



# BASEL III PILLAR 3 QUANTITATIVE DISCLOSURES

31 December 2013

Frequency : SA

Location : W

### TABLE 1: SCOPE OF APPLICATION - DECEMBER 2013

#### 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 2013****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 )
<b>Assets</b>			
Cash and balances at central banks	14,971,749		14,971,749
Due from banks and other financial institutions	2,767,181		2,767,181
Investments, net	28,248,369		28,248,369
Loans and advances, net	88,456,106		88,456,106
Debt securities			0
Trading assets			0
Investment in associates	466,533		466,533
Derivatives			0
Goodwill			0
Other real estate	136,634		136,634
Property and equipment, net	1,647,318		1,647,318
Other assets	1,241,534		1,241,534
<b>Total assets</b>	<b>137,935,424</b>	<b>-</b>	<b>137,935,424</b>
<b>Liabilities</b>			
Due to Banks and other financial institutions	7,641,058		7,641,058
Items in the course of collection due to other banks			0
Customer deposits	106,372,732		106,372,732
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	3,045,720		3,045,720
<b>Subtotal</b>	<b>118,747,010</b>	<b>-</b>	<b>118,747,010</b>
Paid up share capital	8,500,000		8,500,000
Statutory reserves	7,270,000		7,270,000
Other reserves	263,330		263,330
Retained earnings	2,622,124		2,622,124
Minority Interest	107,960		107,960
Proposed dividends	425,000		425,000
<b>Total liabilities and equity</b>	<b>137,935,424</b>	<b>-</b>	<b>137,935,424</b>

**TABLE 2: CAPITAL STRUCTURE - DECEMBER 2013****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
<b>Assets</b>				
Cash and balances at central banks	14,971,749		14,971,749	
Due from banks and other financial institutions	2,767,181		2,767,181	
Investments, net	28,248,369		28,248,369	
Loans and advances, net	88,456,106		88,456,106	
of which Collective provisions	471,135		471,135	A
Debt securities			0	
Equity shares			0	
Investment in associates	466,533		466,533	
Derivatives			0	
Goodwill			0	
Other real estate	136,634		136,634	
Property and equipment, net	1,647,318		1,647,318	
Other assets	1,241,534		1,241,534	
<b>Total assets</b>	<b>137,935,424</b>	<b>-</b>	<b>137,935,424</b>	
<b>Liabilities</b>				
Due to Banks and other financial institutions	7,641,058		7,641,058	
Items in the course of collection due to other banks			0	
Customer deposits	106,372,732		106,372,732	
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	3,045,720		3,045,720	
<b>Subtotal</b>	<b>118,747,010</b>	<b>-</b>	<b>118,747,010</b>	
Paid up share capital	8,500,000		8,500,000	
of which amount eligible for CET1	8,500,000		8,500,000	H
of which amount eligible for AT1			0	
Statutory reserves	7,270,000		7,270,000	G
Other reserves	263,330		263,330	C
Retained earnings	2,622,124		2,622,124	J
<b>SAMA supervisory provision adjustment</b>				
Minority Interest	107,960		107,960	
Proposed dividends	425,000		425,000	
<b>Total liabilities and equity</b>	<b>137,935,424</b>	<b>-</b>	<b>137,935,424</b>	

Frequency : Quarterly

Location : W

**TABLE 2: CAPITAL STRUCTURE - DECEMBER 2013**

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

Amounts<sup>1</sup> subject to Pre - Basel III treatment

Components<sup>1</sup> of regulatory capital reported by the bank

(2)		
<b>Common Equity Tier 1 capital: Instruments and reserves</b>		
1	Directly issued qualifying common share capital (and equivalent for non-joint stock companies) plus related stock surplus	8,500,000
2	Retained earnings	9,892,124
3	Accumulated other comprehensive income (and other reserves)	263,330
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	<b>Common Equity Tier 1 capital before regulatory adjustments</b>	
<b>Common Equity Tier 1 capital: Regulatory adjustments</b>		<b>18,655,454</b>
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	<b>Total regulatory adjustments to Common equity Tier 1</b>	
29	<b>Common Equity Tier 1 capital (CET1)</b>	<b>18,655,454</b>
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	<b>Additional Tier 1 capital before regulatory adjustments</b>	
<b>Additional Tier 1 capital: regulatory adjustments</b>		
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	<b>Tier 1 capital (T1 = CET1 + AT1)</b>	<b>18,655,454</b>

H  
G + J  
C

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

Frequency : Quarterly

Location : W

**TABLE 2: CAPITAL STRUCTURE - DECEMBER 2013**

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

Amounts<sup>1</sup> subject to Pre - Basel III treatment

Components<sup>1</sup> 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	471,135
51	<b>Tier 2 capital before regulatory adjustments</b>	<b>1,146,135</b>
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)	1,146,135
59	Total capital (TC = T1 + T2)	19,801,589
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	123,778,201
Capital ratios		
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	15.07%
62	Tier 1 (as a percentage of risk weighted assets)	15.07%
63	Total capital (as a percentage of risk weighted assets)	16.00%
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)	15.07%
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)	471,135
77	Cap on inclusion of provisions in Tier 2 under standardised approach	1,412,430
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 2013

### 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 243MM
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 2013

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:	31,915,692	4,520
SAMA and Saudi Government	25,172,003	-
Others	6,743,689	4,520
Multilateral Development Banks (MDBs)	-	-
Public Sector Entities (PSEs)	-	-
Banks and securities firms	7,685,425	355,224
Corporates	71,042,098	5,295,301
Retail non-mortgages	22,029,389	1,321,763
Small Business Facilities Enterprises (SBFE's)	-	-
Mortgages	657,491	52,435
Residential	657,491	52,435
Commercial	-	-
Securitized assets	-	-
Equity	984,743	78,779
Others	6,387,241	272,543
<b>Total</b>	<b>140,702,079</b>	<b>7,380,565</b>



Frequency : SA

Location : W

**TABLE 3: CAPITAL ADEQUACY - DECEMBER 2013**

**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	Total
Standardised approach	27,928		47,124		75,052
Internal models approach					

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

Frequency: SA Location: W
------------------------------

<b>TABLE 3: CAPITAL ADEQUACY - DECEMBER 2013</b>	
<b>Capital Requirements for Operational Risk* (Table 3, (e)) (Figures in SR 000's)</b>	
Particulars	Capital requirement
• Basic indicator approach;	
• Standardized approach;	
• Alternate standardized approach;	788,205
• Advanced measurement approach (AMA).	
<b>Total</b>	

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

Frequency : Quarterly  
Location : Quarterly Report

### TABLE 3: CAPITAL ADEQUACY - DECEMBER 2013

#### Capital Adequacy Ratios (TABLE 3, (f))

Particulars	Total capital ratio	Tier 1 capital ratio
	%	
Top consolidated level	16.00%	15.07%
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 2013**

**Credit Risk Exposure (Table 4, (b)) (Figures in SR 000's)**

<b>Portfolios</b>	<b>Total gross credit risk exposure*</b>	<b>Average gross credit risk exposure over the period**</b>
Sovereigns and central banks:	32,415,692	32,466,491
SAMA and Saudi Government	25,672,003	26,250,716
Others	6,743,689	6,215,775
Multilateral Development Banks (MDBs)		
Public Sector Entities (PSEs)		
Banks and securities firms	11,545,319	11,525,534
Corporates	88,135,188	87,440,571
Retail non-mortgages	22,029,389	22,197,699
Small Business Facilities Enterprises (SBFE's)		
Mortgages	655,435	683,456
Residential	655,435	683,456
Commercial		
Securitized assets		
Equity	984,743	944,548
Others	5,543,844	6,109,857
<b>Total</b>	<b>161,309,610</b>	<b>161,368,156</b>

\* 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 2013**

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:	25,672,003	376,794	500,702	5,866,193			32,415,692
SAMA and Saudi Government	25,672,003						25,672,003
Others		376,794	500,702	5,866,193			6,743,689
Multilateral Development Banks (MDBs)							-
Public Sector Entities (PSEs)							-
Banks and securities firms	5,323,857	3,957,244	1,059,013	674,745	348,429	182,031	11,545,319
Corporates	86,687,041	755,973	615,111		58,168	18,895	88,135,188
Retail non-mortgages	22,029,389						22,029,389
Small Business Facilities Enterprises (SBFE's)							-
Mortgages	655,435						655,435
Residential	655,435						655,435
Commercial							-
Securitized assets							-
Equity	984,743						984,743
Others	5,519,266		24,578				5,543,844
<b>Total</b>	<b>146,871,734</b>	<b>5,090,011</b>	<b>2,199,404</b>	<b>6,540,938</b>	<b>406,597</b>	<b>200,926</b>	<b>161,309,610</b>

**TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES - DECEMBER 2013**

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:	32,415,692												32,415,692
SAMA and Saudi Government	25,672,003												25,672,003
Others	6,743,689												6,743,689
Multilateral Development Banks (MDBs)													-
Public Sector Entities (PSEs)													-
Banks and securities firms		11,545,319											11,545,319
Corporates	33,398	1,519,348	1,040,798	14,416,588	1,179,462	8,222,271	12,222,767	18,440,073	5,338,095	4,103,988		21,618,400	88,135,188
Retail non-mortgages											22,029,389		22,029,389
Small Business Facilities Enterprises (SBFE's)													-
Mortgages												655,435	655,435
Residential												655,435	655,435
Commercial													-
Securitized assets													-
Equity		548,010	13,738	89,091		7,650	135,634		158,988	31,632			984,743
Others				3,432			2,049	135,813		3,503	6,885	5,392,162	5,543,844
<b>Total</b>	<b>32,449,090</b>	<b>13,612,677</b>	<b>1,054,536</b>	<b>14,509,111</b>	<b>1,179,462</b>	<b>8,229,921</b>	<b>12,360,450</b>	<b>18,575,886</b>	<b>5,497,083</b>	<b>4,139,123</b>	<b>22,036,274</b>	<b>27,665,997</b>	<b>161,309,610</b>

**TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES - DECEMBER 2013**

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:	7,021,951	3,199,329	3,619,446	3,236,048	1,640,394	518,404	6,227,170	1,003,376	5,949,574	32,415,692
SAMA and Saudi Government	7,021,951	3,199,329	3,369,742	3,103,162	1,608,402	55,452	361,015	1,003,376	5,949,574	25,672,003
Others			249,704	132,886	31,992	462,952	5,866,155			6,743,689
Multilateral Development Banks (MDBs)										-
Public Sector Entities (PSEs)										-
Banks and securities firms	1,015,776	799,566	515,217	897,508	996,966	2,043,225	2,957,654	501,692	1,817,715	11,545,319
Corporates	1,032,296	6,046,394	15,080,927	15,117,908	18,225,084	15,960,096	10,719,062	5,329,408	624,013	88,135,188
Retail non-mortgages	290	2,977	20,177	145,776	317,331	5,317,630	15,665,358	559,850		22,029,389
Small Business Facilities Enterprises (SBFE's)										-
Mortgages		10	9	85	567	13,257	40,924	600,583		655,435
Residential		10	9	85	567	13,257	40,924	600,583		655,435
Commercial										-
Securitized assets										-
Equity									984,743	984,743
Others		4,918	9,713	16,928	28,391	60,784	24,621	43,448	5,355,041	5,543,844
<b>Total</b>	<b>9,070,313</b>	<b>10,053,194</b>	<b>19,245,489</b>	<b>19,414,253</b>	<b>21,208,733</b>	<b>23,913,396</b>	<b>35,634,789</b>	<b>8,038,357</b>	<b>14,731,086</b>	<b>161,309,610</b>

**TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES - DECEMBER 2013**

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	-	-	11,588	-	-	-	-	666,730	-	-
Agriculture and fishing	2,596	-	137	-	-	-	2,684	-	2,684	-
Manufacturing	767,747	5,301	13,119	-	-	5,301	(31,356)	3,509	137,912	-
Mining and quarrying	-	-	-	-	-	-	-	-	-	-
Electricity, water, gas and health services	-	-	-	-	-	-	-	-	-	-
Building and construction	371,792	344,353	62,827	305,718	-	38,635	59,598	-	474,075	-
Commerce	580,855	585,794	8,267	585,127	-	667	436,846	4,322	569,111	-
Transportation and communication	9,125	-	2,151	-	-	-	(16,177)	-	10,387	-
Services	10,125	10,125	44,162	138	-	9,987	(3,789)	383,480	10,297	-
Consumer loans and credit cards	147,933	45,128	791,659	45,128	-	-	205,694	211,834	55,844	-
Others	722,201	12,869	4,091	4,835	247	7,787	(28,314)	-	322,595	-
<b>Total</b>	<b>2,612,374</b>	<b>1,003,570</b>	<b>938,001</b>	<b>940,946</b>	<b>247</b>	<b>62,377</b>	<b>625,186</b>	<b>1,269,875</b>	<b>1,582,905</b>	<b>471,135</b>

\* 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 2013**

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	1,956,124	938,001	940,946	247	62,377	1,322,905	471,135
Other GCC & Middle East	656,250	0	0	0	0	260,000	
Europe							
North America							
South East Asia							
Others countries							
<b>Total</b>	<b>2,612,374</b>	<b>938,001</b>	<b>940,946</b>	<b>247</b>	<b>62,377</b>	<b>1,582,905</b>	<b>471,135</b>

Frequency : SA

Location : W

**TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES -  
DECEMBER 2013**

**Reconciliation Of Changes In The Allowances For Loan Impairment (Table 4, (h))**

<b>Particulars</b>	<b>Specific allowances</b>	<b>General allowances</b>
Balance, beginning of the year	2,227,593	471,135
Charge-offs taken against the allowances during the period	1,269,874	
Amounts set aside (or reversed) during the period	625,186	-
Other adjustments:		
- exchange rate differences		
- business combinations		
- acquisitions and disposals of subsidiaries		
- etc.		
Transfers between allowances		
Balance, end of the year	1,582,905	471,135

- Charge-offs and recoveries that have been recorded directly to the income statement are SAR 1,802 and SAR 70,305 respectively.

**TABLE 5 (STA): CREDIT RISK: DISCLOSURES FOR PORTFOLIOS SUBJECT TO THE STANDARDIZED APPROACH - DECEMBER 2013**

**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:	32,359,196					56,496				
SAMA and Saudi Government	25,672,003									
Others	6,687,193					56,496				
Multilateral Development Banks (MDBs)										
Public Sector Entities (PSEs)										
Banks and securities firms	431,230	2,748,166		4,970,056		2,892,643	36,692	466,532		
Corporates		2,528,479		378,186		84,577,727	590,993	59,803		
Retail non-mortgages					22,029,389					
Small Business Facilities Enterprises (SBFE's)										
Mortgages						655,435				
Residential						655,435				
Commercial										
Securitized assets										
Equity						984,743				
Others	2,148,687					3,371,741	23,416			
<b>TOTAL</b>	<b>34,939,113</b>	<b>5,276,645</b>	<b>0</b>	<b>5,348,242</b>	<b>22,029,389</b>	<b>92,538,785</b>	<b>651,101</b>	<b>526,335</b>		
<b>GRAND TOTAL</b>				<b>161,309,610</b>						<b>0</b>

Frequency : SA  
Location : W

**TABLE 7 (STA): CREDIT RISK MITIGATION (CRM): DISCLOSURES FOR STANDARDIZED APPROACH - DECEMBER 2013**

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	3,107,636	138,684
Retail non-mortgages		
Small Business Facilities Enterprises (SBFE's)		
Mortgages		
Residential		
Commercial		
Securitized assets		
Equity		
Others	78	
<b>Total</b>	<b>3,107,714</b>	<b>138,684</b>

Frequency : SA

Location : W

**TABLE 8: GENERAL DISCLOSURES FOR EXPOSURES RELATED TO COUNTERPARTY CREDIT RISK (CCR) - DECEMBER 2013**

General Disclosures (Table 8, (b) and (d)) (Figures in SR 000's)	
Particulars	Amount
Gross positive fair value of contracts	176,901
Netting Benefits*	
Netted Current Credit Exposure*	
Collateral held:	
-Cash	
-Government securities	
-Others	
Exposure amount (under the applicable method)	
-Internal Models Method (IMM)	
-Current Exposure Method (CEM)	1,177,993
Notional value of credit derivative hedges	
Current credit exposure (by type of credit exposure):	
-Interest rate contracts	223,060
-FX contracts	954,933
-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 2013**

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 2013**

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	Total
Capital requirements	27,928		47,124		75,052

**TABLE 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS - DECEMBER 2013**

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	527,703	527,703	983,369	983,369	



Frequency : SA

Location : W

**TABLE 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS  
DECEMBER 2013**

<b>Types And Nature of Investments (Table 13, (c)) (Figures in SR 000's)</b>		
<b>Investments</b>	<b>Publicly traded</b>	<b>Privately held</b>
Government and quasi government		
Banks and other financial institutions	546,639	467,900
Agriculture and fishing	13,738	
Manufacturing	89,091	
Mining and quarrying		
Electricity, water, gas and health services	7,650	
Building and construction	135,633	
Commerce		
Transportation and communication	158,987	
Services	31,631	59,803
Others		
<b>Total</b>	<b>983,369</b>	<b>527,703</b>

Frequency : SA

Location : W

**TABLE 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS  
DECEMBER 2013**

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

<b>Particulars</b>	<b>Amount</b>
Cumulative realized gains (losses) arising from sales and liquidations in the reporting period	
Total unrealized gains (losses)	208,798
Total latent revaluation gains (losses)*	
Unrealized gains (losses) included in Capital	208,798
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 2013**

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

<b>Equity grouping</b>	<b>Capital requirements</b>
Government and quasi government	
Banks and other financial institutions	137,147
Agriculture and fishing	1,099
Manufacturing	7,127
Mining and quarrying	
Electricity, water, gas and health services	612
Building and construction	10,851
Commerce	
Transportation and communication	12,719
Services	62,333
Others	
<b>Total</b>	<b>231,888</b>

Frequency : SA

Location : W

**TABLE 14: INTEREST RATE RISK IN THE BANKING BOOK (IRRBB)  
DECEMBER 2013**

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

<b>Rate Shocks</b>	<b>Change in earnings</b>
Upward rate shocks:	
SAR	664,977
USD	(153,203)
OTHERS	(8,026)
Downward rate shocks:	
SAR	(166,244)
USD	38,301
OTHERS	2,007

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