BASEL III - PILLAR-III - Quarterly disclosures LIST OF RETURNS 31 DECEMBER 2014

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Frequency: Quarterly

Location: Quarterly Financial Statement

TABLE 2: CAPITAL STRUCTURE - 31 DECEMBER 2014

Balance sheet - Step 1 (Table 2(b))

All figures are in SAR'000

All ligures are iii SAN 000	Balance sheet in Published financial statements (C)	Adjustment of banking associates / other entities (*)	Under regulatory scope of consolidation (E)
Assets			
Cash and balances at central banks	9,523,463	-	9,523,463
Due from banks and other financial institutions	538,789	-	538,789
Investments, net	18,783,967	-	18,783,967
Loans and advances, net	65,147,828	-	65,147,828
Debt securities	-	-	-
Trading assets	-	-	-
Investment in associates	12,793	-	12,793
Derivatives	-	-	-
Goodwill	-	-	-
Other intangible assets	-	-	-
Property and equipment, net	526,388	-	526,388
Other assets	2,085,990	-	2,085,990
Total assets	96,619,218	-	96,619,218
Liabilities Due to Banks and other financial institutions Items in the course of collection due to other banks	3,054,640	-	3,054,640
Customer deposits	76,813,865	_	76,813,865
Trading liabilities	-	-	-
Debt securities in issue	3,900,000	-	3,900,000
Derivatives	-	-	-
Retirement benefit liabilities	-	-	-
Taxation liabilities	-	-	-
Accruals and deferred income	-	-	-
Borrowings	-	-	-
Other liabilities	2,108,831	-	2,108,831
Subtotal	85,877,336		85,877,336
Paid up share capital	4,762,800	- 1	4,762,800
Statutory reserves	3,536,355	-	3,536,355
Other reserves	161,697	-	161,697
Retained earnings	1,661,866	-	1,661,866
Minority Interest	-	-	-
Proposed dividends	619,164	-	619,164
Total liabilities and equity	96,619,218		96,619,218



Frequency: Quarterly

Location: Quarterly Financial Statement

TABLE 2: CAPITAL STRUCTURE - 31 DECEMBER 2014

Balance sheet - Step 2 (Table 2(c))

All figures are in SAR'000

7 m ngares are m ex m esc	Balance sheet in Published financial statements (C)	Adjustment of banking associates / other entities (D)	Under regulatory scope of consolidation (E)	Reference
<u>Assets</u>			•	
Cash and balances at central banks	9,523,463	-	9,523,463	
Due from banks and other financial institutions	538,789		538,789	
Investments, net	18,783,967	-	18,783,967	
Loans and advances, net	65,147,828	-	65,147,828	
of which Collective provisions	523,028	-	523,028	Α
Debt securities	-	-	-	
Equity shares	-	-	•	
Investment in associates	12,793	-	12,793	
Derivatives	-	-	•	
Goodwill	-	-	-	
Other intangible assets	-	-	-	
Property and equipment, net	526,388	-	526,388	
Other assets	2,085,990	-	2,085,990	
Total assets	96,619,218	-	96,619,218	
<u>Liabilities</u> Due to Banks and other financial institutions	3,054,640	-	3,054,640	
Items in the course of collection due to other banks	-	-	-	
Customer deposits	76,813,865	-	76,813,865	
Trading liabilities	-	-		
Debt securities in issue	3,900,000	-	3,900,000	
of which Tier 2 capital instruments	3,900,000	-	3,900,000	В
Derivatives	-	-	-	
Retirement benefit liabilities	-	-	•	
Taxation liabilities	<u>-</u>	-	-	
Accruals and deferred income	<u>-</u>	-	-	
Borrowings	<u> </u>	-	•	
Other liabilities	2,108,831	-	2,108,831	
Subtotal	85,877,336	-	85,877,336	
Paid up share capital	4,762,800	-	4,762,800	
of which amount eligible for CET1	4,762,800		4,762,800	н
of which amount eligible for AT1	-		•	I
Statutory reserves	3,536,355	-	3,536,355	
Other reserves	161,697	-	161,697	
Retained earnings	1,661,866	-	1,661,866	
Minority Interest	-	-	-	
Proposed dividends	619,164	-	619,164	
Total liabilities and equity	96,619,218	-	96,619,218	

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Frequency: Quarterly

Location: Quarterly Financial Statement

TABLE 2: CAPITAL STRUCTURE - 31 DECEMBER 2014

Common template (transition) - Step 3 (Table 2(d)) i

(From January 2013 to 2018 identical to post 2018) With amount subject to Pre- Basel III Treatment All figures are in SAR'000

	All figures are in SAR'000			
	Common Equity Tier 1 capital: Instruments and reserves	Components ¹ of regulatory capital reported by the bank	Amounts ¹ subject to Pre - Basel III treatment	Source based on reference numbers / letters of the balance sheet under the regulatory scope of consolidation from step 2
1	Directly issued qualifying common share capital (and equivalent for non-joint stock companies) plus	4.700.000		
	related stock surplus	4,762,800		Н
	Retained earnings	1,661,866		
3	Accumulated other comprehensive income (and other reserves)	3,666,355		
-	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)	-		
5	Common share capital isued by subsidiaries and held by third parties (amount allowed in group CET1)	-	-	1
6	Common Equity Tier 1 capital before regulatory adjustments	10,091,021		-
	Common Equity Tier 1 capital: Regulatory adjustments			1
	Prudential valuation adjustments Goodwill (net of related tax liability)	-	<u> </u>	, , ,
	Other intangibles other than mortgage-servicing rights (net of related tax liability)	-	} <u>-</u>	<u>.</u>
	Deferred tax assets that rely on future profitability excluding those arising from temporary		<u> </u>	1
	differences (net of related tax liability)	_	<u> </u>	
	Cash-flow hedge reserve / AFS reserve	3,564	ļ	ĺ
	Shortfall of provisions to expected losses Securitisation gain on sale (as set out in paragraph 562 of Basel II framework)	-	<u> </u>	i
	Gains and losses due to changes in own credit risk on fair valued liabilities		<u>-</u>	I
	Defined-benefit pension fund net assets	-		J ! !
	Investments in own shares (if not already netted off paid-in capital on reported balance sheet)	-	<u></u>	1 !
	Reciprocal cross-holdings in common equity	-	Ļ <u>-</u>	1
18	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)	-		<u> </u>
19	Significant investments in the common stock of banking, financial and insurance entities that are		⊢	i
	outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold)	-	_	
	Mortgage servicing rights (amount above 10% threshold)	-		1
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related]
	tax liability)	-	Ļ <u>-</u>	ļ
23	Amount exceeding the 15% threshold of which: significant investments in the common stock of financials	-	<u> </u>	ĺ
24		-	۲ -	j
25		•]
	National specific regulatory adjustments	-	<u> </u>	i
!	REGULATORY ADJUSTMENTS APPLIED TO COMMON EQUITY TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT OF WHICH: [INSERT NAME OF ADJUSTMENT]	 		
	OF WHICH: Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and	-		
27	Tier 2 to cover deductions	_		
28	Total regulatory adjustments to Common equity Tier 1	3,564		
	Common Equity Tier 1 capital (CET1)	10,094,585		
	Additional Tier 1 capital: instruments			
	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: classified as equity under applicable accounting standards	-		
32	of which: classified as liabilities under applicable accounting standards	-		
33	Directly issued capital instruments subject to phase out from Additional Tier 1			
	Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)	-		
	of which: instruments issued by subsidiaries subject to phase out	-		
36	Additional Tier 1 capital before regulatory adjustments	-		
27	Additional Tier 1 capital: regulatory adjustments Investments in own Additional Tier 1 instruments	-	Г	1
-	Reciprocal cross-holdings in Additional Tier 1 instruments	-		<u>.</u>
	Investments in the capital of banking, financial and insurance entities that are outside the scope of		;	i I
	regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)	-	-	
	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	-	(6,397)	
	National specific regulatory adjustments	-		
-	REGULATORY ADJUSTMENTS APPLIED TO ADDITIONAL TIER 1 IN RESPECT OF AMOUNTS			
	SUBJECT TO PRE-BASEL III TREATMENT OF WHICH: [INSERT NAME OF ADJUSTMENT]	<u></u>		
	OF WHICH:			
	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	- 1		
		-		
	Total regulatory adjustments to Additional Tier 1 capital	-		
44	Additional Tier 1 capital (AT1)	-		

45 Tier 1 capital (T1 = CET1 + AT1)

10,094,585



Frequency: Quarterly

Location: Quarterly Financial Statement

TABLE 2: CAPITAL STRUCTURE - 31 DECEMBER 2014

Common template (transition) - Step 3 (Table 2(d)) ii

(From January 2013 to 2018 identical to post 2018) With amount subject to Pre- Basel III Treatment

Tier 2 capital: instruments and provisions	Tier 2 capital: instruments and provisions 46 Directly issued qualifying Tier 2 instruments plus related stock surplus 47 Directly issued qualifying Tier 2 instruments plus related stock surplus 48 Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2) 49 of which: instruments issued by subsidiaries subject to phase out 50 Provisions 51 Tier 2 capital before regulatory adjustments 523.02 51 Tier 2 capital before regulatory adjustments 523.02 51 Tier 2 capital before regulatory adjustments 524 Investments in own Tier 2 instruments 525 Investments in own Tier 2 instruments 526 Investments in own Tier 2 instruments 527 Investments in own Tier 2 instruments 528 Investments in own Tier 2 instruments 529 Investments in own Tier 2 instruments 529 Investments in own Tier 2 instruments 520 Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation on the entity (amount above the 10% threshold) 520 Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) 520 Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory outside the scope of regulatory adjustments 520 Related Septic regulatory adjustments 521 Total regulatory adjustments to Tier 2 capital 522 CETIER 1 (Tier 1) Tier 2 (Tier 2) Tier 2 (Tier
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4 Current cap on T2 instruments subject to phase out arrangements	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)
	4 Current cap on T2 instruments subject to phase out arrangements
The state of the s	

Source based on reference numbers / letters of the balance sheet under the regulatory scope of consolidation from step 2

Amounts¹

subject to Pre -

Basel III

treatment

(6,397)

В

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Frequency: Quarterly Location: Quarterly Financial

Main features template of regulatory capital instruments - (Table 2	Main features template of regulatory capital instruments - (Table 2(e)) - 2		
1 Issuer	Saudi Hollandi Bank		
2 Unique identifier (eg CUSPIN, ISIN or Bloomberg identifier for private placement)	SA135VKOGAJ2		
3 Governing law(s) of the instrument	Private Placement und CMA regulations		
Regulatory treatment			
4 Transitional Basel III rules	Yes		
5 Post-transitional Basel III rules	N/A		
6 Eligible at solo/lgroup/group&solo	GROUP		
7 Instrument type	Sukuk		
Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date)	Saudi Riyals 1,400 mil		
9 Par value of instrument	Saudi Riyals 1 million		
10 Accounting classification	Subordinated debt		
11 Original date of issuance	November 26, 2012		
12 Perpetual or dated	Dated		
13 Original maturity date	November 31, 2019		
14 Issuer call subject to prior supervisory approval	Yes		
15 Option call date, contingent call dates and redemption amount	November 26, 2017		
16 Subsequent call dates if applicable	NIL		
Coupons / dividends	· · · <u>-</u>		
17 Fixed or Floating dividend/coupon	Floating		
18 Coupon rate and any related index	6 months SIBOR Plus basis points		
19 Existence of a dividend stopper	NO		
20 Fully discretionary, partially discretionary or mandatory	Mandatory		
21 Existence of step up or other incentive to redeem	NO		
22 Non cumulative or cumulative	N/A		
23 Convertible or non-convertible	Non-convertible		
24 If convertible, conversion trigger (s)	N/A		
25 If convertible, fully or partially	N/A		
26 If convertible, conversion rate	N/A		
27 If convertible, mandatory or optional conversion	N/A		
28 If convertible, specify instrument type convertible into	N/A		
29 If convertible, specify instrument type convertible into	N/A		
30 Write-down feature	NO		
31 If write-down, write-down trigger (s)	N/A		
32 If write-down, full or partial	N/A		
33 If write-down, permanent or temporary	N/A		
34 If temporary writedown, description of the write-up mechansim	N/A		
11 temporary wittedown, description of the write-up mechanism	IN/M		
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Junior in right of payme to "claims of depositor" any other unsubordina payment obligations"		
36 Non-compliant transitioned features	NO		
oo Hon oompiiant transitionoa loataroo	N/A		



Frequency: Quarterly Location: Quarterly Financial

TABLE 2: CAPITAL STRUCTURE - 31 DECEMBER 2014		
Main features template of regulatory capital instruments - (Table 2(e)) - 3		
1 Issuer	Saudi Hollandi Bank	
2 Unique identifier (eg CUSPIN, ISIN or Bloomberg identifier for private placement)	SA13EFK0GBJ7	
3 Governing law(s) of the instrument	Private Placement under CMA regulations	
Regulatory treatment		
4 Transitional Basel III rules	N/A	
5 Post-transitional Basel III rules	Yes	
6 Eligible at solo/Igroup/group&solo	GROUP	
7 Instrument type	Sukuk	
8 Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date)	Saudi Riyals 2,500 million	
9 Par value of instrument	Saudi Riyals 1 million	
10 Accounting classification	Subordinated debt	
11 Original date of issuance	December 12, 2013	
12 Perpetual or dated	Dated	
13 Original maturity date	December 12, 2023	
14 Issuer call subject to prior supervisory approval	Yes	
15 Option call date, contingent call dates and redemption amount	December 12, 2018	
16 Subsequent call dates if applicable	NIL	
Coupons / dividends	ME	
17 Fixed or Floating dividend/coupon	Floating	
18 Coupon rate and any related index	6 months SIBOR Plus 155	
19 Existence of a dividend stopper	basis points NO	
	Mandatory NO	
21 Existence of step up or other incentive to redeem 22 Non cumulative or cumulative	N/A	
23 Convertible or non-convertible	Non-convertible	
24 If convertible, conversion trigger (s)	N/A	
25 If convertible, fully or partially	N/A	
26 If convertible, conversion rate	N/A	
27 If convertible, mandatory or optional conversion	N/A	
28 If convertible, specify instrument type convertible into	N/A	
29 If convertible, specify issuer of instrument it converts into	N/A	
30 Write-down feature	Yes	
31 If write-down, write-down trigger (s)	To be determined by SAMA	
32 If write-down, full or partial	To be determined by SAMA	
33 If write-down, permanent or temporary	To be determined by SAMA	
34 If temporary writedown, description of the write-up mechansim	To be determined by SAMA	
	Junior in right of payments to	
Position in subordination hierarchy in liquidation (specify instrument type	"claims of depositor's or any	
immediately senior to instrument)	other unsubordinated	
	payment obligations"	
36 Non-compliant transitioned features	NO	
37 If yes, specify non-compliant features	N/A	

Frequency : Quarterly

Location : Quarterly Statement

TABLE 3: CAPITAL ADEQUACY - 31 DECEMBER 2014 Capital Adequacy Ratios (TABLE 3, (f))		
Particulars	Total capital ratio	Tier 1 capital ratio
	O	%
Top consolidated level	15.9%	11.2%
Bank significant stand alone subsidiary 1		
Bank significant stand alone subsidiary 2		
,		
Bank significant stand alone subsidiary 3		