

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	446,259
Minority interests in the equity of subsidiaries	
Retained earnings	1,338,775
IAS type adjustments	(154,621)
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:	(21,994)
Banking and securities entities not fully consolidated	
Insurance organizations	
Commercial organizations	
Total Tier I	16,608,419
Supplementary capital - Tier 2:	
Revaluation gains/reserves	18,581
Subordinated loan capital	
Qualifying general provisions	203,554
Interim profits	-
Deductions from Tier II:	
Reciprocal holding of bank capital at 50% deduction	
Significant minority investments at 10% and above at 50% deduction:	(21,994)
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	200,141
Capital to cover market risks - Tier III	
Short Term Subordinated Debit	
Tier I and Tier II Capital Available for Market Risk	
Total eligible capital	16,808,560

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	900,000	-
Others	2,075,729	-
Multilateral Development Banks (MDBs)		
Public Sector Entities (PSEs)	-	-
Banks and securities firms	9,007,813	228,054
Corporates	31,154,525	2,342,365
Retail non-mortgages	3,112,821	196,018
Small Business Facilities Enterprises (SBFE's)		
Mortgages:		
Residential	3,122,708	249,817
Commercial		
Securitized assets		
Equity		
Others	3,784,167	247,595
Total - On Balance Sheet	53,157,763	3,263,849
Off Balance Sheet (after CCF)	3,142,477	251,398
Total	56,300,240	3,515,247

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	-	162,601	219,260	-	381,861
Internal models approach					

TABLE 3: CAPITAL ADEQUACY

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

Particulars	Capital requirement
• Basic indicator approach;	204,903
• Standardized approach;	
• Alternate standardized approach;	
• Advanced measurement approach (AMA).	
Total	204,903

* 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	33	32

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	900,000	2,051,116
Others	2,075,729	1,170,873
Multilateral Development Banks (MDBs)	-	
Public Sector Entities (PSEs)	-	-
Banks and securities firms	9,294,864	6,920,133
Corporates	34,009,951	29,186,137
Retail non-mortgages	3,112,821	2,636,647
Small Business Facilities Enterprises (SBFE's)	-	
Mortgages	-	
Residential	3,122,708	2,542,469
Commercial	-	
Securitized assets	-	
Equity	-	
Others	3,784,167	3,507,836
Total	56,300,240	48,015,210

* '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	Other countries	Total
Sovereigns and central banks:							
SAMA and Saudi Government	900,000						900,000
Others	2,075,729						2,075,729
Multilateral Development Banks (MDBs)							-
Public Sector Entities (PSEs)	-						-
Banks and securities firms	4,612,754	3,634,140	1,022,444	5,446	19,936	144	9,294,864
Corporates	34,009,951						34,009,951
Retail non-mortgages	3,112,821						3,112,821
Small Business Facilities Enterprises (SBFE's)							-
Mortgages							-
Residential	3,122,708						3,122,708
Commercial							-
Securitized assets							-
Equity							-
Others	3,784,167						3,784,167
Total	51,618,130	3,634,140	1,022,444	5,446	19,936	144	56,300,240

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	900,000												900,000
Others	2,075,729												2,075,729
Multilateral Development Banks (MDBs)													-
Public Sector Entities (PSEs)	-												-
Banks and securities firms		9,294,864											9,294,864
Corporates	7,525,048	-	-	4,181,684	-	1,202,641	12,637,073	4,119,892	2,240	2,137,326	-	2,204,047	34,009,951
Retail non-mortgages											3,112,821		3,112,821
Small Business Facilities Enterprises (SBFE's)													-
Mortgages													-
Residential											3,122,708		3,122,708
Commercial													-
Securitized assets													-
Equity													-
Others												3,784,167	3,784,167
Total	10,500,777	9,294,864	-	4,181,684	-	1,202,641	12,637,073	4,119,892	2,240	2,137,326	6,235,529	5,988,214	56,300,240

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	-		-		900,000				900,000
Others			2,075,729						2,075,729
Multilateral Development Banks (MDBs)									-
Public Sector Entities (PSEs)							-		-
Banks and securities firms	981,396	4,416,658	1,206,084	894,654	1,144,775	651,296	-	-	9,294,864
Corporates	415,424	891,634	2,760,128	2,793,840	2,782,009	6,789,902	12,895,503	4,681,511	34,009,951
Retail non-mortgages	47,358	99,359	-	5,630	692,335	241,470	2,017,216	9,454	3,112,821
Small Business Facilities Enterprises (SBFE's)									-
Mortgages									-
Residential	4,035	74,553		132,588		715,406	17,501	2,178,625	3,122,708
Commercial									-
Securitized assets									-
Equity									-
Others	689,227		1,647,117					1,447,823	3,784,167
Total	2,137,440	5,482,205	7,689,058	3,826,712	5,519,119	8,398,074	14,930,220	8,317,412	56,300,240

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			127,717				-		-	144,725
Transportation and communication										
Services										
Consumer loans and credit cards	122,125		9,233	3,521	35,815	3,068	9,267	(569)	87,759	58,828
Others										
Total	122,125	-	136,950	3,521	35,815	3,068	9,267	(569)	87,759	203,553

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	122,125	136,950	3,521	35,815	3,068	87,759	203,553
Other GCC & Middle East							
Europe							
North America							
South East Asia							
Others countries							
Total	122,125	136,950	3,521	35,815	3,068	87,759	203,553

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 period	79,061	121,933
Charge-offs taken against the allowances during the period	(569)	
Amounts set aside (or reversed) during the period	9,267	81,620
Other adjustments:		
- exchange rate differences		
- business combinations		
- acquisitions and disposals of subsidiaries		
- etc.		
Transfers between allowances		
Balance, end of the period	87,759	203,553

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	900,000									
Others	2,075,729									
Multilateral Development Banks (MDBs)										
Public Sector Entities (PSEs)		-								
Banks and securities firms		5,533,750		3,749,602		11,513				
Corporates		694,231		5,683,274		27,632,446				
Retail non-mortgages					2,650,444	462,377				
Small Business Facilities Enterprises (SBFE's)										
Mortgages										
Residential						3,122,708				
Commercial										
Securitized assets										
Equity										
Others	689,227					3,094,941				

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	28,178,000	
Retail non-mortgages		
Small Business Facilities Enterprises (SBFE's)		
Mortgages		
Residential		
Commercial		
Securitized assets		
Equity		
Others		
Total	28,178,000	

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 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			1,016,258	1,016,258	

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		

TABLE 9 (STA): SECURITIZATION: DISCLOSURES FOR STANDARDIZED APPROACH	
Securitization exposures retained or purchased (Table 9, (t))	
Securitisat ion 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 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS

Types And Nature of Investments (Table 13, (c))		
Investments	Publicly traded	Privately held
Government and quasi government	94,141	
Banks and other financial institutions	171,342	
Agriculture and fishing	11,108	
Manufacturing	423,595	
Mining and quarrying	-	
Electricity, water, gas and health services	91,888	
Building and construction	82,572	
Commerce	819	
Transportation and communication	110,880	
Services	-	
Others	29,913	
Total	1,016,258	-

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	10,821
Total unrealized gains (losses)	33,784
Total latent revaluation gains (losses)*	
Unrealized gains (losses) included in Capital	18,581
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	15,063
Banks and other financial institutions	27,415
Agriculture and fishing	1,777
Manufacturing	67,775
Mining and quarrying	-
Electricity, water, gas and health services	14,702
Building and construction	13,212
Commerce	131
Transportation and communication	17,741
Services	-
Others	4,786
Total	162,601

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:	