

**TABLE 2: CAPITAL STRUCTURE**

<b>Components of capital</b>	<b>Amount</b>
Core capital - Tier I:	
Eligible paid-up share capital	3,000,000
Shares premium accounts	-
Eligible reserves	(6,145)
Legal reserves	29,167
Other reserves	(35,312)
Minority interests in the equity of subsidiaries	
Retained earnings	-
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	-
<b>Total Tier I</b>	<b>2,993,855</b>
Supplementary capital - Tier 2:	
Revaluation gains/reserves	-
Subordinated loan capital	-
Qualifying general provisions	26,539
Interim profits	85,417
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%**	-
<b>Total Tier II</b>	<b>111,956</b>
Capital to cover market risks - Tier III	-
Short Term Subordinated Debit	-
Tier I and Tier II Capital Available for Market Risk	-
<b>Total eligible capital</b>	<b>3,105,811</b>

**TABLE 3: CAPITAL ADEQUACY**

Portfolios	Amount of exposures	Capital requirements
Sovereigns and central banks:		
SAMA and Saudi Government	857,850	-
Others	-	-
Multilateral Development Banks (MDBs)	-	-
Public Sector Entities (PSEs)	-	-
Banks and securities firms	3,265,201	92,344
Corporates	4,626,851	370,148
Retail non-mortgages	3,271,423	196,285
Small Business Facilities Enterprises (SBFE's)	32,411	1,945
Mortgages		
Residential	876,408	70,113
Commercial	1,357,862	108,512
Securitized assets	-	-
Equity	1,484,610	22,721
Past Due	99,977	7,998
Others	3,069,644	193,451
<b>Total</b>	<b>18,942,237</b>	<b>1,063,517</b>

**TABLE 3: CAPITAL ADEQUACY**

	Interest rate risk	Equity position risk	Foreign exchange risk	Commodity risk	Total
Standardised approach	-	-	98,198	-	98,198

<b>TABLE 3: CAPITAL ADEQUACY</b>	
<b>Capital Requirements for Operational Risk* (Table 3, (e))</b>	
<b>Particulars</b>	<b>Capital requirement</b>
• Basic indicator approach;	78,488
• Standardized approach;	N/A
• Alternate standardized approach;	N/A
• Advanced measurement approach (AMA).	N/A
<b>Total</b>	

\* Capital requirement is to be disclosed only for the approach used.

TABLE 3: CAPITAL ADEQUACY		
Particulars	Total capital ratio	Tier 1 capital ratio
	%	
Top consolidated level	18.67	18.00

**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	857,850	868,720
Others	-	
Multilateral Development Banks (MDBs)	-	
Public Sector Entities (PSEs)	-	
Banks and securities firms	3,265,201	3,086,358
Corporates	6,988,700	7,117,512
Retail non-mortgages	3,271,423	2,489,327
Small Business Facilities Enterprises (SBFE's)	32,411	31,191
Mortgages		
Residential	876,408	788,792
Commercial	1,357,862	1,491,986
Securitized assets	-	
Equity	1,484,610	1,554,782
Past Due	99,977	107,447
Others	3,069,644	2,648,782
<b>Total</b>	<b>21,304,086</b>	<b>20,184,897</b>

**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	857,850	-	-	-	-	-	857,850
Others	-	-	-	-	-	-	-
Multilateral Development Banks (MDBs)	-	-	-	-	-	-	-
Public Sector Entities (PSEs)	-	-	-	-	-	-	-
Banks and securities firms	2,124,096	1,141,105	-	-	-	-	3,265,201
Corporates	6,988,700	-	-	-	-	-	6,988,700
Retail non-mortgages	3,271,423	-	-	-	-	-	3,271,423
Small Business Facilities Enterprises (SBFE's)	32,411	-	-	-	-	-	32,411
Mortgages	-						
Residential	876,408	-	-	-	-	-	876,408
Commercial	1,357,862	-	-	-	-	-	1,357,862
Securitized assets	-	-	-	-	-	-	-
Equity	1,484,610	-	-	-	-	-	1,484,610
Past Due	99,977	-	-	-	-	-	99,977
Others	3,069,644	-	-	-	-	-	3,069,644
<b>Total</b>	<b>20,162,981</b>	<b>1,141,105</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>21,304,086</b>

**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	857,850	-	-	-	-	-	-	-	-	-	-	-	857,850
Others	-	-	-	-	-	-	-	-	-	-	-	-	-
Multilateral Development Banks (MDBs)	-	-	-	-	-	-	-	-	-	-	-	-	-
Public Sector Entities (PSEs)	-	-	-	-	-	-	-	-	-	-	-	-	-
Banks and securities firms	-	3,265,201	-	-	-	-	-	-	-	-	-	-	3,265,201
Corporates	-	-	540,328	825,773	-	-	933,764	3,827,119	12,327	295,717	-	553,672	6,988,700
Retail non-mortgages	-	-	-	-	-	-	-	-	-	-	3,271,423	-	3,271,423
Small Business Facilities Enterprises (SBFE's)	-	-	-	-	-	-	-	32,411	-	-	-	-	32,411
Mortgages	-	-	-	-	-	-	-	-	-	-	-	-	-
Residential	-	-	-	-	-	-	-	-	-	-	876,408	-	876,408
Commercial	-	-	-	-	-	-	-	1,357,862	-	-	-	-	1,357,862
Securitized assets	-	-	-	-	-	-	-	-	-	-	-	-	-
Equity	1,200,592	34,021	11,071	55,390	3,997	3,519	1,936	187	18,310	4,387	-	151,200	1,484,610
Past Due	-	-	-	-	-	-	-	-	-	-	-	99,977	99,977
Others	-	-	-	-	-	-	-	-	-	-	-	3,069,644	3,069,644
<b>Total</b>	<b>2,058,442</b>	<b>3,299,222</b>	<b>551,399</b>	<b>881,163</b>	<b>3,997</b>	<b>3,519</b>	<b>935,700</b>	<b>5,217,579</b>	<b>30,637</b>	<b>300,104</b>	<b>4,147,831</b>	<b>3,874,493</b>	<b>21,304,086</b>



**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	466	857,384	-	-	-	-	-	-	-	857,850
Others	-	-	-	-	-	-	-	-	-	-
Multilateral Development Banks (MDBs)	-	-	-	-	-	-	-	-	-	-
Public Sector Entities (PSEs)	-	-	-	-	-	-	-	-	-	-
Banks and securities firms	242,775	1,909,949	862,141	250,336	-	-	-	-	-	3,265,201
Corporates	50,052	374,596	1,324,716	1,125,908	2,761,773	723,301	483,166	-	145,188	6,988,700
Retail non-mortgages	143	38	976	2,417	17,784	510,941	2,734,846	-	4,278	3,271,423
Small Business Facilities Enterprises (SBFE's)	7,000	3,500	1,070	-	1,748	11,793	7,300	-	-	32,411
Mortgages	-	-	-	-	-	-	-	-	-	-
Residential	9,527	741	9,405	14,485	29,110	132,179	138,982	-	541,979	876,408
Commercial	-	15,763	47,292	47,292	94,583	189,167	358,752	-	605,013	1,357,862
Securitized assets	-	-	-	-	-	-	-	-	-	-
Equity	332,847	700,056	300,507	-	-	-	-	-	151,200	1,484,610
Past Due	99,977	-	-	-	-	-	-	-	-	99,977
Others	-	-	-	-	-	-	-	3,069,644	-	3,069,644
<b>Total</b>	<b>742,787</b>	<b>3,862,027</b>	<b>2,546,107</b>	<b>1,440,438</b>	<b>2,904,998</b>	<b>1,567,381</b>	<b>3,723,046</b>	<b>3,069,644</b>	<b>1,447,658</b>	<b>21,304,086</b>

**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	364,316	364,316	-	-	299,965	64,351	45,741	-	292,351	-
Mining and quarrying	-	-	-	-	-	-	-	-	-	-
Electricity, water, gas and health services	-	-	-	-	-	-	-	-	-	-
Building and construction	4,050	4,050	-	-	-	4,050	1,834	-	4,779	-
Commerce	58,772	58,772	-	25,359	22,231	11,182	20,673	-	36,827	-
Transportation and communication	-	-	-	-	-	-	-	-	-	-
Services	7,518	7,518	-	-	2,815	4,703	(500)	-	59,343	-
Consumer loans and credit cards	22,428	22,428	-	5,447	5,444	11,537	3,647	-	15,621	10,297
Others	223,249	51,814	-	50,314	-	1,500	19,984	-	60,462	16,242
<b>Total</b>	<b>680,333</b>	<b>508,898</b>	<b>-</b>	<b>81,120</b>	<b>330,455</b>	<b>97,323</b>	<b>91,379</b>	<b>-</b>	<b>469,383</b>	<b>26,539</b>

**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	680,333	-	81,120	330,455	97,323	469,383	26,539
Other GCC & Middle East							
Europe							
North America							
South East Asia							
Others countries							
<b>Total</b>	<b>680,333</b>	<b>-</b>	<b>81,120</b>	<b>330,455</b>	<b>97,323</b>	<b>469,383</b>	<b>26,539</b>

**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	378,004	12,772
Charge-offs taken against the allowances during the period	-	-
Amounts set aside (or reversed) during the period	101,498	-
Other adjustments:		-
- exchange rate differences	-	-
- business combinations	-	-
- acquisitions and disposals of subsidiaries	-	-
- etc.	-	-
Transfers between allowances	(13,767)	13,767
Balance, end of the year	<b>469,383</b>	<b>26,539</b>

**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	857,850	-	-	-	-	-	-	-		
Others	-	-	-	-	-	-	-	-		
Multilateral Development Banks (MDBs)	-	-	-	-	-	-	-	-		
Public Sector Entities (PSEs)	-	-	-	-	-	-	-	-		
Banks and securities firms	-	1,751,835	-	1,466,121	-	-	47,245			
Corporates	-	-	-	-	-	6,988,700	-			
Retail non-mortgages	-	-	-	-	3,271,423	-	-			
Small Business Facilities Enterprises (SBFE's)	-	-	-	-	32,411	-	-			
Mortgages	-	-	-	-	-	-	-			
Residential	-	-	-	-	-	876,408	-			
Commercial	-	-	-	-	-	1,357,862	-			
Securitized assets	-	-	-	-	-	-	-			
Equity	1,200,592	-	-	-	-	284,018	-			
Past Due	-	-	-	-	-	99,977	-			
Others	651,501	-	-	-	-	2,418,143	-			
<b>Total</b>	<b>2,709,943</b>	<b>1,751,835</b>	<b>-</b>	<b>1,466,121</b>	<b>3,303,834</b>	<b>12,025,108</b>	<b>47,245</b>			

**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	230,765	
Retail non-mortgages		
Small Business Facilities Enterprises (SBFE's)		
Mortgages		
Residential		
Commercial		
Securitized assets		
Equity		
Others		
<b>Total</b>	<b>230,765</b>	

**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	-	-	98,198	-	98,198

**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	151,200	151,200	132,818	132,818	



<b>TABLE 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS</b>		
<b>Investments</b>	<b>Publicly traded</b>	<b>Privately held</b>
Government and quasi government	-	
Banks and other financial institutions	34,021	
Agriculture and fishing	11,071	
Manufacturing	55,390	
Mining and quarrying	3,997	
Electricity, water, gas and health services	3,519	
Building and construction	1,936	
Commerce	187	
Transportation and communication	18,310	
Services	4,387	
Others	-	151,200
<b>Total</b>	<b>132,818</b>	<b>151,200</b>

<b>TABLE 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS</b>	
<b>Gains / Losses Etc. (Table 13, (d) and (e))</b>	
<b>Particulars</b>	<b>Amount</b>
Cumulative realized gains (losses) arising from sales and liquidations in the reporting period	
Total unrealized gains (losses)	6,824
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	2,722
Agriculture and fishing	885
Manufacturing	4,431
Mining and quarrying	320
Electricity, water, gas and health services	281
Building and construction	155
Commerce	15
Transportation and communication	1,465
Services	351
Others	12,096
<b>Total</b>	<b>22,721</b>