

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	
Capital Structure (Table 2, (b) to (e))	
Components of capital	Amount
Core capital - Tier I:	
Eligible paid-up share capital	15,000,000
Shares premium accounts	
Eligible reserves	108,348
Minority interests in the equity of subsidiaries	
Retained earnings	788,906
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	
Total Tier I	15,897,254
Supplementary capital - Tier 2:	
Revaluation gains/reserves	3,205
Subordinated loan capital	
Qualifying general provisions	141,933
Interim profits	329,900
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%	
Total Tier II	475,038
Capital to cover market risks - Tier III	
Short Term Subordinated Debit	
Tier I and Tier II Capital Available for Market Risk	
Total eligible capital	16,372,292

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	1,549,984	-
Others	1,436,889	-
Multilateral Development Banks (MDBs)		
Public Sector Entities (PSEs)	-	-
Banks and securities firms	6,703,334	208,242
Corporates	25,144,560	2,011,565
Retail non-mortgages	2,530,496	161,469
Small Business Facilities Enterprises (SBFE's)		
Mortgages:		
Residential	2,501,152	200,092
Commercial		
Securitized assets		
Equity		
Others	3,642,046	249,010
Total - On Balance Sheet	43,508,461	2,830,378
Off Balance Sheet (after CCF)	5,120,400	409,632
Total	48,628,861	3,240,010

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	-	132,079	62,012	-	194,091
Internal models approach					

TABLE 3: CAPITAL ADEQUACY

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

Particulars	Capital requirement
• Basic indicator approach;	168,357
• Standardized approach;	
• Alternate standardized approach;	
• Advanced measurement approach (AMA).	
Total	168,357

* 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	36	35

* Based on Pillar one capital requirements only.

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	1,549,984	2,738,443
Others	1,436,889	997,094
Multilateral Development Banks (MDBs)	-	-
Public Sector Entities (PSEs)	-	1,357,191
Banks and securities firms	7,078,657	5,415,961
Corporates	29,889,637	23,978,423
Retail non-mortgages	2,530,496	2,269,003
Small Business Facilities Enterprises (SBFE's)	-	-
Mortgages	-	-
Residential	2,501,152	2,030,967
Commercial	-	-
Securitized assets	-	-
Equity	-	-
Others	3,642,046	3,197,101
Total	48,628,861	41,984,183

* '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 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	1,549,984						1,549,984
Others	1,436,889						1,436,889
Multilateral Development Banks (MDBs)							-
Public Sector Entities (PSEs)	-						-
Banks and securities firms	2,309,149	3,597,764	1,128,486	7,999	35,226	33	7,078,657
Corporates	29,889,637						29,889,637
Retail non-mortgages	2,530,496						2,530,496
Small Business Facilities Enterprises (SBFE's)							-
Mortgages							-
Residential	2,501,152						2,501,152
Commercial							-
Securitized assets							-
Equity							-
Others	3,642,046						3,642,046
Total	43,859,353	3,597,764	1,128,486	7,999	35,226	33	48,628,861

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	1,549,984												1,549,984
Others	1,436,889												1,436,889
Multilateral Development Banks (MDBs)													-
Public Sector Entities (PSEs)	-												-
Banks and securities firms		7,078,657											7,078,657
Corporates	7,658,732	-	-	3,313,554	-	1,209,516	2,892,148	10,923,969	-	1,221,434	-	2,670,284	29,889,637
Retail non-mortgages											2,530,496		2,530,496
Small Business Facilities Enterprises (SBFE's)													-
Mortgages													-
Residential											2,501,152		2,501,152
Commercial													-
Securitized assets													-
Equity													-
Others												3,642,046	3,642,046
Total	10,645,605	7,078,657	-	3,313,554	-	1,209,516	2,892,148	10,923,969	-	1,221,434	5,031,648	6,312,330	48,628,861

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	-		-	1,549,984					1,549,984
Others						1,436,889			1,436,889
Multilateral Development Banks (MDBs)									-
Public Sector Entities (PSEs)							-		-
Banks and securities firms	1,582,838	1,650,380	706,727	898,987	770,348	1,469,377	-	-	7,078,657
Corporates	454,070	1,397,174	2,583,075	1,660,219	6,807,291	10,335,856	2,372	6,649,580	29,889,637
Retail non-mortgages	31,398	163	725	3,567	22,514	269,134	2,175,736	27,259	2,530,495
Small Business Facilities Enterprises (SBFE's)									-
Mortgages									-
Residential	33,608					21,653	33,764	2,412,127	2,501,152
Commercial									-
Securitized assets									-
Equity									-
Others	419,315							3,222,731	3,642,046
Total	2,521,229	3,047,717	3,290,527	4,112,757	7,600,153	13,532,908	2,211,873	12,311,697	48,628,861

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			73,610				-		-	115,378
Transportation and communication										
Services										
Consumer loans and credit cards	110,104	-	9,159	7,140	16,408	1,212	72,867		79,017	26,555
Others										
Total	110,104	-	82,769	7,140	16,408	1,212	72,867	-	79,017	141,933

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	110,104	82,769	7,140	16,408	1,212	79,017	141,933
Other GCC & Middle East							
Europe							
North America							
South East Asia							
Others countries							
Total	110,104	82,769	7,140	16,408	1,212	79,017	141,933

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	6,150	121,933
Charge-offs taken against the allowances during the period		
Amounts set aside (or reversed) during the period	72,867	20,000
Other adjustments:		
- exchange rate differences		
- business combinations		
- acquisitions and disposals of subsidiaries		
- etc.		
Transfers between allowances		
Balance, end of the period	79,017	141,933

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	1,549,984									
Others	1,436,889									
Multilateral Development Banks (MDBs)										
Public Sector Entities (PSEs)										
Banks and securities firms		3,199,939		3,080,718		798,000				
Corporates						29,889,636				
Retail non-mortgages					2,048,522	481,974				
Small Business Facilities Enterprises (SBFE's)										
Mortgages										
Residential						2,501,152				
Commercial										
Securitized assets										
Equity										
Others	529,419					3,112,628				

TABLE 7 (STA): CREDIT RISK MITIGATION (CRM): DISCLOSURES FOR

Credit Risk Exposure Covered By CRM (Table 7, (b) and (c))

Portfolios	Covered by	
	Eligible financial collateral	Guarantees / credit derivatives
Sovereigns and central banks:		
SAMA and Saudi Government		
Others		
Multilateral Development Banks (MDBs)		
Public Sector Entities (PSEs)		
Banks and securities firms		
Corporates	2,007,659	
Retail non-mortgages		
Small Business Facilities Enterprises (SBFE's)		
Mortgages		
Residential		
Commercial		
Securitized assets		
Equity		
Others		
Total	2,007,659	

TABLE 8: GENERAL DISCLOSURES FOR EXPOSURES RELATED TO COUNTERPARTY CREDIT	
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				
Total				

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					

Banks did not have any securitization exposure

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	None	
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	None
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		

As at June 30, 2012

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TABLE 9 (STA): SECURITIZATION: DISCLOSURES FOR STANDARDIZED APPROACH	
Securitization exposures retained or purchased (Table 9, (t))	
Securitisatation 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))

Securitisation Exposure	Risk Types		
	Default Risk	Migration Risk	Correlation Risk
Loans			
Commitments			
Asset-backed securities			
Mortgage-backed securities			
Corporate bonds		None	
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		132,079	62,012		194,091

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			825,491	825,491	

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	52,252	
Banks and other financial institutions	120,950	
Agriculture and fishing	9,400	
Manufacturing	507,589	
Mining and quarrying	9,528	
Electricity, water, gas and health services		
Building and construction	14,202	
Commerce		
Transportation and communication	82,658	
Services		
Others	28,913	
Total	825,491	-

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)	5,828
Total latent revaluation gains (losses)*	
Unrealized gains (losses) included in Capital	
Latent revaluation gains (losses) included in Capital*	

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

Capital Requirements (Table 13, (f))

Equity grouping	Capital requirements
Government and quasi government	8,360
Banks and other financial institutions	19,352
Agriculture and fishing	1,504
Manufacturing	81,214
Mining and quarrying	1,524
Electricity, water, gas and health services	-
Building and construction	2,272
Commerce	-
Transportation and communication	13,225
Services	-
Others	4,626
Total	132,079

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	
Total	

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:	