

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	788,905
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	15,897,253
Supplementary capital - Tier 2:	
Revaluation gains/reserves	(3,233)
Subordinated loan capital	
Qualifying general provisions	121,933
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%	
Total Tier II	118,700
Capital to cover market risks - Tier III	
Short Term Subordinated Debit	
Tier I and Tier II Capital Available for Market Risk	
Total eligible capital	16,015,953

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	3,703,363	-
Others	-	-
Multilateral Development Banks (MDBs)		
Public Sector Entities (PSEs)	194,257	3,108
Banks and securities firms	4,003,428	151,072
Corporates	20,916,038	1,673,283
Retail non-mortgages	2,266,623	146,309
Small Business Facilities Enterprises (SBFE's)		
Mortgages:		
Residential	2,003,548	160,284
Commercial		
Securitized assets		
Equity		
Others	3,097,294	219,035
Total - On Balance Sheet	36,184,551	2,353,091
Off Balance Sheet (after CCF)	2,931,978	234,558
Total	39,116,529	2,587,649

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		115,436	61,886		177,322
Internal models approach					

TABLE 3: CAPITAL ADEQUACY

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

Particulars	Capital requirement
• Basic indicator approach;	138,644
• Standardized approach;	
• Alternate standardized approach;	
• Advanced measurement approach (AMA).	
Total	138,644

* 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	44.13%	43.80%

* 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	3,703,363	3,237,949
Others	-	793,483
Multilateral Development Banks (MDBs)		
Public Sector Entities (PSEs)	194,257	2,620,390
Banks and securities firms	4,386,877	5,396,131
Corporates	23,464,567	19,980,602
Retail non-mortgages	2,266,623	1,680,567
Small Business Facilities Enterprises (SBFE's)		
Mortgages		
Residential	2,003,548	1,536,107
Commercial		
Securitized assets		
Equity		
Others	3,097,294	2,699,704
Total	39,116,529	37,944,935

* '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	3,703,363						3,703,363
Others	-						-
Multilateral Development Banks (MDBs)							-
Public Sector Entities (PSEs)	194,257						194,257
Banks and securities firms	357,877	2,912,910	1,077,297	3,483	35,144	166	4,386,877
Corporates	23,464,567						23,464,567
Retail non-mortgages	2,266,623						2,266,623
Small Business Facilities Enterprises (SBFE's)							-
Mortgages							-
Residential	2,003,548						2,003,548
Commercial							-
Securitized assets							-
Equity							-
Others	3,097,294						3,097,294
Total	35,087,529	2,912,910	1,077,297	3,483	35,144	166	39,116,529

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	3,703,363												3,703,363
Others	-												-
Multilateral Development Banks (MDBs)													-
Public Sector Entities (PSEs)	194,257												194,257
Banks and securities firms		4,386,877											4,386,877
Corporates	6,472,198			2,464,574		1,202,691	7,205,975	3,602,674		1,206,607	-	1,309,848	23,464,567
Retail non-mortgages											2,266,623		2,266,623
Small Business Facilities Enterprises (SBFE's)													-
Mortgages													-
Residential											2,003,548		2,003,548
Commercial													-
Securitized assets													-
Equity													-
Others												3,097,294	3,097,294
Total	10,369,818	4,386,877	-	2,464,574	-	1,202,691	7,205,975	3,602,674	-	1,206,607	4,270,171	4,407,142	39,116,529

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	49,951	1,003,478	1,099,950		1,549,984				3,703,363
Others						-			-
Multilateral Development Banks (MDBs)									-
Public Sector Entities (PSEs)						194,257	-		194,257
Banks and securities firms	35,032	227,981	209,607	1,025,739	1,244,358	1,644,160	-		4,386,877
Corporates	557,937	1,668,689	1,270,228	1,362,069	1,065,380	2,882,136	7,214,347	7,443,781	23,464,567
Retail non-mortgages	1,793	120,461	233,847	275,370	360,217	832,842	442,093	-	2,266,623
Small Business Facilities Enterprises (SBFE's)									-
Mortgages									-
Residential	8,977	16,319	32,937	50,169	71,768	203,354	209,058	1,410,966	2,003,548
Commercial									-
Securitized assets									-
Equity									-
Others	359,352							2,737,942	3,097,294
Total	1,013,042	3,036,928	2,846,569	2,713,347	4,291,707	5,756,749	7,865,498	11,592,689	39,116,529

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			4,627				-		-	98,778
Transportation and communication										
Services										
Consumer loans and credit cards	10,134	-	15,502	-	-	-	5,766		5,766	23,155
Others										
Total	10,134	-	20,129	-	-	-	5,766	-	5,766	121,933

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	10,134	15,502	-	-	-	5,766	121,933
Other GCC & Middle East							
Europe							
North America							
South East Asia							
Others countries							
Total	10,134	15,502	-	-	-	5,766	121,933

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	-	3,000
Charge-offs taken against the allowances during the period		
Amounts set aside (or reversed) during the period	5,766	118,933
Other adjustments:		
- exchange rate differences		
- business combinations		
- acquisitions and disposals of subsidiaries		
- etc.		
Transfers between allowances		
Balance, end of the year	5,766	121,933

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	3,703,363									
Others	-									
Multilateral Development Banks (MDBs)										
Public Sector Entities (PSEs)		194,257								
Banks and securities firms		423,570		3,552,353		410,952				
Corporates						23,458,417				
Retail non-mortgages					1,751,048	515,574				
Small Business Facilities Enterprises (SBFE's)										
Mortgages										
Residential						2,009,700				
Commercial										
Securitized assets										
Equity										
Others	359,352					2,737,943				

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	17,969,688	
Retail non-mortgages		
Small Business Facilities Enterprises (SBFE's)	161,306	
Mortgages		
Residential	1,087,746	
Commercial		
Securitized assets		
Equity		
Others		
Total	19,218,740	

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		115,436	61,886		177,322

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			720,846	720,846	

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	138,770	-
Agriculture and fishing	5,578	
Manufacturing	426,604	
Mining and quarrying		
Electricity, water, gas and health services	67,350	
Building and construction	2,863	
Commerce	13,160	
Transportation and communication	66,507	
Services	14	
Others	-	
Total	720,846	-

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)	(3,233)
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	22,304
Agriculture and fishing	892
Manufacturing	68,257
Mining and quarrying	-
Electricity, water, gas and health services	10,776
Building and construction	458
Commerce	2,106
Transportation and communication	10,641
Services	2
Others	-
Total	115,436

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:	