

SAUDI BRITISH BANK

BASEL III - CAPITAL STRUCTURE DISCLOSURE

PILLAR 3 - AS AT 31st Dec 2013



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)
Cash and balances at central banks	26,123,913		26,123,913
Due from banks and other financial institutions	3,286,053		3,286,053
Investments, net	23,414,111		23,414,111
Loans and advances, net	106,114,930		106,114,930
Debt securities	12,951,394		12,951,394
Trading assets	1,007		1,007
Equity shares	1,033,047		1,033,047
Investment in associates	647,057		647,057
Derivatives	951,314		951,314
Goodwill	0		0
Other intangible assets	0		0
Property and equipment, net	603,656		603,656
Other assets	2,175,718		2,175,718
Total assets	177,302,200	0	177,302,200
Liabilities Due to Banks and other financial institutions	3,769,640		3,769,640
Items in the course of collection due to other banks	0		0
Customer deposits	138,961,470		138,961,470
Trading liabilities	0		0
Debt securities in issue	5,282,873		5,282,873
Derivatives	748,263		748,263
Retirement benefit liabilities	333,372		333,372
Taxation liabilities	0		0
Accruals and deferred income	764,677		764,677
Borrowings	109,375		109,375
Other liabilities	4,499,731		4,499,731
Subtotal	154,469,401	0	154,469,401
Paid up share capital	10,000,000		10,000,000
Statutory reserves	7,934,504		7,934,504
Other reserves	(10,738)		(10,738)
Retained earnings	3,809,033		3,809,033
Minority Interest	0		0
Proposed dividends	1,100,000		1,100,000
Total liabilities and equity	177,302,200	0	177,302,200

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

Additional information:

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



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	26,123,913		26,123,913	•
Due from banks and other financial institutions	3,286,053		3,286,053	•
Investments, net	23,414,111		23,414,111	
Loans and advances, net	106,114,930		106,114,930	•
of which Collective provisions	1,092,426		1,092,426	Α
Debt securities	12,951,394		12,951,394	l
Trading assets	1,007		1,007	•
Equity shares	1,033,047		1,033,047	
Investment in associates	647,057		647,057	
Derivatives	951,314		951,314	
Goodwill	0		0	
Other intangible assets	0		0	
Property and equipment, net	603,656		603,656	
Other assets	2,175,718		2,175,718	
Total assets	177,302,200	0	177,302,200	
Liabilities Due to Banks and other financial institutions Items in the course of collection due to other banks Customer deposits Trading liabilities Debt securities in issue of which Tier 2 capital instruments Derivatives Retirement benefit liabilities Taxation liabilities Accruals and deferred income Borrowings Other liabilities Subtotal	3,769,640 0 138,961,470 0 5,282,873 3,000,000 748,263 333,372 0 764,677 109,375 4,499,731 154,469,401	0	3,769,640 0 138,961,470 0 5,282,873 3,000,000 748,263 333,372 0 764,677 109,375 4,499,731 154,469,401	В
Paid up share capital of which amount eligible for CET1	10,000,000 10,000,000		10,000,000 10,000,000	С
of which amount eligible for AT1	, , , , , , , , , , , , , , , , , , , ,		, , ,	
Statutory reserves	7,934,504		7,934,504	D
Other reserves	(10,738)		(10,738)	Ē
Retained earnings	3,809,033		3,809,033	F
Minority Interest	0,000,000		0,000,000	
Proposed dividends	1,100,000		1,100,000	G
Total liabilities and equity	177,302,200	0	177,302,200	
rotal habilities and equity	177,302,200	0	177,302,200	

<u>Note:</u> 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 .





TABLE 2: CAPITAL STRUCTURE

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

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

Components¹ of regulatory capital reported by the Basel III

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



	bank	treatment
Common Equity Tier 1 capital: Instruments and reserves		
1 Directly issued qualifying common share capital (and equivalent for non-joint stock companies) plus related stock surplus	10,000,000	
2 Retained earnings	4,909,033	
3 Accumulated other comprehensive income (and other reserves)	7,923,766	
4 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 CET1)		i
6 Common Equity Tier 1 capital before regulatory adjustments	22,832,799	
Common Equity Tier 1 capital: Regulatory adjustments		
7 Prudential valuation adjustments		i
8 Goodwill (net of related tax liability)		L
9 Other intangibles other than mortgage-servicing rights (net of related tax liability)		ļ
10 Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)		ļ
11 Cash-flow hedge reserve		i
12 Shortfall of provisions to expected losses		i
13 Securitisation gain on sale (as set out in paragraph 562 of Basel II framework)		<u> </u>
14 Gains and losses due to changes in own credit risk on fair valued liabilities		l
15 Defined-benefit pension fund net assets		i
16 Investments in own shares (if not already netted off paid-in capital on reported balance sheet)		ļ
17 Reciprocal cross-holdings in common equity		ļ
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)		ļ
19 Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of		
eligible short positions (amount above 10% threshold)	+	}
20 Mortgage servicing rights (amount above 10% threshold)		
21 Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)		}
22 Amount exceeding the 15% threshold 23 of which: significant investments in the common stock of financials		
		ļ
24 of which: mortgage servicing rights		·
25 of which: deferred tax assets arising from temporary differences 26 National specific regulatory adjustments		}
REGULATORY ADJUSTMENTS APPLIED TO COMMON EQUITY TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT		
OF WHICH: [INSERT NAME OF ADJUSTMENT] OF WHICH:		
27 Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	-ii	
27 Regulatory diglocation applied to Common Equity 1101 and to insulincent Additional 1101 and 1101 2 to cover deductions		
I 28 ITotal regulatory adjustments to Common equity Tier 1		
28 Total regulatory adjustments to Common equity Tier 1	22 832 799	
29 Common Equity Tier 1 capital (CET1)	22,832,799	
29 Common Equity Tier 1 capital (CET1) Additional Tier 1 capital: instruments	22,832,799	
29 Common Equity Tier 1 capital (CET1) Additional Tier 1 capital: instruments 30 Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	22,832,799	
29 Common Equity Tier 1 capital (CET1) Additional Tier 1 capital: instruments 30 Directly issued qualifying Additional Tier 1 instruments plus related stock surplus 31 of which: classified as equity under applicable accounting standards	22,832,799	
29 Common Equity Tier 1 capital (CET1) Additional Tier 1 capital: instruments 30 Directly issued qualifying Additional Tier 1 instruments plus related stock surplus 31 of which: classified as equity under applicable accounting standards 32 of which: classified as liabilities under applicable accounting standards	22,832,799	
29 Common Equity Tier 1 capital (CET1) Additional Tier 1 capital: instruments 30 Directly issued qualifying Additional Tier 1 instruments plus related stock surplus 31 of which: classified as equity under applicable accounting standards	22,832,799	
29 Common Equity Tier 1 capital (CET1) Additional Tier 1 capital: instruments 30 Directly issued qualifying Additional Tier 1 instruments plus related stock surplus 31 of which: classified as equity under applicable accounting standards 32 of which: classified as liabilities under applicable accounting standards 33 Directly issued capital instruments subject to phase out from Additional Tier 1 34 Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group	22,832,799	
29 Common Equity Tier 1 capital (CET1) Additional Tier 1 capital: instruments 30 Directly issued qualifying Additional Tier 1 instruments plus related stock surplus 31 of which: classified as equity under applicable accounting standards 32 of which: classified as liabilities under applicable accounting standards 33 Directly issued capital instruments subject to phase out from Additional Tier 1 34 Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1) 35 of which: instruments issued by subsidiaries subject to phase out	22,832,799	
29 Common Equity Tier 1 capital (CET1) Additional Tier 1 capital: instruments 30 Directly issued qualifying Additional Tier 1 instruments plus related stock surplus 31 of which: classified as equity under applicable accounting standards 32 of which: classified as liabilities under applicable accounting standards 33 Directly issued capital instruments subject to phase out from Additional Tier 1 34 Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1) 35 of which: instruments issued by subsidiaries subject to phase out 36 Additional Tier 1 capital before regulatory adjustments Additional Tier 1 capital: regulatory adjustments	22,832,799	
29 Common Equity Tier 1 capital (CET1) Additional Tier 1 capital: instruments 30 Directly issued qualifying Additional Tier 1 instruments plus related stock surplus 31 of which: classified as equity under applicable accounting standards 32 of which: classified as liabilities under applicable accounting standards 33 Directly issued capital instruments subject to phase out from Additional Tier 1 34 Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1) 35 of which: instruments issued by subsidiaries subject to phase out 36 Additional Tier 1 capital before regulatory adjustments 36 Additional Tier 1 capital: regulatory adjustments 37 Investments in own Additional Tier 1 instruments 38 Additional Tier 1 capital: regulatory adjustments 39 Additional Tier 1 instruments 30 Additional Tier 1 instruments 31 Additional Tier 1 instruments 32 Additional Tier 1 instruments 33 Additional Tier 1 instruments 34 Additional Tier 1 instruments 35 Additional Tier 1 instruments 36 Additional Tier 1 instruments 37 Investments 38 Additional Tier 1 instruments 39 Additional Tier 1 instruments 30 Additional Tier 1 instruments 31 Additional Tier 1 instruments 32 Additional Tier 1 instruments 33 Additional Tier 1 instruments 34 Additional Tier 1 instruments 35 Additional Tier 1 instruments 36 Additional Tier 1 instruments 38 Additional Tier 1 instruments 39 Additional Tier 1 instruments 30 Additional Tier 1 instruments 30 Additional Tier 1 instruments 31 Additional Tier 1 instruments 32 Additional Tier 1 instruments 33 Additional Tier 1 ins	22,832,799	(=:
29 Common Equity Tier 1 capital (CET1) Additional Tier 1 capital: instruments 30 Directly issued qualifying Additional Tier 1 instruments plus related stock surplus 31 of which: classified as equity under applicable accounting standards 32 of which: classified as liabilities under applicable accounting standards 33 Directly issued capital instruments subject to phase out from Additional Tier 1 4 Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1) 35 of which: instruments issued by subsidiaries subject to phase out 4 Additional Tier 1 capital before regulatory adjustments 4 Additional Tier 1 capital before regulatory adjustments 5 Additional Tier 1 capital: regulatory adjustments	22,832,799	ļ====
29 Common Equity Tier 1 capital (CET1) Additional Tier 1 capital: instruments 30 Directly issued qualifying Additional Tier 1 instruments plus related stock surplus 31 of which: classified as equity under applicable accounting standards 32 of which: classified as liabilities under applicable accounting standards 31 Directly issued capital instruments subject to phase out from Additional Tier 1 34 Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1) 35 of which: instruments issued by subsidiaries subject to phase out 36 Additional Tier 1 capital before regulatory adjustments Additional Tier 1 capital: regulatory adjustments Additional Tier 1 capital: regulatory adjustments	22,832,799	[
29 Common Equity Tier 1 capital (CET1) Additional Tier 1 capital: instruments 30 Directly issued qualifying Additional Tier 1 instruments plus related stock surplus 31 of which: classified as equity under applicable accounting standards 32 of which: classified as liabilities under applicable accounting standards 33 Directly issued capital instruments subject to phase out from Additional Tier 1 34 Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1) 35 of which: instruments issued by subsidiaries subject to phase out 36 Additional Tier 1 capital before regulatory adjustments Additional Tier 1 capital: regulatory adjustments 37 Investments in own Additional Tier 1 instruments 38 Reciprocal cross-holdings in Additional Tier 1 instruments 39 Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short	22,832,799	(326,367
29 Common Equity Tier 1 capital (CET1)	22,832,799	(326,367
29 Common Equity Tier 1 capital (CET1) Additional Tier 1 capital: instruments 30 Directly issued qualifying Additional Tier 1 instruments plus related stock surplus 31 of which: classified as equity under applicable accounting standards 32 of which: classified as liabilities under applicable accounting standards 33 Directly issued capital instruments subject to phase out from Additional Tier 1 34 Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1) 35 of which: instruments issued by subsidiaries subject to phase out 46 Additional Tier 1 capital before regulatory adjustments 47 Additional Tier 1 capital before regulatory adjustments 48 Reciprocal cross-holdings in Additional Tier 1 instruments 59 Investments in own Additional Tier 1 instruments 50 Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold) 50 Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	22,832,799	[(326,367
29 Common Equity Tier 1 capital (CET1)	22,832,799	[(326,367
29 Common Equity Tier 1 capital (CET1)	22,832,799	[(326,367
29 Common Equity Tier 1 capital (CET1) Additional Tier 1 capital: instruments 30 Directly issued qualifying Additional Tier 1 instruments plus related stock surplus 31 of which: classified as equity under applicable accounting standards 32 of which: classified as liabilities under applicable accounting standards 33 Directly issued capital instruments subject to phase out from Additional Tier 1 34 Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1) 35 of which: instruments issued by subsidiaries subject to phase out 36 Additional Tier 1 capital before regulatory adjustments Additional Tier 1 capital: regulatory adjustments 37 Investments in own Additional Tier 1 instruments 38 Reciprocal cross-holdings in Additional Tier 1 instruments 39 Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold) 40 Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) 41 National specific regulatory adjustments 42 REGULATORY ADJUSTMENTS APPLIED TO ADDITIONAL TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT 43 OF WHICH: [INSERT NAME OF ADJUSTMENT]	22,832,799	[
29 Common Equity Tier 1 capital (CET1) Additional Tier 1 capital: instruments 30 Directly issued qualifying Additional Tier 1 instruments plus related stock surplus 31 of which: classified as equity under applicable accounting standards 32 of which: classified as liabilities under applicable accounting standards 33 Directly issued capital instruments subject to phase out from Additional Tier 1 34 Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1) 35 of which: instruments issued by subsidiaries subject to phase out 36 Additional Tier 1 capital before regulatory adjustments 37 Investments in own Additional Tier 1 instruments 38 Reciprocal cross-holdings in Additional Tier 1 instruments 39 Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short 90 positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold) 40 Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) 18 National specific regulatory adjustments REGULATORY ADJUSTMENTS APPLIED TO ADDITIONAL TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT OF WHICH: INSERT NAME OF ADJUSTMENT OF WHICH: INSERT NAME OF ADJUSTMENT	22,832,799	[(326,367
29 Common Equity Tier 1 capital (CET1) Additional Tier 1 capital: instruments 30 Directly issued qualifying Additional Tier 1 instruments plus related stock surplus 31 of which: classified as equity under applicable accounting standards 32 of which: classified as liabilities under applicable accounting standards 33 Directly issued capital instruments subject to phase out from Additional Tier 1 34 Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1) 35 of which: instruments issued by subsidiaries subject to phase out 36 Additional Tier 1 capital before regulatory adjustments Additional Tier 1 capital: regulatory adjustments Additional Tier 1 capital: regulatory adjustments 38 Reciprocal cross-holdings in Additional Tier 1 instruments 39 Investments in own Additional Tier 1 instruments 39 Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold) 05 Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) 10 National specific regulatory adjustments 11 REGULATORY ADJUSTMENTS APPLIED TO ADDITIONAL TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT 12 OF WHICH: INSERT NAME OF ADJUSTMENT] 13 OF WHICH: INSERT NAME OF ADJUSTMENT] 14 Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	22,832,799	(326,367)

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 (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.



As at 31 Dec 2013 SAR'000

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

Basel III

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

B B

. İ (326,367)

		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	810,000
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	
	Provisions	1,092,426
	Tier 2 capital before regulatory adjustments	1,002,12
	Tier 2 capital: regulatory adjustments	3,402,426
52	Investments in own Tier 2 instruments	
	Reciprocal cross-holdings in Tier 2 instruments	
	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short	
	positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold)	
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]	i
	OF WHICH:	
57		
58		3,402,426
59		26,235,225
	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	151,486,540
-	Capital ratios	. ,,
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	15.07%
	Tier 1 (as a percentage of risk weighted assets)	15.07%
	Total capital (as a percentage of risk weighted assets)	17.32%
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		
67		
	Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)	
	National minima (if different from Basel 3)	
69	National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum)	n/a
70	National Tier 1 minimum ratio (if different from Basel 3 minimum)	n/a
71	National total capital minimum ratio (if different from Basel 3 minimum)	n/a
	Amounts below the thresholds for deduction (before risk weighting)	
	Non-significant investments in the capital of other financials	
	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)	1,092,426
	Cap on inclusion of provisions in Tier 2 under standardised approach	1,794,764
	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)	
	Current cap on CET1 instruments subject to phase out arrangements	
81		
82		
83		
	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)	

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

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

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	Main features template of regulatory capital instruments - (Table 2(e))	
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/scolo 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 instrument 12 Original date of instrument 13 Original maturity date 13 Original maturity date 13 Original maturity date 14 Issuer call subject to prior supervisory approval 4 Issuer call subject to prior supervisory approval 5 Option call date, contingent call dates and redemption amount 5 Option call date, contingent call dates and redemption amount 5 Option call dates if applicable Coupons / dividends 15 Option rate and any related index 16 Subsequent call dates if applicable Coupon rate and any related index 17 Fixed or Floating dividend/coupon 18 Coupon rate and any related index 19 Existence of 3ed vidend stopper 19 Existence of 3ed vidend stopper 19 Existence of 3ed vidend stopper 10 Floating 11 Existence of 3ed vidend recentive to redeem 11 Floating 12 Existence of 3ed vidend recentive to redeem 13 One cumulative or cumulative 14 If convertible, conversion riager (s) 15 If convertible, conversion riager (s) 16 If convertible, specify issuer of instrument it converts into 17 If I will or one than existence or instrument it convertible into 18 If convertible, specify issuer of instrument it converts into 19 In I will or partial 10 In I will or partial 10 In I will or partial 11 I write-down, write-down, permanent or temporary 12 If write-down, unite-down, permanent or temporary 13 If write-down, permanent or temporary 14 Interporary write-down, description of the write-up mechanism 15 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	1 Issuer	Saudi British Bank (SABB)
3 Governing law(s) of the instrument Regulatory treatment 4 Transitional Basel III rules 5 Post-transitional Basel III rules 6 Eligible solo/group/group&solo 7 Instrument type 8 Subordinated Sukuk 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 13 Original maturity date 14 Issuer call subject to prior supervisory approval 15 Option call date, contingent call dates and redemption amount 16 Subsequent call dates if applicable Coupons / dividends 17 Fixed or Floating dividend/coupon 18 Coupon rate and any related index 19 Existence of a dividend stopper 20 Fully discretionary, partially discretionary or mandatory 21 Existence of a dividend stopper 22 Non cumulative or numulative or numu	2 Unique identifier (eg CUSPIN, ISIN or Bloomberg identifier for private placement)	
Regulatory treatment 4 Transitional Basel III rules 5 Post-transitional Basel III rules 6 Eligible at solo/group/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 128th March 2012 12 Perpetual or dated 13 Original maturity date 13 Original maturity date 14 Issuer call subject to prior supervisory approval 15 Option call date, contingent call dates and redemption amount 16 Subsequent call dates if applicable 17 Eved or Floating dividend/coupon 18 Coupons / dividends 19 Existence of a dividend stopper 19 Existence of a dividend stopper 19 Existence of a dividend stopper 20 Fally discretionary, partially discretionary or mandatory 21 Existence of sep up or other incentive to redeem 22 Non cumulative or cumulative 23 Convertible, conversion trigger (s) 24 If convertible, conversion rigger (s) 25 If original in subordination hierarchy in liquidation (specify instrument) 26 Position in subordination hierarchy in liquidation (specify instrument) 27 If work instrument is convertible or one-convertible or non-convertible in N/A 28 If convertible, conversion trigger (s) 30 If write-down, permanent or temporary 31 If write-down, permanent or temporary 32 If it is instrument or temporary 33 If write-down, permanent or temporary 34 If temporary writedown, description of the write-up mechanism 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)		
4 Transitional Basel III rules 5 Post-transitional Basel III rules 6 Eligible at solo/group/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 classification 12 Perpetual or dated 13 Original maturity date 13 Original maturity date 14 Issuer call subject to prior supervisory approval 15 Option call date, contingent call dates and redemption amount 16 Subsequent call dates if applicable 17 Fixed or Floating dividend/coupon 18 Coupons / dividends 19 Existence of a dividend stopper 19 Existence of a dividend stopper 19 Existence of a dividend stopper 20 Fully discretionary, partially discretionary or mandatory 21 Existence of a dividend stopper 22 Non cumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion riage (s) 25 Position in subordination hierarchy in liquidation (specify instrument) 26 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 27 If improvery miles on insurance in convertible or non-convertible into NAA 28 If convertible, specify instrument type convertible or the instrument of		of the Kingdom of Saudi Arabia
5 Post-transitional Basel III rules 6 Eligible at solo/group/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 128th March 2017 12 Perpetual or dated 13 Original date of issuance 14 Issuer call subject to prior supervisory approval 14 Issuer call subject to prior supervisory approval 15 Option call date, contingent call dates and redemption amount 16 Subsequent call dates if applicable 17 Option call date, contingent call dates and redemption amount 18 Subsequent call dates if applicable 18 Subsequent call dates if applicable 19 Existence of a dividend's coupon 20 Filod scretcorary, partially discretionary or mandatory 21 Existence of a dividend stopper 22 Non cumulative or cumulative 23 Conventible or non-convertible 24 If convertible, conversion trigger (s) 25 If convertible, conversion trigger (s) 26 If convertible, conversion trigger (s) 27 If wire-down, write-down, partially discretionary or filod in the write-down, partially discretionary or partially 38 If the convertible, specify instrument type convertible into 39 Position in subordination hierarchy in liquidation (specify instrument) type immediately senior to instrument) 30 Fosition in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 30 Fosition in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 31 If write-down, permanent or temporary 32 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)		
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		Subordinated. Senior bondholde
36 Non-compliant transitioned features Yes		immediately senior to this instrum
		Yes No writedown or non convertible

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.



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
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/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 1,500mil
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
	or for a regulatory or tax event, 17
	December 2018 as the date for
	redemption, SABB shall be entitled
	redeem in whole, but not in part, by
	giving not less than thirty (30) days
	more than sixty (60) days' notice to
15 Option call date, contingent call dates and redemption amount	Sukukholders
16 Subsequent call dates if applicable	As above
Coupons / dividends	Ele-Con.
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
Fully discretionary, partially discretionary or mandatory Existence of step up or other incentive to redeem	Mandatory No
21 Existence of step up or other incentive to redeem 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, mandatory or optional conversion	N/A
29 If convertible, specify instrument type convertible into	N/A
30 Write-down feature	Yes
50 White-down readule	Terms of contract of the instrumer
	provide the legal basis for SAMA t
	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	i dinanciii
or in temporary wintedown, description of the winte-up mechanism	
	Subordinated. Senior bondholders
OF Particular should retire be reached a fractile for a first should be a first shou	immediately senior to this instrume
	milliediately selliol to this instrume
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 36 Non-compliant transitioned features	N/A

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.

Note: