Frequency: Quarterly

Location: W

# **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 (*)	Under regulatory scope of consolidation (E)
Assets			
Cash and balances at central banks	13,219,226		13,219,226
Due from banks and other financial institutions	1,353,338		1,353,338
Investments, net	35,278,039		35,278,039
Loans and advances, net	96,044,914		96,044,914
Debt securities			
Trading assets			
Investment in associates	489,540		489,540
Derivatives			
Goodwill			
Other real estate	136,634		136,634
Property and equipment, net	1,690,675		1,690,675
Other assets	1,725,940		1,725,940
Total assets	149,938,306	-	149,938,306
Liabilities  Due to Banks and other financial institutions Items in the course of collection due to other	9,576,803		9,576,803
banks			0
Customer deposits	114,692,900		114,692,900
Trading liabilities	111,002,000		0
Debt securities in issue	1,687,500		1,687,500
Derivatives			0
Retirement benefit liabilities			0
Taxation liabilities			0
Accruals and deferred income			0
Other liabilities	3,128,364		3,128,364
Subtotal	129,085,567	•	129,085,567
Paid up share capital	10,000,000		10,000,000
Statutory reserves	7,270,000		7,270,000
Other reserves	626,626		626,626
Retained earnings	2,918,353		2,918,353
Minority Interest	37,760		37,760
Proposed dividends	-		-
Total liabilities and equity	149,938,306	-	149,938,306

Frequency: Quarterly

Location: W

## **TABLE 2: CAPITAL STRUCTURE**

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

All figures are in SAR'000

Assets         13,219,226         13,219,226           Cash and balances at central banks         13,219,226         13,353,338           Due from banks and other financial institutions investments, net         35,278,039         35,278,039           Loans and advances, net         96,044,914         96,044,914           of which Collective provisions         584,023         584,023           Debt securities         0         0           Equity shares         0         0           Investment in associates         489,540         489,540           Derivatives         0         0           Goodwill         0         0           Other rasel setate         1,690,675         1,690,675           Other assets         1,725,940         1,725,940           Total assets         149,938,306         - 149,938,306           Liabilities         0         1,690,675           Due to Banks and other financial institutions learn in the course of collection due to other banks         114,692,900         114,692,900           Customer deposits         114,692,900         1,687,500         1,687,500           Debt securities in issue         1,687,500         1,687,500           Detrivatives         0         0           Re		Balance sheet in Published financial statements ( C )	Adjustment of banking associates / other entities ( D )	Under regulatory scope of consolidation ( E )	Reference
Cash and balances at central banks   13.219.226   13.219.226   13.219.226   13.219.226   13.219.226   13.219.226   13.2338   1.353.338	Assets	( - /	` ,	( )	
Investments, net	Cash and balances at central banks	13,219,226		13,219,226	
Loans and advances, net   96,044,914   96,	Due from banks and other financial institutions	1,353,338		1,353,338	
Other real estate   136,634   137,25,940   13	Investments, net				
Debt securities	Loans and advances, net			96,044,914	
Equity shares	of which Collective provisions	584,023		584,023	Α
Newstreent in associates				,	
Derivatives	' '				
Coodwill		489,540			
Cher real estate					
Property and equipment, net		126 624		•	
Total assets		·		,	
Due to Banks and other financial institutions   9,576,803   9,576,803   144,692,900   114,692,900   114,692,900   114,692,900   114,692,900   16,807,500   16,8					
Liabilities	Other assets	1,723,940		1,723,940	
Due to Banks and other financial institutions   1,576,803   9,576,803   9,576,803   0   0   0   0   0   0   0   0   0	Total assets	149,938,306	•	149,938,306	
Items in the course of collection due to other banks					
Danks		9,576,803		9,576,803	
Customer deposits         114,692,900         114,692,900           Trading liabilities         0           Debt securities in issue         1,687,500         1,687,500           of which Tier 2 capital instruments         675,000         675,000           Derivatives         0         0           Retirement benefit liabilities         0         0           Taxation liabilities         0         0           Accruals and deferred income         0         0           Borrowings         0         0           Other liabilities         3,128,364         3,128,364           Subtotal         129,085,567         129,085,567           Paid up share capital         10,000,000         10,000,000           of which amount eligible for CET1         10,000,000         10,000,000           of which amount eligible for AT1         10,000,000         7,270,000         G           Statutory reserves         626,626         626,626         C           Cetained earnings         2,918,353         2,918,353         J           Minority Interest         37,760         37,760         7,770,000           Proposed dividends         -         -         -				0	
Trading liabilities         0           Debt securities in issue         1,687,500         1,687,500           of which Tier 2 capital instruments         675,000         675,000           Derivatives         0         0           Retirement benefit liabilities         0         0           Taxation liabilities         0         0           Accruals and deferred income         0         0           Borrowings         0         0           Other liabilities         3,128,364         3,128,364           Subtotal         129,085,567         129,085,567           Paid up share capital         10,000,000         10,000,000           of which amount eligible for CET1         10,000,000         10,000,000           of which amount eligible for AT1         7,270,000         7,270,000         G           Statutory reserves         626,626         626,626         C           Other reserves         626,626         626,626         C           Retained earnings         2,918,353         2,918,353         J           Minority Interest         37,760         37,760         37,760           Proposed dividends         -         -		111 602 000		111 602 000	
Debt securities in issue		114,692,900		114,692,900	
of which Tier 2 capital instruments         675,000         B           Derivatives         0         0           Retirement benefit liabilities         0         0           Taxation liabilities         0         0           Accruals and deferred income         0         0           Borrowings         0         0           Other liabilities         3,128,364         3,128,364           Subtotal         129,085,567         -         129,085,567           Paid up share capital         10,000,000         10,000,000         H           of which amount eligible for CET1         10,000,000         10,000,000         H           Statutory reserves         7,270,000         7,270,000         G           Other reserves         626,626         626,626         C           Retained earnings         2,918,353         2,918,353         J           Minority Interest         37,760         37,760           Proposed dividends         -         -         -		1 687 500		1 687 500	
Derivatives   0   0					В
Retirement benefit liabilities         0           Taxation liabilities         0           Accruals and deferred income         0           Borrowings         0           Other liabilities         3,128,364           Subtotal         129,085,567           Paid up share capital         10,000,000           of which amount eligible for CET1         10,000,000           of which amount eligible for AT1         10,000,000           Statutory reserves         7,270,000           Other reserves         626,626           Retained earnings         2,918,353           Minority Interest         37,760           Proposed dividends         -		073,000			
Taxation liabilities       0         Accruals and deferred income       0         Borrowings       0         Other liabilities       3,128,364       3,128,364         Subtotal       129,085,567       -       129,085,567         Paid up share capital       10,000,000       10,000,000       H         of which amount eligible for CET1       10,000,000       10,000,000       H         of which amount eligible for AT1       5tatutory reserves       7,270,000       7,270,000       G         Other reserves       626,626       626,626       C         Retained earnings       2,918,353       2,918,353       J         Minority Interest       37,760       37,760         Proposed dividends       -       -       -				,	
Accruals and deferred income Borrowings Other liabilities Subtotal  Paid up share capital  of which amount eligible for CET1 Statutory reserves Other reserves Retained earnings Minority Interest Proposed dividends  Other liabilities 3,128,364 3,128,364 3,128,364 3,128,364 3,128,364 3,128,364 3,128,364 3,128,364 3,129,085,567  Incomparison of the proposed dividends  Other liabilities 10,000,000 10,000,000 10,000,000 10,000,00					
Other liabilities         3,128,364         3,128,364           Subtotal         129,085,567         -         129,085,567           Paid up share capital         10,000,000         10,000,000           of which amount eligible for CET1         10,000,000         10,000,000           of which amount eligible for AT1         -         -           Statutory reserves         7,270,000         7,270,000         G           Other reserves         626,626         626,626         C           Retained earnings         2,918,353         2,918,353         J           Minority Interest         37,760         37,760           Proposed dividends         -         -         -	Accruals and deferred income			0	
Table 1	Borrowings			0	
Paid up share capital         10,000,000         10,000,000           of which amount eligible for CET1         10,000,000         10,000,000           of which amount eligible for AT1         7,270,000         7,270,000           Statutory reserves         626,626         626,626           Other reserves         626,626         626,626           Retained earnings         2,918,353         2,918,353           Minority Interest         37,760         37,760           Proposed dividends         -         -	Other liabilities	3,128,364		3,128,364	
of which amount eligible for CET1         10,000,000         H           of which amount eligible for AT1         10,000,000         H           Statutory reserves         7,270,000         7,270,000         G           Other reserves         626,626         626,626         C           Retained earnings         2,918,353         2,918,353         J           Minority Interest         37,760         37,760           Proposed dividends         -         -         -	Subtotal	129,085,567		129,085,567	
of which amount eligible for AT1         7,270,000         7,270,000         G           Statutory reserves         626,626         626,626         C           Retained earnings         2,918,353         2,918,353         J           Minority Interest         37,760         37,760           Proposed dividends         -         -         -	Paid up share capital	10,000,000		10,000,000	
Statutory reserves         7,270,000         7,270,000         G           Other reserves         626,626         C         C           Retained earnings         2,918,353         2,918,353         J           Minority Interest         37,760         37,760           Proposed dividends         -         -         -	of which amount eligible for CET1	10,000,000		10,000,000	Н
Other reserves         626,626         C           Retained earnings         2,918,353         2,918,353           Minority Interest         37,760         37,760           Proposed dividends         -         -	of which amount eligible for AT1				
Retained earnings         2,918,353         2,918,353         J           Minority Interest         37,760         37,760           Proposed dividends         -         -         -	Statutory reserves			7,270,000	G
Minority Interest         37,760         37,760           Proposed dividends         -         -					С
Proposed dividends	9				J
		37,760		37,760	
Total liabilities and equity 149,938,306 - 149,938,306	·	-		-	
	Total liabilities and equity	149,938,306	•	149,938,306	

Frequency:	Quarterly
Loc	ation · 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

(2)

Source based on reference numbers / Amounts<sup>1</sup> letters of the subject to balance sheet Pre under the Basel III regulatory treatment scope of

H G+J C

Components<sup>1</sup> of regulatory capital reported by the bank

re			
	Directly issued qualifying common share capital (and equivalent for non-joint stock companies) plus	10,000,000	
	elated stock surplus		
	Retained earnings	10,188,353	
3 A	Accumulated other comprehensive income (and other reserves)	626,626	
	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)		
- 1	Common share capital isued by subsidiaries and held by third parties (amount allowed in group DET1)		
6 <b>C</b>	Common Equity Tier 1 capital before regulatory adjustments		
	Common Equity Tier 1 capital: Regulatory adjustments	20,814,979	
	Prudential valuation adjustments		
	Goodwill (net of related tax liability)		L
	Other intangibles other than mortgage-servicing rights (net of related tax liability) Deferred tax assets that rely on future profitability excluding those arising from temporary		ļ.
	lifferences (net of related tax liability)		L_
	Cash-flow hedge reserve		L
	Shortfall of provisions to expected losses		<u> </u>
	Securitisation gain on sale (as set out in paragraph 562 of Basel II framework)		l
	Gains and losses due to changes in own credit risk on fair valued liabilities		<u> </u>
	Defined-benefit pension fund net assets		L.
	nvestments in own shares (if not already netted off paid-in capital on reported balance sheet)		<u> </u>   -
	Reciprocal cross-holdings in common equity		
	nvestments in the capital of banking, financial and insurance entities that are outside the scope of		
	egulatory consolidation, net of eligible short positions, where the bank does not own more than		li
_	0% of the issued share capital (amount above 10% threshold)		<u> </u>
19 8	Significant investments in the common stock of banking, financial and insurance entities that are		[ ]
О	outside the scope of regulatory consolidation, net of eligible short positions (amount above 10%		
th	hreshold)		١i
20 N	Nortgage servicing rights (amount above 10% threshold)		١.
	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of		[ -
	elated tax liability)		L
22 A	Amount exceeding the 15% threshold		l [ ]
23	of which: significant investments in the common stock of financials	•	I [ .
	of which: mortgage servicing rights		L.
	of which: deferred tax assets arising from temporary differences		L_
26 N	National specific regulatory adjustments		L.
F	REGULATORY ADJUSTMENTS APPLIED TO COMMON EQUITY TIER 1 IN RESPECT OF		
Δ	AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT		
	OF WHICH: [INSERT NAME OF ADJUSTMENT]		
	OF WHICH:		
27 F	OF WHICH: Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and		
28 <b>T</b>	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		
28 <b>T</b> 29 <b>C</b>	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Fier 2 to cover deductions  Total regulatory adjustments to Common equity Tier 1  Common Equity Tier 1 capital (CET1)	20,814,979	
28 <b>T</b> 29 <b>C</b>	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  Common Equity Tier 1 capital (CET1)  Additional Tier 1 capital: instruments	20,814,979	
28 <b>T</b> 29 <b>C</b> 30 C	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and lier 2 to cover deductions  Total regulatory adjustments to Common equity Tier 1 Common Equity Tier 1 capital (CET1)  Additional Tier 1 capital: instruments  Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	20,814,979	
28 <b>T</b> 29 <b>C</b> 30 C	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  Common Equity Tier 1 capital (CET1)  Additional Tier 1 capital: instruments  Directly issued qualifying Additional Tier 1 instruments plus related stock surplus  of which: classified as equity under applicable accounting standards	20,814,979	
28 <b>T</b> 29 <b>C</b> 30 <b>C</b> 31 32	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Fier 2 to cover deductions  Total regulatory adjustments to Common equity Tier 1  Common Equity Tier 1 capital (CET1)  Additional Tier 1 capital: instruments  Directly issued qualifying Additional Tier 1 instruments plus related stock surplus  of which: classified as equity under applicable accounting standards  of which: classified as liabilities under applicable accounting standards	20,814,979	
28 <b>T</b> 29 <b>C</b> 30 <b>C</b> 31 32 33 <b>C</b>	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 Common Equity Tier 1 capital (CET1) Additional Tier 1 capital: instruments Directly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: classified as equity under applicable accounting standards of which: classified as liabilities under applicable accounting standards Directly issued capital instruments subject to phase out from Additional Tier 1	20,814,979	
T 28 T 29 C A 30 C 31 32 33 C 33 A A	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 Common Equity Tier 1 capital (CET1) Additional Tier 1 capital: instruments Directly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: classified as equity under applicable accounting standards of which: classified as liabilities under applicable accounting standards Directly issued capital instruments subject to phase out from Additional Tier 1 Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries	20,814,979	
T 28 <b>T</b> 29 <b>C</b> 29 <b>C</b> 31 32 33 C 334 A a	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 Common Equity Tier 1 capital (CET1)  Additional Tier 1 capital: instruments Directly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: classified as equity under applicable accounting standards of which: classified as liabilities under applicable accounting standards Directly issued capital instruments subject to phase out from Additional Tier 1  Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)	20,814,979	
T 28 <b>T</b> 29 <b>C</b> 29 <b>C</b> 30 <b>C</b> 31 32 33 <b>C</b> 33 <b>C</b> 33 <b>C</b> 35 0	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions  Cotal regulatory adjustments to Common equity Tier 1  Common Equity Tier 1 capital (CET1)  Additional Tier 1 capital: instruments  Directly issued qualifying Additional Tier 1 instruments plus related stock surplus  of which: classified as equity under applicable accounting standards  of which: classified as liabilities under applicable accounting standards  Directly issued capital instruments subject to phase out from Additional Tier 1  Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)  of which: instruments issued by subsidiaries subject to phase out	20,814,979	
28 <b>T</b> 29 <b>C</b> 30 E 31 S 32 S 33 E 33 F 33 A 35 O 36 <b>A</b>	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 Common Equity Tier 1 capital (CET1) Additional Tier 1 capital: instruments Directly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: classified as equity under applicable accounting standards of which: classified as liabilities under applicable accounting standards Directly issued capital instruments subject to phase out from Additional Tier 1 Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1) of which: instruments issued by subsidiaries subject to phase out	20,814,979	
T 28 T 29 C A A A A A A A A A A A A A A A A A A	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 Common Equity Tier 1 capital (CET1) Additional Tier 1 capital: instruments Directly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: classified as equity under applicable accounting standards of which: classified as liabilities under applicable accounting standards Directly issued capital instruments subject to phase out from Additional Tier 1 Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1) of which: instruments issued by subsidiaries subject to phase out Additional Tier 1 capital before regulatory adjustments Additional Tier 1 capital: regulatory adjustments	20,814,979	-
T 28 T 29 C A A A A A A A A A A A A A A A A A A	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 Common Equity Tier 1 capital (CET1) Additional Tier 1 capital: instruments Directly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: classified as equity under applicable accounting standards of which: classified as liabilities under applicable accounting standards Directly issued capital instruments subject to phase out from Additional Tier 1 Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1) of which: instruments issued by subsidiaries subject to phase out Additional Tier 1 capital: regulatory adjustments Investments in own Additional Tier 1 instruments	20,814,979	[ ] [ ]
T T 28 T T 28 T T 28 T T 29 C	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 Common Equity Tier 1 capital: instruments  Directly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: classified as equity under applicable accounting standards of which: classified as liabilities under applicable accounting standards pirectly issued capital instruments subject to phase out from Additional Tier 1  Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)  of which: instruments issued by subsidiaries subject to phase out additional Tier 1 capital: regulatory adjustments  Additional Tier 1 capital: regulatory adjustments  Neesiprocal cross-holdings in Additional Tier 1 instruments  Reciprocal cross-holdings in Additional Tier 1 instruments	20,814,979	
T28 T329 C A A A A A A A A A A A A A A A A A A	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 Common Equity Tier 1 capital (CET1) Additional Tier 1 capital: instruments Directly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: classified as equity under applicable accounting standards of which: classified as liabilities under applicable accounting standards Directly issued capital instruments subject to phase out from Additional Tier 1 Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1) of which: instruments issued by subsidiaries subject to phase out Additional Tier 1 capital before regulatory adjustments Additional Tier 1 capital: regulatory adjustments Nectional Tier 1 capital: regulatory adjustments Reciprocal cross-holdings in Additional Tier 1 instruments Reciprocal cross-holdings in Additional Tier 1 instruments Nection Tier 1 capital of banking, financial and insurance entities that are outside the scope of	20,814,979	
T28 T329 C AAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAA	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 Common Equity Tier 1 capital (CET1) Additional Tier 1 capital: instruments Directly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: classified as equity under applicable accounting standards Oir which: classified as liabilities under applicable accounting standards Directly issued capital instruments subject to phase out from Additional Tier 1 Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1) of which: instruments issued by subsidiaries subject to phase out Additional Tier 1 capital before regulatory adjustments Additional Tier 1 capital: regulatory adjustments Nestments in own Additional Tier 1 instruments Reciprocal cross-holdings in Additional Tier 1 instruments Nestments in the capital of banking, financial and insurance entities that are outside the scope of egulatory consolidation, net of eligible short positions, where the bank does not own more than	20,814,979	
T28 T329 C A A A A A A A A A A A A A A A A A A	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 Common Equity Tier 1 capital (CET1) Additional Tier 1 capital: instruments Directly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: classified as equity under applicable accounting standards Of which: classified as liabilities under applicable accounting standards Directly issued capital instruments subject to phase out from Additional Tier 1 Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1) of which: instruments issued by subsidiaries subject to phase out Additional Tier 1 capital before regulatory adjustments Additional Tier 1 capital: regulatory adjustments Additional Tier 1 capital: regulatory adjustments Neestments in own Additional Tier 1 instruments Reciprocal cross-holdings in Additional Tier 1 instruments Neestments in the capital of banking, financial and insurance entities that are outside the scope of egulatory consolidation, net of eligible short positions, where the bank does not own more than 0% of the issued common share capital of the entity (amount above 10% threshold)	20,814,979	
T28 T329 C	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 Common Equity Tier 1 capital (CET1) Additional Tier 1 capital: instruments Directly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: classified as equity under applicable accounting standards Oir which: classified as liabilities under applicable accounting standards Directly issued capital instruments subject to phase out from Additional Tier 1 Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1) of which: instruments issued by subsidiaries subject to phase out Additional Tier 1 capital before regulatory adjustments Additional Tier 1 capital: regulatory adjustments Nestments in own Additional Tier 1 instruments Reciprocal cross-holdings in Additional Tier 1 instruments Nestments in the capital of banking, financial and insurance entities that are outside the scope of egulatory consolidation, net of eligible short positions, where the bank does not own more than	20,814,979	
T28 T	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 Common Equity Tier 1 capital (CET1) Additional Tier 1 capital: instruments Directly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: classified as equity under applicable accounting standards of which: classified as liabilities under applicable accounting standards Directly issued capital instruments subject to phase out from Additional Tier 1 Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1) of which: instruments issued by subsidiaries subject to phase out Additional Tier 1 capital before regulatory adjustments Additional Tier 1 capital: regulatory adjustments Additional Tier 1 capital: regulatory adjustments Neestments in own Additional Tier 1 instruments Reciprocal cross-holdings in Additional Tier 1 instruments newstments in the capital of banking, financial and insurance entities that are outside the scope of equilatory consolidation, net of eligible short positions, where the bank does not own more than 0% of the issued common share capital of banking, financial and insurance entities that are outside the	20,814,979	
T28 T	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions  Cotal regulatory adjustments to Common equity Tier 1  Common Equity Tier 1 capital (CET1)  Additional Tier 1 capital: instruments  Directly issued qualifying Additional Tier 1 instruments plus related stock surplus  of which: classified as equity under applicable accounting standards  of which: classified as liabilities under applicable accounting standards  Directly issued capital instruments subject to phase out from Additional Tier 1  Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)  of which: instruments issued by subsidiaries subject to phase out  Additional Tier 1 capital before regulatory adjustments  Additional Tier 1 capital: regulatory adjustments  Neestments in own Additional Tier 1 instruments  Reciprocal cross-holdings in Additional Tier 1 instruments  Reciprocal cross-holdings in Additional Tier 1 instruments  Own of the issued common share capital of the entity (amount above 10% threshold)  Significant investments in the capital of banking, financial and insurance entities that are outside the cope of regulatory consolidation (net of eligible short positions)	20,814,979	
T28 T	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 Common Equity Tier 1 capital (CET1) Additional Tier 1 capital: instruments Directly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: classified as equity under applicable accounting standards of which: classified as liabilities under applicable accounting standards Directly issued capital instruments subject to phase out from Additional Tier 1 Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1) of which: instruments issued by subsidiaries subject to phase out Additional Tier 1 capital before regulatory adjustments Additional Tier 1 capital: regulatory adjustments Investments in own Additional Tier 1 instruments Reciprocal cross-holdings in Additional Tier 1 instruments Investments in the capital of banking, financial and insurance entities that are outside the scope of egulatory consolidation, net of eligible short positions, where the bank does not own more than 0% of the issued common share capital of the entity (amount above 10% threshold) Significant investments in the capital of banking, financial and insurance entities that are outside the accope of regulatory consolidation (net of eligible short positions) Validational Specific regulatory adjustments  REGULATORY ADJUSTMENTS APPLIED TO ADDITIONAL TIER 1 IN RESPECT OF AMOUNTS	20,814,979	
T28 T	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 Common Equity Tier 1 capital (CET1) Additional Tier 1 capital: instruments Directly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: classified as equity under applicable accounting standards Or which: classified as liabilities under applicable accounting standards Directly issued capital instruments subject to phase out from Additional Tier 1 Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1) of which: instruments issued by subsidiaries subject to phase out Additional Tier 1 capital before regulatory adjustments Additional Tier 1 capital: regulatory adjustments Additional Tier 1 capital: regulatory adjustments Neestments in own Additional Tier 1 instruments Reciprocal cross-holdings in Additional Tier 1 instruments Neestments in the capital of banking, financial and insurance entities that are outside the scope of egulatory consolidation, net of eligible short positions, where the bank does not own more than 0% of the issued common share capital of the entity (amount above 10% threshold) Significant investments in the capital of banking, financial and insurance entities that are outside the cope of regulatory consolidation (net of eligible short positions) Additional Specific regulatory adjustments  REGULATORY ADJUSTMENTS APPLIED TO ADDITIONAL TIER 1 IN RESPECT OF AMOUNTS	20,814,979	
T28 T	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 Common Equity Tier 1 capital (CET1) Additional Tier 1 capital: instruments Directly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: classified as equity under applicable accounting standards of which: classified as liabilities under applicable accounting standards Directly issued capital instruments subject to phase out from Additional Tier 1 Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1) of which: instruments issued by subsidiaries subject to phase out Additional Tier 1 capital before regulatory adjustments Additional Tier 1 capital: regulatory adjustments Additional Tier 1 capital: regulatory adjustments Additional Tier 1 capital in the capital of banking, financial and insurance entities that are outside the scope of egulatory consolidation, net of eligible short positions, where the bank does not own more than 0% of the issued common share capital of the entity (amount above 10% threshold) Significant investments in the capital of banking, financial and insurance entities that are outside the ecope of regulatory consolidation (net of eligible short positions) Adational specific regulatory adjustments REGULATORY ADJUSTMENTS APPLIED TO ADDITIONAL TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT DF WHICH: [INSERT NAME OF ADJUSTMENT]	20,814,979	
T28 T329 C41	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions  Cotal regulatory adjustments to Common equity Tier 1  Common Equity Tier 1 capital (CET1)  Additional Tier 1 capital: instruments  Directly issued qualifying Additional Tier 1 instruments plus related stock surplus  of which: classified as equity under applicable accounting standards  of which: classified as liabilities under applicable accounting standards  Directly issued capital instruments subject to phase out from Additional Tier 1  Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)  of which: instruments issued by subsidiaries subject to phase out  Additional Tier 1 capital before regulatory adjustments  Additional Tier 1 capital: regulatory adjustments  Nestments in own Additional Tier 1 instruments  Reciprocal cross-holdings in Additional Tier 1 instruments  Reciprocal cross-holdings in Additional Tier 1 instruments  Novestments in the capital of banking, financial and insurance entities that are outside the scope of egulatory consolidation, net of eligible short positions, where the bank does not own more than 0% of the issued common share capital of the entity (amount above 10% threshold)  Significant investments in the capital of banking, financial and insurance entities that are outside the cope of regulatory consolidation (net of eligible short positions)  Valuational Significant investments in the capital of banking, financial and insurance entities that are outside the cope of regulatory consolidation (net of eligible short positions)  Valuational Significant investments in the Capital of banking, financial and insurance entities that are outside the cope of regulatory consolidation (net of eligible short positions)  Valuational Significant investments in the Capital of banking, financial and insurance entities that are outside the cope of regulatory consolidation (net of	20,814,979	
T28 T329 C A A A A A A A A A A A A A A A A A A	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 Common Equity Tier 1 capital (CET1) Additional Tier 1 capital: instruments Directly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: classified as equity under applicable accounting standards Directly issued capital instruments subject to phase out from Additional Tier 1 Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1) of which: instruments issued by subsidiaries subject to phase out Additional Tier 1 capital before regulatory adjustments Additional Tier 1 capital: regulatory adjustments Additional Tier 1 capital: regulatory adjustments Additional Tier 1 capital instruments Directly issued common share capital of the entity (amount above 10% threshold) Significant 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 0% of the issued common share capital of the entity (amount above 10% threshold) Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) Additional specific regulatory adjustments  REGULATORY ADJUSTMENTS APPLIED TO ADDITIONAL TIER 1 IN RESPECT OF AMOUNTS BUBJECT TO PRE-BASEL III TREATMENT  DE WHICH: [INSERT NAME OF ADJUSTMENT]  DE WHICH: [INSERT NAME OF ADJUSTMENT]	20,814,979	
T28 T329 C A A A A A A A A A A A A A A A A A A	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions  Cotal regulatory adjustments to Common equity Tier 1  Common Equity Tier 1 capital (CET1)  Additional Tier 1 capital: instruments  Directly issued qualifying Additional Tier 1 instruments plus related stock surplus  of which: classified as equity under applicable accounting standards  of which: classified as liabilities under applicable accounting standards  Directly issued capital instruments subject to phase out from Additional Tier 1  Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)  of which: instruments issued by subsidiaries subject to phase out  Additional Tier 1 capital before regulatory adjustments  Additional Tier 1 capital: regulatory adjustments  Nestments in own Additional Tier 1 instruments  Reciprocal cross-holdings in Additional Tier 1 instruments  Reciprocal cross-holdings in Additional Tier 1 instruments  Novestments in the capital of banking, financial and insurance entities that are outside the scope of egulatory consolidation, net of eligible short positions, where the bank does not own more than 0% of the issued common share capital of the entity (amount above 10% threshold)  Significant investments in the capital of banking, financial and insurance entities that are outside the cope of regulatory consolidation (net of eligible short positions)  Valuational Significant investments in the capital of banking, financial and insurance entities that are outside the cope of regulatory consolidation (net of eligible short positions)  Valuational Significant investments in the Capital of banking, financial and insurance entities that are outside the cope of regulatory consolidation (net of eligible short positions)  Valuational Significant investments in the Capital of banking, financial and insurance entities that are outside the cope of regulatory consolidation (net of	20,814,979	
28 T 29 C 29	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 Common Equity Tier 1 capital (CET1) Additional Tier 1 capital: instruments Directly issued qualifying Additional Tier 1 instruments plus related stock surplus of which: classified as equity under applicable accounting standards Directly issued capital instruments subject to phase out from Additional Tier 1 Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1) of which: instruments issued by subsidiaries subject to phase out Additional Tier 1 capital before regulatory adjustments Additional Tier 1 capital: regulatory adjustments Additional Tier 1 capital: regulatory adjustments Additional Tier 1 capital instruments Directly issued common share capital of the entity (amount above 10% threshold) Significant 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 0% of the issued common share capital of the entity (amount above 10% threshold) Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) Additional specific regulatory adjustments  REGULATORY ADJUSTMENTS APPLIED TO ADDITIONAL TIER 1 IN RESPECT OF AMOUNTS BUBJECT TO PRE-BASEL III TREATMENT  DE WHICH: [INSERT NAME OF ADJUSTMENT]  DE WHICH: [INSERT NAME OF ADJUSTMENT]	20,814,979	

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

Frequency: Quarterly Location: W

#### **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

Source based on reference numbers / letters of the balance sheet under the

В

Amounts<sup>1</sup> subject to Sheet under the Pre - Basel III 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
	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	
49	subsidiaries and held by third parties (amount allowed in group Tier 2)  of which: instruments issued by subsidiaries subject to phase out	
50	Provisions	584,023
	Tier 2 capital before regulatory adjustments	1,259,023
-	Tier 2 capital: regulatory adjustments	,,
	Investments in own Tier 2 instruments	
	Reciprocal cross-holdings in Tier 2 instruments	
54	Investments in the capital of banking, financial and insurance entities that are outside the scope of	
	regulatory consolidation, net of eligible short positions, where the bank does not own more than 10%	
	of the issued common share capital of the entity (amount above the 10% threshold)	
55	Significant investments in the capital banking, financial and insurance entities that are outside the	0
56	scope of regulatory consolidation (net of eligible short positions)  National specific regulatory adjustments	
50	REGULATORY ADJUSTMENTS APPLIED TO TIER 2 IN RESPECT OF AMOUNTS SUBJECT TO	
<u> </u>	PRE-BASEL III TREATMENT	
ļ	OF WHICH: [INSERT NAME OF ADJUSTMENT]	
 	OF WHICH:	
57	Total regulatory adjustments to Tier 2 capital Tier 2 capital (T2)	1 250 022
	Total capital (TC = T1 + T2)	1,259,023 22,074,002
	RISK WEIGHTED ASSETS IN REPECT OF AMOUNTS SUBJECT TO PRE-BASEL III	22,07 7,002
	TREATMENT	
·	OF WHICH: [INSERT NAME OF ADJUSTMENT]	
ļ		
-00	OF WHICH:	
00	Total risk weighted assets	136,290,846
	Capital ratios	45.070/
	Common Equity Tier 1 (as a percentage of risk weighted assets) Tier 1 (as a percentage of risk weighted assets)	15.27% 15.27%
	Total capital (as a percentage of risk weighted assets)	16.20%
	Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer	10.270
	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	of which: G-SIB buffer requirement	45.070
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)  National minima (if different from Basel 3)	15.27%
69	National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum)	
70	National Tier 1 minimum ratio (if different from Basel 3 minimum)	
71	National total capital minimum ratio (if different from Basel 3 minimum)	
	Amounts below the thresholds for deduction (before risk weighting)	
	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)	
Ľ	Applicable caps on the inclusion of provisions in Tier 2	
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach	
L	(prior to application of cap)	584,023
	Cap on inclusion of provisions in Tier 2 under standardised approach	1,555,891
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based	
	approach (prior to application of cap)	
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	
	Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018	
90	and 1 Jan 2022)	
_	Current cap on CET1 instruments subject to phase out arrangements	
	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	
	Current cap on AT1 instruments subject to phase out arrangements	
_	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	
84	Current cap on T2 instruments subject to phase out arrangements	
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	
$\vdash$		

Frequency: Quarterly Location: W

TABLE 2: CAPITAL STRUCTURE		
Main features template of regulatory capital instruments - (Table 2(e))		
1 Issuer	Arab National Bank	
Unique identifier (eg CUSPIN, ISIN or Bloomberg identifier for private	Alab Hallorial Barik	
placement)	XS0269970116	
3 Governing law(s) of the instrument	English	
Regulatory treatment		
4 Transitional Basel III rules	Tier 2	
5 Post-transitional Basel III rules	Ineligible	
6 Eligible at solo/lgroup/group&solo	Solo	
7 Instrument type	Unsecured Subordinated	
8 Amount recognied in regulatory capital (Currency in mil, as of most recent		
reporting date)	USD 180MM	
9 Par value of instrument	USD 450MM	
10 Accounting classification	Liability- Held at Amortised Cost	
11 Original date of issuance	7-Oct-06	
12 Perpetual or dated	Dated	
13 Original maturity date	31-Oct-16	
14 Issuer call subject to prior supervisory approval	Call	
15 Option call date, contingent call dates and redemption amount	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.	
16 Subsequent call dates if applicable Coupons / dividends	Quarterly	
17 Fixed or Floating dividend/coupon	Float	
18 Coupon rate and any related index	3m Libor + 133bps (current) - initially 3m Libor +83bps (5-years from issuance date)	
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	Step-up on 10-Oct-11 from 3mL + 83bps to 3mL + 133bps	
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 instrument type convertible into	N/A	
30 Write-down feature	No	
31 If write-down, write-down trigger (s)	N/A	
32 If write-down, full or partial	N/A	
33 If write-down, permanent or temporary	N/A	
34 If temporary writedown, description of the write-up mechansim	N/A	
35 Position in subordination hierarchy in liquidation (specify instrument type	IN/A	
immediately senior to instrument)	Subordinated	
36 Non-compliant transitioned features	Yes	
37 If yes, specify non-compliant features	Step-up clause, Non-convertible and no write-down features	