Frequency : Quarterly Location : Quarterly Financial Statement

TABLE 2: CAPITAL STRUCTURE - JUNE 2017

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

All figures are in SAR'000

All figures are in SAR'000			
	Balance sheet in	Adjustment of banking	Under regulatory
	Published financial	associates / other	scope of
	statements	entities (*)	consolidation
	(C)	(D)	(E)
Assets			
Cash and balances at central banks	18,791,622		18,791,622
Due from banks and other financial institutions	6,858,683		6,858,683
Investments, net	24,879,737		24,879,737
Loans and advances, net	114,883,981		114,883,981
Debt securities	0		0
Trading assets	0		0
Investment in associates	632,912		632,912
Derivatives	632,330		632,330
Investment property	1,638,963		1,638,963
Other real estate	220,697		220,697
Property and equipment, net	1,754,954		1,754,954
Other assets	738,362		738,362
Total assets	171,032,241	0	171,032,241
Liabilities Due to Banks and other financial institutions	9,143,448		9,143,448
Items in the course of collection due to other			
banks	0		0
Customer deposits	130,746,573		130,746,573
Trading liabilities	0		0
Local sukuk issued	2,015,701		2,015,701
Derivatives	616,805		616,805
Retirement benefit liabilities	0		0
Taxation liabilities	0		0
Accruals and deferred income	0		0
Other liabilities	4,226,303		4,226,303
Subtotal	146,748,830	0	146,748,830
Paid up share capital	10,000,000		10,000,000
Statutory reserves	9,446,000		9,446,000
Other reserves	207,404		207,404
Retained earnings	3,937,453	0	3,937,453
Minority Interest	692,554		692,554
Proposed dividends	0		0
Total liabilities and equity	171,032,241	0	171,032,241

Frequency : Quarterly Location : Quarterly Financial Statement

TABLE 2: CAPITAL STRUCTURE - JUNE 2017

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	18,791,622		18,791,622	
Due from banks and other financial institutions	6,858,683		6,858,683	
Investments, net	24,879,737		24,879,737	
Loans and advances, net	114,883,981		114,883,981	
of which Collective provisions	971,451		971,451	Α
Debt securities	0		0	
Equity shares	0		0	
Investment in associates	632,912		632,912	
Derivatives	632,330		632,330	
Investment property	1,638,963		1,638,963	
Other real estate	220,697		220,697	
Property and equipment, net	1,754,954		1,754,954	
Other assets	738,362		738,362	
Total assets	171,032,241	0	171,032,241	
<u>Liabilities</u> Due to Banks and other financial institutions	9,143,448		9,143,448	
Items in the course of collection due to other	3,143,440		5,145,440	
banks	0		0	
Customer deposits	130,746,573		130,746,573	
Trading liabilities	130,740,373		130,740,373	
Local sukuk issued	2,015,701		2,015,701	
of which Tier 2 capital instruments	2,000,000		2,000,000	в
Derivatives	616,805		616,805	_
Retirement benefit liabilities	0		0	
Taxation liabilities	0		0	
Accruals and deferred income	0		0	
Borrowings	0		0	
Other liabilities	4,226,303		4,226,303	
Subtotal	146,748,830		146,748,830	
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	9,446,000		9,446,000	G
Other reserves	207,404		207,404	c
Retained earnings	3,937,453		3,937,453	Ĵ
SAMA supervisory provision adjustment	0	-	0,000. , 100	-
Minority Interest	692,554		692,554	
Proposed dividends	0		002,001	
Total liabilities and equity	171,032,241	0	171,032,241	
	171,002,241	0	171,002,241	

Frequency: Quarterly

Location : Quarterly Financial Statement

TABLE 2: CAPITAL STRUCTURE - JUNE 2017

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

		on reference numbers / letters of the balance shee
Components ¹ of regulatory	Amounts ¹ subject to	under the regulatory
capital	Pre -	scope of
reported by the	Basel III	consolidation
bank	treatment	from step 2

Source pased

H G+J C

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	ojner i capitar (TT = CETT + ATT)	23,390,857	

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

Frequency : Quarterly

Location : Quarterly Financial Statement

Source based on reference

TABLE 2: CAPITAL STRUCTURE - JUNE 2017

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

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

		Components ¹ of regulatory capital reported by the bank	Amounts ¹ subject to Pre - Basel III treatment	scope of consolidation
46	Tier 2 capital: instruments and provisions Directly issued qualifying Tier 2 instruments plus related stock surplus	2,000,000		в
	Directly issued capital instruments subject to phase out from Tier 2	2,000,000		2
	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	971,451		Α
51	Tier 2 capital before regulatory adjustments Tier 2 capital: regulatory adjustments	2,971,451		
52	Investments in own Tier 2 instruments]
	Reciprocal cross-holdings in Tier 2 instruments		ļ	j
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)			
	Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	0] j
56	National specific regulatory adjustments REGULATORY ADJUSTMENTS APPLIED TO TIER 2 IN RESPECT OF AMOUNTS SUBJECT TO DEC DASE! UIT TEGATMENT			
	PRE-BASEL III TREATMENT OF WHICH: JINSERT NAME OF ADJUSTMENTI OF WHICH:			
57	Total regulatory adjustments to Tier 2 capital			
	Tier 2 capital (T2)	2,971,451		
59	Total capital (TC = T1 + T2) RISK WEIGHTED ASSETS IN REPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT	26,562,308		
	OF WHICH: [INSERT NAME OF ADJUSTMENT]			
60	OF WHICH: Total risk weighted assets	160,383,487		
	Capital ratios			
61				
01	Common Equity Tier 1 (as a percentage of risk weighted assets)	14.71%		
62	Tier 1 (as a percentage of risk weighted assets)	14.71%		
62 63				
62 63	Tier 1 (as a percentage of risk weighted assets) 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	14.71% 16.56%		
62 63 64 65 66 67	Tier 1 (as a percentage of risk weighted assets) 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: G-SIB buffer requirement of which: G-SIB buffer requirement	14.71% 16.56% 5.750% 1.250%		
62 63 64 65 66 67	Tier 1 (as a percentage of risk weighted assets) 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 Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)	14.71% 16.56% 5.750%		
62 63 64 65 66 67 68	Tier 1 (as a percentage of risk weighted assets) 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: G-SIB buffer requirement of which: G-SIB buffer requirement	14.71% 16.56% 5.750% 1.250%		
62 63 64 65 66 67 68 69 70	Tier 1 (as a percentage of risk weighted assets) 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 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 minimum) National Tier 1 minimum ratio (if different from Basel 3 minimum)	14.71% 16.56% 5.750% 1.250%		
62 63 64 65 66 67 68 69 70 71	Tier 1 (as a percentage of risk weighted assets) 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: 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 minimum ratio (if different from Basel 3 minimum) National Tier 1 minimum ratio (if different from Basel 3 minimum) National I 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)	14.71% 16.56% 5.750% 1.250%		
62 63 64 65 66 67 68 69 70 71 72	Tier 1 (as a percentage of risk weighted assets) 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 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 Tier 1 minimum ratio (if different from Basel 3 minimum) National Tier 1 minimum ratio (if different from Basel 3 minimum)	14.71% 16.56% 5.750% 1.250%		
62 63 64 65 66 67 68 69 70 71 72 73 74	Tier 1 (as a percentage of risk weighted assets) 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: 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 Tier 1 minimum ratio (if different from Basel 3 minimum) National total capital minimu 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)	14.71% 16.56% 5.750% 1.250%		
62 63 64 65 66 67 68 69 70 71 72 73 74 75	Tier 1 (as a percentage of risk weighted assets) 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 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 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 common stock of financials	14.71% 16.56% 5.750% 1.250%		
62 63 64 65 66 67 68 69 70 71 72 73 74 75	Tier 1 (as a percentage of risk weighted assets) 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 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 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 common stock of financials Mortgage servicing rights (net of related tax liability) Applicable caps on the inclusion of provisions in Tier 2	14.71% 16.56% 5.750% 1.250%		
62 63 64 65 66 67 68 69 70 71 72 73 74 75 76 77	Tier 1 (as a percentage of risk weighted assets) 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 buffer (as a percentage of risk weighted assets) National Common Equity Tier 1 minimum ratio (if different from Basel 3) National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum) National Ter 1 minimum ratio (if different from Basel 3 minimum) National Ter 1 minimum ratio (if different from Basel 3 minimum) National Ter 1 minimum ratio (if different from Basel 3 minimum) National Ter 1 minimum ratio (if different from Basel 3 minimum) National Ter 1 minimum ratio (if different from Basel 3 minimum) National Ter 1 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	14.71% 16.56% 5.750% 1.250% 8.96%		
62 63 64 65 66 67 68 69 70 71 72 73 74 75 76 77 78	Tier 1 (as a percentage of risk weighted assets) 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: 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 fifterent 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) National total capital minimum ratio of the financials Significant investments in the capital of other financials Mortage servicing rights (net of related tax liability) Deferred tax assets arising from temporary differences (net of related tax liability) Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (Cap on inclusion of provisions in Tier 2 under standardised approach	14.71% 16.56% 5.750% 1.250% 8.96% 971,451		
62 63 64 65 66 67 68 69 70 71 72 73 74 75 76 77 78	Tier 1 (as a percentage of risk weighted assets) 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 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 minimu 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 capital of other financials Significant investments in the common stock of financials Mortqage servicing rights (net of related tax liability) Applicable caps on the inclusion of provisions in Tier 2	14.71% 16.56% 5.750% 1.250% 8.96% 971,451		
62 63 64 65 66 67 78 79 80 62 63 64 65 66 67 71 72 73 74 75 76 77 78 79 80	Tier 1 (as a percentage of risk weighted assets) 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: Cash 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 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) 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	14.71% 16.56% 5.750% 1.250% 8.96% 971,451		
62 63 64 65 66 67 8 69 70 71 72 73 74 75 76 77 78 79 80 81	Tier 1 (as a percentage of risk weighted assets) 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: Cash specific countercyclical buffer requirement of which: G-SIB buffer requirement Mational 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) 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) 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 of provisions in Tier 2 under internal ratings-based approach Provisio	14.71% 16.56% 5.750% 1.250% 8.96% 971,451		
62 63 64 65 66 70 71 72 73 74 75 76 77 79 80 81 82	Tier 1 (as a percentage of risk weighted assets) 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 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) Amounts 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 assets arising from temporary differences (net of related tax liability) Deferred tax assets arising from temporary differences (net of exposures subject to internal ratings-based approach Provisions eligible for inclusion in Tier 2 under standardised approach Provisions eligible for inclusion in Tier 2 in respect of exposures subject to	14.71% 16.56% 5.750% 1.250% 8.96% 971,451		
62 63 64 65 66 67 68 69 70 71 72 73 74 75 76 77 78 79 80 81 82 83 84	Tier 1 (as a percentage of risk weighted assets) Total capital (as a percentage of risk weighted assets) Institution specific 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 anialable to meet buffers (as a percentage of risk weighted assets) National Common Equity Tier 1 minimum ratio (if different from Basel 3) 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 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 in respect of exposures subject to standardised approach (prior to application of cap) Cap on inclusion of provisions in Tier 2 under standardised approach	14.71% 16.56% 5.750% 1.250% 8.96%		
62 63 64 65 66 67 71 72 73 74 75 76 77 79 80 81 82 83 84	Tier 1 (as a percentage of risk weighted assets) 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 anialable to meet buffers (as a percentage of risk weighted assets) National Common Equity Tier 1 minimum ratio (if different from Basel 3) 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 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 in respect of exposures subject to standardised approach (prior to application of cap) Cap on inclusion of provisions in Tier 2 under standardised approach	14.71% 16.56% 5.750% 1.250% 8.96%		

TABLE 2: CAPITAL STRUCTURE - JUNE 2017			
Main features template of regulatory capital instruments - (Table 2(e))			
1 Issuer	Arab National Bank		
2 Unique identifier (eg CUSPIN, ISIN or Bloomberg identifier for private placement)	SA13TFK0GSJ4		
3 Governing law(s) of the instrument	Law of Kingdom of Saudi Arabia		
Regulatory treatment			
4 Transitional Basel III rules	N/A		
5 Post-transitional Basel III rules	Tier 2		
6 Eligible at solo/Igroup/group&solo	Solo & Group		
7 Instrument type	Unsecured Subordinated Sukuk		
8 Amount recognized in regulatory capital (Currency in mil, as of most recent reporting date)	SAR 2 billion		
9 Par value of instrument	SAR 2 billion		
10 Accounting classification	Liability- Held at Amortised Cost		
11 Original date of issuance	7-Oct-15		
12 Perpetual or dated	Dated		
13 Original maturity date	7-Oct-25		
14 Issuer call subject to prior supervisory approval	Yes		
15 Option call date, 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 / dividends			
17 Fixed or Floating dividend/coupon	Floating		
18 Coupon rate and any related index	6m SIBOR + 140bps		
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		
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	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		