

TABLE 2: CAPITAL STRUCTURE	
Components of capital	Amount
Core capital - Tier I:	
Eligible paid-up share capital	3,000,000
Eligible reserves	10,642
Legel reserves	29,167
Other reserves	(18,525)
Retained earnings	-
Total Tier I	3,010,642
Qualifying general provisions	63,015
Interim profits	92,320
Total Tier II	155,335
Total eligible capital	3,165,977

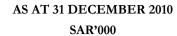




TABLE 3: CAPITAL ADEQUACY							
Portfolios	Amount of exposures	Capital requirements					
Sovereigns and central banks:							
SAMA and Saudi Government	1,720,452	-					
Others	-	-					
Multilateral Development Banks (MDBs)	-	1					
Public Sector Entities (PSEs)	-	-					
Banks and securities firms	3,902,750	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					
Total	21,179,700	1,104,016					



TABLE 3: CAPITAL ADEQUACY										
	Interest rate risk									
Standardised approach	1	1	90,103	1	90,103					



TABLE 3: CAPITAL ADEQUACY						
Capital Requirements for Operational Risk* (Table 3, (e))						
Particulars	Capital requirement					
Basic indicator approach; 154,64						



TABLE 3: CAPITAL ADEQUACY								
Particulars	Total capital ratio	Tier 1 capital ratio						
	9	6						
Top consolidated level	17.43	16.58						



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	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					
Total	23,597,296	21,439,565					



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				
Total	21,637,783	1,827,911	9,128	-	68,536	53,938	23,597,296				



			TABL	E 4 (STA): CRE	DIT RISK:	GENERAL	DISCLOSURE	S					
Portfolios							Industry se	ctor					
	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	-	-	-	-	-	-	-	1	-	-	-	6,007	6,007
Others	-	-	-	-	-	-	-	1	-	-	-	2,959,714	2,959,714
Total	3,021,309	3,945,138	570,635	1,246,456	3,781	3,879	2,303,096	3,180,337	29,089	463,407	4,449,813	4,380,356	23,597,296



BANK ALBILAD	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	-	-	1	-	-	-	-	_	-	-			
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			
Total	1,770,170	4,733,819	3,908,694	2,526,253	3,044,117	3,252,307	1,690,542	1,592,704	1,078,690	23,597,296			



TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES

	Impaired Loans, Past Due Loans and Allowances (Table 4, (f))										
Industry sector	Impaired	Defaulted	Aging of Past Due Loans (days)				Sp	Specific allowances			
	loans		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	allowances	
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	
Total	707,790	488,674	60,830	9,918	353,959	124,796	192,010	-	570,014	63,015	





T <i>A</i>	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 (da	ys)	Specific	General					
	Less than 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												
Total	707,790	60,830	9,919	353,959	124,795	570,014	63,015					

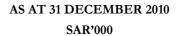




TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES Reconciliation Of Changes In The Allowances For Loan Impairment (Table 4, (h))								
Particulars Specific allowances General allowance								
Balance, beginning of the year	378,004	12,772						
Amounts set aside (or reversed) during the period	221,452	20,801						
Fransfers between allowances (29,442) 29,44								
Balance, end of the year	570,014	63,015						



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	-			
Total	3,923,938	2,258,595	-	1,644,155	3,347,924	12,422,684	-			

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

Credit Risk Exposure Covered By CRM (Table 7, (b) and (c))					
Portfolios	Cover	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					
Total	255,909				







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



TABLE 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS					
Investments	Publicly traded	Privately held			
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			
Total	160,060	150,000			

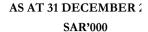




TABLE 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS Gains / Losses Etc. (Table 13, (d) and (e)) Particulars Cumulative realized gains (losses) arising from sales and liquidations in the reporting period Total unrealized gains (losses) Total latent revaluation gains (losses)* Unrealized gains (losses) 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)) Capital requirements **Equity grouping** 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 Total 24,804