

## BASEL II – Quantitative Disclosures

### PILLAR 3 - TABLES (June 2012)

| Table No.             | Description   |
|-----------------------|---|
| Table 1, (e)          | SCOPE OF APPLICATION (Capital Deficiencies)   |
| Table 2, (b) to (e)   | CAPITAL STRUCTURE (Capital Structure)   |
| TABLE 3, (b)          | CAPITAL ADEQUACY (Amount of Exposures – Subject to Standardized Approach of Credit Risk and Related Capital Requirements)   |
| Table 3 (d)           | CAPITAL ADEQUACY (Capital Requirements for Market Risk)   |
| Table 3, (e)          | CAPITAL ADEQUACY (Capital Requirements for Operational Risk)  |
| Table 4, (b)          | CREDIT RISK: GENERAL DISCLOSURES (Credit Risk Exposure)   |
| Table 4, (c)          | CREDIT RISK: GENERAL DISCLOSURES (Geographic Breakdown)   |
| Table 4, (d)          | CREDIT RISK: GENERAL DISCLOSURES (Industry Sector Breakdown)  |
| Table 4, (e)          | CREDIT RISK: GENERAL DISCLOSURES (Residual Contractual Maturity Breakdown)  |
| Table 4, (f)          | CREDIT RISK: GENERAL DISCLOSURES (Impaired Loans, Past Due Loans & Allowances - Industry)                                   |
| Table 4, (g)          | CREDIT RISK: GENERAL DISCLOSURES (Impaired Loans, Past Due Loans & Allowances - Geography)                                  |
| Table 4, (h)          | CREDIT RISK: GENERAL DISCLOSURES (Reconciliation of Changes in Allowance for Loan Impairment)                               |
| Table 5, (b)          | CREDIT RISK: DISCLOSURES FOR PORTFOLIOS (Allocation of Exposures to Risk Buckets)   |
| Table 7, (b) and (c)  | CREDIT RISK MITIGATION (CRM): DISCLOSURES FOR STANDARDISED APPROACH (Credit Risk Exposure Covered by CRM)                   |
| Table 10, (b)         | MARKET RISK: DISCLOSURES FOR BANKS USING THE STANDARDISED APPROACH (Level of Market Risks in Terms of Capital Requirements) |
| Table 13, (b)         | EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS (Value of Investments)   |
| Table 13, (c)         | EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS (Types and Nature of Investments)  |
| Table 13, (d) and (e) | EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS (Gains / Losses etc)   |
| Table 13, (f)         | EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS (Capital Requirements)   |
| Table 14, (b)         | INTEREST RATE RISK IN THE BANKING BOOK  |

**TABLE 1: SCOPE OF APPLICATION - June 2012**

**Capital Deficiencies (Table 1, (e))**

| Particulars  | Amount SAR '000' |
|--|------------------|
| The aggregate amount of capital deficiencies in subsidiaries not included in the consolidation i.e. that are deducted: | Nil              |
| 1. Subsidiary 1  |                  |
| 2. Subsidiary 2  |                  |
| 3. Subsidiary n  |                  |

**TABLE 2: CAPITAL STRUCTURE - June 2012**

| Capital Structure (Table 2, (b) to (e))                             |                   |
|---|-------------------|
| Components of capital   | SAR '000'         |
| <b>Core capital - Tier I:</b>                                       |                   |
| Eligible paid-up share capital                                      | 15,000,000        |
| Shares premium accounts   |                   |
| Eligible reserves   | 12,475,088        |
| Minority interests in the equity of subsidiaries                    |                   |
| Retained earnings*  | 872,518           |
| IAS type adjustments  | 807,813           |
| <b>Deductions from Tier I:</b>                                      |                   |
| 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: | (193,069)         |
| Banking and securities entities not fully consolidated              | (121,948)         |
| Insurance organizations   | (71,121)          |
| Commercial organizations  | -                 |
| <b>Total Tier I</b>   | <b>28,962,350</b> |
| <b>Supplementary capital - Tier II:</b>                             |                   |
| Revaluation gains/reserves  | -                 |
| Subordinated loan capital   | -                 |
| Qualifying general provisions                                       | 1,072,349         |
| Interim profits   | 1,815,881         |
| <b>Deductions from Tier II:</b>                                     |                   |
| Reciprocal holding of bank capital at 50% deduction                 | -                 |
| Significant minority investments at 10% and above at 50% deduction: | (193,069)         |
| Banking and securities entities not fully consolidated              | (121,948)         |
| Insurance organizations   | (71,121)          |
| 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>2,695,161</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>31,657,511</b> |

**TABLE 3: CAPITAL ADEQUACY - June 2012**

**Amount of Exposures Subject To Standardized Approach of Credit Risk and  
Related Capital Requirements (TABLE 3, (b)) SAR '000'**

| Portfolios                                    | Amount Of Exposures | Capital Requirements |
|---|---------------------|----------------------|
| Sovereigns and central banks:                 | 30,095,177          | 6,840                |
| – SAMA and Saudi Government                   | 24,101,980          | -                    |
| – Others                                      | 5,993,197           | 6,840                |
| Multilateral Development Banks (MDBs)         | -                   | -                    |
| Public Sector Entities (PSEs)                 | -                   | -                    |
| Banks and securities firms                    | 19,511,752          | 710,062              |
| Corporates                                    | 82,981,701          | 6,573,417            |
| Retail non–mortgages                          | 22,769,113          | 1,368,813            |
| Small Business Facilities Enterprises (SBFEs) | 198,685             | 11,183               |
| Mortgages                                     | 5,440,228           | 435,218              |
| – Residential                                 | 5,440,228           | 435,218              |
| Equity  | 1,273,499           | 101,880              |
| Others  | 19,264,147          | 1,268,920            |
| <b>Total</b>                                  | <b>181,534,302</b>  | <b>10,476,333</b>    |

*Note : 'Amount of exposures' are on-balance sheet and on gross basis.*

**TABLE 3: CAPITAL ADEQUACY - June 2012**

| Capital Requirements For Market Risk (Table 3, (d)) SAR '000' |                    |                      |                       |                |        |
|---|--------------------|----------------------|-----------------------|----------------|--------|
|   | Interest Rate Risk | Equity Position Risk | Foreign Exchange Risk | Commodity Risk | Total  |
| Standardised approach   | 1,066              | -                    | 98,881                | -              | 99,947 |

**TABLE 3: CAPITAL ADEQUACY - June 2012**

**Capital Requirements for Operational Risk (Table 3, (e))**

| Particulars           | Capital Requirement<br>SAR '000' |
|-----------------------|----------------------------------|
| Standardised approach | 871,885                          |
| <b>Total</b>          | <b>871,885</b>                   |

**TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES - June 2012**

Credit Risk Exposure (Table 4, (b)) SAR '000'

| Portfolios                                    | Total Gross Credit Risk Exposure | Average Gross Credit Risk Exposure Over the Period |
|---|----------------------------------|--|
| Sovereigns and central banks:                 | 30,154,752                       | 29,142,696   |
| – SAMA and Saudi Government                   | 24,102,078                       | 23,129,629   |
| – Others                                      | 6,052,674                        | 6,013,067  |
| Multilateral Development Banks (MDBs)         | -                                | -  |
| Public Sector Entities (PSEs)                 | -                                | -  |
| Banks and securities firms                    | 31,006,890                       | 34,097,628   |
| Corporates                                    | 118,781,771                      | 118,208,359  |
| Retail non-mortgages                          | 22,830,168                       | 21,712,317   |
| Small Business Facilities Enterprises (SBFEs) | 730,170                          | 709,591  |
| Mortgages                                     | 5,440,228                        | 5,198,643  |
| – Residential                                 | 5,440,228                        | 5,198,643  |
| Equity  | 1,273,499                        | 1,288,485  |
| Others  | 18,454,574                       | 18,454,638   |
| <b>Total</b>                                  | <b>228,672,052</b>               | <b>228,812,357</b>                                 |

**Notes:**

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 average of current and previous 2 Basel II Regulatory Reports

**TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES - June 2012**
**Geographic Breakdown (Table 4, (c)) SAR '000'**

| Portfolios                                    | Geographic Area    |                         |                   |                   |                 |                  | Total              |
|---|--------------------|-------------------------|-------------------|-------------------|-----------------|------------------|--------------------|
|   | Saudi Arabia       | Other GCC & Middle East | Europe            | North America     | South East Asia | Other Countries  |                    |
| Sovereigns and central banks:                 | 24,102,078         | 1,219,358               | 1,749,314         | 2,836,320         | 30,204          | 217,478          | 30,154,752         |
| - SAMA and Saudi Government                   | 24,102,078         | -                       | -                 | -                 | -               | -                | 24,102,078         |
| - Others                                      | -                  | 1,219,358               | 1,749,314         | 2,836,320         | 30,204          | 217,478          | 6,052,674          |
| Multilateral Development Banks (MDBs)         | -                  | -                       | -                 | -                 | -               | -                | -                  |
| Public Sector Entities (PSEs)                 | -                  | -                       | -                 | -                 | -               | -                | -                  |
| Banks and securities firms                    | 12,701,544         | 1,702,520               | 11,322,240        | 2,592,176         | 760,026         | 1,928,384        | 31,006,890         |
| Corporates                                    | 109,417,342        | 3,774,626               | 900,540           | 4,232,420         | -               | 456,843          | 118,781,771        |
| Retail non-mortgages                          | 22,813,944         | -                       | 16,224            | -                 | -               | -                | 22,830,168         |
| Small Business Facilities Enterprises (SBFEs) | 729,520            | -                       | -                 | -                 | -               | 650              | 730,170            |
| Mortgages                                     | 5,440,228          | -                       | -                 | -                 | -               | -                | 5,440,228          |
| - Residential                                 | 5,440,228          | -                       | -                 | -                 | -               | -                | 5,440,228          |
| Equity  | 1,169,355          | 6,900                   | 23,840            | 60,158            | 2,382           | 10,864           | 1,273,499          |
| Others  | 16,568,668         | 30                      | 106,528           | 1,596,378         | 105,017         | 77,953           | 18,454,574         |
| <b>Total</b>                                  | <b>192,942,679</b> | <b>6,703,434</b>        | <b>14,118,686</b> | <b>11,317,452</b> | <b>897,629</b>  | <b>2,692,172</b> | <b>228,672,052</b> |



**TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES - June 2012**

Industry Sector Breakdown (Table 4, (d)) SAR '000'

| Portfolios                                    | Industry Sector                 |  |                         |                   |                      |   |                           |                   |                                   |                  |                                 |                   | Total              |
|---|---------------------------------|--|-------------------------|-------------------|----------------------|---|---------------------------|-------------------|-----------------------------------|------------------|---------------------------------|-------------------|--------------------|
|   | 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 Communications | Services         | Consumer Loans and Credit Cards | Others            |                    |
| Sovereigns and central banks:                 | 30,154,752                      | -                                      | -                       | -                 | -                    | -   | -                         | -                 | -                                 | -                | -                               | -                 | 30,154,752         |
| - SAMA and Saudi Government                   | 24,102,078                      | -                                      | -                       | -                 | -                    | -   | -                         | -                 | -                                 | -                | -                               | -                 | 24,102,078         |
| - Others                                      | 6,052,674                       | -                                      | -                       | -                 | -                    | -   | -                         | -                 | -                                 | -                | -                               | -                 | 6,052,674          |
| Multilateral Development Banks (MDBs)         | -                               | -                                      | -                       | -                 | -                    | -   | -                         | -                 | -                                 | -                | -                               | -                 | -                  |
| Public Sector Entities (PSEs)                 | -                               | -                                      | -                       | -                 | -                    | -   | -                         | -                 | -                                 | -                | -                               | -                 | -                  |
| Banks and securities firms                    | -                               | 31,006,890                             | -                       | -                 | -                    | -   | -                         | -                 | -                                 | -                | -                               | -                 | 31,006,890         |
| Corporates                                    | -                               | 5,191,953                              | 1,345,582               | 22,943,902        | 3,985,013            | 3,282,791                                   | 24,858,195                | 34,654,153        | 9,483,307                         | 5,860,467        | -                               | 7,176,408         | 118,781,771        |
| Retail non mortgages                          | -                               | -                                      | -                       | -                 | -                    | -   | -                         | -                 | -                                 | -                | 22,830,168                      | -                 | 22,830,168         |
| Small Business Facilities Enterprises (SBEFs) | -                               | -                                      | 114                     | 47,856            | 34                   | 5,412                                       | 229,722                   | 150,718           | 4,706                             | 287,102          | -                               | 4,506             | 730,170            |
| Mortgages                                     | -                               | -                                      | -                       | -                 | -                    | -   | -                         | -                 | -                                 | -                | 5,440,228                       | -                 | 5,440,228          |
| - Residential                                 | -                               | -                                      | -                       | -                 | -                    | -   | -                         | -                 | -                                 | -                | 5,440,228                       | -                 | 5,440,228          |
| Equity  | -                               | 268,357                                | 600                     | 599,359           | 9,228                | 74,246                                      | -                         | 62,963            | 147,662                           | 37,934           | -                               | 73,150            | 1,273,499          |
| Others  | -                               | -                                      | 21,298                  | 441,078           | -                    | -   | 425,238                   | 7,555,138         | 3,234                             | 180,808          | -                               | 9,827,780         | 18,454,574         |
| <b>Total</b>                                  | <b>30,154,752</b>               | <b>36,467,200</b>                      | <b>1,367,594</b>        | <b>24,032,195</b> | <b>3,994,275</b>     | <b>3,362,449</b>                            | <b>25,513,155</b>         | <b>42,422,972</b> | <b>9,638,909</b>                  | <b>6,366,311</b> | <b>28,270,396</b>               | <b>17,081,844</b> | <b>228,672,052</b> |

**TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES - June 2012**
**Residual Contractual Maturity Breakdown (Table 4, (e)) SAR '000'**

| Portfolios                                    | Maturity Breakdown |                   |                   |                   |                   |                   |                   |                   | Total              |
|---|--------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|--------------------|
|   | Less than 8 days   | 8-29 days         | 30-89 days        | 90-179 days       | 180-359 days      | 1-3 years         | 3-5 years         | Over 5 years      |                    |
| Sovereigns and central banks:                 | 8,905,771          | 517,236           | 3,810,679         | 2,170,141         | 4,376,595         | 730,030           | 627,336           | 9,016,964         | 30,154,752         |
| - SAMA and Saudi Government                   | 8,905,771          | 517,236           | 921,451           | 2,156,864         | 4,362,915         | 95,552            | 56,581            | 7,085,708         | 24,102,078         |
| - Others                                      | -                  | -                 | 2,889,228         | 13,277            | 13,680            | 634,478           | 570,755           | 1,931,256         | 6,052,674          |
| Multilateral Development Banks (MDBs)         | -                  | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                  |
| Public Sector Entities (PSEs)                 | -                  | -                 | -                 | -                 | -                 | -                 | -                 | -                 | -                  |
| Banks and securities firms                    | 4,272,816          | 2,993,559         | 5,938,465         | 825,678           | 5,269,850         | 7,804,677         | 1,902,335         | 1,999,510         | 31,006,890         |
| Corporates                                    | 13,953,595         | 10,619,913        | 20,068,034        | 16,496,285        | 14,208,305        | 15,762,408        | 13,254,901        | 14,418,330        | 118,781,771        |
| Retail non-mortgages                          | 150,671            | 8,864             | 12,854            | 34,581            | 218,638           | 3,735,852         | 12,877,340        | 5,791,368         | 22,830,168         |
| Small Business Facilities Enterprises (SBFEs) | 51,367             | 26,122            | 87,749            | 90,490            | 113,608           | 263,703           | 89,399            | 7,732             | 730,170            |
| Mortgages                                     | -                  | 34                | 107               | 408               | 1,375             | 24,371            | 111,799           | 5,302,134         | 5,440,228          |
| - Residential                                 | -                  | 34                | 107               | 408               | 1,375             | 24,371            | 111,799           | 5,302,134         | 5,440,228          |
| Equity  | -                  | -                 | -                 | -                 | -                 | -                 | -                 | 1,273,499         | 1,273,499          |
| Others  | 6,245,072          | 575,453           | 1,158,017         | 998,442           | 1,100,836         | 1,064,019         | 1,598,390         | 5,714,345         | 18,454,574         |
| <b>Total</b>                                  | <b>33,579,292</b>  | <b>14,741,181</b> | <b>31,075,905</b> | <b>20,616,025</b> | <b>25,289,207</b> | <b>29,385,060</b> | <b>30,461,500</b> | <b>43,523,882</b> | <b>228,672,052</b> |

**TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES - June 2012**

| Impaired Loans, Past Due Loans and Allowances (Table 4, (f)) SAR '000' |                  |                |                                |                |         |          |                           |                               |                                  |                    |
|--|------------------|----------------|--------------------------------|----------------|---------|----------|---------------------------|-------------------------------|----------------------------------|--------------------|
| Industry Sector  | Impaired Loans   | Defaulted      | Aging of Past Due Loans (days) |                |         |          | Charges during the period | Charge-offs during the period | Balance at the end of the period | General Allowances |
|  |                  |                | 31-90                          | 91-180         | 181-360 | Over 360 |                           |                               |                                  |                    |
| Government and quasi government  | -                | -              | -                              | -              | -       | -        | -                         | -                             | -                                | -                  |
| Banks and other financial institutions                                 | -                | -              | -                              | -              | -       | -        | -                         | -                             | -                                | -                  |
| Agriculture and fishing  | -                | -              | -                              | -              | -       | -        | -                         | -                             | -                                | -                  |
| Manufacturing  | 180,828          | 875            | 48,670                         | 875            | -       | -        | 11,257                    | 7,044                         | 86,174                           | -                  |
| Mining and quarrying   | -                | -              | -                              | -              | -       | -        | -                         | -                             | -                                | -                  |
| Electricity, water, gas and health services                            | -                | -              | -                              | -              | -       | -        | -                         | -                             | -                                | -                  |
| Building and construction  | 74,778           | 106,410        | 6,918                          | 106,410        | -       | -        | 35,447                    | (15,084)                      | 69,638                           | -                  |
| Commerce   | 1,557,021        | -              | 32,473                         | -              | -       | -        | 439,684                   | (3,500)                       | 949,413                          | -                  |
| Transportation and communication                                       | 966              | -              | -                              | -              | -       | -        | (465)                     | -                             | 499                              | -                  |
| Services   | 20,775           | -              | -                              | -              | -       | -        | 2,118                     | -                             | 13,433                           | -                  |
| Consumer loans and credit cards  | -                | 454,073        | 820,731                        | 454,073        | -       | -        | 185,047                   | (185,047)                     | -                                | -                  |
| Others   | 61,807           | -              | -                              | -              | -       | -        | 1,634                     | -                             | 29,906                           | -                  |
| Portfolio provision  | -                | -              | -                              | -              | -       | -        | -                         | -                             | -                                | 1,072,349          |
| <b>Total</b>   | <b>1,896,175</b> | <b>561,358</b> | <b>908,792</b>                 | <b>561,358</b> | -       | -        | <b>674,722</b>            | <b>(196,587)</b>              | <b>1,149,063</b>                 | <b>1,072,349</b>   |

**Definitions:** \* 'Defaulted' are Loans that are Past Due over 90 days, but not yet Impaired

\* 'Impaired Loans' are loans with Specific Provisions

**TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES - June 2012**

**Impaired Loans, Past Due Loans And Allowances (Table 4, (g)) SAR '000'**

| Geographic Area         | Impaired Loans   | Aging of Past Due Loans (days) |                |          |          | Specific Allowances | General Allowances |
|-------------------------|------------------|--------------------------------|----------------|----------|----------|---------------------|--------------------|
|                         |                  | 31-90                          | 91-180         | 181-360  | Over 360 |                     |                    |
| Saudi Arabia            | 1,896,175        | 908,792                        | 561,358        | -        | -        | 1,149,063           | 1,072,349          |
| Other GCC & Middle East | -                | -                              | -              | -        | -        | -                   | -                  |
| Europe                  | -                | -                              | -              | -        | -        | -                   | -                  |
| North America           | -                | -                              | -              | -        | -        | -                   | -                  |
| South East Asia         | -                | -                              | -              | -        | -        | -                   | -                  |
| Others countries        | -                | -                              | -              | -        | -        | -                   | -                  |
| <b>Total</b>            | <b>1,896,175</b> | <b>908,792</b>                 | <b>561,358</b> | <b>-</b> | <b>-</b> | <b>1,149,063</b>    | <b>1,072,349</b>   |

**TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES - June 2012**

**Reconciliation Of Changes In The Allowances For Loan Impairment (Table 4, (h)) SAR '000'**

| Particulars  | Specific Allowances | General Allowances |
|--|---------------------|--------------------|
| Balance, beginning of the year                             | 926,195             | 1,072,349          |
| Charge-offs taken against the allowances during the period | (196,587)           | -                  |
| Amounts set aside (or reversed) during the period          | 674,722             | -                  |
| Other adjustments:   | -                   | -                  |
| - exchange rate differences                                | -                   | -                  |
| - business combinations                                    | -                   | -                  |
| - acquisitions and disposals of subsidiaries               | -                   | -                  |
| - etc.   | (255,267)           | -                  |
| Transfers between allowances                               | -                   | -                  |
| <b>Balance, end of the year</b>                            | <b>1,149,063</b>    | <b>1,072,349</b>   |

**Note:** Charge-offs and recoveries have been recorded directly to the income statement.

' other movements' represents write-offs that have been charged to P&L in previous years

**TABLE 5 (STA): CREDIT RISK: DISCLOSURES FOR PORTFOLIOS  
SUBJECT TO THE STANDARDIZED APPROACH - June 2012**

**Allocation Of Exposures To Risk Buckets (Table 5, (b)) SAR '000'**

| Particulars                                   | Risk Buckets      |                  |          |                   |                   |                    |                  |                    | Unrated            | Deducted |
|---|-------------------|------------------|----------|-------------------|-------------------|--------------------|------------------|--------------------|--------------------|----------|
|   | 0%                | 20%              | 35%      | 50%               | 75%               | 100%               | 150%             | Other risk weights |                    |          |
| Sovereigns and central banks:                 | 29,727,123        | 427,531          | -        | -                 | -                 | -                  | -                | -                  | -                  | -        |
| - SAMA and Saudi Government                   | 24,101,980        | -                | -        | -                 | -                 | -                  | -                | -                  | -                  | -        |
| - Others                                      | 5,625,143         | 427,531          | -        | -                 | -                 | -                  | -                | -                  | -                  | -        |
| Multilateral Development Banks (MDBs)         | -                 | -                | -        | -                 | -                 | -                  | -                | -                  | -                  | -        |
| Public Sector Entities (PSEs)                 | -                 | -                | -        | -                 | -                 | -                  | -                | -                  | -                  | -        |
| Banks and securities firms                    | 409,166           | 3,637,356        | -        | 26,930,282        | -                 | 27,654             | 2,432            | -                  | -                  | -        |
| Corporates                                    | -                 | 478,408          | -        | 1,267,373         | -                 | 114,668,776        | 2,361            | -                  | 111,756,849        | -        |
| Retail non-mortgages                          | -                 | -                | -        | -                 | 22,829,835        | -                  | -                | -                  | 22,829,835         | -        |
| Small Business Facilities Enterprises (SBFEs) | -                 | -                | -        | -                 | 473,146           | -                  | -                | -                  | 471,655            | -        |
| Mortgages                                     | -                 | -                | -        | -                 | -                 | 5,440,228          | -                | -                  | 5,440,228          | -        |
| - Residential                                 | -                 | -                | -        | -                 | -                 | 5,440,228          | -                | -                  | 5,440,228          | -        |
| Equity  | -                 | -                | -        | -                 | -                 | 1,273,499          | -                | -                  | 1,273,499          | -        |
| Others  | 3,124,661         | 951              | -        | -                 | -                 | 14,106,951         | 1,186,787        | -                  | 15,418,146         | -        |
| <b>Total</b>                                  | <b>33,260,950</b> | <b>4,544,246</b> | <b>-</b> | <b>28,197,655</b> | <b>23,302,981</b> | <b>135,517,108</b> | <b>1,191,580</b> | <b>-</b>           | <b>157,190,212</b> | <b>-</b> |

*Note: Exposure amounts are after applying 'risk mitigants' where applicable.*

**TABLE 7 (STA): CREDIT RISK MITIGATION (CRM): DISCLOSURES FOR STANDARDIZED APPROACH - June 2012**

| Credit Risk Exposure Covered By CRM (Table 7, (b) and (c)) SAR '000' |                               |                                 |
|--|-------------------------------|---------------------------------|
| Portfolios   | Covered by                    |                                 |
|  | Eligible Financial Collateral | Guarantees \ Credit Derivatives |
| Sovereigns and central banks:  | 98                            | -                               |
| - SAMA and Saudi Government  | 98                            |                                 |
| - Others   | -                             |                                 |
| Multilateral Development Banks (MDBs)                                | -                             |                                 |
| Public Sector Entities (PSEs)  | -                             |                                 |
| Banks and securities firms   | -                             |                                 |
| Corporates   | 2,331,457                     | 33,329                          |
| Retail non-mortgages   | 331                           |                                 |
| Small Business Facilities Enterprises (SBFEs)                        | 257,025                       |                                 |
| Mortgages  | -                             | -                               |
| - Residential  | -                             |                                 |
| Equity   | -                             |                                 |
| Others   | 35,292                        |                                 |
| <b>Total</b>   | <b>2,624,203</b>              | <b>33,329</b>                   |

**TABLE 10: MARKET RISK: DISCLOSURES FOR BANKS USING THE STANDARDIZED APPROACH - June 2012**

| Level Of Market Risks In Terms Of Capital Requirements (Table 10, (b)) SAR '000' |                    |                      |                       |                |        |
|--|--------------------|----------------------|-----------------------|----------------|--------|
|  | Interest Rate Risk | Equity Position Risk | Foreign Exchange Risk | Commodity Risk | Total  |
| Standardised approach  | 1,066              | -                    | 98,881                | -              | 99,947 |



**TABLE 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS - June 2012**

| Value Of Investments (Table 13, (b)) SAR '000' |   |            |   |            |  |
|--|---|------------|---|------------|--|
|  | Un-quoted Investments                         |            | Quoted Investments                            |            |  |
|  | Value Disclosed<br>in Financial<br>Statements | Fair Value | Value Disclosed<br>in Financial<br>Statements | Fair Value | Publicly Quoted Share Values (if<br>materially different from fair<br>value) |
| Investments                                    | 149,535                                       | 149,535    | 1,123,964                                     | 1,123,964  | n/a  |

**TABLE 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS - June 2012**

Types And Nature of Investments (Table 13, (c)) SAR '000'

| <b>Investments</b>                          | <b>Publicly Traded</b> | <b>Privately Held</b> |
|---|------------------------|-----------------------|
| Government and quasi government             | -                      | -                     |
| Banks and other financial institutions      | 241,188                | 27,169                |
| Agriculture and fishing                     | -                      | 600                   |
| Manufacturing                               | 599,359                | -                     |
| Mining and quarrying                        | 9,228                  | -                     |
| Electricity, water, gas and health services | 1,278                  | 72,968                |
| Building and construction                   | -                      | -                     |
| Commerce                                    | 62,963                 | -                     |
| Transportation and communication            | 147,662                | -                     |
| Services                                    | -                      | 37,934                |
| Others                                      | 62,286                 | 10,864                |
| <b>Total</b>                                | <b>1,123,964</b>       | <b>149,535</b>        |

**TABLE 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS - June 2012**

**Gains / Losses Etc. (Table 13, (d) and (e)) SAR '000'**

| <b>Particulars</b>   | <b>Amount</b> |
|--|---------------|
| Cumulative realized gains (losses) arising from sales and liquidations in the reporting period | 6,452         |
| Total unrealized gains (losses)  | 133,953       |
| Total latent revaluation gains (losses)*   | N/A           |
| Unrealized gains (losses) included in Capital  | 110,837       |
| Latent revaluation gains (losses) included in Capital*   | N/A           |

*\*Not applicable to KSA to date*

**TABLE 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS - June 2012**

Capital Requirements (Table 13, (f)) SAR '000'

| Equity grouping                             | Capital Requirements |
|---|----------------------|
| Government and quasi government             | -                    |
| Banks and other financial institutions      | 21,469               |
| Agriculture and fishing                     | 48                   |
| Manufacturing                               | 47,949               |
| Mining and quarrying                        | 738                  |
| Electricity, water, gas and health services | 5,940                |
| Building and construction                   | -                    |
| Commerce                                    | 5,037                |
| Transportation and communication            | 11,813               |
| Services                                    | 3,035                |
| Others                                      | 5,852                |
| <b>Total</b>                                | <b>101,881</b>       |

**TABLE 14: INTEREST RATE RISK IN THE BANKING BOOK (IRRBB) - June 2012**

200bp Interest Rate Shocks for currencies with more than 5% of Assets or Liabilities (Table 14, (b))

|                       | SAR 000's          |
|-----------------------|--------------------|
| Rate Shocks           | Change in Earnings |
| Upward rate shocks:   |                    |
| SAR +200bp            | 119,811            |
| USD +200bp            | (50,368)           |
| Downward rate shocks: |                    |
| SAR-200bp             | (122,654)          |
| USD-200bp             | (14,472)           |
|                       |                    |