

Annexure I

Micro, Small and Medium Size Enterprises (MSMEs) disclosures in the annual report

Qualitative disclosures

Qualitative information on:

- Currently approved definition of MSMEs
- Initiatives for MSMEs taken by the Bank
- MSME unit and staff in the unit

MSMEs training initiatives and workshops for staffs and customers should be presented in the following format

Number of *man-days training provided to staff	
Number of *man-days training provided to customers	

*Man-days means 8 hours per day.

Quantitative disclosures

The below table for MSMEs is required for both current and previous years.

Current Year

All in SAR'000

Details	Micro	Small	Medium	Total
Loans to MSMEs – on Balance Sheet (B/S)				
Loans to MSMEs – off Balance Sheet (notional amount)				
On B/S MSMEs Loans as a %age of total on B/S loans				
Off B/S MSMEs Loans as a %age of total off B/S loans				
Number of loans (on and off)				
Number of customers for loans (on and off)				
Number of loans guaranteed by Kafalah program (on & off)				
Amount of loans guaranteed by Kafalah program (on & off)				

Previous Year

All in SAR'000

Details	Micro	Small	Medium	Total
Loans to MSMEs – on Balance Sheet (B/S)				
Loans to MSMEs – off Balance Sheet				
On B/S MSMEs Loans as a %age of total on B/S loans				
Off B/S MSMEs Loans as a %age of total off B/S loans				
Number of loans (on and off)				
Number of customers for loans (on and off)				
Number of loans guaranteed by Kafalah program (on & off)				
Amount of loans guaranteed by Kafalah program (on & off)				

Annexure II

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Frequently Asked Questions (FAQ)

Q1: Should the quantitative MSME loan figures include both on and off balance sheet items?

A1: Yes, the figures should include both on and off balance sheet items. Off balance sheet items should be reported at notional amount. The rows have been expanded in the quantitative tables to include separate information for both on balance sheet and off balance sheet lines.

Q2 : Should the bank apply the recently prescribed definition of MSME?

A2: The Banks should implement the recently prescribed definition of MSME as mentioned in the SAMA circular (381000064902) dated 16/6/1438 starting from 1 January 2018.

If readily available, banks are encouraged to use new definition to populate these tables for 2017 annual report. If the banks don't have available data, they can report using the old definition under SAMA circular (29697\BCS\14849) dated 22/April/2012. However, in both cases, the banks should clarify this in the notes accompanying the tables.

Q3: Can banks include customer/staff training that last less than the pre-defined 8-hour Man-Day definition?

A3: Yes, banks can include those training hours in the qualitative disclosure segment.

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