

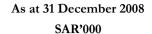
| TABLE 1: SCOPE OF APPLICATION | | | | | | | |
|--|--------|--|--|--|--|--|--|
| Capital Deficiencies (Table 1, (e)) | | | | | | | |
| Particulars | Amount | | | | | | |
| The aggregate amount of capital deficiencies in subsidiaries not included in the consolidation i.e. that are deducted: | N/A | | | | | | |
| 1. Subsidiary 1 | | | | | | | |
| 2. Subsidiary 2 | | | | | | | |
| 3. Subsidiary 3 | | | | | | | |
| 4. Subsidiary n | | | | | | | |



| TABLE 2: CAPITAL STRUCTURE | | | | | | |
|---|-----------|--|--|--|--|--|
| Components of capital | Amount | | | | | |
| Core capital - Tier I: | | | | | | |
| Eligible paid-up share capital | 3,000,000 | | | | | |
| Shares premium accounts | - | | | | | |
| Eligible reserves | (2,070) | | | | | |
| Legel reserves | 62,645 | | | | | |
| Other reserves | (64,715) | | | | | |
| Minority interests in the equity of subsidiaries | | | | | | |
| Retained earnings | 89,841 | | | | | |
| 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 | 3,087,771 | | | | | |
| Supplementary capital - Tier 2: | | | | | | |
| Revaluation gains/reserves | - | | | | | |
| Subordinated loan capital | - | | | | | |
| Qualifying general provisions | - | | | | | |
| Interim profits | 125,069 | | | | | |
| 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 | 125,069 | | | | | |
| Capital to cover market risks - Tier III | - | | | | | |
| Short Term Subordinated Debit | - | | | | | |
| Tier I and Tier II Capital Available for Market Risk | - | | | | | |
| Total eligible capital | 3,212,840 | | | | | |

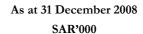


| TABLE 3: CAPITAL ADEQUACY | | | | | | | | |
|--|---------------------|----------------------|--|--|--|--|--|--|
| Portfolios | Amount of exposures | Capital requirements | | | | | | |
| Sovereigns and central banks: | | | | | | | | |
| SAMA and Saudi Government | 644,007 | - | | | | | | |
| Others | - | = | | | | | | |
| Multilateral Development Banks (MDBs) | - | - | | | | | | |
| Public Sector Entities (PSEs) | - | - | | | | | | |
| Banks and securities firms | 3,894,327 | 86,273 | | | | | | |
| Corporates | 6,798,594 | 505,904 | | | | | | |
| Retail non-mortgages | 1,004,509 | 60,271 | | | | | | |
| Small Business Facilities Enterprises (SBFE's) | 53,191 | 3,191 | | | | | | |
| Mortgages | | | | | | | | |
| Residential | 618,556 | 49,484 | | | | | | |
| Commercial | 983,079 | 78,646 | | | | | | |
| Securitized assets | - | - | | | | | | |
| Equity | 1,907,117 | 22,289 | | | | | | |
| Past Due | 10,381 | 830 | | | | | | |
| Others | 1,607,049 | 101,830 | | | | | | |
| Total | 17,520,810 | 908,718 | | | | | | |





| TABLE 3: CAPITAL ADEQUACY | | | | | | | | | | |
|---------------------------|---|---|--------|---|--------|--|--|--|--|--|
| | Interest rate risk Equity position Foreign Commodity risk Total | | | | | | | | | |
| Standardised approach | - | - | 24,494 | - | 24,494 | | | | | |





| TABLE 3: CAPITAL ADEQUACY | | | | | | | |
|---|---------------------|--|--|--|--|--|--|
| Capital Requirements for Operational Risk* (Table | 3, (e)) | | | | | | |
| Particulars | Capital requirement | | | | | | |
| | | | | | | | |
| Basic indicator approach; | 127,212 | | | | | | |
| Standardized approach; | N/A | | | | | | |
| Alternate standardized approach; | N/A | | | | | | |
| Advanced measurement approach (AMA). | N/A | | | | | | |
| Total | | | | | | | |

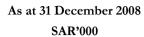
^{*} Capital requirement is to be disclosed only for the approach used.



| TABLE 3: CAPITAL ADEQUACY | | | | | | | | |
|---------------------------|---------------------|----------------------|--|--|--|--|--|--|
| Particulars | Total capital ratio | Tier 1 capital ratio | | | | | | |
| | 0 | 6 | | | | | | |
| Top consolidated level | 24.19 | 23.25 | | | | | | |



| 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 | 644,007 | 2,055,156 | | | | | | | |
| Others | - | - | | | | | | | |
| Multilateral Development Banks (MDBs) | - | - | | | | | | | |
| Public Sector Entities (PSEs) | - | - | | | | | | | |
| Banks and securities firms | 3,894,327 | 4,000,691 | | | | | | | |
| Corporates | 6,798,594 | 6,433,049 | | | | | | | |
| Retail non-mortgages | 1,004,509 | 785,602 | | | | | | | |
| Small Business Facilities Enterprises (SBFE's) | 53,191 | 64,542 | | | | | | | |
| Mortgages | | - | | | | | | | |
| Residential | 618,556 | 564,729 | | | | | | | |
| Commercial | 983,079 | 750,239 | | | | | | | |
| Securitized assets | - | - | | | | | | | |
| Equity | 1,907,117 | 733,924 | | | | | | | |
| Past Due | 10,381 | 50,110 | | | | | | | |
| Others | 1,607,049 | 1,890,586 | | | | | | | |
| Total | 17,520,810 | 17,328,628 | | | | | | | |





| 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 | 644,007 | - | - | - | - | - | 644,007 | | | | |
| Others | - | - | - | - | - | - | - | | | | |
| Multilateral Development Banks (MDBs) | - | - | - | - | - | - | - | | | | |
| Public Sector Entities (PSEs) | - | - | - | - | - | - | - | | | | |
| Banks and securities firms | 2,943,698 | 817,053 | 28,852 | - | 24,157 | 80,567 | 3,894,327 | | | | |
| Corporates | 6,798,594 | - | - | - | - | - | 6,798,594 | | | | |
| Retail non-mortgages | 1,004,509 | - | - | - | - | - | 1,004,509 | | | | |
| Small Business Facilities Enterprises (SBFE's) | 53,191 | - | - | - | - | - | 53,191 | | | | |
| Mortgages | - | | | | | | | | | | |
| Residential | 618,556 | - | - | - | - | - | 618,556 | | | | |
| Commercial | 983,079 | - | - | - | - | - | 983,079 | | | | |
| Securitized assets | - | - | - | - | - | - | - | | | | |
| Equity | 1,907,117 | - | - | - | - | - | 1,907,117 | | | | |
| Past Due | 10,381 | - | - | - | - | - | 10,381 | | | | |
| Others | 1,607,049 | - | - | - | - | - | 1,607,049 | | | | |
| Total | 16,570,181 | 817,053 | 28,852 | - | 24,157 | 80,567 | 17,520,810 | | | | |



| | TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES | | | | | | | | | | | | |
|--|---|--|-------------------------|---------|----------------------|--|---------------------------|-----------|--|----------|---------------------------------------|-----------|------------|
| Portfolios | | Industry sector | | | | | | | | | | | |
| | Government and quasi government | Banks and other financial institutions | Agriculture and fishing | | 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 | 644,007 | - | - | - | - | - | - | - | - | - | - | - | 644,007 |
| Others | = | = | - | = | - | = | = | - | = | = | = | = | - |
| Multilateral Development Banks (MDBs) | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Public Sector Entities (PSEs) | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Banks and securities firms | - | 3,894,327 | - | - | | - | - | - | - | - | - | - | 3,894,327 |
| Corporates | - | = | 188,188 | 704,090 | - | 7,992 | 350,014 | 3,618,392 | 30,323 | 11,622 | = | 1,887,973 | 6,798,594 |
| Retail non-mortgages | - | = | - | = | = | = | - | = | - | = | 1,004,509 | - | 1,004,509 |
| Small Business Facilities Enterprises (SBFE's) | - | = | - | - | = | = | - | 53,191 | - | = | - | - | 53,191 |
| Mortgages | - | | | | | | | | | | | | |
| Residential | - | - | - | - | - | - | - | - | - | - | 618,556 | - | 618,556 |
| Commercial | - | = | - | - | = | = | - | 983,079 | - | = | - | - | 983,079 |
| Securitized assets | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Equity | 1,603,912 | = | - | = | = | = | - | = | - | = | - | 303,205 | 1,907,117 |
| Past Due | - | - | - | - | - | - | - | - | - | - | - | 10,381 | 10,381 |
| Others | - | - | - | - | - | - | - | - | - | - | - | 1,607,049 | 1,607,049 |
| Total | 2,247,919 | 3,894,327 | 188,188 | 704,090 | - | 7,992 | 350,014 | 4,654,662 | 30,323 | 11,622 | 1,623,065 | 3,808,608 | 17,520,810 |



| 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 | 8,349 | 635,658 | - | - | - | - | - | - | - | 644,007 | | |
| Others | - | - | - | - | - | - | - | - | - | - | | |
| Multilateral Development Banks (MDBs) | - | - | - | - | - | - | - | - | - | - | | |
| Public Sector Entities (PSEs) | - | - | - | - | - | - | - | - | - | - | | |
| Banks and securities firms | 440,640 | 1,835,430 | 1,468,989 | 5,139 | - | - | - | 144,129 | - | 3,894,327 | | |
| Corporates | 134,424 | 285,189 | 318,881 | 1,450,026 | 2,143,686 | 1,498,005 | 716,789 | - | 251,594 | 6,798,594 | | |
| Retail non-mortgages | - | 51,623 | 552,656 | 400,230 | - | - | - | - | - | 1,004,509 | | |
| Small Business Facilities Enterprises (SBFE's) | 13,608 | 34,023 | 5,560 | - | - | - | - | - | - | 53,191 | | |
| Mortgages | - | - | - | - | - | - | - | - | - | - | | |
| Residential | - | 5,144 | 15,431 | 15,431 | 30,861 | 154,306 | 154,306 | - | 243,077 | 618,556 | | |
| Commercial | - | 20,584 | 61,754 | 61,754 | 123,508 | 247,016 | 468,463 | - | - | 983,079 | | |
| Securitized assets | - | - | - | - | - | - | - | - | - | - | | |
| Equity | - | - | 1,907,117 | - | - | - | - | - | - | 1,907,117 | | |
| Past Due | 10,381 | - | - | 1 | - | - | - | - | - | 10,381 | | |
| Others | - | - | - | - | - | - | - | 1,607,049 | - | 1,607,049 | | |
| Total | 607,402 | 2,867,651 | 4,330,388 | 1,932,580 | 2,298,055 | 1,899,327 | 1,339,558 | 1,751,178 | 494,671 | 17,520,810 | | |



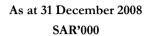
| TABLE 5 (STA): CREDIT RISK: DISCLOSURES FOR PORTFOLIOS SUBJECT TO THE STANDARDIZED APPROACH | | | | | | | | | | | | |
|---|--------------|-----------|-----|-----------|-----------|------------|------|--------------------|---------|--|--|--|
| Particulars | Risk buckets | | | | | | | | | | | |
| | 0% | 20% | 35% | 50% | 75% | 100% | 150% | Other risk weights | Unrated | | | |
| Sovereigns and central banks: | | | | | | | | | | | | |
| SAMA and Saudi Government | 644,007 | - | - | - | - | - | _ | | | | | |
| Others | - | - | - | - | - | - | - | | | | | |
| Multilateral Development Banks (MDBs) | - | - | - | - | - | - | _ | | | | | |
| Public Sector Entities (PSEs) | - | - | - | - | - | - | - | | | | | |
| Banks and securities firms | - | 2,495,078 | - | 1,399,249 | - | - | - | | | | | |
| Corporates | - | - | - | - | - | 6,798,594 | - | | | | | |
| Retail non-mortgages | - | - | - | - | 1,004,509 | - | - | | | | | |
| Small Business Facilities Enterprises (SBFE's) | - | - | - | - | 53,191 | - | - | | | | | |
| Mortgages | - | - | - | - | - | - | - | | | | | |
| Residential | - | - | - | - | - | 618,556 | - | | | | | |
| Commercial | - | - | - | - | - | 983,079 | - | | | | | |
| Securitized assets | - | - | - | - | - | - | - | | | | | |
| Equity | 1,603,912 | - | - | - | _ | 303,205 | - | | | | | |
| Past Due | - | - | - | - | - | 10,381 | - | | | | | |
| Others | - | - | - | - | - | 1,607,049 | - | | | | | |
| Total | 2,247,919 | 2,495,078 | - | 1,399,249 | 1,057,700 | 10,320,864 | - | | | | | |



TABLE 7 (STA): CREDIT RISK MITIGATION (CRM): DISCLOSURES FOR STANDARDIZED APPROACH

| Credit Risk Exposure Covered By CRM (Table 7, (b) and (c)) | | | | | | | | |
|--|---------------------------------|-----------------------------------|--|--|--|--|--|--|
| Portfolios | Cover | red 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 | 95,493 | | | | | | | |
| Retail non-mortgages | | | | | | | | |
| Small Business Facilities Enterprises (SBFE's) | | | | | | | | |
| Mortgages | | | | | | | | |
| Residential | | | | | | | | |
| Commercial | | | | | | | | |
| Securitized assets | | | | | | | | |
| Equity | | | | | | | | |
| Others | | | | | | | | |
| Total | 95,493 | | | | | | | |







| 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 | 150,000 | 150,000 | 128,617 | 128,617 | |



| TABLE 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS | | | | |
|--|-----------------|----------------|--|--|
| Investments | Publicly traded | Privately held | | |
| Government and quasi government | | | | |
| Banks and other financial institutions | 40,879 | | | |
| Agriculture and fishing | | | | |
| Manufacturing | 50,365 | | | |
| Mining and quarrying | | | | |
| Electricity, water, gas and health services | | | | |
| Building and construction | 1,644 | | | |
| Commerce | | | | |
| Transportation and communication | 35,729 | | | |
| Services | | | | |
| Others | | 150,000 | | |
| Total | 128,617 | 150,000 | | |



TABLE 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS Gains / Losses Etc. (Table 13, (d) and (e)) Particulars Cumulative realized gains (losses) arising from sales and liquidations in the reporting period 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

Equity Investments Subject To Supervisory Transition Or Grandfathering Provisions (Table 13. (f))

| (Table 15, (I)) | | |
|---|------------------|--|
| Equity grouping | Aggregate amount | |
| 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 | | |
| Others | | |
| Total | NIL | |



TABLE 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS

Capital Requirements (Table 13, (f))

| capital regalionione (Table 16, (1)) | | |
|---|----------------------|--|
| Equity grouping | Capital requirements | |
| Government and quasi government | | |
| Banks and other financial institutions | 3,270 | |
| Agriculture and fishing | | |
| Manufacturing | 4,029 | |
| Mining and quarrying | | |
| Electricity, water, gas and health services | | |
| Building and construction | 132 | |
| Commerce | | |
| Transportation and communication | 2,858 | |
| Services | | |
| Others | 12,000 | |
| Total | 22,289 | |



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))

| (1.0.0.1.1, (0)) | | |
|-----------------------|--------------------|--|
| Rate Shocks | Change in earnings | |
| Upward rate shocks: | | |
| SAR 200 bp | 7,531 | |
| USD 200 bp | 15 | |
| Downward rate shocks: | | |
| SAR 200 bp | (7,531) | |
| USD 200 bp | (15) | |
| | | |
| | | |