

Frequency : Quarterly

Location : Quarterly Financial Statement



## TABLE 2: CAPITAL STRUCTURE - MARCH 2024

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

All figures are in SAR'000

|  | Balance sheet in<br>Published financial<br>statements<br>( C ) | Adjustment of banking<br>associates / other<br>entities (*)<br>( D ) | Under regulatory<br>scope of<br>consolidation<br>( E ) |
|--|--|--|--|
| <b>Assets</b>  |  |  |  |
| 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  |
| <b>Total assets</b>                                  | <b>232,146,429</b>   | <b>0</b>   | <b>232,146,429</b>                                     |
| <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  |
| <b>Subtotal</b>                                      | <b>196,947,927</b>   | <b>0</b>   | <b>196,947,927</b>                                     |
| 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  |
| <b>Total liabilities and equity</b>                  | <b>232,146,429</b>   | <b>0</b>   | <b>232,146,429</b>                                     |

## TABLE 2: CAPITAL STRUCTURE - MARCH 2024

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

All figures are in SAR'000

|  | Balance sheet in<br>Published financial<br>statements<br>( C ) | Adjustment of banking<br>associates / other<br>entities<br>( D ) | Under regulatory<br>scope of<br>consolidation<br>( E ) | Reference |
|--|--|--|--|-----------|
| <b>Assets</b>  |  |  |  |           |
| 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  | A         |
| 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  |           |
| of which Tier 2 capital instruments                  | 2,812,500  |  | 2,812,500  | B         |
| 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   |           |
| of which amount eligible for CET1                    | 15,000,000   |  | 15,000,000   | H         |
| of which amount eligible for AT1                     | 0  |  | 0  |           |
| Statutory reserves                                   | 10,648,000   |  | 10,648,000   |           |
| Other reserves                                       | 257,985  |  | 257,985  |           |
| Retained earnings                                    | 9,263,687  | 0  | 9,263,687  |           |
| SAMA supervisory provision adjustment                | 0  |  | 0  |           |
| Minority Interest                                    | 28,830   |  | 28,830   |           |
| Proposed dividends                                   | 0  |  | 0  |           |
| Total liabilities and equity                         | 232,146,429  | 0  | 232,146,429  |           |



**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

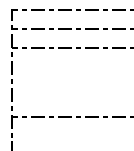
Source based on reference numbers / letters of the balance sheet under the regulatory scope of consolidation from step 2

Components<sup>1</sup> of regulatory capital reported by the bank  
Amounts<sup>1</sup> subject to Pre - Basel III treatment

| Tier 2 capital: instruments and provisions  |  |                    |
|---|--|--------------------|
| 46  | Directly issued qualifying Tier 2 instruments plus related stock surplus   | 2,812,500          |
| 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   | 1,031,115          |
| 51  | <b>Tier 2 capital before regulatory adjustments</b>  | <b>3,843,615</b>   |
| 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)  | 0                  |
| 56  | <b>National specific regulatory adjustments</b>  |                    |
|   | 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   |                    |
| 58  | Tier 2 capital (T2)  | 3,843,615          |
| 59  | Total capital (TC = T1 + T2)   | <b>39,013,287</b>  |
| 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   | <b>196,940,242</b> |
| Capital ratios  |  |                    |
| 61  | Common Equity Tier 1 (as a percentage of risk weighted assets)   | 17.86%             |
| 62  | Tier 1 (as a percentage of risk weighted assets)   | 17.86%             |
| 63  | Total capital (as a percentage of risk weighted assets)  | 19.81%             |
| 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)   | 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%             |
| National minima (if different from Basel 3)   |  |                    |
| 69  | National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum)  |                    |
| 70  | National Tier 1 minimum ratio (if different from Basel 3 minimum)  |                    |
| 71  | 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   |                    |
| 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)   | 1,031,115          |
| 77  | Cap on inclusion of provisions in Tier 2 under standardised approach   | 2,162,408          |
| 78  | Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)   |                    |
| 79  | Cap for inclusion of provisions in Tier 2 under internal ratings-based approach  |                    |
| Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022) |  |                    |
| 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)  |                    |

B

A



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

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

|   |   |
|---|---|
| 1 Issuer  | ANB Sukuk Ltd / Fully owned subs of Arab National Bank  |
| 2 Unique identifier (eg CUSPIN, ISIN or Bloomberg identifier for private placement)   | XS2250029167  |
| 3 Governing law(s) of the instrument  | English law (except for certain provisions relating to the status and subordination of the Certificates, the Purchase Agreement and any Sale/Transfer Agreement, which shall be governed by the laws of the Kingdom of Saudi Arabia)  |
| 3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law) |   |
| 4 Transitional Basel III rules  | N/A   |
| 5 Post-transitional Basel III rules   | Tier 2  |
| 6 Eligible at solo/group/group&solo   | Solo & Group  |
| 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 reporting date)  | 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 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-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 subordination   | Unsecured   |
| 35 Position in subordination hierarchy in liquidation (specify instrument type im)  | 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 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  |
| 37 If yes, specify non-compliant features   | N/A   |