

As at 30 June 2010

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:	<b>Nil</b>

**As at 30 June 2010**

SAR '000

**TABLE 2: CAPITAL STRUCTURE**

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

Components of capital	Amount	Amount
<b>Core capital - Tier I:</b>		
Eligible paid-up share capital		15,000,000
Eligible reserves		9,524,343
Treasury Shares		(177,093)
Minority interests in the equity of subsidiaries		1,557,724
Retained earnings		4,507,086
IAS type adjustments (cumulative change in fair value)		1,117,036
Others (Foreign currency exchange reserve)		(856,994)
Deductions from Tier I:		(2,044,210)
Intangible assets and goodwill	(2,019,348)	
Significant minority investments at 10% and above at 50% deduction:	(24,862)	
Banking and securities entities not fully consolidated	(15,002)	
Insurance organizations	(9,860)	
<b>Total Tier I</b>		<b>28,627,892</b>
<b>Supplementary capital - Tier 2:</b>		
Qualifying general provisions		1,119,484
Deductions from Tier II:		(24,862)
Significant minority investments at 10% and above at 50% deduction:	(24,862)	
Banking and securities entities not fully consolidated	(15,002)	
Insurance organizations	(9,860)	
<b>Total Tier II</b>		<b>1,094,622</b>
<b>Total eligible capital</b>		<b>29,722,514</b>
Capital to cover market risks - Tier III		
Short Term Subordinated Debt		
Tier I and Tier II Capital Available for Market Risk		18,685,263

As at 30 June 2010

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 (On Balance Sheet)	Capital requirements	Amount of exposures (Off Balance + Derivatives)	Capital requirements	Total Amount of Exposure	Total Capital requirements
Sovereigns and central banks:	85,041,791	38,254	-	-	85,041,791	38,254
SAMA and Saudi Government	71,121,899	-	-	-	71,121,899	-
Others	13,919,892	38,254	-	-	13,919,892	38,254
Multilateral Development Banks (MDBs)	12,435,410	-	-	-	12,435,410	-
Public Sector Entities (PSEs)	-	-	-	-	-	-
Banks and securities firms	10,067,323	376,222	4,318,180	174,119	14,385,503	550,340
Corporates	93,074,483	4,796,496	20,659,379	1,525,486	113,733,862	6,321,982
Retail non-mortgages	38,330,647	2,299,542	7,082,517	354,018	45,413,164	2,653,560
Small Business Facilities Enterprises (SBFE's)	2,280,961	-	-	-	2,280,961	-
Mortgages	2,541,049	110,653	-	-	2,541,049	110,653
Residential	2,481,597	105,897	-	-	2,481,597	105,897
Commercial	59,452	4,756	-	-	59,452	4,756
Securitized assets	-	-	-	-	-	-
Equity	3,370,982	269,679	-	-	3,370,982	269,679
Others	14,914,727	1,046,727	112,103	46,056	15,026,830	1,092,783
<b>Total</b>	<b>259,776,413</b>	<b>8,937,572</b>	<b>32,172,179</b>	<b>2,099,679</b>	<b>291,948,592</b>	<b>11,037,251</b>









































