



Frequency : SA Location : W
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<b>TABLE 1: SCOPE OF APPLICATION</b>	
<b>Capital Deficiencies (Table 1, (e))</b>	
<b>Particulars</b>	<b>Amount SAR '000'</b>
The aggregate amount of capital deficiencies in subsidiaries not included in the consolidation i.e. that are deducted:	N/A
1. Subsidiary 1	
2. Subsidiary 2	
3. Subsidiary 3	
4. Subsidiary n	



Frequency : SA

Location : W

**TABLE 2: CAPITAL STRUCTURE****Capital Structure (Table 2, (b) to (e))**

Components of capital	Amount SAR '000'
Core capital - Tier I:	
Eligible paid-up share capital	15,000,000
Shares premium accounts	
Eligible reserves	7,382,195
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	
<b>Total Tier I</b>	<b>22,382,195</b>
Supplementary capital - Tier 2:	
Revaluation gains/reserves	
Subordinated loan capital	
Qualifying general provisions	3,169,031
Interim profits	3,343,687
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>6,512,718</b>
Capital to cover market risks - Tier III	
Short Term Subordinated Debit	
Tier I and Tier II Capital Available for Market Risk	17,850,926
<b>Total eligible capital</b>	<b>28,894,913</b>



Frequency : SA

Location : W

### TABLE 3: CAPITAL ADEQUACY

Amount of Exposures Subject To Standardized Approach of Credit Risk and related Capital Requirements (TABLE 3, (b)) SAR '000'

Portfolios	Amount of exposures	Capital requirements
Sovereigns and central banks:	30,365,190	
SAMA and Saudi Government	30,365,190	
Others		
Multilateral Development Banks (MDBs)		
Public Sector Entities (PSEs)		
Banks and securities firms	9,606,823	384,273
Corporates	41,657,477	3,332,598
Retail non-mortgages	58,245,506	3,494,730
Small Business Facilities Enterprises (SBFE's)		
Mortgages	4,183,907	334,713
Residential	2,507,672	200,614
Commercial	1,676,235	134,099
Securitized assets		
Equity	402,821	32,226
Others	15,054,304	1,397,732
<b>Total</b>	<b>159,516,028</b>	<b>8,976,272</b>



Frequency : SA

Location : W

### TABLE 3: CAPITAL ADEQUACY

Capital Requirements For Market Risk* (822, Table 3, (d))					SAR '000'
	Interest rate risk	Equity position risk	Foreign exchange risk	Commodity risk	Total
Standardised approach			307,914		307,914
Internal models approach					

\* Capital requirements are to be disclosed only for the approaches used.



Frequency: SA Location : W
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<b>TABLE 3: CAPITAL ADEQUACY</b>	
<b>Capital Requirements for Operational Risk* (Table 3, (e))</b>	
<b>Particulars</b>	<b>Capital requirement SAR '000'</b>
• Basic indicator approach;	
• Standardized approach;	1,298,919
• Alternate standardized approach;	
• Advanced measurement approach (AMA).	
<b>Total</b>	<b>1,298,919</b>

\* Capital requirement is to be disclosed only for the approach used.



Frequency : Quarterly

Location : Quarterly Report

### TABLE 3: CAPITAL ADEQUACY

#### Capital Adequacy Ratios (TABLE 3, (f))

Particulars	Total capital ratio	Tier 1 capital ratio
	%	
Top consolidated level	18.09	14.96
Bank significant stand alone subsidiary 1		
Bank significant stand alone subsidiary 2		
Bank significant stand alone subsidiary 3		
Bank significant stand alone subsidiary n		



Frequency : SA

Location : W

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

Credit Risk Exposure (Table 4, (b)) SAR '000'

Portfolios	Total gross credit risk exposure(June08)	Average gross credit risk exposure over the period
Sovereigns and central banks:	32,267,855	29,806,487
SAMA and Saudi Government	32,267,855	29,806,487
Others		
Multilateral Development Banks (MDBs)		
Public Sector Entities (PSEs)		
Banks and securities firms	18,872,346	16,732,879
Corporates	44,519,716	41,544,259
Retail non-mortgages	58,245,506	56,375,951
Small Business Facilities Enterprises (SBFE's)		
Mortgages	4,183,907	3,943,044
Residential	2,507,672	2,430,362
Commercial	1,676,235	1,512,682
Securitized assets		
Equity	402,821	325,123
Others	15,496,329	14,576,332
<b>Total</b>	<b>173,988,480</b>	<b>163,304,075</b>



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

Geographic Breakdown (Table 4, (c)) SAR '000'

Portfolios	Geographic area						Total
	Saudi Arabia	Other GCC & Middle East	Europe	North America	South East Asia	Others countries	
Sovereigns and central banks:	32,267,855						32,267,855
SAMA and Saudi Government	32,267,855						32,267,855
Others							
Multilateral Development Banks (MDBs)							
Public Sector Entities (PSEs)							
Banks and securities firms	12,853,305	4,255,294	17,763	47,776	1,696,355	1,853	18,872,346
Corporates	42,323,293				2,196,423		44,519,716
Retail non-mortgages	57,921,898				323,608		58,245,506
Small Business Facilities Enterprises (SBFE's)							
Mortgages	4,148,234				35,673		4,183,907
Residential	2,471,999				35,673		2,507,672
Commercial	1,676,235						1,676,235
Securitized assets							
Equity	52,584	61,056	34,305	161,599	93,277		402,821
Others	15,300,219	2			196,108		15,496,329
<b>Total</b>	<b>164,867,388</b>	<b>4,316,352</b>	<b>52,068</b>	<b>209,375</b>	<b>4,541,444</b>	<b>1,853</b>	<b>173,988,480</b>





Frequency : SA

Location : W

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

Industry Sector Breakdown (Table 4, (d)) SAR '000'

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:	32,267,855	0	0	0	0	0	0	0	0	0	0	0	32,267,855
SAMA and Saudi Government	32,267,855												32,267,855
Others													0
Multilateral Development Banks (MDBs)													0
Public Sector Entities (PSEs)													0
Banks and securities firms		18,872,346											18,872,346
Corporates	0	0	1,621,192	2,853,502	12,998	1,118,233	1,234,448	23,490,033	7,396,684	2,484,796		4,307,830	44,519,716
Retail non-mortgages											58,245,506		58,245,506
Small Business Facilities Enterprises (SBFE's)													0
Mortgages	0	0	0	97,558	0	26,681	1,142,766	53,886	0	73,199	2,789,817	0	4,183,907
Residential											2,507,672		2,507,672
Commercial				97,558		26,681	1,142,766	53,886		73,199	282,145		1,676,235
Securitized assets													0
Equity		45,000					123,324		71,282	2,705	0	160,510	402,821
Others	5,719	3,586,706	39,785	61,797	36	111,922	942,109	683,969	27,032	130,397	2,935,485	6,971,372	15,496,329
<b>Total</b>	<b>32,273,574</b>	<b>22,504,052</b>	<b>1,660,977</b>	<b>3,012,857</b>	<b>13,034</b>	<b>1,256,836</b>	<b>3,442,647</b>	<b>24,227,888</b>	<b>7,494,998</b>	<b>2,691,097</b>	<b>63,970,808</b>	<b>11,439,712</b>	<b>173,988,480</b>



Frequency : SA

Location : W

**TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES****Residual Contractual Maturity Breakdown (Table 4, (e)) SAR '000'**

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	Over 5 years	Total
Sovereigns and central banks:	1,688,725	13,979,137	3,144,405	4,621,166	6,064,221	1,664,427	529,637	576,137	32,267,855
SAMA and Saudi Government	1,688,725	13,979,137	3,144,405	4,621,166	6,064,221	1,664,427	529,637	576,137	32,267,855
Others									0
Multilateral Development Banks (MDBs)									0
Public Sector Entities (PSEs)									
Banks and securities firms	2,255,212	8,402,009	893,360	1,275,532	2,118,819	2,899,888	1,016,831	10,695	18,872,346
Corporates	5,759,296	463,577	4,075,366	4,775,095	8,819,772	8,373,770	3,332,671	8,920,169	44,519,716
Retail non-mortgages	1,567,402	1,955,287	2,470,677	3,654,837	7,027,693	23,794,053	12,557,071	5,218,485	58,245,506
Small Business Facilities Enterprises (SBFE's)									0
Mortgages	1,402	35,096	137,667	161,448	280,052	1,601,462	819,792	1,146,987	4,183,907
Residential	0	26,186	52,228	77,809	153,688	587,209	521,942	1,088,610	2,507,672
Commercial	1,402	8,909	85,439	83,640	126,364	1,014,253	297,850	58,378	1,676,235
Securitized assets									0
Equity							52,584	350,237	402,821
Others	9,933,915	1,854,079				125,000	706,458	2,876,877	15,496,329
<b>Total</b>	<b>21,205,952</b>	<b>26,689,186</b>	<b>10,721,476</b>	<b>14,488,078</b>	<b>24,310,557</b>	<b>38,458,600</b>	<b>19,015,044</b>	<b>19,099,587</b>	<b>173,988,480</b>



Frequency : SA

Location : W

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

Impaired Loans, Past Due Loans and Allowances (Table 4, (f)) SAR '000'

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							0	0	0	
Banks and other financial institutions							0	0	0	
Agriculture and fishing	4,824	4,544	2,628			4,544		0	4,544	
Manufacturing	32,358	25,035	959	197		24,838	707	0	25,035	
Mining and quarrying							0	0		
Electricity, water, gas and health services	113,753	104,226	21	52	56	104,118	5,001	0	104,227	
Building and construction	264,464	173,147	1,410	9,459	60,200	103,488	72,027	0	173,147	
Commerce	197,131	185,850	5,260	1,462	13,888	170,500		0	185,850	
Transportation and communication	663	863	6		200	663	469	0	863	
Services	36	72,475			8,812	63,663	6,241	0	72,455	
Consumer loans and credit cards	1,148,687	2,910,305	1,641,853	298,703	360,635	2,250,967		55,930	636,536	
Others	71,611	11,327	10	2,808	3,339	5,180	527		4,395	
portfolio provision										3,169,031
<b>Total</b>	<b>1,833,526</b>	<b>3,487,772</b>	<b>1,652,147</b>	<b>312,681</b>	<b>447,130</b>	<b>2,727,961</b>	<b>84,973</b>	<b>55,930</b>	<b>1,207,051</b>	<b>3,169,031</b>



Frequency : SA

Location : W

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

Impaired Loans, Past Due Loans And Allowances (Table 4, (g)) SAR '000'

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	1,829,151	1,652,147	309,873	443,791	2,646,242	1,121,092	3,130,229
Other GCC & Middle East						0	0
Europe						0	0
North America					80,934	80,934	0
South East Asia	4,375		2,808	3,339	785	5,025	38,802
Others countries						0	0
<b>Total</b>	<b>1,833,526</b>	<b>1,652,147</b>	<b>312,681</b>	<b>447,130</b>	<b>2,727,961</b>	<b>1,207,051</b>	<b>3,169,031</b>



Frequency : SA

Location : W

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

#### Reconciliation Of Changes In The Allowances For Loan Impairment (Table 4, (h)) SAR '000'

Particulars	Specific allowances	General allowances
Balance, beginning of the year	1,198,728	2,831,499
Charge-offs taken against the allowances during the period	(37,480)	(55,811)
Amounts set aside (or reversed) during the period	65,610	393,343
Other adjustments:		
- exchange rate differences		
- business combinations		
- acquisitions and disposals of subsidiaries		
- etc.		
Transfers between allowances	(19,806)	
Balance, end of the year	1,207,051	3,169,031

▪ Charge-offs and recoveries that have been recorded directly to the income statement are SAR..... and SAR..... respectively.



Frequency : SA

Location : W

**TABLE 5 (STA): CREDIT RISK: DISCLOSURES FOR PORTFOLIOS SUBJECT TO THE STANDARDIZED APPROACH**

Allocation Of Exposures To Risk Buckets (Table 5, (b)) SAR '000'

Particulars	Risk buckets									Deducted	
	0%	20%	35%	50%	75%	100%	150%	Other risk weights	Unrated		
Sovereigns and central banks:	32,267,855										
SAMA and Saudi Government	32,267,855										
Others											
Multilateral Development Banks (MDBs)											
Public Sector Entities (PSEs)											
Banks and securities firms				8,972,202		634,621					
Corporates						44,519,716					
Retail non-mortgages					58,245,506						
Small Business Facilities Enterprises (SBFE's)											
Mortgages						4,183,907					
Residential						2,507,672					
Commercial						1,676,235					
Securitized assets											
Equity						402,821					
Others						10,661,640	4,834,689				



Frequency : SA

Location : W

**TABLE 10: MARKET RISK: DISCLOSURES FOR BANKS USING THE STANDARDIZED APPROACH**

Level Of Market Risks In Terms Of Capital Requirements (Table 10, (b)) SAR '000'

	Interest rate risk	Equity position risk	Foreign exchange risk	Commodity risk	Total
Capital requirements			307,914		307,914



Frequency : SA

Location : W

### TABLE 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS

Value Of Investments (Table 13, (b)) SAR '000'

	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	754,017	754,017	355,117	355,117	





Frequency : SA

Location : W

**TABLE 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS**

**Types And Nature of Investments (Table 13, (c)) SAR '000'**

<b>Investments</b>	<b>Publicly traded</b>	<b>Privately held</b>
Government and quasi government		
Banks and other financial institutions	161,599	45,000
Agriculture and fishing		
Manufacturing		
Mining and quarrying		
Electricity, water, gas and health services		
Building and construction		
Commerce		
Transportation and communication		
Services		2,704
Others	193,518	706,313
<b>Total</b>	<b>355,117</b>	<b>754,017</b>



Frequency : SA

Location : W

**TABLE 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS**

Gains / Losses Etc. (Table 13, (d) and (e)) SAR '000'

Particulars	Amount
Cumulative realized gains (losses) arising from sales and liquidations in the reporting period	2,228
Total unrealized gains (losses)	(90)
Total latent revaluation gains (losses)*	N/A
Unrealized gains (losses) included in Capital	(90)
Latent revaluation gains (losses) included in Capital*	N/A

\*Not applicable to KSA to date



Frequency : SA

Location : W

**TABLE 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS**

**Capital Requirements (Table 13, (f)) SAR '000'**

<b>Equity grouping</b>	<b>Capital requirements</b>
Government and quasi government	
Banks and other financial institutions	16,744
Agriculture and fishing	
Manufacturing	
Mining and quarrying	
Electricity, water, gas and health services	
Building and construction	4,207
Commerce	
Transportation and communication	
Services	
Others	11,275
<b>Total</b>	<b>32,226</b>



Frequency : SA  
Location : W

<b>TABLE 14: INTEREST RATE RISK IN THE BANKING BOOK (IRRBB)</b>	
<b>200bp Interest Rate Shocks for currencies with more than 5% of Assets or Liabilities</b>	
<b>(Table 14, (b))</b>	
<b>Rate Shocks</b>	<b>Change in earnings SAR '000'</b>
Upward rate shocks:	
SAR	410,000
Downward rate shocks:	
SAR	(410,000)