

**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**

<b>Capital Structure (Table 2, (b) to (e))</b>	
<b>Components of capital</b>	<b>Amount</b>
Core capital - Tier I:	
Eligible paid-up share capital	15,000,000
Shares premium accounts	
Eligible reserves	155,135
Minority interests in the equity of subsidiaries	
Retained earnings	465,406
IAS type adjustments	
Deductions from Tier I:	
Interim losses during the year	
Intangible assets (including goodwill)	
Other country specific deductions from Tier 1 at 50%	
Regulatory calculation differences deduction from Tier 1 at 50%	
Reciprocal holding of bank capital at 50% deduction	
Significant minority investments at 10% and above at 50% deduction:	
Banking and securities entities not fully consolidated	
Insurance organizations	
Commercial organizations	
<b>Total Tier I</b>	<b>15,620,541</b>
Supplementary capital - Tier 2:	
Revaluation gains/reserves	6
Subordinated loan capital	
Qualifying general provisions	3,000
Interim profits	
Deductions from Tier II:	
Reciprocal holding of bank capital at 50% deduction	
Significant minority investments at 10% and above at 50% deduction:	
Banking and securities entities not fully consolidated	
Insurance organizations	
Commercial organizations	
Other country specific deductions from Tier 2 at 50%	
Regulatory calculation differences deduction from Tier 2 at 50%	
<b>Total Tier II</b>	<b>3,006</b>
Capital to cover market risks - Tier III	
Short Term Subordinated Debit	
Tier I and Tier II Capital Available for Market Risk	
<b>Total eligible capital</b>	<b>15,623,547</b>

### 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	3,048,502	-
Others	826,057	-
Multilateral Development Banks (MDBs)		
Public Sector Entities (PSEs)	3,749,931	59,999
Banks and securities firms	5,803,317	131,900
Corporates	9,241,652	739,332
Retail non-mortgages	768,188	47,371
Small Business Facilities Enterprises (SBFE's)		
Mortgages:		
Residential	1,010,421	80,834
Commercial		
Securitized assets		
Equity		
Others	2,149,856	159,279
<b>Total - On Balance Sheet</b>	<b>26,597,924</b>	<b>1,218,715</b>
Off Balance Sheet	5,002,911	173,208
<b>Total</b>	<b>31,600,836</b>	<b>1,391,923</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		3,810	160,990		164,800
Internal models approach					

**TABLE 3: CAPITAL ADEQUACY**

**Capital Requirements for Operational Risk\* (Table 3, (e))**

Particulars	Capital requirement
• Basic indicator approach;	106,750
• Standardized approach;	
• Alternate standardized approach;	
• Advanced measurement approach (AMA).	
<b>Total</b>	<b>106,750</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	75	75

**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	3,048,502	2,850,654
Others	826,057	275,352
Multilateral Development Banks (MDBs)		
Public Sector Entities (PSEs)	3,789,600	2,179,810
Banks and securities firms	6,576,138	10,505,528
Corporates	13,432,073	7,425,165
Retail non-mortgages	768,188	337,844
Small Business Facilities Enterprises (SBFE's)		
Mortgages		
Residential	1,010,421	571,871
Commercial		
Securitized assets		
Equity		
Others	2,149,856	1,275,484
<b>Total</b>	<b>31,600,836</b>	<b>25,421,710</b>

\* 'Total gross credit risk exposure' equals on-balance & off balance sheet after application of credit conversion factor-CCF.

\*\* 'Average gross credit risk exposure over the period' represents average of current and previous two Basel II 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	Others countries	Total
Sovereigns and central banks:							
SAMA and Saudi Government	3,048,502						3,048,502
Others	826,057						826,057
Multilateral Development Banks (MDBs)							-
Public Sector Entities (PSEs)	3,789,600						3,789,600
Banks and securities firms	2,560,412	3,425,831	567,607	21,456	697	135	6,576,138
Corporates	13,432,073						13,432,073
Retail non-mortgages	768,188						768,188
Small Business Facilities Enterprises (SBFE's)							-
Mortgages							-
Residential	1,010,421						1,010,421
Commercial							-
Securitized assets							-
Equity							-
Others	2,149,856						2,149,856
<b>Total</b>	<b>27,585,109</b>	<b>3,425,831</b>	<b>567,607</b>	<b>21,456</b>	<b>697</b>	<b>135</b>	<b>31,600,836</b>



**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	3,048,502												3,048,502
Others	826,057												826,057
Multilateral Development Banks (MDBs)													-
Public Sector Entities (PSEs)	3,789,600												3,789,600
Banks and securities firms		6,576,138											6,576,138
Corporates			183,178			72,671	7,788,474	3,350,264		1,841,478		196,006	13,432,073
Retail non-mortgages											768,188		768,188
Small Business Facilities Enterprises (SBFE's)													-
Mortgages													-
Residential											1,010,421		1,010,421
Commercial													-
Securitized assets													-
Equity													-
Others												2,149,856	2,149,856
<b>Total</b>	<b>7,664,159</b>	<b>6,576,138</b>	<b>183,178</b>	<b>-</b>	<b>-</b>	<b>72,671</b>	<b>7,788,474</b>	<b>3,350,264</b>	<b>-</b>	<b>1,841,478</b>	<b>1,778,609</b>	<b>2,345,862</b>	<b>31,600,836</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				3,048,502					3,048,502
Others						102,513	723,545		826,057
Multilateral Development Banks (MDBs)									-
Public Sector Entities (PSEs)			23,920	15,750			3,749,931		3,789,600
Banks and securities firms	222,857	1,179,741	1,739,090	1,035,818	273,446	1,933,246	191,939	-	6,576,138
Corporates	2,856,485	175,310	1,256,093	739,291	1,184,352	2,455,407	1,723,648	3,041,489	13,432,073
Retail non-mortgages		26,393	47,140	65,279	103,844	299,574	225,958		768,188
Small Business Facilities Enterprises (SBFE's)									-
Mortgages									-
Residential		5,941	11,975	18,197	32,542	94,192	100,692	746,882	1,010,421
Commercial									-
Securitized assets									-
Equity									-
Others	158,867							1,990,989	2,149,856
<b>Total</b>	<b>3,238,209</b>	<b>1,387,385</b>	<b>3,078,218</b>	<b>4,922,836</b>	<b>1,594,184</b>	<b>4,884,931</b>	<b>6,715,713</b>	<b>5,779,359</b>	<b>31,600,836</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										
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			7,207	70	15					3,000
Others										
<b>Total</b>	-	-	7,207	70	15	-	-	-	-	3,000

\*Past due but not impaired

**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		7,207	70	15			3,000
Other GCC & Middle East							
Europe							
North America							
South East Asia							
Others countries							
<b>Total</b>	-	7,207	70	15	-	-	3,000

\*Past due but not impaired

**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 year		-
Charge-offs taken against the allowances during the period		
Amounts set aside (or reversed) during the period		3,000
Other adjustments:		
- exchange rate differences		
- business combinations		
- acquisitions and disposals of subsidiaries		
- etc.		
Transfers between allowances		
Balance, end of the year		3,000

**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	3,048,502									
Others	826,057									
Multilateral Development Banks (MDBs)										
Public Sector Entities (PSEs)		3,749,931				39,669				
Banks and securities firms		4,294,459		1,437,999		843,680				
Corporates						13,432,073				
Retail non-mortgages					704,204	63,984				
Small Business Facilities Enterprises (SBFE's)										
Mortgages										
Residential						1,010,421				
Commercial										
Securitized assets										
Equity										
Others	158,867					1,990,989				

**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	

**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				
<b>Total</b>				



**TABLE 9 (STA): SECURITIZATION: DISCLOSURES FOR STANDARDIZED APPROACH**

Outstanding Exposures Securitized By The Bank (Table 9, (d) to (f))					
Exposure type	Outstanding exposures		Impaired / Past due assets	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					

<b>TABLE 9 (STA): SECURITIZATION: DISCLOSURES FOR STANDARDIZED APPROACH</b>		
<b>Exposures By Risk Weight Bands (Table 9, (g))</b>		
<b>Risk weight bands</b>	<b>Securitization exposures retained or purchased</b>	<b>Associated capital charges</b>
0% to 20%	NONE	
Above 20% to 40%		
Above 40% to 60%		
Above 60% to 80%		
Above 80% to 100%		
Above 100%		

<b>TABLE 9 (STA): SECURITIZATION: DISCLOSURES FOR STANDARDIZED APPROACH</b>			
<b>Deductions from capital (Table 9, (g))</b>			
<b>Type of underlying assets</b>	<b>Exposures deducted from Tier 1 capital</b>	<b>Credit enhancing I/Os deducted from total capital</b>	<b>Other exposures deducted from total capital</b>
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, (h))**

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
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**

**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 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		3,810	160,990		164,800

**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			73,813	73,813	

**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		
Banks and other financial institutions		
Agriculture and fishing		
Manufacturing		
Mining and quarrying		
Electricity, water, gas and health services	3,920	
Building and construction	5,875	
Commerce		
Transportation and communication	14,004	
Services		
Others	50,014	
<b>Total</b>	<b>73,813</b>	<b>-</b>



**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	
Total unrealized gains (losses)	11
Total latent revaluation gains (losses)*	
Unrealized gains (losses) included in Capital	
Latent revaluation gains (losses) included in Capital*	

\*Not applicable to KSA to date.

TABLE 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS	
Capital Requirements (Table 13, (f))	
Equity grouping	Capital requirements
Government and quasi government	
Banks and other financial institutions	
Agriculture and fishing	
Manufacturing	
Mining and quarrying	
Electricity, water, gas and health services	627
Building and construction	940
Commerce	
Transportation and communication	2,241
Services	
Others	2
<b>Total</b>	<b>3,810</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	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	
<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:	NONE
Downward rate shocks:	