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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:	
1. Subsidiary 1	-
2. Subsidiary 2	-
3. Subsidiary 3	-
4. Subsidiary n	-

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TABLE 2: CAPITAL STRUCTURE

Balance sheet - Step 1 (Table 2(b))

	Balance sheet in Published financial statements	Adjustment of banking associates / other entities (*)	Under regulatory scope of consolidation
	(C)	(D)	(E)
Assets			
Cash and balances at central banks	4,783,026		4,783,026
Due from banks and other financial institutions	2,172,095		2,172,095
Investments, net	16,099,811		16,099,811
Loans and advances, net	40,414,337		40,414,337
Debt securities			-
Trading assets			-
Investment in associates	980,725		980,725
Derivatives			-
Goodwill			-
Other intangible assets			-
Property and equipment, net	867,075		867,075
Prepayments and accrued income			-
Other assets	1,342,159		1,342,159
Total assets	**66,659,228**	**0**	**66,659,228**
Liabilities			
Due to Banks and other financial institutions	5,489,572		5,489,572
Items in the course of collection due to other banks			-
Customer deposits	48,560,005		48,560,005
Trading liabilities			-
Debt securities in issue			-
Derivatives			-
Retirement benefit liabilities			-
Taxation liabilities			-
Accruals and deferred income			-
Borrowings	2,000,000		2,000,000
Other liabilities	1,143,054		1,143,054
Total liabilities	**57,192,631**	**0**	**57,192,631**
Paid up share capital	5,500,000		5,500,000
Statutory reserves	2,931,000		2,931,000
Other reserves	(197,053)		(197,053)
Retained earnings	1,232,650	-	1,232,650
Minority Interest			-
Proposed dividends			-
Total liabilities and equity	**66,659,228**	**0**	**66,659,228**

* For further details on column D please refer to step 1 on page 16 of the guidance notes .

Additional information:

List of entities (including disclosure of such entities balance sheet, balance sheet activity and principal activities)

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TABLE 2: CAPITAL STRUCTURE

Balance sheet - Step 2 (Table 2(c))

	Balance sheet in Published financial statements	Adjustment of banking associates / other entities	Under regulatory scope of consolidation	Reference
	(C)	(D)	(E)	
Assets				
Cash and balances at central banks	4,783,026		4,783,026	
Due from banks and other financial institutions	2,172,095		2,172,095	
Investments, net	16,099,811		16,099,811	
Loans and advances, net	40,414,337		40,414,337	
of which Collective provisions	**559,366**	**0**	**559,366**	A
Debt securities			0	
Equity shares			-	
Investment in associates	980,725		980,725	
Derivatives			-	
Goodwill			-	
Other intangible assets			-	
Property and equipment, net	867,075		867,075	
Prepayments and accrued income			-	
Other assets	1,323,338		1,323,338	
of which goodwill	**18,821**	**0**	**18,821**	B
Total assets	**66,659,228**	**0**	**66,659,228**	
Liabilities				
Due to Banks and other financial institutions	5,489,572		5,489,572	
Items in the course of collection due to other banks	-		-	
Customer deposits	48,560,005		48,560,005	
Trading liabilities			-	
Debt securities in issue			-	
of which Tier 2 capital instruments	0	0	0	
Derivatives			-	
Retirement benefit liabilities			-	
Taxation liabilities			-	
Accruals and deferred income			-	
Borrowings	2,000,000		2,000,000	
Other liabilities	1,143,054		1,143,054	
Subtotal	**57,192,631**	**0**	**57,192,631**	
Paid up share capital	5,500,000		5,500,000	
of which amount eligible for CET1	5,500,000		5,500,000	C
of which amount eligible for AT1	0	0	0	
Statutory reserves	2,931,000		2,931,000	D
Other reserves	(197,053)		(197,053)	E
of which: Employee stock option shares	(29,374)	0	(29,374)	F
Retained earnings	1,232,650		1,232,650	G
of which: Goodwill	**18,821**	**0**	**18,821**	F
Minority Interest	-		-	
Proposed dividends	-		-	
Total liabilities and equity	**66,659,228**	**0**	**66,659,228**	
	0		0	

<u>Note:</u> Items A B, H, I have been mapped as an example to Table 2d, for further details please refer to step 2 on page 17 of the guidance notes .

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Quantitative Disclosures under Basel II Pillar III for June 30, 2013

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TABLE 2: CAPITAL STRUCTURE

Common template (transition) - Step 3 (Table 2(d)) i

(From January 2013 to 2018 identical to post 2018) With amount subject to Pre- Basel III Treatment

(2)

		Components[1] of regulatory capital reported by the bank	Amounts[1] subject to Pre - Basel III treatment	Source based on reference numbers / letters of the balance sheet under the regulatory scope of consolidation from step 2
	Common Equity Tier 1 capital: Instruments and reserves			
1	Directly issued qualifying common share capital (and equivalent for non-joint stock companies) plus related stock surplus	5,500,000		C
2	Retained earnings	4,163,650		D + G
3	Accumulated other comprehensive income (and other reserves)	(197,053)		E
4	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)	-		
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	-		
6	**Common Equity Tier 1 capital before regulatory adjustments**	**9,466,597**		
	Common Equity Tier 1 capital: Regulatory adjustments			
7	Prudential valuation adjustments	-		
8	Goodwill (net of related tax liability)	(18,821)		B
9	Other intangibles other than mortgage-servicing rights (net of related tax liability)	-		
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	-		
11	Cash-flow hedge reserve	-		
12	Shortfall of provisions to expected losses	-		
13	Securitisation gain on sale (as set out in paragraph 562 of Basel II framework)	-		
14	Gains and losses due to changes in own credit risk on fair valued liabilities	-		
15	Defined-benefit pension fund net assets	-		
16	Investments in own shares (if not already netted off paid-in capital on reported balance sheet)	-		
17	Reciprocal cross-holdings in common equity	-		
18	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)	-		
19	Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold)	-		
20	Mortgage servicing rights (amount above 10% threshold)	-		
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	-		
22	Amount exceeding the 15% threshold	-		
23	of which: significant investments in the common stock of financials	-		
24	of which: mortgage servicing rights	-		
25	of which: deferred tax assets arising from temporary differences	-		
26	National specific regulatory adjustments	-		
	REGULATORY ADJUSTMENTS APPLIED TO COMMON EQUITY TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT	-		
	OF WHICH: [INSERT NAME OF ADJUSTMENT]			
	OF WHICH:…			
27	**Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions**	-		
28	**Total regulatory adjustments to Common equity Tier 1**	**(18,821)**		
29	**Common Equity Tier 1 capital (CET1)**	**9,447,776**		

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TABLE 2: CAPITAL STRUCTURE

Common template (transition) - Step 3 (Table 2(d)) i

(From January 2013 to 2018 identical to post 2018) With amount subject to Pre- Basel III Treatment

(2)

		Components[1] of regulatory capital reported by the bank	Amounts[1] subject to Pre - Basel III treatment	Source based on reference numbers / letters of the balance sheet under the regulatory scope of consolidation from step 2
	Additional Tier 1 capital: instruments			
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	-		
31	of which: classified as equity under applicable accounting standards			
32	of which: classified as liabilities under applicable accounting standards			
33	Directly issued capital instruments subject to phase out from Additional Tier 1	-		
34	Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)			
35	of which: instruments issued by subsidiaries subject to phase out			
36	**Additional Tier 1 capital before regulatory adjustments**	-		
	Additional Tier 1 capital: regulatory adjustments			
37	Investments in own Additional Tier 1 instruments	-		
38	Reciprocal cross-holdings in Additional Tier 1 instruments	-		
39	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)	-		
40	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	-		
41	National specific regulatory adjustments	-		
	REGULATORY ADJUSTMENTS APPLIED TO ADDITIONAL TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT			
	OF WHICH:			
	OF WHICH: …			
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	-		
43	Total regulatory adjustments to Additional Tier 1 capital	-		
44	**Additional Tier 1 capital (AT1)**	-		
45	**Tier 1 capital (T1 = CET1 + AT1)**	**9,447,776**		

[1]For detailed explanation of rows (1-85), please refer to SAMA circular # BCS 23295 dated 23 July 2012 entitled "Composition of Capital Disclosure Requirements issued by the BCBS in June 2012.

[(2)] All rows related to IRB Approach are only valid, if SAMA has provided its Regulatory Approval to use IRB Approaches

Note: Items which are not applicable are to be left blank.

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TABLE 2: CAPITAL STRUCTURE

Common template (transition) - Step 3 (Table 2(d)) ii

(From January 2013 to 2018 identical to post 2018) With amount subject to Pre- Basel III Treatment

		Components[1] **of regulatory capital reported by the bank**	Amounts[1] **subject to Pre - Basel III treatment**	Source based on reference numbers / letters of the balance sheet under the regulatory scope of consolidation from step 2
	Tier 2 capital: instruments and provisions			
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	-		
47	Directly issued capital instruments subject to phase out from Tier 2	-		
48	Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	-		
49	of which: instruments issued by subsidiaries subject to phase out	-		
50	Provisions	559,366		A
51	**Tier 2 capital before regulatory adjustments**	**559,366**		
	Tier 2 capital: regulatory adjustments			
52	Investments in own Tier 2 instruments	-	0	
53	Reciprocal cross-holdings in Tier 2 instruments	-	0	
54	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold)	-	0	
55	Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	-		
56	National specific regulatory adjustments	-		
	REGULATORY ADJUSTMENTS APPLIED TO TIER 2 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT			
	OF WHICH: [INSERT NAME OF ADJUSTMENT]			
	OF WHICH: …			
57	**Total regulatory adjustments to Tier 2 capital**	-		
58	**Tier 2 capital (T2)**	**559,366**		
59	**Total capital (TC = T1 + T2)**	**10,007,142**		
	RISK WEIGHTED ASSETS IN REPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT	-		
	OF WHICH:	-		
	OF WHICH: …	-		

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TABLE 2: CAPITAL STRUCTURE

Common template (transition) - Step 3 (Table 2(d)) ii

(From January 2013 to 2018 identical to post 2018) With amount subject to Pre- Basel III Treatment

		Components[1] of regulatory capital reported by the bank	Amounts[1] subject to Pre - Basel III treatment	Source based on reference numbers / letters of the balance sheet under the regulatory scope of consolidation from step 2
60	**Total risk weighted assets**	**63,887,151**		
	Capital ratios			
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	**14.79%**		
62	Tier 1 (as a percentage of risk weighted assets)	**14.79%**		
63	**Total capital (as a percentage of risk weighted assets)**	**15.66%**		
64	Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB buffer requirement expressed as a percentage of risk weighted assets)			
65	of which: capital conservation buffer requirement	n/a		
66	of which: bank specific countercyclical buffer requirement	n/a		
67	of which: G-SIB buffer requirement	n/a		
68	**Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)**	**14.79%**		
	National minima (if different from Basel 3)			
69	National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum)	n/a		
70	National Tier 1 minimum ratio (if different from Basel 3 minimum)	n/a		
71	National total capital minimum ratio (if different from Basel 3 minimum)	n/a		
	Amounts below the thresholds for deduction (before risk weighting)			
72	Non-significant investments in the capital of other financials			
73	Significant investments in the common stock of financials			
74	Mortgage servicing rights (net of related tax liability)			
75	Deferred tax assets arising from temporary differences (net of related tax liability)			
	Applicable caps on the inclusion of provisions in Tier 2			
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	**559,366**		
77	Cap on inclusion of provisions in Tier 2 under standardised approach	**559,366**		
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)			
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach			
	Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022)			
80	Current cap on CET1 instruments subject to phase out arrangements			
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)			
82	Current cap on AT1 instruments subject to phase out arrangements			
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)			
84	Current cap on T2 instruments subject to phase out arrangements			
85	**Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)**	-		

[1] For detailed explanation of rows (1-85), please refer to SAMA circular # BCS 23295 dated 23 July 2012 entitled "Composition of Capital Disclosure Requirements issued by the BCBS in June 2012.

(2) All rows related to IRB Approach are only valid, if SAMA has provided its Regulatory Approval to use IRB Approaches

Note: Items which are not applicable are to be left blank.

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TABLE 2: CAPITAL STRUCTURE		
Main features template of regulatory capital instruments - (Table 2(e))		
1	Issuer	N/A
2	Unique identifier (eg CUSPIN, ISIN or Bloomberg identifier for private placement)	N/A
3	Governing law(s) of the instrument	N/A
	Regulatory treatment	
4	Transitional Basel III rules	N/A
5	Post-transitional Basel III rules	N/A
6	Eligible at solo/lgroup/group&solo	N/A
7	Instrument type	N/A
8	Amount recognied in regulatory capital (Currency in mil, as of most recent reporting date)	N/A
9	Par value of instrument	N/A
10	Accounting classification	N/A
11	Original date of issuance	N/A
12	Perpetual or dated	N/A
13	Original maturity date	N/A
14	Issuer call subject to prior supervisory approval	N/A
15	Option call date, contingent call dates and redemption amount	NA
16	Subsequent call dates if applicable	NA
	Coupons / dividends	
17	Fixed or Floating dividend/coupon	NA
18	Coupon rate and any related index	NA
19	Existence of a dividend stopper	NA
20	Fully discretionary, partially discretionary or mandatory	NA
21	Existence of step up or other incentive to redeem	NA
22	Non cumulative or cumulative	NA
23	Convertible or non-convertible	NA
24	If convertible, conversion trigger (s)	NA
25	If convertible, fully or partially	NA
26	If convertible, conversion rate	NA
27	If convertible, mandatory or optional conversion	NA
28	If convertible, specify instrument type convertible into	NA
29	If convertible, specify issuer of instrument it converts into	NA
30	Write-down feature	NA
31	If write-down, write-down trigger (s)	NA
32	If write-down, full or partial	NA
33	If write-down, permanent or temporary	NA
34	If temporary writedown, description of the write-up mechansim	NA
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	NA
36	Non-compliant transitioned features	NA
37	If yes, specify non-compliant features	NA

Note: Further explanation of rows (1-37) as given above are provided in SAMA circular # BCS 23295 dated 23 July 2012 entitled "Composition of Capital Disclosure Requirements issued by the BCBS in June 2012.

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TABLE 3: CAPITAL ADEQUACY		
Amount of Exposures Subject To Standardized Approach of Credit Risk and related Capital Requirements (TABLE 3, (b))		
Portfolios	**Amount of exposures**	**Capital requirements**
Sovereigns and central banks:		
SAMA and Saudi Government	7,681,468	-
Others	110,828	4,433
Multilateral Development Banks (MDBs)	-	-
Public Sector Entities (PSEs)	-	-
Banks and securities firms	9,268,801	314,381
Corporates	27,295,519	1,940,441
Retail non-mortgages	6,922,680	419,026
Small Business Facilities Enterprises (SBFE's)	22,635	1,439
Mortgages	-	-
Residential	34,445	2,756
Commercial	5,497,831	439,827
Securitized assets	-	-
Equity	798,803	63,904
Others	9,173,041	904,241
Total	**66,806,051**	**4,090,448**

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TABLE 3: CAPITAL ADEQUACY					
Capital Requirements For Market Risk* (822, Table 3, (d))					
	Interest rate risk	**Equity position risk**	**Foreign exchange risk**	**Commodity risk**	**Total**
Standardized approach	19,100	-	205,431	1,115	**225,646**
Internal models approach					

* Capital requirements are to be disclosed only for the approaches used.

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TABLE 3: CAPITAL ADEQUACY	
Capital Requirements for Operational Risk* (Table 3, (e))	
Particulars	**Capital requirement**
• Basic indicator approach;	246,514
• Standardized approach;	
• Alternate standardized approach;	
• Advanced measurement approach (AMA).	
Total	**246,514**

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

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TABLE 3: CAPITAL ADEQUACY		
Capital Adequacy Ratios (TABLE 3, (f))		
Particulars	**Total capital ratio**	**Tier 1 capital ratio**
	%	
Top consolidated level	15.66%	14.79%
Bank significant stand alone subsidiary 1		
Bank significant stand alone subsidiary 2		
Bank significant stand alone subsidiary 3		
Bank significant stand alone subsidiary n		

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TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES		
Credit Risk Exposure (Table 4, (b))		
Portfolios	**Total gross credit risk exposure**	**Average gross credit risk exposure over the period**
Sovereigns and central banks:		
SAMA and Saudi Government	7,683,360	7,442,338
Others	110,828	113,755
Multilateral Development Banks (MDBs)	-	-
Public Sector Entities (PSEs)	-	-
Banks and securities firms	9,772,194	9,358,397
Corporates	34,098,891	29,415,912
Retail non-mortgages	6,926,127	6,209,969
Small Business Facilities Enterprises (SBFE's)	31,698	28,006
Mortgages		-
Residential	34,445	35,259
Commercial	5,497,831	4,693,201
Securitized assets		-
Equity	798,803	584,228
Others	9,076,539	9,549,214
Total	**74,030,716**	**67,430,279**

1. *'Total gross credit risk exposure' equals on-balance sheet, off-balance sheet after application of credit conversion factor, and derivatives at their credit equivalent values.*
2. *'Average gross credit risk exposure over the period' represents the previous four Basel Regulatory Reports.*

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TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES							
Geographic Breakdown (Table 4, (c))							
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	7,683,360						**7,683,360**
Others	-	110,828					**110,828**
Multilateral Development Banks (MDBs)	-	-					-
Public Sector Entities (PSEs)	-						-
Banks and securities firms	3,944,840	2,215,370	2,384,959	1,071,800	150,899	4,326	**9,772,194**
Corporates	30,598,432	2,388,198	784,522	327,739	-	-	**34,098,891**
Retail non-mortgages	6,926,127						**6,926,127**
Small Business Facilities Enterprises (SBFE's)	31,698						**31,698**
Mortgages	-						-
Residential	34,445						**34,445**
Commercial	5,497,831						**5,497,831**
Securitized assets							-
Equity	788,880			9,923			**798,803**
Others	9,076,539			-			**9,076,539**
Total	**64,582,152**	**4,714,396**	**3,169,481**	**1,409,462**	**150,899**	**4,326**	**74,030,716**

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TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES

Industry Sector Breakdown (Table 4, (d))

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	7,683,360	-	-	-	-	-	-	-	-	-	-	-	7,683,360
Others	-	110,828	-	-	-	-	-	-	-	-	-	-	110,828
Multilateral Development Banks (MDBs)	-	-	-	-	-	-	-	-	-	-	-	-	-
Public Sector Entities (PSEs)	-	-	-	-	-	-	-	-	-	-	-	-	-
Banks and securities firms	-	9,772,194	-	-	-	-	-	-	-	-	-	-	9,772,194
Corporates	193,232	2,790,278	1,030,201	5,401,996	549,382	310,981	5,820,418	7,536,024	162,155	2,183,735	-	8,120,489	34,098,891
Retail non-mortgages	-	-	-	-	102	-	353	-	-	25	6,834,531	91,116	6,926,127
Small Business Facilities Enterprises (SBFE's)	3,615	1,101	-	830	2,106	-	8,711	6,143	1,333	7,808	-	51	31,698
Mortgages	-	-	-	-	-	-	-	-	-	-	-	-	-
Residential	-	-	-	-	-	-	-	-	-	-	34,256	189	34,445
Commercial	4,219	319,134	-	57,631	-	-	661,512	2,657,792	-	121,333	478,141	1,198,069	5,497,831
Securitized assets	-	-	-	-	-	-	-	-	-	-	-	-	-
Equity	-	786,005	-	-	-	-	-	-	-	-	-	12,798	798,803
Others	-	1,608,284	-	128,699	-	-	1,406,979	1,902,031	-	753,026	-	3,277,520	9,076,539
Total	7,884,426	15,387,824	1,030,201	5,589,156	551,590	310,981	7,897,973	12,101,990	163,488	3,065,927	7,346,928	12,700,232	74,030,716

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TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES										
Residual Contractual Maturity Breakdown (Table 4, (e))										
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**	**Over 5 years**	**No Fixed Maturity**	**Total**
Sovereigns and central banks:										
SAMA and Saudi Government*	4,041,574	155,087	1,006,917	-	2,479,782	-			-	**7,683,360**
Others								110,828		**110,828**
Multilateral Development Banks (MDBs)										**-**
Public Sector Entities (PSEs)										**-**
Banks and securities firms	270,548	77,722	1,128,723	983,368	1,153,506	1,185,098	2,798,452	2,089,282	85,495	**9,772,194**
Corporates	1,231,248	2,119,444	5,217,391	4,629,860	6,288,201	4,364,030	4,008,430	3,481,640	2,758,647	**34,098,891**
Retail non-mortgages	2,655	4,563	4,890	13,024	55,470	824,826	5,901,674	92,649	26,376	**6,926,127**
Small Business Facilities Enterprises (SBFE's)	25	648	3,903	2,867	5,383	8,488	1,680	-	8,704	**31,698**
Mortgages										**-**
Residential						1,005	526	32,914		**34,445**
Commercial	10,097	87,491	234,098	410,308	1,556,905	1,660,049	1,364,776	174,107		**5,497,831**
Securitized assets										**-**
Equity									798,803	**798,803**
Others	244,689	511,328	185,839	533,954	1,581,163	864,101	278,461	1,763	4,875,241	**9,076,539**
Total	**5,800,836**	**2,956,283**	**7,781,761**	**6,573,381**	**13,120,410**	**8,907,597**	**14,353,999**	**5,983,183**	**8,553,266**	**74,030,716**

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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 / transfers during the period	Charge-offs during the period	Balance at the end of the period	
Government and quasi government	-	-	-	-	-	-	-	-	-	3,750
Banks and other financial institutions	-	-	-	-	-	-	-	-	-	26,051
Agriculture and fishing	-	-	-	-	-	-	-	-	-	8,272
Manufacturing	31,216	3,820	25,153	-	1	3,819	-	-	26,400	60,976
Mining and quarrying	-	-	-	-	-	-	-	-	-	5,470
Electricity, water, gas and health services	-	-	-	-	-	-	-	-	-	-
Building and Construction	-	32,707	171	1,277	-	31,430	-	-	-	37,657
Commerce	182,744	-	14,852	-	-	-		(98,717)	88,854	189,493
Transportation and communication	-	-	-	-	-	-	-	-	-	833
Services	14,041	8,039	33,923	8,039	-	-			17,104	28,717
Consumer loans and credit cards	50,513	50,513	61,858	19,336	27,765	3,412	235,008	(22,105)	50,513	72,124
Others / (General)	75,487	5,205	99,360	-	5	5,200	-	-	42,300	103,367
Total	**354,001**	**100,284**	**235,317**	**28,652**	**27,771**	**43,861**	**235,008**	**(120,822)**	**225,171**	**536,710**

SAR (000)

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	90-180	180-360	Over 360		
Saudi Arabia	354,001	235,317	28,652	27,771	43,861	225,171	536,710
Other GCC & Middle East		-	-	-	-		
Europe		-	-	-	-		
North America		-	-	-	-		
South East Asia		-	-	-	-		
Others countries		-	-	-	-		
Total	**354,001**	**235,317**	**28,652**	**27,771**	**43,861**	**225,171**	**536,710**

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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	104,402	712,086
Charge-offs taken against the allowances during the period	(120,822)	(404)
Amounts set aside (or reversed) during the period	-	60,000
Other adjustments:	-	-
- exchange rate differences	-	-
- business combinations	-	-
- acquisitions and disposals of subsidiaries	-	-
- recoveries	6,583	36
Transfers between allowances	235,008	(235,008)
Balance, end of the year	**225,171**	**536,710**

▪ Charge-offs and recoveries that have been recorded directly to the income statement are SAR…N/A.. and SAR 6,583,000 .respectively.

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Quantitative Disclosures under Basel II Pillar III for June 30, 2013

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TABLE 5 (STA): CREDIT RISK: DISCLOSURES FOR PORTFOLIOS SUBJECT TO THE STANDARDIZED APPROACH

Allocation Of Exposures To Risk Buckets (Table 5, (b))

Particulars	Risk Buckets									Deducted
	0%	20%	35%	50%	75%	100%	150%	Others *	Total	
Sovereigns and central banks:										
SAMA and Saudi Government	7,683,360								7,683,360	
Others				110,828					110,828	
Multilateral Development Banks (MDBs)									-	
Public Sector Entities (PSEs)									-	
Banks and securities firms		3,228,521		6,285,773		233,734	24,166		9,772,194	
Corporates		3,049,378		1,413,220		29,424,071	212,222		34,098,891	
Retail non-mortgages					6,864,432	902	60,793		6,926,127	
Small Business Facilities Enterprises (SBFE's)					30,356	-	1,342		31,698	
Mortgages									-	
Residential						34,445			34,445	
Commercial						5,497,831			5,497,831	
Securitized assets									-	
Equity						798,803			798,803	
Others	438,128					5,904,980	1,752,706	980,725	9,076,539	
Grand Total	**8,121,488**	**6,277,899**	**-**	**7,809,821**	**6,894,788**	**41,894,766**	**2,051,229**	**980,725**	**74,030,716**	**-**

* Exposures related to investments in associated companies are are reported under this category.

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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	600	-
Corporates	214,553	
Retail non-mortgages	8,749	
Small Business Facilities Enterprises (SBFE's)	30,529	
Mortgages		
Residential		
Commercial		
Securitized assets		
Equity		
Others	22,304	
Total	**276,735**	**-**

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TABLE 8: GENERAL DISCLOSURES FOR EXPOSURES RELATED TO COUNTERPARTY CREDIT RISK (CCR)	
General Disclosures (Table 8, (b) and (d))	
Particulars	**Amount**
Gross positive fair value of contracts	**113,329**
Netting Benefits*	
Netted Current Credit Exposure*	
Collateral held:	
-Cash	
-Government securities	
-Others	
Exposure amount (under the applicable method)	
-Internal Models Method (IMM)	
-Current Exposure Method (CEM)	6,717,587
Notional value of credit derivative hedges	
Current credit exposure (by type of credit exposure):	
-Interest rate contracts	516,990
-FX contracts	30,819
-Equity contracts	
-Credit derivatives	
-Commodity/other contracts	

▪ Bank's estimate of Alpha (if the bank has received supervisory approval) is …N/A……….

* Currently, netting for credit exposure measurement purposes not permitted in KSA.

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TABLE 8: GENERAL DISCLOSURES FOR EXPOSURES RELATED TO COUNTERPARTY CREDIT RISK (CCR)				
Credit Derivative Transactions (Table 8, (c))				
Credit derivative transactions	**Proprietary activities**		**Intermediation activities**	
	Protection bought	**Protection sold**	**Protection bought**	**Protection sold**
Total return swaps				
Credit default swaps				
Credit options				
Credit linked notes				
Collateralized debt obligations	37,502			
Collateralized bond obligations				
Collateralized loan obligations				
Others				
Total	**37,502**			

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TABLE 10: MARKET RISK: DISCLOSURES FOR BANKS USING THE STANDARDIZED APPROACH					
Level Of Market Risks In Terms Of Capital Requirements (Table 10, (b))					
	Interest rate risk	Equity position risk	Foreign exchange risk	Commodity risk	Total
Capital requirements	19,100	-	205,431	1,115	**225,646**

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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	11,128	11,128	683,483	683,483	-

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TABLE 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS		
Types And Nature of Investments (Table 13, (c))		
Investments	**Publicly traded**	**Privately held**
Government and quasi government		
Banks and other financial institutions	493,373	
Agriculture and fishing		
Manufacturing	127,687	
Mining and quarrying		
Electricity, water, gas and health services		
Building and construction		
Commerce		
Transportation and communication	41,910	
Services	20,513	2,500
Others		8,628
Total	**683,483**	**11,128**

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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)	37,741
Total latent revaluation gains (losses)*	-
Unrealized gains (losses) included in Capital	37,741
Latent revaluation gains (losses) included in Capital*	-

*Not applicable to KSA to date

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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	45,390
Agriculture and fishing	-
Manufacturing	11,747
Mining and quarrying	-
Electricity, water, gas and health services	-
Building and construction	-
Commerce	-
Transportation and communication	3,856
Services	2,117
Others	794
Total	**63,904**

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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))	
Rate Shocks	**Change in earnings**
Upward rate shocks:	
SAR	44,060
USD	(48,760)
Downward rate shocks:	
SAR	(44,060)
USD	48,760

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