## البنك الأول Alawval bank

## **BASEL III**

## CAPITAL STRUCTURE QUARTERLY DISCLOSURES

As at

30-June-2018

# BASEL III - PILLAR-III - Quarterly disclosures LIST OF RETURNS 30 June 2018

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

All figures are in SAR'000

All ligules are ill SAN 000	Balance sheet in	Adjustment of	Under regulatory
	Published financial statements	banking associates / other entities (*)	scope of consolidation
	(C)	(D)	(E)
Assets	( - /	,	, ,
Cash and balances at central banks	5,437,033	_	5,437,033
Due from banks and other financial institutions	1,530,873	_	1,530,873
Investments, net	16,573,762	_	16,573,762
Loans and advances, net	59,127,757	-	59,127,757
Debt securities	-	-	-
Trading assets	-	-	-
Investment in associates	51,512	-	51,512
Derivatives	165,948	-	165,948
Goodwill	-	-	-
Other intangible assets	-	-	-
Property and equipment, net	1,303,614	-	1,303,614
Other assets	693,779	-	693,779
Total assets	84,884,278		84,884,278
Liabilities			
Due to Banks and other financial institutions	922,084	-	922,084
Items in the course of collection due to other	022,001		022,001
banks	-	-	-
Customer deposits	66,180,048	-	66,180,048
Trading liabilities	-	-	-
Debt securities in issue	2,505,524	-	2,505,524
Derivatives	80,070	-	80,070
Retirement benefit liabilities	-	-	-
Taxation liabilities	-	-	-
Accruals and deferred income	-	-	-
Borrowings	-	-	-
Other liabilities	1,738,258	-	1,738,258
Subtotal	71,425,984	-	71,425,984
Paid up share capital	11,430,720	-	11,430,720
Statutory reserves	600,062	-	600,062
Other reserves	95,243	-	95,243
Retained earnings	1,332,269	-	1,332,269
Minority Interest	-	-	-
Proposed dividends		-	-
Total liabilities and equity	84,884,278	•	84,884,278

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

### All figures are in SAR'000

	Balance sheet in Published financial statements	Adjustment of banking associates / other entities	Under regulatory scope of consolidation	Reference
	(C)	(D)	(E)	
<u>Assets</u>				
Cash and balances at central banks	5,437,033	-	5,437,033	
Due from banks and other financial institutions	1,530,873	-	1,530,873	
Investments, net	16,573,762	-	16,573,762	
Loans and advances, net	59,127,757	-	59,127,757	
of which Collective provisions	1,665,197	-	1,665,197	Α
Debt securities	-	-	-	
Equity shares	-	-	-	
Investment in associates	51,512	-	51,512	
Derivatives	165,948	-	165,948	
Goodwill	-	-	-	
Other intangible assets	-	-	-	
Property and equipment, net	1,303,614	-	1,303,614	
Other assets	693,779	-	693,779	
Total assets	84,884,278		84,884,278	
<u>Liabilities</u>	000.004		000.004	
Due to Banks and other financial institutions	922,084	-	922,084	
Items in the course of collection due to other banks	-	-	-	
Customer deposits	66,180,048	_	66,180,048	
Trading liabilities	00,100,040	-	00,100,040	
Debt securities in issue	2,505,524	_	2,505,524	
of which Tier 2 capital instruments	2,500,000	-	2,500,000	В
Derivatives	80,070	-	80,070	_
Retirement benefit liabilities	-	-	-	
Taxation liabilities	-	-	-	
Accruals and deferred income	-	-	-	
Borrowings	-	-	-	
Other liabilities	1,738,258	-	1,738,258	
Subtotal	71,425,984	-	71,425,984	
Paid up share capital	11,430,720	-	11,430,720	
of which amount eligible for CET1	11,430,720		11,430,720	н
of which amount eligible for AT1				1
Statutory reserves	600,062	-	600,062	
Other reserves	95,243	-	95,243	
Retained earnings	1,332,269	-	1,332,269	
Minority Interest	-	-	-	
Proposed dividends	-	-	-	
Total liabilities and equity	84,884,278	-	84,884,278	

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

1 Directly issued qualifying common share capital (and equivalent for non-joint stock companies) plus related stock supplus 2 letatained earnings 3 (1,751.51) 3 Accumulated with completensible inconne (and other reserves) 4 (Porchy) issued capital subject to phase out from CETT (only applicable to non-joint stock of the CETT) 5 (Common State capital sured by subsidiaries and held by third parties (amount allowed in group CETT) 6 (Common Equity Ter 1 capital before regulatory adjustments 7 (Pouterital division adjustments) 7 (Pouterital division adjustments) 8 (Socobell) (ret of related tax liability) 9 (Common Equity Ter 1 capital Engulatory adjustments) 9 (Common Equity Ter 1 capital subject (or adjustments) 9 (Common Equity Ter 1 capital subject (or adjustments) 1 (Common Equity Ter 1 capital subject (or adjustments) 1 (Common Equity Ter 1 capital subject (or adjustments) 1 (Common Equity Ter 1 capital subject (or adjustments) 1 (Common Equity Ter 1 capital (Regulatory adjustments) 1 (Common Equity Ter 1 capital (Regulat		Common Equity Tier 1 capital: Instruments and reserves	Components <sup>1</sup> of regulatory capital reported by the bank	Amounts <sup>1</sup> subject to Pre - Basel III treatment	Source base on reference numbers / le of the balan sheet under regulatory s of consolida from step 2
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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)			-		i
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)	3	regulatory consolidation, net of eligible short positions, where the bank does not own more than	-	-	
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)	Δ			}	1
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)		the scope of regulatory consolidation (net of eligible short positions)	-	(25,756)	!
OF WHICH: [INSERT NAME OF ADJUSTMENT]  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  43 Total regulatory adjustments to Additional Tier 1 capital  44 Additional Tier 1 capital (AT1)	ľ	REGULATORY ADJUSTMENTS APPLIED TO ADDITIONAL TIER 1 IN RESPECT OF AMOUNTS	-		
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)	T		-		
43 Total regulatory adjustments to Additional Tier 1 capital 44 Additional Tier 1 capital (AT1)		OF WHICH:	-		
44 Additional Tier 1 capital (AT1)	4	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	-		
	4	3 Total regulatory adjustments to Additional Tier 1 capital	-		
45 Tier 1 capital (T1 = CET1 + AT1) 13,827,335	4	4 Additional Tier 1 capital (AT1)	-		
	4	5  Tier 1 capital (T1 = CET1 + AT1)	13,827,335		

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 <sup>1</sup>		
	of regulatory		
	capital		
	reported by the bank		
Tier 2 capital: instruments and provisions	Dalik		
Directly issued qualifying Tier 2 instruments plus related stock surplus	2,500,000		
Directly issued capital instruments subject to phase out from Tier 2	2,000,000		
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)	-		
of which: instruments issued by subsidiaries subject to phase out	-		
Provisions (after applying cap)	876,643		
Tier 2 capital before regulatory adjustments	3,376,643		
Tier 2 capital: regulatory adjustments			
Investments in own Tier 2 instruments	-		
Reciprocal cross-holdings in Tier 2 instruments	-		
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)			
Significant investments in the capital banking, financial and insurance entities that are outside the	_		
scope of regulatory consolidation (net of eligible short positions)			
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:	-		
Total regulatory adjustments to Tier 2 capital	-		
Tier 2 capital (T2)	3,376,643		
Total capital (TC = T1 + T2)	17,203,978		
RISK WEIGHTED ASSETS IN REPECT OF AMOUNTS SUBJECT TO PRE-BASEL III			
TREATMENT			
OF WHICH: [INSERT NAME OF ADJUSTMENT]	-		
OF WHICH:	_		
Total risk weighted assets	70.044.450		
	76,814,450		
Capital ratios  Common Equity Tier 1 (as a percentage of risk weighted assets)	18.00%		
Tier 1 (as a percentage of risk weighted assets)	18.00%		
Total capital (as a percentage of risk weighted assets)	22.40%		
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		
of which: capital conservation buffer requirement	n/a		
of which: bank specific countercyclical buffer requirement	n/a		
of which: G-SIB buffer requirement	n/a		
Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)	18.00%		
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)	n/a		
National total capital minimum ratio (if different from Basel 3 minimum)	n/a		
Amounts below the thresholds for deduction (before risk weighting)  Non-significant investments in the capital of other financials			
Non-significant investments in the capital of other financials  Significant investments in the common stock of financials	0		
Mortgage servicing rights (net of related tax liability)	0		
Deferred tax assets arising from temporary differences (net of related tax liability)	0		
Applicable caps on the inclusion of provisions in Tier 2			
Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach			
(prior to application of cap)	953,105		
Cap on inclusion of provisions in Tier 2 under standardised approach	876,643		
Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based			
approach (prior to application of cap)	n/a		
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)			
Current cap on CET1 instruments subject to phase out arrangements	0		
Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	0		
Current cap on AT1 instruments subject to phase out arrangements	0		
Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	0		
Current cap on T2 instruments subject to phase out arrangements			
Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	0		
	0		

Amounts¹
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

В

(25,756)

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TABLE 2: CAPITAL STRUCTURE - 30 June 2018				
Main features template of regulatory capital instruments - (Table 2(e))				
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		
	Accounting classification	Subordinated debt		
	Original date of issuance	December 12, 2013		
	Perpetual or dated	Dated		
13	Original maturity date	December 12, 2023		
	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		
10	Coupons / dividends	NIL		
17	Fixed or Floating dividend/coupon	Floating		
17	Tixed of Floating dividend/coupon	6 months SIBOR Plus 155		
18	Coupon rate and any related index	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		
	If yes, specify non-compliant features	N/A		

TABLE 3: CAPITAL ADEQUACY - 30 June 2018			
Capital Adequacy Ratios (TABLE 3, (f))			
Particulars	Total capital Tier 1 capita ratio ratio		
	%		
Top consolidated level	22.40%	18.00%	