



BASEL III PILLAR 3 QUANTITATIVE DISCLOSURES

31 December 2014

Frequency : SA

Location : W

TABLE 1: SCOPE OF APPLICATION - DECEMBER 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	

Frequency : Quarterly
Location : Quarterly Financial Statement

TABLE 2: CAPITAL STRUCTURE - DECEMBER 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	21,252,327		21,252,327
Due from banks and other financial institutions	1,935,625		1,935,625
Investments, net	33,876,206		33,876,206
Loans and advances, net	103,724,016		103,724,016
Debt securities	0		0
Trading assets	0		0
Investment in associates	494,117		494,117
Derivatives	0		0
Goodwill	0		0
Other real estate	136,634		136,634
Property and equipment, net	1,745,936		1,745,936
Other assets	1,503,494		1,503,494
Total assets	164,668,355	0	164,668,355
Liabilities			
Due to Banks and other financial institutions	9,015,640		9,015,640
Items in the course of collection due to other banks	0		0
Customer deposits	129,631,178		129,631,178
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	3,694,278		3,694,278
Subtotal	144,028,596	0	144,028,596
Paid up share capital	10,000,000		10,000,000
Statutory reserves	7,990,000		7,990,000
Other reserves	278,832		278,832
Retained earnings	1,782,481	0	1,782,481
Minority Interest	38,446		38,446
Proposed dividends	550,000		550,000
Total liabilities and equity	164,668,355	0	164,668,355

Frequency : Quarterly
Location : Quarterly Financial Statement

TABLE 2: CAPITAL STRUCTURE - DECEMBER 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	21,252,327		21,252,327	
Due from banks and other financial institutions	1,935,625		1,935,625	
Investments, net	33,876,206		33,876,206	
Loans and advances, net	103,724,016		103,724,016	
of which Collective provisions	684,977		684,977	A
Debt securities	0		0	
Equity shares	0		0	
Investment in associates	494,117		494,117	
Derivatives	0		0	
Goodwill	0		0	
Other real estate	136,634		136,634	
Property and equipment, net	1,745,936		1,745,936	
Other assets	1,503,494		1,503,494	
Total assets	164,668,355	0	164,668,355	
Liabilities				
Due to Banks and other financial institutions	9,015,640		9,015,640	
Items in the course of collection due to other banks	0		0	
Customer deposits	129,631,178		129,631,178	
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	3,694,278		3,694,278	
Subtotal	144,028,596	0	144,028,596	
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	278,832		278,832	C
Retained earnings	1,782,481	0	1,782,481	J
SAMA supervisory provision adjustment	0			
Minority Interest	38,446		38,446	
Proposed dividends	550,000		550,000	
Total liabilities and equity	164,668,355	0	164,668,355	

Frequency : Quarterly
Location : Quarterly Financial Statement

TABLE 2: CAPITAL STRUCTURE - DECEMBER 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

Components¹ of regulatory capital reported by the bank

Amounts¹ 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	9,772,481
3	Accumulated other comprehensive income (and other reserves)	278,832
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		20,051,313
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)	20,051,313
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)	20,051,313

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 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

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	684,977
51	Tier 2 capital before regulatory adjustments	1,022,477
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)	1,022,477
59	Total capital (TC = T1 + T2)	21,073,790
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	141,861,639
Capital ratios		
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	14.13%
62	Tier 1 (as a percentage of risk weighted assets)	14.13%
63	Total capital (as a percentage of risk weighted assets)	14.86%
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)	14.13%
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)	684,977
77	Cap on inclusion of provisions in Tier 2 under standardised approach	1,624,322
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

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

TABLE 2: CAPITAL STRUCTURE - DECEMBER 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/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 - DECEMBER 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:	43,614,807	4,534
SAMA and Saudi Government	36,835,510	-
Others	6,779,297	4,534
Multilateral Development Banks (MDBs)	-	-
Public Sector Entities (PSEs)	-	-
Banks and securities firms	7,234,348	394,296
Corporates	83,520,995	6,256,176
Retail non-mortgages	23,576,226	1,414,574
Small Business Facilities Enterprises (SBFE's)	-	-
Mortgages	1,292,100	103,237
Residential	1,292,100	103,237
Commercial	-	-
Securitized assets	-	-
Equity	1,127,014	90,161
Others	8,187,443	372,331
Total	168,552,933	8,635,309

TABLE 3: CAPITAL ADEQUACY - DECEMBER 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	35,013		31,359	5,000	584	71,957
Internal models approach						

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

Frequency: SA Location: W

TABLE 3: CAPITAL ADEQUACY - DECEMBER 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;	881,316
• 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 2014

Capital Adequacy Ratios (TABLE 3, (f))

Particulars	Total capital ratio	Tier 1 capital ratio
	%	
Top consolidated level	14.86%	14.13%
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 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:	43,614,807	39,065,880
SAMA and Saudi Government	36,835,510	32,210,988
Others	6,779,297	6,854,892
Multilateral Development Banks (MDBs)		
Public Sector Entities (PSEs)		
Banks and securities firms	10,185,077	10,373,962
Corporates	101,911,913	93,628,993
Retail non-mortgages	23,576,226	23,074,993
Small Business Facilities Enterprises (SBFE's)		
Mortgages	1,290,468	1,134,617
Residential	1,290,468	1,134,617
Commercial		
Securitized assets		
Equity	1,127,014	1,161,433
Others	7,677,881	7,354,957
Total	189,383,386	175,794,835

* 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 2014

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:	36,835,510	372,135	392,009	6,015,153			43,614,807
SAMA and Saudi Government	36,835,510						36,835,510
Others		372,135	392,009	6,015,153			6,779,297
Multilateral Development Banks (MDBs)							-
Public Sector Entities (PSEs)							-
Banks and securities firms	2,671,895	3,963,327	2,121,021	1,060,167	315,360	53,307	10,185,077
Corporates	100,386,794	707,735	672,238	39,468	1,909	103,769	101,911,913
Retail non-mortgages	23,576,226						23,576,226
Small Business Facilities Enterprises (SBFE's)							-
Mortgages	1,290,468						1,290,468
Residential	1,290,468						1,290,468
Commercial							-
Securitized assets							-
Equity	1,127,014						1,127,014
Others	7,677,094		787				7,677,881
Total	173,565,001	5,043,197	3,186,055	7,114,788	317,269	157,076	189,383,386

TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES - DECEMBER 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:	43,614,807												43,614,807
SAMA and Saudi Government	36,835,510												36,835,510
Others	6,779,297												6,779,297
Multilateral Development Banks (MDBs)													-
Public Sector Entities (PSEs)													-
Banks and securities firms		10,185,077											10,185,077
Corporates	3,366	3,823,099	901,321	16,148,600	1,279,958	8,173,151	15,954,724	22,316,722	4,649,620	4,997,962		23,663,390	101,911,913
Retail non-mortgages											23,576,226		23,576,226
Small Business Facilities Enterprises (SBFE's)													-
Mortgages												1,290,468	1,290,468
Residential												1,290,468	1,290,468
Commercial													-
Securitized assets													-
Equity		664,479	27,812	120,233		47,562	72,942		140,907	53,079			1,127,014
Others			651	4,117			10,177	182,625	8,685	15,019	18,511	7,438,096	7,677,881
Total	43,618,173	14,672,655	929,784	16,272,950	1,279,958	8,220,713	16,037,843	22,499,347	4,799,212	5,066,060	23,594,737	32,391,954	189,383,386

TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES - DECEMBER 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:	12,089,916	4,244,397	8,500,722	90,181	4,619,455	1,039,022	5,550,078	1,000,000	6,481,036	43,614,807
SAMA and Saudi Government	12,089,916	3,998,363	8,481,972	10,454	4,391,194	369,827	12,748	1,000,000	6,481,036	36,835,510
Others		246,034	18,750	79,727	228,261	669,195	5,537,330			6,779,297
Multilateral Development Banks (MDBs)										-
Public Sector Entities (PSEs)										-
Banks and securities firms	434,087	99,806	393,158	894,688	707,454	3,204,984	1,056,918	543,865	2,850,117	10,185,077
Corporates	849,542	5,111,974	18,303,347	16,822,236	21,051,644	16,716,762	16,824,296	5,703,182	528,930	101,911,913
Retail non-mortgages	3,041	1,446	28,341	112,145	392,481	6,410,659	16,058,620	569,493		23,576,226
Small Business Facilities Enterprises (SBFE's)										-
Mortgages			90	352	463	23,945	64,424	1,201,194		1,290,468
Residential			90	352	463	23,945	64,424	1,201,194		1,290,468
Commercial										-
Securitized assets										-
Equity									1,127,014	1,127,014
Others		4,998	9,872	17,206	28,858	61,782	25,025	44,162	7,485,978	7,677,881
Total	13,376,586	9,462,621	27,235,530	17,936,808	26,800,355	27,457,154	39,579,361	9,061,896	18,473,075	189,383,386

TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES - DECEMBER 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	1,232	-	-	-	-	-	(1,339)	-	1,345	-
Manufacturing	724,066	5,415	10,253	-	1,865	3,550	(13,461)	-	124,451	-
Mining and quarrying	-	-	-	-	-	-	-	-	-	-
Electricity, water, gas and health services	-	-	-	-	-	-	-	-	-	-
Building and construction	368,531	346,603	8,464	310,248	-	36,355	64,125	-	538,200	-
Commerce	568,783	553,380	55,523	12,568	388,503	152,309	18,084	-	587,195	-
Transportation and communication	88,720	88,864	1,434	80,074	4,872	3,918	77,621	-	88,008	-
Services	20,151	15,177	30,674	12,699	-	2,478	(491)	-	9,806	-
Consumer loans and credit cards	234,067	70,469	1,231,403	70,469	-	-	224,781	211,884	68,741	-
Others	663,709	15,276	85,172	2,362	60	12,854	(38,732)	633	283,231	-
Total	2,669,259	1,095,184	1,422,923	488,420	395,300	211,464	330,588	212,517	1,700,977	684,977

* 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 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	2,013,009	1,422,923	488,420	395,300	211,464	1,440,977	684,977
Other GCC & Middle East	656,250	0	0	0	0	260,000	0
Europe							
North America							
South East Asia							
Others countries							
Total	2,669,259	1,422,923	488,420	395,300	211,464	1,700,977	684,977

Frequency : SA

Location : W

**TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES
- DECEMBER 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	(212,517)	-
Amounts set aside (or reversed) during the period	330,589	213,842
Other adjustments:		
- exchange rate differences		
- business combinations		
- acquisitions and disposals of subsidiaries		
- etc.		
Transfers between allowances		
Balance, end of the year	1,700,977	684,977

▪ Charge-offs and recoveries that have been recorded directly to the income statement are SAR 6,452 and SAR 66,538 respectively.

TABLE 5 (STA): CREDIT RISK: DISCLOSURES FOR PORTFOLIOS SUBJECT TO THE STANDARDIZED APPROACH - DECEMBER 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:	43,558,137					56,670				
SAMA and Saudi Government	36,835,510									
Others	6,722,627					56,670				
Multilateral Development Banks (MDBs)										
Public Sector Entities (PSEs)										
Banks and securities firms		937,134		5,596,556		3,071,710	85,561	494,116		
Corporates		1,838,448		550,298		98,981,530	541,637			
Retail non-mortgages					23,576,226					
Small Business Facilities Enterprises (SBFE's)										
Mortgages						1,290,468				
Residential						1,290,468				
Commercial										
Securitized assets										
Equity						1,127,014				
Others	3,308,092					3,796,647	573,142			
TOTAL	46,866,229	2,775,582	0	6,146,854	23,576,226	108,324,039	1,200,340	494,116		
GRAND TOTAL				189,383,386						0

Frequency : SA
Location : W

TABLE 7 (STA): CREDIT RISK MITIGATION (CRM): DISCLOSURES FOR STANDARDIZED APPROACH - DECEMBER 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	3,386,096	143,703
Retail non-mortgages		
Small Business Facilities Enterprises (SBFE's)		
Mortgages		
Residential		
Commercial		
Securitized assets		
Equity		
Others	1,671	
Total	3,387,767	143,703

Frequency : SA

Location : W

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

General Disclosures (Table 8, (b) and (d)) (Figures in SR 000's)	
Particulars	Amount
Gross positive fair value of contracts	156,669
Netting Benefits*	
Netted Current Credit Exposure*	
Collateral held:	
-Cash	
-Government securities	
-Others	
Exposure amount (under the applicable method)	1,123,824
-Internal Models Method (IMM)	
-Current Exposure Method (CEM)	1,123,824
Notional value of credit derivative hedges	
Current credit exposure (by type of credit exposure):	
-Interest rate contracts	143,157
-FX contracts	980,667
-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 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 -
 DECEMBER 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	35,013		31,359	5,000	584	71,957

TABLE 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS - DECEMBER 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	533,197	533,197	1,087,934	1,087,934	

Frequency : SA

Location : W

**TABLE 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS
DECEMBER 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	625,399	533,197
Agriculture and fishing	27,812	
Manufacturing	120,233	
Mining and quarrying		
Electricity, water, gas and health services	47,562	
Building and construction	72,942	
Commerce		
Transportation and communication	140,907	
Services	53,079	
Others		
Total	1,087,934	533,197

Frequency : SA

Location : W

**TABLE 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS -
DECEMBER 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)	143,170
Total latent revaluation gains (losses)*	
Unrealized gains (losses) included in Capital	143,170
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 2014**

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

Equity grouping	Capital requirements
Government and quasi government	
Banks and other financial institutions	151,982
Agriculture and fishing	2,225
Manufacturing	9,619
Mining and quarrying	
Electricity, water, gas and health services	3,805
Building and construction	5,835
Commerce	
Transportation and communication	11,273
Services	4,246
Others	
Total	188,985

Frequency : SA

Location : W

**TABLE 14: INTEREST RATE RISK IN THE BANKING BOOK (IRRBB)
DECEMBER 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	700,980
USD	(143,233)
OTHERS	(1,599)
Downward rate shocks:	
SAR	175,245
USD	(35,808)
OTHERS	(400)

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