



TABLE 1: SCOPE OF APPLICATION - DEC 2009

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 2009

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	10,419,177
Minority interests in the equity of subsidiaries	
Retained earnings	3,321,707
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	28,740,884
Supplementary capital - Tier 2:	
Revaluation gains/reserves	
Subordinated loan capital	
Qualifying general provisions	1,934,348
Interim profits	
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	1,934,348
Capital to cover market risks - Tier III	
Short Term Subordinated Debit	
Tier I and Tier II Capital Available for Market Risk	
Total eligible capital	30,675,232



TABLE 3: CAPITAL ADEQUACY - DEC 2009

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:	32,217,993	
SAMA and Saudi Government	32,217,993	
Others		
Multilateral Development Banks (MDBs)		
Public Sector Entities (PSEs)	1,472,411	58,896
Banks and securities firms	14,515,440	569,817
Corporates	45,907,075	3,541,277
Retail non-mortgages	58,523,701	3,511,422
Small Business Facilities Enterprises (SBFE's)		0
Mortgages	6,038,514	483,081
Residential	4,523,628	361,890
Commercial	1,514,886	121,191
Securitized assets		0
Equity	997,552	250,013
Others	14,689,097	1,111,435
Total	174,361,783	9,525,941

**TABLE 3: CAPITAL ADEQUACY - DEC 2009**

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			935,979		935,979
Internal models approach					

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

**TABLE 3: CAPITAL ADEQUACY - DEC2009****Capital Requirements for Operational Risk* (Table 3, (e))**

Particulars	Capital requirement SAR '000'
• Basic indicator approach;	
• Standardized approach;	1,435,708
• Alternate standardized approach ;	
• Advanced measurement approach (AMA).	
Total	1,435,708

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



TABLE 3: CAPITAL ADEQUACY - DEC 2009

Capital Adequacy Ratios (TABLE 3, (f))

Particulars	Total capital ratio	Tier 1 capital ratio
	%	
Top consolidated level	19.3	13.82
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 2009

Credit Risk Exposure (Table 4, (b)) SAR '000'		
Portfolios	Total gross credit risk exposure(DEC 2009)	Average gross credit risk exposure over the period
Sovereigns and central banks:	32,218,121	32,449,740
SAMA and Saudi Government	32,218,121	32,449,740
Others		
Multilateral Development Banks (MDBs)		
Public Sector Entities (PSEs)	1,472,411	1,472,280
Banks and securities firms	14,619,015	7,314,145
Corporates	50,587,293	52,980,089
Retail non-mortgages	58,523,701	57,434,572
Small Business Facilities Enterprises (SBFE's)		
Mortgages	6,038,514	5,544,465
Residential	4,523,628	3,901,803
Commercial	1,514,886	1,642,662
Securitized assets		
Equity	997,552	708,094
Others	20,202,187	20,680,476
Total	184,658,794	178,583,861



TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES -DEC 2009

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:	32,218,121						32,218,121
SAMA and Saudi Government	32,218,121						32,218,121
Others							
Multilateral Development Banks (MDBs)							
Public Sector Entities (PSEs)	1,472,411						1,472,411
Banks and securities firms	7,054,735	3,248,448	2,066,080	167,279	2,072,641	9,832	14,619,015
Corporates	45,695,220	999,989	937,500		2,954,584		50,587,293
Retail non-mortgages	57,440,831				1,082,870		58,523,701
Small Business Facilities Enterprises (SBFE's)							
Mortgages	5,816,679				221,835		6,038,514
Residential	4,301,793				221,835		4,523,628
Commercial	1,514,886						1,514,886
Securitized assets							
Equity	659,400	29,079	196,976	19,220	92,877		997,552
Others	19,027,093	658,978	47,980	109,793	353,111	5,232	20,202,187
Total	169,384,490	4,936,494	3,248,536	296,292	6,777,918	15,064	184,658,794

TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES - DEC 2009

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

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:	32,218,121	0	0	0	0	0	0	0	0	0	0	0	32,218,121
SAMA and Saudi Government	32,218,121												32,218,121
Others													0
Multilateral Development Banks (MDBs)													0
Public Sector Entities (PSEs)				1,472,411									1,472,411
Banks and securities firms		14,619,015											14,619,015
Corporates	0		1,668,467	5,415,995		4,287,322	4,849,338	22,871,364	5,798,203	1,892,880	0	3,803,724	50,587,293
Retail non-mortgages													
Small Business Facilities Enterprises (SBFE's)													0
Mortgages	0	0	47,613	1,870	0	3,321	115,346	970,441	2,134	75,493	4,523,628	298,668	6,038,514
Residential											4,523,628		4,523,628
Commercial			47,613	1,870		3,321	115,346	970,441	2,134	75,493	0	298,668	1,514,886
Securitized assets													0
Equity		239,822					0		0	2,660	0	755,070	997,552
Others	25,174	3,610,021	20,995	484,878	155	67,569	2,108,317	2,317,596	494,316	59,200	1,486,105	9,527,861	20,202,187
Total	32,243,295	18,468,858	1,737,075	7,375,154	155	4,358,212	7,073,001	26,159,401	6,294,653	2,030,233	64,533,434	14,385,323	184,658,794

TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES - DEC-2009

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:	829,376	9,813,586	9,800,011	11,775,148	0	0	0	0	32,218,121
SAMA and Saudi Government	829,376	9,813,586	9,800,011	11,775,148			0		32,218,121
Others									
Multilateral Development Banks (MDBs)									
Public Sector Entities (PSEs)								1,472,411	1,472,411
Banks and securities firms	4,878,539	9,015,492	448,574	205,893	69,532	985			14,619,015
Corporates	2,956,843	5,525,689	6,569,766	5,898,229	8,599,931	10,150,042	4,556,567	6,330,226	50,587,293
Retail non-mortgages	4,990	1,254,944	2,903,392	4,362,388	8,536,880	25,892,143	14,507,755	1,061,209	58,523,701
Small Business Facilities Enterprises (SBFE's)									0
Mortgages	23,941	52,633	145,664	344,309	557,607	1,506,355	1,097,167	2,310,838	6,038,514
Residential	12,721	36,368	72,885	108,931	216,006	828,787	973,850	2,274,080	4,523,628
Commercial	11,220	16,265	72,779	235,378	341,601	677,568	123,317	36,758	1,514,886
Securitized assets									0
Equity							641,291	356,261	997,552
Others	9,534,167	136,817	55,736	38,828	129,058	3,988,788	1,960,079	4,358,714	20,202,187
Total	18,227,856	25,799,161	19,923,143	22,624,795	17,893,008	41,538,313	22,762,859	15,889,659	184,658,794

TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES - Dec 2009

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		0								
Banks and other financial institutions		0								
Agriculture and fishing		0	71,518				1,446	545	901	
Manufacturing	229,567	229,566	24,183		194,172	35,394	116,041	221,109	148,303	
Mining and quarrying										
Electricity, water, gas and health services	31,806	33,598	3,463		1,792	31,806	14,699	15,060	27,678	
Building and construction	64,989	216,941	216,645	6,375	19,921	190,645	34,313	54,689	115,264	
Commerce	1,744,008	1,894,486	230,261	19,451	1,699,415	175,620	908,079	198,181	869,424	
Transportation and communication	312	312				312	41	182	312	
Services		31,120	519	3,181	1,996	25,943	3,449	7,780	874	
Consumer loans and credit cards	447,540	1,115,931	113,439	284,264	451,788	379,879			549,791	
Others	680,197	344,427	2,489	54,921	176,180	113,326	27,672	15,209	33,262	
portfolio provision										2,446,619
Total	3,198,419	3,866,381	662,517	368,192	2,545,264	952,925	1,105,740	512,755	1,745,809	2,446,619

TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES - Dec 2009

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	3,155,518	662,517	349,406	2,532,574	941,501	1,687,000	2,383,000
Other GCC & Middle East						0	0
Europe						0	0
North America					0	0	0
South East Asia	42,901		18,786	12,690	11,424	58,809	63,619
Others countries						0	0
Total	3,198,419	662,517	368,192	2,545,264	952,925	1,745,809	2,446,619



TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES - DEC 2009		
Reconciliation Of Changes In The Allowances For Loan Impairment (Table 4, (h)) SAR '000'		
Particulars	Specific allowances	General allowances
Balance, beginning of the year	967,969	2,982,358
Charge-offs taken against the allowances during the period	(168,476)	(1,297,524)
Amounts set aside (or reversed) during the period	100,000	1,604,912
Other adjustments:		
- exchange rate differences		
- business combinations		
- acquisitions and disposals of subsidiaries		
- etc.		
Transfers between allowances	846,316	(843,127)
Balance, end of the year	1,745,809	2,446,619

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

TABLE 5 (STA): CREDIT RISK: DISCLOSURES FOR PORTFOLIOS SUBJECT TO THE STANDARDIZED APPROACH - DEC 2009

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:	32,218,121									
SAMA and Saudi Government	32,218,121									
Others										
Multilateral Development Banks (MDBs)										
Public Sector Entities (PSEs)				1,472,411						
Banks and securities firms		749,978		13,689,074		179,963				
Corporates		1,582,742		749,839		48,254,712				
Retail non-mortgages					58,523,701					
Small Business Facilities Enterprises (SBFE's)										
Mortgages						6,038,514				
Residential						4,523,628				
Commercial						1,514,886				
Securitized assets										
Equity	45,000							952,552		
Others	3,449,155	153,491				14,565,633	1,330,377	703,531		



TABLE 10: MARKET RISK: DISCLOSURES FOR BANKS USING THE STANDARDIZED APPROACH - DEC 2009

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			935,979		935,979

TABLE 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS - DEC 2009					
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	23,567	23,567	973,985	973,985	



TABLE 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS - DEC 2009

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

Investments	Publicly traded	Privately held
Government and quasi government		
Banks and other financial institutions	218,937	20,907
Agriculture and fishing		
Manufacturing		
Mining and quarrying		
Electricity, water, gas and health services		
Building and construction		
Commerce		
Transportation and communication		
Services		2,660
Others	755,048	
Total	973,985	23,567



TABLE 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS - DEC 2009

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)	121,970
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 2009

Capital Requirements (Table 13, (f)) SAR '000'	
Equity grouping	Capital requirements
Government and quasi government	
Banks and other financial institutions	48,435
Agriculture and fishing	
Manufacturing	
Mining and quarrying	
Electricity, water, gas and health services	
Building and construction	
Commerce	
Transportation and communication	
Services	851
Others	200,727
Total	250,013



TABLE 14: INTEREST RATE RISK IN THE BANKING BOOK (IRRBB) - DEC 2009

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	856,612
Downward rate shocks:	
SAR	-856,612