

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	(2,070)
Legal reserves	62,645
Other reserves	(64,715)
Minority interests in the equity of subsidiaries	
Retained earnings	89,841
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	3,087,771
Supplementary capital - Tier 2:	
Revaluation gains/reserves	-
Subordinated loan capital	-
Qualifying general provisions	-
Interim profits	125,069
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	125,069
Capital to cover market risks - Tier III	-
Short Term Subordinated Debit	-
Tier I and Tier II Capital Available for Market Risk	-
Total eligible capital	3,212,840

TABLE 3: CAPITAL ADEQUACY		
Portfolios	Amount of exposures	Capital requirements
Sovereigns and central banks:		
SAMA and Saudi Government	644,007	-
Others	-	-
Multilateral Development Banks (MDBs)	-	-
Public Sector Entities (PSEs)	-	-
Banks and securities firms	3,894,327	86,273
Corporates	6,798,594	505,904
Retail non-mortgages	1,004,509	60,271
Small Business Facilities Enterprises (SBFE's)	53,191	3,191
Mortgages		
Residential	618,556	49,484
Commercial	983,079	78,646
Securitized assets	-	-
Equity	1,907,117	22,289
Past Due	10,381	830
Others	1,607,049	101,830
Total	17,520,810	908,718

TABLE 3: CAPITAL ADEQUACY					
	Interest rate risk	Equity position risk	Foreign exchange risk	Commodity risk	Total
Standardised approach	-	-	24,494	-	24,494



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TABLE 3: CAPITAL ADEQUACY	
Capital Requirements for Operational Risk* (Table 3, (e))	
Particulars	Capital requirement
• Basic indicator approach ;	127,212
• 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	24.19	23.25

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	644,007	2,055,156
Others	-	-
Multilateral Development Banks (MDBs)	-	-
Public Sector Entities (PSEs)	-	-
Banks and securities firms	3,894,327	4,000,691
Corporates	6,798,594	6,433,049
Retail non-mortgages	1,004,509	785,602
Small Business Facilities Enterprises (SBFE's)	53,191	64,542
Mortgages		-
Residential	618,556	564,729
Commercial	983,079	750,239
Securitized assets	-	-
Equity	1,907,117	733,924
Past Due	10,381	50,110
Others	1,607,049	1,890,586
Total	17,520,810	17,328,628

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	644,007	-	-	-	-	-	644,007
Others	-	-	-	-	-	-	-
Multilateral Development Banks (MDBs)	-	-	-	-	-	-	-
Public Sector Entities (PSEs)	-	-	-	-	-	-	-
Banks and securities firms	2,943,698	817,053	28,852	-	24,157	80,567	3,894,327
Corporates	6,798,594	-	-	-	-	-	6,798,594
Retail non-mortgages	1,004,509	-	-	-	-	-	1,004,509
Small Business Facilities Enterprises (SBFE's)	53,191	-	-	-	-	-	53,191
Mortgages	-						
Residential	618,556	-	-	-	-	-	618,556
Commercial	983,079	-	-	-	-	-	983,079
Securitized assets	-	-	-	-	-	-	-
Equity	1,907,117	-	-	-	-	-	1,907,117
Past Due	10,381	-	-	-	-	-	10,381
Others	1,607,049	-	-	-	-	-	1,607,049
Total	16,570,181	817,053	28,852	-	24,157	80,567	17,520,810

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	644,007	-	-	-	-	-	-	-	-	-	-	-	644,007
Others	-	-	-	-	-	-	-	-	-	-	-	-	-
Multilateral Development Banks (MDBs)	-	-	-	-	-	-	-	-	-	-	-	-	-
Public Sector Entities (PSEs)	-	-	-	-	-	-	-	-	-	-	-	-	-
Banks and securities firms	-	3,894,327	-	-	-	-	-	-	-	-	-	-	3,894,327
Corporates	-	-	188,188	704,090	-	7,992	350,014	3,618,392	30,323	11,622	-	1,887,973	6,798,594
Retail non-mortgages	-	-	-	-	-	-	-	-	-	-	1,004,509	-	1,004,509
Small Business Facilities Enterprises (SBFE's)	-	-	-	-	-	-	-	53,191	-	-	-	-	53,191
Mortgages	-	-	-	-	-	-	-	-	-	-	-	-	-
Residential	-	-	-	-	-	-	-	-	-	-	618,556	-	618,556
Commercial	-	-	-	-	-	-	-	983,079	-	-	-	-	983,079
Securitized assets	-	-	-	-	-	-	-	-	-	-	-	-	-
Equity	1,603,912	-	-	-	-	-	-	-	-	-	-	303,205	1,907,117
Past Due	-	-	-	-	-	-	-	-	-	-	-	10,381	10,381
Others	-	-	-	-	-	-	-	-	-	-	-	1,607,049	1,607,049
Total	2,247,919	3,894,327	188,188	704,090	-	7,992	350,014	4,654,662	30,323	11,622	1,623,065	3,808,608	17,520,810

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	8,349	635,658	-	-	-	-	-	-	-	644,007
Others	-	-	-	-	-	-	-	-	-	-
Multilateral Development Banks (MDBs)	-	-	-	-	-	-	-	-	-	-
Public Sector Entities (PSEs)	-	-	-	-	-	-	-	-	-	-
Banks and securities firms	440,640	1,835,430	1,468,989	5,139	-	-	-	144,129	-	3,894,327
Corporates	134,424	285,189	318,881	1,450,026	2,143,686	1,498,005	716,789	-	251,594	6,798,594
Retail non-mortgages	-	51,623	552,656	400,230	-	-	-	-	-	1,004,509
Small Business Facilities Enterprises (SBFE's)	13,608	34,023	5,560	-	-	-	-	-	-	53,191
Mortgages	-	-	-	-	-	-	-	-	-	-
Residential	-	5,144	15,431	15,431	30,861	154,306	154,306	-	243,077	618,556
Commercial	-	20,584	61,754	61,754	123,508	247,016	468,463	-	-	983,079
Securitized assets	-	-	-	-	-	-	-	-	-	-
Equity	-	-	1,907,117	-	-	-	-	-	-	1,907,117
Past Due	10,381	-	-	-	-	-	-	-	-	10,381
Others	-	-	-	-	-	-	-	1,607,049	-	1,607,049
Total	607,402	2,867,651	4,330,388	1,932,580	2,298,055	1,899,327	1,339,558	1,751,178	494,671	17,520,810

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	644,007	-	-	-	-	-	-	-	-	
Others	-	-	-	-	-	-	-	-	-	
Multilateral Development Banks (MDBs)	-	-	-	-	-	-	-	-	-	
Public Sector Entities (PSEs)	-	-	-	-	-	-	-	-	-	
Banks and securities firms	-	2,495,078	-	1,399,249	-	-	-	-	-	
Corporates	-	-	-	-	-	6,798,594	-	-	-	
Retail non-mortgages	-	-	-	-	1,004,509	-	-	-	-	
Small Business Facilities Enterprises (SBFE's)	-	-	-	-	53,191	-	-	-	-	
Mortgages	-	-	-	-	-	-	-	-	-	
Residential	-	-	-	-	-	618,556	-	-	-	
Commercial	-	-	-	-	-	983,079	-	-	-	
Securitized assets	-	-	-	-	-	-	-	-	-	
Equity	1,603,912	-	-	-	-	303,205	-	-	-	
Past Due	-	-	-	-	-	10,381	-	-	-	
Others	-	-	-	-	-	1,607,049	-	-	-	
Total	2,247,919	2,495,078	-	1,399,249	1,057,700	10,320,864	-			

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	95,493	
Retail non-mortgages		
Small Business Facilities Enterprises (SBFE's)		
Mortgages		
Residential		
Commercial		
Securitized assets		
Equity		
Others		
Total	95,493	

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	-	-	24,494	-	24,494

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	128,617	128,617	

TABLE 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS		
Investments	Publicly traded	Privately held
Government and quasi government		
Banks and other financial institutions	40,879	
Agriculture and fishing		
Manufacturing	50,365	
Mining and quarrying		
Electricity, water, gas and health services		
Building and construction	1,644	
Commerce		
Transportation and communication	35,729	
Services		
Others		150,000
Total	128,617	150,000



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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)	(22,741)
Total latent revaluation gains (losses)*	
Unrealized gains (losses) included in Capital	
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	3,270
Agriculture and fishing	
Manufacturing	4,029
Mining and quarrying	
Electricity, water, gas and health services	
Building and construction	132
Commerce	
Transportation and communication	2,858
Services	
Others	12,000
Total	22,289



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TABLE 14: INTEREST RATE RISK IN THE BANKING BOOK (IRRBB)	
200bp Interest Rate Shocks for currencies with more than 5% of Assets or Liabilities (Table 14, (b))	
Rate Shocks	Change in earnings
Upward rate shocks:	
SAR 200 bp	7,531
USD 200 bp	15
Downward rate shocks:	
SAR 200 bp	(7,531)
USD 200 bp	(15)