



**TABLE 1: SCOPE OF APPLICATION - june 2010**

<b>Capital Deficiencies (Table 1, (e))</b>	
<b>Particulars</b>	<b>Amount SAR '000'</b>
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 - june 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	10,785,642
Minority interests in the equity of subsidiaries	
Retained earnings	377,783
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	
<b>Total Tier I</b>	<b>26,163,425</b>
Supplementary capital - Tier 2:	
Revaluation gains/reserves	
Subordinated loan capital	
Qualifying general provisions	1,635,602
Interim profits	3,462,707
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%**	
<b>Total Tier II</b>	<b>5,098,309</b>
Capital to cover market risks - Tier III	
Short Term Subordinated Debit	
Tier I and Tier II Capital Available for Market Risk	
<b>Total eligible capital</b>	<b>31,261,734</b>



**TABLE 3: CAPITAL ADEQUACY - june 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:	36,346,144	
SAMA and Saudi Government	36,346,144	
Others		
Multilateral Development Banks (MDBs)		
Public Sector Entities (PSEs)	2,317,826	92,713
Banks and securities firms	9,663,357	375,923
Corporates	45,088,312	3,494,080
Retail non-mortgages	64,680,873	3,880,852
Small Business Facilities Enterprises (SBFE's)		0
Mortgages	7,073,480	565,878
Residential	5,797,620	463,810
Commercial	1,275,860	102,069
Securitized assets		0
Equity	1,042,384	281,418
Others	15,101,049	911,174
<b>Total</b>	<b>181,313,425</b>	<b>9,602,039</b>

**TABLE 3: CAPITAL ADEQUACY - june 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			718,285		718,285
Internal models approach					

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

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

Capital Requirements for Operational Risk\* (Table 3, (e))

Particulars	Capital requirement SAR '000'
• Basic indicator approach;	
• Standardized approach;	1,517,181
• <a href="#">Alternate standardized approach</a> ;	
• Advanced measurement approach (AMA).	
<b>Total</b>	<b>1,517,181</b>

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



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

Capital Adequacy Ratios (TABLE 3, (f))

Particulars	Total capital ratio	Tier 1 capital ratio
	%	
Top consolidated level	19.69	16.48
Bank significant stand alone subsidiary 1		
Bank significant stand alone subsidiary 2		
Bank significant stand alone subsidiary 3		
Bank significant stand alone subsidiary n		



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

Credit Risk Exposure (Table 4, (b)) SAR '000'		
Portfolios	Total gross credit risk exposure(june 2010)	Average gross credit risk exposure over the period
Sovereigns and central banks:	36,346,144	34,051,779
SAMA and Saudi Government	36,346,144	34,051,779
Others		
Multilateral Development Banks (MDBs)		
Public Sector Entities (PSEs)	2,317,826	2,020,634
Banks and securities firms	9,812,851	11,722,204
Corporates	49,414,931	50,258,231
Retail non-mortgages	64,680,873	61,670,279
Small Business Facilities Enterprises (SBFE's)		
Mortgages	7,073,480	6,559,280
Residential	5,797,620	5,187,056
Commercial	1,275,860	1,372,224
Securitized assets		
Equity	1,042,384	1,013,890
Others	21,522,337	20,594,181
<b>Total</b>	<b>192,210,826</b>	<b>187,890,477</b>



**TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES -june 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
<b>Sovereigns and central banks:</b>	36,346,144						36,346,144
SAMA and Saudi Government	36,346,144						36,346,144
Others							
<b>Multilateral Development Banks (MDBs)</b>							
Public Sector Entities (PSEs)	2,317,826						2,317,826
<b>Banks and securities firms</b>	1,591,617	4,126,934	1,810,463	491,628	1,508,649	283,560	9,812,851
Corporates	44,507,064	851,862	937,500		3,118,505		49,414,931
<b>Retail non-mortgages</b>	63,297,781				1,383,092		64,680,873
Small Business Facilities Enterprises (SBFE's)							
<b>Mortgages</b>	6,790,197				283,283		7,073,480
Residential	5,514,337				283,283		5,797,620
Commercial	1,275,860						1,275,860
<b>Securitized assets</b>							
Equity	738,308	29,230	160,593	19,202	95,051		1,042,384
Others	19,888,636	889,350	85,585	269,733	283,940	105,093	21,522,337
<b>Total</b>	<b>173,159,747</b>	<b>5,897,376</b>	<b>2,994,141</b>	<b>780,563</b>	<b>6,672,520</b>	<b>388,653</b>	<b>192,210,826</b>

**TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES JUNE 2010**

**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:	36,346,144	0	0	0	0	0	0	0	0	0	0	0	36,346,144
SAMA and Saudi Government	36,346,144												36,346,144
Others													0
Multilateral Development Banks (MDBs)													0
Public Sector Entities (PSEs)				2,317,826									2,317,826
Banks and securities firms		9,812,851											9,812,851
Corporates	0		777,464	5,419,697		4,146,168	5,091,484	20,864,826	7,303,491	1,781,982	0	4,029,819	49,414,931
Retail non-mortgages											64,680,873		64,680,873
Small Business Facilities Enterprises (SBFE's)													0
Mortgages	0	0	48,489	5,126	0	0	81,630	662,275	1,760	185,928	5,797,620	290,652	7,073,480
Residential											5,797,620		5,797,620
Commercial			48,489	5,126			81,630	662,275	1,760	185,928	0	290,652	1,275,860
Securitized assets													0
Equity		161,614					0		0	2,590	0	878,180	1,042,384
Others	39,407	4,106,453	18,226	508,014	14,275	809,609	2,154,779	2,522,790	414,185	61,833	1,224,498	9,648,268	21,522,337
<b>Total</b>	<b>36,385,551</b>	<b>14,080,918</b>	<b>844,179</b>	<b>8,250,663</b>	<b>14,275</b>	<b>4,955,777</b>	<b>7,327,893</b>	<b>24,049,891</b>	<b>7,719,436</b>	<b>2,032,333</b>	<b>71,702,991</b>	<b>14,846,919</b>	<b>192,210,826</b>

**TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES JUNE-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:	47,956	10,097,793	2,100,029	12,350,178	11,750,188	0	0	0	36,346,144
SAMA and Saudi Government	47,956	10,097,793	2,100,029	12,350,178	11,750,188		0		36,346,144
Others									
Multilateral Development Banks (MDBs)									
Public Sector Entities (PSEs)								2,317,826	2,317,826
Banks and securities firms	4,060,102	809,877	2,569,153	1,717,255	652,866	3,598			9,812,851
Corporates	2,843,197	4,674,848	5,628,359	7,018,354	9,110,956	8,844,195	5,246,458	6,048,564	49,414,931
Retail non-mortgages	387,637	1,623,429	3,289,023	4,786,648	9,029,615	29,350,044	16,019,694	194,783	64,680,873
Small Business Facilities Enterprises (SBFE's)									0
Mortgages	88,347	155,282	180,655	358,913	565,813	1,588,991	1,288,757	2,846,722	7,073,480
Residential	213	117,081	118,986	178,034	329,745	1,030,456	1,202,043	2,821,062	5,797,620
Commercial	88,134	38,201	61,669	180,879	236,068	558,535	86,714	25,660	1,275,860
Securitized assets									0
Equity							901,275	141,109	1,042,384
Others	10,132,790	67,277	103,440	127,358	38,515	5,037,410	1,518,880	4,496,667	21,522,337
<b>Total</b>	<b>17,560,029</b>	<b>17,428,506</b>	<b>13,870,659</b>	<b>26,358,706</b>	<b>31,147,953</b>	<b>44,824,238</b>	<b>24,975,064</b>	<b>16,045,671</b>	<b>192,210,826</b>


**TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES - JUNE 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		0								
Banks and other financial institutions		0								
Agriculture and fishing		0	1,271				22,083	22,968	16	
Manufacturing	227,466	227,566	7,007	100		227,466	91,458	106,511	133,251	
Mining and quarrying										
Electricity, water, gas and health services	31,786	31,785	7,046			31,785	2,727	1,116	29,289	
Building and construction	55,867	66,801	136,765	25	1,758	65,018	47,821	82,644	80,440	
Commerce	1,912,976	2,176,733	64,963	144,256	2,967	2,029,510	365,987	101,169	596,197	
Transportation and communication	508	508	24	262		246	59	54	318	
Services		34,061	37,506		9,559	24,502	7,968	186	8,654	
Consumer loans and credit cards	67,290	783,860	80,913	294,280	449,644	39,936				
Others	477,684	789,663	37,663	44,072	87,487	658,104	245,006	17,068	792,181	
portfolio provision										2,940,673
<b>Total</b>	<b>2,773,577</b>	<b>4,110,977</b>	<b>373,158</b>	<b>482,995</b>	<b>551,415</b>	<b>3,076,567</b>	<b>783,109</b>	<b>331,716</b>	<b>1,640,346</b>	<b>2,940,673</b>

**TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES - JUNE 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	2,669,516	362,049	366,232	522,701	3,036,025	1,560,254	2,850,524
Other GCC & Middle East						0	0
Europe						0	0
North America					0	0	0
South East Asia	104,061		51,784	27,460	24,817	80,092	90,149
Others countries						0	0
<b>Total</b>	<b>2,773,577</b>	<b>362,049</b>	<b>418,016</b>	<b>550,161</b>	<b>3,060,842</b>	<b>1,640,346</b>	<b>2,940,673</b>



**TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES -june 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	(6,517)	(423,973)
Amounts set aside (or reversed) during the period		780,984
Other adjustments:		
- exchange rate differences		
- business combinations		
- acquisitions and disposals of subsidiaries		
- etc.		
Transfers between allowances	(98,946)	137,043
Balance, end of the year	1,640,346	2,940,673

- Recoveries that has been recorded directly to the income statement is SAR 95.739 Millions .



**TABLE 5 (STA): CREDIT RISK: DISCLOSURES FOR PORTFOLIOS SUBJECT TO THE STANDARDIZED APPROACH** June 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:	36,346,144										
SAMA and Saudi Government	36,346,144										
Others											
Multilateral Development Banks (MDBs)											
Public Sector Entities (PSEs)				2,317,826							
Banks and securities firms		750,474		8,877,379			184,998				
Corporates		1,363,636		642,801			47,408,493				
Retail non-mortgages					64,680,873						
Small Business Facilities Enterprises (SBFE's)											
Mortgages							7,073,480				
Residential							5,797,620				
Commercial							1,275,860				
Securitized assets											
Equity									1,042,384		
Others	3,855,137	532,860					16,686,662	1,140,101			



**TABLE 10: MARKET RISK: DISCLOSURES FOR BANKS USING THE STANDARDIZED APPROACH - june 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			718,285		718,285

<b>TABLE 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS - june 2010</b>					
<b>Value Of Investments (Table 13, (b)) SAR '000'</b>					
	<b>Un-quoted investments</b>		<b>Quoted investments</b>		
	<b>Value disclosed in Financial Statements</b>	<b>Fair value</b>	<b>Value disclosed in Financial Statements</b>	<b>Fair value</b>	<b>Publicly quoted share values (if materially different from fair value)</b>
Investments	23,497	23,497	1,018,888	1,018,888	



**TABLE 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS - june 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	140,707	20,907
Agriculture and fishing		
Manufacturing		
Mining and quarrying		
Electricity, water, gas and health services		
Building and construction		
Commerce		
Transportation and communication		
Services		2,590
Others	878,181	
<b>Total</b>	<b>1,018,888</b>	<b>23,497</b>



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

**Gains / Losses Etc. (Table 13, (d) and (e)) SAR '000'**

<b>Particulars</b>	<b>Amount</b>
Cumulative realized gains (losses) arising from sales and liquidations in the reporting period	0
Total unrealized gains (losses)	0
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 - JUNE 2010**

Capital Requirements (Table 13, (f)) SAR '000'	
Equity grouping	Capital requirements
Government and quasi government	
Banks and other financial institutions	40,460
Agriculture and fishing	
Manufacturing	
Mining and quarrying	
Electricity, water, gas and health services	
Building and construction	
Commerce	
Transportation and communication	
Services	829
Others	240,130
<b>Total</b>	<b>281,419</b>



**TABLE 14: INTEREST RATE RISK IN THE BANKING BOOK (IRRBB) -june 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	780,523
Downward rate shocks:	
SAR	-780,523