

Frequency : SA Location : W

TABLE 1: SCOPE OF APPLICATION - JUNE 2008	
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:	Null
1. Subsidiary 1	
2. Subsidiary 2	
3. Subsidiary 3	
4. Subsidiary n	

Frequency : SA

Location : W

TABLE 2: CAPITAL STRUCTURE - JUNE 2008

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

Components of capital	Amount
Core capital - Tier I:	
Eligible paid-up share capital	6,500,000
Shares premium accounts	
Eligible reserves	3,766,000
Minority interests in the equity of subsidiaries	
Retained earnings	86,979
IAS type adjustments*	(28,868)
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	(129,135)
Total Tier I	10,194,976
Supplementary capital - Tier 2:	
Revaluation gains/reserves	
Subordinated loan capital	1,875,000
Qualifying general provisions	505,276
Interim profits	1,424,347
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	(129,135)
Other country specific deductions from Tier 2 at 50%	
Regulatory calculation differences deduction from Tier 2 at 50%**	
Total Tier II	3,675,488
Capital to cover market risks - Tier III	
Short Term Subordinated Debt	
Tier I and Tier II Capital Available for Market Risk	
Total eligible capital	13,870,464

Frequency : SA
Location : W

TABLE 3: CAPITAL ADEQUACY - JUNE 2008

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

Portfolios	Amount of exposures	Capital requirements
Sovereigns and central banks:	26,741,401	-
SAMA and Saudi Government	23,633,280	-
Others	3,108,121	-
Multilateral Development Banks (MDBs)	-	-
Public Sector Entities (PSEs)	-	-
Banks and securities firms	4,840,223	200,471
Corporates	56,634,179	4,243,053
Retail non-mortgages	17,474,079	1,048,264
Small Business Facilities Enterprises (SBFE's)	-	-
Mortgages	814,630	65,170
Residential	814,630	65,170
Commercial	-	-
Securitized assets	-	-
Equity	790,545	63,244
Others	4,386,451	241,720
Total	111,681,508	5,861,922

Frequency : SA
Location : W

TABLE 3: CAPITAL ADEQUACY- JUNE 2008

Capital Requirements For Market Risk* (822, Table 3, (d)) (Figures in SR 000's)

	Interest rate risk	Equity position risk	Foreign exchange risk	Commodity risk	Total
Standardized approach	71,792	-	83,019	2,206	157,017
Internal models approach					

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

Frequency: SA Location : W

TABLE 3: CAPITAL ADEQUACY - JUNE 2008	
Capital Requirements for Operational Risk* (Table 3, (e)) (Figures in SR 000's)	
Particulars	Capital requirement
• Basic indicator approach;	
• Standardized approach;	
• Alternate standardized approach;	556,497
• Advanced measurement approach (AMA).	
Total	556,497

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

Frequency : Quarterly Location : Quarterly Report
--

TABLE 3: CAPITAL ADEQUACY - JUNE 2008		
Capital Adequacy Ratios (TABLE 3, (f))		
Particulars	Total capital ratio	Tier 1 capital ratio
	%	
Top consolidated level	13.66%	10.04%
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 - JUNE 2008

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

Portfolios	Total gross credit risk exposure	Average gross credit risk exposure over the period
Sovereigns and central banks:	26,741,401	25,981,540
SAMA and Saudi Government	23,633,280	23,772,134
Others	3,108,121	2,209,405
Multilateral Development Banks (MDBs)		
Public Sector Entities (PSEs)		
Banks and securities firms	8,014,167	7,763,238
Corporates	70,054,756	66,338,418
Retail non-mortgages	17,471,060	17,508,917
Small Business Facilities Enterprises (SBFE's)		
Mortgages	814,630	748,602
Residential	814,630	748,602
Commercial		
Securitized assets		
Equity	790,545	820,105
Others	4,122,734	4,185,740
Total	128,009,292	123,346,560

Average is calculated on a quarterly basis.

Frequency : SA

Location : W

TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES - JUNE 2008

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

Portfolios	Geographic area						
	Saudi Arabia	Other GCC & Middle East	Europe	North America	South East Asia	Others countries	Total
Sovereigns and central banks:	23,633,280	42,857		3,065,264			26,741,401
SAMA and Saudi Government	23,633,280						23,633,280
Others		42,857		3,065,264			3,108,121
Multilateral Development Banks (MDBs)							-
Public Sector Entities (PSEs)							-
Banks and securities firms	2,930,223	1,300,463	2,127,932	829,344	160,866	665,339	8,014,167
Corporates	64,912,819	783,150	2,689,967	580,671	100	1,088,049	70,054,756
Retail non-mortgages	17,471,060						17,471,060
Small Business Facilities Enterprises (SBFE's)							-
Mortgages	814,630						814,630
Residential	814,630						814,630
Commercial							-
Securitized assets							-
Equity	706,204	58,270		26,071			790,545
Others	1,771,454		2,351,280				4,122,734
Total	112,239,670	2,184,740	7,169,179	4,501,349	160,966	1,753,388	128,009,292

Frequency : SA

Location : W

TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES - JUNE 2008

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

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:	25,178,867	1,562,534											26,741,401
SAMA and Saudi Government	23,633,280												23,633,280
Others	1,545,587	1,562,534											3,108,121
Multilateral Development Banks (MDBs)													-
Public Sector Entities (PSEs)													-
Banks and securities firms		8,014,167											8,014,167
Corporates		8,349,542	742,824	15,604,288	1,008,926	1,801,552	7,212,105	11,774,312	6,000,987	3,341,616		14,218,605	70,054,756
Retail non-mortgages											17,471,060		17,471,060
Small Business Facilities Enterprises (SBFE's)													-
Mortgages											814,630		814,630
Residential											814,630		814,630
Commercial													-
Securitized assets													-
Equity	52,871	61,928	139,643				25,595		45,725			464,784	790,545
Others			2,343	10,789			7,642	5,554	137	11,364	8,587	4,076,319	4,122,734
Total	25,231,737	17,988,170	884,809	15,615,077	1,008,926	1,801,552	7,245,342	11,779,866	6,046,849	3,352,980	18,294,277	18,759,708	128,009,292

Frequency : SA

Location : W

TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES - JUNE 2008

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

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	No Fixed Maturity	Total
Sovereigns and central banks:	5,124,715	2,200,897	1,006,483	521,067	3,834,478	4,294,058	2,442,396	1,697,481	5,619,827	26,741,400
SAMA and Saudi Government	5,124,715	2,200,897	1,006,483	521,067	3,456,603	2,965,104	1,649,985	1,088,600	5,619,827	23,633,280
Others					377,875	1,328,954	792,411	608,880		3,108,121
Multilateral Development Banks (MDBs)										-
Public Sector Entities (PSEs)										-
Banks and securities firms	2,152,118	371,592	374,867	40,584	306,907	2,119,605	1,393,142	1,238,592	16,759	8,014,167
Corporates	936,184	3,448,704	6,561,991	10,555,026	14,310,609	14,876,971	9,222,852	5,715,477	4,426,942	70,054,756
Retail non-mortgages	104,164	498,263	1,157,364	940,989	1,719,450	6,338,754	3,696,541	3,015,535		17,471,060
Small Business Facilities Enterprises (SBFE's)										-
Mortgages	306	2,872	6,235	9,680	19,629	89,232	100,174	586,501		814,630
Residential	306	2,872	6,235	9,680	19,629	89,232	100,174	586,501		814,630
Commercial										-
Securitized assets										-
Equity									790,545	790,545
Others	298	4,812	9,787	16,278	27,525	58,401	23,304	26,420	3,955,909	4,122,734
Total	8,317,784	6,527,140	9,116,728	12,083,624	20,218,598	27,777,022	16,878,409	12,280,006	14,809,981	128,009,292

TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES - JUNE 2008

Impaired Loans, Past Due Loans and Allowances (Table 4, (f)) (Figures in SR 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	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	235,948	4,748	-	4,748	-	-	2,500	-	47,500	-
Agriculture and fishing	372,595	55,311	175,580	-	23,958	31,353	(118,389)	-	163,120	-
Manufacturing	-	-	-	-	-	-	-	-	-	-
Mining and quarrying	-	-	-	-	-	-	-	-	-	-
Electricity, water, gas and health services	117,413	13,016	74,795	733	-	12,283	22,781	43	141,588	-
Building and construction	28,614	28,232	-	-	837	27,395	56,482	230	99,478	-
Commerce	61,292	61,292	-	-	-	61,292	61,910	-	65,226	-
Transportation and communication	-	-	-	-	-	-	-	-	-	-
Services	1,577	1,577	-	-	-	1,577	(6,507)	1,620	2,229	-
Consumer loans and credit cards	92,899	46,598	46,301	33,410	13,188	-	38,956	55,960	38,011	-
Others	15,771	10,986	3,239	-	-	10,986	(468)	91	25,890	-
Total	926,108	221,759	299,915	38,891	37,983	144,885	57,264	57,944	583,042	505,276

TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES - JUNE 2008

Impaired Loans, Past Due Loans And Allowances (Table 4, (g)) (Figures in SR 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	926,108	299,915	38,891	37,983	144,885	583,042	505,276
Other GCC & Middle East							
Europe							
North America							
South East Asia							
Others countries							
Total	926,108	299,915	38,891	37,983	144,885	583,042	505,276

Frequency : SA

Location : W

TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES - JUNE 2008

Reconciliation Of Changes In The Allowances For Loan Impairment (Table 4, (h)) (Figures in SR 000's)

Particulars	Specific allowances	General allowances
Balance, beginning of the year	583,721	531,179
Charge-offs taken against the allowances during the period	57,943	
Amounts set aside (or reversed) during the period	57,264	(25,903)
Other adjustments:		
- exchange rate differences		
- business combinations		
- acquisitions and disposals of subsidiaries		
- etc.		
Transfers between allowances		
Balance, end of the year	583,042	505,276

- Charge-offs and recoveries that have been recorded directly to the income statement are SAR 6,761 and SAR 26,964 respectively.

TABLE 5 (STA): CREDIT RISK: DISCLOSURES FOR PORTFOLIOS SUBJECT TO THE STANDARDIZED APPROACH - JUNE 2008

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

Particulars	Risk buckets									Deducted
	0%	20%	35%	50%	75%	100%	150%	Other risk weights	Unrated *	
Sovereigns and central banks:	26,741,401									
SAMA and Saudi Government	23,633,280									
Others	3,108,121									
Multilateral Development Banks (MDBs)										
Public Sector Entities (PSEs)										
Banks and securities firms		1,355,321		5,933,563		537,783	187,500			
Corporates	13,453	2,171,530		2,778,580		64,697,058	394,136			
Retail non-mortgages					17,471,060					
Small Business Facilities Enterprises (SBFE's)										
Mortgages						814,630				
Residential						814,630				
Commercial										
Securitized assets										
Equity						790,545				
Others	1,118,512					2,967,384	36,839			
TOTAL	27,873,365	3,526,850	-	8,712,143	17,471,060	69,807,398	618,475			
GRAND TOTAL				128,009,292						

* Unrated exposures are reported under the Risk weight applicable to the respective portfolio.

Frequency : SA
Location : W

TABLE 7 (STA): CREDIT RISK MITIGATION (CRM): DISCLOSURES FOR STANDARDIZED APPROACH - JUNE 2008

Credit Risk Exposure Covered By CRM (Table 7, (b) and (c)) (Figures in SR 000's)

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	608,255	241,700
Retail non-mortgages		
Small Business Facilities Enterprises (SBFE's)		
Mortgages		
Residential		
Commercial		
Securitized assets		
Equity		
Others	1,060	
Total	609,315	241,700

Frequency : SA
Location : W

TABLE 8: GENERAL DISCLOSURES FOR EXPOSURES RELATED TO COUNTERPARTY CREDIT RISK (CCR)- JUNE 2008

General Disclosures (Table 8, (b) and (d)) (Figures in SR 000's)	
Particulars	Amount
Gross positive fair value of contracts	396,248
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)	835,361
Notional value of credit derivative hedges	
Current credit exposure (by type of credit exposure):	
-Interest rate contracts	279,453
-FX contracts	555,908
-Equity contracts	
-Credit derivatives	
-Commodity/other contracts	

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

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

Frequency : SA
 Location : W

**TABLE 8: GENERAL DISCLOSURES FOR EXPOSURES RELATED TO
 COUNTERPARTY CREDIT RISK (CCR) - JUNE 2008**

Credit Derivative Transactions (Table 8, (c))				
Credit derivative transactions	Proprietary activities		Intermediation activities	
	Protection bought	Protection sold	Protection bought	Protection sold
Total return swaps				
Credit default swaps				
Credit options				
Credit linked notes				
Collateralized debt obligations				
Collateralized bond obligations				
Collateralized loan obligations				
Others				
Total	-	-	-	-

* ANB is not involved in credit derivative transactions

Frequency : SA

Location : W

TABLE 9 (STA): SECURITIZATION: DISCLOSURES FOR STANDARDIZED APPROACH - JUNE 2008

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					

*ANB is not involved in any Securitization deals, therefore the remaining securitization schedules are not disclosed

Frequency : SA

Location : W

TABLE 10: MARKET RISK: DISCLOSURES FOR BANKS USING THE STANDARDIZED APPROACH - JUNE 2008

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

	Interest rate risk	Equity position risk	Foreign exchange risk	Commodity risk	Total
Capital requirements	71,792	-	83,019	2,206	157,017

Frequency : SA

Location : W

TABLE 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS - JUNE 2008

Value Of Investments (Table 13, (b)) (Figures in SR 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	85,342	85,342	705,203	705,203	

Frequency : SA

Location : W

TABLE 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS - JUNE 2008

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

Investments	Publicly traded	Privately held
Government and quasi government		
Banks and other financial institutions	52,871	
Agriculture and fishing	61,928	
Manufacturing	139,643	
Mining and quarrying		
Electricity, water, gas and health services		
Building and construction	25,595	
Commerce		
Transportation and communication		
Services	45,725	
Others	379,442	85,342
Total	705,203	85,342

Frequency : SA

Location : W

TABLE 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS - JUNE 2008

Gains / Losses Etc. (Table 13, (d) and (e)) (Figures in SR 000's)

Particulars	Amount
Cumulative realized gains (losses) arising from sales and liquidations in the reporting period	
Total unrealized gains (losses)	(15,702)
Total latent revaluation gains (losses)*	
Unrealized gains (losses) included in Capital	(15,702)
Latent revaluation gains (losses) included in Capital*	

*Not applicable to KSA to date

Frequency : SA

Location : W

TABLE 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS - JUNE 2008

Capital Requirements (Table 13, (f)) (Figures in SR 000's)

Equity grouping	Capital requirements
Government and quasi government	
Banks and other financial institutions	4,230
Agriculture and fishing	4,954
Manufacturing	11,171
Mining and quarrying	
Electricity, water, gas and health services	
Building and construction	2,048
Commerce	
Transportation and communication	
Services	3,658
Others	37,183
Total	63,244

Frequency : SA

Location : W

**TABLE 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS -
JUNE 2008**

Equity Investments Subject To Supervisory Transition Or Grandfathering Provisions
(Table 13, (f))

Equity grouping	Aggregate amount
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	-
Others	-
Total	-

Frequency : SA

Location : W

TABLE 14: INTEREST RATE RISK IN THE BANKING BOOK (IRRBB) - JUNE 2008

200bp Interest Rate Shocks for currencies with more than 5% of Assets or Liabilities (Table 14, (b))
(Figures in SR 000's)

Rate Shocks	Change in earnings
Upward rate shocks:	
SAR	317,147
USD	-218,925
OTHERS	-12,118
Downward rate shocks:	
SAR	-312,551
USD	214,665
OTHERS	11,950