



GLOPAC Fellowship Program

Introductory Presentation

Agenda

- Overview of the Saudi Arabian Monetary Authority (“SAMA”).
 - SAMA’s Mission and Organization Structure.
 - General Department of Banking Control.
- Overview of the Saudi Banking Sector.
 - Licensed Banks.
 - Selected Financial Information.

Section (1)

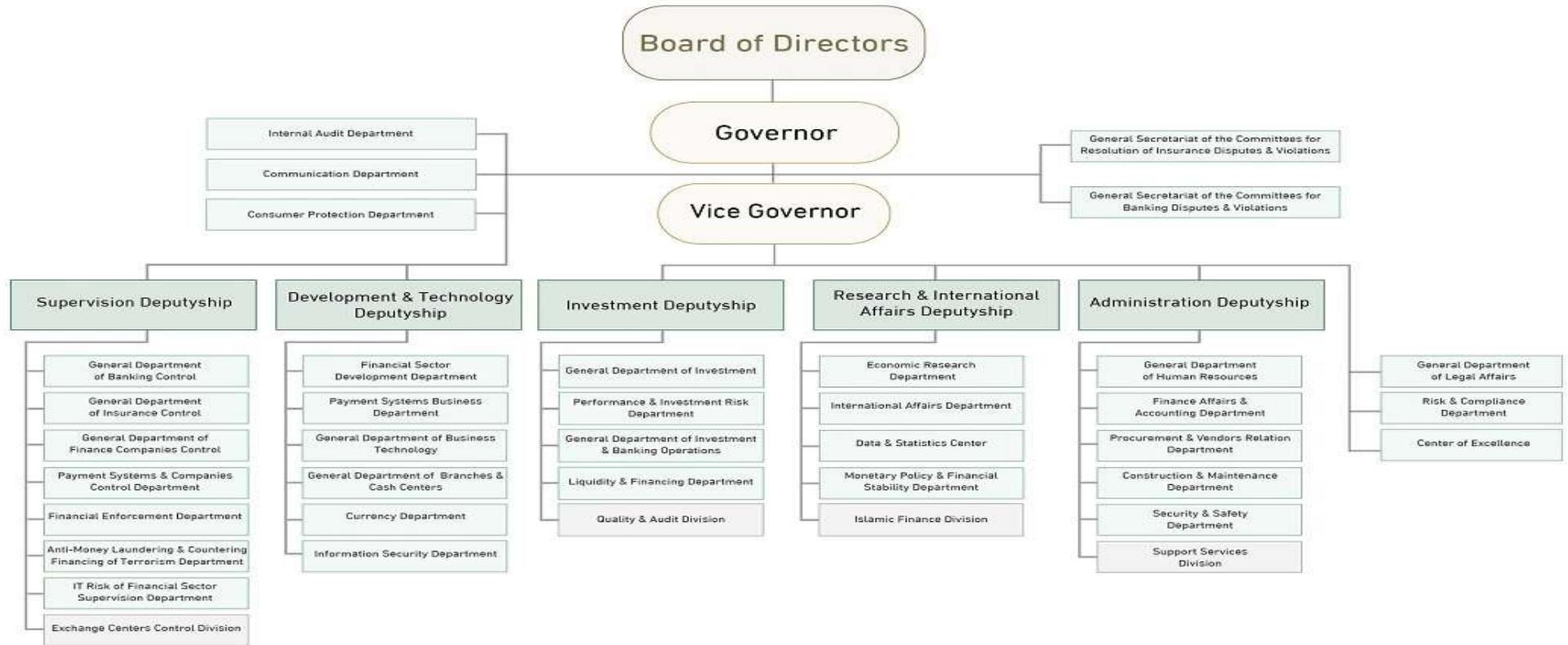
OVERVIEW OF SAMA AND BANKING SECTOR

SAMA's Mission

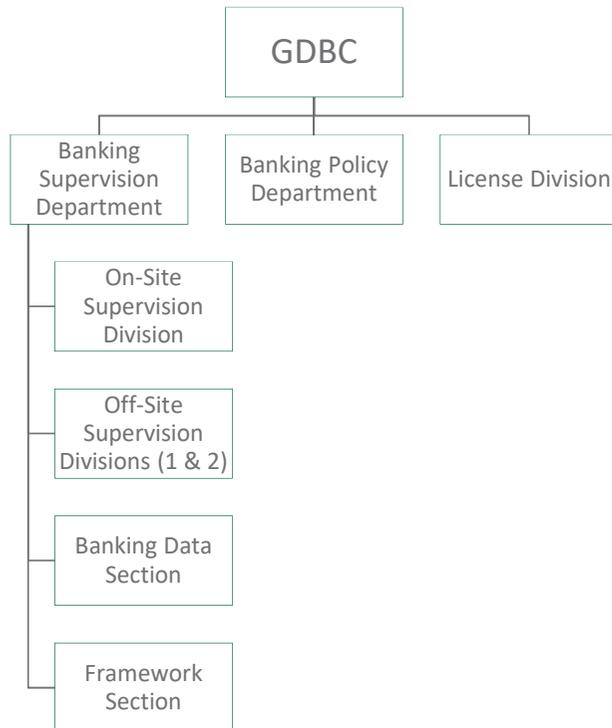
SAMA is the central bank of the Kingdom of Saudi Arabia and its mission is to maintain monetary and financial stability in the Kingdom and support a balanced and sustainable economic growth through excellence in:

- Issuing and managing banknotes
- Conducting monetary and financial stability policies
- Regulating and supervising financial sectors
- Managing foreign exchange reserves
- Ensuring the provision of innovative and secure payment systems
- Providing banking services to the government
- Compiling monetary and financial data and conducting economic analyses and research

SAMA's Structure



General Department of Banking Control



Functions and Responsibilities of the Banking Control Department:

- Developing the regulatory and supervisory framework and issuing guidelines on tasks of supervision and on operations and procedures of inspection.
- Developing and issuing policies pertaining to the banking sector and rules for granting licenses.
- Exercising off-site supervision over domestic banks and branches of foreign banks in pursuance of procedural manuals and risk-based supervision.
- Exercising on-site inspection of domestic banks and branches of foreign banks.

Licensed Banks

Domestic Banks

- The National Commercial Bank
- The Saudi British Bank
- Saudi Investment Bank
- Alinma Bank
- Banque Saudi Fransi
- Riyad Bank
- Samba Financial Group
- Al-Rajhi Bank
- Arab National Bank
- Bank Al-Bilad
- Bank Al-Jazira
- Gulf International Bank Saudi Arabia

Branches of Foreign Banks

- Emirates NBD
- National Bank of Bahrain
- National Bank of Kuwait
- Muscat Bank
- MUFG Bank, Ltd
- Deutsche Bank
- BNP Paribas
- J.P. Morgan Chase N.A
- National Bank of Pakistan
- Industrial and Commercial Bank of China
- Qatar National Bank
- T.C.Ziraat Bankasi A.S
- First Abu Dhabi Bank
- Trade bank of Iraq
- Standard Chartered Bank
- Credit Suisse Bank
- Bank of China Limited

Selected Financial Information (Q2 2020)

Item	Amounts in SAR MM	Amounts in USD MM
Total Assets	2,831,918	755,178
Loans & Advances	1,671,963	445,857
Total Liabilities	2,831,918	755,178
Total Deposits	1,842,978	491,461

Item	Percentage
Regulatory Capital to RWAs	19.1%
NPLs to total gross loans	2.3%
Return on Assets	1.0%
Return on Equity	6.7%

* Information sourced from SAMA's Monthly Statistic Bulletin (<http://www.sama.gov.sa/en-US/EconomicReports/Pages/MonthlyStatistics.aspx>)

مؤسسة النقد العربي السعودي
Saudi Arabian Monetary Authority

