

TABLE 1: SCOPE OF APPLICATION	
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:	N/A
1. Subsidiary 1	
2. Subsidiary 2	
3. Subsidiary 3	
4. Subsidiary n	

TABLE 2: CAPITAL STRUCTURE

Balance sheet - Step 1 (Table 2(b))

	Balance sheet in Published financial statements (C)	Adjustment of banking associates / other entities (*) (D)	Under regulatory scope of consolidation (E)
Assets			
Cash and balances with Saudi Arabian Monetary Agency ('SAMA')	6,065,881		6,065,881
Due from banks and other financial institutions	10,317,854		10,317,854
Investments	8,036,151		8,036,151
Financing, net	53,636,981		53,636,981
Property and equipment, net	1,543,578		1,543,578
Other assets	1,261,414		1,261,414
Total assets	80,861,859	0	80,861,859
Liabilities			
Due to banks and other financial institutions	32,657		32,657
Customers' deposits	59,427,825		59,427,825
Other liabilities	3,462,145		3,462,145
Total Liabilities	62,922,627	0	62,922,627
Share capital	15,000,000		15,000,000
Statutory reserve	1,013,556		1,013,556
Net change in fair value of available for sale investments	(21,094)		(21,094)
Retained earnings	1,268,285		1,268,285
Proposed dividend	810,100		810,100
Treasury shares	(154,621)		(154,621)
Employees Share based plan reserves	23,006		23,006
Total liabilities and equity	80,861,859	0	80,861,859

Additional information:

List of entities (including disclosure of such entities balance sheet, balance sheet activity and principal activities)

TABLE 2: CAPITAL STRUCTURE

Balance sheet - Step 2 (Table 2(c))

	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 with Saudi Arabian Monetary Agency ('SAMA')	6,065,881		6,065,881	
Due from banks and other financial institutions	10,317,854		10,317,854	
Investments	8,036,151		8,036,151	
Financing, net	53,636,981		53,636,981	
of which Collective provisions	380,149		380,149	A
Property and equipment, net	1,543,578		1,543,578	
Other assets	1,261,414		1,261,414	
Total assets	80,861,859	0	80,861,859	
Liabilities				
Due to banks and other financial institutions	32,657		32,657	
Customers' deposits	59,427,825		59,427,825	
Other liabilities	3,462,145		3,462,145	
Total Liabilities	62,922,627	0	62,922,627	
Paid up share capital	15,000,000		15,000,000	
of which amount eligible for CET1	15,000,000		15,000,000	B
of which amount eligible for AT1	0		0	C
Statutory reserve	1,013,556		1,013,556	D
Net change in fair value of available for sale investments	(21,094)		(21,094)	E
Retained earnings	1,268,285		1,268,285	F
Proposed dividend	810,100			
Treasury shares	(154,621)		(154,621)	G
Employees Share based plan reserves	23,006		23,006	H
Total liabilities and equity	80,861,859	0	80,051,759	

TABLE 2: CAPITAL STRUCTURE

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

	Components ¹ of regulatory capital reported by the bank	Amounts ¹ subject to Pre - Basel III treatment	Source based on reference numbers / letters of the balance sheet under the regulatory scope of consolidation from step 2
(2)			
	Common Equity Tier 1 capital: Instruments and reserves		
1	Directly issued qualifying common share capital (and equivalent for non-joint stock companies) plus related stock surplus	15,000,000	B F D+E+H
2	Retained earnings	1,268,285	
3	Accumulated other comprehensive income (and other reserves)	1,825,568	
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	18,093,853	
	Common Equity Tier 1 capital: Regulatory adjustments		
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)	154,621	
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	154,621	
29	Common Equity Tier 1 capital (CET1)	17,939,232	
	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)	17,939,232	

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

TABLE 2: CAPITAL STRUCTURE

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

	Components ¹ of regulatory capital reported by the bank	Amounts ¹ subject to Pre - Basel III treatment	Source based on reference numbers / letters of the balance sheet under the regulatory scope of consolidation from step 2
Tier 2 capital: instruments and provisions			
46	Directly issued qualifying Tier 2 instruments plus related stock surplus		
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	380,149	A
51	Tier 2 capital before regulatory adjustments	380,149	
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)		
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)	380,149	
59	Total capital (TC = T1 + T2)	18,319,381	
RISK WEIGHTED ASSETS IN REPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT			
OF WHICH:			
OF WHICH: ...			
60	Total risk weighted assets	70,140,088	
Capital ratios			
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	25.58%	
62	Tier 1 (as a percentage of risk weighted assets)	25.58%	
63	Total capital (as a percentage of risk weighted assets)	26.12%	
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)		
National minima (if different from Basel 3)			
69	National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum)	n/a	
70	National Tier 1 minimum ratio (if different from Basel 3 minimum)	n/a	
71	National total capital minimum ratio (if different from Basel 3 minimum)	n/a	
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)	380,149	
77	Cap on inclusion of provisions in Tier 2 under standardised approach	753,327	
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)		

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

TABLE 3: CAPITAL ADEQUACY

Amount of Exposures Subject To Standardized Approach of Credit Risk and related Capital Requirements (TABLE 3, (b))

Portfolios	Amount of exposures	Capital requirements
Sovereigns and central banks:		
SAMA and Saudi Government	6,000,000	-
Others	4,777,938	-
Multilateral Development Banks (MDBs)		
Public Sector Entities (PSEs)	-	-
Banks and securities firms	10,317,854	247,187
Corporates	42,038,020	3,213,044
Retail non-mortgages	4,648,382	288,697
Small Business Facilities Enterprises (SBFE's)		
Mortgages:		
Residential	7,330,729	586,459
Commercial		
Securitized assets		
Equity		
Others	4,117,689	229,350
Total - On Balance Sheet	79,230,612	4,564,737
Off Balance Sheet (after CCF)	3,206,953	256,556
Total	82,437,564	4,821,293

TABLE 3: CAPITAL ADEQUACY

Capital Requirements For Market Risk* (822, Table 3, (d))					
	Interest rate risk	Equity position risk	Foreign exchange risk	Commodity risk	Total
Standardised approach	-	330,915	122,750	-	453,665
Internal models approach					

TABLE 3: CAPITAL ADEQUACY

Capital Requirements for Operational Risk* (Table 3, (e))

Particulars	Capital requirement
• Basic indicator approach;	336,248
• Standardized approach;	
• Alternate standardized approach;	
• Advanced measurement approach (AMA).	
Total	336,248

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

TABLE 3: CAPITAL ADEQUACY

Capital Adequacy Ratios (TABLE 3, (f))

Particulars	Total capital ratio	Tier 1 capital ratio
	%	
Top consolidated level	26.12%	25.58%

TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES

Credit Risk Exposure (Table 4, (b))

Portfolios	Total gross credit risk exposure*	Average gross credit risk exposure over the period**
Sovereigns and central banks:		
SAMA and Saudi Government	6,000,000	5,075,000
Others	4,777,938	3,980,191
Multilateral Development Banks (MDBs)		
Public Sector Entities (PSEs)	-	
Banks and securities firms	10,765,516	8,619,869
Corporates	44,797,310	40,648,910
Retail non-mortgages	4,648,382	4,505,026
Small Business Facilities Enterprises (SBFE's)		
Mortgages		
Residential	7,330,729	6,808,679
Commercial		
Securitized assets		
Equity		
Others	4,117,689	4,174,860
Total	82,437,564	73,812,535

* 'Total gross credit risk exposure' equals on-balance & off balance sheet after application of credit conversion factors

** 'Average gross credit risk exposure over the period' represents average of current and previous three Basel Regulatory Reports.

TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES

Geographic Breakdown (Table 4, (c))

Portfolios	Geographic area						
	Saudi Arabia	Other GCC & Middle East	Europe	North America	South East Asia	Other countries	Total
Sovereigns and central banks:							
SAMA and Saudi Government	6,000,000						6,000,000
Others	4,777,938						4,777,938
Multilateral Development Banks (MDBs)							-
Public Sector Entities (PSEs)	-						-
Banks and securities firms	5,029,440	4,260,092	1,452,876	15,007	871	7,229	10,765,516
Corporates	44,797,310						44,797,310
Retail non-mortgages	4,648,382						4,648,382
Small Business Facilities Enterprises (SBFE's)							-
Mortgages							-
Residential	7,330,729						7,330,729
Commercial							-
Securitized assets							-
Equity							-
Others	4,117,689						4,117,689
Total	76,701,488	4,260,092	1,452,876	15,007	871	7,229	82,437,564

TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES

Industry Sector Breakdown (Table 4, (d))

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:													
SAMA and Saudi Government	6,000,000												6,000,000
Others	4,777,938												4,777,938
Multilateral Development Banks (MDBs)													-
Public Sector Entities (PSEs)	-												-
Banks and securities firms		10,765,516											10,765,516
Corporates	10,037,696	-	35,235	5,903,218	-	112,219	17,161,485	6,657,962	1,973	1,120,855	-	3,766,668	44,797,310
Retail non-mortgages											4,648,382		4,648,382
Small Business Facilities Enterprises (SBFE's)													-
Mortgages													-
Residential											7,330,729		7,330,729
Commercial													-
Securitized assets													-
Equity													-
Others												4,117,689	4,117,689
Total	20,815,634	10,765,516	35,235	5,903,218	-	112,219	17,161,485	6,657,962	1,973	1,120,855	11,979,111	7,884,358	82,437,564

TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES

Residual Contractual Maturity Breakdown (Table 4, (e))

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	Total
Sovereigns and central banks:									
SAMA and Saudi Government	-	2,250,000	3,750,000	-	-				6,000,000
Others	221	4,777,717	-						4,777,938
Multilateral Development Banks (MDBs)									-
Public Sector Entities (PSEs)							-		-
Banks and securities firms	2,119,162	3,033,566	3,201,281	241,305	110,221	971,348	1,088,633	-	10,765,516
Corporates	1,659,686	3,074,470	3,026,554	6,311,488	5,810,129	12,466,497	6,495,238	5,953,247	44,797,310
Retail non-mortgages	157,265	123,612	69,547	354,858	728,437	2,336,191	815,759	62,712	4,648,382
Small Business Facilities Enterprises (SBFE's)									-
Mortgages									-
Residential	11,348	35,515	50,490	73,424	147,449	682,848	707,336	5,622,320	7,330,729
Commercial									-
Securitized assets									-
Equity									-
Others	1,287,943				1,261,414			1,568,332	4,117,689
Total	5,235,624	13,294,880	10,097,873	6,981,075	8,057,650	16,456,884	9,106,966	13,206,611	82,437,564

TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES

Impaired Loans, Past Due Loans and Allowances (Table 4, (f))

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 period	Charge-offs during the period	Balance at the end of the period	
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	112,174	44,034	256,806	44,034			54,540	-	112,174	333,286
Transportation and communication										
Services										
Consumer loans and credit cards	238,146	146,405	15,370	5,458	5,054	135,893	18,881	-	166,405	46,863
Others										
Total	350,320	190,439	272,176	49,492	5,054	135,893	73,421	-	278,579	380,149

TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES

Impaired Loans, Past Due Loans And Allowances (Table 4, (g))

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	350,320	272,176	49,492	5,054	135,893	278,579	380,149
Other GCC & Middle East							
Europe							
North America							
South East Asia							
Others countries							
Total	350,320	272,176	49,492	5,054	135,893	278,579	380,149

TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES

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

Particulars	Specific allowances	General allowances
Balance, beginning of the period	205,158	349,687
Charge-offs taken against the allowances during the period	-	-
Amounts set aside (or reversed) during the period	73,421	30,462
Other adjustments:		
- exchange rate differences		
- business combinations		
- acquisitions and disposals of subsidiaries		
- etc.		
Transfers between allowances		
Balance, end of the period	278,579	380,149

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

Allocation Of Exposures To Risk Buckets (Table 5, (b))

Particulars	Risk buckets									Deducted
	0%	20%	35%	50%	75%	100%	150%	Other risk weights	Unrated	
Sovereigns and central banks:										
SAMA and Saudi Government	6,000,000									
Others	4,777,938									
Multilateral Development Banks (MDBs)										
Public Sector Entities (PSEs)										
Banks and securities firms		6,896,956		3,420,898		447,662				
Corporates		-		3,749,931		41,047,378.96		-		
Retail non-mortgages					4,158,666	489,717		-		
Small Business Facilities Enterprises (SBFE's)										
Mortgages										
Residential						7,330,729		-		
Commercial										
Securitized assets										
Equity										
Others	1,287,943					2,804,993		24,754		

TABLE 7 (STA): CREDIT RISK MITIGATION (CRM): DISCLOSURES FOR

Credit Risk Exposure Covered By CRM (Table 7, (b) and (c))

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	46,015,393	
Retail non-mortgages	426,527	
Small Business Facilities Enterprises (SBFE's)		
Mortgages	7,328,976	
Residential	7,319,522	
Commercial	9,455	
Securitized assets		
Equity		
Others		
Total	53,770,896	

TABLE 8: GENERAL DISCLOSURES FOR EXPOSURES RELATED TO COUNTERPARTY CREDIT

General Disclosures (Table 8, (b) and (d))	
Particulars	Amount
Gross positive fair value of contracts	NONE
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)	
Notional value of credit derivative hedges	
Current credit exposure (by type of credit exposure):	
-Interest rate contracts	
-FX contracts	
-Equity contracts	
-Credit derivatives	
-Commodity/other contracts	

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

Credit Derivative Transactions (Table 8, (c))

Credit derivative transactions	Proprietary activities		Intermediation activities	
	Protection bought	Protection sold	Protection bought	Protection sold
Total return swaps	NONE			
Credit default swaps				
Credit options				
Credit linked notes				
Collateralized debt obligations				
Collateralized bond obligations				
Collateralized loan obligations				
Others				
Total				

TABLE 9 (STA): SECURITIZATION: DISCLOSURES FOR STANDARDIZED APPROACH

Outstanding Exposures Securitized By The Bank (Table 9, (g) to (i))					
Exposure type	Outstanding exposures		Impaired / Past due assets securitized	Losses recognized by the bank during the current period	Securitization exposures retained or purchased
	Traditional	Synthetic			
Credit cards	None				
Home equity loans					
Commercial loans					
Automobile loans					
Small business loans					
Equipment leases					
Others					

Banks did not have any securitization exposure

TABLE 9 (STA): SECURITIZATION: DISCLOSURES FOR STANDARDIZED APPROACH

Exposures By Risk Weight Bands (Table 9, (I))				
Risk weight bands	Securitisations		Re-Securitisations	
	Exposures retained or purchased	Associated capital charges	Exposures retained or purchased	Associated capital charges
0% to 20%	None			
Above 20% to 40%				
Above 40% to 60%				
Above 60% to 80%				
Above 80% to 100%				
Above 100%				

**TABLE 9 (STA): SECURITIZATION: DISCLOSURES FOR
STANDARDIZED APPROACH**

Deductions from capital (Table 9, (I))			
Type of underlying assets	Exposures deducted from Tier 1 capital	Credit enhancing I/Os deducted from total capital	Other exposures deducted from total capital
Loans	None		
Commitments			
Asset-backed securities			
Mortgage-backed securities			
Corporate bonds			
Equity securities			
Private equity investments			
Others			

TABLE 9 (STA): SECURITIZATION: DISCLOSURES FOR STANDARDIZED APPROACH

Securitized Assets Subject To Early Amortization Treatment (Table 9, (m),(v))			
Type of underlying assets	Aggregate drawn exposures attributed to the seller's and investor's interests	Aggregate capital charges incurred by the bank against	
		its retained shares of the drawn balances and undrawn lines	the investor's shares of drawn balances and undrawn lines
Credit cards		None	
Home equity loans			
Commercial loans			
Automobile loans			
Small business loans			
Equipment leases			
Others			

TABLE 9 (STA): SECURITIZATION: DISCLOSURES FOR STANDARDIZED APPROACH

Summary Of Current Year's Securitization Activity (Table 9, (j))

Exposure types	Amount of exposures securitized	Recognized gain or loss on sale
Credit cards	None	
Home equity loans		
Commercial loans		
Automobile loans		
Small business loans		
Equipment leases		
Others		

TABLE 9 (STA): SECURITIZATION: DISCLOSURES FOR STANDARDIZED APPROACH

Securitized Exposures (Table 9, (k) (s))

Exposure type	On Balance Sheet Aggregate Exposure	Off Balance Sheet Aggregate Exposure
Credit cards	None	
Home equity loans		
Commercial loans		
Automobile loans		
Small business loans		
Equipment leases		
Others		

TABLE 9 (STA): SECURITIZATION: DISCLOSURES FOR STANDARDIZED APPROACH			
Re-Securitisatation Exposures Retained or Purchased (Table 9, (n),(w))			
Guarantor Credit Worthiness (Grade 1 being the highest)	Aggregate Exposure	Credit Risk Mitigation	
		Applied	Not Applied
Grade 1		None	
Grade 2			
Grade 3			
Grade 4			
Grade 5			
Grade 6			
Grade 7			

TABLE 9 (STA): SECURITIZATION: DISCLOSURES FOR STANDARDIZED APPROACH		
Outstanding Exposures Securitized By The Bank (Table 9 (o))		
Exposure type	Outstanding exposures	
	Traditional	Synthetic
Credit cards	None	
Home equity loans		
Commercial loans		
Automobile loans		
Small business loans		
Equipment leases		
Others		

TABLE 9 (STA): SECURITIZATION: DISCLOSURES FOR STANDARDIZED APPROACH

Exposures intended to be securitized by the bank (Table 9 (p))

Exposure type	Outstanding exposures
Credit cards	None
Home equity loans	
Commercial loans	
Automobile loans	
Small business loans	
Equipment leases	
Others	

**TABLE 9 (STA): SECURITIZATION: DISCLOSURES
FOR STANDARDIZED APPROACH**

Securitization exposure retained subject to market risk approach (Table 9 (r))

Exposure type	Outstanding exposures	
	Traditional	Synthetic
Credit cards	None	
Home equity loans		
Commercial loans		
Automobile loans		
Small business loans		
Equipment leases		
Others		

TABLE 9 (STA): SECURITIZATION: DISCLOSURES FOR STANDARDIZED APPROACH

Securitization exposures retained or purchased (Table 9, (t))	
Securitisaton Exposure	Subject to Comprehensive Risk Measure for specific risk
Loans	None
Commitments	
Asset-backed securities	
Mortgage-backed securities	
Corporate bonds	
Equity securities	
Private equity investments	
Others	

**TABLE 9 (STA): SECURITIZATION: DISCLOSURES
FOR STANDARDIZED APPROACH**

Exposures By Risk Weight Bands (Table 9, (t))

Risk weight bands	Securitization exposures retained or purchased subject to specific risk
0% to 20%	None
Above 20% to 40%	
Above 40% to 60%	
Above 60% to 80%	
Above 80% to 100%	
Above 100%	

TABLE 9 (STA): SECURITIZATION: DISCLOSURES FOR STANDARDIZED APPROACH			
Capital Requirements subject to Comprehensive Risk Measures (Table 9, (u))			
Securitisatio <u>n</u> Exposure	Risk Types		
	Default Risk	Migration Risk	Correlation Risk
Loans			
Commitments			
Asset-backed securities			
Mortgage-backed securities			
Corporate bonds		None	
Equity securities			
Private equity investments			
Others			

TABLE 9 (STA): SECURITIZATION: DISCLOSURES FOR STANDARDIZED APPROACH

Capital Requirement Risk Weight Bands (Table 9, (u))		
Risk weight bands	Capital Charges	
	Securitisation	Re-Securitisation
0% to 20%	None	
Above 20% to 40%		
Above 40% to 60%		
Above 60% to 80%		
Above 80% to 100%		
Above 100%		

TABLE 9 (STA): SECURITIZATION: DISCLOSURES FOR STANDARDIZED APPROACH

Deductions from capital (Table 9, (u))			
Type of underlying assets	Exposures deducted from Tier 1 capital	Credit enhancing I/Os deducted from total capital	Other exposures deducted from total capital
Credit cards	NONE	NONE	NONE
Home equity loans			
Commercial loans			
Automobile loans			
Small business loans			
Equipment leases			
Others			

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

Level Of Market Risks In Terms Of Capital Requirements (Table 10, (b))

	Interest rate risk	Equity position risk	Foreign exchange risk	Commodity risk	Total
Capital requirements		330,915	122,750	-	453,665

TABLE 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS

Value Of Investments (Table 13, (b))

	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	-	-	2,011,398	2,011,398	-

TABLE 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS

Types And Nature of Investments (Table 13, (c))

Investments	Publicly traded	Privately held
Government and quasi government	1,377,768	
Banks and other financial institutions	140,997	
Agriculture and fishing	-	
Manufacturing	127,323	
Mining and quarrying	-	
Electricity, water, gas and health services	33,430	
Building and construction	194,662	
Commerce	13,997	
Transportation and communication	117,217	
Services	6,003	
Others	-	
Total	2,011,398	-

TABLE 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS

Gains / Losses Etc. (Table 13, (d) and (e))

Particulars	Amount
Cumulative realized gains (losses) arising from sales and liquidations in the reporting period	49,348
Total unrealized gains (losses)	(21,094)
Total latent revaluation gains (losses)*	
Unrealized gains (losses) included in Capital	(21,094)
Latent revaluation gains (losses) included in Capital*	

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

Capital Requirements (Table 13, (f))

Equity grouping	Capital requirements
Government and quasi government	221,055
Banks and other financial institutions	26,993
Agriculture and fishing	-
Manufacturing	22,605
Mining and quarrying	-
Electricity, water, gas and health services	5,769
Building and construction	31,433
Commerce	2,620
Transportation and communication	18,999
Services	1,441
Others	-
Total	330,915

TABLE 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS

Equity Investments Subject To Supervisory Transition Or Grandfathering Provisions

(Table 13, (f))

Equity grouping	Aggregate amount
Government and quasi government	None
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	
Others	
Total	

TABLE 14: INTEREST RATE RISK IN THE BANKING BOOK (IRRBB)	
200bp Interest Rate Shocks for currencies with more than 5% of Assets or Liabilities (Table 14, (b))	
Rate Shocks	Change in earnings
Upward rate shocks:	None
Downward rate shocks:	