

SAUDI BRITISH BANK

BASEL III - CAPITAL STRUCTURE DISCLOSURE

AS AT 31st March 2015

PUBLIC Page 1 of 8



Table of Contents

Statement of Financial Position - Step 1 (Table 2(b))	Page 3
Statement of Financial Position - Step 2 (Table 2(c))	4
Common template (transition) - Step 3 (Table 2(d)) I	5
Common template (transition) - Step 3 (Table 2(d)) ii	6
Main features template of regulatory capital instruments - (Table 2(e))	7
Main features template of regulatory capital instruments - (Table 2(e) (2))	8

PUBLIC Page 2 of 8



TABLE 2: CAPITAL STRUCTURE

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

Assets	Balance sheet in Published financial statements (C)	Adjustment of banking associates / other entities (*)	Under regulatory scope of consolidation (E)
-	42 440 400		12 440 400
Cash and balances at central banks Due from banks and other financial institutions	13,119,108 3,396,899		13,119,108 3,396,899
Investments, net	32,849,412		32,849,412
Loans and advances, net	120,434,693		120,434,693
Debt securities	13,299,404		13,299,404
Trading assets	0		0
Equity shares	1.130.843		1,130,843
Investment in associates	691,048		691,048
Derivatives	1,248,193		1,248,193
Goodwill	0		0
Other intangible assets	0		0
Property and equipment, net	905,356		905,356
Other assets	3,085,724		3,085,724
Total assets	190,160,680	0	190,160,680
Liabilities Due to Banks and other financial institutions	2,139,569		2,139,569
Items in the course of collection due to other banks	0		0
Customer deposits	149,002,439		149,002,439
Trading liabilities	0		0
Debt securities in issue	5,259,507		5,259,507
Derivatives	1,243,795		1,243,795
Retirement benefit liabilities	0		0
Taxation liabilities	0		0
Accruals and deferred income	217,803		217,803
Borrowings	78,125		78,125
Other liabilities	6,118,149		6,118,149
Subtotal	164,059,387	0	164,059,387
Delid on above control	45,000,000		45,000,000
Paid up share capital	15,000,000 6,501,019		15,000,000
Statutory reserves Other reserves	126,510		6,501,019 126,510
Retained earnings	4,473,764		4,473,764
Minority Interest	4,473,704		4,473,764
Proposed dividends	0		0
Total liabilities and equity	190,160,680	0	

 $^{^{\}ast}$ 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)

PUBLIC Page 3 of 8



TABLE 2: CAPITAL STRUCTURE

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

	Balance sheet in Published financial statements (C)	Adjustment of banking associates / other entities (D)	Under regulatory scope of consolidation (E)	Reference
Assets	` ,	` '	. ,	
Cash and balances at central banks	13,119,108		13,119,108	
Due from banks and other financial institutions	3,396,899		3.396.899	
Investments, net	32,849,412		32,849,412	
Loans and advances, net	120,434,693		120,434,693	
of which Collective provisions	1,164,326		1,164,326	Α
Debt securities	13,299,404		13,299,404	
Trading assets	0		0	
Equity shares	1,130,843		1,130,843	
Investment in associates	691,048		691,048	
Derivatives	1,248,193		1,248,193	
Goodwill	0		0	
Other intangible assets	0		0	
Property and equipment, net	905,356		905,356	
Other assets	3,085,724		3,085,724	
Total assets	190,160,680	0	190,160,680	
<u>Liabilities</u> Due to Banks and other financial institutions	2,139,569		2,139,569	
Items in the course of collection due to other banks	0		0	
Customer deposits	149,002,439		149,002,439	
Trading liabilities	0		0	
Debt securities in issue	5,259,507		5,259,507	_
of which Tier 2 capital instruments	3,000,000		3,000,000	В
Derivatives	1,243,795		1,243,795	
Retirement benefit liabilities	0		0	
Taxation liabilities	0		0	
Accruals and deferred income	217,803		217,803	
Borrowings	78,125		78,125	
Other liabilities	6,118,149		6,118,149	İ
Subtotal	164,059,387	0	164,059,387	
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				
Statutory reserves	6,501,019		6,501,019	D
Other reserves	126,510		126,510	E
Retained earnings	4,473,764		4,473,764	F
Proposed dividends	0		0	G
Total liabilities and equity	190,160,680	0	190,160,680	

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

PUBLIC Page 4 of 8



As at 31 March 2015 SAR'000

TABLE 2: CAPITAL STRUCTURE

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

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

Amounts¹ Source based on reference subject to numbers / letters of the Pre - Basel balance sheet under the regulatory capital reported by the bank Sample 1 treatment consolidation from step 2

	С	
F	+	G
D	+	Е

	by the bank	treatr
Common Equity Tier 1 capital: In	and received	
Directly issued qualifying common share capital (and equivalent for non-joint stock)		2
2 Retained earnings	companies) plus related stock surplus 15,000,00	
3 Accumulated other comprehensive income (and other reserves)	6,627,52	
Directly issued capital subject to phase out from CET1 (only applicable to non-joint		5
Common share capital subject to phase out from CETT (only applicable to non-folial common share capital isued by subsidiaries and held by third parties (amount allow		⊣
Common Equity Tier 1 capital before regulatory adjustments	26,101,29	3
Common Equity Tier 1 capital: F		
Prudential valuation adjustments	togulatory adjustments	ا ا
B Goodwill (net of related tax liability)		⊣ i
Other intangibles other than mortgage-servicing rights (net of related tax liability)		
Deferred tax assets that rely on future profitability excluding those arising from temp	porany differences (net of related tay liability)	┦ ! ─
Cash-flow hedge reserve	Sorary directorices (flot of related tax liability)	i
2 Shortfall of provisions to expected losses		⊣ ;
B Securitisation gain on sale (as set out in paragraph 562 of Basel II framework)		┥┆─
4 Gains and losses due to changes in own credit risk on fair valued liabilities		⊣ , —
Defined-benefit pension fund net assets		┪┇—
Investments in own shares (if not already netted off paid-in capital on reported bala	nce sheet)	┧ : ─
Reciprocal cross-holdings in common equity	THO GIVEN	1
Investments in the capital of banking, financial and insurance entities that are outsic	le 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 a		11
9 Significant investments in the common stock of banking, financial and insurance en		
short positions (amount above 10% threshold)	and and and action and acope of regulatory compositions, not of eligible	1i
Mortgage servicing rights (amount above 10% threshold)		┪┊━╌
Deferred tax assets arising from temporary differences (amount above 10% thresh	old, not of rolated tax liability)	┦ ! ─
2 Amount exceeding the 15% threshold	old, net or related tax liability)	i
of which: significant investments in the common stock of financials		- <u>-</u>
of which: significant investments in the common stock of financials of which: mortgage servicing rights		┥!
of which: mortgage servicing rights of which: deferred tax assets arising from temporary differences		i
6 National specific regulatory adjustments		
i National specific regulatory adjustments		
REGULATORY ADJUSTMENTS APPLIED TO COMMON EQUITY TIER 1 IN RE	CRECT OF AMOUNTS CURIECT TO DRE DACEL III TREATMENT	1
		··•
OF WHICH, JINSEN I NAME OF ADJUSTIVENTI		
	<u>!</u>	· · ·
OF WHICH:	and Ties 1 and Ties 2 to cover deductions	4
Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Addition	onal Tier 1 and Tier 2 to cover deductions	İ
Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Addition Total regulatory adjustments to Common equity Tier 1		
Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additic Total regulatory adjustments to Common equity Tier 1 Common Equity Tier 1 capital (CET1)	onal Tier 1 and Tier 2 to cover deductions 26,101,293	
Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additic Total regulatory adjustments to Common equity Tier 1 Common Equity Tier 1 capital: instruments Additional Tier 1 capital: instruments		
Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additic 3 Total regulatory adjustments to Common equity Tier 1 Common Equity Tier 1 capital (CET1) Additional Tier 1 capital: instruments Di		
Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additic Total regulatory adjustments to Common equity Tier 1 Gommon Equity Tier 1 capital (CET1) Additional Tier 1 capital: instruments Directly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: classified as equity under applicable accounting standards		
Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additic B Total regulatory adjustments to Common equity Tier 1 Common Equity Tier 1 capital: (EET1) Additional Tier 1 capital: instruments Directly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: classified as leadily under applicable accounting standards of which: classified as liabilities under applicable accounting standards		
Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additic 1 data regulatory adjustments to Common equity Tier 1 due to insufficient Additic 1 Common Equity Tier 1 capital (CET1) Additional Tier 1 capital: instruments 1 Directly issued qualifying Additional Tier 1 instruments plus related stock surplus 1 of which: classified as equity under applicable accounting standards 2 of which: classified as liabilities under applicable accounting standards 3 Directly issued capital instruments subject to phase out from Additional Tier 1		
Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additic Total regulatory adjustments to Common equity Tier 1 Gommon Equity Tier 1 capital (CET1) Additional Tier 1 capital: instruments Directly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: classified as equity under applicable accounting standards of which: classified as liabilities under applicable accounting standards Directly issued capital instruments subject to phase out from Additional Tier 1	26,101,293	
Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additic Total regulatory adjustments to Common equity Tier 1 Common Equity Tier 1 capital (CET1) Additional Tier 1 capital (CET1) Additional Tier 1 capital: instruments Ibus related stock surplus Directly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: classified as equity under applicable accounting standards of which: classified as liabilities under applicable accounting standards Directly issued capital instruments subject to phase out from Additional Tier 1 Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued to	26,101,293	
Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additic Total regulatory adjustments to Common equity Tier 1 Gommon Equity Tier 1 capital (CET1) Additional Tier 1 capital: instruments Directly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: classified as equity under applicable accounting standards of which: classified as equity under applicable accounting standards of which: issued as liabilities under applicable accounting standards of briectly issued capital instruments subject to phase out from Additional Tier 1 Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued to of which: instruments issued by subsidiaries subject to phase out	26,101,293	
Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additic Total regulatory adjustments to Common equity Tier 1 Common Equity Tier 1 capital (CET1) Additional Tier 1 capital: instruments Directly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: classified as lequity under applicable accounting standards of which: classified as leadities 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 to of which: instruments issued by subsidiaries subject to phase out	26,101,293	
Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additic Total regulatory adjustments to Common equity Tier 1 Total regulatory adjustments to Common equity Tier 1 Additional Tier 1 capital (CET1) Additional Tier 1 capital: instruments Di Directly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: classified as equity under applicable accounting standards of which: classified as liabilities under applicable accounting standards Directly issued capital instruments subject to phase out from Additional Tier 1 Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued to of which: instruments issued by subsidiaries subject to phase out Additional Tier 1 capital before regulatory adjustments Additional Tier 1 capital regulatory adjustments	26,101,293	
Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additic Total regulatory adjustments to Common equity Tier 1 Common Equity Tier 1 capital (CET1) Additional Tier 1 capital (CET1) Additional Tier 1 capital instruments Directly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: classified as equity under applicable accounting standards of which: classified as labilities 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 to of which: instruments issued by subsidiaries subject to phase out Additional Tier 1 capital before regulatory adjustments Additional Tier 1 capital before regulatory adjustments Additional Tier 1 capital instruments	26,101,293	- - - - - - - - - - - - - - - - - - -
Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additic International Common Equity Tier 1 due to insufficient Additic International Common Equity Tier 1 capital (CET1) Additional Tier 1 capital (CET1) Additional Tier 1 capital: instruments Directly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: classified as equity under applicable accounting standards of which: classified as liabilities under applicable accounting standards Directly issued capital instruments subject to phase out from Additional Tier 1 Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued to 5 of which: instruments issued by subsidiaries subject to phase out 3 Additional Tier 1 capital before regulatory adjustments Additional Tier 1 capital additional Tier 1 instruments Investments in own Additional Tier 1 instruments	26,101,293 by subsidiaries and held by third parties (amount allowed in group AT1)	
Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additic Total regulatory adjustments to Common equity Tier 1 Additional Tier 1 capital instruments Directly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: classified as equity under applicable accounting standards of which: classified as liabilities under applicable accounting standards Directly issued saliabilities under applicable accounting standards of which: classified as liabilities under applicable accounting standards Directly issued standards Directly issued standards Directly issued accounting standards Directly issued accounting standards Additional Tier 1 instruments (and CET1 instruments not includied in row 5) issued to of which: instruments issued by subsidiaries subject to phase out Additional Tier 1 capital before regulatory adjustments Additional Tier 1 capital before regulatory adjustments Investments in own Additional Tier 1 instruments Reciprocal cross-holdings in Additional Tier 1 instruments Investments in the capital of banking, financial and insurance entities that are outsic	by subsidiaries and held by third parties (amount allowed in group AT1) The subsidiaries and held by third parties (amount allowed in group AT1) The subsidiaries and held by third parties (amount allowed in group AT1) The subsidiaries and held by third parties (amount allowed in group AT1)	
Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Addition Total regulatory adjustments to Common Equity Tier 1 Common Equity Tier 1 capital (CET1) Additional Tier 1 capital instruments Directly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: classified as equity under applicable accounting standards of which: classified as labilities 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 to f which: instruments issued by subsidiaries subject to phase out Additional Tier 1 capital before regulatory adjustments Additional Tier 1 capital before regulatory adjustments Additional Tier 1 capital instruments instruments Reciprocal cross-holdings in Additional Tier 1 instruments Reciprocal cross-holdings in Additional Tier 1 instruments Investments in the capital of banking, financial and insurance entities that are outsic where the bank does not own more than 10% of the issued common share capital	by subsidiaries and held by third parties (amount allowed in group AT1) let he scope of regulatory consolidation, net of eligible short positions, of the entity (amount above 10% threshold)	
Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additic Total regulatory adjustments to Common equity Tier 1 Gommon Equity Tier 1 capital (CET1) Additional Tier 1 capital: instruments Directly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: classified as equity under applicable accounting standards of which: classified as labilities 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 to which: instruments issued by subsidiaries subject to phase out Additional Tier 1 capital: regulatory adjustments Investments in own Additional Tier 1 instruments Investments in own Additional Tier 1 instruments Investments in the capital of banking, financial and insurance entities that are outsic where the bank does not own more than 10% of the issued common share capital of Significant investments in the capital of banking, financial and insurance entities that the outsice that the outsice that the capital of banking, financial and insurance entities that the outsice that the outside the programment of the sused common share capital of sanking, financial and insurance entities that the outside the programment of the programment of the sused common share capital of banking, financial and insurance entities that the outside the programment of	by subsidiaries and held by third parties (amount allowed in group AT1) let he scope of regulatory consolidation, net of eligible short positions, of the entity (amount above 10% threshold)	
Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additic Total regulatory adjustments to Common equity Tier 1 Common Equity Tier 1 capital (CET1) Additional Tier 1 capital (CET1) Additional Tier 1 capital sinstruments Directly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: classified as equity under applicable accounting standards 2 of which: classified as labilities 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 to of which: instruments issued by subsidiaries subject to phase out Additional Tier 1 capital before regulatory adjustments Additional Tier 1 capital before regulatory adjustments Investments in own Additional Tier 1 instruments Reciprocal cross-holdings in Additional Tier 1 instruments Reciprocal cross-holdings in Additional Tier 1 instruments Significant investments in the capital of banking, financial and insurance entities that are outsic where the bank does not own more than 10% of the issued common share capital	by subsidiaries and held by third parties (amount allowed in group AT1) let he scope of regulatory consolidation, net of eligible short positions, of the entity (amount above 10% threshold)	
Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additic Total regulatory adjustments to Common equity Tier 1 Gommon Equity Tier 1 capital (CET1) Additional Tier 1 capital: instruments Directly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: classified as equity under applicable accounting standards of which: classified as liabilities under applicable accounting standards Directly issued capital instruments subject to phase out from Additional Tier 1 Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued to of which: instruments issued by subsidiaries subject to phase out Additional Tier 1 capital before regulatory adjustments Investments in own Additional Tier 1 instruments Reciprocal cross-holdings in Additional Tier 1 instruments Investments in the capital of banking, financial and insurance entities that are outsis where the bank does not own more than 10% of the issued common share capital Significant investments in the capital of banking, financial and insurance entities that positions) National specific regulatory adjustments	by subsidiaries and held by third parties (amount allowed in group AT1) lie the scope of regulatory consolidation, net of eligible short positions, of the entity (amount above 10% threshold) t are outside the scope of regulatory consolidation (net of eligible short	
Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additic Total regulatory adjustments to Common equity Tier 1 Common Equity Tier 1 capital (CET1) Additional Tier 1 capital (CET1) Additional Tier 1 capital (CET1) Additional Tier 1 capital (CET1) Additional Tier 1 capital (CET1) Additional Tier 1 capital (CET2) of which: classified as labilities under applicable accounting standards of which: classified as labilities 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 to 5 of which: instruments issued by subsidiaries subject to phase out from Additional Tier 1 capital before regulatory adjustments Additional Tier 1 capital before regulatory adjustments Investments in own Additional Tier 1 instruments B Reciprocal cross-holdings in Additional Tier 1 instruments B Reciprocal cross-holdings in Additional Tier 1 instruments Significant investments in the capital to banking, financial and insurance entities tha positional specific regulatory adjustments REGULATORY ADJUSTMENTS APPLIED TO ADDITIONAL TIER 1 IN RESPEC	26,101,293 by subsidiaries and held by third parties (amount allowed in group AT1) le the scope of regulatory consolidation, net of eligible short positions, of the entity (amount above 10% threshold) t are outside the scope of regulatory consolidation (net of eligible short	
Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additic Total regulatory adjustments to Common equity Tier 1 Common Equity Tier 1 capital (CET1) Additional Tier 1 capital (CET1) Additional Tier 1 capital instruments Directly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: classified as equity under applicable accounting standards of which: classified as liabilities under applicable accounting standards Directly issued capital instruments subject to phase out from Additional Tier 1 Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued to 5 of which: instruments issued by subsidiaries subject to phase out 5 Additional Tier 1 capital before regulatory adjustments Additional Tier 1 capital before regulatory adjustments Tirvestments in own Additional Tier 1 instruments Reciprocal cross-holdings in Additional Tier 1 instruments Note that the capital of banking, financial and insurance entities that are outsic where the bank does not own more than 10% of the issued common share capital 5 Significant investments in the capital of banking, financial and insurance entities that positions) National specific regulatory adjustments REGULATORY ADJUSTMENTS APPLIED TO ADDITIONAL TIER 1 IN RESPEC	26,101,293 by subsidiaries and held by third parties (amount allowed in group AT1) le the scope of regulatory consolidation, net of eligible short positions, of the entity (amount above 10% threshold) t are outside the scope of regulatory consolidation (net of eligible short	
Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additic Common Equity Tier 1 capital (CET1) Additional Tier 1 capital (CET1) Additional Tier 1 capital (CET1) Additional Tier 1 capital (CET1) Additional Tier 1 capital (CET1) Additional Tier 1 capital (CET2) Additional Tier 1 capital (CET2) Oli Pricetry issued qualifying Additional Tier 1 instruments plus related stock surplus 1 of which: classified as equity under applicable accounting standards 2 of which: classified as liabilities under applicable accounting standards 3 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 to 5 of which: instruments issued by subsidiaries subject to phase out Additional Tier 1 capital before regulatory adjustments Additional Tier 1 capital regulatory adjustments Additional Tier 1 capital regulatory adjustments Investments in own Additional Tier 1 instruments 9 investments in own Additional Tier 1 instruments 9 investments in the capital of banking, financial and insurance entities that are outsic with the capital of banking, financial and insurance entities that are outsic some the bank does not own more than 10% of the issued common share capital of insurance entities that are outsic some the bank does not own more than 10% of the issued common share capital of insurance entities that are outsic some subjustments in the capital of banking, financial and insurance entities that positions) 1 (Regulatory adjustments) 1 Regulatory adjustments 1 Regulatory adjustments 1 Regulatory adjustments 1 Regulatory adjustments 1 Regulatory adjustments 1 Regulatory adjustments 1 Regulatory adjustments 1 Regulatory adjustments 1 Regulatory adjustments 1 Regulatory adjustments 1 Regulatory adjustments 1 Regulatory adjustments 1 Regulatory adjustments 1 Regulatory adjustments	26,101,293 by subsidiaries and held by third parties (amount allowed in group AT1) let the scope of regulatory consolidation, net of eligible short positions, of the entity (amount above 10% threshold) tare outside the scope of regulatory consolidation (net of eligible short T OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT	
7 Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additic 3 Common Equity Tier 1 capital (CET1) Additional Tier 1 capital (CET1) Additional Tier 1 capital (CET1) Additional Tier 1 capital (CET1) Additional Tier 1 capital (CET1) Additional Tier 1 capital (CET2) Additional Tier 1 capital (CET2) Additional Tier 1 capital (CET2) In of which: classified as equity under applicable accounting standards of which: classified as equity under applicable accounting standards In of which: classified as equity under applicable accounting standards In of which: classified as liabilities of the properties	26,101,293 by subsidiaries and held by third parties (amount allowed in group AT1) let the scope of regulatory consolidation, net of eligible short positions, of the entity (amount above 10% threshold) tare outside the scope of regulatory consolidation (net of eligible short T OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT	
Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additic International Common Equity Tier 1 due to insufficient Additic International Common Equity Tier 1 due to insufficient Additic International Common Equity Tier 1 capital (EET1) Additional Tier 1 capital (EET1) Additional Tier 1 capital: instruments Joi Fredity International Common Equity Under applicable accounting standards of which: classified as equity under applicable accounting standards of which: classified as liabilities under applicable accounting standards libricational Tier 1 instruments subject to phase out from Additional Tier 1 Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued to 5 of which: instruments issued by subsidiaries subject to phase out Additional Tier 1 capital before regulatory adjustments Additional Tier 1 capital regulatory adjustments Investments in own Additional Tier 1 instruments Reciprocal cross-holdings in Additional Tier 1 instruments Investments in the capital of banking, financial and insurance entities that are outsic where the bank does not own more than 10% of the issued common share capital Significant investments in the capital of banking, financial and insurance entities that positions) Investments in specific regulatory adjustments REGULATORY ADJUSTMENTS APPLIED TO ADDITIONAL TIER 1 IN RESPECTORY WHICH: INSERT NAME OF ADJUSTMENTI. OF WHICH: INSERT NAME OF ADJUSTMENTI. Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cowards.	26,101,293 by subsidiaries and held by third parties (amount allowed in group AT1) let the scope of regulatory consolidation, net of eligible short positions, of the entity (amount above 10% threshold) tare outside the scope of regulatory consolidation (net of eligible short T OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT	
Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additic and Ingulatory adjustments to Common equity Tier 1 due to insufficient Additic Dommon Equity Tier 1 capital (CET1) Additional Tier 1 capital; instruments Directly issued qualifying Additional Tier 1 instruments plus related stock surplus 1 of which: classified as equity under applicable accounting standards 2 of which: classified as liabilities under applicable accounting standards 3 Directly issued capital instruments subject to phase out from Additional Tier 1 apstruments (and CET1 instruments not included in row 5) issued 4 diditional Tier 1 instruments issued by subsidiaries subject to phase out 6 Additional Tier 1 capital before regulatory adjustments Additional Tier 1 capital before regulatory adjustments Investments in own Additional Tier 1 instruments and insurance entities that are outsic where the bank does not own more than 10% of the issued common share capital o Significant investments in the capital of banking, financial and insurance entities that are outsic where the bank does not own more than 10% of the issued common share capital o Significant investments in the capital of banking, financial and insurance entities that positions) National specific regulatory adjustments REGULATORY ADJUSTMENTS APPLIED TO ADDITIONAL TIER 1 IN RESPECTOR WHICH INSERT NAME OF ADJUSTMENTS	26,101,293 by subsidiaries and held by third parties (amount allowed in group AT1) let the scope of regulatory consolidation, net of eligible short positions, of the entity (amount above 10% threshold) tare outside the scope of regulatory consolidation (net of eligible short T OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT	

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

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

PUBLIC Page 5 of 8

TABLE 2: CAPITAL STRUCTURE

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

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

Components¹ of regulatory capital reported by the bank

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

1	
۱	rı
1	וַב:ב:בוֹ
	į į
1	(348,362)
1	(346,362)

		reported by the bank
	Tier 2 capital: instruments and provisions	
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	1,500,000
	Directly issued capital instruments subject to phase out from Tier 2	210.000
	Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group	
	Tier 2)	
49	of which: instruments issued by subsidiaries subject to phase out	
	Provisions	1.164.326
	Tier 2 capital before regulatory adjustments	1,101,000
_	Tier 2 capital: regulatory adjustments	2.874.326
52	Investments in own Tier 2 instruments	, , , , , , , , , , , , , , , , , , , ,
53	Reciprocal cross-holdings in Tier 2 instruments	Ì
54	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold)	
55	Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	
56	National specific regulatory adjustments	
	REGULATORY ADJUSTMENTS APPLIED TO TIER 2 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT	
	OF WHICH: [INSERT NAME OF ADJUSTMENT]	<u> </u>
	OF WHICH:	
57	Total regulatory adjustments to Tier 2 capital	
58	Tier 2 capital (T2)	2,874,326
	Total capital (TC = T1 + T2)	28,975,619
<u> </u>	RISK WEIGHTED ASSETS IN REPECT OF AMOUNTS SUBJECT TO PRE-BASEL III. TREATMENT	i
	OF WHICH; INSERT NAME OF ADJUSTMENTI	
	OF WHICH:	i
60	Total risk weighted assets	172,294,718
	Capital ratios	
	Common Equity Tier 1 (as a percentage of risk weighted assets)	15.15%
	Tier 1 (as a percentage of risk weighted assets)	15.15%
	Total capital (as a percentage of risk weighted assets)	16.82%
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	of which: capital conservation buffer requirement	
66	of which: bank specific countercyclical buffer requirement	
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)	
	Non-significant investments in the capital of other financials	
73	Significant investments in the common stock of financials	
	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	
	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	1,164,326
	Cap on inclusion of provisions in Tier 2 under standardised approach	1,977,290
78	Provisions eliqible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	ļ
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	ļ
	Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022)	
	Current cap on CET1 instruments subject to phase out arrangements	
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)	
	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)	
Ξ		

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

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

PUBLIC Page 6 of 8



Main features template of regulatory capital instruments - (Table 2(e))	
1 Issuer	Saudi British Bank (SABB)
Unique identifier (eg CUSPIN, ISIN or Bloomberg identifier for private placement)	ISIN No. SA131VK0GJ37
	The instrument is governed by the
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	Ineligible
6 Eligible at solo/Igroup/group&solo	Solo
7 Instrument type	Subordinated Sukuk
8 Amount recognied in regulatory capital (Currency in mil, as of most recent reporting date)	SAR 210mil
9 Par value of instrument	SAR 1,500mil
10 Accounting classification	Liability - amortised cost
11 Original date of issuance	28th March 2012
12 Perpetual or dated	Dated
13 Original maturity date	28th March 2017
14 Issuer call subject to prior supervisory approval	Yes
	Call option only available for a
	regulatory or tax event. SABB will
	entitled to redeem in whole, but n
	part, by giving not less than thirty
	days' not more than (60) days' no
15 Option call date, contingent call dates and redemption amount	the 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 or cumulative	Non cumulative
23 Convertible or non-convertible	Non - convertible
24 If convertible, conversion trigger (s)	N/A
25 If convertible, fully or partially	N/A
26 If convertible, conversion rate	N/A
27 If convertible, mandatory or optional conversion	N/A
28 If convertible, specify instrument type convertible into	N/A
29 If convertible, specify issuer of instrument it converts into	N/A
30 Write-down feature	No
31 If write-down, write-down trigger (s)	N/A
32 If write-down, full or partial	N/A
33 If write-down, permanent or temporary	N/A
34 If temporary writedown, description of the write-up mechansim	N/A
	Subordinated. Senior bondholder
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	immediately senior to this instrum
36 Non-compliant transitioned features	Yes
37 If yes, specify non-compliant features	No writedown or non convertible f

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.

PUBLIC Page 7 of 8



Note:

2 Unique identifier (eg CUSPIN, ISIN or Bloomberg identifier for private placement) 3 Governing law(s) of the instrument of the Regulatory treatment 4 Transitional Basel III rules 5 Post-transitional Basel III rules 6 Eligible at solo/Igroup/group&solo 7 Instrument type 8 Amount recognied in regulatory capital (Currency in mil, as of most recent reporting date) 9 Par value of instrument 10 Accounting classification Liat 11 Original date of issuance 11 Original maturity date 13 Original maturity date 13 Original maturity date 14 Issuer call subject to prior supervisory approval Yes Cal Option call date, contingent call dates and redemption amount 5 Subsequent call dates if applicable Coupons / dividends 17 Fixed or Floating dividend/coupon Float Float Float Fixed or Floating dividend/coupon Float The Transitional placement of the instrument Subsequent call dates if applicable Coupons / dividends Float Transitional placement of the instrument Subsequent call dates if applicable Coupons / dividends Float Floa	gible lobordinated Sukuk R 1,500mil R 1,500mil B 1,500mil B 1,500mil bill bill bill bill bill bill becember 2013 ted h December 2020 s Ill option only available after 5 yea for a regulatory or tax event, 17th cember 2018 as the date for lemption, SABB shall be entitled it leem in whole, but not in part, by ing not less than thirty (30) days' re than sixty (60) days' notice to it kukholders
2 Unique identifier (eg CUSPIN, ISIN or Bloomberg identifier for private placement) 3 Governing law(s) of the instrument of the Regulatory treatment 4 Transitional Basel III rules 5 Post-transitional Basel III rules 6 Eligible at solo/Igroup/group&solo 7 Instrument type 8 Amount recognied in regulatory capital (Currency in mil, as of most recent reporting date) 9 Par value of instrument 10 Accounting classification Liat 11 Original date of issuance 11 Original maturity date 13 Original maturity date 13 Original maturity date 14 Issuer call subject to prior supervisory approval Yes Cal Option call date, contingent call dates and redemption amount 5 Subsequent call dates if applicable Coupons / dividends 17 Fixed or Floating dividend/coupon Float Float Float Fixed or Floating dividend/coupon Float The Transitional placement of the instrument Subsequent call dates if applicable Coupons / dividends Float Transitional placement of the instrument Subsequent call dates if applicable Coupons / dividends Float Floa	N No.SA13EFK0GJJ0 e instrument is governed by the lathe Kingdom of Saudi Arabia r 2 gible lo bordinated Sukuk R 1,500mil R 1,500mil Billity - amortised cost th December 2013 ted th December 2020 s Il option only available after 5 yea for a regulatory or tax event, 17th cember 2018 as the date for lemption, SABB shall be entitled of lemption, SABB shall be entitled of lemption, wole, but not in part, by ing not less than thirty (30) days' rer than sixty (60) days' notice to kukholders
3 Governing law(s) of the instrument of the Regulatory treatment 4 Transitional Basel III rules 5 Post-transitional Basel III rules 6 Eligible at solo/Igroup/group&solo 7 Instrument type 8 Amount recognied in regulatory capital (Currency in mil, as of most recent reporting date) 9 Par value of instrument 10 Accounting classification 11 Original date of issuance 11 Original date of issuance 12 Perpetual or dated 13 Original maturity date 14 Issuer call subject to prior supervisory approval Yes red red givi 15 Option call date, contingent call dates and redemption amount 16 Subsequent call dates if applicable Coupons / dividends 17 Fixed or Floating dividend/coupon Float Float Float Fixed or Floating dividend/coupon Float Fixed or Floating dividend/coupon Float Fixed or Floating dividend/coupon Float Fixed or Floating dividend/coupon Float Fixed or Floating dividend/coupon Fixed or Floating dividend/coupon Fixed or Floating dividend/coupon Fixed or Floating dividend/coupon Fixed or Floating dividend/coupon Fixed or Floating dividend/coupon Times of the fixed or Floating dividend/coupon Fixed or Floating dividend/coupon Fixed or Floating dividend/coupon Times of the fixed or Floating dividend/coupon Fixed or Flo	e instrument is governed by the lathe Kingdom of Saudi Arabia r 2 gible lo boordinated Sukuk R 1,500mil R 1,500mil Bility - amortised cost th December 2013 ted th December 2020 S Il option only available after 5 yea for a regulatory or tax event, 17th cember 2018 as the date for lemption, SABB shall be entitled telem in whole, but not in part, by ing not less than thirty (30) days' ret than sixty (60) days' notice to to kukholders
3 Governing law(s) of the instrument Regulatory treatment 4 Transitional Basel III rules 5 Post-transitional Basel III rules 6 Eligible at solo/Igroup/group&solo 7 Instrument type 8 Amount recognied in regulatory capital (Currency in mil, as of most recent reporting date) 9 Par value of instrument 10 Accounting classification Liat 11 Original date of issuance 117t 12 Perpetual or dated 13 Original maturity date 14 Issuer call subject to prior supervisory approval Cal Option call date, contingent call dates and redemption amount 16 Subsequent call dates if applicable Coupons / dividends 17 Fixed or Floating dividend/coupon Floating treatment 1 Treatment treatment 1 Subsequent call dates if applicable 17 Fixed or Floating dividend/coupon	the Kingdom of Saudi Arabia or 2 gible lo bordinated Sukuk R 1,500mil R 1,500mil Bility - amortised cost th December 2013 ted th December 2020 S Il option only available after 5 yea for a regulatory or tax event, 17th cember 2018 as the date for lemption, SABB shall be entitled of leem in whole, but not in part, by ing not less than thirty (30) days' rer than sixty (60) days' notice to to kukholders
Regulatory treatment 4 Transitional Basel III rules 5 Post-transitional Basel III rules 6 Eligible at solo/Igroup/group&solo 7 Instrument type 8 Amount recognied in regulatory capital (Currency in mil, as of most recent reporting date) 9 Par value of instrument 10 Accounting classification 11 Original date of issuance 12 Perpetual or dated 13 Original maturity date 14 Issuer call subject to prior supervisory approval Yes Cal Option call date, contingent call dates and redemption amount 16 Subsequent call dates if applicable Coupons / dividends 17 Fixed or Floating dividend/coupon Floating Solution Ties Tie Tie Tie Tie Tie Tie Ti	r 2 gible lo bordinated Sukuk R 1,500mil R 1,500mil R 1,500mil bility - amortised cost th December 2013 ted th December 2020 s Il option only available after 5 yea for a regulatory or tax event, 17th cember 2018 as the date for lemption, SABB shall be entitled to leme in whole, but not in part, by ing not less than thirty (30) days' ret than sixty (60) days' notice to kukholders
4 Transitional Basel III rules	gible lobordinated Sukuk R 1,500mil R 1,500mil B 1,500mil B 1,500mil bill bill bill bill bill bill becember 2013 ted h December 2020 s Ill option only available after 5 yea for a regulatory or tax event, 17th cember 2018 as the date for lemption, SABB shall be entitled telem in whole, but not in part, by ing not less than thirty (30) days' ret than sixty (60) days' notice to to kukholders
5 Post-transitional Basel III rules 6 Eligible at solo/Igroup/group&solo 7 Instrument type 8 Amount recognied in regulatory capital (Currency in mil, as of most recent reporting date) 9 Par value of instrument 10 Accounting classification 11 Original date of issuance 17ti 12 Perpetual or dated 13 Original maturity date 14 Issuer call subject to prior supervisory approval Yes 14 Issuer call subject to prior supervisory approval Cal or f Deceted red givi mon 15 Option call date, contingent call dates and redemption amount Subsequent call dates if applicable Coupons / dividends 17 Fixed or Floating dividend/coupon Floating Subsequent call dividend/coupon Floating Subsequent call dividend/coupon Floating Subsequent call dividend/coupon	gible lobordinated Sukuk R 1,500mil R 1,500mil B 1,500mil B 1,500mil bill bill bill bill bill bill becember 2013 ted h December 2020 s Ill option only available after 5 yea for a regulatory or tax event, 17th cember 2018 as the date for lemption, SABB shall be entitled telem in whole, but not in part, by ing not less than thirty (30) days' ret than sixty (60) days' notice to to kukholders
6 Eligible at solo/Igroup/group&solo 7 Instrument type 8 Amount recognied in regulatory capital (Currency in mil, as of most recent reporting date) 9 Par value of instrument 10 Accounting classification Liat 11 Original date of issuance 12 Perpetual or dated Dat 13 Original maturity date 14 Issuer call subject to prior supervisory approval Yes Cal Option call date, contingent call dates and redemption amount 15 Option call date, i applicable Coupons / dividends 17 Fixed or Floating dividend/coupon Floating in mile solution in the subject of prior supervisory Sult As Coupons / dividends Floating dividend/coupon Sult Floating dividend/coupon Sult Floating dividend/coupon Sult Floating dividend/coupon Floating dividend/coupon Sult Floating dividend/coupon Floating dividend/coupon Sult Floating dividend/coupon Sult Floating dividend/coupon Floating dividend/coupon Floating dividend/coupon	lobordinated Sukuk R 1,500mil R 1,500mil R 1,500mil bility - amortised cost th December 2013 ted th December 2020 S Il option only available after 5 yea for a regulatory or tax event, 17th cember 2018 as the date for lemption, SABB shall be entitled of leem in whole, but not in part, by ing not less than thirty (30) days' ret than sixty (60) days' notice to to kukholders
7 Instrument type Sut 8 Amount recognied in regulatory capital (Currency in mil, as of most recent reporting date) SAI 9 Par value of instrument SAI 10 Accounting classification Liat 11 Original date of issuance 17tt 12 Perpetual or dated Dat 13 Original maturity date Dat 13 Original maturity date 17tt 14 Issuer call subject to prior supervisory approval Yes Cal or for December 15 Option call date, contingent call dates and redemption amount Subspective Coupons / dividends Subsequent call dates if applicable Coupons / dividends Floating dividends Floating for processing supervisory processing supervisory approval Floating for processing supervisory approval Subsequent call dates if applicable As Topical Subsequent call dates if applicable Floating dividends Floating dividend/coupon Floating dividend/coupon	bordinated Sukuk R 1,500mil R 1,500mil Bility - amortised cost th December 2013 ted th December 2020 S Il option only available after 5 yea for a regulatory or tax event, 17th cember 2018 as the date for lemption, SABB shall be entitled leem in whole, but not in part, by ing not less than thirty (30) days' re than sixty (60) days' notice to to kukholders
8 Amount recognied in regulatory capital (Currency in mil, as of most recent reporting date) 9 Par value of instrument 10 Accounting classification 11 In Original date of issuance 11 Original date of issuance 12 Perpetual or dated 13 Original maturity date 14 Issuer call subject to prior supervisory approval Cal or f Dec red red givi mon 15 Option call date, contingent call dates and redemption amount Subsequent call dates if applicable Coupons / dividends 17 Fixed or Floating dividend/coupon Floating Tenating date (Currency in mil, as of most recent reporting date) SAI ORIGINATION OF TRANSPORTING DATE SAI ORIGINATION OF TRANSPORTI	R 1,500mil R 1,500mil bility - amortised cost th December 2013 ted th December 2020 s Il option only available after 5 yea for a regulatory or tax event, 17th cember 2018 as the date for lemption, SABB shall be entitled teem in whole, but not in part, by ing not less than thirty (30) days' re than sixty (60) days' notice to tak kukholders
9 Par value of instrument 10 Accounting classification Liat 11 Original date of issuance 12 Perpetual or dated Dat 13 Original maturity date 14 Issuer call subject to prior supervisory approval Yes Cal To Determine the provision of the provis	R 1,500mil bility - amortised cost th December 2013 ted th December 2020 s Il option only available after 5 yea for a regulatory or tax event, 17th cember 2018 as the date for lemption, SABB shall be entitled of leem in whole, but not in part, by ing not less than thirty (30) days' re than sixty (60) days' notice to to kukholders
10 Accounting classification 11 Original date of issuance 12 Perpetual or dated 13 Original maturity date 13 Original maturity date 17tt 14 Issuer call subject to prior supervisory approval Cal or f Dec red red givi 15 Option call date, contingent call dates and redemption amount 16 Subsequent call dates if applicable Coupons / dividends 17 Fixed or Floating dividend/coupon Float	bility - amortised cost th December 2013 ted th December 2020 s II option only available after 5 yea for a regulatory or tax event, 17th cember 2018 as the date for lemption, SABB shall be entitled leem in whole, but not in part, by ing not less than thirty (30) days' re than sixty (60) days' notice to kukholders
11 Original date of issuance 17t 12 Perpetual or dated Dat 13 Original maturity date 17t 14 Issuer call subject to prior supervisory approval Yes Cal or f Dec red red givi mon 15 Option call date, contingent call dates and redemption amount Sub- Goupons / dividends 17 Fixed or Floating dividend/coupon Floating 17t Subsequent call dates of applicable Floating Agents Agent	th December 2013 ted th December 2020 s Il option only available after 5 yea for a regulatory or tax event, 17th cember 2018 as the date for lemption, SABB shall be entitled leem in whole, but not in part, by ing not less than thirty (30) days' re than sixty (60) days' notice to kukholders
12 Perpetual or dated 13 Original maturity date 11 It Issuer call subject to prior supervisory approval Yes Cal or f Dec red givi mon 15 Option call date, contingent call dates and redemption amount 16 Subsequent call dates if applicable Coupons / dividends 17 Fixed or Floating dividend/coupon Floating date in 17th 17th 17th 17th 17th 17th 17th 17th	ted h December 2020 s Il option only available after 5 yea for a regulatory or tax event, 17th cember 2018 as the date for lemption, SABB shall be entitled i leem in whole, but not in part, by ing not less than thirty (30) days' re than sixty (60) days' notice to i kukholders
12 Perpetual or dated 13 Original maturity date 14 Issuer call subject to prior supervisory approval Yes Cal or f Dec red givi mon 15 Option call date, contingent call dates and redemption amount Subsequent call dates if applicable Coupons / dividends 17 Fixed or Floating dividend/coupon Floating date in Tribute in the prior supervisory approval Yes Cal or f Dec red givi mon Floating dividend/coupon Floating dividen	th December 2020 s Il option only available after 5 yea for a regulatory or tax event, 17th cember 2018 as the date for lemption, SABB shall be entitled leem in whole, but not in part, by ing not less than thirty (30) days' re than sixty (60) days' notice to kukholders
14 Issuer call subject to prior supervisory approval Cal or f Dec red red givi mor 15 Option call date, contingent call dates and redemption amount Subsequent call dates if applicable Coupons / dividends 17 Fixed or Floating dividend/coupon Floating approval	s II option only available after 5 yea for a regulatory or tax event, 17th cember 2018 as the date for lemption, SABB shall be entitled leem in whole, but not in part, by ing not less than thirty (30) days' re than sixty (60) days' notice to t kukholders
14 Issuer call subject to prior supervisory approval Cal or f Dec red red givi mor 15 Option call date, contingent call dates and redemption amount Subsequent call dates if applicable Coupons / dividends 17 Fixed or Floating dividend/coupon Floating approval	s II option only available after 5 yea for a regulatory or tax event, 17th cember 2018 as the date for lemption, SABB shall be entitled leem in whole, but not in part, by ing not less than thirty (30) days' re than sixty (60) days' notice to t kukholders
Cal or f Dee red red givi 15 Option call date, contingent call dates and redemption amount Sul- 16 Subsequent call dates if applicable As Coupons / dividends 17 Fixed or Floating dividend/coupon Floating dividend/coupon	Toption only available after 5 year for a regulatory or tax event, 17th cember 2018 as the date for lemption, SABB shall be entitled teem in whole, but not in part, by ing not less than thirty (30) days' re than sixty (60) days' notice to tak kukholders
or f Dec red red givi mor 15 Option call date, contingent call dates and redemption amount Sub 16 Subsequent call dates if applicable Coupons / dividends 17 Fixed or Floating dividend/coupon Float	for a regulatory or tax event, 17th cember 2018 as the date for lemption, SABB shall be entitled leem in whole, but not in part, by ing not less than thirty (30) days' re than sixty (60) days' notice to kukholders
Dec red red red red states and redemption amount Sulf Subsequent call dates if applicable As Coupons / dividends Fixed or Floating dividend/coupon	cember 2018 as the date for lemption, SABB shall be entitled them in whole, but not in part, by ining not less than thirty (30) days' re than sixty (60) days' notice to the kukholders
red red givi 15 Option call date, contingent call dates and redemption amount 16 Subsequent call dates if applicable Coupons / dividends 17 Fixed or Floating dividend/coupon red. red. red. red. givi	lemption, SABB shall be entitled leem in whole, but not in part, by ing not less than thirty (30) days' re than sixty (60) days' notice to kukholders
red givi mo 15 Option call date, contingent call dates and redemption amount Suk 16 Subsequent call dates if applicable As Coupons / dividends 17 Fixed or Floating dividend/coupon Floating coupons	leem in whole, but not in part, by ing not less than thirty (30) days' re than sixty (60) days' notice to kukholders
givi moi 15 Option call date, contingent call dates and redemption amount Sult 16 Subsequent call dates if applicable As Coupons / dividends 17 Fixed or Floating dividend/coupon Floating As	ing not less than thirty (30) days' are than sixty (60) days' notice to kukholders
15 Option call date, contingent call dates and redemption amount Subsequent call dates if applicable Coupons / dividends 17 Fixed or Floating dividend/coupon Floating dividend/coupon	re than sixty (60) days' notice to tkukholders
15 Option call date, contingent call dates and redemption amount Subsequent call dates if applicable 16 Subsequent call dates if applicable As Coupons / dividends Fixed or Floating dividend/coupon Floating dividend/coupon	kukholders
16 Subsequent call dates if applicable As Coupons / dividends 17 Fixed or Floating dividend/coupon Floating	
Coupons / dividends 17 Fixed or Floating dividend/coupon Floating	
17 Fixed or Floating dividend/coupon Floating dividend/coupon	above
	3
	nonths SIBOR + 140bps
19 Existence of a dividend stopper No	
	ndatory
21 Existence of step up or other incentive to redeem No	
22 Non cumulative or cumulative Nor	n cumulative
23 Convertible or non-convertible Nor	n - convertible
24 If convertible, conversion trigger (s) N/A	4
25 If convertible, fully or partially N/A	4
26 If convertible, conversion rate N/A	4
27 If convertible, mandatory or optional conversion N/A	4
28 If convertible, specify instrument type convertible into	
29 If convertible, specify issuer of instrument it converts into	
30 Write-down feature Yes	
	rms of contract of the instrument
	vide the legal basis for SAMA to
	ger write-down (a contractual
	oroach)
	itten down fully or partial
	rmanent
34 If temporary writedown, description of the write-up mechansim	
Sut	bordinated. Senior bondholders
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) imm	nediately senior to this instrumer
36 Non-compliant transitioned features	
37 If yes, specify non-compliant features	

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.

PUBLIC Page 8 of 8