



Pillar 3

Quantitative Disclosures

30 June 2013

TABLE 2: CAPITAL STRUCTURE
Balance sheet - Step 1 (Table 2(b))

All figures are in SAR'000

| | Balance sheet in Published financial statements (C) | Adjustment of banking associates / other entities (*) (D) | Under regulatory scope of consolidation (E) |
|--|---|---|--|
| Assets | | | |
| Cash and balances at central banks | 5,190,882 | - | 5,190,882 |
| Due from banks and other financial institutions | 6,060,209 | - | 6,060,209 |
| Investments, net | 9,863,082 | - | 9,863,082 |
| Loans and advances, net | 33,311,965 | - | 33,311,965 |
| Debt securities | - | - | - |
| Trading assets | - | - | - |
| Investment in associates | - | - | - |
| Derivatives | - | - | - |
| Goodwill | - | - | - |
| Other intangible assets | - | - | - |
| Other Real Estate, net | 674,386 | - | 674,386 |
| Property and equipment, net | 492,443 | - | 492,443 |
| Prepayments and accrued income | - | - | - |
| Other assets | 658,447 | - | 658,447 |
| Total assets | 56,251,414 | - | 56,251,414 |
| Liabilities | | | |
| Due to Banks and other financial institutions | 3,967,660 | - | 3,967,660 |
| Items in the course of collection due to other banks | - | - | - |
| Customer deposits | 45,197,774 | - | 45,197,774 |
| Trading liabilities | - | - | - |
| Debt securities in issue | 1,000,000 | - | 1,000,000 |
| Derivatives | - | - | - |
| Retirement benefit liabilities | - | - | - |
| Taxation liabilities | - | - | - |
| Accruals and deferred income | - | - | - |
| Borrowings | - | - | - |
| Other liabilities | 708,016 | - | 708,016 |
| Subtotal | 50,873,450 | - | 50,873,450 |
| Paid up share capital | 3,000,000 | - | 3,000,000 |
| Statutory reserves | 1,599,500 | - | 1,599,500 |
| General reserves | 68,000 | - | 68,000 |
| Other reserves | 10,134 | - | 10,134 |
| Retained earnings | 700,330 | - | 700,330 |
| Minority Interest | - | - | - |
| Proposed dividends | - | - | - |
| Total liabilities and equity | 56,251,414 | - | 56,251,414 |

TABLE 2: CAPITAL STRUCTURE
Balance sheet - Step 2 (Table 2(c))

All figures are in SAR'000

| | Balance sheet in Published financial statements (C) | Adjustment of banking associates / other entities (D) | Under regulatory scope of consolidation (E) | Reference |
|---|---|---|---|-----------|
| Assets | | | | |
| Cash and balances at central banks | 5,190,882 | - | 5,190,882 | |
| Due from banks and other financial institutions | 6,060,209 | - | 6,060,209 | |
| Investments, net | 9,863,082 | - | 9,863,082 | |
| of which Investments in the capital of banking, financial and insurance entities that where the bank does not own more than 10% of the issued common share capital of the entity | 781,771 | - | 781,771 | A |
| Loans and advances, net | 33,311,965 | - | 33,311,965 | |
| of which Collective provisions | 535,399 | - | 535,399 | B |
| Debt securities | - | - | - | |
| Equity shares | - | - | - | |
| Investment in associates | - | - | - | |
| Derivatives | - | - | - | |
| Goodwill | - | - | - | |
| Other intangible assets | - | - | - | |
| Other Real Estate, net | 674,386 | - | 674,386 | |
| Property and equipment, net | 492,443 | - | 492,443 | |
| Prepayments and accrued income | - | - | - | |
| Other assets | 658,447 | - | 658,447 | |
| Total assets | 56,251,414 | - | 56,251,414 | |
| Liabilities | | | | |
| Due to Banks and other financial institutions | 3,967,660 | - | 3,967,660 | |
| Items in the course of collection due to other banks | - | - | - | |
| Customer deposits | 45,197,774 | - | 45,197,774 | |
| Trading liabilities | - | - | - | |
| Debt securities in issue | 1,000,000 | - | 1,000,000 | |
| of which Tier 2 capital instruments subject to phase-out | 1,000,000 | - | 1,000,000 | C |
| Derivatives | - | - | - | |
| Retirement benefit liabilities | - | - | - | |
| Taxation liabilities | - | - | - | |
| Accruals and deferred income | - | - | - | |
| Borrowings | - | - | - | |
| Other liabilities | 708,016 | - | 708,016 | |
| Subtotal | 50,873,450 | - | 50,873,450 | |
| Paid up share capital | 3,000,000 | - | 3,000,000 | |
| of which amount eligible for CET1 | 3,000,000 | - | 3,000,000 | D |
| of which amount eligible for AT1 | - | - | - | E |
| Statutory reserves | 1,599,500 | - | 1,599,500 | F |
| General reserves | 68,000 | - | 68,000 | G |
| Other reserves | 10,134 | - | 10,134 | H |
| of which cash flow hedge reserve | (9,729) | - | (9,729) | I |
| Retained earnings | 700,330 | - | 700,330 | J |
| Minority Interest | - | - | - | |
| Proposed dividends | - | - | - | |
| Total liabilities and equity | 56,251,414 | - | 56,251,414 | |

| 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 | | |
| All figures are in SAR'000 | | |

| | | Components of regulatory capital reported by the bank | Amounts 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 |
|---|--|---|--|--|
| (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 | 3,000,000 | | D |
| 2 | Retained earnings | 700,330 | | J |
| 3 | Accumulated other comprehensive income (and other reserves) | 1,677,634 | | F + G + H |
| 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 | 5,377,964 | | |
| Common Equity Tier 1 capital: Regulatory adjustments | | | | |
| 7 | Prudential valuation adjustments | - | | |
| 8 | Goodwill (net of related tax liability) | - | | |
| 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 | 9,729 | | I |
| 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) | (40,648) | | A |
| 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 | (30,919) | | |
| 29 | Common Equity Tier 1 capital (CET1) | 5,347,045 | | |
| 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: (INSERT NAME OF ADJUSTMENT) | - | | |
| | 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) | 5,347,045 | | |

| 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 | |
| All figures are in SAR'000 | |

| | 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 | 900,000 | C |
| 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 | 535,399 | B |
| 51 | Tier 2 capital before regulatory adjustments | 1,435,399 | |
| Tier 2 capital: regulatory adjustments | | | |
| 52 | Investments in own Tier 2 instruments | - | |
| 53 | Reciprocal cross-holdings in Tier 2 instruments | - | |
| 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) | (202,353) | A |
| 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 | (202,353) | |
| 58 | Tier 2 capital (T2) | 1,233,046 | |
| 59 | Total capital (TC = T1 + T2) | 6,580,091 | |
| | RISK WEIGHTED ASSETS IN REPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT | - | |
| | OF WHICH: [INSERT NAME OF ADJUSTMENT] | - | |
| | OF WHICH: ... | - | |
| 60 | Total risk weighted assets | 44,655,318 | |
| Capital ratios | | | |
| 61 | Common Equity Tier 1 (as a percentage of risk weighted assets) | 11.97% | |
| 62 | Tier 1 (as a percentage of risk weighted assets) | 11.97% | |
| 63 | Total capital (as a percentage of risk weighted assets) | 14.74% | |
| 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) | 0% | |
| 65 | of which: capital conservation buffer requirement | 0% | |
| 66 | of which: bank specific countercyclical buffer requirement | 0% | |
| 67 | of which: G-SIB buffer requirement | 0% | |
| 68 | Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) | 11.97% | |
| 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 | 538,769 | |
| 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) | 535,399 | B |
| 77 | Cap on inclusion of provisions in Tier 2 under standardised approach | 535,399 | |
| 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 | 900,000 | C |
| 85 | Amount excluded from T2 due to cap (excess over cap after redemptions and maturities) | 100,000 | C |

TABLE 2: CAPITAL STRUCTURE

Main features template of regulatory capital instruments - (Table 2(e))

| | | | |
|----|---|------------------------------------|--|
| 1 | Issuer | Bank Aljazira | Bank Aljazira |
| 2 | Unique identifier (e.g. CUSPIN, ISIN or Bloomberg identifier for private placement) | SA0007879055 | Bank Aljazira Sukuk |
| 3 | Governing law(s) of the instrument | Law of the Kingdom of Saudi Arabia | Law of the Kingdom of Saudi Arabia |
| | Regulatory treatment | | |
| 4 | Transitional Basel III rules | Common Equity Tier 1 | Tier 2 Capital |
| 5 | Post-transitional Basel III rules | Common Equity Tier 1 | Ineligible |
| 6 | Eligible at solo/group/group&solo | Group & Solo | Group & Solo |
| 7 | Instrument type | Paid-up Share Capital | Subordinated Sukuk |
| 8 | Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date) | SAR 3,000 million | SAR 900 million |
| 9 | Par value of instrument | SAR 3,000 million | SAR 1,000 million |
| 10 | Accounting classification | Shareholders' equity | Liability – amortised cost |
| 11 | Original date of issuance | 27-Jul-1976 | 29-Mar-2011 |
| 12 | Perpetual or dated | Perpetual | Dated |
| 13 | Original maturity date | No maturity | 29 March 2021 |
| 14 | Issuer call subject to prior supervisory approval | No | Yes |
| 15 | Option call date, contingent call dates and redemption amount | NA | 29-Mar-2016 |
| 16 | Subsequent call dates if applicable | NA | Anytime after above date |
| | Coupons / dividends | | |
| 17 | Fixed or Floating dividend/coupon | NA | Floating |
| 18 | Coupon rate and any related index | NA | SIBOR + 170 bps |
| 19 | Existence of a dividend stopper | NA | No |
| 20 | Fully discretionary, partially discretionary or mandatory | Fully discretionary | Mandatory |
| 21 | Existence of step up or other incentive to redeem | No | Yes |
| 22 | Non cumulative or cumulative | Non-Cumulative | Non-Cumulative |
| 23 | Convertible or non-convertible | Nonconvertible | Nonconvertible |
| 24 | If convertible, conversion trigger (s) | NA | NA |
| 25 | If convertible, fully or partially | NA | NA |
| 26 | If convertible, conversion rate | NA | NA |
| 27 | If convertible, mandatory or optional conversion | NA | NA |
| 28 | If convertible, specify instrument type convertible into | NA | NA |
| 29 | If convertible, specify issuer of instrument it converts into | NA | NA |
| 30 | Write-down feature | No | No |
| 31 | If write-down, write-down trigger (s) | NA | NA |
| 32 | If write-down, full or partial | NA | NA |
| 33 | If write-down, permanent or temporary | NA | NA |
| 34 | If temporary writedown, description of the write-up mechanism | NA | NA |
| 35 | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | None | Paid-up Share Capital |
| 36 | Non-compliant transitioned features | No | Yes |
| 37 | If yes, specify non-compliant features | NA | Presence of call option with step-up margin of 550 bps |

(SR 000's)

| TABLE 3: CAPITAL ADEQUACY | | | |
|---|---------------------|-------------------|----------------------|
| Amount of Exposures Subject To Standardized Approach of Credit Risk and related Capital Requirements (TABLE 3, (b)) | | | |
| Portfolios | Amount of exposure* | RWA | Capital requirements |
| Sovereigns and central banks: | | | |
| SAMA and Saudi Government | 8,636,400 | - | - |
| Others | 402,151 | 4,474 | 358 |
| Multilateral Development Banks | - | - | - |
| Public Sector Entities | 1,445,333 | 289,067 | 23,125 |
| Banks and securities firms | 7,269,638 | 2,658,770 | 212,702 |
| Corporates | 21,284,595 | 21,264,527 | 1,701,162 |
| Retail non-mortgages | 10,070,583 | 7,792,890 | 623,431 |
| Small Business Facilities Enterprises | 13,293 | 9,970 | 798 |
| Mortgages | | | |
| Residential | 3,289,381 | 3,287,789 | 263,023 |
| Commercial | - | - | - |
| Securitized assets | - | - | - |
| Equity | 98,205 | 98,205 | 7,856 |
| Others | 2,893,992 | 1,758,181 | 140,654 |
| Total | 55,403,571 | 37,163,873 | 2,973,109 |

*The above table includes the on-balance sheets exposure after applying the credit conversion factor and deducting the provisions, without adjusting the collaterals.

(SR 000's)

| 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 | 67,549 | 70,714 | 11,997 | - | 150,260 |
| Internal models approach | n/a | n/a | n/a | n/a | - |

The market risk capital requirements is determined under the Standardized Approach for Market Risk as per the related SAMA guidelines.

(SR 000's)

| TABLE 3: CAPITAL ADEQUACY | |
|--|----------------------|
| Capital Requirements for Operational Risk (Table 3, (e)) | |
| Particulars | Capital requirement* |
| | |
| • Basic indicator approach*; | 192,991 |
| • Standardized approach; | - |
| • Alternate standardized approach; | - |
| • Advanced measurement approach (AMA). | - |
| Total | 192,991 |

* Bank Aljazira is currently using the Basic Indicator Approach to determine its capital requirements for operational risk.

| TABLE 3: CAPITAL ADEQUACY | | |
|--|---------------------|----------------------|
| Capital Adequacy Ratios (TABLE 3, (f)) | | |
| Particulars | Total capital ratio | Tier 1 capital ratio |
| Top consolidated level | 14.74% | 11.97% |

(SR 000's)

| TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES | | |
|---|------------------------------|---|
| Credit Risk Exposure (Table 4, (b)) | | |
| Portfolios | Total credit risk exposure * | Average gross credit risk exposure over the period ^Ω |
| Sovereigns and central banks: | | |
| SAMA and Saudi Government | 8,636,400 | 9,211,106 |
| Others | 402,151 | 480,872 |
| Multilateral Development Banks (MDBs) | 6,740 | 16,682 |
| Public Sector Entities | 1,589,500 | 1,529,889 |
| Banks & Securities Firm Exposure | 7,553,319 | 5,450,208 |
| Corporates | 23,955,761 | 22,532,315 |
| Retail Non-Mortgages | 10,234,856 | 9,922,092 |
| Small Business Facilities Enterprises (SBFE's) | 16,059 | 17,753 |
| Mortgages: | | |
| Residential Mortgages | 3,289,456 | 3,009,935 |
| Commercial | - | - |
| Securitized assets | - | - |
| Equities | 98,205 | 210,437 |
| Others | 2,900,996 | 3,194,813 |
| Gross Credit Exposure | 58,683,443 | 55,576,102 |

*Total gross credit risk exposures equals on-balance sheet, off-balance sheet after application of credit conversion factor and derivatives at their credit equivalent values.

^Ω Average gross credit risk exposure over the period represents quarterly average of credit exposures of current and previous three quarters.

(SR 000's)

| 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 | Other countries | Total |
| Sovereigns and central banks: | | | | | | | |
| SAMA and Saudi Government | 8,636,400 | - | - | - | - | - | 8,636,400 |
| Others | 1,075 | 321,604 | - | - | - | 79,472 | 402,151 |
| Multilateral Development Banks (MDBs) | 5,628 | - | 1,112 | - | - | - | 6,740 |
| Public Sector Entities | 1,445,333 | - | - | - | - | 144,167 | 1,589,500 |
| Banks & Securities Firm Exposure | 4,851,086 | 1,609,763 | 148,920 | 928,151 | 871 | 14,528 | 7,553,319 |
| Corporate | 23,398,126 | 17,107 | - | - | 75,556 | 464,972 | 23,955,761 |
| Retail Non-Mortgages | 10,234,856 | - | - | - | - | - | 10,234,856 |
| Small Business Facilities Enterprises (SBFEs) | 16,059 | - | - | - | - | - | 16,059 |
| Mortgages | | | | | | | |
| Residential | 3,289,456 | - | - | - | - | - | 3,289,456 |
| Commercial | - | - | - | - | - | - | - |
| Securitized assets | - | - | - | - | - | - | - |
| Equities | 93,186 | 188 | - | 4,831 | - | - | 98,205 |
| Others | 2,897,882 | 3,114 | - | - | - | - | 2,900,996 |
| TOTAL | 54,869,087 | 1,951,776 | 150,032 | 932,982 | 76,427 | 703,139 | 58,683,443 |

It can be observed from the above table that 94% of the BAJ Portfolio is concentrated in Saudi Arabia. This is the result of the BAJ overall business strategy.

(SR 000's)

| 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 | 1,500,000 | 4,859,985 | - | - | - | - | - | - | - | - | - | 2,276,415 | 8,636,400 |
| Others | 56,250 | 252,064 | - | 92,761 | - | - | - | - | - | - | - | 1,076 | 402,151 |
| Multilateral Development Banks | - | 6,740 | - | - | - | - | - | - | - | - | - | - | 6,740 |
| Public Sector Entities | 1,439,500 | - | - | - | 5,833 | - | - | - | - | - | - | 144,167 | 1,589,500 |
| Banks & Securities Firm Exposure | 57,870 | 6,745,195 | - | - | - | - | - | - | - | - | - | 750,254 | 7,553,319 |
| Corporates | 334,400 | 1,089,071 | 104,473 | 6,769,821 | 642,718 | - | 1,297,224 | 8,242,427 | 304,739 | 468,905 | 1,216 | 4,700,767 | 23,955,761 |
| Retail Non-Mortgages | - | 40 | - | 104,950 | - | 1 | 138,159 | 452,215 | 6,725 | 9,551 | 4,969,337 | 4,553,878 | 10,234,856 |
| Small Business Facilities Enterprises (SBFE's) | - | - | - | - | - | - | 5,772 | 8,735 | - | - | - | 1,552 | 16,059 |
| Mortgages | | | | | | | | | | | | | |
| Residential | - | - | - | - | - | - | - | 1,337 | - | - | 67,885 | 3,220,234 | 3,289,456 |
| Commercial | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Securitized assets | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Equities | - | - | - | - | - | - | - | - | - | - | - | 98,205 | 98,205 |
| Others | - | 604 | - | - | - | - | 1,914 | 40,917 | - | 26,638 | (166,084) | 2,997,007 | 2,900,996 |
| TOTAL | 3,388,020 | 12,953,699 | 104,473 | 6,967,532 | 648,551 | 1 | 1,443,069 | 8,745,631 | 311,464 | 505,094 | 4,872,354 | 18,743,555 | 58,683,443 |

(SR 000's)

| 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 | Total |
| Sovereigns and central banks: | | | | | | | | | |
| SAMA and Saudi Government | 4,388,400 | - | - | 783,000 | 1,050,000 | 915,000 | - | 1,500,000 | 8,636,400 |
| Others | 53,314 | 4,474 | - | - | 74,998 | - | 56,250 | 213,115 | 402,151 |
| Multilateral Development Banks | 6,740 | - | - | - | - | - | - | - | 6,740 |
| Public Sector Entities | - | - | - | - | - | 144,167 | 117,000 | 1,328,333 | 1,589,500 |
| Banks & Securities Firm Exposure | 2,356,477 | 2,851,928 | 153,790 | 5,229 | 533,766 | 124,737 | 788,884 | 738,508 | 7,553,319 |
| Corporate | 3,343,724 | 1,376,724 | 63,462 | 4,576,940 | 3,474,244 | 5,053,206 | 1,757,374 | 4,310,087 | 23,955,761 |
| Retail Non-Mortgages | 380,873 | 22,155 | 668 | 245,708 | 254,974 | 790,996 | 836,367 | 7,703,115 | 10,234,856 |
| Small Business Facilities Enterprises (SBFE's) | 7,297 | 3,180 | - | 3,582 | 2,000 | - | - | - | 16,059 |
| Mortgages | | | | | | | | | |
| Residential | 75 | 26 | - | 39 | - | 45,939 | 55,028 | 3,188,349 | 3,289,456 |
| Commercial | - | - | - | - | - | - | - | - | - |
| Securitized assets | - | - | - | - | - | - | - | - | - |
| Equities | 98,205 | - | - | - | - | - | - | - | 98,205 |
| Other Assets | 2,831,402 | - | - | 300 | 603 | 1,661 | 27,974 | 39,056 | 2,900,996 |
| TOTAL | 13,466,507 | 4,258,487 | 217,920 | 5,614,798 | 5,390,585 | 7,075,706 | 3,638,877 | 19,020,563 | 58,683,443 |

(SR 000's)

| 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 | Gross charges during the period | Charge-offs during the period | Balance at the end of the period | |
| Government and quasi government | - | - | - | - | - | - | - | - | - | 7,603 |
| Banks and other financial institutions | - | - | - | - | - | - | - | - | - | 24,332 |
| Agriculture and fishing | - | - | - | - | - | - | - | - | - | 1,516 |
| Manufacturing | 55,489 | 55,489 | - | - | - | 55,489 | - | - | 56,974 | 93,823 |
| Mining and quarrying | - | - | - | - | - | - | - | - | - | 10,294 |
| Electricity, water, gas and health services | - | - | - | - | - | - | - | 16,744 | - | - |
| Building and construction | 82,596 | 103,605 | - | - | 15,010 | 88,595 | - | 2,155 | 85,391 | 87,951 |
| Commerce | 661,532 | 661,532 | - | - | 2,752 | 658,780 | 2,238 | 4,947 | 653,023 | 45,118 |
| Transportation and communication | - | - | - | - | - | - | - | - | - | 4,662 |
| Services | 57,560 | 57,228 | - | - | - | 57,228 | - | - | 32,617 | 6,720 |
| Consumer loans and credit cards | 180,699 | 180,698 | 100,688 | 75,044 | 31,101 | 74,553 | 60,925 | 28,805 | 86,609 | 188,411 |
| Others | 14,318 | 15,675 | - | 7,551 | 6,463 | 1,661 | 50 | 11 | 6,033 | 64,969 |
| TOTAL | 1,052,194 | 1,074,227 | 100,688 | 82,595 | 55,326 | 936,306 | 63,213 | 52,662 | 920,647 | 535,399 |

* Defaulted loans represent all loans which are 90 days or more past due and includes impaired loans.

** Loans overdue for 90 days or less are neither considered as impaired nor defaulted and therefore are part of performing portfolio.

(SR 000's)

| 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 | 1,052,194 | 100,688 | 82,595 | 55,326 | 936,306 | 920,647 | 535,399 |
| Other GCC & Middle East | - | - | - | - | - | - | - |
| Europe | - | - | - | - | - | - | - |
| North America | - | - | - | - | - | - | - |
| South East Asia | - | - | - | - | - | - | - |
| Other countries | - | - | - | - | - | - | - |
| TOTAL | 1,052,194 | 100,688 | 82,595 | 55,326 | 936,306 | 920,647 | 535,399 |

(SR 000's)

| RECONCILIATION OF CHANGES IN THE ALLOWANCES FOR LOANS IMPAIRMENT TABLE (4 (h)) | | |
|---|------------------------|-----------------------|
| | Specific allowances | General allowances |
| Balance, beginning of the period | 910,097 | 467,673 |
| Charge-offs taken against the allowances during the period | (52,662) | - |
| Amounts set aside (or reversed) during the period | 63,212 | 67,726 |
| Other adjustments: | - | - |
| - exchange rate differences | - | - |
| - business combinations | - | - |
| - acquisitions and disposals of subsidiaries, etc | - | - |
| Transfers between allowances | - | - |
| Balance, end of the period | 920,647 | 535,399 |

- Charge-offs and recoveries that have been recorded directly to the income statement are SAR 8.3 million and SAR 44.3 million respectively.

(SR 000's)

| 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% | Other risk weights | Unrated | |
| Sovereigns and central banks: | | | | | | | | | | |
| SAMA and Saudi Government | 8,636,400 | - | - | - | - | - | - | - | - | - |
| Others | 397,677 | - | - | - | - | 4,474 | - | - | 80,547 | - |
| Multilateral Development Banks (MDBs) | - | - | - | 6,740 | - | - | - | - | 5,628 | - |
| Public Sector Entities (PSEs) | - | 1,445,333 | - | 144,167 | - | - | - | - | 150,000 | - |
| Banks and securities firms | - | 4,087,146 | - | 2,981,714 | - | 484,459 | - | - | 1,111,006 | 202,353 |
| Corporates | - | - | - | - | - | 23,829,186 | - | - | 23,829,186 | - |
| Retail non-mortgages | - | - | - | - | 9,070,426 | 1,071,624 | - | - | 10,142,050 | - |
| Small Business Facilities Enterprises (SBFE's) | - | - | - | - | 15,334 | - | - | - | 15,334 | - |
| Mortgages | | | | | | | | | | |
| Residential | - | - | - | - | - | 3,287,789 | - | - | 3,287,789 | - |
| Commercial | - | - | - | - | - | - | - | - | - | - |
| Securitized assets | - | - | - | - | - | - | - | - | - | - |
| Equity | - | - | - | - | - | 98,205 | - | - | - | 40,648 |
| Others | 1,165,764 | - | - | 3,112 | 2 | 1,671,458 | 58,876 | - | 2,899,212 | - |
| TOTAL | 10,199,841 | 5,532,479 | - | 3,135,733 | 9,085,762 | 30,447,195 | 58,876 | - | 41,520,752 | 243,001 |

* Amounts reported above are net of Credit Risk Mitigation where applicable.

(SR 000's)

| 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 | - | - |
| Public Sector Entities | - | - |
| Banks & Securities Firm Exposure | - | - |
| Corporate | 126,575 | - |
| Retail Non-Mortgages | 92,805 | - |
| Small Business Facilities Enterprises | 725 | - |
| Mortgages | | |
| Residential | 1,667 | - |
| Commercial | - | - |
| Securitized assets | - | - |
| Equities | - | - |
| Other | 1,784 | - |
| TOTAL | 223,556 | - |

| 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 | 147,562 |
| Netting Benefits* | - |
| Netted Current Credit Exposure* | - |
| Collateral held: | |
| -Cash | - |
| -Government securities | - |
| -Others | - |
| Exposure amount (under the applicable method) | |
| -Internal Models Method (IMM) | n/a |
| -Current Exposure Method (CEM) | 318,692 |
| Notional value of credit derivative hedges | - |
| Current credit exposure (by type of credit exposure): | |
| -Interest rate contracts | 138,236 |
| -FX contracts | 8,510 |
| -Equity contracts | - |
| -Credit derivatives | - |
| -Commodity/other contracts | 816 |

| 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 | - | - | - | - |
| Collateralized bond obligations | - | - | - | - |
| Collateralized loan obligations | - | - | - | - |
| Others | - | - | - | - |
| Total | - | - | - | - |

| TABLE 9 (g)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH | | |
|---|-----------------------|-----------|
| Outstanding exposures securitized by the bank as an originator or purchaser | | |
| Exposure type | Outstanding exposures | |
| | Traditional | Synthetic |
| Credit cards | - | - |
| Home equity loans | - | - |
| Commercial loans | - | - |
| Automobile loans | - | - |
| Small business loans | - | - |
| Equipment leases | - | - |
| Others | - | - |

| TABLE 9 (g)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH | | |
|--|-----------------------|-----------|
| Outstanding exposures securitized by the bank as a sponsor | | |
| Exposure type | Outstanding exposures | |
| | Traditional | Synthetic |
| Credit cards | - | - |
| Home equity loans | - | - |
| Commercial loans | - | - |
| Automobile loans | - | - |
| Small business loans | - | - |
| Equipment leases | - | - |
| Others | - | - |

| TABLE 9 (h)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH | | |
|---|--|--|
| Outstanding exposures securitized by the bank as an originator or purchaser | | |
| Exposure type | Impaired / Past due assets securitized | Losses recognized by the bank during the current |
| Credit cards | - | - |
| Home equity loans | - | - |
| Commercial loans | - | - |
| Automobile loans | - | - |
| Small business loans | - | - |
| Equipment leases | - | - |
| Others | - | - |

| TABLE 9 (h)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH | | |
|--|--|--|
| Outstanding exposures securitized by the bank as a sponsor | | |
| Exposure type | Impaired / Past due assets securitized | Losses recognized by the bank during the current |
| Credit cards | - | - |
| Home equity loans | - | - |
| Commercial loans | - | - |
| Automobile loans | - | - |
| Small business loans | - | - |
| Equipment leases | - | - |
| Others | - | - |

| TABLE 9 (i)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH | |
|--|--|
| Outstanding exposures securitized by the bank | |
| Exposure type | Securitization exposures retained or purchased |
| Credit cards | - |
| Home equity loans | - |
| Commercial loans | - |
| Automobile loans | - |
| Small business loans | - |
| Equipment leases | - |
| Others | - |

TABLE 9 (j)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH

Summary of current year's securitization activity of the bank as an originator or purchaser

| Exposure types | Amount of exposures securitized | Recognized gain or loss on sale |
|----------------------|---------------------------------|---------------------------------|
| Credit cards | - | - |
| Home equity loans | - | - |
| Commercial loans | - | - |
| Automobile loans | - | - |
| Small business loans | - | - |
| Equipment leases | - | - |
| Others | - | - |

TABLE 9 (j)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH

Summary of current year's securitization activity of the bank as a sponsor

| Exposure types | Amount of exposures securitized | Recognized gain or loss on sale |
|----------------------|---------------------------------|---------------------------------|
| Credit cards | - | - |
| Home equity loans | - | - |
| Commercial loans | - | - |
| Automobile loans | - | - |
| Small business loans | - | - |
| Equipment leases | - | - |
| Others | - | - |

| TABLE 9 (k)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH | | |
|--|---|---|
| Securitized Exposures | | |
| Exposure type | On balance sheet aggregate exposure retained or purchased | Off balance sheet aggregate exposure |
| Credit cards | - | - |
| Home equity loans | - | - |
| Commercial loans | - | - |
| Automobile loans | - | - |
| Small business loans | - | - |
| Equipment leases | - | - |
| Others | - | - |

TABLE 9 (I)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH

| Exposures By Risk Weight Bands | | | | |
|--------------------------------|---------------------------------|----------------------------|---------------------------------|----------------------------|
| Risk weight bands | Securitization | | Re-Securitization | |
| | Exposures retained or purchased | Associated capital charges | Exposures retained or purchased | Associated capital charges |
| 0% to 20% | - | - | - | - |
| Above 20% to 40% | - | - | - | - |
| Above 40% to 60% | - | - | - | - |
| Above 60% to 80% | - | - | - | - |
| Above 80% to 100% | - | - | - | - |
| Above 100% | - | - | - | - |

TABLE 9 (I)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH

| Deductions from capital | | | |
|---------------------------|--|---|---|
| Type of underlying assets | Exposures deducted from Tier 1 capital | Credit enhancing I/Os deducted from total capital | Other exposures deducted from total capital |
| Credit cards | - | - | - |
| Home equity loans | - | - | - |
| Commercial loans | - | - | - |
| Automobile loans | - | - | - |
| Small business loans | - | - | - |
| Equipment leases | - | - | - |
| Others | - | - | - |

TABLE 9 (m)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH

| Securitizations Subject To Early Amortization Treatment | | | |
|---|---|---|---|
| Type of underlying assets | Aggregate drawn exposures attributed to the seller's and investor's interests | Aggregate capital charges incurred by the bank against | |
| | | its retained shares of the drawn balances and undrawn lines | the investor's shares of drawn balances and undrawn lines |
| Credit cards | - | - | - |
| Home equity loans | - | - | - |
| Commercial loans | - | - | - |
| Automobile loans | - | - | - |
| Small business loans | - | - | - |
| Equipment leases | - | - | - |
| Others | - | - | - |

| TABLE 9 (n)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH | | |
|--|------------------------|-------------|
| Re-Securitization Exposures Retained or Purchased | | |
| Securitization Exposure | Credit Risk Mitigation | |
| | Applied | Not Applied |
| Loans | - | - |
| Commitments | - | - |
| Asset-backed securities | - | - |
| Mortgage-backed securities | - | - |
| Corporate bonds | - | - |
| Equity securities | - | - |
| Private equity investments | - | - |
| Others | - | - |

| TABLE 9 (n)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH | |
|--|--------------------|
| Re-Securitisation Exposures Retained or Purchased | |
| Guarantor Credit Worthiness (Grade 1 being the highest) | Aggregate Exposure |
| Grade 1 | - |
| Grade 2 | - |
| Grade 3 | - |
| Grade 4 | - |
| Grade 5 | - |
| Grade 6 | - |
| Grade 7 | - |

| TABLE 9 (o)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH | | |
|---|-----------------------|-----------|
| Outstanding exposures securitized by the bank as an originator or purchaser | | |
| Exposure type | Outstanding exposures | |
| | Traditional | Synthetic |
| Credit cards | - | - |
| Home equity loans | - | - |
| Commercial loans | - | - |
| Automobile loans | - | - |
| Small business loans | - | - |
| Equipment leases | - | - |
| Others | - | - |

| TABLE 9 (o)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH | | |
|--|-----------------------|-----------|
| Outstanding exposures securitized by the bank as a sponsor | | |
| Exposure type | Outstanding exposures | |
| | Traditional | Synthetic |
| Credit cards | - | - |
| Home equity loans | - | - |
| Commercial loans | - | - |
| Automobile loans | - | - |
| Small business loans | - | - |
| Equipment leases | - | - |
| Others | - | - |

TABLE 9 (p)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH

| Outstanding exposures securitized by the bank | |
|---|--|
| Exposure type | Securitization exposures retained or purchased |
| Credit cards | - |
| Home equity loans | - |
| Commercial loans | - |
| Automobile loans | - |
| Small business loans | - |
| Equipment leases | - |
| Others | - |

| TABLE 9 (q)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH | | |
|---|---------------------------------|---------------------------------|
| Summary of current year's securitization activity of the bank as an originator or purchaser | | |
| Exposure types | Amount of exposures securitized | Recognized gain or loss on sale |
| Credit cards | - | - |
| Home equity loans | - | - |
| Commercial loans | - | - |
| Automobile loans | - | - |
| Small business loans | - | - |
| Equipment leases | - | - |
| Others | - | - |

| TABLE 9 (q)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH | | |
|--|---------------------------------|---------------------------------|
| Summary of current year's securitization activity of the bank as a sponsor | | |
| Exposure types | Amount of exposures securitized | Recognized gain or loss on sale |
| Credit cards | - | - |
| Home equity loans | - | - |
| Commercial loans | - | - |
| Automobile loans | - | - |
| Small business loans | - | - |
| Equipment leases | - | - |
| Others | - | - |

| TABLE 9 (r)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH | | |
|---|-----------------------|-----------|
| Securitization exposure retained subject to market risk approach where bank is an originator or | | |
| Exposure type | Outstanding exposures | |
| | Traditional | Synthetic |
| Credit cards | - | - |
| Home equity loans | - | - |
| Commercial loans | - | - |
| Automobile loans | - | - |
| Small business loans | - | - |
| Equipment leases | - | - |
| Others | - | - |

| TABLE 9 (r)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH | | |
|--|-----------------------|-----------|
| Securitization exposure retained subject to market risk approach where bank is a sponsor | | |
| Exposure type | Outstanding exposures | |
| | Traditional | Synthetic |
| Credit cards | - | - |
| Home equity loans | - | - |
| Commercial loans | - | - |
| Automobile loans | - | - |
| Small business loans | - | - |
| Equipment leases | - | - |
| Others | - | - |

| TABLE 9 (s)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH | | |
|--|--|---|
| Securitized Exposures | | |
| Exposure type | On balance sheet aggregate exposure | Off Balance Sheet Aggregate Exposure |
| Credit cards | - | - |
| Home equity loans | - | - |
| Commercial loans | - | - |
| Automobile loans | - | - |
| Small business loans | - | - |
| Equipment leases | - | - |
| Others | - | - |

| TABLE 9 (t)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH | |
|--|---|
| Securitization exposures retained or purchased | |
| Securitization Exposure | Subject to Comprehensive Risk Measure for specific risk |
| Loans | - |
| Commitments | - |
| Asset-backed securities | - |
| Mortgage-backed securities | - |
| Corporate bonds | - |
| Equity securities | - |
| Private equity investments | - |
| Others | - |

| TABLE 9 (t)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH | |
|--|---|
| Exposures By Risk Weight Bands | |
| Risk weight bands | Securitization exposures retained or purchased subject to specific risk |
| 0% to 20% | - |
| Above 20% to 40% | - |
| Above 40% to 60% | - |
| Above 60% to 80% | - |
| Above 80% to 100% | - |
| Above 100% | - |

| TABLE 9 (u)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH | | | |
|--|--------------|----------------|------------------|
| Capital Requirements subject to Comprehensive Risk Measures | | | |
| Securitization Exposure | Risk Types | | |
| | Default Risk | Migration Risk | Correlation Risk |
| Loans | - | - | - |
| Commitments | - | - | - |
| Asset-backed securities | - | - | - |
| Mortgage-backed securities | - | - | - |
| Corporate bonds | - | - | - |
| Equity securities | - | - | - |
| Private equity investments | - | - | - |
| Others | - | - | - |

| TABLE 9 (u)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH | | |
|--|-----------------|-------------------|
| Capital Requirement Risk Weight Bands | | |
| Risk weight bands | Capital Charges | |
| | Securitisation | Re-Securitisation |
| 0% to 20% | - | - |
| Above 20% to 40% | - | - |
| Above 40% to 60% | - | - |
| Above 60% to 80% | - | - |
| Above 80% to 100% | - | - |
| Above 100% | - | - |

| TABLE 9 (u)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH | | | |
|--|--|---|---|
| Deductions from capital | | | |
| Type of underlying assets | Exposures deducted from Tier 1 capital | Credit enhancing I/Os deducted from total capital | Other exposures deducted from total capital |
| Credit cards | - | - | - |
| Home equity loans | - | - | - |
| Commercial loans | - | - | - |
| Automobile loans | - | - | - |
| Small business loans | - | - | - |
| Equipment leases | - | - | - |
| Others | - | - | - |

TABLE 9 (v)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH

| Securitizations Subject To Early Amortization Treatment | | | |
|---|---|---|---|
| Type of underlying assets | Aggregate drawn exposures attributed to the seller's and investor's interests | Aggregate capital charges incurred by the bank against | |
| | | its retained shares of the drawn balances and undrawn lines | the investor's shares of drawn balances and undrawn lines |
| Credit cards | - | - | - |
| Home equity loans | - | - | - |
| Commercial loans | - | - | - |
| Automobile loans | - | - | - |
| Small business loans | - | - | - |
| Equipment leases | - | - | - |
| Others | - | - | - |

| TABLE 9 (w)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH | | |
|--|------------------------|-------------|
| Re-Securitization Exposures Retained or Purchased | | |
| Securitization Exposure | Credit Risk Mitigation | |
| | Applied | Not Applied |
| Loans | - | - |
| Commitments | - | - |
| Asset-backed securities | - | - |
| Mortgage-backed securities | - | - |
| Corporate bonds | - | - |
| Equity securities | - | - |
| Private equity investments | - | - |
| Others | - | - |

| TABLE 9 (w)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH | |
|--|--------------------|
| Re-Securitization Exposures Retained or Purchased | |
| Guarantor Credit Worthiness (Grade 1 being the highest) | Aggregate Exposure |
| Grade 1 | - |
| Grade 2 | - |
| Grade 3 | - |
| Grade 4 | - |
| Grade 5 | - |
| Grade 6 | - |
| Grade 7 | - |

(SR 000's)

| TABLE 10: MARKET RISK: DISCLOSURES FOR BANKS USING THE STANDARDIZED APPROACH | | | | | |
|--|--------------------|----------------------|-----------------------|----------------|---------|
| Level Of Market Risks In Terms Of Capital Requirements (Table 10, (b)) | | | | | |
| Risk types | Interest rate risk | Equity position risk | Foreign exchange risk | Commodity risk | Total |
| Capital requirements | 67,549 | 70,714 | 11,997 | - | 150,260 |

(SR 000's)

| 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) |
| | | | | | |
| Equity investments - FVTOCI | 3,438 | 3,438 | 135,415 | 135,415 | - |

(SR 000's)

| 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 | 135,415 | 3,438 |
| Agriculture and fishing | - | - |
| Manufacturing | - | - |
| Mining and quarrying | - | - |
| Electricity, water, gas and health services | - | - |
| Building and construction | - | - |
| Commerce | - | - |
| Transportation and communication | - | - |
| Services | - | - |
| Others | - | - |
| Total | 135,415 | 3,438 |

(SR 000's)

| TABLE 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS | |
|--|--------|
| Gains/Losses (Table 13, (d) and (e)) | |
| Particulars | Amount |
| Cumulative realized gains (losses) arising from sales and liquidations in the reporting period | 6,698 |
| Total unrealized gains (losses) | 19,863 |
| Total latent revaluation gains (losses)* | n/a |
| Unrealized gains (losses) included in Capital | 12,033 |
| Latent revaluation gains (losses) included in Capital* | n/a |

*Not applicable to KSA as of to-date

(SR 000's)

| 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 | 48,504 |
| Agriculture and fishing | - |
| Manufacturing | - |
| Mining and quarrying | - |
| Electricity, water, gas and health services | - |
| Building and construction | - |
| Commerce | - |
| Transportation and communication | - |
| Services | - |
| Others | - |
| Total | 48,504 |

(SR 000's)

| TABLE 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS | |
|---|----------------------|
| Equity Investments Subject To Supervisory Transition Or Grandfathering Provisions (Table 13, (f)) | |
| Equity grouping | Capital requirements |
| 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 | - |
| Others | - |
| Total | - |

| 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: | |
| Saudi Riyal | 25,360 |
| Dollar | 5,804 |
| Downward rate shocks: | |
| Saudi Riyal | (25,360) |
| Dollar | (5,804) |