BASEL III - PILLAR-III - Quarterly disclosures LIST OF RETURNS 31 DECEMBER 2015

		TABLE
•	Capital Structure	
	Balance Sheet - Step 1	<u>2B</u>
	Balance Sheet - Step 2	<u>2C</u>
	Common Template transition - Step 3	<u>2D(i)</u>
	Common Template transition - Step 3	<u>2D(ii)</u>
	Main Feature Template of Regulatory Capital Instrument - No.1	<u>2e</u>
	Main Feature Template of Regulatory Capital Instrument - No.2	<u>2e(2)</u>
-	Capital Adequacy	
	Capital Adequacy Ratios	<u>3F</u>



Frequency: Quarterly

Location: Quarterly Financial Statement

TABLE 2: CAPITAL STRUCTURE - 31 DECEMBER 2015

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

All figures are in SAR'000

All figures are in SAR'000	Balance sheet in	Adjustment of	Under regulatory
	Published financial	banking associates /	scope of
	statements	other entities (*)	consolidation
	(C)	(D)	(E)
A	(0)	(0)	(=)
Assets			
Cash and balances at central banks	7,637,869	-	7,637,869
Due from banks and other financial institutions	734,583	-	734,583
Investments, net	21,226,485	-	21,226,485
Loans and advances, net	76,143,850	-	76,143,850
Debt securities	<u> </u>	-	-
Trading assets	-	-	-
Investment in associates	12,567	-	12,567
Derivatives	-	-	-
Goodwill	-	-	-
Other intangible assets	-	-	-
Property and equipment, net	801,046	-	801,046
Other assets	1,513,934	-	1,513,934
Total assets	108,070,334	-	108,070,334
Liabilities Due to Banks and other financial institutions	1,356,874	-	1,356,874
Items in the course of collection due to other banks	-	-	-
Customer deposits	88,832,063	-	88,832,063
Trading liabilities	, , <u>, , , , , , , , , , , , , , , , , </u>	-	-
Debt securities in issue	3,900,000	-	3,900,000
Derivatives	-	-	-
Retirement benefit liabilities	-	-	-
Taxation liabilities	-	-	-
Accruals and deferred income	-	-	-
Borrowings	-	-	-
Other liabilities	1,954,203	-	1,954,203
Subtotal	96,043,140	-	96,043,140
		 	
Paid up share capital	5,715,360	-	5,715,360
Statutory reserves	1	-	1
Other reserves	5,759,106	-	5,759,106
Retained earnings	255,528	-	255,528
Minority Interest	-	-	-
Proposed dividends	297,199	-	297,199
Total liabilities and equity	108,070,334	-	108,070,334



Frequency: Quarterly

Location: Quarterly Financial Statement

TABLE 2: CAPITAL STRUCTURE - 31 DECEMBER 2015

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

All figures are in SAR'000

All figures are in SAR'000	Balance sheet in	Adjustment of banking	Under regulatory	1
	Published financial statements (C)	associates / other entities (D)	Under regulatory scope of consolidation (E)	Reference
<u>Assets</u>				
Cash and balances at central banks	7,637,869	-	7,637,869	
Due from banks and other financial institutions	734,583	-	734,583	
Investments, net	21,226,485	-	21,226,485	
Loans and advances, net	76,143,850	-	76,143,850	
of which Collective provisions	578,774	-	578,774	Α
Debt securities	=	-	=	
Equity shares	-	-	=	
Investment in associates	12,567	-	12,567	
Derivatives	-	-	-	
Goodwill	-	-	-	
Other intangible assets	-	-	-	
Property and equipment, net	801,046	-	801,046	
Other assets	1,513,934	-	1,513,934	
Total assets	108,070,334	-	108,070,334	
<u>Liabilities</u> Due to Banks and other financial institutions	1,356,874	-	1,356,874	
Items in the course of collection due to other banks	-	-	-	
Customer deposits	88,832,063	-	88,832,063	
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	-	-	-	
Accruals and deferred income	-	-	-	
Borrowings	-	-	-	
Other liabilities	1,954,203	-	1,954,203	
Subtotal	96,043,140	-	96,043,140	
Paid up share capital	5,715,360	-	5,715,360	
of which amount eligible for CET1	5,715,360		5,715,360	Н
of which amount eligible for AT1	-		-	I I
Statutory reserves	1	-	1	
Other reserves	5,759,106	=	5,759,106	
Retained earnings	255,528	-	255,528	
Minority Interest	=	-	-	
Proposed dividends	297,199	-	297,199	
Total liabilities and equity	108,070,334	-	108,070,334	



Frequency: Quarterly

Location: Quarterly Financial Statement

TABLE 2: CAPITAL STRUCTURE - 31 DECEMBER 2015

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 eference Amounts1 of the balance Components¹ o subject to sheet under the Pre - Basel regulatory apital repo Ш by the bank treatment from step 2 Common Equity Tier 1 capital: Instruments and reserves Directly issued qualifying common share capital (and equivalent for non-joint stock companies) plus 5.715.360 н related stock surplus 2 Retained earnings 5.970.887 Accumulated other comprehensive income (and other reserves) 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)
6 Common Equity Tier 1 capital before regulatory adjustments
Common Equity Tier 1 capital: Regulatory a 11,816,248

	Common Equity fier 1 capital. Regulatory adjustments	
7	Prudential valuation adjustments	-
8	Goodwill (net of related tax liability)	-
9	Other intangibles other than mortgage-servicing rights (net of related tax liability)	-
0	Deferred tax assets that rely on future profitability excluding those arising from temporary differences	
	(net of related tax liability)	
1	Cash-flow hedge reserve / AFS reserve	(37,691)
2	Shortfall of provisions to expected losses	-
3	Securitisation gain on sale (as set out in paragraph 562 of Basel II framework)	-
4	Gains and losses due to changes in own credit risk on fair valued liabilities	-
5	Defined-benefit pension fund net assets	-
6	Investments in own shares (if not already netted off paid-in capital on reported balance sheet)	(48,563)
7	Reciprocal cross-holdings in common equity	-
8	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)	
9	Significant investments in the common stock of banking, financial and insurance entities that are	
	auticide the scape of regulatory consolidation, not of aligning short negligations (amount above 100/	

19 threshold) 20 Mortgage servicing rights (amount above 10% threshold) 21 Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability) 22 Amount exceeding the 15% threshold of which: significant investments in the common stock of financials of which: mortgage servicing rights of which: deferred tax assets arising from temporary differences 26 National specific regulatory adjustments 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 2 to cover deductions
28 Total regulatory adjustments to Common equity Tier 1 (86,254) 11,729,995 28] Total regulatory adjustments to Common equity Tier 1
29 Common Equity Tier 1 capital (CET1)
Additional Tier 1 capital: instruments
30 Directly issued qualifying Additional Tier 1 instruments plus related stock surplus
31 of which: classified as equity under applicable accounting standards of which: classified as liabilities under applicable accounting standards 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)
35 of which: instruments issued by subsidiaries subject to phase out 36 Additional Tier 1 capital before regulatory adjustments
Additional Tier 1 capital: regulatory adjustments 37 Investments in own Additional Tier 1 instruments
38 Reciprocal cross-holdings in Additional Tier 1 instruments
39 Investments in the capital of banking, financial and insurar 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 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) 41 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] 42 Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions

43 Total regulatory adjustments to Additional Tier 1 capital 44 Additional Tier 1 capital (AT1) 45 Tier 1 capital (T1 = CET1 + AT1) 11.729.995 Source based or numbers / letters regulatory scope of consolidation

(6,283)



Source based on

Frequency: Quarterly

Location: Quarterly Financial Statement

TABLE 2: CAPITAL STRUCTURE - 31 DECEMBER 2015

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

All figures are in SAR'000 Tier 2 capital: instruments and provisions 46 Directly issued qualifying Tier 2 instruments plus related stock surplus 47 Directly issued capital instruments subject to phase out from Tier 2 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 Tier 2 capital: regulatory adjustments 52 Investments in own Tier 2 instruments 53 Reciprocal cross-holdings in Tier 2 instruments
54 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 1 of the issued common share capital of the entity (amount above the 10% threshold) 55 Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) 56[National specific regulatory adjustments REGULATORY ADJUSTMENTS APPLIED TO TIER 2 IN RESPECT OF AMOUNTS SUBJECT OF WHICH: [Staff Share Plan Reserve] PRE-BASEL III TREATMENT 57 Total regulatory adjustments to Tier 2 capital 58 Tier 2 capital (T2) 59 Total capital (TC = T1 + T2) RISK WEIGHTED ASSETS IN REPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT OF WHICH: [INSERT NAME OF ADJUSTMENT] OF WHICH: ... 60 Total risk weighted assets Capital ratios Common Equity Tier 1 (as a percentage of risk weighted assets) 62 Tier 1 (as a percentage of risk weighted assets) 63 Total capital (as a percentage of risk weighted assets) 64 Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB buffer requirement expressed as a percentac risk weighted assets) 65 of which: capital conservation buffer requirement 66 of which: bank specific countercyclical buffer requirement 67 of which: G-SIB buffer requirement 68 Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) National minima (if different from Basel 3) 69 National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum) 70 National Tier 1 minimum ratio (if different from Basel 3 minimum) 71 National total capital minimum ratio (if different from Basel 3 minimum) Amounts below the thresholds for deduction (before risk weighting) 72 Non-significant investments in the capital of other financials 73 Significant investments in the common stock of finance 74 Mortgage servicing rights (net of related tax liability) 75 Deferred tax assets arising from temporary differences (net of related tax liability) Applicable caps on the inclusion of provisions in Tier 2
Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap) Cap on inclusion of provisions in Tier 2 under standardised approach 78 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap) 79 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 20 and 1 Jan 2022) 80 Current cap on CET1 instruments subject to phase out arrangements 81 Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities) 82 Current cap on AT1 instruments subject to phase out arrangements 83 Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities) 84 Current cap on T2 instruments subject to phase out arrangement

85 Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)

	Components ¹ of regulatory capital reported	Amounts ¹ subject to Pre - Basel III	reference numbers / letters of the balance sheet under the regulatory scope of consolidation from step 2
	by the bank	treatment	iroiii step 2
	3,480,000		В
	578,774		Α
	4,058,774		
	-	[_:_: <u>]</u>	
of	-		
10%	-		
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Э	1	(6,283)	
TŌ			
	-		
	4,058,774 15,788,769		
	404 044 005		
	101,314,685		
	11.58% 11.58%		
	15.58%		
er ge of			
90 0.	n/a		
	n/a		
	n/a n/a		
	11.58%		
	n/a		
	n/a n/a		
	11/a		
h			
	578,774 1,266,434		
	n/a		
018	n/a		



Frequency: Quarterly Location: Quarterly Financial

Regulatory treatment 4 Transitional Basel III rules 5 Post-transitional Basel III rules 6 Eligible at solo/Igroup/group&solo 7 Instrument type 8 Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date) 9 Par value of instrument 10 Accounting classification 11 Original date of issuance 12 Perpetual or dated 13 Original maturity date 14 Issuer call subject to prior supervisory approval 14 Issuer call subject to prior supervisory approval 15 Option call date, contingent call dates and redemption amount 16 Subsequent call dates if applicable 17 Fixed or Floating dividend/coupon 18 Coupons / dividends 19 Existence of a dividend stopper 20 Fully discretionary, partially discretionary or mandatory 21 Existence of step up or other incentive to redeem NO 22 Non cumulative or cumulative 23 Convertible, conversible, conversion rate 14 If convertible, conversion rate 15 If convertible, mandatory or optional conversion 16 If convertible, mandatory or optional conversion 17 In Convertible, mandatory or optional conversion NO 18 If convertible, mandatory or optional conversion No 19 If write-down, write-down trigger (s) N/A N/A N/A N/A N/A N/A N/A N/	TABLE 2: CAPITAL STRUCTURE - 31 DECEMBER 2	2015
2 Unique identifier (eg CUSPIN, ISIN or Bloomberg identifier for private placement) 3 Governing law(s) of the instrument Regulatory treatment 4 Transitional Basel III rules 5 Post-transitional Basel III rules 6 Eligible at solo/igroup/group&solo 7 Instrument type 8 Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date) 9 Par value of instrument 10 Accounting classification 11 Original date of issuance 12 Perpetual or dated 13 Original maturity date 14 Issuer call subject to prior supervisory approval 15 Option call date, contingent call dates and redemption amount 16 Subsequent call dates if applicable Coupons / dividend clopper 18 Coupon rate and any related index 19 Existence of a dividend stopper 19 Existence of step up or other incentive to redeem 10 Fluily discretionary, partially discretionary or mandatory 21 Existence of step up or other incentive to redeem NO NO NO NO NO NO NO NO NO N	Main features template of regulatory capital instruments - (Table 2(e	e)) - 2
Regulatory treatment A Transitional Basel III rules Pest-transitional Basel III rules Pest-transitional Basel III rules Pest-transitional Basel III rules Regulatory treatment Yes Post-transitional Basel III rules Regulatory treatment Regulatory treatment Private Placement unc CMA regulations Regulatory treatment Regulatory treatment Regulatory treatment Regulatory treatment type Regulatory treatment type Regulatory treatment type Regulatory treatment Regulatory treatment type Regulatory treatment Regulatory treatment type Regulatory in mil, as of most recent reporting date Saudi Riyals 1,400 mil saudi Riyals 1 million Decounting classification Subordinated debt November 26, 2012 Dated Dated November 26, 2012 Dated November 31, 2019 Yes Doption call date of issuance November 26, 2017 Nounting classification type treatment type Subordinated debt November 26, 2017 Nill Subsequent call dates on tipplicated to prior supervisory approval Subsequent call dates if applicable Coupons / dividends Coupons / dividends Trive or Floating dividend/coupon Regulatory treatment type Nounting treatment treatment type Nounting treatment treatment treatm	1 Issuer	Saudi Hollandi Bank
Regulatory treatment A Transitional Basel III rules Pess Post-transitional Basel III rules Pess Post-transitional Basel III rules Regulatory treatment Transitional Basel III rules Regulatory treatment ype Regulatory treatment type Regulatory treatment treatment treatment type Regulatory treatment regority tr	2 Unique identifier (eg CUSPIN, ISIN or Bloomberg identifier for private placement)	SA135VKOGAJ2
Regulatory treatment 4 Transitional Basel III rules 5 Post-transitional Basel III rules 6 Eligible at solo/Igroup/group&solo 7 Instrument type 8 Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date) 9 Par value of instrument 10 Accounting classification 11 Original date of issuance 11 Original date of issuance 12 Perpetual or dated 13 Original maturity date 14 Issuer call subject to prior supervisory approval 15 Option call date, contingent call dates and redemption amount 16 Subsequent call dates if applicable Coupons / dividends 17 Fixed or Floating dividend/coupon 18 Coupon rate and any related index 19 Existence of a dividend stopper 20 Fully discretionary, partially discretionary or mandatory 21 Existence of a dividend stopper 22 Non cumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger (s) 25 If convertible, mandatory or optional conversion 26 If convertible, mandatory or optional conversion 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into 39 Virite-down, full or partial 30 Write-down permanent or temporary 30 Mrite-down permanent or temporary 30 Mrite-down, unite of the write-up mechansim 31 If write-down, united or to instrument) 32 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 31 If write-down, permanent or temporary 32 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 34 Non-compliant transitioned features 35 Non-compliant transitioned features	3 Governing law(s) of the instrument	Private Placement und
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11 Original date of issuance 12 Perpetual or dated 13 Original maturity date 14 Issuer call subject to prior supervisory approval 15 Option call date, contingent call dates and redemption amount 16 Subsequent call dates if applicable 17 Fixed or Floating dividend/coupon 18 Coupon rate and any related index 19 Existence of a dividend stopper 20 Fully discretionary, partially discretionary or mandatory 21 Existence of step up or other incentive to redeem 22 Non cumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger (s) 25 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 28 If convertible, mandatory or optional conversion 29 If convertible, specify instrument type convertible into 30 Write-down, write-down trigger (s) 31 If write-down, write-down trigger (s) 32 If write-down, write-down trigger (s) 33 If write-down, permanent or temporary 34 If temporary writedown, description of the write-up mechansim 36 Non-compliant transitioned features 36 Non-compliant transitioned features	10 Accounting classification	Subordinated debt
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13 Original maturity date 14 Issuer call subject to prior supervisory approval 15 Option call date, contingent call dates and redemption amount 16 Subsequent call dates if applicable Coupons / dividends 17 Fixed or Floating dividend/coupon 18 Coupon rate and any related index 19 Existence of a dividend stopper 20 Fully discretionary, partially discretionary or mandatory 21 Existence of step up or other incentive to redeem 22 Non cumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger (s) 25 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into 30 Write-down feature 31 If write-down, full or partial 32 If write-down, permanent or temporary 34 If temporary writedown, description of the write-up mechansim 36 Non-compliant transitioned features 36 Non-compliant transitioned features		
14 Issuer call subject to prior supervisory approval 15 Option call date, contingent call dates and redemption amount November 26, 2017 16 Subsequent call dates if applicable Coupons / dividends 17 Fixed or Floating dividend/coupon 18 Coupon rate and any related index 19 Existence of a dividend stopper NO 20 Fully discretionary, partially discretionary or mandatory 21 Existence of step up or other incentive to redeem NO 22 Non cumulative or cumulative 23 Convertible, conversion trigger (s) 16 Convertible, conversion trigger (s) 17 If convertible, pandatory or optional conversion 18 Coupon rate and any related index 19 Existence of a dividend stopper NO 20 Fully discretionary, partially discretionary or mandatory 21 Existence of step up or other incentive to redeem NO 22 Non cumulative or cumulative 23 Convertible, conversion trigger (s) 24 If convertible, conversion trigger (s) 25 If convertible, conversion rate 26 If convertible, pandatory or optional conversion 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 it converts into N/A 30 Write-down feature NO 31 If write-down, write-down trigger (s) N/A 32 If write-down, write-down trigger (s) N/A 33 If write-down, permanent or temporary N/A 34 If temporary writedown, description of the write-up mechansim N/A Junior in right of paym to "claims of depositor in mediately senior to instrument) NO 36 Non-compliant transitioned features		November 31, 2019
15 Option call date, contingent call dates and redemption amount 16 Subsequent call dates if applicable Coupons / dividends 17 Fixed or Floating dividend/coupon 18 Coupon rate and any related index 19 Existence of a dividend stopper 20 Fully discretionary, partially discretionary or mandatory 21 Existence of step up or other incentive to redeem 22 Non cumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger (s) 25 If convertible, fully or partially 26 If convertible, mandatory or optional conversion 27 If convertible, specify instrument type convertis into 30 Write-down feature 31 If write-down, write-down trigger (s) 32 If write-down, permanent or temporary 33 If write-down, permanent or temporary 34 If temporary writedown, description of the write-up mechansim 36 Non-compliant transitioned features 37 NO		Yes
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17 Fixed or Floating dividend/coupon 18 Coupon rate and any related index 19 Existence of a dividend stopper 20 Fully discretionary, partially discretionary or mandatory 21 Existence of step up or other incentive to redeem 22 Non cumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger (s) 25 If convertible, fully or partially 26 If convertible, mandatory or optional conversion 27 If convertible, specify instrument type convertible into 28 If convertible, specify instrument it converts into 30 Write-down feature 31 If write-down, write-down trigger (s) 32 If write-down, permanent or temporary 33 If write-down, permanent or temporary 34 If temporary writedown, description of the write-up mechansim 35 Position in subordination hierarchy in liquidation (specify instrument type insyment obligations) 36 Non-compliant transitioned features 36 Non-compliant transitioned features	16 Subsequent call dates if applicable	NIL
18 Coupon rate and any related index 19 Existence of a dividend stopper 20 Fully discretionary, partially discretionary or mandatory 21 Existence of step up or other incentive to redeem 22 Non cumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger (s) 25 If convertible, fully or partially 26 If convertible, conversion rate 27 If convertible, andatory or optional conversion 28 If convertible, specify instrument type convertible into 30 Write-down feature 31 If write-down, write-down trigger (s) 32 If write-down, permanent or temporary 33 If write-down, permanent or temporary 34 If temporary writedown, description of the write-up mechansim 35 Position in subordination hierarchy in liquidation (specify instrument type instrument type inmediately senior to instrument) 36 Non-compliant transitioned features 37 NO	Coupons / dividends	
18 Coupon rate and any related index 19 Existence of a dividend stopper 20 Fully discretionary, partially discretionary or mandatory 21 Existence of step up or other incentive to redeem 22 Non cumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger (s) 25 If convertible, fully or partially 26 If convertible, conversion rate 27 If convertible, andatory or optional conversion 28 If convertible, specify instrument type convertible into 30 Write-down feature 31 If write-down, write-down trigger (s) 32 If write-down, permanent or temporary 33 If write-down, permanent or temporary 34 If temporary writedown, description of the write-up mechansim 35 Position in subordination hierarchy in liquidation (specify instrument type instrument type inmediately senior to instrument) 36 Non-compliant transitioned features 37 NO	17 Fixed or Floating dividend/coupon	Floating
19 Existence of a dividend stopper 20 Fully discretionary, partially discretionary or mandatory 21 Existence of step up or other incentive to redeem 22 Non cumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger (s) 25 If convertible, fully or partially 26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into 30 Write-down feature 31 If write-down, write-down trigger (s) 32 If write-down, full or partial 33 If write-down, permanent or temporary 34 If temporary writedown, description of the write-up mechansim 36 Non-compliant transitioned features NO NO NO NO NO NO NO NO NO	18 Coupon rate and any related index	6 months SIBOR Plus basis points
20 Fully discretionary, partially discretionary or mandatory 21 Existence of step up or other incentive to redeem 22 Non cumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger (s) 25 If convertible, fully or partially 26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 28 If convertible, mandatory or optional conversion 29 If convertible, specify instrument type convertible into 30 Write-down feature 31 If write-down, write-down trigger (s) 32 If write-down, write-down trigger (s) 33 If write-down, permanent or temporary 34 If temporary writedown, description of the write-up mechansim 35 Position in subordination hierarchy in liquidation (specify instrument type inmediately senior to instrument) 36 Non-compliant transitioned features 37 NO	19 Existence of a dividend stopper	
21 Existence of step up or other incentive to redeem 22 Non cumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger (s) 25 If convertible, fully or partially 26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into 29 If convertible, specify instrument it converts into 30 Write-down feature 31 If write-down, write-down trigger (s) 32 If write-down, full or partial 33 If write-down, permanent or temporary 34 If temporary writedown, description of the write-up mechansim 35 Position in subordination hierarchy in liquidation (specify instrument type inmediately senior to instrument) NO NO NO NO NO NO NO NO NO N		Mandatory
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31 If write-down, write-down trigger (s) 32 If write-down, full or partial 33 If write-down, permanent or temporary 34 If temporary writedown, description of the write-up mechansim N/A Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Position in subordination hierarchy in liquidation (specify instrument type any other unsubordina payment obligations" 36 Non-compliant transitioned features NO		
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33 If write-down, permanent or temporary 34 If temporary writedown, description of the write-up mechansim N/A Junior in right of paym to "claims of depositor any other unsubordinations" 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) NO N/A Junior in right of paym to "claims of depositor any other unsubordina payment obligations" NO		
34 If temporary writedown, description of the write-up mechansim N/A Junior in right of paym to "claims of depositor any other unsubordinations" 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) N/A Junior in right of paym to "claims of depositor any other unsubordina payment obligations" 36 Non-compliant transitioned features		
Junior in right of paym to "claims of depositor any other unsubordinations" 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 36 Non-compliant transitioned features NO		
	Position in subordination hierarchy in liquidation (specify instrument type	Junior in right of payme to "claims of depositor's any other unsubordinat
	36 Non-compliant transitioned features	NO



Frequency: Quarterly Location: Quarterly Financial

TABLE 2: CAPITAL STRUCTURE - 31 DECEMBER	2015	
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 C regulations	
Regulatory treatment	3	
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	
Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date)		
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	1112	
17 Fixed or Floating dividend/coupon	Floating	
18 Coupon rate and any related index	6 months SIBOR Plus 155 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 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 SAM	
32 If write-down, full or partial	To be determined by SAM	
33 If write-down, permanent or temporary	To be determined by SAM	
34 If temporary writedown, description of the write-up mechansim	To be determined by SAM	
o4 in temporary wintedown, description of the write-up mechansim	Junior in right of payments	
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	"claims of depositor's or ar other unsubordinated payment obligations"	
,		
36 Non-compliant transitioned features	NO NO	

Frequency : Quarterly

Location : Quarterly Statement

TABLE 3: CAPITAL ADEQUACY - 31 DECEMBER 2015			
Capital Adequacy Ratios (TABLE 3 Particulars	Total capital ratio	Tier 1 capital ratio	
	%		
Top consolidated level	15.6%	11.6%	
Bank significant stand alone subsidiary 1			
Bank significant stand alone subsidiary 2			
Bank significant stand alone subsidiary 3			
Bank significant stand alone subsidiary n			