

# **SAUDI BRITISH BANK**

# PILLAR III - QUANTITATIVE DISCLOSURES

AS AT 31st DEC 2015



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



SAR'000

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

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

Assets         10,942,268         10,942,268           Due from banks and other financial institutions         11,452,326         11,452,326           Investments, net         18,054,020         18,054,020           Leans and advances, net         125,424,305         125,424,305           Trading assets         16,340,306         18,340,306           Equity shares         1,031,913         1,031,913           Investment in associates         683,235         683,235           Derivatives         872,865         872,865           Godwill         0         0           Other intangible assets         0         0           Property and equipment, net         991,455         991,455           Other assets         1,947,730         1,947,730           Total assets         18,636,613         148,638,613           Ue to Banks and other financial institutions         1,826,798         1,826,798           Items in the course of collection due to other banks         0         0         0           Outer othese contiles         0         0         0         0           Det to Banks and other financial institutions         1,826,798         1,826,798         0         0           Customer deposits         148,638,61		Balance sheet in Published financial statements ( C )	Adjustment of banking associates / other entities (*) ( D )	Under regulatory scope of consolidation ( E )
Due from banks and other financial institutions         11,452,326         11,452,326           Investments, net         18,054,020         18,054,020           Loans and advances, net         125,424,305         125,424,305           Debt securities         16,340,306         16,340,306           Trading assets         0         0           Equity shares         1,031,913         1,031,913           Investment in associates         633,235         633,235           Derivatives         872,865         872,865           Goodwill         0         0           Other intangible assets         0         0           Property and equipment, net         991,455         991,455           Other assets         1,947,730         1,947,730           Total assets         187,750,423         0         187,750,423           Ue to Banks and other financial institutions         1,826,798         1,826,798           Items in the course of collection due to other banks         0         0         0           Customer deposits         148,638,613         148,638,613         148,638,613           Trading liabilities         0         0         0         0           Debt securitities in insue         45,500,000	Assets			
Investments, net         18,054,020         18,054,020           Loans and advances, net         125,424,305         125,424,305           Debt securities         16,340,306         16,340,306           Trading assets         0         0         0           Equity shares         1,031,913         1,031,913         1,031,913           Investment in associates         6632,235         6633,235         6633,235           Goodwill         0         0         0         0           Other intangible assets         0         0         0         0           Other intangible assets         991,455         991,455         991,455         1,947,730         1,947,730           Total assets         1,826,798         1,826,798         1,826,798         1         1           Labilities         1,826,798         1,826,798         0         0         0           Due to Banks and other financial institutions         1,826,798         1,826,798         0         0         0           Customer deposits         148,638,613         148,638,613         148,638,613         148,638,613         148,638,613         148,638,613         148,638,613         148,638,613         148,638,613         0         0         0				
Loans and advances, net         125,424,305         125,424,305           Debt securities         16,340,306         16,340,306           Trading assets         0         0           Equity shares         1,031,913         1,031,913           Investment in associates         693,236         683,235           Derivatives         872,865         872,865           Goodwill         0         0           Other intangible assets         0         0           Property and equipment, net         991,455         991,455           Other assets         1,947,730         1,947,730           Total assets         187,750,423         0         187,750,423           Due to Banks and other financial institutions         1,826,798         1,826,798         1,826,798           Items in the course of collection due to other banks         0         0         0           Customer deposits         148,638,613         148,638,613         148,638,613           Trading liabilities         0         0         0         0           Derivatives         895,429         895,429         895,429         895,429         895,429         895,429         895,429         895,429         895,429         895,429         895,429 <td></td> <td></td> <td></td> <td></td>				
Debt securities         16,340,306         16,340,306           Trading assets         0         0         0           Equity shares         1,031,913         1,031,913         1,031,913           Investment in associates         693,235         693,235         693,235           Derivatives         872,865         872,865         872,865           Godwill         0         0         0           Other intangible assets         0         0         0           Property and equipment, net         991,455         991,455         991,455           Other assets         1,947,730         1,947,730         1,947,730           Total assets         187,750,423         0         187,750,423           Us banks and other financial institutions         1,826,798         1,826,798           Items in the course of collection due to other banks         0         0         0           Customer deposits         148,638,613         148,638,613         148,638,613           Trading liabilities         0         0         0         0           Det securities in issue         4500,000         4,500,000         4,500,000           Derivatives         895,429         895,429         895,429         82,382 <td></td> <td></td> <td></td> <td></td>				
Trading assets       0       0       0         Equity shares       1,031,913       1,031,913       1,031,913         Investment in associates       693,235       693,235         Derivatives       872,865       872,865         GodWill       0       0         Other intangible assets       0       0         Property and equipment, net       991,455       991,455         Other assets       1,947,730       1,947,730         Total assets       187,750,423       0       187,750,423         Due to Banks and other financial institutions       1,826,798       1,826,798       0         Items in the course of collection due to other banks       0       0       0         Customer deposits       148,638,613       148,638,613       148,638,613         Trading liabilities       0       0       0         Derivatives       895,429       895,429       895,429         Retirement benefit ilabilities       382,382       382,382       382,382         Taxion liabilities       0       0       0       0         Accruals and deferred income       584,289       584,289       584,289       584,289       584,289         Borrowings       2,701,5				
Equity shares         1,031,913         1,031,913           Investment in associates         693,235         693,235           Derivatives         872,865         872,865           Goodwill         0         0           Other intangible assets         0         0           Property and equipment, net         991,455         991,455           Other assets         1,947,730         1,947,730           Total assets         187,750,423         0         187,750,423           Due to Banks and other financial institutions         1,826,798         1,826,798           Items in the course of collection due to other banks         0         0           Customer deposits         148,638,613         148,638,613           Tradig liabilities         0         0         0           Deti securities in issue         4,500,000         4,500,000         0           Derivatives         895,429         895,429         895,429           Borrowings         0         0         0           Accruals and deferred income         584,289         584,289         584,289           Borrowings         2,701,500         2,701,500         2,701,500           Other liabilities         2,701,500         2,701,50				16,340,306
Investment in associates         693,235         693,235           Derivatives         872,865         872,865           Goodwill         0         0           Other intangible assets         0         0           Property and equipment, net         991,455         991,455           Other assets         1,947,730         1,947,730           Total assets         187,750,423         0         187,750,423           Due to Banks and other financial institutions         1,826,798         1,826,798           Items in the course of collection due to other banks         0         0         0           Customer deposits         148,638,613         148,638,613         0         0           Derivatives         895,429         895,429         895,429         895,429           Retirement benefit liabilities         382,382         382,382         382,382         382,382           Taxation liabilities         0         0         0         0         0         0           Accruals and deferred income         584,289         584,289         584,289         684,285         0         159,575,886         0         159,575,886         0         159,575,886         0         159,575,886         0         159,575,886 <td></td> <td></td> <td></td> <td>0</td>				0
Derivatives         872,865         872,865           Goodwill         0         0           Other intangible assets         0         0           Property and equipment, net         991,455         991,455           Other assets         1,947,730         1,947,730           Total assets         187,750,423         0         187,750,423           Due to Banks and other financial institutions         1,826,798         1,826,798           Items in the course of collection due to other banks         0         0         0           Customer deposits         148,638,613         148,638,613         0         0           Trading liabilities         0         0         0         0         0           Dets securities in issue         4,500,000         4,500,000         4,500,000         0         0           Accruats and deferred income         584,289				
Goodwill         0         0           Other intangible assets         0         0         0           Property and equipment, net         991,455         991,455         991,455           Other assets         1,947,730         1,947,730         1,947,730           Total assets         187,750,423         0         187,750,423           Due to Banks and other financial institutions         1,826,798         1,826,798           Items in the course of collection due to other banks         0         0           Customer deposits         148,638,613         148,638,613           Trading liabilities         0         0         0           Det securities in issue         4,500,000         4,500,000         4,500,000           Derivatives         895,429         895,429         895,429           Retirement benefit liabilities         0         0         0           Accruals and deferred income         584,289         584,289         584,289           Borrowings         46,875         46,875         46,875           Other liabilities         2,701,500         2,701,500         2,701,500           Subtotal         159,575,886         0         159,575,886           Paid up share capital         <		,		,
Other intangible assets         0         0         0           Property and equipment, net         991,455         991,455         991,455           Other assets         1,947,730         1,947,730         1,947,730           Total assets         187,750,423         0         187,750,423           Liabilities         187,750,423         0         187,750,423           Due to Banks and other financial institutions         1,826,798         1,826,798           Items in the course of collection due to other banks         0         0           Customer deposits         148,638,613         148,638,613           Trading liabilities         0         0           Det securities in issue         4,500,000         4,500,000           Derivatives         895,429         895,429           Retirement benefit liabilities         382,382         382,382           Taxation liabilities         0         0           Other liabilities         2,701,500         2,701,500           Subtotal         15,000,000         15,000,000           Statutory reserves         7,583,656         7,583,656           Other reserves         7,583,656         7,583,656           Other reserves         (340,608)         0				872,805
Property and equipment, net         991,455         991,455           Other assets         1,947,730         1,947,730           Total assets         187,750,423         0         187,750,423           Liabilities         187,750,423         0         187,750,423           Due to Banks and other financial institutions         1,826,798         1,826,798           Items in the course of collection due to other banks         0         0           Customer deposits         148,638,613         148,638,613           Trading liabilities         0         0         0           Debt securities in issue         4,500,000         4,500,000         4,500,000           Derivatives         895,429         895,429         895,429           Retirement benefit liabilities         382,382         382,382         382,382           Taxation liabilities         0         0         0           Accruals and deferred income         584,289         584,289         584,285           Borrowings         2,701,500         2,701,500         2,701,500           Subtotal         159,575,886         0         159,575,886           Paid up share capital         15,000,000         15,000,000         15,000,000           Statutory rese				0
Other assets         1,947,730         1,947,730           Total assets         187,750,423         0         187,750,423           Liabilities         187,750,423         0         187,750,423           Due to Banks and other financial institutions         1,826,798         1,826,798           Items in the course of collection due to other banks         0         0         0           Customer deposits         148,638,613         148,638,613         0         0           Trading liabilities         0         0         0         0         0           Debt securities in issue         4,500,000         4,500,000         4,500,000         0         0           Derivatives         895,429         895,429         895,429         382,382         384,289         584,289         584,289         584,289         584,289         584,289         584,289         584,289         58		•		001.455
Total assets         187,750,423         0         187,750,423           Liabilities         Due to Banks and other financial institutions         1,826,798         1,826,798           Items in the course of collection due to other banks         0         0         0           Customer deposits         148,638,613         148,638,613         0         0           Trading liabilities         0         0         0         0         0           Det securities in issue         4,500,000         4,500,000         4,500,000         0         0           Derivatives         895,429         895,429         895,429         895,429         382,382         382,382         382,382         182,382         384,289         38				
LiabilitiesDue to Banks and other financial institutions1,826,7981,826,798Items in the course of collection due to other banks00Customer deposits148,638,613148,638,613Trading liabilities00Debt securities in issue4,500,0004,500,000Derivatives895,429895,429Retirement benefit liabilities382,382382,382Taxation liabilities00Accruals and deferred income584,2896584,289Borrowings46,87546,875Other liabilities2,701,5002,701,500Subtotal159,575,8860159,575,886Paid up share capital15,000,00015,000,000Statutory reserves7,583,6567,583,656Other reserves(340,608)(340,608)Retained earnings5,361,4895,361,489Minority Interest00Proposed dividends570,000570,000	Other assets	1,947,730		1,947,730
Due to Banks and other financial institutions         1,826,798         1,826,798           Items in the course of collection due to other banks         0         0           Customer deposits         148,638,613         148,638,613           Trading liabilities         0         0           Debt securities in issue         4,500,000         4,500,000           Derivatives         895,429         895,429           Retirement benefit liabilities         382,382         382,382           Taxation liabilities         0         0           Accruals and deferred income         584,289         584,289           Borrowings         2,701,500         2,701,500           Other liabilities         2,701,500         2,701,500           Subtotal         159,575,886         0         159,575,886           Paid up share capital         15,000,000         15,000,000           Statutory reserves         7,583,656         7,583,656           Other reserves         340,608)         (340,608)           Minority Interest         0         0           Proposed dividends         570,000         570,000	Total assets	187,750,423	0	187,750,423
Customer deposits         148,638,613         148,638,613           Trading liabilities         0         0           Debt securities in issue         4,500,000         4,500,000           Derivatives         895,429         895,429           Retirement benefit liabilities         382,382         382,382           Taxation liabilities         0         0           Accruals and deferred income         584,289         584,289           Borrowings         46,875         46,875           Other liabilities         2,701,500         2,701,500           Subtotal         159,575,886         0           Paid up share capital         15,000,000         15,000,000           Statutory reserves         7,583,656         7,583,656           Other reserves         (340,608)         (340,608)           Minority Interest         0         0           Proposed dividends         570,000         570,000		1,826,798		1,826,798
Trading liabilities         0         0           Debt securities in issue         4,500,000         4,500,000           Derivatives         895,429         895,429           Retirement benefit liabilities         382,382         382,382           Taxation liabilities         0         0           Accruals and deferred income         584,289         584,289           Borrowings         46,875         46,875           Other liabilities         2,701,500         2,701,500           Subtotal         159,575,886         0           Paid up share capital         15,000,000         159,575,886           Other reserves         (340,608)         (340,608)           Retained earnings         5,361,489         5,361,489           Minority Interest         0         0           Proposed dividends         570,000         570,000	Items in the course of collection due to other banks	0		0
Trading liabilities         0         0           Debt securities in issue         4,500,000         4,500,000           Derivatives         895,429         895,429           Retirement benefit liabilities         382,382         382,382           Taxation liabilities         0         0           Accruals and deferred income         584,289         584,289           Borrowings         46,875         46,875           Other liabilities         2,701,500         2,701,500           Subtotal         159,575,886         0           Paid up share capital         15,000,000         159,575,886           Other reserves         (340,608)         (340,608)           Retained earnings         5,361,489         5,361,489           Minority Interest         0         0           Proposed dividends         570,000         570,000	Customer deposits	148.638.613		148.638.613
Debt securities in issue         4,500,000         4,500,000           Derivatives         895,429         895,429           Retirement benefit liabilities         382,382         382,382           Taxation liabilities         0         0           Accruals and deferred income         584,289         584,289           Borrowings         46,875         46,875           Other liabilities         2,701,500         2,701,500           Subtotal         159,575,886         0           Paid up share capital         15,000,000         15,000,000           Statutory reserves         7,583,656         7,583,656           Other reserves         (340,608)         (340,608)           Minority Interest         0         0           Proposed dividends         570,000         570,000				0
Retirement benefit liabilities         382,382         382,382           Taxation liabilities         0         0         0           Accruals and deferred income         584,289         584,289           Borrowings         46,875         46,875           Other liabilities         2,701,500         2,701,500           Subtotal         159,575,886         0           Paid up share capital         15,000,000         159,000,000           Statutory reserves         7,583,656         7,583,656           Other reserves         (340,608)         (340,608)           Minority Interest         0         0           Proposed dividends         570,000         570,000		4,500,000		4,500,000
Taxation liabilities       0       0         Accruals and deferred income       584,289       584,289         Borrowings       46,875       46,875         Other liabilities       2,701,500       2,701,500         Subtotal       159,575,886       0       159,575,886         Paid up share capital       15,000,000       15,000,000         Statutory reserves       7,583,656       7,583,656         Other reserves       (340,608)       (340,608)         Retained earnings       5,361,489       5,361,489         Minority Interest       0       0         Proposed dividends       570,000       570,000	Derivatives	895,429		895,429
Accruals and deferred income         584,289         584,289           Borrowings         46,875         46,875           Other liabilities         2,701,500         2,701,500           Subtotal         159,575,886         0         159,575,886           Paid up share capital         15,000,000         159,575,886           Statutory reserves         7,583,656         7,583,656           Other reserves         (340,608)         (340,608)           Retained earnings         5,361,489         5,361,489           Minority Interest         0         0           Proposed dividends         570,000         570,000	Retirement benefit liabilities	382,382		382,382
Borrowings         46,875         46,875           Other liabilities         2,701,500         2,701,500           Subtotal         159,575,886         0         159,575,886           Paid up share capital         15,000,000         15,000,000           Statutory reserves         7,583,656         7,583,656           Other reserves         (340,608)         (340,608)           Retained earnings         5,361,489         5,361,489           Minority Interest         0         0           Proposed dividends         570,000         570,000	Taxation liabilities	0		0
Other liabilities         2,701,500         2,701,500           Subtotal         159,575,886         0         159,575,886           Paid up share capital         15,000,000         15,000,000           Statutory reserves         7,583,656         7,583,656           Other reserves         (340,608)         (340,608)           Retained earnings         5,361,489         5,361,489           Minority Interest         0         0           Proposed dividends         570,000         570,000	Accruals and deferred income	584,289		584,289
Subtotal         159,575,886         0         159,575,886           Paid up share capital         15,000,000         15,000,000           Statutory reserves         7,583,656         7,583,656           Other reserves         (340,608)         (340,608)           Retained earnings         5,361,489         5,361,489           Minority Interest         0         0           Proposed dividends         570,000         570,000	Borrowings	46,875		46,875
Paid up share capital         15,000,000         15,000,000           Statutory reserves         7,583,656         7,583,656           Other reserves         (340,608)         (340,608)           Retained earnings         5,361,489         5,361,489           Minority Interest         0         0           Proposed dividends         570,000         570,000	Other liabilities	2,701,500		2,701,500
Statutory reserves         7,583,656         7,583,656           Other reserves         (340,608)         (340,608)           Retained earnings         5,361,489         5,361,489           Minority Interest         0         0           Proposed dividends         570,000         570,000	Subtotal	159,575,886	0	159,575,886
Other reserves         (340,608)         (340,608)           Retained earnings         5,361,489         5,361,489           Minority Interest         0         0           Proposed dividends         570,000         570,000	Paid up share capital			
Retained earnings         5,361,489         5,361,489           Minority Interest         0         0         0           Proposed dividends         570,000         570,000         570,000	Statutory reserves	7,583,656		7,583,656
Minority Interest00Proposed dividends570,000570,000				
Proposed dividends 570,000 570,000	Retained earnings	5,361,489		5,361,489
	Minority Interest	0		0
Total liabilities and equity         187,750,423         0         187,750,423	Proposed dividends	570,000		570,000
	Total liabilities and equity	187,750,423	0	187,750,423

\* 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)



<u>As at 31st DEC 2015</u> SAR'000

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

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

	Balance sheet in Published financial statements ( C )	Adjustment of banking associates / other entities ( D )	Under regulatory scope of consolidation ( E )	Reference
<u>Assets</u>				
Cash and balances at central banks	10,942,268		10,942,268	
Due from banks and other financial institutions	11,452,326		11,452,326	
Investments, net	18,054,020		18,054,020	
Loans and advances, net	125,424,305		125,424,305	
of which Collective provisions	1,172,996		1,172,996	Α
Debt securities	16,340,306		16,340,306	
Trading assets	0		0	
Equity shares	1,031,913		1,031,913	
Investment in associates	693,235		693,235	
Derivatives	872,865		872,865	
Goodwill	0		0	
Other intangible assets	0		0	
Property and equipment, net	991,455		991,455	
Other assets	1,947,730		1,947,730	
Total assets	187,750,423	0	187,750,423	
<u>Liabilities</u> Due to Banks and other financial institutions	1,826,798		1,826,798	
Items in the course of collection due to other banks	0		0	
Customer deposits	148,638,613		148,638,613	
Trading liabilities	0		0	
Debt securities in issue	4,500,000		4,500,000	
of which Tier 2 capital instruments	4,500,000		4,500,000	В
Derivatives	895,429		895,429	
Retirement benefit liabilities	382,382		382,382	
Taxation liabilities	0		0	
Accruals and deferred income	584,289		584,289	
Borrowings	46,875		46,875	
Other liabilities	2,701,500		2,701,500	
Subtotal	159,575,886	0	159,575,886	
Paid up share capital	15,000,000		15,000,000	
of which amount eligible for CET1	15,000,000		15,000,000	С
of which amount eligible for AT1	13,000,000		13,000,000	Ŭ
			7 592 656	D
Statutory reserves	7,583,656		7,583,656	D
Other reserves	(340,608)		(340,608)	E
Retained earnings	5,361,489		5,361,489	E E
Minority Interest	0		0	•
Proposed dividends	570,000		570,000	G
Total liabilities and equity	187,750,423	0	187,750,423	

#### **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

Source based on

reference

(2)		Components <sup>1</sup> of regulatory capital reported by the bank	Pre - Basel III	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	15,000,000		
	related stock surplus			C F + G
	Retained earnings Accumulated other comprehensive income (and other reserves)	5,931,489 7,243,048		D+E
4		1,210,010		
	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)			
5	Common share capital isued by subsidiaries and held by third parties (amount allowed in group			i
6	CET1) Common Equity Tier 1 capital before regulatory adjustments	28,174,537	!	!
	Common Equity Tier 1 capital: Regulatory adjustments	20,111,001		
	Prudential valuation adjustments			
	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 temporary differences		<u>-</u>	1
	(net of related tax liability)			1
	Cash-flow hedge reserve			 !
	Shortfall of provisions to expected losses		<b> </b>	1
	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		<b> </b>	
	Defined-benefit pension fund net assets			1
	Investments in own shares (if not already netted off paid-in capital on reported balance sheet)		) — - — - — - — - — - — - — - — - — - —	İ
	Reciprocal cross-holdings in common equity		İ	ĺ
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%		     	1     
20	threshold) Mortgage servicing rights (amount above 10% threshold)		<u>-</u>	
	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related		}	
	tax liability)			1
	Amount exceeding the 15% threshold		<u>-</u>	1
23 24	of which: significant investments in the common stock of financials of which: mortgage servicing rights			
25	of which: deferred tax assets arising from temporary differences			1
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			
	Total regulatory adjustments to Common equity Tier 1			
29	Common Equity Tier 1 capital (CET1) Additional Tier 1 capital: instruments	28,174,537		
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus			
31	of which: classified as equity under applicable accounting standards			
32	of which: classified as liabilities under applicable accounting standards			
	Directly issued capital instruments subject to phase out from Additional Tier 1 Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)			
	of which: instruments issued by subsidiaries subject to phase out			
36	Additional Tier 1 capital before regulatory adjustments			
27	Additional Tier 1 capital: regulatory adjustments Investments in own Additional Tier 1 instruments		r	I
	Reciprocal cross-holdings in Additional Tier 1 instruments		¦	i
	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%			
40	of the issued common share capital of the entity (amount above 10% threshold) Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)		(349,456)	
41	National specific regulatory adjustments REGULATORY ADJUSTMENTS APPLIED TO ADDITIONAL TIER 1 IN RESPECT OF AMOUNTS		( <u>_(0+0,+00)</u>	I
	SUBJECT TO PRE-BASEL III TREATMENT OF WHICH: [INSERT NAME OF ADJUSTMENT]			
	OF WHICH: Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions			
	Total regulatory adjustments to Additional Tier 1 capital			
44	Additional Tier 1 capital (AT1)			
45	Tier 1 capital (T1 = CET1 + AT1)	28,174,537		

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

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



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

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

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

Components <sup>1</sup> of regulatory capital reported by the bank	subject to	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	2,700,000	
47	Directly issued capital instruments subject to phase out from Tier 2	210,000	
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	1,172,996	
51	Tier 2 capital before regulatory adjustments		
	Tier 2 capital: regulatory adjustments	4,082,996	
	Investments in own Tier 2 instruments		<u></u>
_	Reciprocal cross-holdings in Tier 2 instruments		<u></u>
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)		i i
55	Significant investments in the capital banking, financial and insurance entities that are outside the		ii
	scope of regulatory consolidation (net of eligible short positions)		(349,456)
56	National specific regulatory adjustments		
	REGULATORY ADJUSTMENTS APPLIED TO TIER 2 IN RESPECT OF AMOUNTS SUBJECT TO		
	OF WHICH: [INSERT NAME OF ADJUSTMENT] OF WHICH:		
57	Total regulatory adjustments to Tier 2 capital		
58	Tier 2 capital (T2)	4,082,996	
59	Total capital (TC = T1 + T2)	32,257,533	
	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	183,126,132	
	Capital ratios	, ,	
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	15.39%	
62	Tier 1 (as a percentage of risk weighted assets)	15.39%	
63	Total capital (as a percentage of risk weighted assets)	17.61%	
64	Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer		
	plus countercyclical buffer requirements plus G-SIB buffer requirement expressed as a percentage of		
	risk weighted assets)		
65			
66			
67	of which: G-SIB buffer requirement		
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)		
	National minima (if different from Basel 3)		
	National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum)	n/a	
	National Tier 1 minimum ratio (if different from Basel 3 minimum)	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)		

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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	1,172,996
	(prior to application of cap)	1,172,330
77	Cap on inclusion of provisions in Tier 2 under standardised approach	2,095,772
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based	
	approach (prior to application of cap)	
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	
	Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018	
	and 1 Jan 2022)	
80	Current cap on CET1 instruments subject to phase out arrangements	
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)	

<sup>1</sup>For detailed explanation of rows (1-85), please refer to SAMA circular # BCS 23295 dated 23 July 2012 entitled "Composition of Capital Disclosure Requirements issued by the BCBS in June 2012.

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

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

72 Non-significant investments in the capital of other financials 73 Significant investments in the common stock of financials



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 laws
3 Governing law(s) of the instrument	of the Kingdom of Saudi Arabia
Regulatory treatment	Ŭ
4 Transitional Basel III rules	Tier 2
5 Post-transitional Basel III rules	Ineligible
6 Eligible at solo/lgroup/group&solo	Solo
7 Instrument type	Subordinated Sukuk
8 Amount recognied in regulatory capital (Currency in mil, as of most recent reporting date)	SAR 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 regulator
	or tax event. SABB will be entitled to
	redeem in whole, but not in part, by
	giving not less than thirty (30) days' not
	more than (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
18 Coupon rate and any related index	3 month SIBOR + 120bps
19 Existence of a dividend stopper	No
20 Fully discretionary, partially discretionary or mandatory	Mandatory
21 Existence of step up or other incentive to redeem	No
22 Non cumulative	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
	Subordinated. Senior bondholders are
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	immediately senior to this instrument.
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 36 Non-compliant transitioned features	immediately senior to this instrument. Yes

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



# **TABLE 2: CAPITAL STRUCTURE**

Main features template of regulatory capital instruments - (Table 2(e	
1 Issuer	Saudi British Bank (SABB)
2 Unique identifier (eg CUSPIN, ISIN or Bloomberg identifier for private placement)	ISIN No.SA13EFK0GJJ0
	The instrument is governed by the law
3 Governing law(s) of the instrument	of the Kingdom of Saudi Arabia
Regulatory treatment	
4 Transitional Basel III rules	Tier 2
5 Post-transitional Basel III rules	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 1,200mil
9 Par value of instrument	SAR 1,500mil
10 Accounting classification	Liability - amortised cost
11 Original date of issuance	17th December 2013
12 Perpetual or dated	Dated
13 Original maturity date	17th December 2020
14 Issuer call subject to prior supervisory approval	Yes
	Call option only available after 5 years
	for a regulatory or tax event, 17th
	December 2018 as the date for
	redemption, SABB shall be entitled to
	redeem in whole, but not in part, by
	giving not less than thirty (30) days' n
	more than sixty (60) days' notice to the
15 Option call date, contingent call dates and redemption amount	Sukukholders
16 Subsequent call dates if applicable	As above
Coupons / dividends	
17 Fixed or Floating dividend/coupon	Floating
18 Coupon rate and any related index	6 months SIBOR + 140bps
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
<ul> <li>28 If convertible, specify instrument type convertible into</li> </ul>	N/A
29 If convertible, specify instrument type convertible into	N/A
30 Write-down feature	Yes
So white-down leadure	Terms of contract of the instrument
	provide the legal basis for SAMA to
21 If write down write down trigger (a)	trigger write-down (a contractual
31 If write-down, write-down trigger (s)	approach)
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	
	Subordinated. Senior bondholders a
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	immediately senior to this instrument
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.



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

1       Issuer       Saud British Eark (SABB)         2       Unique identifier (eg CUSPIN, ISIN or Bloomberg identifier for private placement)       ISIN No SA1302VK06K33         3       Geverning lax(s) of the instrument       of the Kingdorn of Saudi Arabia         4       Tarastional Basel II rules       Ter 2         5       Post-Instancional Basel II rules       Ter 2         6       Eligible at sool/group/group/soolo       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       Per value of instrument       SAR 1.500mil       SAR 1.500mil         10       Accounting classification       Liability - amortised cost       Jath May 2015         12       Perputual or dated       Dated       Dated       Jath May 2015         13       Original date or insunce       Par Nate or entitle to redemention in whole, not in part, by giving not loss than thi       Idiality - amortised cost       Idiality - amortised cost         14       Issuer call subject to prior supervisory approval       Yes       Call option only available after 5 year         14       Issuer call date, contingent call dates and redemption amount       foi to regulatory or tax event, 28th Ma         16 <th colspan="4">Main features template of regulatory capital instruments - (Table 2(e))</th>	Main features template of regulatory capital instruments - (Table 2(e))				
2. Unique identifier (eg CUSPIN, ISN or Bloomberg identifier for private placement)       ISN No.SA132/WK0GK33         3. Governing law(s) of the instrument       of the Kingdom of Saudi Arabia         4. Transitional Basel II rules       Ter 2         5. Post-transitional Basel II rules       Eligible         6. Eligible at solof(orque)/group/solo       Solo         7. Instrument type       Subordnated Sukuk         8. Amount recognied in regulatory capital (Currency in mil, as of most recent reporting date)       SAR 1,500mil         9. Par value of instrument       Lability - amortised cost         10. Organid date of instrument       Dated         12. Porpetual or dated       Dated         13. Organid date of sugnere       28th May 2015         14. Issuer call subject to prior supervisory approval       Yes         14. Issuer call subject to prior supervisory approval       Yes         15. Option tall date contingent call dates and redemption amount       notice to the Sukukholder         16. Subsequent call dates if applicable       As above         Coupons / dividend coupon       Floating         16. Subsequent call dates if applicable       As above         Coupons / dividend support       No         16. Subsequent call dates if applicable       As above         Coupons / dividend suppor       No					
Soverning law(s) of the instrument         The instrument is governed by the law           Regulatory treatment         of the Kingdom of Saudi Arabia           Transitional Basel III rules         Ter 2           Post-transitional Basel III rules         Eligible           Eligible         Solo           Prestrument type         Subordinated Sukuk           Arrown treegoined in regulatory capital (Currency in mil, as of most recent reporting date)         SAR 1.500mil           Prevalue of Instrument type         SAR 1.500mil           10 Argonal date of Issuance         2dith May 2015           11 Original date of Issuance         2dith May 2015           12 Perpetual or dated         Dated           13 Original date of Issuance         2dith May 2015           14 Issuer call subject to prior supervisory approval         Yes           14 Issuer call subject to prior supervisory approval         Yes           15 Option call date, contingent call dates and redemption amount         (Si) days not times than sitiv (Si) days not times than sitiv (Si) days not times than sitiv (Si) days not times than sitiv (Si) days not times than sitiv (Si) days not times than sitiv (Si) days not times than sitiv (Si) days not times than sitiv (Si) days not times than sitiv (Si) days not times than sitiv (Si) days not times than sitiv (Si) days not times than sitiv (Si) days not times than sitiv (Si) days not times than sitiv (Si)           15 Option call date, contingent call dates and redem					
3 Governing law(s) of the instrument       of the Kingdom of Saudi Arabia         Regulatory treatment       If er 2         4 Transitional Basel III rules       Eigble         5 Post-transitional Basel III rules       Solo         6 Eigble at solo/group/group&solo       Solo         7 Instrument type       Subordinated Sukuk         8 Arnount recognied in eigblatory capital (Currency in mil, as of most recent reporting date)       SAR 1,500mil         9 Part value of instrument       Liability - amoritised cost         10 Accounting classification       Liability - amoritised cost         11 Original date of issuance       Dated         12 Perpetual or dated       Dated         13 Original maturity date       Yes         14 Issuer call subject to prior supervisory approval       Yes         Call option call date, contingent call dates and redemption amount       nonthe style (0) days in or in early usigning roles than think (0) days in or in early usigning roles than think (0) days in or in early usigning roles than think (0) days in or in early usigning roles than think (0) days in or then sixty (00) days in the relemption amount         16 Subsequent call date, contingent call dates and redemption amount       Floating         17 Fixed or Floating dividend/coupon       Floating         18 Coupons / dividend/soupon       Floating         19 Existence of advidend stopper       No	2 Unique identilier (eg CUSPIN, ISIN of Bioomberg identilier for private placement)				
Regulatory treatment         First           4 Transitional Basel II rules         Tier 2           5 Post-transitional Basel II rules         Sole           6 Eligible at solo/group/group/sole         Sole           7 Instrument type         Subordinated Sukuk           8 Amount recogned 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         Liabilty - amortised cost           11 Original date of insurance         28h May 2015           12 Perpetual or dated         Dated           30 Original maturity date         28h May 2025           14 Issuer call subject to prior supervisory approval         Yes           Cal option only available after 5 year         for a regulatory or tark werent, 28th May 2020 as the date for redemption, SAE shall be entitled to redeem in whole, in of in part, by giving not less than thin (30) days not more than sax (60) date for redemption, SAE shall be entitled to redeem in whole, in othore, anot the subschedule to redeem in whole, in othore, and widend/soupon           15 Option cail date, contingent cail dates and redemption amount         Subscience on a dividend docupon           16 Subscience on a dividend stopper         No           17 Fixed or Floating dividend/coupon         Eloating           18 Coupon ratetan any related index         for more float	$2  O_{\text{constraints}} = I_{\text{constraints}} = I_{\text{constraints}} = I_{\text{constraints}}$				
4       Transitional Basel III rules       Tier 2         9       Post-transitional Basel III rules       Eligible         6       Eligible at solohgroup/group&solo       Solo         7       Instrument type       Subordinated Sukuk         8       Armount recognied in regulatory capital (Currency in mil, as of most recent reporting date)       SAR 1,500mil         9       Par value of instrument       SAR 1,500mil       SAR 1,500mil         10       Accounting dassification       Llability - amortised cost       20th May 2015         12       Perpetual of dated       Dated       Dated         13       Original maturity date       28th May 2025       14         14       Issuer call subject to prior supervisory approval       Yes         7       At a source all date, contingent call dates and redemption amount       call option only available after 5 year for a regulatory or tax event, 28th May 2025         15       Option call date, contingent call dates and redemption amount       notice to the Sukukholders         16       Subsequent call dates if applicable       As above         7       Fixed or Floating dividendCoupon       Floating         18       Coupon's dividends       Foating         19       Existence of a dividend stopper       No         10<		of the Kingdom of Saudi Arabia			
5       Post-transitional Basel III rules       Eligible         6       Eligible       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       SAR 1,500mil         10       Accounting classification       Liability - amortised cost       Liability - amortised cost         11       Original maturity date       28th May 2015       Dated         13       Original maturity date       28th May 2025       Dated         14       Issuer call subject to prior supervisory approval       Yes       Call option only available after 5 year         14       Issuer call date, contingent call dates and redemption amount       not in part, by giving not less than thii       (30) days' not more than sixty (60) de         15       Option call date, contingent call dates and redemption amount       notote to the Stuckholders       Elosting         16       Subsequent call dates of replate index       6       months ISIOR + 1300ps         19       Existence of a dividend/scoupon       Floating       No         19       Existence of sep up or other incentive to redeem       No         20       Full discretionary, par					
6     Eligible at solo/dyroup/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     Perspetial or dated     Dated       13     Original maturity date     28th May 2025       14     Issuer call subject to prior supervisory approval     Yes       14     Issuer call subject to prior supervisory approval     Yes       14     Issuer call date, contingent call dates and redemption amount     Call option only available after 5 year       15     Option call date, contingent call dates and redemption amount     Not in part, by giving not less than this       16     Subsequent call dates if applicable     As a above       Coupons / dividend/coupon     Floating       19     Existence of a dividend/coupon     Floating       19     Existence of a dividend/coupon     No       19     Existence of a quotand stopper     No       20     Full dividend/coupon     No       19     Existence of stop up or other incentive to redeem     No       21     <					
7       Instrument type       Subordinated Stukuk         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       SAR 1.500mil         10       Accounting classification       Liability - amortised cost       28tm May 2015         11       Original maturity date       28tm May 2015       28tm May 2015         12       Perpetual or dated       28tm May 2015       28tm May 2015         13       Original maturity date       28tm May 2015       28tm May 2015         14       Issuer call subject to prior supervisory approval       Yes       Call option only available after 5 year for a regulatory or tax event, 28th May 2025 as the date for redemption, SAR 1500mil (30) days' not more than sixty (60)					
8 Amount recognised 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 - montised cost           11 Original date of issuance         28th May 2015           12 Propetual or dated         Dated           13 Original maturity date         28th May 2025           14 Issuer call subject to prior supervisory approval         Yes           Cal option only available after 5 year for a regulatory or tax event. 28th May 2020 as the date for redemption, SAE shall be entitled to redeem in whole, not in part, by giving not less than thin 200 days in tom cert than sixty (60) de notice to the Sukukholders           15 Option call date, contingent call dates and redemption amount         rot car egulatory or tax event. 28th May 2020 as the date for redemption, SAE shall be entitled to redeem in whole, not in part, by giving not less than thin 200 days in tom cert than sixty (60) de notice to the Sukukholders           16 Subsequent call dates if applicable         As above           Coupons / dividends         Mandatory           19 Existence of a dividend stopper         No           19 Existence of a dividend stopper         No           20 No currulative or curvality discretionary or mandatory         Mandatory           21 Existence of a dividend stopper         No           22 Non curuvality e convertible         No </td <td></td> <td></td>					
9 Par value of instrument       SAR 1,500mil         10 Accounting classification       Lability - montised 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 5 year for a regulatory or tax event. 28th May 2020 as the date for redemption, SAE shall be entitled to redeem in whole, not in part, by giving not less than thi (30) days 'not more than sixty (60) de to for a cegulatory or tax event. 28th May 2027 detection of the Subscholders         15 Option call date, contingent call dates and redemption amount       6 notice to the Subukholders         16 Subsequent call dates if applicable       As above         Coupons / dividends       Floating         17 Fixed or Floating dividend/coupon       Floating         18 Coupon rate and any related index       6 months SIBOR + 130bps         20 Fully discretionary, partially discretionary or mandatory       Mandatory         21 Existence of step up or other incertility to redeem       No         22 Convertible, conversion trigger (s)       N/A         24 If convertible, conversion trigger (s)       N/A         25 If convertible, specify issuer of instrument it converts into       N/A         26 If convertible, specify issuer of instrument it convert	· · · · · · · · · · · · · · · · · · ·				
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         14 Issuer call subject to prior supervisory approval       Yes         15 Option call date, contingent call dates and redemption amount       Call option only available after 5 year for a regulatory or tax event, 28th May 2020 as the date for redeem in whole, 1, not in part, by giving not less than thin (30) days' not more than sixty (60) de notice to the Sukukholders         16 Subsequent call dates if applicable       As above         Coupons / dividend'scoupon       Floating         18 Coupon rate and any related index       6 months SIBOR + 130bps         19 Existence of a dividend stopper       No         20 Fully discretionary, partially discretionary or mandatory       Mandatory         21 Existence of a dividend'scoupon       No         22 Convertible or non-convertible       No         23 Convertible or non-convertible       No         24 If convertible, fully optianally discretionary or mandatory       NA         25 If convertible, conversion tigger (s)       NA         26 If convertible, fully optianally discretionary or partially       NA         25 If convertibl					
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 5 year for a regulatory or tax event. 28th May 2020 as the date for redeem in whole, in ot in part, by giving not less than thin (30) days' not more than sixty (60) de notice of the Stukkholders         15 Option call date, contingent call dates and redemption amount       As above         16 Subsequent call dates if applicable       As above         Coupons / dividends       Floating         17 Fixed or Floating dividend/coupon       Floating         18 Coupon rate and any related index       6 months SIBOR + 130bps         19 Existence of a dividend stopper       No         20 Convertible or one-table       Non cumulative         21 Existence of stop up or other incentive to redeem       No         22 Convertible, convertible or one-table       No         24 If convertible, convertible into       N/A         25 If oright instrument type convertible into       N/A         26 If convertible, nandatory or potinal conversion       N/A         27 If write-down, write-down trigger (s)       N/A         28 If convertible, nanctatory or potinal conversion       N/A         29 If convertible,		,			
12 Perpetual or dated       Dated         13 Original maturity date       28th May 2025         14 Issuer call subject to prior supervisory approval       Yes         14 Issuer call subject to prior supervisory approval       Yes         Call option only available after 5 year for a regulatory or tax event, 28th Ma 2020 as the date for redemption, 28th Ma 2020 as the 28th Origin dividend/coupon         16 Subsequent call dates and redemption amount       Reliver for floating dividend/coupon         17 Fixed or Floating dividend/coupon       Floating         18 Coupon rate and any related index       8 months SIBOR + 130bps         19 Existence of a dividend stopper       No         20 Fully discretionary, partially discretionary or mandatory       Mandatory         21 Evistence of step up or other incentive to redeem       No         22 Convertible or onn-convertible       No <td></td> <td></td>					
13       Original maturity date       28th May 2025         14       Issuer call subject to prior supervisory approval       Yes         14       Issuer call subject to prior supervisory approval       Yes         Call option only available after 5 year for a regulatory or tax event, 28th Ma 2020 as the date for redemption, SA shall be entitled to redeem in whole, not in part, by giving not tess than thi (30) days not more than sixty (60) da note to the Sukukholders         16       Subsequent call dates and redemption amount       notice to the Sukukholders         16       Subsequent call dates if applicable       As above         Coupons / dividends       Existence of a dividend stopper       No         19       Existence of a dividend stopper       No         20       Fully discretionary or mandatory       Mandatory         21       Existence of a dividend stopper       No         22       Non cumulative or cumulative       Non cumulative         23       Convertible, conversion trigger (s)       N/A         24       If convertible, conversion trigger (s)       N/A         25       If convertible, conversion trigger (s)       N/A         26       If convertible, conversion trigger (s)       N/A         27       If convertible, specify instrument type convertision trigger (s)       N/A         28					
14 Issuer call subject to prior supervisory approval         Yes           14 Issuer call subject to prior supervisory approval         Yes           Call option only available after 5 year for a regulatory or tax event, 28th Ma 2020 as the date for redemption, SAE shall be entitled to redeem in whole. In of in part, by giving not less than thii (30) days' not more than sixty (60) de notice to the Sukukholders           15         Option call date, contingent call dates and redemption amount         not in part, by giving not less than thii (30) days' not more than sixty (60) de notice to the Sukukholders           16         Subsequent call dates if applicable         As above           Coupon rate and any related index         6 months SIBOR + 130bps           19         Existence of a dividend/scoupon         Floating           14         Existence of a dividend stopper         No           20         Full discretionary or mandatory         Mandatory           21         Existence of step up or other incentive to redeem         No           22         Convertible, conversion trigger (s)         N/A           24         If convertible, mandatory or optional conversion         N/A           25         If convertible, specify instrument type convertible into         N/A           26         If convertible, specify instrument type convertible into         N/A           27         If convertible, specify instrument type c					
Call option only available after 5 year         for a regulatory or tax event, 28th Ma         2020 as the date for redemption, SAE         shall be entitled to redeem in whole, in the in the in the integration of the intintegration of the integration of the integr					
for a regulatory or tax event, 28th Ma           2020 as the date for redemption, SAE           shall be entitled to redemption, SAE           shall be entitled to redemption, SAE           shall be entitled to redem in whole, 1           otig part, by giving not less than thi           (30) days' not more than sixty (60) da           notice to the Sukukholders           As above           Coupons / dividends           1           Tiked or Floating dividend/coupon           18         Coupon rate and any related index           6         months SIBOR + 130bps           19         Existence of a dividend stopper           0         Fully discretionary, partially discretionary or mandatory           21         Existence of step up or other incentive to redeem           22         Non cumulative           23         Convertible, onversion trigger (s).           24         If convertible, conversion rate           25         If convertible, mandatory or optional conversion           26         If convertible, mandatory or optional conversion           27         If convertible, specify instrument it convertis into           30         Write-down, write-down trigger (s).           31         If write-down, full or partial           32	14 Issuer call subject to prior supervisory approval	Yes			
16       Subsequent call dates if applicable       As above         Coupons / dividends       Floating         17       Fixed or Floating dividend/coupon       Floating         18       Coupon rate and any related index       6 months SIBOR + 130bps         19       Existence of a dividend stopper       No         20       Fully discretionary, partially discretionary or mandatory       Mandatory         21       Existence of step up or other incentive to redeem       No         22       Non cumulative       Non cumulative         23       Convertible or non-convertible       N/A         24       If convertible, fully or partially       N/A         25       If convertible, conversion rate       N/A         26       If convertible, mandatory or optional conversion       N/A         27       If convertible, specify instrument type convertible into       N/A         28       If convertible, specify instrument type convertible into       N/A         29       If convertible, specify instrument it converts into       N/A         30       Write-down, write-down trigger (s)       approach)         31       If write-down, full or partial       Written down fully or partial         31       If write-down, permanent or temporary       Permanent		Call option only available after 5 years of for a regulatory or tax event, 28th May 2020 as the date for redemption, SABB shall be entitled to redeem in whole, but not in part, by giving not less than thirty (30) days' not more than sixty (60) days			
Coupons / dividends         Fixed or Floating dividend/coupon         Floating           17         Fixed or Floating dividend/coupon         Floating           18         Coupon rate and any related index.         6 months SIBOR + 130bps           19         Existence of a dividend stopper         No           20         Fully discretionary, partially discretionary or mandatory         Mandatory           21         Existence of a dividend stopper         No           22         No cumulative or cumulative         Non cumulative           23         Convertible or non-convertible         No           24         If convertible, conversion trigger (s)         N/A           25         If convertible, conversion rate         N/A           26         If convertible, mandatory or optional conversion         N/A           27         If convertible, specify instrument type convertible into         N/A           28         If convertible, specify instrument it converts into         N/A           29         If convertible, specify instrument it converts into         N/A           30         Write-down, write-down trigger (s)         approach)         approach)           31         If write-down, null or partial         Writen down fully or partial         3           34         If	15 Option call date, contingent call dates and redemption amount	notice to the Sukukholders			
17       Fixed or Floating dividend/coupon       Floating         18       Coupon rate and any related index       6 months SIBOR + 130bps         19       Existence of a dividend stopper       No         20       Fully discretionary, partially discretionary or mandatory       Mandatory         21       Existence of step up or other incentive to redeem       No         22       Non cumulative or cumulative       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, specify instrument type convertible into       N/A         28       If convertible, specify issuer of instrument it converts into       N/A         30       Write-down feature       Yes         31       If write-down, write-down trigger (s)       approach)         32       If write-down, full or partial       Written down fully or partial         31       If write-down, full or partial       Subordinated. Senior bondholders at immediately senior to instrument         33       If write-down, full or partial       Subordinated. Senior bondholders at immediately seni	16 Subsequent call dates if applicable	As above			
18       Coupon rate and any related index       6 months SIBOR + 130bps         19       Existence of a dividend stopper       No         20       Fully discretionary, partially discretionary or mandatory       Mandatory         21       Existence of step up or other incentive to redeem       No         22       Non cumulative or cumulative       Non cumulative         23       Convertible or non-convertible       Non - convertible         24       If convertible, conversion trigger (s)       N/A         25       If convertible, conversion rate       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)       approach)         32       If write-down, full or partial       Writen down fully or partial         33       If write-down, permanent or temporary       Permanent         34       If temporary writedown, description of the write-up mechansim       Subordinated. Senior bondholders at immediately senior to instrumen	Coupons / dividends				
18       Coupon rate and any related index       6 months SIBOR + 130bps         19       Existence of a dividend stopper       No         20       Fully discretionary, partially discretionary or mandatory       Mandatory         21       Existence of step up or other incentive to redeem       No         22       Non cumulative or cumulative       Non cumulative         23       Convertible or non-convertible       Non - convertible         24       If convertible, conversion trigger (s)       N/A         25       If convertible, conversion rate       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)       approach)         32       If write-down, full or partial       Writen down fully or partial         33       If write-down, permanent or temporary       Permanent         34       If temporary writedown, description of the write-up mechansim       Subordinated. Senior bondholders at immediately senior to instrumen	17 Fixed or Floating dividend/coupon	Floating			
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, conversion rate       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 instrument it converts into       N/A         30       Write-down feature       Yes         31       If write-down, write-down trigger (s)       approach)         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       Subordinated. Senior bondholders at immediately senior to instrument)         35       Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)       N/A		6 months SIBOR + 130bps			
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, conversion rate       N/A         26       If convertible, conversion rate       N/A         27       If convertible, specify instrument type conversion       N/A         28       If convertible, specify instrument type conversion       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)       Terms of contract of the instrument provide the legal basis for SAMA to trigger write-down, full or partial         33       If write-down, permanent or temporary       Permanent         34       If temporary writedown, description of the write-up mechansim       Subordinated. Senior bondholders an immediately senior to instrument)         35       Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)       Subordinated. Senior bondholders an immediately senior to this instrument         36       Non-compliant transitioned features       N/A	19 Existence of a dividend stopper	No			
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, conversion rate       N/A         26       If convertible, conversion rate       N/A         27       If convertible, specify instrument type conversion       N/A         28       If convertible, specify instrument type conversion       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)       Terms of contract of the instrument provide the legal basis for SAMA to trigger write-down, full or partial         33       If write-down, permanent or temporary       Permanent         34       If temporary writedown, description of the write-up mechansim       Subordinated. Senior bondholders an immediately senior to instrument)         35       Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)       Subordinated. Senior bondholders an immediately senior to this instrument         36       Non-compliant transitioned features       N/A	20 Fully discretionary, partially discretionary or mandatory	Mandatory			
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       Yes         Terms of contract of the instrument provide the legal basis for SAMA to trigger write-down (a contractual approach)         31       If write-down, write-down trigger (s)       approach)         32       If write-down, permanent or temporary       Permanent         33       If write-down, description of the write-up mechansim       Subordinated. Senior bondholders an immediately senior to instrument)         34       If temporary writedown, description of the write-up mechansim       Subordinated. Senior bondholders an immediately senior to this instrument         35       Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)       N/A					
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         Terms of contract of the instrument provide the legal basis for SAMA to trigger write-down (a contractual approach)         31       If write-down, write-down trigger (s)       approach)         32       If write-down, permanent or temporary       Permanent         34       If temporary writedown, description of the write-up mechansim       Subordinated. Senior bondholders an immediately senior to instrument)         35       Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)       N/A		Non cumulative			
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         Terms of contract of the instrument provide the legal basis for SAMA to trigger write-down (a contractual approach)         31       If write-down, write-down trigger (s)       approach)         32       If write-down, permanent or temporary       Permanent         33       If write-down, description of the write-up mechansim       Subordinated. Senior bondholders an immediately senior to instrument)         34       If temporary writedown hierarchy in liquidation (specify instrument type immediately senior to instrument)       Subordinated. Senior bondholders an immediately senior to this instrument.         36       Non-compliant transitioned features       N/A	23 Convertible or non-convertible	Non - convertible			
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         Terms of contract of the instrument provide the legal basis for SAMA to trigger write-down (a contractual approach)         31       If write-down, write-down trigger (s)       approach)         32       If write-down, permanent or temporary       Permanent         33       If write-down, description of the write-up mechansim       Subordinated. Senior bondholders an immediately senior to instrument)         34       If temporary writedown hierarchy in liquidation (specify instrument type immediately senior to instrument)       Subordinated. Senior bondholders an immediately senior to this instrument.         36       Non-compliant transitioned features       N/A	24 If convertible, conversion trigger (s)	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         Terms of contract of the instrument provide the legal basis for SAMA to trigger write-down, write-down trigger (s)         31       If write-down, write-down trigger (s)       Terms of contract ual approach)         32       If write-down, permanent or temporary       Permanent         33       If write-down, description of the write-up mechansim       Subordinated. Senior bondholders an immediately senior to instrument)         34       If temporary writedown, description (specify instrument type immediately senior to instrument)       N/A		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         Terms of contract of the instrument provide the legal basis for SAMA to trigger write-down, write-down trigger (s)         31       If write-down, write-down trigger (s)       approach)         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       Subordinated. Senior bondholders at immediately senior to instrument)         36       Non-compliant transitioned features       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)       Terms of contract of the instrument provide the legal basis for SAMA to trigger write-down (a contractual approach)         32       If write-down, full or partial       Written down full or partial         33       If write-down, permanent or temporary       Permanent         34       If temporary writedown, description of the write-up mechansim       Subordinated. Senior bondholders and immediately senior to instrument)         36       Non-compliant transitioned features       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)       Terms of contract of the instrument provide the legal basis for SAMA to trigger write-down (a contractual approach)         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       Subordinated. Senior bondholders an immediately senior to instrument)         35       Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)       N/A					
30 Write-down feature       Yes         30 Write-down feature       Terms of contract of the instrument provide the legal basis for SAMA to trigger write-down (a contractual approach)         31       If write-down, write-down trigger (s)       approach)         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       Subordinated. Senior bondholders and immediately senior to instrument)         35       Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)       N/A					
31       If write-down, write-down trigger (s)       Terms of contract of the instrument provide the legal basis for SAMA to trigger write-down (a contractual approach)         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       Subordinated. Senior bondholders ar         35       Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)       Subordinated. Senior to this instrument         36       Non-compliant transitioned features       N/A					
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       Subordinated. Senior bondholders at         35       Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)       immediately senior to this instrument.         36       Non-compliant transitioned features       N/A		Terms of contract of the instrument provide the legal basis for SAMA to trigger write-down (a contractual			
33       If write-down, permanent or temporary       Permanent         34       If temporary writedown, description of the write-up mechansim       Subordinated. Senior bondholders at Subordinated. Senior bondholders at immediately senior to instrument)         35       Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)       N/A		Written down fully or partial			
34       If temporary writedown, description of the write-up mechansim         35       Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)         36       Non-compliant transitioned features					
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)       Subordinated. Senior bondholders at immediately senior to this instrument.         36 Non-compliant transitioned features       N/A					
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)immediately senior to this instrument.36 Non-compliant transitioned featuresN/A		Subordinated. Senior bondholders are			
36 Non-compliant transitioned features N/A	35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)				
	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.



<u>As at 31st DEC 2015</u> SAR'000

#### Table 3 - CAPITAL ADEQUACY

Amount of European Cubicat To Standardized Annraceh of Credit Diek and related					
	Amount of Exposures Subject To Standardized Approach of Credit Risk and related Capital Requirements (Table 3, (b))				
	Amount of				
Portfolios	exposure	Capital requirement			
Sovereigns and central banks:					
SAMA and Saudi Government	30,943,113	-			
Others	1,385,334	20,912			
Multilateral Development Banks (MDBs)	-	-			
Public Sector Entities (PSEs)	-	-			
Banks and securities firms	17,820,949	594,821			
Corporates	106,183,991	7,806,102			
Retail non-mortgages	16,703,417	1,007,845			
Small Business Facilities Enterprises (SBFE's)	-	-			
Mortgages	-	-			
Residential	10,787,479	866,007			
Commercial	-	-			
Securitized assets	-	-			
Equity	1,725,148	226,422			
Others	3,057,793	110,036			
Total	188,607,224	10,632,145			



Table 3 - CAPITAL ADEQUACY						
	Capital requirements for Market Risk* (822, Table 3, (d))					
	Interest rate risk Equity position risk Foreign exchange risk Commodity risk Total					
Standardised approach	83,510	-	144,027	-	227,537	

\*Capital requirements are to be disclosed only for the approaches used.



<u>As at 31st DEC 2015</u> SAR'000

Table 3 - CAPITAL ADEQUACY						
Capital Requirements for Operational Risk* (Table 3, (e))						
Particulars	Capital requirement					
Standardized approach	1,009,612					

\*Capital requirements are to be disclosed only for the approaches used.



Table 3 - CAPITAL ADEQUACY									
Ca	Capital Adequacy Ratios (TABLE 3,(f))								
Particulars	Total capital ratio Tier 1 capital ratio								
	0	<u>// / / / / / / / / / / / / / / / / / /</u>							
Top consolidated level	17.61% 15.39%								



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

Credit Risk Exposure (Table 4. (b))							
Portfolios	Total gross credit risk exposure	Average gross credit risk exposure over the period					
Sovereigns and central banks:							
SAMA and Saudi Government	30,943,113	-					
Others	1,385,334	-					
Multilateral Development Banks (MDBs)	50	-					
Public Sector Entities (PSEs)	-	-					
Banks and securities firms	25,589,663	-					
Corporates	140,554,196	-					
Retail non-mortgages	16,702,638	-					
Small Business Facilities Enterprises (SBFE's)	-	-					
Mortgages	-	-					
Residential	10,787,479	-					
Commercial	-	-					
Securitized assets	-	-					
Equity	1,725,148	-					
Others	3,057,793	-					
Total	230,745,414	-					



SAR'000

Table 4 (S	TA) : CREDI <sup>-</sup>	r risk : g		DISCLOSUR	ES					
Geographic Breakdown (Table 4, c) )										
Portfolios	Saudi Arabia	Other GCC & Middle East	Europe	North America	South East Asia	Other countries	Total			
Sovereigns and central banks:										
SAMA and Saudi Government	30,943,113	-	-	-	-	-	30,943,113			
Others	-	1,022,116	149,284	-	57,466	156,468	1,385,334			
Multilateral Development Banks (MDBs)	-	-	-	-	-	50	50			
Public Sector Entities (PSEs)	-	-	-	-	-	-	-			
Banks and securities firms	8,856,577	4,241,813	3,852,008	5,408,246	53,735	3,177,284	25,589,663			
Corporates	139,123,578	1,430,618	-	-	-	-	140,554,196			
Retail non-mortgages	16,702,638	-	-	-	-	-	16,702,638			
Small Business Facilities Enterprises (SBFE's)	-	-	-	-	-	-	-			
Mortgages	-	-	-	-	-	-	-			
Residential	10,787,479	-	-	-	-	-	10,787,479			
Commercial	-	-	-	-	-	-	-			
Securitized assets	-	-	-	-	-	-	-			
Equity	1,725,148	-	-	-	-	-	1,725,148			
Others	3,057,793	-	-	-	-	-	3,057,793			
Total	211,196,326	6,694,547	4,001,292	5,408,246	111,201	3,333,802	230,745,414			



# <u>As at 31st DEC 2015</u> SAR'000

			Table 4	(STA) : CRI	EDIT RISI	( : GENE	RAL DISC	LOSURES	\$				
	Industry Sector Breakdown (Table 4, d) )												
Portfolios	Government and quasi government	Banks and other financial institutions	Agriculture and fishing	Manufacturing	Mining and quarrying	Electricity, water. Gas and health services	Building and construction	Commerce	Transportation and communication	Services	Consumer loans and credit cards	Others	Total
Sovereigns and central banks:													
SAMA and Saudi Government	30,943,113	-	-	-	-	-	-	-	-	-	-	-	30,943,113
Others	1,385,334	-	-	-	-	-	-	-	-	-	-	-	1,385,334
Multilateral Development Banks (MDBs)	-	50	-	-	-	-	-	-	-	-	-	-	50
Public Sector Entities (PSEs)	-	-	-	-	-	-	-	-	-	-	-	-	-
Banks and securities firms	-	25,589,663	-	-	-	-	-	-	-	-	-	-	25,589,663
Corporates	-	15,974,919	719,687	28,733,673	2,419,276	6,323,885	32,678,860	37,519,835	4,461,540	9,674,508	-	2,048,013	140,554,196
Retail non-mortgages	-	-	-	-	-	-	-	-	-	-	16,702,638	-	16,702,638
Small Business Facilities Enterprises (SBFE's)	-	-	-	-	-	-	-	-	-	-	-	-	-
Mortgages	-	-	-	-	-	-	-	-	-	-	-	-	-
Residential	-	-	-	-	-	-	-	-	-	-	10,787,479	-	10,787,479
Commercial	-	-	-	-	-	-	-	-	-	-	-	-	-
Securitized assets	-	-	-	-	-	-	-	-	-	-	-	-	-
Equity	-	1,725,148	-	-	-	-	-	-	-	-	-	-	1,725,148
Others	-	-	-	-	-	-	-	-	-	-	-	3,057,793	3,057,793
Total	32,328,447	43,289,780	719,687	28,733,673	2,419,276	6,323,885	32,678,860	37,519,835	4,461,540	9,674,508	27,490,117	5,105,806	230,745,414



	Table 4 (STA) : CREDIT RISK : GENERAL DISCLOSURES												
Residual Contractual Maturity Breakdown (Table 4, (e))													
		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	No Maturity	Total			
Portfolios													
Sovereigns and central banks:													
SAMA and Saudi Government	1,162,924	999,730	10,078,309	5,976,095	-	46	3,164,825	504,817	9,056,367	30,943,113			
Others	-	-	-	-	57,466	509,337	605,185	213,346	-	1,385,334			
Multilateral Development Banks (MDBs)	50	-	-	-	-	-	-	-	-	50			
Public Sector Entities (PSEs)	-	-	-	-	-	-	-	-	-	-			
Banks and Securities Firms	12,055,112	314,166	1,040,359	1,399,806	1,452,559	6,059,839	2,640,308	627,514	-	25,589,663			
Corporates	13,522,461	16,224,979	29,026,865	18,369,113	17,202,294	17,459,897	8,670,784	20,077,803	-	140,554,196			
Retail non-mortgages	2,464,797	18,521	52,169	95,704	271,764	4,793,344	8,993,279	13,060	-	16,702,638			
Small Business Facilities Enterprises (SBFE's)	-	-	-	-	-	-	-	-	-	-			
Mortgages	-	-	-	-	-	-	-	-	-	-			
Residential	2,609	50	553	6,227	6,054	89,851	209,429	10,472,706	-	10,787,479			
Commercial	-	-	-	-	-	-	-	-	-	-			
Securitized assets	-	-	-	-	-	-	-	-	-	-			
Equity	-	-	-	-	-	-	-	-	1,725,148	1,725,148			
Others	-	-	-	-	-	-	-	-	3,057,793	3,057,793			
Total	29,207,953	17,557,446	40,198,255	25,846,945	18,990,137	28,912,314	24,283,810	31,909,246	13,839,308	230,745,414			



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	Table 4 (STA) : CREDIT RISK : GENERAL DISCLOSURES										
Impaired Ioans, Past Due Loans and Allowances (Table 4, (f))											
			Ageing	of Past Du	e Loans (d	days)		Specific al	lowances	_	
Industry sector	Impaired Ioans	Defaulted	Less than 90	90-180	180-360	Over 360	Balance at the begaining of the period	during the	Ŭ	Balance at the end of the period	General allowances
Government and quasi government	-	-	-	-	-	-	-	-	-	-	-
Banks and other financial institutions	-	-	-	-	-	-	-	-	-	-	704
Agriculture and fishing	-	639	9,262	639	-	-	-	-	-	-	2,700
Manufacturing	86,387	86,387	23,687	-	-	-	37,478	28,082	-	65,560	253,233
Mining and quarrying	-	-	2,773	-	-	-	-	-	-	-	27,356
Electricity, water. Gas and health services	-	-	-	-	-	-	-	-	-	-	38,895
Building and construction	375,004	394,964	241,601	-	19,960	-	171,400	82,162	(22,078)	231,484	216,724
Commerce	472,083	598,197	424,743	1,114	125,000	-	471,621	(42,028)	(91,339)	338,254	319,061
Transportation and communication	74,153	74,153	-	-	-	-	-	77,966	-	77,966	6,856
Services	9,564	9,564	6,532	-	-	-	25,244	(5,071)	(6,350)	13,823	260,776
Consumer loans and credit cards	93,545	222,898	1,457,990	129,353	-	-	321,148	429,980	(392,610)	358,518	-
Others	406,536	406,803	32,953	60	207	-	227,548	2,097	(1,700)	227,945	46,691
Total	1,517,272	1,793,605	2,199,541	131,166	145,167	-	1,254,439	573,188	(514,077)	1,313,550	1,172,996



Table 4 (STA) : CREDIT RISK : GENERAL DISCLOSURES										
Impaired loans, Past Due Loans and Allowances (Table 4, (g))										
	Impaired	Ageing	of Past Du	e Loans (c	lays)	Specific	General			
Geographic area	loans	Less than 90	90-180	180-360	Over 360	allowances	allowances			
Saudi Arabia	1,517,272	2,199,541	131,166	145,167	-	1,313,550	1,172,996			
Other GCC and Middle East	-	-	-	-	-	-	-			
Europe	-	-	-	-	-	-	-			
North America	-	-	-	-	-	-	-			
SouthEast Asia	-	-	-	-	-	-	-			
Others countries	-	-	-	-	-	-	-			
Total	1,517,272	2,199,541	131,166	145,167	-	1,313,550	1,172,996			



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

Reconciliation of Changes In The Allowances For Loan Impairment (Table 4, (h))								
Particulars	Specific	General						
	allowances	allowances						
Balance, beginning of the year	1,254,439	1,148,106						
Charge-offs taken against the allowances during the period	(514,077)	-						
Amounts set aside (or reversed) during the period	573,188	24,890						
Other adjustments:	-	-						
- exchange rate differences	-	-						
- business combinations	-	-						
- acquisitions and disposals of subsidiaries	-	-						
- etc.	-	-						
Transfers between allowances	-	-						
Balance, end of the year	1,313,550	1,172,996						



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Table 5 (STA) : CRE	DIT RISK : D	ISCLOSU	RES F	OR PORTFO	OLIOS SUE	BJECT TO T	HE STAN	NDARDIZ	ED APP	ROACH	
		Allocati	ion of E	Exposures to Ris	sk Buckets (Ta	able 5, (b))					
		Risk buckets									
Particulars	0%	20%	35%	50%	75%	100%	150%	Other risk weights	Unrated	TOTAL	Deducted
Sovereigns and central banks											
SAMA and Saudi Government	30,943,113	-	-	-	-	-	-	-	-	30,943,113	-
Others	925,099	57,466	-	305,752	-	97,017	-	-	-	1,385,334	-
Multilateral Development Banks (MDBs)	-	-	-	50	-	-	-	-	-	50	-
Public Sector Entities (PSEs)	-	-	-	-	-	-	-	-	-	-	-
Banks and securities firms	-	7,176,374	-	18,888,949	-	112,353	-	-	-	26,177,676	-
Corporates	-	1,811,358	-	8,807,783	-	123,223,845	302,656	-	-	134,145,642	-
Retail non-mortgages	-	-	-	-	16,599,351	595	99,665	-	-	16,699,611	-
Small Business Facilities Enterprises (SBFE's)	-	-	-	-	-	-	-	-	-	-	-
Mortgages	-	-	-	-	-	-	-	-	-	-	-
Residential	-	-	-	-	-	10,712,251	75,228	-	-	10,787,479	-
Commercial	-	-	-	-	-	-	-	-	-	-	-
Securitized assets	-	-	-	-	-	-	-	-	-	-	-
Equity	-	-	-	-	-	1,026,237	-	698,911	-	1,725,148	-
Others	1,520,252	202,615	-	-	-	1,334,926	-	-	-	3,057,793	-
TOTAL	33,388,464	9,247,813	-	28,002,534	16,599,351	136,507,224	477,549	698,911	-	224,921,846	-



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

Credit Risk Exposure covered by CRM (Table 7, (b) and c))							
	Covered by						
	Eligible	Guarantees/					
Portfolios	financial	credit					
	collateral	derivatives					
Sovereigns and central banks							
SAMA and Saudi Government							
Others							
Multilateral Development Banks (MDBs)							
Public Sector Entities (PSEs)							
Banks and securities firms	11,219						
Corporates	5,809,322	599,232					
Retail non-mortgages	3,027						
Small Business Facilities Enterprises (SBFE's)							
Mortgages							
Residential							
Commercial							
Securitized assets							
Equity							
Others							
Total	5,823,568	599,232					



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

General Disclosures (Table 8, (b) and (d))					
Particulars	Amount				
Gross positive fair value of contracts	872,865				
Netting Benefits*					
Netted Current Credit Exposure*					
Collateral held:					
-Cash					
-Government securities					
-Others					
Exposure amount (under the applicable method)					
-Internal Models Method (IMM)					
-Current Exposure Method (CEM)	2,264,333				
Notional value of credit derivative hedges					
Current credit exposure (by type of credit exposure):					
-Interest rate contracts	695,186				
-FX contracts	1,539,336				
-Equity contracts	29,811				
-Credit derivatives					
-Commodity/other contracts					

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

\* Currently, netting for credit exposure measurement purposes not permitted in KSA.



Credit Derivative Transactions (Table 8, (c))					
Credit derivative transactions	Proprieta	Proprietary activities		on Activities	
	Protection bought	Protection sold	Protection bought	Protection sold	
Total return swaps					
Credit default swaps					
Credit options					
Credit linked notes	NIL				
Collateralized debt obligations	NIL				
Collateralized bond obligations	-				
Collateralized loan obligations	-				
Others					
Total					



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# TABLE 9 (g)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH

Outstanding exposures securitized by the bank as an originator or purchaser			
	Outstanding exposures		
Exposure type	Traditional	Synthetic	
Credit cards			
Home equity loans			
Commercial loans			
Automobile loans	NIL		
Small business loans			
Equipment leases			
Others			

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



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# TABLE 9 (h)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH

Outstanding exposures securifized by the bank as an originator or purchaser			
Exposure type	Impaired / Past due assets securitized Losses recognized by the bank during th current period		
Credit cards			
Home equity loans	NIL		
Commercial loans			
Automobile loans			
Small business loans	1		
Equipment leases	]		
Others			

TABLE 9 (h)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH				
(	Dutstanding exposures securitized by the	bank as a sponsor		
Exposure type Impaired / Past due assets securitized Losses recognized by the bank during current period				
Credit cards				
Home equity loans				
Commercial loans				
Automobile loans	1	NIL		
Small business loans				
Equipment leases				
Others				



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# TABLE 9 (i)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACHOutstanding exposures securitized by the bankExposure typeSecuritization exposures retained or purchasedCredit cardsHome equity loansHome equity loansKilleCommercial loansNILSmall business loansOthers



#### TABLE 9 (j)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH

Summary of current year's securitization activity of the bank as an originator or purchaser				
Exposure types Amount of exposures securitized Recognized gain or loss on sa				
Credit cards				
Home equity loans	1			
Commercial loans	- NIL			
Automobile loans				
Small business loans				
Equipment leases				
Others				

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



# TABLE 9 (k)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH

Securitised Exposures				
Exposure type	On balance sheet aggregate exposure retained or purchased	Off balance sheet aggregate exposure		
Credit cards				
Home equity loans	-			
Commercial loans	NIL			
Automobile loans				
Small business loans	]			
Equipment leases				
Others				



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# TABLE 9 (I)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH

Exposures By Risk Weight Bands					
	Secur	Securitisation Exposures retained or purchased Associated capital charges		<b>Re-Securitisation</b>	
Risk weight bands	-			Associated capital charges	
0% to 20%					
Above 20% to 40%		NIL NIL		NIL	
Above 40% to 60%					
Above 60% to 80%					
Above 80% to 100%					
Above 100%					

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



TABLE 9 (m)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH				
	Securitizations Subject To Early Amortization Treatment			
	Aggregate drawn exposures	Aggregate capital charges ir	ncurred by the bank against	
Type of underlying assets	attributed to the seller's and investor's interests	its retained shares of the drawn balances and undrawn lines	the investor's shares of drawn balances and undrawn lines	
Credit cards				
Home equity loans				
Commercial loans				
Automobile loans	1	NIL		
Small business loans	1			
Equipment leases				
Others				



#### TABLE 9 (n)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH

Re-Securitisation Exposures Retained or Purchased				
Securitisation Exposure	Credit Risk Mitigation			
	Applied	Not Applied		
Loans				
Commitments				
Asset-backed securities				
Mortgage-backed securities				
Corporate bonds				
Equity securities				
Private equity investments				
Others				

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



# TABLE 9 (o)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH

Outstanding exposures securitized by the bank as an originator or purchaser		
Exposure type	Outstanding exposures	
	Traditional	Synthetic
Credit cards		
Home equity loans	NIL	
Commercial loans		
Automobile loans		
Small business loans		
Equipment leases		
Others		

TABLE 9 (o)(STA): SEC	URITIZATION: DISCLOSUR	ES FOR STA APPROACH	
Outstandin	g exposures securitized by the bank	as a sponsor	
	type Outstanding exposures Synthetic		
Exposure type			
Credit cards			
Home equity loans			
Commercial loans			
Automobile loans	NIL		
Small business loans	1		
Equipment leases	]		
Others			



 TABLE 9 (p)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH

 Outstanding exposures securitized by the bank

 Exposure type
 Securitization exposures retained or purchased

 Credit cards
 Home equity loans

 Commercial loans
 Automobile loans

 Automobile loans
 NIL

 Small business loans
 Others



# TABLE 9 (q)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH

Summary of current year's securitization activity of the bank as an originator or purchaser

Exposure types	Amount of exposures securitized	Recognized gain or loss on sale
Credit cards		
Home equity loans		
Commercial loans		
Automobile loans	N	IL .
Small business loans		
Equipment leases		
Others		

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



#### TABLE 9 (r)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH

Securitization exposure retained subject to market risk approach where bank is an originator or purchaser		
Exposure type	Outstanding exposures	
	Traditional	Synthetic
Credit cards		
Home equity loans		
Commercial loans		
Automobile loans		
Small business loans		
Equipment leases		
Others		

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

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

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



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### TABLE 9 (t)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH

#### Securitization exposures retained or purchased

Securitisation Exposure	Subject to Comprehensive Risk Measure for specific risk		
Loans			
Commitments			
Asset-backed securities			
Mortgage-backed securities	NU		
Corporate bonds	NIL		
Equity securities			
Private equity investments			
Others			

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

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TABLE 9 (u)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH					
Capital	Capital Requirements subject to Comprehensive Risk Measures				
Securitization Exposure		Risk Types			
Securitisation Exposure	Default Risk	Default Risk Migration Risk Correlation Risk			
Loans					
Commitments					
Asset-backed securities					
Mortgage-backed securities		<b>N</b> III			
Corporate bonds	NIL				
Equity securities					
Private equity investments					
Others					

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

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

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



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

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

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TABLE 9 (w)(STA): SECURITIZATION: DISCLOSURES FOR STA APPROACH					
Re-Securitisation Exposures Retained or Purchased					
Securitiestics Experime	Iritisation Exposure Applied Not Applied				
Securitisation Exposure					
Loans					
Commitments	1				
Asset-backed securities					
Mortgage-backed securities	NIL				
Corporate bonds					
Equity securities					
Private equity investments					
Others					

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

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Table 10: MARKET RISK: DISCLOSURES FOR BANKS USING THE STANDARDIZED APPROACH						
Level of	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	83,510	-	144,027	-	227,537	



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Table 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS					
Value of Investments (Table 13, (b))					
	Unquoted Investments		Quoted Investments		
	Value disclosed in Financial		Value disclosed Publicly quoted share in Financial values (if materially		
	Statements	Fair Value	Statements Fair Value different from fair value		
Investments	617,965	617,965	1,107,183	1,253,333	-



Table 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS				
Type and Nature of Investments (Table 13, (c))				
Investments Publicly traded Privately held				
Government and Quasi-Government	-	-		
Banks and Other Financial Institutions	1,107,183	565,898		
Agriculture and Fishing	-	-		
Manufacturing	-	-		
Mining and Quarrying	-	-		
Electricity, water, gas and health services	-	-		
Building and Consruction	-	-		
Commerce	-	-		
Transportation and communication	-	-		
Services	-	8,750		
Others	-	43,317		
Total	1,107,183	617,965		



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Table 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS		
Gains and Losses etc. (Table 13, (d) and (e))		
Particulars		
Cummulative realised gains / (losses) arising from sales and liquidations in the reporting period	-	
Total unrealised gains (losses)	(264,521)	
Total latent revaluation gains (losses)*	N/A	
Unrealised gains (losses) included in capital	(264,521)	
Latent revaluation gains (losses) included in Capital *	N/A	

\*Not applicable to KSA to Date



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Table 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS		
Capital Requirements (Table 13, (f))		
Equity Grouping	Capital Requirements	
Government and Quasi-Government		
Banks and Other Financial Institutions	217,035	
Agriculture and Fishing	-	
Manufacturing	-	
Mining and Quarrying	-	
Electricity, water, gas and health services	-	
Building and Consruction	-	
Commerce	-	
Transportation and communication	-	
Services	5,922	
Others	3,465	
Total	226,422	



Table 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS		
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	NIL	
Building and Consruction Commerce		
Transportation and communication		
Services		
Others		
Total		



Table 14: Interest Rate Risk in the Banking Book (IRRBB)200bp Interest Rate Shocks for currencies with more than 5% of Assets or Liabilities (Table 14, (b))		
Rate Shocks	Change in Earnings	
Upward Rate Shocks:		
SAR	(810,261)	
USD	(256,434)	
	-	
Downward rate shocks:	-	
SAR	810,261	
USD	256,434	