

Basel III - Capital Structure Quarterly Disclosures

As at 31st March 2017

BASEL III - PILLAR-III - Quarterly disclosures LIST OF RETURNS 31 MARCH 2017

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	Capital Adequacy Ratios	<u>3F</u>

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

All figures are in SAR'000

7 III riguros dre III Or II Coco	Balance sheet in Published financial statements	Adjustment of banking associates / other entities (*)	Under regulatory scope of consolidation
	(C)	(D)	(E)
Assets			
Cash and balances at central banks	7,401,391	-	7,401,391
Due from banks and other financial institutions	4,140,968	-	4,140,968
Investments, net	15,717,195	-	15,717,195
Loans and advances, net	70,481,330	-	70,481,330
Debt securities	-	-	-
Trading assets	-	-	-
Investment in associates	40,316	-	40,316
Derivatives	368,929	-	368,929
Goodwill	-	-	-
Other intangible assets	-	-	-
Property and equipment, net	1,292,742	-	1,292,742
Other assets	926,119	-	926,119
Total assets	100,368,990		100,368,990
Liabilities Due to Banks and other financial institutions	1,295,036	-	1,295,036
Items in the course of collection due to other banks	-	-	-
Customer deposits	80,296,964	-	80,296,964
Trading liabilities	-	-	-
Debt securities in issue	3,945,464	-	3,945,464
Derivatives	242,591	-	242,591
Retirement benefit liabilities	-	-	-
Taxation liabilities	-	-	-
Accruals and deferred income	-	-	-
Borrowings	-	-	-
Other liabilities	1,651,820	-	1,651,820
Subtotal	87,431,875	<u> </u>	87,431,875
Daid on above conital	44 400 700		44 400 700
Paid up share capital	11,430,720	-	11,430,720
Statutory reserves	396,183	-	396,183
Other reserves	(44,989)		(44,989)
Retained earnings	1,155,201		1,155,201
Minority Interest	-		-
Proposed dividends	400 200 000	-	400,200,000
Total liabilities and equity	100,368,990	<u> </u>	100,368,990

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

All figures are in SAR'000

All ligures are III SAN 000	Balance sheet in Published financial statements	Adjustment of banking associates / other entities	Under regulatory scope of consolidation	Reference
	(C)	(D)	(E)	
<u>Assets</u>				
Cash and balances at central banks	7,401,391	-	7,401,391	
Due from banks and other financial institutions	4,140,968	-	4,140,968	
Investments, net	15,717,195	-	15,717,195	
Loans and advances, net	70,481,330	-	70,481,330	
of which Collective provisions	908,461		908,461	Α
Debt securities	-	-	-	
Equity shares	-	-	-	
Investment in associates	40,316	-	40,316	
Derivatives	368,929	-	368,929	
Goodwill	-	-	-	
Other intangible assets	-	-	-	
Property and equipment, net	1,292,742	-	1,292,742	
Other assets	926,119	-	926,119	
Total assets	100,368,990		100,368,990	
<u>Liabilities</u> Due to Banks and other financial institutions	1,295,036	-	1,295,036	
Items in the course of collection due to other banks	-	-	-	
Customer deposits	80,296,964	-	80,296,964	
Trading liabilities	-	-	-	
Debt securities in issue	3,945,464	-	3,945,464	_
of which Tier 2 capital instruments	3,900,000	-	3,900,000	В
Derivatives	242,591	-	242,591	
Retirement benefit liabilities	-	-	-	
Taxation liabilities	-	-	-	
Accruals and deferred income	-	-	-	
Borrowings	-	-	-	
Other liabilities	1,651,820	-	1,651,820	
Subtotal	87,431,875	-	87,431,875	
Paid up share capital	11,430,720	-	11,430,720	
of which amount eligible for CET1	11,430,720		11,430,720	Н
of which amount eligible for AT1				I
Statutory reserves	396,183	-	396,183	
Other reserves	(44,989)	-	(44,989)	
Retained earnings	1,155,201	-	1,155,201	
Minority Interest	-	-	-	
Proposed dividends		-	-	
Total liabilities and equity	100,368,990	-	100,368,990	

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

	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	Components ¹ of regulatory capital reported by the bank	_	Source based on reference numbers / letters of the balance sheet under the regulatory scope of consolidation 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 related stock surplus	11,430,720		н
	Retained earnings	1,165,559		
3 4	Accumulated other comprehensive income (and other reserves)	396,183		
5	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)	-	;	
	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 adjustments	12,992,462		
	Prudential valuation adjustments	-	i= : : = : =	
_	Goodwill (net of related tax liability) Other intangibles other than mortgage-servicing rights (net of related tax liability)	-		
	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	-	-	
	Cash-flow hedge reserve / AFS reserve	(0)		
	Shortfall of provisions to expected losses Securitisation gain on sale (as set out in paragraph 562 of Basel II framework)	-		
14	Gains and losses due to changes in own credit risk on fair valued liabilities	-		
	Defined-benefit pension fund net assets	- (55.047)	ļ	
_	Investments in own shares (if not already netted off paid-in capital on reported balance sheet) Reciprocal cross-holdings in common equity	(55,347)	 	
_	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	-		
10	the issued share capital (amount above 10% threshold)		 	
19	Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10%	-		
20	threshold) Mortgage servicing rights (amount above 10% threshold)	-	 	
	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related			
22	tax liability) Amount exceeding the 15% threshold	-		
23	of which: significant investments in the common stock of financials	-	<u> </u>	
24	of which: mortgage servicing rights	-		
25 26	of which: deferred tax assets arising from temporary differences 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:	-		
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2			
00	to cover deductions Total regulatory adjustments to Common equity Tier 1	- (55.0.47)		
	Common Equity Tier 1 capital (CET1)	(55,347) 12,937,115		
	Additional Tier 1 capital: instruments			
30 31	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	-		
	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 Additional Tier 1 capital: regulatory adjustments	-		
.	Investments in own Additional Tier 1 instruments	-		
	Reciprocal cross-holdings in Additional Tier 1 instruments	-		
39	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)		-	
40	Significant investments in the capital of banking, financial and insurance entities that are outside the		(00.450)	
	scope of regulatory consolidation (net of eligible short positions)	-	(20,158)	
41	National specific regulatory adjustments REGULATORY ADJUSTMENTS APPLIED TO ADDITIONAL TIER 1 IN RESPECT OF AMOUNTS			
\vdash	SUBJECT TO PRE-BASEL III TREATMENT OF WHICH: [INSERT NAME OF ADJUSTMENT]	-		
	OF WHICH:	-		
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	-		
	Additional Tier 1 capital (AT1)	-		
45	Tier 1 capital (T1 = CET1 + AT1)	12,937,115		

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

Source pased on reference numbers / letters

of the balance

sheet under the regulatory scope of consolidation from step 2

В

A

All figures are in SAR'000			
Tier 2 capital: instruments and provisions	Components ¹ of regulatory capital reported by the bank	Amounts ¹ subject to Pre - Basel III treatment	
46 Directly issued qualifying Tier 2 instruments plus related stock surplus	3,340,000		
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	908,461 4,248,461		
Tier 2 capital before regulatory adjustments Tier 2 capital: regulatory adjustments	4,240,401		
52 Investments in own Tier 2 instruments	_	<u> </u>	
53 Reciprocal cross-holdings in Tier 2 instruments	-	ii	
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 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)	-	(20,158)	
56 National specific regulatory adjustments REGULATORY ADJUSTMENTS APPLIED TO TIER 2 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT			
OF WHICH: [Staff Share Plan Reserve] OF WHICH:			
57 Total regulatory adjustments to Tier 2 capital	-		
58 Tier 2 capital (T2)	4,248,461		
59 Total capital (TC = T1 + T2)	17,185,576		
RISK WEIGHTED ASSETS IN REPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMEN	т -		
OF WHICH: [INSERT NAME OF ADJUSTMENT]	-		
OF WHICH:	-		
60 Total risk weighted assets	95,725,262		
Capital ratios	13.51%		
61 Common Equity Tier 1 (as a percentage of risk weighted assets) 62 Tier 1 (as a percentage of risk weighted assets)	13.51%		
63 Total capital (as a percentage of risk weighted assets)	17.95%		
64 Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer			
plus countercyclical buffer requirements plus G-SIB buffer requirement expressed as a percentage of risk weighted assets)	of n/a		
65 of which: capital conservation buffer requirement	n/a		
66 of which: bank specific countercyclical buffer requirement	n/a		
67 of which: G-SIB buffer requirement	n/a		
68 Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) National minima (if different from Basel 3)	13.51%		
69 National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum)	n/a		
70 National Tier 1 minimum ratio (if different from Basel 3 minimum)	n/a		
71 National total capital minimum ratio (if different from Basel 3 minimum)	n/a		
Amounts below the thresholds for deduction (before risk weighting)			
72 Non-significant investments in the capital of other financials			
72 Non-significant investments in the capital of other financials73 Significant investments in the common stock of financials			
72 Non-significant investments in the capital of other financials			
 72 Non-significant investments in the capital of other financials 73 Significant investments in the common stock of financials 74 Mortgage servicing rights (net of related tax liability) 75 Deferred tax assets arising from temporary differences (net of related tax liability) 	908.461		
72 Non-significant investments in the capital of other financials 73 Significant investments in the common stock of financials 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 76 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach	908,461 1,123,419		
72 Non-significant investments in the capital of other financials 73 Significant investments in the common stock of financials 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) 76 Cap on inclusion of provisions in Tier 2 under standardised approach 77 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based			
72 Non-significant investments in the capital of other financials 73 Significant investments in the common stock of financials 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 76 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap) 77 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)			
72 Non-significant investments in the capital of other financials 73 Significant investments in the common stock of financials 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 76 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap) 77 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 2018)	1,123,419 n/a n/a		
72 Non-significant investments in the capital of other financials 73 Significant investments in the common stock of financials 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 76 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap) 77 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 2018 and 1 Jan 2022) 80 Current cap on CET1 instruments subject to phase out arrangements	1,123,419 n/a n/a		
72 Non-significant investments in the capital of other financials 73 Significant investments in the common stock of financials 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 76 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap) 77 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 2018 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)	1,123,419 n/a n/a		
72 Non-significant investments in the capital of other financials 73 Significant investments in the common stock of financials 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 76 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap) 77 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 2018 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	1,123,419 n/a n/a		
 Non-significant investments in the capital of other financials Significant investments in the common stock of financials Mortgage servicing rights (net of related tax liability) 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 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap) 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 2018 and 1 Jan 2022) Current cap on CET1 instruments subject to phase out arrangements Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities) Current cap on AT1 instruments subject to phase out arrangements Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities) 	1,123,419 n/a n/a		
72 Non-significant investments in the capital of other financials 73 Significant investments in the common stock of financials 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 76 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap) 77 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 2018 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	1,123,419 n/a n/a		

Main features template of regulatory capital instruments - (Table 2(e)) - 2 1 Issuer 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 solofygroup/group&solo 6 Eligible at solofygroup/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 9 Par value of instrument 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 November 25, 2017 16 Subsequent call dates if applicable 17 Fixed or Floating dividend/coupon 18 Coupons / dividend stopper 19 Existence of a dividend stopper 20 Felfly 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 rate Non-convertible or non-convertible NAA 25 Convertible or non-convertible or instrument type convertible into NAA 16 If convertible, conversion rate NAA 17 If convertible, conversion rate NAA 18 If convertible, conversion rate NAA 19 If write-down, united own, description of the write-up mechansim NAA 19 Position in subordination hierarchy in liquidation (specify instrument type immediately specify instrument type convertible into NAA 18 Position in subordination hierarchy in liquidation (specify instrument type immediately specify instrument type convertible into NAA 19 Position in subordination hierarchy in liquidation (specify instrument type immediately specify is any united and instrument in the payment oblitations. 18 Position in subordination hierarchy in liquidation (specify instrument type immediately specify is any united to apyment oblitations. 19 Position in subo	TABLE 2: CAPITAL STRUCTURE - 31 MARCH 2017				
1 Issuer 2 Unique identifier (eg CUSPIN, ISIN or Bloomberg identifier for private placement) 3 Governing law(s) of the instrument CMA requiations Regulatory treatment 4 Transitional Basel III rules 7 Post-transitional Basel III rules 8 Post-transitional Basel III rules 9 Post-transitional Basel III rules 9 Post-transitional Basel III rules 9 Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date) 10 Accounting classification 11 Original date of instrument 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 10 Subsequent call dates if applicable 110 Coupons? dividends 111 Existence of a dividend/coupon 112 Existence of a dividend stopper 113 Coupon rate and any related index 114 Existence of a dividend stopper 115 Coupon rate and any related index 116 Existence of a dividend stopper 117 Fixed or Floating dividend/coupon 118 Existence of a dividend stopper 119 Existence of a dividend stopper 120 Fully discretionary, partially discretionary or mandatory 121 Existence of a dividend stopper 122 Non cumulative or cumulative to redeem 123 Convertible, conversion trigger (s) 130 If convertible, conversion rate in strument it converts into in NA 14 If convertible, conversion rate in strument it converts into in NA 15 If convertible, partially discretionary or partially discretion in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument or language of payments to "claims of depositor's or any other unsubordinated payment obligations." 15 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)		Main features template of regulatory capital instruments - (Table 2(e)) - 2		
2 Unique identifier (eg CUSPIN, ISIN or Bloomberg identifier for private placement) 3 Governing law(s) of the instrument Private Placement under CMA regulations 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 a dividend stopper 22 Non cumulative or cumulative 23 Conventible or non-convertible 24 If convertible, conversion rate 18 If convertible, specify instrument type convertible into 24 If convertible, specify instrument type convertible into 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 36 Non-compliant transitioned features 36 Non-compliant transitioned features 36 Non-compliant transitioned features	1				
Regulatory treatment A Transitional Basel III rules Post-transitional Basel III rules Regulatory treatment Transitional Basel III rules Post-transitional Basel III rules Regulatory treatment Subordinated debt Saudi Riyals 1,400 million Subordinated debt 10 Original date of issuance November 25, 2012 Dated November 25, 2012 Dated November 25, 2019 Yes Soubsequent call dates is rapplicable NIL Coupons / dividends Coupons / dividends Regulatory Regulatory					
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) 8 Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date) 9 Par value of instrument 10 Accounting classification 9 Par value of instrument 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 November 25, 2019 16 Subsequent call dates if applicable 17 Fixed or Floating dividend/coupon 18 Coupons / dividends 19 Existence of a dividend stopper 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 or non-convertible 24 If convertible, conversion trigger (s) N/A N/A 10 If convertible, specify instrument type convertible into 30 Write-down, permanent or temporary 10 If write-down, permanent or temporary 11 If write-down, permanent or temporary 12 If instrument, 13 If write-down, permanent or temporary 14 If payments to "claims of depositor's or any other unsubordinated payment obblications." 15 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	3	Governing law(s) of the instrument			
4 Transitional Basel III rules 5 Post-transitional Basel III rules 6 Eligible at solo/group/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 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/soupon 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 22 Non cumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger (s) 25 If convertible, conversion trigger (s) 26 If convertible, specify instrument type convertibile into 27 If write-down, write-down, permanent or temporary 38 If write-down, write-down, permanent or temporary 39 If temporary writedown, description of the write-up mechansim 30 Non-compliant transitioned features 30 Non-compliant transitioned features 30 Non-compliant transitioned features		Regulatory treatment	OMA regulations		
5 Post-transitional Basel III rules 6 Eligible at solo/group/group/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 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/soupon 18 Coupons / dividends 19 Existence of a dividend stopper 20 Fully discretionary, partially discretionary or mandatory 21 Existence of a dividend stopper 22 Fully discretionary, partially discretionary or mandatory 23 Convertible or non-convertible 24 If convertible, conversion rate 25 If convertible, conversion rate 26 If convertible, pecify issuer of instrument type convertible into 29 If convertible, specify issuer of instrument type immediately 36 If write-down, permanent or temporary 36 Non-compliant transitioned features 36 Non-compliant transitioned features 36 Non-compliant transitioned features	4		Yes		
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 a dividend stopper 22 Non cumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger (s) 25 If convertible, conversion rate 17 If convertible, psecify instrument type onvertible into 28 If convertible, specify instrument type convertible into 30 Write-down, permanent or temporary 31 If write-down, write-down description of the write-up mechansim 34 If write-down, description of the write-up mechansim 36 Non-compliant transitioned features 36 Non-compliant transitioned features 36 Non-compliant transitioned features					
8 Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date) 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 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 Coupons / dividends 18 Coupons / dividends 19 Existence of a 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 curulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger (s) 25 If convertible, up or partially 26 If convertible, paper (s) issuer of instrument type convertible into 29 If convertible, specify instrument type convertible into 30 Write-down, permanent or temporary 31 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 immediately senior to instrument) 36 Non-compliant transitioned features 36 Non-compliant transitioned features					
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		senior to instrument)	payments to "claims of depositor's or any other unsubordinated payment		
37 If yes, specify non-compliant features	-		NO		
37 III yes, specify non-compliant reatures	37	If yes, specify non-compliant features	N/A		

	TABLE 2: CAPITAL STRUCTURE - 31 MARCH 20	17
	Main features template of regulatory capital instruments - (Table 2(e)) - 3
1	Issuer	Saudi Hollandi Bank
	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	om trogulations
4	Transitional Basel III rules	N/A
5	Post-transitional Basel III rules	Yes
6	Eligible at solo/lgroup/group&solo	GROUP
7		Sukuk
1	Instrument type	
8	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting	Saudi Riyals 2,500 million
	date)	0 11 11 1 111
	Par value of instrument	Saudi Riyals 1 million
	Accounting classification	Subordinated debt
	Original date of issuance	December 12, 2013
	Perpetual or dated	Dated
13	Original maturity date	December 11, 2023
14	Issuer call subject to prior supervisory approval	Yes
15	Option call date, contingent call dates and redemption amount	December 11, 2018
16	· · · · · · · · · · · · · · · · · · ·	NIL
	Coupons / dividends	
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
		NO
21	Existence of step up or other incentive to redeem	
22	Non cumulative or cumulative	N/A
	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
	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
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Junior in right of payments to "claims of depositor's or any other unsubordinated payment obligations"
	Non-compliant transitioned features	NO
37	If yes, specify non-compliant features	N/A

TABLE 3: CAPITAL ADEQUACY - 31 MARCH 2017			
Capital Adequacy Ratios (TABLE 3, (f))			
Particulars	Total capital Tier 1 capit ratio ratio		
	9/	6	
Top consolidated level	18.0%	11.8%	