

TABLE 2: CAPITAL STRUCTURE

Components of capital	Amount
Core capital - Tier I:	
Eligible paid-up share capital	3,000,000
Eligible reserves	107,772
Legal reserves	134,653
Other reserves	(26,881)
Retained earnings	316,458
Total Tier I	3,424,230
Qualifying general provisions	255,582
Interim profits	664,967
Total Tier II	920,549
Total eligible capital	4,344,779

TABLE 3: CAPITAL ADEQUACY

Portfolios	Amount of exposures	Capital requirements
Sovereigns and central banks:		
SAMA and Saudi Government	2,041,373	-
Others	-	-
Multilateral Development Banks (MDBs)	-	-
Public Sector Entities (PSEs)	-	-
Banks and securities firms	7,881,750	204,254
Corporates	6,801,900	544,152
Retail non-mortgages	5,154,862	309,292
Small Business Facilities Enterprises (SBFE's)	46,293	2,778
Mortgages		-
Residential	1,468,347	117,468
Commercial	3,134,633	250,771
Securitized assets	-	-
Equity	289,956	23,196
Past Due	14,680	1,174
Others	2,578,914	47,316
Total	29,412,708	1,500,400

TABLE 3: CAPITAL ADEQUACY					
	Interest rate risk	Equity position risk	Foreign exchange risk	Commodity risk	Total
Standardised approach	-	-	69,852	-	69,852

TABLE 3: CAPITAL ADEQUACY	
Capital Requirements for Operational Risk* (Table 3, (e))	
Particulars	Capital requirement
Basic indicator approach;	191,351

TABLE 3: CAPITAL ADEQUACY		
Particulars	Total capital ratio	Tier 1 capital ratio
	%	
Top consolidated level	18.32	14.44

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	2,041,373	1,824,676
Others	-	-
Multilateral Development Banks (MDBs)	-	-
Public Sector Entities (PSEs)	-	-
Banks and securities firms	7,997,571	8,403,549
Corporates	8,418,398	8,065,588
Retail non-mortgages	5,154,862	4,861,222
Small Business Facilities Enterprises (SBFE's)	67,237	67,770
Mortgages		
Residential	1,468,347	1,461,430
Commercial	3,134,633	3,178,331
Securitized assets	-	-
Equity	289,956	517,455
Past Due	14,680	15,831
Others	2,578,914	2,464,582
Total	31,165,970	30,860,432

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	2,041,373	-	-	-	-	-	2,041,373
Others	-	-	-	-	-	-	-
Multilateral Development Banks (MDBs)	-	-	-	-	-	-	-
Public Sector Entities (PSEs)	-	-	-	-	-	-	-
Banks and securities firms	4,843,972	3,111,616	-	-	-	41,983	7,997,571
Corporates	8,418,398	-	-	-	-	-	8,418,398
Retail non-mortgages	5,154,862	-	-	-	-	-	5,154,862
Small Business Facilities Enterprises (SBFE's)	67,237	-	-	-	-	-	67,237
Mortgages							
Residential	1,468,347	-	-	-	-	-	1,468,347
Commercial	3,134,633	-	-	-	-	-	3,134,633
Securitized assets	-	-	-	-	-	-	-
Equity	289,956	-	-	-	-	-	289,956
Past Due	14,680	-	-	-	-	-	14,680
Others	1,652,152	38,227	680,819	152,048	15,866	39,802	2,578,914
Total	27,085,609	3,149,843	680,819	152,048	15,866	81,785	31,165,970

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	2,041,373	-	-	-	-	-	-	-	-	-	-	-	2,041,373
Others	-	-	-	-	-	-	-	-	-	-	-	-	-
Multilateral Development Banks (MDBs)	-	-	-	-	-	-	-	-	-	-	-	-	-
Public Sector Entities (PSEs)	-	-	-	-	-	-	-	-	-	-	-	-	-
Banks and securities firms	-	7,997,571	-	-	-	-	-	-	-	-	-	-	7,997,571
Corporates	-	-	731,177	1,447,215	-	-	1,193,676	2,297,500	3,201	843,786	-	1,901,843	8,418,398
Retail non-mortgages	-	-	-	-	-	-	-	-	-	-	5,154,862	-	5,154,862
Small Business Facilities Enterprises (SBFE's)	-	-	-	1,910	-	-	13,509	17,372	-	9,207	-	25,240	67,237
Mortgages	-	-	-	-	-	-	-	-	-	-	-	-	-
Residential	-	-	-	-	-	-	-	-	-	-	1,468,347	-	1,468,347
Commercial	-	-	-	-	-	-	-	3,134,633	-	-	-	-	3,134,633
Securitized assets	-	-	-	-	-	-	-	-	-	-	-	-	-
Equity	-	31,881	8,968	39,145	17,731	-	3,574	-	22,888	13,114	2,655	150,000	289,956
Past Due	-	-	-	-	-	-	-	-	-	-	14,680	-	14,680
Others	-	-	-	-	-	-	-	-	-	-	-	2,578,914	2,578,914
Total	2,041,373	8,029,452	740,145	1,488,270	17,731	-	1,210,759	5,449,505	26,089	866,107	6,640,544	4,655,997	31,165,970

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	2,041,373	-	-	-	-	-	-	-	-	2,041,373
Others	-	-	-	-	-	-	-	-	-	-
Multilateral Development Banks (MDBs)	-	-	-	-	-	-	-	-	-	-
Public Sector Entities (PSEs)	-	-	-	-	-	-	-	-	-	-
Banks and securities firms	300,660	4,907,874	1,418,607	648,934	710,468	10,736	-	-	292	7,997,571
Corporates	451,581	575,079	1,410,844	1,877,736	2,894,533	951,991	197,561	-	59,073	8,418,398
Retail non-mortgages	11,557	108,544	227,131	342,741	677,761	2,537,278	1,248,106	-	1,744	5,154,862
Small Business Facilities Enterprises (SBFE's)	5,426	1,418	11,631	9,959	13,880	12,476	5,896	-	6,550	67,237
Mortgages										
Residential	1,965	10,560	20,751	31,658	63,760	284,105	286,095	-	769,453	1,468,347
Commercial	2,063	7,247	278,520	34,652	1,907,296	892,483	12,371	-	-	3,134,633
Securitized assets	-	-	-	-	-	-	-	-	-	-
Equity	-	-	-	-	-	-	-	289,956	-	289,956
Past Due	14,680	-	-	-	-	-	-	-	-	14,680
Others	1,987,467	-	-	-	-	-	-	591,447	-	2,578,914
Total	4,816,772	5,610,722	3,367,484	2,945,681	6,267,698	4,689,068	1,750,029	881,403	837,113	31,165,970

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)	-	-	-
Manufacturing	361,068	-	361,068	-	-	3,096	357,972	334	-	360,949	-
Mining and quarrying	-	-	-	-	-	-	-	-	-	-	-
Electricity, water, gas and health services	-	-	-	-	-	-	-	-	-	-	-
Building and construction	5,581	-	5,581	55,729	1,531	-	4,050	-	-	5,581	-
Commerce	54,584	-	54,584	77,559	-	9,214	45,370	2,012	-	53,701	-
Transportation and communication	-	-	-	-	-	-	-	-	-	-	-
Services	50,887	-	50,887	761	-	-	50,887	(300)	-	53,053	-
Consumer loans and credit cards	54,852	-	54,852	102,481	14,001	10,874	29,977	11,274	(2.00)	39,007	144,897
Others	140,792	-	140,792	464,899	130,233	-	10,559	-	-	140,792	209,677
Total	667,763		667,763	701,430	145,765	23,184	498,814	11,910	(2)	653,083	354,574

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	667,763	701,430	145,765	23,184	498,814	653,083	354,574
Other GCC & Middle East	-	-	-	-	-	-	-
Europe	-	-	-	-	-	-	-
North America	-	-	-	-	-	-	-
South East Asia	-	-	-	-	-	-	-
Others countries	-	-	-	-	-	-	-
Total	667,763	701,430	145,765	23,184	498,814	653,083	354,574

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	641,175	242,903
Amounts set aside (or reversed) during the period	21,579	102,000
Transfers between allowances	(9,671)	9,671
Balance, end of the year	653,083	354,574

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	2,041,373	-	-	-	-	-	-	-		
Others	-	-	-	-	-	-	-	-		
Multilateral Development Banks (MDBs)	-	-	-	-	-	-	-	-		
Public Sector Entities (PSEs)	-	-	-	-	-	-	-	-		
Banks and securities firms	-	4,625,678	-	3,369,080	-	2,813	-	-		
Corporates	-	-	-	-	-	8,418,398	-	-		
Retail non-mortgages	-	-	-	-	5,154,862	-	-	-		
Small Business Facilities Enterprises (SBFE's)	-	-	-	-	67,237	-	-	-		
Mortgages	-	-	-	-	-	-	-	-		
Residential	-	-	-	-	-	1,468,347	-	-		
Commercial	-	-	-	-	-	3,134,633	-	-		
Securitized assets	-	-	-	-	-	-	-	-		
Equity	-	-	-	-	-	289,956	-	-		
Past Due	-	-	-	-	-	14,680	-	-		
Others	1,987,467	-	-	-	-	591,447	-	-		
Total	4,028,840	4,625,678	-	3,369,080	5,222,099	13,920,274	-	-		

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	308,807	
Retail non-mortgages		
Small Business Facilities Enterprises (SBFE's)	91,304	
Mortgages		
Residential		
Commercial		
Securitized assets		
Equity		
Others		
Total	400,111	

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	-	-	69,852	-	69,852

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	139,956	139,956	



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TABLE 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS		
Investments	Publicly traded	Privately held
Government and quasi government	-	
Banks and other financial institutions	31,881	
Agriculture and fishing	8,968	
Manufacturing	39,145	
Mining and quarrying	17,731	
Electricity, water, gas and health services	-	
Building and construction	3,574	
Commerce	-	
Transportation and communication	22,888	
Services	13,114	
Others	2,655	150,000
Total	139,956	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)	10,284
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	2,550
Agriculture and fishing	717
Manufacturing	3,132
Mining and quarrying	1,418
Electricity, water, gas and health services	-
Building and construction	286
Commerce	-
Transportation and communication	1,831
Services	1,049
Others	12,213
Total	23,196