

TABLE 2: CAPITAL STRUCTURE

Components of capital	Amount
Core capital - Tier I:	
Eligible paid-up share capital	3,000,000
Eligible reserves	17,385
Legal reserves	52,247
Other reserves	(34,862)
Retained earnings	69,240
Total Tier I	3,086,625
Qualifying general provisions	242,903
Interim profits	329,625
Total Tier II	572,528
Total eligible capital	3,659,153

TABLE 3: CAPITAL ADEQUACY		
Portfolios	Amount of exposures	Capital requirements
Sovereigns and central banks:		
SAMA and Saudi Government	4,678,457	-
Others	-	-
Multilateral Development Banks (MDBs)	-	-
Public Sector Entities (PSEs)	-	-
Banks and securities firms	5,152,183	134,741
Corporates	6,077,800	486,224
Retail non-mortgages	4,149,184	248,951
Small Business Facilities Enterprises (SBFE's)	35,391	2,123
Mortgages		-
Residential	1,447,882	115,831
Commercial	2,268,353	181,468
Securitized assets	-	-
Equity	951,489	28,089
Past Due	44,041	3,523
Others	3,165,293	59,807
Total	27,970,073	1,260,757



AS AT 31 DECEMBER 2011

SAR'000

TABLE 3: CAPITAL ADEQUACY					
	Interest rate risk	Equity position risk	Foreign exchange risk	Commodity risk	Total
Standardised approach	-	-	50,547	-	50,547

AS AT 31 DECEMBER 20
SAR'000

TABLE 3: CAPITAL ADEQUACY	
Capital Requirements for Operational Risk* (Table 3, (e))	
Particulars	Capital requirement
Basic indicator approach;	173,362

TABLE 3: CAPITAL ADEQUACY		
Particulars	Total capital ratio	Tier 1 capital ratio
	%	
Top consolidated level	18.31	15.45

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	4,678,457	2,139,338
Others	-	-
Multilateral Development Banks (MDBs)	-	-
Public Sector Entities (PSEs)	-	-
Banks and securities firms	5,245,669	4,832,047
Corporates	7,438,497	6,094,662
Retail non-mortgages	4,149,184	3,883,084
Small Business Facilities Enterprises (SBFE's)	50,322	56,344
Mortgages		
Residential	1,447,882	1,412,980
Commercial	2,268,353	2,074,143
Securitized assets	-	-
Equity	951,489	1,558,989
Past Due	44,041	42,019
Others	3,165,293	3,214,805
Total	29,439,187.00	25,308,411

TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES

Portfolios	Geographic area						Total
	Saudi Arabia	Other GCC & Middle East	Europe	North America	South East Asia	Others countries	
Sovereigns and central banks:							
SAMA and Saudi Government	4,678,457	-	-	-	-	-	4,678,457
Others	-	-	-	-	-	-	-
Multilateral Development Banks (MDBs)	-	-	-	-	-	-	-
Public Sector Entities (PSEs)	-	-	-	-	-	-	-
Banks and securities firms	2,769,695	2,300,956	175,018	-	-	-	5,245,669
Corporates	7,438,497	-	-	-	-	-	7,438,497
Retail non-mortgages	4,149,184	-	-	-	-	-	4,149,184
Small Business Facilities Enterprises (SBFE's)	50,322	-	-	-	-	-	50,322
Mortgages							
Residential	1,447,882	-	-	-	-	-	1,447,882
Commercial	2,268,353	-	-	-	-	-	2,268,353
Securitized assets	-	-	-	-	-	-	-
Equity	951,489	-	-	-	-	-	951,489
Past Due	44,041	-	-	-	-	-	44,041
Others	1,794,844	55,645	1,202,716	14,213	39,803	58,072	3,165,293
Total	25,592,764	2,356,601	1,377,734	14,213	39,803	58,072	29,439,187

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	4,678,457	-	-	-	-	-	-	-	-	-	-	-	4,678,457
Others	-	-	-	-	-	-	-	-	-	-	-	-	-
Multilateral Development Banks (MDBs)	-	-	-	-	-	-	-	-	-	-	-	-	-
Public Sector Entities (PSEs)	-	-	-	-	-	-	-	-	-	-	-	-	-
Banks and securities firms	-	5,245,669	-	-	-	-	-	-	-	-	-	-	5,245,669
Corporates	-	-	742,569	1,194,479	-	-	1,055,866	2,261,457	5,478	588,393	-	1,590,255	7,438,497
Retail non-mortgages	-	-	-	-	-	-	-	-	-	-	4,149,184	-	4,149,184
Small Business Facilities Enterprises (SBFE's)	-	-	-	6,041	-	-	7,671	19,727	-	11,044	-	5,839	50,322
Mortgages													
Residential	-	-	-	-	-	-	-	-	-	-	1,447,882	-	1,447,882
Commercial	-	-	-	-	-	-	-	2,268,353	-	-	-	-	2,268,353
Securitized assets	-	-	-	-	-	-	-	-	-	-	-	-	-
Equity	600,371	34,455	10,737	114,658	4,990	-	2,211	-	20,389	12,015	1,663	150,000	951,489
Past Due	-	-	-	-	-	-	-	-	-	-	-	44,041	44,041
Others	-	-	-	-	-	-	-	-	-	-	-	3,165,293	3,165,293
Total	5,278,828	5,280,124	753,306	1,315,178	4,990	-	1,065,748	4,549,537	25,867	611,452	5,598,729	4,955,428	29,439,187

TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES

Portfolios	Maturity breakdown									Total
	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	
Sovereigns and central banks:										
SAMA and Saudi Government	3,497,649	1,180,808	-	-	-	-	-	-	-	4,678,457
Others	-	-	-	-	-	-	-	-	-	-
Multilateral Development Banks (MDBs)	-	-	-	-	-	-	-	-	-	-
Public Sector Entities (PSEs)	-	-	-	-	-	-	-	-	-	-
Banks and securities firms	291,962	3,143,320	609,821	1,188,269	12,297	-	-	-	-	5,245,669
Corporates	323,410	829,947	1,282,521	1,228,291	2,461,581	702,209	143,864	-	466,674	7,438,497
Retail non-mortgages	601	92,109	190,827	285,503	560,447	2,058,625	960,114	-	958	4,149,184
Small Business Facilities Enterprises (SBFE's)	4,761	2,527	4,470	15,345	5,532	12,098	1,959	-	3,630	50,322
Mortgages										
Residential	1,250	9,886	19,491	29,424	59,605	256,949	282,498	-	788,779	1,447,882
Commercial	31,977	312	477,691	337,720	800,563	612,766	7,324	-	-	2,268,353
Securitized assets	-	-	-	-	-	-	-	-	-	-
Equity	551,225	-	-	400,264	-	-	-	-	-	951,489
Past Due	20,654	-	-	2,285	-	21,102	-	-	-	44,041
Others	1,342,891	-	-	-	-	-	-	1,822,402	-	3,165,293
Total	6,066,380	5,258,909	2,584,821	3,487,101	3,900,025	3,663,749	1,395,759	1,822,402	1,260,041	29,439,187

TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES

Impaired Loans, Past Due Loans and Allowances (Table 4, (f))

Industry sector	Impaired loans	Past Due (>90 days), not impaired	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	1,410	-	1,410	-	-	-	1,410	(4,201)	-	1,410	-
Manufacturing	358,484	-	358,484	-	-	-	358,484	(2,900)	-	360,617	-
Mining and quarrying	-	-	-	-	-	-	-	-	-	-	-
Electricity, water, gas and health services	-	-	-	-	-	-	-	-	-	-	-
Building and construction	5,576	-	5,576	59,312	1,526	-	4,050	430	-	5,581	-
Commerce	83,147	-	55,093	45,812	9,341	11,135	34,617	11,259	-	51,687	-
Transportation and communication	-	-	-	-	-	-	-	-	-	-	-
Services	50,998	-	50,998	-	-	-	50,998	(4,814)	(1,176.00)	53,353	-
Consumer loans and credit cards	44,847	-	44,847	24,800	15,980	5,180	23,687	6,508	(16.00)	27,735	99,297
Others	140,753	-	10,559	-	-	-	10,559	66,071	-	140,792	143,606
Total	685,215		526,967	129,924	26,848	16,315	483,805	72,353	(1,192)	641,175	242,903

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	685,215	129,924	26,848	16,315	483,805	641,175	242,903
Other GCC & Middle East	-	-	-	-	-	-	-
Europe	-	-	-	-	-	-	-
North America	-	-	-	-	-	-	-
South East Asia	-	-	-	-	-	-	-
Others countries	-	-	-	-	-	-	-
Total	685,215	129,924	26,848	16,315	483,805	641,175	242,903

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	570,014	63,015
Amounts set aside (or reversed) during the period	91,616	159,433
Transfers between allowances	(20,455)	20,455
Balance, end of the year	641,175	242,903

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	4,678,457	-	-	-	-	-	-	-		
Others	-	-	-	-	-	-	-	-		
Multilateral Development Banks (MDBs)	-	-	-	-	-	-	-	-		
Public Sector Entities (PSEs)	-	-	-	-	-	-	-	-		
Banks and securities firms	-	2,972,747	-	2,263,719	-	9,203	-	-		
Corporates	-	-	-	-	-	7,438,497	-	-		
Retail non-mortgages	-	-	-	-	4,149,184	-	-	-		
Small Business Facilities Enterprises (SBFE's)	-	-	-	-	50,322	-	-	-		
Mortgages	-	-	-	-	-	-	-	-		
Residential	-	-	-	-	-	1,447,882	-	-		
Commercial	-	-	-	-	-	2,268,353	-	-		
Securitized assets	-	-	-	-	-	-	-	-		
Equity	600,371	-	-	-	-	351,118	-	-		
Past Due	-	-	-	-	-	44,041	-	-		
Others	2,417,718	-	-	-	-	747,575	-	-		
Total	7,696,546	2,972,747	-	2,263,719	4,199,506	12,306,669	-	-		

TABLE 7 (STA): CREDIT RISK MITIGATION (CRM): DISCLOSURES FOR STANDARDIZED APPROACH		
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	251,691	
Retail non-mortgages		
Small Business Facilities Enterprises (SBFE's)	77,164	
Mortgages		
Residential		
Commercial		
Securitized assets		
Equity		
Others		
Total	251,691	

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	-	-	50,547	-	50,547



AS AT 31 DECEMBER 2011
SAR'000

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	201,118	201,118	

TABLE 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS		
Investments	Publicly traded	Privately held
Government and quasi government	-	
Banks and other financial institutions	34,455	
Agriculture and fishing	10,737	
Manufacturing	114,658	
Mining and quarrying	4,990	
Electricity, water, gas and health services	-	
Building and construction	2,211	
Commerce	-	
Transportation and communication	20,389	
Services	12,015	
Others	1,663	150,000
Total	201,118	150,000

TABLE 13: EQUITIES: DISCLOSURES FOR BANKING BOOK	
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)	6,236
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	2,756
Agriculture and fishing	859
Manufacturing	9,172
Mining and quarrying	399
Electricity, water, gas and health services	-
Building and construction	177
Commerce	-
Transportation and communication	1,631
Services	961
Others	12,134
Total	28,089