

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	1,838
Agriculture and fishing	
Manufacturing	
Mining and quarrying	
Electricity, water, gas and health services	12,000
Building and construction	
Commerce	
Transportation and communication	
Services	7,949
Others	
Total	21,787

TABLE 3: CAPITAL ADEQUACY		
Particulars	Total capital ratio	Tier 1 capital ratio
	%	
Top consolidated level	22.4	21.7

TABLE 3: CAPITAL ADEQUACY					
	Interest rate risk	Equity position risk	Foreign exchange risk	Commodity risk	Total
Standardised approach	-	-	33,361	-	33,361

TABLE 3: CAPITAL ADEQUACY		
Portfolios	Amount of exposures	Capital requirements
Sovereigns and central banks:		
SAMA and Saudi Government	2,846,837	-
Others	-	-
Multilateral Development Banks (MDBs)	-	-
Public Sector Entities (PSEs)	-	-
Banks and securities firms	3,448,468	97,848
Corporates	6,025,859	465,242
Retail non-mortgages	635,139	38,140
Small Business Facilities Enterprises (SBFE's)	111,354	6,681
Mortgages		
Residential	531,785	42,543
Commercial	605,606	48,448
Securitized assets	-	-
Equity	272,340	21,787
Past Due	106,072	2,984
Others	1,865,429	97,332
Total	16,448,889	821,005

TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES		
Portfolios	Total gross credit risk exposure	Average gross credit risk exposure over the period
Sovereigns and central banks:		
SAMA and Saudi Government	2,846,837	3,288,156
Others	-	-
Multilateral Development Banks (MDBs)	-	-
Public Sector Entities (PSEs)	-	-
Banks and securities firms	3,448,468	3,876,706
Corporates	6,025,859	6,372,988
Retail non-mortgages	635,139	612,045
Small Business Facilities Enterprises (SBFE's)	111,354	89,635
Mortgages		
Residential	531,785	526,410
Commercial	605,606	519,732
Securitized assets	-	-
Equity	272,340	280,085
Past Due	106,072	53,503
Others	1,865,429	1,822,910
Total	16,448,889	18,296,408

TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES

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	2,846,837	-	-	-	-	-	-	-	-	-	-	-	2,846,837
Others	-	-	-	-	-	-	-	-	-	-	-	-	-
Multilateral Development Banks (MDBs)	-	-	-	-	-	-	-	-	-	-	-	-	-
Public Sector Entities (PSEs)	-	-	-	-	-	-	-	-	-	-	-	-	-
Banks and securities firms	-	3,448,468	-	-	-	-	-	-	-	-	-	-	3,448,468
Corporates	-	-	57,600	539,559	-	14,591	1,242,924	2,452,966	115,616	589,460	-	1,013,143	6,025,859
Retail non-mortgages	-	-	-	-	-	-	-	-	-	-	635,139	-	635,139
Small Business Facilities Enterprises (SBFE's)	-	-	-	-	-	-	-	111,354	-	-	-	-	111,354
Mortgages													
Residential	-	-	-	-	-	-	-	-	-	-	531,785	-	531,785
Commercial	-	-	-	-	-	-	-	605,606	-	-	-	-	605,606
Securitized assets	-	-	-	-	-	-	-	-	-	-	-	-	-
Equity	-	-	-	-	-	-	-	-	-	-	-	272,340	272,340
Past Due	-	-	-	-	-	-	-	-	-	-	-	106,072	106,072
Others	-	-	-	-	-	-	-	-	-	-	-	1,865,429	1,865,429
Total	2,846,837	3,448,468	57,600	539,559	-	14,591	1,242,924	3,169,926	115,616	589,460	1,166,924	3,256,984	16,448,889

TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES

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	2,846,837	-	-	-	-	-	2,846,837
Others	-	-	-	-	-	-	-
Multilateral Development Banks (MDBs)	-	-	-	-	-	-	-
Public Sector Entities (PSEs)	-	-	-	-	-	-	-
Banks and securities firms	1,626,363	1,822,105	-	-	-	-	3,448,468
Corporates	6,025,859	-	-	-	-	-	6,025,859
Retail non-mortgages	635,139	-	-	-	-	-	635,139
Small Business Facilities Enterprises (SBFE's)	111,354	-	-	-	-	-	111,354
Mortgages							
Residential	531,785	-	-	-	-	-	531,785
Commercial	605,606	-	-	-	-	-	605,606
Securitized assets	-	-	-	-	-	-	-
Equity	272,340	-	-	-	-	-	272,340
Past Due	106,072	-	-	-	-	-	106,072
Others	1,865,429	-	-	-	-	-	1,865,429
Total	14,626,784	1,822,105	-	-	-	-	16,448,889

TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES

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	No Maturity	Over 5 years	Total
Sovereigns and central banks:										
SAMA and Saudi Government	1,793,349	551,634	150,218	351,636	-	-	-	-	-	2,846,837
Others	-	-	-	-	-	-	-	-	-	-
Multilateral Development Banks (MDBs)	-	-	-	-	-	-	-	-	-	-
Public Sector Entities (PSEs)	-	-	-	-	-	-	-	-	-	-
Banks and securities firms	710,718	1,208,681	1,529,069	-	-	-	-	-	-	3,448,468
Corporates	71,323	211,209	1,466,645	1,109,659	1,657,381	456,323	825,228	-	228,091	6,025,859
Retail non-mortgages	-	12,178	24,356	36,535	73,108	438,415	50,547	-	-	635,139
Small Business Facilities Enterprises (SBFE's)	-	-	-	26,852	39,493	9,500	13,414	-	22,095	111,354
Mortgages	-	-	-	-	-	-	-	-	-	-
Residential	-	6,331	12,450	18,997	37,984	113,716	114,401	-	227,906	531,785
Commercial	-	-	-	-	-	-	-	-	-	-
Securitized assets	-	-	-	-	-	-	-	-	605,606	605,606
Equity	-	-	272,340	-	-	-	-	-	-	272,340
Past Due	106,072									106,072
Others	-	-	-	-	-	-	-	1,865,429	-	1,865,429
Total	2,681,462	1,990,033	3,455,078	1,543,679	1,807,966	1,017,954	1,003,590	1,865,429	1,083,698	16,448,889

TABLE 5 (STA): CREDIT RISK: DISCLOSURES FOR PORTFOLIOS SUBJECT TO THE STANDARDIZED APPROACH

Particulars	Risk buckets									Deducted
	0%	20%	35%	50%	75%	100%	150%	Other risk weights	Unrated	
Sovereigns and central banks:										
SAMA and Saudi Government	2,846,837	-	-	-	-	-	-	-		
Others	-	-	-	-	-	-	-	-		
Multilateral Development Banks (MDBs)	-	-	-	-	-	-	-	-		
Public Sector Entities (PSEs)	-	-	-	-	-	-	-	-		
Banks and securities firms	-	1,670,462	-	1,778,006	-	-	-	-		
Corporates	-	-	-	-	-	6,025,859	-	-		
Retail non-mortgages	-	-	-	-	635,139	-	-	-		
Small Business Facilities Enterprises (SBFE's)	-	-	-	-	111,354	-	-	-		
Mortgages	-	-	-	-	-	-	-	-		
Residential	-	-	-	-	-	531,785	-	-		
Commercial	-	-	-	-	-	605,606	-	-		
Securitized assets	-	-	-	-	-	-	-	-		
Equity	-	-	-	-	-	272,340	-	-		
Past Due	-	-	-	-	-	81,204	24,868	-		
Others	729,976	-	-	-	-	1,135,453	-	-		
Total	3,576,813	1,670,462	-	1,778,006	746,493	8,652,247	24,868			

TABLE 10: MARKET RISK: DISCLOSURES FOR BANKS USING THE STANDARDIZED APPROACH

	Interest rate risk	Equity position risk	Foreign exchange risk	Commodity risk	Total
Capital requirements	-	-	33,361	-	33,361

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	-	-	35,000	22,976	0.44

TABLE 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS		
Investments	Publicly traded	Privately held
Government and quasi government		
Banks and other financial institutions	22,976.00	
Agriculture and fishing		
Manufacturing		
Mining and quarrying		
Electricity, water, gas and health services		150,000
Building and construction		
Commerce		
Transportation and communication		
Services		99,364
Others		
Total	22,976	249,364

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	
Banks and other financial institutions	22,976
Agriculture and fishing	
Manufacturing	
Mining and quarrying	
Electricity, water, gas and health services	150,000
Building and construction	
Commerce	
Transportation and communication	
Services	99,364
Others	
Total	272,340

TABLE 2: CAPITAL STRUCTURE	
Components of capital	Amount
Core capital - Tier I:	
Eligible paid-up share capital	3,000,000
Shares premium accounts	-
Eligible reserves	8,633
Legal reserves	62,644
Other reserves	(54,011)
Minority interests in the equity of subsidiaries	
Retained earnings	89,842
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	3,098,475
Supplementary capital - Tier 2:	
Revaluation gains/reserves	-
Subordinated loan capital	-
Qualifying general provisions	-
Interim profits	107,823
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	107,823
Capital to cover market risks - Tier III	-
Short Term Subordinated Debit	-
Tier I and Tier II Capital Available for Market Risk	-
Total eligible capital	3,206,298