

### **SAUDI BRITISH BANK**

### **PILLAR III - QUANTITATIVE DISCLOSURES**

**AS AT 30th JUNE 2016** 



Table 1 - SCOPE OF APPLICATION			
Capital Deficiencies (Table 1, (e))			
Particulars	Amount		
The aggregate amount of capital deficiencies in subsidiaries not included in			
the consolidation i.e that are deducted			
1. Subsidiary 1	-		
2. Subsidiary 2	-		
3. Subsidiary 3	-		



### **TABLE 2: CAPITAL STRUCTURE**

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

Assets           Cash and balances at central banks         13,950,773         13,950,773           Due from banks and other financial institutions         14,668,296         14,668,296           Investments, net         9,486,279         9,486,279           Loans and advances, net         131,101,160         131,101,160           Debt securities         17,756,363         17,756,363           Trading assets         0         0           Equity shares         886,110         886,110           Investment in associates         599,817         599,817           Derivatives         756,649         756,649           Goodwill         0         0           Other intangible assets         0         0           Other intangible assets         1,022,661         1,022,661           Other assets         1,642,487         1,642,487           Total assets         191,870,595         0         191,870,595           Liabilities         2,326,289         2,326,289         2,326,289           Liabilities         0         0         0           Due to Banks and other financial institutions         2,326,289         2,326,289           Items in the course of collection due to other banks         0 <td< th=""><th></th><th>Balance sheet in Published financial statements ( C )</th><th>Adjustment of banking associates / other entities (*)</th><th>Under regulatory scope of consolidation ( E )</th></td<>		Balance sheet in Published financial statements ( C )	Adjustment of banking associates / other entities (*)	Under regulatory scope of consolidation ( E )
Due from banks and other financial institutions Investments, net         14,668,296         14,668,296           Loans and advances, net         131,101,160         131,101,160           Debt securities         17,756,363         17,756,363           Trading assets         0         0           Equity shares         886,110         886,110           Investment in associates         599,817         599,817           Derivatives         756,649         756,649           Goodwill         0         0           Other intangible assets         0         0           Other assets         1,022,661         1,022,661           Other assets         1,842,487         1,642,487           Total assets         191,870,595         0         191,870,595           Liabilities         0         0         0           Due to Banks and other financial institutions         2,326,289         2,326,289         2,326,289           Items in the course of collection due to other banks         0         0         0           Customer deposits         150,268,554         150,268,554         150,268,554           Trading liabilities         0         0         0           Derivatives         789,190         789,190	Assets			
Investments, net	Cash and balances at central banks	13,950,773		13,950,773
Loans and advances, net         131,101,160         131,101,160           Debt securities         17,756,363         17,756,363           Trading assets         0         0           Equity shares         886,110         886,110           Investment in associates         599,817         599,817           Derivatives         756,649         755,649           Goodwill         0         0           Other intangible assets         0         0           Other assets         1,022,661         1,022,661           Other assets         1,642,487         1,642,487           Total assets         191,870,595         0         191,870,595           Liabilities         0         0         0           Due to Banks and other financial institutions         2,326,289         2,326,289         2,326,289           Items in the course of collection due to other banks         0         0         0           Customer deposits         150,268,554         150,268,554         150,268,554           Trading liabilities         0         0         0           Debt securities in issue         4,515,958         4,515,958         4,515,958           Derivatives         789,190         789,190         <	Due from banks and other financial institutions	14,668,296		14,668,296
Debt securities         17,756,363         17,756,363           Trading assets         0         0           Equity shares         886,110         886,110           Investment in associates         599,817         599,817           Derivatives         756,649         756,649           Goodwill         0         0           Other intangible assets         0         0           Property and equipment, net         1,022,661         1,022,661           Other assets         1,642,487         1,642,487           Total assets         191,870,595         0         191,870,595           Liabilities         191,870,595         0         191,870,595           Liabilities         0         0         0           Due to Banks and other financial institutions         2,326,289         2,326,289           Items in the course of collection due to other banks         0         0           Customer deposits         150,268,554         150,268,554           Trading liabilities         0         0           Debt securities in issue         4,515,958         4,515,958           Debt securities in issue         4,515,958         4,515,958           Derivatives         7,89,90         789,90	Investments, net	9,486,279		9,486,279
Trading assets	Loans and advances, net	131,101,160		131,101,160
Equity shares         886,110         886,110           Investment in associates         599,817         599,817           Derivatives         756,649         756,649           Goodwill         0         0           Other intangible assets         0         0           Other assets         1,022,661         1,022,661           Other assets         1,642,487         1,642,487           Total assets         191,870,595         0         191,870,595           Liabilities         0         0         0           Customer deposits         150,268,554         150,268,554         150,268,554           Trading liabilities         0         0         0           Debt securities in issue         4,515,958         4,515,958           Derivatives         789,190         789,190           Retirement benefit liabilities         0         0           Taxation liabilities         0         0	Debt securities	17,756,363		17,756,363
Investment in associates	Trading assets	0		0
Derivatives   756,649   756,649   756,649   Coodwill   Coodwill	Equity shares	886,110		886,110
Goodwill         0         0           Other intangible assets         0         0           Property and equipment, net         1,022,661         1,022,661           Other assets         1,642,487         1,642,487           Total assets         191,870,595         0         191,870,595           Liabilities         0         191,870,595         0         191,870,595           Liabilities         0	Investment in associates	599,817		599,817
Other intangible assets         0         0           Property and equipment, net         1,022,661         1,022,661           Other assets         1,642,487         1,642,487           Total assets         191,870,595         0         191,870,595           Liabilities         191,870,595         0         191,870,595           Liabilities         0         191,870,595         0         191,870,595           Liabilities         0	Derivatives	756,649		756,649
Property and equipment, net	Goodwill	0		0
Other assets         1,642,487         1,642,487           Total assets         191,870,595         0         191,870,595           Liabilities         0         191,870,595         0         191,870,595           Due to Banks and other financial institutions         2,326,289         2,326,289         2,326,289           Items in the course of collection due to other banks         0         0         0           Customer deposits         150,268,554         150,268,554         150,268,554           Trading liabilities         0         0         0           Debt securities in issue         4,515,958         4,515,958         4,515,958           Derivatives         789,190         789,190         789,190         789,190         0           Retirement benefit liabilities         0	Other intangible assets	0		0
Liabilities         191,870,595         0         191,870,595           Due to Banks and other financial institutions         2,326,289         2,326,289           Items in the course of collection due to other banks         0         0           Customer deposits         150,268,554         150,268,554           Trading liabilities         0         0           Debt securities in issue         4,515,958         4,515,958           Derivatives         789,190         789,190           Retirement benefit liabilities         400,815         400,815           Taxation liabilities         0         0           Accruals and deferred income         614,049         614,049           Borrowings         31,321         31,321           Other liabilities         3,122,746         3,122,746           Subtotal         162,068,922         0         162,068,922           Paid up share capital         15,000,000         15,000,000           Statutory reserves         7,583,656         7,583,656           Other reserves         436,802)         436,802           Retained earnings         7,654,819         7,654,819           Winority Interest         0         0           Proposed dividends         0 </td <td>Property and equipment, net</td> <td>1,022,661</td> <td></td> <td>1,022,661</td>	Property and equipment, net	1,022,661		1,022,661
Liabilities           Due to Banks and other financial institutions         2,326,289         2,326,289           Items in the course of collection due to other banks         0         0           Customer deposits         150,268,554         150,268,554           Trading liabilities         0         0           Debt securities in issue         4,515,958         4,515,958           Derivatives         789,190         789,190           Retirement benefit liabilities         400,815         400,815           Taxation liabilities         0         0           Accruals and deferred income         614,049         614,049           Borrowings         31,321         31,321           Other liabilities         3,122,746         3,122,746           Subtotal         162,068,922         0         162,068,922           Paid up share capital         15,000,000         15,000,000           Statutory reserves         7,583,656         7,583,656           Other reserves         (436,802)         (436,802)           Retained earnings         7,654,819         7,654,819           Minority Interest         0         0         0           Proposed dividends         0         0         0	Other assets	1,642,487		1,642,487
Due to Banks and other financial institutions         2,326,289         2,326,289           Items in the course of collection due to other banks         0         150,268,554         150,268,554           Customer deposits         150,268,554         150,268,554         150,268,554           Trading liabilities         0         0         0           Debt securities in issue         4,515,958         4,515,958         4,515,958           Derivatives         789,190         789,190         789,190           Retirement benefit liabilities         400,815         400,815           Taxation liabilities         0         0           Accruals and deferred income         614,049         614,049           Borrowings         31,321         31,321           Other liabilities         3,122,746         3,122,746           Subtotal         162,068,922         0         162,068,922           Paid up share capital         15,000,000         15,000,000           Statutory reserves         (436,802)         (436,802)           Other reserves         (436,802)         (436,802)           Retained earnings         7,654,819         7,654,819           Minority Interest         0         0           Proposed dividends <td>Total assets</td> <td>191,870,595</td> <td>0</td> <td>191,870,595</td>	Total assets	191,870,595	0	191,870,595
Customer deposits         150,268,554         150,268,554           Trading liabilities         0         0           Debt securities in issue         4,515,958         4,515,958           Derivatives         789,190         789,190           Retirement benefit liabilities         400,815         400,815           Taxation liabilities         0         0           Accruals and deferred income         614,049         614,049           Borrowings         31,321         31,321           Other liabilities         3,122,746         3,122,746           Subtotal         162,068,922         0         162,068,922           Paid up share capital         15,000,000         15,000,000           Statutory reserves         7,583,656         7,583,656           Other reserves         (436,802)         (436,802)           Retained earnings         7,654,819         7,654,819           Minority Interest         0         0           Proposed dividends         0         0	Due to Banks and other financial institutions	2,326,289		2,326,289
Trading liabilities         0         0           Debt securities in issue         4,515,958         4,515,958           Derivatives         789,190         789,190           Retirement benefit liabilities         400,815         400,815           Taxation liabilities         0         0           Accruals and deferred income         614,049         614,049           Borrowings         31,321         31,321           Other liabilities         3,122,746         3,122,746           Subtotal         162,068,922         0         162,068,922           Paid up share capital         15,000,000         15,000,000         Statutory reserves         7,583,656         7,583,656           Other reserves         (436,802)         (436,802)         (436,802)           Retained earnings         7,654,819         7,654,819         7,654,819           Minority Interest         0         0         0           Proposed dividends         0         0         0	Items in the course of collection due to other banks	0		0
Trading liabilities         0         0           Debt securities in issue         4,515,958         4,515,958           Derivatives         789,190         789,190           Retirement benefit liabilities         400,815         400,815           Taxation liabilities         0         0           Accruals and deferred income         614,049         614,049           Borrowings         31,321         31,321           Other liabilities         3,122,746         3,122,746           Subtotal         162,068,922         0         162,068,922           Paid up share capital         15,000,000         15,000,000         Statutory reserves         7,583,656         7,583,656           Other reserves         (436,802)         (436,802)         (436,802)           Retained earnings         7,654,819         7,654,819         7,654,819           Minority Interest         0         0         0           Proposed dividends         0         0         0	Customer deposits	150,268,554		150,268,554
Derivatives         789,190         789,190           Retirement benefit liabilities         400,815         400,815           Taxation liabilities         0         0           Accruals and deferred income         614,049         614,049           Borrowings         31,321         31,321           Other liabilities         3,122,746         3,122,746           Subtotal         162,068,922         0         162,068,922           Paid up share capital         15,000,000         15,000,000           Statutory reserves         7,583,656         7,583,656           Other reserves         (436,802)         (436,802)           Retained earnings         7,654,819         7,654,819           Minority Interest         0         0           Proposed dividends         0         0				0
Retirement benefit liabilities         400,815         400,815           Taxation liabilities         0         0           Accruals and deferred income         614,049         614,049           Borrowings         31,321         31,321           Other liabilities         3,122,746         3,122,746           Subtotal         162,068,922         0         162,068,922           Paid up share capital         15,000,000         15,000,000         Statutory reserves         7,583,656         7,583,656           Other reserves         (436,802)         (436,802)         (436,802)           Retained earnings         7,654,819         7,654,819           Minority Interest         0         0           Proposed dividends         0         0	Debt securities in issue	4,515,958		4,515,958
Taxation liabilities         0         0           Accruals and deferred income         614,049         614,049           Borrowings         31,321         31,321           Other liabilities         3,122,746         3,122,746           Subtotal         162,068,922         0         162,068,922           Paid up share capital         15,000,000         15,000,000         Statutory reserves         7,583,656         7,583,656           Other reserves         (436,802)         (436,802)         (436,802)           Retained earnings         7,654,819         7,654,819           Minority Interest         0         0           Proposed dividends         0         0	Derivatives	789,190		789,190
Accruals and deferred income         614,049         614,049           Borrowings         31,321         31,321           Other liabilities         3,122,746         3,122,746           Subtotal         162,068,922         0         162,068,922           Paid up share capital         15,000,000         15,000,000           Statutory reserves         7,583,656         7,583,656           Other reserves         (436,802)         (436,802)           Retained earnings         7,654,819         7,654,819           Minority Interest         0         0           Proposed dividends         0         0	Retirement benefit liabilities	400,815		400,815
Borrowings       31,321       31,321         Other liabilities       3,122,746       3,122,746         Subtotal       162,068,922       0       162,068,922         Paid up share capital       15,000,000       15,000,000         Statutory reserves       7,583,656       7,583,656         Other reserves       (436,802)       (436,802)         Retained earnings       7,654,819       7,654,819         Minority Interest       0       0         Proposed dividends       0       0	Taxation liabilities	0		0
Other liabilities         3,122,746         3,122,746           Subtotal         162,068,922         0         162,068,922           Paid up share capital         15,000,000         15,000,000           Statutory reserves         7,583,656         7,583,656           Other reserves         (436,802)         (436,802)           Retained earnings         7,654,819         7,654,819           Minority Interest         0         0           Proposed dividends         0         0	Accruals and deferred income	614,049		614,049
Subtotal       162,068,922       0       162,068,922         Paid up share capital       15,000,000       15,000,000         Statutory reserves       7,583,656       7,583,656         Other reserves       (436,802)       (436,802)         Retained earnings       7,654,819       7,654,819         Minority Interest       0       0         Proposed dividends       0       0	Borrowings	31,321		
Paid up share capital       15,000,000       15,000,000         Statutory reserves       7,583,656       7,583,656         Other reserves       (436,802)       (436,802)         Retained earnings       7,654,819       7,654,819         Minority Interest       0       0         Proposed dividends       0       0	Other liabilities			3,122,746
Statutory reserves       7,583,656       7,583,656         Other reserves       (436,802)       (436,802)         Retained earnings       7,654,819       7,654,819         Minority Interest       0       0         Proposed dividends       0       0	Subtotal	162,068,922	0	162,068,922
Statutory reserves       7,583,656       7,583,656         Other reserves       (436,802)       (436,802)         Retained earnings       7,654,819       7,654,819         Minority Interest       0       0         Proposed dividends       0       0	Paid up share capital	15 000 000		15 000 000
Other reserves         (436,802)         (436,802)           Retained earnings         7,654,819         7,654,819           Minority Interest         0         0           Proposed dividends         0         0	· · · · · · · · · · · · · · · · · · ·			
Retained earnings         7,654,819         7,654,819           Minority Interest         0         0           Proposed dividends         0         0				
Minority Interest 0 0 0 Proposed dividends 0 0	<b>_</b>	\ ' '		· · · · · · · · · · · · · · · · · · ·
Proposed dividends 0 0	<del>_</del>			7,00 <del>1</del> ,010
	· · · · · · · · · · · · · · · · · · ·			0
TOTAL HAVE AND GOOD UNITED THE TOTAL SMITH OF THE TOTAL SMITH	Total liabilities and equity	191,870,595	0	191,870,595

<sup>\*</sup> 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)



### **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
<u>Assets</u>				
Cash and balances at central banks	13,950,773		13,950,773	
Due from banks and other financial institutions	14,668,296		14,668,296	
Investments, net	9,486,279		9,486,279	
Loans and advances, net	131,101,160		131,101,160	
of which Collective provisions	1,213,516		1,213,516	Α
Debt securities	17,756,363		17,756,363	
Trading assets	000.440		000.440	
Equity shares Investment in associates	886,110 599,817		886,110 599,817	
Derivatives	756,649		756,649	
Goodwill	750,649		750,649	
Other intangible assets	0		0	
Property and equipment, net	1,022,661		1,022,661	
Other assets	1,642,487		1,642,487	
Total assets	191,870,595	0	191,870,595	
Liabilities  Due to Banks and other financial institutions  Items in the course of collection due to other banks	2,326,289 0		2,326,289 0	
Customer deposits	150,268,554		150,268,554	
Trading liabilities	0		0	
Debt securities in issue	4,515,958		4,515,958	
of which Tier 2 capital instruments	4,515,958		4,515,958	В
Derivatives	789,190		789,190	
Retirement benefit liabilities	400,815		400,815	
Taxation liabilities	0		0	
Accruals and deferred income	614,049		614,049	
Borrowings	31,321		31,321	
Other liabilities	3,122,746		3,122,746	
Subtotal	162,068,922	0	162,068,922	
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	0		10,000,000	
Statutory reserves	7,583,656		7,583,656	D
Other reserves	(436,802)		(436,802)	E
Retained earnings	7,654,819		7,654,819	F
Minority Interest	7,034,819		7,00 <del>4</del> ,019	
Proposed dividends	0		0	G
Total liabilities and equity	191,870,595	0	191,870,595	_
rotal habilities and equity	191,070,595	U	191,070,393	



### **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

Ш

Source based on reference numbers / letters Amounts<sup>1</sup> of the balance subject to sheet under the Pre - Basel regulatory scope of consolidation treatment from step 2

> C F + G D+E

Components<sup>1</sup> of regulatory capital reported by the bank

(2)		by the bank	treatment
(2)	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	7,654,819	
3	Accumulated other comprehensive income (and other reserves)	7,146,854	
4	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		i
_	CET1)	00 004 070	i
6	Common Equity Tier 1 capital before regulatory adjustments	29,801,673	
7	Common Equity Tier 1 capital: Regulatory adjustments  Prudential valuation adjustments		;
	Goodwill (net of related tax liability)		h
	Other intangibles other than mortgage-servicing rights (net of related tax liability)		ii
	Deferred tax assets that rely on future profitability excluding those arising from temporary differences		ii
	(net of related tax liability)		!
11	Cash-flow hedge reserve		
12	Shortfall of provisions to expected losses		(=====
	Securitisation gain on sale (as set out in paragraph 562 of Basel II framework)		[
	Gains and losses due to changes in own credit risk on fair valued liabilities		i
	Defined-benefit pension fund net assets		<u> </u>
	Investments in own shares (if not already netted off paid-in capital on reported balance sheet)		<del> </del>
	Reciprocal cross-holdings in common equity		ļ
18	Investments in the capital of banking, financial and insurance entities that are outside the scope of		1
	regulatory consolidation, net of eligible short positions, where the bank does not own more than 10%		į
10	of the issued share capital (amount above 10% threshold) Significant investments in the common stock of banking, financial and insurance entities that are		}
19	outside the scope of regulatory consolidation, net of eligible short positions (amount above 10%		ļ
	threshold)		j
20	Mortgage servicing rights (amount above 10% threshold)		}
	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related		<u>}</u>
	tax liability)		1
	Amount exceeding the 15% threshold		i
23			i
24	of which: mortgage servicing rights		(=:=:=:
25			i
26	National specific regulatory adjustments		!
	REGULATORY ADJUSTMENTS APPLIED TO COMMON EQUITY TIER 1 IN RESPECT OF		
ļ	AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT		
	OF WHICH: [INSERT NAME OF ADJUSTMENT]  OF WHICH:	D	
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and		
21	Tier 2 to cover deductions		
28	Total regulatory adjustments to Common equity Tier 1		
	Common Equity Tier 1 capital (CET1)	29,801,673	
	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		
32	of which: classified as liabilities under applicable accounting standards		
	Directly issued capital instruments subject to phase out from Additional Tier 1		
34	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		
07	Additional Tier 1 capital: regulatory adjustments		r
	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%		1
	of the issued common share capital of the entity (amount above 10% threshold)		Ī
40	Significant investments in the capital of banking, financial and insurance entities that are outside the		i
40	scope of regulatory consolidation (net of eligible short positions)		(302,747)
11	National specific regulatory adjustments		(302,747)
<u>                                     </u>	REGULATORY ADJUSTMENTS APPLIED TO ADDITIONAL TIER 1 IN RESPECT OF AMOUNTS		
	SUBJECT TO PRE-BASEL III TREATMENT		
	OF WHICH: [INSERT NAME OF ADJUSTMENT]		
<b></b>	OF WHICH:		
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions		
	Total regulatory adjustments to Additional Tier 1 capital		
	Additional Tier 1 capital (AT1)		
	Tier 1 capital (T1 = CET1 + AT1)	29,801,673	

<sup>1</sup>For 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.

<sup>(2)</sup> All rows related to IRB Approach are only valid, if SAMA has provided its Regulatory Approval to use IRB Approaches



### **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

Components<sup>1</sup> of sering regulatory For capital reported by the bank

Source based on reference numbers / letters

Amounts¹ of the balance subject to sheet under the Pre - Basel III of consolidation treatment from step 2

B B

A

(302,747)

	Tier 2 capital: instruments and provisions	
	Directly issued qualifying Tier 2 instruments plus related stock surplus	2,700,000
	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		
	Provisions	1,213,516
51	Tier 2 capital before regulatory adjustments	
	Tier 2 capital: regulatory adjustments	3,913,516
	Investments in own Tier 2 instruments	
	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 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)	
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:	
	Total regulatory adjustments to Tier 2 capital	0.040.540
	Tier 2 capital (T2)	3,913,516
59	Total capital (TC = T1 + T2)	33,715,189
	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	189,844,165
-	Capital ratios	100,044,100
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	15.70%
	Tier 1 (as a percentage of risk weighted assets)	15.70%
63	Total capital (as a percentage of risk weighted assets)	17.76%
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		
66		
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)	
	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)	<u>n/a</u>
71	National total capital minimum ratio (if different from Basel 3 minimum)  Amounts below the thresholds for deduction (before risk weighting)	n/a
72	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	
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach	
Ĭ	(prior to application of cap)	1,213,516
77	Cap on inclusion of provisions in Tier 2 under standardised approach	2,188,427
	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	
	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)	
	Current cap on T2 instruments subject to phase out arrangements	
	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	

<sup>1</sup>For 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.

<sup>(2)</sup> All rows related to IRB Approach are only valid, if SAMA has provided its Regulatory Approval to use IRB Approaches



Main features template of regulatory capital instruments - (Table 2(e	4))
1 Issuer	Saudi British Bank (SABB)
2 Unique identifier (eg CUSPIN, ISIN or Bloomberg identifier for private placement)	ISIN No. SA131VK0GJ37
	The instrument is governed by the laws
3 Governing law(s) of the instrument	of the Kingdom of Saudi Arabia
Regulatory treatment	
4 Transitional Basel III rules	Tier 2
5 Post-transitional Basel III rules	Ineligible
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 0mil
9 Par value of instrument	SAR 1,500mil
10 Accounting classification	Liability - amortised cost
11 Original date of issuance	28th March 2012
12 Perpetual or dated	Dated
13 Original maturity date	28th March 2017
14 Issuer call subject to prior supervisory approval	Yes
	Call option only available for a regulator
	or tax event. SABB will be entitled to
	redeem in whole, but not in part, by
	giving not less than thirty (30) days' no
	more than (60) days' notice to the
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	3 month SIBOR + 120bps
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
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	No
31 If write-down, write-down trigger (s)	N/A
32 If write-down, full or partial	N/A
33 If write-down, permanent or temporary	N/A
34 If temporary writedown, description of the write-up mechansim	N/A
2	Subordinated. Senior bondholders are
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Immediately senior to this institument
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 36 Non-compliant transitioned features	immediately senior to this instrument. Yes

**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.



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.SA13EFK0GJJ0
2. O a complete la la contracta de la contract	The instrument is governed by the laws
3 Governing law(s) of the instrument	of the Kingdom of Saudi Arabia
Regulatory treatment  4 Transitional Basel III rules	Tier 2
	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) 9 Par value of instrument	SAR 1,200mil SAR 1,500mil
	,
10 Accounting classification 11 Original date of issuance	Liability - amortised cost 17th December 2013
ů	Dated
12 Perpetual or dated 13 Original maturity date	17th December 2020
<u> </u>	
14 Issuer call subject to prior supervisory approval	Yes
	Call option only available after 5 years
	for a regulatory or tax event, 17th
	December 2018 as the date for
	redemption, SABB shall be entitled to
	redeem in whole, but not in part, by
	giving not less than thirty (30) days' no
45 Ontion call data continuent call datas and redemention account	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	Flooting
17 Fixed or Floating dividend/coupon	Floating
18 Coupon rate and any related index	6 months SIBOR + 140bps No
<ul> <li>Existence of a dividend stopper</li> <li>Fully discretionary, partially discretionary or mandatory</li> </ul>	
21 Existence of step up or other incentive to redeem	Mandatory No
1 1	
<ul><li>Non cumulative or cumulative</li><li>Convertible or non-convertible</li></ul>	Non cumulative
	Non - convertible
, 55 ( )	N/A
25 If convertible, fully or partially	N/A
26 If convertible, conversion rate	N/A N/A
<ul> <li>27 If convertible, mandatory or optional conversion</li> <li>28 If convertible, specify instrument type convertible into</li> </ul>	N/A
29 If convertible, specify issuer of instrument it converts into	N/A
30 Write-down feature	Yes
30 White-down leature	Terms of contract of the instrument
	provide the legal basis for SAMA to
21 If write down write down trigger (c)	trigger write-down (a contractual
31 If write-down, write-down trigger (s) 32 If write-down, full or partial	approach)
,	Written down fully or partial
33 If write-down, permanent or temporary	Permanent
34 If temporary writedown, description of the write-up mechansim	Cubardinated Caniar handbalders are
25 Decition in subordination higrarchy in liquidation (anacity instrument time immediately conjugate instrument)	Subordinated. Senior bondholders are
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 36 Non-compliant transitioned features	immediately senior to this instrument.  N/A
	HN/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.



Main features template of regulatory capital instruments - (Table 2(e))  1 Issuer 2 Unique identifier (eg CUSPIN, ISIN or Bloomberg identifier for private placement)  3 Governing law(s) of the instrument 4 Of the Kingdom of Saudi Arab Regulatory treatment 4 Transitional Basel III rules 5 Post-transitional Basel III rules 6 Eligible stoologroprogroup&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 Onignal date of issuance 12 Perpetual or dated 13 Original maturity date 13 Original maturity date 14 Issuer call subject to prior supervisory approval  Call option only available after for a regulatory or tax event, 2020 as the date for redempting shall be entitled to redeem in not in part, by dyring not less 16 Subsequent call dates if applicable  Coupros / dividends 17 Fixed or Instrument dates if applicable  Coupros / dividends 18 Coupron rate and any related indox 19 Existence of a dividend stopper 19 Existence of a dividend stopper 20 Fully discendionary partially discretionary or mandatory 21 Existence of see jup or other incentive to redeem in No no cumulative 22 Non cumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion frager (s) 25 If write-down, permanent or temporary 26 If it is received own, description of the write-up mechanism 31 If write-down, permanent or temporary 32 If write-down, permanent or temporary 33 If write-down, permanent or temporary 34 If it memory permanent or temporary 35 If write-down, permanent or temporary 36 If it memory permanent or temporary 36 If it memory permanent or temporary 37 If write-down, permanent or temporary 38 If it memory permanent or temporary 39 If it memory permanent or temporary 40 If it convertible, open permanent or temporary 41 If it memory permanent or temporary 42 If it memory permanent or temporary 43 If it memory permanent or temporary 44 If convertible, open permanent or temporary 45 If it memory p	
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 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  7 Each or to expend a 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  19 Existence of a dividend stopper  No  10 Fixed or Floating dividend/coupon  11 Existence of a dividend stopper  No  12 Perpetual or convertible  No countable or commutative  28 Non cumulative  29 Convertible or non-convertible  Non cumulative  20 Convertible, conversion trager (s)  10 Fixed or reloating dividend/coupon or mandatory  11 Existence of a dividend stopper  No  12 Fixed or Floating dividend/coupon  18 Coupon rate and any related index  19 Existence of a dividend stopper  Non cumulative  20 Fully discretionary, partialty discretionary or mandatory  21 Existence of a dividend stopper  Non cumulative  22 Non cumulative or cumulative  23 Convertible, conversion trager (s)  N/A  N/A  N/A  N/A  N/A  N/A  18 If mire-down, write-down trigger (s)  30 If write-down, write-down full or partial  Writte-down, full or partial  Writte-down, full or partial  Writte-down, full or partial  Writte-down, full or partial  Writte-down full or partial  Writte-down full or partial	
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 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  Call 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 9 Existence of slep up or other incentive to redeem No 19 Existence of slep up or other incentive to redeem No 20 Fully discretionary, parially discretionary or mandatory 21 Existence of slep up or other incentive to redeem No 22 Non cumulative or cumulative 23 Convertible, fully or partially 24 If convertible, conversion rate (s) 25 If convertible, fully or partially 26 If convertible, fully or partially 27 If white-down, printed-down fully or partial 28 If write-down, write-down fully or partial 39 If write-down, write-down fully or partial 30 If write-down, unit or partial 31 If write-down, unit or reportany 32 If write-down, unit or reportany 33 If write-down, unit or reportany 34 If write-down, unit or reportany 35 If write-down, unite-down printing 36 If convertible or non-convertible into 39 If write-down, unite-down printing 30 If write-down, unite-down fully or partial 30 If write-down, united for temporary	
3 Governing law(s) of the instrument Regulatory treatment 4 Transitional Basel III rules 5 Post-transitional Basel III rules 6 Eligible at solo/ignoup/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  Call option only available afte for a regulatory or tax event, 2000 as the date for redemption amount 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 Coupons' dividends 19 Existence of a dividend stopper 19 Existence of a dividend stopper 20 Fully discretionary, perfailed index 21 Iconvertible, conversion trigger (s) 22 If convertible or non-convertible 23 Original convertible, perfailed instrument 24 If convertible, conversion trigger (s) 25 If convertible, conversion trigger (s) 26 If which convertible, specify instrument it converts into 30 If wirele-down, write-down fully or partial 30 If wirele-down, unit or reporting of the month of the permanent of the instrument of the provide the legal basis for SA inger write-down, unite-down, unite-down fully or partial 30 If write-down, unite-down fully or partial 31 If write-down, unite-down fully or partial 32 If write-down, unite-down fully or partial	45 - 1
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 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  Call option only available afte for a regulatory tax event, 1 2020 as the date for redempt shall be entitled to redeem in not in part, by giving not fless 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 19 Existence of a dividend stopper 20 Fully discretionary, partially discretionary, partially discretionary, partially discretionary, partially giving not fless 20 Fully discretionary, partially discretionary or mandatory 21 Existence of a dividend stopper 22 Non cumulative or cumulative 23 Convertible or non-convertible Non - convertible Non - convertible Non - convertible NiA 24 If convertible, conversion trigger (s) 25 If write-down, write-down trigger (s) 26 If write-down, write-down trigger (s) 27 If write-down, write-down full or partial 28 If write-down, write-down full or partial 39 If write-down, full or partial	-
4 Transitional Basel III rules 5 Post-transitional Basel III rules 6 Eligible at solo/igroup/group/solo 7 Instrument type 8 Subordinated Sukuk 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 11 Original date of issuance 12 Perpetual or dated 13 Original maturity date 14 Issuer call subject to prior supervisory approval  Call option only available after for a regulatory or tax event, 2020 as the date for redempting shall be entitled to redeem in not in part, by giving not less (30) days not more than sixty notice to the Sukukholders 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 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, convertible, specify instrument it converts into 25 If convertible, mandatory or optional conversion 26 If convertible, mandatory or optional conversion 27 If convertible, specify instrument it converts into 38 If write-down, write-down trigger (s) 39 If write-down, write-down full or partial 30 If write-down, full or partial 31 If write-down, full or partial	oia
5 Post-transitional Basel III rules 6 Eligible at solio/Igroup/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 14 Issuer call subject to prior supervisory approval  Call option only available afte for a regulatory or tax event, 2020 as the date for redempt shall be entitled to redeem in not in part, by giving not less (30) days' not more than sixty notice to the Sukukholders 15 Option call date, contingent call dates and redemption amount in continual relations of the subject to the Sukukholders 16 Subsequent call dates if applicable Coupons / dividends Coupon rate and any related index 19 Existence of a dividend stopper 10 Fully discretionary, partially discretionary or mandatory 10 Fully discretionary, partially discretionary or mandatory 11 Existence of step up or other incentive to redeem 12 Non cumulative or cumulative 13 Convertible, conversion trigger (s) 14 If write-down, mitte-down, full or partial 15 If write-down, write-down trigger (s) 16 If convertible, specify instrument type or partial 17 If write-down, write-down full or partial 18 If write-down, write-down trigger (s) 19 Existence of step up or other incentive to redeem 10 No 11 Convertible, conversion rate 12 If write-down, write-down trigger (s) 13 If write-down, full or partial 14 Write-down permanent or temporary 15 Permanent 16 If write-down, full or partial 17 If write-down, full or partial 18 If write-down, full or partial 19 If write-down, full or partial 20 If write-down full or partial 21 If write-down, permanent or temporary	
6 Eligible at solo/lgroup/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 128th May 2015 12 Perpetual or dated 13 Original maturity date 13 Original maturity date 14 Issuer call subject to prior supervisory approval  Call option only available afte for a regulatory or tax event, 2020 as the date for a regulatory or tax event, 2020 as the date for a regulatory or tax event, 2020 as the date for redempt shall be entitled to redeem in not in part, by giving not less (30) days' not more than sixty notice to the Sukukholders 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 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 No cumulative or cumulative 24 If convertible, or pro-cupically instrument it converts into 25 If convertible, or peculiarly instrument it converts into 27 If overetible, specify instrument it converts into 38 If write-down, write-down trigger (s) 39 If write-down, write-down trigger (s) 40 If foreigned in the property of the permanent or temporary 40 Permanent 41 If write-down, write-down fully or partiall 42 If it convertible, specify instrument it converts into 43 If write-down, write-down fully or partiall 44 If convertible, or partiall 45 If write-down, write-down fully or partiall 46 If convertible, or partiall 47 If convertible, or partiall 48 If write-down, full or partial	
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9 Par value of instrument 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 13 Original maturity date 13 Original maturity date 14 Issuer call subject to prior supervisory approval  Call option only available afte for a regulatory or tax event, a 2020 as the date for a regulatory or tax event, a 2020 as the date for redemption amount 15 Option call date, contingent call dates and redemption amount 16 Subsequent call dates if applicable Coupons / dividends 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, conversible properly 24 If convertible, conversion rigger (s) 25 If convertible, expectify instrument it converts into 27 If convertible, appealing instrument it converts into 38 If write-down, write-down trigger (s) 39 If write-down, write-down trigger (s) 40 Fermanent 40 Virite-down, write-down trigger (s) 41 If write-down, write-down trigger (s) 42 If write-down, write-down, full or partiall 40 Viriten down fully or partiall 41 Viriten down fully or partiall 42 Viriten down, write-down fully or partiall 43 If write-down, write-down fully or partiall 44 Viriten down fully or partiall 45 Viriten down fully or partiall 46 Viriten down fully or partiall 47 Viriten down, write-down fully or partiall 48 Viriten down fully or partiall 49 Viriten down fully or partiall 40 Viriten down fully or partiall 40 Viriten down fully or partiall 41 Viriten down fully or partiall 42 Viriten down fully or partiall 43 If write-down, permanent or temporary	
9 Par value of instrument 10 Accounting classification 11 Accounting classification 11 Original date of issuance 12 Perpetual or dated 13 Original maturity date 14 Issuer call subject to prior supervisory approval  Call option only available afte for a regulatory or tax event, 2020 as the date for redeemy shall be entitled to redeem in not in part, by giving not less (30) days not more than sixty 15 Option call date, contingent call dates and redemption amount 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, mandatory or optional conversion 26 If convertible, mandatory or optional conversion 27 If write-down, present or temporary 28 If write-down, write-down trigger (s) 39 If write-down, write-down trigger (s) 40 If write-down, write-down fligger (s) 41 If write-down, write-down fligger (s) 42 If write-down, write-down fligger (s) 43 If write-down, write-down fligger (s) 45 If write-down, write-down fully or partiall 46 Written down permanent or temporary 47 Permanent	
10 Accounting classification 11 Original date of issuance 28th May 2015 12 Perpetual or dated 13 Original maturity date 14 Issuer call subject to prior supervisory approval  Call option only available afte for a regulatory or tax event, 1 2020 as the date for redempti shall be entitled to redeem in not in part, by giving not less (30) days not more than sixty or tox post, 1 5 Option call date, contingent call dates and redemption amount notice to the Sukukholders 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 No 22 Non cumulative or cumulative 23 Convertible or non-convertible 44 If convertible, conversion trigger (s) 55 If convertible, mandatory or potional conversion 28 If convertible, mandatory or potional conversion 29 If convertible, mandatory or optional conversion 29 If convertible, specify instrument type convertible into N/A 29 If convertible, specify instrument it converts into N/A 20 If write-down, write-down full or partiall 30 If write-down, write-down full or partial 31 If write-down, write-down full or partial 31 If write-down, write-down full or partial 31 If write-down, write-down, full or partial 31 If write-down, write-down full or partial 31 If write-down, permanent or temporary 31 Permanent	
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  Call option only available after for a regulatory or tax event, 2020 as the date for redempt shall be entitled to redeem in not in part, by giving not less (30) days' not more than sixty notice to the Sukukholders 15 Option call date, contingent call dates and redemption amount notice to the Sukukholders 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 fixed pure or other incentive to redeem 22 Non cumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion rate 25 If convertible, conversion rate 26 If convertible, conversion rate 27 If convertible, specify instrument type convertible into 30 Write-down feature  Terms of contract of the instruptory or partial 31 If write-down, write-down trigger (s) 32 If write-down, write-down trigger (s) 33 If write-down, write-down full or partial 34 If write-down, permanent or temporary 35 Permanent 36 Permanent 37 Permanent 38 Permanent 39 Permanent	
12 Perpetual or dated 13 Original maturity date 14 Issuer call subject to prior supervisory approval  Yes  Call option only available afte for a regulatory or tax event, 2020 as the date for redempt shall be entitled to redeem in not in part, by giving not less (30) days' not more than sixty notice to the Sukukholders  Subsequent call dates if applicable  Coupons / dividends  Coupons / dividends  Coupon rate and any related index  Becomposed in the Subscence of a dividend stopper  Floating  Resistence of a dividend stopper  Pully discretionary, partially discretionary or mandatory  Fully discretionary, partially discretionary or mandatory  Lexistence of step up or other incentive to redeem  No  No communitative or cumulative  Convertible or non-convertible  If convertible, conversion rateer  If convertible, conversion rateer  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertisinto  N/A  If convertible, specify instrument it converts into  N/A  If write-down feature  Yes  Terms of contract of the instruptory of the rice of the pure of the provide the legal basis for SA trigger write-down, full or partial  Written down, full or partial  Written down, full or partial  Written down fully or partial  If write-down, permanent or temporary  Permanent	
13 Original maturity date 14 Issuer call subject to prior supervisory approval  Call option only available after for a regulatory or tax event, 2020 as the date for redempti shall be entitled to redeem in not in part, by giving not less (30) days' not more than sixty notice to the Sukukholders  Subsequent call dates if applicable Coupons / dividends  Trived or Floating dividend/coupon Floating Coupon rate and any related index Floating Fusitence of set put por other incentive to redeem Put dividends  Floating Fixed or Floating dividend stopper Floating Coupon rate and any related index Floating Floating Fixed or Floating dividend stopper Floating Float	
14 Issuer call subject to prior supervisory approval  Call option only available after for a regulatory or tax event, 2020 as the date for redemptinshall be entitled to redeem in not in part, by giving not less (30) days' not more than sixty notice to the Sukukholders  Subsequent call dates if applicable  Coupons / dividends  Coupons / dividends  Coupon rate and any related index  Subsequent call dates if applicable  As above  Coupons / dividends  Coupon rate and any related index  Subsequent call dates if applicable  As above  Coupons / dividends  Coupon rate and any related index  Subsequent call dates if applicable  As above  Coupons / dividends  Coupon rate and any related index  Subsequent call dates if applicable  As above  Coupons / dividends  Coupon rate and any related index  Subsequent call dates if applicable  No  Subsequent call dates if applicable  As above  Coupons / dividends  Subsequent call dates if applicable  As above  Coupons / dividends  Subsequent call dates if applicable  As above  Coupons / dividends  Subsequent call dates if applicable  As above  Coupons / dividends  Subsequent call dates if applicable  As above  Coupons / dividends  No  Subsequent call dates if applicable  As above  Coupons / dividends  No  Subsequent call dates if applicable  As above  Coupons / dividends  No  Subsequent call dates if applicable  As above  Coupons / dividends  No  Subsequent call dates in applicable in applicab	
Call option only available after for a regulatory or tax event, 2020 as the date for redemptishall be entitled to redeem in not in part, by giving not less (30) days' not more than sixty notice to the Sukukholders  15 Option call date, contingent call dates and redemption amount not in part, by giving not less (30) days' not more than sixty notice to the Sukukholders  16 Subsequent call dates if applicable As above  Coupons / dividends  17 Fixed or Floating dividend/coupon  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  21 Existence of step up or other incentive to redeem No  22 Non cumulative or cumulative  23 Convertible or non-convertible  16 convertible, conversion trigger (s)  25 If convertible, conversion trigger (s)  26 If convertible, mandatory or optional conversion  27 If convertible, mandatory or optional conversion  28 If convertible, specify instrument type convertible into  N/A  29 If convertible, specify instrument type convertible into  N/A  29 If convertible, specify instrument type convertible into  N/A  29 If write-down feature  Terms of contract of the instruprovide the legal basis for SA trigger write-down (a contract of the instruprovide the legal basis for SA trigger write-down, full or partial  30 Write-down, full or partial  31 If write-down, permanent or temporary  Permanent	
for a regulatory or tax event, 2020 as the date for redemptin shall be entitled to redeem in not in part, by giving not less (30) days' not more than sixty notice to the Sukukholders  15 Option call date, contingent call dates and redemption amount notice to the 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  23 Convertible or non-convertible  24 If convertible, conversion trigger (s) N/A  25 If convertible, fully or partially N/A  26 If convertible, tolly or partially N/A  27 If convertible, specify instrument type convertible into N/A  29 If convertible, specify instrument it converts into N/A  30 Write-down feature Fermanent  1 If write-down, write-down trigger (s) Attrigger write-down (a contract of the instrument) approach)  29 If write-down, full or partial	
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 26 If convertible, specify instrument type convertible into 27 If convertible, specify issuer of instrument it converts into 30 Write-down feature 31 If write-down, write-down trigger (s) 32 If write-down, write-down full or partial 33 If write-down, permanent or temporary 34 Permanent 35 If write-down, permanent or temporary 36 Permanent	28th May tion, SABB whole, bu than thirty
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, paceify instrument type convertible into 27 If convertible, specify instrument type convertible into 28 If convertible, specify instrument it converts into 30 Write-down feature  Terms of contract of the instruprovide the legal basis for SA trigger write-down, write-down trigger (s) 31 If write-down, write-down trigger (s) 32 If write-down, permanent or temporary 33 If write-down, permanent or temporary	y (60) days
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, conversion rate  27 If convertible, mandatory or optional conversion  28 If convertible, specify instrument type convertible into  29 If convertible, specify instrument type convertible into  30 Write-down feature  Terms of contract of the instruptive down full or partial  31 If write-down, write-down trigger (s)  Writen down, full or partial  Written down, permanent or temporary  Permanent	
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  19 Floating 6 months SIBOR + 130bps 10 Mandatory 10 Mandatory 11 Mandatory 12 Mandatory 13 No 14 No 15 Convertible or non-convertible 16 Non - convertible 17 Non - convertible 18 Non - convertible 19 Non - convertible 19 Non - convertible 10 N/A 20 If convertible, partially 21 N/A 22 If convertible, specify instrument type convertible into 23 N/A 25 If convertible, specify instrument it converts into 26 N/A 27 If convertible, specify instrument it converts into 27 N/A 28 If convertible, specify instrument it converts into 29 If convertible, specify instrument it converts into 30 Write-down feature  Terms of contract of the instrument it for specify instrument in the in	
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, mandatory or optional conversion 28 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of 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 4 No 4 No 5 No 6 months SIBOR + 130bps No	
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 29 If convertible, specify instrument it converts into 30 Write-down feature  Terms of contract of the instruprovide the legal basis for SA trigger write-down (a contract approach) 31 If write-down, write-down trigger (s) 32 If write-down, permanent or temporary 33 If write-down, permanent or temporary	
Fully discretionary, partially discretionary or mandatory  Existence of step up or other incentive to redeem  No  No cumulative or cumulative  Non cumulative or non-convertible  If convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, conversion rate  If convertible, pandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify instrument it converts into  W/A  Writte-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  Written down fully or partial  If write-down, permanent or temporary  Mandatory  No  No  No  Non cumulative  Non - convertible  Non - convert	
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 issuer of instrument it converts into 30 Write-down feature  Terms of contract of the instruprovide the legal basis for SA trigger write-down (a contract approach) 31 If write-down, write-down trigger (s) 32 If write-down, permanent or temporary  Non cumulative Non cumulative Non cumulative N/A N/A  N/A  N/A  Yes  Terms of contract of the instruprovide the legal basis for SA trigger write-down (a contract approach) Written down fully or partial	
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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 issuer of instrument it converts into 30 Write-down feature  Terms of contract of the instruprovide the legal basis for SA trigger write-down (a contract approach) 31 If write-down, write-down trigger (s) 32 If write-down, permanent or temporary  N/A Written down fully or partial 33 If write-down, permanent or temporary	
24If convertible, conversion trigger (s)N/A25If convertible, fully or partiallyN/A26If convertible, conversion rateN/A27If convertible, mandatory or optional conversionN/A28If convertible, specify instrument type convertible intoN/A29If convertible, specify issuer of instrument it converts intoN/A30Write-down featureYesTerms of contract of the instruprovide the legal basis for SA trigger write-down (a contract of the instruprovide the legal basis for SA trigger write-down, write-down, write-down, full or partial31If write-down, full or partialWritten down fully or partial33If write-down, permanent or temporaryPermanent	
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27 If convertible, mandatory or optional conversion  28 If convertible, specify instrument type convertible into  29 If convertible, specify issuer of instrument it converts into  30 Write-down feature  Terms of contract of the instrument of the	
28 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into 30 Write-down feature  Yes  Terms of contract of the instrument of the instrument of the instrument of the legal basis for SA trigger write-down (a contract of the legal basis for SA trigger write-down (a contract of the legal basis for SA trigger write-down (a contract of the legal basis for SA trigger write-down (a contract of the legal basis for SA trigger write-down (a contract of the legal basis for SA trigger write-down (a contract of the legal basis for SA trigger write-down (a contract of the legal basis for SA trigger write-down (a contract of the legal basis for SA trigger write-down (a contract of the legal basis for SA trigger write-down (a contract of the legal basis for SA trigger write-down (a contract of the legal basis for SA trigger write-down (a contract of the legal basis for SA trigger write-down (a contract of the legal basis for SA trigger write-down (a contract of the legal basis for SA trigger write-down (a contract of the legal basis for SA trigger write-down (a contract of the legal basis for SA trigger write-down, permanent)  31 If write-down, permanent or temporary	
29 If convertible, specify issuer of instrument it converts into 30 Write-down feature  Yes  Terms of contract of the instrument of the in	
30 Write-down feature  Yes  Terms of contract of the instruprovide the legal basis for SA trigger write-down (a contract approach)  If write-down, write-down trigger (s)  If write-down, full or partial  Written down fully or partial  Written down fully or partial  Permanent	
Terms of contract of the instrument of the instrument of the legal basis for SA trigger write-down (a contract approach)  If write-down, write-down trigger (s) approach)  If write-down, full or partial write-down, permanent or temporary Permanent	
32 If write-down, full or partial Written down fully or partial 33 If write-down, permanent or temporary Permanent	AMA to
33 If write-down, permanent or temporary Permanent	
34 If temporary writedown, description of the write-up mechansim	
Subordinated. Senior bondho 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) immediately senior to this instrument and N/A	
36 Non-compliant transitioned features IN/A  37 If yes, specify non-compliant features IN/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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Amount of Exposures Subject To Standardized Approach of Credit Risk and related Capital Requirements (Table 3, (b))

Capital Requirements (Table 3, (b))				
Portfolios	Amount of exposure	Capital requirement		
Sovereigns and central banks:				
SAMA and Saudi Government	26,390,701	-		
Others	2,437,782	21,244		
Multilateral Development Banks (MDBs)	1,777,216	5,836		
Public Sector Entities (PSEs)	-	-		
Banks and securities firms	19,878,038	763,232		
Corporates	109,526,117	8,232,734		
Retail non-mortgages	16,972,194	1,024,495		
Small Business Facilities Enterprises (SBFE's)	-	-		
Mortgages	-	-		
Residential	10,600,923	852,036		
Commercial	-	-		
Securitized assets	-	-		
Equity	1,485,928	196,074		
Others	3,896,343	131,937		
Total	192,965,242	11,227,587		



	Table 3 - CAPITAL ADEQUACY				
	Capital requirements for Market Risk* (822, Table 3, (d))				
	Interest rate risk	<b>Equity position risk</b>	Foreign exchange risk	Commodity risk	Total
Standardised approach	64,955	-	73,910	-	138,865

<sup>\*</sup>Capital requirements are to be disclosed only for the approaches used.



### Table 3 - CAPITAL ADEQUACY Capital Requirements for Operational Risk\* (Table 3, (e)) Particulars Capital requirement Standardized approach 1,042,736

<sup>\*</sup>Capital requirements are to be disclosed only for the approaches used.



Table 3 - CAPITAL ADEQUACY					
Ca	pital Adequacy Ratios (TAI	BLE 3,(f))			
Particulars	Total capital ratio Tier 1 capital ratio				
i articulars	%				
Top consolidated level	17.76%	15.70%			



### Table 4 (STA): CREDIT RISK: GENERAL DISCLOSURES Credit Risk Exposure (Table 4. (b)) **Portfolios** Total gross credit Average gross credit risk exposure risk exposure over the period Sovereigns and central banks: SAMA and Saudi Government 26,390,701 2,437,782 Others Multilateral Development Banks (MDBs) 1,777,790 Public Sector Entities (PSEs) -Banks and securities firms 27,884,418 Corporates 143,171,516 Retail non-mortgages 16,969,364 Small Business Facilities Enterprises (SBFE's) Mortgages -Residential 10,600,923 Commercial Securitized assets Equity 1,485,928 Others 3,896,343 -234,614,765 Total



Total

### As at 30th JUNE 2016 SAR'000

### Table 4 (STA): CREDIT RISK: GENERAL DISCLOSURES Geographic Breakdown (Table 4, c)) Other GCC & Middle South East Other **Portfolios** Saudi Arabia East Europe North America Asia countries Total Sovereigns and central banks: SAMA and Saudi Government 26,390,701 26,390,701 1,296,874 558,439 421,933 160,537 2,437,782 Others Multilateral Development Banks (MDBs) 744,383 1,777,790 1,032,833 574 Public Sector Entities (PSEs) Banks and securities firms 13,661,611 5,428,900 4,401,956 1,465,777 39,897 2,886,277 27,884,418 142,578,771 143,171,516 Corporates 592,745 Retail non-mortgages 16,969,364 16,969,364 Small Business Facilities Enterprises (SBFE's) Mortgages Residential 10,600,923 10,600,923 --Commercial -----Securitized assets 1,485,928 1,485,928 Equity 3,896,343 Others 3,896,343

7,318,519

5,704,778

2,498,610

461,830

3,047,388

234,614,765

215,583,641



Table 4 (STA) : CREDIT RISK : GENERAL DISCLOSURES													
Industry Sector Breakdown (Table 4, d) )													
Portfolios	Government and quasi government	Banks and other financial institutions	Agriculture and fishing	Manufacturing	Mining and quarrying	Electricity, water. Gas and health services	Building and construction	Commerce	Transportation and communication	Services	Consumer loans and credit cards	Others	Total
Sovereigns and central banks:													
SAMA and Saudi Government	26,390,701	-	-	-	-	-	-	-	-	-	_	-	26,390,701
Others	2,437,782	-	-	-	-	-	-	-	-	-	-	-	2,437,782
Multilateral Development Banks (MDBs)	-	1,777,790	-	-	-	-	-	-	-	-	-	-	1,777,790
Public Sector Entities (PSEs)	-	-	-	-	-	-	-	-	-	-	-	-	-
Banks and securities firms	-	27,884,418	-	-	-	-	-	-	-	-	-	-	27,884,418
Corporates	-	15,124,772	891,687	27,607,646	4,345,348	6,885,620	30,358,992	40,443,951	7,217,373	9,101,148	-	1,194,980	143,171,516
Retail non-mortgages	-	-	-	-	-	-	-	-	-	-	16,969,364	-	16,969,364
Small Business Facilities Enterprises (SBFE's)	-	-	-	-	-	-	-	-	-	-	-	-	-
Mortgages	-	-	-	-	-	-	-	-	-	-	-	-	-
Residential	-	-	-	-	-	-	-	-	-	-	10,600,923	-	10,600,923
Commercial	-	-	-	-	-	-	-	-	-	-	-	-	
Securitized assets	-	-	-	-	-	-	-	-	-	-	-	-	-
Equity	-	1,485,928	-	-	-	-	-	-	-	-	-	-	1,485,928
Others	-	-	-	-	-	-	-	-	-	-	-	3,896,343	3,896,343
Total	28,828,483	46,272,908	891,687	27,607,646	4,345,348	6,885,620	30,358,992	40,443,951	7,217,373	9,101,148	27,570,287	5,091,323	234,614,765



Table 4 (STA) : CREDIT RISK : GENERAL DISCLOSURES										
	Residual Contractual Maturity Breakdown (Table 4, (e))									
					Maturity brea	akdown				
Portfolios	Less than 8 days	· · · · · · · · · · · · · · · · · · ·								
Sovereigns and central banks:										
SAMA and Saudi Government	2,965,883	3,997,083	3,491,703	1,490,295	-	-	3,300,000	2,441,093	8,704,643	26,390,701
Others	56,254	176,695	471,604	126,001	113,668	249,825	1,109,512	134,222	-	2,437,782
Multilateral Development Banks (MDBs)	112,466	63,750	-	563,507	-	1,037,913	154	-	-	1,777,790
Public Sector Entities (PSEs)	-	-	-	-	-	-	-	-	-	-
Banks and Securities Firms	15,238,685	1,121,611	902,037	1,093,466	1,617,501	4,529,526	1,958,882	1,422,709	-	27,884,418
Corporates	10,771,056	20,830,146	27,071,383	22,470,896	19,480,793	12,621,126	8,634,784	21,291,333	-	143,171,516
Retail non-mortgages	2,330,654	9,435	37,093	56,746	262,722	4,823,090	9,449,625	-	-	16,969,364
Small Business Facilities Enterprises (SBFE's)	-	-	-	-	-	-	-	-	-	-
Mortgages	-	-	-	-	-	-	-	-	-	-
Residential	5,094	131	303	1,474	8,348	85,876	229,579	10,270,118	-	10,600,923
Commercial	-	-	-	-	-	-	-	-	-	-
Securitized assets	-	-	-	-	-	-	-	-	-	-
Equity	-	-	-	-		-	-		1,485,928	1,485,928
Others	-	-	-	-	-	-	-	-	3,896,343	3,896,343
Total	31,480,092	26,198,851	31,974,123	25,802,385	21,483,032	23,347,356	24,682,536	35,559,474	14,086,914	234,614,765



### Table 4 (STA): CREDIT RISK: GENERAL DISCLOSURES

Impaired Ioans, Past Due Loans and Allowances (Table 4, (f))											
			Ageing	Ageing of Past Due Loans (days)			Specific allowances				
Industry sector	Impaired loans	Defaulted	Less than 90	90-180	180-360		Balance at the begaining of the period	Charges during the period	_	Balance at the end of the period	General allowances
Government and quasi government	-	-	-	-	-	-	-	-	-	-	2,660
Banks and other financial institutions	-	-	-	-	-	-	-	-	-	-	160,771
Agriculture and fishing	-	498	18,644	498	-	-	-	-	-	-	310,902
Manufacturing	350,015	350,015	33,671	-	-	-	37,478	12,624	-	50,102	19,079
Mining and quarrying	-	-	-	-	-	-	-	-	-	-	26,111
Electricity, water. Gas and health services	-	-	_	-	-	-	-	-	-	-	222,237
Building and construction	278,929	280,122	67,671	1,193	-	-	171,400	90,874	(17,705)	,	377,422
Commerce	329,628	344,762	155,398	15,134	-	-	471,621	(76,844)	(72,649)	322,128	10,012
Transportation and communication	77,966	77,966	11,734	-	-	-	-	77,966	-	77,966	497
Services	17,427	17,427	-	-	-	-	25,244	(10,208)	-	15,036	55,124
Consumer loans and credit cards	99,545	260,137	1,510,277	160,592	-	-	358,518	240,987	(185,612)		-
Others	394,774	394,774	4,550	-	-	-	249,289	(16,911)	(215)	232,163	28,701
Total	1,548,284	1,725,701	1,801,945	177,417	-	-	1,313,550	318,488	(276,181)	1,355,857	1,213,516



Table 4 (STA): CREDIT RISK: GENERAL DISCLOSURES										
Imp	aired loans,	Past Due Loa	ns and Alle	owances (	Table 4, (g)	)				
	Impaired	Ageing	of Past Du	e Loans (d	days)	Specific	General			
Geographic area	loans	Less than 90	90-180	180-360	Over 360	allowances allowances				
Saudi Arabia	1,548,284	1,801,945	177,417	-	-	1,355,857	1,213,516			
Other GCC and Middle East	-	-	-	-	-	-	-			
Europe	-	-	-	-	-	-	-			
North America	-	-	-	-	-	-	-			
SouthEast Asia	-	-	-	-	-	-	-			
Others countries	-									
Total	1,548,284	1,801,945	177,417	-	-	1,355,857	1,213,516			



Balance, end of the year

### Table 4 (STA): CREDIT RISK: GENERAL DISCLOSURES Reconciliation of Changes In The Allowances For Loan Impairment (Table 4, (h)) Specific General **Particulars** allowances allowances Balance, beginning of the year 1,313,550 1,172,996 Charge-offs taken against the allowances during the period (276, 181)Amounts set aside (or reversed) during the period 318,488 40,520 Other adjustments: - exchange rate differences - business combinations --- acquisitions and disposals of subsidiaries - etc. \_ \_ Transfers between allowances

1,355,857

1,213,516



### Table 5 (STA) - CDEDIT DISK - DISCLASSIDES FOR DODTEOLIGS SUBJECT TO THE STANDARDIZED ADDROACH

Table 5 (STA) : CREL	Table 5 (STA): CREDIT RISK: DISCLOSURES FOR PORTFOLIOS SUBJECT TO THE STANDARDIZED APPROACH												
		Allocat	ion of E	Exposures to Ris	sk Buckets (Ta	able 5, (b))							
		Risk buckets											
Particulars	0%	20%	35%	50%	75%	100%	150%	Other risk weights	Unrated	TOTAL Deducted			
Sovereigns and central banks													
SAMA and Saudi Government	26,390,701	-	-	-	-	-	-	-	-	26,390,701	-		
Others	1,972,059	56,254	-	310,354	-	99,116	-	-	-	2,437,782	-		
Multilateral Development Banks (MDBs)	1,412,463	365,327	-	-	-	-	-	-	-	1,777,790	-		
Public Sector Entities (PSEs)	-	-	-	-	-	-	-	-	-	-	-		
Banks and securities firms	-	3,710,535	-	24,675,964	-	107,561	-	-	-	28,494,060	-		
Corporates	-	1,612,084	-	7,149,454	-	128,985,869	265,619	-	-	138,013,026	-		
Retail non-mortgages	-	-	-	-	16,853,333	594	110,396	-	-	16,964,322	-		
Small Business Facilities Enterprises (SBFE's)	-	-	-	-	-	-	-	-	-	-	-		
Mortgages	-	-	-	-	-	-	-	-	-	-	-		
Residential	-	-	-	-	-	10,501,868	99,055	-	-	10,600,923	-		
Commercial	-	-	-	-	-	-	-	-	-	-	-		
Securitized assets	-	-	-	-	-	-	-	-	-	-	-		
Equity	-	-	-	-	-	880,435	-	605,493	-	1,485,928	-		
Others	2,114,664	165,583	-	-	-	1,616,096	-	-	-	3,896,343	-		
TOTAL	31,889,885	5,909,783	-	32,135,772	16,853,333	142,191,538	475,070	605,493	-	230,060,875	-		



### Table 7 (STA): CREDIT RISK MITIGATION (CRM); DISCLOSURES FOR STANDARDIZED APPROACH

Credit Risk Exposure covered by CRM (Table 7, (b) and c))

Credit RISK Exposure covered by CRIVI (1	able 7, (b)	and c))
		ered by
	Eligible	Guarantees/
Portfolios	financial	credit
	collateral	derivatives
Sovereigns and central banks		
SAMA and Saudi Government		
Others		
Multilateral Development Banks (MDBs)		
Public Sector Entities (PSEs)		
Banks and securities firms	23,204	
Corporates	4,525,644	632,846
Retail non-mortgages	5,042	
Small Business Facilities Enterprises (SBFE's)		
Mortgages		
Residential		
Commercial		
Securitized assets		
Equity		
Others		
Total	4,553,890	632,846



### TABLE 8: GENERAL DISCLOSURES FOR EXPOSURES RELATED TO COUNTERPARTY CREDIT RISK (CCR)

General Disclosures (Table 8, (b) and (d))				
Particulars	Amount			
Gross positive fair value of contracts	756,649			
Netting Benefits*				
Netted Current Credit Exposure*				
Collateral held:				
-Cash				
-Government securities				
-Others				
Exposure amount (under the applicable method)				
-Internal Models Method (IMM)				
-Current Exposure Method (CEM)	2,064,551			
Notional value of credit derivative hedges				
Current credit exposure (by type of credit exposure):				
-Interest rate contracts	814,753			
-FX contracts	1,228,328			
-Equity contracts	21,470			
-Credit derivatives				
-Commodity/other contracts				

<sup>\*</sup> Bank's estimate of Alpha (if the bank has received supervisory approval) is: N/A

<sup>\*</sup> Currently, netting for credit exposure measurement purposes not permitted in KSA.



Credit Derivative Transactions (Table 8, (c ) )							
Credit derivative transactions	Proprieta	ry activities	Intermediation Activities				
	Protection bought	Protection sold	Protection bought	Protection sold			
Total return swaps							
Credit default swaps Credit options	1						
Credit linked notes			NIL				
Collateralized debt obligations	4						
Collateralized bond obligations							
Collateralized loan obligations							
Others	_						
Total							



## TABLE 9 (g) (STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH Outstanding exposures securitized by the bank as an originator or purchaser Outstanding exposures Traditional Synthetic Credit cards Home equity loans Commercial loans Automobile loans Small business loans Equipment leases Others

TABLE 9 (g)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH					
Outstanding exposures securitized by the bank as a sponsor					
Evenous tuno	Outstanding ex	posures			
Exposure type	Traditional	Synthetic			
Credit cards					
Home equity loans					
Commercial loans					
Automobile loans	NIL				
Small business loans  Equipment leases Others					



### TABLE 9 (h)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH Outstanding exposures securitized by the bank as an originator or purchaser Exposure type Impaired / Past due assets securitized Credit cards Home equity loans Commercial loans Automobile loans Small business loans Equipment leases Others

TABLE 9 (h)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH								
Ou	Outstanding exposures securitized by the bank as a sponsor							
Exposure type Impaired / Past due assets securitized Losses recognized by the bank during the current period								
Credit cards								
Home equity loans								
Commercial loans								
Automobile loans	]	NIL .						
Small business loans	7							
Equipment leases								
Others								



TABLE 9 (i)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH						
Outstanding exposures securitized by the bank						
Exposure type	Securitization exposures retained or purchased					
Credit cards						
Home equity loans						
Commercial loans						
Automobile loans	NIL					
Small business loans	<b>1</b>					
Equipment leases						
Others						



TABLE 9 (j)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH							
Summary of current year's securitization activity of the bank as an originator or purchaser							
Exposure types	Amount of exposures securitized	Recognized gain or loss on sale					
Credit cards							
Home equity loans	1						
Commercial loans	1						
Automobile loans	l N	IIL					
Small business loans	<b>–</b>						
Equipment leases							
Others	1						

TABLE 9 (j)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH			
Summary of current year's securitization activity of the bank as a sponsor			
Exposure types	Exposure types Amount of exposures securitized Recognized gain or loss on sale		
Credit cards	•		
Home equity loans	NIL		
Commercial loans			
Automobile loans			
Small business loans			
Equipment leases			
Others The Control of			



TABLE 9 (k)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH			
Securitised Exposures			
Exposure type  On balance sheet aggregate exposure retained or purchased  Off balance sheet aggregate exposure			
Credit cards			
Home equity loans			
Commercial loans			
Automobile loans	NIL	NIL	
Small business loans			
Equipment leases			
Others			



TABLE 9 (I)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH				Н
	Exposures	By Risk Weight Bands		
Securitisation Re-Securitisation			isation	
Risk weight bands	Exposures retained or purchased	Associated capital charges	Exposures retained or purchased	Associated capital charges
0% to 20%				
Above 20% to 40%				
Above 40% to 60%		NIL NIL		
Above 60% to 80%				•
Above 80% to 100%				
Above 100%				

TABLE 9 (I)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH			
	Deductions from c	apital	
Type of underlying assets  Exposures deducted from Credit enhancing I/Os deducted from total capital  Other exposures deducted from total capital			
Credit cards			
Home equity loans			
Commercial loans	1		
Automobile loans	NIL		
Small business loans			
Equipment leases			
Others			



TABLE 9	(m)(STA): SECURITIZATI	ON: DISCLOSURES FOR ST	A APPROACH
Securitizations Subject To Early Amortization Treatment			
	Aggregate drawn exposures	Aggregate capital charges in	ncurred by the bank against
Type of underlying assets	attributed to the seller's and investor's interests	its retained shares of the drawn balances and undrawn lines	the investor's shares of drawn balances and undrawn lines
Credit cards			•
Home equity loans	7		
Commercial loans	7		
Automobile loans	NIL		
Small business loans			
Equipment leases			
Others			



# TABLE 9 (n)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH Re-Securitisation Exposures Retained or Purchased Credit Risk Mitigation Applied Not Applied Loans Commitments Asset-backed securities Mortgage-backed securities Corporate bonds Equity securities Private equity investments Others

TABLE 9 (n)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH			
Re-Se	Re-Securitisation Exposures Retained or Purchased		
Guarantor Credit Worthiness (Grade 1 being the highest)  Aggregate Exposure			
Grade 1			
Grade 2			
Grade 3			
Grade 4	NIL		
Grade 5			
Grade 6			
Grade 7			



TABLE 9 (o)(STA): SEC	URITIZATION: DISCLOSUR	ES FOR STA APPROACH	
Outstanding expos	ures securitized by the bank as an o	riginator or purchaser	
Evneques tune	Outstanding exposures		
Exposure type	Traditional Synthetic		
Credit cards			
Home equity loans			
Commercial loans			
Automobile loans	NIL		
Small business loans			
Equipment leases			
Others			

TABLE 9 (o)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH			
Outstanding	Outstanding exposures securitized by the bank as a sponsor		
Expedite type	Outstanding exposures		
Exposure type	osure type Traditional Synthetic		
Credit cards	NIL		
Home equity loans			
Commercial loans			
Automobile loans			
Small business loans			
Equipment leases			
Others	7		



TABLE 9 (p)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH		
Outsta	Inding exposures securitized by the bank	
Exposure type	Securitization exposures retained or purchased	
Credit cards		
Home equity loans	1	
Commercial loans		
Automobile loans NIL		
Small business loans	s loans	
Equipment leases		
Others		



## TABLE 9 (q)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH Summary of current year's securitization activity of the bank as an originator or purchaser Exposure types Amount of exposures securitized Recognized gain or loss on sale Credit cards Home equity loans Commercial loans Automobile loans Small business loans Equipment leases Others

TABLE 9 (q)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH				
Summary of current year's securitization activity of the bank as a sponsor				
Exposure types Amount of exposures securitized Recognized gain or loss on sale				
Credit cards				
Home equity loans	NIL			
Commercial loans				
Automobile loans				
Small business loans				
Equipment leases				
Others				



TABLE 9 (r)(STA): SECU	JRITIZATION: DISCLOSURES	FOR STA APPROACH	
Securitization exposure retained su	ıbject to market risk approach where b	oank is an originator or purchaser	
Exposure type	Outstanding exposures		
Exposure type	Traditional	Synthetic	
Credit cards			
Home equity loans	1		
Commercial loans	1		
Automobile loans	NIL		
Small business loans			
Equipment leases			
Others			

TABLE 9 (r)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH			
Securitization exposure ret	Securitization exposure retained subject to market risk approach where bank is a sponsor		
Exposure type	Outstanding exposures		
Exposure type	osure type Traditional Synthetic		
Credit cards	NIL		
Home equity loans			
Commercial loans			
Automobile loans			
Small business loans			
Equipment leases			
Others			



TABLE 9 (s)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH						
Securitised Exposures						
Exposure type  On balance sheet aggregate exposure retained or purchased  Off Balance Sheet Aggregate exposure Exposure						
Credit cards						
Home equity loans		NIL				
Commercial loans						
Automobile loans	NIL					
Small business loans						
Equipment leases						
Others						

Please provide the type of securities (e.g. RMBS,CMBS,ABS,CDOs) for each securitised exposure



# TABLE 9 (t) (STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH Securitization exposures retained or purchased Securitisation Exposure Subject to Comprehensive Risk Measure for specific risk Loans Commitments Asset-backed securities Mortgage-backed securities Corporate bonds Equity securities Private equity investments Others

TABLE 9 (t)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH			
Exposures By Risk Weight Bands			
Risk weight bands	Securitization exposures retained or purchased subject to specific risk		
0% to 20%			
Above 20% to 40%			
Above 40% to 60%	AIII		
Above 60% to 80%	NIL		
Above 80% to 100%			
Above 100%			



TABLE 9 (u)(STA): S	SECURITIZATION: [	DISCLOSURES FOR S	TA APPROACH		
Capital	Requirements subject to	Comprehensive Risk Measu	res		
Cassuitiantian Funanum		Risk Types			
Securitisation Exposure	Default Risk	Migration Risk	Correlation Risk		
Loans			-		
Commitments	7				
Asset-backed securities	7				
Mortgage-backed securities	NIL				
Corporate bonds					
Equity securities					
Private equity investments					
Others					

TABLE 9 (u)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH				
	Capital Requirement Risk	Weight Bands		
Capital Charges				
Risk weight bands	Securitisation	Securitisation Re-Securitisation		
0% to 20%				
Above 20% to 40%				
Above 40% to 60%		NIL		
Above 60% to 80%				
Above 80% to 100%				
Above 100%				

TABLE 9 (u)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH						
	Deductions from capital					
Type of underlying assets  Exposures deducted from Tier 1 capital  Credit enhancing I/Os deducted from total capital  Other exposures deducted from total capital						
Credit cards						
Home equity loans						
Commercial loans						
Automobile loans	NIL					
Small business loans						
Equipment leases						
Others						

Please provide the type of securities (e.g. RMBS,CMBS,ABS,CDOs) for each securitised exposure



TABLE 9 (v)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH					
	Securitizations Subject	To Early Amortization Treatment			
Aggregate drawn exposures Aggregate capital charges incurred by the bank against					
Type of underlying assets	attributed to the seller's and investor's interests	its retained shares of the drawn balances and undrawn lines	the investor's shares of drawn balances and undrawn lines		
Credit cards					
Home equity loans	NIL				
Commercial loans					
Automobile loans					
Small business loans					
Equipment leases					
Others					

Please provide the type of securities (e.g. RMBS,CMBS,ABS,CDOs) for each securitised exposure



SAIL 000				
TABLE 9 (w)(STA): SECU	RITIZATION: DISCLOSU	RES FOR STA APPROACH		
Re-Secu	ritisation Exposures Retained or	Purchased		
Constitution of the Company of the C	Credit Ri	sk Mitigation		
Securitisation Exposure	Applied Not Applied			
Loans				
Commitments				
Asset-backed securities	NIL			
Mortgage-backed securities				
Corporate bonds				
Equity securities				
Private equity investments				
Others				

TABLE 9 (w)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH					
Re	Re-Securitisation Exposures Retained or Purchased				
Guarantor Credit Worthiness (Grade 1 being the highest)  Aggregate Exposure					
Grade 1					
Grade 2					
Grade 3					
Grade 4	NIL				
Grade 5	]				
Grade 6					
Grade 7					



# Table 10: MARKET RISK: DISCLOSURES FOR BANKS USING THE STANDARDIZED APPROACH

Level of Market Risks in Terms Of Capital Requirements (Table 10, (b))					
	Interest rate risk	<b>Equity position risk</b>	Foreign exchange risk	Commodity risk	Total
Capital requirements	64,955	-	73,910	-	138,865



Table 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS						
	Value of Investments (Table 13, (b))					
	Unquoted Inv	estments Quoted Investments			estments	
	Value disclosed in Financial Statements	Fair Value	in Financial values (if mater		Publicly quoted share values (if materially different from fair value)	
Investments	515,700	515,700	970,228	1,066,624	-	



### Table 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS Type and Nature of Investments (Table 13, (c)) **Publicly traded** Privately held Investments Government and Quasi-Government Banks and Other Financial Institutions 970,228 471,677 Agriculture and Fishing Manufacturing Mining and Quarrying Electricity, water, gas and health services Building and Consruction Commerce Transportation and communication Services 8,765 35,258 Others 970,228 515,700 Total



Table 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS		
Gains and Losses etc. (Table 13, (d) and (e))		
Particulars		
Cummulative realised gains / (losses) arising from sales and liquidations in the reporting period	-	
Total unrealised gains (losses)	(213,922)	
Total latent revaluation gains (losses)*	N/A	
Unrealised gains (losses) included in capital	(213,922)	
Latent revaluation gains (losses) included in Capital *	N/A	

<sup>\*</sup>Not applicable to KSA to Date



### Table 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS Capital Requirements (Table 13, (f)) **Capital Requirements Equity Grouping** Government and Quasi-Government Banks and Other Financial Institutions 187,330 Agriculture and Fishing Manufacturing Mining and Quarrying Electricity, water, gas and health services **Building and Consruction** -Commerce Transportation and communication 5,923 Services Others 2,821 Total 196,074



### Table 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS **Equity Investments Subject To Supervisory Transition Or Grandfathering Provisions** (Table 13, (f)) **Aggregate Amount Equity Grouping** Government and Quasi-Government Banks and Other Financial Institutions Agriculture and Fishing Manufacturing Mining and Quarrying Electricity, water, gas and health services NIL **Building and Consruction** Commerce Transportation and communication Services Others Total



## **Table 14: Interest Rate Risk in the Banking Book (IRRBB)**

# 200bp Interest Rate Shocks for currencies with more than 5% of Assets or Liabilities (Table 14, (b))

Rate Shocks	Change in Earnings
Upward Rate Shocks:	
SAR	(821,410)
USD	(90,423)
	•
Downward rate shocks:	
SAR	821,410
USD	90,423