

SAUDI BRITISH BANK

BASEL III - CAPITAL STRUCTURE DISCLOSURE

AS AT 30th June 2015

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TABLE 2: CAPITAL STRUCTURE

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

	Balance sheet in Published financial statements (C)	Adjustment of banking associates / other entities (*)	Under regulatory scope of consolidation (E)
Assets			
Cash and balances at central banks	11,958,330		11,958,330
Due from banks and other financial institutions	4,472,067		4,472,067
Investments, net	29,922,425		29,922,425
Loans and advances, net	126,550,623		126,550,623
Debt securities	13,462,309		13,462,309
Trading assets	0		0
Equity shares	1,147,241		1,147,241
Investment in associates	732,670		732,670
Derivatives	808,253		808,253
Goodwill	0		0
Other intangible assets	0		0
Property and equipment, net	940,513		940,513
Other assets	2,333,691		2,333,691
Total assets	192,328,122	0	192,328,122
Liabilities Due to Banks and other financial institutions	3,147,063		3,147,063
Items in the course of collection due to other banks	0		0
Customer deposits	151,018,595		151,018,595
Trading liabilities	0		0
Debt securities in issue	6,756,500		6,756,500
Derivatives	718,740		718,740
Retirement benefit liabilities	0		0
Taxation liabilities	0		0
Accruals and deferred income	170,565		170,565
Borrowings	62,500		62,500
Other liabilities	3,202,443		3,202,443
Subtotal	165,076,406	0	165,076,406
Paid up share capital	15,000,000		15,000,000
Statutory reserves	7,064,131		7,064,131
Other reserves	139,669		139,669
Retained earnings	4,372,916		4,372,916
Minority Interest	0		0
Proposed dividends	675,000		675,000
Total liabilities and equity	192,328,122	0	192,328,122

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

Additional information:

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

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TABLE 2: CAPITAL STRUCTURE

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

	Balance sheet in Published financial statements (C)	Adjustment of banking associates / other entities (D)	Under regulatory scope of consolidation (E)	Reference
Assets	(- /	` '	` '	
Cash and balances at central banks	11,958,330		11,958,330	
Due from banks and other financial institutions	4,472,067		4,472,067	
Investments, net	29,922,425		29,922,425	
Loans and advances, net	126,550,623		126,550,623	
of which Collective provisions	1,162,666		1,162,666	Α
Debt securities	13,462,309		13,462,309	I
Trading assets	0		0	
Equity shares	1,147,241		1,147,241	
Investment in associates	732,670		732,670	
Derivatives	808,253		808,253	
Goodwill	0		0	
Other intangible assets	0		0	
Property and equipment, net	940,513		940,513	
Other assets	2,333,691		2,333,691	1
Total assets	192,328,122	0	192,328,122	
Liabilities Due to Banks and other financial institutions Items in the course of collection due to other banks	3,147,063		3,147,063	
Overteen and deposits	454 040 505		454 040 505	
Customer deposits Trading liabilities	151,018,595 0		151,018,595	
Debt securities in issue	6,756,500		6,756,500	
of which Tier 2 capital instruments	4,500,000		4,500,000	В
Derivatives	718,740		718,740	_
Retirement benefit liabilities	0		0	
Taxation liabilities	0		0	
Accruals and deferred income	170,565		170,565	
Borrowings	62,500		62,500	
Other liabilities	3,202,443		3,202,443	
Subtotal	165,076,406	0	165,076,406	
Paid up share capital	15,000,000		15,000,000	
of which amount eligible for CET1	15,000,000		15,000,000	C
of which amount eligible for AT1				
Statutory reserves	7,064,131		7,064,131	D
Other reserves	139,669		139,669	E
Retained earnings	4,372,916		4,372,916	F
Proposed dividends	675,000		675,000	G
Total liabilities and equity	192,328,122	0	192,328,122	

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

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As at 30 June 2015 SAR'000

TABLE 2: CAPITAL STRUCTURE

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

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

Components¹ of regulatory capital reported by the bank

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

С

	F+G D+E
===3	
===3	
j	
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- 	

Common Equity Tier 1 capitals		
Directly issued qualifying common share capital (and equivalent for non-joint stor		00,000
Retained earnings		47,916
Accumulated other comprehensive income (and other reserves)		03,800
Directly issued capital subject to phase out from CET1 (only applicable to non-jo		
Common share capital isued by subsidiaries and held by third parties (amount al		
Common Equity Tier 1 capital before regulatory adjustments		51,716
Common Equity Tier 1 capita	: Regulatory adjustments	
7 Prudential valuation adjustments B Goodwill (net of related tax liability)		
Other intangibles other than mortgage-servicing rights (net of related tax liability)		
Deferred tax assets that rely on future profitability excluding those arising from te		
Cash-flow hedge reserve	imporary differences (fiet of related tax liability)	
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		
Defined-benefit pension fund net assets		
Investments in own shares (if not already netted off paid-in capital on reported by	alance sheet)	
Reciprocal cross-holdings in common equity		
Investments in the capital of banking, financial and insurance entities that are out	tside 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	nt above 10% threshold)	
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)		
Mortgage servicing rights (amount above 10% threshold)		
Deferred tax assets arising from temporary differences (amount above 10% three	shold, net of related tax liability)	
Amount exceeding the 15% threshold		
of which: significant investments in the common stock of financials		
of which: mortgage servicing rights		
of which: deferred tax assets arising from temporary differences		
National specific regulatory adjustments		
REGULATORY ADJUSTMENTS APPLIED TO COMMON EQUITY TIER 1 IN I	DECRECT OF AMOUNTS SUBJECT TO DRE DASSI JII TREATMENT	
OF WHICH: [INSERT NAME OF ADJUSTMENT]	RESPECT OF AMOUNTS SUBJECT TO PRE-DASEL III TREATMENT	
OF WHICH:		
Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Add	ditional Tier 1 and Tier 2 to cover deductions	
Total regulatory adjustments to Common equity Tier 1	montal flor Fana flor 2 to dovor adadations	
Common Equity Tier 1 capital (CET1)	27.2	51.716
Additional Tier 1 capital: instruments	· · · · · · · · · · · · · · · · · · ·	
Directly issued qualifying Additional Tier 1 instruments plus related stock surplus		
of which: classified as equity under applicable accounting standards		
of which: classified as liabilities under applicable accounting standards		
Directly issued capital instruments subject to phase out from Additional Tier 1		
1		
Additional Tier 1 instruments (and CET1 instruments not included in row 5) issue	d by subsidiaries and held by third parties (amount allowed in group AT1)	
of which: instruments issued by subsidiaries subject to phase out		
Additional Tier 1 capital before regulatory adjustments		
Additional Tier 1 capital: regulatory adjustments		
Investments in own Additional Tier 1 instruments		
Reciprocal cross-holdings in Additional Tier 1 instruments	tride the scape of regulatory concellection, not of clinible short positions	
Investments in the capital of banking, financial and insurance entities that are out where the bank does not own more than 10% of the issued common share capit		
Significant investments in the capital of banking, financial and insurance entities		
ositions)	mai are outside me scope of regulatory consolidation (net of eligible short	
National specific regulatory adjustments		
REGULATORY ADJUSTMENTS APPLIED TO ADDITIONAL TIER 1 IN RESP	ECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT	
OF WHICH: [INSERT NAME OF ADJUSTMENT]		
OF WHICH: JINSERT NAME OF ADJUSTMENT!		
P Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to c	cover deductions	
	OVEL GEORGEOFIE	
Total regulatory adjustments to Additional Tier 1 capital Additional Tier 1 capital (AT1)		

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

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

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TABLE 2: CAPITAL STRUCTURE

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

Components¹ of regulatory capital reported by the bank

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

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	r1
	ii
	1
	(369,173)

Г	Tier 2 capital: instruments and provisions	
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	3,000,000
	Directly issued capital instruments subject to phase out from Tier 2	210.00
	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	†
	or which: historiens issued by subsidiaries subject to prace out	1,162,666
	Tier 2 capital before regulatory adjustments	1,102,000
JI	Tier 2 capital: regulatory adjustments Tier 2 capital: regulatory adjustments	4.372.666
52	Investments in own Tier 2 instruments	4,572,000
	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 eliqible short positions,	
07	investments in the daptiat of balanting, international and insurance entities that are outside the scope of regulatory consolication, for or engine 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)	
၁၁	Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short	
EC	positions) National pagelia pa	-
Dΰ	National specific regulatory adjustments REGULATORY ADJUSTMENTS APPLIED TO TIER 2 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT	ļ
	REGULATORY ADJUSTMENTS APPLIED TO TIER 2 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT OF WHICH: [INSERT NAME OF ADJUSTMENT]	ļ
	OF WHIGH, INSERT WANTE OF ADJUSTMENT	
57	OF WHICH: Total regulatory adjustments to Tier 2 capital	ł
	Total requiatory adjustments to Tier 2 capital Tier 2 capital (T2)	4.372.66
	Her Z capital (12)	4,372,660 31,624,382
	Total capital (1C = 11 + 12) RISK WEIGHTED ASSETS IN REPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT	31,024,38
		ł
	OF WHICH: [INSERT NAME OF ADJUSTMENT] OF WHICH:	
60	Or writer Total risk weighted assets	179,892,360
00		179,892,300
61	Capital ratios Common Equity Tier 1 (as a percentage of risk weighted assets)	15.15%
	Common Equity Her 1 (as a percentage of risk weighted assets) Tier 1 (as a percentage of risk weighted assets)	15.15%
	Ties 1 (as a percentage or tax weighted assets) Total capital (as a percentage of risk weighted assets)	17.58%
	Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB	17.507
04	buffer requirement expressed as a percentage of risk weighted assets)	
65	of which: capital conservation buffer requirement	†
66	of which, bank specific countercyclical buffer requirement	
67	of which: GA-SIB buffer requirement	
	Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)	
00	National minima (if different from Basel 3)	
69	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
71	National total capital minimum ratio (if different from Basel 3 minimum)	n/a
	Amounts below the thresholds for deduction (before risk weighting)	117
72	Non-significant investments in the capital of other financials	1
	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 (prior to application of cap)	1,162,666
	Cap on inclusion of provisions in Tier 2 under standardised approach	2,068,035
	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	,,
	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 explorer from AT to use to cap fact receive and interest and maturities) Current capacity from AT instruments subject to phase out arrangements Current capacity from AT instruments subject to phase out arrangements	
85	Amount excluded from 12 due to cap (excess over cap after redemptions and maturities)	
-		
$\overline{}$		
_		

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

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

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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. SA131VK0GJ37
	The instrument is governed by the la
3 Governing law(s) of the instrument	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/Igroup/group&solo	Solo
7 Instrument type	Subordinated Sukuk
8 Amount recognied in regulatory capital (Currency in mil, as of most recent reporting date)	SAR 210mil
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 regula or tax event. SABB will be entitled to redeem in whole, but not in part, by not less than thirty (30) days' not mo than (60) days' notice to the sukukh
Option call date, contingent call dates and redemption amount	
16 Subsequent call dates if applicable Coupons / dividends	As above
	Floating
17 Fixed or Floating dividend/coupon 18 Coupon rate and any related index	Floating 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
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Subordinated. Senior bondholders immediately senior to this instrumen
36 Non-compliant transitioned features	Yes
37 If yes, specify non-compliant features	No writedown or non convertible fea

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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2 Unique identifier (eg CUSPIN, ISIN or Bloomberg identifier for private placement) 3 Governing law(s) of the instrument of the 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 Liat 11 Original date of issuance 11 Original maturity date 13 Original maturity date 13 Original maturity date 14 Issuer call subject to prior supervisory approval Yes Cal Option call date, contingent call dates and redemption amount 5 Subsequent call dates if applicable Coupons / dividends 17 Fixed or Floating dividend/coupon Float Float Float Fixed or Floating dividend/coupon Float The Transitional placement of the instrument Subsequent call dates if applicable Coupons / dividends Float Transitional placement of the instrument Subsequent call dates if applicable Coupons / dividends Float Float Flo	gible lobordinated Sukuk R 1,500mil R 1,500mil B 1,500mil B 1,500mil bill becember 2013 ted h December 2013 ted li option only available after 5 yea for a regulatory or tax event, 17th cember 2018 as the date for lemption, SABB shall be entitled telem in whole, but not in part, by ing not less than thirty (30) days' re than sixty (60) days' notice to to kukholders
2 Unique identifier (eg CUSPIN, ISIN or Bloomberg identifier for private placement) 3 Governing law(s) of the instrument of the 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 Liat 11 Original date of issuance 11 Original maturity date 13 Original maturity date 13 Original maturity date 14 Issuer call subject to prior supervisory approval Yes Cal Option call date, contingent call dates and redemption amount 5 Subsequent call dates if applicable Coupons / dividends 17 Fixed or Floating dividend/coupon Float Float Float Fixed or Floating dividend/coupon Float The Transitional placement of the instrument Subsequent call dates if applicable Coupons / dividends Float Transitional placement of the instrument Subsequent call dates if applicable Coupons / dividends Float Float Flo	N No.SA13EFK0GJJ0 e instrument is governed by the lathe Kingdom of Saudi Arabia r 2 gible lo bordinated Sukuk R 1,500mil R 1,500mil Billity - amortised cost th December 2013 ted th December 2020 s Il option only available after 5 yea for a regulatory or tax event, 17th cember 2018 as the date for lemption, SABB shall be entitled of lemption, SABB shall be entitled of lemption, wole, but not in part, by ing not less than thirty (30) days' rer than sixty (60) days' notice to kukholders
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16 Subsequent call dates if applicable As Coupons / dividends 17 Fixed or Floating dividend/coupon Floating	
Coupons / dividends 17 Fixed or Floating dividend/coupon Floating	
17 Fixed or Floating dividend/coupon Floating dividend/coupon	above
	3
	nonths SIBOR + 140bps
19 Existence of a dividend stopper No	
	ndatory
21 Existence of step up or other incentive to redeem No	
22 Non cumulative or cumulative Nor	n cumulative
23 Convertible or non-convertible Nor	n - convertible
24 If convertible, conversion trigger (s) N/A	4
25 If convertible, fully or partially N/A	4
26 If convertible, conversion rate N/A	4
27 If convertible, mandatory or optional conversion N/A	4
28 If convertible, specify instrument type convertible into	
29 If convertible, specify issuer of instrument it converts into	
30 Write-down feature Yes	
	rms of contract of the instrument
	vide the legal basis for SAMA to
	ger write-down (a contractual
	oroach)
	itten down fully or partial
	rmanent
34 If temporary writedown, description of the write-up mechansim	
Sut	bordinated. Senior bondholders
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) imm	nediately senior to this instrumer
36 Non-compliant transitioned features	
37 If yes, specify non-compliant features	

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

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TABLE 2: CAPITAL STRUCTURE	
Main features template of regulatory capital instruments - (Table 2(e))	
1 Issuer	Saudi British Bank (SABB)
Unique identifier (eg CUSPIN, ISIN or Bloomberg identifier for private placement)	ISIN No.SA13QVK0GK33
	The instrument is governed by
3 Governing law(s) of the instrument	of the Kingdom of Saudi Arabia
Regulatory treatment	T. 0
4 Transitional Basel III rules	Tier 2
5 Post-transitional Basel III rules	Eligible
6 Eligible at solo/lgroup/group&solo	Solo
7 Instrument type	Subordinated Sukuk
8 Amount recognied in regulatory capital (Currency in mil, as of most recent reporting date)	SAR 1,500mil
9 Par value of instrument	SAR 1,500mil
10 Accounting classification	Liability - amortised cost
11 Original date of issuance	28th May 2015
12 Perpetual or dated	Dated
13 Original maturity date	28th May 2025
14 Issuer call subject to prior supervisory approval	Yes Call option only available after
	or for a regulatory or tax event,
	May 2020 as the date for reder
	SABB shall be entitled to redee
	whole, but not in part, by giving
	less than thirty (30) days' not m
	than sixty (60) days' notice to the
15 Option call date, contingent call dates and redemption amount	Sukukholders
16 Subsequent call dates if applicable	As above
Coupons / dividends 17 Fixed or Floating dividend/coupon	Floating
	6 months SIBOR + 130bps
18 Coupon rate and any related index 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 24 If convertible, conversion trigger (s)	Non - convertible N/A
25 If convertible, fully or partially	N/A
26 If convertible, conversion rate	N/A N/A
	N/A N/A
 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into 	N/A N/A
29 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into	N/A N/A
	Yes
30 Write-down feature	Terms of contract of the instrur
	provide the legal basis for SAN trigger write-down (a contractus
24 Ministra de una curita de una trianca (n)	approach)
31 If write-down, write-down trigger (s)	
32 If write-down, full or partial	Written down fully or partial
33 If write-down, permanent or temporary	Permanent
34 If temporary writedown, description of the write-up mechansim	
	Cubandinated Caning Land
OF Parity of the	Subordinated. Senior bondhol
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	immediately senior to this instru
36 Non-compliant transitioned features	N/A
37 If yes, specify non-compliant features	N/A

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