

SAUDI BRITISH BANK

BASEL III - CAPITAL ADEQUACY RATIO DISCLOSURE

AS AT 30th June 2017

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TABLE 2: CAPITAL STRUCTURE

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

	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	25,163,603		25,163,603
Due from banks and other financial institutions	14,342,157		14,342,157
Investments, net	20,147,215		20,147,215
Loans and advances, net	117,883,379		117,883,379
Debt securities	0		0
Trading assets	0		0
Equity shares	1,169,321		1,169,321
Investment in associates	606,099		606,099
Derivatives	483,361		483,361
Goodwill	0		0
Other intangible assets	0		0
Property and equipment, net	1,052,239		1,052,239
Other assets	1,671,138		1,671,138
Total assets	182,518,512	0	182,518,512
Liabilities Due to Banks and other financial institutions	1,938,541		1,938,541
Items in the course of collection due to other banks	0		0
Customer deposits	138,314,103		138,314,103
Trading liabilities	0		0
Debt securities in issue	2,997,904		2,997,904
Derivatives	458,928		458,928
Retirement benefit liabilities	419,318		419,318
Taxation liabilities	0		0
Accruals and deferred income	692,072		692,072
Borrowings	1,683,418		1,683,418
Other liabilities	3,264,976		3,264,976
Subtotal	149,769,260	0	149,769,260
Daid on about assistal	4F 000 000		15,000,000
Paid up share capital	15,000,000		
Statutory reserves	9,098,625		9,098,625
Other reserves	104,848 8,545,779		104,848 8.545.779
Retained earnings			-,, -
Minority Interest	0		0
Proposed dividends	•		•
Total liabilities and equity	182,518,512	0	182,518,512

 $^{^{\}star}$ For further details on column D please refer to step 1 on page 16 of the guidance notes .

Additional information:

List of entities (including disclosure of such entities balance sheet, balance sheet activity and principal activities)

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TABLE 2: CAPITAL STRUCTURE

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

	Balance sheet in Published financial statements (C)	Adjustment of banking associates / other entities (D)	Under regulatory scope of consolidation (E)	Reference
Assets	(- /	` '	,	
Cash and balances at central banks	25,163,603		25,163,603	
Due from banks and other financial institutions	14,342,157		14,342,157	
Investments, net	20,147,215		20,147,215	
Loans and advances, net	117,883,379		117,883,379	
of which Collective provisions	1,355,831		1,355,831	Α
Debt securities	0		0	•
Trading assets	0		0	
Equity shares	1,169,321		1,169,321	
Investment in associates	606,099		606,099	
Derivatives	483,361		483,361	
Goodwill	0		0	
Other intangible assets	0		0	
Property and equipment, net	1,052,239		1,052,239	
Other assets	1,671,138		1,671,138	
Total assets	182,518,512	0	182,518,512	
Liabilities Due to Banks and other financial institutions Items in the course of collection due to other banks	1,938,541		1,938,541	
Customer denosite	420 244 402		420 244 402	
Customer deposits Trading liabilities	138,314,103		138,314,103	
Debt securities in issue	2,997,904		2,997,904	
of which Tier 2 capital instruments	2,997,904		2,997,904	В
Derivatives	458,928		458,928	J
Retirement benefit liabilities	419,318		419,318	
Taxation liabilities	0		0	
Accruals and deferred income	692,072		692,072	
Borrowings	1,683,418		1,683,418	
Other liabilities	3,264,976		3,264,976	
Subtotal	149,769,260	0	' '	
Paid up share capital	15,000,000		15,000,000	
of which amount eligible for CET1	15,000,000		15,000,000	С
of which amount eligible for AT1				
Statutory reserves	9,098,625		9,098,625	D
Other reserves	104,848		104,848	E
Retained earnings	8,545,779		8,545,779	F
Proposed dividends	0		0	G
Total liabilities and equity	182,518,512	0	182,518,512	

 $\underline{\text{Note:}}$ Items A & B have been mapped as an example to Table 2d, for further details please refer to step 2 on page 17 of the guidance notes .

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As at 30 June 2017 SAR'000

TABLE 2: CAPITAL STRUCTURE

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

Components¹ of regulatory capital

Amounts¹ Source based on reference subject to numbers / letters of the balance sheet under the balance sheet under the regulatory scope of consolidation from step 2

	С		
F	+	G	
D	+	Е	

2)		reported by the bank	treatm
:)	Common Equity Tier 1 capital: Instruments and reserves		
1	Directly issued qualifying common share capital (and equivalent for non-joint stock companies) plus related stock surplus	15,000,000	
2	Retained earnings	8.545.779	
3	Accumulated other comprehensive income (and other reserves)	9,203,473	
1	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)	5,250,	
5	Common share capital isued by subsidiaries and held by third parties (amount allowed in group CET1)		!
3	Common Equity Tier 1 capital before regulatory adjustments	32.749.252	
	Common Equity Tier 1 capital: Regulatory adjustments		
7	Prudential valuation adjustments		!
3	Goodwill (net of related tax liability)		1
9	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)		!
1	Cash-flow hedge reserve		I
2	Shortfall of provisions to expected losses		i
3	Securitisation gain on sale (as set out in paragraph 562 of Basel II framework)		!
1	Gains and losses due to changes in own credit risk on fair valued liabilities		1
5	Defined-benefit pension fund net assets		i
3	Investments in own shares (if not already netted off paid-in capital on reported balance sheet)	1	:
	Reciprocal cross-holdings in common equity		!
	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eliqible short positions,	1	i
•	where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)	1	:
9	Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible	1	ļ
	Short positions (amount above 10% threshold)	1	i
)	Mortgage servicing rights (amount above 10% threshold)		1
1	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)		!
2	Amount exceeding the 15% threshold		1
3	of which: significant investments in the common stock of financials		i
1	of which: mortgage servicing rights		!
5	of which: deferred tax assets arising from temporary differences		1
6	National specific regulatory adjustments		:
_	reational specime regulatory adjustments		٠
	REGULATORY ADJUSTMENTS APPLIED TO COMMON EQUITY TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT	i i	
	OF WHICH: [INSERT NAME OF ADJUSTMENT]	<u> </u>	
	OF WHICH:	 	
7	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	i	
8	Total regulatory adjustments to Common equity Tier 1 de 10 insumment in 1 dan 1 de 2 de control de decidio insumentation de 1 de 10 insummentation d		
9	Common Equity Tier 1 capital (CET1)	32,749,252	
	Additional Tier 1 capital: instruments	02,1 10,202	
0	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus		
1	of which: classified as equity under applicable accounting standards		
2	of which: classified as liabilities under applicable accounting standards		
3	Directly issued capital instruments subject to phase out from Additional Tier 1		
4			
•	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)	1	
5	of which: instruments issued by subsidiaries subject to phase out		
6	or when, instruments issued by Substitutines subject to present		
_	Additional Tier 1 capital regulatory adjustments Additional Tier 1 capital regulatory adjustments		
7	Investments in own Additional Tier 1 instruments		·
	Investments in our Adultional Tier 1 instruments Reciprocal cross-holdings in Additional Tier 1 instruments		}
q	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions,		}
9	investments in the capital or braining, intend and intended and intended in the scope or regulatory consolination, net or engine short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)	1	ļ.
	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short	 	i
n	orginican investments in the capital or banking, infancial and insurance entities that are outside the scope or regulatory consolidation (net or engine short positions).	1	(305
0	positions) National specific regulatory adjustments		(305
		1	
1	NATIONAL DESIGNATION AD INSTRUMENTS ADDITIONAL TIER 4 IN RESPECT OF AMOUNTS SUBJECT TO DESCRIPTIONAL TIER 4 IN RESPECT TO THE TIER 4 IN RESPE		
1	REGULATORY ADJUSTMENTS APPLIED TO ADDITIONAL TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT		
1	REGULATORY ADJUSTMENTS APPLIED TO ADDITIONAL TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT OF WHICH: INSERT NAME OF ADJUSTMENTI		
1	REGULATORY ADJUSTMENTS APPLIED TO ADDITIONAL TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT OF WHICH: JINSERT NAME OF ADJUSTMENTI. OF WHICH:		
1	REGULATORY ADJUSTMENTS APPLIED TO ADDITIONAL TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT OF WHICH: JINSERT NAME OF ADJUSTMENTI OF WHICH: Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions		
2	REGULATORY ADJUSTMENTS APPLIED TO ADDITIONAL TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT OF WHICH: Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions Total regulatory adjustments to Additional Tier 1 capital		
2 3 4	REGULATORY ADJUSTMENTS APPLIED TO ADDITIONAL TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT OF WHICH: JINSERT NAME OF ADJUSTMENTI OF WHICH: Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	32,749,252	

¹For detailed explanation of rows (1-85). please refer to SAMA circular # BCS 23295 dated 23 July 2012 entitled "Composition of Capital Disclosure Requirements issued by the BCBS in June 2012. (2) All rows related to IRB Approach are only valid. if SAMA has provided its Regulatory Approval to use IRB Approaches

Note: Items which are not applicable are to be left blank.

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As at 30 June 2017

SAR'000

TABLE 2: CAPITAL STRUCTURE

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

Components¹ of regulatory capital reported by the bank

Amounts¹ Source based on reference Amounts Source based on reference subject to numbers / letters of the Pre - balance sheet under the Basel III regulatory scope of treatment consolidation from step 2

	Directly issued qualifying Tier 2 instruments plus related stock surplus	2,400,000	
47	Directly issued capital instruments subject to phase out from Tier 2	0	
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		
	Provisions	1,355,831	
	TIOYSIONIS	1,333,631	
51		2.755.024	
	Tier 2 capital: regulatory adjustments	3,755,831	r
52	Investments in own Tier 2 instruments		<u>}</u>
53	Reciprocal cross-holdings in Tier 2 instruments		<u> </u>
	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)		<u>į</u>
	Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)		(305,888)
56	National specific regulatory adjustments		
]	REGULATORY ADJUSTMENTS APPLIED TO TIER 2 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT OF WHICH: [INSERT NAME OF ADJUSTMENT]		
	OF WHICH:		
57	Total regulatory adjustments to Tier 2 capital	[
	Tier 2 capital (T2)	3,755,831	
	Total capital (TC = T1 + T2)	36,505,083	
	RISK WEIGHTED ASSETS IN REPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT OF WHICH: INSERT NAME OF ADJUSTMENTI	00,000,000	
ļ	OF WHICH:		
60	Total risk weighted assets	177,276,721	
	Capital ratios		
	Common Equity Tier 1 (as a percentage of risk weighted assets)	18.47%	
62	Tier 1 (as a percentage of risk weighted assets)	18.47%	
63	Total capital (as a percentage of risk weighted assets)	20.59%	
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)		
65	of which: capital conservation buffer requirement	1	
66	of which: bank specific countercyclical buffer requirement	1	
67	of which: G-SIB buffer requirement		
69	Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)		
00	Common Equity Fier 1 available to frieet buriers (as a percentage or liss weignited assets) National minima (if different from Basel 3)		
60	National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum)	n/a	
	National Tier 1 minimum ratio (if different from Basel 3 minimum) 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	
L	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 financials	ļ	
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)	1,355,831	
77	Cap on inclusion of provisions in Tier 2 under standardised approach	2,016,605	
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	Amount exclusion CE 11 due to tap Excessioner cap rate Techniques and materials	 	
02	Content cap of AT instruments subject to phase our anangements Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)		
03	Amount excluded from ATT due to cap (excess over cap after redemptions and maturities) Current cap on T2 instruments subject to phase out arrangements		
84		 	
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)		

¹For detailed explanation of rows (1-85). please refer to SAMA circular # BCS 23295 dated 23 July 2012 entitled "Composition of Capital Disclosure Requirements issued by the BCBS in June 2012. (2) All rows related to IRB Approach are only valid, if SAMA has provided its Regulatory Approval to use IRB Approaches

Note: Items which are not applicable are to be left blank.

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TABLE 2: CAPITAL STRUCTURE

B.2 : OV1 Overview of RWA

		RV	VA	Minimum capital requirements
		Jun-17	Mar-17	Mar-17
1	Credit risk (excluding counterparty credit risk) (CCR)*	159,141,086	162,689,550	12,731,287
2	Of which standardised approach (SA)	159,141,086	162,689,550	12,731,287
3	Of which internal rating-based (IRB) approach			
4	Counterparty Credit Risk	342,496	363,471	27,400
5	Of which standardised approach for counterparty credit risk (SA-CCR)**	342,496	363,471	27,400
6	Of which internal model method (IMM)			
7	Equity positions in banking book under market-based approach			
8	Equity investments in funds ? look-through approach			
9	Equity investments in funds ? mandate-based approach			
10	Equity investments in funds ? fall-back approach	329,538	329,838	26,363
11	Settlement risk			
12	Securitisation exposures in banking book			
13	Of which IRB ratings-based approach (RBA)			
14	Of which IRB Supervisory Formula Approach (SFA)			
15	Of which SA/simplified supervisory formula approach (SSFA)			
16	Market risk	2,411,488	2,471,463	192,919
17	Of which standardised approach (SA)	2,411,488	2,471,463	192,919
18	Of which internal model approaches (IMM)			
19	Operational risk	13,536,866	13,458,577	1,082,949
20	Of which Basic Indicator Approach			
21	Of which Standardised Approach	13,536,866	13,458,577	1,082,949
22	Of which Advanced Measurement Approach			
23	Amounts below the thresholds for deduction (subject to 250% risk weight)	1,515,248	1,623,398	121,220
24	Floor adjustment			
25	Total (1+4+7+8+9+10+11+12+16+19+23+24)	177,276,720	180,936,296	14,182,138

Pillar I RWA's decreased in June 17 was mainly driven by lower Credit Risk RWA's as a results of a reduction in the loan book and maturing investments.

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1 Issuer 2 Unique identifier (eg CUSPIN, ISIN or Bloomberg identifier for private placement) 3 Governing law(s) of the instrument Regulatory freatment 4 Transitional Basel II rules 5 Post-transitional Basel III rules 6 Eligible at sololigroup/group-8solo 7 Instrument type 8 Amount recognied 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 Opion call date, contingent call dates and redemption amount 16 Subsequent call dates if applicable Coupon rate and any related index 17 Post of Foating Middend'coupon 18 Coupon rate and any related index 19 Essience of a dividend stopper 20 Fully discretionary, partially discretionary partially discretio	TABLE 2: CAPITAL STRUCTURE Main features template of regulatory capital instruments - (Table 2(e))		
2 Unique identifier (eg CUSPIN, ISIN or Bloomberg identifier for private placement) 3 Governing law(s) of the instrument 3 Governing law(s) of the instrument 4 Transitional Basel III rules 5 Post-transitional Basel III rules 6 Eligible at solol/group/group&solo 7 Instrument type 8 Arnount 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 Perpletual 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 Pixed or Floating dividend/coupon 18 Coupon 7 Idvidends 19 Existence of a dividend dioxyper 19 Existence of a dividend dioxyper 20 Fully discretionary, partially discretionary or mandatory 21 Existence of a dividend stopper 22 Non cumulative or crumalities 23 Convertible or non-convertible 24 If convertible, conversion rate 25 If convertible, conversion rate 26 If convertible, conversion rate 27 If write-down, write-down trigger (s) 28 If temporary writedown, under convertible or prior partial 31 If write-down, write-down, full or partial 32 If temporary writedown, description of the write-up mechanism			
3 Governing law(s) of the instrument solvemed by the of the Kingdom of Saudi Arabia Regulatory treatment streament s			
3 Governing law(s) of the instrument Regulatory treatment 4 Transitional Basel III rules 5 Post-transitional Basel III rules 6 Eligible at solo/group/group&solo 7 Instrument hype 8 Amount recognied in regulatory capital (Currency in mil., as of most recent reporting date) 9 Par value of instrument 10 Accounting dasself-action 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 Pixed or Floating dividend/coupon 18 Outport (all dates) 19 Option call date, contingent call dates and redemption amount 19 Option call dates or applicable 19 Existence of a dividend/coupon 19 Existence of a dividend/scoupon 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, specify instrument is convertible into 25 If write-down, write-down trigger (s) 26 If convertible, mandatory or optional conversion of the write-up mechansim 3 If write-down, write-down to fee more than sixth of the instrument o	Unique identifier (eg CUSPIN, ISIN or Bloomberg identifier for private placement)		
Regulatory treatment 4 Transitional Basel III rules 5 Post-transitional Basel III rules 6 Eligible at solorigroup/group&solo 7 Instrument type 8 Amount recognied 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 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 Post call subject to prior supervisory approval 16 Call option only available after 5 or for a regulatory or tax event, 1 original maturity in whole, but not in part, giving not less than thirty (30) da more than sixty (60) days' notice 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 or non-convertible or non-convertible or non-convertible or non-convertible into non-convertible or non-convertible or non-convertible or non-convertible into NA 28 If convertible, or non-convertible into NA 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			
4 Transitional Basel III rules 5 Post-transitional Basel III rules 6 Eligible at solo/group/group&solo 7 Instrument type 8 Amount recognied 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 of applicable 17 Fixed or Floating dividend/coupon 18 Coupon 7 dividends 19 Existence of a dividend stopper 19 Existence of set pup or other incentive to redeem 19 Existence of set pup or other incentive to redeem 19 Existence of set pup or other incentive to redeem 19 Existence of set pup or other incentive to redeem 19 Existence of set pup or other incentive to redeem 19 Existence of set pup or other incentive to redeem 19 Existence of set pup or other incentive to redeem 19 Existence of set pup or other incentive to redeem 10 No nor cumulative 20 Fully discretionary, partially discretionary or mandatory 21 Existence of set pup or other incentive to redeem 22 Non cumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger (s) 26 If ornvertible, specify instrument type convertible into 27 If write-down, write-down fully or partially 28 If convertible, encourage or instrument at converts into 30 Write-down full or partial 31 If write-down, write-down fully or partial 32 If write-down, full or partial 33 If write-down, full or partial 34 If temporary writedown, description of the write-up mechansim		of the Kingdom of Saudi Arabia	
5 Post-transitional Basel III rules 6 Eligible at solologroup/group/scolpscolo 7 Instrument type 8 Amount recognied 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 13 Original maturity date 14 Issuer call subject to prior supervisory approval 15 Issuer call subject to prior supervisory approval 16 Call option only available after 5 or for a regulatory or tax event, 1, December 2018 at the date for redemption, SABB shall be entitle redeem in whole, but not in part, giving not less than thirty (30) da more than sixty (60) days' notice 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 No normulative or cumulative 23 Convertible or non-convertible 24 If convertible, or non-convertible in No			
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Subordinated. Senior bondholde		Permanent	
		Subordinated. Senior bondholders	
introductory contact to the motion	35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)		
36 Non-compliant transitioned features N/A			
37 If yes, specify non-compilant features N/A			

Note: Further explanation of rows (1-37) as given above are provided in SAMA circular # BCS 23295 dated 23 July 2012 entitled "Composition of Capital Disclosure Requirements issued by the BCBS in June 2012.

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TABLE 2: CAPITAL STRUCTURE		
Main features template of regulatory capital instruments - (Table 2(e))		
1 Issuer	Saudi British Bank (SABB)	
2 Unique identifier (eg CUSPIN, ISIN or Bloomberg identifier for private placement)	ISIN No.SA13QVK0GK33	
	The instrument is governed by the	
3 Governing law(s) of the instrument	laws of the Kingdom of Saudi Aral	
Regulatory treatment		
4 Transitional Basel III rules	Tier 2	
5 Post-transitional Basel III rules	Eligible	
6 Eligible at solo/lgroup/group&solo	Solo	
7 Instrument type	Subordinated Sukuk	
8 Amount recognied in regulatory capital (Currency in mil, as of most recent reporting date)	SAR 1,500mil	
9 Par value of instrument	SAR 1,500mil	
10 Accounting classification	Liability - amortised cost	
11 Original date of issuance	28th May 2015	
12 Perpetual or dated	Dated	
13 Original maturity date	28th May 2025	
14 Issuer call subject to prior supervisory approval	Yes	
	Call option only available after 5 y	
	or for a regulatory or tax event, 28	
	May 2020 as the date for redempt	
	SABB shall be entitled to redeem	
	whole, but not in part, by giving no	
	less than thirty (30) days' not more	
	than sixty (60) days' notice to the	
15 Option call date, contingent call dates and redemption amount	Sukukholders	
16 Subsequent call dates if applicable	As above	
Coupons / dividends		
17 Fixed or Floating dividend/coupon	Floating	
18 Coupon rate and any related index	6 months SIBOR + 130bps	
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	Non cumulative	
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 N/A	
28 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into	N/A N/A	
30 Write-down feature	Yes Terms of contract of the instrume	
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	Permanent	
33 If write-down, permanent or temporary 34 If temporary writedown, description of the write-up mechansim	remianent	
on it temporary writedown, description of the write-up mechanism	Subordinated. Senior bondholder	
	are immediately senior to this	
Of Parities in sub-adirectic bissesses in limited to a fact in the sub-adirect section of the sub-adirect section (see Section 1).	instrument.	
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)		
36 Non-compliant transitioned features	N/A	
37 If yes, specify non-compliant features	N/A	

Note: Further explanation of rows (1-37) as given above are provided in SAMA circular # BCS 23295 dated 23 July 2012 entitled "Composition of Capital Disclosure Requirements issued by the BCBS in June 2012.

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