TABLE 2: CAPITAL STRUCTURE - SEPTEMBER 2018

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

All figures are in SAR'000

Anosta	Balance sheet in Published financial statements (C)	Adjustment of banking associates / other entities (*) (D)	Under regulatory scope of consolidation (E)
Assets			
Cash and balances at central banks	14,132,693		14,132,693
Due from banks and other financial institutions	809,744		809,744
Investments, net	27,486,440		27,486,440
Loans and advances, net	120,489,435		120,489,435
Debt securities	0		0
Trading assets	0		0
Investment in associates	623,418		623,418
Derivatives	2,145,757		2,145,757
Investment property	1,607,963		1,607,963
Other real estate	220,697		220,697
Property and equipment, net	1,592,787		1,592,787
Other assets	856,023		856,023
Total assets	169,964,957	0	169,964,957
Liabilities			
Due to Banks and other financial institutions	3,810,078		3,810,078
Items in the course of collection due to other banks	0		0
Customer deposits	130,830,470		130,830,470
Trading liabilities	0		0
Local sukuk issued	2,037,706		2,037,706
Derivatives	1,513,531		1,513,531
Retirement benefit liabilities	0		0
Taxation liabilities	0		0

- Accruals and deferred income Other liabilities
- Subtotal

Paid up share capital
Statutory reserves
Other reserves
Retained earnings
Minority Interest
Proposed dividends
Total liabilities and equity

10,000,000		10,000,000
10,000,000		10,000,000
88,552		88,552
4,636,896	0	4,636,896
673,809		673,809
0		0
169,964,957	0	169,964,957

0

0

6,373,915

144,565,700



0

6,373,915

144,565,700

TABLE 2: CAPITAL STRUCTURE - SEPTEMBER 2018

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

All figures are in SAR'000

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	14,132,693		14,132,693	
Due from banks and other financial institutions	809,744		809,744	
Investments, net	27,486,440		27,486,440	
Loans and advances, net	120,489,435		120,489,435	•
of which Collective provisions	479,389		479,389	Α
Debt securities	0		0	
Equity shares Investment in associates	623,418		623,418	
Derivatives	2,145,757		2,145,757	
Investment property	1,607,963		1,607,963	
Other real estate	220,697		220,697	
Property and equipment, net	1,592,787		1,592,787	
Other assets	856,023		856,023	
Total assets	169,964,957	0	169,964,957	
Liabilities Due to Banks and other financial institutions Items in the course of collection due to other banks Customer deposits Trading liabilities Local sukuk issued of which Tier 2 capital instruments Derivatives Retirement benefit liabilities Taxation liabilities Accruals and deferred income Borrowings Other liabilities Subtotal	3,810,078 0 130,830,470 0 2,037,706 2,000,000 1,513,531 0 0 0 0 0 6,373,915 144,565,700		3,810,078 0 130,830,470 0 2,037,706 2,000,000 1,513,531 0 0 0 0 0 6,373,915 144,565,700	В
Paid up share capital	10,000,000		10,000,000	
of which amount eligible for CET1	10,000,000		10,000,000	н
of which amount eligible for AT1	0		0	
Statutory reserves	10,000,000		10,000,000	G
Other reserves	88,552		88,552	C
Retained earnings	4,636,896	0	4,636,896	J
SAMA supervisory provision adjustment	0			
Minority Interest	673,809		673,809	
Proposed dividends			0	
Total liabilities and equity	169,964,957	0	169,964,957	

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TABLE 2: CAPITAL STRUCTURE - SEPTEMBER 2018

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

nents ¹ of ory reported oank	subject to Pre - Basel III	Source based on reference numbers / letters of the balance sheet under the regulatory scope of consolidation from step 2
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H G + J C

		Components ¹ of regulatory capital reported by the bank	Amounts ¹ subject to Pre - Basel III 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	40.000.000	
	related stock surplus	10,000,000	
	Retained earnings	15,077,926	
3 4	Accumulated other comprehensive income (and other reserves)	88,552	
-	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	25,166,478	
7	Common Equity Tier 1 capital: Regulatory adjustments		·
	Prudential valuation adjustments Goodwill (net of related tax liability)		
	Other intangibles other than mortgage-servicing rights (net of related tax liability)		r
	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)		
11	Cash-flow hedge reserve		F
	Shortfall of provisions to expected losses		ļ
	Securitisation gain on sale (as set out in paragraph 562 of Basel II framework) Gains and losses due to changes in own credit risk on fair valued liabilities		
	Defined-benefit pension fund net assets		i
	Investments in own shares (if not already netted off paid-in capital on reported balance sheet)		t
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%		
20	threshold) Mortage servicing rights (amount shows 10% threshold)		
	Mortgage servicing rights (amount above 10% threshold) Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)		L
22	Amount exceeding the 15% threshold		h
23	of which: significant investments in the common stock of financials		L
24	of which: mortgage servicing rights		
25 26	of which: deferred tax assets arising from temporary differences National specific regulatory adjustments		¦
	REGULATORY ADJUSTMENTS APPLIED TO COMMON EQUITY TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT OF WHICH: [INSERT NAME OF ADJUSTMENT]		
	OF WHICH:	†	
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions		
	Total regulatory adjustments to Common equity Tier 1		
29	Common Equity Tier 1 capital (CET1)	25,166,478	
30	Additional Tier 1 capital: instruments Directly issued qualifying Additional Tier 1 instruments plus related stock surplus		
31	of which: classified as equity under applicable accounting standards		
32	of which: classified as liabilities under applicable accounting standards		
	Directly issued capital instruments subject to phase out from Additional Tier 1 Additional Tier 1 instruments (and CET4 instruments not included in row 5) included by subsidiaries and		
-	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		
27	Additional Tier 1 capital: regulatory adjustments Investments in own Additional Tier 1 instruments		
37 38	Reciprocal cross-holdings in Additional Tier 1 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 10% threshold)		
40	Significant investments in the capital of the entity (anount above 10% titleshold) Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)		}
	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:		
	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions		
42	Requiatory adjustments applied to Additional men i due to insumcient men 2 to cover deductions		
43	Total regulatory adjustments to Additional Tier 1 capital Additional Tier 1 capital Additional Tier 1 capital		

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

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TABLE 2: CAPITAL STRUCTURE - SEPTEMBER 2018

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

(From January 2013 to 2018 identical to post 2018) With amount subject to Pre- Basel III Treatment All figures are in SAR'000

		Components ¹ of regulatory capital reported by the bank	Pre - Basel III	Source based on reference numbers / letters of the balance sheet under the regulatory scope of consolidation from step 2
	Tier 2 capital: instruments and provisions			_
	Directly issued qualifying Tier 2 instruments plus related stock surplus Directly issued capital instruments subject to phase out from Tier 2	2,000,000		В
	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	479,389		Α
51	Tier 2 capital before regulatory adjustments	2,479,389		
50	Tier 2 capital: regulatory adjustments		;	-
52 53	Investments in own Tier 2 instruments Reciprocal cross-holdings in Tier 2 instruments		 	4
_	Investments in the capital of banking, financial and insurance entities that are outside the scope of		<u> </u>	1
	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)		Ì	
55	Significant investments in the capital banking, financial and insurance entities that are outside the	0	i	1
-	scope of regulatory consolidation (net of eligible short positions)	0	i	j
56	National specific regulatory adjustments REGULATORY ADJUSTMENTS APPLIED TO TIER 2 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT			
	OF WHICH: [INSERT NAME OF ADJUSTMENT]			
	OF WHICH:			
57	Total regulatory adjustments to Tier 2 capital			
	Tier 2 capital (T2)	2,479,389		
59	Total capital (TC = T1 + T2) RISK WEIGHTED ASSETS IN REPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT	27,645,867		
	OF WHICH: [INSERT NAME OF ADJUSTMENT]			
00	OF WHICH: Total risk weighted assets			
60		164,722,583		
61	Capital ratios Common Equity Tier 1 (as a percentage of risk weighted assets)	15.28%		
		13.2070		
	Lier 1 (as a percentage of risk weighted assets)	15.28%		
63	Tier 1 (as a percentage of risk weighted assets) Total capital (as a percentage of risk weighted assets)	15.28% 16.78%		
	Total capital (as a percentage of risk weighted assets) 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)	16.78% 6.38%		
64	Total capital (as a percentage of risk weighted assets) 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) of which: capital conservation buffer requirement	16.78%		
64 65 66 67	Total capital (as a percentage of risk weighted assets) 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) of which: capital conservation buffer requirement of which: bank specific countercyclical buffer requirement of which: G-SIB buffer requirement	16.78% 6.38% 1.88%		
64 65 66 67 68	Total capital (as a percentage of risk weighted assets) 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) of which: capital conservation buffer requirement of which: down specific countercyclical buffer requirement of which: G-SIB buffer requirement Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) National minima (if different from Basel 3)	16.78% 6.38%		
64 65 66 67 68 69	Total capital (as a percentage of risk weighted assets) 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) of which: capital conservation buffer requirement of which: capital conservation buffer requirement of which: G-SIB buffer requirement of which: G-SIB buffer requirement comon Equity Ter 1 available to meet buffers (as a percentage of risk weighted assets) National minima (if different from Basel 3) National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum)	16.78% 6.38% 1.88%		
64 65 66 67 68 69 70	Total capital (as a percentage of risk weighted assets) 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) of which: capital conservation buffer requirement of which: down specific countercyclical buffer requirement of which: G-SIB buffer requirement Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) National minima (if different from Basel 3)	16.78% 6.38% 1.88%		
64 65 66 67 68 69 70 71	Total capital (as a percentage of risk weighted assets) 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) of which: capital conservation buffer requirement of which: capital conservation buffer requirement of which: G-SIB buffer requirement of which: G-SIB buffer requirement common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) National nimima (if different from Basel 3) National Tier 1 minimum ratio (if different from Basel 3 minimum) National total capital 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)	16.78% 6.38% 1.88%		
64 65 66 67 68 69 70 71 72	Total capital (as a percentage of risk weighted assets) 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) of which: capital conservation buffer requirement of which: bank specific countercyclical buffer requirement of which: Bank specific countercyclical buffer requirement of which: G-SIB buffer requirement common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) National minima (if different from Basel 3) National Common Equity Tier 1 minimum ratio (if different from Basel 3) National total capital minimum ratio (if different from Basel 3 minimum) National total capital minimum ratio (if different from Basel 3 minimum) National total capital minimum ratio (if different from Basel 3 minimum) National total capital minimum ratio (if different from Basel 3 minimum) Non-significant investments in the capital of other financials	16.78% 6.38% 1.88%		
64 65 66 67 68 69 70 71 72 73	Total capital (as a percentage of risk weighted assets) 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) of which: capital conservation buffer requirement of which: capital conservation buffer requirement of which: G-SIB buffer requirement of which: G-SIB buffer requirement of which: G-SIB buffer requirement common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) National Common Equity Tier 1 minimum ratio (if different from Basel 3) National Ter 1 minimum ratio (if different from Basel 3 minimum) National total capital minimum ratio (if different from Basel 3 minimum) National total capital minimum ratio (if different from Basel 3 minimum) Non-significant investments in the capital of other financials Significant investments in the common stock of financials	16.78% 6.38% 1.88%		
64 65 66 67 68 69 70 71 72 73 74	Total capital (as a percentage of risk weighted assets) Institution specific buffer requirement (minimum CET1 requirement plus contercyclical buffer requirements plus G-SIB buffer requirement expressed as a percentage of risk weighted assets) of which: capital conservation buffer requirement of which: capital conservation buffer requirement of which: Content of the requirement of which: G-SIB buffer requirement Of which: G-SIB buffer requirement Of which: G-SIB buffer requirement Mational Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) National Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) National Common Equity Tier 1 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) 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)	16.78% 6.38% 1.88%		
64 65 66 67 68 69 70 71 72 73	Total capital (as a percentage of risk weighted assets) 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) of which: capital conservation buffer requirement of which: bank specific countercyclical buffer requirement of which: G-SIB buffer requirement of which: G-SIB buffer requirement of which: G-SIB buffer requirement Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) National minima (if different from Basel 3) National Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) National Tier 1 minimum ratio (if different from Basel 3) National total capital minimum ratio (if different from Basel 3 minimum) National total capital minimum ratio (if different from Basel 3 minimum) Non-significant investments in the capital of other financials Significant investments in the capital of diber financials Mortgage servicing rights (net of related tax liability) Deferred tax assets arising from temporary differences (net of related tax liability)	16.78% 6.38% 1.88%		
64 65 66 67 68 69 70 71 72 73 74 75 76	Total capital (as a percentage of risk weighted assets) 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) of which: capital conservation buffer requirement of which: bank specific countercyclical buffer requirement of which: G-SIB buffer requirement of which: G-SIB buffer requirement Of which: G-SIB buffer requirement National Tier 1 available to meet buffers (as a percentage of risk weighted assets) National Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) National Tier 1 minimum ratio (if different from Basel 3 minimum) National total capital minimum ratio (if different from Basel 3 minimum) National total capital minimum ratio (if different from Basel 3 minimum) Non-significant investments in the capital of other financials Significant investments in the capital of other financials Mortgage servicing rights (net of related tax liability) Deferred tax assets arising from temporary differences (net of related tax liability) Applicable caps on the inclusion of provisions in Tier 2 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	16.78% 6.38% 1.88%		
64 65 66 67 68 69 70 71 72 73 74 75 76 77	Total capital (as a percentage of risk weighted assets) 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) of which: capital conservation buffer requirement of which: CaPIB buffer requirement Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum) National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum) National tier 1 minimum ratio (if different from Basel 3 minimum) National tier 1 minimum ratio (if different from Basel 3 minimum) Non-significant investments in the common stock of financials Significant investments in the common stock of financials Mortgage servicing rights (net of related tax liability) Deferred tax assets arising from temporary differences (net of related tax liability) Applicable caps on the inclusion of provisions in Tier 2 Provisions eligible for inclusion in Tier 2 under standardised approach (prior to application of cap) Cap on inclusion of provisions in Tier 2 in respect of exposures subject	16.78% 6.38% 1.88% 8.90%		
64 65 66 67 68 69 70 71 72 73 74 75 76 77 78	Total capital (as a percentage of risk weighted assets) Institution specific buffer requirement (minimum CET1 requirement plus contercyclical buffer requirements plus G-SIB buffer requirement expressed as a percentage of risk weighted assets) of which: capital conservation buffer requirement of which: capital conservation buffer requirement of which: C-SIB buffer requirement Of which: C-SIB buffer requirement Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) National Tier 1 minimum ratio (if different from Basel 3) National Tier 1 minimum ratio (if different from Basel 3 minimum) National total capital minimum ratio (if different from Basel 3 minimum) National total capital minimum ratio (if different from Basel 3 minimum) Non-significant investments in the capital of other financials Significant investments in the capital of other financials Significant investments in the capital of other financials Mortgage servicing rights (net of related tax liability) Deferred tax assets arising from temporary differences (net of related tax liability) Applicable caps on the inclusion of provisions in Tier 2 Provisions eligible for inclusion in Tier 2 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)	16.78% 6.38% 1.88% 8.90% 479,389		
64 65 66 67 68 69 70 71 72 73 74 75 76 77 78	Total capital (as a percentage of risk weighted assets) 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) of which: capital conservation buffer requirement of which: bank specific countercyclical buffer requirement of which: Capital conservation buffer requirement of which: Capital conservation buffer requirement of which: G-SIB buffer requirement Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) National minima (if different from Basel 3) National Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) National Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted) National Common Equity Tier 1 minimum ratio (if different from Basel 3) National tier 1 minimum ratio (if different from Basel 3 minimum) National tier 1 minimum ratio (if different from Basel 3 minimum) Monuts below the thresholds for deduction (before risk weighting) Non-significant investments in the capital of other financials Significant investments in the capital of other financials Mortgage servicing rights (net of related tax liability) Deferred tax asets arising from temporary differences (net of related tax liability)	16.78% 6.38% 1.88% 8.90% 479,389		
64 65 66 67 68 69 70 71 72 73 74 75 76 77 78 79	Total capital (as a percentage of risk weighted assets) Institution specific buffer requirement (minimum CET1 requirement plus contercyclical buffer requirements plus G-SIB buffer requirement expressed as a percentage of risk weighted assets) of which: capital conservation buffer requirement of which: capital conservation buffer requirement of which: CaSIB buffer requirement of which: CaSIB buffer requirement Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) National Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) National Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) National Common Equity Tier 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) Non-significant investments in the capital of other financials Significant investments in the capital of other financials Mortgage servicing rights (net of related tax liability) Defered tax assets arising from temporary differences (net of related tax liability) Deficable caps on the inclusion of provisions in Tier 2 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach Provisions eligible for inclusion in Tier 2 in mespect	16.78% 6.38% 1.88% 8.90% 479,389		
64 65 66 67 68 69 70 71 72 73 74 75 76 77 78 79 80	Total capital (as a percentage of risk weighted assets) 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) of which: capital conservation buffer requirement of which: bank specific countercyclical buffer requirement of which: C-SIB buffer requirement Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) National Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum) National total capital minimum ratio (if different from Basel 3 minimum) National total capital minimum ratio (if different from Basel 3 minimum) Non-significant investments in the capital of other financials Significant investments in the capital of other financials Mortgage servicing rights (net of related tax liability) Deferred tax assets arising from temporary differences (net of related tax liability) Applicable caps on the inclusion of provisions in Tier 2 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap) Cap on inclusion of provisions in Tier 2 under internal ratings-based approach Provisions eligible for inclusion in Tier 2 in respect of exp	16.78% 6.38% 1.88% 8.90% 479,389		
64 65 66 67 68 69 70 71 72 73 74 75 76 77 78 79 80 81	Total capital (as a percentage of risk weighted assets) 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) of which: capital conservation buffer requirement of which: Capital conservation buffer requirement of which: G-SIB buffer requirement of which: G-SIB buffer requirement Of which: G-SIB buffer requirement Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) National Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) National Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum) National total capital minimum ratio (if different from Basel 3 minimum) Non-significant investments in the capital of other financials Significant investments in the capital of other financials Mortgage servicing rights (net of related tax liability) Deferred tax assets arising from temporary differences (net of related tax liability) Applicable caps on the inclusion of provisions in Tier 2 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap) Cap tor inclusion of	16.78% 6.38% 1.88% 8.90% 479,389		
64 65 66 67 68 69 70 71 72 73 74 75 76 77 78 79 80 81 82	Total capital (as a percentage of risk weighted assets) 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) of which: capital conservation buffer requirement of which: bank specific countercyclical buffer requirement of which: G-SIB buffer requirement of which: G-SIB buffer requirement Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) National minima (if different from Basel 3) National Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) National Tier 1 minimum ratio (if different from Basel 3) National Iter 4 minimum ratio (if different from Basel 3 minimum) National total capital minimum ratio (if different from Basel 3 minimum) National tire 4 minimum ratio (if different from Basel 3 minimum) Non-significant investments in the capital of other financials Significant investments in the capital of other financials Mortgage servicing rights (net of related tax liability) Deferred tax assets arising from temporary differences (net of related tax liability) Applicable caps on the inclusion of provisions in Tier 2 Provisions eligible for inclusion in Tier 2 under standardised approach Provisions eligible for i	16.78% 6.38% 1.88% 8.90% 479,389		
64 65 66 67 68 69 70 71 72 73 74 75 76 77 80 81 82 83	Total capital (as a percentage of risk weighted assets) 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) of which: capital conservation buffer requirement of which: bank specific countercyclical buffer requirement of which: Capital conservation buffer requirement of which: G-SIB buffer requirement Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) National minima (if different from Basel 3) National Common Equity Tier 1 minimum ratio (if different from Basel 3) National Common Equity Tier 1 minimum ratio (if different from Basel 3) National total capital minimum ratio (if different from Basel 3) National total capital minimum ratio (if different from Basel 3) Non-significant investments in the common stock of financials Significant investments in the compary differences (net of related tax liability) Deferred tax asets arising from temporary differences (net of related tax liability) Deferred tax indication of provisions in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap) 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 appli	16.78% 6.38% 1.88% 8.90% 479,389		
64 65 66 67 68 69 70 71 72 73 74 75 76 77 78 79 80 81 82	Total capital (as a percentage of risk weighted assets) 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) of which: capital conservation buffer requirement of which: bank specific countercyclical buffer requirement of which: G-SIB buffer requirement of which: G-SIB buffer requirement Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) National minima (if different from Basel 3) National Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) National Tier 1 minimum ratio (if different from Basel 3) National Iter 4 minimum ratio (if different from Basel 3 minimum) National total capital minimum ratio (if different from Basel 3 minimum) National tire 4 minimum ratio (if different from Basel 3 minimum) Non-significant investments in the capital of other financials Significant investments in the capital of other financials Mortgage servicing rights (net of related tax liability) Deferred tax assets arising from temporary differences (net of related tax liability) Applicable caps on the inclusion of provisions in Tier 2 Provisions eligible for inclusion in Tier 2 under standardised approach Provisions eligible for i	16.78% 6.38% 1.88% 8.90% 479,389		
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Frequency: Quarterly Location : W



Main features template of regulatory capital instruments - (Table 2(e)) 1 Issuer Arab National Bank 2 Unique identifier (eg CUSPIN, ISIN or Bioomberg identifier for private placement) Arab National Bank 3 Govering jav(s) of the instrument Law of Kingdon of Studi Arabia Regulatory treatment Law of Kingdon of Studi Arabia 4 Transitional Basel III rules N/A 5 Fost-transitional Basel III rules N/A 6 Eligible at sologitroup groupsolo Sola Group 7 Instrument type Unsecured Subcritonited Stakuk 9 Far value of instrument SAR 2 billion 10 Accounting classification Liability-Held at Anonitised Cost 11 Original date of issuance 7-Coct 15 12 Perptual or dated Dated 13 Original take, contingent call dates and redemption amount First Call date 7 Oct 2020, and callable on each subsequent periodic distribution date at PAR in whole (but not in part), with a notice period not less than 15 days nor more than 30 days 16 Subsequent call dates if applicable Semi-annually Coupons 7 dividends First Call date 7 Oct 2020, and callable on each subsequent periodic distribution date at PAR in whole (but not in part), with a notice period not less than 15 days nor more than 30 days 16 Subsequent call da	TABLE 2: CAPITAL STRUCTURE - SEPTEMBER 2018			
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37 If yes, specify non-compliant features N/A	36 Non-compliant transitioned features	No		
	37 If yes, specify non-compliant features	N/A		