



BASEL II PILLAR 3 QUANTITATIVE DISCLOSURES

30 June 2012

| |
|--------------------------------|
| Frequency : SA Location : W |
|--------------------------------|

| TABLE 1: SCOPE OF APPLICATION - JUNE 2012 | |
|--|--------|
| 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: | Nil |
| 1. Subsidiary 1 | |
| 2. Subsidiary 2 | |
| 3. Subsidiary 3 | |
| 4. Subsidiary n | |

Frequency : SA

Location : W

TABLE 2: CAPITAL STRUCTURE - JUNE 2012

Capital Structure (Table 2, (b) to (e)) (Figures in SR 000's)

| Components of capital | Amount |
|---|-------------------|
| Core capital - Tier I: | |
| Eligible paid-up share capital | 8,500,000 |
| Shares premium accounts | |
| Eligible reserves | 6,030,000 |
| Minority interests in the equity of subsidiaries | 105,732 |
| Retained earnings | 1,066,440 |
| IAS type adjustments | 213,573 |
| Deductions from Tier I: | |
| 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 | |
| Insurance organizations | |
| Commercial organizations | (238,609) |
| Total Tier I | 15,677,136 |
| Supplementary capital - Tier 2: | |
| Revaluation gains/reserves | |
| Subordinated loan capital | 1,350,000 |
| Qualifying general provisions | 471,135 |
| Interim profits | 1,373,495 |
| Deductions from Tier II: | |
| 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 | |
| Insurance organizations | |
| Commercial organizations | (238,609) |
| Other country specific deductions from Tier 2 at 50% | |
| Regulatory calculation differences deduction from Tier 2 at 50% | |
| Total Tier II | 2,956,021 |
| Capital to cover market risks - Tier III | |
| Short Term Subordinated Debit | |
| Tier I and Tier II Capital Available for Market Risk | |
| Total eligible capital | 18,633,157 |

Frequency : SA

Location : W

TABLE 3: CAPITAL ADEQUACY - JUNE 2012

Amount of Exposures Subject To Standardized Approach of Credit Risk and related Capital Requirements (TABLE 3, (b)) (Figures in SR 000's)

| Portfolios | Amount of exposures | Capital requirements |
|--|---------------------|----------------------|
| Sovereigns and central banks: | 20,664,272 | 5,158 |
| SAMA and Saudi Government | 18,794,625 | - |
| Others | 1,869,647 | 5,158 |
| Multilateral Development Banks (MDBs) | - | - |
| Public Sector Entities (PSEs) | - | - |
| Banks and securities firms | 8,293,878 | 305,669 |
| Corporates | 64,595,508 | 4,741,150 |
| Retail non-mortgages | 21,064,631 | 1,263,857 |
| Small Business Facilities Enterprises (SBFE's) | - | - |
| Mortgages | 756,230 | 60,330 |
| Residential | 756,230 | 60,330 |
| Commercial | - | - |
| Securitized assets | - | - |
| Equity | 898,211 | 71,857 |
| Others | 7,203,957 | 320,539 |
| Total | 123,476,687 | 6,768,560 |

Frequency : SA
Location : W

TABLE 3: CAPITAL ADEQUACY - JUNE 2012

Capital Requirements For Market Risk* (822, Table 3, (d)) (Figures in SR 000's)

| | Interest rate risk | Equity position risk | Foreign exchange risk | Commodity risk | Total |
|--------------------------|--------------------|----------------------|-----------------------|----------------|---------|
| Standardised approach | 8,347 | | 162,811 | | 171,157 |
| Internal models approach | | | | | |

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

| |
|------------------------------|
| Frequency: SA Location: W |
|------------------------------|

| TABLE 3: CAPITAL ADEQUACY - JUNE 2012 | |
|---|---------------------|
| Capital Requirements for Operational Risk* (Table 3, (e)) (Figures in SR 000's) | |
| Particulars | Capital requirement |
| • Basic indicator approach; | |
| • Standardized approach; | |
| • Alternate standardized approach; | 680,369 |
| • Advanced measurement approach (AMA). | |
| Total | |

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

Frequency : Quarterly
Location : Quarterly Report

TABLE 3: CAPITAL ADEQUACY - JUNE 2012

Capital Adequacy Ratios (TABLE 3, (f))

| Particulars | Total capital ratio | Tier 1 capital ratio |
|---|---------------------|----------------------|
| | % | |
| Top consolidated level | 16.02% | 13.48% |
| Bank significant stand alone subsidiary 1 | | |
| Bank significant stand alone subsidiary 2 | | |
| Bank significant stand alone subsidiary 3 | | |
| Bank significant stand alone subsidiary n | | |

Frequency : SA

Location : W

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

Credit Risk Exposure (Table 4, (b)) (Figures in SR 000's)

| Portfolios | Total gross credit risk exposure* | Average gross credit risk exposure over the period** |
|--|-----------------------------------|--|
| Sovereigns and central banks: | 20,920,823 | 27,063,053 |
| SAMA and Saudi Government | 18,794,625 | 21,590,984 |
| Others | 2,126,198 | 5,472,069 |
| Multilateral Development Banks (MDBs) | | |
| Public Sector Entities (PSEs) | | |
| Banks and securities firms | 11,921,756 | 10,421,572 |
| Corporates | 82,277,964 | 75,634,011 |
| Retail non-mortgages | 21,064,289 | 19,934,895 |
| Small Business Facilities Enterprises (SBFE's) | | |
| Mortgages | 754,121 | 782,655 |
| Residential | 754,121 | 782,655 |
| Commercial | | |
| Securitized assets | | |
| Equity | 898,211 | 844,933 |
| Others | 6,110,170 | 6,504,930 |
| Total | 143,947,334 | 141,186,049 |

* This also covers off-balance sheet items at credit equivalent values

**Average is calculated at the end-of-quarter balances, for the last 4 quarters.

Frequency : SA

Location : W

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

| Geographic Breakdown (Table 4, (c)) (Figures in SR 000's) | | | | | | | |
|---|--------------------|-------------------------|------------------|------------------|-----------------|------------------|--------------------|
| Portfolios | Geographic area | | | | | | |
| | Saudi Arabia | Other GCC & Middle East | Europe | North America | South East Asia | Others countries | Total |
| Sovereigns and central banks: | 18,794,625 | 419,344 | 1,016,916 | 689,938 | | | 20,920,823 |
| SAMA and Saudi Government | 18,794,625 | | | | | | 18,794,625 |
| Others | | 419,344 | 1,016,916 | 689,938 | | | 2,126,198 |
| Multilateral Development Banks (MDBs) | | | | | | | - |
| Public Sector Entities (PSEs) | | | | | | | - |
| Banks and securities firms | 3,015,142 | 3,953,062 | 2,808,312 | 1,589,541 | 365,357 | 190,342 | 11,921,756 |
| Corporates | 79,990,347 | 1,358,295 | 807,803 | 20,430 | 9,411 | 91,678 | 82,277,964 |
| Retail non-mortgages | 21,064,289 | | | | | | 21,064,289 |
| Small Business Facilities Enterprises (SBFE's) | | | | | | | - |
| Mortgages | 754,121 | | | | | | 754,121 |
| Residential | 754,121 | | | | | | 754,121 |
| Commercial | | | | | | | - |
| Securitized assets | | | | | | | - |
| Equity | 898,211 | | | | | | 898,211 |
| Others | 6,110,170 | | | | | | 6,110,170 |
| Total | 130,626,905 | 5,730,701 | 4,633,031 | 2,299,909 | 374,768 | 282,020 | 143,947,334 |

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

| Portfolios | Industry Sector Breakdown (Table 4, (d)) (Figures in SR 000's) | | | | | | | | | | | | |
|--|--|--|-------------------------|-------------------|----------------------|---|---------------------------|-------------------|----------------------------------|------------------|---------------------------------|-------------------|--------------------|
| | 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: | 20,920,823 | | | | | | | | | | | | 20,920,823 |
| SAMA and Saudi Government | 18,794,625 | | | | | | | | | | | | 18,794,625 |
| Others | 2,126,198 | | | | | | | | | | | | 2,126,198 |
| Multilateral Development Banks (MDBs) | | | | | | | | | | | | | - |
| Public Sector Entities (PSEs) | | | | | | | | | | | | | - |
| Banks and securities firms | | 11,921,756 | | | | | | | | | | | 11,921,756 |
| Corporates | 20,566 | 2,294,784 | 227,941 | 12,868,723 | 874,243 | 7,721,826 | 13,660,701 | 17,582,018 | 6,417,164 | 2,824,590 | | 17,785,408 | 82,277,964 |
| Retail non-mortgages | | | | | | | | | | | 21,064,289 | | 21,064,289 |
| Small Business Facilities Enterprises (SBFE's) | | | | | | | | | | | | | - |
| Mortgages | | | | | | | | | | | | 754,121 | 754,121 |
| Residential | | | | | | | | | | | | 754,121 | 754,121 |
| Commercial | | | | | | | | | | | | | - |
| Securitized assets | | | | | | | | | | | | | - |
| Equity | | 566,785 | 7,886 | 81,808 | | 7,203 | 123,520 | | 82,860 | 28,149 | | | 898,211 |
| Others | | | | 147,333 | | | | 77,923 | | 3,612 | 1,686 | 5,879,616 | 6,110,170 |
| Total | 20,941,389 | 14,783,325 | 235,827 | 13,097,864 | 874,243 | 7,729,029 | 13,784,221 | 17,659,941 | 6,500,024 | 2,856,351 | 21,065,975 | 24,419,145 | 143,947,334 |

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

| Residual Contractual Maturity Breakdown (Table 4, (a)) (Figures in SR 000's) | | | | | | | | | | |
|--|--------------------|------------------|------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|--------------------|
| Portfolios | Maturity breakdown | | | | | | | | | |
| | Less than 8 days | 8-30 days | 30-90 days | 90-180 days | 180-360 days | 1-3 years | 3-5 years | Over 5 years | No Fixed Maturity | Total |
| Sovereigns and central banks: | 3,118,531 | 101,026 | 150,774 | 500,334 | 8,102,404 | 2,079,519 | 338,186 | 1,530,037 | 5,000,012 | 20,920,823 |
| SAMA and Saudi Government | 2,861,980 | 101,026 | 9,715 | 500,334 | 8,102,404 | 801,912 | 283,093 | 1,134,149 | 5,000,012 | 18,794,625 |
| Others | 256,551 | | 141,059 | | | 1,277,607 | 55,093 | 395,888 | | 2,126,198 |
| Multilateral Development Banks (MDBs) | | | | | | | | | | - |
| Public Sector Entities (PSEs) | | | | | | | | | | - |
| Banks and securities firms | 1,260,335 | 50,371 | 301,114 | 221,990 | 1,872,324 | 3,174,266 | 2,130,009 | 1,482,842 | 1,428,505 | 11,921,756 |
| Corporates | 1,857,535 | 8,525,542 | 8,558,614 | 16,616,661 | 13,611,762 | 14,534,042 | 10,204,547 | 6,370,101 | 1,999,160 | 82,277,964 |
| Retail non-mortgages | 182,156 | 232,594 | 851,552 | 1,467,845 | 2,667,669 | 9,812,589 | 5,115,315 | 734,569 | | 21,064,289 |
| Small Business Facilities Enterprises (SBFE's) | | | | | | | | | | - |
| Mortgages | 8 | | 39 | 132 | 1,257 | 10,735 | 39,330 | 702,620 | | 754,121 |
| Residential | 8 | | 39 | 132 | 1,257 | 10,735 | 39,330 | 702,620 | | 754,121 |
| Commercial | | | | | | | | | | - |
| Securitized assets | | | | | | | | | | - |
| Equity | | | | | | | | | 898,211 | 898,211 |
| Others | | 4,600 | 9,085 | 15,834 | 26,555 | 56,853 | 23,029 | 40,639 | 5,933,575 | 6,110,170 |
| Total | 6,418,565 | 8,914,133 | 9,871,178 | 18,822,796 | 26,281,971 | 29,668,004 | 17,850,416 | 10,860,808 | 15,259,463 | 143,947,334 |

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

Impaired Loans, Past Due Loans and Allowances (Table 4, (f)) (Figures in SR 000's)

| Industry sector | Impaired loans* | Defaulted** | Aging of Past Due Loans (days) | | | | Specific allowances | | | General allowances |
|---|------------------|------------------|--------------------------------|---------------|----------------|------------------|---------------------------|-------------------------------|----------------------------------|--------------------|
| | | | Less than 90 | 90-180 | 180-360 | Over 360 | Charges during the period | Charge-offs during the period | Balance at the end of the period | |
| Government and quasi government | - | - | - | - | - | - | - | - | - | - |
| Banks and Other Financial Institutions | 566,444 | 517,024 | - | - | - | 517,024 | (58,467) | 461 | 705,980 | - |
| Agriculture and fishing | - | - | 4,012 | - | - | - | - | - | - | - |
| Manufacturing | 1,089,868 | 206,179 | 8,488 | 5,605 | - | 200,574 | 24,363 | - | 405,321 | - |
| Mining and quarrying | - | - | - | - | - | - | - | - | - | - |
| Electricity, water, gas and health services | - | - | - | - | - | - | - | - | - | - |
| Building and construction | 306,699 | 37,123 | 76,504 | - | - | 37,123 | 82,825 | - | 173,068 | - |
| Commerce | 154,215 | 139,283 | 96,086 | 15,588 | 123,695 | - | 7,620 | 4,277 | 152,129 | - |
| Transportation and communication | 30,295 | - | - | - | - | - | (12,150) | - | 33,962 | - |
| Services | 423,748 | 391,866 | - | - | - | 391,866 | 154 | - | 399,229 | - |
| Consumer loans and credit cards | 68,064 | 24,385 | 597,542 | 24,385 | - | - | 79,630 | 72,871 | 54,306 | - |
| Others | 880,834 | 217,483 | 87,632 | 6,406 | 14,620 | 196,457 | (1,631) | - | 304,908 | - |
| Total | 3,520,167 | 1,533,343 | 870,264 | 51,984 | 138,315 | 1,343,044 | 122,344 | 77,609 | 2,228,903 | 471,135 |

* Impaired loans defined as any loan with specific provision

** Defaulted loans defined as non-performing loans

Frequency : SA

Location : W

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

Impaired Loans, Past Due Loans And Allowances (Table 4, (g)) (Figures in SR 000's)

| 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 | 2,863,917 | 870,264 | 51,984 | 138,315 | 1,343,044 | 1,968,903 | 471,135 |
| Other GCC & Middle East | 656,250 | | | | | 260,000 | |
| Europe | | | | | | | |
| North America | | | | | | | |
| South East Asia | | | | | | | |
| Others countries | | | | | | | |
| Total | 3,520,167 | 870,264 | 51,984 | 138,315 | 1,343,044 | 2,228,903 | 471,135 |

Frequency : SA
Location : W

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

Reconciliation Of Changes In The Allowances For Loan Impairment (Table 4, (h))
(Figures in SR 000's)

| Particulars | Specific allowances | General allowances |
|--|---------------------|--------------------|
| Balance, beginning of the year | 2,184,168 | 420,729 |
| Charge-offs taken against the allowances during the period | 77,609 | |
| Amounts set aside (or reversed) during the period | 122,344 | 50,406 |
| Other adjustments: | | |
| - exchange rate differences | | |
| - business combinations | | |
| - acquisitions and disposals of subsidiaries | | |
| - etc. | | |
| Transfers between allowances | | |
| Balance, end of the year | 2,228,903 | 471,135 |

- Charge-offs and recoveries that have been recorded directly to the income statement are SAR 1,012 and SAR 106,573 respectively.

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

Allocation Of Exposures To Risk Buckets (Table 5, (b)) (Figures in SR 000's)

| Particulars | Risk buckets | | | | | | | | | Deducted |
|--|-------------------|------------------|----------|--------------------|-------------------|-------------------|----------------|--------------------|---------|----------------|
| | 0% | 20% | 35% | 50% | 75% | 100% | 150% | Other risk weights | Unrated | |
| Sovereigns and central banks: | 20,846,961 | | | 18,770 | | 55,093 | | | | |
| SAMA and Saudi Government | 18,794,625 | | | | | | | | | |
| Others | 2,052,336 | | | 18,770 | | 55,093 | | | | |
| Multilateral Development Banks (MDBs) | | | | | | | | | | |
| Public Sector Entities (PSEs) | | | | | | | | | | |
| Banks and securities firms | | 2,457,826 | | 6,578,072 | | 2,885,857 | | | | 477,218 |
| Corporates | | 4,899,753 | | 437,632 | | 76,934,882 | 5,697 | | | |
| Retail non-mortgages | | | | | 21,064,289 | | | | | |
| Small Business Facilities Enterprises (SBFE's) | | | | | | | | | | |
| Mortgages | | | | | | 754,121 | | | | |
| Residential | | | | | | 754,121 | | | | |
| Commercial | | | | | | | | | | |
| Securitized assets | | | | | | | | | | |
| Equity | | | | | | 898,211 | | | | |
| Others | 2,228,373 | | | | | 3,631,922 | 249,875 | | | |
| TOTAL | 23,075,334 | 7,357,579 | 0 | 7,034,474 | 21,064,289 | 85,160,086 | 255,572 | | | |
| GRAND TOTAL | | | | 143,947,334 | | | | | | 477,218 |

Frequency : SA

Location : W

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

Credit Risk Exposure Covered By CRM (Table 7, (b) and (c)) (Figures in SR 000's)

| 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 | 603,886 | 131,511 |
| Retail non-mortgages | | |
| Small Business Facilities Enterprises (SBFE's) | | |
| Mortgages | | |
| Residential | | |
| Commercial | | |
| Securitized assets | | |
| Equity | | |
| Others | | |
| Total | 603,886 | 131,511 |

Frequency : SA
Location : W

TABLE 8: GENERAL DISCLOSURES FOR EXPOSURES RELATED TO COUNTERPARTY CREDIT RISK (CCR) - JUNE 2012

| General Disclosures (Table 8, (b) and (d)) (Figures in SR 000's) | |
|--|---------|
| Particulars | Amount |
| Gross positive fair value of contracts | 178,355 |
| Netting Benefits* | |
| Netted Current Credit Exposure* | |
| Collateral held: | |
| -Cash | |
| -Government securities | |
| -Others | |
| Exposure amount (under the applicable method) | |
| -Internal Models Method (IMM) | |
| -Current Exposure Method (CEM) | 507,783 |
| Notional value of credit derivative hedges | |
| Current credit exposure (by type of credit exposure): | |
| -Interest rate contracts | 169,818 |
| -FX contracts | 337,965 |
| -Equity contracts | |
| -Credit derivatives | |
| -Commodity/other contracts | |

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

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

Frequency : SA
Location : W

**TABLE 9 Series : SECURITIZATION DISCLOSURES
JUNE 2012**

Disclosures related to Securitization are not applicable to ANB

Frequency : SA
 Location : W

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)) (Figures in SR 000's)

| | Interest rate risk | Equity position risk | Foreign exchange risk | Commodity risk | Total |
|----------------------|--------------------|----------------------|-----------------------|----------------|---------|
| Capital requirements | 8,347 | | 162,811 | | 171,157 |

Frequency : SA

Location : W

TABLE 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS - JUNE 2012

| Value Of Investments (Table 13, (b)) (Figures in SR 000's) | | | | | |
|--|---|------------|---|------------|--|
| | Un-quoted investments | | Quoted investments | | |
| | Value disclosed in Financial Statements | Fair value | Value disclosed in Financial Statements | Fair value | Publicly quoted share values (if materially different from fair value) |
| Investments* | 478,383 | 478,383 | 897,045 | 897,045 | |

* Includes equity investments, which are deducted from capital.

Frequency : SA

Location : W

**TABLE 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS
JUNE 2012**

Types And Nature of Investments (Table 13, (c)) (Figures in SR 000's)

| Investments | Publicly traded | Privately held |
|---|-----------------|----------------|
| Government and quasi government | | |
| Banks and other financial institutions | 565,619 | 478,383 |
| Agriculture and fishing | 7,886 | |
| Manufacturing | 81,808 | |
| Mining and quarrying | | |
| Electricity, water, gas and health services | 7,204 | |
| Building and construction | 123,519 | |
| Commerce | | |
| Transportation and communication | 82,860 | |
| Services | 28,149 | |
| Others | | |
| Total | 897,045 | 478,383 |

Frequency : SA
Location : W

**TABLE 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS
JUNE 2012**

| Gains / Losses Etc. (Table 13, (d) and (e)) (Figures in SR 000's) | |
|--|---------|
| Particulars | Amount |
| Cumulative realized gains (losses) arising from sales and liquidations in the reporting period | |
| Total unrealized gains (losses) | 122,229 |
| Total latent revaluation gains (losses)* | |
| Unrealized gains (losses) included in Capital | 122,229 |
| Latent revaluation gains (losses) included in Capital* | |

*Not applicable to KSA to date

Frequency : SA

Location : W

**TABLE 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS
JUNE 2012**

Capital Requirements (Table 13, (f)) (Figures in SR 000's)

| Equity grouping | Capital requirements |
|---|----------------------|
| Government and quasi government | |
| Banks and other financial institutions | 522,560 |
| Agriculture and fishing | 631 |
| Manufacturing | 6,544 |
| Mining and quarrying | |
| Electricity, water, gas and health services | 576 |
| Building and construction | 9,882 |
| Commerce | |
| Transportation and communication | 6,629 |
| Services | 2,252 |
| Others | |
| Total | 549,074 |

Frequency : SA

Location : W

**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)) (Figures in SR 000's)

| Rate Shocks | Change in earnings |
|-----------------------|--------------------|
| Upward rate shocks: | |
| SAR | 244,901 |
| USD | (132,563) |
| OTHERS | 6,266 |
| Downward rate shocks: | |
| SAR | (61,225) |
| USD | 33,141 |
| OTHERS | (1,566) |
| | |

* only 50bp downward shock keeping in view the low interest rates