Location: Quarterly Financial Statement



# **TABLE 2: CAPITAL STRUCTURE - MARCH 2024**

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

All figures are in SAR'000

All figures are in SAR'000			
	Balance sheet in Published financial statements	Adjustment of banking associates / other entities (*)	Under regulatory scope of consolidation
Acceta	(C)	(D)	(E)
Assets	10,000,700		40.000.700
Cash and balances at central banks	12,836,703		12,836,703
Due from banks and other financial institutions	4,769,713		4,769,713
Investments, net	47,623,901		47,623,901
Loans and advances, net	157,875,105		157,875,105
Debt securities	0		0
Trading assets	0		0
Investment in associates	948,581		948,581
Derivatives	2,035,050		2,035,050
Investment property	0		0
Other real estate	1,028,220		1,028,220
Property and equipment, net	2,538,292		2,538,292
Other assets	2,490,864		2,490,864
Total assets	232,146,429	0	232,146,429
<b>Liabilities</b> Due to Banks and other financial institutions	10,284,835		10,284,835
Items in the course of collection due to other banks	0		0
Customer deposits	174,540,754		174,540,754
Trading liabilities	0		0
Local sukuk issued	2,852,256		2,852,256
Derivatives	1,475,979		1,475,979
Retirement benefit liabilities	556,236		556,236
Taxation liabilities	675,046		675,046
Accruals and deferred income	0		0
Other liabilities and accruals	6,562,821		6,562,821
Subtotal	196,947,927	0	196,947,927
Paid up share capital	15,000,000		15,000,000
Statutory reserves	10,648,000		10,648,000
Other reserves	257,985		257,985
Retained earnings	9,263,687		9,263,687
Minority Interest	28,830		28,830
Proposed dividends	0		0
Total liabilities and equity	232,146,429	0	232,146,429

Location: Quarterly Financial Statement



## **TABLE 2: CAPITAL STRUCTURE - MARCH 2024**

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

All figures are in SAR'000

All ligules are ill SAIN 000	Balance sheet in Published financial statements ( C )	Adjustment of banking associates / other entities ( D )	Under regulatory scope of consolidation ( E )	Reference
<u>Assets</u>				
Cash and balances at central banks	12,836,703		12,836,703	
Due from banks and other financial institutions	4,769,713		4,769,713	
Investments, net	47,623,901		47,623,901	
Loans and advances, net	157,875,105		157,875,105	
of which Collective provisions	1,031,115		1,031,115	Α
Debt securities	0		0	
Trading assets	0		0	
Investment in associates	948,581		948,581	
Derivatives	2,035,050		2,035,050	
Investment property	0		0	
Other real estate	1,028,220		1,028,220	
Property and equipment, net	2,538,292		2,538,292	
Other assets	2,490,864		2,490,864	
Total assets	232,146,429	0	232,146,429	
<u>Liabilities</u> Due to Banks and other financial institutions	10,284,835		10,284,835	
Items in the course of collection due to other banks	0		0	
Customer deposits	174,540,754		174,540,754	
Trading liabilities	0		0	
Local sukuk issued	2,852,256		2,852,256	
of which Tier 2 capital instruments	2,812,500		2,812,500	В
Derivatives	1,475,979		1,475,979	
Retirement benefit liabilities	556,236		556,236	
Taxation liabilities	675,046		675,046	
Accruals and deferred income	0		0	
Other liabilities and accruals	6,562,821		6,562,821	
Subtotal	196,947,927	0	196,947,927	
Paid up share capital	15,000,000	1	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	10,648,000		10,648,000	G
Other reserves	257,985		257,985	Č
Retained earnings	9,263,687	0	9,263,687	Ĵ
SAMA supervisory provision adjustment	0,200,007		3,233,307	•
Minority Interest	28,830		28,830	
Proposed dividends	0		0	
Total liabilities and equity	232,146,429	0	232,146,429	

Location: Quarterly Financial Statement



### **TABLE 2: CAPITAL STRUCTURE - MARCH 2024**

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 reported by the bank

35,169,672

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

2)	.,	
Common Equity Tier 1 capital: Instruments and reserves		
1 Directly issued qualifying common share capital (and equivalent for non-joint stock companies) plus	15 000 000	
related stock surplus	15,000,000	
2 Retained earnings	9,263,687	
3 Accumulated other comprehensive income (and other reserves)	10,905,985	
4		
Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companie	s)	
5 Common share capital isued by subsidiaries and held by third parties (amount allowed in group		r
CET1)		1
Common Equity Tier 1 capital before regulatory adjustments	35,169,672	L
	33,109,072	
Common Equity Tier 1 capital: Regulatory adjustments		
Prudential valuation adjustments		L
Goodwill (net of related tax liability)		<b></b>
Other intangibles other than mortgage-servicing rights (net of related tax liability)		L
Deferred tax assets that rely on future profitability excluding those arising from temporary difference	es	
(net of related tax liability)		Ĺ
Cash-flow hedge reserve		
Shortfall of provisions to expected losses		Γ
Securitisation gain on sale (as set out in paragraph 562 of Basel II framework)		F
Gains and losses due to changes in own credit risk on fair valued liabilities		<b>!</b>
Defined-benefit pension fund net assets		<b> </b>
	+	
Investments in own shares (if not already netted off paid-in capital on reported balance sheet)		<b></b>
Reciprocal cross-holdings in common equity	_	<b></b>
Investments in the capital of banking, financial and insurance entities that are outside the scope of		1
regulatory consolidation, net of eligible short positions, where the bank does not own more than 10	%	1
of the issued share capital (amount above 10% threshold)		i
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%		i
threshold)		<u> </u>
Mortgage servicing rights (amount above 10% threshold)		L
Deferred tax assets arising from temporary differences (amount above 10% threshold, net of relate	ed	i
tax liability)		1
Amount exceeding the 15% threshold		r
	+	<b></b>
of which: mortgage servicing rights		<b></b>
of which: deferred tax assets arising from temporary differences		
National specific regulatory adjustments		<u> </u>
REGULATORY ADJUSTMENTS APPLIED TO COMMON EQUITY TIER 1 IN RESPECT OF	į	
AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT	i i	
OF WHICH: [INSERT NAME OF ADJUSTMENT]		
OF WHICH:		
Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and 1	ior	
	iei	
2 to cover deductions		
Total regulatory adjustments to Common equity Tier 1		
Common Equity Tier 1 capital (CET1)	35,169,672	
Additional Tier 1 capital: instruments		
Directly issued qualifying Additional Tier 1 instruments plus related stock surplus		
of which: classified as equity under applicable accounting standards		
of which: classified as liabilities under applicable accounting standards  Directly issued capital instruments subject to phase out from Additional Tier 1	+	
	_	
Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued 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		
Investments in own Additional Tier 1 instruments		
Reciprocal cross-holdings in Additional Tier 1 instruments		<b></b>
Investments in the capital of banking, financial and insurance entities that are outside the scope of		r
	0/_	1
regulatory consolidation, net of eligible short positions, where the bank does not own more than 10	70	!
of the issued common share capital of the entity (amount above 10% threshold)		i
Significant investments in the capital of banking, financial and insurance entities that are outside the	е	
scope of regulatory consolidation (net of eligible short positions)	-	ļ
		<b>'</b>
National specific regulatory adjustments		
REGULATORY ADJUSTMENTS APPLIED TO ADDITIONAL TIER 1 IN RESPECT OF AMOUNT	5	
SUBJECT TO PRE-BASEL III TREATMENT		
OF WHICH: [INSERT NAME OF ADJUSTMENT]		
OF WHICH:		
Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions		
Total regulatory adjustments to Additional Tier 1 capital		
, , ,		
Additional Tier 1 capital (AT1)		
ļ		

45 Tier 1 capital (T1 = CET1 + AT1)

H J + IFRS9 Adj G+C

Location: Quarterly Financial Statement



### **TABLE 2: CAPITAL STRUCTURE - MARCH 2024**

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

Components¹ of regulatory subject to capital reported by the bank Amounts¹ subject to Basel III treatment

Source based on reference numbers / letters of the balance subject to Pre -Basel III

sheet under the regulatory scope of consolidation from step 2

		by the bank
	Tier 2 capital: instruments and provisions	
	Directly issued qualifying Tier 2 instruments plus related stock surplus	2,812,500
	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	1,031,115
51	Tier 2 capital before regulatory adjustments	3,843,615
	Tier 2 capital: regulatory adjustments	
	Investments in own Tier 2 instruments	
54	Reciprocal cross-holdings in Tier 2 instruments  Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold)	
	Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)  National specific regulatory adjustments	0
56	REGULATORY ADJUSTMENTS APPLIED TO TIER 2 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT OF WHICH: [INSERT NAME OF ADJUSTMENT]	
	OF WHICH:	
	Total regulatory adjustments to Tier 2 capital  Tier 2 capital (T2)	3 0/3 6/1
	Tier 2 capital (T2) Total capital (TC = T1 + T2)	3,843,615 <b>39,013,287</b>
00	RISK WEIGHTED ASSETS IN REPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT	00,010,201
	OF WHICH: [INSERT NAME OF ADJUSTMENT]	
	OF WHICH:	
50	Total risk weighted assets	196,940,242
	Capital ratios	
	Common Equity Tier 1 (as a percentage of risk weighted assets)	17.86% 17.86%
	Tier 1 (as a percentage of risk weighted assets)  Total capital (as a percentage of risk weighted assets)	19.81%
	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)	7.04%
65	of which: capital conservation buffer requirement	2.50%
66	of which: bank specific countercyclical buffer requirement	0.04%
67	of which: G-SIB buffer requirement	
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)	10.82%
00	National minima (if different from Basel 3)  National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum)	
	National Common Equity Her 1 minimum ratio (if different from Basel 3 minimum)  National Tier 1 minimum ratio (if different from Basel 3 minimum)	
	National total capital minimum ratio (if different from Basel 3 minimum)	
	Amounts below the thresholds for deduction (before risk weighting)	
72	Non-significant investments in the capital of other financials	
	Significant investments in the common stock of financials	
	Mortgage servicing rights (net of related tax liability)	
/5	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)	1,031,115
	Cap on inclusion of provisions in Tier 2 under standardised approach Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	2,162,408
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	
	Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022)	
	Current cap on CET1 instruments subject to phase out arrangements	ļ
31	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	
32	Current cap on AT1 instruments subject to phase out arrangements	
	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)  Current cap on T2 instruments subject to phase out arrangements	
	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	
		<b></b>



anb

#### **TABLE 2: CAPITAL STRUCTURE - MARCH 2024** Main features template of regulatory capital instruments - (Table 2(e)) ANB Sukuk Ltd / Fully owned subs of Arab National Bank 1 Issuer 2 Unique identifier (eg CUSPIN, ISIN or Bloomberg identifier for private placement) English law (except for certain provisions relating to the status and subordination of the Certificates, the Purchase Agreement and 3 Governing law(s) of the instrument any Sale/Transfer 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 3a Sheet is achieved (for other TLAC-eligible instruments governed by foreign law) Transitional Basel III rules N/A 4 Post-transitional Basel III rules Tier 2 6 Eligible at solo/lgroup/group&solo Solo & Group Instrument type (types to be specified by each jurisdiction) Unsecured Subordinated Sukuk 8 Amount recognized in regulatory capital (Currency in millions, as of most USD 750 Million recent reporting date) 9 Par value of instrument USD 750 million Liability- Held at Amortised Cost 10 Accounting classification 11 Original date of issuance 28-Oct-20 Dated 12 Perpetual or dated Original maturity date 28-Oct-30 14 Issuer call subject to prior supervisory approval Yes 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 Fixed Rate Re-settable 17 Fixed or Floating dividend/coupon Coupon rate and any related index 3.326 19 Existence of a dividend stopper Nο 20 Fully discretionary, partially discretionary or mandatory Mandatory 21 Existence of step up or other incentive to redeem Nο 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 N/A 26 If convertible, conversion rate N/A 27 If convertible, mandatory or optional conversion 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 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 liabilities and all other unsubordinated liabilities of the Issuer except all other present and future 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 and priority of payment with the Instrument 36 Non-compliant transitioned features No N/A 37 If yes, specify non-compliant features