

Frequency : SA

Location : W

As at 30 June 2009

SAR'000

TABLE 1: SCOPE OF APPLICATION

Capital Deficiencies (Table 1, (e))

Particulars	Amount
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	

TABLE 2: CAPITAL STRUCTURE

Capital Structure (Table 2, (b) to (e))

Components of capital	Amount
Core capital - Tier I:	
Eligible paid-up share capital	15,000,000
Shares premium accounts	
Eligible reserves	
Minority interests in the equity of subsidiaries	
Retained earnings	561,105
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	15,561,105
Supplementary capital - Tier 2:	
Revaluation gains/reserves	
Subordinated loan capital	
Qualifying general provisions	
Interim profits	
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	-
Capital to cover market risks - Tier III	
Short Term Subordinated Debit	
Tier I and Tier II Capital Available for Market Risk	
Total eligible capital	15,561,105

Frequency : SA

Location : W

As at 30 June 2009

SAR'000

TABLE 3: CAPITAL ADEQUACY

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

Portfolios	Amount of exposures	Capital requirements
Sovereigns and central banks:		
SAMA and Saudi Government	2,428,396	-
Others		
Multilateral Development Banks (MDBs)		
Public Sector Entities (PSEs)		
Banks and securities firms	12,977,493	223,856
Corporates	415,672	33,254
Retail non-mortgages		
Small Business Facilities Enterprises (SBFE's)		
Mortgages		
Residential		
Commercial		
Securitized assets		
Equity		
Others	791,138	57,327
Total	16,612,699	314,437

Frequency : SA

Location : W

As at 30 June 2009

SAR'000

TABLE 3: CAPITAL ADEQUACY

Capital Requirements For Market Risk* (822, Table 3, (d))

	Interest rate risk	Equity position risk	Foreign exchange risk	Commodity risk	Total
Standardised approach					None
Internal models approach					

Frequency: SA

Location : W

As at 30 June 2009

SAR'000

TABLE 3: CAPITAL ADEQUACY

Capital Requirements for Operational Risk* (Table 3, (e))

Particulars	Capital requirement
• Basic indicator approach;	13,867
• Standardized approach;	
• Alternate standardized approach;	
• Advanced measurement approach (AMA).	
Total	

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

Frequency : Quarterly
 Location : Quarterly Report
 As at 30 June 2009
 SAR'000

TABLE 3: CAPITAL ADEQUACY

Capital Adequacy Ratios (TABLE 3, (f))

Particulars	Total capital ratio	Tier 1 capital ratio
	%	
Top consolidated level	379	367

TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES

Credit Risk Exposure (Table 4, (b))

Portfolios	Total gross credit risk exposure	Average gross credit risk exposure over the period*
Sovereigns and central banks:		
SAMA and Saudi Government	2,428,396	1,214,198
Others		
Multilateral Development Banks (MDBs)		
Public Sector Entities (PSEs)		
Banks and securities firms	12,977,493	13,975,261
Corporates	415,672	207,836
Retail non-mortgages		
Small Business Facilities Enterprises (SBFE's)		
Mortgages		
Residential		
Commercial		
Securitized assets		
Equity		
Others		
Total	15,821,561	15,397,295

* December-08 and June-09 ending balances were used to calculate the average gross credit risk exposure

** off balance sheet amount is 829,989 SAR'000 as at June,30th

Details of off-balance sheet items

Portfolios	Amount of exposu	Credit conversion factor	Converted exposure
Counter Letter of Guarantee Corporate	700,888	50%	350,444
Counter Outward Letters of Credit - Sight	128,330	50%	64,165
Collection Under Import Counter - Letter Credit	772	20%	154
Total	829,989		414,763

Notes: We added total converted exposure of off-balance sheet into Banks and securities firms

Frequency : SA

Location : W

As at 30 June 2009

SAR'000

TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES

Geographic Breakdown (Table 4, (c))

Portfolios	Geographic area						Total
	Saudi Arabia	Other GCC & Middle East	Europe	North America	South East Asia	Others countries	
Sovereigns and central banks:							
SAMA and Saudi Government	2,428,396						2,428,396
Others							-
Multilateral Development Banks (MDBs)							-
Public Sector Entities (PSEs)							-
Banks and securities firms	12,559,133	406,684	1,721	9,955			12,977,493
Corporates	415,672						415,672
Retail non-mortgages							
Small Business Facilities Enterprises (SBFE's)							
Mortgages							
Residential							
Commercial							
Securitized assets							
Equity							
Others							
Total	15,403,201	406,684	1,721	9,955	0	0	15,821,561

TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES

Industry Sector Breakdown (Table 4, (d))

Portfolios	Industry sector												Total
	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	
Sovereigns and central banks:													
SAMA and Saudi Government	2,428,396												2,428,396
Others													-
Multilateral Development Banks (MDBs)													-
Public Sector Entities (PSEs)													-
Banks and securities firms		12,977,493											12,977,493
Corporates							100,000					315,672	415,672
Retail non-mortgages													
Small Business Facilities Enterprises (SBFE's)													
Mortgages													
Residential													
Commercial													
Securitized assets													
Equity													
Others													
Total	2,428,396	12,977,493	-	-	-	-	100,000	-	-	-	-	315,672	15,821,561

TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES

Portfolios	Residual Contractual Maturity Breakdown (Table 4, (e))								
	Maturity breakdown								Total
	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	
Sovereigns and central banks:									
SAMA and Saudi Government			50,026	2,378,370					2,428,396
Others									
Multilateral Development Banks (MDBs)									
Public Sector Entities (PSEs)									
Banks and securities firms	11,938	1,390,305	3,872,518	2,378,405	4,922,730	401,597			12,977,493
Corporates		22					415,650		415,672
Retail non-mortgages									
Small Business Facilities Enterprises (SBFE's)									
Mortgages									
Residential									
Commercial									
Securitized assets									
Equity									
Others									
Total	11,938	1,390,327	3,922,544	4,756,775	4,922,730	401,597	415,650	-	15,821,561

	Frequency : SA
	Location : W
	As at 30 June 2009
	SAR'000

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							
Other GCC & Middle East							
Europe							
North America							
South East Asia							
Others countries							
Total							NONE

	Frequency : SA
	Location : W
	As at 30 June 2009
	SAR'000

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		
Charge-offs taken against the allowances during the period		
Amounts set aside (or reversed) during the period		
Other adjustments:		
- exchange rate differences		
- business combinations		
- acquisitions and disposals of subsidiaries		
- etc.		
Transfers between allowances		
Balance, end of the year	NONE	

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

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

Particulars	Allocation Of Exposures To Risk Buckets (Table 5, (b))									Deducted
	Risk buckets									
	0%	20%	35%	50%	75%	100%	150%	Other risk weights	Unrated	
Sovereigns and central banks:										
SAMA and Saudi Government	2,684,766									
Others										
Multilateral Development Banks (MDBs)										
Public Sector Entities (PSEs)										
Banks and securities firms		6,751,945		5,969,178						
Corporates						830,435				
Retail non-mortgages										
Small Business Facilities Enterprises (SBFE's)										
Mortgages										
Residential										
Commercial										
Securitized assets										
Equity										
Others										

Notes: All counterparties credit facility assessment to banks are based on external credit rating agency. The exposure is including off-balance sheet items.

Frequency : SA

Location : W

As at 30 June 2009

SAR'000

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

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	315,672	
Retail non-mortgages		
Small Business Facilities Enterprises (SBFE's)		
Mortgages		
Residential		
Commercial		
Securitized assets		
Equity		
Others		
Total	315,672	0

Frequency : SA

Location : W

As at 30 June 2009

SAR'000

TABLE 8: GENERAL DISCLOSURES FOR EXPOSURES RELATED TO COUNTERPARTY CREDIT RISK (CCR)

General Disclosures (Table 8, (b) and (d))

Particulars	Amount
Gross positive fair value of contracts	NONE
Netting Benefits*	
Netted Current Credit Exposure*	
Collateral held:	
-Cash	
-Government securities	
-Others	
Exposure amount (under the applicable method)	
-Internal Models Method (IMM)	
-Current Exposure Method (CEM)	
Notional value of credit derivative hedges	
Current credit exposure (by type of credit exposure):	
-Interest rate contracts	
-FX contracts	
-Equity contracts	
-Credit derivatives	
-Commodity/other contracts	

Notes: All of counterparty credit is based on external rating agency and bank does not have any derivative exposure

▪ Bank's estimate of Alpha (if the bank has received supervisory approval) is

* Currently, netting for credit exposure measurement purposes not permitted in KSA.

	Frequency : SA Location : W
--	--------------------------------

As at 30 June 2009
SAR'000

TABLE 8: GENERAL DISCLOSURES FOR EXPOSURES RELATED TO COUNTERPARTY CREDIT RISK (CCR)				
Credit Derivative Transactions (Table 8, (c))				
Credit derivative transactions	Proprietary activities		Intermediation activities	
	Protection bought	Protection sold	Protection bought	Protection sold
Total return swaps	NONE			
Credit default swaps				
Credit options				
Credit linked notes				
Collateralized debt obligations				
Collateralized bond obligations				
Collateralized loan obligations				
Others				
Total				

	Frequency : SA
	Location : W

As at 30 June 2009
 SAR'000

TABLE 9 (STA): SECURITIZATION: DISCLOSURES FOR STANDARDIZED APPROACH

Outstanding Exposures Securitized By The Bank (Table 9, (d) to (f))					
Exposure type	Outstanding exposures		Impaired / Past due assets securitized	Losses recognized by the bank during the current period	Securitization exposures retained or purchased
	Traditional	Synthetic			
Credit cards					
Home equity loans					
Commercial loans					
Automobile loans					
Small business loans					
Equipment leases					
Others					

Notes: There is no exposure

	Frequency : SA Location : W
--	--------------------------------

As at 30 June 2009

SAR'000

TABLE 9 (STA): SECURITIZATION: DISCLOSURES FOR STANDARDIZED APPROACH		
Exposures By Risk Weight Bands (Table 9, (g))		
Risk weight bands	Securitization exposures retained or purchased	Associated capital charges
0% to 20%		
Above 20% to 40%		
Above 40% to 60%		
Above 60% to 80%		
Above 80% to 100%		
Above 100%		

Notes: There is no exposure

	Frequency : SA Location : W
--	--------------------------------

As at 30 June 2009

SAR'000

TABLE 9 (STA): SECURITIZATION: DISCLOSURES FOR STANDARDIZED APPROACH

Deductions from capital (Table 9, (g))

Type of underlying assets	Exposures deducted from Tier 1 capital	Credit enhancing I/Os deducted from total capital	Other exposures deducted from total capital
Loans			
Commitments			
Asset-backed securities			
Mortgage-backed securities			
Corporate bonds			
Equity securities			
Private equity investments			
Others			

Notes: There is no exposure

Frequency : SA Location : W As at 30 June 2009 SAR'000

TABLE 9 (STA): SECURITIZATION: DISCLOSURES FOR STANDARDIZED APPROACH			
Securitized Subject To Early Amortization Treatment (Table 9, (h))			
Type of underlying assets	Aggregate drawn exposures attributed to the seller's and investor's interests	Aggregate capital charges incurred by the bank against	
		its retained shares of the drawn balances and undrawn lines	the investor's shares of drawn balances and undrawn lines
Loans			
Commitments			
Asset-backed securities			
Mortgage-backed securities			
Corporate bonds			
Equity securities			
Private equity investments			
Others			

Notes: There is no exposure

	Frequency : SA Location : W
--	--------------------------------

As at 30 June 2009
 SAR'000

TABLE 9 (STA): SECURITIZATION: DISCLOSURES FOR STANDARDIZED APPROACH		
Summary Of Current Year's Securitization Activity (Table 9, (j))		
Exposure types	Amount of exposures securitized	Recognized gain or loss on sale
Credit cards		
Home equity loans		
Commercial loans		
Automobile loans		
Small business loans		
Equipment leases		
Others		

Notes: There is no exposure

	Frequency : SA Location : W
--	--------------------------------

As at 30 June 2009
 SAR'000

TABLE 10: MARKET RISK: DISCLOSURES FOR BANKS USING THE STANDARDIZED					
Level Of Market Risks In Terms Of Capital Requirements (Table 10, (b))					
	Interest rate risk	Equity position risk	Foreign exchange risk	Commodity risk	Total
Capital requirements	0	0	0	0	0

Notes: There is no exposure or position in trading book and our open position in FX is minor (below 1%) i.e nostro accounts