

Pillar 3

Capital Structure Disclosures

30 September 2015

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	7,315,469	-	7,315,469
Due from banks and other financial institutions	5,725,385	1	5,725,385
Investments, net	11,289,534	1	11,289,534
Loans and advances, net	41,872,636	-	41,872,636
Investment in associates	125,191	1	125,191
Other Real Estate, net	44,126	-	44,126
Property and equipment, net	645,235	•	645,235
Other assets	1,290,769	-	1,290,769
Total assets	68,308,346	-	68,308,346
Liabilities Due to Banks and other financial institutions Customer deposits	3,038,860 55,917,922	<u>-</u>	3,038,860 55,917,922
Debt securities in issue	1,000,000	-	1,000,000
Other liabilities	1,136,737	-	1,136,737
Subtotal	61,093,519	-	61,093,519
Paid up share capital	4,000,000	-	4,000,000
Statutory reserves	1,405,500	-	1,405,500
General reserves	68,000	-	68,000
Other reserves	(212,814)	1	(212,814)
Retained earnings	1,954,141	ı	1,954,141
Minority Interest	-	ı	-
Proposed dividends	-	1	-
Total liabilities and equity	68,308,346	-	68,308,346

30 September 2015



TABLE 2: CAPITAL STRUCTURE Balance sheet - Step 2 (Table 2(c))

All figures are in SAR'000

	Balance sheet in		Under	
	Published	Adjustment of banking	regulatory	Reference
	financial	associates / other entities	scope of	
	statements	(D)	consolidation (E)	
Assets	(C)	(0)	(=)	
Cash and balances at central banks	7,315,469	-	7,315,469	
Due from banks and other financial institutions	5,725,385	-	5,725,385	
Investments, net	11,289,534	-	11,289,534	
of which Investments in the capital of banking,	,,		,,	
financial and insurance entities that where the	0.40.400		040400	
bank does not own more than 10% of the issued	646,188	-	646,188	
common share capital of the entity				Α
Loans and advances, net	41,872,636	-	41,872,636	
of which Collective provisions	476,549	-	476,549	В
Investment in associates	125,191	-	125,191	
of which Significant investments in the capital of banking,				
financial and insurance entities that are outside the scope	125,191	-	125,191	
of regulatory consolidation				С
Other Real Estate, net	44,126	-	44,126	
Property and equipment, net	645,235	-	645,235	
Other assets	1,290,769	-	1,290,769	
Total assets	68,308,346	-	68,308,346	
Liabilities				
Due to Banks and other financial institutions	3,038,860	-	3,038,860	
Customer deposits	55,917,922	-	55,917,922	
Debt securities in issue	1,000,000	-	1,000,000	
of which Tier 2 capital instruments subject to phase-out	1,000,000	-	1,000,000	D
Other liabilities	1,136,737	-	1,136,737	
Subtotal	61,093,519	-	61,093,519	
		T		
Paid up share capital	4,000,000	-	4,000,000	_
of which amount eligible for CET1	4,000,000	-	4,000,000	E
of which amount eligible for AT1	-	-	-	F
Statutory reserves	1,405,500	-	1,405,500	G
General reserves	68,000	-	68,000	H
Other reserves	(212,814)	-	(212,814)	- !
of which cash flow hedge reserve	(207,744)	-	(207,744)	J
Retained earnings	1,954,141	-	1,954,141	K
Minority Interest	-	-	-	
Proposed dividends		-		
Total liabilities and equity	68,308,346	-	68,308,346	

30 September 2015 Page 3 of 6



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

Components of regulatory capital reported by the bank

Amounts 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

(2)	Common Facility Time 4 and its before and a service		1	
1	Common Equity Tier 1 capital: Instruments and reserves			-
1	Directly issued qualifying common share capital (and equivalent for non-joint stock companies) plus related stock surplus	4,000,000		-
2	Retained earnings	1,954,141		K
	Accumulated other comprehensive income (and other reserves)	1,260,686		G + H + I
	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)	-	L	
5	Common share capital isued by subsidiaries and held by third parties (amount allowed in group CET1)	-	Li	
6	Common Equity Tier 1 capital before regulatory adjustments Common Equity Tier 1 capital: Regulatory adjustments	7,214,827		
7	Prudential valuation adjustments		 	
	Goodwill (net of related tax liability)	-	i	
9	Other intangibles other than mortgage-servicing rights (net of related tax liability)	·	i	
#	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax		i i	
	liability)	-	i	
#	Cash-flow hedge reserve	207,744	i	J
#	Securitisation gain on sale (as set out in paragraph 562 of Basel II framework)	-	i	
#	Gains and losses due to changes in own credit risk on fair valued liabilities	-	i	
#	Defined-benefit pension fund net assets	_	i	
#	Investments in own shares (if not already netted off paid-in capital on reported balance sheet)	-		
#	Reciprocal cross-holdings in common equity	i		
#	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory			Α
	consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued share capital			
	(amount above 10% threshold)	-	<u> </u>	
#	Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold)	_	[]	
#	Mortgage servicing rights (amount above 10% threshold)	-	<u>-</u> !	
#			i	
	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	-	Li	
#	Amount exceeding the 15% threshold		i	
#	of which: significant investments in the common stock of financials	-	Li	
#	of which: mortgage servicing rights		i	
#	of which: deferred tax assets arising from temporary differences			
#	National specific regulatory adjustments REGULATORY ADJUSTMENTS APPLIED TO COMMON EQUITY TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO	-	i	
	PRE-BASEL III TREATMENT	_		
	OF WHICH: [INSERT NAME OF ADJUSTMENT]	-		
	OF WHICH:	-		
#	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	207,744		
#	Common Equity Tier 1 capital (CET1) Additional Tier 1 capital: instruments	7,422,571		
#	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 before regulatory adjustments Additional Tier 1 capital: regulatory adjustments	-		
#	Investments in own Additional Tier 1 instruments	-	 :	
#	Reciprocal cross-holdings in Additional Tier 1 instruments	-	<u>-</u> -	
#	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory		<u></u> !	
	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)	-	<u> </u>	
#	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)		!	
	National specific regulatory adjustments	-	 i	
#			!	
#	REGULATORY ADJUSTMENTS APPLIED TO ADDITIONAL TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-		!	
#		-		
#	REGULATORY ADJUSTMENTS APPLIED TO ADDITIONAL TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE- BASEL III TREATMENT OF WHICH: [INSERT NAME OF ADJUSTMENT]			
	REGULATORY ADJUSTMENTS APPLIED TO ADDITIONAL TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE- BASEL III TREATMENT OF WHICH: [INSERT NAME OF ADJUSTMENT] OF WHICH:	- - -		
	REGULATORY ADJUSTMENTS APPLIED TO ADDITIONAL TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE- BASEL III TREATMENT OF WHICH: [INSERT NAME OF ADJUSTMENT] OF WHICH: Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions			
	REGULATORY ADJUSTMENTS APPLIED TO ADDITIONAL TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE- BASEL III TREATMENT OF WHICH: [INSERT NAME OF ADJUSTMENT] OF WHICH: Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions Total regulatory adjustments to Additional Tier 1 capital			
#	REGULATORY ADJUSTMENTS APPLIED TO ADDITIONAL TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE- BASEL III TREATMENT OF WHICH: OF WHICH: Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions Total regulatory adjustments to Additional Tier 1 capital Additional Tier 1 capital (AT1)			

30 September 2015 Page 4 of 6



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

Components¹ of regulatory capital reported by the bank

Amounts¹ 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

Common September 1 Common September 2 Common September 3 Common				•	31002
27 Disease's assessed capital instruments subject to plates out from Teri 2 700,000					
48 Title? Instruments (and CET1 and AT1 instruments on included in rows 6 or 34) issued by subsidiaries and held by third proteins (amount allowed in group Ter 2 a.) 49 of which: Instruments issued by subsidiaries subject to phase out 50 Title? Capital before regulatory adjustments 51 Title? Capital before regulatory adjustments 52 Rectoroal cross-holdings in Ter 2 instruments 53 Rectoroal cross-holdings in Ter 2 instruments 54 Instruments in the capital of barriage, financial and insurance entities that are outside the scope of regulatory consolidation, not of eighbe 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 barriage, financial and insurance entities that are outside the scope of regulatory consolidation, not of eighbe 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 barriage, financial and insurance entities that are outside the scope of regulatory consolidation (not eights short positions) 60 Matrices specific regulatory adjustments 10 FWHICH INSERT TAMLE OF ADJUSTMENT) 11 Adjustment of the septiment of the septime			-		
held by third parties (amount allowed in group Tier 2)			700,000		D
49 of which: Instruments issued by subsideries subject to phase out	48				
So Provisions 476,549 Stiffer 2 capital before regulatory adjustments 1,176,549	40		-		
51 Ter 2 capital before regulatory adjustments 52 Investments in own Ter 2 instruments 53 Investments in the capital of the 2 instruments 54 Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, not 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) 54 Investments in the capital of the entity (amount above the 10% threshold) 55 Investments are capital of the entity (amount above the 10% threshold) 56 National specific regulatory adjustments 57 Total regulatory conditions (not of the plants) 58 National specific regulatory adjustments 58 Ter 2 capital (17) 59 Ter 2 capital (17) 50 Ter 2 capital (17) 50 Ter 2 capital (17) 50 Ter 3 Tester De ASSET in REPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT 50 Tester (18) 50 Tester (18) 51 Camono Equity Tier (1 as a percentage of risk weighted assets) 51 Camono Equity Tier (1 as a percentage of risk weighted assets) 52 Tester (18) 53 Tester (18) 54 Tester (18) 55 Tester (18) 55 Tester (18) 56 In a september of the service of the servic					
Time			-,		В
Second Part	51		1,176,549		
SS Resproal cross-holdings in Tier 2 instruments All meatments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold) 55 Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (not of legible short positions) 50 National specific regulatory adolssiments 60 National specific regulatory adolssiments 61 OF WH-HCH, IRISERT NAME OF ADJUSTMENTI 62 WH-HCH, IRISERT NAME OF ADJUSTMENTI 63 WH-HCH, IRISERT NAME OF ADJUSTMENTI 64 WH-HCH, IRISERT NAME OF ADJUSTMENTI 65 Total capital (T2) 75 Total regulatory adjustments to Tier 2 capital 76 Total regulatory adjustments to Tier 2 capital 77 Total regulatory adjustments to Tier 2 capital 77 Total regulatory adjustments to Tier 2 capital 78 Total regulatory adjustments to Tier 2 capital 79 Total regulatory adjustments to Tier 2 capital 70 Total regulatory adjustments to Tier 2 capital 70 Total regulatory adjustments to Tier 2 capital 71 Total regulatory adjustments to Tier 2 capital 72 Total regulatory adjustments to Tier 2 capital 73 Total regulatory adjustments to Tier 2 capital 74 Total regulatory adjustments to Tier 2 capital 75 Total regulatory adjustments to Tier 2 capital 75 Total regulatory adjustments to Tier 2 capital 76 Total regulatory adjustments to Tier 2 capital 77 Total regulatory adjustments to Tier 2 capital 78 Total regulatory adjustments to Tier 2 capital 79 Total regulatory adjustments to Tier 2 capital 70 Total regulatory adjustments to Tier 2 capital 71 Total regulatory adjustments to Tier 2 capital 71 Total regulatory adjustments t	52	· · · · · ·			
Sel Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, not 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) A			-		
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)			-		
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) National sepolific regulatory adjustments OF WHICH: INSERT NAME OF ADJUSTMENT] OF WHICH: INSERT NAME OF ADJUSTMENT] Significant (Te 11+17) For total regulatory adjustments to Tier 2 capital Significant (Te 11+17) RISK WEIGHTED ASSETS IN REPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT OF WHICH: INSERT NAME OF ADJUSTMENT] OF WHICH: INSERT NAME OF ADJUSTMENT IN INSERT NAME OF ADJUSTMENT	54			į	
55 Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) 50 National specific regulatory adjustments 50 National specific regulatory adjustments 50 National specific regulatory adjustments to Tier 2 capital 57 Total regulatory adjustments to Tier 2 capital 57 Total regulatory adjustments to Tier 2 capital 58 Tier 2 capital (T2) 59 Total capital (T2) 50 Total capital (T3) 50 FWHICH: INSERT NAME OF ADJUSTMENT] 50 FWHICH: INSERT NAME OF ADJUSTMENT] 50 FWHICH: INSERT NAME OF ADJUSTMENT] 50 Total risk weighted assets 55,200,582 61 Common Equity Tier 1 (as a percentage of risk weighted assets) 51 Total capital (as a percentage of risk weighted assets) 51 Total capital (as a percentage of risk weighted assets) 51 Total capital (as a percentage of risk weighted assets) 51 Total capital (as a percentage of risk weighted assets) 51 Total capital (as a percentage of risk weighted assets) 51 Total capital (as a percentage of risk weighted assets) 51 Total capital (as a percentage of risk weighted assets) 52 Total capital (as a percentage of risk weighted assets) 53 Total capital oblifer requirement (minrum CET1 requirement expressed as a percentage of risk weighted assets) 54 Total capital oblifer requirement (asset) 55 Total capital oblifer requirement (asset) 56 Which C-SiB buffer requirement (asset) 57 of which S-SiB buffer requirement (asset) 58 Common Equity Tier 1 variable to meet buffers (as a percentage of risk weighted assets) 59 National Tier 1 minimum ratio (if different from Basel 3 minimum) 50 National Tier 1 minimum ratio (if different from Basel 3 minimum) 50 National Tier 1 minimum ratio (if different from Basel 3 minimum) 50 National Tier 1 minimum ratio (if different from Basel 3 minimum) 50 National Tier 1 minimum ratio (if different from Basel 3 minimum) 51 National Tier 1 minimum ratio (if different from Basel 3 minimum) 52 National Tier 1 minimum ratio (if different from Basel 3 minimum)			_	_ !	Δ
regulatory consolidation (net of eligible short positions)	55				
56 National specific regulatory adjustments	00		_	- !	
OF WHICH: [INSERT NAME OF ADJUSTMENT] OF WHICH: [INSERT NAME OF ADJUSTMENT] ST Total regulatory adjustments to Tier 2 capital ST Total regulatory adjustments plus G-SIS buffer requirement plus G-SIS buffer requirement plus capital conservation buffer plus countercyclical buffer requirement acyressed as a percentage of risk weighted assets) ST Total regulator buffer requirement acyressed as a percentage of risk weighted assets over the second plus to the requirement acyressed as a percentage of risk weighted assets) ST Total regulatory adjustments to Tier 2 capital conservation buffer requirement only of which bank specific countercyclical buffer requirement only of the plus of the specific countercyclical buffer requirement only of which bank specific countercyclical buffer requirement only of which bank specific countercyclical buffer requirement only of the specific countercyclical buffer requirement only of the spe	56		-		
OF WHICH: -5 Total regulatory adjustments to Tier 2 capital 1.75,549 Store 2 capital (T2) 1.176,549 Total regulatory adjustments to Tier 2 capital 1.76,549 Total regulatory adjustments to Tier 2 capital (T2) 1.176,549 RISK WEIGHTED ASSETS IN REPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT -7 OF WHICH: INSERT NAME OF ADJUSTMENT OF WHICH: INSERT NAME OF THE NA	ļ -		-		
OF WHICH: -5 Total regulatory adjustments to Tier 2 capital 1.75,549 Store 2 capital (T2) 1.176,549 Total regulatory adjustments to Tier 2 capital 1.76,549 Total regulatory adjustments to Tier 2 capital (T2) 1.176,549 RISK WEIGHTED ASSETS IN REPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT -7 OF WHICH: INSERT NAME OF ADJUSTMENT OF WHICH: INSERT NAME OF THE NA	!	OF WHICH: IINSERT NAME OF ADJUSTMENTI	-		
Solid California Californ	ļ		-		
Solid California Californ	57	Total regulatory adjustments to Tier 2 capital	-		
RISK WEIGHTED ASSETS IN REPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT			1,176,549		
RISK WEIGHTED ASSETS IN REPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT OF WHICH: INSERT NAME OF ADJUSTMENT] OF WHICH: 50 Total risk weighted assets 55,200,582 61 Common Equity Tier 1 (as a percentage of risk weighted assets) 51 Total capital (as a percentage of risk weighted assets) 51 Total capital (as a percentage of risk weighted assets) 51 Total capital (as a percentage of risk weighted assets) 52 Tier 1 (as a percentage of risk weighted assets) 53 Total capital (as a percentage of risk weighted assets) 54 Total capital (as a percentage of risk weighted assets) 55 Total capital (as a percentage of risk weighted assets) 56 In which: capital conservation buffer requirement plus capital conservation buffer plus countercyclical buffer requirement plus capital conservation buffer requirement on the capital of which capital minimum remarks to plus the requirement on the capital of which the plus plus plus plus plus plus plus plus					
OF WHICH: [INSERT NAME OF ADJUSTMENT] OF WHICH: Staptal ratios 13.45%. 14.45%. 15.58%. 15.58%. 16. of which: capital conservation buffer requirement expressed as a percentage of risk weighted assets). O%. 16. of which: sapital conservation buffer requirement. O%. 16. of which: bank specific countercyclical buffer requirement. O%. 17. of which: G-SIB buffer requirement. O%. 18. of which: sapital conservation buffer requirement. O%. 18. of which: sapital conservation buffer requirement. O%. 19. of which: G-SIB buffer requirement. O%. O%. Ohler of which: Infinity of the same and the same a	F		5,555,121		
OF WHICH:	1	RISK WEIGHTED ASSETS IN REPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT	-		
Capital risk weighted assets Capital ratios	-	OF WHICH: [INSERT NAME OF ADJUSTMENT]	-		
Capital ratios 1 Common Equity Tier 1 (as a percentage of risk weighted assets) 2 Tier 1 (as a percentage of risk weighted assets) 3 Total capital (as a percentage of risk weighted assets) 3 Total capital (as a percentage of risk weighted assets) 4 Total capital (as a percentage of risk weighted assets) 5 Total capital (as a percentage of risk weighted assets) 6 Institution specific buffer requirement plus G-SIB buffer requirement plus capital conservation buffer plus countercyclical buffer requirement expressed as a percentage of risk weighted assets) 6 In which: capital conservation buffer requirement 7 Owner of which: 5-SIB buffer requirement 8 Owner of which: 5-SIB buffer requirement 9 Owner of which: 5-SIB buffer requirement 9 Owner of which: 5-SIB buffer requirement 10 Owner of the owner owner of the owner	Ī		-		
61 Common Equity Tier 1 (as a percentage of risk weighted assets) 62 Tier 1 (as a percentage of risk weighted assets) 63 Total capital (as a percentage of risk weighted assets) 64 Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB buffer requirement expressed as a percentage of risk weighted assets) 65 of which: capital conservation buffer requirement 65 of which: capital conservation buffer requirement 76 of of which: bank specific countercyclical buffer requirement 777 of which: G-SIB buffer requirement 778 of of which: G-SIB buffer requirement 789 National Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) 890 National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum) 890 National Institution (if different from Basel 3 minimum) 891 National total capital minimum ratio (if different from Basel 3 minimum) 892 National total capital minimum ratio (if different from Basel 3 minimum) 893 National total capital minimum ratio (if different from Basel 3 minimum) 894 National total capital minimum ratio (if different from Basel 3 minimum) 895 National total capital minimum ratio (if different from Basel 3 minimum) 896 National total capital minimum ratio (if different from Basel 3 minimum) 897 Non-significant investments in the capital of other financials 898 National total capital minimum ratio (if different from Basel 3 minimum) 899 National total capital minimum ratio (if different from Basel 3 minimum) 890 National total capital minimum ratio (if different from Basel 3 minimum) 891 National total capital minimum ratio (if different from Basel 3 minimum) 892 National total capital minimum ratio (if different from Basel 3 minimum) 893 National total capital minimum ratio (if different from Basel 3 minimum) 894 National total capital minimum ratio (if different from Basel 3 minimum) 895 National total capital minimum ratio (if different from Basel 3 minimum) 9	60	Total risk weighted assets	55,200,582		
13.45% 1		Capital ratios			
15.58% 1	61	Common Equity Tier 1 (as a percentage of risk weighted assets)	13.45%		
64 Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirement splus G-SIB buffer requirement expressed as a percentage of risk weighted assets) 65 of which: capital conservation buffer requirement 66 of which: capital conservation buffer requirement 67 of which: G-SIB buffer requirement 68 Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) 70 National minima (if different from Basel 3) 69 National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum) 70 National Tier 1 minimum ratio (if different from Basel 3 minimum) 71 National Tier 1 minimum ratio (if different from Basel 3 minimum) 72 Non-significant investments in the capital of other financials 73 Significant investments in the capital of other financials 74 Non-significant investments in the capital of other financials 75 Deferred tax assets arising from temporary differences (net of related tax liability) 76 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap) 77 Cap on inclusion of provisions in Tier 2 under standardised approach 78 Provisions eligible for inclusion in Tier 2 under standardised approach 79 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach 79 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach 80 Current cap on CET1 instruments subject to phase out arrangements 60 Current cap on CET1 instruments subject to phase out arrangements 61 Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities) 70 Cap on Tz instruments subject to phase out arrangements 71 Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities) 72 Current cap on Tz instruments subject to phase out arrangements 73 Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities) 74 Current cap on Tz instr	62	Tier 1 (as a percentage of risk weighted assets)	13.45%		
countercyclical buffer requirements plus G-SIB buffer requirement expressed as a percentage of risk weighted assets) 5 of which: capital conservation buffer requirement 6 of which: bank specific countercyclical buffer requirement 7 of which: G-SIB buffer requirement 8 Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) 8 National Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) 8 National Common Equity Tier 1 minimum ratio (if different from Basel 3) 8 National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum) 7 National Itier 1 minimum ratio (if different from Basel 3 minimum) 8 National total capital minimum ratio (if different from Basel 3 minimum) 9 National total capital minimum ratio (if different from Basel 3 minimum) 10 National total capital minimum ratio (if different from Basel 3 minimum) 11 National total capital minimum stok of financials 12 Non-significant investments in the campital of other financials 13 Significant investments in the capital of other financials 14 Mortgage servicing rights (net of related tax liability) 15 Deferred tax assets arising from temporary differences (net of related tax liability) 16 Applicable caps on the inclusion of provisions in Tier 2 17 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap) 17 Cap on inclusion of provisions in Tier 2 under standardised approach 18 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap) 19 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach (prior to application of cap) 10 Current cap on CET1 instruments subject to phase out arrangements 10 Current cap on CET1 instruments subject to phase out arrangements 10 Anount excluded from CET1 due to cap (excess over cap after redemptions and maturities) 10 Current cap on AT1 instrum	63	Total capital (as a percentage of risk weighted assets)	15.58%		
weighted assets) of which: capital conservation buffer requirement of which: capital conservation buffer requirement of which: Gas Buffer redemption and maturities) phase of the which Gas Buffer redemption and maturities) phase of the which Gas Buffer redemption and maturities) phase of the which Gas Buffer redemption and maturities) phase of the which Gas Buffer redemption and maturities) phase of the which Gas Buffer redemption and maturities) phase of the which Gas Buffer redemption and maturities)	64				
65 of which: capital conservation buffer requirement 66 of which: bank specific countercyclical buffer requirement 67 of which: G-SIB buffer requirement 68 Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) 69 National minima (if different from Basel 3) 60 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) 72 Non-significant investments in the capital of other financials 73 Significant investments in the capital of other financials 74 Mortage servicing rights (net of related tax liability) 75 Deferred tax assets arising from temporary differences (net of related tax liability) 76 Provisions eligible for inclusion in Tier 2 under standardised approach 77 Cap on inclusion of provisions in Tier 2 under standardised approach 80 Provisions eligible for inclusion in Tier 2 under standardised approach 91 (prior to application of cap) 92 Cap for inclusion of provisions in Tier 2 under standardised approach 93 (prior to application of cap) 94 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach 95 (capital instruments subject to phase out arrangements 96 (only applicable between 1 Jan 2018 and 1 Jan 2022) 98 Current cap on CET1 instruments subject to phase out arrangements 99 (current cap on Tz instruments subject to phase out arrangements 90 (current cap on Tz instruments subject to phase out arrangements 90 (current cap on Tz instruments subject to phase out arrangements 90 (current cap on Tz instruments subject to phase out arrangements 90 (current cap on Tz instruments subject to phase out arrangements 91 (current cap on Tz instruments subject to phase out arrangements 92 (current cap on Tz instruments subject to phase out arrangements 93 (current cap on Tz instruments subject to phase out arrangements 94 (current cap on Tz instruments subject to phase out arrangements 95 (current					
66 of which: bank specific countercyclical buffer requirement 0% 67 of which: G-SIB buffer requirement 0% 68 Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) 13.45% National Common Equity Tier 1 minimum ratio (if different from Basel 3) 13.45% National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum) n/a 1 National total capital minimum ratio (if different from Basel 3 minimum) n/a 1 National total capital minimum ratio (if different from Basel 3 minimum) n/a 1 National total capital minimum ratio (if different from Basel 3 minimum) n/a 1 National total capital minimum ratio (if different from Basel 3 minimum) n/a 1 National total capital minimum ratio (if different from Basel 3 minimum) n/a 1 National total capital minimum ratio (if different from Basel 3 minimum) n/a 1 National total capital minimum ratio (if different from Basel 3 minimum) n/a 1 National total capital minimum ratio (if different from Basel 3 minimum) n/a 1 National total capital different from Basel 3 minimum) n/a 1 National total capital minimum ratio (if different from Basel 3 minimum) n/a 1 National total capital different from Basel 3 minimum) n/a 1 National total capital different from Basel 3 minimum) n/a 1 National total capital different from Basel 3 minimum) n/a 1 National total capital different from Basel 3 minimum) n/a 1 National total capital different from Basel 3 minimum) n/a 1 National total capital different from Basel 3 minimum) n/a 1 National total capital different from Basel 3 minimum) n/a 1 National different from Basel 3 minimum n/a 1 National diffe					
67 of which: G-SIB buffer requirement 68 Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) National minima (if different from Basel 3) 69 National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum) 70 National Tier 1 minimum ratio (if different from Basel 3 minimum) 71 National total capital minimum ratio (if different from Basel 3 minimum) 72 Non-significant investments in the capital of other financials 73 Significant investments in the capital of other financials 74 Mortgage servicing rights (net of related tax liability) 75 Deferred tax assets arising from temporary differences (net of related tax liability) 75 Deferred tax assets arising from temporary differences (net of related tax liability) 76 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap) 77 Cap on inclusion of provisions in Tier 2 under standardised approach (prior to application of cap) 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 (prior to application of cap) 79 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach (prior to application of cap) 80 Current cap on CET1 instruments subject to phase out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022) 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 93 Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities) 94 Current cap on T2 instruments subject to phase out arrangements 95 Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities) 96 Current cap on T2 instruments subject to phase out arrangements 97 Amount excluded from CET1 due to cap (excess over cap after redemptions a	_				
68 Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) Astional minima (if different from Basel 3) 69 National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum) 70 National Tier 1 minimum ratio (if different from Basel 3 minimum) 71 National total capital minimum ratio (if different from Basel 3 minimum) 72 Non-significant investments in the capital of other financials 73 Significant investments in the capital of other financials 74 Nontrage servicing rights (net of related tax liability) 75 Deferred tax assets arising from temporary differences (net of related tax liability) 76 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap) 77 Cap on inclusion of provisions in Tier 2 under standardised approach 78 (prior to application of cap) 79 Cap 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 forovisions in Tier 2 under internal ratings-based approach (prior to application of cap) 80 Current cap on CET1 instruments subject to phase out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022) 80 Current cap on AT1 instruments subject to phase out arrangements 20 Current cap on AT1 instruments subject to phase out arrangements 31 Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities) 52 Current cap on T2 instruments subject to phase out arrangements 53 Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities) 54 Current cap on T2 instruments subject to phase out arrangements 75 A Cap on T2 instruments subject to phase out arrangements 76 A Current cap on T2 instruments subject to phase out arrangements 77 A Date of the first from Basel 3 minimum) 78 A Current cap on T2 instruments subject to phase out arrangements 78 A Current cap on T2 instruments subject to phase out arrangements					
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) 72 National total capital minimum ratio (if different from Basel 3 minimum) 73 National total capital minimum ratio (if different from Basel 3 minimum) 74 National total capital minimum ratio (if different from Basel 3 minimum) 75 Non-significant investments in the capital of other financials 76 Non-significant investments in the common stock of financials 77 Deferred tax assets arising from temporary differences (net of related tax liability) 78 Non-significant investments in the common stock of financials 79 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap) 70 Cap on inclusion of provisions in Tier 2 under standardised approach (prior to application of cap) 71 Cap on inclusion of provisions 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 (prior to application of cap) 79 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach (prior to application of cap) 80 Current cap on CET1 instruments subject to phase out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022) 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 94 Current cap on T2 instruments subject to phase out arrangements 19 Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities) 10 Description of the transfer of the total cap (excess over cap after redemptions and maturities) 10 Description of the transfer of th					
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) 72 Non-significant investments in the capital of other financials 73 Significant investments in the capital of other financials 74 National total capital minimum ratio (if different from Basel 3 minimum) 75 Deferred tax investments in the capital of other financials 76 Deferred tax assets arising from temporary differences (net of related tax liability) 77 Deferred tax assets arising from temporary differences (net of related tax liability) 78 Applicable caps on the inclusion of provisions in Tier 2 79 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap) 70 Cap on inclusion of provisions in Tier 2 under standardised approach 71 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 (prior to application of cap) 79 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach (prior to application of cap) 80 Current cap on CET1 instruments subject to phase out arrangements 81 Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities) 82 Current cap on AT1 instruments subject to phase out arrangements 83 Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities) 84 Current cap on T2 instruments subject to phase out arrangements 700,000	68		13.45%		
National Tier 1 minimum ratio (if different from Basel 3 minimum)					
71 National total capital minimum ratio (if different from Basel 3 minimum) Amounts below the thresholds for deduction (before risk weighting) 72 Non-significant investments in the capital of other financials 73 Significant investments in the common stock of financials 74 Mortgage servicing rights (net of related tax liability) 75 Deferred tax assets arising from temporary differences (net of related tax liability) 76 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap) 77 Cap on inclusion of provisions in Tier 2 under standardised approach 8 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 (prior to application of cap) 80 Current cap on CET1 instruments subject to phase out arrangements 11 Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities) 80 Current cap on AT1 instruments subject to phase out arrangements 81 Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities) 82 Current cap on T2 instruments subject to phase out arrangements 83 Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities) 84 Current cap on T2 instruments subject to phase out arrangements 85 Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities) 86 Current cap on T2 instruments subject to phase out arrangements 87 Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities) 98 Current cap on T2 instruments subject to phase out arrangements 99 Cap for inclusion of the transpersents 90 Cap for inclusion of the transpersents 90 Cap for inclusion of the transpersents 91 Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities) 90 Cap for inclusion of the transpersents 91 Amount excluded from A					
Amounts below the thresholds for deduction (before risk weighting) 72 Non-significant investments in the capital of other financials 73 Significant investments in the common stock of financials 74 Mortgage servicing rights (net of related tax liability) 75 Deferred tax assets arising from temporary differences (net of related tax liability) 76 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap) 77 Cap on inclusion of provisions in Tier 2 under standardised approach 78 Provisions eligible for inclusion in Tier 2 under standardised approach 79 Cap on inclusion of cap) 79 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach 79 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach 79 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach 79 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach 70 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach 70 Cap for inclusion of cap) 80 Current cap on CET1 instruments subject to phase out arrangements 81 Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities) 82 Current cap on AT1 instruments subject to phase out arrangements 83 Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities) 84 Current cap on T2 instruments subject to phase out arrangements 85 Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities) 86 Current cap on T2 instruments subject to phase out arrangements 87 Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities) 88 Current cap on T2 instruments subject to phase out arrangements 89 Current cap on T2 instruments subject to phase out arrangements					
72 Non-significant investments in the capital of other financials 73 Significant investments in the common stock of financials 74 Mortgage servicing rights (net of related tax liability) 75 Deferred tax assets arising from temporary differences (net of related tax liability) 75 Deferred tax assets arising from temporary differences (net of related tax liability) 76 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap) 77 Cap on inclusion of provisions in Tier 2 under standardised approach 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 (prior to application of cap) 79 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach (prior to application of cap) 79 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach (prior to applicable between 1 Jan 2018 and 1 Jan 2022) 80 Current cap on CET1 instruments subject to phase out arrangements 81 Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities) 82 Current cap on AT1 instruments subject to phase out arrangements 93 Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities) 94 Current cap on T2 instruments subject to phase out arrangements 95 T00,000	/ 1		n/a		
73 Significant investments in the common stock of financials 74 Mortgage servicing rights (net of related tax liability) 75 Deferred tax assets arising from temporary differences (net of related tax liability) Applicable caps on the inclusion of provisions in Tier 2 76 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap) 77 Cap on inclusion of provisions in Tier 2 under standardised approach 8 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 (prior to application of provisions in Tier 2 under internal ratings-based approach (prior to application of provisions in Tier 2 under internal ratings-based approach (prior to application of provisions in Tier 2 under internal ratings-based approach (prior to application of provisions in Tier 2 under internal ratings-based approach (prior to application of provisions in Tier 2 under internal ratings-based approach (prior to application of provisions in Tier 2 under internal ratings-based approach (prior to application of provisions in Tier 2 under internal ratings-based approach (prior to application of provisions in Tier 2 under internal ratings-based approach (prior to application of provisions in Tier 2 under internal ratings-based approach (prior to application of provisions in Tier 2 under internal ratings-based approach (prior to application of cap) 80 Current cap on CET1 instruments subject to phase out arrangements - 2 81 Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities) - 2 82 Current cap on AT1 instruments subject to phase out arrangements - 3 83 Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities) - 2 84 Current cap on T2 instruments subject to phase out arrangements - 3 85 Current cap on T2 instruments subject to phase out arrangeme	72				
74 Mortgage servicing rights (net of related tax liability) 75 Deferred tax assets arising from temporary differences (net of related tax liability) Applicable caps on the inclusion of provisions in Tier 2 76 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap) 77 Cap on inclusion of provisions in Tier 2 under standardised approach 8 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 (prior to application of provisions in Tier 2 under internal ratings-based approach Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022) 80 Current cap on CET1 instruments subject to phase out arrangements 1 Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities) 2 Current cap on AT1 instruments subject to phase out arrangements 3 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 700,000			125 101		
Total Content Total Conten					
Applicable caps on the inclusion of provisions in Tier 2 76 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap) 77 Cap on inclusion of provisions in Tier 2 under standardised approach 8 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap) 79 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022) 80 Current cap on CET1 instruments subject to phase out arrangements 1 Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities) 2 Current cap on AT1 instruments subject to phase out arrangements 3 Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities) 4 Current cap on T2 instruments subject to phase out arrangements 700,000			_		
Residual Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap) A76,549					
application of cap) 77 Cap on inclusion of provisions in Tier 2 under standardised approach 8 Provisions elligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap) 79 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022) 80 Current cap on CET1 instruments subject to phase out arrangements 1 Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities) 92 Current cap on AT1 instruments subject to phase out arrangements 93 Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities) 94 Current cap on T2 instruments subject to phase out arrangements 95 T00,000 96 D	76				
78 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap) 79 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022) 80 Current cap on CET1 instruments subject to phase out arrangements 11 Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities) 22 Current cap on AT1 instruments subject to phase out arrangements 33 Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities) 44 Current cap on T2 instruments subject to phase out arrangements			476,549		В
(prior to application of cap) 79 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022) 80 Current cap on CET1 instruments subject to phase out arrangements 1 Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities) 2 Current cap on AT1 instruments subject to phase out arrangements 3 Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities) 4 Current cap on T2 instruments subject to phase out arrangements 700,000	77	Cap on inclusion of provisions in Tier 2 under standardised approach	619,984		
79 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022) 80 Current cap on CET1 instruments subject to phase out arrangements 1 Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities) 2 Current cap on AT1 instruments subject to phase out arrangements 3 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 6 T00,000	78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach			
Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022) 80 Current cap on CET1 instruments subject to phase out arrangements			n/a		
(only applicable between 1 Jan 2018 and 1 Jan 2022) 80 Current cap on CET1 instruments subject to phase out arrangements - 81 Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities) - 82 Current cap on AT1 instruments subject to phase out arrangements - 83 Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities) - 84 Current cap on T2 instruments subject to phase out arrangements 700,000	79		n/a		
80 Current cap on CET1 instruments subject to phase out arrangements -					
81 Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities) - 82 Current cap on AT1 instruments subject to phase out arrangements - 83 Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities) - 84 Current cap on T2 instruments subject to phase out arrangements 700,000 D					
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 700,000			-		
			700 000		
porparinounit excluded from 12 due to cap (excess over cap after redemptions and maturities) 300,000					_
	ძე	Amount excluded from 12 due to cap (excess over cap after redemptions and maturities)	300,000	I	U

30 September 2015 Page 5 of 6



	TABLE 2: CAPITAL STRUCTURE		
	Main features template of regulatory capital instrument	ts - (Table 2(e))	
1	Issuer	Bank Aljazira	Bank Aljazira
2	Unique identifier (e.g. CUSPIN, ISIN or Bloomberg identifier for private placement)	SA0007879055	Bank Aljazira Sukuk
3	Governing law(s) of the instrument	Law of the Kingdom of Saudi Arabia	Law of the Kingdom of Saudi Arabia
	Regulatory treatment		
4	Transitional Basel III rules	Common Equity Tier 1	Tier 2 Capital
5	Post-transitional Basel III rules	Common Equity Tier 1	Ineligible
6	Eligible at solo/lgroup/group&solo	Group & Solo	Group & Solo
7	Instrument type	Paid-up Share Capital	Subordinated Sukuk
8	Amount recognied in regulatory capital (Currency in mil, as of most recent reporting date)	SAR 4,000 million	SAR 700 million
9	Par value of instrument	SAR 4,000 million	SAR 1,000 million
10	Accounting classification	Shareholders' equity	Liability – amortised cost
11	Original date of issuance	27-Jul-1976	29-Mar-2011
12	Perpetual or dated	Perpetual	Dated
13	Original maturity date	No maturity	29 March 2021
14	Issuer call subject to prior supervisory approval	No	Yes
15	Option call date, contingent call dates and redemption amount	Not Applicable	29-Mar-2016
16	Subsequent call dates if applicable	Not Applicable	Anytime after above date
	Coupons / dividends		
17	Fixed or Floating dividend/coupon	Not Applicable	Floating
18	Coupon rate and any related index	Not Applicable	SIBOR + 170 bps
19	Existence of a dividend stopper	Not Applicable	No
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Mandatory
21	Existence of step up or other incentive to redeem	No	Yes
22	Non cumulative or cumulative	Non-Cumulative	Non-Cumulative
23	Convertible or non-convertible	Nonconvertible	Nonconvertible
24	If convertible, conversion trigger (s)	Not Applicable	Not Applicable
25	If convertible, fully or partially	Not Applicable	Not Applicable
26	If convertible, conversion rate	Not Applicable	Not Applicable
27	If convertible, mandatory or optional conversion	Not Applicable	Not Applicable
28	If convertible, specify instrument type convertible into	Not Applicable	Not Applicable
29	If convertible, specify issuer of instrument it converts into	Not Applicable	Not Applicable
30	Write-down feature	No	No
31	0	Not Applicable	Not Applicable
32	If write-down, full or partial	Not Applicable	Not Applicable
33	If write-down, permanent or temporary	Not Applicable	Not Applicable
34	If temporary writedown, description of the write-up mechansim	Not Applicable	Not Applicable
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	None	Paid-up Share Capital
36	Non-compliant transitioned features	No	Yes
37	If yes, specify non-compliant features	Not Applicable	Presence of call option with step-up margin of 550 bps

30 September 2015 Page 6 of 6