

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')	4,972,467		4,972,467
Due from banks and other financial institutions	4,972,181		4,972,181
Investments	5,399,466		5,399,466
Financing, net	44,923,623		44,923,623
Property and equipment, net	1,474,912		1,474,912
Other assets	1,258,583		1,258,583
Total assets	63,001,232	0	63,001,232
Liabilities			
Due to banks and other financial institutions	200,736		200,736
Customers' deposits	42,762,623		42,762,623
Other liabilities	3,205,941		3,205,941
Total Liabilities	46,169,301	0	46,169,301
Share capital	15,000,000		15,000,000
Statutory reserve	697,448		697,448
Net change in fair value of available for sale investments	80,862		80,862
Retained earnings	1,197,992		1,197,992
Treasury shares	(154,621)		(154,621)
Employees Share based plan reserves	10,250		10,250
Total liabilities and equity	63,001,232	0	63,001,232

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')	4,972,467		4,972,467	
Due from banks and other financial institutions	4,972,181		4,972,181	
Investments	5,399,466		5,399,466	
Financing, net	44,923,623		44,923,623	
of which Collective provisions	328,487		328,487	A
Property and equipment, net	1,474,912		1,474,912	
Other assets	1,258,583		1,258,583	
Total assets	63,001,232	0	63,001,232	
Liabilities				
Due to banks and other financial institutions	200,736		200,736	
Customers' deposits	42,762,623		42,762,623	
Other liabilities	3,205,941		3,205,941	
Total Liabilities	46,169,301	0	46,169,301	
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	697,448		697,448	D
Net change in fair value of available for sale investments	80,862		80,862	E
Retained earnings	1,197,992		1,197,992	F
Treasury shares	(154,621)		(154,621)	G
Employees Share based plan reserves	10,250		10,250	H
Total liabilities and equity	63,001,232	0	63,001,232	

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	
2	Retained earnings	1,197,992	B
3	Accumulated other comprehensive income (and other reserves)	788,560	F
4	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)		D+E+H
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	16,986,552	
	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)	16,831,931	
	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)	16,831,931	

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

Source based on reference numbers / letters of the balance sheet under the regulatory scope of consolidation from step 2

Components¹ of regulatory capital reported by the bank

Amounts¹ subject to Pre - Basel III treatment

Tier 2 capital: instruments and provisions		
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	
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	328,487
51	Tier 2 capital before regulatory adjustments	328,487
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)	328,487
59	Total capital (TC = T1 + T2)	17,160,418
RISK WEIGHTED ASSETS IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT		
OF WHICH:		
OF WHICH: ...		
60	Total risk weighted assets	60,495,272
Capital ratios		
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	27.82%
62	Tier 1 (as a percentage of risk weighted assets)	27.82%
63	Total capital (as a percentage of risk weighted assets)	28.37%
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)	328,487
77	Cap on inclusion of provisions in Tier 2 under standardised approach	627,890
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 2: CAPITAL STRUCTURE

Main features template of regulatory capital instruments-(Table 2(e))

NONE

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	3,550,000	-
Others	3,984,770	-
Multilateral Development Banks (MDBs)		
Public Sector Entities (PSEs)	-	-
Banks and securities firms	4,972,181	121,336
Corporates	35,748,811	2,709,908
Retail non-mortgages	4,207,537	260,686
Small Business Facilities Enterprises (SBFE's)		
Mortgages:		
Residential	5,295,761	423,661
Commercial		
Securitized assets		
Equity		
Others	3,754,745	225,390
Total - On Balance Sheet	61,513,805	3,740,980
Off Balance Sheet (after CCF)	3,468,963	277,517
Total	64,982,768	4,018,497

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	-	290,546	255,908	-	546,455
Internal models approach					

TABLE 3: CAPITAL ADEQUACY	
Capital Requirements for Operational Risk* (Table 3, (e))	
Particulars	Capital requirement
• Basic indicator approach;	274,670
• Standardized approach;	
• Alternate standardized approach;	
• Advanced measurement approach (AMA).	
Total	274,670

* 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	28.37	27.82

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	3,550,000	3,112,500
Others	3,984,770	3,000,684
Multilateral Development Banks (MDBs)		
Public Sector Entities (PSEs)	-	-
Banks and securities firms	5,252,176	5,773,338
Corporates	38,937,779	35,789,902
Retail non-mortgages	4,207,537	3,693,901
Small Business Facilities Enterprises (SBFE's)		
Mortgages		
Residential	5,295,761	4,186,939
Commercial		
Securitized assets		
Equity		
Others	3,754,745	4,016,553
Total	64,982,768	59,573,817

* '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	3,550,000						3,550,000
Others	3,984,770						3,984,770
Multilateral Development Banks (MDBs)							-
Public Sector Entities (PSEs)	-						-
Banks and securities firms	3,361,634	1,187,489	580,594	-	-	122,459	5,252,176
Corporates	38,937,779						38,937,779
Retail non-mortgages	4,207,537						4,207,537
Small Business Facilities Enterprises (SBFE's)							-
Mortgages							-
Residential	5,295,761						5,295,761
Commercial							-
Securitized assets							-
Equity							-
Others	3,754,745						3,754,745
Total	63,092,226	1,187,489	580,594	-	-	122,459	64,982,768

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	3,550,000												3,550,000
Others	3,984,770												3,984,770
Multilateral Development Banks (MDBs)													-
Public Sector Entities (PSEs)													-
Banks and securities firms		5,252,176											5,252,176
Corporates	9,965,133	-	-	5,729,470	-	987,027	12,535,117	4,437,845	-	2,369,567	-	2,913,620	38,937,779
Retail non-mortgages											4,207,537		4,207,537
Small Business Facilities Enterprises (SBFE's)													-
Mortgages													-
Residential											5,295,761		5,295,761
Commercial													-
Securitized assets													-
Equity													-
Others												3,754,745	3,754,745
Total	17,499,903	5,252,176	-	5,729,470	-	987,027	12,535,117	4,437,845	-	2,369,567	4,207,537	6,668,365	64,982,768

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	450,000	900,000	-	-	2,200,000				3,550,000
Others	-	-	3,984,770						3,984,770
Multilateral Development Banks (MDBs)									-
Public Sector Entities (PSEs)									-
Banks and securities firms	1,006,736	2,905,874	111,445	800,477	220,385	19,736	187,523	-	5,252,176
Corporates	231,269	3,571,442	3,839,578	2,465,168	3,828,497	12,485,110	6,908,941	5,607,774	38,937,779
Retail non-mortgages	1,210	111,172	214,769	308,836	638,334	2,100,243	824,703	8,270	4,207,537
Small Business Facilities Enterprises (SBFE's)									-
Mortgages									-
Residential	1,823	13,784	30,133	43,586	89,545	402,836	430,106	4,283,947	5,295,761
Commercial									-
Securitized assets									-
Equity									-
Others	987,697				1,258,585			1,508,464	3,754,745
Total	2,678,736	7,502,273	8,180,695	3,618,067	8,235,346	15,007,925	8,351,274	11,408,454	64,982,768

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	111,829	-	71,917				55,915	-	55,915	281,624
Transportation and communication										
Services										
Consumer loans and credit cards	190,653	99,409	9,344	1,577	16,214	81,618	13,406	339	129,818	46,863
Others										
Total	302,482	99,409	81,261	1,577	16,214	81,618	69,321	339	185,733	328,487

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	302,482	81,261	1,577	16,214	81,618	185,733	328,487
Other GCC & Middle East							
Europe							
North America							
South East Asia							
Others countries							
Total	302,482	81,261	1,577	16,214	81,618	185,733	328,487

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	116,751	246,534
Charge-offs taken against the allowances during the period	339	-
Amounts set aside (or reversed) during the period	69,321	81,953
Other adjustments:		
- exchange rate differences		
- business combinations		
- acquisitions and disposals of subsidiaries		
- etc.		
Transfers between allowances		
Balance, end of the period	185,733	328,487

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	3,550,000									
Others	3,984,770									
Multilateral Development Banks (MDBs)										
Public Sector Entities (PSEs)										
Banks and securities firms		3,243,877		1,720,757		287,542				
Corporates		-		3,749,931		35,187,848		-		
Retail non-mortgages					3,795,870	411,667		-		
Small Business Facilities Enterprises (SBFE's)										
Mortgages										
Residential						5,295,761		-		
Commercial										
Securitized assets										
Equity										
Others	987,697					2,733,496		33,552		

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	25,454,708	
Retail non-mortgages	4,343,977	
Small Business Facilities Enterprises (SBFE's)		
Mortgages	5,196,216	
Residential		
Commercial		
Securitized assets		
Equity		
Others		
Total	34,994,901	

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	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%				

**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 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	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-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			

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))	
Securitisatation 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 n 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		
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		290,546	255,908	-	546,455

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	-	-	1,815,915	1,815,915	-

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	111,440	
Banks and other financial institutions	-	
Agriculture and fishing	5,667	
Manufacturing	1,210,213	
Mining and quarrying	-	
Electricity, water, gas and health services	24,204	
Building and construction	30,227	
Commerce	-	
Transportation and communication	11,286	
Services	-	
Others	422,878	
Total	1,815,915	-

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	79,341
Total unrealized gains (losses)	80,862
Total latent revaluation gains (losses)*	
Unrealized gains (losses) included in Capital	80,862
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	17,830
Banks and other financial institutions	-
Agriculture and fishing	907
Manufacturing	193,634
Mining and quarrying	-
Electricity, water, gas and health services	3,873
Building and construction	4,836
Commerce	-
Transportation and communication	1,806
Services	-
Others	67,660
Total	290,546

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:	