BASEL III - PILLAR-III
LIST OF RETURNS
JUNE 2015

	Frequency : SA Location : W

TABLE 1: SCOPE OF APPLICATION - JUNE 2015

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:	SAR'000
1. Subsidiary 1	NIL
2. Subsidiary 2	
3. Subsidiary 3	
4. Subsidiary n	

BACK

Frequency : Quarterly
Location : Quarterly Financial Statement

TABLE 2: CAPITAL STRUCTURE - JUNE 2015

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

All figures are in SAR'000

	Balance sheet in Published financial statements (C)	Adjustment of banking associates / other entities (*) (D)	Under regulatory scope of consolidation (E)
Assets			
Cash and balances at central banks	7,352,202	-	7,352,202
Due from banks and other financial institutions	808,671	-	808,671
Investments, net	20,519,478	-	20,519,478
Loans and advances, net	71,202,462	-	71,202,462
Debt securities	-	-	-
Trading assets	-	-	-
Investment in associates	13,229	-	13,229
Derivatives	-	-	-
Goodwill	-	-	-
Other intangible assets	-	-	-
Property and equipment, net	671,897	-	671,897
Other assets	1,704,563	-	1,704,563
Total assets	102,272,503	-	102,272,503
Liabilities			
Due to Banks and other financial institutions	1,800,649	-	1,800,649
Items in the course of collection due to other banks	-	-	-
Customer deposits	83,353,869	-	83,353,869
Trading liabilities	-	-	-
Debt securities in issue	3,900,000	-	3,900,000
Derivatives	-	-	-
Retirement benefit liabilities	-	-	-
Taxation liabilities	-	-	-
Accruals and deferred income	-	-	-
Borrowings	-	-	-
Other liabilities	2,090,701	-	2,090,701
Subtotal	91,145,219	-	91,145,219
Paid up share capital	5,715,360	-	5,715,360
Statutory reserves	3,536,355	-	3,536,355
Other reserves	88,137	-	88,137
Retained earnings	1,787,431	-	1,787,431
Minority Interest	-	-	-
Proposed dividends	-	-	-
Total liabilities and equity	102,272,502	-	102,272,502

BACK

Frequency : Quarterly
Location : Quarterly Financial Statement

TABLE 2: CAPITAL STRUCTURE - JUNE 2015

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

All figures are in SAR'000

	Balance sheet in Published financial statements (C)	Adjustment of banking associates / other entities (D)	Under regulatory scope of consolidation (E)	Reference
Assets				
Cash and balances at central banks	7,352,202	-	7,352,202	
Due from banks and other financial institutions	808,671	-	808,671	
Investments, net	20,519,478	-	20,519,478	
Loans and advances, net	71,202,462	-	71,202,462	
of which Collective provisions	584,797	-	584,797	A
Debt securities	-	-	-	
Equity shares	-	-	-	
Investment in associates	13,229	-	13,229	
Derivatives	-	-	-	
Goodwill	-	-	-	
Other intangible assets	-	-	-	
Property and equipment, net	671,897	-	671,897	
Other assets	1,704,563	-	1,704,563	
Total assets	102,272,503	-	102,272,503	
Liabilities				
Due to Banks and other financial institutions	1,800,649	-	1,800,649	
Items in the course of collection due to other banks	-	-	-	
Customer deposits	83,353,869	-	83,353,869	
Trading liabilities	-	-	-	
Debt securities in issue	3,900,000	-	3,900,000	
of which Tier 2 capital instruments	3,900,000	-	3,900,000	B
Derivatives	-	-	-	
Retirement benefit liabilities	-	-	-	
Taxation liabilities	-	-	-	
Accruals and deferred income	-	-	-	
Borrowings	-	-	-	
Other liabilities	2,090,701	-	2,090,701	
Subtotal	91,145,219	-	91,145,219	
Paid up share capital	5,715,360	-	5,715,360	
of which amount eligible for CET1	5,715,360		5,715,360	H
of which amount eligible for AT1	-		-	I
Statutory reserves	3,536,355	-	3,536,355	
Other reserves	88,137	-	88,137	
Retained earnings	1,787,431	-	1,787,431	
Minority Interest	-	-	-	
Proposed dividends	-	-	-	
Total liabilities and equity	102,272,502	-	102,272,502	

BACK

Frequency : Quarterly
Location : Quarterly Financial Statement

TABLE 2: CAPITAL STRUCTURE - JUNE 2015

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

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

All figures are in SAR'000

		Components[1] of regulatory capital reported by the bank	Amounts[1] subject to Pre - Basel III treatment	Source based on reference numbers / letters of the balance sheet under the regulatory scope of consolidation from step 2
	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	5,715,360		H
2	Retained earnings	1,787,431		
3	Accumulated other comprehensive income (and other reserves)	3,666,355		
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 CET1)	-	-	
6	**Common Equity Tier 1 capital before regulatory adjustments**	**11,169,147**		
	Common Equity Tier 1 capital: Regulatory adjustments			
7	Prudential valuation adjustments	-	-	
8	Goodwill (net of related tax liability)	-	-	
9	Other intangibles other than mortgage-servicing rights (net of related tax liability)	-	-	
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	-	-	
11	Cash-flow hedge reserve / AFS reserve	18,258	-	
12	Shortfall of provisions to expected losses	-	-	
13	Securitisation gain on sale (as set out in paragraph 562 of Basel II framework)	-	-	
14	Gains and losses due to changes in own credit risk on fair valued liabilities	-	-	
15	Defined-benefit pension fund net assets	-	-	
16	Investments in own shares (if not already netted off paid-in capital on reported balance sheet)	(60,121)	-	
17	Reciprocal cross-holdings in common equity	-	-	
18	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)	-	-	
19	Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold)	-	(6,615)	
20	Mortgage servicing rights (amount above 10% threshold)	-	-	
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	-	-	
22	Amount exceeding the 15% threshold	-	-	
23	of which: significant investments in the common stock of financials	-	-	
24	of which: mortgage servicing rights	-	-	
25	of which: deferred tax assets arising from temporary differences	-	-	
26	National specific regulatory adjustments	-	-	
	REGULATORY ADJUSTMENTS APPLIED TO COMMON EQUITY TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT	-		
	OF WHICH: [INSERT NAME OF ADJUSTMENT]	-		
	OF WHICH:…	-		
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	-		
28	**Total regulatory adjustments to Common equity Tier 1**	(41,863)		
29	**Common Equity Tier 1 capital (CET1)**	**11,127,283**		
	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	-		
33	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)	-		
35	of which: instruments issued by subsidiaries subject to phase out	-		
36	**Additional Tier 1 capital before regulatory adjustments**	**-**		
	Additional Tier 1 capital: regulatory adjustments	**-**		
37	Investments in own Additional Tier 1 instruments	-	-	
38	Reciprocal cross-holdings in Additional Tier 1 instruments	-	-	
39	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)	-	-	
40	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	-	-	
41	National specific regulatory adjustments	-		
	REGULATORY ADJUSTMENTS APPLIED TO ADDITIONAL TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT	-		
	OF WHICH: [INSERT NAME OF ADJUSTMENT]	-		
	OF WHICH: …	-		
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	-		
43	Total regulatory adjustments to Additional Tier 1 capital	**-**		
44	Additional Tier 1 capital (AT1)	**-**		
45	Tier 1 capital (T1 = CET1 + AT1)	**11,127,283**		

BACK

Frequency : Quarterly
Location : Quarterly Financial Statement

TABLE 2: CAPITAL STRUCTURE - JUNE 2015

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

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

All figures are in SAR'000

		Components[1] of regulatory capital reported by the bank	Amounts[1] subject to Pre - Basel III treatment	Source based on reference numbers / letters of the balance sheet under the regulatory scope of consolidation from step 2
	Tier 2 capital: instruments and provisions			
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	3,620,000		B
47	*Directly issued capital instruments subject to phase out from Tier 2*	-		
48	Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	-		
49	*of which: instruments issued by subsidiaries subject to phase out*	-		
50	Provisions	584,797		A
51	**Tier 2 capital before regulatory adjustments**	**4,204,797**		
	Tier 2 capital: regulatory adjustments			
52	Investments in own Tier 2 instruments	-		
53	Reciprocal cross-holdings in Tier 2 instruments	-		
54	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 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)	-	(6,615)	
56	National specific regulatory adjustments	-		
	REGULATORY ADJUSTMENTS APPLIED TO TIER 2 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT	-		
	OF WHICH: [Staff Share Plan Reserve]	-		
	OF WHICH: …	-		
57	Total regulatory adjustments to Tier 2 capital	-		
58	Tier 2 capital (T2)	**4,204,797**		
59	Total capital (TC = T1 + T2)	**15,332,080**		
	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	96,288,449		
	Capital ratios			
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	11.56%		
62	Tier 1 (as a percentage of risk weighted assets)	11.56%		
63	Total capital (as a percentage of risk weighted assets)	15.92%		
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)	n/a		
65	of which: capital conservation buffer requirement	n/a		
66	of which: bank specific countercyclical buffer requirement	n/a		
67	of which: G-SIB buffer requirement	n/a		
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)	11.56%		
	National minima (if different from Basel 3)			
69	National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum)	n/a		
70	National Tier 1 minimum ratio (if different from Basel 3 minimum)	n/a		
71	National total capital minimum ratio (if different from Basel 3 minimum)	n/a		
	Amounts below the thresholds for deduction (before risk weighting)			
72	Non-significant investments in the capital of other financials			
73	Significant investments in the common stock of financials			
74	Mortgage servicing rights (net of related tax liability)			
75	Deferred tax assets arising from temporary differences (net of related tax liability)			
	Applicable caps on the inclusion of provisions in Tier 2			
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	584,797		
77	Cap on inclusion of provisions in Tier 2 under standardised approach	1,203,606		
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	n/a		
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	n/a		
	Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022)			
80	Current cap on CET1 instruments subject to phase out arrangements			
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)			
82	Current cap on AT1 instruments subject to phase out arrangements			
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)			
84	Current cap on T2 instruments subject to phase out arrangements			
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)			

BACK

Frequency : Quarterly
Location : Quarterly Financial

TABLE 2: CAPITAL STRUCTURE - JUNE 2015

Main features template of regulatory capital instruments - (Table 2(e)) - 1

1	Issuer	Saudi Hollandi Bank
2	Unique identifier (eg CUSPIN, ISIN or Bloomberg identifier for private placement)	SA135VKOGAJ2
3	Governing law(s) of the instrument	Private Placement under CMA regulations
	Regulatory treatment	
4	Transitional Basel III rules	Yes
5	Post-transitional Basel III rules	N/A
6	Eligible at solo/lgroup/group&solo	GROUP
7	Instrument type	Sukuk
8	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date)	Saudi Riyals 1,400 million
9	Par value of instrument	Saudi Riyals 1 million
10	Accounting classification	Subordinated debt
11	Original date of issuance	November 26, 2012
12	Perpetual or dated	Dated
13	Original maturity date	November 30, 2019
14	Issuer call subject to prior supervisory approval	Yes
15	Option call date, contingent call dates and redemption amount	November 26, 2017
16	Subsequent call dates if applicable	NIL
	Coupons / dividends	
17	Fixed or Floating dividend/coupon	Floating
18	Coupon rate and any related index	6 months SIBOR Plus 115 basis points
19	Existence of a dividend stopper	NO
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	NO
22	Non cumulative or cumulative	N/A
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A
25	If convertible, fully or partially	N/A
26	If convertible, conversion rate	N/A
27	If convertible, mandatory or optional conversion	N/A
28	If convertible, specify instrument type convertible into	N/A
29	If convertible, specify issuer of instrument it converts into	N/A
30	Write-down feature	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
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Junior in right of payments to "claims of depositor's or any other unsubordinated payment obligations"
36	Non-compliant transitioned features	NO
37	If yes, specify non-compliant features	N/A

BACK

Frequency : Quarterly
Location : Quarterly Financial

TABLE 2: CAPITAL STRUCTURE - JUNE 2015

Main features template of regulatory capital instruments - (Table 2(e)) - 2

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

	Frequency : SA Location : W

TABLE 3: CAPITAL ADEQUACY - JUNE 2015

Amount of Exposures Subject To Standardized Approach of Credit Risk and related Capital Requirements (TABLE 3, (b))		
Portfolios	**Amount of exposures**	**Capital requirements**
Sovereigns and central banks:	**24,161,261**	**-**
SAMA and Saudi Government	24,004,947	-
Others	156,314	-
Multilateral Development Banks (MDBs)	-	-
Public Sector Entities (PSEs)	-	-
Banks and securities firms	4,137,361	136,113
Corporates	72,749,935	5,776,399
Retail non-mortgages	**8,312,053**	**538,163**
Mortgages	**7,524,294**	**601,944**
Residential	7,524,294	601,944
Commercial	-	-
Securitized assets	-	-
Equity	383,314	32,253
Others	2,893,450	167,977
Credit Value Adjustment		46,730
Total	**120,161,667**	**7,299,579**

Frequency : SA
Location : W

TABLE 3: CAPITAL ADEQUACY - JUNE 2015

Capital Requirements For Market Risk (822, Table 3, (d))					
	Interest rate risk	Equity position risk	Foreign exchange risk	Commodity risk	Total
Standardised approach	11,822	1,264	40,184	-	53,271

Frequency: SA
Location : W

TABLE 3: CAPITAL ADEQUACY - JUNE 2015	
Capital Requirements for Operational Risk (Table 3, (e))	
Particulars	**Capital requirement**
• Basic indicator approach;	
• Standardized approach;	350,227
• Alternate standardized approach;	
• Advanced measurement approach (AMA).	
Total	**350,227**

Frequency : Quarterly
Location : Quarterly Statement

TABLE 3: CAPITAL ADEQUACY - JUNE 2015

Capital Adequacy Ratios (TABLE 3, (f))

Particulars	Total capital ratio	Tier 1 capital ratio
	%	
Top consolidated level	15.9%	11.6%

Frequency : SA Location : W

TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES - JUNE 2015

Credit Risk Exposure (Table 4, (b))		
Portfolios	**Total gross credit risk exposure**	**Average gross credit risk exposure over the period**
Sovereigns and central banks:	24,161,261	23,076,962
SAMA and Saudi Government	*24,004,947*	*22,894,070*
Others	*156,314*	*182,892*
Multilateral Development Banks (MDBs)	-	-
Public Sector Entities (PSEs)	-	-
Banks and securities firms	4,137,361	4,333,085
Corporates	72,749,935	69,899,675
Retail non-mortgages	8,312,053	7,438,500
Mortgages	7,524,294	6,584,756
Residential	7,524,294	6,584,756
Commercial	-	-
Securitized assets	-	-
Equity	383,314	371,490
Others	2,893,450	2,954,255
Total	**120,161,667**	**114,658,724**

Frequency : SA
Location : W

TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES - JUNE 2015

Geographic Breakdown (Table 4, (c))

Portfolios	Geographic area						
	Saudi Arabia	Other GCC & Middle East	Europe	North America	South East Asia	Others countries	Total
Sovereigns and central banks:	24,004,947	156,314	-	-	-	-	24,161,261
SAMA and Saudi Government	24,004,947	-	-	-	-	-	24,004,947
Others	-	156,314	-	-	-	-	156,314
Multilateral Development Banks (MDBs)	-	-	-	-	-	-	-
Public Sector Entities (PSEs)	-	-	-	-	-	-	-
Banks and securities firms	1,646,375	424,819	1,605,276	38,532	-	422,360	4,137,361
Corporates	72,211,062	296,299	21,954	-	-	220,620	72,749,935
Retail non-mortgages	8,312,053	-	-	-	-	-	8,312,053
Mortgages	7,524,294	-	-	-	-	-	7,524,294
Residential	*7,524,294*	-	-	-	-	-	7,524,294
Commercial	-	-	-	-	-	-	-
Securitized assets	-	-	-	-	-	-	-
Equity	383,314	-	-	-	-	-	383,314
Others	2,893,450	-	-	-	-	-	2,893,450
Total	**116,975,495**	**877,432**	**1,627,230**	**38,532**	**-**	**642,980**	**120,161,667**

Frequency : SA
Location : W

TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES - JUNE 2015

Industry Sector Breakdown (Table 4, (d))

Portfolios	Industry sector												
	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:	24,161,261	-	-	-	-	-	-	-	-	-	-	-	24,161,261
SAMA and Saudi Government	24,004,947	-	-	-	-	-	-	-	-	-	-	-	24,004,947
Others	156,314	-	-	-	-	-	-	-	-	-	-	-	156,314
Multilateral Development Banks (MDBs)	-	-	-	-	-	-	-	-	-	-	-	-	-
Public Sector Entities (PSEs)	-	-	-	-	-	-	-	-	-	-	-	-	-
Banks and securities firms	-	4,137,361	-	-	-	-	-	-	-	-	-	-	4,137,361
Corporates	52,238	2,984,764	1,216,254	13,150,441	341,504	3,398,208	19,537,565	19,705,807	2,453,744	6,194,142	-	3,715,268	72,749,935
Retail non-mortgages	-	-	-	-	-	-	-	-	-	-	8,312,053	-	8,312,053
Mortgages	-	-	-	-	-	-	-	-	-	-	7,524,294	-	7,524,294
Residential	-	-	-	-	-	-	-	-	-	-	7,524,294	-	7,524,294
Commercial	-	-	-	-	-	-	-	-	-	-	-	-	-
Securitized assets	-	-	-	-	-	-	-	-	-	-	-	-	-
Equity	-	-	-	-	-	-	-	-	-	-	-	383,314	383,314
Others	-	-	-	-	-	-	-	-	-	-	-	2,893,450	2,893,450
Total	**24,213,499**	**7,122,124**	**1,216,254**	**13,150,441**	**341,504**	**3,398,208**	**19,537,565**	**19,705,807**	**2,453,744**	**6,194,142**	**15,836,347**	**6,992,031**	**120,161,667**

Frequency : SA
Location : W

TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES - JUNE 2015

Residual Contractual Maturity Breakdown (Table 4, (e))

Portfolios	Maturity breakdown								
	Less than 8 days	8-30 days	30-90 days	90-180 days	180-360 days	1-3 years	3-5 years	Over 5 years	Total
Sovereigns and central banks:	6,442,267	1,003,513	1,157,114	4,038,334	10,052,966	62,859	55,895	1,348,313	24,161,261
SAMA and Saudi Government	6,442,265	1,003,513	1,157,114	4,038,334	10,052,966	22,433	16,322	1,272,000	24,004,947
Others	3	-	-	-	-	40,425	39,573	76,313	156,314
Multilateral Development Banks (MDBs)	-	-	-	-	-	-	-	-	-
Public Sector Entities (PSEs)	-	-	-	-	-	-	-	-	-
Banks and securities firms	1,577,650	86,223	140,918	390,657	190,199	909,957	129,548	712,209	4,137,361
Corporates	6,934,980	8,598,542	9,390,785	9,360,293	5,650,140	13,608,234	10,595,479	8,611,483	72,749,935
Retail non-mortgages	877,016	29,507	118,051	94,631	100,030	1,575,482	4,849,528	667,808	8,312,053
Mortgages	-	-	-	-	-	9,202	256,401	7,258,691	7,524,294
Residential	-	-	-	-	-	9,202	256,401	7,258,691	7,524,294
Commercial	-	-	-	-	-	-	-	-	-
Securitized assets	-	-	-	-	-	-	-	-	-
Equity	-	-	-	-	-	-	-	383,314	383,314
Others	1,262,755	-	-	-	-	-	-	1,630,695	2,893,450
Total	**17,094,669**	**9,717,786**	**10,806,867**	**13,883,915**	**15,993,335**	**16,165,733**	**15,886,850**	**20,612,513**	**120,161,667**

Frequency : SA
Location : W

TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES - JUNE 2015

Impaired Loans, Past Due Loans and Allowances (Table 4, (f))

Industry sector	Impaired loans	Defaulted	Aging of Past Due Loans (days)				Specific allowances				General allowances
			Less than 90	90-180	180-360	Over 360	Balance at the beginning of the period	Charges (net of recoveries) during the period	Charge-offs during the period	Balance at the end of the period	
Government and quasi government	-	-	-	-	-	-	-	-	-	-	-
Banks and other financial institutions	-	-	-	-	-	-	-	-	-	-	-
Agriculture and fishing	-	825	825	-	-	-	-	-	-	-	-
Manufacturing	132,704	57,616	57,020	595	-	-	39,372	94,991	-	134,363	-
Mining and quarrying	-	-	-	-	-	-	-	-	-	-	-
Electricity, water, gas and health services	33,978	7,401	7,401	-	-	-	33,677	-	-	33,677	-
Building and construction	336,036	206,484	202,193	4,292	-	-	349,851	(7,117)	(1,227)	341,507	-
Commerce	236,555	106,672	101,386	5,286	-	-	298,674	11,921	(76,000)	234,595	-
Transportation and communication	-	25,017	25,017	-	-	-	-	-	-	-	-
Services	22,420	56,738	56,738	-	-	-	19,060	4,005	-	23,065	-
Consumer loans and credit cards	42,965	737,550	737,550	-	-	-	29,391	22,126	(20,411)	31,106	134,910
Others	58,449	6,037	6,037	-	-	-	58,998	6,500	(14,035)	51,463	449,887
Total	**863,108**	**1,204,339**	**1,194,166**	**10,173**	**-**	**-**	**829,023**	**132,426**	**(111,673)**	**849,776**	**584,797**

Frequency : SA
Location : W

TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES - JUNE 2015

Impaired Loans, Past Due Loans And Allowances (Table 4, (g))

Geographic area	Impaired loans	Aging of Past Due Loans (days)				Specific allowances	General allowances
		Less than 90	90-100	180-360	Over 360		
Saudi Arabia	863,108	1,194,166	10,173	-	-	849,776	584,797
Other GCC & Middle East	-	-	-	-	-	-	-
Europe	-	-	-	-	-	-	-
North America	-	-	-	-	-	-	-
South East Asia	-	-	-	-	-	-	-
Others countries	-	-	-	-	-	-	-
Total	**863,108**	**1,194,166**	**10,173**	**-**	**-**	**849,776**	**584,797**

Frequency : SA Location : W

TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES - JUNE 2015

Reconciliation Of Changes In The Allowances For Loan Impairment (Table 4, (h))

Particulars	Specific allowances	General allowances
Balance, beginning of the year	829,023	523,028
Charge-offs taken against the allowances during the period	(111,673)	-
Amounts set aside (or reversed) during the period	132,426	61,769
Other adjustments:		
- exchange rate differences		
- business combinations		
- acquisitions and disposals of subsidiaries		
- etc.		
Transfers between allowances	-	-
Balance, end of the period	849,776	584,797

Frequency : SA
Location : W

TABLE 5 (STA): CREDIT RISK: DISCLOSURES FOR PORTFOLIOS SUBJECT TO THE STANDARDIZED APPROACH - JUNE 2015

Allocation Of Exposures To Risk Buckets (Table 5, (b))

Particulars	Risk buckets									
	0%	20%	35%	50%	75%	100%	150%	Other risk weights	Unrated	TOTAL
Sovereigns and central banks:	24,161,261	-	-	-	-	-	-			**24,161,261**
SAMA and Saudi Government	24,004,947	-	-	-	-	-	-			**24,004,947**
Others	156,314	-	-	-	-	-	-			**156,314**
Multilateral Development Banks (MDBs)	-	-	-	-	-	-	-			**-**
Public Sector Entities (PSEs)	-	-	-	-	-	-	-			**-**
Banks and securities firms	-	1,313,287	-	2,770,697	-	53,327	50	-	-	**4,137,361**
Corporates	-	351,347	-	527,746	-	71,860,670	10,173	-	-	**72,749,935**
Retail non-mortgages	-	-	-	-	6,340,066	1,971,988	-			**8,312,053**
Mortgages	-	-	-	-	-	7,524,294	-	-	-	**7,524,294**
Residential	-	-	-	-	-	7,524,294	-			*7,524,294*
Commercial	-	-	-	-	-	-	-			**-**
Securitized assets	-	-	-	-	-	-	-			**-**
Equity	-	-	-	-	-	370,084	-	13,230		**383,314**
Others	798,819	-	-	-	-	2,094,631	-	-		**2,893,450**
TOTAL	**24,960,080**	**1,664,634**	**-**	**3,298,443**	**6,340,066**	**83,874,993**	**10,223**	**13,230**	**-**	**120,161,667**

Frequency : SA
Location : W

TABLE 7 (STA): CREDIT RISK MITIGATION (CRM): DISCLOSURES FOR STANDARDIZED APPROACH - JUNE 2015

Credit Risk Exposure Covered By CRM (Table 7, (b) and (c))		
Portfolios	**Covered by**	
	Eligible financial collateral *	**Guarantees / credit derivatives ***
Sovereigns and central banks:	-	-
SAMA and Saudi Government	-	-
Others	-	-
Multilateral Development Banks (MDBs)	-	-
Public Sector Entities (PSEs)	-	-
Banks and securities firms	-	-
Corporates	551,800	302,264
Retail non-mortgages	-	-
Small Business Facilities Enterprises (SBFE's)	-	-
Mortgages	-	-
Residential	-	-
Commercial	-	-
Securitized assets	-	-
Equity	-	-
Others	-	-
Total	**551,800**	**302,264**

Frequency : SA Location : W

TABLE 9 (STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH - JUNE 2015
SHB has not done any Securitization transactions, hence the disclosures related to Securitization are not applicable to SHB

Frequency : SA
Location : W

TABLE 10: MARKET RISK: DISCLOSURES FOR BANKS USING THE STANDARDIZED APPROACH - JUNE 2015

Level Of Market Risks In Terms Of Capital Requirements (Table 10, (b))

	Interest rate risk	Equity position risk	Foreign exchange risk	Commodity risk	Total
Capital requirements	11,823	1,264	40,184	-	53,272

Frequency : SA
Location : W

TABLE 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS - JUNE 2015

Value Of Investments (Table 13, (b))					
	Un-quoted investments		Quoted investments		
	Value disclosed in Financial Statements	Fair value	Value disclosed in Financial Statements	Fair value	Publicly quoted share values (if materially different from fair value)
Investments	3,438	3,438	379,877	379,877	-

Frequency : SA
Location : W

TABLE 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS - JUNE 2015

Types And Nature of Investments (Table 13, (c))

Investments	Publicly traded	Privately held
Government and quasi government	-	-
Banks and other financial institutions	379,877	500
Agriculture and fishing	-	-
Manufacturing	-	-
Mining and quarrying	-	-
Electricity, water, gas and health services	-	-
Building and construction	-	-
Commerce	-	-
Transportation and communication	-	-
Services	-	2,938
Others	-	-
Total	**379,877**	**3,438**

	Frequency : SA Location : W

TABLE 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS - JUNE 2015

Gains / Losses Etc. (Table 13, (d) and (e))	
Particulars	**Amount**
Cumulative realized gains (losses) arising from sales and liquidations in the reporting period	-
Total unrealized gains (losses)	921
Total latent revaluation gains (losses)*	-
Unrealized gains (losses) included in Capital	921
Latent revaluation gains (losses) included in Capital*	-

*Not applicable to KSA to date

Frequency : SA Location : W

TABLE 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS - JUNE 2015

Capital Requirements (Table 13, (f))	
Equity grouping	**Capital requirements**
Government and quasi government	
Banks and other financial institutions	32,019
Agriculture and fishing	
Manufacturing	
Mining and quarrying	
Electricity, water, gas and health services	
Building and construction	
Commerce	
Transportation and communication	
Services	235
Others	
Total	**32,254**

Frequency : SA
Location : W

TABLE 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS - JUNE 2015

Equity Investments Subject To Supervisory Transition Or Grandfathering Provisions (Table 13, (f))

Equity grouping	Aggregate amount
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	-
Others	-
Total	-

Frequency : SA
Location : W

TABLE 14: INTEREST RATE RISK IN THE BANKING BOOK (IRRBB) - JUNE 2015

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	376,471
USD	(30,471)
Downward rate shocks:	
SAR	(376,471)
USD	30,471