

**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 )
<b>Assets</b>			
Cash and balances with Saudi Arabian Monetary Agency ('SAMA')	5,322,226		5,322,226
Due from banks and other financial institutions	11,670,347		11,670,347
Investments	8,563,905		8,563,905
Financing, net	52,998,544		52,998,544
Property and equipment, net	1,565,043		1,565,043
Other assets	1,719,338		1,719,338
<b>Total assets</b>	<b>81,839,403</b>	<b>0</b>	<b>81,839,403</b>
<b>Liabilities</b>			
Due to banks and other financial institutions	276,690		276,690
Customers' deposits	60,458,359		60,458,359
Other liabilities	3,197,933		3,197,933
<b>Total Liabilities</b>	<b>63,932,982</b>	<b>0</b>	<b>63,932,982</b>
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	38,114		38,114
Retained earnings	1,977,156		1,977,156
Proposed dividend	0		0
Treasury shares	(154,621)		(154,621)
Employees Share based plan reserves	32,216		32,216
<b>Total liabilities and equity</b>	<b>81,839,403</b>	<b>0</b>	<b>81,839,403</b>

**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
<b>Assets</b>				
Cash and balances with Saudi Arabian Monetary Agency ('SAMA')	5,322,226		5,322,226	
Due from banks and other financial institutions	11,670,347		11,670,347	
Investments	8,563,905		8,563,905	
Financing, net	52,998,544		52,998,544	
of which Collective provisions	518,524		518,524	A
Property and equipment, net	1,565,043		1,565,043	
Other assets	1,719,338		1,719,338	
<b>Total assets</b>	<b>81,839,403</b>	<b>0</b>	<b>81,839,403</b>	
<b>Liabilities</b>				
Due to banks and other financial institutions	276,690		276,690	
Customers' deposits	60,458,359		60,458,359	
Other liabilities	3,197,933		3,197,933	
<b>Total Liabilities</b>	<b>63,932,982</b>	<b>0</b>	<b>63,932,982</b>	
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	38,114		38,114	E
Retained earnings	1,977,156		1,977,156	F
Proposed dividend	0		0	G
Treasury shares	(154,621)		(154,621)	H
Employees Share based plan reserves	32,216		32,216	I
<b>Total liabilities and equity</b>	<b>81,839,403</b>	<b>0</b>	<b>81,839,403</b>	

**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 <sup>1</sup> of regulatory capital reported by the bank	Amounts <sup>1</sup> subject to Pre - Basel III treatment	Source based on reference numbers / letters of the balance sheet under the Pre - Basel III regulatory scope of consolidation from step 2
(2)			
	<b>Common Equity Tier 1 capital: Instruments and reserves</b>		
1	Directly issued qualifying common share capital (and equivalent for non-joint stock companies) plus related stock surplus	15,000,000	
2	Retained earnings	1,977,156	B
3	Accumulated other comprehensive income (and other reserves)	1,083,886	F
4	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)		D+E+G+I
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)		
6	<b>Common Equity Tier 1 capital before regulatory adjustments</b>	<b>18,061,042</b>	
	<b>Common Equity Tier 1 capital: Regulatory adjustments</b>		
7	Prudential valuation adjustments		
8	Goodwill (net of related tax liability)		
9	Other intangibles other than mortgage-servicing rights (net of related tax liability)		
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)		
11	Cash-flow hedge reserve		
12	Shortfall of provisions to expected losses		
13	Securitisation gain on sale (as set out in paragraph 562 of Basel II framework)		
14	Gains and losses due to changes in own credit risk on fair valued liabilities		
15	Defined-benefit pension fund net assets		
16	Investments in own shares (if not already netted off paid-in capital on reported balance sheet)	154,621	H
17	Reciprocal cross-holdings in common equity		
18	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)		
19	Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold)		
20	Mortgage servicing rights (amount above 10% threshold)		
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)		
22	Amount exceeding the 15% threshold		
23	of which: significant investments in the common stock of financials		
24	of which: mortgage servicing rights		
25	of which: deferred tax assets arising from temporary differences		
26	National specific regulatory adjustments		
	REGULATORY ADJUSTMENTS APPLIED TO COMMON EQUITY TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT OF WHICH: [INSERT NAME OF ADJUSTMENT]		
	OF WHICH: ...		
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions		
28	<b>Total regulatory adjustments to Common equity Tier 1</b>	<b>154,621</b>	
29	<b>Common Equity Tier 1 capital (CET1)</b>	<b>17,906,421</b>	
	<b>Additional Tier 1 capital: instruments</b>		
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus		
31	of which: classified as equity under applicable accounting standards		
32	of which: classified as liabilities under applicable accounting standards		
33	Directly issued capital instruments subject to phase out from Additional Tier 1		
34	Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)		
35	of which: instruments issued by subsidiaries subject to phase out		
36	<b>Additional Tier 1 capital before regulatory adjustments</b>		
	<b>Additional Tier 1 capital: regulatory adjustments</b>		
37	Investments in own Additional Tier 1 instruments		
38	Reciprocal cross-holdings in Additional Tier 1 instruments		
39	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)		
40	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)		
41	National specific regulatory adjustments		
	REGULATORY ADJUSTMENTS APPLIED TO ADDITIONAL TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT OF WHICH: [INSERT NAME OF ADJUSTMENT]		
	OF WHICH: ...		
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions		
43	Total regulatory adjustments to Additional Tier 1 capital		
44	Additional Tier 1 capital (AT1)		
45	<b>Tier 1 capital (T1 = CET1 + AT1)</b>	<b>17,906,421</b>	

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 Pre - Basel III regulatory scope of consolidation from step 2

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

Amounts<sup>1</sup> 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	518,524
51	<b>Tier 2 capital before regulatory adjustments</b>	<b>518,524</b>
Tier 2 capital: regulatory adjustments		
52	Investments in own Tier 2 instruments	
53	Reciprocal cross-holdings in Tier 2 instruments	
54	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold)	
55	Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	
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	<b>Tier 2 capital (T2)</b>	<b>518,524</b>
59	<b>Total capital (TC = T1 + T2)</b>	<b>18,424,945</b>
RISK WEIGHTED ASSETS IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT		
OF WHICH: .....		
60	<b>Total risk weighted assets</b>	<b>73,642,210</b>
Capital ratios		
61	<b>Common Equity Tier 1 (as a percentage of risk weighted assets)</b>	<b>24.32%</b>
62	<b>Tier 1 (as a percentage of risk weighted assets)</b>	<b>24.32%</b>
63	<b>Total capital (as a percentage of risk weighted assets)</b>	<b>25.02%</b>
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)	518,524
77	Cap on inclusion of provisions in Tier 2 under standardised approach	853,461
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	10,072,840	-
Others		-
Multilateral Development Banks (MDBs)		
Public Sector Entities (PSEs)		-
Banks and securities firms	11,670,347	276,117
Corporates	40,748,804	3,219,904
Retail non-mortgages	5,165,048	324,805
Small Business Facilities Enterprises (SBFE's)		
Mortgages:		
Residential	7,603,215	608,257
Commercial		
Securitized assets		
Equity	1,902,029	464,292
Others	5,080,221	272,041
<b>Total - On Balance Sheet</b>	<b>82,242,505</b>	<b>5,165,418</b>
Off Balance Sheet (after CCF)	3,709,192	296,735
<b>Total</b>	<b>85,951,697</b>	<b>5,462,153</b>

**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	-	27,702	30,380	-	58,082
Internal models approach					



TABLE 3: CAPITAL ADEQUACY	
Capital Requirements for Operational Risk* (Table 3, (e))	
Particulars	Capital requirement
• Basic indicator approach;	371,142
• Standardized approach;	
• Alternate standardized approach;	
• Advanced measurement approach (AMA).	
<b>Total</b>	<b>371,142</b>

\* 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	25.02%	24.32%

**TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES**

**Credit Risk Exposure (Table 4, (b))**

<b>Portfolios</b>	<b>Total gross credit risk exposure*</b>	<b>Average gross credit risk exposure over the period**</b>
Sovereigns and central banks:		
SAMA and Saudi Government	10,072,840	8,878,917
Others		
Multilateral Development Banks (MDBs)		
Public Sector Entities (PSEs)		
Banks and securities firms	12,178,558	8,973,130
Corporates	43,949,785	40,437,029
Retail non-mortgages	5,165,048	4,634,192
Small Business Facilities Enterprises (SBFE's)		
Mortgages		
Residential	7,603,215	6,876,801
Commercial		
Securitized assets		
Equity	1,902,029	475,507
Others	5,080,221	4,415,493
<b>Total</b>	<b>85,951,697</b>	<b>74,691,069</b>

\* '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	10,072,840						10,072,840
Others	-						-
Multilateral Development Banks (MDBs)							-
Public Sector Entities (PSEs)	-						-
Banks and securities firms	3,458,261	7,507,355	944,652	261,925	6,218	148	12,178,558
Corporates	43,949,785						43,949,785
Retail non-mortgages	5,165,048						5,165,048
Small Business Facilities Enterprises (SBFE's)							-
Mortgages							-
Residential	7,603,215						7,603,215
Commercial							-
Securitized assets							-
Equity	1,863,621		14,020	24,387			1,902,029
Others	5,080,221						5,080,221
<b>Total</b>	<b>77,192,992</b>	<b>7,507,355</b>	<b>958,672</b>	<b>286,312</b>	<b>6,218</b>	<b>148</b>	<b>85,951,697</b>

**TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES**

Industry Sector Breakdown (Table 4, (d))

Portfolios	Industry sector												Total
	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	
Sovereigns and central banks:													
SAMA and Saudi Government	10,072,840												10,072,840
Others													-
Multilateral Development Banks (MDBs)													-
Public Sector Entities (PSEs)													-
Banks and securities firms		12,178,558											12,178,558
Corporates	6,909,983	-	299,662	6,445,080	281,430	192,579	3,684,930	16,385,790	4,759	3,784,888	-	5,960,683	43,949,785
Retail non-mortgages											5,165,048		5,165,048
Small Business Facilities Enterprises (SBFE's)													-
Mortgages													-
Residential											7,603,215		7,603,215
Commercial													-
Securitized assets													-
Equity		275,782		1,145,885		26,285	196,494	11,042	222,156	24,387			1,902,029
Others												5,080,221	5,080,221
<b>Total</b>	<b>16,982,823</b>	<b>12,454,339</b>	<b>299,662</b>	<b>7,590,965</b>	<b>281,430</b>	<b>218,864</b>	<b>3,881,424</b>	<b>16,396,832</b>	<b>226,914</b>	<b>3,809,275</b>	<b>12,768,264</b>	<b>11,040,904</b>	<b>85,951,697</b>

**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	3,572,840	3,500,000	-	3,000,000	-	-	-	-	10,072,840
Others									-
Multilateral Development Banks (MDBs)									-
Public Sector Entities (PSEs)									-
Banks and securities firms	4,057,055	1,528,429	2,399,451	171,583	1,228,421	1,218,529	1,575,090	-	12,178,558
Corporates	1,226,549	3,472,623	4,527,163	5,189,662	6,300,557	12,876,773	4,657,300	5,699,160	43,949,785
Retail non-mortgages	124,418	64,779	153,604	372,628	855,814	2,473,626	981,656	138,523	5,165,049
Small Business Facilities Enterprises (SBFE's)									-
Mortgages									-
Residential	75,359	27,700	49,561	76,962	193,786	683,299	748,205	5,748,342	7,603,215
Commercial									-
Securitized assets									-
Equity	-	-	-	-	822,959	1,079,070	-	-	1,902,029
Others	1,749,386					3,284,381		46,454	5,080,221
<b>Total</b>	<b>10,805,607</b>	<b>8,593,532</b>	<b>7,129,779</b>	<b>8,810,835</b>	<b>9,401,537</b>	<b>21,615,678</b>	<b>7,962,251</b>	<b>11,632,478</b>	<b>85,951,697</b>

**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										23,702
Banks and other financial institutions										-
Agriculture and fishing										-
Manufacturing			28,115							133,046
Mining and quarrying			6,988							433
Electricity, water, gas and health services										3,926
Building and construction			34,723							132,353
Commerce	104,299	66,296		66,296			(7,875)	-	104,299	34,544
Transportation and communication										-
Services			608,590							64,505
Consumer loans and credit cards	281,540	180,318	14,038	7,026	11,321	161,971	17,753	-	184,158	82,874
Others										43,141
<b>Total</b>	<b>385,839</b>	<b>246,614</b>	<b>692,454</b>	<b>73,322</b>	<b>11,321</b>	<b>161,971</b>	<b>9,878</b>	<b>-</b>	<b>288,457</b>	<b>518,524</b>

**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	385,839	692,454	73,322	11,321	161,971	288,457	518,524
Other GCC & Middle East							
Europe							
North America							
South East Asia							
Others countries							
<b>Total</b>	<b>385,839</b>	<b>692,454</b>	<b>73,322</b>	<b>11,321</b>	<b>161,971</b>	<b>288,457</b>	<b>518,524</b>



**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	278,579	380,149
Charge-offs taken against the allowances during the period	-	-
Amounts set aside (or reversed) during the period	9,878	138,375
Other adjustments:		
- exchange rate differences		
- business combinations		
- acquisitions and disposals of subsidiaries		
- etc.		
Transfers between allowances		
Balance, end of the period	288,457	518,524

**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	10,072,840									
Others										
Multilateral Development Banks (MDBs)										
Public Sector Entities (PSEs)										
Banks and securities firms		7,945,700		3,724,647		508,211				
Corporates				1,000,000		42,949,786				
Retail non-mortgages					4,419,928	745,120				
Small Business Facilities Enterprises (SBFE's)										
Mortgages										
Residential						7,603,215				
Commercial										
Securitized assets										
Equity								1,902,029		
Others	1,749,386					3,284,381		46,454		

<b>TABLE 7 (STA): CREDIT RISK MITIGATION (CRM): DISCLOSURES FOR STANDARDIZED APPROACH</b>		
<b>Credit Risk Exposure Covered By CRM (Table 7, (b) and (c))</b>		
<b>Portfolios</b>	<b>Covered by</b>	
	<b>Eligible financial collateral</b>	<b>Guarantees / credit derivatives</b>
Sovereigns and central banks:		
SAMA and Saudi Government		
Others		
Multilateral Development Banks (MDBs)		
Public Sector Entities (PSEs)		
Banks and securities firms		
Corporates		
Retail non-mortgages		
Small Business Facilities Enterprises (SBFE's)		
Mortgages		
Residential		
Commercial		
Securitized assets		
Equity		
Others		
<b>Total</b>		

Being prudent, the Bank is not using the benefits of collaterals in it CAR calculation.

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

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	

<b>TABLE 8: GENERAL DISCLOSURES FOR EXPOSURES RELATED TO COUNTERPARTY CREDIT RISK (CCR)</b>				
<b>Credit Derivative Transactions (Table 8, (c))</b>				
<b>Credit derivative transactions</b>	<b>Proprietary activities</b>		<b>Intermediation activities</b>	
	<b>Protection bought</b>	<b>Protection sold</b>	<b>Protection bought</b>	<b>Protection sold</b>
Total return swaps	NONE			
Credit default swaps				
Credit options				
Credit linked notes				
Collateralized debt obligations				
Collateralized bond obligations				
Collateralized loan obligations				
Others				
<b>Total</b>				

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					

**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	
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	<b>None</b>	
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	<b>None</b>
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))	
Securitisat ion 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))

Securitisatation 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			

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		27,702	30,380		58,082

**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	-	-	1,902,029	1,902,029	-

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

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

<b>Investments</b>	<b>Publicly traded</b>	<b>Privately held</b>
Government and quasi government	-	
Banks and other financial institutions	275,782	
Agriculture and fishing	-	
Manufacturing	1,145,885	
Mining and quarrying	-	
Electricity, water, gas and health services	26,285	
Building and construction	98,926	97,568
Commerce	11,042	
Transportation and communication	222,156	
Services	24,387	
Others	-	
<b>Total</b>	<b>1,804,461</b>	<b>97,568</b>

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

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

<b>Particulars</b>	<b>Amount</b>
Cumulative realized gains (losses) arising from sales and liquidations in the reporting period	(16,167)
Total unrealized gains (losses)	38,114
Total latent revaluation gains (losses)*	
Unrealized gains (losses) included in Capital	38,114
Latent revaluation gains (losses) included in Capital*	



<b>TABLE 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS</b>	
<b>Capital Requirements (Table 13, (f))</b>	
<b>Equity grouping</b>	<b>Capital requirements</b>
Government and quasi government	-
Banks and other financial institutions	66,188
Agriculture and fishing	-
Manufacturing	275,012
Mining and quarrying	-
Electricity, water, gas and health services	6,308
Building and construction	54,964
Commerce	2,650
Transportation and communication	53,317
Services	5,853
Others	-
<b>Total</b>	<b>464,292</b>

**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	<b>None</b>
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	
<b>Total</b>	

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:	<b>None</b>
Downward rate shocks:	