

BASEL III - PILLAR-III

LIST OF RETURNS

JUNE 2016

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Frequency : SA

Location : W

TABLE 1: SCOPE OF APPLICATION - JUNE 2016

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	

Frequency : Quarterly

Location : Quarterly Financial Statement

TABLE 2: CAPITAL STRUCTURE - JUNE 2016

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	6,106,154	-	6,106,154
Due from banks and other financial institutions	1,325,703	-	1,325,703
Investments, net	20,815,503	-	20,815,503
Loans and advances, net	77,900,227	-	77,900,227
Debt securities	-	-	-
Trading assets	-	-	-
Investment in associates	12,495	-	12,495
Derivatives	445,576	-	445,576
Goodwill	-	-	-
Other intangible assets	-	-	-
Property and equipment, net	1,079,441	-	1,079,441
Other assets	950,066	-	950,066
Total assets	108,635,165	-	108,635,165
Liabilities			
Due to Banks and other financial institutions	3,593,063	-	3,593,063
Items in the course of collection due to other banks	-	-	-
Customer deposits	86,413,533	-	86,413,533
Trading liabilities	-	-	-
Debt securities in issue	3,909,761	-	3,909,761
Derivatives	356,311	-	356,311
Retirement benefit liabilities	-	-	-
Taxation liabilities	-	-	-
Accruals and deferred income	-	-	-
Borrowings	-	-	-
Other liabilities	1,616,271	-	1,616,271
Subtotal	95,888,939	-	95,888,939
Paid up share capital	11,430,720	-	11,430,720
Statutory reserves	1	-	1
Other reserves	8,728	-	8,728
Retained earnings	1,306,777	-	1,306,777
Minority Interest	-	-	-
Proposed dividends	-	-	-
Total liabilities and equity	108,635,165	-	108,635,165



Frequency : Quarterly
Location : Quarterly Financial Statement

TABLE 2: CAPITAL STRUCTURE - JUNE 2016

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	6,106,154	-	6,106,154	
Due from banks and other financial institutions	1,325,703	-	1,325,703	
Investments, net	20,815,503	-	20,815,503	
Loans and advances, net	77,900,227	-	77,900,227	
of which Collective provisions	665,162	-	665,162	A
Debt securities	-	-	-	
Equity shares	-	-	-	
Investment in associates	12,495	-	12,495	
Derivatives	445,576	-	445,576	
Goodwill	-	-	-	
Other intangible assets	-	-	-	
Property and equipment, net	1,079,441	-	1,079,441	
Other assets	950,066	-	950,066	
Total assets	108,635,165	-	108,635,165	
Liabilities				
Due to Banks and other financial institutions	3,593,063	-	3,593,063	
Items in the course of collection due to other banks	-	-	-	
Customer deposits	86,413,533	-	86,413,533	
Trading liabilities	-	-	-	
Debt securities in issue	3,909,761	-	3,909,761	
of which Tier 2 capital instruments	3,900,000	-	3,900,000	B
Derivatives	356,311	-	356,311	
Retirement benefit liabilities	-	-	-	
Taxation liabilities	-	-	-	
Accruals and deferred income	-	-	-	
Borrowings	-	-	-	
Other liabilities	1,616,271	-	1,616,271	
Subtotal	95,888,939	-	95,888,939	
Paid up share capital	11,430,720	-	11,430,720	
of which amount eligible for CET1	11,430,720	-	11,430,720	H
of which amount eligible for AT1	-	-	-	I
Statutory reserves	1	-	1	
Other reserves	8,728	-	8,728	
Retained earnings	1,306,777	-	1,306,777	
Minority Interest	-	-	-	
Proposed dividends	-	-	-	
Total liabilities and equity	108,635,165	-	108,635,165	

Frequency : Quarterly
Location : Quarterly Financial Statement

TABLE 2: CAPITAL STRUCTURE - JUNE 2016

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	11,430,720	H
2	Retained earnings	1,306,776	
3	Accumulated other comprehensive income (and other reserves)	130,001	
4	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)	-	
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	-	
6	Common Equity Tier 1 capital before regulatory adjustments	12,867,497	
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	(61,346)	
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)	(59,926)	
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)	-	(6,247)
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	(121,271)	
29	Common Equity Tier 1 capital (CET1)	12,746,226	
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)	12,746,226	



Frequency : Quarterly
Location : Quarterly Financial Statement

TABLE 2: CAPITAL STRUCTURE - JUNE 2016
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	3,480,000	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	665,162	A
51	Tier 2 capital before regulatory adjustments	4,145,162	
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)	-	(6,247)
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)	4,145,162	
59	Total capital (TC = T1 + T2) RISK WEIGHTED ASSETS IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT OF WHICH: [INSERT NAME OF ADJUSTMENT] OF WHICH: ...	16,891,389	
60	Total risk weighted assets	103,028,597	
Capital ratios			
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	12.37%	
62	Tier 1 (as a percentage of risk weighted assets)	12.37%	
63	Total capital (as a percentage of risk weighted assets)	16.39%	
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)	12.37%	
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)	665,162	
77	Cap on inclusion of provisions in Tier 2 under standardised approach	1,287,857	
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)		

Frequency : Quarterly
Location : Quarterly Financial

TABLE 2: CAPITAL STRUCTURE - JUNE 2016

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/igroup/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 26, 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

Frequency : Quarterly
Location : Quarterly Financial

TABLE 2: CAPITAL STRUCTURE - JUNE 2016

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/igroup/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 2016

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:	22,372,290	-
SAMA and Saudi Government	22,216,225	-
Others	156,065	-
Multilateral Development Banks (MDBs)	376,951	-
Public Sector Entities (PSEs)	-	-
Banks and securities firms	4,949,994	167,705
Corporates	73,799,325	5,872,369
Retail non-mortgages	10,974,924	693,635
Mortgages	10,122,631	809,810
Residential	10,122,631	809,810
Commercial	-	-
Securitized assets	-	-
Equity	465,427	38,733
Others	3,165,877	175,639
Credit Value Adjustment		53,896
Total	126,227,418	7,811,787

Frequency : SA

Location : W

TABLE 3: CAPITAL ADEQUACY - JUNE 2016

Capital Requirements For Market Risk (822, Table 3, (d))

	Interest rate risk	Equity position risk	Foreign exchange risk	Commodity risk	Total
Standardised approach	17,279	-	1,317	-	18,595

Frequency: SA

Location : W

TABLE 3: CAPITAL ADEQUACY - JUNE 2016

Capital Requirements for Operational Risk (Table 3, (e))

Particulars	Capital requirement
• Basic indicator approach;	
• Standardized approach;	411,906
• Alternate standardized approach;	
• Advanced measurement approach (AMA).	
Total	411,906

Frequency : Quarterly
Location : Quarterly Statement

TABLE 3: CAPITAL ADEQUACY - JUNE 2016

Capital Adequacy Ratios (TABLE 3, (f))

Particulars	Total capital ratio	Tier 1 capital ratio
	%	
Top consolidated level	16.39%	12.37%

Frequency : SA

Location : W

**TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES
- JUNE 2016**

Credit Risk Exposure (Table 4, (b))

Portfolios	Total gross credit risk exposure	Average gross credit risk exposure over the period
Sovereigns and central banks:	22,372,290	23,669,239
SAMA and Saudi Government	22,216,225	23,513,190
Others	156,065	156,049
Multilateral Development Banks (MDBs)	376,951	188,118
Public Sector Entities (PSEs)	-	-
Banks and securities firms	4,949,994	4,212,193
Corporates	73,799,325	75,541,485
Retail non-mortgages	10,974,924	9,566,053
Mortgages	10,122,631	9,016,422
Residential	10,122,631	9,016,422
Commercial	-	-
Securitized assets	-	-
Equity	465,427	473,505
Others	3,165,877	2,888,558
Total	126,227,418	125,555,572

Frequency : SA

Location : W

TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES - JUNE 2016

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:	22,216,225	156,065	-	-	-	-	22,372,290
SAMA and Saudi Government	22,216,225	-	-	-	-	-	22,216,225
Others	-	156,065	-	-	-	-	156,065
Multilateral Development Banks (MDBs)	-	-	-	376,951	-	-	376,951
Public Sector Entities (PSEs)	-	-	-	-	-	-	-
Banks and securities firms	1,474,182	1,368,432	1,547,786	173,466	-	386,128	4,949,994
Corporates	73,609,100	6,966	9,344	-	-	173,915	73,799,325
Retail non-mortgages	10,974,924	-	-	-	-	-	10,974,924
Mortgages	10,122,631	-	-	-	-	-	10,122,631
Residential	10,122,631	-	-	-	-	-	10,122,631
Commercial	-	-	-	-	-	-	-
Securitized assets	-	-	-	-	-	-	-
Equity	465,427	-	-	-	-	-	465,427
Others	3,165,877	-	-	-	-	-	3,165,877
Total	122,028,366	1,531,463	1,557,130	550,417	-	560,042	126,227,418

TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES - JUNE 2016

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:	22,372,290	-	-	-	-	-	-	-	-	-	-	-	22,372,290
SAMA and Saudi Government	22,216,225	-	-	-	-	-	-	-	-	-	-	-	22,216,225
Others	156,065	-	-	-	-	-	-	-	-	-	-	-	156,065
Multilateral Development Banks (MDBs)	-	376,951	-	-	-	-	-	-	-	-	-	-	376,951
Public Sector Entities (PSEs)	-	-	-	-	-	-	-	-	-	-	-	-	-
Banks and securities firms	-	4,949,994	-	-	-	-	-	-	-	-	-	-	4,949,994
Corporates	73	2,289,876	743,301	17,809,976	279,002	2,291,462	22,682,547	17,003,493	3,433,987	5,287,587	-	1,978,020	73,799,325
Retail non-mortgages	-	-	-	-	-	-	-	-	-	-	10,974,924	-	10,974,924
Mortgages	-	-	-	-	-	-	-	-	-	-	10,122,631	-	10,122,631
Residential	-	-	-	-	-	-	-	-	-	-	10,122,631	-	10,122,631
Commercial	-	-	-	-	-	-	-	-	-	-	-	-	-
Securitized assets	-	-	-	-	-	-	-	-	-	-	-	-	-
Equity	-	-	-	-	-	-	-	-	-	-	-	465,427	465,427
Others	-	-	-	-	-	-	-	-	-	-	-	3,165,877	3,165,877
Total	22,372,362	7,616,821	743,301	17,809,976	279,002	2,291,462	22,682,547	17,003,493	3,433,987	5,287,587	21,097,554	5,609,324	126,227,418

Frequency : SA

Location : W

TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES - JUNE 2016

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:	4,982,249	922,298	222,693	1,105,376	4,912,762	78,641	4,600,000	5,548,272	22,372,290
SAMA and Saudi Government	4,982,249	920,408	222,693	1,104,799	4,912,762	1,444	4,600,000	5,471,870	22,216,225
Others	-	1,890	-	577	-	77,197	-	76,402	156,065
Multilateral Development Banks (MDBs)	1,951	-	-	-	-	375,000	-	-	376,951
Public Sector Entities (PSEs)	-	-	-	-	-	-	-	-	-
Banks and securities firms	1,384,616	92,248	142,948	211,784	495,551	834,718	398,382	1,389,747	4,949,994
Corporates	6,531,825	8,667,025	11,295,988	11,721,577	6,547,882	12,686,706	8,377,168	7,971,153	73,799,325
Retail non-mortgages	2,462,106	51,837	170,808	118,598	120,540	1,749,789	5,856,307	444,939	10,974,924
Mortgages	-	-	-	-	-	22,934	675,144	9,424,553	10,122,631
Residential	-	-	-	-	-	22,934	675,144	9,424,553	10,122,631
Commercial	-	-	-	-	-	-	-	-	-
Securitized assets	-	-	-	-	-	-	-	-	-
Equity	-	-	-	-	-	-	-	465,427	465,427
Others	1,612,336	-	-	-	-	-	-	1,553,541	3,165,877
Total	16,975,083	9,733,408	11,832,437	13,157,335	12,076,735	15,747,788	19,907,001	26,797,631	126,227,418

Frequency : SA

Location : W

TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES - JUNE 2016

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	-	-	-	-	-	-	331	(331)	-	-	-
Manufacturing	260,808	72,278	68,401	3,485	391	-	265,411	(4,603)	-	260,808	-
Mining and quarrying	-	41	-	41	-	-	-	-	-	-	-
Electricity, water, gas and health services	-	1,482	1,389	93	-	-	-	-	-	-	-
Building and construction	315,902	113,011	111,667	1,344	-	-	193,020	124,808	(1,927)	315,901	-
Commerce	202,415	71,346	68,124	3,080	142	-	285,437	(83,022)	-	202,415	-
Transportation and communication	6,060	60	-	60	-	-	6,907	(847)	-	6,060	-
Services	26,335	7,692	3,686	4,006	-	-	12,917	13,418	-	26,335	-
Consumer loans and credit cards	90,421	549,486	549,486	-	-	-	32,243	43,899	(33,594)	42,548	200,725
Others	8,547	10,889	10,652	237	-	-	-	8,547	-	8,547	464,437
Total	910,489	826,285	813,406	12,346	533	-	796,266	101,870	(35,521)	862,615	665,162

Frequency : SA

Location : W

TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES - JUNE 2016

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	910,489	813,406	12,346	533	-	862,615	665,162
Other GCC & Middle East	-	-	-	-	-	-	-
Europe	-	-	-	-	-	-	-
North America	-	-	-	-	-	-	-
South East Asia	-	-	-	-	-	-	-
Others countries	-	-	-	-	-	-	-
Total	910,489	813,406	12,346	533	-	862,615	665,162

Frequency : SA

Location : W

**TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES
- JUNE 2016**

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

Particulars	Specific allowances	General allowances
Balance, beginning of the year	796,266	578,774
Charge-offs taken against the allowances during the period	(35,521)	-
Amounts set aside (or reversed) during the period	101,870	86,388
Other adjustments:		
- exchange rate differences		
- business combinations		
- acquisitions and disposals of subsidiaries		
- etc.		
Transfers between allowances	-	-
Balance, end of the period	862,615	665,162

Frequency : SA

Location : W

TABLE 5 (STA): CREDIT RISK: DISCLOSURES FOR PORTFOLIOS SUBJECT TO THE STANDARDIZED APPROACH - JUNE 2016**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:	22,372,290	-	-	-	-	-	-	-	-	22,372,290
SAMA and Saudi Government	22,216,225	-	-	-	-	-	-	-	-	22,216,225
Others	156,065	-	-	-	-	-	-	-	-	156,065
Multilateral Development Banks (MDBs)	376,951	-	-	-	-	-	-	-	-	376,951
Public Sector Entities (PSEs)	-	-	-	-	-	-	-	-	-	-
Banks and securities firms	-	2,030,901	-	2,458,372	-	460,271	450	-	-	4,949,994
Corporates	-	261,137	-	371,618	-	73,166,036	533	-	-	73,799,325
Retail non-mortgages	-	-	-	-	9,217,989	1,756,935	-	-	-	10,974,924
Mortgages	-	-	-	-	-	10,122,631	-	-	-	10,122,631
Residential	-	-	-	-	-	10,122,631	-	-	-	10,122,631
Commercial	-	-	-	-	-	-	-	-	-	-
Securitized assets	-	-	-	-	-	-	-	-	-	-
Equity	-	-	-	-	-	452,931	-	12,496	-	465,427
Others	970,662	-	-	-	-	2,195,215	-	-	-	3,165,877
TOTAL	23,719,903	2,292,038	-	2,829,990	9,217,989	88,154,018	983	12,496	-	126,227,418

Frequency : SA

Location : W

TABLE 7 (STA): CREDIT RISK MITIGATION (CRM): DISCLOSURES FOR STANDARDIZED APPROACH - JUNE 2016

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	656,493	372,149
Retail non-mortgages	-	-
Small Business Facilities Enterprises (SBFE's)	-	-
Mortgages	-	-
Residential	-	-
Commercial	-	-
Securitized assets	-	-
Equity	-	-
Others	-	-
Total	656,493	372,149

Frequency : SA

Location : W

**TABLE 9 (STA): SECURITIZATION: DISCLOSURES FOR STA
APPROACH - JUNE 2016**

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 2016

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	17,279	-	1,317	-	18,595

Frequency : SA

Location : W

TABLE 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS - JUNE 2016

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	461,989	461,989	-



Frequency : SA
Location : W

TABLE 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS - JUNE 2016		
Types And Nature of Investments (Table 13, (c))		
Investments	Publicly traded	Privately held
Government and quasi government	-	-
Banks and other financial institutions	461,989	-
Agriculture and fishing	-	-
Manufacturing	-	-
Mining and quarrying	-	-
Electricity, water, gas and health services	-	-
Building and construction	-	-
Commerce	-	-
Transportation and communication	-	-
Services	-	3,438
Others	-	-
Total	461,989	3,438

Frequency : SA

Location : W

**TABLE 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS -
JUNE 2016**

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)	(67,424)
Total latent revaluation gains (losses)*	-
Unrealized gains (losses) included in Capital	(67,424)
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 2016**

Capital Requirements (Table 13, (f))

Equity grouping	Capital requirements
Government and quasi government	
Banks and other financial institutions	38,458
Agriculture and fishing	
Manufacturing	
Mining and quarrying	
Electricity, water, gas and health services	
Building and construction	
Commerce	
Transportation and communication	
Services	275
Others	
Total	38,733

Frequency : SA
Location : W

**TABLE 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS -
JUNE 2016**

**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 2016**

**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	206,769
USD	(23,802)
Downward rate shocks:	
SAR	(206,769)
USD	23,802