

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	55,705
Legel reserves	93,911
Other reserves	(38,206)
Minority interests in the equity of subsidiaries	
Retained earnings	183,644
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	3,239,349
Supplementary capital - Tier 2:	
Revaluation gains/reserves	-
Subordinated loan capital	-
Qualifying general provisions	-
Interim profits	49,200
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	49,200
Capital to cover market risks - Tier III	-
Short Term Subordinated Debit	-
Tier I and Tier II Capital Available for Market Risk	-
Total eligible capital	3,288,549



TABLE 3: CAPITAL ADEQUACY									
Portfolios	Amount of exposures	Capital requirements							
Sovereigns and central banks:									
SAMA and Saudi Government	836,357	-							
Others	-	-							
Multilateral Development Banks (MDBs)	-	-							
Public Sector Entities (PSEs)	-	-							
Banks and securities firms	2,284,882	63,790							
Corporates	8,128,694	619,259							
Retail non-mortgages	1,451,033	87,062							
Small Business Facilities Enterprises (SBFE's)	63,553	3,813							
Mortgages									
Residential	705,982	56,479							
Commercial	1,068,544	85,484							
Securitized assets	-	-							
Equity	1,474,129	21,924							
Past Due	4,751	380							
Others	2,085,133	116,743							
Total	18,103,058	1,054,934							

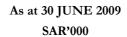




TABLE 3: CAPITAL ADEQUACY										
	Interest rate risk									
Standardised approach	-	-	41,834	-	41,834					



TABLE 3: CAPITAL ADEQUACY							
Capital Requirements for Operational Risk* (Tab	ole 3, (e))						
Particulars	Capital requirement						
Basic indicator approach;	67,322						
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							
	9,	6							
Top consolidated level	22.6	22.26							



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	836,357	807,333							
Others	-	-							
Multilateral Development Banks (MDBs)	-	-							
Public Sector Entities (PSEs)	-	-							
Banks and securities firms	2,284,882	3,652,567							
Corporates	8,128,694	7,224,858							
Retail non-mortgages	1,451,033	1,105,551							
Small Business Facilities Enterprises (SBFE's)	63,553	50,050							
Mortgages		-							
Residential	705,982	641,191							
Commercial	1,068,544	984,757							
Securitized assets	-	-							
Equity	1,474,129	1,376,927							
Past Due	4,751	28,053							
Others	2,085,133	1,929,373							
Total	18,103,058	17,800,660							



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	836,357	-	-	-	-	-	836,357				
Others	-	-	-	-	-	-	-				
Multilateral Development Banks (MDBs)	-	-	-	-	-	-	-				
Public Sector Entities (PSEs)	-	-	-	-	-	-	-				
Banks and securities firms	1,222,236	916,702	7,923	93,240	-	44,781	2,284,882				
Corporates	8,128,694	-	-	-	-	-	8,128,694				
Retail non-mortgages	1,451,033	-	-	-	-	-	1,451,033				
Small Business Facilities Enterprises (SBFE's)	63,553	-	-	-	-	-	63,553				
Mortgages											
Residential	705,982	-	-	-	-	-	705,982				
Commercial	1,068,544	-	-	-	-	-	1,068,544				
Securitized assets	-	-	-	-	-	-	-				
Equity	1,474,129	-	-	-	-	-	1,474,129				
Past Due	4,751	-	-	-	-	-	4,751				
Others	2,085,133	-	-	-	-	-	2,085,133				
Total	17,040,412	916,702	7,923	93,240	-	44,781	18,103,058				



	TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES												
Portfolios	Industry sector												
	Government and quasi government	Banks and other financial institutions		Manufacturing	Mining and quarrying		Building and construction	Commerce	Transportation and communication	Services	Consumer loans and credit cards	Others	Total
Sovereigns and central banks:													
SAMA and Saudi Government	836,357	-	-	-	-	-	-	-	-	-	-	-	836,357
Others	-	-	=	=	-	-	-	=	=	1	-	-	-
Multilateral Development Banks (MDBs)	-	-	-	-	-	-	1	-	-	-	1	1	-
Public Sector Entities (PSEs)	-	-	-	1	-	-	-	-	-	-	1	1	-
Banks and securities firms	-	2,284,882	-	-	-	-	-	-	-	-	-	-	2,284,882
Corporates	-	-	440,764	1,228,219	-	9,514	349,592	3,547,773	23,912	22,000	-	2,506,920	8,128,694
Retail non-mortgages	-	-	1	1	-	-	1	1	-	1	1,451,033	ı	1,451,033
Small Business Facilities Enterprises (SBFE's)	-	-	-	-	-	-	-	63,553	-	-	-	-	63,553
Mortgages	-												
Residential	-	-	-	-	-	-	-	-	-	-	705,982	-	705,982
Commercial	-	-	=	=	-	-	-	1,068,544	=	-	1	1	1,068,544
Securitized assets	-	=	-	-	-	-	-	=	=	1	-	-	-
Equity	1,200,083	=	=	=	-	=	=	=	=	=	-	274,046	1,474,129
Past Due	-	=	=	=	=	=	=	=	-	=	-	4,751	4,751
Others	-	-	-	-	-	-	-	-	-	-	1	2,085,133	2,085,133
Total	2,036,440	2,284,882	440,764	1,228,219	-	9,514	349,592	4,679,870	23,912	22,000	2,157,015	4,870,850	18,103,058



		TABLE 4	(STA): CREDI	T RISK: GEN	ERAL DISCLO	SURES						
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	78,458	757,899	-	-	-	-	-	-	-	836,357		
Others	-	-	-	-	-	-	-	-	-	-		
Multilateral Development Banks (MDBs)	-	-	-	-	-	-	-	-	-	-		
Public Sector Entities (PSEs)	-	-	-	-	-	-	-	-	-	-		
Banks and securities firms	699,599	1,185,014	400,269	-	-	-	-	-	-	2,284,882		
Corporates	225,625	69,093	819,202	1,317,046	1,968,418	2,587,642	927,835	-	213,833	8,128,694		
Retail non-mortgages	-	29,225	87,674	87,674	175,348	749,639	321,472	-	-	1,451,033		
Small Business Facilities Enterprises (SBFE's)	-	1,352	4,056	4,056	8,112	31,107	14,871	-	-	63,553		
Mortgages	-	-	-	-	-	-	-	-	-	-		
Residential	-	5,849	17,547	17,547	35,094	144,483	140,375	-	345,088	705,982		
Commercial			104,677	286,759	180,000	138,618	358,490			1,068,544		
Securitized assets	-	-	-	-	-	-	-	-	-	-		
Equity	150,036	1,024,066	300,027	-	-	-	-	-	-	1,474,129		
Past Due	4,751	-	-	-	-	-	-	-	-	4,751		
Others	-	-	-	-	-	-	-	2,085,133	-	2,085,133		
Total	1,158,469	3,072,498	1,733,452	1,713,082	2,366,972	3,651,489	1,763,043	2,085,133	558,921	18,103,058		



TABLE 5 (STA): CREDIT RISK: DISCLOSURES FOR PORTFOLIOS SUBJECT TO THE STANDARDIZED APPROACH											
Particulars Particulars	Risk buckets										
	0%	20%	35%	50%	75%	100%	150%	Other risk weights	Unrated		
Sovereigns and central banks:											
SAMA and Saudi Government	836,357	-	-	-	-	=	-				
Others	-	-	-	-	-	-	-				
Multilateral Development Banks (MDBs)	-	-	-	-	-	-	-				
Public Sector Entities (PSEs)	-	-	-	-	-	=	-				
Banks and securities firms	-	1,469,488	-	719,617	-	-	95,777				
Corporates	-	-	-	-	-	8,128,694	-				
Retail non-mortgages	-	=	-	=	1,451,033	=	=				
Small Business Facilities Enterprises (SBFE's)	-	-	-	=	63,553	-	=				
Mortgages	-	-	-	=	=	-	=				
Residential	-	-	-	-	-	705,982	-				
Commercial	-	=	-	=	=	1,068,544	=				
Securitized assets	-	-	-	=	=	-	=				
Equity	1,200,083	-	-	-	-	274,046	-				
Past Due	-	-	-	-	-	4,751	-				
Others	-	-	-	=	=	2,085,133	=				
Total	2,036,440	1,469,488	-	719,617	1,514,586	12,267,150	95,777				



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

Credit Risk Exposure Covered By CRM (Table 7, (b) and (c))								
Portfolios	Cover	ed 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	138,636							
Retail non-mortgages								
Small Business Facilities Enterprises (SBFE's)	10,297							
Mortgages								
Residential								
Commercial								
Securitized assets								
Equity								
Others								
Total	148,933							



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	1	1	41,834	1	41,834

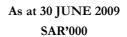




TABLE 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS Value Of Investments (Table 13, (b))					
	Un-quoted investments		Quoted investments		
	Value disclosed in Financial Statements	Fair value	Value disclosed in Financial Statements	Fair value	Publicly quoted share values (if materially different from fair value)
Investments	150,000	150,000	124,046	124,046	

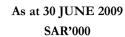




TABLE 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS			
Investments	Publicly traded	Privately held	
Government and quasi government			
Banks and other financial institutions	35,074		
Agriculture and fishing	1,425		
Manufacturing	21,594		
Mining and quarrying	1,233		
Electricity, water, gas and health services			
Building and construction	16,920		
Commerce			
Transportation and communication	44,769		
Services			
Others	3,031	150,000	
Total	124,046	150,000	



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)	8,033	
Total latent revaluation gains (losses)*		
Unrealized gains (losses) included in Capital	3,936	
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))

(13336 13, (1))		
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))

Equity grouping	Capital requirements
Government and quasi government	
Banks and other financial institutions	2,806
Agriculture and fishing	114
Manufacturing	1,728
Mining and quarrying	99
Electricity, water, gas and health services	-
Building and construction	1,353
Commerce	-
Transportation and communication	3,582
Services	-
Others	12,242
Total	21,924