



BASEL III PILLAR 3 QUANTITATIVE DISCLOSURES

31 December 2015

Frequency : SA

Location : W

TABLE 1: SCOPE OF APPLICATION - DECEMBER 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	

TABLE 2: CAPITAL STRUCTURE - DECEMBER 2015

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	10,428,291		10,428,291
Due from banks and other financial institutions	5,575,020		5,575,020
Investments, net	33,239,175		33,239,175
Loans and advances, net	115,144,322		115,144,322
Debt securities	0		0
Trading assets	0		0
Investment in associates	531,617		531,617
Derivatives	290,158		290,158
Investment property	1,675,866		1,675,866
Other real estate	159,893		159,893
Property and equipment, net	1,945,420		1,945,420
Other assets	1,431,511		1,431,511
Total assets	170,421,273	0	170,421,273
Liabilities			
Due to Banks and other financial institutions	5,672,883		5,672,883
Items in the course of collection due to other banks	0		0
Customer deposits	135,686,539		135,686,539
Trading liabilities	0		0
Local sukuk issued	2,000,000		2,000,000
Derivatives	338,949		338,949
Retirement benefit liabilities	0		0
Taxation liabilities	0		0
Accruals and deferred income	0		0
Other liabilities	4,091,049		4,091,049
Subtotal	147,789,420	0	147,789,420
Paid up share capital	10,000,000		10,000,000
Statutory reserves	8,732,000		8,732,000
Other reserves	102,051		102,051
Retained earnings	2,509,946	0	2,509,946
Minority Interest	737,856		737,856
Proposed dividends	550,000		550,000
Total liabilities and equity	170,421,273	0	170,421,273

Frequency : Quarterly
Location : Quarterly Financial Statement

TABLE 2: CAPITAL STRUCTURE - DECEMBER 2015

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	10,428,291		10,428,291	
Due from banks and other financial institutions	5,575,020		5,575,020	
Investments, net	33,239,175		33,239,175	
Loans and advances, net	115,144,322		115,144,322	
of which Collective provisions	840,238		840,238	A
Debt securities	0		0	
Equity shares	0		0	
Investment in associates	531,617		531,617	
Derivatives	290,158		290,158	
Investment property	1,675,866		1,675,866	
Other real estate	159,893		159,893	
Property and equipment, net	1,945,420		1,945,420	
Other assets	1,431,511		1,431,511	
Total assets	170,421,273	0	170,421,273	
Liabilities				
Due to Banks and other financial institutions	5,672,883		5,672,883	
Items in the course of collection due to other banks	0		0	
Customer deposits	135,686,539		135,686,539	
Trading liabilities	0		0	
Local sukuk issued	2,000,000		2,000,000	
of which Tier 2 capital instruments	2,000,000		2,000,000	B
Derivatives	338,949		338,949	
Retirement benefit liabilities	0		0	
Taxation liabilities	0		0	
Accruals and deferred income	0		0	
Borrowings	0		0	
Other liabilities	4,091,049		4,091,049	
Subtotal	147,789,420	0	147,789,420	
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	G
Other reserves	102,051		102,051	C
Retained earnings	2,509,946	0	2,509,946	J
SAMA supervisory provision adjustment	0		0	
Minority Interest	737,856		737,856	
Proposed dividends	550,000		550,000	
Total liabilities and equity	170,421,273	0	170,421,273	

Frequency : Quarterly
Location : Quarterly Financial Statement

TABLE 2: CAPITAL STRUCTURE - DECEMBER 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

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	11,241,946
3	Accumulated other comprehensive income (and other reserves)	102,051
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		
		21,343,997
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)	21,343,997
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)	21,343,997

H
G + J
C

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

Frequency : Quarterly
Location : Quarterly Financial Statement

TABLE 2: CAPITAL STRUCTURE - DECEMBER 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	2,000,000
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	840,238
51	Tier 2 capital before regulatory adjustments	2,840,238
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)	2,840,238
59	Total capital (TC = T1 + T2)	24,184,235
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	156,480,126
Capital ratios		
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	13.64%
62	Tier 1 (as a percentage of risk weighted assets)	13.64%
63	Total capital (as a percentage of risk weighted assets)	15.46%
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)	13.64%
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)	840,238
77	Cap on inclusion of provisions in Tier 2 under standardised approach	1,781,085
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 - DECEMBER 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)	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/group/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 - DECEMBER 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:	32,660,682	-
SAMA and Saudi Government	24,644,704	-
Others	8,015,978	-
Multilateral Development Banks (MDBs)	-	-
Public Sector Entities (PSEs)	-	-
Banks and securities firms	9,504,854	411,231
Corporates	94,779,338	7,216,114
Retail non-mortgages	25,698,228	1,541,733
Small Business Facilities Enterprises (SBFE's)	-	-
Mortgages	1,421,586	113,564
Residential	1,421,586	113,564
Commercial	-	-
Securitized assets	-	-
Equity	1,075,131	86,010
Others	8,765,229	353,280
Total	173,905,048	9,721,932

Frequency : SA
 Location : W

TABLE 3: CAPITAL ADEQUACY - DECEMBER 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	17,319		107,524	30,519	2,348	157,710
Internal models approach						

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

Frequency: SA Location: W

TABLE 3: CAPITAL ADEQUACY - DECEMBER 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;	961,753
• 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 - DECEMBER 2015

Capital Adequacy Ratios (TABLE 3, (f))

Particulars	Total capital ratio	Tier 1 capital ratio
	%	
Top consolidated level	15.46%	13.64%
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
DECEMBER 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:	32,660,682	34,927,870
SAMA and Saudi Government	24,644,704	28,026,268
Others	8,015,978	6,901,602
Multilateral Development Banks (MDBs)		
Public Sector Entities (PSEs)		
Banks and securities firms	12,220,870	10,559,542
Corporates	113,097,673	109,899,957
Retail non-mortgages	25,695,554	24,974,988
Small Business Facilities Enterprises (SBFE's)		
Mortgages	1,419,550	1,346,455
Residential	1,419,550	1,346,455
Commercial		
Securitized assets		
Equity	1,075,131	1,245,207
Others	7,863,953	8,056,969
Total	194,033,413	191,010,988

* 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 - DECEMBER 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:	24,644,704		301,177	7,714,801			32,660,682
SAMA and Saudi Government	24,644,704						24,644,704
Others			301,177	7,714,801			8,015,978
Multilateral Development Banks (MDBs)							-
Public Sector Entities (PSEs)							-
Banks and securities firms	3,313,428	4,696,817	1,709,397	2,131,354	362,772	7,102	12,220,870
Corporates	111,714,286	555,903	619,390	817		207,277	113,097,673
Retail non-mortgages	25,695,554						25,695,554
Small Business Facilities Enterprises (SBFE's)							-
Mortgages	1,419,550						1,419,550
Residential	1,419,550						1,419,550
Commercial							-
Securitized assets							-
Equity	1,075,131						1,075,131
Others	7,863,953						7,863,953
Total	175,726,606	5,252,720	2,629,964	9,846,972	362,772	214,379	194,033,413

TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES - DECEMBER 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:	32,660,682												32,660,682
SAMA and Saudi Government	24,644,704												24,644,704
Others	8,015,978												8,015,978
Multilateral Development Banks (MDBs)													-
Public Sector Entities (PSEs)													-
Banks and securities firms		12,220,870											12,220,870
Corporates	8,878	9,886,099	1,406,098	17,213,778	809,932	9,098,851	18,343,707	17,550,215	5,365,112	4,475,801		28,939,202	113,097,673
Retail non-mortgages											25,695,554		25,695,554
Small Business Facilities Enterprises (SBFE's)													-
Mortgages												1,419,550	1,419,550
Residential												1,419,550	1,419,550
Commercial													-
Securitized assets													-
Equity		575,740	21,521	190,812	3,547	60,109			144,002	79,400			1,075,131
Others			736	23,613			5,744	258,303	4,602	2,052	2,220	7,566,683	7,863,953
Total	32,669,560	22,682,709	1,428,355	17,428,203	813,479	9,158,960	18,349,451	17,808,518	5,513,716	4,557,253	25,697,774	37,925,435	194,033,413

TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES - DECEMBER 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:	18,750	4,161,273	10,827,799	1,043,478	461,267	6,321,372	603,704	1,900,025	7,323,014	32,660,682
SAMA and Saudi Government		2,820,977	10,640,307	1,005,992	11,810	338,875	603,704	1,900,025	7,323,014	24,644,704
Others	18,750	1,340,296	187,492	37,486	449,457	5,982,497				8,015,978
Multilateral Development Banks (MDBs)										-
Public Sector Entities (PSEs)										-
Banks and securities firms	3,727,409	17,170	86,840	92,825	1,130,558	2,826,144	1,257,547	674,644	2,407,733	12,220,870
Corporates	1,516,305	4,220,685	17,233,673	18,650,957	25,369,306	20,263,793	14,869,196	8,660,876	2,312,882	113,097,673
Retail non-mortgages	3,972	6,917	40,518	103,472	453,164	6,491,085	18,075,631	520,795		25,695,554
Small Business Facilities Enterprises (SBFE's)										-
Mortgages		9	128	228	1,439	25,331	93,346	1,299,069		1,419,550
Residential		9	128	228	1,439	25,331	93,346	1,299,069		1,419,550
Commercial										-
Securitized assets										-
Equity									1,075,131	1,075,131
Others		5,086	10,046	17,510	29,366	62,870	25,466	44,940	7,668,669	7,863,953
Total	5,266,436	8,411,140	28,199,004	19,908,470	27,445,100	35,990,595	34,924,890	13,100,349	20,787,429	194,033,413

TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES - DECEMBER 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	-	-	2,020	-	-	-	(1,345)	-	-	-
Manufacturing	768,564	4,928	27,471	-	690	4,238	41,981	-	166,432	-
Mining and quarrying	-	-	4,934	-	-	-	-	-	-	-
Electricity, water, gas and health services	-	-	301	-	-	-	-	-	-	-
Building and construction	500,056	419,827	83,364	89,116	6,284	324,425	133,481	-	671,681	-
Commerce	642,586	580,241	63,937	146,906	56,547	376,787	13,971	36	601,148	-
Transportation and communication	98,841	98,781	869	14,504	169	84,108	12,147	-	100,155	-
Services	169,052	18,705	70,673	-	12,367	6,338	34,376	772	44,182	-
Consumer loans and credit cards	379,995	95,563	1,534,231	95,563	-	-	265,318	271,592	62,466	-
Others	666,718	11,538	146,974	-	9,809	1,732	(4,000)	2,570	275,872	-
Total	3,225,812	1,229,583	1,934,774	346,089	85,866	797,628	495,929	274,970	1,921,936	840,238

* 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 - DECEMBER 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	2,569,562	1,934,774	346,089	85,866	797,628	1,661,936	840,238
Other GCC & Middle East	656,250	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	3,225,812	1,934,774	346,089	85,866	797,628	1,921,936	840,238

Frequency : SA

Location : W

**TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES
DECEMBER 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	495,929	155,261
Amounts set aside (or reversed) during the period	(274,970)	-
Other adjustments:		
- exchange rate differences		
- business combinations		
- acquisitions and disposals of subsidiaries		
- etc.		
Transfers between allowances	-	-
Balance, end of the year	1,921,936	840,238

▪ Charge-offs and recoveries that have been recorded directly to the income statement are SAR 5,717 and SAR 81,402 respectively.

TABLE 5 (STA): CREDIT RISK: DISCLOSURES FOR PORTFOLIOS SUBJECT TO THE STANDARDIZED APPROACH - DECEMBER 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:	32,660,682										
SAMA and Saudi Government	24,644,704										
Others	8,015,978										
Multilateral Development Banks (MDBs)											
Public Sector Entities (PSEs)											
Banks and securities firms		3,755,331		5,311,653		2,554,241	68,029	531,616			
Corporates		76,763		2,029,721		110,542,413	448,776				
Retail non-mortgages					25,695,554						
Small Business Facilities Enterprises (SBFE's)											
Mortgages						1,419,550					
Residential						1,419,550					
Commercial											
Securitized assets											
Equity						1,075,131					
Others	3,534,576					4,303,304	26,073				
TOTAL	36,195,258	3,832,094	0	7,341,374	25,695,554	119,894,639	542,878	531,616			
GRAND TOTAL				194,033,413							0

Frequency : SA
Location : W

TABLE 7 (STA): CREDIT RISK MITIGATION (CRM): DISCLOSURES FOR STANDARDIZED APPROACH - DECEMBER 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	3,417,482	335,700
Retail non-mortgages		
Small Business Facilities Enterprises (SBFE's)		
Mortgages		
Residential		
Commercial		
Securitized assets		
Equity		
Others	232	
Total	3,417,714	335,700

Frequency : SA

Location : W

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

General Disclosures (Table 8, (b) and (d)) (Figures in SR 000's)	
Particulars	Amount
Gross positive fair value of contracts	290,158
Netting Benefits*	
Netted Current Credit Exposure*	
Collateral held:	
-Cash	
-Government securities	
-Others	
Exposure amount (under the applicable method)	693,140
-Internal Models Method (IMM)	
-Current Exposure Method (CEM)	693,140
Notional value of credit derivative hedges	
Current credit exposure (by type of credit exposure):	
-Interest rate contracts	153,221
-FX contracts	539,920
-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
DECEMBER 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 -
 DECEMBER 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	17,319		107,524	30,519	2,348	157,710

Frequency : SA

Location : W

TABLE 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS - DECEMBER 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	533,005	533,005	1,073,742	1,073,742	

Note : Un-quoted Investments include Investments in Associates

Frequency : SA

Location : W

**TABLE 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS -
DECEMBER 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	574,351	533,005
Agriculture and fishing	21,521	
Manufacturing	190,812	
Mining and quarrying	3,547	
Electricity, water, gas and health services	60,109	
Building and construction		
Commerce		
Transportation and communication	144,002	
Services	79,400	
Others		
Total	1,073,742	533,005

Frequency : SA

Location : W

**TABLE 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS -
DECEMBER 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)	83,610
Total latent revaluation gains (losses)*	
Unrealized gains (losses) included in Capital	83,610
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 -
DECEMBER 2015**

Capital Requirements (Table 13, (f)) (Figures in SR 000's)	
Equity grouping	Capital requirements
Government and quasi government	
Banks and other financial institutions	152,382
Agriculture and fishing	1,722
Manufacturing	15,265
Mining and quarrying	284
Electricity, water, gas and health services	4,809
Building and construction	
Commerce	
Transportation and communication	11,520
Services	6,352
Others	
Total	192,334

Frequency : SA

Location : W

**TABLE 14: INTEREST RATE RISK IN THE BANKING BOOK (IRRBB)
DECEMBER 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	776,432
USD	(141,086)
OTHERS	3,070
Downward rate shocks:	
SAR	(776,432)
USD	141,086
OTHERS	(3,070)

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