# **TABLE 2: CAPITAL STRUCTURE**

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

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)
Assets			
Cash and balances at central banks	21,389,708		21,389,708
Due from banks and other financial institutions	1,403,419		1,403,419
Investments, net	36,260,772		36,260,772
Loans and advances, net	87,418,944		87,418,944
Debt securities			
Trading assets			
Investment in associates	477,624		477,624
Derivatives			
Goodwill			
Other real estate	136,634		136,634
Property and equipment, net	1,669,594		1,669,594
Other assets	1,745,278		1,745,278
Total assets	150,501,973	-	150,501,973
Liabilities			
Due to Banks and other financial institutions	8,610,431		8,610,431
Items in the course of collection due to other			0
banks	447.544.000		447.544.000
Customer deposits	117,541,233		117,541,233
Trading liabilities Debt securities in issue	1,687,500		1,687,500
Derivatives	1,087,300		1,007,500
Retirement benefit liabilities			0
Taxation liabilities			0
Accruals and deferred income			0
Other liabilities	3,019,287		3,019,287
Subtotal	130,858,451	-	130,858,451
	,,		
Paid up share capital	10,000,000		10,000,000
Statutory reserves	7,270,000		7,270,000
Other reserves	429,617		429,617
Retained earnings	1,834,983		1,834,983
Minority Interest	108,922		108,922
Proposed dividends	-		-
Total liabilities and equity	150,501,973	-	150,501,973

Frequency : Quarterly

Location : W

### **TABLE 2: CAPITAL STRUCTURE**

### 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
<u>Assets</u>		. ,	. ,	
Cash and balances at central banks	21,389,708		21,389,708	
Due from banks and other financial institutions	1,403,419		1,403,419	
Investments, net	36,260,772		36,260,772	
Loans and advances, net	87,418,944		87,418,944	
of which Collective provisions	471,135		471,135	Α
Debt securities	· · · · · · · · · · · · · · · · · · ·		0	
Equity shares			0	
Investment in associates	477,624		477,624	
Derivatives			0	
Goodwill			0	
Other real estate	136,634		136,634	
Property and equipment, net	1,669,594		1,669,594	
Other assets	1,745,278		1,745,278	
Total assets	150,501,973	-	150,501,973	
Liabilities Due to Banks and other financial institutions Items in the course of collection due to other banks Customer deposits Trading liabilities Debt securities in issue of which Tier 2 capital instruments Derivatives Retirement benefit liabilities Taxation liabilities Accruals and deferred income Borrowings Other liabilities Subtatel	8,610,431 117,541,233 1,687,500 675,000 3,019,287 120,959,451		8,610,431 0 117,541,233 0 1,687,500 675,000 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	В
Subtotal	130,858,451	-	130,858,451	
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	10,000,000		10,000,000	
Statutory reserves	7,270,000		7,270,000	G
Other reserves	429,617		429,617	C
	1,834,983		1,834,983	
Retained earnings	1,034,983		1,034,983	5
SAMA supervisory provision adjustment	100.000		400.000	
Minority Interest	108,922		108,922	
Proposed dividends	-		-	l
Total liabilities and equity	150,501,973	-	150,501,973	

Frequency : Quarterly

Location : W

#### **TABLE 2: CAPITAL STRUCTURE**

### 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

Component of an intervent of an experiment of an exp		All figures are in SAR'000		
Description         Common Equity Tier 1 capital: instruments and reserves         10.000,000           1         Interfy issued unality: common have capital (and equivalent for nonjenits tack comparies) (plus)         10.000,000           2         Retained enring:         9.01048           3         Accountability of the comparison to more (and other reserves)         420.617           4         Common Equity Tier 1 capital before regulatory algustments         19.0334.600           5         Common Equity Tier 1 capital before regulatory algustments         19.5334.600           6         Common Equity Tier 1 capital educer regulatory algustments         19.5334.600           7         Production Language and the language regulatory algustments         19.5334.600           8         Conduction Equity Tier 1 capital educer regulatory algustments         19.5334.600           10         Define transglose of the fam rongoge servicing ingits (cut or related tax labble)         10.1101.1101.1101.1101.1101.1101.1101.			regulatory capital	Amounts <sup>1</sup> of the balance subject to sheet under the Pre - Basel regulatory scope III of consolidation
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11       Cash-flow hedge reserve         12       Shortfall provisions to expected losses         13       Securitisation gain on sale (as set out in paragraph 562 of Basel II framework)         15       Defined-benefit pension fund net assets         15       Defined-benefit pension fund net assets         16       Defined-benefit pension fund net assets         17       Reciprocal cross-holdings in common equity         18       Investments in own shares (in fouring, financial and insurance entities that are outside the scope of insurance phale informity, financial and insurance entities that are outside the scope of origolatory consolidation, net of eligible short positions (amount above 10% threshold)         19       Sprificant investments in the common stock of financial and insurance entities that are outside the scope of information above 10% threshold, net of related by consolidation, net of eligible short positions (amount above 10% threshold, net of related by threshold and the scope of information (amount above 10% threshold, net of related by above 10% threshold, net of related by above 10% threshold and the scope of information (amount above 10% threshold, net of related by adjustments above 10% threshold and the scope of information (amount above 10% threshold)         20       Amount acceeding the 15% threshold and the scope of information (amount above 10% threshold, net of related scope of information (amount above 10% threshold)         23       of which charge servicing rights         24       of which charge servicing rights         25       <		Deferred tax assets that rely on future profitability excluding those arising from temporary differences		F
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Tier 2 to cover deductions       Image: Common Equity Tier 1 capital (CET1)         28 Common Equity Tier 1 capital (CET1)       19,534,600         Additional Tier 1 capital: instruments       19,534,600         30 Directly issued qualifying Additional Tier 1 instruments plus related stock surplus       10         31 of which: classified as equity under applicable accounting standards       10         32 Or which: classified as liabilities under applicable accounting standards       10         33 Directly issued capital instruments subject to phase out from Additional Tier 1       11         44 Additional Tier 1 capital before regulatory adjustments       11         36 Additional Tier 1 capital before regulatory adjustments       11         37 Investments in own Additional Tier 1 instruments       11         38 Reciprocal cross-holdings in Additional Tier 1 instruments       11         39 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 banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)         41 National specific regulatory adjustments       11         42 SupjECT TO PRE-BASEL III TREATMENT       11         0F WHICH:       11       11         42 Regulatory adjustments pole of Additional Tier 1 due				
29       Common Equity Tier 1 capital (CET1)       19.534.600         Additional Tier 1 capital instruments       10       19.534.600         30       Directly issued qualifying Additional Tier 1 instruments plus related stock surplus       10         31       of which: classified as equity under applicable accounting standards       11         32       of which: classified as liabilities under applicable accounting standards       11         33       Directly issued capital instruments subject to phase out from Additional Tier 1       11         34       Additional Tier 1 capital indowed in group AT1)       11         35       of which: instruments (and CET1 instruments on included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)       11         35       of which: instruments issued by subsidiaries subject to phase out       11         36       Additional Tier 1 capital: regulatory adjustments       11         37       Investments in own Additional Tier 1 instruments       11         38       Reciprocal cross-holdings in Addition, 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 banking, financial and insurance entities that are outside the scope of regulatory adjustments       11         310       Stignificant investments in the capital of banking, financial and		Tier 2 to cover deductions		
Additional Tier 1 capital: instruments         30 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         33 Directly issued capital instruments subject to phase out from Additional Tier 1         34 Additional Tier 1 instruments (and CET 1 instruments not included in row 5) issued by subsidiaries         and held by third parties (amount allowed in group AT1)         35 of which: instruments issued by subsidiaries subject to phase out         36 Additional Tier 1 capital before regulatory adjustments         Additional Tier 1 capital instruments         37 Investments in own Additional Tier 1 instruments         38 Reciprocal cross-holdings in Additional Tier 1 instruments         39 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 banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)         40 Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory adjustments         REGULATORY ADJUSTMENTS APPLIED TO ADDITIONAL TIER 1 IN RESPECT OF AMOUNTS         SUBJECT TO PRE-BASEL III TREATMENT         OF WHICH:         WA Regu			19,534,600	
11       of which: classified as equity under applicable accounting standards         22       of which: classified as liabilities under applicable accounting standards         23       Directly issued capital instruments subject to phase out from Additional Tier 1         34       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)         36       Additional Tier 1 capital before regulatory adjustments         36       Additional Tier 1 capital before regulatory adjustments         37       Investments in own Additional Tier 1 instruments         38       Reciprocal cross-holdings in Additional Tier 1 instruments         39       Investments in own Additional Tier 1 instruments         39       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 banking, financial and insurance entities that are outside the scope of regulatory adjustments         40       Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory adjustments         8       REGULATORY ADJUSTMENTS APPLIED TO ADDITIONAL TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT         9       FWHCH:         41       National specific regulatory adjustments         42		Additional Tier 1 capital: instruments		
32       of which: classified as liabilities under applicable accounting standards         33       Directly issued capital instruments subject to phase out from Additional Tier 1         34       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)         35       of which: instruments issued by subsidiaries subject to phase out         36       Additional Tier 1 capital before regulatory adjustments         Additional Tier 1 capital is regulatory adjustments	30			
33       Directly issued capital instruments subject to phase out from Additional Tier 1         34       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)         35       of which: instruments issued by subsidiaries subject to phase out         36       Additional Tier 1 capital before regulatory adjustments         Additional Tier 1 capital ire 1 instruments       Additional Tier 1 capital ire 1 instruments         38       Reciprocal cross-holdings in Additional Tier 1 instruments         39       Investments in own Additional Tier 1 instruments         39       Investments in own cold 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 banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)         41       National specific regulatory adjustments         REGULATORY ADJUSTMENTS APPLIED TO ADDITIONAL TIER 1 IN RESPECT OF AMOUNTS         SUBJECT TO PRE-BASEL III TREATMENT         OF WHICH: [INSERT NAME OF ADJUSTMENT]         OF WHICH:         42       Regulatory adjustments to Additional Tier 1 due to insufficient Tier 2 to cover deductions         43       Total regulatory adjustments to Additional Tier 1 capital         44       Additional Tier 1 capital </td <td>31</td> <td></td> <td></td> <td></td>	31			
and held by third parties (amount allowed in group AT1)         35 of which: instruments issued by subsidiaries subject to phase out         36 Additional Tier 1 capital before regulatory adjustments         37 Investments in own Additional Tier 1 instruments         38 Reciprocal cross-holdings in Additional Tier 1 instruments         39 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 banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)         40       Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)         41       National specific regulatory ADJUSTMENTS APPLIED TO ADDITIONAL TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT         OF WHICH: [INSERT NAME OF ADJUSTMENT]         OF WHICH: [INSERT NAME OF ADJUSTMENT]         OF WHICH:         42       Regulatory adjustments applied to Additional Tier 1 capital         44       Additional Tier 1 capital	33	Directly issued capital instruments subject to phase out from Additional Tier 1		
36       Additional Tier 1 capital before regulatory adjustments         Additional Tier 1 capital: regulatory adjustments		and held by third parties (amount allowed in group AT1)		
Additional Tier 1 capital: regulatory adjustments         37         38         Reciprocal cross-holdings in Additional Tier 1 instruments         39         91         10         91         10         92         10         93         10         10         10         11         11         12         12         13         13         14         15         15         16         16         17         17         16         17         17         17         17         16         17         17         18         18         19         10         10         10         10         10         11         11         12         12         13         14         14         14 <tr< td=""><td></td><td></td><td></td><td></td></tr<>				
37       Investments in own Additional Tier 1 instruments         38       Reciprocal cross-holdings in Additional Tier 1 instruments         39       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 banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)         41       National specific regulatory adjustments         REGULATORY ADJUSTMENTS APPLIED TO ADDITIONAL TIER 1 IN RESPECT OF AMOUNTS         SUBJECT TO PRE-BASEL III TREATMENT         OF WHICH: [INSERT NAME OF ADJUSTMENT]         OF WHICH:         42       Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions         43       Total regulatory adjustments to Additional Tier 1 capital         44       Additional Tier 1 capital (AT1)	30			
39       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 banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)         41       National specific regulatory adjustments         REGULATORY ADJUSTMENTS APPLIED TO ADDITIONAL TIER 1 IN RESPECT OF AMOUNTS         SUBJECT TO PRE-BASEL III TREATMENT         OF WHICH: [INSERT NAME OF ADJUSTMENT]         OF WHICH:         42       Regulatory adjustments to Additional Tier 1 due to insufficient Tier 2 to cover deductions         43       Total regulatory adjustments to Additional Tier 1 capital         44       Additional Tier 1 capital (AT1)		Investments in own Additional Tier 1 instruments		[]
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)       Image: Common share capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)         40       Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory adjustments       Image: Common share capital of banking, financial and insurance entities that are outside the scope of regulatory adjustments         41       National specific regulatory adjustments       Image: Common share capital of DADDITIONAL TIER 1 IN RESPECT OF AMOUNTS         SUBJECT TO PRE-BASEL III TREATMENT       OF WHICH: [INSERT NAME OF ADJUSTMENT]         OF WHICH:       Image: Common share capital of banking, financial and insurficient Tier 2 to cover deductions         43       Total regulatory adjustments to Additional Tier 1 capital         44       Additional Tier 1 capital (AT1)				<u> </u>
of the issued common share capital of the entity (amount above 10% threshold)       Image: Common share capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)         40       Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)         41       National specific regulatory adjustments         REGULATORY ADJUSTMENTS APPLIED TO ADDITIONAL TIER 1 IN RESPECT OF AMOUNTS         SUBJECT TO PRE-BASEL III TREATMENT         OF WHICH: [INSERT NAME OF ADJUSTMENT]         OF WHICH:         42       Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions         43       Total regulatory adjustments to Additional Tier 1 capital         44       Additional Tier 1 capital (AT1)	39			
40       Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)         41       National specific regulatory adjustments         41       National specific regulatory adjustments         REGULATORY ADJUSTMENTS APPLIED TO ADDITIONAL TIER 1 IN RESPECT OF AMOUNTS         SUBJECT TO PRE-BASEL III TREATMENT         OF WHICH: [INSERT NAME OF ADJUSTMENT]         OF WHICH:         42         Regulatory adjustments to Additional Tier 1 due to insufficient Tier 2 to cover deductions         43       Total regulatory adjustments to Additional Tier 1 capital         44       Additional Tier 1 capital (AT1)				i i
41       National specific regulatory adjustments         REGULATORY ADJUSTMENTS APPLIED TO ADDITIONAL TIER 1 IN RESPECT OF AMOUNTS         SUBJECT TO PRE-BASEL III TREATMENT         OF WHICH: [INSERT NAME OF ADJUSTMENT]         OF WHICH:         42       Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions         43       Total regulatory adjustments to Additional Tier 1 capital         44       Additional Tier 1 capital (AT1)	40			
REGULATORY ADJUSTMENTS APPLIED TO ADDITIONAL TIER 1 IN RESPECT OF AMOUNTS         SUBJECT TO PRE-BASEL III TREATMENT         OF WHICH: [INSERT NAME OF ADJUSTMENT]         OF WHICH:         42 Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions         43 Total regulatory adjustments to Additional Tier 1 capital         44 Additional Tier 1 capital (AT1)				ii
SUBJECT TO PRE-BASEL III TREATMENT         OF WHICH: [INSERT NAME OF ADJUSTMENT]         OF WHICH:         20 Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions         43 Total regulatory adjustments to Additional Tier 1 capital         44 Additional Tier 1 capital (AT1)	41			
OF WHICH:       Image: Constraint of the system of the s		SUBJECT TO PRE-BASEL III TREATMENT		
42       Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions         43       Total regulatory adjustments to Additional Tier 1 capital         44       Additional Tier 1 capital (AT1)				
43 Total regulatory adjustments to Additional Tier 1 capital       44 Additional Tier 1 capital (AT1)	40			
44 Additional Tier 1 capital (AT1)	_			
	_			
45   Her 1 capital (11 = CE F1 + AT1) 19,534,600				
	45	Her 1 capital ( $I1 = CEI1 + AI1$ )	19,534,600	

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

Frequency : Quarterly Location : W

Source based on

#### **TABLE 2: CAPITAL STRUCTURE**

#### 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 <sup>1</sup> of regulatory capital reported by the bank	Amounts <sup>1</sup> subject to Pre - Basel III treatment	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	675,000		В
	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			
	Provisions	471,135		Α
51	Tier 2 capital before regulatory adjustments Tier 2 capital: regulatory adjustments	1,146,135		
52	Investments in own Tier 2 instruments		;	 1
	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%		Ì	İ
	of the issued common share capital of the entity (amount above the 10% threshold)		i	
	Significant investments in the capital banking, financial and insurance entities that are outside the		·	
55	scope of regulatory consolidation (net of eligible short positions)	0	-	
56	National specific regulatory adjustments		I	.1
	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)	1,146,135		
59	Total capital (TC = T1 + T2)	20,680,735		
	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			
00		126,765,801		
64	Capital ratios	15.41%		
	Common Equity Tier 1 (as a percentage of risk weighted assets) Tier 1 (as a percentage of risk weighted assets)	15.41%		
	Total capital (as a percentage of risk weighted assets)	16.31%		
	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)			
65	of which: capital conservation buffer requirement			
66	of which: bank specific countercyclical buffer requirement			
67				
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)	15.41%		
	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)			
	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				
74	Mortgage servicing rights (net of related tax liability)			
75	Deferred tax assets arising from temporary differences (net of related tax liability)			
76	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 (respective of expo			
-	(prior to application of cap)	471,135		
	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)	1,440,006		
70	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach			
79				
	Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022)			
	Current cap on CET1 instruments subject to phase out arrangements			
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)			
82	Current cap on AT1 instruments subject to phase out arrangements			
83	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	<u>†                                    </u>		
60	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)			
Ľ				

CAPITAL STRUCTURE				
Main features template of regulatory capital instruments - (Table 2(e))				
Arab National Bank				
XS0269970116				
English				
Tier 2				
Ineligible				
Solo				
Unsecured Subordinated				
USD 180MM				
USD 450MM				
Liability- Held at Amortised Cost				
7-Oct-06				
Dated				
31-Oct-16				
Call				
First Call date 10/31/2011, and callable on each subsequent quarter at PAR in whole, with a notice period not less than 30 days nor more than 60 days.				
Quarterly				
Float				
3m Libor + 133bps (current) - initially 3m Libor +83bps (5-years from issuance date)				
No				
Mandatory				
Step-up on 10-Oct-11 from 3mL + 83bps to 3mL + 133bps				
Non-cumulative				
Non-convertible				
N/A				
No				
N/A				
Subordinated				
Yes				