



BASEL III PILLAR 3 QUANTITATIVE DISCLOSURES

30 June 2015

Frequency : SA Location : W

TABLE 1: SCOPE OF APPLICATION - JUNE 2015	
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 2015

Balance sheet - Step 1 (Table 2(b)) (Figures in SR 000's)

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	14,708,004		14,708,004
Due from banks and other financial institutions	2,300,314		2,300,314
Investments, net	33,810,707		33,810,707
Loans and advances, net	110,971,312		110,971,312
Debt securities	0		0
Trading assets	0		0
Investment in associates	515,375		515,375
Derivatives	0		0
Goodwill	0		0
Other real estate	159,893		159,893
Property and equipment, net	1,943,097		1,943,097
Other assets	2,016,460		2,016,460
Total assets	166,425,162	0	166,425,162
Liabilities			
Due to Banks and other financial institutions	6,390,275		6,390,275
Items in the course of collection due to other banks	0		0
Customer deposits	132,306,424		132,306,424
Trading liabilities	0		0
Debt securities in issue	1,687,500		1,687,500
Derivatives	0		0
Retirement benefit liabilities	0		0
Taxation liabilities	0		0
Accruals and deferred income	0		0
Other liabilities	4,621,647		4,621,647
Subtotal	145,005,846	0	145,005,846
Paid up share capital	10,000,000		10,000,000
Statutory reserves	7,990,000		7,990,000
Other reserves	451,900		451,900
Retained earnings	2,938,346	0	2,938,346
Minority Interest	39,070		39,070
Proposed dividends	0		0
Total liabilities and equity	166,425,162	0	166,425,162

Frequency : Quarterly
Location : Quarterly Financial Statement

TABLE 2: CAPITAL STRUCTURE - JUNE 2015

Balance sheet - Step 2 (Table 2(c)) (Figures in SR 000's)

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	14,708,004		14,708,004	
Due from banks and other financial institutions	2,300,314		2,300,314	
Investments, net	33,810,707		33,810,707	
Loans and advances, net	110,971,312		110,971,312	
of which Collective provisions	774,152		774,152	A
Debt securities	0		0	
Equity shares	0		0	
Investment in associates	515,375		515,375	
Derivatives	0		0	
Goodwill	0		0	
Other real estate	159,893		159,893	
Property and equipment, net	1,943,097		1,943,097	
Other assets	2,016,460		2,016,460	
Total assets	166,425,162	0	166,425,162	
Liabilities				
Due to Banks and other financial institutions	6,390,275		6,390,275	
Items in the course of collection due to other banks	0		0	
Customer deposits	132,306,424		132,306,424	
Trading liabilities	0		0	
Debt securities in issue	1,687,500		1,687,500	
of which Tier 2 capital instruments	337,500		337,500	B
Derivatives	0		0	
Retirement benefit liabilities	0		0	
Taxation liabilities	0		0	
Accruals and deferred income	0		0	
Borrowings	0		0	
Other liabilities	4,621,647		4,621,647	
Subtotal	145,005,846	0	145,005,846	
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	7,990,000		7,990,000	G
Other reserves	451,900		451,900	C
Retained earnings	2,938,346	0	2,938,346	J
SAMA supervisory provision adjustment	0			
Minority Interest	39,070		39,070	
Proposed dividends	0		0	
Total liabilities and equity	166,425,162	0	166,425,162	

TABLE 2: CAPITAL STRUCTURE - JUNE 2015

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

	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
(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		H
2 Retained earnings	10,928,346		G + J
3 Accumulated other comprehensive income (and other reserves)	451,900		C
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	21,380,246		
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)	21,380,246		
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)	21,380,246		

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

Frequency : Quarterly
Location : Quarterly Financial Statement

TABLE 2: CAPITAL STRUCTURE - JUNE 2015

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

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

Components¹ of regulatory capital reported by the bank

Amounts¹ subject to Pre - Basel III treatment

Tier 2 capital: instruments and provisions		
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	337,500
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	774,152
51	Tier 2 capital before regulatory adjustments	1,111,652
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)	1,111,652
59	Total capital (TC = T1 + T2)	22,491,898
RISK WEIGHTED ASSETS IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT		
OF WHICH: [INSERT NAME OF ADJUSTMENT]		
OF WHICH: ...		
60	Total risk weighted assets	151,684,330
Capital ratios		
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	14.10%
62	Tier 1 (as a percentage of risk weighted assets)	14.10%
63	Total capital (as a percentage of risk weighted assets)	14.83%
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)	14.10%
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)	774,152
77	Cap on inclusion of provisions in Tier 2 under standardised approach	1,747,371
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)	

B

A

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

TABLE 2: CAPITAL STRUCTURE - JUNE 2015

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)	XS0269970116
3 Governing law(s) of the instrument	English
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	Unsecured Subordinated
8 Amount recognized in regulatory capital (Currency in mil, as of most recent reporting date)	USD 90MM
9 Par value of instrument	USD 450MM
10 Accounting classification	Liability- Held at Amortised Cost
11 Original date of issuance	7-Oct-06
12 Perpetual or dated	Dated
13 Original maturity date	31-Oct-16
14 Issuer call subject to prior supervisory approval	Call
15 Option call date, contingent call dates and redemption amount	First Call date 10/31/2011, and callable on each subsequent quarter at PAR in whole, with a notice period not less than 30 days nor more than 60 days.
16 Subsequent call dates if applicable	Quarterly
Coupons / dividends	
17 Fixed or Floating dividend/coupon	Float
18 Coupon rate and any related index	3m Libor + 133bps (current) - initially 3m Libor +83bps (5-years from issuance date)
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	Step-up on 10-Oct-11 from 3mL + 83bps to 3mL + 133bps
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
36 Non-compliant transitioned features	Yes
37 If yes, specify non-compliant features	Step-up clause, Non-convertible and no write-down features

Frequency : SA

Location : W

TABLE 3 : CAPITAL ADEQUACY - JUNE 2015

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:	36,113,804	4,525
SAMA and Saudi Government	29,629,961	-
Others	6,483,843	4,525
Multilateral Development Banks (MDBs)	-	-
Public Sector Entities (PSEs)	-	-
Banks and securities firms	6,701,267	330,977
Corporates	90,119,433	6,961,683
Retail non-mortgages	24,931,485	1,495,889
Small Business Facilities Enterprises (SBFE's)	-	-
Mortgages	1,315,825	105,045
Residential	1,315,825	105,045
Commercial	-	-
Securitized assets	-	-
Equity	1,461,382	116,911
Others	9,100,718	372,728
Total	169,743,914	9,387,758

Frequency : SA
Location : W

TABLE 3: CAPITAL ADEQUACY - JUNE 2015

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	12,684		12,361	3,723	831	29,599
Internal models approach						

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

Frequency: SA Location: W

TABLE 3: CAPITAL ADEQUACY - JUNE 2015	
Capital Requirements for Operational Risk* (Table 3, (e)) (Figures in SR 000's)	
Particulars	Capital requirement
• Basic indicator approach;	
• Standardized approach;	
• Alternate standardized approach;	921,971
• Advanced measurement approach (AMA).	
Total	

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

Frequency : Quarterly
Location : Quarterly Report

TABLE 3: CAPITAL ADEQUACY - JUNE 2015

Capital Adequacy Ratios (TABLE 3, (f))

Particulars	Total capital ratio	Tier 1 capital ratio
	%	
Top consolidated level	14.83%	14.10%
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 2015**

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:	36,117,554	38,385,336
SAMA and Saudi Government	29,633,711	31,721,968
Others	6,483,843	6,663,368
Multilateral Development Banks (MDBs)		
Public Sector Entities (PSEs)		
Banks and securities firms	9,284,558	10,044,082
Corporates	109,896,832	103,110,298
Retail non-mortgages	24,931,485	24,006,783
Small Business Facilities Enterprises (SBFE's)		
Mortgages	1,313,057	1,295,320
Residential	1,313,057	1,295,320
Commercial		
Securitized assets		
Equity	1,461,382	1,356,185
Others	8,329,054	8,006,788
Total	191,333,922	186,204,792

* 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 2015

Geographic Breakdown (Table 4, (c)) (Figures in SR 000's)							
Portfolios	Geographic area						
	Saudi Arabia	Other GCC & Middle East	Europe	North America	South East Asia	Others countries	Total
Sovereigns and central banks:	29,633,711	56,564	368,715	6,058,564			36,117,554
SAMA and Saudi Government	29,633,711						29,633,711
Others		56,564	368,715	6,058,564			6,483,843
Multilateral Development Banks (MDBs)							-
Public Sector Entities (PSEs)							-
Banks and securities firms	3,352,624	3,427,272	1,786,918	362,935	306,841	47,968	9,284,558
Corporates	108,346,363	786,376	625,602	5,776	104	132,611	109,896,832
Retail non-mortgages	24,931,485						24,931,485
Small Business Facilities Enterprises (SBFE's)							-
Mortgages	1,313,057						1,313,057
Residential	1,313,057						1,313,057
Commercial							-
Securitized assets							-
Equity	1,461,382						1,461,382
Others	8,323,937		5,117				8,329,054
Total	177,362,559	4,270,212	2,786,352	6,427,275	306,945	180,579	191,333,922

TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES - JUNE 2015

Industry Sector Breakdown (Table 4, (d)) (Figures in SR 000's)													
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:	36,117,554												36,117,554
SAMA and Saudi Government	29,633,711												29,633,711
Others	6,483,843												6,483,843
Multilateral Development Banks (MDBs)													-
Public Sector Entities (PSEs)													-
Banks and securities firms		9,284,558											9,284,558
Corporates	41,180	8,658,227	1,452,977	17,399,289	1,126,728	8,880,678	16,714,812	17,968,192	5,653,501	5,418,217		26,583,031	109,896,832
Retail non-mortgages											24,931,485		24,931,485
Small Business Facilities Enterprises (SBFE's)													-
Mortgages												1,313,057	1,313,057
Residential												1,313,057	1,313,057
Commercial													-
Securitized assets													-
Equity		926,360	24,769	250,828		56,710			136,890	65,825			1,461,382
Others			688	4,324			4,685	233,960	10,413	3,624	16,568	8,054,792	8,329,054
Total	36,158,734	18,869,145	1,478,434	17,654,441	1,126,728	8,937,388	16,719,497	18,202,152	5,800,804	5,487,666	24,948,053	35,950,880	191,333,922

TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES - JUNE 2015

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:	4,152,721	894	3,066,172	1,534,949	12,708,801	6,370,427	5,812	1,000,000	7,277,778	36,117,554
SAMA and Saudi Government	4,152,721	894	3,006,629	1,398,614	12,435,104	356,159	5,812	1,000,000	7,277,778	29,633,711
Others			59,543	136,335	273,697	6,014,268				6,483,843
Multilateral Development Banks (MDBs)										-
Public Sector Entities (PSEs)										-
Banks and securities firms	392,781	93,257	33,428	450,555	136,138	2,985,094	1,097,152	748,183	3,347,970	9,284,558
Corporates	615,417	6,558,496	13,837,769	22,644,377	22,407,363	21,042,354	13,441,387	8,249,014	1,100,655	109,896,832
Retail non-mortgages	2,859	1,345	24,607	88,187	400,294	6,548,451	17,237,222	628,520		24,931,485
Small Business Facilities Enterprises (SBFE's)										-
Mortgages			14	144	1,649	28,438	76,297	1,206,515		1,313,057
Residential			14	144	1,649	28,438	76,297	1,206,515		1,313,057
Commercial										-
Securitized assets										-
Equity									1,461,382	1,461,382
Others		4,846	9,571	16,681	27,977	59,897	24,261	42,814	8,143,007	8,329,054
Total	5,163,778	6,658,838	16,971,561	24,734,893	35,682,222	37,034,661	31,882,131	11,875,046	21,330,792	191,333,922

TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES - JUNE 2015

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	-	-	-	-	-	-	-	-	-	-
Agriculture and fishing	524	-	-	-	-	-	(723)	-	622	-
Manufacturing	702,038	4,515	84,128	-	-	4,515	(4,395)	-	120,057	-
Mining and quarrying	-	-	11,861	-	-	-	-	-	-	-
Electricity, water, gas and health services	-	-	1,262	-	-	-	-	-	-	-
Building and construction	442,298	391,689	116,396	94,734	-	296,956	38,162	-	524,651	-
Commerce	572,364	572,812	34,972	178,073	23,047	371,692	(12,662)	-	574,515	-
Transportation and communication	91,949	91,555	-	15,803	75,753	-	13,341	-	93,060	-
Services	19,489	19,671	47,212	12,215	4,978	2,478	11,215	-	21,021	-
Consumer loans and credit cards	273,103	61,737	1,699,000	61,737	-	-	122,334	106,924	84,150	-
Others	423,830	32,210	88,838	11,378	38	20,793	14,271	36	357,485	-
Total	2,525,595	1,174,189	2,083,669	373,940	103,816	696,434	181,543	106,960	1,775,561	774,152

* 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 2015

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	1,869,345	2,083,669	373,940	103,816	696,434	1,515,561	774,152
Other GCC & Middle East	656,250	0	0	0	0	260,000	0
Europe							
North America							
South East Asia							
Others countries							
Total	2,525,595	2,083,669	373,940	103,816	696,434	1,775,561	774,152

Frequency : SA

Location : W

**TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES
JUNE 2015**

**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	1,700,977	684,977
Charge-offs taken against the allowances during the period	(106,959)	-
Amounts set aside (or reversed) during the period	181,543	89,175
Other adjustments:		
- exchange rate differences		
- business combinations		
- acquisitions and disposals of subsidiaries		
- etc.		
Transfers between allowances		
Balance, end of the year	1,775,561	774,152

- Charge-offs and recoveries that have been recorded directly to the income statement are SAR 2,123 and SAR 40,898 respectively.

TABLE 5 (STA): CREDIT RISK: DISCLOSURES FOR PORTFOLIOS SUBJECT TO THE STANDARDIZED APPROACH - JUNE 2015

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:	36,060,990					56,564				
SAMA and Saudi Government	29,633,711									
Others	6,427,279					56,564				
Multilateral Development Banks (MDBs)										
Public Sector Entities (PSEs)										
Banks and securities firms		2,410,162		3,743,334		2,589,378	26,309	515,375		
Corporates		1,946,332		502,660		106,925,616	522,224			
Retail non-mortgages					24,931,485					
Small Business Facilities Enterprises (SBFE's)										
Mortgages						1,313,057				
Residential						1,313,057				
Commercial										
Securitized assets										
Equity						1,461,382				
Others	3,732,988					4,568,118	27,948			
TOTAL	39,793,978	4,356,494	0	4,245,994	24,931,485	116,914,115	576,481	515,375		
GRAND TOTAL				191,333,922						0

Frequency : SA
Location : W

TABLE 7 (STA): CREDIT RISK MITIGATION (CRM): DISCLOSURES FOR STANDARDIZED APPROACH - JUNE 2015

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	1,044,326	344,771
Retail non-mortgages		
Small Business Facilities Enterprises (SBFE's)		
Mortgages		
Residential		
Commercial		
Securitized assets		
Equity		
Others	155	
Total	1,044,481	344,771

Frequency : SA
Location : W

TABLE 8: GENERAL DISCLOSURES FOR EXPOSURES RELATED TO COUNTERPARTY CREDIT RISK (CCR) - JUNE 2015

General Disclosures (Table 8, (b) and (d)) (Figures in SR 000's)	
Particulars	Amount
Gross positive fair value of contracts	192,285
Netting Benefits*	
Netted Current Credit Exposure*	
Collateral held:	
-Cash	
-Government securities	
-Others	
Exposure amount (under the applicable method)	568,124
-Internal Models Method (IMM)	
-Current Exposure Method (CEM)	568,124
Notional value of credit derivative hedges	
Current credit exposure (by type of credit exposure):	
-Interest rate contracts	132,681
-FX contracts	435,443
-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 2015**

Disclosures related to Securitization are not applicable to ANB

Frequency : SA

Location : W

TABLE 10: MARKET RISK: DISCLOSURES FOR BANKS USING THE STANDARDIZED APPROACH - JUNE 2015

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	12,684		12,361	3,723	831	29,599

Frequency : SA

Location : W

TABLE 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS - JUNE 2015

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	516,775	516,775	1,180,213	1,180,213	

Frequency : SA

Location : W

**TABLE 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS
JUNE 2015**

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	645,191	516,775
Agriculture and fishing	24,769	
Manufacturing	250,828	
Mining and quarrying		
Electricity, water, gas and health services	56,710	
Building and construction		
Commerce		
Transportation and communication	136,890	
Services	65,825	
Others		
Total	1,180,213	516,775

Frequency : SA

Location : W

**TABLE 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS -
JUNE 2015**

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)	235,449
Total latent revaluation gains (losses)*	
Unrealized gains (losses) included in Capital	235,449
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 2015**

Capital Requirements (Table 13, (f)) (Figures in SR 000's)	
Equity grouping	Capital requirements
Government and quasi government	
Banks and other financial institutions	154,802
Agriculture and fishing	1,982
Manufacturing	20,066
Mining and quarrying	
Electricity, water, gas and health services	4,537
Building and construction	
Commerce	
Transportation and communication	10,951
Services	5,266
Others	
Total	197,604

Frequency : SA

Location : W

**TABLE 14: INTEREST RATE RISK IN THE BANKING BOOK (IRRBB)
JUNE 2015**

**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	734,611
USD	(24,859)
OTHERS	3,681
Downward rate shocks:	
SAR	(183,653)
USD	6,215
OTHERS	(920)

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