

**TABLE 2: CAPITAL STRUCTURE**

<b>Components of capital</b>	<b>Amount</b>
Core capital - Tier I:	
Eligible paid-up share capital	3,000,000
Eligible reserves	10,642
Legal reserves	29,167
Other reserves	(18,525)
Retained earnings	-
<b>Total Tier I</b>	<b>3,010,642</b>
Qualifying general provisions	63,015
Interim profits	92,320
<b>Total Tier II</b>	<b>155,335</b>
<b>Total eligible capital</b>	<b>3,165,977</b>

**TABLE 3: CAPITAL ADEQUACY**

Portfolios	Amount of exposures	Capital requirements
Sovereigns and central banks:		
SAMA and Saudi Government	1,720,452	-
Others	-	-
Multilateral Development Banks (MDBs)	-	-
Public Sector Entities (PSEs)	-	-
Banks and securities firms	3,902,750	101,904
Corporates	4,579,529	366,362
Retail non-mortgages	3,276,045	196,563
Small Business Facilities Enterprises (SBFE's)	30,414	1,825
Mortgages		-
Residential	1,172,927	93,834
Commercial	1,920,945	153,676
Securitized assets	-	-
Equity	1,610,917	24,805
Past Due	6,007	481
Others	2,959,714	164,567
<b>Total</b>	<b>21,179,700</b>	<b>1,104,016</b>

**TABLE 3: CAPITAL ADEQUACY**

	Interest rate risk	Equity position risk	Foreign exchange risk	Commodity risk	Total
Standardised approach	-	-	90,103	-	90,103

<b>TABLE 3: CAPITAL ADEQUACY</b>	
<b>Capital Requirements for Operational Risk* (Table 3, (e))</b>	
<b>Particulars</b>	<b>Capital requirement</b>
Basic indicator approach;	154,646

TABLE 3: CAPITAL ADEQUACY		
Particulars	Total capital ratio	Tier 1 capital ratio
	%	
Top consolidated level	17.43	16.58

<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	1,720,452	1,099,329
Others	-	
Multilateral Development Banks (MDBs)	-	
Public Sector Entities (PSEs)	-	
Banks and securities firms	3,902,750	3,407,363
Corporates	6,955,660	6,826,672
Retail non-mortgages	3,276,045	2,821,747
Small Business Facilities Enterprises (SBFE's)	71,879	40,582
Mortgages		
Residential	1,172,927	895,133
Commercial	1,920,945	1,707,876
Securitized assets	-	
Equity	1,610,917	1,585,192
Past Due	6,007	95,597
Others	2,959,714	2,960,074
<b>Total</b>	<b>23,597,296</b>	<b>21,439,565</b>

**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	1,720,452	-	-	-	-	-	1,720,452
Others	-	-	-	-	-	-	-
Multilateral Development Banks (MDBs)	-	-	-	-	-	-	-
Public Sector Entities (PSEs)	-	-	-	-	-	-	-
Banks and securities firms	2,145,015	1,757,735	-	-	-	-	3,902,750
Corporates	6,955,660	-	-	-	-	-	6,955,660
Retail non-mortgages	3,276,045	-	-	-	-	-	3,276,045
Small Business Facilities Enterprises (SBFE's)	71,879	-	-	-	-	-	71,879
Mortgages	-						
Residential	1,172,927	-	-	-	-	-	1,172,927
Commercial	1,920,945	-	-	-	-	-	1,920,945
Securitized assets	-	-	-	-	-	-	-
Equity	1,610,917	-	-	-	-	-	1,610,917
Past Due	6,007	-	-	-	-	-	6,007
Others	2,757,936	70,176	9,128	-	68,536	53,938	2,959,714
<b>Total</b>	<b>21,637,783</b>	<b>1,827,911</b>	<b>9,128</b>	<b>-</b>	<b>68,536</b>	<b>53,938</b>	<b>23,597,296</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	1,720,452	-	-	-	-	-	-	-	-	-	-	-	1,720,452
Others	-	-	-	-	-	-	-	-	-	-	-	-	-
Multilateral Development Banks (MDBs)	-	-	-	-	-	-	-	-	-	-	-	-	-
Public Sector Entities (PSEs)	-	-	-	-	-	-	-	-	-	-	-	-	-
Banks and securities firms	-	3,902,750	-	-	-	-	-	-	-	-	-	-	3,902,750
Corporates	-	-	560,135	1,175,942	-	-	2,301,028	1,187,513	6,281	460,126	-	1,264,635	6,955,660
Retail non-mortgages	-	-	-	-	-	-	-	-	-	-	3,276,045	-	3,276,045
Small Business Facilities Enterprises (SBFE's)	-	-	-	-	-	-	-	71,879	-	-	-	-	71,879
Mortgages	-	-	-	-	-	-	-	-	-	-	-	-	-
Residential	-	-	-	-	-	-	-	-	-	-	1,172,927	-	1,172,927
Commercial	-	-	-	-	-	-	-	1,920,945	-	-	-	-	1,920,945
Securitized assets	-	-	-	-	-	-	-	-	-	-	-	-	-
Equity	1,300,857	42,388	10,500	70,514	3,781	3,879	2,068	-	22,808	3,281	841	150,000	1,610,917
Past Due	-	-	-	-	-	-	-	-	-	-	-	6,007	6,007
Others	-	-	-	-	-	-	-	-	-	-	-	2,959,714	2,959,714
<b>Total</b>	<b>3,021,309</b>	<b>3,945,138</b>	<b>570,635</b>	<b>1,246,456</b>	<b>3,781</b>	<b>3,879</b>	<b>2,303,096</b>	<b>3,180,337</b>	<b>29,089</b>	<b>463,407</b>	<b>4,449,813</b>	<b>4,380,356</b>	<b>23,597,296</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	729,994	990,458	-	-	-	-	-	-	-	1,720,452
Others	-	-	-	-	-	-	-	-	-	-
Multilateral Development Banks (MDBs)	-	-	-	-	-	-	-	-	-	-
Public Sector Entities (PSEs)	-	-	-	-	-	-	-	-	-	-
Banks and securities firms	300,299	2,772,187	461,089	369,175	-	-	-	-	-	3,902,750
Corporates	137,999	576,435	1,210,103	1,802,406	1,390,791	999,144	470,773	-	368,009	6,955,660
Retail non-mortgages	39,673	79,862	143,043	217,809	430,787	1,598,400	765,840	-	631	3,276,045
Small Business Facilities Enterprises (SBFE's)	1,486	6,347	11,181	17,085	10,304	15,150	6,211	-	4,115	71,879
Mortgages										-
Residential	6,198	8,312	13,410	20,480	42,553	180,432	195,607	-	705,935	1,172,927
Commercial	12,186	-	719,613	99,298	547,984	393,837	148,027	-	-	1,920,945
Securitized assets	-	-	-	-	-	-	-	-	-	-
Equity	510,172	300,187	800,558	-	-	-	-	-	-	1,610,917
Past Due	6,007	-	-	-	-	-	-	-	-	6,007
Others	26,156	31	549,697	-	621,698	65,344	104,084	1,592,704	-	2,959,714
<b>Total</b>	<b>1,770,170</b>	<b>4,733,819</b>	<b>3,908,694</b>	<b>2,526,253</b>	<b>3,044,117</b>	<b>3,252,307</b>	<b>1,690,542</b>	<b>1,592,704</b>	<b>1,078,690</b>	<b>23,597,296</b>

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

Impaired Loans, Past Due Loans and Allowances (Table 4, (f))										
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	22,443	-	22,443	-	-	-	5,611	-	5,611	-
Manufacturing	361,852	361,852	-	-	298,815	63,037	116,907	-	363,517	-
Mining and quarrying	-	-	-	-	-	-	-	-	-	-
Electricity, water, gas and health services	-	-	-	-	-	-	-	-	-	-
Building and construction	6,251	6,252	-	2,201	-	4,050	372	-	5,151	-
Commerce	61,496	33,442	-	-	-	33,442	24,694	-	40,428	-
Transportation and communication	-	-	-	-	-	-	-	-	-	-
Services	57,401	57,401	-	-	48,382	9,019	914	-	59,343	-
Consumer loans and credit cards	29,727	29,727	-	7,717	6,762	15,248	9,269	-	21,243	24,297
Others	168,620	-	38,387	-	-	-	34,243	-	74,721	38,718
<b>Total</b>	<b>707,790</b>	<b>488,674</b>	<b>60,830</b>	<b>9,918</b>	<b>353,959</b>	<b>124,796</b>	<b>192,010</b>	<b>-</b>	<b>570,014</b>	<b>63,015</b>

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

Impaired Loans, Past Due Loans And Allowances (Table 4, (g))

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	707,790	60,830	9,919	353,959	124,795	570,014	63,015
Other GCC & Middle East	-	-	-	-	-	-	-
Europe	-	-	-	-	-	-	-
North America	-	-	-	-	-	-	-
South East Asia	-	-	-	-	-	-	-
Others countries	-	-	-	-	-	-	-
<b>Total</b>	<b>707,790</b>	<b>60,830</b>	<b>9,919</b>	<b>353,959</b>	<b>124,795</b>	<b>570,014</b>	<b>63,015</b>

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

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

Particulars	Specific allowances	General allowances
Balance, beginning of the year	378,004	12,772
Amounts set aside (or reversed) during the period	221,452	20,801
Transfers between allowances	(29,442)	29,442
Balance, end of the year	<b>570,014</b>	<b>63,015</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	1,720,452	-	-	-	-	-	-	-		
Others	-	-	-	-	-	-	-	-		
Multilateral Development Banks (MDBs)	-	-	-	-	-	-	-	-		
Public Sector Entities (PSEs)	-	-	-	-	-	-	-	-		
Banks and securities firms	-	2,258,595	-	1,644,155	-	-	-	-		
Corporates	-	-	-	-	-	6,955,660	-	-		
Retail non-mortgages	-	-	-	-	3,276,045	-	-	-		
Small Business Facilities Enterprises (SBFE's)	-	-	-	-	71,879	-	-	-		
Mortgages	-	-	-	-	-	-	-	-		
Residential	-	-	-	-	-	1,172,927	-	-		
Commercial	-	-	-	-	-	1,920,945	-	-		
Securitized assets	-	-	-	-	-	-	-	-		
Equity	1,300,857	-	-	-	-	310,060	-	-		
Past Due	-	-	-	-	-	6,007	-	-		
Others	902,629	-	-	-	-	2,057,085	-	-		
<b>Total</b>	<b>3,923,938</b>	<b>2,258,595</b>	<b>-</b>	<b>1,644,155</b>	<b>3,347,924</b>	<b>12,422,684</b>	<b>-</b>	<b>-</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	255,909	
Retail non-mortgages		
Small Business Facilities Enterprises (SBFE's)		
Mortgages		
Residential		
Commercial		
Securitized assets		
Equity		
Others		
<b>Total</b>	<b>255,909</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	-	-	90,103	-	90,103



AS AT 31 DECEMBER 2010  
SAR'000

<b>TABLE 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS</b>					
<b>Value Of Investments (Table 13, (b))</b>					
	<b>Un-quoted investments</b>		<b>Quoted investments</b>		
	<b>Value disclosed in Financial Statements</b>	<b>Fair value</b>	<b>Value disclosed in Financial Statements</b>	<b>Fair value</b>	<b>Publicly quoted share values (if materially different from fair value)</b>
Investments	150,000	150,000	160,060	160,060	



<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	42,388	
Agriculture and fishing	10,500	
Manufacturing	70,514	
Mining and quarrying	3,781	
Electricity, water, gas and health services	3,879	
Building and construction	2,068	
Commerce	-	
Transportation and communication	22,808	
Services	3,281	
Others	841	150,000
<b>Total</b>	<b>160,060</b>	<b>150,000</b>



AS AT 31 DECEMBER 2  
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)	23,611
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	3,391
Agriculture and fishing	840
Manufacturing	5,641
Mining and quarrying	302
Electricity, water, gas and health services	310
Building and construction	165
Commerce	-
Transportation and communication	1,825
Services	263
Others	12,067
<b>Total</b>	<b>24,804</b>