



As at 30 JUNE 2009

TABLE 1: SCOPE OF APPLICATION	
Capital Deficiencies (Table 1, (e))	
Particulars	Amount
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

Components of capital	Amount
Core capital - Tier I:	
Eligible paid-up share capital	3,000,000
Shares premium accounts	-
Eligible reserves	55,705
Legal reserves	93,911
Other reserves	(38,206)
Minority interests in the equity of subsidiaries	
Retained earnings	183,644
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	3,239,349
Supplementary capital - Tier 2:	
Revaluation gains/reserves	-
Subordinated loan capital	-
Qualifying general provisions	-
Interim profits	49,200
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	49,200
Capital to cover market risks - Tier III	-
Short Term Subordinated Debit	-
Tier I and Tier II Capital Available for Market Risk	-
Total eligible capital	3,288,549

TABLE 3: CAPITAL ADEQUACY

Portfolios	Amount of exposures	Capital requirements
Sovereigns and central banks:		
SAMA and Saudi Government	836,357	-
Others	-	-
Multilateral Development Banks (MDBs)	-	-
Public Sector Entities (PSEs)	-	-
Banks and securities firms	2,284,882	63,790
Corporates	8,128,694	619,259
Retail non-mortgages	1,451,033	87,062
Small Business Facilities Enterprises (SBFE's)	63,553	3,813
Mortgages		
Residential	705,982	56,479
Commercial	1,068,544	85,484
Securitized assets	-	-
Equity	1,474,129	21,924
Past Due	4,751	380
Others	2,085,133	116,743
Total	18,103,058	1,054,934

TABLE 3: CAPITAL ADEQUACY					
	Interest rate risk	Equity position risk	Foreign exchange risk	Commodity risk	Total
Standardised approach	-	-	41,834	-	41,834

TABLE 3: CAPITAL ADEQUACY	
Capital Requirements for Operational Risk* (Table 3, (e))	
Particulars	Capital requirement
• Basic indicator approach;	67,322
• Standardized approach;	N/A
• Alternate standardized approach;	N/A
• Advanced measurement approach (AMA).	N/A
Total	

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

TABLE 3: CAPITAL ADEQUACY		
Particulars	Total capital ratio	Tier 1 capital ratio
	%	
Top consolidated level	22.6	22.26

TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES		
Portfolios	Total gross credit risk exposure	Average gross credit risk exposure over the period
Sovereigns and central banks:		
SAMA and Saudi Government	836,357	807,333
Others	-	-
Multilateral Development Banks (MDBs)	-	-
Public Sector Entities (PSEs)	-	-
Banks and securities firms	2,284,882	3,652,567
Corporates	8,128,694	7,224,858
Retail non-mortgages	1,451,033	1,105,551
Small Business Facilities Enterprises (SBFE's)	63,553	50,050
Mortgages		-
Residential	705,982	641,191
Commercial	1,068,544	984,757
Securitized assets	-	-
Equity	1,474,129	1,376,927
Past Due	4,751	28,053
Others	2,085,133	1,929,373
Total	18,103,058	17,800,660

TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES

Portfolios	Geographic area						
	Saudi Arabia	Other GCC & Middle East	Europe	North America	South East Asia	Others countries	Total
Sovereigns and central banks:							
SAMA and Saudi Government	836,357	-	-	-	-	-	836,357
Others	-	-	-	-	-	-	-
Multilateral Development Banks (MDBs)	-	-	-	-	-	-	-
Public Sector Entities (PSEs)	-	-	-	-	-	-	-
Banks and securities firms	1,222,236	916,702	7,923	93,240	-	44,781	2,284,882
Corporates	8,128,694	-	-	-	-	-	8,128,694
Retail non-mortgages	1,451,033	-	-	-	-	-	1,451,033
Small Business Facilities Enterprises (SBFE's)	63,553	-	-	-	-	-	63,553
Mortgages							
Residential	705,982	-	-	-	-	-	705,982
Commercial	1,068,544	-	-	-	-	-	1,068,544
Securitized assets	-	-	-	-	-	-	-
Equity	1,474,129	-	-	-	-	-	1,474,129
Past Due	4,751	-	-	-	-	-	4,751
Others	2,085,133	-	-	-	-	-	2,085,133
Total	17,040,412	916,702	7,923	93,240	-	44,781	18,103,058

TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES

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:													
SAMA and Saudi Government	836,357	-	-	-	-	-	-	-	-	-	-	-	836,357
Others	-	-	-	-	-	-	-	-	-	-	-	-	-
Multilateral Development Banks (MDBs)	-	-	-	-	-	-	-	-	-	-	-	-	-
Public Sector Entities (PSEs)	-	-	-	-	-	-	-	-	-	-	-	-	-
Banks and securities firms	-	2,284,882	-	-	-	-	-	-	-	-	-	-	2,284,882
Corporates	-	-	440,764	1,228,219	-	9,514	349,592	3,547,773	23,912	22,000	-	2,506,920	8,128,694
Retail non-mortgages	-	-	-	-	-	-	-	-	-	-	1,451,033	-	1,451,033
Small Business Facilities Enterprises (SBFE's)	-	-	-	-	-	-	-	63,553	-	-	-	-	63,553
Mortgages	-	-	-	-	-	-	-	-	-	-	-	-	-
Residential	-	-	-	-	-	-	-	-	-	-	705,982	-	705,982
Commercial	-	-	-	-	-	-	-	1,068,544	-	-	-	-	1,068,544
Securitized assets	-	-	-	-	-	-	-	-	-	-	-	-	-
Equity	1,200,083	-	-	-	-	-	-	-	-	-	-	274,046	1,474,129
Past Due	-	-	-	-	-	-	-	-	-	-	-	4,751	4,751
Others	-	-	-	-	-	-	-	-	-	-	-	2,085,133	2,085,133
Total	2,036,440	2,284,882	440,764	1,228,219	-	9,514	349,592	4,679,870	23,912	22,000	2,157,015	4,870,850	18,103,058

TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES

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	No Maturity	Over 5 years	Total
Sovereigns and central banks:										
SAMA and Saudi Government	78,458	757,899	-	-	-	-	-	-	-	836,357
Others	-	-	-	-	-	-	-	-	-	-
Multilateral Development Banks (MDBs)	-	-	-	-	-	-	-	-	-	-
Public Sector Entities (PSEs)	-	-	-	-	-	-	-	-	-	-
Banks and securities firms	699,599	1,185,014	400,269	-	-	-	-	-	-	2,284,882
Corporates	225,625	69,093	819,202	1,317,046	1,968,418	2,587,642	927,835	-	213,833	8,128,694
Retail non-mortgages	-	29,225	87,674	87,674	175,348	749,639	321,472	-	-	1,451,033
Small Business Facilities Enterprises (SBFE's)	-	1,352	4,056	4,056	8,112	31,107	14,871	-	-	63,553
Mortgages	-	-	-	-	-	-	-	-	-	-
Residential	-	5,849	17,547	17,547	35,094	144,483	140,375	-	345,088	705,982
Commercial	-	-	104,677	286,759	180,000	138,618	358,490	-	-	1,068,544
Securitized assets	-	-	-	-	-	-	-	-	-	-
Equity	150,036	1,024,066	300,027	-	-	-	-	-	-	1,474,129
Past Due	4,751	-	-	-	-	-	-	-	-	4,751
Others	-	-	-	-	-	-	-	2,085,133	-	2,085,133
Total	1,158,469	3,072,498	1,733,452	1,713,082	2,366,972	3,651,489	1,763,043	2,085,133	558,921	18,103,058

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

Particulars	Risk buckets									Deducted
	0%	20%	35%	50%	75%	100%	150%	Other risk weights	Unrated	
Sovereigns and central banks:										
SAMA and Saudi Government	836,357	-	-	-	-	-	-	-		
Others	-	-	-	-	-	-	-	-		
Multilateral Development Banks (MDBs)	-	-	-	-	-	-	-	-		
Public Sector Entities (PSEs)	-	-	-	-	-	-	-	-		
Banks and securities firms	-	1,469,488	-	719,617	-	-	95,777			
Corporates	-	-	-	-	-	8,128,694	-			
Retail non-mortgages	-	-	-	-	1,451,033	-	-			
Small Business Facilities Enterprises (SBFE's)	-	-	-	-	63,553	-	-			
Mortgages	-	-	-	-	-	-	-			
Residential	-	-	-	-	-	705,982	-			
Commercial	-	-	-	-	-	1,068,544	-			
Securitized assets	-	-	-	-	-	-	-			
Equity	1,200,083	-	-	-	-	274,046	-			
Past Due	-	-	-	-	-	4,751	-			
Others	-	-	-	-	-	2,085,133	-			
Total	2,036,440	1,469,488	-	719,617	1,514,586	12,267,150	95,777			

TABLE 7 (STA): CREDIT RISK MITIGATION (CRM): DISCLOSURES FOR STANDARDIZED APPROACH

Credit Risk Exposure Covered By CRM (Table 7, (b) and (c))		
Portfolios	Covered by	
	Eligible financial collateral *	Guarantees / credit derivatives *
Sovereigns and central banks:		
SAMA and Saudi Government		
Others		
Multilateral Development Banks (MDBs)		
Public Sector Entities (PSEs)		
Banks and securities firms		
Corporates	138,636	
Retail non-mortgages		
Small Business Facilities Enterprises (SBFE's)	10,297	
Mortgages		
Residential		
Commercial		
Securitized assets		
Equity		
Others		
Total	148,933	

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

	Interest rate risk	Equity position risk	Foreign exchange risk	Commodity risk	Total
Capital requirements	-	-	41,834	-	41,834



As at 30 JUNE 2009
SAR'000

TABLE 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS

Value Of Investments (Table 13, (b))

	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	150,000	150,000	124,046	124,046	

TABLE 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS		
Investments	Publicly traded	Privately held
Government and quasi government		
Banks and other financial institutions	35,074	
Agriculture and fishing	1,425	
Manufacturing	21,594	
Mining and quarrying	1,233	
Electricity, water, gas and health services		
Building and construction	16,920	
Commerce		
Transportation and communication	44,769	
Services		
Others	3,031	150,000
Total	124,046	150,000



As at 30 JUNE 2009
SAR'000

TABLE 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS	
Gains / Losses Etc. (Table 13, (d) and (e))	
Particulars	Amount
Cumulative realized gains (losses) arising from sales and liquidations in the reporting period	
Total unrealized gains (losses)	8,033
Total latent revaluation gains (losses)*	
Unrealized gains (losses) included in Capital	3,936
Latent revaluation gains (losses) included in Capital*	

*Not applicable to KSA to date

TABLE 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS	
Equity Investments Subject To Supervisory Transition Or Grandfathering Provisions (Table 13, (f))	
Equity grouping	Aggregate amount
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	
Others	
Total	NIL

TABLE 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS

Capital Requirements (Table 13, (f))

Equity grouping	Capital requirements
Government and quasi government	
Banks and other financial institutions	2,806
Agriculture and fishing	114
Manufacturing	1,728
Mining and quarrying	99
Electricity, water, gas and health services	-
Building and construction	1,353
Commerce	-
Transportation and communication	3,582
Services	-
Others	12,242
Total	21,924