



TABLE 1: SCOPE OF APPLICATION - JUN 2011

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 - JUN 2011

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	205,903
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	27,317,787
Supplementary capital - Tier 2:	
Revaluation gains/reserves	
Subordinated loan capital	
Qualifying general provisions	1,745,588
Interim profits	3,543,349
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	5,288,937
Capital to cover market risks - Tier III	
Short Term Subordinated Debit	
Tier I and Tier II Capital Available for Market Risk	
Total eligible capital	32,606,724



TABLE 3: CAPITAL ADEQUACY - JUN 2011

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:	51,645,045	0
SAMA and Saudi Government	51,645,045	0
Others	0	0
Multilateral Development Banks (MDBs)	0	0
Public Sector Entities (PSEs)	3,510,340	140,414
Banks and securities firms	19,929,478	769,902
Corporates	47,884,314	3,733,692
Retail non-mortgages	72,951,799	4,377,108
Small Business Facilities Enterprises (SBFE's)	0	0
Mortgages	8,542,704	683,416
Residential	7,719,369	617,550
Commercial	823,335	65,867
Securitized assets	0	0
Equity	1,122,884	296,796
Others	36,968,450	1,170,434
Total	242,555,014	11,171,763

**TABLE 3: CAPITAL ADEQUACY - JUN 2011**

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			1,085,636		1,085,636
Internal models approach					

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

**TABLE 3: CAPITAL ADEQUACY -JUN 2011****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 -JUN 2011

Capital Adequacy Ratios (TABLE 3, (f))

Particulars	Total capital ratio	Tier 1 capital ratio
	%	
Top consolidated level	18.92	15.84
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 - JUN 2011

Credit Risk Exposure (Table 4, (b)) SAR '000'		
Portfolios	Total gross credit risk exposure(Jun2011)	Average gross credit risk exposure over the period
Sovereigns and central banks:	51,645,045	47,131,908
SAMA and Saudi Government	51,645,045	47,131,908
Others	-	
Multilateral Development Banks (MDBs)	-	
Public Sector Entities (PSEs)	3,510,340	
Banks and securities firms	19,929,478	15,068,740
Corporates	47,884,314	48,478,424
Retail non-mortgages	72,951,799	69,930,287
Small Business Facilities Enterprises (SBFE's)	-	
Mortgages	8,542,704	7,997,295
Residential	7,719,369	7,042,779
Commercial	823,335	954,515
Securitized assets	-	
Equity	1,122,884	1,091,009
Others	36,968,450	36,374,456
Total	242,555,014	226,072,119



TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES -JUN 2011

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:	51,645,045						51,645,045
SAMA and Saudi Government	51,645,045						51,645,045
Others							
Multilateral Development Banks (MDBs)							
Public Sector Entities (PSEs)	3,510,340						3,510,340
Banks and securities firms	6,077,507	8,735,085	3,399,679	86,252	1,303,107	327,848	19,929,478
Corporates	42,693,213	871,377	1,125,100		3,194,624		47,884,314
Retail non-mortgages	71,302,128				1,649,671		72,951,799
Small Business Facilities Enterprises (SBFE's)							
Mortgages	8,082,181				460,523		8,542,704
Residential	7,258,846				460,523		7,719,369
Commercial	823,335						823,335
Securitized assets							
Equity	815,051	30,100	24,293	146,394	107,046		1,122,884
Others	31,064,869	3,660,530	78,438	275,299	1,884,883	4,431	36,968,450
Total	215,190,334	13,297,092	4,627,510	507,945	8,599,854	332,279	242,555,014



TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES - JUN 2011

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:	51,645,045	-	-	-	-	-	-	-	-	-	-	-	51,645,045
SAMA and Saudi Government	51,645,045												51,645,045
Others													-
Multilateral Development Banks (MDBs)													-
Public Sector Entities (PSEs)				3,510,340									3,510,340
Banks and securities firms		19,929,478											19,929,478
Corporates	2,493,766	3,086,179	1,332,061	3,913,711	1,103	6,290,709	1,585,964	20,014,235	4,923,099	1,043,812		3,199,675	47,884,314
Retail non-mortgages											72,951,799		72,951,799
Small Business Facilities Enterprises (SBFE's)													-
Mortgages	-	-	41,153	8,876	-	37,859	10,489	469,782	-	77,572	7,719,369	177,604	8,542,704
Residential											7,719,369		7,719,369
Commercial			41,153	8,876		37,859	10,489	469,782		77,572	-	177,604	823,335
Securitized assets													-
Equity		434,366					-		-	31,021	-	657,497	1,122,884
Others	52,024	8,924,906	161,212	1,310,347	4,219	94,447	2,967,129	2,782,718	170,331	221,993	838,405	19,440,719	36,968,450
Total	54,190,835	32,374,929	1,534,426	8,743,274	5,322	6,423,016	4,563,581	23,266,735	5,093,430	1,374,398	81,509,573	23,475,495	242,555,014


TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES -JUN 2011

Residual Contractual Maturity Breakdown (Table 4, (e)) SAR '000'									
Portfolios	Maturity breakdown								Total
	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	
Sovereigns and central banks:	3,015,985	11,755,075	0	4,250,006	32,623,979	0	0	0	51,645,045
SAMA and Saudi Government	3,015,985	11,755,075		4,250,006	32,623,979				51,645,045
Others									0
Multilateral Development Banks (MDBs)									0
Public Sector Entities (PSEs)								3,510,340	3,510,340
Banks and securities firms	3,513,597	993,014	8,241,384	3,827,348	3,352,835	1,300			19,929,478
Corporates	7,260,692	5,368,371	4,590,040	6,862,220	7,770,797	7,299,186	3,701,543	5,031,465	47,884,314
Retail non-mortgages	648,039	1,792,476	3,636,906	5,378,032	10,358,937	34,153,822	16,966,995	16,592	72,951,799
Small Business Facilities Enterprises (SBFE's)									0
Mortgages	11,073	70,064	280,060	289,760	573,179	1,764,410	1,316,822	4,237,336	8,542,704
Residential	10,686	70,064	182,516	272,116	478,247	1,329,857	1,189,608	4,186,275	7,719,369
Commercial	387		97,544	17,644	94,932	434,553	127,214	51,061	823,335
Securitized assets									0
Equity					657,497			465,387	1,122,884
Others	29,968,268		12,624	62,544	182,416	632,792	1,898,377	4,211,428	36,968,450
Total	44,417,654	19,979,000	16,761,014	20,669,910	55,519,640	43,851,510	23,883,737	17,472,548	242,555,013



TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES - JUN 2011

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	202,115	202,573	1,604	195,759	315	6,500	3,633	-	95,307	-
Mining and quarrying	-	-	-	-	-	-	-	-	-	-
Electricity, water, gas and health services	30,117	30,117	-	-	-	30,117	4,396	17,271	30,117	-
Building and construction	31,558	334,837	150,361	66	18,618	316,153	72,799	-	14,990	-
Commerce	304,342	339,178	96,668	-	36,272	302,906	226,075	272,096	289,746	-
Transportation and communication	-	-	-	-	-	-	-	-	-	-
Services	351	38,576	19,686	-	-	38,576	650	388	1,080	-
Consumer loans and credit cards	-	718,591	-	276,717	381,378	60,496	-	505	-	-
Others	16,782	598,679	6,790	41,072	225,368	332,240	7,189	17,139	796,962	-
portfolio provision	-	-	-	-	-	-	-	-	-	2,155,887
Total	585,266	2,262,553	275,108	513,613	661,951	1,086,989	314,742	307,399	1,228,203	2,155,887

TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES - JUN 2011

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	325,663	275,108	485,823	579,083	938,044	921,638	2,155,887
Other GCC & Middle East						0	0
Europe						0	0
North America					0	0	0
South East Asia	259,603		27,790	82,868	148,945	306,565	
Others countries						0	0
Total	585,266	275,108	513,613	661,951	1,086,989	1,228,203	2,155,887



TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES -JUN 2011

Reconciliation Of Changes In The Allowances For Loan Impairment (Table 4, (h)) SAR '000'

Particulars	Specific allowances	General allowances
Balance, beginning of the year	1,181,904	2,434,169
Charge-offs taken against the allowances during the period	(307,399)	(266,871)
Amounts set aside (or reversed) during the period		696,119
Other adjustments:		
- exchange rate differences		
- business combinations		
- acquisitions and disposals of subsidiaries		
- etc.		
Transfers between allowances	353,698	(707,530)
Balance, end of the year	1,228,203	2,155,887

▪ Charge-offs and recoveries that have been recorded directly to the income statement are SAR 574,270,114 and SAR 21,858,403. respectively.



TABLE 5 (STA): CREDIT RISK: DISCLOSURES FOR PORTFOLIOS SUBJECT TO THE STANDARDIZED APPROACH -JUN 2011

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:	51,645,046										
SAMA and Saudi Government	51,645,046										
Others											
Multilateral Development Banks (MDBs)											
Public Sector Entities (PSEs)				3,510,340							
Banks and securities firms		1,862,257		17,631,784			435,438				
Corporates		1,227,273		462,692			46,194,350				
Retail non-mortgages					72,951,799						
Small Business Facilities Enterprises (SBFE's)											
Mortgages							8,542,704				
Residential							7,719,369				
Commercial							823,335				
Securitized assets											
Equity	31,021.00									1,091,863	
Others	22,689,827	205,547					13,040,586	1,032,490			



TABLE 10: MARKET RISK: DISCLOSURES FOR BANKS USING THE STANDARDIZED APPROACH - JUN 2011

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			1,085,636		1,085,636

TABLE 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS - JUN 2011

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	23,569	23,569	1,099,315	1,099,315	



TABLE 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS -JUN 2011

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

Investments	Publicly traded	Privately held
Government and quasi government		
Banks and other financial institutions	177,415	20,907
Agriculture and fishing		
Manufacturing		
Mining and quarrying		
Electricity, water, gas and health services		
Building and construction		
Commerce		
Transportation and communication		
Services		2,662
Others	921,900	
Total	1,099,315	23,569



TABLE 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS -JUN 2011

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	
Total unrealized gains (losses)	
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 - JUN 2011

Capital Requirements (Table 13, (f)) SAR '000'	
Equity grouping	Capital requirements
Government and quasi government	
Banks and other financial institutions	15,866
Agriculture and fishing	
Manufacturing	
Mining and quarrying	
Electricity, water, gas and health services	
Building and construction	
Commerce	
Transportation and communication	
Services	213
Others	73,752
Total	89,831



TABLE 14: INTEREST RATE RISK IN THE BANKING BOOK (IRRBB) - JUN 2011

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	830,214
Downward rate shocks:	
SAR	(830,214)