

**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	151,335
Minority interests in the equity of subsidiaries	
Retained earnings	454,006
IAS type adjustments	
Deductions from Tier I:	
Interim losses during the year	(71,796)
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>15,533,545</b>
Supplementary capital - Tier 2:	
Revaluation gains/reserves	
Subordinated loan capital	
Qualifying general provisions	
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>-</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>15,533,545</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	4,197,405	-
Others		
Multilateral Development Banks (MDBs)		
Public Sector Entities (PSEs)	2,749,831	43,997
Banks and securities firms	10,645,978	430,567
Corporates	4,782,309	382,585
Retail non-mortgages	226,118	18,100
Small Business Facilities Enterprises (SBFE's)		
Mortgages		
Residential	667,627	53,412
Commercial		
Securitized assets		
Equity		
Others	648,992	43,759
<b>Total - On Balance Sheet</b>	<b>23,918,260</b>	<b>972,420</b>
Off Balance Sheet	2,991,516	111,663
<b>Total</b>	<b>26,909,776</b>	<b>1,084,083</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	0	0	0	0	0
Internal models approach					

**TABLE 3: CAPITAL ADEQUACY**

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

Particulars	Capital requirement
• Basic indicator approach;	126,471
• Standardized approach;	
• Alternate standardized approach;	
• Advanced measurement approach (AMA).	
<b>Total</b>	<b>126,471</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	107	107

**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	4,197,405	2,643,952
Others		
Multilateral Development Banks (MDBs)		
Public Sector Entities (PSEs)	2,749,831	916,610
Banks and securities firms	10,645,978	12,639,313
Corporates	7,773,825	3,363,028
Retail non-mortgages	226,118	81,781
Small Business Facilities Enterprises (SBFE's)		
Mortgages		
Residential	667,627	235,064
Commercial		-
Securitized assets		
Equity		
Others	648,992	558,866
<b>Total</b>	<b>26,909,776</b>	<b>20,438,615</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	4,197,405						4,197,405
Others							-
Multilateral Development Banks (MDBs)							-
Public Sector Entities (PSEs)	2,749,831						2,749,831
Banks and securities firms	6,944,567	3,584,165	111,930	4,875	251	190	10,645,978
Corporates	7,773,825						7,773,825
Retail non-mortgages	226,118						226,118
Small Business Facilities Enterprises (SBFE's)							-
Mortgages							-
Residential	667,627						667,627
Commercial							-
Securitized assets							-
Equity							-
Others	639,364		841	4,396		4,391	648,992
<b>Total</b>	<b>23,198,737</b>	<b>3,584,165</b>	<b>112,771</b>	<b>9,271</b>	<b>251</b>	<b>4,581</b>	<b>26,909,776</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	4,197,405												4,197,405
Others													-
Multilateral Development Banks (MDBs)													-
Public Sector Entities (PSEs)	2,749,831												2,749,831
Banks and securities firms		10,645,978											10,645,978
Corporates			99,797	2,749,996		78,153	4,180,750	436,573	4,660			223,896	7,773,825
Retail non-mortgages											226,118		226,118
Small Business Facilities Enterprises (SBFE's)													-
Mortgages													-
Residential							667,627						667,627
Commercial													-
Securitized assets													-
Equity													-
Others												648,992	648,992
<b>Total</b>	<b>6,947,236</b>	<b>10,645,978</b>	<b>99,797</b>	<b>2,749,996</b>	<b>-</b>	<b>78,153</b>	<b>4,848,377</b>	<b>436,573</b>	<b>4,660</b>	<b>-</b>	<b>226,118</b>	<b>872,888</b>	<b>26,909,776</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	3,946,002		251,403						4,197,405
Others									-
Multilateral Development Banks (MDBs)									-
Public Sector Entities (PSEs)							2,749,831		2,749,831
Banks and securities firms	318,490	4,874,722	2,226,146	504,913	1,759,379	962,328			10,645,978
Corporates	1,961,617	402,911	608,138	568,645	1,574,089	1,592,904	863,391	202,130	7,773,825
Retail non-mortgages								226,118	226,118
Small Business Facilities Enterprises (SBFE's)									-
Mortgages									-
Residential								667,627	667,627
Commercial									-
Securitized assets									-
Equity									-
Others	102,004							546,988	648,992
<b>Total</b>	<b>6,328,113</b>	<b>5,277,633</b>	<b>3,085,687</b>	<b>1,073,558</b>	<b>3,333,468</b>	<b>2,555,232</b>	<b>3,613,222</b>	<b>1,642,863</b>	<b>26,909,776</b>



**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	90-100	180-360	Over 360		
Saudi Arabia							
Other GCC & Middle East							
Europe							
North America							
South East Asia							
Others countries							
<b>Total</b>							

NONE

**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	NONE	
Charge-offs taken against the allowances during the period		
Amounts set aside (or reversed) during the period		
Other adjustments:		
- exchange rate differences		
- business combinations		
- acquisitions and disposals of subsidiaries		
- etc.		
Transfers between allowances		
Balance, end of the year		

**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	4,197,405									
Others										
Multilateral Development Banks (MDBs)										
Public Sector Entities (PSEs)		2,749,831								
Banks and securities firms				10,527,772		118,206				
Corporates									4,782,309	
Retail non-mortgages									226,118	
Small Business Facilities Enterprises (SBFE's)										
Mortgages										
Residential									667,627	
Commercial										
Securitized assets										
Equity										
Others	102,004								546,988	

<b>TABLE 7 (STA): CREDIT RISK MITIGATION (CRM): DISCLOSURES FOR</b>		
<b>Credit Risk Exposure Covered By CRM (Table 7, (b) and (c))</b>		
<b>Portfolios</b>	<b>Covered by</b>	
	<b>Eligible financial collateral</b>	<b>Guarantees / credit derivatives</b>
Sovereigns and central banks:		
SAMA and Saudi Government		
Others		
Multilateral Development Banks (MDBs)		
Public Sector Entities (PSEs)		
Banks and securities firms		
Corporates	976,000	
Retail non-mortgages		
Small Business Facilities Enterprises (SBFE's)		
Mortgages		
Residential		
Commercial		
Securitized assets		
Equity		
Others		
<b>Total</b>	<b>976,000</b>	

**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				
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	0	0	0	0	0

**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	NONE				

\* Investments disclosed in the Financial Statements are commodity murabaha.



**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	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 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	NONE
Total unrealized gains (losses)	
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	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 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:	N/A
Downward rate shocks:	

\* The bank has not been performed the calculation of interest rates risk shocks in the banking book. It will be performed when the balance sheet is getting matured. Most of asset is now placed through interbank commodity murabaha.