

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	(6,145)
Legel reserves	29,167
Other reserves	(35,312)
Minority interests in the equity of subsidiaries	
Retained earnings	-
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	2,993,855
Supplementary capital - Tier 2:	
Revaluation gains/reserves	-
Subordinated loan capital	-
Qualifying general provisions	26,539
Interim profits	85,417
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	111,956
Capital to cover market risks - Tier III	-
Short Term Subordinated Debit	-
Tier I and Tier II Capital Available for Market Risk	-
Total eligible capital	3,105,811



TABLE 3: CAPITAL	Saudi Government 857,850 -									
Portfolios		•								
Sovereigns and central banks:										
SAMA and Saudi Government	857,850	-								
Others	-	-								
Multilateral Development Banks (MDBs)	-	-								
Public Sector Entities (PSEs)	-	-								
Banks and securities firms	3,265,201	92,344								
Corporates	4,626,851	370,148								
Retail non-mortgages	3,271,423	196,285								
Small Business Facilities Enterprises (SBFE's)	32,411	1,945								
Mortgages										
Residential	876,408	70,113								
Commercial	1,357,862	108,512								
Securitized assets	-	-								
Equity	1,484,610	22,721								
Past Due	99,977	7,998								
Others	3,069,644	193,451								
Total	18,942,237	1,063,517								

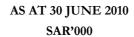




TABLE 3: CAPITAL ADEQUACY											
	Interest rate risk	Equity position risk	Foreign exchange risk	Commodity risk	Total						
Standardised approach	-	-	98,198	-	98,198						

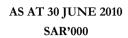




TABLE 3: CAPITAL ADEQUACY								
Capital Requirements for Operational Risk* (Tab	le 3, (e))							
Particulars	Capital requirement							
Basic indicator approach;	78,488							
Standardized approach;	N/A							
Alternate standardized approach;	N/A							
Advanced measurement approach (AMA).	N/A							
Total								

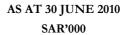
^{*} Capital requirement is to be disclosed only for the approach used.



TABLE 3: CAPITAL ADEQUACY											
Particulars	Total capital ratio	Tier 1 capital ratio									
	9	6									
Top consolidated level	18.67	18.00									



TABLE 4 (STA): CREDIT RISK: (GENERAL DISCI	LOSURES		
Portfolios	Total gross credit risk exposure	Average gross credit risk exposure over the period		
Sovereigns and central banks:				
SAMA and Saudi Government	857,850	868,720		
Others	-			
Multilateral Development Banks (MDBs)	-			
Public Sector Entities (PSEs)	-			
Banks and securities firms	3,265,201	3,086,358		
Corporates	6,988,700	7,117,512		
Retail non-mortgages	3,271,423	2,489,327		
Small Business Facilities Enterprises (SBFE's)	32,411	31,191		
Mortgages				
Residential	876,408	788,792		
Commercial	1,357,862	1,491,986		
Securitized assets	-			
Equity	1,484,610	1,554,782		
Past Due	99,977	107,447		
Others	3,069,644	2,648,782		
Total	21,304,086	20,184,897		





TABL	E 4 (STA): CRED	IT RISK: GEN	ERAL DIS	SCLOSURE	S					
Portfolios	Geographic area									
	Saudi Arabia	Other GCC &	Europe	North	South East	Others	Total			
		Middle East		America	Asia	countries				
Sovereigns and central banks:										
SAMA and Saudi Government	857,850	-	-	-	-	-	857,850			
Others	-	-	-	-	-	-	-			
Multilateral Development Banks (MDBs)	-	-	-	-	-	-	-			
Public Sector Entities (PSEs)	-	-	-	-	-	-	-			
Banks and securities firms	2,124,096	1,141,105	_	-	-	-	3,265,201			
Corporates	6,988,700	-	-	-	-	-	6,988,700			
Retail non-mortgages	3,271,423	-	-	-	-	-	3,271,423			
Small Business Facilities Enterprises (SBFE's)	32,411	-	-	-	-	-	32,411			
Mortgages	-									
Residential	876,408	-	-	-	-	-	876,408			
Commercial	1,357,862	-	-	-	-	-	1,357,862			
Securitized assets	-	-	-	-	-	-	-			
Equity	1,484,610	-	-	-	-	-	1,484,610			
Past Due	99,977	-	-	-	-	-	99,977			
Others	3,069,644	-	-	-	-	-	3,069,644			
Total	20,162,981	1,141,105	-	-	-	-	21,304,086			



			TABLI	E 4 (STA): CREI	OIT 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	857,850	-	-	-	-	-	-	-	-	-	-	-	857,850
Others	-	-	-	-	1	-	-	-	-	-	-	-	-
Multilateral Development Banks (MDBs)	-	-	-	-	-	-	-	-	-	-	-	-	-
Public Sector Entities (PSEs)	-	-	-	-	-	-	-	-	-	-	-	-	-
Banks and securities firms	-	3,265,201	-	-	-	-	-	-	-	-	-	-	3,265,201
Corporates	-	-	540,328	825,773	1	-	933,764	3,827,119	12,327	295,717	-	553,672	6,988,700
Retail non-mortgages	-	1	1	1	1	-	-	-	-	ı	3,271,423	-	3,271,423
Small Business Facilities Enterprises (SBFE's)	-	-	-	-	1	-	-	32,411	_	ı	-	-	32,411
Mortgages	-												
Residential	-	-	-	-	-	-	-	-	-	-	876,408	-	876,408
Commercial	=	-	=	-	-	-	-	1,357,862	-	-	-	-	1,357,862
Securitized assets	-	=	-	-	-	-	-	=	-	-	-	-	-
Equity	1,200,592	34,021	11,071	55,390	3,997	3,519	1,936	187	18,310	4,387	_	151,200	1,484,610
Past Due	-	-	-	-	-	-	-	-	-	_	-	99,977	99,977
Others	-	-	-	-	-	-	-	=	=	-	-	3,069,644	3,069,644
Total	2,058,442	3,299,222	551,399	881,163	3,997	3,519	935,700	5,217,579	30,637	300,104	4,147,831	3,874,493	21,304,086



	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	466	857,384	-	-	-	-	=	-	-	857,850
Others	-	-	-	-	-	-	-	-	-	-
Multilateral Development Banks (MDBs)	-	-	-	-	-	-	-	-	-	-
Public Sector Entities (PSEs)	-	-	-	-	-	-	-	-	-	=
Banks and securities firms	242,775	1,909,949	862,141	250,336	=	=	=	=	=	3,265,201
Corporates	50,052	374,596	1,324,716	1,125,908	2,761,773	723,301	483,166	-	145,188	6,988,700
Retail non-mortgages	143	38	976	2,417	17,784	510,941	2,734,846	-	4,278	3,271,423
Small Business Facilities Enterprises (SBFE's)	7,000	3,500	1,070	-	1,748	11,793	7,300	-	-	32,411
Mortgages	-	-	-	ı	-	-	-	-	-	-
Residential	9,527	741	9,405	14,485	29,110	132,179	138,982	-	541,979	876,408
Commercial	-1	15,763	47,292	47,292	94,583	189,167	358,752	-	605,013	1,357,862
Securitized assets	-	-	-	-	-	-	-	-	-	-
Equity	332,847	700,056	300,507	-	-	-	-	-	151,200	1,484,610
Past Due	99,977	-	-	-	-	-	-	-	-	99,977
Others	-	-	-	-	-	=	-	3,069,644	-	3,069,644
Total	742,787	3,862,027	2,546,107	1,440,438	2,904,998	1,567,381	3,723,046	3,069,644	1,447,658	21,304,086



TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES

Impaired Loans, Past Due Loans and Allowances (Table 4, (f))											
Industry sector	Impaired	Defaulted	A	ging of Past Di	ue Loans (days	5)	Sp	ecific allowand	es	General	
	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	-	-	-	-	-	-	-	-	-		
Manufacturing	364,316	364,316	-	-	299,965	64,351	45,741	-	292,351		
Mining and quarrying	-	-	-	_	-	-	_	-	_		
Electricity, water, gas and health services	-	-	-	-	-	-	-	-	-		
Building and construction	4,050	4,050	-	-	-	4,050	1,834	-	4,779		
Commerce	58,772	58,772	-	25,359	22,231	11,182	20,673	-	36,827		
Transportation and communication	-	-	-	-	-	-	-	-	-		
Services	7,518	7,518	-	_	2,815	4,703	(500)	_	59,343		
Consumer loans and credit cards	22,428	22,428	-	5,447	5,444	11,537	3,647	-	15,621	10,297	
Others	223,249	51,814	-	50,314	-	1,500	19,984	_	60,462	16,242	
Total	680,333	508,898	-	81,120	330,455	97,323	91,379	_	469,383	26,539	



TA	TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES											
Impaired Loans, Past Due Loans And Allowances (Table 4, (g))												
Geographic area	Impaired loans		Aging of Pas	Specific	General							
		Less 90-100 than 90		180-360	Over 360	allowances	allowances					
Saudi Arabia	680,333	-	81,120	330,455	97,323	469,383	26,539					
Other GCC & Middle East												
Europe												
North America												
South East Asia												
Others countries												
Total	680,333	-	81,120	330,455	97,323	469,383	26,539					



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 Charge-offs taken against the allowances during the period Amounts set aside (or reversed) during the period 101,498 Other adjustments: - exchange rate differences - business combinations - acquisitions and disposals of subsidiaries - etc. Transfers between allowances (13,767)13,767 Balance, end of the year 469,383 26,539



TABLE 5 (S	TA): CREDIT R	RISK: DISCLOSU	JRES F	OR PORTFO	LIOS SUBJI	ECT TO THE STA	NDARDIZ	ED APPROACH		
Particulars	Risk buckets									
	0%	20%	35%	50%	75%	100%	150%	Other risk weights	Unrated	
Sovereigns and central banks:										
SAMA and Saudi Government	857,850	-	-	-	-	-	-			
Others	-	-	-	-	-	-	-			
Multilateral Development Banks (MDBs)	-	-	-	-	-	-	-			
Public Sector Entities (PSEs)	-	-	-	-	-	-	-			
Banks and securities firms	-	1,751,835	-	1,466,121	-	-	47,245			
Corporates	-	-	-	-	-	6,988,700	-			
Retail non-mortgages	-	-	-	-	3,271,423	-	-			
Small Business Facilities Enterprises (SBFE's)	-	-	-	-	32,411	-	-			
Mortgages	-	-	-	-	-	-	-			
Residential	-	-	-	-	-	876,408	-			
Commercial	-	-	-	-	-	1,357,862	-			
Securitized assets	-	-	-	-	-	-	-			
Equity	1,200,592	-	-	-	-	284,018	-			
Past Due	-	-	-	-	-	99,977	-			
Others	651,501	-	-	-	-	2,418,143	-			
Total	2,709,943	1,751,835	-	1,466,121	3,303,834	12,025,108	47,245			



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	230,765			
Retail non-mortgages				
Small Business Facilities Enterprises (SBFE's)				
Mortgages				
Residential				
Commercial				
Securitized assets				
Equity				
Others				
Total	230,765			





AS AT 30 JUNE 2010 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	151,200	151,200	132,818	132,818	,

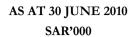




TABLE 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS				
Investments	Publicly traded	Privately held		
Government and quasi government	-			
Banks and other financial institutions	34,021			
Agriculture and fishing	11,071			
Manufacturing	55,390			
Mining and quarrying	3,997			
Electricity, water, gas and health services	3,519			
Building and construction	1,936			
Commerce	187			
Transportation and communication	18,310			
Services	4,387			
Others	-	151,200		
Total	132,818	151,200		



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)	6,824			
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	2,722
Agriculture and fishing	885
Manufacturing	4,431
Mining and quarrying	320
Electricity, water, gas and health services	281
Building and construction	155
Commerce	15
Transportation and communication	1,465
Services	351
Others	12,096
Total	22,721