



BASEL III PILLAR 3 QUANTITATIVE DISCLOSURES

30 June 2014

Frequency : SA
Location : W

TABLE 1: SCOPE OF APPLICATION - JUNE 2014	
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 - JUNE 2014**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	11,998,137		11,998,137
Due from banks and other financial institutions	1,781,211		1,781,211
Investments, net	33,094,659		33,094,659
Loans and advances, net	91,736,973		91,736,973
Debt securities			
Trading assets			
Investment in associates	487,764		487,764
Derivatives			
Goodwill			
Other real estate	136,634		136,634
Property and equipment, net	1,698,285		1,698,285
Other assets	1,735,550		1,735,550
Total assets	142,669,213	-	142,669,213
Liabilities			
Due to Banks and other financial institutions	7,621,828		7,621,828
Items in the course of collection due to other banks			0
Customer deposits	109,188,275		109,188,275
Trading liabilities			0
Debt securities in issue	1,687,500		1,687,500
Derivatives			0
Retirement benefit liabilities			0
Taxation liabilities			0
Accruals and deferred income			0
Other liabilities	3,860,755		3,860,755
Subtotal	122,358,358	-	122,358,358
Paid up share capital	10,000,000		10,000,000
Statutory reserves	7,270,000		7,270,000
Other reserves	383,228		383,228
Retained earnings	2,620,423		2,620,423
Minority Interest	37,204		37,204
Proposed dividends	-		-
Total liabilities and equity	142,669,213	-	142,669,213

Frequency : Quarterly

Location : W

TABLE 2: CAPITAL STRUCTURE - JUNE 2014**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	11,998,137		11,998,137	
Due from banks and other financial institutions	1,781,211		1,781,211	
Investments, net	33,094,659		33,094,659	
Loans and advances, net	91,736,973		91,736,973	
of which Collective provisions	522,642		522,642	A
Debt securities			0	
Equity shares			0	
Investment in associates	487,764		487,764	
Derivatives			0	
Goodwill			0	
Other real estate	136,634		136,634	
Property and equipment, net	1,698,285		1,698,285	
Other assets	1,735,550		1,735,550	
Total assets	142,669,213	-	142,669,213	
Liabilities				
Due to Banks and other financial institutions	7,621,828		7,621,828	
Items in the course of collection due to other banks			0	
Customer deposits	109,188,275		109,188,275	
Trading liabilities			0	
Debt securities in issue	1,687,500		1,687,500	
of which Tier 2 capital instruments	675,000		675,000	B
Derivatives			0	
Retirement benefit liabilities			0	
Taxation liabilities			0	
Accruals and deferred income			0	
Borrowings			0	
Other liabilities	3,860,755		3,860,755	
Subtotal	122,358,358	-	122,358,358	
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				
Statutory reserves	7,270,000		7,270,000	G
Other reserves	383,228		383,228	C
Retained earnings	2,620,423		2,620,423	J
SAMA supervisory provision adjustment				
Minority Interest	37,204		37,204	
Proposed dividends	-		-	
Total liabilities and equity	142,669,213	-	142,669,213	

Frequency : Quarterly
Location : W

TABLE 2: CAPITAL STRUCTURE - JUNE 2014

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

Amounts¹ subject to Pre - Basel III treatment

Components¹ of regulatory capital reported by the bank

(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	9,890,423	
3	Accumulated other comprehensive income (and other reserves)	383,228	
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		20,273,651	
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)	20,273,651	
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)	20,273,651	

H
G + J
C

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

Frequency : Quarterly
Location : W

TABLE 2: CAPITAL STRUCTURE - JUNE 2014

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

Amounts¹ subject to Pre - Basel III treatment

Components¹ of regulatory capital reported by the bank

Tier 2 capital: instruments and provisions		
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	675,000
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	522,642
51	Tier 2 capital before regulatory adjustments	1,197,642
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)	1,197,642
59	Total capital (TC = T1 + T2)	21,471,293
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	131,004,271
Capital ratios		
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	15.48%
62	Tier 1 (as a percentage of risk weighted assets)	15.48%
63	Total capital (as a percentage of risk weighted assets)	16.39%
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)	15.48%
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)	522,642
77	Cap on inclusion of provisions in Tier 2 under standardised approach	1,490,818
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 2014

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/igroup/group&solo	Solo
7 Instrument type	Unsecured Subordinated
8 Amount recognized in regulatory capital (Currency in mil, as of most recent reporting date)	USD 180MM
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 2014

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:	31,699,687	4,530
SAMA and Saudi Government	25,051,682	-
Others	6,648,005	4,530
Multilateral Development Banks (MDBs)	-	-
Public Sector Entities (PSEs)	-	-
Banks and securities firms	7,008,745	359,047
Corporates	73,176,776	5,523,056
Retail non-mortgages	23,096,519	1,385,624
Small Business Facilities Enterprises (SBFE's)	-	-
Mortgages	1,115,197	89,061
Residential	1,115,197	89,061
Commercial	-	-
Securitized assets	-	-
Equity	1,024,786	81,983
Others	8,418,904	386,885
Total	145,540,614	7,830,186

Frequency : SA
Location : W

TABLE 3: CAPITAL ADEQUACY - JUNE 2014

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	41,848		64,149		263	106,260
Internal models approach						

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

Frequency: SA Location: W

TABLE 3: CAPITAL ADEQUACY - JUNE 2014	
Capital Requirements for Operational Risk* (Table 3, (e)) (Figures in SR 000's)	
Particulars	Capital requirement
• Basic indicator approach;	
• Standardized approach;	
• Alternate standardized approach;	832,847
• 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 2014

Capital Adequacy Ratios (TABLE 3, (f))

Particulars	Total capital ratio	Tier 1 capital ratio
	%	
Top consolidated level	16.39%	15.48%
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 2014**

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:	31,778,617	35,271,037
SAMA and Saudi Government	25,051,682	28,088,659
Others	6,726,935	7,182,378
Multilateral Development Banks (MDBs)		
Public Sector Entities (PSEs)		
Banks and securities firms	9,906,968	11,330,017
Corporates	90,819,575	88,030,375
Retail non-mortgages	23,093,733	22,453,423
Small Business Facilities Enterprises (SBFE's)		
Mortgages	1,113,263	822,650
Residential	1,113,263	822,650
Commercial		
Securitized assets		
Equity	1,024,786	1,021,880
Others	8,001,415	6,638,591
Total	165,738,357	165,567,973

* 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 2014**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:	25,051,682	373,546	311,097	6,042,292			31,778,617
SAMA and Saudi Government	25,051,682						25,051,682
Others		373,546	311,097	6,042,292			6,726,935
Multilateral Development Banks (MDBs)							-
Public Sector Entities (PSEs)							-
Banks and securities firms	3,053,708	4,771,277	1,070,603	676,388	328,992	6,000	9,906,968
Corporates	89,380,442	643,914	667,703		107,565	19,951	90,819,575
Retail non-mortgages	23,093,733						23,093,733
Small Business Facilities Enterprises (SBFE's)							-
Mortgages	1,113,263						1,113,263
Residential	1,113,263						1,113,263
Commercial							-
Securitized assets							-
Equity	1,024,786						1,024,786
Others	7,940,086		61,329				8,001,415
Total	150,657,700	5,788,737	2,110,732	6,718,680	436,557	25,951	165,738,357

TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES - JUNE 2014

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:	31,778,617												31,778,617
SAMA and Saudi Government	25,051,682												25,051,682
Others	6,726,935												6,726,935
Multilateral Development Banks (MDBs)													-
Public Sector Entities (PSEs)													-
Banks and securities firms		9,906,968											9,906,968
Corporates	4,874	3,927,211	884,606	15,252,153	1,065,999	9,565,113	14,401,531	15,134,173	4,792,525	4,716,064		21,075,326	90,819,575
Retail non-mortgages											23,093,733		23,093,733
Small Business Facilities Enterprises (SBFE's)													-
Mortgages												1,113,263	1,113,263
Residential												1,113,263	1,113,263
Commercial													-
Securitized assets													-
Equity		581,274	15,202	74,487		8,281	145,872		163,344	36,326			1,024,786
Others			602	2,888			2,205	137,584	818	3,516	1,148	7,852,654	8,001,415
Total	31,783,491	14,415,453	900,410	15,329,528	1,065,999	9,573,394	14,549,608	15,271,757	4,956,687	4,755,906	23,094,881	30,041,243	165,738,357

TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES - JUNE 2014

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:	3,010,911	101,089	41,959	1,017,173	13,722,833	625,390	6,055,138	999,971	6,204,153	31,778,617
SAMA and Saudi Government	2,931,980	101,089	9,713	998,426	13,406,429	270,731	129,190	999,971	6,204,153	25,051,682
Others	78,931		32,246	18,747	316,404	354,659	5,925,948			6,726,935
Multilateral Development Banks (MDBs)										-
Public Sector Entities (PSEs)										-
Banks and securities firms	1,343,603	94,863	113,666	794,104	1,144,190	3,278,101	871,901	749,451	1,517,089	9,906,968
Corporates	818,810	3,586,511	10,038,421	20,220,270	18,626,565	16,244,881	12,780,830	8,066,142	437,145	90,819,575
Retail non-mortgages	715	2,328	17,126	95,715	522,160	5,804,563	16,065,410	585,716		23,093,733
Small Business Facilities Enterprises (SBFE's)										-
Mortgages		5	31	196	1,173	18,166	47,777	1,045,915		1,113,263
Residential		5	31	196	1,173	18,166	47,777	1,045,915		1,113,263
Commercial										-
Securitized assets										-
Equity									1,024,786	1,024,786
Others		4,853	9,586	16,708	28,022	59,992	24,300	42,882	7,815,072	8,001,415
Total	5,174,039	3,789,649	10,220,789	22,144,166	34,044,943	26,031,093	35,845,356	11,490,077	16,998,245	165,738,357

TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES - JUNE 2014

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	1,788	-	-	-	-	-	(784)	-	1,900	-
Manufacturing	740,996	5,184	24,120	883	-	4,301	(9,193)	-	128,719	-
Mining and quarrying	-	-	-	-	-	-	-	-	-	-
Electricity, water, gas and health services	-	-	941	-	-	-	-	-	-	-
Building and construction	417,917	377,616	72,039	335,888	2,373	39,355	49,421	-	523,498	-
Commerce	582,884	579,495	62,635	403,364	106,342	69,789	16,040	41	585,145	-
Transportation and communication	81,157	8,215	73,114	-	8,215	-	39,195	-	49,582	-
Services	8,103	8,103	489	125	-	7,978	(2,088)	8	8,421	-
Consumer loans and credit cards	169,269	41,350	1,122,716	41,350	-	-	104,181	125,148	34,876	-
Others	510,152	6,443	25,830	3,082	115	3,246	(37,175)	584	284,580	-
Total	2,512,266	1,026,406	1,381,884	784,692	117,045	124,669	159,597	125,781	1,616,721	522,642

* 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 2014

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	1,856,016	1,381,884	784,692	117,045	124,669	1,356,721	522,642
Other GCC & Middle East	656,250	0	0	0	0	260,000	0
Europe							
North America							
South East Asia							
Others countries							
Total	2,512,266	1,381,884	784,692	117,045	124,669	1,616,721	522,642

Frequency : SA

Location : W

**TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES
- JUNE 2014**

Reconciliation Of Changes In The Allowances For Loan Impairment (Table 4, (h))		
Particulars	Specific allowances	General allowances
Balance, beginning of the year	1,582,905	471,135
Charge-offs taken against the allowances during the period	125,782	
Amounts set aside (or reversed) during the period	159,598	51,507
Other adjustments:		
- exchange rate differences		
- business combinations		
- acquisitions and disposals of subsidiaries		
- etc.		
Transfers between allowances		
Balance, end of the year	1,616,721	522,642

▪ Charge-offs and recoveries that have been recorded directly to the income statement are SAR 1,502 and SAR 36,450 respectively.

TABLE 5 (STA): CREDIT RISK: DISCLOSURES FOR PORTFOLIOS SUBJECT TO THE STANDARDIZED APPROACH - JUNE 2014

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:	31,643,063					135,554				
SAMA and Saudi Government	25,051,682									
Others	6,591,381					135,554				
Multilateral Development Banks (MDBs)										
Public Sector Entities (PSEs)										
Banks and securities firms		1,811,386		4,595,566		2,981,555	30,698	487,763		
Corporates		2,998,403		539,328		86,737,240	544,604			
Retail non-mortgages					23,093,733					
Small Business Facilities Enterprises (SBFE's)										
Mortgages						1,113,263				
Residential						1,113,263				
Commercial										
Securitized assets										
Equity						1,024,786				
Others	3,475,190					3,906,337	619,888			
TOTAL	35,118,253	4,809,789	0	5,134,894	23,093,733	95,898,735	1,195,190	487,763		
GRAND TOTAL	165,738,357									0

Frequency : SA

Location : W

TABLE 7 (STA): CREDIT RISK MITIGATION (CRM): DISCLOSURES FOR STANDARDIZED APPROACH - JUNE 2014

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	1,090,208	152,787
Retail non-mortgages		
Small Business Facilities Enterprises (SBFE's)		
Mortgages		
Residential		
Commercial		
Securitized assets		
Equity		
Others	101	
Total	1,090,309	152,787

Frequency : SA
Location : W

TABLE 8: GENERAL DISCLOSURES FOR EXPOSURES RELATED TO COUNTERPARTY CREDIT RISK (CCR) - JUNE 2014

General Disclosures (Table 8, (b) and (d)) (Figures in SR 000's)	
Particulars	Amount
Gross positive fair value of contracts	177,394
Netting Benefits*	
Netted Current Credit Exposure*	
Collateral held:	
-Cash	
-Government securities	
-Others	
Exposure amount (under the applicable method)	1,756,251
-Internal Models Method (IMM)	
-Current Exposure Method (CEM)	1,756,251
Notional value of credit derivative hedges	
Current credit exposure (by type of credit exposure):	
-Interest rate contracts	396,554
-FX contracts	1,359,697
-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 2014**

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 2014

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	41,848		64,149		263	106,260

Frequency : SA

Location : W

TABLE 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS - JUNE 2014

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	489,128	489,128	1,023,421	1,023,421	

Frequency : SA

Location : W

**TABLE 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS
JUNE 2014**

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	579,909	489,128
Agriculture and fishing	15,202	
Manufacturing	74,487	
Mining and quarrying		
Electricity, water, gas and health services	8,281	
Building and construction	145,872	
Commerce		
Transportation and communication	163,344	
Services	36,326	
Others		
Total	1,023,421	489,128

Frequency : SA

Location : W

**TABLE 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS -
JUNE 2014**

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)	268,755
Total latent revaluation gains (losses)*	
Unrealized gains (losses) included in Capital	268,755
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 2014**

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

Equity grouping	Capital requirements
Government and quasi government	
Banks and other financial institutions	144,055
Agriculture and fishing	1,216
Manufacturing	5,959
Mining and quarrying	
Electricity, water, gas and health services	662
Building and construction	11,670
Commerce	
Transportation and communication	13,068
Services	2,906
Others	
Total	179,536

Frequency : SA

Location : W

**TABLE 14: INTEREST RATE RISK IN THE BANKING BOOK (IRRBB)
JUNE 2014**

**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	575,796
USD	(87,625)
OTHERS	(6,453)
Downward rate shocks:	
SAR	(143,949)
USD	21,906
OTHERS	1,613

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