

**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	23,332
Legal reserves	52,247
Other reserves	(28,915)
Retained earnings	69,240
<b>Total Tier I</b>	<b>3,092,572</b>
Qualifying general provisions	158,653
Interim profits	137,126
<b>Total Tier II</b>	<b>295,779</b>
<b>Total eligible capital</b>	<b>3,388,351</b>

**TABLE 3: CAPITAL ADEQUACY**

Portfolios	Amount of exposures	Capital requirements
Sovereigns and central banks:		
SAMA and Saudi Government	1,294,517	-
Others	-	-
Multilateral Development Banks (MDBs)	-	-
Public Sector Entities (PSEs)	-	-
Banks and securities firms	4,423,792	130,195
Corporates	4,382,338	350,499
Retail non-mortgages	3,807,010	228,421
Small Business Facilities Enterprises (SBFE's)	34,498	2,070
Mortgages		-
Residential	1,427,249	114,180
Commercial	1,952,224	156,178
Securitized assets	-	-
Equity	1,903,052	24,187
Past Due	633,772	2,750
Others	3,430,819	179,153
<b>Total</b>	<b>23,289,271</b>	<b>1,187,634</b>

**TABLE 3: CAPITAL ADEQUACY**

	Interest rate risk	Equity position risk	Foreign exchange risk	Commodity risk	Total
Standardised approach	-	-	43,892	-	43,892

<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;	161,643

TABLE 3: CAPITAL ADEQUACY		
Particulars	Total capital ratio	Tier 1 capital ratio
	%	
Top consolidated level	18.08	16.50

<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	1,294,517	1,336,231
Others	-	
Multilateral Development Banks (MDBs)	-	
Public Sector Entities (PSEs)	-	
Banks and securities firms	4,545,160	4,123,041
Corporates	6,735,739	7,026,469
Retail non-mortgages	3,807,010	3,501,737
Small Business Facilities Enterprises (SBFE's)	69,870	60,251
Mortgages		
Residential	1,427,249	1,243,452
Commercial	1,952,224	1,828,253
Securitized assets	-	
Equity	1,903,052	1,699,892
Past Due	633,772	588,948
Others	3,430,819	3,174,920
<b>Total</b>	<b>25,799,412</b>	<b>24,583,193</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	1,294,517	-	-	-	-	-	1,294,517
Others	-	-	-	-	-	-	-
Multilateral Development Banks (MDBs)	-	-	-	-	-	-	-
Public Sector Entities (PSEs)	-	-	-	-	-	-	-
Banks and securities firms	2,743,889	1,801,271	-	-	-	-	4,545,160
Corporates	6,735,739	-	-	-	-	-	6,735,739
Retail non-mortgages	3,807,010	-	-	-	-	-	3,807,010
Small Business Facilities Enterprises (SBFE's)	69,870	-	-	-	-	-	69,870
Mortgages	-						
Residential	1,427,249	-	-	-	-	-	1,427,249
Commercial	1,952,224	-	-	-	-	-	1,952,224
Securitized assets	-	-	-	-	-	-	-
Equity	1,903,052	-	-	-	-	-	1,903,052
Past Due	633,772	-	-	-	-	-	633,772
Others	3,227,696	34,995	17,615	64,341	30,105	56,067	3,430,819
<b>Total</b>	<b>23,795,018</b>	<b>1,836,266</b>	<b>17,615</b>	<b>64,341</b>	<b>30,105</b>	<b>56,067</b>	<b>25,799,412</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	1,294,517	-	-	-	-	-	-	-	-	-	-	-	1,294,517
Others	-	-	-	-	-	-	-	-	-	-	-	-	-
Multilateral Development Banks (MDBs)	-	-	-	-	-	-	-	-	-	-	-	-	-
Public Sector Entities (PSEs)	-	-	-	-	-	-	-	-	-	-	-	-	-
Banks and securities firms	-	4,545,160	-	-	-	-	-	-	-	-	-	-	4,545,160
Corporates	-	-	636,492	509,810	-	-	2,316,356	2,015,803	7,636	271,484	-	978,158	6,735,739
Retail non-mortgages	-	-	-	-	-	-	-	-	-	-	3,807,010	-	3,807,010
Small Business Facilities Enterprises (SBFE's)	-	-	-	-	-	-	-	69,870	-	-	-	-	69,870
Mortgages	-	-	-	-	-	-	-	-	-	-	-	-	-
Residential	-	-	-	-	-	-	-	-	-	-	1,427,249	-	1,427,249
Commercial	-	-	-	-	-	-	-	1,952,224	-	-	-	-	1,952,224
Securitized assets	-	-	-	-	-	-	-	-	-	-	-	-	-
Equity	1,600,709	33,176	7,554	73,249	5,789	1,979	2,695	-	14,621	12,088	1,192	150,000	1,903,052
Past Due	-	-	-	-	-	-	-	-	-	-	-	633,772	633,772
Others	-	-	-	-	-	-	-	-	-	-	-	3,430,819	3,430,819
<b>Total</b>	<b>2,895,226</b>	<b>4,578,336</b>	<b>644,046</b>	<b>583,059</b>	<b>5,789</b>	<b>1,979</b>	<b>2,319,051</b>	<b>4,037,897</b>	<b>22,257</b>	<b>283,572</b>	<b>5,235,451</b>	<b>5,192,749</b>	<b>25,799,412</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	163,964	1,130,553	-	-	-	-	-	-	-	1,294,517
Others	-	-	-	-	-	-	-	-	-	-
Multilateral Development Banks (MDBs)	-	-	-	-	-	-	-	-	-	-
Public Sector Entities (PSEs)	-	-	-	-	-	-	-	-	-	-
Banks and securities firms	618,863	2,141,479	746,170	896,770	125,568	16,310	-	-	-	4,545,160
Corporates	135,584	286,027	1,083,277	1,400,434	1,974,851	1,219,915	290,133	-	345,518	6,735,739
Retail non-mortgages	1,521	79,929	170,005	257,486	506,098	1,898,693	892,214	-	1,064	3,807,010
Small Business Facilities Enterprises (SBFE's)	1,066	6,443	9,493	19,175	14,941	12,829	646	-	5,277	69,870
Mortgages										
Residential	344	8,408	17,953	27,456	54,778	239,006	265,322	-	813,982	1,427,249
Commercial	4,492	154,455	49,373	90,478	1,236,363	318,657	98,406	-	-	1,952,224
Securitized assets	-	-	-	-	-	-	-	-	-	-
Equity	802,488	400,103	400,293	300,168	-	-	-	-	-	1,903,052
Past Due	633,772	-	-	-	-	-	-	-	-	633,772
Others	466,440	202,844	-	-	1,078,268	-	74,788	1,608,479	-	3,430,819
<b>Total</b>	<b>2,828,534</b>	<b>4,410,241</b>	<b>2,476,564</b>	<b>2,991,967</b>	<b>4,990,867</b>	<b>3,705,410</b>	<b>1,621,509</b>	<b>1,608,479</b>	<b>1,165,841</b>	<b>25,799,412</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	7,018	7,018	-	-	7,018	-	977	-	6,588	-
Manufacturing	361,722	361,722	-	-	-	361,722	113	-	363,630	-
Mining and quarrying	-	-	-	-	-	-	-	-	-	-
Electricity, water, gas and health services	-	-	-	-	-	-	-	-	-	-
Building and construction	6,252	4,050	-	-	-	4,050	-	-	5,151	-
Commerce	64,536	36,482	-	1,865	-	34,617	639	-	41,067	-
Transportation and communication	-	-	-	-	-	-	-	-	-	-
Services	51,597	51,597	-	-	-	51,597	(4,514)	(1,176.00)	53,653	-
Consumer loans and credit cards	37,266	37,266	-	11,839	8,127	17,300	3,068	-	24,311	64,297
Others	141,554	11,321	-	-	11,321	-	5,358	-	80,079	94,356
<b>Total</b>	<b>669,945</b>	<b>509,456</b>	<b>-</b>	<b>13,704</b>	<b>26,466</b>	<b>469,286</b>	<b>5,641</b>	<b>(1,176)</b>	<b>574,479</b>	<b>158,653</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	669,945	-	13,704	26,466	469,286	574,479	158,653
Other GCC & Middle East	-	-	-	-	-	-	-
Europe	-	-	-	-	-	-	-
North America	-	-	-	-	-	-	-
South East Asia	-	-	-	-	-	-	-
Others countries	-	-	-	-	-	-	-
<b>Total</b>	<b>669,945</b>	<b>-</b>	<b>13,704</b>	<b>26,466</b>	<b>469,286</b>	<b>574,479</b>	<b>158,653</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	570,014	63,015
Amounts set aside (or reversed) during the period	15,757	84,346
Transfers between allowances	(11,292)	11,292
Balance, end of the year	<b>574,479</b>	<b>158,653</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	1,294,517	-	-	-	-	-	-	-		
Others	-	-	-	-	-	-	-	-		
Multilateral Development Banks (MDBs)	-	-	-	-	-	-	-	-		
Public Sector Entities (PSEs)	-	-	-	-	-	-	-	-		
Banks and securities firms	-	1,948,181	-	2,596,979	-	-	-	-		
Corporates	-	-	-	-	-	6,735,739	-	-		
Retail non-mortgages	-	-	-	-	3,807,010	-	-	-		
Small Business Facilities Enterprises (SBFE's)	-	-	-	-	69,870	-	-	-		
Mortgages	-	-	-	-	-	-	-	-		
Residential	-	-	-	-	-	1,427,249	-	-		
Commercial	-	-	-	-	-	1,952,224	-	-		
Securitized assets	-	-	-	-	-	-	-	-		
Equity	1,600,709	-	-	-	-	302,343	-	-		
Past Due	-	-	-	-	-	633,772	-	-		
Others	1,121,155	-	-	-	-	2,309,664	-	-		
<b>Total</b>	<b>4,016,381</b>	<b>1,948,181</b>	<b>-</b>	<b>2,596,979</b>	<b>3,876,880</b>	<b>13,360,991</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	276,306	
Retail non-mortgages		
Small Business Facilities Enterprises (SBFE's)		
Mortgages		
Residential		
Commercial		
Securitized assets		
Equity		
Others		
<b>Total</b>	<b>276,306</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	-	-	43,892	-	43,892



AS AT 30 JUNE 2011  
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<b>TABLE 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS</b>					
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	152,343	152,343	



<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	33,176	
Agriculture and fishing	7,554	
Manufacturing	73,249	
Mining and quarrying	5,789	
Electricity, water, gas and health services	1,979	
Building and construction	2,695	
Commerce	-	
Transportation and communication	14,621	
Services	12,088	
Others	1,192	150,000
<b>Total</b>	<b>152,343</b>	<b>150,000</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)	13,221
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	2,654
Agriculture and fishing	604
Manufacturing	5,860
Mining and quarrying	463
Electricity, water, gas and health services	158
Building and construction	216
Commerce	-
Transportation and communication	1,170
Services	967
Others	12,095
<b>Total</b>	<b>24,187</b>