

**TABLE 1: SCOPE OF APPLICATION - JUN 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 - JUN 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	8,727,370
Minority interests in the equity of subsidiaries	
Retained earnings	121,286
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	23,848,656
Supplementary capital - Tier 2:	
Revaluation gains/reserves	
Subordinated loan capital	
Qualifying general provisions	1,727,975
Interim profits	3,502,729
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	5,230,704
Capital to cover market risks - Tier III	
Short Term Subordinated Debit	
Tier I and Tier II Capital Available for Market Risk	
Total eligible capital	29,079,360



TABLE 3: CAPITAL ADEQUACY - JUN 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:	39,511,880	
SAMA and Saudi Government	39,511,880	
Others		
Multilateral Development Banks (MDBs)		
Public Sector Entities (PSEs)		
Banks and securities firms	7,103,640	284,146
Corporates	44,144,750	3,332,097
Retail non-mortgages	54,956,809	3,297,409
Small Business Facilities Enterprises (SBFE's)		
Mortgages	5,398,953	431,916
Residential	3,571,952	285,756
Commercial	1,827,001	146,160
Securitized assets		
Equity	357,658	28,613
Others	16,288,979	1,086,964
Total	167,762,669	8,461,145

**TABLE 3: CAPITAL ADEQUACY - JUN 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			396,682		396,682
Internal models approach					

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

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

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

Particulars	Capital requirement SAR '000'
• Basic indicator approach;	
• Standardized approach;	1,343,149
• Alternate standardized approach ;	
• Advanced measurement approach (AMA).	
Total	1,343,149

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



TABLE 3: CAPITAL ADEQUACY - JUN 2009

Capital Adequacy Ratios (TABLE 3, (f))

Particulars	Total capital ratio	Tier 1 capital ratio
	%	
Top consolidated level	21.04	17.25
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 2009

Credit Risk Exposure (Table 4, (b)) SAR '000'		
Portfolios	Total gross credit risk exposure(JUN09)	Average gross credit risk exposure over the period
Sovereigns and central banks:	39,512,051	37,657,214
SAMA and Saudi Government	39,512,051	37,657,214
Others		
Multilateral Development Banks (MDBs)		
Public Sector Entities (PSEs)		
Banks and securities firms	7,211,546	8,941,781
Corporates	49,096,746	50,378,182
Retail non-mortgages	54,956,809	54,362,845
Small Business Facilities Enterprises (SBFE's)		
Mortgages	5,398,953	5,372,112
Residential	3,571,952	3,497,151
Commercial	1,827,001	1,874,961
Securitized assets		
Equity	357,658	287,979
Others	21,256,490	19,506,054
Total	177,790,253	176,506,167



TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES - JUN 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:	39,512,051						39,512,051
SAMA and Saudi Government	39,512,051						39,512,051
Others							
Multilateral Development Banks (MDBs)							
Public Sector Entities (PSEs)							
Banks and securities firms	1,502,051	3,116,279	230,177	956,945	1,402,301	3,793	7,211,546
Corporates	45,184,059	999,989			2,912,698		49,096,746
Retail non-mortgages	54,227,968				728,841		54,956,809
Small Business Facilities Enterprises (SBFE's)							
Mortgages	5,237,938				161,015		5,398,953
Residential	3,410,937				161,015		3,571,952
Commercial	1,827,001						1,827,001
Securitized assets							
Equity	95,588	28,649	142,346	14,683	76,392		357,658
Others	19,875,066	779,057	59,114	204,958	336,056	2,239	21,256,490
Total	165,634,721	4,923,974	431,637	1,176,586	5,617,303	6,032	177,790,253

TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES - JUN 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:	39,512,051	0	0	0	0	0	0	0	0	0	0	0	39,512,051
SAMA and Saudi Government	39,512,051												39,512,051
Others													0
Multilateral Development Banks (MDBs)													0
Public Sector Entities (PSEs)													
Banks and securities firms		7,211,546											7,211,546
Corporates	0	0	1,378,885	4,080,724	199,995	961,117	5,271,583	21,165,823	7,271,107	2,009,123	0	6,758,389	49,096,746
Retail non-mortgages											54,956,809		54,956,809
Small Business Facilities Enterprises (SBFE's)													0
Mortgages	0	0	48,000	2,990	0	0	125,693	1,098,540	2,930	279,429	3,571,952	269,419	5,398,953
Residential											3,571,952		3,571,952
Commercial			48,000	2,990		0	125,693	1,098,540	2,930	279,429	0	269,419	1,827,001
Securitized assets													0
Equity		189,712					0		0	2,651	0	165,295	357,658
Others	682,345	3,379,821	52,137	1,459,855	1,809	616,724	3,046,357	2,536,729	81,468	254,540	1,051,493	8,093,212	21,256,490
Total	40,194,396	10,781,079	1,479,022	5,543,569	201,804	1,577,841	8,443,633	24,801,092	7,355,505	2,545,743	59,580,254	15,286,315	177,790,253

TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES - JUN 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:	736,718	9,846,261	4,260,988	17,911,991	2,327,313	540,153	0	3,888,627	39,512,051
SAMA and Saudi Government	736,718	9,846,261	4,260,988	17,911,991	2,327,313	540,153	0	3,888,627	39,512,051
Others									
Multilateral Development Banks (MDBs)									
Public Sector Entities (PSEs)									
Banks and securities firms	4,651,053	1,899,247	585,947	12,556	20,192	42,551			7,211,546
Corporates	1,111,048	4,303,378	5,775,692	7,105,036	9,301,985	10,861,155	3,730,804	6,907,650	49,096,746
Retail non-mortgages	57,577	887,783	2,615,228	3,892,656	7,618,343	24,432,483	12,734,861	2,717,880	54,956,809
Small Business Facilities Enterprises (SBFE's)									0
Mortgages	44,377	67,742	159,102	190,047	498,569	1,622,251	828,787	1,988,078	5,398,953
Residential		29,689	59,193	88,472	175,618	673,977	603,052	1,941,951	3,571,952
Commercial	44,377	38,053	99,909	101,575	322,951	948,274	225,735	46,127	1,827,001
Securitized assets									0
Equity							69,307	288,351	357,658
Others	9,786,334	28,460	122,394	185,917	379,475	2,587,878	3,188,380	4,977,651	21,256,490
Total	16,387,106	17,032,871	13,519,350	29,298,203	20,145,877	40,086,471	20,552,138	20,768,237	177,790,253


TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES - JUN 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					928	987		
Manufacturing	912,329	912,329	348,696	880,766		31,563	220,176		253,370	
Mining and quarrying										
Electricity, water, gas and health services	36,782	36,782	3,358			36,782	10,006	5,551	28,039	
Building and construction	660,156	660,156	104,736	524,381	4,760	131,015	29,917	42,330	135,640	
Commerce	714,133	714,133	830,524	349,851	289,628	74,654	97,897	28,604	180,633	
Transportation and communication	453	453				453	421	544	453	
Services	40,477	40,477	1,866	12,455		28,022	12,208	15,178	5,204	
Consumer loans and credit cards	448,613	1,454,578	320,655	316,590	413,663	724,325			381,042	
Others	311,073	311,074	6,328	294,475	655	15,944	34,916	71,133	20,799	
portfolio provision										2,475,842
Total	3,124,016	4,129,982	1,616,163	2,378,518	708,706	1,042,758	406,469	164,327	1,005,180	2,475,842

TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES - JUN 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	3,105,270	1,616,163	2,373,384	702,037	1,035,815	989,003	2,418,675
Other GCC & Middle East						0	0
Europe						0	0
North America					0	0	0
South East Asia	18,746		5,134	6,669	6,943	16,177	57,167
Others countries						0	0
Total	3,124,016	1,616,163	2,378,518	708,706	1,042,758	1,005,180	2,475,842



TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES - JUN 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	(162,789)	(960,663)
Amounts set aside (or reversed) during the period	-	652,885
Other adjustments:		
- exchange rate differences		
- business combinations		
- acquisitions and disposals of subsidiaries		
- etc.		
Transfers between allowances	200,000	(198,737)
Balance, end of the year	1,005,180	2,475,842

▪ 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 - JUN 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:	39,512,051									
SAMA and Saudi Government	39,512,051									
Others										
Multilateral Development Banks (MDBs)										
Public Sector Entities (PSEs)										
Banks and securities firms				7,103,640		107,906				
Corporates		1,627,331		2,383,344		45,086,071				
Retail non-mortgages					54,956,809					
Small Business Facilities Enterprises (SBFE's)										
Mortgages						5,398,953				
Residential						3,571,952				
Commercial						1,827,001				
Securitized assets										
Equity						357,658				
Others	3,331,084	469,946				16,369,934	1,085,526			



TABLE 10: MARKET RISK: DISCLOSURES FOR BANKS USING THE STANDARDIZED APPROACH - JUN 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			396,682		396,682

TABLE 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS - JUN 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	876,649	876,649	289,100	289,100	



TABLE 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS - JUN 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	123,805	65,907
Agriculture and fishing		
Manufacturing		
Mining and quarrying		
Electricity, water, gas and health services		
Building and construction		808,091
Commerce		
Transportation and communication		
Services		2,651
Others	165,295	
Total	289,100	876,649



TABLE 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS - JUN 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)	23,097
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 2009

Capital Requirements (Table 13, (f)) SAR '000'	
Equity grouping	Capital requirements
Government and quasi government	
Banks and other financial institutions	15,177
Agriculture and fishing	
Manufacturing	
Mining and quarrying	
Electricity, water, gas and health services	
Building and construction	64,647
Commerce	
Transportation and communication	
Services	212
Others	13,224
Total	93,260



TABLE 14: INTEREST RATE RISK IN THE BANKING BOOK (IRRBB) - JUN 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	609,649
Downward rate shocks:	
SAR	(609,649)