

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

## مؤسسة النقد العربي السعودي

المركز الرئيسي

إدارة السياسات البنكية



الرقم: \_\_\_\_\_

المرفقات: ٩ - \_\_\_\_\_

تعميم

المحترمون

السادة/

السلام عليكم ورحمة الله وبركاته،

الموضوع: تعديل نموذج التقرير الاحترازي لعمولات القروض والودائع

إشارة إلى تعميم المؤسسة رقم ٦١٢٦.٠٠٠.٠٠٠.٣٩١ وتاريخ ١٨/٠١/١٤٣٩هـ، المتضمن إلزام البنوك بتقديم تقارير ربعية للمؤسسة عن عمولات الودائع والقروض والسندات وغيرها من الأدوات، اعتباراً من يناير ٢٠١٨م.

نفيدكم بأنه تم تعديل النموذج بإضافة البيانات الخاصة بحجم الأرصدة، كما تم تحديث الدليل الإرشادي الخاص به (مرفق)، وفي حال وجود أسئلة أو استفسارات يمكن التواصل مع الأستاذة/ الجوهرة السيارى (asayari@sama.gov.sa) أو الأستاذة/ سارة الدغيثر (saldeghaither@sama.gov.sa).

للاحاطة والعمل بموجبه اعتباراً من تاريخه.

وتقبلوا تحياتي،

محمد

فهد بن إبراهيم الشكري

وكيل المحافظ للرقابة

نطاق التوزيع:

البنوك والمصارف العاملة في المملكة.



# QUARTERLY PRUDENTIAL RETURN ON LOANS AND DEPOSITS COMMISSIONS

Definitions and Guidance Notes  
(Second Version)\*

مؤسسة النقد العربي السعودي  
Saudi Arabian Monetary Authority



\*Changes from previous version are underlined

سماوي

## 1. General

This general guidance is provided to facilitate the preparation of this return. This return must be submitted quarterly by all banks operating in Saudi Arabia including foreign banks' branches. This return must be completed at a solo level only and must be signed by the CFO before submission to SAMA. The submission should be emailed to: (AMALDREES@SAMA.GOV.SA) and must include the return in excel format.

Banks should use the following definitions and guidance notes for completing these returns relating to lending, deposit and borrowing's special commissions:

- Special commission received and paid should be disclosed in percentage terms (%) for new loans in first column split into Local Currency, Foreign Currency and Total and outstanding loans for the second column.
- Weighted average should be the weighted average of all changes of contractual rates within a quarter. Weighted average should be based on the amount outstanding at the end of the quarter and corresponding rates prevailing at that date.
- Current column means loans, interbank loans, investments, deposits, margin deposits, bonds and interbank deposits booked in that quarter and still outstanding at the quarter end. However, outstanding means cumulative including the current quarter.
- Calculation of weighted average (WA) is described in item 4.
- All classifications of Loans, Deposits and Bonds issued are mutually exclusive.
- All data for calculating weighted average rate should be related to M1 domestic (Resident by Local Currency & Foreign Currency).
- Special commission rate for Loans (B/S item 9.2 and 9.3), interbank deposits (B/S item 16) & lending (B/S item 4), Investment (B/S item 10) and Bond & Sukuk (B/S item 28).
- Special commission rate for deposits (B/S 17, 18, 21 and 22).
- Margin deposits (B/S 23)
- Weighted average rate for each row and each column including total loans, and total deposits and subtotals should be calculated.
- The columns for total on balance sheet amount should include the following:
  - Current quarter should include the on balance sheet exposure amount during the quarter and still outstanding at the quarter end.
  - The outstanding column for total on balance sheet amount should include to date cumulative exposure amount.
- This quarterly return to SAMA is due within 30 calendar days following the quarter end.
- Banks are requested to follow the note below to fill out the return.
- The list in annexure 1 should be used as a guide to fill out the return. We will update the list as needed. If any government institution or public nonfinancial corporation is not included in the list, banks are requested to draw this to our attention.

## 2. Types of Loans (accrued special commission receivable must be added in the loan while computing weighted average)

### 2.1 Loans to Governments

Includes loans to all sovereign governments including Saudi Arabia and are classified as follows:

Budgetary central government - (more details in annexure 1)
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Social security funds - (more details in annexure 1)
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Development funds (specialized credit institutions)- (more details in annexure 1)
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## 2.2 Loans to Financial Institutions (include insurance companies, leasing companies etc.)

## 2.3 Loans to Corporates

### 2.3.1 Public Non- Financial Corporates such as:

Muslim World League
National Water Company
PETROMIN-General Organization for Petroleum and Minerals
SABIC- Saudi Arabian Basic Industries
SADARA
SAPTCO- Saudi Arabian Public Transport Co.
Saudi Arabian Airlines
Saudi Arabian Minings (Ma'aden)
SAUDI ARAMCO TOTAL Refining and Petrochemical Company (SATORP)
Saudi Council of Engineers
Saudi EDI (Saudi Electronic Data Interchange)
Saudi Electricity Corporations
Saudi Post Corporation
Saudi Press Agency
Saudi Telecom Company
SAUDIA- Saudi Arabian Airlines
Vela International Marine Ltd.
World Assembly of Muslim Youth

2.3.2 **Large Corporates:** with annual revenues above SR200 million or full time employees above 249 (as per definition of Large Private Corporates) if annual revenue data is not available..

2.3.3 **Medium Enterprises:** with annual revenues between SR40 million to SR200 million or full time employees between 50 and 249 (as per Medium Private Corporates definition) if annual revenue data is not available.

2.3.4 **Small Enterprises:** with annual revenue between SR 3million to SR40 million or full time employees between 6 and 49 (as per Small Private Corporates definition) if annual revenue data is not available.

2.3.5 **Micro Enterprises:** with annual revenue up to SR3 million or full time employees between 1 and 5 (as per Micro Company definition) if annual revenue data is not available.

2.3.6 **Kafalah Fund:** loans for a maximum amount of SR. 10 MM made to an enterprise with a maximum turnover of SR. 200 MM and are guaranteed by the Kafalah fund. This, however, does not exclude these loans from being reported in the line items above (Micro, Small and Medium Enterprises).

2.3.7 **Commercial real estate:** A commercial mortgage or commercial real estate loan normally involves financing a commercial real estate asset. It generally represents a long term debt normally for up to 25 years but can be for shorter periods. The loan is secured by commercial property being financed.

2.3.8 **Other Businesses:** These include all types of business exclusive of above i.e. partnerships, proprietorships, etc.

## 2.4 Retail Loans

2.4.1 **Consumer Loans:** Consumer loan includes loans to individuals, household and family members, granted on the following basis:

- Granted by the creditor to a borrower as a secondary activity for the borrower, i.e. outside the sphere of the borrower's principal commercial or professional activity. It would generally include personal loans, overdraft facilities, car loans, payment card loans, etc.
- To finance purchase of goods and services for enjoyment, consumption and other such requirements of individuals as identified above e.g. to purchase furniture, household items, vacations, education, etc.
- These may cover Shariah compliant consumer loans under Murabaha, Istisna and other Islamic contracts.
- While mortgage loans are to be excluded, home improvement financing is included.

2.4.2 **Credit Card Loans:** These include all credit balances or amount owing by payment cardholders.

2.4.3 **Mortgages or Housing Loans:** A mortgage or housing loan normally involves a financing a real estate asset. It generally represents a long term debt normally for up to 25 years but can be for shorter periods. The loan is secured by residential property being financed where this lien is recorded in the title document. These may also include Shariah complaint residential property loans that are supported by an Ijarah contract.

2.4.4 **Other loans:** Any other loan not already classified in above categories.

2.5 **Interbank Loans:** Refers to loan placements, made by one bank to another bank.

2.6 **Investments:** Represents investments in TBills, Bonds, fixed and floating rate securities issued by Government and quasi government, corporate, banks and other financial institutions and other counterparties.

2.7 **Placements with SAMA:** Represents reverse repo placements with SAMA. This should reconcile to line 2.6 of M1 return.

3. **Types of Deposits** (please note that accrued special commission payable should be added in the deposits while computing weighted average)

### 3.1 Split of total deposits

- If a deposit is new, original maturity should be reported in the column WA rates – current quarter. However, in case of old deposits, residual maturity should be used to populate the column stating outstanding WA rates.
- Demand deposits (including Shariah Compliant deposits) represent non-special commission bearing customer deposits that have no maturity and can be withdrawn without prior notice. These deposits also include current accounts. If a bank does not pay any commission rate on the demand deposits, it should report it as zero.
- Saving deposits (including Shariah Compliant deposits) represent non-checking special commission bearing customer deposits with no defined maturity.
- Time deposits (including Shariah Compliant deposits) represent special commissions bearing customer deposits with a defined maturity.
- Split of deposit by counterparties (Government, Financial Institutions, Corporate, SME and Retail) is required to be populated as a memo line and should not affect totals or sub totals.
- Repo deposits from SAMA should reconcile to line 15.2, 15.3, 15.4 and 15.5 of M1 return.

3.2 **Margin deposits:** Represents all deposits received in relation to transaction in exchanges.

3.3 **Bonds and SUKUK:** Issued by banks should be reported according to their maturities. i.e. if the issuance is during the quarter, it should reflect original maturity date in the calculation of weighted average. However if there is an existing issuance, the weighted average %age reported in outstanding column should reflect residual maturity.

3.4 **Interbank deposits:** Refer to deposit received by one bank from another bank.

## Annexure - 1

### A. Budgetary central government:

Royal Court
Royal Guard Regiment
Shura Council
Bureau of Experts at the Council of Ministers
General Auditing Bureau
All General Directorates
Emirates of All Provinces
All Royal Saudi Forces
All Government Universities
All Ministries
All Municipalities
Saudi Standards, Metrology and Quality Organization
Saudi Grains Organization
Saudi Customs
General Authority of Civil Aviation (GACA)
General Authority of Zakat & Tax

### B. Social security funds:

General Organization for Social Insurance (GOSI)
Public Pension Agency (PPA)

### C. Development funds:

#### 1- Specialized Credit Institutions:

Agriculture Development Fund
Social Development Bank
Public Investment Fund
Saudi Industrial Development Fund
Real Estate Development Fund

#### 2- Saudi Fund for Development



## Annexure - 2

### Example of Calculating Weighted Average Special Commissions

The weighted average rate is calculated as at the end of a given period, i.e, quarter.

Example of computation of weighted average special commissions for a given period end balance in the amount of SR360 million is given below:

Special Commissions Rates	Related Amounts In 000's	Rates multiplied by Amounts
1	2	3=1X2
0%	30,000	-
1%	50,000	500
2%	60,000	1,200
4%	80,000	3,200
5%	90,000	4,500
8%	20,000	1,600
10%	30,000	3,000
Total	360,000	14,000
WASCRs=		(14000/360000)*100
Weighted Average Special Commission Rates (WASCRs)		3.89%

### Annexure - 3

#### Saudi Arabian Monetary Authority QUARTERLY PRUDENTIAL RETURN ON LOANS AND DEPOSITS COMMISSIONS (V2)

	WA* Rates - Current Quarter			Total on Balance Sheet Amount			Outstanding WA Rates			Total on Balance Sheet Amount		
	Local Currency	Foreign Currency	Total	Local Currency	Foreign Currency	Total	Local Currency	Foreign Currency	Total	Local Currency	Foreign Currency	Total
<b>LOANS</b>												
<b>1. Loans to Governments</b>						0.000						0.000
1.1 Budgetary central government						0.000						0.000
1.2 Social security funds including GOSI						0.000						0.000
1.3 Development funds (specialised credit institutions)						0.000						0.000
<b>2. Loans to Financial Institutions</b>						0.000						0.000
<b>3. Loans to Corporates</b>						0.000						0.000
3.1 Public Non Financial Corporates						0.000						0.000
3.2 Large Corporates						0.000						0.000
3.3 Medium Enterprises						0.000						0.000
3.4 Small Enterprises						0.000						0.000
3.5 Micro Enterprises						0.000						0.000
3.6 Kafalah Guaranteed Loans						0.000						0.000
3.7 Commercial real estate						0.000						0.000
3.8 Other Businesses						0.000						0.000
<b>4. Retail Loans</b>						0.000						0.000
4.1 Consumer Loans						0.000						0.000
4.2 Credit Cards						0.000						0.000
4.3 Mortgages or Housing loans						0.000						0.000
4.4 Others						0.000						0.000
<b>5. Sutable - Loans</b>						0.000						0.000
<b>6. Inter Bank Loans</b>						0.000						0.000
6.1 Overnight						0.000						0.000
6.2 Upto 1 week						0.000						0.000
6.3 1 week to 1 month						0.000						0.000
6.4 1 month to 3 months						0.000						0.000
6.5 3 months to 6 months						0.000						0.000
6.6 6 months to 12 months						0.000						0.000
6.7 Over 1 year						0.000						0.000
<b>7. Investments</b>						0.000						0.000
7.1 Tbills						0.000						0.000
7.2 Government bonds and Govt. guaranteed bonds						0.000						0.000
7.3 Non Government bonds						0.000						0.000
<b>8. Placements with SAMA</b>						0.000						0.000

DEPOSITS

9. Total Deposits						0.000						0.000
9.1 Demand Deposits (including Shariah compliant)						0.000						0.000
9.2 Savings Deposits (including Shariah compliant)						0.000						0.000
9.3 Time Deposits (including Shariah compliant)						0.000						0.000
9.3.1 Less than 1 month						0.000						0.000
9.3.2 1 - 3 months						0.000						0.000
9.3.3 3 - 6 months						0.000						0.000
9.3.4 6 - 12 months						0.000						0.000
9.3.5 1 year - 2 years						0.000						0.000
9.3.6 2 years - 3 years						0.000						0.000
9.3.7 Over 3 years						0.000						0.000
10. Total Deposits (memo information)						0.000						0.000
10.1 Deposits from Government						0.000						0.000
10.2 Deposits from SAMA						0.000						0.000
10.3 Deposits from Financial Institutions (excluding interbank deposits)						0.000						0.000
10.4 Deposits from Corporates deposits excluding MSME deposits						0.000						0.000
10.5 Deposits from MSME						0.000						0.000
10.6 Deposits from Retail customers						0.000						0.000
11. Margin deposits						0.000						0.000
12. Bonds/ debt securities issued by Banks						0.000						0.000
12.1 Less than 1 year						0.000						0.000
12.2 1-5 years						0.000						0.000
12.3 Over 5 years						0.000						0.000
13. Inter Bank Deposits						0.000						0.000
13.1 Overnight						0.000						0.000
13.2 Upto 1 week						0.000						0.000
13.3 1 week to 1 month						0.000						0.000
13.4 1 month to 3 months						0.000						0.000
13.5 3 months to 6 months						0.000						0.000
13.6 6 months to 12 months						0.000						0.000
13.7 Over 1 year						0.000						0.000

\* Weighted Average