Other assets	1,335,275		1,335,275
Total assets	166,578,464	0	166,578,464
Liabilities			
Due to Banks and other financial institutions	7,500,402		7,500,402
Items in the course of collection due to other banks	0		0
Customer deposits	129,159,477		129,159,477
Trading liabilities	0		0
Local sukuk issued	2,015,618		2,015,618
Derivatives	409,531		409,531
Retirement benefit liabilities	0		0
Taxation liabilities	0		0
Accruals and deferred income	0		0
Other liabilities	4,470,196		4,470,196
Subtotal	143,555,224	0	143,555,224
Paid up share capital	10,000,000		10,000,000
Statutory reserves	8,732,000		8,732,000
Other reserves	(51,398)		(51,398)
Retained earnings	3,627,121	0	3,627,121
Minority Interest	715,517		715,517
Proposed dividends	0		0
Total liabilities and equity	166,578,464	0	166,578,464

Frequency : Quarterly
Location : Quarterly Financial Statement

TABLE 2: CAPITAL STRUCTURE - JUNE 2016

Balance sheet - Step 2 (Table 2(c))

All figures are in SAR'000

	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	11,656,065		11,656,065	
Due from banks and other financial institutions	8,016,898		8,016,898	
Investments, net	23,036,993		23,036,993	
Loans and advances, net	117,877,371		117,877,371	
of which Collective provisions	881,451		881,451	A
Debt securities	0		0	
Equity shares	0		0	
Investment in associates	604,172		604,172	
Derivatives	321,910		321,910	
Investment property	1,663,782		1,663,782	
Other real estate	136,634		136,634	
Property and equipment, net	1,929,364		1,929,364	
Other assets	1,335,275		1,335,275	
Total assets	166,578,464	0	166,578,464	
Liabilities				
Due to Banks and other financial institutions	7,500,402		7,500,402	
Items in the course of collection due to other banks	0		0	
Customer deposits	129,159,477		129,159,477	
Trading liabilities	0		0	
Local sukuk issued	2,015,618		2,015,618	
of which Tier 2 capital instruments	2,000,000		2,000,000	B
Derivatives	409,531		409,531	
Retirement benefit liabilities	0		0	
Taxation liabilities	0		0	
Accruals and deferred income	0		0	
Borrowings	0		0	
Other liabilities	4,470,196		4,470,196	
Subtotal	143,555,224	0	143,555,224	
Paid up share capital	10,000,000		10,000,000	
of which amount eligible for CET1	10,000,000		10,000,000	H
of which amount eligible for AT1	0		0	
Statutory reserves	8,732,000		8,732,000	
Other reserves	(51,398)		(51,398)	G C J
Retained earnings	3,627,121	0	3,627,121	
SAMA supervisory provision adjustment	0		0	
Minority Interest	715,517		715,517	
Proposed dividends	0		0	
Total liabilities and equity	166,578,464	0	166,578,464	

Frequency : Quarterly
Location : Quarterly Financial Statement

TABLE 2: CAPITAL STRUCTURE - JUNE 2016

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

All figures are in SAR'000

Source based on reference numbers / letters of the balance sheet under the regulatory scope of consolidation from step 2

	Components ¹ of regulatory capital reported by the bank	Amounts ¹ 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	12,359,121
3	Accumulated other comprehensive income (and other reserves)	(51,398)
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	
	Common Equity Tier 1 capital: Regulatory adjustments	22,307,723
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)	22,307,723
	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)	
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)	22,307,723

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Note: Items which are not applicable are to be left blank.

Frequency : Quarterly
Location : Quarterly Financial Statement

TABLE 2: CAPITAL STRUCTURE - JUNE 2016

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

All figures are in SAR'000

	Components ¹ of regulatory capital reported by the bank	Amounts ¹ subject to Pre - Basel III treatment	Source based on reference numbers / letters of the balance sheet under the regulatory scope of consolidation from step 2
Tier 2 capital: instruments and provisions			
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	2,000,000	B
47	Directly issued capital instruments subject to phase out from Tier 2		
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	881,451	A
51	Tier 2 capital before regulatory adjustments	2,881,451	
Tier 2 capital: regulatory adjustments			
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)	0	
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)	2,881,451	
59	Total capital (TC = T1 + T2)	25,189,174	
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	163,089,932	
Capital ratios			
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	13.68%	
62	Tier 1 (as a percentage of risk weighted assets)	13.68%	
63	Total capital (as a percentage of risk weighted assets)	15.44%	
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)	5.125%	
65	of which: capital conservation buffer requirement	0.625%	
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)	8.55%	
National minima (if different from Basel 3)			
69	National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum)		
70	National Tier 1 minimum ratio (if different from Basel 3 minimum)		
71	National total capital minimum ratio (if different from Basel 3 minimum)		
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)	881,451	
77	Cap on inclusion of provisions in Tier 2 under standardised approach	1,855,209	
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)		

Note: Items which are not applicable are to be left blank.

TABLE 2: CAPITAL STRUCTURE - JUNE 2016

Main features template of regulatory capital instruments - (Table 2(e))

1 Issuer	Arab National Bank
2 Unique identifier (eg CUSPIN, ISIN or Bloomberg identifier for private placement)	SA13TFK0GSJ4
3 Governing law(s) of the instrument	Law of Kingdom of Saudi Arabia
Regulatory treatment	
4 Transitional Basel III rules	N/A
5 Post-transitional Basel III rules	Tier 2
6 Eligible at solo/igroup/group&solo	Solo & Group
7 Instrument type	Unsecured Subordinated Sukuk
8 Amount recognized in regulatory capital (Currency in mil, as of most recent reporting date)	SAR 2 billion
9 Par value of instrument	SAR 2 billion
10 Accounting classification	Liability- Held at Amortised Cost
11 Original date of issuance	7-Oct-15
12 Perpetual or dated	Dated
13 Original maturity date	7-Oct-25
14 Issuer call subject to prior supervisory approval	Yes
15 Option call date, contingent call dates and redemption amount	First Call date 7 Oct 2020, and callable on each subsequent periodic distribution date at PAR in whole (but not in part), with a notice period not less than 15 days nor more than 30 days
16 Subsequent call dates if applicable	Semi-annually
Coupons / dividends	
17 Fixed or Floating dividend/coupon	Floating
18 Coupon rate and any related index	6m 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	At the point of Non-viability
31 If write-down, write-down trigger (s)	Determined by the Banking Regulator
32 If write-down, full or partial	Determined by the Banking Regulator
33 If write-down, permanent or temporary	Determined by the Banking Regulator
34 If temporary writedown, description of the write-up mechanism	Determined by the Banking Regulator
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Subordinated in right and priority of payment, to the prior payment in full of all deposit liabilities and all other unsubordinated liabilities of the Issuer except all other present and future unsecured and subordinated obligations of the Issuer which by their terms rank equally in right and priority of payment with the Instrument
36 Non-compliant transitioned features	No
37 If yes, specify non-compliant features	N/A

Frequency : SA

Location : W

TABLE 3 : CAPITAL ADEQUACY - JUNE 2016

Amount of Exposures Subject To Standardized Approach of Credit Risk and related Capital Requirements (TABLE 3, (b)) (Figures in SR 000's)

Portfolios	Amount of exposures	Capital requirements
Sovereigns and central banks:	23,752,280	-
SAMA and Saudi Government	18,306,187	-
Others	5,446,093	-
Multilateral Development Banks (MDBs)	-	-
Public Sector Entities (PSEs)	-	-
Banks and securities firms	11,972,306	504,071
Corporates	97,354,861	7,583,572
Retail non-mortgages	25,843,001	1,550,556
Small Business Facilities Enterprises (SBFE's)	-	-
Mortgages	1,505,345	120,236
Residential	1,505,345	120,236
Commercial	-	-
Securitized assets	-	-
Equity	1,036,868	82,949
Others	8,333,724	352,396
Total	169,798,385	10,193,780

Frequency : SA
Location : W

TABLE 3: CAPITAL ADEQUACY - JUNE 2016

Capital Requirements For Market Risk* (822, Table 3, (d)) (Figures in SR 000's)

	Interest rate risk	Equity position risk	Foreign exchange risk	Commodity risk	Options	Total
Standardised approach	25,675		90,887	46,186	386	163,134
Internal models approach						

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

Frequency: SA Location: W

TABLE 3: CAPITAL ADEQUACY - JUNE 2016	
Capital Requirements for Operational Risk* (Table 3, (e)) (Figures in SR 000's)	
Particulars	Capital requirement
• Basic indicator approach;	
• Standardized approach;	
• Alternate standardized approach;	1,010,720
• Advanced measurement approach (AMA).	
Total	1,010,720

* Capital requirement is to be disclosed only for the approach used.

Frequency : Quarterly
 Location : Quarterly Report

TABLE 3: CAPITAL ADEQUACY - JUNE 2016

Capital Adequacy Ratios (TABLE 3, (f))

Particulars	Total capital ratio	Tier 1 capital ratio
	%	
Top consolidated level	15.44%	13.68%
Bank significant stand alone subsidiary 1		
Bank significant stand alone subsidiary 2		
Bank significant stand alone subsidiary 3		
Bank significant stand alone subsidiary n		

Frequency : SA

Location : W

**TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES
JUNE 2016**

Credit Risk Exposure (Table 4, (b)) (Figures in SR 000's)		
Portfolios	Total gross credit risk exposure*	Average gross credit risk exposure over the period**
Sovereigns and central banks:	23,831,292	29,286,271
SAMA and Saudi Government	18,309,937	22,717,837
Others	5,521,355	6,568,434
Multilateral Development Banks (MDBs)		
Public Sector Entities (PSEs)		
Banks and securities firms	14,863,118	12,472,608
Corporates	114,928,036	112,944,559
Retail non-mortgages	25,842,600	25,728,256
Small Business Facilities Enterprises (SBFE's)		
Mortgages	1,502,953	1,446,521
Residential	1,502,953	1,446,521
Commercial		
Securitized assets		
Equity	1,036,868	1,038,765
Others	7,778,656	7,813,517
Total	189,783,523	190,730,497

* This also covers off-balance sheet items at credit equivalent values

** Average is calculated at the end-of-quarter balances, for the last 4 quarters.

Frequency : SA

Location : W

TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES - JUNE 2016

Geographic Breakdown (Table 4, (c)) (Figures in SR 000's)

Portfolios	Geographic area						Total
	Saudi Arabia	Other GCC & Middle East	Europe	North America	South East Asia	Others countries	
Sovereigns and central banks:	18,309,937		76,121	5,445,234			23,831,292
SAMA and Saudi Government	18,309,937						18,309,937
Others			76,121	5,445,234			5,521,355
Multilateral Development Banks (MDBs)							-
Public Sector Entities (PSEs)							-
Banks and securities firms	8,529,021	3,536,586	1,346,064	1,048,393	306,087	96,967	14,863,118
Corporates	113,493,614	294,091	855,404	729		284,198	114,928,036
Retail non-mortgages	25,842,600						25,842,600
Small Business Facilities Enterprises (SBFE's)							-
Mortgages	1,502,953						1,502,953
Residential	1,502,953						1,502,953
Commercial							-
Securitized assets							-
Equity	1,036,868						1,036,868
Others	7,778,656						7,778,656
Total	176,493,649	3,830,677	2,277,589	6,494,356	306,087	381,165	189,783,523

TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES - JUNE 2016

Industry Sector Breakdown (Table 4, (d)) (Figures in SR 000's)

Portfolios	Industry sector												Total
	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	
Sovereigns and central banks:	23,831,292												23,831,292
SAMA and Saudi Government	18,309,937												18,309,937
Others	5,521,355												5,521,355
Multilateral Development Banks (MDBs)													-
Public Sector Entities (PSEs)													-
Banks and securities firms		14,863,118											14,863,118
Corporates	15,517	9,553,082	1,744,317	16,230,866	594,109	8,251,835	16,714,865	17,888,925	6,242,182	4,753,852		32,938,486	114,928,036
Retail non-mortgages											25,842,600		25,842,600
Small Business Facilities Enterprises (SBFE's)													-
Mortgages												1,502,953	1,502,953
Residential												1,502,953	1,502,953
Commercial													-
Securitized assets													-
Equity		507,891	20,779	193,003	3,927	84,554			149,103	77,611			1,036,868
Others			783	4,659			5,283	295,235	4,355	867	2,686	7,464,788	7,778,656
Total	23,846,809	24,924,091	1,765,879	16,428,528	598,036	8,336,389	16,720,148	18,184,160	6,395,640	4,832,330	25,845,286	41,906,227	189,783,523

TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES - JUNE 2016

Residual Contractual Maturity Breakdown (Table 4, (e)) (Figures in SR 000's)

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 Fixed Maturity	Total
Sovereigns and central banks:	1,360,960	19,647	60,433	19,454	296,846	5,397,354	600,025	8,850,374	7,226,199	23,831,292
SAMA and Saudi Government	1,285,697	894	9,712	720	215,358	120,958	600,025	8,850,374	7,226,199	18,309,937
Others	75,263	18,753	50,721	18,734	81,488	5,276,396				5,521,355
Multilateral Development Banks (MDBs)										-
Public Sector Entities (PSEs)										-
Banks and securities firms	4,923,230	1,164,834	22,048	531,946	1,305,394	2,109,403	1,172,775	535,308	3,098,180	14,863,118
Corporates	1,797,053	6,427,878	13,612,479	16,218,251	28,422,226	20,284,660	14,764,870	9,956,384	3,444,235	114,928,036
Retail non-mortgages	2,293	7,032	39,598	114,350	630,786	6,716,239	17,773,269	559,033		25,842,600
Small Business Facilities Enterprises (SBFE's)										-
Mortgages	10	0	94	464	2,605	25,042	102,956	1,371,782		1,502,953
Residential	10		94	464	2,605	25,042	102,956	1,371,782		1,502,953
Commercial										-
Securitized assets										-
Equity									1,036,868	1,036,868
Others		5,077	10,027	17,477	29,311	62,753	25,418	44,856	7,583,737	7,778,656
Total	8,083,546	7,624,468	13,744,679	16,901,942	30,687,168	34,595,451	34,439,313	21,317,737	22,389,219	189,783,523

TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES - JUNE 2016

Impaired Loans, Past Due Loans and Allowances (Table 4, (f)) (Figures in SR 000's)

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 during the Year To Date	Charge-offs during the Year To Date	Balance at the end of the Year To Date	
Government and quasi government	-	-	-	-	-	-	-	-	-	-
Banks and Other Financial Institutions	-	-	25,239	-	-	-	-	-	-	-
Agriculture and fishing	-	-	929	-	-	-	-	-	-	-
Manufacturing	745,356	3,256	61,049	-	-	3,256	2,849	-	169,280	-
Mining and quarrying	-	-	14,219	-	-	-	-	-	-	-
Electricity, water, gas and health services	-	-	2,523	-	-	-	-	-	-	-
Building and construction	291,399	83,193	116,378	592	-	82,602	44,070	341,134	374,619	-
Commerce	674,846	583,271	152,095	136,350	7,898	439,023	52,705	-	653,853	-
Transportation and communication	88,803	88,799	31,757	14,503	-	74,295	(1,468)	-	98,687	-
Services	145,894	16,796	84,558	-	21	16,775	(1,740)	-	42,442	-
Consumer loans and credit cards	448,820	127,243	1,449,064	127,243	-	-	180,635	136,935	106,166	-
Others	389,609	2,251	201,549	29	109	2,113	(939)	-	274,933	-
Total	2,784,727	904,809	2,139,360	278,717	8,028	618,064	276,112	478,069	1,719,980	881,451

* Impaired loans defined as any loan with specific provision

** Defaulted loans defined as non-performing loans

Frequency : SA

Location : W

TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES - JUNE 2016

Impaired Loans, Past Due Loans And Allowances (Table 4, (g)) (Figures in SR 000's)

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	2,409,243	2,139,360	278,717	8,028	618,064	1,459,980	881,451
Other GCC & Middle East	375,484	0	0	0	0	260,000	0
Europe	0	0	0	0	0	0	0
North America	0	0	0	0	0	0	0
South East Asia	0	0	0	0	0	0	0
Others countries	0	0	0	0	0	0	0
Total	2,784,727	2,139,360	278,717	8,028	618,064	1,719,980	881,451

Frequency : SA

Location : W

**TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES
JUNE 2016**

**Reconciliation Of Changes In The Allowances For Loan Impairment (Table 4, (h))
(Figures in SR 000's)**

Particulars	Specific allowances	General allowances
Balance, beginning of the year	1,921,937	840,237
Charge-offs taken against the allowances during the period	276,112	41,214
Amounts set aside (or reversed) during the period	(478,069)	-
Other adjustments:		
- exchange rate differences		
- business combinations		
- acquisitions and disposals of subsidiaries		
- etc.		
Transfers between allowances	-	-
Balance, end of the year	1,719,980	881,451

▪ Charge-offs and recoveries that have been recorded directly to the income statement are SAR 4,465 and SAR 56,485 respectively.

TABLE 5 (STA): CREDIT RISK: DISCLOSURES FOR PORTFOLIOS SUBJECT TO THE STANDARDIZED APPROACH - JUNE 2016

Allocation Of Exposures To Risk Buckets (Table 5, (b)) (Figures in SR 000's)

Particulars	Risk buckets									Deducted	
	0%	20%	35%	50%	75%	100%	150%	Other risk weights	Unrated		
Sovereigns and central banks:	23,831,292										
SAMA and Saudi Government	18,309,937										
Others	5,521,355										
Multilateral Development Banks (MDBs)											
Public Sector Entities (PSEs)											
Banks and securities firms		5,715,899		5,036,942		3,441,820	64,285	604,172			
Corporates		76,387		2,033,653		112,461,718	356,278				
Retail non-mortgages					25,842,600						
Small Business Facilities Enterprises (SBFE's)											
Mortgages						1,502,953					
Residential						1,502,953					
Commercial											
Securitized assets											
Equity						1,036,868					
Others	3,539,304					4,230,832	8,520				
TOTAL	27,370,596	5,792,286	0	7,070,595	25,842,600	122,674,191	429,083	604,172			
GRAND TOTAL	189,783,523									0	

Frequency : SA

Location : W

TABLE 7 (STA): CREDIT RISK MITIGATION (CRM): DISCLOSURES FOR STANDARDIZED APPROACH - JUNE 2016

Credit Risk Exposure Covered By CRM (Table 7, (b) and (c)) (Figures in SR 000's)

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	1,372,701	306,192
Retail non-mortgages		
Small Business Facilities Enterprises (SBFE's)		
Mortgages		
Residential		
Commercial		
Securitized assets		
Equity		
Others	1,055	
Total	1,373,756	306,192

Frequency : SA
Location : W

TABLE 8: GENERAL DISCLOSURES FOR EXPOSURES RELATED TO COUNTERPARTY CREDIT RISK (CCR) - JUNE 2016

General Disclosures (Table 8, (b) and (d)) (Figures in SR 000's)	
Particulars	Amount
Gross positive fair value of contracts	321,910
Netting Benefits*	
Netted Current Credit Exposure*	
Collateral held:	
-Cash	
-Government securities	
-Others	
Exposure amount (under the applicable method)	1,481,511
-Internal Models Method (IMM)	
-Current Exposure Method (CEM)	1,481,511
Notional value of credit derivative hedges	
Current credit exposure (by type of credit exposure):	
-Interest rate contracts	256,367
-FX contracts	1,225,144
-Equity contracts	
-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.

**TABLE 9 Series : SECURITIZATION DISCLOSURES
JUNE 2016**

Disclosures related to Securitization are not applicable to ANB

**TABLE 10: MARKET RISK: DISCLOSURES FOR BANKS USING THE STANDARDIZED APPROACH -
 JUNE 2016**

Level Of Market Risks In Terms Of Capital Requirements (Table 10, (b)) (Figures in SR 000's)						
	Interest rate risk	Equity position risk	Foreign exchange risk	Commodity risk	Options	Total
Capital requirements	25,675		90,887	46,186	386	163,134

Frequency : SA

Location : W

TABLE 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS - JUNE 2016

Value Of Investments (Table 13, (b)) (Figures in SR 000's)					
	Un-quoted 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	605,556	605,556	1,035,484	1,035,484	

Note : Un-quoted Investments include Investments in Associates

Frequency : SA

Location : W

**TABLE 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS -
JUNE 2016**

Types And Nature of Investments (Table 13, (c)) (Figures in SR 000's)		
Investments	Publicly traded	Privately held
Government and quasi government		
Banks and other financial institutions	506,507	605,556
Agriculture and fishing	20,779	
Manufacturing	193,003	
Mining and quarrying	3,927	
Electricity, water, gas and health services	84,554	
Building and construction		
Commerce		
Transportation and communication	149,103	
Services	77,611	
Others		
Total	1,035,484	605,556

Frequency : SA
Location : W

**TABLE 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS -
JUNE 2016**

Gains / Losses Etc. (Table 13, (d) and (e)) (Figures in SR 000's)

Particulars	Amount
Cumulative realized gains (losses) arising from sales and liquidations in the reporting period	
Total unrealized gains (losses)	41,892
Total latent revaluation gains (losses)*	
Unrealized gains (losses) included in Capital	41,892
Latent revaluation gains (losses) included in Capital*	

*Not applicable to KSA to date

Frequency : SA

Location : W

**TABLE 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS -
JUNE 2016**

Capital Requirements (Table 13, (f)) (Figures in SR 000's)

Equity grouping	Capital requirements
Government and quasi government	
Banks and other financial institutions	161,466
Agriculture and fishing	1,662
Manufacturing	15,440
Mining and quarrying	314
Electricity, water, gas and health services	6,764
Building and construction	
Commerce	
Transportation and communication	11,928
Services	6,209
Others	
Total	203,783

Frequency : SA

Location : W

**TABLE 14: INTEREST RATE RISK IN THE BANKING BOOK (IRRBB)
JUNE 2016**

**200bp Interest Rate Shocks for currencies with more than 5% of Assets or Liabilities
(Table 14, (b)) (Figures in SR 000's)**

Rate Shocks	Change in earnings
Upward rate shocks:	
SAR	695,410
USD	(147,831)
OTHERS	12,269
Downward rate shocks:	
SAR	(695,410)
USD	147,831
OTHERS	(12,269)

* only 50bp downward shock keeping in view the low interest rates