

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	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	
Total Tier I	15,620,541
Supplementary capital - Tier 2:	
Revaluation gains/reserves	4,413
Subordinated loan capital	
Qualifying general provisions	8,876
Interim profits	172,727
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	186,016
Capital to cover market risks - Tier III	
Short Term Subordinated Debit	
Tier I and Tier II Capital Available for Market Risk	
Total eligible capital	15,806,557

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	2,961,982	-
Others	1,554,393	-
Multilateral Development Banks (MDBs)		
Public Sector Entities (PSEs)	3,877,315	62,037
Banks and securities firms	3,880,906	126,454
Corporates	13,481,816	1,078,545
Retail non-mortgages	2,009,891	130,195
Small Business Facilities Enterprises (SBFE's)		
Mortgages:		
Residential	1,588,200	127,056
Commercial		
Securitized assets		
Equity		
Others	2,851,963	203,246
Total - On Balance Sheet	32,206,465	1,727,533
Off Balance Sheet	6,000,694	188,095
Total	38,207,160	1,915,628

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		48,010	121,821		169,831
Internal models approach					

TABLE 3: CAPITAL ADEQUACY

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

Particulars	Capital requirement
• Basic indicator approach;	95,705
• Standardized approach;	
• Alternate standardized approach;	
• Advanced measurement approach (AMA).	
Total	95,705

* 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	58	57

* 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	2,961,982	3,402,630
Others	1,554,393	793,483
Multilateral Development Banks (MDBs)		
Public Sector Entities (PSEs)	3,877,315	3,472,249
Banks and securities firms	4,782,350	7,334,822
Corporates	18,581,066	13,262,321
Retail non-mortgages	2,009,891	1,001,399
Small Business Facilities Enterprises (SBFE's)		
Mortgages		
Residential	1,588,200	1,088,749
Commercial		
Securitized assets		
Equity		
Others	2,851,963	1,883,604
Total	38,207,160	32,239,257

* 'Total gross credit risk exposure' equals on-balance & off balance sheet before 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	2,961,982						2,961,982
Others	1,554,393						1,554,393
Multilateral Development Banks (MDBs)							-
Public Sector Entities (PSEs)	3,877,315						3,877,315
Banks and securities firms	1,026,213	2,777,904	929,990	4,333	38,938	4,973	4,782,350
Corporates	18,581,066						18,581,066
Retail non-mortgages	2,009,891						2,009,891
Small Business Facilities Enterprises (SBFE's)							-
Mortgages							-
Residential	1,588,200						1,588,200
Commercial							-
Securitized assets							-
Equity							-
Others	2,851,963						2,851,963
Total	34,451,022	2,777,904	929,990	4,333	38,938	4,973	38,207,160

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	2,961,982												2,961,982
Others	1,554,393												1,554,393
Multilateral Development Banks (MDBs)													-
Public Sector Entities (PSEs)	3,877,315												3,877,315
Banks and securities firms		4,782,350											4,782,350
Corporates				1,947,011		2,860,259	1,573,850	9,783,587		971,700		1,444,659	18,581,066
Retail non-mortgages											2,009,891		2,009,891
Small Business Facilities Enterprises (SBFE's)													-
Mortgages													-
Residential											1,588,200		1,588,200
Commercial													-
Securitized assets													-
Equity													-
Others												2,851,963	2,851,963
Total	8,393,690	4,782,350	-	1,947,011	-	2,860,259	1,573,850	9,783,587	-	971,700	3,598,091	4,296,621	38,207,160

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	120,152		2,841,830						2,961,982
Others						1,554,393			1,554,393
Multilateral Development Banks (MDBs)									-
Public Sector Entities (PSEs)							3,877,315		3,877,315
Banks and securities firms	203,610	188,749	832,349	410,082	1,319,765	1,827,796			4,782,350
Corporates	7,966	1,774,574	1,397,657	3,168,513	2,461,897	2,718,391	1,880,522	5,171,544	18,581,066
Retail non-mortgages		4,354	404	1,395	8,500	154,468	1,784,664	56,105	2,009,891
Small Business Facilities Enterprises (SBFE's)									-
Mortgages									-
Residential								1,588,200	1,588,200
Commercial									-
Securitized assets									-
Equity									-
Others	311,393							2,540,570	2,851,963
Total	643,121	1,967,678	5,072,240	3,579,990	3,790,162	6,255,048	7,542,501	9,356,420	38,207,160

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			9,026				-		-	-
Transportation and communication										
Services										
Consumer loans and credit cards	1,926	392	4,411	106	259	27	1,124		1,124	8,876
Others										
Total	1,926	392	13,437	106	259	27	1,124	-	1,124	8,876

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	1,926	13,437	106	259	27	1,124	8,876
Other GCC & Middle East							
Europe							
North America							
South East Asia							
Others countries							
Total	1,926	13,437	106	259	27	1,124	8,876

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	-	3,000
Charge-offs taken against the allowances during the period		
Amounts set aside (or reversed) during the period	1,124	5,876
Other adjustments:		
- exchange rate differences		
- business combinations		
- acquisitions and disposals of subsidiaries		
- etc.		
Transfers between allowances		
Balance, end of the year	1,124	8,876

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	2,961,982									
Others	1,554,393									
Multilateral Development Banks (MDBs)										
Public Sector Entities (PSEs)		3,877,315								
Banks and securities firms		1,226,220		2,638,512		917,618				
Corporates						18,581,066				
Retail non-mortgages					1,529,815	480,076				
Small Business Facilities Enterprises (SBFE's)										
Mortgages										
Residential						1,588,200				
Commercial										
Securitized assets										
Equity										
Others	311,393					2,540,570				

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	1,030,060	
Retail non-mortgages		
Small Business Facilities Enterprises (SBFE's)		
Mortgages		
Residential		
Commercial		
Securitized assets		
Equity		
Others		
Total	1,030,060	

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				
Total				

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					

TABLE 9 (STA): SECURITIZATION: DISCLOSURES FOR STANDARDIZED APPROACH		
Exposures By Risk Weight Bands (Table 9, (g))		
Risk weight bands	Securitization 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, (g))			
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, (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		48,010	121,821		169,831

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			299,443	299,443	

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	8,316	
Mining and quarrying		
Electricity, water, gas and health services	31,333	
Building and construction	19,809	
Commerce		
Transportation and communication	44,679	
Services		
Others	195,306	
Total	299,443	-

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)	8,023
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	1,331
Mining and quarrying	
Electricity, water, gas and health services	5,013
Building and construction	3,169
Commerce	
Transportation and communication	7,148
Services	
Others	31,349
Total	48,010

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:	