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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	

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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')	4,247,785		4,247,785
Due from banks and other financial institutions	2,913,973		2,913,973
Investments	5,796,799		5,796,799
Financing, net	41,569,395		41,569,395
Property and equipment, net	1,428,446		1,428,446
Other assets	1,985,603		1,985,603
Total assets	**57,942,000**	**0**	**57,942,000**
Liabilities			
Due to banks and other financial institutions	1,300,759		1,300,759
Customers' deposits	36,466,122		36,466,122
Other liabilities	3,048,182		3,048,182
Total Liabilities	**40,815,062**	**0**	**40,815,062**
Share capital	15,000,000		15,000,000
Statutory reserve	446,259		446,259
Net change in fair value of available for sale investments	30,463		30,463
Retained earnings	1,801,645		1,801,645
Treasury shares	(154,621)		(154,621)
Employees Share based plan reserves	3,192		3,192
Total liabilities and equity	**57,942,000**	**0**	**57,942,000**

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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')	4,247,785		4,247,785	
Due from banks and other financial institutions	2,913,973		2,913,973	
Investments	5,796,799		5,796,799	
Financing, net	41,569,395		41,569,395	
of which Collective provisions	246,535		246,535	A
Property and equipment, net	1,428,446		1,428,446	
Other assets	1,985,603		1,985,603	
Total assets	**57,942,000**	**0**	**57,942,000**	
	0			
Liabilities				
Due to banks and other financial institutions	1,300,759		1,300,759	
Customers' deposits	36,466,122		36,466,122	
Other liabilities	3,048,182		3,048,182	
Total Liabilities	**40,815,062**	**0**	**40,815,062**	
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	446,259		446,259	D
Net change in fair value of available for sale investments	30,463		30,463	E
Retained earnings	1,801,645		1,801,645	F
Treasury shares	(154,621)		(154,621)	G
Employees Share based plan reserves	3,192		3,192	H
Total liabilities and equity	**57,942,000**	**0**	**57,942,000**	

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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

(2)

		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
	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
2	Retained earnings	1,801,645		F
3	Accumulated other comprehensive income (and other reserves)	479,914		D+E+H
4	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)			
5	Common share capital isued by subsidiaries and held by third parties (amount allowed in group CET1)			
6	**Common Equity Tier 1 capital before regulatory adjustments**	**17,281,559**		
	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)**	**17,126,938**		
	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)**	**17,126,938**		

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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	246,535		A
51	**Tier 2 capital before regulatory adjustments**	**246,535**		
	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)**	**246,535**		
59	**Total capital (TC = T1 + T2)**	**17,373,473**		
	RISK WEIGHTED ASSETS IN REPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT			
	OF WHICH:			
	OF WHICH: …			
60	**Total risk weighted assets**	**55,390,857**		
	Capital ratios			
61	**Common Equity Tier 1 (as a percentage of risk weighted assets)**	**31%**		
62	**Tier 1 (as a percentage of risk weighted assets)**	**31%**		
63	**Total capital (as a percentage of risk weighted assets)**	**31%**		
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)	n/a		
65	of which: capital conservation buffer requirement	n/a		
66	of which: bank specific countercyclical buffer requirement	n/a		
67	of which: G-SIB buffer requirement	n/a		
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)	**31%**		
	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)	246,535		
77	Cap on inclusion of provisions in Tier 2 under standardised approach	575,675		
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)			

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TABLE 2: CAPITAL STRUCTURE
Main features template of regulatory capital instruments-(Table 2(e))
NONE

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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	4,000,000	-
Others	3,347,205	-
Multilateral Development Banks (MDBs)		
Public Sector Entities (PSEs)	-	-
Banks and securities firms	2,913,973	92,310
Corporates	33,426,562	2,524,128
Retail non-mortgages	3,905,203	241,635
Small Business Facilities Enterprises (SBFE's)		
Mortgages:		
Residential	4,484,165	358,733
Commercial		
Securitized assets		
Equity		
Others	4,354,421	281,083
Total - On Balance Sheet	**56,431,530**	**3,497,888**
Off Balance Sheet (after CCF)	2,330,431	186,434
Total	**58,761,961**	**3,684,323**

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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	-	281,121	232,275	-	513,396
Internal models approach					

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TABLE 3: CAPITAL ADEQUACY

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

Particulars	Capital requirement
• Basic indicator approach;	233,550
• Standardized approach;	
• Alternate standardized approach;	
• Advanced measurement approach (AMA).	
Total	**233,550**

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

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TABLE 3: CAPITAL ADEQUACY

Capital Adequacy Ratios (TABLE 3, (f))

Particulars	Total capital ratio	Tier 1 capital ratio
	%	
Top consolidated level	31	31

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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	4,000,000	2,612,496
Others	3,347,205	2,923,542
Multilateral Development Banks (MDBs)	-	
Public Sector Entities (PSEs)	-	
Banks and securities firms	3,199,911	5,768,509
Corporates	35,471,054	34,349,175
Retail non-mortgages	3,905,203	3,334,088
Small Business Facilities Enterprises (SBFE's)	-	
Mortgages	-	
Residential	4,484,165	3,545,664
Commercial	-	
Securitized assets	-	
Equity	-	
Others	4,354,423	4,026,180
Total	**58,761,961**	**56,559,654**

* '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.

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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	4,000,000						4,000,000
Others	3,347,205						3,347,205
Multilateral Development Banks (MDBs)							-
Public Sector Entities (PSEs)	-						-
Banks and securities firms	1,273,047	969,811	952,113	3,188	1,509	243	3,199,911
Corporates	35,471,054						35,471,054
Retail non-mortgages	3,905,203						3,905,203
Small Business Facilities Enterprises (SBFE's)							-
Mortgages							-
Residential	4,484,165						4,484,165
Commercial							-
Securitized assets							-
Equity							-
Others	4,354,423						4,354,423
Total	**56,835,097**	**969,811**	**952,113**	**3,188**	**1,509**	**243**	**58,761,961**

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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	4,000,000												4,000,000
Others	3,347,205												3,347,205
Multilateral Development Banks (MDBs)													-
Public Sector Entities (PSEs)	-												-
Banks and securities firms		3,199,911											3,199,911
Corporates	7,966,878	-	24,317	5,095,141	-	1,152,532	12,415,380	5,209,555	6,125	439,060	-	3,162,065	35,471,054
Retail non-mortgages											3,905,203		3,905,203
Small Business Facilities Enterprises (SBFE's)													-
Mortgages													-
Residential											4,484,165		4,484,165
Commercial													-
Securitized assets													-
Equity													-
Others												4,354,423	4,354,423
Total	**15,314,083**	**3,199,911**	**24,317**	**5,095,141**	**-**	**1,152,532**	**12,415,380**	**5,209,555**	**6,125**	**439,060**	**8,389,368**	**7,516,488**	**58,761,961**

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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	-	900,000	850,000	900,000	1,350,000				4,000,000
Others	2,298,205	1,049,000	-						3,347,205
Multilateral Development Banks (MDBs)									-
Public Sector Entities (PSEs)							-		-
Banks and securities firms	538,604	867,125	122,488	665,791	793,656	212,248	-	-	3,199,911
Corporates	2,246,437	980,974	1,491,454	1,839,645	2,318,782	6,254,193	10,432,257	9,907,312	35,471,054
Retail non-mortgages	72,919	49	16,732	13,518	48,850	1,092,339	2,631,068	29,727	3,905,203
Small Business Facilities Enterprises (SBFE's)									-
Mortgages									-
Residential	4,476	-	-	73	1,681	15,919	35,839	4,426,177	4,484,165
Commercial									-
Securitized assets									-
Equity									-
Others	900,579				1,985,603			1,468,241	4,354,423
Total	**6,061,220**	**3,797,148**	**2,480,674**	**3,419,026**	**6,498,572**	**7,574,700**	**13,099,164**	**15,831,457**	**58,761,961**

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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		-	21,090				-	-	-	190,363
Transportation and communication										
Services										
Consumer loans and credit cards	180,861	67,600	9,387	9,886	20,174	37,540	38,766	-	116,751	56,171
Others										
Total	180,861	67,600	30,477	9,886	20,174	37,540	38,766	-	116,751	246,534

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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	180,861	30,477	9,886	20,174	37,540	116,751	246,534
Other GCC & Middle East							
Europe							
North America							
South East Asia							
Others countries							
Total	180,861	30,477	9,886	20,174	37,540	116,751	246,534

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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	77,985	203,553
Charge-offs taken against the allowances during the period	-	-
Amounts set aside (or reversed) during the period	38,766	42,981
Other adjustments:		
- exchange rate differences		
- business combinations		
- acquisitions and disposals of subsidiaries		
- etc.		
Transfers between allowances		
Balance, end of the period	116,751	246,534

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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	4,000,000									
Others	3,347,205									
Multilateral Development Banks (MDBs)										
Public Sector Entities (PSEs)										
Banks and securities firms		1,010,364		1,903,610		285,938				
Corporates		-		3,749,931		31,721,123	-			
Retail non-mortgages					3,539,074	366,129	-			
Small Business Facilities Enterprises (SBFE's)										
Mortgages										
Residential						4,484,165	-			
Commercial										
Securitized assets										
Equity										
Others	900,579					3,414,050		39,794		

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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	5,230,365	
Retail non-mortgages	3,834,901	
Small Business Facilities Enterprises (SBFE's)		
Mortgages	4,435,380	
Residential		
Commercial		
Securitized assets		
Equity		
Others		
Total	13,500,646	

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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	
Netting Benefits	
Netted Current Credit Exposure	
Collateral held:	
-Cash	
-Government securities	
-Others	
Exposure amount (under the applicable method)	
-Internal Models Method (IMM)	NONE
-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	

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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				
Credit default swaps				
Credit options				
Credit linked notes				
Collateralized debt obligations	NONE			
Collateralized bond obligations				
Collateralized loan obligations				
Others				
Total				

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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					
Home equity loans					
Commercial loans					
Automobile loans			None		
Small business loans					
Equipment leases					
Others					

Banks did not have any securitization exposure

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

Exposures By Risk Weight Bands (Table 9, (l))				
Risk weight bands	Securitisation		Re-Securitisation	
	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%				

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TABLE 9 (STA): SECURITIZATION: DISCLOSURES FOR STANDARDIZED APPROACH			
Deductions from capital (Table 9, (l))			
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			

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

Securitizations 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			

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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		

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

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

Re-Securitisation 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			

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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		

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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	

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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		

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

Securitization exposures retained or purchased (Table 9, (t))	
Securitisation 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	

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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%	

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

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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%		

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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		
Home equity loans			
Commercial loans			
Automobile loans			
Small business loans			
Equipment leases			
Others			

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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		281,121	232,275	-	513,396

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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	-	-	1,757,005	1,757,005	-

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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	1,077,117	
Banks and other financial institutions	5,815	
Agriculture and fishing	2,677	
Manufacturing	112,481	
Mining and quarrying	1,807	
Electricity, water, gas and health services	86,953	
Building and construction	107,823	
Commerce	1,601	
Transportation and communication	108,429	
Services	1,949	
Others	250,353	
Total	**1,757,005**	-

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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	15,610
Total unrealized gains (losses)	30,463
Total latent revaluation gains (losses)*	
Unrealized gains (losses) included in Capital	30,463
Latent revaluation gains (losses) included in Capital*	

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TABLE 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS

Capital Requirements (Table 13, (f))

Equity grouping	Capital requirements
Government and quasi government	172,339
Banks and other financial institutions	930
Agriculture and fishing	428
Manufacturing	17,997
Mining and quarrying	289
Electricity, water, gas and health services	13,913
Building and construction	17,252
Commerce	256
Transportation and communication	17,349
Services	312
Others	40,057
Total	**281,121**

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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	

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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:	