


بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

مؤسسة النقد العربي السعودي

المركز الرئيسي

إدارة السياسات البنكية


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تعميم

المحترم

سعادة /

بعد التحية،

الموضوع: استحداث نموذج تقرير احترازي لعمولات الودائع والقروض والسندات وغيرها من الأدوات.

نفيدكم أن المؤسسة قد قررت استحداث نموذج تقرير احترازي للعمولات الخاصة بالودائع والقروض والسندات وغيرها من الأدوات لتمكين المؤسسة من تحليل تلك البيانات ودراسة أثرها على القطاع المصرفي وذلك نظراً لتأثيرها على عمليات أسواق المال، ودور تلك التقارير في رفع مستوى الشفافية. وقد تم الانتهاء من وضع الشكل النهائي لمحتوى نموذج التقرير الاحترازي والإرشادات المصاحبة (مرفق) وذلك بعد الأخذ في الاعتبار الملاحظات والمرئيات التي تم استلامها من البنوك. وعليه سيتم تطبيق العمل به ابتداءً من شهر مارس ٢٠١٨ م وعلى كافة البنوك التأكد من تقديم التقرير للمؤسسة في غضون ٣٠ يوم تقويمي من نهاية الربع. وفي حال وجود أسئلة أو استفسارات يمكن التواصل مع الأستاذ/ سليمان بن رشيد الجبرين (saljabrin@sama.gov.sa) والأستاذ/ طارق جافيد (t_javed@sama.gov.sa).

وتقبلوا تحياتي،،،



أحمد بن عبدالله آل الشيخ
وكيل المحافظ للرقابة

نطاق التوزيع:

- البنوك المحلية العاملة في المملكة.

Quarterly prudential return on loans and deposits

	WA* rates - current quarter			Outstanding WA rates		
	LCR	FCY	Total	LCR	FCY	Total
Loans to Governments			0			0
Budgetary central government			0			0
Social security funds including GOSI			0			0
Development funds (specialised credit institutions)			0			0
Loans to Financial Institutions			0			0
Loans to Corporates			0			0
Public Non Financial Corporates			0			0
Large Corporates			0			0
Medium Enterprises			0			0
Small Enterprises			0			0
Micro Enterprises			0			0
Kafalah Guaranteed Loans			0			0
Commercial real estate			0			0
Other Businesses			0			0
Retail Loans			0			0
Consumer Loans			0			0
Credit Cards			0			0
Mortgages or Housing loans			0			0
Others			0			0
Subtotal - Loans			0			0
Inter Bank Loans			0			0
Overnight			0			0
Upto 1 week			0			0
1 week to 1 month			0			0
1 month to 3 months			0			0
3 months to 6 months			0			0
6 months to 12 months			0			0
Over 1 year			0			0
Investments			0			0
Tbills			0			0
Government bonds and Govt. guaranteed bonds			0			0
Non Government bonds			0			0
Placements with SAMA			0			0
Total Deposits			0			0
Demand Deposits (including Shariah compliant)			0			0
Savings Deposits (including Shariah compliant)			0			0
Time Deposits (including Shariah compliant)			0			0
Less than 1 month			0			0
1 - 3 months			0			0
3 - 6 months			0			0
6 - 12 months			0			0
1 year - 2 years			0			0
2 years - 3 years			0			0
Over 3 years			0			0
Total Deposits (memo information)			0			0
Deposits from Government			0			0
Deposits from SAMA			0			0
Deposits from Financial Institutions (excluding interbank deposits)			0			0
Deposits from Corporates deposits excluding MSME deposits			0			0
Deposits from MSME			0			0
Deposits from Retail customers			0			0
Margin deposits			0			0
Bonds/ debt securities Issued by Banks			0			0
Less than 1 year			0			0
1-5 years			0			0
Over 5 years			0			0
Inter Bank Deposits			0			0
Overnight			0			0
Upto 1 week			0			0
1 week to 1 month			0			0
1 month to 3 months			0			0
3 months to 6 months			0			0
6 months to 12 months			0			0
Over 1 year			0			0

* Weighted Average

ATTACHMENT - 1

Definitions and Guidance Notes

PRUDENTIAL RETURN ON LENDING AND DEPOSITS

1. General

This general guidance is provided to facilitate the preparation of this Quarterly return. This return should be completed at consolidated levels only.

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.
- Only weighted average is to be provided. 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. 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, (if data is available) including total loans, and total deposits and subtotals should be calculated.
- 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 3 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.

A. Quarterly Return

2. Types of Loans (please note that accrued special commission receivable should 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 3)
Social security funds - (more details in annexure 3)
Development funds (specialised credit institutions)- (more details in annexure 3)

2.2 Loans to Financial Institutions (include insurance companies, leasing companies etc.)

2.3 Loans to Corporates

Public Non- Financial Corporates

Includes loans to all major public corporates such as ARAMCO, SABIC, SAUDIA, SEC, STC, SAPTCO etc. The detailed table as below provide examples:

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

Large Corporates

Includes loans to all major commercial corporates with annual revenues above SR200 million. If annual revenue data is not available, in that case number of full time, employees should be considered for the definition of Large Private Corporates. Full time employees should be above 249.

Medium Enterprises

Includes loans to all medium sized commercial corporates with annual revenues between SR40 million to SR200 million. If annual revenue data is not available, in that case number of full time, employees should be considered for the definition of Medium Private Corporates. Full time employees should be from 50 to 249.

Small Enterprises

Includes loans to all small sized corporates with annual revenue between SR 3million to SR40 million. If annual revenue data is not available, in that case number of full time, employees should be considered for the definition of Small Private Corporates. Full time employees should be from 6 to 49.

Micro Enterprises

Includes loans to all small sized corporates with annual revenue upto SR3 million. If annual revenue data is not available, in that case number of full time, employees should be consider for the definition of Micro Company. Full time employees should be from 1 to five 5.

Kafalah Fund

These loans are defined to be 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.

Commercial real estate

A commercial mortgage or commercial real estate loan normally involves a 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.

Other Businesses

These include all types of business exclusive of above i.e. partnerships, proprietorships, etc.

2.4 Retail Loans

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.

Credit Card Loans

These include all credit balances or amount owing by payment cardholders.

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.

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. All 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.

4. 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-I

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%

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ATTACHMENT - 2

QUARTERLY RETURN (as attached herewith in excel format)

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ATTACHMENT – 3

4.1.1 Budgetary central government

1	Royal Court
2	Private Affairs of the Custodian of the Two Holy Mosques
3	Crown Prince Court
4	Private Affairs of Crown Prince
5	Royal Protocols
6	Crown Prince Royal Protocols
7	National Security Council
8	Royal Guard Regiment
9	Shura Council
10	Presidency of the Council of Ministers
11	General Secretariat of the Council of Ministers
12	Bureau of Experts at the Council of Ministers
13	King Fahd National Library
14	Ministry of National Guard
15	King Khalid Military Academy
16	The Board of Grievances
17	General Auditing Bureau
18	Ministry of Civil Service - the General Bureau
19	General Intelligence Presidency
20	Control and Investigation Board
21	General Authority of Sports
22	Chairmanship of the Commission
23	Royal Commission for Jubail and Yanbu
24	Ministry of Foreign Affairs - the General Bureau
25	Prince Saud Al-Faisal Institute of Diplomatic Studies
26	Ministry of Economy and Planning - the General Bureau
27	General Authority for Statistics
28	Ministry of Defense - the General Bureau
29	Office of the General Staff Headquarters
30	Royal Saudi Land Forces
31	Royal Saudi Air Force
32	Royal Saudi Naval Forces
33	Royal Saudi Air Defense Forces
34	King Abdulaziz Military Academy
35	King Faisal Air Academy
36	General Directorate of the Armed Forces Medical Services
37	King Fahad Naval Academy
38	King Abdullah Air Defense Academy
39	Ministry of Interior - the General Bureau
40	Directorate of Public Security

41	General Directorate of Civil Defense
42	General Directorate of Investigation
43	General Directorate of Border Guard
44	King Fahd Security College
45	Special Security Forces
46	General Directorate of Passports
47	General Administration of Mujahideen
48	Emirate of Riyadh Province
49	Emirate of Makkah Province
50	Emirate of Eastern Province
51	Emirate of Madinah Province
52	Emirate of Najran Province
53	Emirate of Aseer Province
54	Emirate of Hael Province
55	Emirate of Jazan Province
56	Emirate of Tabouk Province
57	Emirate of Al-Qasim Province
58	Emirate of Northern Border Province
59	Emirate of Al-Jouf Province
60	Emirate of Al-Baha Province
61	The Bureau of Investigation and Public Prosecution
62	General Directorate of Prisons
63	Ministerial Agency of Civil Affairs
64	Facilities Security Forces
65	The General Directorate of Narcotics Control
66	Ministry of Municipal and Rural Affairs
67	Najran Municipality
68	Aseer Municipality
69	Ha'il Municipality
70	Jazan Municipality
71	Tabuk Municipality
72	Al-Madinah Municipality
73	Al-Qasim Municipality
74	Al-Riyadh Municipality
75	Northern Borders Municipality
76	Al-Jouf Municipality
77	Al-Baha Municipality
78	Jeddah Municipality
79	Ta'if Municipality
80	Eastern Region Municipality
81	Holy Makkah Region
82	Al-Ahsa Municipality
83	Ministry of Education
84	Higher Council of Education

85	Transport Ministry
86	Saudi Railways Organization
87	Minister of Communications and Information Technology - the General Bureau
88	Ministry of Energy, Industry and Mineral Resources
89	Ministry of Commerce and Investment
90	Saudi Standards, Metrology and Quality Organization
91	Saudi Export Development Authority
92	Ministry of Environment, Water and Agriculture
93	Alahsa Irrigation & Drainage Authority
94	Saudi Grains Organization
95	Ministry of Justice - the General Bureau
96	The General Presidency of Scholarly Research and Ifta
97	The General Presidency for the Affairs of the Two Holy Mosques
98	The Saudi Projects Bureau in Yemen
99	Ministry of Finance - the General Bureau
100	Saudi Customs
101	General Authority of Zakat & Tax
102	Saudi Wildlife Authority
103	The Ministry of Islamic Affairs, Da'wah, and Guidance
104	Ministry of Haj and Umra
105	Government programs and facilities
106	Regular allowances and subvention
107	Installment payment/returns of development bonds
108	The General Authority of Meteorology & Environmental Protection
109	Saline Water Conversion Corporation
110	Ministry of Labour & Social Development
111	Ministry of Housing
112	Supreme Judiciary Council
113	King Abdul Aziz Foundation
114	National Anti-Corruption Commission
115	Saudi Red Crescent Authority
116	General Commission for the Guardianship of Trust Funds for Minors and Their Counterparts
117	Education Evaluation Commission
118	Saudi Port Authority
119	Royal Commission for Al-Jubayl and Yanbu
120	Saudi Standards, Metrology and Quality Organization
121	Saudi Arabian General Investment Authority
122	Technical and Vocational Training Corporation
123	King Abdul Aziz City for Science & Technology (KACST)
124	Institute of Public Administration
125	King Faisal Specialized Hospital & Research Centre
126	Saudi Red Crescent Authority

127	Military Industries Organization
128	Saudi Geological Survey Authority
129	General Commission for Tourism & Antique
130	Communication and Information Technology Commission (C.I.T.C)
131	Saudi Food and Drug Authority (SFDA)
132	Saudi Post Organization
133	General Authority of Civil Aviation (GACA)
134	Human Rights Commission
135	General Survey Authority
136	Kind Abdullah City for Nuclear Energy
137	King Saud University
138	King Abdul Aziz University
139	King Fahd University of Petroleum and Minerals
140	Imam Muhammad Ibn Saud University
141	Islamic University
142	King Faisal University
143	Umm Al-Qura University
144	King Khalid University
145	Taibah University
146	Qassim University
147	Taif University
148	Jazan University
149	Al Jouf University
150	University of Ha'il
151	University of Tabuk
152	Al-Baha University
153	Najran University
154	Prince Nora Bint Abdulrahman University
155	Northern Borders University
156	University of Dammam
157	Prince Salman Bin Abdulaziz University
158	Al-Majma'ah University
159	Shagra University
160	Saudi Electronic University
161	University of Jeddah
162	University of Hafr Albatin
163	University of Bisha

4.1.2 Social security fund (GOSI and PPA)

4.1.3 Development funds

A	Specialized Credit Institutions
1	Agriculture Development Fund

2	Social Development Bank
3	Public Investment Fund
4	Saudi Industrial Development Fund
5	Real Estate Development Fund
B	Saudi Fund for Development

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