Adjustment of banking

## TABLE 2: CAPITAL STRUCTURE - SEPTEMBER 2022

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

Balance sheet in

All figures are in SAR'000

	Published financial statements ( C )	associates / other entities (*) ( D )	scope of consolidation ( E )
Assets			
Cash and balances at central banks	9,701,518		9,701,518
Due from banks and other financial institutions	1,917,429		1,917,429
Investments, net	39,953,157		39,953,157
Loans and advances, net	145,474,566		145,474,566
Debt securities	0		0
Trading assets	0		0
Investment in associates	975,859		975,859
Derivatives	3,526,561		3,526,561
Investment property	0		0
Other real estate	1,261,125		1,261,125
Property and equipment, net	2,159,534		2,159,534
Other assets	2,295,974		2,295,974
Total assets	207,265,723	0	207,265,723
Liabilities			(= 000, (00)
Due to Banks and other financial institutions	15,363,489		15,363,489
Items in the course of collection due to other	0		0
banks	4 47 005 000		4 47 005 000
Customer deposits	147,805,628		147,805,628
Trading liabilities	0 2,852,241		2,852,241
Local sukuk issued Derivatives	2,052,241		2,052,241
Retirement benefit liabilities	536,934		536,934
Taxation liabilities	500,177		500,177
Accruals and deferred income	0		500,177
Other liabilities and accruals	6,238,792		6,238,792
Subtotal	175,494,290	0	175,494,290
Subiotal	175,494,290	0	175,494,290
Paid up share capital	15,000,000		15,000,000
Statutory reserves	8,862,000		8,862,000
Other reserves	263,839		263,839
Retained earnings	7,622,983		7,622,983
Minority Interest	22,611		22,611
Proposed dividends	0		0
Total liabilities and equity	207,265,723	0	207,265,723



Under regulatory

# **TABLE 2: CAPITAL STRUCTURE - SEPTEMBER 2022**

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	9,701,518		9,701,518	
Due from banks and other financial institutions	1,917,429		1,917,429	
Investments, net	39,953,157		39,953,157	
Loans and advances, net	145,474,566		145,474,566	
of which Collective provisions	1,019,733		1,019,733	Α
Debt securities	0		0	
Trading assets Investment in associates	0 975,859		975,859	
Derivatives	3,526,561		3,526,561	
Investment property	0		3,520,501	
Other real estate	1,261,125		1,261,125	
Property and equipment, net	2,159,534		2,159,534	
Other assets	2,295,974		2,295,974	
Total assets	207,265,723	0	207,265,723	
Liabilities				
Due to Banks and other financial institutions	15,363,489		15,363,489	
Items in the course of collection due to other banks	0		0	
Customer deposits	147,805,628		147,805,628	
Trading liabilities	0		0	
Local sukuk issued	2,852,241		2,852,241	
of which Tier 2 capital instruments	2,812,500		2,812,500	В
Derivatives	2,197,029		2,197,029	
Retirement benefit liabilities	536,934		536,934	
Taxation liabilities	500,177		500,177	
Accruals and deferred income	0		0	
Borrowings	0		0	
Other liabilities and accruals	6,238,792	0	6,238,792	
Subtotal	175,494,290	0	175,494,290	
Paid up share capital	15,000,000		15,000,000	
of which amount eligible for CET1	15,000,000		15,000,000	н
of which amount eligible for AT1	0		0	
Statutory reserves	8,862,000		8,862,000	G
Other reserves	263,839		263,839	C
Retained earnings	7,622,983	0	7,622,983	J
SAMA supervisory provision adjustment	0			
Minority Interest	22,611		22,611	
Proposed dividends	0	_	0	
Total liabilities and equity	207,265,723	0	207,265,723	

anb

anb

### **TABLE 2: CAPITAL STRUCTURE - SEPTEMBER 2022**

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 <sup>1</sup> of regulatory capital	subject to	Source based on reference numbers / letters of the balance sheet under the regulatory scope of consolidation from
		reported by the bank	treatment	
(2)	Common Equity Tier 1 capital: Instruments and reserves			
1	Directly issued qualifying common share capital (and equivalent for non-joint stock companies) plus	45 000 000		
	related stock surplus	15,000,000		н
	Retained earnings	16,852,508		G + J + IFRS9 Adj C
3	Accumulated other comprehensive income (and other reserves)	263,839		U
	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)		 	
6	Common Equity Tier 1 capital before regulatory adjustments	32,116,347		
7	Common Equity Tier 1 capital: Regulatory adjustments Prudential valuation adjustments		F	
8	Goodwill (net of related tax liability)			1
	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		ļ	
11	(net of related tax liability) Cash-flow hedge reserve		+	1
12	Shortfall of provisions to expected losses		ř	i
	Securitisation gain on sale (as set out in paragraph 562 of Basel II framework)		L	, I
	Gains and losses due to changes in own credit risk on fair valued liabilities Defined-benefit pension fund net assets		j	i
	Investments in own shares (if not already netted off paid-in capital on reported balance sheet)			; I
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)			
	Mortgage servicing rights (amount above 10% threshold)		<u>(</u>	Į
	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)		i 	1
22	Amount exceeding the 15% threshold of which: significant investments in the common stock of financials			
23 24	of which: mortgage servicing rights		ļ	1
25	of which: deferred tax assets arising from temporary differences		+	ļ
26	National specific regulatory adjustments			Į
	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			
	Common Equity Tier 1 capital (CET1)	32,116,347		
	Additional Tier 1 capital: instruments			
<u>30</u> 31	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: classified as equity under applicable accounting standards			
32	of which: classified as liabilities under applicable accounting standards			
	Directly issued capital instruments subject to phase out from Additional Tier 1			
	Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)			
	of which: instruments issued by subsidiaries subject to phase out Additional Tier 1 capital before regulatory adjustments			
	Additional Tier 1 capital: regulatory adjustments			
37	Investments in own Additional Tier 1 instruments		μ	Ì
	Reciprocal cross-holdings in Additional Tier 1 instruments Investments in the capital of banking, financial and insurance entities that are outside the scope of		÷	1
39	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)			
	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			
	Total regulatory adjustments to Additional Tier 1 capital			
_	Additional Tier 1 capital (AT1)			
_	Tier 1 capital (T1 = CET1 + AT1)	32,116,347		
		52,110,047		

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

### TABLE 2: CAPITAL STRUCTURE - SEPTEMBER 2022

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

Source based on

		Components <sup>1</sup> of regulatory capital reported by the bank	Amounts <sup>1</sup> subject to Pre - Basel III treatment	of the balance sheet under the regulatory scope of consolidation from step 2
	Tier 2 capital: instruments and provisions			
	Directly issued qualifying Tier 2 instruments plus related stock surplus	2,812,500		В
	Directly issued capital instruments subject to phase out from Tier 2			
40	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	1,019,733		Α
51	Tier 2 capital before regulatory adjustments	3,832,233		
	Tier 2 capital: regulatory adjustments		ı—	'1
52	Investments in own Tier 2 instruments Reciprocal cross-holdings in Tier 2 instruments		i	
54			!	
54	Investments in the capital of banking, financial and insurance entities that are outside the scope of		ļ	!
	regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold)		i	Ì
55	Significant investments in the capital banking, financial and insurance entities that are outside the	0		
56	scope of regulatory consolidation (net of eligible short positions) National specific regulatory adjustments		I	.1
50	REGULATORY ADJUSTMENTS APPLIED TO TIER 2 IN RESPECT OF AMOUNTS SUBJECT TO			
	PRE-BASEL III TREATMENT			
	OF WHICH: [INSERT NAME OF ADJUSTMENT]			
	OF WHICH:			
57	Total regulatory adjustments to Tier 2 capital			
	Tier 2 capital (T2)	3,832,233		
59	Total capital (TC = T1 + T2)	35,948,580		
	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	181,079,616		
	Capital ratios	101,010,010		
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	17.74%		
	Tier 1 (as a percentage of risk weighted assets)	17.74%		
	Total capital (as a percentage of risk weighted assets)	19.85%		
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	7.03%		
	risk weighted assets)			
65	of which: capital conservation buffer requirement	2.50%		
66	of which: bank specific countercyclical buffer requirement	0.03%		
67	of which: G-SIB buffer requirement			
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)	10.71%		
00	National minima (if different from Basel 3)			
	National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum) National Tier 1 minimum ratio (if different from Basel 3 minimum)			
70				
	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			
	Mortgage servicing rights (net of related tax liability)			
75	Deferred tax assets arising from temporary differences (net of related tax liability)			
70	Applicable caps on the inclusion of provisions in Tier 2			
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	1,019,733		
77	Cap on inclusion of provisions in Tier 2 under standardised approach	2,038,905		•
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based			
70	approach (prior to application of cap) Cap for inclusion of provisions in Tier 2 under internal ratings-based approach			
79				
	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				
84	Current cap on T2 instruments subject to phase out arrangements			
82	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)			

TABLE 2: CAPITAL STRUCTURE - SEPTEMBER 2022           Main features template of regulatory capital instruments - (Table 2(e))           1 Issuar         ANB Sukk Ltd / Full yowned subs of Arab National Bank           2 Unique identifier (og CUSPIN, ISIN or Bloomberg identifier for private         XS225003167           3 Governing law(s) of the instrument         Subsch Ltd / Full yowned subs of Arab National Bank           3 Governing law(s) of the instrument         Subsch Ltd / Full yowned subs of Arab National Bank           3 Governing law(s) of the instrument         Subsch Ltd / Full yowned subs of Arab National Bank           3 Governing law(s) of the instrument         Subsch Ltd / Full yowned subs of Arab National Bank III rules           4         Transitional Bank III rules         N/A           5         Post-transitional Bank III rules         N/A           6         Eligible at aclolipouglyopugakulo         Sio & Group           7         Instrument Youe (types to be specified by each juriadiction)         Ulassourced Subordmated Suskit           9         Arount recognized in regulatory capital (Curriery in millions, as of most         USD 750 million           10         Accounting dash         USD 750 million         USD 750 million           11         Original date d instaunce         28-Oct-20         Vest           12         Postaduad disal Stot port supervi		Frequency: Quarterly Location : W			
11         Insure         ANB Subuk Ltd / Fully owned subs of Arab National Bank           2         Unique description (reg CUSPIN, ISIN or Bloomberg identifier for private         XE250029167           3         Governing law(s) of the instrument         English low (orget for contribution relating to the status and subport for the Portoscala) supervised by the low of the Kingdom of Saudi Anabia)           Means by which enforceability requirement of Saction 13 of the TLAC Temp of the Kingdom of Saudi Anabia)         NA           4         Transitional Basel III rules         Tire 2           5         Post-Innational Basel III rules         Tire 2           6         Eligible at sololgroup/group&aolo         Solo & Group           7         Instrument type (types to be specified by each juriadication)         USD 750 million           9         Port value of Instrument         USD 750 million           10         Accounting classification         Liabity: Held at Annotisae Cost           11         Original date of Instrument         USD 750 million           10         Coupont of dates of Instrument         Dated           11         Original date of Instrument         Dated           12         Perpetual or distain and redemption amount         First Call date 28h Oct 2025,           12         Deption allow, contegrophysiopy approval         Yes					
11         Insure         ANB Subuk Ltd / Fully owned subs of Arab National Bank           2         Unique description (reg CUSPIN, ISIN or Bloomberg identifier for private         XE250029167           3         Governing law(s) of the instrument         English low (orget for contribution relating to the status and subport for the Portoscala) supervised by the low of the Kingdom of Saudi Anabia)           Means by which enforceability requirement of Saction 13 of the TLAC Temp of the Kingdom of Saudi Anabia)         NA           4         Transitional Basel III rules         Tire 2           5         Post-Innational Basel III rules         Tire 2           6         Eligible at sololgroup/group&aolo         Solo & Group           7         Instrument type (types to be specified by each juriadication)         USD 750 million           9         Port value of Instrument         USD 750 million           10         Accounting classification         Liabity: Held at Annotisae Cost           11         Original date of Instrument         USD 750 million           10         Coupont of dates of Instrument         Dated           11         Original date of Instrument         Dated           12         Perpetual or distain and redemption amount         First Call date 28h Oct 2025,           12         Deption allow, contegrophysiopy approval         Yes	Main features template of requ	latory capital instruments - (Table 2(e))			
Unique Identifie (ig: CUSPIN, ISIN or Bloomberg identifier for private placement)         XS2250029167           3 Governing law(s) of the instrument         Source instrument         Source instrument           3 Governing law(s) of the instrument         Source instrument         Source instrument           3 Basel is a construment         Source instrument         Source instrument           3 Basel is a construment         Source instrument         Source instrument           3 Basel is a construment         Source instrument         Source instrument           4 Transitional Basel III rules         Ter 2           6 Post-transitional Basel III rules         Ter 2           9 Par value of instrument         Sola & Group           10 Accounting classification         USD 750 million           11 Original date instrument         USD 750 million           12 Perpetual or distated         Dated           13 Original date instrument         Sola & Group           14 Issuer call soubject to prior supervisory approval         Yes           15 Option call date. consingent regulared construment         File Call date 28th Oct 2025,           16 Subsequent call dates and redemption amount         File Call date 28th Oct 2025,           17 File Subsequent call dates and redemption amount         File Call date 28th Oct 2025,           16 Subsequent call dates and rede	1 loguer				
3 Governing lax(s) of the instrument     English law (second for certain provisions relating to the status and subordination of the Cartificates, the Purchase Agreement and any SaleTrander Agreement, which shall be governed by the laws of the Kingdom of Saudi Arabia)       Means by which enforceability requirement of Section 13 of the TLAC Term is Sheet is achieved (for other TLAC-leigble instruments governed by foreign law)     N/A       4     Transitional Basel III rules     N/A       5     Post-transitional Basel III rules     Ther Z       6     Eligbible is tool group/group/scub achieves to a solution of the rule of the status and subordinated Sukuk     USD 750 Million       7     Instrument type (types to be specified by each jurisdiction)     UtsD 750 Million       8     Amount recognized in regulatory capital (Currency in million, as of modified to a solution of the status and subordinated Sukuk     USD 750 Million       9     Par value of instrument     USD 750 Million     USD 750 Million       10     Accounting classification     Liabibity- Held at Amortised Cost     10       11     Original date of issuance     28-Oct-30     14       14     Issue classification     First Call date 28th Oct 2025.       15     Option call dates, and pepticabile     NA       Couporar / dividend tooppon     First Call date 28th Oct 2025.       16     Subsequent call dates if applicable     Na       17     Fixed Rale Re-setable     3245 <td>2 Unique identifier (eg CUSPIN, ISIN or Bloomberg identifier for private</td> <td></td>	2 Unique identifier (eg CUSPIN, ISIN or Bloomberg identifier for private				
3a       Sheel is achieved (for other TLAC-eligible instruments governed by foreign two instruments governed by foreign two instruments governed by foreign two instrument type (types to be specified by each jurisdiction)       NA         4       Transitional Basel II rules       NA         5       Post-transitional Basel II rules       Ter 2         6       Eligible at sololgroup/group&solo       Solo & Group         7       Instrument type (types to be specified by each jurisdiction)       Unsecured Subordinated Sukuk         8       Amount reconsized in regulatory capital (Currency in millions, as of most generating at the construment)       USD 750 million         9       Par value of instrument       USD 750 million       Eablity- Heid at Amortised Cost         11       Original maturity date       28-Oct-20       28-Oct-20         13       Original maturity date       28-Oct-30       44         14       Issuer call dates in applicable       NA         Coupons' dividends       Semi Annually       56         Coupons' dividends       Semi Annually       56         15       Opsion rate and any related index       3.326         19       Existence of a dividend stopper       No         10       Existence of a dividend stopper       No         20       Fuly discretionary, pantituly discretionary or m		subordination of the Certificates, the Purchase Agreement and any Sale/Transfer Agreement, which shall be governed by the			
5       Post-transitional Basel III rules       Tier 2         6       Eligible at sololigroup/group/8xolo       Solo & Group         7       Instrument type (types to be specified by each jurisdiction)       Unsecured Subordinated Sukuk         9       Anount recognized in regulatory capital (Currency in millions, as of most incent recognized in regulatory capital (Currency in millions, as of most incent recognized in regulatory capital (Currency in millions, as of most incent recognized in regulatory capital (Currency in millions, as of most incent recognized in regulatory capital (Currency in millions, as of most incent recognized in regulatory capital (Currency in millions, as of most incent recognized in regulatory capital (Currency in millions, as of most incent recognized in regulatory capital (Currency in millions, as of most incent recognized in regulatory capital (Currency in millions, as of most incent recognized in regulatory capital (Currency in millions, as of most incent recognized in regulatory capital (Currency in millions, as of most incent recognized in regulatory capital (Currency in millions, as of most incent recognized in regulatory capital (Currency in millions, as of most incent recognized in regulatory capital (Currency in millions, as of most incent recognized in regulatory capital (Currency in millions, as of most incent recognized in regulatory capital (Currency in millions, as of most incent recognized in regulatory capital (Currency in millions, as of most incent recognized in regulatory capital (Currency in millions, as of most incent recognized in regulator)         10       Argunation (Currency in millions, as of most incent recognized in regulator)       Yes         13       Orginatin dintry diversion rana       Nanouty </td <td>3a Sheet is achieved (for other TLAC-eligible instruments governed by foreign</td> <td></td>	3a Sheet is achieved (for other TLAC-eligible instruments governed by foreign				
6       Eligible at solo/igroup/group&solo       Solo & Group         7       Instrument type (types to be specified by each jurisdiction)       Unsecured Subordinated Sukuk         8       Amount recognized in ergulatory capital (Currency in millions, as of most       USD 750 Million         9       Par value of instrument       USD 750 Million         10       Accounting classification       Liability- Held at Amortised Cost         11       Original date of issuance       28-Oct-20         12       Perpetuate of dated       Dated         13       Original maturity date       28-Oct-30         14       Issuer call subject to prior supervisory approval       Yeis         15       Option call date, contingent call dates and redemption amount       First Call date 28th Oct 2025,         16       Subsequent call dates if applicable       NA         Coupons / dividendScoupon       Fixed or Floating dividend/coupon         17       Fixed or Floating dividend/coupon       Fixed resetable         18       Coupon rate and any related Index       3.326         19       Existence of a dividend stopper       No         20       Fully discretionary, partially discretionary or mandatory       Mandatory         21       Existence of a dividend stopper       No	4 Transitional Basel III rules	N/A			
7       Instrument type (types to be specified by each jurisdiction)       Unsecured Subordinated Sukuk         8       Amount recognized in regulatory capital (Currency in millions, as of most recent recognized in regulatory capital (Currency in millions, as of most USD 750 Million         9       Par value of instrument       USD 750 Million         10       Accounting classification       Liability- Held at Amortised Cost         11       Original maturity date       28-Oct-30         12       Perpetual or dated       Dated         13       Original maturity date       28-Oct-30         14       Issuer call subject to prior supervisory approval       Yes         15       Option call date, contingent call dates and redemption amount       First Call date 28th Oct 2025,         16       Subsequent call dates if applicable       NA         Coupons / dividends       Semi Annually         17       Fixed or Floating dividend/coupon       Fixed Rate Re-settable         18       Coupon rate and any related index       3.326         19       Existence of a dividen disporter       No         20       Fully discretionary, markingly discretionary or mandatory       Mandatory         21       Existence of a dividen disporter       No-courvertible         23       Convertible, converstion trigger (s)	5 Post-transitional Basel III rules	Tier 2			
Amount recognized in regulatory capital (Currency in millions, as of most:         USD 750 Million           9 Par value of instrument         USD 750 million           10 Accounting classification         Liability- Heid at Amortised Cost           11 Original date of issuance         28-Oct-20           12 Perpetual or dated         Dated           13 Original maturity date         28-Oct-20           14 Susce call subject to prior supervisory approval         Yes           15 Option call date, contingent call dates and redemption amount         First Call date 28th Oct 2025,           16 Subsequent call dates if applicable         NA           Couptors / dividends         Semi Annually           17 Fixed or Floating dividend'coupon         Fixed Rate Re-settable           18 Coupon rate and any reliated index         3.326           19 Existence of a dividend stopper         No           20 Fully discretionary, partially discretionary or mandatory         Mandatory.           21 Existence of a dividend stopper         No           22 Non cumulative or cumulative         Non-cumulative           23 Convertible or non-convertible         Non-cumulative           24 If convertible, not or matal stopper         No           25 If convertible, not or subter incentive to redeem         No           24 If convertible, not or cumulative	6 Eligible at solo/lgroup/group&solo	Solo & Group			
Tecent reporting date)	7 Instrument type (types to be specified by each jurisdiction)	Unsecured Subordinated Sukuk			
10       Accounting classification       Liability-Held at Amortised Cost         11       Original date of issuance       28-Oct-20         12       Perpetual or dated       Dated         13       Original maturity date       28-Oct-30         14       Issuer call subject to prior supervisory approval       Yes         15       Option call date, contigent call dates and redemption amount       First Call date 28th Oct 2025,         16       Subsequent call dates if applicable       NA         Coupons / dividends       Semi Annually         17       Fixed or Floating dividend/coupon       Fixed Rate Re-settable         18       Coupon rate and any related index       3.326         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-cumulative         24       If convertible, fully or partially       N/A         25       If convertible, industry or optional conversion       N/A         26       If convertible, industry or optional conversion       N/A <td>8 Amount recognized in regulatory capital (Currency in millions, as of most recent reporting date)</td> <td>USD 750 Million</td>	8 Amount recognized in regulatory capital (Currency in millions, as of most recent reporting date)	USD 750 Million			
11       Original date of issuance       28-Oct-20         12       Perpetual or dated       Dated         13       Original maturity date       28-Oct-30         14       Issuer call subject to prior supervisory approval       Yes         15       Option call date, contingent call dates and redemption amount       First Call date 28th Oct 2025,         16       Subsequent call dates if applicable       NA         Coupons / dividends       Semi Annually         17       Fixed or Floating dividend/coupon       Fixed Rate Re-settable         18       Coupon state and any related index       3.326         19       Existence of dividend stopper       No         20       Fully discretionary, partially discretionary or mandatory       Mandatory         21       Existence of advidend stopper       No         22       No cumulative or cumulative       Non-convertible         23       Convertible, conversion trigger (s)       N/A         24       If convertible, conversion trigger (s)       N/A         25       If convertible, conversion rate       N/A         26       If convertible, specify instrument tree convertis into       N/A         27       If convertible, specify instrument tree convertis into       N/A	9 Par value of instrument	USD 750 million			
12 Perpetual or dated     Dated       13 Original maturity date     28-Oct-30       14 Issuer call subject to prior supervisory approval     Yes       15 Option call date, contingent call dates and redemption amount     First Call date 28th Oct 2025,       16 Subsequent call dates if applicable     NA       Coupons / dividends     Semi Annually       17 Fixed or Floating dividend/coupon     Fixed Rate Re-settable       18 Coupon rate and any related index     3.326       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-curvertible       24 If convertible, conversion trigger (s)     N/A       25 If convertible, specify instrument type orvertible into     N/A       26 If convertible, specify instrument type convertible into     N/A       27 If convertible, specify instrument it converts into     N/A       28 If convertible, specify instrument type orvertible into     N/A       29 If convertible, specify instrument it converts into     N/A       30 Write-down, write-down trigger (s)     Determined by the Banking Regulator       31 If write-down, iteradown, description of the write-up mechanism     Determined by the Banking Regulator	10 Accounting classification	Liability- Held at Amortised Cost			
13       Original maturity date       28-Oct-30         14       Issuer call subject to prior supervisory approval       Yes         15       Option call date, contingent call dates and redemption amount       First Call date 28th Oct 2025,         16       Subsequent call dates if applicable       NA         Coupons / dividends       Semi Annualy         17       Fixed or Floating dividend/coupon       Fixed Rate Re-settable         18       Coupon rate and any related index       3.326         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, conversion trigger (s)       N/A         24       If convertible, fully or partially       N/A         25       If convertible, mandatory or optional conversion       N/A         26       If convertible, specify instrument type convertible into       N/A         27       If convertible, specify instrument type convertible into       N/A         28       If convertible, specify instrument it converts into       N/A         29       If convertible, s	11 Original date of issuance	28-Oct-20			
14         Issuer call subject to prior supervisory approval         Yes           15         Option call date, contingent call dates and redemption amount         First Call date 28th Oct 2025,           16         Subsequent call dates if applicable         NA           Coupons / dividends         Semi Annually           17         Fixed or Floating dividend/coupon         Fixed Rate Re-settable           18         Coupon rate and any related index         3.326           19         Existence of a dividend/scoupor         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         It convertible, fully or partially         N/A           25         If convertible, numadatory or optional conversion         N/A           26         If convertible, mandatory or optional conversion         N/A           28         If convertible, specify instrument type convertible into         N/A           29         If convertible, specify instrument it converts into         N/A           30         Write-down, full or partial<	12 Perpetual or dated	Dated			
15       Option call date, contingent call dates and redemption amount       First Call date 28th Oct 2025,         16       Subsequent call dates if applicable       NA         Coupons / dividends       Semi Annually         17       Fixed or Floating dividend/coupon       Fixed Rate Re-settable         18       Coupon rate and any related index       3.326         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, conversion trigger (s)       N/A         24       If convertible, conversion trigger (s)       N/A         25       If convertible, conversion rate       N/A         26       If convertible, mandatory or optional conversion       N/A         27       If convertible, specify instrument type convertible into       N/A         28       If convertible, specify instrument type convertible into       N/A         29       If convertible, specify instrument it converts into       N/A         31       If write-down, full or partial       Determined by the Banking Regulator         32	13 Original maturity date	28-Oct-30			
16       Subsequent call dates if applicable       NA         16       Subsequent call dates if applicable       NA         17       Fixed or Floating dividend/coupon       Fixed Rate Re-settable         18       Coupon rate and any related index       3.326         19       Existence of a dividend stopper       No         20       Fully discretionary, partially discretionary or mandatory       Mandatory         21       Existence of step up or other incentive to redeerm       No         22       Non cumulative or cumulative       Non-cumulative         23       Convertible or non-convertible       Non-cumulative         24       If convertible, conversion trigger (s)       N/A         25       If convertible, nandatory or optional conversion       N/A         26       If convertible, nandatory or optional conversion       N/A         28       If convertible, nandatory or optional conversion       N/A         29       If convertible, specify instrument type convertible into       N/A         20       Wite-down, full or partial       Determined by the Banking Regulator         30       Wite-down, full or partial       Determined by the Banking Regulator         31       If write-down, permanent or temporary       Determined by the Banking Regulator	14 Issuer call subject to prior supervisory approval	Yes			
Coupons / dividends         Semi Annually           17         Fixed or Floating dividend/coupon         Fixed Rate Re-settable           18         Coupon rate and any related index         3.326           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-convertible           23         Convertible, onon-convertible         Non-convertible           24         If convertible, conversion trigger (s)         N/A           25         If convertible, conversion rate         N/A           26         If convertible, numeration or optional conversion         N/A           27         If convertible, specify instrument type convertible into         N/A           28         If convertible, specify instrument type convertible into         N/A           29         If convertible, specify instrument it converts into         N/A           30         Write-down, write-down trigger (s)         Determined by the Banking Regulator           31         If write-down, write-down, difter and and its and and its and subtraction in subordination hierarchy in liquidation (specify instrument type immed by the Banking Regula	15 Option call date, contingent call dates and redemption amount	First Call date 28th Oct 2025,			
17       Fixed or Floating dividend/coupon       Fixed Rate Re-settable         18       Coupon rate and any related index       3.326         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       No-convertible         24       If convertible, conversion trigger (s)       N/A         25       If convertible, conversion rate       N/A         26       If convertible, conversion rate       N/A         27       If convertible, specify instrument type convertible into       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 full or partial       Determined by the Banking Regulator         31       If write-down, util or partial       Determined by the Banking Regulator         33       If write-down, description of the write-up mechanism       Determined by the Banking Regulator         34       Type of suboridation       Unsecured <td< td=""><td>16 Subsequent call dates if applicable</td><td>NA</td></td<>	16 Subsequent call dates if applicable	NA			
18       Coupon rate and any related index       3.326         19       Existence of a dividend stopper       No         20       Fully discretionary, partially discretionary or mandatory       Mandatory         21       Existence of step up or other incentive to redeem       No         22       Non cumulative or cumulative       Non-cumulative         23       Convertible or non-convertible       Non-convertible         24       If convertible, conversion trigger (s)       N/A         25       If convertible, conversion rate       N/A         26       If convertible, specify instrument type conversion       N/A         27       If convertible, specify instrument type conversion       N/A         26       If convertible, specify instrument type conversion       N/A         27       If convertible, specify instrument type conversion       N/A         28       If convertible, specify instrument type convertible into       N/A         30       Write-down, write-down trigger (s)       Determined by the Banking Regulator         32       If write-down, write-down, utgger (s)       Determined by the Banking Regulator         33       If write-down, permanent or temporary       Determined by the Banking Regulator         34       If temporary writedown, description of the write-up mechani	Coupons / dividends	Semi Annually			
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 instrument it converts into         N/A           30         Write-down, write-down trigger (s)         Determined by the Banking Regulator           31         If write-down, full or partial         Determined by the Banking Regulator           32         If write-down, down, permanent or temporary         Determined by the Banking Regulator           33         If write-down, permanent or temporary         Determined by the Banking Regulator           34         Temporary writedown, description of the write-up mechanism         Detet	17 Fixed or Floating dividend/coupon	Fixed Rate Re-settable			
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-convertible         23       Convertible or non-convertible       Non-convertible         24       If convertible, conversion trigger (s)       N/A         25       If convertible, conversion rate       N/A         26       If convertible, conversion rate       N/A         27       If convertible, conversion rate       N/A         26       If convertible, conversion rate       N/A         27       If convertible, specify instrument type convertible into       N/A         28       If convertible, specify instrument type convertible into       N/A         30       Write-down, feature       At the point of Non-viability         31       If write-down, full or partial       Determined by the Banking Regulator         32       If write-down, permanent or temporary       Determined by the Banking Regulator         33       If write-down, description of the write-up mechanism       Determined by the Banking Regulator         34       If temporary writedown, description of the write-up mechanism       Determined by the Banking Regulator         34a       Type of subordination hi	18 Coupon rate and any related index	3.326			
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, fully or partially       N/A         27       If convertible, onversion rate       N/A         28       If convertible, specify instrument type conversion       N/A         29       If convertible, specify instrument it converts into       N/A         30       Write-down feature       At the point of Non-viability         31       If write-down, write-down trigger (s)       Determined by the Banking Regulator         32       If write-down, full or partial       Determined by the Banking Regulator         33       If write-down, permanent or temporary       Determined by the Banking Regulator         34       If temporary writedown, description of the write-up mechanism       Determined by the Banking Regulator         34a       Type of suboridation       Unsecured       Subordinated in right and priority of payment, to the prior payment in full of all deposit liabilitic and all other unsubordinated in balilities of the Issuer except all other present and future unsecured and subordinated ob	19 Existence of a dividend stopper	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       At the point of Non-viability         31       If write-down, write-down trigger (s)       Determined by the Banking Regulator         32       If write-down, full or partial       Determined by the Banking Regulator         33       If write-down, permanent or temporary       Determined by the Banking Regulator         34       If temporary writedown, description of the write-up mechanism       Determined by the Banking Regulator         34a       Type of suboridation       Unsecured         35       Position in subordination hierarchy in liquidation (specify instrument type immand all other unsubordinated in ight and priority of payment, to the prior payment in full of all deposit liabilitie and priority of payment with the Instrument	20 Fully discretionary, partially discretionary or mandatory	Mandatory			
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       At the point of Non-viability         31       If write-down, write-down trigger (s)       Determined by the Banking Regulator         32       If write-down, full or partial       Determined by the Banking Regulator         33       If write-down, permanent or temporary       Determined by the Banking Regulator         34       If temporary writedown, description of the write-up mechanism       Determined by the Banking Regulator         34a       Type of suboridation       Unsecured       Subordinated in right and priority of payment, to the prior payment in full of all deposit liabilitie and all other unsubordinated bilgations of the Issuer which by their terms rank equally in rig and priority of payment with the Instrument	21 Existence of step up or other incentive to redeem	No			
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       At the point of Non-viability         31       If write-down, write-down trigger (s)       Determined by the Banking Regulator         32       If write-down, full or partial       Determined by the Banking Regulator         33       If write-down, permanent or temporary       Determined by the Banking Regulator         34       If temporary writedown, description of the write-up mechanism       Determined by the Banking Regulator         34a       Type of suboridation       Unsecured         35       Position in subordination hierarchy in liquidation (specify instrument type immodianated in right and priority of payment, to the prior payment in full of all deposit liabilitie and all other unsubordinated obligations of the Issuer which by their terms rank equally in rig and priority of payment with the Instrument	22 Non cumulative or cumulative	Non-cumulative			
25       If convertible, fully or partially       N/A         26       If convertible, conversion rate       N/A         27       If convertible, mandatory or optional conversion       N/A         28       If convertible, specify instrument type convertible into       N/A         29       If convertible, specify issuer of instrument it converts into       N/A         30       Write-down feature       At the point of Non-viability         31       If write-down, full or partial       Determined by the Banking Regulator         32       If write-down, permanent or temporary       Determined by the Banking Regulator         33       If write-down, description of the write-up mechanism       Determined by the Banking Regulator         34       If temporary writedown, description of the write-up mechanism       Determined by the Banking Regulator         34a       Type of suboridation       Unsecured         35       Position in subordination hierarchy in liquidation (specify instrument type immediand all other unsubordinated insilities of the Issuer except all other present and future unsecured and subordinated obligations of the Issuer which by their terms rank equally in rig and priority of payment with the Instrument	23 Convertible or non-convertible	Non-convertible			
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       At the point of Non-viability         31       If write-down, full or partial       Determined by the Banking Regulator         32       If write-down, permanent or temporary       Determined by the Banking Regulator         33       If write-down, description of the write-up mechanism       Determined by the Banking Regulator         34       If temporary writedown, description of the write-up mechanism       Determined by the Banking Regulator         34a       Type of suboridation       Unsecured         35       Position in subordination hierarchy in liquidation (specify instrument type imm       Subordinated in right and priority of payment, to the prior payment in full of all deposit liabilitie and all other unsubordinated obligations of the Issuer which by their terms rank equally in rig and priority of payment with the Instrument	24 If convertible, conversion trigger (s)	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       At the point of Non-viability         31       If write-down, write-down trigger (s)       Determined by the Banking Regulator         32       If write-down, permanent or temporary       Determined by the Banking Regulator         33       If write-down, description of the write-up mechanism       Determined by the Banking Regulator         34       If temporary writedown, description of the write-up mechanism       Determined by the Banking Regulator         34a       Type of suboridation       Unsecured         35       Position in subordination hierarchy in liquidation (specify instrument type imm       Subordinated in right and priority of payment, to the prior payment in full of all deposit liabilitie and all other unsubordinated bilgations of the Issuer which by their terms rank equally in rig and priority of payment with the Instrument	25 If convertible, fully or partially	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       At the point of Non-viability         31       If write-down, write-down trigger (s)       Determined by the Banking Regulator         32       If write-down, permanent or temporary       Determined by the Banking Regulator         33       If write-down, permanent or temporary       Determined by the Banking Regulator         34       If temporary writedown, description of the write-up mechanism       Determined by the Banking Regulator         34a       Type of suboridation       Unsecured         35       Position in subordination hierarchy in liquidation (specify instrument type imm       Subordinated in right and priority of payment, to the prior payment in full of all deposit liabilitie and all other unsubordinated bilgations of the Issuer except all other present and future unsecured and subordinated obligations of the Issuer which by their terms rank equally in rig and priority of payment with the Instrument	26 If convertible, conversion rate	N/A			
29       If convertible, specify issuer of instrument it converts into       N/A         30       Write-down feature       At the point of Non-viability         31       If write-down, write-down trigger (s)       Determined by the Banking Regulator         32       If write-down, permanent or temporary       Determined by the Banking Regulator         33       If write-down, permanent or temporary       Determined by the Banking Regulator         34       If temporary writedown, description of the write-up mechanism       Determined by the Banking Regulator         34a       Type of suboridation       Unsecured         35       Position in subordination hierarchy in liquidation (specify instrument type imm       Subordinated in right and priority of payment, to the prior payment in full of all deposit liabilitie and all other unsubordinated bilgations of the Issuer which by their terms rank equally in rig and priority of payment with the Instrument	27 If convertible, mandatory or optional conversion	N/A			
30 Write-down feature       At the point of Non-viability         31 If write-down, write-down trigger (s)       Determined by the Banking Regulator         32 If write-down, full or partial       Determined by the Banking Regulator         33 If write-down, permanent or temporary       Determined by the Banking Regulator         34 If temporary writedown, description of the write-up mechanism       Determined by the Banking Regulator         34a Type of suboridation       Unsecured         35 Position in subordination hierarchy in liquidation (specify instrument type imm       Subordinated in right and priority of payment, to the prior payment in full of all deposit liabilitie and all other unsubordinated dilabilities of the Issuer except all other present and future unsecured and subordinated obligations of the Issuer which by their terms rank equally in rig and priority of payment with the Instrument	28 If convertible, specify instrument type convertible into	N/A			
31       If write-down, write-down trigger (s)       Determined by the Banking Regulator         32       If write-down, full or partial       Determined by the Banking Regulator         33       If write-down, permanent or temporary       Determined by the Banking Regulator         34       If temporary writedown, description of the write-up mechanism       Determined by the Banking Regulator         34a       Type of suboridation       Unsecured         35       Position in subordination hierarchy in liquidation (specify instrument type imm       Subordinated in right and priority of payment, to the prior payment in full of all deposit liabilitie and all other unsubordinated bilgations of the Issuer except all other present and future unsecured and subordinated obligations of the Issuer which by their terms rank equally in rig and priority of payment with the Instrument	29 If convertible, specify issuer of instrument it converts into	N/A			
32       If write-down, full or partial       Determined by the Banking Regulator         33       If write-down, permanent or temporary       Determined by the Banking Regulator         34       If temporary writedown, description of the write-up mechanism       Determined by the Banking Regulator         34a Type of suboridation       Unsecured         35 Position in subordination hierarchy in liquidation (specify instrument type immage)       Subordinated in right and priority of payment, to the prior payment in full of all deposit liabilities and all other unsubordinated doligations of the Issuer except all other present and future unsecured and subordinated obligations of the Issuer which by their terms rank equally in rig and priority of payment with the Instrument	30 Write-down feature	At the point of Non-viability			
33       If write-down, permanent or temporary       Determined by the Banking Regulator         34       If temporary writedown, description of the write-up mechanism       Determined by the Banking Regulator         34a       Type of suboridation       Unsecured         35       Position in subordination hierarchy in liquidation (specify instrument type immage)       Subordinated in right and priority of payment, to the prior payment in full of all deposit liabilities and all other unsubordinated displations of the Issuer except all other present and future unsecured and subordinated obligations of the Issuer which by their terms rank equally in rig and priority of payment with the Instrument	31 If write-down, write-down trigger (s)	Determined by the Banking Regulator			
34         If temporary writedown, description of the write-up mechanism         Determined by the Banking Regulator           34a Type of suboridation         Unsecured           35 Position in subordination hierarchy in liquidation (specify instrument type immediated in right and priority of payment, to the prior payment in full of all deposit liabilities and all other unsubordinated liabilities of the Issuer except all other present and future unsecured and subordinated obligations of the Issuer which by their terms rank equally in rig and priority of payment with the Instrument	32 If write-down, full or partial	Determined by the Banking Regulator			
34a Type of suboridation       Unsecured         35 Position in subordination hierarchy in liquidation (specify instrument type immediated and all other unsubordinated insufficiency of the subordinated in the subordinated insufficiency of the subordinated bigations of the subordinated by their terms rank equally in rig and priority of payment with the Instrument	33 If write-down, permanent or temporary	Determined by the Banking Regulator			
35 Position in subordination hierarchy in liquidation (specify instrument type immediated and all other unsubordinated liabilities of the Issuer except all other present and future unsecured and subordinated obligations of the Issuer which by their terms rank equally in rig and priority of payment with the Instrument	34 If temporary writedown, description of the write-up mechanism	Determined by the Banking Regulator			
35 Position in subordination hierarchy in liquidation (specify instrument type immed and all other unsubordinated liabilities of the Issuer except all other present and future unsecured and subordinated obligations of the Issuer which by their terms rank equally in rig and priority of payment with the Instrument	34a Type of suboridation	Unsecured			
36 Non-compliant transitioned features No	35 Position in subordination hierarchy in liquidation (specify instrument type imm	unsecured and subordinated obligations of the Issuer which by their terms rank equally in right			
	36 Non-compliant transitioned features	No			
37 If yes, specify non-compliant features N/A		N/A			