



TABLE 1: SCOPE OF APPLICATION - DEC 2010

Capital Deficiencies (Table 1, (e))

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



TABLE 2: CAPITAL STRUCTURE - DEC 2010

Capital Structure (Table 2, (b) to (e))	
Components of capital	Amount SAR '000'
Core capital - Tier I:	
Eligible paid-up share capital	15,000,000
Shares premium accounts	
Eligible reserves	12,111,884
Minority interests in the equity of subsidiaries	
Retained earnings	3,205,905
IAS type adjustments*	
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	
Total Tier I	30,317,789
Supplementary capital - Tier 2:	
Revaluation gains/reserves	
Subordinated loan capital	
Qualifying general provisions	1,589,583
Interim profits	6,770,829
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	
Other country specific deductions from Tier 2 at 50%	
Regulatory calculation differences deduction from Tier 2 at 50%**	
Total Tier II	8,360,412
Capital to cover market risks - Tier III	
Short Term Subordinated Debit	
Tier I and Tier II Capital Available for Market Risk	
Total eligible capital	38,678,201



TABLE 3: CAPITAL ADEQUACY - DEC 2010

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

Portfolios	Amount of exposures	Capital requirements
Sovereigns and central banks:	39,765,693	
SAMA and Saudi Government	39,765,693	
Others		
Multilateral Development Banks (MDBs)		
Public Sector Entities (PSEs)	2,339,342	93,574
Banks and securities firms	11,445,340	448,808
Corporates	47,694,223	3,705,774
Retail non-mortgages	67,507,425	4,050,445
Small Business Facilities Enterprises (SBFE's)		
Mortgages	7,599,407	607,952
Residential	6,530,654	522,452
Commercial	1,068,753	85,500
Securitized assets		
Equity	1,111,877	291,955
Others	34,221,794	974,823
Total	211,685,101	10,173,331

**TABLE 3: CAPITAL ADEQUACY - DEC 2010**

Capital Requirements For Market Risk* (822, Table 3, (d))					SAR '000'
	Interest rate risk	Equity position risk	Foreign exchange risk	Commodity risk	Total
Standardised approach			660,992		660,992
Internal models approach					

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



TABLE 3: CAPITAL ADEQUACY - DEC 2010	
Capital Requirements for Operational Risk* (Table 3, (e))	
Particulars	Capital requirement SAR '000'
• Basic indicator approach;	
• Standardized approach;	1,536,562
• Alternate standardized approach;	
• Advanced measurement approach (AMA).	
Total	1,536,562

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



TABLE 3: CAPITAL ADEQUACY - DEC 2010

Capital Adequacy Ratios (TABLE 3, (f))

Particulars	Total capital ratio	Tier 1 capital ratio
	%	
Top consolidated level	20.63	15.23
Bank significant stand alone subsidiary 1		
Bank significant stand alone subsidiary 2		
Bank significant stand alone subsidiary 3		
Bank significant stand alone subsidiary n		



TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES - DEC 2010		
Credit Risk Exposure (Table 4, (b)) SAR '000'		
Portfolios	Total gross credit risk exposure (DEC 2010)	Average gross credit risk exposure over the period
Sovereigns and central banks:	39,765,693	38,255,371
SAMA and Saudi Government	39,765,693	38,255,371
Others		
Multilateral Development Banks (MDBs)		
Public Sector Entities (PSEs)	2,339,342	2,328,847
Banks and securities firms	11,445,340	10,273,119
Corporates	47,694,223	48,507,173
Retail non-mortgages	67,507,425	66,260,281
Small Business Facilities Enterprises (SBFE's)		
Mortgages	7,599,407	7,388,584
Residential	6,530,654	6,204,819
Commercial	1,068,753	1,183,764
Securitized assets		
Equity	1,111,877	1,136,155
Others	34,221,794	26,073,480
Total	211,685,101	200,223,009

TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES -DEC 2010

Geographic Breakdown (Table 4, (c)) SAR '000'							
Portfolios	Geographic area						
	Saudi Arabia	Other GCC & Middle East	Europe	North America	South East Asia	Others countries	Total
Sovereigns and central banks:	39,765,693						39,765,693
SAMA and Saudi Government	39,765,693						39,765,693
Others							
Multilateral Development Banks (MDBs)							
Public Sector Entities (PSEs)	2,339,342						2,339,342
Banks and securities firms	3,556,591	5,163,277	786,825	138,266	1,420,543	379,838	11,445,340
Corporates	42,627,920	999,989	937,500		3,128,814		47,694,223
Retail non-mortgages	65,794,666				1,712,759		67,507,425
Small Business Facilities Enterprises (SBFE's)							
Mortgages	7,217,783				381,624		7,599,407
Residential	6,149,030				381,624		6,530,654
Commercial	1,068,753						1,068,753
Securitized assets							
Equity	792,960	30,100	24,345	163,768	100,704		1,111,877
Others	33,076,790	682,066	39,773	171,198	238,608	13,359	34,221,794
Total	195,171,745	6,875,432	1,788,443	473,232	6,983,052	393,197	211,685,101

TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES - DEC 2010

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

Portfolios	Industry sector												Total
	Government and quasi government	Banks and other financial institutions	Agriculture and fishing	Manufacturing	Mining and quarrying	Electricity, water, gas and health services	Building and construction	Commerce	Transportation and communication	Services	Consumer loans and credit cards	Others	
Sovereigns and central banks:	39,765,693												39,765,693
SAMA and Saudi Government	39,765,693												39,765,693
Others													
Multilateral Development Banks (MDBs)													
Public Sector Entities (PSEs)				2,339,342									2,339,342
Banks and securities firms		11,445,340											11,445,340
Corporates			1,860,934	2,636,041		6,614,805	3,415,674	19,629,463	6,462,900	2,272,069		4,802,337	47,694,223
Retail non-mortgages											67,507,425		67,507,425
Small Business Facilities Enterprises (SBFE's)													
Mortgages			44,671	56,263		16,794	39,959	464,965	6,387	84,578	6,530,654	355,138	7,599,407
Residential											6,530,654		6,530,654
Commercial			44,671	56,263		16,794	39,959	464,965	6,387	84,578		355,138	1,068,753
Securitized assets													
Equity		261,562								39,379		810,936	1,111,877
Others	31,102	5,641,457	103,901	569,732	19,549	1,071,382	2,858,917	3,201,942	640,560	118,723	1,656,193	18,308,335	34,221,794
Total	39,796,795	17,348,359	2,009,506	5,601,379	19,549	7,702,981	6,314,549	23,296,370	7,109,847	2,514,749	75,694,272	24,276,745	211,685,101

TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES - DEC-2010

Residual Contractual Maturity Breakdown (Table 4, (e)) SAR '000'									
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:	4,878,922	9,361,272	13,375,209	7,900,199	4,250,091				39,765,693
SAMA and Saudi Government	4,878,922	9,361,272	13,375,209	7,900,199	4,250,091				39,765,693
Others									
Multilateral Development Banks (MDBs)									
Public Sector Entities (PSEs)								2,339,342	2,339,342
Banks and securities firms	1,579,034	8,796,770	825,636	243,900					11,445,340
Corporates	2,052,110	4,639,670	6,516,607	9,486,920	7,474,264	6,443,266	6,429,090	4,652,295	47,694,223
Retail non-mortgages	754,282	2,379,339	3,569,248	5,117,465	9,629,539	31,157,823	14,700,526	199,204	67,507,425
Small Business Facilities Enterprises (SBFE's)									
Mortgages	31,167	230,997	354,055	346,197	636,273	1,602,278	1,243,051	3,155,389	7,599,407
Residential	88	213,181	281,558	204,066	371,831	1,149,113	1,178,332	3,132,485	6,530,654
Commercial	31,079	17,816	72,497	142,131	264,442	453,165	64,719	22,904	1,068,753
Securitized assets									
Equity							971,488	140,389	1,111,877
Others	16,081,662	501,156	2,801,569	2,459,462	6,183,391	2,974,248	1,119,333	2,100,974	34,221,794
Total	25,377,177	25,909,204	27,442,324	25,554,142	28,173,558	42,177,615	24,463,487	12,587,594	211,685,101


TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES -DEC 2010

Impaired Loans, Past Due Loans and Allowances (Table 4, (f)) SAR '000'										
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										
Agriculture and fishing										
Manufacturing	188,088	188,756	668	668		188,088	138,435	97,911	92,583	
Mining and quarrying										
Electricity, water, gas and health services	31,617	31,617				31,617	139,365	16,634	27,226	
Building and construction	733	112,484	63,458	86,100		26,384	15,438	112,275	298	
Commerce	294,697	731,711	64,194	84,496	235,852	411,363	1,667,142	623,211	78,945	
Transportation and communication							453	136,164		
Services		51,878				51,878	5,944	94,714		
Consumer loans and credit cards	497,473	1,255,432	145,098	483,363	322,035	450,034				
Others	12,773	290,292	515,718	51,541	6,620	232,131	6,027	307,183	982,852	
portfolio provision										2,434,169
Total	1,025,381	2,662,170	789,136	706,168	564,507	1,391,495	1,972,804	1,388,092	1,181,904	2,434,169



TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES - DEC 2010

Impaired Loans, Past Due Loans And Allowances (Table 4, (g)) SAR '000'							
Geographic area	Impaired loans	Aging of Past Due Loans (days)				Specific allowances	General allowances
		Less than 90	90-100	180-360	Over 360		
Saudi Arabia	779,675	789,136	613,982	462,273	1,340,209	1,056,455	2,250,771
Other GCC & Middle East							
Europe							
North America					0		
South East Asia	245,706		92,186	102,234	51,286	125,449	183,398
Others countries							
Total	1,025,381	789,136	706,168	564,507	1,391,495	1,181,904	2,434,169



TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES -DEC 2010

Reconciliation Of Changes In The Allowances For Loan Impairment (Table 4, (h)) SAR '000'		
Particulars	Specific allowances	General allowances
Balance, beginning of the year	1,745,809	2,446,619
Charge-offs taken against the allowances during the period	(106,517)	(2,414,479)
Amounts set aside (or reversed) during the period	149,454	1,759,364
Other adjustments:		
- exchange rate differences		
- business combinations		
- acquisitions and disposals of subsidiaries		
- etc.		
Transfers between allowances	(606,842)	642,665
Balance, end of the year	1,181,904	2,434,169

▪ Recoveries that have been recorded directly to the income statement are 155,231 SAR "000"



TABLE 5 (STA): CREDIT RISK: DISCLOSURES FOR PORTFOLIOS SUBJECT TO THE STANDARDIZED APPROACH -DEC 2010

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

Particulars	Risk buckets									Deducted
	0%	20%	35%	50%	75%	100%	150%	Other risk weights	Unrated	
Sovereigns and central banks:	39,765,693									
SAMA and Saudi Government	39,765,693									
Others										
Multilateral Development Banks (MDBs)										
Public Sector Entities (PSEs)				2,339,342						
Banks and securities firms		375,240		11,070,100						
Corporates		1,363,636		562,272		45,768,315				
Retail non-mortgages					67,507,425					
Small Business Facilities Enterprises (SBFE's)										
Mortgages						7,599,407				
Residential						6,530,654				
Commercial						1,068,753				
Securitized assets										
Equity	36,753.00							1,075,124		
Others	22,414,967	311,569				10,239,827	1,255,432			



TABLE 10: MARKET RISK: DISCLOSURES FOR BANKS USING THE STANDARDIZED APPROACH - DEC 2010

Level Of Market Risks In Terms Of Capital Requirements (Table 10, (b)) SAR '000'

	Interest rate risk	Equity position risk	Foreign exchange risk	Commodity risk	Total
Capital requirements			660,992		660,992

TABLE 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS - DEC 2010					
Value Of Investments (Table 13, (b)) SAR '000'					
	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	23,533	23,533	1,088,344	1,088,344	



TABLE 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS - DEC 2010

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

Investments	Publicly traded	Privately held
Government and quasi government		
Banks and other financial institutions	176,704	20,907
Agriculture and fishing		
Manufacturing		
Mining and quarrying		
Electricity, water, gas and health services		
Building and construction		
Commerce		
Transportation and communication		
Services		2,626
Others	911,640	
Total	1,088,344	23,533

**TABLE 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS - DEC 2010**

Gains / Losses Etc. (Table 13, (d) and (e)) SAR '000'	
Particulars	Amount
Cumulative realized gains (losses) arising from sales and liquidations in the reporting period	0
Total unrealized gains (losses)	(24,664)
Total latent revaluation gains (losses)*	N/A
Unrealized gains (losses) included in Capital	
Latent revaluation gains (losses) included in Capital*	N/A

*Not applicable to KSA to date



TABLE 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS - DEC 2010

Capital Requirements (Table 13, (f)) SAR '000'	
Equity grouping	Capital requirements
Government and quasi government	
Banks and other financial institutions	15,809
Agriculture and fishing	
Manufacturing	
Mining and quarrying	
Electricity, water, gas and health services	
Building and construction	
Commerce	
Transportation and communication	
Services	210
Others	72,931
Total	88,950



TABLE 14: INTEREST RATE RISK IN THE BANKING BOOK (IRRBB) -DEC 2010

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

Rate Shocks	Change in earnings SAR '000'
Upward rate shocks:	
SAR	838,910
Downward rate shocks:	
SAR	(838,910)