

**PILLAR-III**  
**LIST OF RETURNS**  
**JUNE 2011**

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**TABLE 1: SCOPE OF APPLICATION - JUNE 2011**

| <b>Capital Deficiencies (Table 1, (e))</b>   |               |
|--|---------------|
| <b>Particulars</b>   | <b>Amount</b> |
| The aggregate amount of capital deficiencies in subsidiaries not included in the consolidation i.e. that are deducted: | SAR'000       |
| 1. Wataniya Insurance Company  | 20,000        |
|  |               |
|  |               |
|  |               |

**TABLE 2: CAPITAL STRUCTURE - JUNE 2011**

Capital Structure (Table 2, (b) to (e)) (Figures in SAR 000's)

| Components of capital           | Amount           |
|---------------------------------|------------------|
| Core capital - Tier I:          |                  |
| Eligible paid-up share capital  | 3,307,500        |
| Eligible reserves               | 2,264,500        |
| Retained earnings               | 820,691          |
| Other reserves                  | -                |
| Deductions from Tier I:         |                  |
| Insurance organizations         | (10,000)         |
| <b>Total Tier I</b>             | <b>6,382,691</b> |
| Supplementary capital - Tier 2: |                  |
| Staff share plan reserve        | (10,211)         |
| Subordinated loan capital       | 1,500,000        |
| Qualifying general provisions   | 302,817          |
| Interim profits                 | 501,334          |
| Insurance organizations         | (10,000)         |
| <b>Total Tier II</b>            | <b>2,283,940</b> |
| <b>Total eligible capital</b>   | <b>8,666,631</b> |

**TABLE 3: CAPITAL ADEQUACY - JUNE 2011**

| Amount of Exposures Subject To Standardized Approach of Credit Risk and related Capital Requirements (TABLE 3, (b)) (Figures in SAR 000's) |                     |                      |
|--|---------------------|----------------------|
| Portfolios   | Amount of exposures | Capital requirements |
| Sovereigns and central banks:  | <b>12,059,819</b>   | <b>425</b>           |
| SAMA and Saudi Government  | 11,562,532          | -                    |
| Others   | 497,287             | 425                  |
| Multilateral Development Banks (MDBs)  | 192,881             | -                    |
| Public Sector Entities (PSEs)  | -                   | -                    |
| Banks and securities firms   | 4,193,659           | 166,196              |
| Corporates   | 38,695,414          | 3,027,172            |
| Retail non-mortgages   | <b>5,395,736</b>    | <b>317,245</b>       |
| <i>Small Business Facilities Enterprises (SBFE's)</i>  | 637,529             | 38,252               |
| Mortgages  | <b>81,138</b>       | <b>6,491</b>         |
| Residential  | 81,138              | 6,491                |
| Commercial   | -                   | -                    |
| Securitized assets   | -                   | -                    |
| Equity   | 35,117              | 2,816                |
| Others   | 2,674,277           | 205,343              |
| <b>Total</b>   | <b>63,328,040</b>   | <b>3,725,688</b>     |

**TABLE 3: CAPITAL ADEQUACY - JUNE 2011****Capital Requirements For Market Risk\* (822, Table 3, (d)) (Figures in SAR 000's)**

|                          | Interest rate risk | Equity position risk | Foreign exchange risk | Commodity risk | Total  |
|--------------------------|--------------------|----------------------|-----------------------|----------------|--------|
| Standardised approach    | 33,701             | -                    | 3,468                 | -              | 37,169 |
| Internal models approach |                    |                      |                       |                |        |

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

**TABLE 3: CAPITAL ADEQUACY - JUNE 2011**

| <b>Capital Requirements for Operational Risk* (Table 3, (e)) (Figures in SAR 000's)</b> |                            |
|---|----------------------------|
| <b>Particulars</b>  | <b>Capital requirement</b> |
| • Standardized approach   | 286,914                    |
| <b>Total</b>  | <b>286,914</b>             |

**TABLE 3: CAPITAL ADEQUACY - JUNE 2011**

| Capital Adequacy Ratios (TABLE 3, (f)) |                     |                      |
|--|---------------------|----------------------|
| Particulars                            | Total capital ratio | Tier 1 capital ratio |
|  | %                   |                      |
| Top consolidated level                 | 17.1%               | 12.6%                |
|  |                     |                      |
|  |                     |                      |

**TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES - JUNE 2011**

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

| Portfolios                                     | Total gross credit risk exposure | Average gross credit risk exposure over the period * |
|--|----------------------------------|--|
| Sovereigns and central banks:                  | 12,059,819                       | 14,928,526   |
| SAMA and Saudi Government                      | 11,562,532                       | 14,389,589   |
| Others   | 497,287                          | 538,937  |
| Multilateral Development Banks (MDBs)          | 192,881                          | 149,196  |
| Public Sector Entities (PSEs)                  | -                                | -  |
| Banks and securities firms                     | 4,193,659                        | 4,332,774  |
| Corporates                                     | 38,695,414                       | 38,610,000   |
| Retail non-mortgages                           | 5,395,736                        | 5,146,616  |
| Small Business Facilities Enterprises (SBFE's) | 637,529                          | 429,541  |
| Mortgages                                      | 81,138                           | 26,675   |
| Residential                                    | 81,138                           | 26,675   |
| Commercial                                     | -                                | -  |
| Securitized assets                             | -                                | -  |
| Equity   | 35,117                           | 31,263   |
| Others   | 2,674,277                        | 2,454,186  |
| <b>Total</b>                                   | <b>63,328,040</b>                | <b>65,679,236</b>                                    |

\* Averages of the current and last 3 quarters



**TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES - JUNE 2011**

Geographic Breakdown (Table 4, (c)) (Figures in SAR 000's)

| Portfolios  | Geographic area   |                         |                  |                |                 |                  | Total             |
|---|-------------------|-------------------------|------------------|----------------|-----------------|------------------|-------------------|
|   | Saudi Arabia      | Other GCC & Middle East | Europe           | North America  | South East Asia | Others countries |                   |
| <b>Sovereigns and central banks:</b>                  | 11,562,532        | 497,287                 | -                | -              | -               | -                | 12,059,819        |
| SAMA and Saudi Government                             | 11,562,532        | -                       | -                | -              | -               | -                | 11,562,532        |
| Others  | -                 | 497,287                 | -                | -              | -               | -                | 497,287           |
| <b>Multilateral Development Banks (MDBs)</b>          | -                 | 56,665                  | 136,216          | -              | -               | -                | 192,881           |
| <b>Public Sector Entities (PSEs)</b>                  | -                 | -                       | -                | -              | -               | -                | -                 |
| <b>Banks and securities firms</b>                     | 488,501           | 739,427                 | 1,775,244        | 110,880        | 1,804           | 1,077,803        | 4,193,659         |
| <b>Corporates</b>                                     | 37,593,667        | 1,042,355               | 29,748           | 10,801         | -               | 18,843           | 38,695,414        |
| <b>Retail non-mortgages</b>                           | 5,395,736         | -                       | -                | -              | -               | -                | 5,395,736         |
| <i>Small Business Facilities Enterprises (SBFE's)</i> | 637,529           | -                       | -                | -              | -               | -                | 637,529           |
| <b>Mortgages</b>                                      | 81,138            | -                       | -                | -              | -               | -                | 81,138            |
| Residential   | 81,138            | -                       | -                | -              | -               | -                | 81,138            |
| Commercial  | -                 | -                       | -                | -              | -               | -                | -                 |
| <b>Securitized assets</b>                             | -                 | -                       | -                | -              | -               | -                | -                 |
| Equity  | 35,117            | -                       | -                | -              | -               | -                | 35,117            |
| Others  | 2,674,277         | -                       | -                | -              | -               | -                | 2,674,277         |
| <b>Total</b>  | <b>57,830,968</b> | <b>2,335,734</b>        | <b>1,941,208</b> | <b>121,682</b> | <b>1,804</b>    | <b>1,096,646</b> | <b>63,328,040</b> |

**TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES - JUNE 2011**

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

| 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:                  | 12,059,819                      | -                                      | -                       | -                | -                    | -   | -                         | -                 | -                                | -                | -                               | -                | -        | 12,059,819        |
| SAMA and Saudi Government                      | 11,562,532                      | -                                      | -                       | -                | -                    | -   | -                         | -                 | -                                | -                | -                               | -                | -        | 11,562,532        |
| Others   | 497,287                         | -                                      | -                       | -                | -                    | -   | -                         | -                 | -                                | -                | -                               | -                | -        | 497,287           |
| Multilateral Development Banks (MDBs)          | -                               | 192,881                                | -                       | -                | -                    | -   | -                         | -                 | -                                | -                | -                               | -                | -        | 192,881           |
| Public Sector Entities (PSEs)                  | -                               | -                                      | -                       | -                | -                    | -   | -                         | -                 | -                                | -                | -                               | -                | -        | -                 |
| Banks and securities firms                     | -                               | 4,193,659                              | -                       | -                | -                    | -   | -                         | -                 | -                                | -                | -                               | -                | -        | 4,193,659         |
| Corporates                                     | 1,203,160                       | 1,622,396                              | 424,660                 | 7,451,421        | 179,335              | 1,807,020                                   | 9,474,099                 | 10,376,101        | 846,835                          | 2,658,805        | -                               | 2,651,582        | -        | 38,695,414        |
| Retail non-mortgages                           | -                               | -                                      | 375                     | 63,319           | -                    | -   | 99,659                    | 89,568            | 7,654                            | 98,387           | 4,758,207                       | 278,567          | -        | 5,395,736         |
| Small Business Facilities Enterprises (SBFE's) | -                               | -                                      | 375                     | 63,319           | -                    | -   | 99,659                    | 89,568            | 7,654                            | 98,387           | -                               | 278,567          | -        | 637,529           |
| Mortgages                                      | -                               | -                                      | -                       | -                | -                    | -   | -                         | -                 | -                                | -                | 81,138                          | -                | -        | 81,138            |
| Residential                                    | -                               | -                                      | -                       | -                | -                    | -   | -                         | -                 | -                                | -                | 81,138                          | -                | -        | 81,138            |
| Commercial                                     | -                               | -                                      | -                       | -                | -                    | -   | -                         | -                 | -                                | -                | -                               | -                | -        | -                 |
| Securitized assets                             | -                               | -                                      | -                       | -                | -                    | -   | -                         | -                 | -                                | -                | -                               | -                | -        | -                 |
| Equity   | -                               | -                                      | -                       | -                | -                    | -   | -                         | 35,117            | -                                | -                | -                               | -                | -        | 35,117            |
| Others   | -                               | -                                      | -                       | -                | -                    | -   | -                         | -                 | -                                | -                | -                               | 2,674,277        | -        | 2,674,277         |
| <b>Total</b>                                   | <b>13,262,979</b>               | <b>6,008,936</b>                       | <b>425,035</b>          | <b>7,514,740</b> | <b>179,335</b>       | <b>1,807,020</b>                            | <b>9,573,758</b>          | <b>10,500,786</b> | <b>854,489</b>                   | <b>2,757,192</b> | <b>4,839,344</b>                | <b>5,604,426</b> | <b>-</b> | <b>63,328,040</b> |

**TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES - JUNE 2011**

Residual Contractual Maturity Breakdown (Table 4, (e)) (Figures in SAR 000's)

| Portfolios                                     | 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     |                   |
| <b>Sovereigns and central banks:</b>           | 4,127,186          | -                 | 5,007,477         | -                | 62,685           | 2,373,148        | 421,047          | 68,277           | 12,059,819        |
| SAMA and Saudi Government                      | 4,127,186          | -                 | 5,007,477         | -                | 62,685           | 2,335,277        | -                | 29,907           | 11,562,532        |
| Others   | -                  | -                 | -                 | -                | -                | 37,870           | 421,047          | 38,370           | 497,287           |
| <b>Multilateral Development Banks (MDBs)</b>   | -                  | -                 | -                 | -                | -                | -                | 192,881          | -                | 192,881           |
| <b>Public Sector Entities (PSEs)</b>           | -                  | -                 | -                 | -                | -                | -                | -                | -                | -                 |
| <b>Banks and securities firms</b>              | 603,397            | 450,632           | 864,672           | 447,643          | 902,656          | 924,659          | -                | -                | 4,193,659         |
| <b>Corporates</b>                              | 689,846            | 10,914,290        | 4,020,519         | 6,107,958        | 3,751,272        | 4,838,365        | 6,529,621        | 1,843,543        | 38,695,414        |
| <b>Retail non-mortgages</b>                    | 225,593            | 979,447           | 238,537           | 286,698          | 2,470,554        | 797,891          | 258,190          | 138,826          | 5,395,736         |
| Small Business Facilities Enterprises (SBFE's) | 225,738            | 37,338            | 34,477            | 231,329          | 37,382           | 57,516           | 12,416           | 1,333            | 637,529           |
| <b>Mortgages</b>                               | 145                | 55                | 2                 | -                | -                | -                | 3,160            | 77,776           | 81,138            |
| Residential                                    | 145                | 55                | 2                 | -                | -                | -                | 3,160            | 77,776           | 81,138            |
| Commercial                                     | -                  | -                 | -                 | -                | -                | -                | -                | -                | -                 |
| <b>Securitized assets</b>                      | -                  | -                 | -                 | -                | -                | -                | -                | -                | -                 |
| <b>Equity</b>                                  | 35,117             | -                 | -                 | -                | -                | -                | -                | -                | 35,117            |
| <b>Others</b>                                  | 473,102            | -                 | -                 | -                | 124,937          | -                | -                | 2,076,238        | 2,674,277         |
| <b>Total</b>                                   | <b>6,154,386</b>   | <b>12,344,424</b> | <b>10,131,207</b> | <b>6,842,299</b> | <b>7,312,105</b> | <b>8,934,062</b> | <b>7,404,899</b> | <b>4,204,659</b> | <b>63,328,040</b> |

**TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES - JUNE 2011**

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

| Industry sector                             | Impaired loans | Defaulted      | Aging of Past Due Loans (days) |              |          |                | Specific allowances                    |                           |                               |                                  | General allowances * |
|---|----------------|----------------|--------------------------------|--------------|----------|----------------|--|---------------------------|-------------------------------|----------------------------------|----------------------|
|   |                |                | Less than 90                   | 90-180       | 180-360  | Over 360       | Balance at the beginning of the period | 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                     | 23,154         | 7,662          | 7,662                          | -            | -        | -              | 23,231                                 | -                         | (78)                          | 23,153                           | -                    |
| Manufacturing                               | 255,923        | 22,310         | 22,310                         | -            | -        | -              | 111,241                                | 61,374                    | 24,316                        | 196,931                          | -                    |
| Mining and quarrying                        | -              | -              | -                              | -            | -        | -              | -                                      | -                         | -                             | -                                | -                    |
| Electricity, water, gas and health services | 8,286          | 3,424          | 3,424                          | -            | -        | -              | 14,867                                 | -                         | (6,532)                       | 8,335                            | -                    |
| Building and construction                   | 46,602         | 62,513         | 62,513                         | -            | -        | -              | 52,827                                 | -                         | 1,038                         | 53,865                           | -                    |
| Commerce                                    | 433,050        | 298,607        | 34,280                         | -            | -        | 264,327        | 507,306                                | 7,000                     | (28,002)                      | 486,304                          | -                    |
| Transportation and communication            | -              | 555            | 555                            | -            | -        | -              | 28                                     | -                         | (28)                          | -                                | -                    |
| Services                                    | 98,053         | 3,050          | 3,050                          | -            | -        | -              | 96,391                                 | -                         | (391)                         | 96,000                           | -                    |
| Consumer loans and credit cards             | -              | 59,148         | 56,044                         | 3,104        | -        | -              | -                                      | 54,058                    | (54,058)                      | -                                | 50,048               |
| Others                                      | 92,940         | 1,997          | 1,997                          | -            | -        | -              | 16,644                                 | -                         | 25,988                        | 42,632                           | 252,769              |
| <b>Total</b>                                | <b>958,008</b> | <b>459,267</b> | <b>191,835</b>                 | <b>3,104</b> | <b>-</b> | <b>264,327</b> | <b>822,535</b>                         | <b>122,432</b>            | <b>(37,746)</b>               | <b>907,221</b>                   | <b>302,817</b>       |

**TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES - JUNE 2011**

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

| Geographic area         | Impaired loans | Aging of Past Due Loans (days) |              |          |                | Specific allowances | General allowances |
|-------------------------|----------------|--------------------------------|--------------|----------|----------------|---------------------|--------------------|
|                         |                | Less than 90                   | 90-180       | 180-360  | Over 360       |                     |                    |
| Saudi Arabia            | 958,008        | 191,835                        | 3,104        | -        | 264,327        | 907,221             | 302,817            |
| Other GCC & Middle East | -              | -                              | -            | -        | -              | -                   | -                  |
| Europe                  | -              | -                              | -            | -        | -              | -                   | -                  |
| North America           | -              | -                              | -            | -        | -              | -                   | -                  |
| South East Asia         | -              | -                              | -            | -        | -              | -                   | -                  |
| Others countries        | -              | -                              | -            | -        | -              | -                   | -                  |
| <b>Total</b>            | <b>958,008</b> | <b>191,835</b>                 | <b>3,104</b> | <b>-</b> | <b>264,327</b> | <b>907,221</b>      | <b>302,817</b>     |

**TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES - JUNE 2011****Reconciliation Of Changes In The Allowances For Loan Impairment (Table 4, (h)) (Figures in SAR 000's)**

| <b>Particulars</b>   | <b>Specific allowances</b> | <b>General allowances</b> |
|--|----------------------------|---------------------------|
| Balance, beginning of the year                             | 822,535                    | 335,443                   |
| Charge-offs taken against the allowances during the period | (70,372)                   | -                         |
| Amounts set aside (or reversed) during the period          | 122,432                    | -                         |
| Other adjustments:   |                            |                           |
| - exchange rate differences                                |                            |                           |
| - business combinations                                    |                            |                           |
| - acquisitions and disposals of subsidiaries               |                            |                           |
| - etc.   |                            |                           |
| Transfers between allowances                               | 32,626                     | (32,626)                  |
| Balance, end of the year                                   | 907,221                    | 302,817                   |

**TABLE 5 (STA): CREDIT RISK: DISCLOSURES FOR PORTFOLIOS SUBJECT TO THE STANDARDIZED APPROACH - JUNE 2011**

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

| Particulars                                    | Risk buckets      |                  |          |                  |                  |                   |                |                    |          | Deducted          |       |
|--|-------------------|------------------|----------|------------------|------------------|-------------------|----------------|--------------------|----------|-------------------|-------|
|  | 0%                | 20%              | 35%      | 50%              | 75%              | 100%              | 150%           | Other risk weights | Unrated  |                   | TOTAL |
| Sovereigns and central banks:                  | 12,033,244        | 26,575           | -        | -                | -                | -                 | -              | -                  | -        | 12,059,819        |       |
| SAMA and Saudi Government                      | 11,562,532        | -                | -        | -                | -                | -                 | -              | -                  | -        | 11,562,532        |       |
| Others   | 470,712           | 26,575           | -        | -                | -                | -                 | -              | -                  | -        | 497,287           |       |
| Multilateral Development Banks (MDBs)          | 192,881           | -                | -        | -                | -                | -                 | -              | -                  | -        | 192,881           |       |
| Public Sector Entities (PSEs)                  | -                 | -                | -        | -                | -                | -                 | -              | -                  | -        | -                 |       |
| Banks and securities firms                     | -                 | 1,666,629        | -        | 1,565,781        | -                | 961,249           | -              | -                  | -        | 4,193,659         |       |
| Corporates                                     | -                 | 693,733          | -        | 601,562          | -                | 37,400,118        | -              | -                  | -        | 38,695,414        |       |
| Retail non-mortgages                           | -                 | -                | -        | -                | 5,395,736        | -                 | -              | -                  | -        | 5,395,736         |       |
| Small Business Facilities Enterprises (SBFE's) | -                 | -                | -        | -                | 637,529          | -                 | -              | -                  | -        | 637,529           |       |
| Mortgages                                      | -                 | -                | -        | -                | -                | 81,138            | -              | -                  | -        | 81,138            |       |
| Residential                                    | -                 | -                | -        | -                | -                | 81,138            | -              | -                  | -        | 81,138            |       |
| Commercial                                     | -                 | -                | -        | -                | -                | -                 | -              | -                  | -        | -                 |       |
| Securitized assets                             | -                 | -                | -        | -                | -                | -                 | -              | -                  | -        | -                 |       |
| Equity   | -                 | -                | -        | -                | -                | 35,117            | -              | -                  | -        | 35,117            |       |
| Others   | 314,212           | -                | -        | -                | -                | 1,946,441         | 413,625        | -                  | -        | 2,674,277         |       |
| <b>TOTAL</b>                                   | <b>12,540,337</b> | <b>2,386,937</b> | <b>-</b> | <b>2,167,343</b> | <b>5,395,736</b> | <b>40,424,063</b> | <b>413,625</b> | <b>-</b>           | <b>-</b> | <b>63,328,040</b> |       |

**TABLE 7 (STA): CREDIT RISK MITIGATION (CRM): DISCLOSURES FOR  
STANDARDIZED APPROACH - JUNE 2011**

| <b>Credit Risk Exposure Covered By CRM (Table 7, (b) and (c)) (Figures in SAR 000's)</b> |                                      |  |
|--|--------------------------------------|--|
| <b>Portfolios</b>  | <b>Covered by</b>                    |  |
|  | <b>Eligible financial collateral</b> | <b>Guarantees / credit derivatives</b> |
| Sovereigns and central banks:  | -                                    | -                                      |
| SAMA and Saudi Government  | -                                    | -                                      |
| Others   | -                                    | -                                      |
| Multilateral Development Banks (MDBs)  | -                                    | -                                      |
| Public Sector Entities (PSEs)  | -                                    | -                                      |
| Banks and securities firms   | -                                    | -                                      |
| Corporates   | 556,225                              | -                                      |
| Retail non-mortgages   | -                                    | -                                      |
| Small Business Facilities Enterprises (SBFE's)   | -                                    | -                                      |
| Mortgages  | -                                    | -                                      |
| Residential  | -                                    | -                                      |
| Commercial   | -                                    | -                                      |
| Securitized assets   | -                                    | -                                      |
| Equity   | -                                    | -                                      |
| Others   | -                                    | -                                      |
| <b>Total</b>   | <b>556,225</b>                       | <b>-</b>                               |



**TABLE 10: MARKET RISK: DISCLOSURES FOR BANKS USING THE STANDARDIZED APPROACH - JUNE 2011**

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

|                      | Interest rate risk | Equity position risk | Foreign exchange risk | Commodity risk | Total  |
|----------------------|--------------------|----------------------|-----------------------|----------------|--------|
| Capital requirements | 33,701             | -                    | 3,468                 | -              | 37,169 |

**TABLE 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS - JUNE 2011**

| Value Of Investments (Table 13, (b)) Figures in SAR 000's |   |            |   |            |  |
|---|---|------------|---|------------|--|
|   | 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   | 4,188                                   | 4,188      | 30,032                                  | 30,032     | -  |

**TABLE 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS - JUNE 2011**

Types And Nature of Investments (Table 13, (c)) (Figures in SAR 000's)

| Investments                                 | Publicly traded | Privately held |
|---|-----------------|----------------|
| Government and quasi government             | -               | -              |
| Banks and other financial institutions      | 29,984          | 1,250          |
| Agriculture and fishing                     | -               | -              |
| Manufacturing                               | 48              | -              |
| Mining and quarrying                        | -               | -              |
| Electricity, water, gas and health services | -               | -              |
| Building and construction                   | -               | -              |
| Commerce                                    | -               | -              |
| Transportation and communication            | -               | -              |
| Services                                    | -               | 2,938          |
| Others                                      | -               | -              |
| <b>Total</b>                                | <b>30,032</b>   | <b>4,188</b>   |

**TABLE 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS - JUNE 2011**

| <b>Gains / Losses Etc. (Table 13, (d) and (e)) (Figures in SAR 000's)</b>                      |               |
|--|---------------|
| <b>Particulars</b>   | <b>Amount</b> |
| Cumulative realized gains (losses) arising from sales and liquidations in the reporting period | 0             |
| Total unrealized gains (losses)  | (12,580)      |
| Total latent revaluation gains (losses)*   | 0             |
| Unrealized gains (losses) included in Capital  | (12,580)      |
| Latent revaluation gains (losses) included in Capital*   | 0             |

\*Not applicable to KSA to date

**TABLE 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS - JUNE 2011**

| <b>Capital Requirements (Table 13, (f)) (Figures in SAR 000's)</b> |                             |
|--|-----------------------------|
| <b>Equity grouping</b>   | <b>Capital requirements</b> |
| Banks and other financial institutions                             | 2,499                       |
| Manufacturing  | 4                           |
| Services   | 235                         |
| <b>Total</b>   | <b>2,738</b>                |