



SAUDI BRITISH BANK

PILLAR 3 - QUANTITATIVE DISCLOSURES

AS AT 30TH JUNE 2012

As at 30th June 2012
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| Table 1 - SCOPE OF APPLICATION | |
|--|---------------|
| Capital Deficiencies (Table 1, (e)) | |
| Particulars | Amount |
| The aggregate amount of capital deficiencies in subsidiaries not included in the consolidation i.e that are deducted | |
| 1. HSBC Saudi Arabia Limited | 534,279 |
| 2. Saudi Travellers Cheque Company | 5,676 |
| 3. SABB Takaful | 113,284 |
| | |

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| Table 2 - CAPITAL STRUCTURE | |
|---|-------------------|
| Capital Structure (Table 2, (b to (e)) | |
| Components of capital | Amount |
| Core capital - Tier1: | |
| Eligible paid-up share capital | 10,000,000 |
| Shares premium accounts | - |
| Eligible reserves | 6,042,674 |
| Minority interests in the equity of subsidiaries | - |
| Retained earnings | 726,326 |
| IAS type adjustments | - |
| Deductions from Tier 1: | - |
| Interim losses during the year | - |
| Intangible assets (including goodwill) | - |
| Other country specific deductions from Tier 1 at 50% | - |
| Regulatory calculation differences deduction from Tier 1 at 50% | - |
| Reciprocal holding of bank capital at 50% deduction | - |
| Significant minority investments at 10% and above at 50% deduction: | - |
| Banking and securities entities not fully consolidated | 267,140 |
| Insurance organizations | 56,642 |
| Commercial organizations | 2,838 |
| Total Tier I | 16,442,380 |
| Supplementary capital - Tier 2: | |
| Revaluation gains/ reserves | - |
| Subordinated loan capital | 1,200,000 |
| Qualifying general provisions | 952,389 |
| Interim profits | 1,769,173 |
| Deductions from Tier 2: | - |
| Reciprocal holding of bank capital at 50% deduction | - |
| Significant minority investments at 10% and above at 50% deduction | - |
| Banking and securities entities not fully consolidated | 267,140 |
| Insurance organizations | 56,642 |
| Commercial Organizations | 2,838 |
| Other country specific deductions from Tier2 at 50% | - |
| Regulatory calculation differences deduction from Tier 2 at 50% | - |
| Total Tier II | 3,594,942 |
| Capital to cover market risks - Tier III | - |
| Short Term Subordinated Debt | - |
| Tier I and Tier II Capital Available for Market Risk | - |
| Total eligible capital | 20,037,322 |

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| Table 3 - CAPITAL ADEQUACY | | |
|--|---------------------------|----------------------------|
| Amount of Exposures Subject To Standardized Approach of Credit Risk and related Capital Requirements (Table 3, (b)) | | |
| Portfolios | Amount of exposure | Capital requirement |
| Sovereigns and central banks: | | |
| SAMA and Saudi Government | 27,969,361 | - |
| Others | 2,320,716 | 5,891 |
| Multilateral Development Banks (MDBs) | 123,156 | 4,926 |
| Public Sector Entities (PSEs) | - | - |
| Banks and securities firms | 17,506,127 | 414,283 |
| Corporates | 81,611,266 | 5,860,610 |
| Retail non-mortgages | 12,805,392 | 759,231 |
| Small Business Facilities Enterprises (SBFE's) | - | - |
| Mortgages | - | - |
| Residential | 6,153,132 | 492,251 |
| Commercial | - | - |
| Securitized assets | - | - |
| Equity | 1,046,784 | 83,743 |
| Others | 1,469,061 | 54,233 |
| Total | 151,004,995 | 7,675,168 |

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| Table 3 - CAPITAL ADEQUACY | | | | | |
|--|---------------------------|-----------------------------|------------------------------|-----------------------|----------------|
| Capital requirements for Market Risk* (822, Table 3, (d)) | | | | | |
| | Interest rate risk | Equity position risk | Foreign exchange risk | Commodity risk | Total |
| Standardised approach | 141,711 | - | 14,676 | - | 156,387 |

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

| Table 3 - CAPITAL ADEQUACY | |
|--|----------------------------|
| Capital Requirements for Operational Risk* (Table 3, (e)) | |
| Particulars | Capital requirement |
| Standardized approach | 793,594 |
| | |

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

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| Table 3 - CAPITAL ADEQUACY | | |
|--|----------------------------|-----------------------------|
| Capital Adequacy Ratios (TABLE 3,(f)) | | |
| Particulars | Total capital ratio | Tier 1 capital ratio |
| | % | |
| Top consolidated level | 15.00% | 12.31% |
| | | |
| | | |

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| Table 4 (STA) : CREDIT RISK : GENERAL DISCLOSURES | | |
|--|---|---|
| Credit Risk Exposure (Table 4. (b)) | | |
| Portfolios | Total gross credit risk exposure | Average gross credit risk exposure over the period |
| Sovereigns and central banks: | | |
| SAMA and Saudi Government | 27,969,361 | - |
| Others | 2,320,716 | - |
| Multilateral Development Banks (MDBs) | 123,156 | - |
| Public Sector Entities (PSEs) | - | - |
| Banks and securities firms | 24,694,720 | - |
| Corporates | 106,534,137 | - |
| Retail non-mortgages | 12,647,908 | - |
| Small Business Facilities Enterprises (SBFE's) | - | - |
| Mortgages | - | - |
| Residential | 6,153,132 | - |
| Commercial | - | - |
| Securitized assets | - | - |
| Equity | 1,046,784 | - |
| Others | 1,469,061 | - |
| Total | 182,958,975 | - |

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Table 4 (STA) : CREDIT RISK : GENERAL DISCLOSURES

Geographic Breakdown (Table 4, c)

| Portfolios | Saudi Arabia | Other GCC & Middle East | Europe | North America | South East Asia | Other countries | Total |
|--|--------------------|-------------------------|------------------|------------------|-----------------|------------------|--------------------|
| Sovereigns and central banks: | | | | | | | |
| SAMA and Saudi Government | 27,969,361 | - | - | - | - | - | 27,969,361 |
| Others | - | 2,137,969 | 124,566 | - | 58,181 | - | 2,320,716 |
| Multilateral Development Banks (MDBs) | - | - | - | - | - | 123,156 | 123,156 |
| Public Sector Entities (PSEs) | - | - | - | - | - | - | - |
| Banks and securities firms | 1,857,759 | 3,648,527 | 9,216,493 | 5,055,707 | 34,548 | 4,881,686 | 24,694,720 |
| Corporates | 105,479,542 | 1,054,595 | - | - | - | - | 106,534,137 |
| Retail non-mortgages | 12,647,908 | - | - | - | - | - | 12,647,908 |
| Small Business Facilities Enterprises (SBFE's) | - | - | - | - | - | - | - |
| Mortgages | - | - | - | - | - | - | - |
| Residential | 6,153,132 | - | - | - | - | - | 6,153,132 |
| Commercial | - | - | - | - | - | - | - |
| Securitized assets | - | - | - | - | - | - | - |
| Equity | 958,720 | - | 88,064 | - | - | - | 1,046,784 |
| Others | 1,469,061 | - | - | - | - | - | 1,469,061 |
| Total | 156,535,483 | 6,841,091 | 9,429,123 | 5,055,707 | 92,729 | 5,004,842 | 182,958,975 |

Table 4 (STA) : CREDIT RISK : GENERAL DISCLOSURES

Industry Sector Breakdown (Table 4, d)

| | 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 |
|--|---------------------------------|--|-------------------------|-------------------|----------------------|---|---------------------------|-------------------|----------------------------------|------------------|---------------------------------|------------------|--------------------|
| Portfolios | | | | | | | | | | | | | |
| Sovereigns and central banks: | | | | | | | | | | | | | |
| SAMA and Saudi Government | 27,969,361 | - | - | - | - | - | - | - | - | - | - | - | 27,969,361 |
| Others | 2,320,716 | - | - | - | - | - | - | - | - | - | - | - | 2,320,716 |
| Multilateral Development Banks (MDBs) | - | 123,156 | - | - | - | - | - | - | - | - | - | - | 123,156 |
| Public Sector Entities (PSEs) | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Banks and securities firms | - | 24,694,720 | - | - | - | - | - | - | - | - | - | - | 24,694,720 |
| Corporates | 0 | 13,887,437 | 876,672 | 22,042,110 | 724,595 | 3,159,999 | 21,318,838 | 29,177,621 | 7,061,504 | 2,181,327 | - | 6,104,034 | 106,534,137 |
| Retail non-mortgages | - | - | - | - | - | - | - | - | - | - | 12,647,908 | - | 12,647,908 |
| Small Business Facilities Enterprises (SBFE's) | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Mortgages | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Residential | - | - | - | - | - | - | - | - | - | - | 6,153,132 | - | 6,153,132 |
| Commercial | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Securitized assets | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Equity | - | 985,856 | - | 7,498 | 12 | - | - | - | 936 | - | - | 52,482 | 1,046,784 |
| Others | - | - | - | - | - | - | - | - | - | - | - | 1,469,061 | 1,469,061 |
| Total | 30,290,077 | 39,691,169 | 876,672 | 22,049,608 | 724,607 | 3,159,999 | 21,318,838 | 29,177,621 | 7,062,440 | 2,181,327 | 18,801,040 | 7,625,577 | 182,958,975 |

Table 4 (STA) : CREDIT RISK : GENERAL DISCLOSURES

Residual Contractual Maturity Breakdown (Table 4, (e))

| Portfolios | Maturity breakdown | | | | | | | | | Total |
|--|--------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|------------------|--------------------|
| | Less than 8 days | 8-30 days | 30-90 days | 90-180 days | 180-360 days | 1-3 years | 3-5 years | Over 5 years | *No Maturity | |
| Sovereigns and central banks: | | | | | | | | | | |
| SAMA and Saudi Government | 6,356,290 | - | - | 4,603,448 | 10,060,614 | 451,121 | - | 6,497,888 | - | 27,969,361 |
| Others | - | - | - | - | - | 1,344,026 | 765,655 | 211,035 | - | 2,320,716 |
| Multilateral Development Banks (MDBs) | - | - | - | - | 123,156 | - | - | - | - | 123,156 |
| Public Sector Entities (PSEs) | - | - | - | - | - | - | - | - | - | - |
| Banks and Securities Firms | 10,512,981 | 2,205,615 | 1,462,020 | 930,717 | 1,337,923 | 6,566,236 | 1,595,847 | 83,381 | - | 24,694,720 |
| Corporates | 13,635,289 | 16,976,816 | 23,782,732 | 15,242,190 | 10,794,350 | 13,681,549 | 3,247,900 | 9,173,311 | - | 106,534,137 |
| Retail non-mortgages | 1,571,991 | 76,062 | 53,637 | 65,907 | 239,972 | 3,318,875 | 7,061,971 | 259,493 | - | 12,647,908 |
| Small Business Facilities Enterprises (SBFE's) | - | - | - | - | - | - | - | - | - | - |
| Mortgages | - | - | - | - | - | - | - | - | - | - |
| Residential | 981 | 124 | 370 | 377 | 7,189 | 61,057 | 177,575 | 5,905,459 | - | 6,153,132 |
| Commercial | - | - | - | - | - | - | - | - | - | - |
| Securitized assets | - | - | - | - | - | - | - | - | - | - |
| Equity | - | - | - | - | - | - | - | - | 1,046,784 | 1,046,784 |
| Others | - | - | - | - | - | - | - | - | 1,469,061 | 1,469,061 |
| Total | 32,077,532 | 19,258,617 | 25,298,759 | 20,842,639 | 22,563,204 | 25,422,864 | 12,848,948 | 22,130,567 | 2,515,845 | 182,958,975 |

Table 4 (STA) : CREDIT RISK : GENERAL DISCLOSURES

Impaired loans, Past Due Loans and Allowances (Table 4, (f))

| Industry sector | Impaired loans | Defaulted | Ageing of Past Due Loans (days) | | | | Specific allowances | | | | General allowances |
|---|------------------|------------------|---------------------------------|----------------|----------------|----------|--|---------------------------|-------------------------------|----------------------------------|--------------------|
| | | | Less than 90 | 90-180 | 180-360 | Over 360 | Balance at the beginning of the period | Charges during the period | Charge-offs during the period | Balance at the end of the period | |
| Government and quasi government | - | - | - | - | - | - | - | - | - | - | - |
| Banks and other financial institutions | - | - | 18,468 | - | - | - | - | - | - | - | - |
| Agriculture and fishing | - | 66,092 | 26,077 | 54,945 | 11,147 | - | - | - | - | - | 3,913 |
| Manufacturing | 207,641 | 207,641 | - | - | - | - | 62,262 | - | (5,752) | 56,510 | 230,038 |
| Mining and quarrying | - | - | 2,480 | - | - | - | - | - | - | - | 8,831 |
| Electricity, water. Gas and health services | - | 35,498 | 87,122 | 984 | 34,514 | - | - | - | - | - | 13,244 |
| Building and construction | 393,360 | 423,301 | 55,309 | 29,941 | - | - | 110,661 | (280) | (5,592) | 104,789 | 215,858 |
| Commerce | 323,357 | 329,783 | 183 | 2,873 | 3,553 | - | 277,171 | 97,923 | (129) | 374,965 | 243,267 |
| Transportation and communication | 697 | 65,886 | 29,660 | 744 | 64,445 | - | 602 | - | - | 602 | 9,158 |
| Services | 25,476 | 25,476 | - | - | - | - | 24,502 | (171) | (697) | 23,634 | 5,318 |
| Consumer loans and credit cards | 49,903 | 78,862 | 1,471 | 28,205 | 754 | - | 224,434 | 111,893 | (126,253) | 210,074 | - |
| Others | 677,160 | 776,976 | 360,976 | 36,987 | 62,829 | - | 336,635 | 40,505 | (100) | 377,040 | 300,649 |
| Total | 1,677,594 | 2,009,515 | 581,746 | 154,679 | 177,242 | - | 1,036,267 | 249,870 | (138,523) | 1,147,614 | 1,030,276 |

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| Table 4 (STA) : CREDIT RISK : GENERAL DISCLOSURES | | | | | | | |
|---|-----------------------|--|----------------|----------------|-----------------|----------------------------|---------------------------|
| Impaired loans, Past Due Loans and Allowances (Table 4, (g)) | | | | | | | |
| Geographic area | Impaired loans | Ageing of Past Due Loans (days) | | | | Specific allowances | General allowances |
| | | Less than 90 | 90-180 | 180-360 | Over 360 | | |
| Saudi Arabia | 1,635,444 | 581,746 | 154,679 | 177,242 | - | 1,104,235 | 1,030,276 |
| Other GCC and Middle East | 42,150 | - | - | - | - | 43,379 | - |
| Europe | - | - | - | - | - | - | - |
| North America | - | - | - | - | - | - | - |
| SouthEast Asia | - | - | - | - | - | - | - |
| Others countries | - | - | - | - | - | - | - |
| Total | 1,677,594 | 581,746 | 154,679 | 177,242 | - | 1,147,614 | 1,030,276 |

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| Table 4 (STA) : CREDIT RISK : GENERAL DISCLOSURES | | |
|---|----------------------------|---------------------------|
| Reconciliation of Changes In The Allowances For Loan Impairment (Table 4, (h)) | | |
| Particulars | Specific allowances | General allowances |
| Balance, beginning of the year | 1,036,267 | 1,044,456 |
| Charge-offs taken against the allowances during the period | (138,523) | - |
| Amounts set aside (or reversed) during the period | 249,870 | (14,180) |
| Other adjustments: | - | - |
| - exchange rate differences | - | - |
| - business combinations | - | - |
| - acquisitions and disposals of subsidiaries | - | - |
| - etc. | - | - |
| Transfers between allowances | - | - |
| Balance, end of the year | 1,147,614 | 1,030,276 |

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 | | | | | | | | | TOTAL | Deducted | |
|--|-------------------|-------------------|----------|-------------------|-------------------|--------------------|----------------|--------------------|----------|--------------------|----------------|---------|
| | 0% | 20% | 35% | 50% | 75% | 100% | 150% | Other risk weights | Unrated | | | |
| Sovereigns and central banks | | | | | | | | | | | | |
| SAMA and Saudi Government | 27,969,361 | - | - | - | - | - | - | - | - | - | 27,969,361 | - |
| Others | 2,138,680 | 57,955 | - | 124,081 | - | - | - | - | - | - | 2,320,716 | - |
| Multilateral Development Banks (MDBs) | - | - | - | 123,156 | - | - | - | - | - | - | 123,156 | - |
| Public Sector Entities (PSEs) | - | - | - | - | - | - | - | - | - | - | - | - |
| Banks and securities firms | - | 13,744,772 | - | 10,648,780 | - | 301,168 | - | - | - | - | 24,694,720 | - |
| Corporates | 1,021,101 | 3,349,605 | - | 5,165,786 | - | 92,233,190 | 495,319 | - | - | - | 102,265,001 | - |
| Retail non-mortgages | - | - | - | - | 12,630,067 | 17,841 | - | - | - | - | 12,647,908 | - |
| Small Business Facilities Enterprises (SBFE's) | - | - | - | - | - | - | - | - | - | - | - | - |
| Mortgages | - | - | - | - | - | - | - | - | - | - | - | - |
| Residential | - | - | - | - | - | 6,153,132 | - | - | - | - | 6,153,132 | - |
| Commercial | - | - | - | - | - | - | - | - | - | - | - | - |
| Securitized assets | - | - | - | - | - | - | - | - | - | - | - | - |
| Equity | - | - | - | - | - | 1,046,784 | - | - | - | - | 1,046,784 | 653,239 |
| Others | 722,323 | 86,038 | - | - | - | 660,700 | - | - | - | - | 1,469,061 | - |
| TOTAL | 31,851,465 | 17,238,370 | - | 16,061,803 | 12,630,067 | 100,412,815 | 495,319 | - | - | 178,689,839 | 653,239 | |

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| Table 7 (STA) : CREDIT RISK MITIGATION (CRM) ; DISCLOSURES FOR STANDARDIZED APPROACH | | |
|---|---------------------------------------|---|
| Credit Risk Exposure covered by CRM (Table 7, (b) and c)) | | |
| Portfolios | Covered by | |
| | Eligible financial collateral* | Guarantees/ credit derivatives |
| Sovereigns and central banks | | |
| SAMA and Saudi Government | | |
| Others | | |
| Multilateral Development Banks (MDBs) | | |
| Public Sector Entities (PSEs) | | |
| Banks and securities firms | | |
| Corporates | 3,918,110 | 351,026 |
| Retail non-mortgages | | |
| Small Business Facilities Enterprises (SBFE's) | | |
| Mortgages | | |
| Residential | | |
| Commercial | | |
| Securitized assets | | |
| Equity | | |
| Others | | |
| Total | 3,918,110 | 351,026 |

| Credit Derivative Transactions (Table 8, (c)) | | | | |
|---|------------------------|-----------------|---------------------------|-----------------|
| Credir 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 | | | | |

NIL

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| 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 | NIL | |
| 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 | NIL | |
| Home equity loans | | |
| Commercial loans | | |
| Automobile loans | | |
| Small business loans | | |
| Equipment leases | | |
| Others | | |



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| 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 period |
| Credit cards | | NIL |
| 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 period |
| Credit cards | | NIL |
| Home equity loans | | |
| Commercial loans | | |
| Automobile loans | | |
| Small business loans | | |
| Equipment leases | | |
| Others | | |

Please provide the type of securities (e.g. RMBS, CMBS, ABS, CDOs) for each securitised exposure



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

Please provide the type of securities (e.g. RMBS, CMBS, ABS, CDOs) for each securitised exposure



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| 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 | NIL | |
| 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 | NIL | |
| Home equity loans | | |
| Commercial loans | | |
| Automobile loans | | |
| Small business loans | | |
| Equipment leases | | |
| Others | | |

Please provide the type of securities (e.g. RMBS, CMBS, ABS, CDOs) for each securitised exposure



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| 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 | NIL | |
| Home equity loans | | |
| Commercial loans | | |
| Automobile loans | | |
| Small business loans | | |
| Equipment leases | | |
| Others | | |

Please provide the type of securities (e.g. RMBS, CMBS, ABS, CDOs) for each securitized exposure

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| TABLE 9 (I)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH | | | | |
|--|---------------------------------|----------------------------|---------------------------------|----------------------------|
| Exposures By Risk Weight Bands | | | | |
| Risk weight bands | Securitisation | | Re-Securitisation | |
| | Exposures retained or purchased | Associated capital charges | Exposures retained or purchased | Associated capital charges |
| 0% to 20% | NIL | | NIL | |
| 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 | NIL | | |
| Home equity loans | | | |
| Commercial loans | | | |
| Automobile loans | | | |
| Small business loans | | | |
| Equipment leases | | | |
| Others | | | |

Please provide the type of securities (e.g. RMBS, CMBS, ABS, CDOs) for each securitised exposure



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| TABLE 9 (m)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH | | | |
|--|---|---|---|
| Securitized Exposures 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 | | NIL | |
| Home equity loans | | | |
| Commercial loans | | | |
| Automobile loans | | | |
| Small business loans | | | |
| Equipment leases | | | |
| Others | | | |

Please provide the type of securities (e.g. RMBS, CMBS, ABS, CDOs) for each securitised exposure



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| TABLE 9 (n)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH | | |
|--|------------------------|-------------|
| Re-Securitisation Exposures Retained or Purchased | | |
| Securitisation Exposure | Credit Risk Mitigation | |
| | Applied | Not Applied |
| Loans | NIL | |
| 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 | NIL |
| Grade 2 | |
| Grade 3 | |
| Grade 4 | |
| Grade 5 | |
| Grade 6 | |
| Grade 7 | |



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| 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 | NIL | |
| 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 | NIL | |
| Home equity loans | | |
| Commercial loans | | |
| Automobile loans | | |
| Small business loans | | |
| Equipment leases | | |
| Others | | |

Please provide the type of securities (e.g. RMBS, CMBS, ABS, CDOs) for each securitised exposure



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

Please provide the type of securities (e.g. RMBS, CMBS, ABS, CDOs) for each securitised exposure



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| 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 | NIL | |
| 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 | NIL | |
| Home equity loans | | |
| Commercial loans | | |
| Automobile loans | | |
| Small business loans | | |
| Equipment leases | | |
| Others | | |

Please provide the type of securities (e.g. RMBS, CMBS, ABS, CDOs) for each securitised exposure



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

Please provide the type of securities (e.g. RMBS, CMBS, ABS, CDOs) for each securitised exposure



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| TABLE 9 (s)(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 | NIL | |
| Home equity loans | | |
| Commercial loans | | |
| Automobile loans | | |
| Small business loans | | |
| Equipment leases | | |
| Others | | |

Please provide the type of securities (e.g. RMBS, CMBS, ABS, CDOs) for each

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

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

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| TABLE 9 (u)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH | | | |
|--|--------------|----------------|------------------|
| Capital Requirements subject to Comprehensive Risk Measures | | | |
| Securitisation Exposure | Risk Types | | |
| | Default Risk | Migration Risk | Correlation Risk |
| Loans | NIL | | |
| 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% | NIL | |
| 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 | NIL | | |
| Home equity loans | | | |
| Commercial loans | | | |
| Automobile loans | | | |
| Small business loans | | | |
| Equipment leases | | | |
| Others | | | |

Please provide the type of securities (e.g. RMBS, CMBS, ABS, CDOs) for each securitised exposure



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| TABLE 9 (v)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH | | | |
|--|---|---|---|
| Securitized 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 | | NIL | |
| Home equity loans | | | |
| Commercial loans | | | |
| Automobile loans | | | |
| Small business loans | | | |
| Equipment leases | | | |
| Others | | | |

Please provide the type of securities (e.g. RMBS, CMBS, ABS, CDOs) for each securitised exposure



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| TABLE 9 (w)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH | | |
|--|------------------------|-------------|
| Re-Securitisation Exposures Retained or Purchased | | |
| Securitisation Exposure | Credit Risk Mitigation | |
| | Applied | Not Applied |
| Loans | NIL | |
| 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-Securitisation Exposures Retained or Purchased | |
| Guarantor Credit Worthiness (Grade 1 being the highest) | Aggregate Exposure |
| Grade 1 | NIL |
| Grade 2 | |
| Grade 3 | |
| Grade 4 | |
| Grade 5 | |
| Grade 6 | |
| Grade 7 | |

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| Table 10: MARKET RISK: DISCLOSURES FOR BANKS USING THE STANDARDIZED APPROACH | | | | | |
|---|---------------------------|-----------------------------|------------------------------|-----------------------|----------------|
| Level of Market Risks in Terms Of Capital Requirements (Table 10, (b)) | | | | | |
| | Interest rate risk | Equity position risk | Foreign exchange risk | Commodity risk | Total |
| Capital requirements | 141,711 | - | 14,676 | - | 156,387 |
| | | | | | |

| Table 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS | | | | | |
|---|--|-------------------|--|-------------------|--|
| Value of Investments (Table 13, (b)) | | | | | |
| | Unquoted Investments | | Quoted Investments | | |
| | Value disclosed in Financial Statements | Fair Value | Value disclosed in Financial Statements | Fair Value | Publicly quoted share values (if materially different from fair value)* |
| Investments | 631,707 | 631,707 | 1,068,316 | 1,262,222 | - |

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| Table 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS | | |
|---|------------------------|-----------------------|
| Type and Nature of Investments (Table 13, (c)) | | |
| Investments | Publicly traded | Privately held |
| Government and Quasi-Government | - | - |
| Banks and Other Financial Institutions | 1,059,870 | 534,779 |
| Agriculture and Fishing | - | - |
| Manufacturing | 7,498 | - |
| Mining and Quarrying | 12 | - |
| Electricity, water, gas and health services | - | - |
| Building and Construction | - | - |
| Commerce | - | - |
| Transportation and communication | 936 | - |
| Services | - | 9,369 |
| Others | - | 87,559 |
| Total | 1,068,316 | 631,707 |

| Table 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS | |
|---|-----------|
| Gains and Losses etc. (Table 13, (d) and (e)) | |
| Particulars | |
| Cummulative realised gains / (losses) arising from sales and liquidations in the reporting period | - |
| Total unrealised gains (losses) | (245,006) |
| Total latent revaluation gains (losses)* | N/A |
| Unrealised gains (losses) included in capital | (245,006) |
| Latent revaluation gains (losses) included in Capital * | N/A |

*Not applicable to KSA to Date

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| Table 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS | |
|---|-----------------------------|
| Capital Requirements (Table 13, (f)) | |
| Equity Grouping | Capital Requirements |
| Government and Quasi-Government | - |
| Banks and Other Financial Institutions | 75,767 |
| Agriculture and Fishing | - |
| Manufacturing | 600 |
| Mining and Quarrying | 1 |
| Electricity, water, gas and health services | - |
| Building and Construction | - |
| Commerce | - |
| Transportation and communication | 75 |
| Services | 295 |
| Others | 7,004 |
| Total | 83,742 |

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| Table 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS | |
|--|-------------------------|
| Equity Investments Subject To Supervisory Transition Or Grandfathering Provisions (Table 13, (f)) | |
| Equity Grouping | Aggregate Amount |
| Government and Quasi-Government | NIL |
| 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 | |

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| Table 14: Interest Rate Risk in the Banking Book (IRRBB) | |
|---|---------------------------|
| 200bp Interest Rate Shocks for currencies with more than 5% of Assets or Liabilities | |
| (Table 14, (b)) | |
| Rate Shocks | Change in Earnings |
| Upward Rate Shocks: | |
| SAR | (867,194) |
| USD | (328,829) |
| | - |
| Downward rate shocks: | |
| SAR | 867,194 |
| USD | 328,829 |