

BASEL III - PILLAR-III
LIST OF RETURNS
JUNE 2014

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Frequency : SA

Location : W

TABLE 1: SCOPE OF APPLICATION - JUNE 2014

Capital Deficiencies (Table 1, (e))

Particulars	Amount
The aggregate amount of capital deficiencies in subsidiaries not included in the consolidation i.e. that are deducted:	SAR'000
1. Subsidiary 1	NIL
2. Subsidiary 2	
3. Subsidiary 3	
4. Subsidiary n	

Frequency : Quarterly

Location : Quarterly Financial Statement

TABLE 2: CAPITAL STRUCTURE - JUNE 2014

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

All figures are in SAR'000

	Balance sheet in Published financial statements (C)	Adjustment of banking associates / other entities (*) (D)	Under regulatory scope of consolidation (E)
Assets			
Cash and balances at central banks	6,736,811	-	6,736,811
Due from banks and other financial institutions	1,251,540	-	1,251,540
Investments, net	19,065,228	-	19,065,228
Loans and advances, net	60,447,957	-	60,447,957
Debt securities	-	-	-
Trading assets	-	-	-
Investment in associates	10,330	-	10,330
Derivatives	-	-	-
Goodwill	-	-	-
Other intangible assets	-	-	-
Property and equipment, net	515,200	-	515,200
Other assets	1,462,241	-	1,462,241
Total assets	89,489,307	-	89,489,307
Liabilities			
Due to Banks and other financial institutions	2,034,242	-	2,034,242
Items in the course of collection due to other banks	-	-	-
Customer deposits	71,157,481	-	71,157,481
Trading liabilities	-	-	-
Debt securities in issue	4,625,000	-	4,625,000
Derivatives	-	-	-
Retirement benefit liabilities	-	-	-
Taxation liabilities	-	-	-
Accruals and deferred income	-	-	-
Borrowings	-	-	-
Other liabilities	1,843,325	-	1,843,325
Subtotal	79,660,048	-	79,660,048
Paid up share capital	4,762,800	-	4,762,800
Statutory reserves	3,081,128	-	3,081,128
Other reserves	172,773	-	172,773
Retained earnings	1,812,558	-	1,812,558
Minority Interest	-	-	-
Proposed dividends	-	-	-
Total liabilities and equity	89,489,307	-	89,489,307



Frequency : Quarterly
Location : Quarterly Financial Statement

TABLE 2: CAPITAL STRUCTURE - JUNE 2014

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

All figures are in SAR'000

	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	6,736,811	-	6,736,811	
Due from banks and other financial institutions	1,251,540	-	1,251,540	
Investments, net	19,065,228	-	19,065,228	
Loans and advances, net	60,447,957	-	60,447,957	
of which Collective provisions	467,044	-	467,044	A
Debt securities	-	-	-	
Equity shares	-	-	-	
Investment in associates	10,330	-	10,330	
Derivatives	-	-	-	
Goodwill	-	-	-	
Other intangible assets	-	-	-	
Property and equipment, net	515,200	-	515,200	
Other assets	1,462,241	-	1,462,241	
Total assets	89,489,307	-	89,489,307	
Liabilities				
Due to Banks and other financial institutions	2,034,242	-	2,034,242	
Items in the course of collection due to other banks	-	-	-	
Customer deposits	71,157,481	-	71,157,481	
Trading liabilities	-	-	-	
Debt securities in issue	4,625,000	-	4,625,000	
of which Tier 2 capital instruments	4,625,000	-	4,625,000	B
Derivatives	-	-	-	
Retirement benefit liabilities	-	-	-	
Taxation liabilities	-	-	-	
Accruals and deferred income	-	-	-	
Borrowings	-	-	-	
Other liabilities	1,843,325	-	1,843,325	
Subtotal	79,660,048	-	79,660,048	
Paid up share capital	4,762,800	-	4,762,800	
of which amount eligible for CET1	4,762,800	-	4,762,800	H
of which amount eligible for AT1	-	-	-	I
Statutory reserves	3,081,128	-	3,081,128	
Other reserves	172,773	-	172,773	
Retained earnings	1,812,558	-	1,812,558	
Minority Interest	-	-	-	
Proposed dividends	-	-	-	
Total liabilities and equity	89,489,307	-	89,489,307	



Frequency : Quarterly
Location : Quarterly Financial Statement

TABLE 2: CAPITAL STRUCTURE - JUNE 2014

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

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

All figures are in SAR'000

	Components ¹ of regulatory capital reported by the bank	Amounts ¹ subject to Pre - Basel III treatment	Source based on reference numbers / letters of the balance sheet under the regulatory scope of consolidation from step 2
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	4,762,800	H
2	Retained earnings	1,812,559	
3	Accumulated other comprehensive income (and other reserves)	3,211,127	
4	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)	-	
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	-	
6	Common Equity Tier 1 capital before regulatory adjustments	9,786,486	
Common Equity Tier 1 capital: Regulatory adjustments			
7	Prudential valuation adjustments	-	
8	Goodwill (net of related tax liability)	-	
9	Other intangibles other than mortgage-servicing rights (net of related tax liability)	-	
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	-	
11	Cash-flow hedge reserve / AFS reserve	24,474	
12	Shortfall of provisions to expected losses	-	
13	Securitisation gain on sale (as set out in paragraph 562 of Basel II framework)	-	
14	Gains and losses due to changes in own credit risk on fair valued liabilities	-	
15	Defined-benefit pension fund net assets	-	
16	Investments in own shares (if not already netted off paid-in capital on reported balance sheet)	-	
17	Reciprocal cross-holdings in common equity	-	
18	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)	-	
19	Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold)	-	(5,165)
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	-	
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	-	
28	Total regulatory adjustments to Common equity Tier 1	24,474	
29	Common Equity Tier 1 capital (CET1)	9,810,960	
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	-	
	REGULATORY ADJUSTMENTS APPLIED TO ADDITIONAL TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT	-	
	OF WHICH: [INSERT NAME OF ADJUSTMENT]	-	
	OF WHICH: ...	-	
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	-	
43	Total regulatory adjustments to Additional Tier 1 capital	-	
44	Additional Tier 1 capital (AT1)	-	
45	Tier 1 capital (T1 = CET1 + AT1)	9,810,960	



Frequency : Quarterly
Location : Quarterly Financial Statement

TABLE 2: CAPITAL STRUCTURE - JUNE 2014

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

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

All figures are in SAR'000

	Components ¹ of regulatory capital reported by the bank	Amounts ¹ subject to Pre - Basel III treatment	Source based on reference numbers / letters of the balance sheet under the regulatory scope of consolidation from step 2
Tier 2 capital: instruments and provisions			
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	4,485,000	B
47	Directly issued capital instruments subject to phase out from Tier 2	-	
48	Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	-	
49	of which: instruments issued by subsidiaries subject to phase out	-	
50	Provisions	467,044	A
51	Tier 2 capital before regulatory adjustments	4,952,044	
Tier 2 capital: regulatory adjustments			
52	Investments in own Tier 2 instruments	-	
53	Reciprocal cross-holdings in Tier 2 instruments	-	
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)	(5,165)	
56	National specific regulatory adjustments	18,299	
REGULATORY ADJUSTMENTS APPLIED TO TIER 2 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT			
OF WHICH: [Staff Share Plan Reserve]			
OF WHICH: ...			
57	Total regulatory adjustments to Tier 2 capital	18,299	
58	Tier 2 capital (T2)	4,970,343	
59	Total capital (TC = T1 + T2)	14,781,303	
RISK WEIGHTED ASSETS IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT			
OF WHICH: [INSERT NAME OF ADJUSTMENT]			
OF WHICH: ...			
60	Total risk weighted assets	83,521,300	
Capital ratios			
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	11.75%	
62	Tier 1 (as a percentage of risk weighted assets)	11.75%	
63	Total capital (as a percentage of risk weighted assets)	17.70%	
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)	n/a	
65	of which: capital conservation buffer requirement	n/a	
66	of which: bank specific countercyclical buffer requirement	n/a	
67	of which: G-SIB buffer requirement	n/a	
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)	11.75%	
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)			
72	Non-significant investments in the capital of other financials		
73	Significant investments in the common stock of financials		
74	Mortgage servicing rights (net of related tax liability)		
75	Deferred tax assets arising from temporary differences (net of related tax liability)		
Applicable caps on the inclusion of provisions in Tier 2			
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	467,044	
77	Cap on inclusion of provisions in Tier 2 under standardised approach	1,044,016	
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	n/a	
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	n/a	
Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022)			
80	Current cap on CET1 instruments subject to phase out arrangements		
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)		
82	Current cap on AT1 instruments subject to phase out arrangements		
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)		
84	Current cap on T2 instruments subject to phase out arrangements		
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)		



Frequency : Quarterly
Location : Quarterly Financial

TABLE 2: CAPITAL STRUCTURE - JUNE 2014

Main features template of regulatory capital instruments - (Table 2(e)) - 1

1	Issuer	Saudi Hollandi Bank
2	Unique identifier (eg CUSPIN, ISIN or Bloomberg identifier for private placement)	SA12GHI0GA31
3	Governing law(s) of the instrument	Public Offer under CMA regulations
	Regulatory treatment	
4	Transitional Basel III rules	NO
5	Post-transitional Basel III rules	N/A
6	Eligible at solo/group/group&solo	GROUP
7	Instrument type	Mudaraba Sukuk
8	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date)	Saudi Riyals 725 million
9	Par value of instrument	Saudi Riyals 100,000
10	Accounting classification	Subordinated debt
11	Original date of issuance	December 30, 2009
12	Perpetual or dated	Dated
13	Original maturity date	December 30, 2019
14	Issuer call subject to prior supervisory approval	Yes
15	Option call date, contingent call dates and redemption amount	December 30, 2014
16	Subsequent call dates if applicable	December 31, 2015 December 31, 2016 December 31, 2017 December 31, 2018
	Coupons / dividends	
17	Fixed or Floating dividend/coupon	Floating
18	Coupon rate and any related index	6 months SIBOR Plus 190 basis points
19	Existence of a dividend stopper	NO
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	Step-up Margin (year 6 onwards).
22	Non cumulative or cumulative	N/A
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A
25	If convertible, fully or partially	N/A
26	If convertible, conversion rate	N/A
27	If convertible, mandatory or optional conversion	N/A
28	If convertible, specify instrument type convertible into	N/A
29	If convertible, specify issuer of instrument it converts into	N/A
30	Write-down feature	NO
31	If write-down, write-down trigger (s)	N/A
32	If write-down, full or partial	N/A
33	If write-down, permanent or temporary	N/A
34	If temporary writedown, description of the write-up mechansim	N/A
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Junior in right of payments to "claims of depositor's or any other unsubordinated payment obligations"
36	Non-compliant transitioned features	NO
37	If yes, specify non-compliant features	N/A

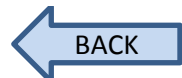


Frequency : Quarterly
Location : Quarterly Financial

TABLE 2: CAPITAL STRUCTURE - JUNE 2014

Main features template of regulatory capital instruments - (Table 2(e)) - 2

1	Issuer	Saudi Hollandi Bank
2	Unique identifier (eg CUSPIN, ISIN or Bloomberg identifier for private placement)	SA135VKOGAJ2
3	Governing law(s) of the instrument	Private Placement under CMA regulations
	Regulatory treatment	
4	Transitional Basel III rules	Yes
5	Post-transitional Basel III rules	N/A
6	Eligible at solo/group/group&solo	GROUP
7	Instrument type	Sukuk
8	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date)	Saudi Riyals 1,400 million
9	Par value of instrument	Saudi Riyals 1 million
10	Accounting classification	Subordinated debt
11	Original date of issuance	November 26, 2012
12	Perpetual or dated	Dated
13	Original maturity date	November 30, 2019
14	Issuer call subject to prior supervisory approval	Yes
15	Option call date, contingent call dates and redemption amount	November 26, 2017
16	Subsequent call dates if applicable	NIL
	Coupons / dividends	
17	Fixed or Floating dividend/coupon	Floating
18	Coupon rate and any related index	6 months SIBOR Plus 115 basis points
19	Existence of a dividend stopper	NO
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	NO
22	Non cumulative or cumulative	N/A
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A
25	If convertible, fully or partially	N/A
26	If convertible, conversion rate	N/A
27	If convertible, mandatory or optional conversion	N/A
28	If convertible, specify instrument type convertible into	N/A
29	If convertible, specify issuer of instrument it converts into	N/A
30	Write-down feature	NO
31	If write-down, write-down trigger (s)	N/A
32	If write-down, full or partial	N/A
33	If write-down, permanent or temporary	N/A
34	If temporary writedown, description of the write-up mechansim	N/A
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Junior in right of payments to "claims of depositor's or any other unsubordinated payment obligations"
36	Non-compliant transitioned features	NO
37	If yes, specify non-compliant features	N/A



Frequency : Quarterly
Location : Quarterly Financial

TABLE 2: CAPITAL STRUCTURE - JUNE 2014

Main features template of regulatory capital instruments - (Table 2(e)) - 3

1 Issuer	Saudi Hollandi Bank
2 Unique identifier (eg CUSPIN, ISIN or Bloomberg identifier for private placement)	SA13EFK0GBJ7
3 Governing law(s) of the instrument	Private Placement under CMA regulations
Regulatory treatment	
4 Transitional Basel III rules	N/A
5 Post-transitional Basel III rules	Yes
6 Eligible at solo/igroup/group&solo	GROUP
7 Instrument type	Sukuk
8 Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date)	Saudi Riyals 2,500 million
9 Par value of instrument	Saudi Riyals 1 million
10 Accounting classification	Subordinated debt
11 Original date of issuance	December 12, 2013
12 Perpetual or dated	Dated
13 Original maturity date	December 12, 2023
14 Issuer call subject to prior supervisory approval	Yes
15 Option call date, contingent call dates and redemption amount	December 12, 2018
16 Subsequent call dates if applicable	NIL
Coupons / dividends	
17 Fixed or Floating dividend/coupon	Floating
18 Coupon rate and any related index	6 months SIBOR Plus 155 basis points
19 Existence of a dividend stopper	NO
20 Fully discretionary, partially discretionary or mandatory	Mandatory
21 Existence of step up or other incentive to redeem	NO
22 Non cumulative or cumulative	N/A
23 Convertible or non-convertible	Non-convertible
24 If convertible, conversion trigger (s)	N/A
25 If convertible, fully or partially	N/A
26 If convertible, conversion rate	N/A
27 If convertible, mandatory or optional conversion	N/A
28 If convertible, specify instrument type convertible into	N/A
29 If convertible, specify issuer of instrument it converts into	N/A
30 Write-down feature	Yes
31 If write-down, write-down trigger (s)	To be determined by SAMA
32 If write-down, full or partial	To be determined by SAMA
33 If write-down, permanent or temporary	To be determined by SAMA
34 If temporary writedown, description of the write-up mechansim	To be determined by SAMA
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Junior in right of payments to "claims of depositor's or any other unsubordinated payment obligations"
36 Non-compliant transitioned features	NO
37 If yes, specify non-compliant features	N/A

Frequency : SA

Location : W

TABLE 3: CAPITAL ADEQUACY - JUNE 2014

Amount of Exposures Subject To Standardized Approach of Credit Risk and related Capital Requirements (TABLE 3, (b))

Portfolios	Amount of exposures	Capital requirements
Sovereigns and central banks:	21,887,287	-
SAMA and Saudi Government	21,676,149	-
Others	211,138	-
Multilateral Development Banks (MDBs)	135,660	-
Public Sector Entities (PSEs)	-	-
Banks and securities firms	4,809,778	179,140
Corporates	64,609,461	5,120,455
Retail non-mortgages	7,040,166	439,047
Mortgages	4,909,879	392,790
Residential	4,909,879	392,790
Commercial	-	-
Securitized assets	-	-
Equity	340,587	28,487
Others	2,361,546	149,736
Credit Value Adjustment		37,130
Total	106,094,365	6,346,785

Frequency : SA

Location : W

TABLE 3: CAPITAL ADEQUACY - JUNE 2014

Capital Requirements For Market Risk (822, Table 3, (d))

	Interest rate risk	Equity position risk	Foreign exchange risk	Commodity risk	Total
Standardised approach	17,674	-	7,980	-	25,654

Frequency: SA Location : W

TABLE 3: CAPITAL ADEQUACY - JUNE 2014	
Capital Requirements for Operational Risk (Table 3, (e))	
Particulars	Capital requirement
• Basic indicator approach;	
• Standardized approach;	309,266
• Alternate standardized approach ;	
• Advanced measurement approach (AMA).	
Total	309,266

Frequency : Quarterly Location : Quarterly Statement

TABLE 3: CAPITAL ADEQUACY - JUNE 2014
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Capital Adequacy Ratios (TABLE 3, (f))
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Particulars	Total capital ratio	Tier 1 capital ratio
	%	
Top consolidated level	17.7%	11.7%

Frequency : SA

Location : W

**TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES
- JUNE 2014**

Credit Risk Exposure (Table 4, (b))

Portfolios	Total gross credit risk exposure	Average gross credit risk exposure over the period
Sovereigns and central banks:	21,887,287	20,054,112
SAMA and Saudi Government	21,676,149	19,526,858
Others	211,138	527,254
Multilateral Development Banks (MDBs)	135,660	135,521
Public Sector Entities (PSEs)	-	-
Banks and securities firms	4,809,778	5,454,971
Corporates	64,609,461	60,925,110
Retail non-mortgages	7,040,166	6,227,512
Mortgages	4,909,879	4,109,978
Residential	4,909,879	4,109,978
Commercial	-	-
Securitized assets	-	-
Equity	340,587	321,000
Others	2,361,546	2,069,517
Total	106,094,365	99,297,720

Frequency : SA

Location : W

TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES - JUNE 2014

Geographic Breakdown (Table 4, (c))							
Portfolios	Geographic area						
	Saudi Arabia	Other GCC & Middle East	Europe	North America	South East Asia	Others countries	Total
Sovereigns and central banks:	21,676,149	211,138	-	-	-	-	21,887,287
SAMA and Saudi Government	21,676,149	-	-	-	-	-	21,676,149
Others	-	211,138	-	-	-	-	211,138
Multilateral Development Banks (MDBs)	135,660	-	-	-	-	-	135,660
Public Sector Entities (PSEs)	-	-	-	-	-	-	-
Banks and securities firms	996,440	731,686	2,050,105	211,814	-	819,733	4,809,778
Corporates	64,296,603	292,701	12,032	-	-	8,125	64,609,461
Retail non-mortgages	7,040,166	-	-	-	-	-	7,040,166
Mortgages	4,909,879	-	-	-	-	-	4,909,879
Residential	4,909,879	-	-	-	-	-	4,909,879
Commercial	-	-	-	-	-	-	-
Securitized assets	-	-	-	-	-	-	-
Equity	340,587	-	-	-	-	-	340,587
Others	2,361,546	-	-	-	-	-	2,361,546
Total	101,757,031	1,235,525	2,062,137	211,814	-	827,858	106,094,365

Frequency : SA

Location : W

TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES - JUNE 2014

Industry Sector Breakdown (Table 4, (d))

Portfolios	Industry sector												
	Government and quasi government	Banks and other financial institutions	Agriculture and fishing	Manufacturing	Mining and quarrying	Electricity, water, gas and health services	Building and construction	Commerce	Transportation and communication	Services	Consumer loans and credit cards	Others	Total
Sovereigns and central banks:	21,887,287	-	-	-	-	-	-	-	-	-	-	-	21,887,287
SAMA and Saudi Government	21,676,149	-	-	-	-	-	-	-	-	-	-	-	21,676,149
Others	211,138	-	-	-	-	-	-	-	-	-	-	-	211,138
Multilateral Development Banks (MDBs)	-	135,660	-	-	-	-	-	-	-	-	-	-	135,660
Public Sector Entities (PSEs)	-	-	-	-	-	-	-	-	-	-	-	-	-
Banks and securities firms	-	4,809,778	-	-	-	-	-	-	-	-	-	-	4,809,778
Corporates	21,259	2,387,021	1,194,212	13,129,065	348,125	3,251,633	16,817,617	17,258,730	953,136	6,630,975	-	2,617,687	64,609,461
Retail non-mortgages	-	-	-	-	-	-	-	-	-	-	7,040,166	-	7,040,166
Mortgages	-	-	-	-	-	-	-	-	-	-	4,909,879	-	4,909,879
Residential	-	-	-	-	-	-	-	-	-	-	4,909,879	-	4,909,879
Commercial	-	-	-	-	-	-	-	-	-	-	-	-	-
Securitized assets	-	-	-	-	-	-	-	-	-	-	-	-	-
Equity	-	-	-	-	-	-	-	-	-	-	-	340,587	340,587
Others	-	-	-	-	-	-	-	-	-	-	-	2,361,546	2,361,546
Total	21,908,546	7,332,460	1,194,212	13,129,065	348,125	3,251,633	16,817,617	17,258,730	953,136	6,630,975	11,950,045	5,319,821	106,094,365

Frequency : SA

Location : W

TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES - JUNE 2014**Residual Contractual Maturity Breakdown (Table 4, (e))**

Portfolios	Maturity breakdown								
	Less than 8 days	8-30 days	30-90 days	90-180 days	180-360 days	1-3 years	3-5 years	Over 5 years	Total
Sovereigns and central banks:	6,037,816	1,009,866	914,253	4,407,324	8,035,067	56,809	77,906	1,348,246	21,887,287
SAMA and Saudi Government	6,037,816	1,009,094	914,253	4,407,174	7,978,402	56,808	602	1,272,000	21,676,149
Others	-	772	-	151	56,665	0	77,304	76,246	211,138
Multilateral Development Banks (MDBs)	-	-	135,660	-	0	-	-	-	135,660
Public Sector Entities (PSEs)	-	-	-	-	-	-	-	-	-
Banks and securities firms	2,007,959	90,085	241,893	183,540	559,118	996,834	157,266	573,083	4,809,778
Corporates	5,808,046	7,006,353	7,907,457	8,131,971	4,695,357	11,509,814	10,916,270	8,634,193	64,609,461
Retail non-mortgages	1,271,916	38,963	118,898	95,015	158,402	1,281,050	3,757,102	318,819	7,040,166
Mortgages	-	-	-	-	-	5,434	21,646	4,882,799	4,909,879
Residential	-	-	-	-	-	5,434	21,646	4,882,799	4,909,879
Commercial	-	-	-	-	-	-	-	-	-
Securitized assets	-	-	-	-	-	-	-	-	-
Equity	-	-	-	-	-	-	-	340,587	340,587
Others	895,776	-	-	-	-	-	-	1,465,771	2,361,546
Total	16,021,514	8,145,267	9,318,161	12,817,850	13,447,944	13,849,941	14,930,191	17,563,497	106,094,365

Frequency : SA

Location : W

TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES - JUNE 2014

Impaired Loans, Past Due Loans and Allowances (Table 4, (f))

Industry sector	Impaired loans	Defaulted	Aging of Past Due Loans (days)				Specific allowances				General allowances
			Less than 90	90-180	180-360	Over 360	Balance at the beginning of the period	Charges (net of recoveries) during the period	Charge-offs during the period	Balance at the end of the period	
Government and quasi government	-	-	-	-	-	-	-	-	-	-	-
Banks and other financial institutions	-	-	-	-	-	-	-	-	-	-	-
Agriculture and fishing	-	2,293	2,293	-	-	-	-	-	-	-	-
Manufacturing	36,648	199,307	185,151	14,156	-	-	99,701	(10,393)	(52,660)	36,648	-
Mining and quarrying	-	4,158	4,158	-	-	-	-	-	-	-	-
Electricity, water, gas and health services	-	4,346	4,346	-	-	-	8,300	(5,340)	(2,960)	-	-
Building and construction	296,090	199,008	189,032	9,976	-	-	231,321	64,769	-	296,090	-
Commerce	353,135	80,491	80,491	-	-	-	275,291	82,340	(45,074)	312,557	-
Transportation and communication	1,210	5,323	5,323	-	-	-	7,800	(6,590)	-	1,210	-
Services	11,112	60,997	60,997	-	-	-	2,495	8,617	-	11,112	-
Consumer loans and credit cards	50,961	61,506	61,506	-	-	-	51,715	9,907	(18,983)	42,639	44,115
Others	7,105	13,586	13,586	-	-	-	52,983	21,508	(26,807)	47,684	422,929
Total	756,263	631,014	606,882	24,132	-	-	729,606	164,819	(146,484)	747,941	467,044

Frequency : SA

Location : W

TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES - JUNE 2014

Impaired Loans, Past Due Loans And Allowances (Table 4, (g))							
Geographic area	Impaired loans	Aging of Past Due Loans (days)				Specific allowances	General allowances
		Less than 90	90-100	180-360	Over 360		
Saudi Arabia	756,263	606,882	24,132	-	-	747,941	467,044
Other GCC & Middle East	-	-	-	-	-	-	-
Europe	-	-	-	-	-	-	-
North America	-	-	-	-	-	-	-
South East Asia	-	-	-	-	-	-	-
Others countries	-	-	-	-	-	-	-
Total	756,263	606,882	24,132	-	-	747,941	467,044

Frequency : SA

Location : W

**TABLE 4 (STA): CREDIT RISK: GENERAL DISCLOSURES
- JUNE 2014**

Reconciliation Of Changes In The Allowances For Loan Impairment (Table 4, (h))

Particulars	Specific allowances	General allowances
Balance, beginning of the year	729,606	462,957
Charge-offs taken against the allowances during the period	(146,484)	-
Amounts set aside (or reversed) during the period	164,819	4,087
Other adjustments:		
- exchange rate differences		
- business combinations		
- acquisitions and disposals of subsidiaries		
- etc.		
Transfers between allowances	-	-
Balance, end of the year	747,941	467,044

Frequency : SA

Location : W

TABLE 5 (STA): CREDIT RISK: DISCLOSURES FOR PORTFOLIOS SUBJECT TO THE STANDARDIZED APPROACH - JUNE 2014

Allocation Of Exposures To Risk Buckets (Table 5, (b))

Particulars	Risk buckets									Deducted	
	0%	20%	35%	50%	75%	100%	150%	Other risk weights	Unrated		TOTAL
Sovereigns and central banks:	21,887,287	-	-	-	-	-	-	-	-	21,887,287	
SAMA and Saudi Government	21,676,149	-	-	-	-	-	-	-	-	21,676,149	
Others	211,138	-	-	-	-	-	-	-	-	211,138	
Multilateral Development Banks (MDBs)	135,660	-	-	-	-	-	-	-	-	135,660	
Public Sector Entities (PSEs)	-	-	-	-	-	-	-	-	-	-	
Banks and securities firms	-	914,932	-	3,677,176	-	217,670	-	-	-	4,809,778	
Corporates	-	362,723	-	627,210	-	63,605,010	14,517	-	-	64,609,461	
Retail non-mortgages	-	-	-	-	6,208,309	831,857	-	-	-	7,040,166	
Mortgages	-	-	-	-	-	4,909,879	-	-	-	4,909,879	
Residential	-	-	-	-	-	4,909,879	-	-	-	4,909,879	
Commercial	-	-	-	-	-	-	-	-	-	-	
Securitized assets	-	-	-	-	-	-	-	-	-	-	
Equity	-	-	-	-	-	330,257	-	10,330	-	340,587	
Others	497,103	-	-	-	-	1,864,443	-	-	-	2,361,546	
TOTAL	22,520,050	1,277,656	-	4,304,386	6,208,309	71,759,117	14,517	10,330	-	106,094,365	

Frequency : SA

Location : W

TABLE 7 (STA): CREDIT RISK MITIGATION (CRM): DISCLOSURES FOR STANDARDIZED APPROACH - JUNE 2014

Credit Risk Exposure Covered By CRM (Table 7, (b) and (c))

Portfolios	Covered by	
	Eligible financial collateral *	Guarantees / credit derivatives *
Sovereigns and central banks:	-	-
SAMA and Saudi Government	-	-
Others	-	-
Multilateral Development Banks (MDBs)	-	-
Public Sector Entities (PSEs)	-	-
Banks and securities firms	-	-
Corporates	428,327	-
Retail non-mortgages	-	-
Small Business Facilities Enterprises (SBFE's)	-	-
Mortgages	-	-
Residential	-	-
Commercial	-	-
Securitized assets	-	-
Equity	-	-
Others	-	-
Total	428,327	-

Frequency : SA

Location : W

**TABLE 9 (STA): SECURITIZATION: DISCLOSURES FOR
STA APPROACH - JUNE 2014**

**SHB has not done any Securitization transactions, hence the disclosures
related to Securitization are not applicable to SHB**

Frequency : SA

Location : W

TABLE 10: MARKET RISK: DISCLOSURES FOR BANKS USING THE STANDARDIZED APPROACH - JUNE 2014

Level Of Market Risks In Terms Of Capital Requirements (Table 10, (b))

	Interest rate risk	Equity position risk	Foreign exchange risk	Commodity risk	Total
Capital requirements	17,675	-	7,980	-	25,655

Frequency : SA

Location : W

TABLE 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS - JUNE 2014

Value Of Investments (Table 13, (b))

	Un-quoted investments		Quoted investments		
	Value disclosed in Financial Statements	Fair value	Value disclosed in Financial Statements	Fair value	Publicly quoted share values (if materially different from fair value)
Investments	3,438	3,438	337,149	337,149	-

Frequency : SA

Location : W

**TABLE 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS -
JUNE 2014**

Types And Nature of Investments (Table 13, (c))

Investments	Publicly traded	Privately held
Government and quasi government	-	-
Banks and other financial institutions	337,149	500
Agriculture and fishing	-	-
Manufacturing	-	-
Mining and quarrying	-	-
Electricity, water, gas and health services	-	-
Building and construction	-	-
Commerce	-	-
Transportation and communication	-	-
Services	-	2,938
Others	-	-
Total	337,149	3,438

Frequency : SA

Location : W

**TABLE 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS -
JUNE 2014**

Gains / Losses Etc. (Table 13, (d) and (e))	
Particulars	Amount
Cumulative realized gains (losses) arising from sales and liquidations in the reporting period	-
Total unrealized gains (losses)	4,495
Total latent revaluation gains (losses)*	-
Unrealized gains (losses) included in Capital	4,495
Latent revaluation gains (losses) included in Capital*	-

*Not applicable to KSA to date

Frequency : SA

Location : W

TABLE 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS - JUNE 2014

Capital Requirements (Table 13, (f))

Equity grouping	Capital requirements
Government and quasi government	
Banks and other financial institutions	28,253
Agriculture and fishing	
Manufacturing	-
Mining and quarrying	
Electricity, water, gas and health services	
Building and construction	
Commerce	
Transportation and communication	
Services	235
Others	
Total	28,488

Frequency : SA

Location : W

**TABLE 13: EQUITIES: DISCLOSURES FOR BANKING BOOK POSITIONS -
JUNE 2014**

**Equity Investments Subject To Supervisory Transition Or Grandfathering Provisions
(Table 13, (f))**

Equity grouping	Aggregate amount
Government and quasi government	-
Banks and other financial institutions	-
Agriculture and fishing	-
Manufacturing	-
Mining and quarrying	-
Electricity, water, gas and health services	-
Building and construction	-
Commerce	-
Transportation and communication	-
Services	-
Others	-
Total	-

Frequency : SA

Location : W

**TABLE 14: INTEREST RATE RISK IN THE BANKING BOOK (IRRBB) -
JUNE 2014**

**200bp Interest Rate Shocks for currencies with more than 5% of Assets or Liabilities
(Table 14, (b))**

Rate Shocks	Change in earnings
Upward rate shocks:	
SAR	348,738
USD	(18,828)
Downward rate shocks:	
SAR	(348,738)
USD	18,828