

**TABLE 2: CAPITAL STRUCTURE**

<b>Components of capital</b>	<b>Amount</b>
Core capital - Tier I:	
Eligible paid-up share capital	3,000,000
Shares premium accounts	-
Eligible reserves	66,927
Legal reserves	93,912
Other reserves	(26,985)
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	-
<b>Total Tier I</b>	<b>3,250,571</b>
Supplementary capital - Tier 2:	
Revaluation gains/reserves	-
Subordinated loan capital	-
Qualifying general provisions	12,772
Interim profits	(248,389)
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>(235,617)</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>3,014,954</b>

<b>TABLE 3: CAPITAL ADEQUACY</b>		
<b>Portfolios</b>	<b>Amount of exposures</b>	<b>Capital requirements</b>
Sovereigns and central banks:		
SAMA and Saudi Government	805,513	-
Others	-	-
Multilateral Development Banks (MDBs)	-	-
Public Sector Entities (PSEs)	-	-
Banks and securities firms	2,746,473	71,669
Corporates	4,578,369	366,270
Retail non-mortgages	2,151,713	129,103
Small Business Facilities Enterprises (SBFE's)	17,744	1,065
Mortgages		
Residential	762,961	61,037
Commercial	1,773,113	141,849
Securitized assets	-	-
Equity	1,535,639	22,820
Past Due	155,993	12,479
Others	2,896,445	187,853
<b>Total</b>	<b>17,423,963</b>	<b>994,145</b>



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TABLE 3: CAPITAL ADEQUACY					
	Interest rate risk	Equity position risk	Foreign exchange risk	Commodity risk	Total
Standardised approach	-	-	88,611	-	88,611

TABLE 3: CAPITAL ADEQUACY	
Capital Requirements for Operational Risk* (Table 3, (e))	
Particulars	Capital requirement
• Basic indicator approach;	142,371
• Standardized approach;	N/A
• Alternate standardized approach;	N/A
• Advanced measurement approach (AMA).	N/A
<b>Total</b>	

\* 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	18.41	19.85

<b>TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES</b>		
<b>Portfolios</b>	<b>Total gross credit risk exposure</b>	<b>Average gross credit risk exposure over the period</b>
Sovereigns and central banks:		
SAMA and Saudi Government	805,513	797,138
Others	-	
Multilateral Development Banks (MDBs)	-	
Public Sector Entities (PSEs)	-	
Banks and securities firms	2,746,473	2,931,530
Corporates	6,636,676	7,667,227
Retail non-mortgages	2,151,713	1,650,491
Small Business Facilities Enterprises (SBFE's)	17,744	43,340
Mortgages		
Residential	762,961	717,298
Commercial	1,773,113	1,202,009
Securitized assets	-	
Equity	1,535,639	1,539,275
Past Due	155,993	57,044
Others	2,896,445	2,102,990
<b>Total</b>	<b>19,482,270</b>	<b>18,708,342</b>

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

Portfolios	Geographic area						Total
	Saudi Arabia	Other GCC & Middle East	Europe	North America	South East Asia	Others countries	
Sovereigns and central banks:							
SAMA and Saudi Government	805,513	-	-	-	-	-	805,513
Others	-	-	-	-	-	-	-
Multilateral Development Banks (MDBs)	-	-	-	-	-	-	-
Public Sector Entities (PSEs)	-	-	-	-	-	-	-
Banks and securities firms	2,002,634	677,850	18,157	-	20,347	27,485	2,746,473
Corporates	6,636,676	-	-	-	-	-	6,636,676
Retail non-mortgages	2,151,713	-	-	-	-	-	2,151,713
Small Business Facilities Enterprises (SBFE's)	17,744	-	-	-	-	-	17,744
Mortgages	-						
Residential	762,961	-	-	-	-	-	762,961
Commercial	1,773,113	-	-	-	-	-	1,773,113
Securitized assets	-	-	-	-	-	-	-
Equity	1,535,639	-	-	-	-	-	1,535,639
Past Due	155,993	-	-	-	-	-	155,993
Others	2,896,445	-	-	-	-	-	2,896,445
<b>Total</b>	<b>18,738,431</b>	<b>677,850</b>	<b>18,157</b>	<b>-</b>	<b>20,347</b>	<b>27,485</b>	<b>19,482,270</b>

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	805,513	-	-	-	-	-	-	-	-	-	-	-	805,513
Others	-	-	-	-	-	-	-	-	-	-	-	-	-
Multilateral Development Banks (MDBs)	-	-	-	-	-	-	-	-	-	-	-	-	-
Public Sector Entities (PSEs)	-	-	-	-	-	-	-	-	-	-	-	-	-
Banks and securities firms	-	2,746,473	-	-	-	-	-	-	-	-	-	-	2,746,473
Corporates	-	-	558,055	1,185,568	-	-	1,059,441	2,282,389	18,211	126,938	-	1,406,074	6,636,676
Retail non-mortgages	-	-	-	-	-	-	-	-	-	-	2,151,713	-	2,151,713
Small Business Facilities Enterprises (SBFE's)	-	-	-	-	-	-	-	17,744	-	-	-	-	17,744
Mortgages	-	-	-	-	-	-	-	-	-	-	-	-	-
Residential	-	-	-	-	-	-	-	-	-	-	762,961	-	762,961
Commercial	-	-	-	-	-	-	-	1,773,113	-	-	-	-	1,773,113
Securitized assets	-	-	-	-	-	-	-	-	-	-	-	-	-
Equity	1,250,384	-	-	-	-	-	-	-	-	-	-	285,255	1,535,639
Past Due	-	-	-	-	-	-	-	-	-	-	-	155,993	155,993
Others	-	-	-	-	-	-	-	-	-	-	-	2,896,445	2,896,445
<b>Total</b>	<b>2,055,897</b>	<b>2,746,473</b>	<b>558,055</b>	<b>1,185,568</b>	<b>-</b>	<b>-</b>	<b>1,059,441</b>	<b>4,073,246</b>	<b>18,211</b>	<b>126,938</b>	<b>2,914,674</b>	<b>4,743,767</b>	<b>19,482,270</b>



**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	21,153	784,360	-	-	-	-	-	-	-	805,513
Others	-	-	-	-	-	-	-	-	-	-
Multilateral Development Banks (MDBs)	-	-	-	-	-	-	-	-	-	-
Public Sector Entities (PSEs)	-	-	-	-	-	-	-	-	-	-
Banks and securities firms	692,365	1,414,781	639,327	-	-	-	-	-	-	2,746,473
Corporates	219,237	604,124	1,097,789	1,512,861	1,725,154	1,270,094	216,281	-	16,625	6,662,165
Retail non-mortgages	29,405	44,148	66,026	132,443	264,886	1,059,544	529,772	-	-	2,126,224
Small Business Facilities Enterprises (SBFE's)	3,500	1,750	535	-	874	7,435	3,650	-	-	17,744
Mortgages	-	-	-	-	-	-	-	-	-	-
Residential	-	6,358	12,716	22,889	38,148	152,592	152,592	-	377,666	762,961
Commercial	-	20,584	61,754	61,754	123,508	247,016	468,463	-	790,034	1,773,113
Securitized assets	-	-	-	-	-	-	-	-	-	-
Equity	-	344,080	700,224	340,135	-	-	-	-	151,200	1,535,639
Past Due	155,993	-	-	-	-	-	-	-	-	155,993
Others	-	-	-	-	-	-	-	2,896,445	-	2,896,445
<b>Total</b>	<b>1,121,653</b>	<b>3,220,185</b>	<b>2,578,371</b>	<b>2,070,082</b>	<b>2,152,570</b>	<b>2,736,681</b>	<b>1,370,758</b>	<b>2,896,445</b>	<b>1,335,525</b>	<b>19,482,270</b>

**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	805,513	-	-	-	-	-	-	-		
Others	-	-	-	-	-	-	-	-		
Multilateral Development Banks (MDBs)	-	-	-	-	-	-	-	-		
Public Sector Entities (PSEs)	-	-	-	-	-	-	-	-		
Banks and securities firms	-	1,748,729	-	950,499	-	-	47,245			
Corporates	-	-	-	-	9,922	6,626,754	-			
Retail non-mortgages	-	-	-	-	2,151,713	-	-			
Small Business Facilities Enterprises (SBFE's)	-	-	-	-	17,744	-	-			
Mortgages	-	-	-	-	-	-	-			
Residential	-	-	-	-	-	762,961	-			
Commercial	-	-	-	-	-	1,773,113	-			
Securitized assets	-	-	-	-	-	-	-			
Equity	1,250,384	-	-	-	-	285,255	-			
Past Due	-	-	-	-	-	155,993	-			
Others	548,282	-	-	-	-	2,348,163	-			
<b>Total</b>	<b>2,604,179</b>	<b>1,748,729</b>	<b>-</b>	<b>950,499</b>	<b>2,179,379</b>	<b>11,952,239</b>	<b>47,245</b>			

**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	177,076	
Retail non-mortgages		
Small Business Facilities Enterprises (SBFE's)		
Mortgages		
Residential		
Commercial		
Securitized assets		
Equity		
Others		
<b>Total</b>	<b>177,076</b>	

**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	-	-	88,611	-	88,611



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**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	151,200	151,200	134,055	134,055	

<b>TABLE 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS</b>		
<b>Investments</b>	<b>Publicly traded</b>	<b>Privately held</b>
Government and quasi government		
Banks and other financial institutions	39,959	
Agriculture and fishing	1,585	
Manufacturing	19,950	
Mining and quarrying	24,316	
Electricity, water, gas and health services	-	
Building and construction	997	
Commerce	-	
Transportation and communication	45,896	
Services	1,352	
Others	-	151,200
<b>Total</b>	<b>134,055</b>	<b>151,200</b>

**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)	15,144
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**

Capital Requirements (Table 13, (f))	
Equity grouping	Capital requirements
Government and quasi government	-
Banks and other financial institutions	3,197
Agriculture and fishing	127
Manufacturing	1,596
Mining and quarrying	1,945
Electricity, water, gas and health services	-
Building and construction	80
Commerce	-
Transportation and communication	3,672
Services	108
Others	12,096
<b>Total</b>	<b>22,821</b>